TESTIMONY OF

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REGARDING

HOUSE BILL 633

BEFORE THE
LOCAL GOVERNMENT COMMITTEE
PENNSYLVANIA HOUSE OF REPRESENTATIVES

HARRISBURG, PENNSYLVANIA

MAY 19, 2011

Good Morning, my name is Ray Landis and I work as the Advocacy Manager for AARP Pennsylvania. I appreciate the opportunity to offer comments on House Bill 633, legislation that would end the requirement that local government units publish official notices in a newspaper of general circulation.

AARP understands the desire of and need for government at all levels to be cost conscious and to seek efficiencies. Proponents of HB 633 suggest that newspaper readership has declined and more individuals are accessing their information through the web. That may indeed be the case for younger generations, but older generations are changing their habits for getting information much more slowly. In December of 2009, AARP conducted a nationwide poll among older Americans which showed 60% of the 50+ population were "on-line" and actively using computers. That, of course, also means 40% of the 50+ population are not using computers. And interestingly, 7 of 10 of those who are not currently using the Internet have no interest in learning to do so. I have copies of this survey available for members of the Committee.

Limiting legal notices to government websites affects classes of persons who may not have access to computer technology, who may not be able to gain that access or who may not have the knowledge to operate the technology. Our survey shows many seniors are not computer savvy and have no or little exposure to computers. The technology intimidates many, and physical and mental impairments preclude others from using computers.

Publication by newspaper is and has been the conventional mode of legal notification (along with personal notification when required), and it still has many positive attributes for consumers. For example, costs for newspapers are low compared to the costs for personal computer equipment and programs (and shopping for them) and for internet connections and maintenance. Newspapers have no maintenance, and many older and disabled persons share newspapers which are delivered to their residences. Although libraries could provide computer access to all residents, users have to be able to

access the libraries. For many persons, libraries are inaccessible (consider homebound residents and residents in remote rural areas) and they are not open full-time.

AARP suggests that a potential workable compromise might be to allow local governments flexibility in how they choose to publish public notices in newspapers and to supplement these publications with website publication. AARP further suggests that multiple jurisdictions (for example, cities, school districts, counties, townships, etc.) could combine publications on the same/similar subjects and could negotiate together for better general publication rates.

Older Pennsylvanians are as interested, and in many cases the most vocal, about reducing government expenditures. But older Pennsylvanians are also often the most likely to read and react to government notifications and information. With such a significant proportion of the 50+ population still "off-line" AARP believes we should not shift away from publishing government notices in newspapers. Citizens must be able to access information. At this point, limiting that information to computer-based systems would deny many citizens that basic right.

Again, thank you for the opportunity to be here today, and I would be happy to attempt to answer any questions you may have.

Internet Use Among Midlife and Older Adults: An AARP Bulletin Poll

December 2009

Internet Use Among Midlife and Older Adults
An AARP Bulletin Poll

Data Collected by ICR, Inc.
Prepared by Teresa A. Keenan, Ph.D.

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. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce *AARP The Magazine*, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 34.5 million readers; *AARP Bulletin*, the go-to news source for the nearly 40 million members of AARP and Americans 50+; *AARP Segunda Juventud*, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an 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.

The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

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Executive Summary

In an effort to learn more about Internet usage among midlife and older adults, AARP Knowledge Management fielded a short telephone survey on behalf of *AARP Bulletin* among a nationally representative sample of 1,013 adults ages 50 and older.

Key Findings:

- Six in ten (60%) respondents said they use a computer *at home*, while roughly one-quarter (26%) said they use one *at work*. Fewer than one in ten said they used a computer *at a library* (4%), *at a friend or family member's home* (4%), *at a computer store* (2%), or *remotely* (1%). Notably, one-third (32%) of respondents said they *do not use* a computer.

- Nearly six in ten respondents said they use the Internet to research information (57%) or to send and receive email (56%). Roughly four in ten said they use it to purchase products online (44%) or make travel reservations (41%), while roughly one-third use it for work (35%), to do banking online (34%), or to read newspapers, magazines or books (31%).

