

SHADAC

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DATA ASSISTANCE CENTER

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Measuring Income in Health Insurance Surveys

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Papers published in the SHADAC Survey Guidelines Paper Series are works -in-progress. This paper has not undergone formal review. It is intended to make the collaborative work between SHADAC and state-level health policy analysts available to interested parties in preliminary form to encourage discussion and suggestions. Comments are welcome at the address above. Please do not reproduce or cite without permission.

Foreword

The State Health Access Data Assistance Center (SHADAC) at the University of Minnesota's School of Public Health, Division of Health Services Research and Policy, convened a group of state health policy analysts to discuss strategies used to collect quantitative data on the number and characteristics on uninsured individuals at the state and sub-state (e.g., region, county) levels.

This group of analysts, led by SHADAC researchers, presented their experiences across a range of issues, from questionnaire design to survey administration. This series of survey practice guidelines presents the best thinking of this group of researchers and analysts toward the goal of improving the quality of data collection, and ultimately moving state-level data collection activities toward methods that will allow greater capacity for cross-state comparability of data about health insurance coverage and access. These guidelines highlight what is known from the literature, as well as lessons learned from state and federal surveys of insurance coverage.

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Health Insurance Survey Practice Guidelines

Measuring Income in Health Insurance Surveys

A Technical Assistance Series Prepared by SHADAC and State Analysts

Background on the Practice Guidelines Series

This brief is part of a series of practice guidelines for health insurance surveys. The creation of these reports is a joint project between the State Health Access Data Assistance Center (SHADAC) and a number of state-level analysts with expertise in collecting data on the uninsured, in an effort to improve the quality of data collection and encourage comparability across state-initiated data collection efforts.

Introduction to Measuring Income in Health Insurance Surveys

What follows is a discussion of the considerations related to measuring the income of survey respondents in a household telephone survey of health insurance coverage. This document highlights what is known from the literature, as well as lessons learned from state and federal surveys of insurance coverage.

Measurement of Income

Income is an important and difficult concept to measure in health insurance surveys. Income is highly associated with health insurance coverage, as well as with the type of health insurance coverage a person has. To understand health insurance dynamics, income and coverage data must be collected. Determining income levels is critical because many public programs specify income cut-off points beyond which people are no longer eligible. In addition, premium levels for certain public programs (e.g., SCHIP) are also based on enrollee income.

There are two principal challenges in measuring income in health insurance surveys. First, there are many potential sources of income. Specifying the sources and amounts from each source can often become overwhelming and confusing for a respondent. For example, a person might have earned income from a job, dividend income from stocks, interest income from a savings account, transfer program income from a welfare

program, self-employment income from a business, self-employment income from various odd jobs/consulting, etc. There can also be losses of income due to stock transactions and business losses. All this results in a general trend for surveys to underestimate income when compared to administrative records (Moore, Stinson, and Welniak 2000).

The second factor contributing to the difficulty of using surveys to measure income is respondent refusal to answer questions regarding income. Income questions are considered personal and sensitive. National surveys often experience a missing income data rate of 15 percent or higher. Item non-response to income questions should be anticipated and possible adjustments should be considered.

This guideline considers the measurement of income in health insurance surveys from the point of view of the survey's objectives, and from the point of view of reducing non-response

error and measurement error. The paper concludes with examples of how several state-level health insurance surveys have approached the measurement of income.

Income as a Correlate of Health Insurance Coverage

Prioritizing a survey's objectives will help determine the type of income measurement that is needed. If the goal of the survey is to understand the correlates of health insurance coverage, an "omnibus" income question is appropriate (e.g., "what was your total household income last year from all sources?"). The omnibus question will capture variation in income at the household level and will be associated with health insurance coverage and type of coverage within the household. Measuring income in this way will save interviewer time (requires only one or two questions on the survey) and will not require the respondent to dwell on an uncomfortable subject any longer than is necessary for this limited use. The question will provide data that supports the assessment of the association between income and coverage.

Income for Program Eligibility Determination

If the goal of the survey is to determine whether or not individuals meet the eligibility requirements for a public health insurance program, the omnibus question is lacking in two key areas. First, the type and amount of income critical in determining eligibility. For example certain types of income are "disregarded" by public program eligibility criteria (e.g., child support income). Disregarded income may be included in responses to an omnibus income measure and introduce problems for eligibility simulation. The second

problem is that the income from the omnibus income question does not always equal the total amount of income obtained from individual sources.

