

*Michigan Department  
of Community Health*



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Health Policy, Regulation and Professions Administration

*Special Report*

June 2007

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**Characteristics of the Uninsured  
and Individuals with Select Health Insurance Coverage in Michigan**

**Non-Elderly Population**

This report is based on U.S. Census Bureau Current Population Survey (CPS) data as reported for Michigan. Some researchers believe that CPS estimates of the uninsured may be high due to data collection and analysis techniques.

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## FOREWORD

The Michigan Department of Community Health is pleased to release the 2007 edition of *Characteristics of the Uninsured and Individuals with Select Health Insurance Coverage in Michigan*. This report describes the uninsured, as well as those who have employer-based and individually purchased health insurance coverage in Michigan through easy-to-use charts, graphs, and tables based on the U.S. Census Bureau's Current Population Survey (CPS). This report also builds upon five preceding reports by the department: *Estimating the Uninsured Population*, July 1995; *Characteristics of Health Insurance in Michigan*, May 1997; and *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*, October 2001, November 2003, and July 2006.

Given the changing nature of the health insurance market, it is important to have accurate information about the uninsured, as well as the insured, as we work to improve access to health care. Information in this document can help guide policymakers in developing action plans and aid them in determining whether health care initiatives are actually increasing access to care. These basic descriptive data, in an easily accessible format, are intended to help those working to improve health care coverage and access for Michigan residents.

## OVERVIEW

Health insurance coverage is critical to keeping Michigan's residents healthy. Studies have shown that having over one million Michiganders without insurance coverage is detrimental to both to those without coverage, as well as to those who have health insurance.

This report focuses primarily on three categories of Michigan's non-elderly residents: the uninsured, those with employer-based coverage, and individuals who purchase their own insurance coverage.

Overall, Michigan residents compare favorably to residents of other states for having some type of health insurance. Uninsured rates for Michigan residents have been lower than the national average since 1987, the first year in which comparable state data became available. The percentage of Michigan non-elderly residents without health insurance coverage increased in Michigan between the 1999-2001 three-year average and the 2003-2005 three-year average from 11.7 percent to 12.7 percent; the proportion of U.S. non-elderly residents without coverage increased from 16.8 percent to 17.7 percent during this same time period.

Strong employer-based coverage is key to Michigan's relatively low uninsured rate. Employer-based coverage rates in Michigan have been continually above the national average. Nearly 70 percent of Michigan residents have health insurance through their employer, while the national rate is 62.5 percent. Individually purchased coverage makes up only 6.4 percent of health insurance coverage in Michigan; the rate is 6.9 percent nationally.

This report explores in greater depth the characteristics of the uninsured and individuals with selected health coverage for the non-elderly population (under age 65). The focus is on the non-elderly because 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.

Additional data resources on health insurance coverage in Michigan can be found at [www.michigan.gov/spg](http://www.michigan.gov/spg).

## *Data Source*

Three-year averages of Current Population Survey (CPS) data are used throughout this document because many researchers believe that CPS data produce relatively credible estimates when two or three years of data are combined for states and population subgroups.

For each analysis of the characteristics of the uninsured, there is a graph and a table. The graphs show the distribution of a group compared to the entire population. The tables depict the risk of being uninsured or having a specific type of coverage within a population group. For instance, children in Michigan represent 12.8 percent of the uninsured non-elderly population, while 5.7 percent of children are uninsured (see page 12). In addition, each analysis highlights how Michigan compares to the United States.

## *Limitations*

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.

In March 2007 the Census Bureau issued revised figures on health insurance coverage showing that more Americans have health insurance coverage than were previously reported. The revised estimates show that in 2005, 44.8 million people, or 15.3 percent of the population were without health insurance – about 1.8 million fewer than the Census Bureau reported in August 2006. The original 2005 estimate was 46.6 million, or 15.9 percent of the population.

For both 2004 and 2005, the original and revised estimates differ by less than one percent – 0.6 percent for 2005 and 0.7 percent in 2004. The error occurred because in a small percentage of cases, some residents in a household were tabulated as “not covered” by insurance when they had in fact reported coverage. No other questions in the survey were affected. Since the revised figures for the years 1995 to 2003 have not yet been released, this report uses unrevised data from 2004 and 2005 to enhance the validity of year-to-year comparisons. When revised, the impact on health insurance trends will be small and the effect will be relatively constant from one year to the next.

Even given these limitations, CPS estimates on the uninsured are the most frequently used and accepted data for federal planning purposes and for state-to-state comparisons.

Additional information on the CPS can be found at: <http://www.census.gov/> CPS information specific to health care as well as the revised estimates and information on the methodology is available at: <http://www.census.gov/hhes/www/hlthins/hlthins.html>.

## *Acknowledgement*

Initial analysis of the CPS data was provided by the Employee Benefit Research Institute (EBRI), which is a non-profit, non-partisan public policy research organization based in Washington, D.C.

## Michigan Demographics

Age Group	Population
Under 5 Years	651,435
5-9 Years	672,945
10-14 Years	735,714
15-17 Years	452,569
<b>All Children</b>	<b>2,512,663</b>
18-29 Years	1,518,602
30-39 Years	1,330,585
40-49 Years	1,557,907
50-59 Years	1,300,016
60-64 Years	451,308
<b>Total Non-Elderly Adults</b>	<b>6,158,418</b>
<b>65 Years and Over</b>	<b>1,194,502</b>
<b>Total Population</b>	<b>9,865,583</b>

Gender	Population
Males	4,824,431
Females	5,041,152

*Source:* U.S. Census Bureau, 2005 American Community Survey.

Racial Group	Population
White	7,890,608
Black/African American	1,379,010
American Indian/Alaskan Islander	57,840
Asian	227,585
Native Hawaiian/Other Pacific Islander	3,546
Other	151,670
Two or more races	155,324

*Source:* U.S. Census Bureau, 2005 American Community Survey

### Michigan's Population

Michigan is the eighth most populous state in the nation with almost 10 million residents, according to the U.S. Census Bureau's 2005 American Community Survey. Non-elderly residents account for almost 88 percent of Michigan's population, which is mostly urban and concentrated in the southeastern portion of the state. According to the 2004-2005 Current Population Survey, Detroit-Warren-Livonia is Michigan's largest metropolitan area with a non-elderly population of almost four million residents. The non-elderly population in other major urban areas with over 200,000 residents are as follows: Grand Rapids-Wyoming (621,163), Ann Arbor (416,057), Lansing-East Lansing (371,870), Flint (343,604), Jackson (253,605), Kalamazoo-Portage (239,133), Saginaw-Saginaw Township North (210,355), Holland-Grand Haven (204,957).

The state's racial breakdown is similar to the rest of the United States, except that the percentage of Hispanics (of any race) is substantially lower in Michigan than nationally. In Michigan, 80.0 percent of the population is White, 14.0 percent is Black and 3.8 percent (371,627 individuals) is Hispanic or Latino, of any race. According to the U.S. Census Bureau 2005 American Community Survey, in the United States 74.7 percent of the population is White, 12.1 percent is Black and 14.5 percent is Hispanic, of any race.

Tables listed on the left provide a snapshot of select population characteristics. For additional demographic information about Michigan, please visit the Michigan Information Center website at <http://www.michigan.gov/census/>.

## National Comparisons

The proportion of non-elderly people without health insurance ranges from a low of 9.7 percent in Minnesota to a high of 27.1 percent in Texas, with Michigan having the twelfth lowest rate of uninsured non-elderly residents in the nation.

Percent Uninsured by State, 2003-2005							
Texas	27.1%	Alaska	19.3%	New York	15.8%	<b>Michigan</b>	<b>12.7%</b>
New Mexico	24.1%	Oregon	19.1%	Maryland	15.8%	Connecticut	12.6%
Florida	23.3%	Colorado	18.6%	Kentucky	15.7%	Kansas	12.4%
Oklahoma	22.7%	North Carolina	18.3%	Tennessee	15.7%	Rhode Island	12.4%
Montana	21.6%	Idaho	18.3%	Utah	15.7%	Vermont	12.2%
Louisiana	21.3%	South Carolina	18.0%	Virginia	15.3%	Massachusetts	12.1%
California	20.8%	<b>United States</b>	<b>17.7%</b>	Delaware	14.4%	Maine	12.1%
Arizona	20.7%	Wyoming	17.2%	South Dakota	14.0%	New Hampshire	11.8%
Nevada	20.6%	Alabama	16.3%	Missouri	13.6%	Wisconsin	11.8%
Arkansas	20.0%	New Jersey	16.3%	Ohio	13.5%	Iowa	11.3%
West Virginia	19.8%	Illinois	16.0%	North Dakota	13.0%	Hawaii	11.1%
Mississippi	19.6%	Washington	15.9%	Pennsylvania	13.0%	Minnesota	9.7%
Georgia	19.3%	Indiana	15.8%	Nebraska	12.9%		

Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

The proportion of Americans with employer-based health insurance coverage ranges from a high of 76.4 percent in New Hampshire to 51.1 percent in New Mexico, with Michigan having the twelfth highest level of employer-based coverage in the nation. This high rate of employer-based coverage is one of the primary reasons for Michigan's low uninsured rate.

The percentage of people covered by employer-based health insurance declined in 40 of the 50 states, including Michigan, between 1999-2001 and 2003-2005.

Percent with Employer-Based Coverage by State, 2003-2005							
New Hampshire	76.4%	Kansas	68.0%	New York	62.7%	West Virginia	58.3%
Minnesota	72.4%	Virginia	67.7%	<b>United States</b>	<b>62.5%</b>	Alaska	57.8%
New Jersey	71.7%	Rhode Island	67.5%	Kentucky	62.4%	Florida	57.1%
Hawaii	71.3%	Illinois	67.2%	Maine	62.3%	Oklahoma	56.8%
Connecticut	71.0%	Indiana	66.8%	Alabama	62.3%	Louisiana	55.7%
Iowa	70.1%	Nebraska	66.5%	South Dakota	62.1%	Arizona	55.6%
Delaware	69.7%	Utah	66.3%	Georgia	61.6%	California	55.5%
Maryland	69.4%	Missouri	66.1%	Oregon	61.2%	Arkansas	55.5%
Pennsylvania	69.4%	North Dakota	65.5%	South Carolina	60.8%	Mississippi	55.0%
Ohio	69.3%	Nevada	64.7%	Wyoming	60.5%	Texas	54.1%
Wisconsin	69.3%	Vermont	63.7%	Idaho	60.5%	Montana	53.6%
<b>Michigan</b>	<b>69.1%</b>	Colorado	63.6%	North Carolina	59.9%	New Mexico	51.1%
Massachusetts	68.9%	Washington	63.2%	Tennessee	59.1%		

Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

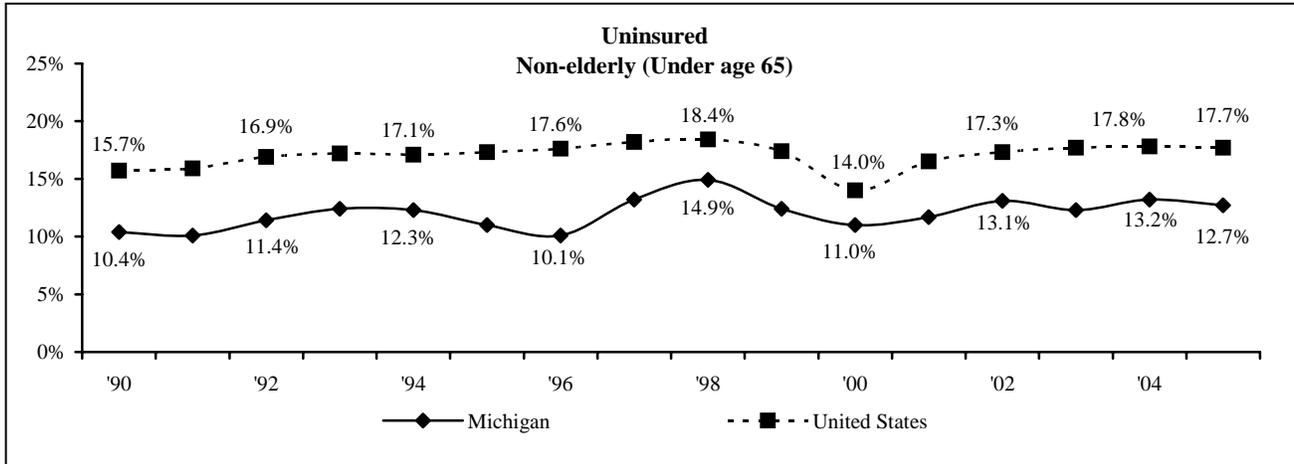
The proportion of people with individually purchased insurance ranges from a high of 12.2 percent in South Dakota to 4.3 percent in New Jersey, with Michigan toward the middle of the range. Premiums for individually purchased insurance policies generally are more expensive than other group policies and have grown increasingly expensive, according to “Shrinking Coverage Stings Those on Individual Plans” by Leslie Berestein, *San Diego Union-Tribune*, 8/24/2004.

