



2006 Survey of AARP Wyoming Members: Work and Retirement



October 2006



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Report Prepared by Joachim Bruess

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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.

Acknowledgements

AARP staff from the Wyoming State Office, State Affairs, and Knowledge Management contributed to the design and implementation of the study. Thanks go to Rita Inoway, Tim Summers, Joanne Bowlby, and Renee Gamino-Diaz from AARP Wyoming; Clare Hushbeck and Coralette Hannon from State Affairs; Michael Schuster, General Counsel; Margret Straw, Rachelle Cummins, and Jennifer Leslie, from State Member Research. Thanks also go to FGI, Inc. who managed the data entry and tabulation of the survey results. The report was prepared by Joachim Bruess. Jennifer H. Sauer designed the survey and managed the project. For more information, please contact Jennifer H. Sauer at (202) 434-6207 or at jsauer@aarp.org.

Highlights

This report examines how Wyoming members view their retirement and the possibility of working beyond traditional retirement age. The survey was mailed to 2,000 members in Wyoming and 1,052 were returned 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.

- Among the members surveyed in Wyoming who have not yet retired (n=399, 38%), almost six in ten say that it is extremely (30%) or very (26%) likely that they will put off retiring from work as long as possible. Nearly three in ten Wyoming members (28%) plan to continue working at their present job as long as they are able.
- Among the Wyoming members who are currently employed or looking for work, or who have retired and are working again (n=498, 47%), more than three in four members say it is extremely (26%), very (31%), or somewhat (21%) important to them that the job is challenging and uses their skills and experience. Nearly seven in ten members (68%) find it important that the job is more suited to their family or personal schedule.
- The top three factors for the decision to work beyond retirement among employed or looking for work, or who have retired and are working again, are:
 - Need or want the extra income (80%)
 - Need to build up their savings account (72%)
 - Enjoy the job or enjoy working (68%).
- Also among those working and looking for work, are important factors in their decision to work beyond retirement such as health care related costs – more than six in ten working Wyoming members say being able to pay health insurance premiums and co-pays (64%), pay for prescription drugs (64%), and maintain health insurance coverage (61%).
- More than a third (34%) of all Wyoming members say their current or previous employers offers health coverage to their retired workers. For six in ten members health care coverage is provided by Medicare (45%) or a Medi-gap plan (15%), while more than half (52%) are either paying for it directly themselves, or indirectly through a spouse, or are enrolled in an employer-related health insurance plan.

Background

When moving into retirement age, some persons choose to retire and never work again, whereas others choose to remain in the workforce. There are many factors contributing to the increasing number of older workers including the prohibition of mandatory retirement, changes to Social Security, low retirement savings rates, and the erosion of pension plans and employer health benefits.¹ This survey explores how likely it is that members ages 50 and older from Wyoming are choosing to remain in the workforce and why that might be the case.

Wyoming with its comparatively small population of 505,000 in 2005 is faced with both a graying population and an aging workforce. In 2000, persons aged 65 and older made up 11.7 percent of the total population in Wyoming. It is expected that by the year 2010 this number will grow to 14.0 percent and continue to increase to 26.5 percent by 2030.² Together with Florida, Maine, and New Mexico, Wyoming will rank among the top four states with high proportions of persons age of 65 and older. The ratio of working age population to retirement population will change from 5.4 persons age 15 to 64 per person age 65 and older in 2005, to 4.9 in 2010, and 3.4 in 2020.³

As for the workforce, the number of workers age 55 to 64 is increasing in Wyoming. In 1994, 6.8 percent of the workforce was in this age range and by 2005 this proportion rose to 10.3 percent.⁴ Additionally, Wyoming's Wage Data Records project an aging of the baby boom generation (those born between 1946 and 1964) will not only cause a labor shortage of workers age 26 to 37 by 2010 but also cause a labor surplus of workers age 56 to 64.⁵ As baby boomers retire beyond 2010, a major labor shortage could occur unless Wyoming's economy is able to retain its current workforce while attracting younger workers. But even today, decreasing unemployment rates (4.4% in 2003, 3.9% in 2004, and 3.6% in 2005) and an increasing employment to population ratio suggest a tightening in Wyoming's labor market that could be filled by a pool of older job applicants.⁶ Given these circumstances, it appears that employers may need to alter their recruiting process to focus it more toward an experienced workforce.

¹ Rix, Sara (2004) *Aging and Work – A View from the United States*. AARP, Washington, DC.

