A decorative graphic consisting of a large, thin, gold-colored arc that starts near the top right and curves down towards the bottom right. It is positioned behind the title text. There are also several geometric shapes: a green rectangle in the top left corner, a small gold square at the intersection of a horizontal line and a vertical line on the left side, and another small gold square at the intersection of a horizontal line and a vertical line on the right side.

# **Access & Affordability of Prescription Drugs: An AARP Study of New Jersey's Hispanic Population**

September 2007



**Access & Affordability of  
Prescription Drugs:  
An AARP Study of New Jersey's  
Hispanic Population**

**Prepared by Katherine Bridges**

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## **Acknowledgements**

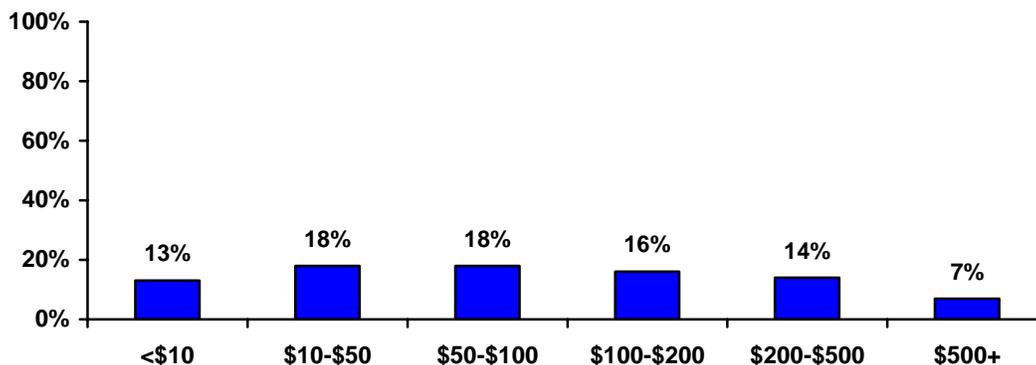
AARP staff contributed to the design and implementation of this study. Special thanks go to AARP staff including Douglas Johnston, AARP New Jersey; Brian Elms, Government Relations and Advocacy; Jami Wyatt, Office of General Counsel; and Rachelle Cummins and Joanne Binette, Knowledge Management. Alan Newman Research conducted the survey for AARP. Katherine Bridges managed all aspects of the study, including report preparation with assistance from Jennifer Leslie, Darlene Matthews, and Samuel Gager. For more information, contact Katherine Bridges at (207) 899-2094.

## Executive Summary

Prescription drug affordability is increasingly on the minds of Americans as the prices for prescriptions continue to rise faster than the rate of inflation. A recent AARP study found that manufacturer prices for the 200 most commonly used brand name prescriptions by older adults rose an average of 6.3 percent last year—more than one and a half times the rate of inflation.<sup>1</sup>

Prescription drug access and affordability may be an even greater concern among New Jersey's Hispanic population as this research shows: over two-thirds (68%) are at least somewhat concerned about being able to afford the cost of needed prescription drugs in the next two years. The adult Hispanic population in the State who responded to this survey is not likely to be covered for prescription drugs through an employer-based health care plan as many Americans are. In fact, about half (46%) say they pay full retail price for their medications. With about four in ten (43%) of the respondents reporting incomes of less than \$20,000 a year and nearly as many saying they are paying at least \$100 a month on average for prescription drugs, it is not surprising that half of those who have had to purchase prescriptions in the past year say it was a problem for them financially (major problem: 26%; minor problem: 24%).

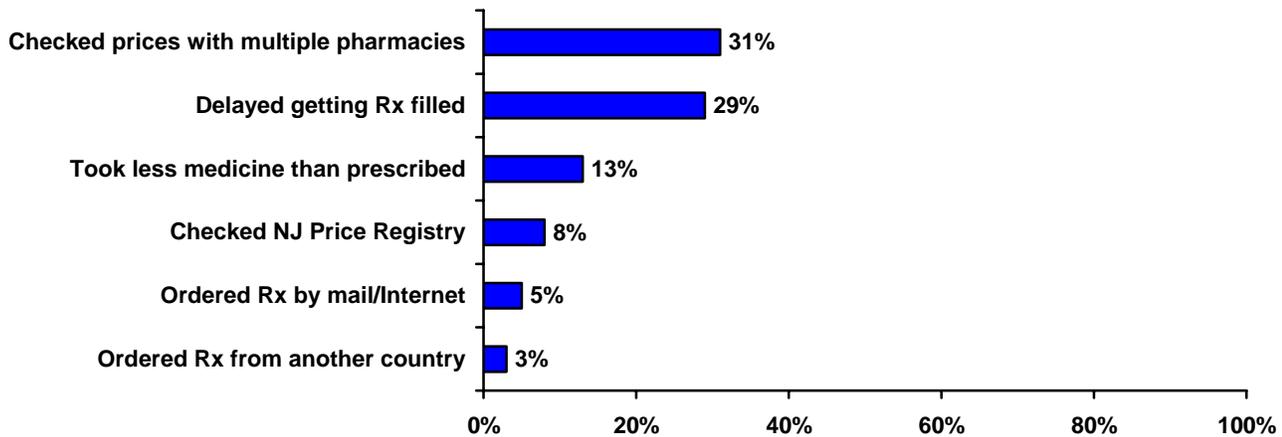
**Average Monthly Out-of-Pocket Spending on Prescription Drugs  
Among Those Who Bought Rx Drugs in the Last 12 Months  
(n=518)**



Affordability of prescription drugs has direct consequences on health and health disparities among the New Jersey adult population. Three in ten Hispanics interviewed in this study say they have delayed getting a prescription filled or did not get a prescription filled at all because they could not afford it. Thirteen percent have taken less medicine than their doctor prescribed to make it last longer. Both of these actions are likely to have adverse affects on the health and well-being of the individual.

