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2002 AARP New Mexico Legislative Priorities Survey

November 2002



2002 AARP New Mexico Legislative Priorities Survey

Report Prepared by Anu Hyvarinen

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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include AARP Webplace at www.aarp.org, *AARP Modern Maturity*, and *My Generation* magazines, the monthly *AARP Bulletin*, and a Spanish-language newspaper, *Segunda Juventud*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

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Survey Highlights

The *AARP New Mexico Legislative Priorities Survey* was conducted July through August 2002. A sample of 2,000 AARP members in New Mexico was selected from AARP's membership database. Sixty percent of the sampled New Mexico members returned surveys by the due date, providing 1,194 useable surveys for analysis. The survey assessed member opinion on several legislative issues, including long-term care and consumer issues, such as home financing, utilities, and water resources. Members were also asked to rate a list of legislative priorities for AARP in the state.

- Nearly all New Mexico members say that it would be very or somewhat important to be able to stay at home as long as possible if they became ill or disabled and needed long-term care.
- Over four in five New Mexico members strongly or somewhat support the state increasing funding for home and community-based services that allow people to remain in their own homes as they age, even if it meant an increase in taxes.
- Over nine in ten strongly or somewhat support using New Mexico's tobacco settlement dollars to ensure that the state's health and long-term care programs receive sufficient funding, instead of using tobacco funds for non-health related purposes.
- Between two-thirds and three-quarters of New Mexico members support consumer protections on "high cost" home equity loans: Nearly three-quarters strongly or somewhat support consideration of borrower's ability to repay the loan; over seven in ten strongly or somewhat support prohibiting excessive pre-payment penalties; and two-thirds strongly or somewhat support requiring a minimum notice for foreclosures.
- Members want consumer protection to ensure good service and affordable rates from electric utility companies. Three-quarters of New Mexico members would strongly or somewhat support legislation to protect consumers from the potential negative side effects of competition among electric utility companies, such as loss in quality of service and rate increases.
- New Mexico members support actions to conserve the state's water supply: half or more strongly or somewhat support enforcing mandatory water conservation, placing limits on growth and development, and increasing taxes to treat contaminated water sources.
- The top legislative priorities of New Mexico members are access to affordable prescription drugs and the availability, cost, and quality of health care.

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About This Survey

This mail survey explores several member, consumer, and legislative issues in the state of New Mexico. More specifically, the survey examines the topics of long-term care, home financing, utilities, and water resources. In addition, this survey gauges state legislative priorities of AARP members in New Mexico.

AARP conducted the *AARP New Mexico Legislative Priorities Survey* in July through August 2002. A sample of 2,000 AARP members in New Mexico, proportionally stratified by three age segments—50 to 59, 60 to 74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Sixty percent of the sampled New Mexico members returned surveys by the cut-off date, providing 1,194 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus three percent.¹ Survey responses were weighted to reflect the distribution of the age segments in the member population of New Mexico. Due to rounding of the weights, the final number of cases for the weighted dataset is 1,197.

This report summarizes weighted overall findings on all the topics covered in the survey. The report also discusses substantive differences (greater than eight percentage points) among AARP's key target age segments (50 to 59, 60 to 74, and 75+) on top-rated survey topics. 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 New Mexico membership the actual number of people may be substantial. As of July 2002, the number of member households in New Mexico was 142,840, which results in approximately 232,829 members in the state.

This report also contains two appendices. **Appendix A** contains the three age-segment responses for key questions. **Appendix B** contains the annotated survey, which is an actual survey with the weighted percent of New Mexico members selecting each response category for each item.

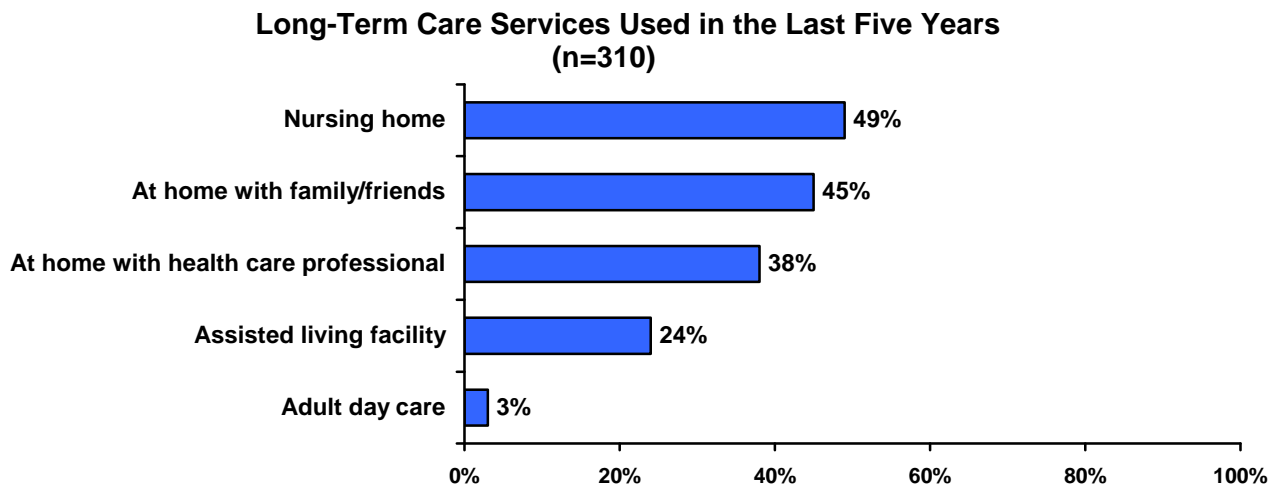
¹ This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3 percentage points of what would have been obtained if every AARP member in New Mexico age 50 or older had been surveyed.

Findings

Long-Term Care

Have New Mexico members needed long-term care in the last 5 years?

Over a quarter (26%) of New Mexico members or members of their families needed long-term care within the past five years. This translates into about 60,000 members who have had experience with long-term care. Of those who needed care, nearly half received long-term care in a nursing home and a similar proportion received care at home with help from family or friends. More than a third received long-term care help from a skilled health care professional, and about a quarter lived in an assisted living facility.



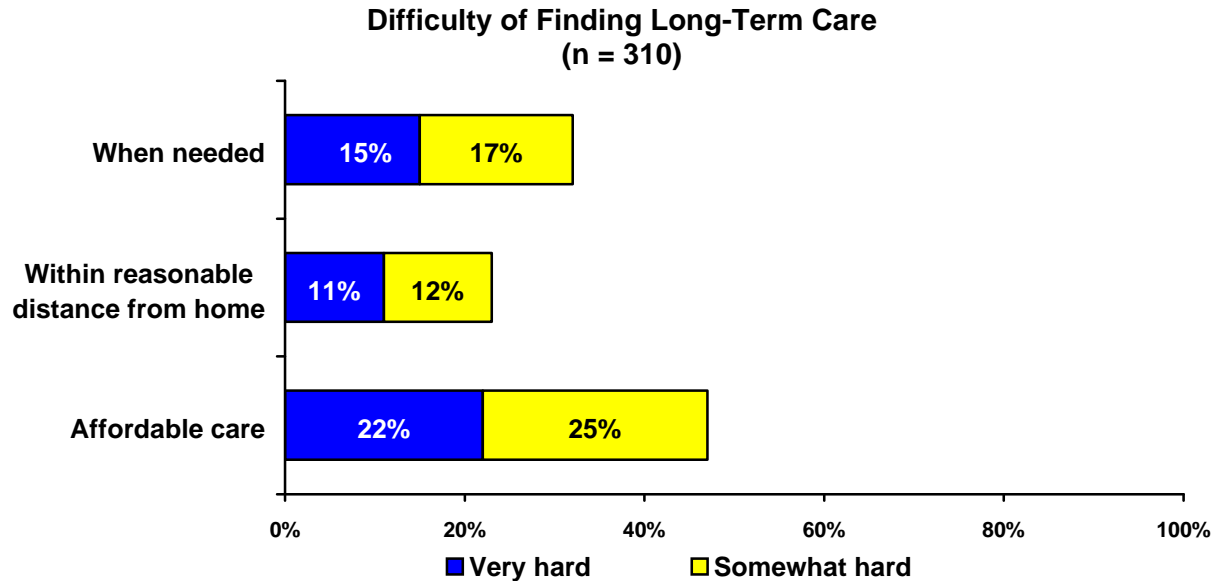
How do New Mexico members rate the quality of long-term care received?

