



**AARP Virgin Islands  
Member Survey:  
Concerns, Interests, and  
Legislative Priorities**

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***AARP 2001***  
***Virgin Islands State Member Survey***

**Data Collected by AARP**  
**Data Prepared by FGI, Inc.**  
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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](http://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 Virgin Islands members focus on finances, health, and long-term care. Concern about the safety and security of their pension and retirement savings is the chief concern for members, especially among younger members, as is being able to meet daily expenses. Interestingly, members across all age segments are extremely concerned about staying physically fit and maintaining a healthy diet and about health insurance.
- ❖ Members look to AARP for information on issues they are most concerned about: finding quality health insurance, staying physically fit and maintaining a healthy diet, and the safety of their pension benefits and retirement savings. Younger members in particular, are more interested in information from AARP on finding health insurance and financial concerns than those over 74. Members ages 60 to 74 are more interested than those younger in AARP information on entitlement programs, independent living, and avoiding consumer fraud.
- ❖ Members across all age segments say they would use written information and referral services from AARP that focused on their concerns and interests. However, younger members are especially more likely than those 60 and older to say they definitely would attend a one-time event or access AARP's website to gain information about AARP activities and programs.
- ❖ Mail is the most preferred method for receiving information about AARP activities particularly among the youngest members. Many Virgin Islands members would also like to learn about AARP activities through their local newspapers, radio stations, and television stations. Younger members tend to prefer getting information by calling a toll-free number and using an online computer service.
- ❖ Three-quarters of Virgin Island members view health care issues as the top legislative concern for AARP, and they do not differ in their opinion across age segments. Members also view utility services and rates and transportation services for the elderly and disabled as top legislative priority issues. While members do not differ by age with respect to utility issues, those ages 60 to 74 are more likely than younger members to view transportation services as top legislative priority for AARP in the Virgin Islands.
- ❖ Very few Virgin Island members have received solicitations to take out a home equity loan in the last 12 months, and among those who have, most say the offer was through the mail, and they threw it away. However, more Virgin Island members indicate receiving phone calls from telemarketers, and report having little confidence in the legitimacy of the call, and would like them to stop.

## 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 Virgin Islands Member Survey in May and June of 2001. A sample of 2,000 AARP members in Virgin Islands was selected from AARP's Insight© database. Forty-seven percent of Virgin Islands members (N=947) returned surveys by the cut-off date. The survey has a sampling error of  $\pm 3.2\%$ .

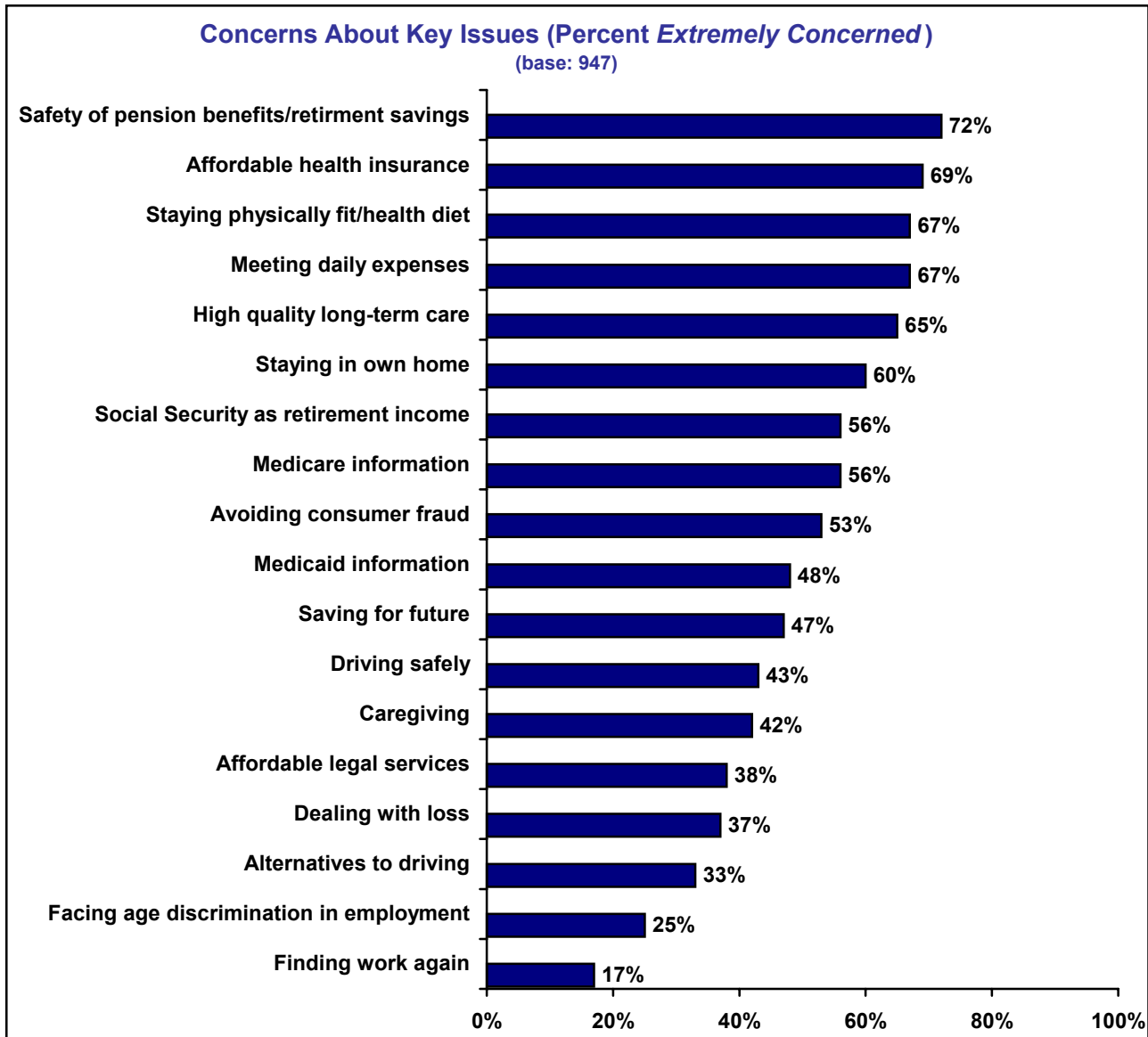
This report summarizes overall findings on top-rated concerns, interests, involvement preferences, and legislative issues addressed in the survey. The report also discusses substantive differences (greater than ten percentage points) among AARP's key target age segments (50 to 59, 60 to 74, and 75 and older) and race on top-rated survey topics. Racial differences will be described with respect to two groups: White or Caucasian and Black or African American. Race and ethnicity was divided into these two particular categories because 24 percent of those Virgin Islands members who responded to this survey identify themselves as White or Caucasian and 6 percent identify themselves as Black or African American. An additional 11 percent of members identify themselves as 'other' - a race or ethnicity that is neither White nor Black. The proportion of members in each 'other' racial/ethnic group identified was far too small (2 percent or less) to have any statistically significant meaning throughout this report. See Appendix A for list of racial/ethnic categories and verbatim 'other' responses to Question 23. 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 Virgin Islands membership the actual number of people may be substantial. As of August 2001, the number of member households in Virgin Islands was 9,745, which results in approximately 15,592 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 Virgin Islands members selecting each response category for each item.

# Findings

## What Are Virgin Islands Members Most Concerned About?

Members in the Virgin Islands are most concerned about their finances, their health, long-term care, and entitlement programs. Fifty percent or more of members say they are *extremely concerned* about issues like these, with nearly three-quarters indicating that the safety and security of their pension and retirement savings ranks top among these concerns.



With respect to the top nine issues in which members are most concerned, younger members ages 50 to 59 are more likely than those ages 75 and older to be extremely concerned about health insurance and Social Security. However, members ages 50 through 74 show greater concern than those older about the security and safety of their pension benefits and retirement savings and having enough money to meet daily expenses. Members ages 60 through 74 are

more likely than their younger counterparts to be *extremely concerned* about staying in their own home as they grow older, having adequate information on Medicare, and avoiding consumer fraud. Members do not differ by age with respect to being *extremely concerned* about staying physically fit and maintaining a healthy diet and having high quality long-term care.

Virgin Island members differ considerably by race or ethnic association. Members who identify themselves as Black or African American are considerably more likely than those who identify themselves as White or Caucasian to say they are *extremely concerned* about all of the issues tested in this survey question (see Appendix B, Table 1 for age and racial differences for each issue).