- Among those respondents who said they use the Internet, three-quarters (74%) reported using it daily, which includes the nearly four in ten (38%) who use it *several times a day*, the one-fifth (18%) who use it *about once a day*, and the one in six (16%) who said they use the Internet *constantly*. Another one in seven (15%) Internet users reported using the Internet *every few days* and one in twelve (8%) said they use it *less often than every few days*.

- More than four in ten (42%) respondents who use the Internet said they have done so for *more than ten years*. One-third (32%) reported having used the Internet *between six and ten years*, while one-fifth (20%) said they have used it *between one and five years*. Four percent of respondents said they have used the Internet for *less than one year*.

- When asked how they learned to use the Internet, nearly four in ten (39%) Internet users said they *taught themselves*. One-quarter (26%) said they learned *through their work* and another quarter (25%) said that *a friend or family member taught them*. One in twelve (8%) noted that they *went to a class* to learn to use the Internet.

- Interest in learning more about using the Internet is low among respondents who said they do not currently use the Internet, with seven in ten (71%) saying they would <u>not</u> be interested. Notably, respondents ages 65 and older are more likely than those ages 50-64 to report they would not like to use how to use the Internet (78% vs. 63%).

- When asked why they did not want to learn, nearly half (47%) said they were not interested. Far fewer respondents cited any of the other reasons, with one in nine (11%) saying they do not have time and one in eleven (9%) saying they do not have any technical aptitude. Four percent said they are concerned about online security and identity theft, another four percent do not have computer access, and three percent believe the Internet is too expensive.

Background

In October 2009, AARP Knowledge Management contracted with International Communications Research, Inc. (ICR) on behalf of *AARP Bulletin* to field a short telephone survey among a nationally representative sample of adults ages 50 and older to learn more about Internet usage among midlife and older adults[1,2].

In this survey, respondents were asked where they use a computer, their reasons for using the Internet, the frequency with which they use the Internet, how long they have been going on-line, and how they learned to use the Internet. Additionally, respondents who reported that they did not currently use the Internet were asked if they were interested in learning how to and, if not, why they were not interested.

Detailed Findings[3]

Locations of Computer Use

Six in ten (60%) respondents said they use a computer *at home*, while roughly one-quarter (26%) said they use one *at work*. Fewer than one in ten said they used a computer *at a library* (4%), *at a friend or family member's home* (4%), *at a computer store* (2%), or *remotely* (1%). Notably, one-third (32%) of respondents said they *do not use* a computer.

- Women are more likely than men to say they use a computer *at a friend or family member's home* (7% vs. 2%) or *at a computer store* (3% vs. 1%) (see Table 1).

- Respondents ages 50-64 are more likely than those ages 65 and older to say they use a computer anywhere they were asked about.

- In contrast, respondents ages 65 and older are more likely to say they *do not use* a computer (51% vs. 22%).

- Those respondents with incomes of $25,000 or more are more likely than those with incomes below that level to say they use a computer *at home* (57%, 78%, and 84% vs. 35%) or *at work* (20%, 31%, and 54% vs. 9%). Moreover, those with incomes of $50,000 or more are more likely than those with incomes less than $25,000 to say they use a computer *at a friend or family member's home* (5% vs. 1).

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[1] The survey was fielded between October 23 and November 3. At the conclusion of the fielding period, responses had been received from 1,013 individuals. The sampling error is +/- three percentage points at the 95% confidence level. This means that in 95 out of 100 samples of this size, the results would fall in a range of no more than three percentage points of what would have been obtained if every person age 50 or older had been surveyed.

[2] Data were weighted to reflect the U.S. population age 50 and older.