Among those who personally used or had any member of their family use long-term care services, in-home care from family and friends and care in an assisted living facility received the most positive ratings for quality care, followed by in-home care from a skilled professional and nursing homes.

- Nearly nine in ten New Mexico members rated the quality of in-home care from family and friends as excellent (58%) or good (30%).
- Nearly eight in ten rated the care in an assisted living facility as excellent (34%) or good (45%).
- Over two-thirds rated in-home care from a skilled health professional or health aide as excellent (33%) or good (34%).
- About six in ten rated care in a nursing home as excellent (16%) or good (47%).

How easy was it for New Mexico members to find long-term care?

Among those needing long-term care services, nearly a third said it was very or somewhat hard finding it *when* it was needed, and nearly one in four said it was very or somewhat hard finding it *within a reasonable distance* from home. Nearly half said it was very or somewhat hard to find *affordable* care. Over two in ten (23%) spent time in a nursing home or other residential care facility because they could not access long-term care services at home or within the community.

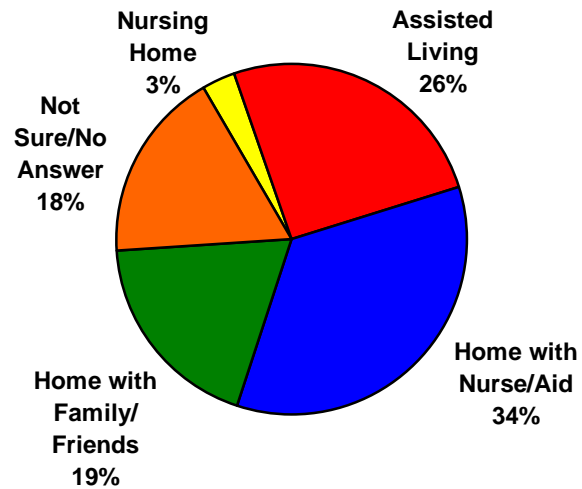


Where do New Mexico members prefer to receive long-term care?

Over nine in ten New Mexico members say that it would be very (81%) or somewhat (12%) important to be able to stay at home as long as possible if they became ill or disabled and needed long-term care. More younger members age 50-59 (86%) think it would be important to stay at home as long as possible in case of illness or disability than older members (60-74: 80%, 75+: 77%).

When asked specifically about where they would prefer to receive needed long-term care for themselves or a family member, over half prefer to stay at home by paying a nurse or aide to provide care or by having family and friends provide the care. Twenty-six percent prefer to have care provided in a residential facility such as assisted living while just three percent prefer care in a nursing home.

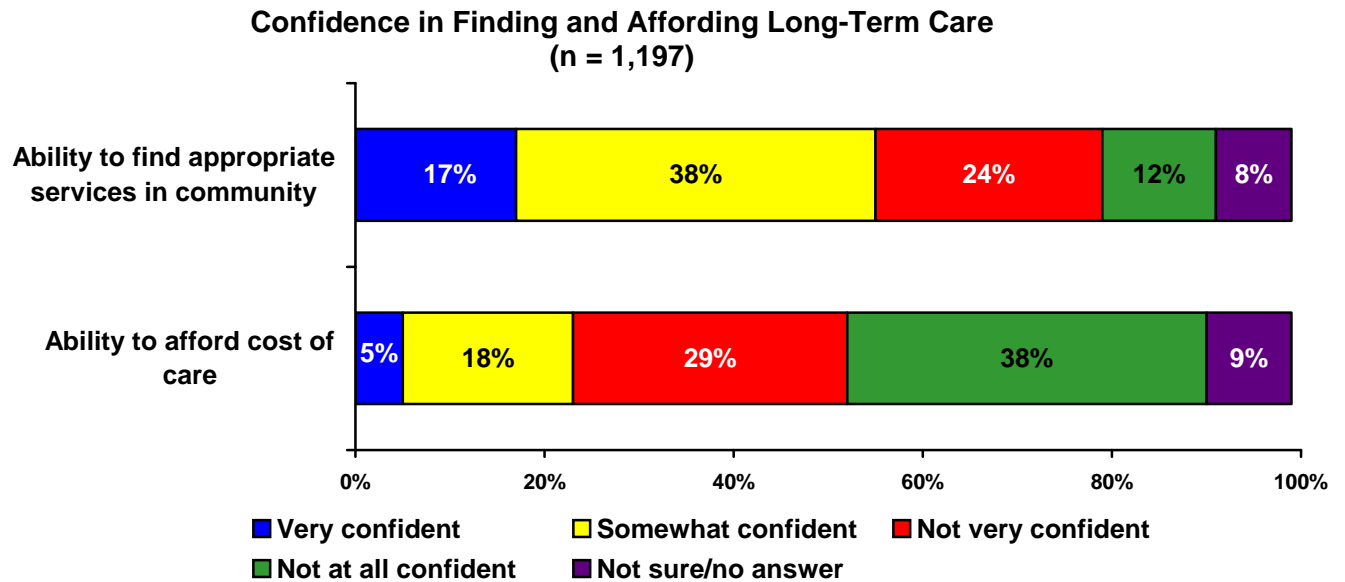
Where New Mexico Members Prefer to Receive Long-Term Care (n = 1,197)



While members age 75+ (22%) prefer in-home care from family or friends more than younger members (50-59: 15%, 60-74: 19%), the 50-59 age segment (43%) has significantly higher preferences for in-home care from a nurse or personal care aide than older members (60-74: 33%, 75+: 29%).

How confident are New Mexico members about finding appropriate and affordable long-term care in the future?

Over half of New Mexico members are very or somewhat confident that if they or a family member needed long-term care, they would know how to find the appropriate services in their community. Over two-thirds, however, are not very or not at all confident that they would be able to afford the cost of long-term care.

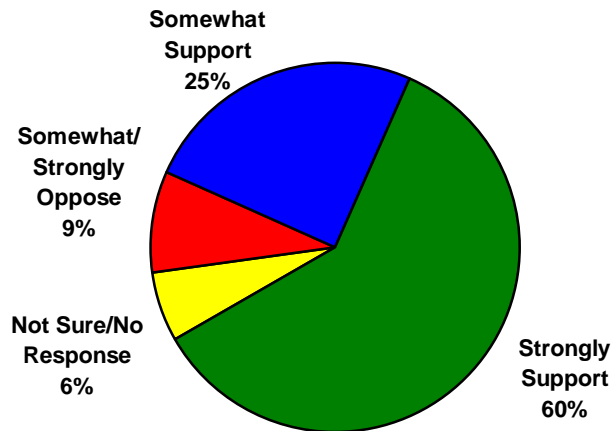


Older members age 75+ are significantly more confident than younger members in being able to find and afford long-term care (see Appendix A, Table 1).

Do New Mexico members support increased funding for long-term care programs?

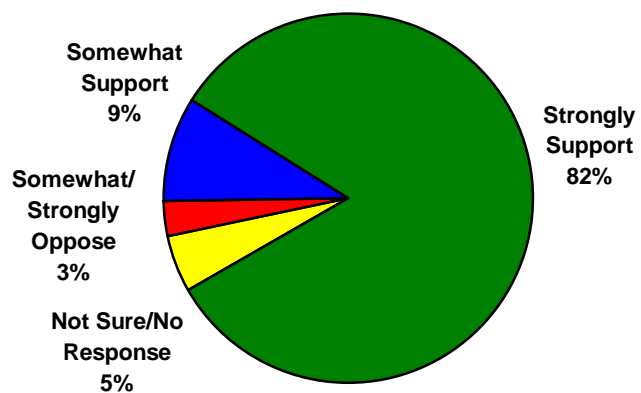
Over four in five New Mexico members strongly or somewhat support the state increasing funding for home and community-based services that allow people to remain in their own homes as they age, even if it meant an increase in taxes. Support for this issue is strong regardless of age.

