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The Kaiser Family Foundation

# Health Insurance Survey

October 2004

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**Methodology**

The Kaiser Family Foundation *Health Insurance Survey* was designed and analyzed by researchers at the Kaiser Family Foundation. Fieldwork was conducted by telephone by Princeton Survey Research Associates between April 30 and July 20, 2003, among a sample of 2,507 respondents ages 18 to 64 years. The sample includes 2,042 respondents who are covered by health insurance (including 1,542 who are insured through an employer and 152 who purchase their own insurance), and 457 uninsured respondents. Results for all groups have been weighted to reflect the actual distribution in the nation.

The margin of sampling error for the survey is plus or minus 2 percentage points for total respondents; for respondents with health insurance it is plus or minus 2 percentage points; for respondents insured through an employer it is plus or minus 3 percentage points; for respondents who purchase their own insurance it is plus or minus 9 percentage points; and for uninsured respondents it is plus or minus 5 percentage points. For results based on subsets of respondents the margin of error is higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll.

“Vol.” indicates that a response was volunteered by respondent, not an explicitly offered choice. Percentages may not always add up to 100% due to rounding.

Full question wording and results are available separately at [www.kff.org](http://www.kff.org)

**KAISER FAMILY FOUNDATION  
HEALTH INSURANCE SURVEY**

**Q1** First thinking about your own health status, in general, would you say your health is excellent, very good, good, fair, or poor?

**22** Excellent  
**34** Very good  
**29** Good  
**11** Fair  
**4** Poor  
**\*** Don't know  
**\*** Refused

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**Q2** Are you currently married, living with a partner, widowed, divorced, separated, or have you never married?

**62** Married  
**7** Living with a partner  
**2** Widowed  
**7** Divorced  
**3** Separated  
**19** Never married  
**\*** Don't know  
**\*** Refused

**Q3** Do you have an ongoing or a serious health problem like heart disease, arthritis, or a mental health condition that requires frequent medical care, for example, regular doctor visits, or daily medications?

**24** Yes have an ongoing or serious health problem  
**76** No do not  
**\*** Don't know  
**\*** Refused

**Q4** Do you have a regular place you go to when you are sick or want medical advice?

**85** Yes have a regular place to go  
**15** No do not  
**\*** Don't know  
**0** Refused

**Q5** At what type of health care place do you usually receive your medical care? (READ)

- 68** A doctor's office
- 21** A clinic or health center
- 6** A hospital emergency room
- 1** A VA clinic
- 1** A holistic or alternative medicine provider
- 2** Some other place
- 2** Don't know
- \*** Refused

**Q6** Are you, yourself, now covered by any form of health insurance or health plan or do you not have any health insurance at this time? (If necessary: A health plan includes any private insurance plan through your employer or a plan that you purchased yourself, as well as a government program like Medicare or Medicaid).

- 82** Yes
- 18** No
- \*** Don't know
- \*** Refused

**Q7** During the last 12 months, since (Insert month) 2002, did you have health insurance ALL the time or was there a time during the year when you DID NOT have any health coverage?

*Based on those who have health insurance*

- 93** Had insurance all 12 months
- 7** Did not have insurance during the year
- \*** Don't know
- \*** Refused

n=2042

**Q8** Which type of health insurance do you now have? Is it a plan through your employer, (a plan through your spouse's employer,) a plan you purchased yourself, are you covered by Medicare or Medicaid (or Insert state-specific Medicaid name), some other government program, or do you get your health insurance from somewhere else?

*Based on those who have health insurance*

- 54** A plan through your employer
- 22** A plan through your spouse's employer
- 6** A plan you purchased yourself
- 3** Medicare
- 5** Medicaid or (Insert state-specific Medicaid name)
- 2** Some other government program
- 6** Get insurance from somewhere else
- 1** Don't know
- \*** Refused

n=2042

**Q6/8** Are you insured? What type of health insurance do you have now?

<b>82</b>	Total Insured
63	Insurance through employer
5	Self-purchased insurance
8	Medicare/Medicaid/Other Government Program
5	Somewhere else
1	Not sure what type of insurance
<b>18</b>	Not Insured
*	Don't know/Refused

5

**Q8b** Do you consider having your health insurance paid for by your employer as part of your wages, or do you consider it to be separate from your wages?

*Based on those who have health insurance through their or their spouse's employer*

<b>55</b>	Part of wages
<b>39</b>	Separate from wages
5	Don't know
1	Refused

n=1542

**Q9** As far as you know, did the employer offer you a choice of different health plans, or only one plan?

*Based on those who have health insurance through their or their spouse's employer*

<b>58</b>	A choice of different health plans
<b>39</b>	Only one plan
2	Don't know
*	Refused

n=1542

**Q10** Which of the following four reasons is the MAIN reason you picked your current health insurance plan versus the other choices offered by your employer? Is it because... (READ AND RANDOMIZE)

*Based on those who have insurance through an employer and are offered more than one plan*

<b>38</b>	You liked the choice of doctors and hospitals available with your current plan
<b>21</b>	The cost of the plan was less than the other options
<b>25</b>	The plan covered a wide range of benefits or a specific benefit that you need
5	The plan was easy to understand and required minimal paperwork
8	Some other reason that I haven't mentioned
3	Don't know
1	Refused

n=901

**Q11** Are you (or your spouse) currently employed?

*Based on those who do not have health insurance*

<b>67</b>	Yes
<b>33</b>	No
<b>0</b>	Don't know
<b>0</b>	Refused

n=457

**Q12** Does your (or your spouse's) employer or union offer a health plan to at least some of its employees (If necessary: offer to pay all or some of your health insurance costs)?

