



Social Security: A Survey of AARP Louisiana Members



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Social Security: A Survey of AARP Louisiana Members

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

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Background

Since being signed into law in 1935, the Social Security program has served as a foundation of income for American families. Over the last 70 years OASDI- Old Age, Survivors, and Disability Insurance, commonly known as Social Security, has developed into a comprehensive program paying 7.9 trillion dollars in benefits to retirees, disabled workers, and children and spouses of deceased workers.¹ In 2004, 47.5 million people received OASDI benefits.² The funding for Social Security is obtained through taxes collected from workers and their employers. These taxes are placed in Social Security trust funds which are invested in interest-bearing U.S. securities.²

According to the Social Security Board of Trustees, in the next decade as baby boomers retire and draw benefits thus changing employment demographics, Social Security's cash surpluses will decline and will be followed by deficits.³ Social Security actuaries have estimated this time to be 2027. After 2027, Social Security trust funds will be redeemed until they are depleted in 2041. (The Congressional Budget Office projects the depletion date will be ten years later in 2052).² Once all trust funds are depleted, the Social Security program will not be solvent.

In order to address coming changes to the Social Security program, several proposals have been suggested, including reforming the present system. One type of suggested reform to Social Security is privatization. Privatization refers to the creation of private accounts that allow workers to individually invest some of their Social Security payroll taxes in the stock market.⁴

AARP Louisiana commissioned a survey to examine members' views of Social Security. The survey examines members' opinion of the present Social Security system, the need for Social Security reform, and the proposal of private accounts.

This report is part of a larger mail survey of 914 Louisiana AARP members conducted between May and June 2005. The full questionnaire is contained in the appendix to this report.

Throughout the report, statistics representing member responses are reported in percentages.⁵ In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Louisiana membership the actual number of people may be substantial. As of November 2005, the number of AARP members in Louisiana was 460,069.

¹ Social Security Administration, History of Social Security, Frequently Asked Questions: <http://www.ssa.gov/history/hfaq.html>

² Beedon, L., Ford, C. (2005). Social Security: Basic Data. AARP Public Policy Institute. <http://www.aarp.org/research/socialsecurity/benefits/Articles/aresearch-import-359-FS78.html>

³ Social Security Administration; Summary of 2005 Annual Report; <http://www.ssa.gov/OACT/TRSUM/trsummary.html>

⁴ AARP Frequently Asked Questions about Strengthening Social Security. http://www.aarp.org/money/social_security/Articles/item114995453.html#accounts

⁵ Percentages may not add up to 100 due to rounding.

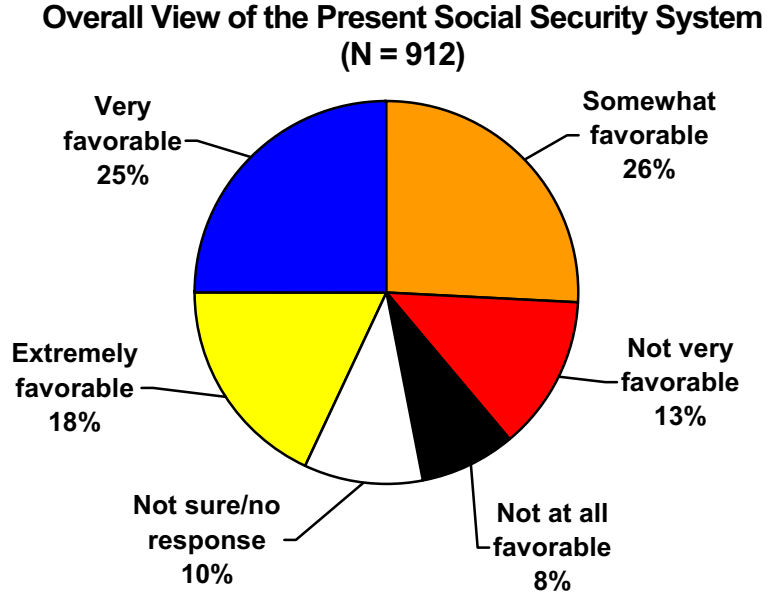
Highlights

- Most Louisiana members see the present Social Security system in a positive light. About seven in ten members say their view of the present system is at least somewhat favorable.
- Eight in ten members favor keeping Social Security close to the present system.
- Over half of Louisiana members believe that Social Security's minor problems can be fixed with slight changes.
- Nearly seven in ten Louisiana members feel at least somewhat confident that Social Security will continue to provide benefits of at least equal value to the benefits received by retirees today.
- About six in ten members believe private accounts will weaken the Social Security system.
- The majority of Louisiana members do not support privatization. Over half of members oppose privatization when considering all the possible effects.
- When members were asked to consider seven possible effects of private accounts individually, about six in ten or more Louisiana members strongly oppose private accounts if they: create new federal debt, lower guaranteed benefits, cut benefits for everyone, or create new government agencies.

