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**Wyoming AARP  
Legislative Issues  
Survey: Older Workers**

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September 2004



# **Wyoming AARP Legislative Issues Survey: Older Workers**

**Report Prepared  
By Erica Dinger**

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AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. We provide information and resources; engage in legislative, regulatory and legal advocacy; assist members in serving their communities; and offer a wide range of unique benefits, special products, and services for our members. These include *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our quarterly newspaper in Spanish; *NRTA Live and Learn*, our quarterly newsletter for 50+ educators; and our Web site, [www.aarp.org](http://www.aarp.org). We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

### **Acknowledgements**

Many AARP staff contributed to this study. Special thanks go to AARP staff including Rita Inoway, Wyoming State Director; Tim Summers, Wyoming Associate State Director; Joanne Bowlby, Wyoming Associate State Director; Coralette Hannon, State Affairs; Van Ellet, State Affairs; Clare Hushbeck, State Affairs; Dacosta Mason, State Affairs; Gretchen Straw, Knowledge Management; and Darlene Matthews, Knowledge Management. Jennifer Sauer, Knowledge Management, was the project manager. Erica Dinger, AARP Knowledge Management, wrote the report. For more information, contact Erica Dinger at (202) 434-6176 or Jennifer Sauer at (202) 434-6207.

## Background

According to current U.S. Census projections, Wyoming will lead the nation with the largest percentage of residents age 65 plus by the year 2020. This population will be comprised almost entirely of Baby Boomers and, with careful planning and attention, will be a vital part of Wyoming's future.

Today, Baby Boomers make up nearly one-third of Wyoming's population. In less than 20 years, nearly 40 percent of Wyoming's population will be more than 50 years old. Clearly, Wyoming's workforce will be impacted by retiring Baby Boomers and those who do not wish to retire or cannot retire due to economic necessity.

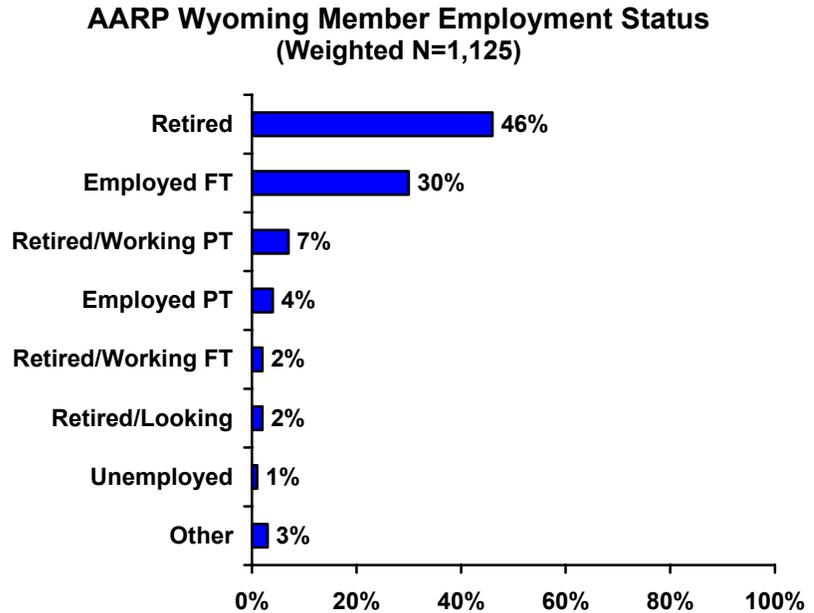
AARP Wyoming commissioned the *2004 Wyoming AARP Survey of Members: Concerns and State Legislative Issues*, a mail survey of 1,125 Wyoming AARP members, to explore and measure members' opinions about a variety of legislative issues and concerns. This report is part of the larger survey and examines members' experience with and opinions on older worker issues. Specifically, this report explores members':

- Current employment status and plans for future employment
- Plans for retirement
- Plans for staying in Wyoming during retirement

## Findings

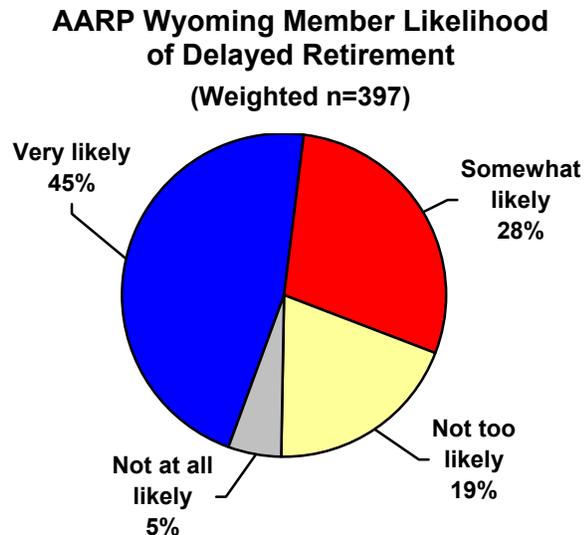
### Almost half of AARP Wyoming members are retired and not looking for work.

