



# AARP Oregon Member Opinion Poll

January 2007



## **AARP Oregon Member Opinion Poll**

**Data Collected by Woelfel Research, Inc.**

**Report Prepared by  
Jennifer H. Sauer and Brittne M. Nelson**

**Copyright © 2007  
AARP  
Knowledge Management  
601 E Street NW  
Washington, DC 20049  
<http://www.aarp.org/research/>  
Reprinting with Permission**

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our Web site, [www.aarp.org](http://www.aarp.org). AARP Foundation is our 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.

### **Acknowledgements**

Special thanks go to Jerry Cohen and Rick Bennett of the AARP Oregon State Office; Rachelle Cummins, Jennifer Leslie, and Darlene Matthews of Knowledge Management; Mary White of Procurement and Contract Management; Clare Hushbeck of State Affairs; and Jami Wyatt of General Counsel. John Woelfel of WRI, Inc. delivered a timely and high quality survey. Jennifer Sauer designed the survey and co-authored the report with Brittne Nelson. For more information, please contact Jennifer at (202) 434-6207 or [jsauer@aarp.org](mailto:jsauer@aarp.org).

**REPORT ORGANIZATION**

**HIGHLIGHTS ..... PAGE 2**

**BACKGROUND ..... PAGE 3**

**DETAILED FINDINGS ..... PAGE 4**

**CONCLUSION..... PAGE 9**

**METHODOLOGY ..... PAGE 10**

**RESPONDENT DEMOGRAPHICS ..... PAGE 11**

**APPENDIX A- ANNOTATED QUESTIONNAIRE ..... PAGE 12**

## Highlights

- AARP members in Oregon overwhelmingly (87%) view maintaining adequate levels of funding for health services to children, mental health programs and long-term care services as highly important even if they personally are not eligible for such services.
- Nearly six in ten (59%) members in Oregon believe that there is not enough money in the state budget to meet the need and ensure quality for these health care services or programs.
- About seven in ten Oregon members say they would support an increase in the cigarette tax by .80 cents to \$1.98 tax per pack to generate funds for health and long-term care services, with over half showing strong support for this proposal (Strongly support: 53%; Somewhat support: 15%).
- Another eight in ten members support an increase of .05 cents in the state tax rate on a six-pack of beer to help maintain mental health services in Oregon (Strongly support: 67%; Somewhat support: 17%).
- While 44 percent of all AARP members in Oregon say property taxes are too high, a similar proportion (45%) think they are about right.
- Almost three-quarters of members (74%) strongly or somewhat support a property tax credit program for lower-income Oregon taxpayers when their property tax reaches a certain percentage of their income (Strongly support: 39%; Somewhat support: 35%). Similarly, members would support a property tax credit program to help *only* low income *seniors* (Strongly support: 46%; Somewhat support: 33%).
- Slightly under two-thirds of all AARP Oregon members support security freeze legislation in the state (Strongly support: 37%; Somewhat support: 25%).
- The majority of AARP Oregon members are not likely to sign up to place a security freeze on their credit files if they have to pay \$10 to *activate* the service with one or each of the three major credit bureaus (Not very likely: 21%; Not at all likely: 43%). Nor are the majority of members likely to sign up for a credit freeze if they have to pay \$10 each time to *lift* the service for credit or loan companies to review their files (Not very likely: 22%; Not at all likely: 45%).
- The majority of members in the state would support an interest rate cap on consumer loans of less than \$50,000 (Strongly support: 61%; Somewhat support: 15%).

## **Background**

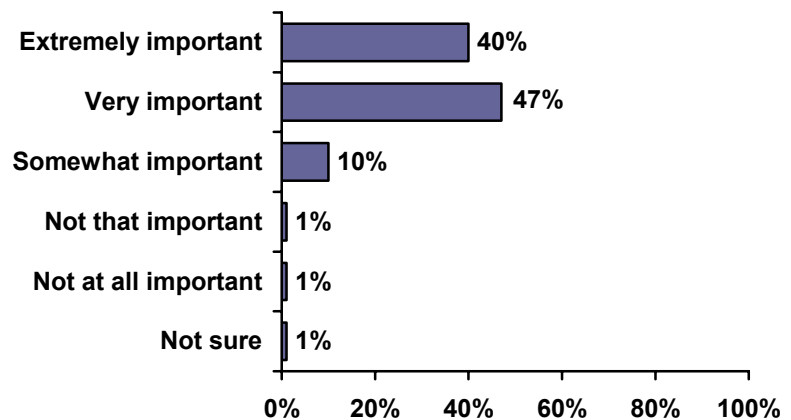
The purpose of the survey was to gauge AARP Oregon member opinion on some important issues facing the state in 2007, each of which has legislation drafted and pending early this year. This survey asked members their views and opinions on the importance of maintaining funds that support health care services to children, mental health services, and long-term care. This survey also asked members in the state whether or not they supported increasing certain taxes to help maintain these funds, as well as polled their support for or opposition to lowering income property-tax credit programs, credit or security freeze legislation, and capping the interest rates on certain types of pay-day loans.

