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Presents

THE UNINSURED IN MICHIGAN: A PROFILE

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*Michigan Department
of Community Health*



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TABLE OF CONTENTS

INTRODUCTION	2
EXECUTIVE SUMMARY	3
NATIONAL COMPARISONS	4
MICHIGAN TRENDS	6
TYPES OF COVERAGE	8
PROFILE OF THE UNINSURED	9
<i>by Age</i>	9
<i>by Race and Ethnicity</i>	10
<i>by Income to Poverty Ratio: Adults Ages 18-64</i>	11
<i>by Income to Poverty Ratio: Children Ages 0-18</i>	12
<i>by Education of Family Head</i>	13
<i>by Family Type</i>	14
<i>by Work Status of Family Head</i>	15
HOW DOES MICHIGAN COMPARE WITH THE UNITED STATES?	16
AMERICAN COMMUNITY SURVEY 2009	17
DATA SOURCE	19
ACKNOWLEDGEMENT	19
APPENDIX A: HEALTH INSURANCE COVERAGE OF THE NON-ELDERLY	A-1
APPENDIX B: CHARACTERISTICS OF THE UNINSURED	B-1
APPENDIX C: THE UNINSURED OVER TIME	C-1
APPENDIX D: TECHNICAL NOTES ON THE CURRENT POPULATION SURVEY (CPS).....	D-1
<i>Limitations</i>	D-2
APPENDIX E: CURRENT POPULATION SURVEY DEMOGRAPHIC DEFINITIONS.....	E-1

INTRODUCTION

The Michigan Department of Community Health is pleased to release the 2011 edition of *The Uninsured in Michigan: A Profile*. This report describes the demographic characteristics of the uninsured, as well as those who have employer-based, public, and individually purchased health insurance coverage in Michigan based on the U.S. Census Bureau's Current Population Survey (CPS). This report builds upon seven preceding reports by the department using CPS data for earlier years; these can be found at:

http://www.michigan.gov/mdch/0,1607,7-132-2946_5093-17224--,00.html.

This report focuses primarily on Michigan's non-elderly residents since persons aged 65 and older are by and large insured, often with coverage options such as Medicare, which are not uniformly available to the rest of the population. In 2009, 13.8 percent of Michigan's total population was uninsured, while 15.5 percent of Michigan's non-elderly population was uninsured. It should be noted that some researchers believe that CPS estimates of the uninsured may be high due to data collection and analysis techniques.

EXECUTIVE SUMMARY

This report describes the demographic characteristics of the uninsured, as well as those who have employer-based, public, and individually purchased health insurance coverage in Michigan. There are sections in the report providing detail and analysis of those with health insurance and the uninsured. Below are select statistics that highlight some of the important differences between the demographics of the insured and uninsured in Michigan. This report is based on U.S. Census Bureau Current Population Survey (CPS) data as reported for Michigan in the years 2007-2009. Some researchers believe that CPS estimates of the uninsured may be high due to data collection and analysis techniques.

- **Michigan has a lower percentage of uninsured residents than the majority of other states in the United States.** Michigan is ranked 17th among states in having a low percentage of uninsured residents at 13.9 percent, which is 3.9 percent below the national average.
- **Michigan adults are much more likely to be uninsured than children.** In 2007-2009, 17.2 percent of adults are uninsured, while only 5.5 percent of children are uninsured. Of young adults, ages 18 to 34, 24.4 percent are uninsured, the highest percent uninsured for all age brackets. Michigan's percent of uninsured children is slightly more than half that of the United States (10%).
- **Michigan Black and Hispanic residents are more likely than White residents to be uninsured.** Nineteen point seven percent of Black residents and 21.9 percent of Hispanic residents are uninsured, while 12.5 percent of White residents are uninsured. Hispanics in Michigan are less likely to be uninsured at 21.9 percent than Hispanics on average in the United States, at 33.2 percent. Likewise, Blacks in Michigan are less likely to be uninsured at 19.7 percent than Blacks on average in the United States, at 21.4 percent.
- **Michigan's poor and working poor are disproportionately uninsured.** Those non-elderly adults below 200 percent of the Federal Poverty Level make up 30 percent of the non-elderly adult population but 52.9 percent of the uninsured population.
- **Rates of uninsured decrease as the education level of the family head increases.** Individuals in families headed by someone who did not attend high school are the most likely to be uninsured (33.7%). Individuals in families headed by someone who has a bachelor's degree or higher level of education are the least likely to be uninsured (6.6%).
- **Individuals from families with children are more likely to be insured than those without children.** Married couples with children have the lowest uninsured rate among family types at 7 percent while single individuals without children have an uninsured rate of 29.1 percent.
- **The majority of the uninsured are in working households.** In the uninsured population, 50.6 percent are in families headed by a full-time or part-time employee that works the entire year. Only 22.1 percent of the uninsured are in families headed by non-workers. Individuals in families headed by full-year workers who have experienced periods of unemployment during the year are most likely to be uninsured at 25.6 percent, followed closely by those in families headed by non-workers at 24.9 percent. Individuals in families headed by full-time workers are least likely to be uninsured at 9.5 percent.

NATIONAL COMPARISONS

In 2007-2009, the proportion of non-elderly residents without health insurance ranged from a low of 5.8 percent in Massachusetts to a high of 28 percent in Texas, with Michigan ranked 17th lowest among the states with a non-elderly uninsured rate of 13.9 percent. In 2006-2008, Michigan ranked 14th with an uninsured rate of 12.7 percent.

Non-elderly Uninsured by State, 2007-2009							
Massachusetts	5.8%	Delaware	13.6%	Alabama	15.7%	Oklahoma	19.3%
Hawaii	9.2%	Washington	13.7%	New York	15.8%	Oregon	19.4%
Minnesota	9.7%	Nebraska	13.8%	Wyoming	16.5%	Arkansas	20.2%
Wisconsin	10.4%	Michigan	13.9%	West Virginia	16.9%	Alaska	20.3%
Iowa	11.4%	South Dakota	14.1%	Idaho	16.9%	Georgia	20.4%
Maine	11.6%	Ohio	14.3%	New Jersey	17.2%	Mississippi	20.5%
Vermont	11.6%	Indiana	14.4%	Tennessee	17.4%	Louisiana	20.6%
New Hampshire	11.7%	Kansas	14.5%	Kentucky	17.4%	California	21.0%
District of Columbia	11.8%	Utah	14.8%	Colorado	17.6%	Arizona	21.2%
Pennsylvania	12.0%	Maryland	14.8%	United States	17.8%	Nevada	21.2%
Connecticut	12.0%	Virginia	15.2%	Montana	18.4%	Florida	24.8%
North Dakota	12.4%	Illinois	15.3%	North Carolina	19.0%	New Mexico	25.6%
Rhode Island	13.2%	Missouri	15.5%	South Carolina	19.0%	Texas	28.0%

Source: EBRI estimates of data from the Current Population Survey, March 2008-2010 Supplements

The proportion of U.S. residents with employer-based health insurance coverage ranged from a low of 48.5 percent in New Mexico to a high of 74.5 percent in New Hampshire, with Michigan ranked 13th in highest employer-based coverage in the nation. This high rate of employer-based coverage at 66.9 percent is one of the primary reasons for Michigan's lower uninsured rate.

Nationally, the percentage of residents covered by employer-based health insurance declined between 2006-2008 and 2007-2009 from 62.6 percent to 61.3 percent. It also declined in Michigan from 68.7 percent to 66.9 percent during this same time period while still remaining above the national average.

Employer-Based Coverage by State, 2007-2009							
New Hampshire	74.5%	Nebraska	66.6%	South Dakota	63.6%	Alaska	58.9%
Massachusetts	72.0%	Virginia	66.4%	Missouri	63.4%	North Carolina	58.4%
Connecticut	71.1%	Indiana	66.3%	Colorado	63.2%	Oklahoma	58.4%
Hawaii	71.1%	Ohio	66.3%	Idaho	62.7%	Tennessee	56.9%
Minnesota	70.2%	North Dakota	66.1%	Maine	62.3%	Montana	56.6%
Maryland	70.1%	Vermont	66.1%	Oregon	61.6%	Louisiana	56.4%
Wisconsin	70.0%	Rhode Island	65.8%	United States	61.3%	Florida	55.7%
Utah	69.7%	Illinois	65.0%	West Virginia	61.1%	California	55.2%
Iowa	69.5%	Nevada	64.8%	District of Columbia	60.5%	Arizona	54.0%
New Jersey	68.6%	Kansas	64.2%	Georgia	60.4%	Arkansas	54.0%
Pennsylvania	68.6%	Alabama	64.1%	New York	60.3%	Texas	51.6%
Delaware	67.4%	Washington	64.0%	South Carolina	60.3%	Mississippi	51.2%
Michigan	66.9%	Wyoming	64.0%	Kentucky	59.5%	New Mexico	48.5%

Source: EBRI estimates of data from the Current Population survey March 2008-2010 Supplements

The proportion of residents with individually purchased insurance ranged from a low of 3.3 percent in West Virginia to a high of 11.9 percent in North Dakota; Michigan had the 4th lowest rate of individually purchased coverage at 4.8 percent. The proportion of Michigan residents who purchased individual policies has decreased from 4.9 percent in 2006-2008 to 4.8 percent in 2007-2009.

Individually Purchased Coverage by State, 2007-2009							
West Virginia	3.3%	Rhode Island	5.4%	Ohio	6.3%	Florida	7.8%
Alabama	4.0%	Georgia	5.5%	Illinois	6.4%	Wyoming	7.8%
Massachusetts	4.6%	Kentucky	5.5%	United States	6.4%	Minnesota	8.1%
Michigan	4.8%	Alaska	5.5%	Wisconsin	6.4%	Washington	8.2%
Nevada	4.8%	Maryland	5.7%	Pennsylvania	6.5%	Colorado	8.6%
New York	4.9%	New Hampshire	5.7%	North Carolina	6.5%	Utah	8.6%
New Jersey	5.0%	Virginia	5.7%	Louisiana	6.5%	Iowa	8.7%
Hawaii	5.1%	Oklahoma	5.9%	Arizona	6.7%	Oregon	9.0%
Delaware	5.1%	Mississippi	6.0%	Arkansas	6.9%	Nebraska	9.6%
New Mexico	5.2%	South Carolina	6.0%	District of Columbia	7.3%	Montana	9.9%
Vermont	5.3%	Connecticut	6.0%	Missouri	7.4%	South Dakota	10.8%
Texas	5.3%	Maine	6.0%	California	7.6%	Idaho	11.2%
Indiana	5.4%	Tennessee	6.1%	Kansas	7.7%	North Dakota	11.9%

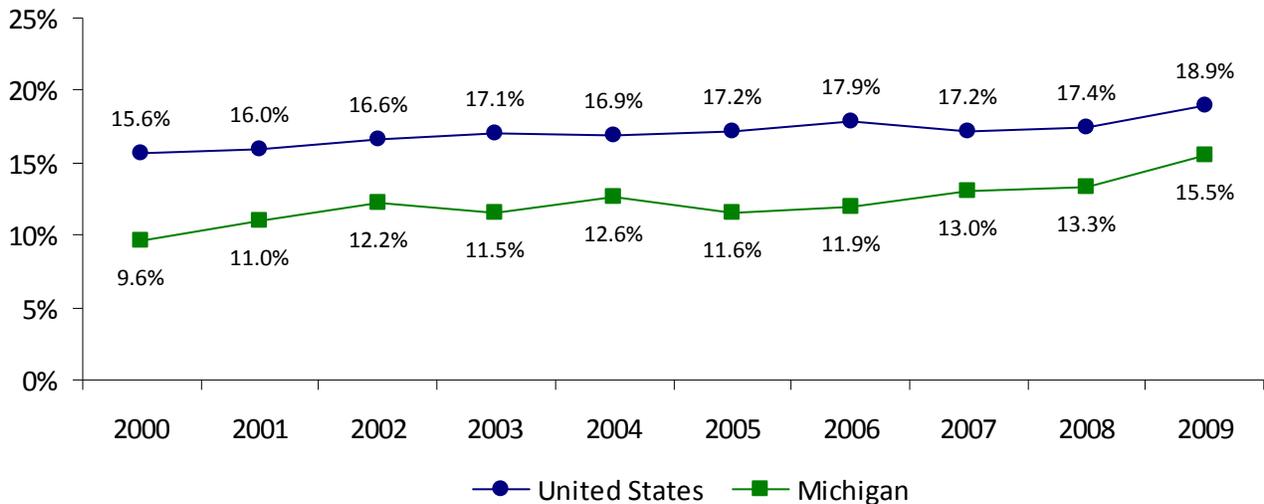
Source: EBRI estimates of data from the Current Population Survey, March 2008-2010 Supplements

MICHIGAN TRENDS

In order to show the trend over time, this section uses annual data instead of averaged data over three years as in the rest of the report. In 2000, 9.6 percent of Michigan's non-elderly population was without health insurance. In 2009, Michigan's uninsured rate was 15.5 percent, the highest Michigan rate in the past ten years.