For example, the Annual Demographic Supplement to the Current Population Survey (CPS) asks both an omnibus categorical income question at the beginning of the survey, as well as numerous individual questions about income from specific sources (earned income, interest income, transfer program income, child support income etc.) for each person in the family Table 3-1 illustrates a comparison between a respondent's answer to the general income question to the sum of that same respondent's answers to a series of questions about individual sources of income. Column 2 of Table 3-1 shows that in the 2001 CPS data only 39% of the total income generated from the individual sources and amounts is in the same income grouping as the amount of income derived from the omnibus question (groupings consist of 10 income increments of anywhere from under \$5,000 on the low end to everyone over \$75,000 on the high end). Approximately 65 percent of the income generated from the individual sources matches the categorical income plus or minus one income category. These results raise concerns about income measurement in general, as well as about the possibility of measuring income at the level of detail necessary to accurately simulate eligibility.

Types of Income

The types of income and amounts that are needed to properly model eligibility for public programs include:

- Earned Income
- Self-Employment Income (including farm income)
- Wage-Salary Income
- Supplementary Security Income
- Temporary Assistance to Needy Families Income
- General Assistance Income
- Pension Income
- Asset Income (dividends and interest)
- Social Security Income
- Other Income
- Child Support Income

Table 3-1: A Comparison of the match rate between the categorical omnibus family income question and the individually summed family income components as reported in the Current Population Survey *

Omnibus Family Income Categories	Percent of People Whose Summed Family Income Matches Their Omnibus Family Income	
	Matched Within the Same Category	Matched Within Plus or Minus 1 Category
Less than 5000	33%	51%
5,000 to 7,499	32%	64%
7,500 to 9,999	29%	59%
10,000 to 12,499	23%	49%
12,500 to 14,999	19%	55%
15,000 to 19,999	31%	56%
20,000 to 24,999	28%	56%
25,000 to 29,999	26%	53%
30,000 to 34,999	26%	52%
35,000 to 39,999	22%	55%
40,000 to 49,999	33%	61%
50,000 to 59,999	29%	65%
60,000 to 74,999	38%	85%
> 75,000	78%	87%
Total	39%	65%

Source: 2001 Current Population Survey

* Analysis only includes those families who did not refuse to answer the categorical income question

It is important to measure these sources of income for purposes of public program eligibility. In addition, it is important to measure some expenses in order to adjust income. Certain types of expenses are subtracted from a household's income when determining eligibility for public programs. For example, child support payments, childcare expenses, and some earned income are disregarded when determining whether someone is eligible

for a public program (Dubay, Haley and Kenny 2002). In addition there are also various asset tests such as value of automobiles.

Estimating eligibility with an omnibus question has limited face-validity (i.e., whether the item looks like it is measuring what it is supposed to measure) given all of the criteria required to know if someone is actually eligible. If eligibility is the main goal of

a health insurance survey, then all criteria for determining eligibility should be measured. The major drawback to this approach is that more interview time is spent acquiring potentially sensitive income-related information. Furthermore, the level of detailed questioning required to estimate eligibility can cause a great deal of respondent confusion and frustration, and may still result in inaccurate information.

Income Item Nonresponse

As indicated, income is a difficult concept to measure with surveys, and many respondents consider this a sensitive topic and do not want to respond to income questions. There are two ways of reducing the problems associated with income non-response. First, use a transition statement in the survey to counteract respondent hesitation to reveal income information; and second, use follow-up income questions asking for amounts with a categorical income question.

Transition statement

Research conducted by the US Census Bureau found that the following statement preceding an income question resulted in significantly less item non-response:

The next questions are about income. We know that people aren't used to talking about their income but we ask these questions to get an OVERALL statistical picture of your community and the nation, NOT to find out about you personally (Moore and Loomis 2001, Page 4).

Follow-up questions

Although many people will refuse to answer an income question asking for an

exact amount, a significant number of the "refusers" will answer that their income falls within a specified range. A good survey should anticipate this apprehension on the part of respondents to give out an actual income amount, by following up with respondents who refuse to answer such questions with a question asking them to specify whether their income falls into a specified range. The income range data can then be used to more adequately handle the missing data through imputation methodology during the analysis stage. The reality is that demographic surveys will have a significant amount of missing income data and survey researchers should always collect as much information from the respondent relating to income as they can with an eye to using this information to perform valid imputation procedures to replace the missing data.

