

Oklahoma Long-term Care: A Survey of AARP Members

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

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Background

Oklahoma Long-term Care: A Survey of AARP Members explores the attitudes and opinions of 1,146 Oklahoma members on the issue of long-term care. Specifically, this report examines member opinion and preferences on a range of long-term care services including home care, adult day care centers, assisted living facilities, and nursing homes.

Oklahoma, like many other states, is facing major long term care challenges as the population ages and people live longer lives. From 2002 to 2020, the number of Oklahomans aged 65 and over will increase by 42.8 percent. Currently, among this population, nearly two in five have incomes either under the poverty level or between one and two times poverty level and almost a quarter have self care or mobility limitations (Gibson, et. al., 2004).

Despite the desire of most older persons to remain in their homes and communities to receive long-term care services and supports, the large majority of Medicaid long-term care spending in Oklahoma goes to institutional care such as nursing homes, while only 37 percent of Medicaid dollars are spent on home and community-based services. Furthermore, Oklahoma has the 6th highest number of nursing home beds per 1,000 persons age 65 and over in the country, and with only 66 percent of its nursing home beds occupied, the state has the lowest nursing home occupancy rate in the country (Gibson, et. al., 2004). This suggests that some reconfiguration of the state's long-term care system is needed to allocate more funding to home and community-based care options and to rebalance the system to more closely correspond to the articulated preferences of Oklahomans.

Even though most older persons prefer to receive long-term care services and supports in their own homes for as long as possible, many will likely spend some time in a nursing home during the course of their lives. Approximately 46 percent of individuals who turn 65 during the next 20 years will spend some time in a nursing home. Some enter nursing homes for short stays after a hospitalization or to recuperate from a serious illness. Others stay for a year or more. (Gibson, et. al., 2003). In 2003, there were approximately 21,679 individuals living in Oklahoma's nursing homes (Gibson, et. al., 2004). Therefore the issue of nursing home quality, and particularly the safety of nursing home residents, remains important for older Oklahomans.

The quality of care in nursing homes, especially the safety of nursing home residents has been given a good deal of attention in recent news reports about registered sex offenders and other convicted violent offenders living in Oklahoma nursing homes. Responding to a request by former Oklahoma Congressman Brad Carson and others, the U.S. General Accounting Office (GAO) has agreed to investigate the problem of sex offenders and other convicted criminals living in nursing homes and what can be done on a federal level to address this situation. The state of Oklahoma is also reviewing the issue.

Another tool used by states to ensure the safety of nursing home residents is careful screening of nursing home workers. Currently, while nurses and nursing assistants must undergo criminal background checks in Oklahoma, other nursing home staff, including janitors, maintenance persons, housekeeping, and food service workers who may have direct contact with residents can be hired without a criminal background check.

This report is part of a larger mail survey conducted between October and November 2004. The full questionnaire is contained in the appendix to this report. Throughout the report, statistics representing member responses are reported in percentages.¹ 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 November 2004, the number of AARP members in Oklahoma was 401,714.

Highlights

- Nearly all Oklahoma members say that it is very (79%) or somewhat important (15%) to have long-term care services that would enable them or their family members to stay at home as long as possible when long-term care is needed.
- More than half of Oklahoma members want to receive long-term care services at home from a nurse or personal care aide (41%) or family and friends (11%).
- More than half of Oklahoma members are very (16%) or somewhat worried (40%) about not having enough choices among long-term care services for themselves and their families.
- Nearly nine in ten Oklahoma members think it is very (60%) or somewhat important (28%) for the state to increase funding for additional adult day care centers for the disabled, ill, and elderly.
- More than eight in ten Oklahoma members strongly (61%) or somewhat support (24%) state legislation to expand government oversight of assisted living facilities in the state.
- Nearly all Oklahoma members strongly (89%) or somewhat support (8%) requiring nursing homes to perform criminal background checks on nursing home staff such as janitors, housekeeping, or food service workers.
- Almost all Oklahoma members believe it is very (88%) or somewhat important (7%) for the state to require that sex offenders and other violent offenders be served in separate nursing homes or secured units to protect other nursing home residents.

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

Findings

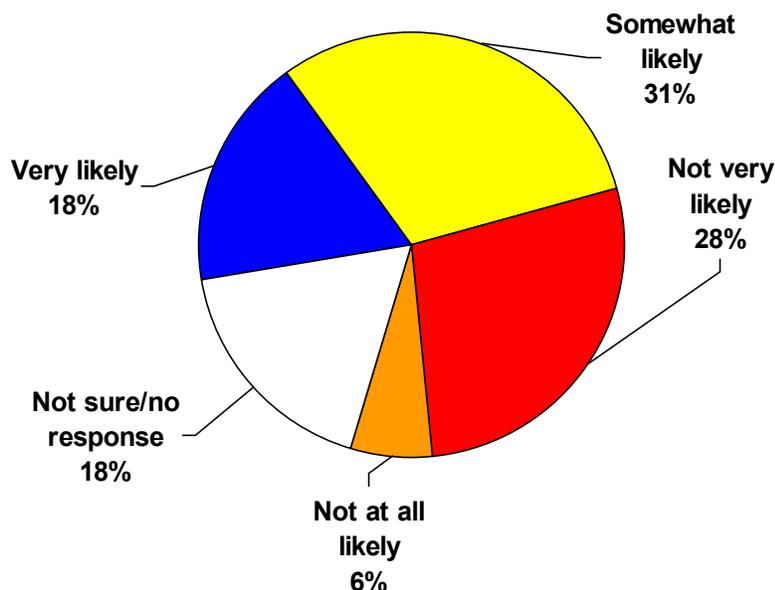
Over one-quarter of Oklahoma members say they or a family member needed long-term care services within the last five years.