Although almost half of AARP Wyoming members report being retired and not looking for work, fully three in ten are still working full-time. Members under age 75 are more likely than older members to be working full-time, while members age 60+ are more likely than younger members to be retired. Interestingly, twelve percent of those age 60-74 are retired but working part-time.



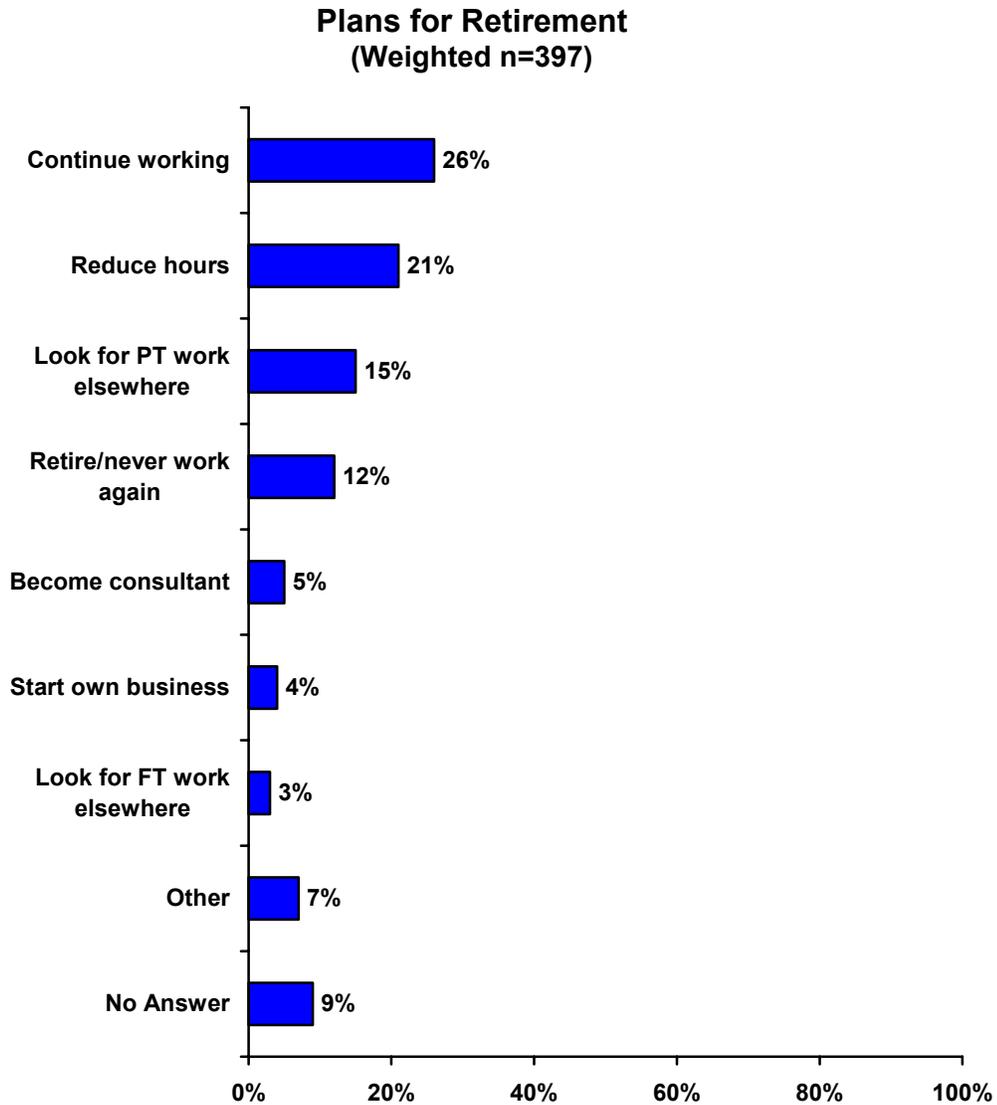
### Almost three-fourths of AARP Wyoming members say they will put off retirement.

Due to their current work and financial situation, almost three-fourths (73%) of working Wyoming members say they are likely to put off retirement as long as possible.



