



Individual Long-Term Care  
Planning in Maryland  
Survey Analysis

***Information Acquisition***

Prepared for  
Maryland Department of Health and Mental Hygiene

By  
Center for Health Program Development and Management  
University of Maryland, Baltimore County

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## **Introduction**

In 1999, the Maryland Department of Health and Mental Hygiene commissioned the University of Maryland, Baltimore County (UMBC) to conduct a survey designed to measure knowledge, attitudes, and behaviors regarding long-term care planning in Maryland. The survey was administered to non-institutionalized Maryland residents between the ages of 40 and 70 years currently not using long-term care services. Approximately 1,500 telephone interviews were conducted between July and October 1999 based on a random sample geographically representative of the target population

"Information acquisition" addresses the difficulty experienced by survey respondents in acquiring information regarding financial planning for retirement, and health and long-term care. In addition, sources used to obtain this type of information are identified. This report is one of several that presents findings from analysis of the survey.

Additional reports available regarding the survey are:

- "Long-Term Care Insurance"
- "Financial Planning"
- "Health Promotion"

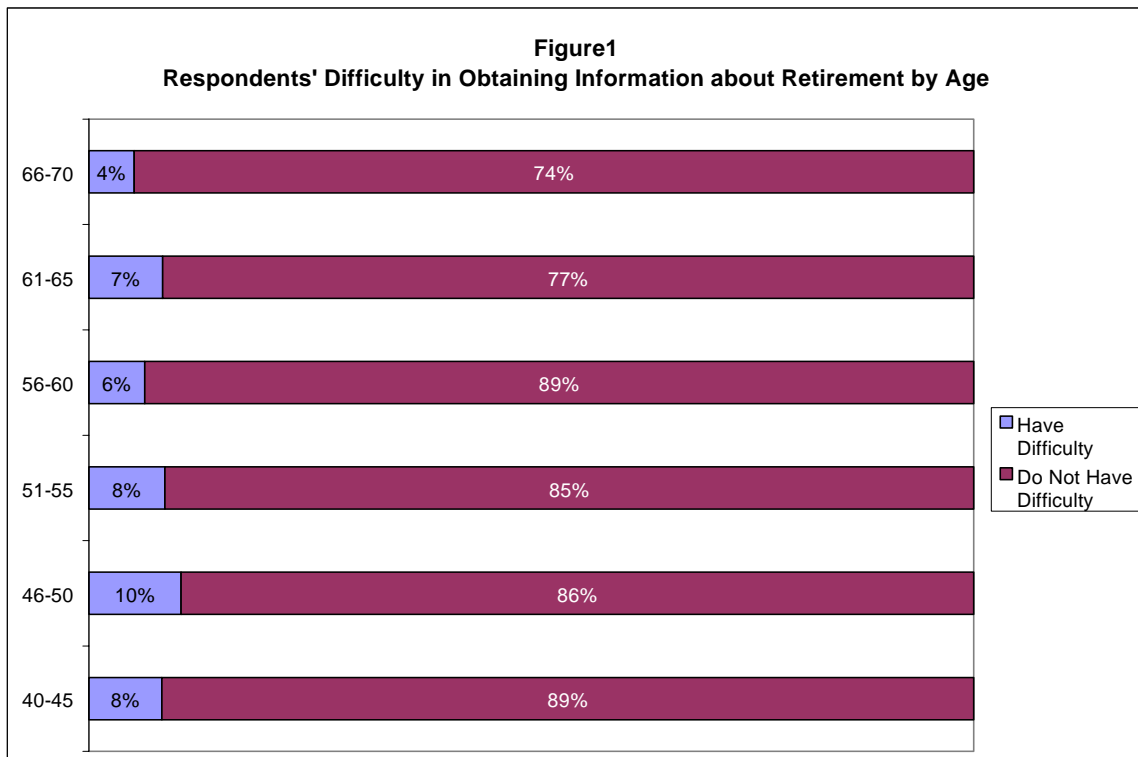
Findings from the study are primarily based on demographic analysis of survey participant responses to issues regarding acquisition of financial planning, health and long-term care information. Response frequencies are reported by the following demographic characteristics: age, gender, race, marital status, education, occupation, income, and Maryland region. In some instances, percentages presented in graphic form do not total 100 percent due to rounding or because the "not applicable" response category is not shown. Refer to the Appendix for the complete analysis of responses by demographic variable.

The analysis shows that the majority of respondents do not have difficulty obtaining information about financial planning for retirement or health and long-term care. The main sources of information for retirement planning are books, newspapers, and magazines (65 percent); family, relatives, and friends (51 percent); employers (49 percent); and professional advisors (46 percent). In addition, more respondents with higher levels of education, in higher income brackets, and/or employed in white collar jobs report the usefulness of the Internet, employers, professional advisors, and books, newspapers, and magazines in acquiring information about financial planning for retirement. Sources of financial planning information considered "very reliable" or "somewhat reliable" by survey respondents are books, newspapers, and magazines (81 percent), and professional advisors (73 percent).

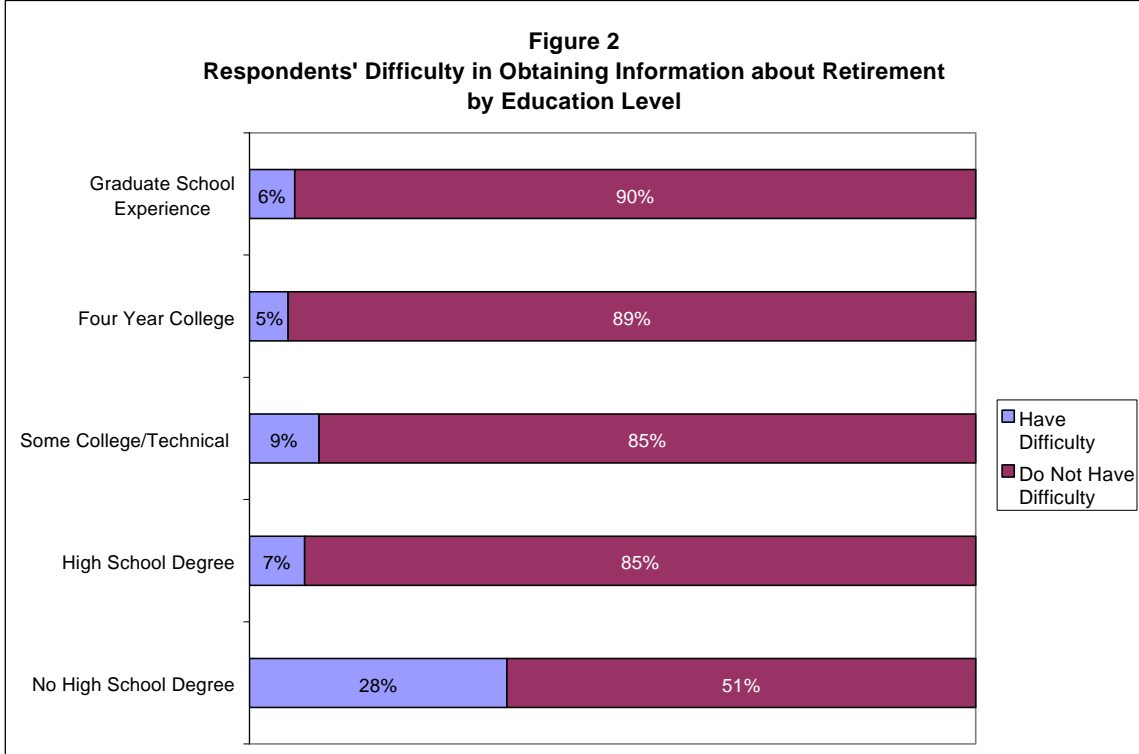
Respondents report that books, newspapers, and magazines (62 percent) and healthcare providers (53 percent) are useful sources of information about health and long-term care. Both these sources are rated as "very reliable" or "somewhat reliable" by more than 70 percent of survey respondents. Additional sources of information used by more Non-Hispanic African Americans and older age groups are government agencies and advocacy groups.

### Difficulty in Obtaining Retirement Information

- Of the 1,508 survey respondents, 1,282 (85%) do not have problems obtaining information regarding retirement; 118 (8%) do report some difficulty.
  - The percentage of those who do not experience difficulty finding information about retirement issues decreases with age (Figure 1).



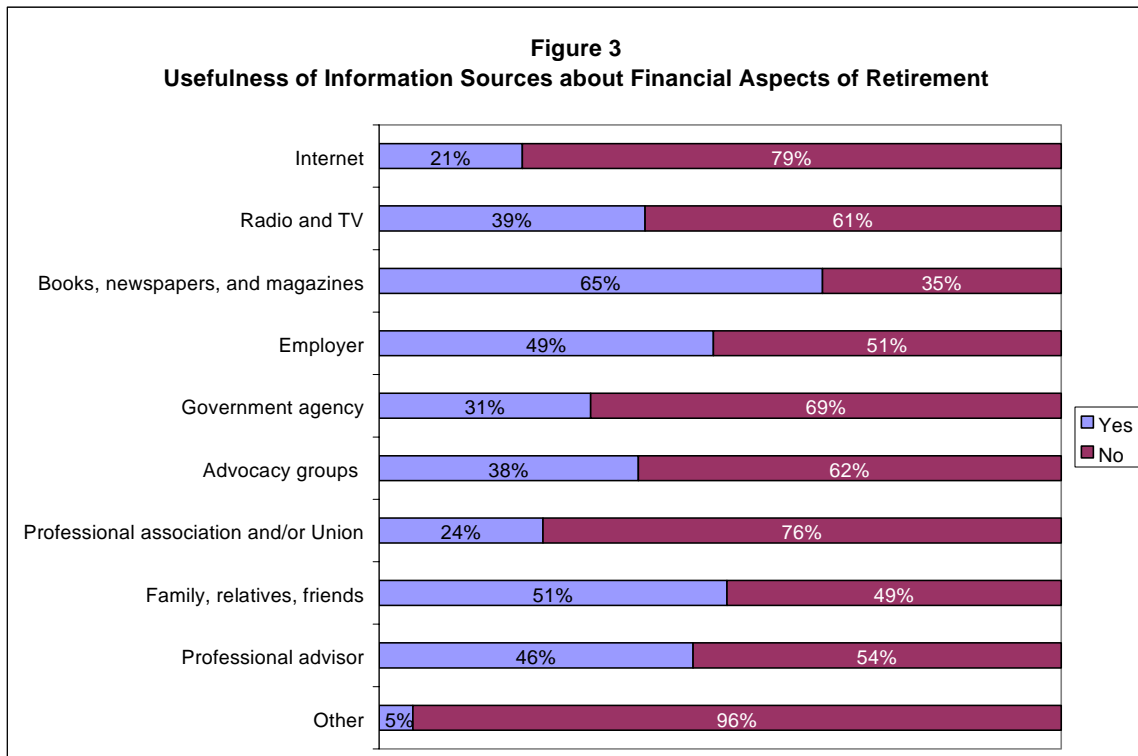
- 90% of respondents with graduate school experience report no problems obtaining retirement information, compared to 51% of respondents with less than a high school education (Figure 2).



- More than individuals in any other occupational category, those employed in the white collar industry (88%) do not have problems finding financial planning information.
- 66% of respondents earning less than \$20,000 compared to 92% of respondents earning more than \$100,000 report no difficulties in obtaining information on retirement issues.

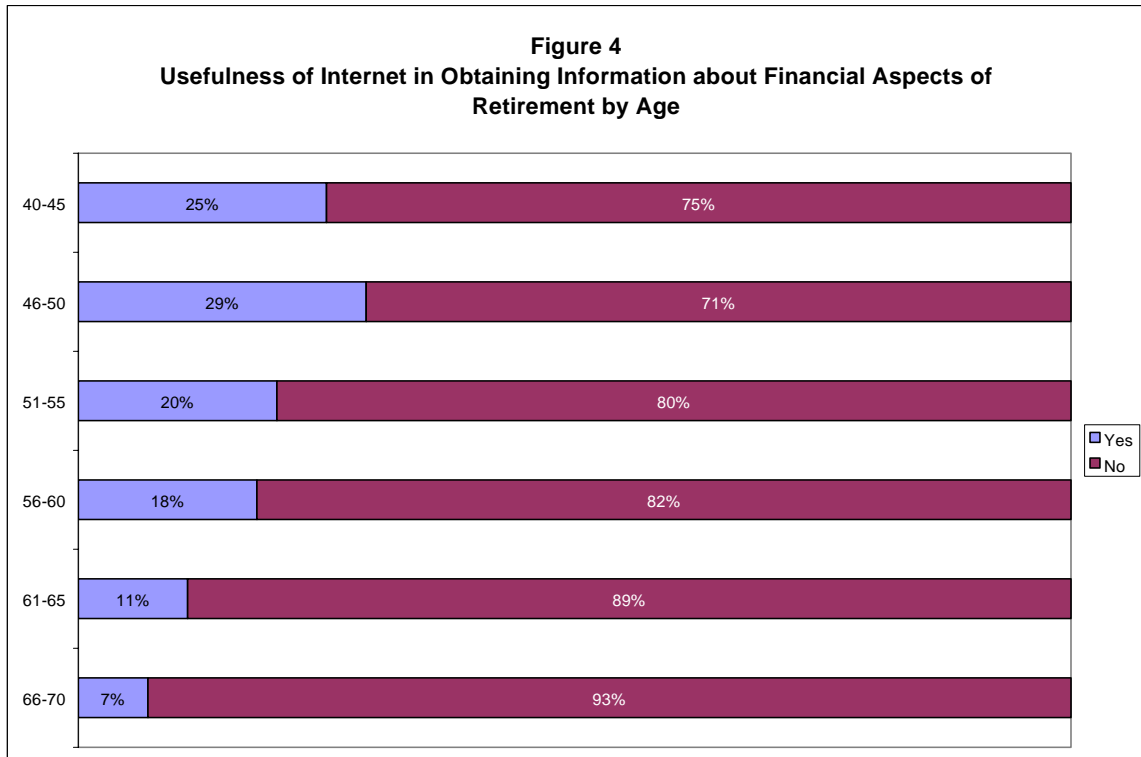
### Sources of Information about Retirement

- Respondents were asked to rate information sources on how useful they are in obtaining information regarding financial aspects of retirement. Responses of all survey respondents are presented in Figure 3.
  - The majority of survey respondents (65%) report that books, newspapers, and magazines are useful in obtaining information on financial aspects of retirement.
  - 51% of respondents indicate that family, relatives, and friends are useful in acquiring information about financial planning for retirement.
  - Nearly half of all survey respondents find that the employer is helpful in providing information.



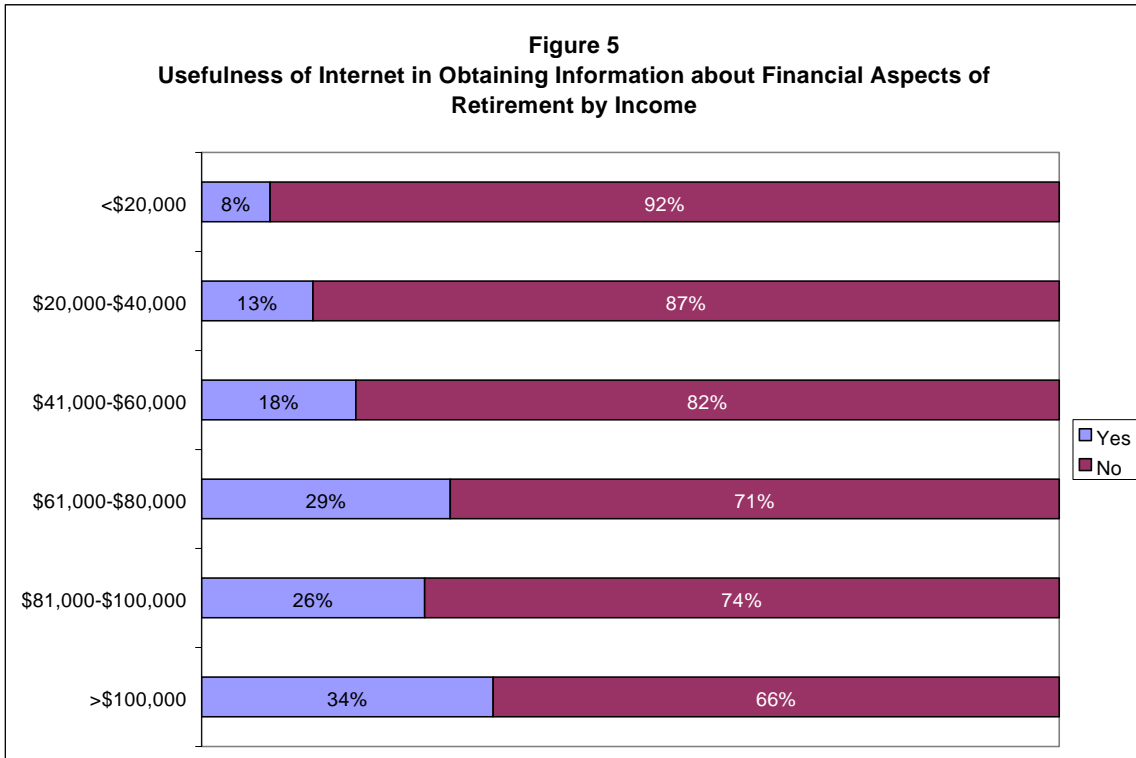
## Internet

- In general, as age increases, the percentage of respondents reporting that the Internet is useful in obtaining retirement information decreases from 25% of 40-45 year olds to 7% of 66-70 year olds (Figure 4).



- More men (24%) than women (18%) believe that the Internet has been useful in acquiring information about health and long-term care.
- More than in any other occupational category, respondents working in the white collar industry (27%) report that the Internet is useful in obtaining information.

- The percentage of respondents who find the Internet useful increases with income, from 8% of respondents earning less than \$20,000 to 34% of respondents earning more than \$100,000 (Figure 5).

