

# **Long-term Care in Arkansas: A Survey of AARP Members**

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# **Long-term Care in Arkansas: A Survey of AARP Members**

**Report Prepared by Joanne Binette**

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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 an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

## **Acknowledgements**

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## Background

AARP is concerned about providing choices among long-term care services that suit the needs and preferences of Arkansas residents. *Long-term Care in Arkansas: A Survey of AARP Members* explores the attitudes and opinions of 1,000 Arkansas members on the issue of long-term care. Specifically this report examines:

- Awareness of available long-term care services in the community
- Preferences for information about long-term care information sources
- Preferences about where to receive long-term care services
- Importance of getting reliable unbiased information about and help applying and arranging for long-term care services
- Concern about being able to afford long-term care services
- Concern about having sufficient choices among long-term care services
- Importance of being able to receive long-term care services at home and staying home at home as long as possible
- Support for giving residents a choice about where they can receive long-term care services and letting their Medicaid benefits pay for their choices
- Likelihood of voting for a candidate who supports giving residents a choice about where they can receive long-term care services and letting their Medicaid benefits pay for their choices
- Support for changing the law so that companies can build assisted living facilities without getting a permit of approval

This report is part of a larger mail survey of 1,000 Arkansas AARP members conducted between July and August 2005. The full questionnaire is contained in the appendix to this report. Throughout the report, statistics representing member responses are reported in percentages.<sup>1</sup> In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Arkansas membership the actual number of people may be substantial. As of November 2005, the number of AARP members in Arkansas was 341,226.

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<sup>1</sup>Percentages may not add up to 100 due to rounding.

## Highlights

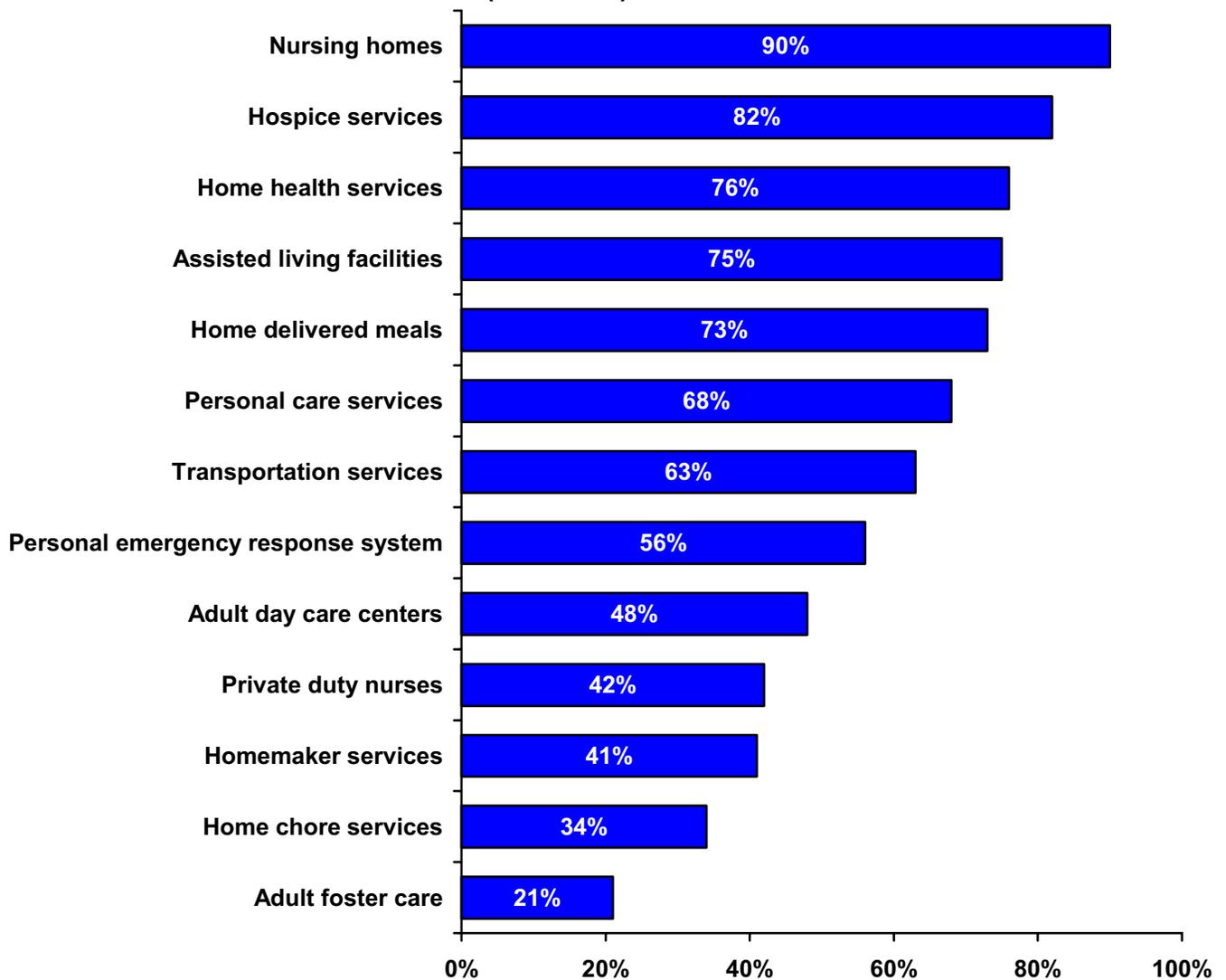
- When asked about available long-term care services in their community, Arkansas members are most likely to mention nursing homes and hospice services.
- Eight in ten members believe it is extremely or very important to be able to get reliable information about and help applying for all types of long-term care services, both government and private, from a knowledgeable source that is not trying to promote its own services.
- Almost three-quarters of Arkansas members are at least somewhat worried about being able to afford long-term care services for themselves and their families. Further, almost seven in ten Arkansas members are at least somewhat worried about not having enough choices among long-term care services for themselves or their families.
- More than half of members want to receive long-term care services at home from a nurse or personal care aide or family and friends, while only four percent want to go to a nursing home.
- Almost all Arkansas members think it is extremely or very important to have long-term care services that would enable them or their family members to stay at home as long as possible when long-term care is needed.
- Nearly nine in ten members strongly or somewhat support giving Arkansas residents a choice about where they can receive long-term care services and allowing their Medicaid benefits to pay for their choices.
- Over three-quarters of Arkansas members say they would be more likely to vote for a candidate for state office who supports giving Arkansans a choice about where they can receive long-term care services and allowing their Medicaid benefits to pay for their choices.
- More than half of members strongly or somewhat support changing the current law so that companies could build new assisted living facilities without having to get a permit of approval.

