

# VITAL VOICES

Issues That Impact  
Rhode Island Adults  
Age 45 and Older,  
October/November  
2023



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## INTRODUCTION

There are currently about 119 million Americans who are 50 and older; this number will grow to 157 million by 2050. The 50 and older population is and will continue to be an essential contributor to American society. Understanding the needs and opinions of older Americans is critical to ensuring they live longer and healthier lives.

Vital Voices, launched in 2019, is an exciting program of research undertaken by AARP. Through this research program, we have the ability to once again deliver critical, current, and state-specific data to 53 states and territories on a rolling three-year schedule between 2022 and 2024. We are making this data available to the public to assist with the development of programs, products, and policies for older adults. Beginning in Cycle 2 of the program, we look forward to uncovering trends that can guide your areas of focus. Specifically, this data will allow those in leadership positions to:

- Predict the need for a specific program or interest in a specific issue.
- Enhance program and product innovation and development.
- Track issues and attitudes over time to assess shifts in public opinion.
- Take action on critical advocacy issues.

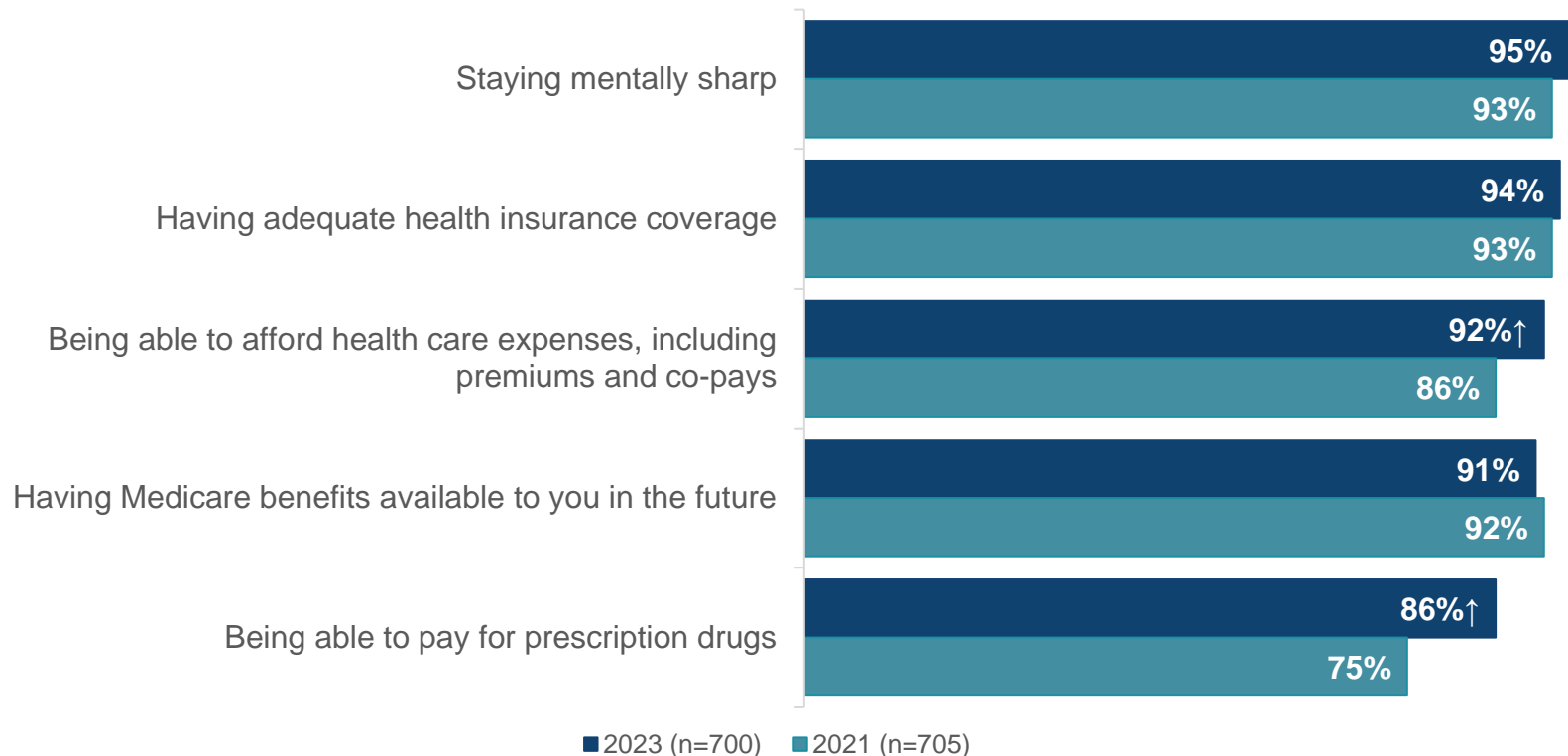
Never before has AARP conducted a research program of this size and with this much promise. We give it to you, hoping that it will significantly impact the work you do.



## ISSUES OF IMPORTANCE

Rhode Island residents age 45+ think many healthcare issues are important, with staying mentally sharp and having adequate health coverage topping the list. There has been a notable increase since 2021 in the level of importance these Rhode Islanders place on being able to afford health care expenses and prescription drugs.

Important Healthcare Issues



I1. For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important')

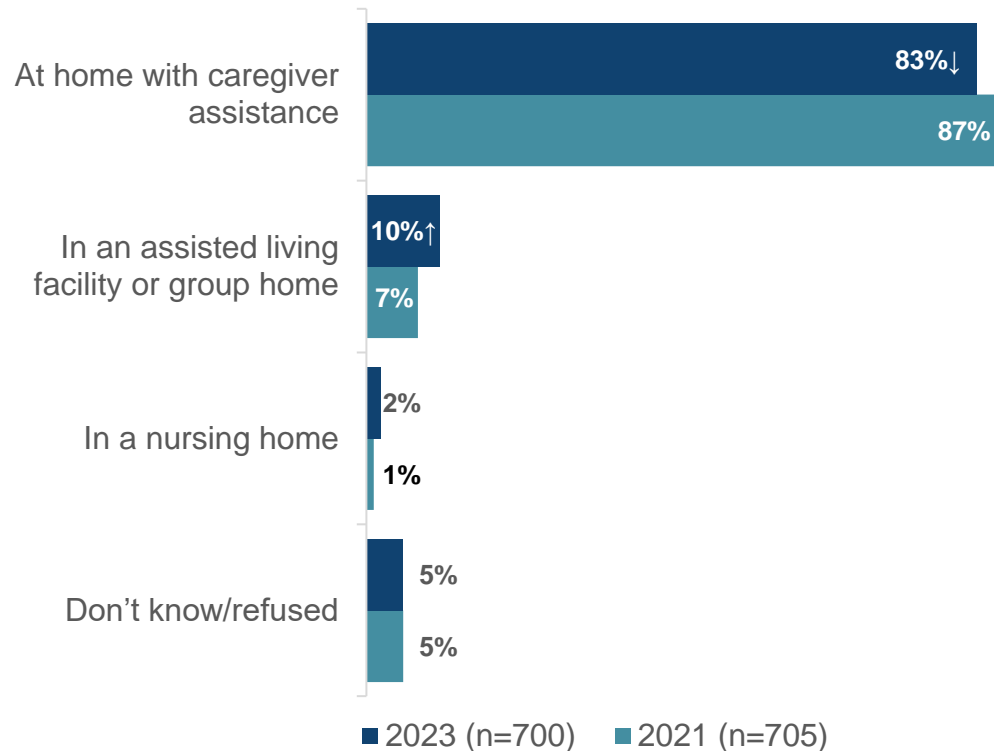
↑ ↓ indicates a significantly higher/lower percentage compared to previous year 2021 at the 95% confidence level.



## CAREGIVING

Four out of five Rhode Island residents age 45+ would prefer have long-term care provided at home if they needed it for themselves or a family member.

Preferred Long-Term Care Setting



**CARE37.** If you or a loved one needed help when the basic tasks of life become more difficult due to aging or illness, where would you prefer to receive that care or help for yourself or a loved one?

↑ ↓ indicates a significantly higher/lower percentage compared to the prior wave at the 95% confidence level.

↑ ↓ indicates a significantly higher/lower percentage compared to previous year 2021 at the 95% confidence level.

