A large green square is positioned in the top left corner of the page. A thin horizontal line extends from its right edge, and a thin vertical line extends from its bottom edge. At the intersection of these two lines, there is a small yellow square.

# 2006 Alabama Member Opinion Survey

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April 2007



# **2006 Alabama Member Opinion Survey**

**Data Prepared by FGI Research  
Report Prepared by Anita Stowell-Ritter**

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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](http://www.aarp.org). AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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## Background

As AARP Alabama works to improve the lives of all Alabamans age 50 and over, it is important for the state to understand the concerns and interests of Alabama members. This survey is one resource the Alabama State Office uses to plan and implement its educational and legislative activities. This survey asked members in-depth questions about the following issues: work and retirement, economic security and financial planning, and long-term care. Members were asked to identify the priority of a list of legislative issues. The survey also explores the probability of members attending a series of activities.

The report is based on data from a mail survey of 2,000 Alabama AARP members. A total of 893 members returned the survey in time to be included in the dataset. The survey was conducted by AARP from October through November 2006. The survey has a sampling error of +/- 3.5%;<sup>1</sup> the sample was weighted by age to represent the actual composition of Alabama members. The full-annotated questionnaire is contained in the appendix of this report.

Throughout this report, statistics representing member responses are reported in percentages.<sup>2</sup> In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Alabama membership the actual number of people may be substantial. As of February 2007, the number of AARP members in Alabama was 481,936.

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<sup>1</sup> Meaning that at the 95% confidence level, member responses reported here are within 3.5 percentage points of what they would have been if every Alabama AARP member was interviewed.

<sup>2</sup> Percentages may not sum to 100 percent due to rounding.

# Highlights

## Economic Security and Financial Planning

- Nearly three in ten (28%) members say they are extremely or very confident they and their spouse will have enough money to live comfortably in retirement. However, about the same percentage (27%) are not too or not at all confident they will have enough money.
- Slightly more than one in four members (26%) say they are extremely or very confident they have done a good job preparing financially for their retirement, but about the same percentage (25%) indicate they are not too or not at all confident they have done a good job.
- About one in four (24%) report they are extremely or very confident they will have enough money to take care of their medical expenses during retirement; yet, about one in three (32%) say they are not too or not at all confident they will have enough money for medical expenses.
- Fewer than one in five (17%) say they are extremely or very confident they will have enough money to pay for long-term care, such as nursing home or home health care should they need it during their retirement. Notably, more than half (53%) report they are not too or not at all confident they will have adequate funds to pay for these expenses.

## Work and Retirement

- Half of working members report they are extremely (20%) or very likely (30%) to put off retiring from work as long as possible.
- Nearly four in ten (37%) working members say they plan to continue to work in their current job past what they consider “retirement age.” Another one in seven (15%) indicate they want to remain in their current job, but reduce the number of hours they work. About one in three (32%) plan to continue working part-time and pursue their personal interests in hobbies, volunteer activities, travel, etc.

- More than half of working members say having a job that allows them more time with family or for personal pursuits (58%) and having a job that is challenging and uses their skills and experience (56%) would be extremely or very important in their future work plans.
- Slightly less than one in four (23%) Alabama working members report they have sought the help of a professional financial planner to assist them in estimating their financial needs in retirement.

## **Long-Term Care**

- Nearly two-thirds (63%) of members say they support increasing state funding for services that would allow persons to stay in their own homes even if it meant a reduction in nursing home funds. Only seven percent report they would oppose increasing funds.
- Fewer than one in five (18%) Alabama members own a private long-term care insurance policy. The top reasons given by those without policies for not purchasing one are they cannot afford more insurance (44%) and policies cost too much (40%).

## **Legislative Priorities**

- Nearly three in four (74%) members report that ensuring Social Security continues to provide a guaranteed base for retirement income is a top legislative priority, and about one in five (17%) say it is a high priority.
- Following Social Security, more than eighty-five percent of members indicate making prescription drugs more affordable (top priority, 64%; high priority, 24%), protecting against consumer fraud (top priority, 63%; high priority, 24%), and protecting pensions and retiree health benefits (top priority, 60%; high priority, 26%) should be a top or high priority for AARP Alabama.

## **Community Activities**

- More than six in ten members say they would definitely or probably attend activities related to Medicare benefits and options (definitely, 23% and probably, 41%) and developments in Social Security (definitely, 21% and probably, 41%).

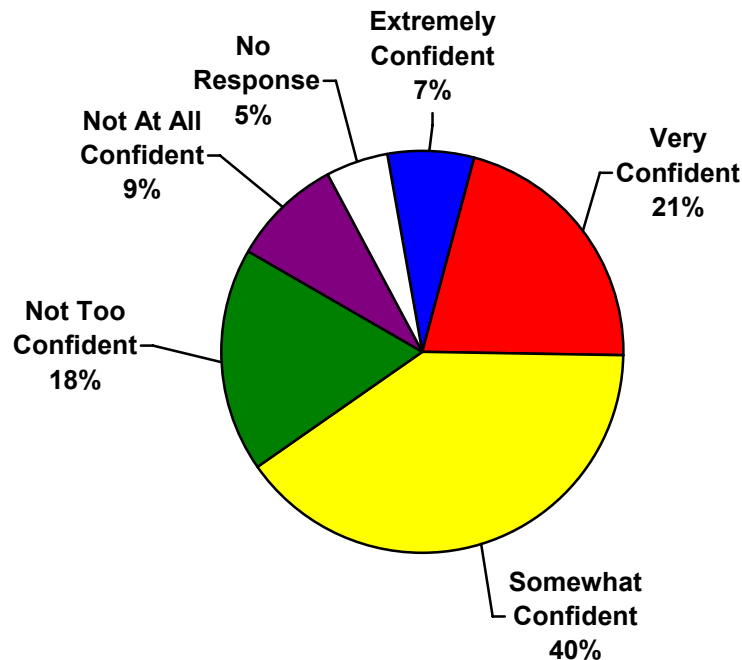
## Detailed Findings

### I. Economic Security and Financial Planning

**More than two in three members report they are extremely, very, or somewhat confident they and their spouse will have enough money to live comfortably in retirement.**

Alabama members were asked to evaluate their confidence in the adequacy of their retirement income. Nearly three in ten (28%) members report they are extremely or very confident they will have enough money to live comfortably throughout their retirement years, and two in five say they are somewhat confident and an additional two in five say they are somewhat confident. More than one in four (27%), however, report they are not too or not at all confident they will have adequate retirement income to live comfortably.

#### **Confident Have Enough Retirement Income to Live Comfortably (N=892)**

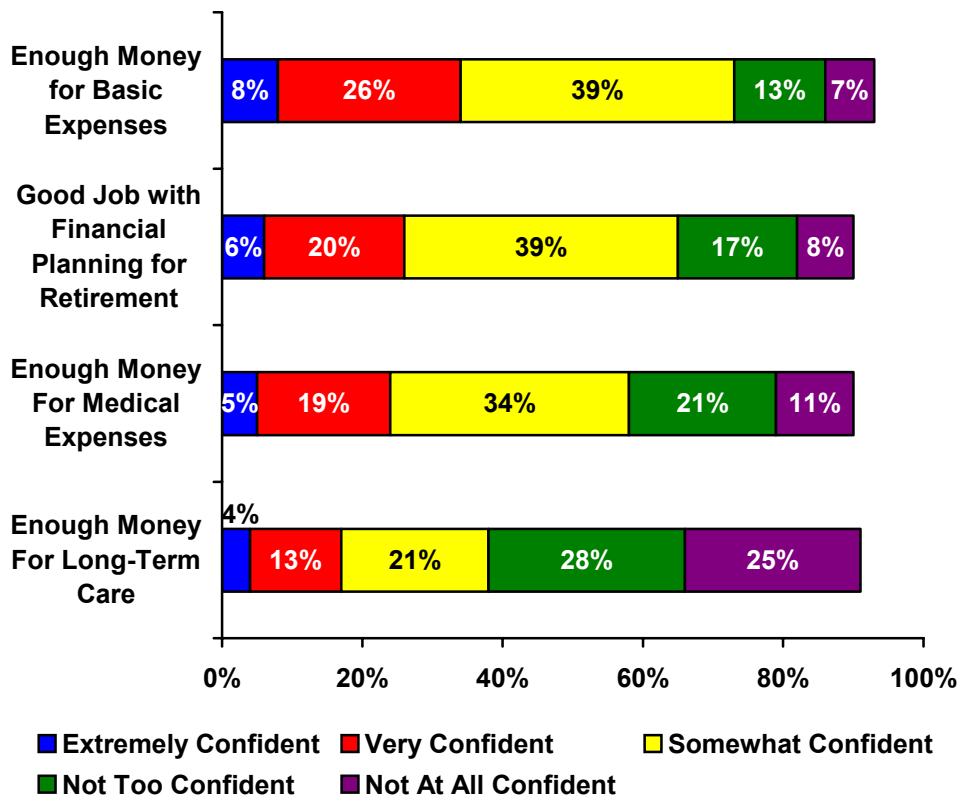




**Slightly more than one in three members report they are extremely or very confident they will have enough money in retirement for basic living expenses.**

Members were presented with a list of four aspects of retirement and asked to indicate how confident they were about each item. Slightly more than one in three (34%) members report they are extremely or very confident they will have enough money to take care of their basic expenses during retirement; however, one in five (20%) indicate they are not too or not at all confident they will have enough money for basic expenses.

