



Massachusetts Election Issues: Opinions from AARP Bay State Members

October 2006



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Report Prepared by Katherine Bridges

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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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Survey Highlights

AARP Massachusetts commissioned this study of members in the Commonwealth to assess their opinions on three issues of importance to individuals age 50 and older: work and retirement, prescription drugs, and long-term care. This mail survey of 1,545 AARP Massachusetts members was conducted between July 14 and August 11, 2006. It is hoped that the results from this survey can inform policy discussions during the elections and beyond.

Key findings from the survey include:

- Prescription drug affordability and home and community-based care top the list of legislative priorities for AARP members in Massachusetts.
- Even though most respondents currently have prescription drug coverage, they strongly support legislative proposals to address prescription drug affordability and coverage issues: 96% support legislation to improve affordability of prescription drugs, 81% support legislation that would increase funding for Prescription Advantage, and the same percentage support having all prescription drugs not covered by Medicare covered by Prescription Advantage. Two-thirds of members would be more likely to vote for a candidate who supported coverage of all prescriptions through an expansion of Prescription Advantage.
- Most employed respondents work for economic reasons and do not plan to fully retire when they reach retirement age. As such, three-quarters are supportive of funding for older worker training and retraining programs and many (46%) would be more likely to vote for candidates who supported such programs.
- Nearly all AARP members (94%) think it is important to be able to stay at home as long as possible when needing long-term care, and three-quarters would be more likely to vote for candidates who can help them achieve this goal.
- Most members (63%) are not confident they could pay for long-term care on their own and at least three-quarters do not have long-term care insurance to help. Instead, seven in ten strongly support improved access, affordability and quality of long-term care insurance and would be more likely to vote for candidates who worked to accomplish this.

Background

Massachusetts residents will vote for a new governor and state representatives in 2006. There will be many important issues for voters to consider when going to the polls. Together, residents and lawmakers should address several important issues in the 2006 elections such as, prescription drugs, opportunities and protections for older workers, and long-term care.

Prescription drug costs are at the top of minds for many Americans, particularly older adults. Despite the Medicare Part D plans that have recently expanded coverage to many residents who were without coverage before, affordability of prescriptions remains a problem across the country. Prescription drugs have been one of the fastest growing components of national health care costs in the past ten years. In fact, spending on prescription drugs is projected to grow by more than 10 percent per year over the next seven years.¹ In Massachusetts, residents are fortunate to have Prescription Advantage, the state pharmacy assistance program that offers additional coverage to Medicare Part D.

With the rising costs of health care and the need for greater retirement savings, another issue of concern to many middle-aged and older adults is continued employment. More than 38 million workers are age 50 and older, and this number is expected to rise sharply as the workforce grows older and as employers face a shortage of younger workers. One of the keys to continued employment for many workers is job training and retraining. In 2006, the Massachusetts Legislature passed a bill authorizing funding for retraining programs for older workers. Continued funding for these programs will help ensure older workers are able to maintain current or obtain new employment opportunities.

Long-term care refers to an array of medical and social services that are provided over a prolonged period of time to people with disabilities, people with chronic illnesses, and frail elderly people.² In Massachusetts, the private pay cost of long-term care in a nursing home is approximately \$96,000 per year,³ the cost of care in assisted living is approximately \$39,000 per year,⁴ and the cost of home and community-based services is approximately \$23 per hour.¹ While individuals can purchase coverage through private long-term care insurance policies, policies that provide adequate coverage, particularly of home- and community-based services, are unaffordable to most. There is also Medicaid, the federal and state program that pays for health and long-term care services for low-income children, elderly, and those with disabilities. Massachusetts allocates 64 percent of its Medicaid long-term care spending to nursing homes, while only 36 percent goes to home and community-based services.⁵

¹ The Policy Book: AARP Public Policies 2006.

² National Conference of State Legislatures (2005).

³ The MetLife Market Survey of Nursing Home and Home Care Costs (2005). The MetLife Mature Market Institute.

⁴ The MetLife Market Survey of Assisted Living Costs (2005). The MetLife Mature Market Institute.

⁵ Across the States, Profiles of Long-Term Care (2004). AARP, Public Policy Institute.

In spite of the range of programs aimed at supporting the long-term care needs of older adults, older persons and their families in Massachusetts seeking long-term care services face a confusing array of public and private services and providers. This confusion will only grow as the number of individuals in need of long-term care increases. Between 2002 and 2020, there will be a 52 percent increase in the number of Massachusetts residents aged 85 and older, the population most likely to need long-term care services.³

AARP Massachusetts commissioned this study of members in the Commonwealth to assess their opinions on issues of importance to individuals age 50 and older. Three issues were covered in this survey: prescription drugs, work and retirement, and long-term care. Candidates for public office in Massachusetts were also asked questions about these same issues, and their answers have been included in 2006 AARP Massachusetts Voters Guides. It is hoped that the results from this survey can inform policy discussions during the elections and beyond.

The mail survey was conducted with a randomly selected sample of 3000 AARP Massachusetts members between July 14 and August 11, 2006. Of those surveyed, 1,545 returned completed questionnaires by the survey end date, yielding a response rate of 52 percent. The survey has a sampling error of plus or minus 2.5 percent. Responses to each of the questions included in the survey can be found at the end of this summary.

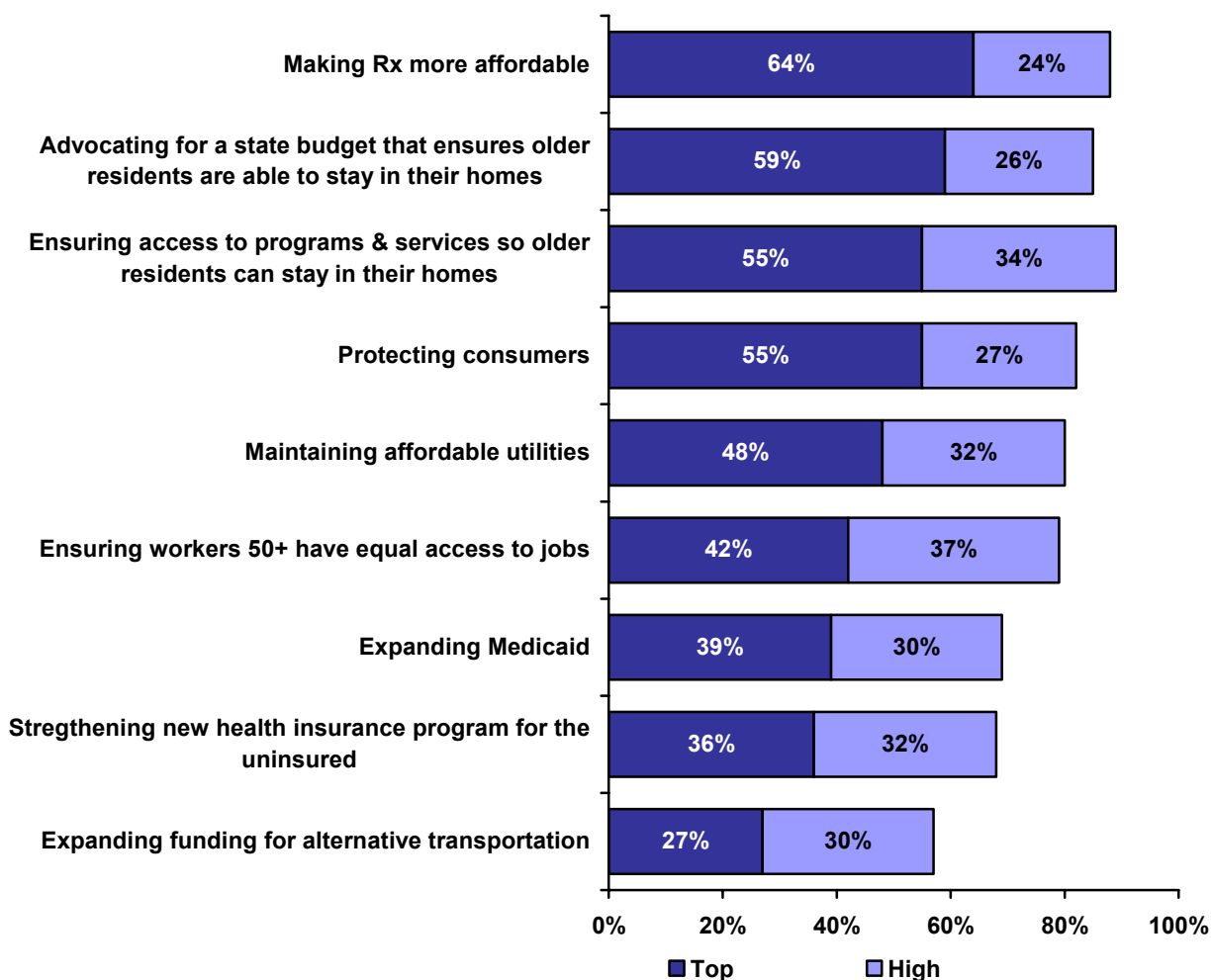
Survey Findings

Legislative Priorities for AARP

Prescription drug affordability and home and community-based care are top legislative priorities for AARP members in Massachusetts.

In an attempt to gauge the issues of importance to their members, AARP Massachusetts included a list of legislative issues in the survey and asked respondents to rate how much a priority it should be for AARP to work on the issues in the Commonwealth. In response, members rated prescription drug affordability, issues related to home- and community-based long-term care services, consumer protection, utilities, and older worker protections as the top-tier priorities.