## Findings

### Arkansas members are most aware of nursing homes and hospice services in their communities.

Members were given a list of possible long-term care services and asked if these services are available in their community. Over seven in ten say nursing homes, hospice services, home health services, assisted living facilities, and home delivered meals exist in their community. Over half are aware of personal care services, transportation services, and personal emergency response systems. However, many members are don't know about other services that allow individuals to remain in their own homes longer. Over half are *not aware or not sure* of adult day care centers, private duty nurses, homemaker services, home chore services, and adult foster care are available in their community.

**Awareness of Long-term Care Services in the Community**  
(N = 1,000)



**Arkansas members are most likely to find out about long-term care services from their doctors, area agencies on aging, or family and friends.**

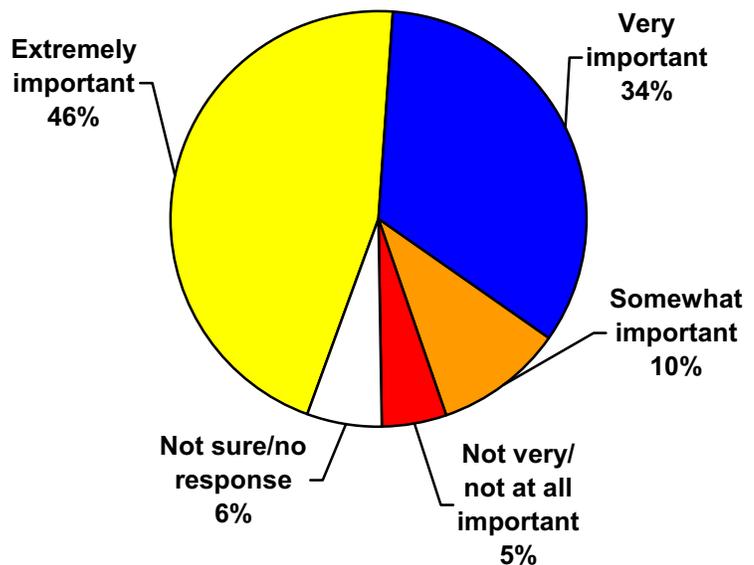
Members were given a list of possible information sources on long-term care and asked where they would be most likely to find out about these services. Members were asked to select their top three choices.

More than half say they would be most likely to find out about long-term care services through their physician (54%) and over four in ten specify area agencies on aging (48%) or family and friends (42%). Nearly four in ten say they would find out through the state’s health and human services department (39%). About a quarter would rely on hospital discharge planners (24%) or AARP (22%) for information. About one in six would find out about long-term care services through senior centers (18%) and another one in eight would use the telephone book (13%). Fewer than one in ten specifies clergy (9%), Internet (7%), or newspaper advertisement (3%). Eight percent of members say they are unsure.

**Nine in ten Arkansas members believe it is important to be able to get reliable information and help applying for all types of long-term care services from a neutral source.**

Eight in ten Arkansas members say that it is extremely (46%) or very important (34%) to be able to get reliable information about and help applying for all types of long-term care services, both government and private, from a knowledgeable source that is not trying to promote its own services. Another 10 percent believe this is somewhat important.

**Importance of Having Reliable Information and Help Applying for All Types of Long-term Care Services (N = 1,000)**



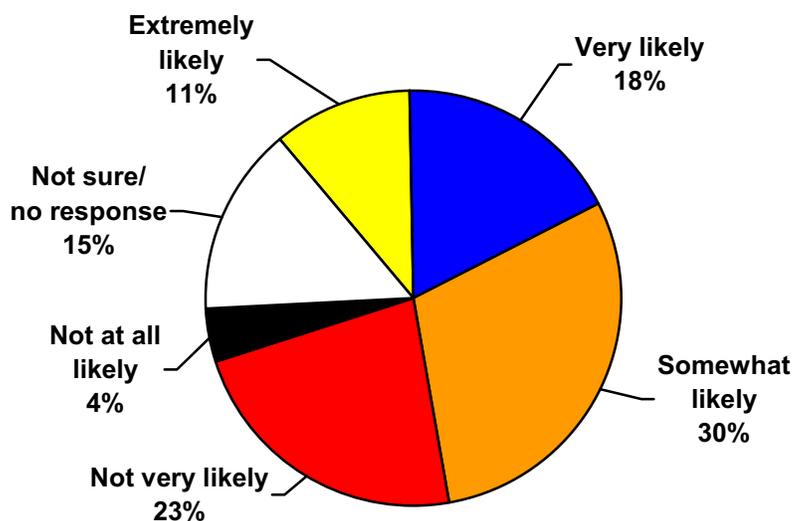
**Nearly a third of Arkansas members say they or a family member needed long-term care services within the last five years.**

Almost one in three (32%) Arkansas members or their families needed long-term care services within the past five years. This translates into about 109,192 members who have had recent experience with long-term care.

