A Survey of African-American Likely Voters in South Carolina

Data collected by Research America
Report prepared by AARP and
The Joint Center for Political and Economic Studies
AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce AARP The Magazine, published bimonthly; AARP Bulletin, our monthly newspaper; AARP Segunda Juventud, our bimonthly magazine in Spanish and English; NRTA Live & Learn, our quarterly newsletter for 50+ educators; and our website, www.aarp.org. AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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The Joint Center for Political and Economic Studies is a national, nonprofit research and public policy institution based in Washington, D.C. Founded in 1970, it is recognized as one of the nation’s premier think tanks that focuses on issues of importance and concern to African Americans and other people of color. Through research and analysis, the Joint Center informs and illuminates the nation's major public policy debates in order to improve the socioeconomic status of black Americans and other minorities; expand their effective participation in the political and public policy arenas; and promote communications and relationships across racial and ethnic lines.
Executive Summary

AARP and the Joint Center for Political and Economic Studies conducted a survey in South Carolina among 700 African-American likely voters in April of 2007. The purpose of the survey was to understand the top domestic concerns African-Americans in South Carolina want to see addressed by candidates for the respective Democratic and Republican political party nominations. Findings from the survey include:

African-American voters in South Carolina are already highly engaged in the 2008 Presidential campaign. Eighty-five percent are either very or somewhat closely following coverage even though the South Carolina primary is almost one year away.

There is a broad agreement that Washington politics is broken. Seventy-one percent feel the country is more politically divided today and 77% consider the political process in Washington to be seriously broken.

African-Americans are deeply concerned about the future. Sixty-nine percent of African-American likely voters in South Carolina feel things in the United States are headed in the wrong direction. Six in ten (61%) feel very or somewhat negative about the financial security of the next generation of Americans.

African-American voters expect Presidential candidates to act on health and lifetime financial security issues. Nearly all think candidates for President should commit to action on affordable health care (97%), retirement security (96%), and family financial security (95%). Additionally, over 8 in 10 consider the issues of affordable health care (85%), strengthening Social Security (82%), and the cost of prescription drugs (81%) to be important considerations in their choice of a presidential candidate.

Iraq, the economy and jobs, and health care are top-of-mind concerns for African-American voters. When asked to name the three most important issues facing the country, the war in Iraq (56%), economy/jobs (40%), and health care (28%) were most often mentioned.

Health care costs are a problem for insured African-Americans. While 81% of South Carolina African-Americans have employer provided, government sponsored, or individually purchased health insurance, almost half (45%) say it is very or somewhat difficult to pay their health insurance premiums.

Health disparities must be addressed in candidates’ reform proposals. Over 4 in 10 (46%) African-American likely voters in South Carolina think there are large disparities in health care access and quality between whites and African-Americans. Only fifty-four percent consider the health system to be excellent or good, while 46% think it is only average, poor, or failing.
Maintaining a strong Social Security system is important to African-American retirement security. One-third (33%) of African-American likely voters in South Carolina will rely on Social Security as their major source of income in retirement. Fewer expect to rely mainly on an employer-sponsored pension plan (19%) and more expect to rely mostly on their own retirement savings (43%).
Among the 700 African-Americans in South Carolina who indicated they are likely to vote in the 2008 presidential primaries, almost 92 percent said they intended to vote in the Democratic primary, while only eight percent said they would vote Republican.

Despite the fact that a preponderance of likely black voters in South Carolina are inclined toward the Democrats, for the most part, they do not perceive themselves politically on the left. While 26 percent of these South Carolinians think of themselves as liberal, 33 percent characterize themselves as moderates, and 39 percent think of themselves as conservatives.

**Mood and Attention to Issues**

Even though the South Carolina Primary is about nine months away, African-Americans who intend to vote on January 29, 2008 are already closely following the campaigns. Almost 85 percent of African-American likely voters there said they are following coverage of the candidates either very or somewhat closely; 43 percent said they were following coverage of the candidates very closely (Figure 1).

