

# VITAL VOICES

Issues That Impact Florida Adults Age 45 and Older, August 2022



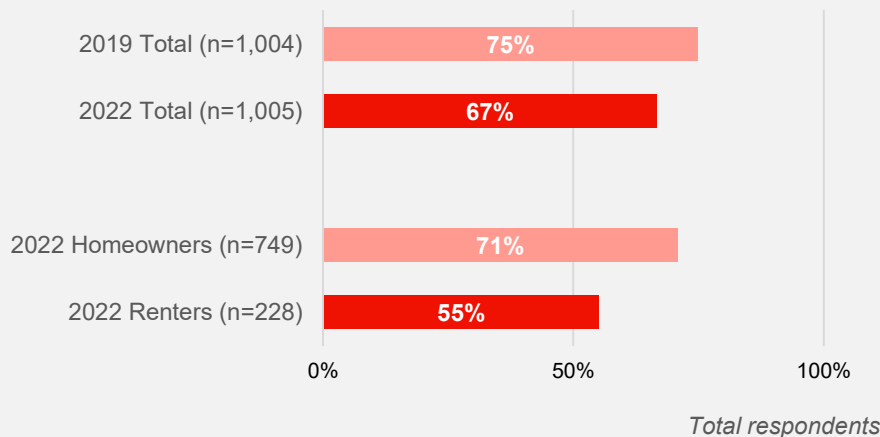
## Florida residents age 45+ who have natural disaster emergency plans in place have declined.

Two-thirds (67%) have emergency plans in place in the event of a natural disaster, which is down significantly from 75% in 2019. Half of renters (55%) have emergency plans, which is significantly less than homeowners (71%). (Note that 75% of Floridians age 45+ own their home, and 23% are renters.)

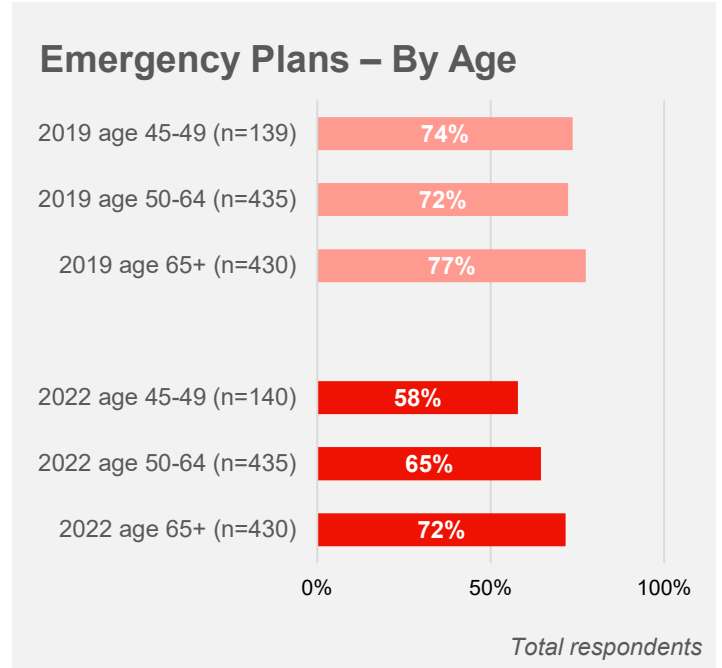
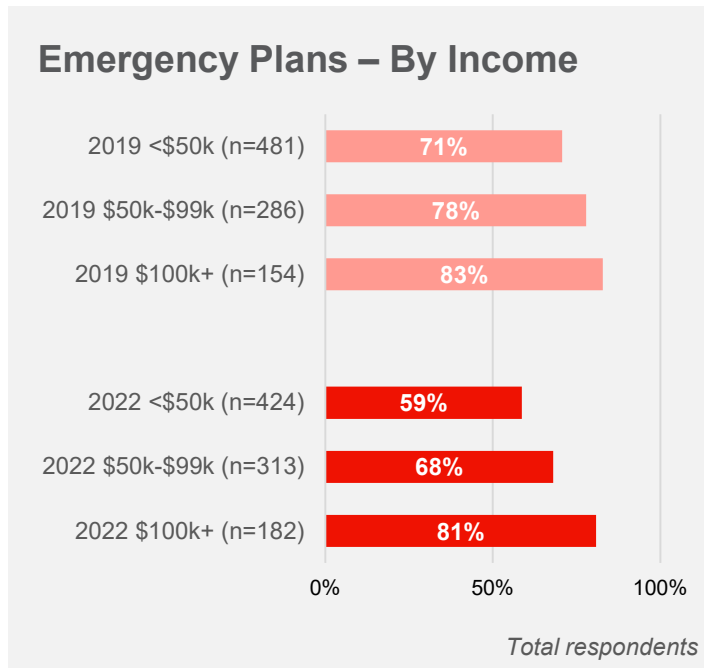
Caregivers may also need to consider the **safety of their loved ones**. One in five (20%) are currently providing care to an adult loved one. Most (62%) said the person does not live with them; 14% said their loved one lives *more than 30 minutes* away.



