

2011

Voices of 50+ Florida: 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 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 statewide sample of 402 50+ adults in Florida and has a sampling error of 5%.

Executive Summary

The survey finds that:

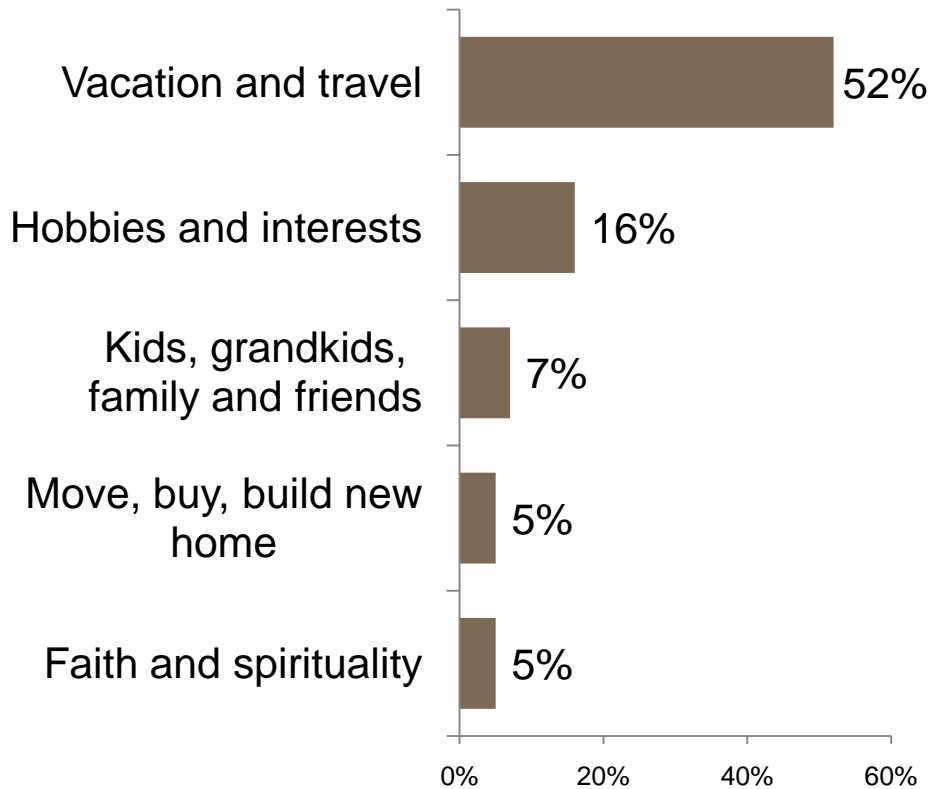
- **Over 40 percent of adults 50+ say that health care issues are the top problem or challenge facing mid-life and older adults in their state. About one-third cites economic issues as the largest challenge.**
- **At a more personal level, Floridians 50+ say vacation and travel and hobbies are what they personally dream about doing next in their lives. Many others first mention wanting to spend more time with children and grandchildren.**
- **Health and financial security 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 (including Medicare) are extremely or very important to them.**
- **Adults 50+ do not have everything they need in order to meet their most important needs: Only about four in ten have all they need to stay healthy, and just under half have what they need to stay mentally sharp, the two top-rated needs.**
- **Optimism about economic recovery is not strong among Floridians – only a fifth see improvement coming within the next 2 years.**

Executive Summary

- **Public assistance benefits and maintaining their lifestyle in retirement are worries for about two-thirds of adults 50+. Financial planning and saving are concerns of 60 percent, and half worry about helping family members financially.**
- **About four in ten of 50+ adults in Florida report some difficulty paying the monthly electric bill, and over half are extremely or very concerned about the rates continuing to rise.**
- **Paying monthly medical expenses is extremely/very difficult for about one in three, and somewhat difficult for another 22 percent. Three-fourths of respondents (75%) say that their out-of-pocket medical costs have increased over the past five years.**
- **Turning to the long-term care interests of older Floridians, almost all (94%) think it is important to have services allowing them to age in place, staying at home as long as possible. Almost two-thirds have a preference to have services in their own homes.**

Dreams for the 50+

Top Dreams (n=402)

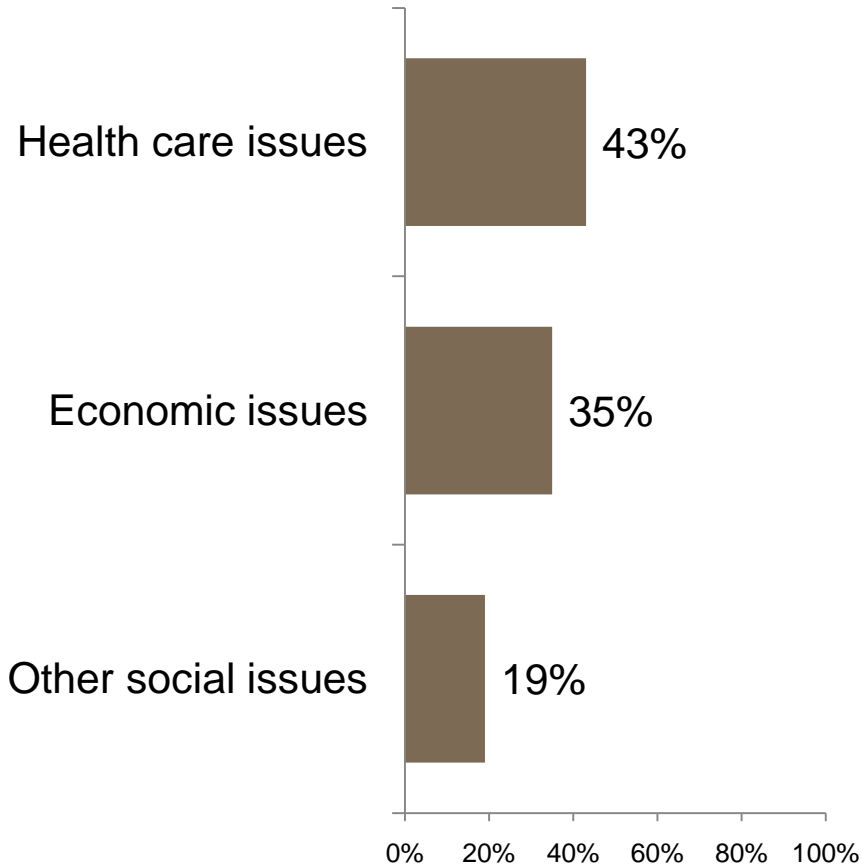


- **Adults 50+ say they want to spend time traveling (52%) and pursuing their hobbies and interests (16%).**
- **Being with family and friends are what many dream about. Adults 50+ want to see their children or grandchildren happy or be a part of their lives and they want to be close and do things with family and friends.**
- **Other dreams mentioned by fewer than five percent are around career, 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=402)

