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# News Media Use and Cognitive Elaboration: The Mediating Role of Media Efficacy

Ji won Kim [ib] University International of Texas (USA) - jiwon.kim@tamiu.edu

Monica Chadha [CV] [7] State University of Arizona (USA) - pchavero@ucm.es

Homero Gil de Zúñiga [CV] [7] [1] University of Vienna (Austria) / Universidad Diego Portales,

Chile - homero.gil.de.zuniga@univie.ac.at

#### Abstract

This study examines the relationship between news use and elaboration while introducing the mediating role of people's perception of how different media helps them understand complex issues. The construct—*media efficacy*—is conceptualized as an individual's perception of helpfulness of a news medium in understanding complex issues. Analysis from a two-wave panel study showed the relationship between news media use and elaboration was fully mediated by media efficacy. This research advances the Cognitive Mediation Model scholarship by introducing a new mediating variable, *media efficacy*, and examining its relationship with cognitive elaboration.

#### Keywords

News media use, News elaboration, Media efficacy, Mediation, Panel analysis.

## Contents

1. Introduction. 2. Literature Review. 3. Methods. 4. Results. 5. Discussion. 6. Note. 7. References

## 1. Introduction

The news media plays an important role in informing the public of political affairs

(Chaffee & Frank, 1996; Perloff, 1998) and a democratic political system depends on a politically and

socially engaged public to function effectively (Vraga, Edgerly, Wang & Shah, 2011). Therefore, communication researchers have continuously investigated the effects of news media on people's political and public affairs knowledge (Chaffee & Schleuder, 1986; Norris, 2000; Robinson & Levy, 1986; Sotirovic & McLeod, 2004; Wei & Lo, 2008). These questions have become even more pertinent following the rise of television news as the primary source of information and the concurrent decline of newspaper readership (Robinson & Levy, 1986).

Consequently, a prominent research agenda that has emerged from this quest is one that examines how people learn from various media platforms (Althaus & Tewksbury, 2000; Eveland & Dunwoody, 2002; Scheufele & Nisbet, 2002; Bachmann & Gil de Zúñiga, 2013) and from different types of news content (Prior, 2013). Studies on news learning from print, television, and online news media became popular research topics (Eveland, Seo, & Marton, 2002). Despite efforts to find conclusive findings regarding news learning across media, results were inconsistent (Eveland, Seo, & Marton, 2002).

The theoretical model of Cognitive Mediation (henceforth addressed as CMM) was introduced by Eveland (1998) to explain learning and understanding of current affairs from news media. This model showed that information processing mechanisms such as attention and elaboration mediated the process of knowledge gain. Prior research has found that elaboration-- the mental process of making connections between acquired new information and knowledge stored in human memory-- is an effective mediating variable between news media exposure and people's news learning (Eveland & Dunwoody, 2002; Eveland, Shah & Kwak, 2003; Gil de Zúñiga, 2017). Yet, additional tests of the model are needed to clarify relationships among variables and to further identify additional factors that would influence the relationship between news media use and knowledge gain.

Using a two-wave panel study, this paper explored the relationship between news consumption and news cognitive elaboration while accommodating for the role of *media efficacy*, a construct introduced in this paper. Specifically, *media efficacy* captures the extent to which individuals perceive news media to be helpful in their comprehension of complex issues such as politics and public affairs. This study seeks to shed light on the specific effects this construct may have as a potential mediating variable, further explaining the relationship between news media exposure and cognitive elaboration of news.

Highlighted sentence should be connected, followed by a theoretical review of the relationship between news media exposure and *media efficacy* and finally, the relationship between *media efficacy* and elaboration. This new mediated relationship will help researchers better understand the underlying reasons between news media exposure and cognitive elaboration as they know it. As we understand the reasons that lead to users elaborating the information they receive from media, we will gain a nuanced perspective on how people become informed citizens, critical thinkers about important political and public affair issues and ultimately, active participants in a democratic society.

## 2. Literature Review

Although a large volume of news and information does not necessarily yield intended outcomes, studies have continuously found its positive relationship with news learning over a long period of time (Zaller, 1992). Theoretical frameworks such as spiral of silence, cultivation theories, and agenda-

setting were used in studies to show a relatively strong direct effect of media on people's cognitive processes (McQuail, 2010). For example, a series of agenda-setting studies showed that media messages were powerful enough to guide people on "what to think about" in various contexts across a wide range of issues (McCombs, 2005). Other times, media has exerted its influence on people indirectly by presenting collective opinions through opinion polls (Mutz, 1998). Thus, in direct or indirect ways, news media have provided political information on which people base their political knowledge (Eveland, 2001; Moy & Castil, 2006) and attitudes (Zaller, 1992). Therefore, for the sustenance of a functioning democracy, it is important that people have an active news media industry (Schudson, 2009; Gil de Zúñiga, 2015) that informs them of important events and issues.

