VITAL VOICES
Issues that Impact Montana Adults Age 45 and Older

DOI: https://doi.org/10.26419/res.00351.041
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INTRODUCTION

For the past two decades, AARP has provided state offices with data to support planning and advocacy. As the breadth of our work has expanded, AARP Research and our national partners have responded by creating a tool that will empower state offices and staff to do more for their local constituents.

As part of our transition from National to Nationwide, AARP is launching a new research initiative that will deliver vital, current, and state-specific data to every state office on a rolling three-year schedule. The name of this nationwide initiative is Vital Voices, and we will use it to ensure that each individual state has access to the data they need for local advocacy, outreach, and education efforts. States can use the data in numerous ways:

• Predict the need for a specific program or interest in a specific issue.
• Enhance all communications with current data.
• Track issues and attitudes over time to assess shifts in public opinion.

Bringing Vital Voices to the states has been an enterprise-wide initiative. Never before has AARP launched a research program of this size and with this much promise. We give it to you with the hope that this data will inform better decisions for Montana adults age 45 and older.
Survey Results for Montana-Core Questions

Issues that Impact Montana Adults Age 45 and Older
Montana residents age 45+ think a wide variety of health care issues are important, including ‘staying mentally sharp.’

### Important Health Care Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying mentally sharp</td>
<td>93%</td>
</tr>
<tr>
<td>Staying physically healthy</td>
<td>92%</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>90%</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>88%</td>
</tr>
<tr>
<td>Paying for health care expenses, including premiums and co-pays</td>
<td>81%</td>
</tr>
<tr>
<td>Paying for prescription drugs</td>
<td>71%</td>
</tr>
</tbody>
</table>

*Extremely or very important

11. For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=700)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
‘Having enough income or savings to retire’ is extremely important or very important to most (91%) Montana residents age 45+.

**Important Economic Issues**

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having enough income or savings to retire</td>
<td>91%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits available to you in the future</td>
<td>86%</td>
</tr>
<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>77%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>75%</td>
</tr>
<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>70%</td>
</tr>
<tr>
<td>Having online security</td>
<td>64%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>59%</td>
</tr>
<tr>
<td>Protection from age discrimination</td>
<td>53%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>48%</td>
</tr>
</tbody>
</table>

*Extremely or very important

I1. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=700)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
‘Staying in your own home as you get older’ is extremely or very important to most (85%) Montana residents age 45+.

### Important Independent Living Issues

- **Staying in your own home as you get older**: 85%
- **Caring for a loved one**: 82%
- **Getting to the places you need to go independently**: 81%
- **Having high quality long-term care in your community**: 77%

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I1. For the following list of issues, please indicate how important each is to you personally. (Independent Living and Long-Term Care) (n=700)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? This would include doing things for them such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals. (n=700)

One-quarter of Montana residents age 45+ are currently providing unpaid care to an adult relative or friend.
Half (48%) of Montana residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.
Survey Results for Montana-Health Questions

Issues that Impact Montana Adults Age 45 and Older
More than half (61%) of Montana residents age 45+ are currently taking two or more prescription medications on a regular basis.

Number of Prescription Medications Taken Regularly

- None: 25%
- 1: 12%
- 2 to 3: 24%
- 4 to 5: 17%
- 6 or more: 20%
- Don’t know/refused: 1%

PER2. Approximately how many different prescription medications do you take on a regular basis, such as daily, weekly, or monthly? (n=700)
Monthly out-of-pocket spending on prescription drugs varies among Montana residents age 45+, with more than half (61%) spending less than $50 per month.

**Annual Spend on Prescription Medications**

- **Nothing/ $0**: 30%
- **More than $0 but less than $10/ month**: 10%
- **$10 to less than $50 per month**: 21%
- **$50 to less than $100 per month**: 16%
- **$100 to less than $200 per month**: 11%
- **$200 to less than $500 per month**: 6%
- **$500 to less than $1,000 per month**: 2%
- **More than $1,000 per month**: 2%
- **Don't know**: 3%

**PER3. In the past 12 months, approximately how much have you spent out of your own pocket for prescription drugs? (n=700)**
In the past two years, did you ever decide not to fill a prescription that your doctor had given you? (n=700)

- Yes: 75%
- No: 25%
- Don't know: 1%

In the past two years, one-quarter of Montana residents age 45+ reported not filling a prescription that was provided by their doctor.
Among Montana residents age 45+ who decided not to fill a prescription, half (52%) say the ‘cost of the drug’ was the reason.

