



College Students and Grads Survey

Sample = 255 Recent College Graduates
 Ages 18-30 and 271 Full-Time
 College Students Ages 18-30



Kelton
 RESEARCH

This survey is being conducted by Kelton, a leading national public opinion company. We are not trying to sell you anything, but would like to ask you a few questions for a national opinion study, the results of which will appear in the nation’s leading media outlets in the coming weeks. Your answers will be confidential and anonymous.

1. Which of the following best describes you?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
I’m Currently Covered By an Employer-Provided Health Insurance Plan	82	32%*	32	12%
I’m Currently Covered By My Parent’s Health Insurance Policy	55	22%	84	31%
I’m Currently Covered By a Health Insurance Policy That I Pay For Myself	34	13%	15	6%
I’m Currently Covered By a Government or Public Health Insurance Plan, Such as Medicaid	20	8%	28	10%
I’m Currently Covered By an Individual Health Insurance Policy Paid For By My Parents	17	7%	32	12%
I’m Currently Covered By a Student Health Insurance Plan	2	1%	31	11%
I Currently Have No Health Insurance	36	14%	43	16%
I Don’t Know	9	4%	6	2%

* All decimals are rounded to the nearest percentage point. This may result in certain numerical totals adding up to slightly more or slightly less than 100%

2. At about what age do you expect to be financially independent of your parents?

Average = 26		
<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>
22-24	21	8%
25-26	55	22%
27-29	34	13%
30 or Older	16	6%
I Am Already Financially Independent of My Parents	129	51%

Average = 25		
<i>Response</i>	<i>Student Total</i>	<i>Student %</i>
19-21	19	7%
22-24	65	24%
25-29	69	25%
30 or Older	16	6%
I Am Already Financially Independent of My Parents	102	38%

AMONG RESPONDENTS WHO ARE NOT FINANCIALLY INDEPENDENT OF THEIR PARENTS:

Average = 26		
<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>
22-24	21	17%
25-26	55	44%
27-29	34	27%
30 or Older	16	13%

Average = 25		
<i>Response</i>	<i>Student Total</i>	<i>Student %</i>
19-21	19	11%
22-24	65	38%
25-29	69	41%
30 or Older	16	9%

3. In your opinion, which of the following, if any, should parents of recent college graduates help their children do? Please choose all that apply.

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Figure Out Where and How to Invest Their Money, Such as in Savings Accounts or Stocks	104	41%	131	48%
Find Health Insurance	91	36%	115	42%
Find a Job	76	30%	88	32%
Manage Their Budgets	70	27%	86	32%
Choose Credit Cards	67	26%	89	33%
Pay for Health Insurance	56	22%	84	31%
Negotiate Benefits at a Job	34	13%	36	13%
Be in Charge of Most of Their Money, Such as in Savings Accounts or Stocks	29	11%	45	17%
Negotiate Salary at a Job	25	10%	31	11%
None of These	64	25%	49	18%

4. **FOR GRADS:** Right now, about how much money do you feel you need to earn in a year in order to feel financially secure? Your best guess is fine. Please think about your gross income, not your net income (after taxes).

FOR STUDENTS: Once you graduate college, about how much money do you feel you will need to earn in a year in order to feel financially secure? Your best guess is fine. Please think about your gross income, not your net income (after taxes).

<i>Response</i>	Average = \$61,800		Average = \$81,600	
	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
\$20,000 or Less	49	19%	45	17%
\$20,001 - \$40,000	122	48%	87	32%
\$40,001 - \$60,000	60	24%	92	34%
\$60,001 - \$90,000	15	6%	30	11%
\$90,001 or More	90	4%	17	6%

5. Which of the following benefits would most likely be non-negotiable for you when evaluating a potential job, meaning that you would consider passing on the job if these benefits were not included or undesirable?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Health Insurance	97	38%	109	40%
The Commute or the Office's Location	47	18%	32	12%
A Flexible Schedule Such as Non-Traditional Hours or Being Able to Work From Home	28	11%	24	9%
Vacation Time	27	11%	31	11%
401 (k) or Other Retirement Accounts	26	10%	42	15%
Corporate Culture	12	5%	9	3%
Your Potential Title	12	5%	14	5%
Gym Memberships	6	2%	10	4%

6. **FOR GRADS:** Which of the following, if any, are you afraid could happen to you, or have already happened to you, in your 20s? Please choose all that apply.

FOR STUDENTS: Which of the following, if any, are you afraid could happen to you in your 20s after you graduate college? Please choose all that apply.

