## Real lowans Research Initiative



## Iowans Speak Out on Their Health

 The Rural-Urban DivideAppendix A
Rural-Urban Classification and Multivariable Models

## Rural-Urban Classification

Iowa's 99 counties were divided into rural and urban strata using the 2003 USDA Rural-Urban Continuum Codes. This classification system distinguishes metropolitan counties by population size and non-metropolitan counties by their degree of urbanization and proximity to metropolitan counties. The codes divide the continuum into three metropolitan and six non-metropolitan categories. Two of the three metro categories and all six nonmetro categories are found in the State of Iowa. The two metro categories were defined as "Urban" and the six non-metro categories were defined as "Rural" for all analyses in this report.

## Rural Counties

| County Name | 2003 Rural-urban Continuum Code | 2000 Population | County Name | 2003 Rural-urban Continuum Code | 2000 Population |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Adair County | 8 | 8,243 | Jackson County | 6 | 20,296 |
| Adams County | 9 | 4,482 | Jasper County | 6 | 37,213 |
| Allamakee County | 6 | 14,675 | Jefferson County | 7 | 16,181 |
| Appanoose County | 7 | 13,721 | Keokuk County | 8 | 11,400 |
| Audubon County | 8 | 6,830 | Kossuth County | 7 | 17,163 |
| Boone County | 6 | 26,224 | Lee County | 5 | 38,052 |
| Buchanan County | 6 | 21,093 | Louisa County | 8 | 12,183 |
| Buena Vista County | 7 | 20,411 | Lucas County | 6 | 9,422 |
| Butler County | 8 | 15,305 | Lyon County | 8 | 11,763 |
| Calhoun County | 9 | 11,115 | Mahaska County | 7 | 22,335 |
| Carroll County | 7 | 21,421 | Marion County | 6 | 32,052 |
| Cass County | 6 | 14,684 | Marshall County | 4 | 39,311 |
| Cedar County | 6 | 18,187 | Mitchell County | 7 | 10,874 |
| Cerro Gordo County | 5 | 46,447 | Monona County | 6 | 10,020 |
| Cherokee County | 6 | 13,035 | Monroe County | 7 | 8,016 |
| Chickasaw County | 6 | 13,095 | Montgomery County | 6 | 11,771 |
| Clarke County | 6 | 9,133 | Muscatine County | 4 | 41,722 |
| Clay County | 7 | 17,372 | O'Brien County | 7 | 15,102 |
| Clayton County | 8 | 18,678 | Osceola County | 7 | 7,003 |
| Clinton County | 4 | 50,149 | Page County | 7 | 16,976 |
| Crawford County | 6 | 16,942 | Palo Alto County | 7 | 10,147 |
| Davis County | 9 | 8,541 | Plymouth County | 6 | 24,849 |
| Decatur County | 9 | 8,689 | Pocahontas County | 9 | 8,662 |
| Delaware County | 6 | 18,404 | Poweshiek County | 7 | 18,815 |
| Des Moines County | 5 | 42,351 | Ringgold County | 9 | 5,469 |
| Dickinson County | 7 | 16,424 | Sac County | 9 | 11,529 |
| Emmet County | 7 | 11,027 | Shelby County | 6 | 13,173 |
| Fayette County | 6 | 22,008 | Sioux County | 6 | 31,589 |
| Floyd County | 7 | 16,900 | Tama County | 6 | 18,103 |
| Franklin County | 7 | 10,704 | Taylor County | 9 | 6,958 |
| Fremont County | 8 | 8,010 | Union County | 6 | 12,309 |
| Greene County | 6 | 10,366 | Van Buren County | 9 | 7,809 |
| Hamilton County | 6 | 16,438 | Wapello County | 5 | 36,051 |


| Hancock County | 7 | 12,100 | Wayne County | 9 | 6,730 |
| :--- | :---: | :---: | :--- | :---: | :---: |
| Hardin County | 6 | 18,812 | Webster County | 5 | 40,235 |
| Henry County | 7 | 20,336 | Winnebago County | 7 | 11,723 |
| Howard County | 7 | 9,932 | Winneshiek County | 7 | 21,310 |
| Humboldt County | 7 | 10,381 | Worth County | 9 | 7,909 |
| Ida County | 8 | 7,837 | Wright County | 7 | 14,334 |
| lowa County | $\mathbf{8}$ | 15,671 |  |  |  |