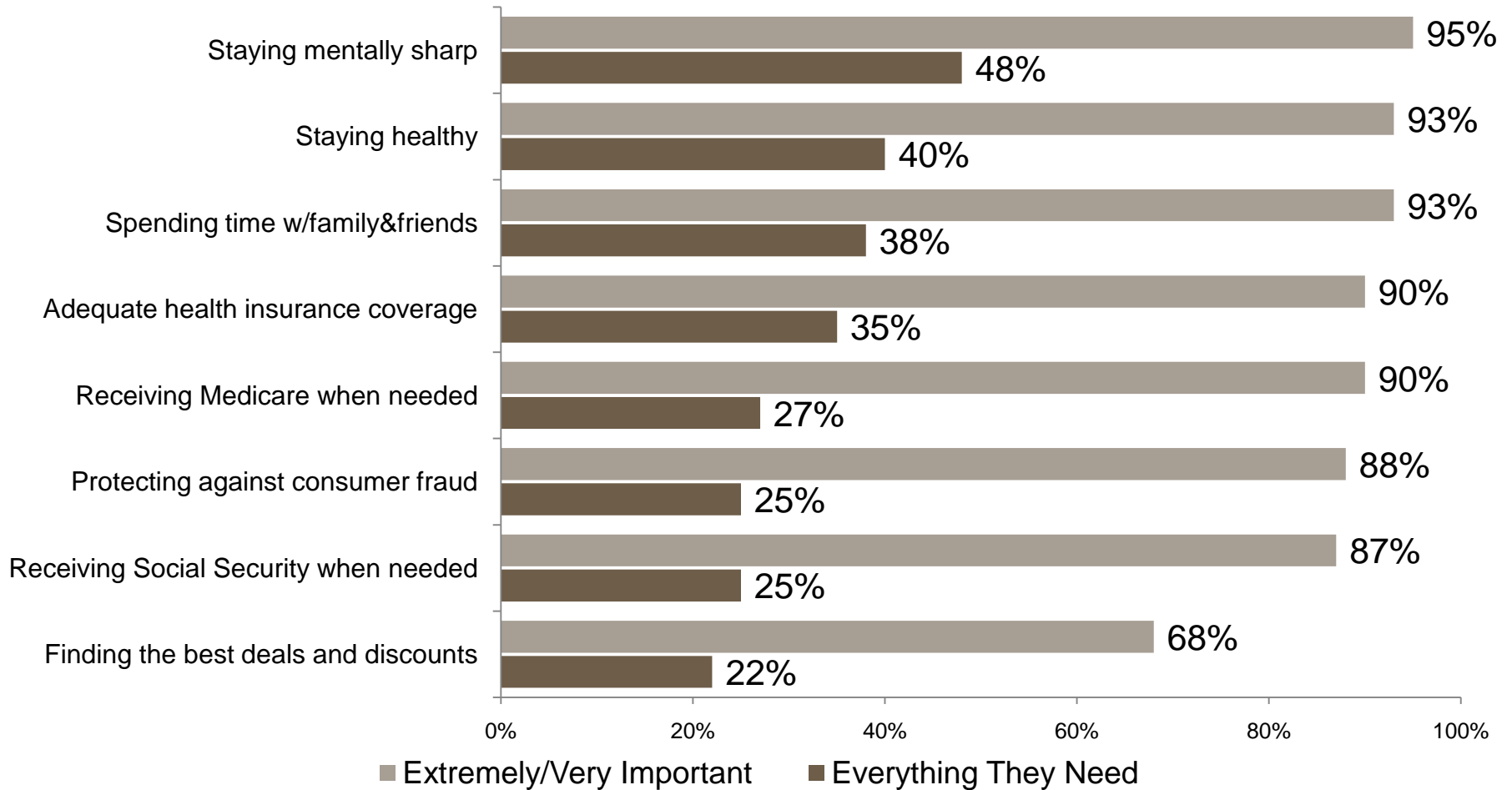


- **Health care issues include the cost of health care and staying healthy.**
- **Economic issues include unemployment and having enough money to retire.**
- **Other social issues vary widely. They include topics like how to spend time, transportation/getting around, family values, politics, government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

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 to the 50+ Today

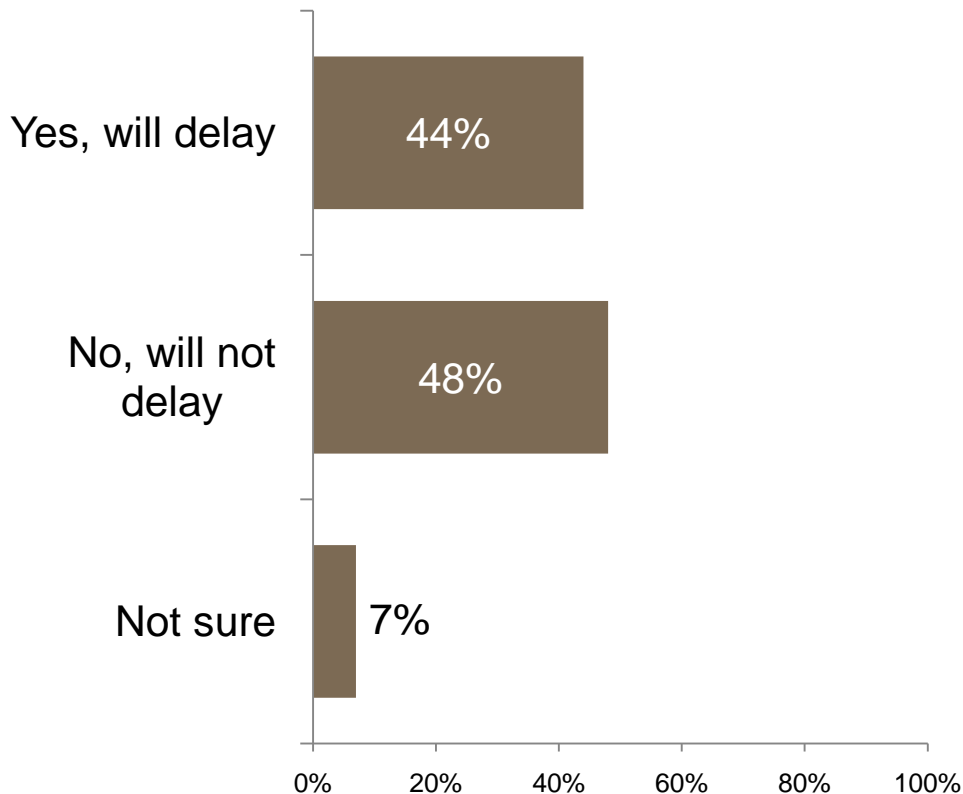
Issues of Importance and Extent to Which Needs Are Met for the 50+ Today (n=402)



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+ Work Concerns

Delay Retirement If Economy Does Not Improve (n=123 working respondents)

