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Economic and Health Insecurity: A Survey of Washington Voters 18+ on Current Legislative Issues

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February 2009



Economic and Health Insecurity: A Survey of Washington Voters 18+ on Current Legislative Issues

By
Jennifer H. Sauer, M.A.

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Economic and Health Insecurity

A Survey of Washington Voters 18+ on Current Legislative Issues

Knowledge Management, State Research

February, 2009

IN BRIEF

Washington faces both economic and health care challenges this year and will likely focus on the increasing budget deficit and financial strains felt by voters. This survey of 800 voters residing in Washington state ages 18 and older shows the extent of worry over various financial issues and measures taken due to economic changes over the past year. Given the recent news of unemployment rates and the growing need for state services and programs, state legislators need to consider voters wishes. Voters do not want vital services and programs cut to balance the budget. Further research could help to better understand the extent of and reasoning behind Washington voter's choices regarding state cuts and revenue enhancements, and what might influence those choices. Other state research shows that people are willing to pay or endure an increase in taxes to maintain many government services and programs. This survey has a margin of error ± 3.47 percent.

- As a result of recent economic changes, slightly more than a third (36%) of working voters say they have considered delaying retirement in the *past* twelve months and almost half (45%) say they will consider delaying retirement if the economy does not improve over the *next* 12 months. Moreover, among those currently retired, nearly one-in-five (18%) say they will re-enter the workforce if the economy does not improve.
- The majority of all Washington voters (71%) are worried about the security and safety of their retirement savings, and among working voters, a quarter (26%) have stopped putting money in their 401(k) and one in ten have actually withdrawn investment funds early. Also in light of current economic conditions, a third of all Washington voters report difficulty paying for daily necessities like food, gas, or medicine (33%) or had to help a family member pay their bills (34%). One in five find it difficult to pay utility bills (23%) or their rent or mortgage (21%).
- Just under half of all Washington voters are worried about losing their health care coverage. Additionally, two-thirds of all Washington voters are worried about having fewer health care services covered (65%) and the quality of health care services declining (65%) and over half are worried about long-term care (61%) and being able to afford health care services (58%).
- Most (73%) Washington voters think it is extremely or very important for the state to make health care more affordable for all residents, and agree (68%) that individuals, employers, and the government should contribute financially to a plan that ensures everyone has access to quality, affordable health care coverage.
- Washington voters are inconsistent with respect to approaches to balance the state budget: four in ten (39%) view a combination of raising taxes and cutting state services as the best approach to balancing the budget while another four in ten think mostly cuts will balance the budget. Yet, specifically, voters overwhelmingly *oppose cuts* to health and long-term care services (76%) and education (74%), and over half (55%) oppose the state cutting public safety services. Moreover, among those who feel cuts are best approach to balancing the state budget, most are opposed to cutting health and long-term care (70%), education (61%) and public safety services (55%).

Economic Issues

While having enough savings for retirement, becoming a victim of consumer fraud, and job security have historically been areas of concern for most Americans, they have the tendency to become major worries in economic downturns. With a current unemployment rate of 7.2 percent that is projected to rise again over the next quarter, a sluggish stock market, state and corporate budget crisis, and dwindling retirement savings, it is no wonder that Americans are not the enthusiastic consumers they were just a few years ago.¹ In fact, recent survey data shows that many Americans are, without surprise, very worried about their financial savings, their jobs, and keeping up with their bills.^{2,3}

In response to a list of 9 specific issues, largely regarding health care, many registered voters in Washington report they are extremely or very worried about three issues regarding economic or personal security: the security and safety of their retirement savings, becoming a victim of consumer fraud, and losing their job (see Annotated Survey, Question 1). In addition, about a third, indicate being somewhat worried about their retirement savings or becoming a victim of fraud.

Level of Worry: Select Health Care Issues (n=800 Washington voters ages 18+)				
	Extremely/very worried	Somewhat worried	Not worried	Not sure
Keeping retirement savings safe	43% (15% / 28%)	28%	27% (15% / 12%)	1%
Becoming victim of fraud	25% (8% / 17%)	37% 40%	(16% / 25%)	1%
Losing job	28% (8% / 10%)	13% 65%	(22% / 43%)	3%

Not surprisingly, younger respondents are more likely than those ages 65 and older to be extremely or very worried about losing a job (Age 18-49: **24%**; 50-64: **18%**; 65+: **3%**), but Washington voters do not differ significantly by age with respect to their level of worry about the security of their retirement savings or becoming a victim of consumer fraud.

Many Washington voters are not saving enough for retirement

Surprisingly, while baby boomers are well known for having generated a cumulative wealth far exceeding earlier generations, recent research out of the McKinsey Global Institute shows they are have not done as well in terms of saving any of it. In fact, they report that before recent credit problems, boomers debt to net-worth ratio was up to 50 percent higher than earlier generations.⁴ Moreover, they report, few are aware of any problem with their retirement savings – less than half of the respondents to their survey who feel confident about their financial future are actually not adequately prepared. Similarly, AARP and EBRI have found that Americans, including workers and retirees, do not feel they will have enough money or savings or be able to live comfortably in retirement.^{5,6}

¹ Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, CPS News Releases, <http://www.bls.gov/cps/>

² Kaiser Health Tracking Poll: Election 2008, *Health Security Watch*, October 2008.

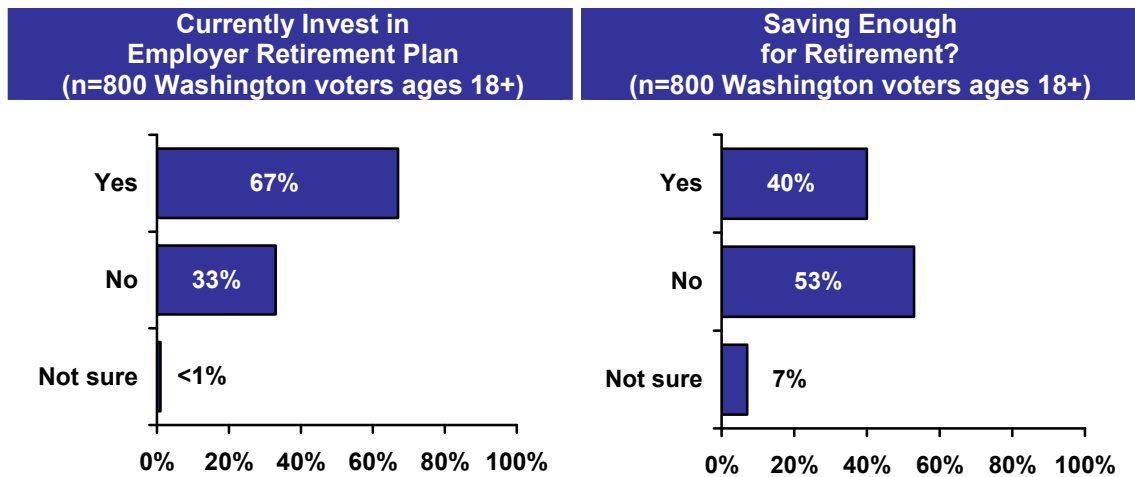
³ Love, J. (AARP) A year-End Look at the Economic Slowdown's Impact on Middle-Aged and Older Americans, January 2009. http://assets.aarp.org/rgcenter/econ/economy_survey.pdf

⁴ Beinhocker, E.C., Farrell, D., and Greenberg, E. (MGI) *Why Baby Boomers Will Need To Work Longer*, McKinsey Quarterly, November 2008.

