

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. In December, nearly half of adults report being very worried about their income not keeping up with rising prices (46%), up from 41% in October, and equaling the high seen at several points in our tracking polls since 2004.

Just behind worry about incomes keeping up with rising prices, more than four in ten say they are very worried about having to pay more for their health care or insurance (41%). One third of Americans also express worry about the quality of their health care services getting worse (33%) and three in ten about being able to afford their prescription drugs (31%). Among those with health insurance, one-third (33%) worry that their health plan is more concerned with saving money than what is best for them, and three in ten (29%) say they are very worried about losing their coverage.

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 the past year. After a three-year low of 56% in February 2006, the percent expressing worry has remained consistent at around six in ten, with nearly four in ten saying they are very worried.

Worries historically differ for different demographic groups, with members of racial and ethnic minority groups, people with lower incomes, the uninsured, and women consistently expressing more health care worries than their counterparts.

Health Care Worries in Context With Other Worries

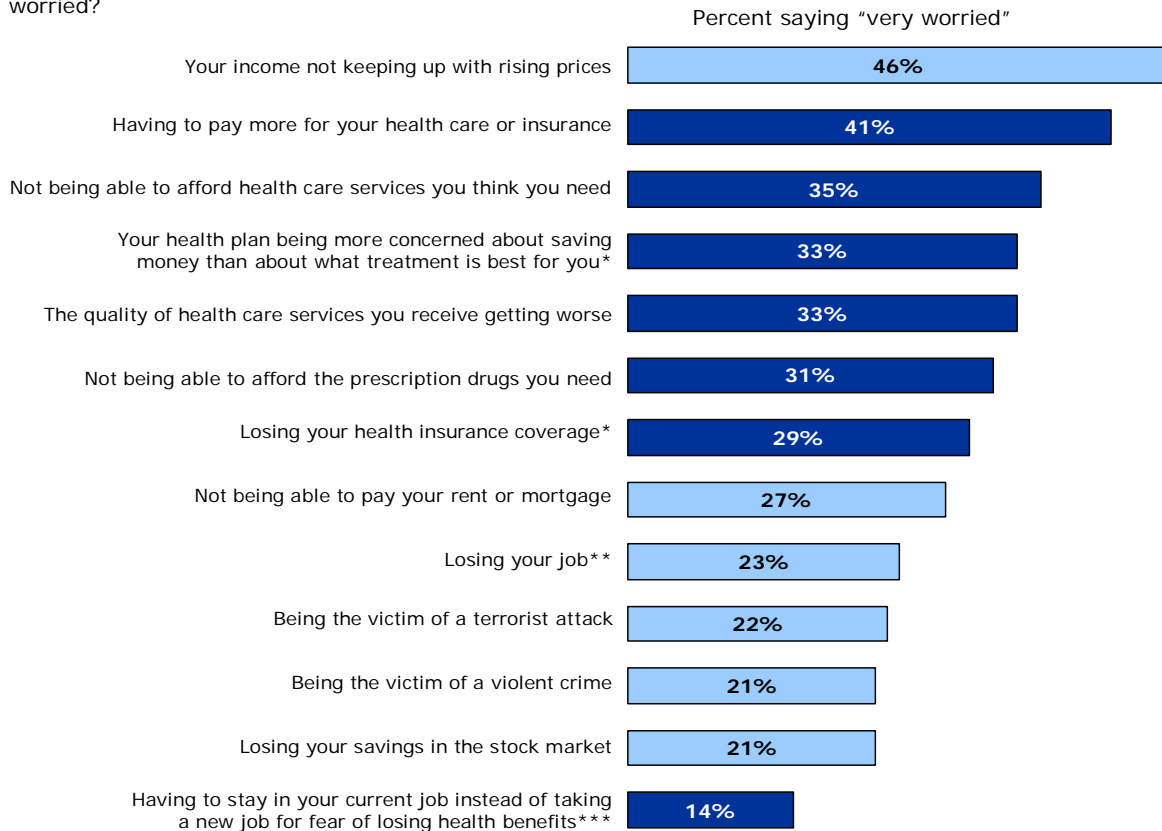
More Americans are personally worried about health care costs than about paying their rent or mortgage, being a victim of a terrorist attack or a violent crime, losing their job, or losing money in the stock market.

