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School of Public Health

Summary & Chartpack

NPR/Kaiser Family Foundation/Harvard School of Public Health

Health Care and the Economy in Two Swing States: A Look at Ohio and Florida

July 2008

Summary

Like people nationwide, those in Ohio and Florida are concerned about the national economy, and report many financial challenges in their own lives. However, these surveys go deeper and illuminate what people really mean when they say they are concerned about the economy and what their real life economic challenges look like. By getting inside the "black box" of economic concerns, these surveys show that people are struggling with a multitude of problems paying bills across the board, from gas to food to their rent and mortgage. Jobs are also a major component of people's concerns, particularly in Ohio, as is the housing crisis and the falling property values, particularly in Florida. Also, like we have seen nationally, the cost of health care and insurance is a large part of these pocketbook concerns in Ohio and Florida, and many report having trouble paying medical bills, often with serious consequences.

This summary begins by examining people's financial struggles in these two states, with an in-depth look at the role of health care costs in those struggles. The second section looks at attitudes toward the national economy, and opinions about policy options for improving the economy and health care.

MANY FAMILIES ARE STRUGGLING TO GET BY; JOBS, THE COST OF GAS AND HEALTH CARE, AND PROBLEMS WITH HOUSING STAND OUT AS A BIG COMPONENTS OF THESE STRUGGLES

Pocketbook Issues Facing Families

Similar to the nation as a whole, about half of adults in Ohio and Florida say the state of their own personal finances is excellent or good, while about half say it is not so good or poor. Many report that their financial situation is deteriorating; about 4 in 10 in each state say their personal finances are worse now compared to one year ago, while a similar share say they are about the same, and just 17% in Ohio and 13% in Florida say their financial situation has gotten better over the past year.

People in Ohio and Florida report that they and their families have felt a negative impact from recent changes in the national economy in a variety of ways. In a series of questions about how recent changes in the economy have affected people's lives, more than 7 in 10 in both Ohio and Florida report that at least one of the 11 potential problems asked about has been a "serious problem" for them and their families. Topping the list of pocketbook issues is problems paying for gas (48% in Ohio and 55% in Florida say this has been a serious problem), followed by problems getting a good-paying job or a raise in pay (34% in Ohio, 39% in Florida), problems paying for health care and insurance (28% in Ohio, 32% in Florida), and problems buying or selling a home, or your home losing value (25% in Ohio, 38% in Florida).

Perhaps most importantly, people are reporting experiencing multiple problems across the board. For example, in Florida while 24% report no serious problems, 26% report 1 or 2, and almost half - 49% - report experiencing 3 or more serious pocketbook challenges. For OH, 29% report no serious problems, but 30% report 1 or 2, and 40% report 3 or more. This is even more pronounced when looking at it by income group (see chart 8), and even among those in the middle income category, half in Florida and 44% in OH report having 3 or more "serious problems."

In addition, about a third of Ohioans and Floridians are worried about the amount of money they owe on credit cards and other loans, including more than one in five who say they are more worried now than they were a year ago.

When thinking about how these pocketbook challenges may impact people's views of and demands on the presidential and other candidates as we enter the 2008 general election, it is helpful to look at differences in reported problems by income. Given past voting patterns by income, it is likely that somewhere between 60% and 65% of all voters in Ohio and Florida in 2008 will be in households earning \$40,000 or more, and the pattern of problems experienced by these people is somewhat different than the problems experienced by the population overall (see Table 1 at the end of this memo). While most problems are less likely to be reported as serious problems by people at higher income levels, the relative ranking of these problems also differs somewhat by income group. For instance, problems with buying or selling a home or declining home values rank higher on the list of serious problems for middle-income (\$40-79K) and higher-income (\$80K+) families than they do for lower-income families (people in lower-income families actually experience these problems at similar rates, but they are eclipsed by other problems which these people report at higher rates). Similarly, problems paying for health care and insurance rank higher on the list for people in lower- and middle-income households than they do for people at higher incomes. Problems paying for food, while a big issue for lower-income people, are not as serious a problem for most people in middle- and higher-income households.

Jobs are a particularly big concern, especially for those in Ohio. In addition to reporting problems getting a good paying job or raise in pay, 18% in Ohio and 22% in Florida say that they or someone in their household has lost a job in the past year. More than three-quarters in Ohio and more than 7 in 10 in Florida say jobs in their community are difficult to find (somewhat higher than the national average of 61%). Most people in Ohio and Florida say that jobs moving overseas have been a problem for their community. This is one case where there is a big difference between the two states; Ohioans are almost twice as likely as Floridians to say this job loss has been a BIG problem for their community (52% vs. 28%).

An In-depth Look at the Impact of Medical Bills

In addition to reporting problems paying for health care and insurance as a result of recent changes in the economy, a quarter of Ohioans and 28% of Floridians report that they or someone in their family had problems paying medical bills in the past year, including 13% in Ohio and 17% in Florida who say these bills had a major impact on their family.

These bills led to serious consequences for many of the families who experienced them. Fourteen percent of all Ohioans and 17% of Floridians say they used up all or most of their savings in the past year to pay medical bills, and about one in ten in each state say they skipped paying other bills and/or borrowed money from relatives. Smaller but important shares say they sought the aid of a charity or public assistance, went into credit card debt, began working an extra job, or took money out of a college or retirement savings fund in the past year in order to pay medical bills. Perhaps not surprisingly, in both states, problems paying medical bills (and many of the subsequent consequences) are more commonly reported among the uninsured and those with lower incomes.

Nearly a quarter in Florida and more than a quarter in Ohio say they have been contacted by a collection agency in the past two years, and the most common type of bills they report being

contacted about are medical bills (16% of all adults in Ohio and 14% in Florida say they were contacted by collections about medical bills in the past two years).

As a result of these difficulties affording health care, many adults in Ohio and Florida (like those nationally) report delaying or not getting needed medical or dental care. More than half in each state report that in the past year, they or a family member have done at least one of the following because of the cost: postponed getting needed dental care (37% Ohio, 41% Florida), postponed getting needed health care (31%, 30%), skipped a recommended medical test or treatment (25%, 28%), not filled a prescription (24%, 25%), cut pills in half or skipped doses of a medicine (20%, 19%), or had problems getting mental health care (7%, 8%).

Financial concerns are also affecting people's decisions about whether to go to work when they are sick; half of employed adults in Ohio, and more than four in ten in Florida, say there was a time in the past year when they were sick but decided to go to work anyway, specifically because they were concerned about the financial consequences of taking time off.

THE ECONOMY AND HEALTH CARE AS NATIONAL ISSUES

What do People Mean by “The Economy” and “Health Care”?

The economy is the number one voting concern in Ohio and Florida, chosen by 7 in 10 as one of the top 2 issues in their vote. Iraq ranks second (46% in Ohio and 41% in Florida), with health care following close behind (about 4 in ten in each state). When the 7 in 10 who choose the economy as one of the top 2 issues to their vote are asked specifically what they mean by the economy, issues related to the price of gasoline and oil top the list in both Ohio and Florida (mentioned by nearly 4 in 10 in each state). In Ohio, jobs rank second (32%), followed closely by high prices, inflation and the cost of living in general (30%); in Florida, high prices rank second (28%), followed by jobs (23%). Food and housing prices follow (about one in ten each), then the cost of health care and taxes (about one in twenty each). Notice that while the cost of health care and health insurance ranks high as a pocketbook issue for families, it ranks lower among people's perceptions about the national economy.

When the 4 in 10 who choose health care as one of the top 2 issues in their vote are asked specifically what they mean by health care, about 4 in 10 each in Ohio and Florida mention issues related to health care costs, similar shares in each state mention issues related to expanding coverage and improving access to care, and about one in ten mention Medicare. Furthermore, when asked what concerns them most about rising health care costs, a plurality of over a third in both states choose increases in the amount people pay for their medical care and health insurance, while fewer than one in five each choose increases in what the nation as a whole spends on health care, increases in spending on government health insurance programs, and increases in premiums employers pay to cover their workers.

Views on National Economic Policy

Like people in the nation as a whole, Ohioans and Floridians overwhelmingly say the national economy is in not so good or poor shape, and that now is not a good time to buy the things they want and need. Most people see power in the presidency to help fix the economy; eight in ten say that a president can do at least “a little” about the economy, including four in ten in Ohio and nearly half in Florida who think the economy is something a president can do “a lot” about. Fewer than one in five in each state say the economy is mostly beyond any president's control.

When it comes to steps the government could take, nearly two-thirds of Ohioans and more than half of Floridians say that stopping American jobs from going overseas would do “a great deal” to fix the country’s economic problems, ranking first in both states. Half in Florida and four in ten in Ohio say that pulling out of Iraq would do a great deal to fix these problems, and about four in ten in both states say the same about lowering the cost of health care and insurance and making sure all Americans have health care coverage.