## Detailed Findings

### State Funding for Health, Mental Health, and Long-Term Care

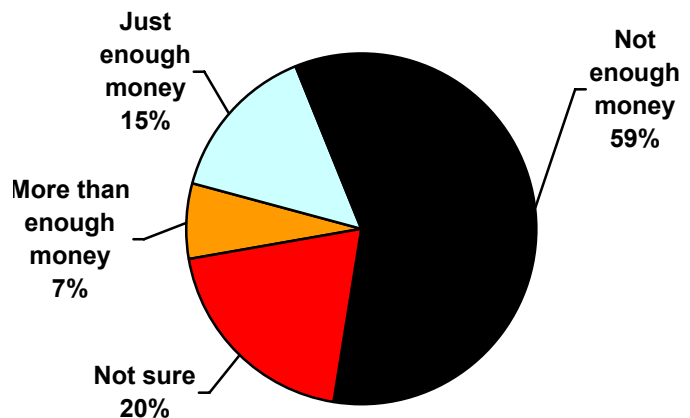
The majority of AARP members in Oregon view maintaining adequate levels of funding for health services to children, mental health programs and long-term care services as highly important even if they personally are not eligible for such services. Another one in ten say it is somewhat important, but only two percent of members say that maintaining adequate levels of funding for such health programs is not important.

**Level of Importance:  
Oregon Maintaining Adequate Levels of Funding for State  
Health, Mental Health, and Long-term Care Programs**  
(AARP Member Weighted N=803)



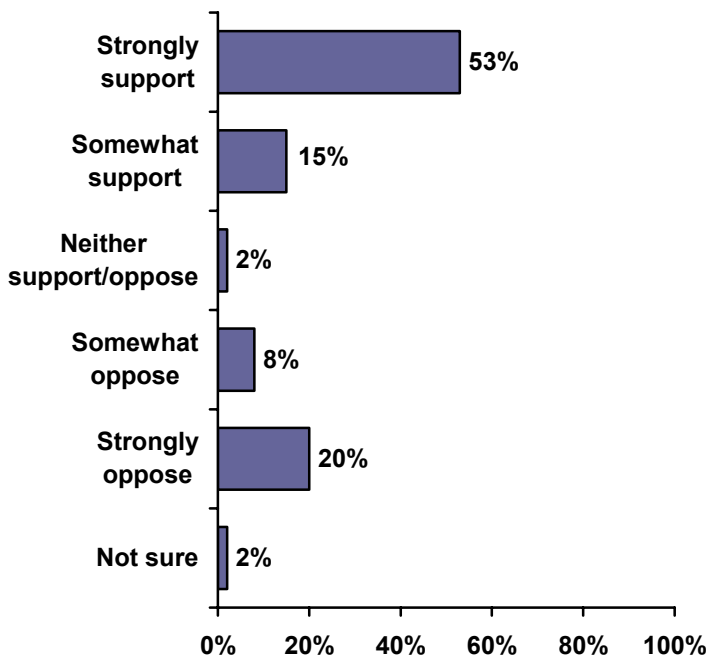
However, over half of all members in Oregon believe that there is not enough money in the state budget to meet the need and ensure quality for these health care services or programs. About one in seven think there is just enough, only seven percent think there is more than enough money in the state budget for such services and programs, and one in five members say they are not sure.