*Based on those who do not have health insurance and are employed*

<b>44</b>	Yes
<b>53</b>	No
<b>2</b>	Don't know
<b>*</b>	Refused

n=306

**Q13** Which of the following four reasons is the main reason why you don't participate in this health plan? Is it because... (READ AND RANDOMIZE)

*Based on those who do not have health insurance and whose employer offers coverage*

<b>17</b>	You're not eligible because you work part time
<b>20</b>	You are not currently eligible, but you will be eligible after a waiting period
<b>37</b>	The amount you would still have to pay is too much
<b>8</b>	You don't think you need insurance
<b>14</b>	Some other reason I haven't mentioned
<b>3</b>	Don't know
<b>1</b>	Refused

n=140

**Q14** There are many reasons why people do not have health insurance. Which of the following five reasons best describes the reason you do not currently have health insurance? Is it because... (READ AND RANDOMIZE)

*Based on those who do not have health insurance and are unemployed or whose employer does not offer coverage*

- 4 Another family member has health insurance, but it does not cover you
- 7 You can't get coverage or were refused insurance due to poor health, illness, or age
- 58 It is too expensive
- 7 You don't think you need it
- 4 You don't know how to get insurance
- 14 Some other reason I haven't mentioned
- 4 You're unemployed (Vol.)
- 1 Don't know
- 1 Refused

n=317

7

**Q15** How long have you been uninsured? (READ)

*Based on those who do not have health insurance*

- 9 Less than three months
- 18 Three months to less than a year
- 14 One year to less than two years
- 59 Two years or more
- 0 Don't know
- \* Refused

n=457

**Q6/15** Are you insured? How long have you been uninsured?

- 82 Total Insured
- 18 Total Uninsured
  - 2 *Uninsured <3 months*
  - 3 *Uninsured 3 months to <1 year*
  - 2 *Uninsured 1 year to <2 years*
  - 11 *Uninsured 2+ years*
  - \* Don't know/Refused

- Q16** Some people buy health insurance on their OWN, that is, not through any employer, union, or government program. In the past three years, since (Insert month) 2000, have you tried to buy health insurance on your own, either for yourself or for your family?

*Based on those who do not have health insurance*

<b>23</b>	Yes tried to buy health insurance on your own
<b>77</b>	No have not
<b>*</b>	Don't know
<b>0</b>	Refused

n=457

- Q17** Did you end up purchasing health insurance coverage on your own, or not?

*Based on those who are uninsured and have tried to purchase health insurance in past 3 years*

<b>17</b>	Yes bought health insurance
<b>83</b>	No did not
<b>0</b>	Don't know
<b>0</b>	Refused

n=113

- Q18** Were you not offered health insurance because of a pre-existing health condition, did you not get it because you could not afford it, or was there some other reason?

*Based on those who are uninsured and have tried to get health insurance but did not get it*

<b>8</b>	Pre-existing health condition
<b>75</b>	You could not afford it
<b>16</b>	Some other reason
<b>0</b>	Don't know
<b>1</b>	Refused

n=92

- Q19** Please tell me, including yourself, how many family members, counting adults and children, are living in this home? Please include anyone who is temporarily in the hospital, in a nursing home, or away at school.

<b>8</b>	1
<b>29</b>	2
<b>21</b>	3
<b>23</b>	4
<b>17</b>	5 or more
<b>*</b>	Don't know
<b>*</b>	Refused

**Q20** Of these people in your household, how many are persons under 18 years of age?

*Based on those with more than one household member*

<b>42</b>	None
<b>20</b>	1
<b>18</b>	2
<b>12</b>	3 or more
<b>*</b>	Don't know
<b>*</b>	Refused

n=2148

**Q21** Is there anyone (else) in your household who is NOT currently covered by health insurance?

*Based on those with more than one household member*

<b>16</b>	Someone is not covered
<b>83</b>	All are covered
<b>1</b>	Don't know
<b>*</b>	Refused

n=2148

**Q22** Are any of the people in your household who are not covered by health insurance children, or not?

*Based on those with someone in household without insurance and at least one child in household*

<b>47</b>	Yes that is a child
<b>52</b>	No, not a child
<b>1</b>	Don't know
<b>0</b>	Refused

n=185

**Q23** Based on all your experience with your current main health insurance plan, what letter grade would you give it for its performance – 'A' for excellent, 'B' for good, 'C' for average, 'D' for poor, or 'F' for failing?

*Based on those with health insurance*

<b>27</b>	'A' for excellent
<b>45</b>	'B' for good
<b>20</b>	'C' for average
<b>4</b>	'D' for poor
<b>2</b>	'F' for failing
<b>2</b>	Don't know
<b>*</b>	Refused

n=2042

**Q24** Now thinking just about your own insurance, what is the most important thing about your current health insurance coverage that you **WOULD NOT** want to change? (Open-ended)

*Based on those with health insurance*

4	Low premium
9	Low or no co-pays
4	Low or no deductible
3	Low out-of-pocket cost (general)
*	No maximum on what insurance pays
1	Employer pays part/all of premium
7	Prescription coverage
1	Dental coverage
3	Hospital coverage
9	Benefits covered (general)
19	Choice of doctors or being able to see my own doctor
2	No referrals needed to see a specialist
13	Other
23	Don't know
1	Refused

n=2042

10

**Q25** Still thinking just about your own insurance, what is the most important thing about your current health insurance coverage that you **WOULD** want to change? (Open-ended)

*Based on those with health insurance*

9	Lower premium
7	Lower co-pays
7	Lower deductible
5	Lower out-of-pocket cost (general)
8	Prescription coverage
4	Dental coverage
1	Hospital coverage
2	Coverage for specific benefits (i.e. birth control pills, mental health, alternative medicine, chiropractor, orthodontics, vision care)
6	Benefits covered (general)
7	More choice of doctors and hospitals
4	Less red tape for referrals to see specialists
1	Health plan should have less control over doctors' decisions
16	Other
23	Don't know
1	Refused

n=2042

**Q25b** If you had to choose between having more comprehensive health insurance benefits and lower wages, or less comprehensive health insurance benefits and higher wages, which would you choose?

*Based on those who have health insurance through their or their spouse's employer*

<b>52</b>	More comprehensive health insurance benefits and lower wages
<b>36</b>	Less comprehensive health insurance benefits and higher wages
<b>11</b>	Don't know
<b>1</b>	Refused

n=1542

11

**Q26** Approximately how much do you pay per month or have deducted from your paycheck for your health insurance premiums?

*Based on those with health insurance*

<b>18</b>	\$0
<b>12</b>	\$1-\$49
<b>13</b>	\$50-\$99
<b>16</b>	\$100-\$199
<b>16</b>	\$200-\$499
<b>5</b>	\$500+
<b>19</b>	Don't know
<b>1</b>	Refused

n=2042

**Q27** Is the amount you pay for coverage just for yourself, or does it also include coverage for other members of your family?