State Approaches to Income Data Collection

We reviewed the state household surveys of nine states (California, Florida, Massachusetts, Minnesota, New Hampshire, Ohio, Utah, Vermont, and Wisconsin) to assess the variety of approaches to income data collection. Appendix A contains each state's income questions including relevant interviewer instructions. The modal approach used by the states was a general omnibus income question capturing household-level income from all sources, with some states following up with questions about participation in various government programs, as well as the amount of income received from them.

Two main variations of the omnibus approach were observed: (1) some states asked only a categorical omnibus

income question (California, Florida, Massachusetts, Utah and Wisconsin), while (2) others employed a two part omnibus income question where respondents are first asked an exact amount question and then in order to counter-act respondent hesitation to reveal their income, a follow-up categorical income question was asked (Minnesota, Ohio and Vermont). The state of New Hampshire asks whether the omnibus household income falls above or below a specific income amount that represents 300 percent of the federal poverty guideline in their 2001 Health Insurance and Access Survey.

In addition to the omnibus income question, several states asked a series of follow-up income questions on individual amounts and sources (refer to the list of income types on previous page).

Conclusion

Income is a difficult and important concept to measure for surveys on health insurance coverage. It is difficult to measure because household income can derive from a variety of sources for each person within a household. Leaving off amounts from specific sources or the difficulty respondents have recalling amounts of income can introduce significant error to the estimates, which becomes even more serious if the bias is systemic (e.g., if people consistently do not include earnings from assets into their total household income).

Measuring income is also difficult because many people do not like to answer questions regarding income and will refuse to answer. Anticipating the missing data that result from refusals and

developing strategies to overcome this problem on the front-end (such as the use of transition statements or follow-up questions) will help minimize the amount of missing data. Furthermore, collecting information on correlates of income allows the analyst to adjust for missing data on the back-end by performing statistically sound imputation procedures.

As was shown earlier in Table 3-1, there is little concordance between the information yielded by the “omnibus” household income question and the sum of various sources of income derived from every adult in the household. As such, when determining the level of income detail necessary to collect in a survey the most important question is: *Why is the income data being collected?*

If it is being collected as a correlate of health insurance coverage, then less detail is needed and an omnibus question is appropriate. If it is being collected for the purpose of estimating eligibility for public programs, then more detail is needed. Actual eligibility is not determined for an applicant based on an omnibus household income criteria (e.g., an application for Medicaid does not ask an omnibus household income question to determine whether an applicant is eligible for the program), therefore to model it appropriately the actual eligibility criteria used for the program should be measured (for example family income versus household income, income from child support may be disregarded for eligibility, etc.).

In addressing the question of why is income data being collected, the most common answer is: Income is measured both as a correlate of health insurance

coverage and as a means to model public program eligibility. However, there are some realistic constraints to going beyond an omnibus income question in state surveys, such as survey administration costs, length of time per interview, and concerns about respondent sensitivity to lengthy segments of the survey focusing on income questions).

As long as eligibility is not the only reason the survey is being conducted and there are other competing interests, then an omnibus household income question would be the pragmatic choice. However, the analyst and audience

should be aware that the income data derived from such a survey is even more limited than income data derived from a survey asking more detailed income questions. Of course, the more detailed instruments are also not without measurement error. (See Moore, Stinson, and Welniak 2000 for a review.)

Recognizing that estimates of eligibility are important and desirable products, estimates based on survey data, in particular when based on responses to an omnibus income question, should be released with the appropriate caveats and warnings.

References: Guideline #3 Measuring Income

Dubay, Lisa, Jennifer Haley, and Genevieve Kenney. 2000. "Children's Eligibility For Medicaid and SCHIP: A View From 2000." Number B-41 in Series, "New Federalism: National Survey of America's Families". Urban Institute. Washington DC.

Moore, Jeffrey, Linda L. Stinson, and Edward J. Welniak Jr. 2000. "Income Measurement Error in Surveys." *Journal of Official Statistics*. 16(4)

Moore, Jeffrey, and Laura S. Loomis. 2001. "Reducing Income Nonresponse in a Topic-Based Interview." Paper prepared for the 2001 AAPOR Meetings, Montreal, May 17-20, 2001. Center for Survey Methods Research/SRD. U.S. Census Bureau.

