



**AARP Closer Look (SM)
November 2010 Survey**



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November 2010 Survey

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Introduction

AARP fields a nationwide survey two times a year to understand the effect of social and economic changes on health, financial and community issues of concern to Americans age 45 and older. This report presents findings from this survey program called *AARP Closer Look* from November of 2010.

This study was conducted for AARP via telephone by SSRS between November 5 and November 26, 2010 among a nationally representative sample of 1,066 respondents 45 years of age or older. Of those, 102 respondents were Hispanic and 101 respondents were African American (unweighted). The margin of error for total respondents is +/- 3.00% at the 95% confidence level.

Key Survey Findings

The data presented reflect findings from the November 2010 AARP Closer Look survey including:

45+ Adults and the Economy

- More than one in five adults 45+ (22%) stopped contributing to retirement savings in the past six months, and 13% of adults 45-64 reported having to prematurely withdraw funds from retirement savings. About 6 in 10 (56%) of those who withdrew or stopped contributing to their retirement savings had total retirement savings valued at less than \$50K (compared to 43% who did *not* have to alter their retirement savings behavior).
- More than one in five adults 45+ (22%) had their work hours cut, had to take a pay cut, or lost other forms of work-related income. A greater percentage of those age 45-64 (28%) lost work-related income than those 65 and older (9%). The percentage of those reporting losses of work-related income has increased 5 percentage points since November 2009.
- One in four adults 45+ (25%) reported having problems paying for essential items such as food and utilities. A greater percentage of those that reported having to prematurely withdraw, or having to stop contributions to retirement savings reported this hardship than those who did not (33% compared to 18%). 61% of African American adults and 32% of Hispanic adults reported problems paying for essential items, compared to 20% of white adults.
- 22% of adults 45+ reported losing a substantial amount of equity in their home's value that they will need for retirement.
- Nearly one in six adults 45+ (16%) reported having problems paying their rent or mortgage. A greater percentage of those age 45-64 (21%) reported having difficulties paying their rent or mortgage than those 65 and older (6%). More

than four in 10 African Americans (43%) reported having problems paying for housing costs, compared to 25% of Hispanic and 13% of White respondents.

- Nearly four in ten adults 45+ (35%) reported having problems paying for gas or drove less to cut down on gasoline costs.

45+ Adults and Satisfaction

- About eight in 10 older Americans, a population known for their optimism, report being at least “somewhat satisfied” on a day to day basis (79%). However, among subgroups of older Americans, levels of satisfaction differ significantly.
- Three out of four (75%) of those between 45 and 64 report satisfaction in their daily life compared to 87% of those 65 or older. Additionally, there is a 30 percentage point difference in reported satisfaction between unemployed or underemployed older Americans and those that report being fully employed (60% versus 90%). More of those earning greater than \$25K annually report being satisfied than do those earning less than \$25K (85% compared to 69%).

45+ Adults and the Workplace

- Based on what they have experienced or observed, 63% of adults 45+ believe older workers face age discrimination in the workplace today. Three in four (75%) of those that are in the workforce but that are currently unemployed or underemployed believe older workers face age discrimination in the workplace (compared to 56% of those that have neither had work hours cut nor lost a job).

45+ Adults and Family

- 25% of households headed by an adult 45-64 have an adult child living in the household. Nearly one in five of these households (18%) had an adult child move in to their house in the past six months.
- 20% of adults 45-64 had care-giving responsibilities or paid substantial bills or expenses for either a parent or older family member or an adult child.
- 4% of adults 45-64 have a parent or other older family member living in their home.
- Among Boomers (those age 45-64), there are relatively fewer empty nesters or individuals living on their own during the economic recovery than there were during the recession. During the recession, about half of those age 45-64 reported having an additional adult (who was not a spouse/partner) or a younger child or *both* in their household. In the post-recession period, between 56% and 57% report having additional adults or children in their households.

45+ Adults and Health Care

- More than 4 in 10 adults 45+ (42%) reported having hardships related to health care (such as difficulties paying medical bills, having to postpone needed care or not filling prescriptions/splitting pills).
- 57% of African American and 52% of Hispanic adults 45+ reported having health care-related hardships compared to 40% of whites. 57% of those that have had to (at least partially) withdraw, or stop contributing to, their retirement savings reported health care-related hardships compared to 26% of those who did not.
- The percentage of adults 45+ reporting health care-related hardships has increased by 10 percentage points between November 2009 and November 2010 (increasing from 32% to 42% over the year). For African Americans, the increase in reported health care-related hardships was 19 percentage points (38% in late 2009 and 57% in late 2010).

45+ Adults and Communities

- 26% of adults 45+ said affordable housing was a “major problem” if they needed or chose to move including 63% of African Americans (compared to 49% of whites). Consequently, only 12% of adults 45+ reported looking for more affordable housing.
- 32% of adults 45+ made improvements to their current home in order to stay there longer.
- 17% of adults 45+ said practical and convenient public transportation options were a “major problem” in their community.
- 24% of adults 45+ said foreclosures were a major problem in their neighborhood. 32% of those earning less than \$25K annually said foreclosures were a “major problem” in their community (compared to 20% of those earning more than \$25K).
- 15% of adults 45+ said walking safely in their neighborhood was a major problem.
- 16% of adults 45+ said traffic congestion was a major problem in their community.

