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**AARP District of Columbia
Member Survey:
Concerns, Interests, and
Legislative Priorities**

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Published November 2001



***AARP 2001
District of Columbia Member Survey***

**Data Collected by AARP
Data Prepared by FGI, Inc.
Report Prepared by Erica Dinger**

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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include *AARP Webplace* at www.aarp.org, *Modern Maturity* and *My Generation* magazines, and the monthly *AARP Bulletin*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

Acknowledgements

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Survey Highlights

- ❖ The top concerns mentioned by District of Columbia members focus on financial security and independent living. Concerns about Medicare, staying at home, and transportation issues are higher among older members; younger members show greater concern for caregiving and saving for the future.
- ❖ Members look to AARP for information on issues they are most concerned about, including Medicare, Social Security, and staying fit. Older members want information about independent living, Medicare, and avoiding consumer fraud. Younger members express strong interest in receiving materials from AARP on finances, care-giving, and work issues.
- ❖ Members say they would use written information and referral services focused on their concerns and interests. Younger members are more likely to say they would pursue opportunities with AARP, especially accessing information through the AARP website.
- ❖ Mail is the most preferred method for receiving information about AARP activities by members of all ages. Most District of Columbians would also like to learn about AARP activities by calling a local or toll-free number. While younger members tend to prefer getting information online and by calling an information line, older members show greater preference for finding out about AARP from attending meetings.
- ❖ The top legislative concerns of District of Columbia members are health care issues, independent living, and long-term care. Younger members rate health care and health plan consumer protection as their top two priorities while older members rate health care and independent living as their top legislative priorities.
- ❖ Overall, younger members are clearly interested and concerned about issues that one would expect to find from those who are preparing for retirement: finances (including saving for the future), health insurance, and staying healthy. Older members express interest and concern about issues they face in their retirement years: finances, long-term care, independent living, and consumer fraud.
- ❖ The majority of members in the District of Columbia have not had an experience with or purchased pre-need funeral services. However, of those that have, half are satisfied with the experience. Two thirds of District of Columbia members say they would turn to the Better Business Bureau if they had a complaint against a funeral home.
- ❖ More than one in ten District of Columbia members have taken out a home equity loan in the past two years. The most common reason for a loan was home repair and improvements. Older members are significantly more likely than younger members to take out a home equity loan for debt consolidation.

- ❖ Three quarters of District of Columbia members believe that utility rate regulation should be a top or high priority for AARP. Younger members are more likely than older members to feel that this should be a high priority for AARP.

About This Survey

This mail survey addresses member concerns, interests, and priorities for legislative issues. The survey also explores member preferences for involvement with AARP and for getting information from us.

AARP conducted the *AARP District of Columbia Member Survey* in May and June 2001. A sample of 2,000 AARP members in District of Columbia was selected from AARP's Insight© database. A total of 984 (49%) District of Columbia members returned surveys by the cut-off date. The survey has a sampling error of $\pm 3.12\%$.

This report summarizes overall findings on top-rated concerns, interests, involvement preferences, and legislative issues addressed in the survey. The report also discusses substantive differences (greater than ten percentage points) among AARP's key target age segments (50 to 59, 60 to 74, and 75 and older) on top-rated survey topics. Racial breakdowns between black and white respondents are included in the Appendices. Over half (56%) of the respondents to the survey were black, and 36% were white. All other races equaled less than three percent¹. Throughout the report, statistics representing member responses are reported in percentages. In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total District of Columbia membership the actual number of people may be substantial. As of August 2001, the number of member households in District of Columbia was 54,465, which results in approximately 87,144 members in the District.

Throughout this survey, it is clear that African American respondents are more concerned about or interested in the various issues and topics covered. It should be noted that where there is a race effect, there is also an income effect, with those with lower incomes (under \$30,000) more concerned about issues and topics than those with higher incomes (above \$30,000). Due to the intersection of race and income, it is not possible to discern if the effects are due solely to race or solely to income. Most likely, it is a combination of both race and income that results in those with lower incomes and African Americans responding as more interested and concerned.

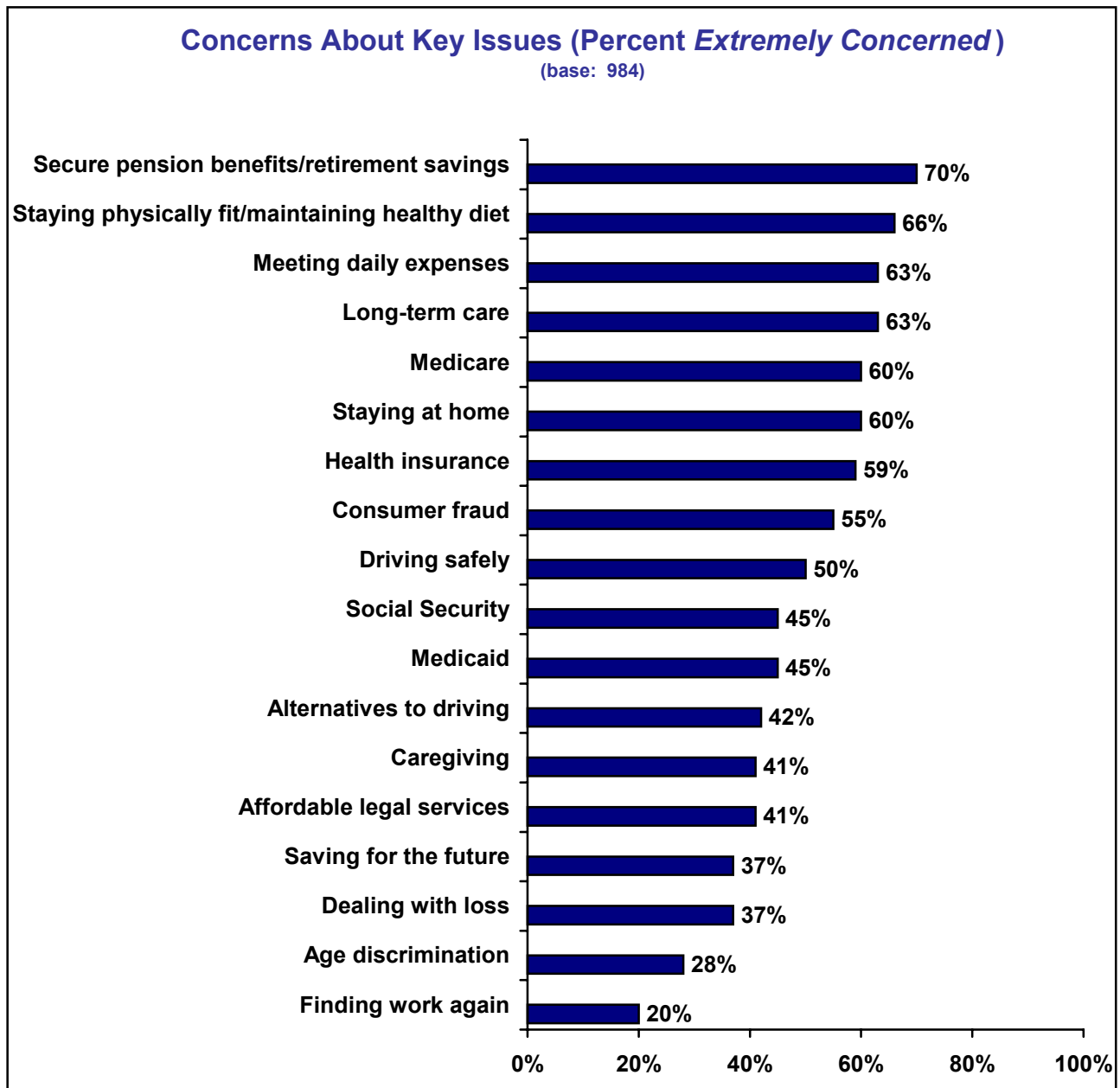
This report also contains four appendices: the **Core Question Tables** contains the three age-segment responses for each item in the five core questions; the **Specific Question Tables** contains the three age-segment responses for each item in the state specific questions; **Segments at a Glance** summarizes top-rated findings for each target age group; and the **Annotated Questionnaire** is an actual survey with the percent of District of Columbia members selecting each response category for each item.

¹ Despite the high Hispanic population in the District of Columbia, the respondents to this survey mirror the number of AARP members who describe themselves as Hispanic.

Findings

What Are District of Columbia Members Most Concerned About?

Seven in ten District of Columbians report that they are *extremely concerned* about the safety and security of their pension benefits and retirement savings. At least six in ten are also *extremely concerned* about staying physically fit, meeting daily expenses, long-term care, staying in their own home as they get older, and Medicare. Younger members report higher levels of concern about caregiving than older members. Older members show greater concern about continuing to drive safely and Medicare (see Appendix A). African American members show greater levels of concern for every category (see Appendix A).



In the 1997 District of Columbia Needs and Expectations Survey, members were asked a similar question about top concerns.² In general, respondents to the 2001 survey rated issues as extreme concerns more frequently than they did in 1997. Three top differences were: pensions and benefits (70% vs. 55%), meeting daily expenses (63% vs. 43%), and remaining at home (60% vs. 43%).

