

**2006 Survey of AARP
Wyoming Members:
Experiences with
Telecommunication
Services**

November 2006



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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 website, 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.

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Background

Basic telephone service is essential for all people. As of July 2005, most – 94 percent – have wire-line service, and in fact people age 65 and older are more likely than any other age group to have telephone service.¹ According to the 2006 Wyoming Telecommunications Report prepared by the Wyoming Public Service Commission, 96 percent of Wyoming households use a wire-line service and fourteen companies provide facilities-based local telephone exchange service.

Basic telephone service rates in Wyoming have risen substantially year after year. For example, between 1995 to 2006 rates rose between a low of 13 percent and a high of 721 percent, indicating that some companies increased their prices only moderately whereas other charged substantially more. At the beginning of 2006, basic local residential telephone service in Wyoming ranged between \$16 and \$91 (this is the full cost of service before the Universal Service Fund subsidizes high-cost rural areas of Wyoming). However, quality of telephone services seems to have improved over time and telecommunication complaints (service quality, support for advanced services, billing errors and disagreements, or misunderstandings of the various charges) have decreased between 2002 and 2005, both for local calls (from 44% to 28%) and for long distance calls (from 28% to 8%).

This report is part of a larger survey that explored AARP Wyoming members' experiences and views regarding AARP programs and information, work and retirement, identity theft, property taxes, and issues they view as top legislative priorities for the state. AARP Wyoming members' experiences with telecommunication services and charges are examined in this report. This report specifically explores members':

- Experiences and satisfaction with local wire-line telephone service
- Choices between local wire-line and wireless telephone service
- Use of wireless or cellular telephone service

¹ Wyoming Public Service Commission at <http://psc.state.wy.us/htdocs/telco/telco06/teleco2006.pdf>. More details on pricing at <http://psc.state.wy.us/htdocs/telco/TeleServPrice.PDF>. Retrieved on September 11, 2006. The definition of basic telephone service in this survey is similar to that of the Wyoming Public Service Commission as extra features such as call waiting or call forwarding are not included in the basic local telephone service.

Methodology

AARP conducted the AARP Wyoming Member Survey from June through August, 2006. A random sample of 2,000 AARP members in Wyoming, proportionally stratified by three age segments—50 to 59, 60 to 74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: A pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Wyoming members returned 1,052 completed and useable surveys by the cut-off date, providing a 53 percent response rate. Thus, the survey has a sampling error of plus or minus 3.0 percent.

Survey responses were weighted to reflect the distribution of the age segments in the member population of Wyoming. The weighted overall findings are discussed. Throughout the report, statistics representing member responses are reported in percentages. In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Wyoming membership the actual number of people may be substantial. As of July 2006, the number of individual AARP members in Wyoming was 93,583. A full annotated questionnaire is included in the Appendix.

Highlights

This report presents findings from a larger survey that also explored AARP Wyoming members' experiences with telecommunication services. The survey was mailed to 2,000 members in Wyoming and 1,052 were returned and completed by the closing date. This survey has a response rate of 53 percent and a margin of sampling error of plus or minus 3.0 percent.

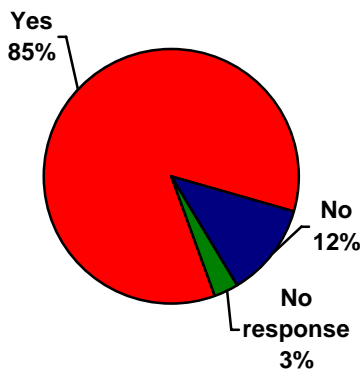
- Most Wyoming members (85%) have wire-line telephone service in their homes and two-thirds (67%) are satisfied with the quality of service.
- Almost eight in ten members (77%) pay more than \$30 per month for their basic local wire-line telephone service. Nearly six in ten members (57%) say they are paying too much, while four in ten (40%) say they are paying the right amount.
- More than four in ten Wyoming members (43%) with wire-line telephone service say there are other service providers in their community. However, almost as many members (40%) say they do not have a choice in telecommunication companies that offer wire-line telephone service and 15 percent say they are not sure if there are other telephone companies that offer service in their area.
- Nearly three in four members (73%) say it is not likely that they would rely only on a cellular telephone for basic telephone service. In fact, almost six in ten Wyoming members (57%) have access to both, wire-line and cellular services.
- Well over half of all AARP members in Wyoming view ensuring the affordability of utility and telecommunications services as a top (22%) or high (35%) priority for AARP to work on in the state.

Survey Findings

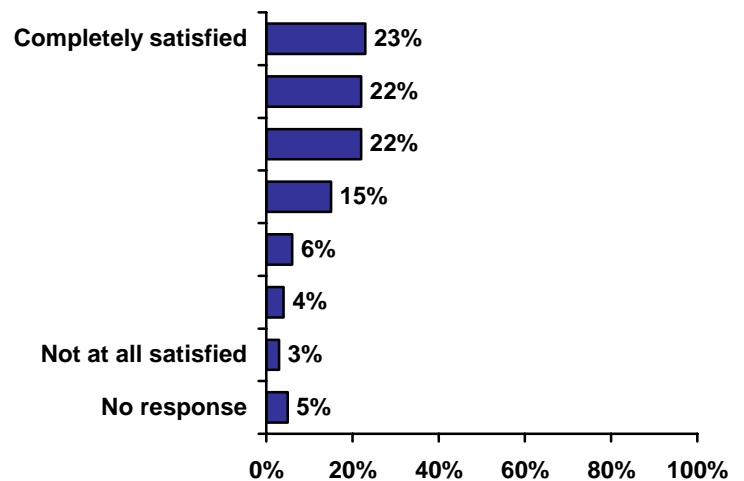
Most AARP Wyoming members currently have wire-line telephone service in their homes, and two-thirds are satisfied with the quality of service.