More than one in four (27%) Oklahoma members or members of their families needed long-term care services within the past five years. This translates into about 108,500 members who have had experience with long-term care.

About half of Oklahoma members say they or a family member are likely to need long-term care services in the next five years.

About half of members say they or a family member are very (18%) or somewhat likely (31%) to need long-term care services in the next five years.

Likelihood of Needing Long-term Care Services in the Next Five Years*
(N = 1,146)

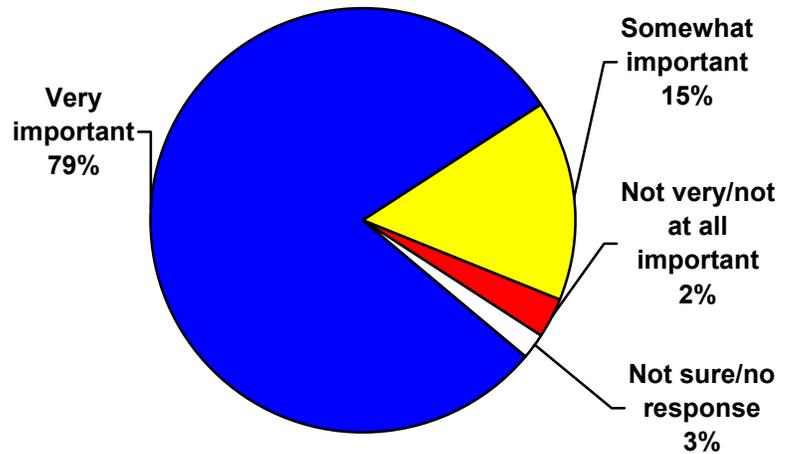


*Percentages do not add up to 100 due to rounding.

Nearly all Oklahoma members believe it is important to have long-term care services that would enable them or their family members to stay at home as long as possible if long-term care was needed.

Ninety-four percent of Oklahoma members say that it is very (79%) or somewhat important (15%) to have long-term care services that would enable themselves or their family members to stay at home as long as possible when long-term care is needed.

Importance of Having Long-term Care Services that Would Enable Members or Their Families to Stay at Home as Long as Possible*
(N = 1,146)

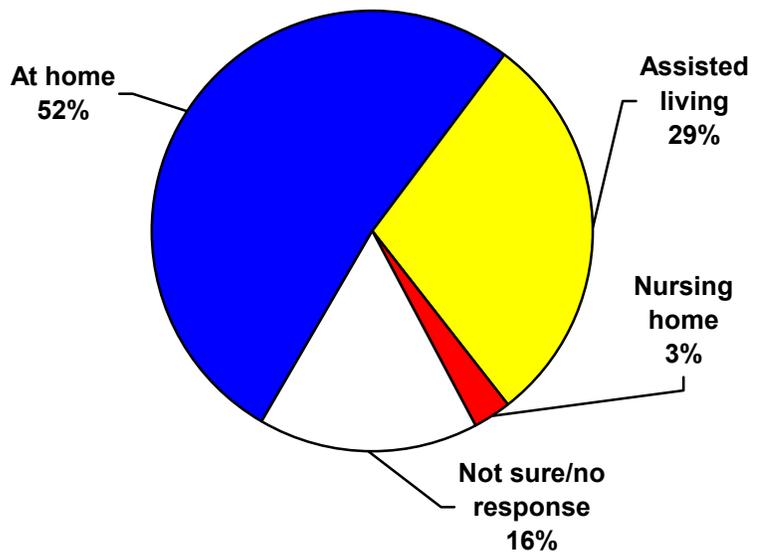


*Percentages do not add up to 100 due to rounding.

Oklahoma members would prefer to receive long-term care in their own homes or in assisted living facilities.

More than half (52%) of Oklahoma members want to receive long-term care services in their own homes if long-term care is needed: 41 percent would prefer to have in-home care from a nurse or personal care aide and 11 percent want in-home care from family and friends. Almost three in ten (29%) would prefer to have care provided in a residential setting such as an assisted living facility. Few (3%) members prefer to receive care in a nursing home.

Preferred Long-Term Care Option
(N = 1,146)

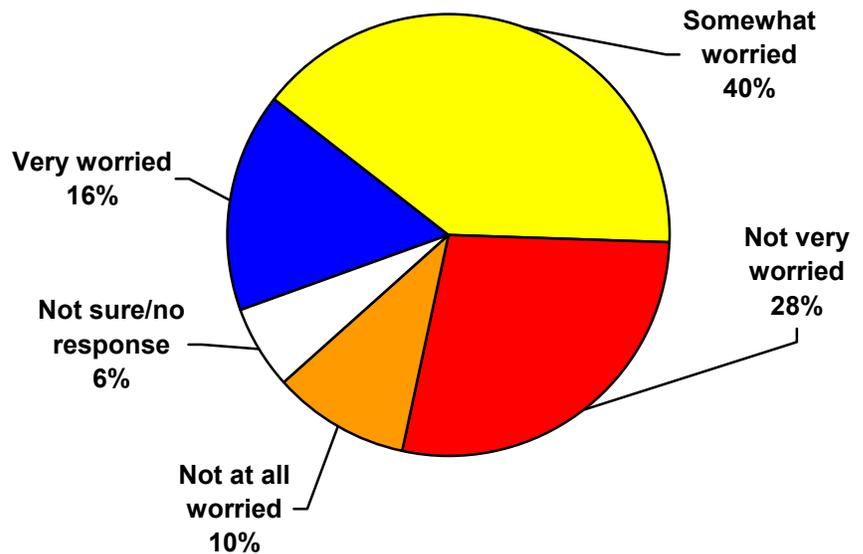


More than half of Oklahoma members are worried about not having sufficient choices among long-term care services for themselves and their family.