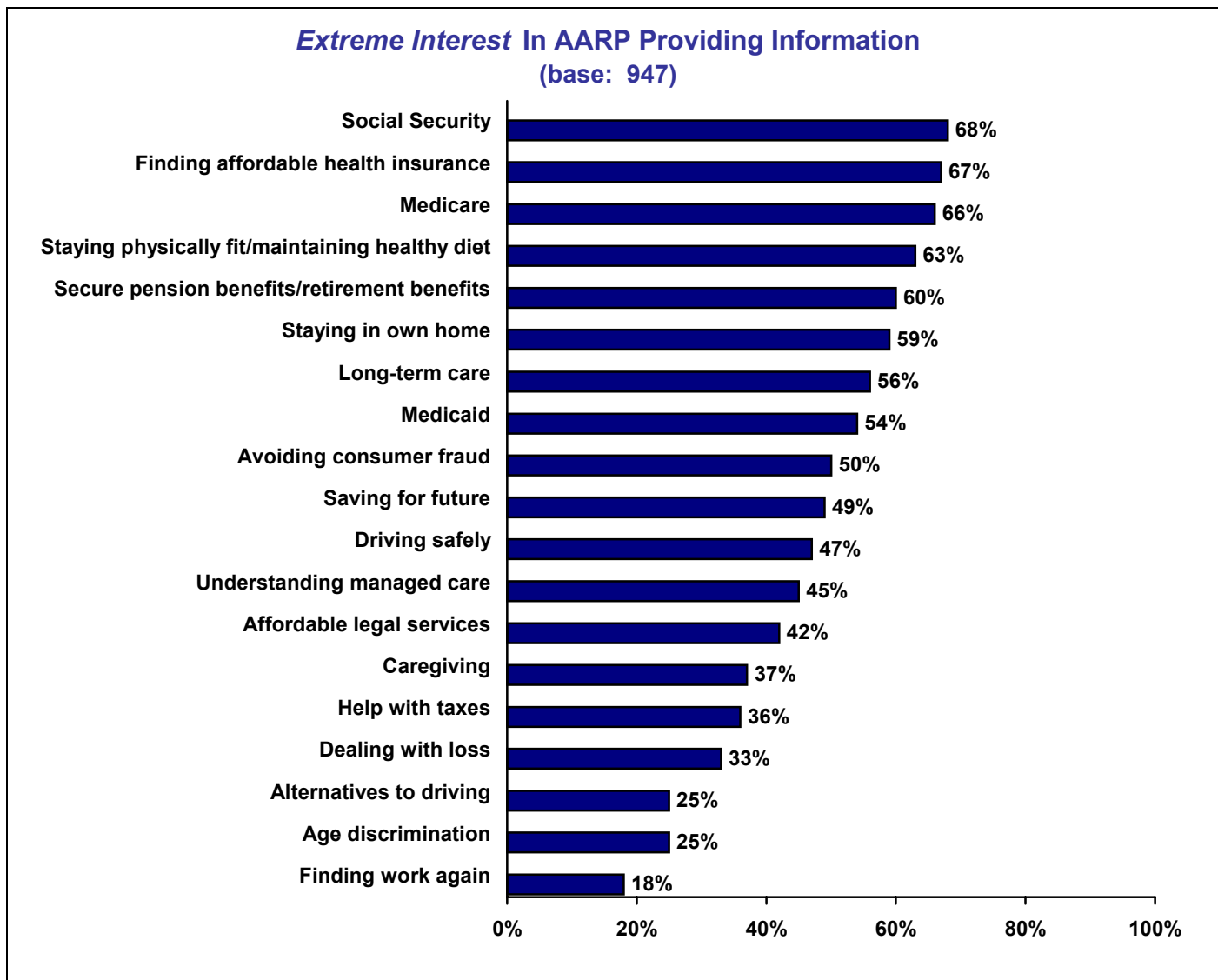
In the 1997 Virgin Island Needs and Expectations Survey, members were asked a similar question about top concerns.<sup>1</sup> Over the past four years, financial security has continued to be a top concern among Virgin Island members: the security of their pension and retirement savings has only replaced members' past concern about having enough money to live on while retired. Virgin Island members continue to rank health insurance as a second important concern.

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<sup>1</sup> 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".

## What AARP Information Are Most Virgin Islands Members Interested In?

The type of AARP information in which members are most interested parallels their concerns – members are most interested in information from AARP on finance, health, and entitlement programs. In addition, members are extremely interested in information from AARP on staying in their own home as they age and long-term care. Fifty percent or more of members express extreme interest in receiving information on these issues, with nearly seven in ten ranking Social Security as the top informational interest.



With respect to the top nine topics of information most requested by Virgin Island members, there are no age differences among those *extremely interested* in information on Social Security, staying physically fit and maintaining a healthy diet, long-term care services, and Medicaid. However, members ages 50 through 74 are more likely than those older to say they are *extremely interested* in information on health insurance and securing their pension benefits and retirement savings. Members ages 60 to 74 are more likely than younger members to be *extremely interested* in receiving information on Medicare and staying in their own home as they age, but more likely than those older to want information from AARP on consumer fraud.

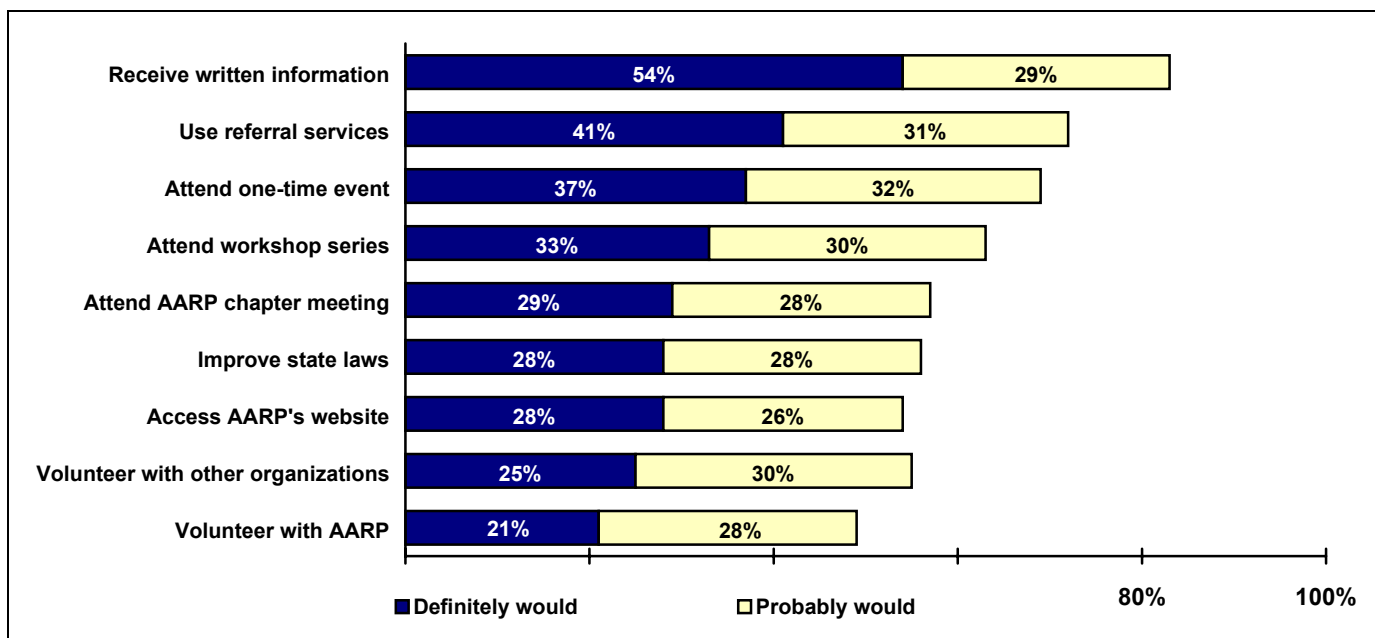


Virgin Island members differ considerably by race and ethnic association with respect to how interested they are in receiving each type of AARP information. Members who identify themselves as Black or African American are considerably more likely than those who identify themselves as White or Caucasian to say they are *extremely interested* in receiving each of the types of AARP information tested in this survey question (see Appendix B, Table 2 for age and racial differences for each type of information).

In the 1997 Virgin Islands Need and Expectations Survey, members were asked a similar question about interest in AARP information.<sup>2</sup> Interest in Social Security information climbed from sixth place in 1997 to the top most requested AARP information by Virgin Island members in 2001. Information on Medicare and pension and retirement savings has also remained among the top five kinds of information members most want to receive from AARP. More members in 2001 than in 1997 express interest in receiving information on Medicaid (10 percentage points), consumer fraud (11 percentage points), and driving safely (14 percentage points).

### How Likely Are Virgin Islands Members To Use Our Offerings?

From the list of opportunities that AARP could provide in the Virgin Islands to meet member needs or interests, more than eight in ten say they *definitely* or *probably would* read written information from AARP and almost three-quarters say they *definitely* or *probably would* use a referral service.<sup>3</sup> Slightly fewer members say they *definitely* or *probably would* attend a one-time event as well as a workshop series on topics of interest or concern to them. The graph below displays members' likelihood of utilizing other AARP opportunities.



<sup>2</sup> 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.

<sup>3</sup> From experience we know that a response of *definitely would use* is a more reliable indicator of a respondent’s intent.

