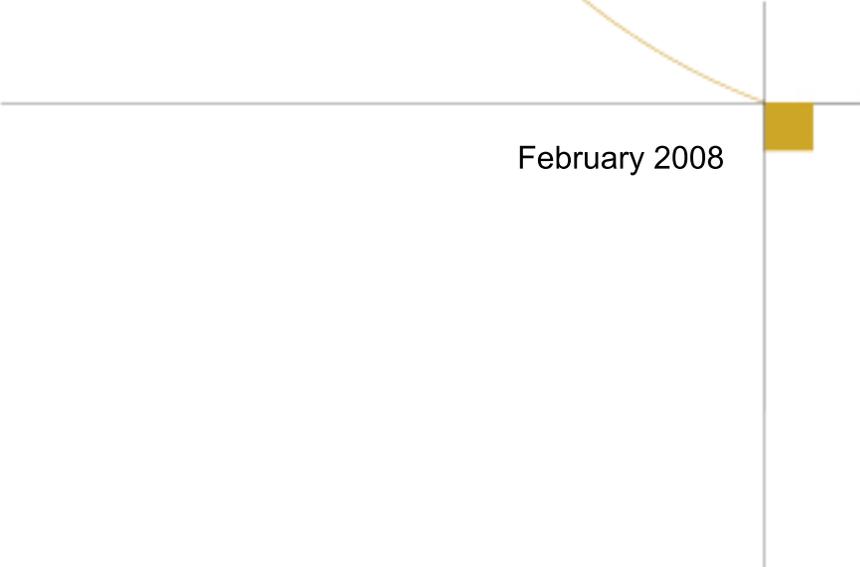


Ohio Health Care: A Study of Current Challenges and the Support for State Reform



February 2008



Ohio Health Care: A Study of Current Challenges and the Support for State Reform

**Report Prepared by
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Ohio Residents Age 18-64: Strong Supporters of Health Care Reform

Health care reform in Ohio is in the forefront of many residents' minds. Concerns related to affordability of health care services, both currently and in the future, dominate the issue. Additionally, Ohioans are concerned about the number of uninsured citizens and believe it is important to develop affordable, comprehensive health care for everyone. According to the 2006 United States Current Population Survey (CPS), fully 14 percent of Ohioans are without health care insurance, which translates to 1.3 million uninsured residents – the population of Greater Columbus.¹

AARP's Ohio State Office, in response to its commitment to help ensure health care for all state residents, commissioned this survey to explore the views of those Ohio residents age 18-64 on the current state of health care in the state, their specific concerns about health care-related matters, and their opinions on prospective state reform. This telephone survey of 800 randomly selected Ohio state residents age 18-64 was conducted in December 2007.² The survey had a sampling error of plus or minus 3.5 percent. Where statistically and substantively significant, differences in income, age, gender, and political affiliation may be noted. The survey findings show:

- ✚ **Ohio residents believe that the Ohio health care system needs improvement.** Almost seven in ten residents age 18-64 believe that Ohio is either in a state of crisis or has major problems with health care. While 19 percent of the adults in this survey were uninsured, 83 percent indicate that it was either extremely or very important that the state work to reduce the number of uninsured residents.
- ✚ **Adults in Ohio are concerned about future health care costs.** One-third of Ohioans age 18-64 are either not at all confident or not very confident that they will be able to maintain their current level of health care coverage in the next five years. Seven in ten respondents cite rising health care costs as a major problem for the state.
- ✚ **Access and affordability of health care are top priorities for legislation.** Fully nine in ten respondents indicate that it is extremely or very important that Ohio make health care more affordable for all residents, and 82 percent strongly agree that all Ohioans should have access to affordable, quality health care coverage. Almost half of Ohioans age 18-64 identify ensuring affordable health care coverage as the issue of most importance for the Governor and State Legislature. Two-thirds say they would be more likely to vote for a candidate who supports the development of a health care system that provided affordable, adequate health care coverage to all Ohioans.

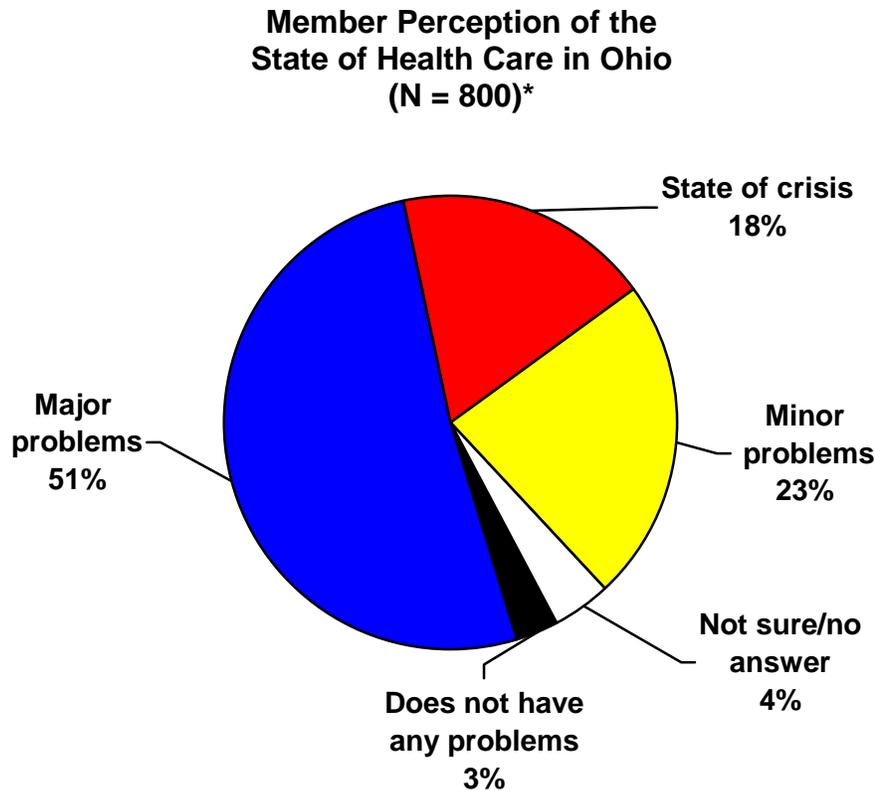
Ohio policymakers and candidates for state office should consider the findings in this study when working on health care reform in the state. Strong majorities of respondents age 18-64, many of whom report that they vote in all or most state elections are concerned about access to and cost of health care services and providers. Most have employer-based coverage, yet are still worried that rising costs will strain an Ohio system that they believe is already problematic. Some survey respondents are not even covered with any kind of insurance or government plan: Almost two in ten Ohioans age 18-64 are uninsured, yet whether insured or not respondents support a system where all citizens have access to affordable and adequate health coverage and all are responsible for contributing.

¹ Ohio Hospital Association, Fact Sheet on the Uninsured (2006). Downloaded at www.ohanet.org/media/fact_sheets/uninsured.pdf

² The response rate is 44 percent and the cooperation rate is 88 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 (AAPOR, 2007).

Detailed Findings

Seven in ten Ohio residents age 18-64 believe that health care in Ohio is in a state of crisis, or at the least has major problems.

