



**2001 AARP
Oklahoma Member
Survey**

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Oklahoma Member Survey***

**Data Collected by AARP
Data Prepared by FGI, Inc.
Report Prepared by Jennifer H. Sauer**

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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, *Modern Maturity* and *My Generation* magazines, and the monthly *AARP Bulletin*. 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.

Acknowledgements

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Survey Highlights

- ❖ The top concerns mentioned by Oklahoma members focus on financial security, independent living, and health. Concerns about Medicare, staying in their own home, consumer fraud, and Social Security issues are higher among older members; younger members show greater concern for health insurance and saving for the future.
- ❖ Members look to AARP for information on issues they are most concerned about: Social Security, staying in their own home, and Medicare. Older members want information on each of these issues as well as on driving safely, staying physically fit and maintaining a healthy diet, and consumer fraud. Younger members express strong interest in receiving materials from AARP on health insurance.
- ❖ Members say they would use written information and referral services focused on their concerns and interests. Younger members are more likely to say they would pursue opportunities with AARP, especially accessing information through the AARP website.
- ❖ Mail is the most preferred method for receiving information about AARP activities particularly among the youngest members. Most Oklahomans would also like to learn about AARP activities through their local newspapers. While younger members tend to prefer getting information online and by mail, older members show greater preference for finding out about AARP from their local TV stations, by attending a meeting, and by contacting an AARP volunteer.
- ❖ The top legislative concerns of Oklahoma members are health care issues, independent living, and elder abuse. Younger members rate health care and health plan consumer protection as their top two priorities while older members rate independent living and elder abuse as their top legislative priorities.
- ❖ Nearly two-thirds of Oklahoma members agree that age discrimination in employment is a problem for state residents age 40 and older. Six in ten members strongly or somewhat support legislative proposals to amend the current state age discrimination law to apply to small businesses with fewer than 15 employees and to increase the time a worker may file a complaint. Younger members are more likely than older members to strongly support each legislative proposal regarding age discrimination.
- ❖ Oklahoma members show strong support for each of the four possible consumer protections on home equity loans and two-thirds say AARP should make protecting home-owners in Oklahoma from unfair and deceptive lending practices a top priority. Younger members are more likely than those older to strongly support each proposed consumer protection on home equity loans while older members are more likely to view consumer protection in this area a top priority for AARP.

- ❖ Three-quarters of Oklahoma members have hired a person or company to make repairs or improvements to their home, and over one-third of them say it resulted in a bad experience.
- ❖ Most Oklahoma members show strong support for legislation requiring home contractors to provide a written contract, and almost two-thirds say AARP should make consumer protection in this area a top priority.
- ❖ Most Oklahoma members say it is very important for the state to examine the impact of utility deregulation on residential customers, and that AARP in Oklahoma should make high quality utility service and rates a top legislative priority. Older members are more likely than younger members to view the examination of utility deregulation as very important, as well as say that AARP should make utility services and rates a top priority.

About This Survey

This mail survey addresses member concerns, interests, and priorities for state legislative issues. The survey also explores member preferences for involvement with AARP and for getting information from us.

AARP conducted the AARP Oklahoma Member Survey in May and June 2001. A sample of 2,000 AARP members in Oklahoma was selected from AARP's Insight© database. Fifty-one percent of Oklahoma members (N=1,024) returned surveys by the cut-off date. The survey has a sampling error of $\pm 3.06\%$.

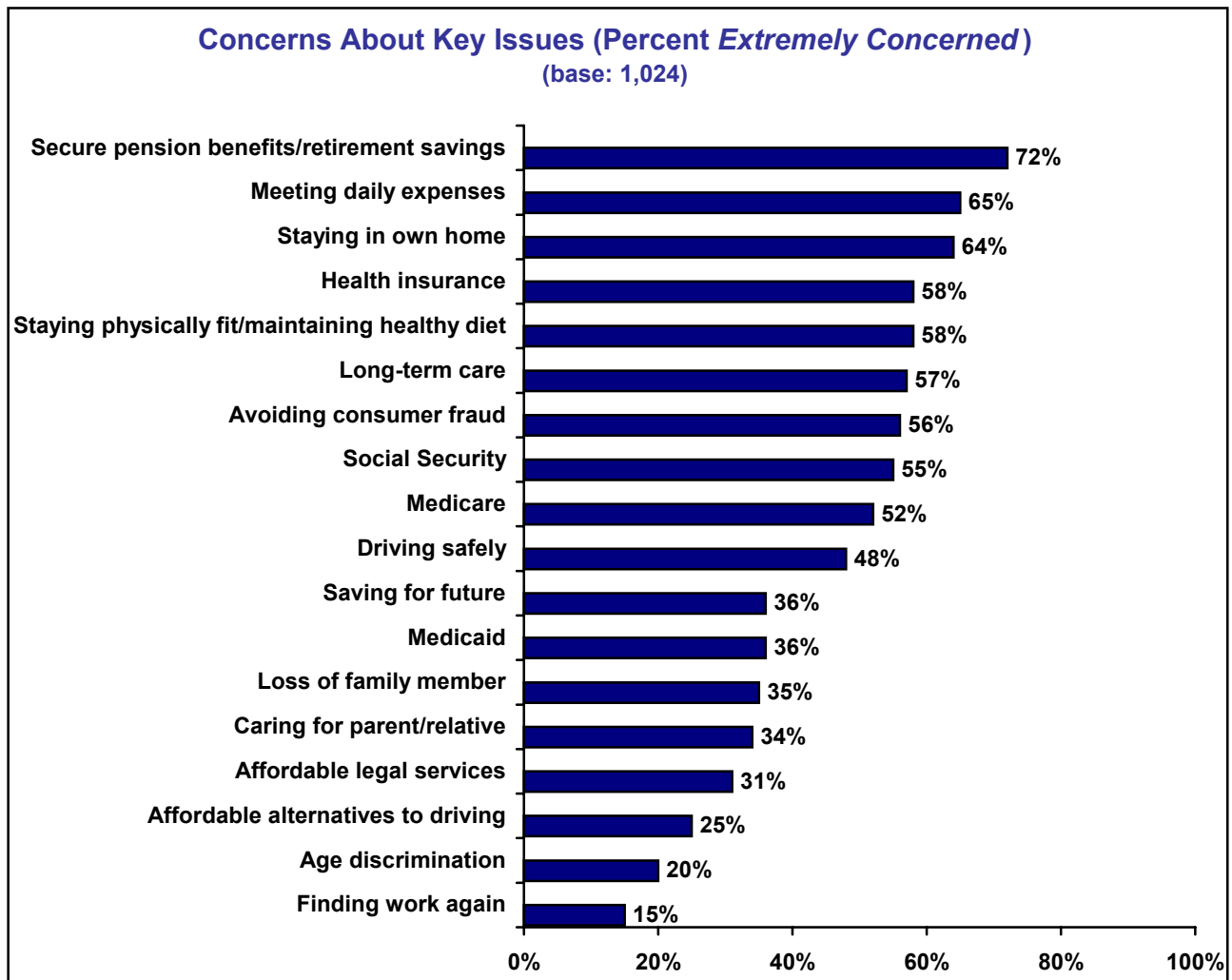
This report summarizes overall findings on top-rated concerns, interests, involvement preferences, and legislative issues addressed in the survey. The report also discusses substantive differences (greater than ten percentage points) among AARP's key target age segments (50 to 59, 60 to 74, and 75 and older) 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 Oklahoma membership the actual number of people may be substantial. As of August 2001, the number of member households in Oklahoma was 243,386, which results in approximately 389,418 members in the state.

This report also contains four appendices: the **Core Question Tables** contains the three age-segment responses for each item in the five core questions; the **Specific Question Tables** contains the three age-segment responses for each item in the state specific questions; **Segments at a Glance** summarizes top-rated findings for each target age group; and the **Annotated Questionnaire** is an actual survey with the percent of Oklahoma members selecting each response category for each item.

Findings

What Are Oklahoma Members Most Concerned About?

Oklahoma members show strong concern for their financial security, their health, and staying in their own home as they age. Seven in ten Oklahomans report that they are *extremely concerned* about the safety and security of their pension benefits and retirement savings, two-thirds are *extremely concerned* both about meeting daily expenses and staying in their own home as they age. Slightly fewer say they are *extremely concerned* about finding quality health insurance and staying physically fit and healthy.