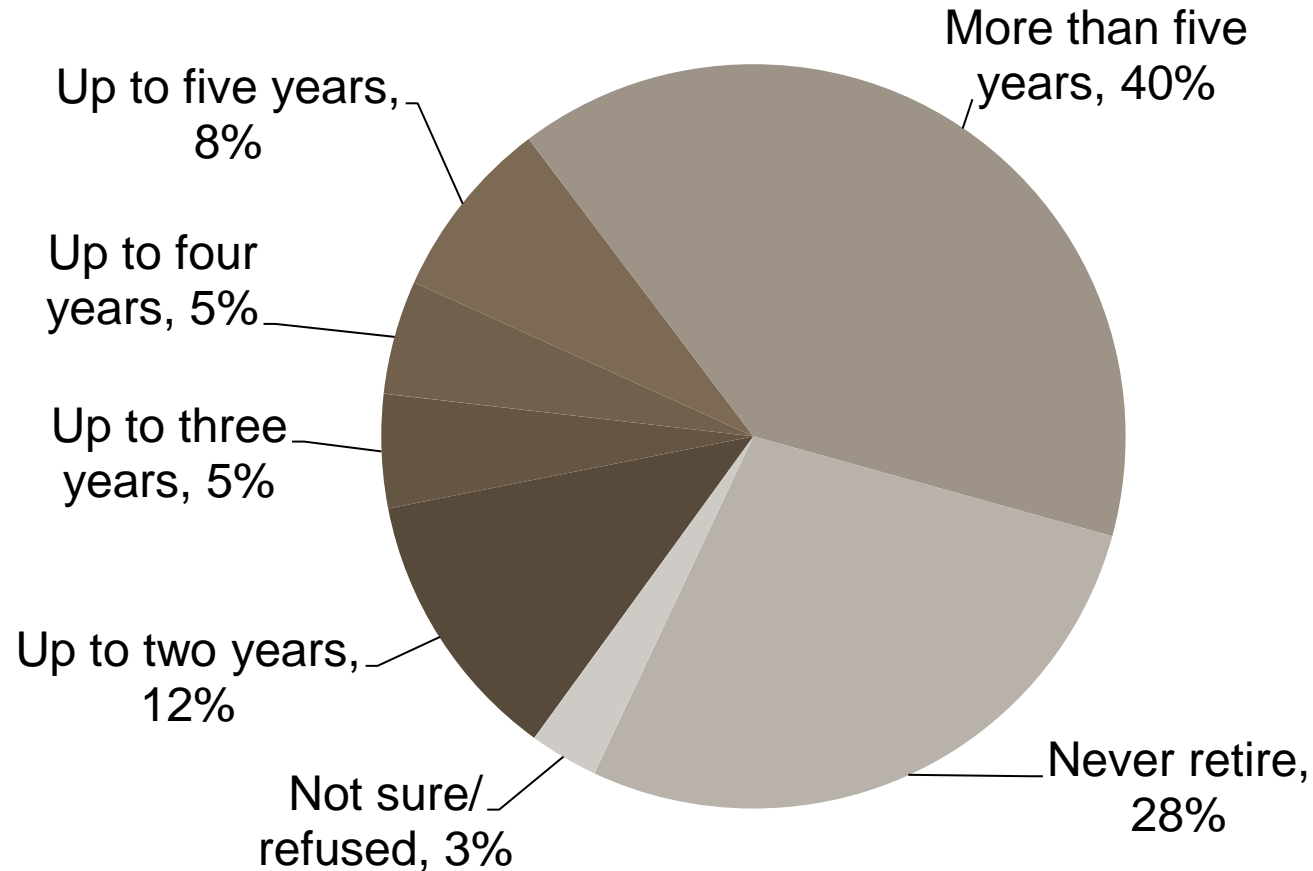


- **44 percent of working adults 50+ say if the economy does not improve over the next 12 months they will delay complete retirement and work longer.**

Source: WORK2. If the economy does NOT improve over the next 12 months, will you delay complete retirement and work longer?

50+ Work Concerns

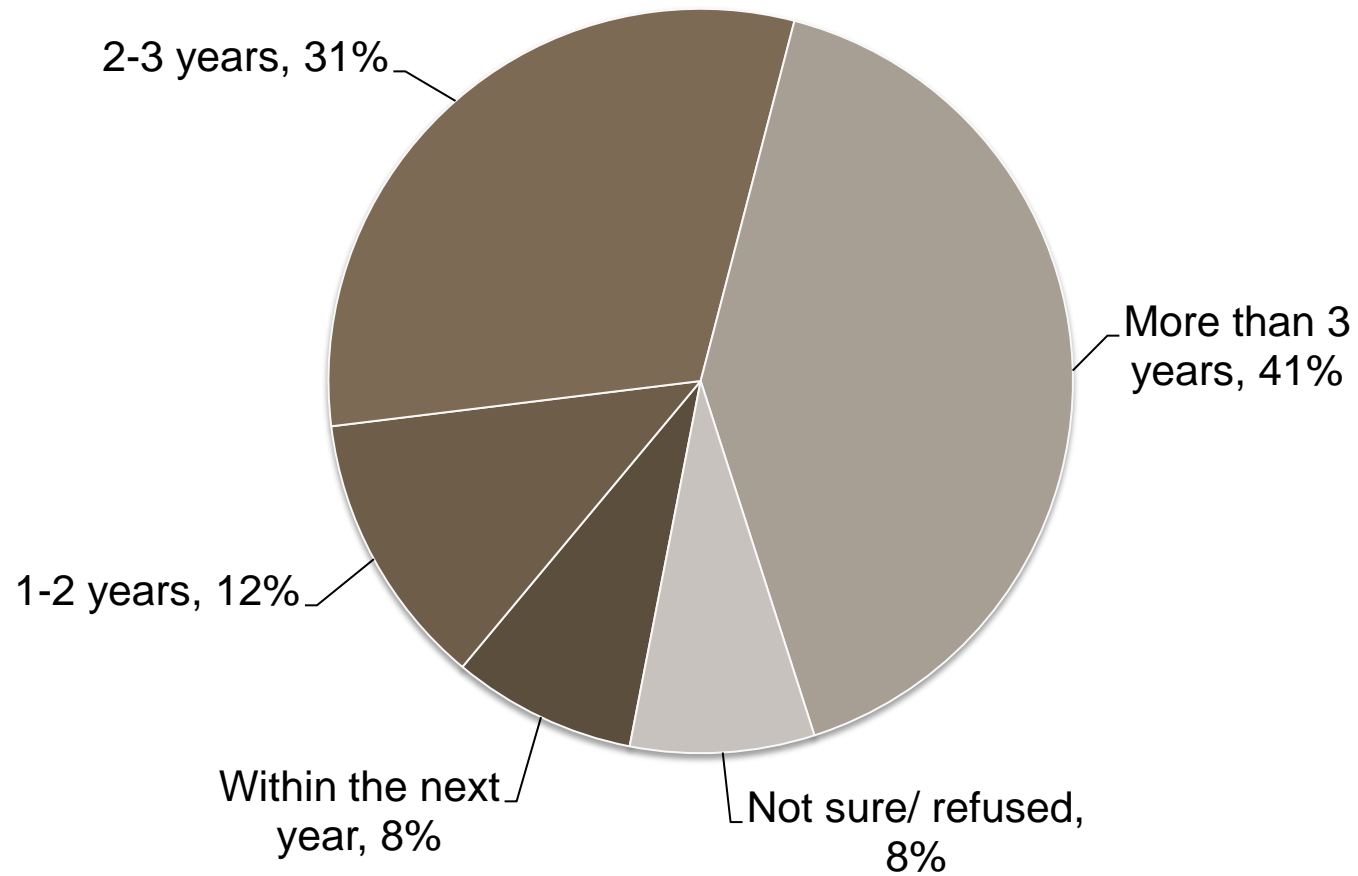
Length of Planned Delay to Retirement (n= 55)



Source: WORK3. How much longer do you plan to delay complete retirement and work longer? Do you plan to delay up to one year, up to two years, up to three years, up to four years, up to five years, more than five years or do you plan to never retire? Base: Working respondents who plan on delaying retirement.