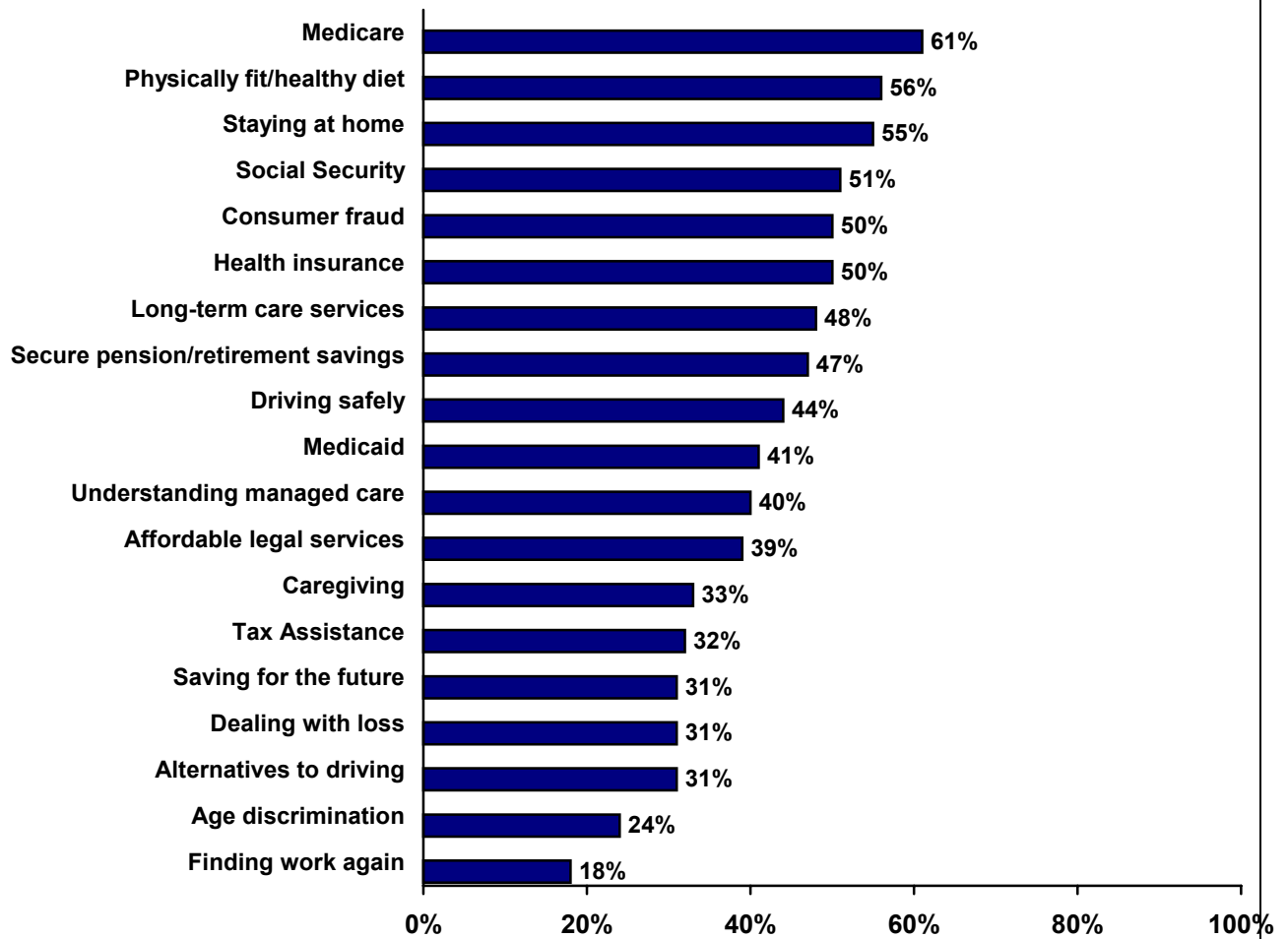
What AARP Information Are Most District of Columbia Members Interested In?

Six in ten District of Columbians are *extremely interested* in AARP information on Medicare. Older members express more interest than their younger counterparts in information on staying at home as they age, driving safely, and avoiding consumer fraud. Younger members, however, express greater interest in information on finding affordable health insurance, caregiving, and saving for the future. African American members are more interested in every type of information than their white counterparts (see Appendix A).

² In 1997, members were asked to rate their concerns on a 5-point scale, where 5 meant that it was “a major concern” and 1 meant that the item was “not at all a concern.”

Extreme Interest In AARP Providing Information

(base: 984)

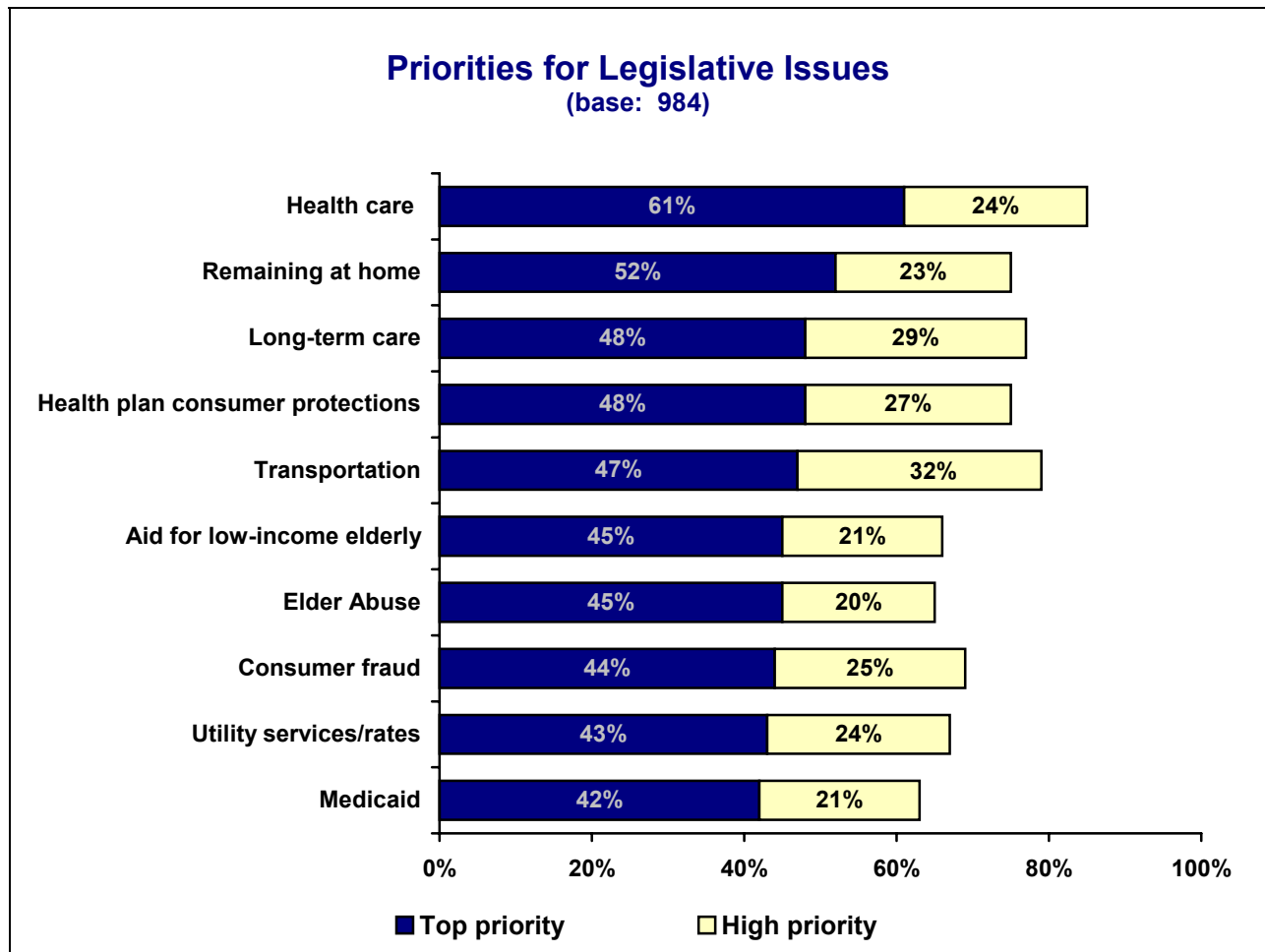


In the 1997 District of Columbia Needs and Expectations Survey, members were asked a similar question about interest in AARP information.³ In 2001, significantly more members express an interest in AARP information on Medicaid (41% vs. 30%) than they did in 1997. There have also been significant increases in information interests for: Social Security (10 point increase), continuing to drive safely (10 point increase), and Medicare (10 point increase).

³ In 1997, members were asked to rate their interest on a 5-point scale, where 5 meant that they were “very interested” and 1 meant that they were “not at all interested” in the item.

What Are Top Legislative Priorities For District of Columbia Members?

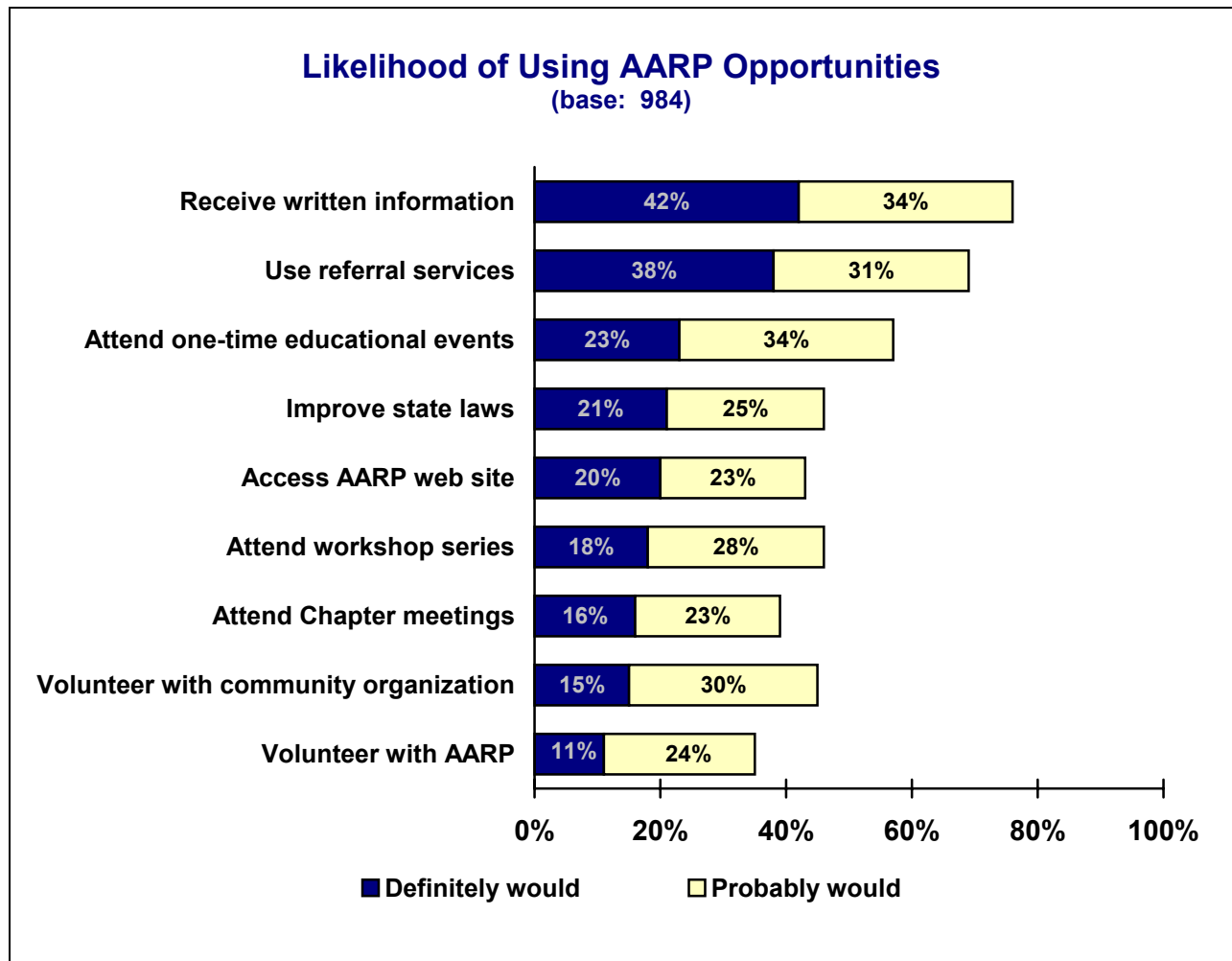
Six in ten District of Columbia members rate health care issues as their *top* legislative priority for AARP in the District, and half believe that the issue of how older adults can remain in their homes as they age is a *top* priority. While older members are generally more likely than members under 60 to rate staying at home and transportation as top priorities, younger members are more likely than older members to rate issues related to health care as *top* legislative priorities (see Appendix A). African American members are also more likely than white members to consider each priority more important (see Appendix A).



