

A decorative graphic consisting of a large, thin, light-yellow arc that starts near the top right and curves down towards the bottom right. A horizontal line and a vertical line intersect at the end of this arc in the bottom right corner, with a small yellow square at the intersection point. Another small yellow square is located at the bottom left corner of the page.

# **AARP Closer Look<sup>SM</sup> Baseline Survey September 30, 2009**

September 2009



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Baseline Survey  
September 30, 2009**

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## Introduction

AARP commissions a quarterly nationwide survey to understand the effect of social and economic changes on health, financial and livable communities issues of Americans age 45 and older. This report represents baseline findings for the quarterly survey program called AARP Closer Look. RDD telephone interviews were conducted from July 22 – August 3, 2009 among a nationally representative sample of 939 respondents 45 years of age or older. Of those, 100 respondents were Hispanic and 103 respondents were African American. The margin of error for total respondents is +/- 3.20% at the 95% confidence level.

## Key Survey Findings

The data presented reflect baseline findings for AARP's AARP Closer Look survey. Subsequent waves of this survey will indicate *changes* in the condition of the 45+ population by repeatedly surveying cross-sections of the 45+ population on the questions presented below. Subsequent waves of the survey will be administered on a quarterly basis.

Findings on the baseline survey include:

- There are significant reported differences in health care coverage status by race and ethnicity for the 45+ population. Among these is a relatively greater percentage of Hispanics remaining uninsured for at least a year.
- A greater percentage of those age 45-64 report difficulties paying medical bills than do those 65 and older. The latter group, generally, is Medicare-eligible.
- A greater percentage of those age 45-64 report difficulties paying for gasoline than do those 65 and older.
- More African Americans and Hispanics reported having difficulties with expenses related to housing than did Whites. More African Americans and Hispanics, relative to Whites, reported having problems paying rent or mortgage and having problems paying for essential items such as food and utilities (like electricity, heat and the water bill).
- Fewer African Americans and Hispanics than Whites reported being confident in their ability to handle potential expenses related to health care. This includes being relatively less confident than Whites in the ability to pay for a major medical illness and being relatively less confident that their savings or income is sufficient to take care of medical and living expenses in retirement.
- A greater percentage of those age 45-64 reported that a lack of practical and convenient public transportation options was a problem in their community than did those 65 or older.

## Detailed Tables

CQ-1 Which best describes your health care coverage situation?

	Total	White	African American	Hispanic	45-64	65+
I lost or discontinued my health care coverage within the last year	1%	1%	1%	2%	2%	0%
I have not had health care coverage for at least one year	7	5	9	24	10	1
I have coverage through Medicare	31	32	37	30	9	79
I have health care coverage through my current or previous employer (or my spouse's)	47	51	39	26	63	14
I have coverage through a plan I bought myself, not through an employer	6	6	2	1	7	4
I have insurance through some other way	6	4	10	16	8	2
Don't know	*	0	0	0	1	0
Refused	1	0	3	1	1	0

CQ-2 In the last 12 months, have you or your family experienced any of the following problems as a result of the economic downturn?

Have you (INSERT ITEM)...in the last 12 months?

- a. Lost health insurance coverage (through job loss, increased price, etc.)

	Yes	No
Total	8%	91%
White	7	92
African American	16	84
Hispanic	8	92
45-64	9	91
65+	3	97

- b. Had an employer or insurer increase the amount you pay for health insurance at a time other than the regular enrollment season

	Yes	No
Total	21%	77%
White	21	77
African American	12	86
Hispanic	18	82
45-64	22	77
65+	16	83

c. Put off or postponed getting needed health care or dental treatments or services

	<b>Yes</b>	<b>No</b>
Total	29%	71%
	26	73
African American	33	66
Hispanic	39	60
45-64	34	66
65+	17	83

d. Not filled a prescription for medicine, cut pills in half or skipped doses

	<b>Yes</b>	<b>No</b>
Total	19%	81%
White	18	82
African American	24	76
Hispanic	25	75
45-64	<b>23</b>	77
65+	12	88

e. Had problems paying medical bills

	<b>Yes</b>	<b>No</b>
Total	22%	78%
White	19	81
African American	33	67
Hispanic	27	73
45-64	27	73
65+	11	88

f. Discontinued gym or health club membership

	<b>Yes</b>	<b>No</b>
Total	12%	88%
White	11	88
African American	16	84
Hispanic	16	85
45-64	14	85
65+	7	92

g. Got less sleep due to stress or worry.