Detailed Findings

Louisiana members' views of the Social Security system are mixed but favorable.

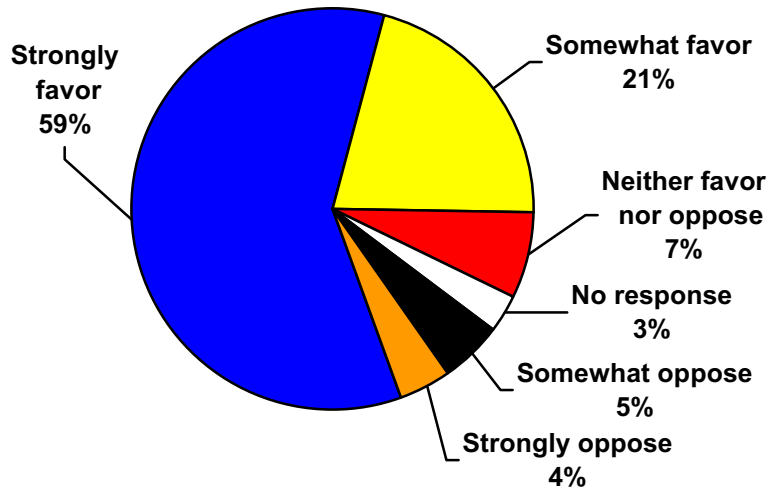
When members were asked about their overall view of the present Social Security system based on what they have heard, read, or experienced about seven in ten are favorable: nearly one in five are extremely favorable (18%), a quarter are very favorable (25%), and another quarter are somewhat favorable (26%). Only one in five say their views are not very (13%) or not at all (8%) favorable.



Most Louisiana members favor keeping the Social Security system as close to the present system as possible.

About six in ten members strongly favor (59%) keeping the present Social Security system and another one in five somewhat favor this (21%). Only nine percent are opposed.

Favor or Oppose Keeping Social Security System Close to the Present System*
(N = 912)



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

The majority of Louisiana members believe that Social Security has minor problems that can be fixed with slight changes to the current system.

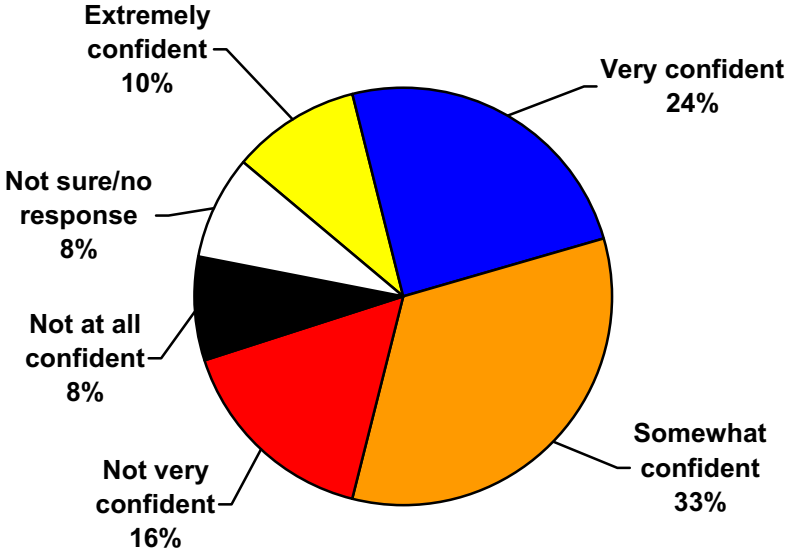
Many opinions are being presented about the Social Security system. When members were asked to pick a statement about Social Security that was closest to *their* opinion, the majority agree that while the present system has some problems, the problems can be fixed with minor changes (51%). Only two percent of members say that the current Social Security system should be replaced.

Opinions About Social Security	<u>%</u>
Social Security has no serious problems that require changing the current system	17
Social Security has minor problems that can be fixed with slight changes to the current system	51
Social Security's problems are serious and can be fixed only with substantial changes to the current system	26
Social Security's problems are so bad that the current system should be replaced	2
No Response	4

Nearly seven in ten Louisiana members are confident that Social Security will continue to provide benefits for all retirees.

A third of Louisiana members feel extremely (10%) or very confident (24%) that Social Security will continue to provide benefits of at least equal value to the benefits received by retirees today, and another third feel somewhat confident (33%).

