

A large green rectangular block is positioned in the top left corner. A small yellow square is located at the bottom right corner of this green block, where it meets a thin grey horizontal line that extends to the right.

Legislative Issues for New Jersey: AARP Member Opinions

A thin grey horizontal line and a thin grey vertical line intersect at a yellow square. The horizontal line extends to the left from the square, and the vertical line extends downwards from the square.

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**Data collected by AARP and Prepared by FGI, Inc.
Report Prepared by Millie DePallo and Katherine Bridges**

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601 E Street, NW
Washington, D.C., 20049
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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; *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.

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Executive Summary

AARP is an organization of 35 million members nationwide. On a regular basis, AARP conducts state-level surveys of its membership to obtain members' thoughts and opinions on timely legislative issues in their states. The information supplied by members in these surveys contributes to AARP's policy agenda in the respective states.

The present survey reveals New Jersey AARP members as a politically-engaged population with strong opinions on the legislative topics addressed in the survey: long-term care choices, prescription drug coverage, property tax relief and consumer privacy.

- Members' personal long-term care preference is for home or community-based care in lieu of nursing home care, and they overwhelmingly support the state's expansion of this type of care (81%), even if it requires shifting resources away from the funding of nursing homes.
- Almost nine in ten AARP members in the state place *top* or *high priority* on securing the future of the state's prescription assistance programs for low-income, elderly and disabled residents. This support is pervasive, even among those who would not be beneficiaries of the programs. One proposal quite popular among members would have the state negotiate with drug companies to obtain lower prescription prices for those currently without coverage.
- Property tax relief issues are among the prominent concerns of members in the state. Almost all respondents (92%) are supportive of a special New Jersey legislative session being convened in 2003-2004 that would address the issue of property tax reform. A large majority would also like to see property tax restructured to correlate with income rather than property values.
- Members in New Jersey are extremely protective of the privacy of their financial information. They place *top* (71%) or *high* (20%) priority on the state legislature requiring that financial institutions obtain consent prior to releasing personal information to third parties.

The intensity of respondents' views on these issues is echoed in their likely voting behavior. For each of the four issues dealt with in this survey, impressive majorities (70% to 85% of respondents) say they would be *more likely* to vote for a candidate for state office who supports their positions on these issues of concern.

Background and Methodology

The 2003 AARP New Jersey Legislative Issues Survey is a mail survey conducted in August 2003, with a random sample of 2000 AARP members in New Jersey selected from AARP's membership database. The survey was conducted using a four-contact method, which included a pre-notification card, the survey, and a reminder postcard, followed by a second survey for those who did not respond to the first. New Jersey members returned 1,222 surveys by the cut-off date, for a response rate of 61 percent. The survey has a sampling error of ± 2.8 percent.

New Jersey has approximately 1.35 million AARP members. This survey examines the opinions of AARP New Jersey members in several policy areas: long-term care, prescription drug affordability, property tax reform, and consumer protection. This report summarizes findings about respondents' priorities and support for the four policy areas addressed in the survey. The results are reported as percentages, though the percentages may not add up to 100% due to rounding or non-response. The full questionnaire, annotated with the responses received for each question, is appended to the back of the report.

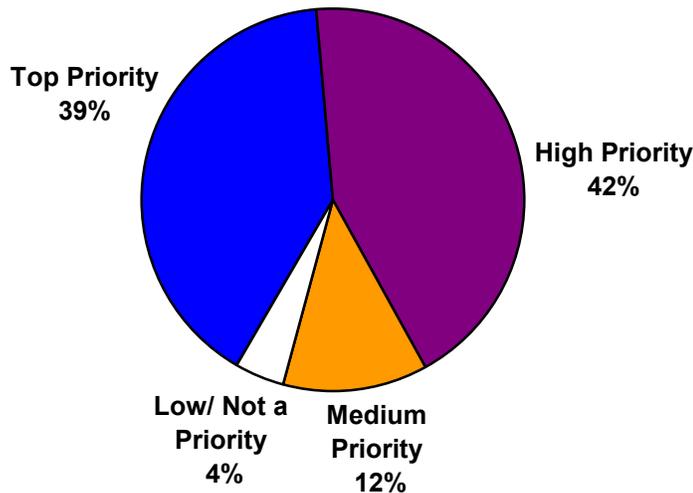
Findings

Long-Term Care Issues

New Jersey members express a strong preference for receiving long-term care services at home, should the need arise. When asked their preference, over two-thirds (67%) say they would prefer to get care at home with help from family, friends, and home health care. Another three in ten (29%) say they would prefer an assisted-living facility, while two percent prefer a nursing home.

