

Transamerica Center for Health StudiesSM Survey:
*Pulse Check on Health Care Coverage -
General Population*

January 2015

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About the Transamerica Center for Health StudiesSM

The Transamerica Center for Health StudiesSM (TCHS) informs the national health care conversation, bringing clarity to the complex decision-making regarding health coverage and personal health and wellness. Through its broad-based analysis and research findings, TCHS offers consumers and employers a guide to navigate the financial implications of the health care decisions they are facing.

TCHS engages with the American public through national surveys, its website, research findings and consumer guidance. TCHS also collaborates with health care experts and organizations that are equally focused on health coverage and personal health and wellness.

A division of the Transamerica Institute, a nonprofit, private foundation, TCHS is dedicated to identifying, researching and analyzing the most relevant health care issues facing consumers and employers nationwide.

The Transamerica Institute is funded by contributions from Transamerica Life Insurance Company and its affiliates (not a major medical insurer) and may receive funds from unaffiliated third parties.

About the Survey

The first phase of the Affordable Care Act (ACA), the implementation of the Individual Mandate provision requiring non-exempt individuals to purchase qualifying health insurance by March 31, 2014, has been closely watched by many people and institutions to understand the impact on access and quality of health care and the economy.

Since July 2013, TCHS has regularly tracked the American public's attitudes and behaviors to the ACA.

The results of the most recently study – conducted by Harris Poll via a self-administered online survey among 1,203 U.S. adults (age 18-64) – represents the fourth wave of research:

- Wave 1 (Benchmark Wave): July 2013 (n=2,505)
- Wave 2 (Pulse check Wave): November 2013 (n=1,005)
- Wave 3: (Second Annual Wave) July 2014 (n=2,624)
- Wave 4 (Pulse check Wave): November 2014 (n=1,203)

Method

- A 10-minute online survey was conducted from November 17 – December 8, 2014 among 1,203 US adults age 18-64.
- Figures for education, age by gender, region, and household income were weighted where necessary to bring them into line with the population of US residents ages 18 to 64 (based on 2013 CPS), separately by race (Hispanic, Asian, Black/African American, and All Other), and ultimately combined into a total General Population sample.
- An additional separate weight was created for US residents ages 18-64 who are currently uninsured, utilizing the most current information from Gallup (March 2014) for age and ethnicity to ensure representativeness for analyses of that subgroup as well.
- Our weighting algorithm also included a propensity score which allows us to adjust for attitudinal and behavioral differences between those who are online versus those who are not, those who join online panels versus those who do not, and those who responded to this survey versus those who did not.
- The following sub-samples were achieved:
 - Black/African American: 238
 - Hispanic: 226
 - Asian: 108
 - Uninsured: 225
 - Newly Insured (i.e., acquired health insurance in the past 12 months and did not have health insurance immediately prior): 107
- Percentages were rounded to the nearest whole percent. Differences in the sums of combined categories/answers are due to rounding.
- Terminology:
 - ACA: Affordable Care Act
 - Gen Pop: General adult population age 18-64
 - Continuously insured: Those currently insured and did not acquire new insurance in the past 12 months
 - *Denotes proportion between 0 and 0.5% (unless otherwise noted)

Executive Summary

Roughly six in ten of all adults say they are at least somewhat informed about the ACA (58%), and satisfaction with the quality of the health care system overall remains high and unchanged from July 2014 (78%).

- While satisfaction remains high overall, only 49% of uninsured Americans are satisfied with quality of health care, compared to 86% of the continuously insured and 77% of the newly insured.
- In terms of specific elements of the health care system, the general population is most satisfied with the focus placed on preventive care (79%) followed by health insurance access for themselves and their families (77%).

While the majority of Americans support most aspects of the ACA, over half object to the tax penalty for noncompliance with the individual mandate.

- Over half (54%) of Americans oppose the requirement to have individuals acquire health insurance or pay a penalty for opting out.
- Still, the General Population supports many aspects of the ACA including:
 - The removal of annual or lifetime limits on coverage (89%)
 - Allowing everyone eligible to qualify for health insurance even if they have a pre-existing condition (90%)
 - Providing coverage under a parent's plan for children up to age 26 (79%)
 - Providing eligible individuals and families who earn less than \$92K a year with government subsidies that lower the cost of health insurance plans (78%)

Since the introduction of the ACA, over half of Americans (56%) are now more concerned about being able to regain insurance coverage if they were to lose what they have now, and 44% are now less concerned.

Executive Summary

Over half (52%) of uninsured Americans are not at all or not very informed about the ACA, and nearly four in ten (38%) have not heard about the new health insurance Exchanges.

- Roughly one in five uninsured Americans (19%) did not know how to apply to obtain coverage. This has increased by ten percentage points since July 2014 – just 9% in July 2014, compared to 19% in November 2014.
- Additionally, a quarter (24%) do not support the ACA on principle.
- About one in five say (19%) they are healthy enough not to need insurance; in fact, nearly four in five (78%) rate their health as “good” or “excellent.”
- The rate of uninsured Americans showed little change from July 2014 (currently 17%), but still remains below the 22% as measured just before the implementation of the individual mandate.
- 62% of uninsured Americans have heard of the Exchanges, but only a fraction have called one of the exchanges (3%) or spoken to a navigator or guide about an Exchange (3%).

Only one-quarter of uninsured Americans are currently able to afford routine health expenses and nearly three in ten (28%) state that paying their health expenses plus the penalty is a less expensive option than the coverage options available to them.

- While only 25% of uninsured Americans can afford routine health expenses, 90% of continuously insured Americans and 61% of newly insured Americans are able to afford their routine health expenses.
- 52% of the General Population paid less than \$1,000 in insurance premiums annually; 16% paid more than \$3,000 per year.
- 76% of the General Population paid less than \$1,000 on personal health expenses annually; 5% paid more than \$3,000 per year.
- 80% of uninsured Americans state that they spend less than \$500 a year on routine health expenses, compared to 72% of the newly insured and 55% of the continuously insured stating the same.

Executive Summary

Of the General Population, 75% are continuously insured, 8% are newly insured, and 17% are uninsured.

- The percentage of the General Population receiving benefits from Medicaid has risen to 10%, up from 6% in July 2014 and 4% in November 2013.
 - 35% of the newly insured population currently receives health insurance from Medicaid.
- Nearly two-thirds (63%) of the General Population does not plan to make any changes to their health insurance in 2015.
 - 78% of those employed by a large company (500+ employees) plan to not make any changes to their health insurance in 2015 (by continuing to receive coverage through their employer or keep the insurance they currently have), while only 44% of those employed by micro-companies (1-9 employees) plan to not make any changes.

Just over half (51%) of the employed population state that their employer does not plan to make any changes to company health insurance options in 2015.

- The most common changes employers are planning to make in 2015 are changing plan options (19%) and reducing or eliminating company contribution (12%).
- 26% of those employed by a large company (500+ employees) expect their employer to change plan options in 2015, and 18% of those employed by a large company expect their employer to reduce or eliminate company contributions in 2015.
- 41% of employed individuals work for companies with up to 99 employees – which will not be mandated to provide employee coverage in 2015.

Executive Summary

Strong majorities of the general population frequently engage in healthy behaviors; however, there are also a couple areas of unhealthy behaviors.

- About three-quarters of Americans exercise for 30 minutes a day at least once a week, and 40% exercise for 30 minutes a day four times a week or more.
- 83% of Americans get eight hours of sleep a night at least once a week. However just one-quarter (24%) get eight hours of sleep every night, and half (50%) of Americans get eight hours of sleep a night at least four times a week.
- One in five Americans eat 5 fruits or vegetables every day, and one-third of Americans eat a healthy breakfast every day.
- Three-quarters of Americans rarely or never use tobacco (cigarettes, chewing tobacco, or cigars).
- However, nearly half (47%) of the uninsured population use tobacco at least once a week, compared to only 16% of the continuously insured.
- About two-thirds of Americans (65%) eat fast food or drink soda at least once a week.

Many employed Americans are interested in receiving wellness initiatives from their employers.

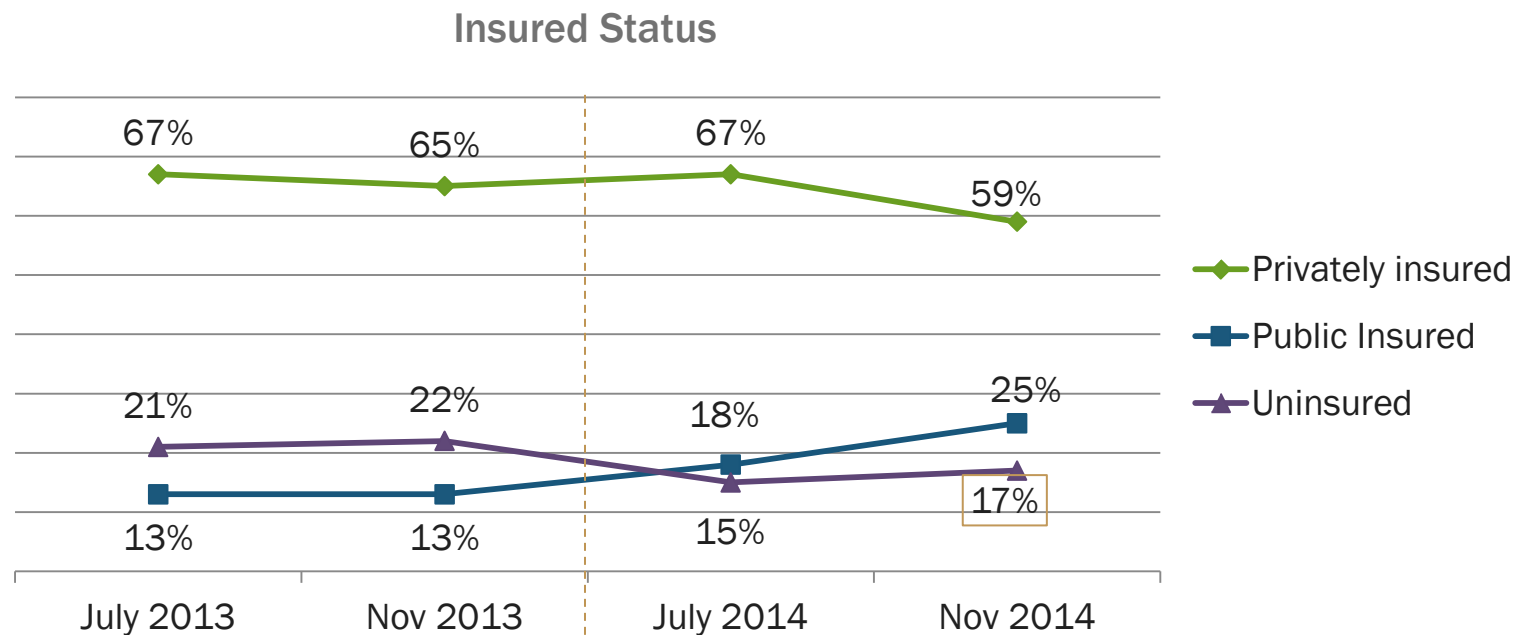
- Nearly four in ten are dissatisfied with the availability of wellness discounts (38%), and large majorities of employed Americans are interested in receiving wellness initiatives from their employer.
- The three wellness programs garnering the most interest include:
 - Preventive screenings and vaccinations (79%)
 - Exercise programs (72%)
 - Healthy food options (66%)

Detailed Findings: Impacts of ACA



Rate of uninsured Americans remains low

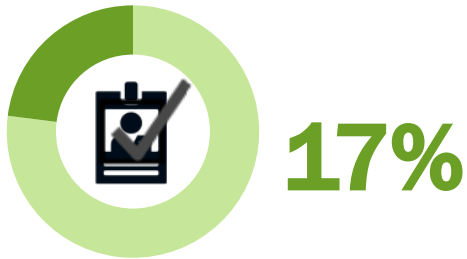
Though the rate of uninsured Americans showed little change from July 2014, the percent of Americans who are uninsured is lower than it was before the individual mandate took effect.



