



Virgin Islands Legislative Issues Survey: Executive Summary

January 2005



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Report Prepared by Rachelle Cummins and David Cicero

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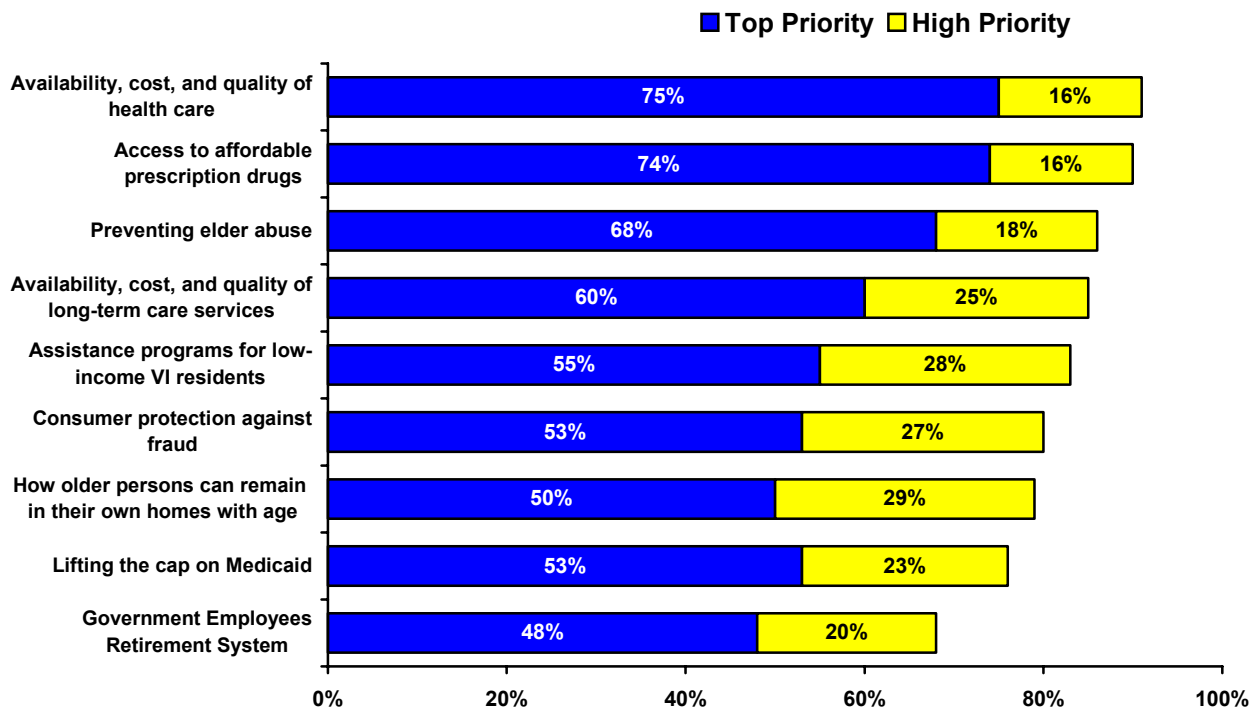
Executive Summary

The AARP Virgin Islands Legislative Issues Survey was conducted November through December 2003. A random sample of 2,000 AARP members in the Virgin Islands (VI) was selected from AARP’s membership database. Forty-four percent of the sampled VI members returned surveys by the due date, providing 889 useable surveys for analysis. The survey assessed member opinion on several specific legislative issues including health care, long-term care, and the VI Government Employees Retirement System. The survey also asked members to rate a list of legislative priorities for AARP in the territory. This summary provides highlights of the legislative priorities and opinions of members and an annotated questionnaire with all member responses to the survey.

Legislative Priorities

- The top legislative priorities for AARP members in the VI are the availability, cost, and quality of health care; having access to affordable prescription drugs; and preventing elder abuse.
- Over eight in ten members rate the availability, cost, and quality of long-term care services; assistance programs for older, low-income VI residents; and consumer protection against fraud as *top* or *high* legislative priorities for AARP.