In the 1999 District of Columbia State Legislative Issues Survey, members were asked to prioritize a similar list with five of these nine issues. The most significant increase is apparent for utility rates and services, which has increased by 14 percentage points since 1999 (29% vs. 43%). There are also now more members who rate remaining at home (45% vs. 52%) as a *top* legislative priority than they did in 1999. Aid for low-income elderly has dropped in legislative rating from 1999 (52%) to 2001 (45%).

How Likely Are District of Columbia Members To Use Our Offerings?

From the list of opportunities that AARP could provide within the District to meet member needs or interests, three fourths *definitely* or *probably would* read written information from AARP and a little more than two thirds indicate they *definitely* or *probably would* use a referral service⁴. Younger members are more likely than older members to say they would pursue many of these opportunities with AARP (see Appendix A). African American members are more likely than white members to say they would pursue all activities except volunteering in the community (see Appendix A).



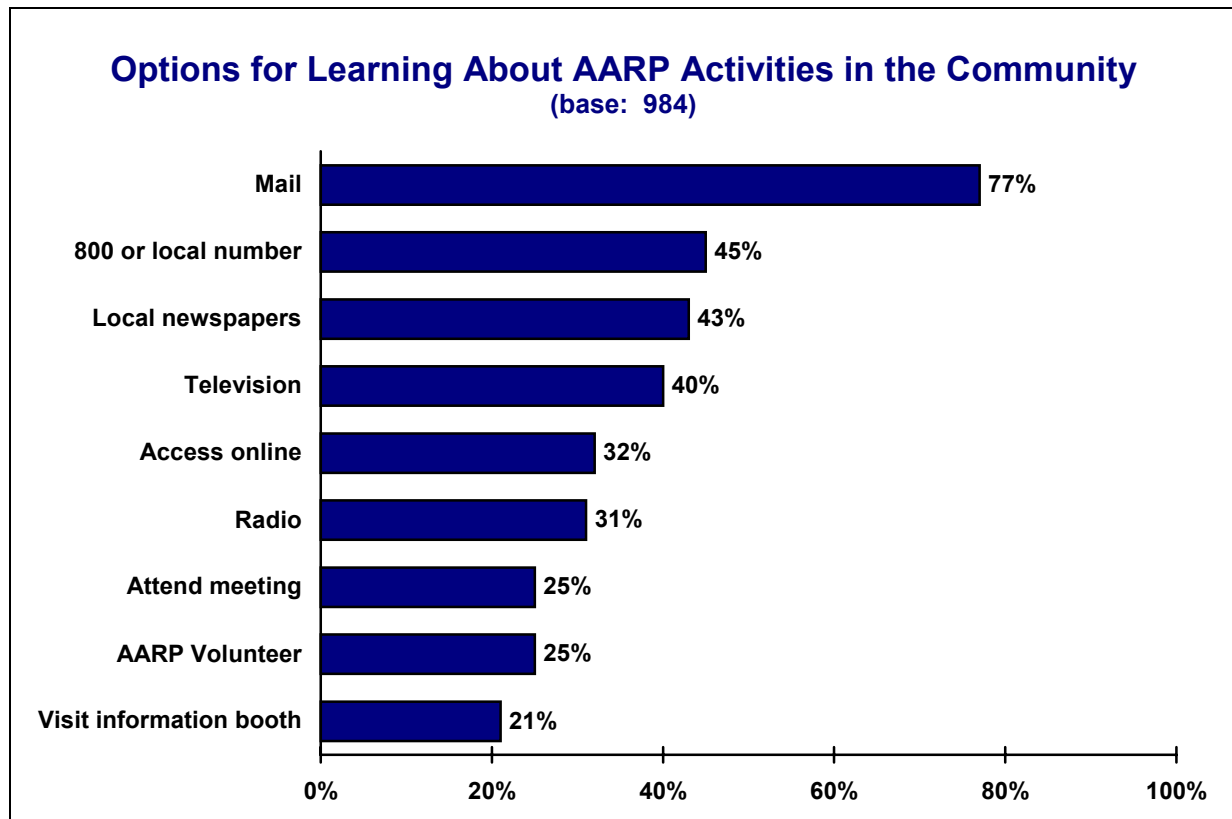
No significant differences appear in responses for this question between the 1997 and 2001 surveys. This is the first year, however, members are asked about their potential use of the AARP web site. While twenty percent of members indicate they would access the AARP web site, most of these are younger members (see Appendix A).

⁴ From experience we know that a response of *definitely would use, strongly agree, strongly support, or strongly interested* is a more reliable indicator of a respondent's intent.

How Do District of Columbia Members Want To Learn About AARP Activities?

Slightly more than three quarters of District of Columbians say that mail is their most preferred way of learning about AARP activities in their community. Younger members more often than older members say they would like to access information online and by calling an information line (see Appendix A). White members are more likely than African American members to want to access information online (see Appendix A).

Over half of members 50-59 and one-third of those 60-74 say they would like to learn about AARP activities online. About half of District of Columbians (51%) report having access to a personal computer at home, at work, or some other place. Two in five (41%) members say they have access to the Internet or the ability to use an online service, with younger members being more likely than older members to have such access (see Appendix A). White members are more likely than African American members to have access to a computer and the Internet (see Appendix A).

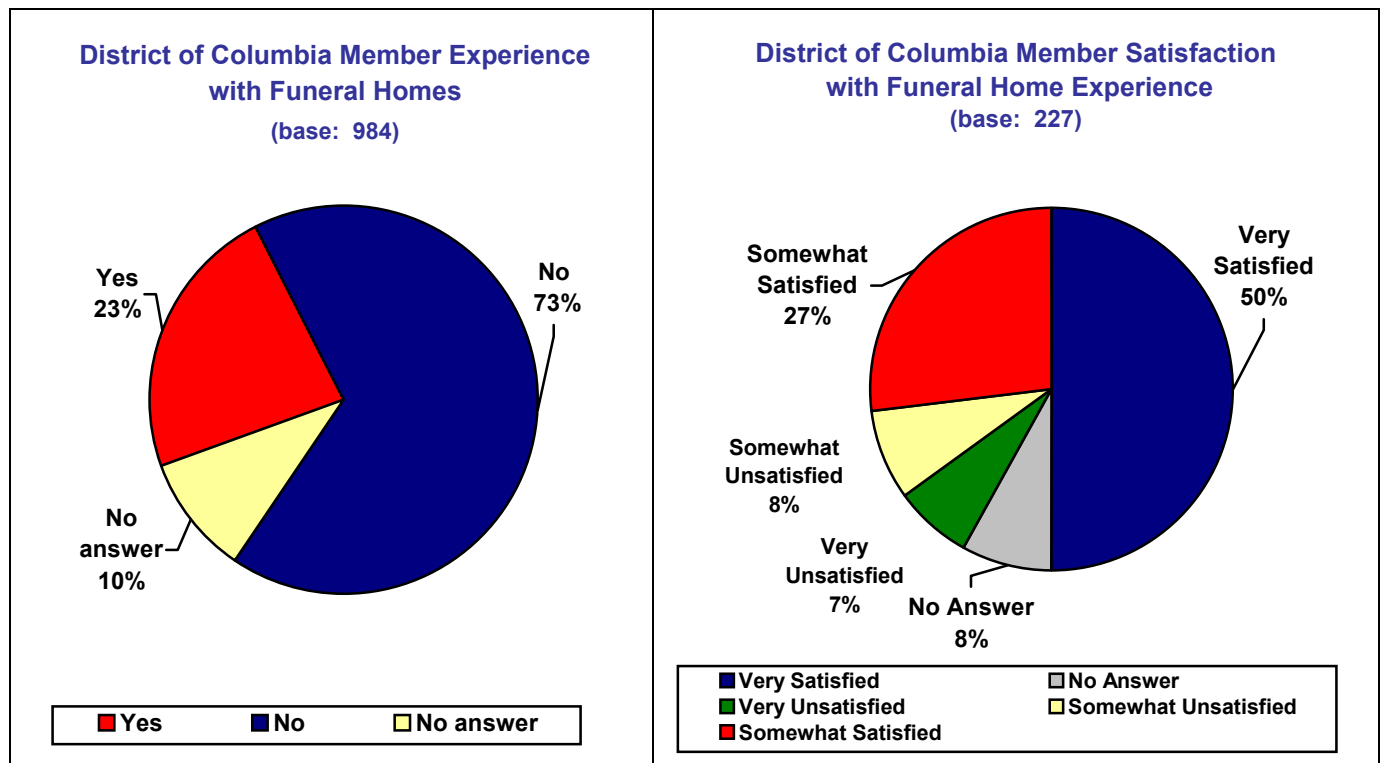


One significant difference occurs in responses between the 1997 and 2001 surveys. Members are more interested in learning about AARP activities online than they were in 1997 (32% vs. 16%). (See Appendix A)

What are District of Columbia Member's Experience with and Opinion of Funeral Home Services?

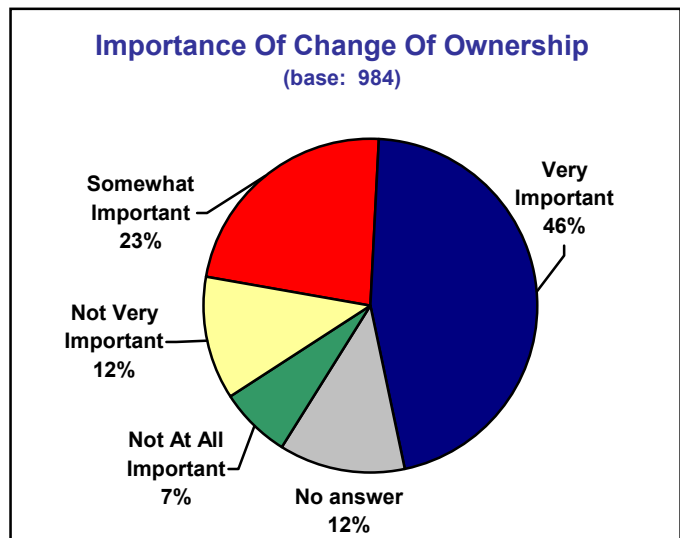
A quarter of District of Columbia members say they have had direct experience with funeral homes in the past two years, including making funeral arrangements, buying funeral products, or receiving telemarketing calls regarding funeral products and services. Younger members are more likely than those over age 75 to have had direct experience with funeral homes (see Appendix B).

Of those members who have had direct experience with funeral homes in the last two years, half say that they were *very satisfied* with their experience.