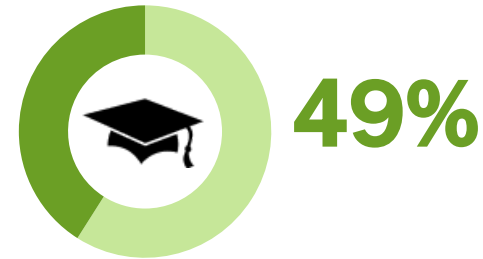
March 31, 2014: State Exchange Open Enrollment ends, signaling the deadline for non-exempt individuals to purchase qualifying health insurance (the Individual Mandate). Three months later, the rate of uninsured Americans falls to **15 percent**. The rate of uninsured Americans remains below the level seen before the ACA's implementation.

Who is still uninsured?

Among uninsured. . .



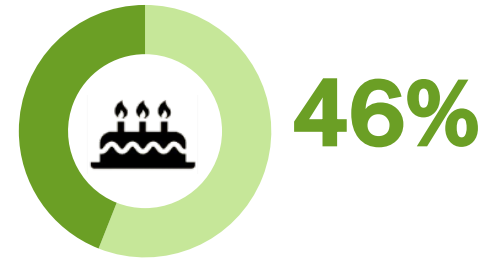
are **unemployed**, but looking,
compared to 5% of Gen Pop



have a HS or less level of **education**,
compared to 29% of the Gen Pop



is the median **household income**,
compared to \$68,800 of Gen Pop

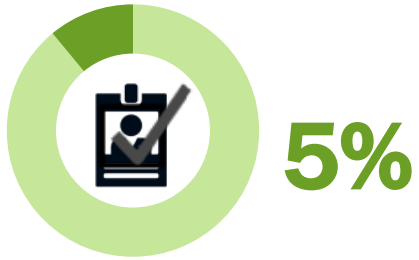


are aged **18-34**, compared to
31% of the Gen Pop

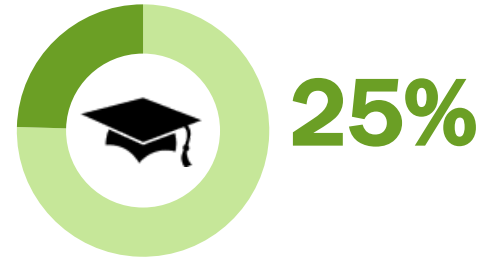
37% are Latino, compared to
17% of Gen Pop

Who is newly insured?

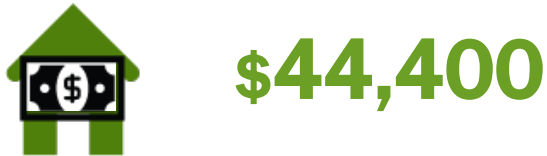
Among newly insured. . .



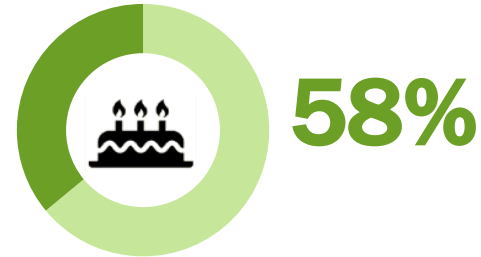
are **unemployed**, but looking, in line with 5% of Gen Pop



have a HS or less level of **education**, in line with 29% of the Gen Pop

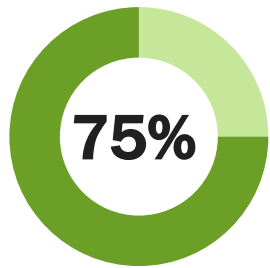


is the median **household income**, compared to \$68,800 of Gen Pop



are aged **18-34**, compared to 31% of the Gen Pop

Who is continuously insured?



of the General Population are continuously insured*



76% of the continuously insured plan to not make any changes their current health insurance**

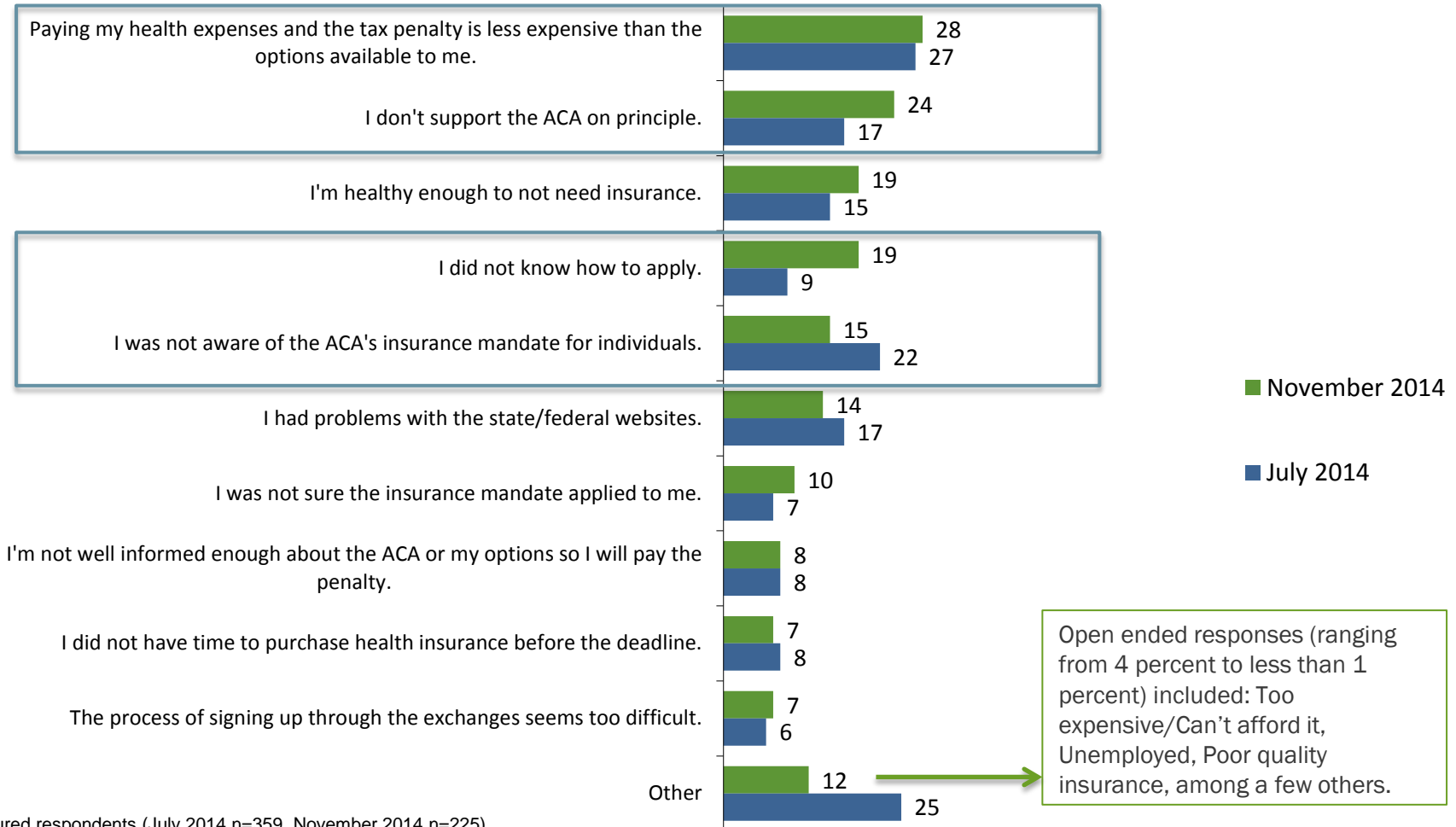
*Have had health insurance for at least the past 12 months

** Either those who plan to continue to receive health insurance through an employer plus those who plan to keep the same insurance they currently have.

More uninsured Americans now say they are uninsured because they did not know how to apply.

While more uninsured Americans did not know how to apply, lack of awareness of the insurance mandate was less of an obstacle than earlier this year. The top reasons for not obtaining coverage are the tax penalty plus health expenses being less expensive than other options available, and not supporting the ACA on principle.

