

RETIREMENT HEALTH INSURANCE SURVEY

PRINCETON SURVEY RESEARCH ASSOCIATES for
THE COMMONWEALTH FUND

Topline Results
20 December 1999

Job #99026
N = 2,000 adults aged 50-70 nationwide
Margin of Error: plus or minus 2 percentage points
Field Period: 12 August – 21 November 1999

INTRODUCTION: Hello, my name is _____ and I'm calling for Princeton Survey Research. We're conducting an important national OPINION survey about health care. To make sure our survey includes many different kinds of families, I'm going to start with a few questions about your household.

Screening

- S1. First, are there any children living in your household who are UNDER age 18?
- S2. Are there any adults age 50 or older?
- S3. (IF ADULT BETWEEN 50 AND 70) How many adults are BETWEEN the ages of 50 and 70?
- S4. (IF ONLY ONE PERSON BETWEEN 50 AND 70) May I please speak to this person?
- S5. (IF TWO PEOPLE BETWEEN 50 AND 70) May I please speak with the (**ROTATE:** younger/older) of these two people?
- S6. (IF THREE OR MORE PEOPLE BETWEEN 50 AND 70) May I please speak to the person between the ages of 50 and 70 who has had the MOST RECENT birthday?

* An asterisk indicates a value of less than 0.5%

NOTE: Some results may not add to 100% due to rounding.

Health Experiences

1. Overall, how satisfied are you with the quality of health care YOU have received during the past 12 months? Would you say you are very satisfied, somewhat satisfied, somewhat DISsatisfied, or very dissatisfied?
 - 49 Very satisfied
 - 29 Somewhat satisfied
 - 7 Somewhat dissatisfied
 - 5 Very dissatisfied
 - 7 Haven't received health care in past year (VOL.)
 - 1 Neither satisfied nor dissatisfied/Mixed (VOL.)
 - 1 Don't know/Refused

2. How confident are you that you can get the best medical care available when you need it? Do you feel very confident, somewhat confident, not too confident, or not confident at all about this?
 - 45 Very confident
 - 34 Somewhat confident
 - 13 Not too confident
 - 6 Not confident at all
 - 2 Don't know/Refused

3. What best describes the type of place you USUALLY go when you personally have a health or medical problem? Is it ...
 - 77 A private doctor's office or private clinic
 - 8 A public clinic or community health center
 - 9 A hospital clinic
 - 3 A hospital emergency room
 - 1 Other (VOL.)
 - 1 No regular place (VOL.)
 - * Don't know/Refused

4. During the past 12 months, about how many times did you personally visit a doctor or medical clinic for any reason, including check-ups?
 - 12 Never
 - 33 1-2 times
 - 25 3-4 times
 - 13 5-7 times
 - 15 8 or more times
 - 1 Don't know/Refused

5. In the past 12 months, was there a time when you NEEDED medical care but did NOT get it?

- 9 Yes, failed to get needed care
- 90 No, received needed care
- 1 Don't know/Refused

6. In the past 12 months, did you or a doctor think you needed to see a specialist for any medical problems you may have had?

- 39 Yes
- 60 No
- 1 Don't know/Refused

7. How much of a problem was it to see a specialist when you needed to? Was it a big problem, a small problem, or not a problem?

Based on those who needed to see a specialist in the past 12 months (n=810)

- 14 A big problem
- 15 A small problem
- 69 Not a problem
- 1 Did not need to see a specialist (VOL.)
- 1 Don't know/Refused

8. During the past 12 months, was there any time that you **(INSERT. DO NOT ROTATE.)** because of the cost?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Did NOT fill a prescription for medicine	13	87	*
b. SKIPPED a medical test, treatment or follow-up recommended by a doctor	12	88	*
c. Had a medical problem but did NOT visit a doctor	13	87	*

9. In the past 12 months, did you have a problem paying for medical bills, including doctor or hospital, prescription drugs, nursing home, or home care costs, or not?

- 17 Yes
- 83 No
- * Don't know/Refused

10. Have you or your family had to change your way of life significantly to pay for your medical and health insurance bills, or not?