Top and High Priority Legislative Issues for Massachusetts Members
(Weighted N=1,545)

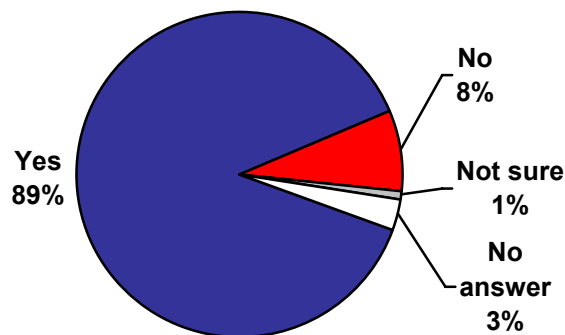


Prescription Drugs

Even though most respondents currently have prescription drug coverage, they strongly support legislative proposals to address prescription drug affordability and coverage issues, and would be likely to vote for candidates who feel the same.

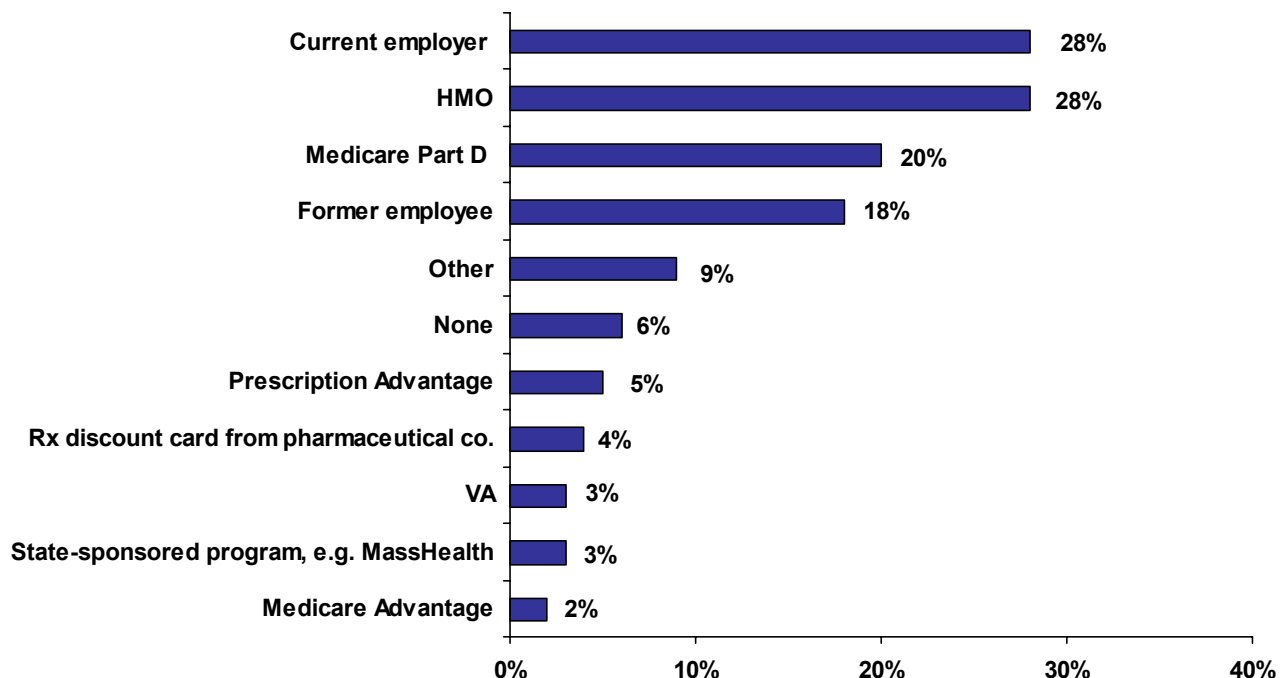
Nearly nine in ten Massachusetts AARP members report they currently have prescription drug coverage that helps pay for some or their entire prescription drug costs. One in six (15%) respondents with incomes below \$15,000 a year say they *do not* have prescription coverage.

Whether Respondents Have Prescription Drug Coverage
(Weighted N=1,545)



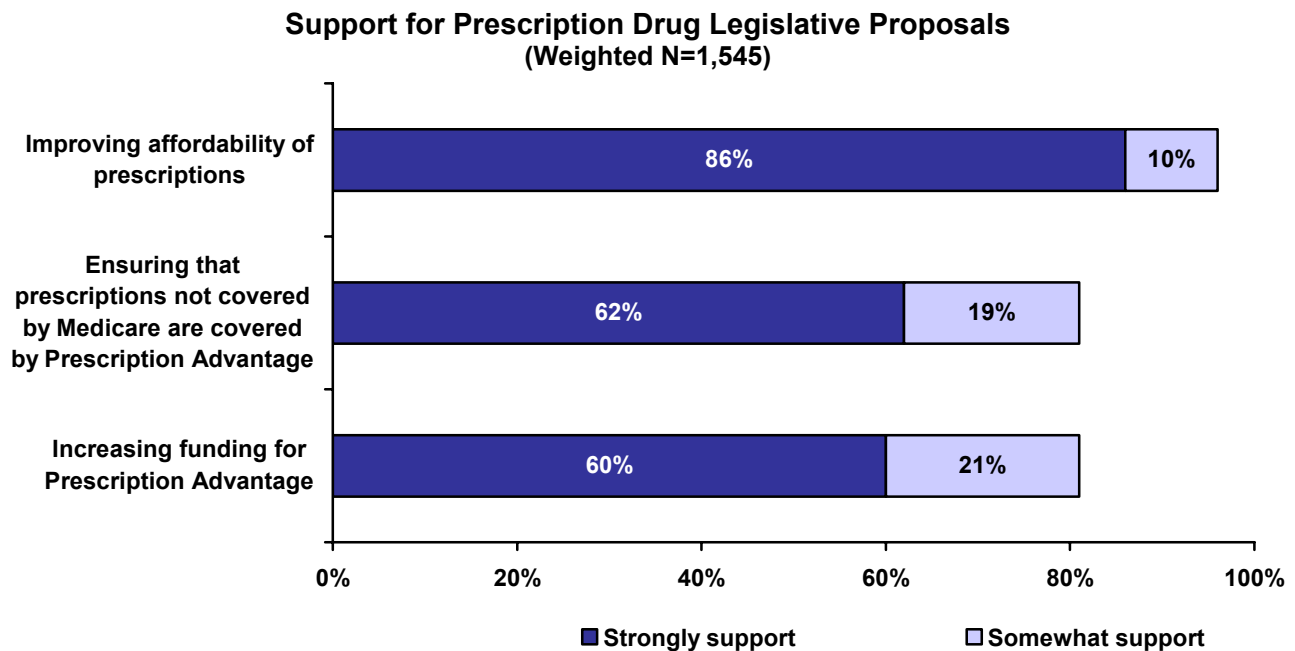
Most frequently, members report that a current employer—either their own or their spouse’s—pays for all or part of their cost of the prescriptions, or the costs are paid for by a health maintenance organization (HMO). About one in five report being covered by a Medicare Part D plan and six percent say they pay the entire cost of prescriptions on their own.

Type of Prescription Drug Coverage Reported by Respondents
(Weighted N=1,545)



As would be expected, lower income respondents---those making less than \$15,000 a year-- are most likely to have coverage through Prescription Advantage (16%) or MassHealth (16%). In addition, one-third (33%) of this income group report they are covered by a Medicare Part D plan. One in six (12%) low-income respondents say they pay the full retail price because they do not have coverage.

Despite the widespread coverage among this population, respondents are strongly supportive of legislative proposals to address prescription drug affordability and coverage. Nearly all members say they strongly or somewhat support legislation to improve affordability of prescription drugs. Eight in ten members support legislation that would increase funding for Prescription Advantage, the state pharmacy assistance program that offers additional coverage to Medicare Part D prescription benefits, and a similar proportion support a proposal to ensure that all prescription drugs that are not covered by Medicare are covered by Prescription Advantage.



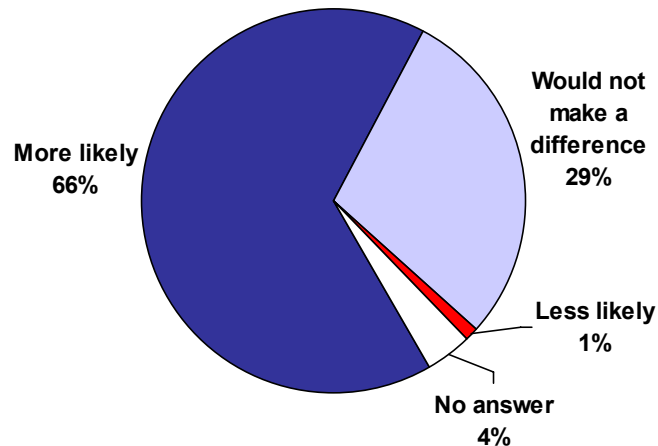
Strong support for each of these proposals is likely to come from members with incomes below \$75,000 a year.

Strong Support for Prescription Drug Legislation by Income

Legislative Proposal	<\$15,000 (n=176)	\$15,000- \$35,000 (n=333)	\$35,000- \$75,000 (n=501)	\$75,000+ (n=349)
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
Improving affordability of prescription drugs	89	91	88	82
Increasing funding for Prescription Advantage	73	64	62	55
Ensuring all prescriptions not covered by Medicare are covered by Prescription Advantage	72	66	64	56

Income level, however, does not appear to influence members' opinions on candidate support for this issue: two-thirds of members, regardless of income level, say they would be more likely to vote for a candidate for state office who supported ensuring that Prescription Advantage has adequate funding to provide coverage beyond Medicare's benefits.

