

A large green square is positioned in the top left corner. A thin gold square is located at the bottom right corner of this green square. A thin grey line extends horizontally from the right side of the gold square.

Survey of AARP Members in Mississippi on Consumer Issues and Long-Term Care

A thin grey line extends vertically from the bottom right corner of the page. A thin grey line extends horizontally from the left side of the page, meeting the vertical line. A gold square is positioned at the intersection of these two lines.

Published February 2004



Survey of AARP Members in Mississippi on Consumer Issues and Long-Term Care

Report Prepared by Erica Dinger

**Copyright © 2004
AARP
Knowledge Management
601 E Street NW
Washington, DC 20049
<http://research.aarp.org>
Reprinting with Permission**

AARP is a nonprofit, nonpartisan membership organization dedicated to making life better for people 50 and over. We provide information and resources; engage in legislative, regulatory and legal advocacy; assist members in serving their communities; and offer a wide range of unique benefits, special products, and services for our members. These include *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our quarterly newspaper in Spanish; *NRTA Live & Learn*, our quarterly newsletter for National Retired Teachers Association members; and our Web site, www.aarp.org. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Acknowledgements

AARP staff from the Mississippi State Office, State Affairs, and Knowledge Management contributed to the design and implementation of this study. Special thanks go to AARP staff including Mattie Stevens and Walter Howell, Mississippi State Office; Ilene Henshaw, State Affairs; Gretchen Straw; Darlene Matthews; and David Cicero, Knowledge Management. A special thanks to Joanne Binette, Knowledge Management. Sue Ellsworth of FGI, Inc. managed the data entry and tabulation of the survey results. Erica Dinger managed the project and wrote the report. For more information, contact Erica Dinger at (202) 434-6176.

Background

The *Survey of AARP Members in Mississippi on Consumer Issues and Long-Term Care* explores the attitudes and concerns of 946 Mississippi members. Topics covered include attitudes about legislative issues, consumer issues, home financing, and nursing home quality and funding. Respondents were also asked to rate their level of concern about a variety of types of businesses.

This report summarizes weighted overall findings on all the topics covered in the survey. 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 Mississippi membership the actual number of people may be substantial.

Highlights

- Members are extremely concerned about telemarketers, pharmaceutical companies, and home repair contractors possibly misleading or taking advantage of them.
- A third of respondents say that they have been swindled, and of those about three in ten say they have been swindled by a telephone service, credit card company, or auto related company.
- More than half of members *strongly support* consumer protections for sub-prime home equity loans, such as assessing the borrower's ability to repay and limiting the number of up front points that can be charged.
- Two-thirds of members believe that improving the quality of long-term care in Mississippi should be a top priority for AARP, and nearly nine in ten *strongly support* strengthening enforcement standards for nursing homes.
- Eight in ten members say it is important to them to remain at home if they need long-term care.
- Eight in ten members *strongly support* expanding the availability of home and community-based care programs for seniors.
- The safety and security of retirement benefits and savings, affordable prescription drugs, and staying in their own homes as they age are of extreme concern to members.

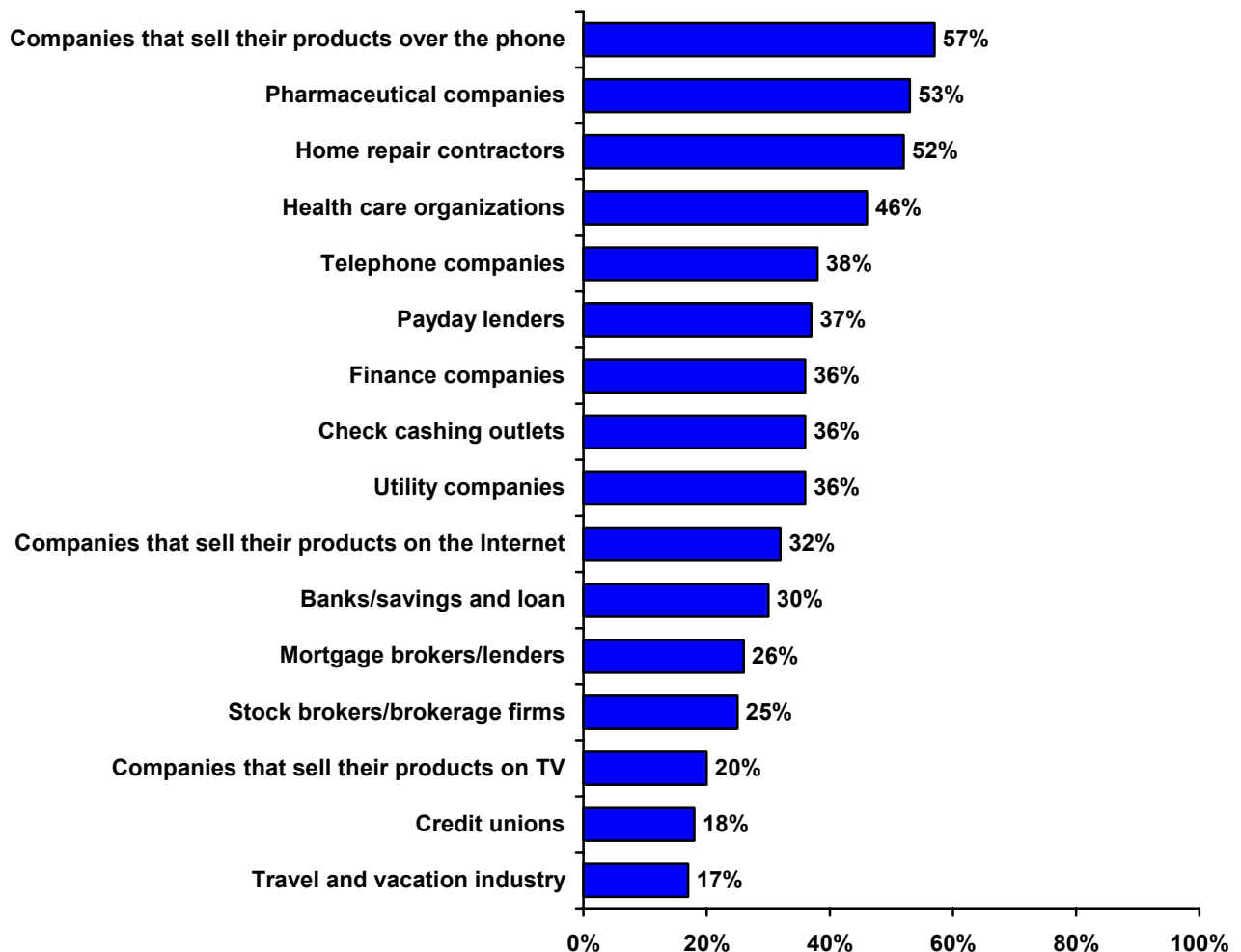
Findings

Consumer Issues

Most Mississippi members are extremely concerned that companies that sell products over the phone, pharmaceutical companies, and home repair contractors may mislead or take advantage of them.

Members were asked to reflect on their own experiences and the experiences of others when thinking about how concerned they were that certain businesses would mislead or take advantage of them. Most members say they are *extremely concerned* about companies that sell their products over the phone, while half are *extremely concerned* about pharmaceutical companies and home repair contractors. More than four in ten are also worried about health care organizations misleading them.