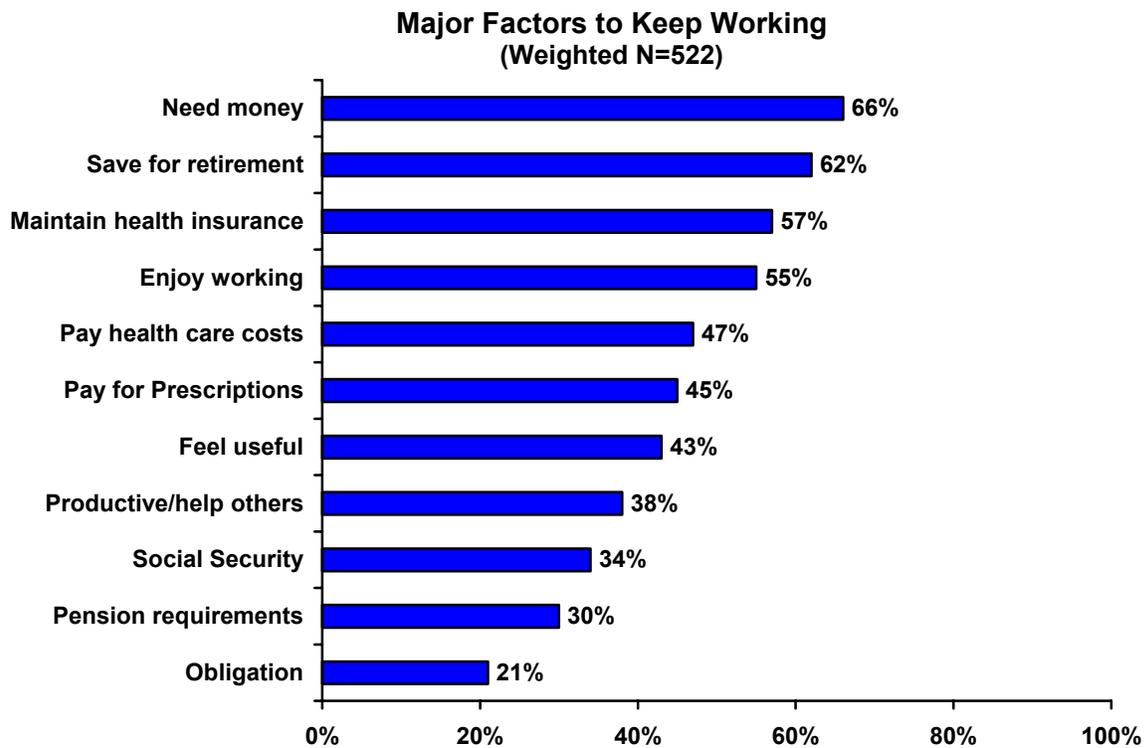
## Working AARP Wyoming members want to continue working even after they reach retirement age.

Working AARP Wyoming members say they want to continue working even after they reach retirement age. More than a quarter plan to work at their present job as long as they are able, while an additional 21 percent want to stay at their current job but with reduced hours. One in six plan to retire from their current job and look for full- or part-time work elsewhere.



**AARP Wyoming members say needing money is a major factor in their decision to keep working.**

Members were asked to indicate how much each of the following reasons was a major factor, a minor factor, or not a factor in their decision to continue to work. Over six in ten cited needing money as a major factor in their decision, while a similar number said saving more money for retirement was a major factor.

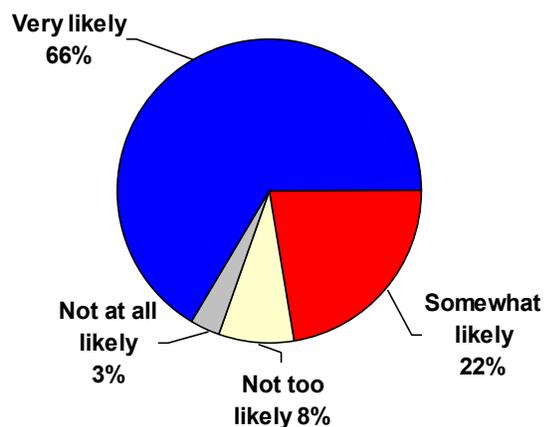


**Almost nine in ten AARP Wyoming members say they will stay in Wyoming once they retire.**

Working AARP Wyoming members were asked how likely they were to stay in Wyoming once they retired. Almost nine in ten (87%) said they were likely to stay in Wyoming.

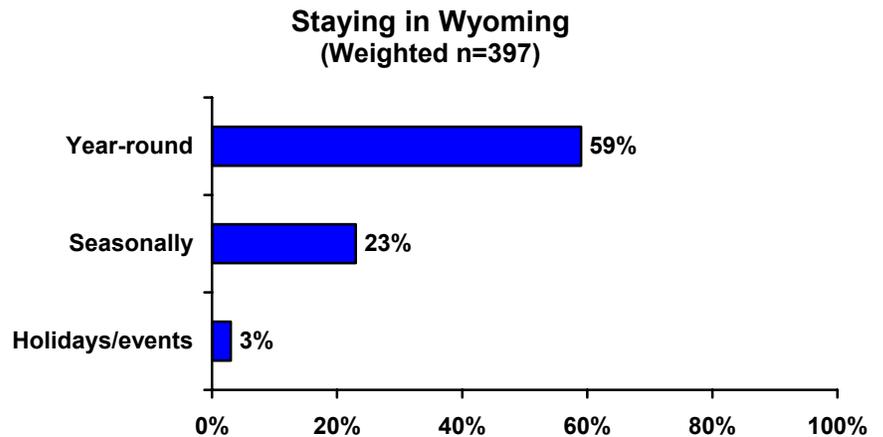
Most members (77%) have already lived in Wyoming for more than 20 years.