**Oregon Member Opinion of State Budget Funds  
For Health Care Services and Programs**  
(AARP Member Weighted N=803)

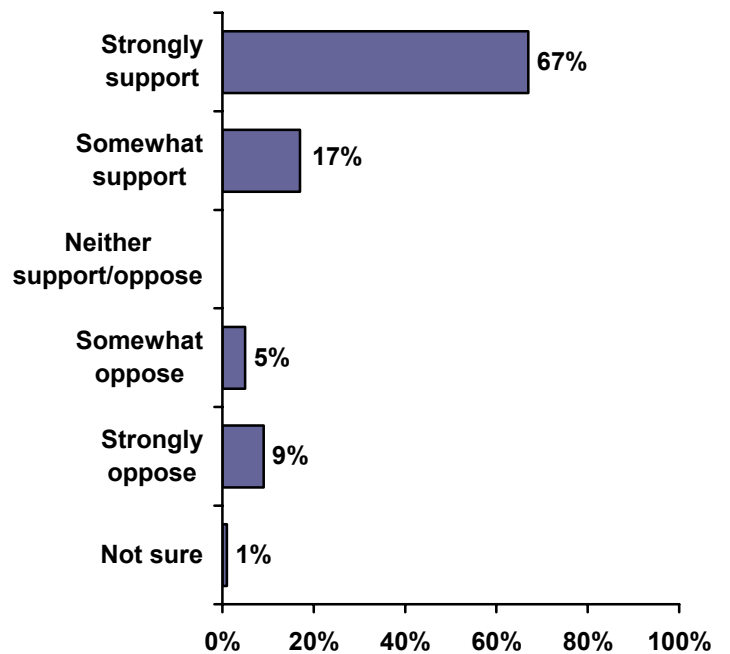


One proposal to generate funds for health and long-term care services would involve an increase in the cigarette tax by .80 cents to \$1.98 tax per pack. When asked if they would support or oppose this proposal, nearly seven in ten Oregon members say they would support it, with over half showing strong support for this plan. However, two in ten strongly oppose an increase in the cigarette tax. Members in Oregon are also highly supportive of an increase of .05 cents in the state tax rate per six-pack of beer to help maintain mental health services in Oregon. In fact, nearly seven in ten say they strongly support this initiative, and over one in six say they somewhat support it. Fewer than ten percent indicate strong opposition to this proposal.

**Level of Support:**  
**Increase in State Tax on Cigarettes by**  
**\$.80 Per Pack**  
 (AARP Member Weighted N=803)



**Level of Support:**  
**Increase in State Tax Rate on Six-Pack of Beer**  
**by \$.05**  
 (AARP Member Weighted N=803)



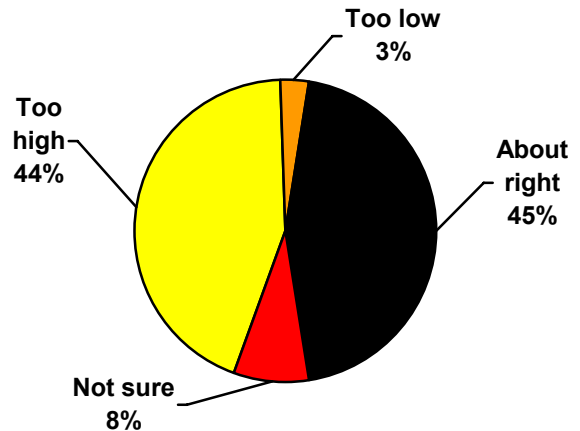
## Property Taxes

When asked if they thought property taxes in Oregon were too high, about right, or too low, over two in five Oregon members report feeling they are too high, while a similar proportion think they are about right. Only three percent think property taxes in the state are too low.

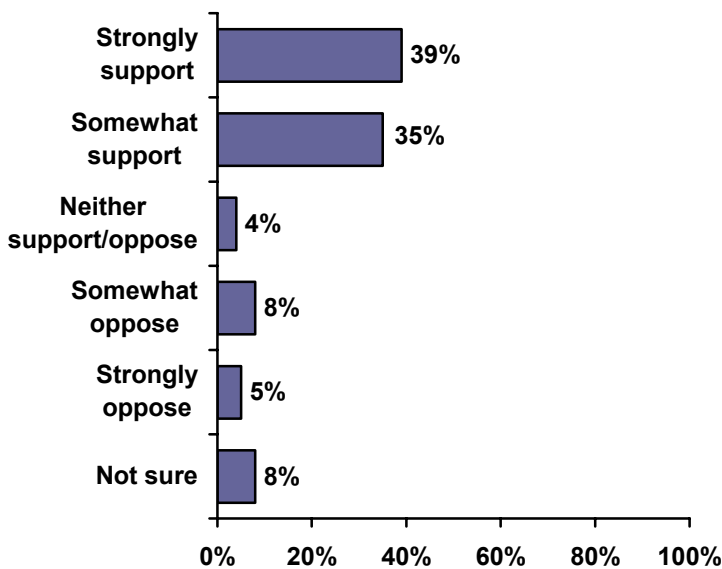
When next asked if they participate in a state property tax deferral program for low income seniors who are home homeowners, the majority (87%) of Oregon members report they do not. Given that over half of Oregon members report incomes of \$30,000 or more, this is not a surprising finding; however, one in ten says they (2%) or someone they know (9%) participates in the program.

Notably, nearly three-quarters of members in the state say they would support a program that would allow lower income taxpayers to be given a tax credit when their property tax reached a certain percentage of their income. In fact, about two in five members strongly support this property tax credit program, and very few say they would oppose it. Slightly more members would support a property tax credit program to help *only* low income, older persons.