More than eight in ten Wyoming AARP members currently have wire-line telephone service in their homes. Satisfaction with the quality of telecommunication services is comparatively high among Wyoming members as two-thirds (67%) said they are satisfied with their wire-line telephone service, while 12 percent indicate that they are dissatisfied. Compared with results from a similar survey in 2004, satisfaction levels are almost the same.²

Access to Wire-line Telephone Service
(AARP Wyoming members, weighted AARP n=1,052)



Satisfaction with the Quality of Service
(AARP Wyoming Members, weighted n=889)



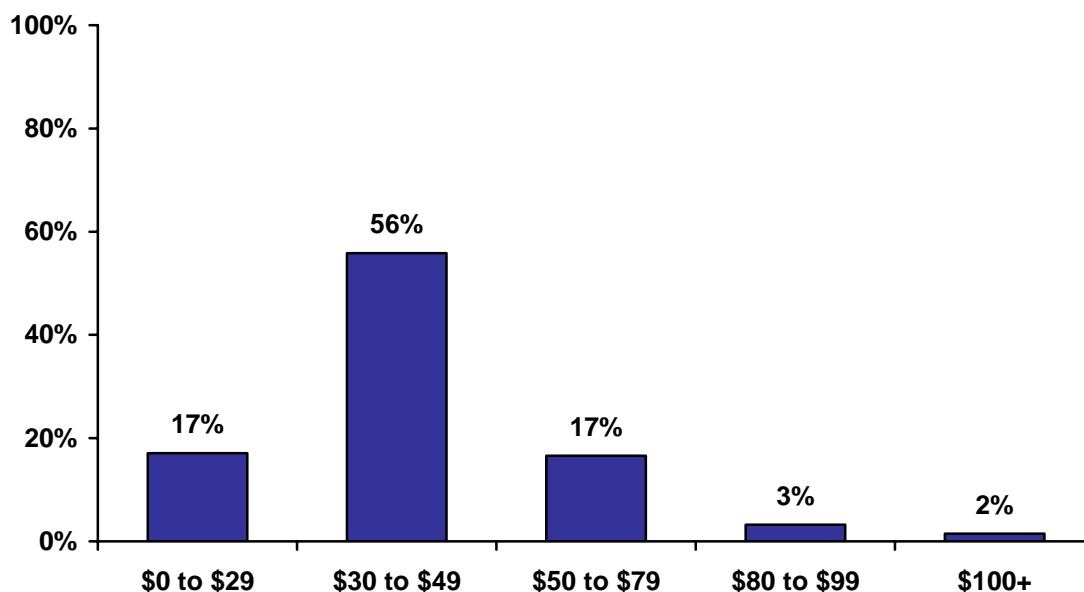
Younger members are more likely than those age 75+ to have wire-line telephone service (50-59: **88%**, 60-74: **86%**, 75+: **78%**). Members age 75+, however, are more likely to be completely/ very satisfied with their wire-line service (50-59: **41%**, 60-74: **46%**, 75+: **51%**). The higher the household income the more likely members have wire-line telephone service (<\$20k: **66%**, \$20k-\$40k: **86%**, \$40k-\$75k: **92%**, \$75k+: **94%**). Satisfaction levels, though, do not differ much between the higher income groups, but dissatisfaction with the telephone service is higher among low-income households (<\$20k: **15%**, \$20k-\$40k: **5%**, \$40k-\$75k: **3%**, \$75k+: **7%**).

² See Dinger, E. (2004) *Wyoming AARP Legislative Issues Survey: Telecommunications*. AARP, Washington DC.

More than half of members with wire-line telephone service say they pay too much for this service.

Almost six in ten (57%) of members with basic telephone service say that they are paying too much for their telephone service, while four in ten (40%) say they are paying about the right amount.³ The majority of members say they pay between \$30 and \$49 per month for wire-line telephone service.

**Amount Spent on Wire-line Telephone Service per Month
(AARP Wyoming Members, weighted n=889)**



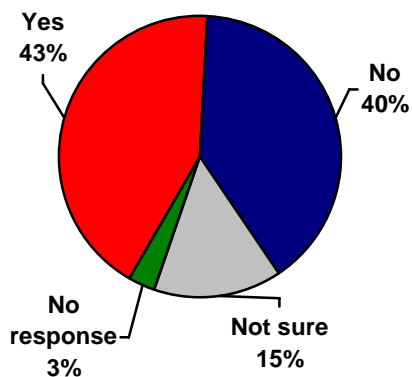
Although members age 50-74 are more likely than older members to say they spend too much each month on wire-line telephone service (50-59: **59%**, 60-74: **59%**, 75+: **48%**), the comparison, when broken down by cost, of the actual telephone bills - between \$30 and \$79 per month - shows, the differences are too small to be significant (50-59: **72%**, 60-74: **75%**, 75+: **71%**).

