



2004 AARP North Dakota Member Survey: General Findings

June 2004



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Report Prepared by David Cicero

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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 and Learn*, our quarterly newsletter for 50+ educators; 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 North Dakota State Office and Knowledge Management contributed to the design and implementation of this study. Special thanks go to AARP staff including Janis Cheney, Linda Wurtz, Marlowe Kro, and Debbie Best of the AARP North Dakota State Office; Gretchen Straw, Darlene Matthews, and Cheryl Barnes of Knowledge Management. Thanks also go to Sharon Benson and Susan Ellsworth of FGI, Inc. who managed the data entry and tabulation of the survey results in a short time period to ensure the client met their deadline. David Cicero of AARP State Member Research, Knowledge Management wrote the report. Susan L. Silberman, managed all aspects of the project. For more information contact Susan L. Silberman at (202) 434-6339.

Survey Highlights

- The top concerns of AARP members in North Dakota include the safety and security of their retirement savings (72%), having access to affordable prescription drugs (64%), staying independent as they age (62%), and having Social Security as a retirement base (61%).
- AARP members in North Dakota think AARP's top legislative priorities should be the cost of health care (70%), having access to affordable prescription drugs (66%), the quality of health care (61%), and the availability of health care (55%).
- Three-quarters of North Dakota members want to hear about AARP activities through written information in the mail (76%) or advertisements in the local newspapers (74%).
- Over seven in ten North Dakota members (72%) say they would *definitely* or *probably* use written information of interest or concern to them.
- More than seven in ten AARP members (72%) in North Dakota would be *very* or *somewhat* likely to attend an educational activity or event sponsored by AARP in their community.
- Slightly more than half of North Dakota members (51%) are *very* or *somewhat* likely to attend an AARP community service event.
- Almost two-thirds of North Dakota members (65%) support changing existing state law to allow people to collect Social Security and unemployment benefits simultaneously. Another five in eight members (64%) think it is important for AARP North Dakota to work to change state law regarding Social Security and unemployment benefits.

About This Survey

This mail survey of AARP members in North Dakota explored members' personal concerns, views of AARP's role and activities at the state level, opinions of state legislative issues, ideas concerning Social Security and unemployment benefits, and experiences with support services.

AARP conducted the *2004 North Dakota Member Survey* in February and March 2004. A sample of 2,000 AARP members in North Dakota, proportionately stratified by three age segments (50 to 59, 60 to 74, and 75+), was randomly 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. One thousand three hundred and twenty-one of those surveyed responded, giving a response rate of 66 percent and a sampling error of +/-2.7. The data are weighted to accurately represent the age segments of members in North Dakota.

This report summarizes the top line findings of the survey. A separate report discusses the results of questions related to member experiences with and concerns about long-term care support services. In-home support services include medical care. Equally important in the understanding of in-home support services are non-medical types of care such as home delivered meals, chore services, homemaker services, and routine assistance with personal care tasks.

The report also highlights the differences in opinion and experience among members with respect to age and annual income.¹ When differences are not discussed, it can be assumed that there are no practical differences among groups. In some instances, percentages may not seem to represent a significant proportion of members, yet when projected to the total North Dakota membership the actual number may be substantial.

This report also contains three appendices: **Appendix A: Age Comparison** contains tables that compare and contrast the three age segments across all questions in the report, **Appendix B: Income Comparison** contains tables that compare and contrast five segments based on annual income across all questions in the report, and **Appendix C: Annotated Questionnaire** is an actual survey with the weighted percentage of North Dakota members who selected each response category for each item.

¹ These differences are presented when they are statistically significant to a 95 percent confidence level.

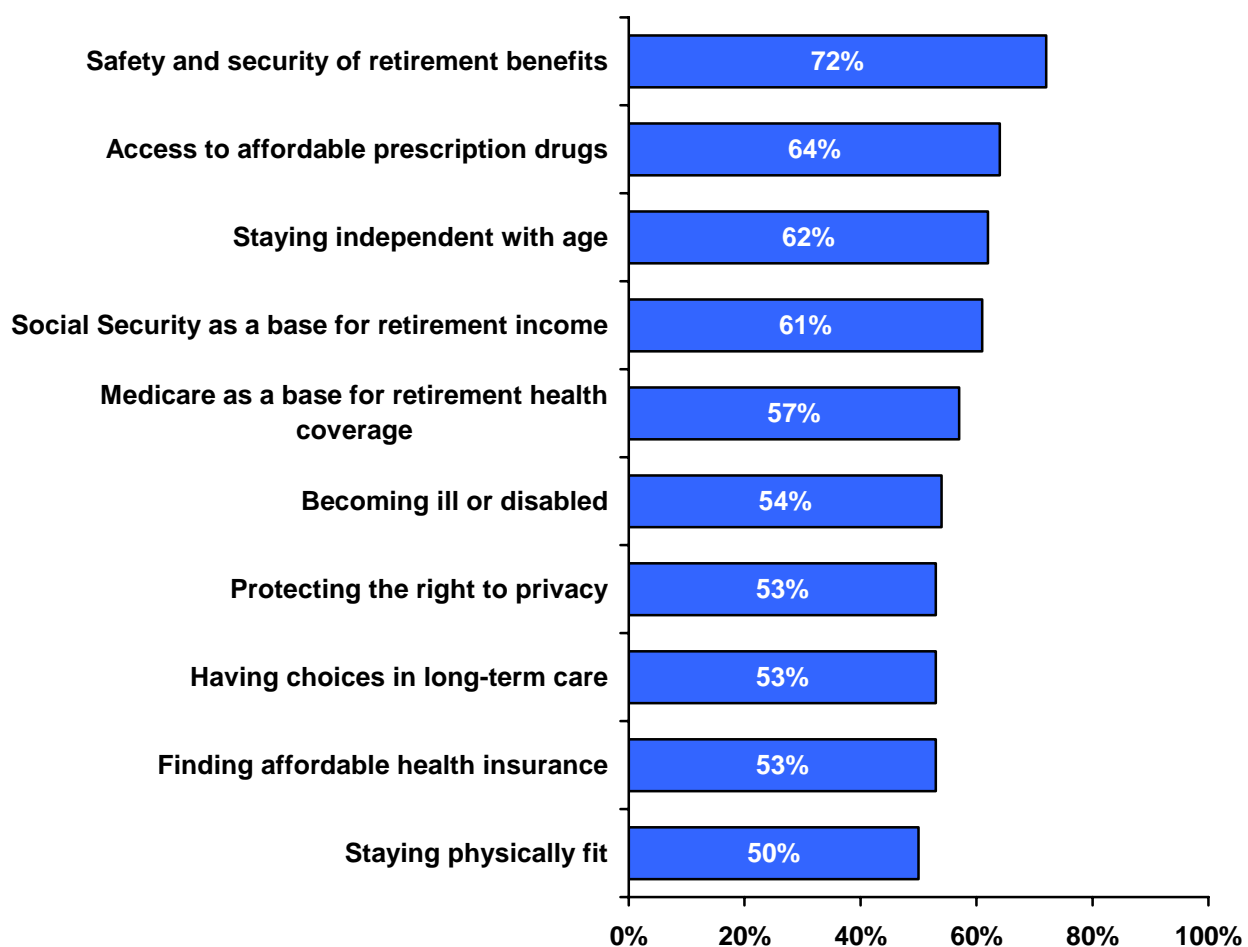
Findings

Member Concerns

The top concern of AARP members in North Dakota is the safety and security of their retirement benefits.

