

# DEMOCRACY CORPS

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## **RE: SENIORS FOCUS GROUP REPORT**

### **Tampa and Las Vegas**

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As Democrats set ambitious goals for victory in the Congressional elections this November, the votes of senior citizens can play a central role in determining the difference between a handful of gains and a full-scale wave that gives control of the Congress to the Democrats. Seniors are traditional campaign targets, especially in mid-term elections with their high voter turnout, but 2006 brings particular attention to seniors because of their reactions to the controversial Bush prescription drug law. Democracy Corps polling shows strong opposition to this law, and in focus groups conducted last week, seniors broadly voiced their concerns and frustrations as they struggle to learn more about how the new law affects them.<sup>1</sup>

These focus groups are the first part of a Democracy Corps seniors research project, which will be followed by a national survey of seniors in mid-March. The following report highlights key observations from the focus groups, and offers strategic recommendations and considerations for the upcoming seniors poll.

### **Negative Assessments Dominate Mood**

Like other groups across the United States, seniors hold very negative attitudes about the direction our country is headed. Participants cited a variety of issues that disturb them, including gas prices, education, Katrina, the new prescription drug law, lost respect around the world, and a Congress that

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<sup>1</sup>Democracy Corps conducted four focus groups of senior citizens on February 15 (Tampa, FL) and February 16 (Las Vegas, NV). All participants were weak partisans or independents, and each group was split evenly between Bush voters and Kerry voters. In Tampa, one group consisted of men who described themselves as financially comfortable while a second group consisted of a mix of women who described themselves as somewhat comfortable or somewhat financially pressed. In Las Vegas, both the men's and women's group described themselves as financially pressed.

receives great benefits while everyone else struggles to get by. But in an open-ended discussion, the seniors' aggravation did not crystallize around one particular area. Rather, they passionately voiced their disgust on issue after issue.

*This Medicare part D, I know because I've been involved in it personally, has been a nightmare. It's too bad when people who have worked all their lives need a little bit of help with their medications and you're \$100 away from this or \$100 over here and you don't get any help at all. And you're spending maybe \$100,000 a year on medications. But because you're \$100 from whatever limit that they set, you don't get any help at all. (Tampa, women)*

*The cover of Time Magazine two weeks, are we losing the science race? And the thrust of it was, we're not losing it. We lost it to China, India. I just think that we're dealing with outsourcing, taxes, with everything else is totally detrimental to our society. (Las Vegas, women)*

*The fuel system, what we pay for gas is ridiculous. And the cars aren't any better on gas mileage. I used to have '50 Ford and I got 22 MPG around town. Now I drive a Mercury Sable and I'm only getting 18 MPG with it. And I'm paying \$2.25/gallon. (Tampa, men)*

*How could FEMA sit there with people not having homes and now they're saying that over \$1 million worth of trailers are probably going to have to be destroyed because the rule was that they couldn't put them on swamp land. So the trailers are sitting in Oklahoma, rotting while our people are without homes and food. (Las Vegas, women)*

*I just read something recently and I was in the dark. I didn't know that Congressmen don't have to pay into Social Security, but when they retire, they get a big bunch of money. (Tampa, Woman)*

After listening to the litany of criticisms and complaints about where the country is headed, a few participants felt obliged to come up with something positive to say, offering a token comment about their patriotism and how America is still the best country in the world. But the bottom line coming out of these groups was that things are bad on multiple fronts and people were angry.

It was particularly striking that Social Security barely came up unprompted in this open-ended discussion about what is happening in the country. These seniors, much like past senior citizen focus groups, simply felt confident that their Social Security was safe. They did express concern about the future of Social Security and agreed that "something must be done." Some also indicated frustration with the rising taxes on their benefits, particularly when different rules apply to Congress. But the larger lesson from the discussion goes back to the Social Security battle of 2005. Even though the participants did not think Bush's plan was any good, these seniors gave the President some credit for trying to do something about a system in trouble. And nobody jumped to the Democrats' side to praise them for saving Social Security from the Bush

plan. *In the end, Democrats did not make any direct political gains out of the high profile debate, and seniors are not holding Bush or the Republicans responsible for last year's bad idea.*

### **Bush, Congress, and the Parties**

Attitudes toward President Bush were very consistent with what we have seen in the past, and seniors did not differ from other voters in either their positive or negative comments toward the President. As usual, positive sentiments centered on Bush's focus on family and their admiration for Laura Bush, his resolve in doing what he says he will do, and his patriotic commitment to the country. And as usual, there was very little positive said about anything related to Bush's job performance which was largely tied to the problems in Iraq and reckless spending. Bush's credibility has also taken a hit over time as many participants viewed him as dishonest, not smart enough for the job, and surrounded by corrupt or low quality people. Doubts about Bush's team go all the way up to Vice President Cheney whose name evoked laughter for the recent hunting incident, and then broad contempt for his secretiveness while one participant called him "evil."