*Based on those with health insurance who pay any amount for premiums*

<b>33</b>	Coverage just for yourself
<b>67</b>	Includes coverage for other members of your family
<b>*</b>	Don't know
<b>*</b>	Refused

n=1283

**Q28A** In the past 12 months, what would you estimate your (and your family's) out-of-pocket healthcare costs to be? This does not include the amount you pay or have deducted from your paycheck for health insurance premiums.

*Based on those with health insurance*

<b>20</b>	Less than \$50
<b>11</b>	\$50 to less than \$100
<b>29</b>	\$100 to less than \$500
<b>14</b>	\$500 to less than \$1000
<b>10</b>	\$1000 to less than \$2000
<b>9</b>	\$2000 or more
<b>6</b>	Don't know
<b>*</b>	Refused

n=2042

12

**Q28B** In the past 12 months, what would you estimate you (and your family) have paid out of your own pocket for your healthcare costs?

*Based on those who do not have health insurance*

<b>22</b>	Less than \$50
<b>6</b>	\$50 to less than \$100
<b>22</b>	\$100 to less than \$500
<b>13</b>	\$500 to less than \$1000
<b>10</b>	\$1000 to less than \$2000
<b>15</b>	\$2000 or more
<b>11</b>	Don't know
<b>1</b>	Refused

n=457

**Q29** How difficult is it for you (and your family) to pay for your health care costs (including health insurance premiums and all other out-of-pocket costs)? Is it very difficult, somewhat difficult, not too difficult, or not at all difficult?

<b>15</b>	Very difficult
<b>22</b>	Somewhat difficult
<b>29</b>	Not too difficult
<b>33</b>	Not at all difficult
<b>1</b>	Don't know
<b>*</b>	Refused

- Q30** Some employers offer what is known as a flexible spending account, or a medical reimbursement account. These accounts allow employees to contribute a certain amount of pre-tax dollars at the beginning of the year that may be used throughout the year to pay for medical expenses not covered by their insurance. To the best of your knowledge, does your (or your spouse's) employer offer such an account to employees?

*Based on those who have health insurance through their or their spouse's employer*

- 42** Yes offers such an account to employees
- 49** No does not offer
- 9** Don't know
- \*** Refused

n=1542

- Q31** Do you (or your spouse) participate in this account through the employer, or not?

*Based on those who have health insurance through an employer and their employer offers FSA*

- 34** Yes participate
- 65** No do not participate
- 1** Don't know
- \*** Refused

n=667

- Q6/8/30/31** Are you insured? Which type of insurance do you have? Does your (or your spouse's) employer offer a flexible spending account? Do you (or your spouse) participate in this program?

- 63** Total insured through employer
- 26** *Employer offers FSA*
- 9** *Participate in FSA*
- 17** *Do not participate*
- 31** *Employer doesn't offer FSA*
- 37** Not insured through employer

- Q32** Approximately how much money did you contribute to this account at the beginning of the most recent calendar year in which you participated?

*Based on those who have health insurance through an employer and who participate in FSA*

- 5** Less than \$50
- 3** \$50 to less than \$100
- 23** \$100 to less than \$500
- 24** \$500 to less than \$1000
- 18** \$1000 to less than \$2000
- 13** \$2000 or more
- 13** Don't know
- 1** Refused

n=224

**Q33** About how much do you think it would cost per month to buy health insurance for just yourself?

*Based on those who do not have health insurance*

<b>18</b>	\$0-\$99
<b>18</b>	\$100-\$199
<b>9</b>	\$200-\$299
<b>15</b>	\$300+
<b>40</b>	Don't know
<b>0</b>	Refused

n=457

**Q34** About how much do you think it would cost per month to buy health insurance for your family?

*Based on those who do not have health insurance and live with other family members*

<b>8</b>	\$0-\$99
<b>9</b>	\$100-\$199
<b>9</b>	\$200-\$299
<b>11</b>	\$300-\$499
<b>20</b>	\$500+
<b>44</b>	Don't know
<b>0</b>	Refused

n=383

**Q35** We'd like to know what types of services are paid for, at least in part, by your current health insurance plan. (First | What about,) (Insert) does your current insurance plan cover (Insert), does it not cover (Insert), or are you not sure? (ROTATE ITEMS)

*Based on those with health insurance*

**a** prescription drugs

<b>93</b>	Yes it covers
<b>5</b>	No does not cover
<b>2</b>	Not sure/Don't know
<b>0</b>	Refused

n=2042

**b** dental services

<b>65</b>	Yes it covers
<b>33</b>	No does not cover
<b>2</b>	Not sure/Don't know
<b>*</b>	Refused

n=2042

**c** vision services, such as vision checks and eyeglasses

<b>65</b>	Yes it covers
<b>30</b>	No does not cover
<b>5</b>	Not sure/Don't know
<b>*</b>	Refused

n=2042

d maternity services such as hospitalization for delivery of a baby

**76** Yes it covers  
**5** No does not cover  
**19** Not sure/Don't know  
**\*** Refused

n=2042

e mental health, such as treatment for depression or substance abuse

**68** Yes it covers  
**7** No does not cover  
**25** Not sure/Don't know  
**\*** Refused

n=2042

f preventive health services, such as yearly check-ups and screenings

**88** Yes it covers  
**7** No does not cover  
**4** Not sure/Don't know  
**\*** Refused

n=2042

**Q6/35** Are you insured? Does your current insurance plan cover...?

**82** Total Insured  
**76** *Insurance covers prescription drugs*  
**53** *Insurance covers dental services*  
**53** *Insurance covers vision services*  
**62** *Insurance covers maternity services*  
**55** *Insurance covers mental health*  
**72** *Insurance covers preventive health services*  
**18** Total Uninsured  
**\*** Don't know/Refused

**Q36** I'm going to read you a list of problems some people experience with their health insurance plan. Please tell me if you have ever had these problems with YOUR CURRENT health insurance plan. (Insert) Has this ever happened (while you've had your current plan)?

*Based on those with health insurance*

a You were surprised to find out that your plan would not pay ANYTHING for care you (or your family) received, that YOU thought was covered.