More than half members say they are very (16%) or somewhat worried (40%) whether they will have sufficient choices regarding the type of long-term care services available for themselves or their family members.

More members who report that they or a family member have used long-term care services in the past five years indicate they are concerned about not having enough choices than those with no prior exposure to long-term care services (21% vs. 14%).

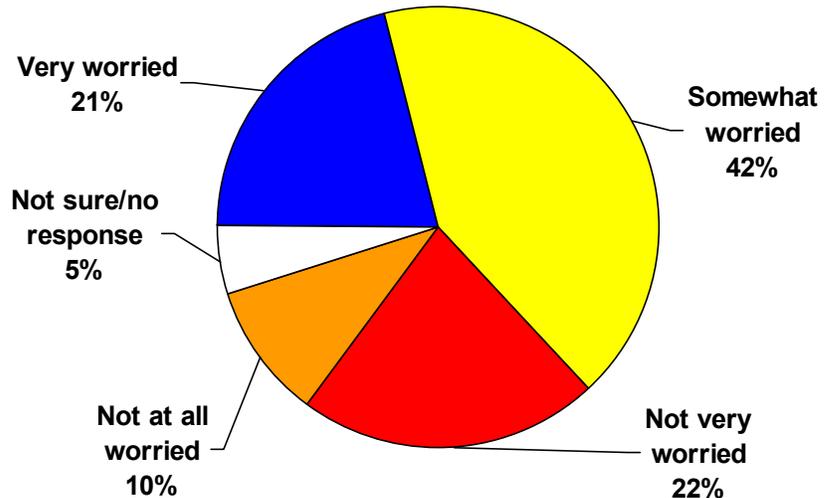
Concern About Not Having Enough Choices Regarding Types of Long-Term Care Services (N = 1,146)



Nearly two in three Oklahoma members are worried about being able to afford long-term care services for themselves and their family.

Nearly two in three members say they are very (21%) or somewhat worried (42%) about being able to afford long-term care services for themselves or their family members. More of those members who report that they or a family member had used long-term care services in the past five years report they are very worried about affording the cost of care than those without prior experience (31% vs. 17%).

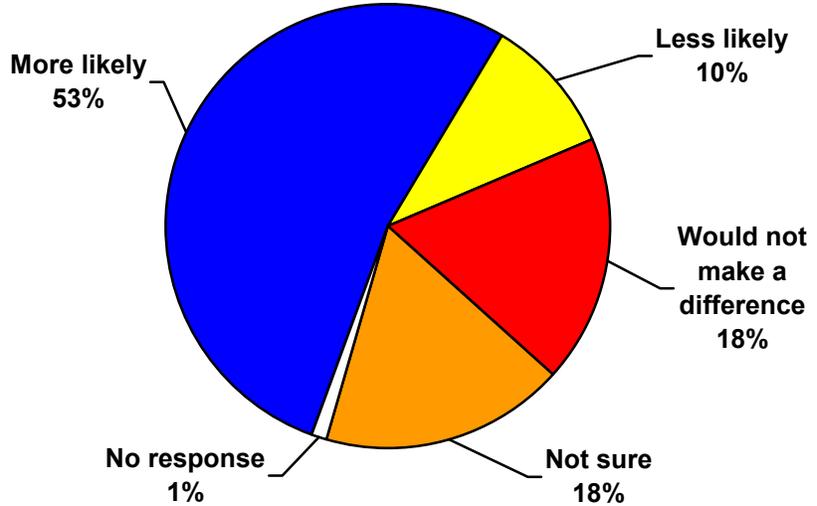
Concern About Being Able to Afford Long-Term Care Services (N = 1,146)



More than half of Oklahoma members say they would be more likely to vote for a candidate who supported maintaining or expanding the delivery of home and community-based health and long-term care services, even if it means raising taxes.

More than half (53%) of members say they would be more likely to vote for a candidate for state office who supported maintaining or expanding the delivery of home and community-based health and long-term care services, even it means raising taxes. Only 10 percent say they would be less likely to vote for a candidate who supported this action. Less than one in five (18%) say it would not make a difference in their voting behavior.