**About six in ten Arkansas members say they or a family member are likely to need long-term care services in the next five years.**

Nearly three in ten members say they or a family member are extremely (11%) or very likely (18%) to need long-term care services in the next five years, while another three in ten say they are somewhat (30%) likely.

**Likelihood of Needing Long-term Care Services in the Next Five Years\*  
(N = 1,000)**

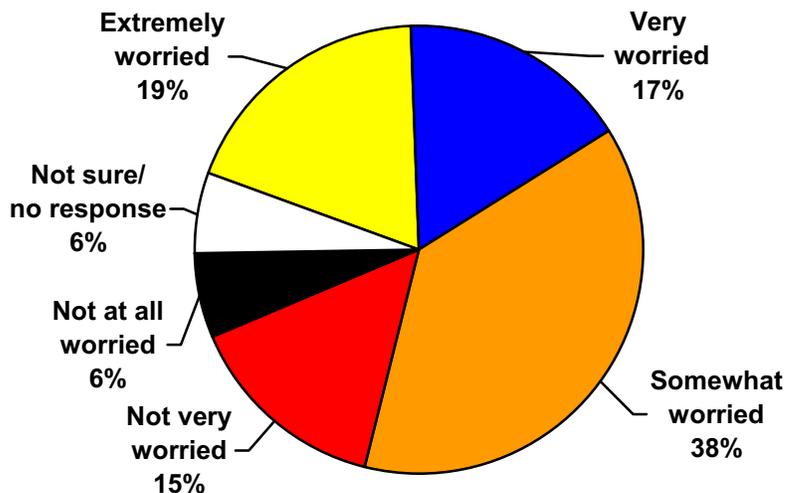


\*Percentages may not add up to 100 due to rounding.

**Nearly three-quarters of Arkansas members are worried about not being able to afford long-term care services for themselves and their family.**

Over one-third of Arkansas members say they are extremely (19%) or very (17%) worried about whether they will be able to afford long-term care services for themselves or their family members. Almost another four in ten are somewhat worried (38%).

**Concern About Not Being Able to Afford Long-term Care Services\***  
(N = 1,000)

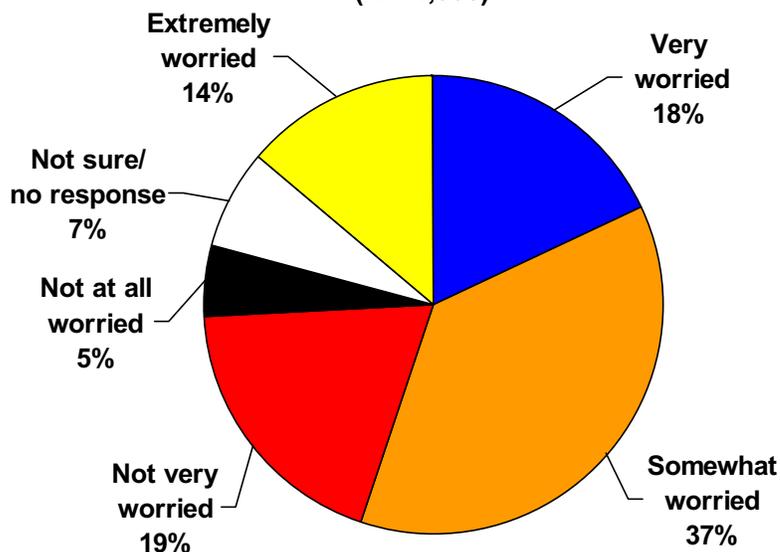


\*Percentages may not add up to 100 due to rounding.

**Approximately seven in ten Arkansas members are worried about not having enough choices among long-term care services for themselves and their family.**

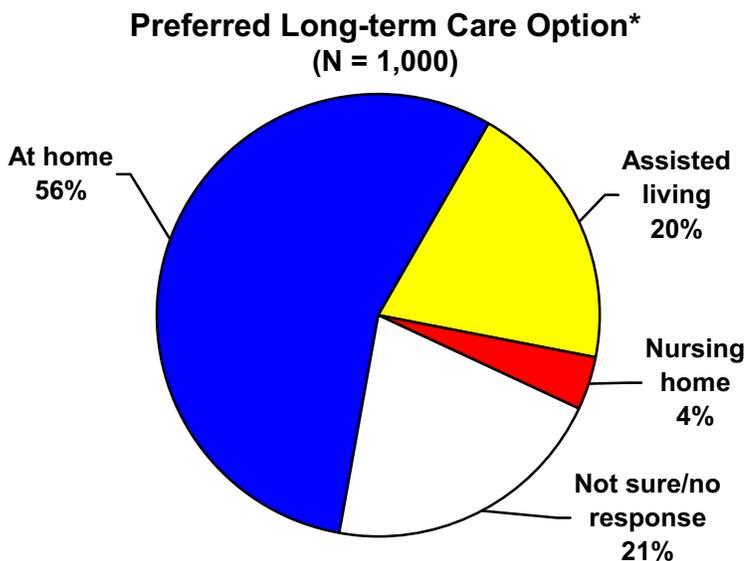
About one-third of Arkansas members say they are extremely (14%) or very (18%) worried whether they will have sufficient choices regarding the type of long-term care services available for themselves or their family members. Over a third are somewhat worried (37%).

**Concern About Not Having Enough Choices Regarding Types of Long-term Care Services**  
(N = 1,000)



**More than three-quarters of Arkansas members would prefer to receive long-term care in their own homes or in home-like settings. Only four percent want to go to nursing homes.**

About three-quarters of Arkansas members want to receive long-term care services in their own homes or in home-like settings such as assisted living facilities while very few (4%) want to go to a nursing home. Forty percent would prefer to have in-home care from a nurse or personal care aide, 16 percent want in-home care from family and friends, and 20 percent would prefer to have care provided in an assisted living facility.

