

The Kaiser Health Security Watch is a set of tracking questions asked since February 2004 that together serve as a barometer for monitoring people's level of concern about their ability to access and pay for health care.

Since February 2004, the Kaiser Health Security Watch has asked several questions to compare Americans' health care worries to their worries about other possible problems. We have consistently found that more Americans are worried about their health care costs than about losing their job, paying their rent or mortgage, losing money in the stock market, or being the victim of a terrorist attack or a violent crime. The two worries that outrank all others involve personal finances and health care costs, and in October, nearly half of adults report being "very" worried about their income not keeping up with rising prices (47%), and around four in ten say they are very worried about having to pay more for health care or insurance (38%).

When asked about specific health care worries, seven in ten are at least "somewhat" worried about having to pay more for health care or insurance. In addition, six in ten say they are "very" or "somewhat" worried about not being able to afford the health care services they think they need (60%), while half say they worry about the quality of their health care getting worse (53%) and about affording prescription drugs (49%).

In a scale that combines six individual questions about people's ability to access and pay for care, the share of the public that is worried has been fairly steady over time at about six in ten. In October 2008, roughly one-third of the public say they are "very" worried about health costs and coverage (32%), while over half say they are "somewhat" or "very" worried (55%).

Significant differences in worries among various demographics groups persist in this latest tracking survey. Racial and ethnic minorities, people with lower incomes, those with no health insurance, and women consistently express more health care worries than their counterparts.

Health Care Worries in Context With Other Worries

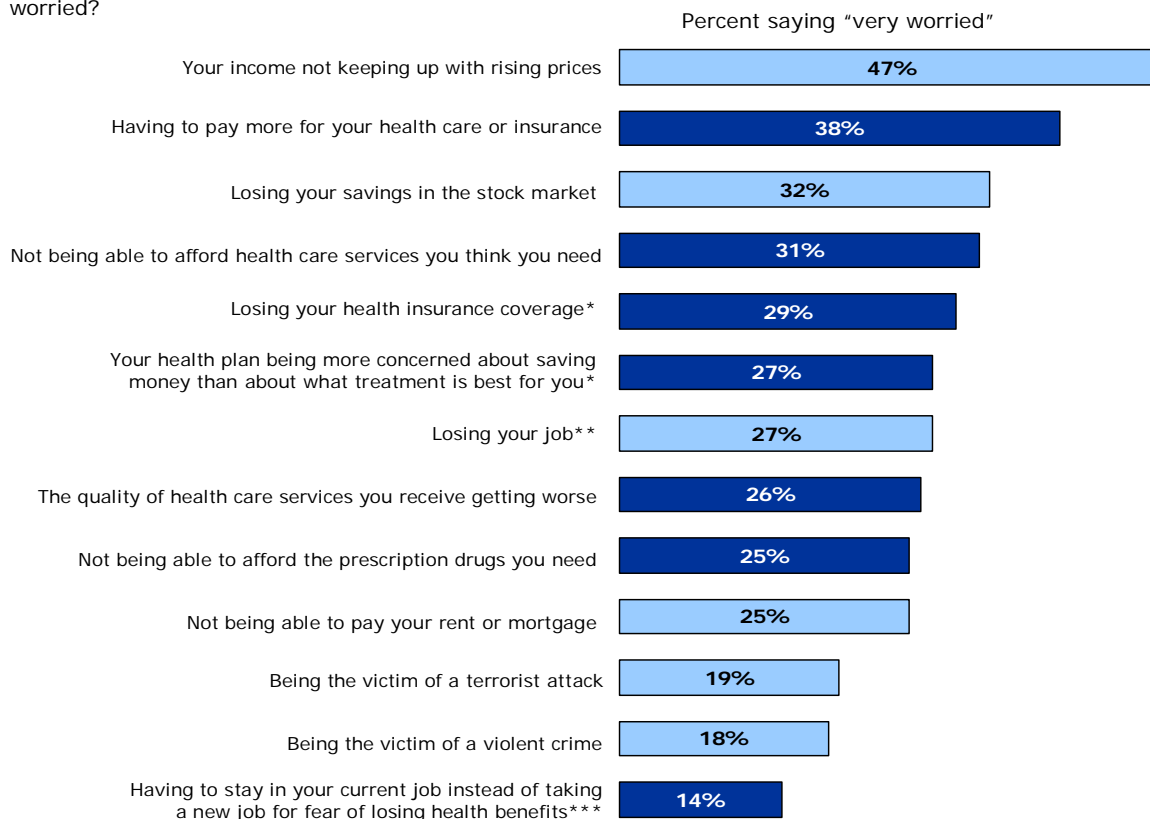
More Americans are personally worried about health care costs than about losing money in the stock market, losing a job, paying their rent or mortgage, or being a victim of a terrorist attack or a violent crime. Nearly half of adults (47%) say they are very worried about their income not keeping up with rising prices, and roughly four in ten (38%) say the same about having to pay more for their health care or health insurance. In our four and a half years of tracking, income not keeping up with rising prices and having to pay more for health care and insurance have always been the top two worries; in some months, the concern about income has been slightly higher, and in others, health care cost worries have been slightly higher (see chart on the next page).