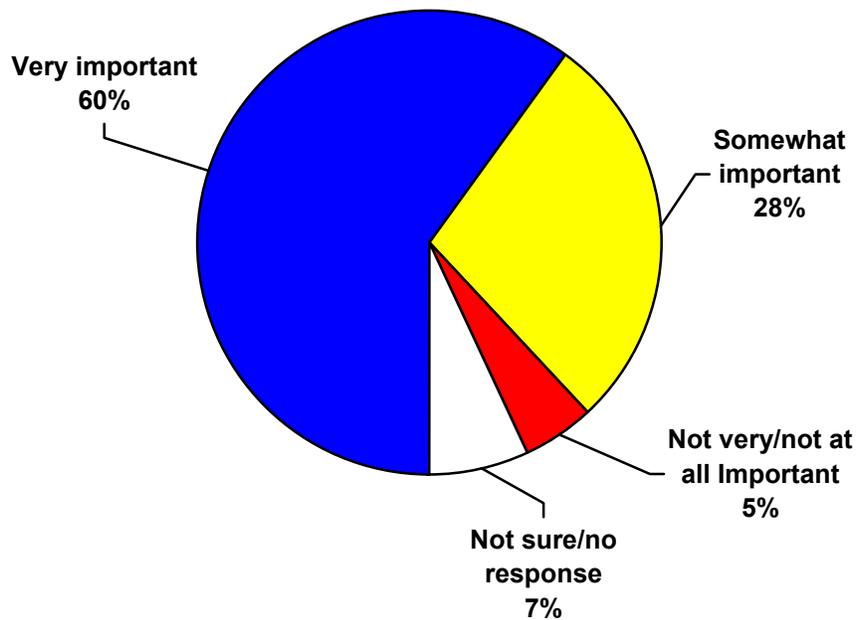
Likelihood of Voting for a Candidate Who Supported Maintaining or Expanding the Delivery of Home and Community-Based Health and Long-term Care Services, Even if It Means Raising State Taxes
(N = 1,146)



Nearly nine in ten Oklahoma members think it is important for the state to increase funding for additional adult day care centers for the disabled, ill, and elderly.

Currently, there are 34 licensed Adult Day Care centers in Oklahoma that serve 2,000 residents. Adult day care centers provide health, social, and related support services in a protective setting. Statewide studies show that at least 89 centers are needed to serve all disabled, ill, and elderly Oklahoma residents wanting this type of care (Stefan-Kopko, 2003). Nearly nine in ten Oklahoma members think it is very (60%) or somewhat important (28%) for the state to increase funding to provide additional adult day care centers for the disabled, ill, and elderly.

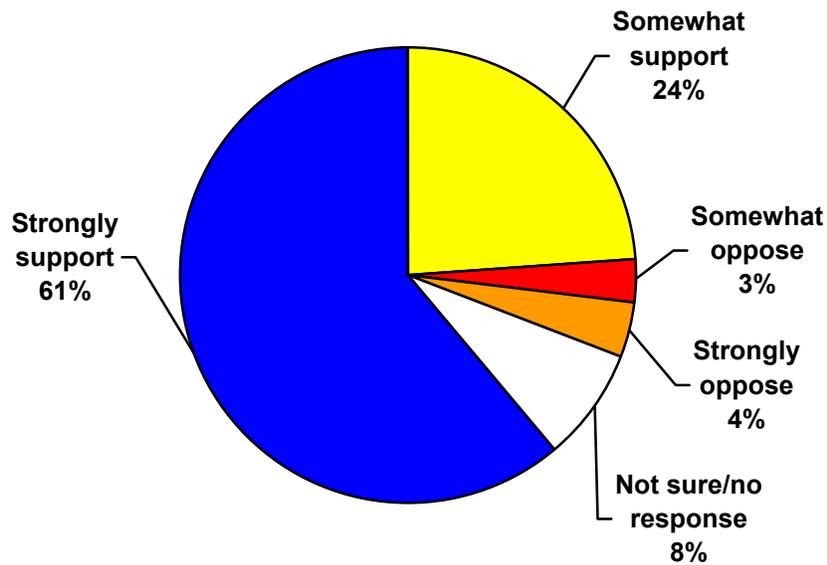
**Importance of Increasing Funding to Provide Additional Adult Day Care Centers in Oklahoma
(N = 1,146)**



More than eight in ten Oklahoma members support state legislation to expand government oversight of assisted living facilities in the state.

Currently, the federal government does not regulate assisted living facilities at all and the state of Oklahoma has only minimal oversight over these facilities. More than eight in ten members in Oklahoma strongly (61%) or somewhat support (24%) state legislation that would expand government oversight of all assisted living facilities to ensure consumer protection and quality care.

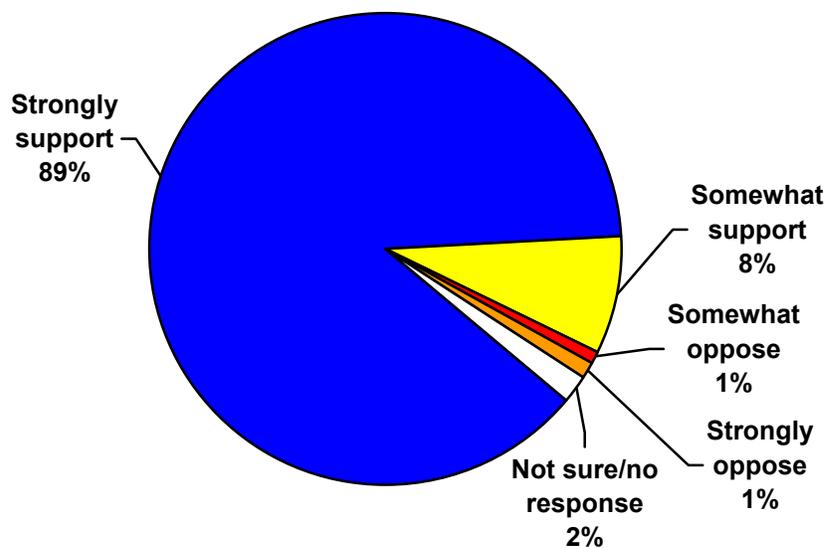
Support for State Legislation to Expand Government Oversight of Assisted Living Facilities (N = 1,146)



Nearly all Oklahoma members support requiring nursing homes to perform criminal background checks on nursing home staff such as janitors, housekeeping, or food service workers.

