



**Survey of AARP
Montana Members:
Personal Concerns
and Legislative Issues**

February 2007



Survey of AARP Montana Members: Personal Concerns and Legislative Issues

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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

State offices have very little quantitative information about the extent to which members are aware of their activities and what types of activities members would participate in. The *2006 AARP Montana Member Survey* explores the attitudes and opinions of AARP members in the state about various issues including legislative priorities for the state and AARP Montana. Members were asked about their health care and prescription drug coverage, energy and utilities service, identity theft, financial investing, their personal concerns and opinions about legislative priorities, and the type of AARP opportunities or information of most interest to them.

AARP fielded this mail survey of AARP Montana members between October 30th and November 30th, 2006. A random sample of 2,000 AARP members in Montana 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 Montana members returned surveys by the cut-off date, November 19th, providing 1,072 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.0 percent.¹ Survey responses were weighted to reflect the distribution of the age segments in the member population of Montana.

Methodology

This report summarizes the weighted overall findings on all the topics covered in the survey. 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 Montana membership the actual number of people may be substantial. As of December 2006, the number of AARP members in Montana was 153,313. A full annotated questionnaire is presented in Appendix A.

¹ 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 Montana age 50 or older had been surveyed.

Highlights

Health Care and Prescription Drug Coverage

- Half (51%) of all Montana members have Medicare as a source of health care coverage.
- Seven in ten (69%) members are concerned about being able to afford their prescription drugs in the next two years, even though most have health and prescription drug coverage.
- Thirty percent of all members indicate spending \$100 or more per month of their own money on their prescription drug purchases.
- Eight in ten Montana members have taken at least one measure to afford their prescription drugs.

Energy & Utilities

- Almost 4 in 10 (38%) AARP Montana members report difficulties paying their energy bill.
- Most (91%) Montana AARP members have not applied for utility assistance programs largely because they say they are not eligible (53%) or do not want or need government or state help (28%).

Identity Theft and Financial Investing

- One in five (21%) members has been a victim of identity theft or knows someone who has been a victim of identity theft.
- Sixty-six percent of members support security freeze legislation.
- Most members (90%) say retirement is the primary reason they invest in securities.

Personal Concerns and Legislative Priorities

- Affordable health care (79%), Medicare (74%), and remaining in the home as long as possible (70%) are the top three issues of personal concern for Montana AARP members.
- The top issues members view as top or high legislative priorities for AARP Montana are access to affordable prescription drugs (83%), affordable energy rates (80%), and strengthening nursing home policies (76%).

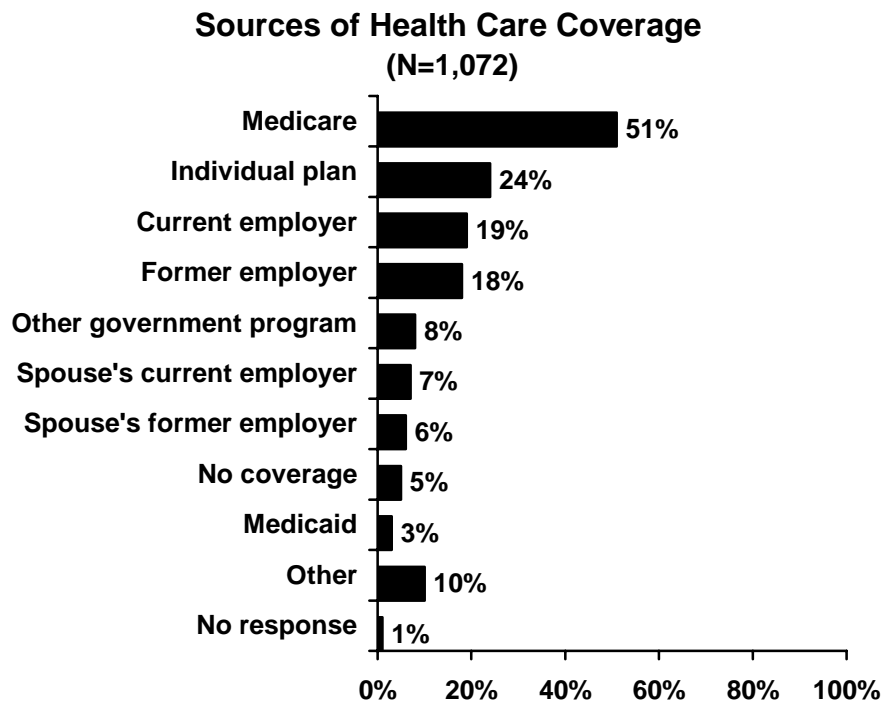
Engagement with AARP

- One in five AARP Montana members has taken a Driver Safety class.
- Montana AARP members say they would be involved in activities such training on important issues such as health care costs (40%), health and wellness sessions (39%) or annual community projects (38%).
- AARP Montana members say they would attend workshops that focus on Social Security (58%), Medicare and Big Sky Rx (55%), or identity theft and fraud (52%).
- Most members would prefer to hear about AARP and AARP activities through direct mail (66%) or local newspapers (57%).

Health Care and Prescription Drug Coverage

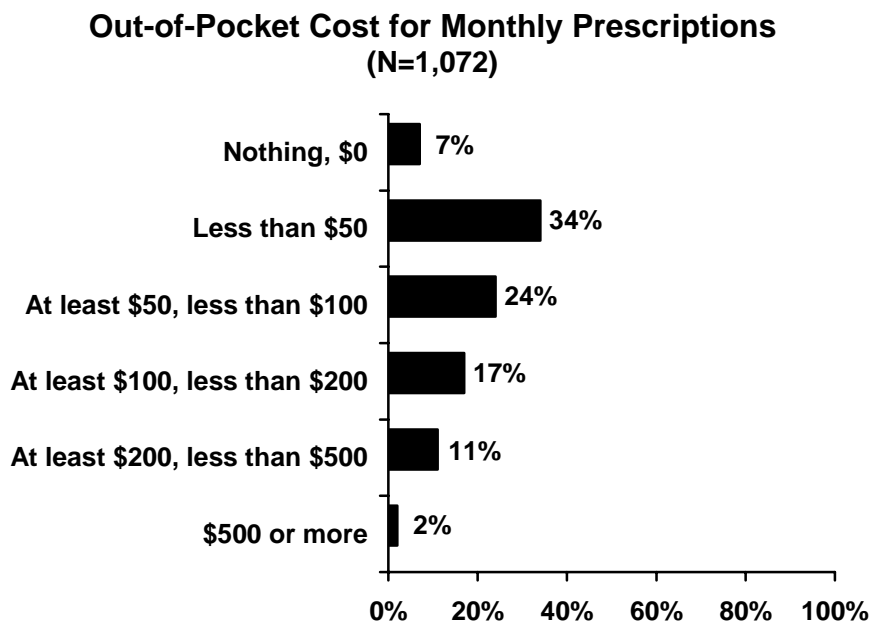
Half of all Montana members have Medicare as a current source of health care coverage.

Health care coverage is an essential aspect to maintaining wellness. Ninety-five percent of AARP Montana members have some form of health care coverage. Half of all Montana members have Medicare as a current source of health care coverage (among individuals age 65 and older, 86% cite Medicare as a source of health care coverage). About one in four members has health care coverage through their or their spouse's current or former employer. An additional one in four has coverage through an individually purchased plan. One in twenty members currently has no health care coverage, insurance, or government benefits.



Three in ten members say they pay \$100 or more each month in out-of-pocket expenses for their prescriptions.

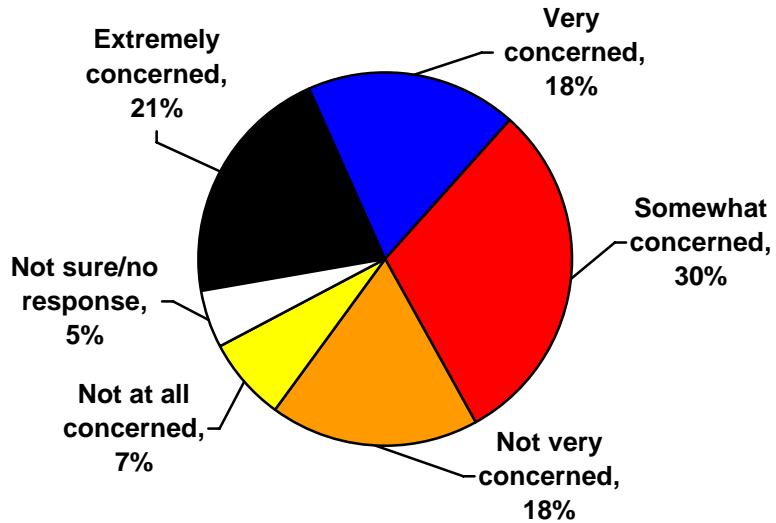
Although three in four members receive help paying for their prescription drugs through Medicare or their health care coverage, many still pay a substantial amount of out-of-pocket expenses for prescriptions. While one third (34%) paid less than \$50 a month for their prescriptions, one quarter (24%) paid between \$50 and \$100, and three in ten (30%) members paid over \$100 per month. Seven percent say they had no out-of-pocket expenses for prescription drugs.



Montanans are concerned about being able to afford their prescription drugs in the next two years, even though most have prescription drug coverage.

About seven in ten AARP Montana members say they are concerned about being able to afford the cost of needed prescription drugs over the next two years. Given that almost one third of members currently pay over \$100 per month in out-of-pocket expenses for their prescriptions, it is understandable that members are concerned about affording their prescription drugs in the future.

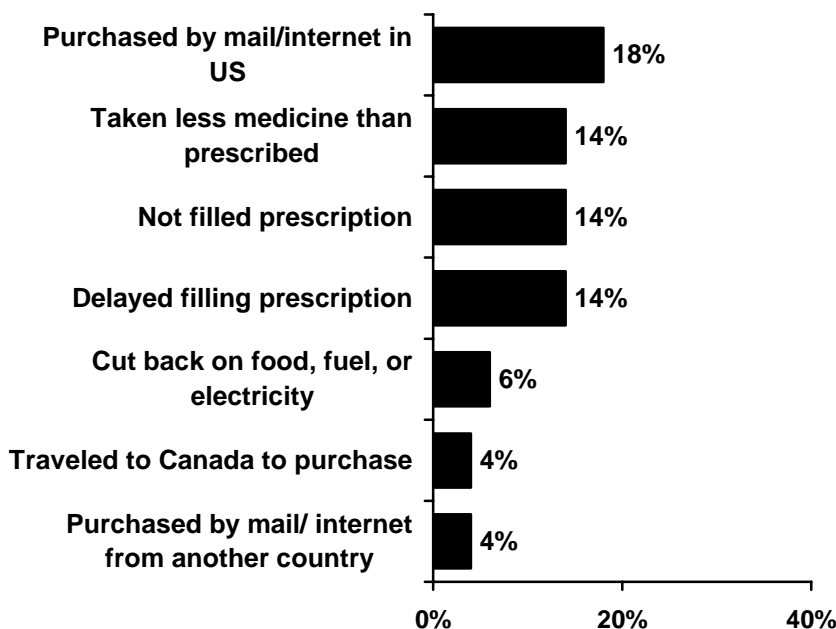
Concern About Being Able to Afford Prescription Drugs Over the Next Two Years*
(N=1,072)



* Chart may not add up to 100% due to rounding.