Appendix A: State Approaches to Income Data Collection

California Health Interview Survey, 2000

- What is your best estimate of all your earnings LAST MONTH before taxes and other deductions from all jobs and businesses, including hourly wages, salaries, tips and commissions?
- What is your best estimate of all your spouse/partner's earnings LAST MONTH before taxes and other deductions from all jobs and businesses, including hourly wages, salaries, tips and commissions?
- We don't need to know exactly, could you tell me if your HOUSEHOLD'S ANNUAL income from all sources before taxes is more than \$20,000 per year or is it less?
- Is it...\$5,000 OR LESS; \$5001 TO 10,000; \$10,001 TO 15,000; \$15001, TO 20,000; REFUSED; DON'T KNOW.
- Is it more or less than \$70,000 per year?
- Is it...\$20,001-\$30,000; \$30,001-\$40,000; \$40,001-\$50,000; \$50,001-\$60,000; \$60,001-\$70,000; REFUSED; DON'T KNOW.
- Is it more or less than \$135,000 per year?
- Is it... \$70,001-\$80,000; \$80,001-\$90,000; \$90,001-\$100,000; \$100,001-\$135,000; REFUSED; DON'T KNOW.
- Including yourself, how many people living in your household are supported by your total household income?
- How many of these people are children under the age of 18?
- Is it above or below \$_____ {FPL CUTOFF POINT}?
- That's fine, but I need to ask just one last, very specific question about income and then we're almost finished. Was your total annual household income before taxes less than or more than \$_____?

Florida Health Insurance Survey, 2000

- Is NAME paid by the hour on his or her (main) job?
- How much does NAME make per hour? Include overtime, tips, bonuses. REMIND PERSON THAT THIS IS CONFIDENTIAL, STATISTICAL INFORMATION ONLY AND WILL HELP PROVIDE INFORMATION TO DEVELOP AFFORDABLE HEALTH CARE PLANS.
- How much does NAME usually earn at this job ANNUALLY before deductions? Include overtime, tips, bonuses.
- How often are you paid? (Every month; Every two weeks; Every week; Other (specify); DK; NA)
- For everyone who lives here that is related to you by blood, marriage or adoption...from all sources, what is the gross (before taxes) yearly family income? Your best guess is fine. (Less than \$4,999; \$5,000-9,999; \$10,000 - \$14,999; \$15,000-19,999; \$20,000-24,999; \$25,000-34,999; \$35,000-44,999; \$45,000-\$54,999; \$55,000-64,999; \$65,000-74,999; \$75,000-84,999; \$85,000-94,999; \$95,000 or more; DK; NA)
- Does NAME have income FROM OTHER THAN JOB EARNINGS, say from alimony, CHILD SUPPORT, retirement, workers compensation, disability payments, supplemental security income for an adult or child in the household, or welfare payments?
- About how much does NAME receive monthly from this source?
- Is any of this "other" income that we have just discussed from welfare payments that NAME received within the last 4 months? Welfare can mean AFDC or TANF which is temporary assistance for needy families.
- Is any of this "other" income that we have just discussed from child support payments that NAME received?

Survey of Insurance Status of Massachusetts Residents, 2000

- INTERVIEWER IS TO ADD 1 NUMBER TO THE NUMBER OF PEOPLE RELATED TO INFORMANT AND ASK THE FOLLOWING INCOME QUESTIONS (This comment applies to all questions)

IF ANSWER IS 1:

- Was the total income in 1999 from all sources for your family greater or less than \$15,300?
- [If less] Was it greater or less than \$12,500?
- [If less] Was it greater or less than \$11,000?
- [If greater than \$15,300] Was it greater than \$16,500?
- [If greater] Was it greater or less than \$33,000?

IF ANSWER IS 2:

- Was the total income in 1999 from all sources for your family greater or less than \$19,600?
- [If less] Was it greater or less than \$15,900?
- [If less] Was it greater or less than \$14,100?
- [If greater than \$19,600] Was it greater or less than \$21,200?
- [If greater] Was it greater or less than \$42,400?

IF ANSWER IS 3:

- Was the total income in 1999 from all sources for your family greater or less than \$24,000?
- [If less] Was it greater or less than \$19,500?
- [If less] Was it greater or less than \$17,300?
- [If greater than \$24,400] Was it greater or less than \$26,000?
- [If greater] Was it greater or less than \$52,000?