**Confident About Four Aspects of Retirement  
(N=893)**



Slightly more than one in four members (26%) say they are extremely or very confident they have done a good job of preparing financially for their retirement, but about the same percentage (25%) indicate they are not too or not at all confident they have done a good job.

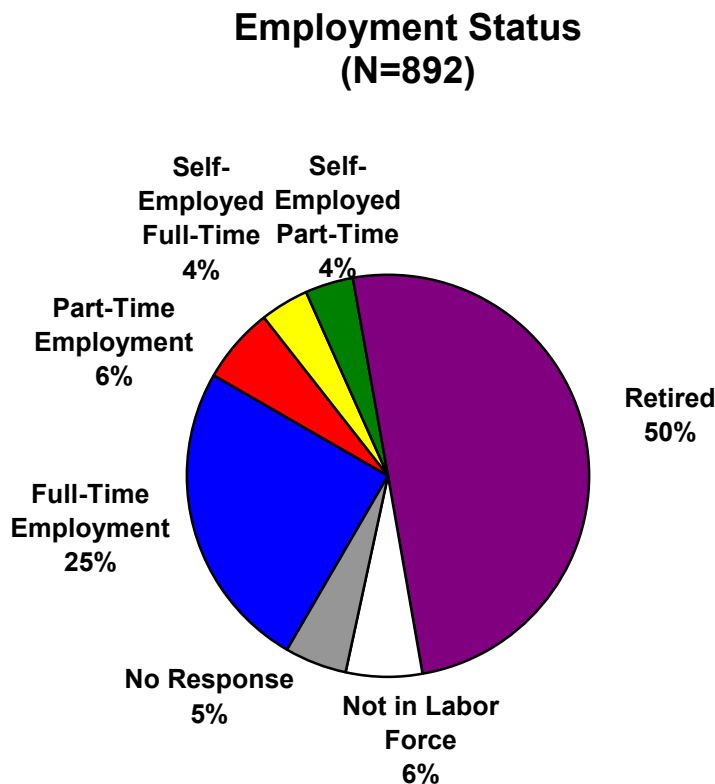
About one in four (24%) report they are extremely or very confident they will have enough money to take care of their medical expenses during retirement; yet, about one in three (32%) say they are not too or not at all confident they will have enough money for medical expenses.

Fewer than one in five (17%) say they are extremely or very confident they will have enough money to pay for long-term care, such as nursing home or home health care should they need it during their retirement. Notably, more than half (53%) report they are not too or not at all confident they will have adequate funds to pay for long-term care expenses.

## II. Work and Retirement

### More AARP Alabama members are retired than are working.

Half of Alabama AARP members report they are retired. Nearly four in ten are employed. About three in ten members work full-time (29%), and nearly one in ten (8%) work part-time. Five percent report they are not in the labor force for other reasons, and one percent says they are unemployed but looking for work.



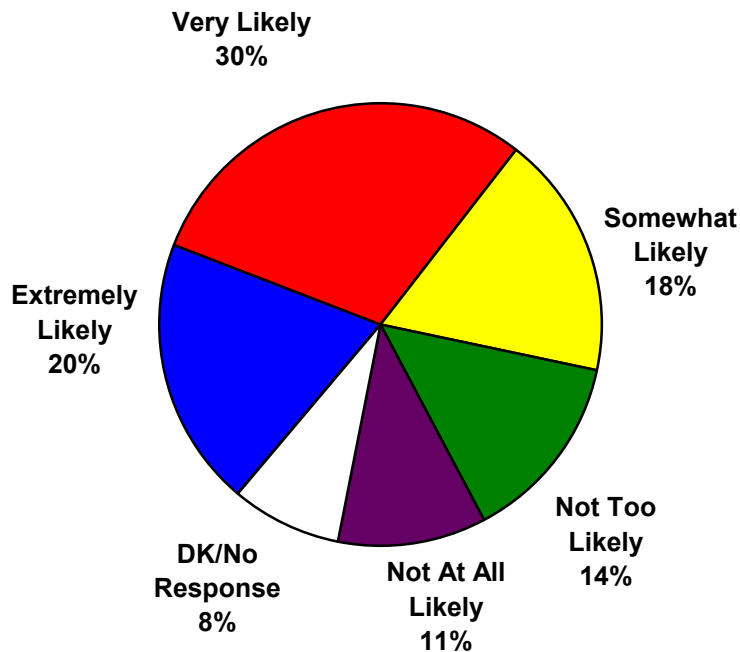
**Nearly six in ten working members have tried to estimate what their financial needs will be once they have retired.**

Of those currently working, 18 percent of members say they have not tried to estimate what their financial needs will be once they retire. A majority of members (57%), however, say they have tried to estimate their financial needs. One in five (21%) report they sought the help of a family member. Notably, slightly less than one in four (23%) indicate they have sought the help of a professional financial planner.

**Half of members who are currently working say they are extremely or very likely to put off retiring from work as long as possible.**

When working members were asked how likely they would be to put off retirement as long as possible, half (50%) say they are extremely or very likely to put off retirement. One in four (25 %) report they are not too or not at all likely to put off retirement.

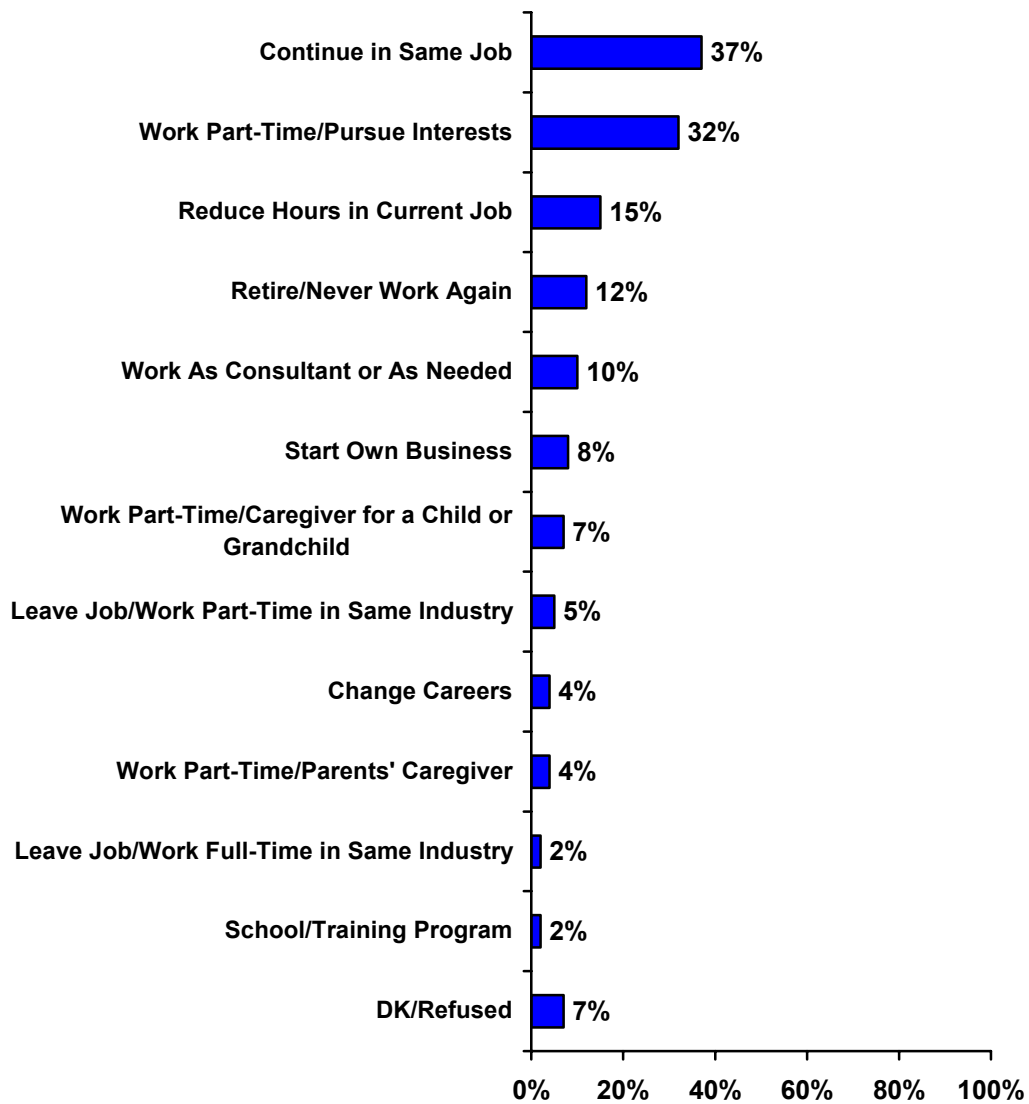
**Likelihood of Putting Off Retirement  
(n=353)**



## Nearly four in ten working members plan to continue work in their current job past what they consider “retirement age.”

Working members were provided with a list of work and career options and were asked to describe what they plan to do when they reach an age they consider to be “retirement age.” Nearly four in ten say they plan to continue to work in their present job as long as they are able. About one in six report they would continue in their current job but with reduced hours.