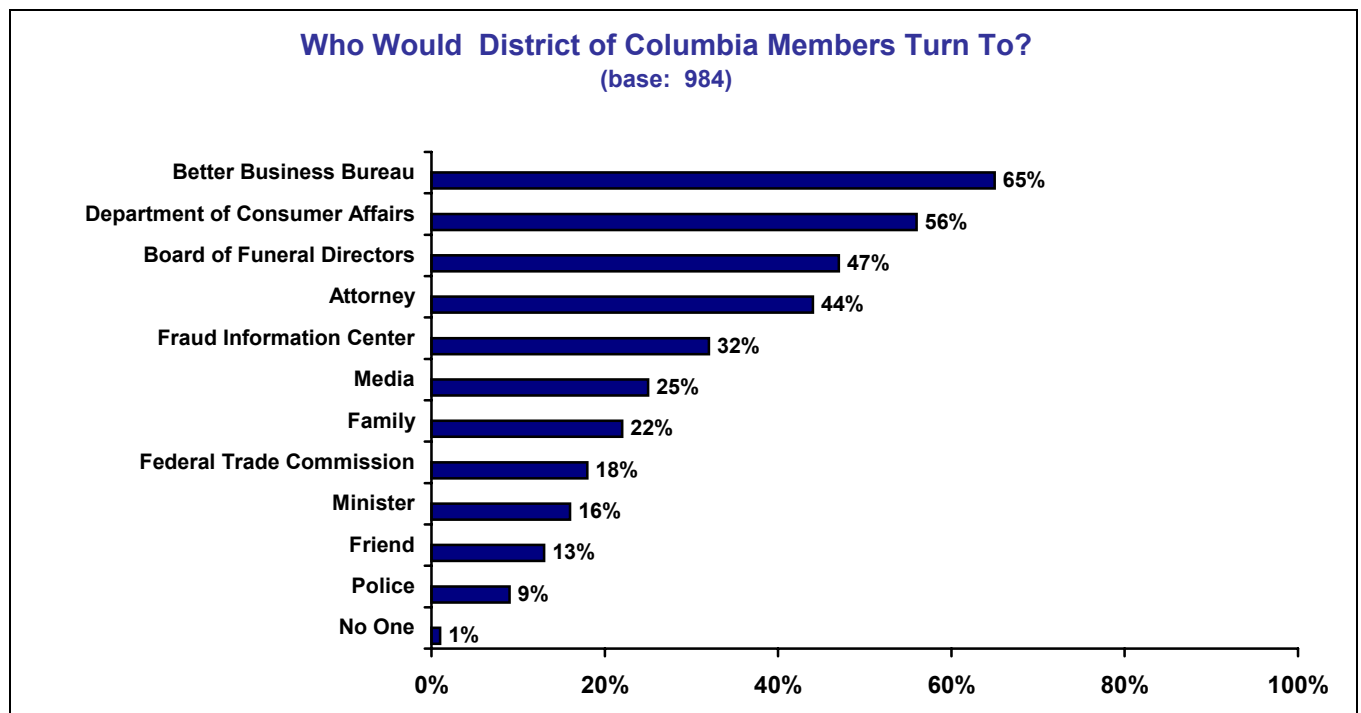


Only 8 percent of District of Columbia members have purchased pre-need funeral goods or services in the last two years. There are no age differences among those who have purchased pre-need funeral goods. African American members are more likely than white members to have purchased pre-need funeral goods (see Appendix B).

Almost half of District of Columbia members feel that it is very important that advertising for funeral goods and services disclose any change in ownership of the funeral home, even if it is offering the same service. Older members are more likely than younger members to feel that it is very important to know of new ownership. African American members are more likely to feel it is important to know of a change in ownership (see Appendix B).



Respondents were asked who they would turn to for help in resolving a complaint if they felt that a funeral home had committed an unfair or deceptive practice. Two thirds (65%) of members say they would turn to the Better Business Bureau. Younger members are more likely to turn to the government or the media for help, while older members are more likely to turn to friends or a minister (see Appendix B). African American members are more likely to turn to a variety of sources (see Appendix B).



What are District of Columbia Member's Experiences with Home Equity Loans and Loan Solicitors?

Experience with Home Equity Loans

Seven in ten (70%) District of Columbia members own their homes and a quarter (25%) rent their homes. Of those who own their own homes, 13 percent have taken out home equity loans in the past two years. There are no differences among members by age with respect to owning their own home, but younger members are more likely than older members to have taken out home equity loans (see Appendix B).

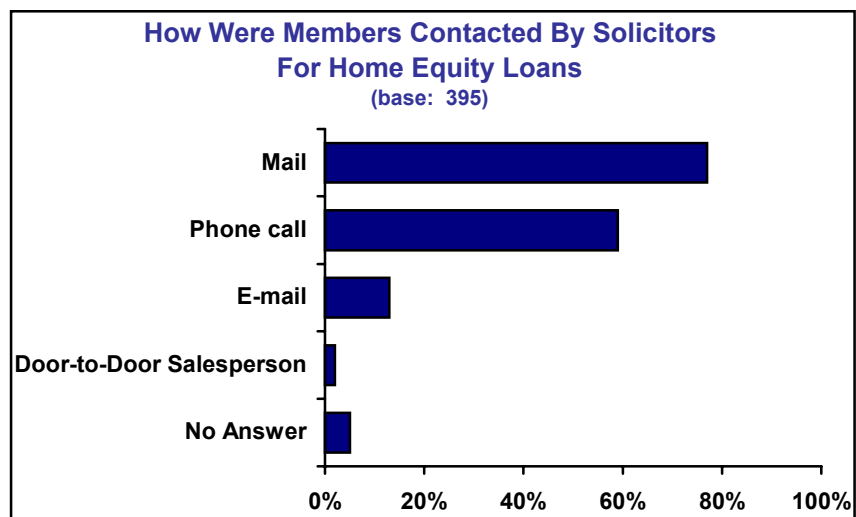
The most common reason for taking out a home equity loan was home repair and improvements. Debt consolidation was the second most cited reason for taking out such a loan. More than half of the respondents to this question said they would turn to the manager of the bank providing the loan if they had a question about their home equity loan. Due to the small number of those answering these questions (n=91), caution should be used when generalizing this information to all members with loans.

Exposure to Loan Solicitors

Four in ten (40%) members in the District of Columbia have received direct, personal solicitations either by phone, mail, or in person, to take out a home equity loan. Younger members are more likely than older members to report receiving such solicitations (see Appendix B).

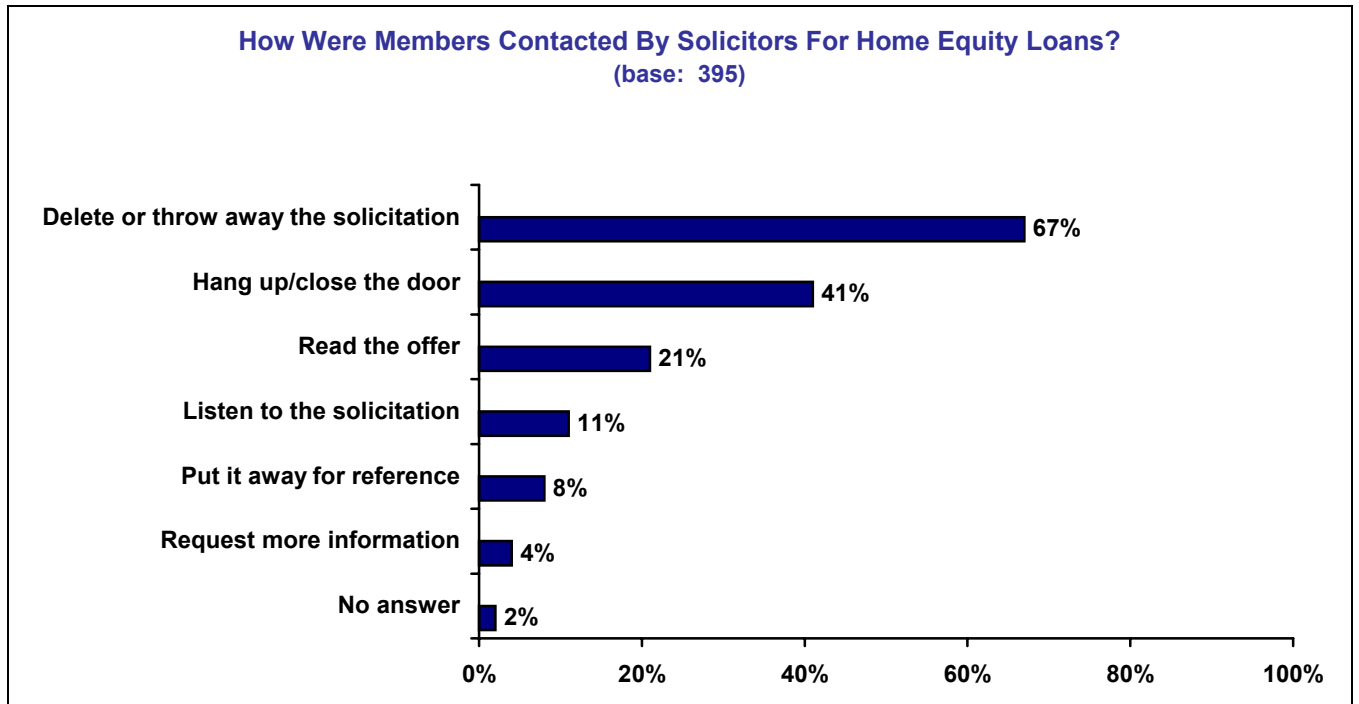
Three fourths of those who received such solicitations for home equity loans were contacted by mail. Almost six in ten received a telephone call. Younger members were more likely than older members to be contacted by mail, while members over age 75 were more likely than those 50 to 59 to be contacted by phone (see Appendix B).

White members were more likely than African American members to be contacted by e-mail (See Appendix B).

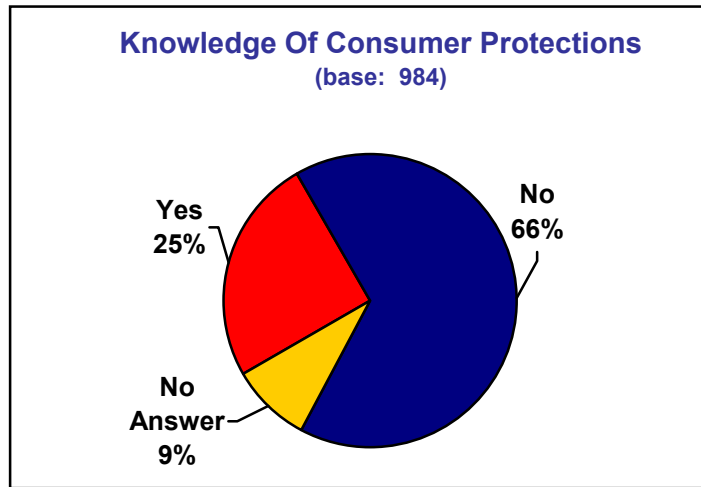


Among those members who have received solicitations for a home equity loan, more than half (58%) has received between one and ten. Thirteen percent say they have received eleven to twenty solicitations. Fewer than ten percent (9%) report receiving more than twenty solicitations. Younger members are more likely to receive one to ten solicitations than are older members (see Appendix B).

