



Natural Gas Utility Issues in Colorado: A Survey of AARP Members



December 2005



Natural Gas Utility Issues in Colorado: A Survey of AARP Members

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Background

In the past year, natural gas rates in Colorado have increased by approximately 19 percent and are expected to go higher this year.¹ As the Colorado Public Utilities Commission continues to examine utility issues, they need to ensure that consumers can obtain service at reasonable rates and their best interests are represented.

Natural Gas Utility Issues in Colorado: A Survey of AARP Members explores members' views and concerns about utility, specifically natural gas, issues. This report examines members' perception of their natural gas utility rates, the impact of price increases on consumers and actions taken due to increases in natural gas bills, the importance of the Public Utilities Commission representing consumers' interests, and members' support for a proposed increase in natural gas rates.

This report is part of a larger mail survey of 956 Colorado AARP members conducted between August and September 2005. The full questionnaire is contained in the appendix to this report. Throughout the report, statistics representing member responses are reported in percentages.² In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Colorado membership the actual number of people may be substantial. As of November 2005, the number of AARP members in Colorado was 628,021.

¹ Susan Weinstock. (December 2005). State Affairs, AARP.

² Percentages may not add up to 100 due to rounding.

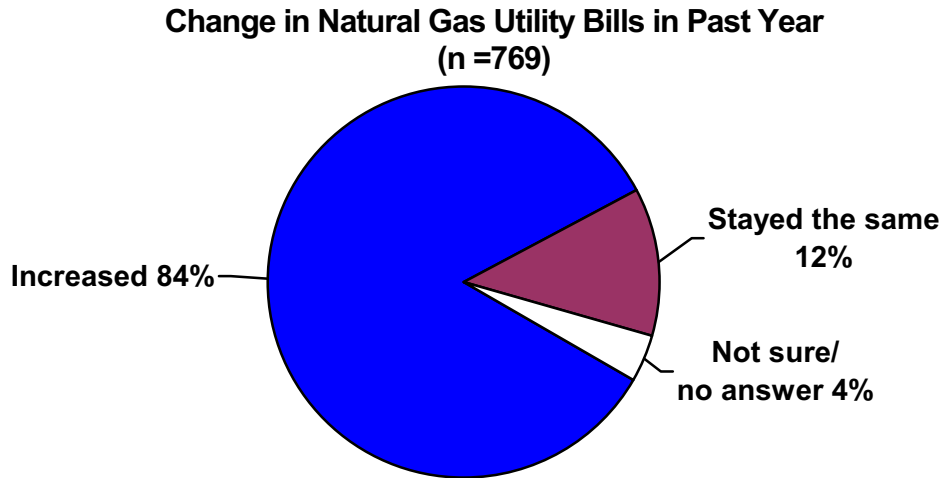
Highlights

- Of those who have natural gas service at home, over eight in ten (84%) say that their natural gas bills have increased over the past year.
- About a quarter (27%) say they are paying the right amount for their natural gas, while 60 percent say they are paying too much.
- About eight in ten (78%) are at least somewhat concerned about being able to afford future natural gas increases.
- About five in ten (51%) of all Colorado members have taken at least one cost-cutting action due to increases in their natural gas bills. One in seven (13%) have cut back on items such as food, prescription drugs, clothing, or other utilities to be able to afford to pay their natural gas bill.
- Two thirds of all members (66%) oppose an increase in the monthly service charge on natural gas.

Findings

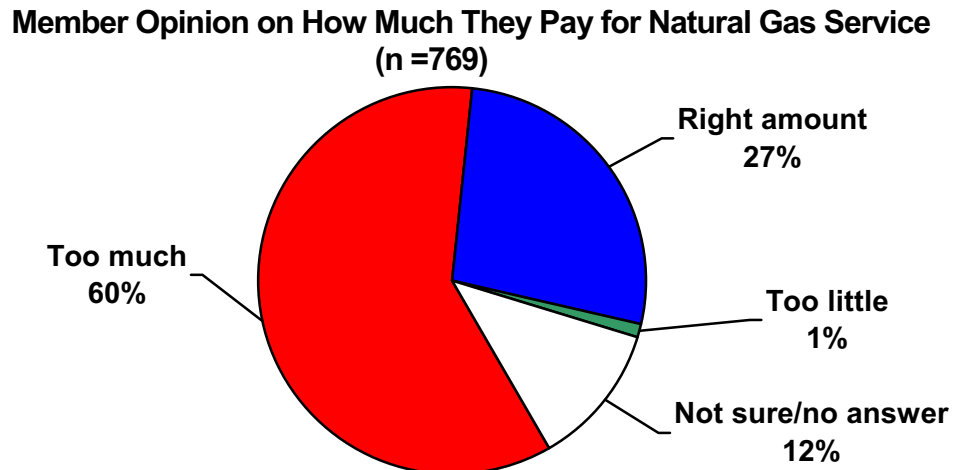
Over eight in ten members with natural gas service say their bills have increased over the past year.