### Post-Traditional Retirement Age Plans (n=353)

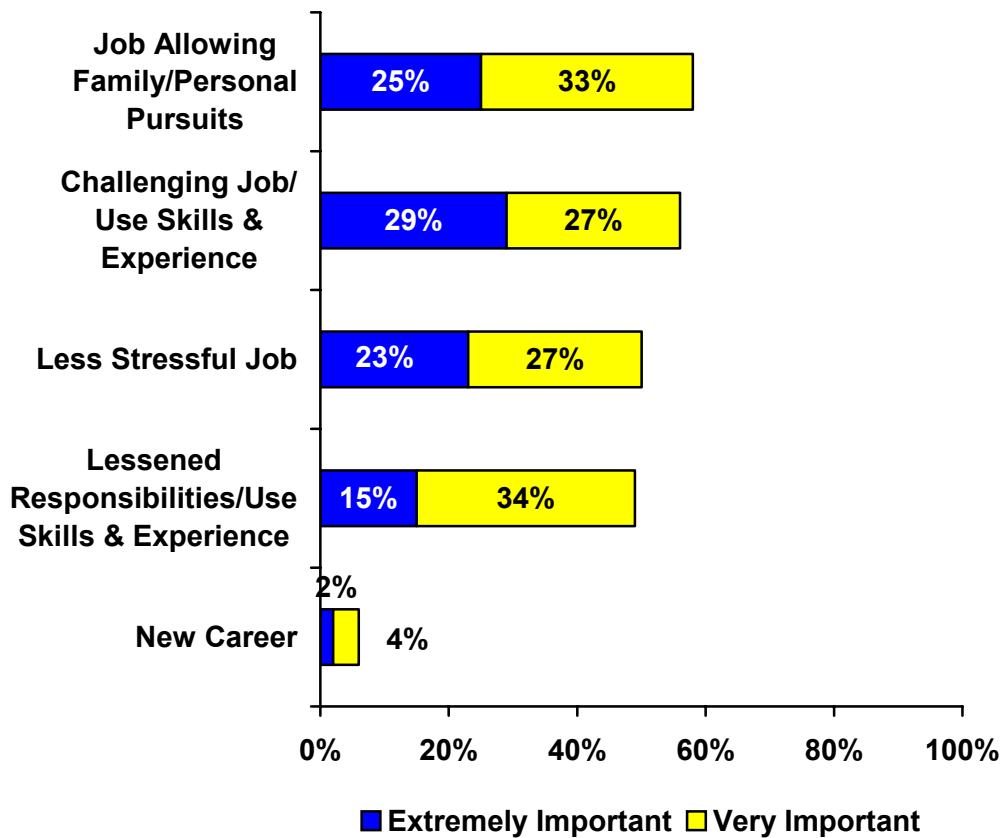


About one in three, however, plan to reduce their schedule to part-time work and pursue hobbies, volunteer activities, travel, etc. Ten percent or fewer working members mention other options. One in eight indicate they will retire and never return to work.

**Having a flexible job that accommodates family and personal lifestyle would be extremely or very important to working members in their future work plans.**

Working members were presented with five work options and asked how important each would be to them as they thought about their future work plans.

**Importance of Five Work Options In Future Work Plans  
(n=353)**



Nearly six in ten (58%) report having a job more suited to their family or personal schedule and lifestyle would be extremely or very important. More than half (56%) of working members report having a job that is challenging and uses their skills and experience would be extremely or very important to them.

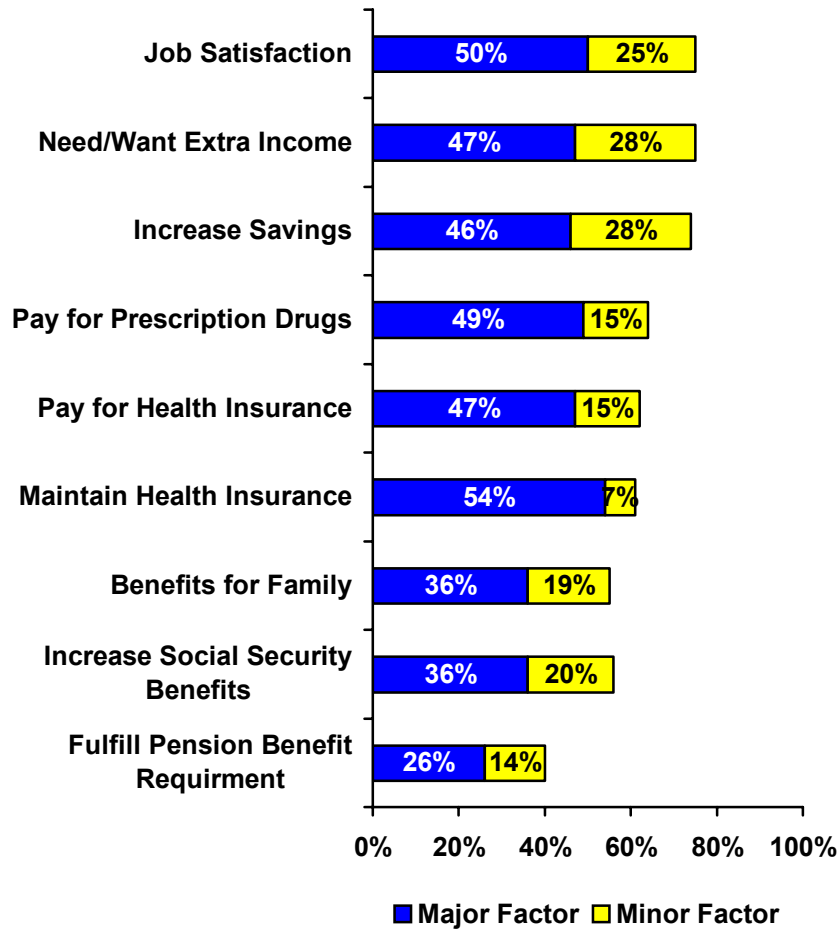
Half (50%) say having a job that is less “stressful” than their previous or current job would be extremely or very important to them, and about half (49%) also report having a job with lessened responsibilities where they can use their skills and experience would be extremely or very important to them. Very few members say starting a new career would be important to them.

**Job satisfaction, financial considerations, and a range of health-related factors are major or minor factors in working members’ decision to work past traditional retirement age.**

Working members were presented with a list of ten factors and asked to evaluate whether each item would be a major factor, minor factor, or not a factor in their decision to work beyond traditional retirement age.

Three in four working members say job satisfaction would be a major or minor factor in their decision to work past traditional retirement age. The same percentage of working members rate financial considerations as a major or minor factor in their decision: need/want extra income (76%) and build up savings account (74%).

## Factors in Decision to Work Past Traditional Retirement Age (N=353)



More than six in ten working members report paying for prescription drugs (64%), paying for health insurance premiums and co-pays (62%), and maintaining their health insurance coverage (61%) would be a major or minor factor in their decision to continue working. More than half (55%) say maintaining benefits for their family would be a major or minor factor for them.

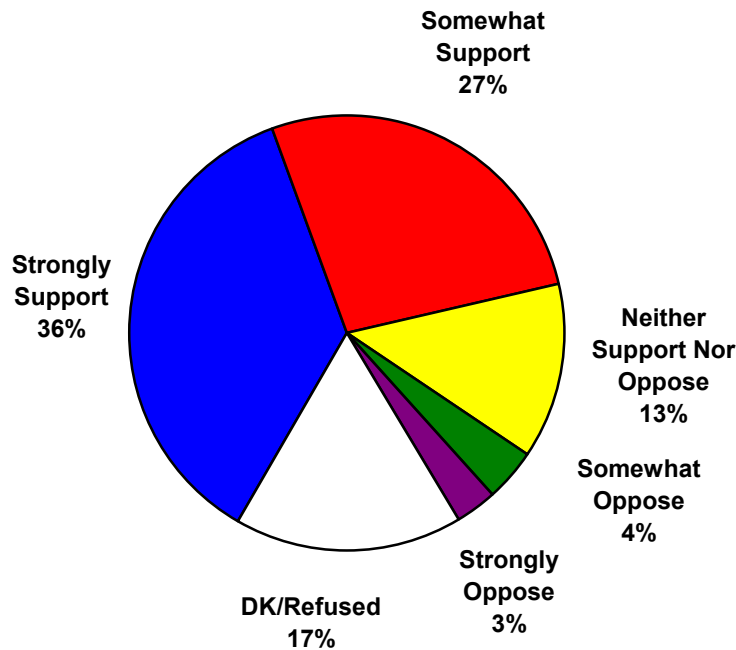
More than half (56%) report qualifying for or increasing their Social Security benefits would be a major or minor factor. Forty percent (40%) say fulfilling their employer's pension requirements would be a major or minor factor.

### III. Long-Term Care

#### Nearly two-thirds of Alabama members support increasing state funding for services that would allow persons to stay in their own homes longer.