Reason Did Not Obtain Coverage Before ACA Deadline



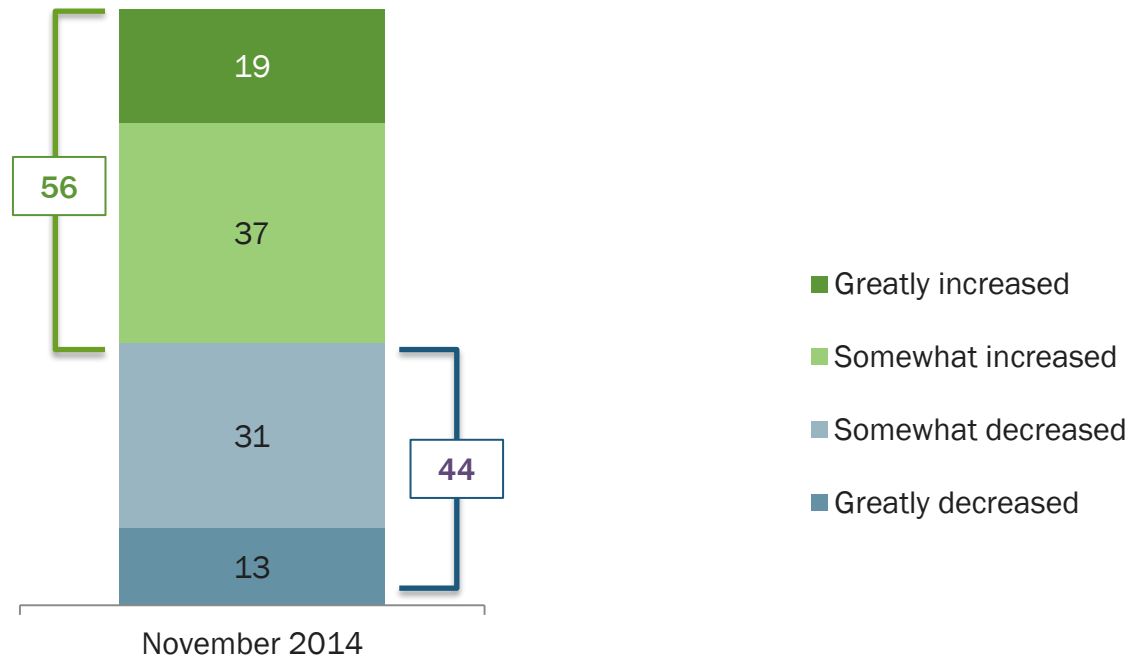
BASE: Uninsured respondents (July 2014 n=359, November 2014 n=225)

Q1942. You mentioned that you currently do not have health insurance coverage. With the ACA's insurance mandate for individuals in effect, which of the following best explains the reason you did not obtain coverage before the deadline? Please select all that apply.

Since the ACA's implementation, more than half of the General Population have increased their level of concern regarding finding insurance coverage.

The ACA has greatly increased nearly one in five American's level of concern about being able to find insurance coverage if they were to lose what they have now.

Level Of Concern About Being Able To Find Insurance Coverage If I Were To Lose Current Coverage



New in November 2014

BASE: All Qualified Respondents (November 2014 n=1203)

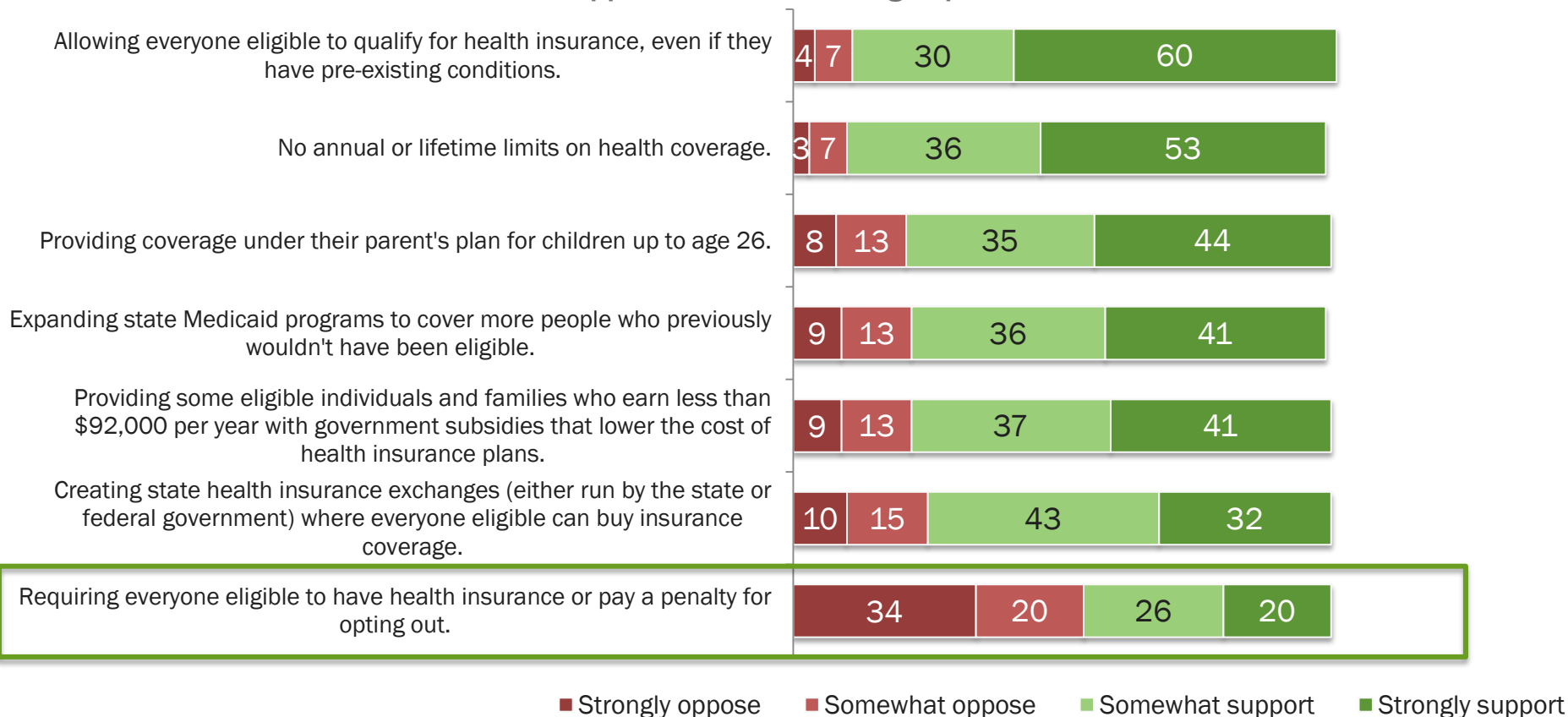
Q1940. How has the introduction of the ACA impacted your level of concern about being able to find insurance coverage if you were to lose what you have now? My level of concern about being able to find insurance coverage if I were to lose what I have now has...



Most aspects of the ACA are supported except for tax penalty for noncompliance.

Less than half support requiring everyone eligible to have health insurance or pay a penalty for opting out. Having no annual/lifetime limits on health coverage and allowing everyone eligible to qualify for health insurance despite pre-existing conditions are the two most supported aspects of the ACA.

Support For The Following Aspects Of The ACA



New in November 2014

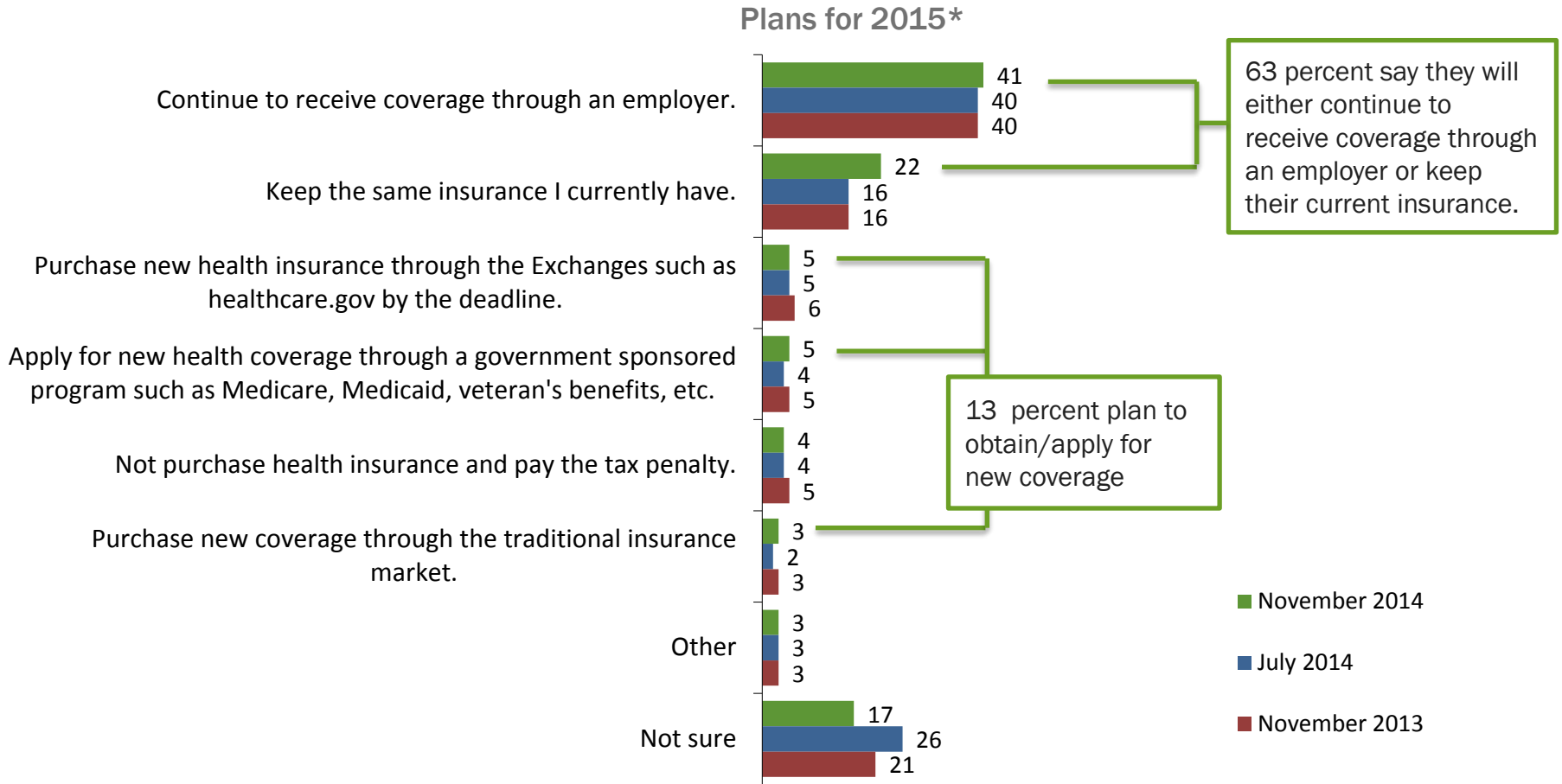
BASE: All Qualified Respondents (November 2014 n=1203)

Q1930. For the remainder of the survey, we will refer to the Patient Protection and Affordable Care Act as "the ACA." How much do you support or oppose the following aspects of the ACA



Most of the General Population does not plan to make changes to their health coverage in 2015.

Sixty-three percent of the General Population will not make changes to their health coverage, while 13 percent of individuals plan to purchase new health insurance coverage or apply for new insurance plans in the upcoming year.



BASE: All Qualified Respondents (November 2013 n=1005, July 2014 n=2624, November 2014 n=1203)

Q1944. Which of the following do you plan to do for 2015?