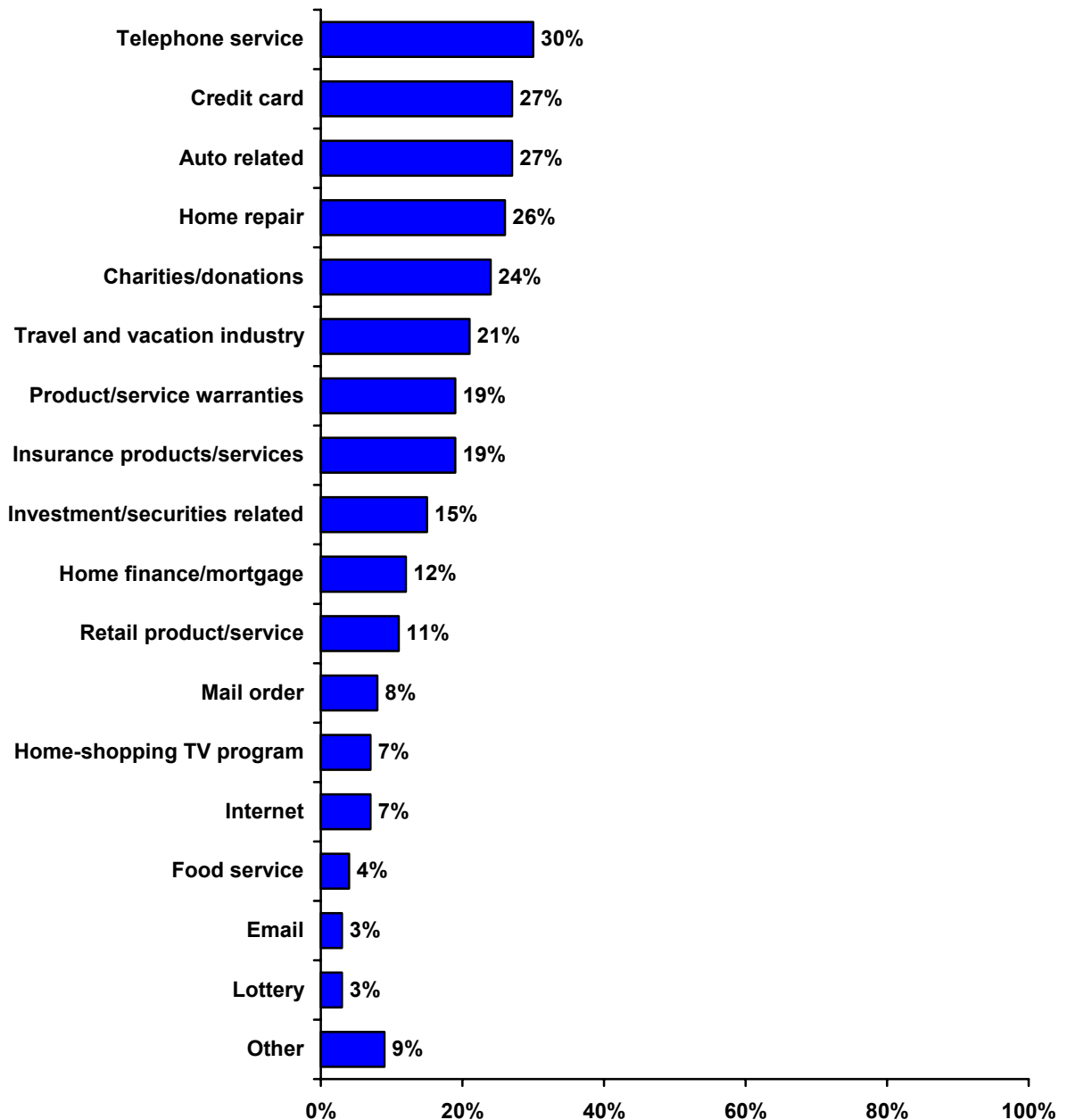
**Types of Businesses Mississippi Members Are *Extremely Concerned* May Mislead or Take Advantage of Consumers
(n = 946)**



About a third of Mississippi members feel that they have been the victim of consumer fraud.

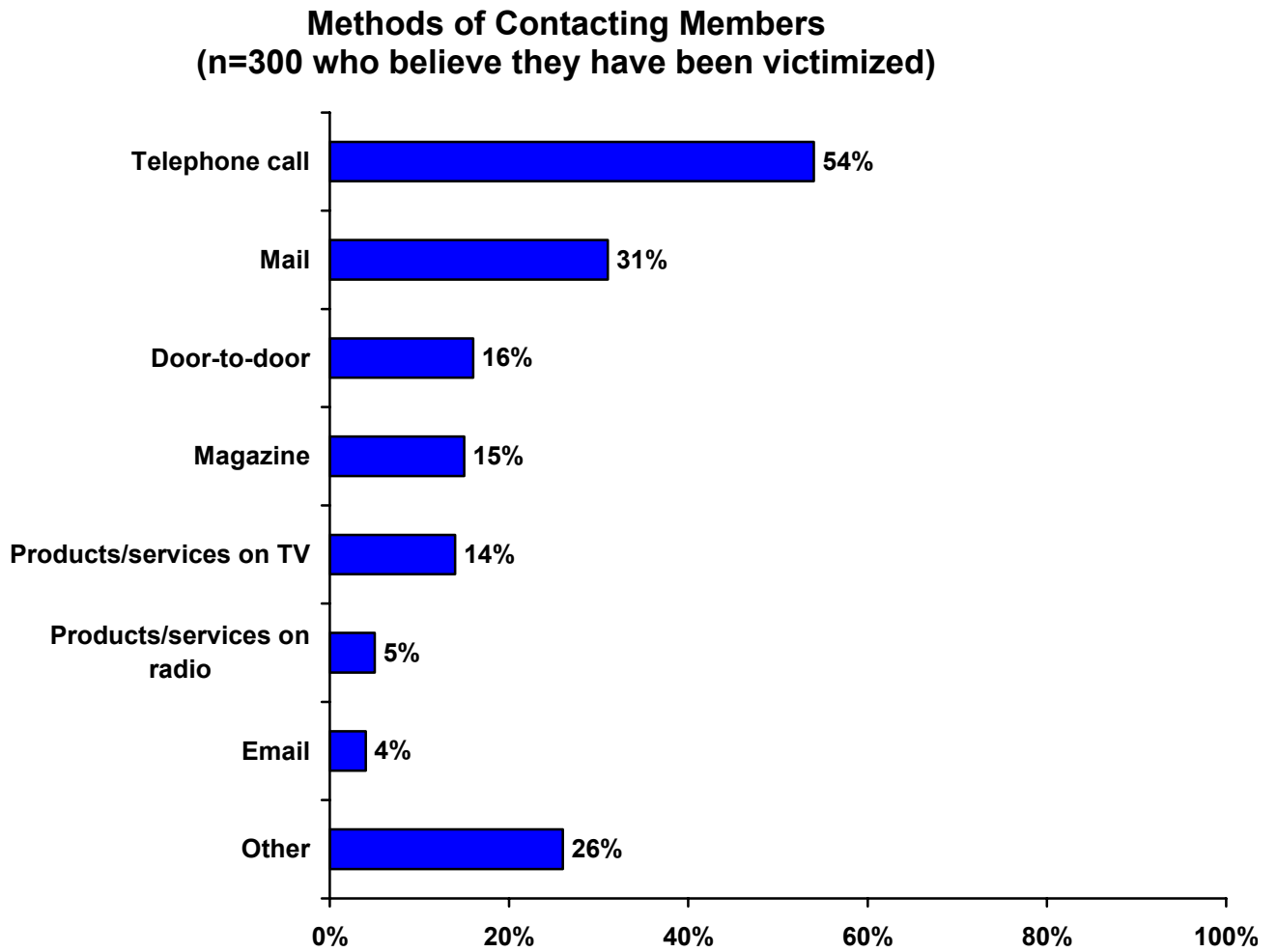
About a third (32%) of Mississippi members say they believe they have been the victim of a consumer swindle or fraud at some time in the past. Among those who believe they have been the victim of a fraud, about three in ten have been the victim of a telephone service swindle, while a quarter mention an auto related, credit card, or home repair swindle.

**Areas Where Mississippi Members Were Victims of Consumer Fraud or Swindle
(n=300 who believe they have been victimized)**



Mississippi members who were victims of a consumer fraud or swindle were contacted by telephone.

Among those members who say they have been the victim of a consumer fraud or swindle, more than half say they were contacted by a telephone call. Three in ten were contacted by mail, while fewer cite door-to-door contact.