Today, the news media industry struggles to remain relevant in the online arena as the monolithic audience of years past has fragmented and consumers have tremendous choice in news content and sources. Internet's and Social media offerings of large and diverse volumes of information means people are no longer loyal to one news source but rather, to several, or even sometimes they wrongfully develop the perception thye are well informed without actively seeking the news (Gil de Zúñiga, Weeks, y Ardèvol-Abreu, 2017). Many news consumers also get their information and news from social media in addition to news sources (Shearer & Gottfried, 2017). Naturally, this concerns communication and political science scholars who ask whether this increased choice of media and information would lead to informed and engaged citizens, or highly polarized individuals as they can choose the media they want to get exposed to, on the platform of their preference (Nelson, 2015). Consequently, it becomes important at this juncture for scholars to explore how and what people learn from news media.

Originally introduced by Eveland Jr. (1998), CMM attempts to explain the mechanism of news learning by mainly focusing on three factors: news motivation, attention, and elaboration. Strongly inspired by the information-processing perspective, CMM attempts to build an indirect effect model to explain the relationship between news exposure and learning by incorporating attention and elaboration as mediating variables in this relationship. Eveland Jr. (2001) emphasizes the role of elaboration, conceptualized as "the process of connecting new information to other information stored in memory, including prior knowledge, personal experiences, or the connection of two new bits of information together in new ways," (p. 573), and describes it as a critical factor for learning to occur.

While studies have found support for the mediating effects of elaboration in the news learning process (Eveland Jr., 2002,2004; Eveland Jr., Cortese, Park, & Dunwoody, 2004; Eveland Jr. & Dunwoody, 2002), few other scholars have raised questions regarding the direct relationship between news exposure and elaboration (Jensen, 2011). It is possible to consider that elaboration, another information-processing variable, may need other factors for its occurrence. Specifically, Eveland et al, (2003) stated that scholars should look at additional variables that are related to media sources' perceptions and their effects on information processing. In other words, individuals' perception of media may influence how the people process the news and information they receive from different platforms.

Studies have shown strong support for the claim of individuals' media perceptions affecting their information processing, such as the scholarship on source credibility (Petty & Cacioppo, 1984; Trumbo & McComas, 2003; Pareira, 2012). Petty and Cacioppo (1984) suggested that perceptions such as

source credibility could guide one's information processing path. An empirical study conducted by Trumbo and McComas (2003) found that high credibility tends to promote heuristic processing while low credibility promotes greater systematic processing. More recently, Pareira (2012) found that the information processing path triggered by one's media perception influences the quality of cognitive outcome. In an experiment, students were able to recall content better from websites they deemed as highly credible compared to those that were not (Pareira, 2012). These studies on media credibility suggest that the perception of a news medium or the impression one has about a particular medium influences cognitive processing (Ardèvol-Abreu, Hooker y Gil de Zúñiga, 2017). Therefore, it seems reasonable to consider an individual's perception of how helpful a news medium is in explaining complex issues, when investigating his/her information processing that leads to elaboration.

Traditionally, efficacy is understood as individuals' belief in their abilities to control their actions as well as events that may affect them (Bandura, 2001). Efficacy is a "key factor in a generative system of human competence," (Bandura, 1997, p. 37) and can determine what action people will pursue, how much effort they will put in their actions, and their level of perseverance and resilience in the face of obstacles. Thus, efficacy is not a reflection of what skills an individual possesses but rather what they believe they can do with the skills they have (Eastin & LaRose, 2000).

In political science, *political efficacy* is usually conceptualized as a citizen's perception of having a fair understanding or being well equipped to participate in the democratic process such as voting (internal) or having power to bring about political change (external) (Balch, 1974). Political efficacy has been studied extensively due to its established relationship with political participation (Kenski & Stroud, 2006; Valentino, Gregorowicz & Groenendyk, 2009). The researchers concluded this relationship was a result of respondents acquiring confidence in executing similar actions in similar situations due to previous exposure. Similarly, other authors highlight the role of these Political efficacy perceptions with respect competence in the institutions of democratic government, *government efficacy* (Gil de Zúñiga, Diehl y Ardèvol-Abreu, 2017). In recent years, scholars have turned to analyze efficacy as a construct that captures people's confidence level when assessing their own capacity to identify accurate political claims in the media. Based on the study's experimental design, the author argues *epistemic efficacy* may be influential to outcomes that were related to both, political understanding, and opinion formation.