**Confidence that Social Security Will Continue to Provide Benefits to All Retirees*
(N = 912)**

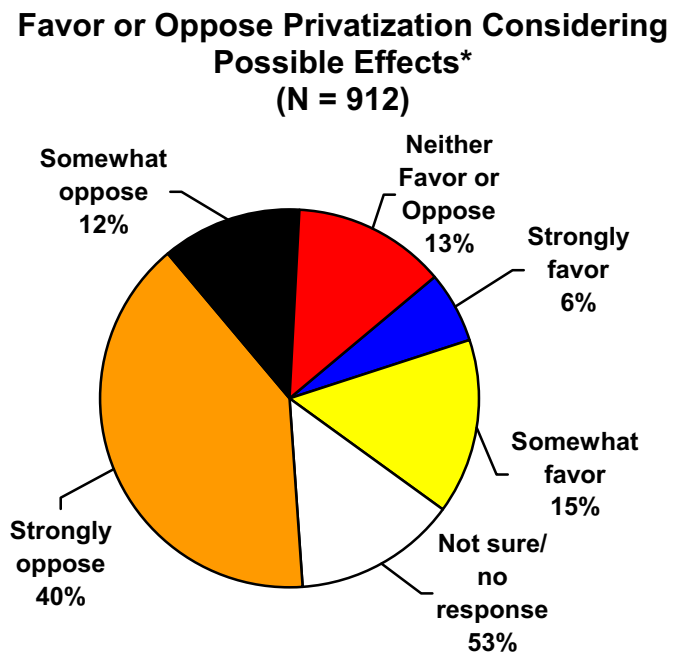
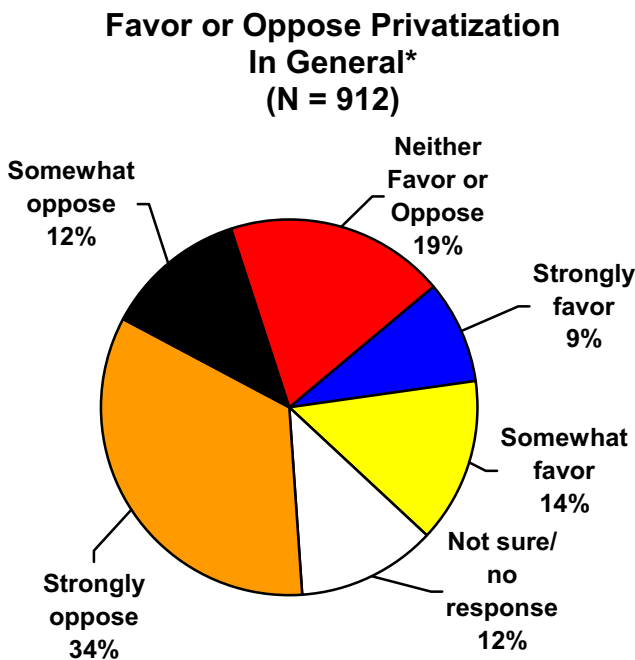


*Percentages may not add up to 100 due to rounding.

More than four in ten Louisiana members oppose private accounts; however, when asked to consider all possible effects of privatization over half of members oppose private accounts.

Over four in ten Louisiana members (46%) oppose private accounts when simply asked about the option. Twenty-three percent favor private accounts while 28 percent are not sure (9%) or neither favor nor oppose (19%) the approach.

However, when members were asked to think about seven possible effects of private accounts, opposition increased. More than half (53%) of members oppose private accounts when considering all of the possible effects.⁶ While 21 percent members continue to favor private accounts when considering all of the possible effects, fewer members say they are not sure (10%) or neither favor nor oppose (13%) the approach.



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

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⁶ Percentages in text may differ slightly from graph due to rounding.