	<b>Yes</b>	<b>No</b>
Total	41%	59%
White	39	61
African American	48	51
Hispanic	54	46
45-64	47	53
65+	28	71

- h. Had problems paying for gas or used your vehicle less to cut down on gasoline costs.

	<b>Yes</b>	<b>No</b>
Total	51%	48%
White	51	48
African American	50	51
Hispanic	48	52
45-64	57	43
65+	40	59

- i. Had problems paying rent or mortgage

	<b>Yes</b>	<b>No</b>
Total	16%	84%
White	12	87
African American	26	74
Hispanic	28	71
45-64	20	80
65+	7	93

- j. Had problems paying for essential items such as food, and utilities (like electricity, heat and the water bill)

	<b>Yes</b>	<b>No</b>
Total	23%	76%
White	19	81
African American	38	62
Hispanic	43	57
45-64	27	73
65+	16	84

- k. Lost a job

	<b>Yes</b>	<b>No</b>
Total	12%	88%
White	10	89
African American	15	85
Hispanic	18	82
45-64	15	84
65+	4	96

- l. Had work hours cut, had to take a pay cut or lost other forms of work-related income  
(Asked of total age 45+ who have not lost a job; n = 848)

	Yes	No
Total	22%	77%
White	22	77
African American	17	84
Hispanic	24	75
45-64	30	69
65+	8	92

- m. Delayed retirement or returned to work from retirement  
(Asked of total age 45+ who have not lost a job; n = 848)

	Yes	No
Total	12%	88%
White	11	88
African American	15	85
Hispanic	10	90
45-64	14	85
65+	7	93

- n. Prematurely withdrawn funds from 401(k)s, IRAs, or other investments

	Yes	No
Total	16%	83%
White	17	83
African American	19	80
Hispanic	17	83
45-64	18	82
65+	15	86

- o. Stopped contributing to 401(k)s, IRAs or other retirement savings

	Yes	No
Total	30%	69%
White	31	67
African American	23	75
Hispanic	29	71
45-64	29	69
65+	31	68



CQ-3 If you were to develop a major medical illness, how confident are you that your health insurance and/or savings could cover these costs on top of your regular expenses? Are you...?

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Confident (Total)</b>	66%	72%	54%	35%	62%	73%
Very Confident	34	38	20	16	30	43
Somewhat confident	32	34	34	19	32	30
<b>Not confident (Total)</b>	32	26	43	65	36	23
Not to confident	12	11	15	16	13	12
Not at all confident	20	15	28	49	23	11
Don't know/Refused	2	3	2	1	2	3

CQ-4 How confident are you that you will have enough money to take care of your medical and living expenses in retirement? Would you say...?

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Confident (Total)</b>	56%	61%	45%	24%	48%	71%
Very Confident	21	23	14	13	15	34
Somewhat confident	35	38	31	11	33	37
<b>Not confident (Total)</b>	41	37	53	71	49	28
Not to confident	20	19	25	26	24	15
Not at all confident	21	18	28	45	25	13
Don't know/Refused	3	2	2	5	2	2

CQ-5 In your community, are the following things a major problem, a minor problem or not a problem at all.  
How about (INSERT ITEM)...is that a...?

a. Traffic congestion in your community

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Problem (Total)</b>	45%	46%	39%	58%	49%	40%
Major Problem	16	14	15	27	17	15
Minor Problem	30	32	24	31	32	25
Not a Problem	54	54	61	42	51	60
DK/Refused	0	0	0	0	0	1

b. Affordable housing options if you needed or chose to move

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Problem (Total)</b>	56%	54%	54%	76%	61%	44%
Major Problem	30	27	39	49	32	24
Minor Problem	26	27	15	27	29	20
Not a Problem	39	41	42	20	36	48
DK/Refused	5	6	4	4	4	8

c. Foreclosures on neighborhoods

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Problem (Total)</b>	52%	53%	51%	58%	58%	41%
Major Problem	20	17	31	35	22	19
Minor Problem	33	36	20	23	36	22
Not a Problem	39	40	44	29	36	50
DK/Refused	8	7	4	13	6	9

d. Walking safely in your neighborhood to get where you need to go (includes walking to public transportation, safety of crosswalks, availability of sidewalks)