Detailed Tables

Note: All statistically significant values are in **bold**.

In the three category race/ethnicity groups, **plain bold** values are significant relative to the “White” category. If those in the African American and Hispanic differ significantly from each other, the Hispanic value will be in **bold italics**. If this Hispanic value (which differs significantly from the African American value) does *not* significantly differ from the *White* value, it will be ***bold, italics, underlined***. Consequently, a Hispanic value that is in ***bold italics, but not underlined*** will differ significantly from both the value for Whites and the value for African Americans.

Trend findings by subgroups are presented for selected measures (generally those that have been asked consistently and with relatively equal shares across response options).

The significance of comparisons based on workforce status is relative to the “fully-employed” category. In items that contain “very” and “somewhat” response options, statistical significance is tested on “NET” measures (which are the sum of those saying “very” and “somewhat”), owing to unreliable sample sizes within each of the smaller (“non-NET”) categories.

Cuts based on earning less or more than \$25K exclude respondents that did not report their incomes (about 15% of the sample). Consequently, values for the categories of this income variable may *both* be greater or smaller than the value for Total. This would not be a probable outcome had all respondents reported their earnings.

Weighted Case Counts for Subgroups	Weighted N
Age	
45-64	709
65+	344
Race	
White	802
African-American (Af-Am)	101
Hispanic (Hisp)	102
Income	
Less than \$25K	335
More than \$25K	628
Employment	
Fully-employed	332
Under- or unemployed	229
Out of the workforce	505
Retirement savings	
Has NOT withdrawn and/or stopped contributing to retirement savings	457
Has withdrawn and/or stopped contributing to retirement savings	409

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

	Total	45-64	65+	White	Af-Am	Hisp	Less than \$25K	More than \$25K
I lost or discontinued my health care coverage within the last year	3	4	1	2	6	6	5	2
I have not had health care coverage for at least one year	9	13	>0.5	8	4	20	13	7
I have coverage through Medicare	34	14	75	35	31	27	49	24
I have health care coverage through my current or previous employer (or my spouse's)	37	50	11	38	38	32	11	55
I have coverage through a plan I bought myself, not through an employer	7	7	7	8	5	4	6	7
I have insurance through some other way	9	11	4	8	12	11	14	6
Don't know	1	*	1	1	*	*	2	*
Refused	1	1	*	*	4	*	1	*

CQ-1a In general, how would you rate your current health? Is it..?

	Excellent/Very good/Good				Fair/Poor			Don't know	Refused
	NET	Excellent	Very good	Good	NET	Fair	Poor		
Total	75	17	30	29	24	19	6	1	*
45-64	75	18	31	26	25	19	6	*	*
65+	75	14	27	34	24	18	6	1	*
White	78	18	31	29	22	16	6	*	*
Af-Am	69	17	26	26	30	26	4	*	1
Hispanic	59	12	23	25	39	30	8	2	*
Less than \$25K	59	8	20	31	41	30	11	*	*
More than \$25K	85	20	36	29	15	12	3	*	*

(Asked of total employed or temporarily unemployed respondents age 45+; n = 521)

CQ-1b Based on what you have experienced or observed, do you think older workers face age discrimination in the workplace today?

	Yes	No	Don't know	Refused
Total	63	31	5	*
45-64	65	30	5	*
65+	50	41	9	*
White	64	31	5	*
Af-Am	62	33	4	1
Hispanic	68	26	6	*
Less than \$25K	70	28	2	*

More than \$25K	61	33	5	*
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(Compare: Total employed respondents age 45+; n = 471)

	Yes	No	Don't know	Refused
Total	61	33	5	*

(Compare: Total temporarily unemployed respondents age 45+; n = 50)

	Yes	No	Don't know	Refused
Total	83	14	3	*

(Compare: Total respondents in the workforce [includes working students and workers identifying as 'homemakers'] age 45+; n = 551)

	Yes	No	Don't know	Refused
Total	64	31	5	*
Employed with no cuts in hours, pay or work-based income	56	39	5	*
Unemployed or under-employed (i.e. hours, pay cut)	75	20	5	*

CQ-2 **In the last 6 months, have you** or your family experienced any of the following problems as a result of the economic conditions? Please tell me yes, no, or if it is not applicable for you. Have you (INSERT ITEM)...in the last 6 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; n = 975)

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	5	87	7	*	1
45-64	6	87	6	*	1
65+	3	88	7	*	1
White	5	87	8	*	1
Af-Am	3	88	8	*	1
Hispanic	8	91	1	*	*
Less than \$25K	6	87	6	*	1
More than \$25K	5	87	7	*	1

(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; n = 975)

