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Childhood Illnesses Exact High Cost on the Entire Family

Madison, Wis. – Families whose children have serious health problems spend a much higher percentage of their incomes, averaging nearly \$600 more a year, on out-of-pocket health care costs than families of healthy children, a new national study reveals.

Researchers at the University of Wisconsin School of Medicine and Public Health found that families of children with activity limitations spent \$594.36 more each year on out-of-pocket health care costs than families of healthy children spend. Children with activity limitations include those who use wheelchairs or who are not able to engage in normal activities because of conditions such as asthma or obesity.

“What is most shocking is that these costs are not only for the child’s health care. The costs for everyone in the family increase when a child has a limitation,” says Dr. Whitney Witt, the study’s lead author and assistant professor in the department of population health sciences. “What we’re seeing here is negative spillover on the whole family.” For example, family members may experience poor health and mental health and require additional health care.

The researchers examined data on 17,857 families with at least one child younger than 18 years of age. Of these, 1,447 reported being unable to do things most children of the same age can do. The data were collected from participants in the Medical Expenditure Panel Survey (MEPS) between 1996 and 2006, a national survey cosponsored by the Agency for Healthcare Research and Quality and the National Center for Health Statistics.

Affected families were 1.5 times more likely to spend a high percentage of their total income on health care costs, even after adjusting for other factors.

Additionally, families with higher income spent a higher dollar amount on health care costs but spent a lower percentage of their total income. Public insurance programs were somewhat able to reduce costs, but families with private insurance spent the same on health care as those without insurance.

Witt says that these results suggest that health insurance, while important, is not enough to protect families against this burden.

“We really need to expand eligibility for public coverage and improve health insurance benefits for all families, but especially for families of children with limitations,” says Witt. “Those changes may be the best way to help U.S. families who are suffering from the high costs of health care.”

The paper, “Healthcare-Related Financial Burden Among Families in the U.S.: The Role of Childhood Activity Limitations and Income,” was published in the *Journal of Family and Economic Issues* on March 17, 2011. The research was funded by National Institute of Child Health and Human Development, the Robert Wood Johnson Foundation, and the National Institutes of Health, the Agency for Healthcare Research and Quality.

Dr. Witt is affiliated with the [department of population health sciences](#), the [Waisman Center](#), the [Institute for Research on Poverty](#), and the [Center for Demography and Ecology](#). The paper is available online at: <http://www.springerlink.com/content/31246240677738g2/>.