<b>Individually Purchased Coverage by State, 2003-2005</b>							
South Dakota	12.2%	Washington	7.9%	Massachusetts	6.5%	Texas	5.6%
North Dakota	11.9%	Arizona	7.7%	Virginia	6.4%	Mississippi	5.6%
Montana	10.7%	Arkansas	7.6%	Illinois	6.4%	Ohio	5.6%
Nebraska	10.2%	Florida	7.5%	Nevada	6.4%	New York	5.6%
Wyoming	9.8%	Tennessee	7.5%	<b>Michigan</b>	<b>6.4%</b>	Georgia	5.5%
Iowa	9.7%	Wisconsin	7.4%	Kentucky	6.2%	Alabama	5.5%
Minnesota	9.7%	Louisiana	7.4%	Rhode Island	6.1%	Alaska	5.5%
Idaho	9.5%	North Carolina	7.4%	South Carolina	6.1%	New Hampshire	5.3%
Utah	9.1%	Pennsylvania	7.3%	Indiana	6.1%	Hawaii	4.7%
Kansas	8.8%	Missouri	7.2%	Oklahoma	5.9%	Delaware	4.5%
Colorado	8.8%	<b>United States</b>	<b>6.9%</b>	New Mexico	5.9%	West Virginia	4.5%
California	8.5%	Vermont	6.7%	Maryland	5.7%	New Jersey	4.3%
Oregon	8.4%	Maine	6.6%	Connecticut	5.7%		

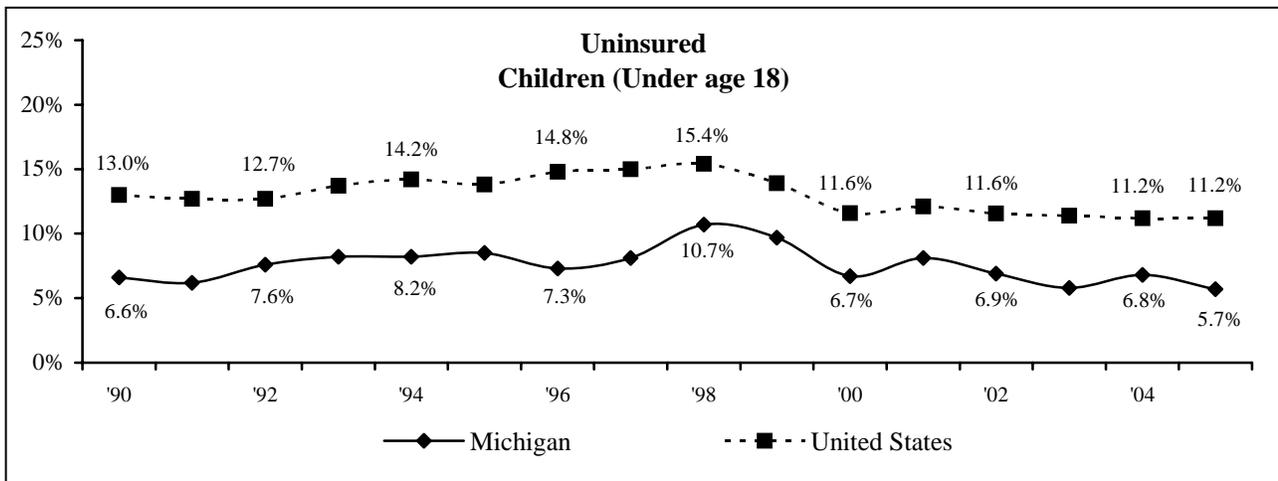
Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

## Michigan Trends

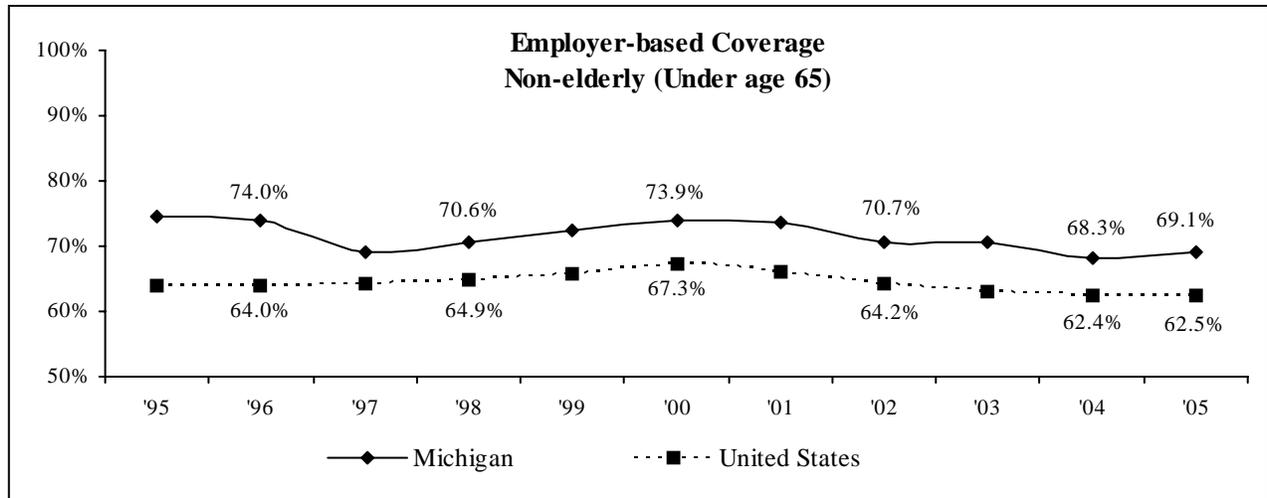
Using only annual data, between 2004 and 2005, the percent of the population without health insurance declined in Michigan from 13.2 percent to 12.7 percent, with a reduction in actual numbers of uninsured non-elderly individuals. The national trend also showed a very slight reduction in percentage, but not in numbers of uninsured. 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.



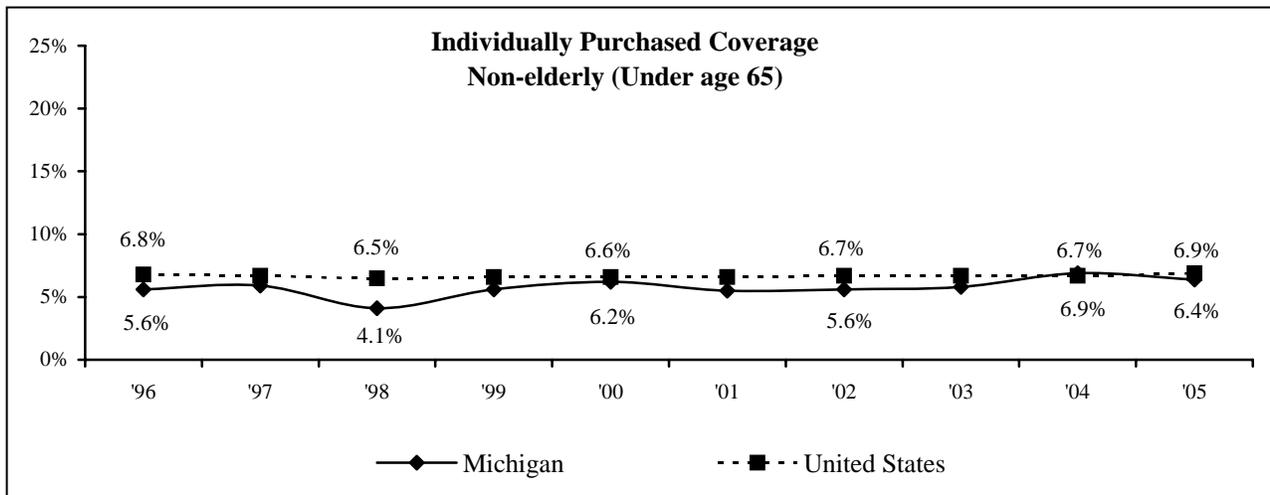
Michigan children are less likely to be uninsured than other children throughout the United States. Of Michigan's estimated 2.5 million children, 5.7 percent were without health insurance in 2005, continuing a downward trend from a high of 10.7 percent in 1998.



Employer-based health insurance has always accounted for the majority of health insurance coverage, although there has been a gradual decline in such coverage over time both in Michigan and nationally.

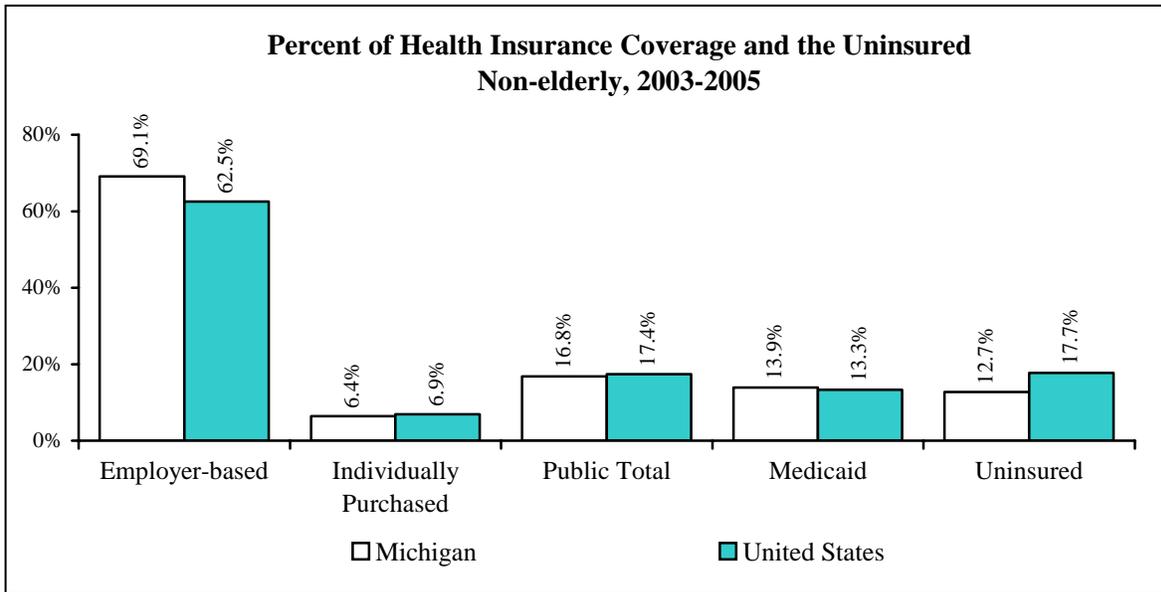


Individually purchased health insurance has historically made up a small, but fairly steady percentage of health insurance coverage in Michigan and nationally. Due in part to strong employer-based coverage, Michigan generally lags behind the nation a bit in individually purchased coverage.