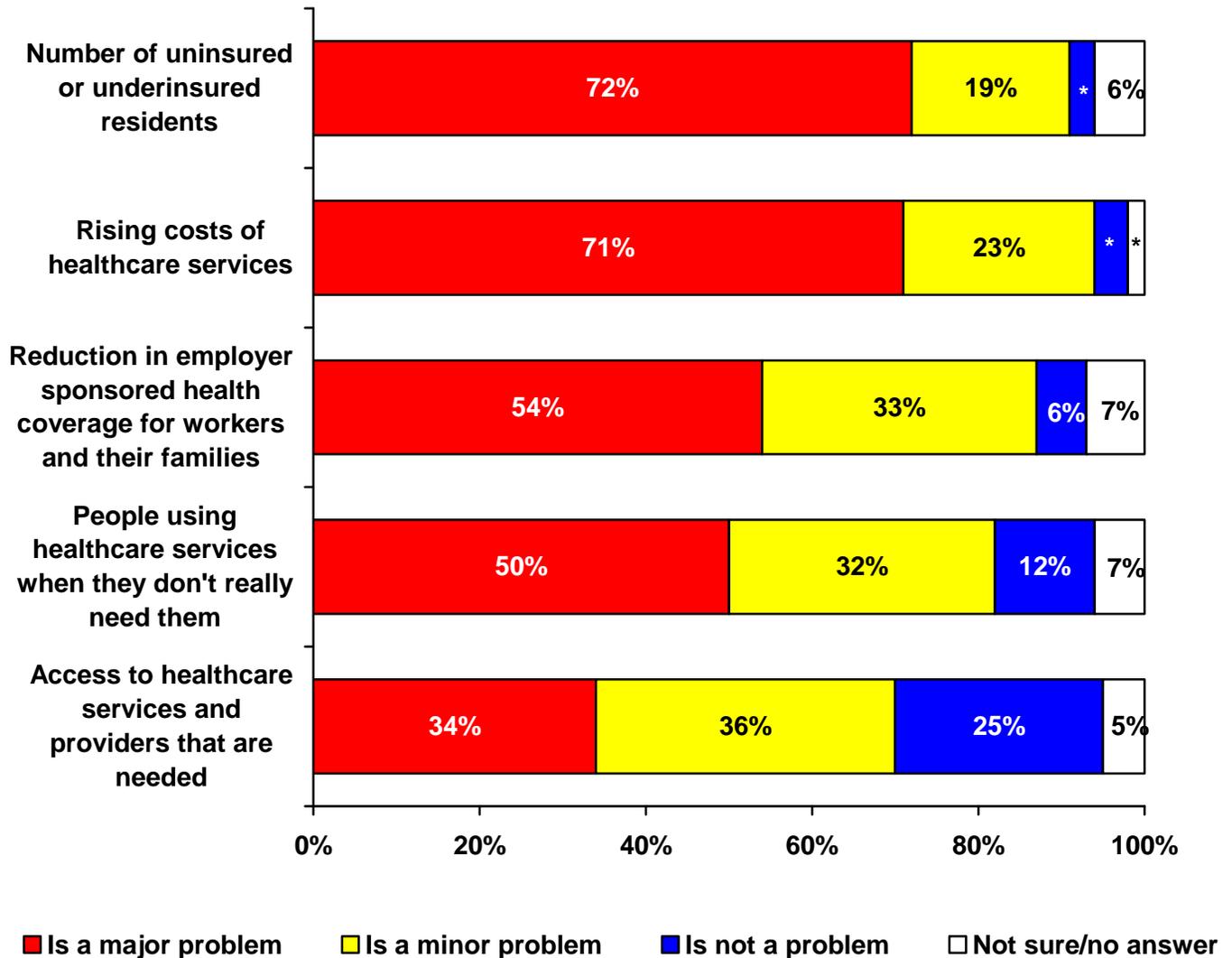


*Percentage may not sum to 100 due to rounding.

- ✚ Survey respondents with lower incomes are much more likely to believe that health care in Ohio is in a state of crisis. Specifically, 29 percent of those respondents who earn less than \$30K per year believe that the state is facing a health care crisis versus only 15 percent of those who earn \$30K or more.
- ✚ Older survey respondents are more likely to believe that health care is in a state of crisis than their younger counterparts (35+: 24%; 18-34: 12%).

Seven in ten Ohioans age 18-64 believe that the numbers of uninsured or underinsured residents, as well as the rising costs of health care services, are major problems in their state. It is also noteworthy that more than half view reductions in employer-sponsored health care coverage for employees as a major problem.

Perceived Problems in Getting Needed Health Care in Ohio
(N = 800)

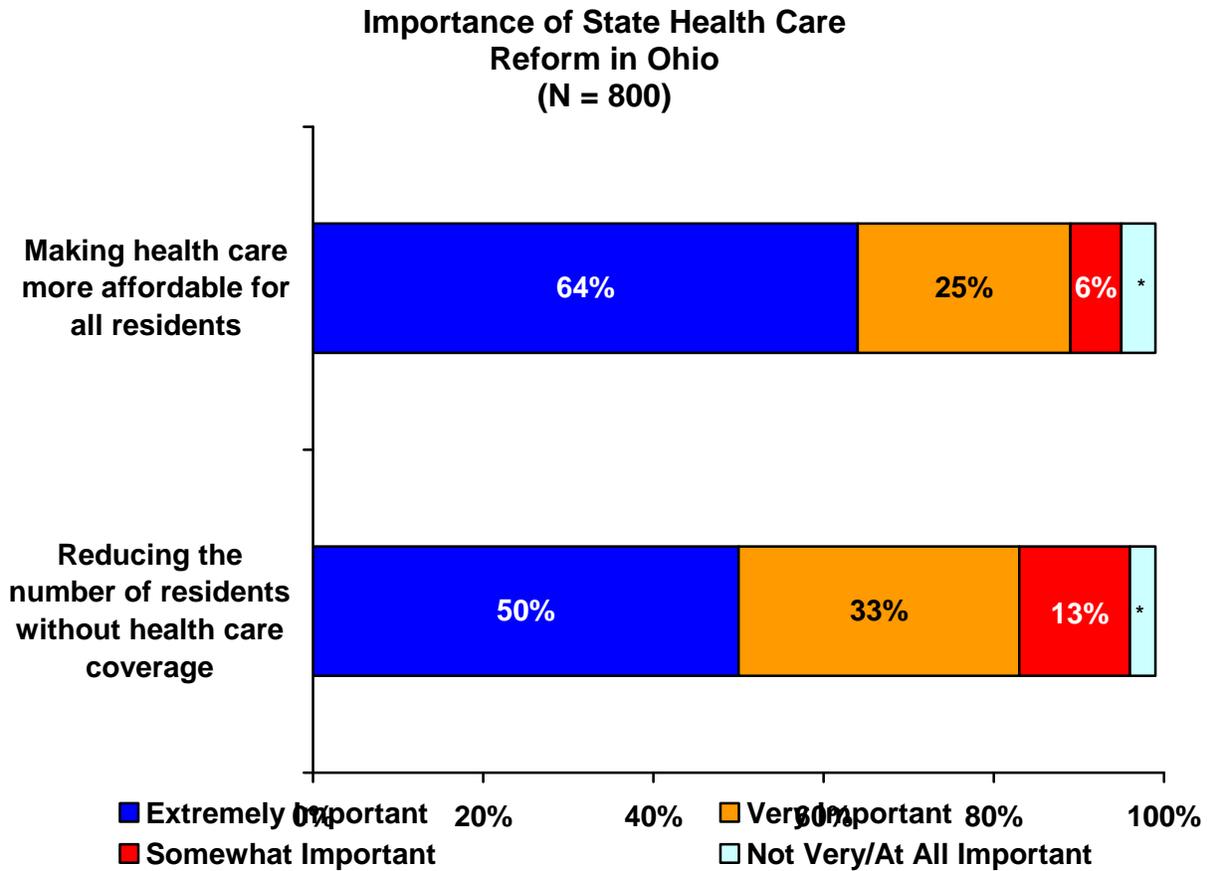


* Less than 5 percent of respondents consider these *not a problem*.