Support for Increasing Funding for Home and Community-based Services
(n = 1,197)



Over nine in ten strongly or somewhat support using New Mexico's tobacco settlement dollars to ensure that the state's health and long-term care programs receive sufficient funding, instead of using tobacco funds for non-health related purposes.

Support for Using Tobacco Settlement Dollars For Long-Term Care
(n = 1,197)



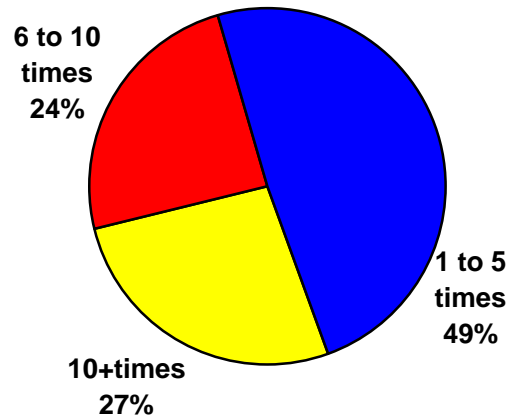
Consumer Issues – Home Financing

Are New Mexico members being contacted about home equity loans?

Nearly nine in ten (88%) New Mexico members currently own a home, and one in ten members rent a home. In the last twelve months, more than half (53%) of these members who own homes have been contacted by mail, by telephone, or in person by someone offering a home equity loan. Significantly more members age 50-59 (69%) or 60-74 (52%) are being contacted for home equity loans than 75+ (38%).

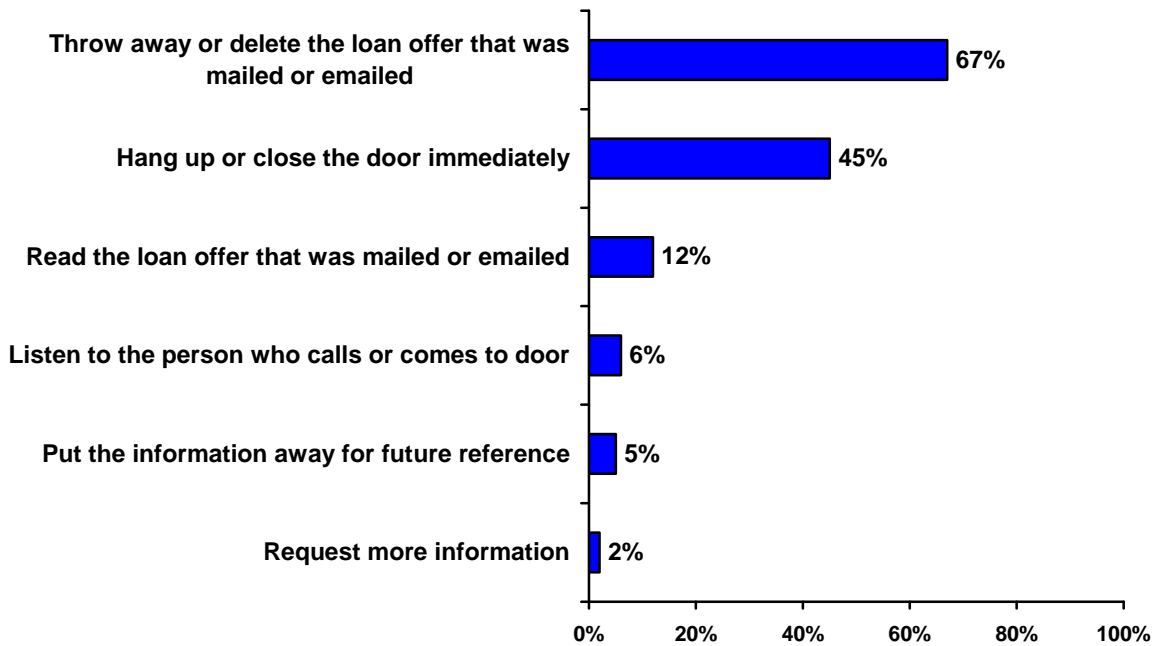
Of those members who have been contacted, one-quarter has been offered a home equity loan at least 10 times in the last twelve months. Members age 50-59 are more likely to be contacted for home equity loans at this high frequency (34%) than older members (60-74: 21%, 75+: 13%).

**Number of Times Members Have Been Offered Home Equity Loans in the Past 12 Months
(n=561)**



When New Mexico members are contacted about home equity loans, most throw away or delete the loan offer that was mailed or emailed to them, or hang up or close the door immediately. Only 12 percent read the loan offer that was mailed or emailed, and six percent listen to the person who calls or comes to the door.

**What New Mexico Members Do When Contacted about a Home Equity Loan
(n = 561)**



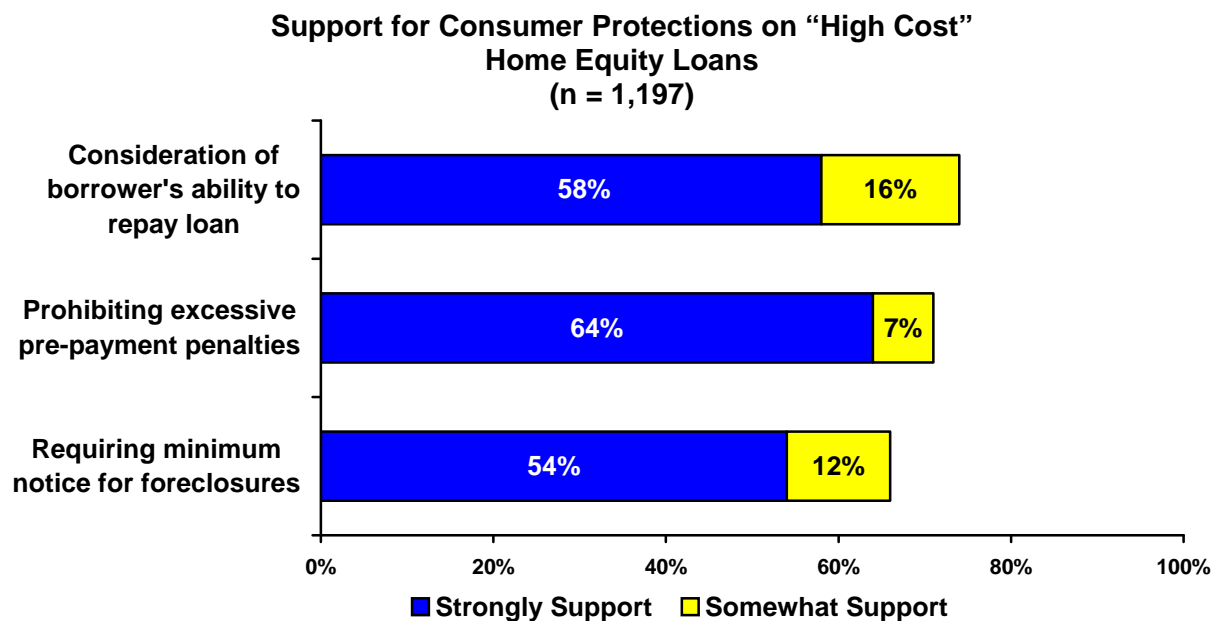
Only one in ten homeowners (10%) have taken out a home equity loan in the last two years. More younger members have taken out loans than older members (50-59: 16% vs. 60-74: 9%, 75+: 6%). New Mexico members have taken out home equity loans because of home repair or improvements (42%), debt consolidation (34%), or to pay off debt (20%).

When asked whom members would contact if they had a question about their home equity loan, over nine in ten (92%) would contact the financial institution providing the loan.

Do New Mexico members support consumer protections on “high cost” home equity loans?

Between two-thirds and three-quarters of New Mexico members support consumer protections on “high cost” home equity loans.

- Nearly three-quarters strongly or somewhat support consideration of borrower’s ability to repay the loan.
- Over seven in ten strongly or somewhat support prohibiting excessive pre-payment penalties.
- Two-thirds strongly or somewhat support requiring a minimum notice for foreclosures.