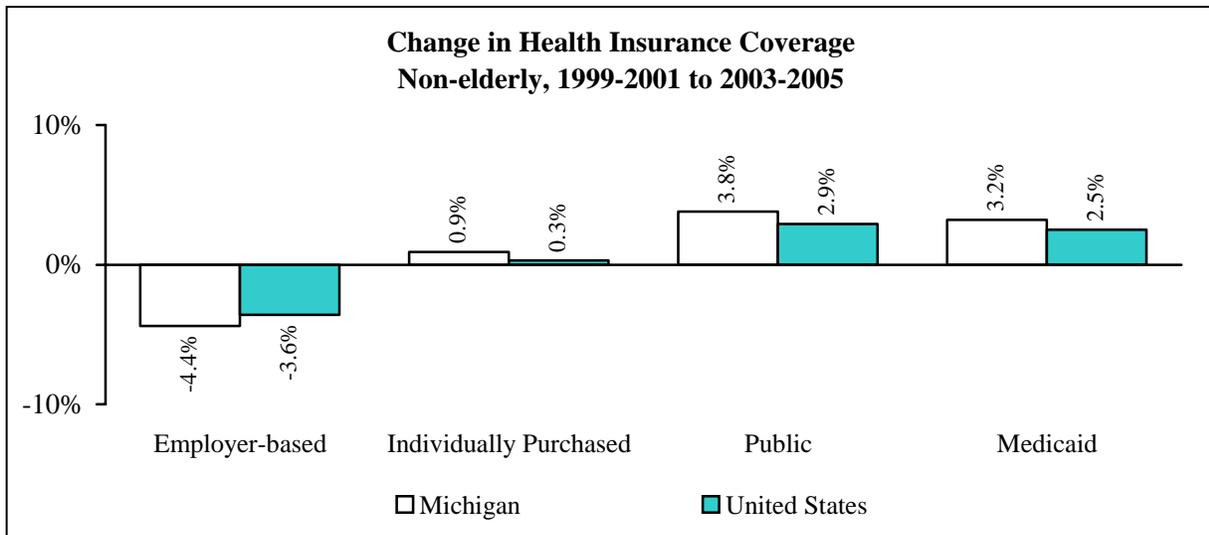
According to the Michigan State Planning Project for the Uninsured 2005 Household Health Insurance Survey, the major reasons why individuals lack health insurance coverage are because coverage is too expensive (35.4 percent), they lost or left a job that had coverage (28.0 percent), or they became ineligible for their coverage (19.7 percent).

The incidence of employer-based health insurance in Michigan (69.1 percent) is above the national average (62.5 percent). This accounts in large part for the fact that Michigan has a 5.0 percent lower rate of uninsurance than the rest of the nation.



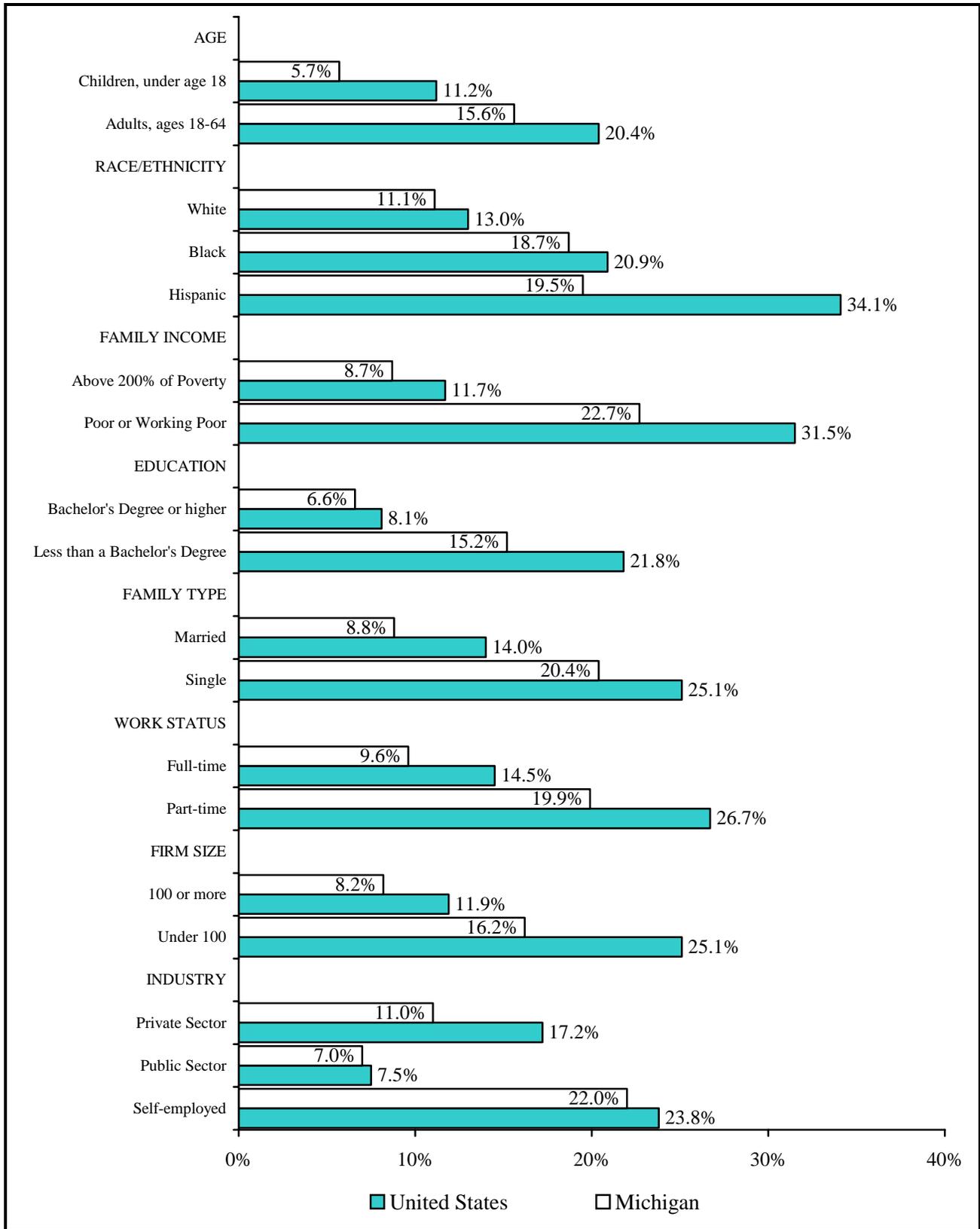
Note: Totals will not equal 100 percent due to dual coverage of individuals.

Employer-based coverage decreased in Michigan (-4.4 percent) and nationally (-3.6 percent) between 1999-2001 and 2003-2005. Other types of health insurance options increased over the same time period, with the most notable being public coverage.



Source: CPS Data Files (1987-2005), Employee Benefit Research Institute.

**Profile of the Uninsured**  
*Percent of Non-elderly Uninsured, 2003-2005 Average*



*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (2003-2005), Employee Benefit Research Institute.

## ***Quick Facts on the Uninsured in Michigan***

### ***Non-elderly, 2003-2005 CPS Average***

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#### ***By Age***

- Adults are much more likely to be uninsured, with a rate of 15.6 percent, than children whose rate of uninsurance is 5.7 percent. Young adults aged 21 to 24 have the highest rate of uninsurance, 33.9 percent, followed by young adults aged 25 to 29 whose rate is 24.3 percent, and those aged 18 to 20 with 18.0 percent uninsured.
- Adults represent 87.1 percent of the uninsured while children represent 12.8 percent.

#### ***By Race and Ethnicity***

- Hispanics, with an uninsurance rate of 19.5 percent, are the most likely to be uninsured, followed closely by Blacks whose rate is 18.7 percent; Whites have an uninsurance rate of 11.1 percent.
- Slightly more than two-thirds of the uninsured are White, 21.5 percent are Black, and Hispanics represent 5.8 percent of the uninsured; other races constitute the remaining 5.7 percent of the uninsured.

#### ***By Gender***

- Adult males, with an uninsured rate of 17.2 percent, are more likely to be uninsured than adult females whose rate is 14.1 percent.
- Adult males represent 54.0 percent of the uninsured while adult females represent 46.0 percent.

#### ***By Family Income***

- Almost one out of four of families (22.7 percent) with incomes below 200 percent of poverty are uninsured, while only 8.7 percent of families with incomes at or above 200 percent of the Federal Poverty Level are uninsured.
- Families with incomes at or above 200 percent of poverty represent slightly less than half of the uninsured, while families with incomes below 200 percent of poverty represent the remaining 51.3 percent.

#### ***By Family Income for Children***

- Children in families with incomes below 200 percent of poverty are more likely to be uninsured, with a rate of 8.8 percent, than children in families with incomes at or above 200 percent of poverty whose rate of uninsurance is 3.8 percent.
- Children in families with incomes below 200 percent of poverty represent 58.2 percent of uninsured children while children in families with incomes at or above 200 percent represent 41.8 percent.

#### ***By Education***

- Households in which the head of the family has less than a bachelor's degree have an uninsured rate of 15.2 percent. Households headed by an individual who has at least a bachelor's degree have a much lower uninsurance rate of 6.6 percent.
- Households in which the family head has less than a bachelor's degree represent 85.3 percent of uninsured households while families headed by a person with a bachelor's degree or higher represent 14.7 percent.

#### ***By Family Type***

- Households headed by a single adult have an uninsured rate of 20.4 percent which is more than double that for families headed by a married couple which have an uninsured rate of 8.8 percent.
- Families with children represent one-third of the uninsured, while households without children represent two-thirds.
- Families headed by a married couple represent 45.4 percent of the uninsured, while households headed by a single individual constitute the remaining 54.6 percent.

**By Location**

- Urban and rural residents have similar rates of uninsurance, 12.8 percent and 12.3 percent respectively.
- Urban residents represent 86.4 percent of the uninsured while rural residents represent 13.6 percent.

**By Work Status**

- Individuals in families with a part-time worker are uninsured at a rate of almost 20.0 percent which is more than double that for families with a full-time worker whose rate is 9.6 percent.
- Individuals in households with a full-time worker represent the majority (53.9 percent) of the uninsured while those in households with part-time and seasonal workers represent 26.3 percent. Members of households headed by a non-worker represent 19.8 percent of the uninsured.

**By Private Sector Firm Size**

- Individuals in families with an employee at a private sector firm with less than 100 workers are almost twice as likely to be uninsured, with a rate of 16.2 percent, than those with a worker at a firm with 100 or more workers whose rate of uninsurance is 8.2 percent.
- Family members with a head of household who works at a private sector firm with less than 100 workers represent 30.8 percent of the uninsured while families with an employee at a firm with 100 or more workers represent 28.6 percent; the remainder of the uninsured live in a household headed by an employee in the public sector (6.1 percent), the self-employed (14.8 percent) or a person who is not working (19.8 percent).

**By Industry**

- Families headed by a person who is self-employed are more than three times as likely to be uninsured, with a rate of 22.0 percent, than individuals in a family headed by a worker in the public sector who have a rate of 7.0 percent; 11.1 percent of those headed by a person who works in the private sector are uninsured.
- Individuals in working families whose head of household is employed in the private sector represent 73.9 percent of the uninsured, those headed by a person who is self-employed represent 18.5 percent, and those headed by a public sector employee comprise 7.6 percent of the uninsured.

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (2003-2005), Employee Benefit Research Institute.

## Profile of the Uninsured by Age

### Who are the uninsured?

Adults represent 87.1 percent of the uninsured in Michigan and children represent 12.8 percent. Young adults have the highest rate of uninsurance with individuals aged 21 to 24 having an uninsured rate of 33.9% and those aged 25 to 29 having a rate of 24.3%. The rate of uninsurance decreases significantly after age 29 and continues to decline steadily thereafter to 9.7% for adults aged 55 to 64.