Among other specific health care worries, between a quarter and three in ten say they are very worried about not being able to afford health care services (31%) and prescription drugs (25%) they think they need, and about the quality of their health care getting worse (26%). Nearly three in ten of those with health insurance say they are very worried about losing their coverage (29%), and nearly as many say they worry about their health plan being more concerned about saving money than what is best for them (27%).

Worries about paying for health care outrank other non-health concerns for the public, including losing money in the stock market (32%), losing a job (27% of those who are employed), being unable to pay rent or mortgage (25%), and being the victim of a terrorist attack (19%) or violent crime (18%).

In the midst of a stock market free-fall reminiscent of the famous 1929 market crash, the proportion of Americans who report being “very worried” about losing savings in the stock market rose from 17% in April to 32% now, the highest percentage registered since we began tracking in early 2004. Despite this surge in worries, a greater proportion (38%) name worries about paying for health care than worry about their money in the market.

I’m going to read you a list of things that some people worry about and others do not. How worried are you about each of the following things – are you very worried, somewhat worried, not too worried, or not at all worried?



* Based on those with health insurance coverage only.

** Based on employed only.

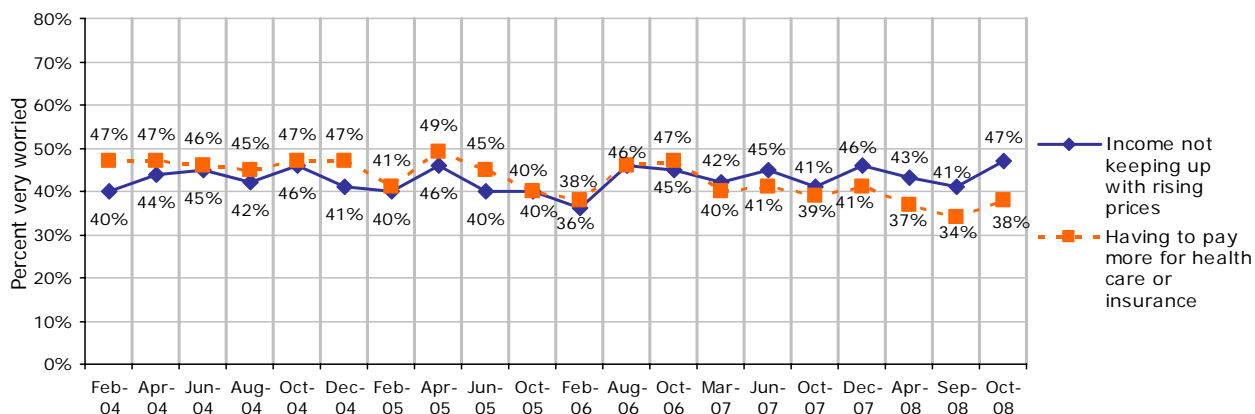
*** Based on those who are employed with health insurance coverage only.