Nearly half of adults (46%) say they are very worried about their income not keeping up with rising prices, and nearly as many say the same about having to pay more for their health care or health insurance (41%). In our three 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, roughly one-third (35%) say they are very worried about not being able to afford health care services they think they need, and about three in ten of those with health insurance (29%) say they are very worried about losing their health insurance coverage.

Health care worries rank ahead of other non-health concerns for the public, including not being able to pay their rent or mortgage (27%), losing a job (23% of those who are employed), being the victim of a terrorist attack (22%) or a violent crime (21%), or losing money in the stock market (21%).

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.

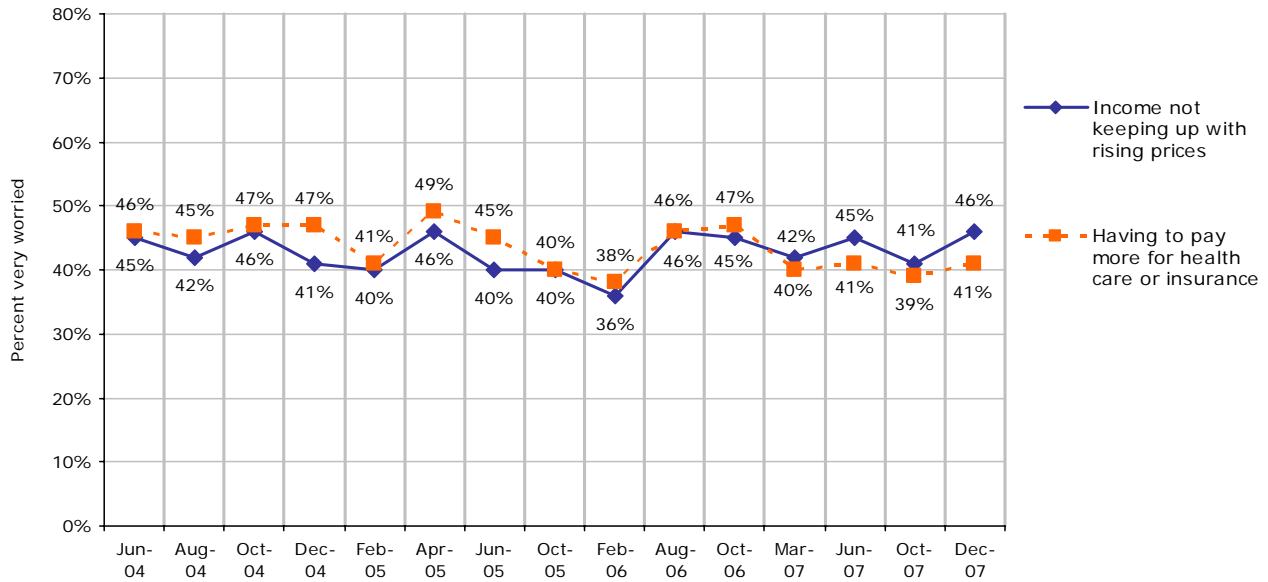
*** Based on those who are employed with health insurance coverage only.

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, between four in ten and half say they are "very" worried about each of these things.

The percent who say they are very worried about their income not keeping up with rising prices in the December 2007 tracking poll (46%) matches the high seen in several previous tracking polls over the past three years.