Members were told long-term care refers to services provided over an extended period of time at home, in a community setting, an assisted living facility, or a nursing home. People of all ages who are frail, ill, or disabled and who need assistance with regular daily activities, such as help with bathing, dressing, preparing meals or eating, may receive long-term care services. They were also informed that the majority of Alabama’s nursing home residents have their nursing home expenses paid through Medicaid, a federal/state program for those with low-incomes. Further, they were told most state long-term care funds are used to provide nursing home services rather than home and community-based care services that allow people to stay in their home and community setting.

**Support for Increased State Funding for Home Care  
Even if a Reduction in Nursing Home Funds Were Required  
(N=893)**



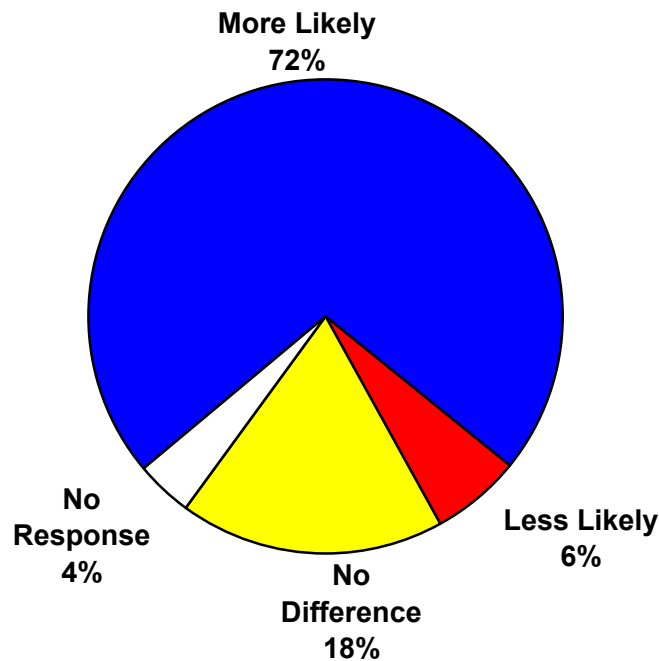
Members were asked if they would support or oppose increased state funding for home care options even if it meant a reduction in funding for nursing homes. Nearly two-thirds (63%) of members report they would support increasing the funding of home care services even if it meant a reduction in funding for nursing homes. Fewer than one in ten (7%) report they would oppose this shift in resources.



**More than seven in ten Alabama members report they would be more likely to vote for a state candidate who supports allowing funds currently used for nursing home care to be used for home and community-based care.**

Members were asked how likely they would be to vote for a state candidate, including a governor or state legislator, who supports allowing funds now used only for nursing home care to also be used for long-term care services that help people stay in their homes and communities. More than seven in ten report they would be more likely to vote for a candidate, and only six percent say they would be less likely to vote for a candidate. About one in five indicate it would not make a difference in their decision to vote for a candidate.

**Likelihood of Voting for a State Candidate  
Who Supports Funds Currently Allocated Only For Nursing Homes to Be  
Used for Home and Community-Based Care  
(N=893)**

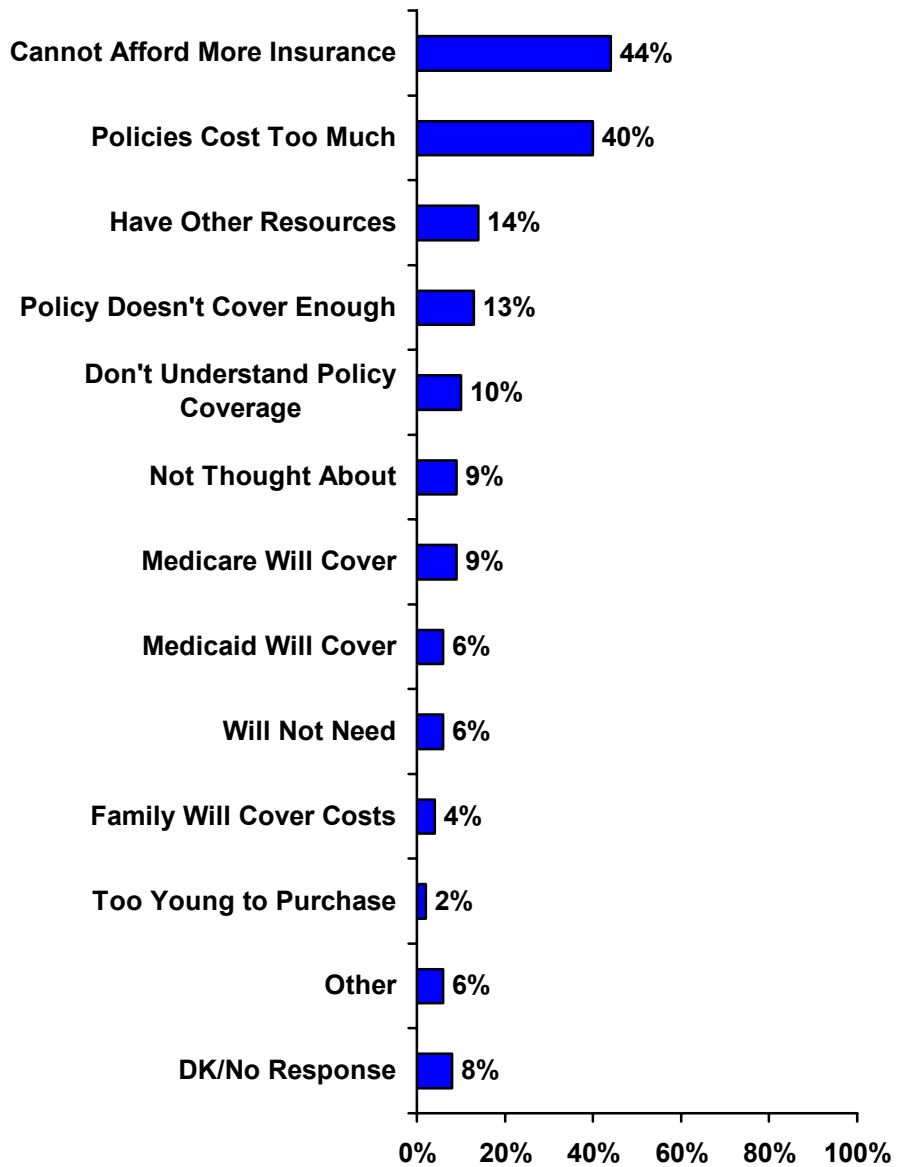


**Fewer than one in five Alabama members say they own a private long-term care insurance policy. Those members without a policy report cost is a factor in their decision not to purchase one.**

Members were informed long-term care insurance refers to a private insurance policy that pays for nursing home care, assisted living, or in-home care if it is needed over a long period of time. Excluding Medicare or Medigap insurance, members were asked if they currently own a long-term care insurance policy. Fewer than one in five members (18%) say they have a policy. Notably, three in four (75%) members say they do not own a long-term care insurance policy.

Those members without a policy were provided with a list of reasons why they may not own a policy. They were asked to check all of the reasons that have influenced them. Cost issues were the two top reasons members say are factors in their decision not to purchase a policy: cannot afford more insurance (44%) and policies cost too much (40%). One in seven say they have other resources (14%), and the policies do not cover enough of the expenses (13%). One in ten or fewer members mention other reasons.

## Reasons for Not Purchasing Long-Term Care Insurance (N=694)



## **IV. Legislative Priorities for AARP Alabama**

**The top ranked legislative priority for AARP Alabama members is ensuring Social Security continues to provide a guaranteed base for retirement income.**

