



# 2002 AARP Montana Member Opinion Survey

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# **2002 AARP Montana Member Opinion Survey**

**Report Prepared by Erica Dinger**

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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include *AARP Webplace* at [www.aarp.org](http://www.aarp.org), the AARP lifestyle magazines, the monthly *AARP Bulletin*, and a Spanish-language newspaper, *Segunda Juventud*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

### **Acknowledgements**

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## Survey Highlights

AARP conducted the 2002 AARP Montana Member Opinion Survey in August and September 2002 to explore member concerns, interests, and preferences for involvement with AARP and for getting information from us. The survey also gauged member opinion regarding three legislative issues facing all Montanan's: prescription drug costs, tax reform, and utility rates and regulation.

- ❖ The top concerns of Montana members are the safety and security of pension and retirement benefits and having access to affordable prescription drugs.
- ❖ The top legislative priorities of Montana members are access to affordable drugs and the availability, cost, and quality of health care. Top ratings of staying at home as they age and long-term care issues increase with age.
- ❖ Members are concerned about continuing to pay for prescription drugs. A majority of members pay \$50 or more out of pocket for prescription drugs, and more than three quarters support a prescription drug assistance program for low-income residents.
- ❖ The majority of members support increasing the tax on cigarettes to finance a prescription drug assistance program for low-income residents or to fund a health insurance program for low-income residents. Support does not vary by age.
- ❖ Montana members support increasing the tax on alcohol or imposing or increasing the corporate income tax in order to balance the state budget. Members strongly oppose increasing the property tax or the state income tax.
- ❖ Members support continuing use of the Coal Severance Tax Trust Fund (CSTTF) to maintain state services and programs, even if it means the legislature will have to examine alternative ways to balance the state budget. However, four in ten support using the CSTTF to balance the budget.
- ❖ Montana members feel that utility deregulation has hurt them, and they support restoring authority to the Montana Public Service Commission.

## About This Survey

### Background

The 2002 AARP Montana Member Opinion Survey explores member concerns, interests, and preferences for involvement with AARP and for getting information from us. The survey also gauges member opinion regarding three legislative issues facing all Montanans: prescription drug costs, tax reform, and utility rates and regulation.

Like many states, Montana is facing a budget shortfall that will affect the many state services and programs already in existence, as well as hinder the creation and implementation of new programs and services for Montana residents. Montana AARP wants to know how members view various tax solutions to this problem and gauge their support or opposition for those solutions to balance the state budget. One proposal to fund a prescription drug program is to increase tax on cigarettes. An increase in the cigarette tax would generate enough funding to be immediately helpful in implementing a prescription drug program specifically for low-income persons in Montana. For instance, if Montana were to increase the cigarette tax by 50 cents, they could generate an additional \$30.8 million per year in revenue. In recent years, many states have raised cigarette tax rates, and in every case, they have reduced cigarette consumption while increasing revenues to balance budgets and fund vital programs<sup>1</sup>.

Montana also asked members their opinion on another important state tax issue: the Coal Severance Tax Trust Fund. This tax fund was begun in 1978 to help lessen the impact of coal mining on services or programs such as roads or education and has currently come under scrutiny as a way in which to help balance the state budget. Should the principal from this fund be used to help balance the budget, many of the state programs and services it finances could be cut.

Finally, this survey gauges Montana AARP member opinion about the success of utility deregulation in the state as well as their support for restoring the authority of the Montana Public Service Commission. Montana AARP is especially interested in knowing if members think that the MPSC should regain the authority to determine and set rates, oversee and ensure quality utility service, and monitor the earnings of regulated utility companies in the state.

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<sup>1</sup> Orzechowski & Walker, Tax Burden on Tobacco (2002). Economic Research Service, USDA, Tobacco Briefing Room, [www.ers.usda.gov/briefing/tobacco](http://www.ers.usda.gov/briefing/tobacco). Proposed tax increases set at 50 cents for illustrative purposes.

## Methodology

AARP conducted the *2002 AARP Montana Member Opinion Survey* in August and September 2002. A sample of 2,000 AARP members in Montana was selected from AARP's Insight© database. A total of 1,178 (59%) Montana members returned surveys by the cut-off date. The survey has a sampling error of  $\pm 3\%$ .

This report summarizes overall findings on top-rated concerns, interests, involvement preferences, and legislative issues addressed in the survey. The report also discusses substantive differences (greater than ten percentage points) among AARP's key target age segments (50 to 59, 60 to 74, and 75 and older) and income groups (annual incomes less than \$30,000 and \$30,000 or more) on top-rated survey topics. These differences in age and income between respondents are included in Appendix A. 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 July 2002, the number of member households in Montana was 83,138, which results in approximately 135,514 members in the state<sup>2</sup>.

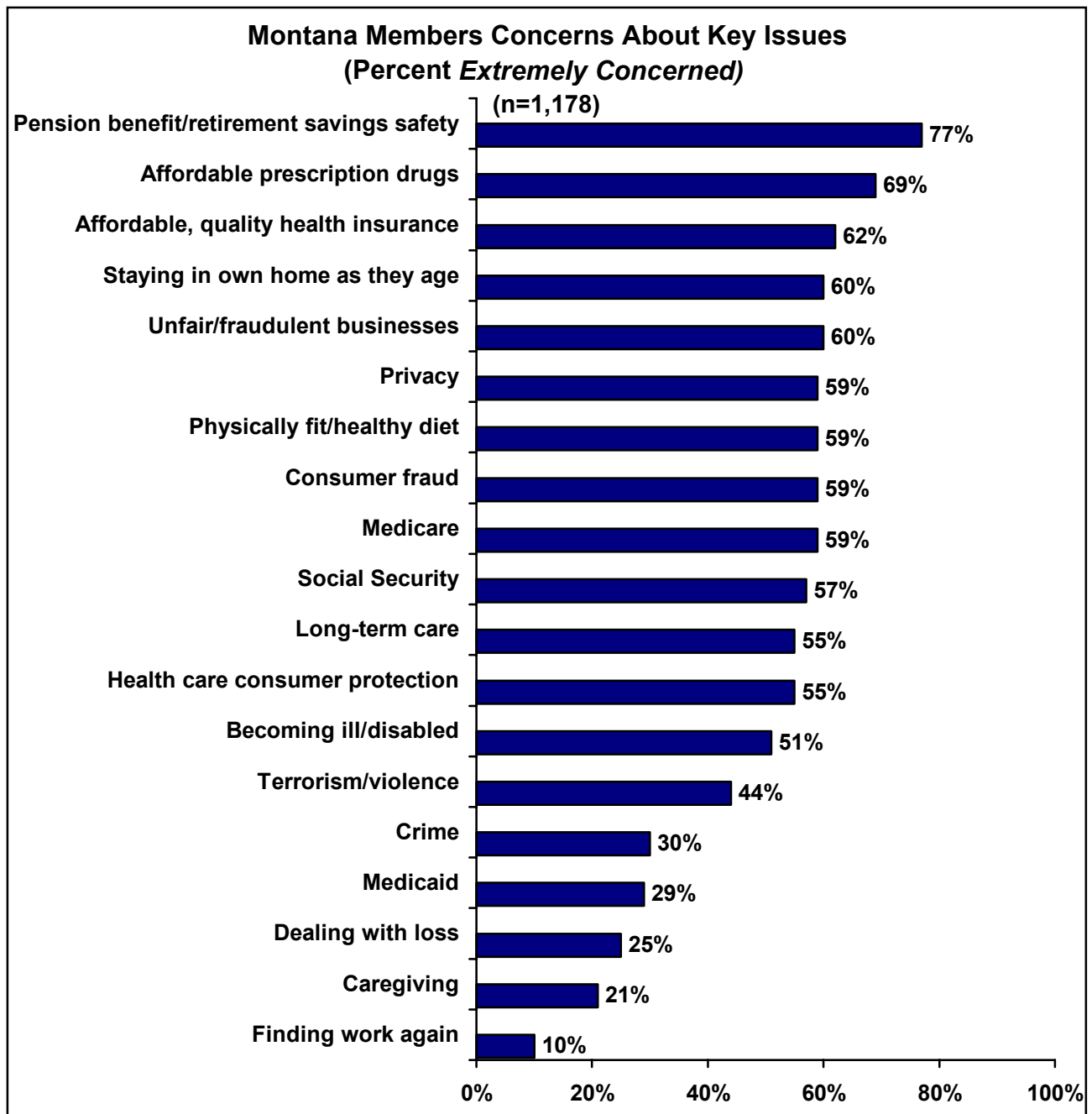
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<sup>2</sup> Evans, E. (2002). [July 2002 Insight Database Request]. Compilation of data