The top concerns of AARP members in North Dakota are making sure their pension benefits and/or retirement savings are safe and secure, having access to affordable prescription drugs, staying independent as they get older, and having Social Security as a base for retirement income. Over six in ten are extremely concerned about all four of these issues ².

**Top Ten Concerns of North Dakota Members
(N=1321)**



² For a complete list of the 16 concerns, see Appendix C

As shown in Table 1 (see Appendix A), extreme concerns of North Dakota members vary with respect to age. Younger members (50-59) are more likely than are older members (75+) to be extremely concerned with making sure that their pension benefits and/or retirement savings are safe and secure (77% vs. 66%) and finding affordable health insurance (63% vs. 42%). Conversely, older members (75+) are more likely than younger members (50-59) to be extremely concerned with staying independent as they get older (64% vs. 56%), becoming ill or disabled (58% vs. 47%), having choices in long-term care including in-home support services and assisted living (58% vs. 48%), and staying physically fit/maintaining a healthy diet (53% vs. 41%).

Other differences are apparent for lower-rated concerns. For example, members over 60 are more likely than members 50-59 to be extremely concerned with continuing to drive safely (51% vs. 41%). Members over 60 are also more likely than are members 50-59 to be extremely concerned with having access to a doctor at a health clinic (51% vs. 40%), finding appropriate housing choices for people with dementia and Alzheimer’s disease (47% vs. 31%), and having safe and affordable transportation systems available (45% vs. 32%). However, it is important to note that the majority of all North Dakota members do not view any of these lower-rated issues as *extreme concerns*.

Table 1

Top Extreme Concerns of North Dakota Members by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Safety and security of retirement savings	72%	77%	75%	66%
Having access to affordable prescription drugs	64	65	68	59
Staying independent with age	62	56	67	64
Becoming ill or disabled	54	47	58	58
Having choices in long-term care	53	48	53	58
Finding affordable health insurance	53	63	55	42
Staying physically fit	50	41	55	53

Similarly, extreme concerns of North Dakota members also vary with respect to average annual income. As shown in Table 2, members with lower annual incomes tend to have more extreme concerns than do members with higher annual incomes. In particular, members with annual incomes less than \$40,000 are much more likely to be extremely concerned with staying independent as they age (67% vs. 55%), having affordable prescription drugs (67% vs. 59%), protecting their right to privacy (56% vs. 49%), having Medicare as a base for retirement health insurance (61% vs. 51%), and becoming ill or disabled (63% vs. 42%).

Moreover, the trend of lower income members having more extreme concerns than higher income members holds true for lower-rated concerns as well. Members with annual incomes less than \$40,000 are more likely than are members with incomes over \$40,000 to be extremely concerned with continuing to drive safely (54% vs. 44%), finding appropriate housing choices for people with dementia and Alzheimer’s (48% vs. 33%), out migration of younger state residents (41% vs. 30%), loss of a family member (40% vs. 28%), access to adult day services (21% vs. 12%), having access to doctors at a health clinic (50% vs. 40%), and age discrimination (18% vs. 10%). In fact, most concerns are inversely correlated with income, i.e., members with incomes less than \$20,000 have the most concerns, members with incomes between \$20,000 and \$40,000 have the second most concerns, members with incomes between \$40,000 and \$75,000 have the third most concerns, and members with incomes greater than \$75,000 have the least amount of concerns. See Appendix B for a complete income comparison.

Table 2

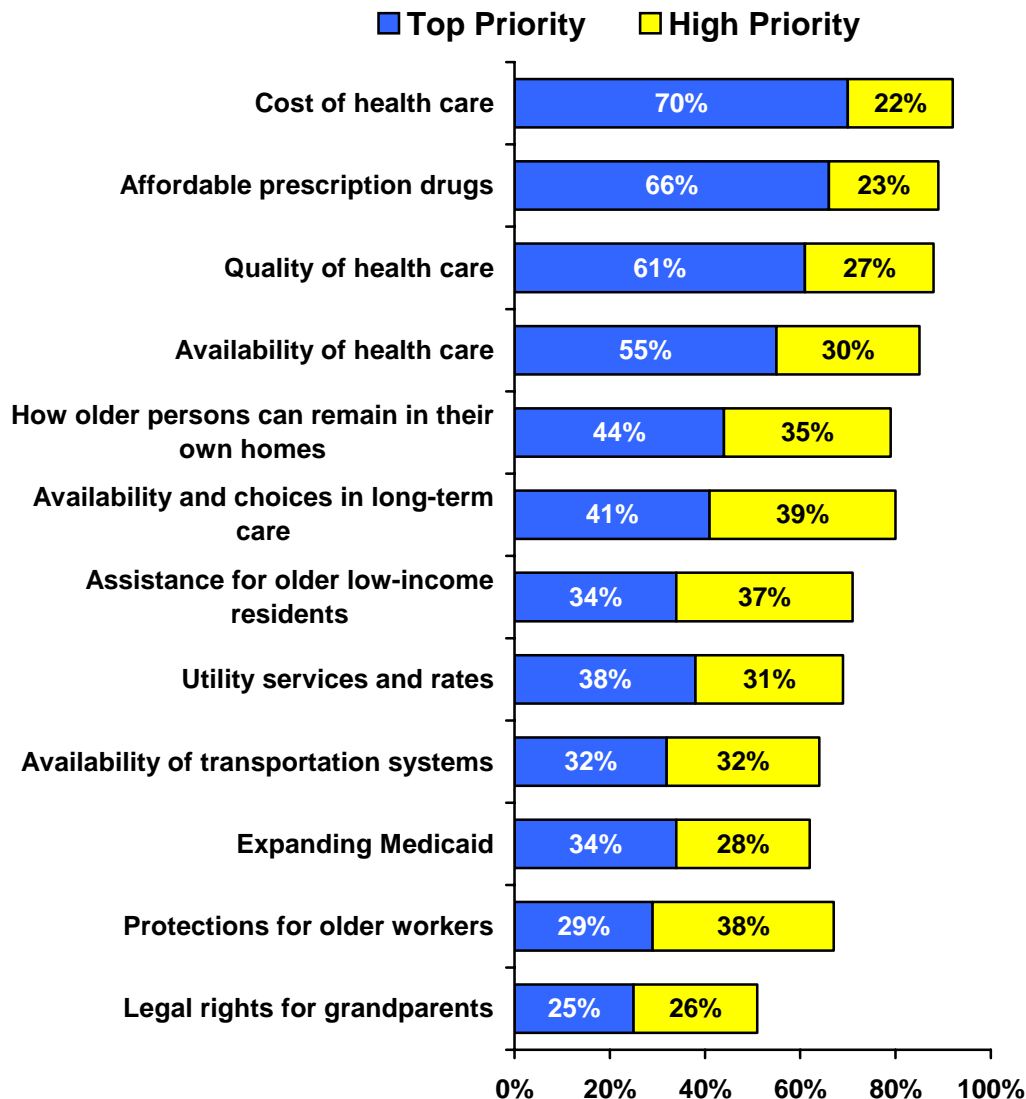
Top Extreme Concerns of North Dakota Members by Annual Income	Total % (N=1321)	Less than 20K (n=320)	20K- 39.9K (n=394)	40K- 74.9K (n=311)	More than 75K (n=137)
Having access to affordable prescription drugs	64%	69%	65%	62%	56%
Staying independent with age	62	70	64	56	54
Social Security as a base for retirement income	61	69	66	58	42
Medicare as base for retirement health care	57	62	60	54	47
Becoming ill or disabled	54	65	61	46	37
Protecting your right to privacy	53	58	55	46	52
Having choices in long-term care	53	60	53	52	41
Staying physically fit	50	57	52	45	44

Legislative Issues

The top six legislative priorities of AARP members in North Dakota are related to health care and support services.