[3] Respondents in this study are ages 50 and over with two-thirds (64%) between the ages of 50-64 and roughly one-third (36%) ages 65+. Somewhat more than half were women (53%) and slightly less than half were men (47%). Three-quarters (75%) are white, non-Hispanic; one in ten (10%) are black, non-Hispanic; nine percent are Hispanic. More than four in ten respondents had a high school education or less (45%). One-quarter (26%) had some college or technical training and slightly more than one-quarter (28%) had a college or post-graduate education. Nearly six in ten (58%) were not AARP members. Three in ten (29%) have household incomes of less than $30,000 per year, while roughly one in six (17%) have household incomes of $30,000-$49,999 per year. Twelve percent reported an annual household income of $50,000-$74,999, while one-fifth (21%) reported an annual household income of $75,000 or more.

- Respondents with incomes less than $25,000 are more likely than those with incomes above that level to say they *do not use* a computer (58% vs. 34%, 16%, and 8%) while those with incomes between $25,000 and $49,999 are more likely than those with incomes of $50,000 or more to say they *do not use* a computer (34% vs. 16% and 8%).

Table 1
Locations of Computer Use
By Age, Gender, and Income[4]

	Age		Gender	
	50-64	65+	Male	Female
	A	B	C	D
	(n=655)	(n=358)	(n=472)	(n=541)
Anywhere [net]	**78%**[b]	48%	71%	65%
At home	**68%**[b]	45%	64%	57%
At work	**37%**[b]	8%	25%	28%
At a library	**5%**[b]	2%	4%	4%
At a computer store	**3%**[b]	---	1%	**3%**[c]
Remotely	**1%**[b]	----	1%	----
At a friend or family member's house	**6%**[b]	2%	2%	**7%**[c]
I don't use a computer	22%	**51%**[a]	29%	34%

	Income			
	<$25K	$25K-$49,999	$50K-$74,999	$75K+
	E	F	G	H
	(n=242)	(n=214)	(n=123)	(n=214)
Anywhere [net]	41%	**65%**[e]	**84%**[ef]	**92%**[ef]
At home	35%	**57%**[e]	**78%**[ef]	**84%**[ef]
At work	9%	**20%**[e]	**31%**[ef]	**54%**[efg]
At a library	3%	6%	5%	4%
At a computer store	----	----	----	1%
Remotely	----	----	----	1%
At a friend or family member's house	1%	3%	**5%**[e]	**5%**[e]
I don't use a computer	**58%**[fgh]	**34%**[gh]	16%	8%