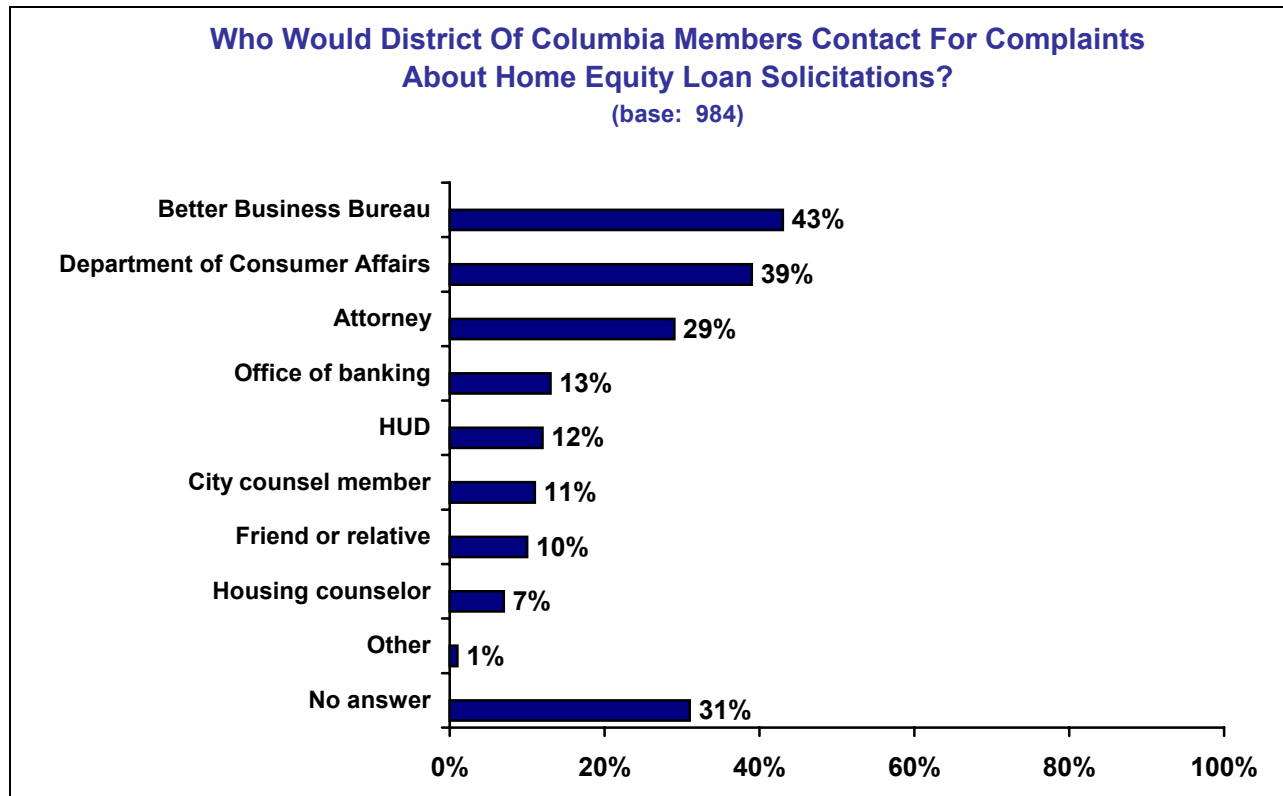
Two thirds of members delete or throw away the loan offer that was e-mailed or mailed to them. Four in ten immediately hang up the phone or close the door. Younger members are more likely to throw the offer away, while older members are more likely to hang up the phone or close the door to such solicitations (see Appendix B). African American members are more likely than white members to read the loan offer or listen to the salesperson (See Appendix B).



A quarter of members said that they had heard or read about regulations or policies in the District of Columbia intended to protect homeowners from unfair and deceptive lending practices or foreclosures on their homes. Members age 50 to 59 were less likely than older members to have heard of such consumer protections (see Appendix B). African American members are more likely than white members to have heard of these consumer protections (See Appendix B).

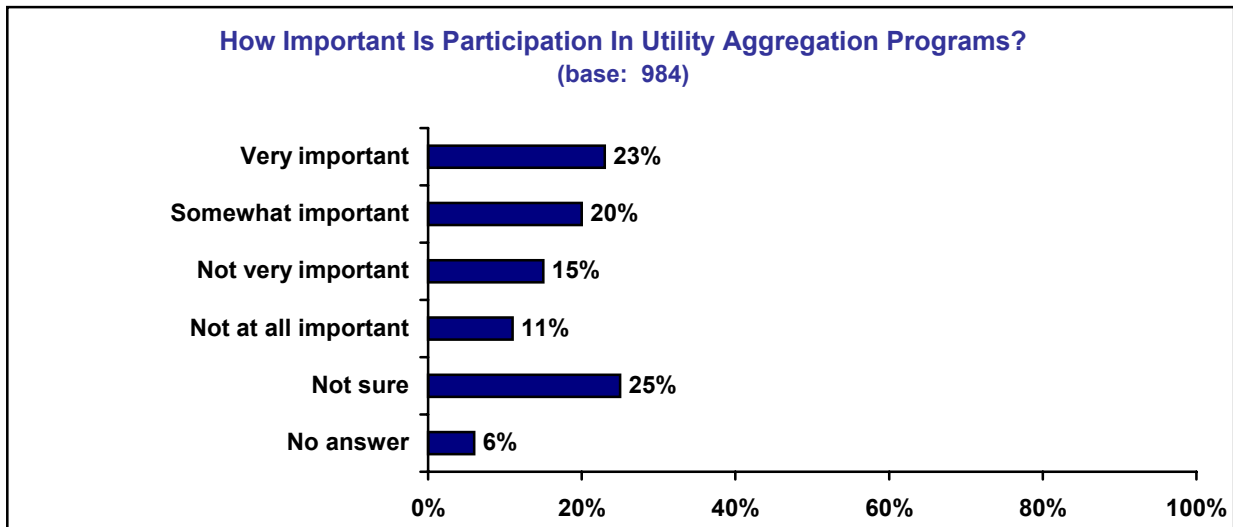


Four in ten members say they would contact the Better Business Bureau if they had a complaint about a home equity loan solicitation. A similar proportion would contact the Department of Consumer and Regulatory Affairs. Younger members are more likely than their older counterparts to contact an attorney, the Office of Banking, or HUD (see Appendix B). African American members are more likely than white members to contact the Better Business Bureau (See Appendix B).

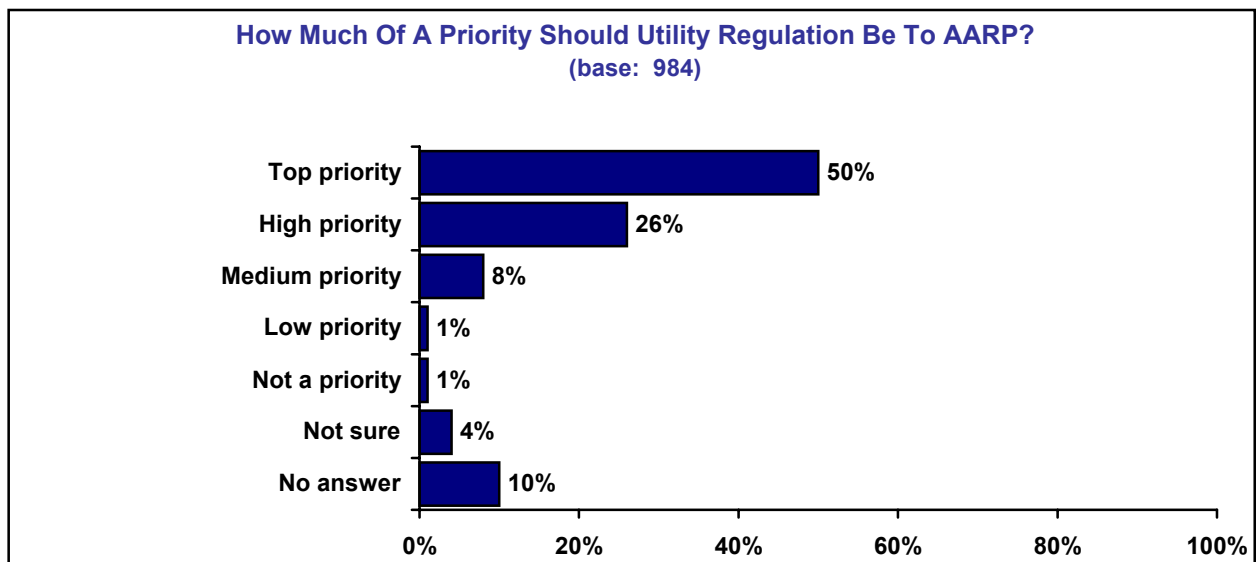


What are District of Columbia Member Opinions On Utility Regulation?

Almost a quarter of members say that it is *very important* to them to be able to participate in electric utility aggregation programs, or buying pools that allow consumers to purchase electricity service. Younger members are more likely than those over age 75 and African American members are more likely than white members to feel that this is *very* or *somewhat important* (see Appendix B).



Half of members in the District of Columbia think that ensuring high quality service and reasonable utility rates should be a *top priority* for AARP. More than a quarter feels that it should be a *high priority*. Younger members are more likely than older members and African American members are more likely than white members to feel that utility regulation should be a *high priority* for AARP (see Appendix B).



CONCLUSIONS

Overall, members' concerns, interests, and legislative priorities are consistent with AARP's strategic priorities. This finding supports continued focus in District of Columbia on AARP's strategic priorities. In particular, members express the greatest interest in AARP information on entitlement programs, health, independent living, and finances. For the most part, their legislative advocacy priorities parallel these concerns.

The topmost concern for District of Columbia members regardless of age is the safety and security of their pensions and retirement savings. Younger members are especially concerned about meeting daily expenses, saving for the future, and finding affordable health care insurance-- all concerns one would expect to find from those who are preparing for retirement. Conversely, older members express interests and concerns about issues they are more likely to face while in their retirement years: finances, long-term care, independent living, and consumer fraud.