**AARP Wyoming Member Likelihood of Retiring in Wyoming**  
(Weighted n=397)



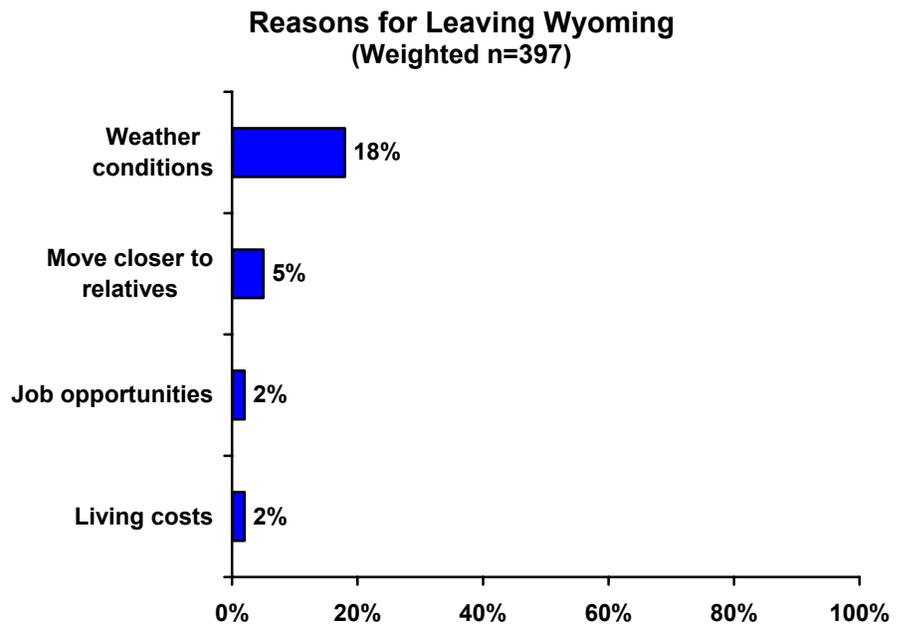
## Most members who plan on retiring in Wyoming will stay year-round.

Wyoming members who say it is likely they will retire in Wyoming were asked if they planned on staying in Wyoming year-round. Six in ten say they would stay year-round, while almost a quarter say they would stay in Wyoming seasonally.



## The most common reason for not staying in Wyoming for retirement is the weather conditions.

Working AARP Wyoming members were asked why they were planning on leaving Wyoming for retirement. Almost two in ten cited the weather conditions, while other reasons ranged from living costs to needing a change. For a complete list, see Appendix A.



## Conclusions

Retirement options and continuing to work as they age are important issues for many AARP Wyoming members. Three in ten AARP Wyoming members continue to work full-time, while one in seven are working part-time or are retired and have returned to work. Many working members say they will put off retirement and continue to work either full-time or with reduced hours.

AARP Wyoming members plan to stay in Wyoming once they retire. Many have lived in Wyoming for more than 20 years, and they want to stay in the state for their retirement years.

Wyoming's economy is going to be impacted by these older Wyoming residents who do not want to retire or cannot retire for economic reasons. These workers are a vital part of the workforce, with expertise and experience that businesses need.

## Methodology

This report is one part of the larger survey and report entitled *2004 Wyoming AARP Survey of Members: Concerns and State Legislative Issues*. The full survey is a mail survey of 1,125 Wyoming AARP members that addresses their concerns and opinions about a variety of issues including personal concerns, telecommunications, advance directives, and grandparenting. This report summarizes findings on the work force and retirement questions covered in the survey.

AARP conducted the *2004 Wyoming AARP Survey of Members: Concerns and State Legislative Issues* survey from April through May 2004. A sample of 2,000 AARP members in Wyoming, proportionally stratified by three age segments—50 to 59, 60 to 74, and 75+, was randomly 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. Fifty-six percent of the sampled Wyoming members returned surveys by the cut-off date, May 25, 2004, providing 1,125 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 2.92 percent.<sup>1</sup> Survey responses were weighted to reflect the distribution of the age segments in the member population of Wyoming.

