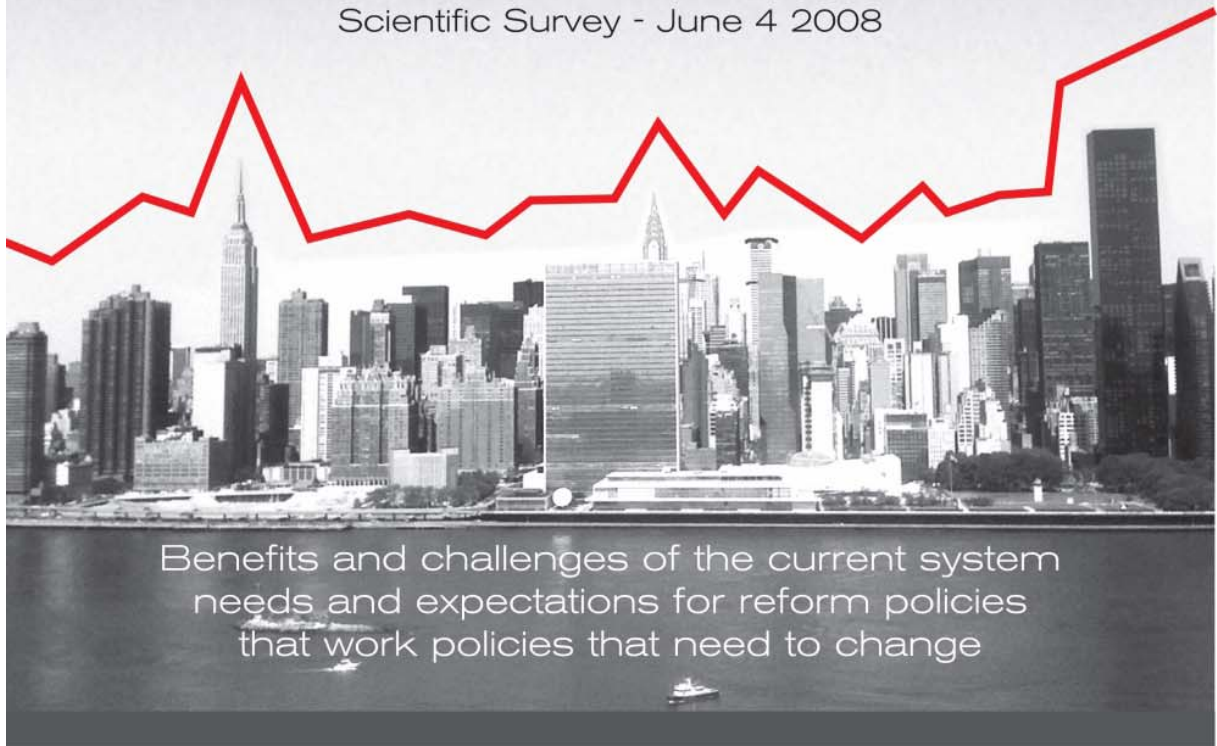


# THE BUSINESS AND LABOR COALITION OF NEW YORK SMALL BUSINESS MAJORITY AARP & AMERICAN CANCER SOCIETY

## The Health Care Pulse of New York State Small Businesses

Scientific Survey - June 4 2008



Benefits and challenges of the current system  
needs and expectations for reform policies  
that work policies that need to change



## THE HEALTH CARE PULSE OF NEW YORK SMALL BUSINESSES

### TOPLINE

**April 21 – May 12, 2008**

**409 New York State Small Businesses**  
**Margin of Error: +/- 4.9%**

**BALCONY, SBM, AARP** and **ACS** commissioned telephone interviews with a sample of 409 respondents who were either owners or senior executives of small businesses employing 500 or fewer employees in New York State. The interviews were conducted in English by **Global Marketing Research Services, Inc.** from April 21 to May 12, 2008. The estimated average sample tolerance for data from the random survey (margin of error) of 409 is +/- 4.9%. Sampling error for subgroups is higher. Percentages may not always add to 100%, due to rounding or because several questions allowed for multiple answers.