50+ Financial Concerns

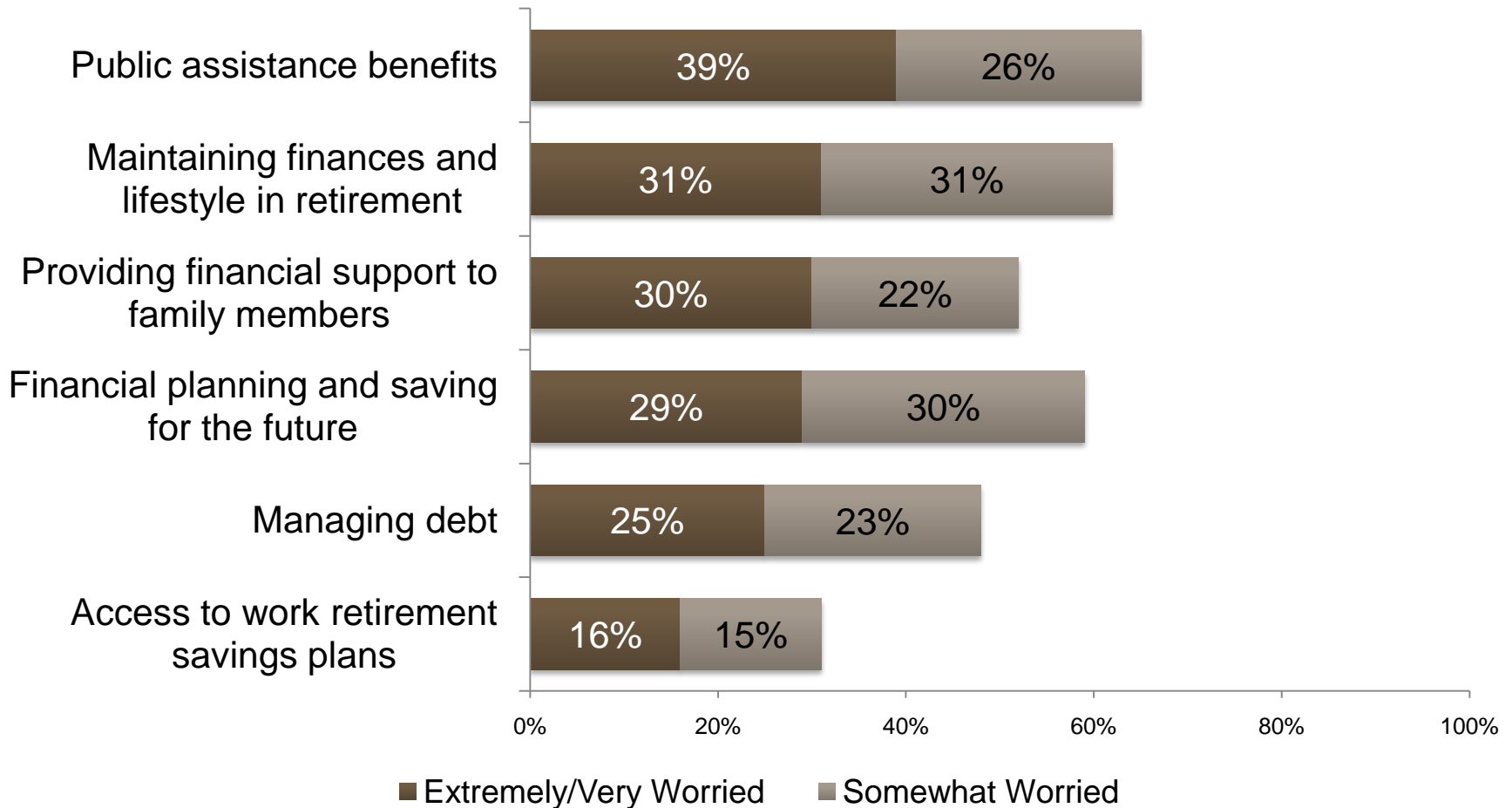
When State's Economy Will Improve (n=402)



Source: ECON1. When do you think your state's economy will improve? Do you think it will improve within the next year, 1-2 years, 2-3 years or in more than 3 years?

50+ Financial Concerns

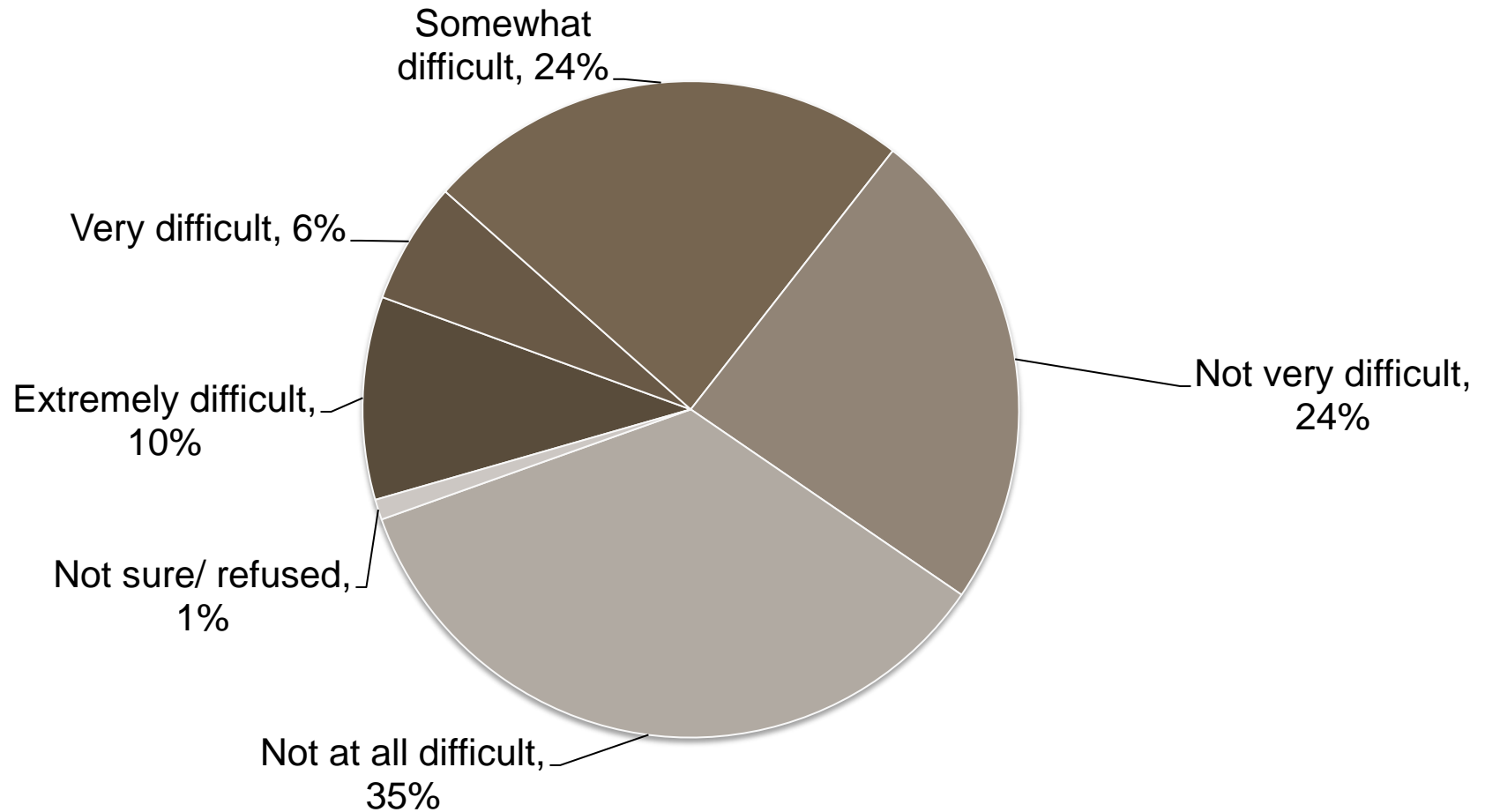
Worry about Financial Issues (n=402)