- 9 Yes
- 91 No
- * Don't know/Refused

11. In the past 12 months, have you been contacted by a collection agency about owing money for medical bills, or not?

- 13 Yes
- 87 No
- * Don't know/Refused

Work Status

12. In making your decision about WHEN to retire, how much of a factor was the availability of health insurance? Would you say this was a very important factor, a somewhat important factor, not too important, or not an important factor at all in your decision?

Based on those who are retired (n=610)

- 57 Very important factor
- 11 Somewhat important
- 7 Not too important
- 22 Not at all important
- 4 Don't know/Refused

13. About how many hours a week do you usually work?

Based on those who are employed or self-employed (n=1064)

- 6 Less than 20 hours
- 12 20 to 34 hours
- 43 35 to 40 hours
- 29 41 to 59 hours
- 10 60 hours or more
- 1 Don't know/Refused

14. At about what age do you plan to retire from work?

Based on those who are employed or self-employed or looking for work (n=1095)

- 10 50-59
- 28 60-64
- 23 65
- 12 66-70
- 8 71 or older
- 18 Don't know/Refused

15. In making your decision about WHEN to retire, how much of a factor will the availability of health insurance be? Would you say this will be a very important factor, a somewhat important factor, not too important, or not an important factor at all in your decision?

Based on those who are employed or self-employed or looking for work (n=1095)

- 63 Very important factor
- 16 Somewhat important
- 6 Not too important
- 13 Not at all important
- 2 Don't know/Refused

16. About how many hours a week does your spouse usually work?

Based on those whose spouse is employed or self-employed (n=699)

- 5 Less than 20 hours
- 14 20 to 34 hours
- 45 35 to 40 hours
- 23 41 to 59 hours
- 10 60 hours or more
- 2 Don't know/Refused

Current Health Insurance Coverage/Recent Periods without Insurance

READ: Now for a few questions about any health insurance you may currently have that helps pay for the cost of health care. When answering these questions please think specifically about plans that cover the costs of doctor and hospital bills IN GENERAL, and not those that cover ONLY dental or eye care or the costs of caring for specific diseases.

17. Are you NOW PERSONALLY covered by MEDICARE, the government program that pays health care bills for people age 65 or older, and for some disabled people?
18. Medicare is health insurance coverage most people receive when they turn 65 and are eligible for Social Security. This includes different types of health plans offered THROUGH the Medicare program – like the plans called HMOs. Are you covered by Medicare or by any Medicare plans?

28 Yes
72 No

19. In addition to Medicare, do you have any private insurance that helps pay for costs not covered by Medicare?

Based on those 65 or older with Medicare coverage (n=444)

71 Yes
27 No
1 Don't know/Refused

20. Is this additional insurance something YOU purchased yourself, is it a retiree plan provided by a current or former EMPLOYER or UNION, or is it some other kind of insurance?

Based on those 65 or older with Medicare Supplement (n=324)

46 Purchased own insurance
47 Employer or union plan
5 Other
2 Don't know/Refused

21. Are you NOW PERSONALLY covered by CHAMPUS, CHAMP-VA, or any other military health care plan?

6 Yes
94 No
* Don't know/Refused

22. Are you NOW PERSONALLY covered by MEDICAID, (STATE NAME), or some other type of public medical assistance for low-income people?

7 Yes
93 No
* Don't know/Refused

23. Are you NOW PERSONALLY covered by any health insurance offered through any EMPLOYER OR UNION?

Based on those age 50-64 (n=1523)

71 Yes
29 No
* Don't know/Refused

24. Are you NOW PERSONALLY covered by any other type of health insurance?

Based on those not covered by any health plans (n=307)

48 Yes
51 No
* Don't know/Refused

25. Does this mean you have NO health insurance now that would cover your doctor or hospital bills?

Based on those not covered by any health insurance (n=150)

91 Have no insurance
8 Have some insurance
1 Don't know/Refused

26. Which of the following, if any, provides your own MAIN source of health insurance? Just stop me when I get to the right category for you...