Top and High Legislative Priorities of Virgin Islands Members (n = 889)



Health Care

- Over eight in ten (83%) VI members are currently covered by health insurance such as private or employee health insurance plans or government programs like Medicare or Medicaid.
- The most common sources for health insurance among insured members are Medicare (39%), private insurance through a current or former employer or union (36%), and retiree health insurance through a former employer or union (29%).
- Over a third (36%) of insured VI members are covered by the VI Government Employees Retirement System (GERS).
- Over four in ten (42%) VI members with health insurance have a plan where they have complete freedom to choose any doctor or hospital, while less than three in ten (27%) are encouraged to choose from a list of approved doctors and hospitals, and 14 percent must use doctors and hospitals who are a part of the plan.
- Nearly seven in ten insured VI members are *very* (26%) or *somewhat satisfied* (43%) with their health insurance coverage.
- Seven in ten (72%) VI members who are covered by health care insurance would like to get answers to health insurance questions by talking to someone in-person, while six in ten (61%) would like to speak with someone over the phone.
- When asked about potential improvements to the current health care system, about nine in ten VI members support making prescription drugs more affordable (94%) and improving access to preventative health care (90%), while over eight in ten support increasing funding for public health care programs (87%) and improving health insurance coverage for the uninsured (84%).

Long-Term Care

- Nearly a quarter (23%) of AARP members in the VI has needed long-term care for themselves or a family member in the last five years.
- Nearly half of AARP members in the VI say they or a member of their family are *very* (23%) or *somewhat likely* (23%) to need long-term care services in the next five years, while over a quarter (27%) are not sure.
- Just over a third (36%) of VI members have ever talked to a family member about what it would take for them or a family member to stay at home as they get older.
- Over nine in ten members in the VI agree that living with independence and dignity are the most important aspects of aging (93%) and that they want to stay in their own homes for as long as possible even if they need help taking care of themselves (91%).
- The most preferred out-of-home long-term care option is a residential facility (47%) followed by moving in with a family member (20%).
- Over three-quarters (76%) of AARP members living in the VI say they would move out of the VI if they needed long-term care services that are not available in the VI.

- A quarter (25%) of AARP members in the VI are unsure of how the bill for nursing home care for six months or more would be paid for, while one in five (22%) say Medicare would pay when in fact it will not. Less than a quarter say personal savings (13%) or private health insurance (10%) would pay for such care.
- Seven in ten VI members *strongly* (37%) or *somewhat support* (32%) increasing funding for long-term care services that enable people to stay in their own homes as they age, even if it means an increase in taxes.

Caregiving

- More than a third (36%) of AARP members in the VI have provided unpaid care to a relative or friend 18 years or older to help them take care of themselves.¹
- The most common services provided by caregivers are checking up on them by phone (81%), running errands for them such as grocery shopping (66%), and driving them places (63%).

Transportation

- The survey asked members about three transportation related issues. Over nine in ten (93%) AARP members in the VI think transportation to help older people run errands or go to the doctor/clinic is important, while seven in ten (72%) think incentives such as reduced rates for those who complete driver improvement courses are important, and two-thirds (66%) think driver education courses for older motorists are important.

