

A decorative graphic is present on the page, featuring a large, thin, light-brown arc that starts near the top right and curves towards the bottom right. A horizontal line and a vertical line intersect at the end of this arc, with a small yellow square at the intersection point. Another small yellow square is located at the bottom left corner of the page, near the green header area.

The Road Ahead: AARP Survey on Community Services in Delaware

March 2009



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**Data Collected and Prepared by RDD Field Services
Report Written by Katherine Bridges and Danielle Goodwin,
AARP**

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State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50 and older. State research consultants provide strategic insights and actionable research to attain measurable state and national outcomes.

The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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EXECUTIVE SUMMARY

The State of Delaware has an initiative to make communities and neighborhoods livable to all those who work, live, and play within the state.¹ A livable community can be defined as one that has affordable and appropriate housing, supportive community features and services, and adequate mobility options, which together facilitate personal independence and the engagement of residents in civic and social life.² As the number of older adults living in Delaware increases, there is an increasing demand for communities to develop plans that allow an aging population to remain in their homes and communities. Issues of housing, mobility, and community-based care will come center stage as communities deal with the needs of an aging population.

Long-term care affordability is another issue that the State of Delaware will have to contend with as its population ages. With the national average for retirement savings around \$50,000,³ and one year of nursing home care costing considerably more than that (nearly \$80,000 in Delaware)⁴, it can be expected that most people will not be financially prepared to pay for long-term care should they need it. Unfortunately, there are very few affordable options for those needing long-term care, and there is very little awareness about long-term care costs among consumers.

In support of making Delaware communities more livable, AARP conducted a telephone survey among 1000 residents age 35 and older in the State of Delaware between December 4 and December 19, 2008. Survey respondents were asked their opinions about and experiences with various characteristics in their community, such as housing, transportation, community services, and long-term care services.

Survey Highlights

According to the 2008 AARP Delaware Livable Communities Survey, Delaware residents age 35+ have a strong desire to remain in their communities as long as they can. Nearly three out of four believe it is *extremely* or *very important* to remain in their current residence for as long as possible.

The most important characteristics of a community, according to those surveyed, are safe neighborhoods, followed closely by well-designed and maintained streets, a wide variety of services to help maintain independence as people age, and opportunities for good jobs.

About a third of Delaware residents believe that heavy traffic, poor public transportation, and limited affordable housing are problems within their communities. Although safety is considered the most important community characteristic, few residents were concerned with the safety of their own neighborhood.

The majority of Delaware residents use a car for their mode of transportation, while only a small percent uses public transportation. Almost half of the residents surveyed agree they would use public transportation more often if it was more convenient.

¹ *Livable Delaware: Livable Delaware State Guides* http://stateplanning.delaware.gov/livedel/information/livable_guides.shtml

² *Livable Communities: An Evaluation Guide*, AARP Public Policy Institute. (2005). Page 2.

³ *Comparing the Retirement Savings of Baby Boomers and Other Cohorts*, Bureau of Labor Statistics. (2005). Retrieved from <http://www.bls.gov/opub/cwc/tables/cm20050114ar01t3.htm>

⁴ *The MetLife Market Survey of Nursing Home and Assisted Living Costs*. MetLife Mature Market Institute, October 2008. Retrieved from: <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-nhal-costs.pdf>

Even though only a quarter of Delawareans 35+ have used long-term care services, about 85 percent believe that long-term care services are needed in order for residents to remain in their homes as they age. A similar proportion of respondents are concerned with the affordability of long-term care. Many Delaware residents are not very confident in their ability to pay for long-term care services, and if needed, many claim they would either turn to government aid or long-term care insurance to pay for the care. The implications of the survey responses are striking. Those who report an intention of paying for their own long-term care services will likely be only able to pay for those services for a short period of time. Additionally, those who do not have adequate savings plan to rely on government assistance or insurance to cover long term care costs.

Recommendations

The State of Delaware has a rapidly aging population, and as this population grows, changes will need to be made in policies and funding so older adults can remain in their homes as they age. Delaware state and community leaders should explore programs and policies that enable their older residents to age successfully and comfortably, while remaining a vital part of their communities.

Transportation

According to the survey limited transportation options is second on the list of top community problems. However, most Delaware residents do not use public transportation as their primary means of going places, and few have used it in the past two months. Over half of the residents believe that public transportation is at least a small problem within their community because it is too far away, too limited, or not available. Many residents agree that if public transportation was more accessible they would be more inclined to use this mode of transportation. In order to have livable communities for the young and old, Delaware needs to implement an adequate and accessible public transportation system so residents, especially those who are unable to drive or mobilize easily, can perform everyday tasks.

Heavy traffic seems to be a significant problem in Delaware communities, with a third of residents age 35+ claiming heavy traffic is a big problem within their community. Providing an adequate and easily accessible transportation system for residents may alleviate some traffic issues within the state, which could lead to safer streets and make the communities more livable.

Housing

Housing affordability is a major concern to everyone during this economic crisis, including many Delaware residents. Over half of the residents age 35+ living in Delaware believe that a lack of affordable housing is a problem; this ranked as the third largest problem within Delaware communities among those surveyed. Affordable housing can be offered and addressed in several different ways including more state subsidies and incentives, lowered property taxes, and other public policy changes to help people buy houses and remain in the state. Delaware officials should keep in mind that housing affordability includes other costs that come with the house, including electric, water, gas, insurance, and maintenance. If home owners cannot afford utilities and upkeep in addition to their mortgage or rent, the residents are at risk of losing their homes and the ability to live in a healthy and safe environment.

Almost one out of every five Delaware residents claim they need to make major repairs, modifications, or changes to their homes to enable them to stay in their home as they age. This has two implications for Delaware. First, there is a need to ensure that new construction is built with universal housing principles to permit residents to remain in their homes as they age, Grab bars, non-slip tile, and other construction elements are less costly to build into a new home versus having to add home improvements at a later date. Second, the reported home modification needs in the survey seem to reflect job opportunities for licensed home improvement contractors with a specialty in aging in place construction methods.

Long-Term Care

A large majority of Delawareans 35+ say that it is important for them to remain in their own homes as they age. If long-term care was needed, most say they would prefer to receive care at home with help provided by a combination of family, friends, and personal care aides. Although nine in ten say that staying at home as long as possible is important to them, few are extremely or very confident that they would be able to pay for needed long-term care services.

Additionally, not many residents are aware of what long-term care costs or how to feasibly pay for the care. Many claim they would pay for long-term care through government programs, long-term care insurance, or savings. Realistically, most people do not have long-term care insurance or enough money to pay for long-term care services for long using their savings. Current government programs are not accessible to everyone, nor can the current system realistically expect to continue providing for everyone who cannot afford this cost. Staying in one's own home is more appealing to most than going to a nursing home or assisted living facility—and much less costly. The average cost of two hours of daily care in the home costs about \$15,000 a year.⁵ Care in a nursing home costs about \$81,000 a year.⁶ Devoting additional resources to home- and community-based services will ensure that residents can stay in their homes as they age, and will make long-term care more affordable for Delawareans as many are relying on state funding in more costly institutional settings.

Many residents do not know where they would go for information about long-term care services if they were needed. Seven out of ten Delawareans reported that they would be extremely or very likely to use a phone service with an easy to remember number, such as 211, to find unbiased information about long term care services. Providing accurate information to residents about long-term care services and providing a dedicated location for getting such information is critical to helping Delawareans identify appropriate long-term care services.

Finally, the survey reflected that almost one out of five Delaware residents 35+ believe that they or a family member are *extremely* or *very likely* to need long-term care services in the next five years. In order to ensure that Delaware is a state with ample livable communities, residents, advocates, and government policy makers need to work together and utilize programs and policies that aid personal autonomy and self-reliance of their residents as they grow older.

⁵ *The MetLife Market Survey of Adult Day Service and Home Care Costs*. MetLife Mature Market Institute, September 2008. Retrieved from: <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-adshc.pdf>

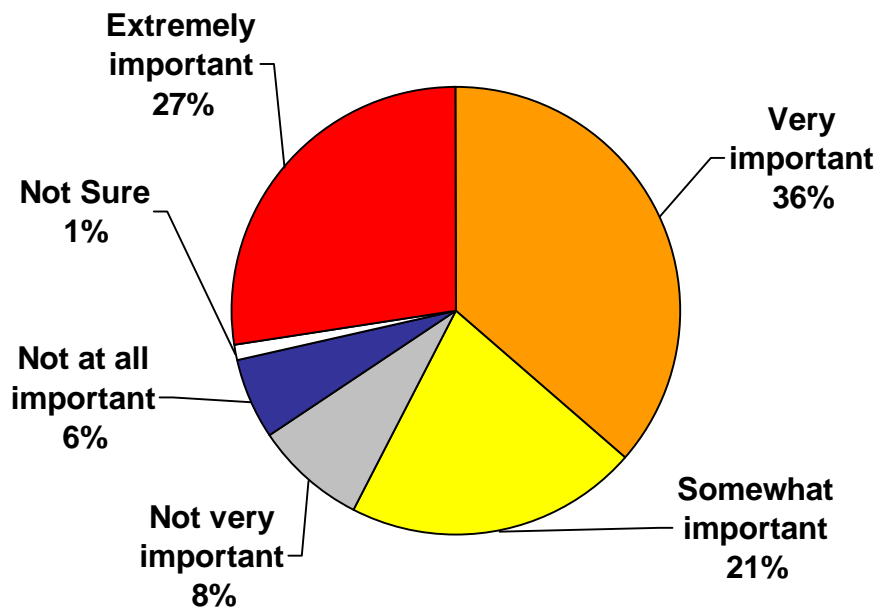
⁶ *The MetLife Market Survey of Nursing Home and Assisted Living Costs*. MetLife Mature Market Institute, October 2008. Retrieved from: <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-nhal-costs.pdf>

DETAILED FINDINGS

Community Features and Services

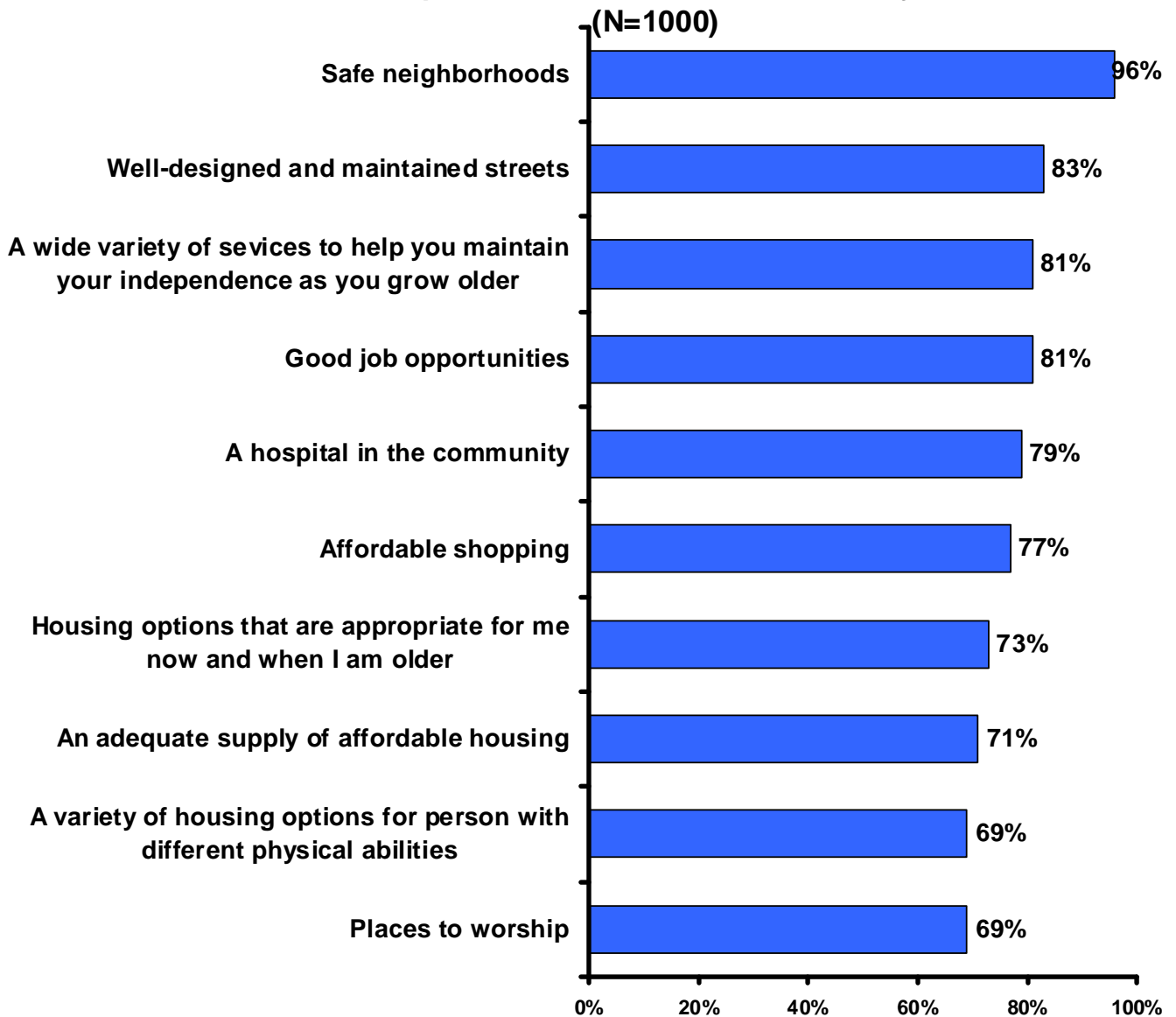
It is *extremely* or *very important* for nearly two-thirds of Delaware residents to remain in their community for as long as possible. The older the Delaware resident, the stronger their desire to remain in their community: 48 percent of the 50+ age group believe that it is *extremely important* to remain in the community as long as possible, versus 18 percent of those ages 35-49.