## Urban Counties

| County Name | 2003 Rural-urban <br> Continuum Code | 2000 <br> Population | County Name | 2003 Rural-urban <br> Continuum Code | 2000 <br> Population |
| :--- | :---: | :---: | :--- | :---: | :---: |
| Benton County | 3 | 25,308 | Linn County | 3 | 191,701 |
| Black Hawk County | 3 | 128,012 | Madison County | 2 | 14,019 |
| Bremer County | 3 | 23,325 | Mills County | 2 | 14,547 |
| Dallas County | 2 | 40,750 | Polk County | 2 | 374,601 |
| Dubuque County | 3 | 89,143 | Pottawattamie County | 2 | 87,704 |
| Grundy County | $\mathbf{3}$ | 12,369 | Scott County | 2 | 158,668 |
| Guthrie County | 2 | 11,353 | Story County | $\mathbf{2}$ | 79,981 |
| Harrison County | 2 | 15,666 | Warren County | 2 | 40,671 |
| Johnson County | 3 | 111,006 | Washington County | 3 | 20,670 |
| Jones County | $\mathbf{3}$ | 20,221 | Woodbury County | 3 | 103,877 |

$\ddagger$ Source: USDA Economic Research Service. Rural-Urban Continuum Codes

## http://www.ers.usda.gov/Data/RuralUrbanContinumCodes/

$2=$ County in metro area of 250,000 to 1 million population
3 = County in metro area of fewer than 250,000 population
$4=$ Non-metro county with urban population of 20,000 or more, adjacent to a metro area
$5=$ Non-metro county with urban population of 20,000 or more, not adjacent to a metro area
$6=$ Non-metro county with urban population of 2,500-19,999, adjacent to a metro area
$7=$ Non-metro county with urban population of 2,500-19,999, not adjacent to a metro area
$8=$ Non-metro county completely rural or less than 2,500 urban population, adj. to metro area
$9=$ Non-metro county completely rural or less than 2,500 urban population, not adj. to metro area

## IOWA STATE MAP

(Color Coded for Rural-Urban Counties)
$\square$ Rural Counties $\square$ Urban Counties


## MULTIVARIABLE MODELING

Associations between independent (predictor) behavioral and demographic variables and the dependent (response) variables displayed in the tables and figures and described in the text were evaluated using stepwise logistic regression analysis. While the tables in the full report show all possible responses, the dependent (response) variables were dichotomized in order to perform logistic regression. The analysis sequentially selects from among a list of potential predictor variables. The strength and direction of those effects are summarized as odds ratio estimates. Odds ratio can be interpreted as follows: for a one unit change in the predictor variable, the probability for a modeled response is expected to change by the respective "point estimate," given the other variables in the model are held constant. Thus an odds ratio greater than one means the response is more likely; whereas an odds ratio less than one means the response is less likely (i.e, the predictor is protective). All analyses were conducted with SAS, version 9.2 (SAS Institute, Inc., Cary, NC).