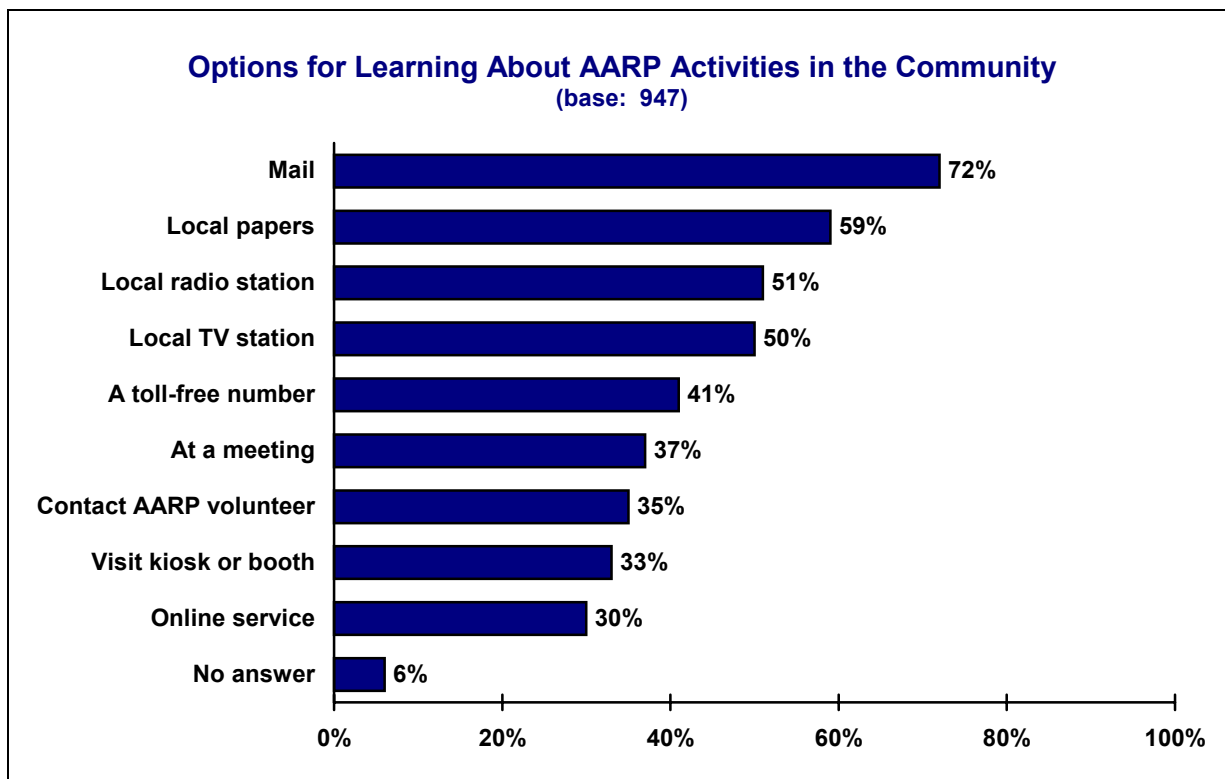
Members do not differ by age with respect to using written information and referral services from AARP. Younger members are more likely than members ages 75 and older to say they *definitely or probably would* pursue many of these opportunities with AARP.

Virgin Island members differ considerably by race and ethnic association with respect to utilizing AARP opportunities in the territories. Members who identify themselves as Black or African American are considerably more likely than those who identify themselves as White or Caucasian to say they *definitely would use* each of AARP opportunities tested in this survey question (see Appendix B, Table 3 for age and racial differences for each type of opportunity).

There are no significant differences between Virgin Island members responses in 1997 and the current survey. However, this is the first time members in the Virgin Islands are asked about the potential use of the AARP web site. As the earlier graph shows, about one-half say they *definitely* (28%) or *probably would* (26%) access the AARP website.

### How Do Virgin Islands Members Want To Learn About AARP Activities?

Fifty percent or more of Virgin Island members indicate a preference for conventional modes of communication as a means to learn about AARP programs and activities with nearly three-quarters of them saying they want to learn about such activities through the mail.



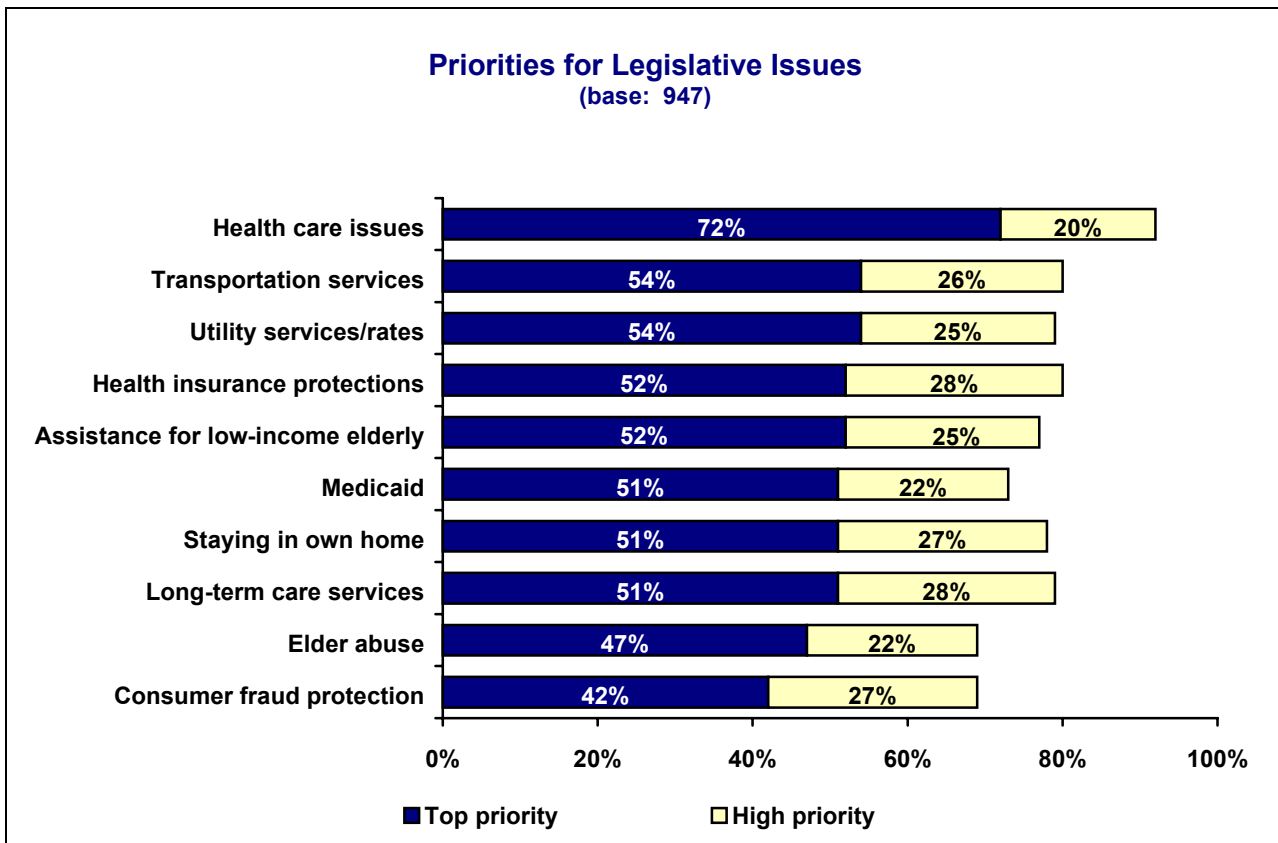
Members across all age segments indicate a preference for each of the top four methods of learning about AARP activities and programs. Younger members, more often than older members, say they would like to access information online and by calling an information line.

Members who identify themselves as Black or African American are considerably more likely than those who identify themselves as White or Caucasian to say they want to find out about AARP programs and services through all modes of communication tested in this survey question except with respect to online computer services. Thirty-eight percent of White or Caucasian members, as opposed to twenty-seven percent of Black or African American members say they want to access AARP information through an on-line computer service (see Appendix B, Table 4 for age and racial differences).

Members in the Virgin Islands continue to rank their preferences for learning about AARP activities in the same order they did in 1997: mail and local newspapers are still the top two ways in which members want to find out about such activities in their community. However the percentage of members who want to find out about AARP programs and activities online has almost tripled since 1997 (30% of members in 2001 vs. 12% of members in 1997).

### What Are Top Legislative Priorities For Virgin Islands Members?

Almost three-quarters of members view health care issues as a *top* legislative priority for AARP in the Virgin Islands. Over one-half rank transportation services and utility services and rates and as second and third *top priority* issues for AARP.



While older members ages 60 to 74 are generally more likely than those younger to rate transportation, assistance for low-income elderly, and staying at home as *top priorities*, this age

segment of Virgin Island members are more likely than both their younger and older counterparts to rate elder abuse and consumer fraud protection as *top* legislative priority issues.

Black or African American members are considerably more likely than White or Caucasian members to consider each issue a top legislative priority for AARP (see Appendix B, Table 5 for age and racial differences for each legislative issue).