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



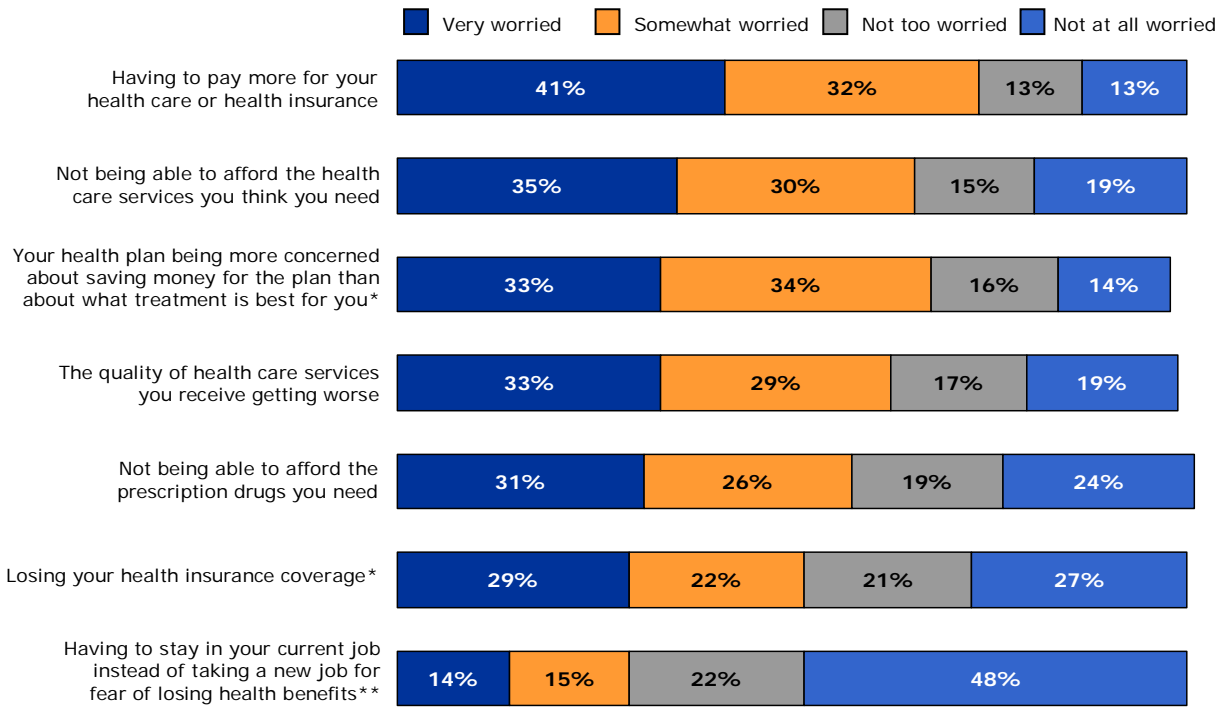
Specific Health Care Worries

Among health care worries, the public is most concerned about having to pay more for their health care or insurance, with about four in ten (41%) saying they are very worried. Fewer, but still about one in three, say they are very worried about not being able to afford health care services (35%), and declines in the quality of care they receive (33%), while about three in ten say they are very worried about being unable to pay for needed prescription drugs (31%).

Among those who currently have health insurance coverage, one-third report being very worried that their health plan is more concerned about money than about what is best for them (33%), and about three in ten (29%) say they are very worried about losing their health insurance coverage.

Although nearly half (48%) 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 (29%) say they are very or somewhat worried of 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.