² U.S. Census Bureau, Population Division (2005) *Interim State Population Projections*. Internet Release Date: April 21, 2005. Retrieved July 2006 from <http://www.census.gov/population/projections/PressTab5.xls>

³ Own calculations based on Wyoming and county population projections by age: 2003 to 2020, prepared by Wyoming Department of Administration and Information, Economic Analysis Division (<http://eadiv.state.wy.us>), Internet release October 21, 2004.

⁴ Jones, Sylvia D. (2006) Updated Mean Earnings by Age, Gender, and Industry Tables. *Wyoming Labor Force Trends*, Vol. 43 No. 5 published by the Wyoming Department of Employment, Research & Planning. More details at: <http://doe.state.wy.us/lmi/trends.htm>

⁵ Harris, Mark (2004) Identifying Labor Supply Challenges. In Wyoming Department of Employment (ed.) *Occupational Outlook: 2010*. Reports at: <http://doe.state.wy.us/lmi/>

⁶ Bullard, David (2006) Wyoming Labor Market in 2005: Faster Job Growth and Lower Unemployment. *Wyoming Labor Force Trends*, Vol. 43 No. 5 published by the Wyoming Department of Employment, Research & Planning. See also: <http://doe.state.wy.us/lmi/trends.htm>

Methodology

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, telecommunications service and charges, property taxes, as well as what issues they view as top legislative priorities for the state. AARP Wyoming members' experiences and preferences about work and retirement are examined in this report.⁷

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.⁸

Survey responses were weighted to reflect the distribution of the age segments in the AARP 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.

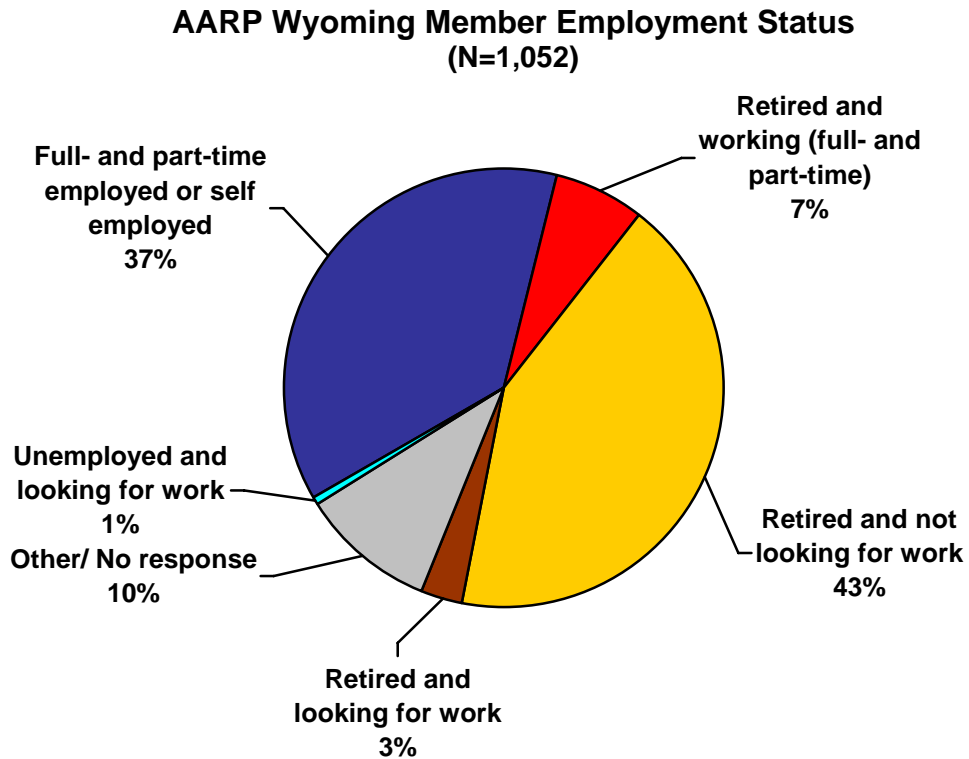
⁷ A similar survey on this issue was conducted in 2004. See Dinger, Erica (2004) Wyoming AARP Legislative Issues Survey: Older Workers. AARP, Washington, DC.

⁸ This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in the range of 3.0 percentage points of what would have been obtained if every AARP member in Wyoming age 50 or older had been surveyed.

Detailed Findings

More than four in ten AARP Wyoming members have retired and are not looking for work.