Table 6. Would you say that, in general, your health is excellent/very good?

| Response | Total <br> Frequency | Percent |
| :--- | :---: | :---: |
| No | 366 | $34.2 \%$ |
| Yes | 704 | $65.8 \%$ |



|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :--- | :---: |
| Effect | Point Estimate | 95\% Wald <br> Confidence Limits |  |
| Male gender | 1.464 | 1.103 | 1.942 |
| Age (years) | 1.028 | 1.015 | 1.042 |
| Are you self-employed? | 0.690 | 0.485 | 0.982 |
| Have you attended college? | 0.693 | 0.506 | 0.950 |
| Have never smoked | 0.442 | 0.297 | 0.656 |
| Ex-smoker | 0.620 | 0.399 | 0.963 |
| Household income less than $\$ 35,000$ | 1.559 | 1.066 | 2.282 |
| Household income $\$ 75,000$ or more | 0.609 | 0.444 | 0.834 |
| Body Mass Index | 1.102 | 1.075 | 1.130 |

Table 7. In the past 30 days have there been days when your mental health was not good?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| No | 370 | $34.7 \%$ |
| Yes | 697 | $65.3 \%$ |



|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 0.564 | 0.428 | 0.743 |
| Resident of a rural county | 0.676 | 0.503 | 0.909 |
| Do you have a college degree? | 1.487 | 1.115 | 1.983 |
| Current Smoker | 1.666 | 1.150 | 2.414 |
| Household income less than $\$ 35,000$ | 1.455 | 1.010 | 2.097 |
| Household income $\$ 75,000$ or more | 0.661 | 0.486 | 0.899 |
| Body Mass Index | 1.031 | 1.009 | 1.054 |

Table 8. In the past 30 days have there been days when your health kept you from usual activities?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 173 | $16.2 \%$ |
| No | 897 | $83.8 \%$ |

Probability modeled is 'Yes'.

|  | Odds Ratio Estimates |  | $95 \%$ Wald |  |
| :--- | :---: | :---: | :---: | :---: |
| Effect | Point Estimate | Confidence Limits |  |  |

Table 9. In the past 30 days have there been days in which you felt sad, blue or depressed?

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 373 | $35.0 \%$ | Probability modeled is 'Yes'. |
| No | 692 | $65.0 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald |  |
| Confidence Limits |  |  |  |$]$| Is your household income between $\$ 50,000$ and $\$ 75,000$ ? | 0.622 | 0.451 | 0.687 |
| :--- | :---: | :---: | :---: |
| Household income $\$ 75,000$ or more | 0.508 | 0.376 | 1.046 |
| Body Mass Index | 1.024 | 1.002 |  |

Table 10. In the past 30 days have there been days in which you felt worried, tense or anxious?

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 639 | $59.9 \%$ | Probability modeled is 'Yes'. |
| No | 428 | $40.1 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 0.679 | 0.527 | 0.874 |
| Household income $\$ 75,000$ or more | 0.634 | 0.491 | 0.818 |

Table 11. In the past 30 days have there been 6 or more days in which you did not get enough sleep?

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 470 | $43.9 \%$ | Probability modeled is 'Yes'. |
| No | 600 | $56.1 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Is your household income between $\$ 50,000$ and $\$ 75,000$ ? | 0.622 | 0.451 | 0.857 |
| Household income $\$ 75,000$ or more | 0.508 | 0.376 | 0.687 |
| Body Mass Index | 1.024 | 1.002 | 1.046 |

Figure 3. Do you have a primary care doctor, or doctor you usually see when you need medical help?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| No | 138 | $12.9 \%$ |
| Yes | 928 | $87.1 \%$ |



| Odds Ratio Estimates |  |  |  |
| :--- | :---: | :--- | :---: |
| Effect | Point Estimate | 95\% Wald <br> Confidence Limits |  |
| Male gender | 2.084 | 1.425 | 3.048 |
| Age (years) | 0.953 | 0.938 | 0.968 |
| Are you self-employed? | 3.039 | 1.600 | 5.769 |
| Current smoker | 2.645 | 1.674 | 4.179 |
| Household income less than $\$ 35,000$ | 1.839 | 1.169 | 2.892 |
| Is your organization size less than 20 employees? | 0.469 | 0.265 | 0.832 |