In a similar vein, we extend the concept of efficacy to news media and propose a new construct, *media efficacy*. We conceptualize the variable as, "individuals' perceptions of how much a news medium, such as television or print, helps them understand complex issues." In other words, their belief in the medium's effectiveness in helping them understand complex issues and relate the information they receive to their own lives and environment. The variable also extends CMM scholarship by evaluating the variable of *media efficacy* as a mediating variable in the process of news exposure and elaboration. With the help of two-wave panel data, it is possible to assume a causal relationship between new media use and elaboration while media efficacy working as a mediating variable and test this research question. Based on previous discussions, the following hypotheses and a research question are formulated:

H1: News media use (wave1) will be positively related to news elaboration (wave2).

H2: News media use (wave 1) will be positively related to people's media efficacy (wave 2).

H3: *Media efficacy* will be positively related to news elaboration.

RQ1: Does *media efficacy* mediate the relationship between news media use (wave 1) and news elaboration (wave 2)?

## 3. Methods

This study used a two-wave U.S. national panel survey conducted by a media research lab at a Research I university in southern United States. Both waves of the study were administered through the online survey instrument, Qualtrics.

## Participants

Initially, respondents were recruited from among those who registered to participate in an online panel study. For a more accurate representation of the U.S. population in the first wave, this study specified a gender and age quota to match the distribution of these two demographic variables in the survey sample to the distribution found in the U.S. Census. A total of 1,159 adult respondents over the age of 18 participated in the first wave of data collection that took place between late December 2009 and early January 2010. The response rate (AAPOR RR3) [1] for this survey was 23%, which is comparable to the response rates of high quality panel studies that have used internet surveys (Hoogendoorn & Daalmans, 2009; Iyengar & Hann, 2009). For the second wave, a total number of 312 original interviewees completed the questionnaire in July 2010, for a retention rate of 27% (for a detailed discussion regarding the retention rate for web panels see Lee, 2006). When compared to the U.S. Census, the second wave sample had more females, older-aged, and slightly better educated respondents. The income variable, however, had a relatively normal distribution (for further comparisons, see *Appendix 1*).

## Measures

## **Independent Variables**

*News Media Use.* Respondents were asked to rate how often they used news media to get information about current events, public affairs and politics. Using a 7-point Likert scale ranging from *never* (1) to *everyday* (7), subjects reported their news consumption patterns, including local television news viewing, national network news, cable news, radio news, national newspapers in print and online. Scores for seven items were added to create news media use (M= 21.38, SD = 6.88,  $\alpha$  = .56).

*News Media Efficacy.* Respondents were asked to rate how often they thought TV news media helped them understand complex issues such as politics and public affairs. Using a 10-point Likert scale from *never* (1) *to all the time* (10), subjects reported their perception of each media, namely network TV news, cable TV news, local TV news, radio news, print and online newspapers. This variable was constructed by adding the scores from these six items (M= 32.32, SD = 11.46,  $\alpha$  = .78).

## Dependent Variable

*News elaboration.* Drawing on the work of Eveland and colleagues (2003) and that of Gil de Zúñiga (2017), respondents were asked to rate how much they agreed or disagreed with three statements based on a 10-point Likert scale (1 = *strongly disagree*, 10= *strongly agree*): (1) I often think about how the news I encountered relates to other things I know; (2) I often find myself thinking about what I've encountered in the news; and (3) I often try to relate what I've encountered on the news to my own personal experiences. The scores of these three items were added to create this variable (M= 17.27, SD = 8.20,  $\alpha$  = .95).

## Controls

**Political efficacy.** This variable, which is strongly correlated with political discussion and news media use, was controlled to isolate the effects of this study's variable of interest, *media efficacy*. It was determined by asking respondents to rate how much they agreed or disagreed with four statements based on a 10-point Likert scale (1 =*strongly disagree*, 10=*strongly agree*): (1) people like me can influence government; (2) I consider myself well-qualified to participate in politics; (3) I have a pretty good understanding of the important political issues the country (United States) is facing; and (4) No matter whom I vote for, it won't make a difference. The last item was reverse coded and all responses to each statement were added to form a single index (M = 24.39, SD = 8.64,  $\alpha = .75$ ).

