Consumer Financial Privacy: A Survey of AARP Members in New Mexico

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Report Prepared by Kelly Ko and Joanne Binette
AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, www.aarp.org. AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

**Acknowledgements**

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Background

Consumer Financial Privacy: A Survey of AARP Members in New Mexico explores the attitudes and opinions of 972 AARP members in New Mexico about consumer financial privacy. More specifically, the survey examines member concerns and opinions on personal financial information, identity theft, credit history reports, and security freezes. In addition, this survey gauges state legislative priorities of AARP members in New Mexico.

This report is part of a larger mail survey of 972 New Mexico AARP members. The full questionnaire is contained in the appendix to this report. 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 September 2006, the approximate number of AARP members in New Mexico was 250,265.

Highlights

- Nearly all AARP New Mexico members report that it is important that their personal, financial information is shared only with their permission.

- More than nine in ten members are concerned about being a victim of identity theft and support stiffening penalties for identity theft.

- Half of all members in New Mexico have not requested a report of their credit history in the past two years,
  - Six in ten are likely order a personal credit history report in the next twelve months.
  - After being informed that they can obtain a free copy of their credit history report from the Fair Credit Reporting Act, three in four members are likely to request a credit history report in the next twelve months.

- Seven in ten support New Mexico enacting legislation that permits individuals to place a security freeze on their credit report.

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1 Percentages may not sum to 100% due to rounding.
Findings

Consumer Financial Privacy

Nearly all members in New Mexico report that it is important that their personal, financial information is shared only with their permission.

Nearly all (97%) of members in New Mexico indicate that it is important that their personal financial information is shared only with their permission.

Importance of Personal Financial Information Being Shared Only with Your Permission*
(N = 972)

- Extremely important: 86%
- Very important: 9%
- Somewhat important: 2%
- Not very important: 1%
- Not at all important: 1%
- No answer: 2%

*Percentages may not add up to 100 due to rounding.
Nearly all AARP members in New Mexico are concerned with being a victim of identity theft.

Identity theft can occur when someone gets access to a person’s bank accounts, checking accounts, or credit cards and then uses them fraudulently to run up bills. Identity theft can also occur when someone gets personal information about a person – such as a person’s name, Social Security number, date of birth, or a mother’s maiden name – and uses it to open new bank accounts, open new loans, or make large purchases in one’s name. More than nine in ten (96%) New Mexico members are concerned about being victims of identity theft.

*Percentages may not add up to 100 due to rounding.

More than nine in ten members in New Mexico support stiffening penalties for identity theft.

More than nine in ten members in New Mexico strongly support (92%) or somewhat (5%) support stiffening penalties for identity theft. Only one percent neither support nor oppose stiffening penalties and less than one percent oppose.
More than half of New Mexico members have not requested a credit history report from a credit bureau in the past two years.

Members were asked whether they have requested a report of their credit history from a credit bureau in the past two years. More than half (53%) indicate that they have not requested a credit report while more than four in ten indicate that they have (43%).

More than six in ten New Mexico members are likely to order a credit history report in the next twelve months.

Members were asked how likely they were to order a personal credit history report in the next twelve months. More than six in ten report that they are extremely (20%), very (22%) or somewhat (21%) likely to do so. More than a third report they are not very (25%), or not at all likely (9%) to order a personal credit history report.

Three in four New Mexico members are likely to order a credit history report after being told about the Fair Credit Reporting Act that allows a free copy of their credit history every 12 months.

The Fair Credit Reporting Act allows consumers to request a free copy of their credit history every 12 months from three specified credit reporting agencies. After being told about this opportunity, three in four members are likely to order a credit history report in the next twelve months. *

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* Percentages may not sum to 100% due to rounding
Seven in ten members in New Mexico would support legislation that permits an individual to place a security freeze on their credit report.

A credit or security freeze blocks unauthorized access to a person’s credit files without their consent. If an individual wants to open a new credit account or get a new loan, they can lift the freeze on their credit files. The individual can also lift the freeze for a period of time or they can lift it for a specific creditor. However, some argue that this may limit an individual’s ability to make purchases quickly or spontaneously. Seven in ten members support New Mexico enacting legislation that permits individuals to place a security freeze on their credit report. One in five neither support nor oppose and one in twenty indicate that they are opposed.