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SMALL BUSINESS MAJORITY

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“Hi, I am calling on behalf of the American Cancer Society, AARP and BALCONY. We are doing a confidential, public opinion survey of New York small businesses on their attitudes toward health care. I need to speak with the owner or a senior manager in charge of managing the operations of the business, please.”

**SCREENER**

“Thank you for taking the time to complete this survey. I appreciate your sharing your opinions with us on an issue as critical as health insurance and how health care is funded. First, I would like to know a little about you and your business.”

S1. How many employees, not including independent contractors, do you have?

- |  |            |
|--|------------|
| 1. I am the only person in my business | <b>30%</b> |
| 2. 2 to 5                              | <b>45%</b> |
| 3. 6 to 10                             | <b>12%</b> |
| 4. 11 to 25                            | <b>7%</b>  |
| 5. 26 to 50                            | <b>3%</b>  |
| 6. 51 to 100                           | <b>1%</b>  |
| 7. Over 100                            | <b>2%</b>  |
| 8. Don't know ( <b>TERMINATE</b> )     |            |
| 9. Refused ( <b>TERMINATE</b> )        |            |

S2. What is your role within your company? (**READ LIST**)

- |   |            |
|---|------------|
| 1. Owner  | <b>63%</b> |
| 2. Non-owner President/CEO/COO/Chairman                         | <b>8%</b>  |
| 3. Non-owner Executive Vice President/Senior Vice President     | <b>5%</b>  |
| 4. Non-owner General Manager/Managing Director                  | <b>11%</b> |
| 5. Non-owner Director/Manager/Vice President of Human Resources | <b>5%</b>  |
| 6. Other ___ (Fill out)   | <b>8%</b>  |

S2a Are you involved in the company's decision making process for what health insurance will be offered?

1. Yes **100%**
2. No (**TERMINATE**)

- S3. Are you personally covered by health insurance? (**PROBE:** If yes, who provides the insurance?)
1. Yes, I am covered by insurance provided by my business **42%**
  2. Yes, I am covered by non-group individual insurance that I purchased on my own. **14%**
  3. Yes, I am covered by my spouse's or partner's insurance, or other family insurance **24%**
  4. No, I am not personally covered by insurance **9%**
  5. Yes, I have Medicare coverage **5%**
  6. Yes, I have retiree health coverage from previous employment. **1.5%**
  7. Other **4%**
- S4. Do you offer health insurance to ANY of your employees?
1. Yes (**IF YES, GO TO Q.S4a**) **44%**
  2. No (**IF NO, GO TO Q.S5**) **49%**
  3. Don't know (*Don't read*) **7%**
- S4a. Do you pay at least part of the cost of health insurance for the following? (**MULTIPLE RESPONSES ALLOWED**)
1. Full-time employees **94%**
  2. Dependents of full-time employees **49%**
  3. Part-time employees **16%**
  4. Dependents of part-time employees **8%**
  5. Don't know (*Don't read*) **5%**
- S4b: How much do you pay per month for health insurance for each employee?
1. Under \$100 a month; **2%**
  2. \$100 to under \$200 a month; **11%**
  3. \$300 to under \$400 a month **31%**
  4. \$400 to under \$500 a month **12%**
  5. More than \$500 a month **28%**
  6. Don't know (*Don't read*) **16%**
- S4c. (**FOR PEOPLE WHO ANSWERED 1- 5 IN Q.S4a**) What percentage of your full-time employees' health insurance premiums do you pay for? (**READ LIST**)
1. We pay nothing towards premium **3%**
  2. We pay 25% or less of the premium cost **2%**
  3. We pay between 26% and 50% of the premium cost **16%**
  4. We pay between 51% and 75% of the premium cost **10%**
  5. We pay between 76% and 99% of the premium cost **8%**
  6. We pay 100% of the premium cost **50%**
  7. Don't know (*Don't read*) **11%**

S4d: How much is the total monthly premium cost of health insurance per employee including both the employer and the employee shares?

- |                                     |     |
|-------------------------------------|-----|
| 1. \$100 to under \$200 a month     | 3%  |
| 2. \$200 to under \$400 a month     | 24% |
| 3. \$400 to under \$600 a month     | 18% |
| 4. More than \$600 a month          | 36% |
| 5. Don't know ( <b>DON'T READ</b> ) | 18% |

S4e: What is the average annual salary of your full-time employees?