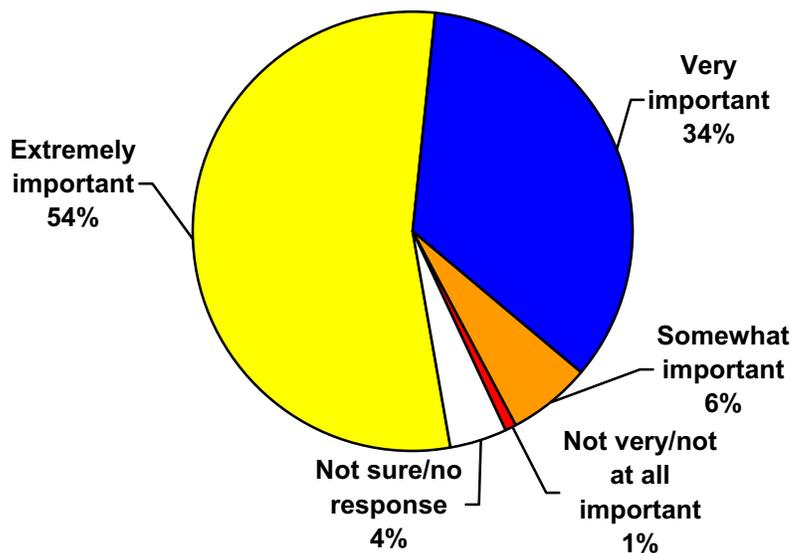


\*Percentages may not add up to 100 due to rounding.

**Nearly all Arkansas members believe it is important to have long-term care services that would enable them or their family members to stay at home as long as possible if long-term care was needed.**

Almost nine in ten Arkansas members say that it is extremely (54%) or very important (34%) to have long-term care services that would enable them or their family members to stay at home as long as possible when long-term care is needed. Only one percent say having services that would enable them to stay at home as long as possible is not very or not at all important.

**Importance of Having Long-term Care Services that Would Enable Members or Their Families to Stay at Home as Long as Possible**  
(N = 1,000)

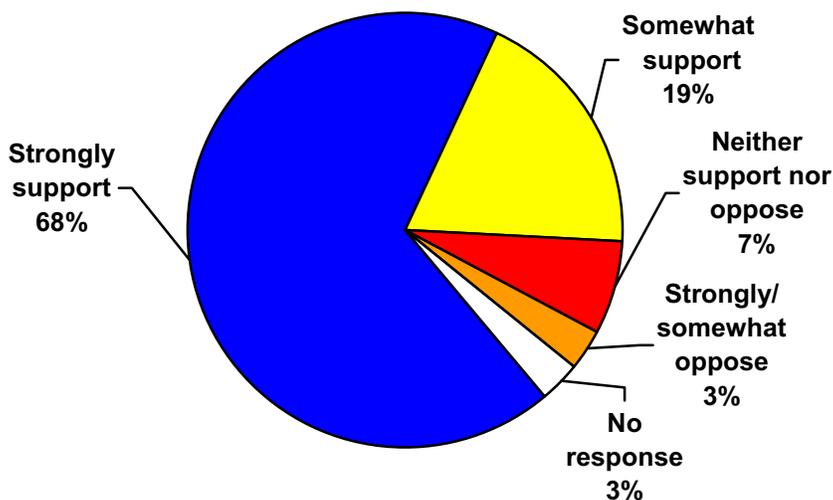


**Almost nine in ten Arkansas members support giving Arkansans a choice about where they can receive long-term care services and allowing their Medicaid benefits to pay for their choices.**

Currently, Arkansas spends most of its Medicaid long-term care funds on nursing homes rather than on long-term care services that allow people to stay in their own homes and communities.

Almost seven in ten Arkansas members strongly support (68%) giving Arkansans a choice about where they can receive long-term care services and letting their Medicaid benefits pay for the services they choose; another one in five somewhat support (19%) this measure.

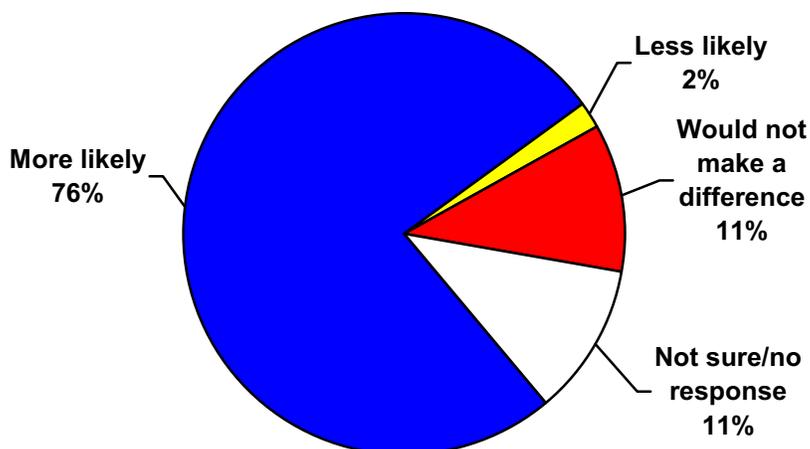
**Support for Giving People a Choice About Where to Receive Long-term Care Services and Letting Medicaid Benefits Pay for Their Choices**  
(N = 1,000)



**More than three-quarters of Arkansas members say they would be more likely to vote for a candidate who supports giving people a choice about where they can receive long-term care services and letting their Medicaid benefits pay for the services they choose.**

Over three quarters (76%) of Arkansas members say they would be more likely to vote for a candidate for state office who supports giving people a choice about where they receive long-term care services and allowing their Medicaid benefits to pay for the services they choose. Only two percent say they would be less likely to vote for a candidate who supported this action.

**Likelihood of Voting for a Candidate Who Supports Giving People a Choice About Where to Receive Long-term Care Services**  
(N = 1,000)



## More than half of Arkansas members support changing the law so that companies can build assisted living facilities without having to obtain a permit of approval.