Support/Oppose Legislation That Permits Security Freezes on Credit Reports  
(N = 972)

- Strongly support: 43%
- Somewhat support: 28%
- Strongly or somewhat oppose: 5%
- Neither support nor oppose: 22%
- No answer: 3%

Legislative Priorities

Members list ensuring Social Security, making prescription drugs more affordable, and reducing the money in the political process as top priorities for AARP New Mexico.

Members were asked to indicate how much of a priority it should be for AARP New Mexico to work on various legislative issues. Members were given a list of 16 different issues. The most frequent issue that was mentioned as a top priority was ensuring that Social Security continues to provide a guaranteed base of retirement income. More than half mentioned making prescription drugs more affordable, reducing the influence of money in the political process, strengthening Medicare as a base for retirement health coverage, and protecting consumers from identity theft as top legislative priorities for AARP New Mexico.
Top and High Priority Legislative Issues for New Mexico Members
(N=972)

- Social Security
  - Top priority: 66%
  - High priority: 23%

- Making prescription drugs more affordable
  - Top priority: 57%
  - High priority: 26%

- Reducing the influence of money in the political process
  - Top priority: 57%
  - High priority: 20%

- Strengthening Medicare
  - Top priority: 53%
  - High priority: 29%

- Protecting consumers from identity theft
  - Top priority: 52%
  - High priority: 25%

- Protecting consumers against fraudulent business practices
  - Top priority: 47%
  - High priority: 27%

- Quantity, quality and conservation of state water resources
  - Top priority: 42%
  - High priority: 34%

- Enforcing quality regulations for long-term care services
  - Top priority: 37%
  - High priority: 39%

- Health insurance coverage for the uninsured
  - Top priority: 34%
  - High priority: 30%

- Affordability of utility services
  - Top priority: 34%
  - High priority: 36%

- Access to information comparing prescription drugs
  - Top priority: 34%
  - High priority: 35%

- Expanding Medicaid
  - Top priority: 31%
  - High priority: 32%

- Expanding funding for housing options
  - Top priority: 27%
  - High priority: 36%

- Access to affordable housing
  - Top priority: 25%
  - High priority: 31%

- Expanding long-term care services
  - Top priority: 24%
  - High priority: 38%

- Expanding funding for alternative public/private transportation services
  - Top priority: 22%
  - High priority: 34%
Conclusions

Concern regarding consumer financial privacy is an increasingly important issue among members in the state of New Mexico. Members are almost unanimous that it is important that their personal, financial information is shared only with their permission. Similar proportions are concerned with being a victim identity theft. This concern translates into support for stiffening penalties for identity theft. Furthermore, seven in ten members support legislation that permits individuals to place security freezes on their credit reports.

Despite the concern over consumer financial privacy, half of members in New Mexico have not requested a credit history report within the past two years. However, six in ten indicate that they are likely to order a personal credit history report sometime in the next twelve months. However, after having been informed that the Fair Credit Reporting Act allows consumers to request a free copy, three in four members indicate that they are likely to request a copy in the next twelve months. These results suggest that the potential cost of a credit report may discourage members from previously requesting them.

In general, members’ legislative priorities are consistent with AARP’s strategic priorities in New Mexico. Specifically, members report that the highest priorities for AARP New Mexico should be Social Security, prescription drugs, and reducing the influence of money in the political process. The influence of money in the political process was not included in previous surveys and in 2006 emerged as one of the top priorities mentioned by members. The emergence of “money in the political process” suggests that this may be an increasingly important issue for members in New Mexico.

Methodology

AARP conducted the 2006 AARP New Mexico Legislative Issues Survey from June 9 through July 7, 2006. 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. Forty-nine percent of the sampled New Mexico members returned surveys by the cut-off date, providing 972 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.2 percent.* Survey responses were weighted to reflect the distribution of the age segments in the member population of New Mexico. As of September 2006, the approximate number of AARP members in New Mexico was 250,265.