Importance of Remaining in Your Community for as Long as Possible (N = 1000)



Nearly all Delaware residents believe that having safe neighborhoods are fundamental to their respective communities. More than nine in ten of those surveyed considered safe neighborhoods to be *extremely* or *very important* to have in their community, followed by well-designed and maintained streets, a wide variety of services to help people maintain their independence as they grow older, and good job opportunities. As shown below, availability of housing that supports people throughout their lives, regardless of their limitations, is clearly another aspect that residents feel is important.

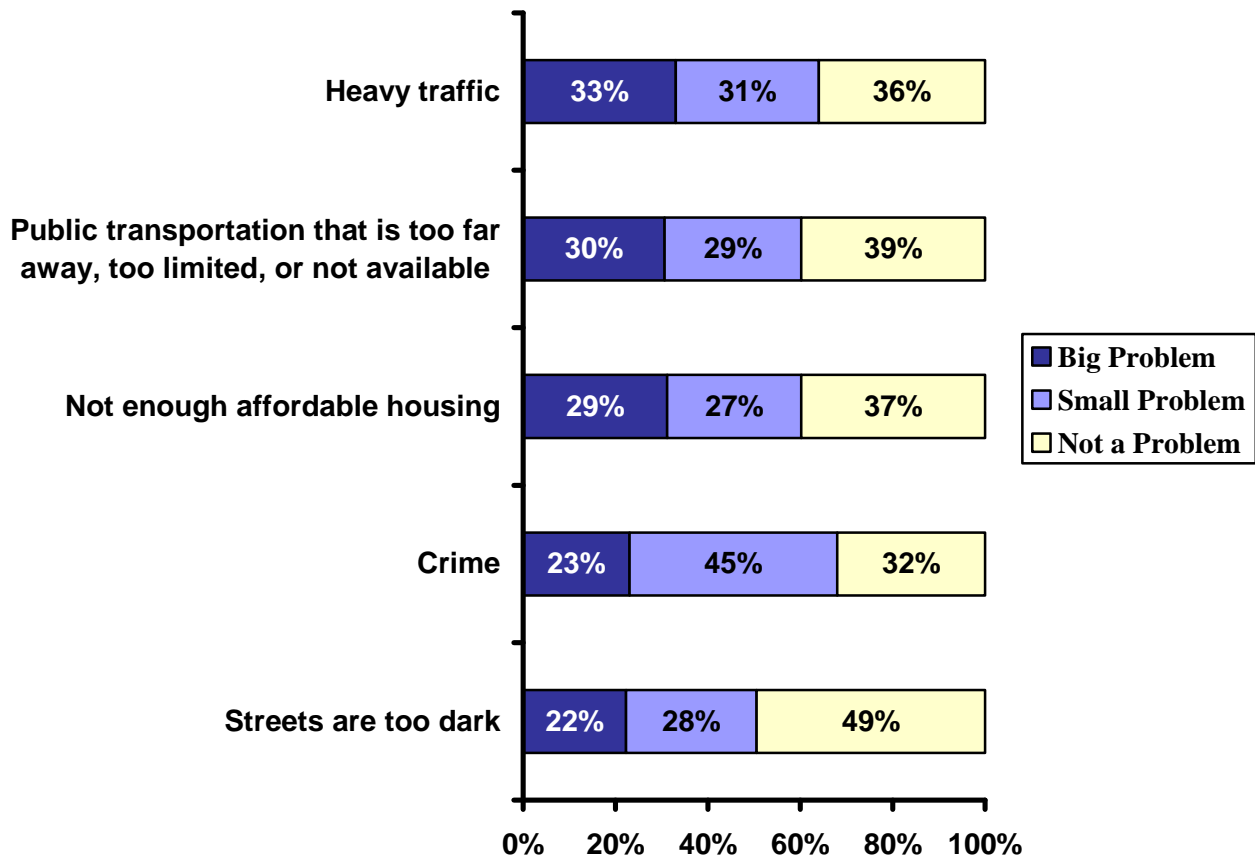
Top Ten Most Important Community Characteristics
Percentage saying that characteristic is extremely or very important to have in their community



Traffic and housing issues top the list of problems residents cite with their communities. Almost two out of three respondents believe that heavy traffic is a problem within their community, while over half note that inaccessible public transportation is problematic. Over half of respondents say that the lack of affordable housing is to some degree a problem in their community.

Crime does not present itself as big problem within communities, but more than two out of three would agree that crime is at least a small problem within their community.

Top Five Problems with Delaware Residents Current Communities
(N=1000*)



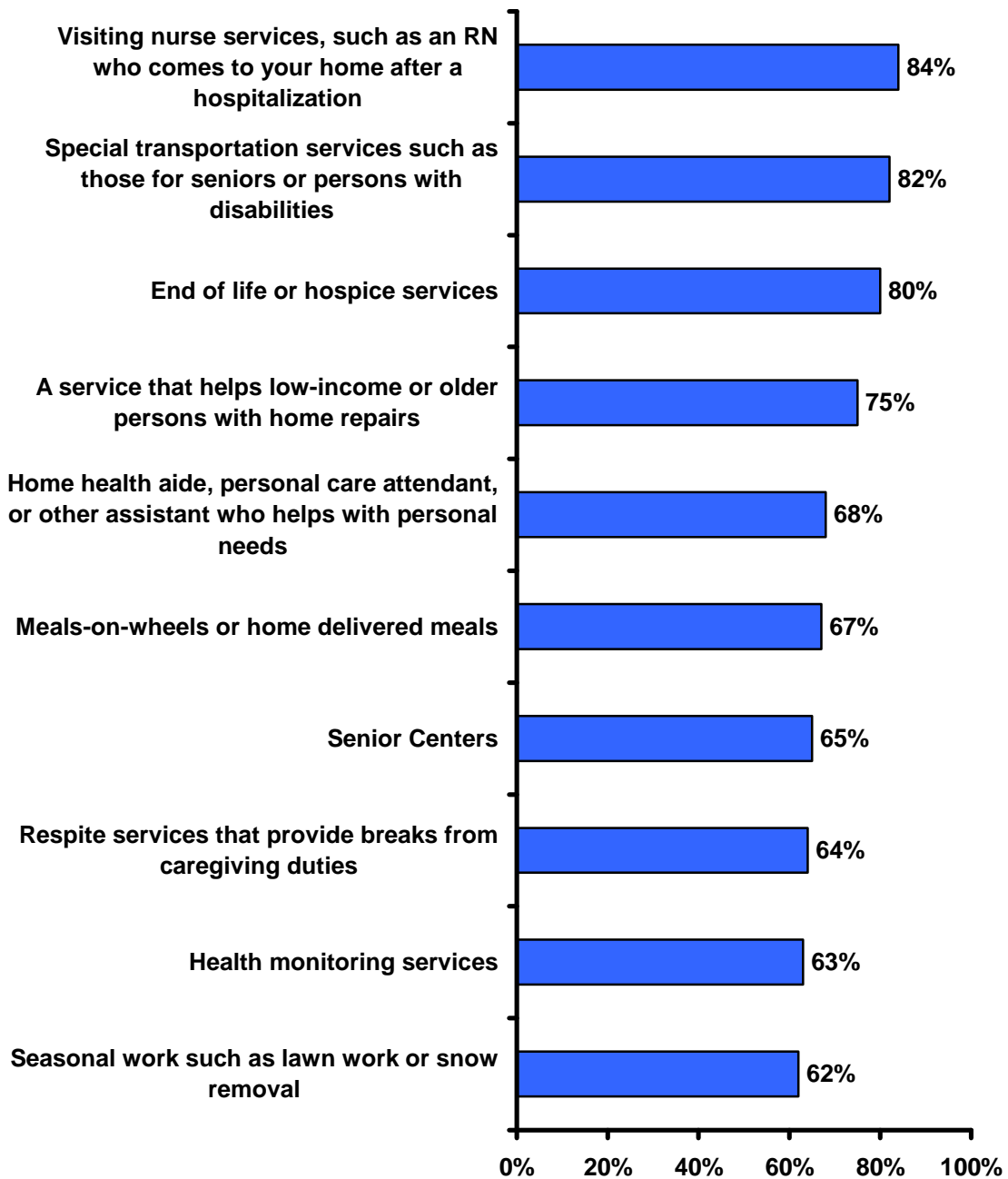
*Less than 3% responded "not sure" for all categories except 7% responded "not sure" about having enough affordable housing.

More than four out of five Delaware residents believe that visiting nurse services, special transportation for seniors and people with disabilities, and hospice services are essential in order for them to remain in their homes as they age.

Other supportive services, such as home repair, personal care, and home delivered meals, while not as high up in the ranking, are still rated as very important to residents to ensure their independence in their communities.

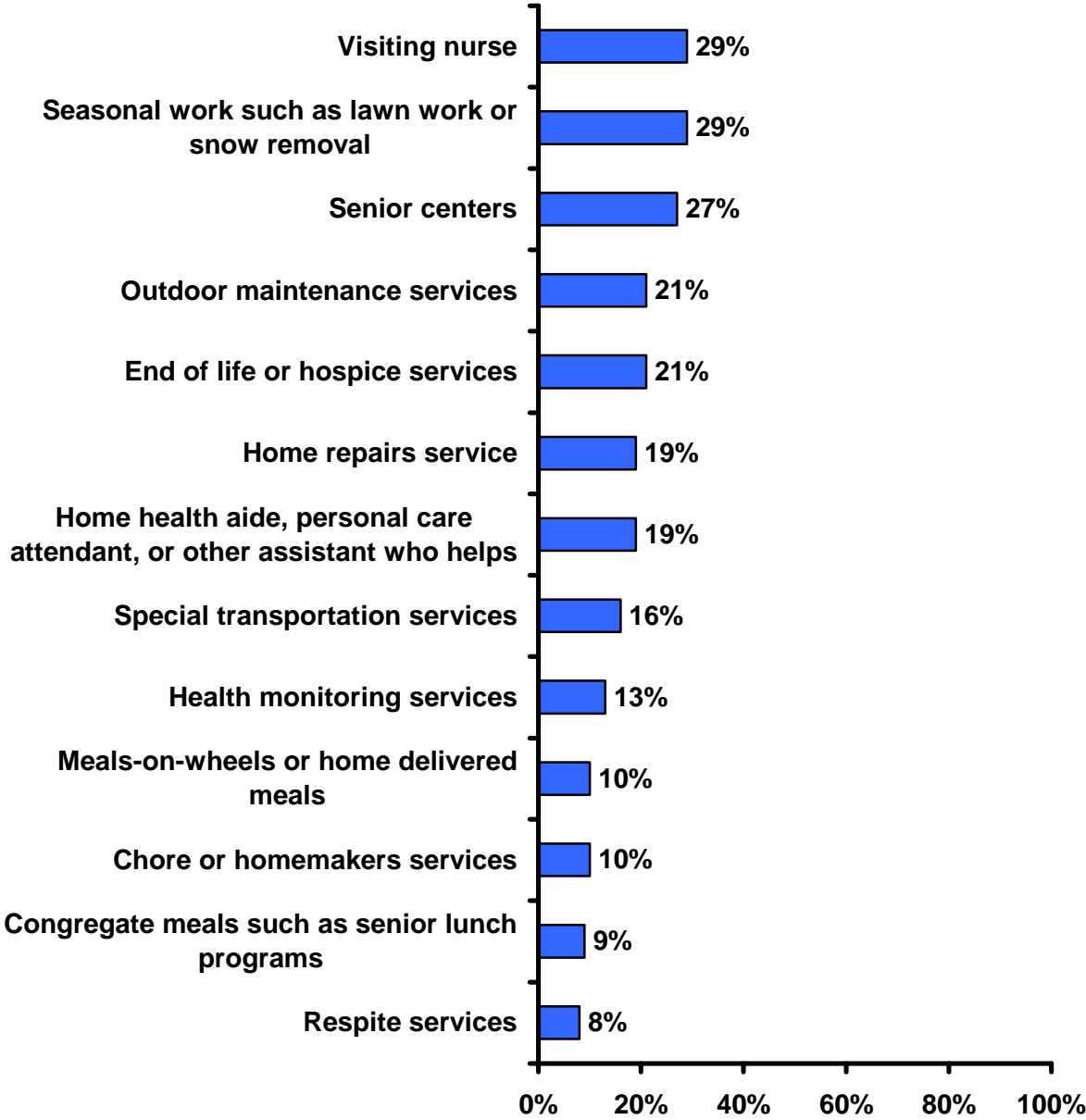
Surprisingly, there were no significant differences in responses due to age, gender, race, or income. For instance, younger respondents were just as likely as those age 65+ to respond that hospice care or visiting nurses are *extremely* or *very important*.

