

# VITAL VOICES

Issues that Impact  
Florida Adults Age 45  
and Older



## TABLE OF CONTENTS

Introduction to Vital Voices	3
Health Questions	4
Financial Questions	6
Livable Communities Questions	15
Disaster Preparedness Questions	26
Methodology	34
About AARP	36
Contact	37





# Survey Results for Florida- Health Questions

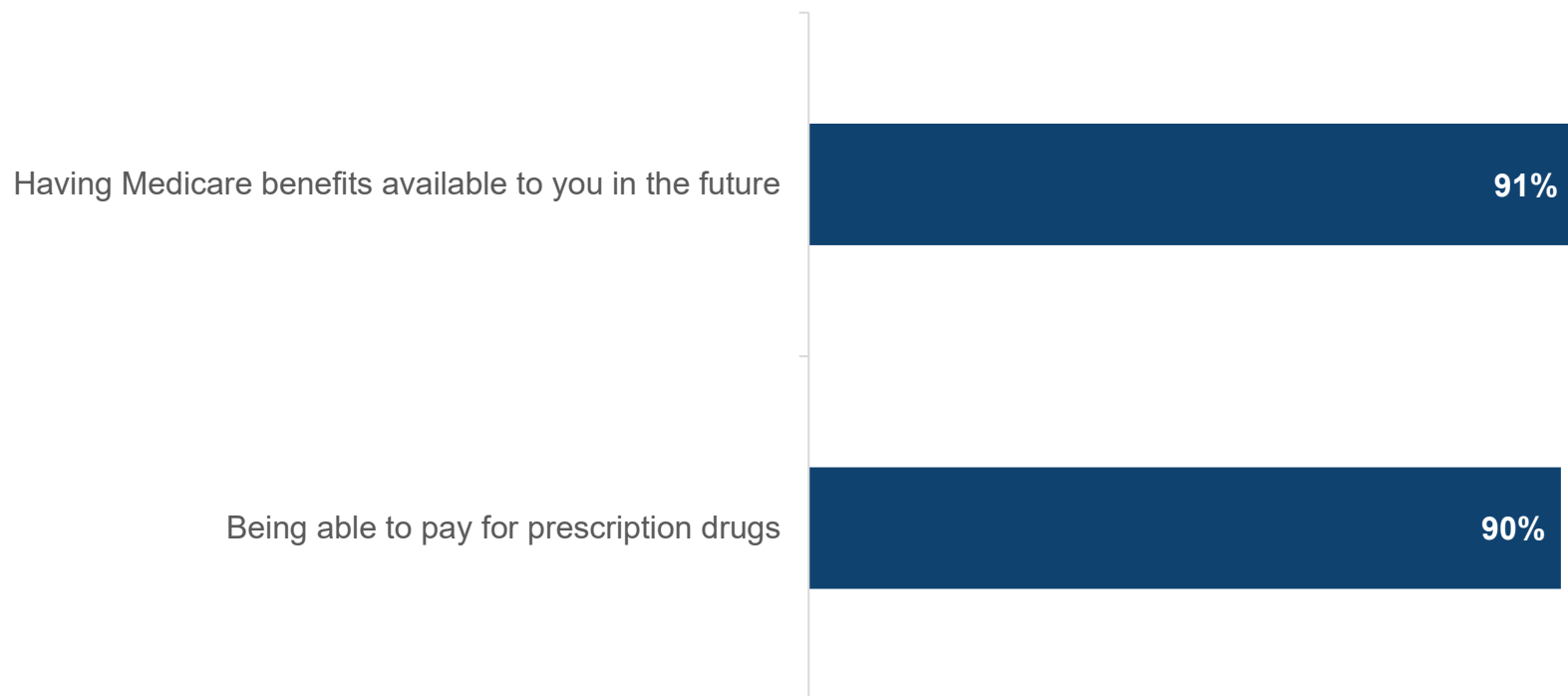
Issues that Impact  
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## HEALTH CARE CONCERNS

**Having Medicare benefits available to them in future (91%) and being able to pay for prescription drugs (90%) are extremely important or very important to Florida residents 45+. Prescription drug costs are among the top monthly expenses 65% of residents are very concerned about paying.**

Percent Rating Health Care Issues as Extremely or Very Important



11. For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=1,003)

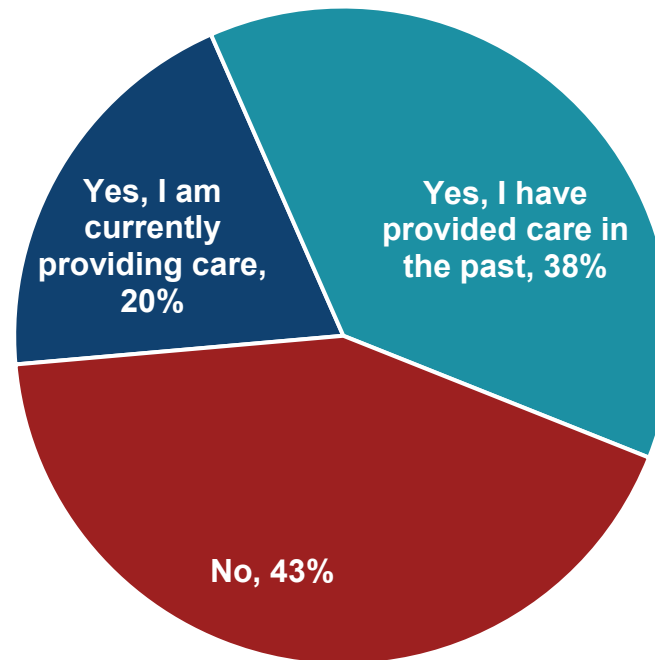


**CARE1.** Are you currently or have you ever provided unpaid help to a relative or friend 18 years or older to help them take care of themselves? This would include doing things for them such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals. (n=1,003)

## CAREGIVING ISSUES

**Nearly three in five (58%) Florida residents age 45+ are either currently providing care or have provided care in the past to an adult relative or friend.**

Percent Providing Unpaid Family Care





# Survey Results for Florida- Financial Questions

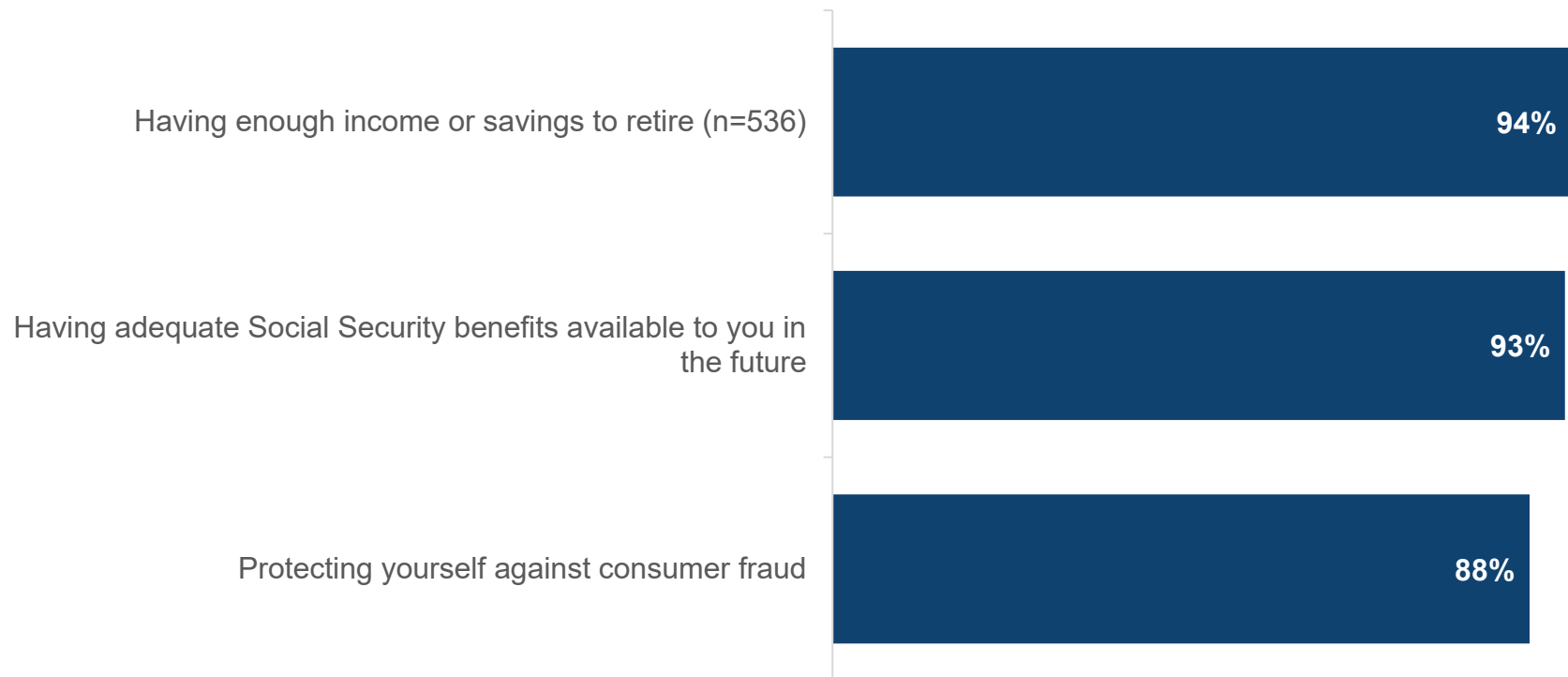
Issues that Impact  
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## RETIREMENT AND SOCIAL SECURITY

**Having adequate Social Security benefits available in their future is extremely/very important to nearly all Florida residents age 45 and older. Among the employed, having enough income or savings to retire (94%) is just as important.**