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

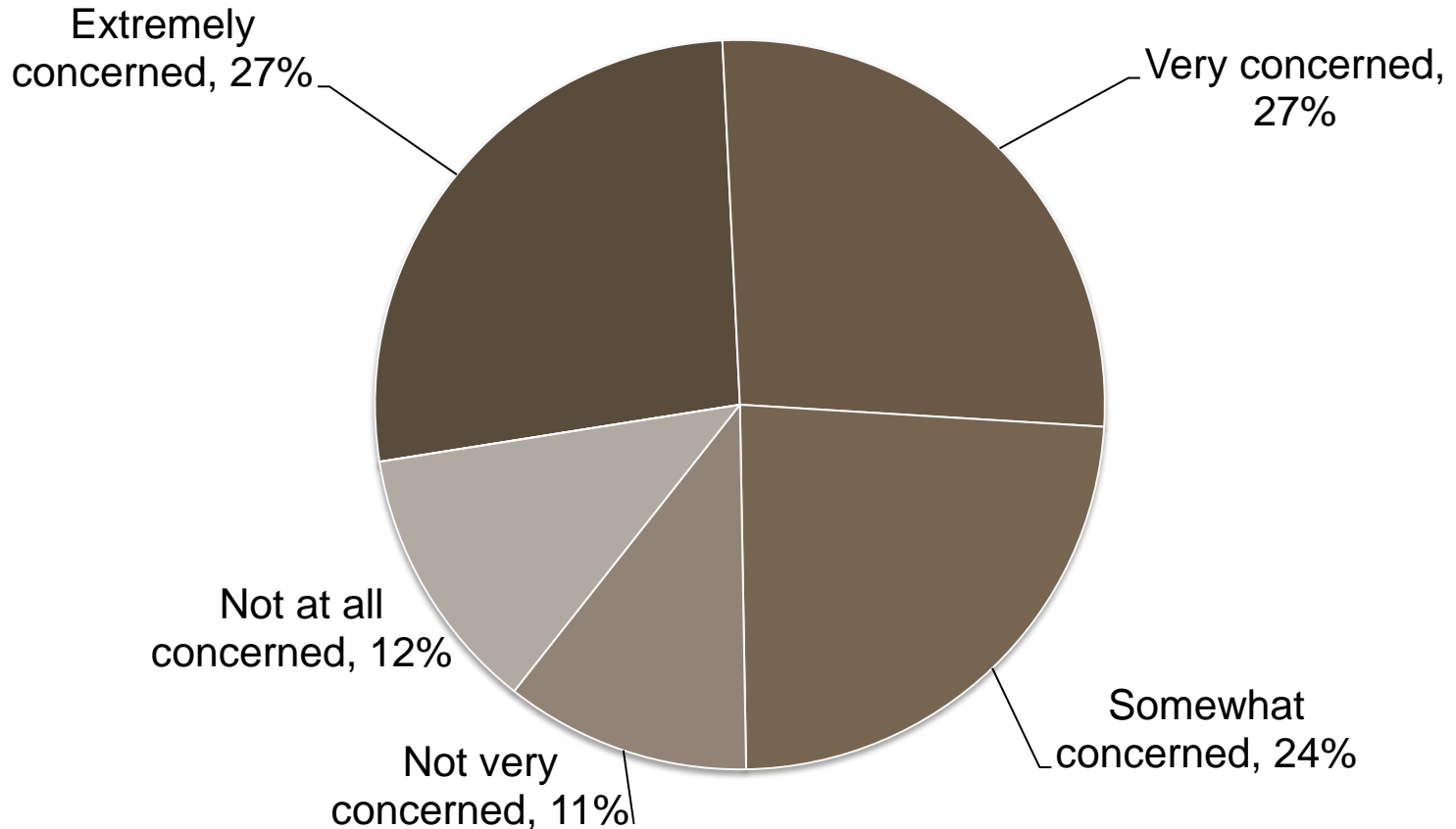
Difficulty Paying Electric Utility Bill (n=402)



Source: EUTIL3. Thinking of your current household finances, how difficult is it for you these days to pay your electric bill? Is it extremely difficult, very difficult, somewhat difficult, not very difficult, or not at all difficult?

50+ Financial Concerns

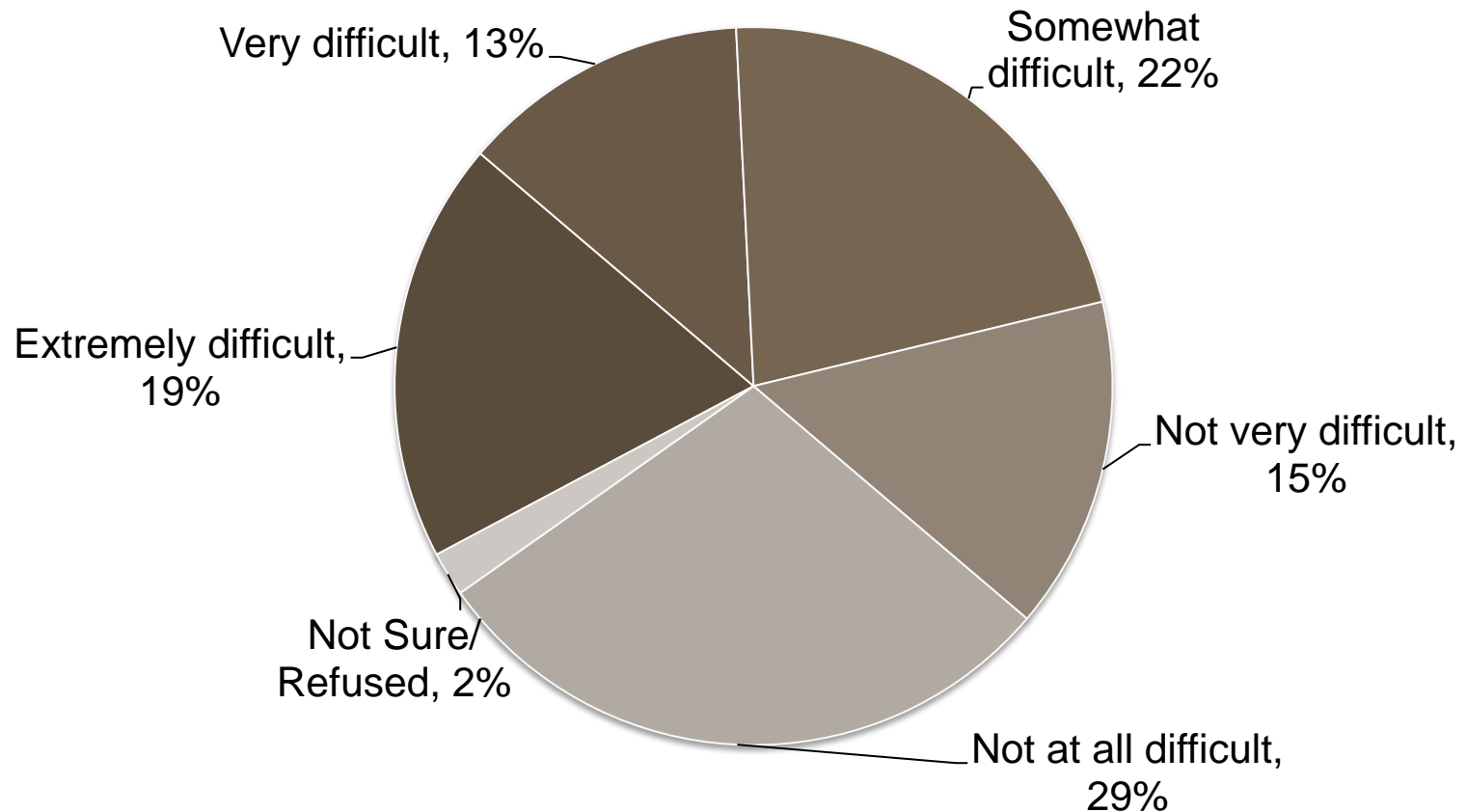
Concern about Costs of Electricity Increasing (n=402)



Source: EUTIL5. How concerned are you about the costs of your electricity going up? Are you extremely concerned, very concerned, somewhat concerned, not very concerned or not at all concerned?