More than eight in ten Montana members have taken measures to reduce their prescription drug expenses.

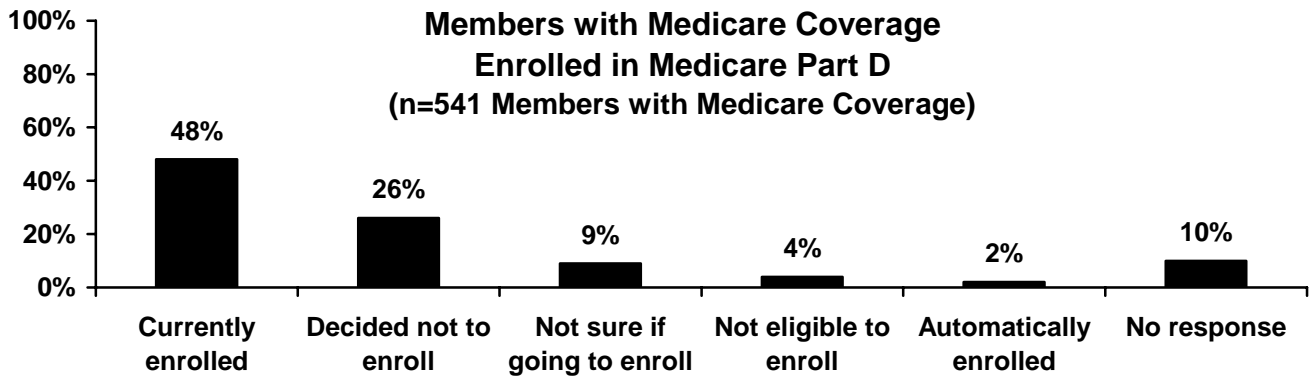
Critical Measures Taken to Afford Prescription Drug Costs
(N= 1,072)



Many Montana members have taken potentially dangerous or cost-saving measures in order to afford their prescription drugs. Fourteen percent of members have taken health risks such as taking less medicine, not filling a prescription, or delaying filling a prescription. One in five members has taken the cost-saving measure of purchasing prescriptions by mail or internet from a U.S. company. Fewer members have purchased prescriptions from a non-U.S. company or traveled to Canada to purchase prescription drugs.

Half of all members who have Medicare as a source of health care coverage are enrolled in Medicare Part D.

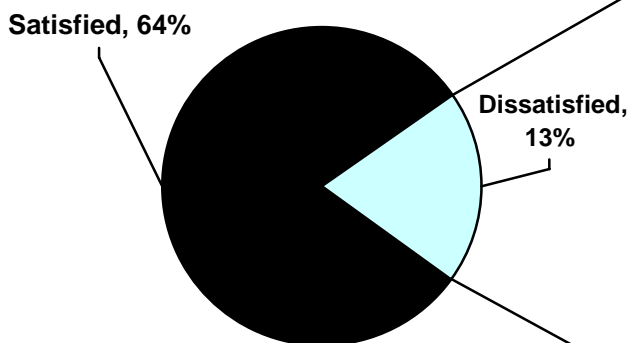
Half of all Montana members with Medicare coverage are enrolled in Medicare Part D, which provides optional coverage for prescription drugs. While one in four say they decided not to enroll, nine percent are not sure if they are going to enroll and four percent of members with Medicare coverage say they are ineligible to enroll in Part D.²



Most members enrolled in Medicare Part D are satisfied with the plan.

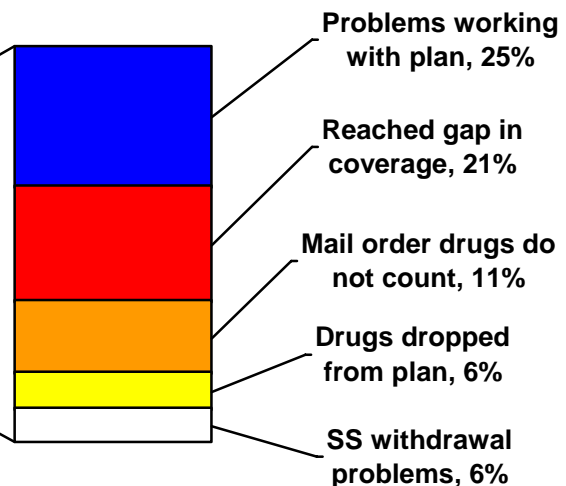
Among those members currently enrolled in Medicare Part D, two in three are satisfied with their plan but one in eight are dissatisfied with their plan.² When asked why they were dissatisfied with their plan, the most common response was problems working with the plan.

Satisfaction With Part D Plan*
(n=541 Members with Medicare Coverage Enrolled in Medicare Part D)



* Neither satisfied nor dissatisfied (14%)
Not sure (7%), No response (1%)

**Top Reasons for Dissatisfaction
With Part D Plan**
(n= 53 Dissatisfied Members Enrolled in Part D)

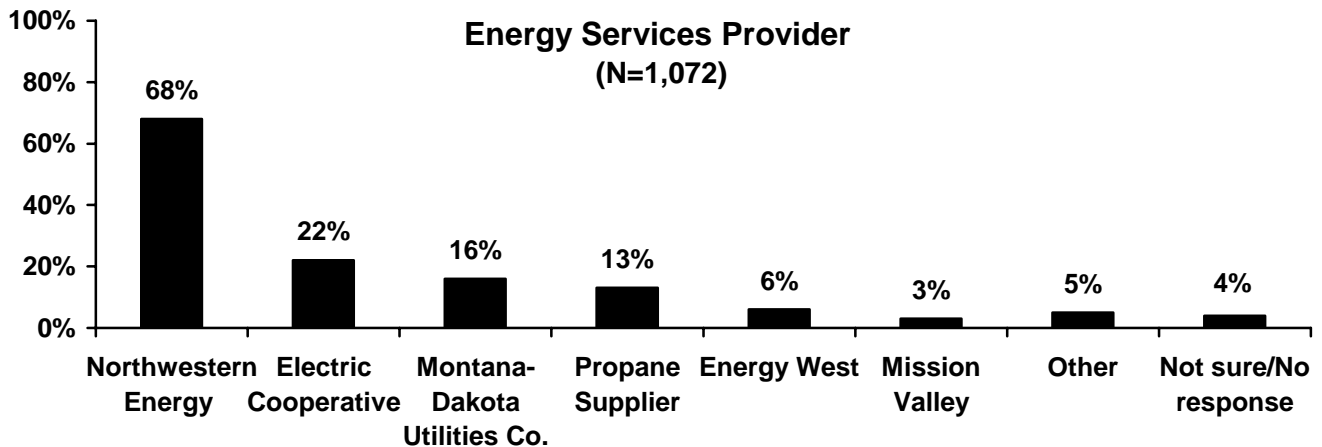


² Although all respondents were asked about enrollment in Medicare Part D, these analyses are based on members with Medicare coverage. See annotation for complete response pattern.

Energy and Utilities

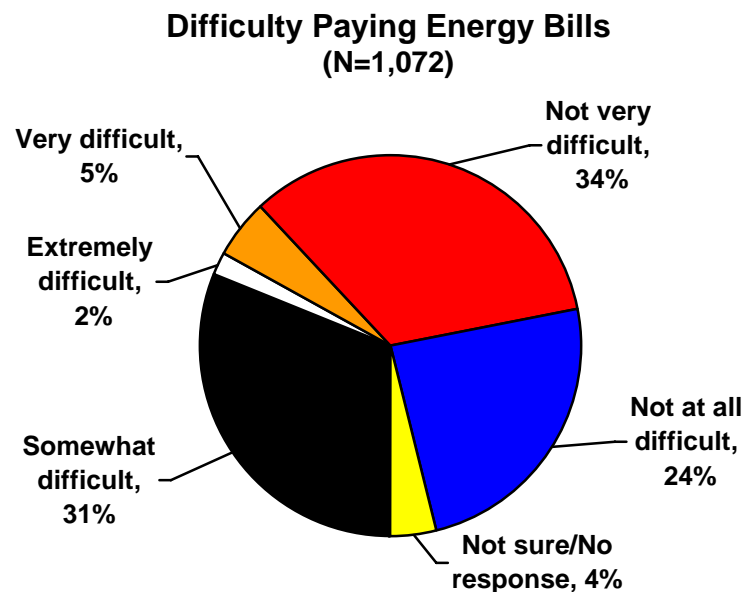
One in three AARP Montana members report difficulty paying energy bills; however, most have not applied to utility assistance programs.

Two in three members in Montana (68%) receive their energy services from Northwestern Energy while nearly one-quarter (22%) receive their services from Electric Cooperative.



More than one third (38%) of members say paying their energy bill is at least somewhat difficult. Most (91%) AARP Montana members have not applied for assistance with their energy bill. When questioned as to why, the majority reported that they were ineligible for the programs (53%) or did not want or need assistance from the government/state (28%). Six percent reported having no prior knowledge of energy assistance programs while a small minority (4%) reported receiving assistance from family or other sources when needed. The Federal

Energy Assistance program (known as *LIEAP* in Montana) is the most common program applied to by members who are seeking energy assistance.³



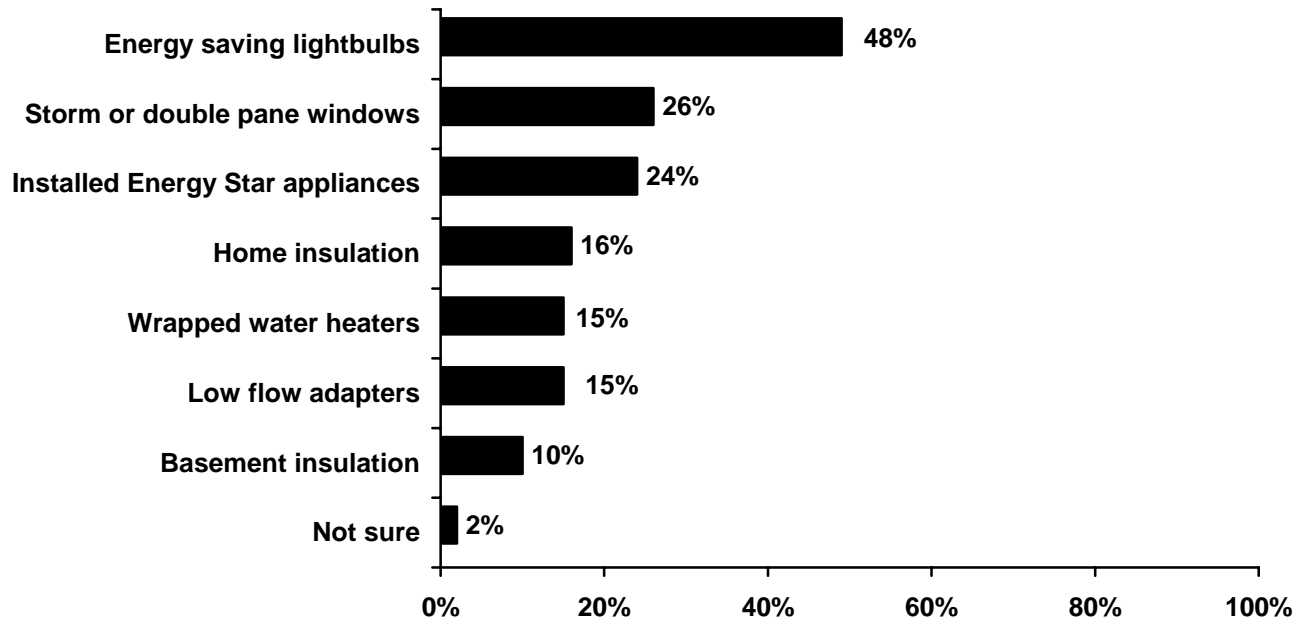
³ LIEAP stands for Low-Income Energy Assistance Program.