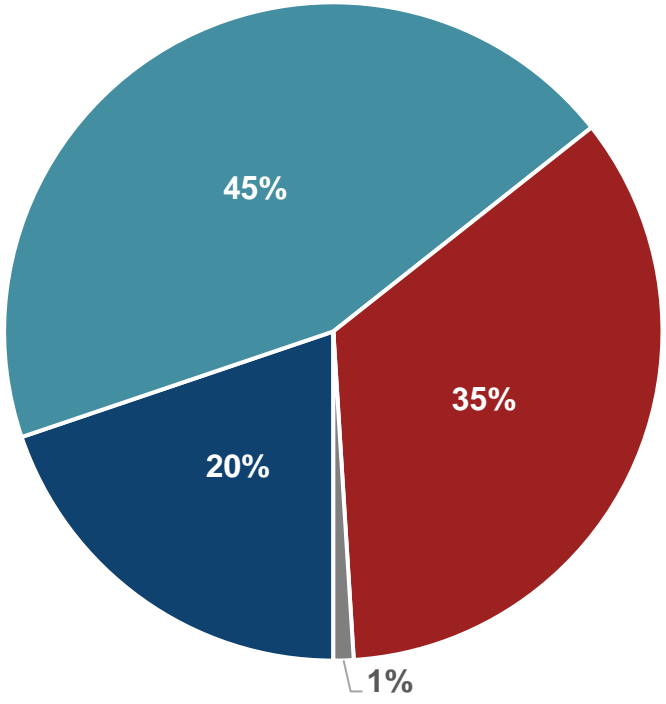


**C2\_CARE1.** Are you currently or have you ever provided unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=700)

## CAREGIVING

Nearly half of (45%) Rhode Island residents age 45+ have been a caregiver in the past to a relative or friend and another 20 percent are currently providing care.

Percent Providing Unpaid Adult Care



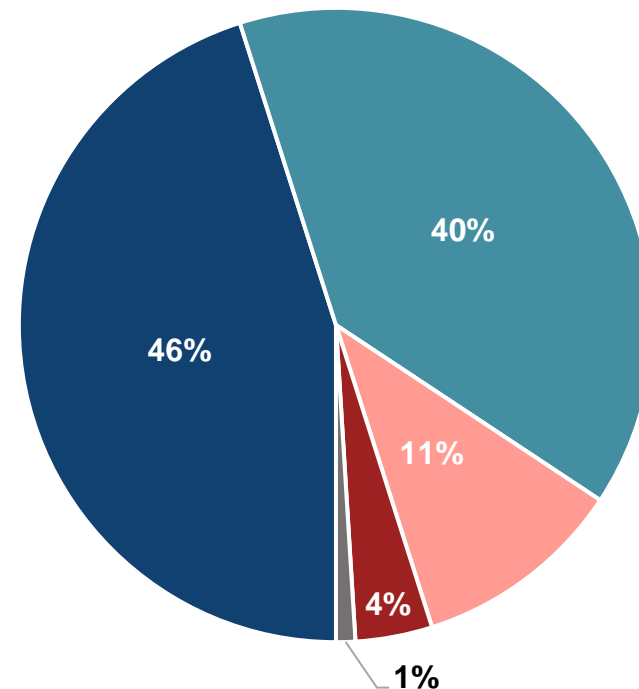
- Yes, I am currently providing care
- Yes, I have provided care in the past
- No
- Don't know/refused



## CAREGIVING

**Fewer than half (46%) of Rhode Island residents age 45+ are very confident they could find information about getting help for themselves or a loved one if they needed it.**

Confidence in Finding Long-Term Care Help



- Very confident
- Somewhat confident
- Not very confident
- Not confident at all
- Don't know/Refused

**CARE41.** If you or a loved one needed help when the basic tasks of life become more difficult due to aging or illness, how confident are you that you would be able to find information about getting help for yourself or a loved one? (n=700)

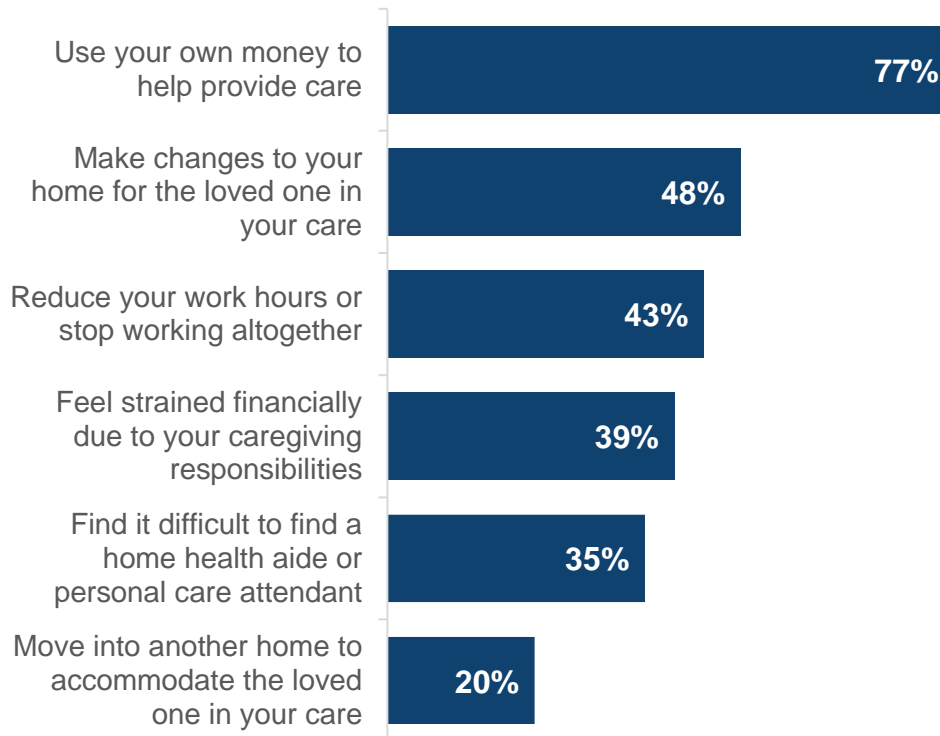


**CARE11.** [IF C2\_CARE1= Yes, I am currently providing care or Yes, I have provided care in the past] Now thinking again about the adult loved one you are currently providing care to, or have provided care to in the past, did you ever have to [ITEM]? [RANDOMIZE] (n=451)

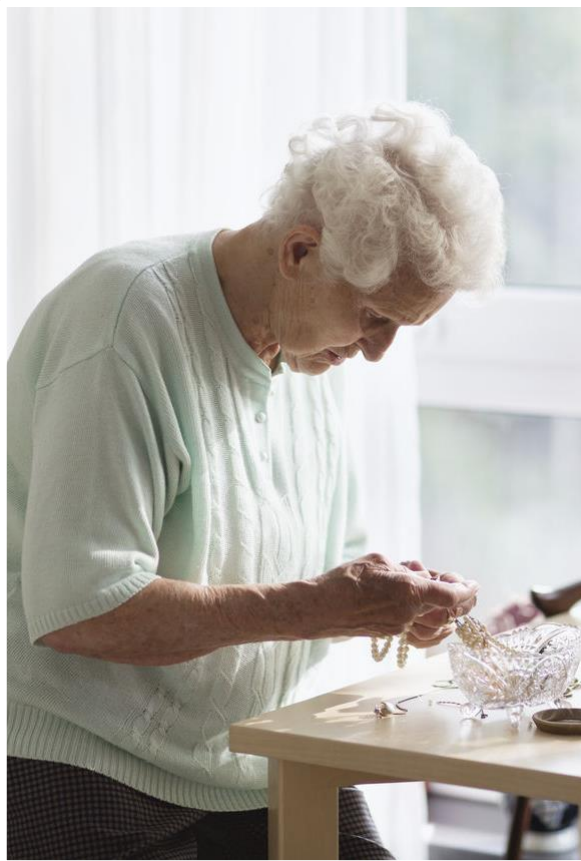
## CAREGIVING

About three-quarters (77%) of caregivers have used their own money to help provide care, and nearly half (48%) have made changes to their home to care for their loved one.