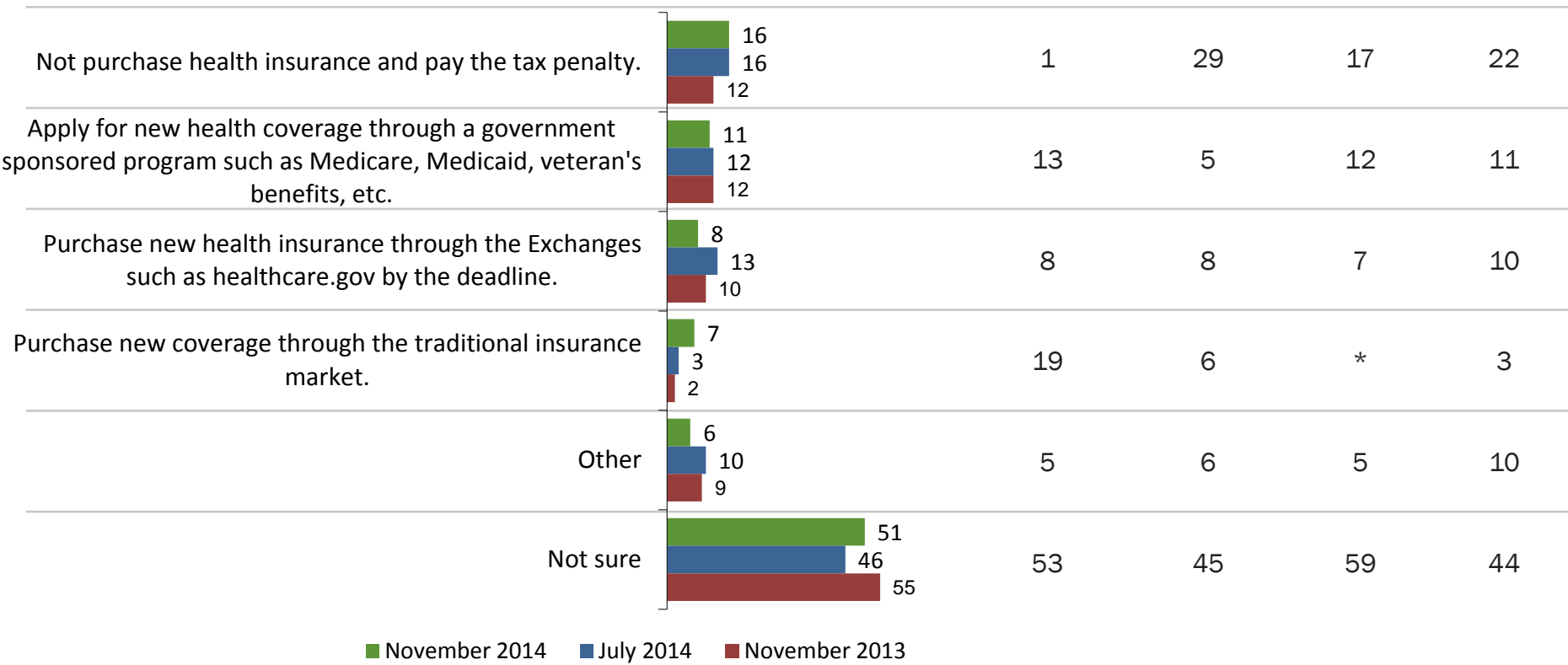
*Nov 2013: With the ACA's insurance mandate for individuals beginning in January 2014, which of the following do you plan to do?

While most of the uninsured remain unsure of their plans regarding health insurance, 26 percent plan to obtain or apply for new coverage in 2015.

Uninsured Plans for 2015*

November 2014

Young Echo Boomer (1989-'96) Older Echo Boomer ('79-'88) Gen X ('65-'88) Baby Boomer ('46-'64)



■ November 2014 ■ July 2014 ■ November 2013

BASE: Uninsured (November 2013 n=211, July 2014 n=359, November 2014 n=225)

Q1944. Which of the following do you plan to do for 2015?

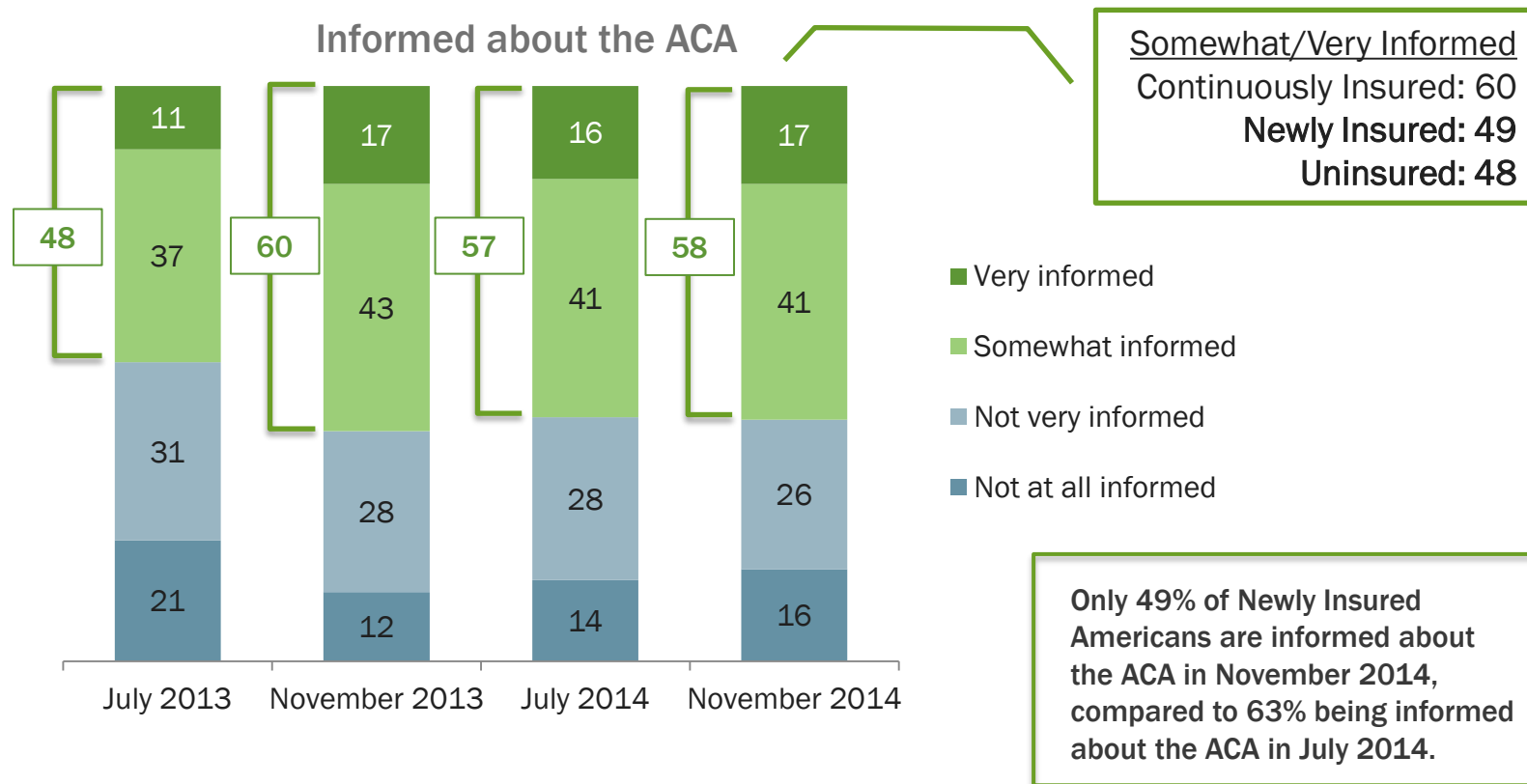
*Nov 2013: With the ACA's insurance mandate for individuals beginning in January 2014, which of the following do you plan to do?

Detailed Findings: Efforts in Seeking Information



Nearly six in ten of the General Population is at least somewhat informed about the ACA.

The General Population continues to feel informed about the ACA. Uninsured Americans are the least informed about the ACA, followed closely by newly insured Americans.



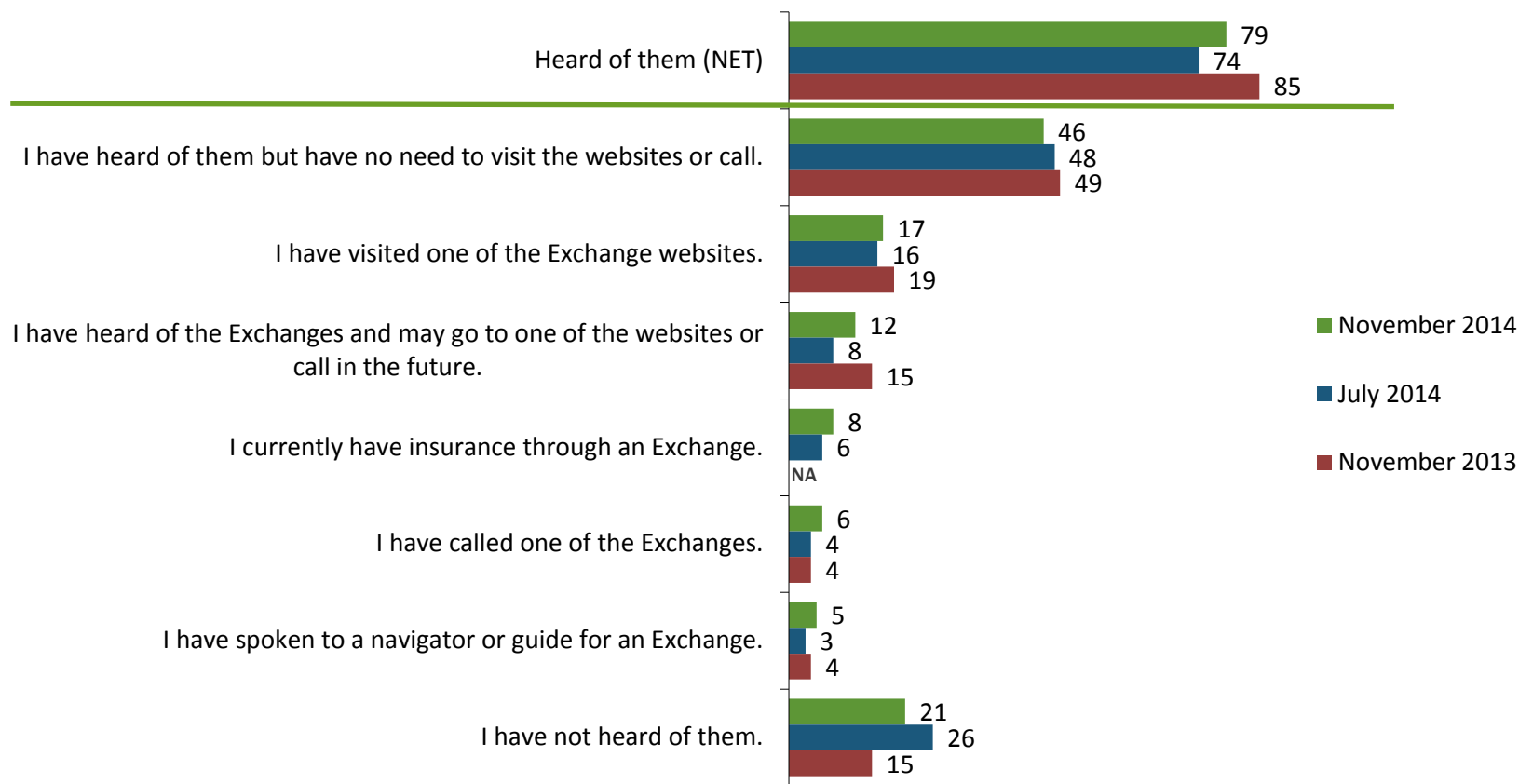
BASE: All Qualified Respondents (July 2013 n=2505, November 2013 n=1005, July 2014 n=2624, November 2014 n=1203)
 Q1915. How informed are you about the Patient Protection and Affordable Care Act, also known as health care reform or the ACA?