2. 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	Not applicable to me	Don't know	Refused
Total	12	79	9	*	*
45-64	13	79	8	*	*
65+	10	80	10	*	*
White	11	80	9	*	*
Af-Am	16	76	7	*	*
Hispanic	19	68	13	*	*
Less than \$25K	8	80	11	*	*

More than \$25K	15	78	8	*	*
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2. c. Put off or postponed getting needed health care or dental treatments or services

	Yes	No	Not applicable to me	Don't know	Refused
Total	31	65	3	*	*
45-64	37	59	3	*	*
65+	20	77	2	*	*
White	31	67	2	*	*
Af-Am	36	58	3	*	2
Hispanic	37	56	7	*	*
Less than \$25K	46	52	1	*	*
More than \$25K	24	72	4	*	*
Fully-employed	19	75	6	*	*
Under- or unemployed	57	41	1	*	*
Out of the workforce	26	71	3	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	18	80	2	*	*
Has withdrawn and/or stopped contributing to retirement savings	48	49	2	1	*

Selected Trends = Percentage of each group saying “Yes” to hardship measure.

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	31	46	24	31	36	37
June 2010	26	40	22	24	34	34
November 2009	22	32	18	21	24	29

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	17	77	5	*	*
45-64	19	75	5	*	*
65+	13	82	4	*	1
White	17	78	5	*	*
Af-Am	26	70	3	*	1
Hispanic	23	68	7	*	2
Less than \$25K	26	69	4	*	*
More than \$25K	13	82	5	*	*
Fully-employed	7	86	7	*	*
Under- or unemployed	37	56	4	*	1
Out of the workforce	14	82	4	*	1
Has NOT withdrawn and/or stopped contributing to retirement savings	8	89	3	*	*
Has withdrawn and/or stopped contributing to retirement savings	27	69	4	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	17	26	13	17	26	23
June 2010	16	23	15	15	23	18
November 2009	20	32	18	11	21	20

2. e. Had problems paying medical bills

	Yes	No	Not applicable to me	Don't know	Refused
Total	20	76	4	*	1
45-64	23	72	5	*	*
65+	13	84	2	*	1
White	18	78	3	*	*
Af-Am	33	62	4	*	1
Hispanic	25	72	1	*	2
Less than \$25K	28	68	3	*	1
More than \$25K	16	80	4	*	*
Fully-employed	13	82	5	*	*
Under- or unemployed	40	56	3	*	1
Out of the workforce	13	83	4	*	1
Has NOT withdrawn and/or stopped contributing to retirement savings	10	88	2	*	*
Has withdrawn and/or stopped contributing to retirement savings	31	64	5	1	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	20	28	16	18	33	25
June 2010	20	35	15	17	33	29
November 2009	16	27	13	15	26	18

Health Care Costs Trend Measure:

Total Percentage saying “Yes” to having any of the following problems:
 “Put off or postponed getting needed health care or dental treatments or services” or
 “(have) Not filled a prescription for medicine, cut pills in half or skipped doses” or
 “Had problems paying medical bills”.

Survey	Total	45-64	65+	White	Af- Am	Hispanic	<\$25K	>\$25K
November 2010	42	48	28	40	57	52	59	33
June 2010	38	45	25	34	49	51	57	31
November 2009	32	34	25	29	38	42	46	27

Related Crosstabs (November 2010). Had any of the health care related issues in items c. through e.?

	Yes	No	N/A
Total	42	57	1
45-64	48	51	2
65+	28	72	1
White	40	60	1
Af-Am	57	42	2
Hispanic	52	48	1
Less than \$25K	59	41	*
More than \$25K	33	66	2
Fully-employed	27	70	4
Under- or unemployed	69	31	*
Out of the workforce	36	63	1
Has NOT withdrawn and/or stopped contributing to retirement savings	26	73	1
Has withdrawn and/or stopped contributing to retirement savings	57	42	1

2. f Discontinued gym or health club membership

	Yes	No	N/A	Don't know	Refused
Total	6	69	25	*	*
45-64	7	64	28	*	*
65+	4	77	19	1	*
White	6	70	24	*	*
Af-Am	2	78	19	*	1
Hispanic	8	50	40	2	*
Less than \$25K	4	61	35	*	*
More than \$25K	8	72	20	*	*
Fully-employed	5	78	18	*	*
Under- or unemployed	12	54	33	*	1
Out of the workforce	3	71	26	*	*

2. g Got less sleep due to stress or worry

	Yes	No	N/A	Don't know	Refused
Total	41	56	2	*	1
45-64	49	48	2	*	*
65+	23	73	3	*	1
White	37	60	2	1	*
Af-Am	54	43	3	*	1
Hispanic	52	44	1	*	2
Less than \$25K	55	43	2	1	*
More than \$25K	34	63	3	*	*
Fully-employed	30	67	3	*	*
Under- or unemployed	67	31	*	*	2
Out of the workforce	34	63	3	*	*
Has NOT withdrawn &/or stopped contributing to retirement savings	30	69	2	*	*
Has withdrawn &/or stopped contributing to retirement savings	52	46	1	*	1

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	41	55	34	37	54	52
June 2010	37	48	32	36	34	49
November 2009	36	45	34	35	34	46