- |                                     |     |
|-------------------------------------|-----|
| 1. Under \$20,000                   | 9%  |
| 2. From \$20,000 to under \$40,000  | 45% |
| 3. From \$40,000 to under \$60,000  | 21% |
| 4. From \$60,000 to under \$80,000  | 8%  |
| 5. More than \$80,000               | 4%  |
| 6. Don't know ( <i>Don't read</i> ) | 12% |

**S5. (IF ANSWER TO S1 WAS I=YOURSELF)** Over the past three years, have the health insurance premiums you pay for your employees increased, decreased, or stayed about the same?

- |   |     |
|---|-----|
| 1. Increased <b>GO TO S6</b>              | 49% |
| 2. Decreased <b>GO TO S7</b>              | 1%  |
| 3. Stayed about the same <b>GO TO S7</b>  | 12% |
| 4. NOT SURE (DO NOT READ) <b>GO TO S7</b> | 38% |

**S6. (IF S5=1: INCREASED)** Have you had to do any of the following in the past 3 years because of rising premium costs? (**RANDOMIZE ITEMS**)

**a. Introduce or increase employee contributions**

- |                           |     |
|---------------------------|-----|
| 1. Yes                    | 12% |
| 2. No                     | 70% |
| 3. NOT SURE (DO NOT READ) | 19% |

**b. Reduce the benefits that are offered through the plan**

- |                           |     |
|---------------------------|-----|
| 1. Yes                    | 29% |
| 2. No                     | 64% |
| 3. NOT SURE (DO NOT READ) | 7%  |

**c. Drop the coverage you had**

- |                           |     |
|---------------------------|-----|
| 1. Yes                    | 22% |
| 2. No                     | 73% |
| 3. NOT SURE (DO NOT READ) | 5%  |

**d. Change to a high-deductible plan**

- |                           |     |
|---------------------------|-----|
| 1. Yes                    | 24% |
| 2. No                     | 68% |
| 3. NOT SURE (DO NOT READ) | 9%  |

**S7.** Health care premiums are expected to rise for most businesses in the foreseeable future. Looking ahead to the next few years, if your premiums rise as projected, please tell me if you anticipate having to take any of the following actions. You can simply say yes or no. (**ROTATE STATEMENTS. “DON’T KNOW” IS A VALID ANSWER**)

- |   |     |
|---|-----|
| 1. (SKIP IF ANSWER TO S1 WAS 1)<br>Introduce or increase employee contributions | 26% |
| 2. Reduce the benefits that are offered through the plan                        | 26% |
| 3. Drop the coverage you currently have   | 20% |
| 4. Change to a high-deductible plan   | 39% |
| 5. Don’t know   | 43% |

**S8.** On a scale of 1 to 5 where 1 is extremely unimportant and 5 is extremely important, how important do you believe each of the following are in terms of your decision to offer health insurance for your employees. You can use any number between 1 and 5.

**ROTATE THESE QUESTIONS. “DON’T KNOW” IS A VALID RESPONSE.**

<b>Reason for Offering Health Insurance to Employees</b>
--

**1. To attract good employees**

- |                            |     |
|----------------------------|-----|
| 5 or Extremely important   | 44% |
| 4                          | 26% |
| 3                          | 11% |
| 2                          | 2%  |
| 1 or extremely unimportant | 9%  |
| Don't know                 | 8%  |

**2. To increase employee productivity**

- |                            |     |
|----------------------------|-----|
| 5 or Extremely important   | 23% |
| 4                          | 18% |
| 3                          | 24% |
| 2                          | 10% |
| 1 or extremely unimportant | 18% |
| Don't know                 | 7%  |

### **3. Employees want or expect it**

5 or Extremely important	35%
4	19%
3	21%
2	7%
1 or extremely unimportant	9%
Don't know	9%

### **4. Helps reduce turnover**

5 or Extremely important	30%
4	21%
3	20%
2	7%
1 or extremely unimportant	13%
Don't know	10%