Attitudes expressed toward the political parties underscored how little Democrats and Republicans have done to improve their images. It was also striking to see how seniors' attitudes toward the parties are not much different from opinions expressed among other age and demographic groups.

Participants struggled to find anything positive to say about either party, but for different reasons. When it came to Republicans, these seniors were largely dissatisfied with how the country was being run, and they viewed Republicans as doing a poor job and serving the wealthy. The Democrats, on the other hand, were not seen as doing a bad job as much as they were simply not seen as doing much of anything or having a clearly defined identity. Positive associations were more linked to images of the Democrats from decades past than to any present-day accomplishments. Participants did express the sense that Democrats are for the average person, but they were not inspired by Democrats nor viewed them as agents of change. At the same time, these seniors were not angry at Democrats – which contrasts with their anger toward Republicans who are in charge – and they seem ready to give Democrats a chance to lead Congress because the current stewards have done so poorly.

The challenge for Democrats was painfully underscored in a variety of head-to-head statements on issues that will play a big role in the upcoming election campaigns. On major issues like health care, Medicare, and corruption, participants responded overwhelmingly to the Democrats statements. But no matter how strong the Democrats' messages tested against the Republicans' messages, the participants still lacked the confidence that the Democrats could make anything happen. Time after time, the Democratic message was favored, yet when pressed on whether Democrats had the credibility to achieve these goals, participants were highly skeptical. The only exception was on corruption and reform, where participants found a strong

Democratic proposal to be both bold and specific enough that politicians could be held accountable for making such a promise:

***Democratic Reform Statement***

*The Democratic candidate says, with corruption and special interests running rampant in Washington, it's time to take the profit out of public service. I will fight for a 10-year ban on lobbying for former members of Congress; no gifts, meals, or free trips from private interests; an outside independent ethics committee with real enforcement power; and no congressional pay raises without a balanced budget.*

In addition to its specificity, the most powerful part of the Democratic statement was tying any Congressional pay raise to a measurable performance piece like balancing the budget. They also liked the idea of a 10-year ban on lobbying for former Members of Congress.

*I often wondered why someone else doesn't decide who gives the pay raise to the Congress. I don't think that's right. (Las Vegas, women)*

*I would vote for him and pray to God that maybe he could actually do one something, maybe do one thing, maybe get the 10 year ban. (Las Vegas, men)*

*They're talking the talk. They may not walk the walk but they are explicitly saying that this is this, this, this and this. A, B, C. Not just a nebulous, we must reform and have transparency. (Tampa, women)*

*Actually the whole statement was good, I thought, and I liked that 10 year ban. Well, the whole thing. (Tampa, men)*

These sentiments highlight the potential of the corruption issue, but we must also recognize the complexity involved here. Participants considered today's corruption no worse than in the past, and the main difference is that people are finally getting caught for things that have always taken place. But the corruption does reflect everything that is wrong with Congress – an institution that they resoundingly held in contempt and did not elicit one kind word across 4 focus groups – and it fuels an anti-Congress passion. These voters sounded ready and eager to hold Congress accountable.

In fact, participants in these focus groups expressed a disgust toward Congress that was more intense than we have seen in previous groups. Whether this increased intensity was due to seniors' unique perspective or a reflection of a growing impact of the corruption stories remains to be seen (Democracy Corps' next wave of focus groups takes place in two weeks). But the anger toward Congress was unmistakable and broad, ranging from characterizing Congress as

“self-serving, liars, and crooks” to angry complaints toward Congress’ special perks like a guaranteed pension plan after just two years in office and not having to pay Social Security tax on their own salaries.

*Their main interest is in perpetuating their own power and reelection and their party’s.*  
(Tampa, women)

*Why should you buy a Congressman when you can rent one?* (Tampa, men)

*To me, Congress should get fired...I have no faith in them at all. I don’t trust them.*  
(Tampa, men)

*They are on free riding all the time and the only time they will talk about anything that is worthwhile is if they have something in it for them.* (Tampa, men)

*I would say liars. Congress, it makes no difference where they are. They tell you things to get elected.* (Las Vegas, women)

*On the take.* (Las Vegas, men)

### **2006 Election: Medicare Part D**

More than any other issue, the new prescription drug law (known by most participants as Medicare Part D) was at the forefront of what concerned these seniors. This is a law that directly affects them whether they sign up for the benefit now or feel the pressure to do so before the May 15<sup>th</sup> deadline when late penalties start to kick in. Regardless of region or economic level, these seniors were quite upset about the law.