Over eight in ten (81%) respondents say they have natural gas service at home. Of those who have such service, more than eight in ten (84%) say their natural gas utility bills have increased over the past year. Members age 60 to 74 are more likely than younger or older members to say that their bills have increased (50-59: 82%; 60-74: 88%; 75+: 80%).



Six in ten members with natural gas service say they are paying too much for their service.

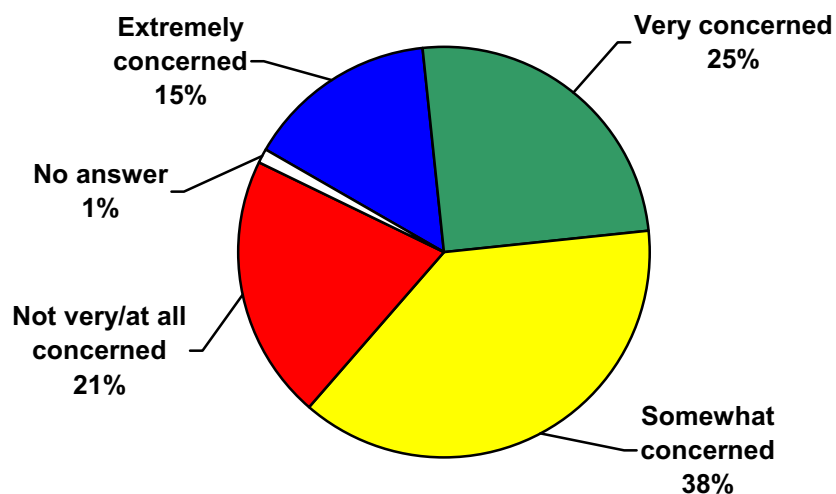
Six in ten (60%) Colorado AARP members who have natural gas service at home say they are paying too much for their natural gas service. About a quarter say they are paying the right amount for this service. Members ages 60 to 74 and members earning less than \$75,000 a year are more likely to say they are paying too much (50-59: 61% vs. 60-74: 65% vs. 75+: 51%; income \$20,000 or less: 65% vs. \$20,000-39,900: 64% vs. \$40,000-74,900: 62% vs. \$75,000 or more: 50%).



Nearly eight in ten respondents with natural gas are concerned about their ability to afford to pay future natural gas bills.

Almost eight in ten (78%) members who have natural gas service at home are concerned about their ability to pay for future natural gas rate increases. About one in six members say they are extremely concerned about their ability to pay, with another 25 percent saying they are very concerned. Members ages 60 to 74 and members earning less than \$75,000 a year are more likely to say they are extremely or very concerned about their ability to pay future gas bills. (50-59: 40% vs. 60-74: 45% vs. 75+: 30%; income \$20,000 or less: 55% vs. \$20,000-39,900: 44% vs. \$40,000-74,900: 41% vs. \$75,000 or more: 23%).

Concern About Ability to Pay Future Natural Gas Service Bills
(n =769)



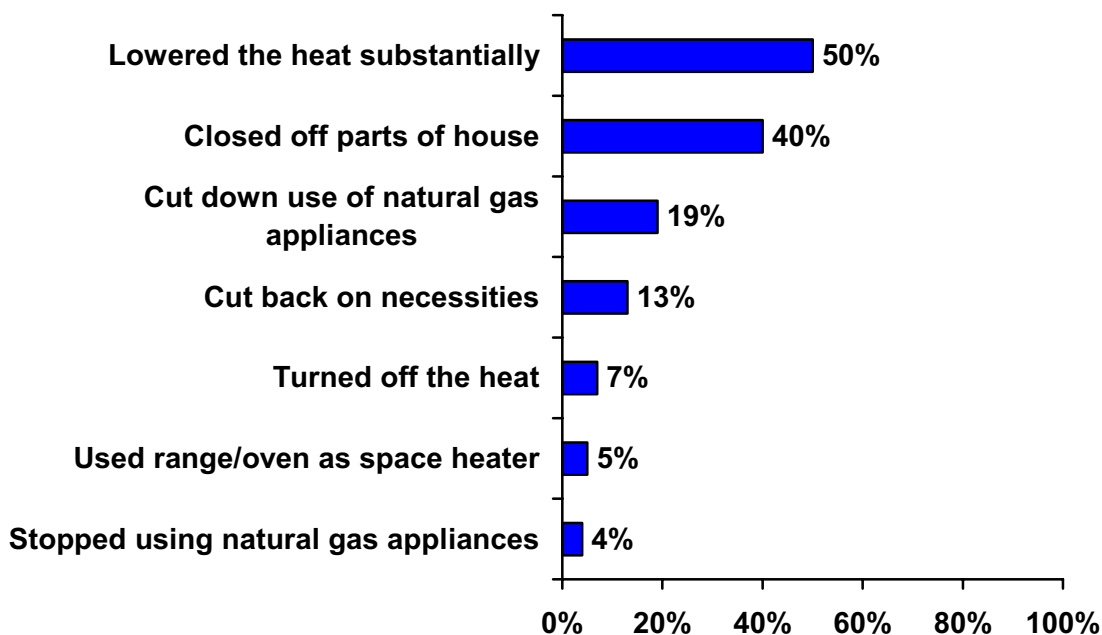
Half of all Colorado members have taken at least one cost-cutting action due to increases in their natural gas bill.