Financial Worries

The public's worries about health care costs mirror more general concerns about personal finances. Of the thirteen items asked as part of the Health Security Watch, people consistently express the highest level of worry about their income falling behind rising prices and having to pay more for health care and insurance. In each month since we began tracking, at least one-third and as many as half say they are "very" worried about each of these things.

Since the summer of 2007, the share of the public who say they are very worried about having to pay more for health care or insurance has been slightly below the share who say they are very worried about their income keeping up with rising prices. In October 2008, nearly half (47%) report worrying about their income, and nearly four in ten (38%) say they worry about paying for health care.

How worried are you about each of the following things...?



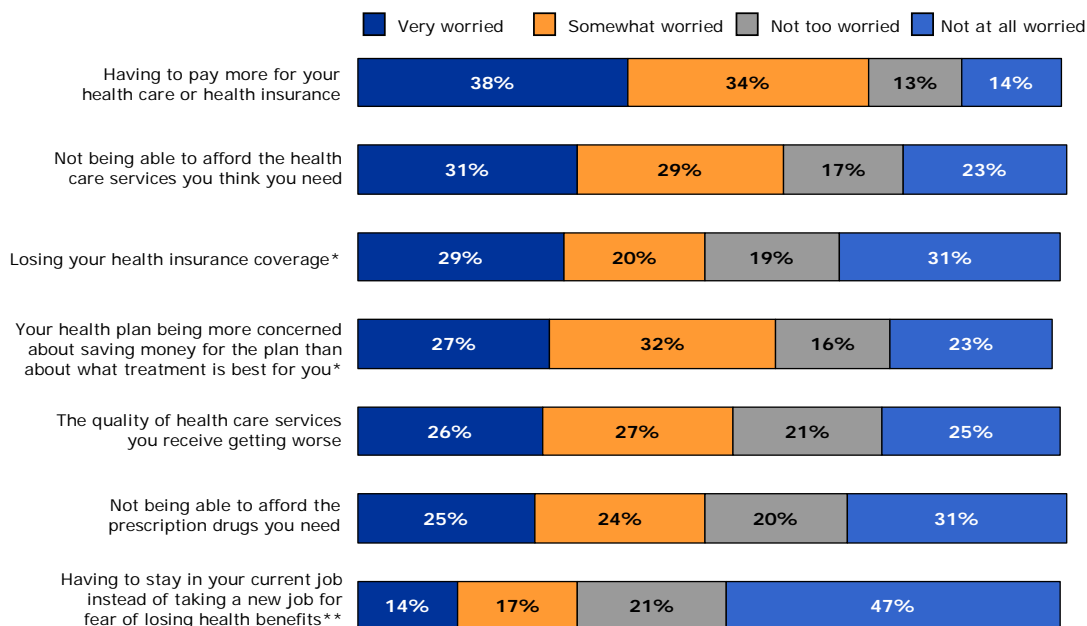
Specific Health Care Worries

When thinking specifically at health care concerns, affordability is the top concern, with nearly three-quarters (72%) saying they are at least “somewhat” worried about having to pay more for health care or insurance, including nearly four in ten who say they are “very worried” (38%). In addition, six in ten say they are “somewhat” or “very” worried about not being able to afford necessary health care services (60%), and around half say they worry about the declining quality of their health care (53%) and being able to afford their prescription drugs (49%).

Among those who say they are currently insured, six in ten report being at least “somewhat” worried that their health plan is more concerned about money than about what is best for them (59%), and about half say they worry about losing their health insurance coverage (49%).