**21** Yes this has happened  
**78** No has not happened  
**1** Don't know  
**0** Refused

n=2042

**b** Your plan paid less than you expected for a bill you received from a doctor, hospital, or lab.

**35** Yes this has happened  
**64** No has not happened  
**1** Don't know  
**\*** Refused

n=2042

**c** You reached the limit of what your insurance company would pay for treatment of a specific illness or injury.

**12** Yes this has happened  
**86** No has not happened  
**2** Don't know  
**\*** Refused

n=2042

**Q37** Which of the following three statements comes closest to your own view about your current health insurance coverage? (READ)

*Based on those with health insurance*

**57** My health insurance is good and I feel well-protected when it comes to my (family's) health care needs  
**38** My health insurance is adequate, but I worry that (I | my family) might have health care needs that it won't pay for  
**4** My health insurance is inadequate, and I feel very worried about my (family's) health care needs not being paid for  
**1** Don't know  
**\*** Refused

n=2042

**Q38** Which one of the following do you think is the MOST important reason to have health insurance? (READ AND RANDOMIZE) (If respondent says "both", read: We realize these reasons are both very important to most people, but if you absolutely had to choose between the two, would you say...?)

*Read and rotate responses*

**25** To pay for everyday health care expenses, like check-ups and prescriptions  
**71** To protect against high medical bills in case of severe illness or accident  
**3** Don't know  
**\*** Refused

**Q39** If you had a health insurance plan that did not pay for (Insert) but covered everything else, would you feel well-protected by your health insurance, or would you feel vulnerable to high medical bills? (Read full version first 2-3 times, then read shortened version: What if your health insurance didn't pay for (Insert), would you feel well-protected or vulnerable to high medical bills?) (RANDOMIZE ITEMS)

**a** routine doctor's visits and check-ups

<b>22</b>	Well protected
<b>76</b>	Vulnerable
<b>2</b>	Don't know
<b>*</b>	Refused

**b** visits to medical specialists

<b>10</b>	Well protected
<b>88</b>	Vulnerable
<b>2</b>	Don't know
<b>*</b>	Refused

**c** hospitalization

<b>6</b>	Well protected
<b>93</b>	Vulnerable
<b>1</b>	Don't know
<b>*</b>	Refused

**d** prescription drugs

<b>17</b>	Well protected
<b>81</b>	Vulnerable
<b>2</b>	Don't know
<b>*</b>	Refused

**e** mental health (such as treatment for depression or substance abuse)

<b>40</b>	Well protected
<b>56</b>	Vulnerable
<b>4</b>	Don't know
<b>*</b>	Refused

**g** home health care

<b>31</b>	Well protected
<b>63</b>	Vulnerable
<b>6</b>	Don't know
<b>*</b>	Refused

**h** pregnancy and maternity care

<b>37</b>	Well protected
<b>58</b>	Vulnerable
<b>4</b>	Don't know
<b>1</b>	Refused

**Q40** We'd like to know what is important to you (and your family) in a health insurance plan. (First | What about) (Insert)? (For you and your family,) is this very important, somewhat important, not too important, or not at all important? (RANDOMIZE ITEMS)

**a** having a low monthly premium

<b>68</b>	Very important
<b>25</b>	Somewhat important
<b>3</b>	Not too important
<b>2</b>	Not at all important
<b>1</b>	Don't know
<b>*</b>	Refused

18

**b** having low co-pays when you visit the doctor or fill a prescription

<b>67</b>	Very important
<b>26</b>	Somewhat important
<b>4</b>	Not too important
<b>2</b>	Not at all important
<b>1</b>	Don't know
<b>*</b>	Refused

**c** having a low annual deductible, that is the amount you have to pay in medical expenses yourself before your insurance begins paying

<b>62</b>	Very important
<b>29</b>	Somewhat important
<b>5</b>	Not too important
<b>2</b>	Not at all important
<b>2</b>	Don't know
<b>*</b>	Refused

**d** having a wide range of benefits

<b>80</b>	Very important
<b>17</b>	Somewhat important
<b>1</b>	Not too important
<b>1</b>	Not at all important
<b>1</b>	Don't know
<b>*</b>	Refused

**e** having a plan that offers a wide choice of doctors and hospitals

<b>77</b>	Very important
<b>18</b>	Somewhat important
<b>3</b>	Not too important
<b>1</b>	Not at all important
<b>1</b>	Don't know
<b>*</b>	Refused

**Q41** Which ONE of the following features you rated as very important is MOST important to you (and your family).

*Asked of those who rated two or more items as very important. Table is based on total and includes those who rated only one item as “very important.”*

15	Having a low monthly premium
15	Having low co-pays when you visit the doctor or fill a prescription
5	Having a low annual deductible
30	Having a wide range of benefits
27	Having a plan that offers a wide choice of doctors and hospitals
4	None very important
4	Don't know/Refused

19

**Q42** If you were shopping for a health insurance policy for yourself (and your family), what would be the highest dollar amount you would consider for each of the following? In other words, anything higher would be unaffordable and you would not consider buying the policy. (First, what is the largest dollar amount you would consider for a (Insert)? (Open-ended)

**a** monthly premium, that is the amount you pay each month for your health insurance

14	\$50 or less
16	\$51-\$100
19	\$101-\$200
11	\$201-\$300
10	\$301-\$500
6	More than \$500
24	Don't know
*	Refused

**b** doctor visit co-pay, that is the amount you pay each time you visit the doctor

6	\$5 or less
15	\$6-\$10
12	\$11-\$15
23	\$16-\$20
12	\$21-\$25
5	\$26-\$30
16	More than \$30
11	Don't know
*	Refused

**c** prescription drug co-pay, that is the amount you pay at the pharmacy when you fill a prescription

12	\$5 or less
23	\$6-\$10
11	\$11-\$15
20	\$16-\$20
6	\$21-\$25
4	\$26-\$30
12	More than 30
10	Don't know
1	Refused

d deductible, that is the amount you pay out of your own pocket for medical expenses before your insurance starts paying

19	\$50 or less
12	\$51-\$100
11	\$101-\$200
12	\$201-\$300
16	\$301-\$500
12	More than \$500
18	Don't know
1	Refused

Q43 Thinking about the next six months, please tell me how worried you are that the following might happen to you. (First | What about) how worried are you that (Insert). (Read for first item and then as necessary) Are you very worried, somewhat worried, not too worried, or not at all worried? (RANDOMIZE ITEMS)

a your (or your spouse's) employer will no longer offer health insurance to you and other employees

*Based on those who have health insurance through their or their spouse's employer*

17	Very worried
13	Somewhat worried
20	Not too worried
50	Not at all worried
*	Don't know
*	Refused

n=1542

b the benefits under your current health insurance plan will be cut back substantially