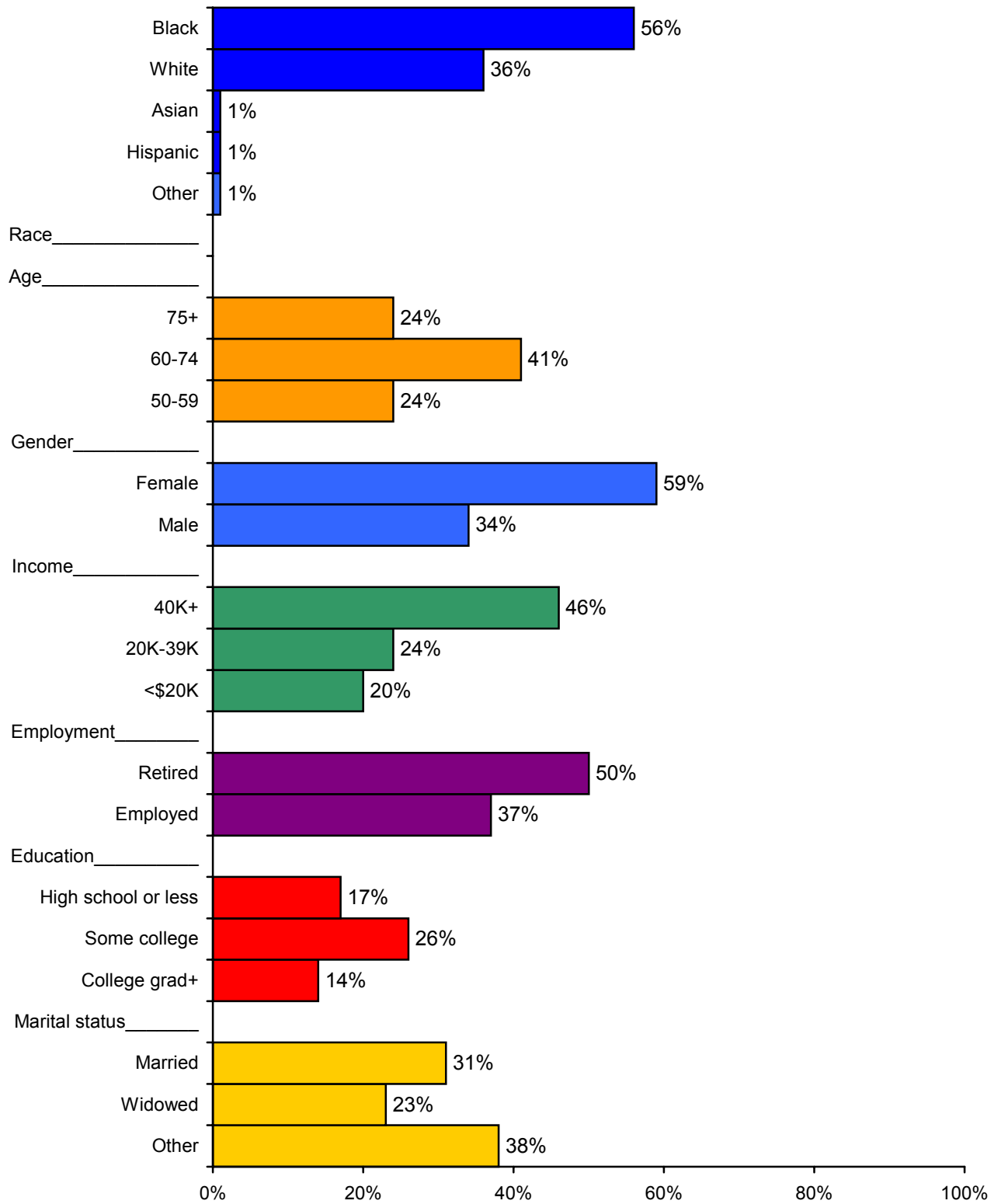
Notably, independent living is one of the most important issues for older District of Columbians. Six in ten are extremely concerned about staying in their homes as they age, and a similar proportion want to get information about this issue from AARP. Moreover, it is one of the highest rated issues as legislative priority for AARP in the state. In preparing for upcoming programs and legislative activities, it is clear that this is an area where members would respond to an integrated focus.

Utility rates and services have been newsworthy issues recently throughout the country, and it appears that this problem is resonating with District of Columbia members, as well. While it is unclear from this survey how much utility issues are directly affecting members, three quarters of members feel that utility regulation should be a chief priority for AARP.

A quarter of members in the District of Columbia have had an experience with funeral home services in the past two years, and less than ten percent have made a purchase of pre-need funeral services. Of those who have, however, half are satisfied with their experience.

Four in ten members in the District of Columbia have been directly solicited to take out a home equity loan in the past year, most often by mail. Younger members are more likely than older members to be targeted for solicitation. Although three quarters throw away such solicitations, only a quarter are aware of consumer protections for unfair lending practices. Further consumer education in this area, particularly aimed at younger members, would aid members in dealing with such solicitations.

Demographic Characteristics



References

AARP. (1997). The 1997 District of Columbia Member Survey: Concerns, Expectations, and Experiences. Washington, DC.

_____. (1999). *District of Columbia State Legislative Issues Survey. Washington, DC.*

Appendix A: Core Question Tables

Table 1
Extremely Concerned About Key Issues
By Age and Race

<i>Issue</i>	<i>Percent Extremely Concerned</i>					
		<i>Age</i>			<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Safe and secure pension benefits/savings	70	69	71	71	59	78
Staying physically fit/maintaining healthy diet	66	63	69	63	54	75
Enough money for daily expenses	63	61	68	58	47	75
High quality long-term care	63	61	64	62	51	72
Adequate information on Medicare	60	46	65	62	45	69
Staying in their home as they get older	60	52	63	61	42	71
Finding affordable, high quality health insurance	59	59	63	54	47	67
Avoiding consumer fraud	55	43	61	52	33	69
Continuing to drive safely	50	38	55	50	35	59
Social Security as retirement income base	45	40	48	44	36	51
Adequate information on Medicaid	45	37	51	35	25	57
Safe and affordable driving alternatives	42	31	46	47	28	51
Finding affordable legal services	41	28	46	41	21	53
Providing care for parent or relative	41	47	42	33	24	52
Save for the future	37	39	38	32	21	48
Dealing with loss of family member	37	26	42	35	18	49
Age discrimination in employment	28	32	28	20	14	36
Finding work after leaving workforce	20	24	23	13	12	26

Table 2
Extreme Interest In Receiving Information From AARP
By Age and Race

<i>Type Of Information</i>	<i>Percent Extremely Interested</i>					
		<i>Age</i>			<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Medicare	61%	50%	67%	59%	47%	70%
Staying physically fit/maintaining healthy diet	56	52	59	53	41	65
Staying in their home as they get older	55	46	57	59	36	66
Social Security	51	46	55	47	39	59
Avoiding consumer fraud	50	38	56	48	27	66
Finding affordable, high quality health insurance	50	51	52	43	36	58
Long-term care services	48	42	51	48	33	57
Safety and security of pension/savings	47	51	47	43	33	56
Continuing to drive safely	44	35	49	43	28	52
Medicaid	41	38	45	31	25	50
Understanding managed care or health maintenance organizations	40	38	44	37	26	48
Finding affordable legal services	39	28	43	39	19	50
Providing care for parent or relative	33	40	31	26	20	42
Having assistance available on preparing taxes	32	23	33	34	17	40
Safe and affordable driving alternatives	31	25	32	38	23	35
Saving for the future	31	39	31	23	18	39
Dealing with loss of family member	31	24	31	33	15	40
Age discrimination in employment	24	26	25	15	11	30
Finding work again after leaving workforce	18	25	19	9	10	23

Table 3
Top Priorities For General Legislative Issues
By Age and Race

<i>Issue</i>	<i>Percent Top Priority</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Health care	61%	68%	65%	50%	50%	69%
Independent living	52	44	55	53	30	66
Long-term care	48	45	50	45	34	58
Health plan consumer protections	48	49	52	40	34	57
Transportation	47	39	50	49	30	57
Aid for low-income	45	44	49	39	23	59
Elder abuse	45	40	46	42	23	59
Consumer fraud	44	34	50	42	24	57
Utility service and rates	43	35	49	39	19	58
Medicaid	42	42	45	35	23	54

Table 4
Percent Definitely Willing To Pursue Opportunities
By Age and Race

<i>Opportunity</i>	<i>Percent Definitely Would Use</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Written information	42%	46%	44%	37%	33%	47%
Referral service	38	38	41	36	20	48
Attend one-time events	23	24	25	17	12	29
Participate in activities to improve state laws	21	17	23	16	9	28
Access online information	20	36	16	12	17	21
Attend workshop series	18	17	20	14	7	23
AARP Chapter meeting	16	16	16	17	3	23
Volunteer for local group	15	19	14	12	13	15
Volunteer for AARP	11	11	10	9	4	14

Table 5
Preferences For Learning About Local AARP Activities
By Age and Race

<i>Learning Preference</i>	<i>Percent Of Members</i>					
		<i>Age</i>			<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Mail	77%	81%	78%	76%	78%	77%
Call a toll-free or local telephone	45	48	49	37	38	51
Local newspapers	43	37	44	44	39	46
Local television	40	36	41	42	27	49
Information online	32	58	31	14	45	24
Local radio	31	30	32	30	22	37
Attend meeting	25	17	28	24	10	35
AARP volunteer	25	21	26	25	12	35
Visit information booth	21	24	22	16	15	26

Table 6
Access To Computer And Internet
By Age and Race

<i>Access and Use</i>	<i>Percent Access to Personal Computer</i>					
		<i>Age</i>			<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Access to personal computer	51%	82%	53%	33%	70%	40%
Access to Internet	41	82	53	32	63	28

Appendix B: Tables For State Specific Questions

Table 7
District of Columbia Member Experience With Funeral Home Services
By Age and Race

<i>Experience with Funeral Homes</i>	<i>Percent Of Members</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Yes	23%	29%	24%	18%	20%	24%
No	67	67	68	69	76	64
No answer	10	4	10	13	5	12

Table 8
District of Columbia Members Who Purchased Pre-need Funeral Services
By Age and Race

<i>Purchasers of Pre-need Services</i>	<i>Percent Of Members</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Yes	8%	8%	9%	8%	5%	10%
No	81	85	83	80	90	77
No answer	11	7	9	12	5	13

Table 9
Importance of Knowledge of Change in Ownership
By Age and Race

<i>Importance</i>	<i>Percent Definitely Would Use</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Very important	46%	42%	49%	43%	29%	57%
Somewhat important	23	24	22	28	33	18
Not very important	12	19	11	9	18	8
Not at all important	7	7	6	7	11	5
No answer	12	8	12	13	9	13

Table 10
Where District of Columbia Members Would Turn For Complaint Resolution
By Age and Race

<i>Resource</i>	<i>Percent Of Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Better Business Bureau	65%	67%	68%	59%	59%	68%
Department of Consumer Affairs	57	60	60	45	54	57
Board of Funeral Directors	47	50	48	42	34	55
Attorney	44	45	47	40	38	47
Fraud Information Center	32	31	33	33	21	39
Media	25	29	28	19	20	27
Family member	22	21	22	23	18	25
Federal Trade Commission	18	21	22	14	19	17
Minister	16	11	18	15	9	21
Friend	13	13	15	9	12	14
Police	9	10	10	7	7	11
No one	1	1	1	1	1	1

Table 11
Do District of Columbia Members Own Or Rent Their Homes
By Age and Race

<i>Home</i>	<i>Percent Of Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Own	70%	75%	69%	71%	73%	68%
Rent	25	21	27	24	23	28
No answer	5	5	4	5	5	4