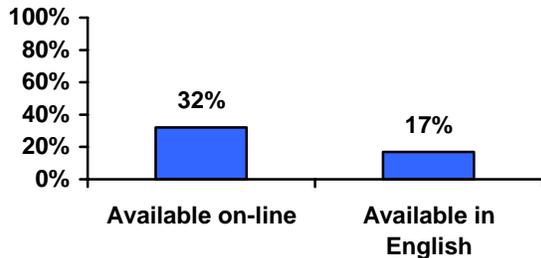
<sup>1</sup>*Trends in Manufacturer Prices of Prescription Drugs Used by Older Americans* (2006). AARP Public Policy Institute. Retrieved from <http://www.aarp.org/research/health/drugs/aresearch-import-869-2004-06--IB69.html>

## Actions Taken to Reduce Costs of Prescription Drugs (N=803)

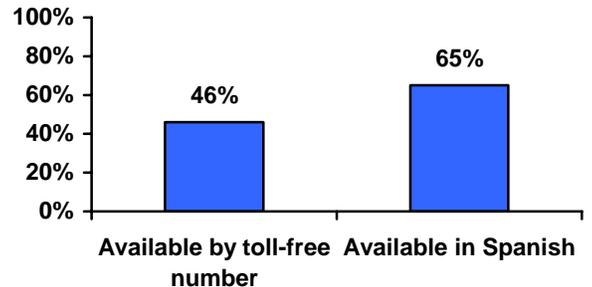


The New Jersey Prescription Drug Retail Price Registry has the potential to address affordability issues in the State by providing information to consumers about where they can purchase prescriptions at the lowest price in their communities. Currently, the Registry is only available on-line and in English. However, in this survey, 58 percent of the adult Hispanics population says they never go on-line. To be most effective in assisting Hispanics, the Registry should be made available by phone, and in Spanish.

### Factors Influencing Likelihood of Using NJ Prescription Drug Price Registry Among Non-Users (n=583)



### Factors Influencing Likelihood of Using NJ Prescription Drug Price Registry (N=803)



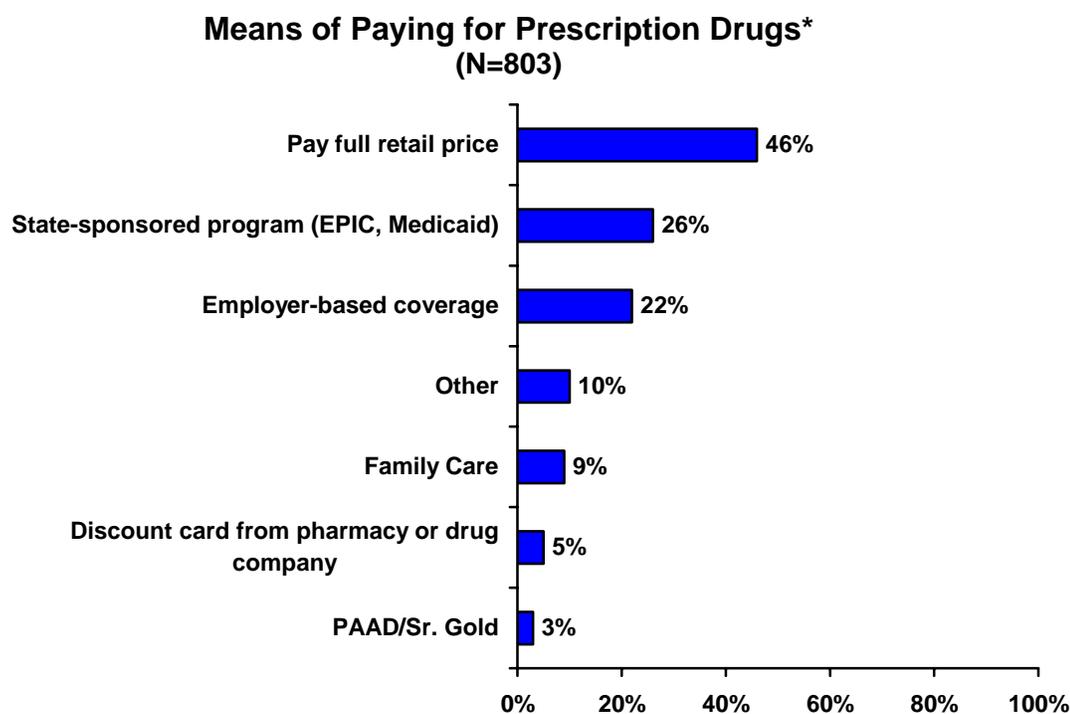
Prescription drug affordability has been a primary goal for AARP for several years. AARP commissioned this survey to assess the opinions and experiences of the adult Hispanic population in New Jersey on prescription drug access and affordability. The results of the survey would allow AARP to better target their efforts to ensure prescription drugs are equally accessible to this population. Alan Newman Research completed 803 telephone interviews for this survey between May 7 and May 17, 2007<sup>2</sup> with randomly selected (RDD) New Jersey residents age 18 and older who self-identified as being Hispanic or Latino. Calls were targeted to regions of the state where at least 30 percent of residents are Hispanic/Latino, according to Census data. The margin of error for this survey is +/- 3.5 percent. An annotated questionnaire showing the responses to each question is appended to this summary.

<sup>2</sup> The response rate is 17 percent and the cooperation rate is 13 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 (AAPOR, 2007).

## Detailed Findings

About two-thirds (64%) of the New Jersey Hispanics surveyed say they have bought a prescription drug in the last year. Of these, half report taking medication on a daily basis. The likelihood of purchasing prescription drugs and taking medications on a daily basis both increase with age.<sup>3</sup>

Employer-based health insurance is the leading source of insurance coverage in the U.S. Fifty-nine and half percent of the U.S. population has health insurance through an employer—and most of these have prescription drug coverage.<sup>4</sup> However, in this survey, only about a quarter of adult New Jersey Hispanics report having prescription coverage through a current or former employer, either their own or a spouse's. Nearly half of respondents say they pay full retail price for prescription drugs.