Although more than four in ten Wyoming AARP members have retired and are not looking for work, almost one-third are still working full-time and five percent are working part-time. Some members in Wyoming combine retirement and work, and a few have retired and are currently looking for work.

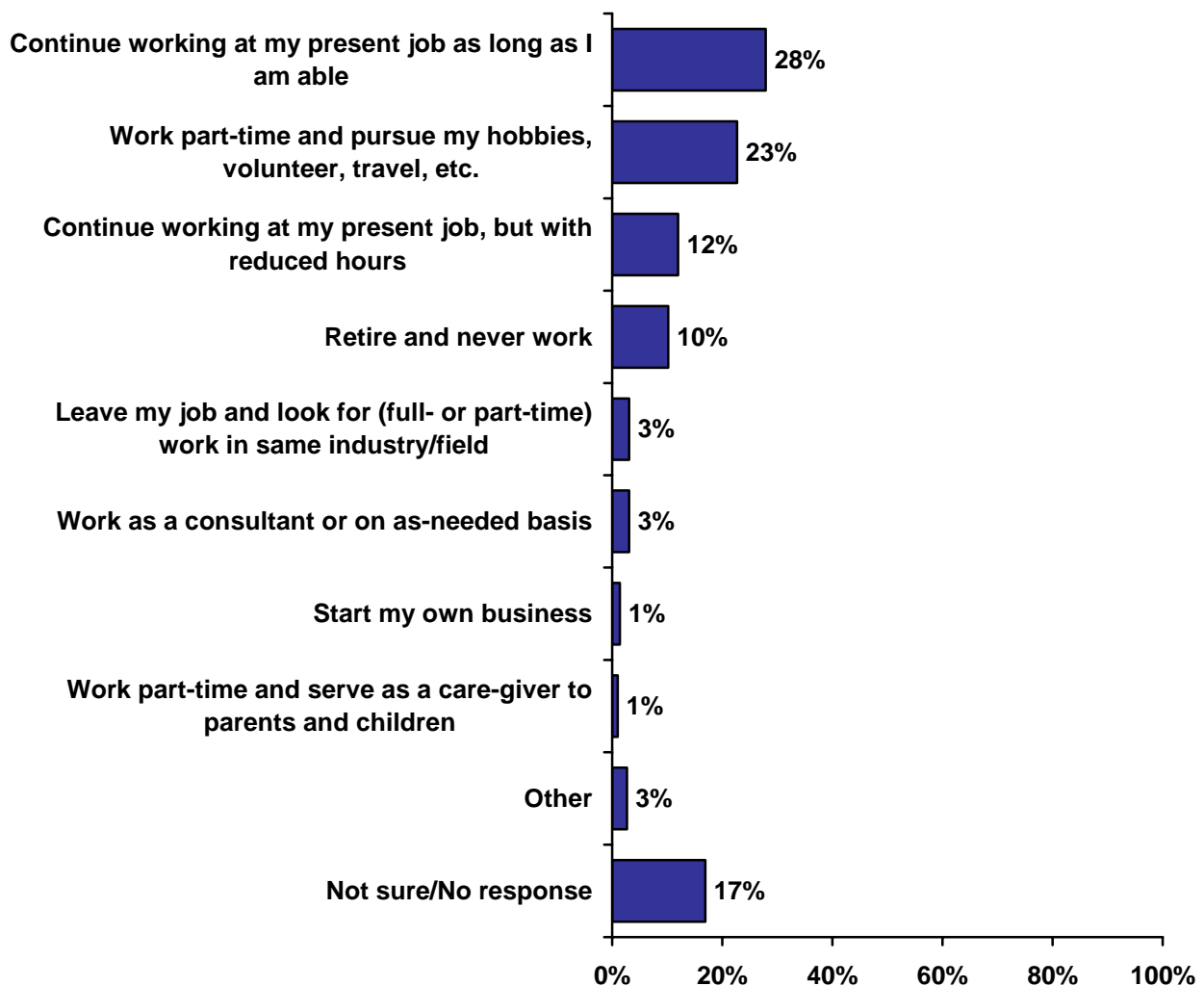


More than a third of Wyoming members (34%) age 60 to 74 are still working full- or part-time. Retired members who are not looking for work tend to command lower household incomes (<\$20k: 57%, \$20k-\$40k: 48%, \$40k-\$75k: 34%, \$75k+: 21%).

Nearly three in four working members plan to continue working when they reach retirement age.