Reasons Members Have Not Applied to Energy Assistance Programs (N=975)	
I'm not eligible	53%
I don't want/need help from government/state	28%
Haven't heard of these programs	6%
I get financial help from family when needed	3%
I get financial help from other sources when needed	1%
Other	8%
No response	6%

Energy Assistance Programs Members Have Applied To (N=1,072)	
None	91%
Federal Energy Assistance (LIEAP in Montana)	4%
Energy audits and weatherization services	1%
Utility company monthly bill discount (USB)	1%
Electrical cooperative low-income discount	<.5%
Energy Share	<.5%
No response	3%

While few members have applied for help to pay their energy bills, many use energy saving or weatherizing features that can help lower the cost of their energy bill. Almost half of all members use energy saving light bulbs, one in four has storm or double pane windows, and about one in six has insulated their home or wrapped their water heater.

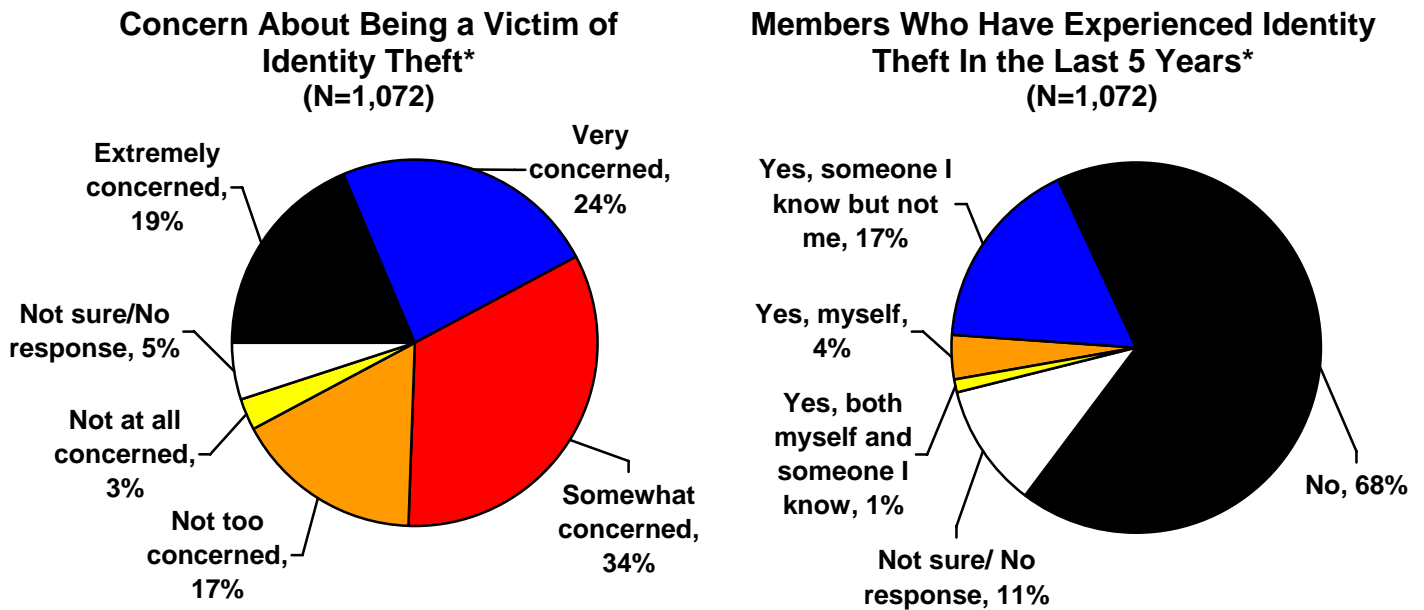
Energy Saving/Weatherization Used (N=1,072)



Identity Theft

Becoming a victim of identity theft is a concern among AARP Montana members.

One in five members has themselves been or knows someone who has been a victim of identity theft. Although the majority of members have not been a victim of identity theft, 77 percent express concern about becoming a victim with over four in ten saying they are extremely (19%) or very (24%) concerned.



* Chart may not add up to 100% due to rounding

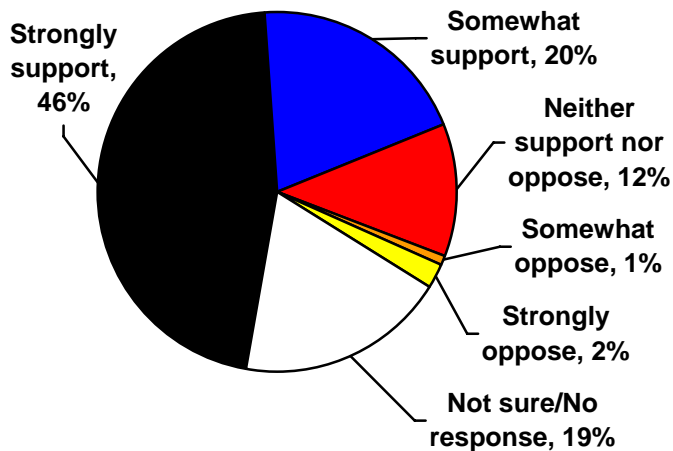
When asked what places or people members would turn to for help if they thought they were a victim of identity theft, more than three in four members say they would turn to local law enforcement or their credit card company. About half would turn to state-specific sources such as the Montana Attorney General's Office or the Montana Consumer Protection Office.

Where AARP Montana Members Would Turn to for Help if They Were a Victim of Identity Theft (N=1,072)	
Local law enforcement	80%
Montana Attorney General's Office	50%
Credit card company	74%
Montana Consumer Protection Office	48%
National credit bureau	43%
Personal lawyer	32%
Other	5%

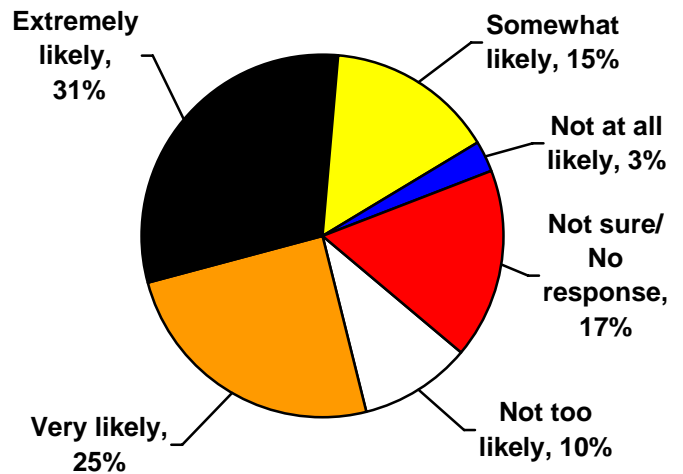
Two in three of all members would both support legislation imposing a security freeze blocking unauthorized access to credit files and sign up to place a security freeze on their credit files.

Montana is considering legislation to allow consumers to place a security freeze on their credit files with the three major credit reporting agencies that would block unauthorized access to their files. If consumers want to open a new credit account or get a new loan, they would need to lift the freeze. Consumers could also lift the freeze for a period of time or could lift it for a specific creditor. Members were asked to rate their level of support regarding this proposed security freeze legislation. Almost half of all members report that they would strongly support this legislation, while another one in five would somewhat support this. In line with such support for the proposed security freeze legislation, over half (56%) or members say that they would be extremely or very likely to sign up for this service.

Support or Opposition to Security Freeze Legislation (N=1,072)



Likelihood of Using a Security Freeze* (N=1,072)



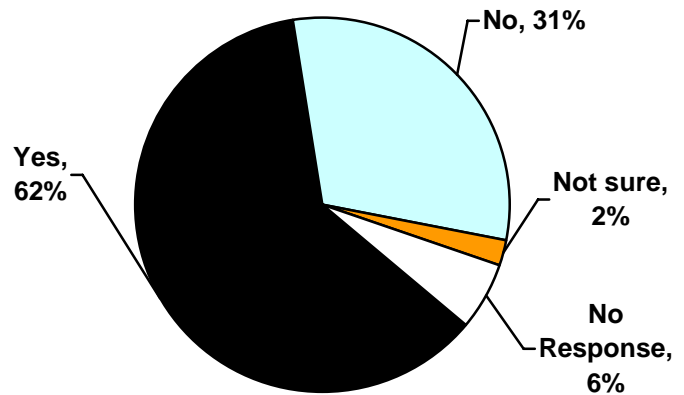
* Chart may not add up to 100% due to rounding

Financial Investing

Almost two-thirds of all AARP Montana members currently invest in securities.

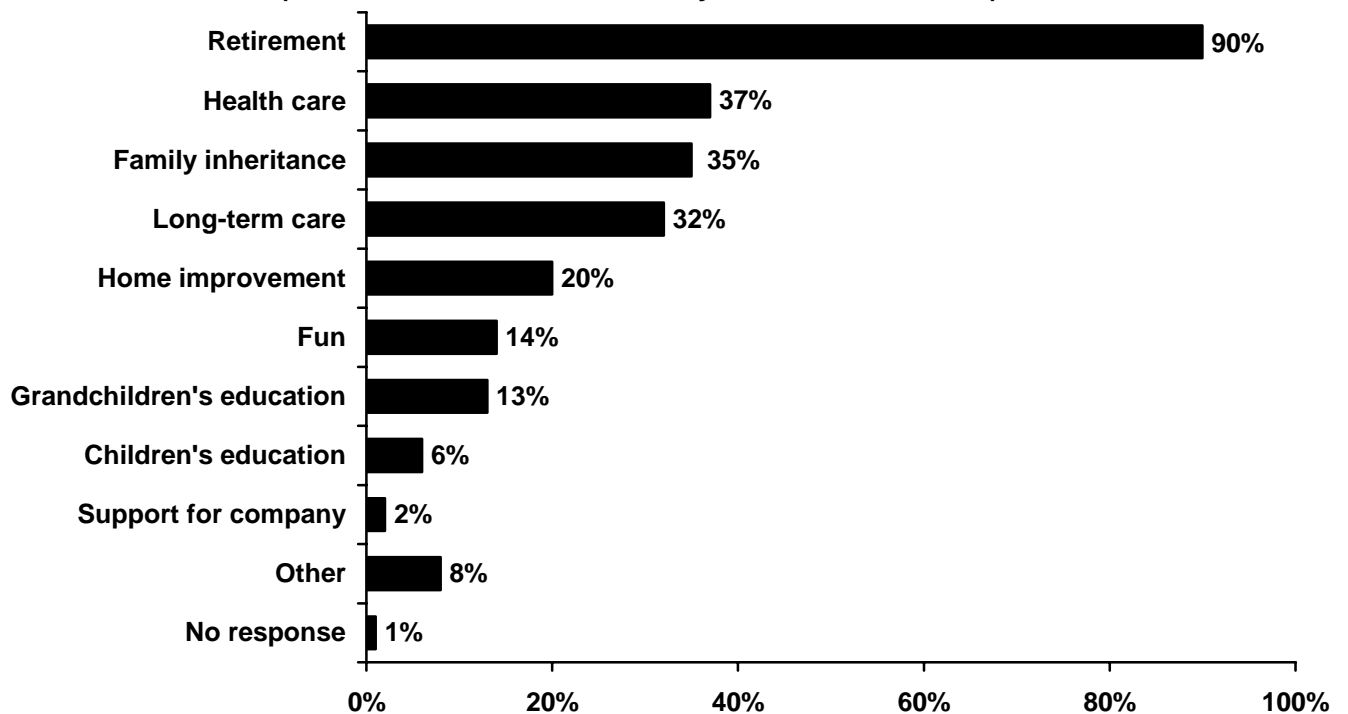
Sixty-two percent of AARP Montana members say they invest in financial securities such as stocks, bonds, or mutual funds. Among those who invest, nearly all indicate retirement as their primary reason for investing. Other significant reasons for investing include to provide an inheritance for family and to help pay for long-term care and health care expenses.