Based on those with employer, other, or unknown coverage (n=1265)

- 49 Your CURRENT employer, union or business
- 17 A FORMER employer, union, or business of yours
- 15 Your (husband's/wife's) current employer, or union or business
- 6 Your (husband's/wife's) former employer, union, or business
- 2 Someone else's employer, union, or business
- 3 Some other source
- 8 Is this a plan you purchased for yourself
- * Don't know/Refused

27. When you retired, did your former employer offer any retiree health insurance?

Based on those who are retired (n=610)

- 57 Yes, total
 - 43 Yes, on employer plan
 - 14 Yes, not on employer plan
- 41 No
- 2 Don't know/Refused

28. What is the main reason you did not take this retiree health insurance?

Based on retired respondents who did not take offered employer plan (n=90)

- 36 The plan was too expensive
- 15 Already had other private or employer coverage, e.g., through spouse
- 10 Already had other public coverage, e.g., Medicare or Medicaid
- 7 Didn't need it or didn't want it
- 6 Not eligible for this plan
- 16 Other
- 9 Don't know/Refused

29. Was there any time during the past 12 months, since (MONTH) 1998, when you had NO health insurance, or have you been insured continuously since then?

- 13 Had a time without insurance (including currently uninsured)
- 87 Continuously insured
- 1 Don't know/Refused

30. Was there any time since you turned age 50 when you had NO health insurance, or were you always insured?

- 21 Had a time without insurance (including currently uninsured)
- 78 Always insured
- 1 Don't know/Refused

31. How long have you been going without insurance?
How long did you go without insurance then?

Based on those who have been uninsured at any time during the past 12 months (n=231)

- 3 Less than one month
- 10 One to three months
- 9 Four to six months
- 8 Seven months to less than one year
- 15 One to three years
- 54 More than three years
- 2 Don't know/Refused

32. What is the MAIN reason you are uninsured now?
What is the MAIN reason you were uninsured then?

Based on those who have been uninsured at any time during the past 12 months (n=231)

- 50 Too expensive/can't afford it
- 18 Lost job/between jobs/unemployed
- 6 Job doesn't offer coverage
- 6 Can't obtain/was refused insurance because of poor health, illness or age
- 3 In good health, don't need it
- 2 Don't believe in insurance
- 2 Don't know how to get insurance
- 2 Never thought about it
- 1 Insurance doesn't cover dependents
- 1 Changed insurance company
- 7 Some other reason
- 3 Don't know/Refused

33. Just before you became uninsured, did you have health insurance through an employer or a union plan?

Based on uninsured respondents (n=135)

61 Yes

39 No

34. During your adult years (up to age 65), what statement best fits your experience with health insurance? Would you say you have had health insurance all of the time, most of the time, some of the time, or have you rarely had insurance?

62 All of the time

23 Most of the time

8 Some of the time

7 Rarely (include Never)

* Don't know/Refused

35. Thinking about ALL the health insurance coverage you have NOW, how would you rate it? Would you say it is excellent, very good, good, fair, or poor?

Based on those who are insured (n=1864)

24 Excellent

30 Very good

27 Good

12 Fair

5 Poor

3 Don't know/Refused

36. Do you have any insurance plan or government program that helps to pay for the cost of prescription drugs?

54 Yes

46 No

* Don't know/Refused

37. (Thinking about any payroll deductions, as well as money out of your own pocket) Do you or your family pay ALL the premium on your (MAIN health insurance plan/Medicare supplement), pay SOME of the premium, or do you pay nothing to have this health insurance plan?

Based on those with Medicare supplement, employer or other coverage (n=1589)

- 25 Pay premium in full
- 52 Pay premium in part
- 20 Pay nothing
- 3 Don't know/Refused

38. How often are premium payments made on this plan? Is it once a week, every 2 weeks, once a month, once every 3 months, or once a year?

Based on those who pay premiums (n=1233)

- 14 Once a week
- 24 Every 2 weeks
- 50 Once a month
- 5 Once every 3 months
- 2 Once a year
- 3 Some other timing
- 3 Don't know/Refused

- 39-43. About how much do you or someone in your family pay every (week/two weeks/month/three months/year) in premiums on this plan (including any amount that's deducted from a pay check)?

Based on those who are insured (n=1864). Answers converted to annual premium amount.

- 16 Government only
- 17 Pay nothing
- 12 Less than \$500
- 13 \$500-\$999
- 16 \$1,000-\$1,999
- 15 \$2,000 or more
- 12 Don't know/Refused

44. Is this premium amount just for your OWN insurance coverage, or does it also pay for the coverage of other family members?

Based on those who pay premiums (n=1233)

- 38 Own coverage only
- 62 Pays for others' coverage also
- * Don't know/Refused

45. How difficult is it for you and your family to afford the premium costs for your health insurance? Would you say it is very difficult, somewhat difficult, not too difficult, or not difficult at all?