Correspondingly, increased funding for home and community-based long-term care is a priority issue for AARP members in New Jersey. More than eight in ten think it should be a *top* (39%) or *high priority* (42%) to increase funding so residents can have greater access to community-based services, even if it means reallocating funds from nursing homes.

Priority for New Jersey to Increase Funding for Home and Community-Based Long-Term Care (n =1,222)



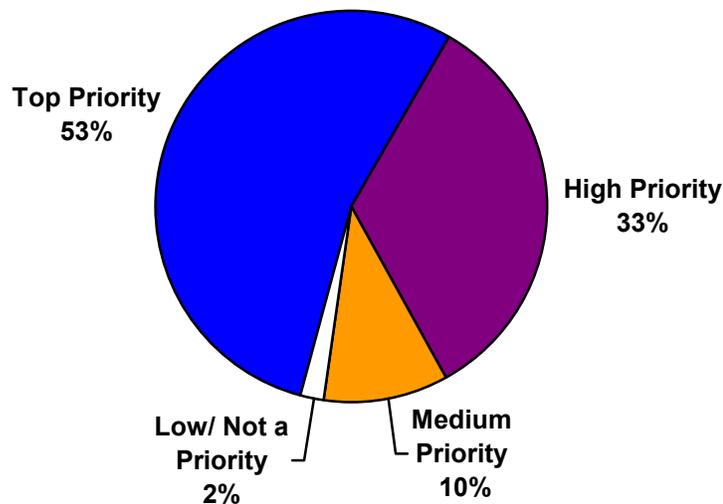
The intensity of the desire among New Jersey members to remain at home carries over to potential voting behavior as well. Almost three-fourths (71%) of members say they would be *more likely* to vote for a candidate who supports increasing state funds for home and community-based care.

Prescription Drugs

The cost of New Jersey's prescription drug programs¹ for low-income families, older adults, and residents with disabilities has outgrown its original funding sources.

Almost nine in ten AARP members believe New Jersey should find ways to maintain the state's prescription drug programs for low-income, senior and disabled residents. Securing the future of the existing prescription assistance programs is a *top* (53%) or a *high priority* (33%) for members there. Again, the likelihood of members voting for a candidate who supports maintaining these programs is great: Almost eight in ten (79%) are *more likely* to vote for such a candidate; two percent would be less likely; and for 17 percent of members, a candidate's position on the issue would not make a difference to their votes.

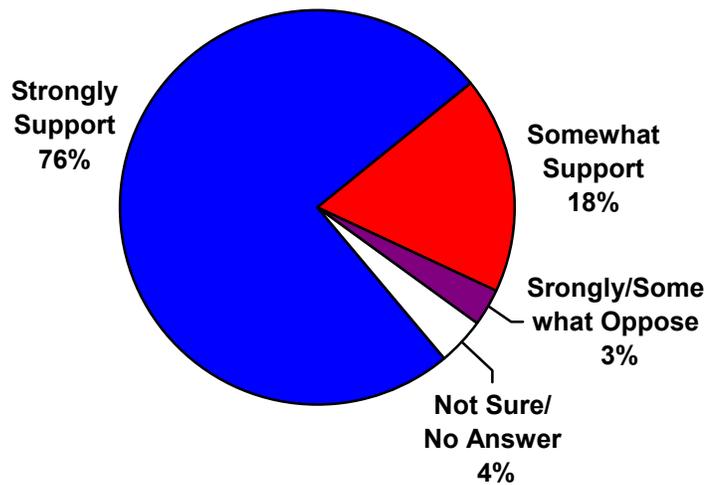
**Priority for Maintaining New Jersey's
Prescription Drug Programs
(n=1,222)**



¹ Respondents were given a description of New Jersey's three current prescription drug programs in an introduction to this series of questions (See Appendix).

Many states around the country have instituted discount drug card programs for residents without prescription drug coverage. This survey reveals that more than nine in ten (94%) New Jersey respondents *strongly support* (76%) or *somewhat support* (18%) the New Jersey government negotiating with pharmaceutical companies to obtain lower prescription drug prices for residents in the state who have little or no prescription drug coverage.