*Offline Discussion Network Size.* Citizens' political discussions are known to be associated with political news use as well as individuals' elaboration (Cappella, Price, & Nir, 2002; Kim, Wyatt, & Katz, 1999). Thus, a person's offline discussion network size was controlled to isolate the effects of the variable of interest. In an open-ended question, respondents were asked to estimate the number of people they talked to face-to-face, or over the phone, about public affairs during the past month (M = 7.84, SD = 12.96).

**Demographics.** To control for potential confounds, several demographic variables that were found to be related to elaboration were included as control variables. In the survey, respondents were asked to provide their age (M = 50.49, SD = 10.79) and gender (Male = 28%, Female = 72%). They also were asked about their highest level of formal education attained on an 8-point scale (1 = less than high school; 8 = doctoral degree) (M = 3.15, SD = 1.54, Mdn = college degree). Income was also measured on a 9-point scale (1 = under \$10,000; 9 = over \$100,000) (M = 5.17, SD = 2.58, Mdn = \$40,000 to under \$50,000).

## Statistical Analysis

For the analysis, zero-order correlations were used to test the associations between the independent and dependent variables. Tests to ascertain the use of multiple regressions were conducted. Then, ordinary least squares (OLS) hierarchical regressions were employed to test whether *media efficacy* was associated with greater news elaboration. Finally, a stringent model test, the simple mediation model, was used to estimate indirect and direct effects with multiple controls (Hayes, 2013). All analyses were performed in SPSS 22.0.

## 4. Results

Based on the zero-order correlation analysis, the dependent variable-- news elaboration-- was found to have a positive relationship with *news media* use (r=0.23, p < 0.001) and media efficacy (r=0.33, p < 0.001). Finally, elaboration variable had few other significant relationships with two political antecedents (political efficacy and offline discussion network) and the demographic variables that were controlled in this model (see Table 1).

## Table 1. Zero order correlations among all independent and dependent variables in the study

Variables	1	2	3	4	5	6	7	8	9	10
1. Age										
2. Gender	13 <sup>a</sup>									
3. Education	.07	13 <sup>a</sup>								
4. Race	12 <sup>a</sup>	08	.03							
5. Income	09	18 <sup>b</sup>	.41 <sup>b</sup>	.07						
6. Political Efficacy	.15 <sup>a</sup>	15 <sup>a</sup>	.25°	07	.13 <sup>a</sup>					
7. Offline Discussion Net. Size	01	12	.13 <sup>a</sup>	.01	.18 <sup>b</sup>	.27 <sup>b</sup>				
8. News Media Use	.18 <sup>b</sup>	.01	03	04	.05	.28 <sup>c</sup>	.15 <sup>a</sup>			
9. Media Efficacy	.01	.04	.03	.00	.02	.26 <sup>c</sup>	.20 <sup>b</sup>	.53°		
10. Elaboration	.04	05	23 <sup>c</sup>	.07	.17 <sup>b</sup>	.41 <sup>c</sup>	.33 <sup>c</sup>	.23 <sup>c</sup>	.33 <sup>c</sup>	

*Note.* Cell entries are two-tailed zero order correlation coefficients. Superscript a = p < .05, Superscript b = p < .01, Superscript c = p < .001.

Scatter plots satisfied the linearity assumption while Q-Q-Plot was used to check multivariate normality, which was normal. Finally, no multicollinearity was found after checking the VIF and Tolerance. The results of multiple regressions revealed a positive relationship between news media use and news elaboration ( $\beta = .159$ , SE=.071, p < .05). The independent regression model accounted for a total variance of 25% for news elaboration (see Table 2, Model 1). Therefore, H1 was supported.

The second hypothesis examined whether news media use at some point in time (Wave1) would lead to people developing a perception of news media being helpful in understanding complex issues at a later time. As indicated in Table 3, results showed that the more respondents had used news media, the more helpful they perceived the news media in understanding complex issues ( $\beta$  =.472, *SE* =.098, *p* < .05). Therefore, H2 was supported.