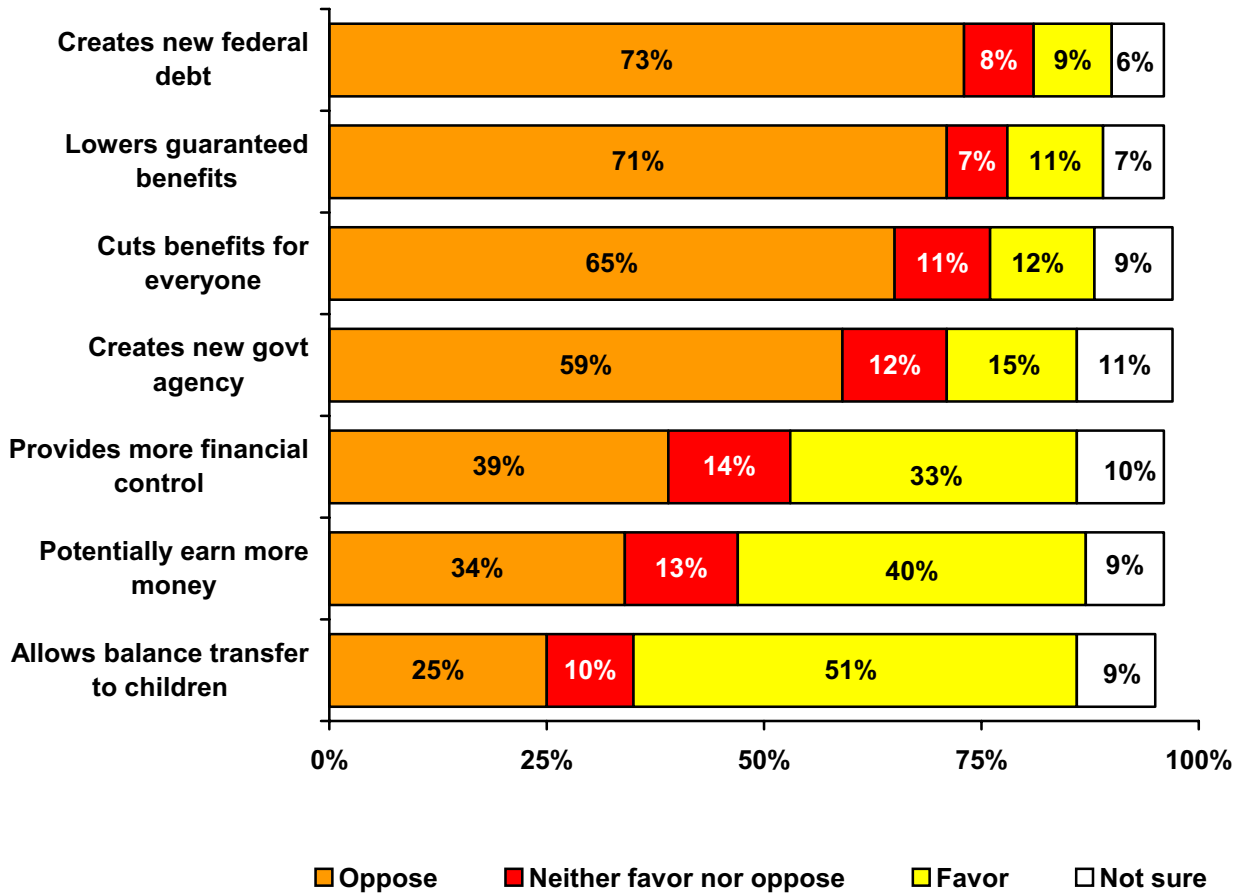
Louisiana members oppose private accounts if they create new federal debt or a new government agency, or lead to a decrease or cut in benefits.

There are many potential effects that could occur as a result of the creation of Social Security private accounts. Members were asked about seven potential outcomes associated with Social Security privatization. The seven effects were:

- Cuts in benefits for everyone not just the people who choose to participate in the private account;
- Having more control over where one's retirement money is invested;
- Draining money out of Social Security and requiring large new federal debt to pay benefits for current retirees;
- Having the potential to earn more money for retirement;
- Requiring the creation of a new government agency to oversee the accounts;
- Allowing you to leave the balance in your private account to your children when you die; and
- Receiving lower guaranteed Social Security benefits.

Louisiana members were asked to consider how strongly they favor or oppose private accounts taking into consideration each possible effect. More than seven in ten members oppose Social Security private accounts if they would create new federal debt (73%) or lower guaranteed benefits (71%). About six in ten oppose private accounts if they mean cuts in benefits for everyone (65%) or the creation of a new government agency to oversee the program (59%).

Favor or Oppose Private Accounts if *...:
(N = 912)

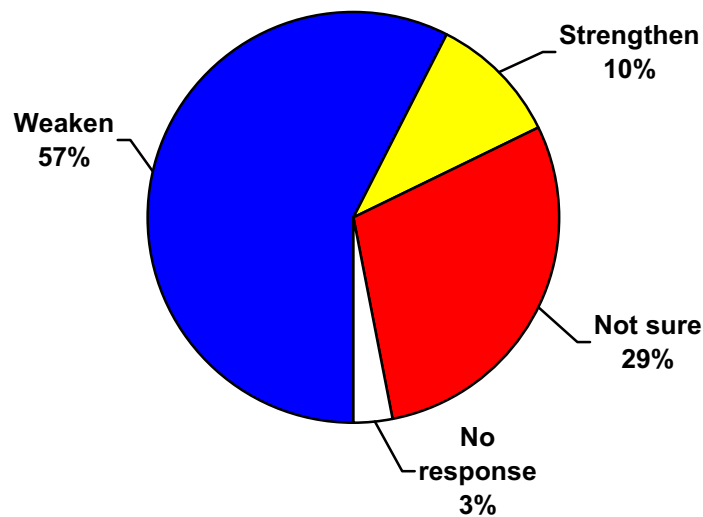


*Strongly and somewhat responses are reported together. A complete listing of responses is available in the attached annotated questionnaire.

