

**Quality of Health Care and Hospitals is a key Factor in Determining Quality of Life in the Chattanooga Area**

Among all Hamilton County residents, 86% of survey respondents indicated that “quality health care and hospitals” was very important to their quality of life in the Chattanooga Area – among fifteen factors, it ranked second overall.

**Most Chattanooga Area Residents Say They are in Excellent or Very Good Health**

When asked whether, in general, their health is excellent, very good, good, fair or poor, a majority of survey respondents – 59% -- indicated that their health was very good or excellent.

Health Condition	
Excellent	25%
Very Good	34%
Good	25%
Fair	12%
Poor	4%

There were, however, some differences – though frequently within the margin of error -- based on race, gender, and age of the respondent.

Race	Excellent/Very Good	Good	Fair/Poor
White	60%	25%	15%
African American	48%	31%	21%

Gender	Excellent/Very Good	Good	Fair/Poor
Men	59%	28%	13%
Women	58%	23%	19%

Age	Excellent/Very Good	Good	Fair/Poor
18 – 44	65%	25%	11%
45 – 59	55%	23%	23%
60+	52%	28%	20%

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Differences based on income and education level were more significant. Individuals in households with annual income of \$50,000 or more were almost twenty percentage points more likely to rate their health as excellent or good. Similarly, just over half of all individuals with a high school education or less rated their health as excellent or good compared to close to 70% of college graduates.

Income	Excellent/Very Good	Good	Fair/Poor
Less than \$50,000	51%	26%	23%
\$50,000 or more	70%	24%	7%

Education	Excellent/Very Good	Good	Fair/Poor
High School Education or Less	51%	29%	19%
Some College	55%	27%	19%
College Graduate	69%	21%	10%

**One in Five Lacked Continuous Health Coverage in Last Year: Uninsured Disproportionately Higher Among African Americans, Under \$50,000 a Year Household, Those Who Did Not Attend College and Younger Residents**

Based on survey responses, 20% of Chattanooga area residents were uninsured for at least some time during the last twelve months.

	Percent
Continuous coverage over 12 months	80%
No coverage currently	9%
Currently covered, but not continuous for 12 months	8%
Not covered currently, but had coverage during 12 months	3%

By comparison, a 2005 survey of Hamilton County adults found that 13% of all adults were uninsured at some time during the prior twelve months. Based on this data, the Medical Foundation and Chattanooga Hamilton County Regional Health Council projected that after all then contemplated cuts to TennCare were imposed, the percentage of uninsured would reach 18%.

While there was no significant difference in insurance based on gender, there were significant differences based on race, income, age and education level. More than

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one-third of individual respondents in households with incomes less than \$50,000 indicated that they were uninsured at some point during the last twelve months.

<b>Race</b>	Continuous coverage	Uninsured <sup>1</sup>
White	82 %	17%
African American	67%	31%

<b>Gender</b>	Continuous coverage	Uninsured
Men	80%	19%
Women	79%	20%

<b>Income</b>	Continuous coverage	Uninsured
Less than \$50,000	65%	35%
\$50,000 or more	97%	3%

<b>Age</b>	Continuous coverage	Uninsured
18 – 44	72%	27 %
45 – 59	83%	17%
60+	88%	11%

<b>Education Level</b>	Continuous coverage	Uninsured
High School Education or Less	73%	26%
Some College	75%	25%
College Graduate	90%	9%

Individuals who reported that they were in fair or poor health were more than twice as likely to have been uninsured at some point during the year as those who reported that their health was excellent or very good.

<b>Health Condition</b>	Continuous coverage	Uninsured
Excellent/Very Good	86%	14%
Good	77%	22%
Fair/Poor	63%	34%

<sup>1</sup> A respondent is categorized as “uninsured” if at any point during the prior year they lacked health insurance coverage.



**Most Residents Insured through Employer Plans: More than One in Five Insured through Medicare**

Among survey respondents with health insurance at the time of the survey, 45% had coverage through their employer, with another 13% covered through someone else’s employers, 22% covered by Medicare.

<b>Primary Health Insurance Coverage</b>	
Own Employer	45%
Someone else Employer	13%
Medicare	22%
TennCare	5%
Purchased Plan	5%
Other	10%

**Reasons for Lack of Coverage**

Of the respondents who lacked health insurance at some point during the preceding year, there was no single clear reason for their lack of coverage. When asked which of the following reasons best describes why you have gone without health insurance, no one factor explained more than one-quarter of the uninsured.