*Based on those who have health insurance*

20	Very worried
26	Somewhat worried
23	Not too worried
31	Not at all worried
*	Don't know
*	Refused

n=2042

c the amount you pay for your health insurance will increase substantially

*Based on those who have health insurance*

23	Very worried
29	Somewhat worried
21	Not too worried
26	Not at all worried
1	Don't know
*	Refused

n=2042

**d** the amount you pay for health care services will increase substantially

*Based on those who do not have health insurance*

<b>42</b>	Very worried
<b>23</b>	Somewhat worried
<b>16</b>	Not too worried
<b>16</b>	Not at all worried
<b>3</b>	Don't know
<b>1</b>	Refused

n=457

21

**e** you might not be able to get the health care services you think you need because of the cost

<b>24</b>	Very worried
<b>21</b>	Somewhat worried
<b>22</b>	Not too worried
<b>32</b>	Not at all worried
<b>*</b>	Don't know
<b>*</b>	Refused

**Q44** Would you say that your (spouse's) employer IS or IS NOT doing the best they can to provide you (and your family) with affordable health insurance coverage? (ROTATE RESPONSES)

*Based on those who have health insurance through their or their spouse's employer*

<b>79</b>	Doing the best they can
<b>19</b>	Not doing the best they can
<b>3</b>	Don't know
<b>*</b>	Refused

n=1542

**Q45** Would you prefer to have your employer pay for all or part of your health insurance at work, or would you rather buy health insurance yourself, with your employer giving you the cash amount they would have contributed – or doesn't it make much difference to you?

*Based on those who have health insurance through their or their spouse's employer*

<b>55</b>	Employer pay for all or part of your health insurance at work
<b>7</b>	Buy health insurance yourself, with your employer giving you the cash amount they would have contributed
<b>37</b>	Doesn't it make much difference to you
<b>1</b>	Don't know
<b>*</b>	Refused

n=1542

- Q46** What if your employer gave you the cash amount they would have contributed to your insurance, and you had to buy health insurance on your own. Do you think purchasing your own coverage would make it EASIER or HARDER for you to (Insert), or wouldn't it make much difference? (RANDOMIZE ITEMS)

*Based on those who have health insurance through their or their spouse's employer*

*Half sample asked options a and b, half sample asked options c and d*

- a** get a good price for health insurance

**6** Easier  
**81** Harder  
**10** Would not make a difference  
**3** Don't know  
**\*** Refused

n=755

- b** find or keep health insurance if you are sick

**4** Easier  
**79** Harder  
**15** Would not make a difference  
**2** Don't know  
**0** Refused

n=755

- c** handle administrative issues, such as filing a claim or signing up for a policy

**4** Easier  
**73** Harder  
**21** Would not make a difference  
**2** Don't know  
**0** Refused

n=787

- d** find a plan that matches your needs well

**9** Easier  
**71** Harder  
**17** Would not make a difference  
**2** Don't know  
**\*** Refused

n=787

- Q46b** Many employers are trying to find ways to deal with the rising cost of health insurance. If your employer gave you the following two options, would you prefer to give up a future wage increase, or have a larger amount deducted from your paycheck each month for health insurance?

*Based on those who have health insurance through their or their spouse's employer*

**41** Give up a future wage increase  
**47** Have a larger amount deducted for health insurance  
**10** Don't know  
**1** Refused

n=1542

**Q47** Still keeping in mind that many employers are trying to find ways to deal with the rising cost of health insurance... Suppose your employer gave you the following two options. Which option would you choose? (READ AND ROTATE)

*Based on those who have health insurance through their or their spouse's employer*

- |           |  |
|-----------|--|
| <b>76</b> | OPTION ONE: You continue to receive the same health care coverage you have now, but you are required to pay a higher monthly premium                                 |
| <b>19</b> | OPTION TWO: Your employer switches to a health plan that is more restrictive and offers fewer benefits, but you continue to pay the same monthly premium you pay now |
| <b>5</b>  | Don't know   |
| <b>1</b>  | Refused  |

23

n=1542

*Read to those who have health insurance through their or their spouse's employer:*

There is a new type of health plan that some employers are considering. It works like this: your employer pays for a health plan much like what you have now, but it only starts to pay after you (and your family) have spent (\$2,000 | \$4,000) in medical expenses. Your employer also puts (\$1,000 | \$2,000) in a personal account that you (and your family) can use to pay for medical costs or carry over for health expenses in the following year. You can make your own decisions about what health services to spend money on. If you (and your family) have medical expenses more than (\$1,000 | \$2,000), you have to pay with your own money until you hit the (\$2,000 | \$4,000) limit. After that, it would cover medical expenses like traditional insurance, requiring you to pay some co-payments each time you use services.

*Shortened version to read if respondent does not understand the plan:* Your employer pays for a health plan that only starts to pay after you have spent (\$2,000 | \$4,000) in medical expenses. They also put (\$1,000 | \$2,000) in an account you can use for medical costs. If your medical expenses are more than (\$1,000 | \$2,000), you have to pay with your own money until you hit the (\$2,000 | \$4,000) limit.

**Q48** Would you have a favorable or unfavorable opinion about this type of health plan? (Would that be very favorable/unfavorable, or only somewhat favorable/unfavorable?)\*

*Based on those who have health insurance through their or their spouse's employer*

- |           |                      |
|-----------|----------------------|
| <b>6</b>  | Very favorable       |
| <b>16</b> | Somewhat favorable   |
| <b>21</b> | Somewhat unfavorable |
| <b>52</b> | Very unfavorable     |
| <b>5</b>  | Don't know           |
| <b>*</b>  | Refused              |

n=1542

\* Questions Q48 and Q49 were rotated with Q50 and Q51.

**Q49** If your employer switched to this type of health plan, would you feel well-protected by your health insurance, or would you feel vulnerable to high medical bills?

*Based on those who have health insurance through their or their spouse's employer*

<b>18</b>	Well protected
<b>78</b>	Vulnerable
<b>5</b>	Don't know
<b>*</b>	Refused

n=1542

24

*Read to all:*

Suppose you heard about a type of insurance plan that only starts paying once you (and your family) have paid (\$2,000 | \$5,000) of medical expenses out of your pocket. After that, it would cover medical expenses like traditional insurance, requiring you to pay some co-payments each time you use services. The monthly premium for the plan would be less than half of what you would pay for a typical comprehensive health insurance policy.