### Providing Care to a Loved One



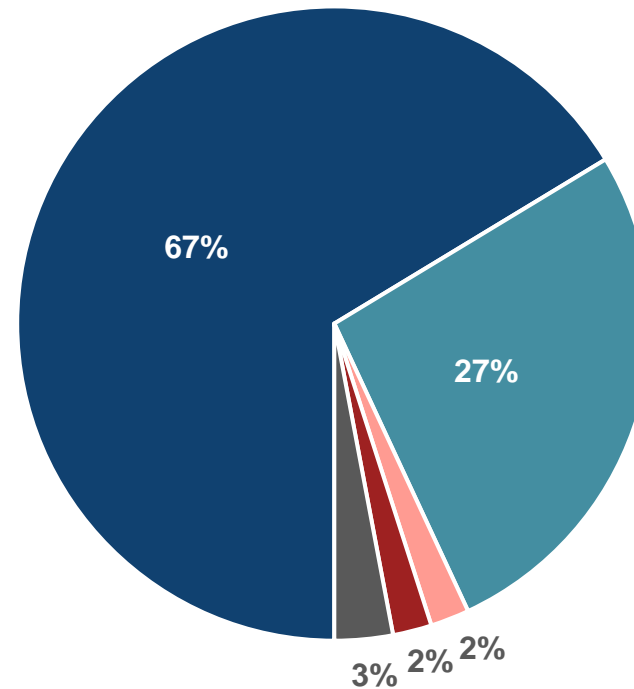




## CAREGIVING

The majority (94%) of the Rhode Island residents age 45+ support the state relocating some of its funds so that more people could be cared for in their homes instead of nursing homes.

Preferred Long-Term Care Setting



- Strongly support
- Somewhat support
- Somewhat oppose
- Strongly oppose
- Don't know/ refused

**LTC-TX.** Currently, Rhode Island spends about one-quarter of its long-term care funds on home care services and about three-quarters of its funds on nursing home care. How strongly would you support or oppose the state reallocating some of its long-term care funds so that more people could be cared for in their homes instead of nursing homes? (n=700)

# Survey Results for Rhode Island - Wealth Questions

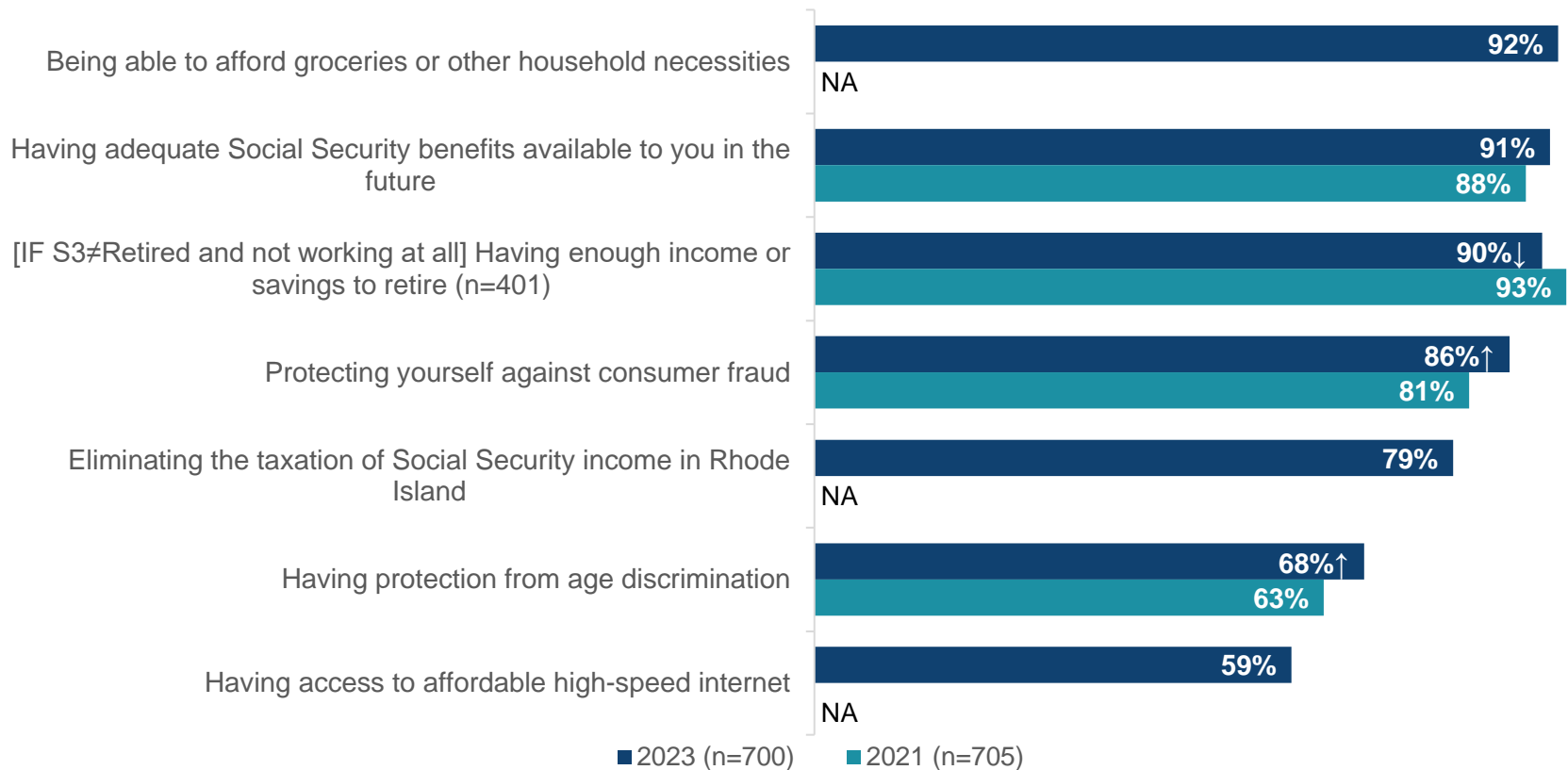
Issues That Impact  
Rhode Island Adults  
Age 45 and Older



## WEALTH

Being able to afford groceries and having adequate Social Security benefits available in the future top the list of financial issues of importance among Rhode Island residents age 45+. Since 2021, there has been an increase in the importance of protection against fraud and age discrimination.

### Important Wealth Issues



11. Next, I am going to read a list of issues, and I'd like you to please tell me how important each is to you, personally. (Percent 'extremely important' or 'very important') (n=varies)  
 ↑ ↓ indicates a significantly higher/lower percentage compared to previous year 2021 at the 95% confidence level.

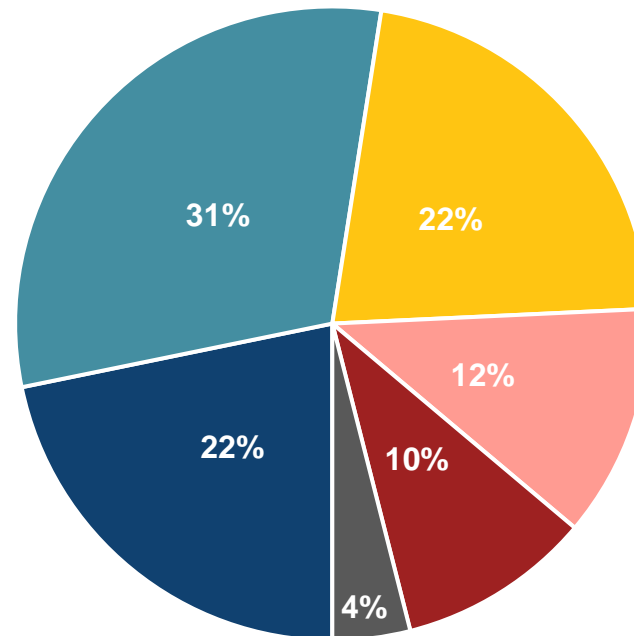


**RET18.** Thinking about how much you have saved for retirement and how well you have planned for retirement, how prepared for retirement do you currently think you are, compared to others your age? (n=700)

## RETIREMENT

About half (53%) of Rhode Island residents age 45+ feel they are more prepared for retirement compared to others their age.

Preparation for Retirement Compared to Others



- Much more prepared
- Somewhat more prepared
- About the same as others
- Somewhat less prepared
- Much less prepared
- Don't know/ refused



## RETIREMENT

However, more than half (53%) of the Rhode Island workers age 45+ are concerned about having enough income or savings to retire, and a third (33%) are concerned about having to return to work after retirement if they are unable to pay their bills.