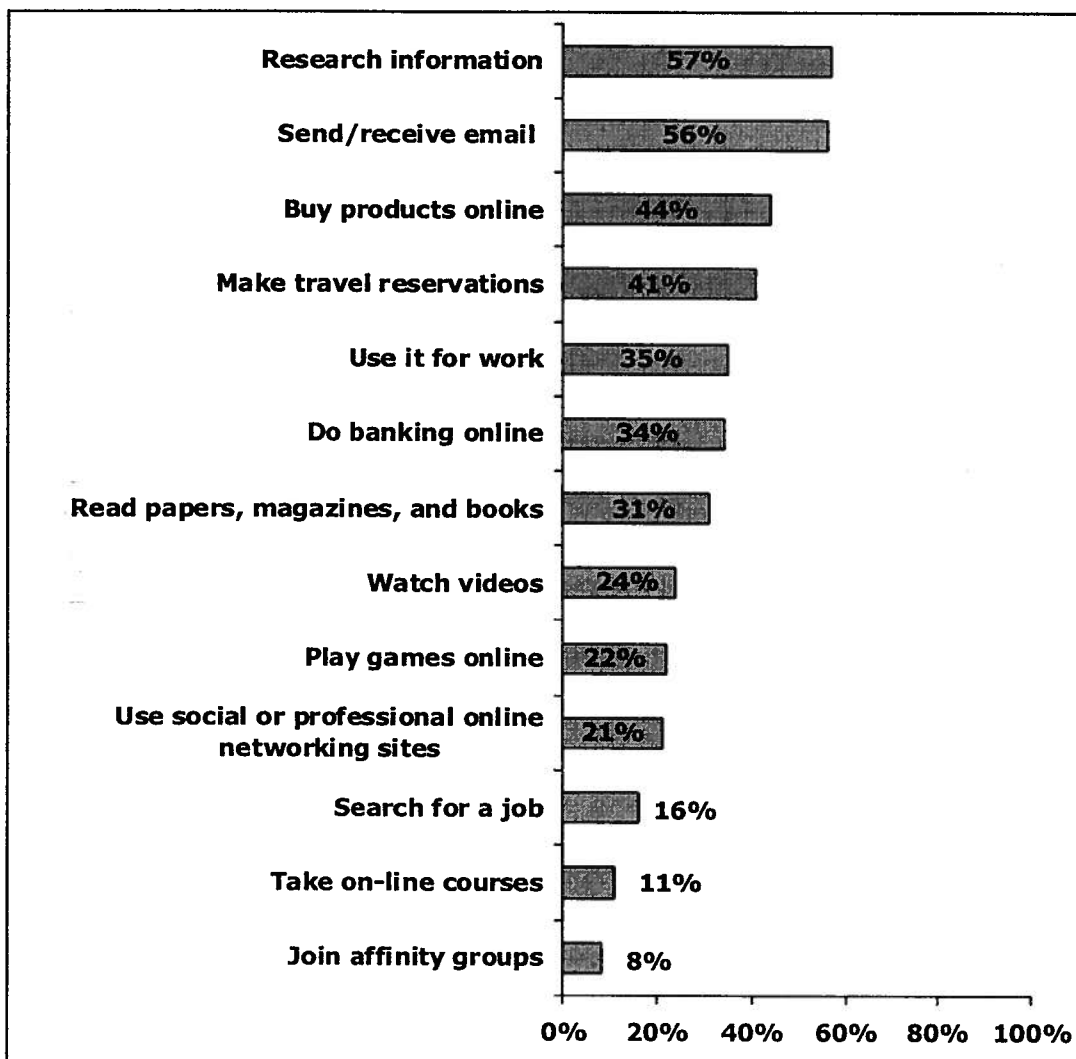*Source: Internet Use Among Midlife and Older Adults,* November 2009

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[4] How to Read the Tables: **Bold face** percents in columns (which represent demographic subgroups) are significantly higher than percents in adjacent columns. Superscripts ([a/b/c, d/e, f/g/h, i/j]) indicate those columns in which there is a statistically significant difference. Dashes (----) indicate no responses were reported.

Reasons for Using the Internet

Nearly six in ten respondents said they use the Internet to research information about a topic of interest (57%) or to send and receive email or instant messages (56%) (see Figure 1). Roughly four in ten said they use it to purchase products online (44%) or make travel reservations (41%), while roughly one-third use it for work (35%), to do banking online (34%), or to read newspapers, magazines or books (31%).

Figure 1
Reasons for Using the Internet
(n=1,013)

Reason	Percentage
Research information	57%
Send/receive email	56%
Buy products online	44%
Make travel reservations	41%
Use it for work	35%
Do banking online	34%
Read papers, magazines, and books	31%
Watch videos	24%
Play games online	22%
Use social or professional online networking sites	21%
Search for a job	16%
Take on-line courses	11%
Join affinity groups	8%

Source: Internet Use Among Midlife and Older Adults, November 2009

Roughly one-fifth of respondents said they use the Internet to watch videos on a video-sharing site (24%), play online games (22%), or use social or professional networking sites such as MySpace, Facebook, or LinkedIn (21%). One in six or less reported using the Internet to search for a job (16%), take on-line courses (11%), or join affinity groups to participate in political, health, or social discussions (8%).