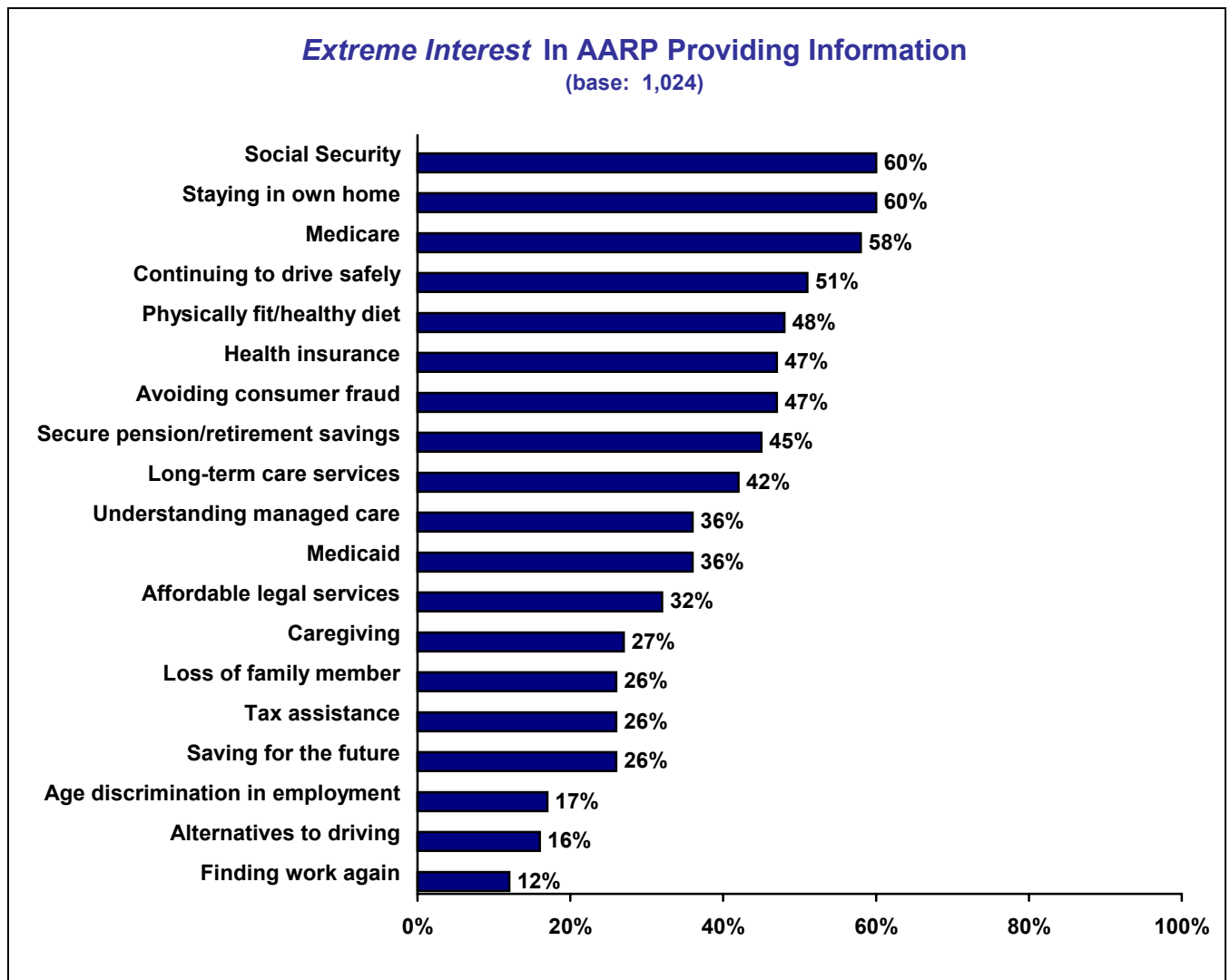


Among the top nine issues, members across all age segments are equally concerned about their pension benefits and retirement savings and being able to meet daily expenses. Members ages 75 and older are more likely than those younger to be concerned about staying in their own home as they age, consumer fraud, Social Security, and Medicare. Younger members are more likely than those older to be more concerned about health insurance and saving for the future (see Appendix A).

In the 1997 Oklahoma Needs and Expectations Survey, members were asked a similar question about top concerns.¹ Concern about having a secure pension and retirement savings has replaced having high quality health insurance as the top ranked concern for Oklahoma members since 1997. The issues of remaining in their own home and having enough money to meet daily expenses are still ranked as second and third among top concerns, and long-term care continues to be ranked fifth. In 2001, members ranked staying physically fit and maintaining a healthy diet as fourth among the top five concerns – this item was not tested in the 1997 member survey.

What AARP Information Are Most Oklahoma Members Interested In?

Fifty percent or more of Oklahoma members are most interested in information from AARP on Social Security, staying in their own home as they age, Medicare, and continuing to drive safely. Slightly fewer members are *extremely interested* in information on either staying physically healthy and eating right, health insurance, or avoiding consumer fraud.



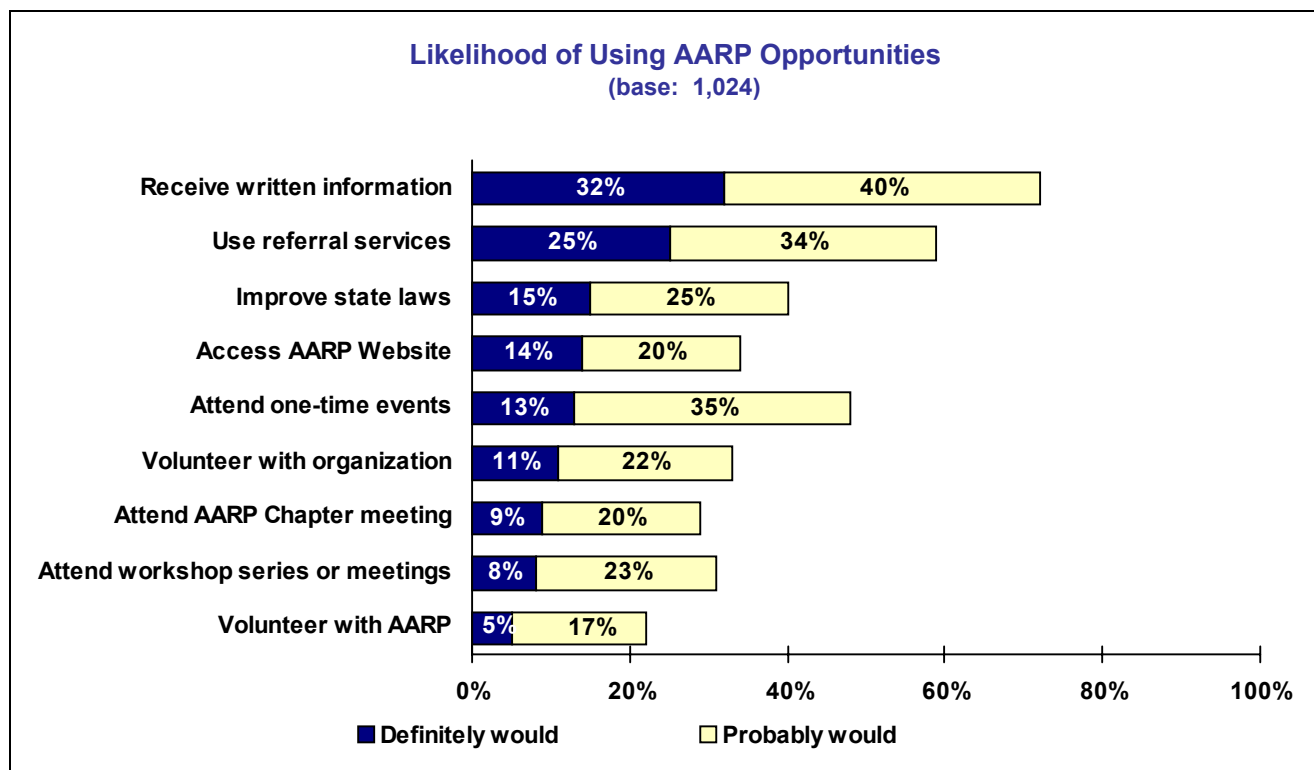
¹ In 1997, members were asked to rate their concerns on a 5-point scale, where 5 meant that it was “a major concern” and 1 meant that the item was “not at all a concern.”

Older members are more likely than those ages 50-59 to want information from AARP on staying at home as they age, Medicare, continuing to drive safely, and consumer fraud. Members ages 75 and older differ significantly from the youngest members in their requests for information on Social Security, as well as on staying physically fit and maintaining a healthy diet. More members ages 50 through 74 than older want information on health insurance. Members in each age segment are equally interested in receiving information from AARP on long-term care and securing their pension benefits and retirement savings (see Appendix A).

In the 1997 Oklahoma Needs and Expectations Survey, members were asked a similar question about interest in AARP information.² In 2001, significantly more members express an interest in AARP information on Social Security (60% vs. 39%) than they did in 1997. Staying in their own home as they age and Medicare remain the second and third most requested type of information Oklahoma members want from AARP.

How Likely Are Oklahoma Members To Use Our Offerings?

Of the opportunities that AARP could provide within the state to meet member needs or interests, almost three-quarters of Oklahoma members say they *definitely* or *probably* would read written information from AARP and six in ten indicate they *definitely* or *probably* would use a referral service³.



² In 1997, members were asked to rate their interest on a 5-point scale, where 5 meant that they were “very interested” and 1 meant that they were “not at all interested” in the item.