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<b>Reason for Lack of Health Insurance</b>	
Other	25%
Couldn’t afford to pay premium	23%
Lost TennCare or Medical Assistance eligibility	18%
Changed employers – waiting period	15%
Employer doesn’t offer coverage	10%
You or someone else lost job	9%
Other	25%

**Smokers Less Likely to Be in Excellent Health and More Likely to Be Uninsured**

Among survey respondents, 20% indicated that they are current smokers and another



6% say that they occasionally smoke: 53% indicated that they never smoked and another 21% said that they were former smokers.<sup>2</sup>

<b>Smoking Habits</b>	
Current Smoker	20%
Occasionally Smoke	6%
Never Smoked	53%
Former Smoker	21%

More than one-third of African American respondents indicated that they were either current smokers or occasionally smoked compared to less than one-quarter of all white respondents.

<b>Smoking Habits</b>	White	African American
Current Smoker	19%	26%
Occasionally Smoke	5%	9%
Never Smoked/Former Smoker	76%	65%

Respondents between the ages of 45 and 59 were the most likely to report being either a current or occasional smoker. Those 60 years old and older were less than half as likely to indicate that they were current smokers as those between the ages of 45 and 59.

<b>Smoking Habits</b>	18 –44	45-59	60+
Current Smoker	23%	28%	12%
Occasionally Smoke	5%	7%	5%
Never Smoked/Former Smoker	72%	65%	83%

Among men, 28% indicated that they were current or occasional smokers, compared to 24% among women.

<b>Smoking Habits</b>	Men	Women
Current Smoker	22%	19%
Occasionally Smoke	6%	5%
Never Smoked/Former Smoker	71%	76%

<sup>2</sup> Respondents were initially asked whether they are a current smoker, former smoker or never smoked: as a follow up, those who indicated that they were a former smoker or had never smoked were asked whether they occasionally smoked.



Among respondents who indicated that they were either in fair or poor health, more than 40% indicated that they were either a current smoker or someone who occasionally smoked – almost double the percentage of those indicating that they smoked among respondents reporting that they were in excellent or very good health.

<b>Smoking Habits</b>	<b>Excellent/Very Good</b>	<b>Good</b>	<b>Fair/Poor</b>
Current Smoker	17%	19%	38%
Occasionally Smoke	6%	5%	6%
Never Smoked/Former Smoker	78%	76%	56%

Another way to look at this data is that among current and occasional smokers, 27% indicate that they are in fair or poor health – compared to 12% among those respondents who are former smokers or who never smoked.

<b>Health</b>	<b>Current/Occasional</b>	<b>Never/Former</b>
Excellent/Very Good	49%	61%
Good	23%	26%
Fair/Poor	27%	12%

Finally, among those who have had continuous health insurance coverage over the last year, 23% are either current or occasional smokers. By comparison, just over 40% of respondents who lacked health insurance for at least some period during the last year are either current or occasional smokers.

<b>Smoking Habits</b>	<b>Continuous Coverage</b>	<b>Uninsured</b>
Current/Occasional Smoker	23%	41 %
Former Smoker	20%	25%
Never Smoked	57%	34%

**Most Chattanooga Area Residents Believe Employers Should Be Required to Offer Health Insurance to their Employees**

Under legislation recently enacted in Massachusetts, all employers with ten or more employees in the state will be required to either provide health insurance to their employees or make an annual contribution for the provision of health insurance.

Chattanooga area residents were asked whether they agreed or disagreed with the following statement: “All employers should be required to offer health insurance to their employees.” Two-thirds of respondents indicated that they strongly agreed, with another 8% indicating that they agreed – though not so strongly.



<b>Employers Should Offer Health Insurance</b>	
Strongly Agree	66%
Agree, not so strongly	8%
Disagree, not so strongly	11%
Disagree, strongly	12%
Don't Know	3%

**Methodology**

Results are based on a phone survey of a random sample of 1000 residents of Hamilton County conducted during April 2006 on behalf of the Community Research Council by The Mellman Group. For the overall sample, the margin of error is +/- 3.1%; margins of error are higher for subsamples. The survey was conducted as part of the State of Chattanooga Region Report (SOCRR). The full SOCRR will be released in the Fall. Questions for the SOCRR survey were developed by CRC in consultation with civic and neighborhood leaders.

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