More of the General Population is familiar with new health insurance exchanges.

Overall awareness of the new Exchanges has improved slightly since July, but is still below the level seen during the earlier phases of the legislation.

Familiarity With New Health Insurance Exchanges



BASE: All Qualified Respondents (November 2013 n=1005, July 2014 n=2624, November 2014 n=1203)

Q1950B. How familiar are you with the new Exchanges, such as health care.gov, through which you can buy health insurance? Please select all that apply.



Roughly three in ten of the newly insured have acquired insurance through an Exchange.

Though they are the most likely to benefit from the information, nearly four in ten uninsured Americans have not heard of the health insurance exchanges, making them the least likely group to be aware.

Familiarity With New Health Insurance Exchanges

	Gen Pop	Continuously Insured	Newly Insured	Uninsured
Heard of Exchanges (NET)	79	82	81	62
I have heard of them but have no need to visit the websites or call.	46	54	21	26
I have visited one of the Exchange websites.	17	13	36	21
I have heard of the Exchanges and may go to one of the websites or call in the future.	12	10	16	17
I currently have insurance through an Exchange.	8	8	29	1
I have called one of the Exchanges.	6	5	19	3
I have spoken to a navigator or guide for an Exchange.	5	3	17	3
I haven't heard of them.	21	18	19	38

BASE: All Qualified Respondents (Gen Pop n= 1203, Continuously Insured n= 871, Newly Insured n=107, Uninsured n= 225)

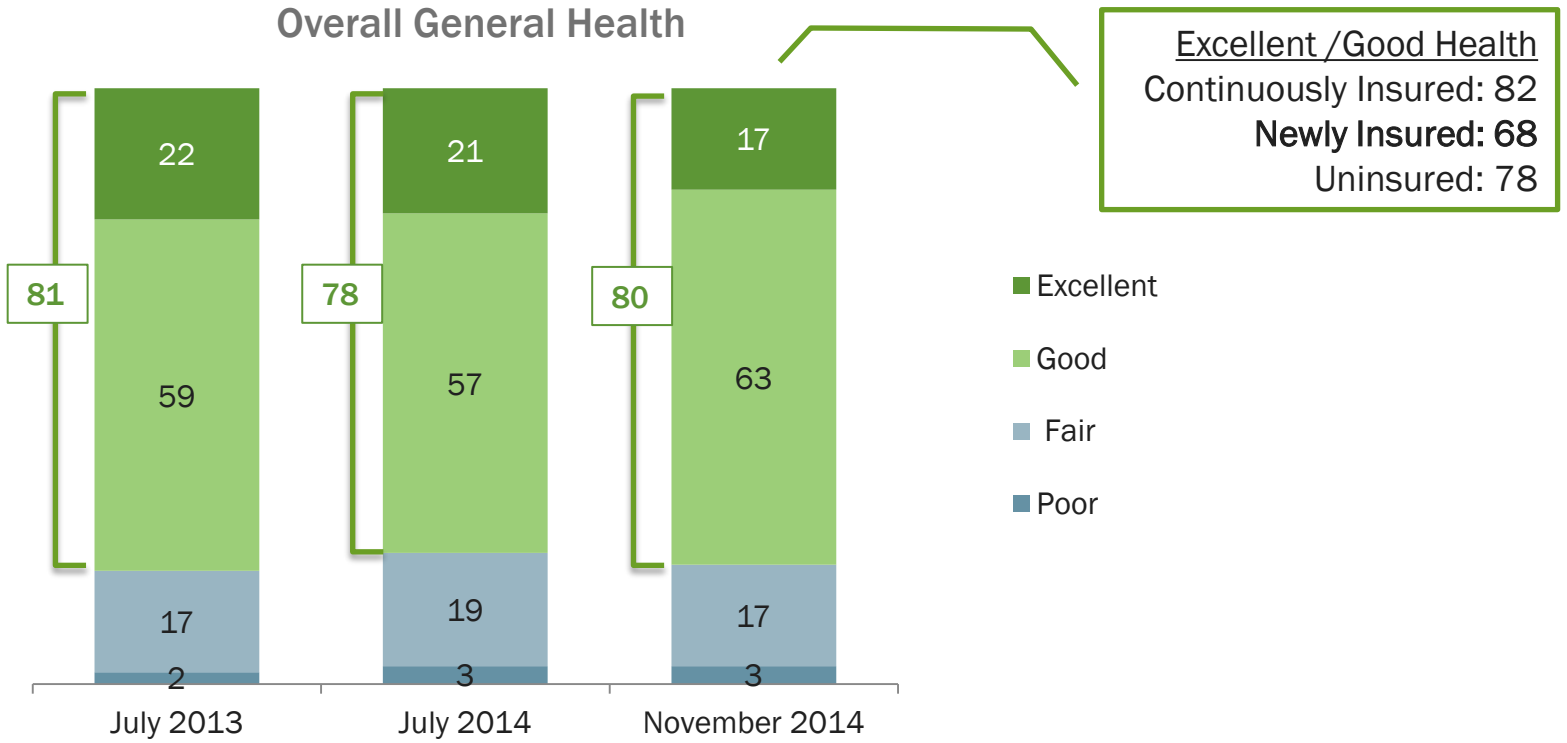
Q1950B. How familiar are you with the new Exchanges such as health care.gov through which you can buy health insurance? Please select all that apply.

**Detailed Findings:
Personal Health and the Health Care System**



Most of the General Population continues to feel good about their health.

Strong majorities of all insured classifications rate their overall general health as “good” or “excellent.” Interestingly, the uninsured group rates their health similar to how the continuously insured do, suggesting some may feel their health is good enough not to warrant the need for health insurance.



BASE: All Qualified Respondents (July 2013 n=2505, July 2014 n=2624, November 2014 n= 1203)
Q715. Overall, how would you describe your general health?

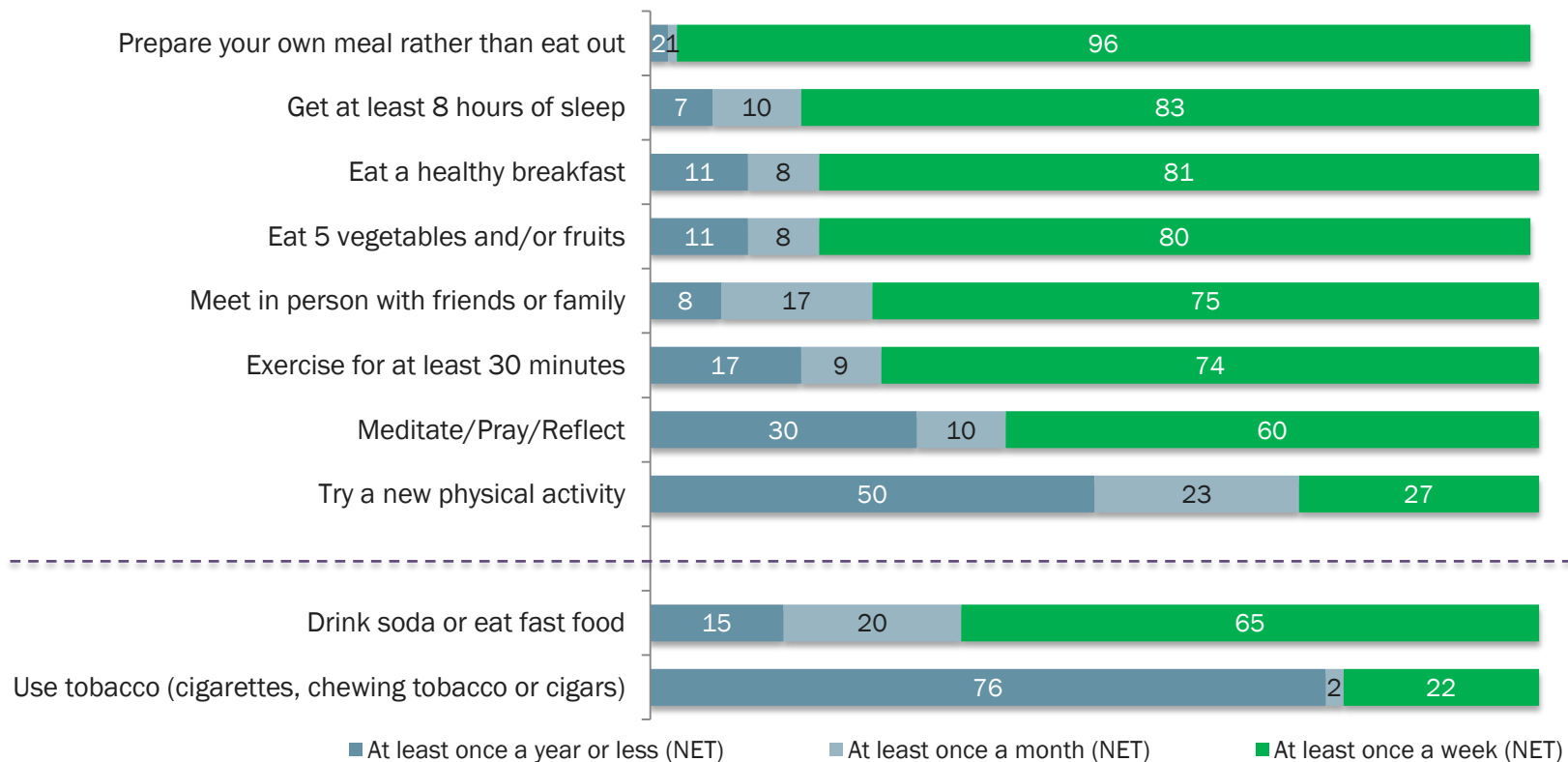
Most of the General Population engage in healthy behaviors at least once a week.