### **5. Feel we have a responsibility to offer it**

5 or Extremely important	35%
4	20%
3	20%
2	6%
1 or extremely unimportant	11%
Don't know	9%

### **6. Reduces absenteeism**

5 or Extremely important	25%
4	15%
3	22%
2	10%
1 or extremely unimportant	19%
Don't know	11%

### **7. Improve employees' health**

5 or Extremely important	40%
4	20%
3	17%
2	6%
1 or extremely unimportant	10%
Don't know	7%

S9. **(ASK ONLY OF THOSE WHO WERE “NO” IN Q. S4)** Please tell me whether each of the following reasons describes why you do not offer health insurance **to your employees**. You can simply say yes or no. **(“DO NOT KNOW” IS A VALID ANSWER)**

**ROTATE THESE REASONS (EXCEPT “NONE OF THE ABOVE”)**

1. The business cannot afford it	<b>52%</b>
2. Employees cannot afford it	<b>28%</b>
3. Employees do not want it	<b>10%</b>
4. Employees are covered elsewhere	<b>35%</b>
5. Our company’s revenues are too uncertain to commit to offering a plan	<b>38%</b>
6. We do not really need to offer it in order to attract good employees	<b>21%</b>
7. Our competitors do not offer health benefits	<b>16%</b>
8. It is too complicated to set up or administer	<b>14%</b>
9. Workers are eligible for public coverage such as Medicaid.	<b>10%</b>
10. Our employees would rather have higher wages than benefits	<b>20%</b>
11. Other ____ (FILL OUT)	<b>20%</b>
12. Don’t Know (Don’t read)	<b>1%</b>
13. None of the above	<b>7%</b>

S10. Are you aware of the New York State low-cost health insurance program for employees known as Healthy New York?

1. Yes, I know about it	<b>58%</b>
2. Yes, my company offer it	<b>4%</b>
3. No, I don't know about it	<b>21%</b>
4. No, I don't know about it	<b>2%</b>
5. No, I don't know about it	
6. but I 'd like more information	<b>11%</b>
7. I don't know (DON'T READ)	<b>3%</b>

**ISSUES DISCUSSION**

“Now I would like to ask you a few questions about the health care issues facing small businesses like yours and how you see them.”

K1. Is the cost of health coverage an extremely important issue for your business, very important, somewhat important, not very important, or not important at all?

1. Extremely Important	<b>26%</b>
2. Very Important	<b>42%</b>
3. Somewhat Important	<b>14%</b>
4. Not very important	<b>6%</b>
5. Not important at all	<b>11%</b>
6. Don’t know (Don’t read)	<b>1%</b>

K2. Please tell me whether you completely agree, somewhat agree, somewhat disagree or completely disagree with each of the following statements