**Figure 1: How closely have you been following the coverage of your party’s presidential candidates?**

(n= 700)

- Very closely, 43%
- Somewhat closely, 41%
- Not too closely, 10%
- Not at all closely, 5%
A substantial majority of likely black primary voters in South Carolina are unhappy with the status quo in the country with 69 percent believing the country is "off on the wrong track" and only one-in-five thinking things in the country are heading in the right direction (Figure 2).

**Figure 2: Do you think things in the country are generally headed in the right direction or are they off on the wrong track?**

(n= 700)

The dissatisfaction with the status quo is not surprising given that these South Carolinians believe the country is politically divided and the political process in Washington has broken down. Among likely black voters in South Carolina more than seven-in-ten (71%) believe the country is more politically divided than in the past, and even more (77%) think the political process in Washington has seriously broken down (Figure 3). Quite clearly, African-American likely voters in South Carolina do not believe the federal government in Washington is attending to their concerns.
When these likely black voters from South Carolina were asked to volunteer what they thought were the three most important issues facing the country, a majority (56 percent) identified the war in Iraq, 40 percent identified the economy and jobs, and 30 percent identified healthcare and prescription drugs. When they were asked to pick which of the three issues they identified was the most important issue facing the country, the same three issues were most often mentioned: the war in Iraq (35%), the economy and jobs (20%), and healthcare and prescription drugs (11%).

When these likely black voters from South Carolina were presented with a list of issues and asked which would be most personally salient presidential election issues, the war in Iraq again was the top pick with 24 percent making that choice followed by healthcare and prescription drugs (19%), the economy and jobs (16%), education (13%), and future financial security including Social Security (8%). When they were asked for their second most important issue, the importance rankings were similar, the war in Iraq again was the top pick (22%) followed by healthcare and prescription drugs (20%), the economy and jobs (15%), future financial security including Social Security (14%), and education (9%).
Combining the black South Carolinians first and second most important issues in deciding their vote choice the rankings were: the war in Iraq (46%), healthcare and prescription drugs (39%), the economy and jobs (31 percent), future financial security including Social Security (22%), and education (22%) (Figure 4).

Figure 4: Which one of these is the most important to you personally in the presidential election? (First and second choice combined) (n= 700)
Importance of Domestic Issues in the Upcoming Election

Although the war in Iraq is the most often mentioned issue on the minds of voters in this and many other surveys, the public is also concerned with pressing domestic issues such as health care, retirement security, and the ability of families to make ends meet.

This is certainly true of African-American likely voters in South Carolina. Almost everyone thinks that candidates for President should commit to do something about the issues of affordable health care, retirement security, and family financial security.

There is no doubt that the war will be an important consideration voters bring to their choice of candidates. But, based on this survey, it is also clear that African-American voters in South Carolina will weigh important domestic issues when they make their choice among candidates.

As this and other public surveys have illustrated, health care is lining up to be a major domestic issue of the election of 2008. In this survey, over 8 in 10 African-American voters say that affordable health care will be an extremely or very important consideration to their vote for a presidential candidate.

Similarly, slightly over 8 in 10 consider strengthening Social Security and the cost of prescription drugs to be important considerations to their vote for a presidential candidate (Figure 5).

Figure 5: How important are each of these issues to your vote for a presidential candidate (n= 700)

<table>
<thead>
<tr>
<th>Issue</th>
<th>Extremely important</th>
<th>Very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of prescription drugs</td>
<td>35%</td>
<td>47%</td>
</tr>
<tr>
<td>Strengthening Social Security</td>
<td>35%</td>
<td>47%</td>
</tr>
<tr>
<td>Affordable health care</td>
<td>37%</td>
<td>48%</td>
</tr>
</tbody>
</table>
Views on Their Financial Future

There is a big contrast between the views of South Carolina African-American likely voters regarding their own financial future and the financial future of the next generation of Americans.