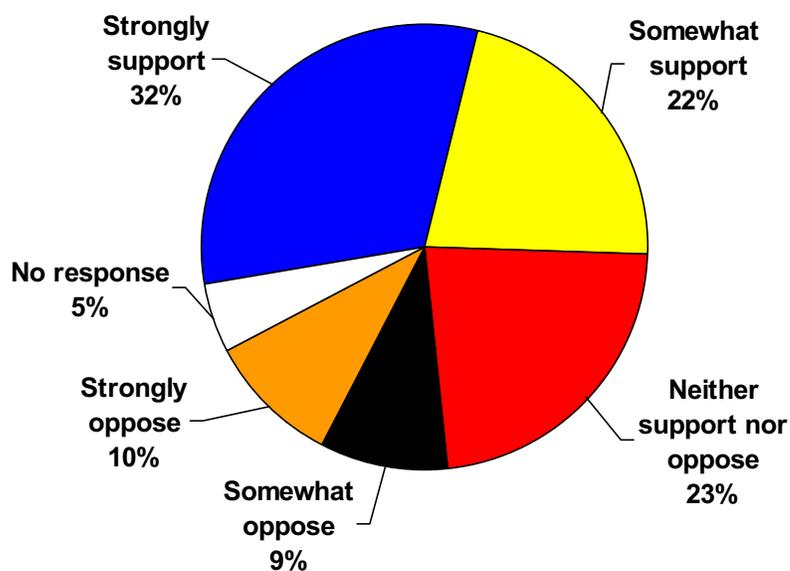
Members were presented with the following information about “permits of approval” in Arkansas.

*Current law in Arkansas requires companies to get a special permit called a “permit of approval” before building an assisted living facility. “Permits of approval” limit the number of assisted living facilities that can be built in the state and therefore the number of people who can live in these facilities. This may help control state spending on assisted living services and avoid overbuilding.*

*“Permits of approval” can also mean that Arkansas residents needing this type of long-term care may have fewer choices and face higher costs due to the limited number of assisted living facilities in the state. “Permits of approval” can protect sub-standard providers from competition by preventing new facilities from entering the market and can make it difficult for regulators to close poor quality facilities.*

Members were then asked whether or not they would support changing the current law so that companies could build new assisted living facilities without having to get a permit of approval. More than half strongly (32%) or somewhat support (22%) this change in the law. Fewer than one in five strongly (10%) or somewhat oppose (9%) this change. Almost a quarter neither support nor oppose (23%).

**Support for Changing Current Law to Allow Companies to Build Assisted Living Facilities Without a Permit of Approval\***  
(N = 1,000)



\*Percentages may not add up to 100 due to rounding.

## Conclusions

Member opinion from this survey can offer valuable guidance to AARP Arkansas as it continues its work on long-term care in the state. Many Arkansas members indicate that they will need some type of long-term care for themselves or their family members within the next five years. Members want to be able to stay in their own homes as they age having care provided by a paid professional or family and friends if long-term care is needed. In fact only four percent would choose to go to nursing homes.

Arkansas members are worried about being able to afford long-term care services for themselves or their family members. The majority are also worried about whether or not they will have sufficient choices regarding the types of long-term care services available to meet their needs. Moreover, members strongly support giving Arkansas residents a choice about where they can receive long-term care services and allowing their Medicaid benefits to pay for the services they choose. The desire for choice among long-term care services would likely influence members' voting behavior. Over three-quarters say they would be more likely to vote for a candidate who supports giving state residents a choice of where they can receive long-term care and letting their Medicaid benefits to follow them.

The importance of choice is further reflected in members' support for lifting the current requirements for obtaining permits of approval to build assisted living facilities. In an effort to control state spending on assisted living services in Arkansas, currently a company must get a permit of approval prior to building an assisted living facility. This can limit and prevent new facilities from entering the state hence forcing Arkansas residents needing this type of care to be faced with fewer choices and higher costs. More than half of Arkansas members support changing the law so that companies can build assisted living facilities without getting a permit of approval.

Closely related to the concern of choice and affordability of long-term care services is the desire of members to have a reliable source of information on these services. Nine in ten believe it is important to be able to get reliable information about all types of long-term care services as well as help in applying and arranging for these services from a neutral source.

Given members' strong desire to stay independent as they age, AARP Arkansas should work towards ensuring that Arkansans have more options for long-term care services other than institutional care and have reliable neutral sources of information about and help applying and arranging for these services.