The national trend since 2000 has been similar to Michigan's - increasing over time. The proportion of residents without health insurance coverage in Michigan has been consistently lower than the national average since 1987, the first year when comparable data were made available.

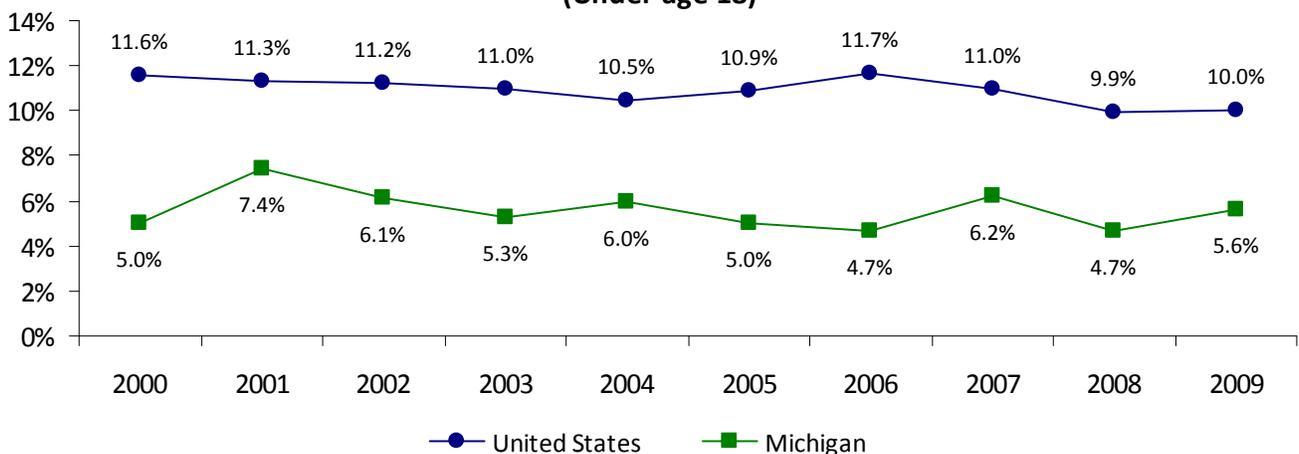
Uninsured Non-elderly (Under age 65)



Source: EBRI estimates of data from the Current Population Survey, March 2001-2010 Supplements

Michigan continues to experience a considerably lower rate of uninsured children than the United States. For 2009, Michigan had an uninsured rate for children of 5.6 percent, compared with the United States rate of 10 percent.

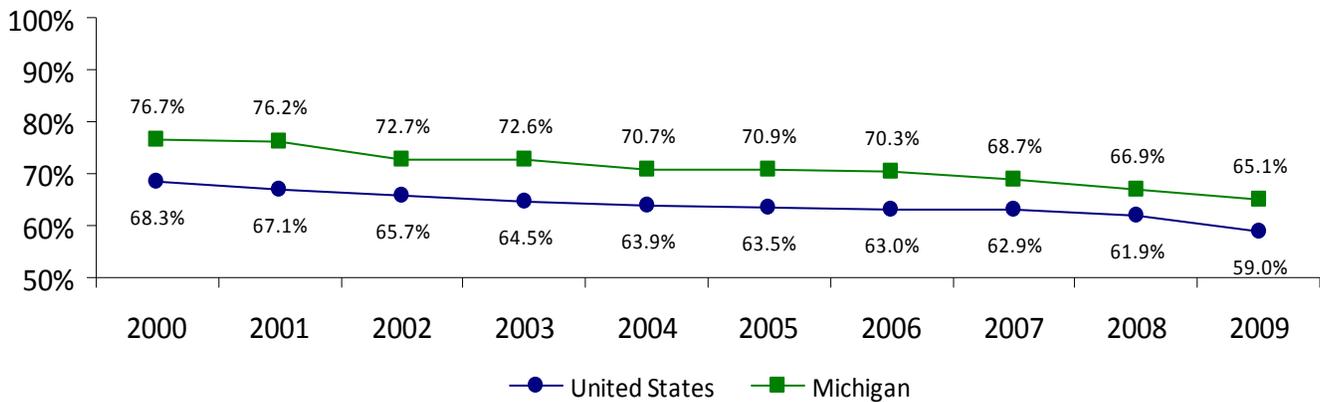
Uninsured Children (Under age 18)



Source: EBRI estimates of data from the Current Population Survey, March 2001-2010 Supplements

Employer-based health insurance has always accounted for the majority of health insurance coverage, both in Michigan and throughout the United States, with Michigan consistently having rates above the national average. The availability of employer-based coverage has been declining gradually throughout the nation and in Michigan since both peaked in 2000 at 68.3 and 76.7 percent respectively. In 2009, both the United States and Michigan are seeing their lowest rate of employer-based coverage over the past decade at 59 and 65.1 percent, respectively.

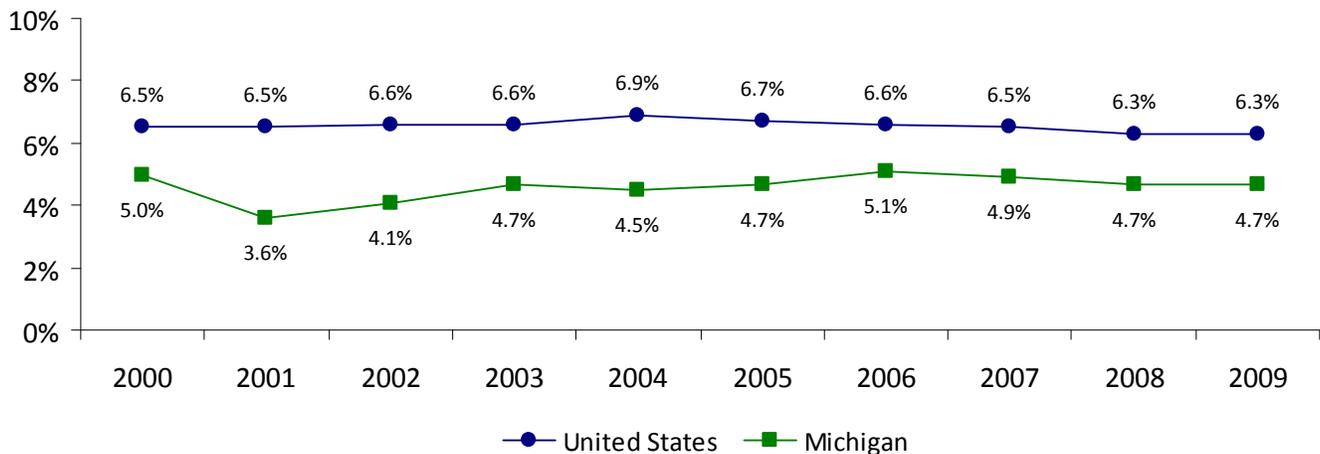
Employer-based Coverage Non-elderly (Under age 65)



Source: EBRI estimates of data from the Current Population Survey, March 2001-2010 Supplements

Individually purchased health insurance has historically made up a small, but fairly steady percentage of health insurance coverage both in Michigan and nationally. Due in part to strong employer-based coverage, Michigan generally has a smaller percentage of residents with individually purchased coverage than in the rest of the nation. Since a high in 2004, the United States percentages have been dropping. Michigan percentages reached a high in 2006, and decreased in 2007 and 2008. Both United States and Michigan percentages remained steady from 2008 to 2009.

Individually Purchased Coverage Non-elderly (Under age 65)

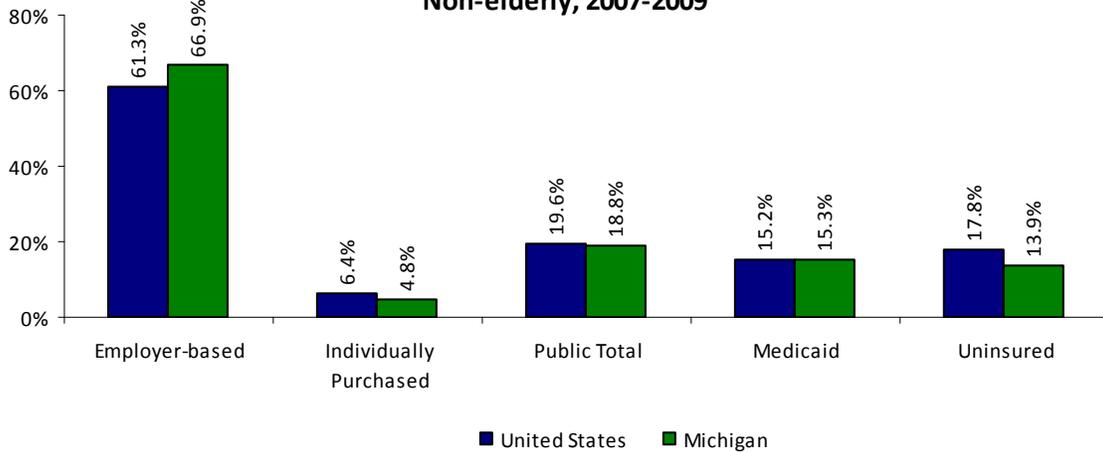


Source: EBRI estimates of data from the Current Population Survey, March 2001-2010 Supplements

TYPES OF COVERAGE

The incidence of employer-based health insurance in Michigan (68.7%) is above the national average (62.6%). This contributes to Michigan having a lower uninsured rate (12.7%) than the national average (17.5%).

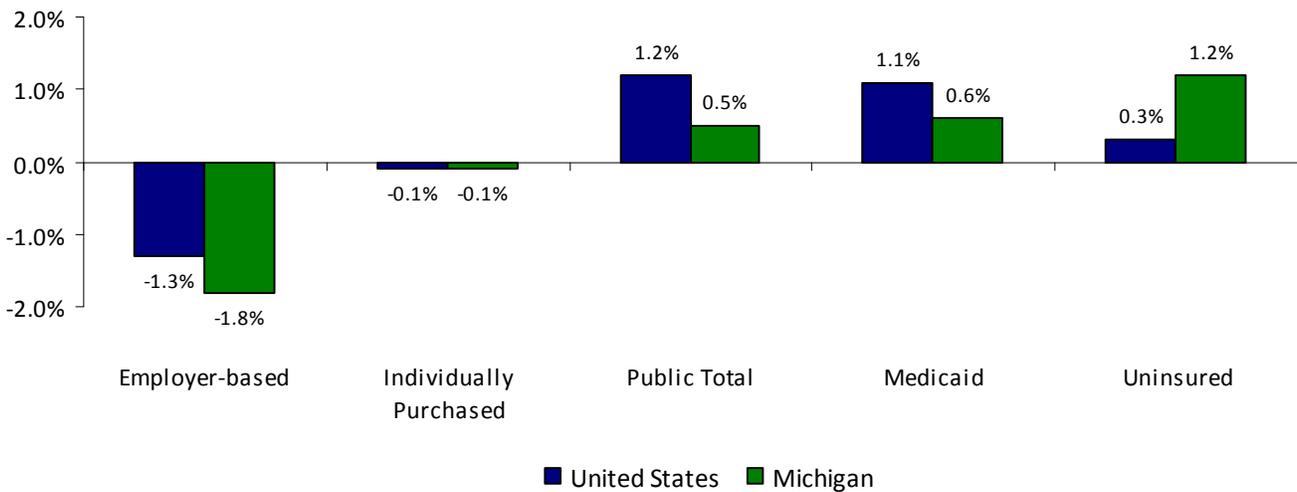
**Health Insurance Coverage and The Uninsured
Non-elderly, 2007-2009**



Source: EBRI estimates of data from the Current Population Survey, March 2008-2010 Supplements
Note: Totals will not equal 100 percent due to dual coverage of individuals.

Employer-based and individually purchased coverage both decreased in Michigan (1.8% and .1%, respectively) between 2006-2008 and 2007-2009. Public health insurance options, which include Medicaid, some Medicare, Military/Veteran Affairs, Indian Health Services, and County Health Plans, increased over the same time period. Employer-based coverage has dropped both nationally (1.3%) and in Michigan. However, the uninsured rate has not increased at an equal rate, meaning the loss of employer-based coverage has been partially offset by an increase in public coverage.