Currently, nursing homes in Oklahoma are required to perform criminal background checks on nursing home staff including nurses, nursing assistants, and physical and occupational therapists. Criminal background checks are not required for other nursing home staff such as janitors, maintenance persons, housekeeping, or food service workers who may have direct, unsupervised contact with nursing home residents. Nearly all Oklahoma members strongly (89%) or somewhat support (8%) the state of Oklahoma requiring nursing homes to perform criminal background checks on these other nursing home staff.

**Support for Required Criminal Background Checks on Nursing Home Staff*
(N = 1,146)**

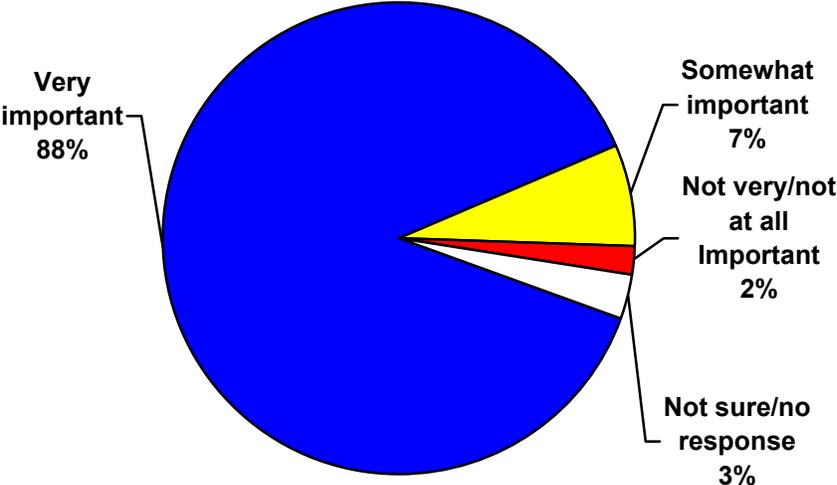


*Percentages do not add up to 100 due to rounding.

Almost all Oklahoma members believe it is important for the state to require that sex offenders and other violent offenders be served in separate nursing homes or secured units to protect other nursing home residents.

There have been recent reports about registered sex offenders and other convicted violent offenders living in nursing homes in Oklahoma. Cases of sexual and physical assault on nursing home residents by registered sex offenders and other convicted violent offenders living in nursing homes have also been documented (Carson, 2004). Nearly all Oklahoma members think it is very (88%) or somewhat important (7%) for the state of Oklahoma to require that these offenders be served in separate nursing homes or secured units to ensure the safety of other nursing home residents.

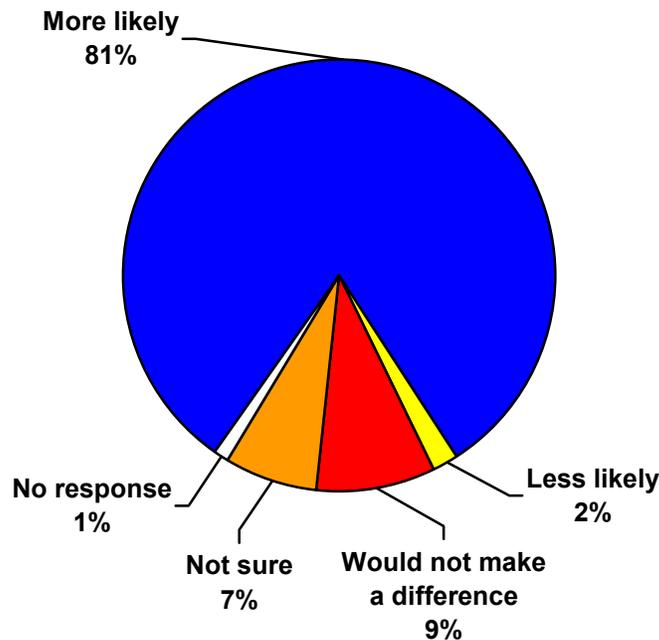
**Importance of Requiring Sex Offenders to be Served in Separate Nursing Home Facilities
(N = 1,146)**