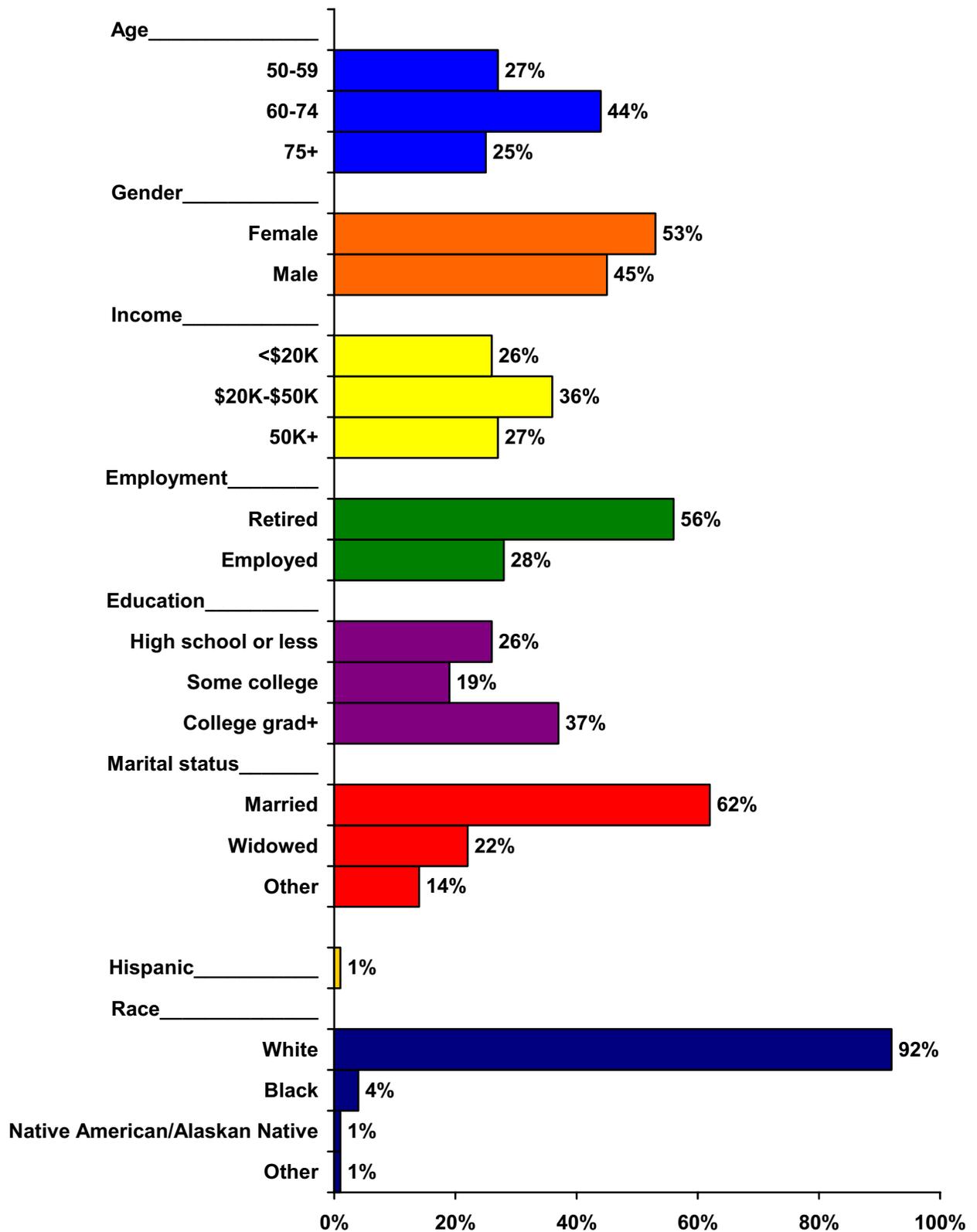
## Methodology

AARP conducted the *2005 AARP Arkansas Member Survey* from July 7 through August 4, 2005. A random sample of 2,000 AARP members in Arkansas, 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.

Fifty-one percent of the sampled Arkansas members returned surveys by the cut-off date, providing 1,004 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.2 percent. Survey responses were weighted to reflect the distribution of the age segments in the member population of Arkansas. Due to rounding of the weights, the final number of cases for the weighted dataset is 1,000. As of November 2005, the number of AARP members in Arkansas was 341,226.

## Demographic Characteristics

(N = 1,000)



## **Annotated Questionnaire**

# 2005 AARP Arkansas Member Survey

(AARP Members Weighted n = 1,000; Response Rate = 51% Sampling Error = 3.2± %) (Percentages may not add to 100% due to rounding or multiple response.)

## Long-Term Care

**1. Long-term care** refers to services provided over an extended period of time at home, in a community setting, or in a nursing home. These services are 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, or eating. **Home and community-based services** refer to long-term care services received by people in their homes or in other home-like settings.

**Are the following long-term care services available in your community?**

	Yes ▼	No ▼	Not Sure ▼	No Response ▼
a. Home chore services such as heavy housecleaning and yard work.....	34%	18%	45%	3%
b. Home delivered meals .....	73%	10%	14%	3%
c. Homemaker services such as laundry, shopping, errands, and meal preparation .....	41%	14%	41%	4%
d. Personal care services such as help with bathing and dressing.....	68%	6%	23%	3%
e. Home health services from a skilled nurse, home health aide, or physical therapist.....	76%	5%	16%	4%
f. Private duty nurses who provide exclusive services to a single patient in the home .....	42%	10%	44%	4%
g. Hospice services .....	82%	4%	11%	4%
h. Transportation services to needed medical care .....	63%	9%	24%	3%
i. Personal emergency response system that provides a 24-hour electronic alarm system that allows a homebound person to call for help.....	56%	8%	32%	4%
j. Nursing homes.....	90%	4%	4%	3%
k. Assisted living facilities .....	75%	9%	13%	3%
l. Adult foster care that provides a family living environment for one or two people who are not capable of living on their own.....	21%	17%	59%	3%
m. Adult day care centers .....	48%	17%	32%	3%

**2. If you or a family member needed long-term care services, where would you be most likely to find out about these services?**

Please check your **top three** choices only.

	<u>%</u>		<u>%</u>
Family/friend	42	Clergy	9
Newspaper advertisement	3	Hospital Discharge Planner	24
Area Agency on Aging	48	Internet	7
AARP	22	Senior Centers	18
Health & Human Services	39	Other: _____	2
Telephone book	13	Not sure	8
Physician	54	No response	3

**3. How important is it to you to be able to get reliable information about and help applying and arranging for all types of long-term care services, both government and private, from a knowledgeable source that is not trying to promote its own services?**

	<u>%</u>
Extremely important	46
Very important	34
Somewhat important	10
Not very important	4
Not at all important	1
Not sure	3
No response	3

**4. Have you or any member of your family -- such as grandparents, parents, children, or a sister or brother -- used long-term care services within the last five years?**

	<u>%</u>
Yes	32
No	65
Not sure	2
No response	2

**5. What is the likelihood that you or a family member may need long-term care services in the next five years?**

	<u>%</u>
Extremely likely	11
Very likely	18
Somewhat likely	30
Not very likely	23
Not at all likely	4
Not sure	13
No response	2