Views on Health Care Policy

When asked which specific health care issues they would like to hear presidential candidates talk about, about 4 in 10 Ohioans choose reducing the cost of health care and insurance, while a third choose expanding coverage for the uninsured; Floridians are evenly split between costs (36%) and coverage (36%). And, about half of adults in both states say they would want a presidential candidate to propose a new health plan that would make a major effort to provide health insurance for all or nearly all of the uninsured, even if it would involve a substantial increase in spending, while about a quarter would prefer a more limited plan, and about one in six would want a candidate to propose keeping things as they are now.

Just over half of people in both states say that the government should guarantee health insurance for all Americans (53% OH, 55% FL). When those who support such a government guarantee are asked if they would feel the same way if it meant their own health insurance costs would increase, support for the government guaranteeing health insurance drops to about four in ten overall in both states. There is large party split on this question, with Democrats overwhelmingly saying yes, Republicans overwhelmingly saying no, and independents somewhere in the middle.

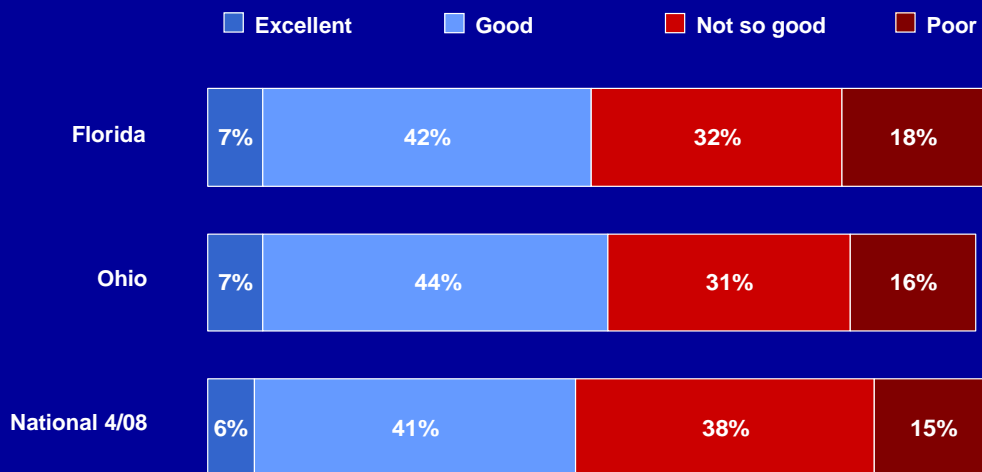
Table 1. Percent saying that because of recent changes in the economy, they or their family had a serious problem with each of the following

	Ohio				Florida			
	Total	<\$40K	\$40-79K	\$80K+	Total	<\$40K	\$40-79K	\$80K+
Paying for gas	48 (1)	66 (1)	46 (1)	26 (1)	55 (1)	69 (1)	52 (1)	36 (2)
Getting a good-paying job or raise in pay	34 (2)	47 (2)	34 (2)	20 (2t)	39 (2)	53 (2)	41 (2t)	21 (4)
Paying for health care and health insurance	28 (3)	42 (3)	26 (4)	9	32 (4)	47 (3)	31 (4)	16
Buying or selling a home, or your home losing value	25 (4)	27	31 (3)	20 (2t)	38 (3)	38 (5)	41 (2t)	40 (1)
Paying college or other education costs	21 (5)	26	23 (5)	14 (5)	26 (5t)	31	27 (5)	18 (5)
Losing a job	20	28	21	7	26 (5t)	36	23	13
Credit card debt or other personal debt	18	26	19	8	23	32	22	15
Paying for food	16	29 (4)	11	4	24	40 (4)	18	9
Paying rent or mortgage	16	27	13	5	23	36	18	10
Losing money in the stock market	14	11	18	16 (4)	19	18	19	23 (3)
Getting or paying for care for an elderly or disabled relation who needs long-term help	12	13	14	8	18	25	14	12
Most serious problem #1 rank:	Paying for gas (18%)	Paying for gas (23%)	Paying for gas (15%)	Paying for gas (13%)	Paying for gas (17%)	Paying for gas (22%)	Good-paying job (14%)	Buying/selling home (18%)

Chart 1

Mixed Views on Personal Financial Situation

Would you describe the state of your own personal finances these days as: excellent, good, not so good, or poor?



Note: "Don't know/refused" responses not shown.

Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)

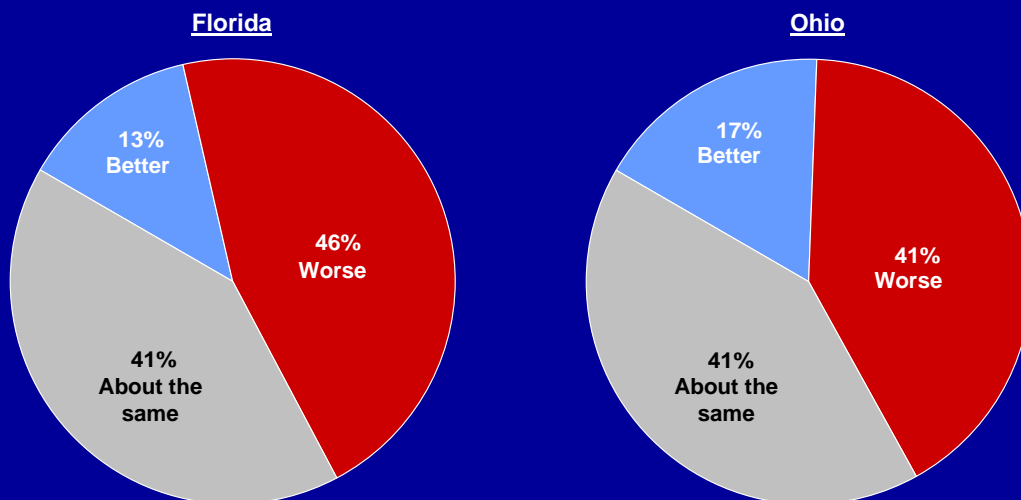
Source for national data: ABC News *Consumer Confidence Index Poll* (April 21-May 18, 2008)



Chart 2

Worsening Personal Financial Situation

Is your personal financial situation better or worse now compared to one year ago, or is it about the same?



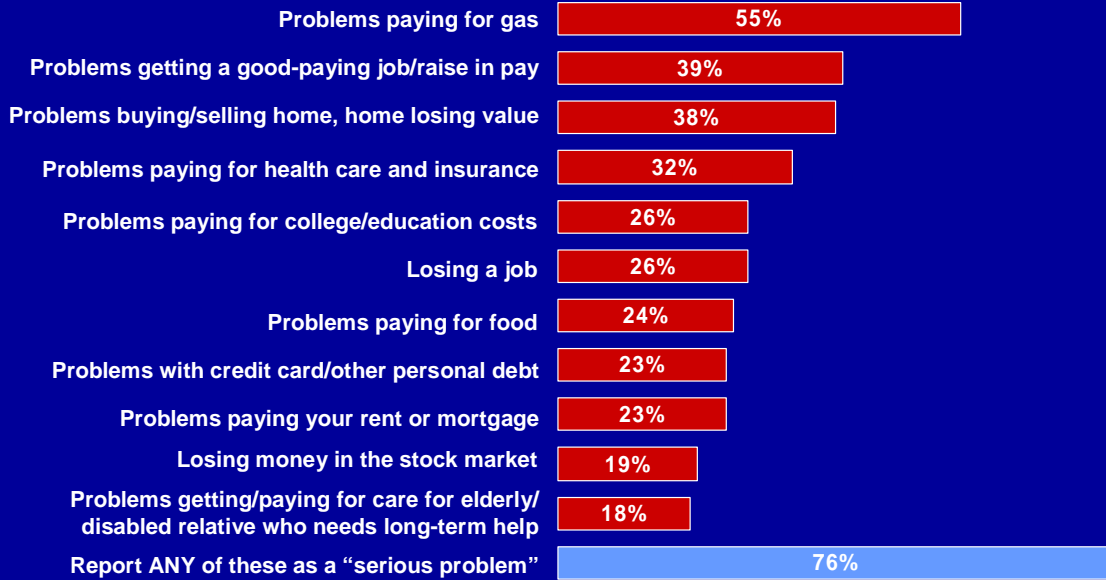
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 3

Problems as a Result of the Economy - Florida

Percent who say they or their family experienced a “serious problem” with each of the following as a result of recent changes in the economy:



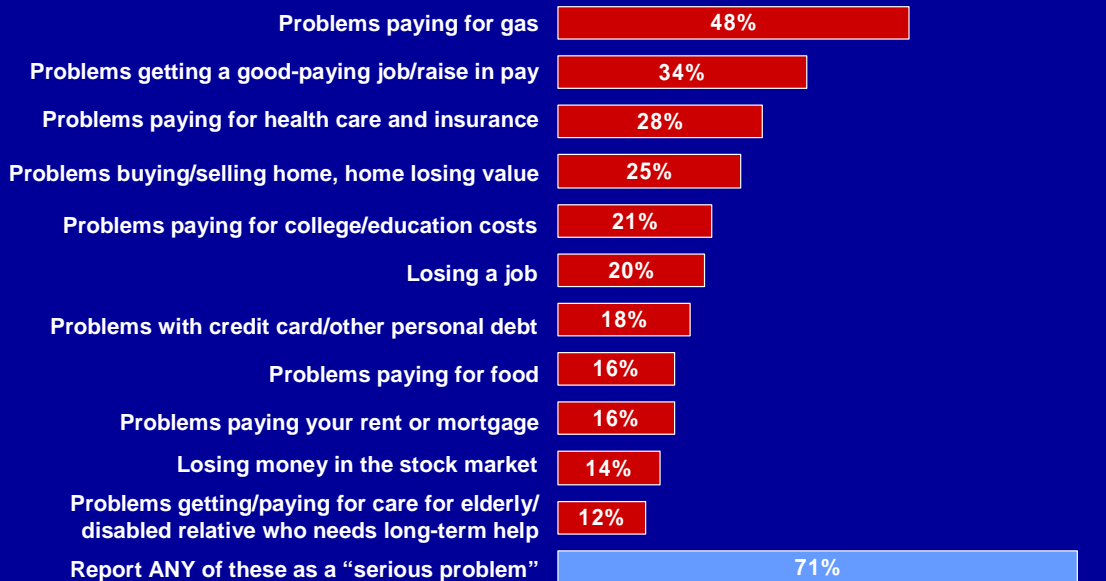
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 4

Problems as a Result of the Economy - Ohio

Percent who say they or their family experienced a “serious problem” with each of the following as a result of recent changes in the economy:



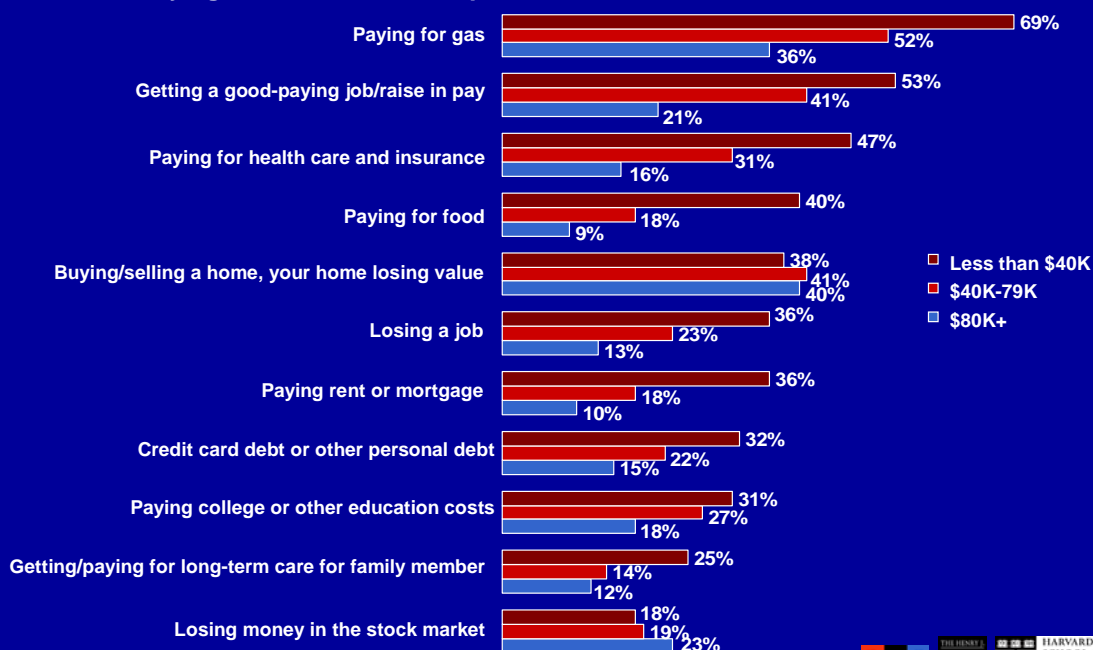
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 5

Problems as a Result of the Economy by Income - FL

Percent saying each was a serious problem:



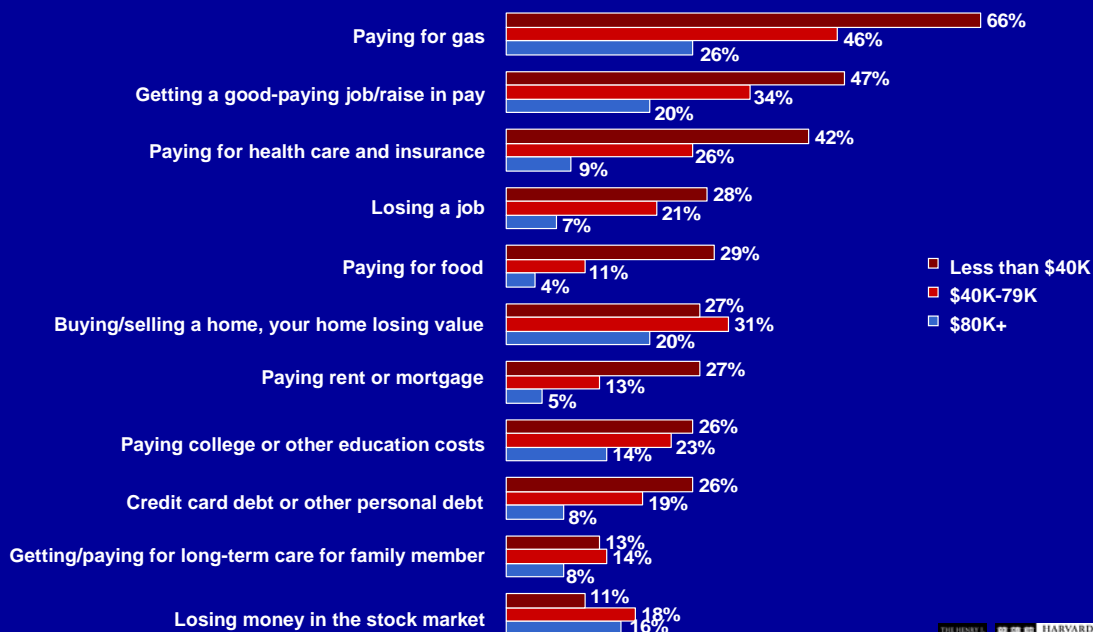
Source: NPR/KFF/HSPH Health Care and Economy in Two Swing States (conducted May 21-June 4, 2008)



Chart 6

Problems as a Result of the Economy by Income - OH

Percent saying each was a serious problem:



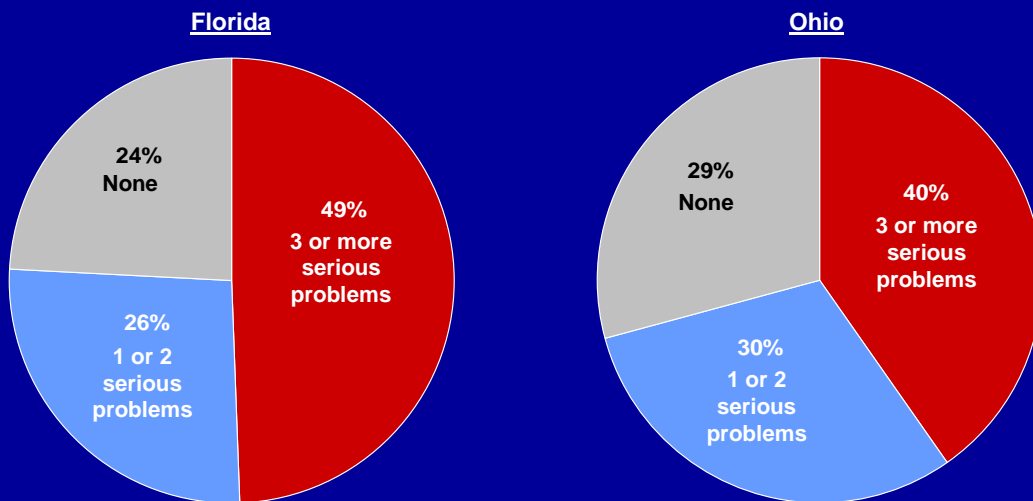
Source: NPR/KFF/HSPH Health Care and Economy in Two Swing States (conducted May 21-June 4, 2008)



Chart 7

Number of Problems Due to the Changing Economy

Percent who say they or their family have had the following number of "serious problems" as a result of recent changes in the economy:



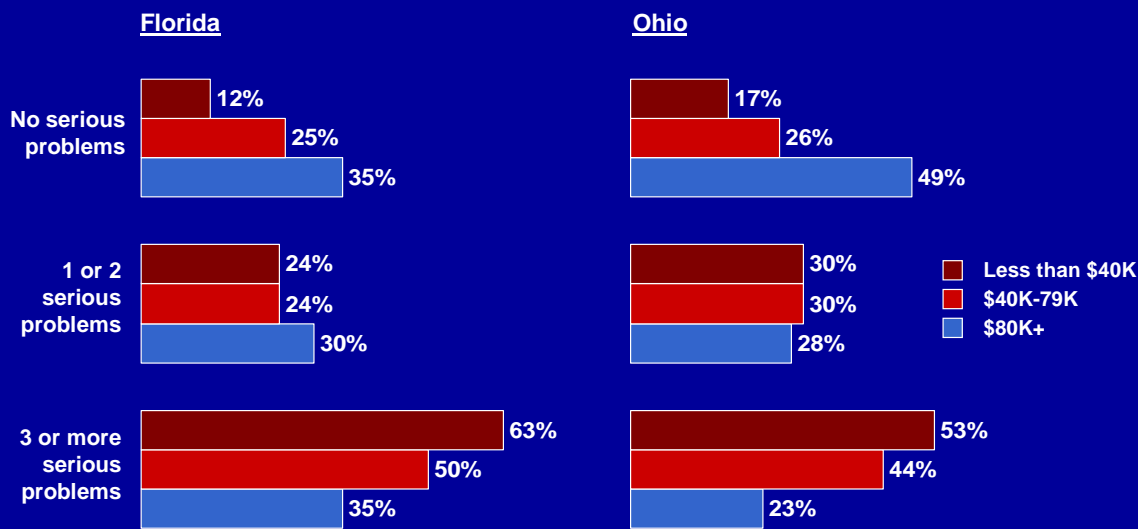
Source: NPR/KFF/HSPH Health Care and Economy in Two Swing States (conducted May 21-June 4, 2008)



Chart 8

Number of Problems by Income

Percent who say they or their family have had the following number of "serious problems" as a result of recent changes in the economy:



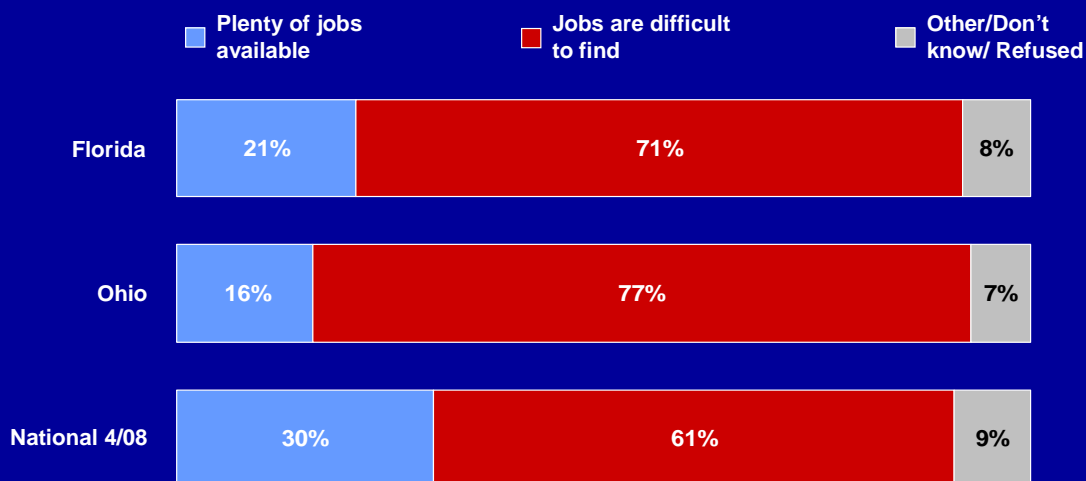
Source: NPR/KFF/HSPH Health Care and Economy in Two Swing States (conducted May 21-June 4, 2008)



Chart 9

Difficulty Finding Jobs

Thinking now about job opportunities where you live, would you say there are plenty of jobs available in your community or are jobs difficult to find?



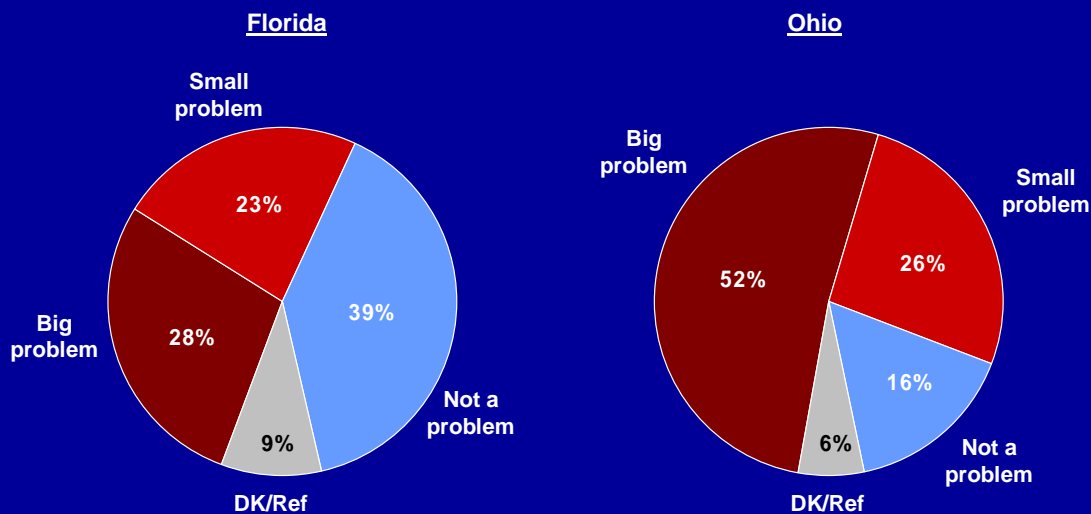
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)
 Source for national data: Pew Research Center *Political Survey* (April 23-27, 2008)



Chart 10

Majorities Report Problems with Jobs Moving Overseas

How, if at all, has your community been affected by jobs moving overseas?
 Has this been a big problem, a small problem, or not a problem for your community?



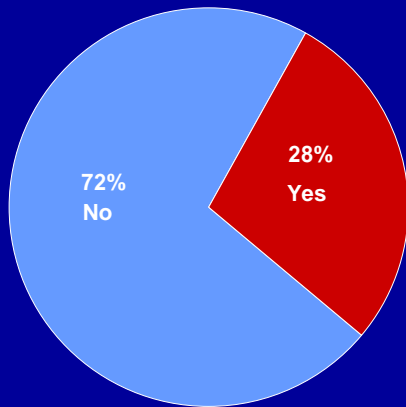
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



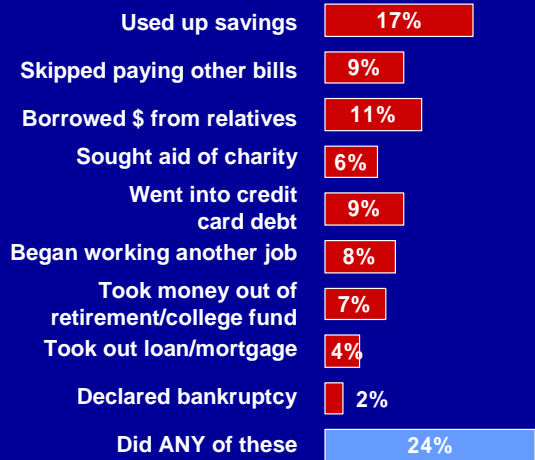
Chart 11

Problems Paying Medical Bills - Florida

In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not?



Percent overall who did each of the following in order to pay these medical bills:



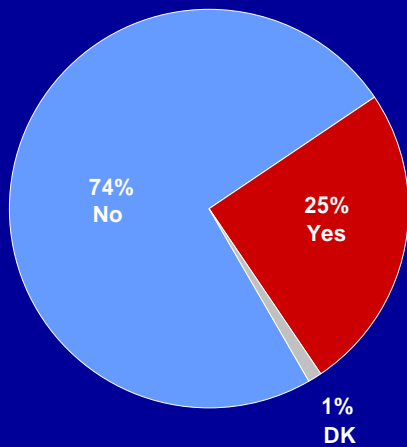
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



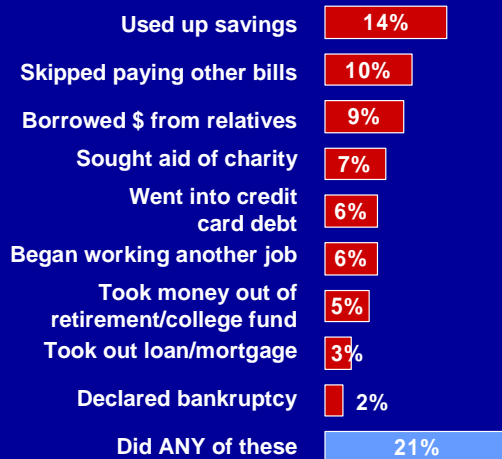
Chart 12

Problems Paying Medical Bills - Ohio

In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not?