Issues related to health care and long-term care services comprise the top six legislative priorities for AARP members in North Dakota. About nine in ten members rate the cost of health care, access to affordable prescription drugs, and quality of health care as *top* or *high* legislative priorities. The availability of health care and how older persons can remain independent as they age round out the top five priorities. Similarly, over three-quarters of North Dakota members think the availability of choices in long-term care including in-home support services, nursing homes, and assisted living facilities should be a *top* or *high* legislative priority for AARP North Dakota.

**Top and High Legislative Priorities of North Dakota Members
(N=1321)**



North Dakota members over the age of 60 are more likely than are members 50-59 to rate the quality of health care (64% vs. 55%), how older persons can remain independent as they age (49% vs. 35%), expanding Medicaid (36% vs. 29%), and available transportation (36% vs. 23%) as *top* legislative priorities. Moreover, members over the age of 75 are more likely than are younger members (50-74) to rate the availability of choices in long-term care including in-home support services, nursing homes, and assisted living services (50% vs. 37%), and assistance for low-income elderly (39% vs. 32%) as a *top* legislative priority for AARP in North Dakota (see Appendix A for a complete age comparison).

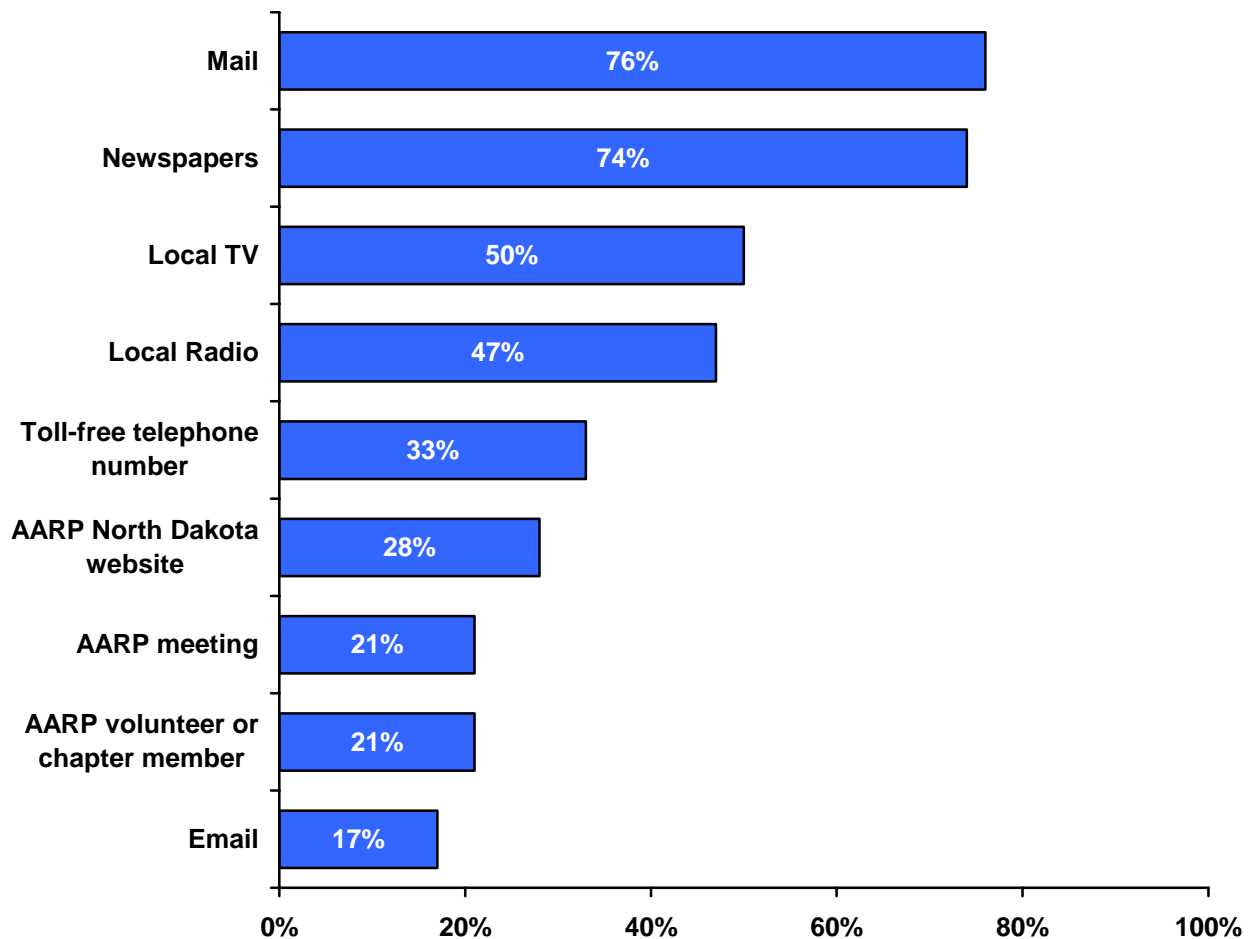
Similar to personal concerns, members with annual incomes less than \$40,000 tend to rate legislative issues as higher priorities than do members with annual incomes greater than \$40,000. For example, among the top five legislative priorities members with annual incomes less than \$40,000 are more likely than are members with incomes greater than \$40,000 to rate the cost of health care (73% vs. 65%), access to affordable prescription medication (72% vs. 57%), the quality of health care (66% vs. 52%), the availability of health care (61% vs. 47%), and how older persons can remain independent as they age (53% vs. 33%) as *top* legislative priorities for AARP in North Dakota (see Appendix B for a complete income comparison).

Member Interaction with AARP

North Dakota members want to hear about AARP activities via written material in the mail or advertisements in local newspapers.

If AARP has or were to have programs, services, or activities in their communities, three-quarters of North Dakota members would want to hear about them by mail or read about them in newspapers in their community. Moreover, about half would want to tune in to a local TV channel or program or hear about them on a local radio station or program. Less than one in five wanted to receive an email notification about events.