	News Elaboration (W²)	
	<b>Model 1</b> β (SE)	<b>Model 2</b> β (SE)
Step 1 - Demographics		
Age	063 (.039)	051 (.038)
Gender	.040 (.978)	.044 (.961)
Education	.131* (.264)	.136* (.261)
Race	.063 (.777)	.071 (.763)
Income	.012 (.202)	.003 (.199)
$\Delta R^2$	5.8%	5.9%
Step 2 – Political Antecedents		
Political Efficacy	.292*** (.058)	.266*** (.058)
Discussion Network Size (Offline)	.190** (.036)	.175** (.035)
$\Delta R^2$	17.2%	17.1%
Step 3 – News Media Use		
News Media Use (W <sup>1</sup> )	.159** (.071)	.088 (.079)
$\Delta R^2$	2.2%	2.4%
Step 4 – Perception		
Media efficacy (W <sup>2</sup> )		.167* (.047)
$\Delta R^2$		2.0%
Total $R^2$	25.2%	27.4%

#### Table 2. Regression Models of News Elaboration

Notes. Standardized regression coefficients reported.

N = 246 (Model 1); N = 243 (Model 2). # p < .10; \* p < .05; \*\* p < .01; \*\*\* p < .001 (two-tailed)

The third hypothesis addressed the positive relationship between media efficacy and news elaboration. In other words, the more helpful a person believes the news media to be in understanding complex issues, the more news elaboration would occur. As shown in Table 2, Model 2, media efficacy was shown to be a significant predictor even after controlling for all other variables such as demographics, political antecedents, and news media use ( $\beta = .162$ , SE = .047, p < .05), thus supporting H3. More importantly, when the media efficacy variable was added, news media use also was no longer a significant predictor of news elaboration while media efficacy was significant. This finding suggested that the effects of news media use on news elaboration may be mediated by individuals' media efficacy.

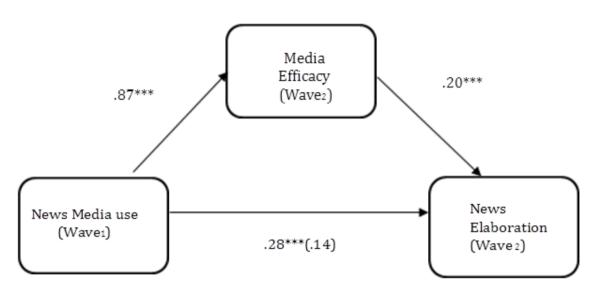
	Media Efficacy (W <sup>2</sup> )	
	β (SE)	
Step 1 - Demographics		
Age	100# (.053)	
Gender (female)	.047 (1.34)	
Education	.034 (.366)	
Race (white)	0.31 (1.06)	
Income	.003 (.277)	
$\Delta R^2$	0.5%	
Step 2 – Political Antecedents		
Political Efficacy	.146* (.079)	
Discussion Network Size (Offline)	.068 (.049)	
$\Delta R^2$	9.6%	
Step 3 – News Media Use		
News Media Use (W <sup>1</sup> )	.472* (.098)	
$\Delta R^2$	19.3%	
Total $R^2$	29.4%	

#### Table 3. Regression Model of Media Efficacy

*Notes*. Standardized regression coefficients reported. N = 244# p < .10; \* p < .05; \*\* p < .01; \*\*\* p < .001 (two-tailed)

The mediation effect of *media efficacy* was further analyzed with a simple mediation model that tests both direct and indirect effects (Hayes, 2013). The relationship between news media use and news elaboration was mediated by media efficacy. As Figure 1 illustrates, the unstandardized regression coefficient between news media use and media efficacy was statistically significant, as was the unstandardized regression coefficient between media efficacy and elaboration. Finally, unstandardized indirect effects were computed for each of 10,000 bias corrected bootstrapped samples, and the 95% confidence interval was computed by determining the indirect effects at the 2.5th and 97.5th percentiles. The bootstrapped unstandardized indirect effect was .17, and the 95% confidence interval ranged from .08, .26.

## Figure 1



*Note:* Unstandardized regression coefficients for the relationship between news media use and news elaboration as mediated by media efficacy. The unstandardized regression coefficient between news media use and news elaboration, controlling for media efficacy, is in parentheses. \* p < .05; \*\* p < .01; \*\*\* p < .001

## 5. Discussion

While previous studies have explored how news media perception leads to individuals' news consumption, the present study built on news elaboration scholarship by examining individuals' news consumption as an antecedent to their news media perception. The influence of news consumption on individuals' news elaboration was further analyzed by exploring the effect of *media efficacy* as a mediating mechanism. Overall, based on the two-wave panel data collected in the U.S., results of the statistical analyses provided support for all the proposed hypotheses. The findings have unique implications for future research in this area.