Likelihood of Voting for a Candidate Who Supports Adequate Funding of Prescription Advantage (Weighted N= 1,545)



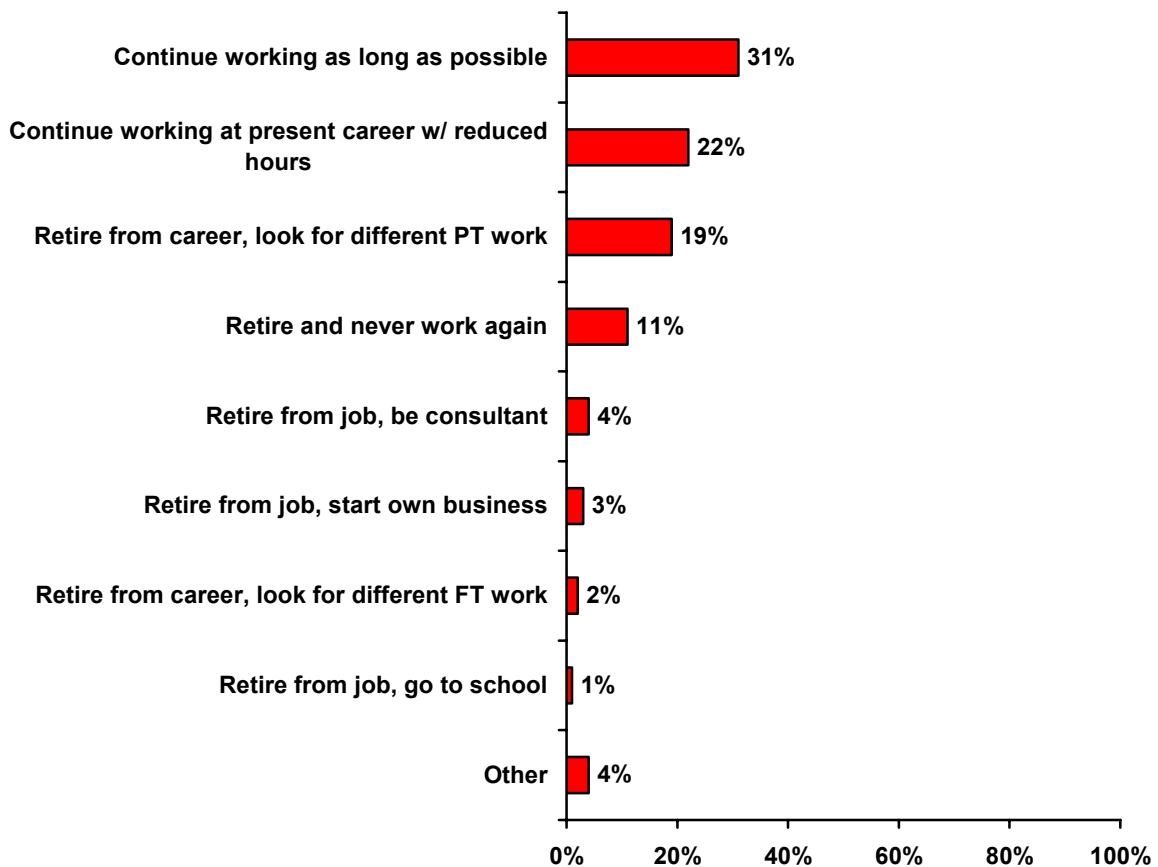
Work and Retirement

Most employed respondents work for economic reasons and do not plan to fully retire when they reach retirement age. As such, they are supportive of funding for older worker training and retraining programs.

More than 38 million workers are age 50 and older, a number that will rise sharply as the workforce grows older and as employers face a shortage of younger workers. To help assess how this trend might impact Massachusetts and whether AARP members support initiatives that enable workers to continue working as long as they want, AARP included questions on this issue in this survey, some particularly for those who are still working.

More than four in ten respondents to the survey are still in the workforce, working full-time (30%), part-time (10%), or currently unemployed but looking for work (2%). More specifically, however, the vast majority of members age 50 to 64 are still working or looking for work (76%). When these working members reach retirement age, most think they will continue working, either in their current career or in some other type of work. Only about one in ten thinks they will retire and never work again.

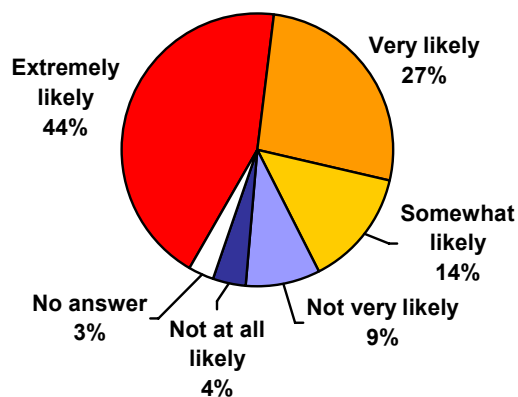
**Working Members' Plans at Retirement Age
(Weighted n=658 working or looking for work)**



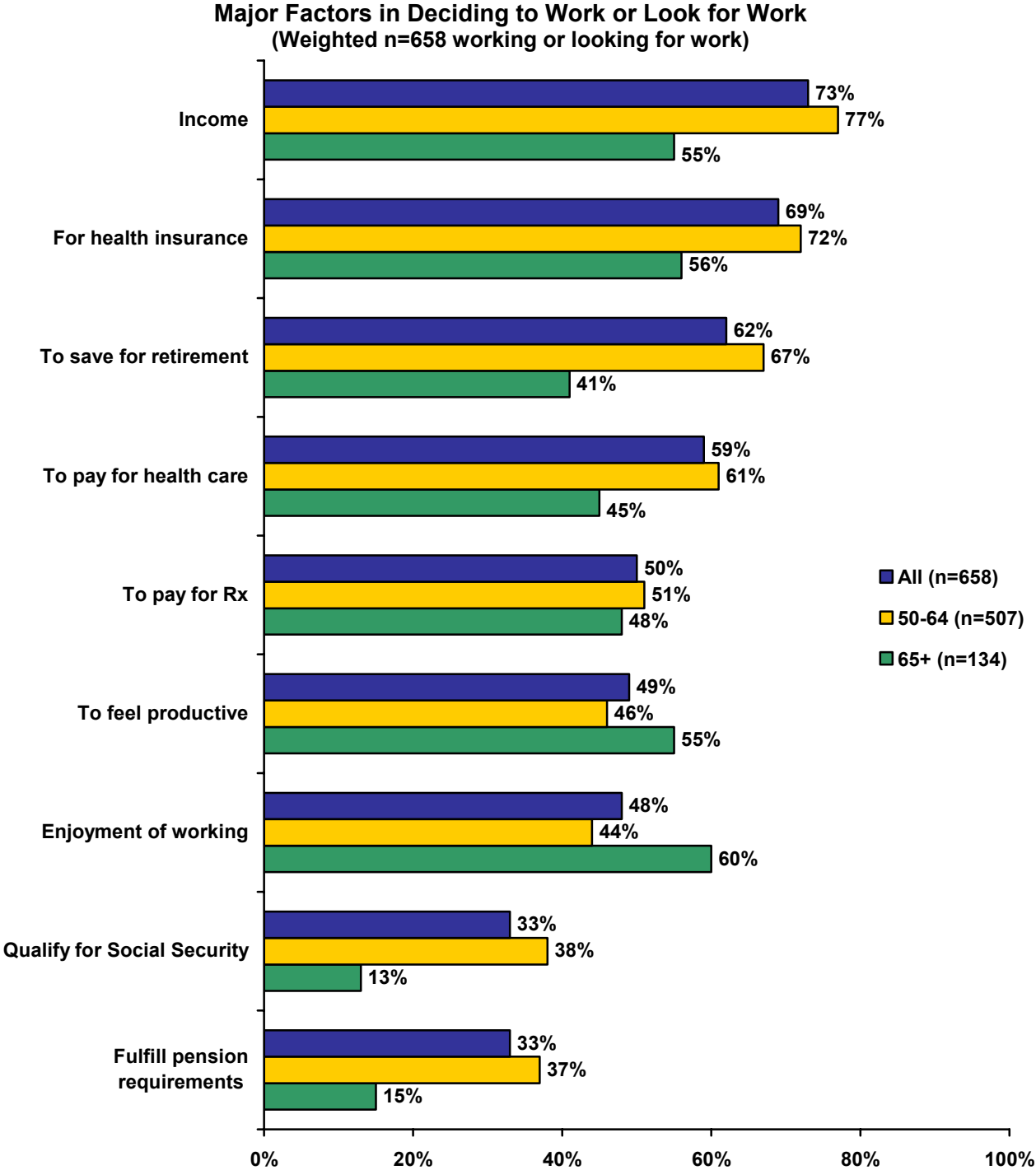
What's interesting, however, is that the closer one gets to retirement age, the more one's perspective seems to change. For instance, workers 65 and over are twice as likely as workers age 50-64 to say they want to work at their present job or career for as long as they are able (54% 65+ vs. 25% 50-64), whereas workers age 50-64 are much more likely to say they want to retire and never work again (12% vs. 4%). These younger workers are also more inclined to think they may want to retire from their current job and work somewhere else part-time (23% 50-64 vs. 4% 65+).

While many workers age 50 and older think they would like to continue working once they reach retirement age, even more say they would be likely to continue working for a few years beyond their intended retirement age if they could cut back on their hours and still maintain benefits. This idea is particularly appealing to workers age 65 and older: eight in ten of these older workers would take advantage of this scenario if it was offered to them (55% extremely likely; 24% very likely).

Likelihood of Working Beyond Retirement Age
(Weighted n=658 working or looking for work)



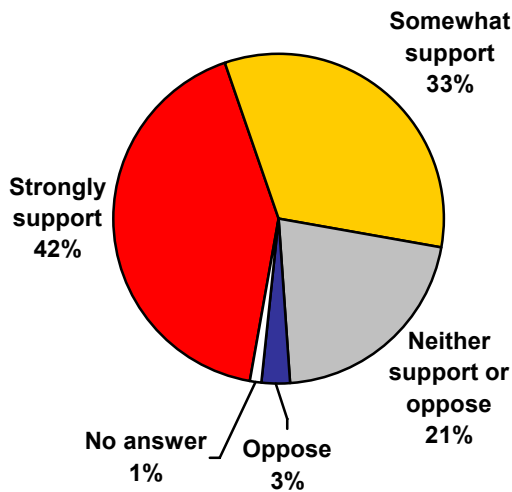
Most people work because they need income. This is true of AARP Massachusetts members as well: three-quarters of respondents say the need for income is a major factor in their decision to be working or looking for work. Close behind, however, is the need to maintain health insurance coverage.