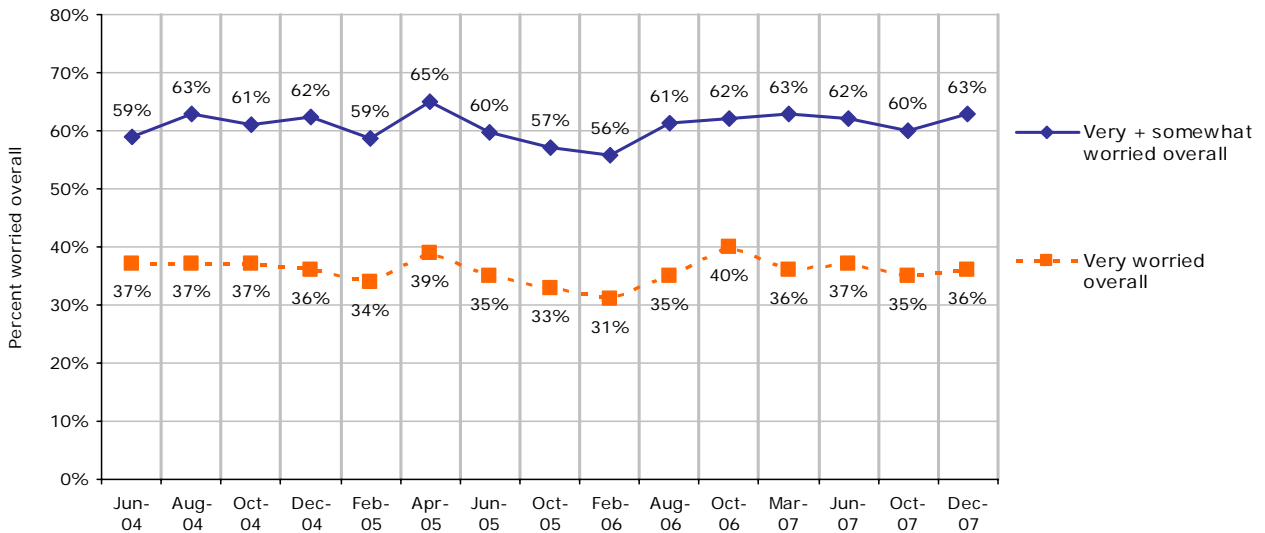
Health Security Watch Trends

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:

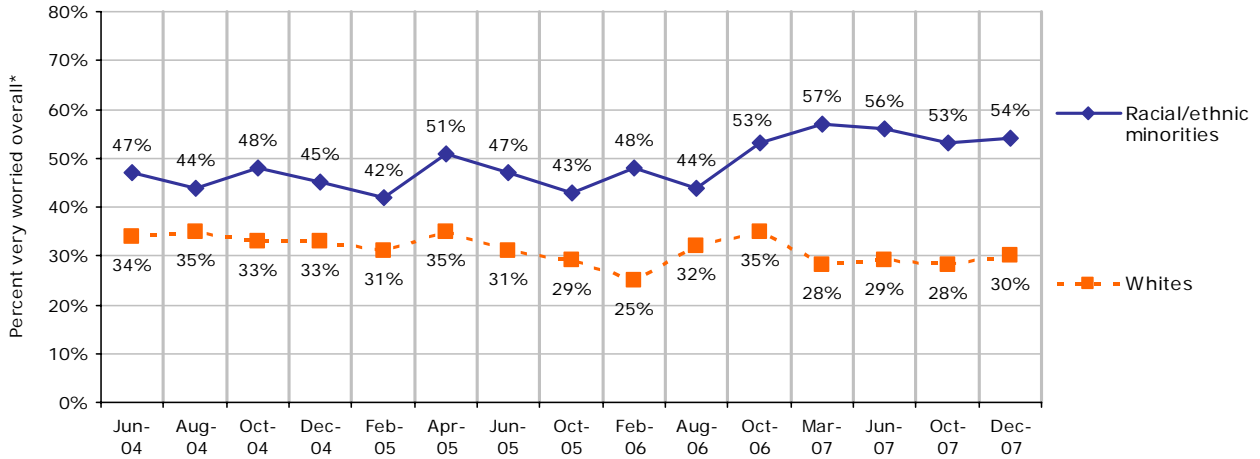
- Having to pay more for your health care or health insurance
- Not being able to afford the health care services you think you need
- Not being able to afford the prescription drugs you need
- The quality of health care services you receive getting worse
- Losing your health insurance (asked of insured 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 the past year and a half. After a three-year low of 56% in February 2006, the percent expressing worry has remained consistent at just over six in ten. The percent of the public who say they are “very” worried about health costs and coverage has followed a similar trend, hitting four in ten in October 2006, and remaining just below four in ten since then.