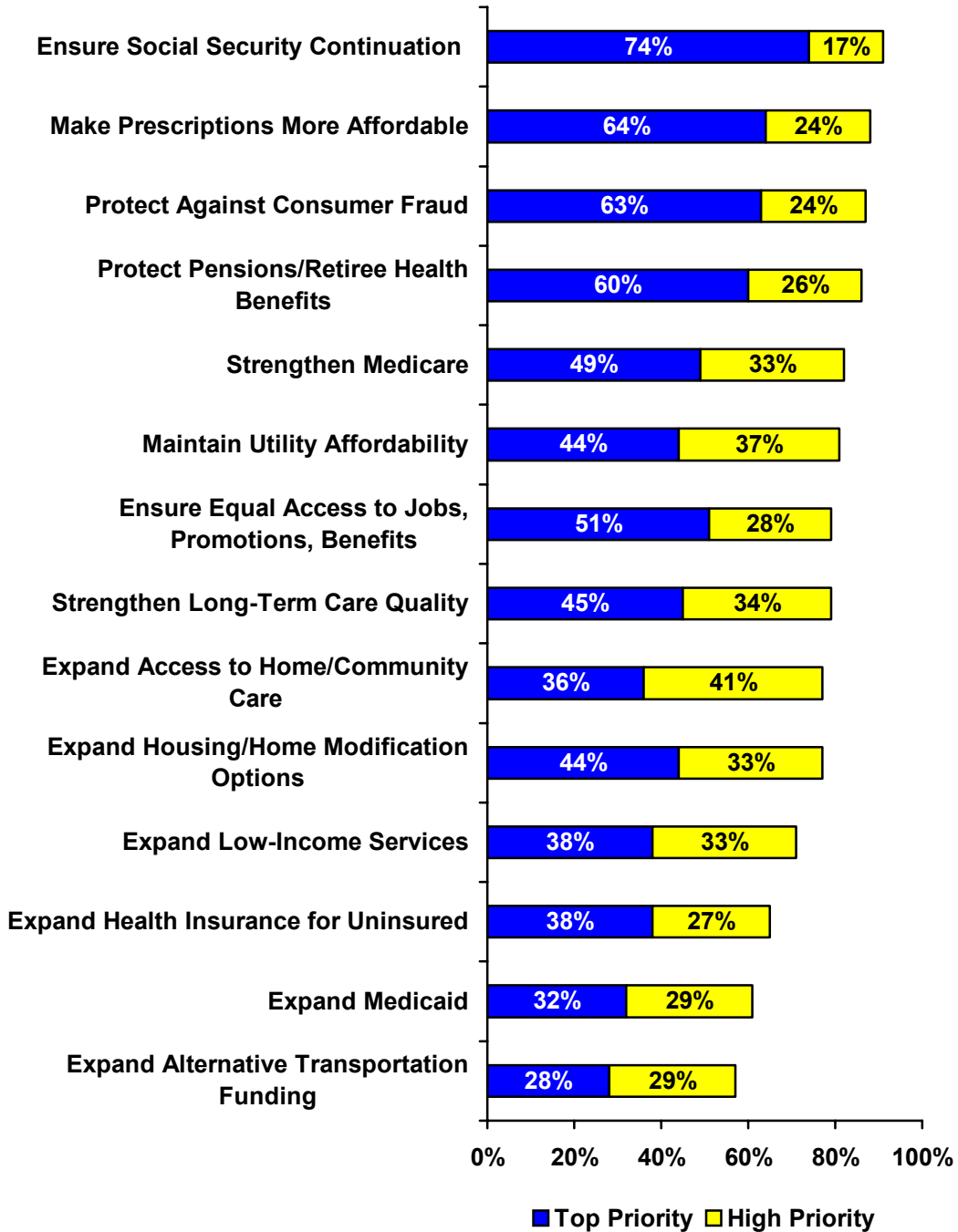
Members were provided with a list of fourteen legislative issues and asked to rate the priority of each issue for AARP Alabama's work. The top ranked issue is ensuring Social Security continues to provide a guaranteed base for retirement income. Nearly three in four members report this is a top legislative priority, and about one in five say it is a high priority.

Following Social Security, making prescription drugs more affordable and protecting consumers against fraudulent and deceptive business practices that can reduce their retirement savings and financial assets are rated by nearly two-thirds of members as top legislative priorities with about one in four reporting each is a high priority.

Protecting access to promised pension and retiree health benefits is rated as a top priority by three in five members, and an additional one in five say it is a high priority. Strengthening Medicare received similar ratings.

Those issues receiving the lowest priority rating include expanding Medicaid, the government program that provides health and long-term care for low-income people, and expanding funding for alternative transportation services for those unable to drive. Nonetheless, more than half of Alabama's members say these two issues are top or high priorities for them.

## State Legislative Issue Priorities (N=892)



## V. Interest in Community Activities

### **More than six in ten members say they would definitely or probably attend activities related to Medicare benefits and options and developments in Social Security.**

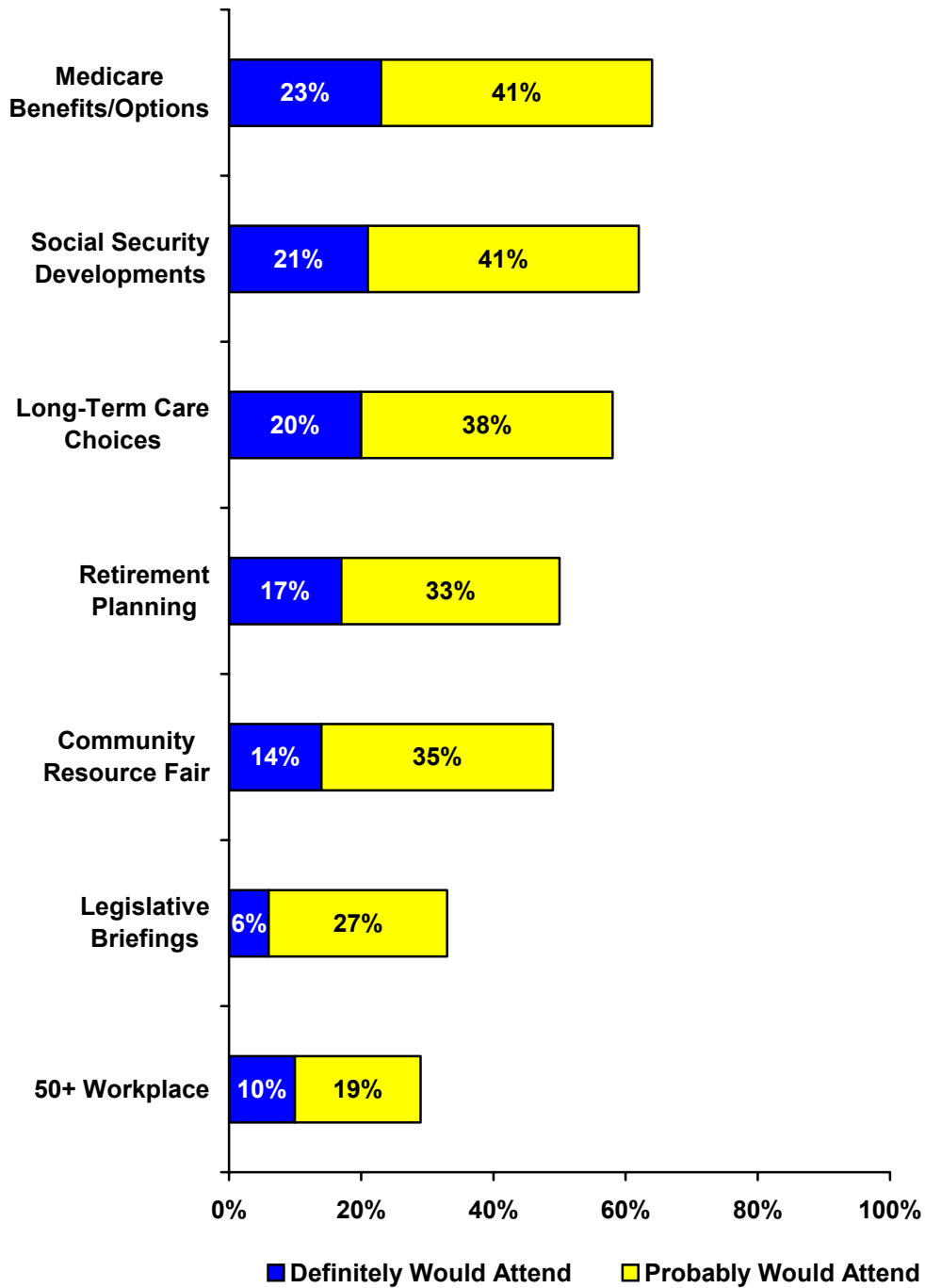
To assist the Alabama State Office in planning community activities, members were presented with a list of seven potential workshops or meetings. For each option, they were asked the probability of their attending an activity on the topic.

More than six in ten members report they would definitely or probably attend meetings on Medicare (learn about the program's benefits and options, 64%) and Social Security (learn about latest policy proposals and developments, 62%). About six in ten (58%) also report they would definitely or probably attend a meeting on long-term care to learn about choices of health care, insurance options, and the latest policy developments.

Half also say they would definitely or probably attend meetings on retirement to learn more about financially preparing for retirement and managing assets(50%), protection against identity theft and scams (50%), and community resource fairs for people 50+ (49%).

Fewer than half of members state they would attend or probably attend a state and national legislative briefing (33%) or a meeting on the workplace for people 50 and older about adapting to a new work environment, building skills to help you find a new or different job (29%).

## Attendance at AARP State Level Activities (N=892)



## **VI. Volunteer Activities**

### **About two in four members report they have volunteered their time to help an organization or cause during the last twelve months.**

Members were asked if during the last 12 months they had volunteered any of their time to help an organization or a cause. About four in ten members report volunteering. Slightly more than one in five (22%) indicate they have volunteered for one organization or cause, and another one in six (16%) say they have volunteered for two or more. More than half (56%) indicate they have not volunteered their time. Only three percent (3%) of members say they have volunteered to help with an AARP program or service during the past 12 months.