**Change in Health Insurance Coverage and Uninsured Nonelderly,
2006-2008 to 2007-2009**

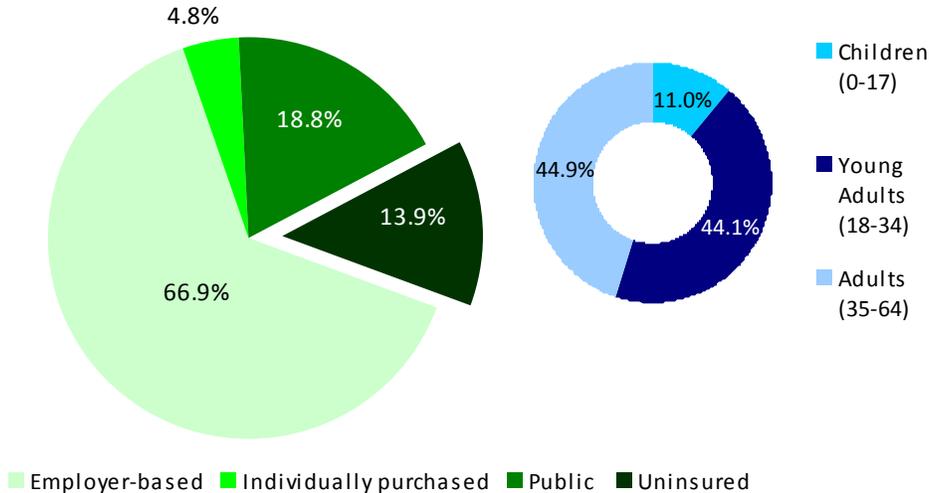


Source: CPS Data Files (2006-2010), Employee Benefit Research Institute

PROFILE OF THE UNINSURED By Age

Who are the uninsured?

In Michigan, 89 percent of the uninsured are non-elderly adults, while only 11 percent are children. The percentage of children making up the uninsured has dropped over time.



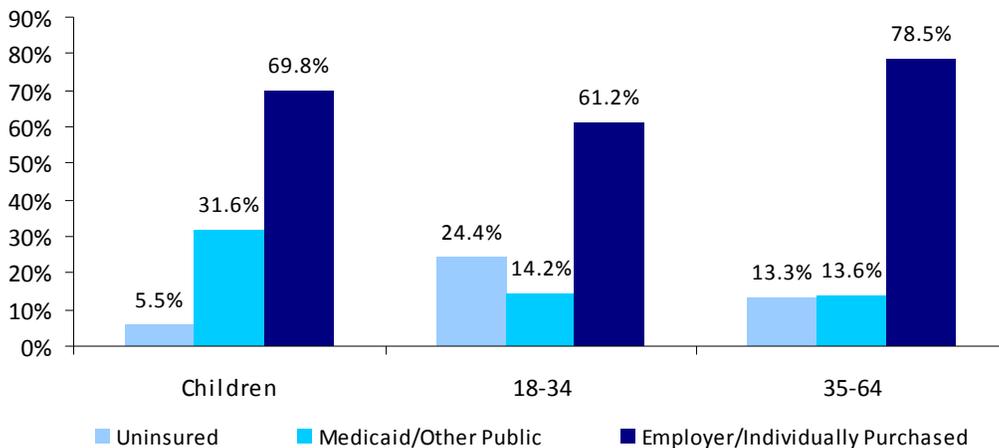
Who's at risk for being uninsured?

Adults in Michigan are more than three times as likely to be uninsured as children. Younger adults (ages 18-34) have the greatest risk of any age group to be uninsured at 24.4 percent. Since 2000, rates of children who are uninsured have decreased, while adults who are uninsured have increased. Children are the age group with the highest rate of public coverage (31.6%), and the lowest rate of uninsured (5.5%).

There is a disproportionately high rate of uninsured in the adult population ages 18-34. This means there are more uninsured individuals in these age groups than their percent of overall population. For example, ages 25-34 make up 12.4 percent of the non-elderly population, but 25.6 percent of the uninsured population.

Among adults age 25 years and older, the rate of uninsured in each age group decreases as age increases. The lowest uninsured rate for a non-elderly adult age group is 9.2 percent for ages 55-59.

Insurance Coverage of Non-Elderly by Age, 2007 - 2009

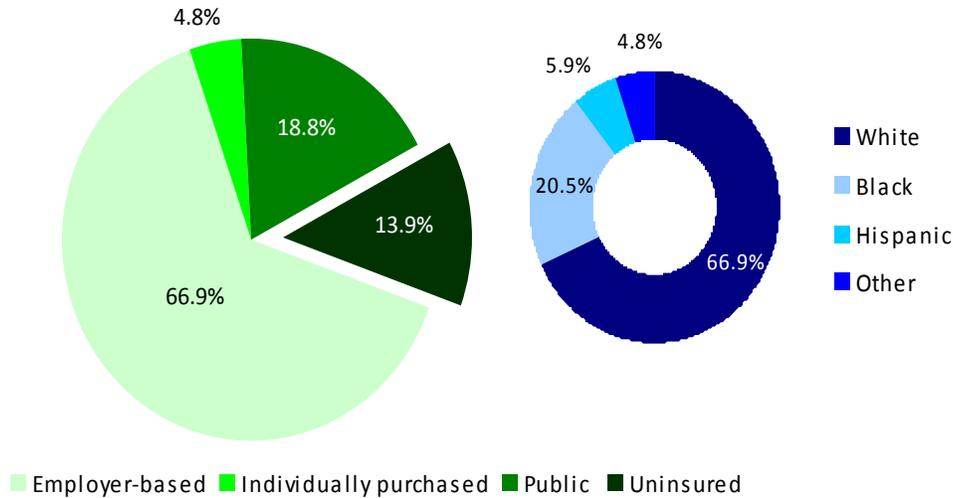


See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2007-2009), Employee Benefit Research Institute

PROFILE OF THE UNINSURED By Race and Ethnicity

Who are the uninsured?

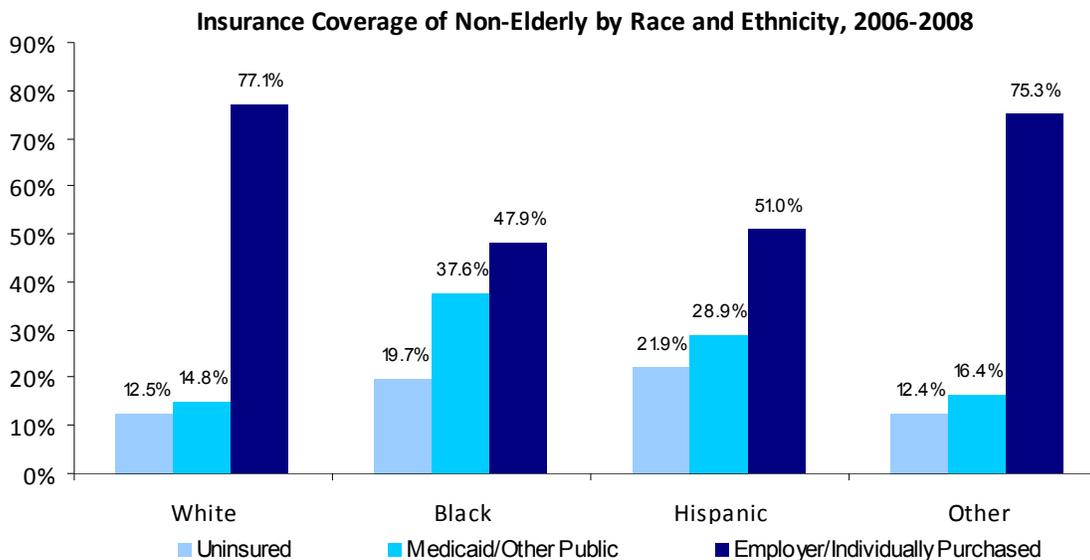
In Michigan, 66.9 percent of the uninsured are non-elderly Whites, and 20.5 percent are non-elderly Blacks.



Who's at risk for being uninsured?

In 2006-2008, Hispanics have the highest risk of being uninsured at 21.9 percent, followed closely by Blacks with an uninsured rate of 19.7 percent. These two race and ethnic groups are twice as likely to be enrolled in a public health insurance program as Whites or the "other" race category.

There is a disproportionately high rate of uninsured in the Black and Hispanic populations. This means there are more uninsured individuals in these groups than their percent of overall population. For example, Blacks make up 14.8 percent of the non-elderly population, but 20.5 percent of the uninsured population.



See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2007-2009), Employee Benefit Research Institute

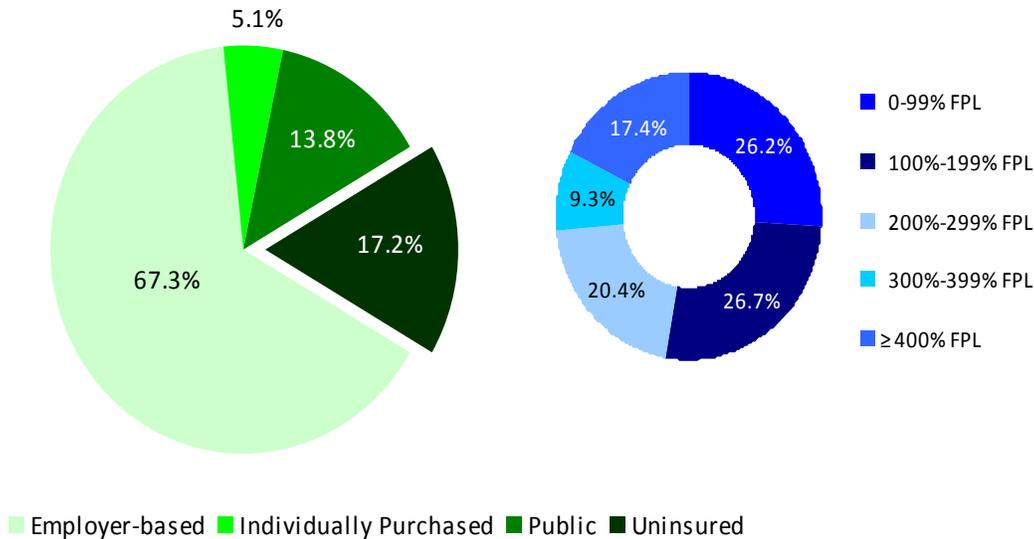
PROFILE OF THE UNINSURED

By Income to Poverty Ratio: Non-Elderly Adults

'Poor and working poor' is defined as below 200 percent of the Federal Poverty Level (FPL). The poverty level defined by the Census Bureau for 2009 for a family of four is an annual income below \$22,050. The 2009 200 percent level of poverty is \$44,100.

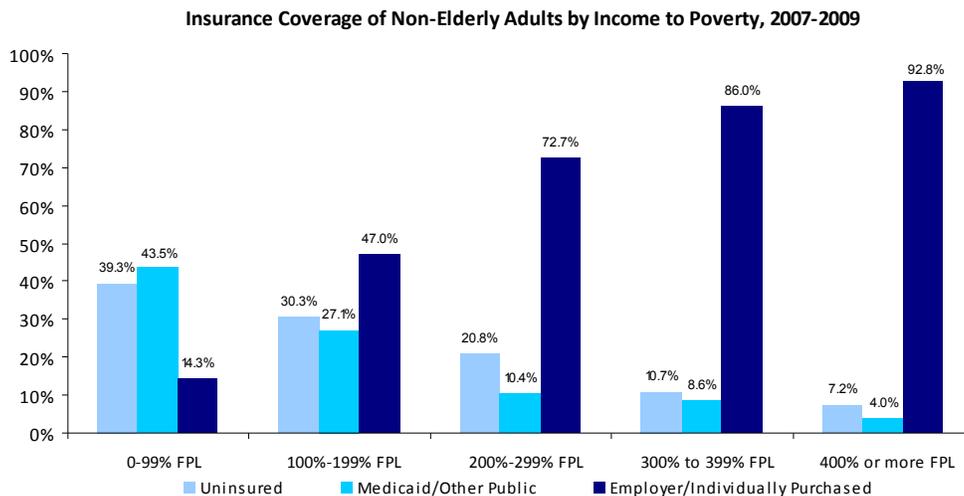
Who are the uninsured?

In Michigan, 52.9 percent of uninsured non-elderly adults are poor and working poor. However, nearly one-fifth of uninsured non-elderly adults are at 400 percent of the FPL or above (17.4%).



Who's at risk for being uninsured?