**Support for Price Negotiations with
Pharmaceutical Companies**
(n=1,222)

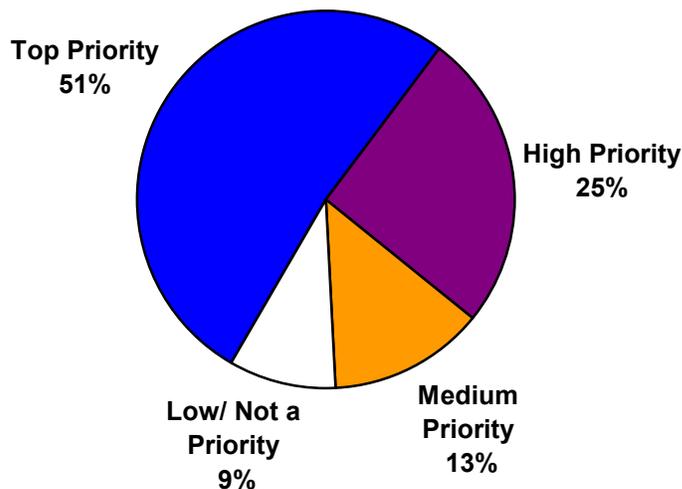


Property Tax Reform

Property tax rates in New Jersey are among the highest in the U.S. Moreover, tax relief programs in the state have been reduced this year in an effort to balance the state budget. Clearly, AARP members in New Jersey are open to having the state legislature revisit the state's tax structure: an overwhelming majority of members *strongly* (73%) or *somewhat* (19%) support holding a special legislative session in 2004-2005 to address the issue of property taxes.

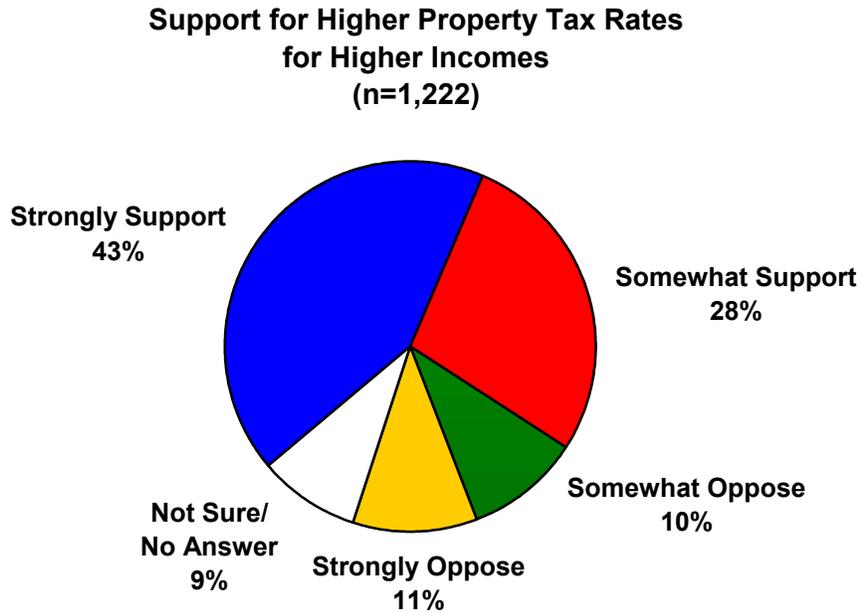
One significant component of the New Jersey tax reform debate is the fairness of property taxes to homeowners with limited financial resources. Three-quarters of New Jersey members place at least *high priority* on reform of its tax structure so that a larger share of property taxes is based on a homeowner's annual income rather than property value.

**Priority for Property Tax Reform Based on Income
Rather Than Property Values
(n=1,222)**



On the question of voting for a candidate who supports basing a greater amount of taxes on income rather than property value, almost three-fourths (74%) of members say they would be *more likely* to vote for such a candidate.

In another tax reform proposal, a majority of respondents are supportive of increasing New Jersey state income tax rates for high-income residents (43% *strongly* and 28% *somewhat*).