Based on those who pay premiums (n=1233)

- 8 Very difficult
- 21 Somewhat difficult
- 29 Not too difficult
- 42 Not difficult at all
- * Don't know/Refused

46. Do you (or your husband/wife) take any prescription drugs on a regular basis, or not?

- 77 Yes
- 23 No
- * Don't know/Refused

47. How much do you pay each month for these drugs?

Based on those who take prescription drugs on a regular basis (n=1523)

- 27 \$10 or less
- 19 \$11 to \$25
- 21 \$26 to \$50
- 15 \$51 to \$100
- 10 \$101 to \$250
- 3 \$251 to \$500
- 1 More than \$500
- 5 Don't know/Refused

48. Over the past 12 months, about how much have you (and your husband/wife) had to pay out of YOUR OWN pocket for medical bills, INCLUDING prescription drugs, that were not covered by insurance? Was it ...

- 29 Less than \$100
- 14 At least \$100, but less than \$200
- 22 At least \$200, but less than \$500
- 11 At least \$500, but less than \$1,000
- 14 At least \$1,000, but less than \$5,000
- 3 \$5,000 or more
- 7 Don't know/Refused

49. Many people today have health insurance coverage through an H-M-O, P-P-O, or other MANAGED CARE plan. These plans have a list of doctors and hospitals, and pay all or nearly all of your costs if you use a doctor or hospital on the list. But if you use some other doctor or hospital, you have to pay extra or get special permission from the plan. As far as you know, is this how YOUR health insurance plan works, or not?

Based on those who are insured (n=1864)

- 62 Yes, in managed care
- 33 No, not in managed care
- 6 Don't know/Refused

50. How long have you had your main health insurance plan?

Based on those who are insured (n=1864)

- 11 Less than one year
- 9 At least one year, but less than 2 years
- 22 At least 2 years, but less than 5 years
- 56 5 or more years
- 1 Don't know/Refused

51. Did you have health insurance right before this plan started, or were you uninsured then?

Based on those who have had their current plan for less than 5 years (n=802)

- 81 Had health insurance
- 19 Uninsured
- 1 Don't know/Refused

52. What is the main reason you switched to the health plan you have now?

Based on those who switched plans in past 5 years (n=655)

- 28 Your employer changed plans
- 25 You/Spouse changed/lost/retired from job
- 24 You found a better or less expensive plan
- 7 You became eligible for Medicare
- 4 You were no longer eligible for your previous plan
- 4 Your health plan was discontinued/no longer offered
- 1 You/Spouse moved
- 1 You got married, divorced, or widowed
- 1 Your doctor changed plans
- 3 Some other reason
- 1 Don't know/Refused

53. When you most recently changed health plans, did you also have to change doctors?

Based on those who switched plans in past 5 years (n=655)

- 30 Yes
- 69 No
- 1 Don't know/Refused

54. Does your (husband/wife) have ANY health insurance that covers (his/her) medical expenses?

Based on those who are married (n=1279)

- 82 Yes
- 17 No
- * Don't know/Refused

55. Does (he/she) have the same insurance plan that you have?

Based on those who are married (n=1279)

- 61 Yes, spouse insured on same plan
- 18 No, spouse insured, but different plan
- 20 Either spouse or respondent not insured
- 1 Don't know/Refused

56. Is (he/she) on Medicare?

Based on those who are married (n=1279)

- 24 Yes, spouse on Medicare
- 76 No, spouse not on Medicare
- * Don't know/Refused

57. Does your (husband's/wife's) company offer any health insurance to employees?

Based on those whose spouse works but is covered under respondent's plan (n=177)

- 69 Yes
- 27 No
- 4 Don't know/Refused

Medicare Experiences

58. Thinking about the Medicare program, would you say it is an excellent, very good, good, fair, or poor program?

Based on those on Medicare (n=571)

- 11 Excellent
- 18 Very good
- 37 Good
- 19 Fair
- 6 Poor
- 10 Don't know/Refused

59. How important was it for you to become eligible for Medicare—very important, somewhat important, not too important, or not important at all?