Table 2
Reasons for Using the Internet
By Age and Gender

	Age		Gender	
	50-64	65+	Male	Female
	A	B	C	D
	(n=655)	(n=358)	(n=472)	(n=541)
Send and receive e-mail or instant messages	64%[b]	41%	60%	53%
Use it for work	46%[b]	14%	37%	33%
Take on-line courses	16%[b]	3%	11%	12%
Read newspapers, magazines, and books	37%[b]	18%	36%[d]	26%
Join "affinity" groups to participate in political, health, or social discussions	10%[b]	5%	9%	7%
Buy a product online, such as books, music, toys, or clothing	53%[b]	27%	43%	45%
Research information about a topic or issue of interest to you	68%[b]	38%	62%[d]	53%
Watch video on a video-sharing site such as YouTube or Google Video	30%[b]	12%	25%	23%
Use an online social or professional networking site such as MySpace, Facebook, or LinkedIn	26%[b]	10%	18%	23%
Play online games	26%[b]	13%	15%	28%[c]
Search for a job	22%[b]	3%	21%[d]	11%
Do your banking online	43%[b]	17%	34%	33%
Make travel reservations	50%[b]	25%	46%[d]	37%

Source: *Internet Use Among Midlife and Older Adults,* November 2009

- As shown in Table 2, younger respondents are more likely than older ones to say they use the Internet for <u>any</u> of the reasons they were asked about.

- Men are more likely than women to report using the Internet to read newspapers, magazines, or books (36% vs. 26%); to research information about a topic or issue of interest to them (62% vs. 53%); to search for a job (21% vs. 11%); or to make travel reservations (46% vs. 37%). In contrast, women are more likely than men to say they play online games (28% vs. 15%).

- Finally, as shown in Table 3 on the following page, in general, more affluent respondents are more likely than less affluent ones to report using the Internet for a variety of reasons.

Table 3
Reasons for Using the Internet
By Income

	Income			
	<$25K	$25K–$49,999	$50K–$74,999	$75K+
	E	F	G	H
	(n=242)	(n=214)	(n=123)	(n=214)
Send and receive e-mail or instant messages	25%	50%e	76%ef	86%ef
Use it for work	12%	26%e	43%ef	66%efg
Take on-line courses	5%	11%	12%	24%efg
Read newspapers, magazines, and books	16%	32%e	34%e	48%efg
Join "affinity" groups to participate in political, health, or social discussions	2%	8%e	10%e	20%ef
Buy a product online, such as books, music, toys, or clothing	18%	39%e	60%ef	78%efg
Research information about a topic or issue of interest to you	28%	52%e	76%ef	88%efg
Watch video on a video-sharing site such as YouTube or Google Video	12%	17%	23%e	45%efg
Use an online social or professional networking site such as MySpace, Facebook, or LinkedIn	9%	20%e	23%e	40%efg
Play online games	16%	23%	24%	25%
Search for a job	11%	19%	10%	25%ef
Do your banking online	12%	27%e	42%ef	68%efg
Make travel reservations	12%	37%e	55%ef	73%efg

Source: Internet Use Among Midlife and Older Adults, November 2009

Frequency of Internet Use

Among those respondents who said they use the Internet, three-quarters (74%) reported using it daily, which includes the nearly four in ten (38%) who use it *several times a day*, the one-fifth (18%) who use it *about once a day*, and the one in six (16%) who said they use the Internet *constantly*. Another one in seven (15%) Internet users reported using the Internet *every few days* and one in twelve (8%) said they use it *less often then every few days.*

- While there are no gender differences in the frequency of Internet use, younger and more affluent respondents reported using the Internet with greater frequency than older less affluent ones (see Table 4). Specifically, younger respondents are more likely than older ones to say they use the Internet *daily*, including those who use it *constantly* (19% vs. 8%) and those who use it *several times a day* (41% vs. 29%). Older respondents are twice as likely as younger ones to say they use it *every few days* (24% vs. 12%).

- In general, less affluent respondents report using the Internet less frequently than more affluent ones.