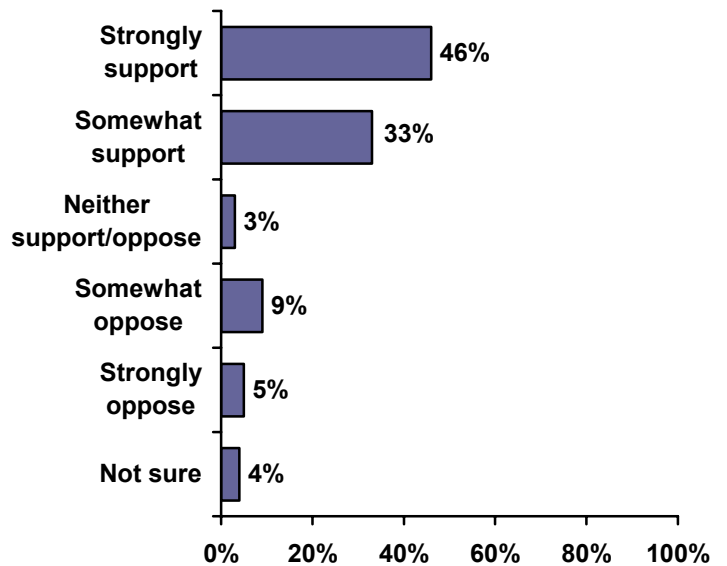
**Oregon Member Opinion of Property Taxes**  
(AARP Member Weighted N=803)



**Level of Support:  
Property Tax Credit Program**  
(AARP Member Weighted N=803)



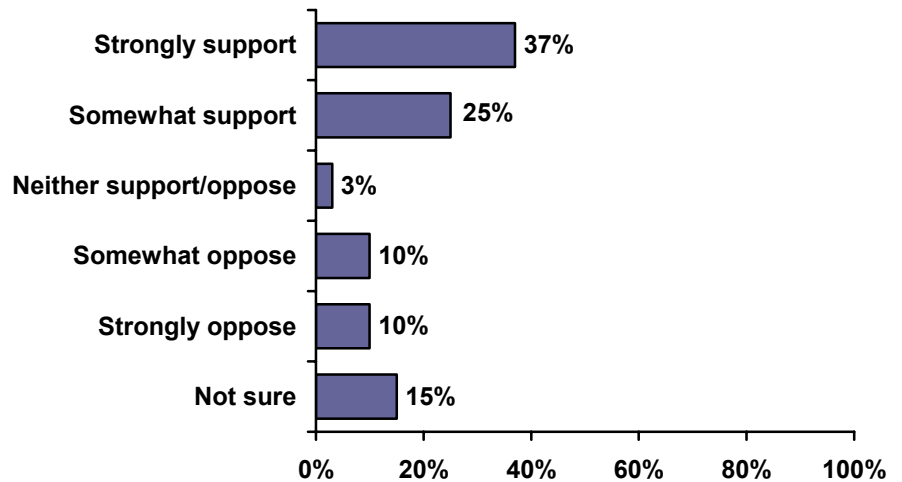
**Level of Support:  
Property Tax Credit Program Only For Low Income Seniors**  
(AARP Member Weighted N=803)



## Security Freeze Legislation<sup>1</sup>

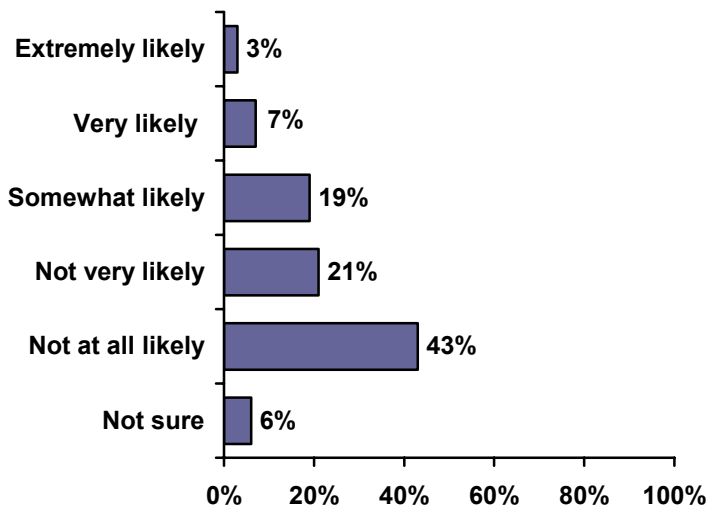
When asked to consider state legislation that would enable them to block unauthorized access to their credit files and lift such a block at any time for a specific reason or creditor, over three in five members indicate support for such legislation. However, about one in five oppose it and another one in seven are not sure if they would support or oppose.