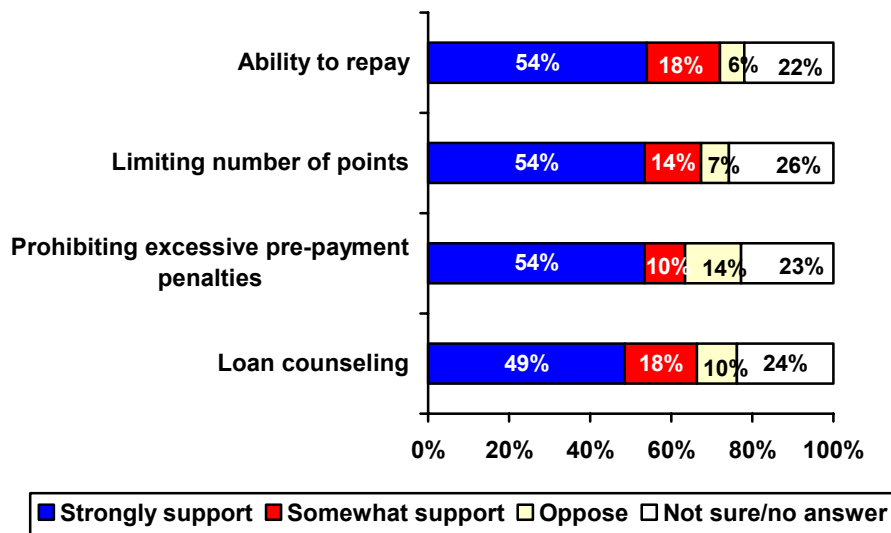


Home Financing/Equity Loans

Members support consumer protections on sub-prime mortgage lending companies.

Sub-prime mortgage loans are normally higher cost home equity loans that are given to people who are higher credit risks. At least six in ten respondents *strongly* or *somewhat support* each of four proposed consumer protection measures. These include considering the borrower's ability to repay, limiting the number of up-front interest points charged, prohibiting excessive pre-payment penalties, and requiring loan counseling.

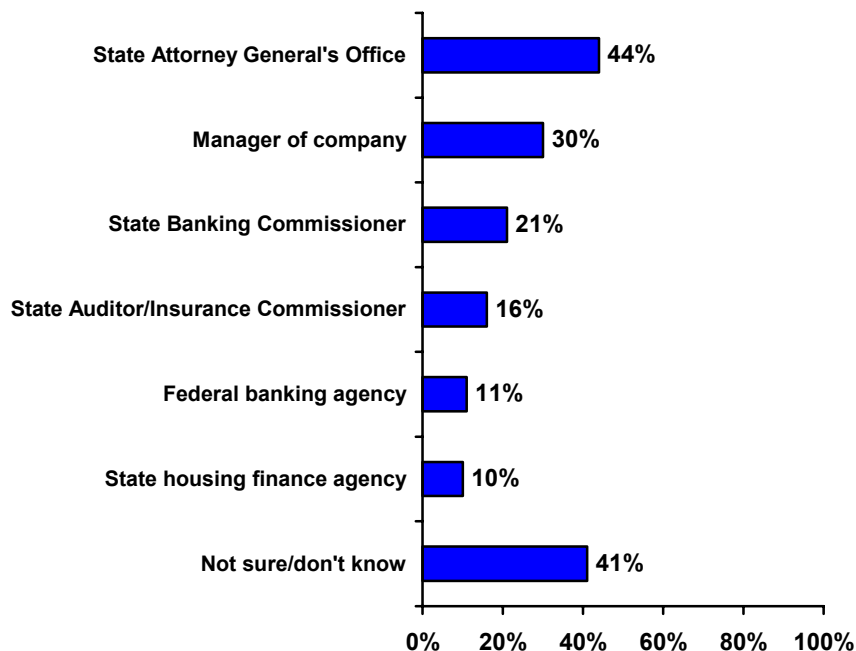
Members Who Support or Oppose Consumer Protection Measures for Sub-prime Loans (n=946)



Members would turn to the State Attorney General's office if they had a complaint about a lending company.

More than four in ten respondents would take a complaint against a sub-prime mortgage lending company to the State Attorney General's office. Three in ten would take a complaint to the manager of the lending company, while two in ten would call the State Banking Commissioner. Four in ten are either not sure or don't know who they would call with a complaint about a lending company.

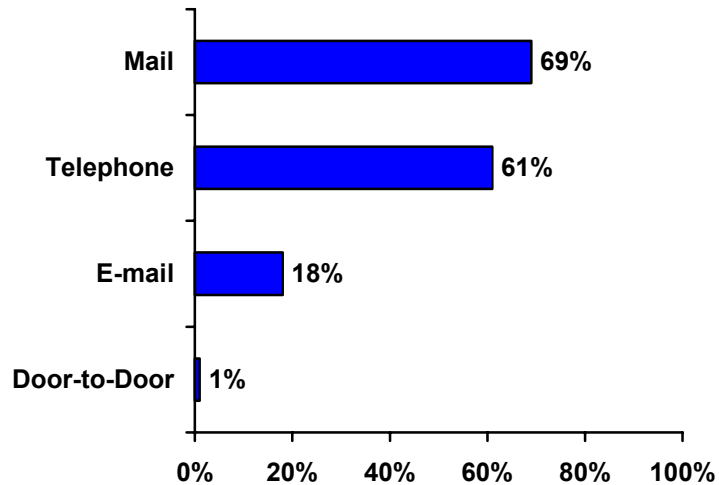
Where Members Would Go With Complaint (n=946)



Four in ten respondents have received a solicitation for a home equity loan in the last year, and most solicitations came from the mail or a telephone call.

More than four in ten (42%) respondents received a solicitation for a home equity loan in the last twelve months. Of those who received a solicitation, most were received by mail or telephone. About two in ten were contacted by e-mail, while only one percent had a salesperson come to their door.

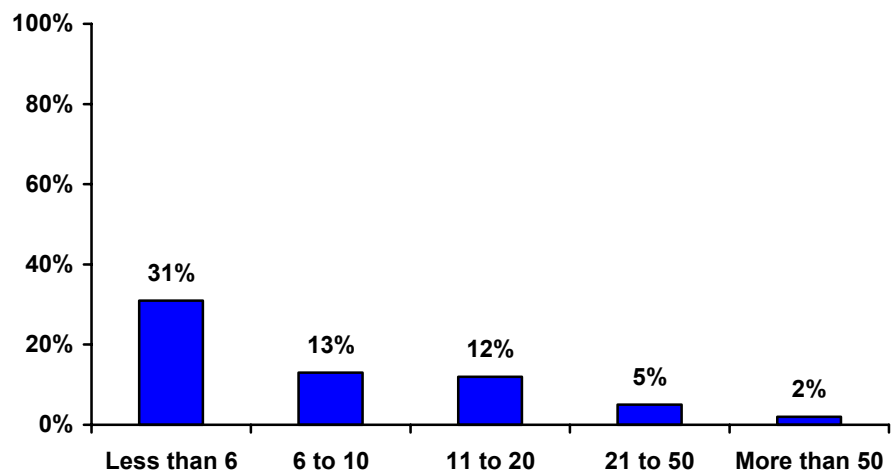
**How Members Received Home Equity Loan Solicitations
(n=395 who received solicitation)**



Three in ten Mississippi members received between 3 and 6 solicitations for home equity loans.

Among members who received solicitations, three in ten (31%) report receiving between one and five solicitations in the last six months, while a quarter (25%) report receiving between 6 and 20. Seven percent receive more than twenty solicitations. More than a third (37%) do not know how many they have received.