⁵ Employee Benefits Research Institute (EBRI), 2008 Retirement Confidence Survey, *Americans Much More Worried About Retirement, Health Costs a Big Concern*, EBRI Issue Brief, No. 316, April 2008.

⁶ Ibid. Love, J. 2009

Data from this survey found that while two-thirds of all registered Washington voters ages 18 and older say they currently invest or have invested in an employer-sponsored retirement plan like a 401(k), over half say they are not or have not saved enough for retirement.

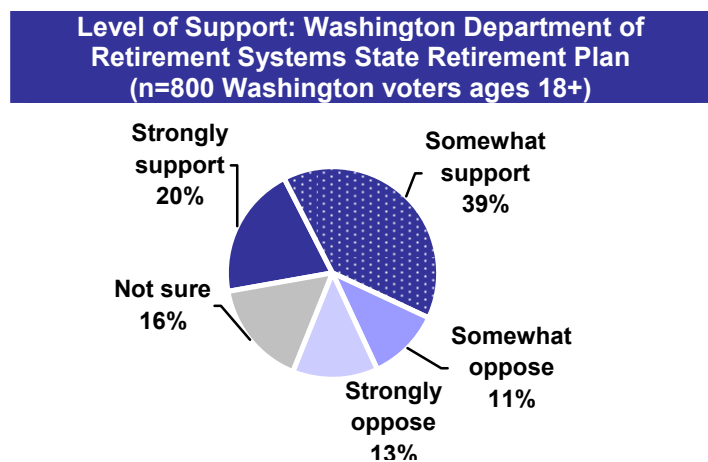


Moreover, due to changes in the economy during the past 12 months, one-quarter (26%) of working Washington voters (n=528) say they have actually stopped putting money into a retirement account like a 401(k) or an IRA and just over one in ten (14%) prematurely withdrew funds from these investments (see Annotated Survey, Questions 4, 5a, and 5b).

States can help: State retirement savings plans for workers and smaller employers

Over recent years, many states have been considering legislation to implement a state-based retirement savings program that would enable small to mid-size employers to offer their employees the opportunity to contribute to a retirement plan. To date, no state has implemented such a plan but many are actively pursuing it. In Washington state, where half of all workers have no employer-sponsored retirement plan, the Economic Opportunity Institute has proposed Washington Voluntary Accounts. Their program would be administered by the Washington Department of Retirement Systems and closely modeled after the state's employee retirement plan, to provide workers and employers with the opportunity to engage in a defined-contribution retirement savings plan.⁷

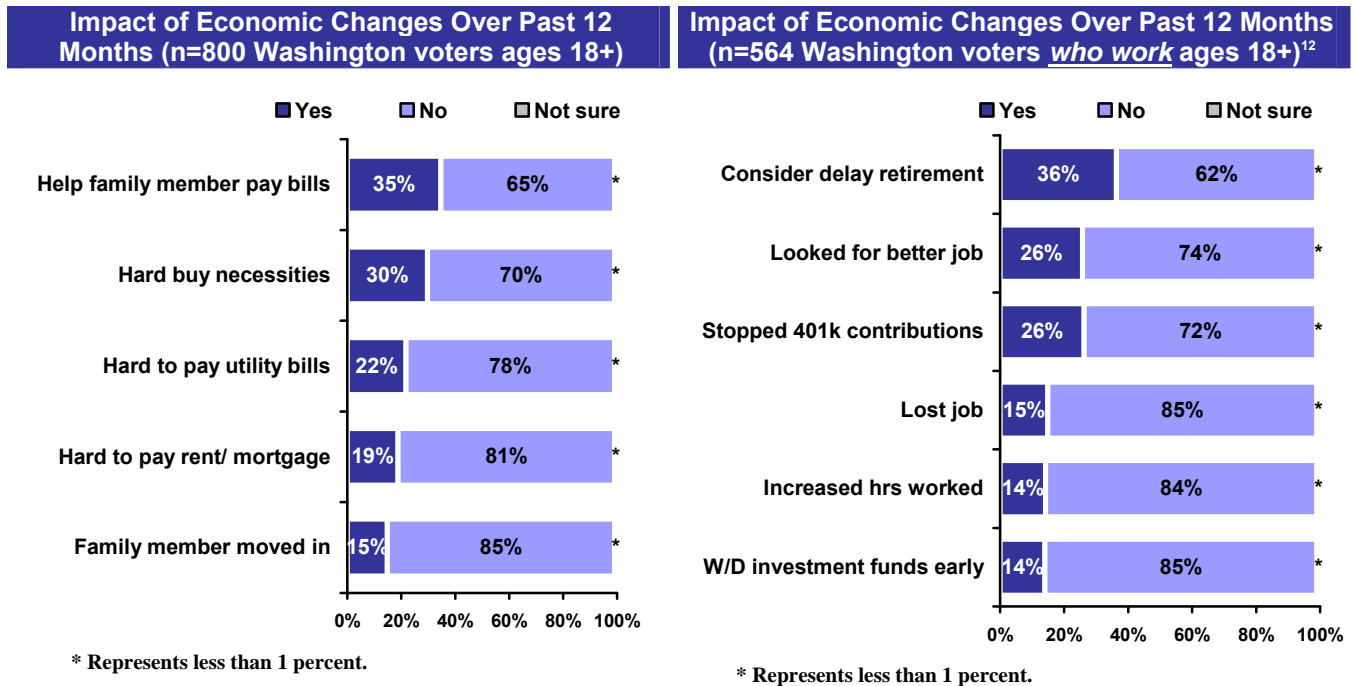
When asking if they would support or oppose the implementation of this state retirement savings plan, nearly half of all Washington voters say they would support it with over one in five indicating strong support. Still, some voters are less supportive and almost one in five are not sure how they feel about the plan.



⁷ Economic Opportunity Institute, www.eoionline.org

Other changes over past 12 months due to recent economic changes

Retirement savings is just one of the many areas of daily life affected by the recent economic situation for all Americans from experiencing difficulty paying bills to helping other family members with their financial situations.^{8,9,10,11} Data from this survey show that over the past 12 months, about a third of all Washington voters report difficulty paying for daily necessities like food, gas, or medicine or had to help a family member pay their bills. Some are finding it difficult to pay utility bills or their rent or mortgage, and about one in seven had a family member move in with them. Among those working, besides altering their investment savings as mentioned earlier, one third considered delaying retirement, and a quarter of them looked for another job with more pay or better benefits. One in six workers report they either lost a job or increased the number of hours worked per week without pay due to current conditions (see Annotated Survey, Question 5).