**Level of Support:  
Security Freeze Legislation**  
(AARP Member Weighted N=803)

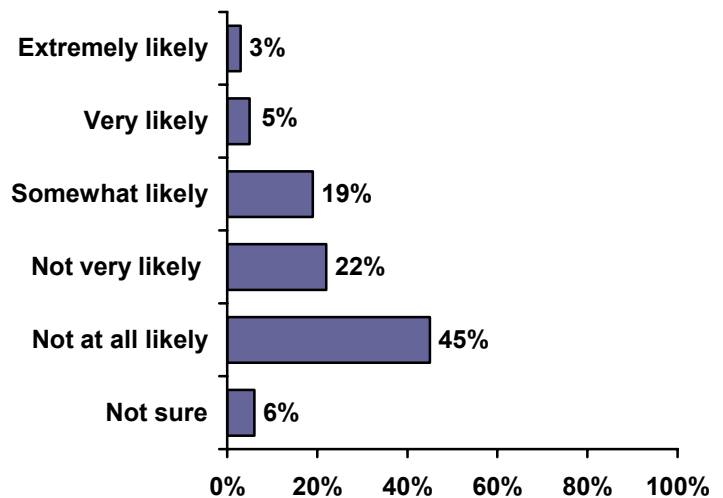


Members in Oregon were next asked to consider the likelihood of signing up for or activating a freeze on their credit files if they were charged a \$10 fee by one or all three major credit bureaus for doing so. Only one in ten members are highly likely to sign up for this service compared to nearly two-thirds who are not very or not at all likely to sign up for a credit or security freeze. Likewise, when asked how likely they would be to sign up for this service if they had to pay a fee of \$10 each time they wanted to *lift* the freeze to make it available to loan companies, nearly the same proportions of members indicate they are not likely to sign up for this service.

**Likelihood of *Activating* Security Freeze For \$10 Fee**  
(AARP Member Weighted N=803)



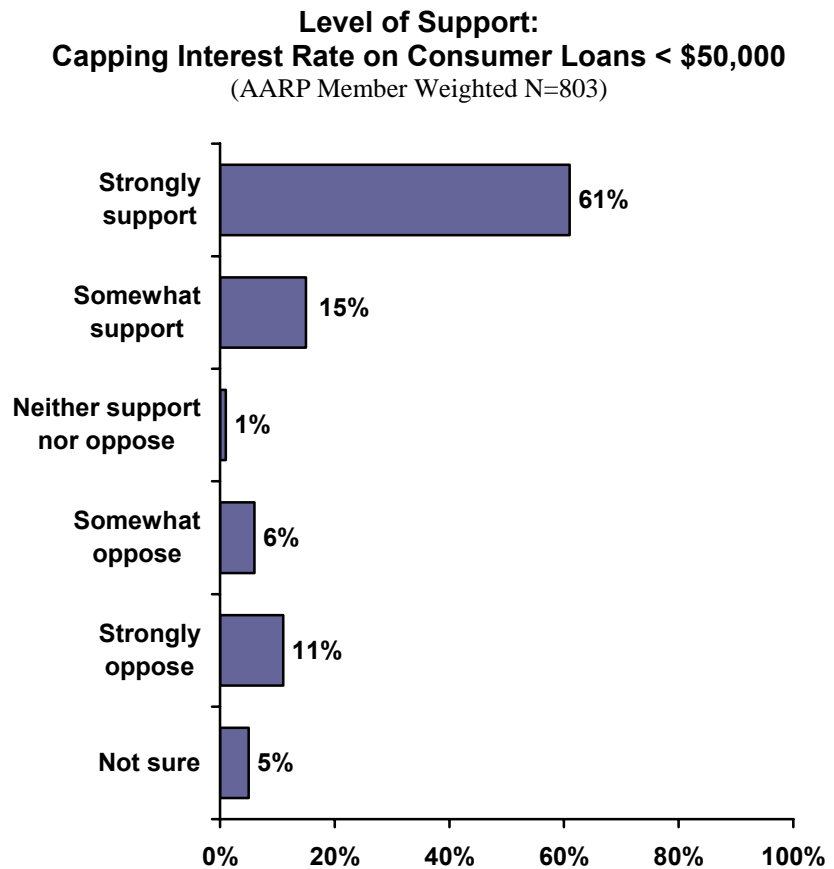
**Likelihood of *Lifting* Security Freeze For \$10 Fee**  
(AARP Member Weighted N=803)



<sup>1</sup> Please see additional and more detailed surveys at [http://www.aarp.org/research/frauds-scams/fraud/credit\\_freeze.html](http://www.aarp.org/research/frauds-scams/fraud/credit_freeze.html). Security freeze legislation is a highly desirable service among consumers.

## Capping Interest Rates on Loans of Less Than \$50,000.00

Recently, a law passed in Oregon set a cap on pay day loan interest rates at 36 percent. Oregon AARP members were asked to consider legislation that would cap the interest rate on other consumer loans such as car title and installment loans that are less than \$50,000. The majority of members in the state support this proposal, with six in ten saying they strongly support it, and only one in ten strongly opposing it.



## Conclusion

Legislators and state leaders should consider the opinions and views of the roughly 500,000 AARP members in Oregon as they plan and make decisions on health care funding, property taxes, and consumer protections. Like other Oregonians, they want and need health and financial security. AARP members vote in substantial percentages and their opinion on several legislative proposals in Oregon is clear.