**ROTATE THE STATEMENTS. "DON'T KNOW" IS A VALID RESPONSE.**

- |   |  |
|---|--|
| 1. In order to make health care more affordable it is important to share the responsibility for financing it among individuals, employers, and government.  | a. Completely agree <b>39%</b><br>b. Somewhat agree <b>42%</b><br>c. Somewhat disagree <b>10%</b><br>d. Completely disagree <b>7%</b><br>e. Don't know ( <i>Don't know</i> ) <b>2%</b> |
| <b>NET AGREE: 81%</b><br><b>NET DISAGREE: 17%</b>   |  |
| 2. "I would be interested in reforms that gave my business the ability to simply pay a fee to a statewide pool that would bargain down costs, and that would then provide coverage to my workers at favorable rates."           | a. Completely agree <b>39%</b><br>b. Somewhat agree <b>32%</b><br>c. Somewhat disagree <b>8%</b><br>d. Completely disagree <b>13%</b><br>e. Don't know <b>8%</b>                       |
| <b>NET AGREE: 72%</b><br><b>NET DISAGREE: 21%</b>   |  |
| 3. Health insurers are making health care unaffordable because they are so big and powerful they can dictate prices.  | a. Completely agree <b>54%</b><br>b. Somewhat agree <b>30%</b><br>c. Somewhat disagree <b>7%</b><br>d. Completely disagree <b>5%</b><br>e. Don't know <b>3%</b>                        |
| <b>NET AGREE: 84%</b><br><b>NET DISAGREE: 13%</b>   |  |
| 4. Government should get out of the way and let insurers and the free market keep health care affordable and accessible.  | a. Completely agree <b>21%</b><br>b. Somewhat agree <b>22%</b><br>c. Somewhat disagree <b>21%</b><br>d. Completely disagree <b>31%</b><br>e. Don't know <b>5%</b>                      |
| <b>NET AGREE: 43%</b><br><b>NET DISAGREE: 53%</b>   |  |
| 5. It is unfair that employers who provide coverage have to compete with those who don't have employee health care costs. Requiring all employers to contribute to employee health coverage would help level the playing field. | a. Completely agree <b>27%</b><br>b. Somewhat agree <b>34%</b><br>c. Somewhat disagree <b>13%</b><br>d. Completely disagree <b>19%</b><br>e. Don't know <b>7%</b>                      |
| <b>NET AGREE: 61%</b><br><b>NET DISAGREE: 32%</b>   |  |
| 6. Making sure the uninsured are covered would decrease the "hidden tax" that we all pay in premiums and taxes.   | a. Completely agree <b>36%</b><br>b. Somewhat agree <b>32%</b><br>c. Somewhat disagree <b>12%</b><br>d. Completely disagree <b>8%</b><br>e. Don't know <b>12%</b>                      |
| <b>NET AGREE: 68%</b><br><b>NET DISAGREE: 20%</b>   |  |
| 7. Health care coverage is a societal issue, and  | a. Completely agree <b>30%</b>   |

should not fall on employers or individuals, but on government to provide it.

- b. Somewhat agree **29%**
- c. Somewhat disagree **19%**
- d. Completely disagree **19%**
- e. Don't know **4%**

**NET AGREE: 60%**

**NET DISAGREE: 37%**

8. Hospitals and health care labor costs are making health coverage unaffordable

- a. Completely agree **38%**
- b. Somewhat agree **33%**
- c. Somewhat disagree **15%**
- d. Completely disagree **9%**
- e. Don't know **5%**

**NET AGREE: 71%**

**NET DISAGREE: 24%**

9. The cost of drugs is driving up the cost health care.

- a. Completely agree **69%**
- b. Somewhat agree **23%**
- c. Somewhat disagree **4%**
- d. Completely disagree **2%**
- e. Don't know **2%**

**NET AGREE: 91%**

**NET DISAGREE: 7%**

10. We need government to act as a watchdog to protect businesses and consumers against big rate hikes and unfair practices by health insurance companies.

- a. Completely agree **56%**
- b. Somewhat agree **29%**
- c. Somewhat disagree **6%**
- d. Completely disagree **7%**
- e. Don't know **3%**

**NET AGREE: 85%**

**NET DISAGREE: 13%**

Now I would like to ask you few questions about some of the health care reform solutions which are in the public debate.

K3: Would you be in favor of requiring employers who are not currently offering health insurance to pay some amount for their employees' health insurance?

- |                                       |            |
|---------------------------------------|------------|
| 1. Yes (GO TO K3)                     | <b>50%</b> |
| 2. No (GO TO K4)                      | <b>45%</b> |
| 3. Don't know (Don't read) (GO TO K4) | <b>5%</b>  |

K3a: **(ONLY THOSE WHO ANSWER YES (1) IN Q.K3)** What do you think is the appropriate percentage?

1. under 2%	6%
2. 2- under 4%	10%
3. 4- under 6%	7%
4. 6- under 8%	2%
5. 8- under 10%	15%
6. 10% or more	43%
7. Don't read ( <i>Don't know</i> )	16%

K4. For companies that do not currently offer health insurance, but could be required to in the future, how much of their payroll costs per employee do you think they should pay to cover their employees? Would you say...? (READ LIST)

1. Employers should not be required to contribute anything	30%
2. Under \$100	20%
3. \$100 to under \$200 a month;	18%
4. \$200 to under \$300 a month;	10%
5. \$300 to under \$400 a month	1%
6. \$400 to under \$500 a month	2%
7. more than \$500 a month	1%
8. Don't know ( <i>Don't read</i> )	19%

K5. I want to know your opinions of five proposals in particular. For each of the following proposals, please tell me if you are extremely supportive, somewhat supportive, somewhat unsupportive, extremely unsupportive or neutral.