## Findings

### What are Montana members most concerned about?

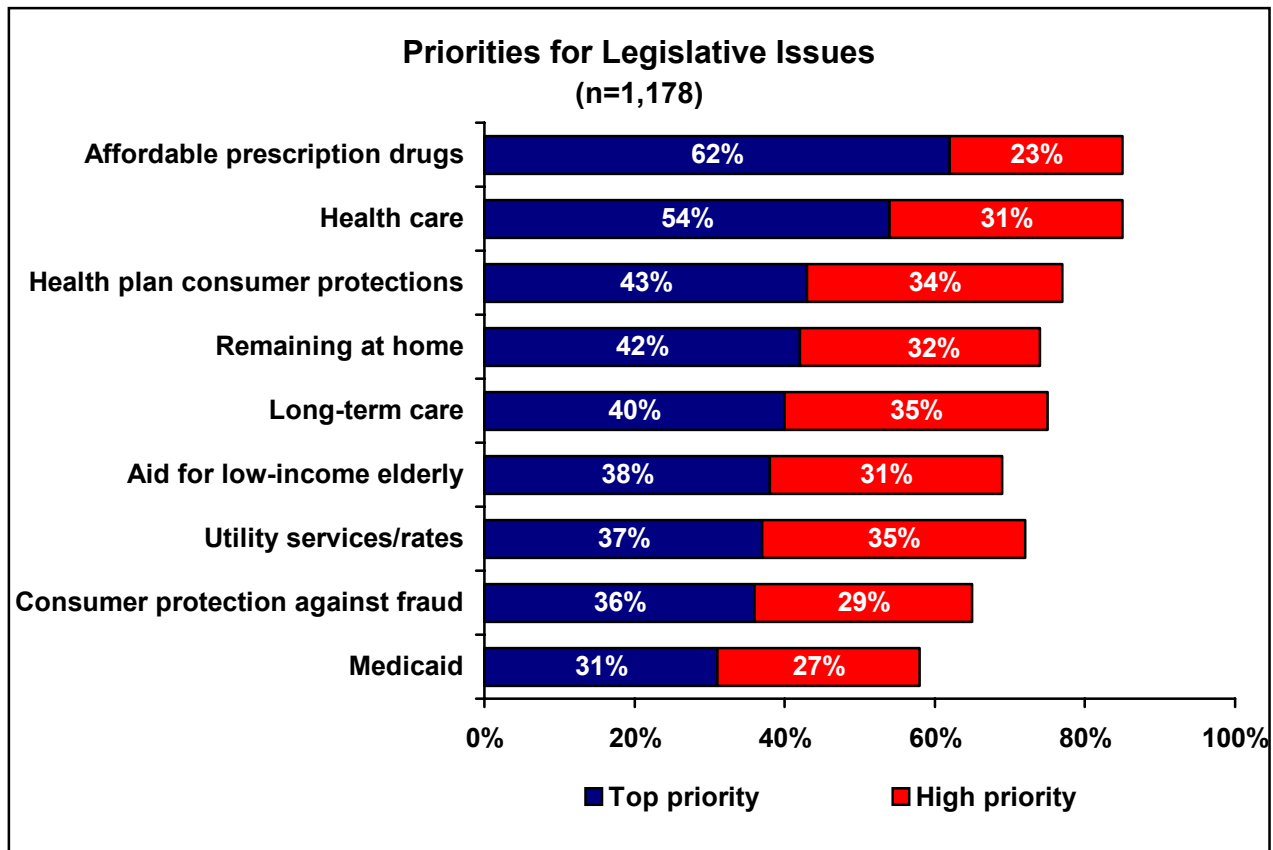
More than three-fourths of Montanans report that they are *extremely concerned* about the safety and security of their pension benefits and retirement savings, and almost seven in ten are extremely concerned about having access to affordable prescription drugs. There are a cluster of issues that are extreme concerns for about six in ten members, including: finding affordable, high quality health insurance, staying in their own home as they get older, avoiding fraudulent business practices, privacy, physical fitness and healthy diet, consumer fraud, Medicare, and Social Security.



In general, those with incomes below \$30,000 a year are more concerned about each item than those with incomes above \$30,000. Those age 60 and older are more concerned about issues such as privacy, consumer fraud, and having high quality long-term care (see Appendix A).

### What are the top legislative priorities for Montana members?

More than six in ten Montana members rate access to affordable prescription drugs as their *top* legislative priority for AARP in the state, and almost a quarter say it is a *high* priority. Over half believe that health care cost, quality, and availability should be a *top* priority, while an additional three in ten say it is a *high* priority.

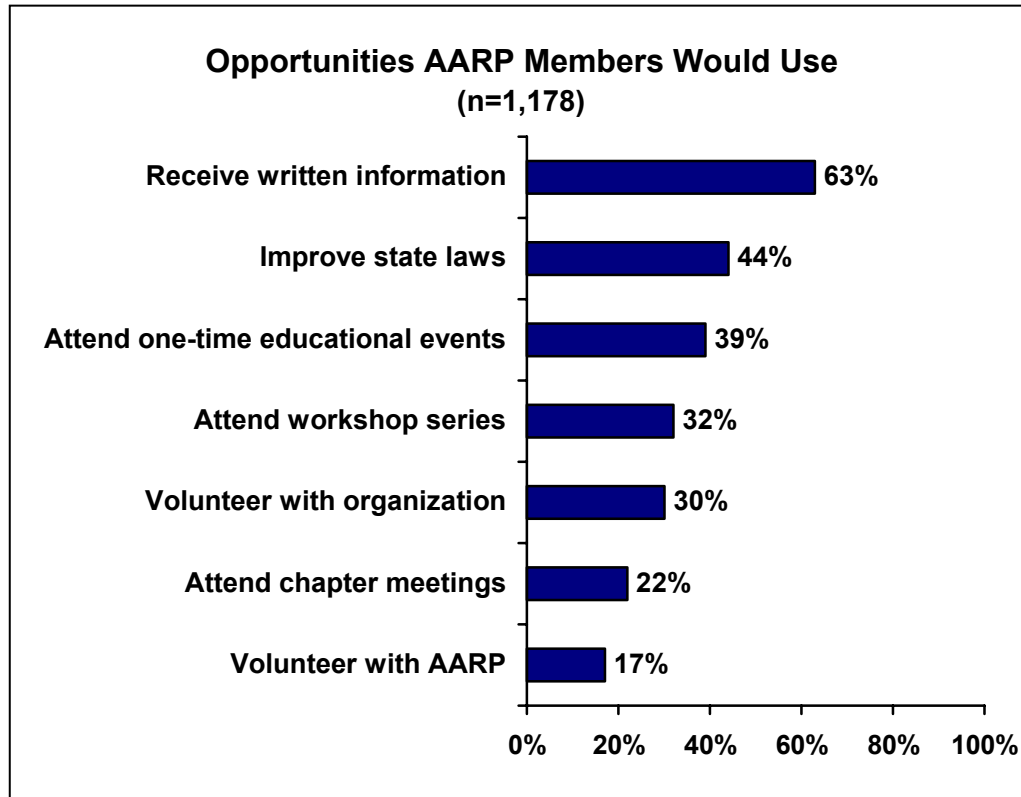


Legislative priority ratings for staying at home as they age, assistance programs for low-income elderly, and consumer protection against fraud increase with age. Those with incomes below \$30,000 are more likely than those with higher incomes to rate seven of the ten legislative issues as top priorities (see Appendix A). Access to affordable prescription drugs is the top legislative priority for all age groups. Those under age 75 rate health care as their second highest legislative priority, but those age 75+ rate consumer protection against fraud and remaining at home as they age as their next highest legislative priorities.



## Would Montana members use our offerings?

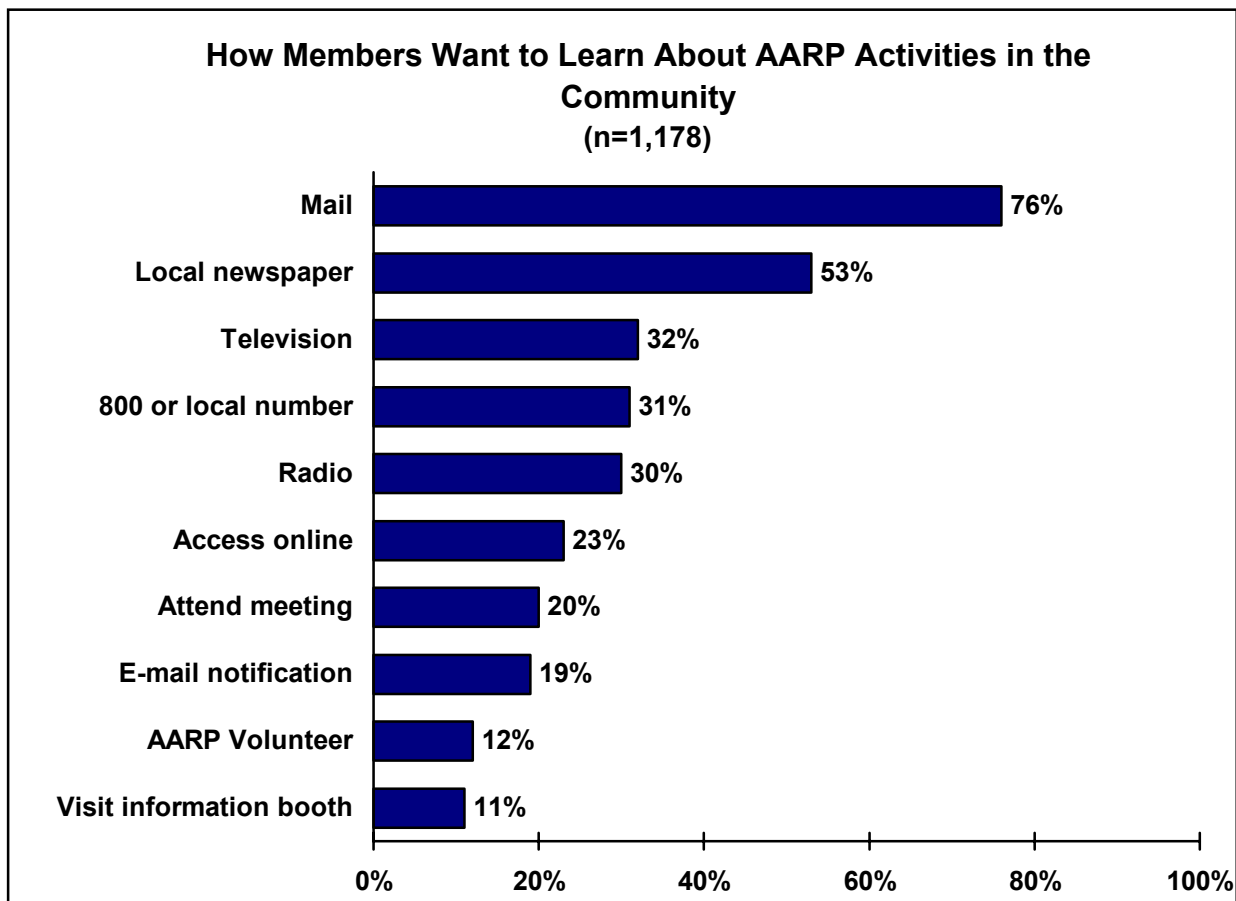
From the list of opportunities that AARP could provide within the state to meet member needs or interests, more than six in ten would read written information from AARP and more than four in ten would participate in activities to improve state laws.



Younger members are more likely than older members to say they would attend workshops, attend one-time educational events, use written information, or volunteer with AARP or with a community organization. In addition, those with incomes of \$30,000 or more a year are more likely than those with incomes below \$30,000 to say they would: attend workshops, attend one-time events, use written information, or volunteer with a community organization (see Appendix A).