Differences in Health Worries by Race/Ethnicity

More people who are racial and ethnic minorities than whites report being worried about their own health care security. In December 2007, over half (54%) of those belonging to a racial or ethnic minority group say they are very worried, compared with about three in ten (30%) whites. While the differences between the worries of members of racial and ethnic minority groups and those of whites is not quite as large as the record-high gaps measured in March and June, this still represents a 24 percentage point gap.

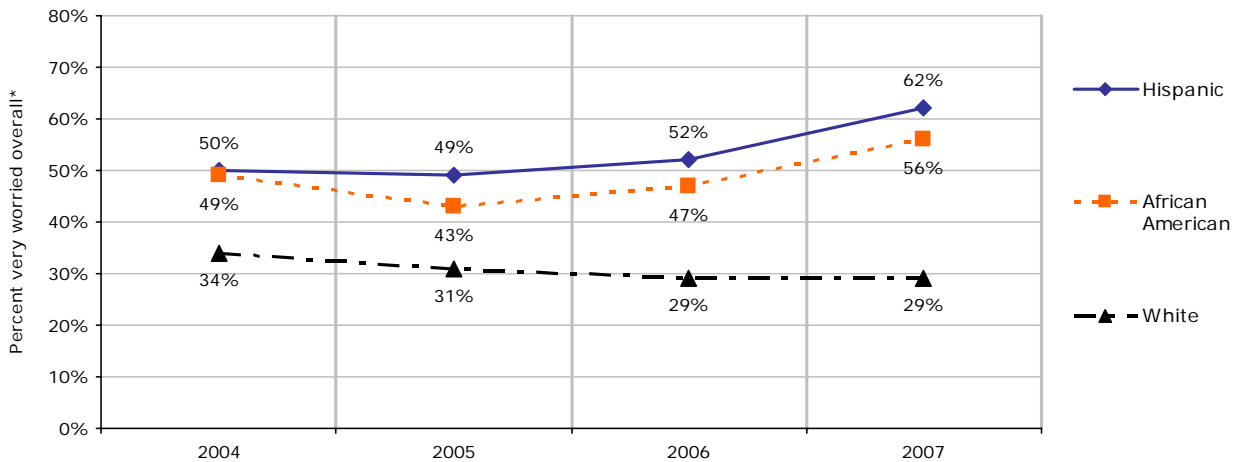


*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between whites and racial/ethnic minorities in all months ($p < 0.05$).

Detailed Differences in Health Worries by Race/Ethnicity

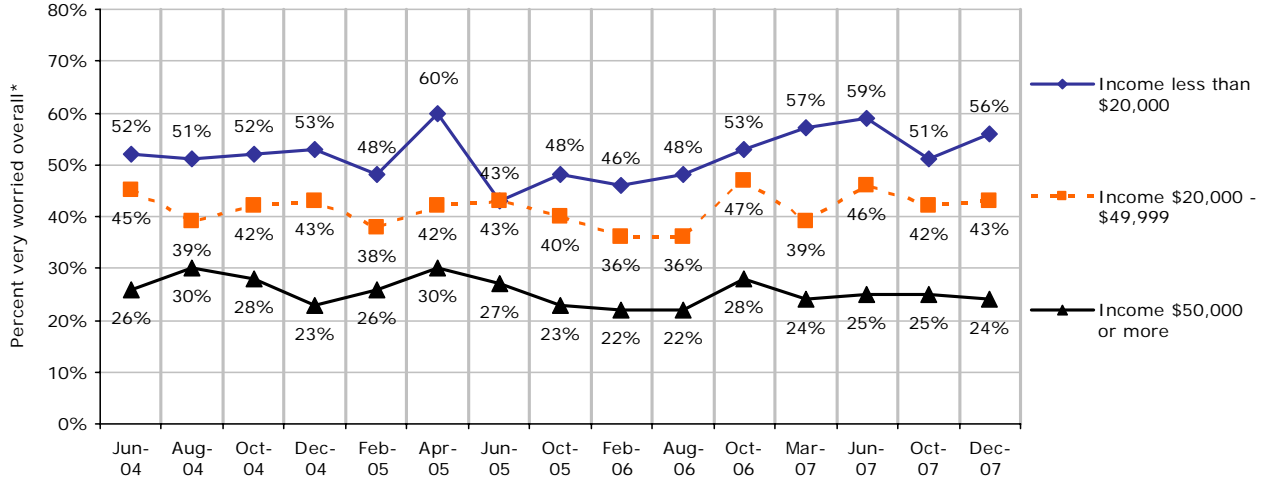
In the analysis above, whites includes non-Hispanic whites only, and minorities includes African Americans, Hispanics, and people of other races. Although the numbers of interviews with African Americans and Hispanics in each individual survey are not large enough to report on these groups, combining the data across several surveys provides enough interviews to examine worries for these groups separately.