The poor and working poor are most at risk of being uninsured at 39.3 percent for 0-99 percent FPL and 30.3 percent for 100-199 percent FPL. These two groups are almost twice as likely as the other income brackets to be uninsured. For those residents in the 0-99 percent FPL income bracket, 43.5 percent have public insurance. As income increases, non-elderly adults in Michigan become less likely to be uninsured, and their rates of employer-based insurance increase. There is a disproportionately high rate of uninsured in the poor and working poor. This means there are more uninsured individuals in these groups than their percent of overall population. For example, the poor and working poor make up 30 percent of the non-elderly adult population, but 52.9 percent of the uninsured.



See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2007-2009), Employee Benefit Research Institute

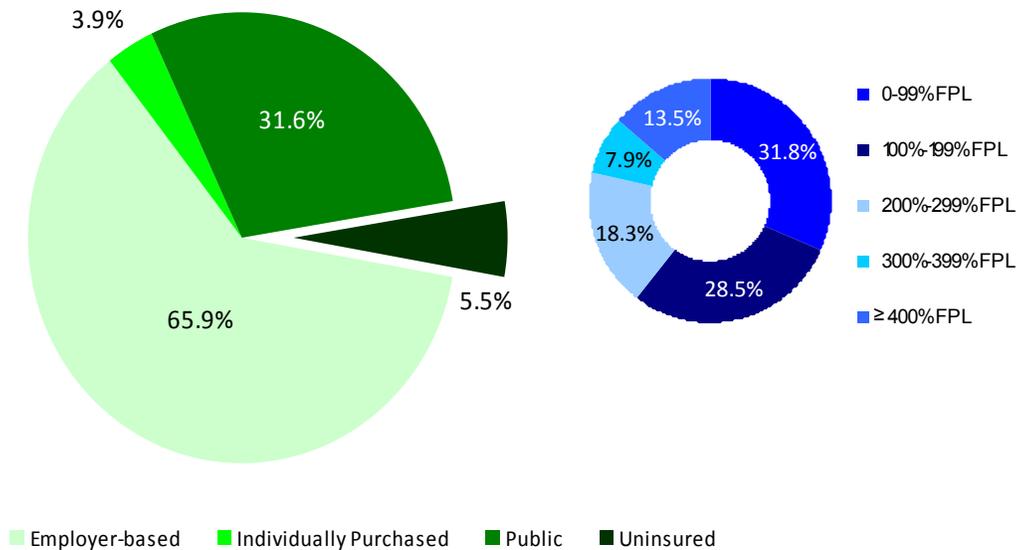
PROFILE OF THE UNINSURED

By Income to Poverty Ratio: Children Ages 0-17

'Poor and working poor' is defined as below 200 percent of the Federal Poverty Level (FPL). The poverty level defined by the Census Bureau for 2009 for a family of four is an annual income below \$22,050. The 2009 200 percent level of poverty is \$44,100.

Who are the uninsured?

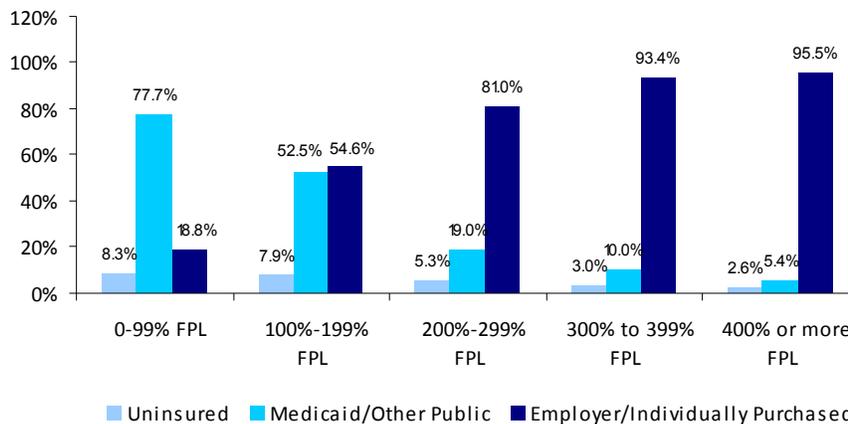
In Michigan, 60.3 percent of uninsured children are from poor and working poor households. However, 13.5 percent of uninsured children are at 400 percent of the FPL or above.



Who's at risk for being uninsured?

Children from poor and working poor households are most at risk of being uninsured at 8.3 percent for 0-99 percent FPL and 7.9 percent for 100-199 percent FPL. These two groups are almost twice as likely as the other income brackets to be uninsured. At 200 percent FPL and above, as household income increases, children become less likely to be uninsured. For all children, rates of employer-based insurance increase with increased household income. There is a disproportionately high rate of uninsured children in poor and working poor households. This means there are more uninsured children in these groups than their percent of overall population. For example, the poor and working poor make up 38.7 percent of children but that group makes up 60.3 percent of uninsured children.

Insurance Coverage of Children by Income to Poverty, 2007-2009

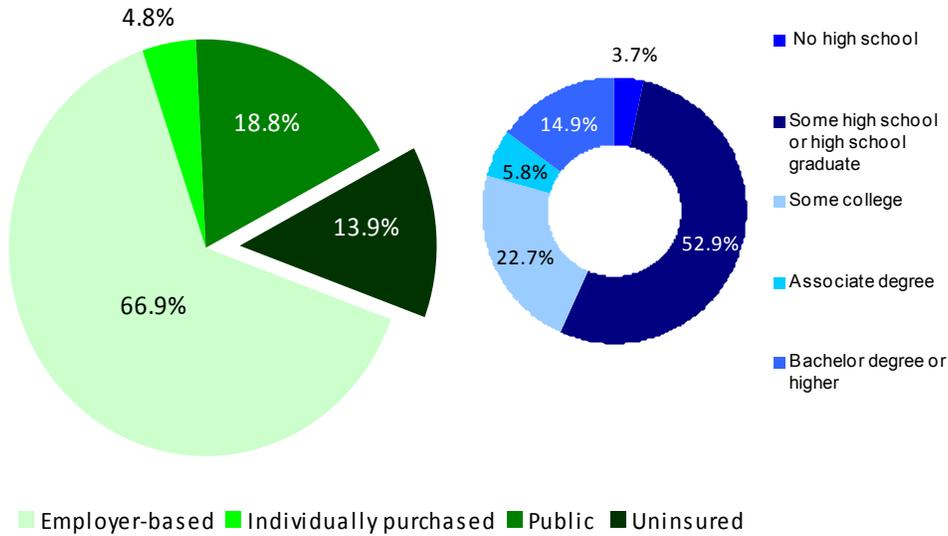


See tables in appendices for additional age breakouts. Source: CPS Data Files (2007-2009), Employee Benefit Research Institute

PROFILE OF THE UNINSURED By Education of Family Head

Who are the uninsured?

In Michigan, 56.6 percent of the uninsured have a family head with no more than a high school diploma.

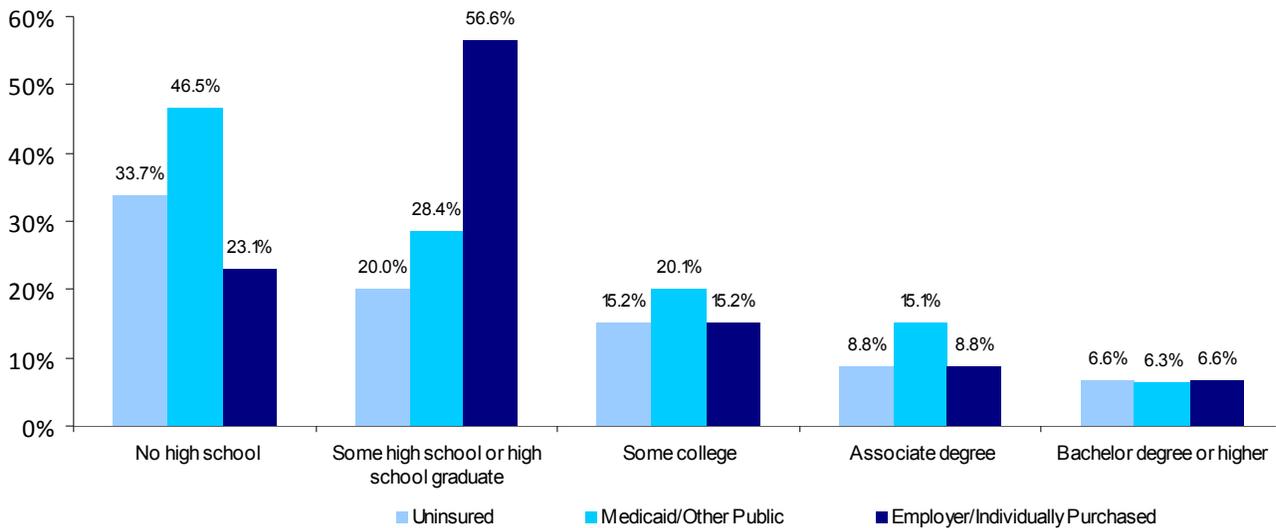


Who's at risk for being uninsured?

Individuals in families headed by someone having no high school education have the greatest risk of being uninsured (33.7%) and are the most likely to be on some type of public health insurance (46.5%). Uninsured rates drop by almost half or more with completion of any degree by the family head, to the point that only 6.6 percent of those with a Bachelor's degree or higher are uninsured.

There is a disproportionately high rate of uninsured among those with a family head having a high school diploma or less education. This means there are more uninsured individuals in this group than their percent of overall population. Those with a family head having high school or less education make up 38.4 percent of the non-elderly population but 56.6 percent of the uninsured population.

Insurance Coverage of Non-elderly by Education, 2007-2009

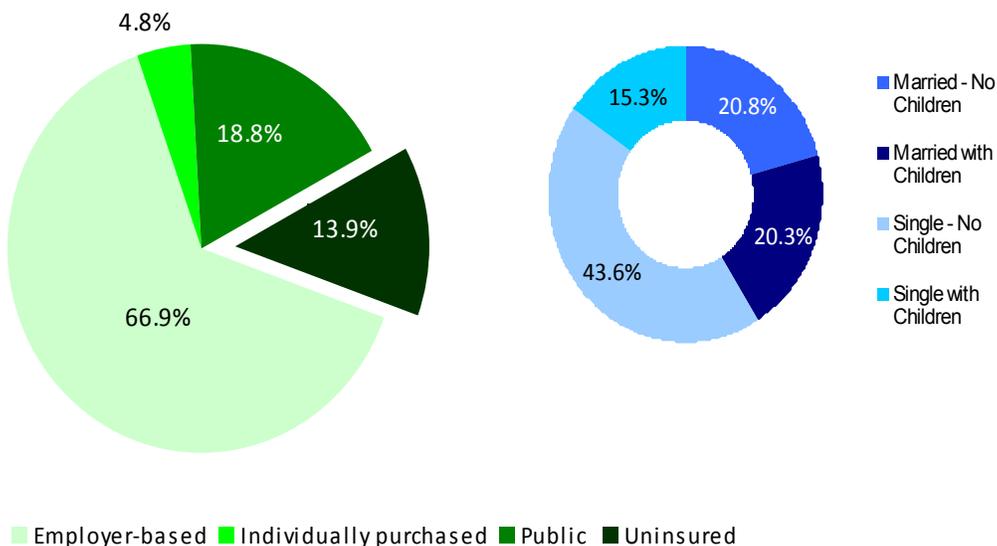


See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2007-2009), Employee Benefit Research Institute

PROFILE OF THE UNINSURED By Family Type

Who are the uninsured?

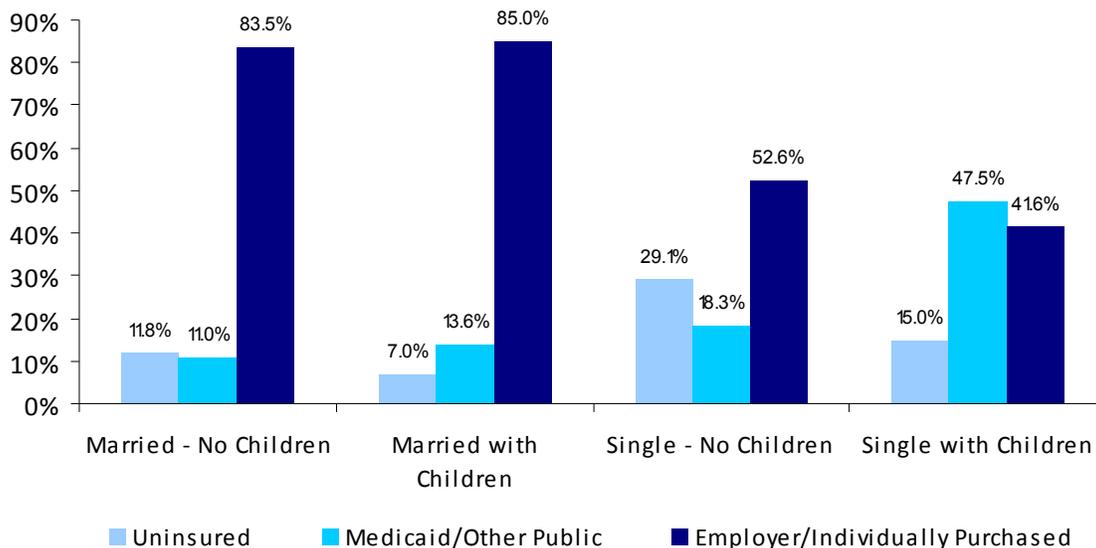
In Michigan, over half of the uninsured are from families headed by a single (unmarried) individual, with 43.6 percent of the uninsured being single with no children.