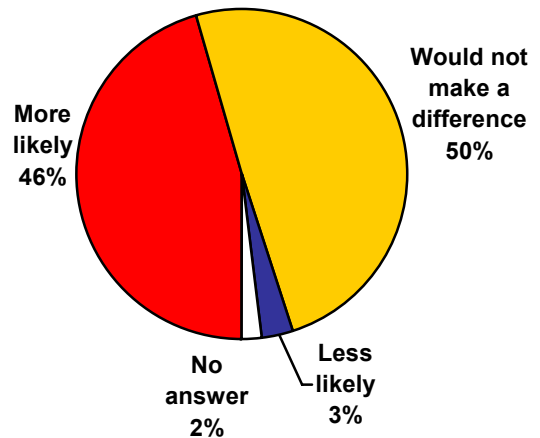
Here again, however, there are differences by age in the motivations for work. Workers under age 65 are more likely to say they are working for most of the economic reasons listed, whereas workers age 65 and older are more likely to be working because they enjoy the job or enjoy the social aspect of working.

In order to maintain employment and improve employment opportunities, workers of all ages benefit from employer training and retraining programs. For the first time, in fiscal year 2006, the Massachusetts Legislature passed a bill authorizing funding for retraining programs for older workers. To assess member support for this concept, survey respondents were asked whether they support or oppose the state allocating funds to provide training and retraining programs for older workers. In response, three-quarters say they strongly or somewhat support funding such programs. In fact, nearly half of the members surveyed say they would be more likely to vote for a candidate for state office who supported increasing job training and retraining programs for older workers. Of note, members under age 65 are more likely than older members to strongly support state funding of older worker training and retraining programs (47% vs. 38%) and they are more likely to vote for a candidate who supports increasing such programs (49% vs. 43%).

Support for Funding Older Worker Training and Retraining Programs
(Weighted N=1,545)



Likelihood of Voting for a Candidate Who Supports Increasing Training and Retraining Programs
(Weighted N=1,545)



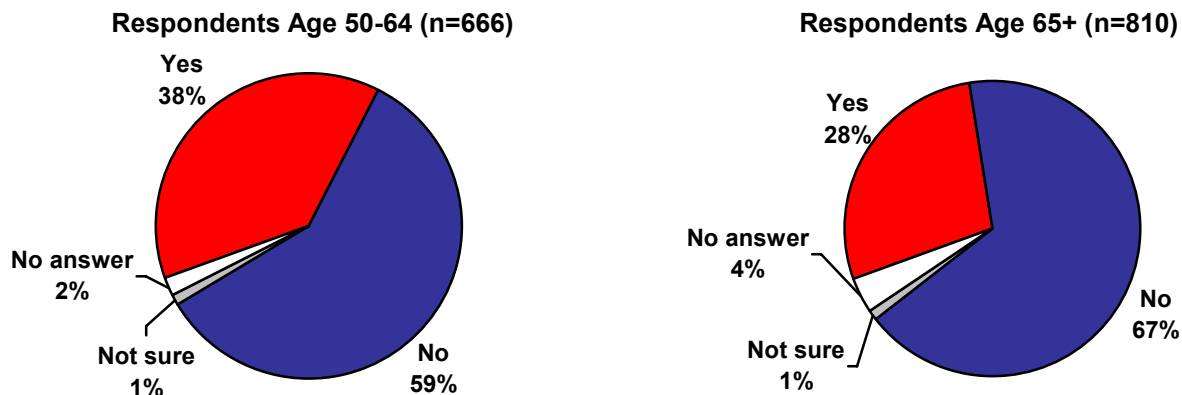
Long-Term Care

AARP members think it is important to be able to stay at home as long as possible, and support legislation and candidates that can help achieve this goal.

The need for long-term services and supports is expected to increase dramatically as the baby boomers age and people live longer lives. Right now, in Massachusetts, the long-term care “system” consists of largely uncoordinated, fragmented and costly services and supports. Medicaid, the largest source of public financing for such care, is available to some, but pays primarily for nursing home care. While home and community based care is generally less expensive, Massachusetts currently relies more heavily than other states on care provided in nursing homes than it does on home and community based care⁶. More importantly, however, is that long-term care, regardless of where it is delivered, is unaffordable to most individuals over a long period of time. Questions were included in this survey on long-term care to assess member experiences, opinions, and support for reforming the current system.

In the survey, long-term care is defined as “...care provided over an extended period of time. People of all ages who are frail, ill, or disabled and need assistance with activities such as getting dressed, bathing, preparing meals, or eating, receive long-term care. This care can be provided at home, in a community setting, or in a nursing home.” About one-quarter of AARP members in Massachusetts say they or a member of their family, such as a spouse, parent, child, sibling, or grandparent, has needed long-term care services in the past five years. AARP members between the ages of 50 and 64 are nearly twice as likely as older members to have needed long-term care, either for themselves or a family member, in the past five years.

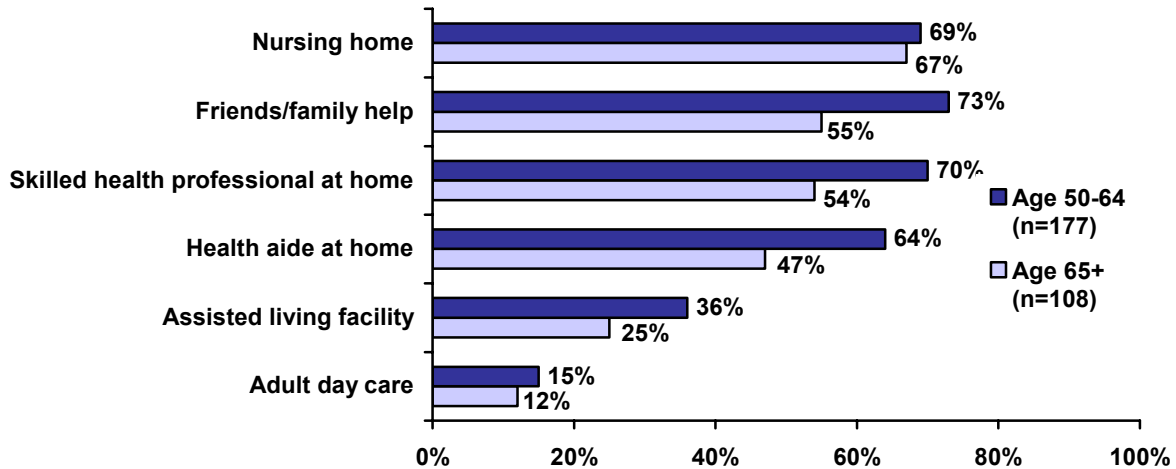
Whether Long-Term Care Was Needed in the Past 5 Years



During this time, nursing home care was used most often by AARP members in Massachusetts, but care provided at home, either by friends and family, or home health care professionals, was used by nearly as many. Only about a third of members say they used assisted living facilities or group homes in the past five years, and relatively few report using adult day services during this timeframe. Likely due to the higher incidence of having the need for long-term care services in their family, respondents under age 65 were more likely than older ones to have used all of these services except nursing homes.

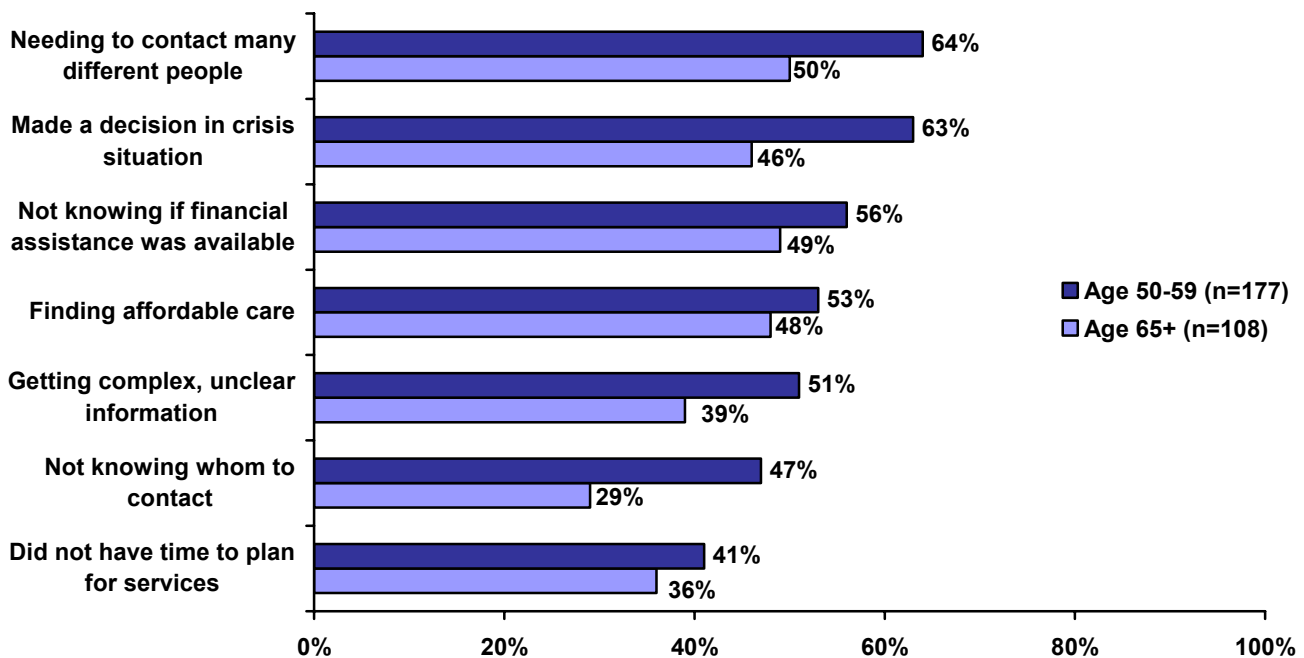
⁶ Across the States, Profiles of Long-Term Care (2004). AARP, Public Policy Institute.