**Percentage Rating Community Services as Extremely or Very Important to Enabling Residents to Remain in Their Homes
(N=1000)**



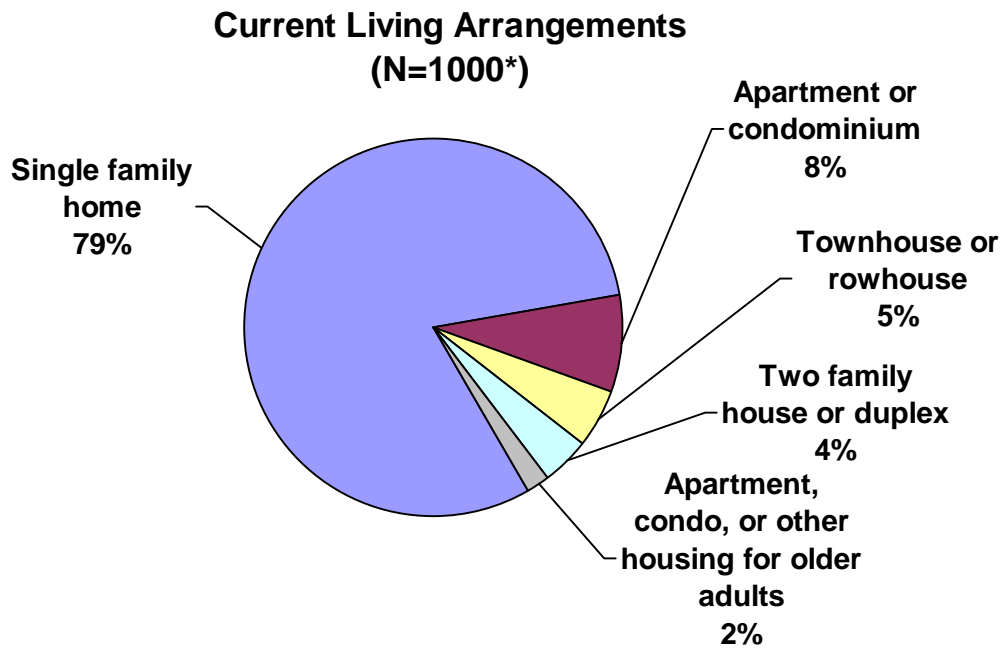
A wide variety of services were reported as being used by Delaware residents in the 12 months prior to the survey. Visiting nurses; seasonal work services, such as lawn work or snow removal; and senior centers were used most frequently by respondents or their families. As would be expected, respondents age 50 and older more often reported using many these services, including a visiting nurse, home health care, and senior centers, either for themselves or a family member, more often than younger respondents. (See appendix A-Table 1)

Percentage of Residents Who Report Having Used Community Services in the Past 12 Months (N=1000)



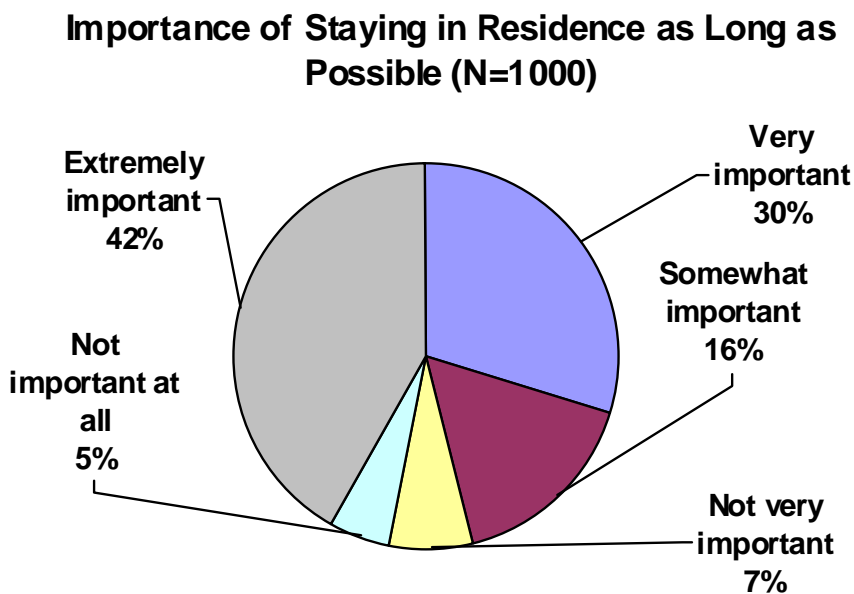
Housing

Most (84%) of the residents surveyed own their own homes, and nearly four out of five people 35+ living in Delaware reside in single family style houses.



*Less than 3% responded their living arrangements were "something else"

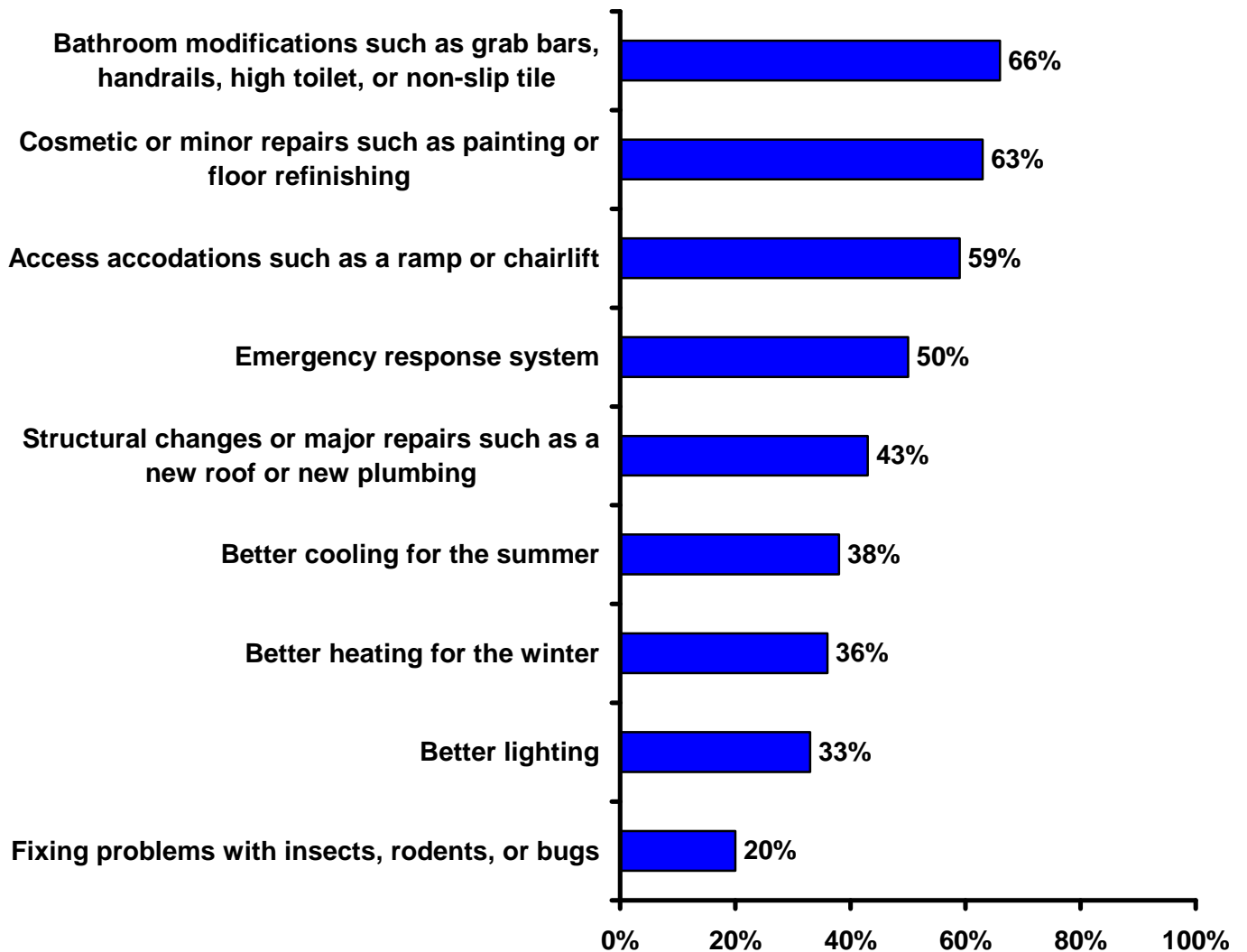
Consistent with their desire to remain in their communities, nearly three out of four people believe it is *extremely* or *very important* to remain in their current residence as long as possible. Older Delaware residents 65+ are more likely to feel it is extremely or very important to stay in their residence as long as possible (85%) compared to residents aged 35-49 (61%)