Interestingly, when asked to consider if the economy does *not* improve over the next 12 months, almost half (45%) of Washington voters who are working say they will delay complete retirement and work longer. Among those currently retired (n=272), nearly one in five (18%) say they will re-enter the workforce (see Annotated Survey, Questions 6a and 6b).

⁸ Ibid. Love, J. 2008

⁹ Thayer, C. (AARP), Retirement Security or Insecurity? The Experience of Workers aged 45 and Older, October 2008. http://www.aarp.org/research/work/retirement/retirement_survey_08.html

¹⁰ Ibid. Thayer, C. 2008.

¹¹ Kaiser Family Foundation/Harvard School of Public Health Survey, The Public's Health Care Agenda for the New President and Congress, January 2009, <http://www.kff.org/kaiserpolls/posr011509pkg.cfm>.

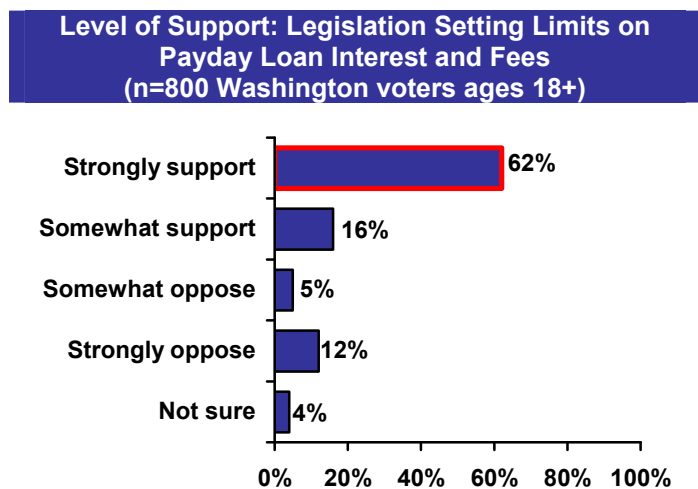
¹² Also includes 7 percent of all voters who said they are looking for work. See Annotated Survey, Question 2.

Sub-prime lending: Payday Loans

According to the Consumer Federation of America (CFA), at the end of August 2008, 37 states provided no protection to consumers against payday loans.¹³ These high cost, high interest loans with annual percentage rates in some states as high as 400 percent or more are legal in all but 15 states and the District of Columbia. The CFA defines a high cost loan as one where the annual percentage rate is over 36 percent.¹⁴

While these loans are well known to be targeted to economically vulnerable populations, supporters claim they provide people with emergency credit, most customers are aware of the costs and use the service responsibly, and the industry is regulated enough. Data to the contrary point out that only about one percent of all payday loans go to one-time emergency borrowers, many customers believe their roughly 400 percent loan has a rate of less than 30 percent, and even in those states where laws favor the consumer, these lenders do not fully adhere to them.¹⁵ To further enforce low cost loans, federal legislation is pending that would cap interest rates in all states at or around 36 percent.

Considering both the history and magnitude of payday lending abuse and the economic events of the past year around sub-prime lending, this survey asked Washington voters whether they would support or oppose legislation to cap the interest and fees assigned to payday or short term loans in their state (currently known annual percentage rates to be as high as 391 percent). The majority of voters indicate support for legislation that would limit payday loan interest fees with just under two-thirds saying they would strongly support such legislation.



Health Care Issues

This survey next asked respondents their experiences and opinions around select health care issues. After decades of debate, universal health care coverage for all Americans has yet to take place – nationally, about 20 percent are without any health care coverage and some states report as high as 30 percent of their residents with no health insurance.¹⁶ Many argue this lack of coverage is both a costly strain on state services or programs as well as local health care systems and tax payers. Others argue that the implementation of a full health coverage program could be costly in other ways such as possibly lessening the overall quality and delivery of health care services. According to the Kaiser Family Foundation, about 15 percent of Washingtonians ages 18 to 64 lack health care coverage – or one in every six resident between those ages. Seven percent, or 114,960 children in Washington state also lack health care coverage.¹⁷

¹³ Consumer Federation of America, Scorecard Shows Many States Fail to Protect Consumers, August 2008.

http://www.consumerfed.org/pdfs/CU_CFA_NCLC_Usury_Scorecard_Release_8_08.pdf

¹⁴ Andrew, P. Payday Loans: An Uncertain Future, Rebuild.org Finance News, December 17, 2008, www.rebuild.org.

¹⁵ Center for Responsible Lending, Fact v. Fiction: The Truth about Payday Lending Industry Claims, January 1, 2001. www.responsiblelending.org

¹⁶ Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements)

¹⁷ Kaiser Family Foundation, www.statehealthfacts.org, Washington: Health Insurance Coverage.

Like many Americans nationwide, coverage, quality, and affordability of health services and products are a major concern for Washington voters as well.¹⁸ Two in every three voters are worried about having fewer health care services covered or the quality of care declining, with about a third being extremely or very worried about each. A similar proportion of all voters are worried about being able to afford long-term care, and roughly half are worried about being able to afford health services, losing their coverage altogether, or being able to afford their prescription drugs.

Level of Worry: Select Health Care Issues (n=800 Washington voters ages 18+)				
	Extremely/very worried	Somewhat worried	Not worried	Not sure
Fewer health care services covered	35% (12% / 23%)	30%	34% (18% / 15%)	1%
Health care quality declining	34% (10% / 25%)	32%	18% (18% / 15%)	1%
Affording long-term care	33% (11% / 22%)	29%	38% (20% / 18%)	<1%
Affording health services	32% (11% / 21%)	25%	42% (23% / 20%)	<1%
Losing health coverage	25% (10% / 14%)	20%	53% (27% / 26%)	<1%
Affording prescription drugs	24% (9% / 16%)	23%	53% (27% / 26%)	<1%

Interestingly, over half (57%) of all voters who have some sort of health coverage say they are willing to pay more in taxes if they were able to pay less in health care premiums and other health care costs and still receive the same health care benefits they currently have. In fact, over a quarter are extremely (11%) or very (16%) willing (see Annotated Survey, Question 15).