AARP members in Oregon believe that there is not enough money in the state budget to meet the need or ensure quality for health services for children, the elderly, and the disabled. A strong majority say the state should maintain levels of funding for health services including mental and long-term care programs or services. This is the case even if they are not eligible for the services. Not surprising given the importance placed on adequate health care funding, members support proposals to increase the cigarette tax by .80 cents and the beer tax by .05 cents for health including mental health and long-term care.

A majority of AARP members in Oregon own a home. A quarter of members have less than \$30,000 in annual income. Members support a proposal to allow low-income taxpayers a property tax credit when their property tax reaches a certain percentage of their income. A property tax credit program only for low-income seniors generates just slightly more support.

Members support two consumer protection proposals in Oregon. They support legislation that enables them to block and unblock access to their credit files. However, members do not support a fee of \$10 each time to each credit bureau to activate or lift a credit freeze. In addition, support for capping interest rates on consumer loans that are less than \$50,000 is strong.

## Methodology

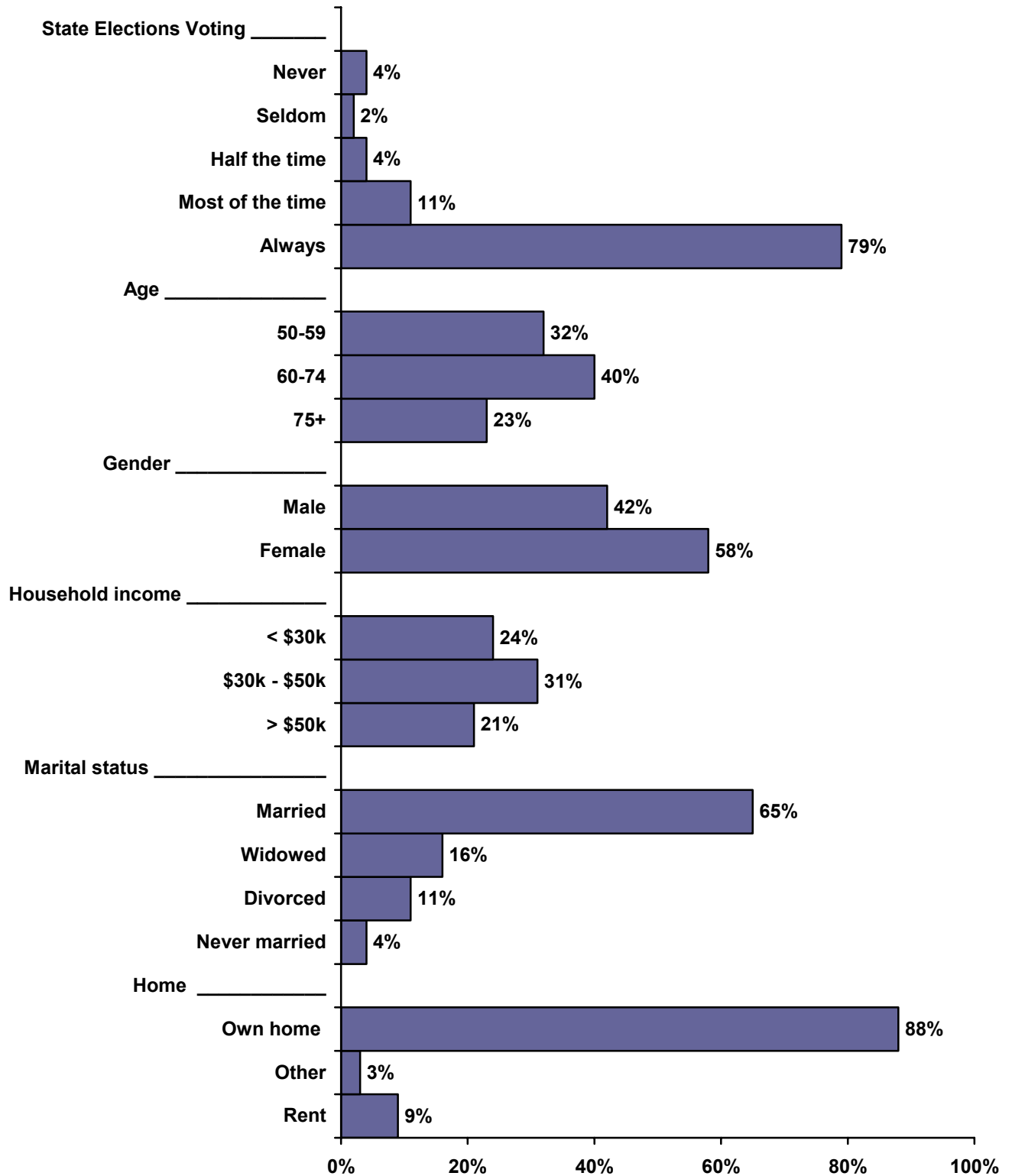
A random sample of AARP members in Oregon surveyed by telephone yielded a representative sample of 803 members. The interviews were conducted in English by Woelfel Research, Inc. from December 14 to December 21, 2006. The margin of sampling error for the complete set of data is  $\pm 3.5\%$ .