**6. How worried are you about being able to afford long-term care services for you or your family?**

	<u>%</u>
Extremely worried	19
Very worried	17
Somewhat worried	38
Not very worried	15
Not at all worried	6
Not sure	3
No response	3

**7. How worried are you about having enough choices regarding the type of long-term care services available for you or your family?**

	<u>%</u>
Extremely worried	14
Very worried	18
Somewhat worried	37
Not very worried	19
Not at all worried	5
Not sure	4
No response	2

**8. There are several long-term care options available for people who are disabled, ill, or elderly. If you or a family member needed long-term care services, how would you prefer to receive those services? (Please check only ONE)**

	<u>%</u>
Have family and friends provide all the care at home	16
Be able to pay a nurse or a personal care aide to provide care at home	40
Have care provided in a residential facility, such as an adult foster care home or assisted living facility where housing, food, and personal care such as help with bathing and dressing are provided for those who live there	20
Have care provided in a nursing home	4
Not sure	17
No response	4

**9. If you or any member of your family needed long-term care services, how important would it be to you to have services that would enable you or your family member to stay at home as long as possible?**

	<u>%</u>
Extremely important	54
Very important	34
Somewhat important	6
Not very important	1
Not at all important	1
Not sure	2
No response	2

**10. Current law in Arkansas requires companies to get a special permit called a “permit of approval” before building an assisted living facility. “Permits of approval” limit the number of assisted living facilities that can be built in the state and therefore the number of people who can live in these facilities. This may help control state spending on assisted living services and avoid overbuilding.**

**“Permits of approval” can also mean that Arkansas residents needing this type of long-term care may have fewer choices and face higher costs due to the limited number of assisted living facilities in the state. “Permits of approval” can protect sub-standard providers from competition by preventing new facilities from entering the market and can make it difficult for regulators to close poor quality facilities.**

**How strongly do you support or oppose changing the law so that companies can build new assisted living facilities without getting a “permit of approval”?**

	<u>%</u>
Strongly support	32
Somewhat support	22
Neither support nor oppose	23
Somewhat oppose	9
Strongly oppose	10
No response	5

**11. Arkansas spends most of its Medicaid long-term care funds on nursing homes rather than on long-term care services that allow people to stay in their homes and communities. How strongly do you support or oppose giving Arkansas residents a choice about where they can receive long-term care services and letting their Medicaid benefits pay for the services they choose?**

	<u>%</u>
Strongly support	68
Somewhat support	19
Neither support nor oppose	7
Somewhat oppose	2
Strongly oppose	2
No response	3

**12. If a candidate for state office in Arkansas supported giving people a choice about where they can receive long-term care services and letting their Medicaid benefits pay for the services they choose, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	76
Would not make a difference	11
Less likely	2
Not sure	9
No response	3

## Prescription Drugs

**13. Have you bought a prescription drug within the past 12 months?**

	<u>%</u>
Yes	91
No ( <b>Go to question 17</b> )	7
Not sure ( <b>Go to question 17</b> )	<.5
No response	2

**14. In the past 12 months, has paying for prescription medications been a major problem, a minor problem, or not a problem for you? (n=907, Respondents who bought a prescription drug in the past 12 months.)**

	<u>%</u>
A major problem	20
A minor problem	32
Not a problem	45
Not sure	1
No response	2

**15. In the past 12 months, approximately how much have you spent, each month, out of your own pocket for prescription drugs? (n=907, Respondents who bought a prescription drug in the past 12 months.)**

	<u>%</u>
Less than \$10 per month	6
\$10 but less than \$50 per month	21
\$50 but less than \$100 per month	24
\$100 but less than \$200 per month	23
\$200 but less than \$500 per month	17
\$500 or more per month	4
Nothing, have not purchased prescription drugs	<.5
Not sure	3
No response	2

**16. Many people face difficult decisions when buying prescription drugs. In the past 12 months, have you done any of the following? (n=907, Respondents who bought a prescription drug in the past 12 months.)**

	Yes ▼	No ▼	No Response ▼
a. Delayed getting a prescription filled because you didn't have enough money to pay for it.....	17%	74%	10%
b. Taken less medicine than your doctor prescribed to make it last longer .....	20%	70%	10%
c. Cut back on items such as food, fuel, or electricity to be able to afford a prescription drug .....	12%	77%	11%
d. Ordered your prescription drugs by mail or Internet from a company <b>in the U.S.</b> because they cost less.....	21%	70%	10%
e. Ordered your prescription drugs by mail or Internet from a company <b>in another country</b> because they cost less.....	4%	85%	11%
f. Decided not to fill a prescription because of the cost of the drug .....	19%	71%	10%

**17. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years?**

	<u>%</u>
Extremely concerned	24
Very concerned	22
Somewhat concerned	27
Not very concerned	15
Not at all concerned	8
Not sure	2
No response	2

**18. Currently, there is not a centralized source that Arkansas residents can use to get information on prescription drugs, such as how to lower their costs and get the best drug for their illnesses. How important is it to you for the state of Arkansas to create a centralized source that residents can use to get information on prescription drugs?**

	<u>%</u>
Extremely important	39
Very important	32
Somewhat important	17
Not very important	5
Not at all important	2
Not sure	4
No response	2

**19. How strongly do you support or oppose the state of Arkansas publicizing prescription drug prices in a centralized source to allow consumers to comparison shop?**

	<u>%</u>
Strongly support	62
Somewhat support	23
Neither support nor oppose	11
Somewhat oppose	1
Strongly oppose	1
No response	3

**20. If a candidate for state office in Arkansas supported creating a centralized source that Arkansas residents can use to get information on the price, safety, and effectiveness of prescription drugs, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	70
Would not make a difference	19
Less likely	1
Not sure	9
No response	2