Nearly all are actively involved in preparing their own meal over eating out. Over eight in ten get 8 hours of sleep at least once a week, and over three-fourths rarely or never use tobacco.

Level Of Engagement In Activities

Positive behaviors

Negative behaviors

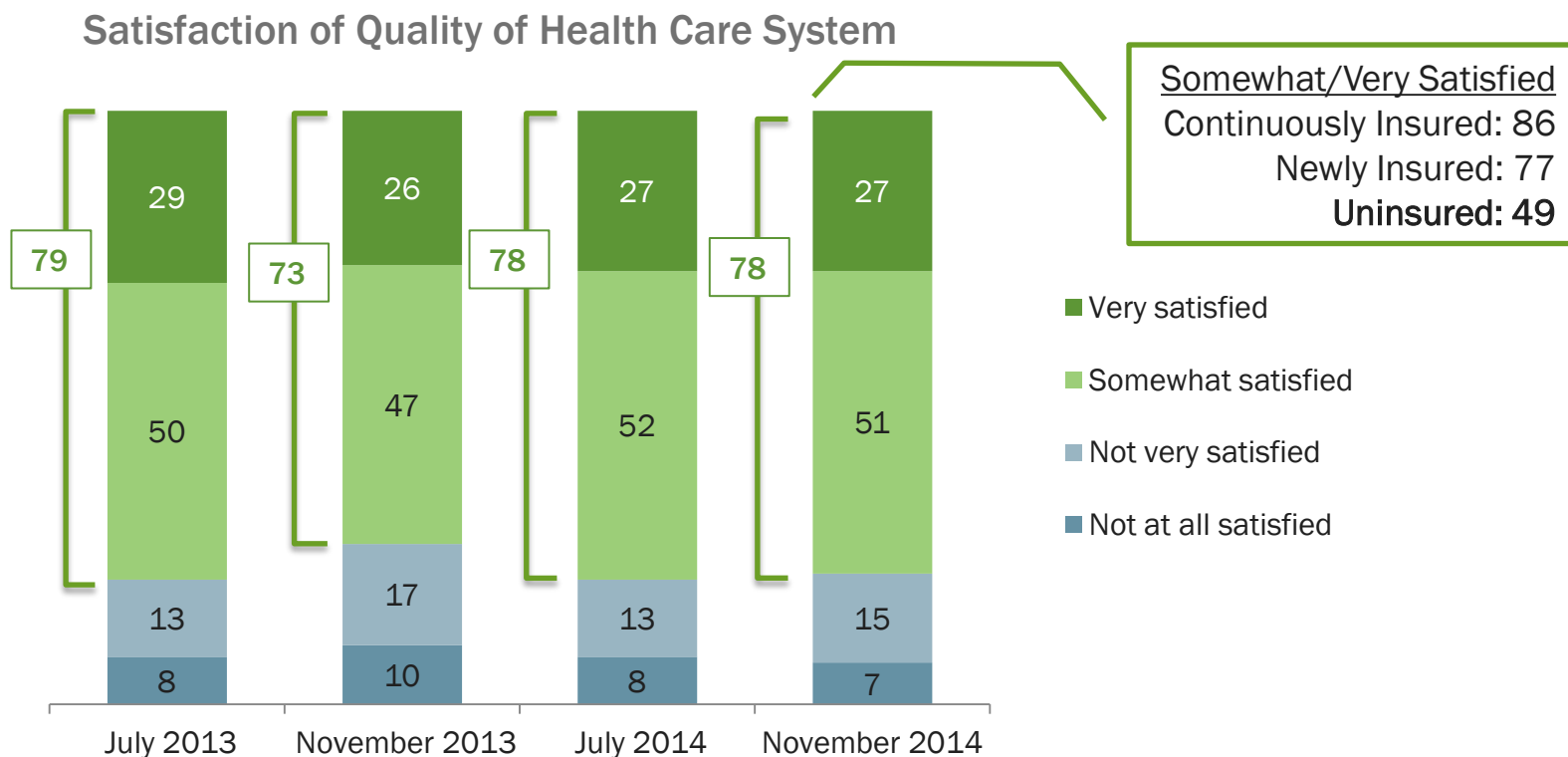


% Use tobacco at least once a week:
 Continuously Insured: 16
 Newly Insured: 31
 Uninsured: 47

New in November 2014
 BASE: All Qualified Respondents (November 2014 n=1203)
 Q716. How often do you engage in the following behaviors?

The majority of the General Population continues to be satisfied with the quality of the health care system.

Satisfaction is stable since July. Half of uninsured Americans are not satisfied with the quality of the health care system.



BASE: All Qualified Respondents (July 2013 n=2505, November 2013 n=1005, July 2014 n=2624, November 2014 n=1203)

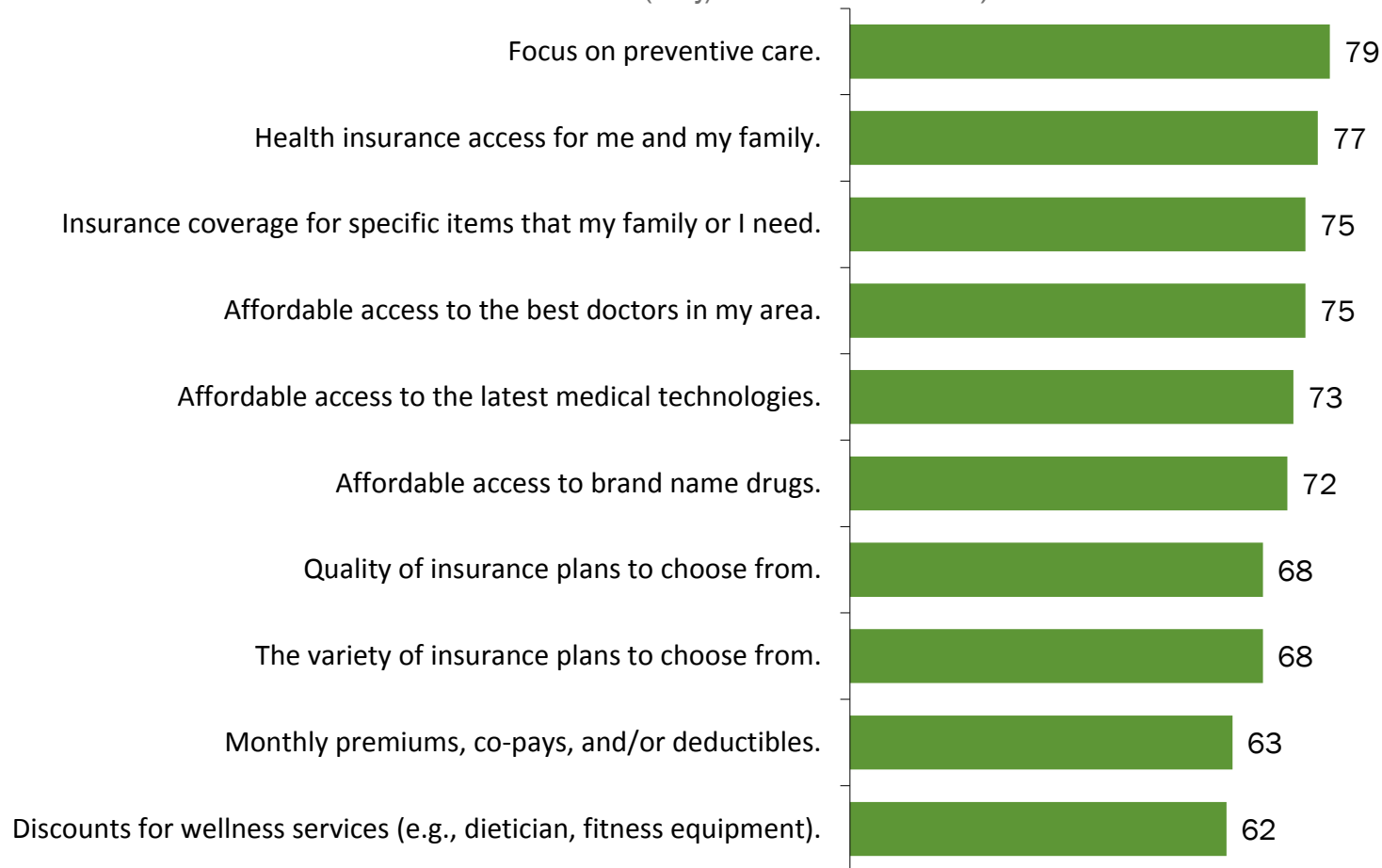
Q730. Overall, how satisfied are you with the quality of the health care system you have access to today? When we say health care system we are referring to all things related to health care including doctors, nurses, and other health care providers, hospitals, insurance, etc.



Large majorities are satisfied with elements of the health care system today.

The General Population is most satisfied with the focus on preventive care and health insurance access. Only six in ten are satisfied with discounts for wellness services and monthly premiums, co-pays and/or deductibles.