Figure 4. Did you visit your primary care doctor in the past 12 months?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| No | 141 | $15.2 \%$ |
| Yes | 784 | $84.8 \%$ |


| Odds Ratio Estimates |  |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 1.807 | 1.252 | 2.607 |
| Age (years) | 0.979 | 0.964 | 0.995 |
| Is your organization size 250 employees or more? | 0.635 | 0.410 | 0.985 |

Figure 5. Is your personal financial situation getting worse?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 260 | $24.4 \%$ |
| No | 806 | $75.6 \%$ |



|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Age (years) | 1.019 | 1.005 | 1.032 |
| Current smoker | 1.608 | 1.095 | 2.363 |
| Is your household income between $\$ 50,000$ and $\$ 75,000$ ? | 0.576 | 0.407 | 0.815 |
| Household income $\$ 75,000$ or more | 0.295 | 0.206 | 0.423 |
| Body Mass Index | 1.056 | 1.030 | 1.084 |

Figure 6. Do you currently have health insurance coverage?

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| No | 72 | $6.7 \%$ | Probability modeled is 'No'. |
| Yes | 997 | $93.3 \%$ |  |


| Odds Ratio Estimates |  |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Age (years) | 0.962 | 0.941 | 0.984 |
| Current smoker | 3.097 | 1.711 | 5.606 |
| Household income less than $\$ 35,000$ | 14.784 | 7.202 | 30.348 |
| Is your household income between $\$ 35,000$ and $\$ 50,000$ ? | 6.684 | 3.116 | 14.334 |
| Is your organization size less than 20 employees? | 6.550 | 3.345 | 12.827 |
| Is your organization size between 20 to 49 employees? | 2.732 | 1.112 | 6.715 |

Table 12. Cost of Health insurance is increasing dramatically

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 210 | $22.1 \%$ |
| No | 742 | $77.9 \%$ |



| Odds Ratio Estimates |  |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | 95\% Wald <br> Confidence Limits |  |
| Resident of a rural county | 1.949 | 1.284 | 2.958 |
| Current smoker | 1.773 | 1.123 | 2.798 |
| Are you self-employed? | 2.073 | 1.322 | 3.251 |
| Is your household income between $\$ 35,000$ and $\$ 50,000 ?$ | 1.501 | 1.024 | 2.200 |
| Is your organization size less than 20 employees? | 2.071 | 1.347 | 3.184 |
| Is your organization size between 20 to 49 employees? | 1.771 | 1.076 | 2.914 |

Table 13. As a result of health insurance cost increases, are you making sacrifices?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 358 | $51.8 \%$ |
| No | 333 | $48.2 \%$ |



| Odds Ratio Estimates |  |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Have never smoked | 0.630 | 0.456 | 0.871 |
| Household income less than $\$ 35,000$ | 3.870 | 2.236 | 6.697 |
| Is your household income between $\$ 35,000$ and $\$ 50,000 ?$ | 1.807 | 1.218 | 2.680 |
| Is your organization size 250 employees or more? | 0.613 | 0.436 | 0.862 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Decided not to go to the doctor when you felt you needed to because of cost

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 166 | $42.7 \%$ | Probability modeled is 'Yes'. |
| No | 223 | $57.3 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Resident of a rural county | 1.707 | 1.013 | 2.874 |
| Household income $\$ 75,000$ or more | 0.407 | 0.252 | 0.655 |
| Is your organization size between 50 and 250 employees? | 2.042 | 1.229 | 3.393 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Stopped taking medication to avoid the cost of prescription drugs

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 79 | $20.8 \%$ | Probability modeled is 'Yes'. |
| No | 300 | $79.2 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 0.449 | 0.250 | 0.807 |
| Do you have a college degree? | 0.502 | 0.279 | 0.905 |
| Current smoker | 2.062 | 1.098 | 3.869 |
| Is your organization size less than 20 employees? | 0.469 | 0.266 | 0.826 |
| Body Mass Index | 1.100 | 1.050 | 1.152 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Cut back the dose of prescription drugs to help make the drugs last longer