Percent overall who did each of the following in order to pay these medical bills:



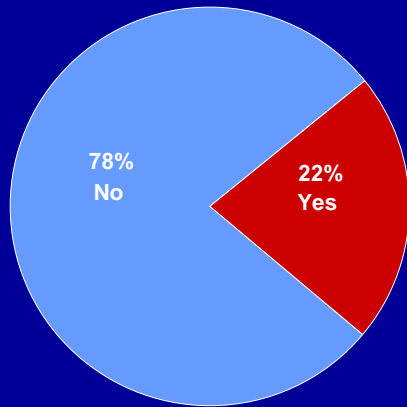
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



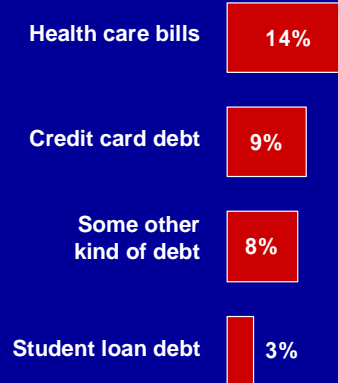
Chart 13

Reports of Being Contacted by Collection Agencies-FL

Have you been contacted by a collection agency in the past two years about bills you owe, or not?



Percent overall who were contacted by a collection agency about each of the following:



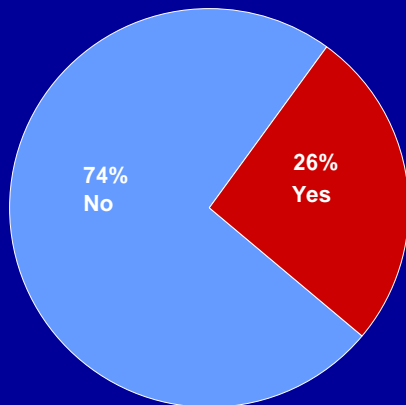
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



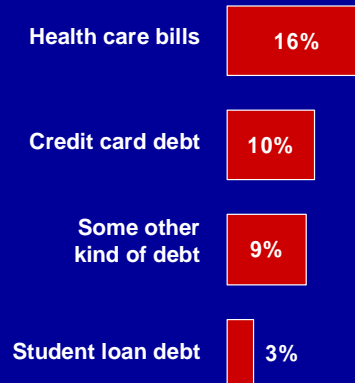
Chart 14

Reports of Being Contacted by Collection Agencies-OH

Have you been contacted by a collection agency in the past two years about bills you owe, or not?



Percent overall who were contacted by a collection agency about each of the following:



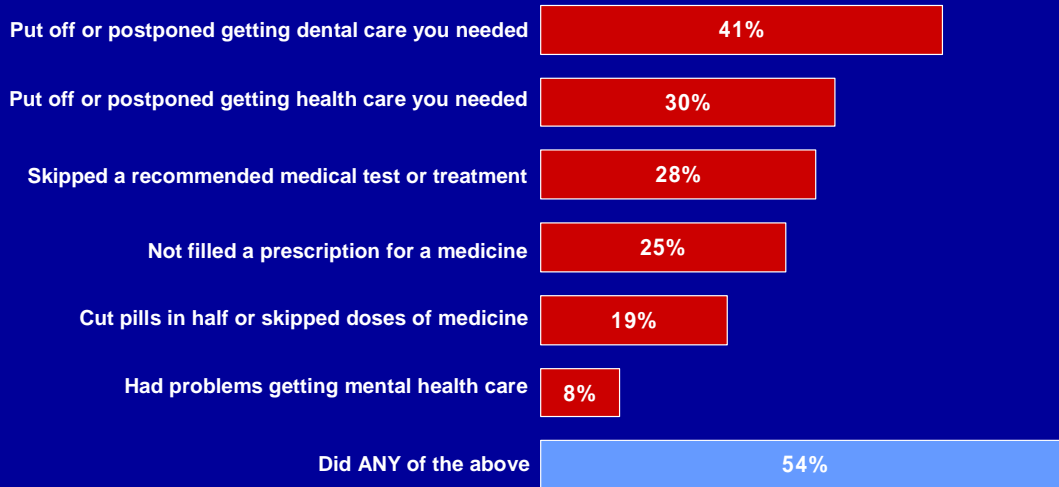
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 15

Problems with Health Care Costs - Florida

Percent saying they did each of the following in the past year because of the cost:



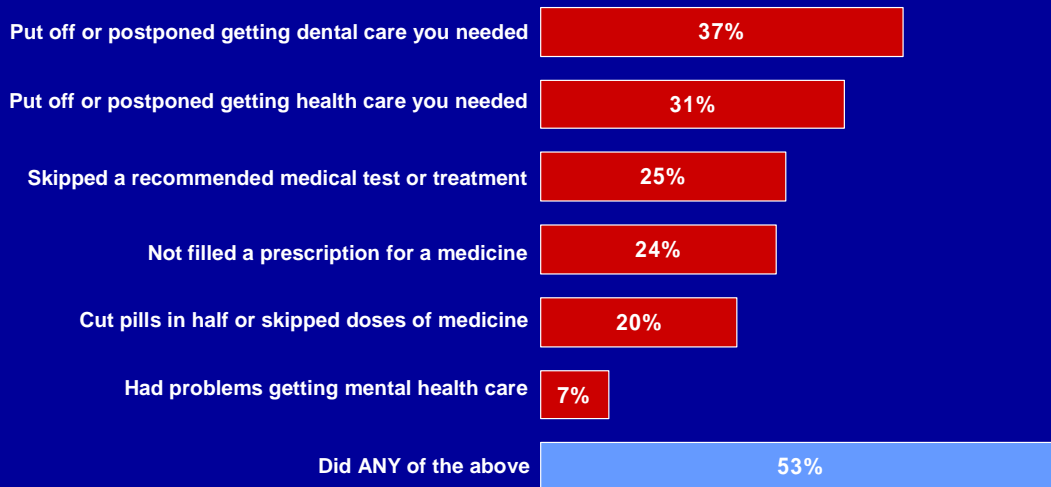
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 16

Problems with Health Care Costs - Ohio

Percent saying they did each of the following in the past year because of the cost:



Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 17

Inability to Take Time Off Work When Sick

Thinking about the past year, was there ever a time when you were sick but went to work anyway, specifically because you were worried about the financial consequences of taking time off? (based on those who are employed)

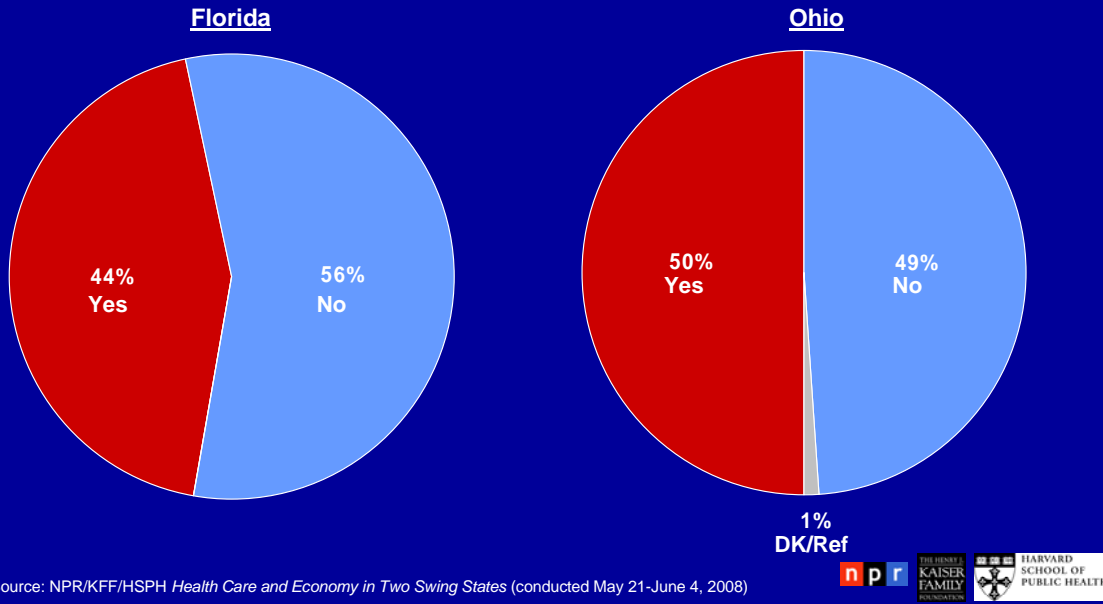


Chart 18

Most Important Issues to Vote

Thinking ahead to the November 2008 election, which of the following issues will be most important to you when you decide how to vote for president? And which of these issues will be the second most important to you? (top two issues combined)