\*Percentages do not add to 100% since respondents may have multiple types of coverage.

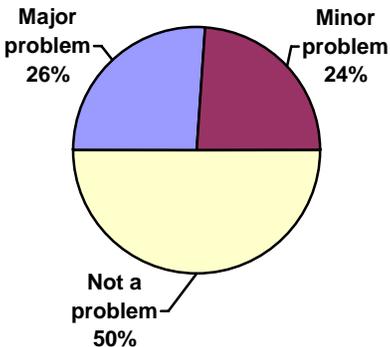
<sup>3</sup> Purchased in last year: 52% 18-34, 69% 35-49, 74% 50-64, 65% 65+

Taking medication daily: 27% 18-34, 39% 35-49, 69% 50-64, 94% 65+

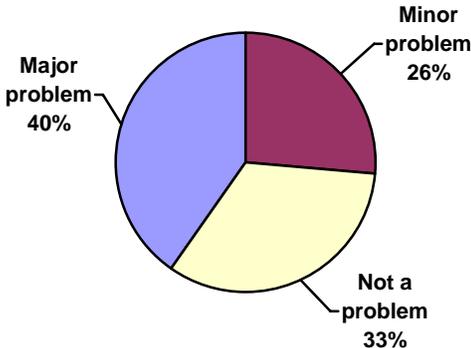
<sup>4</sup> US Census Bureau: "2006 Annual Social and Economic Supplement of the Current Population Survey"

Half of those who have purchased prescription drugs in the past year say that paying for them has been either a major or minor problem. Not surprisingly, those who do not have prescription coverage are considerably more likely to report these purchases as being difficult for them: two out of five say it is a major problem.

**Degree of Difficulty Paying for Prescription Drugs:**  
(n=518, Those Who Bought Rx Drugs in the Last 12 Months)

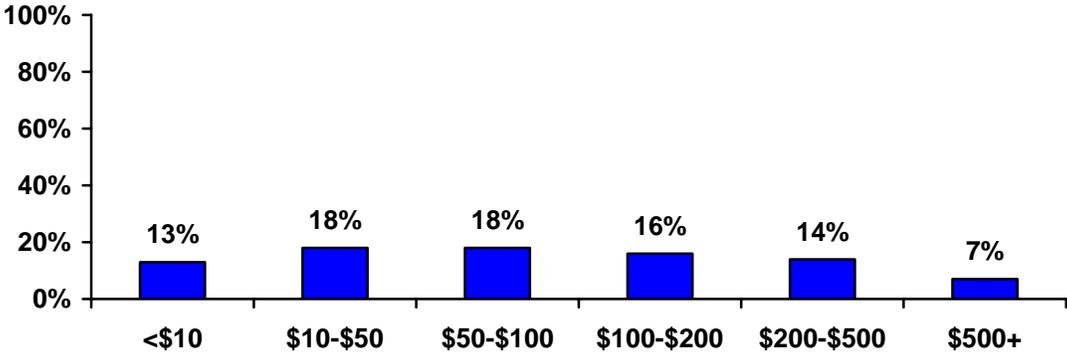


**Degree of Difficulty Paying for Prescription Drugs:**  
(n=231, Those Who Do Not Have Rx Drug Coverage)



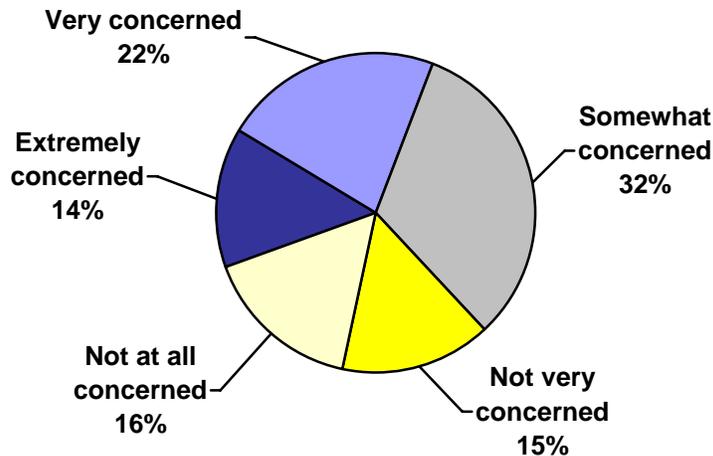
Most of those that have purchased prescriptions in the last year say, on average, they spend at least \$50 a month out-of-pocket for prescription drugs. As expected, those who pay full retail price for their prescriptions report spending more per month on prescriptions. In fact, they are more than twice as likely as those who have some other coverage to spend between \$200 and \$500 a month out-of-pocket on prescription drugs (20% vs. 8%).

**Average Monthly Out-of-Pocket Spending on Prescription Drugs Among Those Who Bought Rx Drugs in the Last 12 Months**  
(n=518)