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

	Yes	No	N/A	Don't know	Refused
Total	35	58	6	*	*
45-64	40	54	6	*	*
65+	27	67	6	*	*
White	34	60	5	*	*
Af-Am	53	41	5	*	1
Hispanic	35	53	12		
Less than \$25K	46	43	11	*	*
More than \$25K	30	69	2	*	*
Fully-employed	25	71	4	*	*
Under- or unemployed	61	34	5	*	*
Out of the workforce	29	63	8	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	11	85	3	*	*
Has withdrawn and/or stopped contributing to retirement savings	25	70	5	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	35	46	30	34	53	35
June 2010	35	50	32	34	27	54
November 2009	39	48	37	39	39	41

2. i. Had problems paying rent or mortgage

	Yes	No	N/A	Don't know	Refused
Total	16	77	6	*	*
45-64	21	73	4	*	1
65+	6	85	8	*	*
White	13	81	6	*	*
Af-Am	43	57	*	*	1
Hispanic	25	68	6	*	2
Less than \$25K	23	72	4	*	*
More than \$25K	14	80	6	*	*
Fully-employed	10	84	5	*	1
Under- or unemployed	36	62	1	*	1
Out of the workforce	10	81	9	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	11	85	3	*	*
Has withdrawn and/or stopped contributing to retirement savings	25	71	4	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	16	23	14	13	43	25
June 2010	12	20	12	10	21	25

November 2009	13	20	11	11	17	24
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2. j. Had problems paying for essential items such as food, and utilities (like electricity, heat & the water bill)

	Yes	No	Not applicable to me	Don't know	Refused
Total	25	73	1	*	*
45-64	29	68	2	*	*
65+	15	83	1	*	1
White	20	78	1	*	*
Af-Am	61	36	*	*	*
Hispanic	32	67	*	*	*
Less than \$25K	42	57	*	*	*
More than \$25K	16	81	2	*	*
Fully-employed	13	85	3	*	*
Under- or unemployed	50	50	*	*	*
Out of the workforce	19	79	1	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	18	81	*	*	1
Has withdrawn and/or stopped contributing to retirement savings	33	67	1	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	25	42	16	20	61	32
June 2010	20	36	15	16	27	37
November 2009	21	42	13	18	29	41

2. k. Lost a job

	Yes	No	Not applicable to me	Don't know	Refused
Total	10	78	11	*	*
45-64	14	78	8	*	*
65+	3	79	18	*	*
White	9	80	11	*	*
Af-Am	8	82	9	*	1
Hispanic	23	58	16	*	*
Less than \$25K	9	74	16	*	*
More than \$25K	12	79	9	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	5	91	4	*	1
Has withdrawn and/or stopped contributing to retirement savings	20	70	10	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	10	9	12	9	8	23
June 2010	7	13	6	2	5	11
November 2009	7	10	6	4	9	25

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	22	62	16	*	*
45-64	28	59	12	*	*
65+	9	66	25	*	*
White	21	62	18	*	*
Af-Am	28	61	10	*	*
Hispanic	29	52	19	*	*
Less than \$25K	22	57	21	*	*
More than \$25K	23	63	13	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	5	87	7	*	1
Has withdrawn and/or stopped contributing to retirement savings	12	67	21	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	22	22	23	21	28	29
June 2010	20	21	21	19	21	25
November 2009	17	13	19	17	11	21

2. m. Delayed retirement

	Yes	No	Not applicable to me	Don't know	Refused
Total	7	73	18	1	*
45-64	8	71	19	1	*
65+	6	78	16	*	*
White	7	74	18	1	*
Af-Am	5	82	12	*	*
Hispanic	11	64	23	*	2
Less than \$25K	5	68	26	1	1
More than \$25K	9	76	14	*	1
Fully-employed	8	75	15	*	1
Under- or unemployed	18	64	17	*	1
Out of the workforce	1	77	21	1	*

2. m2 Returned to work from retirement

	Yes	No	Not applicable to me	Don't know	Refused
Total	3	82	15	*	*
45-64	2	79	18	*	1
65+	4	88	7	*	*
White	3	83	14	*	*
Af-Am	3	85	12	*	1
Hispanic	3	65	28	*	1
Less than \$25K	1	80	18	1	*
More than \$25K	4	82	14	*	1
Fully-employed	5	76	18	*	*
Under- or unemployed	4	77	18	*	*
Out of the workforce	1	88	11	*	*

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	11	78	11	*	1
45-64	13	76	11	*	*
65+	8	81	10	*	1
White	12	79	9	1	1
Af-Am	13	74	12	*	2
Hispanic	10	64	23	4	*
Less than \$25K	11	73	15	*	*
More than \$25K	12	81	8	*	*
Fully-employed	7	85	8	*	*
Under- or unemployed	26	66	8	*	1
Out of the workforce	6	79	14	*	1