### **Almost six in ten members say they have engaged in one or more advocacy efforts in the past five years.**

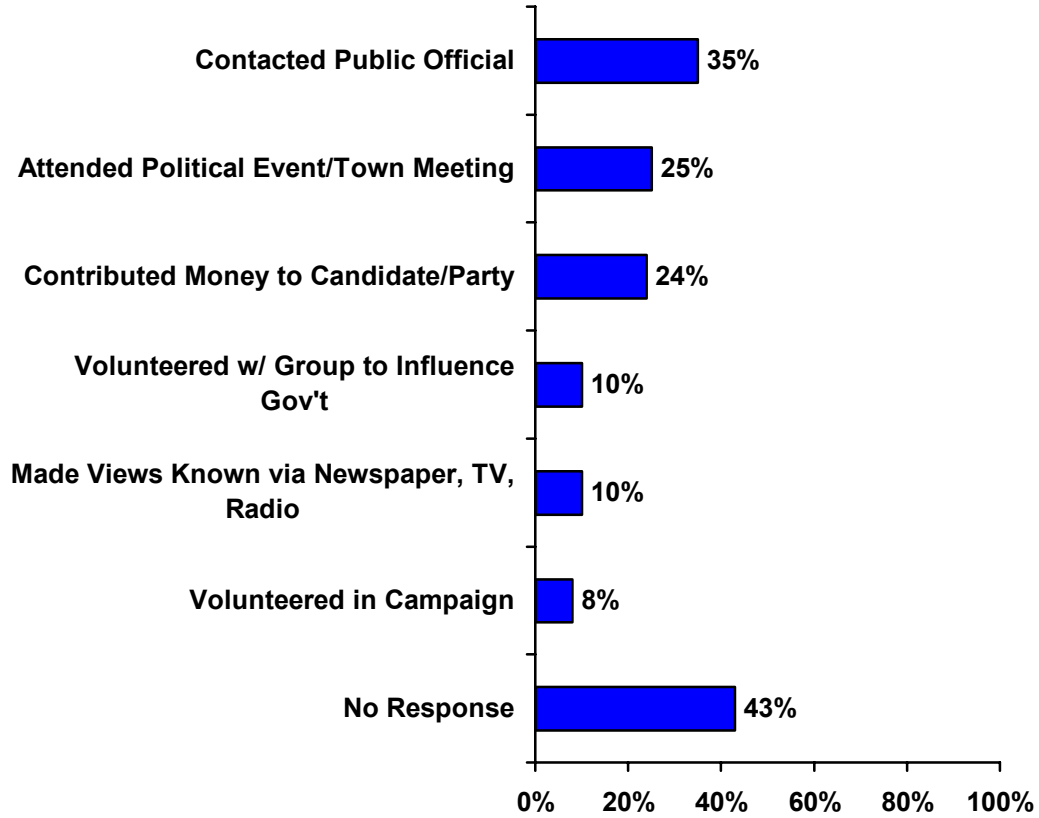
Members were provided with a list of activities and asked to indicate which of the activities they had participated in during the last five years. Almost six in ten (57%) members say they have taken one or more of these actions.

More than one in three members report they have phoned, written, or sent an email to a public official to make their views known on an issue. One in four also report they have attended a political event or town meeting or contributed money to a candidate or political party. Ten percent or fewer mention other activities. Slightly more than four in ten members did not answer this question.

Of those who have taken an action, about seven in ten (69%) members have taken action on one of the listed activities while about one in seven (15%) have taken three or more actions.



### Advocacy Activities in Past Five Years (N=892)



## **VII. Demographic Characteristics**

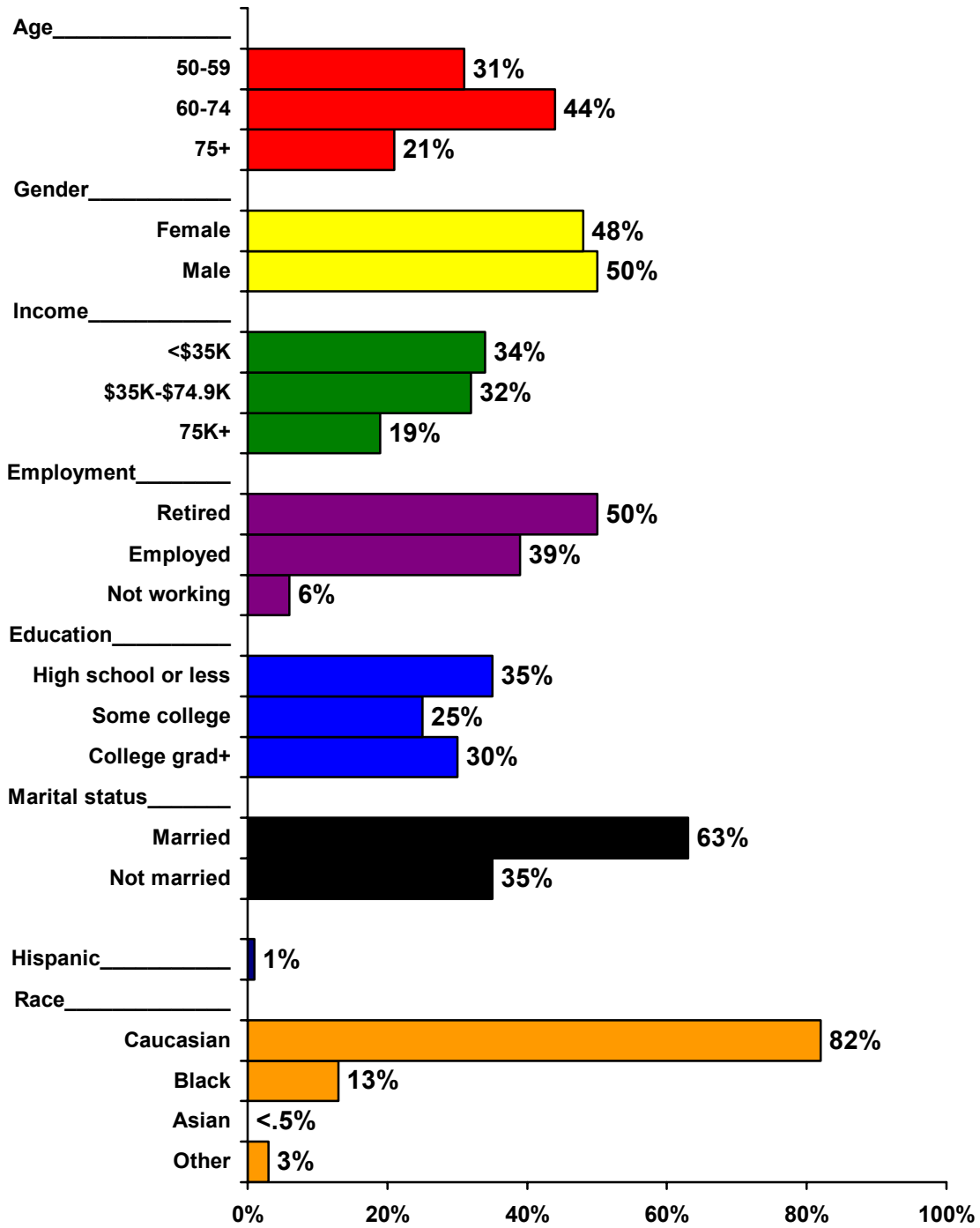
### **More than six in ten members live with a spouse or partner.**

Members were asked to indicate who else lives in their household. More than six in ten (62%) members report they reside with a spouse or partner. About one in five (19%) also say they live with their child/children. Five percent reside with a grandchild, with two percent saying the grandchild is under 18 years of age. About one in four (24%) members live alone.

### **More than six in ten members report they have accessed the Internet in the past twelve months.**

Members were asked if they had accessed the Internet from home, at work, or some other place during the past 12 months. More than six in ten members (62%) report they have accessed the Internet from extremely or one of these sources, while nearly one in three (32%) indicate they have not. More than half (55%) say they have accessed the Internet from home. Nearly one in four (23%) report they have accessed it at work. Twelve percent indicate they have accessed it from some other place. Of those with Internet access, more than eight in ten (84%) use email.

## Demographic Characteristics (N=892)



# Conclusions

## Economic Security and Financial Planning

Financial considerations are a major concern to AARP Alabama members as evidenced by their ranking of Social Security as their number one legislative priority. Members are split, however, in their confidence about the adequacy of their retirement income. About one in four members say they are extremely or very confident they have done a good job preparing financially for retirement, while the same percentage report they are not confident.

While a third of members are confident they will have enough money to take care of their basic expenses during retirement, about the same percentage of members are not confident they will have enough money to take care of their medical expenses during retirement. More than half of members are not confident they will have the resources to pay for long-term care services. While a majority of members are extremely or somewhat confident they will have enough money to live comfortably throughout their retirement years, a medical condition or accident that requires long-term care may quickly drain their resources

Since a limited percentage of working members have consulted a financial planner to assist in accessing and managing their retirement resources, it is also likely that non-working members also may not have sought professional assistance. Therefore, members' perceptions of their financial security may be overly optimistic. AARP Alabama may want to take a leadership role in working with state and local organizations as well as private businesses to reach out to persons 50+ about the value and importance of financial planning. It may also consider working with these same groups to investigate strategies for making this type of counseling more readily available at the community level and at an affordable cost. Half of members report they would definitely or probably attend a retirement planning meeting.

## Work and Retirement

About four in ten Alabama members are working either full- or part-time, and more than two in three working members report it is extremely or somewhat likely they will put off retirement as long as possible.

More than half of working members report they would like to continue in their current job either full- or part-time. Other members would elect to work part-time to pursue personal interests or to manage caregiving responsibilities. Fewer than one in ten plan to start their own business, change careers, or return to school or go into a job-training program. Only one in eight think they will retire and never work again.

Other than job satisfaction, financial considerations are among the top factors members give for continuing to work. Three in four report needing or wanting to work will be a major or minor factor in their decision to work beyond traditional retirement age. A similar percentage indicates the desire to build up their savings account will be a major or minor factor. Members also have concerns about their ability to pay for health insurance and co-pays, pay for prescription drugs, and have benefits for family, and these concerns would be a major or minor factor in their decision to continue to work.