In the past year the natural gas rates in Colorado have increased by approximately 19 percent. When members were asked if they have had to take any of seven cost-cutting actions due to increases in their natural gas bills, most members have had to take at least one cost-cutting measure. Nearly five in ten members have taken up to three cost-cutting actions due to increases in their natural gas bill (one action: 19%; two actions: 14%; three actions: 12%). Six percent of members have taken four to all seven of the cost-cutting actions due to increases in their natural gas bill (four actions: 4%; five actions: 2%; six actions: .5%; seven actions: <.5%).

While five in ten (50%) of those with natural gas service at home have lowered the heat in their home substantially, and four in ten (40%) have closed off parts of their home, one in seven (13%) have cut back on items such as food, prescription drugs, clothing, or other utilities to be able to afford to pay their natural gas bill.

Lower income members are more likely than high income members to say they have taken risky actions such as using a range or oven as a space heater (income \$20,000 or less: 10% vs. \$20,000-39,900: 7% vs. \$40,000-74,900: 4% vs. \$75,000 or more: 2%) or cutting back on necessities in order to be able to afford their natural gas bill (income \$20,000 or less: 28% vs. \$20,000-39,900: 12% vs. \$40,000-74,900: 13% vs. \$75,000 or more: 5%).

**Cost-Cutting Actions Taken Due to Increases in Natural Gas Bills
(n =769)**



Most members with natural gas service can understand their bill.

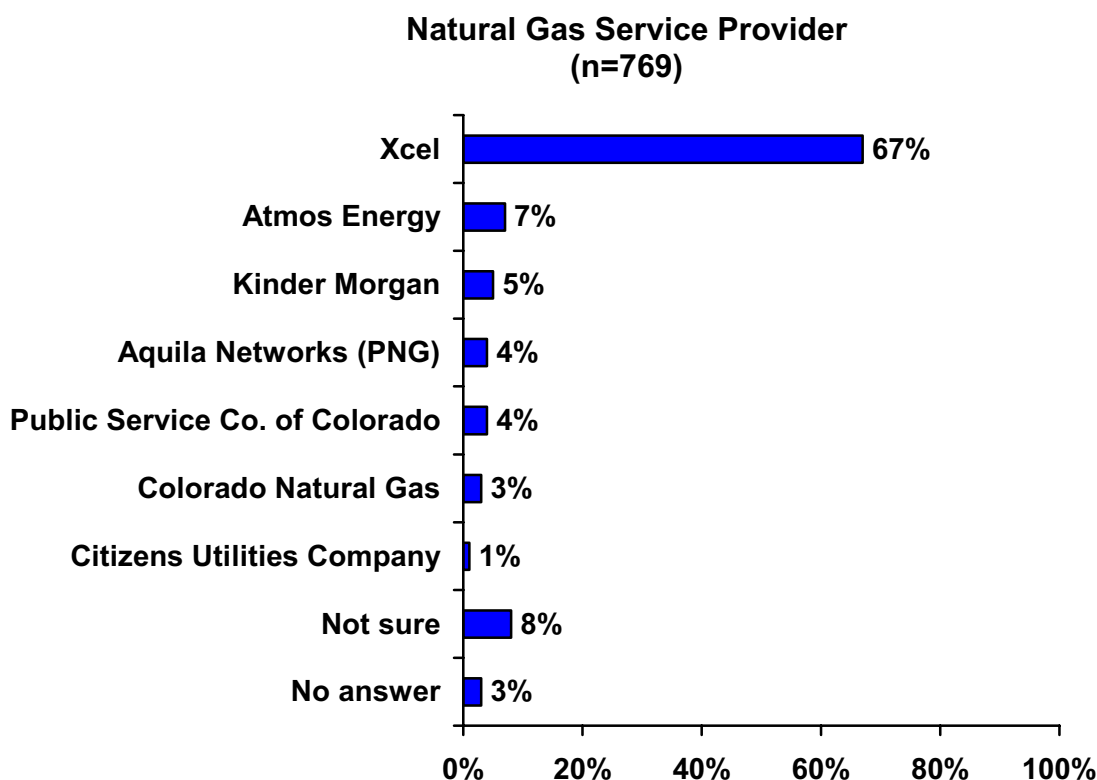
Nearly eight in ten (79%) members who have natural gas service find it at least somewhat easy to understand their natural gas bill. Six percent find their gas bill extremely easy to understand, while over seven in ten find it either very (37%) or somewhat easy (36%). Thirteen percent say their bill is not very easy to understand, while four percent say it is not at all easy to understand.