✚ Respondents who identify themselves as Democrat or Independent are more likely than Republicans to consider the rising costs of health care services a major problem in their state (Democrat: 80%; Independent: 79%; Republican: 61%).

✚ Older respondents are more likely than their younger counterparts to view both the rising costs of health care services (35-64: 76%; 18-34: 63%) and the number of uninsured or underinsured residents (35-64: 77%; 18-34: 26%) as major problems.

Nine in ten Ohioans age 18-64 consider it extremely or very important for the state to make health care affordable for all and eight in ten believe it is extremely or very important to reduce the number of residents without health care coverage. Those with higher annual income levels and more conservative political views tend to place less importance on such potential reform.

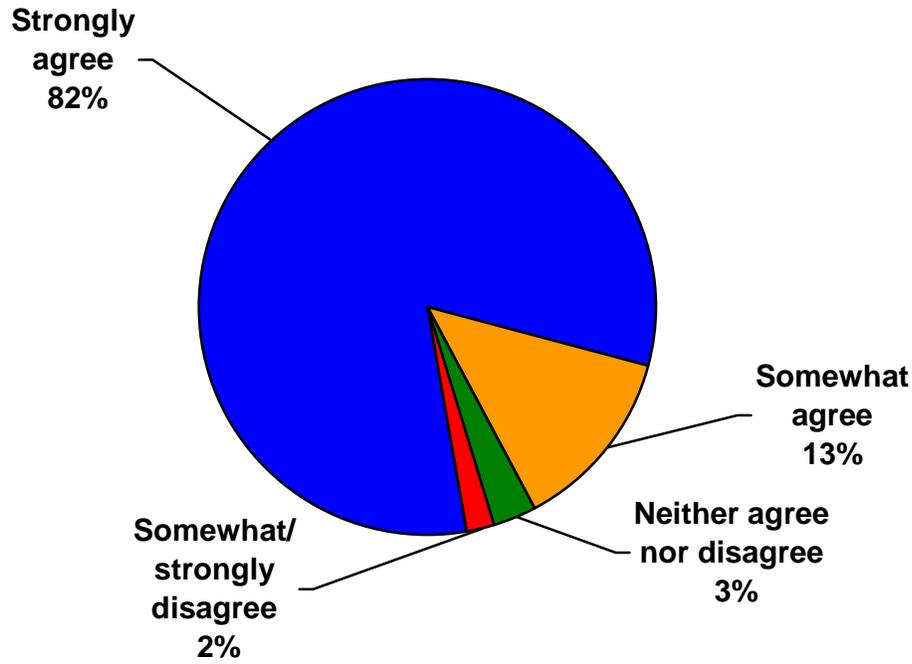


* Less than 5 percent of respondents consider these not very/not at all important. Percentage may not sum to 100 due to rounding.

- ✚ Respondents with relatively lower annual incomes place more importance on the state reducing the number of residents without health care coverage than do their higher-income counterparts: 58 percent of respondents earning less than \$30K annually consider it extremely important, versus only 47 percent of those earning \$30K year or more.
- ✚ Respondents who characterize their political views as liberal or moderate are more likely to believe that reducing the number of residents without health care coverage is extremely important than their conservative counterparts (liberal: 59%; moderate: 53%; conservative: 42%).
- ✚ Respondents who characterize their political views as liberal or moderate are also more likely to believe that making health care more affordable for all residents is extremely important than their conservative counterparts (liberal: 80%; moderate: 67%; conservative: 55%).

More than eight in ten Ohioans age 18-64 strongly agree that all Ohioans should have access to affordable, quality health care coverage while only two percent do not agree.

**All Ohioans Should Have Access to Affordable, Quality Health Care Coverage*
(N = 800)***

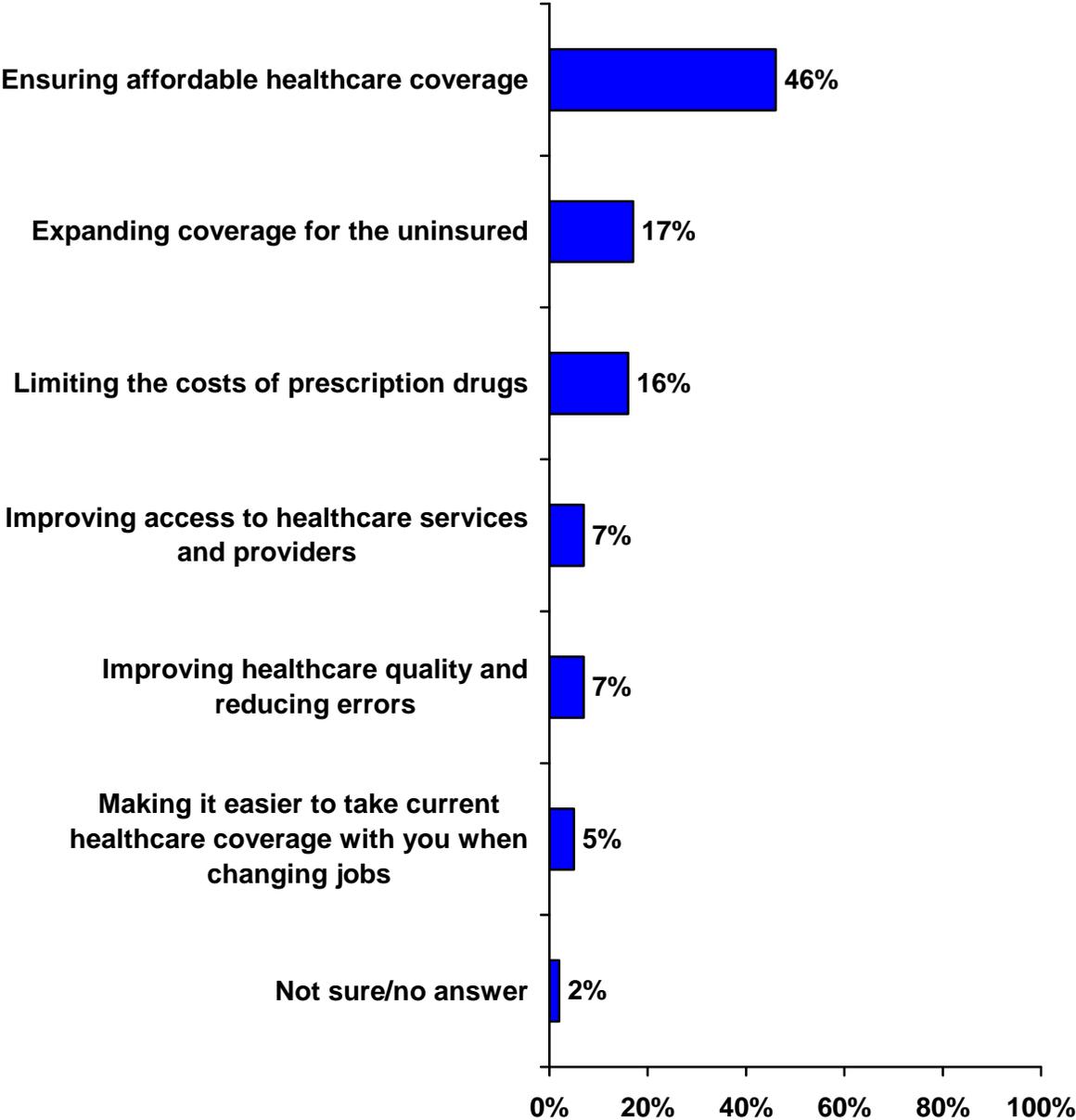


* No respondents responded not sure/no answer.