Percent of AARP Montana Members Who Invest in Securities*
(N=1,072)



* Chart may not add up to 100% due to rounding

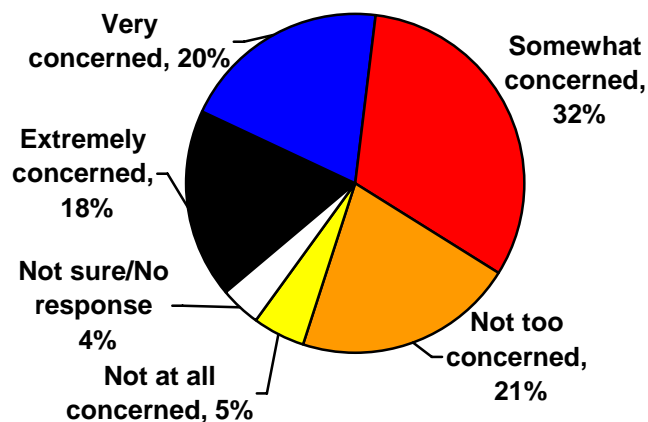
Reasons Why AARP Montana Members Invest
(n=667 Members who Currently Invest in Securities)



Seven in ten members are concerned about being a victim of a financial crime.

While only eight percent of members have been exposed to investor fraud, seven in ten members are concerned about being the victim of financial crimes. When asked where or to whom they would turn to for help if they had concerns about the legitimacy of an investment opportunity, most members would turn to the Montana State Attorney General's Consumer Protection Unit or personal resources such as a broker or lawyer.

Concern About Becoming a Victim of Financial Crime (N=1,072)



Where Members Would Turn to For Concerns About the Legitimacy of an Investment (N=1,072)

Montana State Attorney General's Consumer Protection Unit	36%
Personal broker	31%
Montana State Auditor's Securities Division	28%
Better Business Bureau	28%
Personal bank	23%
Personal lawyer	18%
U.S. Securities and Exchange Commission (SEC)	17%
Friend or relative	16%
Other	5%
Not sure	14%
No response	3%

Fear of losing money and market volatility are members' top concerns about investing in the stock market.

Although two in three Montana members invest in securities, the fear of losing money and market volatility are cited as the top two concerns regarding investing in the stock market today. About one in four members say the lack of ethics in the marketplace, the state of the economy, and the lack of significant consumer protections or means of recourse for harmed investors are concerns for them when thinking about investing in the current stock market.

Main Concerns or Worries About Investing in the Stock Market (N=1,072)

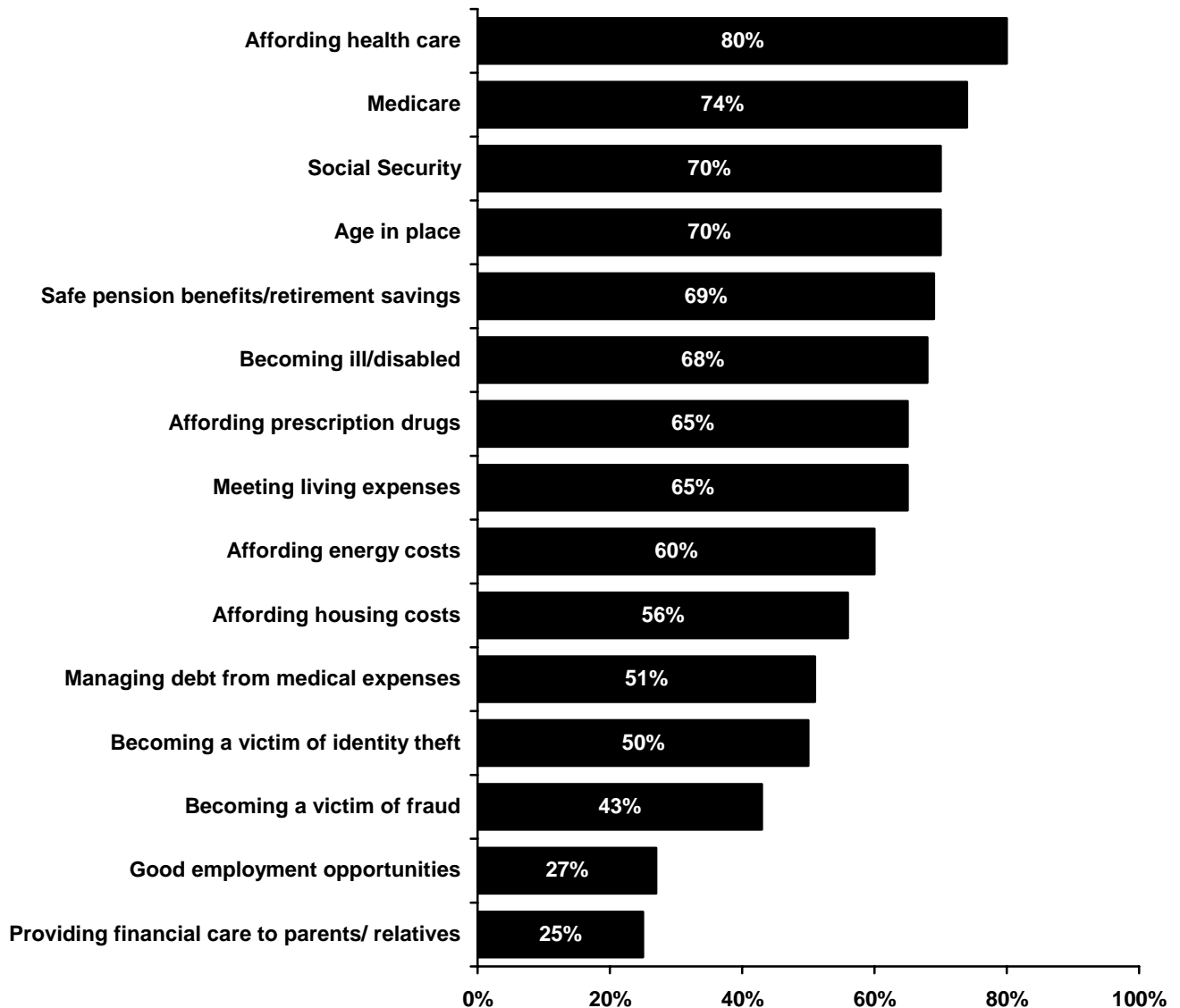
Fear of losing money	53%
Market volatility	34%
Lack of ethics in the marketplace	28%
The state of the economy	24%
Lack of confidence in the stock market generally	23%
Lack of significant consumer protection/ means of recourse for harmed investors	22%
Level of competence of stockbrokers and financial advisers	19%
Lack of accountability	18%
Fear of being a victim of fraud	15%
Insider trading	13%
Lack of internal controls and checks	11%
Insufficient disclosure of risks to investors	10%
Accuracy of published financial statements	9%
Other	6%
None- I do not plan to invest in the stock market	16%

Personal Concerns and Legislative Priorities

Affording health care, Medicare, and Social Security are Montana members' top concerns.

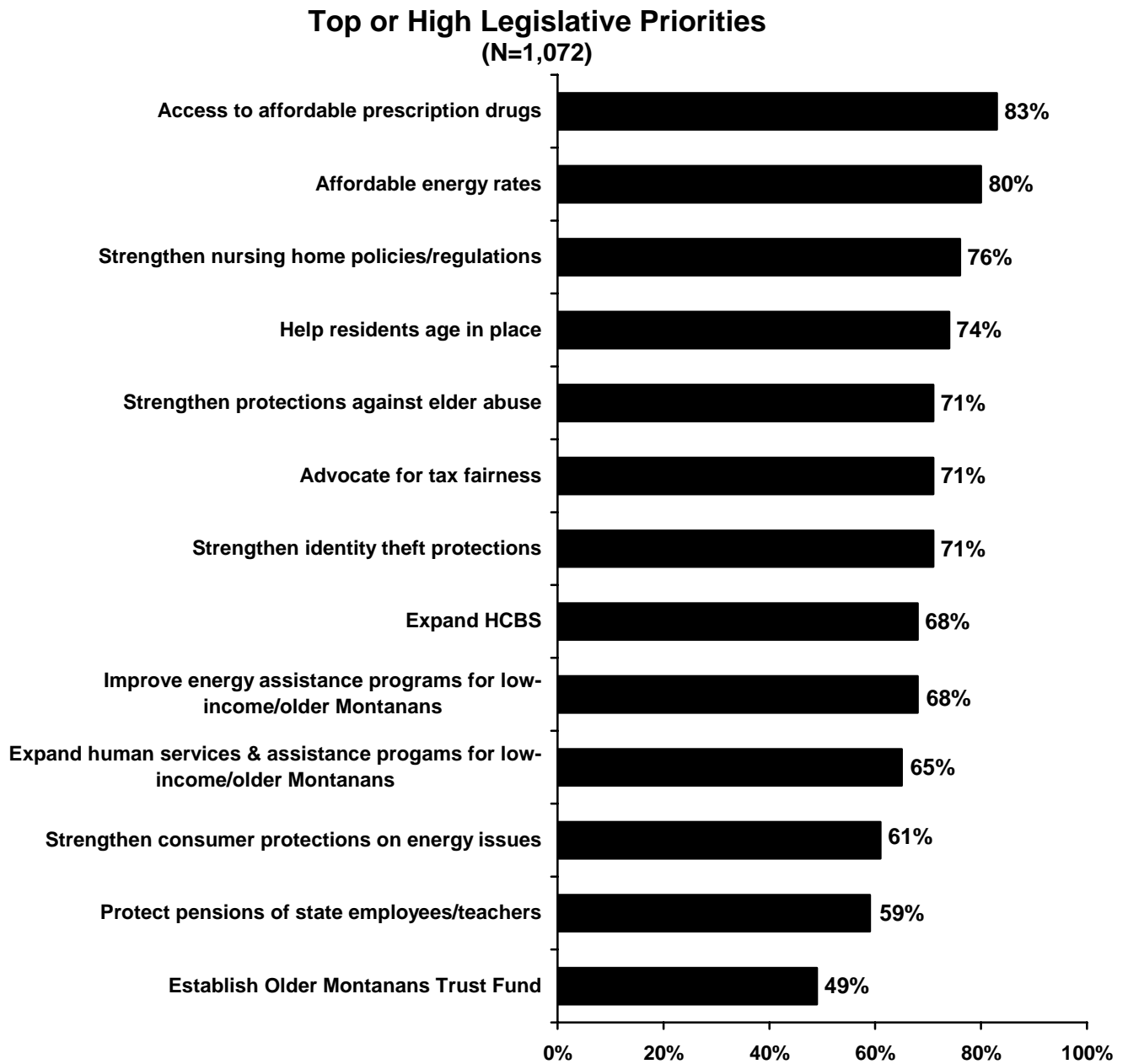
When asked to rate their level of concern regarding various personal issues, Montana members indicate that affording the cost of health care is their top concern – eight in ten say they are extremely or very concerned about this issue. Seven out of ten members say Medicare, aging in place, Social Security, and assuring their pension benefits and retirement savings are safe are their top personal concerns.