### Percent Rating Financial Issues as Extremely or Very Important

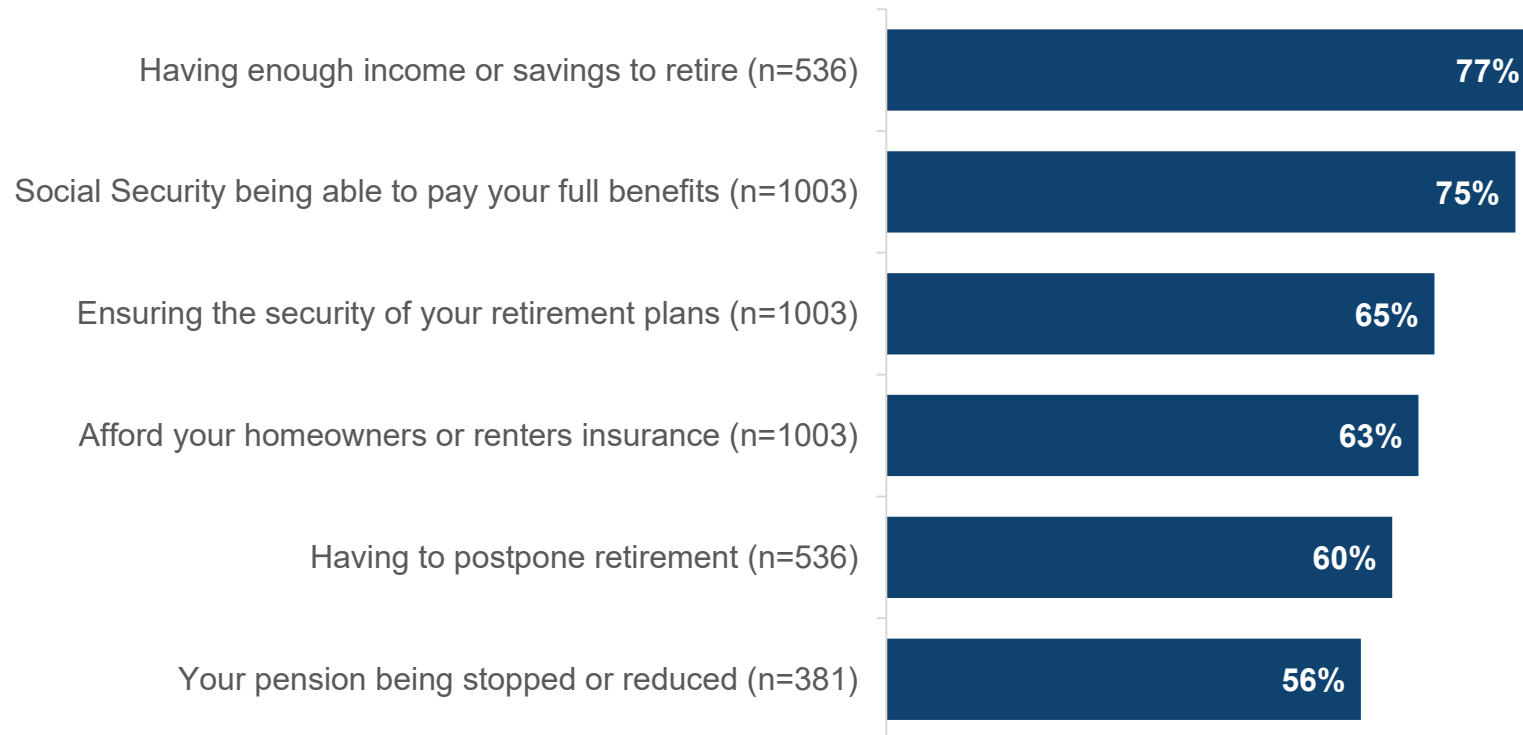


11. For the following list of issues, please indicate how important each is to you personally. (Wealth) (n=1,003)

## RETIREMENT AND SOCIAL SECURITY

**Florida adults age 45+ report numerous concerns about retirement security, with the top one being whether Social Security will be able to pay their full benefits (75%). Among those who are employed, having enough income or savings to retire is also a top concern (77%). Most are also very concerned about being able to afford their homeowners or renters insurance (63%).**

### Financial Concerns



RET1. How concerned are you about the following? (n=1003)



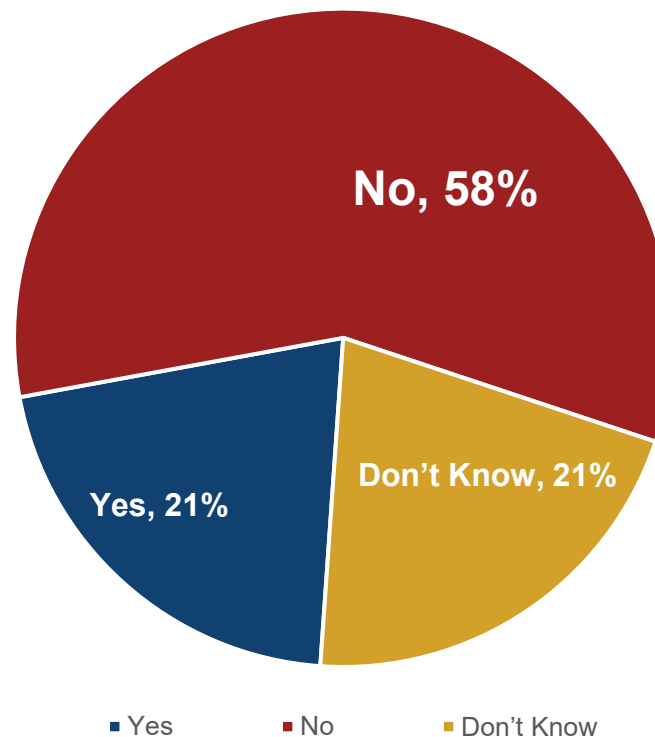


**C3\_SSFL.** Do you think your Member of Congress is doing enough to protect Social Security, so it is available for your retirement and for future generations? (n=1003)

## RETIREMENT AND SOCIAL SECURITY

The majority of Florida residents age 45+ do not believe their member of Congress is doing enough to protect Social Security so it is available for their retirement and future for generations.

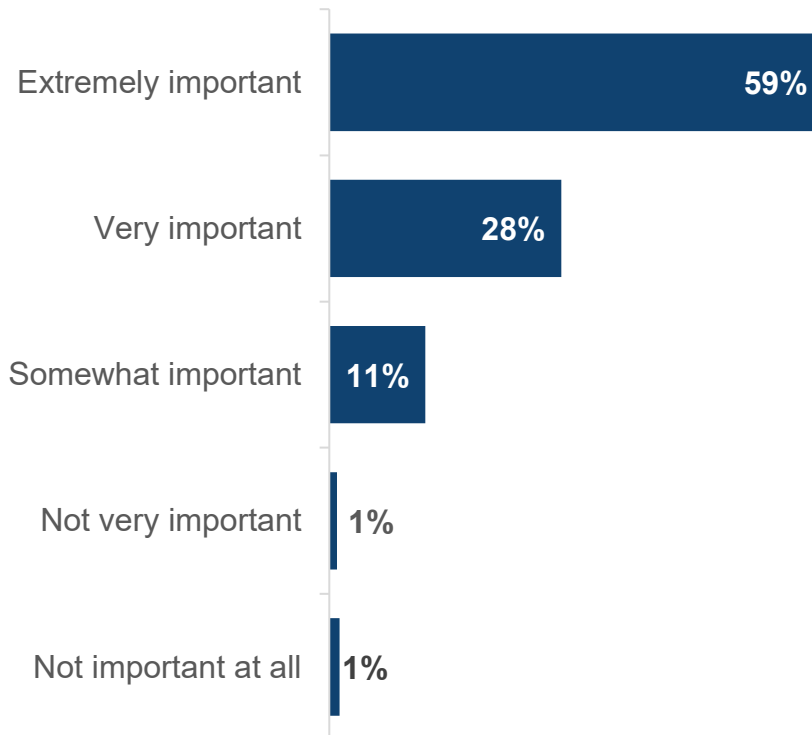
Opinion on Congressional Action to Protect Social Security



## RETIREMENT AND SOCIAL SECURITY

**Nearly 9 in 10 (87%) Florida residents age 45+ say employer-sponsored retirement plans are very important for people to be able to save for their retirement years.**

### Importance of Employer-Sponsored Retirement Plans



**RET24.** How important do you think it is for people to be able to save money for their retirement years through an employer-sponsored plan, such as a 401k or 403b (n=1003)

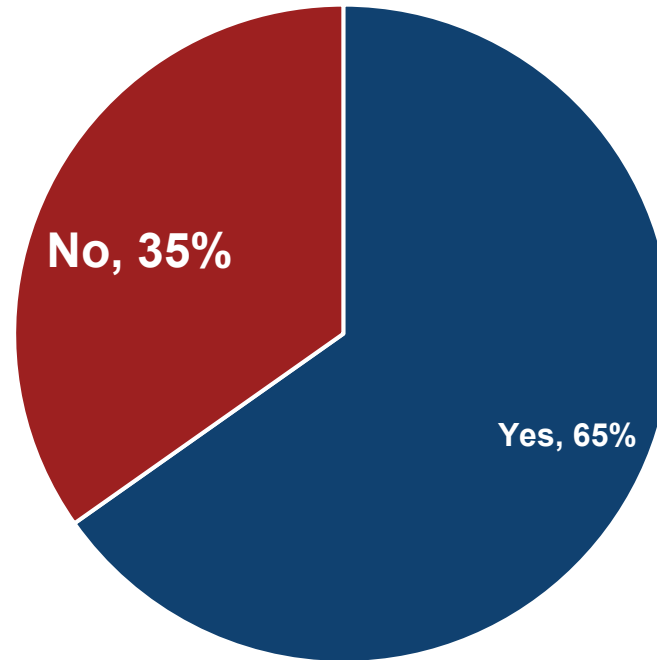


**RET10.** Did your employer provide a way for you to save for retirement?  
(n=769)

## RETIREMENT AND SOCIAL SECURITY

**Approximately one-third (35%) of Florida residents age 45+ report that their employer did not provide them with a way to save for retirement.**