50+ Health Care Concerns

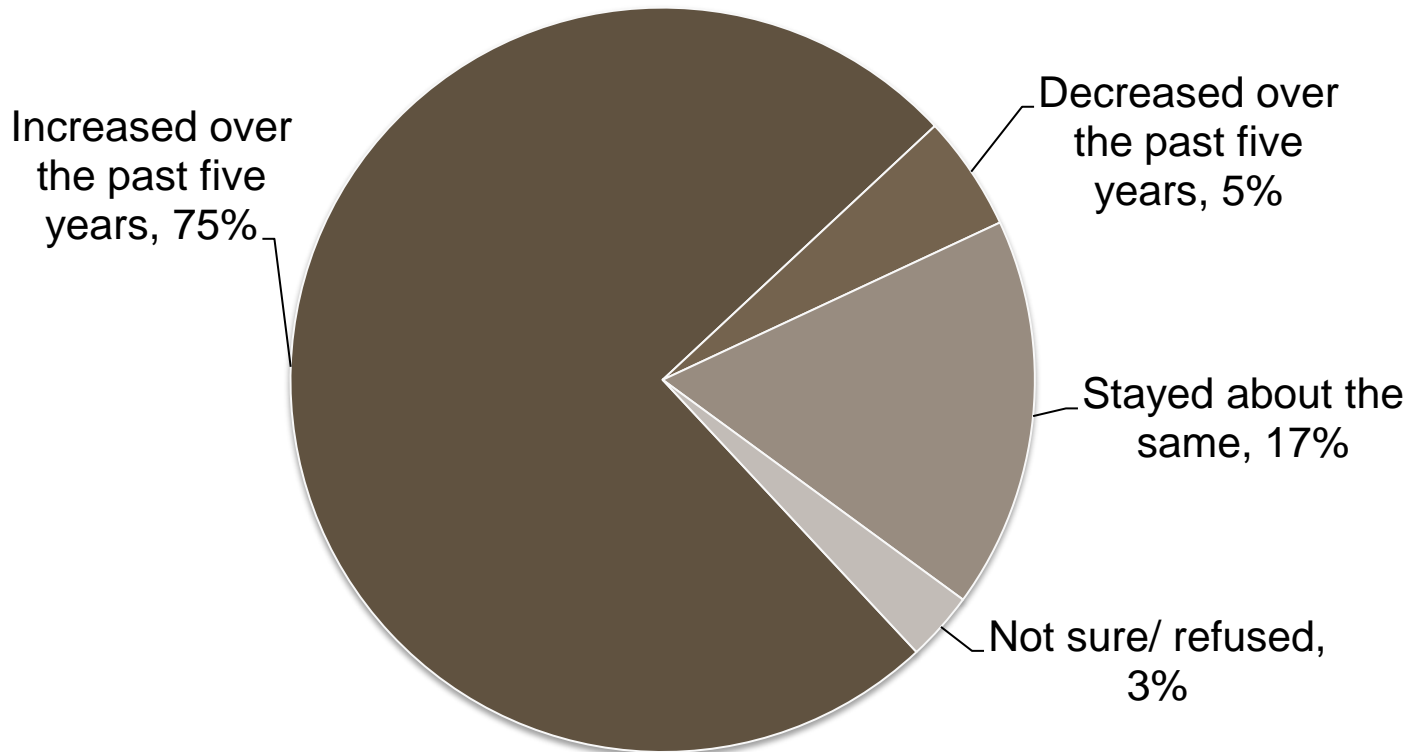
Difficulty Paying Monthly Out-of-Pocket Medical Expenses (n=402)



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

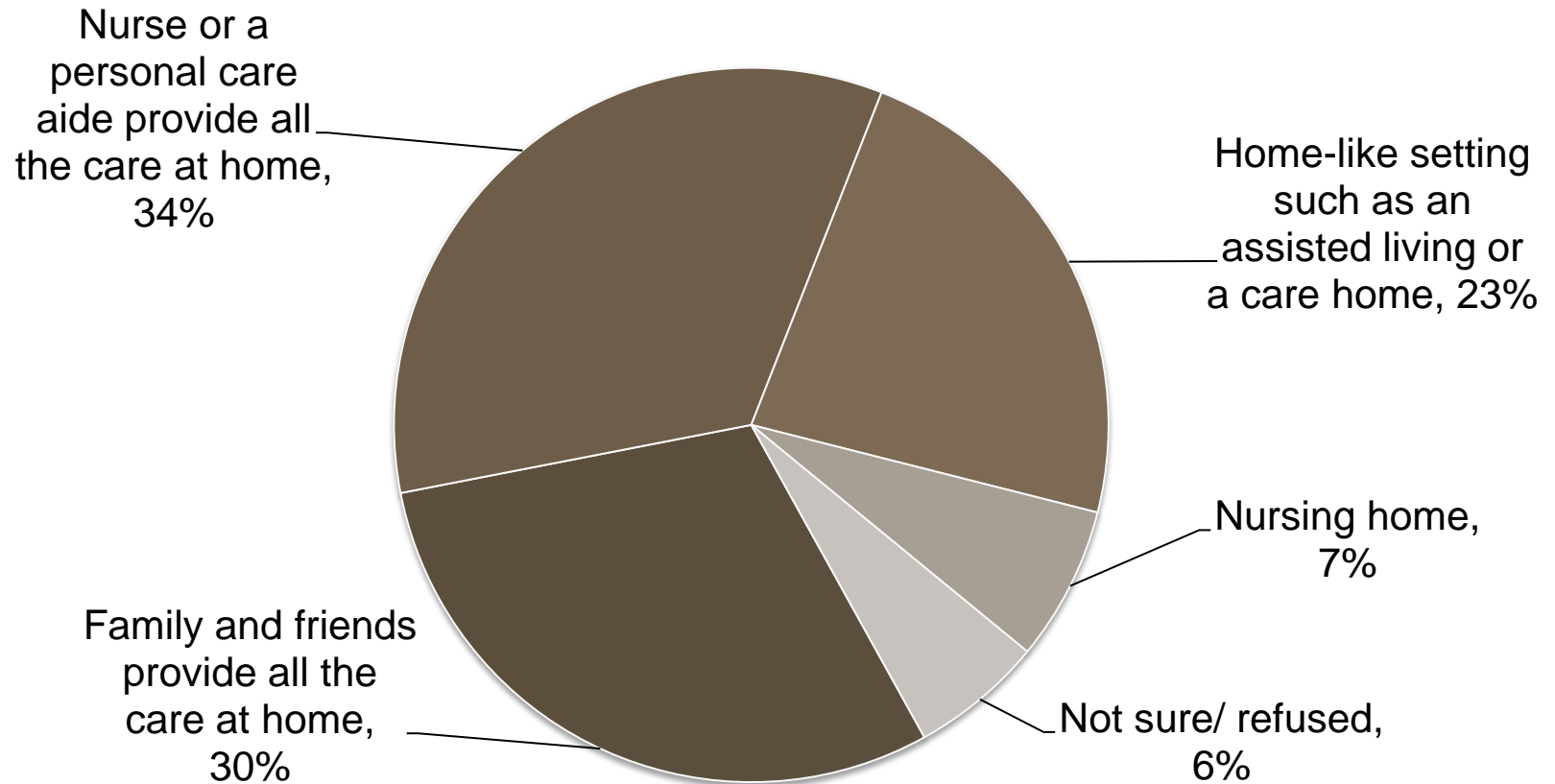
Change in Out-of-Pocket Medical Expenses Over the Past Five Years (n=402)



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?