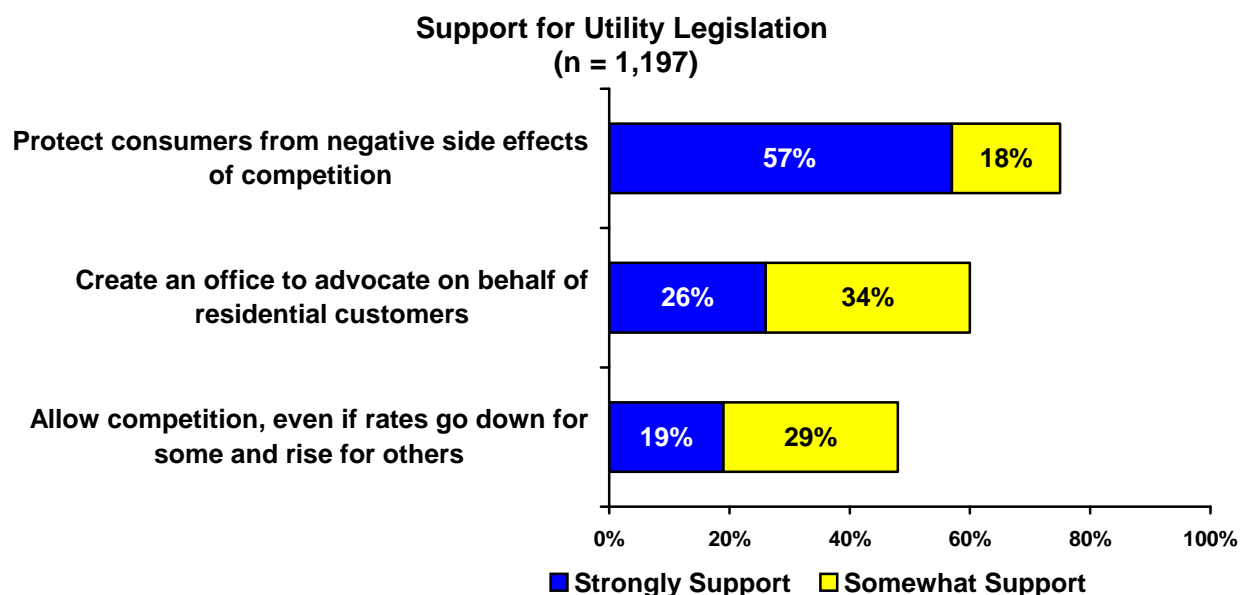
Support for these measures is higher among the younger age groups (see Appendix A, Table 2). However, a considerable percentage of members, particularly the 75+, say they don’t know whether they support or oppose these consumer protection proposals, indicating many members may not understand the implication of these issues.

Consumer Issues - Utilities

Do New Mexico members support competition among electric utility companies?

Support from New Mexico members for consumer protections to ensure good service and affordable rates surpasses support for competition:

- Three-quarters of New Mexico members would strongly or somewhat support legislation to protect consumers from the potential negative side effects of competition among electric utility companies, for example loss in quality of service and rate increases.
- Six in ten strongly or somewhat support the state of New Mexico creating an office that would exclusively advocate on behalf of residential customers to keep rates affordable.
- Less than half of New Mexico members would strongly or somewhat support legislation that would allow for competition among electric utility companies, even if it meant lowering electric rates for some customers while raising rates for others. Interestingly, one in five members (20%) say they are unsure whether they would support such legislation.²

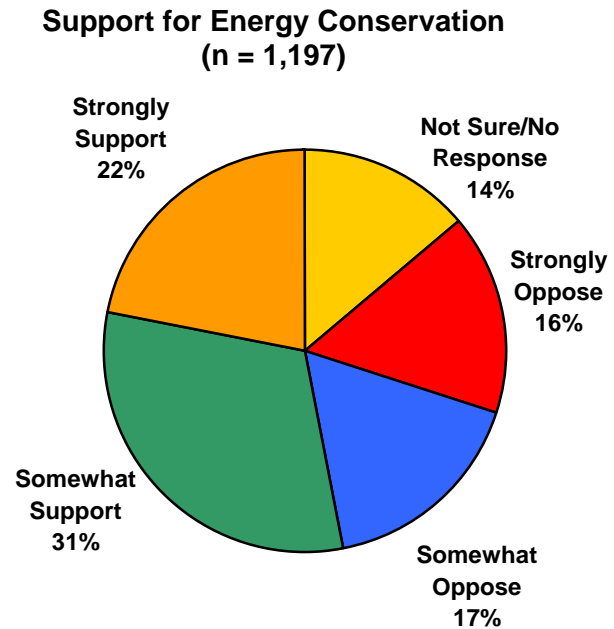


Support for utility legislation is higher among the younger age groups, although a high percentage of older members say they are unsure (see Appendix A, Table 3).

² In April, 1999, the state enacted the Electric Utility Restructuring Act which would have opened the state's electric market to competition. However, in May, 2002, the legislature enacted legislation delaying the implementation of the law.

Do members support energy conservation in New Mexico?

Energy conservation appears to be an important issue for about half of New Mexico members. Fifty-three percent would strongly or somewhat support requiring electric utility companies to promote energy conservation, even if it meant a small increase in electric rates. A third would strongly or somewhat oppose this measure.

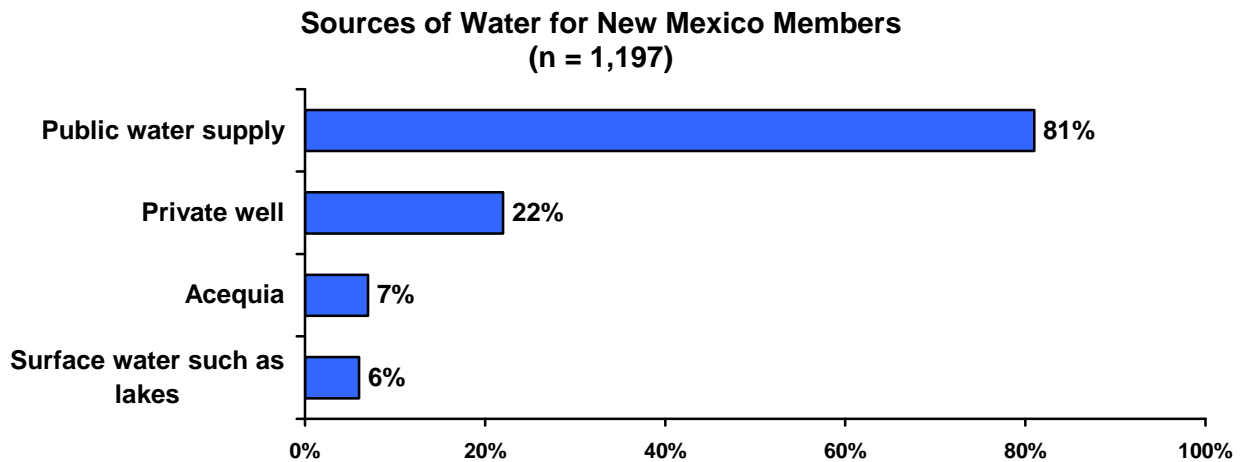


Similar to support for utility legislation, more younger members strongly or somewhat support requiring electric utility companies to promote energy conservation than older members, even if it meant a small increase in electric rates (50-59: 56%, 60-74: 58% vs. 75+: 43%).

Consumer Issues - Water Resources

How confident are New Mexico members about the source of their water supply in the future?

Adequate water supply sources are becoming increasingly scarce throughout New Mexico. During the next few years, the state is likely to face significant population growth, while facing a potential drought and contamination of existing water sources. Currently, the majority of New Mexico members get their water from public water supplies. About two in ten get water from private wells.