* This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3.2 percentage points of what would have been obtained if every AARP member in New Mexico age 50 or older had been surveyed.
Demographic Characteristics
(N = 972)

Age
- 50-59: 29%
- 60-74: 42%
- 75+: 22%

Gender
- Female: 50%
- Male: 47%

Income
- <$20K: 19%
- $20K-$50K: 35%
- 50K+: 34%

Employment
- Retired: 54%
- Employed: 38%

Education
- High school or less: 27%
- Some college: 18%
- College grad+: 47%

Marital status
- Married: 57%
- Widowed: 17%
- Other: 23%

Hispanic
- Yes: 18%

Race
- White: 85%
- Native American/Alaskan Native: 1%
- Other: 7%
Annotated Questionnaire
## 2006 AARP New Mexico Legislative Issues Survey

AARP Members n = 972; Response Rate = 49%; Sampling Error = ±3.2%
(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%)

### State Legislative Issues

1. To be effective, AARP New Mexico wants to work on the most important issues facing New Mexico AARP members. Keeping in mind what is most important to you, how much of a priority should it be for AARP to work on the following legislative issues in New Mexico?

<table>
<thead>
<tr>
<th>Issue Description</th>
<th>Top Priority</th>
<th>High Priority</th>
<th>Medium Priority</th>
<th>Low Priority</th>
<th>Not a Priority</th>
<th>Not Sure</th>
<th>No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Expanding access to home and community based long-term care services</td>
<td>24%</td>
<td>38%</td>
<td>24%</td>
<td>5%</td>
<td>3%</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>b. Expanding funding for alternative public/private transportation services for those unable to drive</td>
<td>22%</td>
<td>34%</td>
<td>29%</td>
<td>6%</td>
<td>5%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>c. Maintaining the affordability of utility services</td>
<td>34%</td>
<td>36%</td>
<td>19%</td>
<td>4%</td>
<td>2%</td>
<td>1%</td>
<td>5%</td>
</tr>
<tr>
<td>d. Expanding health insurance coverage for the uninsured</td>
<td>34%</td>
<td>30%</td>
<td>17%</td>
<td>8%</td>
<td>4%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>e. Expanding Medicaid, the government program that provides health, including mental and emotional conditions, and long-term care for low income people and many nursing home residents</td>
<td>31%</td>
<td>32%</td>
<td>21%</td>
<td>7%</td>
<td>4%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td>f. Protecting consumers against fraudulent and deceptive business practices that can reduce their retirement savings and financial assets</td>
<td>47%</td>
<td>27%</td>
<td>15%</td>
<td>5%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>g. Access to affordable housing</td>
<td>25%</td>
<td>31%</td>
<td>26%</td>
<td>9%</td>
<td>4%</td>
<td>1%</td>
<td>4%</td>
</tr>
<tr>
<td>h. Protecting consumers from identity theft</td>
<td>52%</td>
<td>25%</td>
<td>14%</td>
<td>4%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>i. Making prescription drugs more affordable</td>
<td>57%</td>
<td>26%</td>
<td>10%</td>
<td>3%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>j. Quantity, quality, and conservation of state water resources</td>
<td>42%</td>
<td>34%</td>
<td>14%</td>
<td>5%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>k. Expanding funding for housing options that allow individuals to remain in their communities as they age</td>
<td>27%</td>
<td>36%</td>
<td>24%</td>
<td>6%</td>
<td>2%</td>
<td>1%</td>
<td>3%</td>
</tr>
</tbody>
</table>
1. (CONTINUED) 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?