Who's at risk for being uninsured?

Single individuals without children are most at risk for being uninsured, while individuals in single-parent households are more likely to be on public insurance than married individuals or the children of married individuals. There is a disproportionately high rate of uninsured among those who are single with no children. This means there are more uninsured individuals in this group than their percent of overall population. Single individuals with no kids make up 24.7 percent of the non-elderly population, but 43.6 percent of the uninsured population.

Insurance Coverage of Non-elderly by Family Type, 2007-2009

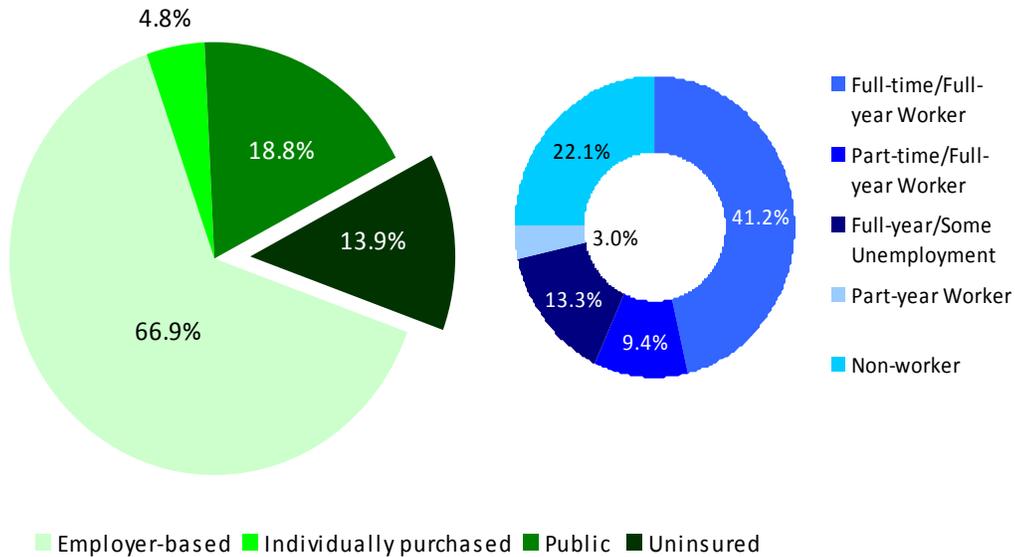


See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2007-2009), Employee Benefit Research Institute

PROFILE OF THE UNINSURED By Work Status of Family Head

Who are the uninsured?

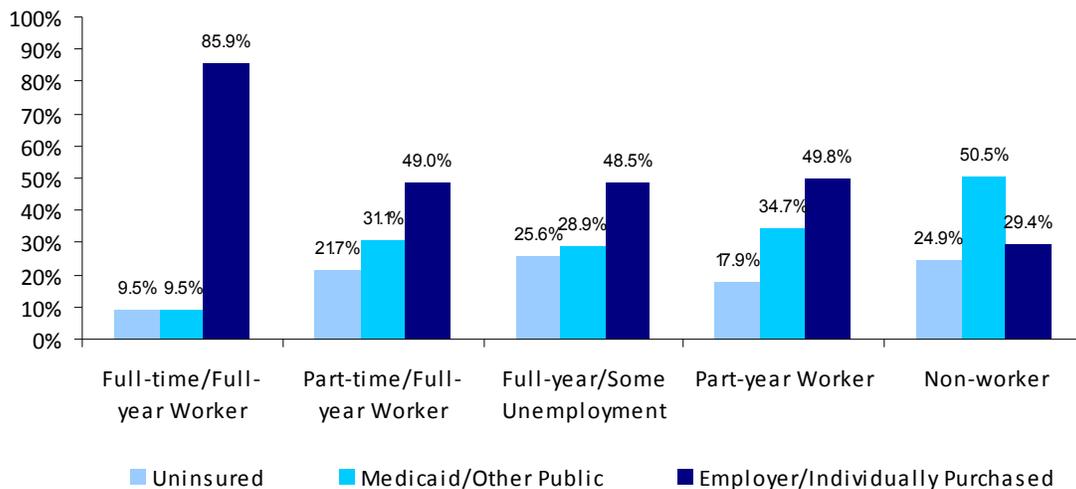
Most of the uninsured in Michigan are in families headed by full-time/full-year workers (41.2%). Individuals from families headed by non-workers make up just over one-fifth (22.1%) of the uninsured population.



Who's at risk for being uninsured?

Individuals in families headed by a full-year worker who experienced some unemployment are most likely to be uninsured at 25.6 percent, followed closely by individuals with non-working family heads at 24.9 percent. Individuals with non-working family heads are most likely to be on some type of public insurance at 50.5 percent. Individuals from families with full-time/full-year working family heads are least likely to be uninsured at 9.5 percent and least likely to be on public insurance at 9.5 percent.

Insurance Coverage of Non-elderly by Work Status of Family Head, 2007-2009



See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2007-2009), Employee Benefit Research Institute

HOW DOES MICHIGAN COMPARE WITH THE UNITED STATES?

Age

Michigan children are almost half as likely to be uninsured (5.5%) as children nationally (10%). Michigan non-elderly adults are also less likely to be uninsured (17.2%) than non-elderly adults nationally (20.8%).

Race and Ethnicity

Michigan Hispanics are less likely to be uninsured (21.9%) than Hispanics nationally (33.2%). Michigan's uninsured rates for Whites, Blacks, and Other races also remain lower than national rates.

Income to Poverty Ratio

Non-elderly adult Michigan residents with incomes 0-99 percent of the FPL are less likely to be uninsured (39.3%) than their national counterparts (44.8%). Michigan has a lower percentage of uninsured than the United States in all other income brackets as well.

Michigan children with household incomes 0-99 percent of the FPL are less likely to be uninsured (8.3%) than their national counterparts (16.2%). Michigan has a lower percentage of uninsured children than the United States in all other income brackets as well.

Education

Both nationally and in Michigan, the most likely to be uninsured are individuals in families headed by those without a high school diploma: 33.7 percent of Michigan residents within this category and 42.5 percent nationally are uninsured. Michigan's uninsured rates are lower for all education categories than the United States.

Family Type

Both nationally and in Michigan, the most likely to be uninsured are single individuals with no children (29.1 percent in Michigan, 29.6 percent nationally). The least likely to be uninsured are those children and adults in families with children that are headed by a married couple. There is a greater percentage of uninsured nationally in every family type than in Michigan.

Work Status of Family Head

There are higher percentages of uninsured in all work status categories in the United States than in Michigan. For example, individuals in families headed by a full-year worker who experienced some unemployment had an uninsured rate of 30.7 percent in the U.S. and a rate of 25.6 percent in Michigan.

AMERICAN COMMUNITY SURVEY 2009

A new source for county level uninsured data is available through the American Community Survey (ACS). The U.S. Census Bureau released data from the 2009 ACS in September 2010. The release included all one-year estimates from the 2009 ACS - including ACS income and poverty estimates. In addition to the full complement of social, economic, and housing data, this release also includes new estimates on health insurance coverage, educational attainment, and work experience by disability status and type. These estimates are available for the nation, all 50 states, the District of Columbia, Puerto Rico, every congressional district and all counties, and places and metropolitan areas with populations of 65,000 or more. The ACS estimate for Michigan's 2009 non-elderly population is slightly higher (14.0%) than the CPS estimate for 2009 (13.9%).

American Community Survey County Uninsured Estimates Non-elderly Michigan Residents, 2009				
Counties with Populations Greater than 65,000	Non-Elderly Population	Uninsured Population	Uninsured Margin of Error	Uninsured Percentage
Michigan	8,546,003	1,196,761	+/-31,407	14.0%
Allegan	98,279	11,599	+/-2,558	11.8%
Bay	90,063	10,936	+/-2,533	12.1%
Berrien	134,996	22,928	+/-3,827	17.0%
Calhoun	113,835	17,104	+/-3,095	15.0%
Clinton	60,775	6,628	+/-2,225	10.3%
Eaton	91,734	10,356	+/-2,476	11.3%
Genesee	364,924	41,564	+/-6,706	11.4%
Grand Traverse	71,915	10,569	+/-3,111	14.7%
Ingham	246,856	31,708	+/-5,445	12.8%
Isabella	59,613	7,640	+/-1,936	12.8%
Jackson	132,106	16,673	+/-3,726	12.6%
Kalamazoo	217,191	28,430	+/-5,404	13.1%
Kent	540,512	71,623	+/-7,602	13.3%
Lapeer	77,084	9,392	+/-2,197	12.2%
Lenawee	83,305	12,908	+/-2,793	15.5%
Livingston	162,048	15,874	+/-2,930	9.8%
Macomb	709,672	98,900	+/-10,033	13.9%
Marquette	55,218	6,764	+/-2,202	12.2%
Midland	70,495	7,937	+/-2,127	11.3%
Monroe	132,724	16,985	+/-3,487	12.8%
Muskegon	146,736	20,775	+/-3,311	14.2%
Oakland	1,045,811	122,813	+/-11,801	11.7%
Ottawa	231,063	22,631	+/-4,237	9.8%
Saginaw	166,951	21,105	+/-3,895	12.6%
Shiawassee	60,003	8,771	+/-2,077	14.6%
St. Clair	143,121	19,636	+/-3,862	13.7%
Van Buren	67,214	12,343	+/-2,935	18.4%
Washtenaw	309,986	27,174	+/-4,823	8.8%
Wayne	1,682,370	292,330	+/-18,229	17.4%

Data Source: 2009 American Community Survey, American FactFinder, 1-year estimates, taken from question C27001. Health insurance coverage status by age for the civilian noninstitutionalized population. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error. The effect of nonsampling error is not represented in these tables.

DATA SOURCE

The Current Population Survey (CPS), conducted by the U.S. Census Bureau, is one of the most widely cited and available sources for data on health insurance or lack thereof. The national sample size is large and the response rate is high. Reliability for state and population subgroups can be enhanced by combining several years of data so three-year averages are used for most comparisons in this report. CPS estimates of the uninsured are the most accepted and frequently used data for federal planning purposes and for state-to-state comparisons.

CPS health insurance estimates are based on approximately 112,000 interviews that take place once a year throughout the United States. From 2007-2009, Michigan had 12,949 non-elderly interviews take place in sampling areas that represent the state demographically. CPS then uses these interviews to make estimations about the rest of the state's population. These estimations go through a rigorous process of weighting and modeling to make them as accurate as possible. However, because the number of interviews is so small relative to the population of the state, it is important to keep in mind the potential for variance and error when viewing the data and making comparisons between data sets. To help compensate for the small sample size, CPS provides state data as an average from three years. The most recent data in this report, CPS data from 2007-2009, is approximating from 12,949 non-elderly interviews that there are 1,194,436 uninsured residents of Michigan. In the United States, there are an estimated 46,887,338 uninsured.

Type of Data	Sample of Population	Sample of Uninsured	Estimation of Population	Estimation of Uninsured
Non-Elderly, Michigan 2007-2009	12,949	1,644	8,565,468*	1,194,436*

*These data are weighted and are not directly proportional to the sample.

More information relating to the data is in the Technical Notes on the Current Population Survey section located in the back of the report.

ACKNOWLEDGEMENT

Initial analysis of the CPS data was provided by the Employee Benefit Research Institute (EBRI). EBRI is a nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits, located in Washington, DC. The institute's mission is to advance the public's, the media's, and policymakers' knowledge and understanding of employee benefits and their importance to our nation's economy. Additional information on EBRI can be found at: www.ebri.org.