Table 4
Frequency of Internet Use
By Age, Gender, and Income

	Age		Gender	
	50-64	65+	Male	Female
	A	B	C	D
	(n=512)	(n=169)	(n=333)	(n=348)
Daily [net]	79%[b]	60%	73%	74%
Constantly	19%[b]	8%	16%	17%
Several times a day	41%[b]	29%	38%	38%
About once a day	19%	22%	20%	19%
Every few days	12%	24%[a]	16%	13%
Less often than every few days	7%	11%	8%	8%
Never	3%	4%	2%	5%

	Income			
	<$25K	$25K-$49,999	$50K-$74,999	$75K+
	E	F	G	H
	(n=99)	(n=138)	(n=104)	(n=195)
Daily [net]	55%	64%	78%[e]	90%[efg]
Constantly	16%	16%	9%	18%
Several times a day	21%	26%	41%[ef]	59%[efg]
About once a day	18%	22%	28%[h]	13%
Every few days	20%[h]	19%[h]	12%	7%
Less often than every few days	13%[h]	12%[h]	10%[h]	2%
Never	12%[gh]	4%	1%	----

Source: Internet Use Among Midlife and Older Adults, November 2009

Length of Time Using the Internet

More than four in ten (42%) respondents who use the Internet said they have done so for *more than ten years.* One-third (32%) reported having used the Internet *between six and ten years,* while one-fifth (20%) said they have used it *between one and five years.* Four percent of Internet users said they have used the Internet for *less than one year.*

- There are no age or gender differences in the length of time Internet users have used the Internet, but less affluent ones are more likely to report having just begun using it (see Table 5). For example, twelve percent of those with incomes less than $25,000 and eight percent of those with incomes between $25,000 and $49,999 reported using the Internet for *less than one year* compared with one percent of those with incomes between $50,000 and $74,999 and zero percent of those with incomes of $75,000 or more.

- Moreover, those respondents with incomes of less than $25,000 are more likely than those in the other three income groups to say they have used the Internet *between one and five years* (36% vs. 18%, 20%, and 10%).

- Additionally, respondents with incomes between $50,000 and $74,999 are more likely than those with incomes of $75,000 or more to say they have used the Internet between one and five years (20% vs. 10%).

- Finally, those respondents with incomes of $75,000 or more are more likely than respondents in other three income groups to say they have used the Internet for *more than 10 years* (57% vs. 28%, 35%, and 42%).
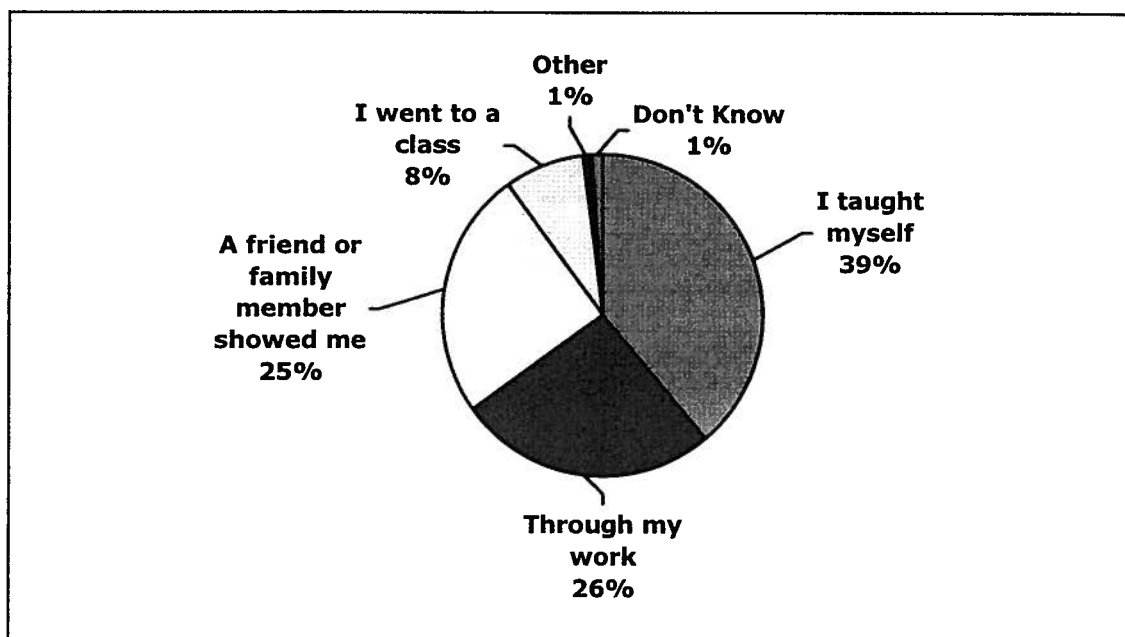
Table 5
Length of Time Using the Internet
By Income