Although nearly half (47%) of those who are currently employed and have health insurance express no worry at all about having to stay in their current job instead of taking a new job for fear of losing health benefits, still three in ten (31%) say they are “very” or “somewhat” worried about finding themselves in this situation.

How worried are you about each of the following things...?



* Based on those with health insurance.

** Based on those who are employed and have health insurance.

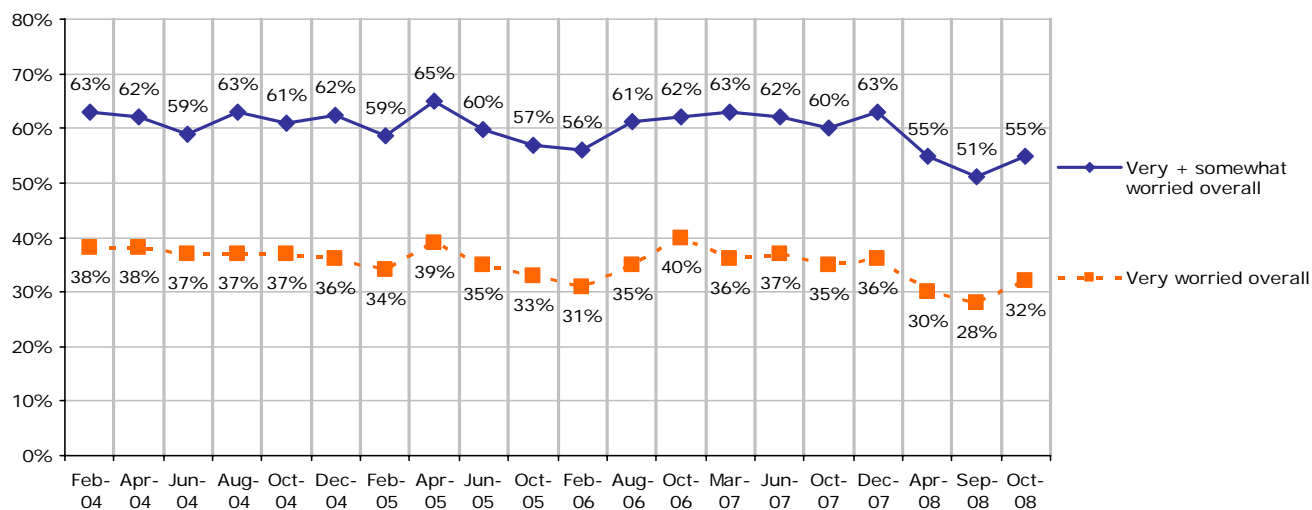
Health Security Watch Trends

We use the following six questions about health care worries to calculate whether people are worried or not worried overall about their own ability to access and pay for health care:

How worried are you about each of the following things:

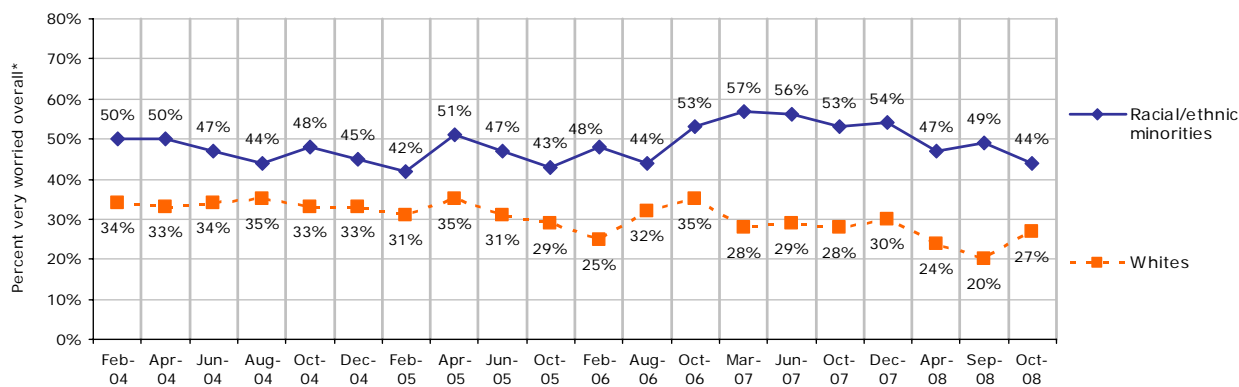
- Having to pay more for your health care or health insurance
- Not being able to afford the health care services you think you need
- Not being able to afford the prescription drugs you need
- The quality of health care services you receive getting worse
- Losing your health insurance (asked of insured only)
- Your health plan being more concerned about saving money for the plan than about what treatment is best for you (asked of insured only)