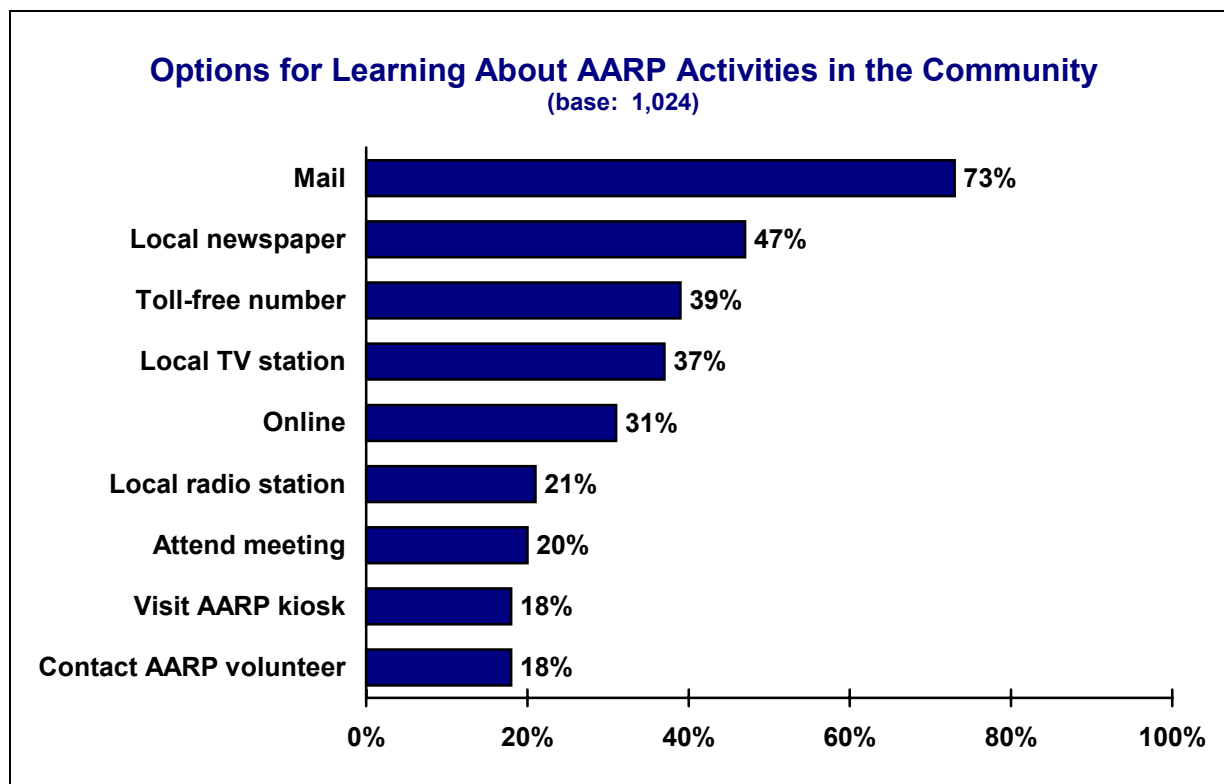
³ From experience we know that the ‘*definitely would use*’ rating is a more reliable indicator of intent than the combination of both ratings.

Members differ by age only with respect to accessing AARP’s website. Younger members are significantly more likely than those ages 60 to 74 to utilize this opportunity, but five times more likely than those ages 75 and older to make use of this opportunity (see Appendix A).

In the 1997 Oklahoma Needs and Expectations Survey, members were asked a similar question about how likely they were to make use of these opportunities. Only one item has been added since then – accessing AARP’s website. Since 1997, the likelihood of members utilizing potential AARP opportunities such as written information or referral services in Oklahoma has not changed. However, the likelihood of participating in AARP programs to improve state laws has climbed in rank from sixth in the 1997 survey third in the current survey. The likelihood of volunteering for AARP, however, has dropped from a rank of fifth four years ago to an opportunity least likely to be used by members.

How Do Oklahoma Members Want To Learn About AARP Activities?

Slightly more than three quarters of Oklahomans say that mail is their most preferred way of learning about AARP activities in their community.

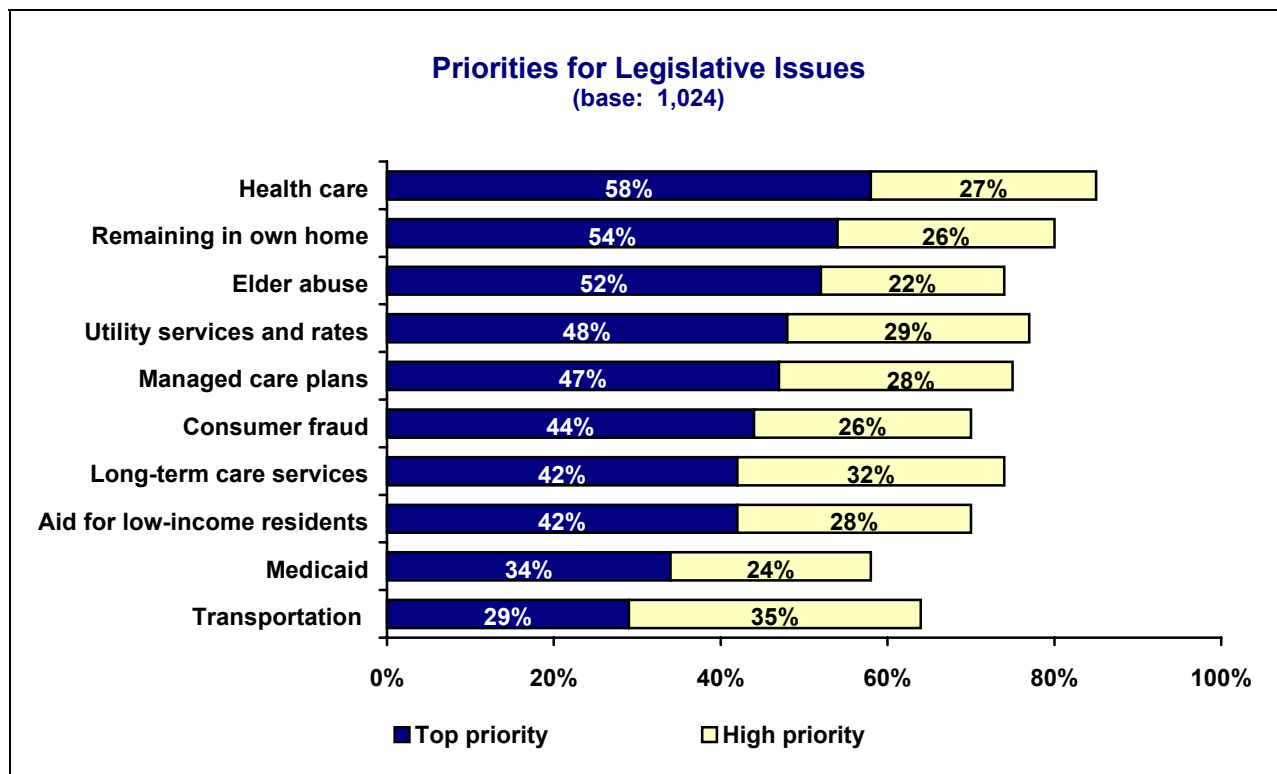


Members ages 75 and older are more likely than those younger to prefer to learning about AARP activities and programs by tuning into a local television station, and are more likely than the youngest members to want to learn about these activities by attending a meeting or contacting an AARP volunteer. Younger members ages 50 to 59, however, are more likely than those older to prefer an on-line service for accessing AARP information (see Appendix A).

One significant difference occurs in responses between the 1997 and 2001 surveys. The proportion of members interested in learning about AARP activities online has more than tripled since 1997 (8% in 1999 vs. 31% in 2001).

What Are Top Legislative Priorities For Oklahoma Members?

Six in ten Oklahoma members rate health care issues as their *top* legislative *priority* for AARP in the state, and a little more than half view both remaining in one’s own home and elder abuse as top priority issues.