50+ Long-Term Care Concerns

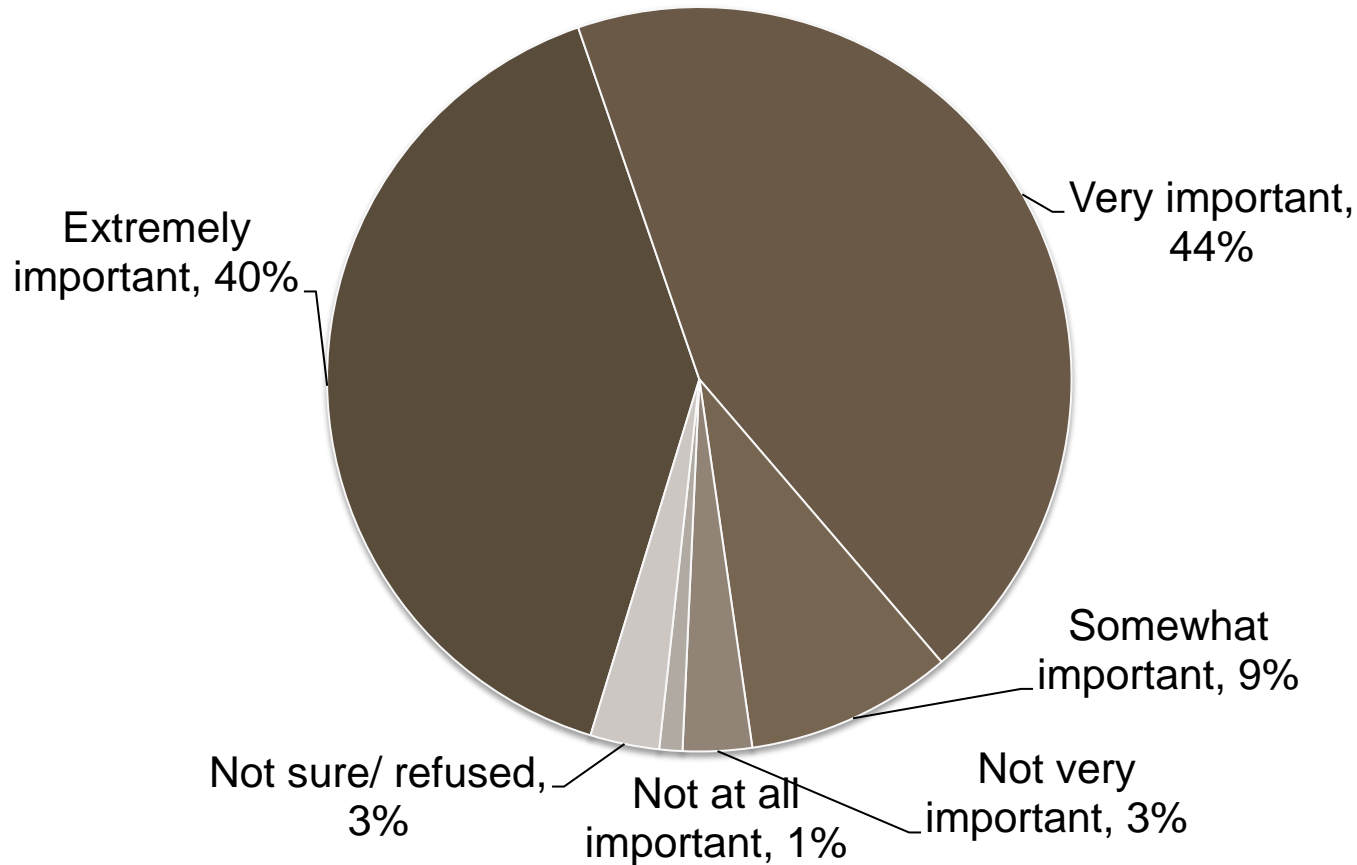
Preferred Care Option for Long-Term Care (n=402)



Source: HLTC2. If you or any member of your family needed long-term care services which care option would you prefer? Would you prefer to [INSERT, READ AND RANDOMIZE EACH STATEMENT BELOW.]

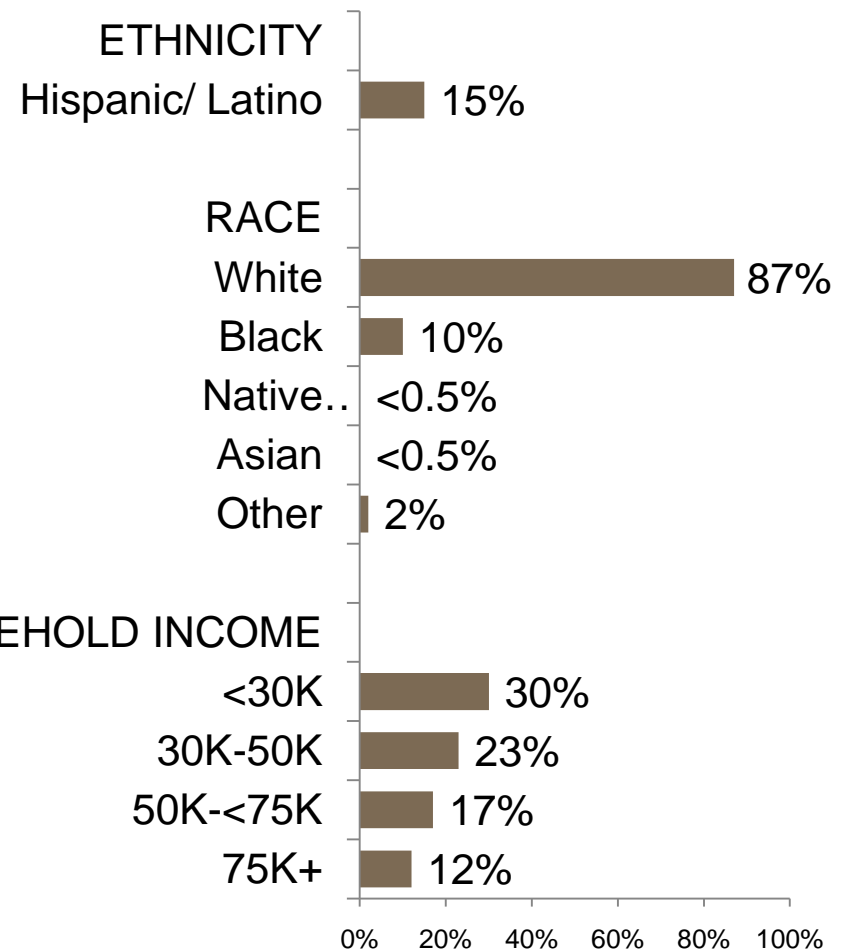
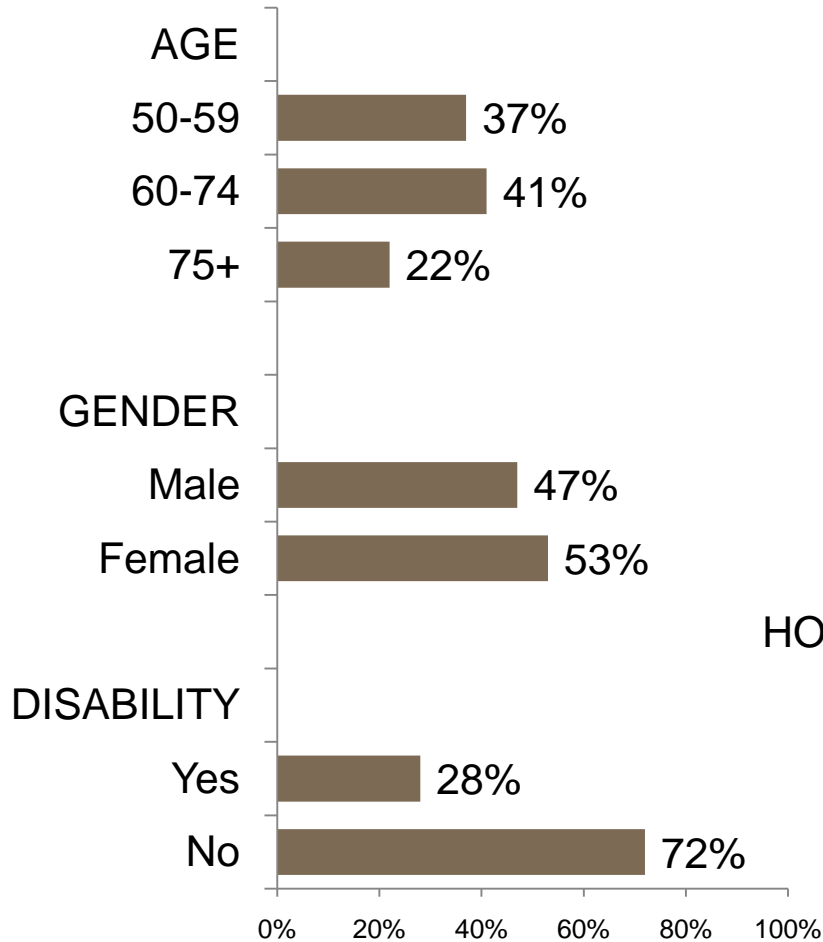
50+ Long-Term Care Concerns