Employer-Provided Retirement Savings Options

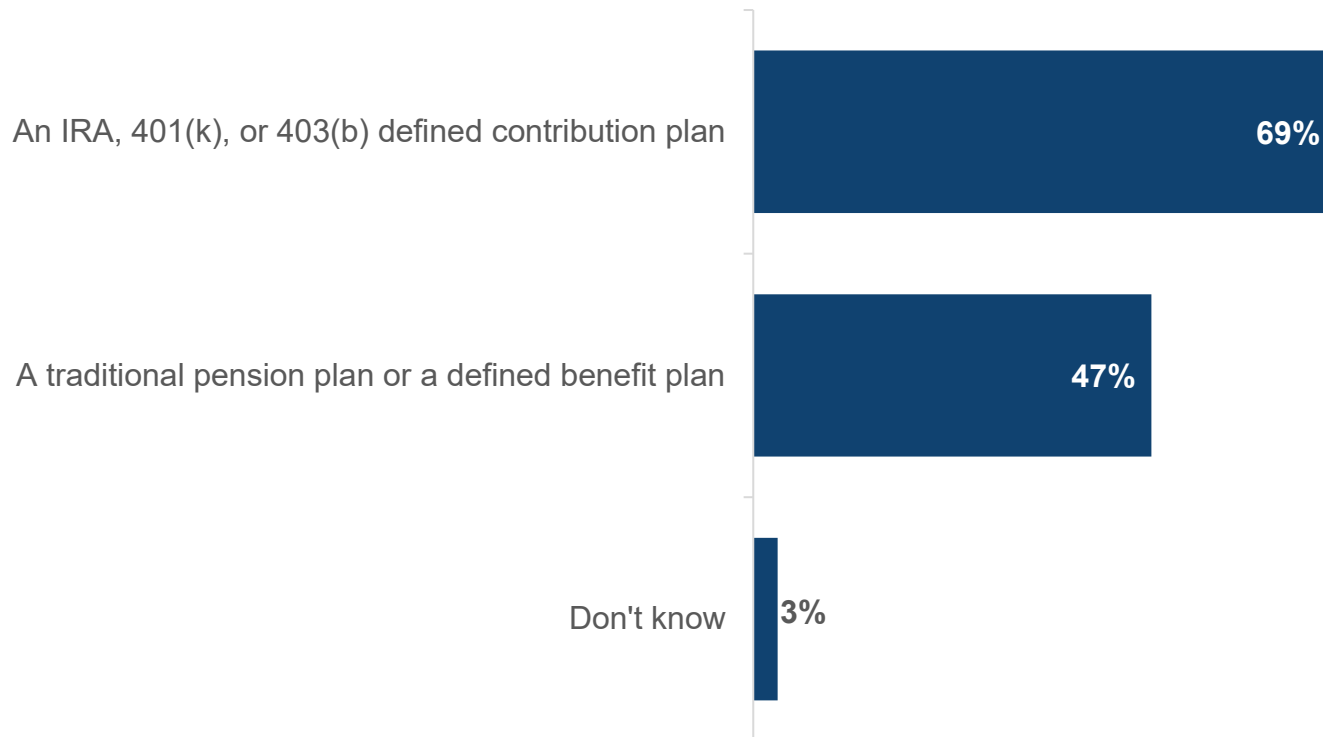




## RETIREMENT AND SOCIAL SECURITY

**Among those who had an employer-based retirement plan, seven in ten say they have a defined contribution plan such as an IRA, 401(k), or 403(b) defined contribution plan, and nearly half say they have a pension plan.**

### Retirement Savings Options from Employer

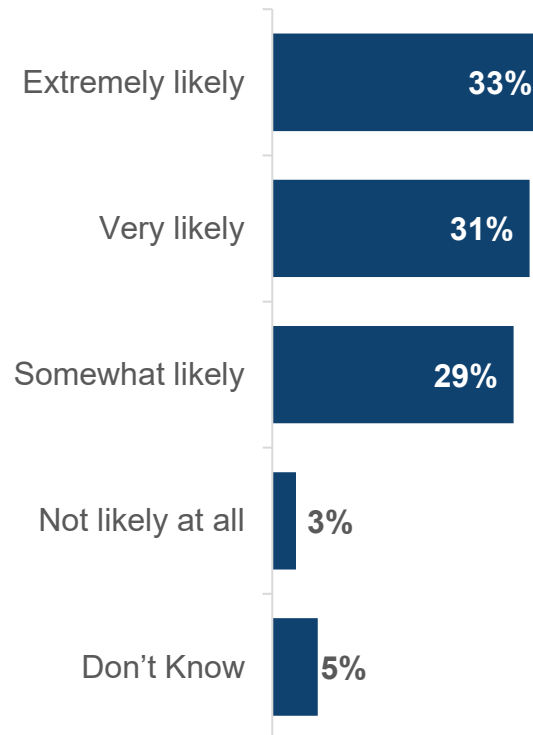


**RET10a.** Which of the following ways to save for retirement does your current employer provide? (n=500)

## RETIREMENT AND SOCIAL SECURITY

**Among those whose employer does not offer a retirement plan, the majority would be extremely or very likely to participate in one if it were offered.**

**Likelihood of Using a Retirement Plan at Work**



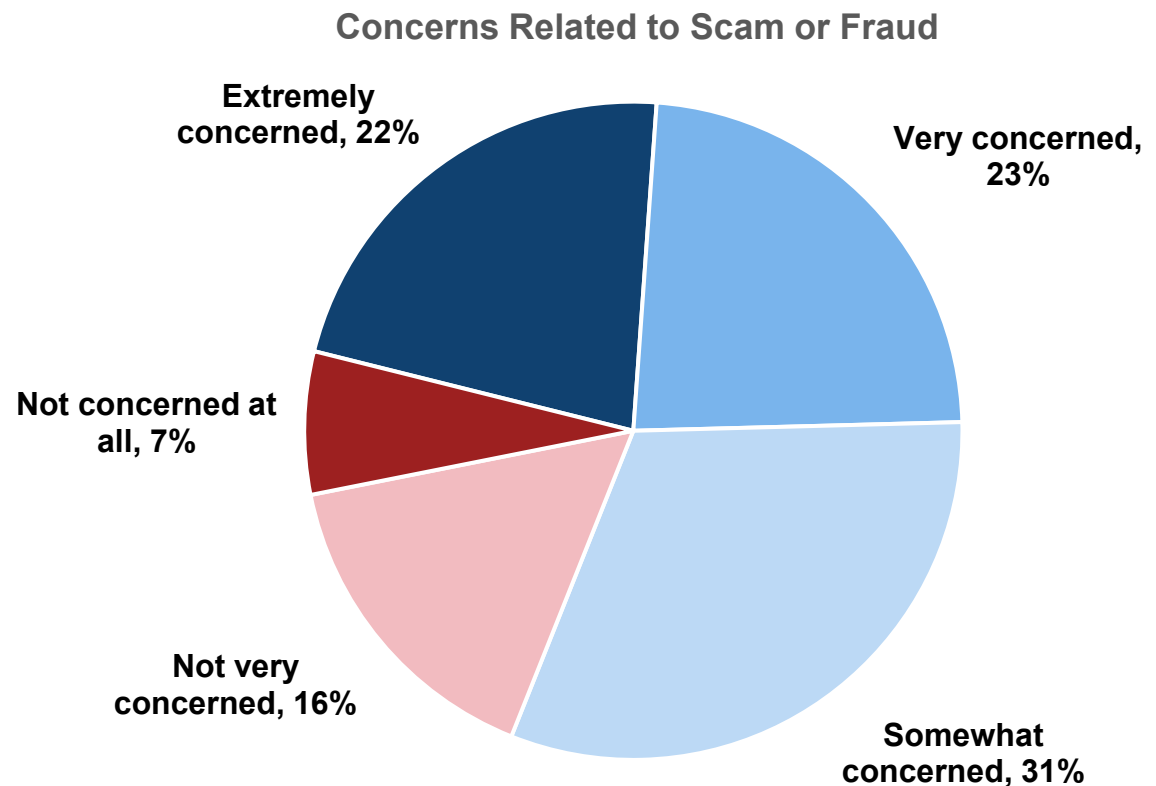
**RET11.** If your employer offered a way to save for retirement at work, how likely would you be to take advantage of it?' (n=73)



**FRA4.** How concerned are you, personally, about becoming the target or victim of a scam or fraud?  
(n=1003)

## FRAUD

About nine out of ten Florida residents age 45+ feel it is extremely (%) or very important (%) to protect themselves from consumer fraud, and the majority share concern about being a target or victim of a scam and fraud.