Based on those on Medicare (n=571)

- 68 Very important
- 16 Somewhat important
- 6 Not too important
- 8 Not important at all
- 2 Don't know/Refused

60. When you went on Medicare, did your (husband/wife) lose (his/her) health insurance, did (he/she) keep the SAME insurance, was (he/she) uninsured then, or did something else happen?
61. When your (husband/wife) went on Medicare, did you lose your health insurance, did you keep the SAME insurance, were you uninsured then, or did something else happen?

Based on married respondents, with either person on Medicare (n=358)

- 10 Lost insurance coverage
 - 66 Kept same coverage
 - 15 Spouse/Respondent was uninsured then
 - 2 Spouse/Respondent was already on Medicare (VOL.)
 - 4 Other (VOL.)
 - 3 Don't know/Refused
62. RIGHT BEFORE you went on Medicare, did you have insurance from an employer, a union, the military, Medicaid, or other public assistance program, insurance you bought yourself, or were you uninsured?

Based on those on Medicare (n=571)

- 55 An employer
 - 4 A union
 - 8 The military
 - * MEDICAID, (STATE NAME), or other public assistance program
 - 14 Did you have insurance you bought yourself
 - 15 Uninsured
 - 2 Other (VOL.)
 - 2 Don't know/Refused
63. As far as you can remember, was this health insurance coverage through an H-M-O, P-P-O, or other MANAGED CARE plan?

Based on those who had insurance before Medicare (n=474)

- 41 Yes
 - 43 No
 - 16 Don't know/Refused
64. Now that you are on Medicare, would you say your OVERALL health insurance coverage is better, worse, or about the same as it was before you were on Medicare?

Based on those who had insurance before Medicare (n=474)

- 21 Medicare better
- 16 Medicare worse
- 53 Medicare about the same
- 10 Don't know/Refused

65. Now that you are on Medicare, do you pay more, less or about the same for medical services out of your own pocket as you paid before?

Based on those who had insurance before Medicare (n=474)

- 25 Pay more
- 28 Pay less
- 39 Pay about the same
- 8 Don't know/Refused

66. Now that you are on Medicare, do you have more, less, or about the same choice of doctors as you had before?

Based on those who had insurance before Medicare (n=474)

- 10 More choice
- 11 Less choice
- 71 About the same choice
- 8 Don't know/Refused

Expectations about Retirement/Worries about the Future

67. As far as you know, does your company offer any health insurance coverage to employees who retire before age 65?

Based on employed respondents age 50 to 64 (n=973)

- 36 Yes
- 38 No
- 25 Don't know/Refused

68. As far as you know, does your company offer any health insurance coverage to supplement Medicare for RETIRED workers after they reach age 65 and are eligible for Medicare?

Based on employed respondents age 50 to 64 (n=973)

- 23 Yes
- 43 No
- 34 Don't know/Refused

69. Do you (or your husband/wife) have any health conditions that might make it difficult to get health insurance if either of you lost your current health insurance?

Based on insured respondents age 50 to 64 (n=1389)

- 34 Yes
- 59 No
- 7 Don't know/Refused

70. Next I'd like to ask you about your worries about the FUTURE. How worried are you that **(INSERT. ROTATE.)** -- very worried, somewhat worried, not too worried, or not at all worried?

	<u>Very worried</u>	<u>Somewhat worried</u>	<u>Not too worried</u>	<u>Not at all worried</u>	<u>DK/Ref.</u>
a. You won't be able to get the type of specialist care you need if you are sick	25	31	19	23	1
b. You won't be able to afford the medical care you need	25	31	21	22	1
c. Health insurance will become so expensive you can't afford it	35	32	15	18	1

Policy Options

71. Congress is now considering raising the age of eligibility for Medicare to 67 in order to help control the cost of the program. Do you strongly favor, somewhat favor, somewhat oppose, or strongly oppose raising the age of eligibility?