**(ROTATE ORDER IN WHICH Q.'s 17A-17C ARE SEEN. RECORD POSITION IN WHICH QUESTION WAS SEEN)**

K5a. Expand coverage by allowing individuals to get health insurance on a sliding scale from the Family Health Plus insurance program run by New York State and allowing businesses to buy Family Health Plus coverage by paying the majority of the employee's premium?

a. Extremely supportive	9%
b. Somewhat supportive	43%
c. Somewhat unsupportive	13%
d. Extremely unsupportive	14%
e. Neutral	15%
f. Don't know ( <b>DON'T KNOW</b> )	6%

**NET SUPPORTIVE: 52%**  
**NET UNSUPPORTIVE: 27%**

K5b. Guarantee health coverage for all New York residents from a choice of private health insurance or a public health plan offered by New York State. Employers would be required to either purchase private health insurance for their employees or pay 8% of payroll costs to enroll their employees in the plan offered by New York State. Employees would pay their share of health coverage on a sliding scale.

- |                                     |     |
|-------------------------------------|-----|
| a. Extremely supportive             | 14% |
| b. Somewhat supportive              | 42% |
| c. Somewhat unsupportive            | 11% |
| d. Extremely unsupportive           | 18% |
| e. Neutral.                         | 9%  |
| f. Don't know ( <i>DON'T KNOW</i> ) | 6%  |

**NET SUPPORTIVE: 56%**  
**NET UNSUPPORTIVE: 28%**

K5c. Guarantee health coverage by enrolling all New York residents in a public health insurance plan run by New York State, paid for by requiring employers to pay 8% of payroll costs and employees to pay a 4% payroll tax.

- |                                     |     |
|-------------------------------------|-----|
| a. Extremely supportive             | 9%  |
| b. Somewhat supportive              | 29% |
| c. Somewhat unsupportive            | 17% |
| d. Extremely unsupportive           | 23% |
| e. Neutral.                         | 16% |
| f. Don't know ( <i>DON'T KNOW</i> ) | 6%  |

**NET SUPPORTIVE: 38%**  
**NET UNSUPPORTIVE: 41%**

K5d. Require all New Yorkers to purchase health insurance from a choice of plans with benefits packages that fit in their budgets, similar to the new statewide program in Massachusetts. Low-income people without other coverage will be required to enroll in a public program. Employers with ten or more employees would have to cover their employees or pay a fee into a state fund.

- |                                     |     |
|-------------------------------------|-----|
| a. Extremely supportive             | 14% |
| b. Somewhat supportive              | 37% |
| c. Somewhat unsupportive            | 11% |
| d. Extremely unsupportive           | 16% |
| e. Neutral.                         | 16% |
| f. Don't know ( <i>DON'T KNOW</i> ) | 5%  |

**NET SUPPORTIVE: 52%**  
**NET UNSUPPORTIVE: 27%**

K5e.Offer Health Savings Accounts that would provide tax-deductible accounts for the purchase of private insurance coverage and for health-related costs and insurance deductibles. Coverage would include at least a \$1000 deductible, and would allow insurance companies to offer fewer benefits and in a less expensive insurance plan, while eliminating laws that require minimum benefits and government oversight.

- |  |     |
|--|-----|
| a. Extremely supportive                    | 13% |
| b. Somewhat supportive                     | 31% |
| c. Somewhat unsupportive                   | 13% |
| d. Extremely unsupportive                  | 21% |
| e. Neutral.                                | 15% |
| f. Don't know ( <i><b>DON'T KNOW</b></i> ) | 7%  |

**NET SUPPORTIVE: 44%**  
**NET UNSUPPORTIVE: 34%**

**DEMOGRAPHICS**

"Thank you for all of your frank answers. We are just about complete with the survey. I have just a couple of more questions about your business."

D1. Can you please tell me into which of the following categories your business fits best?