**Number of Solicitations Received in 12 Months
(n=395 who received solicitations)**

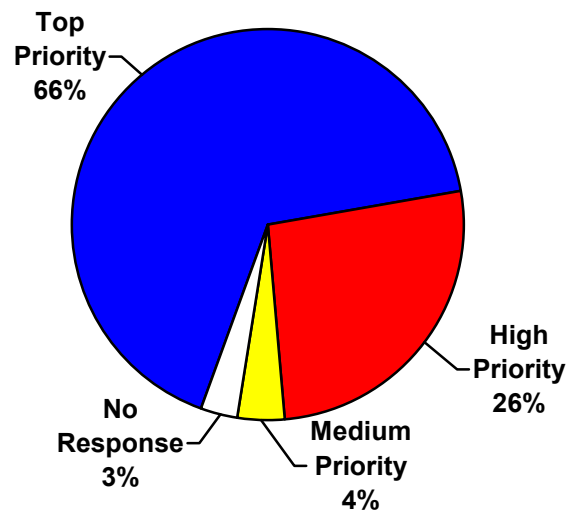


Long-Term Care

Two-thirds of members believe that improving the quality of long-term care in Mississippi should be a top priority for AARP.

Two-thirds of members in Mississippi believe that improving nursing home quality should be a top priority for AARP, while a quarter believe that it should be a high priority. Only four percent say it should be a medium priority, and no one thought it should be a low priority.

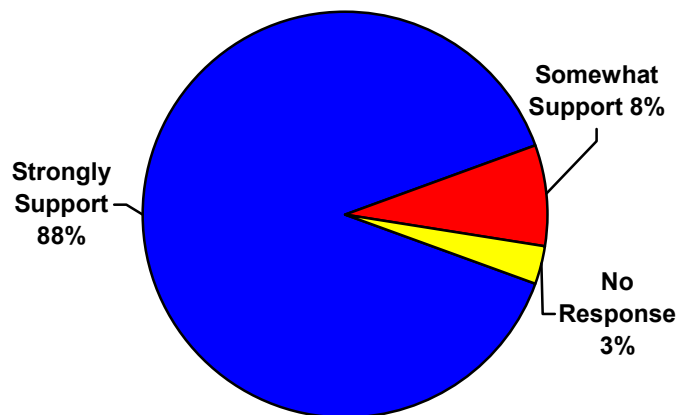
Priority for Improving the Quality of Long-term care (n=946)



Members strongly support strengthening enforcement standards in Mississippi to ensure quality of care in nursing homes.

Nearly all (96%) members in Mississippi *strongly* or *somewhat support* strengthening enforcement standards in nursing homes to ensure quality of care and the safety of residents.

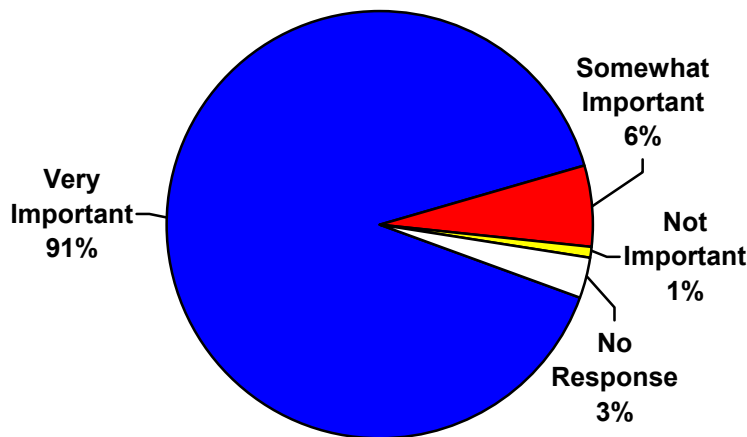
Support for Strengthening Nursing Home Enforcement Standards (n=946)



Members say it is very important for Mississippi to monitor how nursing homes spend public funds to care for nursing home residents.

Some nursing home residents in Mississippi have their care paid for by public funds. Nearly all (97%) members in Mississippi say it is *very* or *somewhat important* for the state to monitor how these funds are spent so that appropriate amounts are being used to care for nursing home residents.

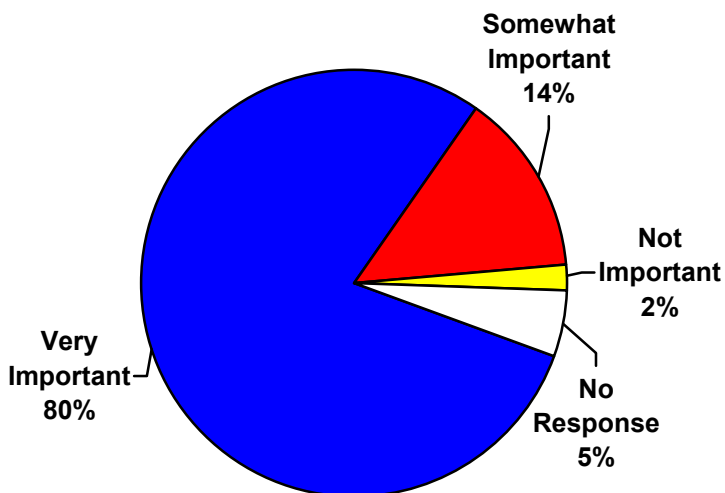
Level of Importance for Monitoring Public Money Spent on Nursing Home Care (n=946)



Members say it is very important for them to be able to receive needed long-term care services at home rather than at a nursing home.

Nearly all (94%) members in Mississippi say it is *very* or *somewhat important* for them to receive needed long-term care services at home rather than at a nursing home.

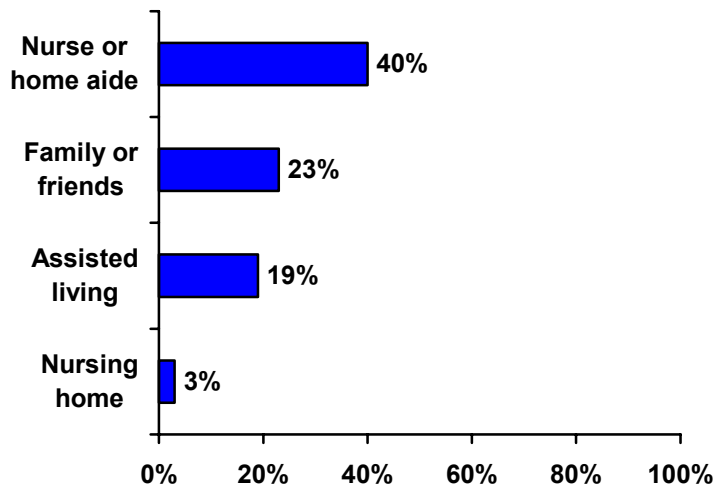
Level of Importance for At-Home Care (n=946)



Members would prefer to have a nurse or in-home aide provide them with care at home.

Four in ten members would prefer to pay a nurse or a personal care aide to give them in-home care if they needed long-term care. Almost a quarter would prefer to have friends or family provide needed care.

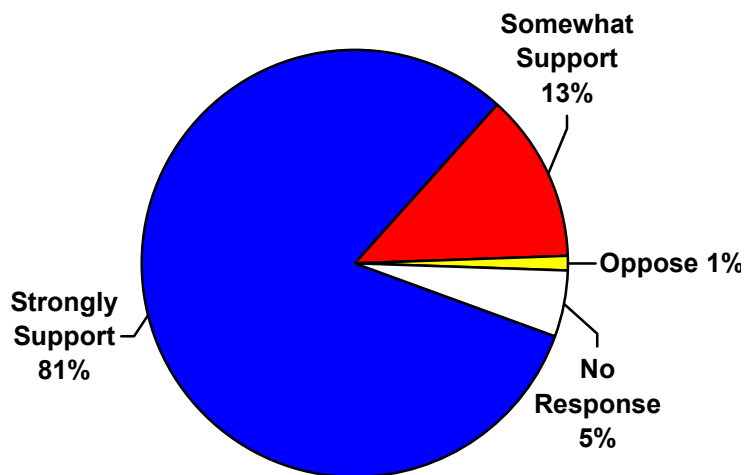
How Members Would Like to Receive In-Home Care (n=946)



Eight in ten members strongly support expanding the availability of home and community-based care programs for seniors.