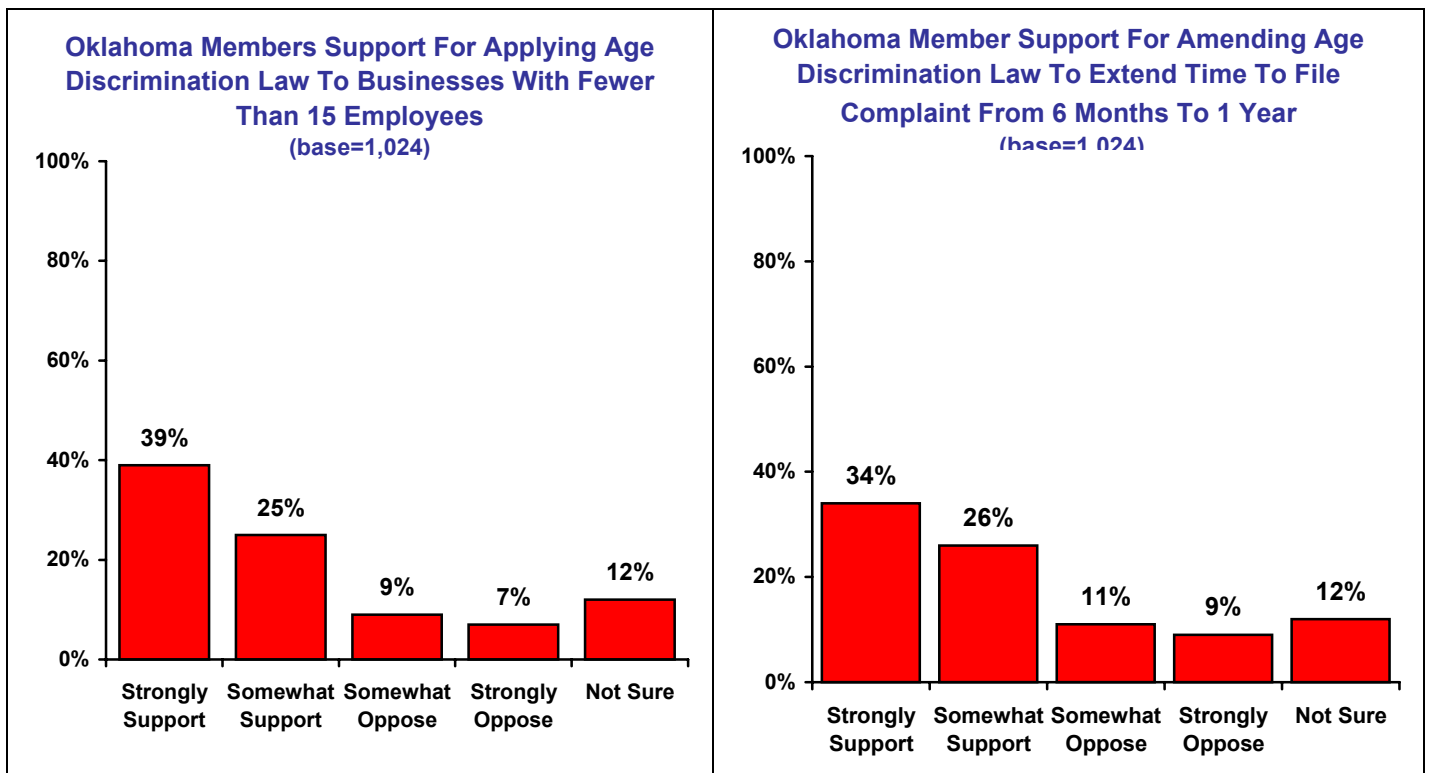
Among the top ranked legislative priorities, younger members ages 50 to 59 are more likely than those ages 75 and older to view health care as a *top priority* issue for AARP, while older members view staying in their own home as they age and elder abuse as *top priority* issues (See Appendix A).

In the 1999 Oklahoma State Legislative Issues Survey, members were asked to prioritize a similar list with eight of these ten issues. The percentage of people who say these issues should be a *top* priority has increased for all issues since 1999, but the most significant increase is in utility services and rates: 39 percentage points. Health care and remaining in one’s own home have remained among the top three issues Oklahoma members view as top legislative priorities for AARP in their state.

Member Opinions On Age Discrimination

Almost two-thirds of Oklahoma members *strongly* (27%) or *somewhat agree* (34%) that age discrimination in employment is a problem for state residents age 40 and older. Members who *strongly agree* that age discrimination is a problem in their state do not differ by age (see Appendix B).

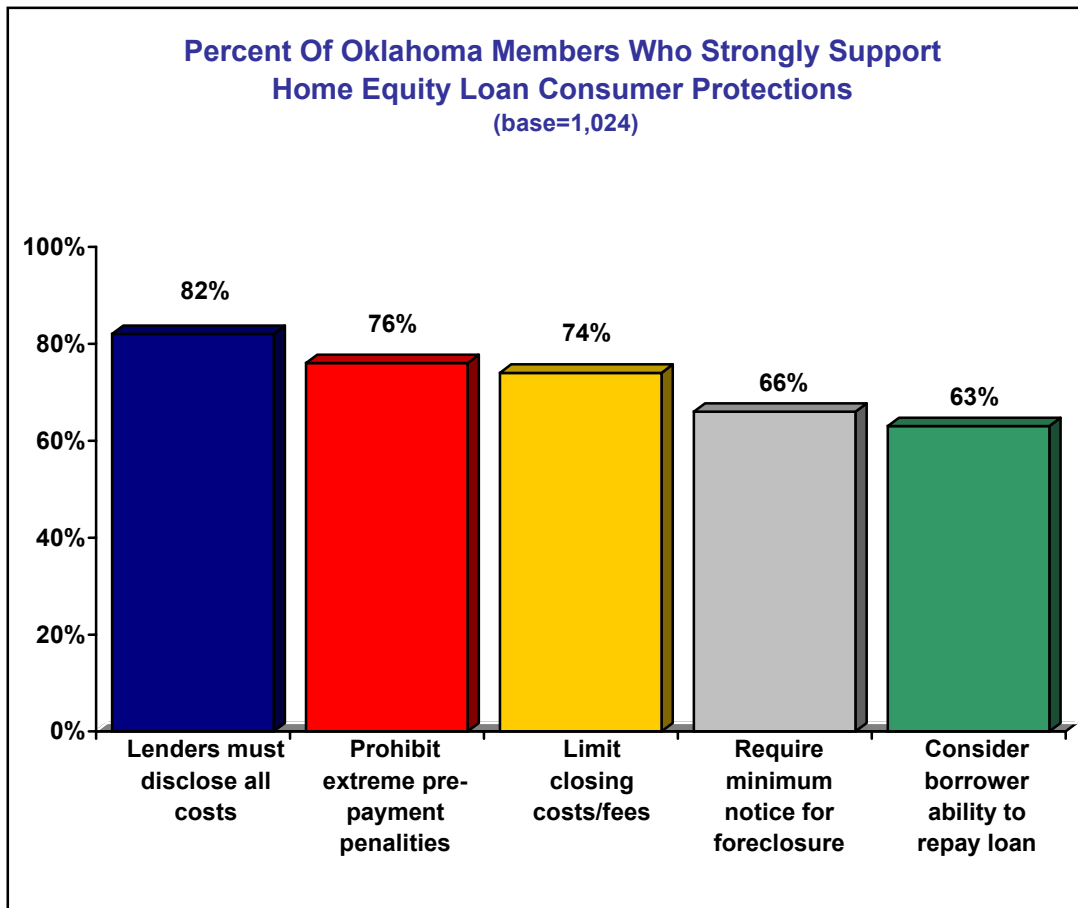
Another two-thirds of Oklahoma members *strongly* or *somewhat support* the legislative proposal to apply the state age discrimination law to businesses with fewer than 15 employees. Six in ten members *strongly* or *somewhat support* another legislative proposal to amend the current state age discrimination law to increase the time a worker has to file an age discrimination complaint from 6 months to 1 year.



Younger members are more likely than those ages 75 and older to *strongly support* both of these state legislative proposals regarding the age discrimination (see Appendix B).

Member Opinion On Home Equity Loan Consumer Protections

Oklahoma members were asked to rate their support for four possible consumer protections in their state on home loans that have high fees or high interest rates. Most members show *strong support* for requiring lenders to disclose charges such as interest rates, fees, and mortgage insurance. About three-quarters of members indicate *strong support* for both prohibiting extreme pre-payment penalties and limiting closing costs and fees, and at least two-thirds *strongly support* both requiring minimum notice of foreclosure and consideration of the borrowers ability to repay a loan.

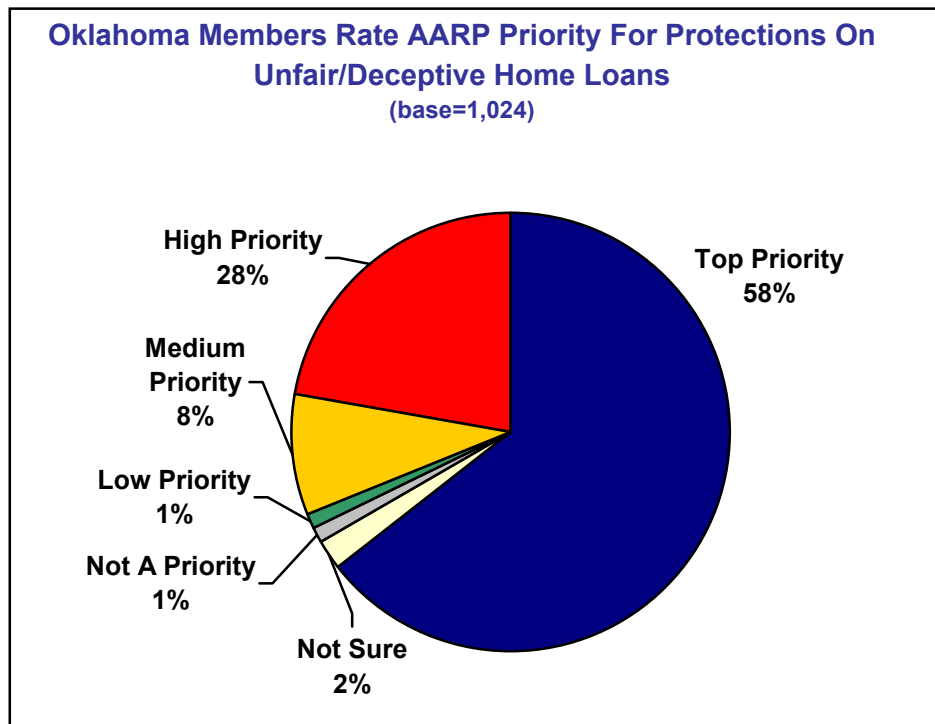


Younger members ages 50 to 59 are significantly more likely than those older to say they *strongly support* requiring lenders to disclose all costs and prohibit extreme pre-pay penalties. However, members ages 50 through 74 are more likely than those older to show strong support for minimum notice of foreclosure and consideration of borrowers ability to repay the loan (see Appendix B).