Elder Abuse

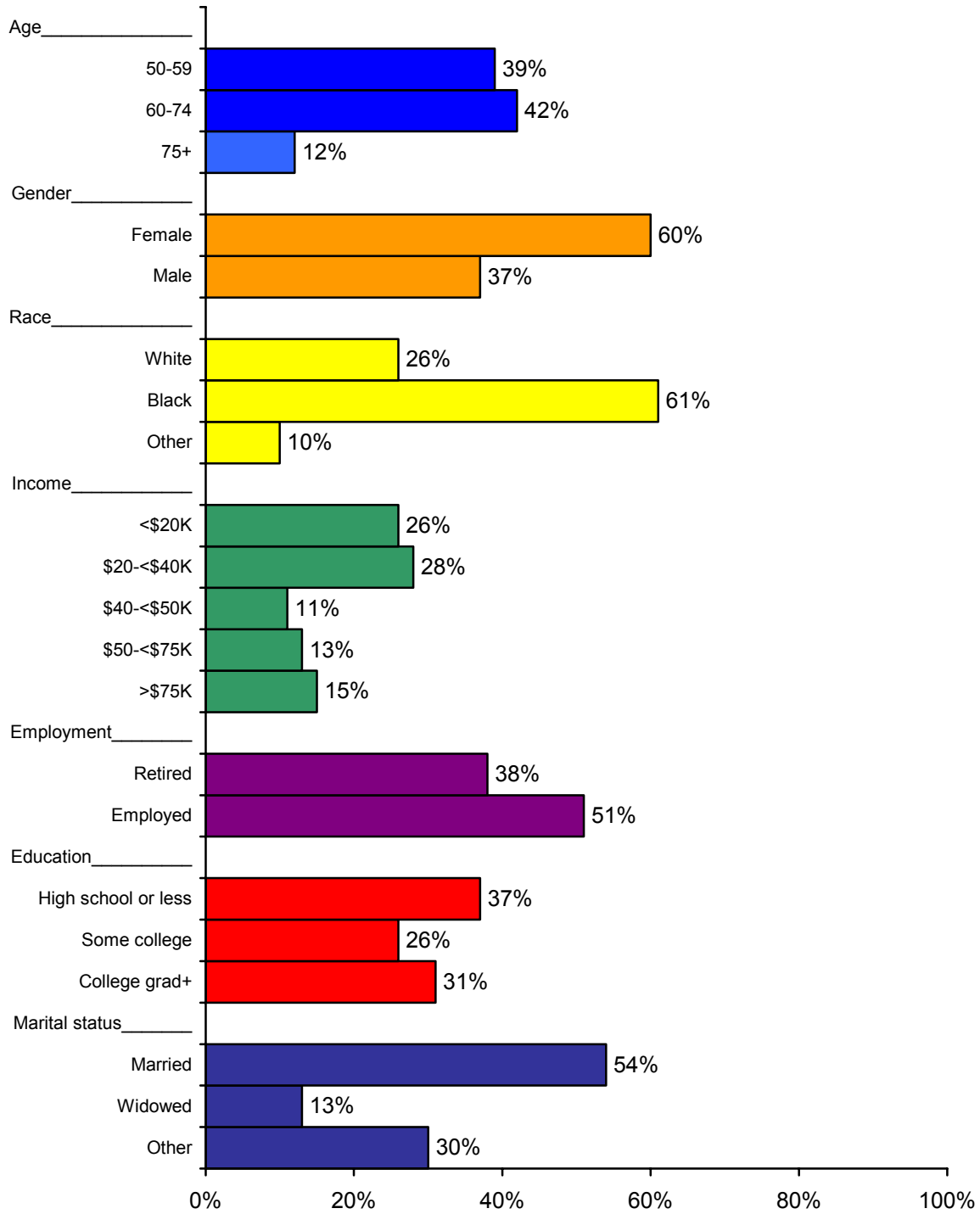
- Eight percent of VI members have been the victim of elder abuse, or have a family member who has been the victim of elder abuse.
- Over nine in ten VI members support legislation to impose criminal penalties on those guilty of elder abuse (94%), to require background investigations on professional elder-care providers (94%), to require training for professional providers of elder care on identifying and preventing elder abuse (94%), and to provide elders with financial management assistance to protect them against financial exploitation (92%).

Pension/Retirement Savings

¹ Unpaid care may include help with personal needs or household chores. It might be managing a person's finances, arranging for outside services, or visiting regularly to see how they are doing. The person being cared for need not live with the respondent. Members answering yes to this question will be referred to as "caregivers" for the duration of this report.

- Two in five AARP members in the VI have either been previously employed by the VI government (28%) or are currently employed by the VI government (15%).
- Nearly eight in ten (79%) members support providing an annually updated handbook on GERS benefits and procedures. Over three fourths of AARP members in the VI support using GERS funds only for retirement benefits and necessary administrative expenses (76%) and having a retiree and government employee represented on the GERS board (76%). Seven in ten (70%) support prohibiting retired government employees from returning to government employment while continuing to collect full retirement benefits. Just two in five (42%) support changing divorce laws so that pension and benefits under GERS are considered marital property that can be distributed.

Demographic Profile of Respondents (n=889)



Methodology

AARP conducted the Virgin Islands Legislative Issues Survey in November and December 2003. A sample of 2,000 AARP members in the Virgin Islands, proportionally stratified by three age segments-50-59, 60-74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey.

Forty-four percent of the sampled Virgin Islands members returned surveys by the cut-off date, providing 889 usable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.4 percent. This means that in 95 out of 100 samples of this size, the results obtained would fall within a range of 3.4 percentage points of what would have been obtained if every AARP member in the Virgin Islands had been surveyed. Responses to all survey questions are in the attached annotated survey.

**Appendix:
2003 AARP Virgin Islands Legislative
Issues Survey Annotated Questionnaire**

2003 AARP Virgin Islands Legislative Issues Survey

DIRECTIONS: For each survey item below, check the box that best represents your opinion.