2. n2 Had you previously withdrawn retirement savings during the last two years

	Yes	No	Not applicable to me	Don't know	Refused
Total	18	72	8	1	1
45-64	17	72	9	*	1
65+	21	71	6	2	1
White	18	74	7	1	*
Af-Am	17	73	9	*	1
Hispanic	16	61	21	1	2
Less than \$25K	18	70	12	1	*
More than \$25K	19	74	6	*	*
Fully-employed	9	82	8	2	1
Under- or unemployed	34	58	6	1	1
Out of the workforce	17	72	10	1	1

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	22	57	20	*	1
45-64	22	59	18	*	1
65+	21	53	25	1	*
White	23	57	20	*	*
Af-Am	12	68	17	*	3
Hispanic	25	43	30	1	2
Less than \$25K	21	50	27	1	1
More than \$25K	22	63	15	*	*
Fully-employed	11	75	14	*	*
Under- or unemployed	41	42	16	*	1
Out of the workforce	18	53	27	1	1

2. o2. Had you previously stopped contributing to 401(k)s, IRAs or other retirement savings during the last 12 months

	Yes	No	Not applicable to me	Don't know	Refused
Total	21	58	20	*	*
45-64	21	60	18	*	*
65+	22	54	24	1	*
White	22	58	20	*	*
Af-Am	17	67	15	*	1
Hispanic	25	45	27	1	2
Less than \$25K	19	51	29	1	1
More than \$25K	22	64	14	*	*
Fully-employed	10	76	14	*	*
Under- or unemployed	40	44	15	*	1
Out of the workforce	18	54	27	*	*

CQ-3 Have you ever contributed funds to an employer-based retirement savings account such as 401ks or 403b's'?

	Yes	-----NO-----			Don't know	Refused
		NET	It was never available to me	For another reason		
Total	48	49	30	19	2	1
45-64	54	45	29	16	1	*
65+	38	59	32	27	2	1
White	53	45	27	18	2	1
Af-Am	29	69	42	27	1	1
Hispanic	32	67	48	19	*	*
Less than \$25K	32	66	40	26	2	*
More than \$25K	61	38	24	14	*	1
Fully-employed	60	40	25	15	*	1
Under- or unemployed	57	42	27	15	2	*
Out of the workforce	37	60	35	25	2	1

Trend = Percentage reporting “Yes”

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	48	32	61	53	29	32
June 2010	45	19	62	51	35	19
November 2009	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

CQ-4a/b/c Given the economic ups and downs, which reflects the current amount of retirement savings available to you? This includes the value of any retirement accounts, your employers’ retirement benefits and your personal savings:

	Total	45-64	65+	White	Af-Am	Hisp	Less than \$25K	More than \$25K	Has NOT withdrawn and/or stopped contributing to retirement savings	Has withdrawn and/or stopped contributing to retirement savings
Over \$50K (NET)	28	29	26	33	9	11	7	43	37	26
\$50K-\$75K	4									
\$75K-\$150K	6									
More than \$150K	14									
Over \$50K unspecified	4									
Under \$50K (NET)	50	51	48	46	71	64	74	39	43	56
None	21									
\$5K to \$25K	17									
\$More than \$25K	8									
Under \$50K unspecified	4									
Refused	22	20	26	21	20	25	18	19	20	19

Trend = Persons reporting more than \$50K in retirement savings

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	28	7	43	33	9	11
June 2010	34	9	52	40	18	12
November 2009	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Value of retirement accounts by access to, and practices with, retirement-related investments.

	More than \$50K saved	Less than \$50K saved	Refused
Has contributed to employer-based retirement savings plans	42	40	17
Has NOT had access to, or has not contributed to, employer-based retirement savings plans	18	57	26
Has withdrawn at least some retirement savings prematurely	22	59	19
Has NOT withdrawn retirement savings prematurely	33	46	20
Has stopped contributing to retirement savings accounts	24	56	20
Has NOT stopped contributing to retirement savings accounts	37	43	20
Has withdrawn and/or stopped contributing to retirement savings	26	56	19
Has NOT withdrawn and/or stopped contributing to retirement savings	37	43	20

CQ-5a Have you ever tried to figure out how much money you would need to save for your retirement?

	No	-----YES-----				Don't know	Refused
		NET	I estimated it for myself	I used a retirement savings calculator	I had an employer or work-related retirement plan provider give me useful material or advice about what I needed to save for retirement		
Total	59	38	20	7	15	2	1
45-64	56	42	22	9	17	1	2
65+	66	30	18	4	12	2	2
White	56	41	22	8	16	2	1
Af-Am	69	27	13	3	15	2	1
Hispanic	76	23	16	3	8	1	*
Less than \$25K	76	22	14	3	6	2	*
More than \$25K	50	47	24	10	22	1	2

Trend = Percent reporting "Yes"

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	59	76	50	56	69	76
June 2010	58	76	49	54	75	80
November 2009	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

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		
Total	54	18	36	44	23	21	2	1
45-64	46	14	32	52	27	25	1	*
65+	69	26	43	28	15	13	2	1
White	57	18	40	40	21	19	2	1
Af-Am	35	18	16	64	37	26	*	1
Hispanic	38	15	23	62	29	33	*	*
Less than \$25K	42	12	30	56	26	30	2	1
More than \$25K	60	21	39	40	23	16	1	*
Fully-employed	60	21	39	38	23	15	2	*
Under- or unemployed	27	4	23	73	30	43	1	*
Out of the workforce	63	23	40	33	19	14	2	1
Has NOT withdrawn and/or stopped contributing to retirement savings	64	24	40	36	21	15	1	*
Has withdrawn and/or stopped contributing to retirement savings	45	10	35	55	27	28	1	*

Trend = Percent reporting condition is at least "somewhat" confident

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	54	42	60	57	35	38
June 2010	56	40	64	62	44	36
November 2009	59	40	68	60	58	49

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...?