Nearly all (94%) members *strongly* or *somewhat support* the State of Mississippi expanding the availability of home and community-based programs for seniors. These programs give some seniors the option of not having to go to nursing homes for needed care.

Level of Support for Expanding Home and Community-Based Care Options (n=946)

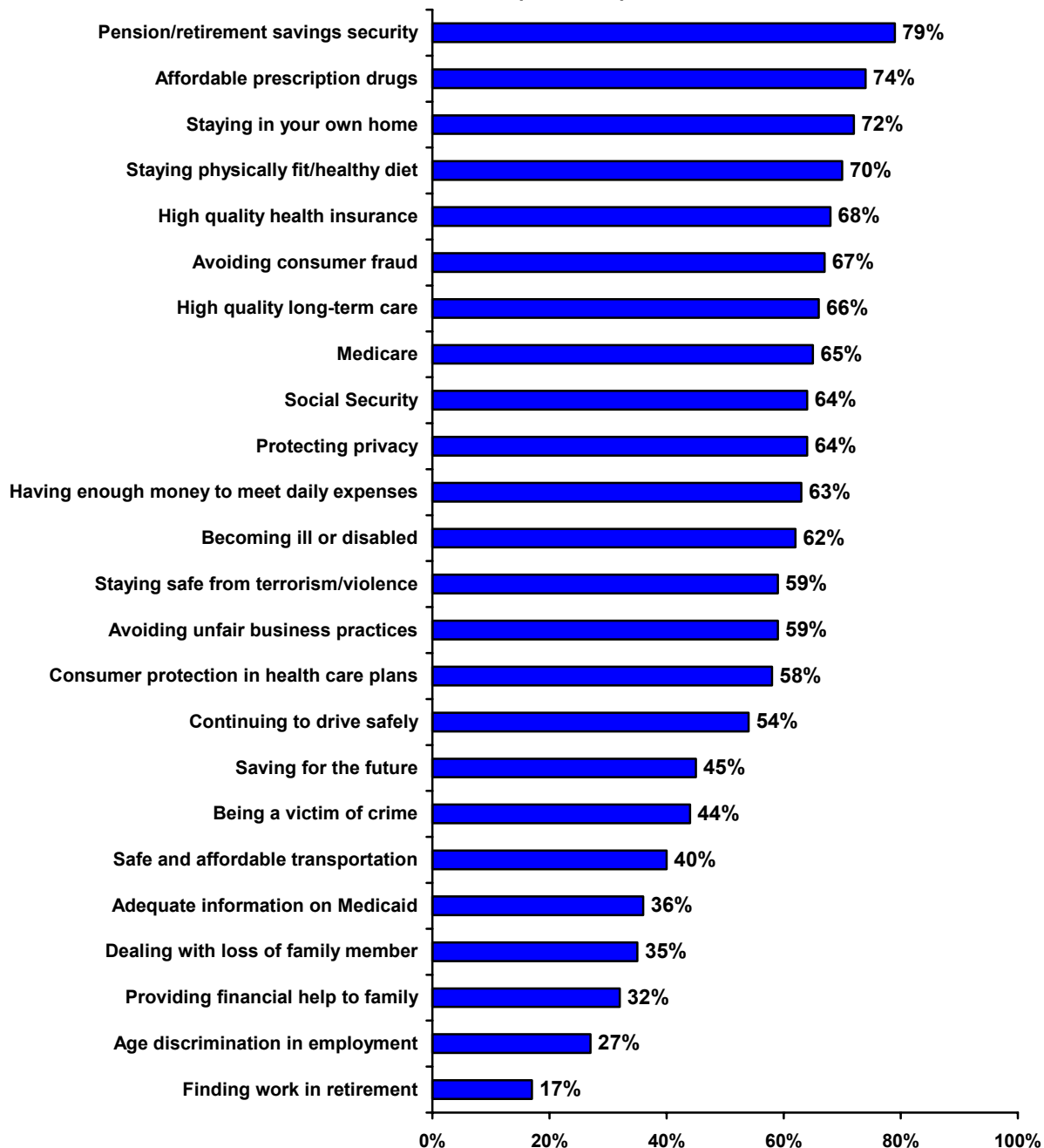


Member Concerns

Members are most concerned with retirement benefits, access to affordable prescription drugs, and staying in their homes as they age.

Almost eight in ten members are extremely concerned with the safety and security of their pension benefits or retirement income, while more than seven in ten are extremely concerned about access to prescription drugs and staying in their own home as they age. Staying physically fit, health insurance, avoiding consumer fraud, and high quality long-term care are also of concern to many members.

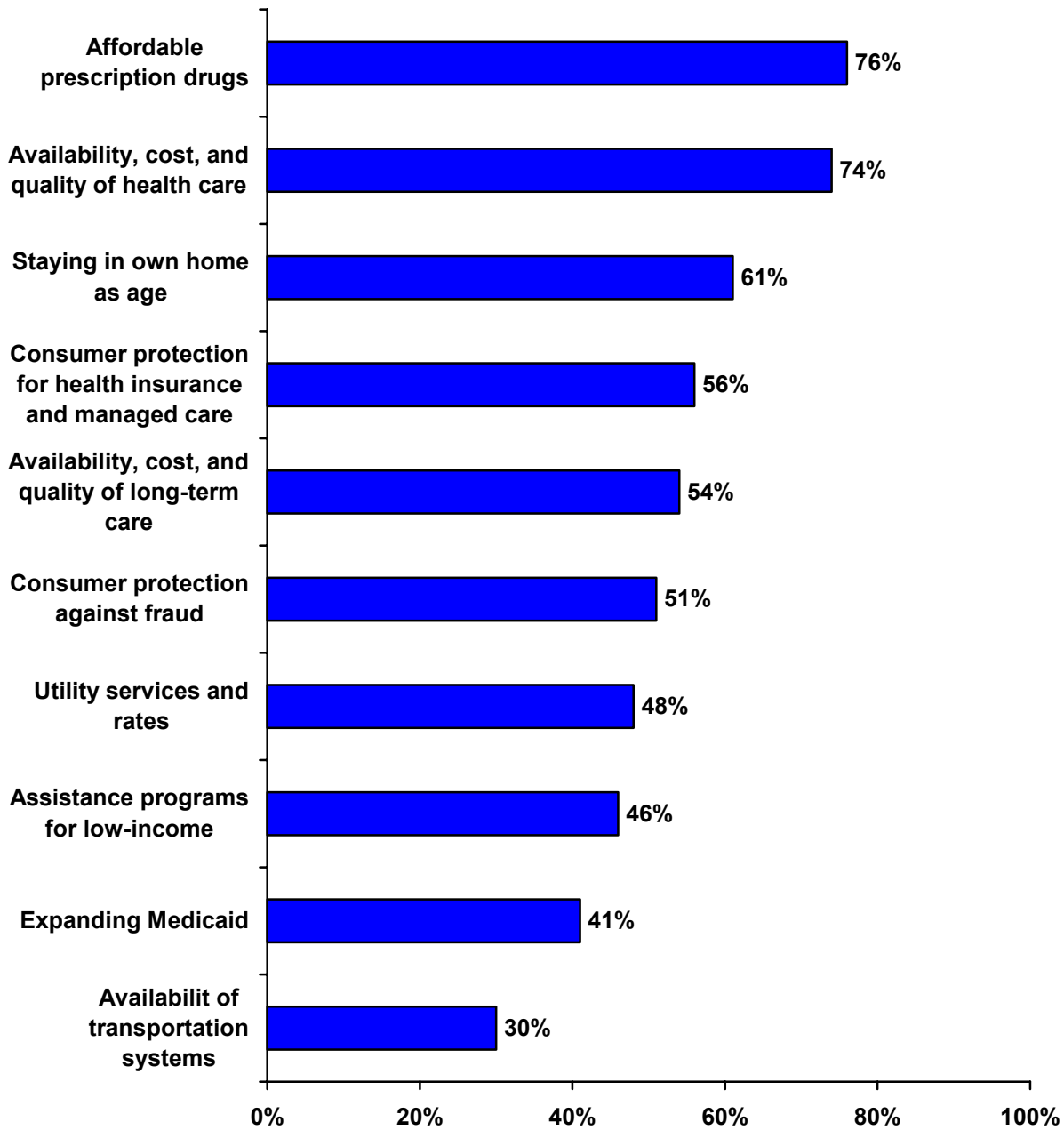
**Extreme Concerns among Mississippi Members
(n = 946)**



Members list access to affordable prescription drugs and the availability, cost, and quality of health care as their top priorities for AARP Mississippi.