### Retirement Concerns

Having enough income or savings to retire

53%

Having to postpone retirement

43%

Having to return to work after retirement because I am unable to pay my bills

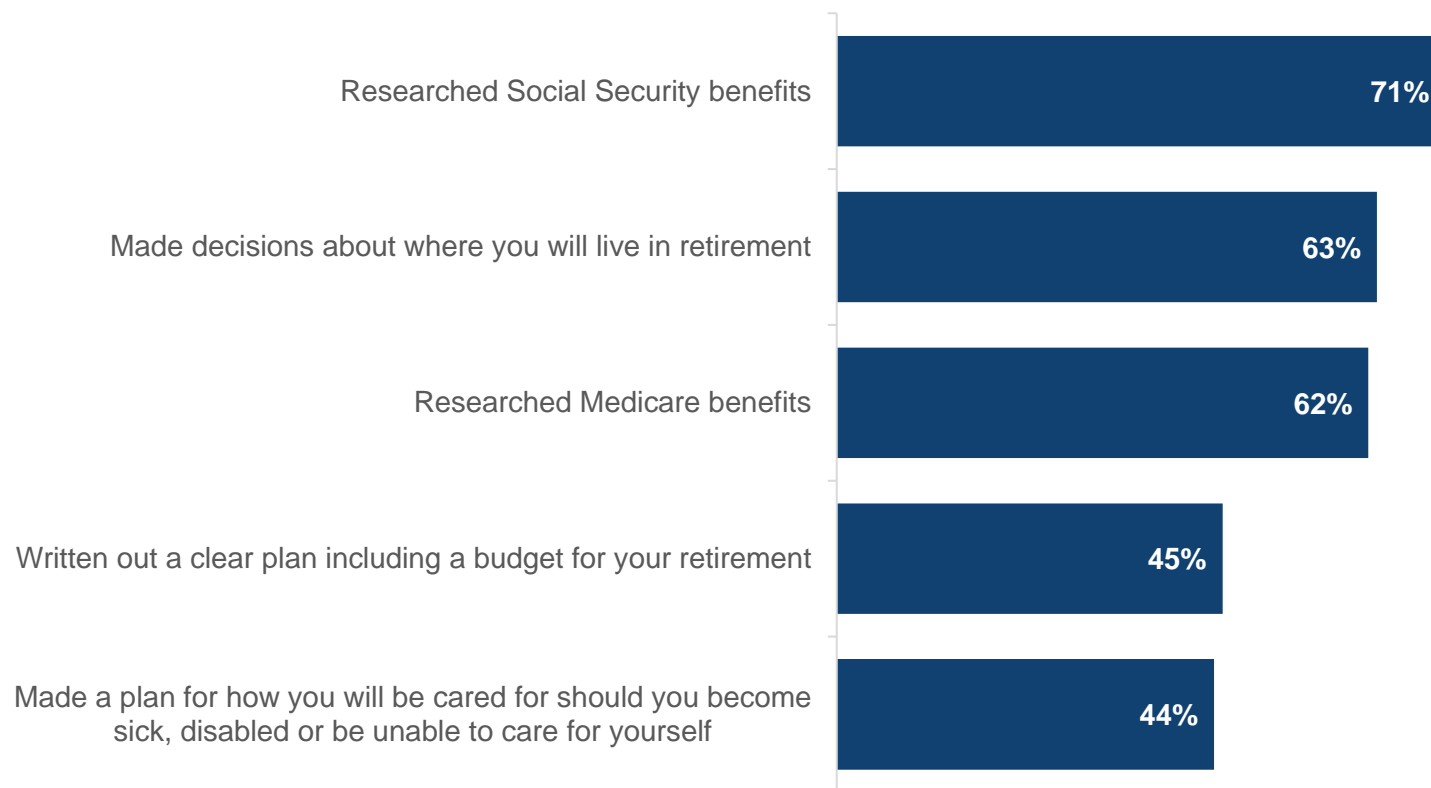
33%

**RET1.** How concerned are you about the following?  
(READ LIST) [RANDOMIZE]  
“Extremely concerned” or  
“Very concerned”  
(n=700)

## RETIREMENT

About seven in ten (71%) Rhode Island residents age 45+ have prepared for retirement by researching their Social Security benefits and two-thirds have made decisions about where to live.

### Retirement Preparations Made



**RET19.** People prepare for their retirement years in many different ways. For each of the following ways to prepare for your retirement years, have you...? (n=700)

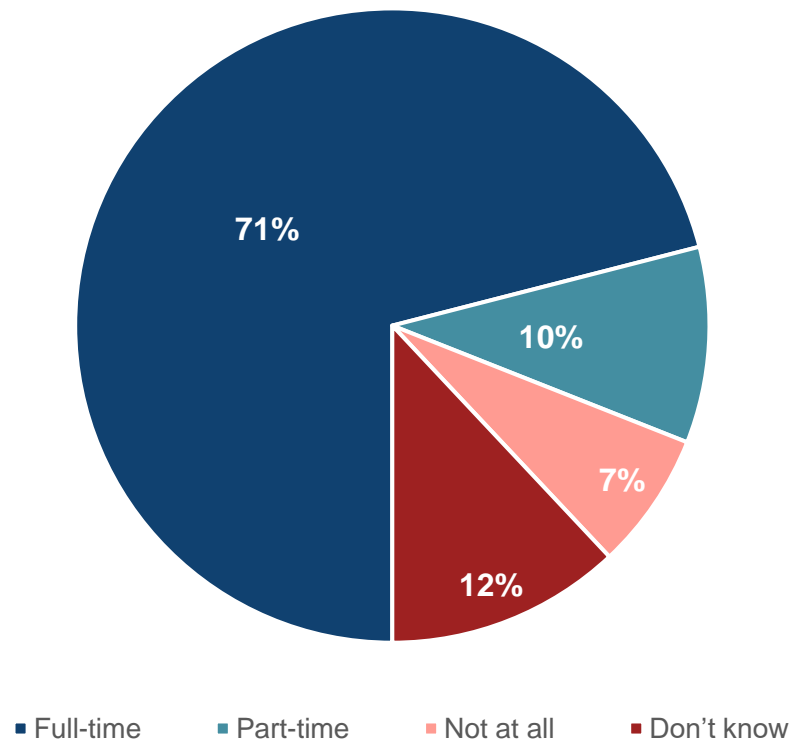


**RET16.** Do you plan on living in Rhode Island during your retirement years full-time, part-time, or not at all?(n=700)

## RETIREMENT

While seven in ten residents 45+ plan to live full-time in Rhode Island though their retirement years, about one in five are planning to leave or only live in the state part-time.

Intent to Live in Rhode Island in Retirement

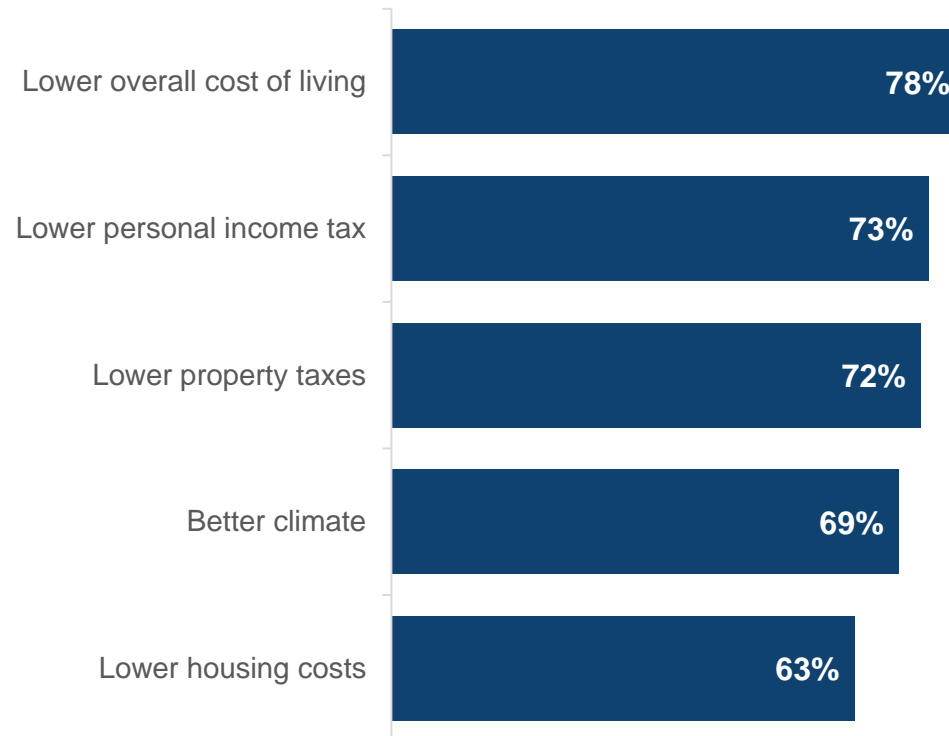




## RETIREMENT

**A majority (78%) of Rhode Island residents age 45+ who plan to live elsewhere in retirement want to do so for lower overall cost of living, followed by lower personal income tax (73%) and property tax (72%).**