Satisfied With Elements Of Current Health Care Options
(Very/Somewhat Satisfied)



New in 2014

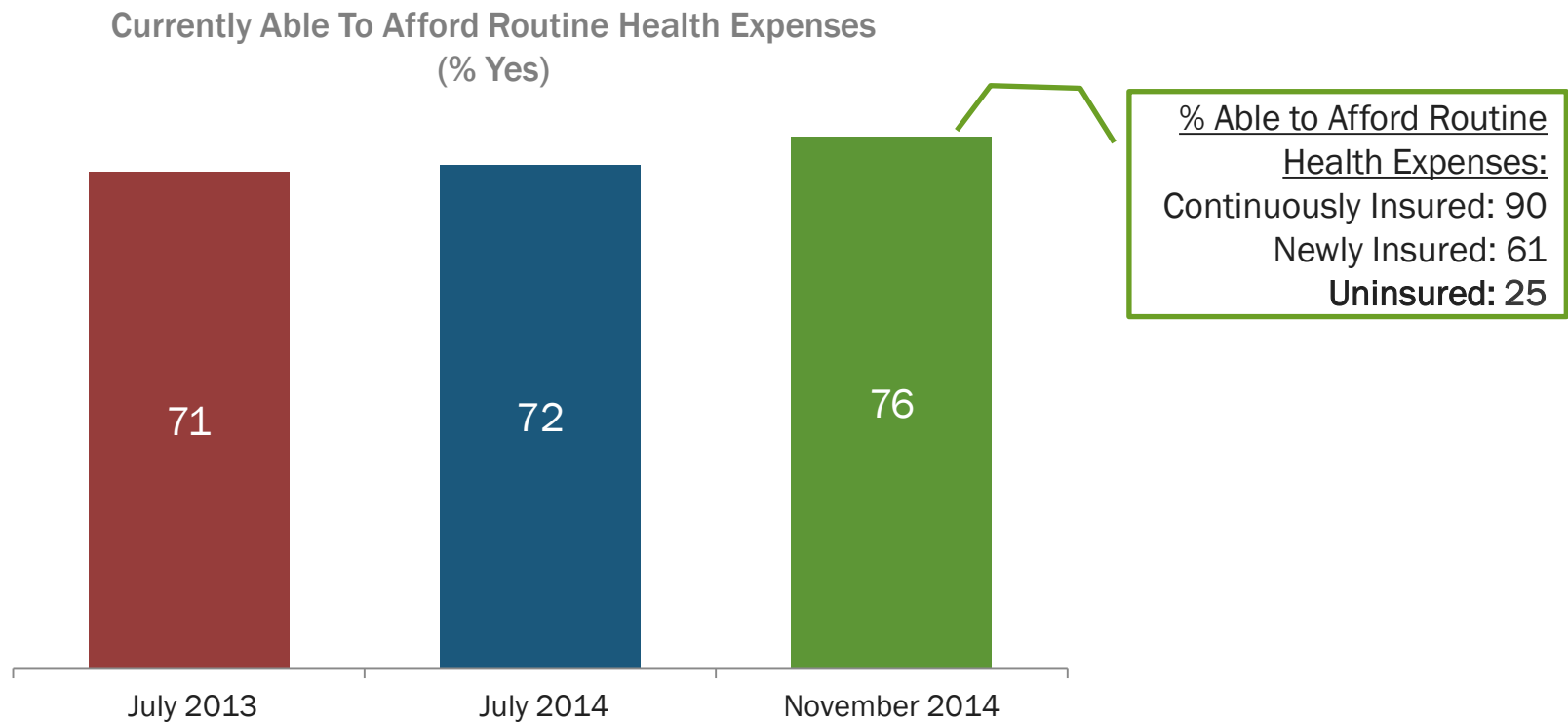
BASE: Base: Has Applicable Element (November 2014 base varies: 959-1117)

Q805. Please indicate your level of satisfaction with the following elements of the health care system today.



Three-fourths of the General Population are currently able to afford routine health expenses.

There is a large disparity in the perceived affordability of health expenses depending on an individual's insured status. Uninsured Americans are much less likely than newly insured, who are, in turn, much less likely than those continuously insured, to find routine health care expenses affordable.



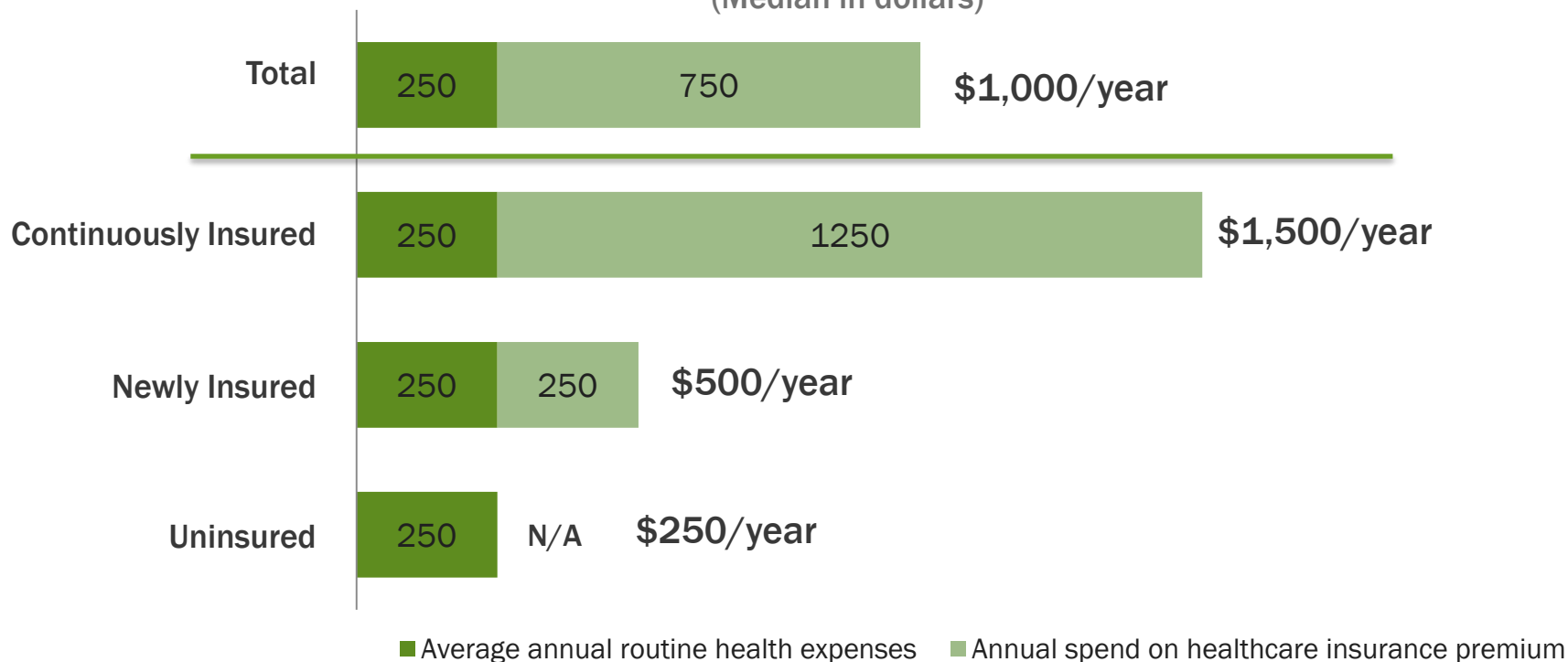
BASE: All qualified respondents (July 2013 n= 2505, July 2014 n= 2624, November 2014 n=1203)
Q760. Are you currently able to afford your routine health care expenses (health insurance co-pays, deductibles, out-of-pocket expenses, etc.)?



Regardless of insured classification, each spend a median of \$250 annually on routine health expenses.

The continuously insured spend five times more on health insurance premiums than do the newly insured.

Annual Health Care and Insurance Premium Spending
(Median in dollars)



New in November 2014

BASE: If Insured (Total n= 978; Continuously insured n= 871; Newly insured n= 107)

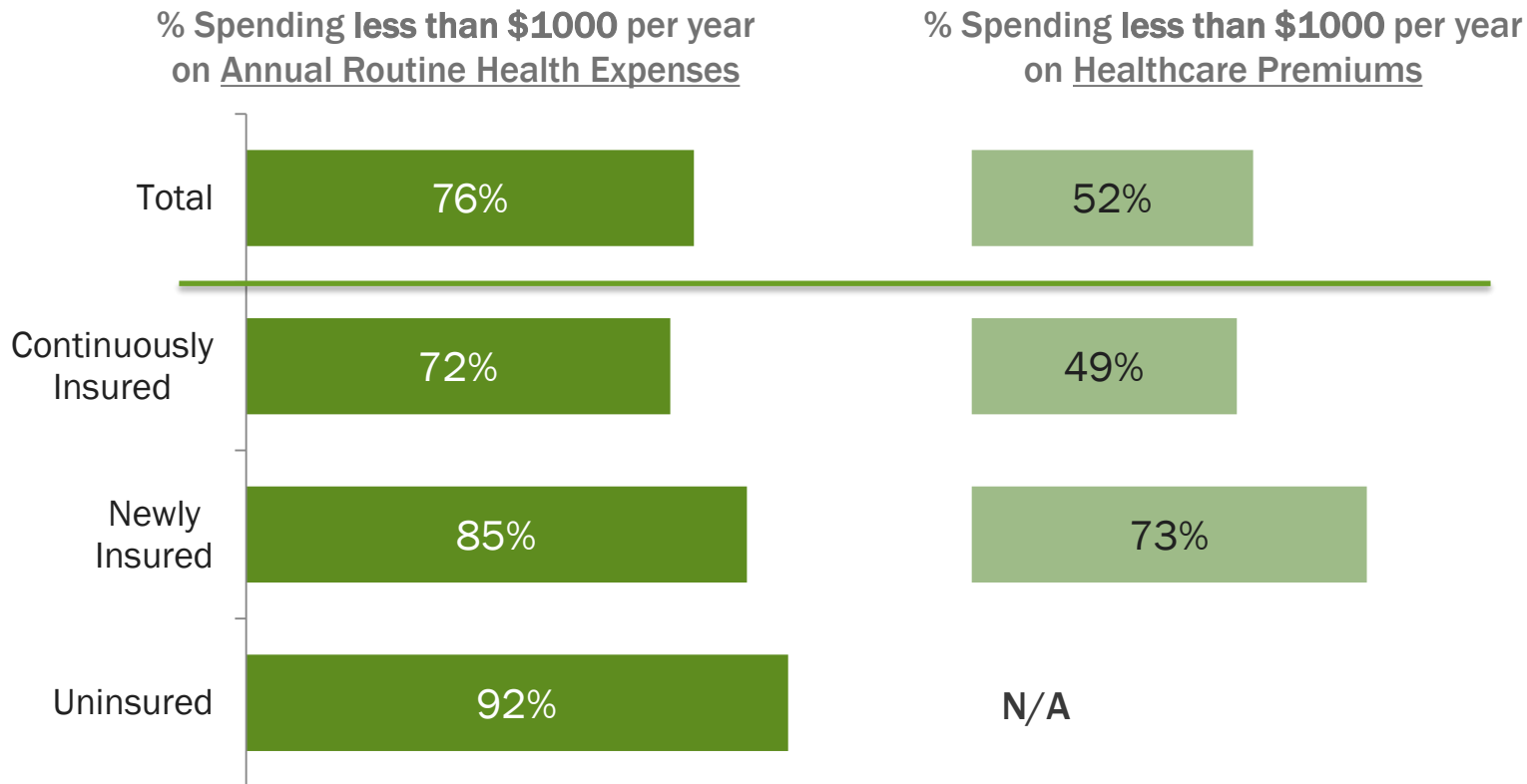
Q761. To the best of your knowledge, how much do you spend on your health insurance premiums annually? Your premium is the amount that you pay for your health insurance plan. Please consider only your personal health care premiums and not those of your family or other dependents, if applicable.

BASE: All Qualified Respondents (Total n= 1203; Continuously insured n= 871; Newly insured n= 107, Uninsured= 225)

Q762. To the best of your knowledge, how much do you spend, on average, on annual routine health expenses for yourself (not your family)? Routine health expenses include all those expenses that are not your health insurance premium, including health insurance co-pays, deductibles and out-of-pocket expenses.