**Q50** Would you have a favorable or unfavorable opinion about this type of health plan? (Would that be very favorable/unfavorable, or only somewhat favorable/unfavorable?)

<b>5</b>	Very favorable
<b>13</b>	Somewhat favorable
<b>21</b>	Somewhat unfavorable
<b>56</b>	Very unfavorable
<b>6</b>	Don't know
<b>*</b>	Refused

**Q51** If you had this type of health plan, would you feel well-protected by your health insurance, or would you feel vulnerable to high medical bills?

<b>16</b>	Well protected
<b>79</b>	Vulnerable
<b>5</b>	Don't know
<b>*</b>	Refused

**Q52A** The federal government is currently considering some measures to help people with the cost of health insurance. One proposal is to offer (individuals | families) a (\$1,000 | \$3,000) tax credit, tax deduction, or other financial assistance that they could use to purchase health insurance on their own. If this option were available to you, would you prefer to continue getting your (family's) health insurance through your (or your spouse's) employer, or would you prefer to take the tax credit and purchase health insurance (for you and your family) on your own?

*Based on those who have health insurance through their or their spouse's employer*

- 76** Continue getting your (family's) health insurance through your/your spouse's employer
  - 17** Take the tax credit and purchase health insurance (for your family) on your own
  - 7** Don't know
  - \*** Refused
- n=1542

*Read to those who are insured through an employer:*

Suppose your employer stopped offering health insurance, but the federal government provided you with the (\$1,000 | \$3,000) tax credit I just described.

*Read to those who are uninsured or purchase their own insurance:*

If the federal government provided you with a (\$1,000 | \$3,000) tax credit, tax deduction, or other financial assistance that you could use to purchase health insurance for yourself (and your family)...

**Q53A/B** How likely do you think you would be to find an insurance plan to meet your (and your family's) health needs? Do you think you would be very likely, somewhat likely, not too likely, or not at all likely to find a plan to meet your (and your family's) needs, or don't you know enough to say?

*Based on those who have health insurance through their or their spouse's employer, purchase their own health insurance, or do not have health insurance*

- 20** Very likely
  - 30** Somewhat likely
  - 14** Not too likely
  - 12** Not at all likely
  - 23** Don't know enough to say
  - \*** Refused
- N=2151

**Q54A/B** As you may know, the cost of health insurance varies greatly from plan to plan, and depends on your age and health status. But on average, the cost of insurance is around (\$3,000 | \$8,000) a year for (an individual | a family). If the federal government provided you with the (\$1,000 | \$3,000) tax credit I just described, which of the following three things would you be most likely to do: (READ)

*Based on those who have health insurance through their or their spouse's employer, purchase their own health insurance, or do not have health insurance*

- 20** Purchase whatever health insurance plan you could find for yourself (and your family for (\$1,000 | \$3,000) a year
- 67** Supplement the (\$1,000 | \$3,000) tax credit with some of your own money and purchase a more comprehensive health plan that would cover more services
- 9** Go without health insurance
- 4** Don't know
- \*** Refused

n=2151

**Q55A/B** Would you go without insurance because... (READ AND ROTATE)

*Based on those who have health insurance through an employer, purchase their own health insurance, or do not have health insurance and would go without insurance in previous scenario*

- 22** You don't think you need insurance and you can get by without it
- 73** You don't think you could afford to buy insurance in this situation
- 3** Don't know
- 1** Refused

N=190

**Q56** Which of the following three options would you prefer to give you (and your family) greater access to health care? (READ AND RANDOMIZE)

*Based on those who do not have health insurance*

- 33** The federal government provides a (\$1,000 | \$3,000) tax credit that you can use to purchase health insurance for yourself (and your family)
- 40** Publicly-sponsored health insurance coverage, such as that offered through Medicaid, is made available to you (and your family) for low or no cost
- 19** A new public clinic is opened in your community where you (and your family) can receive basic medical care at little or no cost, but it does not offer hospital care
- 6** Don't know
- 1** Refused

N=457

**Q57** In the last 12 months, have you visited a doctor?

- 81** Yes
- 19** No
- \*** Don't know
- \*** Refused

**Q58** In the past 12 months, have you (or another family member living in your household) (Insert) because of the cost, or not? (RANDOMIZE ITEMS)

a skipped a recommended medical test or treatment

17 Yes  
83 No  
\* Don't know  
\* Refused

b not filled a prescription

17 Yes  
82 No  
1 Don't know  
\* Refused

c had problems getting mental health care

3 Yes  
95 No  
1 Don't know  
\* Refused

**Q59** Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it?

14 Yes  
86 No  
\* Don't know  
\* Refused

**Q60** Was that you, a family member, or both?

*Based on those who or whose family member needed medical care but did not get it*

49 You  
28 A family member  
22 Both  
0 Don't know  
\* Refused

N=383

**Q59/60** Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it? Was that you, a family member, or both?

14 Yes, somebody needed medical care but did not get it  
7 You  
4 A family member  
3 Both  
86 No, nobody needed medical care and did not get it  
\* Don't know /Refused

**Q61** What is the main reason that (you | your family member) did not get the care (you | he or she) needed? Was it because of the cost, or for some other reason?

*Based on those who or whose family member needed medical care but did not get it*

<b>70</b>	Cost
<b>29</b>	Some other reason
*	Don't know
<b>0</b>	Refused

N=383

**Q59/61** Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it? What is the main reason that (you | your family member) did not get the care (you | he or she) needed?

<b>14</b>	Yes, somebody needed medical care but did not get it
<i>10</i>	<i>Cost</i>
<i>4</i>	<i>Some other reason</i>
*	<i>Don't know/Refused</i>
<b>86</b>	No, nobody needed medical care and did not get it
*	Don't know/Refused

**Q62** What type of medical care was it that (you | your family member) needed but did not get? (Open-ended)

*Based on those who or whose family member needed medical care but did not get it*

<b>5</b>	Dental
<b>14</b>	Routine and preventive care
<b>45</b>	Illness/injury
<b>2</b>	Specialist
<b>5</b>	Surgical
<b>6</b>	Lab/testing
<b>6</b>	Mental health
<b>2</b>	Physical therapy/chiropractor
<b>1</b>	Vision
<b>3</b>	Rx
<b>4</b>	Don't know
<b>5</b>	Refused

n=383

**Q63** When (you | your family member) needed medical care but did not get it, did not getting the care (Insert), or not?