Need for Modifications/Repairs

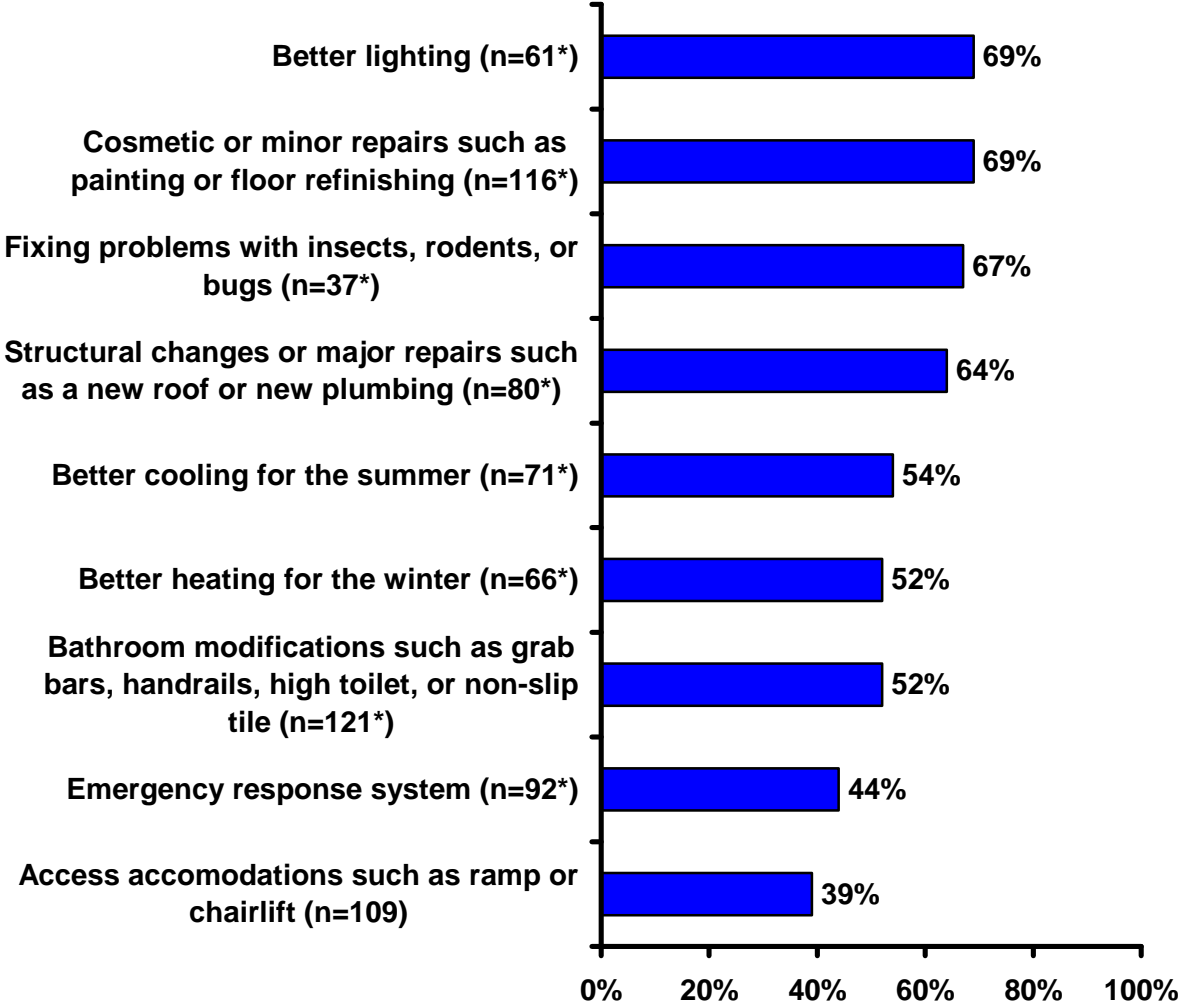
Almost one out of every five Delaware residents claim they need to make major repairs, modifications, or changes to their homes to enable them to stay in their home as they age. Of those residents who say changes must be made to their homes in order to stay there as they age, two out of three claim bathroom modifications, such as grab bars, handrails, high toilets, or non-slip tile, are needed.

Modifications Residents Identified Their Current Home Needs (n=185 respondents who say their home needs modifications)



There are inconsistencies between the modifications respondents' identified as needing to be made in their homes for them to continue to live there as they age and what respondents say they plan to fix in their homes. For instance, even though two-thirds of Delaware residents report that bathroom modifications need to be made in their homes, only half of the residents state that they are going to be make those modifications. It's possible that current economic factors have affected which modifications people can afford to make, despite the findings that suggest that many people will need to make structural changes to remain in their homes as they age.

Modifications Residents Plan on Making in Their Homes

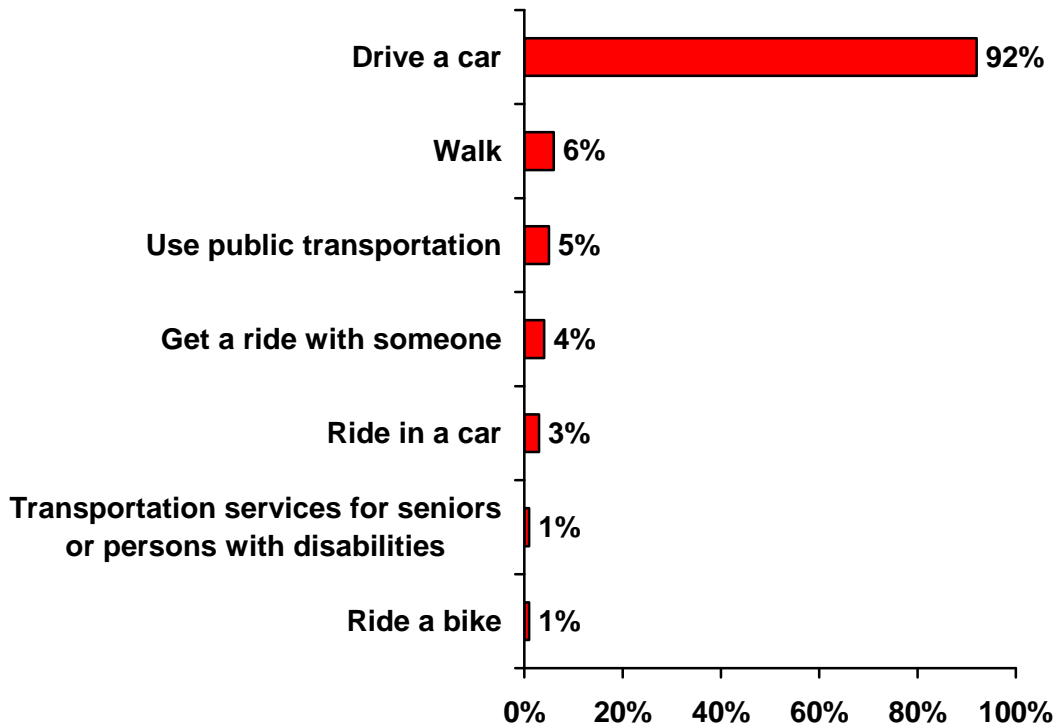


*Residents who answered that the correlating variable needed modifications

Transportation and Mobility

The vast majority of Delawareans age 35+ drive a car as a way of getting around their neighborhoods for things like shopping, visiting the doctor, and running errands. Five percent or fewer respondents use any of other modes regularly such as walking or public transportation. Notably, residents making less than \$20,000 a year are more likely to take public transportation or get a ride with someone, and are less likely to drive, than those making more than \$50,000 a year or more.

**Residents Mode of Transportation
(N=1000*)**

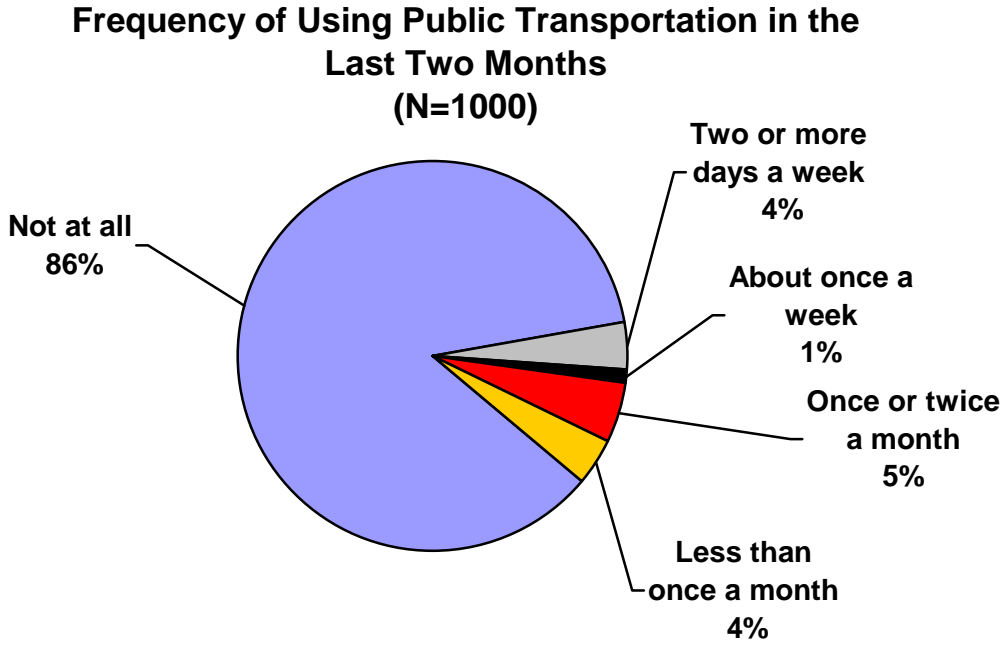


*Respondents could choose more than one answer

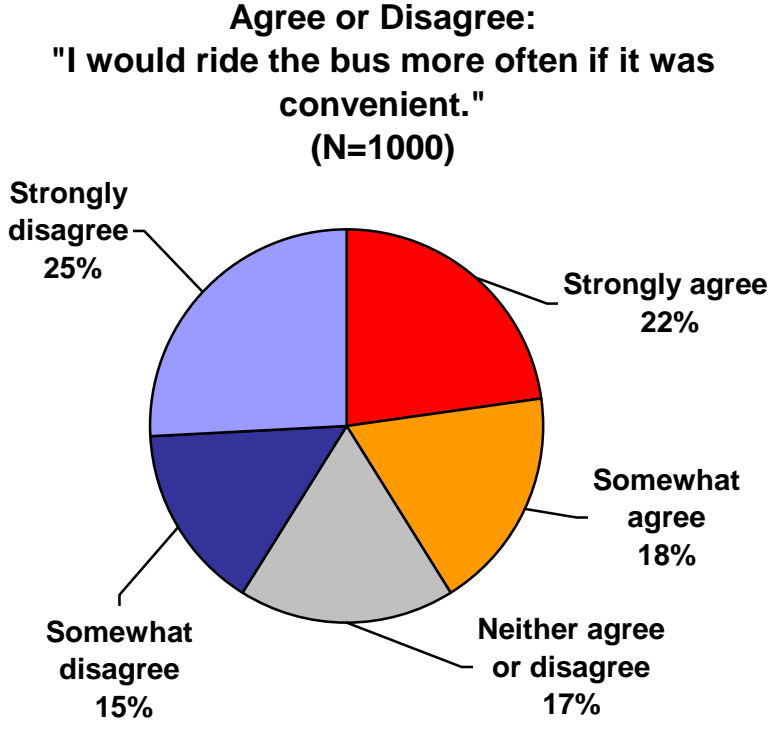
Residents Mode of Transportation by Income Level

	Residents making less than \$20,000 a year	Residents making more than \$50,000 a year
Drive a car	68%	97%
Public transportation	13%	4%
Ride with someone	11%	1%

Nearly six out of seven Delaware residents 35+ say they have not used public transportation in the two months prior to the survey. Adults 65+ are least likely to use public transportation, with nine in ten (92%) saying they have not used public transportation in the two months preceding the survey.



However, four out of ten residents surveyed agree that they would use the bus if it was more convenient.

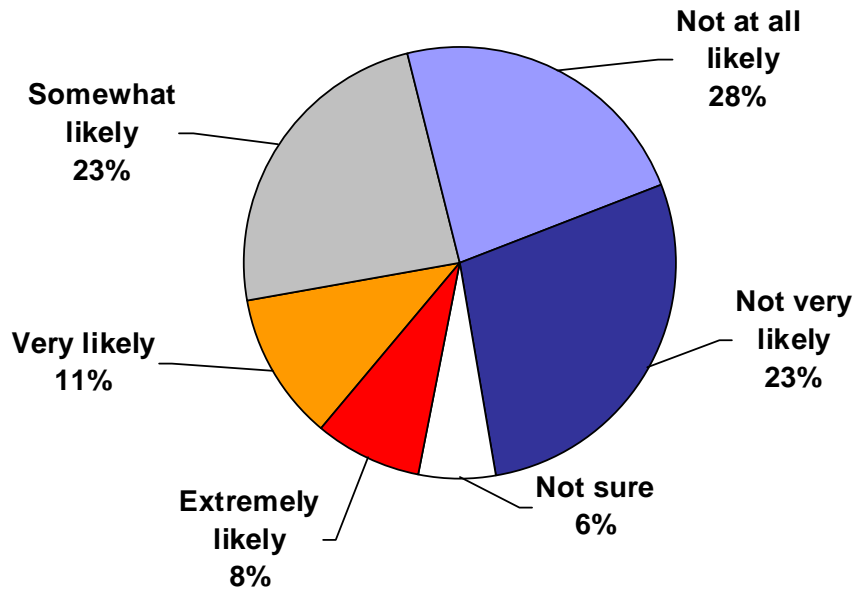


*Percentage may not add up to 100 due to rounding

Long-Term Care Services

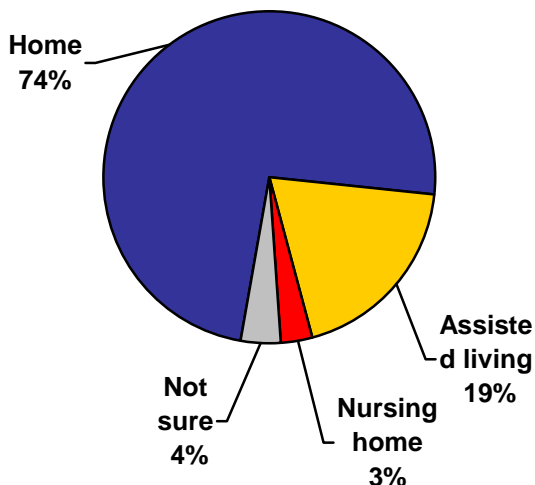
One-quarter of all respondents surveyed—and 30 percent of those age 50-64--say they or a family member have used long-term care services, either in their home, residential setting, or nursing home, in the past five years. Additionally, almost one out of five Delaware residents 35+ believe that they or a family member are *extremely* or *very likely* to need long-term care services in the next five years.