IF ANSWER IS 4:

- Was the total income in 1999 from all sources for your family greater or less than \$30,700?
- [If less] Was it greater or less than \$25,000?
- [If less] Was it greater or less than \$22,100?
- [If greater than \$30,700] Was greater than \$33,200?
- [If greater] Was it greater or less than \$66,400?

IF ANSWER IS 5:

- Was the total income in 1999 from all sources for your family greater or less than \$36,500?
- [If less] Was it greater or less than \$29,600?
- [If less] Was it greater or less than \$26,300?
- [If greater than \$36,500?] Was it greater or less than \$39,400?
- [If greater] Was it greater or less than \$78,800?

IF ANSWER IS 6:

- Was the total income in 1999 from all sources for your family greater or less than \$41,000?
- [If less] Was it greater or less than \$33,300?
- [If less] Was it greater or less than \$29,600?
- [If greater than \$41,000] Was it greater or less than \$44,400?
- [If greater] Was it greater or less than \$88,800?

IF ANSWER WAS 7:

- Was the total income in 1999 from all sources for your family greater or less than \$46,600?
- [If less] Was it greater or less than \$37,800?
- [If less] Was it greater or less than \$33,600?
- [If greater than \$46,600] Was it greater or less than \$50,400?
- [If greater] Was it greater or less than \$100,800?

IF ANSWER WAS 8:

- Was the total income in 1999 from all sources for your family greater or less than \$51,800?

- [If less] Was it greater or less than \$42,000?
- [If less] Was it greater or less than \$37,300?
- [If greater than \$51,800] Was it greater or less than \$56,000?
- [If greater] Was it greater or less than \$112,000?

IF ANSWER 9:

- Was the total income in 1999 from all sources for your family greater or less than \$61,200?
- [If less] Was it greater or less than \$49,600?
- [If less] Was it greater or less than \$44,100?
- [If greater than \$61,200] Was it greater or less than \$66,200?
- [If greater] Was it greater or less than \$132,400?

Minnesota Health Access Survey, 2000

- Now I am going to ask some questions about your or your family's income. This income information is important because it helps the state understand how to make health care more affordable.
- How many people live on your or your family's income who CURRENTLY LIVE in the household? (PROBE: DO NOT include any children for which a family member currently pays child support, or any children away attending college or boarding school)
- How many of these people are under age 21?
- What was this household's gross, pretax income from all sources for the year 2000? (This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of this FAMILY who are 15 years or older. If you are self-employed or own your own business, please report your net income.)
- IF TARGET REFUSES OR CANNOT ESTIMATE INCOME, ASK: I am going to read you a list of income categories. Which category represents the family's income for the year 2000? (LIST OF 15 CATEGORIES BASED ON THE CENSUS QUESTION)
- A FOLLOW UP QUESTION IS INCLUDED FOR THOSE ANSWERING THE CATEGORICAL QUESTION TO PLACE THEM ABOVE OR BELOW THE ELIGIBILITY THRESHOLDS FOR MINNESOTACARE: Is this household's income below \$INSERT?

New Hampshire Health Insurance and Access Survey, 2001

- The next question is about income. It is extremely important part of this study because it helps to explain whether people can afford the health care they need. What was your total annual income for 2000.
- Note: Total income includes everything that comes into the house: wages and salaries from jobs, net incomes from farms or businesses, interest or dividends, pensions, social security, SSI, veterans benefits, income from rental property, estates or trusts, public assistance, welfare, unemployment compensation, alimony, child support, and other sources. Please be assured that your responses are completely confidential and anonymous and will help ensure the success of this study.
- Was your total family income above or below [300% poverty] per year before taxes?

Ohio Family Health Survey, 2001

- ASKED OF RESPONDENT (This comment applies to the next thirteen questions)
- The next question asks about [your/(person in S1's)] income (family income) so that the State Department of Health can find out how income relates to health insurance coverage and problems with medical care.
- (If indicated no other household members at beginning of survey) Please tell me [your/(Person in S1's)] total income during the calendar year 2000. This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and other money income received.
- If indicated additional household members at beginning of survey) Please tell me [your/(Person in S1's)] total family income during the calendar year 2000. Family income includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, social security payments and any other money income received by members of this family who are 15 year of age or older.