*Based on those who or whose family member needed medical care but did not get it*

**a** cause a significant loss of time at work, school, or other important life activities

<b>46</b>	Yes
<b>53</b>	No
<b>1</b>	Don't know
*	Refused

n=383

**b** seriously increase (your | his or her) level of stress

**76** Yes  
**23** No  
**1** Don't know  
**0** Refused

n=383

**c** cause a temporary disability that included a significant amount of pain and suffering

**54** Yes  
**45** No  
**1** Don't know  
**0** Refused

n=383

**d** cause a long-term disability

**17** Yes  
**77** No  
**6** Don't know  
**0** Refused

n=383

**Q59/63** Was there a time over the past 12 months when you (or another family member living in your household) needed medical care, but did not get it? When (you | your family member) needed medical care but did not get it, did not getting the care (Insert), or not?

**14** Yes, somebody needed medical care but did not get it  
**6** *Caused significant loss of time at work, school, or important life activities*  
**11** *Seriously increased level of stress*  
**8** *Caused a temporary disability that included a significant amount of pain and suffering*  
**2** *Caused a long-term disability*  
**86** No, nobody needed medical care and did not get it  
**\*** Don't know/Refused

**Q64** In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford?

**21** Yes, have put off or postponed needed care that could not afford  
**79** No, have not put off or postponed care  
**\*** Don't know  
**\*** Refused

**Q65** Was that you, a family member, or both?

*Based on those who or whose family member put off seeking health care*

<b>53</b>	You
<b>19</b>	A family member
<b>27</b>	Both
*	Don't know
*	Refused

n=569

**Q64/65** In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford? Was that you, a family member, or both?

<b>21</b>	Yes, have put off or postponed needed care that could not afford
<i>11</i>	<i>You</i>
<i>4</i>	<i>A family member</i>
<i>6</i>	<i>Both</i>
*	<i>Don't know/Refused</i>
<b>79</b>	No, have not put off or postponed care
<b>1</b>	Don't know/Refused

**Q66** Did (your | your family member's) condition get worse because (you | he or she) postponed getting health care?

*Based on those who or whose family member put off seeking health care*

<b>52</b>	Condition got worse
<b>44</b>	Did not get worse
<b>4</b>	Don't know
<b>0</b>	Refused

n=569

**Q64/66** In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford? Did (your | your family member's) condition get worse because (you | he or she) postponed getting health care?

<b>21</b>	Yes, have put off or postponed needed care that could not afford
<i>11</i>	<i>Condition got worse</i>
<i>9</i>	<i>Did not get worse</i>
<i>1</i>	<i>Don't know/Refused</i>
<b>79</b>	No, have not put off or postponed care
<b>1</b>	Don't know/Refused

**Q67** Did (you | your family member) eventually get the care (you | they) thought (you | they) needed, or not?

*Based on those who or whose family member put off seeking health care*

<b>42</b>	Yes eventually got the care
<b>57</b>	No did not eventually get the care
<b>*</b>	Don't know
<b>0</b>	Refused

n=569

31

**Q64/67** In the past 12 months, have you (or another family member living in your household) ever put off or postponed seeking health care you felt you needed but you could not afford? Did (you | your family member) eventually get the care (you | they) thought (you | they) needed, or not?

<b>21</b>	Yes, have put off or postponed needed care that could not afford
<b>9</b>	<i>Yes eventually got the care</i>
<b>12</b>	<i>No did not eventually get the care</i>
<b>79</b>	No, have not put off or postponed care
<b>1</b>	Don't know/Refused

**Q68** In the past 12 months, did you (or another family member in your household) have any problems paying medical bills, or not?

<b>19</b>	Yes
<b>80</b>	No
<b>*</b>	Don't know
<b>*</b>	Refused

**Q69** How much of an impact have these bills had on you (and your family)—a major impact, a minor impact, or no real impact on you (and your family)?

*Based on those who had problems paying medical bills in past 12 months*

<b>55</b>	Major impact
<b>39</b>	Minor impact
<b>5</b>	No real impact
<b>1</b>	Don't know
<b>0</b>	Refused

n=532

**Q68/69** In the past 12 months, did you (or another family member in your household) have any problems paying medical bills, or not? How much of an impact have these bills had on you (and your family)—a major impact, a minor impact, or no real impact on you (and your family)?

**19** Yes, had problems paying bills  
*11 Major impact*  
*8 Minor impact*  
*1 No real impact*  
**80** No, did not have problems  
 \* Don't know/Refused

**Q70** In the past 12 months have you, (or another family member living in your household,) been contacted by a collection agency about owing money for medical bills, or not?

*Based on those who had problems paying medical bills in past 12 months*

**56** Yes have been contacted by collection agency  
**44** No not contacted  
 \* Don't know  
 \* Refused

n=532

**Q68/70** In the past 12 months, did you (or another family member in your household) have any problems paying medical bills, or not? In the past 12 months have you, (or another family member living in your household,) been contacted by a collection agency about owing money for medical bills, or not?

**19** Yes, had problems paying bills  
*11 Yes have been contacted by collection agency*  
*9 No not contacted*  
**80** No, did not have problems  
 \* Don't know/Refused

**Q71** Over the last 12 months, have you had to change your way of life significantly in order to pay medical bills, or not?

**11** Yes have had to change way of life  
**89** No have not  
 \* Don't know  
 \* Refused

**Q72** Have you ever negotiated with a physician, a hospital, or any other health care provider to try and get a lower price for health care services you received, or not?

*Based on those who do not have health insurance*

**23** Yes have negotiated  
**77** No have not  
\* Don't know  
**0** Refused

n=457

33

**Q6/72** Are you insured? Have you ever negotiated with a physician, a hospital, or any other health care provider to try and get a lower price for health care services you received, or not?

**82** Yes, insured  
**18** No, not insured  
*4 Yes have negotiated*  
*14 No have not*  
\* Don't know/Refused

**D1** As a result of your financial situation, in the past 12 months have you received free care or reduced fees from your regular doctor, hospital, or health care clinic?

**11** Yes have received free care or reduced fees  
**88** No have not  
**1** Don't know  
\* Refused

**D2** (Are you | Is your spouse) currently working full-time, working part-time, or are you retired, unemployed, a student, a homemaker, or something else?