# Survey Results for Florida- Livable communities Questions

Issues that Impact  
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## LIVABLE COMMUNITY ISSUES

**Nearly nine in ten Florida residents age 45+ say staying in their own home as they get older is extremely or very important to them, and about eight in ten believe having affordable housing options in their community is extremely/very important.**

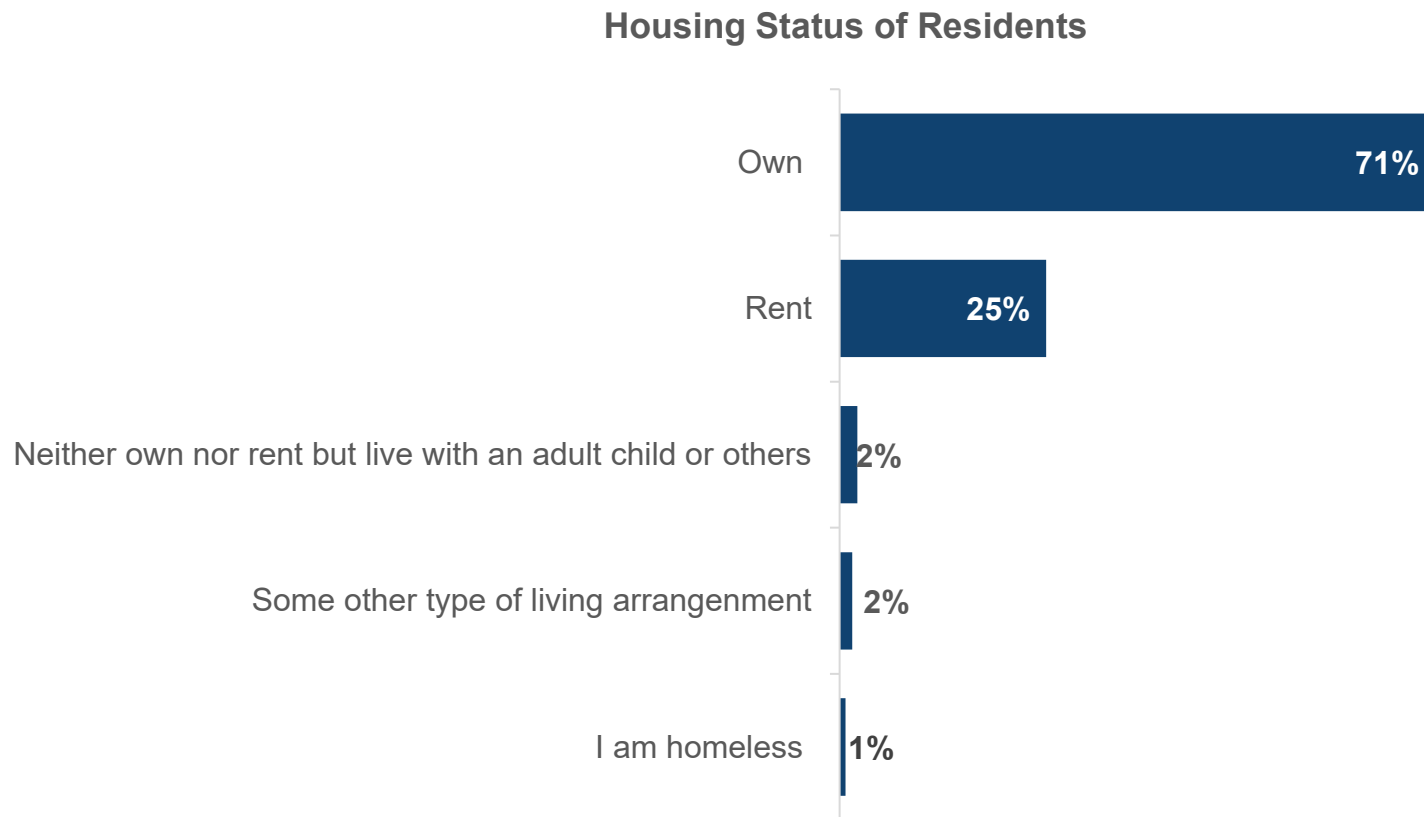
Percent Rating Independent Living Issues as Extremely or Very Important



11. For the following list of issues, please indicate how important each is to you personally. (Independent Living issue (n=1,003))

## HOUSING

**Seven in ten Florida residents age 45+ live in homes owned either by themselves or by someone else in their household, and one-quarter are renters.**

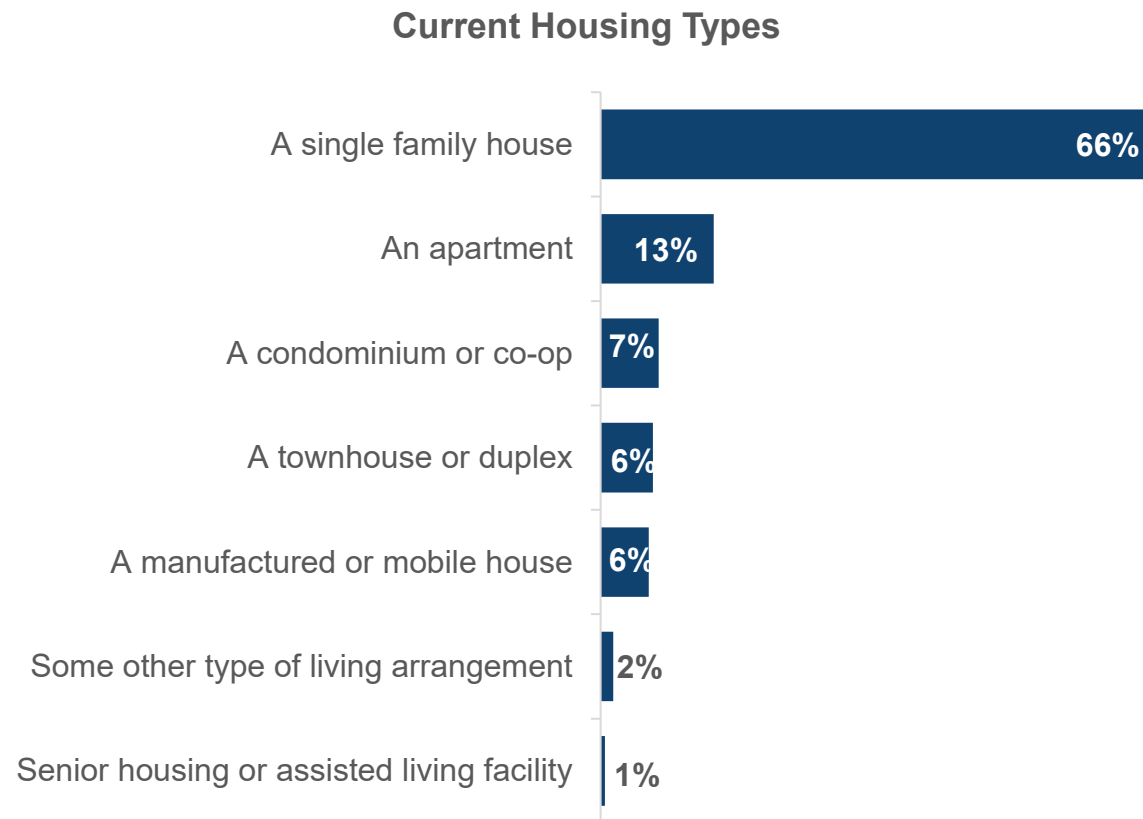


**LIV-COMM3.** Do you rent or own your home (residence)? (n=1003)



## HOUSING

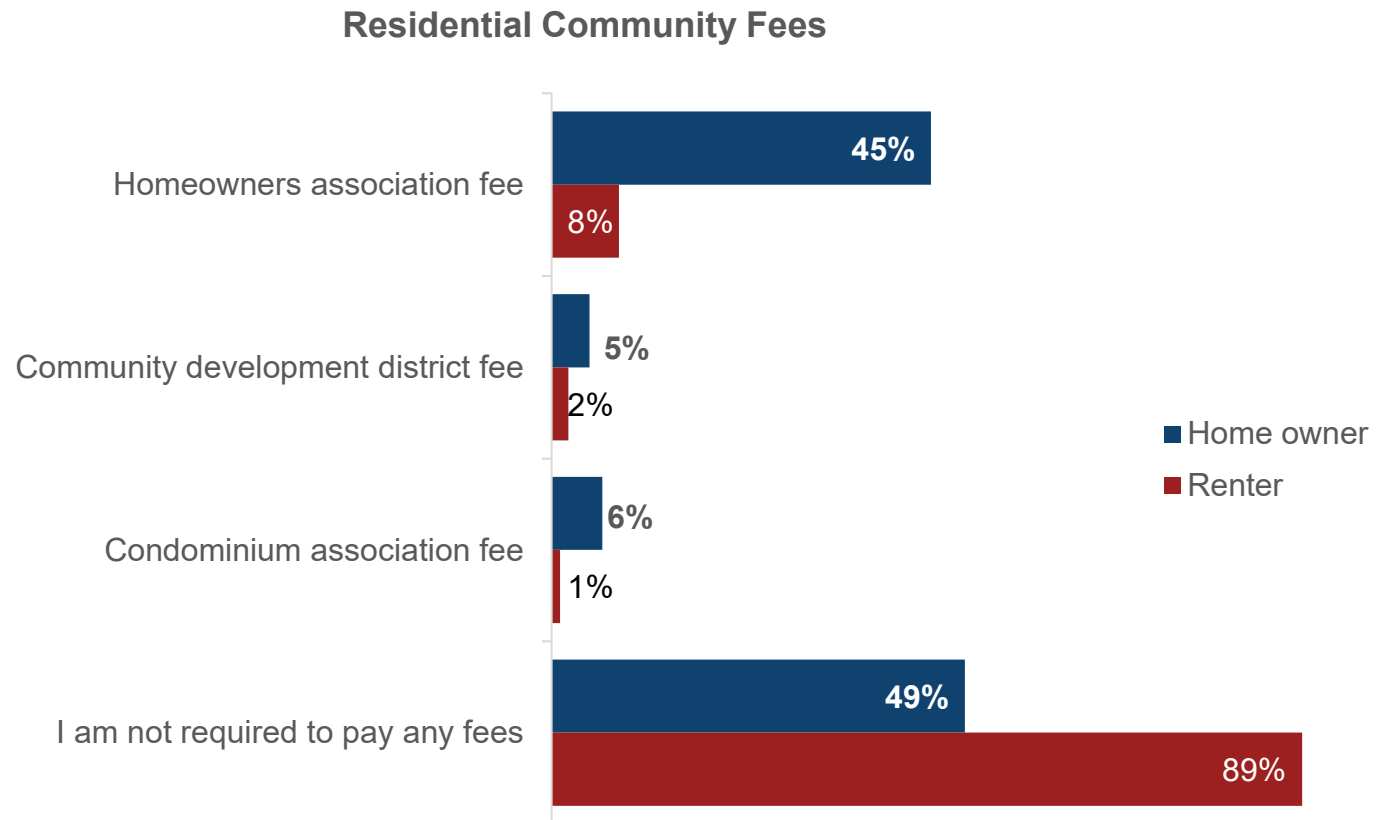
**The majority (66%) of Florida residents age 45+ currently live in a single-family home, and about a quarter live in an apartment, condo, or townhouse.**