Health care coverage: a right for all, made available to all, required of all, and access for all

Much of the health care reform debate centers around coverage for all Americans or making coverage affordable to all and according the Kaiser Foundation (and likely other researchers), this sentiment has not changed much over time. In 2000, they found that the majority of Americans agreed that health care should be made available to everyone, and then four years later found another majority agreeing that health care should be a right of all Americans. In their most recent survey, 67 percent favor requiring all Americans to have health insurance either through an employer, private source, or an assistance program.^{19,20} AARP has consistently found in national and state surveys that a majority of their members or the public indicate agreement or support for the notion that all residents should have access to affordable health care.²¹

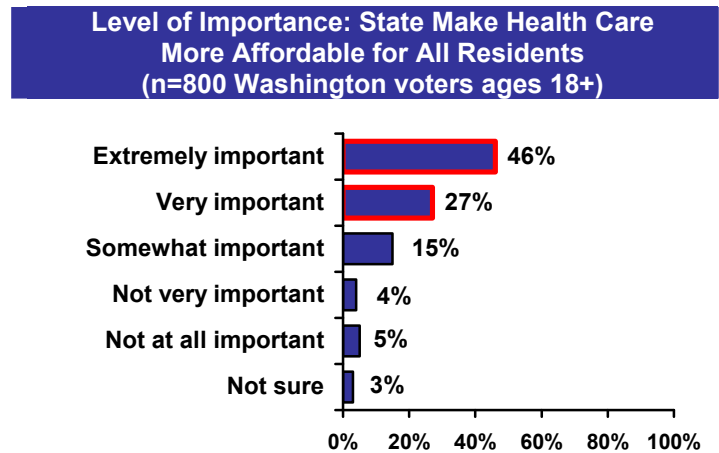
¹⁸ Kaiser Health Tracking Poll: Election 2008, *Health Security Watch*, October 2008.

¹⁹ Ibid. Kaiser Family Foundation/Harvard School of Public Health, 2009

²⁰ See also Henry J. Kaiser Family Foundation, *Harvard School of Public Health, National Public Radio, February 14-February 24, 2008*

²¹ See <http://www.aarp.org/research/health/carefinancing>

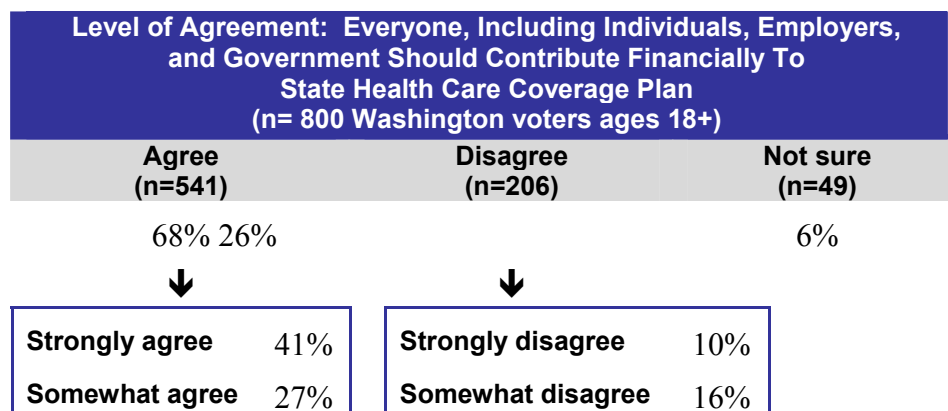
Most respondents to this survey think it is highly important for the state of Washington to make health care more affordable for all residents and they agree that all Washingtonians should have access to affordable health care (**Agree**: 88%; **Disagree**: 8%). Of those who agree, most (75%) say they *strongly agree* that all residents should have access to affordable health care (see Annotated Survey, Question 12).



And all should contribute to financing a health care coverage plan for all

Perhaps more intense than the general debate over needing greater health care coverage for all or most Americans, is the debate of how to pay for a health care reform plan. Recent polls, both national and state, have found that Americans are generally of the opinion that health care reform should be a shared financial responsibility of individuals, employers, and the government. Both AARP and The Commonwealth Fund note in their surveys that two-thirds of Americans prefer a shared approach to financing health coverage for all.^{22,23} Moreover, Kaiser reports that nearly half of all Americans would be willing to pay more in either taxes or premiums to increase the number of Americans who have health insurance.²⁴

Most Washington voters agree that individuals, employers, and government should contribute financially so that everyone can have access to quality health care coverage, with 44 percent of them saying they strongly agree. Just slightly more than quarter disagree that financing health coverage should be a combined effort.



²² Commonwealth Fund, Issue Brief, *The Public's Views on Health Care Reform in the 2008 Presidential Election*, January 2009, Vol. 29.

²³ AARP Bulletin Survey, Health Care and Elections, 2008.

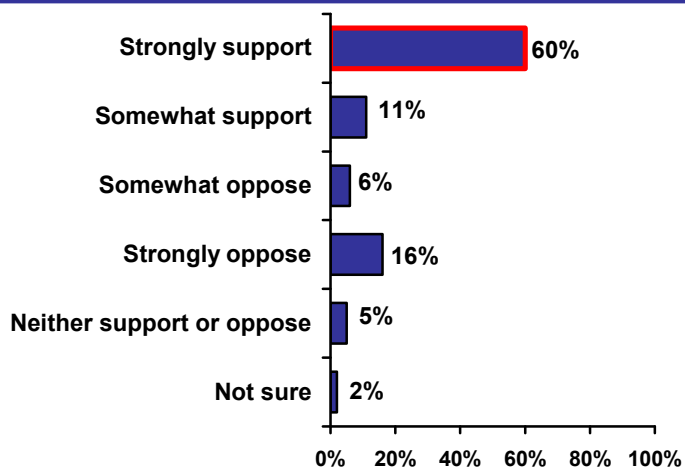
²⁴ Ibid. Kaiser Family Foundation/Harvard School of Public Health Survey, January 2009.

Other Health Related Issues Facing Washington Voters

Purchasing of Personal Drug Information by Pharmaceutical Companies

This survey also asked Washingtonians their opinions on a particular piece of prescription drug legislation. As in many states, currently in Washington, drug companies can purchase consumer information from local pharmacies without the consumer's permission. While this practice might enable drug companies to keep patients informed about their medications and other medications, others feel they should not be permitted to purchase consumer drug information without the consent or knowledge of the consumer. When asked if they would support or oppose legislation to prohibit pharmacies from selling consumer drug information to pharmaceutical companies without their personal permission, most say they would support it and one in five would oppose it.

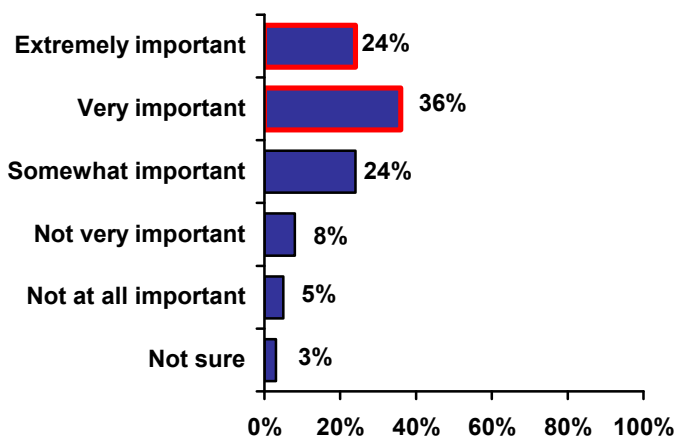
Level of Support: Prohibit Pharmacies From Selling Consumer Drug Information to Pharmaceutical Companies Without Consumer Permission (n=800 Washington voters ages 18+)