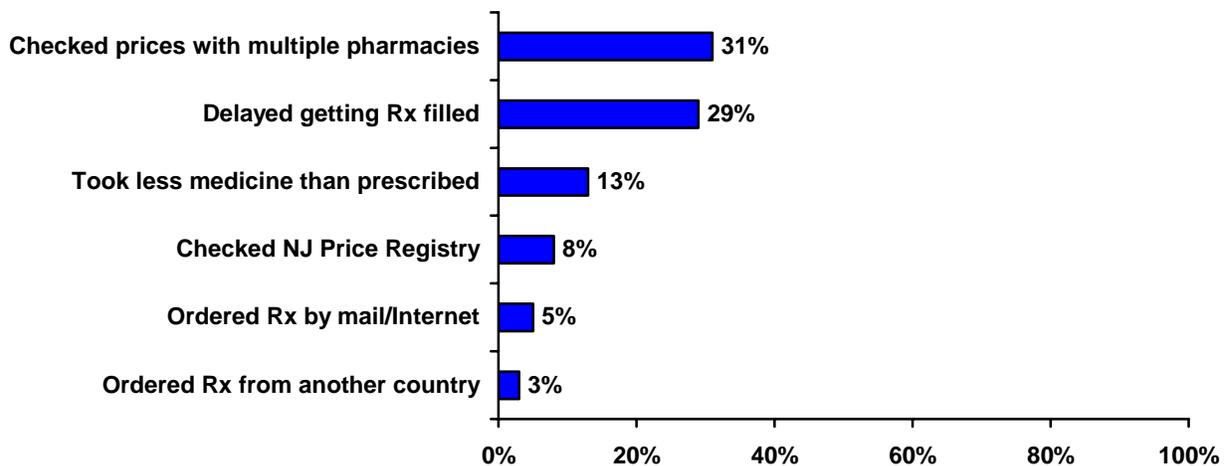
Seven in ten respondents report they are at least somewhat concerned about being able to afford the cost of needed prescription drugs over the next two years. Not surprisingly, those who pay full retail price for prescriptions are more likely to be extremely or very concerned about affording these costs as compared to those who have some other type of coverage (44% vs. 29%).

**Level of Concern About Paying for Prescription Drugs Among Those Who Bought Rx Drugs in the Last 12 Months (n=518)**



New Jersey Hispanics have taken a number of steps to personally address the costs of prescription drugs. Some of these actions, however, could have a negative impact on their health: three in ten say they or a family member have delayed or not filled a prescription in the past year because they did not have enough money to pay for it, and another one in eight say they have taken less medicine than prescribed in order to make it last longer. Those who pay full retail price may be at even greater risk for health implications—over forty percent of this group says they have not filled or delayed filling a prescription because they could not afford it.

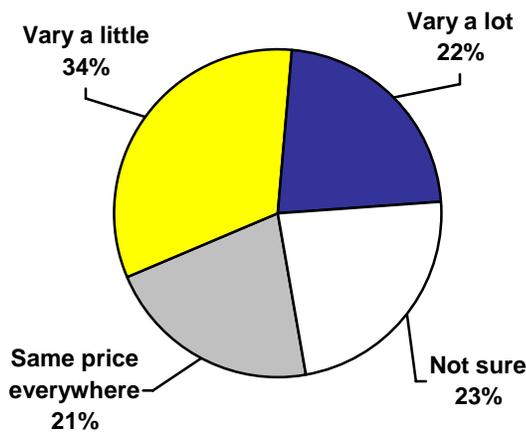
**Actions Taken to Reduce Costs of Prescription Drugs (N=803)**



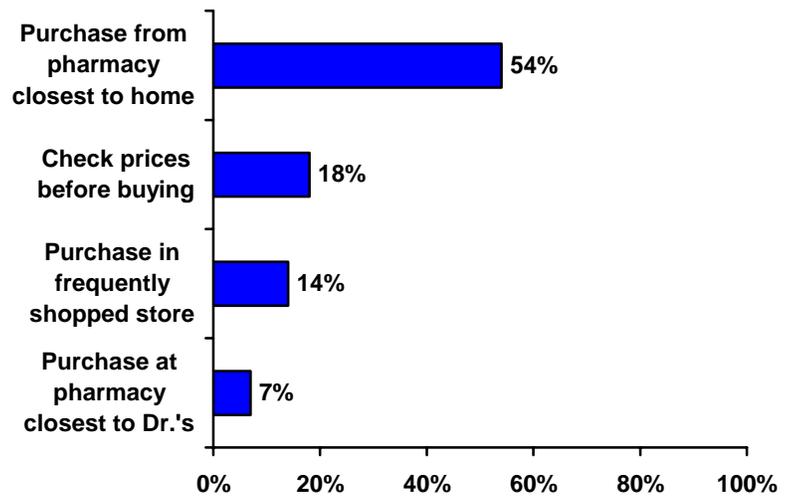
Three in ten respondents say they or a family member have checked prices with more than one pharmacy to get the best price before buying a prescription in the past year. Here again, those who pay full retail price are more likely to have undertaken this action than those with prescription coverage (40% vs. 24%).

About half of Hispanic adults in New Jersey acknowledged that the price of prescription drugs varies from pharmacy to pharmacy, either a little or a lot. However, nearly as many think the prices are the same regardless of where you buy them or are unsure if they vary. Since those without insurance coverage have a greater incentive to be knowledgeable about retail drug prices, it is not surprising they more often say prices vary a lot from pharmacy to pharmacy compared to those with coverage (26% vs. 18%).