Appendix A

Health Insurance Coverage of the Non-Elderly

Michigan

2007-2009

	Private		Public		Uninsured
	Employer	Individual	Medicaid	Other Public	
Total Non-elderly Population	66.9%	4.8%	15.3%	3.5%	13.9%
Age					
Children (0-17)	65.9%	3.9%	30.5%	1.1%	5.5%
18-24	51.8%	4.7%	14.5%	1.6%	22.9%
25-34	60.1%	4.7%	10.5%	2.3%	25.6%
35-44	70.6%	380.0%	9.2%	2.8%	16.5%
45-54	74.8%	5.1%	7.2%	4.1%	13.5%
55-59	74.9%	6.0%	8.5%	8.4%	9.2%
60-64	72.8%	9.0%	5.5%	15.5%	9.5%
Non-elderly Adults (18-64)	67.3%	5.1%	9.4%	4.4%	17.2%
Race & Ethnicity					
White (non-Hispanic)	71.7%	5.4%	11.1%	3.6%	12.5%
Black (non-Hispanic)	46.3%	1.6%	33.7%	3.9%	19.7%
Hispanic	47.3%	3.7%	26.9%	2.0%	21.9%
Other (non-Hispanic)	70.5%	4.8%	14.7%	1.7%	12.4%
Gender (0-64)					
Male	67.2%	4.6%	14.1%	350.0%	15.2%
Female	66.7%	4.9%	16.4%	3.5%	12.7%
Gender (18-64)					
Male	67.9%	4.7%	7.4%	4.5%	19.0%
Female	66.9%	5.4%	11.3%	4.4%	15.5%
Children's Poverty Level					
0%-99%	18.3%	0.5%	77.2%	0.5%	9.2%
100%-199%	51.5%	3.1%	50.5%	2.0%	7.9%
200% or more	85.2%	5.3%	9.7%	1.0%	3.6%
Adult Poverty Level					
0%-99%	11.7%	2.6%	39.4%	4.0%	39.3%
100%-199%	41.0%	6.0%	18.3%	8.8%	30.3%
200%-299%	66.0%	6.7%	5.0%	5.4%	20.8%
300%-399%	80.9%	5.1%	3.7%	4.9%	10.7%
400% or more	88.0%	4.8%	1.6%	2.4%	7.2%
Health Status					
Excellent/Very Good	72.6%	5.1%	11.7%	1.7%	11.8%
Good	60.3%	4.1%	19.4%	4.6%	18.7%
Fair/Poor	37.5%	3.7%	33.8%	15.7%	19.2%
Education of Family Head					
No High School	22.1%	1.0%	41.1%	5.4%	33.7%
Some High School or Graduate	52.1%	4.5%	24.0%	4.4%	20.0%
Some College	64.9%	4.1%	16.4%	3.8%	15.2%
Associate's Degree	75.8%	5.5%	12.1%	3.0%	8.8%
Bachelor's Degree or Higher	85.1%	5.6%	4.0%	2.4%	6.6%



Appendix A

Health Insurance Coverage of the Non-Elderly

Michigan
2007-2009

	Private		Public		Uninsured
	Employer	Individual	Medicaid	Other Public	
Total Non-elderly Population	66.9%	4.8%	15.3%	3.5%	13.9%
Family Type					
Married, no kids	78.7%	5.6%	5.0%	6.0%	11.8%
Married, with kids	79.4%	4.9%	11.7%	1.9%	7.0%
Single, no kids	47.7%	2.2%	13.1%	5.1%	29.1%
Single, with kids	39.4%	8.3%	46.3%	1.2%	15.0%
Geography					
Urban	67.1%	4.8%	14.9%	3.3%	14.1%
Rural	65.8%	4.6%	17.8%	4.7%	13.0%
Work Status of Family Head					
Full-time/Full-year Worker	81.1%	4.8%	7.5%	2.0%	9.5%
Part-time/Full-year Worker	40.4%	8.6%	26.7%	4.4%	21.7%
Full-year/Some Unemployment	46.0%	2.5%	26.1%	2.8%	25.6%
Part-year Worker	44.5%	5.3%	32.2%	2.5%	17.9%
Non-worker	25.5%	4.0%	39.1%	11.4%	24.9%
Firm Size of Family Head					
Self-employed	51.9%	19.0%	10.1%	2.1%	19.3%
Public Sector	86.1%	2.5%	6.8%	3.3%	6.7%
Private Sector	74.0%	3.7%	12.4%	2.1%	12.3%
Under 10 Employees	50.1%	7.5%	18.4%	2.8%	22.6%
10-24 Employees	61.5%	3.9%	17.8%	1.7%	17.7%
25-99 Employees	70.5%	5.2%	13.4%	1.5%	14.6%
100-499 Employees	79.9%	3.0%	10.6%	3.3%	10.8%
500-999 Employees	80.5%	3.4%	9.3%	3.4%	10.2%
1,000 Employers or Over	81.2%	2.4%	10.2%	1.7%	8.3%
Non-worker	25.5%	4.0%	39.1%	11.4%	24.9%
Industry of Family Head					
Private Sector	74.0%	3.7%	12.4%	2.1%	12.3%
Agriculture	33.8%	10.4%	34.3%	5.0%	31.8%
Mining	100.0%	0.0%	0.0%	4.1%	0.0%
Construction	72.2%	6.4%	9.3%	1.5%	15.3%
Manufacturing	87.9%	2.4%	5.9%	1.6%	6.8%
Wholesale/Retail Trade	66.4%	4.6%	15.6%	1.9%	15.3%
Transportation & Utilities	80.5%	1.1%	9.5%	5.8%	11.4%
Information	80.3%	5.9%	6.0%	0.0%	14.6%
Finance, Insurance, & Real Estate	80.0%	5.5%	10.4%	1.5%	8.7%
Services	65.3%	3.7%	17.1%	2.4%	15.0%

Appendix B

Characteristics of The Uninsured (Ages 0-64)

Michigan
2007-2009

	% of 0-64 Population	Michigan % of 0-64 Uninsured Population*	Uninsured Rate
Age			
Children (0-17)	27.9%	11.0%	5.5%
18-24	11.0%	18.0%	22.9%
25-34	14.2%	26.1%	25.6%
35-44	15.3%	18.1%	16.5%
45-54	18.6%	18.0%	13.5%
55-59	7.3%	4.9%	9.2%
60-64	5.7%	3.9%	9.5%
Non-elderly Adults (18-64)	72.1%	89.0%	13.9%
Race & Ethnicity			
White (non-Hispanic)	75.8%	68.2%	12.5%
Black (non-Hispanic)	14.8%	20.9%	19.7%
Hispanic	3.8%	6.0%	21.9%
Other (non-Hispanic)	5.6%	4.9%	12.4%
Gender (0-64)			
Male	49.6%	54.0%	15.2%
Female	50.4%	46.0%	12.7%
Gender (18-64) **			
Male	49.0%	54.2%	19.0%
Female	51.0%	45.8%	15.5%
Children's Poverty Level †			
0%-99%	18.9%	31.8%	9.2%
100%-199%	19.7%	28.5%	7.9%
200% or more	61.3%	39.7%	3.6%
Adult Poverty Level **			
0%-99%	11.5%	26.2%	39.3%
100%-199%	15.2%	26.7%	30.3%
200%-299%	16.9%	20.4%	20.8%
300%-399%	14.9%	17.4%	10.7%
400% or more	41.6%	17.4%	7.2%
Health Status			
Excellent/Very Good	69.7%	59.1%	11.8%
Good	22.0%	29.4%	18.7%
Fair/Poor	8.4%	11.5%	19.2%
Education of Family Head			
No High School	1.5%	3.7%	33.7%
Some High School and Graduate	36.9%	52.9%	20.0%
Some College	20.8%	22.7%	15.2%
Associate's Degree	9.1%	5.8%	8.8%
Bachelor's Degree or Higher	31.7%	14.9%	6.6%

* Percentage uninsured in each category of the total non-elderly uninsured.

** Percentages in this section are relative to the 18-64 Michigan population.

† Percentages in this section are relative to the 0-17 Michigan population.

Appendix B

Characteristics of The Uninsured (Ages 0-64)

Michigan
2007-2009

	% of 0-64 Population	Michigan % of 0-64 Uninsured Population*	Uninsured Rate
Family Type			
Married, no kids	24.7%	20.8%	11.8%
Married, with kids	40.3%	20.3%	7.0%
Single, no kids	20.8%	43.6%	29.1%
Single, with kids	14.2%	15.3%	15.0%
Geography			
Urban	86.5%	87.4%	14.1%
Rural	13.5%	12.6%	13.0%
Work Status of Family Head			
Full-time/Full-year Worker	68.9%	46.9%	9.5%
Part-time/Full-year Worker	6.5%	10.1%	21.7%
Full-year/Some Unemployment	8.2%	15.1%	25.6%
Part-year Worker	2.8%	0.6%	17.9%
Non-worker	13.6%	24.3%	24.9%
Firm Size of Family Head			
Self-employed	7.6%	10.6%	19.3%
Public Sector	10.5%	5.1%	6.7%
Private Sector	68.2%	60.0%	12.3%
Under 10 Employees	7.6%	12.4%	22.6%
10-24 Employees	6.9%	8.8%	17.7%
25-99 Employees	9.7%	10.2%	14.6%
100-499 Employees	10.4%	8.1%	10.8%
500-999 Employees	380.0%	2.8%	10.2%
1,000 Employers or Over	29.6%	17.7%	8.3%
Non-worker	13.6%	24.3%	24.9%
Industry of Family Head			
Private Sector	68.2%	60.0%	12.3%
Agriculture	0.5%	1.2%	31.8%
Mining	0.3%	0.0%	0.0%
Construction	4.2%	4.6%	15.3%
Manufacturing	19.1%	9.3%	6.8%
Wholesale/Retail Trade	9.5%	10.5%	15.3%
Transportation & Utilities	3.1%	2.5%	11.4%
Information	1.3%	1.3%	14.6%
Finance, Insurance, & Real Estate	4.2%	2.6%	8.7%
Services	26.0%	27.9%	15.0%

* Percentage uninsured in each category of the total non-elderly uninsured.

Appendix C

The Uninsured Over Time Michigan versus United States 2003-2005, 2006-2008, 2007-2009

	Michigan			United States		
	2003-2005	2006-2008	2007-2009	2003-2005	2006-2008	2007-2009
Total Non-elderly Uninsured	11.9%	12.7%	13.9%	17.1%	17.5%	17.8%
Age						
Children (0-17)	5.4%	5.2%	5.5%	10.8%	10.8%	10.3%
18-24	25.1%	21.3%	22.9%	29.5%	28.9%	29.3%
25-34	19.3%	24.1%	25.6%	25.7%	26.6%	27.4%
35-44	12.6%	14.9%	16.5%	18.3%	18.9%	19.9%
45-54	10.5%	11.1%	13.5%	14.1%	15.6%	16.4%
55-59	7.5%	9.2%	9.2%	11.8%	12.8%	13.5%
60-64	8.6%	8.7%	9.5%	12.3%	12.0%	12.2%
Non-elderly Adults (18-64)	14.5%	15.6%	17.2%	19.6%	20.1%	17.8%
Race & Ethnicity						
White (non-Hispanic)	10.1%	10.9%	12.5%	12.3%	12.5%	13.0%
Black (non-Hispanic)	18.5%	19.4%	19.7%	20.3%	21.1%	21.4%
Hispanic	18.8%	22.1%	21.9%	33.7%	33.8%	33.2%
Other (non-Hispanic)	14.6%	14.2%	12.4%	18.5%	18.0%	18.0%
Gender (0-64)						
Male	13.1%	13.7%	15.2%	18.5%	19.1%	19.4%
Female	10.7%	11.7%	12.7%	15.6%	15.9%	16.2%
Gender (18-64)						
Male	16.4%	17.2%	19.0%	21.7%	22.4%	23.2%
Female	12.8%	14.1%	15.5%	17.5%	17.9%	18.5%
Children's Poverty Level						
0%-99%	11.2%	8.4%	9.2%	18.7%	17.7%	16.2%
100%-199%	6.7%	8.8%	7.9%	16.5%	16.3%	15.5%
200% or more	3.4%	3.2%	3.6%	6.4%	6.8%	6.4%
Adult Poverty Level						
0%-99%	33.9%	36.7%	39.3%	43.1%	44.0%	44.8%
100%-199%	28.0%	29.7%	30.3%	36.7%	37.4%	38.0%
200%-299%	16.8%	18.6%	20.8%	23.5%	24.7%	24.7%
300%-399%	10.9%	9.2%	10.7%	14.8%	15.0%	15.6%
400% or more	6.0%	6.7%	7.2%	7.5%	7.7%	7.8%
Health Status						
Excellent/Very Good	10.0%	10.8%	11.8%	15.0%	15.0%	15.2%
Good	16.7%	17.3%	18.7%	22.2%	23.3%	23.9%
Fair/Poor	14.8%	17.1%	19.2%	20.2%	22.0%	22.2%
Education of Family Head						
No High School	24.8%	33.5%	33.7%	42.3%	43.4%	42.5%
Some High School and Graduate	16.2%	17.7%	20.0%	22.8%	24.1%	24.5%
Some College	13.5%	13.9%	15.2%	15.9%	16.3%	17.3%
Associate's Degree	7.0%	9.1%	8.8%	11.8%	13.0%	13.4%
Bachelor's Degree or Higher	5.5%	5.9%	6.6%	7.4%	7.5%	7.8%