**COMM10.** Which of the following types of homes best describes where you currently live? (n=1,003)

## HOUSING

**Most Florida renters age 45+ are not required to pay any community fees, but about half of homeowners have to pay at least one type of fee, especially in the Greater Orlando area. Community district fees are most common in Tampa Bay and Greater Orlando, where about 10% are paying these fees.**

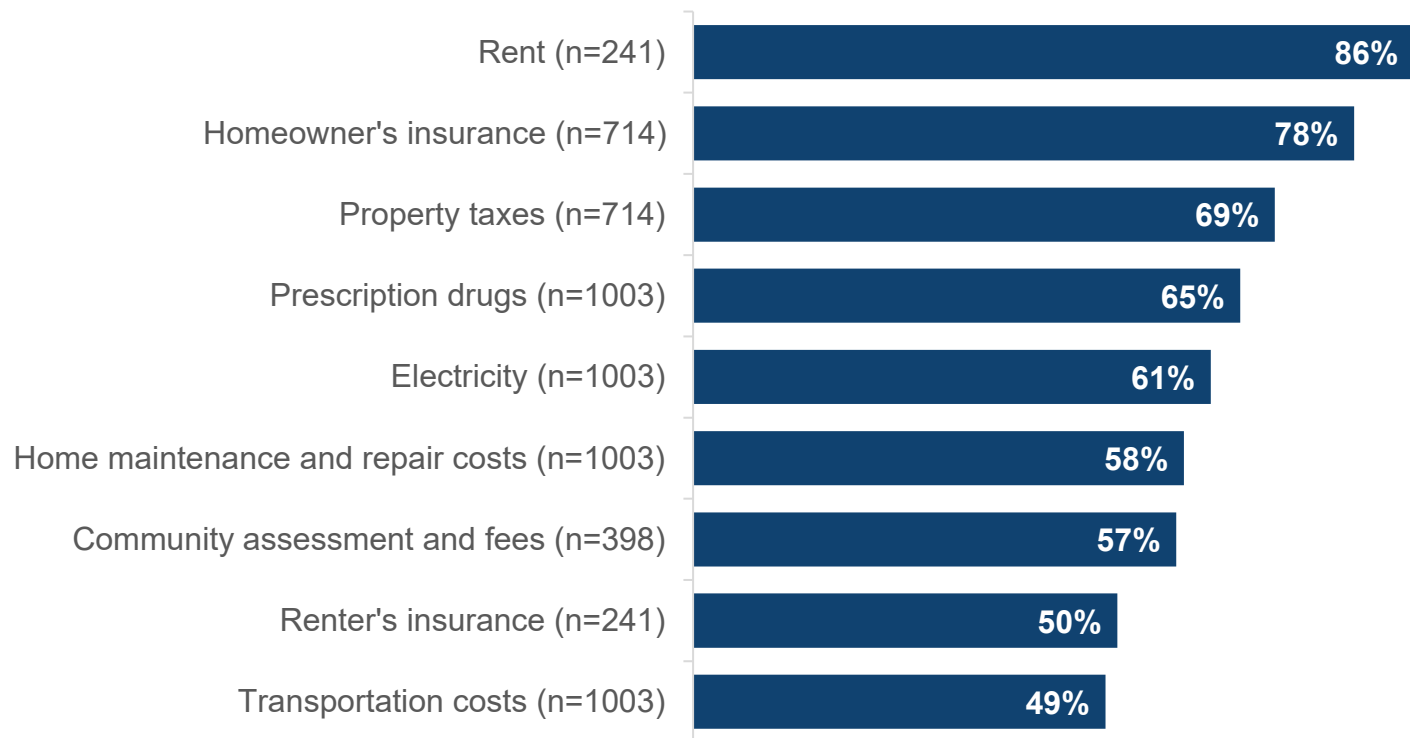


**COMM30.** Do you live in a residential community where you are required to pay any of these fees? (n=1,003)

## HOUSING

**Among Florida residents age 45+, concerns about housing costs are widespread, from insurance costs, taxes and fees to electricity and home maintenance costs. The level of concern about paying homeowner's insurance is notably higher in the Tampa Bay area.**

Concerns Around Monthly Expenses

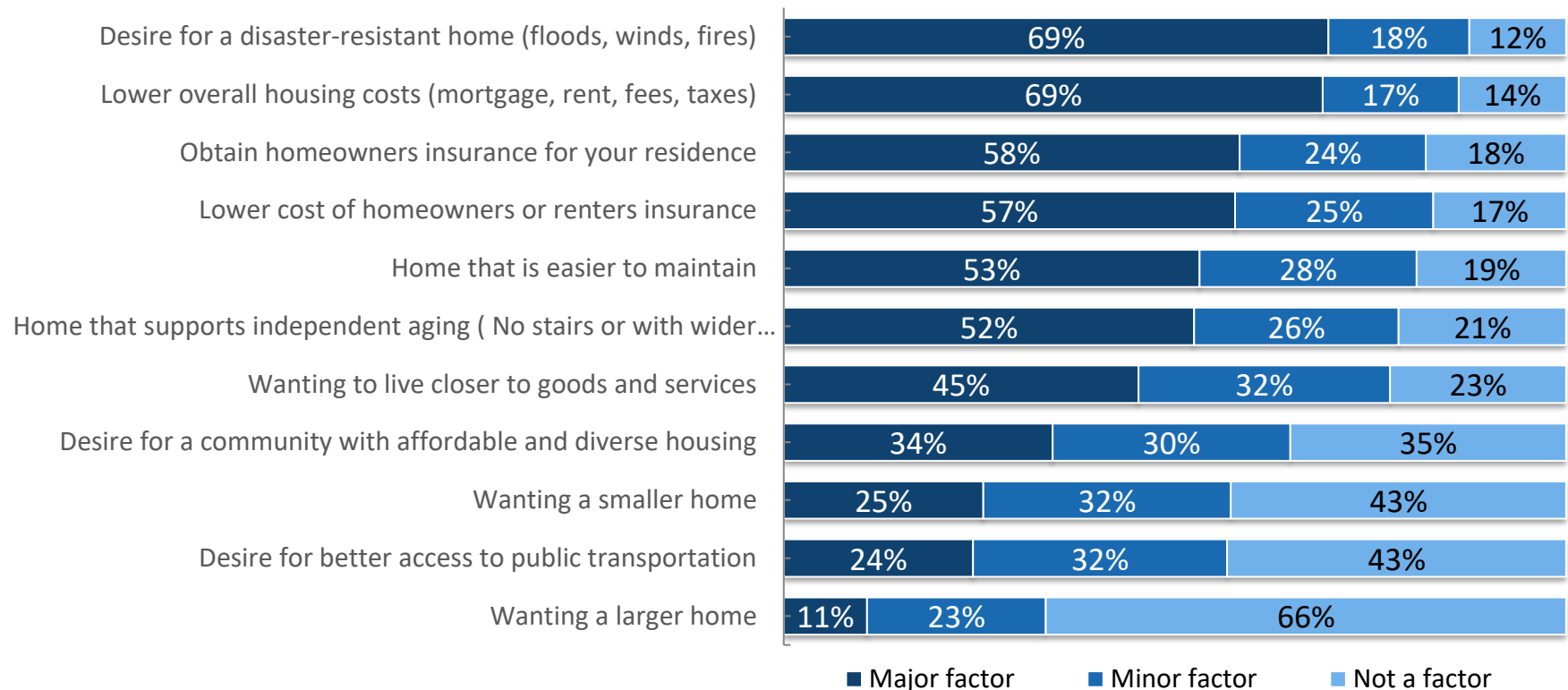


**C2\_ECON3.** Thinking about your monthly expenses, how concerned are you about the following increasing in cost? (Extremely concerned/Very concerned)

## HOUSING

**The major factors driving Florida residents age 45+ to move out of their communities are desire for disaster-resistant homes (69%) and lower overall housing costs (69%)**

### Factors Influencing to Move Out from a Community



**C3\_COMM31.** Some people find they need or want to move out of their residence as they get older. If you were to consider moving out of your current residence, how much of a factor would the following be in your decision to move? (n=1,003)