**How North Dakota Members Want to Hear about AARP Programs, Services, or Activities
(N=1321)**



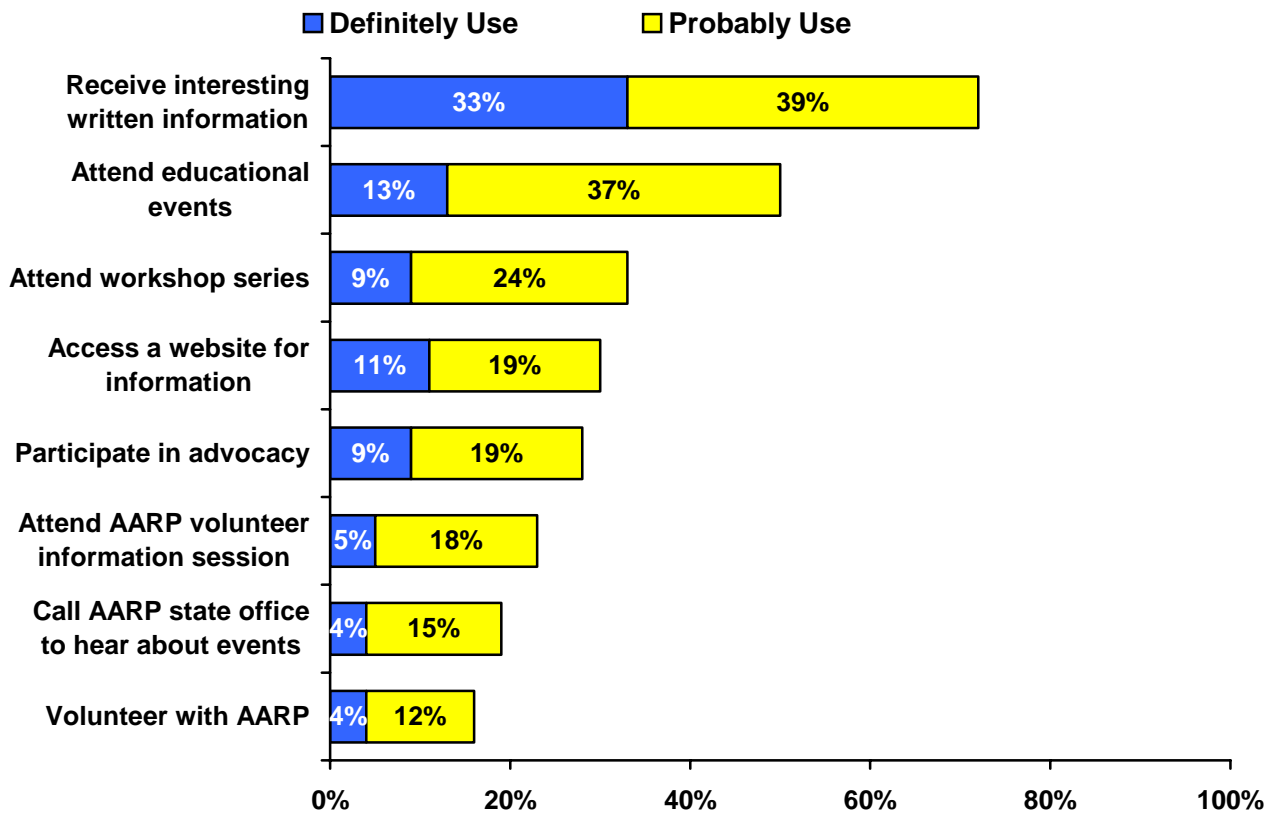
Members under 75 are more likely than are older members to want to receive information by mail (79% vs. 71%), while members over 60 are more likely than are younger members to want to read about local AARP activities in newspapers in their community (76% vs. 67%). Members over 60 are also more likely than are younger members to want to hear about activities on television (55% vs. 38%) or on the radio (49% vs. 42%). See Appendix A for a complete age comparison.

Members with annual incomes over \$75,000 are more likely than are members with incomes less than \$40,000 to want to receive written information through the mail (85% vs. 74%). Moreover, members with annual incomes less than \$40,000 are more likely than are members with annual incomes greater than \$40,000 to want to tune in to a local TV channel or program (57% vs. 39%) or radio station (52% vs. 40%). See Appendix B for a complete income comparison.

Over seven in ten North Dakota members say they would *definitely* or *probably* use written information of interest or concern to them.

Over seven in ten North Dakota members say they would *definitely* or *probably* use written information of interest or concern to them while only half would *definitely* or *probably* use the next most popular opportunity, attending a one-time educational event on topics of interest or concern.

Opportunities North Dakota Members Definitely or Probably Would Use (N=1321)



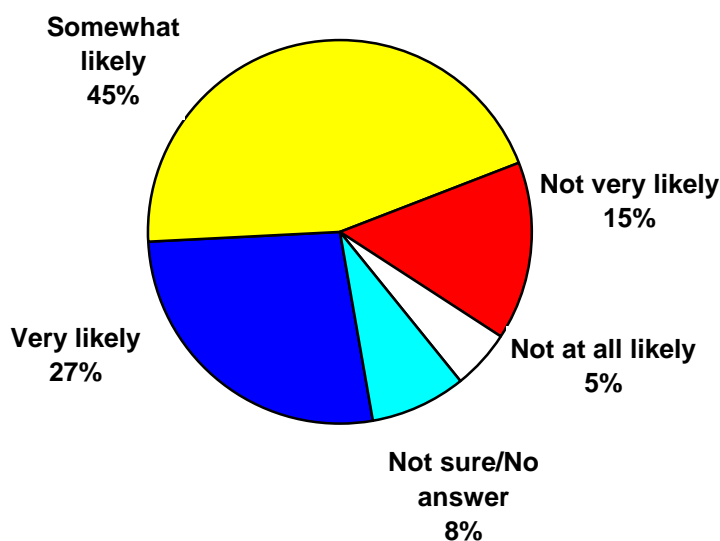
Members under 75 are more likely than members over 75 to say that they would *definitely* or *probably* use written information on topics of interest or concern (77% vs. 63%) and attend one-time educational events on topics of interest or concern (56% vs. 40%). Over half (51%) of members age 50-59 say they would *definitely* or *probably* access a website for information on topics of interest or concern to them and for information about upcoming AARP events in North Dakota. This number drops dramatically with age. Twenty-nine percent of members age 60-74 and 14 percent of members over 75 say they would *definitely* or *probably* use the same opportunity (see Appendix A for a complete age comparison).

Members with annual incomes over \$40,000 are also more likely than members with incomes less than \$40,000 to say that they would *definitely* or *probably* access a website for information on topics of interest or concern and for information about upcoming AARP events in North Dakota. More than two in five (43%) members with annual incomes over \$40,000 would *definitely* or *probably* use this opportunity while about a quarter (24%) of those with lower incomes report the same.

Over seven in ten AARP members in North Dakota would be *very* or *somewhat* likely to attend an educational activity or event on topics such as Social Security, Medicare, or Medicaid in their local community, if sponsored by AARP.

Over seven in ten AARP members in North Dakota would be *very* or *somewhat* likely to attend an educational activity or event on topics such as Social Security, Medicare, or Medicaid in their local community, if sponsored by AARP. Consequently, one in five members is *not at all* or *not very* likely to attend such events.

Likelihood of Attending an AARP Education Activity on Various Topics (N=1321)

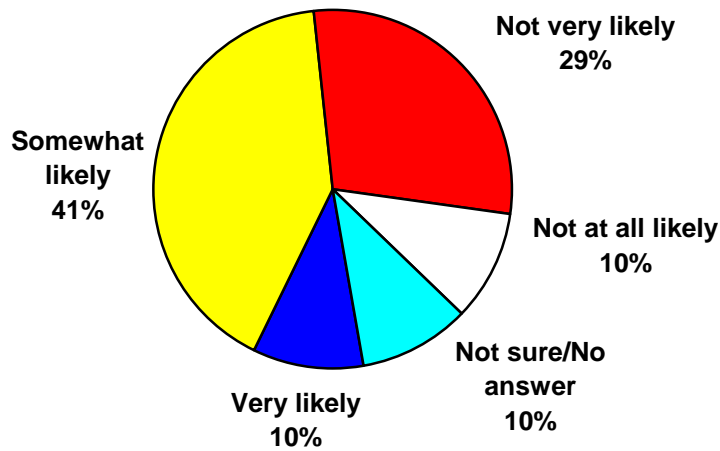


Members under age 75 are more likely than are older members to report that they would be *very* or *somewhat* likely to attend an educational event. Seventy-five percent of those 50-64 would be *very* or *somewhat* likely to attend the event, while only 65 percent of those over 75 are as likely to attend. Middle income members, those with incomes between \$40,000 and \$75,000 are more likely than members with incomes below \$20,000 and above \$75,000 to report that they would be *very* or *somewhat* likely to attend an AARP-sponsored educational event.