Many participants had attended seminars to learn more about Medicare Part D, and this is certainly a centerpiece in their daily lives. Their knowledge of the rules and options was extensive, as people compared different plans and made suggestions to each other regarding which insurance plans are better than others. Yet despite all their learning and ongoing focus, confusion about the new law dominated any mention of it. At the core of the confusion are the 40-plus plans with various deductibles, premiums, and other costs. Confused and aggravated, they resented the assignment of having to read the lengthy material required to understand their choices.

*Very confusing. Took me three hours just to read the information in that brochure. Then I started making phone calls. Couldn’t reach anyone.* (Las Vegas, women)

*I've sat in on 2 or 3 seminars to explain about the new system...I came out of there confused as I was when I went in. All they told me was if you come up to us, we have this program on a computer. And you let us know what prescriptions you use and we'll enter that and it will tell you which one is the better one to sign up for. The next seminar says, no, that doesn't really work right. You got to just pick out 1, 2, 3 or whatever it was. I have no idea right now, none at all, and that's after two, at least an hour for a seminar each time. (Tampa, men)*

But there is potential for this dynamic to change. For those participants who managed to navigate their way around the material, they found drug plans that met their needs at good prices. These folks were very pleased with premiums they could afford while receiving medicines they need. With the drug and insurance companies so heavily invested in Medicare Part D, it is reasonable to expect them to make every effort to effectively sell their product, and it is easy to see how seniors could come to like the new law and its benefits.

For opponents to the new law, it is imperative to get ahead of the curve and go beyond the confusion that drives today's frustration. Although seniors thought they were informed about the law's details, many were shocked to learn about some of the law's provisions and other negative aspects that cater to corporate interests and drive up cost. After hearing such information, attitudes toward the law went from confusion to downright anger, largely resulting from the benefits going to drug and insurance companies instead of consumers. Three facts stood out in particular – the prohibition on Medicare from negotiating prices with drug companies, being locked into a plan for at least one year despite insurance companies being allowed to change benefits at any time, and the one percent monthly penalty for failing to sign up within 63 days of initial eligibility.

*I think it's almost criminal to think that you can put a plan out there that is supposed to benefit you and then they are penalizing you because you don't participate in it at any given time. I just think that that's criminal. (Las Vegas, women)*

*I don't mind if the companies make a profit. It's business. But I do think that it's terrible that we have people who are having to make choices on either their drugs or whatever and so many of them are able to afford drugs at any price. The drugs are just so high. The doctor may say that you need this, this and this. But once you get past getting those free samples from your doctor, you can't afford to pay the price. (Las Vegas, women)*

*This program does not allow Medicare to do is to bulk buy. Like the VA does and saves millions of dollars a year. (Tampa, men)*

*These insurance companies are making money, that's what it is about. That's the whole thing. (Las Vegas, men)*

*What's this 1%? If they have to wait 3 years, no one's using it, so what's it costing them? It's costing the person that hasn't joined. But I don't see why they can penalize you for waiting when you feel like you don't need it. to me, it would be to their advantage because I'm not going to go out and try to get medicine when I don't really need it.*  
(Tampa, women)

When asked what should be done with the new law, nearly half the participants (and most of the women) said to just throw it out and create a simpler, more cost effective program. Other ideas receiving strong support were requiring the federal government to use its bulk purchasing power to negotiate lower drug prices, having Medicare run its own plan instead of only allowing plans from private companies, and putting a price cap on prescription drugs.

*This should go back in with E and let Medicare administer rather than paying somebody else and you can save a lot of money there.* (Tampa, women)

*I say it's a great deal of work done by too many people with dirty hands. That's why I say, throw it out. We've got intelligent people in this country who aren't part of the lobbyists, who don't have their hands in other people's pockets. We need to come up with something that mean something.* (Tampa, men)

*I think that Medicare could do a hell of a better job than any of these private companies.*  
(Las Vegas, men)

*They do it [price caps] for other countries, but not for us.* (Tampa, women)

*I'm not against them making a profit or putting money back into research. But I think it ought to be kept as affordable as possible. That's the only reason to have a plan.* (Tampa, women)

With powerful critiques and compelling solutions, there is enormous potential to give voice to seniors who are not happy with this confusing law.

### **2006 Election: Dynamics Beyond Medicare Part D**

In addition to the new prescription drug law, we looked at other issues and dynamics affecting the 2006 political landscape. First, while seniors tend to be more socially conservative, this does not necessarily translate into Republican gains this year. Participants across the board – regardless of income or geography – overwhelmingly favored a Democratic message critiquing Republican intervention in the Terri Schiavo case and their efforts to legislate morality.

***Democratic Statement***

*The Democratic candidate says, from Terri Schiavo to creationism in public schools, government has gone too far in legislating morality. My faith teaches me that families and churches should teach values and religion while government should focus on defending our country and reducing our dependence on Middle East oil, lowering health care costs, and creating good jobs here at home.*

The Terri Schiavo case is perhaps the best example of Republicans going too far with government intervention, and Democrats have real opportunities to re-cast the values debate in terms that favor them.