More than half of Louisiana members believe private accounts will weaken the Social Security system.

Since most Louisiana members oppose private accounts, it is not surprising that more than half of all members believe privatization will weaken the Social Security system. When members were asked, “*Do you think allowing workers to invest some of their Social Security payroll taxes in the stock market will strengthen or weaken the Social Security system?*” nearly six in ten (57%) say they think private accounts will weaken the system.

**Will Privatization Strengthen or Weaken Social Security System?
(N = 912)**



Conclusions

Social Security was developed to provide a foundation of income for American families and has achieved this goal for over 70 years. As American demographics change and the aged population increases, the number of Social Security beneficiaries will increase while the number of workers paying into the system will decrease. This will be important for all states, including Louisiana. Presently, one in six Louisianans receives Social Security benefits, and one in two retirees receive benefits.⁶ Over the next decade, these numbers will increase and Social Security solvency will be threatened.

Presently, the national discussion on the future of Social Security includes ideas such as reforming the system. One reform option discussed extensively has been privatization. In order to have their voices heard, Louisiana members were asked their views and opinions about the Social Security system and private accounts. Most members view the present Social Security system positively and favor keeping the system close to what it is. A majority of members think private accounts will weaken the Social Security system. Almost half of all members (46%) oppose private accounts simply when asked. This number increases to more than half (53%) when members are asked to consider potential effects of private accounts. Overall, Louisiana members agree with AARP's position that Social Security benefits should be guaranteed for future generations of workers and not be jeopardized.