More than nine in ten members with natural gas service are satisfied with their service.

Among those who have natural gas service at home, over nine in ten (93%) say they are at least somewhat satisfied with this service. Ten percent say they are extremely satisfied, while over half (54%) are very satisfied. Three in ten (30%) are somewhat satisfied with their service. Six percent say they are not very (5%) or not at all (1%) satisfied with their natural gas service. Members with incomes above \$75,000 are more likely than members that earn less income to say there are extremely or very satisfied with their natural gas service (income \$20,000 or less: 49% vs. \$20,000-39,900: 60% vs. \$40,000-74,900: 65% vs. \$75,000 or more: 76%).

Two-thirds of all members receive their natural gas service from Xcel.

Sixty-seven percent of members receive their natural gas service from Xcel. A high proportion of members would be impacted by the proposed increase in the monthly service charge proposed by Xcel.



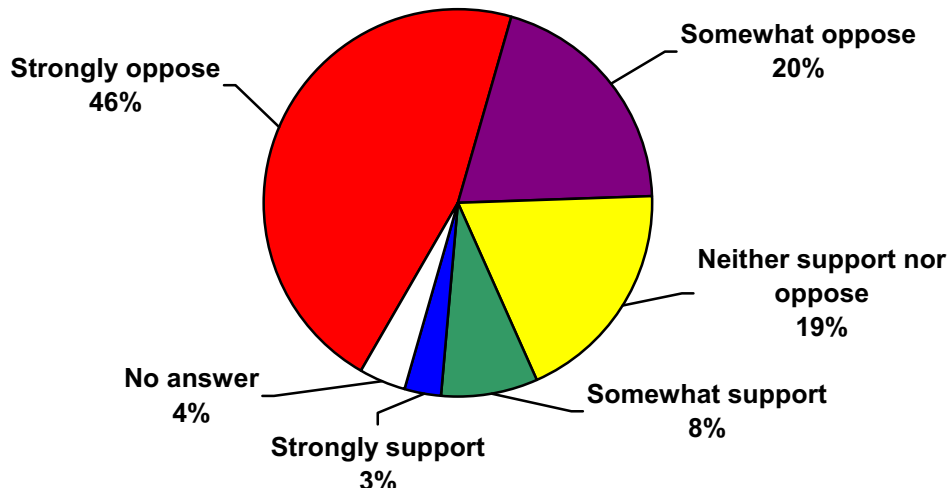
Two-thirds of Colorado members oppose an increase in their monthly service charges for natural gas.

All natural gas companies in Colorado pass on the cost of purchasing natural gas from wholesale suppliers to their customers. Both increases and decreases in the cost of purchasing natural gas are passed along to customers on a dollar-for-dollar basis. In order to cover the rising costs of providing natural gas to their customers over the past year, Xcel, the largest natural gas provider in Colorado, has proposed increasing natural gas rates by \$33 million. This would mean an increase in the monthly service charge from \$8.54 to \$13.14 for all residential Xcel customers. Two thirds of all members (67%) oppose an increase in the monthly service charge on natural gas.³ Only one in ten members (11%) supports this increase.

³ Percentages in text may differ slightly from graph due to rounding.

Lower income members are more likely than high income members to strongly oppose a proposed increase in their natural gas monthly service charge (income \$20,000 or less: 59% vs. \$20,000-39,900: 55% vs. \$40,000-74,900: 43% vs. \$75,000 or more: 32%).

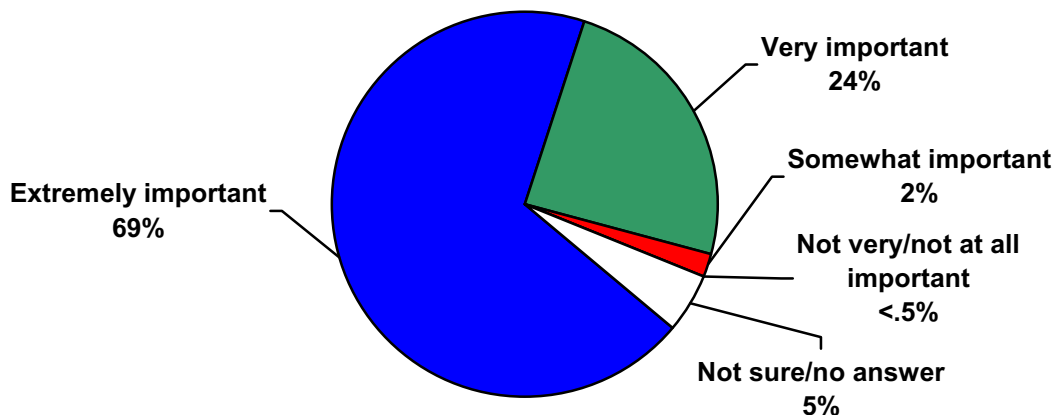
Support or Opposition for an Increase in Monthly Service Charge
(n =769)



Members overwhelmingly say that the three individuals appointed by the Governor to the Public Utilities Commission should represent the best interests of consumers.