### Reasons to Live Elsewhere in Retirement



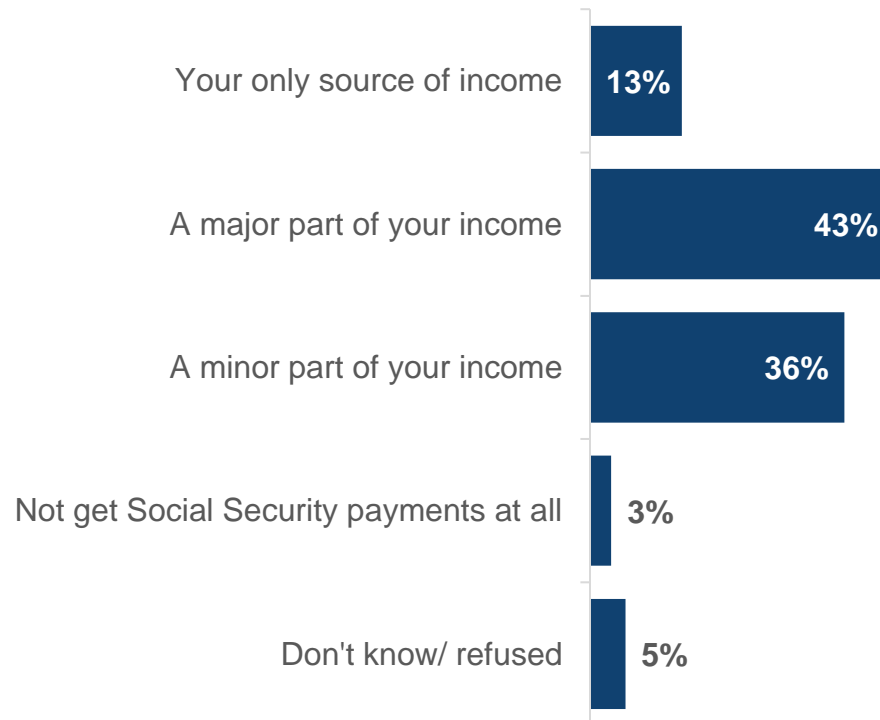
**C2\_RET16B.** [IF RET16=Part-time or not at all] What are your reasons for wanting to live somewhere else in retirement? Is it for [ITEM]? (n=121)



## RETIREMENT

Two in five (43%) Rhode Island residents age 45+ think that Social Security will be a major part of their retirement income, and 13% think it will be their only source of income.

### Expected Retirement Income From Social Security



RET21. How much of your retirement income do you think will come from Social Security? Do you think it will be...? (n=700)

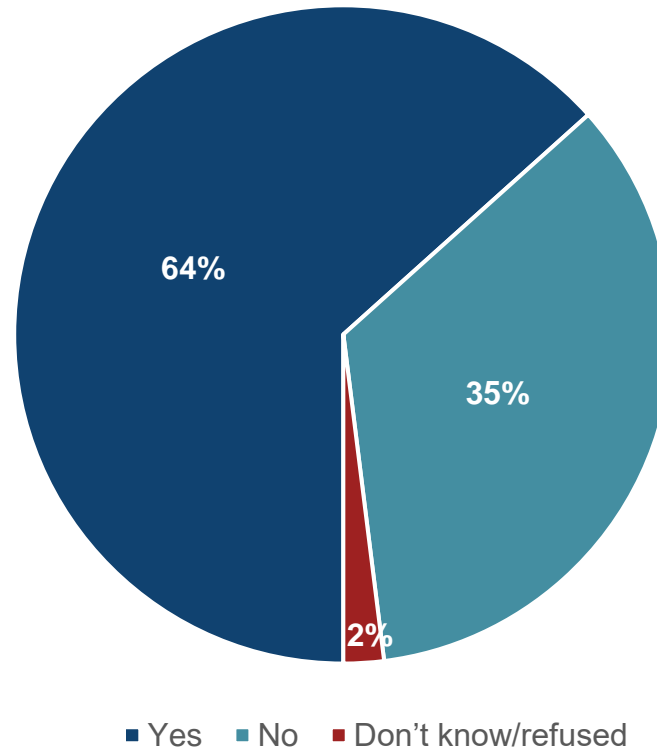


**[IF S3=5]** Were you aware before you retired that Rhode Island is one of 13 states that adds state taxes on your Social Security benefits in addition to what the Federal government taxes? (n=654)

## RETIREMENT

About two-thirds of Rhode Island residents age 45+ are aware that a state tax is imposed on Social Security benefits, in addition to the Federal government taxes.

Awareness of State Social Security Tax

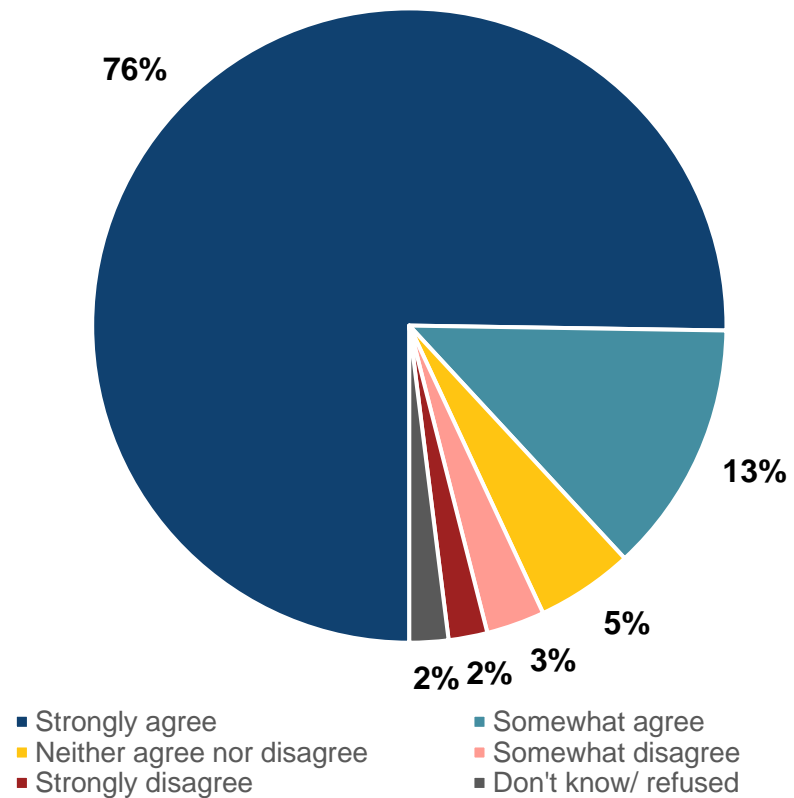




## RETIREMENT

Nine out of ten Rhode Island residents 45+ agree that lawmakers should repeal the state tax on Social Security.