	Income			
	<$25K	$25K-$49,999	$50K-$74,999	$75K+
	E	F	G	H
	(n=99)	(n=138)	(n=104)	(n=195)
Less than one year	12%gh	8%gh	1%	----
1-5 years	36%fgh	18%	20%h	10%
6-10 years	24%	38%	38%	33%
More than 10 years	28%	35%	42%	57%efg

Source: *Internet Use Among Midlife and Older Adults,* November 2009

Ways of Learning to Use the Internet

When asked how they learned to use the Internet, nearly four in ten (39%) Internet users said they *taught themselves.* One-quarter (26%) said they learned *through their work* and another quarter (25%) said that *a friend or family member taught them.* One in twelve (8%) noted that they *went to a class* to learn to use the Internet.

Figure 2
Ways of Learning to Use the Internet
(n=632)

Source: *Internet Use Among Midlife and Older Adults,* November 2009

- Although there are no age differences in ways of learning how to use the Internet, there are notable gender and income differences (see Table 6). Men are more likely to report *teaching themselves* (46% vs. 32%) while women are more likely to say they *learned through work* (31% vs. 21%).

- Respondents with incomes of $50,000 or more are more likely than those with incomes of less than $25,000 to say they learned to use the Internet *through their work* (32% for those with incomes of $50,000-$74,999 and 29% for those with incomes of $75,000 or more vs. 12% for those with incomes less than $25,000).

- Additionally, respondents with incomes of less than $50,000 are more likely than those with incomes of $75,000 or more to say that a *friend or family member showed them* how to use the Internet (35% for those with incomes less than $25,000 and 33% for those with incomes between $25,000 and $49,999 vs. 17% for those with incomes of $75,000 or more).

Table 6
Ways of Learning to Use the Internet
By Age, Gender, and Income

	Age		Gender	
	50-64	65+	Male	Female
	A	B	C	D
	(n=498)	(n=161)	(n=327)	(n=332)
Through my work	27%	23%	21%	31%c
I taught myself	40%	38%	46%d	32%
I went to a class	8%	9%	8%	9%
A friend or family member showed me	24%	29%	23%	27%
Other:	1%	----	2%	----

	Income			
	<$25K	$25K-$49,999	$50K-$74,999	$75K+
	E	F	G	H
	(n=87)	(n=133)	(n=103)	(n=195)
Through my work	12%	22%	32%e	29%e
I taught myself	38%	33%	42%	44%
I went to a class	15%g	10%	4%	8%
A friend or family member showed me	35%h	33%h	20%	17%
Other:	----	----	2%	2%

Source: *Internet Use Among Midlife and Older Adults,* November 2009

Interest in Learning How to Use the Internet

Interest in learning more about using the Internet is low among respondents who said they do not currently use the Internet, with seven in ten (71%) saying they would <u>not</u> be interested. Notably, respondents ages 65 and older are more likely than those ages 50-64 to report they would not like to use how to use the Internet (78% vs. 63%).

When asked why they did not want to learn, nearly half (47%) said they were not interested. Far fewer respondents cited any of the other reasons, with one in nine (11%) saying they do not have time and one in eleven (9%) saying they do not have any technical aptitude. Four percent said they are concerned about online security and identity theft, another four percent do not have computer access, and three percent believe the Internet is too expensive.