The data for this study were weighted by age. The table below contains information about the weighting. Those respondents who did not provide their age were given a weight of 1. The weighted sample distribution does not match the target distribution exactly because of the missing data for age. Since spouses of members can also respond to the survey, there were 13 individuals under the age of 50. For purposes of weighting they were treated as being 50-59. Because total response proportions to each question did not differ at all by their inclusion or exclusion in the data analysis, it was decided to report the responses from only members ages 50 and older – excluding the 13 people under age 50. The response rate for this study measured using AAPOR's response rate 3 method was 15 percent. The cooperation rate using AAPOR's cooperation rate 3 method was 93 percent.<sup>2</sup>

---

<sup>2</sup> (AAPOR) American Association for Public Opinion Research.

## Responding Demographics (AARP Members Weighted N=803)



**Appendix A:  
Annotated Questionnaire**

# 2006 AARP Oregon Member Opinion Poll

AARP Members Weighted N = 803; Response Rate = 15%; Sampling Error = +/- 3.5%)  
(Percentages may add to more than 100% due to rounding)

Hello, may I please speak with

{ WHEN RESPONDENT OR SPOUSE IS ON THE PHONE, CONTINUE WITH: }

{ NOTE: IF SPOUSE, THEY MUST CONSIDER THEMSELVES A MEMBER OF AARP }

Hello, this is \_\_\_\_\_ calling from Woelfel Research, a national opinion research firm. I am calling on behalf of A-A-R-P (American Association of Retired Persons). We are not telemarketers and are not trying to sell you anything. We would like to find out your opinions on various topics of interest. Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential. The survey should take only about 5-7 minutes of your time. { IF ASKED, "Where did you get my name?" SAY "A-A-R-P provided a list of members for us to call." }

**Q1. To begin, how important is it to you that Oregon maintain adequate levels of funding for health services to children, mental health programs, and long-term care services to the elderly and disabled even if you personally are not eligible for such services? Would you say it is extremely important to you, very important, somewhat important, not that important, or not at all important to you?**

<u>%</u>	
40	Extremely important
47	Very important
10	Somewhat important
1	Not that important
1	Not at all important
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

**Q2. In your opinion, would you say that in Oregon there is more than enough, just enough, or not enough money in the state budget to meet the need and ensure quality for these health care services?**

<u>%</u>	
7	More than enough
15	Just enough
59	Not enough
20	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

**Q3. Currently, the state tax on a pack of cigarettes in Oregon is \$1.18. It was last increased in 2002. One proposal to generate money for health and long-term care services calls for an increase in the cigarette tax of \$.80 cents which would generate about \$117 million annually. Would you support or oppose increasing Oregon's cigarette tax by \$.80 cents to \$1.98 cents per pack to generate money for health and long-term care services? *Would you strongly/somewhat support/oppose?***

<u>%</u>	
53	Strongly support
15	Somewhat support
2	Neither support nor oppose [DO NOT READ]
8	Somewhat oppose
20	Strongly oppose
2	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

**Q4. The state tax rate on beer was last increased in 1977. Another proposal to help maintain quality mental health services is to increase the state tax on beer by 5 cents per six-pack from 4.7 cents. This increase of 5 cents could generate about \$44 million annually. Would you support or oppose increasing the state tax on beer by 5 cents to help maintain mental health services in Oregon? Is that strongly or somewhat?**

<u>%</u>	
67	Strongly support
17	Somewhat support
<.5	Neither support nor oppose [DO NOT READ]
5	Somewhat oppose
9	Strongly oppose
1	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

**Q5. Now, I'd like to get your opinion on property taxes. Overall, would you say property taxes in Oregon are too high, too low, or about right?**

<u>%</u>	
44	Too high
3	Too low
45	About right
8	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

**Q6. Currently, Oregon offers property tax deferral programs to senior residents who meet certain income eligibility requirements and own a home. This program enables qualified low-income home owners to defer paying property taxes until the property is sold, the owner dies, or the deferral is not renewed. At that time, the deferred payments plus fees and interest of 6 percent must be paid out of the proceeds of the home's sale.**

**Q6. (continued) Do you participate in this property tax program or do you know someone who is participating in this program?**

<u>%</u>	
2	Yes, I am
9	Yes, not me, but I know someone who is
<.5	Yes, myself and someone I know
87	No
2	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

**Q7. Another tax assistance program being considered in Oregon to help residents afford their property tax is a credit program. This program would allow taxpayers earning below a certain income level to be given a tax credit when their property tax reaches a certain percentage of their income. How strongly would you support or oppose a property tax credit program in Oregon? Would you strongly support, somewhat support.....?**

<u>%</u>	
39	Strongly support
35	Somewhat support
4	Neither support nor oppose [DO NOT READ]
8	Somewhat oppose
5	Strongly oppose
8	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