Member Opinion About Protections From Unfair and Deceptive Home Loan Practices And AARP Priority

Almost six in ten Oklahoma members say that AARP in Oklahoma should make protecting homeowners in their state from unfair and deceptive lending practices a top priority.

Another twenty-eight percent say this should be a high priority for AARP in Oklahoma.



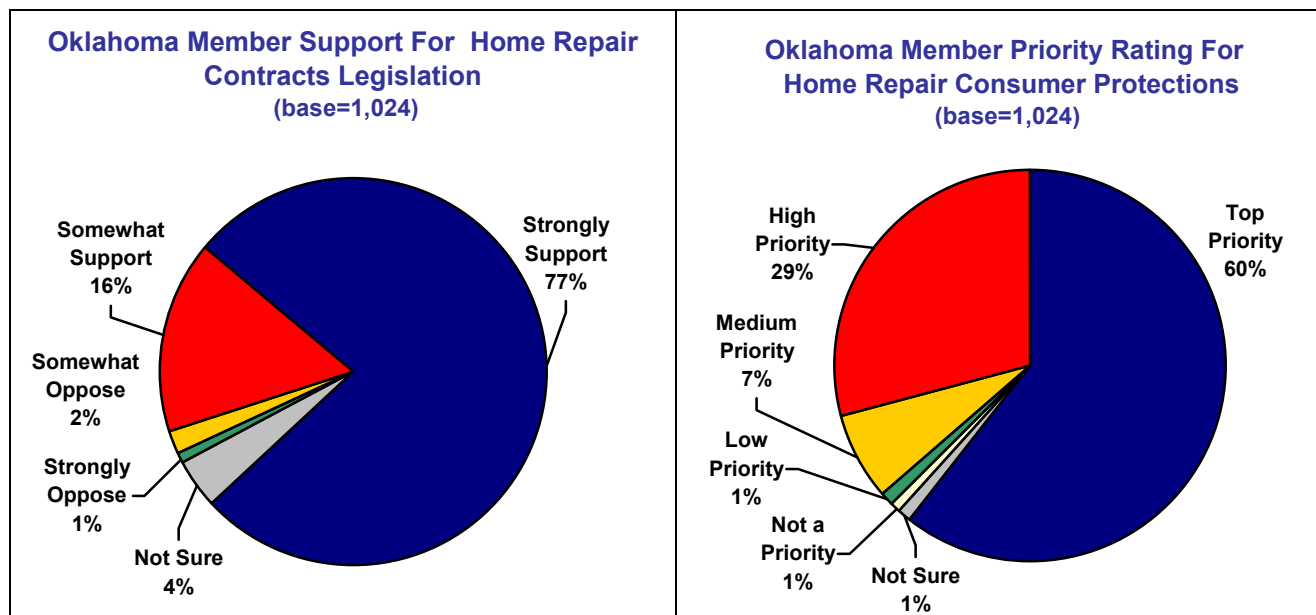
Members ages 60 and older are more likely than those younger to view protection from unfair and deceptive home loan practices as a top legislative priority for AARP (see Appendix B).

Member Experience With Home Repairs and Improvements

Over three-quarters of Oklahoma members (77%) say they have hired a person or company to make repairs or improvement to their home. Of these members, over one-third (35%) say they had a bad experience as a result of hiring someone to do home repairs or improvements (see Appendix B).

Members Support For Home Improvement Protection

Most Oklahoma members (77%) say they *strongly support* the state enacting legislation that requires home improvement contractors to provide a written contract, and three in five (60%) say work on consumer protection against home repair fraud should be a *top priority* for AARP in Oklahoma.



Members vary slightly by age with respect to their support and priority rating for each of these consumer safeguards. Older members are more likely than those younger to view AARP working toward consumer protection from home repair fraud as a *top priority*, and are more likely than younger members show strong support for home repair legislation (see Appendix B).

Oklahoma Member Opinions On Utility Regulation

Three-quarters of Oklahoma members (76%) say it is *very important* to them that the state examines the impact of electric utility deregulation on residential consumers. A similar proportion (70%) indicate that AARP should make ensuring high quality utility service and reasonable rates a *top legislative priority* in Oklahoma. Another twenty percent of members in this state view this as a *high priority* for AARP.

Members ages 60 to 74 are more likely than those younger and older to view the examination of utility deregulation as *very important* and say that ensuring high quality utility service should be a *top priority* for AARP in Oklahoma (see Appendix B).

Conclusions

Overall, members' concerns, interests, and legislative priorities are consistent with AARP's strategic priorities. This finding supports continued focus in Oklahoma on AARP's strategic priorities. In particular, members express the greatest interest in AARP information on finances, independent living, health, and entitlement programs. For the most part, their legislative advocacy priorities parallel these concerns.

The topmost concerns for Oklahoma members regardless of age is the safety and security of their pensions and retirement savings and being able to meet daily expenses. Younger members are especially concerned about finding affordable health care insurance, saving for the future, and finding work again after leaving the workforce-- all concerns one would expect to find from those who are not likely to retire soon. Conversely, older members express interests and concerns about issues they are more likely to face while in their retirement years: receiving entitlement benefits, remaining in their own homes as they age, and avoiding consumer fraud.

Notably, independent living is one of the most important issues for older Oklahomans. Over six in ten are extremely concerned about staying in their homes as they age, and a similar proportion want to get information about this issue from AARP. Moreover, it is one of the top two rated issues as legislative priority for AARP in the state. In preparing for upcoming programs and legislative activities, it is clear that this is an area where members would respond to an integrated focus.

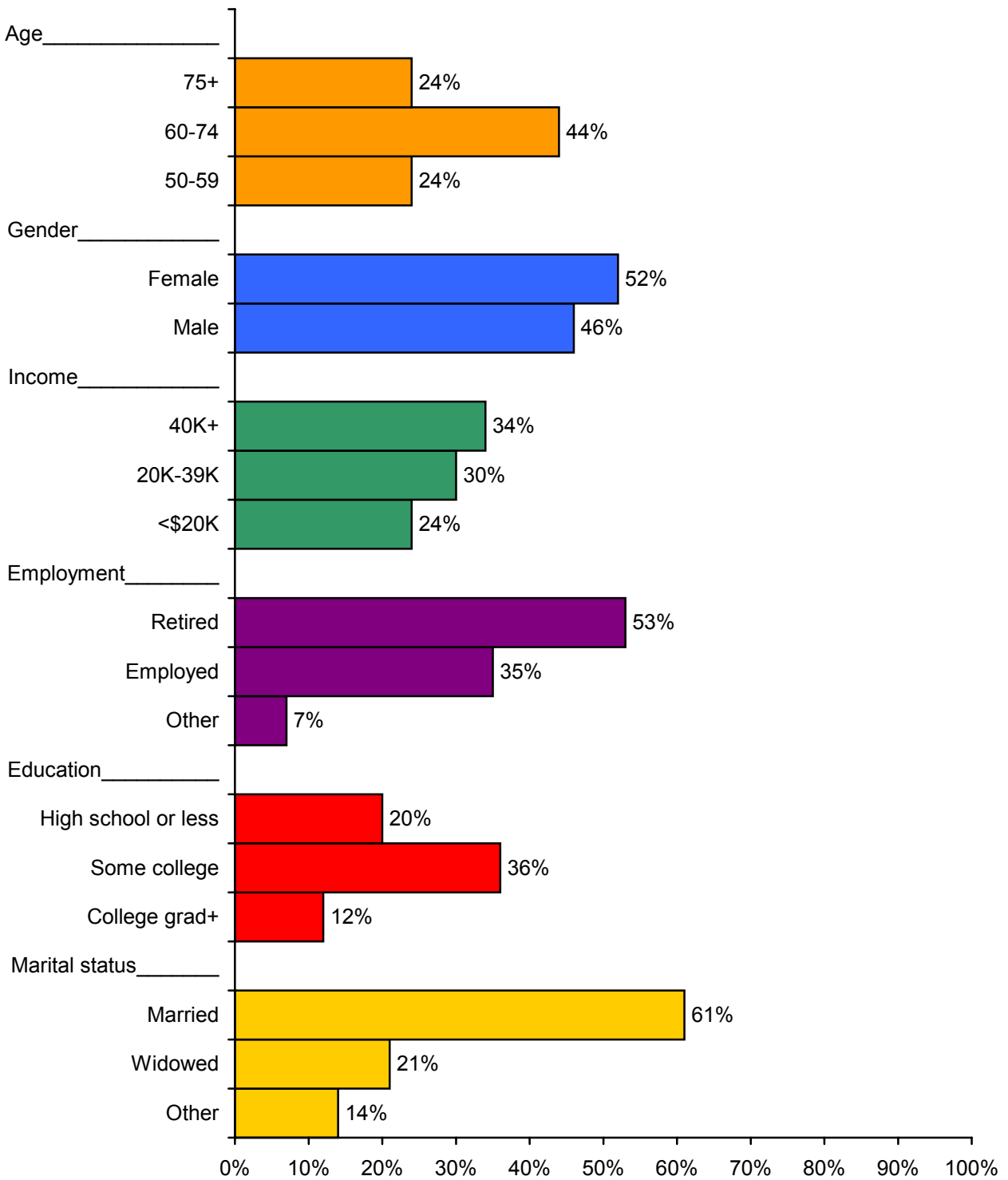
Age discrimination in employment is a growing concern across the nation as Americans are working and living longer than ever before and economic shifts create changes in retirement plans and entitlement programs. Additionally, this issue is an increasingly important AARP strategic priority. Oklahoma members support for age discrimination legislation in their state reflects this current growth in concern and importance surrounding this issue. Roughly two-thirds both *agree* that age discrimination is a problem in their state and *support* applying the current state age discrimination law to businesses with fewer than 15 employees. Six in ten members support amending the current state age discrimination law to extend the time a worker has to file a complaint from six months to one year. As one would expect, baby-boomers are more likely than older members to voice their support for these legislative proposals.