For more information about this study, contact Jennifer Sauer, AARP Knowledge Management, at (202) 434-6207 or Erica Dinger, AARP Knowledge Management, at (202) 434-6176.

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<sup>1</sup> This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 2.92 percentage points of what would have been obtained if every AARP member in Wyoming age 50 or older had been surveyed.

# **ANNOTATED QUESTIONNAIRE**

# 2004 Wyoming AARP Survey of Members: Concerns and State Legislative Issues

**Weighted n = 1,125; Response Rate = 56 %; Sampling Error = +/-2.92**  
(Percentages may not add to 100% due to rounding or multiple responses. A “\*” means less than 1%)

## Personal Concerns

1. Below is a list of concerns that have been expressed by people age 50 and older. Please rate your own level of concern about each item using a 5-point scale where 1 means you are "not at all concerned" and 5 means you are "extremely concerned."

	Extremely Concerned				Not at all Concerned	No Response
a. Having adequate information on Medicaid, the government health insurance program for low income people	29%	21%	27%	12%	11%	2%
b. Providing care or financial support for a parent, grandchild or other relative	23%	18%	25%	15%	17%	2%
c. Having Social Security as a base for retirement income	55%	18%	14%	7%	5%	2%
d. Finding affordable, high quality health insurance	67%	15%	8%	4%	5%	2%
e. Staying in your own home as you get older	63%	19%	10%	4%	4%	1%
f. Staying physically fit/maintaining a healthy diet	62%	22%	10%	2%	3%	2%
g. Having high quality long-term care for you or a family member	55%	23%	13%	4%	3%	1%
h. Making sure your pension benefits and/or retirement savings are safe and secure and	74%	13%	7%	3%	3%	1%
i. Having good information about investments	42%	22%	20%	7%	8%	1%
j. Dealing with the loss of a close family member	28%	22%	27%	12%	8%	2%
k. Finding work in retirement	13%	16%	26%	16%	28%	2%
l. Having enough money to meet daily expenses	52%	17%	16%	7%	8%	2%
m. Facing age discrimination in employment	20%	15%	20%	14%	28%	3%
n. Saving for the future	35%	21%	22%	8%	12%	3%
o. Having Medicare as a base for retirement health coverage	62%	19%	12%	4%	3%	2%
p. Having access to affordable prescription drugs	75%	15%	6%	2%	2%	1%

**1. CONTINUED--Below is a list of concerns that have been expressed by people age 50 and older. Please rate your own level of concern about each item using a 5-point scale where 1 means you are "not at all concerned" and 5 means you are "extremely concerned."**

	Extremely Concerned			Not at all Concerned	No Response	
q. Protecting your right to privacy	57%	20%	14%	3%	4%	2%
r. Becoming ill or disabled	55%	23%	14%	3%	2%	3%
s. Being a victim of crime	29%	21%	28%	12%	7%	4%
t. Avoiding business practices that are unfair or fraudulent	41%	22%	20%	8%	6%	2%
u. Having safe and affordable transportation systems available	30%	23%	26%	11%	8%	2%
v. Keeping your family safe from acts of terrorism and violence	47%	18%	19%	8%	6%	2%
w. Having consumer protections in health care plans	55%	25%	11%	3%	2%	3%
x. Continuing to drive safely	51%	24%	13%	4%	5%	2%

**2. Please list the names of each newspaper you have a subscription to:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

I do not have a subscription to any newspaper.

**3. Please indicate which of the following publications you read regularly even though you may not have a subscription to them. (Check ALL that apply.)**

<u>%</u>	
86	Local newspaper
28	Senior center bulletin
17	Senior newspapers
33	Religious organization bulletin
13	Civic newsletters
32	Free community newspapers
81	<i>AARP The Magazine</i>
71	<i>AARP Bulletin</i>
20	Other membership organization newsletters
28	Other (specify) _____
2	I DON'T read any of these types of publications regularly
2	No Response

4. Have you ever heard about or read AARP Wyoming's occasional newspaper called *The Wyoming Sage*?

<u>%</u>	
78	I have <b>never</b> heard about <i>The Wyoming Sage</i> → SKIP TO QUESTION 5
10	I have heard about <b>and</b> read <i>The Wyoming Sage</i>
7	I have heard about but <b>not</b> read <i>The Wyoming Sage</i>
5	No Response

4a. In which of the following places did you hear about or find this newspaper?  
(Check ALL that apply.) (n=192)

<u>%</u>	
3	The library
1	The senior center
37	Inserted in local newspaper
8	Other (specify): _____
29	Can't remember/Don't know
20	No Response

## Telecommunications

This part of the survey asks questions about the types of telephone service you currently use and may consider using. Wireline telephone service refers to a telephone line connecting your residence to a service provider or carrier that enables you to make and receive local and long-distance calls only within your residence or business. Cellular telephone service refers to a [wireless](#) connection from a mobile telephone to a relatively nearby transmitter enabling you to make local or long distance calls.