## How do Montana members want to learn about AARP activities?

Slightly more than three quarters of Montanans say that they would like to hear about AARP activities through the mail. More than half would like to hear about AARP activities through their local newspaper.



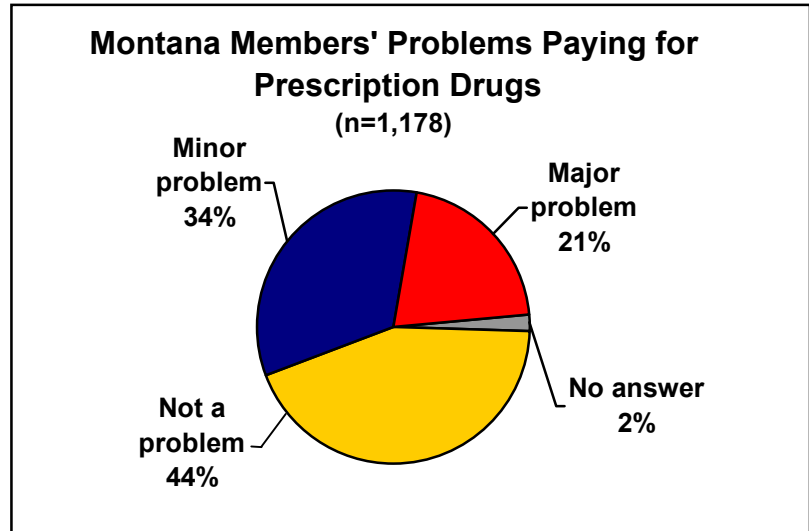
Younger members more often than older members say they would like to access information online and by receiving an e-mail notification (see Appendix A). Members with incomes of \$30,000 or over are more likely than members with incomes under \$30,000 to want to use an online service for AARP information (see Appendix A).

More than half of Montanans (54%) report having access to a personal computer at home, at work, or some other place. Over four in ten (45%) members say they have access to the Internet or the ability to use an online service, with younger members being more likely than older members to have such access (see Appendix A).

## What is Montana member's experience with prescription drugs?

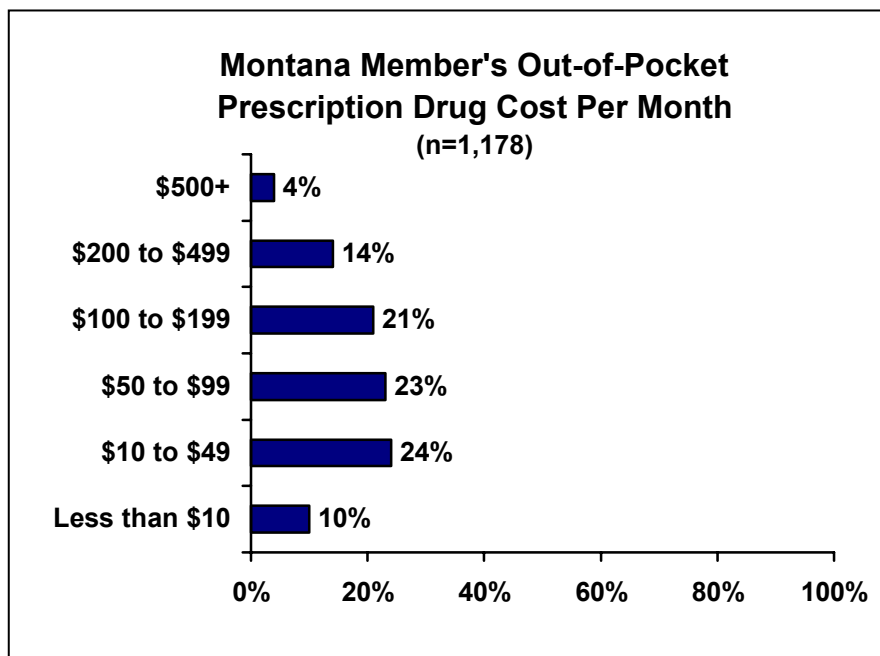
Almost all (93%) Montanans report that they or a family member have bought a prescription drug in the past 12 months. Fully one-third (33%) say they have no help in paying for prescription drugs from insurance or other health coverage, while two-thirds (64%) report that they do have help.

More than half of Montana members say that paying for prescription drugs has been a *major* or *minor* problem for them in the past twelve months. Older members and members with annual incomes less than \$30,000 are more likely than their counterparts to say paying for prescription drugs is a major problem (see Appendix A).



## What do Montana members pay for prescription drugs?

Almost four in ten (39%) Montana members pay \$100 or more a month for prescription drugs. Another two in ten (23%) pay \$50 to \$99 per month.



Older members are more likely to spend more per month on prescription drugs. In addition, members with lower incomes are more likely than those with incomes of \$30,000 or more to spend \$100 or more per month out of their own pocket for prescription drugs (see Appendix A).

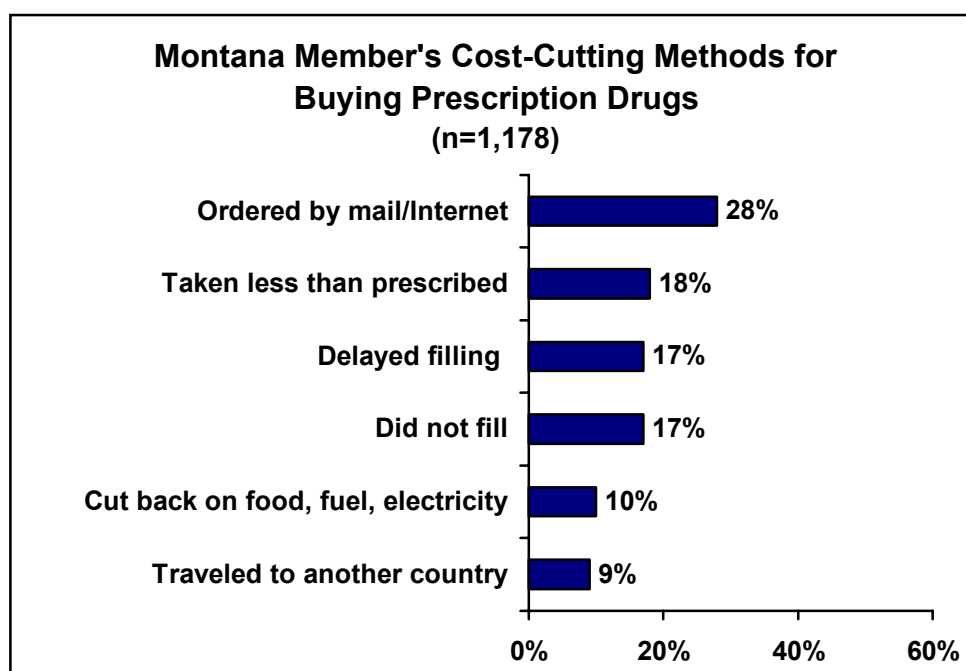
## How concerned are Montana members about paying for prescription drugs?

Almost three-fourths of Montana members are *very* (41%) or *somewhat* (32%) concerned about being able to afford prescription drugs in the next two years. Those with annual incomes less than \$30,000 are more likely than their counterparts to say they are *very concerned* about being able to afford the cost of needed prescription drugs over the next two years (52% vs. 31%).

Two-thirds (65%) of members say that information on the effectiveness and safety of prescription drugs would be useful information to have when discussing the best drug at the best price with their doctor or pharmacist.

## What choices have Montana members made to pay for prescription drugs?

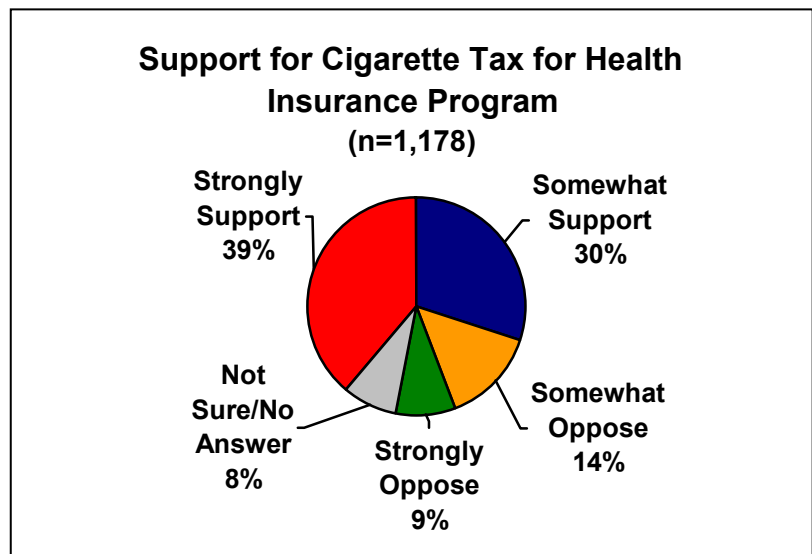
Almost three in ten Montana members have ordered prescription drugs by mail or over the Internet because of cost. Almost two in ten have taken less medicine than their doctor prescribed to make it last longer. Overall, 63 percent of Montana members used at least one method listed below. Thirty percent have used a cost-cutting method that could injure their health: taking less medicine than prescribed, delayed filling, or not filling a prescription. A third (33%) have engaged in shopping for the best price activities, such as ordering by mail or traveling to another country.



Younger members are more likely to have engaged in most of these cost-saving activities than older members (see Appendix A).