More than three-quarters (77%) feel either very positive (36%) or somewhat positive (41%) about their own financial future, and fewer than 2 in 10 (19%) feel either somewhat negative (9%) or very negative (10%); 5 percent do not know.

In sharp contrast, more than 6 in 10 (61%) feel either somewhat negative (32%) or very negative (29%) about the financial future of the next generation of Americans, whereas less than one-third (32%) feel either very positive (16%) or somewhat positive (16%) about this matter 8 percent do not know (Figure 6).

Almost all (96%) say that saving and investing plays an important role in their personal financial security, including a majority (57%) who say it plays a very important role. The leading but not dominant single goal for savings and investment is retirement (33%), followed by sending children to college (22%), leaving money to their children or heirs (14%), preparing for emergency or future needs (14%), and obtaining a better lifestyle (10%). It is notable than only one-third say that retirement is their most important savings and investment goal, given the fact that it is widely known that Americans are saving and investing too little for their retirement.
High “valuable” ratings are assigned to various savings and investment aids, such as tax incentives to save and invest (90%, including 51% very valuable); matching funds from their employer (86%, including 40% very valuable); unbiased information and education about savings and investment choices (84%, including 47% very valuable); and automatic payroll deductions (81%, including 42% very valuable).

A plurality of South Carolina African-American likely voters say they (or their spouse) currently have a variety of savings and investment vehicles, including: pensions from employers (47%); employer-sponsored accounts, such as 401(k) or other types (45%), as well as individual retirement accounts that were rolled over from a previous job (32%); self-funded individual retirement accounts (44%); other types of savings accounts (42%).

The above percentages indicate that some have more than one of these savings and investment vehicles. Thus it is not surprising that the leading major source of anticipated retirement income is their own retirement savings (43%), followed by Social Security (33%), and employer-sponsored pensions (19%).

There are big differences by age in major sources of expected income in retirement. Nearly one-half of South Carolina African-Americans over 50 years old expect Social Security to be their major source of income in retirement, compared to only one-quarter of those ages 50 and under. The reverse is true for expectations concerning their own retirement savings: more than one-half (52%) of those ages 50 and under consider their own retirement savings to be their major source of income in retirement, compared to only one-quarter of those over 50 years of age who feel this way. Similar percentages about two in ten say they expect to rely mainly on employer-sponsored pensions (Figure 7).

Figure 7: Looking ahead to your retirement, what do you expect to be your major source of income? (n= 700)

- Your own retirement savings: 52% (50+), 24% (18-50yrs.)
- Social Security: 25% (50+), 49% (18-50yrs.)
- Employer sponsored pension plan: 19% (50+), 20% (18-50yrs.)
A bare majority (51%) of South Carolina African-American likely voters are either very confident (18%) or somewhat confident (33%) that Social Security will continue to provide benefits of equal value to the benefits received by retirees today. Nearly one-half (48%) are either not too confident (27%) or not at all confident (21%) about these prospects; 1 percent do not know (Figure 8).

Confidence in Social Security as continuing to provide benefits of equal value to the benefits received by retirees today increases with age, except for those ages 18-25, who have the highest level of confidence (67%). Confidence among the other age groups displays the above trend of confidence increasing with age: ages 26-35 (40%); ages 36-50 (48%), ages 51-64 (51%), and ages 65 and over (63%). The 18-24 age group is an anomaly. Surveys asking about views on Social Security often survey people older than 25, on the grounds that many younger people ages 18-25 are not working or are not really beginning to think about either their retirement years or Social Security, in particular (Figure 8).

**Figure 8: Confidence by age that Social Security will continue to provide benefits of equal value to the benefits received by retirees today?**

(n= 700)
Health Care

Nearly 6 in 10 (59%) usually get their health care from private doctors in their offices; one-quarter go to a hospital emergency room, and 13 percent use a health care clinic or walk-in health center. A majority (54%) rate the overall quality of the health care system positively -- as either excellent (18%) or good (36%). Nearly one-third give the health care system an “average” grade, and 14 percent give it a poor (10%) or failing (4%) grade.