In a scale that combines these six individual questions, the share of the public who say they are either very or somewhat worried in terms of their ability to access and pay for health care has been fairly steady over time at around six in ten. In October 2008, the percent who say they are worried overall is the same as it was earlier in the year. The percent of the public who say they are “very” worried about health costs and coverage is also similar to the proportion seen in April 2008. Reports of worries are slightly lower than they have been in past years, though this may seem incongruous given current economic conditions.



Differences in Health Worries by Race/Ethnicity

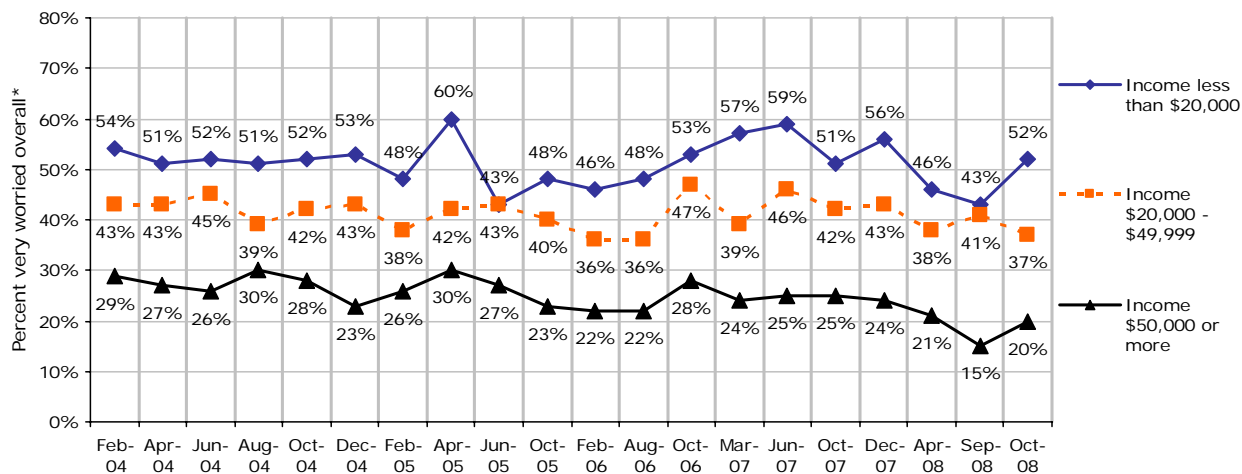
More people who are members of racial and ethnic minority groups than whites report being very worried about their own health care security. Despite the slight dip in whites' worries earlier this year, in October 2008, the 17 percentage point gap in worries between whites and members of racial and ethnic minority groups more closely mirrors previous divides recorded by these questions.



*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between whites and members of racial/ethnic minority groups in all months ($p < 0.05$).

Differences in Health Worries by Income

People with lower incomes typically report much higher levels of worry about their own health care than their higher-income counterparts. In October 2008, the level of worry reported by those in the low and middle income categories remained higher than the level reported by those in the highest income group. The gap in worry between those in the highest and lowest income groups, at 32 percentage points in October 2008, nearly matches the all-time high of 34 percentage points.