AARP in Oklahoma may also want to focus future legislative efforts on protecting their state's older consumers from unfair and deceptive home loan practices and home repair fraud. The top supported consumer protections voiced by Oklahoma members include requiring lenders to disclose their charges and fees, prohibiting pre-pay penalties, and limiting closing costs. Over half of the members view consumer protections on home loans and home repairs as a top priority for AARP, and over three-quarters strongly support state legislation requiring home repair contractors to provide written contracts.

Such legislation, as well as educational or informational program planning regarding home equity loans and home repairs may want to be targeted to state members and residents ages 60 and older. This survey reveals that this age group is more likely than younger members to voice strong support of consumer protections in these areas, as well as view these issues as top priorities for AARP. These Oklahoma members clearly indicate a greater need for information and/or assistance pertaining to these issues.

Utility rates and services have been newsworthy issues recently throughout the country, and it appears that this problem is resonating with Oklahoma members, as well. The proportion of members indicating that utility services and rates should be a top AARP priority in their state has increased substantially over the past four years. While it is unclear from this survey how much utility issues are directly affecting members or how much they would support the deregulation of utility services, most members feel that a state examination of the impact of electric utility deregulation on residential consumers is very important. Clearly, such a review is warranted and likely to reveal both the benefits and drawbacks of utility deregulation for Oklahoma members and residents.

Demographic Characteristics



References

AARP. (1997). The 1997 Oklahoma Member Survey: Concerns, Expectations, and Experiences. Washington, DC.

_____. (1999). *Oklahoma State Legislative Issues Survey. Washington, DC.*

Appendix A: Core Question Tables

Table 1
Extremely Concerned About Key Issues
By Age

<i>Issue</i>	<i>Percent Extremely Concerned</i>				
	<i>Age</i>	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Making sure pension/retirement savings secure		72%	71%	70%	76%
Enough money to meet daily expenses		65	63	65	66
Staying in own home as grow older		64	58	65	69
Finding affordable, high quality health insurance		58	63	60	53
Staying physically fit/maintaining healthy diet		58	56	58	63
Having high quality long-term care		57	55	58	61
Avoiding consumer fraud		56	47	55	64
Social Security as base retirement income		55	49	54	60
Information on Medicare		52	45	52	60
Continuing to drive safely		48	38	51	54
Saving for the future		36	47	33	29
Having adequate information on Medicaid		36	38	33	37
Dealing with loss of family member		35	30	31	44
Caring for parent or relative		34	38	31	37
Finding affordable legal services		31	29	27	35
Safe and affordable alternatives to driving		25	19	21	37
Age discrimination in employment		20	22	20	16
Finding work again		15	22	15	10

Table 2
Extreme Interest In Receiving Information From AARP
By Age

<i>Type Of Information</i>	<i>Percent Extremely Interested</i>			
	<i>Age</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Social Security	60%	54%	61%	66%
Staying in own home as grow older	60	50	62	67
Medicare	58	44	62	65
Continuing to drive safely	51	37	56	60
Staying physically fit/maintaining healthy diet	48	45	47	55
Finding affordable, high quality health insurance	47	53	49	40
Avoiding consumer fraud	47	38	47	54
Security of pension benefits/retirement savings	45	45	45	46
Long-term care services	42	44	43	36
Understanding managed care or HMO's	36	34	39	34
Medicaid	36	38	37	31
Finding affordable legal services	32	30	31	34
Caring for parent or relative	27	32	25	23
Dealing with loss of family member	26	23	26	31
Having assistance on preparing taxes	26	23	25	29
Saving for the future	26	36	20	23
Age discrimination in employment	17	19	17	14
Alternatives to driving	16	9	15	24
Finding work again	12	19	13	5

Table 3
Percent *Definitely* Willing To Pursue Opportunities
By Age

<i>Opportunity</i>	<i>Percent Definitely Would Use</i>				
	<i>Age</i>	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Receive written information		32%	35%	31%	33%
Use referral services		25	26	26	23
Participate in improving state laws, polices, etc.		15	13	16	14
Access AARP website		14	23	14	5
Attend one-time events		13	13	14	12
Volunteer with community organization		11	10	14	10
Attend AARP chapter meeting		9	8	9	9
Attend workshop series, meetings, classes		8	8	9	6
Volunteer for AARP activity		5	4	6	6

Table 4
Preferences For Learning About Local AARP Activities
By Age

<i>Learning Preference</i>	<i>Percent Of Members</i>				
	<i>Age</i>	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Receive mail (letter, brochure, flyer)		73%	79%	76%	68%
Read about in local newspapers		47	42	49	50
Call toll-free number for pre-recorded list		39	40	42	34
Local TV station		37	34	35	45
On-line computer service		31	55	31	11
Local radio station		21	19	20	24
Attend meeting where AARP event described		20	15	20	26
Visit kiosk, booth, office in community		18	18	18	21
Contact AARP volunteer or chapter member		18	12	19	21

Table 5
Access To Computer And Internet
By Age

<i>Access and Use</i>	<i>Percent Age</i>			
	Total (1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Access to computer	53%	84%	56%	28%
Access to internet	45	18	21	4

Table 6
Top Priorities For General Legislative Issues
By Age

<i>Issue</i>	<i>Percent Top Priority Age</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Health care (cost, quality, availability)	58%	65	60	52
Remaining in own home as grow older	54	46	53	63
Elder abuse	52	47	52	57
Utility services and rates	48	43	49	48
Consumer protection in health insurance	47	52	50	40
Consumer protection against fraud	44	37	41	55
Long-term care services	42	40	42	41
Low income assistance programs	42	40	41	45
Expanding Medicaid	34	37	34	30
Transportation services for elderly/disabled	29	21	28	38

Appendix B: Tables For State Specific Questions

Table 7
Oklahoma Member Support For Applying Age Discrimination Law To
Businesses With Fewer Than 15 Employees
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strong Support	39%	44%	43%	31%
Somewhat Support	25	29	25	21
Somewhat Oppose	9	9	10	8
Strongly Oppose	7	8	7	8
Not Sure	12	7	10	18

Table 8
Oklahoma Member Support For Amending Age Discrimination Law
To Increase Time Worker Has To File Complaint
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strong Support	34%	38%	36%	29%
Somewhat Support	26	30	27	20
Somewhat Oppose	11	12	13	7
Strongly Oppose	9	9	8	9
Not Sure	12	8	11	18

Table 9
Oklahoma Members Rating Of Age Discrimination As A Problem In State
By Age

<i>Level Of Agreement</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strongly Agree	27%	27%	28%	24%
Somewhat Agree	34	36	36	28
Somewhat Disagree	10	13	10	9
Strongly Agree	4	3	3	5
Not Sure	22	18	22	27

Table 10
Oklahoma Member Support For Requiring Lenders
To Disclose Fees, Interest Rates, Mortgage Insurance
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i> <i>Age</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strongly Support	82%	91%	85%	71%
Somewhat Support	8	6	8	11
Somewhat Oppose	1	-	1	-
Strongly Oppose	1	<1	1	1
Not sure	3	2	2	5

Table 11
Oklahoma Members Support For Prohibiting
Excessive Pre-payment Penalties
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i> <i>Age</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strongly Support	76%	86%	79%	66%
Somewhat Support	11	9	10	13
Somewhat Oppose	1	1	2	1
Strongly Oppose	2	2	1	3
Not sure	3	1	3	5

Table 12
Oklahoma Member Support For Limiting Amount Of Closing Costs/Fees
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i> <i>Age</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strongly Support	74%	77%	79%	65%
Somewhat Support	13	14	11	14
Somewhat Oppose	3	4	2	3
Strongly Oppose	1	2	1	1
Not sure	3	2	2	6

Table 13
Oklahoma Member Support For Minimum Notice For Foreclosures
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strongly Support	66%	72%	69%	57%
Somewhat Support	18	19	18	16
Somewhat Oppose	2	2	2	2
Strongly Oppose	2	1	2	2
Not Sure	4	2	2	8

Table 14
Oklahoma Member Support For Consideration Of
Borrower's Ability To Repay Home Loan
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Strongly Support	63%	67%	65%	56%
Somewhat Support	22	24	23	18
Somewhat Oppose	3	3	2	4
Strongly Oppose	1	1	1	<1
Not Sure	5	3	4	7

Table 15
Oklahoma Member's Priority Rating For Stronger Laws Protecting
Consumers From Unfair/Deceptive Home Lending Practices
By Age

<i>Level Of Priority</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Top Priority	58%	51%	63%	60%
High Priority	28	39	24	23
Medium Priority	8	7	7	9
Low Priority	1	1	1	-
Not A Priority	1	<1	1	1
Not Sure	2	1	2	4