Nearly one-half (48%) pay for their health care through private health insurance provided by their or their spouse’s employer. Two in 10 have government health insurance (such as Medicare, Medicaid, or Veterans Administration). Thirteen percent have private insurance that they pay for themselves, and seventeen percent pay out of pocket for their health care costs.

Nearly one-half (45%) say they find it either very difficult (20%) or somewhat difficult (25%) to pay for their health care premiums, although a majority (53%) think it is either not too difficult (24%) or not at all difficult (29%).

Nearly one-half (46%) believe that there are large disparities in health care access and quality between whites and African-Americans. Twenty-three percent think the discrepancies are small, and 18 percent believe there are no such disparities (Figure 9).

Figure 9: How large or small are the disparities in health care access and quality between whites and African-Americans?
(n= 700)

- Large disparities, 46%
- Small disparities, 23%
- No disparities, 18%
Methods

The survey results are based upon random digit dialing telephone interviews with 700 African-American likely 2008 presidential primary voters in South Carolina that were conducted between April 4-16, 2007. The likely voter screen was based on questions on voter registration status and likelihood of voting. AARP and the Joint Center for Political and Economic Studies collaborated in the development of the questionnaire. The field work was done by Research America of New Town Square, PA. Randomized procedures were used to select respondents within each household reached by telephone, and after the initial call, there were at least eight call-backs if no interview was completed. The results of this survey should be interpreted with a statistical margin of error of plus or minus 3.7 percentage points. That is, one can say with 95 percent confidence that the statements made based upon the procedures employed have a random error (sampling error, random measurement error, etc.) component of plus or minus 3.7 percentage points. The final results were weighted to reflect the age and gender composition of black voters in the 2004 South Carolina presidential primary.
South Carolina Survey Questionnaire

Sample: 700 African-American registered and likely primary voters

1. In 2008, South Carolina will hold a presidential primary election so that each party can select its own candidate for President. How likely are you to vote in this primary election?

   63%  1) Extremely likely
   28%  2) Very likely
   10%  3) Possibly
   0%   4) Not very likely TERMINATE
   0%   5) Not at all likely TERMINATE
   0%   6) Don't know TERMINATE

2. Are you currently registered to vote in the State of South Carolina?

   100% Yes
   0%   No (TERMINATE)
   0%   Don't Know (TERMINATE)

3. Just so we get a wide variety of people in our survey, could you please tell me your race?

   0%   1) White-Caucasian (TERMINATE)
   100% 2) Black/African-American (CONTINUE)
   0%   3) Hispanic/Latino (TERMINATE)
   0%   4) Native Hawaiian or Pacific Islander (TERMINATE)
   0%   5) Asian (TERMINATE)
   0%   6) American Indian or Alaska Native (TERMINATE)
   0%   7) Refused (TERMINATE)

4. In the South Carolina primary, do you plan to vote as a Democrat, or as a Republican?

   92%  1) Democrat CODE AS DEM PRIMARY VOTER
   8%   2) Republican CODE AS REPUBLICAN PRIMARY VOTER
   0%   3) Don't know (DO NOT READ) TERMINATE
5. Even though the South Carolina presidential primary is almost a year away, how closely have you been following the coverage of your party’s presidential candidates?

- 43% 1. Very closely
- 42% 2. Somewhat closely
- 10% 3. Not too closely
- 5% 4. Not at all closely
- 0% 9. DK/Refused [VOLUNTEERED]

6. Overall, do you think things in the country are generally headed in the right direction or are they off on the wrong track?