Slightly more than half of North Dakota AARP members are *very* or *somewhat* likely to attend an AARP sponsored community service event.

Half of AARP members in North Dakota report that they would be *very* or *somewhat likely* to participate in an AARP sponsored community service event (such as working with local providers to deliver meals, drive people to appointments, or restock food pantries) in their communities. Still, only one in ten is *very* likely to participate.

**Likelihood of Attending an AARP Community Service Event
(N=1321)**



Members under the age of 75 are more likely than are older members to indicate that they would be *very* or *somewhat* likely to participate in a community service event (56% vs. 39%).

Social Security and Unemployment Insurance

North Dakota members support changing the law to allow people to claim Social Security and unemployment benefits simultaneously.

Survey respondents were asked if they support changing North Dakota law to allow people to claim Social Security and unemployment benefits simultaneously. Unemployment benefits are paid to workers who have lost their jobs. Employers pay into the Unemployment Insurance Fund. If older workers who are already collecting Social Security lose their jobs, federal law allows those who qualify to collect both Social Security and full unemployment benefits simultaneously. However, the state of North Dakota currently withholds an amount equal to 50 percent of a worker's Social Security benefit from their unemployment insurance payment.

Sixty-five percent of members would support North Dakota changing its law to allow individuals who qualify to receive Social Security and full unemployment benefits simultaneously.

Support for North Dakota Changing its Law to Allow People to Claim Social Security and Unemployment Benefits (N=1321)



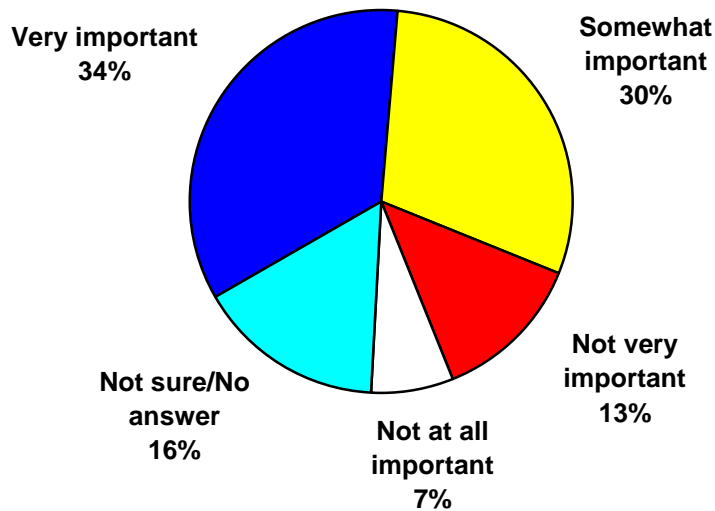
Younger members are more likely than older members to support this legislation. Sixty-eight percent of members under 75 support the law change, while 59 percent of members over 75 support the legislation (See Appendix A for a complete age comparison).

In addition, members with annual incomes less than \$75,000 are more likely than are members with annual incomes over \$75,000 to support allowing people to collect Social Security and unemployment benefits simultaneously. Sixty-nine percent of members with annual incomes under \$75,000 support the legislation, while 54 percent of those with incomes over \$75,000 support it.

Nearly two-thirds of AARP members in North Dakota think it is *very* or *somewhat* important for AARP to work towards changing the law to allow people to claim Social Security and unemployment benefits simultaneously.

Sixty-four percent of members think it is *very* or *somewhat* important for AARP North Dakota to work to change state law to allow individuals who qualify to receive Social Security and full unemployment benefits simultaneously.

**Importance for AARP North Dakota to Change State Law to Allow Individuals to Receive Social Security and Unemployment Benefits
(N=1321)**



Similar to their support for this legislation, members under the age of 75 are more likely than are members over the age of 75 to think this is a *very* or *somewhat important* priority for AARP North Dakota (68% vs. 54%).

In addition, members with annual incomes less than \$75,000 are more likely than are members with annual incomes over \$75,000 to think allowing people to collect Social Security and unemployment benefits simultaneously is *very* or *somewhat important* for AARP. Sixty-six percent of members with annual incomes under \$75,000 say it is *very* or *somewhat important*, while only 52 percent of those with incomes over \$75,000 think it is as important.

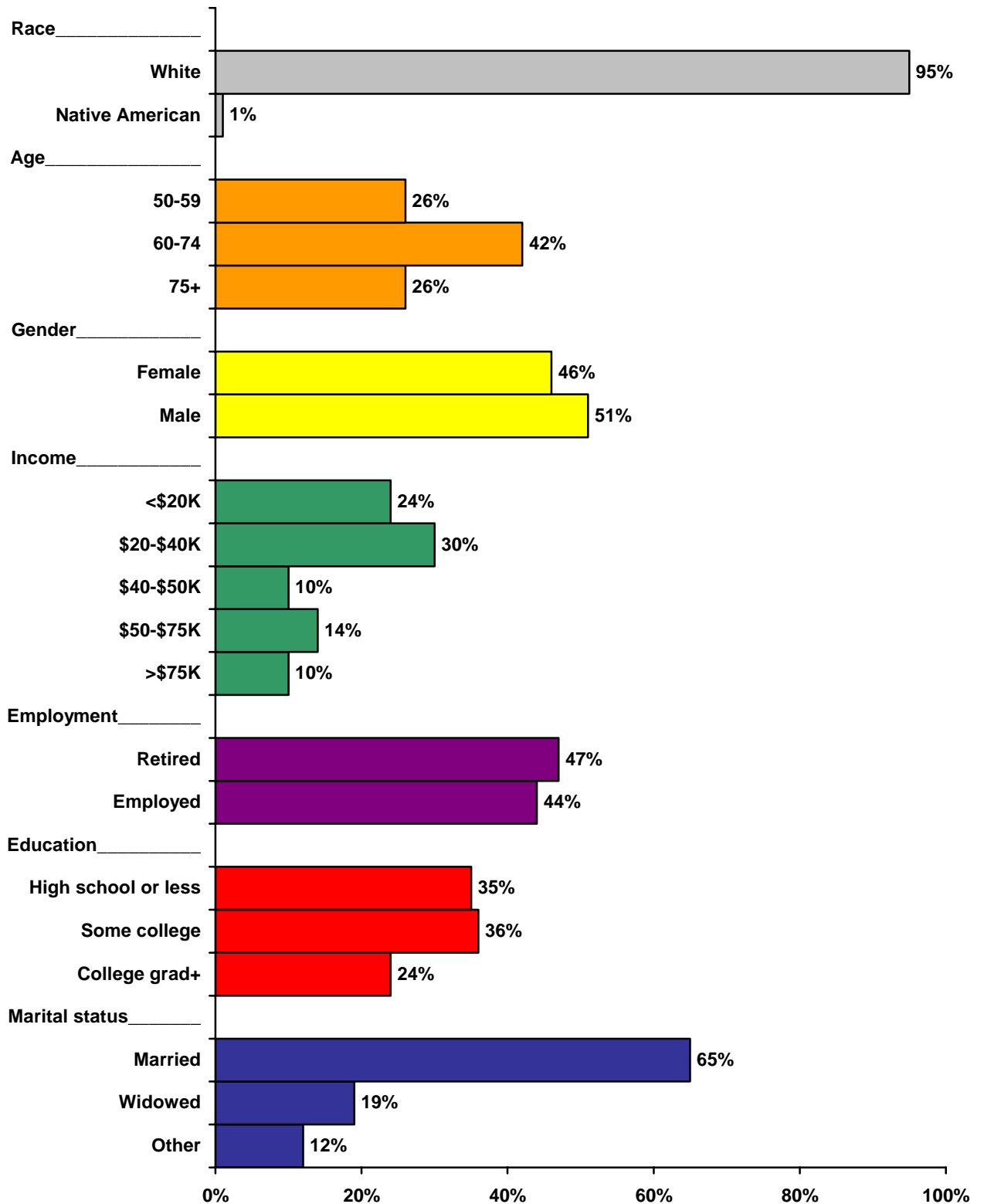
Conclusion

The top interests and concerns of AARP members in North Dakota are consistent with AARP's strategic priorities and social impact agenda. Members are most concerned with the safety and security of their retirement savings (72%), having access to affordable prescription medication (64%), staying independent as they age (62%), and having Social Security as a base for retirement income (61%). Moreover, North Dakota members think AARP's top legislative priorities should be the cost of health care (70%), having access to affordable prescription medication (66%), the quality of health care provided (61%), and the availability of health care (55%).