5. Do you currently subscribe to basic or local telephone service?

<u>%</u>	
91	Yes
5	No → GO TO QUESTION 10
4	No Response

6. How satisfied are you with your basic or local telephone service? (n=1,020)

<u>%</u>	
31	Very satisfied
33	Somewhat satisfied
20	Neither satisfied nor dissatisfied
10	Somewhat dissatisfied
4	Very dissatisfied
2	No Response

7. Do you think you are paying too much, too little, or about the right amount for your basic or local telephone service? (n=1,020)

<u>%</u>	
67	Too much
*	Too little
30	About the right amount
3	No Response

**8. On average, how much do you pay per month for your basic or local telephone service? (n=1,020)**

<u>%</u>	
9	Between \$0 and \$29 per month
55	Between \$30 and \$49 per month
26	Between \$50 and \$79 per month
4	Between \$80 and \$99 per month
1	Between \$100 and \$124 per month
*	More than \$125 per month
4	No Response

**9. Is there more than one telephone service provider in your area from which you can choose to purchase basic or local telephone service? (n=1,020)**

<u>%</u>	
35	Yes
42	No
20	I'm not sure
3	No Response

**10. Do you currently use a wireless or cellular phone?**

<u>%</u>	
62	Yes
37	No
1	No Response

**11. To what extent have you considered switching from wireline telephone service to cellular or wireless service for ALL your telephone needs? (Check ONE only)**

<u>%</u>	
4	I currently use <b>ONLY</b> cellular service for all telephone needs
15	Strongly considered
28	Somewhat considered
21	Have not considered too much
30	Have not considered at all
2	No Response

## Grandparenting

**12. Do you have any grandchildren, including great grandchildren or step-grandchildren?**

<u>%</u>	
75	Yes, I do
25	No [GO TO QUESTION 21]
1	No Response

**13. Do you provide care on a regular basis for any of your grandchildren? (n=839)**

<u>%</u>	
13	Yes
86	No
1	No Response

**14. Do any of your grandchildren live in your household? (n=839)**

<u>%</u>	
4	Yes
95	No
1	No Response

—————→ 14a. If YES, do the parents of these grandchildren also live in your household? (n=32)

45%	Yes	49%	No	6%	No Response
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**15. Have you had to return to work either on a part-time or full-time basis to help pay for the expenses of caring for any of your grandchildren? (n=839)**

<u>%</u>	
2	Yes
96	No
2	No Response

**16. Are you the legal guardian for any of your grandchildren? (n=839)**

<u>%</u>	
1	Yes [SKIP TO QUESTION 18]
98	No
1	No Response

**17. Have you considered becoming the legal guardian for any of your grandchildren? (n=822)**

<u>%</u>	
6	Yes
91	No
3	No Response

**18. On the list below, place a check in the box next the information you wish had about being a grandparent. (Check ALL that apply.) (n=839)**

<u>%</u>	
30	The importance of grandparents to a child's well-being
23	How to speak to your grandchildren's parents about issues concerning your grandchildren
40	Fun things to do with grandchildren of all ages
5	Information resources for grandparents raising grandchildren
5	Step-grandparenting
3	Grandparenting in a multicultural family
3	Support groups for grandparents raising grandchildren
36	Keeping in touch long distance
30	Financial gifts for grandchildren
5	Legal options for grandparents raising grandchildren
4	Information on state economic assistance programs for grandparents raising grandchildren
10	Children's developmental stages
30	How to speak to your grandchildren about issues in their lives
2	Other (please specify) _____
28	None of the above
7	No Response

19. On the list below, check the way in which you would most prefer receiving information about grandparenting. (Check ONE only.) (n=839)

<u>%</u>	
3	E-mails
2	Web pages or web sites
2	In person workshops or seminars in your hometown
28	Magazine or newspaper articles
10	An organization or association newsletter
40	Don't want information about grandparenting
16	No Response

20. How important do you think it is for grandparents providing care for their grandchildren to have access to affordable child care services that would allow them time to do chores such as housecleaning and grocery shopping? (n=839)

<u>%</u>	
53	Very important
24	Somewhat important
7	Not too important
8	Not at all important
9	No Response

21. Currently, there is no state law in Wyoming that allows grandparents without legal custody of their grandchildren to enroll them in school even if the children's parents cannot be found. That means that grandparents who are caring for their grandchildren but who have not taken legal custody cannot enroll them in school. How strongly do you support or oppose a proposed law in Wyoming that would allow grandparent caregivers without legal custody of their grandchildren to enroll them in school?