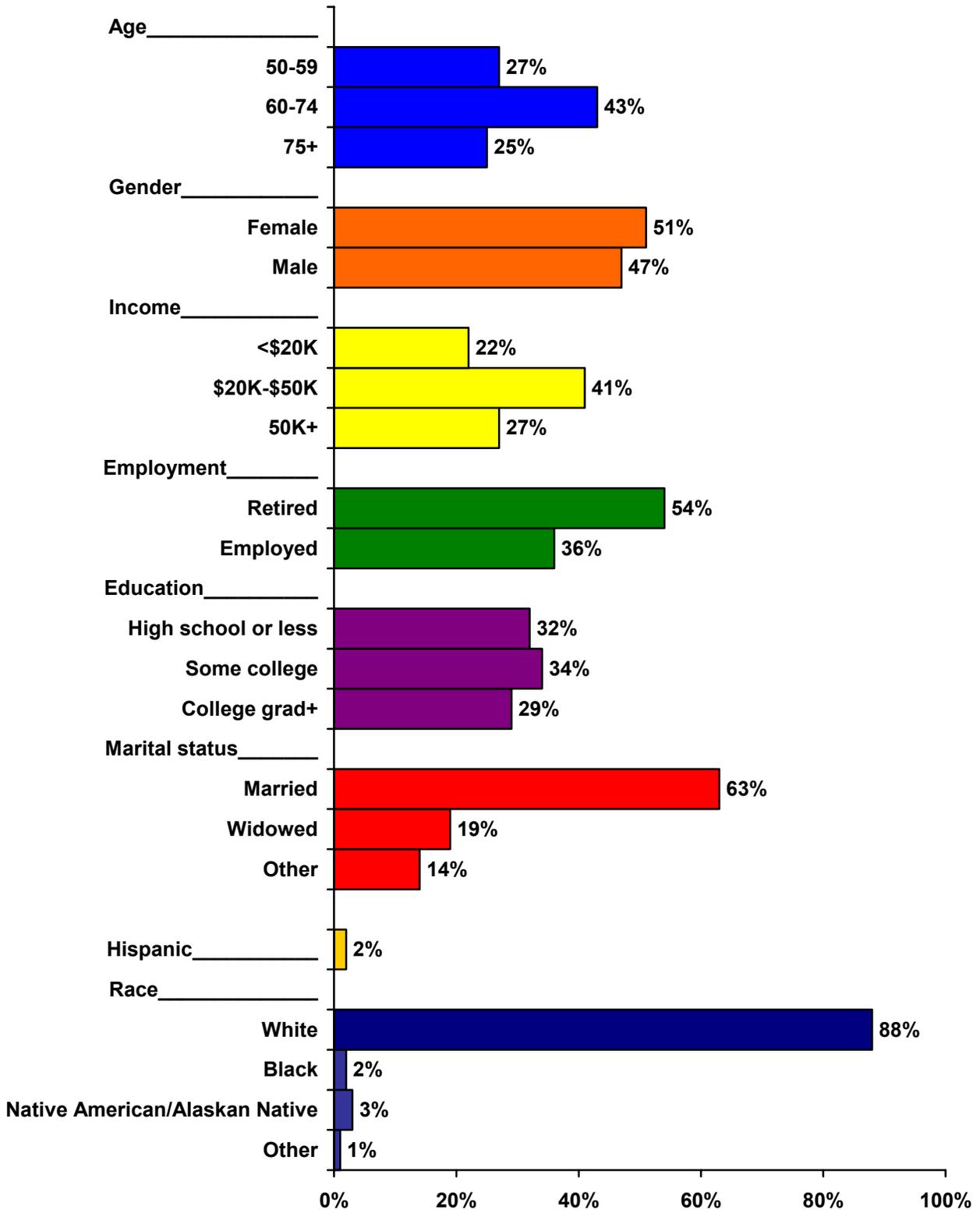
More than eight in ten Oklahoma members say they would be more likely to vote for a candidate who supported legislation that would require registered sex and other violent offenders to be served in separate nursing home facilities or secured units to ensure the safety of other nursing home residents.

More than eight in ten (81%) Oklahoma members say they would be more likely to vote for a candidate for state office who supported legislation that would require registered sex and other violent offenders to be served in separate nursing home facilities or secured units to ensure the safety of other nursing home residents. Only two percent say they would be less likely to vote for a candidate who supported this action. Less than one in ten (9%) say it would not make a difference in their voting behavior.

**Likelihood of Voting for a Candidate Who Supported Legislation Requiring Registered Sex and Other Violent Offenders to Be Served in Separate Nursing Homes
(N = 1,146)**



Demographic Characteristics (N = 1,146)



Conclusions

Long-term care is a salient issue with AARP Oklahoma members. Members feel it is very important to be able to stay in their own home as they age, in fact only three percent would choose to go to nursing homes if long-term care was needed. Oklahoma members are worried about being able to afford long-term care services for themselves or their family members. The majority are also worried about whether or not they will have sufficient choices regarding the types of long-term care services available to meet their needs. Members who have past experience with long-term care are much more concerned about affordability and choice of long-term care services. Adult day care centers that provide health and supportive services are an option that allows people to remain in their own homes as they age. Almost nine in ten members believe it is important for the state of Oklahoma to increase funding to provide adult day care services for the disabled, ill, and elderly.

Oklahoma members also express concern about the lack of federal government regulation of assisted living facilities. Over eight in ten support state legislation to expand government oversight of all assisted living facilities to ensure consumer protection and quality. They are also supportive of the state requiring nursing homes to perform criminal background checks on all nursing home staff to ensure the safety of nursing home residents. Another nursing home consumer protection supported by members is for the state to require that the care of sex offenders and other convicted violent offenders living in nursing homes in Oklahoma be provided in separate nursing home facilities or secured units.

The strength of members' opinions about expanding both choices and protections in a variety of long-term care settings is reflected in members' projected voting behaviors. Members are more likely to vote for candidates who support these provisions.

Methodology

AARP conducted the *Oklahoma Long-term Care and Prescription Drugs: A Survey of AARP Members* from October 22 through November 19, 2004. A random sample of 2,000 AARP members in Oklahoma, proportionally stratified by three age segments, 50 to 59, 60 to 74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Fifty-seven percent of the sampled Oklahoma members returned surveys by the cut-off date, providing 1,146 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.0 percent.² Survey responses were weighted to reflect the distribution of the age segments in the member population of Oklahoma. As of November 2004, the number of AARP members in Oklahoma was 401,714.

² This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3 percentage points of what would have been obtained if every AARP member in Oklahoma age 50 or older had been surveyed.