Members in the Virgin Islands continue to rank health care issues as the foremost legislative priority for AARP in the territories. However, since 1999, members have replaced long-term care and elder abuse issues with transportation and utility services issues as the top second and third ranked legislative priorities for AARP in the Virgin Islands. Additionally, the proportion of members rating each of these issues as top priority has nearly doubled in the last two years (transportation services: 29% in 1999 vs. 54% in 2001; utility services: 24% in 1999 vs. 54% in 2001).

## **Special Issues And Concerns Among Virgin Island Members**

### **Home Equity Solicitations To Virgin Island Members And Their Response**

Only 8 percent of Virgin Island members say they have received a solicitation in the last twelve months directed to them personally by mail, a telephone call, or in person to take out a home equity loan. Most of these members say they received between 1 and 10 solicitations, and that they received the offer through the mail, and either deleted the offer or threw it away.<sup>4</sup> See Appendix B, Tables 6, 7, 8, 9 for age and racial differences.

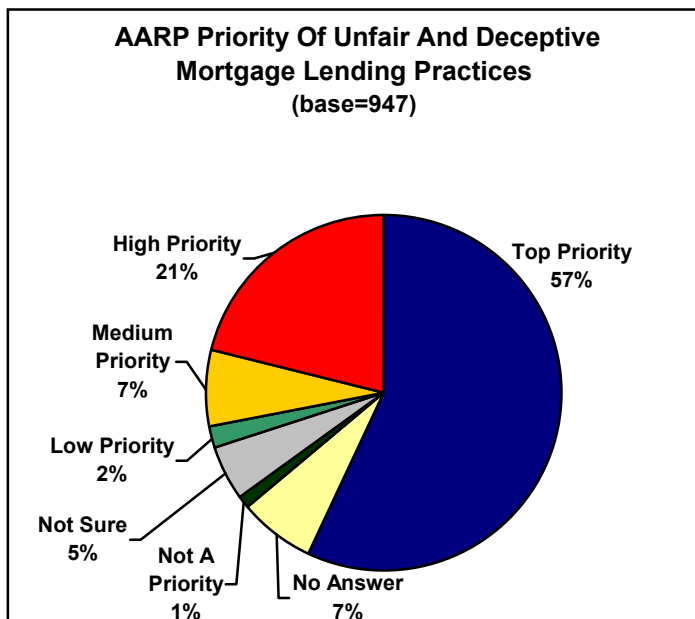
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<sup>4</sup> Caution must be used when generalizing to the general member population. The *number* of Virgin Island members in this survey who received a home equity solicitation is 77 (8% of all VI members surveyed). The *number* of members who received 1-10 solicitations is 49 (64% of those 77 who say they received a solicitation). The *number* of members that received the offer through the mail is 63 (69% of those 77 who say they received a solicitation). The *number* of those who say they deleted or threw the offer away is 43 (56% of those 77 who say they received a solicitation).

## Virgin Islands Members Priority Rating Of Unfair and Deceptive Mortgage Lending Practices

Although most (88%) members who responded to this survey say they have *not* received a solicitation to take out a home loan in the last 12 months, nearly the same proportion of members say that AARP in the Virgin Islands should make the prevention of unfair and deceptive home loans a *top* or *high* legislative priority.

Black or African American Virgin Island members are considerably more likely than White or Caucasian members to view this protective measure as a *top* priority for AARP in the island territories (63% vs. 40%). See Appendix B, Table 10 for age and racial differences.



## Telemarketing Calls Among Virgin Island AARP Members

### Number of Telemarketing Calls Reported By Members

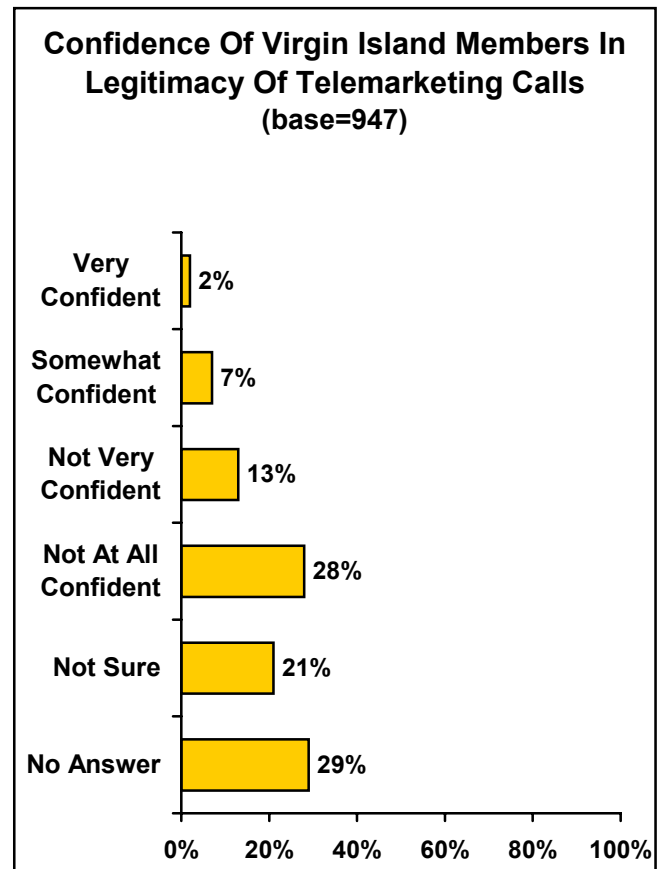
One-half (50%) of Virgin Island members say they receive one or two phone calls a week from a caller of an unknown organization asking them to buy something, enter a sweepstakes or contest, make an investment or donate to a charity. Six percent say they receive three calls a week or more. Younger members are more likely than those ages 75 and older to say they receive one or two of these calls a week. Members do not differ by race with respect to the number of telemarketing phone calls they receive (see Appendix B, Table 12 for age and racial differences).

## Confidence Of Virgin Island Members And Legitimacy Of Telemarketing Calls

Forty-one percent of Virgin Island members indicate very little or no confidence in the legitimacy of a phone call they receive from a telemarketer, and one in five say they are *not sure* how legitimate such calls are. Additionally, one-half (50%) say they would like all telemarketing calls to stop.

There is no substantial age difference among members with respect to their level of confidence in the legitimacy of telemarketing calls they receive or their desire for such calls to stop.

However, White or Caucasian members are more likely than Black or African American members to say they are *not at all confident* that the telemarketing calls they receive are legitimate calls (37% vs. 26%) and that they would like all telemarketing calls to stop (67% vs. 44%) (see Appendix B, Table 13 and 14 for age and racial differences).



## Member Life Events

Of thirty life events that may have occurred to Virgin Island members in the last 12 months, approximately one-quarter report experiencing a change in their physical health (27%) and went on vacation (25%), and one in five experienced a major change in diet or activity level due to illness (19%), and experienced debt problems (19%). Roughly one in ten Virgin Island members also report experiencing each of the following: the birth of a grandchild (13%), retirement (12%), surviving a major illness (12%), and the death of a parent (10%). Nine percent or less report experiencing any of the remaining life events tested in this survey question.<sup>5</sup>

Younger members are more likely than those ages 75 and older to say they have gone on a vacation, experienced debt problems, and experienced the death of a parent. More older than younger members, however, say they have survived a major illness in the last 12 months.

<sup>5</sup> Percents do not add up to 100% since respondents were instructed to 'check all that apply'. See question 12 in Annotated survey for complete list of life events and the proportion of members who report experiencing each in the last 12 months.

At a glance, the most frequent events by age are:

50-59 (n=375)	%	60-74 (n=432)	%	75 and older	%
Vacation	28	Change in health	29	Change in health	35
Debt problems	25	Went on vacation	25	Change in diet	25
Change in health	25	Change in diet	19%	Hearing loss	21%
Change in diet	18	Debt problems	17%	Vision loss	19%

More White or Caucasian than Black or African American members report going on vacation and surviving a major illness in the last 12 months. Black or African American members are more likely than White or Caucasian members to report experiencing a major change in diet or activity level due to an illness and debt problems (see Appendix B, Table 11 for age and racial differences).

## CONCLUSIONS

Overall, members' concerns, interests, and legislative priorities are consistent with AARP's strategic priorities. In particular, members express the greatest concern about and interest in AARP information on finances, health issues, and independent living. Members ages 50 through 74 are more concerned than those older about financial matters such as the safety and security of their pension and retirement savings and about meeting daily expenses. In addition, younger members ages 50 to 59 are more concerned than those older about finding quality health insurance. On the other hand, members age 60 and older express extreme concern about staying physically fit and maintaining a healthy diet, while those ages 75 and older show greater concern than those younger about long-term care. In preparing informational and educational programs, members will most likely respond to programs that are largely focused on these issues as well as targeted toward their age segment.

Concurrently, Virgin Island members rate health issues as a top legislative priority for AARP. AARP in the Virgin Islands may want consider collecting more comprehensive information from members to learn what specific health issues are of greatest concern and interest to members on the Islands. Further research in this area may enhance informational efforts, thereby creating a greater awareness among members of specific health issues.