- 20% 1) Right direction
- 69% 2) Wrong track
- 11% 9) Don’t know [VOLUNTEERED]
7. What do you believe are the three most important issues facing the country? [DO NOT READ; Open ended with the following precodes]

7.1 Of those three, which do you consider the most important?

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>abortion</td>
<td>2%</td>
</tr>
<tr>
<td>balance the budget</td>
<td>1%</td>
</tr>
<tr>
<td>budget cuts</td>
<td>1%</td>
</tr>
<tr>
<td>campaign finance reform</td>
<td>0%</td>
</tr>
<tr>
<td>crime</td>
<td>1%</td>
</tr>
<tr>
<td>corruption</td>
<td>1%</td>
</tr>
<tr>
<td>discrimination/bigotry/racism</td>
<td>2%</td>
</tr>
<tr>
<td>drug abuse</td>
<td>1%</td>
</tr>
<tr>
<td>economy/jobs</td>
<td>20%</td>
</tr>
<tr>
<td>education</td>
<td>3%</td>
</tr>
<tr>
<td>the environment</td>
<td>1%</td>
</tr>
<tr>
<td>guns/gun violence/need for gun control</td>
<td>1%</td>
</tr>
<tr>
<td>guns/too much regulation</td>
<td>0%</td>
</tr>
<tr>
<td>healthcare</td>
<td>10%</td>
</tr>
<tr>
<td>prescription drugs</td>
<td>0%</td>
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<tr>
<td>homelessness</td>
<td>1%</td>
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<tr>
<td>housing</td>
<td>1%</td>
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<tr>
<td>immigration</td>
<td>0%</td>
</tr>
<tr>
<td>Iraq</td>
<td>35%</td>
</tr>
<tr>
<td>morality/family values</td>
<td>2%</td>
</tr>
<tr>
<td>Medicare</td>
<td>1%</td>
</tr>
<tr>
<td>pension reform</td>
<td>0%</td>
</tr>
<tr>
<td>Gridlock in Washington; partisanship, etc.</td>
<td>0%</td>
</tr>
<tr>
<td>Social Security/other issues related to retirement income like</td>
<td>1%</td>
</tr>
<tr>
<td>pensions and 401(k)s</td>
<td></td>
</tr>
<tr>
<td>taxes</td>
<td>1%</td>
</tr>
<tr>
<td>teen violence</td>
<td>1%</td>
</tr>
<tr>
<td>terrorism</td>
<td>3%</td>
</tr>
<tr>
<td>high gas prices</td>
<td>1%</td>
</tr>
<tr>
<td>poverty</td>
<td>0%</td>
</tr>
<tr>
<td>Other SPECIFY</td>
<td>1%</td>
</tr>
<tr>
<td>Don't know [VOLUNTEERED]</td>
<td>2%</td>
</tr>
</tbody>
</table>
8. Now I am going to read you a list of concerns that some people have. Please tell me which one of these will be MOST important to you personally in the presidential election.

**READ AND ROTATE**

- 24% The situation in Iraq
- 5% Terrorism and national security
- 16% The economy and jobs
- 19% Health care including prescription drugs
- 8% Future financial security including Social Security
- 13% Education
- 2% Immigration
- 3% Moral values
- 7% Taxes
- 0% (Other)
- 3% (Don't know) [VOLUNTEERED]

9. Please tell me which one of these will be second most important to you personally in the presidential election.

**[READ LIST AGAIN AND ELIMINATE FIRST CHOICE]**

**READ AND ROTATE**

- 20% Health care including prescription drugs
- 22% The situation in Iraq
- 15% The economy and jobs
- 7% Terrorism and national security
- 14% Future financial security including Social Security
- 3% Immigration
- 8% Taxes
- 9% Education
- 2% Moral values
- 0% (Other)
- 1% Don't know (VOLUNTEERED)

10. How important is it that all candidates for President of the United States commit to do something about the issue of affordable health care for all Americans?

- 79% 1) Very important
- 19% 2) Somewhat important
- 1% 3) Not too important
- 1% 4) Not at all important
- 0% DON'T KNOW [VOLUNTEERED]
- 0% REFUSED [VOLUNTEERED]
11. How important is it that all candidates for President of the United States commit to do something about the issue of retirement security, such as strengthening Social Security and making pensions more available?