AARP MEMBERS = 889, RESPONSE RATE = 44%, SAMPLING ERROR = +/- 3.4%

(Percentages may not add to 100% due to rounding or multiple responses. A “*” means less than 1%.)

Health Care

1. Are you currently covered by any form of health care insurance such as any private or employee health insurance plan or government programs like Medicare or Medicaid?

<u>%</u>	
83	Yes
12	No [GO TO QUESTION 9]
5	No Response

2. What is the source(s) of your health care insurance? (base=739 currently covered by health care insurance)

[CHECK ALL THAT APPLY]

<u>%</u>	
36	Private insurance through a current employer or union
14	Private insurance you purchase yourself
29	Retiree health insurance through a former employer or union
39	Medicare
7	Medicaid
6	Some other government program
9	Other, please specify _____
*	Not sure
3	No Response

3. Are you currently covered through the Virgin Islands Government Employees Retirement System (GERS) health care insurance? (base=739 currently covered by health care insurance)

<u>%</u>	
36	Yes
59	No
2	Not sure
3	No Response

4. Which of the following most closely describes the type of health care insurance that you have? (base=739 currently covered by health care insurance)

<u>%</u>	
14	A health care insurance where you must use doctors and hospitals who are part of the plan.
27	A health care insurance where you are encouraged to select from a list of approved doctors and hospitals, but you may go outside the list.
42	A health care insurance where you have complete freedom to choose any doctor or hospital.
9	Not sure
7	No Response

5. How long have you been covered by your current health care insurance? (base=739 currently covered by health care insurance)

<u>%</u>	
8	Less than one year
14	1 year but less than 3 years
12	3 years but less than 5 years
62	5 years or more
4	No Response

6. How satisfied are you with your current health care insurance? (base=739 currently covered by health care insurance)

<u>%</u>	
26	Very Satisfied
43	Somewhat Satisfied
12	Neither satisfied nor dissatisfied
11	Somewhat Dissatisfied →
4	Very Dissatisfied →
4	No Response

Why are you dissatisfied with your health care insurance? (base=111 currently covered by health care insurance and dissatisfied with it)

[CHECK ALL THAT APPLY]

<u>%</u>	
12	Poor quality of the health care
65	Your health care costs
71	Limitations of coverage
8	Difficulty getting to see doctors
15	Limited choice of doctors
4	No Response

7. When you have had a question about your current health care insurance, have you been able to get the question answered to your satisfaction? (base=739 currently covered by health care insurance)

<u>%</u>	
48	Yes
15	No
5	Not sure
29	I have not had a question about my current health care insurance
4	No Response

8. How would you like to get questions about your health insurance answered? (base=739 currently covered by health care insurance)

[CHECK ALL THAT APPLY]

<u>%</u>	
72	Talk to someone in-person
19	Use mail
61	Use a telephone to speak to a person
18	Use E-mail
12	Use the Internet
18	Attend a seminar/workshop
1	Other, please specify _____
4	No Response

9. Listed below are a number of changes that the Virgin Islands could consider in order to improve the current health care system. Please indicate whether you support or oppose the Virgin Islands adopting each of these initiatives.

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Improving health insurance coverage for the uninsured	71%	13%	2%	1%	5%	9%
b. Making prescription drugs more affordable	89%	5%	1%	*	1%	4%
c. Improving access to preventive health care (e.g., immunization, early disease detection such as mammograms, prostate exams)	82%	8%	*	*	2%	7%
d. Increasing funding for public health care programs	74%	13%	2%	2%	3%	7%

Long-Term Care

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

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

<u>%</u>	
23	Yes
74	No
1	Not sure
2	No Response

11. How likely is it that you or any member of your family, that is, your spouse, parents, children, siblings, or grandparents, will need long-term care within the NEXT five years?

<u>%</u>	
23	Very likely
23	Somewhat likely
19	Not very likely
6	Not at all likely
27	Not sure
2	No Response

12. Have you ever talked with a family member about what it would take for you or them to stay at home as you or they get older?