Members in the Virgin Islands also view utility services and rates and transportation services for older residents as top priority issues for AARP. Utility rates and services have been newsworthy issues recently throughout the country. While it is unclear from this survey how much utility issues are directly affecting members, it is apparent from the substantial increase in this issue's legislative priority rating since 1999 and that members feel AARP should be an attentive advocate to this problem in the legislative arena. Similarly, the proportion of members that view transportation services for older and disabled residents has almost doubled in the last two years. AARP in the Virgin Islands should work closely with legislators in the next year on transportation regulations and systems that will be conducive to the needs and interests of members as well as to those of the older island population in general.

Two additional issues were explored among Virgin Island members in this survey: home equity solicitations and telemarketing calls. Relatively few members have received solicitations to take out a home equity loan and most say they throw these solicitations away. However about one in five members have experienced debt problems in the last 12 months indicating a possible vulnerability to predatory lending practices. Some form of consumer education in this area may be most helpful to members.

Members in the Virgin Islands express substantial skepticism toward callers from unknown organizations asking them buy something, enter a sweepstakes or contest, make an investment, or donate to a charity. Many members doubt the legitimacy of these calls, and half say they would like the calls to stop. Members in the Virgin Islands would probably be supportive of legislation aimed at restraining telemarketers, even though consumer fraud does not rank high as an overall legislative priority. Therefore, AARP in the Virgin Islands may want keep their

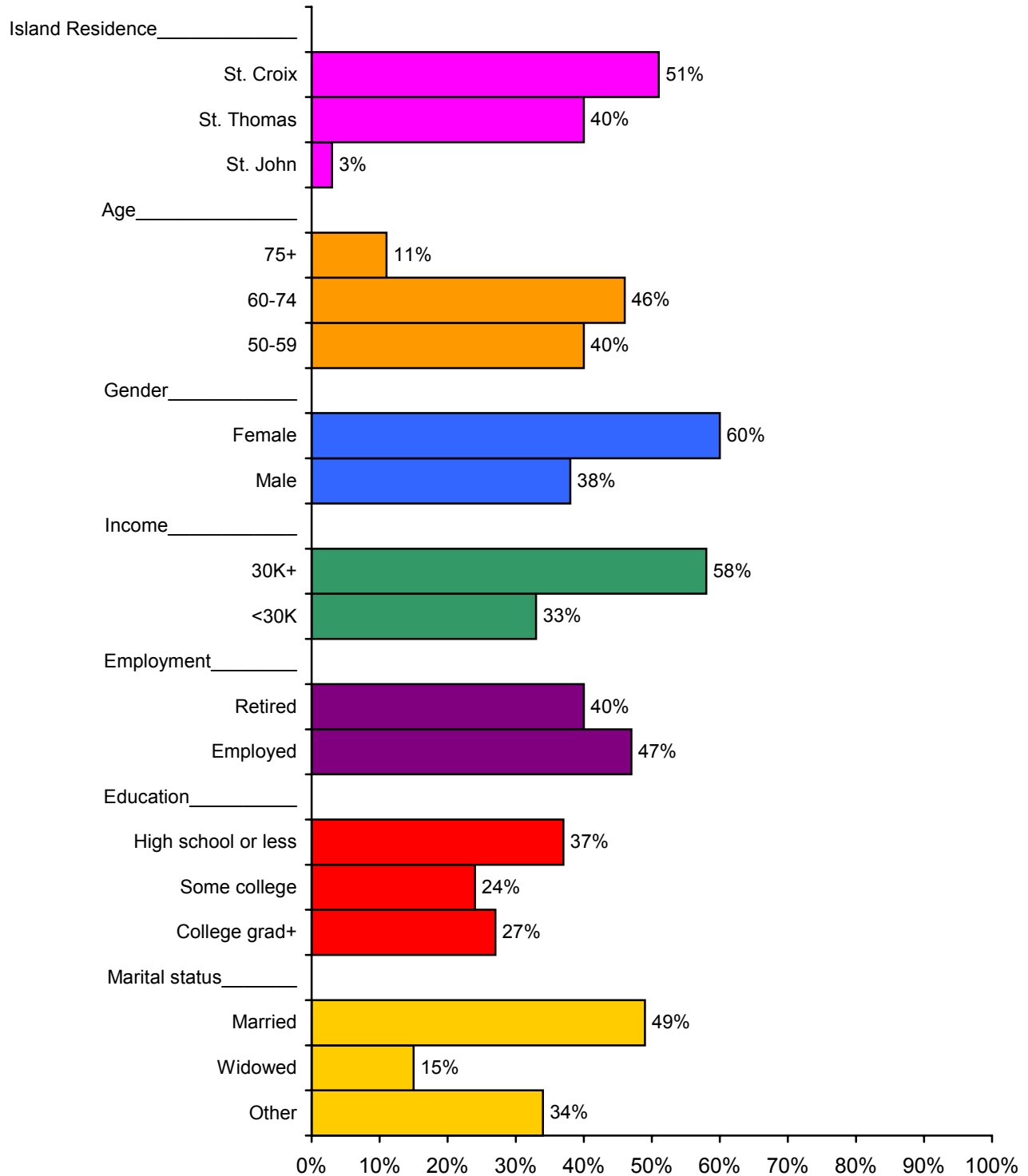


focus on those issues members currently rank high in concern, interest, and legislative priority before dealing with either of these two issues.

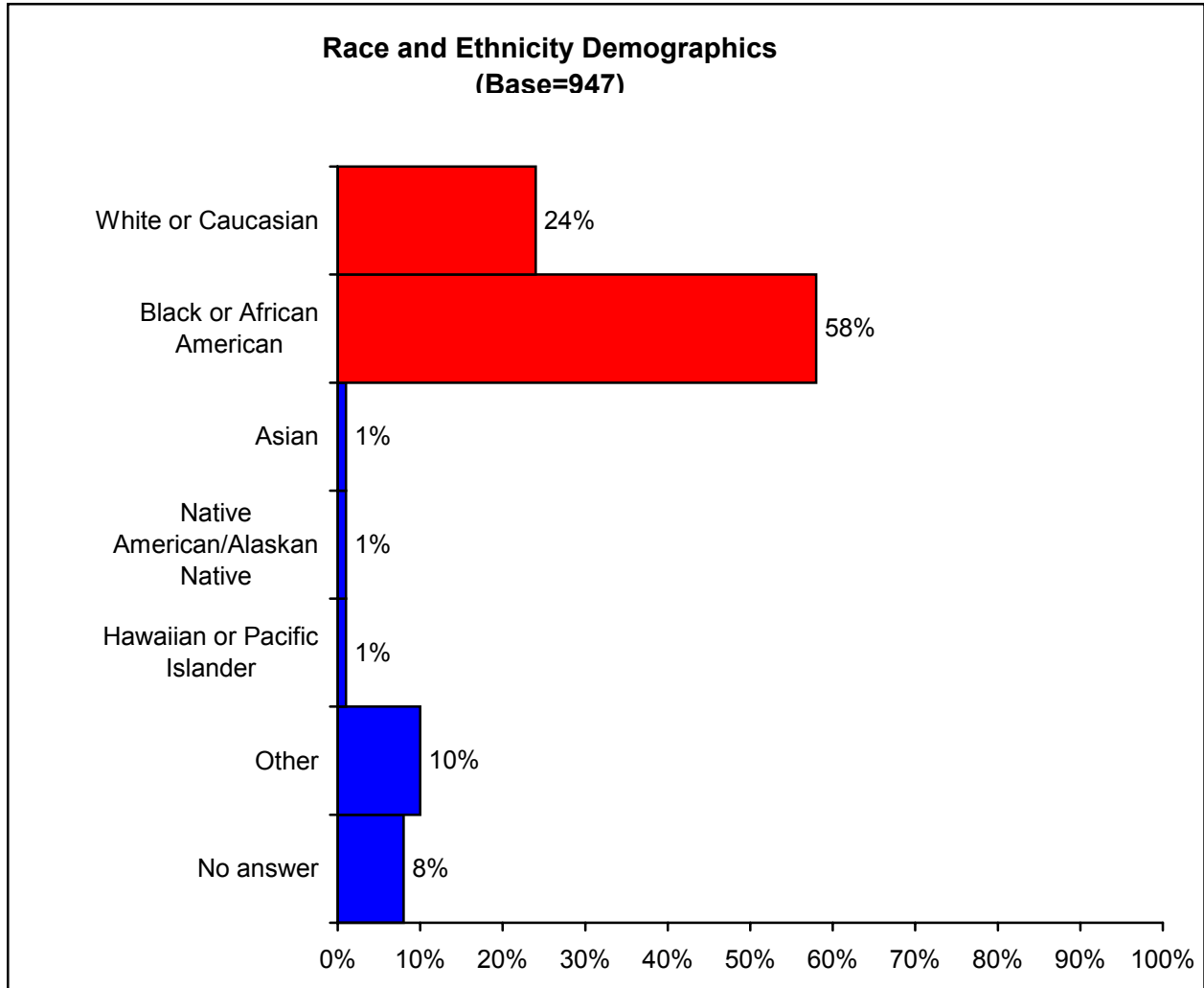
Finally, strategically using outreach strategies to target member age segments for information and activities merits further exploration. While all Virgin Island members regardless of age, express the strongest preference for mail, those ages 50 to 59 in particular would like to access information by calling an information line. Members ages 50 through 74 express an interest in finding out about AARP activities by using an online service.