5. a. Traffic congestion in your community

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	48	16	32	51	1	*
45-64	50	18	32	49	*	1
65+	44	12	32	54	2	*
White	48	16	32	51	*	1
Af-Am	49	18	30	50	1	*
Hispanic	48	13	36	52	*	*
Less than \$25K	45	16	29	54	1	*
More than \$25K	50	16	34	49	*	1

Trend = Percent reporting condition is at least a “minor” problem

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	48	42	60	57	35	38
June 2010	40	34	43	40	36	47
November 2009	43	38	46	43	40	49

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

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	51	26	26	44	5	*
45-64	60	29	31	38	2	*
65+	34	18	16	55	11	*
White	49	21	28	45	6	*
Af-Am	63	44	19	35	2	*
Hispanic	58	36	21	42	1	*
Less than \$25K	54	33	21	39	7	*
More than \$25K	52	22	30	45	2	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	51	54	52	49	63	58
June 2010	45	55	44	44	53	57
November 2009	49	61	47	48	57	57

5. c. Foreclosures on neighborhoods

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	52	24	29	42	5	1
45-64	57	28	29	39	3	1
65+	42	14	28	48	10	*
White	54	21	32	40	6	1
Af-Am	48	36	11	46	5	1
Hispanic	48	31	17	48	4	*
Less than \$25K	52	32	20	42	5	*
More than \$25K	54	20	34	42	4	1

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	52	52	54	54	48	48
June 2010	41	36	46	39	45	57
November 2009	45	42	51	45	54	44

5. 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			
Total	32	15	18	67	1	*
45-64	34	15	19	66	*	*
65+	30	15	15	68	2	*
White	31	14	17	68	1	*
Af-Am	39	17	22	60	1	*
Hispanic	32	12	19	68	*	*
Less than \$25K	42	20	22	57	1	*
More than \$25K	29	13	16	71	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	32	42	29	31	39	32
June 2010	24	28	23	23	28	33
November 2009	34	40	33	33	33	47

5. e. Practical and convenient public transportation options

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	40	17	22	56	4	1
45-64	44	19	25	52	2	1
65+	30	14	16	62	7	*
White	41	18	23	54	4	1
Af-Am	34	15	19	65	1	*
Hispanic	37	13	24	61	2	*
Less than \$25K	35	15	20	62	4	*
More than \$25K	46	20	26	50	3	1

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	40	35	46	41	34	37
June 2010	34	33	35	34	36	35
November 2009	43	46	44	45	40	41

5. 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			
Total	21	5	17	78	*	*
45-64	24	5	19	76	*	*
65+	16	5	11	83	1	*
White	20	4	15	80	1	*
Af-Am	26	6	20	74	*	*
Hispanic	27	5	22	73	*	*
Less than \$25K	28	6	22	70	1	*
More than \$25K	18	4	14	82	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	21	28	18	20	26	27
June 2010	21	26	19	18	24	31
November 2009	23	32	21	21	30	36

CQ-6 Have you or your family experienced any of the following problems over the last 6 months as a result of the economic conditions? Please tell me yes, no, or if it is not applicable.
How about (INSERT ITEM)...?

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	4	60	35	1	*
45-64	4	58	37	*	*
65+	4	63	31	*	*
White	2	60	37	*	1
Af-Am	16	60	23	*	1
Hispanic	4	65	29	*	2
Less than \$25K	9	57	33	1	1
More than \$25K	1	63	36	*	*

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	22	55	20	3	*
45-64	23	53	22	2	*
65+	19	61	16	4	*
White	23	55	20	3	*
Af-Am	19	56	20	4	1
Hispanic	17	61	20	1	2
Less than \$25K	18	51	28	3	*
More than \$25K	24	57	16	2	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	22	18	24	23	19	17
June 2010	24	23	24	25	15	24
November 2009	27	20	34	29	16	25

6. c. Prior or during the last 6 months had a parent or another older family member moved into and currently live in your residence

	Yes	No	Not applicable to me	Don't know	Refused
Total	4	87	9	*	*
45-64	4	86	9	*	*
65+	4	89	7	*	*
White	4	87	9	*	*
Af-Am	2	88	9	*	*
Hispanic	7	89	4	*	*
Less than \$25K	3	88	9	*	*
More than \$25K	5	86	9	*	*

