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 better 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. These telephone interviews also included additional list-assisted samples of African-American and Hispanic 50+ adults.

The data presented here is based on a national sample of 1,000 50+ adults and has a sampling error of 3.0%.
Executive Summary

The survey finds that:

• Four in ten adults 50+ say that health care issues are the top problem or challenge facing mid-life and older adults in their state. Over a third cite economic issues as the largest 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 issues are very important in the lives of adults 50+. More than nine in ten say staying healthy, staying mentally sharp, and having adequate health insurance are extremely or very important to them.

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

- About 80 percent of adults 50+ worry about one or more financial issues. Public assistance benefits and maintaining finances and lifestyle in retirement are worries for two-thirds.

- Over 80 percent of adults 50+ worry about one or more consumer protection issues. At least two-thirds express concern about protecting themselves against consumer fraud and unfair and deceptive business practices.

- About 65 percent of adults 50+ worry about one or more community issues. About four in ten worry about having easily accessible sidewalks and good street lighting needed to safely get around their communities.

- Staying in their own homes as they age is important to adults 50+. Nearly all say it is important to have long-term care services that allow people to remain in their own homes. Additionally, four in five support shifting funds used for nursing home care to home and community-based care.

- In the current economy, adults 50+ believe it is important to protect health and long-term care services from budget cuts. Nearly all believe it is important to protect home care services that allow people to stay in their own home.
Dreams for the 50+

Top Dreams (n=1000)

- Vacation and travel: 38%
- Hobbies and interests: 15%
- Kids, grandkids, family and friends: 13%
- Faith and spirituality: 6%
- Good health: 6%
- Career, job and work: 5%

- Adults 50+ say they want to spend time traveling (38%) and pursuing their hobbies and interests (15%).
- 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 marriage, reinventing yourself, having enough money, and volunteering.

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+

Top Challenge (n=1000)

- 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=1000)

- Staying healthy: 33% Extremely/Very Important, 96% Everything They Need
- Staying mentally sharp: 35% Extremely/Very Important, 94% Everything They Need
- Adequate health insurance coverage: 35% Extremely/Very Important, 91% Everything They Need
- Spending time w/family&friends: 36% Extremely/Very Important, 88% Everything They Need
- Receiving Social Security when needed: 29% Extremely/Very Important, 87% Everything They Need
- Receiving Medicare when needed: 26% Extremely/Very Important, 87% Everything They Need
- Protecting against consumer fraud: 24% Extremely/Very Important, 81% Everything They Need
- Finding the best deals and discounts: 23% Extremely/Very Important, 60% 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.
Worry about Financial Issues (n=1000)

- Public assistance benefits: 37% Extremely/Very Worried, 28% Somewhat Worried
- Maintaining finances and lifestyle in retirement: 32% Extremely/Very Worried, 32% Somewhat Worried
- Financial planning and saving for the future: 27% Extremely/Very Worried, 32% Somewhat Worried
- Providing financial support to family members: 25% Extremely/Very Worried, 27% Somewhat Worried
- Managing debt: 22% Extremely/Very Worried, 24% Somewhat Worried
- Access to work retirement savings plans: 20% Extremely/Very Worried, 18% 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?
50+ Financial Concerns

Worry about Financial Issues (n=1000)

- Protecting themselves against identity theft: 35% Extremely/Very Worried, 37% Somewhat Worried
- Protecting themselves against unfair and deceptive business practices: 34% Extremely/Very Worried, 30% Somewhat Worried
- Online safety and security: 28% Extremely/Very Worried, 34% Somewhat Worried
- Finding the best deals and discounts: 16% Extremely/Very Worried, 27% Somewhat Worried

Source: CONSUM1. I’m going to read to you a list of consumer 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 D BELOW]? Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried?
50+ Financial Concerns

Problem Paying Monthly Household Utility Costs (n=1000)

- Not a problem, 46%
- A major problem, 22%
- A minor problem, 31%
- Not Sure/Refused, 2%

Source: GUTIL1. Thinking about your monthly costs for household utilities, including heating and cooling, electricity, and water and sewer, would you say paying for these costs is a major problem, a minor problem, or not a problem for you?
50+ Community Concerns

Worry about Community Issues (n=1000)