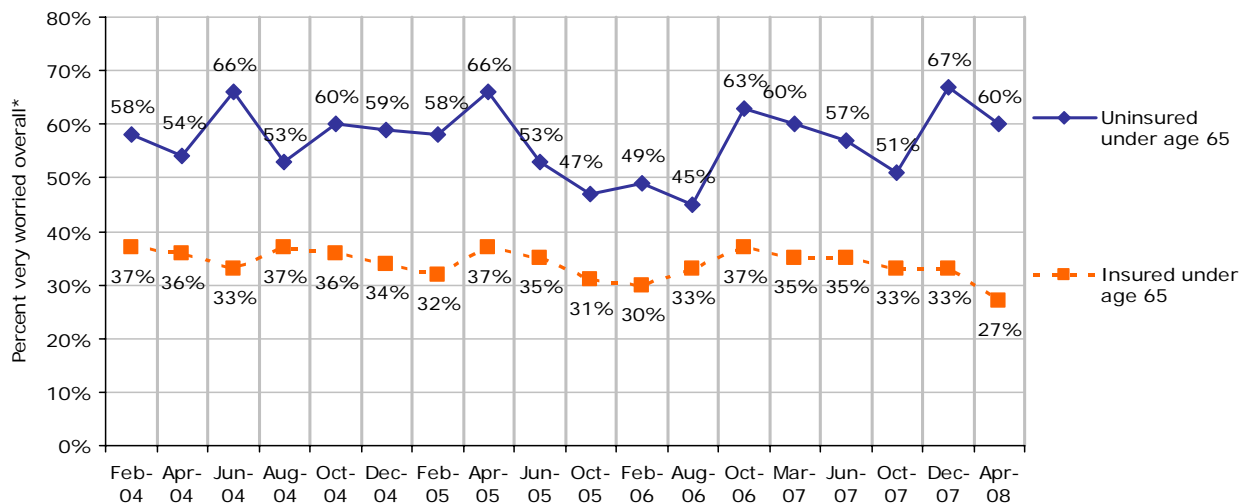


*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between income groups in all months ($p < 0.05$), except between the lowest and middle income groups in June 2004, October 2004, June 2005, October 2005, October 2006, October 2007, April 2008, and September 2008.

Differences in Health Worries by Insurance Status

Not surprisingly, those without health insurance coverage are more likely to report worrying about issues related to health care services than those with insurance. In October 2008, over six in ten of the non-elderly uninsured say they are “very” worried (62%), compared with three in ten (30%) of those under age 65 with insurance, leaving a gap of 32 percentage points.

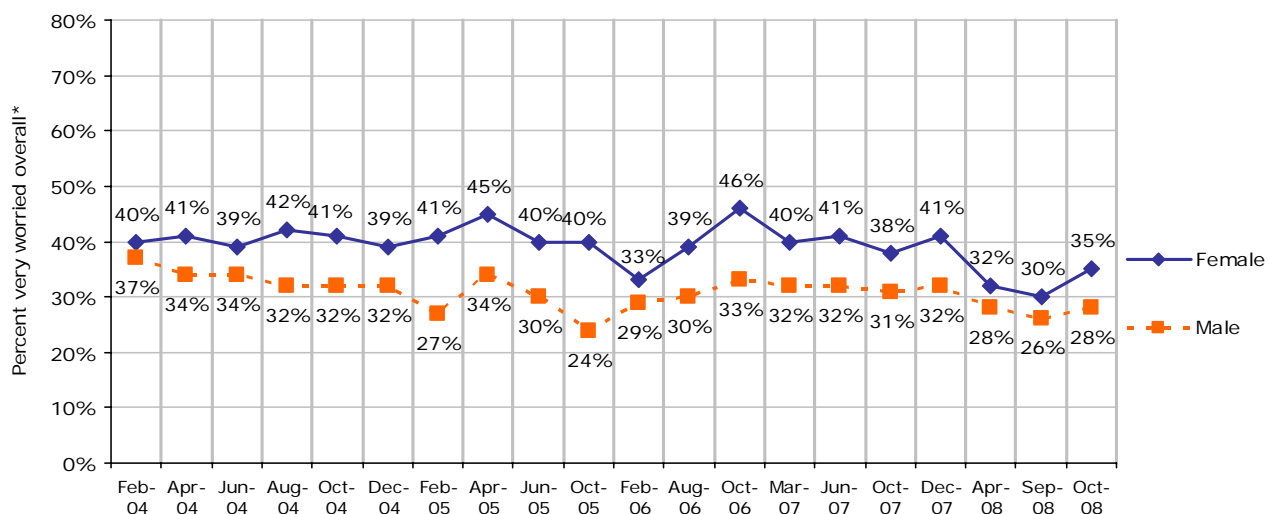
(Note: We exclude people ages 65 and over from this trend because virtually all of them have access to health insurance through Medicare.)