³ In comparison with 2004, the figures for 2006 are substantially smaller. In 2004, 67 percent of members said they were paying too much for basic telephone service, and 30 percent said it was about the right amount. See Dinger (2004).

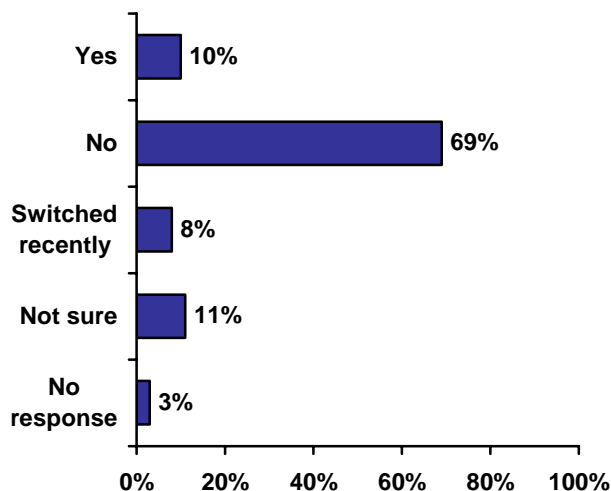
Four in ten Wyoming members with wire-line telephone service have no choice in their telephone carrier.

More than four in ten members with wire-line telephone service say there are other service providers in their community to choose from. However, almost the same number of members has no choice as there are no other providers to choose from, and 15 percent are not sure if there is more than one carrier.

Presence of Other Wire-line Telephone Service Providers
(AARP Wyoming Members, weighted n=889)



Considered Switching to a Different Service
(AARP Wyoming Members, weighted n=381)



Of those who have other wire-line telephone service providers to choose from (n=381), about seven in ten say they do not consider switching the service. One in ten, though, are considering switching and eight percent have recently switched to another telephone service provider.

More than seven in ten Wyoming members say it is not likely that they would switch from using a wire-line phone to using only a cellular phone for all their telephone needs.

Members with wire-line telephone service (n=889) were asked whether they would switch to using only a cellular phone for all their telephone needs. Nearly three in four members (73%) say it is not likely that they would use only a cellular phone, but almost two in ten (11%) say it is at least somewhat likely that they would. More often members from higher income households above \$75k indicate that it is not likely they will use only a cellular phone compared to household members with \$20k or less per year (80% versus 69%).

In an open question, members were asked for their reasons not to switch entirely to cellular phone services. The lack of service availability and cost are the two most important reasons among others. Interestingly, about one in ten say they are not sure, and one-quarter did not answer the question.

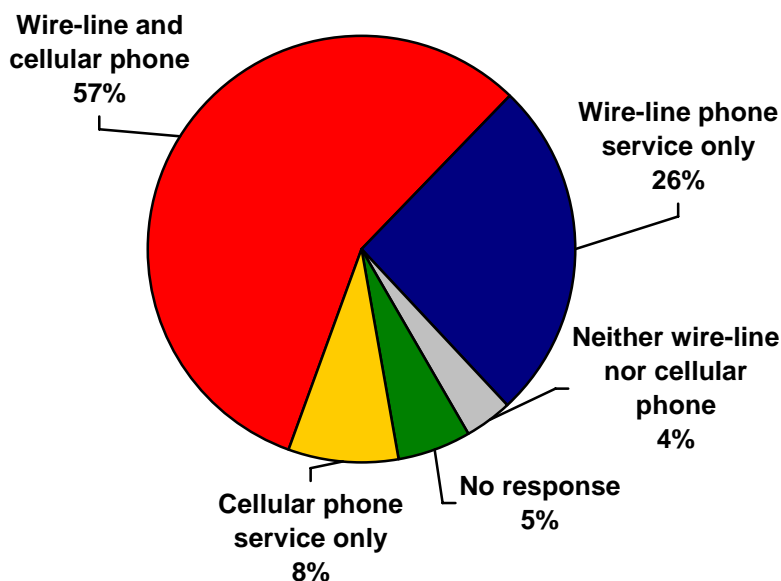
Reasons Why AARP Wyoming Members are Not Likely to Use Only a Cellular Phone for Basic Telecommunications Service (n=653)

Availability of service	20%
Cost	13%
Do not want too many different phone numbers	8%
Want or need both line and cell because of business or other needs	4%
Needed for computer/ internet service	4%
Don't understand the technology	3%
Like what I have/ need private line	2%
Worry about accessing emergency numbers	2%
Service not dependable, poor signal	2%
Business lines are on home phone	2%
No need	2%
Use cell for emergencies/ limited use	1%
Cell phones are annoying	1%
Not sure	9%
No response/ Refused	25%

Almost six in ten Wyoming members have both wire-line and cellular services in their homes.

The telephone coverage per household among Wyoming members seems sufficient. As previously mentioned in this report, more than eight in ten members have wire-line telephone service in their homes, and two-thirds of Wyoming members (67%) currently use a cellular or wireless phone to make local or long-distance calls (see Annotated Survey, Question 8). In fact, almost six in ten Wyoming members have access to both, wire-line and cellular services. More than one in four members use only wire-line service, and, similarly, using only cellular telephone service has not become widespread.