The majority of North Dakota members want to hear about AARP activities through written information in the mail (76%) or advertisements in local newspapers (74%), while over seven in ten (72%) members say they would *definitely* or *probably* use written information of interest or concern to them. More than seven in ten members (72%) are *very* or *somewhat* likely to attend an educational activity or event sponsored by AARP in their community. Slightly more than half (51%) are *very* or *somewhat* likely to attend an AARP community service event.

Almost two-thirds of North Dakota members (65%) support changing the law to allow people to collect Social Security and unemployment benefits simultaneously. Another five in eight members (64%) think it is important for AARP North Dakota to work to change state law regarding Social Security and unemployment benefits.

Demographic Profile of the Members (n=1321)



Appendix A: Age Comparison

Table 1

Top Extreme Concerns of North Dakota Members by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Safety and security of retirement savings	72%	77%	75%	66%
Having access to affordable prescription drugs	64	65	68	59
Staying independent with age	62	56	67	64
Social Security as a base for retirement income	61	64	62	59
Medicare as a base for retirement health care	57	56	60	56
Becoming ill or disabled	54	47	58	58
Protecting your right to privacy	53	51	56	52
Finding affordable health insurance	53	63	55	42
Having choices in long-term care	53	48	53	58
Staying physically fit	50	41	55	53
Continuing to drive safely	50	41	57	51
Having enough money to meet daily expenses	48	50	49	47
Having access to a doctor or health clinic	47	40	51	50
Having a health clinic close to home	42	37	45	43
Finding appropriate housing choices for people with dementia	42	31	43	50
Safe and affordable transportation systems	41	32	43	47
Out migration of younger North Dakotans	37	33	38	40
Dealing with the loss of a close family member	36	33	36	38
Saving for the future	35	41	36	30
Having adequate information on Medicaid	32	28	35	31
Having available pharmacists and pharmacy services	30	30	30	30
Providing care or financial support for a relative	21	25	20	20
Accessing adult foster care services	17	15	16	21
Age discrimination in the workplace	14	21	15	8
Finding work in retirement	9	14	9	5

Table 2

Top Legislative Priorities of North Dakota Members by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Cost of health care	70%	71%	72%	67%
Access to affordable prescription medication	66	62	70	65
Quality of health care	61	55	63	64
Availability of health care	55	50	59	54
How older persons can remain independent with age	44	35	46	53
Availability of choices in long-term care	41	35	40	50
Utility services and rates	38	34	40	38
Assistance programs for older low-income resident	34	29	34	39
Expanding Medicaid	34	29	36	37
Availability of transportation systems	32	23	32	39
Protections for older workers	29	28	30	31
Legal rights for grandparents	25	21	26	25

Table 3

How North Dakota Members want to hear from AARP by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Mail	76%	81%	77%	71%
Newspapers	74	67	79	74
Local TV channel or program	50	38	55	56
Local radio station or program	47	42	49	49
Toll-free number	33	36	33	31
AARP North Dakota website	28	48	26	10
AARP meeting	21	17	24	23

Table 4

Probably or Definitely Use Opportunities by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Receive written information of interest	72%	79%	75%	63%
Attend one-time educational events	51	59	53	40
Attend workshop series	32	35	34	29
Access a website	30	51	29	14
Participate in activities to improve state laws	28	25	31	27
Attend AARP volunteer information sessions	23	19	26	22
Call AARP state office	19	26	19	13
Volunteer my time	16	17	17	14

Table 5

Likelihood of Attending an AARP Educational Event by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Very likely	27%	25%	29%	25%
Somewhat likely	45	49	46	41
Not very likely	15	18	16	14
Not at all likely	5	4	3	10
Not sure	6	3	6	8

Table 6

Likelihood of Attending an AARP Sponsored Community Service Event by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Very likely	10%	9%	12%	9%
Somewhat likely	41	47	44	30
Not very likely	29	30	29	29
Not at all likely	10	7	6	18
Not sure	8	5	8	9

Table 7

Support for Changing the Law to Allow Individuals to Receive Social Security and Unemployment by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Strongly support	39%	46%	42%	28%
Somewhat support	26	23	25	31
Somewhat oppose	12	12	11	14
Strongly oppose	8	9	9	5
Not sure	13	10	12	19

Table 8

Importance of Allowing Individuals to Collect Social Security and Unemployment Simultaneously by Age	Total % (n=1321)	Ages 50-59 (n=342)	Ages 60-74 (n=559)	Ages 75+ (n=342)
Very important	34%	41%	37%	24%
Somewhat important	30	28	31	30
Not very important	13	13	13	15
Not at all important	7	7	8	7
Not sure	12	9	10	18

Appendix B: Income Comparison

Table 1

Top Extreme Concerns of North Dakota Members by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Safety and security of retirement savings	72%	71%	72%	76%	69%
Having access to affordable prescription drugs	64	69	65	62	56
Staying independent with age	62	70	64	56	54
Social Security as a base for retirement income	61	69	66	58	42
Medicare as a base for retirement health care	57	62	60	54	47
Becoming ill or disabled	54	65	61	46	37
Protecting your right to privacy	53	58	55	46	52
Finding affordable health insurance	53	55	52	57	46
Having choices in long-term care	53	60	53	52	41
Staying physically fit	50	57	52	45	44
Continuing to drive safely	50	55	53	46	42
Having enough money to meet daily expenses	48	63	50	42	27
Having access to a doctor or health clinic	47	50	50	44	36
Having a health clinic close to home	42	47	45	38	28
Finding appropriate housing choices for people with dementia	42	52	44	33	32
Safe and affordable transportation systems	41	52	42	34	24
Out migration of younger North Dakotans	37	40	41	29	31
Dealing with the loss of a close family member	36	43	36	30	25
Saving for the future	35	45	34	32	26
Having adequate information on Medicaid	32	48	31	24	16
Having available pharmacists and pharmacy services	30	34	29	29	27
Providing care or financial support for a relative	21	27	21	16	18
Accessing adult foster care services	17	25	16	11	14
Age discrimination in the workplace	14	19	17	11	10
Finding work in retirement	9	13	9	8	4

Table 2

Top Legislative Priorities of North Dakota Members by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Cost of health care	70%	73%	73%	67%	63%
Access to affordable prescription medication	66	73	70	60	55
Quality of health care	61	65	67	55	49
Availability of health care	55	64	58	49	45
How older persons can remain independent with age	44	62	44	33	32
Availability of choices in long-term care	41	50	42	34	37
Utility services and rates	38	53	39	31	27
Assistance programs for older low-income residents	34	49	36	24	23
Expanding Medicaid	34	53	32	25	22