Regardless of insured classification, strong majorities spend less than \$1000 annually routine health expenses.

Strong majorities of the newly insured also spend less than \$1000 annually on their insurance premiums while half of the continuously insured spend more than \$1000 annually.



New in November 2014

BASE: If Insured (Total n= 978: Continuously insured n= 871; Newly insured n= 107)

Q761. To the best of your knowledge, how much do you spend on your health insurance premiums annually? Your premium is the amount that you pay for your health insurance plan. Please consider only your personal healthcare premiums and not those of your family or other dependents, if applicable.

BASE: All Qualified Respondents (Total n= 1203: Continuously insured n= 871; Newly insured n= 107, Uninsured= 225)

Q762. To the best of your knowledge, how much do you spend, on average, on annual routine health expenses for yourself (not your family)? Routine health expenses include all those expenses that are not your health insurance premium, including health insurance co-pays, deductibles and out-of-pocket expenses.

Detailed Findings: Employer Relationship

Nearly one in five say their employers may change insurance plan options in the upcoming year.

Half of the General Population do not expect their employer to make any changes.

	November 2014
Changing plan options	19
Reducing or eliminating company contribution to cover costs for health insurance	12
Implementing a wellness program	10
Adding or increasing company contribution to cover costs for health insurance	10
Changing insurers	10
Reducing or removing health care benefits other than health insurance	7
Adding or increasing company contribution to cover costs for health care benefits other than health insurance benefits	5
Eliminating dependent coverage on employee health plans	4
Reducing or eliminating company contribution to cover costs for health care benefits other than health insurance	4
Adding health care benefits other than health insurance	3
Adding an independent third party administrator of health plans	3
Removing health insurance	2
Removing health insurance for part-time workers	2
Adding health insurance for part-time workers	2
Increasing cost of healthcare/premiums	2
Increase in deductible	1
Adding dependent coverage to employee health plans	1
Offering coverage to employees through the Small Business Health Options Program (SHOP) marketplace	1
Increasing co-pays	1
No changes expected	51
Other	*
Don't know	1

New in November 2014

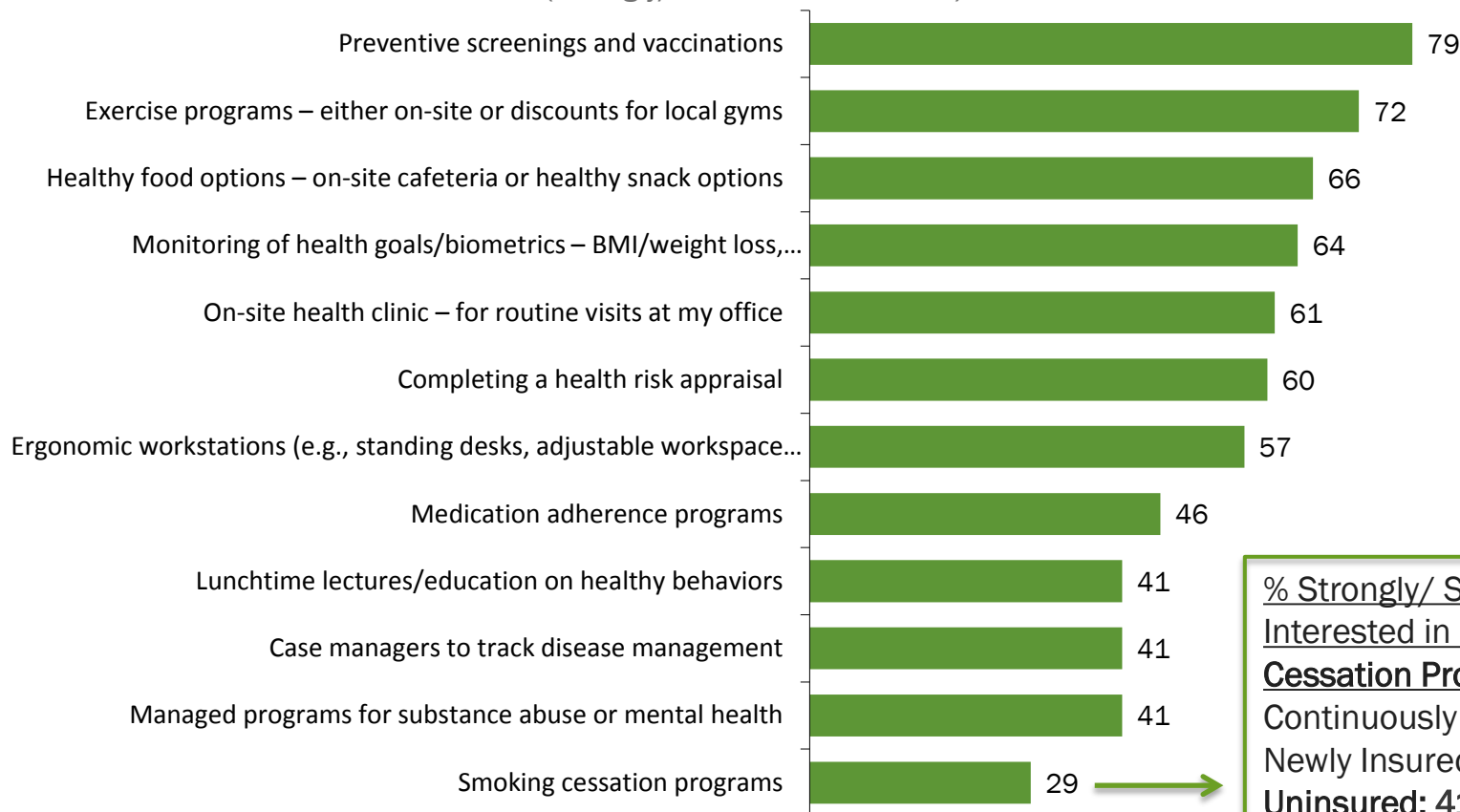
BASE: Insured through employer and primary Insured (November 2014 n=435)

Q1101. What changes is your employer making to your healthcare benefits in 2015? Please select any that you are aware of. © Transamerica Center for Health Studies, 2014

There is significant interest in a number of employer-sponsored wellness initiatives.

The most popular include: preventive screenings/vaccinations, exercise programs, and healthy food options. While the General Population has the least interest in smoking cessation programs, the Uninsured show much higher interest in smoking cessation programs.

Interested In Programs That Employer Offer As Part Of “Wellness” Initiative
(Strongly/Somewhat Interested)



% Strongly/ Somewhat Interested in Smoking Cessation Programs:
Continuously Insured: 28
Newly Insured: 21
Uninsured: 41

New in November 2014

BASE: Full, part, or self employed workers (November 2014 n=753)

Q1104. Below are some programs or initiatives that an employer might offer as part of a “wellness” initiative. How interested are you in each of the following?

Demographics

Demographics

Gender	July 2013 (n=2505)	November 2013 (n=1005)	July 2014 (n=2624)	November 2014 (n=1203)
Male	47%	47%	47%	47%
Female	53%	53%	53%	53%
Age	(n=2505)	(n=1005)	(n=2624)	(n=1203)
18-34	33%	35%	33%	31%
35-49	34%	34%	32%	37%
50-59	23%	19%	22%	19%
60+	11%	12%	13%	13%
Ethnicity	(n=2505)	(n=1005)	(n=2624)	(n=1203)
White	71%	67%	64%	64%
Hispanic	14%	16%	17%	17%
Black/African American	10%	12%	12%	12%
Asian or Pacific Islander	2%	2%	6%	6%
Native American or Alaskan Native	*	*	*	*
Mixed Race	0%	*	0%	*
Some other race	1%	1%	1%	1%
Decline to answer	1%	1%	1%	1%
Company	(n=1486)	N/A	(n=1545)	(n=753)
For-profit	67%	N/A	68%	70%
Non-Profit	18%	N/A	16%	16%
Government	15%	N/A	16%	14%

Demographics

Primarily Receive Health Insurance	July 2013 (n=2505)	November 2013 (n=1005)	July 2014 (n=2624)	November 2014 (n=1203)
PRIVATELY INSURED	67%	65%	67%	59%
I receive benefits through an employer	57%	52%	56%	49%
I buy my own health insurance, not through any organization	8%	10%	9%	8%
I receive benefits through a union	2%	3%	2%	2%
I receive benefits through a trade association	*	1%	*	*
PUBLIC INSURED	13%	13%	18%	25%
I receive benefits through Medicare	5%	5%	7%	9%
I receive benefits through Medicaid or another state funded program	5%	4%	6%	10%
I receive VA benefits from my own service or through my spouse	2%	2%	1%	2%
I receive benefits through military service	1%	2%	2%	1%
I receive benefits through a state exchange	N/A	N/A	2%	3%
UNINSURED (I do not have health insurance at this time)	21%	22%	15%	17%
Insured	(n=2150)	(n=794)	(n=2265)	(n=978)
The primary insured	74%	73%	74%	78%
A dependent or spouse	26%	27%	26%	22%

Demographics

Employment Status	July 2013 (n=2505)	November 2013 (n=1005)	July 2014 (n=2624)	November 2014 (n=1203)
Employed full time	53%	50%	49%	52%
Employed part time	10%	12%	11%	11%
Self-employed	5%	7%	5%	6%
Not employed, but looking for work	8%	7%	7%	5%
Not employed and not looking for work	1%	1%	2%	2%
Not employed, unable to work due to a disability or illness	4%	4%	6%	7%
Retired	5%	6%	8%	5%
Student	5%	7%	4%	4%
Stay-at-home spouse or partner	8%	7%	8%	8%
Employer Size	July 2013 (n=1704)	November 2013 (n=608)	July 2014 (n=1545)	November 2014 (n=753)
1 - 5	10%	15%	14%	18%
6 - 9	6%	4%	4%	5%
10 - 24	8%	8%	7%	6%
25 - 49	8%	7%	8%	6%
50 -99	10%	7%	7%	6%
100 - 499	14%	13%	15%	19%
500 - 999	9%	7%	9%	7%
1000 or more	34%	38%	35%	32%

Demographics

Company's primary business*	July 2013 (n=914)	July 2014 (n=976)	November 2014 (n=497)
Manufacturing	14%	14%	7%
Agriculture, mining or construction	4%	4%	7%
Transportation, communications, or utilities	8%	6%	7%
Professional services, including finance, legal, engineering, and health care	24%	21%	27%
Service industries such as retail trade, hospitality, or administration	16%	16%	16%
Education	2%	2%	4%
Some other type of business	31%	36%	32%

*November 2013 data not available

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