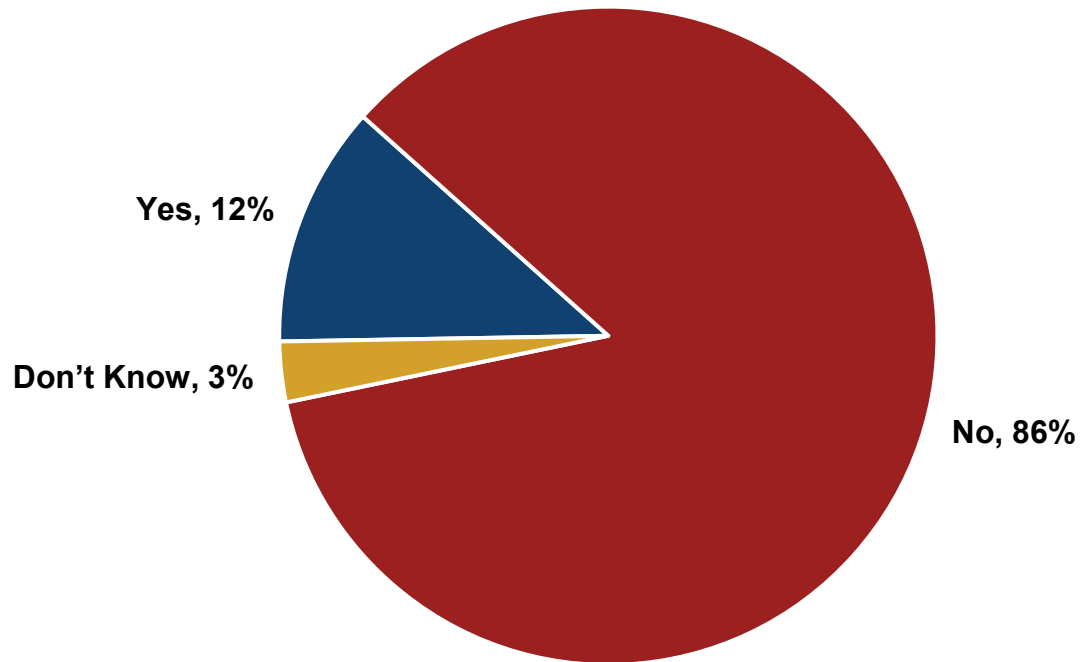


**C3\_ADU7.** Do you currently own a property that has an accessory dwelling unit (ADU)?  
(n=1003)

## ACCESSORY DWELLING UNITS

**Twelve percent of Florida homeowners age 45+ currently own a property that has an accessory dwelling unit.**

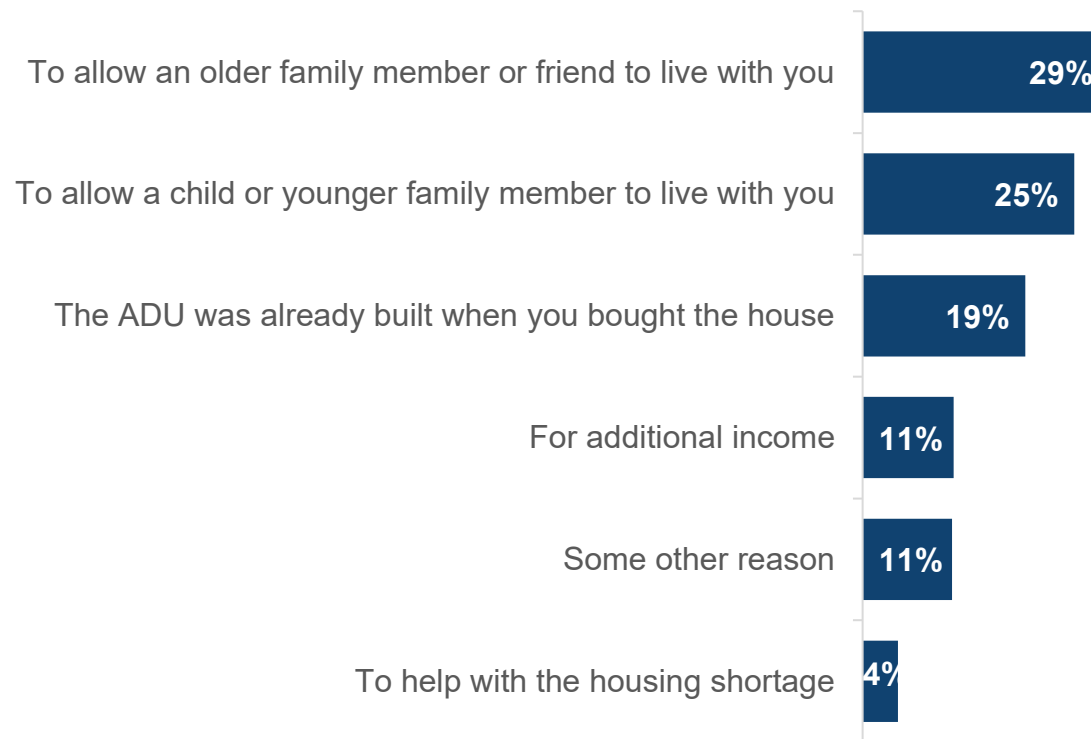
Percent of Homeowners with an ADU



## ACCESSORY DWELLING UNITS

**The primary reasons Florida residents age 45+ built their accessory dwelling unit was to accommodate an older family member or friend (29%) or provide housing for a child or younger family member (25%).**

Reasons for Building ADU



**ADU-4.** What is the primary reason you built the ADU? Was it...? (n=94)

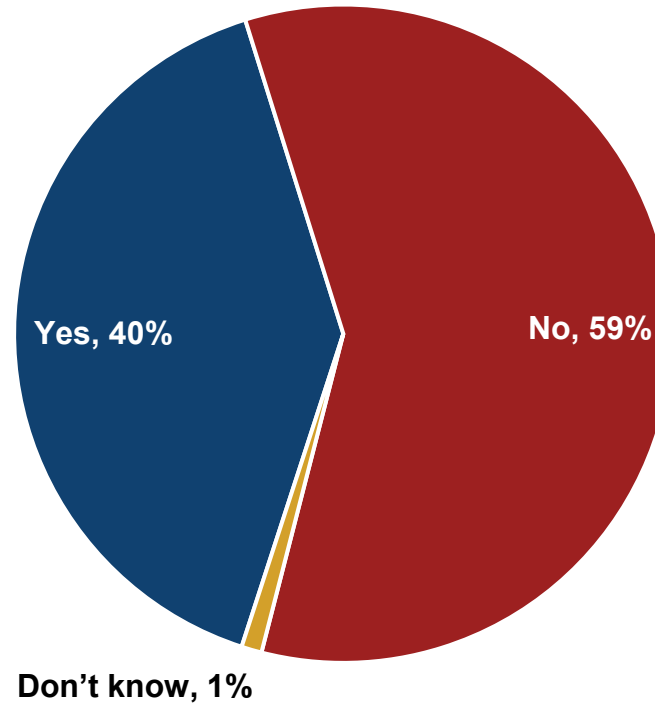


**ADU-5.** If you had the space to create an ADU within your home or on your property, would you consider doing so? (n=909)

## ACCESSORY DWELLING UNITS

**Two out of five Florida residents age 45+ would consider building an accessory dwelling unit (ADU) if they had enough space on their property.**

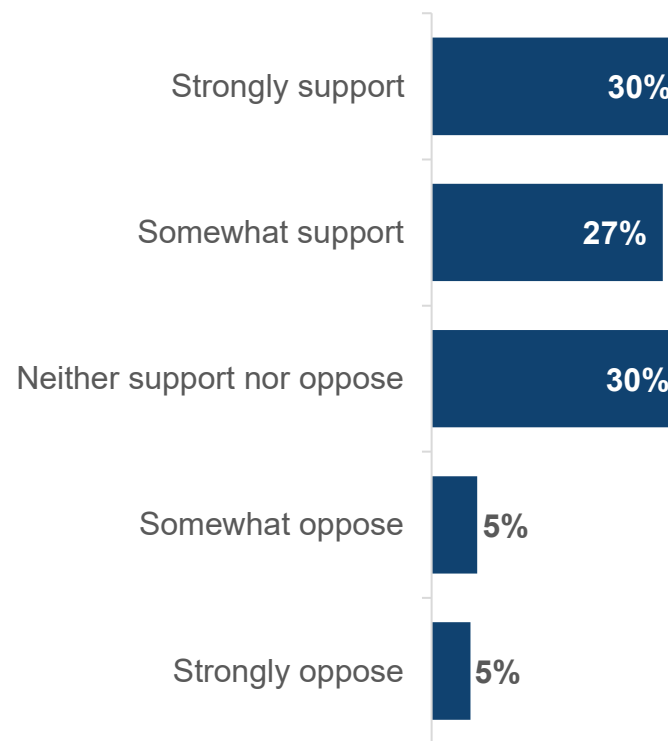
Willingness to Create an ADU



## ACCESSORY DWELLING UNIT

**The majority (57%) of Florida residents age 45+ strongly or somewhat support town ordinances that would make it easier for property owners to build ADUs.**

Opinion on ordinances supporting ADU's



**ADU-3.** Do you support or oppose town or city ordinances that make it easier for property owners to create an ADU on their property? (Is that strongly or somewhat? (n=1003)