**Top Concerns of AARP Montana Members
(N=1,072)**



Montana members say affordable prescription drugs and energy rates as well as protections related to nursing homes, aging in place, and elder abuse should be AARP Montana’s top legislative priorities.

Members were asked to prioritize issues they would like to see AARP Montana work on. More than three-quarters of members view prescription drugs, affordable energy rates, and nursing home policies as top or high legislative priorities for AARP Montana. Many of the issues members say should be top legislative priorities for AARP Montana are issues members are extremely or very concerned about.



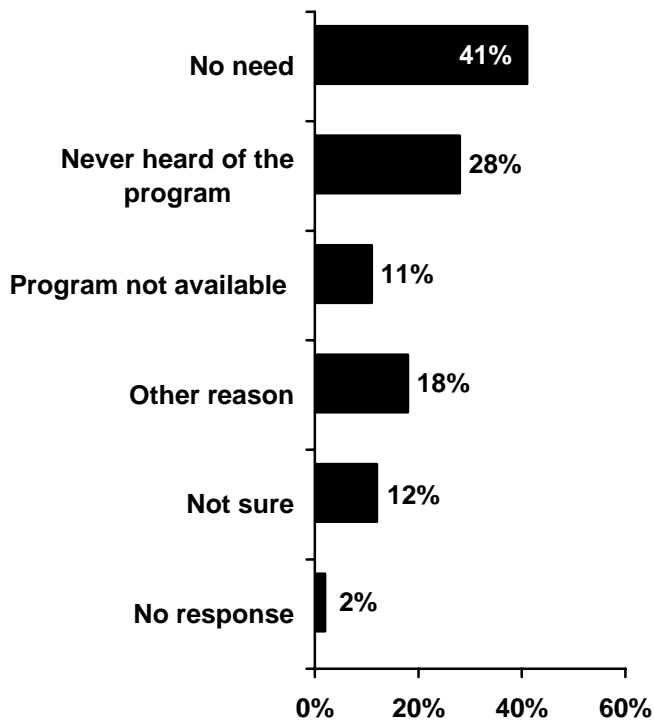
Engagement with AARP

One in five Montana members has taken an AARP Driver Safety class.

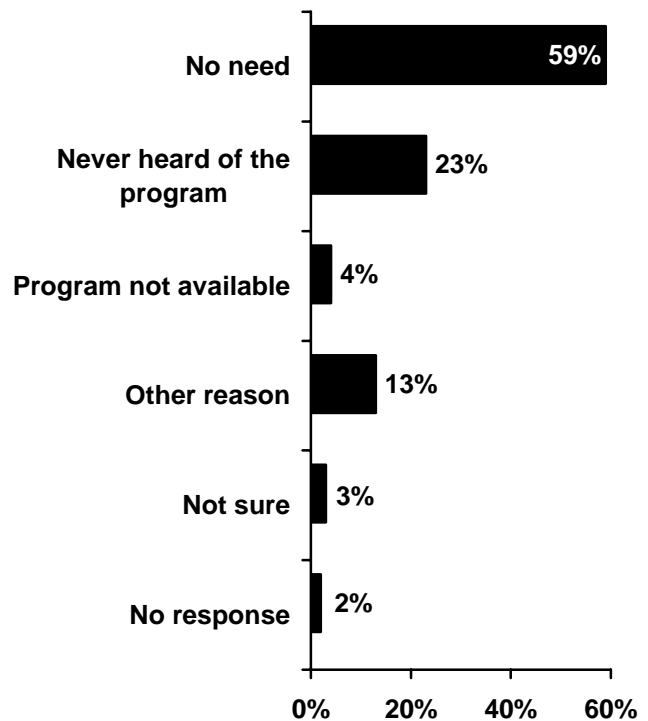
Driver Safety classes and the AARP Tax Aide program are two programs AARP Montana offers in communities throughout Montana for residents age 50 or older. Members who successfully complete the Driver Safety class may be eligible for a discount on their auto insurance. Two in five (21%) Montana members have taken advantage of this discount opportunity and have taken an AARP Driver Safety class.

During the tax season, AARP volunteers help older residents complete and file their taxes at no cost through the AARP Tax Aide program. One in fifteen (6%) Montana members have received tax help through AARP Tax Aide. Among members who have not received an AARP service, only one in ten or less say that the programs are not available in their community. The top two reasons most members have not used AARP Tax Aide or AARP Driver safety is because they are unaware of the services or feel they don't need the services.

Reasons for Not Participating in AARP Driver Safety Class*
(n=812 Members Who Have Never Taken An AARP Drivers' Safety Class)



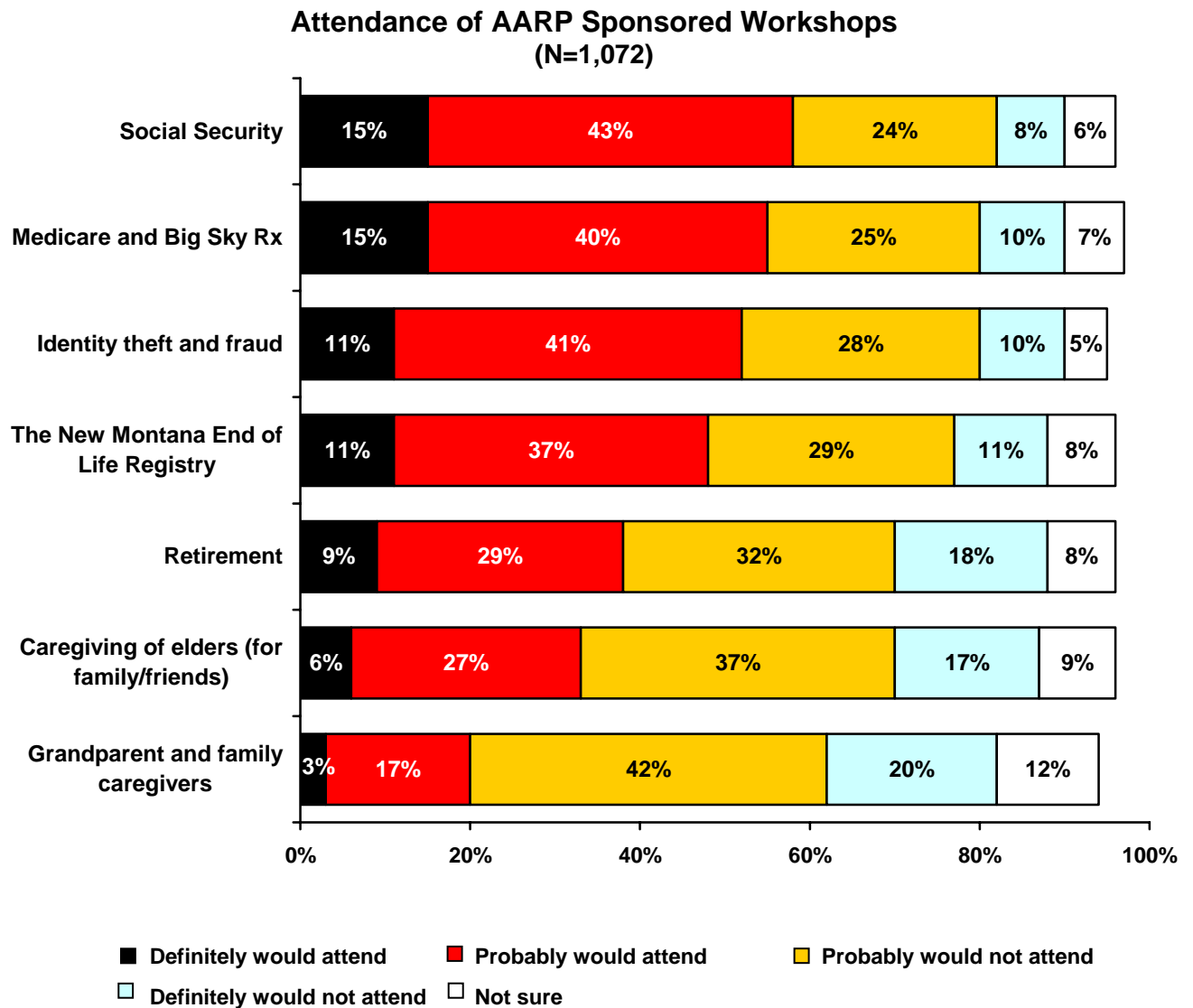
Reasons for Not Seeking Help From AARP Tax Aide Program*
(n=981 Members Who Have Never Sought Help From AARP's Tax Aide Program)



* Chart may add to more than 100% due to rounding.

More than half of all members say they would attend workshops focused on topics such as Social Security, Medicare and Big Sky Rx, or identity theft and fraud.