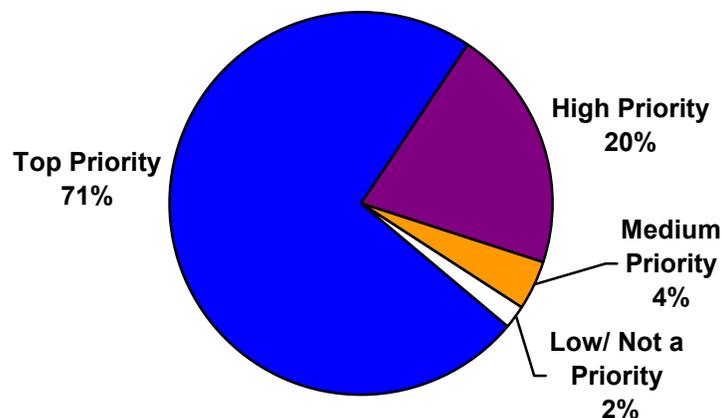
Members in New Jersey are also highly supportive of a proposal that the state examine alternative options to the property tax to generate the necessary revenue for schools and other services (66% *strongly* and 22% *somewhat*).

Members were asked their opinion about the idea of consolidating school districts and municipal services (i.e., water and sewer) in order to reduce inefficiencies and thereby reduce residential property taxes. Over half (55%) are *strongly* supportive of this proposal, and another 23 percent are *somewhat* supportive.

Consumer Financial Privacy

AARP members in the state have very strong feelings about protecting the privacy of their financial information. Existing federal regulations regarding the privacy of personal financial information are structured so that consumers have the burden of informing their financial institutions of their desire for personal information not to be shared, commonly referred to as "opting out." In this survey, over nine in ten (91%) New Jersey members say it is *very* important that their personal financial information not be shared by financial institutions without their permission, and almost all place *top priority* or *high priority* on having the New Jersey legislature require that financial institutions obtain written or verbal consent from their customers *before* sharing non-public, personal information with third parties.

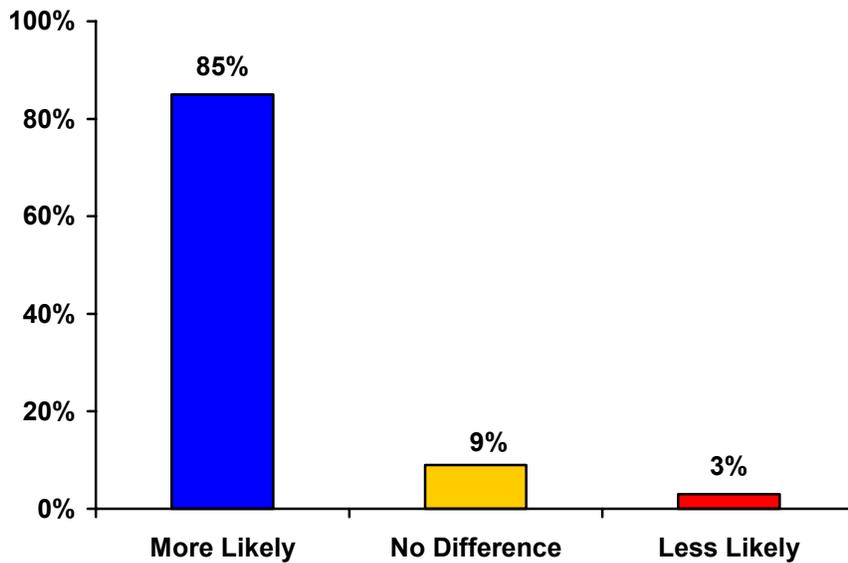
Priority for New Jersey to Require Financial Institutions to Obtain Consent Before Sharing Info
(n =1,222)



Similarly, almost nine in ten members (86%) say they *strongly* support legislation that would require financial institutions to obtain written or verbal consent from their customers *before* sharing non-public, personal information about them with third parties, and another 6 percent *somewhat* support this requirement. This overwhelming level of support suggests that having consumers actively opt-in to sharing of the information is a more feasible approach than requiring that they reactively withhold permission to share.

Once again, this strong support among members for protection of personal information translates into parallel voting behavior. Over eight in ten respondents would be *more likely* to vote for a candidate who supported enacting legislation to require financial institutions to obtain written or verbal consent from their customers *before* sharing their non-public, personal information.

**Likelihood of Voting for a Candidate Who Supports Requiring
Financial Institutions to Obtain Customer Consent
(n =1,222)**



A Profile of New Jersey Respondents

Sixty-one percent of the AARP members surveyed in New Jersey returned completed surveys. The respondents are evenly split between men (49%) and women (49%). The mean age of respondents is 68 years. A majority is Caucasian (87%), married (57%), and has at least some college education (58%). While some respondents are still active in the work force (38%), the majorities are retired (53%). Almost half of the responding members (48%) have incomes above \$40,000.