**Opinions on Whether Prescription Prices Vary by Pharmacy (N=803)**



**Prescription Drug Purchasing Habits (N=803)**

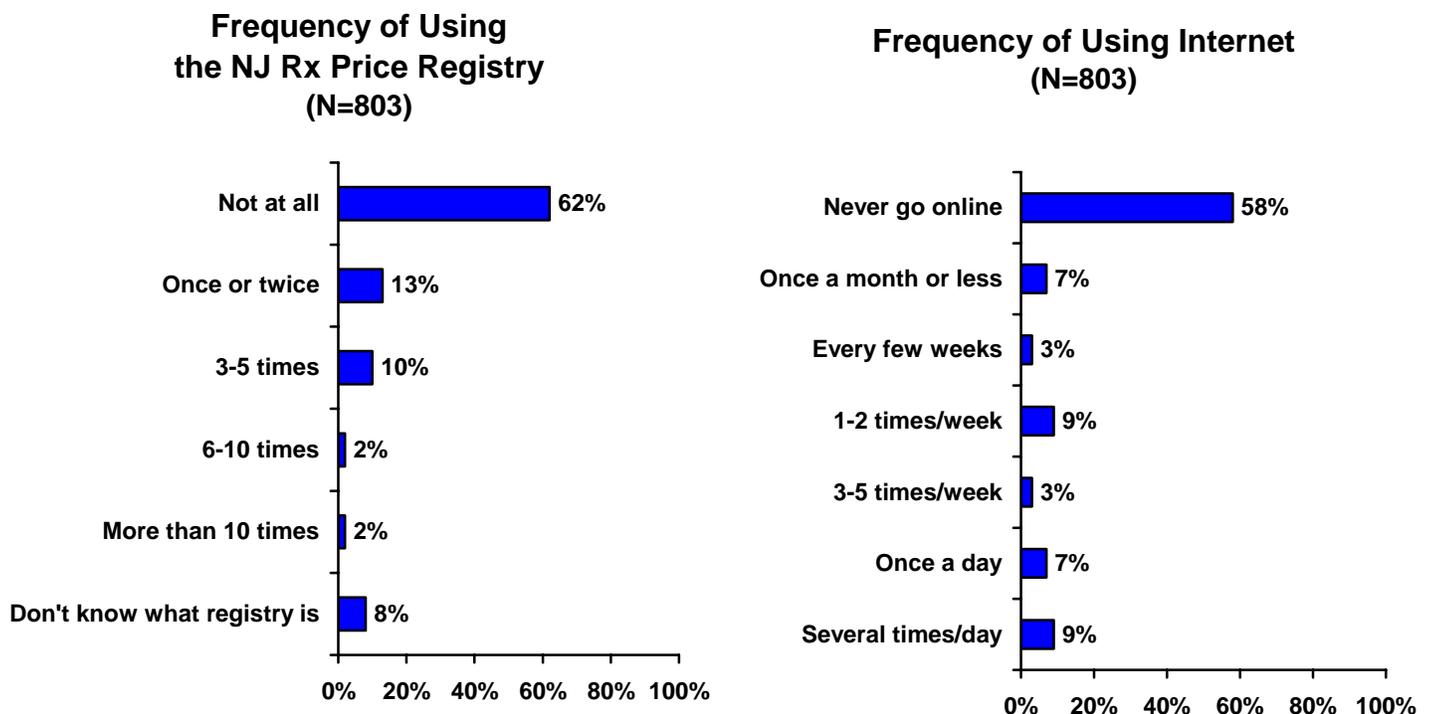


The majority of respondents say they typically purchase prescriptions from the pharmacy that is closest to their home, as opposed to purchasing prescriptions at a store in which they frequently shop or at a pharmacy closest to their doctors' office. About one in five say they check prices at more than one pharmacy before deciding where to purchase their prescriptions. Those without prescription drug coverage are twice as likely to check prices at more than one pharmacy before purchasing as their normal course of action when buying prescription drugs than are those with coverage (25% vs. 13%).

## Assessment of the New Jersey Prescription Drug Retail Price Registry

The New Jersey Prescription Drug Retail Price Registry is available to help consumers compare the retail prices charged by many pharmacies for the 150 most frequently prescribed prescription drugs. By using this registry, consumers can find the pharmacy in his or her area with the lowest retail price for a specific drug. Currently, the registry is only available online, and in English. However, the State has intentions of making the registry available via a toll-free line and also in Spanish.

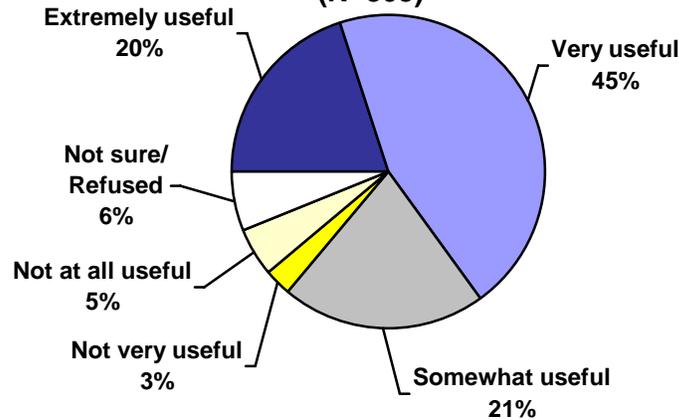
Most New Jersey Hispanics say they have not used the Price Registry in the past six months. Of those who have, most have used it fewer than five times during this timeframe. However, considering about six in ten respondents never go online, and another one in ten are infrequent users of the Internet, this utilization pattern is to be expected.



After being given a brief description of the New Jersey Prescription Drug Retail Price Registry, respondents were asked how useful this registry would be (or is) in finding the lowest priced prescriptions in their area.<sup>5</sup> The majority of respondents reported the Registry would be (or is) extremely or very useful in finding the lowest priced prescriptions.

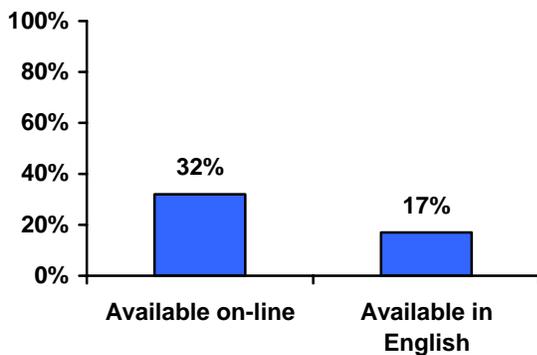
<sup>5</sup> Respondents who reported using the Registry in the past 6 months (n=217) were asked "How useful do you think this registry is in finding the lowest priced prescriptions in your area?"