<table>
<thead>
<tr>
<th>Issue</th>
<th>Top Priority</th>
<th>High Priority</th>
<th>Medium Priority</th>
<th>Low Priority</th>
<th>Not a Priority</th>
<th>Not Sure</th>
<th>No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>l. Ensuring that Social Security continues to provide a guaranteed base of retirement income</td>
<td>66%</td>
<td>23%</td>
<td>6%</td>
<td>2%</td>
<td>1%</td>
<td>*</td>
<td>2%</td>
</tr>
<tr>
<td>m. Strengthening Medicare as a base for retirement health coverage</td>
<td>53%</td>
<td>29%</td>
<td>11%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>n. Enforcing quality regulations for long-term care services</td>
<td>37%</td>
<td>39%</td>
<td>15%</td>
<td>2%</td>
<td>1%</td>
<td>1%</td>
<td>4%</td>
</tr>
<tr>
<td>o. Access to information that compares the safety, effectiveness, and costs of prescription drugs</td>
<td>34%</td>
<td>35%</td>
<td>21%</td>
<td>5%</td>
<td>2%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>p. Reducing the influence of money in the political process</td>
<td>57%</td>
<td>20%</td>
<td>12%</td>
<td>4%</td>
<td>3%</td>
<td>2%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Utilities

2. Traditional telephone service refers to service received through a telephone line physically connected to your home that enables you to make and receive local and long-distance calls.

How satisfied are you with your traditional telephone service?

- 9% Extremely satisfied
- 38% Very satisfied
- 33% Somewhat satisfied
- 10% Not very satisfied
- 4% Not at all satisfied
- 4% Do not have traditional telephone service
- 2% No answer

3. Currently, the New Mexico Public Regulation Commission sets limits on the prices telephone companies can charge for basic local telephone service. The New Mexico legislature is considering changing the law to allow telephone companies more flexibility to set their own prices for basic local telephone service.

How strongly would you support or oppose a change in the law?

- 7% Strongly support
- 7% Somewhat support
- 13% Neither support nor oppose
- 19% Somewhat oppose
- 53% Strongly oppose
- 2% No answer
4. How important is it for AARP New Mexico to work with the state legislature to maintain affordable, reliable, and high quality traditional telephone service?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>33%</td>
<td>Extremely important</td>
</tr>
<tr>
<td>41%</td>
<td>Very important</td>
</tr>
<tr>
<td>17%</td>
<td>Somewhat important</td>
</tr>
<tr>
<td>5%</td>
<td>Not very important</td>
</tr>
<tr>
<td>2%</td>
<td>Not at all important</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

5. Are you aware of any assistance programs in New Mexico that help rural residents currently without telephone service get up to $25,000 to install a phone line to their residence?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4%</td>
<td>Yes</td>
</tr>
<tr>
<td>88%</td>
<td>No</td>
</tr>
<tr>
<td>7%</td>
<td>Not sure</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

6. Are you aware of any assistance programs in New Mexico that help make utility bills, such as telephone, electricity and gas, more affordable to households with low-incomes?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>Yes</td>
</tr>
<tr>
<td>40%</td>
<td>No</td>
</tr>
<tr>
<td>8%</td>
<td>Not sure</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

7. How strongly would you support or oppose a state program that uses a small portion of all electric utility payments to help consumers use less energy?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>26%</td>
<td>Strongly support</td>
</tr>
<tr>
<td>31%</td>
<td>Somewhat support</td>
</tr>
<tr>
<td>25%</td>
<td>Neither support nor oppose (SKIP to Question 9)</td>
</tr>
<tr>
<td>6%</td>
<td>Somewhat oppose      (SKIP to Question 9)</td>
</tr>
<tr>
<td>8%</td>
<td>Strongly oppose      (SKIP to Question 9)</td>
</tr>
<tr>
<td>5%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

8. Would you still support having a state program to help consumers use less energy, even if it meant you had to pay an additional $1.25 each month on your electric bill to support the program? (n=547)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>63%</td>
<td>Yes</td>
</tr>
<tr>
<td>22%</td>
<td>No</td>
</tr>
<tr>
<td>15%</td>
<td>Not sure</td>
</tr>
<tr>
<td>1%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

9. If there was a state program to help consumers use less energy, should all customers, including business, industrial and commercial electricity users, contribute financially to the program?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>69%</td>
<td>Yes</td>
</tr>
<tr>
<td>15%</td>
<td>No</td>
</tr>
<tr>
<td>13%</td>
<td>Not sure</td>
</tr>
<tr>
<td>4%</td>
<td>No answer</td>
</tr>
</tbody>
</table>
10. **How strongly would you support or oppose the following actions to conserve the water supply in New Mexico?**