Percent with Emergency Plans

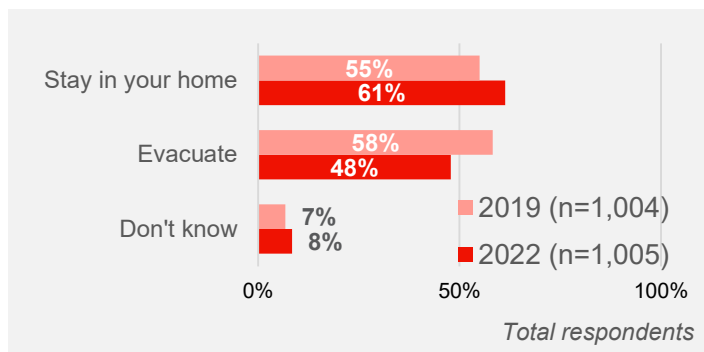


The gaps in preparedness by age and household income have increased since 2019. Those with annual household income of less than \$100,000 and residents under the age of 65 are the most likely to not have emergency plans in place.



## Plans to shelter in place have increased since 2019.

Plans to evacuate in the event of a hurricane are down significantly since 2019, while the percentage who said they would plan to stay in their home increased - possibly driven by concerns regarding COVID-19.



## Access to public shelters remains important.

African American/Black residents are more likely than white and Hispanic/Latino residents to say they would evacuate to a public shelter (17% Black versus 8% white and 10% Hispanic/Latino). Those with a disability are also significantly more likely than those without a disability to plan to evacuate to a public shelter (15% versus 8%).



## Floridians age 45+ are concerned about the cost of planning for and rebounding from natural disasters.

Just one-fourth (29%) said they are 'very confident' they could rebound financially from a natural disaster, which is consistent with 2019 results (26%). Renters (21%) are significantly less confident than homeowners (32%) that they could rebound financially in the event of a natural disaster.

About three-fourths (74%) of Florida residents age 45+ said they have homeowners or renters insurance that would cover their losses in the event of a natural disaster, significantly lower among renters (38%) than homeowners (87%).

Most (81%) homeowners who have this insurance said they have a specific hurricane deductible they would be responsible for; about one-third (32%) said they would be very or extremely concerned about having to pay it. Concern is even greater among those whose household income is less than \$50,000 (43%) and African American/Black homeowners (55%), as well as those with a disability (40%).



**Among homeowners without natural disaster insurance, 73% said it is too expensive.**

## Renters without emergency plans are the most vulnerable financially.

Emergency preparedness may increase confidence in the ability to rebound financially from a natural disaster: Three-fourths (78%) who have emergency plans in place said they are somewhat or very confident they could rebound financially, while just 56% of those without emergency plans answered this way. The same pattern is true among both renters and homeowners.

Interviews were conducted with 1,005 residents of Florida age 45+ by landline (25%), cell phone (25%), and online (50%) between July 11, 2022 and August 3, 2022.

Florida residents age 45+ are **more concerned about rising home insurance costs** than rising healthcare costs



**66%**  
Food



**65%**  
Homeowner's insurance



**60%**  
Healthcare



**57%**  
Electricity



**56%**  
Transportation costs



**51%**  
Prescription drugs



**46%**  
Renter's insurance

*"Thinking about your monthly expenses, how concerned are you about the following increasing in cost?"  
(n=1,005 total respondents)  
% "very concerned" or "extremely concerned"*



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A full description of the methodology report is available at [AARP.org/VitalVoices](https://aarp.org/VitalVoices).