Conclusions

Computer and Internet use continue to be in the domain of the young and affluent, with respondents between the ages of 50 and 64 and those with annual household incomes in excess of $25,000 more likely than their older, less affluent counterparts to report using a computer anywhere, to be more likely to use the Internet for any reason they were asked about, and to access and use the Internet on at least a daily basis.

Notably, older respondents—those ages 65 and older—are much more likely to say they do not currently use a computer or the Internet and, among non-users, are much more likely to say they have no interest in doing so in the future. The less affluent respondents, however, are just beginning to use the Internet, which suggests that access and price may no longer be impediments for them.

Appendix A: Annotated Questionnaire

Internet Use Among Midlife and Older Adults
N=1,013

Q1. Where do you use a computer? <Check all that apply.>

Anywhere [net]	67%
At home	60%
At work	26%
At a library	4%
At a computer store	2%
Remotely	1%
At a friend or family member's home	4%
I don't use a computer	32%

Q2. Do you ever use the Internet to...? <Check all that apply.>

Send and receive e-mail or instant messages	56%
Use it for work	35%
Take on-line courses	11%
Read newspapers, magazines, and books	31%
Join "affinity" groups to participate in political, health, or social discussions	8%
Buy a product online, such as books, music, toys, or clothing	44%
Research information about a topic or issue of interest to you	57%
Watch video on a video-sharing site such as YouTube or Google Video	24%
Use an online social or professional networking site such as MySpace, Facebook, or LinkedIn	21%
Play online games	22%
Search for a job	16%
Do your banking online	34%
Make travel reservations	41%

Q3. How often do you use the Internet?

Daily [net]	74%
Constantly	16%
Several times a day	38%
About once a day	19%
Every few days	15%
Less often than every few days	8%
Never	3%

Q4. How long have you used the Internet?

Less than one year	4%
1-5 years	20%
6-10 years	34%
More than 10 years	42%

Q5. How did you learn to use the Internet?

Through my work	26%
I taught myself	39%
I went to a class	8%
A friend or family member showed me	25%
Other:	1%

Q6. If you don't use the Internet now, would you like to learn how to?

Yes	24%
No	71%
Don't Know	5%

Q7. If not, why not?

I'm not interested	47%
It's too expensive	3%
I don't have time	11%
I don't have the technical aptitude to learn to use one	9%
I'm concerned about online security/identity theft	4%
I don't have access to a computer	4%
Other: Too old	9%
Other: No need to	5%
Other: Physically unable	2%

Demographic Characteristics

We're almost finished. I just have a few additional questions that I'd like to ask for classification purposes.

What is your age as of your last birthday? _____ years

50-59	47%
60-64	17%
65+	36%

Are you male or female?

Male	47%
Female	53%

Are you or your spouse or partner currently a member of AARP?

Yes	41%
No	58%
Don't Know	1%

What is your current marital status?

Married	61%
Widowed	12%
Divorced	13%
Separated	2%
Single	10%

What is the highest level of education that you completed?

Less than high school	11%
High school graduate	34%
Some college or technical training beyond high school	26%
College graduate	17%
Post-graduate or professional degree	11%

Which of the following best describes your current employment status?

Employed	46%
Employed or self-employed full-time	34%
Employed or self-employed part-time	12%
Not Employed	53%
Retired and not working	34%
Other such as homemaker	6%
Student	1%
Temporarily unemployed	4%
Disabled/handicapped	7%

What best describes your race?

White, non-Hispanic	75%
Black, non-Hispanic	10%
Hispanic	9%

Households are sometimes grouped according to income. Please indicate which group best estimates your annual household income before taxes. *(Check only one.)*

Less than $10,000	7%
$10,000 to $19,999	11%
$20,000 to $29,999	11%
$30,000 to $39,999	10%
$40,000 to $49,999	7%
$50,000 to $74,999	12%
$75,000 or more	21%