<table>
<thead>
<tr>
<th>Action</th>
<th>Strongly Support</th>
<th>Somewhat Support</th>
<th>Somewhat Oppose</th>
<th>Strongly Oppose</th>
<th>Not Sure</th>
<th>No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Placing limits on private domestic wells</td>
<td>22%</td>
<td>29%</td>
<td>16%</td>
<td>17%</td>
<td>13%</td>
<td>4%</td>
</tr>
<tr>
<td>b. “Water Banking” to more freely buy and sell water rights</td>
<td>11%</td>
<td>31%</td>
<td>14%</td>
<td>12%</td>
<td>28%</td>
<td>5%</td>
</tr>
<tr>
<td>c. Increasing taxes for purchase of additional public wells, water rights, storage, and water lines</td>
<td>10%</td>
<td>29%</td>
<td>20%</td>
<td>23%</td>
<td>14%</td>
<td>4%</td>
</tr>
<tr>
<td>d. Placing limits on growth and development</td>
<td>37%</td>
<td>27%</td>
<td>14%</td>
<td>9%</td>
<td>9%</td>
<td>4%</td>
</tr>
<tr>
<td>e. Enforcing mandatory water conservation</td>
<td>34%</td>
<td>41%</td>
<td>11%</td>
<td>6%</td>
<td>5%</td>
<td>3%</td>
</tr>
<tr>
<td>f. Increasing taxes to treat contaminated water sources</td>
<td>14%</td>
<td>36%</td>
<td>19%</td>
<td>17%</td>
<td>11%</td>
<td>3%</td>
</tr>
</tbody>
</table>

**Affordable Housing**

11. **How worried are you that you might not be able to get safe, affordable housing in New Mexico?**

- 7% Extremely worried
- 9% Very worried
- 24% Somewhat worried
- 30% Not very worried
- 28% Not at all worried
- 2% No answer

12. **In your opinion, is there currently a lack of affordable housing in New Mexico?**

- 42% Yes
- 24% No
- 31% Not sure
- 3% No answer

  **If yes, how serious is the lack of affordable housing? (n=409)**

- 20% Extremely serious
- 44% Very serious
- 31% Somewhat serious
- 1% Not very serious
- 0% Not at all serious
- 5% No Answer

13. **During the past five years, has it become easier or harder for people like you to find decent, affordable housing, or has there been no change?**

- 4% It’s gotten easier
- 38% There’s been no change
- 30% It’s gotten harder
- 26% Not sure
- 3% No answer
Consumer Financial Privacy

14. 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.

How important is it to you that your personal, financial information is shared only with your permission?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>86%</td>
<td>Extremely important</td>
</tr>
<tr>
<td>9%</td>
<td>Very important</td>
</tr>
<tr>
<td>2%</td>
<td>Somewhat important</td>
</tr>
<tr>
<td>1%</td>
<td>Not very important</td>
</tr>
<tr>
<td>1%</td>
<td>Not at all important</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

15. Identify theft can occur when someone gets access to your bank accounts, checking accounts, or credit cards and then uses them fraudulently to run up bills. Identity theft can also occur when someone gets personal information about you – such as your name, Social Security number, date of birth, or mother’s maiden name – and uses it to open new bank accounts, open new loans, or make large purchases in your name.

How concerned are you about being a victim of identity theft?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>54%</td>
<td>Extremely concerned</td>
</tr>
<tr>
<td>26%</td>
<td>Very concerned</td>
</tr>
<tr>
<td>16%</td>
<td>Somewhat concerned</td>
</tr>
<tr>
<td>2%</td>
<td>Not very concerned</td>
</tr>
<tr>
<td>*</td>
<td>Not at all concerned</td>
</tr>
<tr>
<td>1%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

16. How strongly do you support or oppose New Mexico stiffening penalties for identity theft?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>92%</td>
<td>Strongly support</td>
</tr>
<tr>
<td>5%</td>
<td>Somewhat support</td>
</tr>
<tr>
<td>1%</td>
<td>Neither support nor oppose</td>
</tr>
<tr>
<td>*</td>
<td>Somewhat oppose</td>
</tr>
<tr>
<td>0%</td>
<td>Strongly oppose</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