- ✚ Respondents with relatively lower annual incomes are more likely to strongly agree that all Ohioans should have access to affordable, quality health care coverage than do their higher-income counterparts (less than \$30K: 93%, \$30K-\$74K: 83%, \$75K or more: 72%).
- ✚ Respondents who characterize their political views as liberal or moderate are more likely to strongly agree that all Ohioans should have access to affordable, quality health care coverage than their conservative counterparts (liberal: 86%; moderate: 85%; conservative: 75%).

In line with respondents' significant concern for health care-related costs, one-half (46%) of those surveyed would choose ensuring affordable health care coverage as the one issue for the Governor and State Legislature to work on in the next year. Interestingly, all of the other health care issues listed were chosen by far fewer respondents.

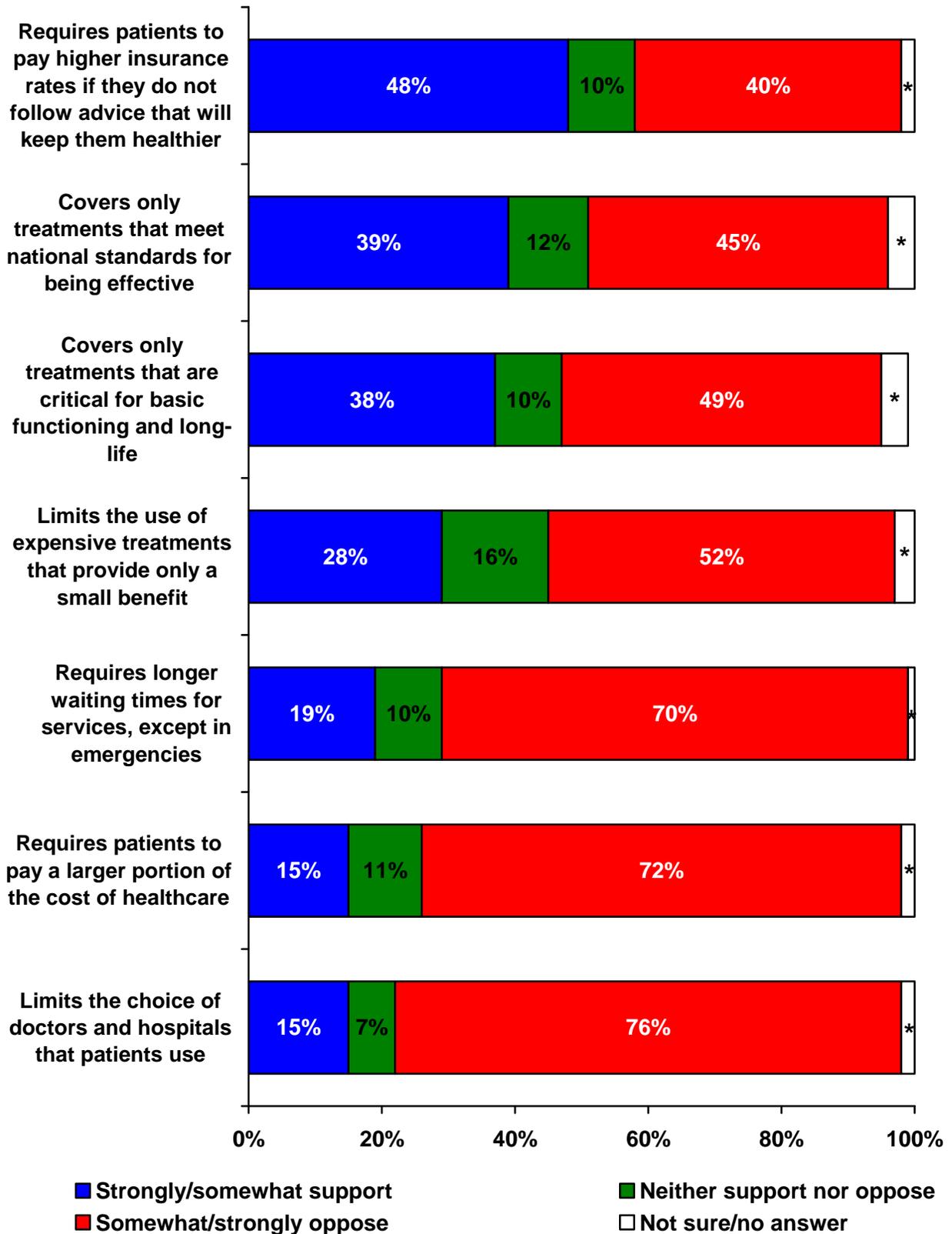
**If Ohioans Age 18-64 Had to Pick ONE Health Care Issue for the Governor and State Legislature to Work on in 2007-2008, Which Would it Be?
(N = 800)**



Ohio is considering several state health care plans that would make affordable, quality health care coverage available to all Ohioans. Ohio residents age 18-64 were not highly supportive of any of the proposed health care plans. Seven in ten or more oppose plans that limit the choice of doctors and hospitals or that require patients to pay a larger portion of the cost of their health care or require longer waiting times for services. Over half opposes a plan that would limit the use of expensive treatments that provide only a small benefit.

Level of support for some plans was split among survey respondents. About half of Ohioans age 18-64 supports a health care plan that would require patients to pay higher insurance rates if they do not follow advice that will keep them healthier; however, a similar proportion opposes this plan. More than a third would support plans that would cover only treatments that meet national standards for being effective or that are critical for basic functioning and long-life while nearly half opposes these plans.

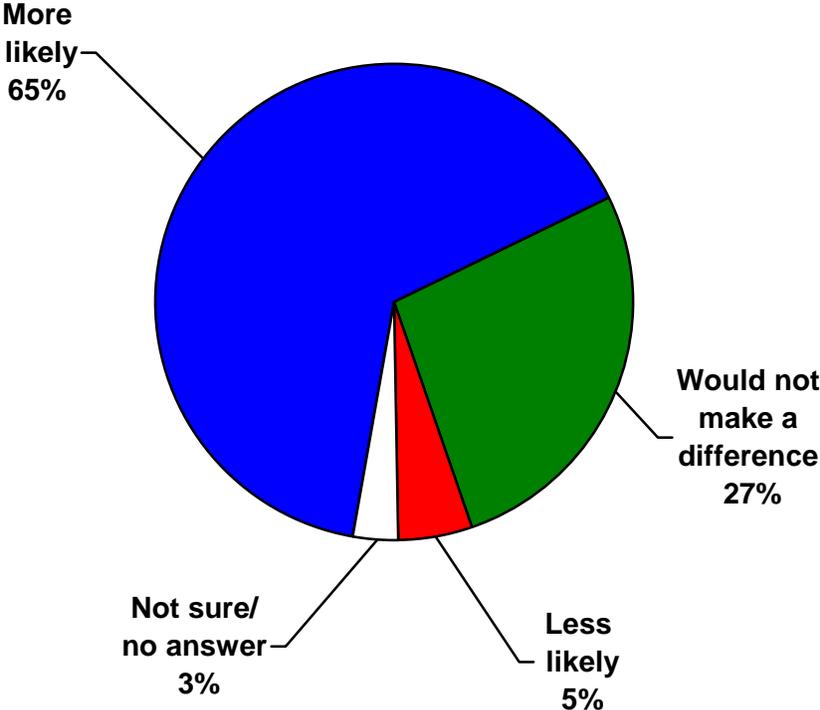
**Level of Support for Potential State Health Care Reform Plans
(N = 800)***



* Percentage equals less than 5.