Table 3

How North Dakota Members want to hear from AARP by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Mail	76%	72%	77%	78%	85%
Newspapers	74	72	79	78	63
Local TV channel or program	50	60	54	44	34
Local radio station or program	47	53	51	44	36
Toll-free number	33	33	35	35	25
AARP North Dakota website	28	15	22	40	50
AARP meeting	21	23	24	23	15
Contact and AARP volunteer	21	27	19	22	17
Email	17	12	12	25	28

Table 4

Probably or Definitely Use Opportunities by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Receive written information of interest	72%	69%	73%	77%	73%
Attend one-time educational events	51	48	50	58	54
Attend workshop series	32	35	32	33	34
Access a website	30	21	27	42	45
Participate in activities to improve state laws	28	30	28	30	26
Attend AARP volunteer information sessions	23	27	23	23	18
Call AARP state office	19	23	19	19	14
Volunteer my time	16	19	12	18	16

Table 5

Likelihood of Attending an AARP Educational Event by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Very likely	27%	31%	26%	28%	24%
Somewhat likely	45	40	47	49	41
Not very likely	15	12	16	15	21
Not at all likely	5	6	4	4	11
Not sure	6	9	6	3	2

Table 6

Likelihood of Attending an AARP Sponsored Community Service Event by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Very likely	10%	13%	10%	8%	6%
Somewhat likely	41	34	40	48	46
Not very likely	29	23	33	29	32
Not at all likely	10	16	7	8	11
Not sure	8	11	8	5	4

Table 7

Support for Changing the Law to Allow Individuals to Receive Social Security and Unemployment by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Strongly support	39%	44%	41%	39%	36%
Somewhat support	26	26	28	30	18
Somewhat oppose	12	8	11	14	14
Strongly oppose	8	5	6	7	16
Not sure	13	15	13	9	15

Table 8

Importance of Allowing Individuals to Collect Social Security and Unemployment Simultaneously by Income	Total % (n=1321)	<\$20K (n=320)	\$20K-\$40K (n=394)	\$40K-\$75K (n=311)	>\$75K (n=137)
Very important	34%	42%	34%	33%	26%
Somewhat important	30	25	31	34	26
Not very important	13	10	14	16	15
Not at all important	7	5	6	6	16
Not sure	12	14	12	7	16

Appendix C: Annotated Questionnaire

2004 AARP North Dakota Member Survey

Weighted N = 1321; Response Rate = 66 %; Sampling Error = +/- 2.7

(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%)

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."

	<u>Extremely Concerned</u>					<u>Not at all Concerned</u>	<u>No Response</u>
a. Finding affordable health insurance	53%	18%	14%	5%		9%	2%
b. Having access to affordable prescription drugs	64%	18%	8%	4%		5%	2%
c. Having adequate information on Medicaid, the government health insurance program for low income people	32%	20%	21%	11%		13%	3%
d. Having Medicare as a base for retirement health coverage	57%	23%	10%	3%		4%	3%
e. Having choices in long-term care including in-home support services, nursing home, and assisted living for you or a family member	53%	25%	14%	3%		3%	2%
f. Having available pharmacists and pharmacy services across the state including via telemedicine	30%	25%	24%	10%		9%	3%
g. Having a health clinic within close proximity of your home	42%	24%	16%	7%		9%	3%
h. Having access to a doctor at a health clinic	47%	23%	13%	5%		8%	3%
i. Making sure your pension benefits and/or retirement savings are safe and secure	72%	12%	7%	3%		4%	2%
j. Having Social Security as a base for retirement income	61%	18%	11%	3%		5%	3%
k. Finding work in retirement	9%	19%	27%	15%		25%	4%
l. Facing age discrimination in employment	14%	17%	21%	16%		28%	4%
m. Having enough money to meet daily expenses	48%	20%	15%	7%		8%	3%
n. Saving for the future	35%	25%	21%	8%		8%	4%
o. Becoming ill or disabled	54%	24%	14%	3%		3%	3%
p. Staying physically fit/maintaining a healthy diet	50%	29%	14%	3%		2%	2%

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."

	<u>Extremely Concerned</u>				<u>Not at all Concerned</u>	<u>No Response</u>
q. Staying independent as you get older	62%	24%	8%	2%	2%	2%
r. Having safe and affordable transportation system available	41%	30%	18%	5%	4%	2%
s. Continuing to drive safely	50%	26%	13%	3%	4%	4%
t. Dealing with the loss of a close family member	36%	24%	25%	7%	5%	4%
u. Providing care or financial support for a parent, grandchild or other relative	21%	20%	25%	13%	18%	4%
v. Accessing adult foster care and adult day care services	17%	24%	27%	15%	14%	4%
w. Out migration of younger North Dakotans	37%	24%	22%	8%	6%	4%
x. Protecting your right to privacy	53%	21%	15%	5%	4%	3%
y. Finding appropriate housing choices for people with dementia and Alzheimer's Disease	42%	25%	21%	6%	4%	3%

2. Are there any other issues not mentioned above that you have concerns about? Please specify below.

<u>%</u>	
1	Disagree with AARP's support of Medicare/prescription plan/ability to buy drugs in Canada
1	Social Security issues/raises
1	Cost of prescription drugs
1	Other Medicare issues
1	Long-term care (cost, availability)
8	Other
91	No Response

AARP Roles and Activities at the State Level

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.

<u>%</u>	
74	Read about local AARP activities in newspapers in your community
33	Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community
21	Contact an AARP volunteer or AARP Chapter member in or near your community
21	Attend a meeting at which AARP programs and activities are described
76	Receive information by mail (e.g., letter, brochure, flyer)
28	Visit the AARP North Dakota website to access information
17	Receive an email notification
50	Tune in to a local TV channel or program
47	Hear about them on a local radio station/program

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

Opportunity to.....	Definitely Would Use	Probably Would Use	Might or Might Not Use	Probably Would Not Use	Definitely Would Not Use	No Response
a. Attend workshop <u>series</u> or several meetings, or classes, on topics of interest or concern to me	9%	24%	38%	19%	7%	4%
b. Attend <u>one-time</u> educational events on topics of interest or concern to me	13%	37%	28%	13%	4%	4%
c. Receive written information on topics of interest or concern to me	33%	39%	19%	4%	2%	4%
d. Participate in activities to improve state laws, policies, regulations, or practices that affect me	9%	19%	38%	23%	8%	4%
e. Access a website for information on topics of interest or concern to me and for information about upcoming AARP events in my state	11%	19%	19%	19%	25%	7%
f. Volunteer my time to an AARP activity in my own community	4%	12%	35%	29%	16%	4%
g. Call my AARP State Office to listen to a recording about upcoming AARP events in my state	4%	15%	29%	29%	19%	5%
h. Attend AARP volunteer information sessions in my community that give me an opportunity to meet other people and provide some community services	5%	18%	36%	26%	12%	4%

5. If AARP sponsored an educational activity or event (on topics such as Social Security, Medicare, or Medicaid) in your community, how likely would you be to attend?

<u>%</u>	
27	Very likely
45	Somewhat likely
15	Not very likely
5	Not at all likely
6	Not sure
2	No Response

6. If AARP sponsored a community service event (such as working with local providers to deliver meals, drive people to appointments, or restock food pantries) in your community, how likely would you be to participate?