Long-Term Care Services Used in the Past 5 Years



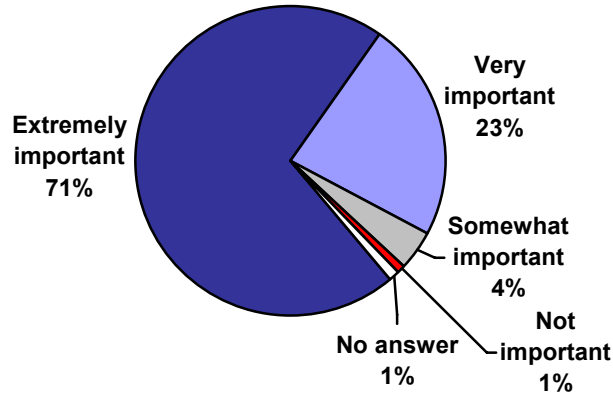
Due to the fragmented system that currently exists, many people encounter difficulties when they are faced with needing long-term care services. This proved true among the AARP members in Massachusetts who needed long-term care services for a family member or themselves in the past five years. The problem faced most often by these members was having to contact many different people in order to get services, and nearly as many found themselves having to make decisions in crisis situations. Still, over half of respondents reported not knowing whether financial assistance was available or that finding affordable care was a problem they faced when seeking long-term care services. Other problems encountered by four in ten or more include: getting complex, unclear information; not knowing whom to contact; and not having time to plan for the services they needed. Again, respondents under age 65 were more likely than older ones to have encountered most of these problems.

Problems Members Faced When Needing Long-Term Care (Weighted n=431, needed long-term care in past 5 years)



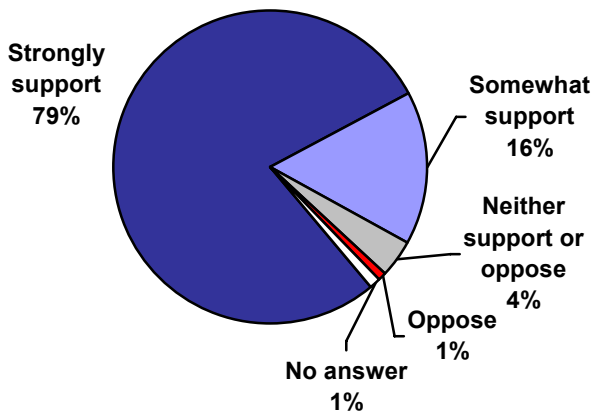
Despite the prevalence of nursing home care, most AARP members in Massachusetts say it is extremely important to be able to stay at home as long as possible if they need long-term care services. This opinion holds true regardless of age.

Importance of Staying at Home as Long as Possible
(Weighted N=1,545)

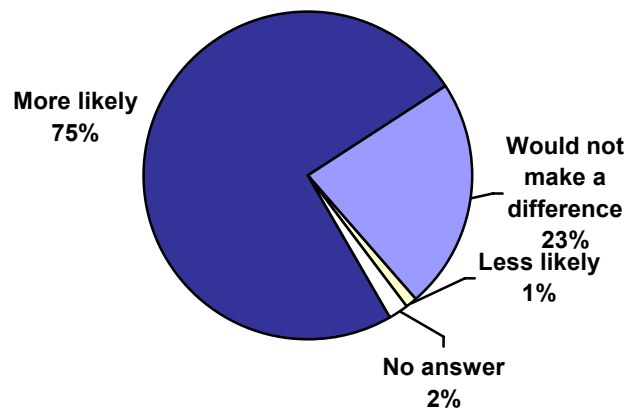


It is not surprising then that most respondents say they strongly or somewhat support AARP Massachusetts advocating for long-term care services that help people remain in their own homes or communities, or that they would be more likely to vote for a candidate who supports initiatives to make it easier for people to stay at home if they need long-term care.

Support for AARP Massachusetts Advocating for LTC Services that Help People Remain At Home
(Weighted N=1,545)

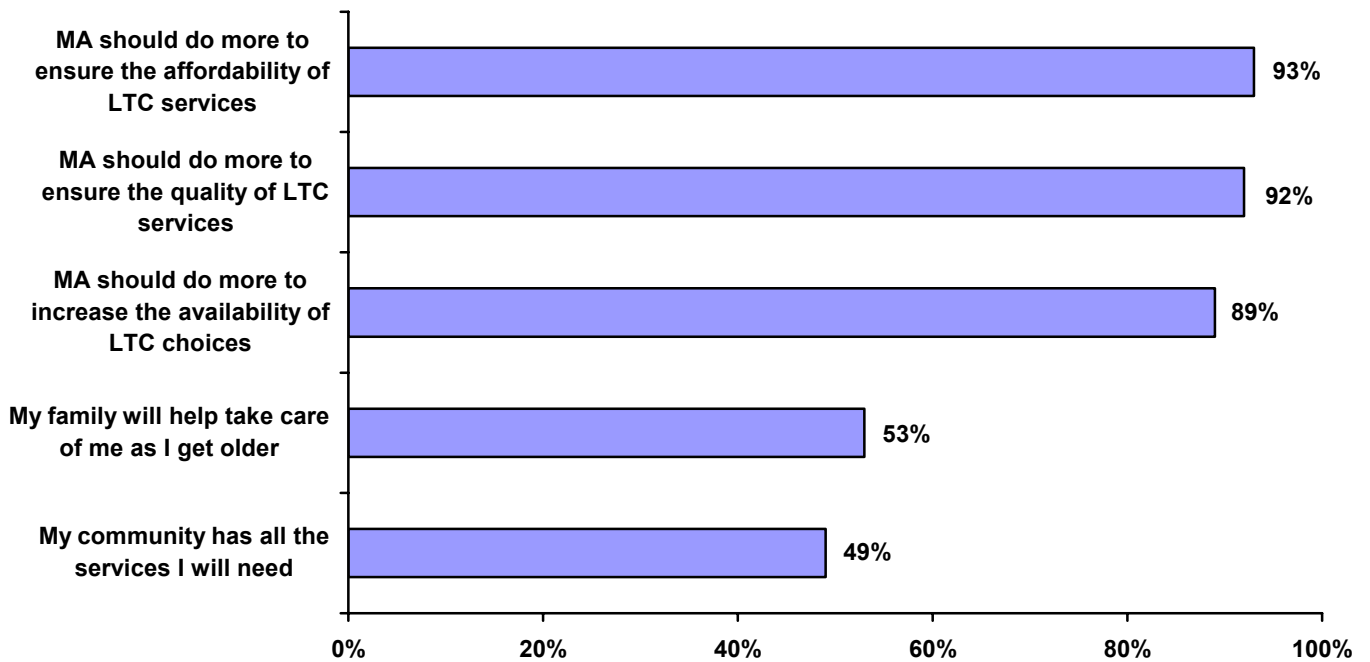


Likelihood of Voting for a Candidate Who Supports Initiatives that Make it Easier for People to Remain at Home
(Weighted N=1,545)



Through agreement with a series of statements, members' support for long-term care system reform comes through clearly again. About nine in ten members agree that Massachusetts should do more to: ensure that long-term care services are affordable; ensure the quality of long-term care services; and increase the availability of long-term care choices. Only half thinks their community has all the services they will need as they get older.

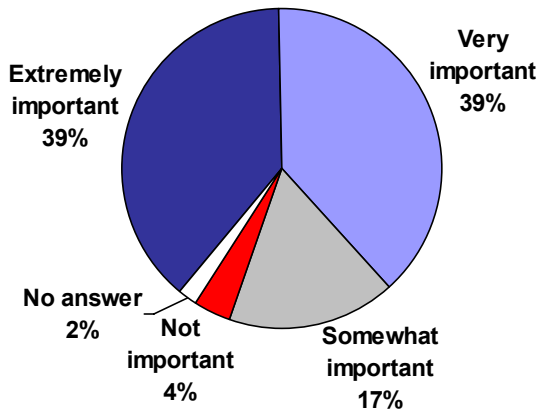
**Agreement with Statements about Long-Term Care
(Weighted N=1,545)**



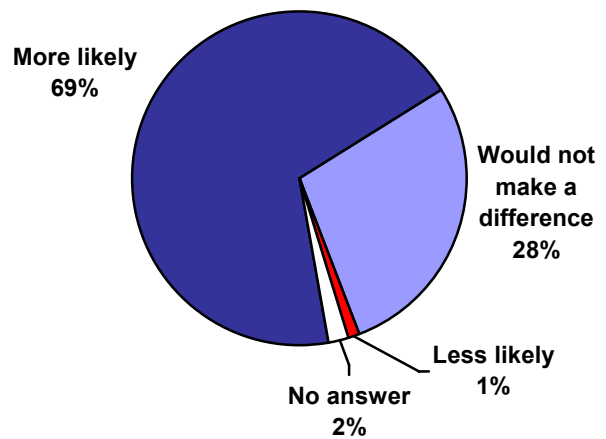
Perhaps because they have had more experience in needing long-term care, members under age 65 are less likely to agree that their family will help take care of them (47% vs. 59%) and that their community has all the services they will need when they get older (44% vs. 54%).

Nonetheless, about eight in ten respondents of all ages believe it is important that Massachusetts improves its long-term care system in regards to information and outreach (40% extremely important; 40% very important) as well as for access and applying for services. Moreover, if a candidate for state office supported improving consumer access and choice for long-term care services, the majority of members would be more likely to vote for him or her.