Three-fourths of members say that access to affordable prescription drugs and the availability, cost, and quality of health care should be a top priority for AARP Mississippi. About six in ten also say that staying at home as they age should be a top priority.

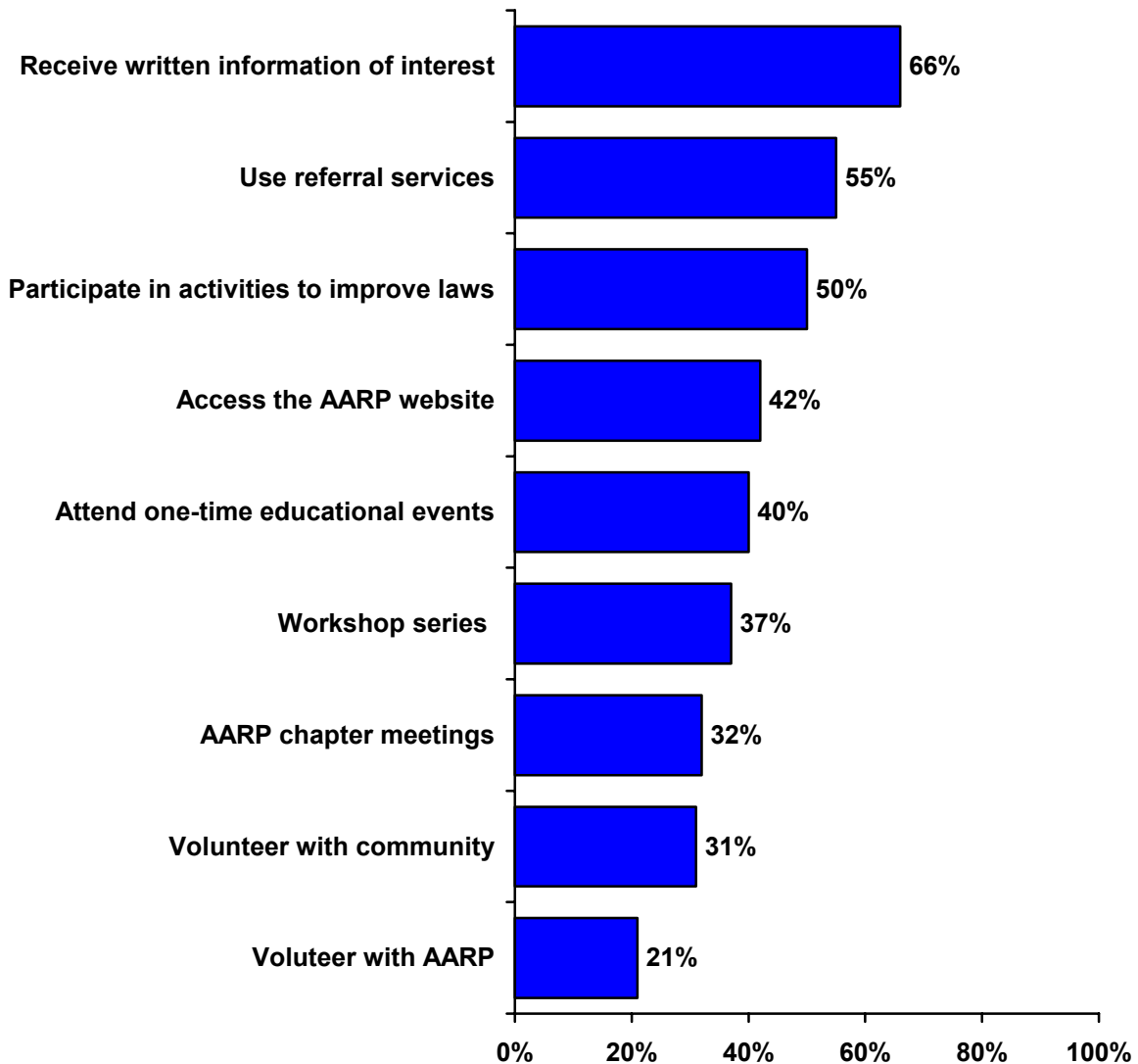
**Top Legislative Priorities among Mississippi Members
(n = 946)**



Mississippi members want to hear about AARP opportunities through receiving written information.

Mississippi members were asked to check what opportunities, if offered by AARP, they would personally use to address their interests or concerns. Members report interest in receiving written information pertaining to their interests or concerns and using an AARP referral service. Half of Mississippi members also express interest in activities designed to improve laws.

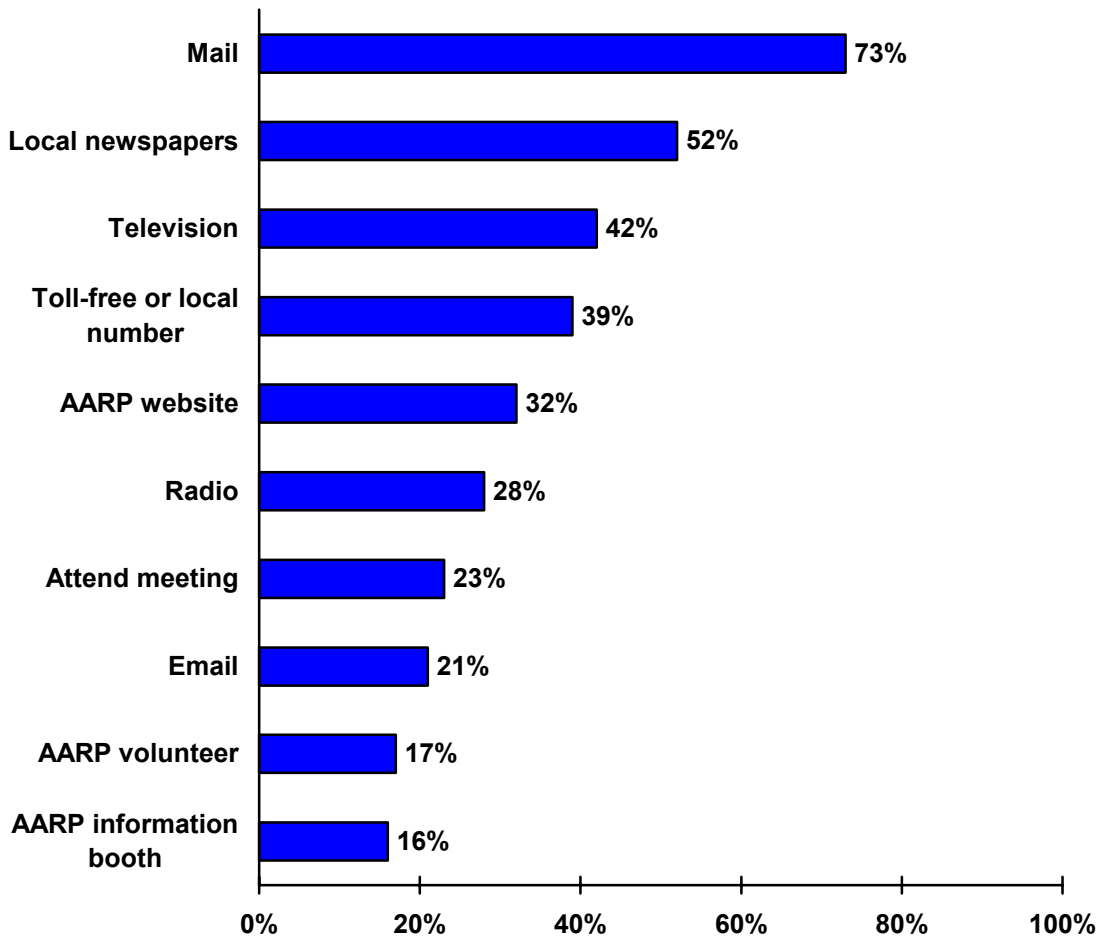
**Opportunities Mississippi Members Would Personally Use
(n = 946)**



Mississippi members want to find out about AARP programs through the mail and by reading about AARP activities in local newspapers.