- |  |     |
|--|-----|
| 1. Retail  | 17% |
| 2. Online/Internet-based business                  | 1%  |
| 3. Manufacturer                                    | 5%  |
| 4. Wholesale distributor                           | 4%  |
| 5. Health care                                     | 7%  |
| 6. Real estate                                     | 3%  |
| 7. Construction                                    | 6%  |
| 8. Agriculture                                     | 2%  |
| 9. Creative or technical services                  | 13% |
| 10. Financial, legal, consulting or other services | 11% |
| 11. Restaurant / Fast food                         | 2%  |
| 12. Grocery Stores                                 | -   |
| 13. Community Based Organizations                  | 6%  |
| 14. Other  | 22% |
| 15. Don't know                                     | 2%  |

D2. **(GENDER – ASCERTAIN GENDER FROM CONVERSATION AND INDICATE BELOW. ASK RESPONDENT IF UNSURE.)**

- |           |     |
|-----------|-----|
| 1. Female | 41% |
| 2. Male   | 59% |

D3. Which of the following age brackets are you in? **(READ LIST)**

1. Under 21	-
2. 21 to 29	3%
3. 30 to 39	10%
4. 40 to 49	24%
5. 50 to 59	36%
6. 60 to 69	15%
7. 70 or older	5%
8. Refuse ( <i>Don't know</i> )	6%

D4. What ethnic group describes your background the most? **(READ LIST)**

1. Latino/Hispanic	3%
2. White	83%
3. African American	2%
4. Native American	1%
5. Asian American	4%
6. Other	2%
7. Don't know	-
8. Refused	5%

D5. Which political party, if any, do you consider yourself affiliated with?

1. Democratic party`	28%
2. Republican party	26%
3. Other formal party	2%
4. I am an Independent	25%
5. Don't know	9%
6. Refused ( <i>Don't read</i> )	11%

D7. What was the gross revenue of your company in 2006? **(READ LIST)**

1. Under \$50,000	12%
2. \$50,000 to \$99,999	13%
3. \$100,000 to \$249,999	17%
4. \$250,000 to \$499,999	14%
5. \$500,000 to \$749,999	4%
6. \$750,000 to \$999,999	4%
7. \$1 million to \$1.99 million	7%
8. \$2 million to \$5 million	4%
9. Over \$5 million	3%
10. Don't know	5%
11. Refused ( <i>Don't read</i> )	17%

D9. Did your business generate a net profit (after bonuses) in 2006?

1. Yes	49%
2. No	34%
3. I don't know for certain	10%
4. Refuse ( <i>Don't read</i> )	8%

D10. Is your organization for profit or not for profit? **(READ LIST)**

- |                                 |            |
|---------------------------------|------------|
| 1. For Profit                   | <b>83%</b> |
| 2. Not for profit               | <b>12%</b> |
| 3. I don't know                 | <b>1%</b>  |
| 4. Refuse ( <i>Don't read</i> ) | <b>4%</b>  |

D11. Would you agree to have someone contact you regarding small business and health insurance in New York?

- |        |            |
|--------|------------|
| 1. Yes | <b>33%</b> |
| 2. No  | <b>67%</b> |

D12. Are you aware of the New York State low-cost health insurance program for employees known as Healthy New York?

- |   |            |
|---|------------|
| a. Yes, I know about it                                     | <b>58%</b> |
| b. Yes, my company offer it                                 | <b>4%</b>  |
| c. No, I don't know about it.                               | <b>21%</b> |
| d. No, I don't know about it                                | <b>2%</b>  |
| e. No, I don't know about it but I 'd like more information | <b>11%</b> |
| f. I don't know (DON'T READ)                                | <b>3%</b>  |

**RECORD ONLY**

D11. Where is your business located?

