

Appendix E

Questions Used in Developing the Scales

Scatter Plot of Four Groups

Cross Reference of Analyzed Variables

Questions Used in Developing the Scales

Ability to Pay

- HLTHINSRANK – The rank in which the respondent placed health insurance in relation to four other benefits which might be offered by an employer. (5 categories)¹
- B15 – How easy or difficult would it be for you to come up with the necessary money per month to get this (insurance from employer) insurance for yourself? (4 categories) (asked of those eligible for insurance through their employer)
- B21 – How easy or difficult would it be for you to come up with the money to get this plan (offered through another adult's employer) for yourself? (4 categories) (asked of those who were eligible for insurance through the employer of another adult in the household, and for whom it would cost at least *some* money)
- D7 – How much, if anything would you be willing to pay each month out of your own pocket for a health insurance plan that provided basic coverage for doctor visits, hospitalization, and prescription drugs for yourself? (5 categories)
- D17D – I can't afford to pay the monthly cost for health insurance. (2 categories) (Yes/No as a reason for not having bought health insurance)
- D20E – I worry about being wiped out financially because I don't have health insurance. (4 categories)
- D20I – I don't always get the medical care I need because I can't afford to pay for it. (4 categories)
- D20K – Health insurance ranks very high on my list of priorities of where to spend my money. (4 categories)²

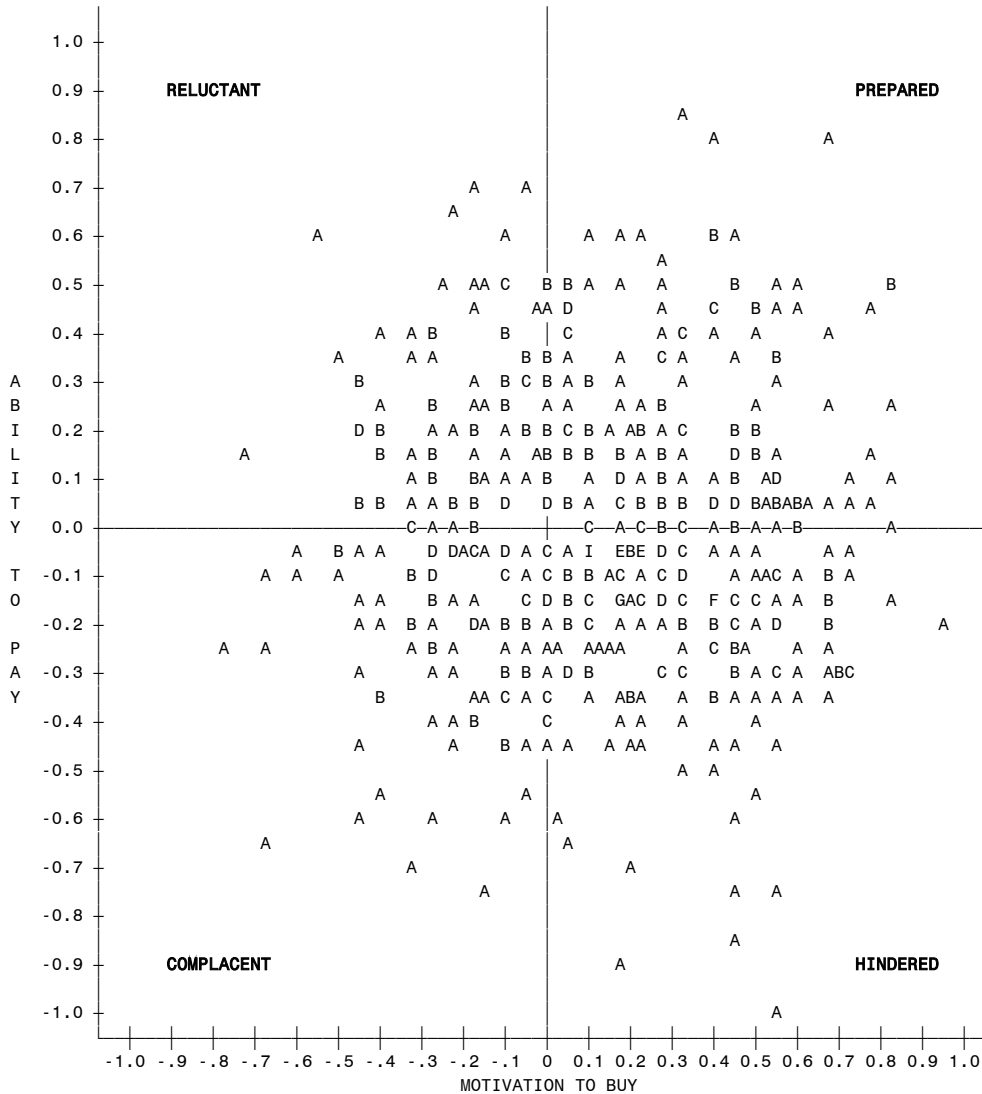
¹ This question may appear to belong in the "Motivation to Buy" scale. However, it relates to the priority the respondent places on health insurance. If it is a high priority, the fact that he / she does not have logically implies that the reason is because of ability to pay.