The best way to reach AARP members in Mississippi is through the mail, while about half want to learn about AARP activities through local newspapers. Tuning in to a local TV channel or program and calling a toll-free number were also popular.

Options for Learning about AARP Activities in the Community
(n=946)



Conclusions

Mississippi members identify telemarketers, pharmaceutical companies, and home repair contractors as those businesses that they feel are most likely to swindle them. A third say they have actually been the victim of a consumer fraud or swindle, and cite telephone companies, credit card companies, and auto related companies as the businesses they were swindled by.

Mississippi members support consumer protections on sub-prime mortgage lending. These loans are normally higher cost home equity loans that are given to those who are high credit risks. Members would like to see such measures as: assessing the borrower's ability to repay the loan, limiting the number of points that can be charged, prohibiting excessive pre-payment penalties, and loan counseling. In addition, respondents say they would go to the State Attorney General's office for help with complaints against a lending company.

Members are very concerned about improving the quality of long-term care in Mississippi, with two-thirds saying it should be a top priority. Nearly all members support strengthening enforcement standards in order to ensure quality of care in nursing homes. The cost of prescription drugs, health care, and staying in their own homes as they age are also top legislative priorities for Mississippi members. In addition, members say it is very important for Mississippi to monitor how nursing homes use state funds, so that funds are used to care for nursing home residents.

Members are extremely concerned about their pension and retirement saving and benefits, finding affordable prescription drugs, and staying in their own home as they age. Nearly all members say they would like to stay at home if they should ever need long-term care services, and they also support expanding the availability of home and community-based care programs for seniors. These programs would give some seniors the option of not having to go to nursing homes for needed care.

Methodology

AARP conducted the survey *2003 Survey of AARP Members in Mississippi* from October through December 2003. A sample of 2,000 AARP members in Mississippi 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. 47 percent of the sampled Mississippi members returned surveys by the cut-off date, providing 946 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 2.3 percent.¹ Survey responses were weighted to reflect the distribution of the age segments in the member population of Mississippi.

¹ This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 2 percentage points of what would have been obtained if every AARP member in Mississippi age 50 or older had been surveyed.

2003 AARP Mississippi Member Opinion Survey

WEIGHTED N = 946, RESPONSE RATE = 47%, SAMPLING ERROR = +/-3.2%

Personal 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 adequate information on Medicaid, the government health insurance program for low-income people	36%	17%	21%	10%	10%	5%
b.	Providing care or financial support for a parent, grandchild or other relative	32%	20%	21%	9%	12%	6%
c.	Having Medicare as a base for retirement health coverage	65%	19%	7%	3%	2%	5%
d.	Avoiding consumer fraud	67%	14%	10%	3%	2%	5%
e.	Having Social Security as a base for retirement income	64%	17%	9%	3%	3%	4%
f.	Finding affordable, high quality health insurance	68%	14%	6%	4%	4%	5%
g.	Staying in your own home as you get older	72%	14%	7%	2%	2%	4%
h.	Staying physically fit/maintaining a healthy diet	70%	18%	6%	1%	1%	4%
i.	Having high quality long-term care for you or a family member	66%	18%	8%	2%	2%	4%
j.	Making sure your pension benefits and/or retirement savings are safe and secure	79%	11%	3%	1%	2%	4%
k.	Finding work in retirement	17%	19%	23%	14%	21%	6%
l.	Dealing with the loss of a close family member	35%	20%	21%	10%	8%	7%
m.	Having access to affordable prescription drugs	74%	13%	6%	2%	2%	4%
n.	Having consumer protections in health care plans including managed care	58%	22%	9%	3%	3%	6%
o.	Becoming ill or disabled	62%	20%	11%	2%	1%	4%
p.	Being a victim of crime	44%	22%	20%	6%	4%	5%
q.	Continuing to drive safely	54%	24%	12%	3%	4%	4%

1. (CONTINUED) 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
r. Keeping your family safe from acts of terrorism and violence	59%	18%	12%	5%	2%	4%
s. Protecting your right to privacy	64%	18%	11%	3%	1%	3%
t. Avoiding business practices that are unfair or fraudulent	59%	22%	10%	3%	1%	4%
u. Having enough money to meet daily expenses	63%	16%	11%	4%	2%	4%
v. Facing age discrimination in employment	27%	17%	20%	11%	20%	5%
w. Saving for the future	45%	23%	15%	6%	7%	4%
x. Having safe and affordable transportation systems available	40%	25%	17%	6%	8%	4%

AARP Roles and Activities at the State Level

2. Listed below are some opportunities AARP could provide within Mississippi to address member interests and concerns. Would you personally use the opportunity if it were offered in Mississippi?

(Check ALL that apply)

%

- 37 Workshop series or several meetings/classes on topics of interest or concern to you
- 40 One-time educational events on topics of interest or concern to you
- 66 Written information on topics of interest or concern to you
- 55 Referral services to help you find resources and services in your community
- 50 Activities to improve state laws, policies, regulations, or practices that affect you
- 42 AARP website for information on topics of interest or concern to you and information about upcoming AARP events in Mississippi
- 21 Volunteering your time to an AARP activity in your own community
- 31 Volunteering your time with a worthy organization in your community
- 32 AARP Chapter meetings in your community that give your an opportunity to meet other people and provide some community service
- 11 No Response

3. 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)

%

- 16 Visit an AARP kiosk, booth, or office located in your community
- 39 Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community
- 17 Contact an AARP volunteer or AARP Chapter member in or near your community
- 23 Attend a meeting at which AARP programs and activities are described
- 73 Receive information by mail (e.g., letter, brochure, flyer)
- 32 Use the AARP website to access AARP information
- 21 Receive an email notification
- 52 Read about local AARP activities in newspapers in your community
- 42 Tune in to a local TV channel or program
- 28 Hear about them on a local radio station/program
- 7 No Response

State Legislative Issues

4. To be effective, AARP Mississippi wants to work on the most important issues facing Mississippi 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 Mississippi?

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Availability, cost, and quality of health care	74%	18%	4%	1%	*	*	4%
b. Consumer protection against fraud	51%	28%	15%	1%	1%	*	4%
c. Utility services and rates	48%	27%	16%	3%	2%	*	5%
d. How older persons can remain in their own homes or communities as they age	61%	23%	10%	2%	1%	*	3%
e. Consumer protection standards for health insurance including managed care plans	56%	25%	10%	2%	2%	1%	6%
f. Availability, cost, and quality of long-term care services	54%	27%	9%	2%	1%	1%	5%
g. Assistance programs for older, low-income state residents	46%	24%	16%	4%	3%	2%	5%
h. Access to affordable prescription drugs	76%	14%	5%	1%	2%	*	3%
i. Expanding Medicaid, the government health insurance program for low-income people	41%	20%	17%	8%	7%	2%	5%
j. Availability of transportation systems	30%	24%	22%	10%	8%	1%	5%