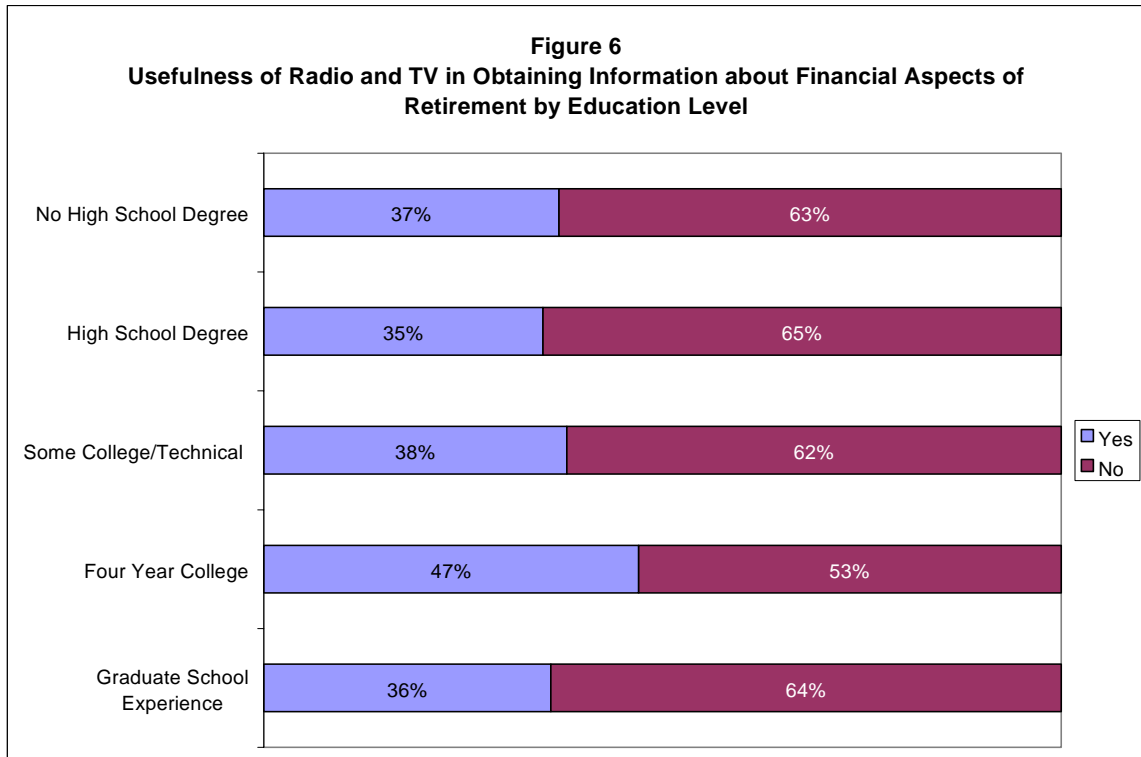


- Among the 118 survey respondents who report that they have problems obtaining information about retirement, useful sources are books, newspapers, and magazines (60%) and family, friends, and relatives (53%).



## Radio and TV

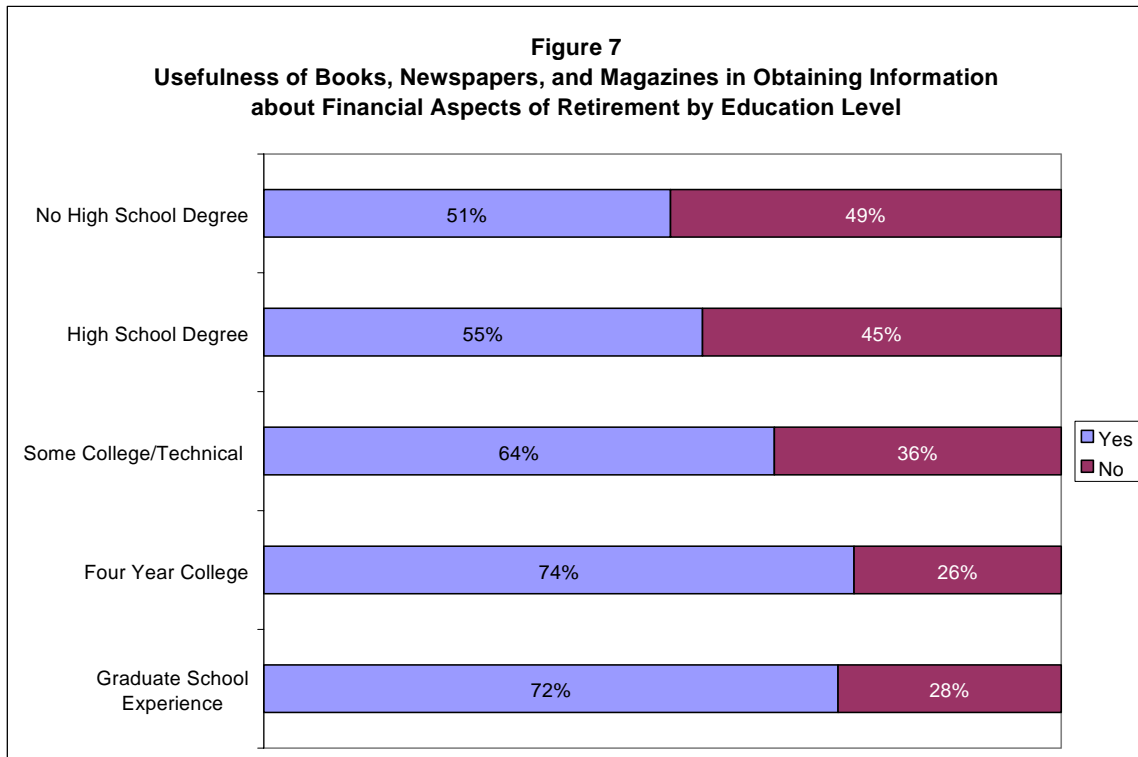
- 47% of survey respondents with a four year college education report that radio and TV are helpful in obtaining information about financial planning for retirement (Figure 6).



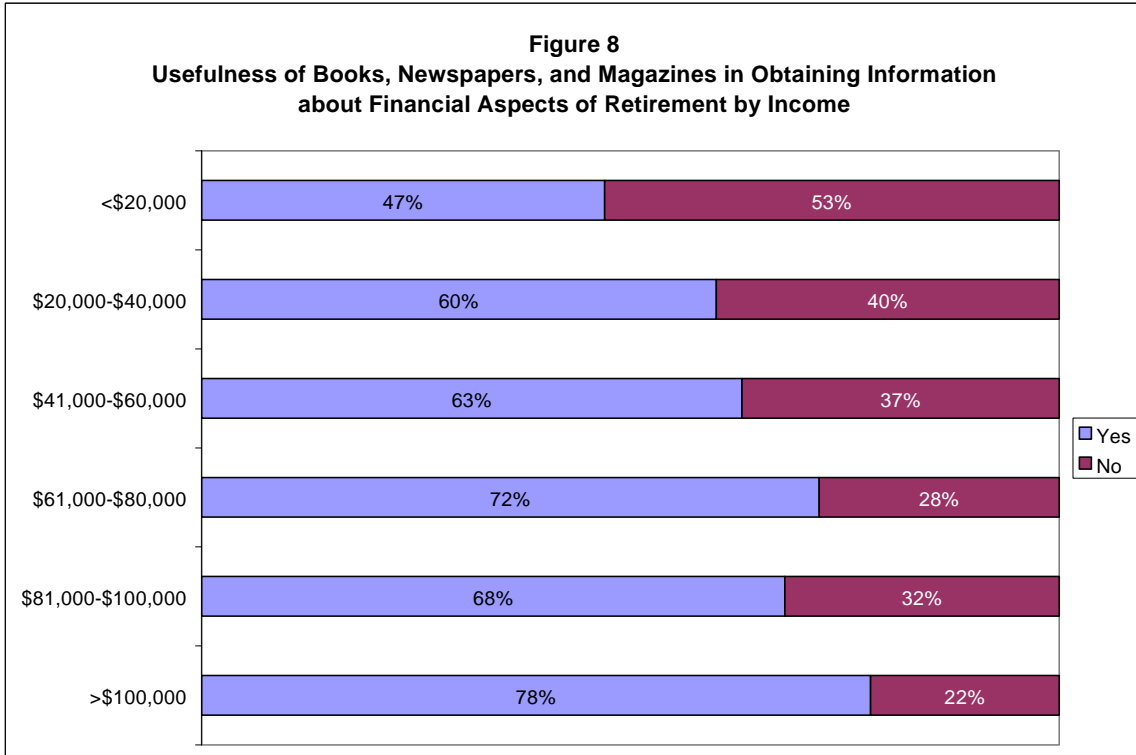
- More than from any other Maryland region, 48% of respondents from the Southern Area indicate that radio and TV are helpful in obtaining information about the financial aspects of retirement.
- 48% of Non-Hispanic African Americans, compared to 38% of Non-Hispanic Whites and 30% of Racial/Ethnic Minorities report usefulness of radio and TV.

## Books, Newspapers, and Magazines

- More respondents who are married (69%) report that books, newspapers, and magazines are useful sources of information about retirement planning than respondents who are single or living with a partner (63%) or respondents who are divorced, widowed, or separated (55%).
- The percentage of respondents who find books, newspapers, and magazines useful in obtaining information about financial planning for retirement increases with education, from 51% of respondents with less than a high school education to 74% of respondents with a four year college education (Figure 7).



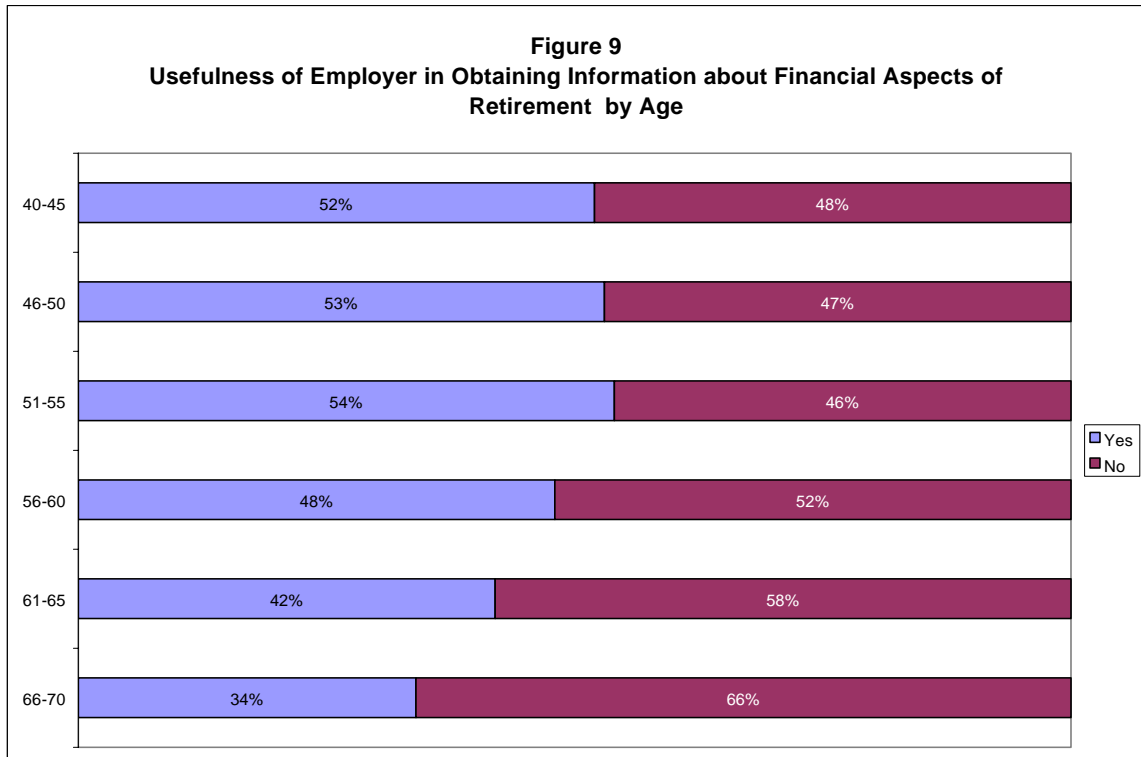
- By income, many respondents report the usefulness of books, newspapers, and magazines in acquiring information about financial planning for retirement, ranging from 47% of respondents earning less than \$20,000 to 78% of respondents earning more than \$100,000 (Figure 8).



- Fewer Racial/Ethnic Minorities (54%) indicate that books, newspapers, and magazines are helpful in finding information about retirement issues compared to Non-Hispanic Whites (67%) and Non-Hispanic African Americans (65%).

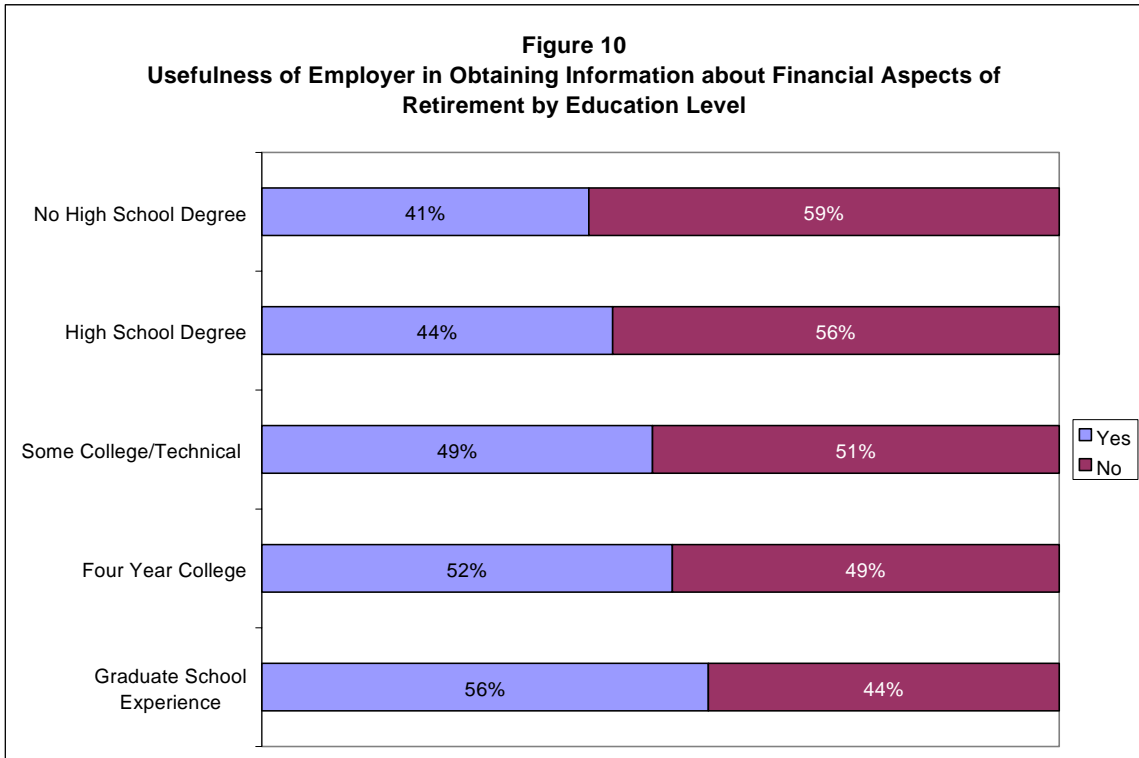
## Employer

- In general, younger age groups find the employer more useful than older age groups in financial planning (Figure 9).



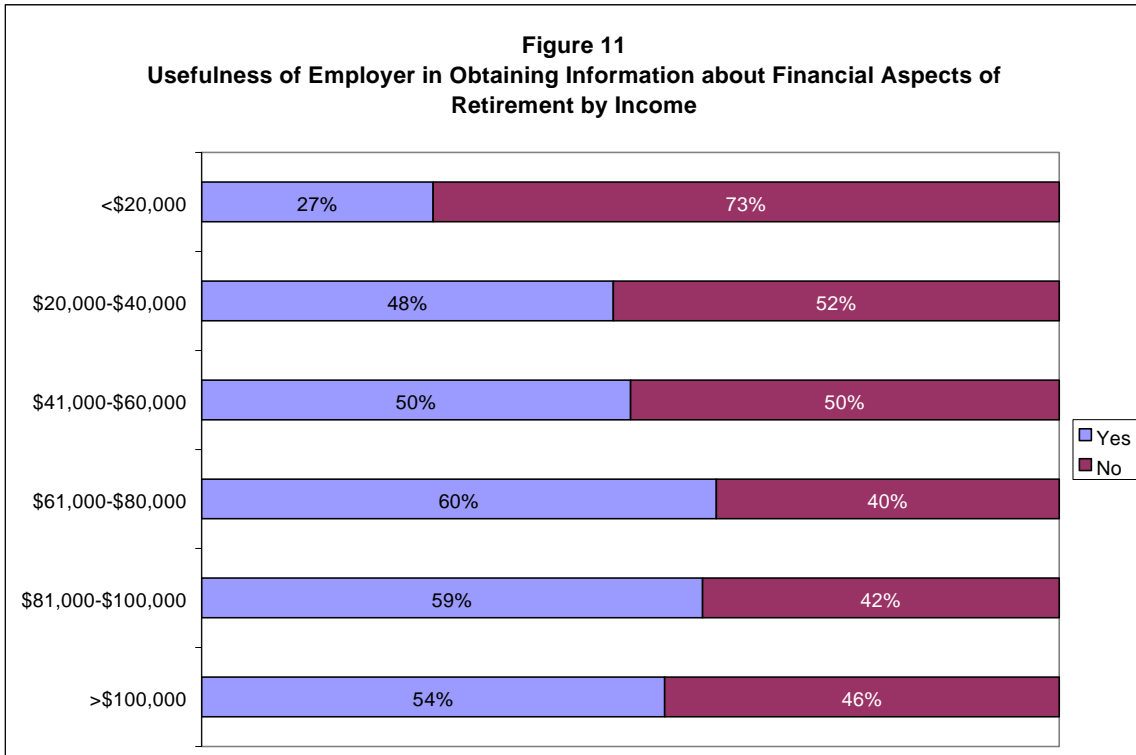
- 53% of men and 47% of women report that the employer is helpful in obtaining information related to financial planning for retirement years.
- A higher percentage of respondents who are single or living with a partner (55%) believe that an employer is a useful source of information compared to 52% of married respondents and 40% of respondents who are divorced, widowed, or separated.

- The percentage of respondents who find an employer a useful source of information about financial aspects of retirement increases with higher levels of education (Figure 10).



- More than in any other occupational category, respondents employed by the white collar industry (54%) report that an employer is useful in obtaining financial planning information.