**21. Many pharmaceutical companies aggressively market new drugs to doctors. Sales representatives from these companies frequently provide doctors with gifts, meals, entertainment, and trips. How strongly do you support or oppose requiring pharmaceutical companies to report the gifts that they give to doctors?**

	<u>%</u>
Strongly support	61
Somewhat support	13
Neither support nor oppose	17
Somewhat oppose	2
Strongly oppose	5
No response	2

## **Payday Loans**

**22. Payday loans are short-term loans typically made at extremely high rates of interest. Customers write post-dated checks for deposit at a later date. The payday loan outlet will then advance the customer cash in the amount of the check for a fee and hold the check for the loan term—usually one to four weeks or until the customer’s next payday. Payday lenders in Arkansas sometimes charge fees as much as a 1400% annual percentage rate.**

**22. (continued) How strongly do you support or oppose each of these consumer protection measures for Arkansans who may receive a payday loan from a financial outlet?**

	Strongly Support	Somewhat Support	Neither Support Nor Oppose	Somewhat Oppose	Strongly Oppose	No Response
	▼	▼	▼	▼	▼	▼
a. Prohibiting triple digit annual interest rates for payday loans .....	67%	4%	8%	2%	14%	4%
b. Limiting the number of payday loans consumers can get in one year.....	42%	13%	27%	4%	9%	5%
c. Requiring reasonable loan terms to make it easier for customers to pay back the loan .....	68%	15%	9%	1%	3%	4%
d. Requiring that all fees be prominently and clearly displayed for consumers .....	79%	7%	7%	1%	2%	5%
e. Requiring lenders to assess the borrower's ability to repay the loan.....	57%	17%	17%	2%	3%	5%
f. Requiring payday lenders to be separate businesses (not located inside other stores).....	51%	13%	27%	1%	3%	5%

**23. The Arkansas Constitution was amended in 1982 to stop lenders and merchants from charging consumers more than 17% interest on consumer loans and credit sales. In 1999, the Arkansas legislature passed the Check Cashers Act which says that a fee paid for holding a check written in advance of the date it is to be cashed will not be considered interest. Using the Check Cashers Act, payday lenders can avoid the 17% interest rate cap set by the Constitution, and are currently charging fees as much as a 1400% annual percentage rate.**

**How strongly do you support or oppose legislation that would require payday lending fees to be considered interest so that these fees cannot go higher than the 17% interest rate cap?**

	<u>%</u>
Strongly support	74
Somewhat support	10
Neither support nor oppose	9
Somewhat oppose	1
Strongly oppose	2
No response	4

**24. As an alternative to expensive short-term payday loans, a proposal has been made by a coalition, made up of local non-profit organizations, community organizations, educational institutions, and credit unions, to create a small loan fund to be run by a non-profit organization. The fund would come from Arkansas banks and other organizations that would make a small profit on loans made to consumers.**

**How strongly do you support or oppose creating a small loan fund so that consumers can get small short-term loans at reasonable interest rates?**

	<u>%</u>
Strongly support	58
Somewhat support	21
Neither support nor oppose	15
Somewhat oppose	1
Strongly oppose	3
No answer	3

**25. To get loans from the small loan fund, consumers would be required to take credit counseling courses and in return they would be able to open low-cost checking and savings accounts that would otherwise not be available to them. How strongly do you support or oppose requiring consumers to take credit counseling courses in order to get loans from the small loan fund?**

	<u>%</u>
Strongly support	48
Somewhat support	22
Neither support nor oppose	21
Somewhat oppose	2
Strongly oppose	3
No response	4

## About You

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

**D1. In the last 12 months, have you accessed the Internet from your home or work, or from some other source such as your local library?**

	<u>%</u>
Yes	56
No	42
No response	2

**D2. Are you male or female?**

	<u>%</u>
Male	45
Female	53
No response	2

**D3. What is your age as of your last birthday? \_\_\_\_\_ (in years)**

	<u>%</u>
50-59	27
60-74	44
75+	25
No response	5

**D4. What is your current marital status?**

	<u>%</u>
Married	62
Not married, living with partner	1
Separated	1
Divorced	10
Widowed	22
Never married	2
No response	2

**D5. Thinking about your state elections for Arkansas Governor and Legislators in the last ten years, how often would you say you vote?**

	<u>%</u>
Always	68
Most of the time	18
About half of the time	3
Seldom	4
Never	5
No response	2

**D6. What is the highest level of education that you completed?**

	<u>%</u>
0-12 <sup>th</sup> grade (no diploma)	12
High school graduate (or equivalent)	26
Post-high school education (no degree)	19
2-year college degree	8
4-year college degree	11
Post-graduate study (no degree)	5
Graduate or professional degree (s)	12
No response	7

**D7. Which of the following best describes your current employment status?**

	<u>%</u>
Employed full-time	22
Employed part-time	6
Not employed	3
Retired	56
Homemaker	4
Other	4
Temporarily unemployed	1
No response	6

**D8. Are you of Hispanic, Spanish, or Latino origin or descent?**

	<u>%</u>
Yes	1
No	94
Not sure	1
No response	4

**D9. What is your race?**

	<u>%</u>
White	92
Black	4
Asian/Oriental/Chinese/Japanese	<.5
Native American/American Indian	1
Other	1
No response	2

**D10. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.)** \_ \_ \_ \_ \_

**D11. What was your annual household income before taxes in 2004?**

	<u>%</u>
Less than \$10,000	7
\$10,000 to \$19,999	19
\$20,000 to \$29,999	15
\$30,000 to \$39,999	12
\$40,000 to \$49,999	9
\$50,000 to \$74,999	14
\$75,000 or more	13
No response	11

**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 August 4, 2005.**

**AARP**  
**Knowledge Management**  
**For more information contact Joanne Binette (202) 434-6303**