State law authorizes the Public Utilities Commission (PUC) to regulate rates and services provided by Colorado public utilities. These utilities include electrical, common carrier, pipeline, gas, telephone, telegraph and water corporations, all of which supply services to the public. The PUC is made up of three individuals who are appointed by the Governor. When asked, “How important it is to you that the individuals who are appointed by the Governor to the PUC represent the best interests of consumers?” over nine in ten (93%) members say it is extremely or very important that the three individuals represent the best interests of consumers. Less than one percent of members say it is not very or not at all important.

Importance of PUC Appointees Representing the Best Interests of Consumers*
(n =769)



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

Conclusion

Survey results indicate that utility issues resonate with Colorado members. Members' natural gas bills have increased over the last year, and many worry that they will be unable to pay for any additional rate increases. Members age 60 to 74 are more likely than younger or older members to say that their natural gas bills have increased. Although satisfied with their service and able to understand their billing statements, members say they pay too much (60%) for their natural gas services. Members age 60 to 74 and those with incomes less than \$75,000 are more likely than others to say they pay too much for their gas services.

In the past year natural gas rates in Colorado have increased by 19 percent. This increase has forced many members to take action in order to be able to afford to pay their natural gas bill. Fifty-one percent of members have taken at least one cost-cutting action due to increases in their natural gas bill. Lower income members are more likely to take risky cost-cutting measures such as using a kitchen range or oven as a space heater or cutting back on items such as food, prescription drugs, clothing, or other utilities to be able to afford to pay their natural gas bill.

In 2005, Xcel proposed an increase in natural gas rates by \$33 million. Since two-thirds of Colorado members receive their natural gas service from Xcel, many members would be impacted by the increase in rates. Two-thirds of all Colorado members oppose a proposed increase from \$8.54 to \$13.14 in the monthly service charge on natural gas provided by Xcel and over 90 percent of members say that is important that the individuals who are appointed to the Public Utilities Commission represent the best interests of the consumers.

Natural Gas Utility Issues in Colorado: A Survey of AARP Members was conducted between August and September 2005 prior to hurricane season. During the 2005 hurricane season, there was a historic amount of damage to natural gas facilities and a significant amount of loss of natural gas reserves. According to the Federal Energy Regulatory Commission, natural gas rates will increase to meet demand and to offset the costs of damages and loss (FERC, 2005).⁴ If the survey was conducted today, the results would probably be even stronger.

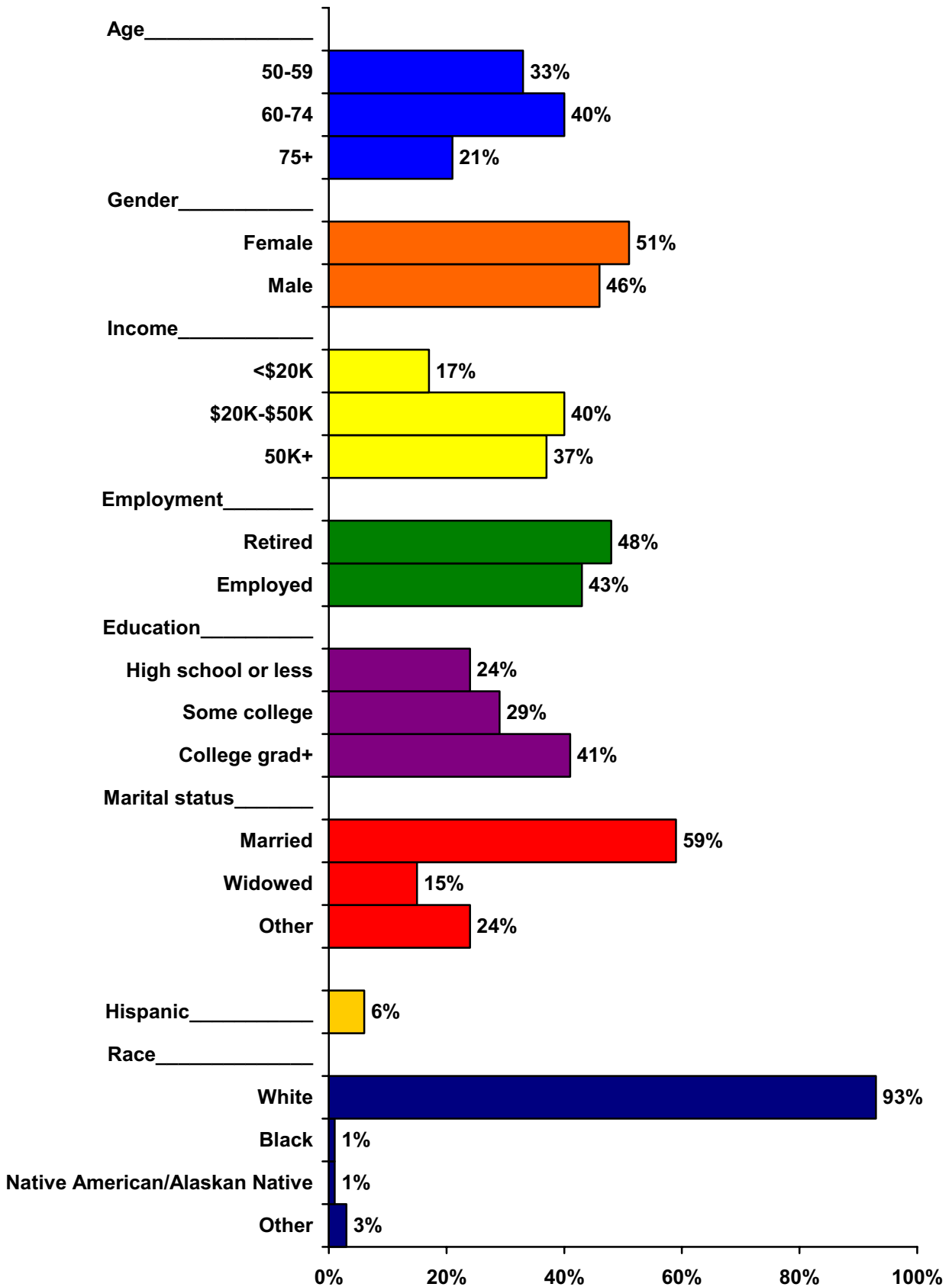
⁴ Federal Energy Regulatory Commission. Retrieved November 29, 2005. <http://www.ferc.gov/press-room/statements/kelliher/10-12-05-kelliher.asp>