² See previous footnote.

Motivation to Buy

- D9A – Have you personally ever purchased life insurance? (2 categories)
- D9C – Have you personally ever purchased homeowner's or renter's insurance? (2 categories)
- D17B – I can get the medical care I need for less than what I would have to pay for insurance. (2 categories) (Yes/No as a reason for not having bought health insurance)
- D17C – I don't think I need it. (2 categories) (Yes/No as a reason for not having bought health insurance)
- D15 – How likely are you to go out and buy health insurance for yourself? (4 categories) (asked of self-employed people)
- D16 – Assuming you do not get health insurance through an employer in the near future, how likely are you to go out and buy health insurance for yourself? (4 categories) (asked of all who are not self-employed)
- D20B – I don't worry about getting proper medical attention if I get sick. (4 categories)
- D20F – I worry about not getting the proper preventive tests because I don't have health insurance. (4 categories)
- D20G – I worry a lot about not having health insurance for others in my family. (4 categories)
- D20H – I do not worry about not having insurance for myself. (4 categories)
- D20O – I would not use health insurance enough to justify the cost. (4 categories)
- D20P – I don't think I need health insurance at this point in my life. (4 categories)
- D20Q – Health insurance is a very good value for the money. (4 categories)

Respondents Plotted By Group
A=1 Person, B=2 People, etc.



Distribution by Group:

Prepared: 28.35%
 Reluctant: 16.20%
 Complacent: 19.37%
 Hindered: 36.09%

Note: The margin of error is a maximum of +/-4.1% when dealing with samples of the entire group of plotted respondents. When examining subgroups individually, the margin of error necessarily increases. However, this is mitigated when results are skewed toward one response. Respondents falling on the border between two quadrants were not considered in analysis.

Groups Cross-Referenced with Questions used in Determining Group Characteristics

Quadrant	Gender		Age					Hispanic		Number in Household		Dependent Children	
	Male	Female	19-24	25-29	30-39	40-49	50+	Yes	No	1	2 or more	Yes	No
Prepared	50.31%	49.69%	6.83%	11.80%	27.95%	27.95%	25.47%	20.50%	79.50%	23.60%	76.40%	36.02%	63.98%
Reluctant	59.78%	40.22%	28.26%	17.39%	25.00%	15.22%	14.13%	34.78%	65.22%	29.35%	70.65%	29.35%	70.65%
Complacent	50.00%	50.00%	29.09%	17.27%	18.18%	19.09%	16.36%	26.36%	71.82%	30.00%	70.00%	30.00%	70.00%
Hindered	36.10%	63.90%	8.29%	13.17%	25.85%	27.80%	23.41%	21.46%	76.10%	22.44%	77.56%	42.63%	57.07%

Quadrant	Urbanity			Health: Reasons for not buying		I'm in Poor Health				Rate Overall Health Now				
	Large Urban	Meto	Towns/Rural	Yes	No	Strongly Agree	Agree	Disagree	Strongly Disagree	Excellent	Very Good	Good	Fair	Poor
Prepared	52.17%	25.47%	22.36%	37.89%	62.11%	1.86%	6.83%	69.57%	21.12%	20.50%	26.71%	40.37%	9.32%	27.95%
Reluctant	53.26%	27.17%	19.57%	75.00%	25.00%	0.00%	5.43%	56.52%	36.96%	28.26%	29.35%	34.78%	7.61%	0.00%
Complacent	44.55%	34.55%	20.91%	63.64%	36.36%	0.91%	3.64%	69.09%	24.55%	26.36%	30.91%	27.27%	11.82%	3.64%
Hindered	46.34%	29.76%	23.90%	32.68%	66.83%	0.98%	9.76%	60.49%	27.32%	17.07%	29.76%	34.15%	16.59%	2.44%