**Usefulness of NJ Prescription Drug Retail Price Registry (N=803)**

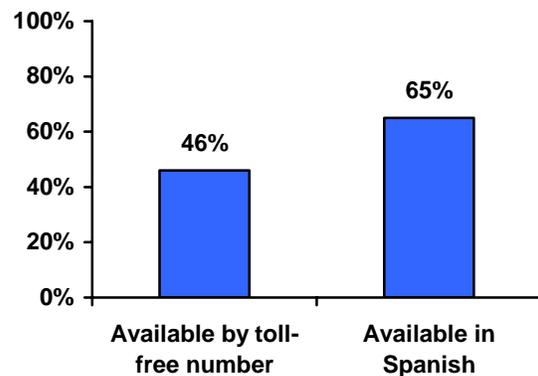


As noted earlier, the New Jersey Prescription Drug Price Registry is only available on-line and in English. Respondents who said they had not used the Registry were asked how likely they would be to use the Registry if it was available online, by a toll-free number, in English, and in Spanish. Additionally, respondents who had used the registry were asked how likely would be to use the Registry if it was available through a toll-free number and in Spanish. The results show that New Jersey Hispanic respondents would be more likely to use the Registry if it was available in Spanish and also if it was available through a toll-free number as compared to how it is currently offered: on-line and in English.

**Factors Influencing Likelihood of Using NJ Prescription Drug Price Registry Among Non-Users (n=583)**



**Factors Influencing Likelihood of Using NJ Prescription Drug Price Registry (N=803)**

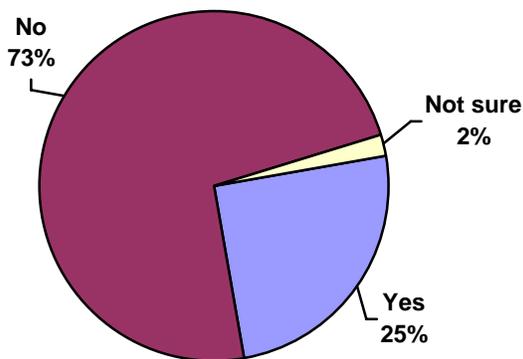


## Awareness of State Prescription Drug Assistance Programs

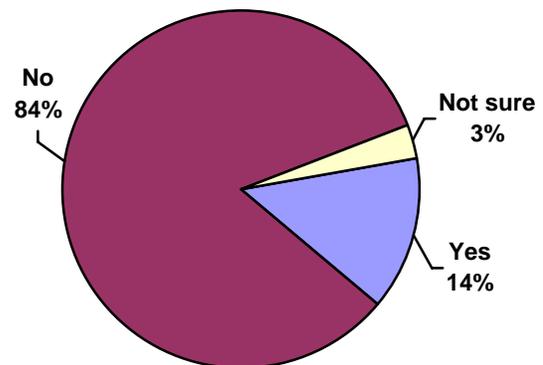
The State of New Jersey has two prescription drug programs that are available for residents age 65 and older and those with certain qualifying disabilities: New Jersey Pharmacy Assistance for the Aged and Disabled (PAAD) and New Jersey Senior Gold. Both of these programs are designed to help lower the costs of prescriptions for their beneficiaries.

Assuming the older residents would be most familiar with these programs due to eligibility guidelines, respondents age 50 and older were asked about their awareness of each of these programs. One-quarter of Hispanics age 50 and older say they are aware of the PAAD program, and only one in seven are aware of Senior Gold. Interestingly, respondents age 65 and older are more likely to have heard of PAAD (35%), but not of Senior Gold.

**Awareness of NJ PAAD  
Program Among Hispanics Age  
50+  
(n=262)**



**Awareness of NJ Senior Gold  
Program Among Hispanics Age 50+  
(n=262)**



## Conclusions

Rising prescription drug costs are a concern for most Americans. The Hispanic population in New Jersey may have even greater cause for concern with so many paying full retail prices for their prescriptions while at the same time having comparatively lower incomes. Not surprisingly, over two-thirds are at least somewhat concerned about being able to afford the cost of needed prescription drugs in the next two years and about half of those who have had to purchase prescriptions in the past year say it was a problem for them financially. Moreover, this population may be at even greater risk for negative health outcomes due to high prescription drug prices: one in three have delayed or not filled a prescription because they could not afford it, and about half as many have taken less medication than prescribed to make the prescription last longer.

Many New Jersey Hispanics, especially those without prescription drug coverage, have taken steps to address prescription drug affordability, such as checking the prices of prescriptions at more than one pharmacy before making a purchase. The State of New Jersey can assist this population in their efforts to make prescription drugs more affordable in a number of ways. First, targeting outreach efforts for prescription drug programs that residents might utilize, such as PAAD and Senior Gold, can help ensure that all who qualify are benefiting from them. Second, raising awareness of the New Jersey Prescription Drug Retail Price Registry could help more people take advantage of this cost-saving resource. And third, making the Registry more useful to the Hispanic population by making it available in Spanish and through a toll-free number would make this tool more accessible, especially to those who do not use the Internet and those who are more comfortable accessing the information in Spanish.

## Methodology

Alan Newman Research completed 803 telephone interviews for this survey between May 7 and May 17, 2007<sup>6</sup> with randomly selected (RDD) New Jersey residents age 18 and older who self-identified as being Hispanic or Latino. Calls were targeted to regions of the state where at least 30 percent of residents are Hispanic/Latino, according to Census data. The margin of error for this survey is +/- 3.5 percent.<sup>7</sup> An annotated questionnaire showing the responses to each question is appended to this summary.

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<sup>6</sup> The response rate is 17 percent and the cooperation rate is 13 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 (AAPOR, 2007).

<sup>7</sup> This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within  $\pm 3.5$  percentage points of the results obtained had everyone in the 18+ population who self-identified themselves as being Hispanic or Latino been interviewed.

# ANNOTATED QUESTIONNAIRE

# Access and Affordability to Prescription Drugs: An AARP Survey of New Jersey's Hispanic Population

N=803 Latino/Hispanic New Jersey Residents Age 18+  
Margin of Sampling Error: 3.5%

## Introduction/Screener

Hello, my name is \_\_\_\_\_. I'm calling from \_\_\_\_\_, a national opinion research firm. Today/Tonight we are calling New Jersey residents to find out your opinions on an important health care issue.  
[INTERVIEWERS: MODIFY AS NECESSARY TO GAIN COOPERATION.]