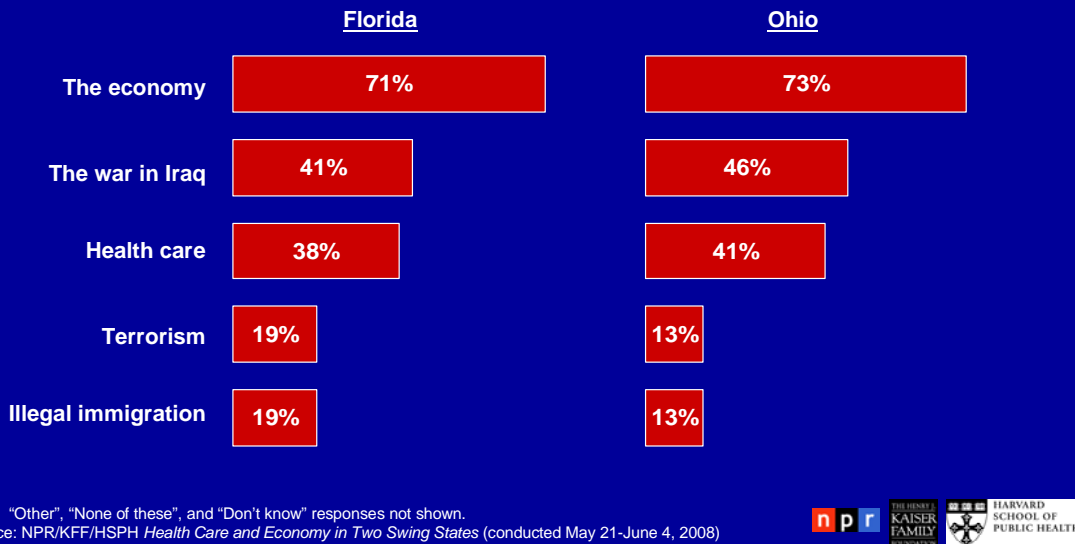
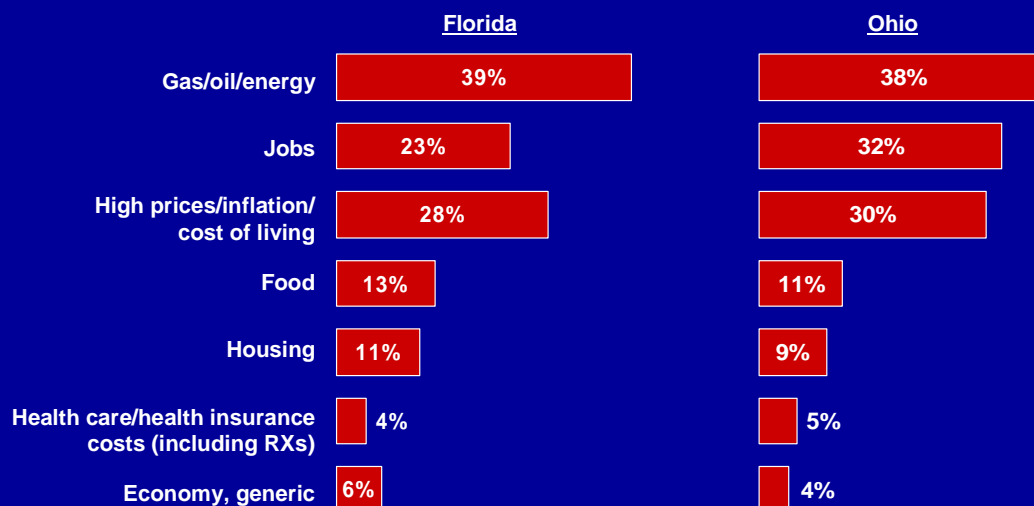


Chart 19

Facets of “The Economy” as a Voting Issue

When you say the economy is an important issue, can you tell me more specifically what you mean? (open-ended; based on those who say the economy is the most or second most important issue in their vote for president)



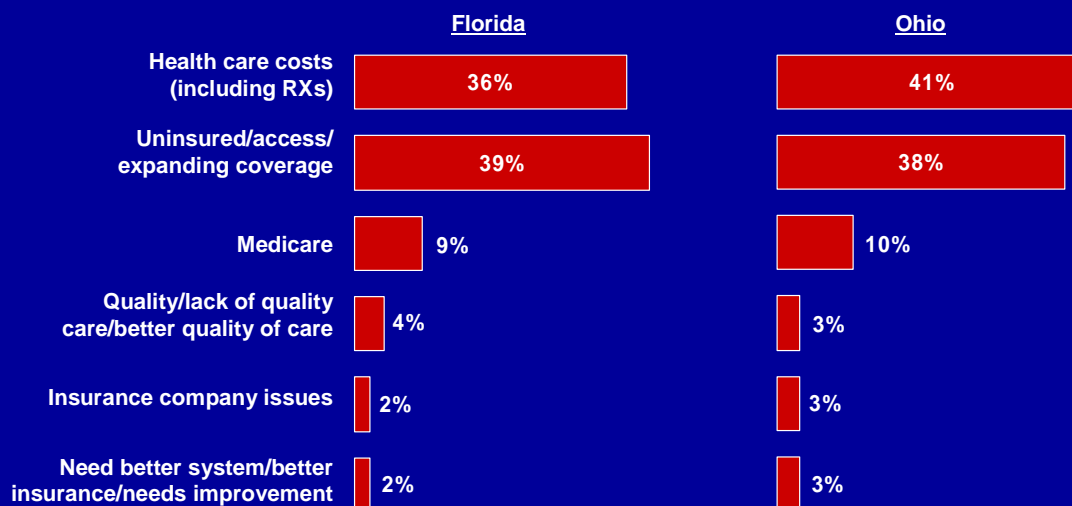
Note: Responses mentioned by less than 5% in both states not shown.
 Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 20

Facets of “Health Care” as a Voting Issue

When you say health care is an important issue, can you tell me more specifically what you mean? (open-ended; based on those who say health care is the most or second most important issue in their vote for president)



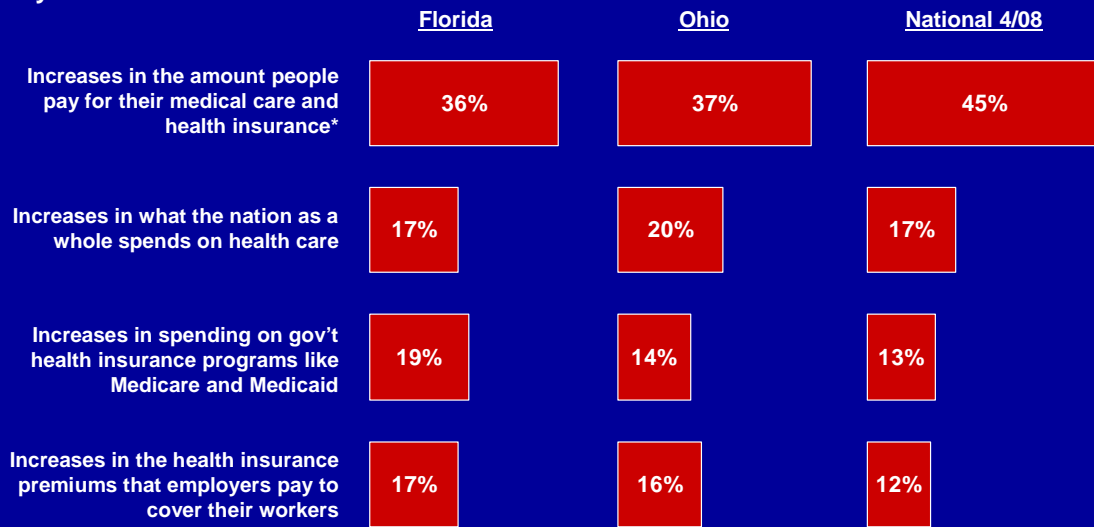
Note: Responses mentioned by less than 3% in both states not shown.
 Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 21

Specific Health Care Cost Concerns

When thinking about rising health care costs, which ONE of the following concerns you most?