(Asked of total who had a parent/other older family member move into and currently live in residence; n = 45)

c1. Did they move in during the past 6 months

	Yes	No	Not applicable to me	Don't know	Refused
Total	45	55	--	--	--
45-64	40	60	--	--	--
65+	56	44	--	--	--
White	49	51	--	--	--
Af-Am	45	55	--	--	--
Hispanic	23	77	--	--	--
Less than \$25K	60	40	--	--	--
More than \$25K	40	60	--	--	--

6. d. Does an adult child currently live in your household

	Yes	No	Not applicable to me	Don't know	Refused
Total	22	71	7	*	*
45-64	25	66	9	*	*
65+	15	81	3	1	*
White	18	76	6	*	*
Af-Am	37	54	8	*	1
Hispanic	36	57	8	1	*
Less than \$25K	21	73	6	*	*
More than \$25K	23	69	8	*	*
Fully-employed	25	67	7	*	*
Under- or unemployed	32	63	5	*	*
Out of the workforce	14	78	7	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	21	72	7	*	*
Has withdrawn and/or stopped contributing to retirement savings	22	73	5	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	22	21	23	18	37	36
June 2010	23	29	20	21	19	37
November 2009	11	12	13	10	16	10

(Asked of total who have an adult child currently living in their household; n = 180)

6. d1. Did they move in during the past 6 months

	Yes	No	Not applicable to me	Don't know	Refused
Total	18	82	--	--	--
45-64	18	81	--	--	1
65+	19	81	--	--	--
White	22	78	--	--	--
Af-Am	16	80	--	--	3
Hispanic	10	91	--	--	--
Less than \$25K	17	83	--	--	--
More than \$25K	18	81	--	--	1

6. e. Moved in with parents or adult children

	Yes	No	Not applicable to me	Don't know	Refused
Total	4	82	13	*	*
45-64	5	80	15	*	*
65+	3	87	10	*	*
White	3	83	13	*	*
Af-Am	7	75	17	*	1
Hispanic	9	81	10	*	*
Less than \$25K	5	81	14	*	*
More than \$25K	4	83	13	*	*
Fully-employed	2	86	12	*	*
Under- or unemployed	8	79	12	*	*
Out of the workforce	4	82	15	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	3	83	14	*	*
Has withdrawn and/or stopped contributing to retirement savings	5	85	10	*	*

6. e1. Had care-giving responsibilities or paid substantial bills or expenses for either a parent or older family member or an adult child

	Yes	No	Not applicable to me	Don't know	Refused
Total	17	70	12	*	1
45-64	20	67	14	*	1
65+	12	76	12	*	*
White	17	69	13	*	*
Af-Am	11	80	8	*	2
Hispanic	28	67	5	2	*
Less than \$25K	12	74	13	*	*
More than \$25K	21	67	12	*	*
Fully-employed	18	71	10	*	2
Under- or unemployed	30	59	11	*	*
Out of the workforce	10	75	15	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	14	75	10	*	*
Has withdrawn and/or stopped contributing to retirement savings	25	65	10	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	17	12	21	17	11	28
June 2010	18	15	20	17	22	20
November 2009	19	20	20	19	25	17

Composite Household Members Measure, Total and age trends

	Recovery Period			Recession*	
	November 2010	June 2010	November 2009	February 2009	August 2008
Lives on own	19	17	16	22	22
Lives only with spouse or partner	35	36	37	36	36
Has a young child in household but no additional (non-spouse/partner) adults	12	9	10	8	7
Has an additional adult in household but no children	25	29	28	28	23
Has additional adult <i>and</i> young child in household	8	9	9	6	12
Total living with additional adults or children in household	45	47	47	43	42

*Note: The National Bureau of Economic Research (NBER) dates the recession as beginning in December 2007 and concluding in June 2009. February 2009 and August 2008 data come from AARP publically-released surveys on multigenerational households and energy costs.

For Heads of Household age 45-64	Recovery Period			Recession	
	November 2010	June 2010	November 2009	February 2009	August 2008
Lives on own	16	13	11	16	16
Lives only with spouse or partner	29	32	32	33	34
Has a young child in household but no additional (non-spouse/partner) adults	17	13	14	13	10
Has an additional adult in household but no children	28	30	31	31	27
Has additional adult <i>and</i> young child in household	11	13	12	7	13
Total living with additional adults or children in household	56	56	57	51	50

For Heads of Household age 65+	Recovery Period			Recession	
	November 2010	June 2010	November 2009	February 2009	August 2008
Lives on own	27	25	26	33	37
Lives only with spouse or partner	48	45	47	42	41
Has a young child in household but no additional (non-spouse/partner) adults	2	0	2	1	2
Has an additional adult in household but no children	20	29	24	18	15
Has additional adult <i>and</i> young child in household	3	1	1	5	5
Total living with additional adults or children in household	25	30	27	24	22

6. e2. Had parents, older family members or adult children pay substantial bills, expenses or provided other types of help to support the household