Among the nearly four in ten Wyoming members who have not yet retired, over half (56%) say that it is extremely or very likely that they will put off retiring from work as long as possible. Almost three in four members plan to continue working in some capacity when they reach retirement age: nearly three in ten of those who have not yet retired plan to work at their current job; 12 percent would do the same but with reduced hours; almost a quarter plan to work part-time and pursue their hobbies, volunteer, or travel, etc. Only a small minority of one in ten members say they want to retire and never work again.⁹

AARP Wyoming Member Plans for Retirement Age
(n=399 members who have not retired)

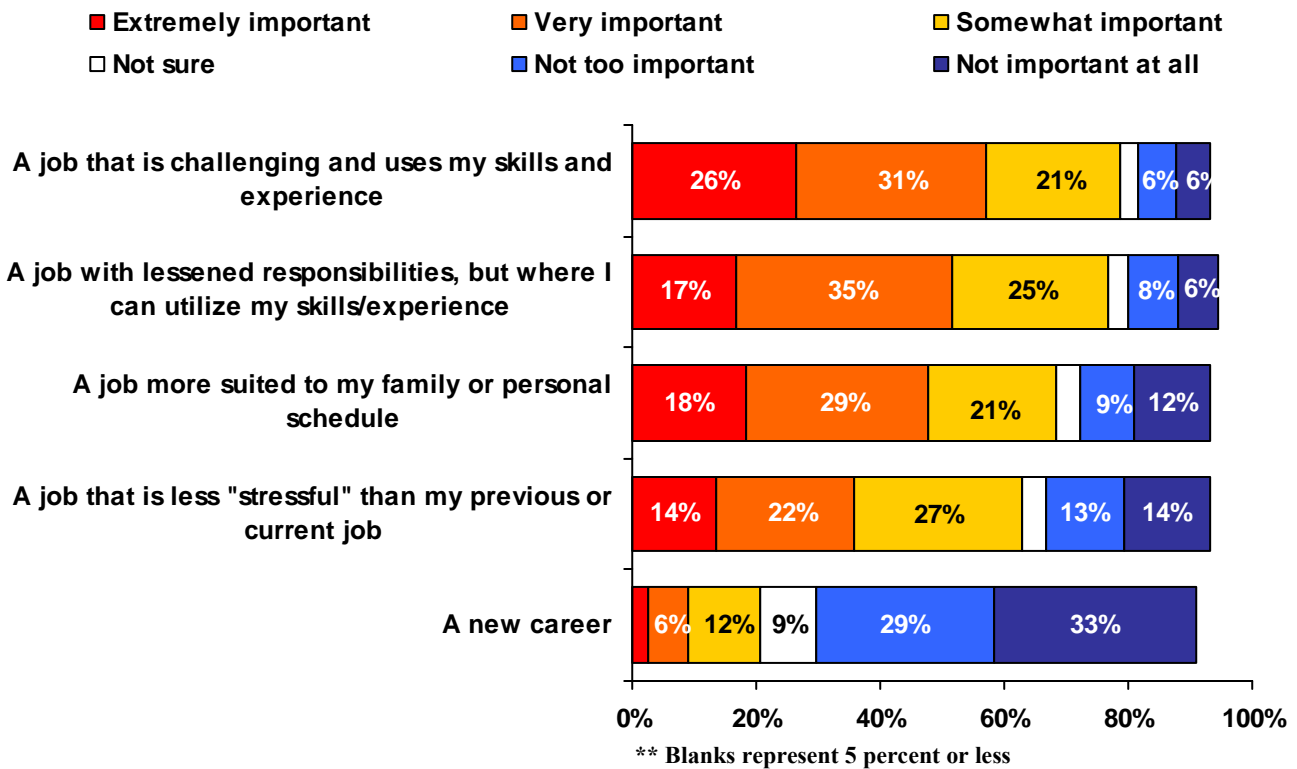


⁹ In comparison with the 2004 survey, Wyoming members responded in a similar way to this question, except that in 2004 they were more likely to say they would continue working at their present job, but with reduced hours (21% compared to 12% in 2006). Cf. Dinger (2004).

Almost eight in ten Wyoming members say it is important that a future job uses their skills and experiences.

Wyoming members who are employed or looking for work or who have retired and are working again, were asked about their future work plans. Nearly eight in ten members indicate it is important that their skills and experiences are used. Considering the work-life-balance, however, more than six in ten members indicate that they are thinking of jobs that are more suited to their personal schedule and less stressful than previous occupations. Around two in ten members would pursue future jobs in a new career.