To begin with, it is important to note that news media use was positively associated with *media efficacy*. Expressed differently, the more news media people use, the more they perceived news media to be helpful in understanding complex issues such as politics and public affairs. It is noteworthy that frequency of use was positively associated with people's *media efficacy*; a relatively simple variable of frequency was enough to create this positive perception. More importantly, the study found that *media efficacy* led to elaboration and *media efficacy* fully mediated the relationship between news media use and news elaboration. This result adds to researchers' understanding of the current CMM model.

Theoretically, the study introduces the perceptual variable of *media efficacy* to the CMM model and thus, expands researchers' current understanding of the variables responsible for news elaboration. As the sources and platforms through which audiences get their news increase daily, scholars constantly test endless combinational effects of content, design, and context to examine the ideal relationship

between news use and elaboration and ultimately, learning. With media efficacy, we build on this scholarship by showing that people who use news media more often are likely to perceive it to be helpful in understanding complex issues. At the same time, they may not always make an effort to understand the complex issues. It would be beneficial for researchers to include media efficacy when examining the relationship between news use and elaboration as it will help predict the level of or the extent to which news elaboration takes place.

Practically, it opens up an exciting line of research for scholars who can further explore the role of media efficacy in online news use at a time when many publishers are committing to a digital and online news agenda, often at the cost of their print product (Chyi & Yang, 2009). It also would serve the industry and other scholars well if future research examined why despite a positive relationship with *media efficacy*, news use may not lead to elaboration or news learning.

This paper has its limitations: Although a two-wave panel data allowed the study to argue for a better causal inference, representation of the data suffered. Respondents in the second wave were somewhat less representative of the US Census and the data received from them could not be perfectly matched with that received from subjects in the first wave, who were selected to fairly represent the U.S. population (W1: N = 1,159 versus W2: N = 312). Nevertheless, the trade-off was made given the importance of having a longitudinal dataset to arrive at a better causal inference for this type of relationship in the context of literature, where such examinations are scarcely presented.

Additionally, the data is limited in that this study does not include variables on digitally native news media outlets. However, considering the purpose of the study was to test a new mediating variable in the relationship between news media use and elaboration, the absence of digitally native news media related variables should not be considered detrimental. Future researchers should consider developing the media efficacy measure and testing it with relation to digital news.

Despite its limitations, the study's contribution is notable not only for introducing a new variable *media efficacy*—to better explain the CMM model but also pointing to avenues for exciting research. Needless to say, news elaboration and learning from news are complex issues; in the era of fake news and infinite information choices, it becomes crucial to learn which variables could possibly influence elaboration and learning following people's news media use. *Media efficacy* allows scholars to explore other kinds of perception variables, as well as the various relationships between cognitive processes and human behaviors and vice versa. This line of research will help journalism scholars and practitioners better educate the public on important issues—simply beyond perception-- and an informed citizenship is one way of achieving an active, working democracy.

## 6. Note

[1] The formula for RR3 is (complete interviews) / (complete interviews + eligible nonresponse + e (unknown eligibility)), where e was estimated using the proportional allocation method, i.e., (eligible cases) / (eligible cases + ineligible cases).

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## Appendix 1

Demographic Profile of Study Survey and Other Comparable Surveys

	Study Survey Wave 1 (Jan. 2009)	Study Survey Wave 2 (Jul. 2010)	Pew Internet & American Life Project Post-Election Survey (Dec. 2008)	U.S. Census Community Population Survey (Nov. 2008)	
	(%)	(%)	(%)	(%)	
Age:					
18-24	3.5	1.1	6.0	12.5	
25-34	18.9	12.5	9.9	17.8	
35-44	21.6	22.9	13.5	18.4	
45-64	50.5	53.5	40.5	34.6	
65 or more	5.5	10	30.2	16.6	

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Gender:				
Male	33.0	35.4	47.2	48.3
Female	67.0	64.6	52.8	51.7
Race / Ethnicity:				
White	84.4	88	79.8	68.5
Hispanic	4.5	4.7	6.1	13.7
African America		3.6	9.2	11.8
Asian	3.0	2.6	1.3	4.6
Education:				
High school or le		10.6	38.4	44.6
Some college	28.1	29.6	27.7	28.3
College degree	37.2	24.8	19.8	18.1
Graduate degree	19.2	35.1	14.1	9.0
Household Incon	ie:			
Less than \$49,99	9 41.1	37.5	51.2	42.0
\$50,000 to \$99,9	99 37.9	34.3	31.8	35.3
\$100,000 or more	e 21.0	28.3	17.1	22.7

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