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 74 | $19.5 \%$ | Probability modeled is 'Yes'. |
| No | 306 | $80.5 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald |  |
| Confidence Limits |  |  |  |$] 0.681$

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Decided not to fill prescriptions given to you by your doctor because of cost

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 86 | $22.6 \%$ | Probability modeled is 'Yes'. |
| No | 294 | $77.4 \%$ |  |

$\left.\begin{array}{lcc} & \text { Odds Ratio Estimates } & \\ \text { Effect } & \text { Point Estimate } & \begin{array}{c}95 \% \text { Wald } \\ \text { Confidence Limits }\end{array} \\ \hline \text { Current smoker } & 1.902 & 1.066\end{array}\right] 3.394$.

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Not scheduled tests your doctor has suggested in order to save on cost

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 107 | $27.9 \%$ |
| No | 277 | $72.1 \%$ |



| Odds Ratio Estimates |  |  |  |
| :---: | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Age (years) | 1.025 | 1.003 | 1.049 |
| Household income less than \$35,000 | 1.782 | 1.026 | 3.093 |
| Household income \$75,000 or more | 0.540 | 0.304 | 0.958 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Waited longer to see a doctor when you are sick with hopes you will get better on your own

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 276 | $71.9 \%$ | Probability modeled is 'Yes'. |
| No | 108 | $28.1 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Household income $\$ 75,000$ or more | 0.357 | 0.223 | 0.571 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Switched doctors or hospitals in order to save money

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 27 | $7.0 \%$ | Probability modeled is 'Ves'. |
| No | 356 | $93.1 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
|  | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Current smoker | 2.961 | 1.292 | 6.788 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Minimized how often you use your health insurance in order to keep the overall cost of premiums for everyone in your group from rising

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 120 | $34.5 \%$ |
| No | 228 | $65.5 \%$ |


|  | Odds Ratio Estimates |  |
| :--- | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> No significant effects |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Switched health insurance to a plan with higher deductibles and copayments in order to save money

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 150 | $42.5 \%$ |
| No | 203 | $57.5 \%$ |



| Odds Ratio Estimates |  |  |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |  |  |  |  |  |  |
| Resident of a rural county | 1.772 | 1.027 | 3.058 |  |  |  |  |  |  |
| Is your organization size less than 20 employees? | 2.212 | 1.427 | 3.428 |  |  |  |  |  |  |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Switched health insurance to a plan with fewer participating doctors and hospitals to save money

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 38 | $10.9 \%$ | Probability modeled is 'Ves'. |
| No | 310 | $89.1 \%$ |  |


| Odds Ratio Estimates |  |  |  |
| :---: | :---: | :---: | :---: |
| Effect | Point Estimate | $\begin{array}{r} 95 \\ \text { Confid } \end{array}$ |  |
| Resident of a rural county | 3.658 | 1.093 | 12.239 |

Table 14. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Switched health insurance to a plan with fewer benefits to save money

| Response | Total Frequency | Percent | Probability modeled is 'Yes'. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Yes | 84 | 21.3\% |  |  |  |
| No | 265 | 78.7\% |  |  |  |
| Odds Ratio Estimates |  |  |  |  |  |
| Effect |  |  | Point Estimate | Confidence Limits |  |
| Is your or | nization size | ( 49 empl | 0.378 | 0.144 | 0.994 |

Table 15. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Choose a policy with a higher deductible

| Response | Total <br> Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 274 | $68.2 \%$ |
| No | 128 | $31.8 \%$ |

$\square$

|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | 95\% Wald |  |
| Are you self-employed? | 2.085 | 1.251 | 3.474 |

Table 15. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Choose a policy with higher co-pays for doctor visits and prescription drugs

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 257 | $66.4 \%$ | Probability modeled is 'Yes'. |
| No | 139 | $33.6 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ <br> Confidence Limits |  |
| Are you self-employed? | 1.923 | 1.167 | 3.167 |
| Household income less than $\$ 35,000$ | 0.473 | 0.292 | 0.767 |