<u>%</u>	
36	Yes
60	No
3	Not sure
2	No Response

13. How strongly do you agree or disagree with the following statements?

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	Not Sure	No Response
a. What I'd really like to do is stay in my current residence for as long as possible, even if I need help taking care of myself.	77%	14%	1%	1%	3%	4%
b. When I get older, I will be able to rely on family or friends to help me with tasks that will allow me to stay in my home.	32%	30%	7%	7%	17%	7%
c. When family members have done all they can, it is only right that the Virgin Islands government be there to provide access to and pay for long-term care services.	41%	26%	9%	7%	8%	9%
d. I will always live in my current residence.	36%	18%	6%	5%	28%	6%
e. As I face the aging process and need help taking care of myself, living with independence and dignity are the most important things to me.	82%	11%	1%	*	2%	5%

14. If you had to change your current living arrangements and could not remain at home because of an inability to care for yourself, what would you prefer to do?

%	
47	Move into a residential facility that would provide the level of care you need
20	Move in with a family member
4	Move into a nursing home
25	Not sure
3	No Response

15. If you needed long-term care services that were not available in the Virgin Islands, how likely is it that you would move outside of the Virgin Islands to get the services you needed?

<u>%</u>	
58	Very likely
18	Somewhat likely
8	Not very likely
4	Not at all likely
11	Not sure
2	No Response

16. If you or another close family member needed assistance with day to day activities and special health or medical services or they had to go to a nursing home for 6 months or more, how do you think the bill would MAINLY be paid?

[CHECK ONE]

<u>%</u>	
13	Personal savings
10	Private health insurance
5	Private long-term care insurance
5	Government assistance
22	Medicare
2	Medicaid
1	Other
25	Not sure
17	No Response

17. Do you support or oppose the Virgin Islands increasing funding for long-term care services that enable people to stay in their own homes as they age, even if it means an increase in taxes?

<u>%</u>	
37	Strongly support
32	Somewhat support
9	Somewhat oppose
8	Strongly oppose
11	Not sure
2	No Response

Caregiving

18. In the last 12 months, have you provided unpaid care to a relative or friend 18 years or older to help them take care of themselves? Unpaid care may include help with personal needs or household chores. It might be managing a person's finances, arranging for outside services, or visiting regularly to see how they are doing. The person being cared for need not live with you.

<u>%</u>	
36	Yes
56	No [GO TO QUESTION 22]
2	Not sure [GO TO QUESTION 22]
6	No Response

19. Focusing on the adult for whom you provide the most assistance, what is (was) this person's relationship to you? (base=318 who provided unpaid care)

<u>%</u>	
11	Spouse or partner
34	Parent or parent in-law
11	Child
6	Sibling or sibling in-law
1	Grandparent or grandparent in-law
9	Other relative
20	Friend/non-relative/neighbor
10	No Response

20. Have you provided the following kinds of help to this person? (base=318 who provided unpaid care)

	Yes	No	Not Sure	No Response
a. Providing financial support	57%	31%	1%	12%
b. Checking up on them by telephone	81%	7%	0%	12%
c. Handling paperwork or bills	51%	26%	0%	23%
d. Doing housework or home maintenance	47%	29%	0%	24%
e. Arranging for health aides or nurses	35%	39%	1%	26%
f. Driving them places	63%	19%	0%	18%
g. Running errands for them, such as grocery shopping	66%	17%	0%	17%

**20. (CONTINUED) Have you provided the following kinds of help to this person?
(base=318 who provided unpaid care)**

h.	Helping with personal care such as bathing, dressing, feeding, or going to the bathroom.	37%	41%	0%	22%
i.	Preparing meals	55%	23%	*	22%
j.	Talking to health care professionals	55%	24%	*	20%

21. Have you ever personally received training in caregiving? (base=318 who provided unpaid care)

<u>%</u>	
18	Yes
79	No
*	Not sure
3	No Response

Transportation

22. In your opinion, how important are the following issues for the Virgin Islands?

	Very Important	Somewhat Important	Not Very Important	Not At All Important	Not Sure	No Response
a. Driver education courses for older motorists.	41%	25%	14%	5%	5%	10%
b. Incentives such as reduced insurance rates for those who complete driver improvement courses.	47%	25%	8%	4%	4%	12%
c. Transportation to help older people run errands or go to the doctor/clinic.	79%	14%	1%	*	1%	4%

Elder Abuse

23. Elder abuse refers to physical, mental or financial exploitation of an elderly person by a family member, friend, caregiver, guardian or other professionals. Has there ever been a time when you, a family member, or a friend experienced elder abuse?