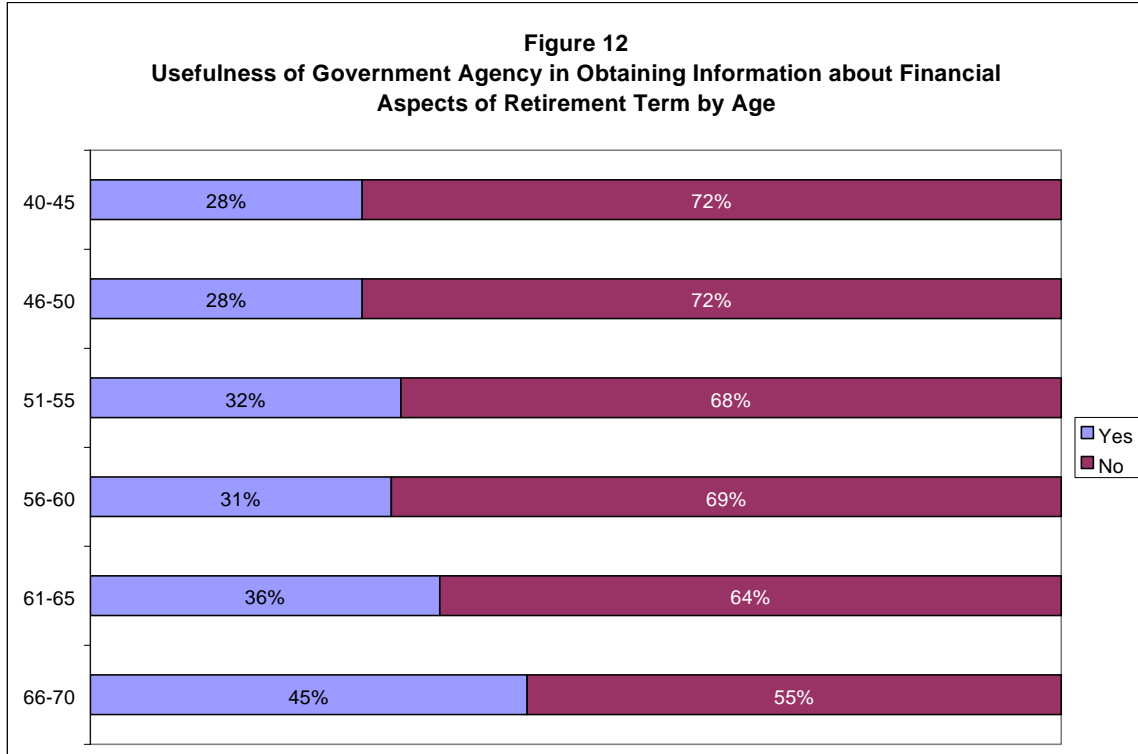
- 27% of respondents earning less than \$20,000 indicate that an employer is helpful in acquiring financial planning information, compared to 60% of respondents earning between \$61,000 and \$80,000 (Figure 11).



- 59% of Non-Hispanic African Americans think an employer is useful, compared to 48% of Non-Hispanic Whites and 45% of Racial/Ethnic Minorities.

Government Agency

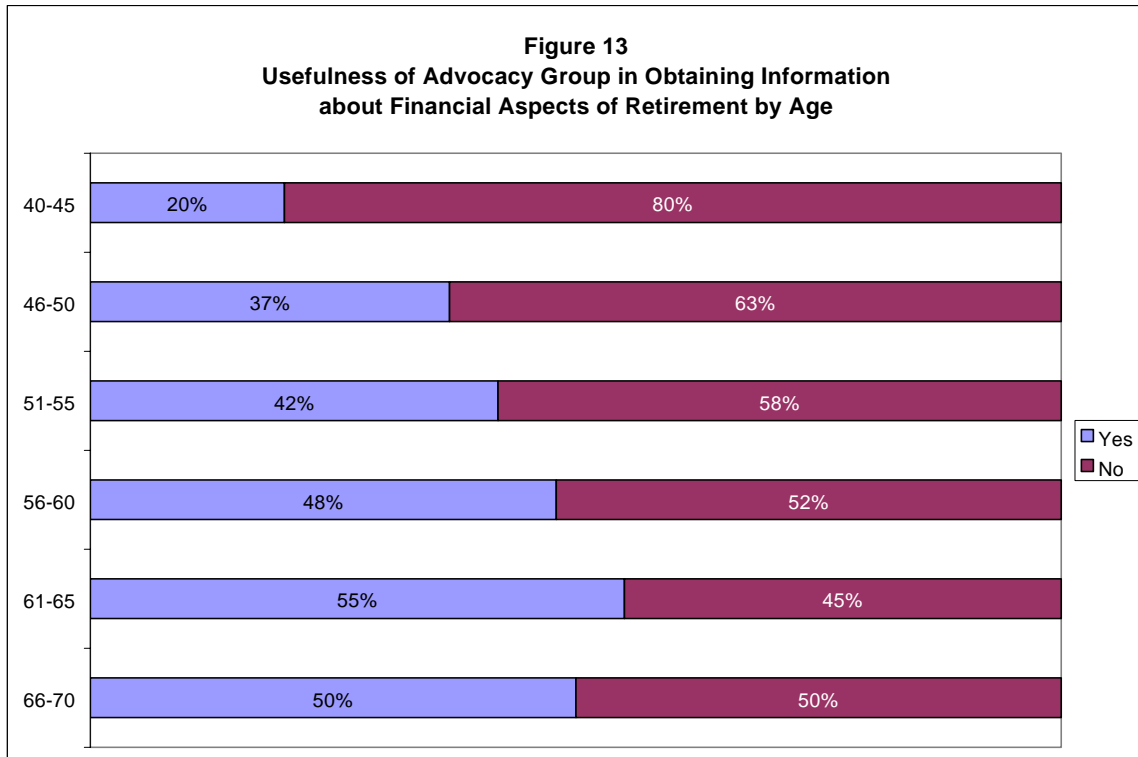
- The percentage of respondents who find a government agency useful in obtaining information about retirement planning increases with age (Figure 12).



- 43% of Non-Hispanic African Americans indicate that a government agency is a useful source of information, compared to 31% of Racial/Ethnic Minorities and 29% of Non-Hispanic Whites.

## Advocacy Groups

- As age increases, the percentage of survey respondents who report that an advocacy group such as AARP is useful in obtaining information on retirement financial planning increases (Figure 13).

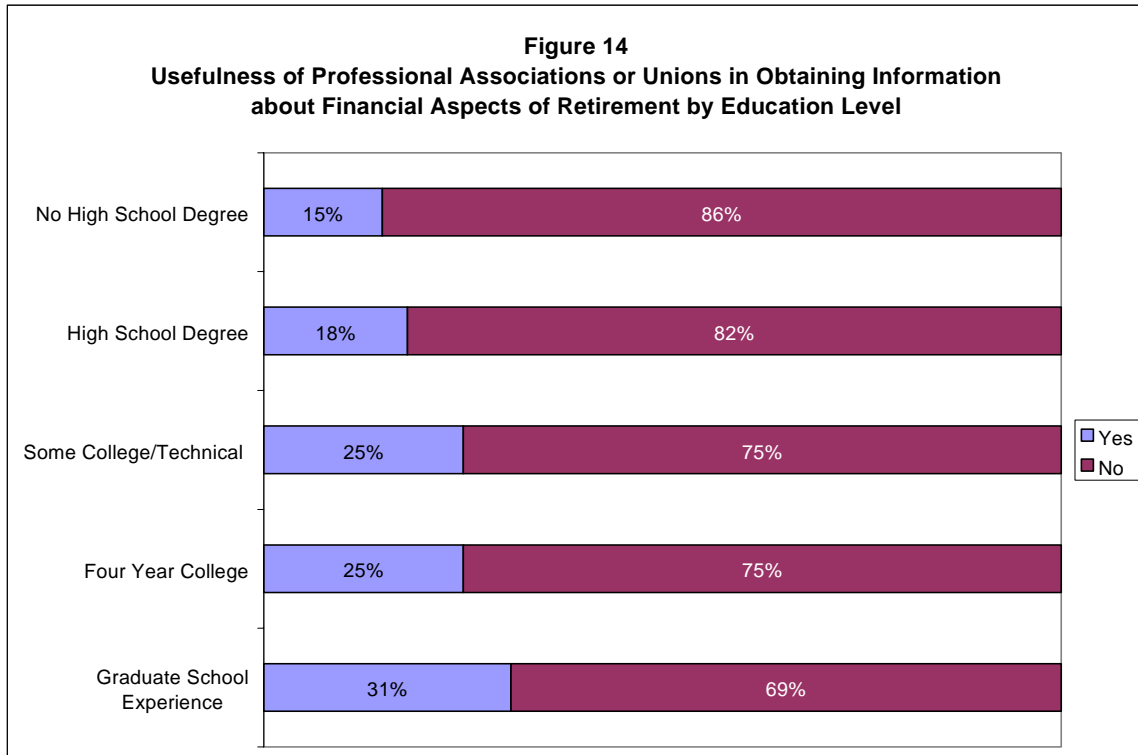


- 41% of married respondents find advocacy groups useful in obtaining financial planning information, compared to 34% of respondents who are divorced, widowed, or separated and 27% of respondents who are single or living with a partner.
- More respondents working in the white collar industry (41%) report that advocacy groups are useful sources of information than respondents with blue collar jobs (36%).
- Fewer Racial/Ethnic Minorities (31%) report that an advocacy group such as AARP is a helpful source of financial planning information compared to Non-Hispanic African Americans (39%) or Non-Hispanic Whites (39%).



### Professional Association or Union

- Fewer respondents who are divorced, widowed, or separated (19%) find professional associations or unions useful than respondents who are single/living with a partner (22%) or married (26%).
- The percentage of respondents who find professional associations or unions helpful increases with higher levels of education (Figure 14).



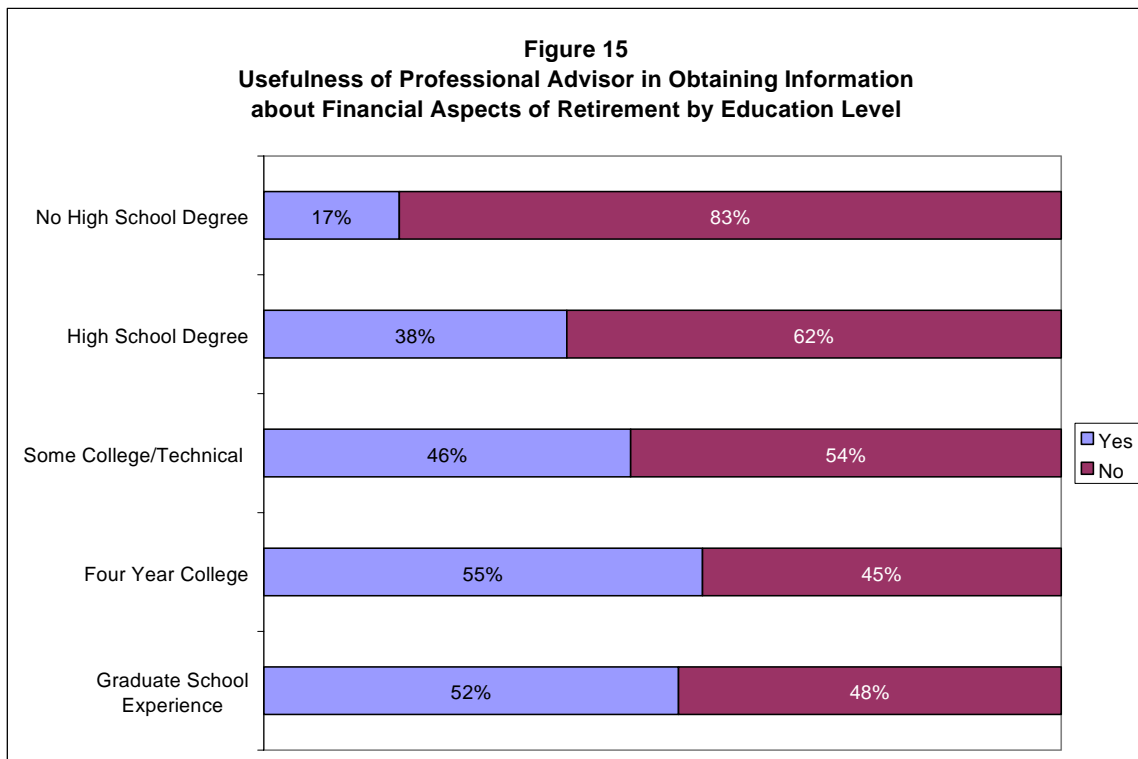
- More Non-Hispanic African Americans (32%) than Non-Hispanic Whites (23%) or Racial/Ethnic Minorities (21%) report usefulness of professional associations and/or unions.

### Family, Relatives, and Friends

- More women (54%) than men (48%) find family, relatives, and friends a useful source of information for retirement planning.
- 53% of respondents who are married or single/living with a partner find family, relatives, and friends helpful in acquiring financial planning information.

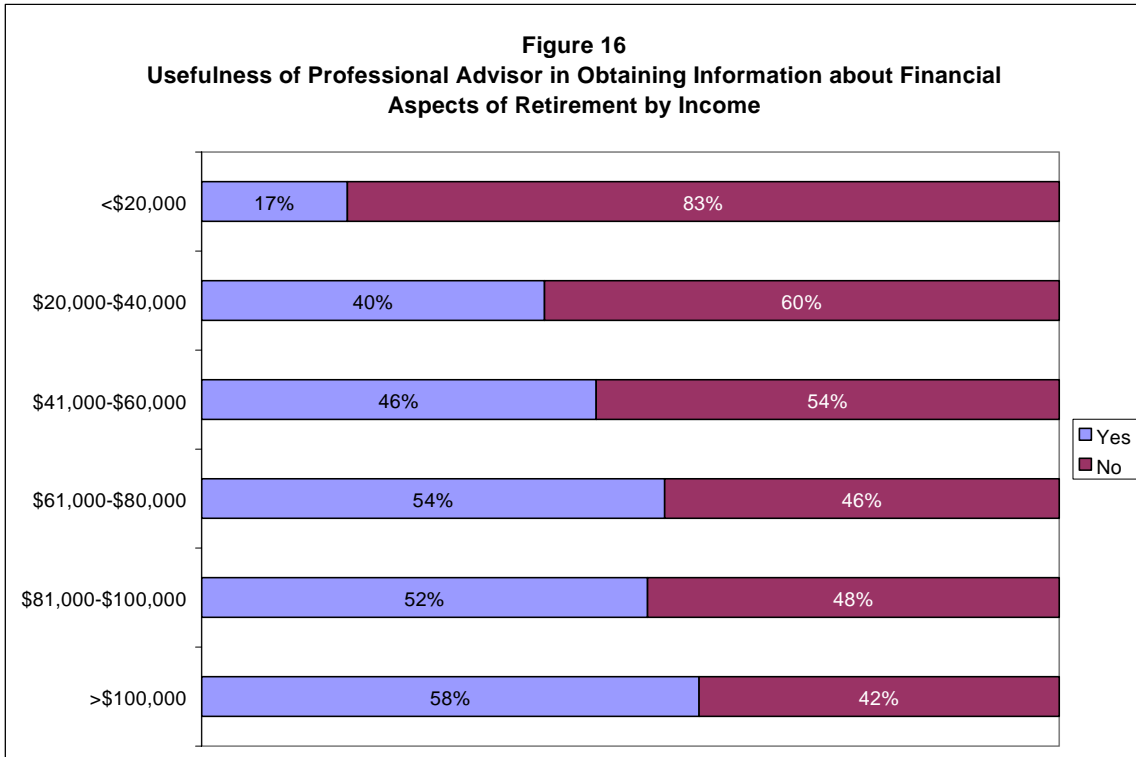
## Professional Advisor

- 49% of married respondents, compared to 45% of respondents who are single or living with a partner and 37% of respondents who are divorced, widowed, or separated, find that a professional advisor such as a financial planner, accountant, or attorney is a helpful source of information regarding financial planning for retirement.
- In general, the percentage of respondents who find a professional advisor a useful source of information increases with education, from 17% of those with less than a high school education to 52% of those with graduate school experience (Figure 15).



- 52% of white collar workers find that a professional advisor is useful in obtaining information about financial planning, compared to 33% of blue collar workers.

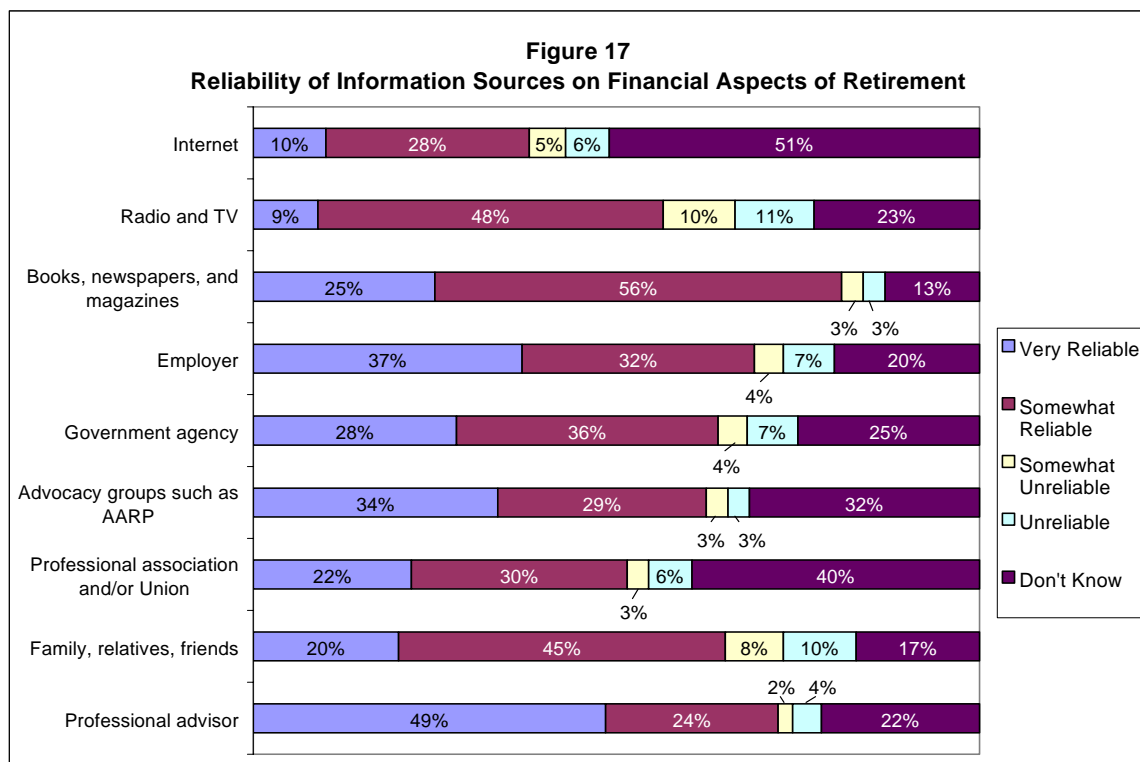
- As Figure 16 shows, the percentage of respondents who find a professional advisor useful increases with income, from 17% of respondents earning less than \$20,000 to 58% of respondents earning more than \$100,000.