Appendix C

The Uninsured Over Time Michigan versus United States 2003-2005, 2006-2008, 2007-2009

	Michigan			United States		
	2003-2005	2006-2008	2007-2009	2003-2005	2006-2008	2007-2009
Total Non-elderly Uninsured	11.9%	12.7%	13.9%	17.1%	17.5%	17.8%
Family Type						
Married, no kids	10.8%	10.5%	11.8%	15.1%	14.7%	15.3%
Married, with kids	6.1%	6.7%	7.0%	12.2%	12.5%	12.4%
Single, no kids	24.0%	25.5%	29.1%	27.9%	28.7%	29.6%
Single, with kids	14.2%	16.0%	15.0%	19.4%	20.2%	20.0%
Geography						
Urban	12.0%	12.9%	14.1%	17.0%	17.4%	17.8%
Rural	11.6%	11.9%	13.0%	17.4%	17.9%	18.0%
Work Status of Family Head						
Full-time/Full-year Worker	8.7%	9.3%	9.5%	13.9%	14.1%	13.8%
Part-time/Full-year Worker	19.0%	19.1%	21.7%	24.7%	25.4%	26.7%
Full-year/Some Unemployment	17.6%	23.5%	25.6%	27.5%	29.6%	30.7%
Part-year Worker	22.8%	16.5%	17.9%	25.6%	25.4%	25.6%
Non-worker	20.9%	22.3%	24.9%	27.1%	27.6%	28.2%
Firm Size of Family Head						
Self-employed	20.8%	17.7%	19.3%	22.9%	24.3%	25.1%
Public Sector	6.3%	7.2%	6.7%	6.8%	6.8%	7.3%
Private Sector	10.2%	11.3%	12.3%	16.6%	16.9%	17.1%
Under 10 Employees	20.1%	23.3%	22.6%	30.8%	31.7%	31.8%
10-24 Employees	15.5%	16.1%	17.7%	25.7%	26.2%	25.9%
25-99 Employees	11.6%	11.2%	14.6%	18.2%	18.7%	18.6%
100-499 Employees	8.2%	9.9%	10.8%	13.4%	14.4%	14.3%
500-999 Employees	6.6%	9.7%	10.2%	11.5%	11.1%	11.7%
1,000 Employers or Over	7.0%	8.1%	8.3%	10.3%	10.5%	10.9%
Non-worker	20.9%	22.3%	24.9%	27.1%	27.6%	28.2%
Industry of Family Head						
Private Sector	10.2%	11.3%	12.3%	16.6%	16.9%	17.1%
Agriculture	15.3%	27.1%	31.8%	34.7%	32.3%	32.0%
Mining	0.0%	0.0%	0.0%	10.5%	12.0%	11.4%
Construction	15.4%	13.2%	15.3%	28.6%	28.5%	27.7%
Manufacturing	5.7%	6.7%	6.8%	10.8%	11.0%	11.5%
Wholesale/Retail Trade	14.1%	14.6%	15.3%	16.2%	17.2%	17.6%
Transportation & Utilities	9.1%	8.6%	11.4%	14.6%	15.7%	15.9%
Information	7.5%	12.0%	14.6%	7.7%	9.4%	9.6%
Finance, Insurance, & Real Estate	5.2%	7.5%	8.7%	9.4%	9.0%	9.1%
Services	12.8%	14.6%	15.0%	18.7%	18.7%	18.8%

APPENDIX D: TECHNICAL NOTES ON THE CURRENT POPULATION SURVEY (CPS)

Information for these notes was provided by the Census Bureau at websites listed below. Additional information on the CPS can be found at: <http://www.census.gov/>. Any additional information about the limitations of the CPS and other methodology concerns can be found in Technical Paper 63RV, The Current Population Survey: Design and Methodology, at <http://www.census.gov/prod/2002pubs/tp63rv.pdf>. CPS information specific to health care is available at: <http://www.census.gov/hhes/www/hlthins/hlthins.html>.

Please note that there is a technical error in the CPS classification of insurance coverage status for some population groups (the population age 18-24 in particular) that has led to a corresponding loss of data for those population groups.

The Current Population Survey (CPS) is the source of the official government statistics on employment and unemployment. The CPS has been conducted monthly for over 50 years. Currently, it interviews about 57,000 households monthly (about 112,000 individuals), scientifically selected based on area of residence to represent the nation as a whole, individual states, and other specified areas. Each household is interviewed once a month for four consecutive months one year, and again for the corresponding time period a year later. This technique enables the CPS to obtain month-to-month and year-to-year comparisons at a reasonable cost while minimizing the inconvenience to any one household.

Although the main purpose of the survey is to collect information on the employment situation, a very important secondary purpose is to collect information on the demographic status of the population, information such as age, sex, race, marital status, educational attainment, and family structure. From time to time additional questions are included on such important subjects as health, education, income, and previous work experience. The statistics resulting from these questions serve to update similar information collected once every 10 years through the decennial census, and are used by government policymakers and legislators as important indicators of our nation's economic situation and for planning and evaluating many government programs.

The CPS provides current estimates of the economic status and activities of the population of the United States. Because it is not possible to develop one or two overall figures (such as the number of unemployed) that would adequately describe the labor market, the CPS is designed to provide a large amount of detailed and supplementary data. Such data are made available to meet a wide variety of needs on the part of users of labor market information.

In 2002, the Annual Social and Economic Supplement (ASEC) incorporated a significant sample expansion. The sample was expanded primarily to improve state estimates of children's health insurance coverage. This sample expansion, known as the CHIP sample, has three components: 1) Asking the ASEC Supplement questions of one-quarter of the February and April CPS samples, that is, of the households not also included in the March sample; 2) Interviewing selected sample households from the preceding November CPS sample during the February-April period using the ASEC Supplement; and 3) Increasing the monthly CPS sample in states with high sampling errors for uninsured children. This sample increase results in the addition of about 34,500 households to the ASEC. Adding together the regular sample (60,000), plus the Hispanic sample (4,500), plus the CHIP sample (34,500), we arrive at the total sample size for the ASEC of about 99,000 households. Michigan did not have an increase in sample size due to this change.

Sample

The CPS sample is based on the civilian non-institutional population of the United States. The sample is located in 792 sample areas comprising 2,007 counties and independent cities with coverage in every state and in the

District of Columbia. In all, some 72,000 housing units or other living quarters are assigned for interview each month; about 57,000 of them containing approximately 112,000 persons 15 years old and over are interviewed. Also included are demographic data for approximately 31,000 children 0-14 years old and 450 Armed Forces members living with civilians either on or off base within these households.

The remainder of the assigned housing units are found to be vacant, converted to nonresidential use, contain persons with residence elsewhere, or are not interviewed because the residents are not found at home after repeated calls, are temporarily absent, or are unavailable for other reasons. Approximately 16,000 non-interview households are present each month. The resulting file size is approximately 160,000 records.

Each year in the ASEC supplement, data are collected for Armed Forces members residing with their families in civilian housing units or on a military base. The Armed Forces members, however, are not asked the monthly labor force questions. In addition, the ASEC is supplemented with a sample of Hispanic households identified the previous November. This results in the addition of about 4,500 households (4,000 interviewed).

Sampling

The following list briefly describes the major characteristics of the CPS sample as of July 1995:

1. The CPS sample is a probability sample.
2. The sample is designed primarily to produce national and state estimates of labor force characteristics of the civilian non-institutional population 16 years of age and older (CNP16+).
3. The CPS sample consists of independent samples in each state and the District of Columbia. In other words, each state's sample is specifically tailored to the demographic and labor market conditions that prevail in that particular state.

Weighting

For all CPS data files a single weight is prepared and used to compute the monthly labor force status estimates. The final weight, which is the product of several adjustments, is used to produce population estimates for the various items covered in the regular monthly CPS. This weight is constructed from the basic weight for each person, which represents the probability of selection for the survey. The basic weight is adjusted for special sampling situations and failure to obtain interviews from eligible households (noninterview adjustment).

Limitations

CPS is a sample of data that produces estimates nationally and by state. The quality of any estimate based on sample survey data can and should be examined from two perspectives. The first is based on the mathematics of statistical science, and the second stems from the fact that survey measurement is a production process conducted by human beings. From both perspectives, survey estimates are subject to error, and to avoid misusing or reading too much into the data, we should use them only after their potential error of both sorts has been examined relative to the particular use at hand.

The quality of estimates made from any survey, including CPS, is a function of innumerable decisions made by designers and implementers. As a general rule of thumb, designers make decisions aimed at minimizing mean squared error within given cost constraints. Practically speaking, statisticians are often compelled to make decisions on sample designs and estimators based on variance alone; however, in the case of CPS, the availability of external population estimates and data on rotation group bias makes it possible to do more than that.

Designers of questions and data collection procedures tend to focus on limiting bias and assume the specification of exact question wording and ordering will naturally limit the introduction of variance. Whatever the theoretical focus of the designers, the accomplishment of the goal is heavily dependent upon those

responsible for implementing the design. Implementers of specified survey procedures, like interviewers and respondents, are presumably concentrating on doing the best job they know how to do given time and knowledge constraints.

Consequently, process monitoring through quality indicators, such as coverage and response rates, is necessary to determine when additional training or revisions in process specification are needed. Continuing process improvement must be a vital component of survey management if the quality goals set by designers are to be achieved.

Nevertheless, it is clear that there are two main types of non-sampling error in the CPS. The first is error imported from other frames or sources of information, such as Decennial Census omissions. The second type is considered preventable, such as when the sample is not completely representative of the intended population, within household omissions, respondents not providing true answers to a questionnaire item, or errors produced during the processing of the survey data.

Small samples in each state and the District of Columbia result in unacceptably high variation in the monthly CPS composite estimates of state employment and unemployment. In an effort to produce less variable labor force estimates, models are used to assume and predict certain factors. As for the state estimates, data is also reported in three year averages to help boost the sample sizes used.

Health Insurance Questions

Until recently, a question specifically about being uninsured was never asked. Estimates of the uninsured were calculated as a residual; that is, persons were counted as being uninsured if they did not report having any type of health insurance coverage.

When the CPS began including questions about health insurance, they always asked about coverage during the previous calendar year. For example, in March 2005, interviewers asked about health insurance coverage during 2004, so the uninsured estimate represents the number of residents who were uninsured for the entire previous calendar year. One measurement issue that arises in this structure is that individuals potentially are asked to recall the type of health insurance they had 14 months prior to being interviewed. A second issue is that some individuals do not understand the question and report the type of health insurance they have as of the interview date. Third, the CPS may not be picking up all Medicaid recipients because some states do not refer to their public program as "Medicaid". In fact, there is strong evidence that the CPS under-reports Medicaid coverage based on comparisons of CPS data with enrollment data provided by the Centers for Medicare & Medicaid Services (CMS) which is the federal agency primarily responsible for administering Medicaid. Last, because respondents are asked to provide information about all sources of health insurance coverage during the previous calendar year, some individuals reported having health insurance coverage from more than one source, all of which were coded.

CPS Changes

The CPS has undergone a number of changes over the years that affect the comparability of data over time. All of these changes have been made to the data shown in this report. The remainder of this section discusses those changes.

March 1998- The Census Bureau modified its definition of Medicaid coverage. Previously, an individual covered only by the Indian Health Service (IHS) was counted as part of the Medicaid population. Beginning with the March 1998 CPS, individuals covered solely by IHS were counted as uninsured. This methodological change affected roughly 300,000 individuals. If this change had not taken place, the Medicaid population would have fallen by 0.9 percentage points between 1996 and 1997, instead of by 1.1 percentage points, and the uninsured

would have increased to only 18.1 percent instead of 18.3 percent. However, overall, this was a minor change to the uninsured estimates in the CPS.