Table 12
District of Columbia Members Who Have Taken Out
A Home Equity Loan in the Last Two Years
By Age and Race

<i>Taken Out a Loan</i>	<i>Percent Of Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=685)	50-59 (n=178)	60-74 (n=280)	75+ (n=165)	White (n=258)	Black (n=372)
Yes	13%	19%	15%	5%	12%	14%
No	82	76	80	92	84	82
No answer	5	5	5	3	4	4

Table 13
District of Columbia Members Who Have Been Solicited to Take Out A
Home Equity Loan In The Last Year
By Age and Race

<i>Solicited to Take Out a Loan</i>	<i>Percent Of Members</i>					
		<i>Age</i>			<i>Race</i>	
	Total (n=984)	50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Yes	40%	52%	41%	32%	38%	41%
No	52	44	52	58	57	50
No answer	8	4	8	10	5	9

Table 14
How Did District of Columbia Members Receive Solicitation for Home
Equity Loans
By Age and Race

<i>Sources</i>	<i>Percent Of Members</i>					
		<i>Age</i>			<i>Race</i>	
	Total (n=395)	50-59 (n=124)	60-74 (n=164)	75+ (n=74)	White (n=136)	Black (n=225)
Mail	77%	84%	79%	61%	71%	79%
Phone call	59	51	60	72	55	62
E-mail	13	19	13	5	27	4
Door-to-door salesperson	2	2	2	1	1	2
No answer	5	4	4	8	4	6

Table 15
How Many Solicitations Did District of Columbia Members Receive For Home Equity Loans By Age and Race

<i>Number of Solicitations</i>	<i>Percent Of Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=395)	50-59 (n=124)	60-74 (n=164)	75+ (n=74)	White (n=136)	Black (n=225)
1-10	58%	64%	57%	49%	60%	57%
11-20	13	15	15	11	14	12
Over 20	9	11	8	8	10	9
No answer	20	11	20	32	15	22

Table 16
How Did District of Columbia Members React To Solicitations For Home Equity Loans By Age and Race

<i>Action</i>	<i>Percent Of Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=395)	50-59 (n=124)	60-74 (n=164)	75+ (n=74)	White (n=136)	Black (n=225)
Delete or throw away solicitation	67%	73%	70%	57%	73%	65%
Hang up the phone/close the door	41	35	37	61	46	39
Read the offer	21	19	25	14	13	24
Listen to call or salesperson	11	5	13	16	4	16
Put it away for future reference	8	6	9	10	5	8
Request more information	4	4	4	3	2	4
No answer	2	2	3	3	1	4

Table 17
District of Columbia Members Who Are Aware of Consumer Protections For
Unfair Lending Practices
By Age and Race

<i>Are you aware</i>	<i>Percent Of Members</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Yes	25%	24%	26%	20%	17%	29%
No	66	75	64	68	78	60
No answer	9	2	10	12	5	11

Table 18
Who Would District of Columbia Members Turn To For Complaints About
Home Equity Loan Solicitations
By Age and Race

<i>Resource</i>	<i>Percent Of Members</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Better Business Bureau	43%	43%	45%	43%	39%	46%
Department of Consumer Affairs	39	42	41	36	35	41
Attorney	29	33	25	29	24	31
Office of banking	13	18	13	11	8	17
HUD	12	16	12	9	7	14
City council member	11	13	12	9	11	10
Family member or friend	10	10	9	13	9	12
Trained housing counselor	7	8	7	6	3	10
Other	1	1	2	1	2	1
No answer	31	24	34	30	34	29

Table 19
Importance Of Participation In Utility Aggregation Programs For District of Columbia Members
By Age and Race

<i>Importance</i>	<i>Percent Of Members</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Very important	23%	22%	24%	23%	13%	30%
Somewhat important	20	24	23	13	21	20
Not very important	15	21	12	15	18	14
Not at all important	11	8	10	12	16	7
Not sure	25	22	25	32	28	24
No answer	6	2	6	6	4	6

Table 20
How Much Of A Priority Should Utility Regulation Be For AARP
By Age and Race

<i>Priority</i>	<i>Percent Of Members</i>					
	Total (n=984)	Age			Race	
		50-59 (n=238)	60-74 (n=405)	75+ (n=234)	White (n=355)	Black (n=549)
Top priority	50%	47%	57%	55%	33%	61%
High priority	26	35	25	27	34	22
Medium priority	8	12	8	8	17	2
Low priority	1	2	1	<1	2	-
Not a priority	1	2	1	1	2	1
Not sure	4	1	5	6	6	3
No answer	10	2	3	3	6	11

Appendix C: Segments At A Glance

Segments at a Glance		
Members Age 50 to 59*		
(base: 238)		
<i>Top Five Personal Concerns</i>	69%	Secure pension/savings
	63%	Physically fit/ healthy diet
	61%	Meeting daily expenses
	61%	Long-term care
	59%	Health insurance
<i>Top Six Interests in Information from AARP</i>	52%	Physically fit/ healthy diet
	51%	Secure pension/savings
	51%	Health insurance
	50%	Medicare
	46%	Social Security
	46%	Staying in their own home
<i>Top Five State Legislative Priorities</i>	68%	Health care
	49%	Health plan consumer protections
	45%	Long-term care
	44%	Aid for low-income elderly
	44%	Independent living
<i>Top Four AARP-Provided Opportunities</i>	46%	Written information
	38%	Referral services
	36%	Online information
	24%	One-time educational events
<i>Top Four Methods for Learning about AARP Activities</i>	81%	Mail
	58%	Online information
	48%	Telephone
	37%	Local newspapers

*There are 16,045 member households in District of Columbia where the primary member is age 50-59. Thus, if 61% of member households respond that long-term care is an extreme concern, than this represents approximately 9,787 members age 50-59.

Segments at a Glance
Members Age 60 to 74*
(base: 405)

<i>Top Five Personal Concerns</i>	71%	Secure pension/savings
	69%	Physically fit/ healthy diet
	68%	Meeting daily expenses
	65%	Medicare
	64%	Long-term care
<i>Top Five Interests in Information from AARP</i>	67%	Medicare
	59%	Physically fit/healthy diet
	57%	Staying at home as they get older
	56%	Consumer fraud
	56%	Social Security
<i>Top Six State Legislative Priorities</i>	65%	Health care
	55%	Independent living
	52%	Health plan consumer protections
	50%	Long-term care
	50%	Consumer fraud
	50%	Transportation
<i>Top Four AARP-Provided Opportunities</i>	44%	Written information
	41%	Referral services
	25%	One-time educational events
	23%	Improve state laws
<i>Top Four Methods for Learning about AARP Activities</i>	78%	Mail
	49%	Telephone
	44%	Local newspapers
	41%	Television

*There are 22,087 member households in District of Columbia where the primary member is age 60-74. Thus, if 64% of member households respond that staying in their home as they get older is an extreme concern, than this represents approximately 14,135 members age 60-74.

Segments at a Glance
Members Age 75+*
(base: 234)

<i>Top Five Personal Concerns</i>	71%	Secure pension/savings
	63%	Physically fit/ healthy diet
	62%	Medicare
	62%	Long-term care
	58%	Meeting daily expenses
<i>Top Six Interests in Information from AARP</i>	59%	Medicare
	59%	Staying in their own home
	53%	Physically fit/healthy diet
	48%	Consumer fraud
	48%	Long-term care
<i>Top Four State Legislative Priorities</i>	53%	Independent living
	50%	Health care
	49%	Transportation
	45%	Long-term care
<i>Top Five AARP-Provided Opportunities</i>	37%	Written information
	36%	Referral services
	17%	One-time educational events
	17%	AARP Chapter meetings
<i>Top Four Methods for Learning about AARP Activities</i>	76%	Mail
	44%	Local newspaper
	42%	Television
	37%	Telephone

*There are 14,021 member households in District of Columbia where the primary member is age 75+. Thus, if 62% of member households respond that staying in their home as they get older is an extreme concern, than this represents approximately 8,693 members age 75+.

Appendix D: Annotated Questionnaire

2001 AARP District of Columbia Member Opinion Survey

AARP MEMBERS = 984, RESPONSE RATE = 49% SAMPLING ERROR = +/- _____%
 (Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%)

Your Concerns

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

	Extremely Concerned			Not At All Concerned	No Response	
a. Having safe and affordable alternatives to driving	42%	19%	17%	7%	9%	6%
b. Having adequate information on Medicaid	45%	13%	13%	8%	15%	6%
c. Providing care for a parent or relative	41%	13%	14%	8%	17%	7%
d. Having adequate information on Medicare	60%	17%	11%	3%	5%	5%
e. Avoiding consumer fraud	55%	16%	12%	7%	5%	5%
f. Having Social Security as a base for retirement income	45%	17%	13%	8%	12%	6%
g. Continuing to drive safely	50%	17%	11%	6%	12%	6%
h. Finding affordable, high quality health insurance	59%	12%	9%	6%	8%	6%
i. Staying in your own home as you get older	60%	16%	9%	5%	6%	5%
j. Staying physically fit/maintaining a healthy diet	66%	18%	7%	2%	3%	4%
k. Having high quality long-term care for you or a family member	63%	17%	8%	3%	4%	5%
l. Making sure your pension benefits and/or retirement savings are safe and secure	70%	12%	7%	3%	4%	5%
m. Having enough money to meet daily expenses	63%	13%	9%	4%	6%	5%
n. Facing age discrimination in employment	28%	15%	15%	10%	26%	7%
o. Saving for the future	37%	20%	16%	8%	12%	7%
p. Finding work again once you leave the workforce	20%	14%	15%	11%	32%	7%
q. Finding affordable legal services	41%	18%	17%	8%	11%	5%
r. Dealing with the loss of a close family member	37%	18%	19%	10%	11%	5%

AARP Roles and Activities at the State Level

2. Listed below are some opportunities AARP could provide within the District of Columbia to address member interests and concerns. Please read each one carefully and indicate how likely it is that you, personally, would make use of the opportunity if it were offered in your state.

Opportunity to...	Definitely Would Use	Probably Would Use	Might or Probably Might Not Use	Probably Would Not Use	Definitely Would Not Use	No Response
a. Attend workshop <u>series</u> or several meetings, or classes, on topics of interest or concern to me	18%	28%	32%	13%	5%	6%
b. Attend <u>one-time</u> educational events on topics of interest or concern to me	23%	34%	26%	7%	4%	6%
c. Receive written information on topics of interest or concern to me	42%	34%	14%	3%	2%	6%
d. Participate in activities to improve state laws, policies, regulations, or practices that affect me	21%	25%	29%	13%	6%	6%
e. Use referral services to help me find needed resources and services in my own community	38%	31%	15%	7%	3%	6%
f. Volunteer my time to an AARP activity in my own community	11%	24%	31%	20%	9%	7%
g. Volunteer my time with worthy organizations in my community	15%	30%	28%	14%	6%	7%
h. Attend AARP Chapter meetings in my community that give me an opportunity to meet other people and provide some community services	16%	23%	27%	19%	10%	5%
i. Access AARP's web site for information on topics of interest or concern to me and for information about upcoming AARP events in my state	20%	23%	19%	14%	16%	8%

Interest in Receiving Information

3. For each topic listed below, please indicate how interested you would be in receiving information from AARP on that topic.