- 48% of Non-Hispanic Whites report that a professional advisor is useful, compared to 39% of Non-Hispanic African Americans and 40% of other Racial/Ethnic Minorities.

### Reliability of Information Sources on Financial Aspects of Retirement

- Respondents were asked to rate each of the information sources on how reliable they are for obtaining accurate and adequate information on financial aspects of retirement. Refer to Figure 17.
  - 49% of respondents report that a professional advisor such as a financial planner, accountant, or an attorney is a “very reliable” source of information.
  - Books, newspapers, and magazines are rated “very reliable” or “somewhat reliable” by 81% of survey respondents.
  - The employer is considered “very reliable” or “somewhat reliable” by 69% of survey respondents.

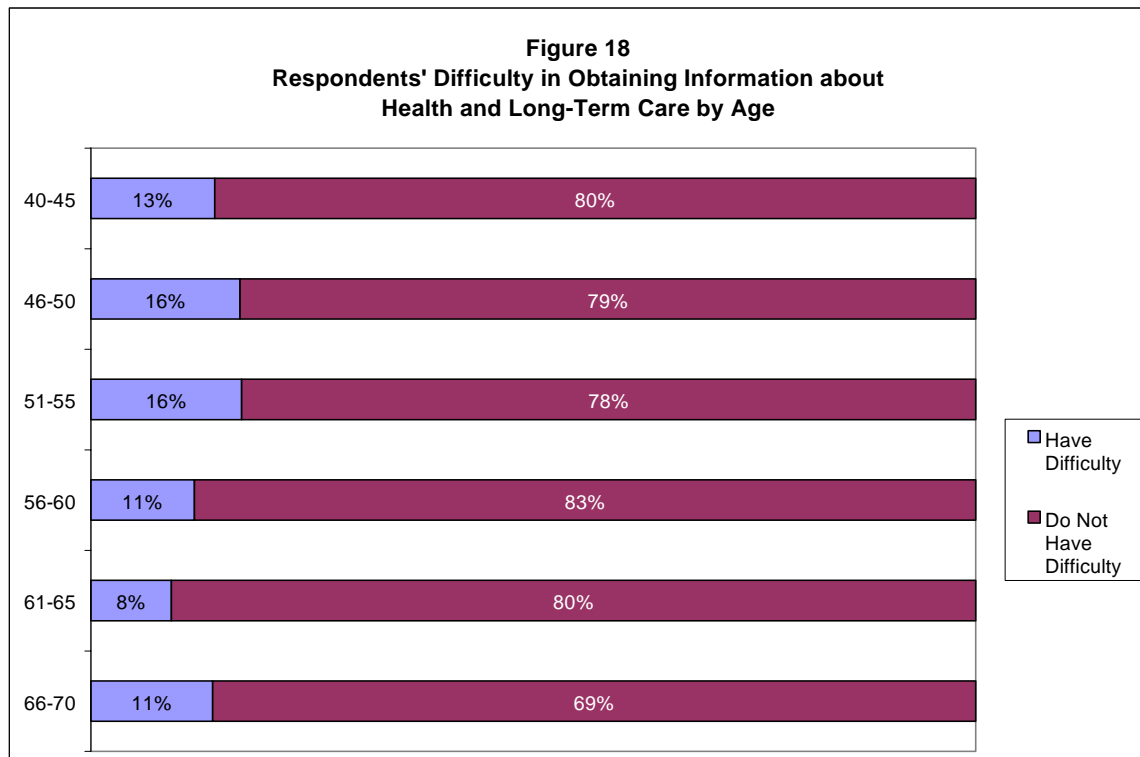


- The following sources of information are considered helpful for acquiring information about financial planning for retirement by the majority of respondents who have already asked an agency about monthly income after retirement (844):
  - Books, newspapers, and magazines (71%)
  - Family, relatives, and friends (53%)
  - Employer (52%)

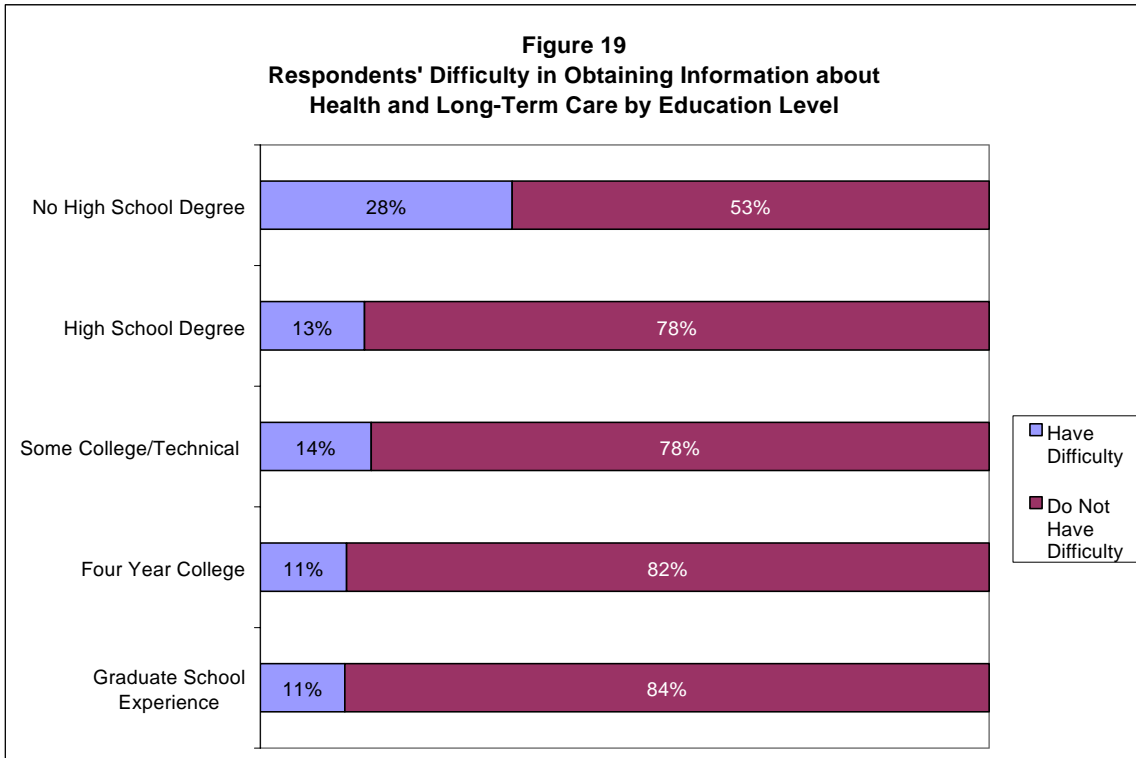
- Respondents who have already consulted a financial advisor consider the following sources to be useful: professional advisors (63%); books, newspapers, and magazines (71%); family, relatives, and friends (54%); and the employer (56%).
- Of the 1,134 respondents who have already invested in an IRA or other personal pension plan, the majority indicates the following useful in finding information about financial aspects of retirement: professional advisor (52%); family, relatives, and friends (53%); employer (54%); and books, newspapers, and magazines (70%).
- The majority of respondents who have already inquired about Medicare coverage of long-term care find family, relatives, friends (53%); advocacy groups (50%); and books, newspapers, and magazines (70%) useful in obtaining information about financial planning.

### Difficulty in Obtaining Information about Health and Long-Term Care

- Among all survey respondents, 1,188 (79%) do not have difficulty in obtaining information about meeting health care and long-term care needs; 197 (13%) do experience some problems.
  - As shown in Figure 18, the majority of respondents do not have problems obtaining this type of information, ranging from 69 to 80%.



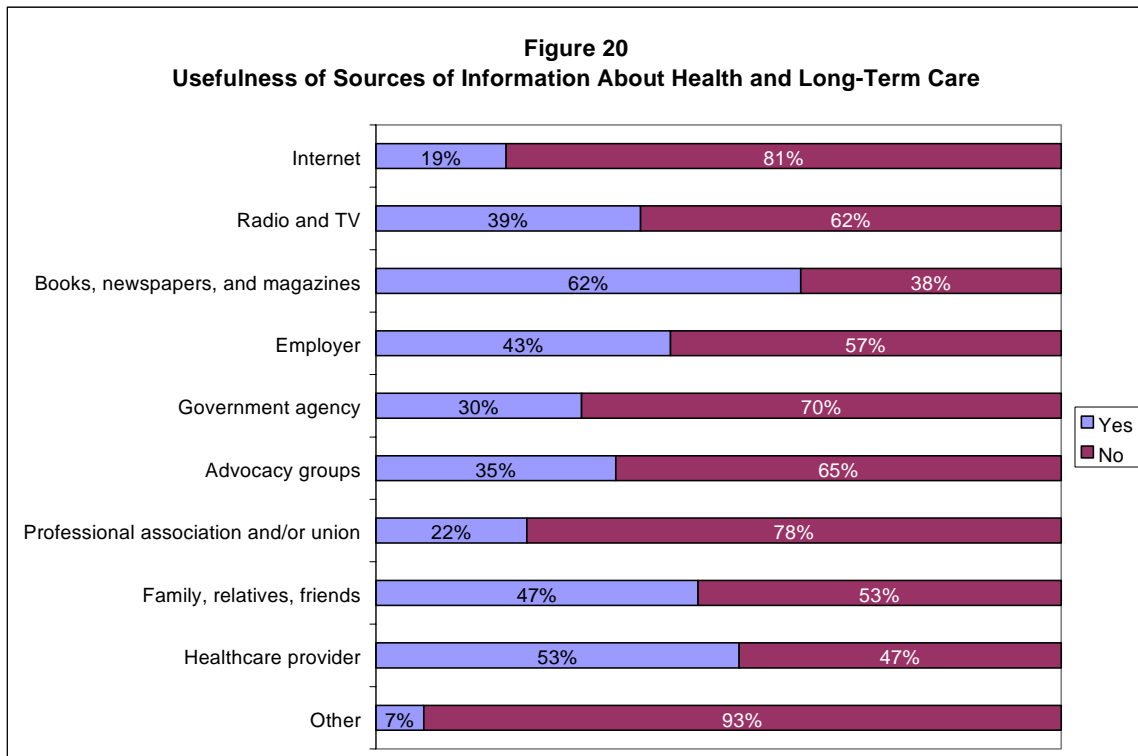
- The percentage of respondents who do not have problems finding health and long-term care information increases with higher levels of education (Figure 19).



- 82% of respondents working in the white collar industry report no difficulty in acquiring health and long-term care information, compared to 71% of blue collar employees.
- The majority of respondents, regardless of income, do not have problems obtaining this type of information, ranging from 58% of respondents earning less than \$20,000 to 84% of respondents earning between \$61,000-\$80,000.

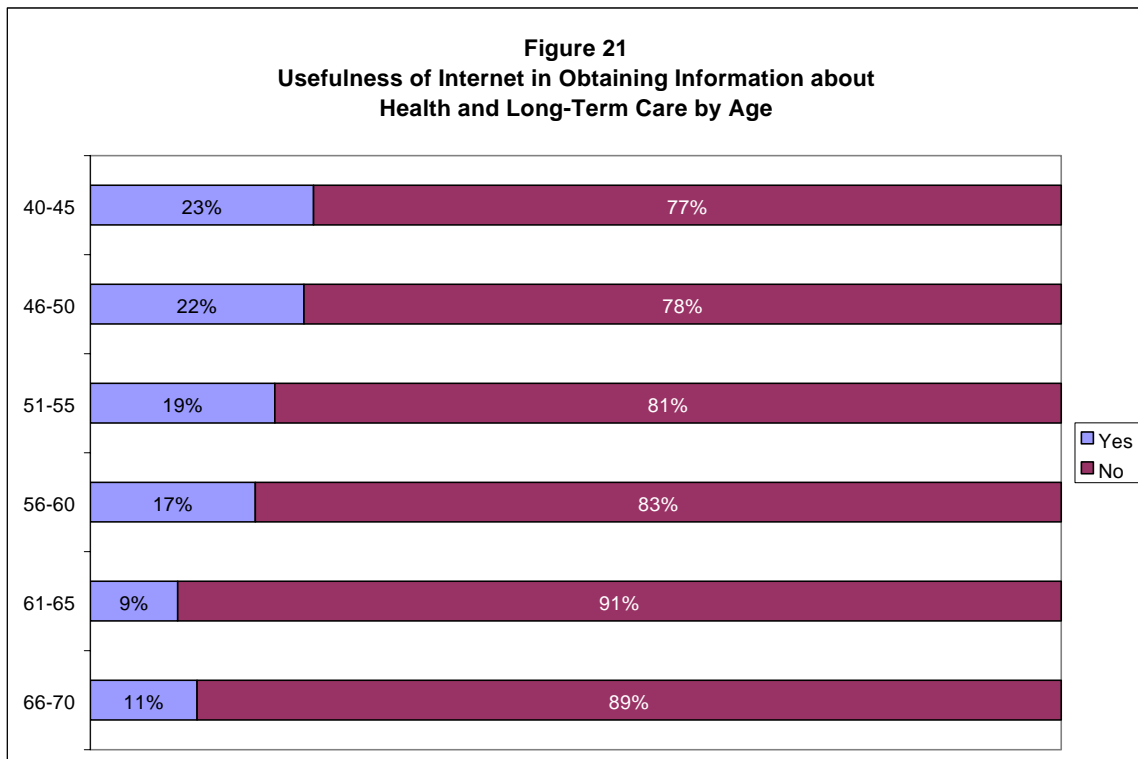
## Sources of Information about Health and Long-Term Care

- Respondents were asked how useful various types of information were in obtaining information about health and long-term care. Responses are presented in Figure 20.
  - The majority of respondents (62%) find books, newspapers, and magazines useful in obtaining information about health and long-term care.
  - 53% of survey respondents report that the healthcare provider is a helpful source of information.
  - 47% of survey respondents indicate that family, relatives, and friends are useful information sources.



## Internet

- Regardless of demographics, the majority of respondents do not find the Internet a helpful source of information about health and long-term care.
- Also, the percentage of respondents who feel that the Internet is useful decreases with age. Twenty-three percent of 40-45 year olds report that the Internet is a useful source of information, compared to 9% of 61-65 year olds (Figure 21).



- More respondents employed in white collar jobs (24%) report that the Internet provides useful information about health and long-term care than respondents in other types of jobs.
- More respondents from the National Capital Area (23%) find the Internet useful than respondents from other Maryland regions.

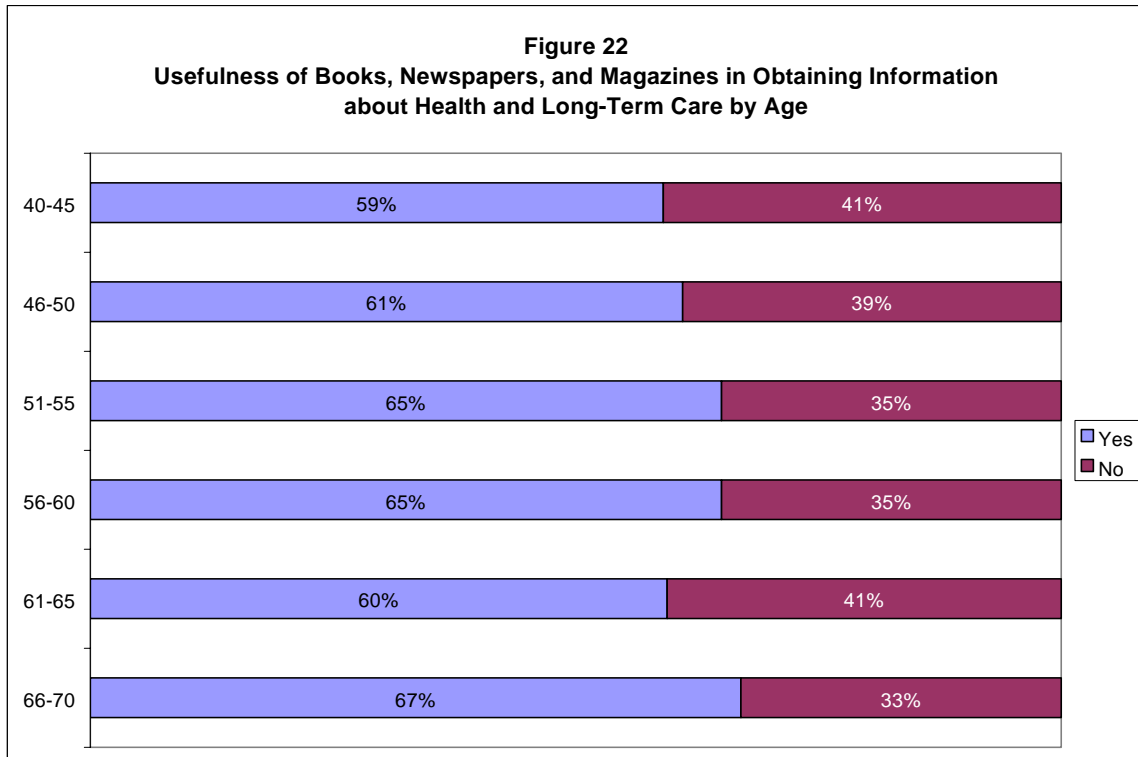
## Radio and TV

- 55% of respondents employed by the military report that radio and TV are useful sources of information regarding health and long-term care.
- More than from any other Maryland region, 44% of respondents from the Northwest Area report that radio and TV are helpful sources of information.
- More Non-Hispanic African Americans (50%) find radio and TV useful than Non-Hispanic Whites (37%) and Racial/Ethnic Minorities (36%).