%	
8	Yes
85	No
6	Not sure
2	No Response

24. Do you support or oppose the Virgin Islands working to pass the following elder abuse legislation?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Require training for professional providers of elder care on identifying and preventing elder abuse.	84%	10%	1%	*	2%	4%
b. Require background investigations on professional elder-care providers.	83%	11%	*	*	1%	5%
c. Impose criminal penalties on those guilty of elder abuse.	86%	8%	*	*	1%	5%
d. Provide elders with financial management assistance to protect them against financial exploitation.	78%	14%	1%	*	2%	5%

Pension/Retirement Savings

25. Have you ever been employed by the Virgin Islands Government?

<u>%</u>	
13	Yes, I am currently employed by the VI Government
28	Yes, I was previously employed by the VI Government
2	Yes, I retired from the VI Government, and I am now employed by the VI Government again
54	No, I have never been employed by the VI Government
3	No Response

26. The Virgin Islands Government Employees Retirement System (GERS) is a source of current and future retirement income for more than 5,000 government retirees and 12,000 current government employees. Do you support or oppose the Virgin Islands taking the following steps regarding the Government Employees Retirement System?

		Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a.	Use the GERS funds only for retirement benefits and necessary administrative expenses.	66%	10%	2%	2%	11%	8%
b.	Change divorce laws so that the pension and benefits provided under the GERS are considered marital property that can be distributed.	24%	18%	10%	13%	24%	11%
c.	Provide an annually updated handbook on GERS benefits and procedures.	61%	18%	1%	1%	8%	11%
d.	Prohibit retired government employees from returning to government employment while continuing to collect full retirement benefits.	63%	7%	6%	10%	7%	7%
e.	Have a retiree AND current government employee represented on the GERS Board.	62%	14%	2%	2%	10%	9%

Legislative Priorities

27. To be effective, AARP Virgin Islands 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. Availability, cost, and quality of health care	75%	16%	2%	*	0%	2%	6%
b. Consumer protection against fraud	53%	27%	9%	3%	1%	1%	7%
c. How older persons can remain in their own homes or communities as they age	50%	29%	12%	1%	1%	3%	5%
d. Availability, cost, and quality of long-term care services	60%	25%	7%	1%	*	1%	7%
e. Assistance programs for older, low-income VI residents	55%	28%	9%	1%	1%	1%	6%
f. Access to affordable prescription drugs	74%	16%	3%	1%	*	1%	6%
g. Lifting the cap on Medicaid, the government health insurance program for low income people	53%	23%	9%	1%	1%	5%	8%
h. Preventing elder abuse	68%	18%	6%	1%	*	1%	6%
i. Issues concerning the Government Employees Retirement System (GERS)	48%	20%	10%	3%	4%	7%	9%

About You

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

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

<u>%</u>	
58	Yes
37	No

28a. If YES: Do you have access to the Internet or the ability to use online services such as America Online (AOL) or VI Access? (base=516 who have access to a computer)

5 No Response

85% Yes 8% No 1% Don't Know
6% No Response

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

<u>%</u>	
7	Yes
89	No
1	Not sure
3	No Response

30. Are you male or female?

<u>%</u>	
37	Male
60	Female
3	No Response

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

<u>%</u>	
39	50-59
42	60-74
12	75+
7	No Response

32. What is your current marital status?

<u>%</u>	
54	Married
13	Widowed
19	Divorced
2	Separated
9	Never married
3	No Response

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

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

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

<u>%</u>	
39	Employed or self-employed <u>full-time</u>
12	Employed or self-employed <u>part-time</u>
38	Retired and not working
4	Other such as homemaker
3	Unemployed and looking for work
4	No Response

35. Are you a native of the Caribbean?

<u>%</u>	
65	Yes
33	No
2	No Response

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

<u>%</u>	
9	Yes
80	No
3	Not sure
8	No Response

37. What is your race?

<u>%</u>	
26	White or Caucasian
61	Black or African American
2	Asian
*	Native American or Alaskan Native
0	Hawaiian or Pacific Islander
8	Other
3	No Response

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

39. What was your annual household income before taxes in 2002?

<u>%</u>	
10	Less than \$10,000
16	\$10,000 to \$19,999
16	\$20,000 to \$29,999
12	\$30,000 to \$39,999
11	\$40,000 to \$49,999
13	\$50,000 to \$74,999
15	\$75,000 or more
7	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 **December 10, 2003.**

AARP
Knowledge Management
For more information contact Rachelle Cummins (202) 434-6297