17. In the past two years, have you requested a report of your credit history from a credit bureau?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>43%</td>
<td>Yes</td>
</tr>
<tr>
<td>53%</td>
<td>No</td>
</tr>
<tr>
<td>2%</td>
<td>Not sure</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

18. How likely are you to order a personal credit history report in the next twelve months?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>Extremely likely</td>
</tr>
<tr>
<td>22%</td>
<td>Very likely</td>
</tr>
<tr>
<td>21%</td>
<td>Somewhat likely</td>
</tr>
<tr>
<td>25%</td>
<td>Not very likely</td>
</tr>
<tr>
<td>9%</td>
<td>Not at all likely</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>
19. The Fair Credit Reporting Act allows consumers to request a *free* copy of their credit history every 12 months from three specified credit reporting agencies.

Knowing about this opportunity, how likely are you to order a credit history report in the next twelve months?

- 31% Extremely likely
- 23% Very likely
- 21% Somewhat likely
- 16% Not very likely
- 7% Not at all likely
- 2% No answer

20. A credit or security freeze blocks unauthorized access to your credit files without your consent. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit files. You can also lift the freeze for a period of time or you can lift it for a specific creditor. However, some argue that this may limit your ability to make purchases quickly or spontaneously.

How strongly would you support or oppose New Mexico enacting legislation that permits you to place a security freeze on your credit report?

- 43% Strongly support
- 28% Somewhat support
- 22% Neither support nor oppose
- 3% Somewhat oppose
- 2% Strongly oppose
- 3% No answer

**Long-Term Care**

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

Long-term care can be provided in a nursing home, or in home and community-based setting, such as a person’s home by a nurse, a nurse’s aide, or family, or in an assisted-living facility.

21. In the past five years, have you or any member of your family (spouse, parents, children, siblings, or grandparents, etc.) needed long-term care?

- 35% Yes
- 63% No
- 1% Not sure
- 1% No answer

22. How informed are you about long-term care services provided at home and in community-based settings in your community?

- 10% Very well informed
- 33% Fairly well informed
- 56% Not well informed
- 1% No answer
23. How informed are you about nursing homes in your community?
   - 11% Very well informed
   - 33% Fairly well informed
   - 55% Not well informed
   - 1% No answer

24. How likely is it that you or a family member may need long-term care services in the next five years?
   - 12% Extremely likely
   - 15% Very likely
   - 28% Somewhat likely
   - 27% Not very likely
   - 6% Not at all likely
   - 11% Not sure
   - 1% No answer

25. If you or a family member needed long-term care services, how important would it be to you to have services that would allow you or your family member to stay at home for as long as possible?
   - 59% Extremely important
   - 30% Very important
   - 7% Somewhat important
   - 1% Not very important
   - 1% Not at all important
   - 1% Not sure
   - 1% No answer

26. If you needed long-term care services, would you prefer to receive those services in any of the following ways?
   - a. Have family and friends provide all the care at home ........................................ 43% 30% 27%
   - b. Pay a nurse or a personal care aide to provide care at home .......................... 63% 13% 24%
   - c. Have care provided in a home-like setting, such as an assisted living facility, where housing, food, and personal help with bathing, dressing, and other activities are provided to those who need them............................... 58% 16% 26%
   - d. Have care provided in a nursing home ............................................ 14% 46% 40%
   - e. Some other way, SPECIFY:______________________________________

27. Currently in New Mexico, there is a two-year waiting period for a person who is eligible for Medicaid to receive long-term care services in their home or in a community-based setting. How strongly do you support or oppose increasing state funds for home and community-based care to decrease this waiting period?
   - 53% Strongly support
   - 24% Somewhat support
   - 14% Neither support nor oppose (SKIP to Question 29)
   - 3% Somewhat oppose (SKIP to Question 29)
   - 2% Strongly oppose (SKIP to Question 29)
   - 4% No answer
28. Would you continue to support increasing state funds for home and community-based care to decrease the waiting period, even if it meant an increase in the amount of taxes you pay? (n=755)