Quadrant	Turned Down for Medical Reasons		Occupation			Industry					Employment Status		
	Yes	No	Professional	Sales	Skilled Blue-Collar	Finance Insurance Real Estate	Professional Services	Manufacturing	Retail Trade	Entertainment Recreation	Self Employed	Employ by Some one Else	Not Employ
Prepared	14.3%	85.7%	44.10%	8.70%	15.53%	11.46%	34.39%	3.82%	5.10%	5.73%	28.57%	42.86%	27.95%
Reluctant	3.3%	96.7%	48.91%	13.04%	5.43%	8.79%	25.27%	3.30%	10.99%	10.99%	30.43%	52.17%	17.39%
Complacent	6.4%	93.6%	36.36%	18.18%	8.18%	4.63%	22.22%	7.41%	17.59%	8.33%	20.91%	51.82%	27.27%
Hindered	9.8%	90.2%	40.49%	13.66%	6.83%	7.58%	22.22%	7.07%	12.63%	3.03%	27.32%	48.29%	24.39%

Quadrant	Employment Type			Size of Employer/Company					No Health Insurance/Easy Care			
	Full Time	Part Time	Contract	Less Than 5	5-19	20-99	100-499	500+	Strongly Agree	Agree	Disagree	Strongly Disagree
Prepared	86.96%	7.83%	5.22%	40.00%	19.13%	15.65%	6.96%	18.26%	1.86%	18.01%	53.42%	21.12%
Reluctant	77.63%	13.16%	2.63%	38.16%	15.79%	13.16%	9.21%	15.79%	2.17%	29.35%	40.22%	16.30%
Complacent	73.75%	23.75%	2.50%	26.25%	23.75%	25.00%	12.50%	6.25%	4.55%	30.00%	45.45%	13.64%
Hindered	70.32%	20.00%	6.45%	43.23%	19.35%	14.19%	4.52%	12.26%	1.95%	13.66%	56.59%	23.41%

Quadrant	Going to Public Clinics is Fine				Accepted Job w/ No Health Insurance		Average Rank of Other Benefits (1 – 5)				Did Not Accept Because of Benefits	
	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No	Life Insurance	Dental Insurance	Profit Sharing/Bonuses	Retirement/401K	Yes	No
Prepared	2.48%	22.36%	57.14%	16.15%	21.9%	71.9%	3.548	3.378	3.608	2.892	21.88%	71.88%
Reluctant	2.17%	45.65%	35.87%	10.87%	34.8%	60.9%	3.517	3.282	3.540	2.659	34.78%	60.87%
Complacent	2.73%	40.00%	45.45%	8.18%	37.5%	37.5%	3.526	2.936	3.516	2.776	37.50%	37.50%
Hindered	4.39%	29.27%	48.29%	13.66%	23.9%	73.9%	3.460	3.355	3.777	2.741	23.91%	73.91%

Quadrant	Why No Health Insurance			Ever Had Insurance		How Much of Life Had Health Insurance				Ever Tried to Get Health Insurance		Ever Purchased Car Insurance	
	Too Expensive	No Need	Difficult to Get	Yes	No	All/Most of the Time	About Half	Less than Half	Never	Yes	No	Yes	No
Prepared	50.93%	3.73%	8.07%	83.23%	16.15%	54.66%	11.80%	16.77%	16.15%	49.69%	50.31%	96.89%	3.11%
Reluctant	31.52%	30.43%	7.61%	72.83%	27.17%	33.70%	13.04%	26.09%	27.17%	21.74%	78.26%	82.61%	17.39%
Complacent	75.45%	10.91%	0.00%	64.55%	33.64%	32.73%	9.09%	21.82%	33.64%	27.27%	72.73%	82.73%	17.27%
Hindered	80.49%	2.93%	1.46%	85.85%	14.15%	47.80%	15.14%	23.90%	14.15%	46.34%	53.66%	95.61%	4.39%