<u>%</u>	
61	Strongly support
19	Somewhat support
2	Somewhat oppose
2	Strongly oppose
12	Not sure
5	No Response

22. Similarly, there is no state law in Wyoming that allows grandparents without legal custody of their grandchildren to have access to their medical records and make medical decisions even if the children's parents cannot be found. How strongly would you support or oppose a proposed law in Wyoming allowing grandparent caregivers without legal custody of their grandchildren to have access to their medical records and make medical decisions?

<u>%</u>	
67	Strongly support
21	Somewhat support
3	Somewhat oppose
2	Strongly oppose
7	No Response

## Retirement

### 23. Which of the following best describes your current employment status?

<u>%</u>		
30	<u>Not retired</u> - Employed or self-employed full-time	
4	<u>Not retired</u> - Employed or self-employed part-time	
1	<u>Not retired</u> - Unemployed and looking for work	
2	Retired and working again full-time	<b>[SKIP TO QUESTION 28]</b>
7	Retired and working again part-time	<b>[SKIP TO QUESTION 28]</b>
2	Retired and looking for work	<b>[SKIP TO QUESTION 28]</b>
46	Retired and NOT looking for work	<b>[GO DIRECTLY TO QUESTION 29]</b>
3	Other	<b>[GO DIRECTLY TO QUESTION 29]</b>
5	No Response	

### 24. Thinking about your own current work and financial situation, how likely is it that you will put off retiring from work as long as possible? (n=397)

<u>%</u>	
45	Very likely
28	Somewhat likely
19	Not too likely
5	Not at all likely
3	No Response

### 25. Which of the following best describes what you plan to do when you reach retirement age: (Check ONE only.) (n=397)

<u>%</u>	
26	I want to continue working at my present job/career for as long as I am able
21	I want to continue working at my present job/career <u>but with reduced hours</u>
12	I want to retire and NEVER work again
3	I want to retire from my current job/career and look for full-time work elsewhere
15	I want to retire from my current job/career and look for part-time work elsewhere
*	I want to retire from my current job/career and go back to school
4	I want to retire from my current job/career and start my own business
5	I want to retire from my current job/career and be a consultant in my area of expertise
7	I want to retire from my current job/career and...(Other): _____
9	No Response

### 26. How likely is it that you will stay in Wyoming once you retire? (n=397)

<u>%</u>	
66	Very likely
22	Somewhat likely
8	Not too likely <b>[SKIP TO QUESTION 27]</b>
3	Not at all likely <b>[SKIP TO QUESTION 27]</b>
2	No Response

**26a. If you DO plan on staying in Wyoming when you retire, will you continue to live here:**

(n=347)	Yes	No	Not sure	No Response
Year-round	59%	5%	17%	19%
Seasonally – summer, winter, fall, or spring	23%	1%	9%	66%
Certain times of the year like holidays, local or family events	3%	3%	9%	85%
Other: _____	*	1%	3%	96%

**27. Which of the following reasons best describes why you DO NOT plan on staying in Wyoming once you reach retirement: (Check ALL that apply.) (n=397)**

%	
18	I don't like the weather conditions in Wyoming
2	There doesn't seem to be another job or career opportunity for me in Wyoming
5	I want to move closer to relatives and friends
5	Other: _____
69	No Response

**28. Please rate each of the following in terms of their importance in your decision to be working right now. For each reason, please indicate if it is a major factor, a minor factor, or not a factor at all in your decision to be working. (n=522)**

	Major factor	Minor factor	Not a factor at all	No Response
a. Need to pay for out-of-pocket health care expenses	47%	21%	24%	8%
b. Need to maintain health insurance coverage	57%	14%	22%	7%
c. Need to pay for out-of-pocket prescription drug costs	45%	20%	27%	8%
d. Enjoy the job or enjoy working	55%	25%	13%	7%
e. To qualify for Social Security	34%	18%	36%	12%
f. To fulfill pension requirements	30%	12%	46%	12%
g. Being productive is a way I can help others	38%	32%	21%	9%
h. People have an obligation to work if they can	21%	33%	35%	11%
i. It makes me feel useful	43%	30%	20%	8%
j. Need the money	66%	24%	6%	4%
k. To save more for retirement	62%	16%	13%	9%

*The following questions ask about making certain health care decisions. We understand that this topic may be sensitive to some, and we greatly appreciate your time and consideration in answering these questions. Your responses are critical in helping the state of Wyoming and AARP support people like yourself when dealing with these issues.*

## Advance Planning and Preparation

**29. Advance directives allow you to make your health care decisions known in advance. These directives help others make decisions on your behalf when you are no longer able to do so. Wyoming has several forms in place to help people express those choices.**