*That Terri Schiavo thing that he [Jeb Bush] pulled, he was way out of line. He probably thought that he was doing the right thing. It's not for the government to teach faith. Or to get involved with it, as far as I'm concerned. (Tampa, women)*

*Like you said, Terri Schiavo. The government had no right, I don't think, getting involved in that situation. (Tampa, women)*

*In this case, I think that's a very personal thing that happened with Terri Schiavo and it wasn't the government's business to get into it. There was a whole bunch of things, big news media event. It's a personal thing and it should have been respected. (Las Vegas, women)*

*This Terri Schiavo, it spells out everything that we've been talking about in here all evening. We are all concerned about our country being protected, our borders being protected and a lot of other things that should be done, but they don't, the republican candidate doesn't specify really anything. (Las Vegas, men)*

Iraq and national security are the areas where Republicans continue to hold advantages, albeit smaller than in the past, and it is the most cited reason for why one would vote for the Republican candidate. Participants clearly expressed their dissatisfaction with the Iraq war and Bush's leadership, but many retained confidence in Republicans to do what it takes to protect the country. National security was not holding them back from supporting Democrats; rather, Republicans were just perceived as better at it.

*The Republicans seem more aware of the terrorist threat and are more proactive than the Democrats. (Las Vegas, men)*

*I believe the Republican in general will provide greater security for the country. (Tampa, men)*

In the end, these seniors had trouble identifying what this election meant for them. But it was evident that Medicare Part D was the area where passions run strongest, followed by concerns about our national security and what our leaders were doing to protect America.

Please read this list and mark the TWO facts that bother you most.

Question	Total	Tampa Women	Tampa Men	LV Women	LV Men
All Medicare recipients must enroll in a private insurance plan to receive a prescription drug benefit.	4	1	1	1	1
The new plan provides \$46 billion in subsidies to the HMOs and insurance companies.	6	2	2	1	1
The new plan is considered “voluntary,” but there is a lifetime penalty of 1% of the monthly premium for every month you don’t sign up after 63 days of initial eligibility. This means if someone defers signing up for a drug plan for 5 years, they would pay a 60% penalty every month for the rest of their lives.	11	2	2	5	2
Once individuals sign up for a plan, they are locked in for at least one year, but the insurance companies can change their benefits, including what drugs they cover, at any time.	12	2	2	3	5
Despite the purchasing power of nearly 40 million beneficiaries, the new Medicare law has a provision that prohibits Medicare from negotiating with drug companies for lower priced drugs.	17	4	9		4
The out-of-pocket expenses of the new plan – including the \$250 deductible, the monthly premiums, and high co-pays for drugs – far exceeds what the average Medicare beneficiary pays today for their prescriptions.	6		1	1	4
Rep. Billy Tauzin, the chairman of the House committee that oversaw passage of the drug plan, resigned soon after the plan was passed to become the top lobbyist for the drug industry, with an annual salary of nearly \$2 million.	5	2	1	1	1
After spending more than \$650 million in political contributions since 1997, pharmaceutical companies are set to reap an estimated \$139 billion in new drug profits alone, according to an analysis from Boston University’s Health Reform Program.	4	1	1	2	
Even after \$678 billion in government subsidies, it would still be cheaper for seniors to buy their drugs in Canada than through the new drug plan.	4	2		2	
Tom Scully, the Bush administration’s head of Medicare, negotiated his lobbying contract with the drug industry while writing the Medicare drug plan as a White House employee.	3	2	1		
The New plan will cost taxpayers 678 billion dollars over the next ten years, nearly three times what we have spent on the war in Iraq.	4			2	2

Please mark the TWO ideas that you think are the most important for Congress to take from this point forward

Question	Total	Tampa Women	Tampa Men	LV Women	LV Men
Extend the current deadline for enrollment from May 15th to December 31st to allow seniors more time to compare the various programs available.	1				1
Reduce the current patchwork of 40 or more possible plans and coverage options with a much smaller selection of approximately six plans with clearly defined differences in premiums and benefits	6		3		3
Increase competition by allowing individuals to switch plans at any time	5	2	1	1	1
Require the federal government to use its bulk purchasing power to negotiate lower drug prices, something that is currently forbidden under the new plan	19	7	8	2	2
Allow Medicare to offer its own plan, rather than just allowing plans from private companies	13	2	3	3	5
Put a price cap on prescription drugs that makes them profitable for pharmaceutical companies but affordable for consumers.	12	5	1	4	2
Allow Americans to import prescription drugs from Canada and other countries where the drugs are sold for a fraction of their price here in the U.S.	6		2	2	2
End this failed prescription drug plan and create a new program that is simpler and cheaper for both seniors and taxpayers.	18	6	2	6	4