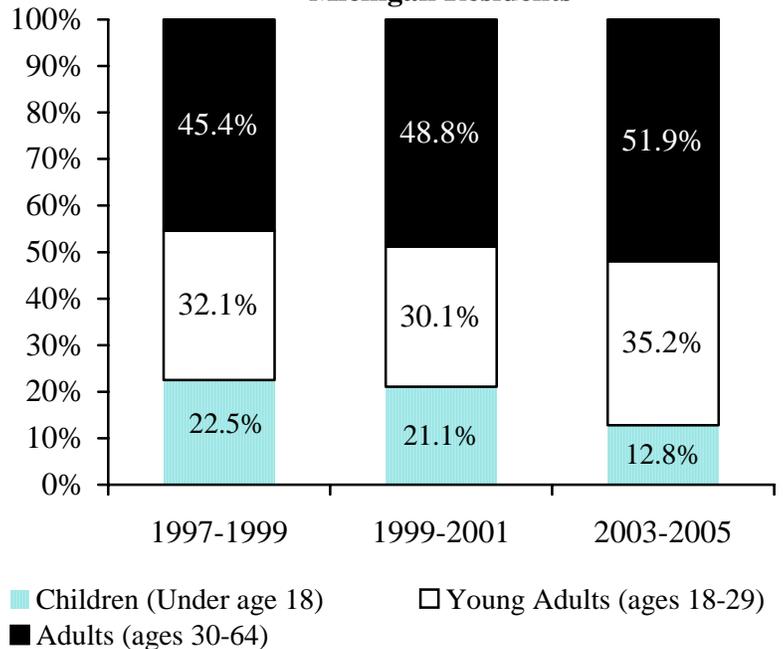
### How does Michigan compare with the U.S.?

Both Michigan children whose rate of uninsurance is 5.7 percent, and adults whose rate is 15.6 percent are less likely to be uninsured than children and adults nationally whose rates of uninsurance are 11.2 percent and 20.4 percent respectively.

### Who's at risk for being uninsured?

Adults are more than twice as likely to be uninsured as children, and young adults have the greatest risk of any age group for being uninsured. Between 1999-2001 and 2003-2005 the chance of being uninsured decreased for children from 8.2 percent to 5.7 percent. During this same time, the rate of uninsurance increased for adults of every age, but particularly for young adults.

**Distribution of the Uninsured by Age  
Michigan Residents**



**Percent Uninsured by Age**

Age Group	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
Infants	12.6%	5.9%	14.1%	12.5%
1-5	7.0%	5.1%	11.6%	9.8%
6-12	8.1%	4.8%	12.1%	10.6%
13-17	8.8%	7.3%	13.7%	12.8%
<b>Children</b>	<b>8.2%</b>	<b>5.7%</b>	<b>12.5%</b>	<b>11.2%</b>
18-20	15.7%	18.0%	24.6%	25.1%
21-24	27.9%	33.9%	32.1%	34.7%
25-29	19.5%	24.3%	26.6%	29.7%
30-44	12.4%	14.1%	17.3%	20.0%
45-54	9.1%	11.6%	12.9%	14.9%
55-64	9.1%	9.7%	13.7%	13.3%
<b>Adults</b>	<b>13.2%</b>	<b>15.6%</b>	<b>18.6%</b>	<b>20.4%</b>
<b>ALL Non-elderly</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

Note: Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

Source: CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Race and Ethnicity*

### *Who are the uninsured?*

Whites represent three-quarters of the total population in Michigan, but only two-thirds of the uninsured. Blacks constitute 14.6 percent of the population, but are over-represented among the uninsured as 21.5 percent of the uninsured are Black. Hispanic residents represent 4.0 percent of Michigan's population, but 5.8 percent of the uninsured.

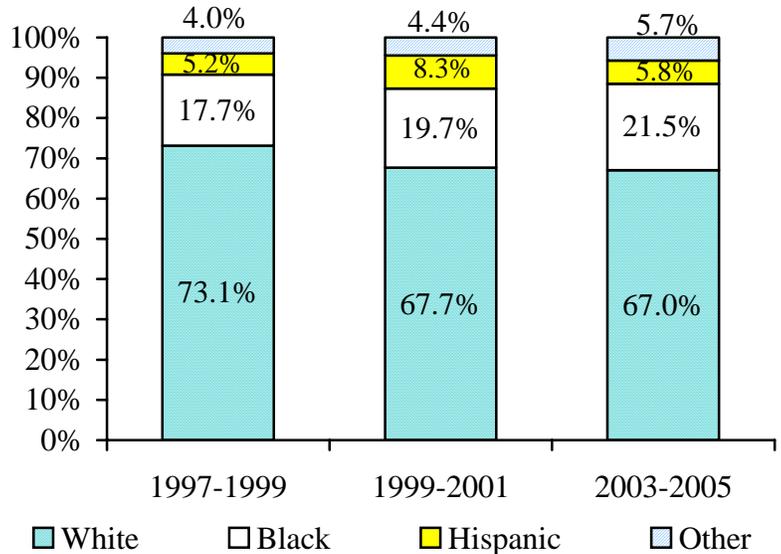
### *How does Michigan compare with the U.S.?*

All racial and ethnic groups in Michigan are less likely to be uninsured than similar groups nationally, with Hispanics having a significantly better chance of having insurance in Michigan than in the rest of the nation. The disparity in rates is less substantial for all other races.

### *Who's at risk for being uninsured?*

Hispanics have the highest risk of being uninsured in Michigan (19.4 percent) and nationally (34.1 percent), however these rates are substantially lower in Michigan, and minimally lower nationally, than they were in 1999-2001. In contrast, the risk of uninsurance for Michigan Whites, Blacks and other races increased somewhat between 1999-2001 and 2003-2005.

**Distribution of the Uninsured by Race  
Michigan Residents**



**Percent Uninsured by Race/Ethnicity**

Race	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
White	10.1%	11.1%	11.8%	13.0%
Black	15.9%	18.7%	20.9%	20.9%
Hispanic	29.4%	19.5%	34.9%	34.1%
Other	13.5%	15.3%	21.8%	19.2%
<b>ALL</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## Profile of the Uninsured by Gender

### Who are the uninsured?

Women comprise 50.9 percent of the population, but only 46.0 percent of the uninsured, mostly due to their higher rates of coverage under Medicaid programs for pregnant women and low-income families.

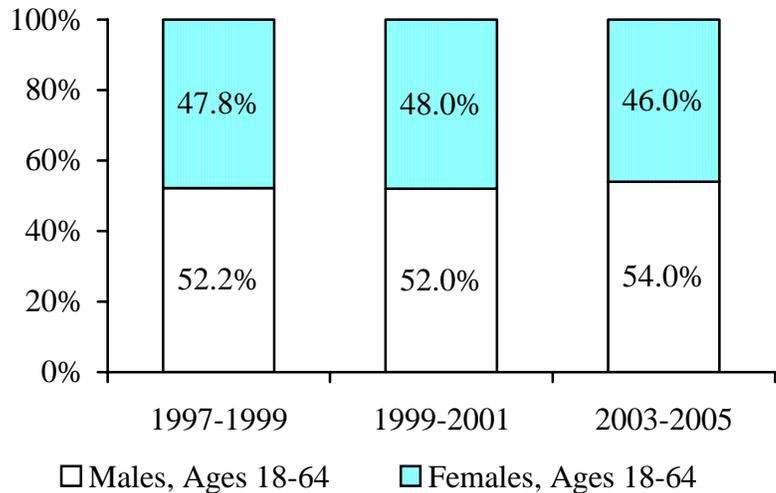
### How does Michigan compare with the U.S.?

Both adult males and females in Michigan, with uninsured rates of 17.2 percent and 14.1 percent respectively, are less likely to be uninsured than adult males and females nationally whose rates of uninsurance are 22.3 percent and 18.6 percent respectively.

### Who's at risk for being uninsured?

Adult women run a slightly lower risk than men of being without health insurance coverage both in Michigan and nationally. The difference in rates may be due in part to state and federal assistance programs that are more targeted to single-parent families and pregnant women. In addition, all adults in Michigan and nationally realized an increased risk of being uninsured between 1999-2001 and 2003-2005.

**Distribution of the Uninsured by Gender  
Michigan Residents**



**Percent Uninsured by Gender**

Gender	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
Males, Ages 18-64	13.9%	17.2%	20.1%	22.3%
Females, Ages 18-64	12.6%	14.1%	17.2%	18.6%
<b>ALL ADULTS</b>	<b>13.2%</b>	<b>15.6%</b>	<b>18.6%</b>	<b>20.4%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.  
*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Family Income*

### *Who are the uninsured?*

Michigan's poor and working poor (up to 200 percent of the Federal Poverty Level) have an uninsured rate of 22.7 percent, which is two-and-a-half times more than for those with incomes above 200 percent of poverty, whose rate of uninsurance is 8.7 percent. The poverty level for a family of four in 2005 was \$19,350; 200 percent of poverty was \$38,700 per year.

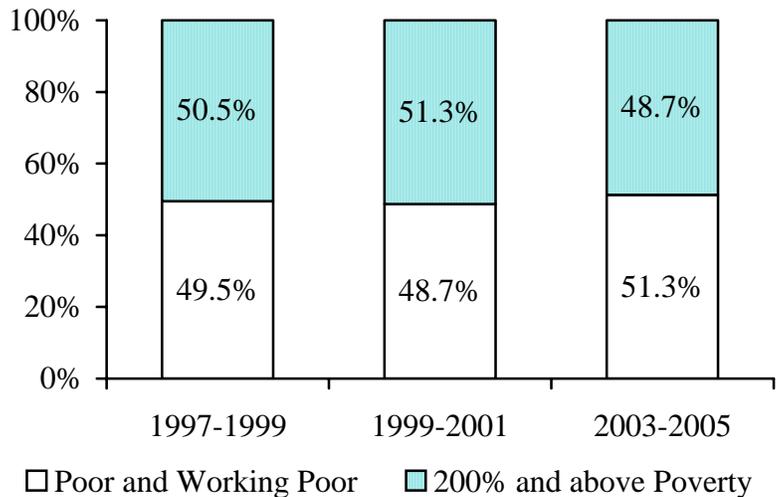
### *How does Michigan compare with the U.S.?*

All family income groups in Michigan are less likely to be uninsured than families with similar income nationally.

### *Who's at risk for being uninsured?*

The risk of being uninsured is directly related to family income. One out of four families with incomes under 100 percent of poverty is uninsured; this rate declines to 22.9 percent for those living between 100 and 149 percent of poverty. The percentage of uninsured continues to decline with increased income until it is only 6.4 percent for those living above 400 percent of the Federal Poverty Level.

**Distribution of Uninsured by Family Income  
Michigan Residents**



**Percent Uninsured by Family Income**

Family Income as a Percent of Poverty	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
0 - 99%	26.6%	25.3%	34.5%	33.7%
100 - 149%	25.3%	22.9%	31.0%	31.8%
150 - 199%	17.5%	18.4%	25.8%	28.0%
200 - 399%	11.6%	11.8%	15.6%	16.8%
≥ 400%	5.4%	6.4%	7.3%	7.7%
<b>ALL</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Family Income - Children less than 18*

### *Who are the uninsured?*

The uninsurance rate for children is directly related to their families' income. Children living in homes below the Federal Poverty Level in Michigan have an uninsured rate of 10.9 percent; this rate declines to 8.9 percent for children in homes between 100 and 149 percent of poverty and continues to decline to approximately five percent for children from homes in the 150 percent to 399 percent of poverty range. The rate of uninsurance for children living in homes above 400 percent of poverty is 2.5 percent.