If a candidate for public office was to support the development of a health care system that provided affordable, adequate health care coverage to all Ohioans, two in three respondents say that they would be more inclined to vote for this candidate. On the other hand, it would not make a difference to 27 percent of these respondents when voting.

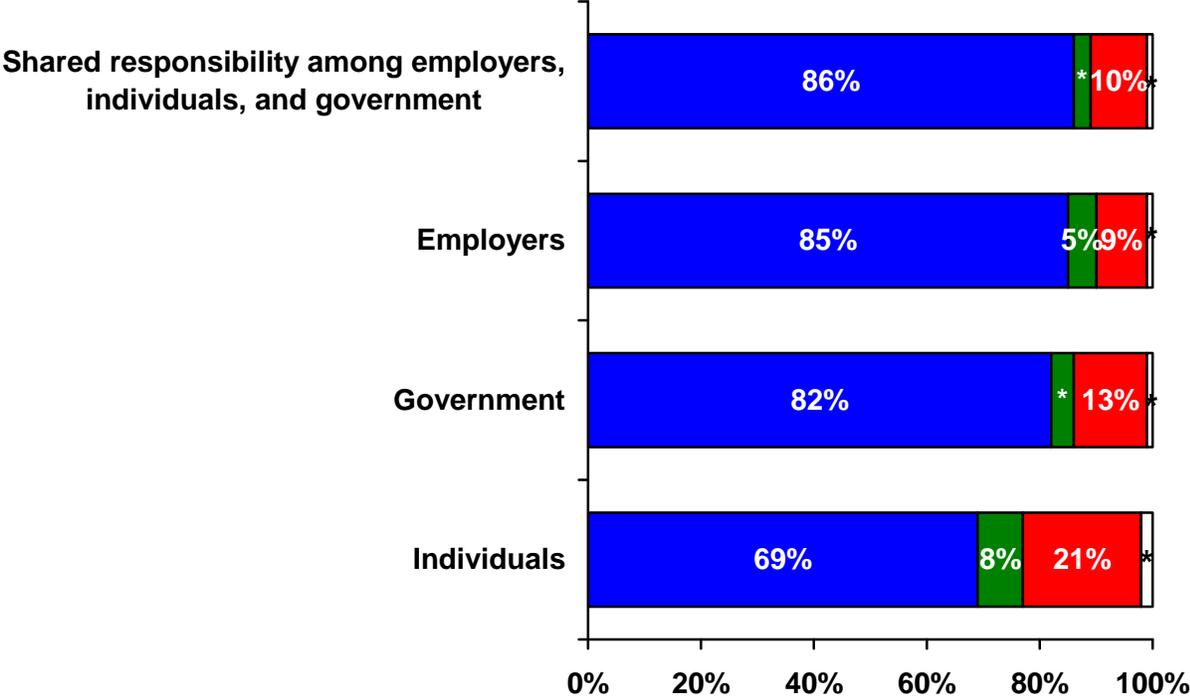
Likelihood of Voting for a Candidate for State Public Office if they Supported a System Providing Affordable, Adequate Health Care Coverage for all Ohio Residents (N = 800)*



*Percentage may not sum to 100 due to rounding.

More than four in five Ohioans surveyed agree that contributing to a system so that everyone in the state can have access to affordable, quality health care coverage should either be a shared responsibility among employers, individuals, and government, or that only employers or the government should contribute to a system.

Levels of Agreement That Certain Groups Should Contribute to a Health Care Coverage System (N = 800)*



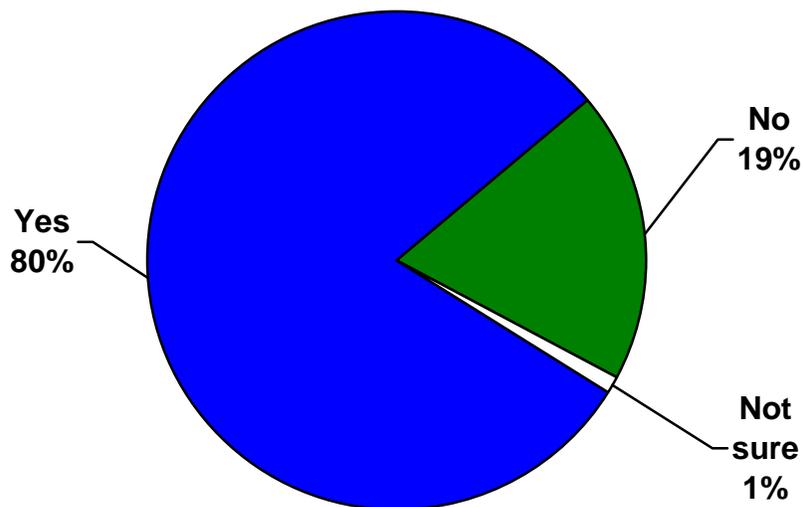
■ Strongly/somewhat agree ■ Neither agree nor disagree
■ Somewhat/strongly disagree Not sure/no answer

* Less than 5 percent of respondents chose this category. Percentage may not sum to 100 due to rounding.

Health Care Coverage Profile of Ohio Residents Age 18-64

It is important to note that nearly one in five Ohio residents age 18-64 surveyed *do not* have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid.

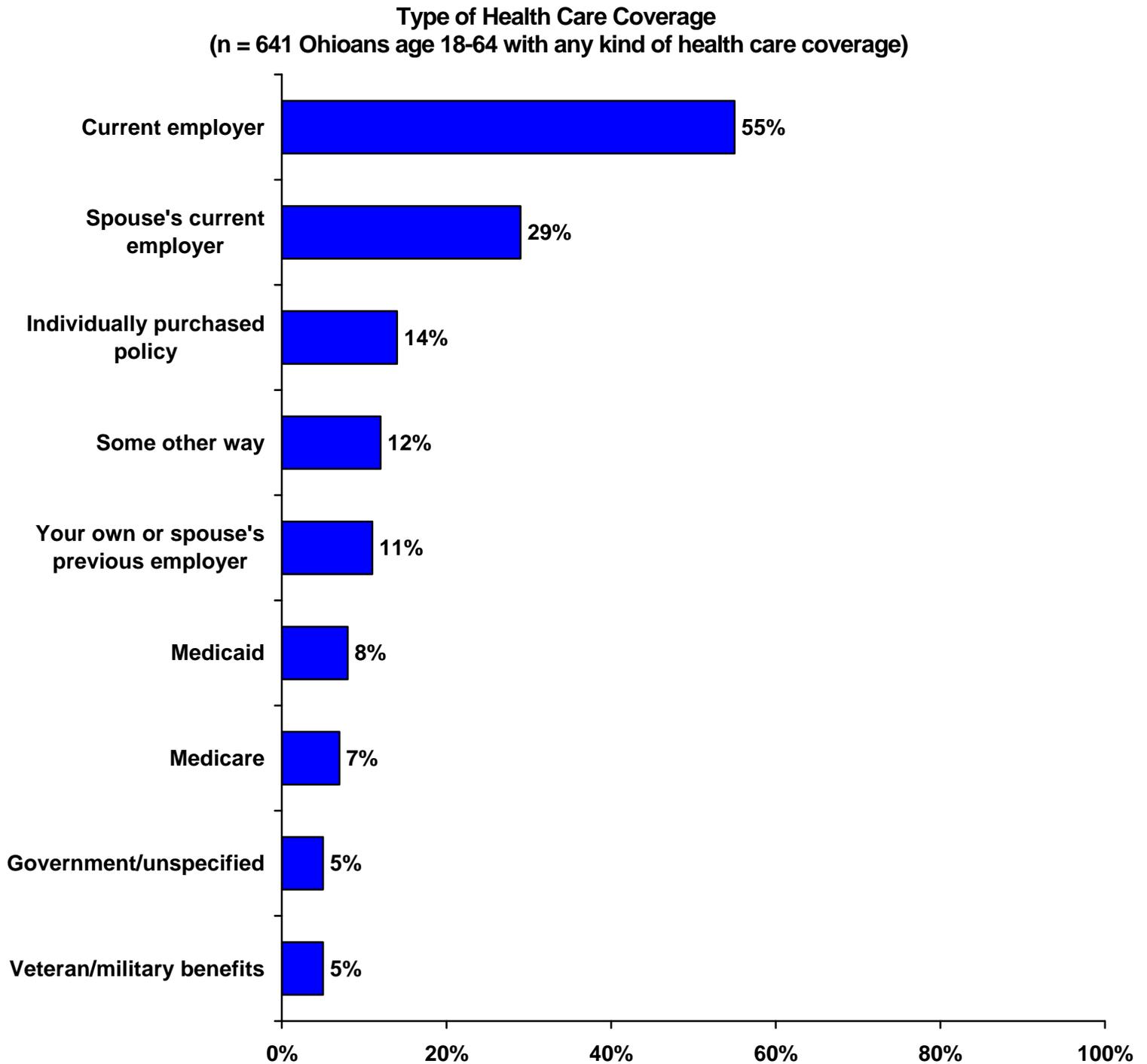
**Do Respondents have any Kind of Health Care Coverage,
Including Health Insurance or Government Plans?
(N = 800)**