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>66%</td>
<td>Yes</td>
</tr>
<tr>
<td>12%</td>
<td>No</td>
</tr>
<tr>
<td>20%</td>
<td>Not sure</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

**Campaign Finance Reform**

29. How strongly do you agree or disagree with this statement?
   Politicians are overly influenced by individuals and groups that make large contributions to their campaigns.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>76%</td>
<td>Strongly agree</td>
</tr>
<tr>
<td>13%</td>
<td>Somewhat agree</td>
</tr>
<tr>
<td>5%</td>
<td>Neither agree nor disagree</td>
</tr>
<tr>
<td>2%</td>
<td>Somewhat disagree</td>
</tr>
<tr>
<td>2%</td>
<td>Strongly disagree</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

30. How strongly do you agree or disagree with this statement?
   Major changes are needed in New Mexico’s campaign finance laws to reduce the influence campaign contributors have on the political process.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>Strongly agree</td>
</tr>
<tr>
<td>17%</td>
<td>Somewhat agree</td>
</tr>
<tr>
<td>7%</td>
<td>Neither agree nor disagree</td>
</tr>
<tr>
<td>2%</td>
<td>Somewhat disagree</td>
</tr>
<tr>
<td>1%</td>
<td>Strongly disagree</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

31. How much of a priority should it be for AARP New Mexico to advocate for reforms aimed at reducing the influence of money in state politics?

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>45%</td>
<td>Top priority</td>
</tr>
<tr>
<td>34%</td>
<td>High priority</td>
</tr>
<tr>
<td>11%</td>
<td>Medium priority</td>
</tr>
<tr>
<td>3%</td>
<td>Low priority</td>
</tr>
<tr>
<td>2%</td>
<td>Not a priority</td>
</tr>
<tr>
<td>3%</td>
<td>Not sure</td>
</tr>
<tr>
<td>2%</td>
<td>No answer</td>
</tr>
</tbody>
</table>

32. “Clean Elections” laws that have passed in Maine and Arizona have given candidates for office the option to run using public funds exclusively, rather than relying on money from private donors and interest groups. To qualify for public funds, the candidates must first demonstrate popular support among voters in their districts in the form of a required number of signatures and agree to a number of rules including participating in debates and limiting their spending.

Two-thirds of the Maine legislature is now made up of legislators who ran for office using this “Clean Elections” system. Establishing a similar system for all New Mexico legislative and gubernatorial elections is estimated to cost each taxpayer in New Mexico $5 per year.
32. (continued) How strongly would you support or oppose the State of New Mexico creating and adequately financing a “Clean Elections” system?

- 60% Strongly support
- 21% Somewhat support
- 10% Neither support nor oppose
- 3% Somewhat oppose
- 4% Strongly oppose
- 3% No answer

Transportation

33. In general, when you need to go somewhere, do you usually get there by ……?

<table>
<thead>
<tr>
<th>Option</th>
<th>Yes</th>
<th>No</th>
<th>No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Walking</td>
<td>18%</td>
<td>39%</td>
<td>44%</td>
</tr>
<tr>
<td>b. Driving</td>
<td>93%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>c. Getting a ride with family or friends</td>
<td>18%</td>
<td>39%</td>
<td>43%</td>
</tr>
<tr>
<td>d. Taking a taxi</td>
<td>1%</td>
<td>51%</td>
<td>49%</td>
</tr>
<tr>
<td>e. Taking public transportation</td>
<td>5%</td>
<td>47%</td>
<td>48%</td>
</tr>
<tr>
<td>f. Taking a Senior or Community Van</td>
<td>3%</td>
<td>49%</td>
<td>48%</td>
</tr>
<tr>
<td>g. Taking transportation provided to people with disabilities who cannot use or get to public transportation</td>
<td>2%</td>
<td>48%</td>
<td>50%</td>
</tr>
<tr>
<td>h. Some other way, SPECIFY:__________________________________________</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

34. Some communities have personal transportation systems for those persons who cannot access ordinary kinds of transportation because of health or financial limitations. These programs are referred to as Supplemental Transportation Programs. Are you aware of a Supplemental Transportation Program in your community?