For those who work, having a job that is more suited to family or personal schedule and life style is important as they think about future work plans. Other work options of importance to working members include having a challenging job that utilizes their skills and experience, is less stressful than their current or prior job, or has lessened responsibilities but uses their skills and experiences. Very few say having a new career is an important option to them.

Surprisingly, given their financial concerns, less than one in five working members have used the services of a professional financial planner to estimate what their financial needs would be once they retire. Given the limited use of financial planners, the State Office may want to investigate outreach and educational initiatives that emphasize the importance of systematic financial planning for retirement

A solid majority of members reports they believe AARP Alabama should work to ensure workers age 50 and older have equal access to jobs, promotions, and employee benefits. The work AARP Alabama undertook during 2006 lays a foundation for continuing leadership opportunities on these key issues. Work with employers will be critical to assuring workers 50 and over have the opportunities to work past traditional retirement age and to have jobs that are challenging and use their skills and experience while allowing them to better accommodate family and personal schedule and lifestyle.

## **Long-Term Care**

A major component of long-term financial security in retirement is having adequate resources to finance long-term care services when they are needed. Less than one in five members report they currently own a private long-term care insurance policy. The majority of those without policies report cost is a core factor in their ability to purchase a policy.

Having affordable home and community-based long-term care services helps to reduce these costs. Nearly two in three members support increasing the state funding for services that allow people to stay in their own homes longer even if it meant reducing funding for nursing homes. Only seven percent of members would oppose such a shift in resources. Further, more than seven in ten members say a state-level candidate's support for allowing funds now used only for nursing home to be used for long-term care services that enable people to stay in their own homes and communities would be a factor in their voting decision.

While it is not among their top five legislative priorities, more than three in four members report it is a top or high priority for AARP Alabama to work on expanding access to home and community-based long-term care. Even greater percentages – more than eight in ten – say strengthening quality regulations for long-term care should be a top or high priority for AARP Alabama. AARP Alabama’s work on the Money Follows the Person Program is an excellent initiative to assure people get quality care in their preferred setting. These findings suggest members most likely will be supportive of AARP’s effort to adopt the Program.

Members want more information about what their long-term care options may be. More than half of members also indicate they would probably attend a meeting on long-term care where they could learn about their choices for health care, insurance options, and the latest policy developments. Hosting this type of meeting can be used to inform members about their options, and it can serve as a forum for enlisting support for AARP’s long-term care legislative strategy as well.

### **AARP Alabama’s Legislative Priorities and Community Outreach Initiatives**

The top four legislative issues members say are top or high priorities all have financial aspects. Members’ number one legislative priority is ensuring the continuation of Social Security. Given members’ somewhat limited confidence in their having enough money to live comfortably in retirement, they want assurance that Social Security, a nearly universal component of retirement income, will be there to meet their needs. Given the importance of this issue, nearly two in three members are interested in learning more about the latest policy proposals and development and would probably attend a briefing.

The second-ranked issue is making prescription drugs more affordable. Given the continuing escalation in prescription drug costs members may be using resources to pay for prescription drugs that they had planned to use for other living expenses. Consumer fraud and victimization can also diminish scarce retirement resources. Members place importance on fraud prevention, and nearly nine in ten say protecting against consumer fraud should be a top or high priority for AARP Alabama.

Protecting pensions and retiree health benefits is members’ fourth ranked legislative issue, with 86 percent of them saying it is a top or high priority. A majority of working members may work past traditional retirement age to enhance their income and to afford health insurance coverage for themselves or a family member. A further reduction in employer-provided pensions or retiree health care benefits would likely put numerous members, not just those currently employed, at financial risk and may lengthen their attachment to the labor force.

Medicare is the fifth-ranked issue for Alabama members. Their concern about Medicare is evidenced by their interest in attending a meeting where they could learn more about the program's benefits and options.

Overall, economic and health concerns continue to rank highest of all legislative issue areas. AARP's plans to emphasize economic security, employment, and long-term care issues in 2007 are fully consistent with members' interests.

## **Methodology**

AARP conducted the *2006 AARP Alabama Member Survey* from October through November 2006. A sample of 2,000 AARP members in Alabama, 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. Forty-five percent of the sampled Alabama members returned surveys by the cut-off date, providing 892 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.5 percent. Survey responses were weighted to reflect the distribution of the age segments in the member population of Alabama. As of December 2006, the approximate number of AARP members in Alabama was 479,230.



# **Appendix I**

## **Annotated Questionnaire**

# 2006 AARP Alabama Member Survey

(N=892)

## WORK AND RETIREMENT

### 1. Which of the following best describes your present employment status?

<u>%</u>			
4	Self-employed, part-time		
4	Self-employed, full-time		
6	Employed, part-time		
25	Employed, full-time		
1	Unemployed but looking for work		
50	Retired, not working at all	→	→ SKIP TO Q. 7
5	Not in labor force for other reasons	→	→ SKIP TO Q. 7
5	No Response		

### 2. Have you tried to estimate what your financial needs will be once you retire, either with a professional, with your family, or on your own? [Check (✓) all that apply]

(n= 353, respondents who are employed or looking for work)

<u>%</u>	
23	With a professional financial planner
21	With a family member
57	On my own
18	No
1	No Response

### 3. Thinking about your current work and financial situation, how likely is it that you will put off retirement from work as long as possible?

(n= 353, respondents who are employed or looking for work)

<u>%</u>	
20	Extremely likely
30	Very likely
18	Somewhat likely
14	Not too likely
11	Not at all likely
6	Not sure
2	No Response

**4. Which of the following best describes what you plan to do when you reach an age you consider to be “retirement age”? [Check (√) all that apply]\***

(n= 353, respondents who are employed or looking for work)

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

\*Percentages exceed 100% due to multiple responses.

**5. Thinking about your future work plans, how important would each of the following work options be to you?**

(n= 353, respondents who are employed or looking for work)

	<b>Extremely Important</b> ▼ <u>%</u>	<b>Very Important</b> ▼ <u>%</u>	<b>Somewhat Important</b> ▼ <u>%</u>	<b>Not Very Important</b> ▼ <u>%</u>	<b>Not At All Important</b> ▼ <u>%</u>	<b>Not Sure</b> ▼ <u>%</u>	<b>NR</b> ▼ <u>%</u>
a. A job that is challenging and uses my skills and experience.....	29	27	20	5	6	3	11
b. A job with lessened responsibilities, but where I can utilize my skills and experience .....	15	34	23	7	5	3	14
c. A job that is less “stressful” than my previous or current job .....	23	27	16	9	9	2	14
d. A job more suited to my family or personal schedule/lifestyle.....	25	33	16	4	8	2	12
e. A new career .....	2	4	12	17	36	9	19

**6. To what extent would each of the following reasons be a factor in your decision to work beyond traditional retirement age?**

(n= 353, respondents who are employed or looking for work)

	<b>Major Factor</b> ▼ <u>%</u>	<b>Minor Factor</b> ▼ <u>%</u>	<b>Not A Factor</b> ▼ <u>%</u>	<b>Not Sure</b> ▼ <u>%</u>	<b>No Response</b> ▼ <u>%</u>
a. Maintain health insurance coverage.....	54	7	23	2	14
b. Pay health insurance premiums and co-pays .....	47	15	19	2	17
c. Pay for prescription drugs .....	49	15	18	2	17
d. I need/want the extra income .....	47	28	12	1	13
e. Enjoy the job/enjoy working.....	50	25	13	1	11
f. Benefits for family .....	36	19	24	1	20
g. Fulfill requirements to receive employer pension benefits.....	26	14	40	2	20
h. Qualify for or increase Social Security benefits .....	36	20	25	2	17
i. Build up my savings account .....	46	28	10	2	14
j. Other reason	9	0	0	0	93

**ECONOMIC SECURITY & FINANCIAL PLANNING**

**7. Overall, how confident are you that you (and your spouse) will have enough money to live comfortably throughout your retirement years?**

<u>%</u>	
7	Extremely confident
21	Very confident
40	Somewhat confident
18	Not too confident
9	Not at all confident
5	No Response

**8. How confident you are about each of the following aspects related to retirement listed below?**

	<b>Extremely Confident</b> ▼ <u>%</u>	<b>Very Confident</b> ▼ <u>%</u>	<b>Somewhat Confident</b> ▼ <u>%</u>	<b>Not Too Confident</b> ▼ <u>%</u>	<b>Not At All Confident</b> ▼ <u>%</u>	<b>No Response</b> ▼ <u>%</u>
a. I have done a good job of preparing financially for my retirement.....	6	20	39	17	8	9
b. I will have enough money to take care of my medical expenses during my retirement....	5	19	34	21	11	10
c. I will have enough money to take care of my basic expenses during my retirement. ....	8	26	39	13	7	8
d. I will have enough money to pay for long-term care, such as nursing home or home health care, should I need it during my retirement.....	4	13	21	28	25	10

## LONG-TERM CARE

Long-term care refers to services provided over an extended period of time at home, in a community setting, in an assisted living facility, or in a nursing home. People of all ages who are frail, ill, or disabled, and who need assistance with regular daily activities, such as help with bathing, dressing, preparing meals or eating, may receive long-term care services.