Access to Wire-line and Cellular Services
(AARP Wyoming Members, weighted n=1,052)



Younger members are more likely than those age 75+ to make local or long-distance calls with cellular telephones (50-59: **82%**, 60-74: **68%**, 75+: **45%**). The higher the household income the more likely members have cellular telephone service (<\$20k: **49%**, \$20k-\$40k: **61%**, \$40k-\$75k: **76%**, \$75k+: **83%**). And married members are more likely to have cellular phone service than unmarried members (73% versus 59%).

Conclusion

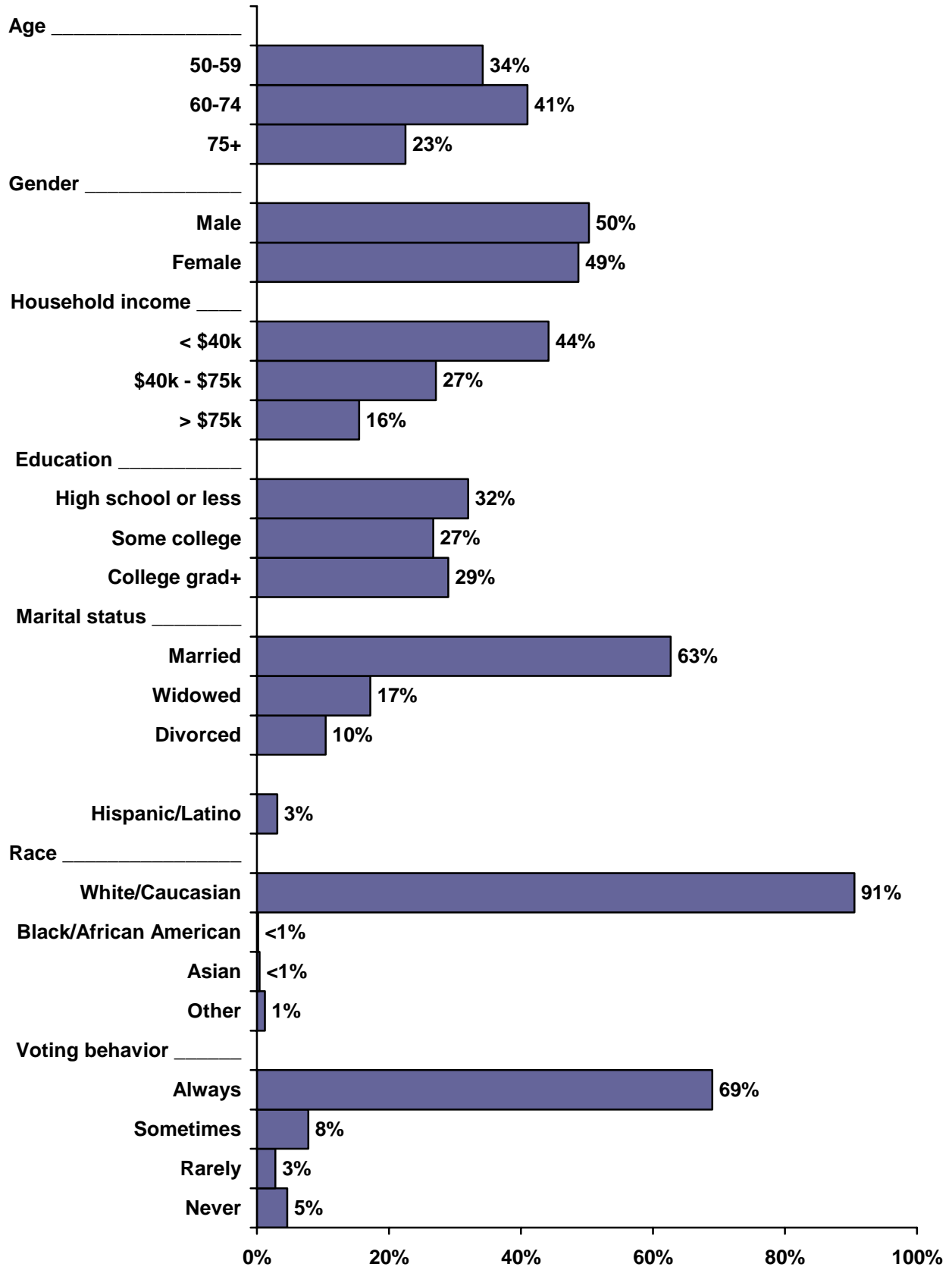
This survey of telecommunications use and service among Wyoming AARP members supports previous findings in Wyoming. Most members have basic telephone service, and many believe that they pay too much for it.

Many members are satisfied with their service, however, four in ten have no other providers to choose from and 15 percent are not sure if there are other telephone companies that offer service in their area. In this respect, opportunities exist to educate consumers about telecommunications options where they may exist.

Many Wyoming members report using wireless or cellular service. While a small proportion currently use this as their only telephone service, seven in ten members have not considered switching to cellular service as their sole telephone. Most often members have access to both, wire-line and cellular services.

The results of this survey suggest that Wyoming members are increasingly satisfied with telecommunication services, though many - and particularly younger members - believe that they pay too much for the service. Taking a broader view and considering the development over the past years, the efforts of the Wyoming Public Service Commission seems to pay off for consumers. AARP Wyoming members, however, have the utility and telecommunication issue on their list of priorities for future AARP work. Almost six in ten members say AARP Wyoming should make ensuring the affordability of utility and telecommunication services in Wyoming a top or high legislative priority (see question 7, Appendix).