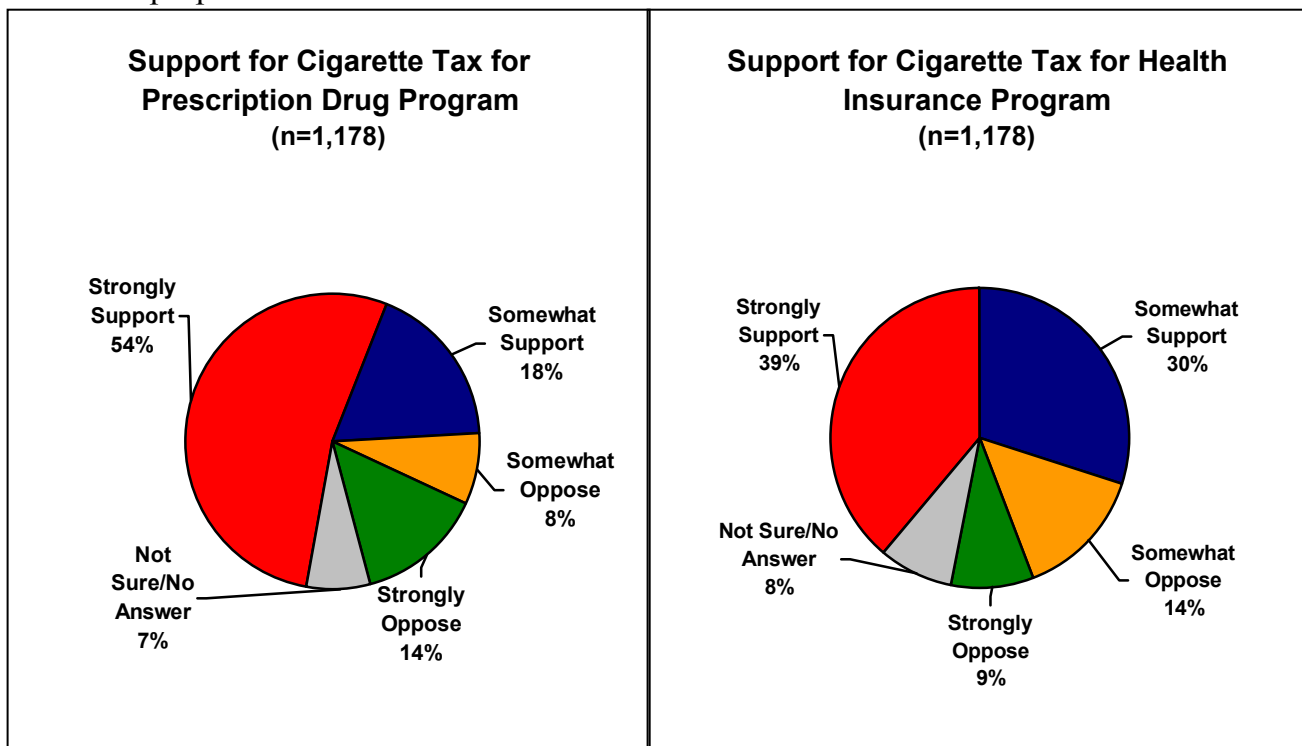
## How do Montana members feel about a cigarette tax for prescription drug assistance?

More than three-fourths of Montana members *strongly* (38%) or *somewhat* (38%) support funding a prescription drug assistance program for low-income residents, even if it means allocating new funds or reallocating existing state funds. Members with annual incomes less than \$30,000 are more likely than those with higher incomes to *strongly support* this initiative (46% vs. 33%).

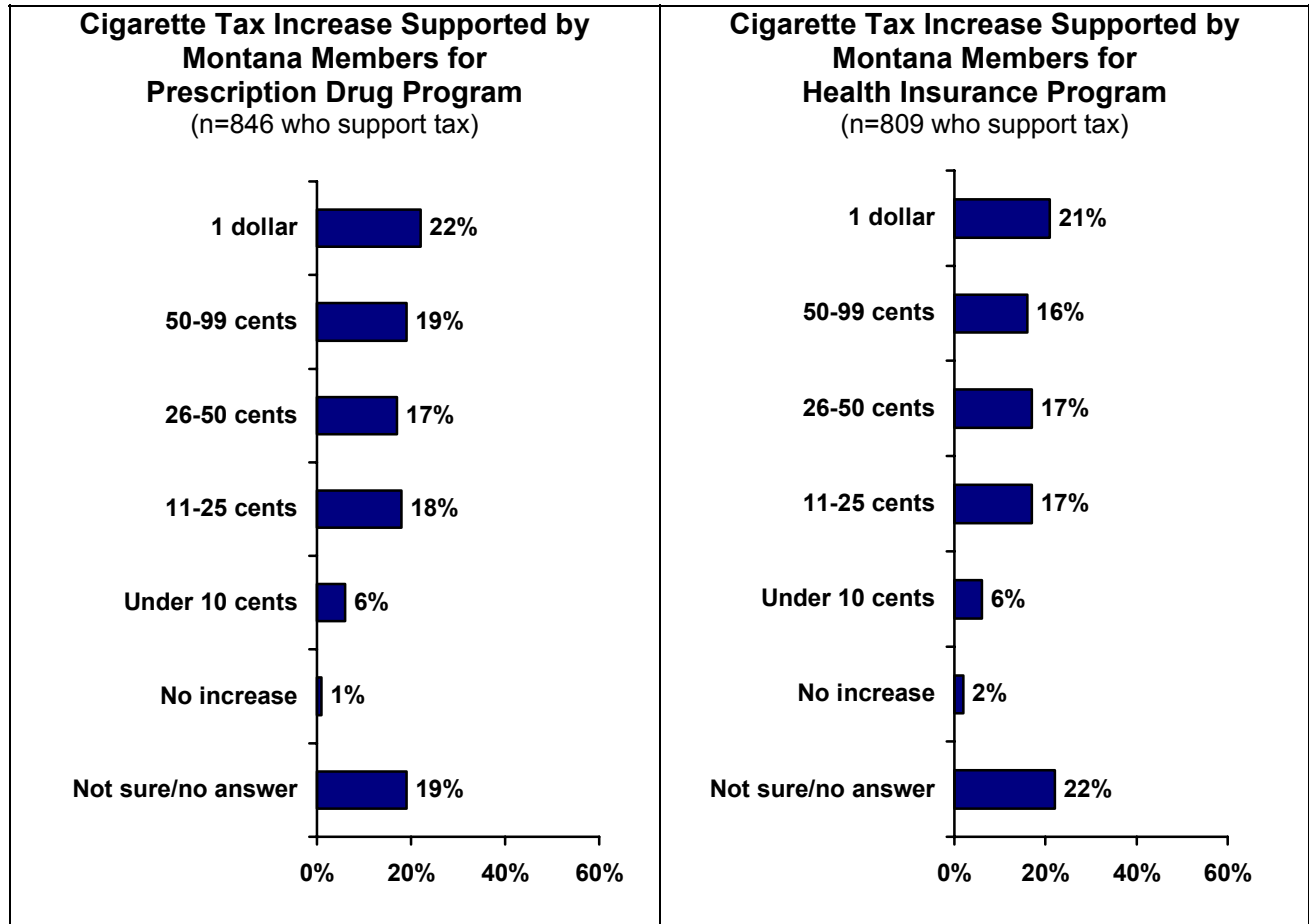


More than half (54%) of members *strongly support* increasing the 18-cent tax on cigarettes to fund a prescription drug assistance program for low-income residents. Almost two in ten (18%) *somewhat support* such an increase.

Montanans would also support an increased cigarette tax to fund health insurance programs for low-income residents. Almost seven in ten *strongly* (39%) or *somewhat* (30%) support such a proposal.

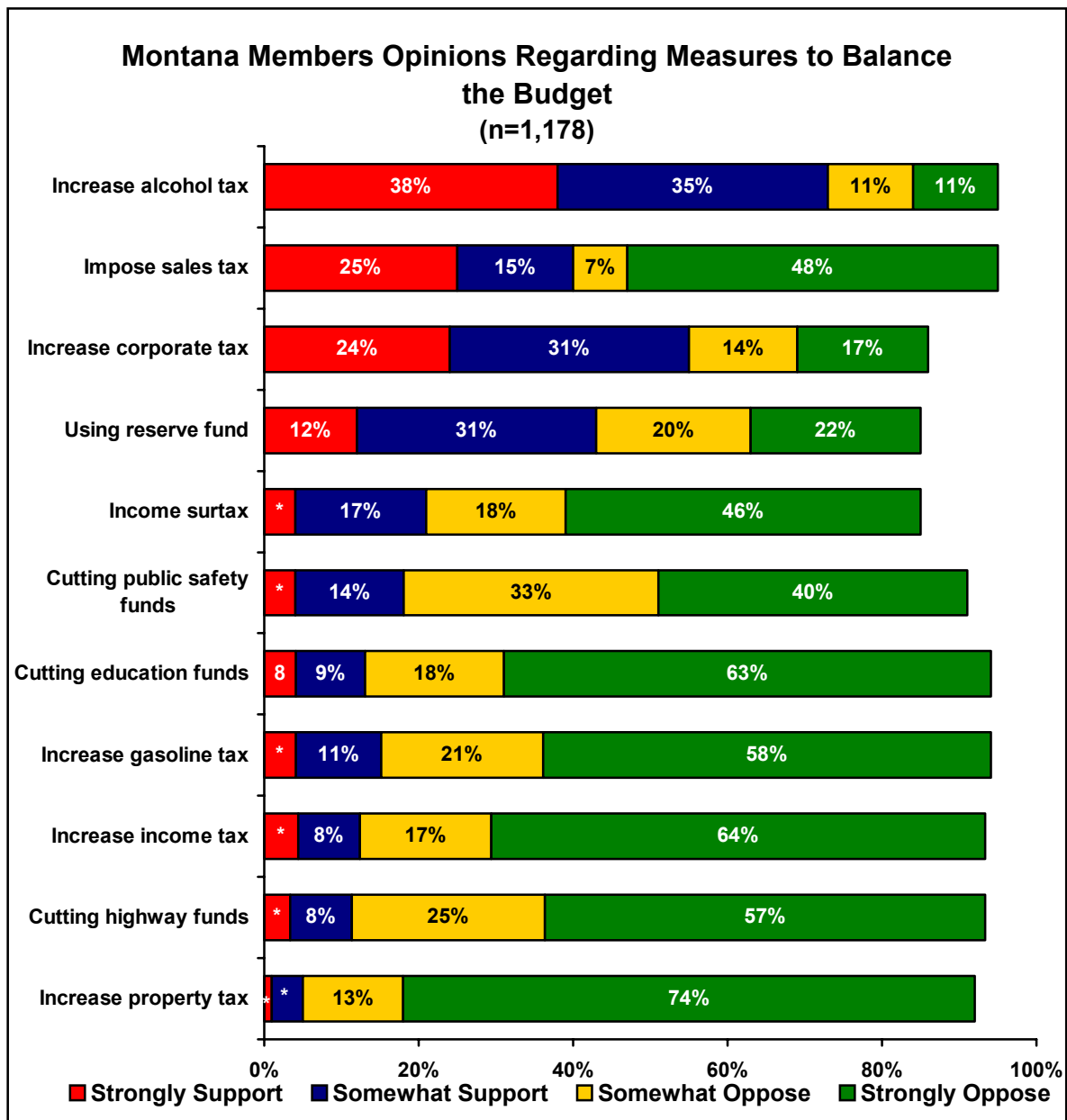


Opinions on how much of an increase there should be vary. Among those supporting the tax, almost six in ten (58%) would support an increase of 26 cents or more. When asked how much of a cigarette tax increase there should be for a health insurance program, Montana members responses were similar to their responses regarding the amount of tax increase for a prescription drug program.