Methodology

AARP conducted the *2005 Colorado AARP Member Survey* from August 24, 2005 through September 21, 2005. A random sample of 2,000 AARP members in Colorado, 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-eight percent of the sampled Colorado members returned surveys by the cut-off date, providing 956 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 Colorado. Due to rounding of the weights, the final number of cases for the weighted dataset is 955. Responses to *Natural Gas Utility Issues in Colorado: A Survey of AARP Members* are from members who currently have natural gas service at home. As of November, 2005, the number of AARP members in Colorado was 628,021.

Demographics (n=955)



ANNOTATED QUESTIONNAIRE

2005 Colorado Member Survey

(AARP Members Weighted N= 955; Response Rate = 48%; Sampling Error = $\pm 3.2\%$)
 (Percentages may not add to 100% due to rounding or multiple response.)

Long-Term Care

Long-term care refers to support and services provided over an extended period of time at home, in a community setting, or in a nursing home. These supports and 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 support and services received by people in their homes or in other home-like settings.

1. Which of the following statements best describes Colorado’s current funding for health and long-term care services? (Please check only one answer.)

	<u>%</u>
There is <i>more than enough money</i> in the state budget to meet the need for services and ensure quality.	2
There is <i>enough money</i> in the state budget to meet the need for services and ensure quality.	6
There is <i>not enough money</i> in the state budget to meet the need for services and ensure quality.	43
Not sure	48
No answer	2

2. Have you or anyone in 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	24
No	75
Not sure	1
No answer	1

3. How likely is it that you or a family member may need long-term care services in the next five years?

	<u>%</u>
Extremely likely	10
Very likely	14
Somewhat likely	30
Not very likely	28
Not at all likely	8
Not sure	9
No answer	1

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

	<u>%</u>
Extremely worried	13
Very worried	19
Somewhat worried	37
Not very worried	21
Not at all worried	7
Not sure	3
No answer	1

5. 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	11
Very worried	17
Somewhat worried	37
Not very worried	23
Not at all worried	6
Not sure	4
No answer	1

6. If you needed long-term care services, how would you prefer to receive those services? (Please check only one answer.)

	<u>%</u>
Have family and friends provide all the care at home	13
Pay a nurse or a personal care aide to provide care at home	36
Have care provided in a home-like setting such as an assisted living or a care home where housing, food, and personal help with bathing, dressing, and other activities are provided to those who need them	38
Have care provided in a nursing home	2
Not sure	9
No answer	2

7. If you or a family member needed long-term care services, how important would it be to you to have services that would allow you or your family member to stay at home as long as possible?

	<u>%</u>
Extremely important	40
Very important	42
Somewhat important	12
Not very important	2
Not at all important	1
Not sure	2
No answer	2

8. **The Older Coloradans Act was established to provide services that allow older persons to remain in their own homes and communities as they age. These services include personal care such as help with bathing and dressing, chore assistance, transportation, home delivered meals, and adult day care. Compared to most other states Colorado provides less funding for services that allow older persons to remain in their own homes and communities.**

How strongly do you support or oppose increasing funding to ensure that the services available through the Older Coloradans Act continue to be provided to all who need them?