**Demographic Profile of Wyoming AARP Members
(n=1,052)**



APPENDIX
Annotated Questionnaire

2006 AARP WYOMING MEMBER SURVEY

AARP Members Weighted N =1,052; Response Rate =53%; Sampling Error =+/- 3%)
(Percentages may add to more than 100% due to rounding)

AARP in your community

1. AARP helps organize local Chapters and Retired Educator Units where members meet regularly to socialize and get involved. They make new friendships, plan community service projects, learn about national and state issues, and advocate for public policies that address the concerns of persons age 50 and over.

Do you belong to a local AARP Chapter or Retired Educators Unit?

<u>%</u>	
6	Yes
79	No → GO TO QUESTION 2
8	Never heard of AARP Chapters or Retired Educators Unit → GO TO QUESTION 2
1	Not sure → GO TO QUESTION 2
6	No answer

- 1a. IF **YES**, how did you come to join either? (n=67)

<u>%</u>	
25	Through a friend, family member, neighbor, colleague at work
6	In a news flier or bulletin
1	At an AARP event or meeting
38	Automatically joined when I became an AARP member
1	Invited by an AARP Chapter or REU representative
1	Other: (specify) _____
10	Not sure/can't remember
18	No answer

2. AARP also offers a Driver Safety Program in communities throughout Wyoming for residents age 55 or older where upon successful completion of the program they are eligible for a two-year discount on their auto insurance.

Have you ever taken an AARP Driver Safety class?

<u>%</u>	
20	Yes → GO TO QUESTION 3
76	No
4	No answer

- 2a. IF **NO**, why not: [Check (√) ALL that apply] (n=794)

<u>%</u>	
30	Have never heard of the AARP Driver Safety program
14	Program not available in my community
33	Don't think I need to at this time
17	Other reason: (specify) _____
9	Not sure

3. AARP also offers a program in communities throughout Wyoming during the tax season where AARP volunteers help older residents complete and file their taxes at no cost called the AARP Tax-Aide program. Have you ever sought help from the AARP Tax-Aide program?

- %
- 5 Yes → GO TO QUESTION 4
- 91 No
- <.5 Not sure → GO TO QUESTION 4
- 3 No answer

3a. **IF NO**, why not? (N=956)

- %
- 18 Have never heard of the AARP Tax Aide program
- 3 Program not available in my community
- 48 Don't think I need this type of assistance at this time
- 4 Other reason: (specify) _____
- 2 Not sure
- 18 No answer

4. If offered in your local community, how involved do you think you would be in each of the following AARP Wyoming activities:

	Extremely involved ▼	Very involved ▼	Somewhat involved ▼	Not too involved ▼	Not at all involved ▼	Not sure ▼	No Answer ▼
a. Monthly meeting that educate & inform AARP members about community issues	1	4	26	25	27	11	5
b. Annual community projects such as help low-income seniors winterize their vehicles, make minor home repairs, etc.	2	7	25	20	30	11	6
c. A training session to become a volunteer for AARP programs like Tax-Aide, Driver Safety, or Community Action Teams	1	4	15	20	45	9	6
d. Health & wellness sessions like walking tours, physical & mental fitness exercises, healthy cooking classes or Wyoming Senior Olympic training sessions	2	10	23	18	33	9	6
e. Issue training to help AARP Wyoming address important issues like affordable utilities, health coverage, housing and transportation, long-term care, etc.	3	10	23	19	29	11	6
f. Social fun or leisure activities like trips, tours, pot-luck dinners, etc.....	2	7	24	24	29	10	5

5. AARP Wyoming is considering holding some workshops in your community on a variety of topics. How likely you would be to attend each of the following if it is offered in your community:

A workshop or meeting on:	Definitely would attend ▼	Probably would attend ▼	Probably would not attend ▼	Definitely would not attend ▼	Not sure ▼	No Answer ▼
a. The new Wyoming Advance Health Care Directive – learn how to express final wishes in one simple-to-use form	8	38	28	12	11	3
b. Grandparent and family caregivers – learn about temporary guardianship and how to best work with child’s school, doctors, dentist, or others to ensure quality care	2	14	39	30	11	4
c. The workplace for people 50 and older – learn how to find jobs after retirement, negotiate work schedules, etc.	4	26	29	29	9	3
d. Retirement – learn more about financially preparing for retirement and protecting assets	8	29	26	26	7	5
e. Identity theft – learn how to protect your personal information	12	41	24	11	8	4
f. Social Security – learn about latest policy proposals and developments affecting this entitlement	14	41	22	11	8	4
g. Medicare – learn about the programs benefits and your options	13	41	22	12	8	4
h. Prescription drug insurance and public benefits – learn about available options	11	36	25	15	9	3
i. Long-term care – learn about available options, insurance benefits or coverage, and latest policy developments	10	38	27	14	9	3

6. If AARP has or were to offer any of the above programs, services, or activities in your community how would you want to find out about them? [Check (√) ALL that apply]

<u>%</u>	
26	Through radio ads
67	In local newspaper
12	In fliers posted around town
67	Direct mail
21	Through public access TV or local cable channel
17	Announcement at local senior center
15	Through word-of-mouth
6	On AARP Wyoming website
13	In email from local AARP office
24	In AARP Wyoming’s Quarterly newspaper (Wyoming Sage)
1	Other: (specify) _____
2	I do not want to learn about any AARP Wyoming activities in my community
6	Not sure
2	No Answer

7. To be more effective, AARP Wyoming wants to work on the most important issues facing members in the state. How much of a priority do you think it should be for AARP Wyoming to work on the following?