Likelihood of Respondents or Their Family Members Needing Long-Term Care in the Next Five Years
(N=1000)

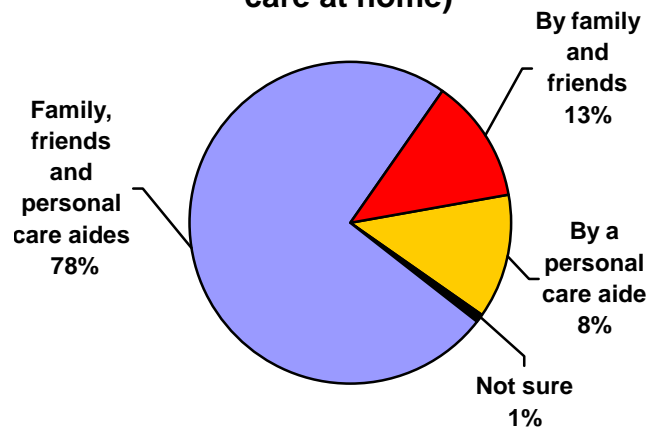


Only three percent (3%) of respondents report a desire to live in a nursing home as they age. Conversely, three out of four Delaware residents 35+ would prefer to have long-term care provided for them or their family member in the home. Most respondents say they would like a combination of family, friends, and personal care aides to help with their long-term care needs within their home.

Preference for Long-Term Care Setting
(N=1000)

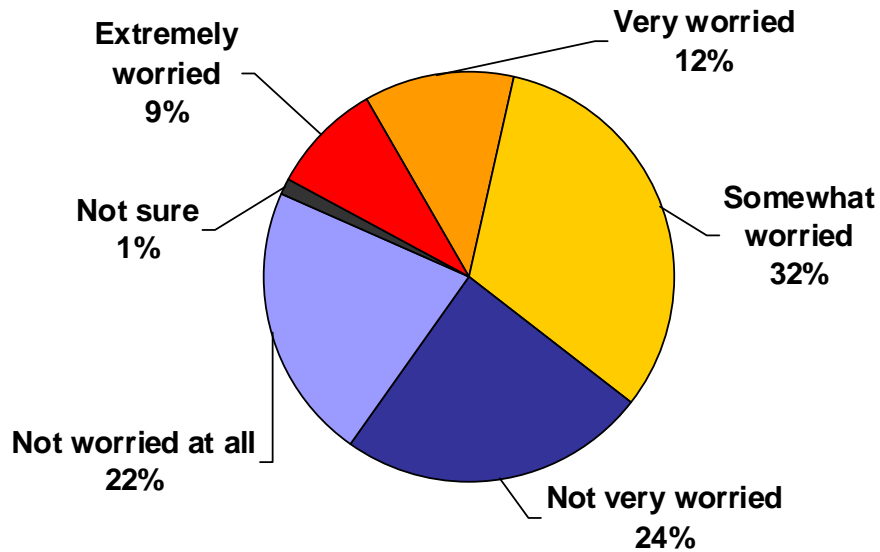


Preference for Home-Based Care Providers
(n=744 residents who prefer care at home)



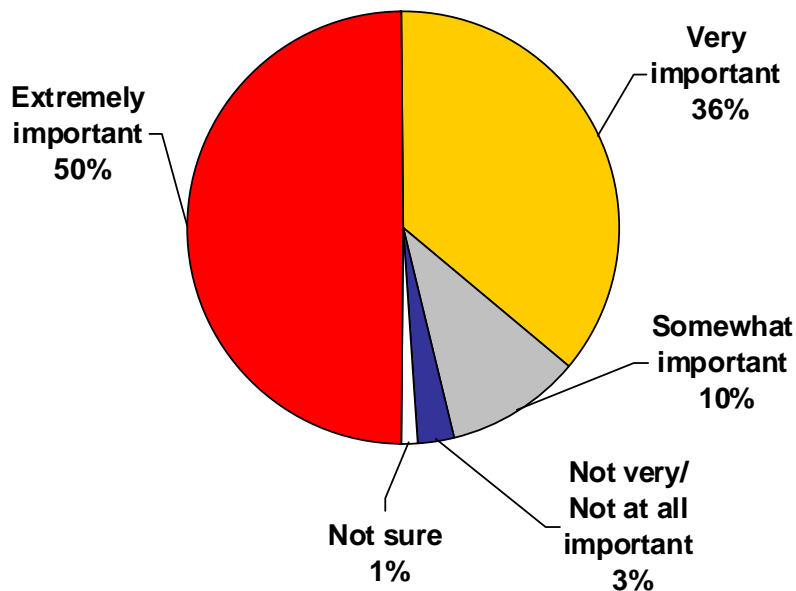
Despite this clear preference for home care, one out of five respondents are *extremely* or *very worried* about whether they will be able to receive long-term care in their choice setting.

Level of Concern About Whether They Will Receive Long-Term Care in Their Setting Choice
(N=1000)



Consistently, nearly nine out of ten Delawarean’s 35+ believe it is *extremely* or *very important* to have services that would help them or a family member stay in their home as long as possible, if they needed long-term care.

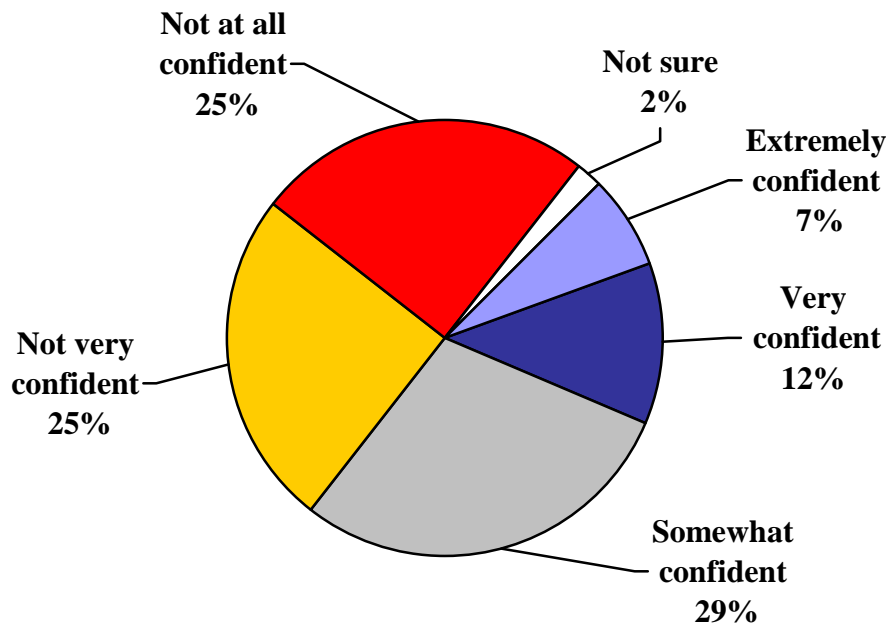
Importance of Having Long-Term Care Services That Would Help Residents Stay at Home
(N=1000)



Affordability and Source of Payment for Care

Currently in Delaware, the cost of long-term care services can vary greatly depending on an individual's needs. For example, the average cost of two hours of daily care in the home costs about \$15,000 a year.⁷ Care in a nursing home costs about \$81,000 a year.⁸ After being told this, only one in five residents surveyed say they are confident they could afford to pay for long-term care services for themselves or a family member. Residents age 65+ are somewhat more likely to express confidence in their ability to pay than are younger residents (25% age 65+ vs. 15% age 35-49).

Level of Confidence in Paying for Long-Term Care Services (N=1000)



Given that the 2007 average per capita income in Delaware was \$27,879, the cost of long-term care is likely to exceed an individual's ability to afford such care.⁹ When asked how they plan to pay for long-term care should they need it, nearly four out of ten Delaware residents age 35+ plan on relying on government programs, while another three out of ten expect to use long-term care insurance.

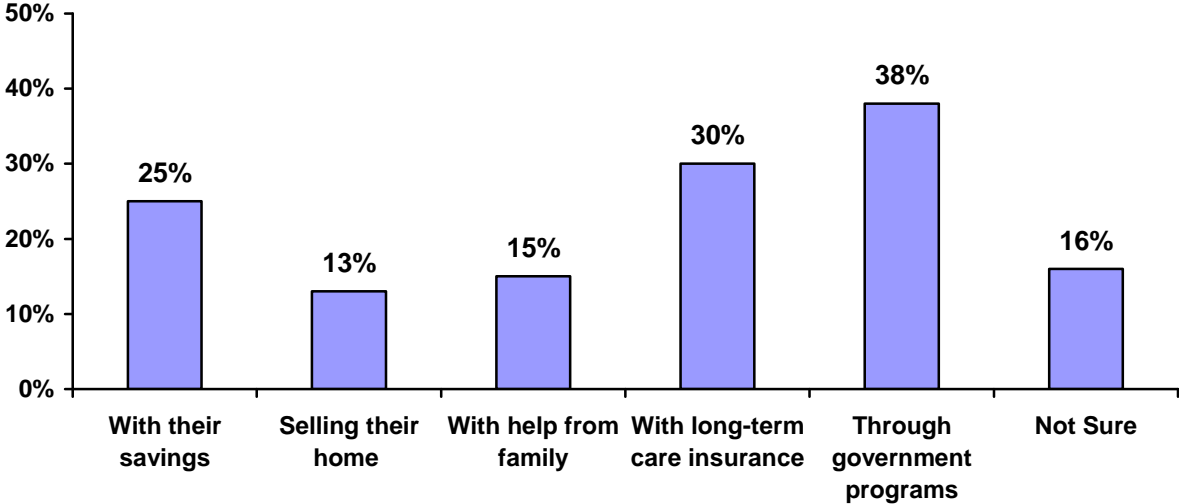
⁷ *The MetLife Market Survey of Adult Day Service and Home Care Costs*. MetLife Mature Market Institute, September 2008. Retrieved from: <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-adshc.pdf>

⁸ *The MetLife Market Survey of Nursing Home and Assisted Living Costs*. MetLife Mature Market Institute, October 2008. Retrieved from: <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-nhal-costs.pdf>

⁹ U.S. Census Bureau (2007) Retrieved from:

Residents making over \$50,000 a year more often plan on paying for long-term care with their savings (34% vs. 14%) and long-term care insurance (36% vs. 24%), while those making less more often say they will rely on government programs (51% vs. 33%).

How Delaware Residents Plan on Paying for Long-Term Care Should They Need It
(N=1000*)



*Respondents could choose more than one answer

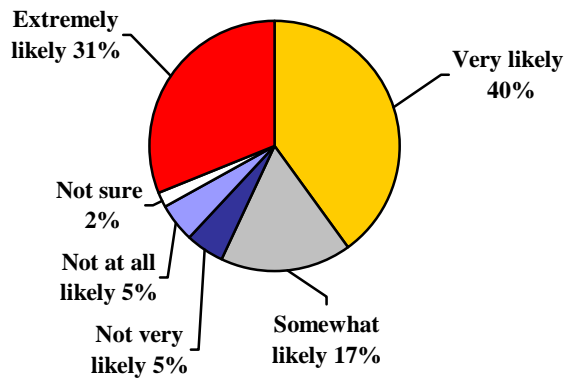
Long-Term Care Information

When asked where or to whom they would be most likely to go to for information on long-term care, Nearly,one-quarter of respondents say they do not know where they would go for information. Many respondents would seek information from medical professionals or social service agencies, while others would depend on families or friends for help.

