Voices of 50+ Iowa: Dreams & Challenges
Executive Summary

AARP has a strong commitment to help improve the lives of the 50+ population. As part of the Association’s continuous communication with its members and all 50+ Americans, AARP commissioned an innovative set of surveys designed to gather information on the needs, interests and concerns of 50+ Americans both at the national and state level.

These random digit dial telephone surveys of over 29,000 adults age 50+ across the 50 states, the District of Columbia, Puerto Rico and the Virgin Islands were fielded between January 2nd and January 31st, 2011. These telephone interviews also included additional list-assisted samples of African-American and Hispanic 50+ adults.

The data presented here is based on a state sample of 402 50+ adults living in Iowa and has a sampling error of ±5%.
Executive Summary

The survey finds that:

• Over four in ten adults 50+ say that health care is the top problem or challenge facing mid-life and older adults in Iowa. Over a third also say that economic issues are a top problem or challenge.

• At a more personal level, adults 50+ say vacation and travel and hobbies are what they personally dream about doing next in their lives.

• Health and financial security are very important in the lives of adults 50+. More than nine in ten say staying healthy, staying mentally sharp, spending time with family and friends, and having adequate health insurance coverage are extremely or very important to them.

• Adults 50+ do not have everything they need in order to accomplish their most important goals: Over a third say they have all they need to stay sharp mentally and stay healthy.
Executive Summary

- Top financial worries for adults 50+ in Iowa are the availability of public benefits if they need them and maintaining their finances and lifestyle in retirement – over a quarter are extremely or very worried about these. About one in five are also extremely or very worried about providing financial support to family members and planning and saving for their future.

- While seven in ten adults 50+ say their out-of-pocket medical expenses have increased in the last five years, only one in five says it is extremely or very difficult to pay for these expenses. And nearly six in ten say the quality of their health care is about the same as it was five years ago; however, one in five say it is worse than it was while nearly one in five say it is better.

- 20 percent of adults 50+ say it is extremely or very likely that they or a family member will need long-term care services in the next five years, and another 26 percent say it is somewhat likely. Similarly, 18 percent say there are extremely or very worried about the availability of long-term care choices. And 31 percent say they are somewhat worried.

- One in three adults 50+ say their current residence needs repairs or modifications to enable them to stay there as they get older.
Dreams for the 50+

- Adults 50+ say they want to spend time traveling (51%) and pursuing their hobbies and interests (20%).
- Being with family and friends are what many dream about. Adults 50+ want to see their children or grandchildren happy or be a part of their lives and they want to be close and do activities with family and friends.
- Other dreams mentioned by fewer than five percent are around doing new things and having more money.

Top Dreams (n=402)

- Vacation and travel: 51%
- Hobbies and interests: 20%
- Kids, grandkids, family, and friends: 9%
- Career, job and work: 7%
- Good health: 5%

Source: Core Q1. Thinking about what’s next in your life, I would like you to think about the kinds of things you dream about doing—these could be things you have always wanted to do, but never got around to, or things you have done in the past and want to continue doing. What would you consider to be the one thing that you would most like to do? (Open ended/Unaided response)
Top Challenge Facing the 50+

- Health care issues include the cost of health care and staying healthy.
- Economic issues include unemployment and having enough money to retire.
- Other social issues vary widely. They include topics like how to spend time, transportation/getting around, family values, politics and government.

Source: Core Q2. What do you believe is the SINGLE most important problem or challenge facing mid life and older Americans as they get older? (Open ended/Unaided response)
Issues of Importance and Extent to Which Needs Are Met for the 50+ Today (n=402)

- Staying healthy: 35% extremely/very important, 98% everything they need
- Staying mentally sharp: 39% extremely/very important, 96% everything they need
- Spending time with family and friends: 42% extremely/very important, 91% everything they need
- Adequate health insurance coverage: 41% extremely/very important, 91% everything they need
- Receiving Medicare when needed: 26% extremely/very important, 87% everything they need
- Receiving Social Security when needed: 28% extremely/very important, 86% everything they need
- Protecting against consumer fraud: 24% extremely/very important, 78% everything they need
- Finding the best deals and discounts: 25% extremely/very important, 58% everything they need

Source: Core 3a-q. How important is each of the following in your life right now? Core 4a-h: Do you think you currently have everything you need in regards to [specific items of extreme/very importance]? See attached annotated survey for a list of items. Base for Everything They Need is those who said issue was extremely/very important.
50+ Financial Concerns

Worry about Financial Issues (n=402)