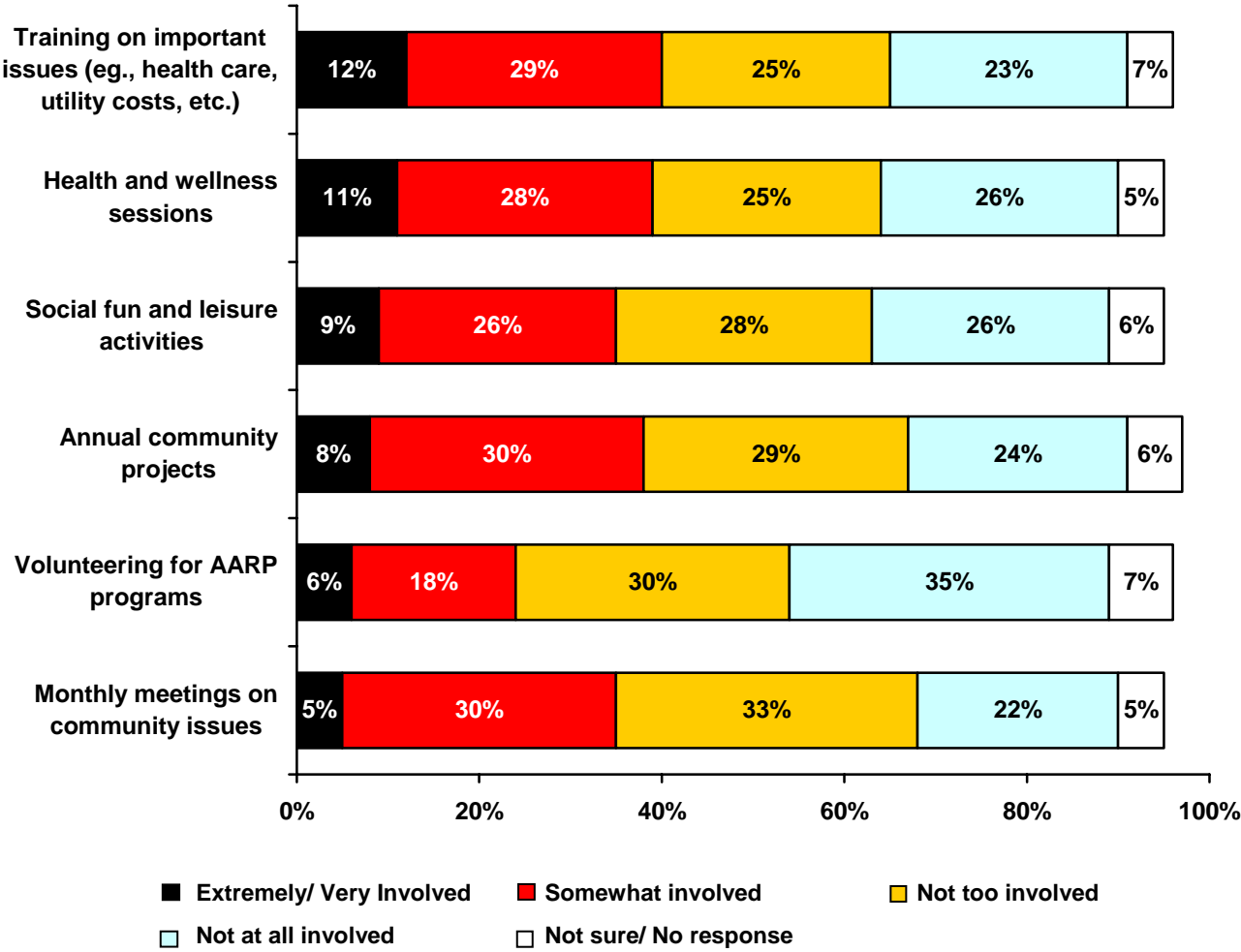
When asked to consider whether or not they would attend various AARP Montana workshops in their community, many members would attend workshops that directly relate to their life and their well being. More than half of all members say they would definitely or probably attend workshops related to Social Security, Medicare and Big Sky Rx, or identity theft and fraud.



Members would involve themselves in AARP Montana activities based on issues relevant to them such as training on important issues or health and wellness sessions.

AARP Montana members would support and become involved in AARP activities that they find important or that would benefit themselves and their community. Four in ten members say they would be involved (extremely/very: 12%, somewhat: 29%) in training to help AARP Montana address important issues such as affordable utilities, health care coverage, or aging services. Another four in ten would get involved in health and wellness sessions or annual community projects that benefit local seniors.

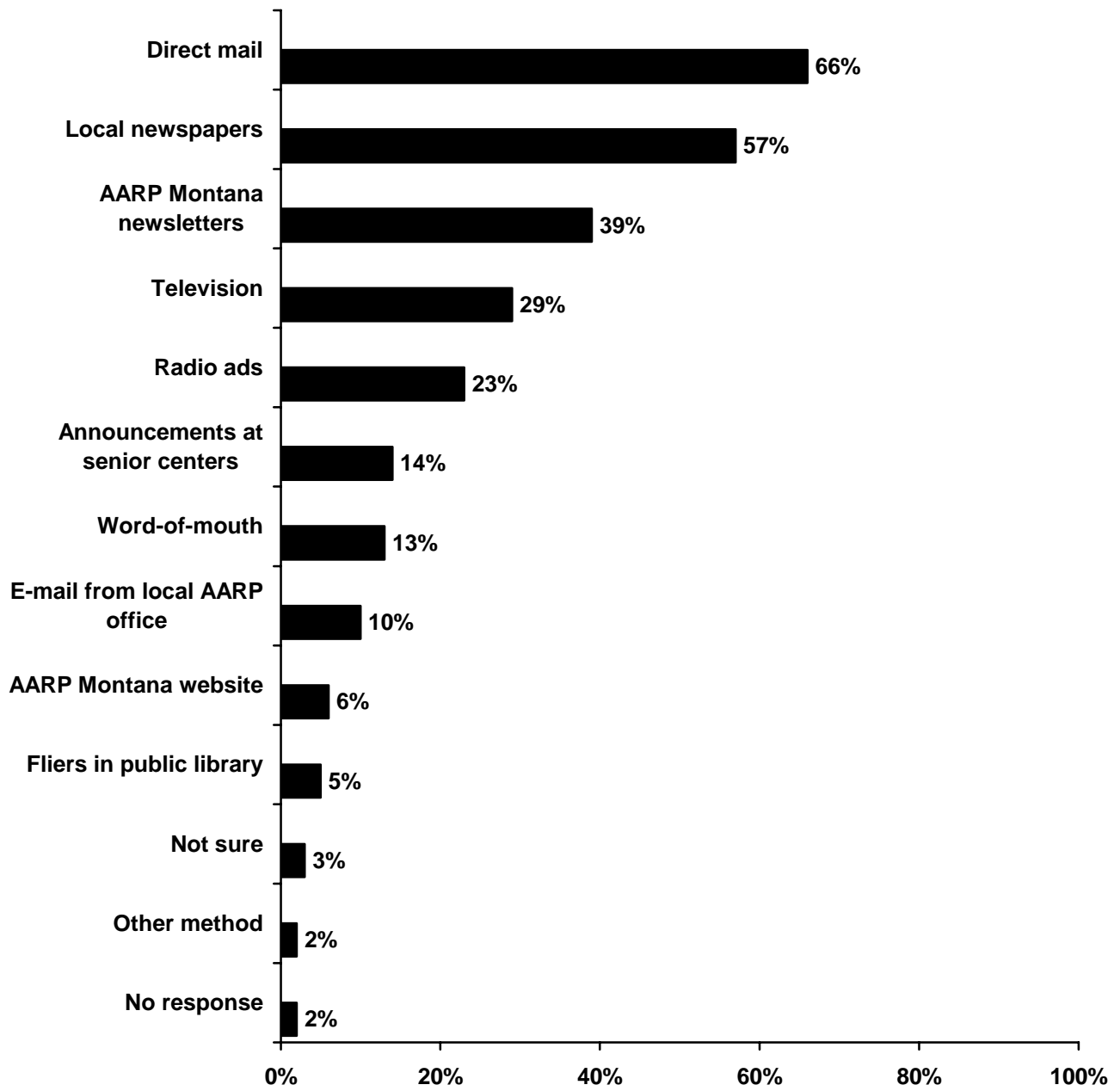
Potential Involvement in AARP Montana Activities
(N=1,072)



Over half of all AARP Montana members want to learn about AARP activities and events through the mail or in local newspapers.

AARP Montana members express a variety of ways in which they want to hear from AARP. The top two preferred methods of contact are direct mail (66%) and local newspapers (57%), although three in ten members say they would prefer television.

**Preferred Method of Contacting AARP Montana Members
(N=1,072)**



Conclusions

Health care is important to AARP members in Montana, as 80 percent of all members view affordability of health coverage and prescription drugs as top or high. Although most members have some form of prescription drug coverage, three in ten spend more than \$100 per month on their prescription drugs and most are concerned about being able to afford prescription drugs in the next two years.

In addition to health care and prescription drugs, issues such as affordable energy rates and strengthening nursing home policies and regulations are also viewed as top or high priority issues by three in four members.

Almost four in ten AARP Montana members have experienced difficulties paying their energy bills; however, only a few have applied for energy assistance. While most members say they are not eligible for the programs, almost three in ten say they do not want government or state help.

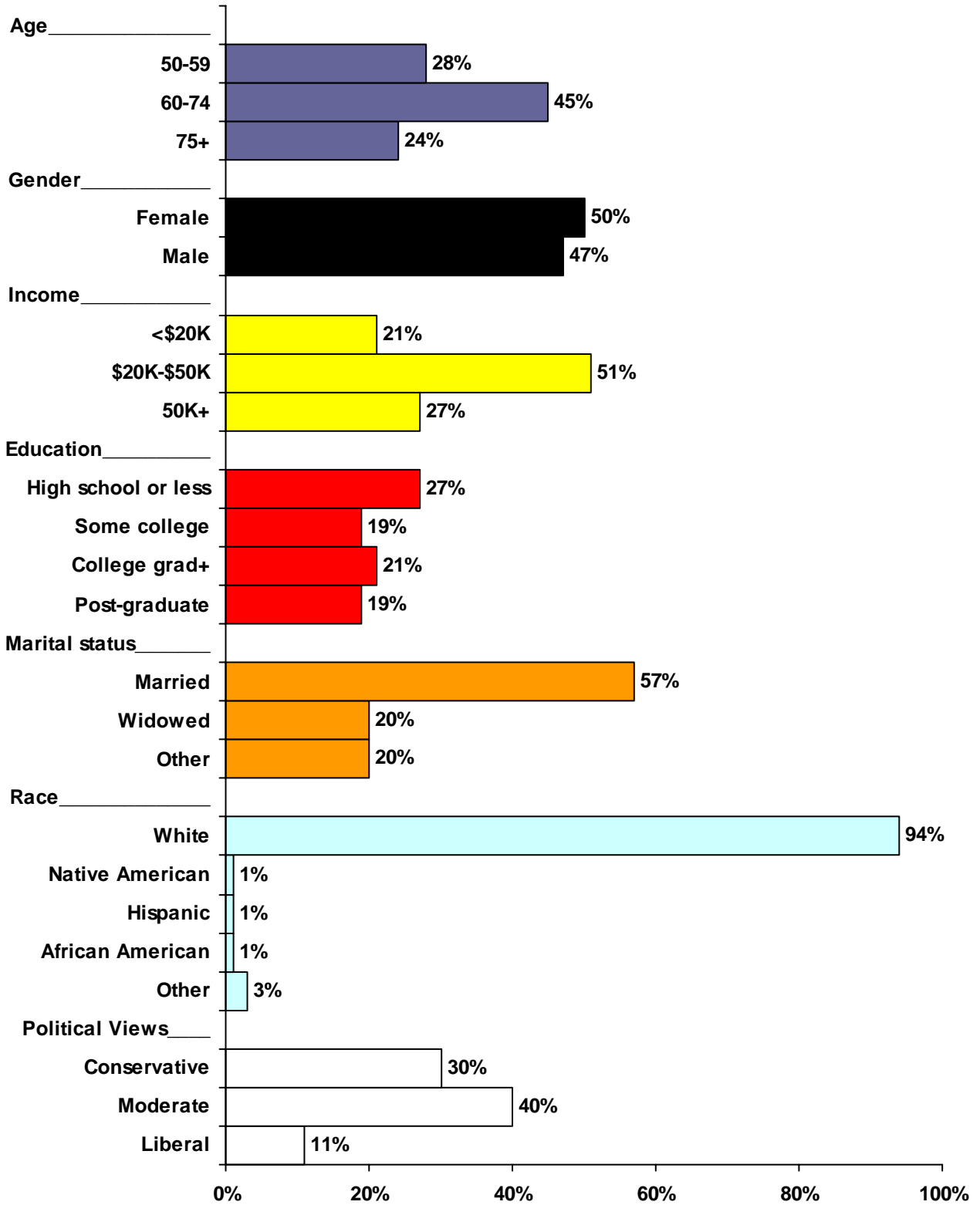
AARP members in Montana are concerned about identity theft and becoming a victim of identity theft. This isn't surprising because about one-fifth of all members in Montana say they and/or someone they know has experienced identity theft.