<table>
<thead>
<tr>
<th>Issue</th>
<th>Extremely/Very Worried</th>
<th>Somewhat Worried</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessible sidewalks/good street lighting</td>
<td>20%</td>
<td>18%</td>
</tr>
<tr>
<td>Staying in current residence as long as possible</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>Alternative housing options</td>
<td>18%</td>
<td>21%</td>
</tr>
<tr>
<td>Staying in local community as long as possible</td>
<td>17%</td>
<td>20%</td>
</tr>
<tr>
<td>Driving around community</td>
<td>13%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Source: COMM1. I’m going to read to you a list of community issues that people sometimes worry about as they age. Please tell me how worried you are about each of the following. How worried are you about [INSERT, READ AND RANDOMIZE ITEMS A THROUGH E BELOW]? Are you extremely worried, very worried, somewhat worried, not very worried, or not at all worried?
50+ Long-Term Care Concerns

Importance of Having Long-Term Care Services That Allow Aging in Place (n=1000)

- Extremely important, 49%
- Very important, 36%
- Somewhat important, 9%
- Not very important, 1%
- Not at all important, 1%
- Not Sure/Refused, 4%

Source: HLTC3. If you or a family member needed long-term care services, how important would it be to you to have services that would allow you or your family member to stay at home as long as possible? Would it be extremely important, very important, somewhat important, not very important or not at all important?
Support or Oppose Allowing Nursing Home Only Funds to Also Be Used for Long-Term Care Services That Allow Aging in Place (n=1000)

- Strongly support, 59%
- Somewhat support, 23%
- Neither support nor oppose, 7%
- Somewhat oppose, 2%
- Strongly oppose, 4%
- Not Sure/Refused, 5%

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+ State Budget Concerns

Importance of Protecting State Services (n=1000)

- K-12 education: 81% Extremely/Very Important, 12% Somewhat Important
- Home care services that allow people to stay home: 75% Extremely/Very Important, 18% Somewhat Important
- Local government aid to fire, police, parks and recreation: 74% Extremely/Very Important, 20% Somewhat Important
- Transportation, construction, road maintenance: 70% Extremely/Very Important, 24% Somewhat Important
- Nursing homes: 69% Extremely/Very Important, 20% Somewhat Important
- Public safety: 68% Extremely/Very Important, 22% Somewhat Important
- Alternative housing arrangements: 67% Extremely/Very Important, 24% Somewhat Important
- State public colleges and universities: 66% Extremely/Very Important, 23% Somewhat Important
- Natural resources: 65% Extremely/Very Important, 24% Somewhat Important
- Health care access for the uninsured: 61% Extremely/Very Important, 25% Somewhat Important

Source: SB1. Your state provides many services for its residents. Now I would like to ask your opinion on what state services are important to you. How important is it to you for your state to maintain current levels of funding for [INSERT, READ AND RANDOMIZE ITEMS A THROUGH J]. Would you say it is extremely important, very important, somewhat important, not very important or not at all important?
50+ Survey Sample Demographics (n=1000)

**AGE**
- 50-59: 43%
- 60-74: 39%
- 75+: 18%

**GENDER**
- Male: 46%
- Female: 54%

**DISABILITY**
- Yes: 25%
- No: 75%

**ETHNICITY**
- Hispanic/Latino: 9%

**RACE**
- White: 84%
- Black: 10%
- Native American: 1%
- Asian: 1%
- Other: 5%

**HOUSEHOLD INCOME**
- <30K: 28%
- 30K-50K: 19%
- 50K-<75K: 18%
- 75K+: 16%
50+ Survey Sample Demographics (n=1000)

- **EMPLOYED**
  - Employed: 40%
  - Retired: 45%
  - Unemployed: 6%
  - Other: 8%

- **EDUCATION**
  - HS or less: 39%
  - Post HS or 2 yr.: 23%
  - 4 yr. degree: 14%
  - Post grad no degree: 7%
  - Graduate degree: 16%

- **PARTY AFFILIATION**
  - Democrat: 36%
  - Republican: 29%
  - Independent: 24%

- **POLITICAL VIEWS**
  - Liberal: 21%
  - Moderate: 23%
  - Conservative: 43%

- **AARP MEMBERSHIP**
  - Yes: 39%
  - No: 60%
For more information, please contact:

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AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 35.1 million readers; AARP Bulletin, the go-to news source for AARP's millions of members and Americans 50+; AARP VIVA, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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