Support for Social Security Tax Repeal



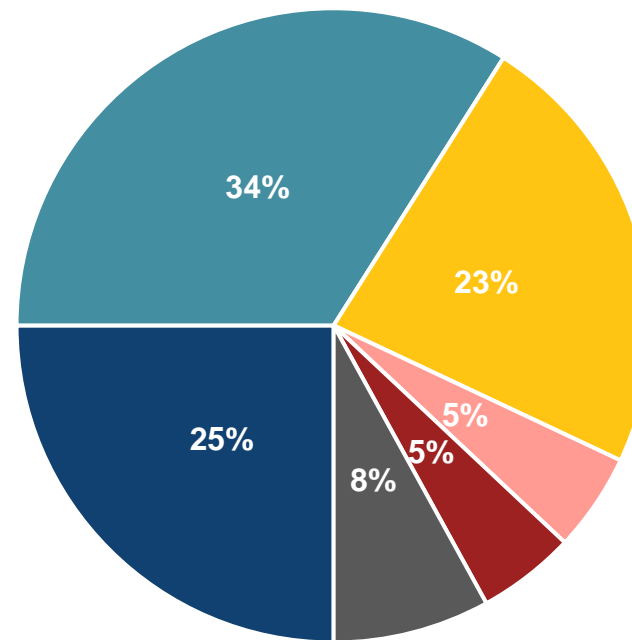
**SS3.** Do you agree or disagree with this statement: "Rhode Island lawmakers should repeal the state tax on Social Security?" (And is that strongly or somewhat?) (Web: Do not include "And is that strongly or somewhat?") (n=700)



## RETIREMENT

The majority of residents age 45+ who have considered leaving Rhode Island in retirement say they would be more likely to stay if the state did not tax their Social Security benefits.

Impact of Not Taxing Social Security on Decision to Leave RI



- Much more likely
- Somewhat more likely
- Does not impact my decision (VOL)
- Somewhat less likely
- Much less likely
- Don't know/ refused

**C2\_RET16\_B.** (If RET16=2,3,or 8)  
If you have considered living in another state for retirement, would you be more likely to stay in Rhode Island if your Social Security was not taxed? (READ LIST) (n=202)

# Survey Results for Rhode Island- Livable Communities Questions

Issues That Impact  
Rhode Island's Adults  
Age 45 and Older



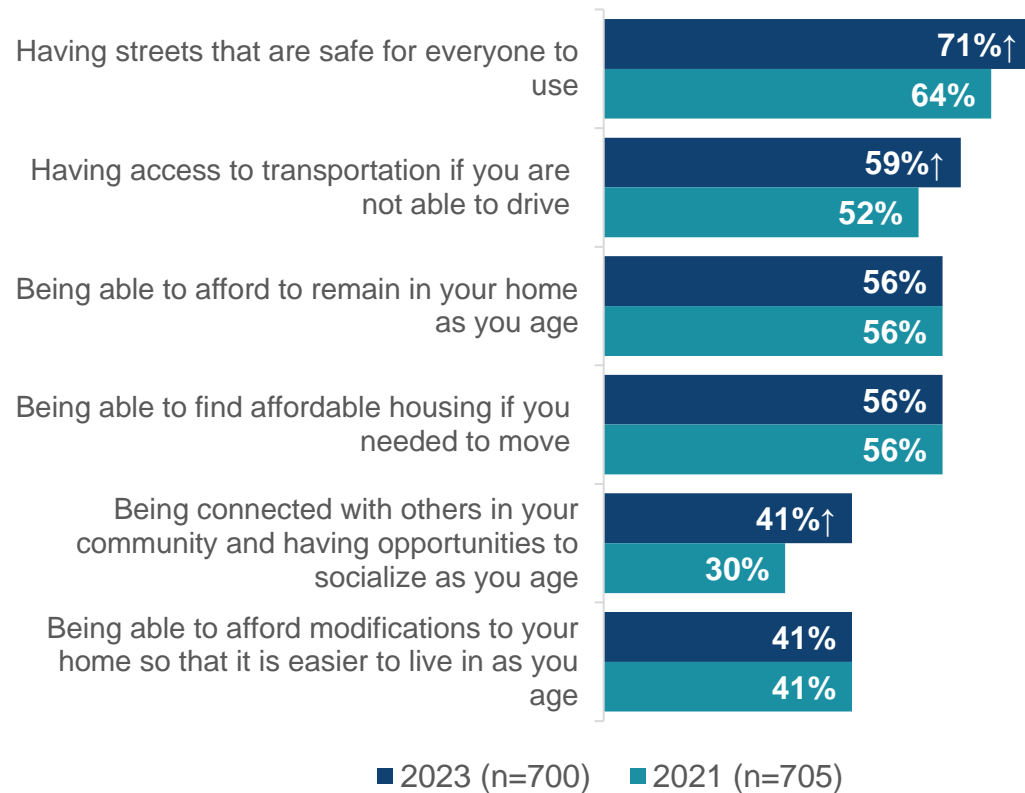


**LIVCOMM1.** How concerned are you about the following? (Percent 'extremely concerned' and 'very concerned') (n=700)

## LIVABLE COMMUNITIES

Seven in ten (71%) Rhode Island residents age 45+ are extremely or very concerned about having streets that are safe for everyone to use, which is an increase since 2021.

### Community Concerns



↑ ↓ indicates a significantly higher/lower percentage compared to previous year 2021 at the 95% confidence level.

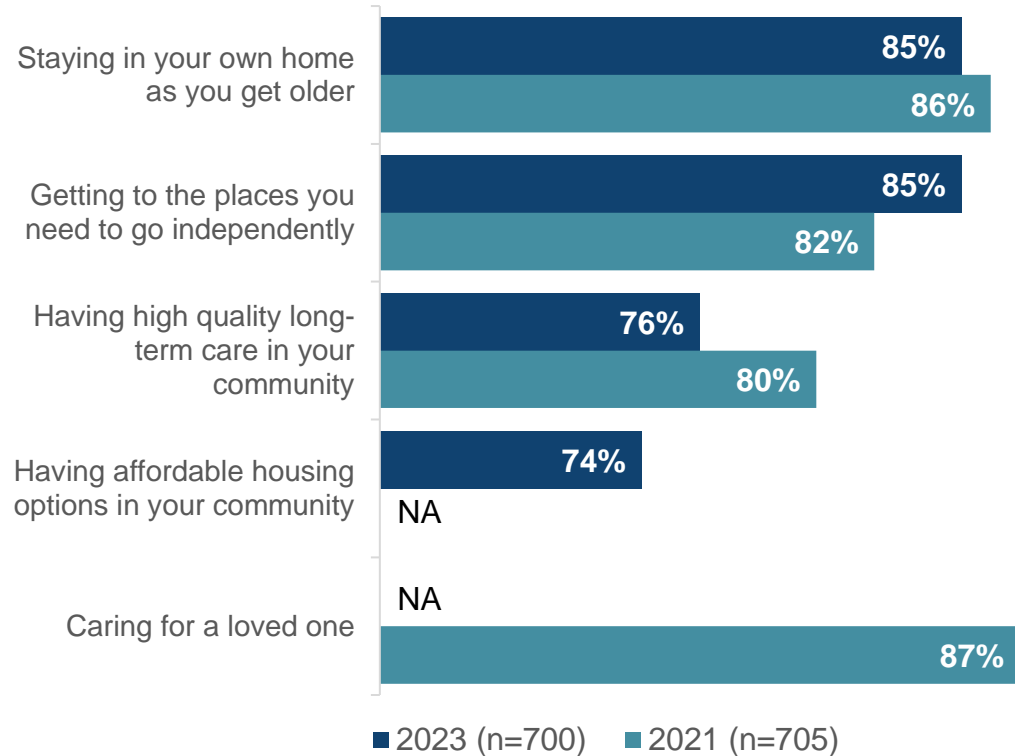


11. Next, I am going to read a list of issues, and I'd like you to please tell me how important each is to you, personally. "Extremely important" or "Very important"

## LIVABLE COMMUNITIES

The majority (85%) of Rhode Island residents age 45+ think that its extremely or very important for them to be able to stay in their own home as they get older, and to be able to get to places they need to go independently.