## How do Montanans feel about various approaches to balancing the budget?

When given a list of choices for tax reforms that would allow Montana to balance or maintain its budget, members were most supportive of increasing the tax on alcohol and increasing the corporate income tax. Three-fourths of members strongly opposed increasing the property tax, and almost two-thirds strongly opposed increasing the state income tax. Members also opposed cuts to key state programs, including highways, education, and public safety.



Percentages are less than 5%.

## **How Do Montana Members Feel About Using the Coal Severance Tax Trust Fund (CSTTF) to Balance the Budget?**

The Coal Severance Tax Trust Fund (CSTTF) was begun in 1978 to help lessen the impact of coal mining on services or programs such as roads or education. Currently, this fund has about \$650 million in principal and generates about \$4.3 million per year in revenue. Most of this revenue goes into the state's General Fund to help pay for and maintain many of Montana's government services and programs such as roads, schools, buildings, and human services.

Seven in ten Montana Members *strongly* (33%) or *somewhat* (37%) support continuing to use the CSTTF to pay for government services and programs. Of those who support continuing to use the CSTTF as it has been used in the past, support continues even if it means Montana would have to examine other ways to balance the state budget (34% strongly support, 42% somewhat support). Higher income members are more likely than those with annual incomes less than \$30,000 to strongly support continued use of the CSTTF to pay for government services and programs (41% vs. 27%).

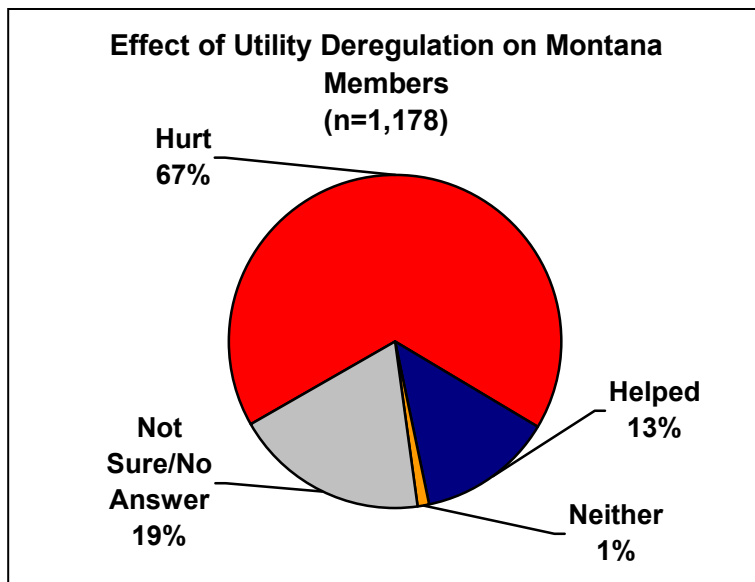
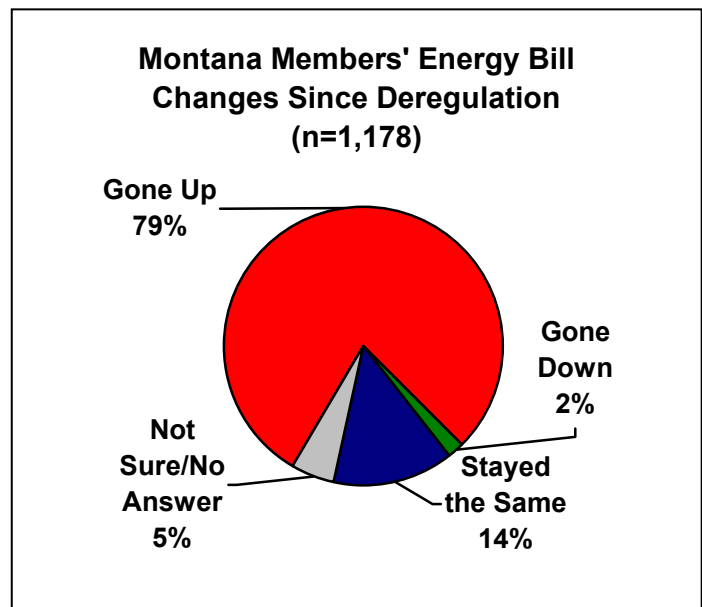
Four in ten Montana members *strongly* (12%) or *somewhat* (27%) support using some of the \$650 million principal of the CSTTF to balance the state budget. Of those who support using the CSTTF this way, six in ten continue to *strongly* (18%) or *somewhat* (45%) support this proposal even if it means less revenue for government programs and services.



## How do Montana members feel about utility deregulation?

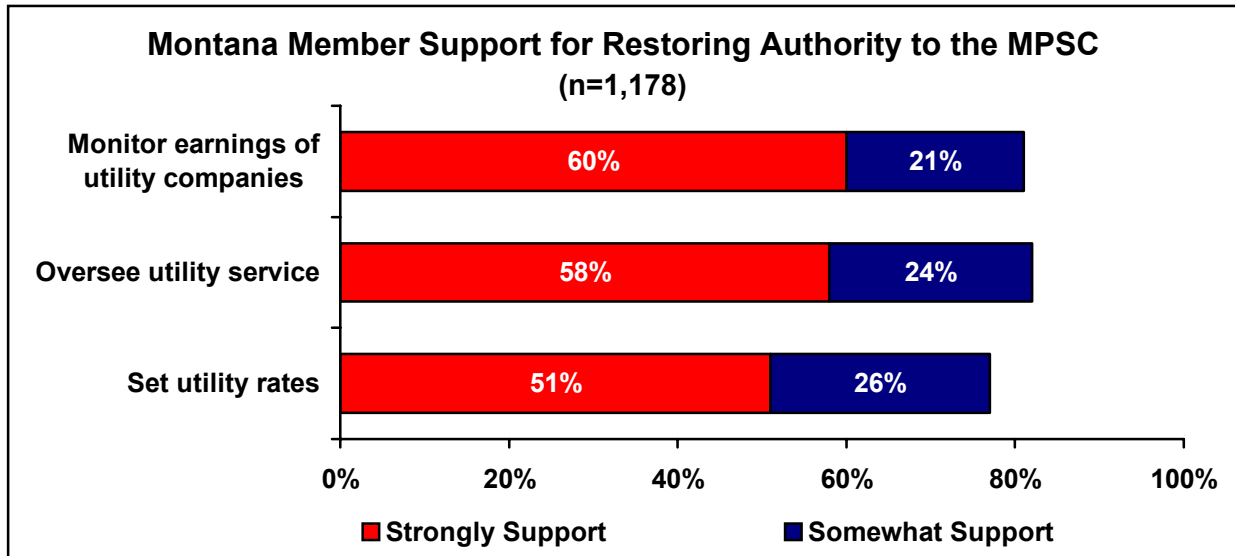
Eight in ten (80%) Montana members say their energy bills have gone up in the past three years, while only two percent say their bills have gone down.

More than a third find it *very* (5%) or *fairly* (30%) difficult to pay their energy bills, while almost half (48%) find it fairly easy. Almost three in ten say it is *very* (8%) or *fairly* (19%) difficult to understand their energy bills. Nearly seven in ten find it *very* (23%) or *fairly* (45%) easy to understand their bills.



Almost seven in ten (67%) Montana members say that utility deregulation hurt consumers like them, while only 13 percent say it helped them.

Prior to deregulation, the Montana Public Service Commission was responsible for monitoring the earnings of utility companies, overseeing their services, and setting rates. Montana members support restoring this authority to the Montana Public Service Commission.



## CONCLUSIONS

Overall, members' concerns and legislative priorities are consistent with AARP's strategic priorities. Members are concerned about the safety of their pension and retirement savings and about having access to affordable prescription drugs. Their top legislative issues are access to affordable prescription drugs and the availability, cost, and quality of health care. This finding supports continued focus in Montana on AARP's strategic priorities.

Like members nationwide, Montana members are most likely to use written information from AARP and prefer to find out about AARP activities through the mail.