Long-term Care Services

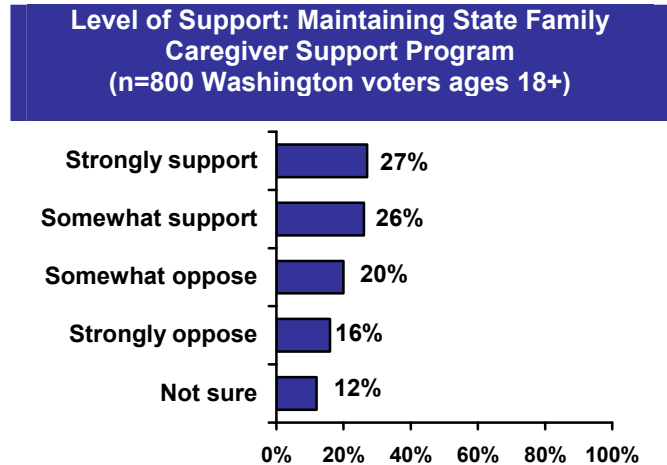
Currently in Washington state, families seeking long-term care services are likely to encounter an abundance and variety of resources and information from a number of organizations and individuals. The state is considering creating a single-point-of-contact type service that would minimize the loss of time needed for care as well as confusion and undue expense experienced by families and individuals requiring the care. When asked how important it would be to have a central place where you could get information and referrals for all types of long care services both government and private, six in ten report that it is highly important to them. An additional quarter feel it is somewhat important and hence, leaving few voters to indicate a service like this is not important to them.

Level of Importance: Central Place for Long-term Care Services and Resources (n = 800 Washington voters ages 18+)



State Family Caregiver Program

Nationally, it is estimated that the economic value of caregivers (those family members or friends who provide personal care and help with everyday tasks and medication management for no pay) was about \$375 billion in 2007.²⁵ However, many unpaid caregivers incur financial, physical, and emotional costs and need help managing their own day to day responsibilities. As a result of the National Family Caregiver Support Program and the Lifespan Respite Care Act, many states have implemented respite time, information resources, and financial assistance programs for caregivers. Unfortunately, the poor economy has threatened these programs with cuts and closure altogether.



In Washington state, the economic value or savings to the state of approximately 640,000 caregivers is estimated at \$7.9 million. The Washington state program, known as the Family Caregiver Support Program, may be cut completely in order to help balance the state budget. When asked if they would support or oppose the state maintaining this program, respondents are somewhat divided. While half would support maintaining the program (with roughly one-quarter of them either strongly or somewhat supporting it) just over one-third would oppose it. Moreover, one in ten is not sure.

Balancing the State Budget: Cuts versus Revenues

According to the Center on Budget and Policy Priorities, 43 states are facing serious budget shortfalls with 29 states showing a combined deficit of at least \$48 billion in 2009.²⁶ These shortfalls are forcing cuts to vital health and infrastructure programs and services and many states are reaching a point where no more cuts can be made. For most, keeping government services will mean generating revenue. Washington state is currently facing a \$5 billion deficit and by law, the Governor and the legislature must work to balance the budget.

To broadly gauge Washington voter opinion on how the state should act to balance the budget, respondents were asked whether there should be cuts to spending on state services without tax increases, or if there should be mostly tax increases without cuts to services, or if they think the state should do both – cut services *and* raise taxes. The data indeed show that half of all respondents are receptive to enhancing state revenues through tax increases.

Approaches to Balance Washington State Budget (n=800 Washington voters ages 18+)

Proposal	% represents opinion
There should be mostly cuts to spending on state services without tax increases	41
There should be mostly tax increases without cuts to spending on state services	11
Washington needs to do both – cut state services and raise taxes	39
Not sure	9

²⁵ AARP Public Policy Institute, *Insight on the Issues, Valuing the Invaluable: The Economic Value of Family Caregiving*, Update, No. 13, 2008.

²⁶ Center on Budget and Policy Priorities (CBPP), *29 State Faced Total Budget Shortfall of At Least \$48 Billion in 2009*, August 5, 2008.

Of those favoring mostly cuts to help balance the state budget, majority do not want cuts to health care or education.

When probed further, however, about specific budget or government service cuts, at least half of all respondents oppose cuts to health, education, or public safety services, with at least half *strongly* opposing cuts to health care services or education. However, the data suggests that some voters would tolerate cuts to public safety services more so than to health and education.

Perhaps most interesting though is that among those voters who feel that mostly cuts to spending on state services would be the best approach to balance the state budget, the majority of them actually *opposed* specific cuts to health and long-term care services and education and over half oppose cuts to public safety services. Equally notable is the greater proportion of these voters to say they are strongly opposed to each of these specific cuts.

Level of Support: Cutting Health, Education, Public Safety Services to Balance State Budget (n=800 Washington voters ages 18+)				(Of Those Thinking <u>Mostly Cuts</u> Will Balance Budget) Level of Support: Cutting Health, Education, Public Safety Services to Balance State Budget (n=329 Washington voters ages 18+)			
Cuts to:	Strongly/ Somewhat Support	Strongly/ Somewhat Oppose	Not sure	Cuts to:	Strongly/ Somewhat Support	Strongly/ Somewhat Oppose	Not sure
Health	17% (6% / 11%)	76% (21% / 55%)	6%	Health	20% (8% / 12%)	70% (20% / 50%)	6%
Education	22% (8% / 14%)	74% (16% / 58%)	4%	Education	34% (15% / 19%)	61% (15% / 46%)	4%
Public Safety	36% (9% / 27%)	55% (22% / 33%)	6%	Public Safety	37% (11% / 26%)	55% (20% / 35%)	6%

Methodology

AARP commissioned RDD Field Services to conduct the Washington State Survey, a random digit dial (RDD) telephone survey with Washington residents who were age 18 and older and voted in the election held November 4, 2008. The survey was conducted between November 26 and December 8, 2008 and a total of 800 interviews were completed. A sample of this size has a sampling error of plus or minus 3.47% percent at a 95 percent confidence level. Survey responses were weighted by age and gender to reflect the actual distribution of registered voters age 18+ in Washington. Weighted responses to all survey questions are in the attached annotated questionnaire. Interviewing was completed with a final response rate of 17.95 percent, cooperation rate of 27.22 percent and refusal rate of 49.65 percent. The response, cooperation and refusal rates were calculated according to American Association of Public Opinion Research (AAPOR) standards RR3, CCOP3, REF3.

ANNOTATED SURVEY

AARP Survey of Washington Voters Ages 18+ on Legislative Issues
M.E. ± 3.47%

Hello, my name is (first and last name), and I am calling from RDD, a national independent research firm. We are calling Washington residents to find out their opinions about on important issues facing the state. This is not a sales call, and you will not be asked to buy anything now or later. We would like to include your opinion in our study and assure you that all of your answers will remain completely confidential.