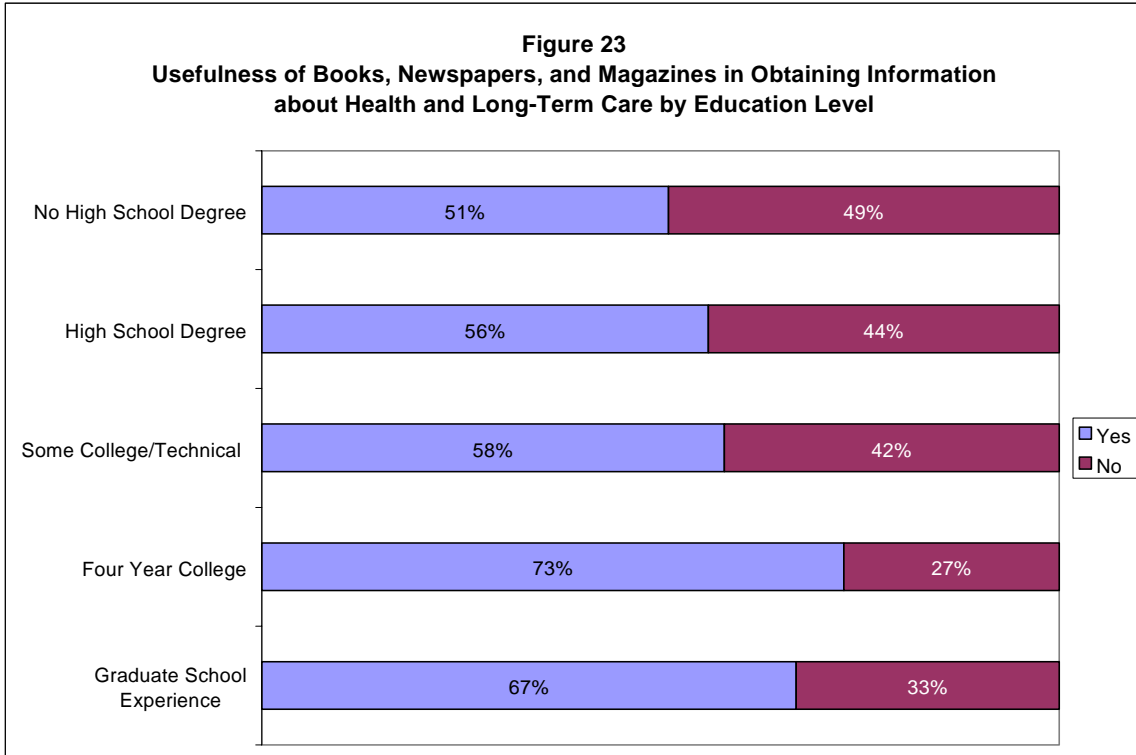
## Books, Newspapers, and Magazines

- In general, the percentage of respondents who report that books, newspapers, and magazines are useful in finding information about health and long-term care increases with age (Figure 22).

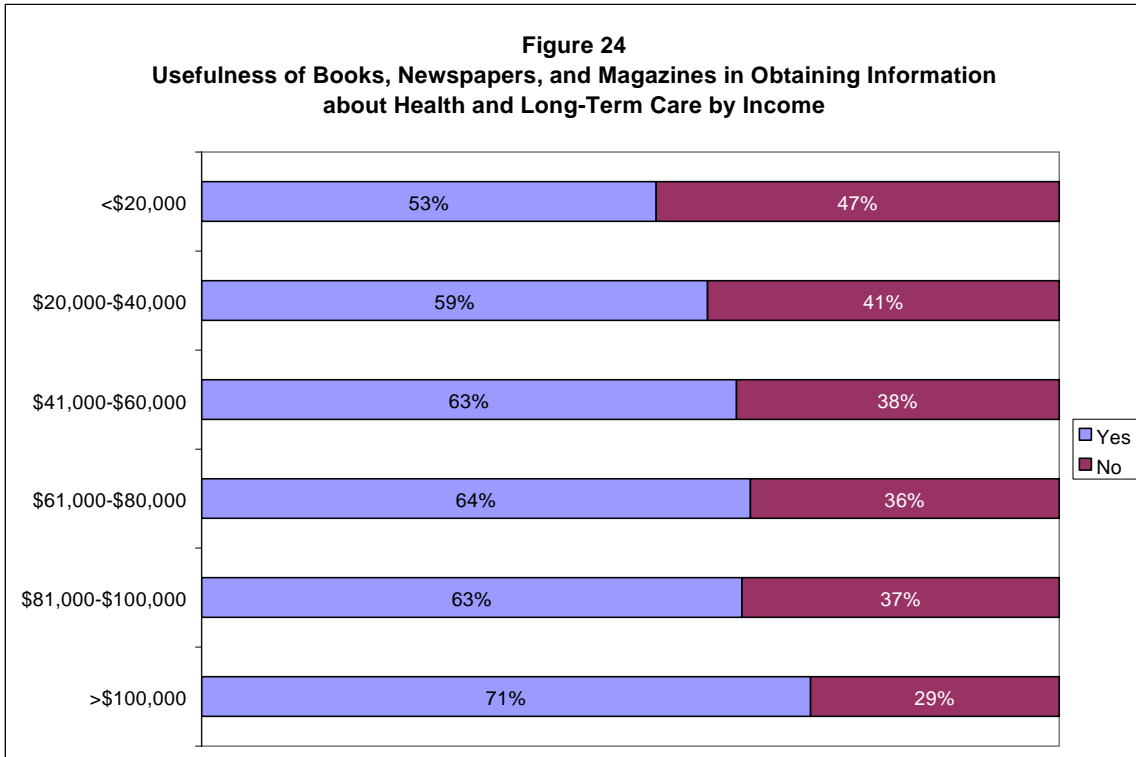


- 65% of married respondents find books, newspapers, and magazines useful, compared to 57% of respondents who are divorced, widowed, or separated and 57% of respondents who are single or living with a partner.

- The percentage of respondents who report that books, newspapers, and magazines are useful sources of health and long-term care information increases with higher levels of education, from 51% of respondents with less than a high school education to 67% of respondents with graduate school experience (Figure 23).



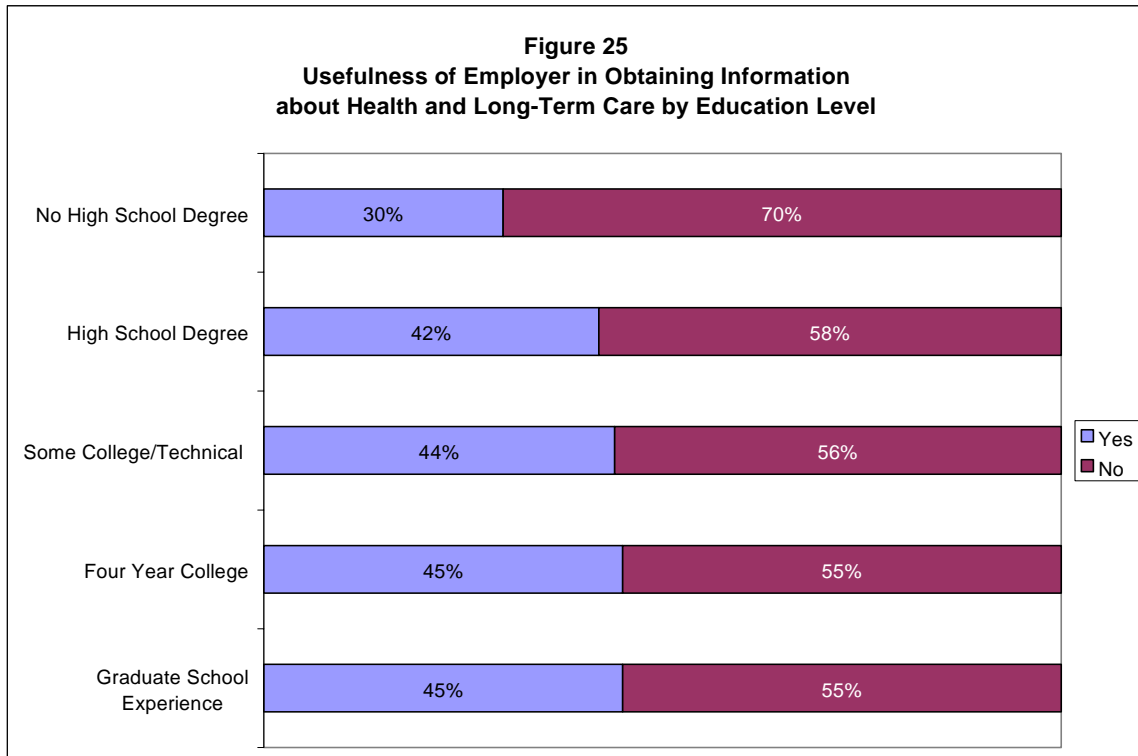
- As income increases, the percentage of respondents who report that books, newspapers, and magazines are useful increases from 53% of respondents earning less than \$20,000 to 71% of respondents earning more than \$100,000 (Figure 24).



- Fewer Racial/Ethnic Minorities (52%) indicate that books, newspapers, and magazines are useful than Non-Hispanic Whites (63%) or Non-Hispanic African Americans (65%).

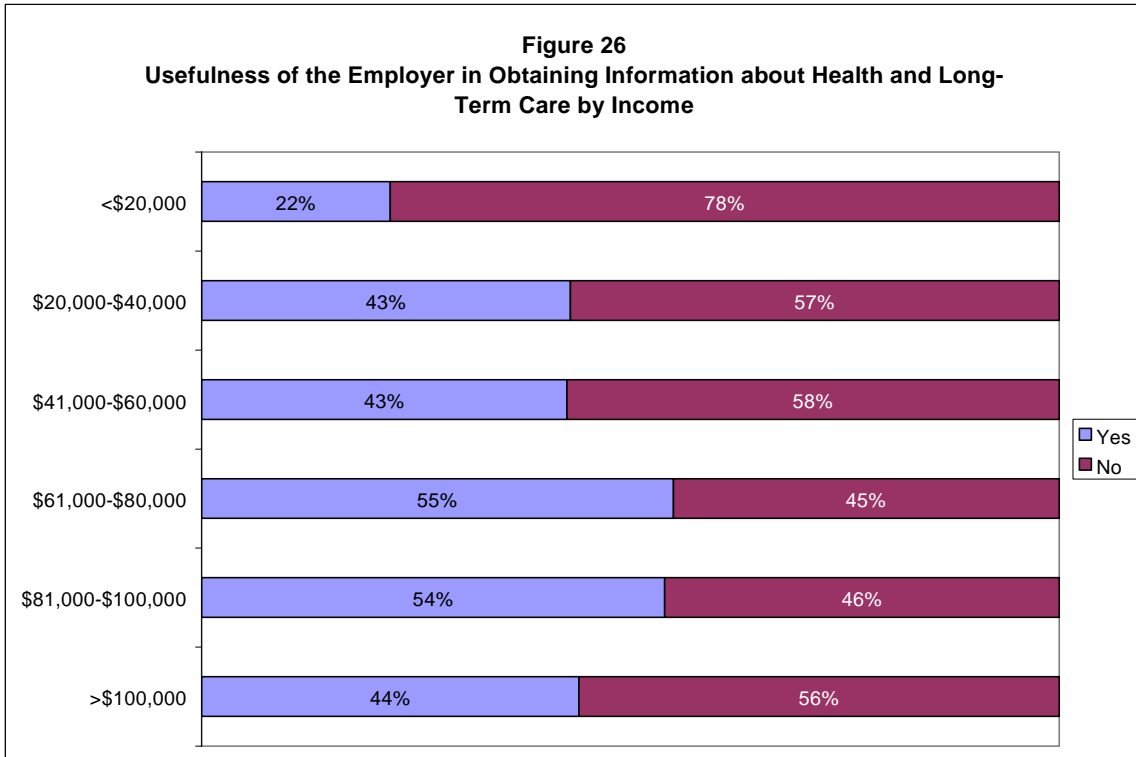
## Employer

- 63% of divorced, widowed, or separated respondents believe that the employer is a helpful source of information, compared to 57% of respondents who are single or living with a partner and 55% of married respondents.
- 30% of respondents with less than a high school degree compared to 45% of respondents with graduate school experience report that the employer is a useful source of information (Figure 25).



- More men (47%) than women (41%) find the employer a helpful source of health care and long-term care information.

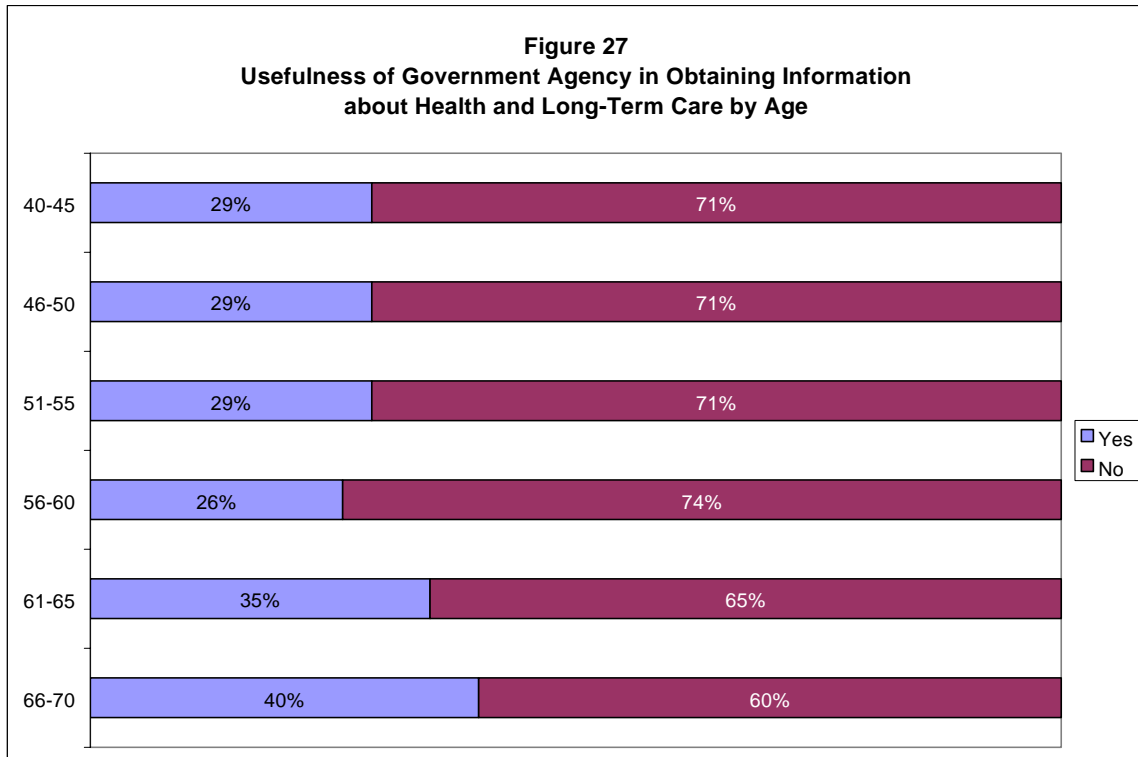
- 55% of respondents earning between \$61,000 and \$80,000 find the employer a helpful source of information for health and long-term care issues, compared to 22% of respondents earning less than \$20,000 (Figure 26).



- 48% of Non-Hispanic African Americans find that the employer is useful, compared to 43% of Non-Hispanic Whites and 39% of Racial/Ethnic Minorities.

## Government Agency

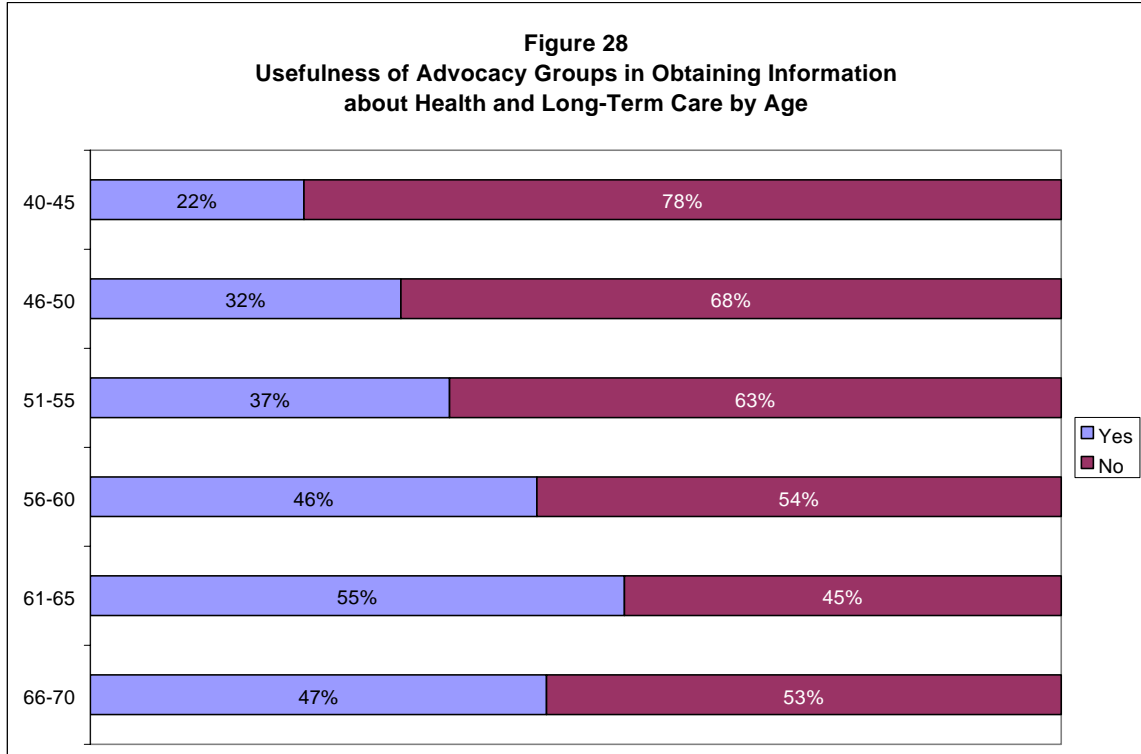
- 41% of respondents age 66-70 years indicate that a government agency is useful in acquiring information about health and long-term care, compared to 29% of 40-45 year olds (Figure 27).



- More than in other Maryland regions, 34% of respondents in the National Capital Area and Southern Area of Maryland report that a government agency has proven useful to them.
- 41% of Non-Hispanic African Americans find government agencies useful in acquiring health and long-term care information, compared to 31% of Racial/Ethnic Minorities and 29% of Non-Hispanic Whites.