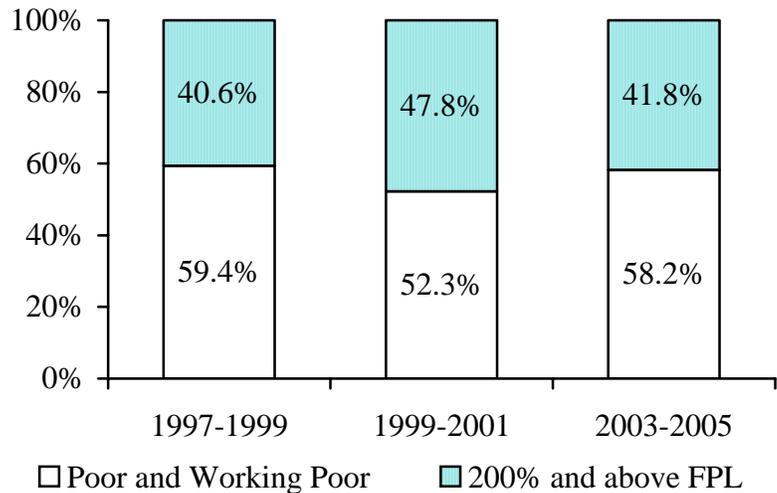
### *How does Michigan compare with the U.S.?*

Michigan children from all family income groups are almost half as likely to be uninsured than children in similar situations nationally.

### *Who's at risk for being uninsured?*

Children in families with lower incomes have a greater risk of being uninsured than children in higher income families, both in Michigan and nationally.

**Distribution of Uninsured Children  
by Family Income, Michigan Residents**



<b>Percent Uninsured Children by Family Income</b>				
<b>Family Income as a Percent of Poverty</b>	<b>Michigan</b>		<b>U.S.</b>	
	<b>1999-2001</b>	<b>2003-2005</b>	<b>1999-2001</b>	<b>2003-2005</b>
0 - 99%	14.5%	10.9%	23.0%	19.2%
100 - 149%	14.9%	8.9%	20.4%	17.6%
150 - 199%	9.9%	5.2%	16.6%	16.1%
200 - 399%	8.0%	5.0%	9.9%	8.9%
≥ 400%	3.7%	2.5%	4.6%	4.2%
<b>ALL Children</b>	<b>8.2%</b>	<b>5.7%</b>	<b>12.5%</b>	<b>11.1%</b>

*Notes:* Family income is represented as a percentage of the federal poverty level (see previous page for definition).

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Education Attainment of Family Head*

### *Who are the uninsured?*

Generally the more education a head of household has, the less likely it is that members of the household will be uninsured. Individuals in families headed by an individual with less than a bachelor's degree represent almost three-quarters of the uninsured in Michigan, while those headed by a graduate from a college or professional school represent the remainder. Families whose head has less than a high school education have the highest rate of uninsurance, 24.4 percent; the rate of uninsurance declines to 15.2 percent for families headed by a high school graduate and further declines to 14.2 percent for families headed by a person with some college. Major reductions in uninsurance are seen with completion of any degree, including an associates degree.

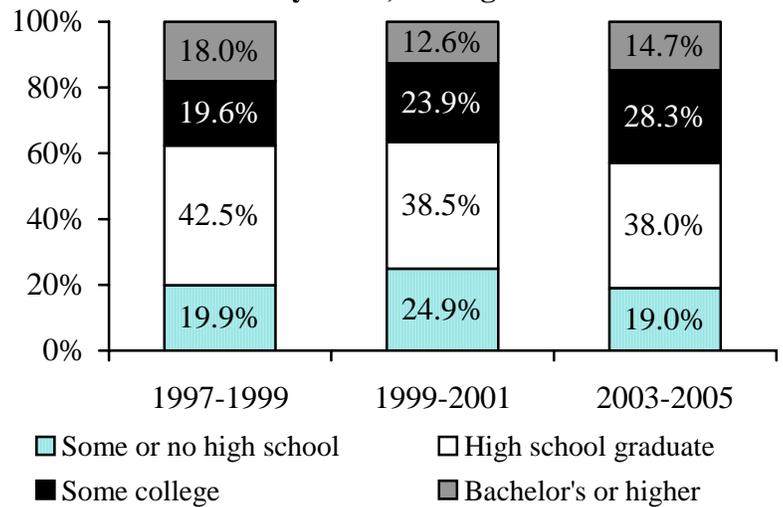
### *How does Michigan compare with the U.S.?*

Families headed by individuals at all levels of educational attainment in Michigan tend to be less likely to be at risk of being uninsured than similar families nationally.

### *Who's at risk for being uninsured?*

The likelihood of being uninsured tends to decrease with higher educational attainment. Families headed by an individual who did not graduate from high school have the greatest risk of being uninsured (24.4 percent). Individuals in families headed by a graduate of any program, from high school to a Doctorate Degree, had an increase in the rate of uninsurance from 1999-2001 to 2003-2005. During this same time period, reductions in rates of uninsurance were seen in Michigan for those who did not graduate from high school.

**Distribution of the Uninsured by Education Level of Family Head, Michigan Residents**



<b>Percent Uninsured by Education Attainment of Family Head</b>				
Education Level of Family Head	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
No High School	31.2%	24.4%	42.1%	42.8%
Some High School	25.8%	24.4%	31.8%	32.2%
High School Graduate	13.4%	15.2%	18.7%	20.8%
Some College	11.0%	14.2%	14.9%	16.5%
Associate Degree	6.7%	7.6%	11.3%	12.4%
Bachelor's Degree	6.4%	7.1%	8.6%	9.3%
Master's Degree	4.2%	5.5%	5.4%	5.9%
Professional School	4.3%	7.7%	6.4%	6.9%
Doctorate Degree	4.2%	4.3%	6.1%	6.3%
<b>ALL</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## Profile of the Uninsured by Family Type

### Who are the uninsured?

Similar to the national trend, families with children are more likely to be insured than those without children. Over one-half (57.1 percent) of Michigan residents live in families with children, but they comprise only 37.3 percent of the uninsured. Single people without children are the most likely to be uninsured; they represent 20.0 percent of the population, but account for over a third (38.7 percent) of the uninsured in Michigan.

### How does Michigan compare with the U.S.?

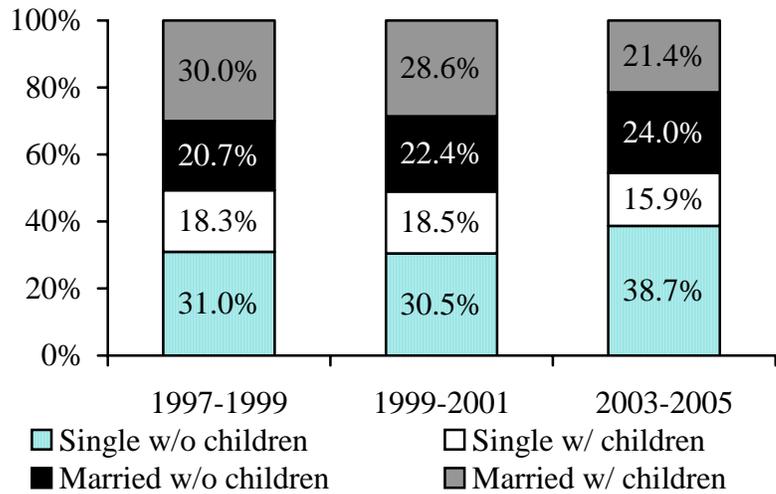
The rate of uninsurance in Michigan for both married couples whose rate is 8.8 percent, and singles whose rate is 20.4 percent, is lower than rates for married couples and singles nationally whose rates are 14.0 percent and 25.1 percent respectively.

### Who's at risk for being uninsured?

Single adults without children have the highest risk for being uninsured with a rate of 24.7 percent. This may be, in part, because single adults without children are more likely to be young and just entering the workforce in professions less likely to offer employer-based coverage. Additionally, Medicaid is targeted to families with children, so singles are less likely to have such coverage.

Moreover, single persons with children are also more than twice as likely to be uninsured than their married counterparts. One reason for this discrepancy may be that married people are frequently covered through their spouse's insurance.

**Distribution of the Uninsured by Family Type  
Michigan Residents**



**Percent Uninsured by Family Type**

Family Type	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
Married without Children	11.8%	13.3%	15.8%	16.9%
Married with Children	7.2%	6.3%	12.2%	12.3%
Single without Children	19.0%	24.7%	26.2%	28.4%
Single with Children	17.6%	14.4%	20.3%	19.9%
<b>ALL</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

Note: Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

Source: CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Location*

### *Who are the uninsured?*

Almost nine out of ten Michigan residents without health insurance live in an urban area, with the remainder living in rural areas of the state. The terms urban and rural refer to counties either located within a Metropolitan Statistical Area (i.e., urban) or counties outside an MSA, (i.e., rural). Out of Michigan's 83 counties, 25 are defined as urban and 58 as rural.

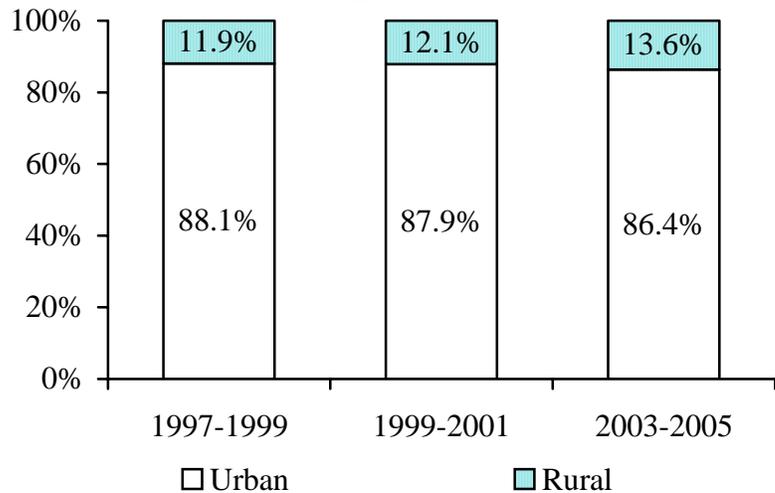
### *How does Michigan compare with the U.S.?*

Both urban and rural residents in Michigan, with uninsurance rates of 12.8 percent and 12.3 percent respectively, have lower uninsurance rates than similar individuals nationally whose rates are 17.6 percent and 18.1 percent respectively.

### *Who's at risk for being uninsured?*

Residents in urban Michigan have a slightly greater risk for being without health insurance coverage than rural residents. This reverses an earlier trend in which the rate of uninsurance was greater in rural areas of the state and results primarily from an increased rate of uninsurance in urban areas between 1999-2001 and 2003-2005 of almost one percent.

**Distribution of the Uninsured by Location  
Michigan Residents**



**Percent Uninsured by Location**

Location	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
Urban	11.7%	12.8%	16.8%	17.6%
Rural	12.4%	12.3%	16.6%	18.1%
<b>ALL</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Work Status of Family Head*

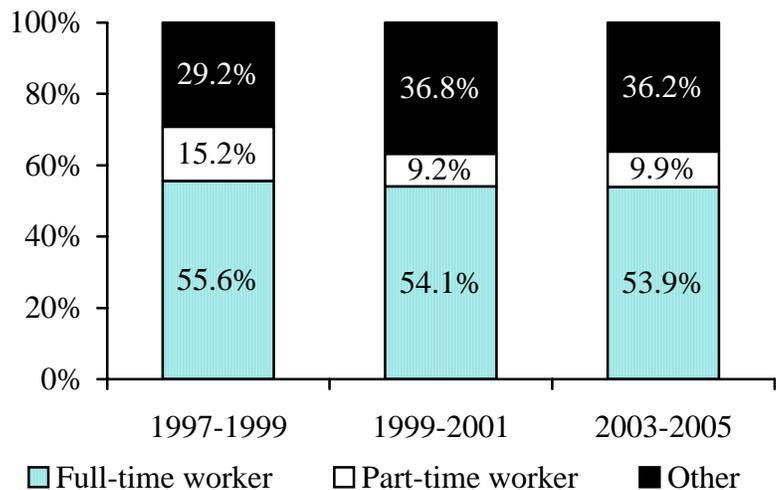
### *Who are the uninsured?*

Over 80 percent of Michigan’s uninsured residents live in a household headed by a person who works. Over half of uninsured heads of household work full-time; 9.9 percent work part-time throughout the year. An additional 10.3 percent live in families where the head of household has some employment all year and 6.1 percent have a part-year worker. Less than 20 percent of the uninsured live in a household headed by an individual who is not employed.