AARP Member’s Future Work Plans
(n=498 employed or looking for work, or retired and working again)

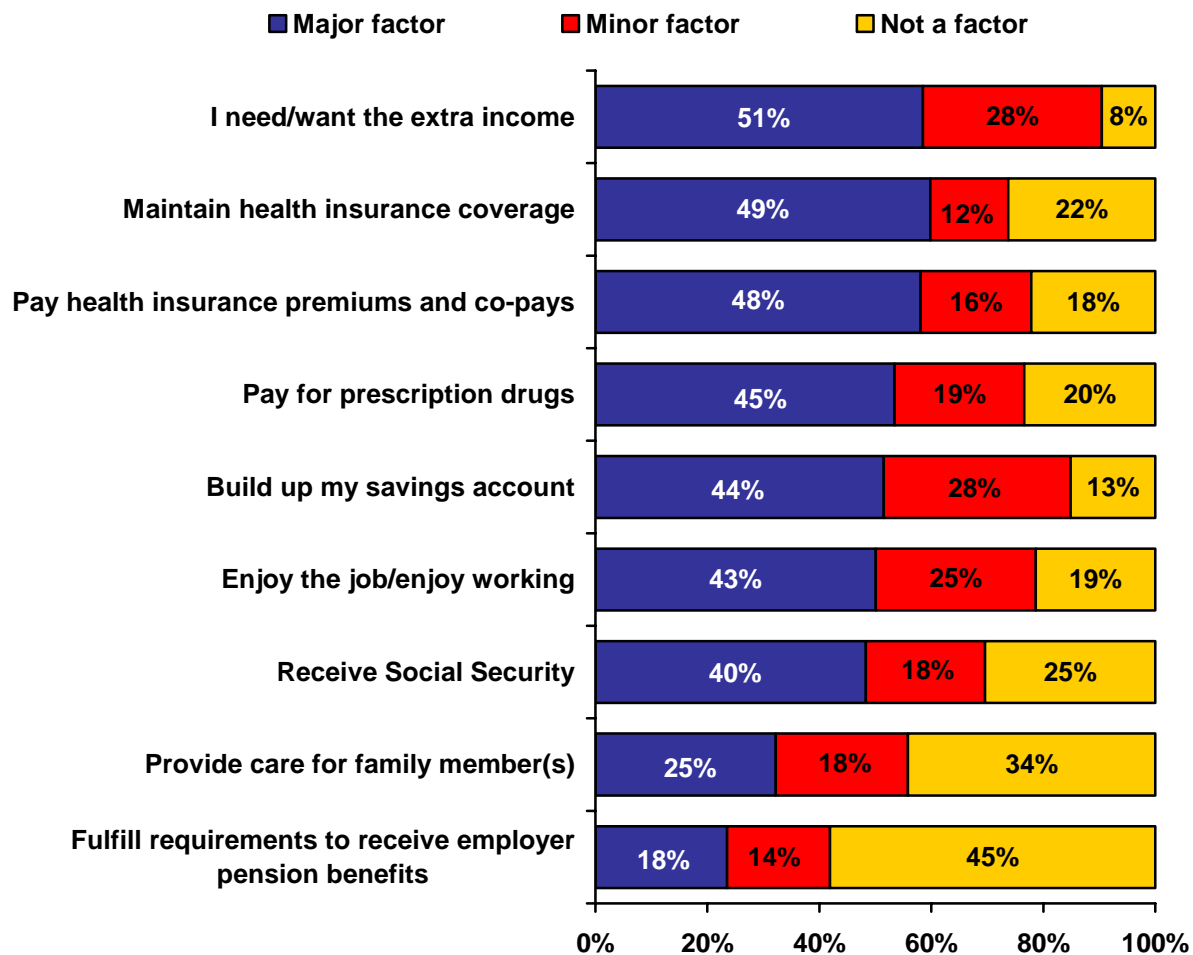


In comparison to men, women imagine future employment significantly more often as a position in which they can use their skills while having less responsibilities (61% vs. 44%), they think of a job that is less stressful (42% vs. 31%), and women consider their future job more often than men as a new career (14% vs. 6%).

Almost eight in ten Wyoming members who are still in the labor force say they want to continue to work because they need or want the extra income.