[USE AS NECESSARY: It is important to us that you know we are NOT telemarketers. This is NOT a sales call and you will NOT be asked to buy anything either now or later. Your views are important and we would greatly appreciate your participation. The survey should only take about 10 minutes of your time, depending on the length of your answers.]

**S1. To make sure we're talking to lots of different kinds of people, please tell me which of the following best describes your ethnic background? (READ LIST. RECORD ALL MENTIONS).**

1. Hispanic/Latino (CONTINUE)
2. White/Caucasian (TERMINATE)
3. Black/African American (TERMINATE)
4. Asian (TERMINATE)
5. Other (TERMINATE)
6. Refused (TERMINATE)

**S2. For purposes of this interview, would you prefer to do the survey in... (READ LIST)?**

English  
Spanish

USE APPROPRIATE VERSION  
OF THE SCREENER AND  
QUESTIONNAIRE.

**S3. And to be sure I ask questions that are relevant to you, is your age category....**

18-34  
35-49  
50 or older

## Main Questionnaire

1. First, have you or a family member bought a prescription drug within the past 12 months?

%

64 Yes

36 No [SKIP TO Q5]

1 Not sure (DO NOT READ)

0 Refused (DO NOT READ)

2. Are you currently taking prescription medication on a daily basis?

% (n=518: Bought Rx drugs in the last 12 months)

50 Yes

50 No

<1 Not sure (DO NOT READ)

0 Refused (DO NOT READ)

3. In the past 12 months, has paying for prescription drugs been a major problem, a minor problem, or not a problem for you? (n=518)

% (n=518: Bought Rx drugs in the last 12 months)

26 A major problem

24 A minor problem

50 Not a problem

1 Not sure (DO NOT READ)

1 Refused (DO NOT READ)

4. In the past 12 months, approximately how much have you spent, each month, out of your own pocket for prescription drugs? [READ LIST]

% (n=518: Bought Rx drugs in the last 12 months)

13 Less than \$10 per month

18 \$10 but less than \$50 per month

18 \$50 but less than \$100 per month

16 \$100 but less than \$200 per month

14 \$200 but less than \$500 per month

7 \$500 or more per month

9 Not sure (DO NOT READ)

5 Refused (DO NOT READ)

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

%

14 Extremely concerned

22 Very concerned

32 Somewhat concerned

15 Not very concerned

16 Not at all concerned

1 Not sure (DO NOT READ)

<1 Refused (DO NOT READ)

**6. IF AGE 50+: Are you aware of the New Jersey Pharmacy Assistance for the Aged and Disabled Program, also called PAAD?**

% **(n=262: 50+ years old)**

- 25 Yes
- 73 No
- 2 NOT SURE
- <1 Refused

**7. IF AGE 50+: Are you aware of the New Jersey Senior Gold Program?**

% **(n=262: 50+ years old)**

- 14 Yes
- 84 No
- 3 NOT SURE
- 0 Refused

**8. How do you pay for your prescription drugs? Do you... (READ EACH OPTION AND WAIT FOR RESPONSE. RECORD AS MULTIPLE RESPONSE)**

%

- 46 Pay full retail price
- 22 Have coverage through your employer or your spouse's employer pay all or part of the cost
- 2 Have coverage through your former employer or your spouse's employer pays all or part of the cost
- 5 Have a prescription discount card from pharmaceutical company, drug manufacturer, or pharmacy
- 26 Have coverage through a state sponsored program such as EPIC or Medicaid
- 9 Have Family Care (IF ASKED: Family Care is a low- or no-cost health insurance plan sponsored by the state for children and certain low-income parents.)
- 2 Have PAAD, or Pharmacy Assistance for the Aged and Disabled (IF ASKED: PAAD is a state-sponsored prescription drug assistance program for lower income residents age 65 and older and those with certain disabilities. Participants pay \$5.00 per prescription under this program.)
- 1 Have Senior Gold (IF ASKED: Senior Gold is a state-sponsored prescription drug discount program for residents age 65 and older and those with certain disabilities.)
- 10 Have any other type of prescription drug coverage
- 3 Not sure (DO NOT READ)
- 3 Refused (DO NOT READ)

**9. Do you think the price of prescription drugs ....(RANDOMIZE 1-3)**

%

- 21 Are the same regardless of where you buy them
- 32 Vary a little from pharmacy to pharmacy
- 22 Vary a lot from pharmacy to pharmacy
- 23 NOT SURE (DO NOT READ)
- 2 Refused (DO NOT READ)

**10. Many people face difficult decisions when buying prescription drugs. In the past 12 months, have you or a family member done any of the following? (READ EACH OPTION AND WAIT FOR RESPONSE. RECORD AS MULT. RESPONSE)**

**In the past 12 months, have you or a family member...**

**%**

- 29 Delayed getting a prescription filled or not gotten a prescription filled because you didn't have enough money to pay for it?
- 13 Taken less medicine than your doctor prescribed to make it last longer?
- 5 Ordered your prescription drugs by mail or Internet from a company **in the U.S.** because they cost less?
- 3 Ordered your prescription drugs by mail or Internet from a company **in another country** because they cost less?
- 31 Checked prices with more than one pharmacy before buying to get the best price?
- 8 Checked the New Jersey Prescription Drug Price Registry before deciding where to purchase a prescription
- 4 None of the above
- 16 Not Sure (DO NOT READ)
- 21 Refused (DO NOT READ)

**11. When you purchase a prescription drug, which of the following are you most likely to do?**

**%**

**(RANDOMIZE)**

- 18 Check prices with more than one pharmacy before buying to get the best price
- 54 Purchase the prescription from the pharmacy that is closest to your home
- 7 Purchase the prescription from the pharmacy that is closest to your doctor's office
- 14 Purchase the prescription at a pharmacy within a store you frequently shop in
- 2 NOT SURE (DO NOT READ)
- 2 DO NOT PURCHASE PRESCRIPTIONS (DO NOT READ)
- 2 NONE OF THESE (DO NOT READ)
- 1 REFUSED (DO NOT READ)