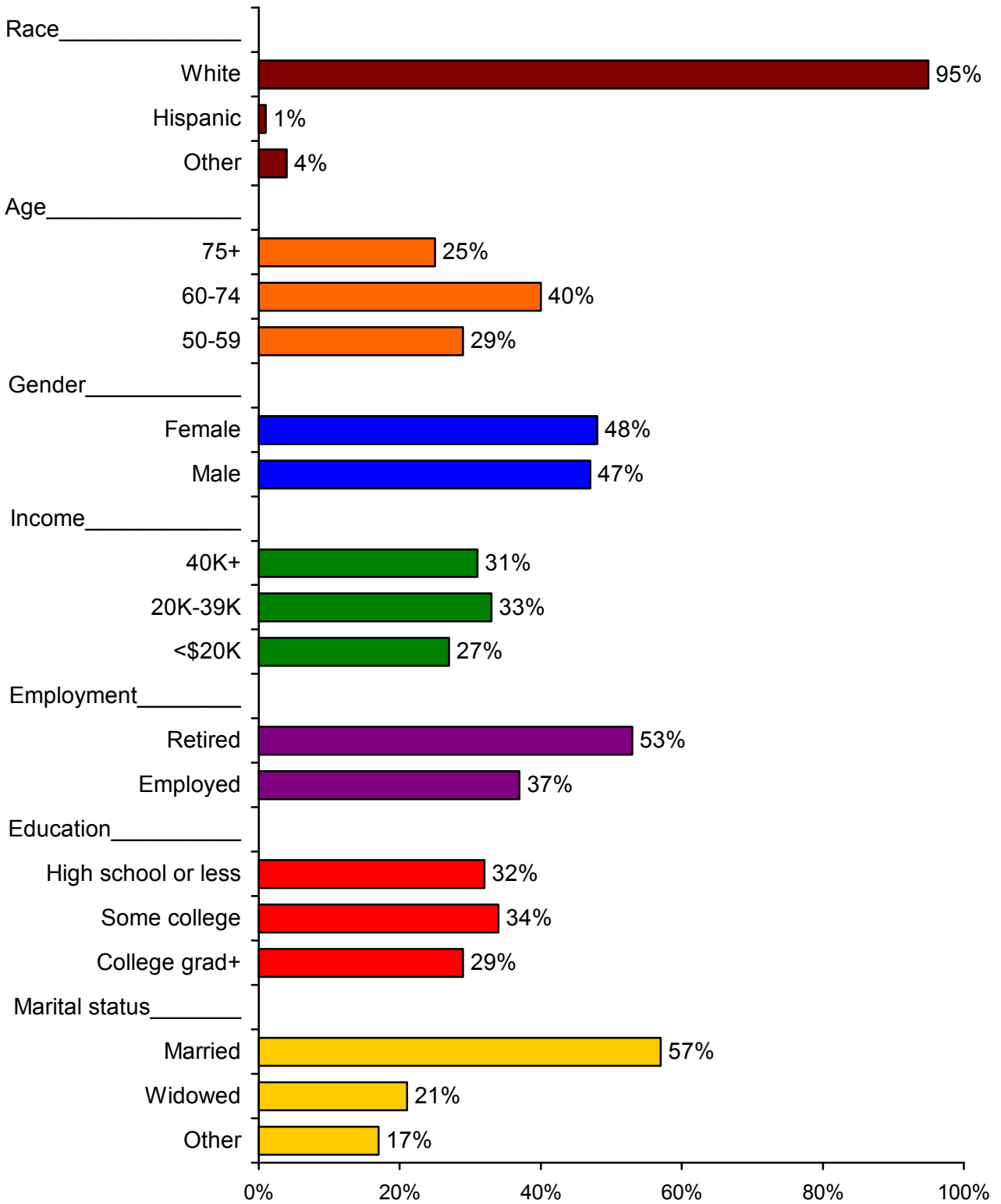
Consistent with Montana members' general legislative priority ratings regarding prescription drugs and health care, they are equally supportive of funding a prescription drug assistance program or a health insurance program for low-income residents. Although members are concerned about paying for prescription drugs, and would support an increase in cigarette taxes to fund a prescription drug program for low-income residents, they show comparable support for using such a tax increase to pay for a health insurance program for low-income persons. In sum, Montana has the support of most AARP members in the state for using the proposed tax revenue from the cigarette tax increase for the creation and implementation of either program for low-income residents.

Montana members show strong opposition to most tax increase and tax cut options tested in the survey as ways in which to balance the state budget. Besides most members being strongly opposed to an increase in property tax, at least three in five are strongly opposed to an increase in income tax. In addition, a substantial proportion of members are strongly opposed to cuts in public safety funds, education funds, and highway funds. While a significant proportion of members show support for an increase in alcohol tax, a corporate tax, or imposing a sales tax, it is clear that the state will have to proceed cautiously with respect to cutting needed programs and raising most types of taxes in Montana in order to help balance the budget, and that the state should continue examining alternative ways to balance the budget.

Clearly, Montana AARP members are not intensely supportive of using the principal from the Coal Severance Tax Trust Fund as an alternative to balance the budget. A majority of them show support for the continued use of this fund as it has been used the past – to help pay for various government services and programs. Again, legislators would be wise to examine other alternatives to balancing the state budget than using the principal from this fund.

Utility rates and services have been newsworthy issues recently throughout the country, and it appears that this problem is resonating with Montana members, as well. Montana members say that the deregulation in 1997 hurt them, and they support restoring authority to the Montana Public Service Commission.

## Demographic Characteristics of Respondents



## Appendix A: Core Question Tables

**Table 1**  
**Extreme Concerns About Key Issues Among Montana Members**  
**By Age and Income**

	<i>Percent Extremely Concerned</i>					
	<i>Personal Concerns</i>	Age			Income	
		Total (n=1,178)	50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)
a. Having adequate information on Medicaid, the government health insurance program for low income people	29%	28%	29%	28%	37%	20%
b. Providing care or financial support for a parent, grandchild or other relative	21%	22%	21%	19%	25%	18%
c. Having Medicare as a base for retirement health coverage	59%	53%	63%	58%	64%	54%
d. Avoiding consumer fraud	59%	48%	62%	64%	64%	53%
e. Having Social Security as a base for retirement income	57%	55%	57%	60%	66%	49%
f. Finding affordable, high quality health insurance	62%	67%	64%	53%	64%	62%
g. Staying in your own home as you get older	60%	56%	63%	62%	65%	56%
h. Staying physically fit/maintaining a healthy diet	59%	57%	60%	59%	58%	59%
i. Having high quality long-term care for you or a family member	55%	47%	58%	61%	61%	49%
j. Making sure your pension benefits and/or retirement savings are safe and secure	77%	72%	79%	78%	76%	78%
k. Finding work in retirement	10%	14%	9%	7%	15%	5%
l. Dealing with the loss of a close family member	25%	22%	26%	28%	31%	19%
m. Having access to affordable prescription drugs	69%	67%	71%	69%	75%	66%

**Table 1 (continued)**  
**Extreme Concerns About Key Issues Among Montana Members**  
**By Age and Income**

<i>Personal Concerns</i>	<i>Percent Extremely Concerned</i>					
	<b>Total ..</b> (n=1,178)	<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K + (n=530)
n. Having consumer protections in health care plans including managed care	55%	53%	58%	53%	57%	54%
o. Becoming ill or disabled	51%	44%	52%	57%	57%	44%
p. Being a victim of crime	30%	22%	32%	36%	38%	20%
q. Keeping your family safe from acts of terrorism and violence	44%	33%	45%	52%	52%	36%
r. Protecting your right to privacy	59%	51%	59%	64%	64%	53%
s. Avoiding business practices that are unfair or fraudulent	60%	51%	62%	67%	66%	54%

**Table 2**  
**Legislative Issues Montana Members View as *Top Priority***  
**By Age and Income**

<i>Legislative issue</i>	<b>Total</b> (n=1,178)	<i>Percent Of Members</i>				
		<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K> (n=530)
a. Availability, cost, and quality of health care	54%	57%	60%	49%	56%	52%
b. Consumer protection against fraud	36%	23%	37%	57%	41%	28%
c. Utility services and rates	37%	34%	40%	44%	39%	34%
d. How older persons can remain in their own homes or communities as they age	42%	36%	43%	56%	51%	33%
e. Consumer protection standards for health insurance including managed care plans	43%	42%	46%	49%	48%	38%
f. Availability, cost, and quality of long-term care services	40%	38%	41%	49%	47%	33%
g. Assistance programs for older, low-income state residents	38%	34%	42%	46%	47%	29%
h. Access to affordable prescription drugs	62%	60%	66%	70%	71%	55%
i. Expanding Medicaid, the government health insurance program for low income people	31%	31%	34%	33%	43%	20%

**Table 3**  
**AARP Opportunities Montana Members Would Use**  
**By Age and Income**

<i>Opportunity</i>	<i>Percent Who Would Use</i>					
	<b>Total</b> (n=1,178)	<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K+ (n=530)
Workshop series or several meetings/classes on topics of interest or concern to you	32%	41%	33%	24%	28%	38%
One-time educational events on topics of interest or concern to you	39%	49%	41%	26%	34%	45%
Written information on topics of interest or concern to you	63%	71%	64%	56%	59%	69%
Activities to improve state laws, policies, regulations, or practices that affect you	44%	43%	46%	44%	43%	47%
Volunteering your time to an AARP activity in your own community	17%	23%	16%	13%	17%	18%
Volunteering your time with a worthy organization in your community	30%	33%	35%	22%	24%	38%
AARP Chapter meetings in your community that give you an opportunity to meet other people and provide some community service	22%	22%	24%	19%	25%	20%
No response	14%	8%	11%	23%	17%	9%



**Table 4**  
**How Montana Members Want to Learn About Local AARP Activities**  
**By Age and Income**

<i>Learning Preference</i>	<i>Percent Of Members</i>					
	<b>Total</b> (n=1,178)	<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K > (n=530)
Visit an AARP kiosk, booth, or office located in your community	11%	13%	13%	7%	12%	12%
Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community	31%	32%	32%	29%	33%	29%
Contact an AARP volunteer or AARP Chapter member in or near your community	12%	13%	13%	11%	14%	11%
Attend a meeting at which AARP programs and activities are described	20%	20%	21%	20%	23%	18%
Receive information by mail (e.g., letter, brochure, flyer)	76%	78%	77%	72%	74%	78%
Use an online computer service to access AARP information	23%	39%	22%	8%	13%	34%
Receive an email notification	19%	31%	20%	7%	13%	28%
Read about local AARP activities in newspapers in your community	53%	51%	53%	56%	54%	54%
Tune in to a local TV channel or program	32%	28%	33%	36%	36%	28%
Hear about them on local radio station/program	30%	33%	31%	28%	33%	29%

**Table 5**  
**Level of Problem for Paying for Prescription Drugs**  
**Among Montana Members**  
**By Age and Income**

<i>Level of problem</i>	<i>Percent of Members</i>					
	<b>Total</b> (n=1,178)	<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K> (n=530)
A major problem	21%	16%	19%	30%	33%	10%
A minor problem	34%	30%	35%	35%	36%	31%
Not a problem	44%	54%	45%	32%	29%	58%

**Table 6**  
**Montana Members Out-of-Pocket Cost for Prescription Drugs**  
**By Age and Income**

<i>Out-of-Pocket Expense</i>	<i>Percent Of Members</i>					
	<b>Total</b> (n=1,178)	<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K> (n=530)
Less than \$10	10%	16%	10%	6%	10%	11%
\$10 but less than \$50	24%	30%	24%	20%	20%	29%
\$50 but less than \$100	23%	21%	24%	22%	21%	24%
\$100 but less than \$200	21%	17%	22%	24%	26%	16%
\$200 but less than \$500	14%	11%	12%	20%	15%	13%
\$500 or more	4%	3%	4%	5%	3%	4%