More than eight in ten Wyoming members (85%) say it is important to them to have continuing access to employment benefits when they retire. The decision to work past retirement is based on several reasons primarily driven by the need for financial security and the cost of health care. For those Wyoming members who are employed or looking for work, or who have retired and are working again, the top three major factors for the decision to work beyond retirement are that they need or want: the extra income; to maintain health insurance coverage; and to be able to pay health insurance premiums and co-pays. To be able to pay for prescription drugs, to build up their savings account, to enjoy the job or enjoy working, and to qualify for receiving Social Security are the next four important factors for members' decisions to continue to work.

Reasons for the Decision to Work Beyond Retirement¹⁰
 (n=498 employed or looking for work, or retired and working again)



¹⁰ In comparison with the AARP survey in 2004, current Wyoming respondents say that they: have to build up their savings account (-18 percentage points), need/want the extra income (-15 points), have to fulfill pension requirements (-12 points), enjoy working (-12 points), and want to maintain health insurance (-8 points) are a major factors for their decision to work beyond retirement.

Among those who are employed or looking for work, or who have retired and are working again, younger members (age 50-59) say more often than older members (age 60+) that working beyond retirement is important and major factors are the need for financial security and the cost of health care.

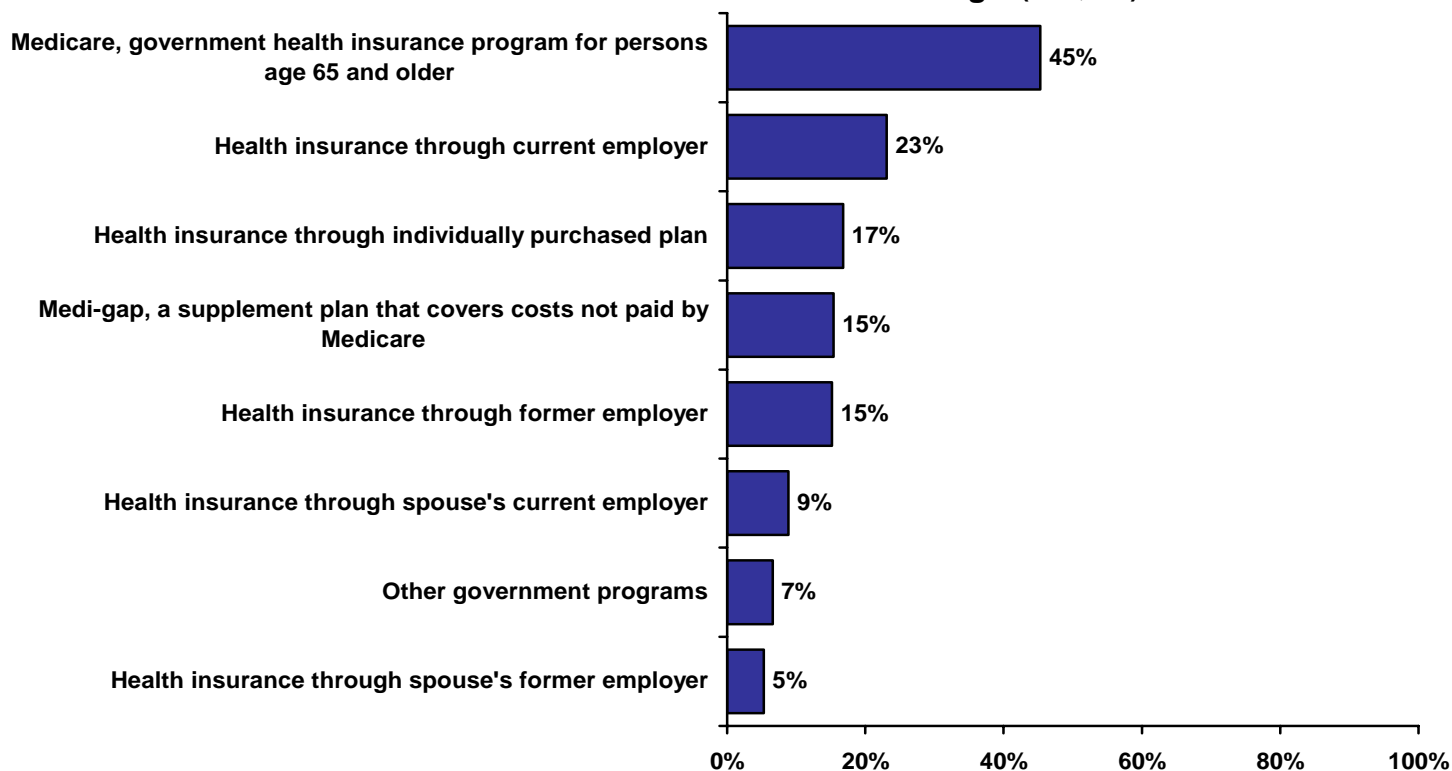
Reasons for the Decision to Work Beyond Retirement by Age