**29. (Continued) Which of the following advance directive forms have you heard about and completed?**

	<b>Have heard about <u>and</u> completed</b>	<b>Have heard about but <u>not</u> completed</b>	<b>Have not heard about</b>	<b>No Response</b>
<b>a.</b> A durable power of attorney for health care in which you name someone to make decisions about your health care in the event you become incapacitated .....	38%	42%	12%	8%
<b>b.</b> A living will in which you state the kind of health care you want or don't want under certain circumstances.....	46%	44%	4%	5%
<b>c.</b> A cardiopulmonary resuscitation directive.....	22%	42%	24%	12%
<b>d.</b> A psychiatric advance directive.....	8%	27%	51%	15%

**Currently, Wyoming's living will, durable power of attorney for health care, cardiopulmonary resuscitation directive, and psychiatric advance directive forms each have certain restrictions on who can make health care decisions for the patient. Some feel that these forms are complicated and could delay health care decision making by the patient and the family, while others believe that each patient has different requirements and circumstances around making health care decisions.**

**30. How strongly would you support or oppose a proposal in Wyoming to provide a single advance care directive form that would provide a patients' instructions about all their preferred types of health care?**

<b>%</b>	
58	Strongly support
22	Somewhat support
13	Neither support nor oppose
1	Somewhat oppose
1	Strongly oppose
5	No Response

**Currently in Wyoming, when a patient did NOT prepare any document describing their health care decisions and they are suffering from a terminal condition or an irreversible coma where they are unable to communicate their health care choices, ALL family members who can be contacted must be in agreement about a decision to withhold or withdraw life-sustaining measures.**

**There is a proposal in Wyoming to allow family members and others the authority to make health care decisions for the patient based on an order of priority to the patient rather than agreement. For example, if the patient has a spouse, the spouse will be asked to decide about the patient's treatment, and if there is no spouse, the patients children will be asked to decide, and if the patient does not have children, then the patients parents will be asked to decide, and so on.**

**31. How strongly would you support or oppose proposed legislation in Wyoming to allow family members to make decisions for a patient based on an order of priority rather than agreement when that patient has not executed an advance directive form?**

<u>%</u>	
44	Strongly support
27	Somewhat support
15	Neither support nor oppose
3	Somewhat oppose
4	Strongly oppose
7	No Response

## About You

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

**32. How long have you lived in Wyoming? \_\_\_\_\_ (in years)**

<u>%</u>	
2	1 – less than 3 years
3	3 – less than 5 years
5	5 – less than 10 years
5	10 – less than 15 years
4	15 – less than 20 years
77	More than 20 years

**33. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE) \_\_\_\_\_**

**34. What county do you live in: \_\_\_\_\_**

<u>%</u>		<u>%</u>	
18	Laramie	3	Uinta
12	Natrona	2	Big Horn
7	Fremont	2	Washakie
6	Sheridan	2	Hot Springs
6	Sweetwater	2	Weston
6	Park	2	Converse
5	Albany	2	Sublette
4	Carbon	1	Lincoln
4	Goshen	1	Crook
3	Campbell	1	USA
3	Platte	*	Niobrara
3	Teton	*	Thayne
3	Johnson	*	Sudn
		4	No Response

**35. Are you...?**

<u>%</u>	
49	Male
49	Female
3	No Response

36. What was your age at your last birthday? \_\_\_\_\_ (in years)

<u>%</u>	
33	50-59
41	60-74
22	75+
4	No Response

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

<u>%</u>	
6	Less than high school
25	High school graduate or equivalent
34	Some college or technical training beyond high school
15	College graduate (4 years)
12	Post-graduate or professional degree
8	No Response

38. What is your race? (Check ALL that apply)

<u>%</u>		<u>%</u>	
94	White or Caucasian	2	Native American or Alaskan Native
*	Black or African American	*	Hawaiian or Pacific Islander
*	Asian	1	Other : _____
1	Hispanic, Spanish, Latino	2	No Response

39. What is your current marital status?

<u>%</u>	
3	Single, never married
60	Married
2	Living together as if married
1	Separated
13	Divorced
21	Widowed
1	No Response

40. What was your annual household income before taxes in 2003?

<u>%</u>	
6	Less than \$10,000
18	\$10,000 to under \$20,000
15	\$20,000 to under \$30,000
13	\$30,000 to under \$40,000
10	\$40,000 to under \$50,000
7	\$50,000 to under \$60,000
8	\$60,000 to under \$75,000
13	\$75,000 or more
10	No Response

**41. Do you access the internet or World Wide Web or the on-line services such as America On-Line (AOL)?**

%

54 Yes  
43 No  
3 No Response



**41a. If YES: Do you access the Internet or World Wide Web: (Check ALL that apply.) (n=608)**  
92% at home                      2% at the senior center  
33% at work                      \* some other place  
5% at the library

***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 May 25, 2004.***

**AARP**  
**Knowledge Management**  
**For more information please contact Erica Dinger (202) 434-6176**