	<u>%</u>
Strongly support	60
Somewhat support	21
Neither support nor oppose	8
Somewhat oppose	2
Strongly oppose	2
Not sure	5
No answer	4

9. **How likely would you be to vote for a candidate for state office in Colorado who supports increasing funds for long-term care services that help people age 65 and older to stay in their own homes and communities longer? 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	72
Would not make a difference	16
Less likely	3
Not sure	6
No answer	4

Prescription drugs

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

	<u>%</u>
Yes	86
No (Go to question 14)	10
Not sure (Go to question 14)	<.5
No answer	4

11. **In the past 12 months, has paying for prescription medications been a major financial problem, a minor financial problem, or not a financial problem for you? (n=822, respondents who have bought prescription drugs)**

	<u>%</u>
A major financial problem	13
A minor financial problem	33
Not a financial problem	53
No answer	1

12. In the past 12 months, approximately how much have you spent, each month, out of your own pocket for prescription drugs? (n=822, respondents who have bought prescription drugs)

	<u>%</u>
Less than \$10 per month	9
\$10 but less than \$50 per month	30
\$50 but less than \$100 per month	25
\$100 but less than \$200 per month	20
\$200 but less than \$500 per month	12
\$500 or more per month	2
Not sure	1
No answer	2

13. Many people face difficult decisions when buying prescription drugs. In the past 12 months, have you done any of the following? (n=822, respondents who have bought prescription drugs)

In the past 12 months, have you or a family member...	Yes	No	No
	▼	▼	▼
	<u>%</u>	<u>%</u>	<u>%</u>
a. Delayed getting a prescription filled because you didn't have enough money to pay for it.....	12	77	12
b. Taken less medicine than your doctor prescribed to make it last longer	16	74	11
c. Cut back on items such as food, fuel, or electricity to be able to afford a prescription drug	10	78	12
d. Ordered your prescription drugs by mail or Internet from a company <u>in the U.S.</u> because they cost less.....	31	61	8
e. Decided not to fill a prescription because of the cost of the drug	15	75	11

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

	<u>%</u>
Extremely concerned	16
Very concerned	17
Somewhat concerned	32
Not very concerned	22
Not at all concerned	10
No answer	4

15. How important is it to you that Colorado makes prescription drug costs more affordable?

	<u>%</u>
Extremely important	40
Very important	31
Somewhat important	18
Not very important	5
Not at all important	2
Not sure	2
No answer	2

16. One proposal to make prescription drugs more affordable is for the state to create a prescription drug purchasing pool made up of state agencies, private businesses, and individual consumers who choose to enroll. Through bulk buying, this pool could then negotiate with drug companies for lower prices, and the savings would be passed on to the consumers, businesses, and agencies that enroll.

How strongly do you support or oppose Colorado creating a bulk purchasing pool to negotiate with prescription drug companies for lower prices?

	<u>%</u>
Strongly support	49
Somewhat support	29
Neither support nor oppose	16
Somewhat oppose	2
Strongly oppose	2
No answer	3

17. Several states are developing information comparing the safety and effectiveness of prescription drugs in order to help consumers, doctors, and pharmacists choose the right drug at the best cost.

How important is it to you for consumers to have access to information that compares the safety and effectiveness of prescription drugs?

	<u>%</u>
Extremely important	55
Very important	29
Somewhat important	9
Not very important	2
Not at all important	1
Not sure	2
No answer	3

- 18. The majority of states use preferred drug lists as one method of controlling rising prescription drug costs in state-funded prescription drug assistance programs such as Medicaid. A preferred drug list contains information about the safest and most effective as well as cost effective drugs, similar to lists used by private health insurance companies. Physicians would then use the list to prescribe drugs for their patients on state programs. If physicians wish to prescribe a drug that is not on the list, they must go through an approval process.**

How strongly do you support or oppose Colorado adopting a preferred drug list for use in state-funded prescription drug programs?

	<u>%</u>
Strongly support	31
Somewhat support	32
Neither support nor oppose	21
Somewhat oppose	7
Strongly oppose	6
No answer	3

- 19. If a candidate for state office in Colorado supported the state joining a bulk prescription drug purchasing pool, 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	51
Would not make a difference	30
Less likely	4
Not sure	13
No answer	3

- 20. If a candidate for state office in Colorado supported the use of a preferred drug list, 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	39
Would not make a difference	35
Less likely	9
Not sure	14
No answer	3

Utilities

21. Do you currently have natural gas service at home?

	<u>%</u>
Yes	81
No (Go to question D1)	16
No answer	4

22. Who is your natural gas service provider? (Please check only one answer.) n=769

	<u>%</u>
Aquila Networks (PNG)	4
Atmos Energy Corporation	7
Citizens Utilities Company	1
Colorado Natural Gas	3
ComFur T Gas	<.5
Eastern Colorado Utility Company	<.5
Kinder Morgan	5
Public Service Company of Colorado	4
Xcel	67
Not sure	8
No answer	3