Table 16
Oklahoma Members And Hiring Person/Company
For Home Repairs/Improvements
By Age

<i>Hire Person/Company</i>	<i>Percent Of Members</i>				
	<i>Age</i>	Total	50-59	60-74	75+
		(n=1,024)	(n=248)	(n=452)	(n=244)
Yes		77%	79%	79%	72%
No		18	20	16	21
No answer		5	1	5	7

Table 17
Oklahoma Members Who Had Bad Experience With Person/Company Hired
For Home Repair/Improvement
By Age

<i>Had Bad Experience</i>	<i>Percent Of Members</i>				
	<i>Age</i>	Total	50-59	60-74	75+
		(n=785)	(n=196)	(n=356)	(n=176)
Yes		35%	39%	31%	36%
No		63	59	67	61
No answer		2	2	1	2

Table 18
Oklahoma Member Support For Requiring Written
Home Improvement Contracts
By Age

<i>Level Of Support</i>	<i>Percent Of Members</i>				
	<i>Age</i>	Total	50-59	60-74	75+
		(n=1,024)	(n=248)	(n=452)	(n=244)
Strongly Support		77%	72%	78%	81%
Somewhat Support		16	21	15	12
Somewhat Oppose		2	2	2	2
Strongly Oppose		1	1	2	<1
Not Sure		4	3	2	5

Table 19
Oklahoma Member Priority Rating For AARP Work On Consumer
Protection Against Home Repair Fraud
By Age

<i>Level Of Priority</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Top Priority	60%	52%	61%	68%
High Priority	29	34	29	22
Medium Priority	7	11	6	7
Low Priority	1	2	1	<1
Not A Priority	1	1	<1	-
Not Sure	1	<1	1	2

Table 20
Oklahoma Members Rate Importance Of
State Examination Of Utility Deregulation
By Age

<i>Level Of Importance</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Very Important	76%	71%	82%	71%
Somewhat Important	13	20	10	12
Not Very Important	3	3	3	4
Not At All Important	1	2	1	1
Not Sure	4	2	3	7

Table 21
Oklahoma Members Rate AARP Priority To Ensure
Quality Service And Reasonable Rates
By Age

<i>Level Of Priority</i>	<i>Percent Of Members</i>			
	Total (n=1,024)	50-59 (n=248)	60-74 (n=452)	75+ (n=244)
Top Priority	70%	66%	77%	66%
High Priority	20	24	18	19
Medium Priority	4	4	2	6
Low Priority	2	2	2	2
Not A Priority	1	2	<1	1
Not Sure	1	1	<1	2

Appendix C: Segments At A Glance

Segments at a Glance Members Age 50 to 59* (base: 248)		
<i>Top Five Personal Concerns</i>	71% 63% 63% 58% 56%	Secure pension/savings Meeting daily expenses Health insurance Staying in their own home Physically fit/healthy diet
<i>Top Five Interests in Information from AARP</i>	54% 53% 50% 45% 45%	Social Security Health insurance Staying in their own home Physically fit/healthy diet Secure pension/savings
<i>Top Five State Legislative Priorities</i>	65% 52% 47% 46% 43%	Health care Health plan consumer protections Elder abuse Staying in their own home Utility services and rates
<i>Top Five AARP-Provided Opportunities</i>	35% 26% 23% 13% 13%	Written information Referral services Online information Improve state laws One-time educational events
<i>Top Four Methods for Learning about AARP Activities</i>	79% 55% 42% 40%	Mail Online information Local newspapers Telephone

*There are 70,878 member households in Oklahoma where the primary member is age 50-59.

Segments at a Glance
Members Age 60 to 74*
(base: 452)

<i>Top Six Personal Concerns</i>	70%	Secure pension/savings
	65%	Staying in their own home
	65%	Meeting daily expenses
	60%	Health insurance
	58%	Long-term care
	58%	Physically fit/healthy diet
<i>Top Five Interests in Information from AARP</i>	62%	Staying in their own home
	62%	Medicare
	61%	Social Security
	56%	Continuing to drive safely
	49%	Health insurance
<i>Top Six State Legislative Priorities</i>	60%	Health care
	53%	Staying in their own home
	52%	Elder abuse
	50%	Health plan consumer protections
	49%	Utility services
	42%	Long-term care services
<i>Top Six AARP-Provided Opportunities</i>	31%	Written information
	26%	Referral services
	16%	Improve state laws
	14%	Access website
	14%	One-time event
	14%	Volunteer with community organizations
<i>Top Four Methods for Learning about AARP Activities</i>	76%	Mail
	49%	Local newspapers
	42%	Telephone
	35%	Television

*There are 104,120 member households in Oklahoma where the primary member is age 60-74.

Segments at a Glance
Members Age 75+*
(base: 244)

<i>Top Five Personal Concerns</i>	76%	Secure pension/savings
	69%	Staying in their own home
	66%	Meeting daily expenses
	64%	Avoiding consumer fraud
	63%	Physically fit/healthy diet
<i>Top Five Interests in Information from AARP</i>	67%	Staying in their own home
	66%	Social Security
	65%	Medicare
	60%	Continuing to drive safely
	55%	Physically fit/healthy diet
<i>Top Four State Legislative Priorities</i>	63%	Staying in their own home
	57%	Elder abuse
	55%	Consumer fraud
	52%	Physically fit/healthy diet
<i>Top Five AARP-Provided Opportunities</i>	33%	Written information
	23%	Referral services
	14%	Improve state laws
	12%	One-time educational events
	10%	Volunteer with community organizations
<i>Top Four Methods for Learning about AARP Activities</i>	68%	Mail
	50%	Local newspaper
	45%	Television
	34%	Telephone

*There are 60,643 member households in Oklahoma where the primary member is age 75+.

Appendix D: Annotated Questionnaire

2001 AARP Oklahoma Member Opinion Survey

AARP MEMBERS = 1,024, RESPONSE RATE = 51% SAMPLING ERROR =^{+/-} 3.06%
(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%)

Your Concerns

1. Below is a list of concerns that have been expressed by people age 50 and older. Please rate your own level of concern about each item using a 5-point scale where 1 means you are "not at all concerned" and 5 means you are "extremely concerned."

	Extremely Concerned		Not At All Concerned		No Response	
a. Having safe and affordable alternatives to driving	25%	20%	25%	14%	11%	5%
b. Having adequate information on Medicaid	36%	18%	19%	10%	14%	4%
c. Providing care for a parent or relative	34%	17%	17%	9%	18%	5%
d. Having adequate information on Medicare	52%	24%	14%	5%	3%	3%
e. Avoiding consumer fraud	56%	18%	14%	6%	4%	3%
f. Having Social Security as a base for retirement income	55%	17%	15%	6%	5%	3%
g. Continuing to drive safely	48%	22%	15%	7%	5%	4%
h. Finding affordable, high quality health insurance	58%	16%	10%	6%	7%	3%
i. Staying in your own home as you get older	64%	17%	11%	3%	4%	3%
j. Staying physically fit/maintaining a healthy diet	58%	24%	12%	3%	2%	2%
k. Having high quality long-term care for you or a family member	57%	21%	11%	4%	3%	3%
l. Making sure your pension benefits and/or retirement savings are safe and secure	72%	13%	8%	2%	3%	2%
m. Having enough money to meet daily expenses	65%	16%	10%	4%	3%	2%
n. Facing age discrimination in employment	20%	16%	18%	10%	30%	6%
o. Saving for the future	36%	21%	19%	8%	11%	6%
p. Finding work again once you leave the workforce	15%	13%	20%	11%	36%	6%
q. Finding affordable legal services	31%	21%	22%	10%	13%	4%
r. Dealing with the loss of a close family member	35%	19%	22%	10%	11%	4%

AARP Roles and Activities at the State Level

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

Opportunity to...	Definitely Would Use	Probably Would Use	Might or Not Use	Probably Would Not Use	Definitely Would Not Use	No Response
a. Attend workshop <u>series</u> or several meetings, or classes, on topics of interest or concern to me	8%	23%	38%	19%	10%	3%
b. Attend <u>one-time</u> educational events on topics of interest or concern to me	13%	35%	30%	12%	7%	4%
c. Receive written information on topics of interest or concern to me	32%	40%	17%	5%	3%	4%
d. Participate in activities to improve state laws, policies, regulations, or practices that affect me	15%	25%	34%	16%	7%	3%
e. Use referral services to help me find needed resources and services in my own community	25%	34%	24%	10%	4%	3%
f. Volunteer my time to an AARP activity in my own community	5%	17%	37%	24%	14%	3%
g. Volunteer my time with worthy organizations in my community	11%	22%	34%	17%	11%	5%
h. Attend AARP Chapter meetings in my community that give me an opportunity to meet other people and provide some community services	9%	20%	32%	24%	13%	3%
i. Access AARP's web site for information on topics of interest or concern to me and for information about upcoming AARP events in my state	14%	20%	19%	16%	27%	5%

Interest in Receiving Information

3. For each topic listed below, please indicate how interested you would be in receiving information from AARP on that topic.