- ✚ Given the relative ability to afford health care coverage as incomes rise, it is not surprising that Ohioans age 18-64 with higher annual incomes are more likely to have any kind of health care coverage than those with lower incomes (\$75K or more: 94%, \$30K-\$74K: 86%; less than \$30K: 63%).

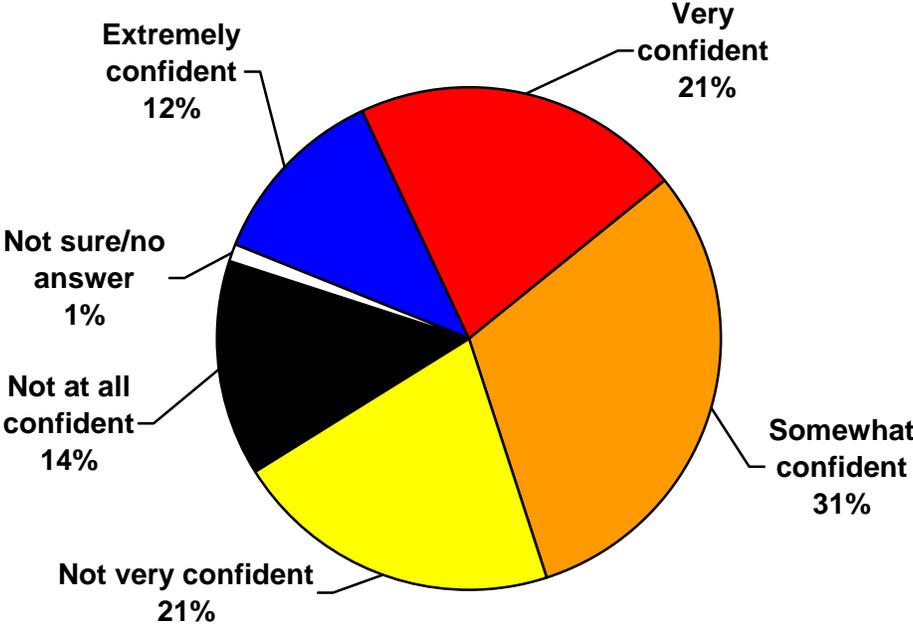
Of the 80 percent of respondents who do have some sort of health care coverage, most maintain such coverage through their own or their spouse's current employer.

In fact, employers (both current and previous) provide health care coverage for more than nine in ten respondents who claim to have any sort of coverage at all.

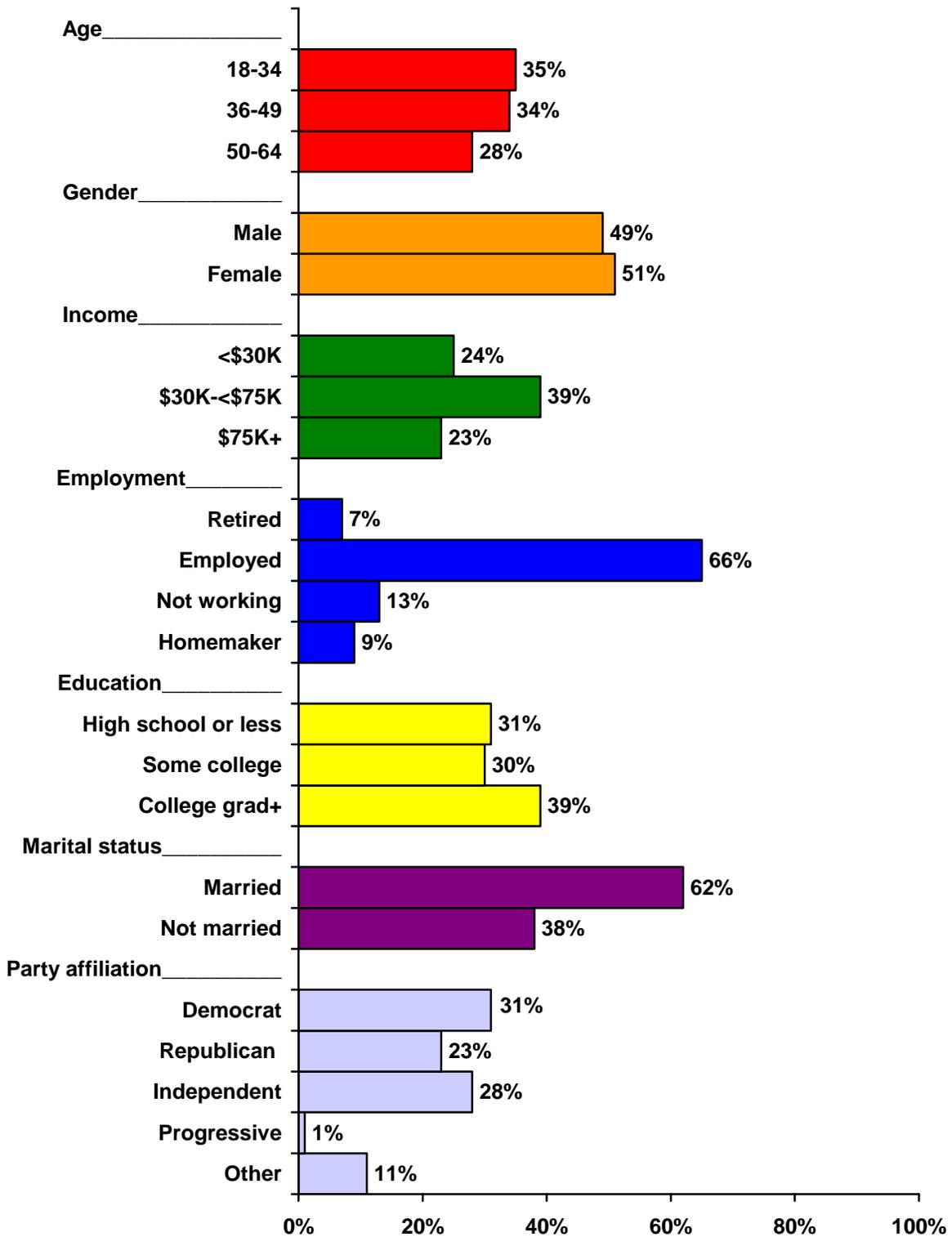


More than a third of those respondents currently with health care coverage are not very or not at all confident that they will be able to maintain their level of coverage over the next five years. About the same proportion are extremely or very confident that they will be able to maintain their present level of coverage at an acceptable cost over the next five years.