<u>%</u>	
10	Very likely
41	Somewhat likely
29	Not very likely
10	Not at all likely
8	Not sure
3	No Response

State Legislative Issues

7. To be effective, AARP North Dakota wants to work on the most important issues facing North Dakota 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 North Dakota?

		Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a.	Availability of health care	55%	30%	8%	2%	1%	1%	3%
b.	Cost of health care	70%	22%	4%	1%	1%	1%	2%
c.	Quality of health care	61%	27%	6%	1%	1%	1%	4%
d.	Access to affordable prescription drugs	66%	23%	6%	2%	1%	1%	2%

7. CONTINUED--To be effective, AARP North Dakota wants to work on the most important issues facing North Dakota 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 North Dakota?

	Top Priority	High Priority	Medium Priority	Low Priority	Not a Priority	Not Sure	No Response
e. Expanding Medicaid, the government health insurance program for low-income people	34%	28%	20%	6%	6%	3%	3%
f. How older persons can remain independent as they age	44%	35%	15%	2%	1%	1%	2%
g. Availability of transportation systems	32%	32%	24%	6%	2%	1%	3%
h. Availability of choices in long-term care including in-home support services, nursing homes, and assisted living services	41%	39%	13%	2%	1%	1%	3%
i. Assistance programs for older, low-income state residents	34%	37%	18%	4%	3%	1%	3%
j. Protection for older workers	29%	38%	20%	5%	4%	1%	4%
k. Legal rights for grandparents	25%	26%	25%	10%	9%	2%	4%
l. Utility services and rates	38%	31%	20%	4%	3%	1%	3%

8. Are there any other legislative issues not mentioned above that are important to you that AARP North Dakota should work on? Please specify below.

<u>%</u>	
1	Disagree with AARP's support of Medicare/prescription legislation/easier to buy in Canada
1	Social Security concerns
1	Tax credit for elderly home owners/property taxes
5	Other, please specify _____
94	No Response

Social Security and Unemployment Insurance

Unemployment benefits are paid to workers who have lost their jobs. Both businesses and workers pay into the Unemployment Insurance fund. If older workers who are already collecting Social Security lose their jobs, federal law allows those who qualify to collect both Social Security and full unemployment benefits simultaneously. However, the state of North Dakota currently withholds 50 percent of state residents' unemployment benefits if they are also collecting Social Security.

9. Would you support or oppose North Dakota changing its law to allow individuals who qualify to receive Social Security and full unemployment benefits simultaneously?

<u>%</u>	
39	Strongly Support
26	Somewhat Support
12	Somewhat Oppose
8	Strongly Oppose
13	Not Sure
2	No Response

10. How important do you think it is for AARP North Dakota to work to change state law to allow individuals who qualify to receive Social Security and full unemployment benefits simultaneously?

<u>%</u>	
34	Very important
30	Somewhat important
13	Not very important
7	Not at all important
12	Not Sure
4	No Response

Support Services

11. If you, a family member, or a loved one needed assistance with personal care, such as bathing or meal preparation, where would you be most likely to find information on choices and types of care available in your community?

Please check your **top three** choices only.

<u>%</u>		<u>%</u>	
43	Family/friend	37	Physician
7	Newspaper advertisement	6	Clergy
47	Senior Service Providers	24	Hospital Discharge Planner
19	AARP	2	Internet
54	Health and Human Services	2	Other: _____
11	Telephone book	2	Not sure
12	State Office on Aging	4	No Response

12. If you or a loved one needed assistance with personal care, such as bathing or meal preparation, how important would it be to have a range of choices regarding types of care available in your community?

<u>%</u>	
68	Very important
26	Somewhat important
2	Not very important
*	Not at all important
1	Not Sure
3	No Response

13. In the past five years, have you, a family member, or a friend ever used support services (in-home support, nursing home care, assisted living, or adult foster care, etc.)?

<u>%</u>	
39	Yes
56	No (<i>Skip to question 16</i>)
2	Not Sure (<i>Skip to question 16</i>)
4	No Response

14. What kind of support service did you, a family member or a friend use during that time?

(Check ALL that apply) (n = 510)

<u>%</u>	
47	Lived in a nursing home
24	Lived in an assisted living facility
53	Lived at home while receiving visits from skilled health professionals
39	Lived at home while receiving help with daily activities or personal care tasks from a health aide
44	Lived at home while receiving help from family or friends
1	Attended adult day care
*	Not sure
1	No Response

15. How easy was it to find the support services that were needed? Was it (n = 510)

<u>%</u>	
31	Very easy
50	Somewhat easy
11	Not very easy
4	Not at all easy
3	Not Sure
2	No Response

16. Which comes closer to your view of how support services (e.g. in-home support, nursing home care, assisted living, or adult foster care) should be paid for?

<u>%</u>	
14	The costs of care should be paid mostly by the individual receiving care—either through insurance or savings
20	The costs of care should be paid primarily through government services
47	The costs of care should be shared between the individual and the government
13	Not Sure
7	No Response

17. How important is it to you for the State of North Dakota to provide funding to make support services more widely available, even if it requires an increase in state taxes?

<u>%</u>	
30	Very important
46	Somewhat important
9	Not very important
3	Not at all important
8	Not Sure
3	No Response

18. How much of a priority should it be for AARP North Dakota to work to ensure that older persons and persons with disabilities have easy access to a high-quality long-term support system that allows consumers to choose from a variety of services that best meets their needs? Should it be a...?

<u>%</u>	
28	Top priority
44	High priority
19	Medium priority
2	Low priority
*	Not a priority
3	Not Sure
3	No Response

About You

The following questions are for classification purposes.

D1. Are you male or female?

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

D2. What is your age as of your last birthday? _____ years

<u>%</u>	
26	50-59
42	60-74
26	75+
6	No Response

D3. What is your current marital status?

<u>%</u>	
65	Now married
1	Living with Partner
19	Widowed
7	Divorced
1	Separated
4	Never married
4	No Response

D4. What is the highest level of education that you completed?

<u>%</u>	
9	Less than high school
26	High school graduate or equivalent
36	Some college or technical training beyond high school
14	College graduate (4 years)
10	Post-graduate or professional degree
5	No Response

D5. Which of the following best describes your current employment status?

<u>%</u>	
29	Employed or self-employed <u>full-time</u>
15	Employed or self-employed <u>part-time</u>
47	Retired and not working
4	Other such as homemaker
1	Unemployed and looking for work
5	No Response

D6. Do you have access to a personal computer at home, at work, or some other place?

<u>%</u>		
55	Yes	If YES: Do you have access to the Internet or the ability to use online services such as America Online (AOL)? (n=723)
38	No	
7	No Response	
85%	Yes	
8%	No	
3%	Don't Know	
4%	No Response	

D7. What is your race?

<u>%</u>	
95	White or Caucasian
*	Black or African American
*	Asian
1	Native American or Alaskan Native
*	Hawaiian or Pacific Islander
4	No Response

D8. Thinking about state elections for North Dakota Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

<u>%</u>	
72	I always vote
20	I sometimes miss one
3	I rarely vote
1	I never vote
4	No Response

D9. What is your five digit zip code? WRITE IN YOUR ZIP CODE___ ___ ___ ___ ___

D10. What was your annual household income before taxes in 2003?

<u>%</u>	
7	Less than \$10,000
17	\$10,000 to \$19,999
16	\$20,000 to \$29,999
14	\$30,000 to \$39,999
9	\$40,000 to \$49,999
14	\$50,000 to \$74,999
10	\$75,000 or more
12	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 **May 2, 2004**.

AARP
Knowledge Management
For more information contact Susan Silberman (202) 434-6339