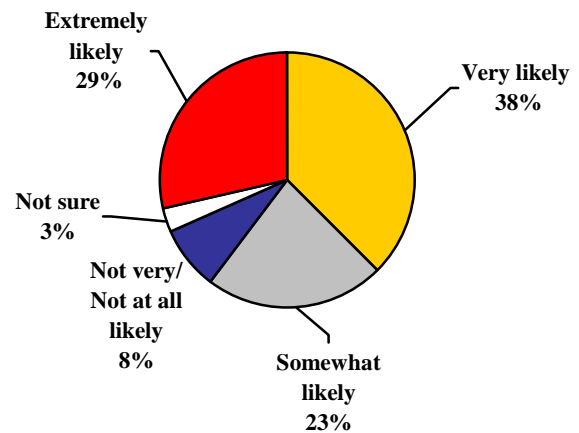
Sources of Long-Term Care Information Mentioned by Respondents (N=1000)	
Not sure	24%
Physician	12%
Family/friend	11%
Health and Human Services	10%
Internet	9%
Area Agency on Aging	8%
AARP	6%
Senior centers	4%
Community health clinic	4%
Word of mouth	4%
Hospital discharge planner	3%
Telephone book	2%
Clergy	1%

Having an easily accessible source of information about long-term care services is appealing to Delaware residents age 35+. Seven out of ten respondents say they would be extremely or very likely to utilize a phone service with an easy to remember number, such as 211, to find unbiased information about long-term care services. Nearly as many respondents say they would be extremely or very likely to use a dedicated service center that could help consumers find out about and apply for services for older adults and people with disabilities.

**Likelihood of Delaware Residents Using a
Phone Service to Get Long-Term Care
Information
(N=1000)**



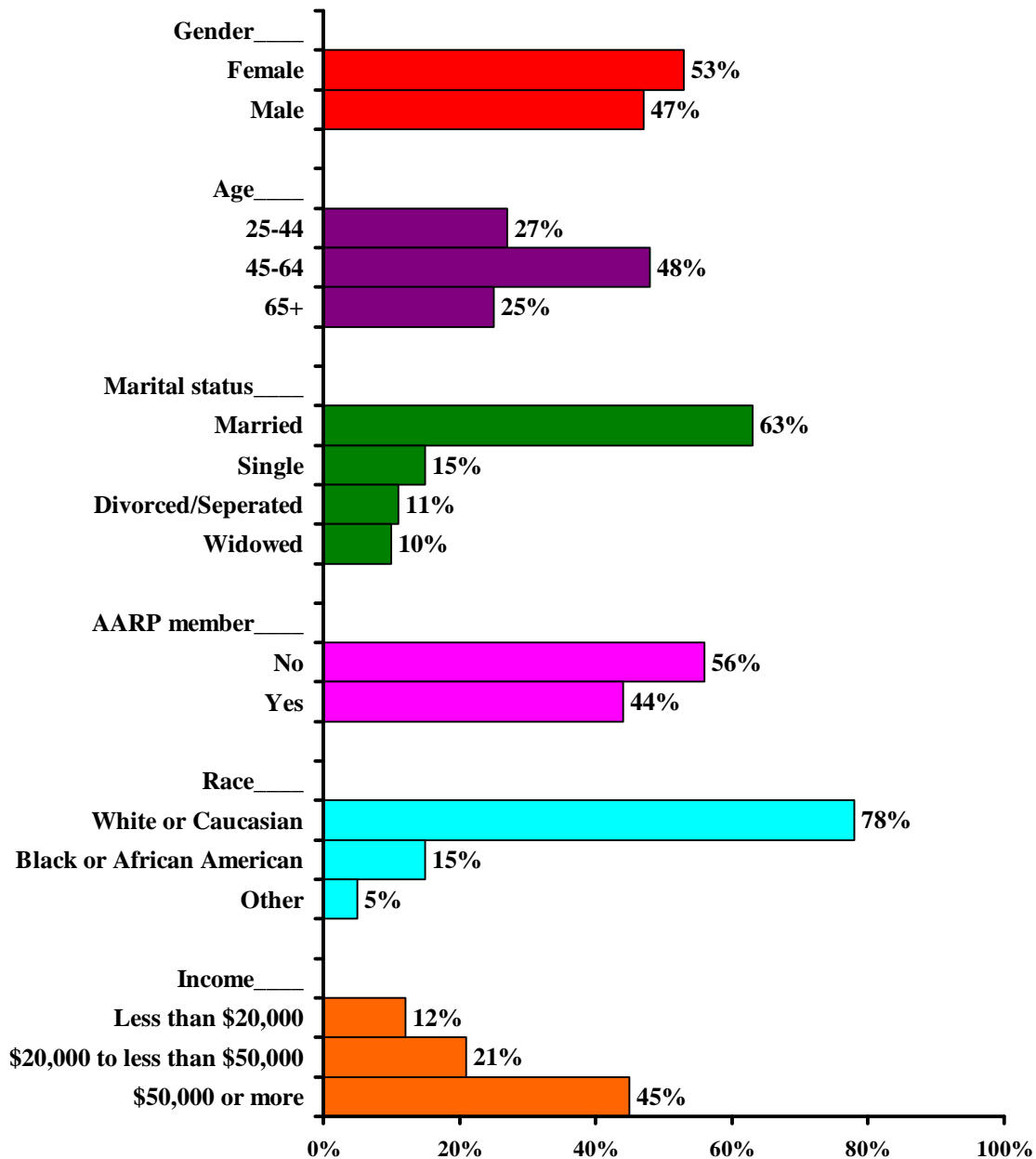
**Likelihood of Delaware Residents Using a Service
Center to Get Information About and Apply for
Services
(N=1000)**



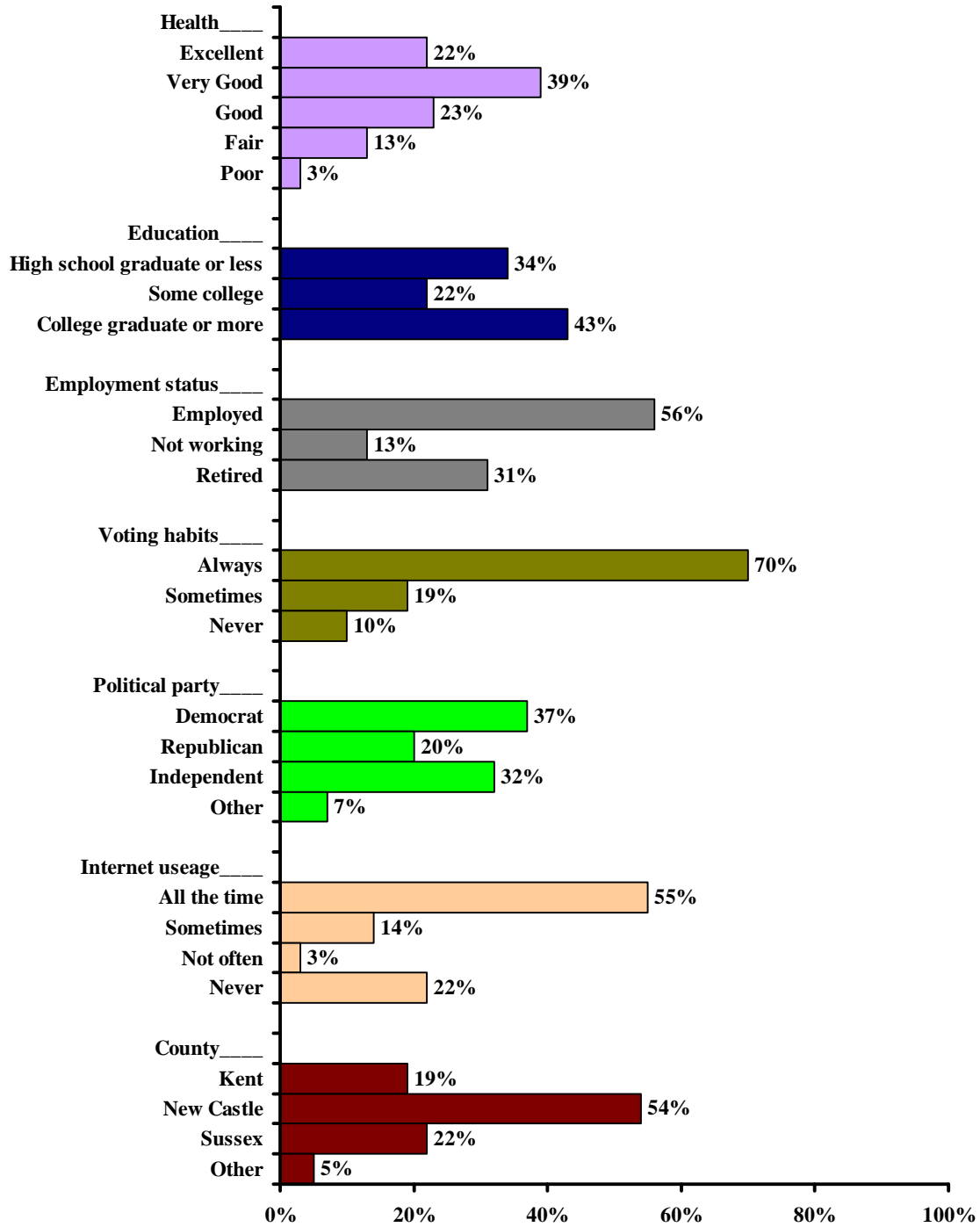
Methodology

AARP commissioned RDD Field Services to complete 1000 telephone interviews with Delaware residents age 35 and older between December 4, 2008 and December 19, 2008. The surveys were conducted in English and drawn at random from the state of Delaware. The margin of sampling error for the study is ± 3.09 percent at the 95 percent confidence level.

Respondent Demographics (N=1000)



Respondent Demographics (N=1000)



Appendix A

Table 1 Services Family Members or Residents Used in Delaware by Age		
	AGE	
	35-49	50+
Visiting Nurse	26%	32%
Seasonal Work Such as Lawn Work or Snow Removal	24%	31%
Senior Centers	20%	32%
Outdoor Maintenance Services	16%	23%
End of Life or Hospice Services	19%	20%
Home Repairs Services	17%	20%
Home Health Aide, Personal Care Attendant, or Other Assistant Who Helps with Personal Needs	15%	22%
Special Transportation Services	16%	16%
Health Monitoring Services	10%	15%
Meals-on-Wheels or Home Delivered Meals	10%	10%
Chore or Homemakers Services	6%	12%
Congregate Meals Such as Senior Lunch Programs	7%	10%
Respite Services	6%	8%

Appendix B
Annotated Questionnaire

2008 AARP Delaware Home and Community Survey

N=800 Delaware Residents Age 35+

Hello, this is _____ calling from (RESEARCH FIRM)., a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We would like to find out your opinions on some important issues concerning health care in Delaware Your views are important and we would greatly appreciate your participation. All your responses will be kept entirely confidential.

S1. Are you between the ages of 18 and 34, 35 and 64, or are you 65 years of age or older? (N=1000)

%

75. 18-34 [ASK TO SPEAK TO SOMEONE 35 OR OLDER]

25. 35-64

0 65 or Older

0. [DO NOT READ] Under 18 [ASK TO SPEAK TO SOMEONE 35 OR OLDER]

0. [DO NOT .READ] Refused [TERMINATE]

S2. And, just to confirm, are you a resident of Delaware? (N=1000)

%

100. Yes

0. No [ASK TO SPEAK TO SOMEONE 35 OR OLDER WHO IS A RESIDENT]

0. Refused [ASK TO SPEAK TO SOMEONE 35 OR OLDER WHO IS A RESIDENT]

1. Approximately, how long have you lived in your current community? (RECORD ANSWER) (N=1000)

%

4 1 year

22 1 to 5 years

19 5 to 10 years

11 10 to 15 years

9 15 to 20 years

7 20 to 25 years

28 25 years or more

* Refused (DO NOT READ)

2. How important is it to you to remain in your community for as long as possible? Is it....?
(READ EACH ANSWER.) (N=1000)

%	
27	Extremely important
36	Very important
21	Somewhat important
8	Not very important
6	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

3. Please tell me how important you think it is to have the following characteristics for you or your family members in your community. How important is having (INSERT ITEM. RANDOMIZE ITEMS) in your community? Is it extremely important, very important, somewhat important, not very important, or not at all important?
(N=1000)

%	a. Well run parks, community centers, and recreation centers
20	Extremely important
46	Very important
24	Somewhat important
6	Not very important
3	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

%	b. Convenient places for public events and meetings
11	Extremely important
34	Very important
40	Somewhat important
10	Not very important
4	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

% c. A place where older people socialize

18 Extremely important
43 Very important
27 Somewhat important
7 Not very important
4 Not at all important
1 Not sure [DO NOT READ]
0 Refused [DO NOT READ]