Top 10 Reasons Why Did Not Fill Prescription

- Cost of the drug: 52%
- I did not think the drug was necessary: 15%
- Didn’t need/ no longer needed: 12%
- Side effects of drug: 11%
- I don’t like taking (prescription) drugs: 11%
- Other: 7%
- Drug did not help: 6%
- Was a narcotic: 6%
- OTC less expensive: 5%
- Thought the drug wouldn’t help much: 5%
More than half (60%) of Montana residents age 45+ are at least somewhat concerned about being able to afford needed prescriptions over the next two years.

**Concern About Affording Prescription Drugs Over Next 2 Years**

- Very concerned: 32%
- Somewhat concerned: 28%
- Not very concerned: 20%
- Not concerned at all: 20%

**PER5.** How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (n=700)
One in ten (9%) Montana residents age 45+ report currently purchasing prescription drugs online.

Purchase Prescription Drugs Online

- 91% No
- 9% Yes
PER7. Currently, U.S. law largely prohibits people from importing prescription drugs from other countries like Canada or Europe. Some people believe that the laws should be changed to allow Americans to buy less expensive prescription drugs from other countries as long as they are just as safe and effective as those bought in the U.S. Do you believe that it should be legal for people in the U.S. to buy drugs from Canada and Europe, or not? (n=700)

The majority (86%) of Montana residents age 45+ believe it should be legal for people in the U.S. to buy drugs from Canada and Europe.

Belief Regarding Buying Drugs in Canada / Europe Should be Legal

- Yes, should be legal: 86%
- No, should not be legal: 8%
- Don't know: 6%
The majority (91%) of Montana residents age 45+ support allowing Medicare to negotiate lower prices for prescription drugs.
Survey Results for Montana-Wealth Questions

Issues that Impact Montana Adults Age 45 and Older
The majority (82%) of Montana residents age 45+ are at least somewhat concerned about the cost of their electricity going up.

 EGUTIL3. How concerned are you about the cost of your electricity going up? (n=700)
EGUTIL5. Do you feel your state elected officials are doing enough to lower the cost of your electric bill? (n=700)

While more than half (57%) of Montana residents age 45+ do not think the state is doing enough to lower electric bills, one-quarter (26%) are not sure.

State Officials Doing Enough to Lower Electric Bills

- Yes: 57%
- No: 26%
- Don't know: 17%
About two-thirds (63%) of Montana residents age 45+ are at least somewhat concerned about being able to afford their property taxes over the next five years.

Concern About Affording Property Taxes Next 5 Years

- Extremely concerned: 21%
- Very concerned: 18%
- Somewhat concerned: 24%
- Not very concerned: 18%
- Not concerned at all: 16%
- Don't know: 3%

TAX1. How concerned are you about being able to afford to pay the property taxes on your primary residence over the next five years? (n=700)
Half (51%) of Montana residents age 45+ feel it is extremely important for state legislators to work to offer state income tax exemptions for Social Security income.
About three-fourths (72%) of Montana residents age 45+ are at least somewhat concerned about personally becoming the target or victim of a scam or fraud.
Sixteen percent (16%) of Montana residents age 45+ indicate they have been a victim of a scam or fraud in the past 12 months.
Among Montana residents age 45+ who have been a victim of a scam or fraud in the past year, half (53%) reported it to the appropriate authorities.
FRAUD ISSUES

About one-third (36%) of Montana residents age 45+ know a family member or friend who may have been victims of a scam or fraud.

Friend / Family Victim of Fraud

- Yes: 36%
- No: 61%
- Don't know: 3%

FRA20. Do you know of a family member or close friend who may have been victims of a scam or fraud? (n=700)
One-fourth (24%) of Montana residents age 45+ are extremely confident they can detect scams or fraudulent offers.