Looking at the levels of health care worry expressed by whites, African Americans, and Hispanics using combined data from 2004, 2005, 2006, and 2007, we see that levels of worry are roughly similar for African Americans and Hispanics. Moreover, the gap between the worries of whites and those of African Americans and Hispanics has been increasing since 2005.



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 December 2007, over half (56%) of those with incomes under \$20,000 report high levels of worry, compared with about one-quarter (24%) of those with incomes over \$50,000. Although the level of worry among the lowest income group decreased slightly between June and October 2007 (from 59% to 51%), in the December tracking poll (56%), worries for this group were closer to those observed earlier in the year.

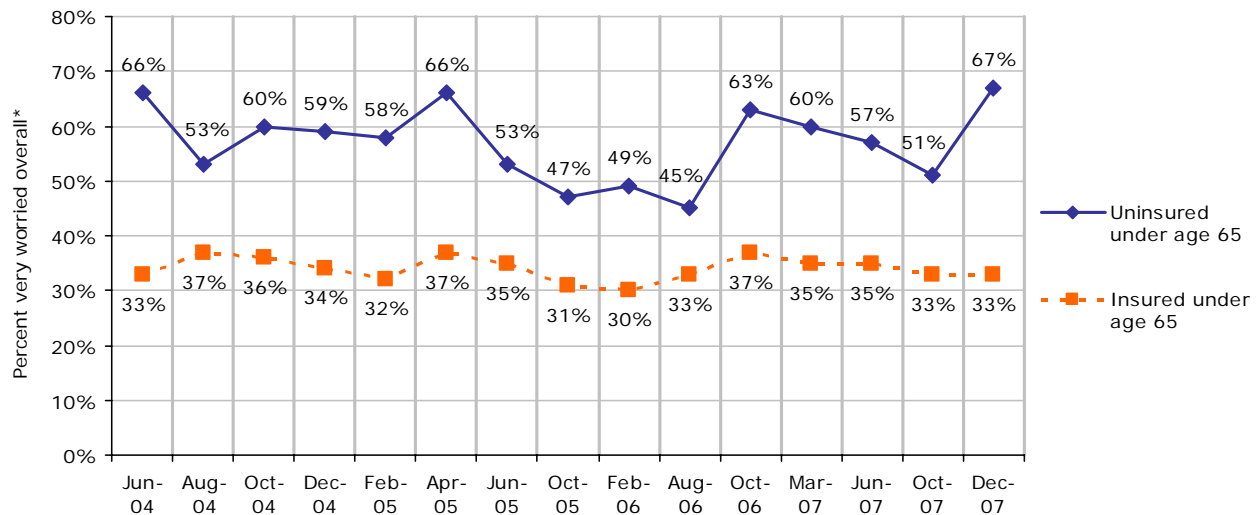


*Percent very worried overall calculated based on responses to the questions listed on page 5. Statistically significant differences between income groups in all months ($p < 0.05$), except between the lowest and middle income groups in June 2004, October 2004, June 2005, October 2005, October 2006,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

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. While the level of worry among those with insurance has remained fairly steady since 2004, the gap between the insured and the uninsured under age 65 has remained at 12 percentage points or more. Although the level of worry reported by those without insurance had been declining for a year, in December, a record share of the uninsured (67%) report being "very" worried about health care, nearly doubling the gap between worries of the insured and the uninsured from 18 percentage points in October to 34 percentage points in December.