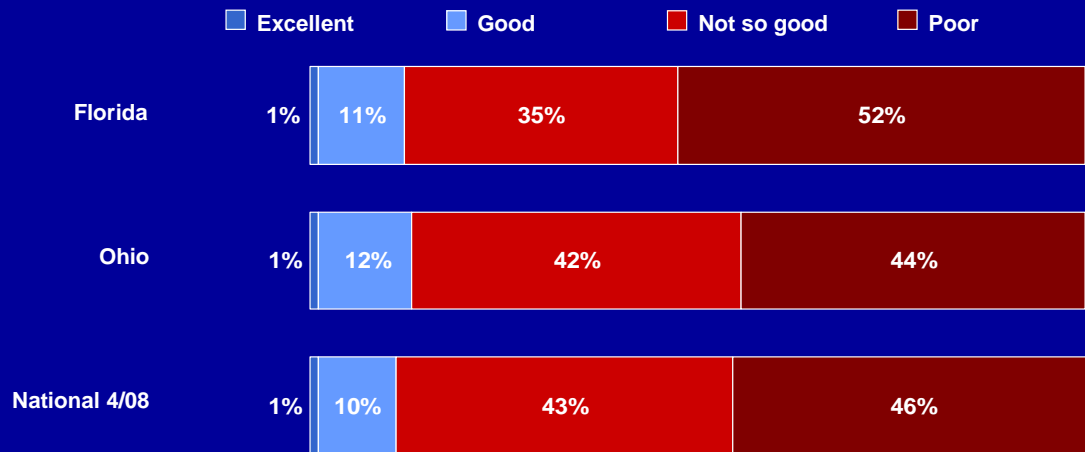
*Note: slight wording variation for the national comparison – "Increases in the amount people pay for their health insurance premiums and other out-of-pocket costs."
 Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)
 Source for national data: *Kaiser Health Tracking Poll: Election 2008* (April 3-13, 2008)



Chart 22

Perceptions of the Nation's Economy

Would you describe the state of the nation's economy these days as excellent, good, not so good, or poor?



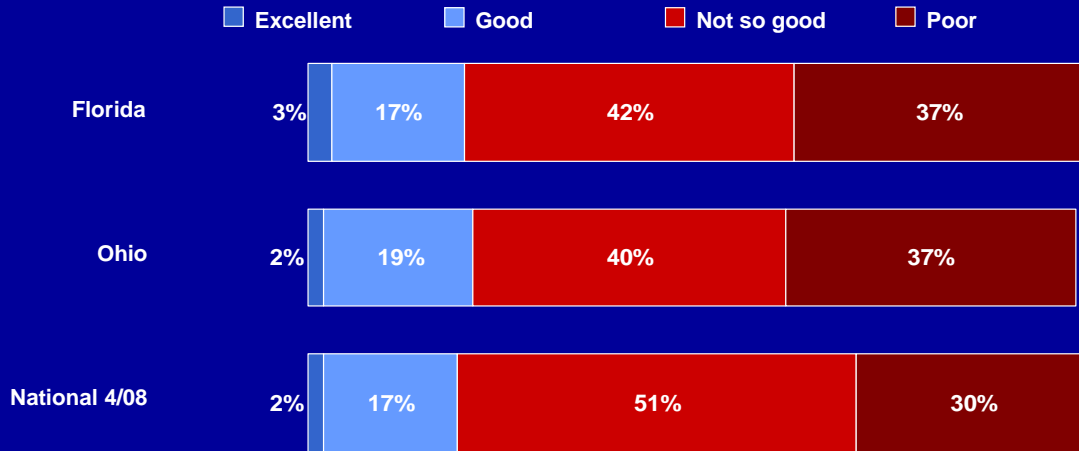
Note: "Don't know/refused" responses not shown.
 Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)
 Source for national data: *ABC News Consumer Confidence Index Poll* (April 21-May 18, 2008)



Chart 23

Consumer Confidence Low

Considering the cost of things today and your own personal finances, would you say now is an excellent time, a good time, a not so good time, or a poor time to buy the things you want and need?



Note: "Don't know/refused" responses not shown.

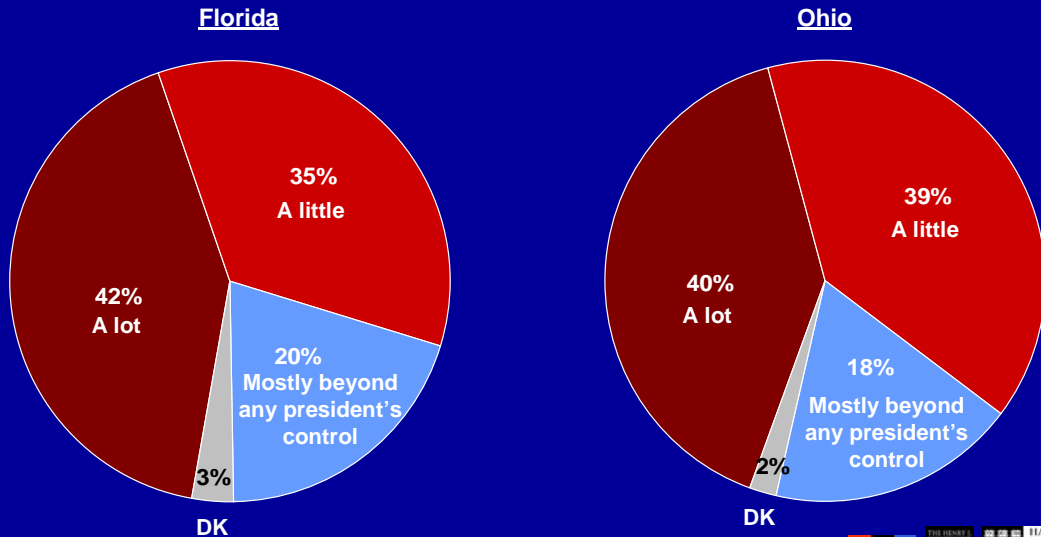
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)
 Source for national data: ABC News *Consumer Confidence Index Poll* (April 21-May 18, 2008)



Chart 24

Perception of President's Control of the Economy

Do you think improving the economy is something a president can do a lot about, do a little about, or is that mostly beyond any president's control? (among registered voters)



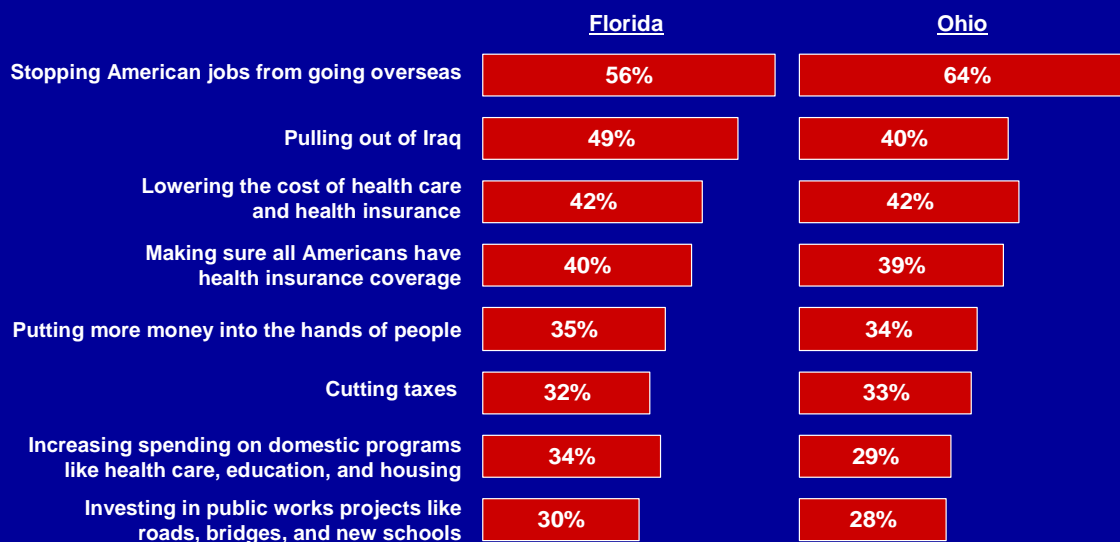
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 25

Little Agreement on How to Fix Economic Problems

Percent saying each of the following would do a "great deal" to help fix the country's economic problems:



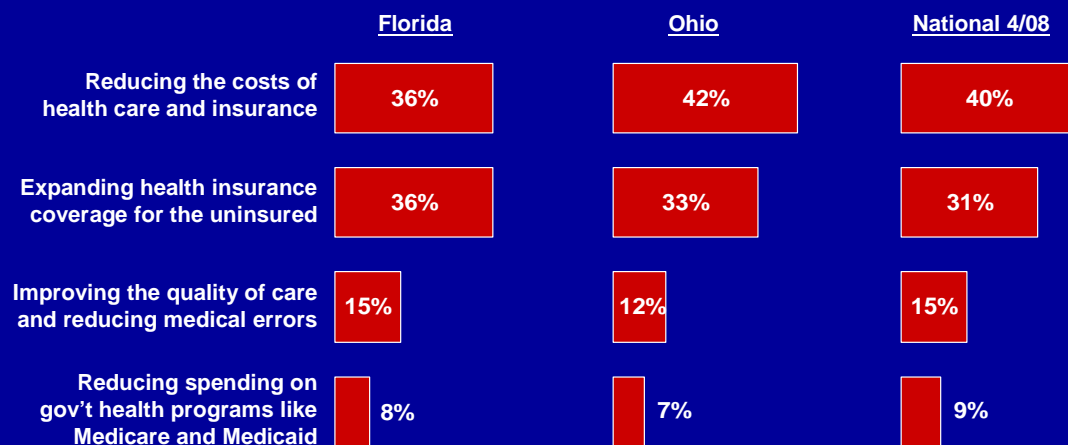
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Chart 26

Interest in Issues Within Health Care

Now thinking specifically about HEALTH CARE, which ONE of the following health care issues would you most like to hear the presidential candidates talk about?