## Appendix A

### Demographic Characteristics



## Appendix A Race and Ethnicity Demographics



### Virgin Island Member Verbatim Responses To '*Other*' Race/Ethnicity

West Indian	2%
Human	2%
Croatian	1%
Mix (unspecified)	1%
Black West Indian	1%
Colored	<1%
Other (unspecified)	<1%
Black Hispanic	<1%
No answer	8%

## Appendix B

**Table 1**  
**Extremely Concerned About Key Issues**  
**By Age and Race**

<i>Issue</i>	<i>Percent Members</i>					
	Total (n= 947 )	Age			Race	
		50-59 (n=375 )	60-74 (n=432)	75+ (n= 107)	White (n=226)	Black (n=549 )
Secure pension benefits/retirement savings	72%	75%	72%	62%	55%	77%
Affordable health insurance	69	74	67	55	58	74
Physically fit/healthy diet	67	65	71	63	53	72
Meeting daily expenses	67	68	69	57	52	72
Long-term care	65	63	66	66	51	69
Staying at home as age	60	56	65	60	46	66
Social Security	56	58	57	47	39	60
Medicare	56	51	60	59	40	63
Consumer fraud	53	46	58	49	33	60
Medicaid	48	48	50	46	27	58
Saving for the future	47	53	45	33	32	52
Drive safely	43	40	47	37	32	46
Care for parent or relative	42	44	41	37	24	48
Affordable legal services	38	35	43	36	26	42
Loss of family member	37	35	38	36	24	41
Alternatives to driving	33	29	35	40	17	37
Age discrimination	25	29	26	8	13	30
Finding work again	17	23	16	4	11	18

**Table 2**  
**Extremely Interested In Receiving AARP Information**  
**By Age and Race**

<i>Type of Information</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	<i>Total</i> (n=947 )	<i>50-59</i> (n= 375)	<i>60-74</i> (n=432)	<i>75+</i> (n=107)	<i>White</i> (n= 226)	<i>Black</i> (n=549 )
Health insurance	67%	71%	67%	54%	54%	70%
Medicare	66	60	70	74	50	73
Staying physically fit/healthy diet	63	62	66	58	43	70
Social Security	68	70	68	60	48	74
Pension benefits/retirement savings	60	66	60	44	35	67
Staying in your own home	59	54	63	62	43	63
Long-term care services	56	56	56	59	39	60
Medicaid	54	54	54	51	32	61
Consumer fraud	50	46	53	42	29	56
Saving for the future	49	57	45	36	25	57
Drive safely	47	43	52	44	35	49
Understanding managed care	45	44	48	42	27	51
Affordable legal services	42	39	46	39	26	47
Providing care for parent or relative	37	41	37	33	22	42
Assistance for preparing taxes	34	35	38	31	21	41
Dealing with loss of family member	33	32	35	30	17	39
Alternatives to driving	25	22	25	36	16	27
Age discrimination	25	30	23	12	13	28
Finding work again	18	24	16	4	10	20

**Table 3**  
**Percent Definitely Willing To Pursue AARP Opportunities**  
**By Age and Race**

<i>Opportunities</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=947 )	50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	White (n= 226)	Black (n=549 )
Receive written information	54%	56%	54%	47%	39%	60%
Use referral services	41	43	41	36	24	48
Attend one-time educational events	37	40	37	28	16	43
Attend workshop series	33	33	35	22	13	39
Attend AARP Chapter meetings	29	28	29	28	8	37
Participate in activities to improve state laws, policies, regulations, or practices	28	28	27	27	18	29
Access online information	28	36	24	14	22	29
Volunteer with community organization	25	27	27	19	12	31
Volunteer in own community	21	22	22	16	8	26

**Table 4**  
**Preferences For Learning About Local AARP Activities**  
**By Age and Race**

<i>Ways to learn about...</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=947 )	50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	White (n= 226)	Black (n=549 )
By mail	72%	76%	70%	73%	67%	73%
Read about in local newspaper	59	63	57	57	51	61
Hear on a local radio station/program	51	51	52	49	28	61
Tune in to a local TV station	50	54	49	43	25	61
Call a toll-free telephone number for a pre-recorded list	41	45	41	31	31	44
Attend a meeting	37	36	39	33	16	46
Contact an AARP volunteer or Chapter member	35	35	37	28	18	43
Visit an AARP kiosk/booth/office	33	32	35	27	23	36
Use online computer service	30	42	24	15	38	25
No answer	6	5	6	13	7	6

**Table 5**  
**AARP Top Priorities For General Legislative Issues**  
**By Age and Race**

<i>Issues</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=947 )	50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	White (n= 226)	Black (n=549 )
Health care issues	72%	75%	71%	67%	57%	77%
Transportation services	54	49	59	53	31	63
Utility services and rates	54	53	57	51	41	59
Health plan consumer protection	52	51	55	46	33	58
Assistance for low-income elderly	52	47	57	52	37	57
Long-term care services	51	47	54	56	38	55
Independent living	51	42	57	58	37	55
Medicaid	51	51	54	48	35	57
Elder abuse	47	45	52	35	27	55
Consumer fraud	42	37	47	36	24	47

**Table 6**  
**Home Equity Solicitations Received by Members by Mail, Telephone,**  
**or In-Person in Last 12 Months**  
**By Age and Race**

<i>Responses</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=947 )	50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	White (n= 226)	Black (n=549 )
Yes	8%	11%	6%	7%	9%	7%
No	88	87	90	87	89	88
No answer	4	2	4	7	2	5

**Table 7**  
**How Did Members Receive Home Equity Offers?**  
**By Age and Race**

<i>Responses</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=77* )	50-59 (n= 40*)	60-74 (n=27**)	75+ (n=7**1)	White (n= 21**1)	Black (n=39*)
By mail	69%	70%	78%	29%	67%	69%
Phone call	27	25	22	43	19	31
E-mail	23	35	15	-	38	13
Don't know	13	15	11	-	29	5
Door-to-door sales person	1	3	-	-	-	-
No answer	4	3	4	14	-	5

**Table 8**  
**How Many Solicitations Have Members Received?**  
**in Last 12 Months**  
**By Age and Race**

<i>Numbers</i>	<i>Percent Members</i>					
	Total (n=77*)	Age			Race	
		50-59 (n= 40*)	60-74 (n=27**)	75+ (n=7**)	White (n= 21**)	Black (n=39*)
1-10	63%	58%	70%	71%	52%	72%
31-20	4	8	-	-	5	3
12 -40	5	8	4	-	14	-
41 60	3	3	4	-	5	3
61-80	1	3	-	-	5	-
81-100	1	3	-	-	5	-
101+	1	3	-	-	-	-
No answer	21	18	22	29	14	23

**Table 9**  
**What Do Member Do With Home Equity Solicitations?**  
**By Age and Race**

<i>Responses</i>	<i>Percent Members</i>					
	Total (n=77*)	Age			Race	
		50-59 (n= 40*)	60-74 (n=27**)	75+ (n=7**)	White (n= 21**)	Black (n=39*)
I delete or throw away the loan offer that was emailed or mailed	56%	65%	48%	29%	81%	41%
I read the loan offer that was emailed or mailed	30	33	22	43	14	41
I listen to the person who calls or comes to my door	21	20	26	-	10	28
Put it away for future reference	14	10	19	14	-	18
I request more information on the home loan offer	13	10	15	29	-	21
I hang up or close the door immediately	8	5	4	29	14	8
No Answer	3	3	-	14	-	3



**Table 10**  
**Members Rate Level Of AARP Priority on Preventing**  
**Unfair and Deceptive Mortgage Lending Practices in the Virgin Islands**  
**By Age and Race**

<i>Level of priority</i>	<i>Percent Members</i>					
	Total (n=947 )	Age			Race	
		50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	White (n= 226)	Black (n=549 )
Top priority	57%	55%	62%	53%	40%	64%
High priority	21	25	20	14	27	19
Medium priority	7	8	6	9	14	5
Low priority	2	3	2	3	7	1
Not a priority	1	1	2	-	2	1
Not sure	5	4	5	8	4	4
No answer	7	5	4	12	5	7