## Advocacy Groups

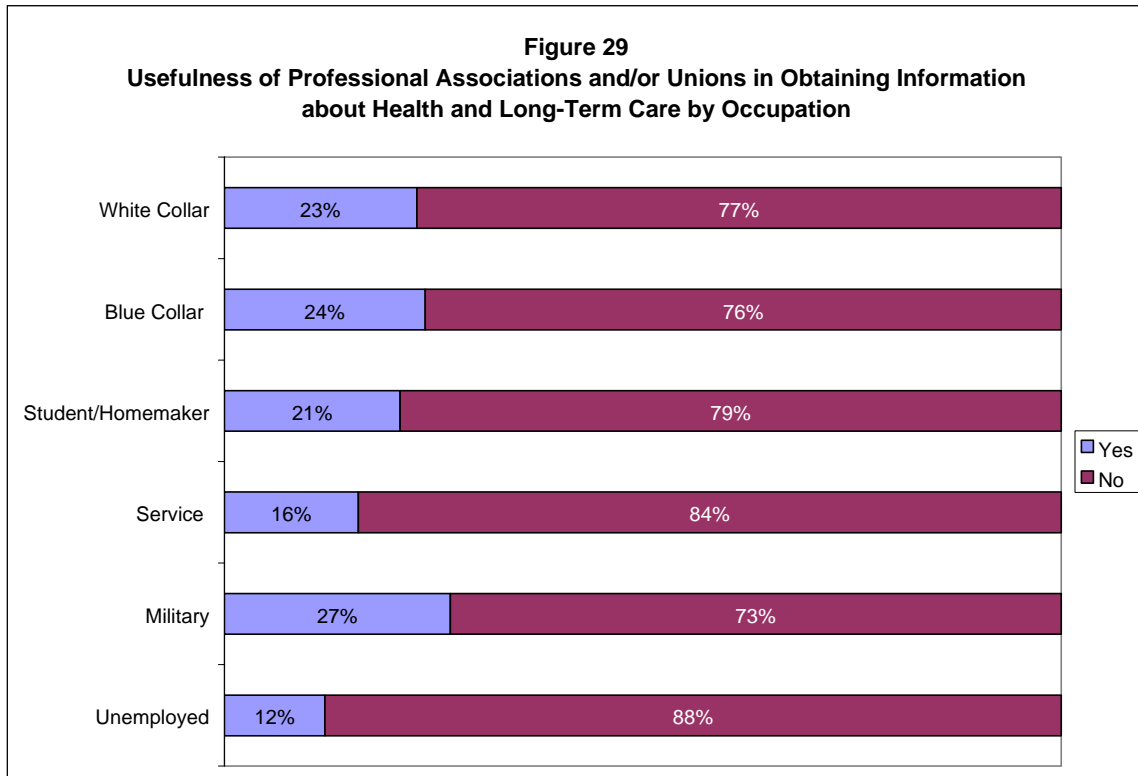
- The percentage of respondents who indicate that advocacy groups such as AARP are useful in finding health care and long-term care information increases with age (Figure 28).



- 41% of respondents from the Northwest Area and Eastern Shore Area of Maryland indicate that an advocacy group such as AARP has been useful in obtaining information about health and long-term care.
- A smaller percentage of Racial/Ethnic Minorities (26%) find advocacy groups useful than Non-Hispanic African Americans (39%) or Non-Hispanic Whites (36%).

### Professional Association or Union

- Regardless of occupation, more than 75% of respondents do not find professional associations or unions useful in obtaining information about health and long-term care (Figure 29).



- More than from any other region in Maryland, respondents from the Southern Area (32%) report that a professional association or union has been useful in providing health and long-term care information.

### Family, Relatives, and Friends

- More women (51%) than men (42%) find family, relatives, and friends useful in finding information about health and long-term care.
- 49% of married respondents find family, relatives, and friends a helpful source of information, compared to 45% of respondents who are divorced, widowed, or separated and 40% of respondents who are single or living with a partner.

### Healthcare Provider

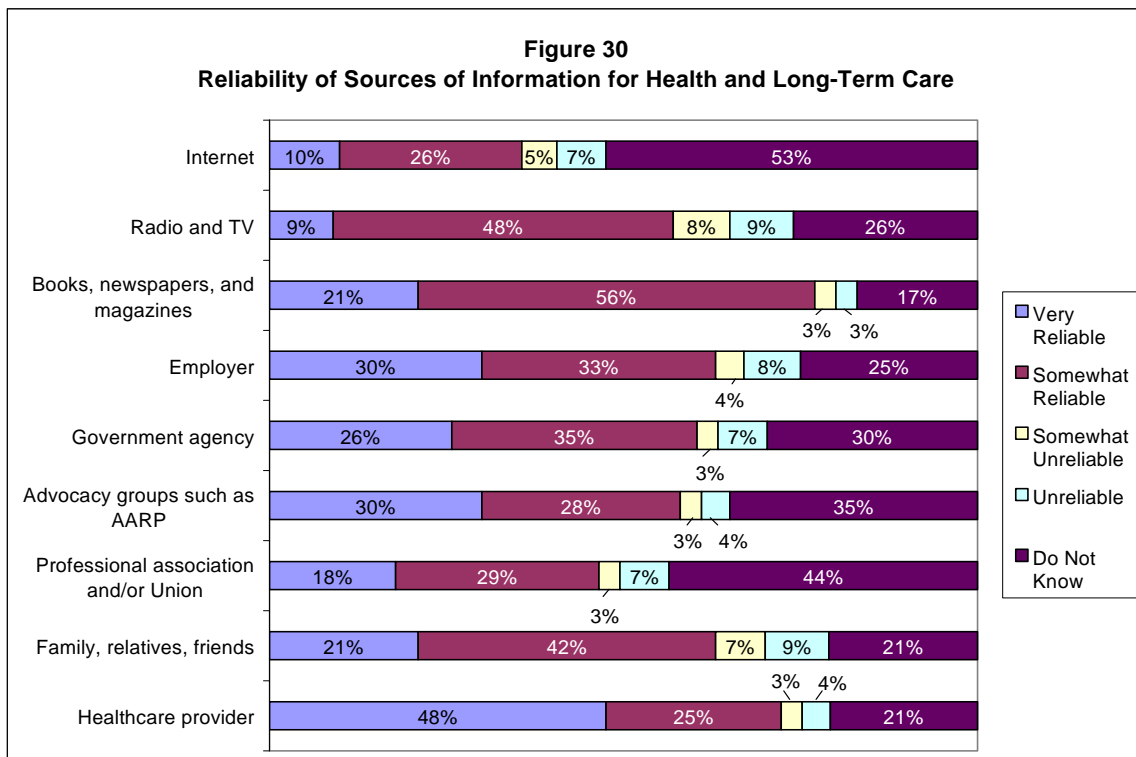
- More women (55%) than mean (50%) believe that the healthcare provider is a useful source of information.
- 55% of married respondents find the healthcare provider to be a helpful source of health and long-term care information, compared to 51% of divorced, widowed, or separated respondents and 43% of respondents who are single or living with a partner.



- Regardless of where survey respondents live, more than 50% find that the healthcare provider is a helpful source of information.
- Among the 197 respondents who have problems obtaining health and long-term care information, the following sources of information are considered useful: books, newspapers, and magazines (58%); family, relatives, and friends (55%); and healthcare providers (52%).

### Reliability of Information Sources

- In addition to identifying useful sources of health and long-term care information, respondents were asked to rate how reliable each of the information sources were in acquiring accurate and complete information on health and long-term care issues (Figure 30).
  - 73% report that the healthcare provider is a “very reliable” or “somewhat reliable” source of information.
  - Books, newspapers, and magazines are considered “very reliable” (21%) or “somewhat reliable” (56%) by many respondents.
  - 30% of respondents believe that the employer is “very reliable” and 33% find that an employer is “somewhat reliable” in providing information about health and long-term care.
  - 53% of respondents do not know how reliable Internet information is.



- Useful sources of health and long-term care information identified by respondents who are aware of long-term care insurance (1,075) are books, newspapers, and magazines (66%); the healthcare provider (55%); and family, relatives, and friends (50%).
- The 197 survey respondents who are aware of long-term care insurance and have purchased a long-term care insurance policy consider the following sources of information helpful: books, newspapers, and magazines (68%); employers (62%); and healthcare providers (63%).

## Definition of Demographic Variables

### Education

No High School Degree:	No formal schooling, 1 <sup>st</sup> through 8 <sup>th</sup> grade education, some high school
High School Degree:	High school graduate or GED
Some college/Technical:	Some college, technical or trade school, 2-year degree
4-year college:	4-year degree
Graduate school:	Some graduate school experience, graduate degree

### Race

Non-Hispanic White:	Person of the White race and not of Hispanic ethnicity
Non-Hispanic African American:	Person of the African American race and not of Hispanic ethnicity
Racial/Ethnic Minorities:	Asian, American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, Hispanic, Other

### Occupation

Unemployed:	Person who is not currently employed
Military:	Military service
Service:	Service worker
Student/Homemaker:	Student or homemaker
Blue Collar:	Farmer, farm manager, farm laborer; operative, unskilled labor; skilled craftsman, foreman
White Collar:	Sales worker, clerical worker, proprietor, manager, official, professional

### Marital Category

Married:	Person who is currently married
Divorced/Widowed/Separated:	Person who is divorced, widowed, or separated from their spouse
Not married/living with partner/ never married/single:	Person who is currently not married and/or living with a partner; single and/or never been married

### Income

Income response categories were limited to fixed ranges of dollar amounts:

- Less than \$20,000
- \$20,000 to \$30,000
- \$31,000 to \$40,000
- \$41,000 to \$60,000
- \$61,000 to \$80,000
- \$81,000 to \$100,000
- More than \$100,000

Maryland Region

Northwest Area:

Garrett County, Allegany County, Washington County,  
Frederick County

Baltimore Metro Area:

Carroll County, Howard County, Anne Arundel County,  
Baltimore City, Baltimore County, Harford County

National Capital Area:

Montgomery County, Prince George's County

Southern Area:

Charles County, Calvert County, St. Mary's County

Eastern Shore Area:

Cecil County, Kent County, Queen Anne's County, Caroline  
County, Talbot County, Dorchester County, Wicomico  
County, Somerset County, Worcester County

## Appendix

## Index of Tables

Table	Title	Page
1	Characteristics of All Survey Respondents	39
2	Difficulty Obtaining Retirement Information	41
	<b>Retirement Information Sources</b>	
3A	Internet	43
3B	Radio and TV	45
3C	Books, Newspapers, and Magazines	47
3D	Employer	49
3E	Government Agency	51
3F	Advocacy Groups	53
3G	Professional Association and/or Union	55
3H	Family, Relatives, and Friends	57
3I	Professional Advisor	59
4	Difficulty Obtaining Health and Long-Term Care Information	61

Table	Title	Page
	<b>Health and Long-Term Care Information Sources</b>	
5A	Internet	63
5B	Radio and TV	65
5C	Books, Newspapers, and Magazines	67
5D	Employer	69
5E	Government Agency	71
5F	Advocacy Groups	73
5G	Professional Association and/or Union	75
5H	Family, Relatives, and Friends	77
5I	Healthcare Provider	79

## Overview of Tables

The following tables contain results of the survey response analysis by demographic characteristic. The second column of each table includes the number of the denominator used in the specific analysis by age, gender, race, education level, employment status, marital status, income, and Maryland region. The third column presents the survey question or statement and the frequency percentage for each response category by demographic characteristic. For example, on p. 41, the following information is given for men who answered “No” to the survey question: 87%. This means that 87% (or 539) of *all men surveyed* (620) had this response. Non-response of survey questions is not reflected in the tables.



Table 1  
 Characteristics of All Survey Respondents

<b>Variable</b>	<b>All Survey Respondents</b>
<b>Total</b>	1508 (100%)
<b>Age—no. (%)</b>	
40-45 yr.	378 (25.1%)
46-50 yr.	306 (20.4%)
51-55 yr.	316 (21%)
56-60 yr.	219 (14.6%)
61-65 yr.	163 (10.8%)
66-70 yr.	121 (8.1%)
Refused	5 (.03%)
<b>Gender—no. (%)</b>	
Male	620 (41.1%)
Female	888 (58.9%)
<b>Race—no. (%)</b>	
Non-Hispanic White	1172 (77.7%)
Non-Hispanic African American	207 (13.7%)
Racial/Ethnic Minorities	129 (8.6%)
<b>Education Level—no. (%)</b>	
(%) High School degree	83 (5.5%)
High School degree	353 (23.5%)
Some college/Technical	403 (26.8%)
4 year college	305 (20.3%)
Graduate school	359 (23.9%)
Refused	5 (0.3%)
<b>Employment Status—no. (%)</b>	
Unemployed	33 (2.2%)
Military	11 (0.7%)
Service	263 (17.6%)
Student/Homemaker	86 (5.7%)
Blue Collar	177 (11.8%)
White Collar	926 (61.9%)
Refused	12 (.8%)
<b>Marital Status—no. (%)</b>	
Married	1022 (68.4%)
Divorced/Widowed/Separated	323 (21.6%)
Not married/ living with partner/ never married/single	150 (10%)
Refused	13 (.9%)
<b>Income—no. (%)</b>	
<20K	118 (8.8%)
20-40K	332 (24.7%)

<b>Variable</b>	<b>All Survey Respondents</b>
41-60K	320 (23.8%)
61-80K	234 (17.4%)
81-100K	142 (10.6%)
>100K	197 (14.7%)
Refused	165 (10.9%)
<b>Maryland Region—no. (%)</b>	
Northwest Area	149 (9.9%)
Baltimore Metro Area	709 (47%)
Southern Area	82 (5.4%)
Eastern Shore Area	158 (10.5%)
National Capital Area	410 (27.2%)

Table 2  
 Difficulty Obtaining Retirement Information

Variable	All Survey Respondents	Difficulty in obtaining information about retirement.		
		No	Yes	Not Applicable
Total	1508	1282 (85%)	118 (7.8%)	108 (7.2%)
<b>Age—(%)</b>				
40-45 yr.	378	88.6%	7.7%	3.7%
46-50 yr.	306	86.3%	10.5%	3.3%
51-55 yr.	316	85%	8.2%	6.7%
56-60 yr.	219	89%	6.4%	4.6%
61-65 yr.	163	76.7%	7.4%	16%
66-70 yr.	121	74.4%	4%	21.5%
Refused	5			
<b>Gender—(%)</b>				
Male	620	87%	6%	6.9%
Female	888	83.6%	9%	7.3%
<b>Race—(%)</b>				
Non-Hispanic White	1172	86.2%	7.4%	6.4%
Non-Hispanic African American	207	80.2%	9.7%	10%
Racial/Ethnic Minorities	129	82.2%	8.5%	9.3%
<b>Education Level—(%)</b>				
(%) High School degree	83	50.6%	27.7%	21.7%
High School degree	353	84.7%	6.8%	8.5%
Some college/Technical	403	84.6%	9.2%	6.2%
4 year college	305	89.2%	4.6%	6.2%
Graduate school	359	90.3%	5.6%	4.2%
Refused	5			
<b>Employment Status—(%)</b>				
Unemployed	33	81.8%	18.2%	0%
Military	11	81.8%	0%	18.2%
Service	263	84.4%	8.4%	7.2%
Student/Homemaker	86	65%	5.8%	29%
Blue Collar	177	78.5%	11.3%	10.2%
White Collar	926	88.4%	7%	4.5%
Refused	12			
<b>Marital Status—(%)</b>				
Married	1022	86%	7.3%	6.6%
Divorced/Widowed/Separated	323	81.7%	8.4%	9.9%
Not married/ living with partner/ Never married/single	150	83.3%	10.7%	6%
Refused	13			

Variable	All Survey Respondents	Difficulty in obtaining information about retirement.		
		No	Yes	Not Applicable
<b>Income—(%)</b>				
<20K	118	66%	15.3%	18.6%
20-40K	332	80.4%	8%	11.5%
41-60K	320	87.2%	7.8%	5%
61-80K	234	90.6%	6.4%	3%
81-100K	142	89.4%	7.8%	2.8%
>100K	197	91.9%	5%	3%
Refused	165			
<b>Maryland Region—(%)</b>				
Northwest Area	149	83.2%	10.7%	6%
Baltimore Metro Area	709	84.3%	7.6%	8%
Southern Area	82	86.6%	3.7%	9.8%
Eastern Shore Area	158	86%	5%	8.9%
National Capital Area	410	86%	9%	4.9%

Table 3A  
Retirement Information Sources: Internet

Variable	All Survey Respondents	Usefulness of Internet in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	1196 (79.3%)	312 (20.7%)
<b>Age—(%)</b>			
40-45 yr.	378	75%	24.9%
46-50 yr.	306	70.9%	29%
51-55 yr.	316	80.4%	19.6%
56-60 yr.	219	82.2%	17.8%
61-65 yr.	163	89%	11%
66-70 yr.	121	92.6%	7.4%
Refused	5		
<b>Gender—(%)</b>			
Male	620	75.8%	24.2%
Female	888	81.8%	18.2%
<b>Race—(%)</b>			
Non-Hispanic White	1172	80%	19.9%
Non-Hispanic African American	207	77.8%	22.2%
Racial/Ethnic Minorities	129	74.4%	25.6%
<b>Education Level—(%)</b>			
(%) High School degree	83	94%	6%
High School degree	353	88.4%	11.6%
Some college/Technical	403	81.6%	18.4%
4 year college	305	70.5%	29.5%
Graduate school	359	71.6%	28.4%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	84.9%	15.2%
Military	11	81.8%	18.2%
Service	263	90.9%	8%
Student/Homemaker	86	91.9%	8%
Blue Collar	177	85.3%	14.7%
White Collar	926	73.2%	26.8%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	77.4%	22.6%
Divorced/Widowed/ Separated	323	85%	14.9%
Not married/ living with partner/never married/single	150	80%	20%
Refused	13		

Variable	All Survey Respondents	Usefulness of Internet in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	92.4%	7.6%
20-40K	332	87.4%	12.7%
41-60K	320	81.6%	18.4%
61-80K	234	70.5%	29.5%
81-100K	142	73.9%	26%
>100K	197	66%	34%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	80.5%	19.5%
Baltimore Metro Area	709	80%	20%
Southern Area	82	70.7%	29.3%
Eastern Shore Area	158	86%	13.9%
National Capital Area	410	76.8%	23.2%