	Top Priority ▼	High Priority ▼	Medium Priority ▼	Low Priority ▼	Not a Priority ▼	Not Sure ▼	No Answer ▼
a. Providing home modification information to help individuals remain in their homes and communities as they age	17	40	25	6	4	5	4
b. Expanding access to home and community based long-term care services	14	43	25	6	3	5	4
c. Protecting consumers against identity theft through stronger state laws	25	37	22	6	2	4	3
d. Increasing state funding for more affordable housing options	19	33	25	9	5	4	4
e. Expanding state regulations for quality long-term care services	21	37	24	6	3	6	4
f. Making health insurance more accessible and affordable	49	33	8	2	2	3	3
g. Expanding Medicaid coverage for dental services to more low-income residents	28	35	20	6	5	3	3
h. Expanding health insurance coverage for Wyoming's working uninsured	25	36	21	8	4	3	3
i. Working for smoke-free environments in public restaurants and places (n=1041)	26	22	20	13	13	3	4
j. Expanding affordable public transportation systems	14	30	31	12	7	3	4
k. Ensuring the affordability of utility and telecommunications services	22	36	25	7	3	4	4
l. Reducing property taxes	34	28	22	6	4	2	5
m. Working with state businesses to help ensure employment opportunities for people 50+	18	33	29	8	5	4	4
n. Making prescription drugs more affordable	47	35	9	2	2	1	3
k. Providing information on wise investing and how to avoid investment and securities fraud	18	32	29	8	6	3	4

Telecommunications

A **wire-line service** refers to the traditional telephone service where a line or cable connects your residence to a service provider or carrier enabling you to make and receive local and long-distance calls only within your residence or business. Wire-line service can be provided by a cable company that offers local telephone service. **Cellular phone** service refers to a wireless connection from a mobile telephone to a nearby transmitter enabling you to make local or long distance calls.

8. Do you currently have wire-line telephone service in your home?

<u>%</u>	
85	Yes
12	No → GO TO QUESTION 14
3	No Answer

9. Please rate your overall satisfaction with your wire-line telephone service on a scale of 1 to 7, where 1 means not at all satisfied and 7 means completely satisfied. (n=889)

<u>%</u>	
3	1 = Not at all satisfied
4	2
6	3
15	4
22	5
22	6
23	7 = Completely satisfied
5	No answer

10. Looking at your most recent telephone bill, about how much do you pay per month for your basic local wire-line telephone service ONLY – excluding extra features such as call-waiting, call forwarding, or long-distance? (n=889)

<u>%</u>	
17	\$0 to \$29 per month
56	\$30 to \$49 per month
17	\$50 to \$79 per month
3	\$80 to \$99 per month
2	\$100 to \$124 per month
0	More than \$124 per month
2	Not sure how much I pay for this service
4	No answer

11. Thinking about the past 12 months, would you say you are paying too much, too little, or about the right amount for your wire-line telephone services? (n=889)

<u>%</u>	
57	Too much
<.5	Too little
40	About the right amount
4	No answer

12. Are there other wire-line telephone service providers in your community to choose from? (n=889)

<u>%</u>	
43	Yes
40	No → GO TO QUESTION 13
15	Not sure → GO TO QUESTION 13
3	No answer

12. a. **IF YES**, are you considering switching to that service? (n=381)

<u>%</u>	
10	Yes
69	No
8	Just recently switched to another provider
11	Not sure
3	No answer

13. Looking ahead over the next 12 months, how likely are you to switch from using a wire-line phone to using **ONLY** a cellular phone for all your telephone needs? (n=889)

<u>%</u>	
3	Extremely likely → GO TO QUESTION 14
6	Very likely → GO TO QUESTION 14
11	Somewhat likely → GO TO QUESTION 14
33	Not too likely
40	Not at all likely
5	Not sure → GO TO QUESTION 14
3	No Answer

13a. **IF NOT** too or not at all likely, why not? (n=653)

<u>%</u>	
13	Cost
<.5	Already have switched to cellular phone only
20	Availability of service
3	Don't understand the technology
8	Do not want too many different phone numbers
2	Worry about accessing emergency numbers
20	Other: (specify) _____
9	Not sure
25	No Answer

14. Do you currently use a cellular or wireless phone to make local or long-distance calls?

<u>%</u>	
67	Yes
30	No
3	No Answer

Property Tax

15. How concerned are you about your ability to pay the property tax on your primary residence over the next three years?

%

11 Extremely concerned
16 Very concerned
28 Somewhat concerned
26 Not too concerned
16 Not at all concerned
3 No Answer

16. Do you think that property tax rates should be reduced, even if it meant a reduction in state and local government services?

%

54 Yes
41 No
5 No Answer

Identity Theft

Identity Theft can occur when someone gets access to your bank accounts, checking accounts, or credit cards, as well as personal information about you like your name, Social Security number, birth date, or mother's maiden name and then uses this information to fraudulently open new accounts, make large purchases, or even pay someone else's bills.

17. How concerned are you about being a victim of identity theft?

%

21 Extremely concerned
28 Very concerned
37 Somewhat concerned
11 Not too concerned
2 Not at all concerned
1 No Answer

18. If you thought someone accessed your personal information and was using it for their own purposes without your consent, which of the following places or people would you turn to for help?