Six in ten AARP Montana members invest in securities and almost all members do so for retirement. While eight percent of members have been exposed to investor fraud, seventy percent are concerned about being the victim of financial crimes.

Finally, members would be engaged in activities that are personally relevant and beneficial to them or their community. More than half of all Montana members say they would attend workshops that focus on Social Security, Medicare and Big Sky Rx, or identity theft and fraud.

Based on the wealth of information gained about members' concerns, priorities, and interests, AARP Montana is in a prime position to become a champion for its members.

Demographic Characteristics (N=1,072)



APPENDIX A
Annotated Questionnaire

2006 AARP MONTANA MEMBER SURVEY

AARP Members Weighted N =1,072; Response Rate =54%; Sampling Error =± 3.0%)
(Percentages may add to more than 100% due to rounding)

Personal Concerns

1. Below is a list of concerns that have been expressed by people age 50 and older. Please check the box that most closely matches your level of concern about each item.

	Extremely Concerned <u>%</u>	Very Concerned <u>%</u>	Somewhat Concerned <u>%</u>	Not very Concerned <u>%</u>	Not at all Concerned <u>%</u>	Not Sure <u>%</u>	No Answer <u>%</u>
a. Affording the cost of prescription drugs	32	33	21	7	2	1	3
b. Having Social Security as a base for retirement income	38	32	17	6	3	1	3
c. Affording the cost of my energy services	27	33	26	8	3	<.5	4
d. Having Medicare as a base for retirement health insurance.....	41	33	15	5	1	1	3
e. Staying in my own home as long as possible as I get older	42	28	16	6	4	<.5	4
f. Having enough money to meet daily living expenses	36	29	20	8	4	<.5	3
g. Having good employment opportunities	11	16	23	18	21	3	7
h. Assuring my pension benefits and retirement savings are safe	45	24	14	6	6	1	4
i. Affording the cost of health care	52	28	11	4	2	<.5	4
j. Affording my housing costs	28	28	22	13	5	1	4
k. Becoming ill or disabled.....	40	28	22	6	2	<.5	3
l. Becoming a victim of fraud or unfair business practices	19	24	30	17	6	1	3
m. Being a victim of identity theft.....	25	25	29	13	4	1	3
n. Providing care or financial support for parent or relative	11	14	24	20	22	3	6
o. Managing significant debt from medical expenses	25	26	24	15	6	1	4

2. **AARP also offers a Driver Safety Program in communities throughout Montana for residents age 50 or older where upon successful completion of the program they may be eligible for a discount on their auto insurance. Have you ever taken an AARP Driver Safety class?**

%

- 21 Yes → **GO TO QUESTION 4**
76 No
1 Not sure → **GO TO QUESTION 4**
2 No Answer

3. **Why have you NOT taken an AARP Driver Safety class? [Check (✓) ALL that apply] (n=812)**

%

- 28 Have never heard of the AARP Driver Safety program
11 Program not available in my community
41 Don't think I need to at this time
18 Other reason: (specify) _____
12 Not sure
2 No Answer

4. **AARP also offers a program in communities throughout Montana during the tax season where AARP volunteers help older residents complete and file their taxes at no cost called the AARP Tax-Aide program. Have you ever sought help from the AARP Tax-Aide program?**

%

- 6 Yes → **GO TO QUESTION 6**
92 No
1 Not sure → **GO TO QUESTION 6**
3 No Answer

5. **Why have you NOT sought help from AARP's Tax-Aide program? [Check (✓) ALL that apply] (n=981)**

%

- 23 Have never heard of the AARP Tax Aide program
4 Program not available in my community
59 Don't think I need this type of assistance at this time
13 Other reason: (specify) _____
3 Not sure
2 No Answer

6. If AARP has or were to offer any of the above programs, services, or activities in your community how would you want to find out about them? [Check (√) ALL that apply]

- %
- 23 Through radio ads
- 57 In local newspaper
- 5 In fliers posted in public library
- 66 Direct mail
- 29 Through public access TV or local cable channel
- 14 Announcement at local senior center
- 13 Through word-of-mouth
- 6 On AARP Montana website
- 10 In email from local AARP office
- 39 In AARP Montana’s UPDATE & other newsletters
- 2 Other: (specify) _____
- 3 Not sure
- 2 No Answer

7. If offered in your local community, how involved do you think you would be in each of the following AARP Montana activities?

	Extremely Involved <u>%</u>	Very Involved <u>%</u>	Somewhat Involved <u>%</u>	Not too Involved <u>%</u>	Not at all Involved <u>%</u>	Not Sure <u>%</u>	No Answer <u>%</u>
a. Monthly meetings that educate and inform AARP members about community issues.....	1	4	30	33	22	5	4
b. Annual community projects such as helping low-income seniors winterize their homes, make minor home repairs, etc.	2	6	30	29	24	6	4
c. A training session to become a volunteer for AARP programs like Tax-Aide, Driver Safety, or Community Action Teams	1	5	18	30	35	7	5
d. Health and wellness sessions like walking tours, physical and mental fitness exercises, healthy cooking classes or Montana Senior Olympic training sessions ..	2	9	28	25	26	5	4
e. Issue training to help AARP Montana address important issues like affordable utilities, health coverage, consumer protection, and aging services, etc.	3	9	29	25	23	7	5
f. Social fun or leisure activities like trips, tours, pot-luck dinners, etc.....	3	6	26	28	26	6	4

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

%

- 22 Yes, at home and work and other places
- 42 Yes, only at home
- 4 Yes, only at work
- 3 Yes, only at other places like the library, community center, senior center, friends
- 25 No → **GO TO QUESTION 10**
- 4 No Answer

9. How often do you access to the Internet or use online services such as America Online (AOL)?(n=754)

%

- 11 Never
- 50 At least once a day
- 24 At least once a week but not every day
- 6 At least once a month but not every week
- 7 Less than once a month
- 1 Not sure
- 1 No Answer

10. Would you use the Internet more if you had access to free or low cost computer skills training?

%

- 28 Yes
- 49 No
- 20 Not sure
- 4 No Answer

11. AARP Montana is considering holding some workshops in your community on a variety of topics. If offered in your community, would you attend:

A workshop or meeting on:	Definitely	Probably	Probably	Definitely	Not	No
	Would Attend	Would Attend	Would Not Attend	Would Not Attend	Sure	Answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. The new Montana End of Life Registry – learn how to express your wishes for care at the end of life in one simple-to-use form provided by the state	11	37	29	11	8	4
b. Grandparent and family caregivers – gain information and tools on how to ensure quality health care and education for family in your car	3	17	42	20	12	7
d. Retirement – learn more about financially preparing for retirement and protecting assets.....	9	29	32	18	8	5
e. Identity theft and fraud – learn about financial and investment fraud and how to protect yourself	11	41	28	10	5	4
f. Social Security – learn about latest policy proposals and developments affecting this program.....	15	43	24	8	6	4
g. Medicare and Big Sky Rx – learn about these program benefits and your options.....	15	40	25	10	7	4
h. Caregiving of elders (for family/friends) – learn how to help elders you care about with senior services.....	6	27	37	17	9	4

Identity Theft

Identity theft can occur when someone gets access to your bank accounts, checking accounts, or credit cards, as well as personal information about you like your name, Social Security number, birth date, or mother’s maiden name. The identity thief then uses this information to fraudulently open new accounts or loans, make large purchases, or even pay someone else’s bills.

12. How concerned are you about becoming a victim of identity theft?

<u>%</u>	
19	Extremely concerned
24	Very concerned
34	Somewhat concerned
17	Not too concerned
3	Not at all concerned
1	Not sure
4	No Answer

13. If you thought someone accessed your personal information and was using it for their own purposes without your consent, which of the following places or people would you turn to for help? [Check (√) ALL that apply]

%
80 Local law enforcement
50 Montana Attorney General's office
43 National Credit Bureau
74 Credit card company
48 Montana Consumer Protection Office
32 Personal lawyer
5 Other:(specify) _____
4 No Answer

14. In the last 5 years, have you or someone you know experienced identity theft?

%
4 Yes, I was a victim of identity theft
17 Yes, someone I know was a victim of identity theft but not me
1 Yes, both myself and someone I know was a victim of identity theft
68 No, not I or anyone I know have been a victim of identity theft
7 Not sure
4 No Answer

15. Montana is considering legislation to allow consumers to place a freeze on their credit files with the three major credit reporting agencies that would block unauthorized access to your files. If you want to open a new credit account or get a new loan, you could lift the freeze on your credit file. You could also lift the freeze for a period of time or you could lift it for a specific creditor. How strongly would you support or oppose this security freeze legislation in Montana?

%
46 Strongly support
20 Somewhat support
12 Neither support or oppose
1 Somewhat oppose
2 Strongly oppose
15 Not sure
4 No Answer

16. If this service were available in Montana, how likely would you be to sign up to place a freeze on your credit files?

%
31 Extremely likely
25 Very likely
15 Somewhat likely
10 Not too likely
3 Not at all likely
13 Not sure
4 No Answer

Securities and Investments

17. Do you currently invest – that is, do you own “securities” such as stocks, bonds, mutual funds, etc., either through a company or on your own? This would include investments such as 401(K), variable annuities, but NOT life insurance and real estate property.

%

- 62 Yes
- 31 No → GO TO QUESTION 19
- 2 Not sure → GO TO QUESTION 19
- 6 No Answer

18. Which of the following reasons describe why you invest? [Check (√) ALL that apply]

%

(n=667)

- 90 For retirement
- 6 Children’s education
- 13 Grandchildren’s education
- 37 Help pay for health care
- 32 Help pay for long-term care
- 35 Provide an inheritance for family
- 20 Home improvements
- 2 Show support for company, industry, country
- 14 For fun
- 8 Other:(specify)_____
- <.5 Not sure
- 1 No Answer

19. Which of the following best describe your MAIN concerns or worries about investing in the stock market today? [Check (√) ALL that apply]

%

- 53 Fear of losing money
- 28 Lack of ethics in the marketplace
- 24 The state of the economy
- 34 Market volatility
- 18 Lack of accountability
- 9 Accuracy of published financial statements
- 23 Lack of confidence in the stock market generally
- 15 Fear of being the victim of fraud
- 11 Lack of internal controls and checks
- 19 Level of competence of stock brokers and financial advisers
- 13 Insider trading
- 22 Lack of significant consumer protection/means of recourse for harmed investors
- 10 Insufficient disclosure of risks to investors
- 16 NONE – I do not plan to invest in the stock market
- 6 Other:(specify)_____
- 3 Not sure
- 5 No Answer

20. Financial crimes include offenses commonly called "white collar crime" such as tele-marketing scams, investment or pension fraud, elder financial abuse, and identity theft. How concerned are you about being the victim of financial crimes?