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Problem (Total)</b>	30%	27%	38%	45%	31%	28%
Major Problem	13	11	14	27	14	12
Minor Problem	16	16	24	18	17	16
Not a Problem	69	72	60	51	68	70
DK/Refused	1	1	2	4	1	2

e. Practical and convenient public transportation options

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Problem (Total)</b>	45%	46%	35%	45%	50%	37%
Major Problem	24	23	25	24	28	17
Minor Problem	21	23	10	23	22	20
Not a Problem	51	49	62	51	47	58
DK/Refused	4	4	3	2	3	5

f. Convenient services and retailers, such as grocery stores, medical facilities and drug stores

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>45-64</b>	<b>65+</b>
<b>Problem (Total)</b>	24%	21%	25%	41%	26%	21%
Major Problem	7	5	11	23	8	7
Minor Problem	17	16	14	18	18	14
Not a Problem	76	78	75	58	74	79
DK/Refused				1		1

CQ-6 Have you or your family experienced any of the following problems over the past year as a result of the economic downturn?  
How about (INSERT ITEM)...?

a. Delayed or have been unable to move to assisted living

	<b>Yes</b>	<b>No</b>
Total	3%	96%
White	2	97
African American	8	91
Hispanic	4	96
45-64	3	96
65+	4	95

b. Lost a substantial amount of the equity in your home's value that you will need for retirement

	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>
Total	32%	64%	4%
White	30	65	4
African American	36	62	2
Hispanic	34	64	3
45-64	<b>37</b>	59	4
65+	22	74	4

c. Had parents move in

	Yes	No
Total	4%	96%
White	2	97
African American	4	96
Hispanic	8	92
45-64	5	95
65+	2	98

d. Had adult children move in

	Yes	No
Total	14%	86%
White	13	86
African American	17	83
Hispanic	17	83
45-64	17	83
65+	9	91

e. Moved in with parents or adult children

	Yes	No
Total	3%	97%
White	3	97
African American	9	91
Hispanic	6	94
45-64	4	96
65+	3	97

f. Looked for more affordable housing

	Yes	No
Total	9%	91%
White	6	94
African American	29	71
Hispanic	17	83
45-64	12	89
65+	5	95

g. Made improvements to current home in order to stay there longer

	Yes	No
Total	33%	67%
White	34	65
African American	35	65
Hispanic	20	80
45-64	34	65
65+	29	71

h. Lost a substantial amount of savings in financial markets

	<b>Yes</b>	<b>No</b>	<b>Don't Know</b>
Total	47%	52%	1%
White	51	47	1
African American	34	66	0
Hispanic	25	74	1
45-64	52	47	1
65+	36	63	1

## ANNOTATED SURVEY

*The study was conducted for AARP via telephone by ICR, an independent research company. Interviews were conducted from July 22 – August 3, 2009 among a nationally representative sample of 939 respondents 45 years of age or older. Of those, 100 respondents were Hispanic and 103 respondents were African American. The margin of error for total respondents is +/-3.20% at the 95% confidence level. Numbers presented in tables represent percentages.*

CQ-1 Which best describes your health care coverage situation?

	Percentage
I lost or discontinued my health care coverage within the last year	1
I have not had health care coverage for at least one year	7
I have coverage through Medicare	31
I have health care coverage through my current or previous employer (or my spouse's)	47
I have coverage through a plan I bought myself, not through an employer	6
I have insurance through some other way	6
Don't know	*
Refused	1

CQ-2 In the last 12 months, have you or your family experienced any of the following problems as a result of the economic downturn?

Have you (INSERT ITEM)...in the last 12 months?

**(Asked of total age 45+ who have not lost/discontinued health care coverage in the past year or had health insurance coverage for at least one year or do not have coverage through Medicare; n = 501)**

a. Lost health insurance coverage (through job loss, increased price, etc.)