23. In the past year, have your natural gas utility bills increased, stayed about the same, or decreased? n=769

	<u>%</u>
Increased	84
Stayed about the same	12
Decreased	<.5
Not sure	3
No answer	1

24. Thinking about your last natural gas bill, how easy was it for you to understand your bill?

	<u>%</u>
Extremely easy	6
Very easy	37
Somewhat easy	36
Not very easy	13
Not at all easy	4
Not sure	3
No answer	2

25. Thinking about the past year, are you paying too little, about the right amount, or too much for your natural gas? n=769

	<u>%</u>
Paying too little	1
Paying about the right amount	27
Paying too much	60
Not sure	10
No answer	2

26. How concerned are you about being able to afford to pay future natural gas bills? n=769

	<u>%</u>
Extremely concerned	15
Very concerned	25
Somewhat concerned	38
Not very concerned	17
Not at all concerned	4
No answer	1

27. How satisfied are you with your natural gas service? n=769

	<u>%</u>
Extremely satisfied	10
Very satisfied	54
Somewhat satisfied	30
Not very satisfied	5
Not at all satisfied	1
No answer	2

28. In the past year the natural gas rates in Colorado have increased by approximately 19 percent. Have you had to take any of the following actions due to increases in your natural gas bill? n=769

In the past year, have you...	Yes	No	No
	▼ <u>%</u>	▼ <u>%</u>	Answer ▼ <u>%</u>
a. Cut back on items such as food, prescription drugs, clothing, or other utilities to be able to afford to pay your natural gas bill	13	78	9
b. Lowered the heat in your home substantially	50	46	4
c. Turned off the heat in your home	7	83	11
d. Closed off parts of your home	40	53	7
e. Cut down on the use of natural gas appliances.....	19	71	10
f. Stopped using natural gas appliances	4	85	12
g. Used a kitchen range or oven as a space heater.....	5	85	10

29. State law authorizes the Public Utilities Commission (PUC) to regulate rates and services provided by Colorado public utilities. These utilities include electrical, common carrier, pipeline, gas, telephone, telegraph and water corporations, all of which supply services to the public. The PUC is made up of three individuals who are appointed by the Governor.

How important is it to you that the individuals who are appointed by the Governor to the PUC represent the best interests of consumers? n=769

	<u>%</u>
Extremely important	69
Very important	24
Somewhat important	2
Not very important	<.5
Not at all important	0
Not sure	2
No answer	3

30. All natural gas companies in Colorado pass on the cost of purchasing natural gas from wholesale suppliers to their customers. Both increases and decreases in the cost of purchasing natural gas are passed along to customers on a dollar-for-dollar basis. Xcel is the largest natural gas provider in Colorado. In order to cover the rising costs of providing natural gas to their customers over the past year, Xcel has proposed increasing natural gas rates by \$33 million. This would mean an increase in the monthly service charge from \$8.54 to \$13.14 for all residential Xcel customers.

How strongly do you support or oppose an increase from \$8.54 to \$13.14 in the monthly service charge on natural gas? n=769

	<u>%</u>
Strongly support	3
Somewhat support	8
Neither support nor oppose	19
Somewhat oppose	20
Strongly oppose	46
No answer	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	66
No	31
No answer	3

D2. Are you male or female?

	<u>%</u>
Male	46
Female	51
No answer	3

D3. What is your age as of your last birthday? _____ (in years)

	<u>%</u>
50-59	33
60-74	40
75+	21
No answer	6

D4. What is your current marital status?

	<u>%</u>
Married	59
Not married, living with partner	3
Separated	1
Divorced	14
Widowed	15
Never married	5
No answer	3

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

	<u>%</u>
Always	73
Most of the time	15
About half of the time	3
Seldom	3
Never	3
No answer	3

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

	<u>%</u>
0-12 th grade (no diploma)	5
High school graduate (or equivalent)	19
Post-high school education (no degree)	21
2-year college degree	8
4-year college degree	16
Post-graduate study (no degree)	7
Graduate or professional degree (s)	18
No answer	6

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

	<u>%</u>
Self-employed, part-time	6
Self-employed, full-time	7
Employed, part-time	9
Employed, full-time	22
Retired, not working at all	48
Not in labor force for other reasons	3
Unemployed but looking for work	2
No answer	4

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

	<u>%</u>
Yes	6
No	92
No answer	2
Not sure	1

D9. What is your race?

	<u>%</u>
White or Caucasian	93
Black or African American	1
American Indian or Alaska Native	1
Asian	1
Native Hawaiian or other Pacific Islander	<.5
Other	2
No answer	3

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	4
\$10,000 to \$19,999	12
\$20,000 to \$29,999	12
\$30,000 to \$39,999	16
\$40,000 to \$49,999	12
\$50,000 to \$74,999	17
\$75,000 or more	19
No answer	7

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 **September 21, 2005**.

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