	Yes	No	Not applicable to me	Don't know	Refused
Total	13	77	10	*	*
45-64	15	73	12	*	*
65+	8	85	7	1	*
White	11	79	10	*	*
Af-Am	19	68	12	*	1
Hispanic	23	71	5	*	2
Less than \$25K	20	72	8	*	*
More than \$25K	8	80	12	*	*
Fully-employed	8	79	13	*	*
Under- or unemployed	20	72	7	*	*
Out of the workforce	11	78	10	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	8	82	10	*	*
Has withdrawn and/or stopped contributing to retirement savings	19	73	8	*	*

6. f. Looked for more affordable housing

	Yes	No	Not applicable to me	Don't know	Refused
Total	12	73	15	*	*
45-64	16	69	15	*	*
65+	4	81	14	1	*
White	8	77	15	*	*
Af-Am	29	56	15	*	*
Hispanic	22	66	10	2	*
Less than \$25K	16	72	12	1	*
More than \$25K	10	74	16	*	*
Fully-employed	7	77	16	*	*
Under- or unemployed	24	66	10	*	*
Out of the workforce	10	73	16	*	*
Has NOT withdrawn and/or stopped contributing to retirement savings	8	76	15	*	*
Has withdrawn and/or stopped contributing to retirement savings	14	76	10	*	*

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

	Yes	No	Not applicable to me	Don't know	Refused
Total	32	55	12	*	*
45-64	30	56	13	*	*
65+	35	54	9	1	*
White	33	54	12	*	*
Af-Am	29	56	14	*	1
Hispanic	32	62	5	*	1
Less than \$25K	30	57	12	1	*
More than \$25K	33	55	12	*	*
Fully-employed	31	55	14	*	*
Under- or unemployed	35	57	8	*	*
Out of the workforce	31	55	13	*	1
Has NOT withdrawn and/or stopped contributing to retirement savings	28	60	12	*	*
Has withdrawn and/or stopped contributing to retirement savings	38	54	8	*	*

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	32	30	33	33	29	32
June 2010	33	14	7	7	10	21
November 2009	29	30	31	29	37	31

6. h. Lost a substantial amount of savings in financial markets

	Yes	No	N/A	Don't know	Refused
Total	24	61	14	1	*
45-64	25	58	15	1	*
65+	22	66	11	1	1
White	26	60	13	1	*
Af-Am	19	61	18	*	1
Hispanic	9	72	18	1	*
Less than \$25K	15	65	18	2	*
More than \$25K	29	59	11	1	*
Fully-employed	24	62	12	1	*
Under- or unemployed	34	54	12	*	*
Out of the workforce	18	64	16	2	1
Has NOT withdrawn and/or stopped contributing to retirement savings	20	70	10	1	*
Has withdrawn &/or stopped contributing to retirement savings	36	54	8	1	1

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	24	15	29	26	19	9
June 2010	32	19	38	33	38	34
November 2009	37	24	45	40	30	21

6. i. Had you previously lost a substantial amount of savings in the financial market during the last two years

	Yes	No	N/A	Don't know	Refused
Total	32	54	12	1	1
45-64	34	51	14	1	*
65+	28	61	8	2	1
White	36	52	11	1	1
Af-Am	24	63	12	*	1
Hispanic	15	64	20	1	*
Less than \$25K	18	63	17	2	*
More than \$25K	40	50	8	1	*
Fully-employed	39	49	11	1	1
Under- or unemployed	40	48	11	1	*
Out of the workforce	24	61	14	1	1
Has NOT withdrawn and/or stopped contributing to retirement savings	30	61	8	1	*
Has withdrawn and/or stopped contributing to retirement savings	45	48	5	2	1

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	32	18	40	36	24	15
June 2010	36	23	44	42	22	15
November 2009	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

CQ-7 In general, how satisfied would you say you are on a day to day basis? Would you say you are completely satisfied, somewhat satisfied, not too satisfied, or not at all satisfied?

	SATISFIED			NOT SATISFIED			Don't know	Refused
	NET	Completely	Somewhat	NET	Not too	Not at all		
Total	79	26	53	20	15	5	1	*
45-64	75	21	54	24	18	6	1	*
65+	87	36	52	12	8	4	1	*
White	81	27	53	19	14	4	1	*
Af-Am	70	20	49	29	24	5	*	1
Hispanic	72	23	49	28	16	12	*	*
Less than \$25K	69	23	46	30	20	10	1	*
More than \$25K	85	26	59	14	12	2	*	*
Fully-employed	90	33	57	9	8	1	1	1
Under- or unemployed	60	9	51	40	28	12	*	*
Out of the workforce	82	30	52	17	12	5	1	*
Has NOT withdrawn and/or stopped contributing to retirement savings	87	32	55	12	9	3	*	*
Has withdrawn and/or stopped contributing to retirement savings	72	17	55	28	20	8	1	*

Trend = Percentage at least "somewhat" satisfied

	All	Less than \$25K in annual income	More than \$25K in annual income	White	African American	Hispanic
November 2010	79	69	85	81	70	72
June 2010	80	67	87	83	77	80
November 2009	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.