Table 15. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Reduce the number of doctor's visits made by members of your household

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 194 | $46.7 \%$ | Probability modeled is 'Yes'. |
| No | 221 | $53.3 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 0.599 | 0.399 | 0.901 |
| Household income $\$ 75,000$ or more | 0.622 | 0.396 | 0.976 |
| Is your organization size between 50 and 250 employees? | 1.983 | 1.205 | 3.265 |

Table 15. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Make more use of clinics staffed by nurses and physician's assistants rather than doctors

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 310 | $74.3 \%$ | Probability modeled is 'Yes'. |
| No | 107 | $25.7 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Is your organization size 250 employees or more? | 0.530 | 0.319 | 0.879 |
| Body Mass Index | 1.041 | 1.001 | 1.084 |

Table 15. Different people do different things to cut back on health care expenses. Please tell me if you have done the following: Choose a policy with fewer participating doctors and hospitals

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| Yes | 156 | $39.1 \%$ | Probability modeled is 'Yes'. |
| No | 243 | $60.9 \%$ |  |


|  | Odds Ratio Estimates |  |
| :--- | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |
| No significant effects |  |  |

Figure 7. In the past 12 months, have you had either the flu shot injection or the nasal mist?

| Response | Total Frequency | Percent |
| :---: | :---: | :---: |
| Yes | 556 | 52.0\% |
| No | 513 | 48.0\% |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 0.482 | 0.371 | 0.626 |
| Age (years) | 1.025 | 1.013 | 1.037 |
| Are you self-employed? | 0.631 | 0.424 | 0.938 |
| Household income less than $\$ 35,000$ | 0.639 | 0.451 | 0.904 |
| Is your organization size less than 20 employees? | 0.592 | 0.429 | 0.817 |
| Body Mass Index | 1.023 | 1.001 | 1.045 |

Figure 8. Do you always wear seatbelts when you ride in a car?

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :--- |
| No | 187 | $17.5 \%$ | Probability modeled is 'No'. |
| Yes | 882 | $82.5 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 1.977 | 1.419 | 2.756 |
| Are you self-employed? | 2.559 | 1.788 | 3.664 |
| Resident of a rural county | 1.633 | 1.080 | 2.470 |
| Have never smoked | 1.783 | 1.249 | 2.546 |
| Body Mass Index | 1.038 | 1.011 | 1.066 |

Table 16. During the past 30 days, have you had at least one drink of any alcoholic beverage such as beer, wine, or liquor?

| Response | Total <br> Frequency | Percent |  |
| :---: | :---: | :---: | :---: |
| Yes | 732 | $68.5 \%$ | Probability modeled is 'Ves'. |
| No | 337 | $31.5 \%$ |  |


|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ Wald <br> Confidence Limits |  |
| Male gender | 1.375 | 1.033 | 1.828 |
| Age (years) | 0.961 | 0.949 | 0.974 |
| Have never smoked | 0.683 | 0.513 | 0.909 |
| Household income less than $\$ 35,000$ | 0.679 | 0.469 | 0.983 |
| Household income $\$ 75,000$ or more | 2.283 | 1.667 | 3.125 |
| Body Mass Index | 0.966 | 0.944 | 0.988 |

Table 17. Do you typically exercise 20 minutes per day at least 3 days a week?

| Response | Total <br> Frequency | Percent |
| :---: | :---: | ---: |
| Yes | 531 | $50.6 \%$ |
| No | 518 | $49.4 \%$ |



|  | Odds Ratio Estimates |  |  |
| :--- | :---: | :---: | :---: |
| Effect | Point Estimate | $95 \%$ <br> Confidence Limits |  |
| Do you have a college degree? | 1.472 | 1.145 | 1.892 |
| Body Mass Index | 0.955 | 0.935 | 0.976 |