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Not Finding a Job in My Chosen Career Path	154	60%	147	54%
Not Finding a Job at All	141	55%	168	62%
Not Having Health Insurance	116	45%	102	38%
Not Being Able to Pay My Student Loans	110	43%	131	48%
Having to Live With My Parents	101	40%	86	32%
Credit Card Debt	99	39%	79	29%
Getting Seriously Ill or Injured Without Having Health Insurance	83	33%	73	27%
None of These	15	6%	17	6%

7. **FOR GRADS:** About how much was your annual gross salary in your first job after graduation? Your best guess is fine.

FOR STUDENTS: About how much do you expect your annual gross salary to be in your first job after graduation?

Average = \$21,900			Average = \$37,100	
<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
\$20,000 or Less	148	58%	68	25%
\$20,001 - \$40,000	81	32%	126	46%
\$40,001 - \$60,000	19	7%	54	20%
\$60,001 - \$90,000	3	1%	16	6%
\$90,001 or More	4	2%	7	3%

8. **FOR GRADS:** Did your first job after graduating college provide you with healthcare benefits?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>
Yes	104	41%
No	151	59%

FOR STUDENTS: How likely or unlikely do you think it will be that your first job after graduating college will provide you with healthcare benefits?

<i>Response</i>	<i>Student Total</i>	<i>Student %</i>
Extremely Likely	77	28%
Somewhat Likely	144	53%
Likely Net	221	82%
Somewhat Unlikely	42	15%
Extremely Unlikely	8	3%
Unlikely Net	50	18%

9. **FOR GRADS:** About how long, if at all, did you go without health insurance after graduating college?

FOR STUDENTS: For how long, if at all, do you think you might be without health insurance after graduation? Your best guess is fine.

Average = 5 Months			Average = 3 Months	
<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Less Than 1 Month	23	9%	56	21%
1-3 Months	24	9%	29	11%
4-6 Months	38	15%	60	22%
7-10 Months	14	5%	10	4%
11 Months or More	39	15%	26	10%
Not at All	117	46%	90	33%

10. If you had to choose one, which of the following do you think is better to do for the first year after graduating college?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Live With Your Parents and Be Able to Afford Health Insurance	174	68%	147	54%
Live on Your Own and Go Without Health Insurance	81	32%	124	46%

11. Which of the following do you think is more important for a new college graduate?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Finding a Job That You Don't Like That Provides Benefits Like Health Insurance or Retirement Accounts	129	51%	139	51%
Finding a Job You Like That Doesn't Provide Benefits Like Health Insurance or Retirement Accounts	126	49%	132	49%

12. If you currently have student loans, which of the following choices would you be more likely to make, if forced to do so?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Continue to Make My Student Loan Payments But Not Have Health Insurance	129	51%	142	52%
Default on My Student Loans in Order to Pay for Health Insurance	42	16%	56	21%
I Don't Currently Have Any Student Loans	84	33%	73	27%

AMONG RESPONDENTS WHO CURRENTLY HAVE STUDENT LOANS:

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Continue to Make My Student Loan Payments But Not Have Health Insurance	129	75%	142	72%
Default on My Student Loans in Order to Pay for Health Insurance	42	25%	56	28%

13. If you were already attracted to a date or potential significant other and then found out that he or she had health insurance, would you be more likely to be...?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
More Attracted to Him or Her	239	94%	238	88%
Less Attracted to Him or Her	16	6%	33	12%

14. If you had to purchase your own health insurance plan, what do you think would be a fair monthly cost?

Average = \$202			Average = \$135	
<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
\$99 or Less	85	33%	71	26%
\$100-\$199	43	17%	37	14%
\$200 or More	23	9%	31	11%
I Don't Know	104	41%	132	49%

15. If you had to choose one, which of the following do you feel would better suit your health insurance needs at this time in your life?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
A Comprehensive Major Medical Insurance Policy That Covers Doctor's Visits, Preventive Care, Prescription Drugs, Hospitalization, Etc.	221	87%	204	75%
An Insurance Plan That Does Not Provide Comprehensive Major Medical Coverage But That Pays Money Directly to You (Up To \$20,000, For Example) in Case of a Serious Injury or Illness	34	13%	67	25%

16. Which of the following, if any, would you be less likely to do if you didn't have health insurance while in your 20s? Please choose all that apply.