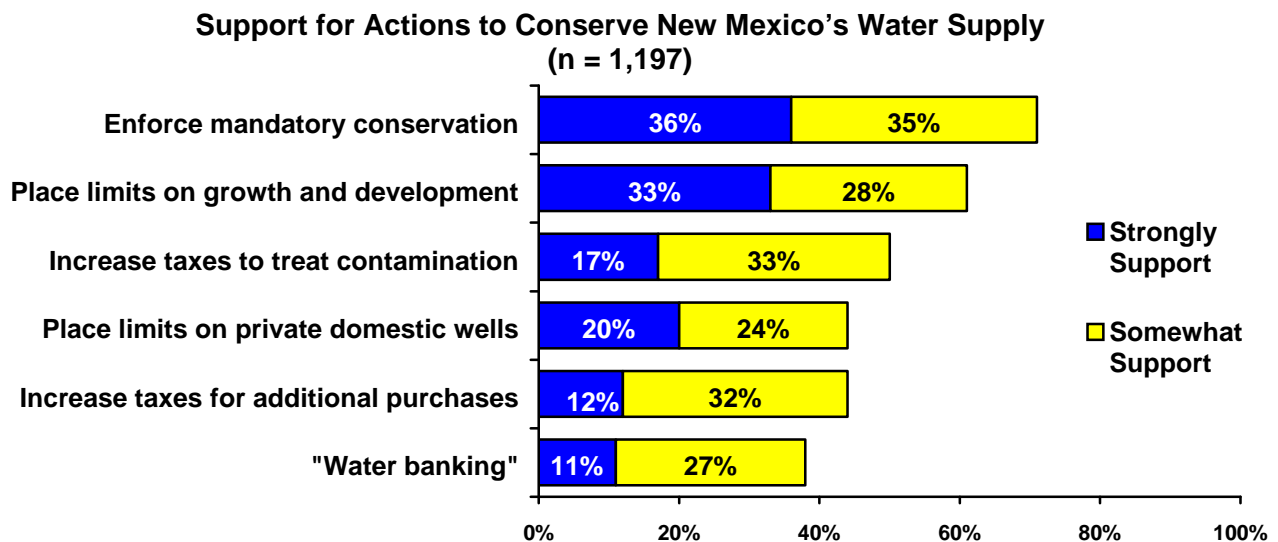


New Mexico members who currently get their water from private wells and public water supplies appear relatively confident that their water supply will be adequate in the future. Members who get water from acequias or surface water sources, however, are less confident about their future water supply.

- Over seven in ten members who currently get their water from private wells are very (26%) or somewhat (45%) confident of an adequate water supply in the future.
- About two-thirds of those members who currently get their water from public water supplies are very (18%) or somewhat (47%) confident of an adequate water supply in the future.
- Less than half of those members who currently get their water from acequias are very (11%) or somewhat (35%) confident of an adequate water supply in the future.

Do New Mexico members support actions to conserve the state's water supply?

New Mexico members support actions to conserve the state's water supply. Half or more strongly or somewhat support enforcing mandatory water conservation, placing limits on growth and development, and increasing taxes to treat contaminated water sources. In addition, about four in ten strongly or somewhat support placing limits on private domestic wells; increasing taxes for purchase of additional public wells, water rights, storage, and water lines; and "water banking" to more freely buy and sell water rights.



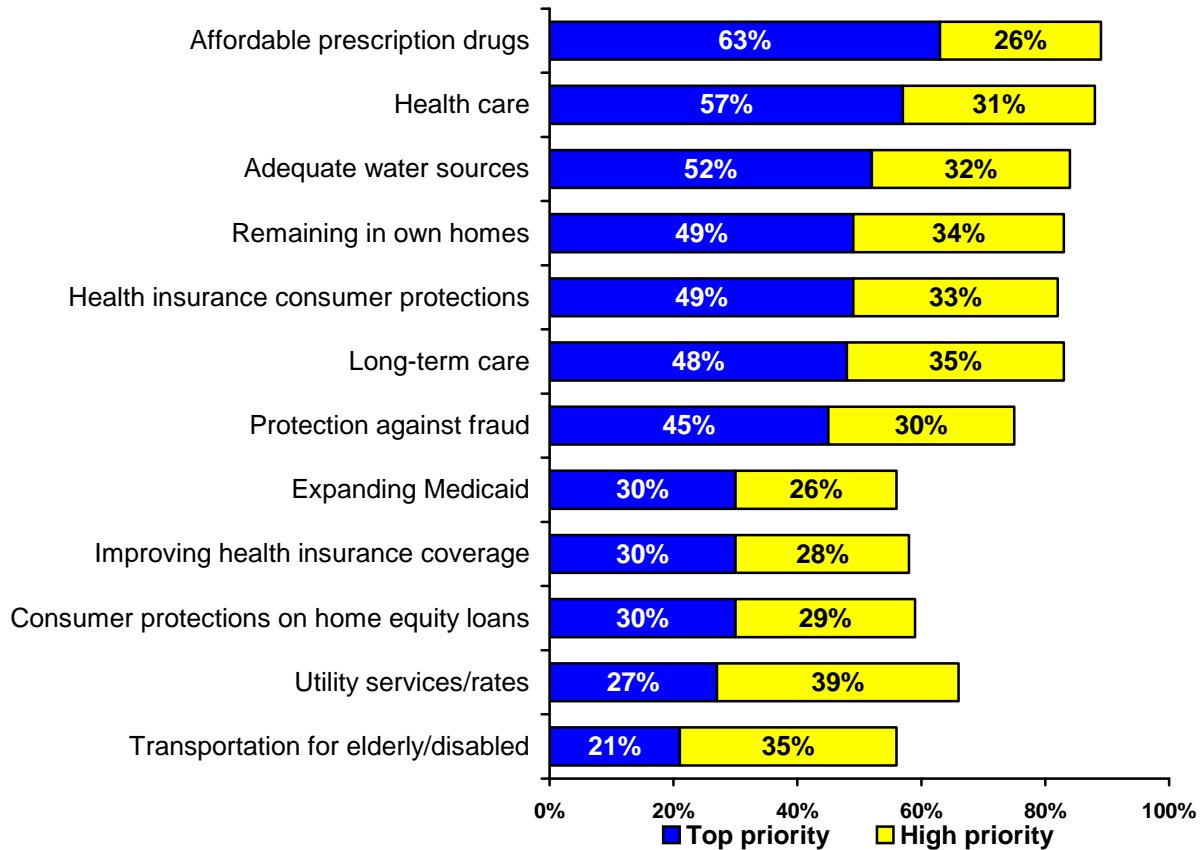
Support for conserving New Mexico's water supply is significantly higher among younger members than older members, although many older members are unsure (see Appendix A, Table 4).

Legislative Priorities

What are the top legislative priorities for New Mexico members?

Of the twelve issues members were asked to rate, more than half of New Mexico members rate the availability of prescription drugs; the availability, cost, and quality of health care; and the availability of adequate water sources as the top legislative priorities for AARP New Mexico. Over two in five members say that how older persons can remain in their own homes or communities as they age; consumer protection standards for health insurance, including managed care; the availability, cost, and quality of long-term care services; and consumer protection against fraud should be top legislative priorities for AARP.

Top and High Priority Legislative Issues for New Mexico Members
(n = 1,197)



Legislative priority ratings differ slightly among the three age groups, with older members rating many of these issues as higher priorities than younger members (see Appendix A, Table 5).