Information on ...	Extremely Interested				Not At All Interested	No Response
a. Alternatives to driving	31%	17%	17%	8%	18%	9%
b. Saving for the future	31%	19%	16%	10%	13%	11%
c. Safety and security of pension benefits and/or retirement savings	47%	17%	13%	6%	8%	9%
d. Social Security	51%	16%	11%	6%	8%	8%
e. Staying physically fit/maintaining a healthy diet	56%	21%	8%	3%	4%	7%
f. Staying in your own home as you get older	55%	18%	9%	5%	7%	7%
g. Continuing to drive safely	44%	19%	10%	4%	14%	9%
h. Long-term care services	48%	23%	11%	5%	5%	9%
i. Finding affordable, high quality health insurance	50%	15%	10%	7%	10%	8%
j. Age discrimination in employment	24%	17%	15%	10%	25%	10%
k. Avoiding consumer fraud	50%	15%	13%	7%	7%	8%
l. Medicare	61%	16%	9%	4%	4%	6%
m. Medicaid	41%	13%	11%	8%	19%	8%
n. Understanding managed care or health maintenance organizations	40%	21%	13%	7%	11%	8%
o. Finding affordable legal services	39%	20%	15%	7%	10%	9%
p. Finding work again once you leave the work force	18%	14%	14%	10%	33%	10%
q. Providing care for a parent or relative	33%	16%	14%	9%	19%	9%
r. Dealing with the loss of a close family member	31%	16%	19%	9%	16%	9%
s. Having assistance available on preparing taxes	32%	17%	15%	9%	20%	7%

AARP at the Community Level

4. If AARP has or were to have programs, services, or activities in your community, how would you want to find out about them? (Check all that apply.)

- 77% Receive information by mail (e.g., letter, brochure, flyer)
- 45% Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community
- 43% Read about local AARP activities in newspapers in your community
- 40% Tune in to a local TV channel or program
- 32% Use an on-line computer service to access AARP information
- 31% Hear about them on a local radio station/program
- 25% Attend a meeting at which AARP programs and activities are described
- 25% Contact an AARP volunteer or AARP Chapter member in or near your community
- 21% Visit an AARP kiosk, booth, or office located in your community
- 5% No Response

State Legislative Issues

5. To be effective, the AARP District of Columbia State Legislative Committee wants to work on the most important issues facing D.C. 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 D.C.?

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Transportation services for the elderly or disabled	47%	32%	11%	2%	2%	1%	6%
b. Health care issues like the cost, quality and availability of health care	61%	24%	6%	1%	1%	*	6%
c. Issues concerning consumer protection against fraud	44%	25%	15%	5%	2%	1%	7%
d. Issues concerning utility services and rates	43%	24%	17%	5%	3%	2%	7%
e. Issues concerning how older persons can remain in their own homes or communities as they age	52%	23%	14%	3%	2%	1%	6%
f. Issues concerning development of consumer protection standards for health insurance including managed care plans	48%	27%	13%	1%	2%	1%	7%
g. Issues concerning long-term care services	48%	29%	12%	2%	1%	*	7%
h. Assistance programs for low-income older state residents	45%	21%	15%	4%	5%	2%	7%
i. Issues concerning elder abuse	45%	20%	15%	6%	5%	2%	7%
j. Issues concerning expanding Medicaid	42%	21%	12%	7%	5%	5%	7%

Funeral Goods and Services and Pre-need Funeral Contacts

6. During the last 2 years, have you had direct experience with funeral homes that included making funeral arrangements, buying funeral products, or receiving telemarketing calls regarding funeral products and services?

- 23% Yes →
- 67% No (*Skip to question 7*)
- 1% Not Sure (*Skip to question 7*)
- 9% No Response

6a. If Yes, how satisfied were you with your experience? (Base = 227)

- 50% Very satisfied
- 27% Somewhat satisfied
- 8% Somewhat unsatisfied
- 7% Very unsatisfied
- 5% Not sure
- 2% No Response

7. Pre-need funeral contracts are funeral goods and services that are purchased prior to death. In the last 2 years, have you purchased any pre-need funeral goods and services?

- 8% Yes
- 81% No (*Skip to question 8*)
- 1% Not Sure (*Skip to question 8*)
- 10% No Response

8. Large chains are increasingly buying local funeral homes. Consumers may be unaware of a change in ownership, since the chain may continue to advertise under the name of the local funeral home. How important is it to you that advertising for funeral goods and services disclose the new ownership of the funeral home offering the same service?

Very Important	Somewhat Important	Not Very Important	Not At All Important	Not Sure	No Response
46%	23%	12%	7%	7%	5%

9. If you thought a funeral home committed an unfair or deceptive practice, who would you turn to for help in resolving your complaint? (*Check all that apply*)

- 65% The Better Business Bureau
- 56% D.C. Department of Consumer and Regulatory Affairs
- 47% D.C. Board of Funeral Directors
- 44% Attorney
- 32% National Fraud Information Center
- 25% Media (television, radio, newspaper or their consumer hotline services)
- 22% Family member
- 18% Federal Trade Commission
- 16% Minister/church
- 13% Friend
- 9% Police
- 1% No one
- 1% Other: (specify) _____
- 7% Not Sure
- 4% No Response

Home Financing

10. Do you own or rent the home in which you live?

70% Own 25% Rent [GO TO QUESTION 11] 5% No Response



10a. In the last 2 years have you taken out a home equity loan (a loan based on the value of your home)? (Base =685)

13% Yes
82% No [GO TO QUESTION 11]
5% No Response

10b. What was your main reason for taking out a home equity loan? (check all that apply) (Base = 91)

57% Home repair/improvements
45% Debt consolidation
21% Extra cash
6% Pay off health or medical expenses
3% Pay off debt of relative
10% Don't know/Don't remember

10c. If you had a question about a home equity loan, who would you contact? (Check all that apply) (Base = 91)

54% The manager of the bank providing the loan
41% Office of banking
30% Attorney
21% A friend or relative
17% Better Business Bureau
14% Department of Consumer and Regulatory Affairs
2% City counsel member
4% Other: (specify) _____
7% Don't know/not sure
3% No Response

11. In the last 12 months, have you received any solicitations directed at you personally either by mail, a telephone call, or in person, to take out a home equity loan (a loan based on the value of your home)?

40% Yes
52% No [GO TO QUESTION 12]
8% No Response

11a. How did you receive the offer(s) (check all that apply): (Base = 395)

- 77% Mail
- 59% Phone call
- 13% E-mail
- 2% Door-to-door salesperson
- 1% Don't know/Don't remember
- 4% No Response

11b. Approximately how many of these solicitations have you received in the last 12 months? (Base 395)

_____ (Number of solicitations to take out a home equity loan in last 12 mo.)

- 58% 1-10
- 13% 11-20
- 5% 21-40
- 2% 41-60
- * 61-80
- 1% 81-100
- 1% 101+
- 20% No Response

11c. What do you typically do when you get these solicitations? (Check all that apply) (Base = 395)

- 67% I delete or throw the loan offer away that was emailed or mailed
- 41% I hang up or close the door immediately
- 21% I read the loan offer that was emailed or mailed
- 11% I listen to the person who calls or comes to my door
- 8% Put it away for future reference
- 4% I request more information on the home loan offer
- 2% No Response

12. Have you heard or read about any regulations or policies in the District of Columbia intended to protect homeowners from unfair and deceptive lending practices or foreclosures on their homes?

- 25% Yes
- 66% No
- 9% No Response

**13. If you had a complaint about a home equity loan solicitation, who would you contact?
(Check all that apply)**

- 43% Better Business Bureau
- 39% Department of Consumer and Regulatory Affairs
- 29% Attorney
- 13% Office of Banking
- 12% HUD
- 11% City counsel member
- 10% A friend or relative
- 7% Trained housing counselor
- 1% Other: (specify) _____
- 19% Not sure
- 12% No Response

Utilities

In 1999, the District of Columbia passed legislation allowing consumers to join buying pools to purchase electricity service. This plan is known as *aggregation* of electric utility services. In a buying pool, a local community organization would serve as an *aggregator*. This organization is responsible for combining the electricity needs of the residents in the buying-pool and negotiating and overseeing an electricity service contract on their behalf. Some believe that the only way residential consumers will be able to purchase lower-cost electric service is through an *aggregation* program. Others believe that such an aggregation program is not necessary because individual consumers have enough influence to negotiate low electricity service contracts on their own.

14. How important is it to you to be able to participate in an electric utility aggregation program in your community?

- 23% Very important
- 20% Somewhat important
- 15% Not very important
- 11% Not at all important
- 25% Not sure
- 6% No Response

15. How much of a priority should it be for AARP in the District of Columbia to ensure high quality service and reasonable utility rates for all residential customers?

- 50% Top priority
- 26% High Priority
- 8% Medium priority
- 1% Low priority
- 1% Not a priority
- 4% Not sure
- 10% No Response

About You

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

16. In the last 12 months, have you attended a local AARP Chapter meeting?

6% Yes 87% No 1% Don't Know 7% No Response

17. In the last 12 months, have you attended a local Retired Teachers Association Unit meeting?

2% Yes 89% No - Don't Know 9% No Response

18. Are you male or female?

34% Male 59% Female 7% No Response

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

24% 50-59
41% 60-74
24% 75+
11% No Response

20. What is your current marital status?

31% Now married
23% Widowed
20% Divorced
4% Separated
14% Never married
8% No Response

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

7% Less than high school
17% High school graduate or equivalent
26% Some college or technical training beyond high school
14% College graduate (4 years)
26% Post-graduate or professional degree
12% No Response

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

27% Employed or self-employed full-time
10% Employed or self-employed part-time
50% Retired and not working
2% Other such as homemaker
2% Unemployed and looking for work
10% No Response

23. Have you ever retired?

58% Yes 32% * Don't Know 10% No Response

24. Do you have access to a personal computer at home, at work, or some other place?

51% Yes
41% No

If you checked "Yes:" Do you have access to the Internet or World Wide Web or the ability to use on-line services such as America OnLine (AOL)? (Base = 503)

8% No Response

80% Yes 13% No 2% Don't Know 5% No Response

25. Are you Hispanic, Spanish, or Latino?

1% Yes 84% No 1% Don't Know 14% No Response

26. What is your race?

36% White or Caucasian
56% Black or African American
1% Asian
1% Native American or Alaskan Native
- Hawaiian or Pacific Islander
7% No Response

27. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.) _____

28. What was your annual household income before taxes in 1999?

8% Less than \$10,000
13% \$10,000 to \$19,999
13% \$20,000 to \$29,999
11% \$30,000 to \$39,999
10% \$40,000 to \$49,999
13% \$50,000 to \$74,999
23% \$75,000 or more
10% No Response

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 **June 22, 2001.**