References

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Gibson, M., Freiman, M., Gregory, S., Kassner, E., Kochera, A., Mullen, F., Pandya, S., Redfoot, D., Straight, A., & Wright, B. (2003). *Beyond 50 2003: A Report to the Nation on Independent Living and Disability*. Washington, DC: AARP Public Policy Institute.

Stefan-Kopko, A. (September, 2003). Oklahoma House of Representatives Interim Study Committee on Adult Day Care Services Presentation. Oklahoma City, Oklahoma.

Annotated Questionnaire

2004 AARP Oklahoma Long-Term Care and Prescription Drugs Survey

(AARP Members N = 1,146; Response Rate 57%; Sampling Error = 3.0± %) (Percentages may not add to 100% due to rounding or multiple response.)

Long-Term Care

Long-term care refers to care provided over an extended period of time at home, in a community setting, or in a nursing home. People of all ages who are frail, ill, or disabled who need assistance with regular daily activities, such as getting dressed, bathing, preparing meals, or eating may receive long-term care services. **Home and community-based services** refers to long-term services and support provided in individuals' homes or in home-like environments.

1. Have you or any member of your family -- such as grandparents, parents, children, or a sister or brother -- used long-term care services within the last five years?

	<u>%</u>
Yes	27
No	70
Not sure	1
No response	1

2. What is the likelihood that you or a family member may need long-term care services in the next five years?

	<u>%</u>
Very likely	18
Somewhat likely	31
Not very likely	28
Not at all likely	6
Not sure	16
No response	2

3. Some people age 50 and older express worry about being able to afford long-term care services for themselves and their family. How worried are you about it?

	<u>%</u>
Very worried	21
Somewhat worried	42
Not very worried	22
Not at all worried	10
Not sure	4
No response	1

4. **Some people age 50 and older express worry about not having enough choices regarding the type of long-term care services available for themselves and their family. How worried are you about it?**

	<u>%</u>
Very worried	16
Somewhat worried	40
Not very worried	28
Not at all worried	10
Not sure	5
No response	1

5. **There are several long-term care options available for people who are disabled, ill, or elderly. If you or a family member needed long-term care services, how would you prefer to receive those services? (Please check only ONE)**

	<u>%</u>
Have family and friends provide all the care at home	11
Be able to pay a nurse or a personal care aide to provide care at home	41
Have care provided in a residential facility, such as a care home or assisted living facility where housing, food, and personal care such as help with bathing and dressing are provided for those who live there	29
Have care provided in a nursing home	3
Not sure	14
No response	2

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

	<u>%</u>
Very important	79
Somewhat important	15
Not very important	2
Not at all important	1
Not sure	2
No response	1

7. **If a candidate for state office in Oklahoma supported maintaining or expanding the delivery of home and community-based health and long-term care services even if it means raising state taxes, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	53
Less likely	10
Would not make a difference	18
Not sure	18
No response	1

Adult Day Care and Assisted Living

Adult day care provides a home-like setting for individuals who, for their own safety and well-being, cannot remain home unsupervised. Adult day care centers are usually open five days a week during business hours and include a mixture of health, social and support services. Specialized programs for individuals with Alzheimer's disease or related disorders also exist.

8. Currently, there are 34 licensed Adult Day Care centers in Oklahoma that serve 2,000 residents. Statewide studies show that at least 89 centers are needed to serve all disabled, ill, and elderly Oklahoma residents wanting this type of care.

How important do you think it is for the state of Oklahoma to increase funding to provide additional adult day care services for the disabled, ill, and elderly?

	<u>%</u>
Very important	60
Somewhat important	28
Not very important	4
Not at all important	1
Not sure	6
No response	1

Assisted living is a residential setting that provides or coordinates personal care services, activities, and health related services with the goals of maximizing resident privacy, independence, and dignity and minimizing the need for residents to move when their needs change.

9. Currently, the federal government does not regulate assisted living facilities at all and the state of Oklahoma has only minimal oversight. How strongly would you support or oppose state legislation to expand government oversight of all assisted living facilities to ensure consumer protection and quality care?

	<u>%</u>
Strongly support	61
Somewhat support	24
Somewhat oppose	3
Strongly oppose	4
Not sure	7
No response	1

Nursing Homes

10. Currently, nursing homes in Oklahoma are required to perform criminal background checks on nursing home staff including nurses, nursing assistants, and physical and occupational therapists. Criminal background checks are not required for other nursing home staff such as janitors, maintenance persons, housekeeping, or food service workers who may have direct, unsupervised contact with nursing home residents.

10. *(continued)* How strongly would you support or oppose the state of Oklahoma requiring nursing homes to perform criminal background checks on these other nursing home staff to ensure the safety of nursing home residents?

	<u>%</u>
Strongly support	89
Somewhat support	8
Somewhat oppose	1
Strongly oppose	1
Not sure	1
No response	1

11. There have been recent reports about registered sex offenders and other convicted violent offenders living in nursing homes in Oklahoma. Cases of sexual and physical assault on nursing home residents by registered sex offenders and other convicted violent offenders living in nursing homes in Oklahoma have also been documented.

How important do you think it is for the state of Oklahoma to require that these offenders be served in separate nursing home facilities or secured units to ensure the safety of other nursing home residents?

	<u>%</u>
Very important	88
Somewhat important	7
Not very important	1
Not at all important	1
Not sure	1
No response	1

12. If a candidate for state office in Oklahoma supported legislation that would require registered sex and violent offenders to be served in separate nursing home facilities or secured units to ensure the safety of other nursing home residents, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?