- 6 Strongly favor
- 9 Somewhat favor
- 17 Somewhat oppose
- 62 Strongly oppose
- 6 Don't know/Refused

72. If the age of eligibility for Medicare is raised to age 67, how would this affect you?

Based on those age 50 to 64 (n=1523)

- 21 Would have to keep working until age 67/(R or spouse) would have to get a job
- 21 Would have to spend more on insurance/Additional expense would affect financial situation
- 34 Would not have any effect/Would not be a problem
- 9 Other
- 15 Don't know/Refused

73. There is a proposal to let uninsured people age 50 to 64 buy health insurance from the government's Medicare program at the FULL COST of the premium. Some people favor this proposal because they think it is difficult for people this age to get insurance. Others oppose it because they think it would cost the government more money. How do YOU feel about this? Do you favor or oppose letting uninsured people age 50 to 64 buy Medicare coverage? **(IF FAVOR OR OPPOSE: Do you strongly (favor/oppose) this proposal, or somewhat (favor/oppose) it?)**
- 38 Strongly favor
 - 31 Somewhat favor
 - 8 Somewhat oppose
 - 10 Strongly oppose
 - 13 Don't know/Refused
74. There is another proposal to add PRESCRIPTION DRUG coverage to Medicare. Some people favor this proposal because they think seniors now have to spend too much of their own money for prescriptions. Others oppose it because they think it would cost the government more money. How do YOU feel about this? Do you favor or oppose expanding Medicare so it covers prescription drugs? **(IF FAVOR OR OPPOSE: Do you strongly (favor/oppose) this proposal, or somewhat (favor/oppose) it?)**
- 62 Strongly favor
 - 20 Somewhat favor
 - 6 Somewhat oppose
 - 7 Strongly oppose
 - 5 Don't know/Refused
75. Another proposal is to give a TAX BREAK to people age 50 to 64 who buy their OWN health insurance. Some people like this proposal because it would encourage older people to buy insurance rather than go uninsured. Others oppose it because it would cost the government more money. Do you favor or oppose the idea of giving a tax break to people age 50 to 64 who buy their own insurance? **(IF FAVOR OR OPPOSE: Do you strongly (favor/oppose) this proposal, or somewhat (favor/oppose) it?)**
- 54 Strongly favor
 - 25 Somewhat favor
 - 7 Somewhat oppose
 - 7 Strongly oppose
 - 7 Don't know/Refused

76. IF Medicare were available to people age 50 to 64, how interested would YOU be in getting Medicare insurance BEFORE you turn 65-- very interested, somewhat interested, not too interested, or not interested at all?

Based on those age 50 to 64 and not on Medicare (n=1396)

- 36 Very interested
- 27 Somewhat interested
- 13 Not too interested
- 19 Not interested at all
- 3 It depends (VOL.)
- 3 Don't know/Refused

77. Which would you trust more to provide health insurance for people age 50 to 64? (READ. ROTATE CATEGORIES 1-3.)

- 34 The Medicare program
- 28 Employers
- 22 The private health care industry
- 4 None of these (VOL.)
- 12 Can't choose one/Don't know/Refused

Demographics

78. In general, how would you describe your own health? Would you say it is excellent, very good, good, fair, or poor?

- 19 Excellent
- 32 Very good
- 26 Good
- 16 Fair
- 7 Poor
- * Don't know/Refused

79. Does a disability, handicap or chronic disease keep you from participating fully in daily work, housework or other daily activities?

- 23 Yes (includes unemployed due to disability)
- 77 No
- * Don't know/Refused

80. How would you describe your (husband's/wife's) health? Would you say it is excellent, very good, good, fair, or poor?

Based on those who are married (n=1279)

- 19 Excellent
- 31 Very good
- 26 Good
- 15 Fair
- 8 Poor
- 1 Don't know/Refused

81. Does a disability, handicap or chronic disease keep your (husband/wife) from participating fully in daily work, housework or other daily activities?

Based on those who are married (n=1279)

- 20 Yes (includes unemployed due to disability)
- 80 No
- * Don't know/Refused

82. In the past five years, has a doctor told you that you have any of the following health problems or conditions?

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. Hypertension, or high blood pressure	37	63	1
b. Heart attack or other heart disease	12	87	1
c. Cancer	6	93	1
d. Diabetes	13	87	1
e. Arthritis	35	64	1

83. Do you (or your husband/wife) currently receive either Social Security disability payments, or regular Social Security?