%

69 Local police
39 Wyoming Attorney General's office
19 Federal Bureau of Investigation (FBI)
64 Credit card company
10 Wyoming Secretary of State's Office
19 Personal lawyer
4 Other: (specify) _____
1 Don't Know

19. In the last 5 years, have you or someone you know experienced identity theft?

<u>%</u>	
5	Yes, I was a victim of identity theft
19	Yes someone I know was a victim of identity theft but not me
1	Yes, both myself and someone I know was a victim of identity theft
68	No, not I or anyone I know have been a victim of identity theft →GO TO QUESTION 22
5	Not sure → GO TO QUESTION 22
3	No Answer

20. In which of the following ways was your or their personal information obtained:

[Check (√) ALL that apply] (n=251)

<u>%</u>	
7	By a family member or friend
16	Lost or stolen wallet or purse
12	Internet or web scam
37	Credit card number copied or stolen
9	Social Security card number copied
5	Telemarketing scam
9	Stolen or opened mail/bills
5	Through employer/employee information
7	Compromised databases of companies you do business with
5	Other: (specify) _____
18	Not sure
7	No Answer

21. To which of the following offices, if any, did you or they report the incident?

[Check (√) ALL that apply] (n=251)

<u>%</u>	
10	I did <u>not</u> report the incident to anyone or any office
32	Local police
4	Wyoming Attorney General's office
5	Federal Bureau of Investigation (FBI)
44	Credit card company
1	Wyoming Secretary of State's Office
7	Personal lawyer
22	Other: (specify) _____
27	Not sure
8	No Answer

22. How strongly would you support or oppose stronger penalties for identity theft in Wyoming?

<u>%</u>	
87	Strongly support
9	Somewhat support
<.5	Somewhat oppose
<.1	Strongly oppose
2	Not sure
2	No Answer

23. If a company or organization with whom you do business encounters a security breach in their computer databases of customer information, how important is it to you that the company or organization be required by state law to notify you immediately of this breach?

<u>%</u>	
84	Extremely important
5	Somewhat important
6	Very important
1	Not too important
1	Not at all important
2	No Answer

24. Currently, more than 20 states have passed legislation that allow consumers like yourself to place a freeze on their credit files with the three major credit reporting agencies. If you choose to place a freeze on your credit files, this would block unauthorized access to them. Also, if you want to open a new credit account or get a new loan, you could lift the freeze on your credit file. You could also lift the freeze for a period of time or you could lift it for a specific creditor.

How strongly would you support or oppose security freeze legislation in Wyoming?

<u>%</u>	
58	Strongly support
24	Somewhat support
2	Somewhat oppose
1	Strongly oppose
14	Not sure
2	No Answer

25. If this service were available in Wyoming, how likely would you be to sign up to place a freeze on your credit files?

<u>%</u>	
33	Extremely likely
30	Very likely
17	Somewhat likely
5	Not too likely
2	Not at all likely
11	Not sure
2	No Answer

26. To place or activate a freeze on your credit files, you could sign up with one or *each* of the three major credit reporting agencies. If Wyoming allowed the credit reporting agencies to charge residents a one-time fee up to \$10 to activate a credit freeze, for individuals registering with each credit reporting agency this could total up to \$30. How likely would you be to sign up for a credit freeze if you had to pay a fee?

<u>%</u>	
12	Extremely likely
19	Very likely
25	Somewhat likely
19	Not too likely
12	Not at all likely
11	Not sure
3	No Answer

27. In Wyoming, residents who sign up for a credit freeze could experience a delay in getting their credit approved by a few hours to a few days. How strongly would you support or oppose Wyoming making credit freeze services available even if there was a delay in getting your credit approved?

<u>%</u>	
27	Strongly support
33	Somewhat support
13	Somewhat oppose
6	Strongly oppose
18	Not sure
4	No Answer

Work and Retirement

28. Which of the following best describes your present employment situation?

<u>%</u>	
27	Employed full-time
3	Employed part-time
6	Self-employed full-time
3	Self-employed part-time
1	Unemployed and looking for work
1	Retired and working <u>again</u> full-time → GO TO QUESTION 31
6	Retired and working <u>again</u> part-time → GO TO QUESTION 31
3	Retired and <u>looking</u> for work → GOTO QUESTION 31
43	Retired and NOT looking for work → GO TO QUESTION 34
2	Other → GO TO QUESTION 34
8	No Answer

29. Thinking about your own current work and financial situation, how likely is it that you will put off retirement from work as long as possible? (n=399)

<u>%</u>	
30	Extremely likely
26	Very likely
20	Somewhat likely
13	Not too likely
8	Not at all likely
2	Not sure
1	No Answer

30. Which ONE of the following best describes what you plan to do when you reach an age you consider to be “retirement age”: [Check (√) only ONE] (n=399)

- %
- 28 Continue working at my present job as long as I am able
 - 12 Continue working at my present job, but with reduced hours
 - 1 Leave my job and look for other full-time work in same industry/field
 - 2 Leave my job and look for part-time work in same industry/field
 - 23 Work part-time and pursue my hobbies, volunteer, travel, etc.
 - 1 Work part-time and serve as a care-giver to parents
 - <.5 Work part-time and serve as a care-giver to children/grandchildren
 - 1 Change careers
 - 1 Start my own business
 - 3 Work as a consultant or on an as-needed basis
 - 1 Go back to school or into a job training program
 - 10 Retire and never work
 - 12 Not sure
 - 5 No Answer