**Confidence in Ability to Maintain
Level of Health Care Over Next Five Years
(n = 641 Ohioans age 18-64 with any kind of health care coverage)**



Respondent Demographics (N = 800)



* Percentage may not sum to 100 due to rounding effects, as well as the accounting of *not sure/no answer* responses.

Methodology

AARP commissioned Woelfel Research, Inc. to conduct a telephone survey of Ohio residents age 18 to 64 years old. The survey was conducted December 6-30, 2007, and a total of 800 interviews were completed.³ A sample of this size has a sampling error of plus or minus 3.5 percent. This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.5 percentage points of the results obtained had everyone in the 18-64 year old population been interviewed.

The sample of 18-64 year old Ohio residents was drawn at random from the Ohio adult population in telephone households. The telephone sample was provided by STS, Inc. according to WRI specifications. Sample was drawn using standard list-assisted random digit dialing or Weighted (Type B) (RDD) methodology. *Active blocks* of telephone numbers (area code + exchange + two-digit block number) were selected with probabilities in proportion to their share of listed telephone households; after selection, two more digits were added randomly to complete the number. This method guarantees coverage of every assigned phone number regardless of whether that number is directory listed, purposely unlisted, or too new to be listed. Sampled phone numbers were compared against business directories and matching numbers purged.

Survey responses were weighted to reflect the actual distribution of age and gender for the population of residents age 18-64 in Ohio. Weighted responses to all survey questions are in the attached annotated questionnaire. Throughout the report, statistics representing responses are reported in percentage. Percentage may not add up to 100 due to rounding effects.

³ The response rate is 44 percent and the cooperation rate is 88 percent. The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 (AAPOR, 2007).

APPENDIX
ANNOTATED QUESTIONNAIRE

Ohio Health Care Survey

N=800, Sampling Error =±3.5%.

Respondent Selection: Choose population

S1. Are you a resident of Ohio who is age 18 or older?

- 1) Yes
- 2) No → [ASK TO SPEAK TO SOMEONE IN HH WHO IS A OHIO RESIDENT AGE 18-65. IF NONE IN HH, TERMINATE]

S2. In order to save time and ensure I only ask you questions relevant to someone in your age group, could you tell me whether you are aged 65 or older, or are you under 65?

- 1) 18-64
- 2) 65+ [Thank and Terminate]

S3. [RECORD GENDER]

Base: Total N=800	%
Male	49
Female	51

Main Questionnaire

1. Which of these statements do you think best describes the state of health care in Ohio today? Would you say....

Base: Total N=800	%
It is in a state of crisis	18
It has major problems	51
It has minor problems	23
It does not have any problems	3
NOT SURE [VOLUNTEERED]	4
REFUSED [VOLUNTEERED]	<0.5

2. Do you have any kind of health care coverage, including health insurance or government plans such as Medicare or Medicaid?

Base: Total N=800	%
Yes	80
No → [SKIP TO Q5]	19
NOT SURE → [SKIP TO Q5]	1
Refused	<0.5

3. [IF Q2=YES] **How are you covered?**

Are you covered....

[ACCEPT MULTIPLE ANSWERS. IF 60+, CONFIRM WHETHER THEY HAVE MEDICARE AND SOME OTHER COVERAGE SUCH AS AN INDIVIDUAL POLICY. IF RESPONDENT GIVES NAME OF INSURER, ASK WHETHER THEY PAY FOR THE POLICY ON THEIR OWN OR IF IT IS PAID FOR BY AN EMPLOYER /PREVIOUS EMPLOYER]

Are you covered...

Base: Have health care coverage N=641	Yes %	No %	Not Sure %	Refused %
Through current employer	55	45	-	<0.5
Through your spouses employer	29	71	<0.5	<0.5
On your own, through an individually purchased insurance policy	14	86	<0.5	<0.5
Through a previous employer or spouse's employer [MAY BE RETIREMENT BENEFIT]	7	93	<0.5	<0.5
Through your spouses previous employer	3	97	-	<0.5
Veterans or military benefits	5	95	<0.5	<0.5
Medicaid [Such as NAME OF OH PLAN?]	8	92	<0.5	<0.5
Medicare, or	7	93	<0.5	<0.5
Some other way: [RECORD]	12	88	-	<0.5
Government- Unspecified [VOLUNTEERED]	5	95	<0.5	<0.5

4. **How confident are you that you will be able to maintain your present level of health care coverage at an acceptable cost to you over the next five years?**

Base: Have health care coverage N=641	%
Extremely confident	12
Very confident	21
Somewhat confident	31
Not very confident	21
Not at all confident	14
Do not currently have health care coverage	<0.5
NOT SURE [VOLUNTEERED]	1
REFUSED [VOLUNTEERED]	-

5. **How important do you think it is for Ohio to reduce the number of residents without health care coverage? Would you say it is...**

Base: Total N=800	%
Extremely important	50
Very important	33
Somewhat important	13
Not very important	1
Not at all important	2
NOT SURE [VOLUNTEERED]	2
REFUSED [VOLUNTEERED]	<0.5

6. **How important do you think it is for Ohio to make health care more affordable for all residents? Would you say it is....**

Base: Total N=800	%
Extremely important	64
Very important	25
Somewhat important	6
Not very important	2
Not at all important	2
NOT SURE [VOLUNTEERED]	<0.5
REFUSED [VOLUNTEERED]	<0.5

7. **How strongly do you agree or disagree that all Ohioans should have access to affordable, quality health care coverage? Would you say you...**

Base: Total N=800	%
Strongly agree	82
Somewhat agree	13
Neither agree nor disagree	3
Somewhat disagree	1
Strongly disagree	1
DON'T KNOW [VOLUNTEERED]	-
REFUSED [VOLUNTEERED]	-

8. Ohio is considering several plans that would make affordable, quality health care coverage available to all Ohioans. How strongly would you support or oppose a plan that [INSERT A-G] [ROTATE]. Would you....

a. Cover only treatments that meet national standards for being effective

Base: Total N=800	%
Strongly support	16
Somewhat support	24
Neither support nor oppose	12
Somewhat oppose	17
Strongly oppose	28
DON'T KNOW [volunteered]	4
REFUSED [volunteered]	<0.5

b. Cover only treatments that are critical for basic functioning and long-life, such as

Base: Total N=800	%
Strongly support	19
Somewhat support	18
Neither support nor oppose	10
Somewhat oppose	19
Strongly oppose	29
DON'T KNOW [volunteered]	4
REFUSED [volunteered]	<0.5

c. Limit the use of expensive treatments that provide only a small benefit

Base: Total N=800	%
Strongly support	12
Somewhat support	17
Neither support nor oppose	16
Somewhat oppose	19
Strongly oppose	34
DON'T KNOW [volunteered]	3
REFUSED [volunteered]	<0.5

- d. Require patients to pay higher insurance rates if they do not follow advice that will keep them healthier

Base: Total N=800	%
Strongly support	22
Somewhat support	26
Neither support nor oppose	10
Somewhat oppose	14
Strongly oppose	26
DON'T KNOW [volunteered]	2
REFUSED [volunteered]	<0.5

- e. Limit the choice of doctors and hospitals that patient's use

Base: Total N=800	%
Strongly support	7
Somewhat support	8
Neither support nor oppose	7
Somewhat oppose	21
Strongly oppose	55
DON'T KNOW [volunteered]	2
REFUSED [volunteered]	<0.5