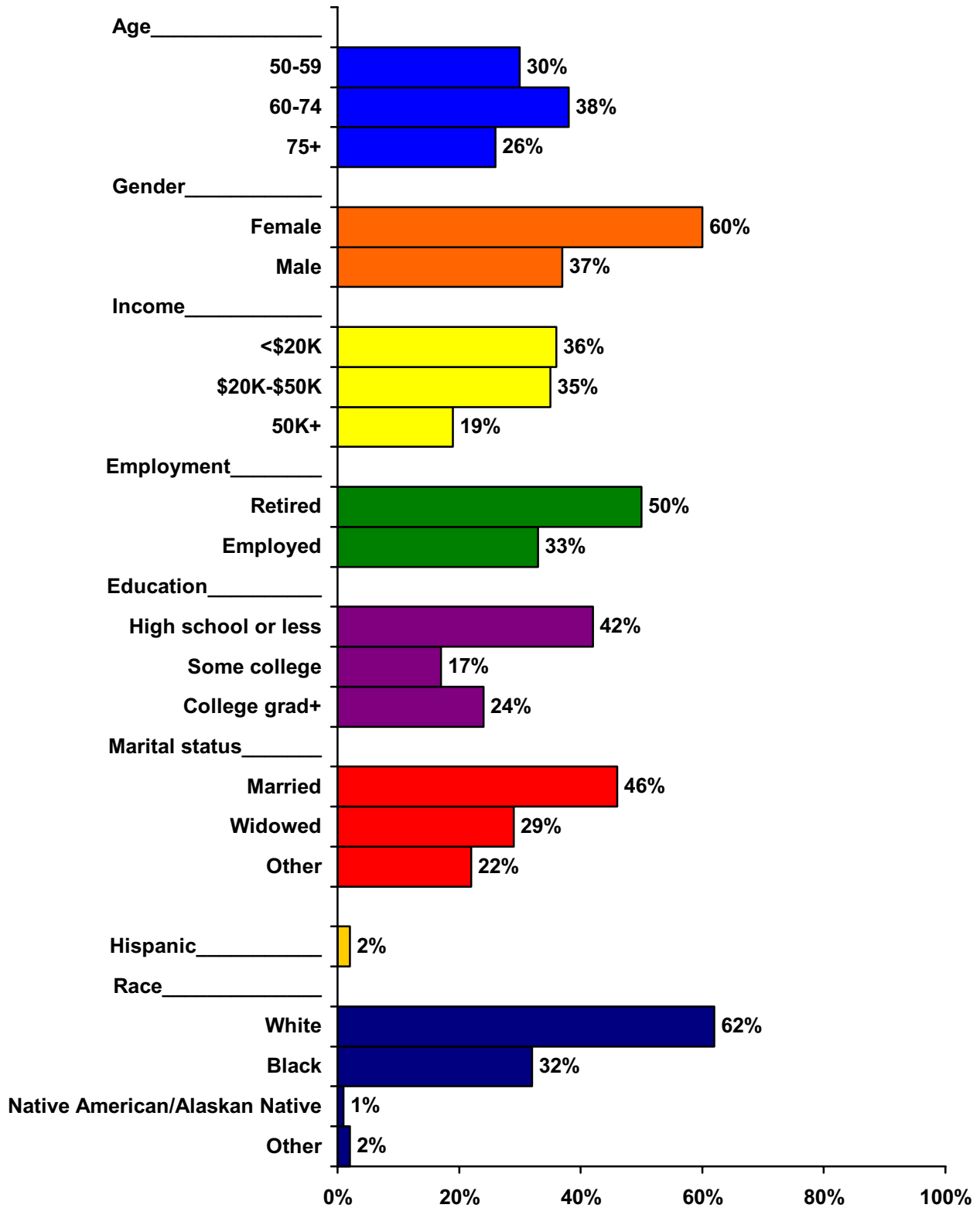
Methodology

AARP conducted the *2005 Louisiana Member Survey of AARP Members* from May 4 through June 1, 2005. A random sample of 2,000 AARP members in Louisiana, 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-six percent of the sampled Louisiana members returned surveys by the cut-off date, providing 914 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.3 percent. Survey responses were weighted to reflect the distribution of the age segments in the member population of Louisiana. Due to rounding of the weights, the final number of cases for the weighted dataset is 912. As of November 2005, the number of AARP members in Louisiana was 460,069.

⁶ OASDI Estimated Total Benefits Paid, 2003, Social Security Administration:
<http://www.ssa.gov/policy/docs/statcomps/supplement/2004/5j.html#table5.j1>

Demographic Characteristics (N = 912)



Annotated Questionnaire

2005 Louisiana Member Survey

(AARP Members Weighted n = 912; Response Rate = 46%; Sampling Error = 3.3± %)
 (Percentages may not add to 100% due to rounding or multiple response.)

State Legislative Issues

1. To be effective, AARP Louisiana wants to work on the most important issues facing Louisiana AARP members. Keeping in mind what is most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Louisiana?

	Top Priority ▼	High Priority ▼	Medium Priority ▼	Low Priority ▼	Not a Priority ▼	No Answer ▼
a. Protecting people from home equity fraud	44%	34%	14%	3%	3%	3%
b. Making sure older persons have long-term care services that allow them to live in their own homes and communities as they age	65%	28%	5%	*	*	1%
c. Making sure that high quality health care is available and affordable	80%	17%	1%	*	*	2%
d. Making sure people can get affordable prescription drugs	79%	16%	2%	*	*	3%
e. Making sure older persons have equal access to jobs, promotions, and employee benefits.....	44%	35%	16%	2%	1%	1%
f. Preventing the abuse of older persons who are receiving long-term care services in their home, in their community, or in nursing homes	76%	16%	5%	1%	1%	2%
g. Making sure people have access to affordable utilities	53%	34%	9%	2%	1%	2%
h. Protecting older persons from identity theft and other consumer scams	64%	25%	8%	2%	1%	1%
i. Improving the quality of long-term care services	61%	31%	6%	1%	*	3%
j. Finding transportation options for older persons and persons with disabilities	47%	34%	15%	2%	1%	1%
k. Helping grandparents raising grandchildren to get financial, medical, educational, and legal services for their grandchildren	42%	30%	19%	5%	3%	1%
l. Helping older persons find affordable housing	51%	31%	13%	3%	1%	1%

Social Security

2. Based on what you have heard, read, or experienced with Social Security, what is your overall view of the present system?

	<u>%</u>
Extremely favorable	18
Very favorable	25
Somewhat favorable	26
Not very favorable	13
Not at all favorable	8
Not sure	7
No Answer	3

3. How strongly do you favor or oppose keeping the Social Security system as close to the present system as possible?

	<u>%</u>
Strongly favor	59
Somewhat favor	21
Neither favor nor oppose	7
Somewhat oppose	5
Strongly oppose	4
No Answer	3

4. Please check which of the following statements comes closest to your opinion about Social Security. (Please check only ONE)

	<u>%</u>
Social Security has no serious problems that require changing the current system	17
Social Security has minor problems that can be fixed with slight changes to the current system	51
Social Security's problems are serious and can be fixed only with substantial changes to the current system	26
Social Security's problems are so bad that the current system should be replaced	2
No Answer	4

5. How confident are you that the Social Security system will continue to provide benefits of at least equal value to the benefits received by retirees today?

	<u>%</u>
Extremely confident	10
Very confident	24
Somewhat confident	33
Not very confident	16
Not at all confident	8
Not sure	5
No Answer	3

6. Some people propose allowing workers to invest some of their Social Security payroll taxes in the stock market through individual retirement work accounts sometimes referred to as private accounts. For the average worker, this portion could be up to \$1,300 per year that they could invest. How strongly do you favor or oppose this approach?