% d. Dependable public transportation

23 Extremely important
37 Very important
24 Somewhat important
9 Not very important
7 Not at all important
1 Not sure [DO NOT READ]
* Refused [DO NOT READ]

% e. Sidewalks going to where you want to go

19 Extremely important
37 Very important
25 Somewhat important
11 Not very important
7 Not at all important
1 Not sure [DO NOT READ]
* Refused [DO NOT READ]

% f. Safe neighborhoods

55 Extremely important
41 Very important
3 Somewhat important
1 Not very important
1 Not at all important
* Not sure [DO NOT READ]
0 Refused [DO NOT READ]

% g. Entertainment, such as theaters and concerts

8 Extremely important
29 Very important
41 Somewhat important
14 Not very important
7 Not at all important
1 Not sure [DO NOT READ]
* Refused [DO NOT READ]

% h. Walking or bike trails within a half mile of your home

12 Extremely important
33 Very important
32 Somewhat important
14 Not very important
9 Not at all important
1 Not sure [DO NOT READ]
* Refused [DO NOT READ]

% i. A grocery store within a half mile of your home

21 Extremely important
35 Very important
28 Somewhat important
12 Not very important
4 Not at all important
* Not sure [DO NOT READ]
0 Refused [DO NOT READ]

% j. A drug store within a half mile of your home

20 Extremely important
38 Very important
26 Somewhat important
11 Not very important
5 Not at all important
* Not sure [DO NOT READ]
0 Refused [DO NOT READ]

k. A wide variety of services to help you maintain your independence as you grow older

%	
32	Extremely important
49	Very important
15	Somewhat important
3	Not very important
1	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

l. Good job opportunities

%	
39	Extremely important
42	Very important
8	Somewhat important
5	Not very important
5	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

m. Accessible public buildings & facilities

%	
18	Extremely important
44	Very important
27	Somewhat important
7	Not very important
3	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

n. An adequate supply of affordable housing

%	
28	Extremely important
44	Very important
18	Somewhat important
6	Not very important
4	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

o. A variety of housing options for persons with different physical abilities

%	
26	Extremely important
44	Very important
20	Somewhat important
7	Not very important
3	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

p. Ways to connect older & younger people in the community

%	
14	Extremely important
38	Very important
36	Somewhat important
7	Not very important
4	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

q. Opportunities for volunteering

%	
12	Extremely important
42	Very important
35	Somewhat important
6	Not very important
4	Not at all important
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

r. Well-designed and maintained streets

%	
28	Extremely important
55	Very important
13	Somewhat important
2	Not very important
2	Not at all important
*	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

% s. A hospital in the community
 36 Extremely important
 42 Very important
 15 Somewhat important
 4 Not very important
 2 Not at all important
 1 Not sure [DO NOT READ]
 * Refused [DO NOT READ]

% t. Affordable shopping
 29 Extremely important
 48 Very important
 18 Somewhat important
 3 Not very important
 1 Not at all important
 * Not sure [DO NOT READ]
 0 Refused [DO NOT READ]

% u. Places to worship
 26 Extremely important
 43 Very important
 22 Somewhat important
 4 Not very important
 5 Not at all important
 * Not sure [DO NOT READ]
 * Refused [DO NOT READ]

v. Housing options that are appropriate for me now and when I am older
 %
 27 Extremely important
 45 Very important
 18 Somewhat important
 5 Not very important
 4 Not at all important
 1 Not sure [DO NOT READ]
 0 Refused [DO NOT READ]

4. Now, I'm going to read you a list of problems that occur in some communities. After I mention each problem tell me how big you think the problem is in your community. Would you say (INSERT ITEM. RANDOMIZE ITEMS.) is a big problem, a small problem or not a problem in your community? (N=1000)

% a. Heavy traffic
 33 Big problem
 31 Small problem
 36 Not a problem
 * NOT SURE (REFUSED)
 0 REFUSED (REFUSED)

% b. Crime
 23 Big problem
 45 Small problem
 32 Not a problem
 1 NOT SURE (REFUSED)
 0 REFUSED (REFUSED)

% c. Being too far away from parks and recreation
 9 Big problem
 26 Small problem
 64 Not a problem
 1 NOT SURE (REFUSED)
 * REFUSED (REFUSED)

% d. Noise
 9 Big problem
 26 Small problem
 65 Not a problem
 1 NOT SURE (REFUSED)
 * REFUSED (REFUSED)

% e. Streets and sidewalks that need repair
 13 Big problem
 30 Small problem
 56 Not a problem
 1 NOT SURE (REFUSED)
 0 REFUSED (REFUSED)

% f. A lack of sidewalks
18 Big problem
23 Small problem
59 Not a problem
1 NOT SURE (REFUSED)
0 REFUSED (REFUSED)

% g. Streets are too dark
22 Big problem
28 Small problem
49 Not a problem
1 NOT SURE (REFUSED)
0 REFUSED (REFUSED)

% h. Rundown or abandoned buildings, houses or apartments
9 Big problem
26 Small problem
64 Not a problem
1 NOT SURE (REFUSED)
0 REFUSED (REFUSED)

% i. Poor public services such as schools, garbage or snow removal
14 Big problem
21 Small problem
63 Not a problem
2 NOT SURE (REFUSED)
0 REFUSED (REFUSED)

% j. Public transportation that is too far away, too limited, or not available
30 Big problem
29 Small problem
39 Not a problem
3 NOT SURE (REFUSED)
0 REFUSED (REFUSED)

% k. No or not enough senior services

14 Big problem
29 Small problem
45 Not a problem
12 NOT SURE (REFUSED)
* REFUSED (REFUSED)

% l. Too few traffic lights

7 Big problem
18 Small problem
74 Not a problem
1 NOT SURE (REFUSED)
* REFUSED (REFUSED)

% m. Traffic lights that are timed too fast

14 Big problem
24 Small problem
61 Not a problem
1 NOT SURE (REFUSED)
* REFUSED (REFUSED)

% n. Shopping, banks, or other needed services being too far away

9 Big problem
21 Small problem
69 Not a problem
* NOT SURE (REFUSED)
0 REFUSED (REFUSED)

% o. Not enough arts or cultural activities

17 Big problem
34 Small problem
48 Not a problem
1 NOT SURE (REFUSED)
0 REFUSED (REFUSED)

%	p. Not enough affordable housing
29	Big problem
27	Small problem
37	Not a problem
7	NOT SURE (REFUSED)
*	REFUSED (REFUSED)

Now I would like to ask you some questions about your home.

5. Which of the following arrangements best describes where you currently live? Do you live in...? (READ LIST. ENTER ONE ONLY.) (N=1000)

%	
79	A single family house
4	A two family house or duplex
5	Townhouse or rowhouse
8	An apartment or condominium
2	An apartment, condominium, or other type of housing for older adults
3	Or, is it something else? (SPECIFY)
*	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

5a. IF Q5= 1: Is this a manufactured or pre-fabricated home? (N=786)

%	
28	Yes
68	No
4	NOT SURE [DO NOT READ]
*	REFUSED [DO NOT READ]

6. And do you own or rent your home? (N=1000)

%	
84	Own
15	Rent
*	Live with adult child or others [DO NOT READ]
*	Other [DO NOT READ](SPECIFY)
*	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

7. How important is it to you to stay in your current residence for as long as possible? Is it....? (READ EACH ANSWER.) (N=1000)

%	
42	Extremely important
30	Very important
16	Somewhat important
7	Not very important
5	Not at all important
*	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

8. Does your current residence need any major repairs, modifications, or changes to enable you to stay there as you age? (N=1000)

%	
19	Yes
80	No [SKIP TO Q10]
1	Not sure [DO NOT READ] [SKIP TO Q10]
0	Refused [DO NOT READ] [SKIP TO Q10]

(ASK IF ANSWERED “YES” TO QUESTION 8)

9. Would one of the modifications be (INSERT ITEM) (RANDOMIZE ITEMS A-I)? (N=185)

%	a. Better cooling for the summer
38	Yes
62	No
0	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

%	b. Better heating for the winter
36	Yes
64	No
*	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

c. Accommodations for easier access into or within your home such as a ramp, chairlift, wheelchair, or elevator

%	
59	Yes
40	No
2	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

d. Bathroom modifications such as grab bars, handrails, high toilet, or non-slip tile

%	
66	Yes
33	No
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

e. Fixing problems with insects, rodents or bugs

%	
20	Yes
79	No
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

f. Better lighting

%	
33	Yes
66	No
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

g. Structural changes or major repairs such as a new roof or new plumbing

%	
43	Yes
56	No
1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

h. Cosmetic or minor repairs such as painting or floor refinishing

%	
63	Yes
37	No
0	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

	i. Installing a medical emergency response system that notifies others in case of an emergency
%	
50	Yes
48	No
3	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(N=1000)

	j. Are there any other modifications needed to enable you to stay there as you age? (SPECIFY)
%	
5	Yes
13	No
*	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(ASK IF ANSWERED “YES” TO ANY MODIFICATIONS IN QUESTION 9)

9a. Do you plan on making (INSERT EACH YES MODIFICATIONS/ REPAIR)?

(N=71)

	a. Better cooling for the summer
%	
54	Yes
41	No
4	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

(N=66)

	b. Better heating for the winter
%	
52	Yes
45	No
2	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(N=109)

	c. Accommodations for easier access into or within your home such as a ramp, chairlift, wheelchair, or elevator
%	
39	Yes
54	No
7	Not sure [DO NOT READ]
0	4. Refused [DO NOT READ]

(N=121)

d. Bathroom modifications such as grab bars, handrails, high toilet, or non-slip tile

%	
52	Yes
46	No
2	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(N=37)

e. Fixing problems with insects, rodents or bugs

%	
67	Yes
28	No
5	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(N=61)

f. Better lighting

%	
69	Yes
29	No
2	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(N=80)

g. Structural changes or major repairs such as a new roof or new plumbing

%	
64	Yes
35	No
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

(N=116)

h. Cosmetic or minor repairs such as painting or floor refinishing

%	
69	Yes
31	2. No
0	3. Not sure [DO NOT READ]
0	4. Refused [DO NOT READ]

(N=92)

i. Installing a medical emergency response system that notifies others in case of an emergency

%	
44	Yes
48	No
8	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

j. OTHER ITEMS MENTIONED IN Q9

%	
5	Yes
13	No
0	Not sure [DO NOT READ]
82	Refused [DO NOT READ]

10. Do you think you will need to move out of your current residence within the next two years? (N=1000)

%	
9	Yes
87	No [SKIP TO Q11]
4	Not sure [DO NOT READ] [SKIP TO Q11]
0	Refused [DO NOT READ] [SKIP TO Q11]

10a. Why do you think you'll need to move within the next two years? (DO NOT READ ANSWERS. CODE FROM LIST AND ADD ADDITIONAL ITEMS AS MENTIONED. ACCEPT MULTIPLE ANSWERS.) (N=94)

%	
1	Can't manage my house/apartment
2	Move to warmer climate
2	Move to a safer location.....
3	Dissatisfied with features of current home/location
6	Would like to move to a place with more services.....
4	My house/apartment is too big
11	Rent/mortgage will cost too much.....
0	Taxes will cost too much
4	Maintenance costs will cost too much.....
1	Utilities will cost too much.....
5	Health related reasons.....
2	Can't find reliable help
5	To be closer to relatives or friends
10	n. Safety
5	o. Buying/building a new home.....
12	p. Too small/need more space
6	q. Too many stairs.....
1	r. No bedroom on main level
1	s. No bathroom on main level.....
44	t. Other (SPECIFY)_____
2	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

Now I would like to ask you some questions about transportation in your community.