With regard to political activity in the past five years, 36 percent of New Jersey respondents have phoned, faxed, or written a public official on matters of concern to them, and nearly as many (35%) have attended a political event. Twenty-three percent of responding members have contributed money to a candidate or political party in the same time period. In state elections held in the last ten years, almost two-thirds (64%) of members say they always voted, and one-quarter (26%) say they have missed one election. Only eight percent say they rarely or never vote.

Appendix
Annotated Questionnaire

2003 AARP New Jersey Legislative Issues Survey

N = 1,222, RESPONSE RATE = 61%, SAMPLING ERROR = +/-2.8%
(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%.)

Long-Term Care

Long-term care refers to help for people who are frail, ill, or disabled, and who need assistance with regular daily activities, such as getting dressed, bathing, preparing meals, or eating. Some people receive long-term care services in nursing homes. However, many people who need long-term care receive their care in assisted living facilities and in their homes.

1) If you needed long-term care services, where would you prefer to receive these services?

<u>%</u>	
2	In a nursing home
67	At home with help from family, friends, and professional home health care
29	In a residential care setting, such as assisted living
3	No Response

2) How much of a priority should it be for New Jersey to increase funding for long-term care services so residents can have greater access to services in community-based settings, such as assisted living facilities or their own homes, even if it means reallocating state funds from nursing homes?

<u>%</u>	
39	Top priority
42	High priority
12	Medium priority
3	Low priority
2	Not a priority
2	No Response

- 3) **Would you be more or less likely to vote for a candidate who supported increasing state funds available for home- and community-based long-term care services, such as assisted living and home health care, even if it means reallocating state funds from nursing homes?**

<u>%</u>	
71	More likely
21	Would not make a difference
6	Less likely
2	No Response

Prescription Drugs

Currently, New Jersey has three programs that assist low- and moderate-income residents with purchasing their prescription medications: Medicaid, the state health plan for low-income families and older adults; PAAD (Pharmaceutical Assistance for Aged and Disabled), a prescription drug program for older adults and adults with disabilities; and Senior Gold, a prescription drug discount program for residents age 65 and older. The cost of these state prescription drug programs for low-income families, older adults, and residents with disabilities has outgrown their original funding sources. Several cost-saving measures have been proposed as ways to help balance the state budget yet maintain these programs.

- 4) **How much of a priority should it be for New Jersey to find ways to maintain state prescription drug programs for low-income families, older adults (age 65+), and residents with disabilities, even if it requires using cost-saving measures?**

<u>%</u>	
53	Top priority
33	High priority
10	Medium priority
2	Low priority
1	Not a priority
2	No Response

- 5) **Would you be more or less likely to vote for a candidate who supported maintaining state prescription drug programs for low-income families, residents with disabilities, and older adults, even if it required using cost-saving measures?**

<u>%</u>	
79	More likely
17	Would not make a difference
2	Less likely
2	No Response

- 6) **Several states have begun to negotiate with pharmaceutical companies to get discounts on prescription drugs for residents who don't qualify for their current state prescription drug benefit programs. Would you support or oppose the New Jersey state government negotiating with pharmaceutical companies to get lower prescription drug prices for residents in the state who have little or no prescription drug insurance coverage?**

<u>%</u>	
76	Strongly support
18	Somewhat support
2	Somewhat oppose
1	Strongly oppose
3	Not sure
1	No Response

Tax Reform

Approximately 45 percent of the state and local tax revenues in New Jersey come from the property tax. Presently, property taxes are used to fund the state's public schools and other municipality and government services.² While recognizing that the services funded through property taxes are essential, there are some people who think the property tax itself is unfair to homeowners with limited financial resources.

- 7) **How much of a priority do you think it should be for New Jersey to reform its tax structure so that a greater amount of taxes are based on residents' annual income rather than property ownership?**

<u>%</u>	
51	Top priority
25	High priority
13	Medium priority
5	Low priority
4	Not a priority

² League of Municipalities
Legislative Issues for New Jersey: AARP Member Opinions

8) In order to provide more property tax relief for low-income residents, would you support or oppose increasing state income tax rates for high-income residents?

<u>%</u>	
43	Strongly support
28	Somewhat support
10	Somewhat oppose
11	Strongly oppose
7	Not sure
2	No Response

9) Would you support or oppose the state government examining options other than property tax to generate revenue for school districts and other municipal and government services?