72% Very important
25% Somewhat important
2% Not too important
1% Not at all important
1% DON'T KNOW [VOLUNTEERED]
0% REFUSED [VOLUNTEERED]

12. How important is it that all candidates for President of the United States commit to do something about the issue of family financial security such as having enough money to buy a home, and send the kids to college?

70% Very important
26% Somewhat important
2% Not too important
2% Not at all important
1% DON'T KNOW [VOLUNTEERED]
0% REFUSED [VOLUNTEERED]

13 a. Thinking about your vote to choose a presidential nominee, please tell me how important a factor is (INSERT ISSUE) is to your vote for a presidential candidate – extremely important, very important, somewhat important, not very important, or not at all important?

Affordable Health care

37% Extremely important
48% Very important.
13% Somewhat important
2% Not too important
0% Not at all important
0% (Don't know) (volunteered)
0% (Refused) (volunteered)
13b. Thinking about your vote to choose a presidential nominee, please tell me how important a factor is (INSERT ISSUE) is to your vote for a presidential candidate – extremely important, very important, somewhat important, not very important, or not at all important?

Strengthening Social Security

- 35% Extremely important
- 47% Very important.
- 15% Somewhat important
- 3% Not too important
- 0% Not at all important
- 1% (Don't know) (volunteered)
- 0% (Refused) (volunteered)

13c. Thinking about your vote to choose a presidential nominee, please tell me how important a factor is (INSERT ISSUE) is to your vote for a presidential candidate – extremely important, very important, somewhat important, not very important, or not at all important?

The cost of prescription drugs

- 35% Extremely important
- 47% Very important.
- 15% Somewhat important
- 3% Not too important
- 0% Not at all important
- 0% (Don't know) (volunteered)
- 0% (Refused) (volunteered)

13d. Thinking about your vote to choose a presidential nominee, please tell me how important a factor is (INSERT ISSUE) is to your vote for a presidential candidate – extremely important, very important, somewhat important, not very important, or not at all important?

Availability of pensions and 410(k)s

- 29% Extremely important
- 44% Very important.
- 20% Somewhat important
- 5% Not very important
- 1% Not at all important
- 1% (Don't know) (volunteered)
- 1% (Refused) (volunteered)
14. Do you think the country is more politically divided these days than in the past, or not?

71% More politically divided
21% Not more divided
8% Don't know/Refused

15. Do you think the political process in Washington has seriously broken down?

77% Yes
11% No
12% NOT SURE [VOLUNTEERED]
0% REFUSED [VOLUNTEERED]

16. Do you consider yourself very liberal, somewhat liberal, moderate, somewhat conservative, or very conservative?

8% 1) Very liberal
18% 2) Somewhat liberal
33% 3) Moderate
26% 4) Somewhat conservative
13% 5) Very conservative
3% 6) Don’t know

Now I’d like to ask just a few questions about your experiences and expectations for the future.

17. How do you feel about your own financial future?

36% Very positive
41% Somewhat positive
9% Somewhat negative
10% Very negative
5% Don’t Know

18. How do you feel about the financial future of the next generation of Americans?

16% Very positive
16% Somewhat positive
32% Somewhat negative
29% Very negative
7% Don’t Know
19. How important a role does saving and investing play in your personal financial security?

- 57% Very important
- 39% Somewhat important
- 1% Not too important
- 1% Not at all important
- 1% DON’T KNOW [VOLUNTEERED]
- 0% REFUSED [VOLUNTEERED]

20. Which would you say is your most important goal for saving and investing?

- 33% Retirement
- 22% Send children to college
- 14% Prepare for an emergency or future needs
- 10% Obtain a better lifestyle
- 15% Leave money to your children or heirs
- 5% Don’t Know (VOLUNTEERED)

21a. Would you say the following are very valuable, somewhat valuable, or not very valuable, or not at all valuable to helping you save and invest more?