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Start a Family	137	54%	135	50%
Participate in Risky or Dangerous Athletic Activities, Such as Skiing or Rock Climbing	127	50%	122	45%
Pursue a Risky Job or Career, Such as Law Enforcement or Construction	113	44%	102	38%
Travel to Another Country With Different Public Health Standards, Such as Questionable Drinking Water Quality	109	43%	108	40%
Ride a Motorcycle	107	42%	110	41%
Have Sex With Someone on a First Date	58	23%	72	27%
Eat at a Place With Questionable Food Quality, Such as a Dive Bar or Place With A "B" or "C" Rating	57	22%	55	20%
Get Married	56	22%	63	23%
Start a Business	53	21%	52	19%
Take a Cross-Country Road Trip	44	17%	42	15%
None of These	41	16%	37	14%

17. If you had to choose one, which of the following best describes how you would feel if health care reform was ruled unconstitutional?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Disappointed	85	33%	97	36%
Pleased	59	23%	61	23%
Indifferent	111	44%	113	42%

18. To the best of your knowledge, which of the following, if any, are available or apply to college graduates in 2012 as a result of healthcare reform? Please choose all that apply.

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
The Ability to Stay on Parents' Health Plan Until Age 26	146	57%	116	43%
A Child Under Age 19 Can't Have Their Application for Healthcare Coverage Be Denied Because of a Pre-Existing Medical Condition	56	22%	60	22%
A Requirement to Purchase Healthcare Coverage	50	20%	51	19%
Access to Individually-Purchased Health Insurance Plans for People With Pre-Existing Medical Conditions, Such as High Blood Pressure	49	19%	49	18%
Free Healthcare Coverage	39	15%	46	17%
Subsidies Available to Help People Buy Healthcare Coverage	48	19%	45	17%
Access to More Preventive Medical Services, at no Out-Of-Pocket Cost	37	15%	44	16%
No Lifetime Limits on Healthcare Coverage	35	14%	44	16%
Introduction of Online Health Insurance Exchanges for Purchasing Healthcare Coverage	28	11%	35	13%
None of These	57	22%	68	25%

19. To the best of your knowledge, which of the following women's health care services, are typically covered under most health insurance plans today? Please choose all that apply. (AMONG WOMEN)

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Pap Smears	114	87%	90	69%
Breast Exams or Mammograms	110	84%	95	73%
Maternity Care	86	66%	78	60%
Birth Control	79	60%	81	62%
Treatment for STDs	57	44%	53	40%
Abortions	14	11%	13	10%
None of These	7	5%	8	6%

For the purposes of this survey, the “individual mandate” refers to the provision of healthcare reform that requires most people to buy health insurance on their own if they don’t receive it through an employer, and also provides subsidies to help some people afford this coverage.

20. Based on what you currently know, which of the following best describes how you would react to the individual mandate if it applied to you?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Comply, and Think it Was a Good Idea	101	40%	116	43%
Comply, But Not Think it Was a Good Idea	94	37%	101	37%
Not Comply	60	24%	54	20%

AMONG RESPONDENTS WHO WOULD COMPLY WITH THE INDIVIDUAL MANDATE IF IT APPLIED TO THEM:

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Comply, and Think it Was a Good Idea	101	52%	116	53%
Comply, But Not Think it Was a Good Idea	94	48%	101	47%

21. Beginning in 2014, many single adults earning approximately \$45,000 per year or less will be eligible for receiving government subsidies to help them afford healthcare coverage. If you had to choose one, which of the following best describes how you might feel about receiving such a subsidy, if it applied to you?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Grateful	164	64%	172	63%
Embarrassed	32	13%	29	11%
Indifferent	59	23%	70	26%

22. Have you visited a general doctor for regular preventive care or a check-up in the past 2 years?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Yes	194	76%	203	75%
No	61	24%	68	25%

23. Have you visited an emergency room for yourself in the last 4 years?

<i>Response</i>	<i>Grad Total</i>	<i>Grad %</i>	<i>Student Total</i>	<i>Student %</i>
Yes	102	40%	117	43%
No	153	60%	154	57%

Methodological Notes:

The eHealth Grad and College Student Survey was conducted by Kelton between April 13th and April 23rd, 2012, using an email invitation and an online survey.

Results of any sample are subject to sampling variation. The magnitude of the variation is measurable and is affected by the number of interviews and the level of the percentages expressing the results.

For the sample of recent graduates, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 6.1 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.

For the sample of college students, the chances are 95 in 100 that a survey result does not vary, plus or minus, by more than 6 percentage points from the result that would be obtained if interviews had been conducted with all persons in the universe represented by the sample.