*Note: question based on spouse if respondent is employed through spouse's employer.*

**68** Full-time  
**7** Part-time  
**5** Retired  
**6** Unemployed  
**6** Student  
**4** Homemaker  
**1** Something else – employed  
**3** Something else – not employed  
\* Don't know  
\* Refused

**D3** (Are you | Is your spouse) self-employed or (do you | does he/she) work for someone else?

*Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.*

9	Self-employed
91	Work for someone else
*	Don't know
*	Refused

n=1871

34

**D4** How (are you | is your spouse) paid at work – (do you | does he/she) have a salary, (are you | is he/she) paid by the hour, or (are you | is he/she) mostly paid on commission?

*Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.*

44	A salary
48	Paid by the hour
6	Mostly paid on commission
2	Don't know
*	Refused

n=1871

**D2/4** (Are you | Is your spouse) currently working full-time, working part-time, or are you retired, unemployed, a student, a homemaker, or something else? How (are you | is your spouse) paid at work – (do you | does he/she) have a salary, (are you | is he/she) paid by the hour, or (are you | is he/she) mostly paid on commission?

76	Full-time, part-time, something else (total employed)
33	A salary
36	Paid by the hour
5	Mostly paid on commission
1	Don't know/Refused
5	Retired
6	Unemployed
6	Student
4	Homemaker
3	Something else – not employed
*	Don't know/Refused

**D5** About how many people are employed in the entire business, corporation, or organization for which (you work | your spouse works)?

*Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.*

<b>13</b>	10 or less
<b>9</b>	11-30
<b>11</b>	31-100
<b>15</b>	101-500
<b>34</b>	More than 500
<b>16</b>	Don't know
<b>1</b>	Refused

n=1871

35

**D2/5** (Are you | Is your spouse) currently working full-time, working part-time, or are you retired, unemployed, a student, a homemaker, or something else? About how many people are employed in the entire business, corporation, or organization for which (you work | your spouse works)?

*Note: question based on spouse if respondent is employed through spouse's employer.*

<b>76</b>	Full-time, part-time, something else (total employed)
<b>10</b>	10 or less
<b>7</b>	11-30
<b>9</b>	31-100
<b>11</b>	101-500
<b>26</b>	More than 500
<b>13</b>	Don't know/Refused
<b>5</b>	Retired
<b>6</b>	Unemployed
<b>6</b>	Student
<b>4</b>	Homemaker
<b>3</b>	Something else – not employed
<b>*</b>	Don't know/Refused

**D6** What type of work or occupation (do you | does your spouse) have?

*Based on those who are or whose spouse is employed. Note: question based on spouse if respondent is employed through spouse's employer.*

37	Laborer
2	Private Household/Protective service
4	Food Service
1	Cleaning (Not Household)
9	Personal Service
2	Agriculture
3	Craft/Repair
17	Laborers
7	Health Service
1	Military
53	Manager/Prof/Tech
29	Managerial/Professional
24	Technical/Sales/Administrative support
1	Don't know
1	Refused

36

**D7** Some people are registered to vote and others are not. Are you currently registered to vote at your present address?

71	Yes registered
28	No not registered
1	Don't know
*	Refused

**D8** In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else?

29	Republican
30	Democrat
19	Independent
13	Something else
7	Don't know
3	Refused

**D9** Do you consider yourself closer to the Republican Party or the Democratic Party?

*Based on those who are Independent*

32	Republican Party
32	Democratic Party
29	Neither (Vol.)
7	Don't know
1	Refused

n=477

**D8/9** In politics today, do you consider yourself a Republican, a Democrat, an Independent, or something else? Do you consider yourself closer to the Republican Party or the Democratic Party?

<b>35</b>	Total Republican (including lean)
29	<i>Republican</i>
6	<i>Lean Republican</i>
<b>36</b>	Total Democrat (including lean)
30	<i>Democrat</i>
6	<i>Lean Democrat</i>
5	Non-Lean Independent
<b>13</b>	Something else
<b>11</b>	Don't know/Refused

**D10** Would you say your views in most political matters are liberal, moderate, conservative, something else, or haven't you given this much thought?

<b>15</b>	Liberal
<b>23</b>	Moderate
<b>23</b>	Conservative
3	Something else
<b>33</b>	Haven't you given this much thought
2	Don't know
1	Refused

**D11** What is the last grade or class that you completed in school?

<b>13</b>	Less than high school
<b>31</b>	High school graduate or equivalent
<b>29</b>	Some college but no degree
<b>17</b>	College graduate
<b>10</b>	Postgraduate
*	Don't know
*	Refused

**D12** What is your age?

<b>25</b>	18-29
<b>23</b>	30-39
<b>24</b>	40-49
<b>26</b>	50-64
*	Don't know
1	Refused

**D13** Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background?

<b>12</b>	Yes, Hispanic or Latino background
<b>87</b>	No
<b>*</b>	Don't know
<b>1</b>	Refused

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**D14** Do you consider yourself to be white, black or African-American, Asian-American, or some other race? (If respondent says Hispanic or Latino ask:) Do you consider yourself a white Hispanic/Latino or a black Hispanic/Latino?

<b>78</b>	White
<b>13</b>	Black/African-American
<b>3</b>	Asian
<b>4</b>	Other or mixed race
<b>1</b>	Don't know
<b>2</b>	Refused

**D13/14** Are you, yourself, of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban, or other Latin American background? Do you consider yourself to be white, black or African-American, Asian-American, or some other race?

<b>70</b>	White non-Hispanic
<b>11</b>	Black non-Hispanic
<b>12</b>	Hispanic
<b>3</b>	Asian
<b>2</b>	Other/Mixed race
<b>1</b>	Don't know/Refused

**D15/16/17** Last year, that is in 2002, what was your total household income from all sources before taxes? Was it over or under \$25,000? Now just stop me when I get to the right category. Was your income ...

<b>5</b>	Less than \$10,000
<b>5</b>	\$10,000 to under \$15,000
<b>4</b>	\$15,000 to under \$20,000
<b>5</b>	\$20,000 to under \$25,000
<b>6</b>	\$25,000 to under \$30,000
<b>5</b>	\$30,000 to under \$35,000
<b>6</b>	\$35,000 to under \$40,000
<b>8</b>	\$40,000 to under \$50,000
<b>20</b>	\$50,000 to under \$75,000
<b>25</b>	\$75,000 or more
<b>11</b>	Don't know/Refused

**S5**      Gender (by observation)

**48**    Male  
    **52**    Female



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