### *How does Michigan compare with the U.S.?*

Individuals in Michigan families with a worker are less likely to be uninsured than similar individuals nationally. Households with full-time workers have an uninsured rate of 9.6 percent in Michigan and 14.5 percent nationally; those with part-time workers have uninsured rates of 20.9 percent in Michigan and 25.6 percent throughout the U.S.

**Distribution of the Uninsured by Work Status  
Michigan Residents**



### *Who’s at risk for being uninsured?*

Households headed by individuals who either work part-time or are non-workers are more likely to be uninsured than those headed by full-time workers, both in Michigan and nationally

<b>Percent Uninsured by Work Status of Family Head</b>				
Work Status	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
Full-Time Full-Year Worker	8.4%	9.6%	13.6%	14.5%
Part-Time Full-Year Worker	21.8%	20.9%	26.5%	25.6%
Full-Year Some Unemployment	18.6%	17.6%	27.1%	27.9%
Part-Year Worker	21.9%	23.4%	27.0%	26.4%
<b>ALL Non-elderly</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.  
*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Private Sector Firm Size of Family Head*

### *Who are the uninsured?*

In general, individuals in households with workers employed at smaller private sector firms are more apt to be uninsured than those whose head of household works at a larger firm, with the exception of businesses with more than 1000 workers which have a slightly higher rate of uninsurance than those with 500-999 employees.

Members of households headed by the self-employed have the highest rate of uninsurance (22 percent), while those in households headed by a worker in the public sector have the lowest rate (seven percent).

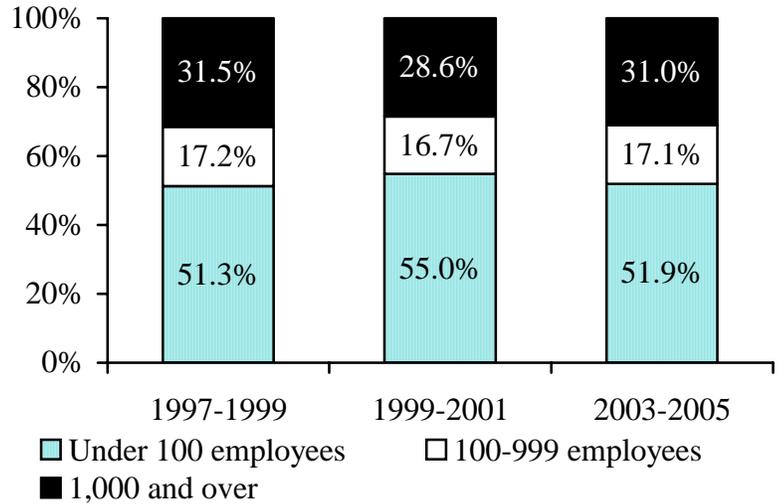
### *How does Michigan compare with the U.S.?*

Employees and their families in any size of private sector firm in Michigan are less likely to be uninsured than those in similar situations in the rest of the nation. Families of self-employed and public sector workers are also less likely to be uninsured in Michigan than in the rest of the nation.

### *Who's at risk for being uninsured?*

In general, the larger the business in which a head of household works, the less likely it is that the household will be uninsured. Individuals in families headed by an individual who is self-employed or employed with a private sector firm with less than 100 workers have the greatest risk of being uninsured in Michigan.

**Distribution of Uninsured by Private Firm Size  
Michigan Residents**



<b>Percent Uninsured by Sector &amp; Firm Size of Family Head</b>				
<b>Sector &amp; Firm Size of Family Head Employer</b>	<b>Michigan</b>		<b>U.S.</b>	
	<b>1999-2001</b>	<b>2003 -2005</b>	<b>1999-2001</b>	<b>2003-2005</b>
Self-Employed	16.6%	22.0%	22.0%	23.8%
Public Sector	7.7%	7.0%	7.2%	7.5%
Private Sector	10.1%	11.1%	16.5%	17.2%
Non-worker	23.7%	21.6%	27.7%	27.9%
<i>Private Sector</i>				
Under 10	20.8%	20.6%	31.7%	31.4%
10 – 24	19.8%	15.9%	25.6%	26.1%
25 – 99	12.1%	12.9%	19.0%	18.8%
100 – 499	8.6%	9.5%	13.4%	14.1%
500 – 999	6.1%	6.9%	12.3%	12.1%
1,000 or over	6.3%	7.8%	10.3%	10.9%
<b>ALL Non-elderly</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

## *Profile of the Uninsured by Industry of Family Head*

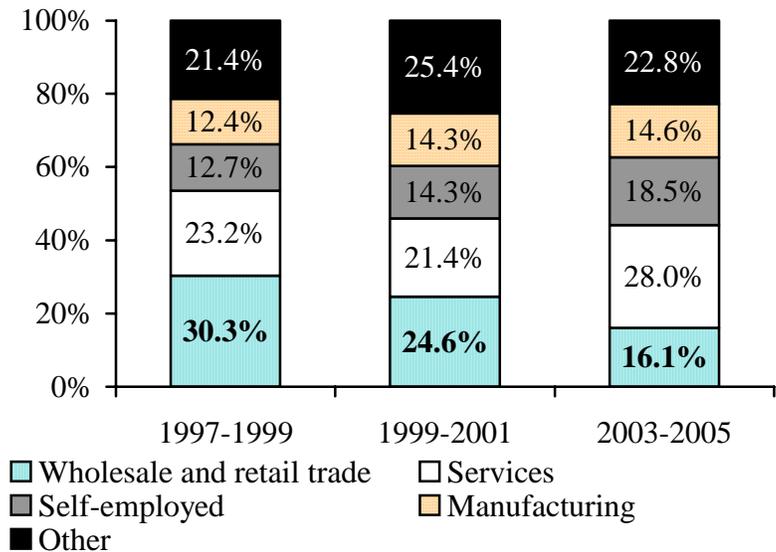
### *Who are the uninsured?*

Members of households with workers employed in services comprise 28.0 percent of the uninsured, which is more than for any other industry. This is due to the fact that the service industry has both a fairly high rate of uninsurance (13.5 percent) and more employees than any other business except for manufacturing. Households headed by a self-employed individual or a worker in agriculture/mining, construction and wholesale/retail trade have higher rates of uninsurance, but fewer workers and therefore constitute a smaller share of the uninsured. Employees of finance, insurance and real estate, and their families are the least likely to be uninsured followed by those in manufacturing. However, because manufacturing is so large, it comprises a larger number of uninsured than smaller industries with higher rates of uninsurance.

### *How does Michigan compare with the U.S.?*

Workers and their families in all industries in Michigan have lower rates of uninsurance than similar workers nationally.

**Distribution of the Uninsured by Industry  
Michigan Residents**



### *Who's at risk for being uninsured?*

Individuals in families with a head of household who is self-employed or who works in agriculture/mining, construction, wholesale/retail trade and services are the most likely to be uninsured.

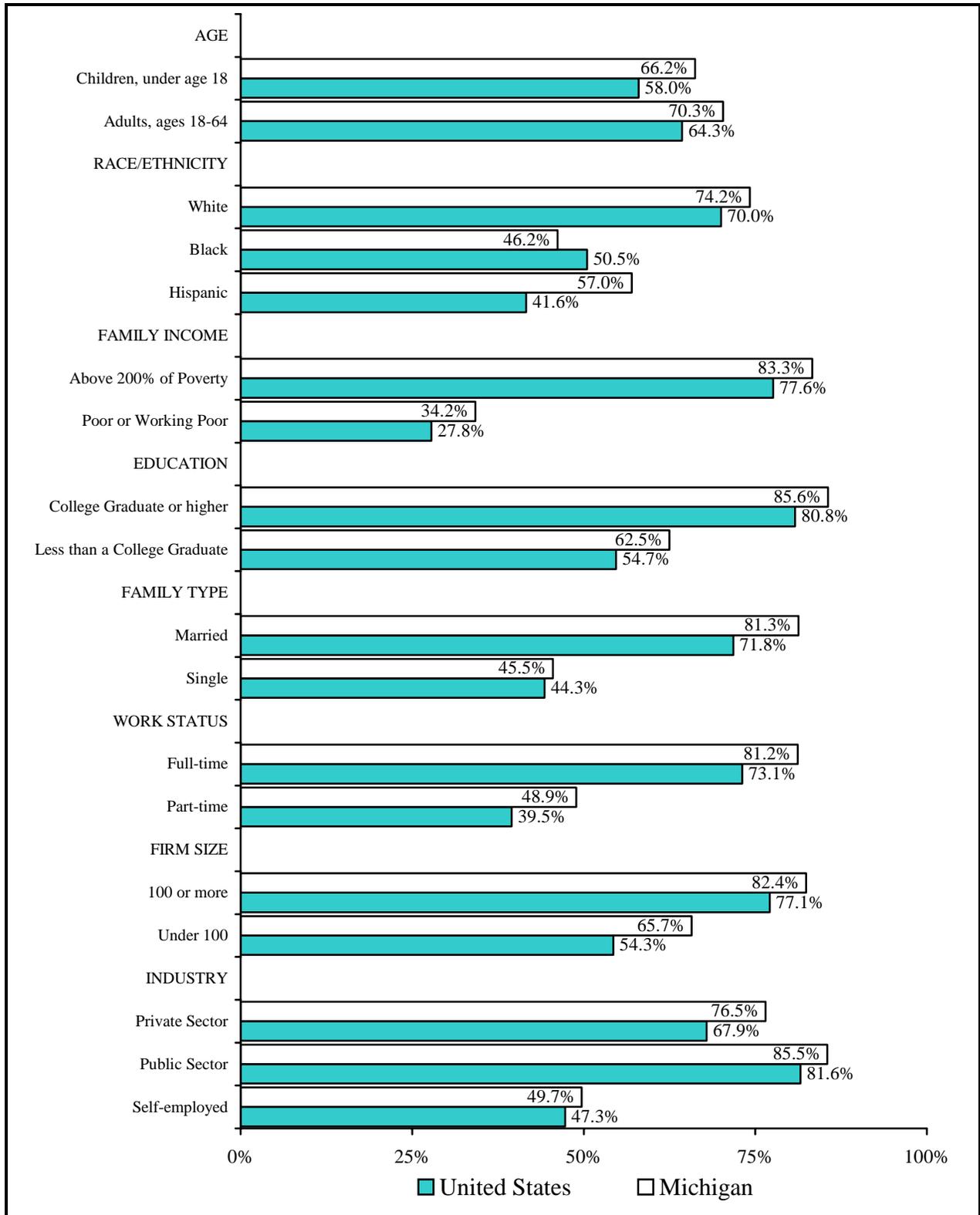
<b>Percent Uninsured by Industry of Family Head</b>				
Industry	Michigan		U.S.	
	1999-2001	2003-2005	1999-2001	2003-2005
Self-Employed	16.6%	22.0%	22.0%	23.8%
Public Sector	7.7%	7.0%	7.2%	7.5%
Agriculture/Mining	21.7%	16.9%	30.4%	35.2%
Construction	16.5%	15.6%	26.6%	29.0%
Manufacturing	5.1%	6.8%	10.7%	11.4%
Trans., Comm., & Utilities	7.6%	9.4%	12.1%	15.3%
Wholesale-Retail Trade	26.2%	15.3%	36.7%	16.8%
Finance, Insurance & Real Estate	8.4%	5.6%	9.4%	10.1%
Services	11.3%	13.5%	16.3%	19.4%
Information		7.5%		8.2%
<b>ALL Non-elderly</b>	<b>11.7%</b>	<b>12.7%</b>	<b>16.8%</b>	<b>17.7%</b>

*Note:* Comparisons in text are based on the current three-year average (2003-2005) unless otherwise noted.