Importance of Massachusetts Improving the System to Help Consumers Access and Apply for LTC Services
(Weighted N=1,545)



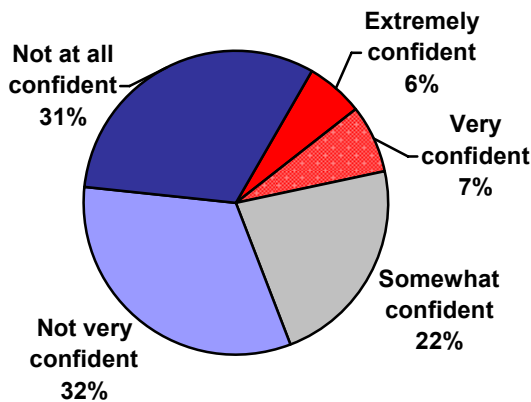
Likelihood of Voting for a Candidate Who Supports Improving Consumers Access and Choice for LTC Services
(Weighted N=1,545)



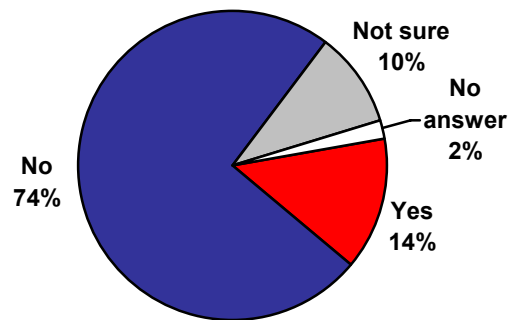
Most members support improved access, affordability and quality of long-term care insurance—likely because they are not confident they could pay for long-term care on their own and they currently do not have insurance to help.

In Massachusetts, the cost of care in a nursing home is approximately \$96,000 per year⁷, the cost of care in assisted living is approximately \$39,000 a year⁸, and the cost of home and community-based service is about \$23 an hour.⁴ When respondents are informed of these amounts in the survey then asked how confident they are about their ability to pay for long-term care services for one year if it was needed, the majority are largely not confident. This is particularly true among the 50 to 64 year olds where nearly seven in ten (68%) say they are not very or not at all confident they could afford the cost of care for even one year. In addition, most respondents do not have long-term care insurance that would pay for care provided over an extended period of time in a nursing home or at home.

Confidence About Paying for Long-Term Care Services for a Year (Weighted N=1,545)



Whether Respondents Report Having Long-Term Care Insurance (Weighted N=1,545)

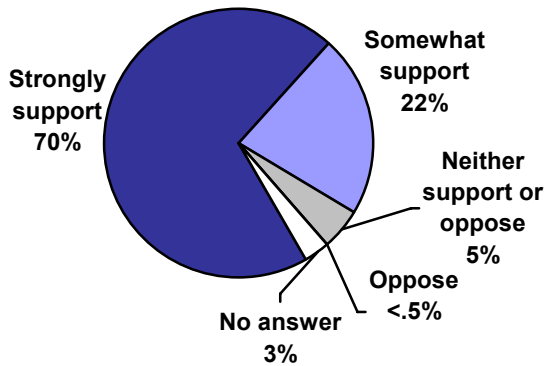


⁷ The MetLife Market Survey of Nursing Home and Home Care Costs (2005). The MetLife Mature Market Institute.

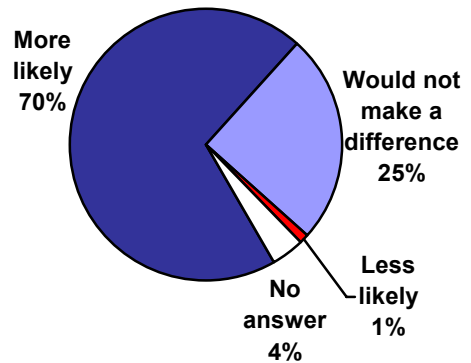
⁸ The MetLife Market Survey of Assisted Living Costs (2005). The MetLife Mature Market Institute.

Having little or no confidence in their ability to pay for long-term care if it was needed and with most having no insurance to help, results show that members would support legislative proposals and candidates that would help improve quality, affordability, and availability of long-term care insurance policies. For instance, more than nine in ten AARP members would strongly or somewhat support a legislative proposal that would improve the quality, affordability, and availability of long-term care insurance policies in Massachusetts; seven in ten AARP members would be more likely to vote for a candidate who supported this proposal.

Support for Improving Quality, Affordability, and Availability of Long-Term Care Insurance Policies
(Weighted N=1,545)

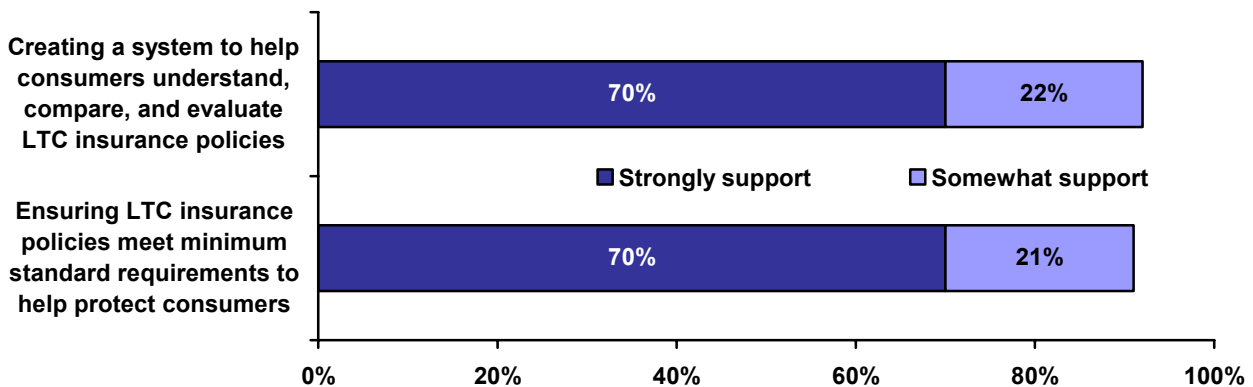


Likelihood of Voting for a Candidate Who Supports Improving Quality, Affordability, and Availability of Long-Term Care Insurance Policies
(Weighted N=1,545)



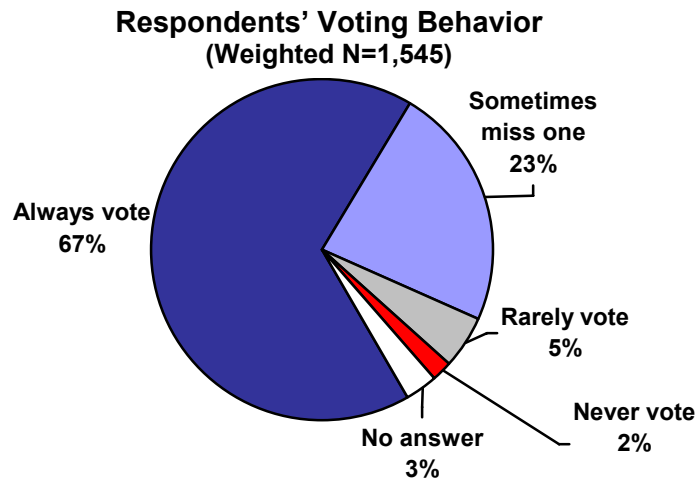
In addition, more than nine in ten AARP members would support legislative proposals that would create a system to help consumers understand, compare and evaluate long-term care insurance policies. The same proportion would also support a legislative proposal that would ensure long-term care policies offered in Massachusetts met minimum requirement standards to help protect consumers.

Support for Legislative Proposals on Long-Term Care Insurance
(Weighted N=1,545)



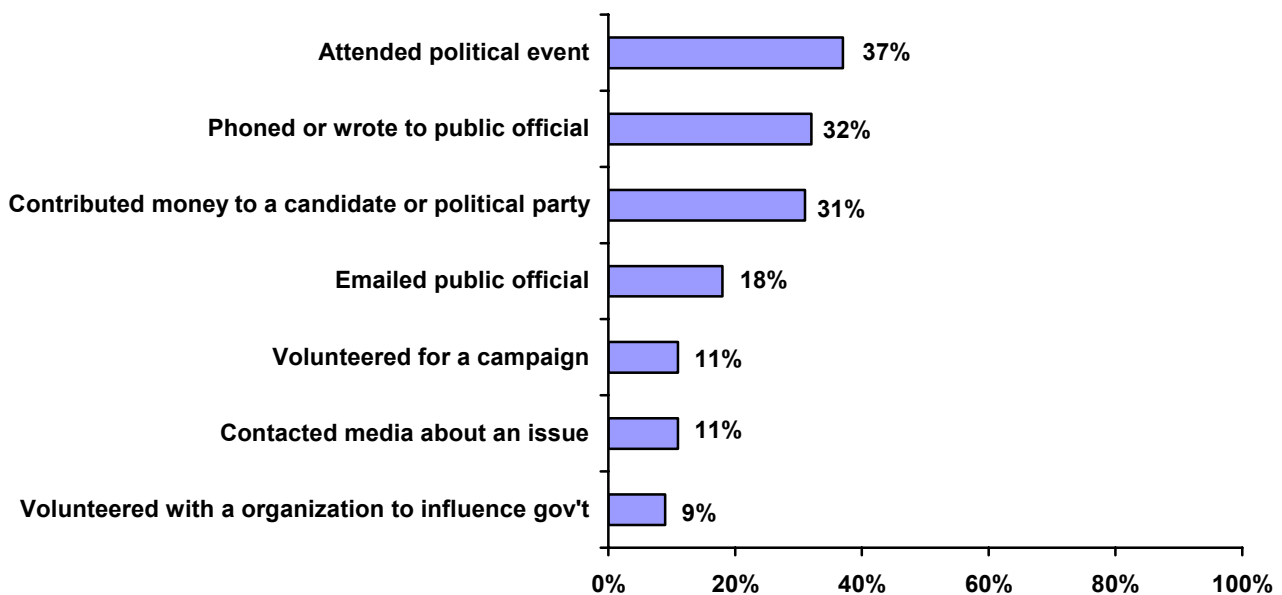
Political Engagement of AARP Massachusetts Members

Nearly seven in ten Massachusetts AARP members say they are extremely (33%) or very (35%) interested in state government activities. And, although about a quarter of respondents say they sometimes miss voting in an election, the majority of AARP members in Massachusetts say they always vote.