### Community Issues



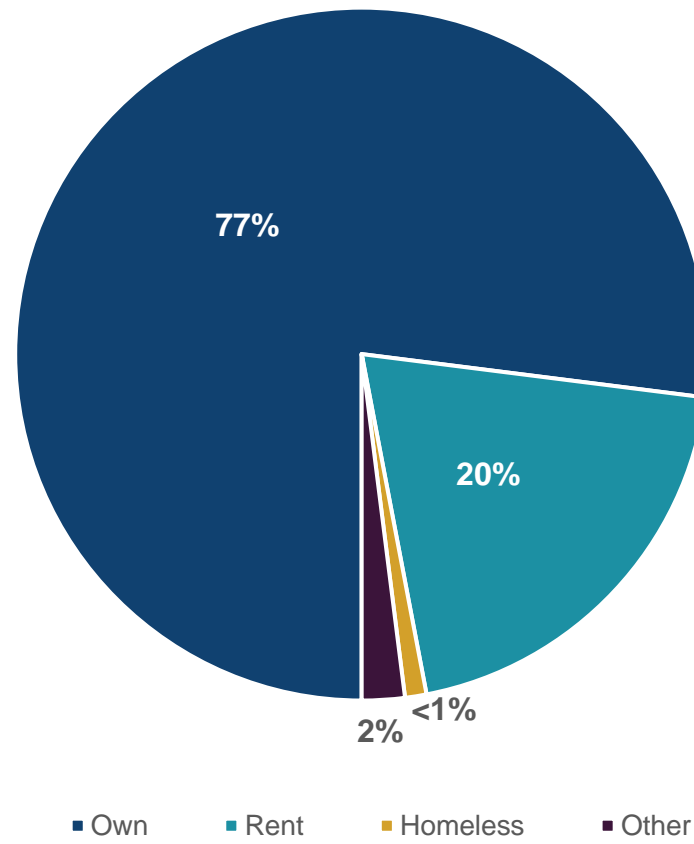


LIVCOMM3. Do you rent or own your residence?

## LIVABLE COMMUNITIES

Most (77%) Rhode Island residents age 45+ are homeowners and 20 percent are renters.

Home Ownership



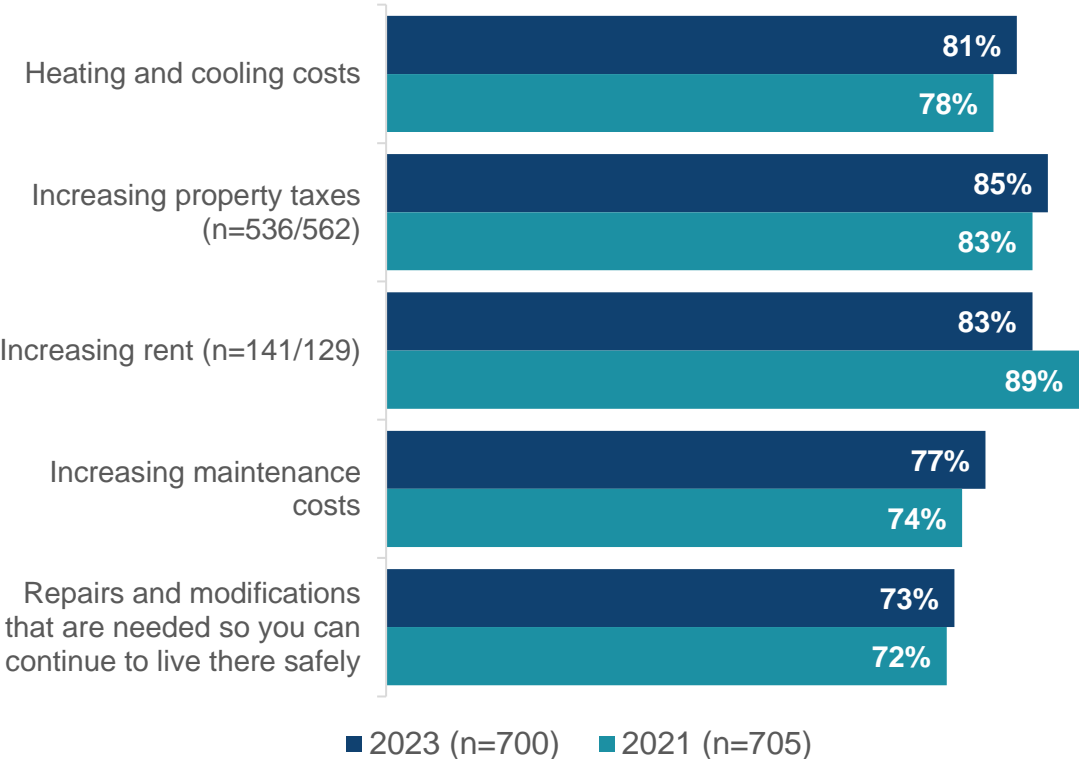




# HOUSING

**Four out of five Rhode Island residents 45+ think that heating and cooling costs (81%) along with increasing property taxes (80%) would impact their ability to remain at their own homes.**

Factors Impacting Ability to Remain in Home



**HOME-1.** How much do you think each of the following would impact your ability to remain in your home as you age? “A lot” or “A little”

↑ ↓ indicates a significantly higher/lower percentage compared to previous year 2021 at the 95% confidence level.

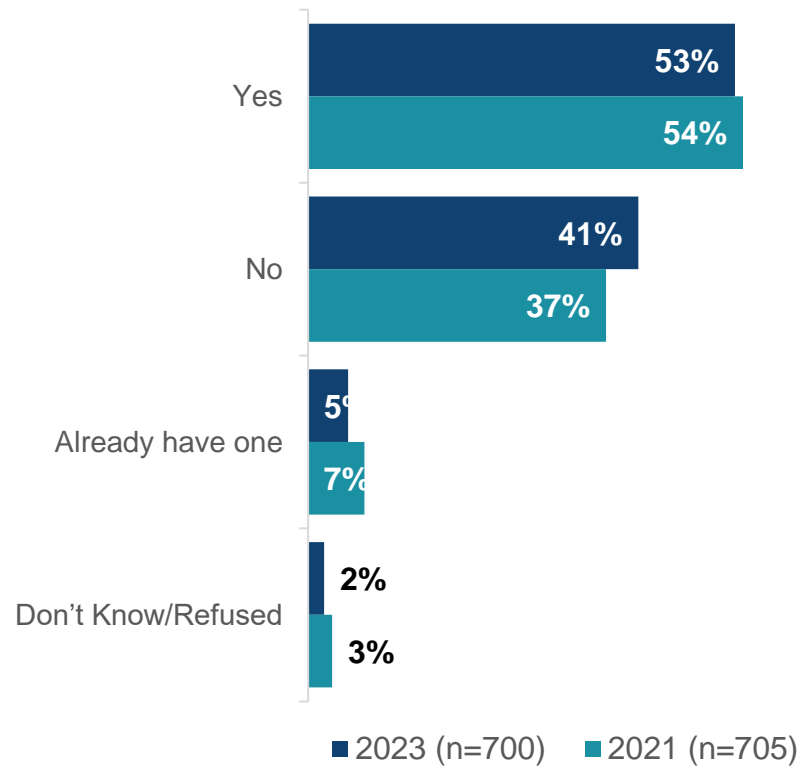


ADU-RI. If you had the space to create an ADU within your home or on your property, would you consider doing that, or do you already have one?

## HOUSING

More than half (53%) of Rhode Island residents age 45+ would consider building an Accessory Dwelling Unit within their home or property if they had the space to do so.

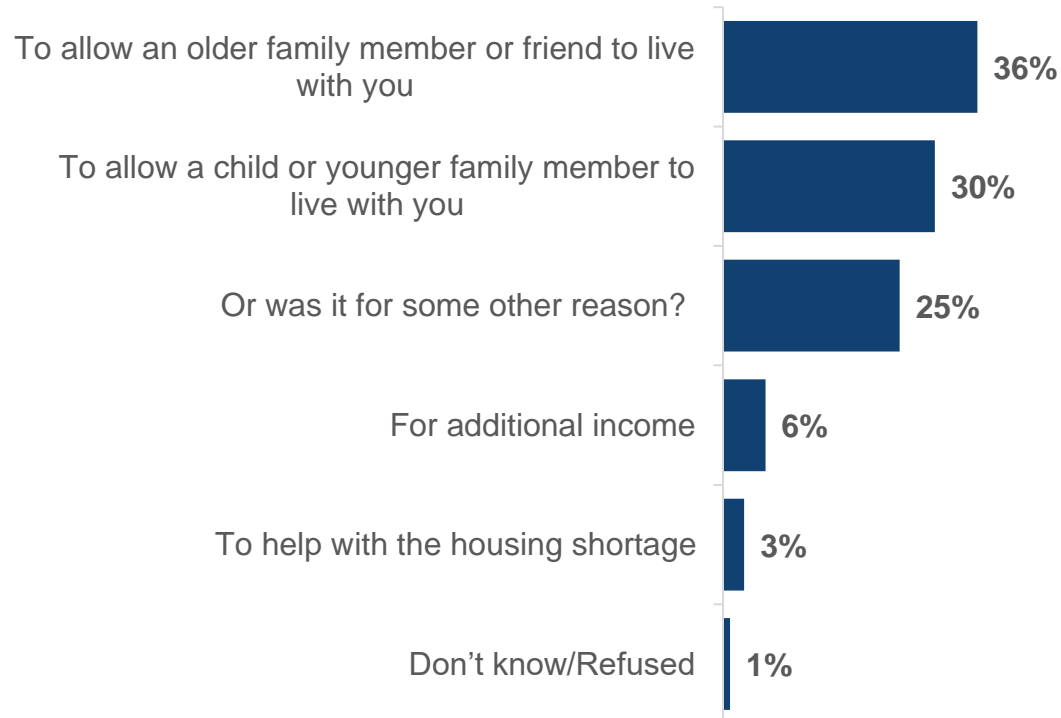
Would Consider Building an ADU



## HOUSING

**Most Rhode Island residents age 45+ who have an ADU say they built it to allow a family member or friend to live with them.**