*Source:* CPS Data Files (1997-2005), Employee Benefit Research Institute.

The category 'information' was added in 2003.

**Profile of Employer-based Coverage**  
*Percentage with Employer-based Coverage, 2003-2005 Average*



Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

## ***Quick Facts on Employer-based Coverage in Michigan***

### ***Non-elderly, CPS 2003-2005 Average***

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#### ***By Age***

- Three-quarters of adults aged 30-64 have employer-based coverage while less than half of young adults age 21 to 24 and two-thirds of children up to the age of 17 have employer-based coverage.
- Almost three-quarters of those with employer-based coverage in Michigan are adults, with the remainder being children.

#### ***By Race and Ethnicity***

- Almost three out of four Whites have employer-based coverage, compared to less than half of Blacks and 57 percent of Hispanics.
- Whites represent 82.5 percent of the population with employer-based coverage while Blacks represent 9.8 percent; Hispanics represent 3.1 percent and other minorities 4.6 percent.

#### ***By Gender***

- Adult males and females both have a 70.3 percent chance of having employer-based coverage.
- The distribution of adults with employer-based coverage is fairly evenly split between men and women.

#### ***By Family Income***

- Only about one-third of families with incomes below 200 percent of poverty have employer-based insurance, while 83.3 percent of individuals in families with incomes at and above 200 percent of poverty have employer-based coverage.
- Families with incomes at and above 200 percent of poverty represent 85.7 percent of those with employer-based coverage while families with incomes below 200 percent of poverty represent 14.3 percent.

#### ***By Family Income for Children***

- Over 90 percent of children in families with incomes above 400 percent have employer-based insurance; over three-quarters of children in families from 200 to 399 percent of poverty have such coverage, and one-quarter of children in families below 200 percent of poverty have employer-based coverage.
- Children in families with income at or above 200 percent of poverty represent 80 percent of the children with employer-based coverage while children in families with incomes below 200 percent of poverty represent 20 percent.

#### ***By Education***

- Over 85 percent of individuals in households where the head of the family has at least a bachelor's degree have employer-based coverage as compared to less than two-thirds of those in households with less than a bachelor's degree.
- Households headed by a college graduate with at least an associate degree constitute almost half of those with employer-based coverage.

### ***By Family Type***

- Families headed by married couples are much more likely to have employer-based coverage, with a rate of 81.3%, than families headed by a single adult whose rate is 45.5 percent.
- More than three-quarters of families with employer-based coverage are married, while families with a single adult represent only 22.4 percent of those with employer-based insurance.

### ***By Location***

- Rural residents, with an employer-based insurance rate of 71.0 percent, are slightly more likely to have such coverage than urban residents whose rate is 68.8 percent.
- Urban residents represent 85.6 percent of the population with employer-based coverage, while rural residents represent 14.4 percent.

### ***By Work Status***

- Families headed by a full-time worker are much more likely to have employer-based coverage, with a rate of 81.2 percent, than those headed by a part-time worker whose rate is 48.9 percent.
- Full-time workers and their families represent 84 percent of Michigianians with employer-based coverage, while part-time and seasonal workers and their families represent 11.9 percent; the remaining 4.1% are from households headed by a non-worker.

### ***By Private Sector Firm Size***

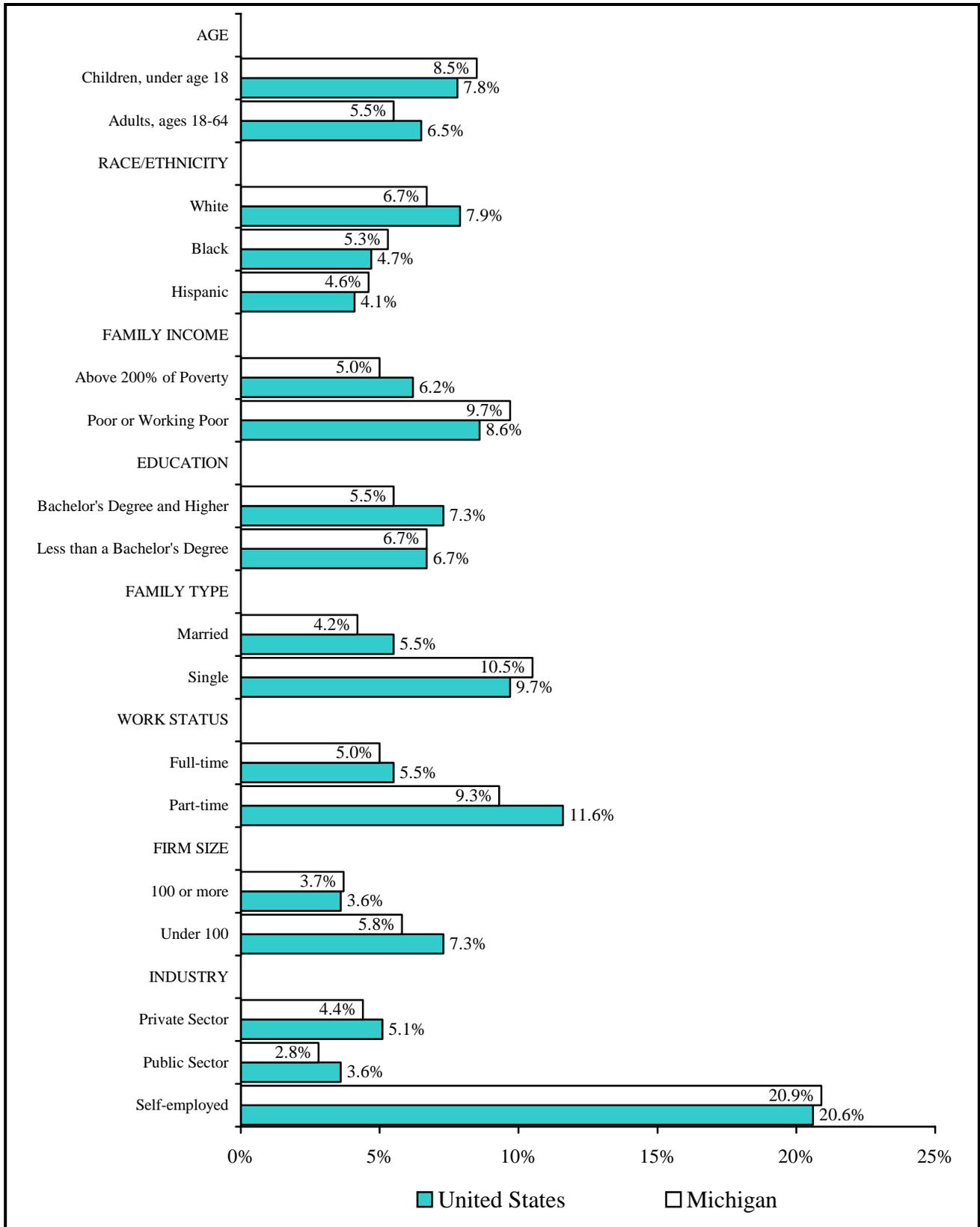
- Approximately two-thirds of individuals in families headed by a worker at a private sector firm with less than 100 workers have employer-based insurance, while 82.4 percent of those headed by a worker at a firm with 100 or more employees have such coverage.
- Families headed by workers at private sector firms with 100 or more workers represent 70 percent of those with employer-based coverage while households whose heads work at firms with less than 100 workers represent the other 30 percent.

### ***By Industry***

- Slightly less than half of self-employed individuals and their families have employee-based insurance; this is the lowest rate for any industry. At the other end of the spectrum are families headed by workers in manufacturing, 88.4 percent of which have employee-based coverage. All other industries cover more than 70 percent of their workers and families except for services, which only extends employee-based coverage to two-thirds of their employees and dependents.
- Households headed by a private sector worker represent 76 percent of individuals with employer-based coverage, while families of public sector workers represent 13.8 percent, and those in households headed by a person who is self-employed represent 6.2 percent.

*Source:* CPS Data Files (2003-2005), Employee Benefit Research Institute.

**Profile of Individually Purchased Coverage**  
*Percentage with Individually Purchased Coverage, 2003-2005 Average*



Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

## ***Quick Facts on Individually Purchased Coverage in Michigan***

*Non-elderly, 2003-2005 Average*

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### ***By Age***

- Only 5.5 percent of adults and 8.5 percent of children have individually purchased health insurance.
- Adults represent 61.4 percent of the population with individually purchased coverage, with children representing 38.6 percent.

### ***By Race and Ethnicity***

- Rates for individually purchased health insurance are similarly low for all races, with Hispanics having the lowest rate of 4.6 percent and Whites having the highest rate of 6.7 percent.
- Whites represent the majority (81.4 percent) of the population with individually purchased coverage, while Blacks represent 12.3 percent, Hispanics represent 2.7 percent and other minorities represent 3.7 percent.

### ***By Gender***

- Rates for adult males and females for individually purchased coverage are similar with rates of 5.2 percent and 5.8 percent respectively.
- Adult females represent slightly more than half of adults with individually purchased coverage, while adult males represent 46.0 percent.

### ***By Family Income***

- Only 5.0 percent of families with incomes at or above 200 percent of poverty have individually purchased coverage, while 9.7 percent of families with incomes below 200 percent of poverty have such insurance.
- Families with incomes at or above 200 percent of poverty represent 55.9 percent of families with individually purchased coverage, while families with incomes below 200 percent of poverty represent 44.1 percent.

### ***By Family Income for Children***

- Children in families with incomes below 200 percent of poverty are more likely to have individually purchased coverage than children in families with incomes at or above 200 percent of poverty, with rates of 12.1 percent and 9.1 percent respectively.
- More than half (53.2 percent) of children with individually purchased coverage are in families with incomes below 200 percent of poverty; the remaining 46.7 percent are in families with incomes at or above 200 percent.

### ***By Education***

- Rates for individually purchased health insurance are similar for all families regardless of educational attainment of the head of household, with households in which the family head has less than a bachelor's degree having a rate of 6.7 percent and households in which the head has at least a bachelor's degree having a rate of 5.5 percent.
- Three-quarters of households with individually purchased coverage have a head of household with less than a bachelor's degree; the other quarter are headed by an individual with least a bachelor's degree.

### ***By Family Type***

- Families headed by a single adult are more than twice as likely to have individually purchased coverage, with a rate of 10.5 percent, than families headed by a married couple which have such coverage at a rate of 4.2 percent.
- Families headed by a single adult represent 56.2 percent of families with individually purchased coverage, while families headed by a married couple represent 43.9 percent of families with such coverage.

### ***By Location***

- Similar percentages of urban and rural residents have individually purchased coverage with rates of 6.5 percent and 5.5 percent respectively.
- Urban residents represent 87.9 percent of the population with individually purchased coverage while rural residents represent 12.1 percent.

### ***By Work Status***

- With a rate of 9.3 percent, part-time workers and their families are almost twice as likely to have individually purchased coverage as households headed by full-time workers, whose rate is five percent.
- Full-time workers represent over half of those with individually purchased coverage, while part-time and seasonal workers represent 24.5 percent and non-workers are the other 19.2 percent.