Confidence in Detecting Scam / Fraud

- Extremely confident: 24%
- Very confident: 38%
- Somewhat confident: 33%
- Not very confident: 4%
- Not confident at all: 1%

FRA18. How confident are you that you could detect a scam or fraudulent offer intended to trick YOU out of your money or personal information? (n=700)
Survey Results for Montana-Self Questions

Issues that Impact Montana Adults Age 45 and Older
Montana residents age 45+ agree with many reasons to invest in developing high-speed Internet across the state, with ensuring access to educational resources being most important.

### Importance of Reasons to Develop High-Speed Internet

<table>
<thead>
<tr>
<th>Reason</th>
<th>%</th>
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<tbody>
<tr>
<td>To ensure people anywhere in Montana can access educational resources, such as online courses, that would enable them to...</td>
<td>87%</td>
</tr>
<tr>
<td>To ensure older adults in Montana, especially those with health challenges, aren't isolated from family and friends</td>
<td>83%</td>
</tr>
<tr>
<td>Because businesses in Montana need it to be competitive</td>
<td>82%</td>
</tr>
<tr>
<td>Because rural communities in Montana need it in order to thrive economically</td>
<td>81%</td>
</tr>
<tr>
<td>To ensure people in Montana can access healthcare in a timely manner such as 24/7 online healthcare including video chats...</td>
<td>81%</td>
</tr>
<tr>
<td>Because farmers and ranchers in Montana need it in order to be competitive</td>
<td>77%</td>
</tr>
<tr>
<td>Because low-income communities across Montana need it in order to thrive economically</td>
<td>73%</td>
</tr>
</tbody>
</table>

**TECH15.** The following are reasons why some people believe that high-speed Internet should be available to everyone. For each, do you personally feel it’s an important reason or not an important reason to invest in developing high-speed Internet across Montana? (n=700)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories.*
The majority of Montana residents age 45+ support expansion of rural electric cooperatives across the state (84%) and state incentives to Internet providers to expand high-speed Internet service in rural areas (83%).

**Support for State High-Speed Internet Policies**

- Expanding the number of rural electric cooperatives—operated by people of the community—that offer high-speed Internet service to customers in their electric service territory and surrounding communities: 84% support, 7% oppose, 9% don’t know/refused.

- State action to offer incentives to Internet providers to expand high-speed Internet service to rural areas that are not currently served: 83% support, 12% oppose, 5% don’t know/refused.

- The development of partnerships between the state government, Internet service providers, and local nonprofits and businesses to bring affordable, high-speed Internet to more areas of Montana: 77% support, 16% oppose, 7% don’t know/refused.

**TECH16.** Do you support or oppose the following policies that may be proposed in Montana? (n=700)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories*
METHODOLOGY

In August 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among Montana residents age 45+. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, prescription drugs, broadband investment, electric and gas utilities, taxation, and fraud prevention.

ANR completed a total of 700 interviews (347 via landline telephone, 175 via cell phone, and 178 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Montana

Survey length averaged 18.1 minutes by telephone and 16 minutes online.
**METHODOLOGY**

**Sampling Procedure**

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of residents age 45+ of Montana, purchased from Aristotle, and online sample provided by Fulcrum. A total of 21,572 records were utilized. The list of 735,949 residents of Montana age 45+ was randomly divided into 735 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 21 replicates representing a total of 21,000 resident records were dialed to complete the telephone portion of this study.

The total sample of 700 respondents yields a maximum statistical error of ± 3.7% at the 95% level of confidence. (This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.7 percentage points of the results obtained had everyone in the population been interviewed.)

**Interview Methodology**

The survey was launched on August 12, 2019 and closed on August 21, 2019.

Telephone interviewing was active between 5:30 p.m. and 9:00 p.m., with some additional calling done between 10:00 a.m. and 4:00 p.m. If necessary, up to 8 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident’s opportunity for inclusion in the study.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats.

All data have been weighted by age, gender, and race/ethnicity according to 2018 U.S. Census Bureau Current Population Survey (CPS) statistics for Montana.
AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
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abonner@aarp.org

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This research was designed and executed by AARP Research.