# Survey Results for Florida- Disaster Preparedness Questions

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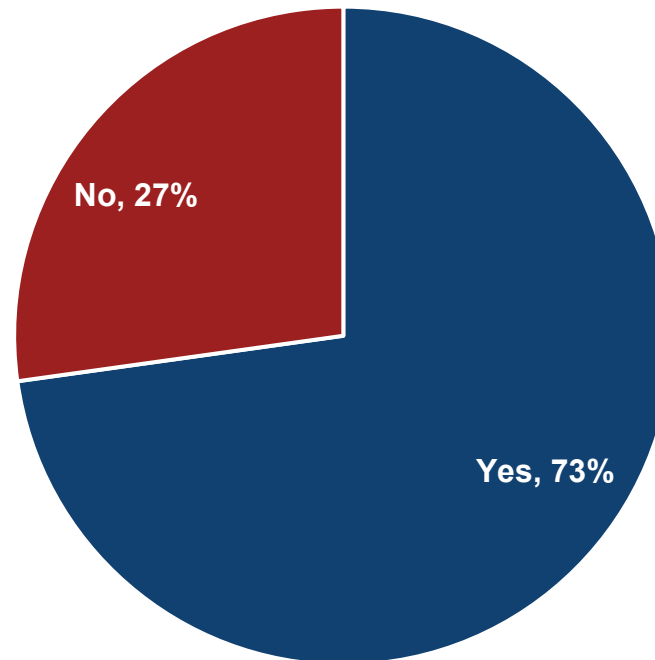


**NDP-2.** Do you have emergency plans in place, in the event of a natural disaster?  
(n=1003)

## NATURAL DISASTER PREPAREDNESS

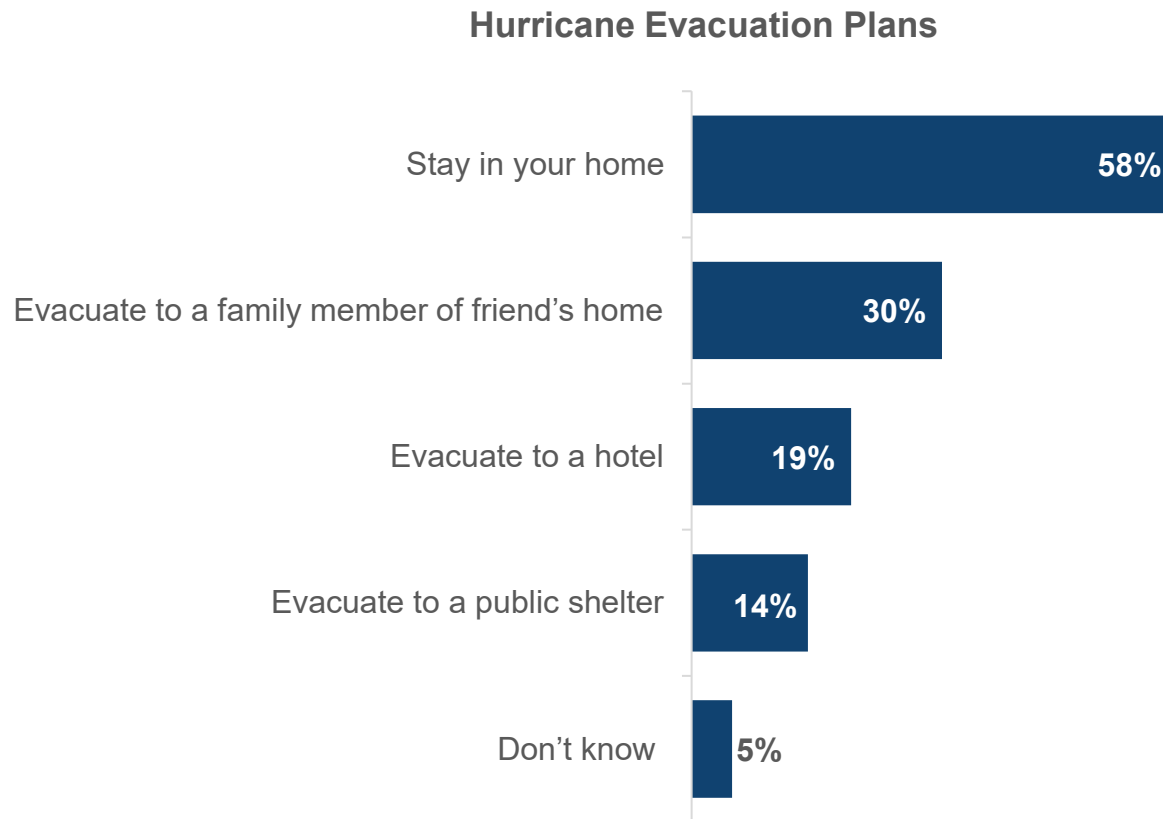
**Over one-quarter of Florida residents age 45+ do not have emergency plans in place for a natural disaster.**

Percent with a Plan for Natural Disasters



## NATURAL DISASTER PREPAREDNESS

**In the event of a hurricane, nearly three-fifths (58%) of Florida residents age 45+ plan to stay in their homes.**



**NDP-5.** In the event of a hurricane, would you plan to...? (n=1003)



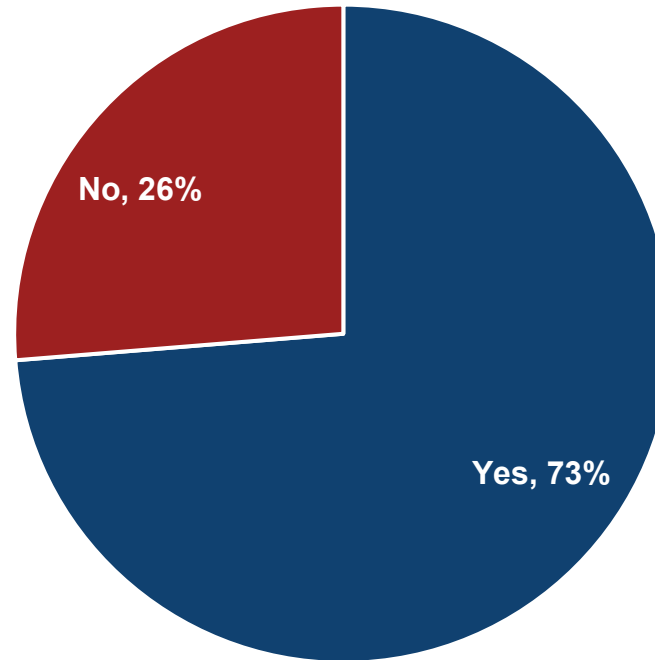


**C2\_NDP10.** .Do you have homeowners or renters' insurance that would cover your losses in the event of a natural disaster, such as a hurricane, flood, or tornado? (n=1003)

## NATURAL DISASTER PREPAREDNESS

**Almost three quarters of Florida residents age 45+ have homeowners or renters' insurance that would cover their losses in the event of a natural disaster.**

Coverage Against Natural Disasters





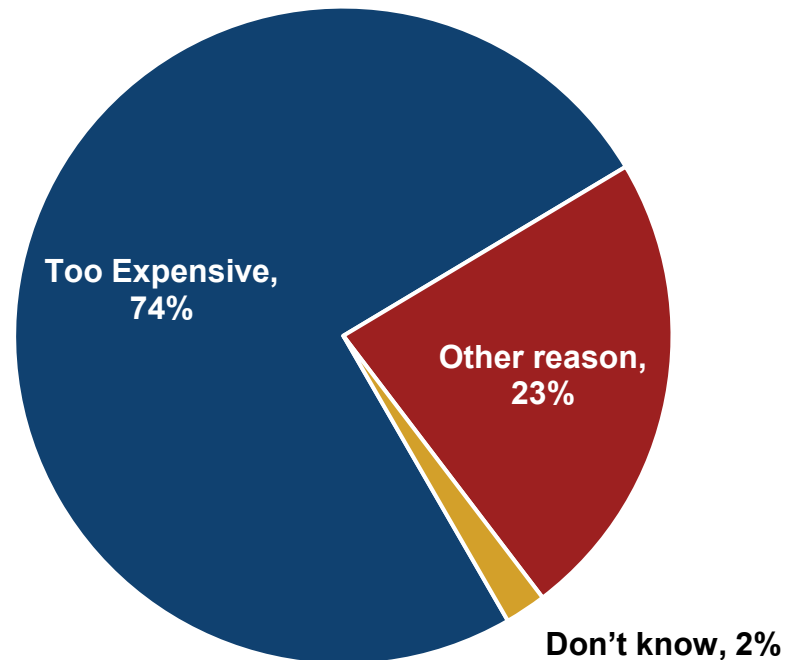


**C2\_NDP11B.** Do you not have homeowners' insurance because it is too expensive or is it some other reason?(n=109)

## NATURAL DISASTER PREPAREDNESS

**Most Floridians 45 and older without a homeowners' insurance plan do not have one because it is too expensive.**

Reasons Florida Residents Do Not Have Homeowners' Insurance



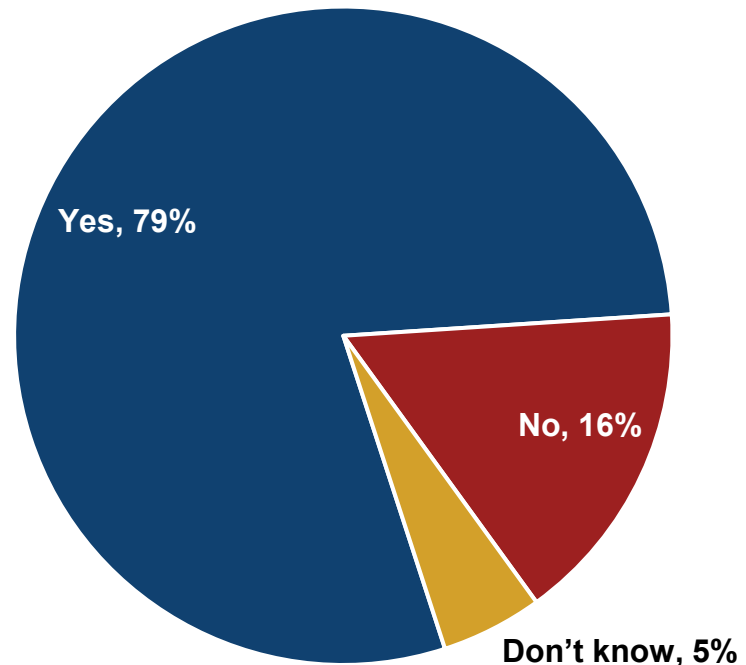


**C2\_NDP11.\_A** Do you have a specific hurricane deductible you would be responsible for paying for hurricane-related damages? (n=600)