[INTERVIEWERS -- IF NECESSARY USE ANY OF THE FOLLOWING:]

Hello, my name is (first and last name), calling from RDD, a national independent research firm. We are calling Washington residents to find out their opinions about several important issues facing the state, including recently passed legislation. This is not a sales call, and you will not be asked to buy anything now or later. We would like to include your opinion in our study and assure you that all of your answers will remain completely confidential. The survey will take about 15 minutes to complete depending on your responses.

Screening (S) Questions

S-1 Our study requires that I speak to one particular person in your household. To know who that person is, would you please tell me if you are registered to vote at this address?
(N=800)

%		
100	Yes	Skip to S-3
*	No	Continue
0	Don't know/Not sure	Continue
0	Refused	Terminate

S-2 Is there someone else at home who is registered to vote at this address?

Yes, person coming to phone	Skip to S-2a
Yes, but person is not available right now	Schedule callback
No one in household is registered to vote	Terminate as SCREENOUT
Don't know/Not sure	Terminate
Refused	Terminate

S-2a **IF NEW PERSON ON LINE.** Hello, my name is (first and last name), calling from RDD, a national independent research firm. We are calling Washington residents to find out their opinions about several important issues facing the state, including recently passed legislation. This is not a sales call, and you will not be asked to buy anything now or later. We would like to include your opinion in our study and assure you that all of your answers will remain completely confidential. The survey will take about 15 minutes to complete depending on your responses.

Are you registered to vote at this address?

Yes	Continue
No	Repeat S-2

S-3 When talking to people about elections, we often find that a lot of people were not able to vote because they weren't registered, they were sick, or they just didn't have time. How about you—did you vote in the election held on November 4st this year?

% (N=800)

100	Yes	Continue
0	No	Thank and terminate as SCREENOUT
0	Don't know/Not sure	Thank and terminate.
0	Refused	Thank and terminate.

S-4 In order to be sure I only ask you questions relevant to someone in your age group, could you tell me your age as of your last birthday? [RECORD IN YEARS]

% (N=800)

4	18-24	
33	25-44	
41	45-64	
21	65+	
*	Don't know	DO NOT READ
*	Refused	DO NOT READ

S-6 (RECORD:) Gender

% (N=800)

47	Male	Continue
53	Female	Continue

Main Questionnaire

Q1. To begin, I'm going to read a brief list of some issues facing people in Washington today. After I read each issue to you, please tell me if you are extremely worried about that issue, very worried, *somewhat worried*, *not very worried*, or *not at all worried*. Let's begin – how worried are you about [INSERT a-i RANDOMIZE] *would you say you are extremely worried, very worried.....?* [INTERVIEWER: READ FULL RESPONSE SCALE FOR a and b, then allow respondent to answer on own. IF RESPONDENT SAYS 'WORRIED/NOT WORRIED', PROBE WITH SCALE].

a. Not being able to afford the health care services you need

% (N=800)

11	Extremely worried	
21	Very worried	
25	Somewhat worried	
23	Not very worried	
20	Not at all worried	
*	Not sure	[DO NOT READ]
*	Refused	[DO NOT READ]
*	I have no health coverage/My spouse has no health coverage	

b. Not being able to afford the prescription drugs you need

% (N=800)

9 Extremely worried

16 Very worried

23 Somewhat worried

27 Not very worried

26 Not at all worried

* Not sure

[DO NOT READ]

* Refused

[DO NOT READ]

* I have no health coverage/My spouse has no health coverage

c. The quality of health care services declining

% (N=800)

10 Extremely worried

25 Very worried

32 Somewhat worried

18 Not very worried

15 Not at all worried

1 Not sure

[DO NOT READ]

* Refused

[DO NOT READ]

0 I have no health coverage/My spouse has no health coverage

d. Being able to pay for long-term care services for you or a family member

% (N=800)

11 Extremely worried

22 Very worried

29 Somewhat worried

20 Not very worried

18 Not at all worried

* Not sure

[DO NOT READ]

* Refused

[DO NOT READ]

0 I have no health coverage/My spouse has no health coverage

1)

e. Having fewer health care services being covered

% (N=800)

12 Extremely worried

23 Very worried

30 Somewhat worried

18 Not very worried

15 Not at all worried

1 Not sure

[DO NOT READ]

* Refused

[DO NOT READ]

* I have no health coverage/My spouse has no health coverage

f. Losing your health care coverage
 % (N=800)
 10 Extremely worried
 14 Very worried
 20 Somewhat worried
 27 Not very worried
 26 Not at all worried
 * Not sure [DO NOT READ]
 * Refused [DO NOT READ]
 2 I have no health coverage/My spouse has no health coverage

g. Keeping retirement savings safe and secure
 % (N=800)
 15 Extremely worried
 28 Very worried
 28 Somewhat worried
 15 Not very worried
 12 Not at all worried
 1 Not sure [DO NOT READ]
 * Refused [DO NOT READ]
 0 I have no health coverage/My spouse has no health coverage

h. Becoming a victim of consumer fraud
 % (N=800)
 8 Extremely worried
 17 Very worried
 35 Somewhat worried
 25 Not very worried
 16 Not at all worried
 * Not sure [DO NOT READ]
 * Refused [DO NOT READ]
 0 I have no health coverage/My spouse has no health coverage

i. Losing your job
 % (N=800)
 8 Extremely worried
 10 Very worried
 13 Somewhat worried
 22 Not very worried
 43 Not at all worried
 3 Not sure [DO NOT READ]
 2 Refused [DO NOT READ]
 0 I have no health coverage/My spouse has no health coverage

Q2. Which of the following best describes your current employment status? [READ ALL] (N=800)

%	
23	Completely retired and not looking for work
46	Employed full time
13	Employed part-time
6	Unemployed and looking for work
11	Not in the labor force at all
1	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

Q3. Do you currently invest or have you ever invested in an employer-sponsored retirement plan like a 401(k)? (N=800)

%	
67	Yes
33	No
*	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

Q4. Do you think you are [saving/have saved] enough for retirement? [IF Q2= a, INSERT 'have saved'] (N=272)

%	
40	Yes
53	No
7	Not sure [DO NOT READ]
*	Refused [DO NOT READ]

Q5. How have recent changes in the economy affected you and your family? During the past 12 months have you [INSERT a-k if Q2 = b, c, d, f, or g AND INSERT ONLY f-j IF Q2=a or e]

a. Stopped putting money into a retirement account (a 401(k), or an IRA)

% (N=564)

26 Yes

72 No

2 Not sure [DO NOT READ]

* Refused [DO NOT READ]

b. Prematurely withdrew funds from investments (a 401(k), or an IRA)

% (N=564)

14 Yes

85 No

0 Not sure [DO NOT READ]

* Refused [DO NOT READ]