- 17 Yes, respondent does
- 8 Yes, spouse does
- 15 Yes, both do
- 59 No, neither does
- 1 Don't know/Refused

84. Are you (or your husband/wife) a Veteran?

- 22 Yes, respondent is
- 17 Yes, spouse is
- * Yes, both are
- 60 No, neither is
- 1 Don't know/Refused

85. Please tell me whether there have been times during the past 12 months, that is, since (MONTH) 1998 when any of the following things happened to you. (First/Next), have there been times when there wasn't enough money...(INSERT ITEM – READ AND RANDOMIZE)

	<u>Yes</u>	<u>No</u>	<u>DK/Ref.</u>
a. To pay your rent or mortgage	13	86	2
b. To buy food or pay for utility bills	14	85	2

86. RECORD SEX

- 47 Male
- 53 Female

87. What is your EXACT age in years?

- 32 50-54
- 25 55-59
- 21 60-64
- 22 65-70

88. Are you currently working at a paid job, are you self-employed, or are you not employed at a paid job?

89. Are you retired, looking for work, a homemaker, disabled, or something else?

- 42 Working at a paid job
- 10 Self-employed
- 30 Retired
- 2 Looking for work
- 8 Homemaker
- 8 Disabled
- 1 Other
- * Don't know/Refused

90. Are you currently married, LIVING as married, divorced, separated, widowed, or have you never been married?

- 72 Married
- 2 Living as married
- 12 Divorced
- 3 Separated
- 7 Widowed
- 4 Never married
- * Don't know/Refused

91. What is your (husband's/wife's) age in years?

Based on those who are married (n=1279)

- 12 Younger than 50
- 22 50-54
- 23 55-59
- 18 60-64
- 17 65-69
- 9 70 and older
- * Don't know/Refused

92. Is your (husband/wife) currently working at a paid job, self-employed, or not employed at a paid job?

93. Is (he/she) retired, looking for work, a homemaker, disabled, or something else?

Based on those who are married (n=1279)

- 44 Working at a paid job
- 10 Self-employed
- 28 Retired
- 1 Looking for work
- 10 Homemaker
- 6 Disabled
- * Other
- * Don't know/Refused

94. In politics today, do you consider yourself a Republican, a Democrat, or an Independent?

- 26 Republican
- 35 Democrat
- 28 Independent
- 1 Other (VOL.)
- 4 None (VOL.)
- 7 Don't know/Refused

95. What is the LAST grade or class that you COMPLETED in school?
- 7 None, or grade 1-8
 - 11 High school incomplete (grades 9-11)
 - 36 High school graduate (grade 12 or GED certificate)
 - 3 Business, technical, or vocational school AFTER high school
 - 19 Some college, no 4-year degree
 - 11 College graduate (BS, BA, or other 4-year degree)
 - 13 Post-graduate training or professional schooling after college (e.g., toward a master's degree or Ph.D.; law or medical school)
 - 1 Don't know/Refused
96. Are you, yourself, of Hispanic or Latino origin, such as Mexican, Puerto Rican, Cuban, or some other Spanish background?
- 7 Yes
 - 92 No
 - * Don't know
 - 1 Refused
97. What is your race? Are you white, black, Asian, or some other race?
- 85 White
 - 10 Black/African-American
 - 2 Asian
 - 2 Other or mixed race
 - * Don't know
 - 2 Refused
98. Altogether, how many people live in your household? Please count yourself and all adults and children who are RELATED to you.
- 14 One
 - 56 Two
 - 15 Three
 - 14 Four or more
 - 1 Don't know/Refused

99-101. Last year, that is in 1998, what was your total family income from all sources, before taxes? Was it over or under \$35,000? Now just stop me when I get to the right category. Was you income
(READ)

- 6 Less than \$10,000
- 11 \$10,000-\$19,999
- 11 \$20,000-\$29,999
- 6 \$30,000-\$34,999
- 6 \$35,000-\$39,999
- 17 \$40,000-\$59,999
- 17 \$60,000-\$99,999
- 8 \$100,000 or more
- 18 Don't know/Refused

102 At any time since (MONTH), 1998 was there any time lasting at least TWO WEEKS when your household did NOT have a working telephone, or did you ALWAYS have phone service?

- 7 Did not have a phone for at least 2 weeks
- 92 Always had phone service
- 1 Don't know/Refused

During the interview, questions were asked in the following order:

- S1 to S6
- Q1, Q2
- Q87
- Q3 to Q11
- Q88, Q89
- Q12 to Q15
- Q90 to Q93
- Q16 to Q82
- Q94 to Q101
- Q83 to Q85
- Q102