<u>%</u>	
18	Extremely concerned
20	Very concerned
32	Somewhat concerned
21	Not too concerned
5	Not at all concerned
2	Not sure
2	No Answer

21. In the past 12 months, have you or anyone you know been exposed to investor fraud?

<u>%</u>	
8	Yes
82	No
9	Not sure
2	No Answer

22. If you had concerns or questions about the legitimacy of an investment opportunity, where or to whom in Montana would you turn for help? [Check (✓) ALL that apply]

<u>%</u>	
18	Personal lawyer
23	Personal bank
31	Personal broker
28	Better Business Bureau
36	Montana State Attorney General's Consumer Protection Unit
28	Montana State Auditor's Securities Division
17	US Securities and Exchange Commission (SEC)
16	Friend or relative
5	Other: (specify) _____
14	Not sure
3	No Answer

Health and Prescription Drug Coverage

23. What is your current source of health care coverage? [Check (✓) ALL that apply]

%

- 5 Have NO health care coverage, insurance, or government benefits →GO TO QUESTION 25
- 19 Health insurance through your current employer
- 18 Health insurance through your former employer
- 7 Health insurance through spouse's current employer
- 6 Health insurance through spouse's former employer
- 24 Health insurance through individually purchased plan
- 51 Medicare, government health insurance program for persons age 65 and older
- 3 Medicaid, government health insurance program for low income families
- 8 Some other government program
- 10 Other: (specify) _____
- <.5 Not sure
- 1 No Answer

24. Does your health coverage help pay for prescription drugs? (n=1005)

%

- 75 Yes
- 22 No
- 2 Not sure
- 1 No Answer

25. As you may know, Medicare, the health insurance program for people aged 65 and older, has recently added optional coverage for prescription drugs, referred to as Medicare Part D. Have you enrolled or been enrolled in this program, applied but not enrolled yet, decided not to enroll, or are not sure yet if you will enroll?

%

- 40 I am NOT eligible to enroll → GO TO QUESTION 28
- 27 Am currently enrolled in Medicare Part D
- 2 Was automatically enrolled
- <.5 Have applied, but not yet enrolled → GO TO QUESTION 28
- 17 Decided not to enroll → GO TO QUESTION 28
- 7 Not sure if going to enroll → GO TO QUESTION 28
- 8 No Answer

26. Currently, how satisfied are you with your Medicare Part D plan? (n=303)

<u>%</u>	
39	Very satisfied → GO TO QUESTION 28
25	Somewhat satisfied → GO TO QUESTION 28
14	Neither satisfied nor dissatisfied → GO TO QUESTION 28
8	Somewhat dissatisfied
5	Very dissatisfied
7	Not sure
1	No Answer

27. Why are you dissatisfied with your Medicare Part D plan? [Check (√) ALL that apply]

<u>%</u>	(n=63)
21	Problems working with the Plan
6	My drugs were dropped from the Plan
5	Problems with Social Security direct withdrawal to pay for the Plan
21	Reached the gap in coverage
10	Mail order drugs do not count toward the coverage gap (donut hole)
27	Other: (specify) _____
15	Not sure
18	No Answer

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

<u>%</u>	
21	Extremely concerned
18	Very concerned
30	Somewhat concerned
18	Not very concerned
7	Not at all concerned
1	Not sure
4	No Answer

29. Many people face difficult decisions when buying prescription medications. Have you done any of the following in the past 12 months?

	Yes	No	Not Sure	No Answer
	<u>%</u>	<u>%</u>	<u>%</u>	<u>%</u>
a. Delayed getting a prescription filled	14	73	<.5	13
b. Taken less medicine than prescribed to make it last longer	14	72	<.5	14
c. Cut back on items such as food, fuel, or electricity to afford prescription drugs	6	78	1	15
d. Decided not to fill a prescription because of the cost of the drug	14	72	1	13
e. Ordered your prescription drugs by mail or Internet from a <u>company in the U.S.</u> because they cost less	18	68	1	14
f. Ordered your prescription drugs from a company in <u>another country</u> via the mail or Internet because they cost less.....	4	79	1	16
g. Traveled to Canada or another country to purchase prescription drugs because they cost less	4	80	<.5	16

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

<u>%</u>	
7	None
8	Less than \$10 per month
26	\$10 but less than \$50 per month
24	\$50 but less than \$100 per month
17	\$100 but less than \$200 per month
11	\$200 but less than \$500 per month
2	\$500 or more per month
2	Not sure
4	No Answer

Energy and Utilities

31. Which of the following companies provide energy services to your household or residence? [Check (√) ALL that apply]

<u>%</u>	
68	Northwestern Energy
16	Montana-Dakota Utilities Co.
13	Propane Supplier
6	Energy West
3	Mission Valley
22	Electric Cooperative
5	Other:(specify) _____
1	Not sure
3	No Answer

32. How difficult is it for you to pay your energy bills?

<u>%</u>	
2	Extremely difficult
5	Very difficult
31	Somewhat difficult
34	Not very difficult
24	Not at all difficult
1	Not sure
3	No Answer

33. Over the past 2 years, to which of the following assistance programs have you applied for help to pay your energy bills? [Check (✓) ALL that apply]

<u>%</u>	
91	None
4	Federal Energy Assistance (LIEAP) → GO TO QUESTION 35
1	Utility Company monthly bill discount (USB) → GO TO QUESTION 35
<.5	Electrical Cooperative low income discount → GO TO QUESTION 35
<.5	Energy Share → GO TO QUESTION 35
1	Energy audits and weatherization services → GO TO QUESTION 35
<.5	Other: (specify) _____ → GO TO QUESTION 35
3	No Answer

34. Which of the following best describes why you have NOT applied for such assistance?

<u>%</u>	(n=975)
53	I'm not eligible
3	I get financial help from family when needed
1	I get financial help from other sources when needed
28	I don't want or need help from government/state
6	Haven't heard about these programs
8	Other
6	No Answer

35. Over the past 2 years, have you installed or updated your home to include any of the following energy saving or weatherizing features? [Check (✓) ALL that apply]

<u>%</u>	
15	Wrapped water heaters
10	Insulation in basement
16	Insulation in home walls, roof, floors, etc.
26	Storm or double pane windows
15	Low-flow adaptors on faucets and showerheads
48	Energy saving light bulbs
24	Installed Energy Star appliances
29	None
2	Not sure
3	No Answer

State Legislative Issues

36. To be more effective, AARP Montana wants to work on the most important issues facing members in the state. How much of a priority do you think it should be for AARP Montana to work on the following?

	Top Priority %	High Priority %	Medium Priority %	Low Priority %	Not a Priority %	No Sure %	No Answer %
a. Ensure access to affordable prescription drugs	40	43	9	2	1	1	4
b. Ensure the affordability of energy rates and services	36	44	12	2	1	1	4
c. Improve energy assistance programs for low and fixed income residents	28	40	19	4	2	2	5
d. Strengthen consumer protections on energy issues.....	24	37	24	4	2	4	6
e. Help residents remain in own home as they age.....	36	38	17	3	1	2	4
f. Expand human services & assistance programs for low income and older Montanans	28	37	23	4	1	2	5
g. Advocate for tax fairness and closing loopholes used to avoid paying taxes	36	35	16	4	2	3	5
h. Strengthen protections against elder abuse, neglect, exploitation.....	36	35	17	4	1	2	4
i. Strengthen state nursing home policies and regulations to ensure high quality patient care.....	40	36	16	3	1	1	4
j. Maintain and protect the pensions of retiring state employees and teachers	33	26	21	9	5	2	5
k. Strengthen protections against identity theft .	35	36	19	4	1	1	4
l. Establish an Older Montanans Trust Fund to address needs of aging Montanans in the future.....	20	29	27	9	4	6	5
m. Expand home and community based services for seniors like Meals on Wheels, respite care, and home health care.....	30	38	22	4	1	2	4

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

D1. Thinking about your state elections for Montana Governor and Legislators in the last ten years, how often would you say you vote?

- %**
- 75 Always
- 12 Most of the time
- 3 About half of the time
- 2 Seldom
- 5 Never → GO TO QUESTION D3
- 3 No Answer

D2. When you vote, do you typically cast your vote at a designated polling site or by absentee ballot? (n=985)

- %**
- 79 I typically cast my vote at designated polling site
- 18 I typically cast my vote by absentee ballot
- 1 Not sure
- 2 No Answer

D3. How would you characterize your political views?

- %**
- 30 Conservative
- 40 Moderate
- 11 Liberal
- 5 None of the above
- 9 Not sure
- 5 No Answer

D4. The Montana Secretary of State publishes a booklet called the Voter Information Pamphlet. This booklet provides Montanans information on state-wide ballot measures and slates of candidates running for office. How likely are you to use this pamphlet before you vote?

- %**
- 34 Extremely likely
- 30 Very likely
- 15 Somewhat likely
- 8 Not too likely
- 4 Not at all likely
- 3 Never heard of this booklet
- 3 Not sure
- 4 No Answer

D5. Do you own or rent a home?

<u>%</u>	
85	Own
8	Rent
4	Neither
3	No Answer

D6. What is your 5-digit zip code? WRITE IN YOUR ZIP CODE _____

D7. What county do you live in? _____

<u>%</u>		<u>%</u>	
13	Yellowstone	1	Toole
9	Missoula	1	Carbon
8	Flathead	1	Powell
8	Cascade	1	Stillwater
8	Lewis & Clark	1	Mineral
6	Gallatin	1	Phillips
5	Ravalli	1	Golden Valley
4	Silver Bow	1	Glacier
4	USA	<.5	Big Horn
3	Lake	<.5	Pondera
3	Lincoln	<.5	Musselshell
2	Park	<.5	Daniels
2	Madison	<.5	Rosebud
2	Deer Lodge	<.5	Prairie
1	Sanders	<.5	Blaine
1	Fergus	<.5	Wheatland
1	Hill	<.5	Broadwater
1	Dawson	<.5	Roosevelt
1	Custer	<.5	Liberty
1	Beaverhead	<.5	Granite
1	Jefferson	<.5	Carter
1	Valley	<.5	Fallon
1	Teton	<.5	Powder River
1	Sheridan	<.5	McCone
1	Chouteau	<.5	Sweet Grass
1	Richland	<.5	Garfield
1	Judith Basin	<.5	Meagher
		4	No Answer

D8. What is your current marital status?

<u>%</u>	
57	Now married
3	Living with partner
20	Widowed
13	Divorced
1	Separated
3	Never married
4	No Answer

D9. What is the highest level of education that you completed?

<u>%</u>	
9	0-12 th grade (no diploma)
27	High school graduate (or equivalent)
19	Post-high school education (no degree)
8	2-year college degree
13	4-year college degree
5	Post-graduate study (no degree)
14	Graduate or professional degree (s)
7	No Answer

D10. What is your race? [Check (✓) ALL that apply]

<u>%</u>	
94	White or Caucasian
1	Black or African American
1	Hispanic, Spanish, Latino
<.5	Asian
3	Native American or Alaskan Native
1	Other: _____
3	No Answer

D11. What was your annual household income before taxes in 2005?

<u>%</u>	
5	Less than \$10,000
16	\$10,000 to \$19,999
17	\$20,000 to \$29,999
14	\$30,000 to \$39,999
10	\$40,000 to \$49,999
15	\$50,000 to \$74,999
12	\$75,000 or more
11	No Answer

D12. Are you male or female?

<u>%</u>	
47	Male
50	Female
4	No Answer

D13. What is your age as of your last birthday? _____ years

<u>%</u>	
28	50-59
45	60-74
24	75+
4	No Answer

Thank you for completing this survey.
Please use the postage-paid envelope and return it no later than November 13, 2006,
to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049.

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AARP

Knowledge Management

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