- 38% Yes
- 49% No
- 11% Not sure
- 2% No answer

35. Overall, how satisfied are you with how you get around in your community when you want or need to go someplace?

- 27% Extremely satisfied
- 43% Very satisfied
- 20% Somewhat satisfied
- 5% Not very satisfied
- 2% Not at all satisfied
- 3% No answer

36. If you were no longer able to drive, how difficult would it be for you to continue to live in your current neighborhood?

- 35% Very difficult
- 34% Somewhat difficult
- 15% Neither difficult nor easy
- 8% Somewhat easy
- 5% Very easy
- 2% No answer
37. Please rate your community on the following characteristics:

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Very Good</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Very Poor</th>
<th>Not Sure</th>
<th>No Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Being able to get to most of the places you wish to go</td>
<td>36%</td>
<td>36%</td>
<td>13%</td>
<td>6%</td>
<td>3%</td>
<td>3%</td>
<td>4%</td>
</tr>
<tr>
<td>b. Offering dependable public transportation</td>
<td>7%</td>
<td>22%</td>
<td>23%</td>
<td>14%</td>
<td>17%</td>
<td>11%</td>
<td>5%</td>
</tr>
<tr>
<td>c. Offering convenient transportation for people with disabilities or health problems</td>
<td>8%</td>
<td>20%</td>
<td>22%</td>
<td>11%</td>
<td>11%</td>
<td>23%</td>
<td>5%</td>
</tr>
<tr>
<td>d. Providing a wide variety of services to help you maintain your independence as you grow older</td>
<td>6%</td>
<td>16%</td>
<td>22%</td>
<td>15%</td>
<td>12%</td>
<td>26%</td>
<td>4%</td>
</tr>
</tbody>
</table>

About You

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

38. Are you male or female?

- 47% Male
- 50% Female
- 3% No answer

39. What is your age as of your last birthday? ________ (in years)

- 29% 50-59
- 42% 60-74
- 22% 75+
- 8% No answer

40. What is your current marital status?

- 57% Married
- 3% Not married, living with partner
- 1% Separated
- 14% Divorced
- 17% Widowed
- 5% Never married
- 4% No answer

41. Thinking about your state elections for New Mexico Governor and Legislators in the last ten years, how often would you say you vote?

- 60% Always
- 24% Most of the time
- 4% About half of the time
- 4% Seldom
- 5% Never
- 3% No answer
42. What is the highest level of education that you completed?

- 7% 0-12th grade (no diploma)
- 20% High school graduate or equivalent
- 18% Post high school education (no degree)
- 8% 2-year college degree
- 11% 4-year college degree
- 8% Post-graduate study (no degree)
- 20% Graduate or professional degree(s)
- 8% No answer

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

- 6% Self-employed full-time
- 5% Self-employed part-time
- 21% Employed full-time
- 6% Employed part-time
- 54% Retired, not working at all
- 4% Not in the labor force for other reasons
- 1% Unemployed, but looking for work
- 4% No answer

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

- 18% Yes
- 76% No
- * Not sure
- 5% No answer

45. What race do you consider yourself?

- 85% White or Caucasian
- 1% Black or African American
- 1% American Indian or Alaskan Native
- 1% Asian
- * Native Hawaiian or other Pacific Islander
- 7% Other
- 6% No answer

46. What is your 5-digit ZIP Code? WRITE IN YOUR ZIP CODE: ___ ___ ___ ___ ___

47. What was your annual household income before taxes in 2005?

- 5% Less than $10,000
- 14% $10,000 but less than $20,000
- 20% $20,000 but less than $35,000
- 15% $35,000 but less than $50,000
- 8% $50,000 but less than $60,000
- 8% $60,000 but less than $75,000
- 9% $75,000 but less than $100,000
- 9% $100,000 or more
- 4% Not sure
- 9% No answer
48. Do you own or rent your primary residence?

88% Own
8% Rent
2% Other
2% No answer

49. What type of home is your primary residence?

78% Single family home
10% Mobile home
3% Duplex or townhouse
4% Apartment
2% Condominium or coop
1% Other
2% No answer

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