March 2000- The Census Bureau added a question to the CPS to verify whether a person was actually uninsured. In essence, anyone who did not report any health insurance coverage during 2000 was asked an additional question about whether they were uninsured. Those who reported that they had coverage were then asked about the type of coverage. The verification questions resulted in the Census Bureau providing a “corrected” estimate for the uninsured in 1999. Prior to the correction, 17.5 percent of the non-elderly, representing 42.1 million individuals, were estimated to be uninsured in 1999. The verification questions resulted in a decline in the number and percentage of non-elderly individuals without health insurance coverage in 1999. Some of the persons who would have been counted as uninsured under the old methodology were now counted as having either employment-based health insurance or purchased health insurance directly from an insurer. Hence, the corrected estimate for the uninsured in 1999 is 16.2 percent, or 39 million, a reduction from the previous estimate of 17.5 percent, or 42.1 million. Since the verification questions were not asked prior to the March 2000 CPS, data prior to that date are not directly comparable with data collected after that time period.

2001- Two changes were made to the CPS in 2001. First, the sample was expanded to improve state estimates of SCHIP (State Children’s Health Insurance Program) enrollees. Overall, this expanded sample increased the uninsured estimate from 14 percent of the population to 14.1 percent, which accounted for an increase of nearly 200,000 uninsured individuals (Mills, 2002). The Census Bureau also introduced Census 2000-based weights to begin with the March 2002 CPS and provided new estimates for the March 2000 and March 2001 CPS that were based on the new weights. When using the Census 1990-based weights for the March 2001 CPS, 15.8 percent of the non-elderly population, or 38.4 million residents, were uninsured. However, when using the Census 2000-based weights, 16.1 percent of the non-elderly population was estimated to be uninsured, representing 39.4 million residents. The SCHIP sample expansion combined with an expansion in the number of Hispanic households interviewed each March results in 99,000 households being interviewed for the survey, representing 211,000 individuals.

August 2006- The Census Bureau released a revised March 2005 CPS dataset. The 2005 data were revised to reflect a correction to the weights, and the estimates were revised based on improvements to the methodology that assigns health insurance coverage to dependents.

March 2007- The Census Bureau announced that it was revising the March 2005 and March 2006 datasets after discovering a coding error that affected a small number of individuals who were coded as not having health insurance coverage when in fact they did have coverage. Based on the new Census data, the number of individuals under age 65 with health insurance increased by 1.8 million in both 2005 and 2006. The increase in coverage was mainly due to an increase in the number of dependents with employment-based health benefits. The 1.8 million additional residents with health insurance coverage represents 0.7 percent additional individuals with coverage and 0.7 percent fewer uninsured individuals.

APPENDIX E: CURRENT POPULATION SURVEY DEMOGRAPHIC DEFINITIONS

Health Insurance Coverage- A person was considered covered by health insurance at some time during the year if he or she was covered by at least one of the following types of coverage:

1. Employer/union
2. Privately purchased (not related to employment)
3. Medicare
4. Medicaid
5. Military health care (military, CHAMPUS, CHAMPVA, VA, Indian Health Services)
6. Someone outside the household
7. Other

An individual can have more than one type of coverage during the year.

Medicaid- The Medicaid Program is designed to provide medical assistance to needy families with dependent children, and to aged, blind, or permanently and totally disabled individuals whose incomes and resources are insufficient to meet the costs of necessary medical services.

The program is administered by State agencies through grants from the Health Care Financing Administration of the Department of Health and Human Services. Funding for medical assistance payments consists of a combination of Federal, State, and in some cases, local funds. Medicaid is a categorical program with complex eligibility rules which vary from State to State.

There are two basic groups of eligible individuals: the categorically eligible and the medically needy. The major categorically eligible groups are all Aid to Families with Dependent Children (AFDC) recipients and most Supplemental Security Income (SSI) recipients. Other categorically eligible groups are (1) those who meet basic State cash assistance eligibility rules/aged, blind, disabled, needy single parents with children, and, in some States, needy unemployed parents with children, but who are not currently receiving money payments; and (2) needy persons who meet categorical eligibility standards but are institutionalized for medical reasons (e.g., low-income elderly persons in nursing homes). However, such institutionalized persons are not included in the CPS universe and, therefore, are not reflected in these statistics.

Age- Age classification is based on the age of the person at his/her last birthday. The adult universe (i.e., population of marriageable age) is comprised of persons 15 years old and over for the Annual Social and Economic (ASEC) Supplement data and for CPS labor force data.

Child- A child is a son or daughter by birth, a stepchild, or an adopted child of the householder, regardless of the child's age or marital status. The category excludes sons-in-law, daughters-in-law, and foster children. Children in this report refer to persons under 18 years of age.

Non-elderly Adult- A person who is between 18-64 years of age.

Race- The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups, and allowed to report more than one race.

The population is divided into five groups on the basis of race: White; Black; American Indian, Eskimo or Aleut; Asian or Pacific Islander; and Other races. The last category includes any other race except White and Black in Michigan.

Hispanic Origin- Hispanic is an ethnicity, not a race. Persons of Hispanic origin in this file are determined on the basis of a question that asked for self-identification of the person's origin or descent. Persons of Hispanic origin, in particular, are those who indicated that their origin was Mexican-American, Chicano, Mexican, Mexicano, Puerto Rican, Cuban, Central or South American, or other Hispanic.

Gender- Individuals were asked to mark either "male" or "female" to indicate their sex. For most cases in which sex was not reported, it was determined from the person's given (i.e., first) name and household relationship. Otherwise, sex was imputed according to the relationship to the householder and the age of the person.

Family- A family is a group of two persons or more (one of whom is the householder) residing together and related by birth, marriage, or adoption. All such persons (including related subfamily members) are considered as members of one family.

Family Income- In compiling statistics on family income, the incomes of all members 15 years old and over related to the householder are summed and treated as a single amount.

Wages and Salary- Money wages or salary is defined as total money earnings received for work performed as an employee during the income year. It includes wages, salary, Armed Forces pay, commissions, tips, piece-rate payments, and cash bonuses earned, before deductions are made for taxes, bonds, pensions, union dues, etc. Earnings for self-employed incorporated businesses are considered wage and salary.

Education- The order in which degrees were listed on the questionnaire suggested that doctorate degrees were "higher" than professional school degrees, which were "higher" than master's degrees. The question included instructions for residents currently enrolled in school to report the level of the previous grade attended or the highest degree received. Respondents who did not report educational attainment or enrollment level were assigned the attainment of a person of the same age, race, Hispanic or Latino origin, occupation and sex, where possible, who resided in the same or a nearby area. Respondents who filled more than one box were edited to the highest level or degree reported.

Family Household- A family household is a household maintained by a family and may include among the household members any unrelated persons (unrelated subfamily members and/or unrelated individuals) who may be residing there. The number of family households is equal to the number of families.

Poverty- In this file, families and unrelated individuals are classified as being above or below the poverty level using a poverty index adopted by a Federal Interagency Committee in 1969 and slightly modified in 1981. The modified index provides a range of income cutoffs or "poverty thresholds" adjusted to take into account family size, number of children, and age of the family householder or unrelated individual. The impact of these revisions on the poverty estimates is minimal at the national level. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index.

The official poverty definition counts money income before taxes and does not include capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Poverty is not defined for residents in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). These individuals are excluded from the poverty universe--that is, they are considered neither as "poor" nor as "non-poor." Additional information on FPL can be found at: www.census.gov/hhes/www/poverty.html.

Married couple- A married couple, as defined for census purposes, is a husband and wife enumerated as members of the same household. The married couple may or may not have children living with them.

Single- when used as a marital status category, is the sum of never-married, widowed, and divorced residents. "Single," when used in the context of "single-parent family/household," means only one parent is present in the home. The parent may be never-married, widowed, divorced, or married, spouse absent.

Employed- Employed persons comprise (1) all civilians who, during the survey week did any work at all as paid employees or in their own business or profession, or on their own farm, or who work 15 hours or more as unpaid workers on a farm or a business operated by a member of the family; and (2) all those who have jobs but who are not working because of illness, bad weather, vacation, or labor management dispute, or because they are taking time off for personal reasons, whether or not they are seeking other jobs. These persons would have a Labor Force Status Recode (LFSR) of 1 or 2 respectively in character 145 of the person record which designates "at work" and "with a job, but not at work." Each employed person is counted only once.

Unemployed- Unemployed persons are those civilians who, during the survey week, have no employment but are available for work, and (1) have engaged in any specific job seeking activity within the past 4 weeks such as registering at a public or private employment office, meeting with prospective employers, checking with friends or relatives, placing or answering advertisements, writing letters of application, or being on a union or professional register; (2) are waiting to be called back to a job from which they had been laid off; or (3) are waiting to report to a new wage or salary job within 30 days. These persons would have an LFSR code of 3 or 4 in character 145 of the person record. The unemployed includes job leavers, job losers, new job entrants, and job re-entrants.

Work Experience- A person with work experience is one who, during the preceding calendar year, did any work for pay or profit or worked without pay on a family-operated farm or business at any time during the year, on a part-time or full-time basis.

Full-Time Worker- A full-time worker is one who worked 35 hours or more per week during a majority of the weeks worked during the preceding calendar year.

Full-Year Worker- A full-year worker is one who worked for 50 weeks or more during the preceding calendar year.

Part-Year Work- Part-year work is classified as less than 50 weeks' work.

Full-Time/Full-Year Worker- A full-time, full-year worker is a person who worked full time (35 or more hours per week) and 50 or more weeks during the previous calendar year.

Full-year/Some Unemployment- A worker who normally works the entire year either full-time or part-time, but experienced a period of unemployment during the year.

Part-time Worker- Persons who work between 1 and 34 hours are designated as working "part-time" in the current job held during the reference week. For the March supplement, a person is classified as having worked part-time during the preceding calendar year if he worked less than 35 hours per week in a majority of the weeks in which he worked during the year. Conversely, he is classified as having worked full-time if he worked 35 hours or more per week during a majority of the weeks in which he worked.

Non-Worker- A person who did not do any work in the calendar year preceding the survey.

Self-Employed- Self-employed persons are those who work for profit or fees in their own business, profession or trade, or operate a farm.

Private wage and salary workers- Private wage and salary workers include residents who worked for wages, salary, commission, tips, pay-in-kind, or piece rates for a private for-profit employer or a private not-for-profit, tax-exempt, or charitable organization. Self-employed residents whose business was incorporated are included with private wage

and salary workers because they are paid employees of their own companies. Some tabulations present data separately for these subcategories: “for-profit,” “not-for-profit,” and “own business incorporated.”

Government workers- Government workers includes residents who were employees of any federal, tribal, state, or local governmental unit, regardless of the activity of the particular agency. For some tabulations, the data were presented separately for federal (includes tribal), state, and local governments. Employees of foreign governments, the United Nations, or other formal international organizations were classified as “federal government.”

Industry- Some occupation groups are related closely to certain industries. Operators of transportation equipment, farm operators and workers, and healthcare providers account for major portions of their respective industries of transportation, agriculture, and healthcare. However, the industry categories include residents in other occupations. For example, residents employed in agriculture include truck drivers and bookkeepers; residents employed in the transportation industry include mechanics, freight handlers, and payroll clerks; and residents employed in the health care industry include occupations such as security guard and secretary.

Breakdown of Industry Definitions

Agriculture, forestry, fishing, and hunting

- Agriculture
- Forestry, logging, fishing, hunting, and trapping

Mining

Construction

Manufacturing

- Nonmetallic mineral products
- Primary metals and fabricated metal products
- Machinery manufacturing
- Computer and electronic products
- Electrical equipment, appliance manufacturing
- Transportation equipment manufacturing
- Wood products
- Furniture and fixtures manufacturing
- Miscellaneous and not specified manufacturing
- Food manufacturing
- Beverage and tobacco products
- Textile, apparel, and leather manufacturing
- Paper and printing
- Petroleum and coal products
- Chemical manufacturing
- Plastics and rubber products

Wholesale and retail trade

- Wholesale trade
- Retail trade

Transportation and utilities

- Transportation and warehousing
- Utilities

Information

- Publishing industries (except internet)

- Motion picture and sound recording industries
- Broadcasting (except internet)
- Internet publishing and broadcasting
- Telecommunications
- Internet service providers and data processing services
- Other information services

Financial activities

- Finance
- Insurance
- Real estate
- Rental and leasing services

Services

Professional and business services

- Professional and technical services
- Management of companies and enterprises
- Administrative and support services
- Waste management and remediation services

Educational and health services

- Educational services
- Hospitals
- Health care services, except hospitals
- Social assistance

Leisure and hospitality

- Arts, entertainment, and recreation
- Accommodation
- Food services and drinking places

Other services

- Repair and maintenance
- Personal and laundry services
- Membership associations and organizations
- Private households

Public administration

Armed Forces

More Information

Additional data resources on health insurance coverage in Michigan can be found at www.michigan.gov/spg.

For more information regarding this report, please contact:

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