	50-59 (n=291)	60+ (n=197)
Maintain health insurance	60%	35%
Pay health insurance premiums	54%	39%
Build up my savings account	52%	33%
Pay for prescription drugs	50%	37%
Receive Social Security	45%	33%
Fulfill requirements to receive employer pension benefits	24%	10%

Almost half of Wyoming members report that current or previous employers do not offer health coverage to retired workers.

The need for Wyoming members to stay employed and earn an income is important since only roughly a third of current or previous employers (34%) offer health coverage to their retired workers. According to almost half of AARP members (46%), current or previous employers do not offer health coverage to retired employees. For the majority of Wyoming members, Medicare and Medi-gap plans provide health care coverage. More than half of Wyoming members are either directly themselves, or indirectly by their spouses, enrolled in an employer-related health insurance plan. Health insurance through individually purchased plans are used by 17 percent of Wyoming members.¹¹

Current Health Insurance and Health Care Coverage (N=1,052)



¹¹ In practice, health insurance coverage can be drawn from different sources, however, many members (46%) rely on only one source for coverage. In fact, health insurance for 17 percent of Wyoming members is only covered through their current employer, 11 percent rely only on Medicare, 7 percent are only covered through an individually purchased plan, 6 percent are only covered through their former employer, and health insurance for 5 percent of Wyoming members is solely provided through their spouse's current employer.

**Health Insurance Coverage
Before and After Retirement Age
(n=1,028)**

Members who have not yet reached retirement age are mostly covered by employer-based health insurance plans, while those who have reached the traditional retirement age are mostly sponsored by government-based health insurance coverage. Of all who are covered by health insurance provided by a former employer, almost six in ten are 65 years and older. Among those who have purchased individual health insurance plans, more than four in ten have not yet reached retirement age.

	50-64 (n=509)	65+ (n=519)
Health insurance through current employer	92.5%	7.5%
Health insurance through spouse's current employer	84.0%	16.1%
Some other government program	55.2%	44.8%
Health insurance through individually purchased plan	43.4%	56.6%
Health insurance through former employer	41.3%	58.7%
Medicaid, government health insurance program for low income families	37.8%	62.2%
Health insurance through spouse's former employer	32.1%	67.9%
Medi-gap, a supplement plan that covers costs not paid by Medicare	9.4%	90.6%
Medicare, government health insurance program for persons age 65 and older	8.5%	91.5%