	<u>%</u>
More likely	81
Less likely	2
Would not make a difference	9
Not sure	7
No response	1

Prescription Drugs

13. Have you or a family member bought a prescription drug within the past 12 months?

	<u>%</u>
Yes	97
No	2
Not sure	<.1
No response	1

14. In the past 12 months, has paying for prescription medications been a major problem, a minor problem, or not a problem for you?

	<u>%</u>
A major problem	26
A minor problem	34
Not a problem	38
No response	2

15. In the past 12 months, approximately how much have you spent, each month, out of your own pocket for prescription drugs?

	<u>%</u>
Less than \$10 per month	8
\$10 but less than \$50 per month	19
\$50 but less than \$100 per month	20
\$100 but less than \$200 per month	23
\$200 but less than \$500 per month	21
\$500 or more per month	4
Nothing, have not purchased prescription drugs	3
Not sure	3
No response	1

16. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years?

	<u>%</u>
Very concerned	42
Somewhat concerned	29
Not very concerned	17
Not at all concerned	9
Not sure	2
No response	1

17. Many people face difficult decisions when buying prescription drugs. In the past 12 months, have you or a family member done any of the following?

In the past 12 months, have you or a family member...	Yes	No	Not sure	No response
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Delayed getting a prescription filled because you didn't have enough money to pay for it?	21	75	2	3
b. Taken less medicine than your doctor prescribed to make it last longer?	23	73	2	3
c. Cut back on items such as food, fuel, or electricity to be able to afford a prescription drug?	14	81	2	3
d. Ordered your prescription drugs by mail or Internet from a company <u>in the U.S.</u> because they cost less?	27	69	2	3

17. (continued)

e.	Ordered your prescription drugs by mail or Internet from a company <u>in another country</u> because they cost less?	6	90	1	3
f.	Decided not to fill a prescription because of the cost of the drug?	21	74	2	3
g.	Traveled to Mexico, Canada, or another country to purchase prescription drugs because they cost less?	3	93	1	3

18. **Currently, there is not a centralized source that Oklahoma residents can use to get information on prescription drugs, such as how to lower their costs and get the best drug for their illnesses.**

How important would it be to you for the state of Oklahoma to create a centralized source that residents can use to get information on prescription drugs?

	<u>%</u>
Very important	58
Somewhat important	28
Not very important	7
Not at all important	3
Not sure	3
No response	2

19. **How strongly would you support or oppose the state of Oklahoma publicizing prescription drug prices in a centralized source to allow consumers to comparison shop?**

	<u>%</u>
Strongly support	70
Somewhat support	20
Somewhat oppose	2
Strongly oppose	1
Not sure	5
No response	2

20. **Several states are developing information comparing the safety and effectiveness of prescription drugs in order to help consumers, doctors, and pharmacists choose the right drug at the best cost.**

How important is it to you for consumers to have access to information that compares the safety and effectiveness of prescription drugs?

	<u>%</u>
Very important	82
Somewhat important	13
Not very important	1
Not at all important	1
Not sure	2
No response	2

21. If a candidate for state office in Oklahoma supported creating a centralized source that Oklahoma residents can use to get information on the price, safety, and effectiveness of prescription drugs, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?

	<u>%</u>
More likely	73
Less likely	1
Would not make a difference	15
Not sure	9
No response	2

About You

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

D1. In the last 12 months, have you accessed the Internet from your home or work, or from some other source such as your local library? (Check all that apply)

	<u>%</u>
Yes, from home	51
Yes, from work	17
Yes, from some other source	7
No	41
No response	2

D2. Are you male or female?

	<u>%</u>
Male	47
Female	51
No response	3

D3. What is your age as of your last birthday? _____ (in years)

	<u>%</u>
50-59	27
60-74	43
75+	25
No response	3

D4. What is your current marital status?

	<u>%</u>
Married	63
Widowed	19
Divorced	12
Separated	<.1
Never married	2
No response	4

D5. Thinking about your state elections for Oklahoma Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

	<u>%</u>
Always vote	70
Sometimes miss one	19
Rarely vote	4
Never vote	3
Not sure	1
No response	4

D6. What is the highest level of education that you completed?

	<u>%</u>
Less than high school	6
High school graduate or equivalent	26
Some college or technical training beyond high school	34
College graduate (4 years)	14
Post-graduate or professional degree	15
No response	6

D7. Which of the following best describes your current employment status?

	<u>%</u>
Employed or self-employed <u>full-time</u>	26
Employed or self-employed <u>part-time</u>	10
Retired and not working	54
Other such as homemaker	5
Unemployed and looking for work	1
No response	5

D8. Are you of Hispanic, Spanish, or Latino origin or descent?

	<u>%</u>
Yes	2
No	93
Not sure	<.1
No response	5

D9. What is your race?

	<u>%</u>
White or Caucasian	88
Black or African American	2
Asian	1
Native American or Alaskan Native	3
Hawaiian or Pacific Islander	<.1
Other (Specify: _____)	1
No response	6

D10. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.) _____

D11. What was your annual household income before taxes in 2003?

	<u>%</u>
Less than \$10,000	7
\$10,000 to \$19,999	15
\$20,000 to \$29,999	19
\$30,000 to \$39,999	12
\$40,000 to \$49,999	10
\$50,000 to \$74,999	13
\$75,000 or more	14
No response	12

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 **November 19, 2004.**

AARP
Knowledge Management
For more information contact Joanne Binette (202) 434-6303