	<u>%</u>
Strongly favor	9
Somewhat favor	14
Neither favor nor oppose	19
Somewhat oppose	12
Strongly oppose	34
Not sure	9
No Answer	3

7. If creating private accounts could mean changes in the way Social Security benefits are calculated, resulting in cuts for everyone and not just the people who choose to participate in the private account, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	5
Somewhat favor	7
Neither favor nor oppose	11
Somewhat oppose	14
Strongly oppose	51
Not sure	9
No Answer	4

8. If creating private accounts meant that you would have more control over where your retirement money is invested, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	12
Somewhat favor	21
Neither favor nor oppose	14
Somewhat oppose	9
Strongly oppose	30
Not sure	10
No Answer	4

9. If creating private accounts will drain money out of Social Security and require large new Federal debt to pay the Social Security benefits for current retirees, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	4
Somewhat favor	5
Neither favor nor oppose	8
Somewhat oppose	13
Strongly oppose	60
Not sure	6
No Answer	4

10. If creating private accounts meant that you would have the potential to earn more money for your retirement, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	19
Somewhat favor	21
Neither favor nor oppose	13
Somewhat oppose	9
Strongly oppose	25
Not sure	9
No Answer	4

11. If creating private accounts will require the creation of a new government agency to oversee the accounts, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	4
Somewhat favor	11
Neither favor nor oppose	12
Somewhat oppose	15
Strongly oppose	44
Not sure	11
No Answer	4

12. If creating private accounts meant that you could leave the balance in your private account to your children when you die, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	28
Somewhat favor	23
Neither favor nor oppose	10
Somewhat oppose	5
Strongly oppose	20
Not sure	9
No Answer	4

13. If creating private accounts meant that you would receive a lower guaranteed Social Security benefit, how strongly do you favor or oppose proposals for private accounts?

	<u>%</u>
Strongly favor	4
Somewhat favor	7
Neither favor nor oppose	7
Somewhat oppose	14
Strongly oppose	58
Not sure	7
No Answer	4

14. Thinking about all of the possible effects of creating private accounts, how strongly do you favor or oppose allowing workers to invest some of their Social Security payroll taxes in the stock market?

	<u>%</u>
Strongly favor	6
Somewhat favor	15
Neither favor nor oppose	13
Somewhat oppose	12
Strongly oppose	40
Not sure	10
No Answer	4

15. Do you think allowing workers to invest some of their Social Security payroll taxes in the stock market will strengthen or weaken the Social Security system?

	<u>%</u>
Strengthen	10
Weaken	57
Not sure	29
No Answer	3

Electric Utilities

16. How strongly do you support or oppose a state program that uses a small portion of all electric utility payments to help consumers use less energy so their monthly bills are lower?

	<u>%</u>
Strongly support	33
Somewhat support	26
Neither support nor oppose (Go to question 18)	12
Somewhat oppose (Go to question 18)	5
Strongly oppose (Go to question 18)	8
Not sure (Go to question 18)	11
No Answer	5

17. Would you still support having a state program to help consumers use less energy, even if it meant everyone had to pay an additional \$1.25 each month on their electric bill to support the program? (n=536)

	<u>%</u>
Yes	63
No	18
Not sure	18
No Answer	1

18. If there was a state program to help consumers use less energy, should all customers, including business, industrial and commercial electric users, contribute to the program?

	<u>%</u>
Yes	73
No	11
Not sure	14
No Answer	2

19. How strongly do you support or oppose having a state program that helps make electricity affordable to households with low incomes?

	<u>%</u>
Strongly support	46
Somewhat support	25
Neither support nor oppose (Go to question 21)	11
Somewhat oppose (Go to question 21)	5
Strongly oppose (Go to question 21)	6
Not sure (Go to question 21)	4
No Answer	3

20. Would you still support having a state program to provide low-income energy assistance, even if it meant everyone had to pay an additional \$1.25 each month on their electric bill to support the program? (n=643)

	<u>%</u>
Yes	64
No	19
Not sure	16
No Answer	1

21. If there was a low-income energy assistance program in the state, should all customers, including business, industrial and commercial electric users, contribute to the program?

	<u>%</u>
Yes	70
No	14
Not sure	15
No Answer	2

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.

22. 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	27
No	70
Not sure	2
No Answer	1

23. 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	15
Very likely	19
Somewhat likely	26
Not very likely	17
Not at all likely	4
Not sure	18
No Answer	1

24. People sometimes worry about whether they will have enough choices about where they or their family members will be able to get long-term care services. How worried are you about it?

	<u>%</u>
Extremely worried	14
Very worried	18
Somewhat worried	36
Not very worried	17
Not at all worried	7
Not sure	5
No Answer	3

25. 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	12
Be able to pay a nurse or a personal care aide to provide care at home	37
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	31
Have care provided in a nursing home	4
Not sure	13
No Answer	4

26. 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	53
Very important	35
Somewhat important	6
Not very important	1
Not at all important	*
Not sure	2
No Answer	2

27. If you needed home care services in the future – like home delivered meals, housecleaning, nurse’s care, or transportation – and these types services were not available in your community, how willing would you be to move into a nursing home to receive these services?