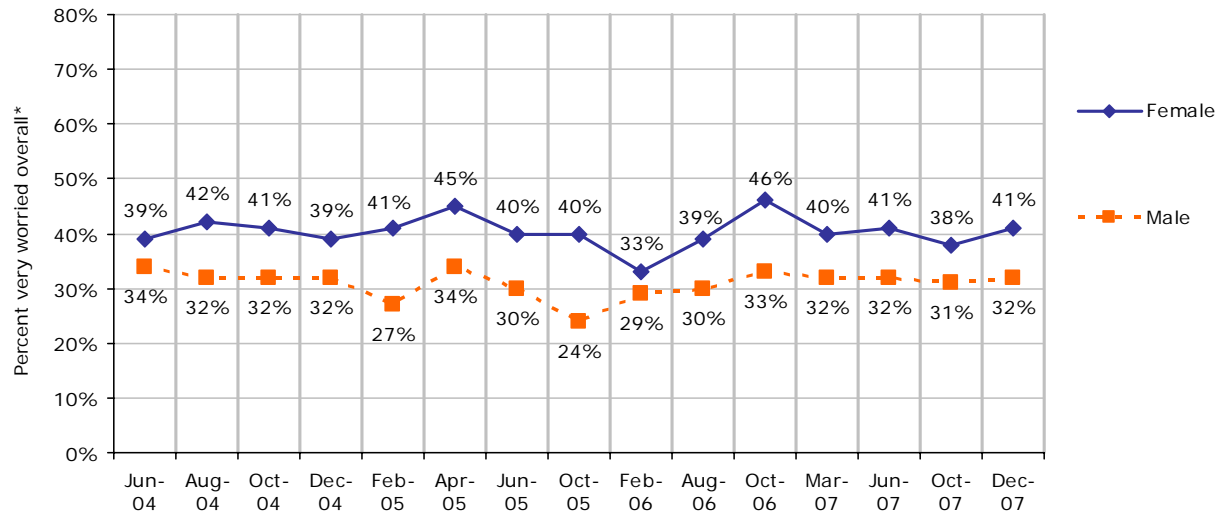
(Note: We exclude people ages 65 and over from this trend because virtually all of them have access to health insurance through Medicare.)



*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.



*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 2006.

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	41	32	13	13	1
b. Not being able to afford the health care services you think you need	35	30	15	19	1
c. The quality of health care services you receive getting worse	33	29	17	19	1
d. Not being able to afford the prescription drugs you need	31	26	19	24	*
e. Being the victim of a violent crime	21	25	31	22	1
f. Being the victim of a terrorist attack	22	29	26	23	1
g. Your income not keeping up with rising prices	46	28	13	13	*
h. Losing your savings in the stock market	21	17	17	42	2
i. Not being able to pay your rent or mortgage	27	20	19	33	*
Item J based on those who are employed (n=694)					
j. Losing your job	23	16	23	38	*
Item K based on those who are employed and insured (n=603)					
k. Having to stay in your current job instead of taking a new job for fear of losing health benefits	14	15	22	48	1
Items L-M based on those who are insured (n=1,086)					
l. Losing your health insurance coverage	29	22	21	27	1
m. Your HEALTH PLAN being more concerned about saving money for the plan than about what treatment is best for you	33	34	16	14	3

* Indicates less than .5%

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 1,221 adults was interviewed by telephone between November 28 and December 9, 2007. 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>.