**Table 11**  
**Events That Have Affected Members' Lives**  
**During the Past Twelve Months**  
**By Age and Race**

<i>Events</i>	<i>Percent Members</i>					
	<i>Age</i>				<i>Race</i>	
	Total (n=947 )	50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	White (n= 226)	Black (n=549 )
Change in physical health	27%	25%	29%	35%	25%	27%
Went on vacation	25	28	25	17	42	19
Major change in diet or activity level	19	18	19	25	14	20
Experienced debt problems	19	25	17	8	12	20
Birth of a grandchild	13	14	11	12	13	13
Retirement	12	12	14	8	12	12
Survived a major illness	12	9	13	17	16	10
Death of a parent	10	12	10	5	9	10
Experienced vision loss	9	6	9	19	12	8
Bought a new car	8	8	10	8	12	8
Change of residence	7	8	8	6	12	5
Began caring for your parents	7	10	6	1	6	7
Death of a sibling	6	6	7	8	2	8
Experienced hearing loss	6	4	4	21	10	4
Experienced loss of mobility	6	3	6	17	9	5
Child began college	5	9	3	1	3	6
Began a new hobby	5	5	6	3	6	4
Began a new job	5	7	4	-	8	3
Marriage of a child	4	4	5	1	4	4
Adult child moved into home	3	3	4	3	3	4
Began caring for your spouse/partner's parents	3	4	3	2	1	3
Loss of job	3	5	2	1	3	3
Bought a new home	3	5	2	2	5	2
Marriage	3	4	2	1	2	3
Grandchild moved into home	3	3	3	2	-	3
Started own business	3	5	1	-	4	2
Received inheritance	3	4	2	3	6	1
Divorce or separation	2	3	3	1	3	3
Stopped driving	2	1	1	8	2	2
Birth of a child	1	1	1	-	-	1

**Table 12**  
**How Many Telemarketing Calls Do Members Receive In One Week?**  
**By Age and Race**

<i>Number of calls</i>	<i>Percent Members</i>					
	Total (n=947 )	Age 50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	Race White (n= 226)	Black (n=549 )
Once or twice a week	50%	55%	50%	38%	55%	49%
3-5 times a week	5	3	6	6	3	4
6-10 times a week	1	1	1	-	-	1
11-20 times a week	<1	<1	<1	-	<1	<1
21-30 times a week	<1	-	<1	-	-	<1
31-40 times a week	-	-	-	-	-	-
More than 40 times a week	<1	<1	1	-	-	<1
No answer	44	40	42	56	41	46

**Table 13**  
**How Confident Are Members That Telemarketing Call is Legitimate?**  
**By Age and Race**

<i>Level of confidence</i>	<i>Percent Members</i>					
	Total (n=947 )	Age 50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	Race White (n= 226)	Black (n=549 )
Very confident	2%	1%	3%	-	2%	2%
Somewhat confident	7	10	6	3	9	7
Not very confident	13	13	13	14	10	14
Not at all confident	28	28	30	26	37	25
Not sure	21	22	21	21	21	20
No answer	29	26	28	36	22	32

**Table 14**  
**How Do Members View Telemarketing Calls?**  
**By Age and Race**

<i>Statements</i>	<i>Percent Members</i>					
	Total (n=947 )	Age 50-59 (n= 375)	60-74 (n=432)	75+ (n=107)	Race White (n= 226)	Black (n=549 )
No objections to receiving telemarketing calls	7%	8%	7%	3%	4%	9%
Would like to receive fewer telemarketing calls	4	5	4	1	2	5
Would like all telemarketing calls to stop	50	50	51	49	67	42
Not sure	14	13	14	15	7	15
No answer	25	25	23	33	20	29

## Appendix C: Segments At A Glance

<b>Segments at a Glance</b> <b>Members Age 50 to 59*</b> (base: 375)		
<b><i>Top Five Personal Concerns</i></b>	75% 74% 68% 65% 63%	Secure pension/retirement savings Health insurance Meeting daily expenses Physically fit/health diet Long-term care
<b><i>Top Five Interests in Information from AARP</i></b>	71% 70% 66% 62% 60%	Health insurance Social Security Secure pension/retirement savings Physically fit/healthy diet Medicare
<b><i>Top Five State Legislative Priorities</i></b>	75% 53% 51% 51% 49%	Health care Utilities Medicaid Health plan consumer protections Transportation
<b><i>Top Five AARP-Provided Opportunities</i></b>	56% 43% 40% 36% 33%	Written information Referral services One-time educational events Online information Workshop series
<b><i>Top Four Methods for Learning about AARP Activities</i></b>	76% 63% 54% 51%	Mail Community newspapers Television Radio

\*There are 3,481 *member households* in Virgin Islands where the primary member is age 50-59.

**Segments at a Glance**  
**Members Age 60 to 74\***  
(base: 432)

<b><i>Top Five Personal Concerns</i></b>	72%	Secure pension/retirement savings
	71%	Physically fit/healthy diet
	69%	Meeting daily expenses
	67%	Health insurance
	66%	Long-term care
<b><i>Top Five Interests in Information from AARP</i></b>	70%	Medicare
	68%	Social Security
	67%	Health insurance
	66%	Physically fit/healthy diet
	63%	Independent living
<b><i>Top Five State Legislative Priorities</i></b>	71%	Health care
	59%	Transportation
	57%	Independent living
	57%	Low-income assistance
	55%	Health plan consumer protections
<b><i>Top four AARP-Provided Opportunities</i></b>	54%	Written information
	41%	Referral services
	37%	One-time educational events
	35%	Workshop series
<b><i>Top Four Methods for Learning about AARP Activities</i></b>	70%	Mail
	57%	Community newspapers
	52%	Radio
	49%	Television

\*There are 4,163 member households in Virgin Islands where the primary member is age 60-74.

**Segments at a Glance**  
**Members Age 75+\***  
(base: 107)

<b><i>Top Five Personal Concerns</i></b>	66%	Long-term care
	63%	Physically fit/healthy diet
	62%	Secure pension/retirement savings
	60%	Staying at home as they get older
	59%	Medicare
<b><i>Top Five Interests in Information from AARP</i></b>	74%	Medicare
	62%	Staying at home as they get older
	60%	Social Security
	59%	Long-term care
	58%	Physically fit/healthy diet
<b><i>Top Five State Legislative Priorities</i></b>	67%	Health care
	58%	Independent living
	56%	Long-term care
	53%	Transportation
	53%	Low-income assistance
<b><i>Top Five AARP-Provided Opportunities</i></b>	46%	Written information
	36%	Referral services
	28%	One-time educational events
	28%	AARP Chapter meetings
<b><i>Top Four Methods for Learning about AARP Activities</i></b>	73%	Mail
	57%	Community newspaper
	49%	Radio
	43%	Television

\*There are 1,353 member households in Virgin Islands where the primary member is age 75+.

## **References**

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

\_\_\_\_\_. (1999). *Virgin Islands State Legislative Issues Survey. Washington, DC.*

## **Appendix D: Annotated Questionnaire**



# 2001 AARP Virgin Islands Member Opinion Survey

**AARP MEMBERS =947, RESPONSE RATE = 47% SAMPLING ERROR = 3.2<sup>+/-</sup> %**  
(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	33%	17%	21%	7%	15% 8%
b. Having adequate information on Medicaid	48%	17%	13%	6%	9% 6%
c. Providing care for a parent or relative	42%	14%	11%	9%	15% 9%
d. Having adequate information on Medicare	56%	17%	10%	5%	5% 7%
e. Avoiding consumer fraud	53%	17%	13%	7%	5% 7%
f. Having Social Security as a base for retirement income	56%	16%	11%	5%	5% 7%
g. Continuing to drive safely	43%	18%	14%	6%	11% 8%
h. Finding affordable, high quality health insurance	69%	12%	6%	2%	5% 6%
i. Staying in your own home as you get older	60%	17%	10%	4%	5% 5%
j. Staying physically fit/maintaining a healthy diet	67%	15%	8%	2%	3% 5%
k. Having high quality long-term care for you or a family member	65%	15%	8%	3%	4% 6%
l. Making sure your pension benefits and/or retirement savings are safe and secure	72%	13%	4%	3%	3% 5%
m. Having enough money to meet daily expenses	67%	14%	7%	3%	4% 5%
n. Facing age discrimination in employment	25%	17%	15%	9%	26% 9%
o. Saving for the future	47%	22%	14%	4%	7% 6%
p. Finding work again once you leave the workforce	17%	17%	18%	10%	31% 7%
q. Finding affordable legal services	38%	21%	18%	8%	10% 6%
r. Dealing with the loss of a close family member	37%	18%	21%	9%	10% 7%

## AARP Roles and Activities at the State Level

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

Opportunity to...	Definitely Would Use	Probably Would Use	Might or Might Not Use	Probably Would Not Use	Definitely Would Not Use	No Response
a. Attend workshop <u>series</u> or several meetings, or classes, on topics of interest or concern to me	33%	30%	21%	9%	4%	4%
b. Attend <u>one-time</u> educational events on topics of interest or concern to me	37%	32%	16%	6%	3%	5%
c. Receive written information on topics of interest or concern to me	54%	29%	9%	2%	1%	5%
d. Participate in activities to improve state laws, policies, regulations, or practices that affect me	28%	28%	24%	10%	4%	6%
e. Use referral services to help me find needed resources and services in my own community	41%	31%	13%	6%	2%	6%
f. Volunteer my time to an AARP activity in my own community	21%	28%	28%	11%	6%	6%
g. Volunteer my time with worthy organizations in my community	25%	30%	25%	8%	5%	6%
h. Attend AARP Chapter meetings in my community that give me an opportunity to meet other people and provide some community services	29%	27%	24%	11%	5%	4%
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	28%	26%	17%	10%	11%	9%