*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between uninsured and insured under age 65 in all months ($p < 0.05$).

Differences in Health Worries by Gender

Since we began tracking, women have consistently been more worried about health care than men. The gender gap may be due, in part, to the fact that women are often the primary health care decision-makers in the home, that they generally have more significant health care needs than men, and that overall they have disproportionately lower incomes. In October 2008, over one-third of women (35%) and nearly three in ten men (28%) report high health-related worries. While previously in the year, the gap in worries between women and men narrowed, in October, women are once again more likely to say they are very worried than men.



*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between men and women in all months ($p < 0.05$), except February 2004, February 2006, April 2008, and September 2008.

Appendix A: Health Security Watch – Full Question Wording & Results

I'm going to read you a list of things that some people worry about and others do not. I'd like you to tell me how worried you are about each of the following things. (First,) how worried are you about...? Are you very worried, somewhat worried, not too worried, or not at all worried?

	<u>Very Worried</u>	<u>Somewhat Worried</u>	<u>Not too Worried</u>	<u>Not at all Worried</u>	<u>DK/ Ref.</u>
a. Having to pay more for your health care or health insurance	38	34	13	14	1
b. Not being able to afford the health care services you think you need	31	29	17	23	1
c. The quality of health care services you receive getting worse	26	27	21	25	2
d. Not being able to afford the prescription drugs you need	25	24	20	31	1
e. Being the victim of a violent crime	18	23	28	30	1
f. Being the victim of a terrorist attack	19	27	25	29	1
g. Your income not keeping up with rising prices	47	32	10	11	1
h. Losing your savings in the stock market	32	19	11	36	2
i. Not being able to pay your rent or mortgage	25	21	16	36	1
Item J based on those who are employed (n=635)					
j. Losing your job	27	19	22	32	*
Item K based on those who are employed and insured (n=561)					
k. Having to stay in your current job instead of taking a new job for fear of losing health benefits	14	17	21	47	1
Items L-M based on those who are insured (n=1,093)					
l. Losing your health insurance coverage	29	20	19	31	1
m. Your HEALTH PLAN being more concerned about saving money for the plan than about what treatment is best for you	27	32	16	23	2

Methodology: This Health Security Watch was asked as part of the *Kaiser Health Tracking Poll: Election 2008* and was designed, conducted, and analyzed by researchers at the Kaiser Family Foundation. A nationally representative random sample of 1,217 adults was interviewed by telephone between October 8- October 13, 2008. The margin of sampling error for the survey is plus or minus 3 percentage points; for results based on subgroups, the margin of sampling error is higher.

Trends shown in this document are from Kaiser Family Foundation tracking surveys with sample sizes of 1,200 or more; each survey has a margin of sampling error for the total sample of plus or minus 3 percentage points.

These results can be found online at <http://www.kff.org/healthsecuritywatch.cfm>.