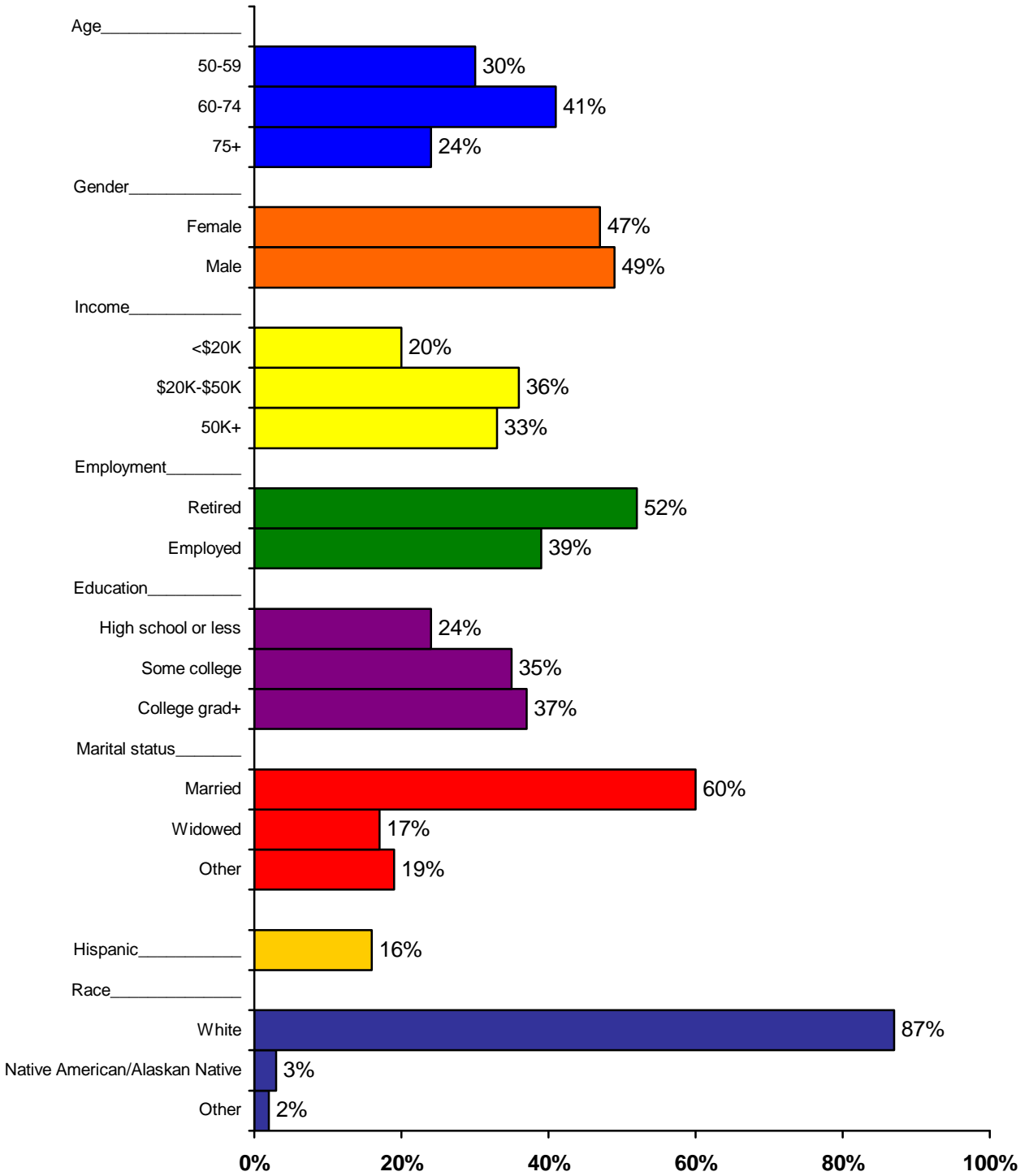
The 2000 AARP New Mexico Member Opinion Survey asked members to rate the legislative priority of ten issues compared to twelve issues in 2002. The next table shows the members' top priority ratings of the same issues in 2000 and 2002.

Members' Top Priority Rating of Common Issues in 2000 and 2002			
	2000	2002	% Difference
Health care issues (cost, quality, and availability)	56%	57%	+1%
Remaining in their own homes or communities as they age	44%	49%	+5
Consumer protection standards for health insurance including managed care	42%	49%	+7
Long-term care services ³	37%	48%	+11
Consumer protection against fraud	28%	45%	+17
Transportation for the elderly/disabled	27%	21%	-6
Utility rates and services	26%	27%	+1

The biggest increases in priority ratings from 2000 to 2002 are in consumer protection against fraud and long-term care services. Ratings for consumer protection standards for health insurance and remaining in their own homes as they age have also increased significantly. The only decrease in priority ratings is in transportation for the elderly or disabled.

³ This question was stated differently from 2001 to 2002. In 2002, we ask about the "availability, cost, and quality of long-term care services" rather than just "issues concerning long-term care services."

Demographic Characteristics (n = 1,197)



Conclusions

Overall, members' legislative priorities are consistent with AARP's strategic priorities in New Mexico. In particular, members believe AARP should focus its legislative efforts toward access to affordable prescription drugs; availability, cost, and quality of health care; availability of adequate water sources; remaining in their own homes or communities as they age; consumer protection standards for health insurance, including managed care plans; availability, cost, and quality of long-term care services; and consumer protection against fraud.

Home and community-based long-term care is a salient issue with New Mexico members. Members feel it is very important to be able to stay in their own home as they age. Over four in five support increasing funds for services that would allow persons to stay in their own home, even if it meant an increase in taxes. Moreover, over nine in ten support using New Mexico's tobacco settlement dollars to ensure long-term care program funding. About half of New Mexico members believe that the ability to remain in their own homes and long-term care should be top legislative priorities for AARP.

Nearly a third of those who actually needed long-term care in the past five years say it was hard to locate these services when needed, and nearly one in four say it was hard to find long-term care within a reasonable distance from home. It is no surprise that about half of these members say it was very or somewhat hard to find services they could afford. A large majority of New Mexico members are not very or not at all confident that they would be able to afford the cost of long-term care in the future.

New Mexico members continue to be targeted for home equity loans, with nearly half being contacted six or more times in the last twelve months. Between two-thirds and three-quarters support consumer protections on "high cost" home equity loans, including consideration of borrower's ability to repay the loan, prohibiting excessive pre-payment penalties, and requiring minimum notice for foreclosures. Nearly six in ten New Mexico members believe that consumer protections on home equity loans should be a top or high legislative priority for AARP.

The majority of New Mexico members want consumer protections to ensure good utility services and rates. Two-thirds feel that utility services and rates should be a top or high priority for AARP. Nevertheless, energy conservation is also important to New Mexico members, with over half strongly or somewhat supporting requiring electric utility companies to promote energy conservation, even if it meant a small increase in electric rates.

While New Mexico members appear to be relatively confident that their water supply will be adequate in the future, the issue of water conservation remains prominent. Many members support actions to conserve New Mexico's water supply, specifically enforcing mandatory water conservation, placing limits on growth and development, and increasing taxes to treat contaminated water sources. Ensuring adequate water sources is rated as a top or high legislative priority by over four in five members.

References

AARP Research Group. (2000). *2000 AARP New Mexico Member Opinion Survey*. Washington, DC: AARP.

Evans, E. (2002). [July 2002 Insight Database Request]. Compilation of data.

Appendix A: Key Questions by Age

Table 1
Confidence in Finding and Affording Long-Term Care
By Age

	Age			
	Total (n=1,197)	50-59 (n=359)	60-74 (n=486)	75+ (n=282)
Ability to find appropriate services in community				
Very confident	17%	16%	16%	23%
Somewhat confident	38	37	41	35
Not very confident	24	30	23	18
Not at all confident	12	11	12	12
Don't know/no answer	9	6	8	12
Ability to afford cost of care				
Very confident	5%	4%	5%	7%
Somewhat confident	18	11	22	22
Not very confident	29	36	27	25
Not at all confident	38	42	38	31
Don't know/no answer	10	7	9	14

Table 2
Support for Consumer Protections on “High Cost” Home Equity Loans
By Age

	Age			
	Total (n=1,197)	50-59 (n=359)	60-74 (n=486)	75+ (n=282)
Consideration of borrower’s ability to repay				
Strongly support	58%	65%	59%	48%
Somewhat support	16	17	18	12
Somewhat oppose	2	3	2	2
Strongly oppose	2	2	3	2
Don’t know/no answer	22	12	19	36*
Prohibiting excessive pre-payment penalties				
Strongly support	64%	77%	64%	48%
Somewhat support	7	6	7	7
Somewhat oppose	2	1	3	2
Strongly oppose	10	6	10	13
Don’t know/no answer	18	9	16	30*
Requiring minimum notice for foreclosures				
Strongly support	54%	65%	55%	41%
Somewhat support	12	9	13	13
Somewhat oppose	3	4	3	3
Strongly oppose	8	7	9	7
Don’t know/no answer	23	14	20	37*

* Note: Responses for “don’t know/no answer” are significantly higher in the 75+ age group than the younger age groups. These responses may drive differences among the other categories, resulting in the data skewing toward more support among younger members. Any such significant differences should be regarded with care.