- c. Looked for another job with more pay or better benefits
% (N=564)
 26 Yes
 74 No
 0 Not sure [DO NOT READ]
 0 Refused [DO NOT READ]
- d. Increased the number of hours you worked per week without pay
% (N=564)
 14 Yes
 84 No
 1 Not sure [DO NOT READ]
 * Refused [DO NOT READ]
- e. Considered delaying retirement
% (N=564)
 36 Yes
 62 No
 2 Not sure [DO NOT READ]
 0 Refused [DO NOT READ]
- f. Found it difficult to pay rent or mortgage
% (N=800)
 19 Yes
 81 No
 * Not sure [DO NOT READ]
 0 Refused [DO NOT READ]
- g. Found it difficult to pay for daily necessities like food, gas, or medicine
% (N=800)
 30 Yes
 70 No
 * Not sure [DO NOT READ]
 0 Refused [DO NOT READ]
- h. Found it difficult to pay utility bills
% (N=800)
 22 Yes
 78 No
 * Not sure [DO NOT READ]
 0 Refused [DO NOT READ]
- i. Helped a family member pay bills
% (N=800)
 35 Yes
 65 No
 * Not sure [DO NOT READ]
 * Refused [DO NOT READ]

j. Had a family member move in with you
 % (N=800)
 15 Yes
 85 No
 * Not sure [DO NOT READ]
 0 Refused [DO NOT READ]

k. Lost a job
 % (N=564)
 15 Yes
 85 No
 * Not sure [DO NOT READ]
 0 Refused [DO NOT READ]

Q6. If the economy does NOT improve over the next 12 months will you (INSERT)

a. [ONLY IF Q2=b,c, d, f or g] Delay complete retirement and work longer
 (N=564)

%
 45 Yes
 45 No
 9 Not sure [DO NOT READ]
 1 Refused [DO NOT READ]

b. [ONLY IF Q2=a, e, f or g] Re-enter the workforce (N=800)

%
 18 Yes
 74 No
 8 Not sure [DO NOT READ]
 1 Refused [DO NOT READ]

Q7. About half the workforce lacks access to a retirement savings plan at work and many small employers cannot afford to provide retirement savings plans like a 401(k) or an IRA. One approach to expand savings in the state is the creation of voluntary investment accounts by the Washington Department of Retirement Systems. This plan would allow many employers to participate and to keep their costs low, the program would be paid from employer participant fees. The state would oversee the implementation of the plan but would not have legal liability for it. How strongly do you support/oppose that this plan be made available to small employers and workers in Washington state? *Would you say you strongly support, somewhat support, somewhat oppose, strongly oppose?*
 (N=800)

%
 20 Strongly support
 39 Somewhat support
 11 Somewhat oppose
 13 Strongly oppose
 16 Not sure [DO NOT READ]
 1 Refused [DO NOT READ]

Q8. Payday loans are short-term loans typically made at extremely high rates of interest. Customers write post-dated checks for deposit at a later date. For a fee, the payday loan outlet will then advance the customer cash in the amount of the check and hold the check for the loan term – **usually for about two weeks** or until the customer’s next pay day. Payday lenders in Washington sometimes charge an annual percentage rate of 391 percent. How strongly would you support or oppose legislation in Washington state that would limit the amount of interest and fees to **36%**? *Would you strongly support, somewhat support, somewhat oppose, strongly oppose this legislation?*
(N=800)

	%	
62		Strongly support
16		Somewhat support
5		Somewhat oppose
	12	Strongly oppose
	4	Not sure [DO NOT READ]
	1	Refused [DO NOT READ]

Now I'd like to ask you some important questions about health care in the state of Washington....

Q9. First, do you have any kind of health care coverage, including health insurance or government plans such as Medicare, Medicaid, or military benefits?
(N=800)

	%	
	86	Yes
	14	No → [SKIP TO Q12]
	*	Not sure
	0	Refused → [SKIP TO Q12]

Q10. And is your MAIN source of coverage[**READ LIST, ACCEPT ONE RESPONSE ONLY**]
(N=676)

	%	
	52	Health insurance through a CURRENT employer or union, yours or your spouse?
	7	Health insurance through a PREVIOUS employer or union, yours or your spouse?
	14	Health insurance purchased by yourself from a private company like Blue Cross.
	15	Medicare [IF NECESSARY READ: the government health insurance program for persons age 65 and older]
	4	Medicaid, the government program that provides health insurance for low income families
	5	Some other government program like the Veteran’s, Dept. of Defense
	2	Not sure [DO NOT READ]
	*	Refused [DO NOT READ]
1		No Answer

Q11. And what other sources of health coverage do you have? **[DO NOT READ LIST – MULTIPLE RESPONSES ALLOWED]**
(N=676)

%	
12	Health insurance through a current employer or union (yours or someone else's spouse, parent, sibling)
4	Health insurance through a former employer or union (yours or someone else's – spouse, parent, sibling)
7	Health insurance through some other source like individually purchased insurance
8	Medicare, the government health insurance program for persons age 65 and older
1	Medigap, a supplement plan that covers helps cover costs not paid by Medicare
2	Medicaid, the government program that provides health insurance for low income families
5	Some other government program like the Veteran's, Dept. of Defense
61	None
4	Other (Specify)

Q12. Do you agree or disagree that all Washington residents should have access to affordable, quality health care?
(N=800)

%	
88	Agree
8	Disagree
4	Not sure [DO NOT READ] [GO TO QUESTION 13]
1	Refused [DO NOT READ] [GO TO QUESTION 13]

And is that strongly or somewhat agree/disagree?
(N=770)

%	
75	Strongly agree
17	Somewhat agree
3	Somewhat disagree
5	Strongly disagree
1	Not sure [DO NOT READ]
0	Refused [DO NOT READ]

Q13. How important do you think it is for the state of Washington to make health care more affordable for all residents? Would you say it is...[READ EACH ANSWER CATEGORY]?
(N=800)

%	
46	Extremely important
27	Very important
15	Somewhat important
4	Not very important
5	Not at all important
3	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

Q14. Do you agree or disagree that everyone including individuals, employers, and government should contribute financially so that everyone can have access to quality, affordable health care coverage? And would you say you strongly agree/disagree or somewhat agree/disagree?
(N=800)

	%	
68		Agree
26		Disagree
6		Not sure [DO NOT READ] [GO TO QUESTION 13]
1		Refused [DO NOT READ] [GO TO QUESTION 13]

14a. And is that strongly or somewhat agree/disagree?
(N=749)

	%	
44		Strongly agree
29		Somewhat agree
11		Somewhat disagree
17		Strongly disagree
*		Not sure [DO NOT READ]
*		Refused [DO NOT READ]

ONLY IF Q9=1, READ Q15:

Q15. How willing would you be to pay more in taxes if you were able to pay less in health care premiums and other health care costs and still receive the same health care benefits you currently have? *Would you be...extremely willing, very willing, somewhat willing, not very willing or not at all willing?*
(N=668)

	%	
11		Extremely willing
16		Very willing
31		Somewhat willing
	12	Not too willing
	24	Not at all willing
	2	Depends on how much of an increase in taxes [volunteered – DO NOT READ]
	4	Not sure [DO NOT READ]
	1	Refused [DO NOT READ]

Q17. If you or your family needed long term care services, how important would it be to you to have a central place where you could get information and referrals for all types of long-term care services both government and private?