<u>%</u>	
66	Strongly support
22	Somewhat support
3	Somewhat oppose
2	Strongly oppose
5	Not sure
2	No Response

10) Would you support or oppose legislation to require consolidation of school districts and local municipal services, such as water and sewer, in order to the reduce the amount of property taxes residents have to pay to maintain these services in each municipality or district?

<u>%</u>	
55	Strongly support
23	Somewhat support
7	Somewhat oppose
4	Strongly oppose
9	Not sure
2	No Response

11) How much of a priority do you think it should be for the New Jersey State Legislature to hold a special legislative session in 2004-2005 to address the issue of property taxes?

<u>%</u>	
73	Strongly support
19	Somewhat support
2	Somewhat oppose
1	Strongly oppose
4	Not sure
1	No Response

12) Would you be more or less likely to vote for a candidate who supported reforming New Jersey's tax structure so that a greater amount of taxes are based on residents' annual income rather than property ownership?

<u>%</u>	
73	More likely
15	Would not make a difference
9	Less likely
2	No Response

Consumer Financial Privacy

Personal information about individuals' banking, insurance, securities, credit transactions, buying patterns, and use of telecommunications and medical services is collected by both businesses and government agencies.

13) How important is it to you that your personal, financial information not be shared without your permission?

<u>%</u>	
91	Very important
5	Somewhat important
1	Not very important
1	Not at all important
*	Not sure
2	No Response

14) Would you support or oppose legislation that would require financial institutions to obtain written or verbal consent from their customers before sharing non-public, personal information about them with third parties?

<u>%</u>	
86	Strongly support
6	Somewhat support
2	Somewhat oppose
2	Strongly oppose
2	Not sure
3	No Response

15) How much of a priority should it be for New Jersey to enact legislation to require financial institutions to obtain written or verbal consent from their customers before sharing non-public, personal information about them with third parties?

<u>%</u>	
71	Top priority
20	High priority
4	Medium priority
1	Low priority
1	Not a priority
3	No Response

16) Would you be more or less likely to vote for a candidate who supported enacting legislation to require financial institutions to obtain written or verbal consent from their customers before sharing their non-public, personal information?

<u>%</u>	
85	More likely
9	Would not make a difference
3	Less likely
3	No Response

About You

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

17) Are you male or female?

<u>%</u>	
49	Male
49	Female
2	No Response

18) What is your age as of your last birthday? _____ years

<u>%</u>	
24	50-59
42	60-74
27	75+
7	No Response

19) What is your current marital status?

<u>%</u>	
57	Married
24	Widowed
11	Divorced
2	Separated
5	Never married
2	No Response

20) What is the highest level of education that you completed?

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

21) Which of the following best describes your current employment status?

<u>%</u>	
28	Employed or self-employed <u>full-time</u>
10	Employed or self-employed <u>part-time</u>
53	Retired and not working
5	Other such as homemaker
1	Unemployed and looking for work
3	No Response

22) What is your race?

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

23) Are you Hispanic, Spanish, or Latino?

<u>%</u>	
1	Yes
94	No
*	Not sure
5	No Response

24) Thinking about your state elections for New Jersey Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

<u>%</u>	
64	I always vote
26	I sometimes miss one
6	I rarely vote
3	I never vote
2	No Response

25) Which of the following activities have you participated in within the last 5 years? (Check all that apply)

%

- 36 Phoned or written to a public official to make your views known on an issue
- 16 Emailed a public official to make your views known on an issue
- 23 Contributed money to a candidate or political party
- 7 Volunteered to work on a campaign for a particular candidate or party
- 12 Written a letter to a newspaper or called a radio or TV show to make your views known on an issue
- 35 Attended a political event or town meeting
- 7 Volunteered with a group working to influence state government
- 34 No Response

26) What is your 5-digit zip code? WRITE IN YOUR ZIP CODE _ _ _ _ _

27) What was your annual household income before taxes in 2002?

%

- 6 Less than \$10,000
- 12 \$10,000 to \$19,999
- 14 \$20,000 to \$29,999
- 11 \$30,000 to \$39,999
- 11 \$40,000 to \$49,999
- 16 \$50,000 to \$74,999
- 21 \$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 August 11, 2003.

AARP
Knowledge Management
For more information contact Katherine Bridges (202) 434-6329