### ***By Private Sector Firm Size***

- Household members of employees in private sector firms with less than 100 workers are more likely to have individually purchased coverage than those who live with employees at firms with 100 or more workers, with rates of 5.8 percent and 3.7 percent respectively.
- Over half of those with individually purchased insurance live in a household with a family head who works at a private sector firm with more than 100 workers. The other 46.0 percent live in a home with a worker employed at a firm with less than 100 workers.

### ***By Industry***

- Individuals whose head of household is self-employed are more likely to have individually purchased coverage, with a rate of 20.9 percent, than the 4.4 percent whose head is employed in the private sector or the 2.8 percent who live with a household head employed in the public sector.
- Those who live with a head of household employed in the private sector represent 47.7 percent of persons with individually purchased coverage while those who live with the self-employed represent 28.1 percent, and those who live with a head of household in the public sector comprise five percent. Family members living with a non-worker represent 19.2 percent of those with individually purchased insurance.

*Source:* CPS Data Files (2003-2005), Employee Benefit Research Institute.

## **Metropolitan Areas in Michigan**

Metropolitan areas have a core area containing a large population center, together with adjacent communities having a high degree of economic and social integration with that core.

Michigan's population is mostly urban and concentrated in cities in the southern Lower Peninsula. Detroit-Warren-Livonia is the state's largest metropolitan area, with a population of 3,962,531 based on CPS 2004-2005 data. The non-elderly population in other major urban areas are as follows: Grand Rapids-Wyoming (621,163), Ann Arbor (416,057), Lansing-East Lansing (371,870), Flint (343,604), Jackson (253,605), Kalamazoo-Portage (239,133), Saginaw-Saginaw Township North (210,355), Holland-Grand Haven (204,957), Muskegon-North Shores (189,480), Monroe (156,467) and Niles-Benton Harbor (105,638).

### **Counties in Metropolitan Areas**

Ann Arbor: Washtenaw County

Detroit-Warren-Livonia: Lapeer, Livingston, Macomb, Oakland and St. Clair Counties

Flint: Genesee County

Grand Rapids-Wyoming: Barry, Ionia, Kent and Newaygo Counties

Holland-Grand Haven: Ottawa County

Jackson: Jackson County

Kalamazoo-Portage: Kalamazoo and Van Buren Counties

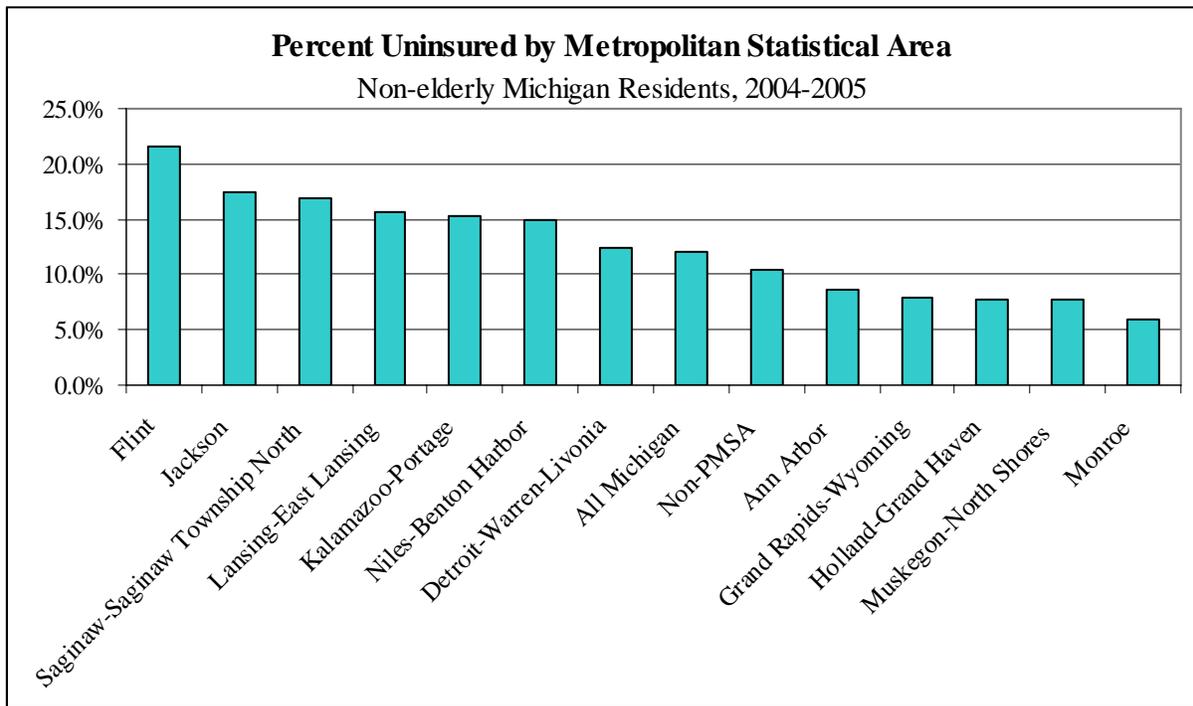
Lansing-East Lansing: Clinton, Eaton and Ingham Counties

Monroe: Monroe County

Muskegon-North Shores: Muskegon County

Niles-Benton Harbor: Berrien County

Saginaw-Saginaw Township North: Saginaw County



The majority of Michigan’s non-elderly residents (84.4 percent) live within a metropolitan area, as do 86.5 percent of Michigan’s uninsured. However, uninsurance rates vary dramatically among the various primary metropolitan statistical areas, ranging from a low of 5.9 percent in Monroe to a high of 21.6 percent in Flint. The metro areas also include 84.0 percent of individuals with employer-based coverage, and 87.8 percent of those with individually purchased coverage.

<b>Percent Uninsured and Select Health Insurance Coverage by Metropolitan Statistical Areas</b> Non-elderly Michigan Residents, 2004-2005			
Primary Metropolitan Statistical Area	Uninsured	Employer-based Coverage	Individually Purchased Coverage
	2004-2005	2004-2005	2004-2005
Ann Arbor	8.7%	74.3%	9.9%
Detroit-Warren-Livonia	12.5%	67.7%	6.8%
Flint	21.6%	56.9%	6.0%
Grand Rapids-Wyoming	8.0%	74.8%	5.9%
Holland-Grand Haven	7.8%	77.3%	13.3%
Jackson	17.5%	64.7%	8.9%
Kalamazoo-Portage	15.2%	68.8%	7.2%
Lansing-East Lansing	15.6%	72.8%	4.2%
Monroe	5.9%	80.9%	4.6%
Muskegon-North Shores	7.7%	70.2%	5.2%
Niles-Benton Harbor	15.0%	77.3%	2.8%
Saginaw-Saginaw Township North	16.9%	60.7%	4.2%
Non-PMSA	10.5%	71.3%	5.1%
<b>ALL MICHIGAN</b>	<b>12.1%</b>	<b>69.4%</b>	<b>6.6%</b>

Source: CPS Data Files (2004-2005), Employee Benefit Research Institute

Note: Comparisons in text are based on the two-year average (2004-2005) unless otherwise noted.

## Technical Notes

**Current Population Survey (CPS)** –The data presented in this report come from the March (Annual Social and Economic) Supplement to the Current Population Survey (CPS). This survey has been conducted by the Census Bureau (part of the U.S. Department of Commerce) for the Bureau of Labor Statistics (BLS, part of the U.S. Department of Labor) every month for more than 50 years. It is the primary source of data on labor force characteristics of the U.S. civilian non-institutionalized population and is the official source of data on unemployment rates, poverty, and income in the United States.

Approximately 57,000 households, representing 112,000 individuals, are interviewed each month as part of the Current Population Survey. Households are scientifically selected on the basis of geographic region of residence to insure that data collected is representative of the nation, individual states, and other specified areas. A sample unit is interviewed for four consecutive months, and then is interviewed again for the same four months a year later, but not during the intervening eight months.

Theoretically, individuals are followed over time, but in practice, the survey does not re-interview *individuals*, it re-interviews occupants of *households* included in the sample. If the occupants of a household change over the course of the eight interviews, the new occupants in the household will take the place of the former residents for the remaining interviews.

The first- and the fifth-month interviews are almost always conducted in person by an interviewer. More than 90 percent of the interviews conducted in months two through four and six through eight are conducted by telephone. However, interviewers visit households without telephones, residents who have poor English-language skills, or those who decline a telephone interview. Interviewers usually obtain responses from more than 93 percent of their eligible cases, however, the response rate varies by type of area and mix of telephone versus personal-visit interviews.

Since 1980, the supplement to the March CPS has included questions on health insurance coverage. Separate questions are asked about employment-based health insurance, health insurance purchased directly from an insurer, insurance from a source outside of the household, Medicare, Medicaid, Tricare, CHAMPVA, Indian Health Service, and other state-specific non-Medicaid health programs for low-income individuals. These questions are asked of the household respondent, who is then asked whether anyone else in the household is covered by the health plan(s).

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 people 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.

The CPS has undergone a number of changes over the years that affect the comparability of data over time. The remainder of this section discusses those changes.

In March 1988, the CPS questionnaire was substantially changed. Questions were added that picked up more people with health insurance coverage and reduced the number of uninsured in the survey (Moyer, 1989; and Swartz and Purcell, 1989). Prior to the March 1988 CPS, only employed persons were asked about employment-based health insurance. Starting with the March 1988 CPS, all persons age 15 and older were asked whether they had employment-based coverage. This change resulted in the identification of coverage for individuals and their families covered by former employers through either retiree health benefits or COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985).

Another major change in March 1988 was that questions were added about coverage from sources outside the household. Imputation methods for children's coverage were also revised to collect more accurate information about coverage type and policyholder. An additional set of questions was added to get more accurate information about children on Medicaid and those covered by a plan purchased directly from an insurer. Finally, weighting, programming, and processing improvements were made to the survey (Levit et al., 1992).

In March 1995, the CPS questionnaire was once again revised to allow the Census Bureau to utilize a more detailed set of health insurance questions designed to take advantage of computer-assisted survey interviewing collection (CASIC) technology. The order of the questions was changed, as was some of the wording. In addition, the sampling frame was changed, potentially complicating comparability of estimates prior to March 1995 with those after that date. The new questions appear to have affected responses regarding the total number of respondents covered by employment-based health insurance coverage, individually purchased coverage, Tricare, and CHAMPVA. Questions on Medicare and Medicaid were also revised.

In 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.

In 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.

In 2001, two changes were made to the CPS. 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 people, 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 people. 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.

In August 2006, the Census Bureau released a revised March 2005 CPS dataset. Its 2004 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. As a result, the 2004 data have been updated for this report.

Finally, in 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 2004 and 2005. 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 people with health insurance coverage represents 0.7 percent additional individuals with coverage and 0.7 percent fewer uninsured individuals. However, the original data were used in this report since the revised data were not yet available.

Additional information on the CPS can be found at: <http://www.census.gov/>. CPS information specific to health care is available at: <http://www.census.gov/hhes/www/hlthins/hlthins.html>.

Current Population Survey definitions include:

**Age** – Age classification is based on the age of the person at his/her last birthday. The adult universe is comprised of persons 18 years old and over.

**Education** – Highest grade of school attended by head of household.

**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 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.

**Full-Time Worker** – Persons on full-time schedules include persons working 35 hours or more per week, persons who worked 1-34 hours for non-economic reasons (e.g., illness) and usually work full-time, and persons “with a job but not at work” who usually work full-time.

**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.

**Hispanic Origin** – 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.

**Industry** – Refers to the classification of the person's employer for the longest job held the previous year.

**Part-time Worker** – An individual who works the entire year, but less than 35 hours per week

**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. 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](http://www.ebri.org).

**Federal Poverty Level** – The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty. If a family's total income is less than that family's threshold of poverty, then that family, and every individual in it, is considered poor. 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 people 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](http://www.census.gov/hhes/www/poverty.html).

### **More Information**

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