Table 3B  
Retirement Information Sources: Radio and TV

Variable	All Survey Respondents	Usefulness of radio and TV in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	925 (61.3%)	583 (38.7%)
<b>Age—(%)</b>			
40-45 yr.	378	33.6%	66.4%
46-50 yr.	306	34.3%	65.7%
51-55 yr.	316	33.2%	66.8%
56-60 yr.	219	32.9%	67%
61-65 yr.	163	40.5%	59.5%
66-70 yr.	121	38%	62%
Refused	5		
<b>Gender—(%)</b>			
Male	620	60.8%	39.2%
Female	888	61.7%	38.3%
<b>Race—(%)</b>			
Non-Hispanic White	1172	62%	37.9%
Non-Hispanic African American	207	51.7%	48.3%
Racial/Ethnic Minorities	129	69.8%	30.2%
<b>Education Level—(%)</b>			
(%) High School degree	83	62.7%	37.4%
High School degree	353	64.9%	35%
Some college/Technical	403	61.8%	38.2%
4 year college	305	52.8%	47.2%
Graduate school	359	64%	35.9%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	54.6%	45.5%
Military	11	63.6%	36.4%
Service	263	65%	35%
Student/Homemaker	86	58%	41.9%
Blue Collar	177	53%	46.9%
White Collar	926	62.2%	37.8%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	60.2%	39.8%
Divorced/Widowed/ Separated	323	63.5%	36.5%
Not married/ living with partner/never married/single	150	64.7%	35.3%
Refused	13		

Variable	All Survey Respondents	Usefulness of radio and TV in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	60.2%	39.8%
20-40K	332	60.8%	39.2%
41-60K	320	61.3%	38.8%
61-80K	234	60.7%	39.3%
81-100K	142	64%	35.9%
>100K	197	64.5%	35.5%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	57%	43%
Baltimore Metro Area	709	63%	37%
Southern Area	82	52.4%	47.6%
Eastern Shore Area	158	60%	39.9%
National Capital Area	410	62.2%	37.8%



Table 3C  
Retirement Information Sources: Books, Newspapers, and Magazines

Variable	All Survey Respondents	Usefulness of books, newspapers, and magazines in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	524 (34.8%)	984 (65.3%)
<b>Age—(%)</b>			
40-45 yr.	378	33.6%	66.4%
46-50 yr.	306	34.3%	65.7%
51-55 yr.	316	33.2%	66.8%
56-60 yr.	219	32.9%	67%
61-65 yr.	163	40.5%	59.5%
66-70 yr.	121	38%	62%
Refused	5		
<b>Gender—(%)</b>			
Male	620	34.2%	65.8%
Female	888	35%	64.9%
<b>Race—(%)</b>			
Non-Hispanic White	1172	33.5%	66.6%
Non-Hispanic African American	207	35.3%	64.7%
Racial/Ethnic Minorities	129	45.7%	54.3%
<b>Education Level—(%)</b>			
(%) High School degree	83	49.4%	50.6%
High School degree	353	45.3%	54.7%
Some college/Technical	403	35.7%	64.3%
4 year college	305	25.6%	74.4%
Graduate school	359	27.6%	72.4%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	30.3%	69.7%
Military	11	9%	90.9%
Service	263	44%	55.9%
Student/Homemaker	86	38.4%	61.6%
Blue Collar	177	40%	59.9%
White Collar	926	31%	69%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	31%	69%
Divorced/Widowed/ Separated	323	44.9%	55%
Not married/ living with partner/never married/single	150	37.3%	62.7%
Refused	13		

Variable	All Survey Respondents	Usefulness of books, newspapers, and magazines in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	53.4%	46.6%
20-40K	332	39.8%	60.2%
41-60K	320	37.2%	62.8%
61-80K	234	28.2%	71.8%
81-100K	142	32.4%	67.6%
>100K	197	21.8%	78.2%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	38.3%	61.7%
Baltimore Metro Area	709	34.3%	65.7%
Southern Area	82	32.9%	67%
Eastern Shore Area	158	33.5%	66.5%
National Capital Area	410	35%	64.9%

Table 3D  
Retirement Information Sources: Employer

Variable	All Survey Respondents	Usefulness of employer in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	762 (50.5%)	746 (49.5%)
<b>Age—(%)</b>			
40-45 yr.	378	47.6%	52.4%
46-50 yr.	306	47.4%	52.6%
51-55 yr.	316	45.9%	54%
56-60 yr.	219	52%	48%
61-65 yr.	163	57.7%	42.3%
66-70 yr.	121	66%	33.9%
Refused	5		
<b>Gender—(%)</b>			
Male	620	47.3%	52.7%
Female	888	52.8%	47.2%
<b>Race—(%)</b>			
Non-Hispanic White	1172	51.8%	48.2%
Non-Hispanic African American	207	40.6%	59.4%
Racial/Ethnic Minorities	129	55%	45%
<b>Education Level—(%)</b>			
(%) High School degree	83	59%	41%
High School degree	353	56.4%	43.6%
Some college/Technical	403	50.6%	49.4%
4 year college	305	48.5%	51.5%
Graduate school	359	44.3%	55.7%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	78.8%	21.2%
Military	11	54.6%	45.5%
Service	263	55.5%	44.5%
Student/Homemaker	86	65%	34.9%
Blue Collar	177	52.5%	47.5%
White Collar	926	46.2%	53.8%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	48%	52%
Divorced/Widowed/ Separated	323	60%	39.9%
Not married/ living with partner/never married/single	150	45.3%	54.7%
Refused	13		

Variable	All Survey Respondents	Usefulness of employer in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	72.9%	27%
20-40K	332	52%	47.9%
41-60K	320	50.3%	49.7%
61-80K	234	39.7%	60.3%
81-100K	142	41.6%	58.5%
>100K	197	46.2%	53.8%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	49%	51%
Baltimore Metro Area	709	53%	47%
Southern Area	82	47.6%	52.4%
Eastern Shore Area	158	52.5%	47.5%
National Capital Area	410	46.6%	53.4%

Table 3E  
 Retirement Information Sources: Government Agency

Variable	All Survey Respondents	Usefulness of government agency in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	1035 (68.6%)	473 (31.4%)
<b>Age—(%)</b>			
40-45 yr.	378	72.2%	27.8%
46-50 yr.	306	72.2%	27.8%
51-55 yr.	316	68.4%	31.7%
56-60 yr.	219	69%	31%
61-65 yr.	163	63.8%	36.2%
66-70 yr.	121	55.4%	44.6%
Refused	5		
<b>Gender—(%)</b>			
Male	620	67.3%	32.7%
Female	888	69.6%	30.4%
<b>Race—(%)</b>			
Non-Hispanic White	1172	70.6%	29.4%
Non-Hispanic African American	207	57.5%	42.5%
Racial/Ethnic Minorities	129	69%	31%
<b>Education Level—(%)</b>			
(%) High School degree	83	61.5%	38.6%
High School degree	353	74.2%	25.8%
Some college/Technical	403	66.5%	33.5%
4 year college	305	66.2%	33.8%
Graduate school	359	68.8%	31.2%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	75.8%	24.2%
Military	11	27.3%	72.7%
Service	263	68.4%	31.6%
Student/Homemaker	86	67.4%	32.6%
Blue Collar	177	74%	26%
White Collar	926	67.7%	32.3%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	68.3%	31.7%
Divorced/Widowed/ Separated	323	68.4%	31.6%
Not married/ living with partner/never married/single	150	70.7%	29.3%
Refused	13		

Variable	All Survey Respondents	Usefulness of government agency in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	62.7%	37.3%
20-40K	332	69.3%	30.7%
41-60K	320	73.8%	26.3%
61-80K	234	62.8%	37.2%
81-100K	142	66.2%	33.8%
>100K	197	71.6%	28.4%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	69%	30.9%
Baltimore Metro Area	709	76.7%	23.3%
Southern Area	82	65.9%	34.2%
Eastern Shore Area	158	72.8%	27.2%
National Capital Area	410	79.8%	20.2%

Table 3F  
 Retirement Information Sources: Advocacy Groups

Variable	All Survey Respondents	Usefulness of advocacy groups such as AARP in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	930 (61.7%)	578 (38.3%)
<b>Age—(%)</b>			
40-45 yr.	378	79.9%	20%
46-50 yr.	306	62.8%	37.3%
51-55 yr.	316	58.2%	41.8%
56-60 yr.	219	51.6%	48.4%
61-65 yr.	163	45.4%	54.6%
66-70 yr.	121	49.6%	50.4%
Refused	5		
<b>Gender—(%)</b>			
Male	620	61.9%	38%
Female	888	61.5%	38.5%
<b>Race—(%)</b>			
Non-Hispanic White	1172	60.9%	39%
Non-Hispanic African American	207	61.4%	38.7%
Racial/Ethnic Minorities	129	69%	31%
<b>Education Level—(%)</b>			
(%) High School degree	83	66.3%	33.7%
High School degree	353	67.4%	32.6%
Some college/Technical	403	59.8%	40.2%
4 year college	305	62.6%	37.4%
Graduate school	359	55.7%	44.3%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	51.5%	48.5%
Military	11	27.3%	72.7%
Service	263	69.2%	30.8%
Student/Homemaker	86	67.4%	32.6%
Blue Collar	177	64.4%	35.6%
White Collar	926	59%	41%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	47%	53%
Divorced/Widowed/ Separated	323	53.9%	46%
Not married/ living with partner/never married/single	150	46.7%	53.3%
Refused	13		

Variable	All Survey Respondents	Usefulness of advocacy groups such as AARP in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	67.8%	32.2%
20-40K	332	61.5%	38.6%
41-60K	320	61.6%	38.4%
61-80K	234	62.8%	37.2%
81-100K	142	54.9%	45%
>100K	197	64%	36%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	56.4%	43.6%
Baltimore Metro Area	709	64.5%	35.5%
Southern Area	82	56%	43.9%
Eastern Shore Area	158	56.3%	43.7%
National Capital Area	410	62%	38%



Table 3G  
 Retirement Information Sources: Professional Association and/or Union

Variable	All Survey Respondents	Usefulness of professional association and/or union in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	1143 (75.8%)	365 (24.2%)
<b>Age—(%)</b>			
40-45 yr.	378	74.6%	25.4%
46-50 yr.	306	71.9%	28%
51-55 yr.	316	74%	26%
56-60 yr.	219	80.8%	19.2%
61-65 yr.	163	77.9%	22%
66-70 yr.	121	81.8%	18.2%
Refused	5		
<b>Gender—(%)</b>			
Male	620	74.2%	25.8%
Female	888	76.9%	23%
<b>Race—(%)</b>			
Non-Hispanic White	1172	76.8%	23.2%
Non-Hispanic African American	207	68%	31.9%
Racial/Ethnic Minorities	129	79%	20.9%
<b>Education Level—(%)</b>			
(%) High School degree	83	85.5%	14.5%
High School degree	353	81.6%	18.4%
Some college/Technical	403	74.9%	25%
4 year college	305	75.4%	24.6%
Graduate school	359	69%	30.9%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	81.8%	18.2%
Military	11	54.6%	45.5%
Service	263	81.8%	18.3%
Student/Homemaker	86	77.9%	22%
Blue Collar	177	77.4%	22.6%
White Collar	926	73.7%	26.4%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	73.8%	26.2%
Divorced/Widowed/ Separated	323	81.4%	18.6%
Not married/ living with partner/never married/single	150	78%	22%
Refused	13		

Variable	All Survey Respondents	Usefulness of professional association and/or union in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	87.3%	12.7%
20-40K	332	78%	22%
41-60K	320	72.2%	27.8%
61-80K	234	73%	26.9%
81-100K	142	72.5%	27.5%
>100K	197	74.6%	25.4%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	69%	30.9%
Baltimore Metro Area	709	76.7%	23.3%
Southern Area	82	65.9%	34.2%
Eastern Shore Area	158	72.8%	27.2%
National Capital Area	410	79.8%	20.2%

Table 3H  
 Retirement Information Sources: Family, Relatives, and Friends

Variable	All Survey Respondents	Usefulness of family/relatives/friends in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	732 (48.5%)	776 (51.5%)
<b>Age—(%)</b>			
40-45 yr.	378	46.6%	53.4%
46-50 yr.	306	48%	52%
51-55 yr.	316	48%	51.9%
56-60 yr.	219	48%	52%
61-65 yr.	163	55.2%	44.8%
66-70 yr.	121	49.6%	50.4%
Refused	5		
<b>Gender—(%)</b>			
Male	620	51.9%	48%
Female	888	46.2%	53.8%
<b>Race—(%)</b>			
Non-Hispanic White	1172	52.5%	47.5%
Non-Hispanic African American	207	60.9%	39%
Racial/Ethnic Minorities	129	59.7%	40.3%
<b>Education Level—(%)</b>			
(%) High School degree	83	44.6%	55.4%
High School degree	353	53%	47%
Some college/Technical	403	50.4%	49.6%
4 year college	305	43.3%	56.7%
Graduate school	359	47.4%	52.7%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	48.5%	51.5%
Military	11	54.6%	45.5%
Service	263	53.2%	46.8%
Student/Homemaker	86	45.4%	54.7%
Blue Collar	177	48%	52%
White Collar	926	47%	52.9%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	47%	53%
Divorced/Widowed/ Separated	323	53.9%	46%
Not married/ living with partner/never married/single	150	46.7%	53.3%
Refused	13		

Variable	All Survey Respondents	Usefulness of family/relatives/friends in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	53.4%	46.6%
20-40K	332	50.3%	49.7%
41-60K	320	50.6%	49.4%
61-80K	234	44%	56%
81-100K	142	45.8%	54.2%
>100K	197	50.8%	49.2%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	48.3%	51.7%
Baltimore Metro Area	709	48%	51.9%
Southern Area	82	47.6%	52.4%
Eastern Shore Area	158	49.4%	50.6%
National Capital Area	410	49.3%	50.7%

Table 31  
Retirement Information Sources: Professional Advisor

Variable	All Survey Respondents	Usefulness of Professional Advisor such as financial planner, accountant, or attorney in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Total</b>	1508	818 (54.2%)	690 (45.8%)
<b>Age—(%)</b>			
40-45 yr.	378	54.2%	45.8%
46-50 yr.	306	53.6%	46.4%
51-55 yr.	316	51.3%	48.7%
56-60 yr.	219	53.9%	46%
61-65 yr.	163	57.7%	42.3%
66-70 yr.	121	60.3%	39.7%
Refused	5		
<b>Gender—(%)</b>			
Male	620	55.5%	44.5%
Female	888	53.4%	46.6%
<b>Race—(%)</b>			
Non-Hispanic White	1172	52.5%	47.5%
Non-Hispanic African American	207	60.9%	39%
Racial/Ethnic Minorities	129	59.7%	40.3%
<b>Education Level—(%)</b>			
(%) High School degree	83	83%	16.9%
High School degree	353	62%	38%
Some college/Technical	403	53.6%	46.4%
4 year college	305	44.6%	55.4%
Graduate school	359	48.5%	51.5%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	72.7%	27.3%
Military	11	36.4%	63.6%
Service	263	63.9%	36%
Student/Homemaker	86	55.8%	44.2%
Blue Collar	177	67.2%	32.8%
White Collar	926	48.3%	51.7%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	51.4%	48.6%
Divorced/Widowed/ Separated	323	62.9%	37.2%
Not married/ living with partner/never married/single	150	55.3%	44.7%
Refused	13		

Variable	All Survey Respondents	Usefulness of Professional Advisor such as financial planner, accountant, or attorney in obtaining information on financial aspects of retirement.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	83%	17%
20-40K	332	59.9%	40%
41-60K	320	54.4%	45.6%
61-80K	234	46.2%	53.9%
81-100K	142	47.9%	52%
>100K	197	42%	57.9%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	55%	45%
Baltimore Metro Area	709	54.4%	45.6%
Southern Area	82	56%	43.9%
Eastern Shore Area	158	57%	43%
National Capital Area	410	52.2%	47.8%

Table 4  
 Difficulty Obtaining Health and Long-Term Care Information

Variable	All Survey Respondents	Difficulty in obtaining information on health and long-term care.		
		No	Yes	Not Applicable
<b>Total</b>	1508	1188 (78.8%)	197 (13%)	123 (8.2%)
<b>Age—(%)</b>				
40-45 yr.	378	80.2%	13%	6.9%
46-50 yr.	306	78.8%	15.7%	5.6%
51-55 yr.	316	77.5%	15.8%	6.7%
56-60 yr.	219	82.7%	11%	6.4%
61-65 yr.	163	79.8%	8%	12.3%
66-70 yr.	121	69.4%	10.7%	19.8%
Refused	5			
<b>Gender—(%)</b>				
Male	620	81.6%	11%	7.4%
Female	888	76.8%	14.5%	8.7%
<b>Race—(%)</b>				
Non-Hispanic White	1172	79.6%	13%	7.4%
Non-Hispanic African American	207	76.3%	12%	11.6%
Racial/Ethnic Minorities	129	75.2%	15.5%	9.3%
<b>Education Level—(%)</b>				
(%) High School degree	83	53%	27.7%	19.3%
High School degree	353	77.6%	12.8%	9.6%
Some college/Technical	403	78.4%	14.4%	7.2%
4 year college	305	82%	10.8%	7.2%
Graduate school	359	83.6%	10.6%	5.9%
Refused	5			
<b>Employment Status—(%)</b>				
Unemployed	33	78.8%	18.2%	3%
Military	11	90.9%	0%	9%
Service	263	78.7%	14%	7.2%
Student/Homemaker	86	62.8%	12.8%	24.4%
Blue Collar	177	70.6%	17.5%	11.9%
White Collar	926	81.6%	12%	6.4%
Refused	12			
<b>Marital Status—(%)</b>				
Married	1022	79.2%	13%	7.8%
Divorced/Widowed/ Separated	323	79.9%	11.2%	9%
Not married/ living with partner/never married/single	150	74%	18%	8%
Refused	13			

Variable	All Survey Respondents	Difficulty in obtaining information on health and long-term care.		
		No	Yes	Not Applicable
<b>Income—(%)</b>				
<20K	118	57.6%	21.2%	21.2%
20-40K	332	76.2%	13.9%	9.9%
41-60K	320	80.9%	12.8%	6.3%
61-80K	234	84.2%	12.5%	3.9%
81-100K	142	78.2%	13.4%	8.5%
>100K	197	82.2%	11.2%	6.6%
Refused	165			
<b>Maryland Region—(%)</b>				
Northwest Area	149	78.5%	15.4%	6%
Baltimore Metro Area	709	80.8%	11%	8.2%
Southern Area	82	80.5%	8.5%	11%
Eastern Shore Area	158	74%	17%	8.9%
National Capital Area	410	76.8%	15%	8%