Reasons for Having an ADU



ADU-4. [IF ADU-RI=Already have one] What is the primary reason you built the ADU? Was it...? (n=33)

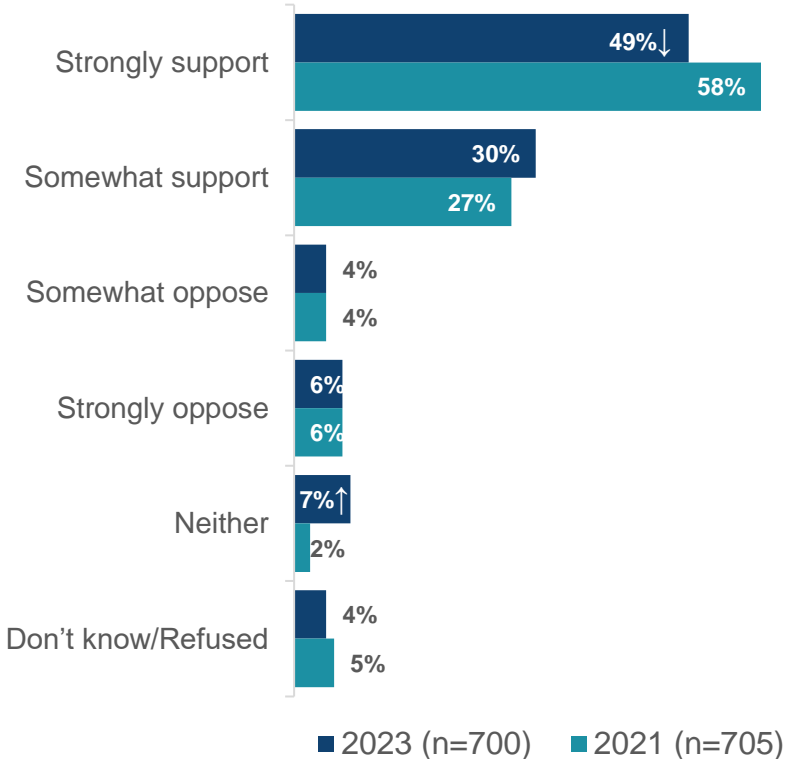


# HOUSING

**Eight in ten Rhode Island residents age 45+ support town ordinances that make it easier for property owners to create ADUs on their property.**

**ADU-3.** Do you support or oppose town ordinances that make it easier for property owners to create an ADU on their property? (Is that strongly or somewhat?) (Web: Do not include "And is that strongly or somewhat?")

Support for Allowing ADUs



↑ ↓ indicates a significantly higher/lower percentage compared to previous year 2021 at the 95% confidence level.

# METHODOLOGY

In October 2023, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Rhode Island adults age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, health issues, prescription drugs, retirement issues, fraud, livable communities and opinions of AARP.

## 700 Interviews

Rhode Island Residents Age 45+

Fielded in October/November 2023

ANR completed a total of 700 interviews (243 via landline telephone, 222 via cell phone, 186 online, and 49 utilizing text-to-web (TTW) methodology). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Rhode Island

Survey length averaged 20.8 minutes by telephone and 17.3 minutes online.



## METHODOLOGY

### Sampling Procedure

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of Rhode Island residents age 45 and older, purchased from Aristotle, and the online sample provided by Fulcrum. A total of 25,352 records were utilized to achieve a sample of 700 respondents. The list of 483,950 residents of Rhode Island age 45 and older was randomly divided into 484 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 26 replicates representing a total of 25,352 resident records were dialed to complete the telephone portion of this study.

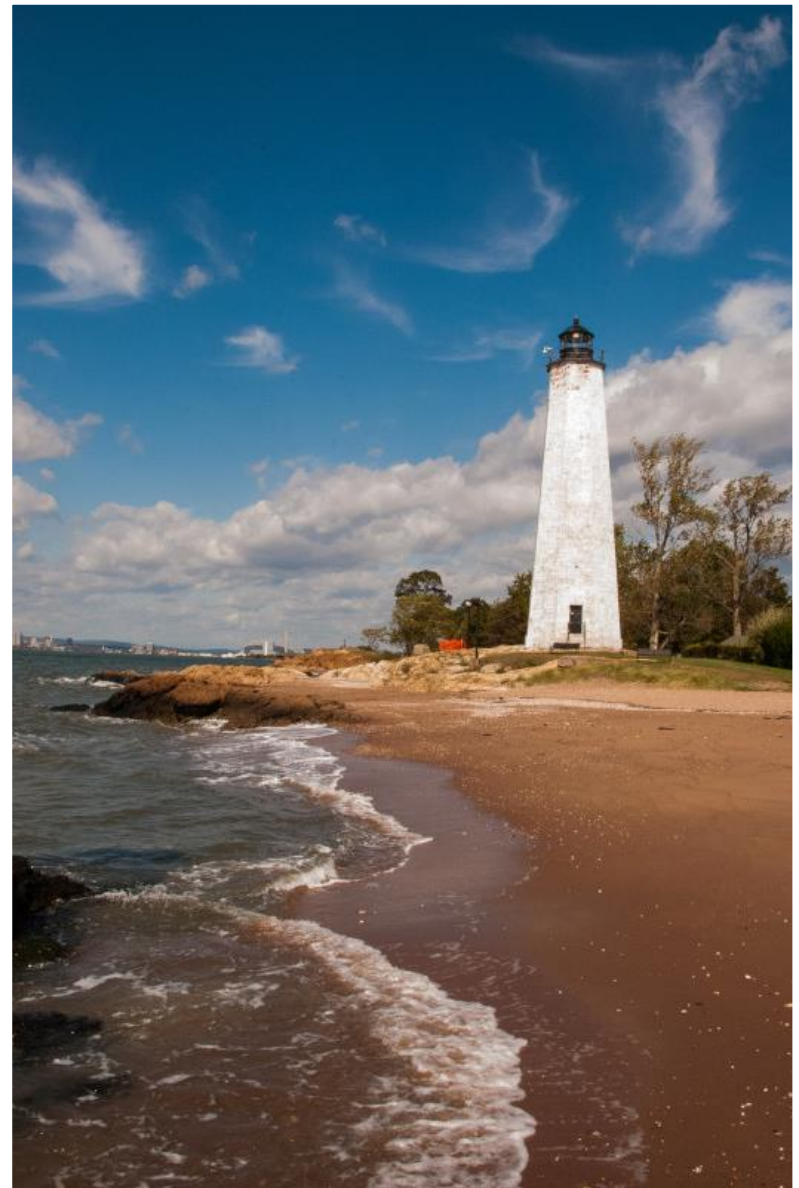
The sample of 700 respondents yields a maximum statistical error of  $\pm 3.7\%$  at the 95% level of confidence. (This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within  $\pm 3.7$  percentage points of the results obtained had everyone in the population been interviewed.)

### Interview Methodology

The survey was launched on October 9, 2023 and closed on November 6, 2023. Telephone interviewing was active between 5:30 p.m. and 9:00 p.m., with some additional calling done between 10:00 a.m. and 4:00 p.m. If necessary, up to 8 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident's opportunity for inclusion in the study.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats.

All data have been weighted by age, gender, and race/ethnicity according to 2021 American Community Survey (ACS) 5-year estimates.



## ABOUT AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit [www.aarp.org](http://www.aarp.org) or follow @AARP and @AARPadvocates on social media.





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