



SIENA RESEARCH INSTITUTE
SIENA COLLEGE, LOUDONVILLE, NY
www.siena.edu/sri

Special New York State Survey: Health Care and Personal Finances

For Immediate Release: Tuesday, August 18, 2009

For information/comment: Dr. Don Levy: 518-783-2901 or dlevy@siena.edu

74% of NY'ers Say Health Care System Broken, Call for Reform
But Divided on Current Plan: 35% Support, 26% Oppose, 39% On the Fence
Layoffs, Cut Hours Strap Worried and Cash Tight Consumers
Majority Cut Impulse Buys, Fun, Big Purchases, and Monitor Energy to Get by

Loudonville, NY – Seventy-four percent of state residents agree that health care reform is long overdue and that we have a broken system in need of repair according to a new survey released today from the Siena (College) Research Institute. But, widespread agreement ends there. After considering the effect a government option may have on private business, the likelihood of increased efficiencies, the potential impact on seniors as well as the affordability and quality of health care reform based on current proposals, 35% of New Yorkers support the plan, 26% oppose it and 39% need more information.

One out of every seven New York households has seen a family member laid off or had the need for their work eliminated over the last six months. Lower income (under \$50,000 per year) households are hardest hit at 22%. In addition, one in four households say that a member may still have their job but has seen their work hours cut back. Worries about job security come as food, gasoline, health care and anticipated winter energy costs are a serious concern for most New York households. Seventy percent say food is having a serious or very serious impact on the family budget, 52% feel pressure from gasoline prices (down from 67% this time last year), 49% are impacted by health care costs and 78% are concerned about the impact of energy costs this winter.

Less than forty percent of state residents have over the last six months been able to save any money for retirement and only 41% have a savings account with enough money in it to pay all household expenses for six months. Sixty-six percent of New Yorkers say they spend more time than before worrying about money and 61% are concerned about their ability to continue to live at their current standard of living.

In response to current economic conditions, residents say they are changing many every day behaviors. Seventy-seven percent now plan expenses and they have either completely or partially eliminated impulse purchases. Three quarters of New Yorkers have cut back on the amount or quality of entertainment and 73% now carefully monitor and manage energy use at home. Over six in ten residents now use coupons or special offers to purchase necessities like food, clothing or household products and 51% are substituting goods and services of lower quality in those areas or in health and hygiene in order to save money. Fifty-five percent have delayed major purchases like a car, appliance or home.

“Although by a ratio of almost five to one residents say they are worse off financially today as compared to last year, a growing number, over forty percent, say they are the same. We have tightened our belts and despite persistent and very real concerns over jobs, food and energy, more than half of all residents believe the economy in general is going to improve over the next twelve months and by forty-nine to thirty-one percent, New Yorkers think their personal financial situation will get better over the next year”, according to Dr. Don Levy, SRI’s Director.

Despite all the changes New Yorkers have made to respond to the economic downturn including couponing, planning purchases and monitoring energy usage, the percentage of New York households that maintain a monthly budget to track income and expenses remains virtually unchanged from last year at this time. Forty-six percent of households have a budget (43% September 2008). Of those, 14% have started the budget within the last year. Still, 72% of those that do not have a budget, or 37% of all New Yorkers, have never tried to keep one.

Seventy-eight percent of residents have been paying either a great deal (46%) or some (32%) attention to the national debate over health care reform. Overall, 74% agree that reform is necessary and long overdue. However, many New Yorkers disagree with one another or do not currently have enough information in order to make a decision when it comes to the details. Nearly equal percentages agree and disagree that a government health care insurance option will put private insurance companies out of business (39% agree, 41% disagree), government involvement can lead to increased efficiencies in administration (44% agree, 39% disagree) and that we simply cannot afford the cost of a national plan that provides high quality health care to all (43% agree, 37% disagree). Similarly, on an issue that has been much discussed nationally, New Yorkers are split; 38% agree that under the current proposal, seniors will receive less care and 35% disagree.

By simultaneously considering all survey respondents to these health care questions as well as their views on trusting government or private business to manage a fair health care system and any concerns over the impact a governmental health care reform could have on quality, we find that just over one-third of New Yorkers (35%) support the current proposal to reform health care, 26% oppose the current proposal and, the largest group, 39% either cannot now say or need more information.

Supporters agree that health care reform is necessary and they tend to believe that a government health care option will not put private insurance companies out of business. Supporters believe that government involvement can lead to increased efficiencies and they trust the government to manage the system while opponents disagree. Supporters think we can afford the reform while opponents worry about both cost and quality. And, opponents tend to argue that under the current proposal, seniors will receive less care while supporters disagree.

“The lines are drawn on the health care debate, but right now the biggest group is on the sidelines waiting for more information. Democrats tend to support health care reform while Republicans are more likely to oppose the current plan. Supporters are confident that the current efforts will lead to Americans having a better health care system; Opponents are not at all confident that that will be the result. While a plurality of seniors fall into the supporters’ camp, over forty percent of all New Yorkers from eighteen to sixty four want more answers before they commit to this plan or an alternative”, according to Levy.

The Special Health Care and Personal Finances Survey was conducted August 3-5, 13, 16, 2009 by random telephone calls to 538 New York State residents over the age of 18. Data was weighted to enhance representativeness. Results are reported with a margin of error of ± 4 points. For more information or comments, please call Dr. Don Levy, Director, Siena College Research Institute, at 518-783-2901 or dlevy@siena.edu. Survey cross-tabulations can be found at www.siena.edu/sri/research