- (Autocode response in #85 (Previous questions) rounded to the nearest thousand dollars if necessary, based on number of household plus 1) If person responds DK or Refused ask: Which category represents the total combined income of all members of this family during the calendar year 2000? Is it: (Read if as appropriate):
- Less than \$5,000, \$5,000 to \$8,000, \$9,000 to \$12,000, \$13,000 to \$16,000, \$17,000 to \$20,000, \$21,000 to \$25,000, More than \$25,000.
- Less than \$7,000, \$7,000 to \$11,000, \$12,000 to \$16,000, \$17,000 to \$22,000, \$23,000 to \$28,000, \$29,000 to \$34,000, More than \$34,000.
- Less than \$9,000, \$9,000 to \$14,000, \$15,000 to \$21,000, \$22,000 to \$28,000, \$29,000 to \$35,000, \$36,000 to \$43,000, More than \$43,000.
- Less than \$11,000, \$11,000 to \$17,000, \$18,000 to \$25,000, \$26,000 to \$34,000, \$35,000 to \$42,000, \$43,000 to \$51,000, More than \$51,000.
- Less than \$13,000, \$13,000 to \$19,000, \$20,000 to \$29,000, \$30,000 to \$39,000, \$40,000 to \$49,000, \$50,000 to \$60,000, More than \$60,000.
- Less than \$14,000, \$14,000 to \$22,000, \$23,000 to \$34,000, \$35,000 to \$45,000, \$46,000 to \$57,000, \$58,000 to \$69,000, More than \$69,000.
- Less than \$16,000, \$16,000 to \$25,000, \$26,000 to \$38,000, \$39,000 to \$51,000, \$52,000 to \$64,000, \$65,000 to \$77,000, More than \$77,000.
- Less than \$18,000, \$18,000 to \$28,000, \$29,000 to \$43,000, \$44,000 to \$57,000, \$58,000 to \$71,000, \$72,000 to \$86,000.
- If Refused to give income: attempt to convert refusal and ask: Your response would really help the Department of Health understand how lower and higher income groups differ in health insurance coverage and problems getting health care. Your response would be kept completely confidential and only used for statistical analysis of large income groups such as persons at or near poverty level. Will you tell me about how much income your family received last year?

Utah Health Status Survey, 2001

- The next question asks about your TOTAL combined HOUSEHOLD income during calendar year 2000. Please include income from all wage earners, and money from ALL SOURCES, not just wages and salaries, and use income BEFORE taxes and other deductions. Was your total household income during calendar year 2000 more or less than \$35,000? FOLLOW SERIES: Was it more than \$? Was it less than \$?
- HOUSEHOLD DEMOGRAPHIC CHARACTERISTICS: The next few questions ask about your TOTAL combined HOUSEHOLD income. Is your income steady, or does it change from month to month?
- The next question asks about your TOTAL combined HOUSEHOLD income during the past month. Please include income from all wage earners, and money from ALL SOURCES, not just wages and salaries, and use income BEFORE taxes and other deductions. Was your total household income during the past month more or less than \$? FOLLOW SERIES: Was it more than \$? Was it less than \$? WILL USE POVERTY LEVEL MONTHLY STATISTIC TO CREATE LISTS FOR INCOME.
-

Vermont Family Health Insurance Survey, 2000

- The next questions are about income that your FAMILY received during 1999. This includes money from all sources including wages, cash from government programs, alimony and child support. This is before taxes and other deductions. This information helps explain whether people can afford the health care they need. Your information is strictly confidential.
- During the entire year of 1999, what was your family's total income from ALL sources, before taxes and other deductions?
- Which of the following income ranges is closest to your family's 1999 total income from all sources? [under \$5,000; \$5,000 to less than \$10,000; \$10,000 to less than \$20,000; \$20,000 to less than \$25,000; \$25,000 to less than \$30,000; \$30,000 to less than \$35,000; \$35,000 to less than \$40,000; \$40,000 to less than \$50,000; \$50,000 to less than \$60,000; \$60,000 to less than \$80,000; Over \$80,000; DK, REF]

Wisconsin Family Health Survey, 2000

- SERIES OF INCOME QUESTIONS ARE BASED ON HOUSEHOLD SIZE. Thinking of the total income for everyone in your household from all sources before taxes, in 1999...was that income less than \$X, between \$X and \$Y, or greater than \$Y?