(N=800)

	%	
24		Extremely important
36		Very important
24		Somewhat important
	8	Not too important
	5	Not at all important
	3	Not sure [DO NOT READ]
	*	Refused [DO NOT READ]

Q18. Currently, drug companies can purchase information from pharmacies about the types of prescription drugs people take without their permission. While some believe this enables drug companies to keep people informed about medications, others believe they should not be able to purchase someone's prescription drug information from pharmacies without their permission. How strongly do you support or oppose legislation prohibiting pharmacies from selling a person's prescription drug information to drug companies without their permission? of *Do you strongly support, somewhat support, somewhat oppose, strongly oppose, [or would you neither support or oppose] this legislation?*

(N=800)

	%	
60		Strongly support
11		Somewhat support
6		Somewhat oppose
16		Strongly oppose
	5	Neither support or oppose [could be volunteered or read, but if read, feel like best here]
	2	Not sure [DO NOT READ]
	1	Refused [DO NOT READ]

Q19. Right now, Washington state is facing a \$5 billion dollar budget shortfall and by law, the Governor and the Legislature must balance the budget. There are three major approaches to balance the budget and deal with Washington's ability to provide services. Which best represents your opinion – to balance the state budget there should be cuts to spending on state services without tax increases OR there should be mostly tax increases without cuts to spending on state services OR Washington needs to do both – cut state services and raise taxes [ROTATE OR RANDOMIZE]

(N=800)

	%	
	41	there should be mostly cuts to spending on state services without tax increases
	11	there should be mostly tax increases without cuts to spending on state services
	39	Washington needs to do both – cut state services and raise taxes.
	9	Not sure

Q20. Legislators and the governor can continue to cut spending on state services, or than can increase revenues, or they can do a combination of both. Do you support or oppose [INSERT a-c] to balance the state budget:

- a. cuts to services for older persons, people with disabilities, and health and long-term care services such as nursing home care or home based services.

(N=800)

	%	
6		Strongly support
	11	Somewhat support
	21	Somewhat oppose
	55	Strongly oppose
	6	Not sure [DO NOT READ]
2		Refused

- b. cuts to education, including K-12 and higher education

(N=800)

	%	
8		Strongly support
	14	Somewhat support
	16	Somewhat oppose
	58	Strongly oppose
	4	Not sure [DO NOT READ]
1		Refused

- c. cuts to public safety, courts, jails

(N=800)

	%	
9		Strongly support
	27	Somewhat support
	22	Somewhat oppose
	33	Strongly oppose
	6	Not sure [DO NOT READ]
2		Refused

Q21. The state’s Family Caregiver Support program provides information and services to help unpaid caregivers care for a family member or friend in their own home. The state is considering cutting this program to balance to the state budget. How strongly do you support or oppose the state maintaining this program?
(N=800)

	%	
27		Strongly support
	26	Somewhat support
	20	Somewhat oppose
	16	Strongly oppose
	12	Not sure [DO NOT READ]

Demographics

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

D1. What is your current marital status? Are you.....[READ EACH ANSWER CATEGORY]?
(N=800)

	%	
68		Married
3		Not married, living with your partner or significant other
1		Separated
9		Divorced
6		Widowed
11		Or are you currently single <u>and</u> never Married
*		Not sure [DO NOT READ]
2		Refused [DO NOT READ]

D2. [IF D5 = 1 ASK: “Are you or your spouse currently a member of A-A-R-P?” IF D5 = 2 ASK: “Are you or your partner currently a member of AARP?” OTHERWISE ASK “Are you currently a member of AARP?”]
(N=800)

	%	
31		Yes
67		No
1		Not sure [DO NOT READ]
1		Refused [DO NOT READ]

D3. What is the highest level of education that you completed? [READ EACH ANSWER CATEGORY]
(N=800)

%	
4	0 to 12 th grade, but with no diploma
16	High school graduate or equivalent
16	Post high school education, but with no degree
17	2 year degree
22	4 year degree
6	Post graduate study, but with no degree
18	Graduate or professional degree
1	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D4. Are you of Hispanic, Spanish, or Latino origin or descent?
(N=800)

%	
5	Yes
93	No
*	Not sure [DO NOT READ]
2	Refused [DO NOT READ]

D5. What is your race? Are you...[READ EACH ANSWER CATEGORY]?
(N=800)

%	
88	White or Caucasian
1	Black or African American
2	Native American or Alaskan Native
1	Asian
*	Native Hawaiian or other Pacific Islander
-	Or are you some other race? [Please Specify: _____]
*	Not sure [DO NOT READ]
3	Refused [DO NOT READ]
4	Some other race

D6. Would you say that in general your health today is...?
(N=800)

%	
25	Excellent
34	Very good
26	Good
9	Fair
4	Poor
0	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D7. Thinking about your state elections for Washington Governor and Legislators in the past 10 years, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote, [READ ONLY FOR RESPONDENTS AGES 18 to 22] or were you not eligible to vote in the last election?
(N=800)

%	
73	Always
19	Most of the time
3	About half of the time
2	Seldom
1	Never
0	Not eligible to vote in the last election [READ ONLY FOR RESPONDENTS AGES 18 to 22]
*	Not sure [DO NOT READ]
1	Refused [DO NOT READ]

D10. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?
(N=800)

%	
35	Democrat
25	Republican
25	Independent
11	Something else
1	Not sure [DO NOT READ]
4	Refused [DO NOT READ]

D11. How would you characterize your political views? Would you say you are....[READ AND RANDOMIZE EACH ANSWER CATEGORY]?
(N=800)

%	
33	Conservative
37	Moderate
23	Liberal
2	None of the above [DO NOT READ]
3	Not sure [DO NOT READ]
3	Refused [DO NOT READ]

D12. What is your 5-digit zip code? _____

D13. In general, how often do you go online to access the Internet or World Wide Web or to send and receive email? Would you say several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, less often than every few weeks, or do you never go online to use the Internet or check email?

(N=800)

%	
51	Several times a day
18	About once a day
8	3-5 days a week
4	1-2 days a week
2	Once every few weeks
2	Once a month or less
13	Or do you never go online to use the Internet or World Wide Web?
0	Not sure [DO NOT READ]
3	Refused [DO NOT READ]

D14. We realize income is a private matter and so rather than ask you anything specific about your income, I'd like to ask you to please stop me when I get to the category that your includes your household's income before taxes in 2007. Was it...[READ EACH ANSWER CATEGORY]?

(N=800)

%	
5	Less than \$10,000
6	\$10,000 to less than \$20,000
10	\$20,000 to less than \$35,000
13	\$35,000 to less than \$50,000
9	\$50,000 to less than \$60,000
10	\$60,000 to less than \$75,000
14	\$75,000 to less than \$100,000
19	\$100,000 or more
2	Not sure [DO NOT READ]
14	Refused [DO NOT READ]

That was our last question for tonight. Thanks you very much for taking the time to help us out. Have a great day/night!



AARP
Knowledge Management
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