## NATURAL DISASTER PREPAREDNESS

**Eight in ten Florida residents age 45+ have a hurricane deductible they are personally responsible for when covering hurricane-related damages.**

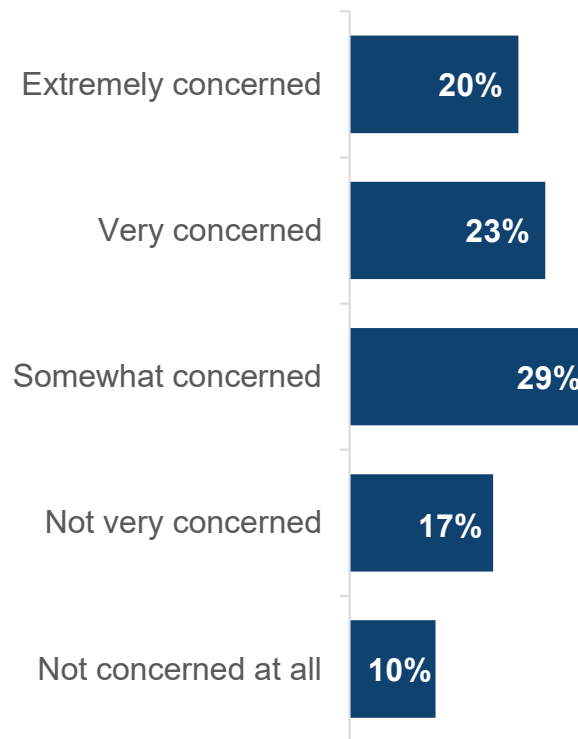
Responsibility for Hurricane-Related Deductibles



## NATURAL DISASTER PREPAREDNESS

**Most Florida residents age 45+ who have a specific hurricane deductible are concerned about having to pay for it before their insurance covers the costs of hurricane-related damages.**

Concerns on Paying Hurricane Deductibles

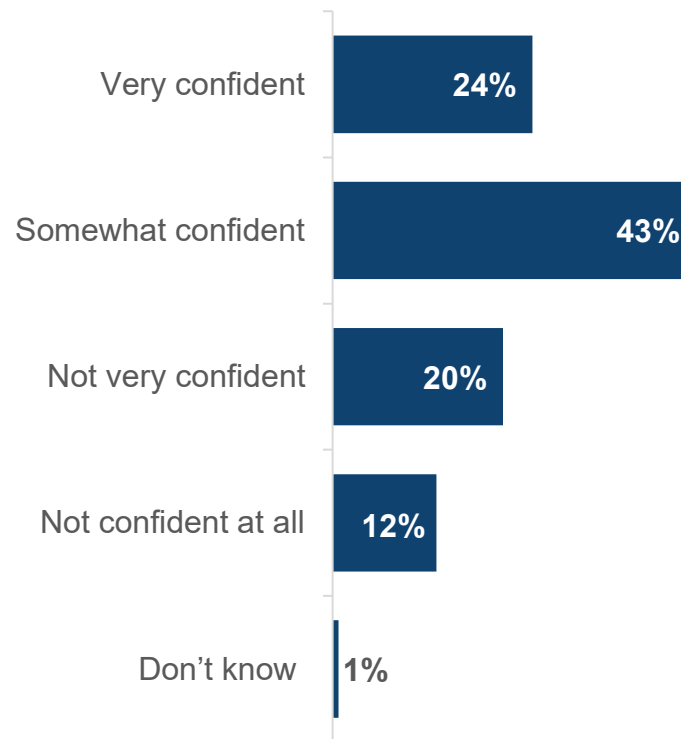


**C2\_NDP-12.** How concerned are you about having to pay the hurricane deductible before your insurance company would cover costs for hurricane-related damages? (n=475)

## NATURAL DISASTER PREPAREDNESS

**Three-quarters of Florida residents age 45+ do not feel very confident they would be able to recover financially from a natural disaster.**

Confidence in Rebounding from a Natural Disaster



**NDP-8.** How confident are you that you could rebound financially from a natural disaster? (n=1003)



# METHODOLOGY

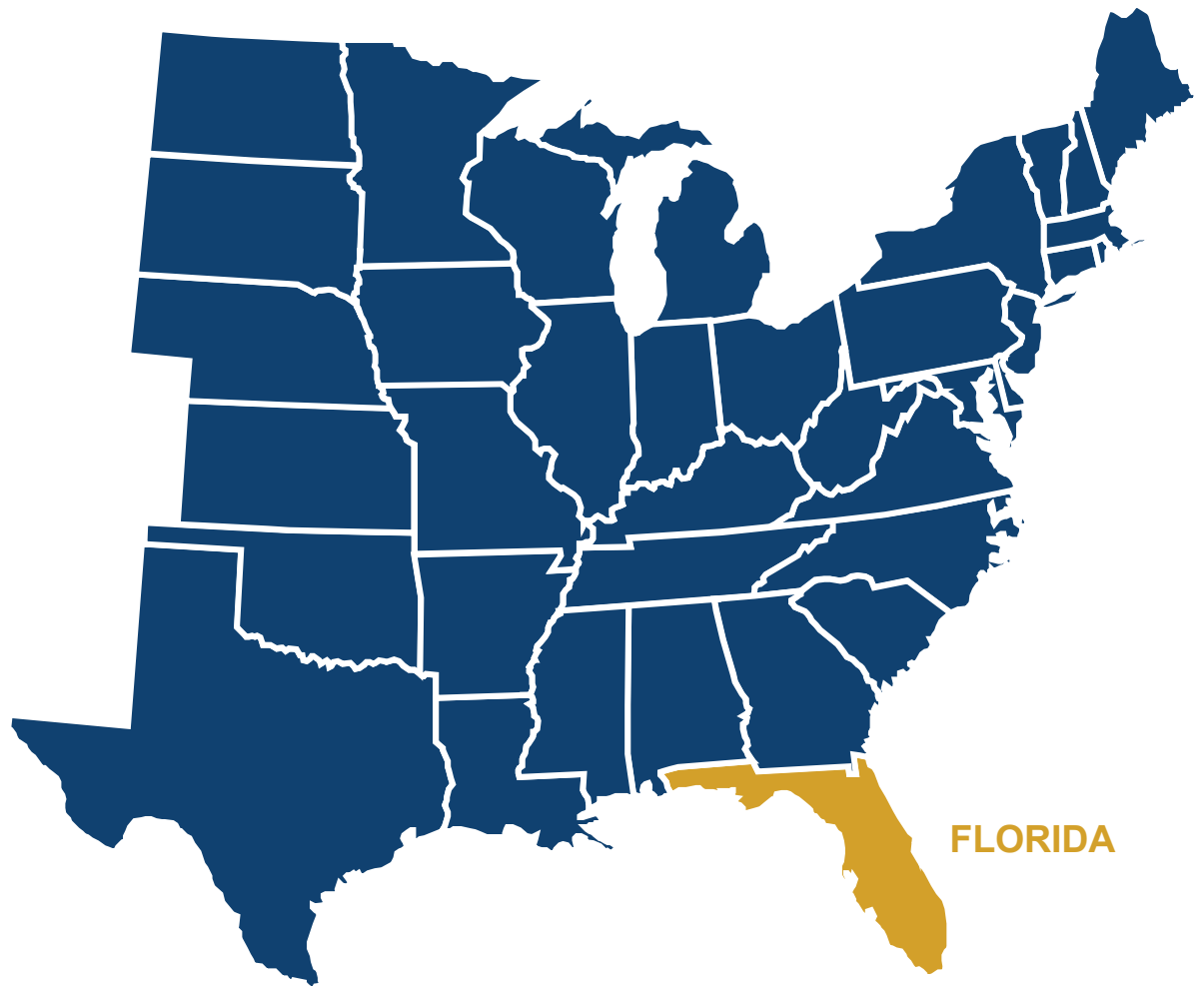
In May 2025, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Florida residents age 45+. Topics included healthcare, economy, financial security, retirement, fraud ,caregiving, housing and natural disaster preparedness.

**1,002 Interviews**  
**Florida Residents 45+**  
**Fielded in May 2025**

ANR completed a total of 1,003 interviews (200 via landline telephone, 200 via cell phone, and 603 online Interviews) in English. Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Florida

Survey length average 18.3 minutes by telephone and 15.1 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 residents age 45+ of Florida, purchased from Aristotle, and online sample provided by Fulcrum. A total of 45,129 records were utilized to achieve a base sample of 1,023 respondents. The list of 10,332,290 residents of Florida age 45+ was randomly divided into 10,333 replicates of 1,000 records for telephone dialing. Initially, 35 replicates were released for calling, with additional replicates being opened as necessary. In all, 46 replicates representing a total of 45,129 resident records were dialed to complete the telephone portion of this study.

The total base sample of 1,003 respondents yields a maximum statistical error of  $\pm 3.1\%$  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  $\pm 3.1$  percentage points of the results obtained had everyone in the population been interviewed.)

### Interview Methodology

The survey was launched on May 28, 2025 and closed on June 9, 2025.

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 2023 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.







## CONTACT

Kate Bridges,  
[kbridges@aarp.org](mailto:kbridges@aarp.org)

For media inquiries, please  
contact [media@aarp.org](mailto:media@aarp.org)

This research was designed and  
executed by AARP Research.