Beyond this basic engagement in the political system, many AARP members in the Commonwealth have participated in other political activities in the past five years, including attending political events or town meetings, and phoning or writing to public officials to make their views known on an issue.

Political Activities Members Have Participated in During Past 5 Years (Weighted N=1,545)



Conclusion

In examining the list of legislative priorities that survey respondents were asked to rate, it is apparent that the priorities chosen for AARP to focus on are similar to the issues that members strongly support legislative action on and want their candidates for public office to support. Topping the list is making prescription drugs more affordable, followed by issues related to home and community-based long-term care. These issues, which were examined more closely in this survey, show that members are deeply concerned about these issues and are ready to cast their votes to ensure their concerns are addressed.

More specifically, while most survey respondents have prescription coverage, a strong majority support legislative proposals to address prescription drug affordability and to expand coverage and funding of Prescription Advantage. Concurrently, the majority of members also say they would be more likely to vote for candidates who also supported these proposals.

While only about a quarter of members have needed long-term care in the past 5 years for themselves or a family member, nearly all members feel it is important to be able to remain at home for as long as possible when needing this type of care. Moreover, members strongly agree that Massachusetts should do more to increase the availability and affordability of long-term care choices, and they would be more likely to support candidates who backed initiatives that make it easier for people needing long-term care to stay at home as long as possible.

In light of the high cost of long-term care which is unaffordable to most, having access to high-quality, affordable, long-term care insurance policies also seems to be of considerable importance to members. More than ninety percent of members say they support legislative proposals that would improve quality, affordability, and availability of long-term care insurance policies as well as create a system where consumers could more clearly understand and choose a policy that had minimum standard protections. As such, seven in ten members say they would be swayed toward a candidate who supported such improvements in the long-term care insurance policy market.

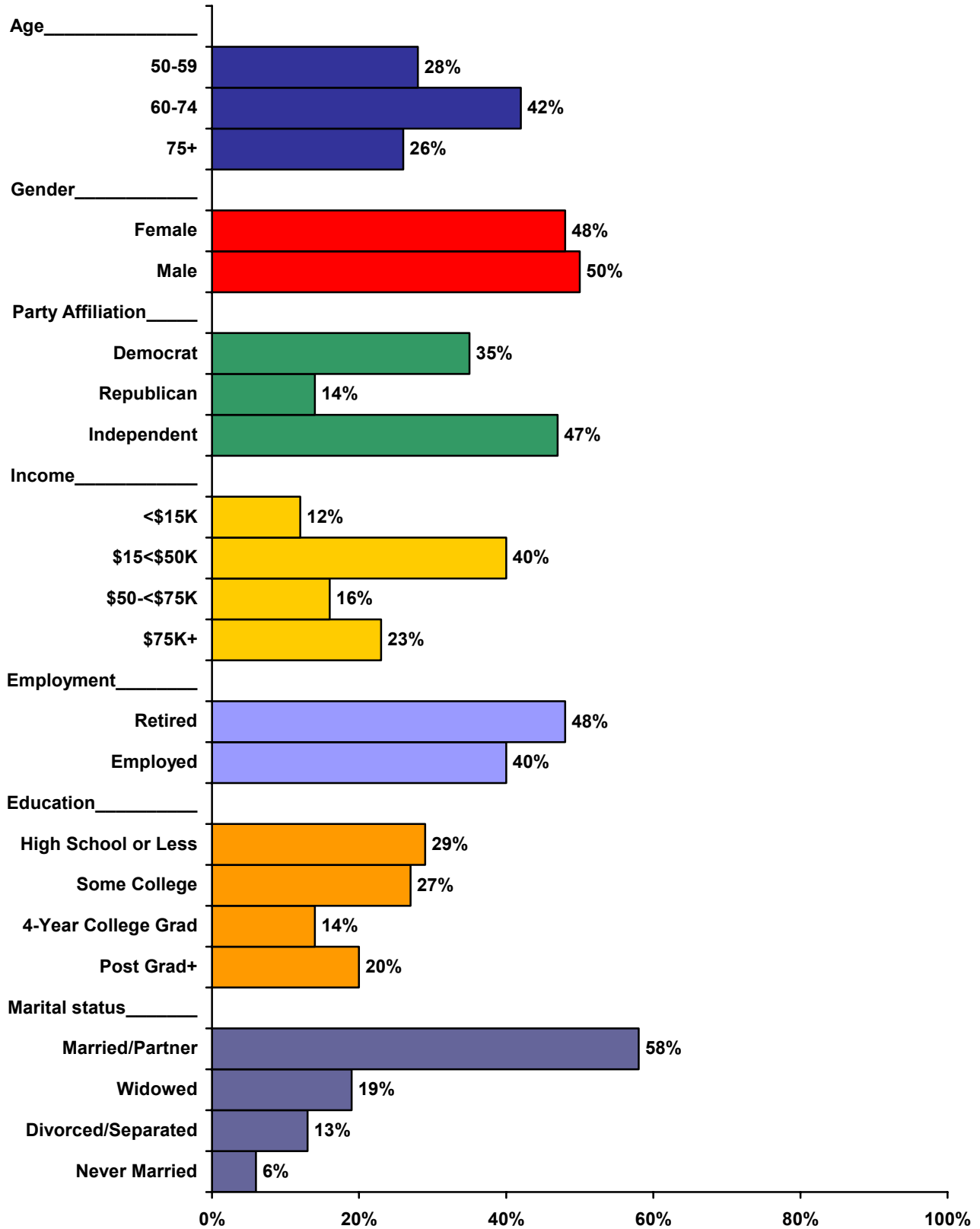
About half of AARP members are still in the workforce, and most say they want to continue working once they reach retirement age, particularly if they could do so by cutting back on the number of hours they worked and still maintain benefits. This is not surprising since most respondents continue to work for economic reasons, benefits and income, even when they reach age 65. With the economic pressures to remain in the workforce, it seems logical that the results also show that respondents in this survey support the Legislature allocating funds to job training and retraining programs for older workers, and that nearly half would be more likely to vote for a candidate who supported increasing such programs.

There will be many important issues for voters to consider when going to the polls. But, as candidates for governor and state representatives engage in election activities, these results should provide insights into the importance of these issues to AARP members.

Methodology

AARP conducted the Massachusetts Legislative Issue Survey from July 14 through August 11, 2006. Mail surveys were sent to a randomly selected sample of 3,000 members, stratified by age, so as to select members proportionate to each of three age groups: 50-59, 60-74, and 75+. 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. Of those surveyed, 1,545 returned completed questionnaires by the survey end date, yielding a response rate of 52 percent. The survey has a sampling error of plus or minus 2.5 percent. Survey responses were weighted to reflect the actual distribution of members by age. Throughout the report, statistics representing member responses are reported in percentages. Percentages may not add up to 100 due to rounding.

RESPONDENT DEMOGRAPHICS (N=1,545)



ANNOTATED QUESTIONNAIRE

2006 AARP MASSACHUSETTS LEGISLATIVE ISSUES SURVEY

Weighted N=1,545 AARP Members

Margin of Error \pm 2.5%

1. To be effective, AARP Massachusetts wants to work on the most important issues facing AARP members in the Commonwealth. 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 Massachusetts?

	Top priority <u>%</u>	High priority <u>%</u>	Medium priority <u>%</u>	Low priority <u>%</u>	Not a priority <u>%</u>	Not sure <u>%</u>	No answer <u>%</u>
a. Ensuring older adults have access to programs and services to enable them to remain in their own homes and communities	55	34	6	1	*	*	3
b. Ensuring that workers age 50 and older have equal access to jobs, promotions, and employee benefits	42	37	14	3	1	1	3
c. Maintaining the affordability of electricity and telephone services	48	32	13	2	1	*	3
d. Protecting consumers against fraudulent and deceptive business practices that can reduce their retirement savings and financial assets	55	27	11	3	1	*	3
e. Making prescription drugs more affordable.....	64	24	6	1	*	*	5
f. Expanding Medicaid, the government program that provides health and long-term care for low-income people.....	39	30	18	5	3	2	3
g. Strengthening the new state program that will provide health insurance coverage for the uninsured ...	36	32	19	5	3	1	3
h. Expanding funding for alternative transportation services for those unable to drive.....	27	30	30	8	2	1	3
i. Advocating for a state budget that ensures older residents are able to stay in their homes as long as possible	59	26	9	2	1	*	3

* Indicates less than .5%

Work and Retirement

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

- %
- 30 Employed full-time
 - 10 Employed part-time
 - 2 Unemployed and looking for work
 - 48 Retired → GO DIRECTLY TO QUESTION 6
 - 3 Other → GO DIRECTLY TO QUESTION 6
 - 7 No answer

3. Which of the following best describes what you plan to do when you reach retirement age: (Check ONE only.) (n=658, those working or looking for work)

- %
- 31 I want to continue working at my present job/career for as long as I am able
 - 22 I want to continue working at my present job/career but with reduced hours
 - 11 I want to retire and NEVER work again
 - 2 I want to retire from my current job/career and look for full-time work elsewhere
 - 19 I want to retire from my current job/career and look for part-time work elsewhere
 - 1 I want to retire from my current job/career and go back to school
 - 3 I want to retire from my current job/career and start my own business
 - 4 I want to retire from my current job/career and be a consultant in my area of expertise
 - 4 I want to retire from my current job/career and...(fill in preference):
 - 4 No answer

4. How likely would you be to continue working for a few years beyond your intended retirement age if you could cut back on your hours and still maintain benefits? (n=658, those working or looking for work)

- %
- 44 Extremely likely
 - 27 Very likely
 - 14 Somewhat likely
 - 9 Not very likely
 - 4 Not at all likely
 - 3 No answer

5. Please rate each of the following in terms of their importance in your decision to be working or looking for work right now. For each reason, please indicate if it is a major factor, a minor factor, or not a factor at all in your decision to be working or looking for work.