Table 3
Support for Utility Legislation
By Age

	Age			
	Total (n=1,197)	50-59 (n=359)	60-74 (n=486)	75+ (n=282)
Protect consumers from negative side effects of competition				
Strongly support	57%	60%	60%	48%
Somewhat support	18	21	17	17
Somewhat oppose	5	3	4	6
Strongly oppose	8	7	8	8
Don't know/no answer	13	9	11	22*
Create an office to advocate on behalf of residential customers				
Strongly support	26%	26%	27%	25%
Somewhat support	34	40	33	26
Somewhat oppose	12	9	13	13
Strongly oppose	12	13	12	11
Don't know/no answer	16	11	14	24*
Allow competition, even if rates go down for some and rise for others				
Strongly support	19%	21%	20%	15%
Somewhat support	29	30	30	26
Somewhat oppose	12	10	13	12
Strongly oppose	19	18	20	19
Don't know/no answer	21	20	18	28*

* Note: Responses for “don't know/no answer” are significantly higher in the 75+ age group than the younger age groups. These responses may drive differences among the other categories, resulting in the data skewing toward more support among younger members. Any such significant differences should be regarded with care.

Table 4
Support for Actions to Conserve Water Supply
By Age

	Age			
	Total (n=1,197)	50-59 (n=359)	60-74 (n=486)	75+ (n=282)
Enforce mandatory conservation				
Strongly support	36%	40%	36%	32%
Somewhat support	35	36	38	28
Somewhat oppose	9	8	11	8
Strongly oppose	7	9	5	6
Don't know/no answer	14	7	10	26*
Place limits on growth and development				
Strongly support	33%	37%	32%	30%
Somewhat support	28	31	31	24
Somewhat oppose	12	13	11	10
Strongly oppose	9	10	10	8
Don't know/no answer	18	10	17	28*
Increase taxes to treat contamination				
Strongly support	17%	18%	18%	13%
Somewhat support	33	34	35	31
Somewhat oppose	15	17	15	10
Strongly oppose	13	15	14	12
Don't know/no answer	23	15	19	35*
Place limits on private domestic wells				
Strongly support	20%	22%	20%	21%
Somewhat support	24	26	27	17
Somewhat oppose	16	17	17	10
Strongly oppose	13	16	13	9
Don't know/no answer	27	18	23	43*
Increase taxes for additional purchases				
Strongly support	12%	13%	12%	13%
Somewhat support	32	33	35	25
Somewhat oppose	16	18	17	11
Strongly oppose	17	20	16	16
Don't know/no answer	23	16	20	35*

* Note: Responses for “don't know/no answer” are significantly higher in the 75+ age group than the younger age groups. These responses may drive differences among the other categories, resulting in the data skewing toward more support among younger members. Any such significant differences should be regarded with care.

Table 4 - Continued
Support for Actions to Conserve Water Supply
By Age

	Age			
	Total (n=1,197)	50-59 (n=359)	60-74 (n=486)	75+ (n=282)
“Water Banking”				
Strongly support	11%	12%	13%	8%
Somewhat support	27	30	29	16
Somewhat oppose	12	11	13	10
Strongly oppose	10	12	11	9
Don't know/no answer	40	34	35	56*

* Note: Responses for “don't know/no answer” are significantly higher in the 75+ age group than the younger age groups. These responses may drive differences among the other categories, resulting in the data skewing toward more support among younger members. Any such significant differences should be regarded with care.

Table 5
Top Legislative Priority Ratings for AARP in New Mexico
By Age

	Percent Top Priority			
	Age			
	Total	50-59	60-74	75+
	(n=1,197)	(n=359)	(n=486)	(n=282)
Affordable prescription drugs	63%	57%	66%	64%
Health care	57	56	62	49
Adequate water sources	52	45	57	55
Remaining in own homes	49	43	49	54
Health insurance consumer protections	49	46	53	46
Long-term care	48	42	53	47
Protection against fraud	45	33	50	53
Expanding Medicaid	30	29	31	32
Improving health insurance coverage	30	30	32	28
Consumer protections on home equity loans	30	25	33	32
Utility services/rates	27	19	30	33
Transportation for elderly/disabled	21	17	21	25

Appendix B: Annotated Questionnaire

2002 AARP New Mexico Legislative Priorities Survey

WEIGHTED n = 1,197, RESPONSE RATE = 60%, SAMPLING ERROR = +/- 2.9%
(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%.)

Long-Term Care

Long-term care is care for people who are frail, ill, or disabled who need help with daily activities, such as getting dressed, bathing, preparing meals, or eating. This help could be provided at home, in the community (such as a senior center or an assisted living residence), or in a nursing home on a regular basis for long periods of time.

1. In the LAST five years, have you or any member of your family (that is your spouse, parents, children, siblings, or grandparents) needed long-term care?

%	
26	Yes
70	No (Go to question 5)
1	Not sure (Go to question 5)
3	No Response

- 2a. What kind of long-term care service did you or your family member use during that time? (Check ALL services used) (n=310)

- 2b. How do you rate the quality of care that was provided?

Check If Used	Rate Quality				
	Excellent	Good	Fair	Poor	No Response
49% Lived in a nursing home <i>If checked, rate the quality of care</i> → (n=152)	16%	47%	28%	9%	1%
24% Lived in an assisted living facility <i>If checked, rate the quality of care</i> → (n=73)	34%	45%	16%	5%	2%
38% Lived at home while receiving help with daily activities or personal care tasks from skilled health professionals or health aides <i>If checked, rate the quality of care</i> → (n=119)	33%	34%	26%	3%	4%
45% Lived at home while receiving help from family or friends <i>If checked, rate the quality of care</i> → (n=140)	58%	30%	7%	3%	2%
3% Attended adult day care <i>If checked, rate the quality of care</i> → (n=8)	11%	48%	11%	30%	0%
2% No Response					

3. If you used long-term care services for yourself or a family member, how easy or hard was it to... (n=310)

		Very Easy	Somewhat Easy	Somewhat Hard	Very Hard	Not Sure	No Response
a.	Find the appropriate long-term care <u>when</u> it was needed?	17%	32%	17%	15%	3%	16%
b.	Find the appropriate long-term care <u>within a reasonable distance from your home?</u>	19%	31%	12%	11%	2%	25%
c.	Find the appropriate long-term care <u>that you were able to afford?</u>	13%	16%	25%	23%	3%	20%

4. In the LAST five years, have you or a family member spent time in a nursing home or other residential care facility because you could not access long-term care services at home or within the community? (n=310)

<u>%</u>	
23	Yes
68	No
4	Not sure
5	No Response

5. If you or a family member needed long-term care, which care option would you prefer? (Check only ONE)

<u>%</u>	
19	Have family and friends provide all the care at home
35	Pay a nurse or a personal care aide to provide care at home
26	Have care provided in a residential facility, such as assisted living, where housing, food, and personal care such as help with bathing and dressing are provided for residents
3	Have care provided in a nursing home
16	Not sure
2	No Response

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

<u>%</u>	
81	Very important
12	Somewhat important
2	Not very important
1	Not at all important
3	Not sure
2	No Response

7. If you or a family member needed long-term care, how confident are you that you would know how to find the appropriate services in your community?

%

17	Very confident
38	Somewhat confident
24	Not very confident
12	Not at all confident
7	Not sure
2	No Response

8. How confident are you that you could afford the cost of long-term care?

%

5	Very confident
18	Somewhat confident
29	Not very confident
38	Not at all confident
8	Not sure
1	No Response

9. How strongly would you support or oppose the state of New Mexico increasing funding for home and community-based services (such as in-home health care or adult day care) that allow people to remain in their own home as they age instead of going to a nursing home, even if it meant an increase in taxes?

%

60	Strongly support
25	Somewhat support
5	Somewhat oppose
4	Strongly oppose
5	Not sure
1	No Response

10. How strongly would you support or oppose using New Mexico's tobacco settlement dollars to ensure that the state's health and long-term care programs receive sufficient funding, instead of using tobacco funds for non-health related purposes?