- Public assistance benefits available if you need them: 28% Extremely/Very Worried, 39% Somewhat Worried
- Maintaining your finances and lifestyle in retirement: 25% Extremely/Very Worried, 31% Somewhat Worried
- Providing financial support for family members: 18% Extremely/Very Worried, 33% Somewhat Worried
- Financial planning and saving for the future: 21% Extremely/Very Worried, 29% Somewhat Worried
- Managing your debt: 13% Extremely/Very Worried, 23% Somewhat Worried
- Having access to a retirement savings plan at work: 11% Extremely/Very Worried, 15% Somewhat Worried

Source: ECON4. I'm going to read to you a list of financial issues that people sometimes worry about. Please tell me how worried you are about each of the following. How worried are you about [INSERT, READ AND RANDOMIZE ITEMS A THROUGH F BELOW]? Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried?
Quality of Health Care Today in Iowa Compared to Five Years Ago (n=402)

- Better than it was five years ago, 18%
- Stayed the same, 58%
- Worse than it was five years ago, 21%
- Not sure, 3%

Source: HC6. Do you think the quality of health care in your state is better than it was five years ago, worse than it was five years ago, or has it stayed about the same?
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50+ Health Care Concerns

Difficulty Paying Monthly Out-of-Pocket Medical Expenses
(n=402)

- Very difficult, 10%
- Extremely difficult, 10%
- Not sure/Refused, <1%
- Somewhat difficult, 26%
- Not very difficult, 29%
- Not at all difficult, 25%

Source: HC7. Given your current financial condition, how difficult is it for you to pay monthly out-of-pocket medical expenses? Is it extremely difficult, very difficult, somewhat difficult, not very difficult or not at all difficult?
50+ Health Care Concerns

Change in Out-of-Pocket Medical Expenses Over the Past Five Years (n=402)

- Increased over the past five years, 73%
- Decreased over the past five years, 3%
- Stayed about the same, 21%
- Not sure/Refused, 3%

Source: HC8. Thinking about what you currently pay in out-of-pocket medical expenses, including insurance premiums, deductibles, prescription drug costs, and co-pays, would you say this amount has increased, decreased or stayed the same over the past five years?
Likelihood of Needing Long-Term Care in the Next Five Years (n=402)

- Somewhat likely, 26%
- Very likely, 9%
- Extremely likely, 11%
- Not sure/Refused, 4%
- Not very likely, 28%
- Not at all likely, 21%

Source: GLTC6. How likely is it that you or a family member may need long-term care services in the next five years? Is it extremely likely, very likely, somewhat likely, not very likely, not at all likely?
50+ Long-Term Care Concerns

Worry About Choices Regarding Type of Long-Term Care Services Available (n=402)

- Extremely worried, 9%
- Very worried, 9%
- Somewhat worried, 31%
- Not very worried, 30%
- Not at all worried, 21%
- Not sure, 1%

Source: GLTC10. How worried are you about having enough choices regarding the type of long-term care services available for you or your family? Are you extremely worried, very worried, somewhat worried, not very worried or not at all worried?
Support or Oppose Strengthening Enforcement of Quality Standards for Nursing Homes (n=402)

- Strongly support, 56%
- Somewhat support, 24%
- Neither support nor oppose, 10%
- Somewhat oppose, 4%
- Strongly oppose, 4%
- Not sure, 2%

Source: GLTC12. How strongly do you support or oppose strengthening the enforcement of quality standards for nursing homes in your state? Do you strongly support, somewhat support, neither support nor oppose, somewhat oppose or strongly oppose?
Support or Oppose Allowing Nursing Home Only Funds to also Be Used for Long-Term Care Services that Allow Aging-in-Place (n=402)

- Strongly support, 58%
- Somewhat support, 25%
- Neither support nor oppose, 9%
- Somewhat oppose, 3%
- Strongly oppose, 2%
- Not sure, 2%

Source: HLTC6. How strongly do you support or oppose allowing funds now used only for nursing home care to also be used for long-term care services that help people stay in their own homes or communities? Do you strongly support, somewhat support, neither support nor oppose, somewhat oppose or strongly oppose?
50+ Community Concerns

Need for Major or Minor Repairs, Modifications, or Changes in Current Residence to Enable Aging-in-Place (n=402)

- Yes, 34%
- No, 65%
- Not sure/Refused, 2%

Source: COMM5. Does your current residence need any major or minor repairs, modifications, or changes to enable you to stay there as you get older?
CONTACT

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