Information on ...	Extremely Interested				Not At All Interested	No Response
	5	4	3	2	1	
a. Alternatives to driving	16%	18%	25%	14%	21%	6%
b. Saving for the future	26%	21%	21%	13%	13%	7%
c. Safety and security of pension benefits and/or retirement savings	45%	21%	16%	7%	7%	5%
d. Social Security	60%	19%	12%	3%	3%	3%
e. Staying physically fit/maintaining a healthy diet	48%	27%	14%	4%	3%	4%
f. Staying in your own home as you get older	60%	20%	10%	3%	4%	3%
g. Continuing to drive safely	51%	22%	11%	5%	7%	4%
h. Long-term care services	42%	25%	17%	6%	5%	5%
i. Finding affordable, high quality health insurance	47%	16%	15%	7%	10%	5%
j. Age discrimination in employment	17%	14%	21%	15%	29%	6%
k. Avoiding consumer fraud	47%	21%	16%	6%	6%	4%
l. Medicare	58%	20%	13%	3%	3%	3%
m. Medicaid	36%	15%	17%	9%	17%	6%
n. Understanding managed care or health maintenance organizations	36%	23%	17%	10%	9%	5%
o. Finding affordable legal services	32%	20%	20%	11%	12%	5%
p. Finding work again once you leave the work force	12%	11%	17%	13%	40%	6%
q. Providing care for a parent or relative	27%	19%	17%	11%	21%	5%
r. Dealing with the loss of a close family member	26%	18%	20%	13%	17%	6%
s. Having assistance available on preparing taxes	26%	14%	18%	12%	25%	5%

AARP at the Community Level

4. If AARP has or were to have programs, services, or activities in your community, how would you want to find out about them? (Check all that apply.)

- 73% Receive information by mail (e.g., letter, brochure, flyer)
- 47% Read about local AARP activities in newspapers in your community
- 39% Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community
- 37% Tune in to a local TV channel or program
- 31% Use an on-line computer service to access AARP information
- 21% Hear about them on a local radio station/program
- 20% Attend a meeting at which AARP programs and activities are described
- 18% Visit an AARP kiosk, booth, or office located in your community
- 18% Contact an AARP volunteer or AARP Chapter member in or near your community
- 5% No Response

State Legislative Issues

5. To be effective, the AARP Oklahoma State Legislative Committee wants to work on the most important issues facing Oklahoma 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 Oklahoma?

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Transportation services for the elderly or disabled	29%	35%	22%	6%	4%	1%	4%
b. Health care issues like the cost, quality and availability of health care	58%	27%	8%	2%	2%	1%	3%
c. Issues concerning consumer protection against fraud	44%	26%	19%	6%	2%	1%	3%
d. Issues concerning utility services and rates	48%	29%	15%	3%	2%	1%	3%
e. Issues concerning how older persons can remain in their own homes or communities as they age	54%	26%	14%	2%	2%	1%	2%
f. Issues concerning development of consumer protection standards for health insurance including managed care plans	47%	28%	14%	4%	1%	1%	5%
g. Issues concerning long-term care services	42%	32%	15%	4%	2%	1%	4%
h. Assistance programs for low-income older state residents	42%	28%	16%	4%	5%	2%	4%
i. Issues concerning elder abuse	52%	22%	12%	5%	4%	2%	4%
j. Issues concerning expanding Medicaid	34%	24%	21%	6%	6%	4%	5%

State Specific Issues

Home Financing

Sub-prime mortgage lending companies are non-prime or below “A” rated finance companies that operate as thrifts, banks, or affiliates of banks and generally provide loan opportunities to people with blemished or non-existent credit records.

6. There has been dramatic growth in the sub-prime mortgage lending industry. Which of the following consumer protections regarding “high cost” home loans (loans with either high fees or a high interest rate) do you support?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Require lenders to disclose charges such as interest rates, fees, and mortgage insurance	82%	8%	1%	1%	3%	6%
b. Prohibit excessive pre-payment penalties	76%	11%	1%	2%	3%	7%
c. Require a minimum notice for foreclosures	66%	18%	2%	2%	4%	9%
d. Consider of borrower’s ability to repay the loan	63%	22%	3%	1%	5%	7%
e. Limit the amount of closing costs and other fees permitted in the amount of the loan	74%	13%	3%	1%	3%	6%

7. How much of a priority should AARP in Oklahoma place on strengthening laws and regulations that will protect home owners in their state from unfair and deceptive lending practices?

- 58% Top Priority
- 28% High Priority
- 8% Medium Priority
- 1% Low Priority
- 1% Not A Priority
- 2% Not Sure
- 3% No Response

Home Repair Fraud

8. Have you ever hired a person or company to make repairs or improvements to your home?

77% Yes
18% No
5% No Response

8a. If 'Yes', did you ever have a bad experience as a result of hiring a person or company to make repairs or improvements to your home?
(Base = 785)

35% Yes 63% No 2% No Response

9. Most states require home improvement contractors to provide a written contract for home improvements or repairs. These laws often require that certain information that must be indicated in written contracts. Oklahoma currently does not require a written contract for home improvement or repairs. To what extent do you support or oppose Oklahoma enacting legislation that requires home improvement contractors to provide a written contract?

77% Strongly support
16% Somewhat support
2% Somewhat oppose
1% Strongly oppose
4% Not Sure
1% No Response

10. How much of a priority should it be for AARP in Oklahoma to work on consumer protection against home improvement contractor fraud?

60% Top priority
29% High priority
7% Medium priority
1% Low priority
1% Not a priority
1% Not sure
1% No Response

Utilities

There is a trend among states to deregulate local electric and gas utility services. Under deregulation, consumers can choose the company that generates their electricity just as they currently choose their long distance telephone company. Some believe that deregulation will bring lower rates and better service to everyone, while others argue that Oklahoma's electric utility rates are already among the lowest in the nation and therefore unlikely to be reduced further. In 1997, a bill was passed in Oklahoma allowing electric deregulation to begin by 2002. However, a bill to implement the deregulation process was defeated in 2000. Currently, a special task force has been appointed to review and study the utility deregulation process in Oklahoma and other states that have deregulated utility services.

11. Considering Oklahoma's legislative efforts, how important is it to you that the state examine the impact of electric utility deregulation on residential consumers?

76%	Very important
13%	Somewhat important
3%	Not very important
1%	Not at all important
4%	Not sure
3%	No Response

12. How much of a priority should it be for AARP in Oklahoma to ensure high quality service and reasonable utility rates for all residential customers?

70%	Top priority
20%	High priority
4%	Medium priority
2%	Low priority
1%	Not a priority at all
1%	Not sure
2%	No Response

Age Discrimination

Currently in Oklahoma, person's age 40 and older that work for an employer with fewer than 15 employees may not file an age discrimination complaint against the employer. In addition, current Oklahoma law requires that an age discrimination complaint be officially filed within 6 months of the time of the discriminatory incident.

13. Do you support or oppose the following legislative proposals to change the current age discrimination law in Oklahoma?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Apply the age discrimination law in Oklahoma to businesses with fewer than 15 employees	39%	25%	9%	7%	12%	7%
b. Amend the age discrimination law in Oklahoma to increase the time a worker has to file an age discrimination complaint from 6 months to 1 year	34%	26%	11%	9%	12%	8%

14. To what extent do you agree or disagree that age discrimination in employment is a problem for Oklahomans age 40 and older?

27%	Strongly agree
34%	Somewhat agree
10%	Somewhat disagree
4%	Strongly disagree
22%	Not sure
4%	No Response

About You

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

15. In the last 12 months, have you attended a local AARP Chapter meeting?

3% Yes 94% No 1% Don't Know 2% No Response

16. In the last 12 months, have you attended a local Retired Teachers Association Unit meeting?

4% Yes 93% No * Don't Know 3% No Response

17. Are you male or female?

46% Male 52% Female 3% No Response

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

24% 50-59
44% 60-74
24% 75+
8% No Response

19. What is your current marital status?

61% Now married
21% Widowed
11% Divorced
1% Separated
2% Never married
4% No Response

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

8% Less than high school
20% High school graduate or equivalent
36% Some college or technical training beyond high school
12% College graduate (4 years)
15% Post-graduate or professional degree
8% No Response

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

24% Employed or self-employed full-time
11% Employed or self-employed part-time
53% Retired and not working
6% Other such as homemaker
1% Unemployed and looking for work
5% No Response

22. Have you ever retired?

61% Yes 32% No 1% Don't Know 6% No Response

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

53% Yes
41% No
6% No Response

If you checked "Yes:" Do you have access to the Internet or World Wide Web or the ability to use on-line services such as America OnLine (AOL)? (Base = 547)

84% Yes 11% No 1% Don't Know 4% No Response

24. Are you Hispanic, Spanish, or Latino?

2% Yes 89% No 1% Don't Know 9% No Response

25. What is your race?

88% White or Caucasian
3% Black or African American
* Asian
3% Native American or Alaskan Native
* Hawaiian or Pacific Islander
6% No Response

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

27. Do you own or rent the home in which you live?

86% Own 8% Rent 6% No Response

28. What was your annual household income before taxes in 1999?

6% Less than \$10,000
18% \$10,000 to \$19,999
16% \$20,000 to \$29,999
14% \$30,000 to \$39,999
10% \$40,000 to \$49,999
13% \$50,000 to \$74,999
10% \$75,000 or more
13% 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 **June 21, 2001.**

AARP

Knowledge Management

For More Information Contact Jennifer Sauer (202) 434-6207