**Table 7**  
**Montana Members Concern About The Cost of Needed Prescription Drugs**  
**By Age and Income**

<i>Level of concern</i>	<i>Percent Of Members</i>					
	<b>Total</b> (n=1,178)	<b>Age</b>			<b>Income</b>	
		50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)	\$30K> (n=530)
Very concerned	41%	37%	44%	42%	52%	31%
Somewhat concerned	32%	29%	32%	36%	29%	35%
Not very concerned	18%	24%	16%	12%	11%	24%
Not at all concerned	6%	7%	6%	5%	3%	9%
Not sure	2%	1%	2%	3%	3%	1%

**Table 8**  
**Cost-Cutting Methods to Afford Prescription Drugs**  
**By Age and Income**

<i>Yes, used alternates to afford prescriptions</i>	<i>Percent Of Members</i>					
	<b>Total</b>	<b>Age</b>			<b>Income</b>	
		(n=1,178)	50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)
Ordered by mail/Internet	28%	32%	31%	24%	25%	32%
Taken less than prescribed	18%	23%	17%	16%	24%	13%
Delayed filling	17%	23%	16%	11%	24%	11%
Did not fill due to cost	17%	22%	16%	15%	23%	12%
Cut back on food, fuel, electricity	10%	12%	8%	10%	16%	4%
Traveled to another Country	9%	7%	12%	7%	10%	9%

**Table 9**  
**Montana Members' Support for a Cigarette Tax Increase for a Prescription Drug Assistance Program**  
**By Age and Income**

<i>Cigarette Tax &amp; Level of support</i>	<i>Percent Of Members</i>					
	<b>Total</b>	<b>Age</b>			<b>Income</b>	
		(n=1,178)	50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)
Strongly support	54%	53%	54%	55%	52%	55%
Somewhat support	18%	17%	20%	18%	18%	20%
Somewhat oppose	8%	8%	7%	8%	8%	8%
Strongly oppose	14%	17%	14%	9%	14%	14%
Not sure	5%	4%	5%	6%	7%	3%

**Table 10**  
**Montana Members' Support for Use of the Coal Severance Tax Trust Fund (CSTTF) to Pay for Government Services and Programs**  
**By Age and Income**

<i>Level of support</i>	<i>Percent Of Members</i>					
	<b>Total</b>	<b>Age</b>			<b>Income</b>	
		(n=1,178)	50-59 (n=344)	60-74 (n=466)	75+ (n=298)	<\$30K (n=554)
Strongly support	33%	37%	35%	27%	27%	41%
Somewhat support	37%	40%	37%	35%	37%	37%
Somewhat oppose	9%	8%	11%	9%	11%	8%
Strongly oppose	7%	7%	6%	7%	6%	7%
Not sure	10%	7%	8%	18%	14%	6%

## Appendix C: Segments At A Glance

<b>Segments at a Glance</b> <b>Members Age 50 to 59</b> (base: 344)		
<i><b>Top Five Personal Concerns</b></i>	72% 57% 56% 67% 67%	Secure pension/savings Physically fit/ healthy diet Staying in your own home Health insurance Having access to affordable prescription drugs
<i><b>Top Five State Legislative Priorities</b></i>	60% 57% 42% 38% 36%	Access to affordable prescription drugs Health care Health plan consumer protections Long-term care Staying in their own home
<i><b>Top Four AARP-Provided Opportunities</b></i>	71% 43% 41% 49%	Written information One-time educational events Improve state laws Workshop series
<i><b>Top Four Methods for Learning about AARP Activities</b></i>	78% 51% 39% 33%	Mail Local newspapers Online information Radio

**Segments at a Glance**  
**Members Age 60 to 74**  
(base: 466)

<b><i>Top Five Personal Concerns</i></b>	79%	Secure pension/savings
	71%	Having access to affordable prescription drugs
	64%	Health insurance
	63%	Staying in their own home
	63%	Medicare
<b><i>Top Five State Legislative Priorities</i></b>	66%	Access to affordable prescription drugs
	60%	Health care
	46%	Health plan consumer protections
	43%	Staying in their own home
	42%	Aid for low-income elders
<b><i>Top Four AARP-Provided Opportunities</i></b>	64%	Written information
	46%	Improve state laws Referral services
	41%	One-time educational events
	35%	Volunteer for community organization
<b><i>Top Four Methods for Learning about AARP Activities</i></b>	77%	Mail
	53%	Local newspapers
	33%	Television
	32%	Call a toll-free or local telephone number

**Segments at a Glance**  
**Members Age 75+**  
(base: 298)

<b><i>Top Five Personal Concerns</i></b>	78%	Secure pension/savings
	69%	Having access to affordable prescription drugs
	67%	Avoiding unfair/fraudulent businesses
	64%	Protecting right to privacy
	64%	Avoiding consumer fraud
<b><i>Top Six State Legislative Priorities</i></b>	70%	Access to affordable prescription drugs
	57%	Consumer protection against fraud
	56%	Staying in their own home
	49%	Health care
	49%	Health plan consumer protections
	49%	Long-term care
<b><i>Top Four AARP-Provided Opportunities</i></b>	56%	Written information
	44%	Improve state laws
	26%	One-time educational events
	24%	Workshop series
<b><i>Top Four Methods for Learning about AARP Activities</i></b>	72%	Mail
	56%	Local newspaper
	36%	Television
	29%	Call a toll-free or local telephone number

## 2002 AARP Montana Member Opinion Survey

**WEIGHTED n = 1,178, RESPONSE RATE = 59%, SAMPLING ERROR = +/-3%**  
(Percentages may not add to 100% due to rounding or multiple responses. A “\*” means less than 1%.)

### Personal Concerns

1. Below is a list of concerns that have been expressed by people age 50 and older. Please rate your own level of concern about each item using a 5-point scale where 1 means you are "not at all concerned" and 5 means you are "extremely concerned."

	Extremely Concerned				Not at all Concerned	No Response
a. Having adequate information on Medicaid, the government health insurance program for low income people	29%	20%	25%	11%	11%	4%
b. Providing care or financial support for a parent, grandchild or other relative	21%	21%	25%	13%	15%	5%
c. Having Medicare as a base for retirement health coverage	59%	21%	11%	3%	3%	4%
d. Avoiding consumer fraud	59%	18%	13%	5%	2%	5%
e. Having Social Security as a base for retirement income	57%	19%	12%	5%	4%	4%
f. Finding affordable, high quality health insurance	62%	17%	8%	5%	4%	4%
g. Staying in your own home as you get older	60%	21%	10%	3%	3%	3%
h. Staying physically fit/maintaining a healthy diet	59%	25%	9%	2%	2%	3%
i. Having high quality long-term care for you or a family member	55%	23%	13%	3%	3%	3%
j. Making sure your pension benefits and/or retirement savings are safe and secure	77%	12%	5%	2%	2%	3%
k. Finding work in retirement	10%	14%	29%	16%	26%	5%
l. Dealing with the loss of a close family member	25%	18%	27%	12%	12%	5%
m. Having access to affordable prescription drugs	69%	16%	7%	2%	2%	3%
n. Having consumer protections in health care plans including managed care	55%	23%	13%	2%	3%	5%
o. Becoming ill or disabled	51%	21%	18%	5%	2%	3%
p. Being a victim of crime	30%	18%	30%	13%	7%	3%
q. Keeping your family safe from acts of terrorism and violence	44%	20%	20%	9%	4%	3%
r. Protecting your right to privacy	59%	22%	12%	3%	2%	3%
s. Avoiding business practices that are unfair or fraudulent	60%	21%	11%	4%	2%	3%

## AARP Roles and Activities at the State Level

2. Listed below are some opportunities AARP could provide within Montana to address member interests and concerns. Would you personally use the opportunity if it were offered in Montana? (CHECK ALL THAT APPLY)

%

- 32 Workshop series or several meetings/classes on topics of interest or concern to you
- 39 One-time educational events on topics of interest or concern to you
- 63 Written information on topics of interest or concern to you
- 44 Activities to improve state laws, policies, regulations, or practices that affect you
- 17 Volunteering your time to an AARP activity in your own community
- 30 Volunteering your time with a worthy organization in your community
- 22 AARP Chapter meetings in your community that give you an opportunity to meet other people and provide some community service
- 14 No Response

3. If AARP has or were to have programs, services, or activities in your community, how would you want to find out about them? (CHECK ALL THAT APPLY)

%

- 11 Visit an AARP kiosk, booth, or office located in your community
- 31 Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community
- 12 Contact an AARP volunteer or AARP Chapter member in or near your community
- 20 Attend a meeting at which AARP programs and activities are described
- 76 Receive information by mail (e.g., letter, brochure, flyer)
- 23 Use an online computer service to access AARP information
- 19 Receive an email notification
- 53 Read about local AARP activities in newspapers in your community
- 32 Tune in to a local TV channel or program
- 30 Hear about them on a local radio station/program
- 6 No Response



## Prescription Drugs

4. In the past 12 months, have you or a family member bought a prescription drug?

<u>%</u>	
93	Yes
6	No
*	Not sure
2	No Response

5. Do you or a family member get any help in paying for prescription drugs from insurance or other health coverage?

<u>%</u>	
64	Yes
33	No
2	Not sure
2	No Response

6. In the past 12 months, has paying for prescription drugs been a major problem, a minor problem, or not a problem for you or a family member?

<u>%</u>	
21	A major problem
34	A minor problem
44	Not a problem
2	No Response

7. 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>	
10	Less than \$10 per month
24	\$10 but less than \$50 per month
23	\$50 but less than \$100 per month
21	\$100 but less than \$200 per month
14	\$200 but less than \$500 per month
4	\$500 or more per month
2	Not sure
3	No Response

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

<u>%</u>	
41	Very concerned
32	Somewhat concerned
18	Not very concerned
6	Not at all concerned
2	Not sure
2	No Response

9. Several states are developing information on the effectiveness and safety of prescription drugs based on scientific studies. This information will be made available at no cost to the consumer, doctors, and pharmacists to help them all consider the best drug at the best price. Right now, this kind of prescription drug information is not available in Montana.

How useful do you think that this kind of information would be to YOU in helping you discuss your prescription drug needs with your doctor or pharmacist?