Automatic payroll deductions

- 42% Very valuable
- 39% Somewhat valuable
- 9% Not very valuable
- 8% Not at all valuable
- 2% Don’t Know/Refused

21b. Would you say the following are very valuable, somewhat valuable, or not very valuable, or not at all valuable to helping you save and invest more?

Matching funds from your employer

- 49% Very valuable
- 38% Somewhat valuable
- 6% Not very valuable
- 6% Not at all valuable
- 1% Don’t Know/Refused
21c. Would you say the following are very valuable, somewhat valuable, or not very valuable, or not at all valuable to helping you save and invest more?

Tax incentives to save and invest

- 51% Very valuable
- 40% Somewhat valuable
- 3% Not very valuable
- 3% Not at all valuable
- 4% Don’t Know/Refused

21d. Would you say the following are very valuable, somewhat valuable, or not very valuable, or not at all valuable to helping you save and invest more?

Unbiased information and education about savings and investment choices

- 47% Very valuable
- 37% Somewhat valuable
- 8% Not very valuable
- 5% Not at all valuable
- 4% Don’t Know/Refused

22a. Do you (and/or your spouse) CURRENTLY have [RANDOMIZE a through d AND READ LIST]:

An individual retirement account that you rolled over from an previous job"

- 32% Yes
- 68% No
- 0% Don’t Know
- 0% Refused

22b. Do you (and/or your spouse) CURRENTLY have [RANDOMIZE a through d AND READ LIST]:

An individual retirement account that you funded yourself?

- 44% Yes
- 54% No
- 2% Don’t Know
- 0% Refused
22c. Do you (and/or your spouse) CURRENTLY have [RANDOMIZE a through d AND READ LIST]:

A 401(k) or other employer-sponsored account such as a 403(b) or TSP plan?

45% Yes
54% No
2% Don’t Know
0% Refused

22d. Do you (and/or your spouse) CURRENTLY have [RANDOMIZE a through d AND READ LIST]:

A pension from your employer?

47% Yes
52% No
1% Don’t Know
0% Refused

22e. Do you (and/or your spouse) CURRENTLY have [RANDOMIZE a through d AND READ LIST]:

Another kind of savings account besides IRAs, 401(k)s, and pensions?"

42% Yes
54% No
2% Don’t Know
2% Refused

23. Looking ahead to your retirement, what do you expect to be your major source of income:

33% Social Security
19% An employer sponsored pension plan
43% Your own retirement savings
5% Don’t Know/Refused
24. How confident are you that the Social Security System will continue to provide benefits of equal value to the benefits received by retirees today? Would you say that you are very confident, somewhat confident, not too confident, or not at all confident about that?

- 18% Very confident
- 33% Somewhat confident
- 27% Not too confident
- 21% Not at all confident
- 1% Don’t Know/Refused

25. Where do you or your family members usually go when you need medical care?

- 25% 1. A hospital emergency room
- 13% 2. A health care clinic or walk-in health center
- 59% 3. A private doctor in his or her office
- 0% 4. Other
- 2% 5. Don’t Know/Refused

26. How would you rate the overall quality of the health care system?

- 18% excellent
- 36% good
- 32% average
- 10% poor
- 4% Failing
- 1% Don’t Know/Refused

27. Do you think there are large, small, or no disparities in health care access and quality between whites and African Americans?

- 46% Large
- 23% Small
- 17% No disparities
- 14% Don’t Know/Refused
28. How do you usually pay for your health care costs?

- 49% a. Private health insurance through work or my spouse’s work
- 13% b. Private health insurance that I buy on my own
- 20% c. Government health insurance such as Medicare, Medicaid or Veterans Administration
- 17% d. I pay out of pocket
- 1% Don’t Know/Refused

(If answered a-c in 28, ask 28.1)

28.1 How difficult is it for you to pay for your health insurance premiums? Would you say it is very difficult, somewhat difficult, or not too difficult, or not at all difficult?