31. Thinking about your future work plans, please indicate how important each of the following would be to you: (n=498)

	Extremely important	Very important	Somewhat important	Not too important	Not important at all	Not Sure	No Answer
	▼	▼	▼	▼	▼	▼	▼
a. A job that is challenging and uses my skills and experience	26	31	21	6	6	3	7
b. A job with lessened responsibilities, but where I can utilize my skills and experience	17	35	25	8	6	3	5
c. A new career	3	6	12	29	33	9	9
d. A job that is less “stressful” than my previous or current job	14	22	27	13	14	4	7
e. A job more suited to my family or personal schedule/lifestyle	18	29	21	9	12	4	7

32. How important is it to you that you continue to have or have access to employment benefits such as health insurance or savings plans when you retire? (n=498)

- %
- 54 Extremely important
 - 21 Very important
 - 10 Somewhat important
 - 6 Not that important
 - 5 Not at all important
 - 4 No Answer

33. To what extent are each of the following reasons a factor in your decision to work beyond retirement? (n=498)

	Major factor	Minor factor ▼	Not a factor at all ▼	Not Sure ▼	No Answer ▼
a. Maintain health insurance coverage	49	12	22	3	14
b. Pay health insurance premiums and co-pays	48	16	18	3	15
c. Pay for prescription drugs	45	19	20	2	15
d. Enjoy the job/enjoy working	43	25	19	2	12
e. Provide care for family member(s) – need access to benefits	25	18	34	5	18
f. I need/want the extra income	51	28	8	2	11
g. Fulfill requirements to receive employer pension benefits	18	14	45	4	19
h. Receive Social Security	40	18	25	2	15
i. Build up my savings account	44	28	13	1	14
j. Other reason: (specify) _____	4	1	3	3	90

34. Does your current or previous employer offer health coverage to their retired workers?

<u>%</u>	
34	Yes
46	No
11	Not sure
9	No answer

35. Post-retirement healthcare and health insurance costs are a concern to many current and future retirees. What is your current situation regarding health insurance costs and healthcare? [Check (✓) ALL that apply]

<u>%</u>	
23	Health insurance through your current employer
15	Health insurance through your former employer
9	Health insurance through <u>spouse's current</u> employer
5	Health insurance through <u>spouse's former</u> employer
17	Health insurance through individually purchased plan
45	Medicare, government health insurance program for persons age 65 and older
4	Medicaid, government health insurance program for low income families
3	Some other government program
15	Medi-gap, a supplement plan that covers costs not paid by Medicare
7	Other: (specify) _____
2	Not sure
8	No answer

36. In 2005, retired state employees paid about as much for their state health insurance premiums as they received in their monthly pension check. How much of a priority should it be for AARP Wyoming to work with state legislators to find ways to help the following state workers afford their premiums:

	Top Priority ▼ %	High Priority ▼ %	Medium Priority ▼ %	Low Priority ▼ %	Not a Priority ▼ %	Not Sure ▼ %	No Answer ▼ %
a. Retired state employees	26	23	14	5	7	9	16
b. Retired educators.....	25	21	13	6	8	9	19
c. Retired county employees.....	22	21	14	6	7	9	20
d. Retired local government employees.....	21	21	15	7	7	9	20

About You

D1. Thinking about your state elections for Wyoming Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

%	
69	Always vote
8	Sometimes miss on
3	Rarely vote
5	Never vote
3	Not sure
13	No answer

D2. Are you of Hispanic, Spanish, or Latino origin or descent?

%	
3	Yes
90	No
<.5	Not sure
7	No Answer

D2a. What is your race?

%	
91	White or Caucasian
<.5	Black or African American
1	American Indian or Alaska Native
<.5	Asian
0	Native Hawaiian or other Pacific Islander
1	Other
8	No answer

D3. What is your current marital status?

<u>%</u>	
63	Now married
1	Not married, living with partner
17	Widowed
10	Divorced
1	Separated
3	Never married
5	No answer

D4. What is the highest level of education that you completed?

<u>%</u>	
8	0-12 th grade (no diploma)
24	High school graduate (or equivalent)
17	Post-high school education (no degree)
10	2-year college degree
10	4-year college degree
5	Post-graduate study (no degree)
14	Graduate or professional degree (s)
12	No answer

D5. What was your annual household income before taxes in 2005?

<u>%</u>	
6	Less than \$10,000
11	\$10,000 to \$19,999
15	\$20,000 to \$29,999
12	\$30,000 to \$39,999
11	\$40,000 to \$49,999
16	\$50,000 to \$74,999
16	\$75,000 or more
13	No answer

D6. What is your age as of your last birthday? _____ (in years)

<u>%</u>	
34	50-59
41	60-74
23	75+
2	No Answer

D7. Are you male or female?

<u>%</u>	
50	Male
49	Female
1	No Answer

D8. Do you own or rent the home you currently live in?

<u>%</u>	
85	Own
10	Rent
3	Other
2	No Answer

D9. What county do you currently live in? _____

Thank you for completing this survey.

Please use the postage-paid envelope and return it to State Member
Research, AARP, 601 E Street NW, Washington, DC 20049 by **July 31, 2006.**

AARP

Knowledge Management

**For more information contact Jennifer H. Sauer at:
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