**12. In the past 6 months, how often would you say you have used the New Jersey Prescription Drug Retail Price Registry?**

**%**

- 62 Not at all
- 13 Once or twice
- 10 3-5 times
- 2 6-10 times
- 2 More than 10 times
- 8 Don't know what this is (VOLUNTEERED)
- 2 Not sure (DO NOT READ)
- <1 Refused (DO NOT READ)

**READ TO ALL: The New Jersey Prescription Drug Retail Price Registry is available to help consumers compare the retail prices charged by many pharmacies for the 150 most-frequently prescribed prescription drugs. By using this registry, consumers can find the pharmacy in his or her area with the lowest retail price for a specific prescription drug.**

- 13. How useful do you, personally, think this registry would be (IF RESPONDENT HAS USED REGISTRY IN Q12 ASK: “How useful do you think this registry is”) in finding the lowest priced prescriptions in your area?**

%  
20 Extremely useful  
45 Very useful  
21 Somewhat useful  
3 Not very useful  
5 Not at all useful  
4 Not sure (DO NOT READ)  
2 Refused (DO NOT READ)

- 14. SKIP IF RESPONDENT HAS USED THE REGISTRY IN Q12: How likely would you be to use the New Jersey Prescription Drug Retail Price Registry if it was available on-line through the Internet?**

% (n=583: Have not used NJ Rx Drug Registry in the last 6 months)  
7 Extremely likely  
25 Very likely  
22 Somewhat likely  
12 Not very likely  
25 Not at all likely  
7 Not sure (DO NOT READ)  
3 Refused (DO NOT READ)

- 15. How likely would you be to use the New Jersey Prescription Drug Retail Price Registry if it was available through a toll-free telephone number?**

%  
14 Extremely likely  
32 Very likely  
26 Somewhat likely  
9 Not very likely  
11 Not at all likely  
5 Not sure (DO NOT READ)  
2 Refused (DO NOT READ)

**16. SKIP IF RESPONDENT HAS USED THE REGISTRY IN Q12: How likely would you be to use the New Jersey Prescription Drug Retail Price Registry if it was available in English?**

**% (n=583: Have not used NJ Rx Drug Registry in the last 6 months)**

- 4 Extremely likely
- 13 Very likely
- 18 Somewhat likely
- 22 Not very likely
- 37 Not at all likely
- 4 Not sure (DO NOT READ)
- 2 Refused (DO NOT READ)

**17. How likely would you be to use the New Jersey Prescription Drug Retail Price Registry if it was available in Spanish?**

- %**
- 27 Extremely likely
  - 38 Very likely
  - 19 Somewhat likely
  - 4 Not very likely
  - 7 Not at all likely
  - 4 Not sure (DO NOT READ)
  - 2 Refused (DO NOT READ)

## **DEMOGRAPHICS**

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

### **RECORD RESPONDENT GENDER**

**[IF NECESSARY SAY: “To ensure it is recorded accurately, could you please state your gender?]**

- %**
- 36 MALE
  - 64 FEMALE

**D1. What is your age as of your last birthday? [RECORD IN YEARS]**

- %**
- 31 18-34
  - 33 35-49
  - 19 50-64
  - 13 65+
  - <1 Don't Know
  - 4 Refused

**D2. What is your marital status? Are you currently.....**

<u>%</u>	
44	Married
15	Not married, but living with your partner
8	Separated
8	Divorced
7	Widowed
14	Currently Single <u>and</u> never been married
<1	DON'T KNOW
4	REFUSED

**D3. Are you registered to vote in New Jersey?**

<u>%</u>	
36	Yes
59	No (GO TO D5)
5	Refused (DO NOT READ) (GO TO D5)

**D4. Thinking about state elections for New Jersey Governor and Legislators in the last few years, which of the following best describes your voting behavior? Would you say you vote...**

<u>%</u>	<u>(n=292: NJ registered voters)</u>
45	Always
26	Most of the time
7	About half the time
9	Seldom
11	Never vote
1	DON'T KNOW
1	REFUSED

**D5. 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?**

<u>%</u>	
9	Several Times a Day
7	About Once a Day
3	3-5 Days a Week
9	1-2 Days a Week
3	Once every few weeks
7	Once a Month or Less
58	Never go online
1	DON'T KNOW
4	REFUSED

**D6. What is the highest level of education that you completed? (READ)**

<u>%</u>	
22	0 to 12 <sup>th</sup> grade, but with no diploma
43	High school graduate or equivalent
11	Post high school education, but with no degree
4	2 year college degree
6	4 year college degree
2	Post-graduate study, but with no degree
5	Graduate or professional degree
2	DON'T KNOW
7	REFUSED

**D7. Which of the following best describes your current employment status? Are you currently....**

<u>%</u>	
7	Self-employed full-time,
5	Self-employed part-time
41	Employed full-time
9	Employed part-time
9	Retired and not working at all
8	Unemployed, but looking for work
15	Not in the labor force for other reasons
<1	DON'T KNOW
7	REFUSED

**D8. We realize income is a private matter and so rather than ask anything specific about your income, I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2006. Was it... [READ]**

<u>%</u>	
20	Less than \$10,000
23	\$10,000 but less than \$20,000
15	\$20,000 but less than \$35,000
8	\$35,000 but less than \$50,000
2	\$50,000 but less than \$60,000
2	\$60,000 but less than \$75,000
2	\$75,000 or more
10	DON'T KNOW / NOT SURE
18	REFUSED

**D9. What is your 5-digit zip code? \_ \_ \_ \_ \_**

**THANKS AND HAVE A GOOD DAY / NIGHT!**

## **AARP**

### **Knowledge Management**

**For more information, please contact Katherine Bridges at  
207.899.2094 or [kbridges@aarp.org](mailto:kbridges@aarp.org)**