**Q8. How strongly would you support or oppose a property tax credit program in Oregon to help only low-income older persons?**

<u>%</u>	
46	Strongly support
33	Somewhat support
3	Neither support nor oppose [DO NOT READ]
9	Somewhat oppose
5	Strongly oppose
4	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

**Q9. A credit or security freeze would block unauthorized access to your credit files without your consent. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can also lift the freeze for a period of time or you can lift it for a specific creditor. Would you support or oppose security freeze legislation in Oregon? And would you say you strongly or somewhat support/oppose?**

<u>%</u>	
37	Strongly support
25	Somewhat support
3	Neither support nor oppose [DO NOT READ]
10	Somewhat oppose
10	Strongly oppose
15	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

**Q10. To place or activate a freeze on your credit files, you could sign up with one or each of the three major credit bureaus. If Oregon allowed the credit bureaus to charge residents \$10 to activate a credit freeze, for individuals registering with each credit bureau this could total \$30. How likely would you be to sign up for a credit freeze if you had to pay \$10 to each credit bureau?**

<u>%</u>	
3	Extremely likely
7	Very likely
19	Somewhat likely
21	Not very likely
43	Not at all likely
6	Not sure [DO NOT READ]
<.5	Refused [DO NOT READ]

**Q11. How likely would you be to sign up for this service if lifting it cost \$10 each time you wanted to make it available to credit or loan companies? *Would you be extremely likely, very likely, somewhat likely, ...***

<u>%</u>	
3	Extremely likely
5	Very likely
19	Somewhat likely
22	Not very likely
45	Not at all likely
6	Not sure
1	Refused

**Q12. Payday loans are short-term loans typically made at extremely high rates of interest. Customers can write post-dated checks for deposit at a later date, and the payday loan outlet will then advance the customer cash in the amount of the check for a fee and hold the check for the loan term. While a law was passed earlier this year in Oregon that set a cap on interest of 36% for payday loans, other consumer loans of less than \$50,000, such as car title and installment loans, have no cap. How strongly would you support or oppose Oregon capping the interest rate on consumer loans less than \$50,000? *Would you strongly support, somewhat support, somewhat oppose, strongly oppose?***

<u>%</u>	
61	Strongly support
15	Somewhat support
1	Neither support nor oppose [DO NOT READ]
6	Somewhat oppose
11	Strongly oppose
5	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

*The next few questions are for classification purposes only.*

**D1) Do you currently own or rent your home? (IF CURRENTLY PAYING MORTGAGE ON IT, CODE AS OWN)**

<u>%</u>	
88	Own
9	Rent
3	OTHER
1	REFUSED

**D2) What is your current marital status? Are you...**

<u>%</u>	
65	Married
3	Not married, living with partner
<.5	Separated
11	Divorced
16	Widowed
4	Never married
1	REFUSED

**D3) What is your age as of your last birthday? \_\_\_\_\_RECORD YEARS**

<u>%</u>	
2	Less than 50
32	50-59
40	60-74
23	75+
3	REFUSED

**D4) What is was your annual household income before taxes in 2005?**

<u>%</u>	
3	Less than \$10,000
9	\$10,000 to less than \$20,000
13	\$20,000 to less than \$30,000
12	\$30,000 to less than \$40,000
9	\$40,000 to less than \$50,000
11	\$50,000 to less than \$60,000
5	\$60,000 to less than \$70,000
16	\$70,000 or more
18	REFUSED
6	Don't know

**D5) What county do you live in? \_\_\_\_\_**

<u>%</u>		<u>%</u>	
1	Baker	11	Lane
2	Benton	2	Lincoln
7	Clackamas	2	Linn
2	Clatsop	2	Malheur
2	Columbia	7	Marion
1	Coos	<.5	Morrow
1	Crook	16	Multnomah
2	Curry	2	Polk
5	Deschutes	1	Tillamook
4	Douglas	2	Umatilla
1	Grant	1	Union
<.5	Harney	1	Wallowa
1	Hood River	1	Wasco
7	Jackson	8	Washington
1	Jefferson	2	Yamhill
3	Josephine	1	Other
3	Klamath	1	REFUSED
<.5	Lake		

**D6) What is your 5 digit zipcode? \_\_\_\_\_**

**D7) Thinking about your state elections for *State* Governor and Legislators in the last ten years, would you say you vote always, most of the time, about half of the time, seldom, or you never vote?**

<u>%</u>	
79	Always
11	Most of the time
4	About half of the time
2	Seldom
4	Never
<.5	REFUSED

**D8) RECORD GENDER: [DO NOT READ]**

<u>%</u>	
42	Male
58	Female

**AARP**  
**Knowledge Management**  
**For more information please contact Jennifer H. Sauer at:**  
**202.434.6207 or email [jsauer@arp.org](mailto:jsauer@arp.org)**