5. Thinking about your own experience and what you know about the experiences of other people, how concerned are you about each of the following businesses possibly misleading or taking advantage of consumers? 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				No At All Concerned	Not Sure	No Response
a.	Mortgage brokers/lenders	26%	18%	22%	10%	13%	4%	7%
b.	Banks, savings and loan institutions	30%	21%	22%	9%	10%	2%	6%
c.	Contractors who do home repairs	52%	25%	11%	3%	5%	1%	4%
d.	Telephone companies	38%	27%	20%	5%	5%	1%	4%
e.	Finance companies	36%	21%	16%	8%	11%	2%	7%
f.	Companies that sell their products over the Internet	32%	16%	16%	9%	15%	5%	7%
g.	Payday lenders	37%	11%	11%	9%	21%	6%	7%
h.	Check-cashing outlets	36%	11%	12%	8%	21%	5%	6%
i.	Stock brokers or brokerage firms	25%	21%	21%	8%	13%	5%	6%
j.	Companies that sell their products on home-shopping TV shows	20%	15%	21%	13%	22%	5%	5%
k.	Companies that sell their products by calling people on the phone	57%	11%	6%	4%	15%	3%	4%
l.	Health care organizations	46%	24%	16%	4%	4%	1%	4%
m.	Utility companies	36%	25%	20%	8%	5%	1%	5%
n.	Pharmaceutical companies	53%	21%	13%	4%	4%	1%	5%
o.	Credit unions	18%	15%	22%	12%	21%	6%	6%
p.	Travel and vacation industry	17%	19%	25%	12%	17%	6%	5%

6. In thinking about all the experiences you have ever had as a consumer, was there ever a time when you felt you were the subject of a consumer swindle or fraud?

<u>%</u>			
32	Yes		
62	No	—————▶	Go To Question 9
7	No Response		

7. In what area(s) were you a victim of a swindle or fraud (*Check all that apply*) (n=300)

<u>%</u>		<u>%</u>	
30	Telephone service	19	Product/service warranties
7	Internet	11	Retail products and services
27	Auto related	3	E-mail
24	Charities/donations	12	Home financing/Mortgage loan
21	Travel and vacation industry	4	Food service
7	Home-shopping TV program	26	Home repair
15	Investment/securities related	8	Mail order
19	Insurance products and services	3	Lottery
27	Credit card	9	Other: _____
		3	No Response

8. How did the company or individual that swindled you contact you? (*Check all that apply*) (n=300)

<u>%</u>		<u>%</u>	
54	Telephone call	5	Product/service advertised on radio
16	Door-to-door	4	E-mail
31	Mail	26	Other: _____
15	Magazine/newspaper/flyer	5	No Response
14	Product/service advertised on TV		

Home Financing/Equity Loans

Sub-prime mortgage loans are normally higher cost home equity loans that are given to people who are higher credit risks. Sub-prime mortgage lending companies often operate as thrifts, banks, or affiliates of banks or other finance companies.

9. There has been dramatic growth in the sub-prime mortgage lending industry. How strongly do you support or oppose the following consumer protections on sub-prime mortgage lending companies that make “high cost” home equity loans, loans with either high fees or a high interest rate?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Prohibiting excessive pre-payment penalties.....	54%	10%	6%	8%	12%	11%
b. Requiring counseling by a certified loan counselor prior to closing on a high-cost loan.....	49%	18%	7%	3%	13%	11%
c. Considering borrower’s ability to repay the loan.....	54%	18%	3%	3%	11%	11%
d. Limiting the number of up-front interest points charged.....	54%	14%	4%	3%	14%	12%

10. If you had a complaint about a sub-prime mortgage lending company and the home equity loan you had taken out on the value of your home, where would you turn for help in getting your complaint resolved? (Check all that apply)

%	
21	State Banking Commissioner
11	Federal banking agency
44	State Attorney General’s office
30	The manager of the business providing the service
10	State housing finance agency
16	State Auditor/Insurance Commissioner
3	Other: (specify) _____
27	Not sure
*	None
14	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?)

<u>%</u>	
42	Yes
48	No GO TO QUESTION 14
5	Don't know GO TO QUESTION 14
5	No Response

12. How did you receive the offer? (n=395)

<u>%</u>	
69	Mail
1	Door-to-Door salesperson
18	E-mail
61	Phone call
1	Don't know/Don't remember
3	No Response

13. About how many offers have you received in the last 12 months? _____
(N=395)

<u>%</u>	
31	0-5
13	6-10
12	11-20
5	21-50
2	51+
37	No Response

Long-Term Care

Long-term care refers to services provided over an extended period of time in a nursing home, at home, or in another community setting for people with physical or mental impairments that prevent them from functioning independently. Long-term care services include such things as personal care services (e.g., help with dressing and bathing), nursing services, adult day care, relief for caregivers, meal deliveries, chores, and transportation.

14. How much of a priority should it be for AARP to work to improve the quality of nursing homes in Mississippi? Should it be a

<u>%</u>	
66	Top priority
26	High priority
4	Medium priority
*	Low priority
*	Not a priority
3	No Response

15. How strongly do you support or oppose Mississippi's strengthening the enforcement standards to ensure quality of care in nursing homes and the health and safety of nursing home residents? Do you...

<u>%</u>	
88	Strongly support
8	Somewhat support
*	Somewhat oppose
*	Strongly oppose
3	No Response

16. Some nursing home residents in Mississippi have their nursing home care paid for by public funds. How important is it to you that Mississippi monitor how nursing homes spend these public funds to make sure that the appropriate amounts are being used for the care of nursing home residents?

<u>%</u>	
91	Very Important
6	Somewhat Important
1	Not Very Important
*	Not At All Important
3	No Response

17. If you or any member of your family needed long-term care services, how important would it be to you to be able to receive those services at home rather than in a nursing home?

<u>%</u>	
80	Very Important
14	Somewhat Important
1	Not Very Important
1	Not At All Important
5	No Response

18. Which care option would you prefer for yourself or a family member needing long-term care?

<u>%</u>	
23	Have family and friends provide care at home
40	Pay a nurse or personal care aide for care at home
19	Have provided in a residential facility, such as assisted living
3	Have care provided in a nursing home
14	No Response

19. Home and community-based care programs provide people with long-term care services (as described above) in their homes. These programs help give some people the option of not having to go to nursing homes for needed care. Do you support or oppose the State of Mississippi expanding the availability of home and community-based care programs for seniors?

<u>%</u>	
81	Strongly Support
13	Somewhat Support
1	Somewhat Oppose
*	Strongly Oppose
5	No Response

About You

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

20. Are you male or female?

<u>%</u>	
41	Male
55	Female
4	No Response

21. What is your age as of your last birthday? _____ years

<u>%</u>	
28	50-59
42	60-74
23	75+
8	No Response

22. What is your current marital status?

<u>%</u>	
60	Now married
21	Widowed
10	Divorced
2	Separated
2	Never married
4	No Response

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

<u>%</u>	
7	Less than high school
22	High school graduate or equivalent
31	Some college or technical training beyond high school
16	College graduate (4 years)
16	Post-graduate or professional degree
8	No Response

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

<u>%</u>	
27	Employed or self-employed <u>full-time</u>
9	Employed or self-employed <u>part-time</u>
51	Retired and not working
6	Other such as homemaker
1	Unemployed and looking for work
6	No Response

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

<u>%</u>		
57	Yes	10a. If YES: Do you have access to the Internet or the ability to use online services such as America Online (AOL)? (n=540)
36	No	
8	No Response	

87% Yes 10% No 2% Not sure 2% No Response

26. Are you Hispanic, Spanish, or Latino?

<u>%</u>	
1	Yes
91	No
*	Not sure
8	No Response

27. What is your race?

<u>%</u>	
85	White or Caucasian
12	Black or African American
*	Asian
*	Native American or Alaskan Native
*	Hawaiian or Pacific Islander
2	No Response

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

29. What was your annual household income before taxes in 2002?

<u>%</u>	
8	Less than \$10,000
16	\$10,000 to \$19,999
14	\$20,000 to \$29,999
13	\$30,000 to \$39,999
10	\$40,000 to \$49,999
14	\$50,000 to \$74,999
14	\$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 **December 5, 2003**.

AARP
Knowledge Management
For more information, contact Erica Dinger (202) 434-6176