Note: "Other", "None of these", and "Don't know" responses not shown.

Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)

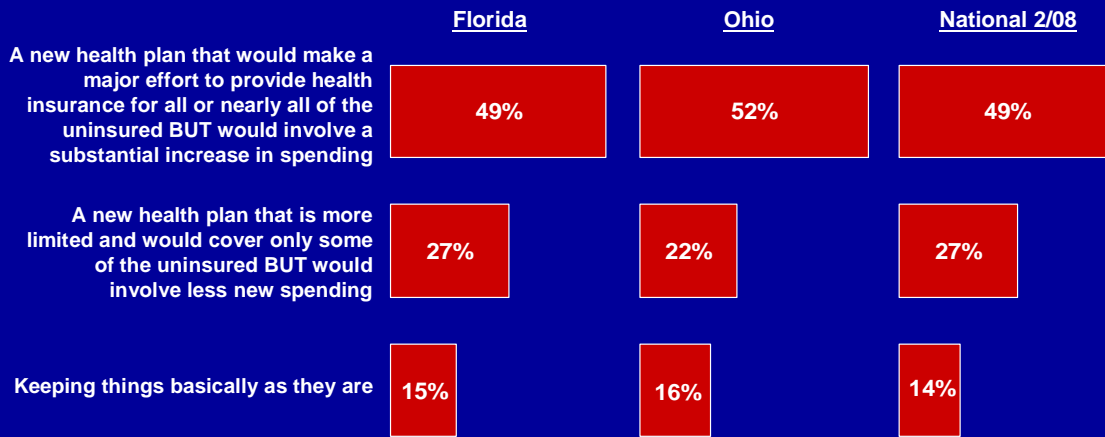
Source for national data: *Kaiser Health Tracking Poll: Election 2008* (April 3-13, 2008)



Chart 27

Interest in Levels of Effort to Expand Coverage

Which ONE of the following three things would you like to see in a health care reform proposal from a presidential candidate?



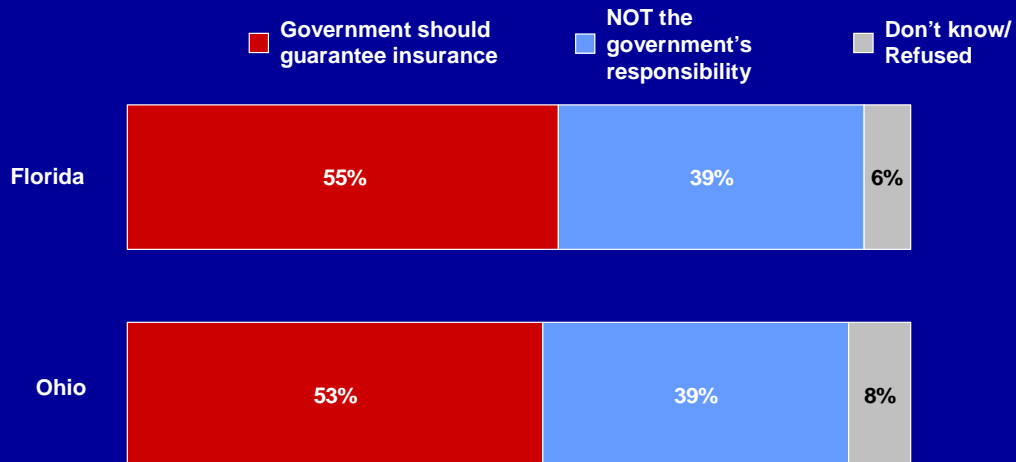
Note: "Other", "None of these", and "Don't know" responses not shown.
 Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)
 Source for national data: *Kaiser Health Tracking Poll: Election 2008* (February 7-16, 2008)



Chart 28

Government Responsibility to Insure all Americans

Do you think the federal government should guarantee health insurance for all Americans, or is this NOT the responsibility of the federal government?



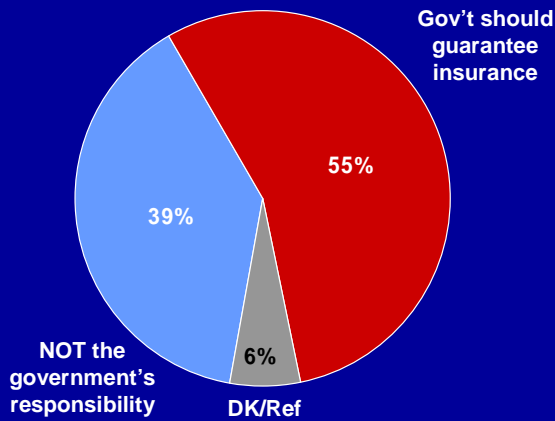
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



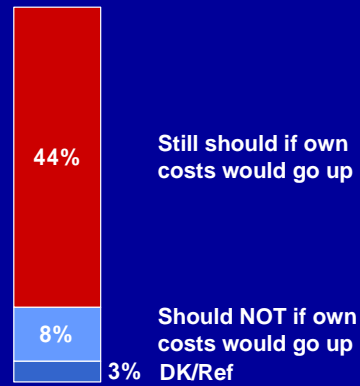
Chart 29

Gov't Responsibility to Insure all Americans - Florida

Do you think the federal government should guarantee health insurance for all Americans, or is this NOT the responsibility of the federal government?



What if it meant that the cost of your own health insurance would go up? Then, do you think the federal government should guarantee health insurance for all Americans, or not?



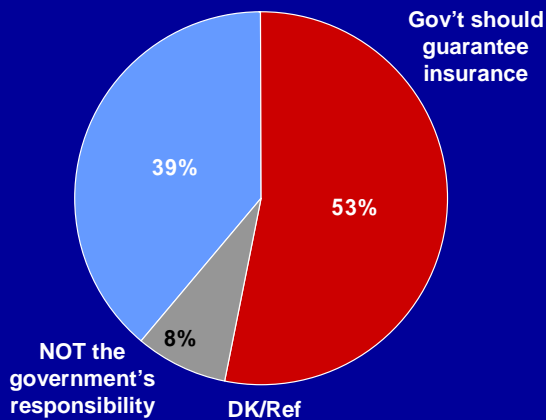
Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



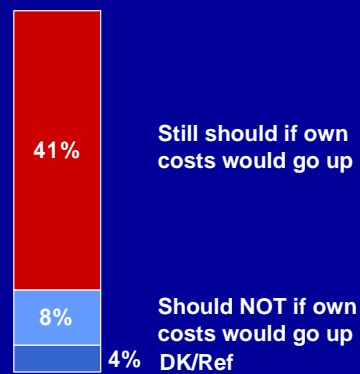
Chart 30

Gov't Responsibility to Insure all Americans - Ohio

Do you think the federal government should guarantee health insurance for all Americans, or is this NOT the responsibility of the federal government?



What if it meant that the cost of your own health insurance would go up? Then, do you think the federal government should guarantee health insurance for all Americans, or not?



Source: NPR/KFF/HSPH *Health Care and Economy in Two Swing States* (conducted May 21-June 4, 2008)



Methodology

The NPR/Kaiser Family Foundation/Harvard School of Public Health surveys, *Health Care and Economy in Two Swing States: A Look at Ohio and Florida*, are part of a series of projects about health-related issues by NPR (National Public Radio), the Henry J. Kaiser Family Foundation, and the Harvard School of Public Health. Representatives of the three organizations worked together to develop the survey questionnaires and to analyze the results, with NPR maintaining sole editorial control over its broadcasts on the surveys. The survey research team included Mollyann Brodie, Ph.D., and Liz Hamel from the Kaiser Family Foundation; Professor Robert Blendon, Sc.D., and John Benson, M.A. of the Harvard School of Public Health; and Anne Gudenkauf, Joe Neel, Beth Donovan, Julie Rovner, Steve Drummond, Ron Elving, Uri Berliner, Les Cook, and Maria Godoy from NPR.

Fieldwork for the two surveys were conducted by telephone, May 21 – June 4, 2008, among a statewide representative sample of 1,358 randomly selected respondents ages 18 and over in Florida, and a statewide representative sample of 1,201 randomly selected respondents ages 18 and over in Ohio. Interviews were conducted in English and Spanish by ICR/International Communications Research.

The margin of sampling error for results based on the total population in either state is plus or minus 3 percentage points. For results based on subgroups the margin of sampling error is somewhat higher.

Please note: (1) Table percentages may not add to 100% due to rounding. (2) Values less than 0.5% are indicated by an asterisk (*). (3) "Vol." indicates that a response was volunteered by the respondent and not an explicitly offered choice. (4) Sampling error is only one of many potential sources of error in this or any other public opinion poll.



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