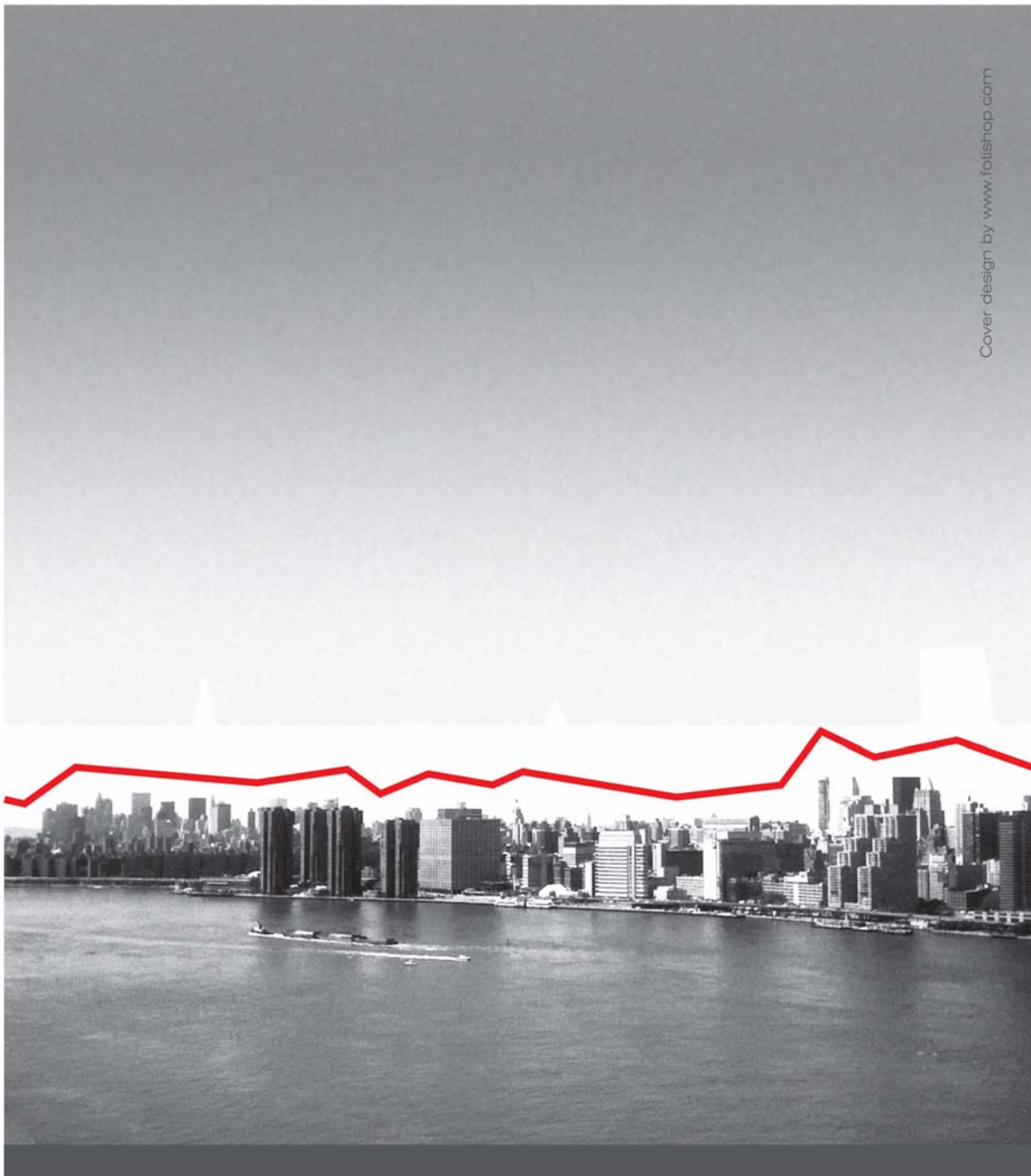
1. New York City
2. Westchester
3. Rockland County
4. Nassau
5. Suffolk
6. Urban Upstate
7. Suburban Upstate
8. Rural Upstate

D12. What region is your business located at?

1. Albany/Schenectady/Troy/Saratoga Spring
2. Binghamton
3. Buffalo/Niagara Falls
4. Elmira/Corning
5. Glens Falls
6. Ithaca
7. Jamestown
8. Newburgh/Middletown
9. New York City
10. Poughkeepsie
11. Rochester

12. Syracuse
13. Utica/Rome
14. Finger Lakes
15. Hudson Valley
16. Long Island
17. Catskills

**THANK YOU FOR YOUR COOPERATION. THIS CONCLUDES OUR SURVEY.**



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