Importance of Having Long-Term Care Services That Allow Aging in Place (n=402)

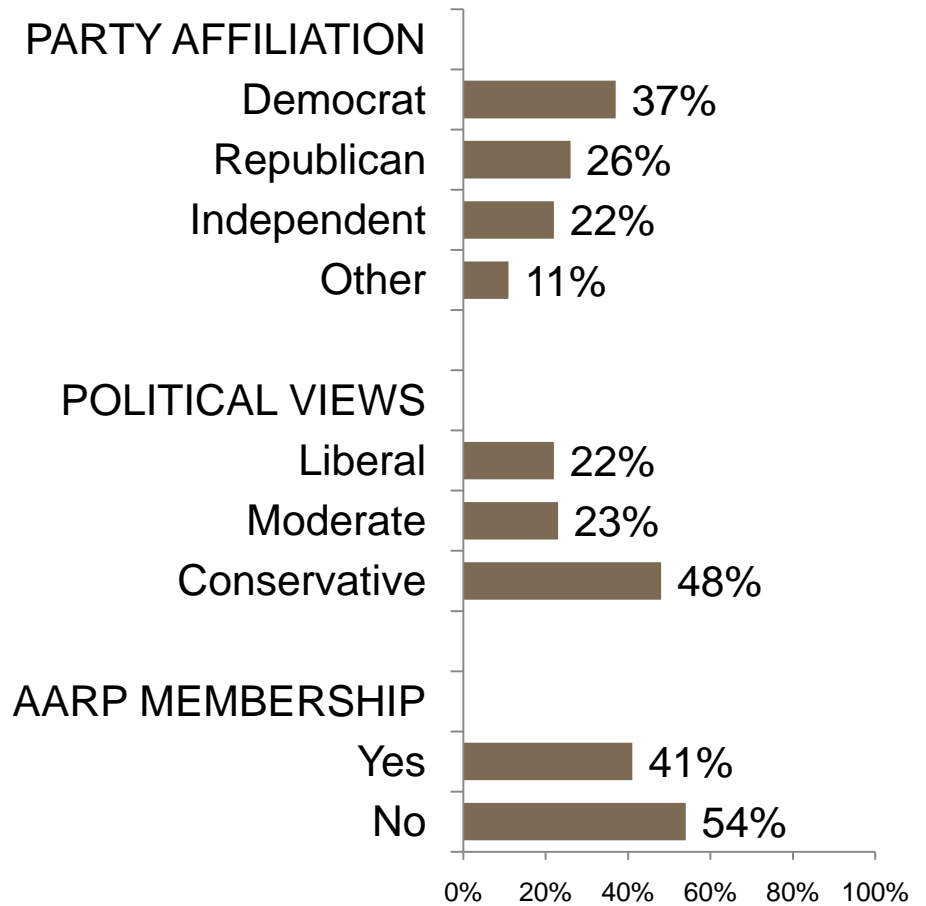
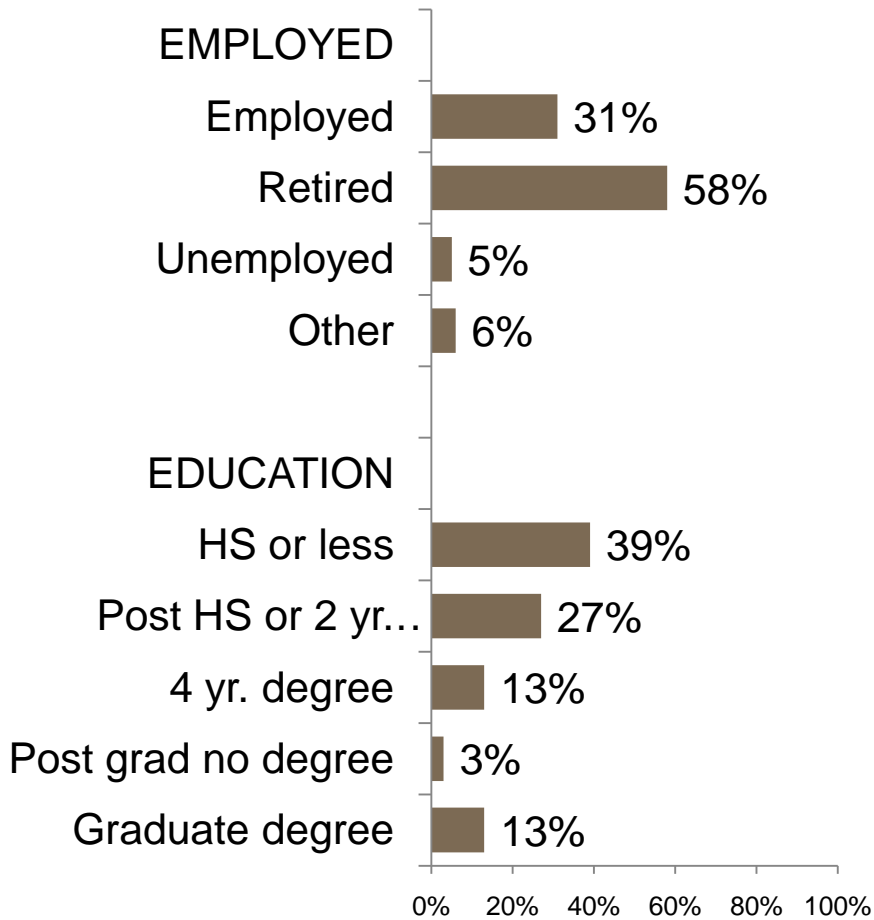


Source: HLTC3. If you or a family member needed long-term care services, how important would it be to you to have services that would allow you or your family member to stay at home as long as possible? Would it be extremely important, very important, somewhat important, not very important or not at all important?

50+ Survey Sample Demographics (n=402)



50+ Survey Sample Demographics (n=402)



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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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