Almost eight in ten nursing home residents in Alabama have their nursing home care paid for by Medicaid, the state health insurance program for low-income people. Most of the state funds are for long-term care services provided in nursing homes rather than on services that allow a person to stay in their own home or in a community setting such as an adult day care center.

**9. Would you support or oppose increasing state funding for services that would allow people to stay in their own homes longer, even if it meant reducing funding for nursing homes?**

<u>%</u>	
36	Strongly support
27	Somewhat support
13	Neither support nor oppose
4	Somewhat oppose
3	Strongly oppose
13	Not sure
4	No Response

**10. Are you more or less likely to vote for a state candidate, including a governor or state legislator, who supports allowing funds now used only for nursing home care to also be used for long-term care services that help people stay in their own homes or communities?**

<u>%</u>	
72	More likely to vote for such a candidate
6	Less likely to vote for such a candidate
18	Would not make a difference in my vote for such a candidate
4	No Response

Long-term care insurance refers to a PRIVATE insurance policy that pays for nursing home care, assisted living, or in-home care if it is needed over a long period of time.

**11. Do you currently own a private long-term care insurance policy (NOT Medicare or Medigap) that would pay for nursing home care, assisted living, or in-home care if it were needed over a long period of time?**

<u>%</u>	
18	Yes → <b>SKIP TO QUESTION 13</b>
75	No
3	Not sure
4	No Response

**12. Why have you not purchased a long-term care insurance policy? (Check (✓) all that apply] (n=694, respondents who do not currently own a private long-term care insurance policy)\***

<u>%</u>	
14	You have other resources to pay for long-term care
13	You do not think current long-term care insurance policies cover enough of the expenses
4	Your family will take care of your long-term care costs
9	Medicare will cover your long-term care costs
40	Long-term care insurance policies cost too much
6	Medicaid will cover your long-term care costs
9	It is not something you have ever thought about
6	You do not think you will need long-term care
10	You do not really understand what the insurance policy covers
2	You are too young now to purchase such insurance
44	Cannot afford other/additional insurance
6	Other reason: (specify)_____
5	Don't know
3	No Response

\*Percentages exceed 100% due to multiple responses.

## STATE LEGISLATIVE ISSUES

**13. AARP Alabama wants to work on the most important issues facing Alabama AARP members. Keeping in mind what's most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Alabama?**

	Top Priority ▼ %	High Priority ▼ %	Medium Priority ▼ %	Low Priority ▼ %	Not A Priority ▼ %	No Response ▼ %
a. Protecting access to promised pensions and retiree health benefits .....	60	26	6	1	1	6
b. Expanding access to home and community based long-term care services .....	36	41	14	2	2	7
c. Expanding funding for alternative transportation services for those unable to drive .....	28	29	26	7	4	7
d. Ensuring that Social Security continues to provide a guaranteed base for retirement income .....	74	17	4	1	1	4
e. Expanding health insurance coverage for the uninsured .....	38	27	19	6	4	7
f. Ensuring that workers age 50 and older have equal access to jobs, promotions, and employee benefits.....	51	28	13	2	2	5
g. Expanding Medicaid, the government program that provides health and long-term care for low income people.....	32	29	21	8	4	6
h. Protecting consumers against fraudulent and deceptive business practices that can reduce their retirement savings and financial assets .....	63	24	7	1	<.5	5
i. Expanding funding for housing options and home modifications that allow individuals to remain in their communities and their homes as they age .....	44	33	15	3	1	5



	<b>Top Priority</b> ▼ <u>%</u>	<b>High Priority</b> ▼ <u>%</u>	<b>Medium Priority</b> ▼ <u>%</u>	<b>Low Priority</b> ▼ <u>%</u>	<b>Not A Priority</b> ▼ <u>%</u>	<b>No Response</b> ▼ <u>%</u>
j. Maintaining the affordability of utility services .....	44	37	11	2	1	6
k. Strengthening Medicare as a base for retirement health coverage .....	49	33	9	2	1	6
l. Expanding services for older, low-income state residents .....	38	33	20	3	1	5
m. Making prescription drugs more affordable .....	64	24	5	1	1	5
n. Strengthening quality regulations for long-term care services .....	45	34	12	1	1	7

## AARP ACTIVITIES AT THE STATE LEVEL

**14. AARP Alabama is considering holding workshops in your community on a variety of topics. How likely you would be to attend each of the following workshops if they were offered in your community?**

<b>A workshop or meeting on:</b>	<b>Definitely Would Attend</b> ▼ <u>%</u>	<b>Probably Would Attend</b> ▼ <u>%</u>	<b>Probably Would Not Attend</b> ▼ <u>%</u>	<b>Definitely Would Not Attend</b> ▼ <u>%</u>	<b>Not Sure</b> ▼ <u>%</u>	<b>No Response</b> ▼ <u>%</u>
a. State and national legislative briefings .....	6	27	37	8	14	8
b. Community resource fairs for people 50+ .....	14	35	25	7	11	8
c. The workplace for people 50 and older – adapting to a new work environment, building skills to help you find a new or different job .....	10	19	36	18	11	8
d. Retirement – learn more about financially preparing for retirement and managing assets, protection against identity theft and scams .....	17	33	25	11	8	6

A workshop or meeting on:	Definitely	Probably	Probably	Definitely	Not Sure	No
	Would	Would	Would Not	Would Not		Response
	Attend	Attend	Attend	Attend		
	▼	▼	▼	▼	▼	▼
	%	%	%	%	%	%
e. Social Security – learn about latest policy proposals and developments .....	21	41	19	6	9	6
f. Medicare – learn about the program’s benefits and your options.....	23	41	17	5	8	6
g. Long-term care – learn about choices for health care, insurance options, and the latest policy developments .....	20	38	20	6	9	6

## ABOUT YOU

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

15. What is your age as of your last birthday? \_\_\_\_\_ years

%  
 50 Male  
 48 Female

16. Are you male or female?

%  
 31 50-59  
 44 60-74  
 21 75+

**17. Within the LAST five years, in which of the following activities have you participated? [Check (√) all that apply]\***

<u>%</u>	
35	Phoned, written, or sent an email to a public official to make your views known on an issue
24	Contributed money to a candidate or political party
8	Volunteered to work on a campaign for a particular candidate or party
10	Written a newspaper or called a radio or TV show to make your views known on an issue
25	Attended a political event or town meeting
10	Volunteered with a group working to influence local, state, or national government
43	No Response

\*Percentages exceed 100% due to multiple responses.

**18. In the last 12 months, have you volunteered any of your time to help an organization or cause?**

<u>%</u>	
22	Yes, one organization/cause
16	Yes, two or more organizations/causes
56	No
6	No Response

**19. In the last 12 months, have you volunteered any of your time to help a program or service associated with AARP?**

<u>%</u>	
3	Yes
92	No
4	No Response

**20. In the past 12 months, have you accessed the Internet from home, at work, or some other place? [Check (√) all that apply]\***

<u>%</u>	
55	Yes, at home
23	Yes, at work
12	Yes, at some other place
32	No → <b>SKIP TO QUESTION 22</b>
5	No Response

\*Percentages exceed 100% due to multiple responses.

**21. Do you use email? (n=566, respondents who say they have accessed the Internet in past 12 months)**

<u>%</u>	
84	Yes
14	No
2	No Response

**22. What is your current marital status?**

<u>%</u>	
63	Married
1	Not married, living with partner
1	Separated
11	Divorced
19	Widowed
3	Never married
3	No Response

**23. Besides you, who else now lives in your household? [Check (√) all that apply]\***

<u>%</u>	
62	Spouse/partner
4	Child/children under 18
15	Child/children 18 or older
3	Grandchildren under 18
2	Grandchildren 18 or older
2	Parents/parents-in-law
3	Other relatives
1	Other individuals unrelated to you or your spouse
24	No other person in household
4	No Response

\*Percentages exceed 100% due to multiple responses.

**24. What is your race and/or ethnicity? [Check (✓) all that apply]\***

<u>%</u>	
82	White or Caucasian
13	Black or African American
2	American Indian or Alaska Native
<.5	Asian
<.5	Native Hawaiian or other Pacific Islander
1	Hispanic, Spanish, or Latino
1	Other: (Specify) _____
3	No Response

\*Percentages exceed 100% due to multiple responses.

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

<u>%</u>	
10	0-12 <sup>th</sup> grade (no diploma)
25	High school graduate (or equivalent)
16	Post-high school education (no degree)
9	2-year college degree
11	4-year college degree
5	Post-graduate study (no degree)
14	Graduate or professional degree(s)
10	No Response

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

<u>%</u>	
4	Less than \$10,000
13	\$10,000 to less than \$20,000
17	\$20,000 to less than \$35,000
16	\$35,000 to less than \$50,000
9	\$50,000 to less than \$60,000
7	\$60,000 to less than \$75,000
19	\$75,000 or more
5	Not sure
10	No Response

**27. What is your 5-digit Zip Code? (WRITE IN YOUR ZIP CODE.)** \_ \_ \_ \_ \_

**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 November 16, 2006**

**AARP**  
**Knowledge Management**  
For more information contact Anita Ritter at (202) 434-6205.  
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