	Major factor	Minor factor	Not a factor	Not sure	No answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Need to pay for health care expenses	59	16	21	1	4
b. Need to maintain health insurance coverage.....	69	9	18	1	4
c. Need to pay for prescription drug costs.....	50	22	22	1	5
d. Enjoy the job or enjoy working/enjoy the social aspect of working	48	29	19	1	4
e. To qualify for Social Security	33	20	40	2	5
f. To fulfill pension requirements	33	13	46	2	7
g. To feel useful and productive.....	49	27	18	1	5
h. Need the income.....	73	18	6	1	3
i. To save more for retirement	62	21	11	1	4

6. How strongly do you support or oppose the state allocating funds to provide job training and retraining programs for older workers?

<u>%</u>	
42	Strongly support
33	Somewhat support
21	Neither support nor oppose
2	Somewhat oppose
1	Strongly oppose
1	No answer

7. If a candidate for state office in Massachusetts supported increasing job training and retraining programs for older workers, 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>	
46	More likely
50	Would not make a difference
3	Less likely
2	No answer

Long-Term Care

Long-term care refers to care provided over an extended period of time. People of all ages who are frail, ill, or disabled and need assistance with such activities as getting dressed, bathing, preparing meals, or eating receive long-term care. This care can be provided at home, in a community setting, or in a nursing home.

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

<u>%</u>	
71	Extremely important
23	Very important
4	Somewhat important
1	Not very important
*	Not at all important
1	No answer

9. How much do you agree or disagree with each of the following statements?

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	No answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. My community has all of the services I will need as I get older .	8	41	27	14	7	3
b. Members of my family will help take care of me as I get older.....	18	35	19	14	11	2
c. Massachusetts should do more to increase the <u>availability</u> of long-term care choices	60	29	9	1	1	2
d. Massachusetts should do more to ensure the <u>quality</u> of long-term care services	68	24	5	1	*	2
e. Massachusetts should do more to ensure the <u>affordability</u> of long-term care services	74	19	5	1	*	1

10. Do you support or oppose AARP Massachusetts advocating for long-term care services that help people remain in their own homes or communities?

<u>%</u>	
79	Strongly support
16	Somewhat support
4	Neither support nor oppose
*	Somewhat oppose
*	Strongly oppose
1	No answer

11. If a candidate for state office in Massachusetts supported initiatives to make it easier for people to stay at home and in their communities if they chose to when they need long-term care, 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?

%
75 More likely
23 Would not make a difference
1 Less likely
2 No answer

12. How important is it to you personally that Massachusetts improves information and outreach about available long-term care services?

%
40 Extremely important
40 Very important
16 Somewhat important
2 Not very important
1 Not at all important
2 No answer

13. How important is it to you personally that Massachusetts improves the system to help consumer access and apply for long-term care services?

%
39 Extremely important
39 Very important
17 Somewhat important
2 Not very important
1 Not at all important
2 No answer

14. If a candidate for state office in Massachusetts supported improving consumer access and choice for long-term care services, 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?

%
69 More likely
28 Would not make a difference
1 Less likely
2 No answer

15. In Massachusetts, the cost of care in a nursing home is approximately \$96,000 per year, the cost of care in assisted living is approximately \$39,000 per year, and the cost of home- and community-based service is approximately \$23 per hour. How confident are you that you would be able to pay for long-term care services for a year?

- %
- 6 Extremely confident
- 7 Very confident
- 22 Somewhat confident
- 32 Not very confident
- 31 Not at all confident
- 2 No answer

16. Medicare and most health insurance policies do not cover the costs of long-term care. Do you currently have a private insurance policy that would pay for long-term care, such as care provided over an extended period of time in a nursing home or at home?

- %
- 14 Yes
- 74 No
- 10 Not sure
- 2 No answer

17. How strongly do you support or oppose each of the following legislative proposals?

	Strongly support <u>%</u>	Somewhat support <u>%</u>	Neither support nor oppose <u>%</u>	Somewhat oppose <u>%</u>	Strongly oppose <u>%</u>	No answer <u>%</u>
a. Improving quality, affordability, and availability of long-term care insurance policies.....	70	22	5	*	*	3
b. Ensuring long-term care insurance policies offered in Massachusetts meet minimum standard requirements to help protect consumers.....	70	21	5	1	1	4
c. Creating a system to help consumers understand, compare, and evaluate long-term care insurance policies.....	70	22	5	*	*	3

18. If a candidate for state office in Massachusetts supported improving the quality, affordability, and availability of long-term care insurance policies, 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?

- %
- 70 More likely
- 25 Would not make a difference
- 1 Less likely
- 4 No answer

19. In the past five years, have you or a member of your family, that is your spouse, parents, children, siblings, or grandparents, needed any long-term care services?

- %
- 28 Yes
- 67 No ► **GO TO QUESTION 22**
- 1 Not sure ► **GO TO QUESTION 22**
- 4 No answer

20. When you or a family member needed long-term care services in Massachusetts, did you face any of the following problems?

	Yes	No	Not sure	No answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Did not have time to plan for these services	39	45	5	11
b. Made a decision in a crisis situation	57	29	4	11
c. Not knowing whom to contact	40	41	6	13
d. Needing to contact many different people	59	24	6	12
e. Getting complex, unclear information	46	35	6	13
f. Not knowing if financial assistance was available to help pay for the services.....	52	31	5	11
g. Finding affordable care	51	32	6	11

21. Which of the following long-term care services have you or a member of your family used in the past five years?

	Yes	No	Not sure	No answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Nursing home	69	19	1	12
b. Assisted living facility or group home	32	41	1	26
c. Visits from skilled health professionals at home.....	64	18	1	18
d. Visits from a health aide at home	57	22	1	19
e. Help from family and friends while living at home	66	16	1	17
f. Adult day care	13	57	3	28

Prescription Drugs

22. Do you currently have prescription drug coverage that helps pay for some or your entire prescription drug costs?

- %
- 89 Yes
- 8 No
- 1 Not sure
- 3 No answer

23. What type of coverage do you have for prescription drug costs? (Check all that apply)

- %
- 6 None, you pay full retail price
- 28 Your employer or your spouse’s employer pays all or part of the cost
- 18 Your former employer or your spouse’s former employer pays all or part of the cost
- 4 A prescription discount card from a pharmaceutical company, drug manufacturer, or pharmacy
- 28 Health Maintenance Organization (HMO) pays all or part of the cost
- 3 A state-sponsored program such as MassHealth
- 20 Medicare Part D plan
- 5 Prescription Advantage, the state prescription drug program
- 2 Medicare Advantage managed care plan
- 3 Other (specify): Veterans Administration
- 9 Other
- 3 No answer

24. How strongly do you support or oppose each of the following legislative proposals?

	Strongly support	Somewhat support	Neither support nor oppose	Somewhat oppose	Strongly oppose	No answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Improving affordability of prescription drugs	86	10	2	*	*	3
b. Increasing funding for Prescription Advantage, the state pharmacy program that offers additional coverage to Medicare Part D prescription benefit.....	60	21	11	1	1	6
c. Ensuring that all prescription drugs that are not covered by Medicare are covered by Prescription Advantage	62	19	11	1	1	6

25. If a candidate for state office in Massachusetts supported ensuring that Prescription Advantage has adequate funding to provide coverage beyond Medicare's benefits, 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?

%
66 More likely
29 Would not make a difference
1 Less likely
4 No answer

About You

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

26. 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?

%
62 Yes
35 No
3 No answer

27. Are you male or female?

%
50 Male
48 Female
3 No answer

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

%
28 50-59
42 60-74
26 75+
5 No answer

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

%
7 0-12th grade (no diploma)
22 High school graduate (or equivalent)
5 Post-high school vocational or technical training
13 Some college (no degree)
9 2-year college degree
14 4-year college degree
4 Post-graduate study
16 Graduate or professional degree(s)
9 No answer

30. What is your current marital status?

%
55 Now married
3 Living with partner
19 Widowed
1 Separated
12 Divorced
6 Single, that is never married
4 No answer

31. How would you describe your current health?

%
26 Very good
49 Good
19 Fair
3 Poor
1 Very poor
3 No answer

32. Does any disability, handicap, or chronic disease keep you from participating fully in work, school, housework, or other activities?

%
24 Yes
73 No
4 No answer

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

%
67 Always vote
23 Sometimes miss one
5 Rarely vote
2 Never vote
3 No answer

34. Which of the following activities have you participated in within the last 5 years?

% (Check all that apply)
32 Phoned or written to a public official to make your views known on an issue
18 E-mailed a public official to make your views known on an issue
31 Contributed money to a candidate or political party
11 Volunteered to work on a campaign for a particular candidate or party
11 Written a letter to a newspaper or called a radio or TV show to make your views known on an issue
37 Attended a political event or town meeting
9 Volunteered with a group working to influence state government
34 No answer

35. How interested are you in Massachusetts state government activities that affect residents age 50 and older?

%
33 Extremely interested
35 Very interested
23 Somewhat interested
4 Not very interested
1 Not at all interested
1 Not sure
4 No answer

36. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

%
35 Democrat
14 Republican
47 Independent
3 Other
2 No answer

37. How would you characterize your political views?

%
26 Conservative
47 Moderate
16 Liberal
7 None of the above
5 No answer

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

%
2 Yes
94 No
1 Not sure
4 No answer

39. What is your race?

%
93 White-Caucasian
2 Black or African American
0 Native Hawaiian or Pacific Islander
1 Asian
* American Indian or Alaska Native
2 Other
2 No answer

40. What was your annual household income before taxes in 2005

	<u>%</u>
12	Less than \$15,000
23	\$15,000 to less than \$35,000
18	\$35,000 to less than \$50,000
16	\$50,000 to less than \$75,000
10	\$75,000 to less than \$100,000
13	\$100,000 or more
9	No answer

Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by August 11, 2006.

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