- 20% Very difficult
- 25% Somewhat difficult
- 24% Not too difficult
- 29% Not at all difficult
- 2% Don’t Know/Refused

29. In what year were you born?

- Age
  - 14% 18-25
  - 21% 26-35
  - 34% 36-50
  - 24% 51-64
  - 6% 65+
  - 1% Refused

30. Deleted

31... What is your marital status? (INTERVIEWER: IF NECESSARY, PROMPT WITH) Are you married, living with someone, widowed, divorced, separated, or have never been married?

- 37% Married
- 9% Living with someone
- 5% Widowed
- 8% Divorced
- 8% Separated
- 33% Never married
- 0% Refused
32. How many children under 18 years of age live in your home? \textbf{(IF NONE, GO TO Q33)}

<table>
<thead>
<tr>
<th># of Children under 18 years of age</th>
</tr>
</thead>
<tbody>
<tr>
<td>57%  None</td>
</tr>
<tr>
<td>13%  1</td>
</tr>
<tr>
<td>18%  2</td>
</tr>
<tr>
<td>7%   3</td>
</tr>
<tr>
<td>3%   4</td>
</tr>
<tr>
<td>0%   5</td>
</tr>
<tr>
<td>3%   Refused</td>
</tr>
</tbody>
</table>

32.1 Do you have any children in school?

<p>| |</p>
<table>
<thead>
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<tbody>
<tr>
<td>74% Yes</td>
</tr>
<tr>
<td>25% No</td>
</tr>
<tr>
<td>1% Refused</td>
</tr>
</tbody>
</table>

33. Are you currently employed in a full-time job, a part-time job, unemployed, or retired? \textbf{(IF RETIRED, GO TO Q34) (IF UNEMPLOYED, GO TO Q.33.2)}

<p>| |</p>
<table>
<thead>
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<tbody>
<tr>
<td>53% Employed full-time</td>
</tr>
<tr>
<td>12% Employed part-time</td>
</tr>
<tr>
<td>18% Unemployed</td>
</tr>
<tr>
<td>13% Retired</td>
</tr>
<tr>
<td>3% Refused</td>
</tr>
</tbody>
</table>

33.1 \textbf{(IF FULL OR PART-TIME JOB)} Are you self-employed? \textbf{(GO TO Q.34)}

<p>| |</p>
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<tbody>
<tr>
<td>11% Yes</td>
</tr>
<tr>
<td>89% No</td>
</tr>
</tbody>
</table>

33.2 \textbf{(IF UNEMPLOYED)} Have you been looking for a job in the past month?

<p>| |</p>
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<tbody>
<tr>
<td>65% Yes</td>
</tr>
<tr>
<td>35% No</td>
</tr>
</tbody>
</table>
34. Which of the following best describes your highest level of education? [READ]

- 4% Less than high school
- 33% High school graduate or equivalent
- 30% Some college or technical training beyond high school
- 23% College graduate or,
- 10% Post-graduate or professional degree?
- 0% Don’t Know (Volunteered)
- 1% REFUSED (Volunteered)

35. We understand that income is a private matter and we want to respect people’s privacy, so rather than ask specifically about your household income, could you simply stop me when I read the category that includes your annual household income before taxes in 2006?

- 7% Less than $10,000
- 11% $10,000 but less than $20,000
- 14% $20,000 but less than $30,000
- 21% $30,000 but less than $40,000
- 14% $40,000 but less than $50,000
- 10% $50,000 but less than $75,000
- 5% $75,000 or more
- 5% DON’T KNOW (Volunteered)
- 14% REFUSED (Volunteered)

36 What is your 5-digit zipcode? _ _ _ _ _

INTERVIEWER: Record Respondent's Gender: MALE / FEMALE

- 39% Male
- 62% Female