## 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	25%	17%	18%	9%	20%	11%
b. Saving for the future	49%	18%	13%	6%	7%	7%
c. Safety and security of pension benefits and/or retirement savings	60%	16%	8%	4%	6%	7%
d. Social Security	68%	16%	7%	2%	3%	5%
e. Staying physically fit/maintaining a healthy diet	63%	21%	6%	1%	2%	7%
f. Staying in your own home as you get older	59%	18%	10%	3%	4%	7%
g. Continuing to drive safely	47%	17%	13%	4%	11%	8%
h. Long term care services	56%	18%	10%	3%	4%	8%
i. Finding affordable, high quality health insurance	67%	13%	7%	2%	4%	7%
j. Age discrimination in employment	25%	16%	16%	9%	23%	10%
k. Avoiding consumer fraud	50%	16%	14%	6%	6%	8%
l. Medicare	66%	15%	7%	3%	3%	6%
m. Medicaid	54%	16%	9%	5%	8%	9%
n. Understanding managed care or health maintenance organizations	45%	24%	12%	5%	6%	8%
o. Finding affordable legal services	42%	23%	14%	6%	7%	8%
p. Finding work again once you leave the work force	18%	15%	16%	11%	31%	10%
q. Providing care for a parent or relative	37%	16%	15%	7%	15%	10%
r. Dealing with the loss of a close family member	33%	18%	18%	9%	12%	10%
s. Having assistance available on preparing taxes	36%	19%	15%	8%	16%	8%

## 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.*)

72%	Receive information by mail (e.g., letter, brochure, flyer)
59%	Read about local AARP activities in newspapers in your community
51%	Hear about them on a local radio station/program
50%	Tune in to a local TV channel or program
41%	Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community
37%	Attend a meeting at which AARP programs and activities are described
35%	Contact an AARP volunteer or AARP Chapter member in or near your community
33%	Visit an AARP kiosk, booth, or office located in your community
30%	Use an on-line computer service to access AARP information
6%	No Response

## State Legislative Issues

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

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Transportation services for the elderly or disabled	54%	26%	10%	3%	3%	1%	4%
b. Health care issues like the cost, quality and availability of health care	72%	20%	3%	1%	1%	1%	4%
c. Issues concerning consumer protection against fraud	42%	27%	18%	4%	3%	1%	6%
d. Issues concerning utility services and rates	54%	25%	12%	2%	2%	1%	5%
e. Issues concerning how older persons can remain in their own homes or communities as they age	51%	27%	12%	3%	2%	2%	4%
f. Issues concerning development of consumer protection standards for health insurance including managed care plans	52%	28%	10%	2%	1%	2%	6%
g. Issues concerning long-term care services	51%	28%	9%	2%	1%	1%	8%
h. Assistance programs for low-income older state residents	52%	25%	11%	3%	3%	2%	5%
i. Issues concerning elder abuse	47%	22%	13%	5%	4%	2%	6%
j. Issues concerning expanding Medicaid	51%	22%	12%	4%	3%	3%	5%

## Specific State Issues and Concerns

### Home Financing

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

79% Own                      17% Rent                      4% No Response

#### 7. In the last 12 months, have you received any solicitations directed at you personally either by mail, a telephone call, or in person, to take out a home equity loan (a loan based on the value of your home? )

8% Yes  
88% No [GO TO QUESTION 8]  
4% No Response

##### 7a. How did you receive the offer(s): (Base = 77)

69% Mail  
27% Phone call  
23% E-mail  
13% Don't know/Don't remember  
1% Door-to-door salesperson  
4% No Response

##### 7b. Approximately how many of these solicitations have you received in the last 12 months? (Base = 77)

\_\_\_\_\_ (Number of solicitations to take out a home equity loan in last 12 mo.)

64% 1-10  
4% 11-20  
5% 21-40  
3% 41-60  
1% 61-80  
1% 81-100  
1% 101+  
21% No Response

##### 7c. What do you typically do when you get these solicitations? (Check all that apply) (Base = 77)

56% I delete or throw the loan offer away that was emailed or mailed  
30% I read the loan offer that was emailed or mailed  
21% I listen to the person who calls or comes to my door  
14% Put it away for future reference  
13% I request more information on the home loan offer  
8% I hang up or close the door immediately  
3% No Response

**8. Sometimes a home equity loan is written in a way that is unfair to the consumer or that does not fully disclose the conditions or terms of the loan and can result in the consumer losing their home. How much of a priority should AARP in the Virgin Islands place on preventing unfair and deceptive mortgage lending practices?**

- 57% Top priority
- 21% High priority
- 7% Medium priority
- 2% Low priority
- 1% Not a priority
- 5% Not sure
- 7% No Response

### Telemarketing Calls

**9. In general, how many phone calls per week do you receive from a caller of an unknown organization asking you to buy something, enter a sweepstakes or contest, make an investment, or make a donation to a charity?**

- 50% Once or twice a week
- 5% 3-5 times a week
- 1% 6-10 times a week
- \* 11-20 times a week
- \* 21-30 times a week
- 31-40 times a week
- \* More than 40 times a week
- 44% No Response

**10. When you get a phone call from a telemarketer, how confident are you that that the call is legitimate?**

- 2% Very confident
- 7% Somewhat confident
- 13% Not very confident
- 28% Not at all confident
- 21% Not sure
- 29% No Response

**11. Which of the following statements about getting calls from telemarketers best describes your point of view?**

- 7% No objection to receiving telemarketing calls
- 4% Would like to receive fewer telemarketing calls
- 50% Would like all telemarketing calls to stop
- 14% Not sure
- 25% No Response

## About You

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

12. Which of the following events have affected your life or your spouse's life over the last 12 months? (*Check all that apply*)

27%	Change in physical health	5%	Child began college
25%	Went on vacation	5%	Began a new hobby
19%	Major change in diet or activity level due to illness	5%	Began a new job
19%	Experienced debt problems	4%	Marriage of a child
13%	Birth of a grandchild	3%	Adult child moved into home
12%	Retirement	3%	Began caring for your spouse/partner's parents
12%	Survived a major illness	3%	Loss of job
10%	Death of a parent	3%	Bought a new house
9%	Experienced vision loss	3%	Marriage
8%	Bought a new car	3%	Grandchild moved into home
7%	Change of residence	3%	Started own business
7%	Began caring for your parents	3%	Received inheritance
6%	Death of a sibling	2%	Divorce or separation
6%	Experienced hearing loss	2%	Stopped driving
6%	Experienced loss of mobility	1%	Birth of a child
		17%	No Response

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

11% Yes    87% No    1% Don't Know    2% No Response

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

5% Yes    91% No    1% Don't Know    6% No Response

15. Are you male or female?

38% Male    60% Female    2% No Response

16. What is your age as of your last birthday? \_\_\_\_\_ (in years)

40% 50-59  
46% 60-74  
11% 75+  
3% No Response

**17. What is your current marital status?**

49% Now married  
15% Widowed  
22% Divorced  
3% Separated  
9% Never married  
3% No Response

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

14% Less than high school  
23% High school graduate or equivalent  
24% Some college or technical training beyond high school  
11% College graduate (4 years)  
16% Post-graduate or professional degree  
11% No Response

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

37% Employed or self-employed full-time  
10% Employed or self-employed part-time  
40% Retired and not working  
3% Other such as homemaker  
2% Unemployed and looking for work  
8% No Response

**20. Have you ever retired?**

48% Yes    43% No    1% Don't Know    8% No Response

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

52% Yes  
40% No  
9% No  
Response

**21a. 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 = 488)**

82% Yes    11% No    1% Don't Know    5% No Response

**22. Are you Hispanic, Spanish, or Latino?**

8% Yes    72% No    2% Don't Know    18% No Response



**23. What is your race?**

24%	White or Caucasian
58%	Black or African American
1%	Asian
1%	Native American or Alaskan Native
1%	Hawaiian or Pacific Islander
8%	Other: (specify) _____
8%	No Response

**24. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.)** \_\_\_\_\_

**25. On which Island do you live?**

51% St. Croix      3% St. John      40% St. Thomas      7% No Response

**26. What was your annual household income before taxes in 2000?**

9%	<b>Less than \$10,000</b>
14%	<b>\$10,000 to \$19,999</b>
18%	<b>\$20,000 to \$29,999</b>
13%	<b>\$30,000 to \$39,999</b>
12%	<b>\$40,000 to \$49,999</b>
10%	<b>\$50,000 to \$74,999</b>
13%	<b>\$75,000 or more</b>
11%	<b>No Response</b>

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 6, 2001**.

**AARP**

Knowledge Management

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