Table 5A  
Health and Long-Term Care Information Sources: Internet

Variable	All Survey Respondents	Usefulness of Internet in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	1228 (81.4%)	280 (18.6%)
<b>Age—(%)</b>			
40-45 yr.	378	76.7%	23.3%
46-50 yr.	306	78.4%	21.6%
51-55 yr.	316	81%	19%
56-60 yr.	219	83%	16.9%
61-65 yr.	163	90.8%	9.2%
66-70 yr.	121	89.3%	10.7%
Refused	5		
<b>Gender—(%)</b>			
Male	620	78.9%	21%
Female	888	83.2%	16.8%
<b>Race—(%)</b>			
Non-Hispanic White	1172	82.5%	17.5%
Non-Hispanic African American	207	78.7%	21.3%
Racial/Ethnic Minorities	129	76%	24%
<b>Education Level—(%)</b>			
(%) High School degree	83	95.2%	4.8%
High School degree	353	90.7%	9.4%
Some college/Technical	403	82.6%	17.4%
4 year college	305	72.8%	27.2%
Graduate school	359	74.9%	25%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	81.8%	18.2%
Military	11	90.9%	9%
Service	263	92.4%	7.6%
Student/Homemaker	86	91.9%	8%
Blue Collar	177	87%	13%
White Collar	926	76%	24%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	80%	20%
Divorced/Widowed/ Separated	323	84.5%	15.5%
Not married/ living with partner/never married/single	150	84%	16%
Refused	13		

Variable	All Survey Respondents	Usefulness of Internet in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	94.9%	5%
20-40K	332	86.8%	13.3%
41-60K	320	83%	16.9%
61-80K	234	73.9%	26%
81-100K	142	73.2%	26.8%
>100K	197	74%	25.9%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	83.2%	16.8%
Baltimore Metro Area	709	82.9%	17%
Southern Area	82	80.5%	19.5%
Eastern Shore Area	158	86%	13.9%
National Capital Area	410	76.6%	23.4%

Table 5B  
Health and Long-Term Care Information Sources: Radio and TV

Variable	All Survey Respondents	Usefulness of radio and TV in obtaining information on health and long-term care.	
		No	Yes
<b>Total</b>	1508	928 (61.5%)	580 (38.5%)
<b>Age—(%)</b>			
40-45 yr.	378	60.3%	39.7%
46-50 yr.	306	62.8%	37.3%
51-55 yr.	316	60.4%	40%
56-60 yr.	219	61.6%	38.4%
61-65 yr.	163	61.4%	38.7%
66-70 yr.	121	66%	33.9%
Refused	5		
<b>Gender—(%)</b>			
Male	620	63%	36.9%
Female	888	60.5%	39.5%
<b>Race—(%)</b>			
Non-Hispanic White	1172	63.4%	36.6%
Non-Hispanic African American	207	50%	50.2%
Racial/Ethnic Minorities	129	63.6%	36.4%
<b>Education Level—(%)</b>			
(%) High School degree	83	60.2%	39.8%
High School degree	353	64.9%	35%
Some college/Technical	403	60%	40%
4 year college	305	54.8%	45.3%
Graduate school	359	66%	34%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	45.5%	54.6%
Military	11	45.5%	54.6%
Service	263	70%	30.4%
Student/Homemaker	86	55.8%	44.2%
Blue Collar	177	55.4%	44.6%
White Collar	926	61.6%	38.4%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	60.8%	39.2%
Divorced/Widowed/ Separated	323	60.7%	39.3%
Not married/ living with partner/never married/single	150	68%	32%
Refused	13		

Variable	All Survey Respondents	Usefulness of radio and TV in obtaining information on health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	60.2%	39.8%
20-40K	332	59%	41%
41-60K	320	64.7%	35.3%
61-80K	234	56%	44%
81-100K	142	60.6%	39.4%
>100K	197	67%	33%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	56.4%	43.6%
Baltimore Metro Area	709	63.3%	36.7%
Southern Area	82	61%	39%
Eastern Shore Area	158	62.7%	37.3%
National Capital Area	410	60%	40%

Table 5C  
 Health and Long-Term Care Information Sources: Books, Newspapers, and Magazines

Variable	All Survey Respondents	Usefulness of books, newspapers, and magazines in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	568 (37.7%)	940 (62.3%)
<b>Age—(%)</b>			
40-45 yr.	378	40.7%	59.3%
46-50 yr.	306	38.9%	61%
51-55 yr.	316	34.8%	65.2%
56-60 yr.	219	34.7%	65.3%
61-65 yr.	163	41%	58.9%
66-70 yr.	121	33%	66.9%
Refused	5		
<b>Gender—(%)</b>			
Male	620	38.9%	61%
Female	888	36.8%	63.2%
<b>Race—(%)</b>			
Non-Hispanic White	1172	37%	63%
Non-Hispanic African American	207	35.3%	64.7%
Racial/Ethnic Minorities	129	48%	51.9%
<b>Education Level—(%)</b>			
(%) High School degree	83	49.4%	50.6%
High School degree	353	43.9%	56%
Some college/Technical	403	41.9%	58%
4 year college	305	27.2%	72.8%
Graduate school	359	32.9%	67%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	39.4%	60.6%
Military	11	36.4%	63.6%
Service	263	41.4%	58.6%
Student/Homemaker	86	34.9%	65%
Blue Collar	177	46.3%	53.7%
White Collar	926	34.8%	65.2%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	35%	64.9%
Divorced/Widowed/ Separated	323	42.7%	57.3%
Not married/ living with partner/never married/single	150	43.3%	56.7%
Refused	13		

Variable	All Survey Respondents	Usefulness of books, newspapers, and magazines in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	46.6%	53.4%
20-40K	332	41%	59%
41-60K	320	37.5%	62.5%
61-80K	234	36.3%	63.7%
81-100K	142	37.3%	62.7%
>100K	197	29.4%	70.6%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	38.3%	61.7%
Baltimore Metro Area	709	39.6%	60.4%
Southern Area	82	39%	61%
Eastern Shore Area	158	32.3%	67.7%
National Capital Area	410	35.9%	64.2%

Table 5D  
Health and Long-Term Care Information Sources: Employer

Variable	All Survey Respondents	Usefulness of employer in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	857 (56.8%)	651 (43.2%)
<b>Age—(%)</b>			
40-45 yr.	378	53.4%	46.6%
46-50 yr.	306	58.8%	41.2%
51-55 yr.	316	53.5%	46.5%
56-60 yr.	219	53.9%	46%
61-65 yr.	163	65%	35%
66-70 yr.	121	64.5%	35.5%
Refused	5		
<b>Gender—(%)</b>			
Male	620	53%	46.9%
Female	888	59.5%	40.5%
<b>Race—(%)</b>			
Non-Hispanic White	1172	57.3%	42.8%
Non-Hispanic African American	207	51.7%	48.3%
Racial/Ethnic Minorities	129	61.2%	38.8%
<b>Education Level—(%)</b>			
(%) High School degree	83	69.9%	30%
High School degree	353	58%	41.9%
Some college/Technical	403	56.3%	43.7%
4 year college	305	54.8%	45.3%
Graduate school	359	54.9%	45%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	90.9%	9%
Military	11	36.4%	63.6%
Service	263	59.3%	40.7%
Student/Homemaker	86	75.6%	24.4%
Blue Collar	177	57.6%	42.4%
White Collar	926	53%	47%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	54.9%	45%
Divorced/Widowed/ Separated	323	62.5%	37.5%
Not married/ living with partner/never married/single	150	57.3%	42.7%
Refused	13		

Variable	All Survey Respondents	Usefulness of employer in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	78%	22%
20-40K	332	57.2%	42.8%
41-60K	320	57.5%	42.5%
61-80K	234	45.3%	54.7%
81-100K	142	45.8%	54.2%
>100K	197	55.8%	44.2%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	54.4%	45.6%
Baltimore Metro Area	709	59.4%	40.6%
Southern Area	82	54.9%	45%
Eastern Shore Area	158	53.2%	46.8%
National Capital Area	410	55%	44.9%



Table 5E  
Health and Long-Term Care Information Sources: Government Agency

Variable	All Survey Respondents	Usefulness of government agency in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	1050 (69.6%)	458 (30.4%)
<b>Age—(%)</b>			
40-45 yr.	378	70.6%	29.4%
46-50 yr.	306	70.9%	29%
51-55 yr.	316	70.9%	29%
56-60 yr.	219	74%	26%
61-65 yr.	163	65%	35%
66-70 yr.	121	59.5%	40.5%
Refused	5		
<b>Gender—(%)</b>			
Male	620	67.9%	32%
Female	888	70.8%	29.2%
<b>Race—(%)</b>			
Non-Hispanic White	1172	71.5%	28.5%
Non-Hispanic African American	207	59.4%	40.6%
Racial/Ethnic Minorities	129	69%	31%
<b>Education Level—(%)</b>			
(%) High School degree	83	63.9%	36%
High School degree	353	74.8%	25.2%
Some college/Technical	403	72.5%	27.5%
4 year college	305	66.6%	33.4%
Graduate school	359	65.2%	34.8%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	78.8%	21.2%
Military	11	27.3%	72.7%
Service	263	76%	24%
Student/Homemaker	86	67.4%	32.6%
Blue Collar	177	72.9%	27%
White Collar	926	67.6%	32.4%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	38.8%	31.2%
Divorced/Widowed/ Separated	323	70.3%	29.7%
Not married/ living with partner/never married/single	150	74%	26%
Refused	13		

Variable	All Survey Respondents	Usefulness of government agency in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	69.5%	30.5%
20-40K	332	70.5%	29.5%
41-60K	320	75.6%	24.4%
61-80K	234	63.7%	36.3%
81-100K	142	59.9%	40%
>100K	197	73%	26.9%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	71.8%	28.2%
Baltimore Metro Area	709	71.5%	28.5%
Southern Area	82	65.9%	34.2%
Eastern Shore Area	158	69.6%	30.4%
National Capital Area	410	66.3%	33.7%

Table 5F  
Health and Long-Term Care Information Sources: Advocacy Groups

Variable	All Survey Respondents	Usefulness of advocacy groups such as AARP in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	974 (64.6%)	534 (35.4%)
<b>Age—(%)</b>			
40-45 yr.	378	78.3%	21.7%
46-50 yr.	306	68%	32%
51-55 yr.	316	63%	37%
56-60 yr.	219	54.3%	45.7%
61-65 yr.	163	55.2%	44.8%
66-70 yr.	121	47%	52.9%
Refused	5		
<b>Gender—(%)</b>			
Male	620	66.8%	33.2%
Female	888	63%	36.9%
<b>Race—(%)</b>			
Non-Hispanic White	1172	64%	35.9%
Non-Hispanic African American	207	61.4%	38.7%
Racial/Ethnic Minorities	129	74.4%	25.6%
<b>Education Level—(%)</b>			
(%) High School degree	83	74.7%	25.3%
High School degree	353	66.9%	33%
Some college/Technical	403	62.3%	37.7%
4 year college	305	64.3%	35.7%
Graduate school	359	62.7%	37.3%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	57.6%	42.4%
Military	11	36.4%	63.6%
Service	263	67.7%	32.3%
Student/Homemaker	86	59.3%	40.7%
Blue Collar	177	68.4%	31.6%
White Collar	926	63.8%	36.2%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	77.7%	22.3%
Divorced/Widowed/ Separated	323	81%	18.9%
Not married/ living with partner/never married/single	150	78%	22%
Refused	13		

Variable	All Survey Respondents	Usefulness of advocacy groups such as AARP in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	65.3%	34.8%
20-40K	332	61.8%	38.3%
41-60K	320	65.3%	34.7%
61-80K	234	67%	32.9%
81-100K	142	59.2%	40.9%
>100K	197	68.5%	31.5%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	59%	40.9%
Baltimore Metro Area	709	68.7%	31.3%
Southern Area	82	61%	39%
Eastern Shore Area	158	59.5%	40.5%
National Capital Area	410	62.2%	37.8%

Table 5G  
 Health and Long-Term Care Information Sources: Professional Association and/or Union

Variable	All Survey Respondents	Usefulness of professional association and/or union in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	1183 (78.5%)	325 (21.6%)
<b>Age—(%)</b>			
40-45 yr.	378	78.3%	21.7%
46-50 yr.	306	76.8%	23.2%
51-55 yr.	316	76.3%	23.7%
56-60 yr.	219	80.8%	19.2%
61-65 yr.	163	82.8%	17.2%
66-70 yr.	121	79.3%	20.7%
Refused	5		
<b>Gender—(%)</b>			
Male	620	76.9%	23%
Female	888	79.5%	20.5%
<b>Race—(%)</b>			
Non-Hispanic White	1172	78.6%	21.4%
Non-Hispanic African American	207	76.3%	23.7%
Racial/Ethnic Minorities	129	80.6%	19.4%
<b>Education Level—(%)</b>			
(%) High School degree	83	92.8%	7.2%
High School degree	353	83.9%	16.2%
Some college/Technical	403	75.7%	24.3%
4 year college	305	76%	23.9%
Graduate school	359	74.9%	25%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	87.9%	12%
Military	11	72.7%	27.3%
Service	263	84%	16%
Student/Homemaker	86	79%	20.9%
Blue Collar	177	75.7%	24.3%
White Collar	926	77%	22.9%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	77.7%	22.3%
Divorced/Widowed/ Separated	323	81%	18.9%
Not married/ living with partner/never married/single	150	78%	22%
Refused	13		

Variable	All Survey Respondents	Usefulness of professional association and/or union in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	87.3%	12.7%
20-40K	332	81.3%	18.7%
41-60K	320	77.5%	22.5%
61-80K	234	74.4%	25.6%
81-100K	142	75.4%	24.7%
>100K	197	78.7%	21.3%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	73.8%	26.2%
Baltimore Metro Area	709	79%	20.9%
Southern Area	82	68.3%	31.7%
Eastern Shore Area	158	75.3%	24.7%
National Capital Area	410	82.2%	17.8%

Table 5H  
Health and Long-Term Care Information Sources: Family, Relatives, and Friends

Variable	All Survey Respondents	Usefulness of family, friends, and relatives in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	797 (52.9%)	711 (47.2%)
<b>Age—(%)</b>			
40-45 yr.	378	52%	47.9%
46-50 yr.	306	54.3%	45.8%
51-55 yr.	316	51.3%	48.7%
56-60 yr.	219	53.4%	46.6%
61-65 yr.	163	56.4%	43.6%
66-70 yr.	121	49.6%	50.4%
Refused	5		
<b>Gender—(%)</b>			
Male	620	57.7%	42.3%
Female	888	49.4%	50.6%
<b>Race—(%)</b>			
Non-Hispanic White	1172	52.6%	47.4%
Non-Hispanic African American	207	53%	46.9%
Racial/Ethnic Minorities	129	55%	45%
<b>Education Level—(%)</b>			
(%) High School degree	83	48.2%	51.8%
High School degree	353	56%	43.9%
Some college/Technical	403	53.4%	46.7%
4 year college	305	48.5%	51.5%
Graduate school	359	53.8%	46.2%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	54.6%	45.5%
Military	11	27.3%	72.7%
Service	263	53.6%	46.4%
Student/Homemaker	86	40.7%	59.3%
Blue Collar	177	54.2%	45.8%
White Collar	926	53.4%	46.7%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	51%	49%
Divorced/Widowed/ Separated	323	55%	44.9%
Not married/ living with partner/never married/single	150	60%	40%
Refused	13		

Variable	All Survey Respondents	Usefulness of family, friends, and relatives in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	51.7%	48.3%
20-40K	332	52%	47.9%
41-60K	320	54.4%	45.6%
61-80K	234	51.3%	48.7%
81-100K	142	50%	50%
>100K	197	57.9%	42%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	55.7%	44.3%
Baltimore Metro Area	709	52.9%	47%
Southern Area	82	56%	43.9%
Eastern Shore Area	158	50%	50%
National Capital Area	410	52.2%	47.8%



Table 51  
Health and Long-Term Care Information Sources: Healthcare Provider

Variable	All Survey Respondents	Usefulness of healthcare provider in obtaining information about health and long-term care.	
		No	Yes
<b>Total</b>	1508	711 (47.2%)	797 (52.9%)
<b>Age—(%)</b>			
40-45 yr.	378	47.4%	52.7%
46-50 yr.	306	48%	52%
51-55 yr.	316	45.9%	54%
56-60 yr.	219	46%	53.9%
61-65 yr.	163	50.3%	49.7%
66-70 yr.	121	44.6%	55.4%
Refused	5		
<b>Gender—(%)</b>			
Male	620	50.2%	49.8%
Female	888	45%	55%
<b>Race—(%)</b>			
Non-Hispanic White	1172	47.4%	52.7%
Non-Hispanic African American	207	44.4%	55.6%
Racial/Ethnic Minorities	129	49.6%	50.4%
<b>Education Level—(%)</b>			
(%) High School degree	83	44.6%	55.4%
High School degree	353	51%	49%
Some college/Technical	403	43.7%	56.3%
4 year college	305	44.3%	55.7%
Graduate school	359	50%	49.9%
Refused	5		
<b>Employment Status—(%)</b>			
Unemployed	33	57.6%	42.4%
Military	11	45.5%	54.6%
Service	263	47.2%	52.9%
Student/Homemaker	86	38.4%	61.6%
Blue Collar	177	50.9%	49.2%
White Collar	926	46.4%	53.7%
Refused	12		
<b>Marital Status—(%)</b>			
Married	1022	45.2%	54.8%
Divorced/Widowed/ Separated	323	48.6%	51.4%
Not married/ living with partner/never married/single	150	57.3%	42.7%
Refused	13		

Variable	All Survey Respondents	Usefulness of healthcare provider in obtaining information about health and long-term care.	
		No	Yes
<b>Income—(%)</b>			
<20K	118	51.7%	48.3%
20-40K	332	45.5%	54.5%
41-60K	320	46.9%	53%
61-80K	234	44.4%	55.6%
81-100K	142	44.4%	55.6%
>100K	197	47.7%	52.3%
Refused	165		
<b>Maryland Region—(%)</b>			
Northwest Area	149	41.6%	58.4%
Baltimore Metro Area	709	46.4%	53.6%
Southern Area	82	47.6%	52.4%
Eastern Shore Area	158	46.8%	53.2%
National Capital Area	410	50.5%	49.5%