%	
65	Very useful
24	Somewhat useful
5	Not very useful
1	Not at all useful
4	Not sure
2	No Response

10. 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?

	Yes	No	Not Sure	No Response
a. Delayed getting a prescription filled because you didn't have enough money to pay for it?	17%	77%	1%	5%
b. Taken less medicine than your doctor prescribed to make it last longer?	18%	76%	1%	5%
c. Cut back on items such as food, fuel, or electricity to be able to afford a prescription drug?	10%	84%	2%	6%
d. Ordered your prescription drugs by mail or Internet because they cost less?	28%	66%	1%	5%
e. Decided not to fill a prescription because of the cost of the drug?	17%	77%	1%	4%
f. Traveled to Mexico, Canada, or another country to purchase prescription drugs because they cost less?	9%	86%	*	5%

11. Would you support or oppose funding a prescription drug assistance program specifically for low-income persons in Montana even if it meant allocating new or reallocating existing state funds?

%	
38	Strongly support
38	Somewhat support
7	Somewhat oppose
4	Strongly oppose
10	Not sure
2	No Response

12. Currently, Montana has an 18-cent tax on a pack of cigarettes. Montana's cigarette tax is among the lowest in the country and was last increased nine years ago in 1993. One proposal to increase funding for a prescription drug assistance program for low-income persons in Montana is to increase the tax on cigarettes.

How strongly do you support or oppose increasing the tax on cigarettes to help finance a prescription drug assistance program for low-income persons in Montana?

<u>%</u>		
54	Strongly support	
18	Somewhat support	
8	Somewhat oppose	GO TO QUESTION 14
14	Strongly oppose	GO TO QUESTION 14
5	Not sure	GO TO QUESTION 14
2	No Response	

13. How much MORE tax do you think there should be on cigarettes in Montana to help pay for a prescription drug assistance program for low income persons in Montana? (n=846) (PLEASE CHECK ONE)

<u>%</u>	
6	Less than 10 cents
18	11 cents and 25 cents
17	26 cents and 50 cents
19	More than 50 cents but less than one dollar
22	At least 1 dollar
1	No increase at all
13	Not sure
6	No Response

14. There is another proposal in Montana to increase taxes on cigarettes and use it to fund a health insurance program for low-income persons. How strongly do you support or oppose increasing the tax on cigarettes to help finance a health insurance program for low-income persons in Montana?

<u>%</u>		
39	Strongly support	
30	Somewhat support	
9	Somewhat oppose	SKIP TO QUESTION 16
14	Strongly oppose	SKIP TO QUESTION 16
6	Not sure	SKIP TO QUESTION 16
2	No Response	

15. How much MORE tax do you think there should be on cigarettes in Montana to help pay for a health insurance program for low income persons in Montana? (n=809) (PLEASE CHECK ONE)

<u>%</u>	
6	Less than 10 cents
17	11 cents and 25 cents
17	26 cents and 50 cents
16	More than 50 cents but less than one dollar
21	At least 1 dollar
2	No increase at all
15	Not sure
7	No Response

## Tax Reform

16. Many states are facing budget shortfalls. In order to balance or maintain the budget, states often look for new ways to raise money to maintain state services. To balance or maintain Montana's budget, how strongly would you support or oppose each of the following options?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Imposing a state wide sales tax	25%	15%	7%	48%	3%	3%
b. Increasing the state income tax	2%	8%	17%	64%	3%	5%
c. Increasing the tax on gasoline	2%	11%	21%	58%	3%	5%
d. Increasing the property tax	1%	4%	13%	74%	2%	5%
e. Increasing the corporate income tax	24%	31%	14%	17%	9%	5%
f. Increasing the tax on alcohol	38%	35%	11%	11%	3%	3%
g. Cutting funds for highways and roads	1%	8%	25%	57%	5%	5%
h. Cutting funds for education	3%	9%	18%	63%	4%	5%
i. Cutting funds for public safety and prisons	3%	14%	33%	40%	6%	5%
j. Adding an income surtax (which usually lasts for a limited time)	4%	17%	18%	46%	11%	4%
k. Using the state's reserve or rainy day funds	12%	31%	20%	22%	12%	4%

17. The Coal Severance Tax Trust Fund (CSTTF) was begun in 1978 to help lessen the impact of coal mining on services or programs such as roads or education. Currently, this fund has about \$650 million in principal and generates about \$44.3 million per year in revenue. Most of this revenue goes into the state's General Fund to help pay for and maintain many of Montana's government services and programs such as roads, schools, buildings, and human services. Some people in Montana think the CSTTF should continue to be used for government services and programs while others think some of the \$650 million principal should be used to help balance the state budget.

How strongly do you support or oppose Montana continuing to use the revenue generated by the CSTTF to pay for government services and programs?

%		
33	Strongly support	
37	Somewhat support	
9	Somewhat oppose	GO TO QUESTION 19
7	Strongly oppose	GO TO QUESTION 19
10	Not sure	GO TO QUESTION 19
4	No Response	

18. Would you still support Montana continuing to use the revenue generated by the CSTTF to pay for government services even if it means the legislature will have to examine alternative ways to balance the state budget? (n=824)

%	
34	Yes, strongly support
42	Yes, somewhat support
6	No
11	Not sure
7	No Response

19. How strongly do you support or oppose Montana using some of the \$650 million principal of the CSTTF to balance the state budget?

%	
12	Strongly support
27	Somewhat support
17	Somewhat oppose
30	Strongly oppose
10	Not sure
4	No Response

GO TO QUESTION 21

GO TO QUESTION 21

GO TO QUESTION 21

20. Would you still support Montana using some the \$650 million principal of the CSTTF to balance the state budget even if it results in less revenue generated from the CSTTF to pay for government programs and services? (n=461)

%	
18	Yes, strongly support
45	Yes, somewhat support
14	No
18	Not sure
6	No Response

## Utilities

21. In the past three years, have your energy bills gone up, gone down, or stayed the same?

%	
80	Gone up
2	Gone down
14	Stayed the same
3	Not sure
2	No Response

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

%	
5	Very difficult
30	Fairly difficult
48	Fairly easy
12	Very easy
2	Not sure
3	No Response

23. How difficult is it for you to understand your energy bills?

%	
8	Very difficult
19	Fairly difficult
45	Fairly easy
23	Very easy
2	Not sure
3	No Response

24. In 1997, a bill was passed in Montana allowing electric deregulation to begin by July 2001. This bill allowed major utility companies to sell their generating assets to unregulated. Wholesale companies who in turn could sell electricity to consumers at competitive rates.

Do you think that electric utility deregulation in Montana has helped or hurt consumers like you?

%	
13	Helped consumers like me
67	Hurt consumers like me
1	Neither helped nor hurt consumers like me
17	Not sure
3	No Response

25. One outcome of utility deregulation in Montana was a reduction in the authority of the Montana Public Service Commission (MPSC). The MPSC had three primary powers in Montana: 1) it determined and set utility rates; 2) it oversaw utility services to ensure reliable and high quality service; and 3) it monitored the earnings of regulated utilities doing business within the state.

How strongly do you support or oppose restoring the authority of the MPSC in each of the following area?

	Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	Not Sure	No Response
a. Determine and set utility rates	51%	26%	3%	2%	10%	9%
b. Oversee utility service to ensure reliable and high quality service	58%	24%	2%	1%	7%	9%
c. Monitor the earnings of regulated utilities doing business in the state	60%	21%	2%	2%	7%	9%

## State Legislative Issues

26. To be effective, AARP Montana wants to work on the most important issues facing Montana AARP members. Keeping in mind what's most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Montana?

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Availability, cost, and quality of health care	54%	31%	8%	1%	*	*	7%
b. Consumer protection against fraud	36%	29%	21%	6%	2%	*	7%
c. Utility services and rates	37%	35%	17%	3%	1%	*	8%
d. How older persons can remain in their own homes or communities as they age	42%	32%	16%	3%	1%	*	6%
e. Consumer protection standards for health insurance including managed care plans	43%	34%	12%	2%	1%	1%	7%
f. Availability, cost, and quality of long-term care services	40%	35%	16%	2%	*	1%	6%
g. Assistance programs for older, low-income state residents	38%	31%	19%	3%	1%	1%	6%
h. Access to affordable prescription drugs	62%	23%	7%	1%	*	*	6%
i. Expanding Medicaid, the government health insurance program for low income people	31%	27%	23%	7%	3%	2%	7%

## About You

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

27. Are you male or female?

<u>%</u>	
47	Male
48	Female
5	No Response

28. What is your age as of your last birthday? \_\_\_\_\_ years

<u>%</u>	
29	50-59
40	60-74
25	75+
6	No Response

29. What is your current marital status?

<u>%</u>	
57	Now married
21	Widowed
14	Divorced
*	Separated
3	Never married
5	No Response

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

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

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

<u>%</u>	
24	Employed or self-employed <u>full-time</u>
13	Employed or self-employed <u>part-time</u>
53	Retired and not working
4	Other such as homemaker
1	Unemployed and looking for work
5	No Response



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

%  
54 Yes  
40 No  
6 No Response

32a. If YES: Do you have access to the Internet or the ability to use online services such as America Online (AOL)? (n=638)

84% Yes    12% No    3% Don't Know    2% No Response

33. Are you Hispanic, Spanish, or Latino?

%  
1 Yes  
94 No  
1 Don't know  
4 No Response

34. What is your race?

%  
95 White or Caucasian  
0 Black or African American  
\* Asian  
4 Native American or Alaskan Native  
\* Hawaiian or Pacific Islander  
1 No Response

35. What is your 5-digit zip code? WRITE IN YOUR ZIP CODE \_\_\_\_\_

36. What was your annual household income before taxes in 2001?

%  
6 Less than \$10,000  
21 \$10,000 to \$19,999  
20 \$20,000 to \$29,999  
14 \$30,000 to \$39,999  
12 \$40,000 to \$49,999  
11 \$50,000 to \$74,999  
8 \$75,000 or more  
8 No Response

37. Do you currently smoke cigarettes on a regular basis?

%  
10 Yes  
89 No  
1 No Response

**Thank you for completing this survey.** Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by September 12, 2002.

**AARP**

**Knowledge Management**

**For more information, contact Jennifer Sauer (202) 434-6207**