- f. Require longer waiting times for services, except in emergencies

Base: Total N=800	%
Strongly support	6
Somewhat support	13
Neither support nor oppose	10
Somewhat oppose	20
Strongly oppose	50
DON'T KNOW [volunteered]	1
REFUSED [volunteered]	<0.5

- g. Require patients to pay a larger portion of the cost of health care

Base: Total N=800	%
Strongly support	6
Somewhat support	10
Neither support nor oppose	11
Somewhat oppose	20
Strongly oppose	52
DON'T KNOW [volunteered]	2
REFUSED [volunteered]	<0.5

9. How strongly do you agree or disagree that [INSERT A-D] [ROTATE] should contribute to a system so that everyone can have access to affordable, quality health care coverage? Would you say you...

a. Employers

Base: Total N=800	%
Strongly agree	62
Somewhat agree	23
Neither agree nor disagree	5
Somewhat disagree	3
Strongly disagree	6
NOT SURE [VOLUNTEERED]	1
REFUSED [VOLUNTEERED]	-

b. Shared responsibility among employers, individuals, and government

Base: Total N=800	%
Strongly agree	61
Somewhat agree	24
Neither agree nor disagree	4
Somewhat disagree	3
Strongly disagree	7
NOT SURE [VOLUNTEERED]	1
REFUSED [VOLUNTEERED]	<0.5

c. Individuals

Base: Total N=800	%
Strongly agree	37
Somewhat agree	32
Neither agree nor disagree	8
Somewhat disagree	9
Strongly disagree	12
NOT SURE [VOLUNTEERED]	2
REFUSED [VOLUNTEERED]	-

d. Government

Base: Total N=800	%
Strongly agree	64
Somewhat agree	19
Neither agree nor disagree	4
Somewhat disagree	5
Strongly disagree	8
NOT SURE [VOLUNTEERED]	1
REFUSED [VOLUNTEERED]	-

10. Thinking about getting the health care you need when you need it in Ohio, do you think [Insert A-E] [ROTATE] is a problem in the state? Would you say it

RECORD FOR EACH:

- a. Rising costs of health care services, including out-of-pocket, co-payments and insurance premium expenses

Base: Total N=800	%
1) Is a minor problem	23
2) Is a major problem	71
3) Is not a problem	4
4) NOT SURE [VOLUNTEERED]	2
5) REFUSED [VOLUNTEERED]	<0.5

- b. Reduction in employer sponsored health coverage for workers and their families

Base: Total N=800	%
1) Is a minor problem	33
2) Is a major problem	54
3) Is not a problem	6
4) NOT SURE [VOLUNTEERED]	7
5) REFUSED [VOLUNTEERED]	-

- c. People using health care services when they don't really need them

Base: Total N=800	%
1) Is a minor problem	32
2) Is a major problem	50
3) Is not a problem	12
4) NOT SURE [VOLUNTEERED]	7
5) REFUSED [VOLUNTEERED]	-

- d. Access to health care services and providers that are needed

Base: Total N=800	%
1) Is a minor problem	36
2) Is a major problem	34
3) Is not a problem	25
4) NOT SURE [VOLUNTEERED]	5
5) REFUSED [VOLUNTEERED]	-

- e. Number of uninsured or underinsured residents

Base: Total N=800	%
1) Is a minor problem	19
2) Is a major problem	72
3) Is not a problem	3
4) NOT SURE [VOLUNTEERED]	6
5) REFUSED [VOLUNTEERED]	-

11. I am going to read you a list of SIX health care issues. Please tell me which issue you think the Governor and State Legislature should work on in 2008-2009. You may choose only one issue. [Interviewer: Accept only one answer. ROTATE]

Base: Total N=800	%
a. Expanding coverage for the uninsured	17
b. Improving health care quality and reducing errors	7
c. Improving access to health care services and providers	7
d. Limiting the costs of prescription drugs	16
e. Ensuring affordable health care coverage	46
f. Making it easier to take your current health care coverage with you when you change jobs	5
g. Not Sure [VOLUNTEERED]	1
h. Refused	1

12. If a candidate for state public office supported the development of a health care system that provided affordable, adequate health care coverage to all Ohioans, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make a difference in your voting?

Base: Total N=800	%
More likely	65
Would not make a difference	27
Less likely	5
NOT SURE [VOLUNTEERED]	3
REFUSED [VOLUNTEERED]	<0.5

Demographics

My last few questions are for classification purposes only!

D1. What is your marital status? Are you currently [READ].....

Base: Total N=800	%
Married,	62
Divorced,	8
Separated,	2
Widowed,	3
Living with partner,	4
Or are you single?	21
REFUSED [DO NOT READ]	1

D2. What is your age as of your last birthday?

Base: Total N=800	%
18-34	35
35-49	34
50-64	28
Refused	3

D3. [ASK if D2 = 50+] Are you [or your spouse if D1=1] A member of A-A-R-P, formerly the American Association of Retired Persons?

Base: Total N=800	%
YES	43
NO	57
NOT SURE	1

D4. How would you describe your health?

Base: Total N=800	%
Excellent	24
Very good	45
Fairly good	25
Poor	6
NOT SURE [VOLUNTEERED]	-
REFUSED	<0.5

D5. Thinking about your state elections for Ohio Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?

Base: Total N=800	%
Always	41
Most of the time	29
About half of the time	10
Seldom	7
Never	13
DON'T KNOW [DO NOT READ]	1
REFUSED [DO NOT READ]	<0.5

D6. Generally speaking, do you think of yourself as a...[RANDOMIZE ORDER OF 1-4]

Base: Total N=800	%
Democrat,	31
Republican,	23
Independent,	28
Progressive,	1
Or, something else?	11
NOT SURE [DO NOT READ]	5
REFUSED [DO NOT READ]	2

D7. How would you characterize your political views?

Base: Total N=800	%
Conservative	33
Moderate	35
Liberal	14
None of the above	15
Not sure [DO NOT READ]	3
Refused [DO NOT READ]	1

D8. What is your race?

Base: Total N=800	%
White or Caucasian	84
Black or African American	9
Native American or Alaskan Native	1
Asian	1
Native Hawaiian or other Pacific Islander	<0.5
Or are you some other race? [Please Specify: _____]	3
Refused [DO NOT READ]	2

D9. Which of the following best describes your highest level of education? [READ]

Base: Total N=800	%
Some high school	4
High school graduate or equivalent	27
Some college or technical training beyond high school	30
College graduate or,	24
Post-graduate or professional degree?	15
NOT SURE [DO NOT READ]	<0.5
REFUSED [DO NOT READ]	1

D10. Which of the following best describes your current employment status? Are you currently..[READ]

Base: Total N=800	%
Employed full-time	55
Employed part-time	11
Retired and not working	7
Unemployed and looking for work	7
Disabled and not working	7
Homemaker	9
Or something else? [Specify: ____]	5
REFUSED [DO NOT READ]	1

D11. 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? Was it... [READ]

Base: Total N=800	%
Less than \$10,000	6
\$10,000 but less than \$20,000	9
\$20,000 but less than \$30,000	9
\$30,000 but less than \$40,000	11
\$40,000 but less than \$50,000	10
\$50,000 but less than \$75,000	19
or was your income \$75,000 or more	23
DON'T KNOW [DO NOT READ]	4
REFUSED [DO NOT READ]	10

D12. What is your 5-digit zipcode? _ _ _ _ _

D13. And, finally, may I verify that I reached you at (____) _____

Thank you and have a great day/night!



AARP

Knowledge Management

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