%

82	Strongly support
9	Somewhat support
2	Somewhat oppose
2	Strongly oppose
3	Not sure
2	No Response

Consumer Issues - Home Financing

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

11. Do you own or rent a home?

<u>%</u>	
88	Own
10	Rent (Go to question 18)
1	Not sure
1	No Response

12. In the LAST 12 months, have you been contacted by mail, by telephone, or in person by someone offering you a home equity loan (that is, a loan based on the value of your home)? (n=1,051)

<u>%</u>	
53	Yes
41	No (Go to question 15)
3	Not sure (Go to question 15)
3	No Response

13. Approximately how many contacts about home equity loans have you received in the LAST 12 months? (n=561)

<u>%</u>	
46	1-5
23	6-10
25	More than 10
6	Not sure
1	No Response

14. What do you typically do when you are contacted about a home equity loan? (Check ALL that apply) (n=561)

<u>%</u>	
6	I listen to the person who calls or comes to my door
45	I hang up or close the door immediately
12	I read the loan offer that was mailed or emailed to me
67	I throw away or delete the loan offer that was mailed or emailed to me
2	I request more information on the loan offer
5	I put the information away for future reference
5	Other: (specify) _____
1	Not sure
*	No Response

15. In the LAST 2 years, have you taken out a home equity loan? (n=1,051)

<u>%</u>	
10	Yes
86	No (Go to question 18)
*	Not sure (Go to question 18)
4	No Response

16. What was your main reason for taking out a home equity loan? (Check ALL that apply) (n=108)

<u>%</u>	
42	Home repair/improvements
34	Debt consolidation
12	Extra cash
4	Pay off health or medical expenses
20	Pay off some other debt
1	Not sure
8	No Response

17. If you had a question about your home equity loan, whom would you contact? (Check ALL that apply) (n=108)

<u>%</u>	
92	Financial institution providing the loan
9	A family member or friend
6	Attorney
5	Better Business Bureau
4	Department of Consumer and Regulatory Affairs
0	Government representative
2	Other: (specify) _____
2	Not sure
3	No Response

18. There has been dramatic growth in the sub-prime mortgage lending industry. How strongly do you support or oppose the following consumer protections on “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. Prohibit excessive pre-payment penalties	64%	7%	2%	10%	12%	6%
b. Require a minimum notice for foreclosures	54%	12%	3%	8%	12%	11%
c. Consideration of borrower’s ability to repay the loan	58%	16%	2%	2%	12%	10%

Consumer Issues - Utilities

- 19. How strongly would you support or oppose the state of New Mexico enacting legislation that would allow for competition among electric utility companies even if it meant lowering electric rates for some customers while raising rates for others?**

<u>%</u>	
19	Strongly support
29	Somewhat support
12	Somewhat oppose
19	Strongly oppose
20	Not sure
1	No Response

- 20. How strongly would you support or oppose the state of New Mexico strengthening legislation to protect consumers from the potential negative side effects of competition among electric utility companies (for example loss in quality of service and rate increases)?**

<u>%</u>	
57	Strongly support
18	Somewhat support
5	Somewhat oppose
8	Strongly oppose
12	Not sure
1	No Response

- 21. In some states, there are independent advocates who represent the interests of residential customers on utility rates and services. Among other duties these advocates try to keep rates affordable for residential customers. How strongly would you support or oppose the state of New Mexico creating an office that would exclusively advocate on behalf of residential customers, even if it meant an increase in taxes?**

<u>%</u>	
26	Strongly support
34	Somewhat support
12	Somewhat oppose
12	Strongly oppose
15	Not sure
1	No Response

- 22. In some parts of the country, regulators have required electric utility companies to promote energy conservation. These programs include services such as energy audits of customers' homes and rebates on the purchase of high efficiency appliances. In general, the cost of the programs is paid for by a small increase in rates to all consumers. How strongly would you support or oppose the state of New Mexico requiring electric utility companies to promote energy conservation, even if it meant a small increase in electric rates?**

<u>%</u>	
22	Strongly support
31	Somewhat support
17	Somewhat oppose
16	Strongly oppose
13	Not sure
1	No Response

Consumer Issues - Water Resources

Adequate water supply sources are becoming increasingly scarce throughout New Mexico. During the next few years, the state is likely to face significant population growth with increasing development. There is a potential statewide drought and water sources are becoming increasingly contaminated in New Mexico.

**23a. What source do you currently get your water from?
(Check ALL sources)**

23b. How confident are you that the water source will provide you with an adequate supply of water in the future?

Check If Used	Rate Your Level of Confidence					
	Very Confident	Somewhat Confident	Not very Confident	Not at all Confident	Not Sure	No Response
22% Private well → <i>If checked, rate your level of confidence (n=260)</i>	26%	45%	17%	5%	7%	1%
81% Public water supply → <i>If checked, rate your level of confidence (n=974)</i>	18%	47%	22%	8%	5%	1%
7% Acequia → <i>If checked, rate your level of confidence (n=87)</i>	11%	35%	25%	15%	14%	-
6% Surface water such as lakes → <i>If checked, rate your level of confidence (n=69)</i>	11%	25%	29%	17%	17%	2%
1% Not Sure						
2% No Response						

24. How strongly would you support or oppose the following actions to conserve the water supply in New Mexico?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Placing limits on private domestic wells	20%	24%	16%	13%	16%	11%
b. "Water Banking" to more freely buy and sell water rights	11%	27%	12%	10%	28%	12%
c. Increasing taxes for purchase of additional public wells, water rights, storage, and water lines	12%	32%	16%	17%	12%	11%
d. Placing limits on growth and development	33%	28%	12%	9%	9%	9%
e. Enforcing mandatory water conservation	36%	35%	9%	7%	6%	8%
f. Increasing taxes to treat contaminated water sources	17%	33%	15%	13%	13%	10%

State Legislative Issues

25. To be effective, AARP New Mexico wants to work on the most important issues facing New Mexico 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 New Mexico?

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Transportation services for the elderly or disabled	21%	35%	30%	7%	3%	1%	4%
b. Availability, cost, and quality of health care	57%	31%	7%	1%	1%	1%	3%
c. Consumer protection against fraud	45%	30%	16%	4%	1%	1%	3%
d. Utility services and rates	27%	39%	23%	4%	1%	1%	4%
e. How older persons can remain in their own homes or communities as they age	49%	34%	12%	2%	1%	1%	2%
f. Consumer protection standards for health insurance including managed care plans	49%	33%	11%	1%	1%	2%	3%
g. Availability, cost, and quality of long-term care services	48%	35%	12%	2%	1%	1%	3%
h. Access to affordable prescription drugs	63%	26%	6%	1%	1%	*	2%
i. Expanding Medicaid, the government health insurance program for low income people	30%	26%	22%	9%	6%	4%	3%
j. Improving health insurance coverage for the uninsured	30%	28%	23%	7%	5%	4%	3%
k. Availability of adequate water sources	52%	32%	9%	2%	1%	1%	3%
l. Consumer protection standards on home equity loans	30%	29%	22%	9%	4%	4%	3%

About You

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

26. Are you male or female?

<u>%</u>	
49	Male
47	Female

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

<u>%</u>	
30	50-59
41	60-74
24	75+
5	No Response

28. What is your current marital status?

<u>%</u>	
60	Now married
17	Widowed
14	Divorced
1	Separated
4	Never married
4	No Response

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

<u>%</u>	
6	Less than high school
18	High school graduate or equivalent
35	Some college or technical training beyond high school
15	College graduate (4 years)
22	Post-graduate or professional degree
4	No Response

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

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

About You--continued

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

%

66 Yes →

31a. If you checked "Yes:" Do you have access to the Internet or the ability to use on-line services such as America On-line (AOL)? (n= 786)

29 No

83% Yes 10% No 1% Don't Know 5% No Response

6 No response

32. Are you Hispanic, Spanish, or Latino?

%

16 Yes

76 No

1 Don't know

8 No Response

33. What is your race?

%

87 White or Caucasian

1 Black or African American

* Asian

3 Native American or Alaskan Native

* Hawaiian or Pacific Islander

9 No Response

34. What is your 5-digit zip code? (*WRITE IN YOUR ZIP CODE.*) _____

35. What was your annual household income before taxes in 2001?

%

7 Less than \$10,000

13 \$10,000 to \$19,999

15 \$20,000 to \$29,999

12 \$30,000 to \$39,999

9 \$40,000 to \$49,999

16 \$50,000 to \$74,999

17 \$75,000 or more

11 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 16, 2002.**

AARP

Knowledge Management

For more information contact Joanne Binette (202) 434-6329