	<u>%</u>
Extremely willing	6
Very willing	8
Somewhat willing	22
Not very willing	29
Not at all willing	24
Not sure	9
No Answer	3

28. Almost eight in 10 nursing home residents in Louisiana have their nursing home bills paid for by Medicaid, the state health insurance program funded with federal and state tax dollars. Currently, more than 90 percent of the state Medicaid money spent on long-term care pays for nursing homes rather than services that give people the choice to stay in their own homes or in a community setting like an adult day care center. In 2004, more than 8,000 nursing home beds were empty.

How strongly do you support or oppose legislation that would increase Medicaid funding for services that help people stay in their own homes longer, even if it meant reducing funding for nursing homes?

	<u>%</u>
Strongly support	48
Somewhat support	24
Neither support nor oppose (Go to question 30)	9
Somewhat oppose (Go to question 30)	3
Strongly oppose (Go to question 30)	2
Not sure (Go to question 30)	9
No Answer	5

29. Would you still support legislation that reduced funding for nursing homes if it meant that nursing homes with a lot of empty beds might have to close or be consolidated with another facility? (n=663)

	<u>%</u>
Yes	51
No	19
Not sure	28
No Answer	2

30. How strongly do you support or oppose AARP Louisiana advocating to increase funding of long-term care services that help people stay in their own homes or communities?

	<u>%</u>
Strongly support	65
Somewhat support	20
Neither support nor oppose (Go to question 32)	6
Somewhat oppose (Go to question 32)	1
Strongly oppose (Go to question 32)	*
Not sure (Go to question 32)	5
No Answer	4

31. Would you still support AARP Louisiana advocating to expand funding for long-term care services that help people stay in their own homes and communities even it meant reducing funding for nursing homes? (n=775)

	<u>%</u>
Yes	68
No	8
Not sure	23
No Answer	1

32. How likely would you be to vote for a candidate for state office in Louisiana who supports shifting funds from nursing homes to long-term care services that help people 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	59
Would not make a difference	16
Less likely	7
Not sure	15
No Answer	3

33. How strongly do you support or oppose the state of Louisiana strengthening the enforcement of quality standards for nursing homes?

	<u>%</u>
Strongly support	76
Somewhat support	12
Neither support nor oppose	4
Somewhat oppose	*
Strongly oppose	*
Not sure	5
No Answer	3

34. Assisted living is a residential setting that provides or coordinates personal care services, activities, and health related services with the goals of maximizing resident privacy and independence.

How strongly do you support or oppose the state of Louisiana strengthening the enforcement of quality standards for assisted living facilities?

	<u>%</u>
Strongly support	71
Somewhat support	16
Neither support nor oppose	4
Somewhat oppose	1
Strongly oppose	*
Not sure	5
No Answer	3

35. How strongly do you support or oppose the state of Louisiana strengthening the enforcement of quality standards for providers of home and community-based services?

	<u>%</u>
Strongly support	71
Somewhat support	17
Neither support nor oppose	4
Somewhat oppose	*
Strongly oppose	*
Not sure	5
No Answer	3

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	45
No	52
No Answer	3

D2. Are you male or female?

	<u>%</u>
Male	37
Female	60
No Answer	3

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

	<u>%</u>
50-59	30
60-74	38
75+	26
No Answer	6

D4. What is your current marital status?

	<u>%</u>
Married	46
Separated	1
Divorced	15
Widowed	29
Single, that is never married	5
Single, living with partner	1
No Answer	3

D5. Thinking about your state elections for Louisiana Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

	<u>%</u>
Always vote	70
Sometimes miss one	19
Rarely vote	5
Never vote	2
Not sure	1
No Answer	3

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

	<u>%</u>
Less than high school graduate	12
High school graduate	30
Technical school/Other	5
Some college	17
Graduated college	14
Graduate school or more	10
No Answer	12

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

	<u>%</u>
Employed full-time	28
Employed part-time	6
Not employed	4
Retired	50
Homemaker	5
Other	3
Temporarily unemployed	1
No Answer	4

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

	<u>%</u>
Yes	2
No	91
Not sure	2
No Answer	5

D9. What is your race?

	<u>%</u>
White	62
Black	32
Asian/Oriental/Chinese/Japanese	*
Native American/American Indian	1
Other	2
No Answer	4

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	15
\$10,000 to \$19,999	21
\$20,000 to \$29,999	15
\$30,000 to \$39,999	11
\$40,000 to \$49,999	10
\$50,000 to \$74,999	9
\$75,000 or more	10
No Answer	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 **June 1, 2005**.

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