	Yes	No	Don't know	Refused
8/3/09	8	91	--	*

**(Asked of total age 45+ who have had health care coverage for at least one year or do not have coverage through Medicare; n = 513)**

b. Had an employer or insurer increase the amount you pay for health insurance at a time other than the regular enrollment season

	Yes	No	Don't know	Refused
8/3/09	21	77	1	*

c. Put off or postponed getting needed health care or dental treatments or services

	Yes	No	Don't know	Refused
8/3/09	29	71	*	*

d. Not filled a prescription for medicine, cut pills in half or skipped doses

	Yes	No	Don't know	Refused
8/3/09	19	81	*	*

e. Had problems paying medical bills

	Yes	No	Don't know	Refused
8/3/09	22	78	*	*

f. Discontinued gym or health club membership

	Yes	No	Don't know	Refused
8/3/09	12	88	*	*

g. Got less sleep due to stress or worry.

	Yes	No	Don't know	Refused
8/3/09	41	59	*	*

h. Had problems paying for gas or used your vehicle less to cut down on gasoline costs.

	Yes	No	Don't know	Refused
8/3/09	51	48	*	*

i. Had problems paying rent or mortgage

	Yes	No	Don't know	Refused
8/3/09	16	84	*	*

j. Had problems paying for essential items such as food, and utilities (like electricity, heat and the water bill)

	Yes	No	Don't know	Refused
8/3/09	23	76	--	*

k. Lost a job

	Yes	No	Don't know	Refused
8/3/09	12	88	*	*

(Asked of total age 45+ who have not lost a job; n = 848)

l. Had work hours cut, had to take a pay cut or lost other forms of work-related income

	Yes	No	Don't know	Refused
8/3/09	22	77	*	1

(Asked of total age 45+ who have not lost a job; n = 848)

m. Delayed retirement or returned to work from retirement

	Yes	No	Don't know	Refused
8/3/09	12	88	--	*

n. Prematurely withdrawn funds from 401(k)s, IRAs, or other investments

	Yes	No	Don't know	Refused
8/3/09	16	83	*	*

o. Stopped contributing to 401(k)s, IRAs or other retirement savings

	Yes	No	Don't know	Refused
8/3/09	30	69	1	1

CQ-3 If you were to develop a major medical illness, how confident are you that your health insurance and/or savings could cover these costs on top of your regular expenses? Are you...?

	CONFIDENT			NOT CONFIDENT			Don't know	Refused
	NET	Very	Somewhat	NET	Not too	Not at all		
8/3/09	66	34	32	32	13	19	2	*

CQ-4 How confident are you that you will have enough money to take care of your medical and living expenses in retirement? Would you say...?

	CONFIDENT			NOT CONFIDENT			Don't know	Refused
	NET	Very	Somewhat	NET	Not too	Not at all		
8/3/09	56	21	34	42	21	21	2	*

CQ-5 In your community, are the following things a major problem, a minor problem or not a problem at all.  
How about (INSERT ITEM)...is that a...?

a. Traffic congestion in your community

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
8/3/09	45	16	30	54	*	--

b. Affordable housing options if you needed or chose to move

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
8/3/09	55	29	26	40	5	*

c. Foreclosures on neighborhoods

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
8/3/09	52	21	32	40	7	--

d. Walking safely in your neighborhood to get where you need to go (includes walking to public transportation, safety of crosswalks, availability of sidewalks)

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
8/3/09	30	13	16	69	1	*

e. Practical and convenient public transportation options

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
8/3/09	45	24	21	51	4	*

f. Convenient services and retailers, such as grocery stores, medical facilities and drug stores

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
8/3/09	24	7	17	76	*	--



CQ-6 Have you or your family experienced any of the following problems over the past year as a result of the economic downturn?  
How about (INSERT ITEM)...?

	<b>Yes</b>	<b>No</b>	<b>Don't know</b>	<b>Refused</b>
a. Delayed or have been unable to move to assisted living	3	96	1	*
b. Lost a substantial amount of the equity in your home's value that you will need for retirement	32	64	4	*
c. Had parents move in	4	96	*	*
d. Had adult children move in	14	86	*	--
e. Moved in with parents or adult children	3	97	--	*
f. Looked for more affordable housing	9	91	--	--
g. Made improvements to current home in order to stay there longer	33	67	*	*
h. Lost a substantial amount of savings in financial markets	47	52	1	*