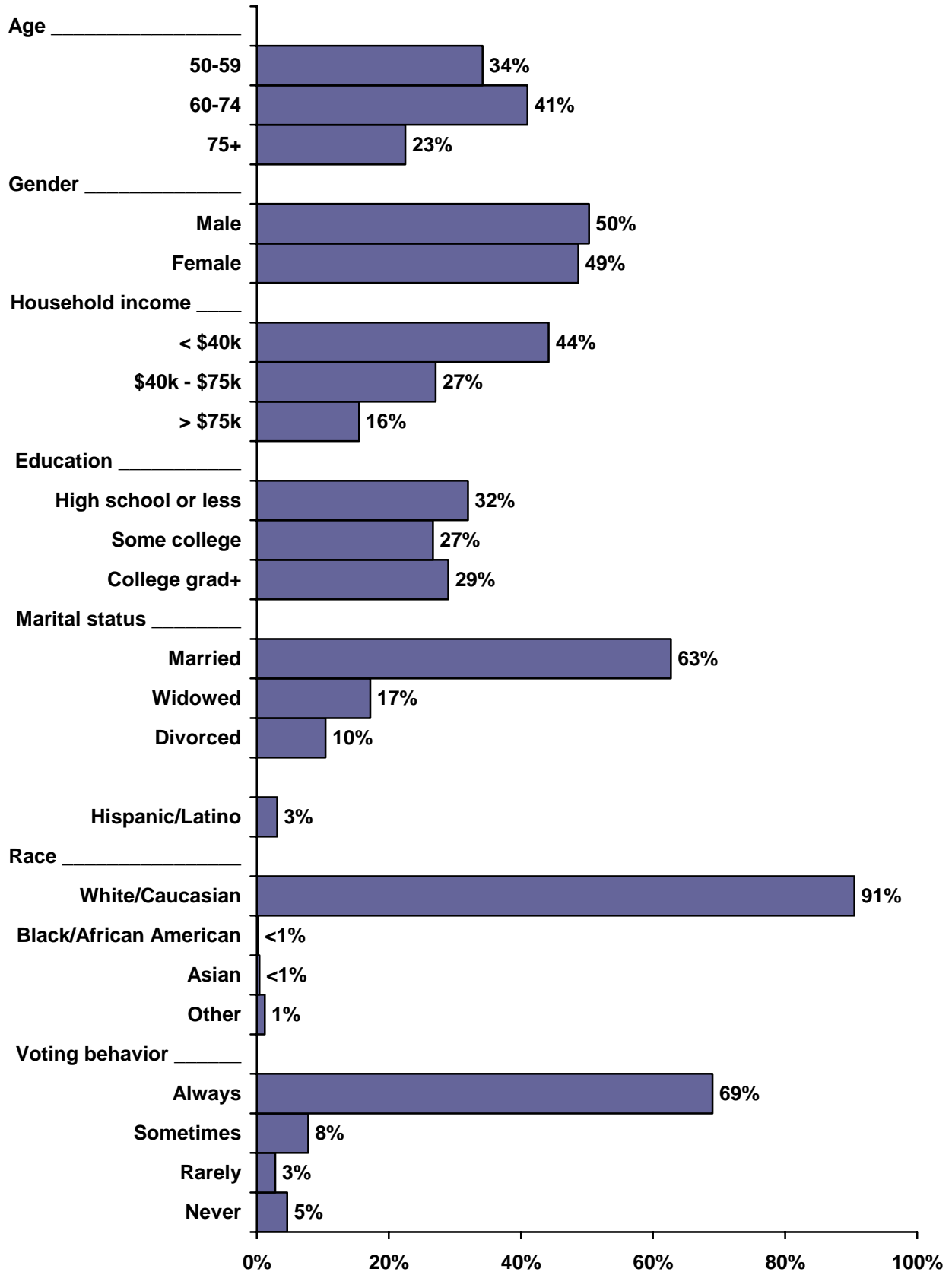
Conclusion

More than four in ten AARP Wyoming members have retired and are not looking for work, whereas almost four in ten are employed or self-employed. Interestingly, more than a third of Wyoming members age 60 to 74 are still working full- or part-time. Of those who have not yet retired, almost six in ten say it is extremely or very likely that they will put off retirement as long as possible. Non-retired members list the need for an extra income, to build up a savings account, and the costs for health care as their main reasons for continuing to work. In fact, while most Wyoming members are covered by Medicare and/or a Medi-gap plan, a substantial number is either directly or indirectly covered by health insurance through current or previous employers.

The survey shows that for many Wyoming members the current retirement system does not provide them with the financial security they need. Among those members who continue to work, most cite financial security and rising health care costs as the reasons they have not retired. This is not surprising when considering that defined-benefit pensions are slowly disappearing, and more of the burden for paying for retirement has shifted from employers to individual workers so many are not financially prepared to retire. In such an environment, the importance of Social Security as a guaranteed defined-benefit system increases, as does the need for more incentives to encourage retirement savings and the willingness of employers to collaborate productively with 50+ workers. However, the current economic situation of a tightening labor market and long-term demographic developments – an aging labor force - in Wyoming, may actually offer 50+ workers the opportunity to fulfill their future work plans.

Policy makers could also help facilitate the transition of many workers into retirement. As important as financial compensation is to them, health coverage appears to be almost as important. As the debate continues about reforming the nation's health care system, Wyoming public officials should consider that for many workers, particularly when they grow older, health coverage is a major determining factor in whether and where they work. Not only that, their emphasis on costs for prescription drugs and other uncovered health care services and products suggest that continuing to work will enable many to continue to afford their health care needs.

**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?

%

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)

%

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?

%

20 Yes → **GO TO QUESTION 3**

76 No

4 No answer

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

%

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]

%	
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?

<u>%</u>	
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?

<u>%</u>	
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?

<u>%</u>	
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?

<u>%</u>	
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?**

%

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?

%

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?**

%

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?**

%

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)

<u>%</u>	
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)

<u>%</u>	
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?

%	
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]

%	
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?

%	
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 please contact Jennifer H. Sauer at:
202.434.6207 or by email at: jsauer@aarp.org**