- 11. How do you usually get around your neighborhood for things like shopping, visiting the doctor, running errands, or other things? Do you....? (DO NOT READ ANSWERS. CODE FROM LIST AND ADD OTHERS AS MENTIONED. ACCEPT MULTIPLE ANSWERS.) (N=1000)**

%

92	Drive a car
3	Ride in a car
*	Take a taxi
1	Ride a bike
4	Get a ride with someone
5	Use public transportation
1	Use a special transportation service, like one for seniors or for persons with disabilities
6	Walk
*	Other (SPECIFY)
0	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

- 12. During the past two months, about how often have you used public transportation? Would you say... (READ EACH ANSWER.) (N=1000)**

%

4	Two or more days a week (16+ times)
1	About once a week (4 – 10 times)
5	Once or twice a month (2-4 times)
4	Less than once a month (1 time)
86	Not at all
*	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

- 13. How strongly do you agree or disagree with the following statement: “I would ride the bus more often if it was convenient.” Do you... (N=1000)**

%

22	Strongly agree
18	Somewhat agree
17	Neither agree nor disagree
15	Somewhat disagree
25	Strongly disagree
3	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

14. Now I'm going to ask you about some community services. Please tell me how important you think it is to have the following services in your community to help people remain in their own homes as they age. How important is having (INSERT ITEM) in your community? Is it extremely important, very important, somewhat important, not very important, not at all important? (N=1000)

% a. Senior Centers

27 Extremely important
 39 Very important
 25 Somewhat important
 5 Not very important
 4 Not at all important
 1 NOT SURE (DO NOT READ)
 * REFUSED (DO NOT READ)

b. Chore or homemakers services where someone comes in to do

% light housekeeping or cleaning

18 Extremely important
 29 Very important
 31 Somewhat important
 11 Not very important
 7 Not at all important
 4 NOT SURE (DO NOT READ)
 * REFUSED (DO NOT READ)

% c. Congregate meals such as senior lunch programs

22 Extremely important
 34 Very important
 25 Somewhat important
 11 Not very important
 7 Not at all important
 2 NOT SURE (DO NOT READ)
 * REFUSED (DO NOT READ)

% d. Meals-on-wheels or home delivered meals

28 Extremely important
39 Very important
20 Somewhat important
7 Not very important
6 Not at all important
1 NOT SURE (DO NOT READ)
* REFUSED (DO NOT READ)

e. A service that helps low-income or older persons with home repairs, like with the roof or windows

%
32 Extremely important
43 Very important
16 Somewhat important
3 Not very important
5 Not at all important
1 NOT SURE (DO NOT READ)
0 REFUSED (DO NOT READ)

f. Visiting nurse services, such as an RN who comes to your home after a hospitalization

%
35 Extremely important
49 Very important
10 Somewhat important
3 Not very important
3 Not at all important
* NOT SURE (DO NOT READ)
0 REFUSED (DO NOT READ)

% g. Seasonal work such as lawn work or snow removal

21 Extremely important
41 Very important
25 Somewhat important
7 Not very important
5 Not at all important
1 NOT SURE (DO NOT READ)
* REFUSED (DO NOT READ)

h. Home health aide, personal care attendant, or other assistant

%	who helps with personal needs
26	Extremely important
42	Very important
23	Somewhat important
5	Not very important
4	Not at all important
1	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

i. Respite services that provide breaks from caregiving duties

%	i. Respite services that provide breaks from caregiving duties
24	Extremely important
40	Very important
24	Somewhat important
3	Not very important
4	Not at all important
2	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

j. End of life or hospice services (IF NECESSARY: Medication or services provided to relieve symptoms of terminal illness)

%	services provided to relieve symptoms of terminal illness)
35	Extremely important
45	Very important
12	Somewhat important
6	Not very important
3	Not at all important
1	NOT SURE (DO NOT READ)
0	REFUSED (DO NOT READ)

k. Special transportation service such as one for seniors or persons with disabilities

%	with disabilities
35	Extremely important
47	Very important
13	Somewhat important
2	Not very important
3	Not at all important
*	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

%	l. Health monitoring services
24	Extremely important
39	Very important
26	Somewhat important
5	Not very important
4	Not at all important
3	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

%	m. Outdoor maintenance services
15	Extremely important
36	Very important
36	Somewhat important
7	Not very important
5	Not at all important
1	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

**15. Which of the following services have you or a family member used in Delaware?
(N=1000)**

	Yes	No
	%	%
a. Senior Centers	27	73
b. Chore or homemakers services.....	10	90
c. Congregate meals such as senior lunch programs.....	9	91
d. Meals-on-wheels or home delivered meals	10	90
e. Home repairs service	19	81
f. Visiting nurse.....	29	71
g. Seasonal work such as lawn work or snow removal	29	72
h. Home health aide, personal care attendant, or other assistant who helps with personal needs.....	19	81
i. Respite services	8	93
j. End of life or hospice services.....	21	80
k. Special transportation services	16	84
l. Health monitoring services.....	13	87
m. Outdoor maintenance services.....	21	79

Now I am going to ask you some questions about long-term care services. Long-term care refers to care or services provided over an extended period of time at home, in a community setting such as an adult daycare center or assisted living facility, or in a nursing home. This type of care is available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, eating, or taking medications.

- 16. In the past five years, have you or a member of your family, that is your spouse, parents, siblings, or grandparents, used long-term care either at home, in a residential setting, or a nursing home? (N=1000)**

%
 25 Yes
 75 No
 * NOT SURE (DO NOT READ)
 * REFUSED (DO NOT READ)

- 17. How likely is it that you or a family member may need long-term care services in the next five years? Would you say you or a family member are extremely likely, very likely, somewhat likely, not very likely, or not at all likely to need long-term care in the next five years? (N=1000)**

%
 8 Extremely likely
 11 Very likely
 24 Somewhat likely
 28 Not very likely
 23 Not at all likely
 6 NOT SURE (DO NOT READ)
 * REFUSED (DO NOT READ)

- 18. If you or any member of your family needed long-term care services, which care option would you prefer? Would you prefer to...(READ AND ROTATE CHOICES A-C) (N=1000)**

%
 74 Have care provided at home
 19 Have care provided in a residential facility, such as assisted living,
 3 Have care provided in a nursing home
 4 NOT SURE (DO NOT READ)
 * REFUSED (DO NOT READ)

**18a. IF 18=HOME: Would you prefer to have the care provided at home...
(READ EACH, ROTATE, AND ONLY ACCEPT ONE ANSWER.) (N=744)**

- %
- 13 By family and friends
- 8 By a personal care aide
- 78 Or, by both family and friends and a personal care aide
- 1 Not sure [DO NOT READ]
- 0 Refused [DO NOT READ]

19. People sometimes worry about whether they or their family members will be able to receive long-term care services in the setting of their choice. How worried are you about it? Would you say you are.... (N=1000)

- %
- 9 Extremely worried
- 12 Very worried
- 32 Somewhat worried
- 24 Not very worried
- 22 Not at all worried
- 1 NOT SURE (DO NOT READ)
- * REFUSED ((DO NOT READ)

20. If you or any member of your family needed long-term care services, how important would it be to have services that would help you or your family members to stay at home as long as possible? Would you say it is.... (N=1000)

- %
- 50 Extremely important
- 36 Very important
- 10 Somewhat important
- 2 Not very important
- 1 Not at all important
- 1 NOT SURE(DO NOT READ)
- * REFUSED (DO NOT READ)

21. Currently, in Delaware the cost of long-term care services can vary greatly depending on your needs. For example, the average cost of two hours of daily care in the home costs about \$15,000 a year. Care in a nursing home costs about \$81,000 a year. How confident are you about being able to afford long-term care services for you or your family? Would you say you are... (N=1000)

%	
7	Extremely confident
12	Very confident
29	Somewhat confident
25	Not very confident
25	Not at all confident
2	NOT SURE (DO NOT READ)
1	REFUSED (DO NOT READ)

22. How do you plan to pay for long-term care should you need it? Do you plan to pay for it ... (N=1000)

%	
25	With your savings
13	By selling your home
15	With help from family
30	With long-term care insurance
38	Through government programs
16	NOT SURE (DO NOT READ)
2	REFUSED (DO NOT READ)

23. If you or a family member needed long-term care services, where or to whom would you be most likely to go to find out about these services? (DO NOT READ ITEMS. CODE FROM LIST AND ADD OTHERS AS MENTIONED. ACCEPT ONE ANSWER.) (N=1000)

%	
11	Family/friend
*	Newspaper advertisement
8	Area Agency on Aging
6	AARP
10	Health & Human Services
2	Telephone book
12	Physician
4	Someone you know who uses these services
1	Clergy or other church leaders
3	Hospital Discharge Planner
9	Internet
4	Senior Centers
4	Community health clinic
24	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

24. If a dedicated service center was created to help consumers find out about and apply for services for older adults and people with disabilities, how likely would you be to use it if you needed services for yourself or a family member? (N=1000)

%	
29	Extremely likely
38	Very likely
23	Somewhat likely
4	Not very likely
4	Not at all likely
3	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

25. If there was an easy to remember telephone number, such as 211, that you could call to get reliable, unbiased information for all types of long-term care services, how likely would you be to use it if you needed services for yourself or a family member? (N=1000)

%	
31	Extremely likely
40	Very likely
17	Somewhat likely
5	Not very likely
5	Not at all likely
2	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

26. How strongly do you agree or disagree with the following statement: “I feel like the State of Delaware has done a good job at letting me know services are available to me.” (N=1000)

%	
17	Strongly agree
27	Somewhat agree
16	Neither agree nor disagree
18	Somewhat disagree
18	Strongly disagree
4	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

DEMOGRAPHICS

The following questions are for classification purposes only and will be kept entirely confidential.

D1. RECORD RESPONDENT’S GENDER. IF NECESSARY SAY: “To ensure it is recorded accurately, could you please state your gender? (N=1000)

%	
47	Male
53	Female

D2. How would you describe your health? (N=1000)

%	
22	Excellent
39	Very good
23	Good
13	Fair
3	Poor
*	NOT SURE (DO NOT READ)
*	REFUSED (DO NOT READ)

D3. What is your age as of your last birthday? [IN YEARS] _____ (N=1000)

%	
0	18-24
27	25-44
48	45-64
25	65+
*	Refused

D4. What is your current marital status? Are you....[READ OPTIONS] (N=1000)

%	
63	Married
4	Not married, living with your partner or significant other
2	Separated
9	Divorced
10	Widowed
11	<i>Or are you</i> Currently single <u>and</u> never Married
1	Refused [DO NOT READ]

**D5. [IF D3 = 1 ASK: “Are you or your spouse currently a member of A-A-R-P?”
OTHERWISE ASK “Are you currently a member of AARP?”] (N=1000)**

%	
44	Yes
56	No
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

**D6. What is the highest level of education that you completed? [READ OPTIONS]
(N=1000)**

%	
7	0 to 12 th grade, but with no diploma
27	High school graduate or equivalent
12	Post high school education, but with no degree
10	2 year degree
21	4 year degree
6	Post graduate study, but with no degree
16	Graduate or professional degree
*	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

**D7. Which of the following best describes your current employment status?
[READ OPTIONS] (N=1000)**

%	
5	Self-employed full-time
4	Self-employed part-time
37	Employed full-time
10	Employed part-time
31	Retired and not working at all
5	Unemployed and looking for work
8	Not in the labor force for other reasons
*	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D8. Are you of Hispanic, Spanish, or Latino origin or descent? (N=1000)

%	
3	Yes
96	No
*	Not sure
1	Refused

D9. What is your race? (N=1000)

%	
78	White or Caucasian
15	Black or African American
2	Native American or Alaskan Native
1	Asian
*	Native Hawaiian or other Pacific Islander
2	Or are you some other race? [Specify: _]
2	Refused [DO NOT READ]

D10. Thinking about your state elections for Delaware Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote? (N=1000)

%	
70	Always
11	Most of the time
4	About half of the time
4	Seldom
10	Never
1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D11. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else? (N=1000)

%	
37	Democrat
20	Republican
32	Independent
6	Other
2	NOT SURE (DO NOT READ)
4	REFUSED (DO NOT READ)

D12. In general, how often do you go online to access the Internet or World Wide Web?

(N=1000)

%	
39	Several times a day
16	About once a day
8	3-5 days a week
6	1-2 days a week
3	Once every few weeks
3	Once a month or less
22	Or do you never go online to use the Internet or World Wide Web?
1	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D13. What is your 5-digit zip code? _____ (N=1000)

D14. In what county do you live? _____

(N=1000)

%	
19	Kent
54	New Castle
22	Sussex
5	Enter response
*	No answer

D15. Finally, we realize income is a private matter and so rather than ask you anything specific about your income, I'd like to ask you to please stop me when I get to the category that your includes your household's income before taxes in 2007. Was it....[READ OPTIONS] (N=1000)

%	
5	Less than \$10,000
7	\$10,000 to less than \$20,000
10	\$20,000 to less than \$35,000
11	\$35,000 to less than \$50,000
8	\$50,000 to less than \$60,000
7	\$60,000 to less than \$75,000
30	\$75,000 or more
3	Not sure [DO NOT READ]
19	Refused [DO NOT READ]

Thank you and have a great day/night!



AARP

Knowledge Management

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