
Health Policy and Regulation Administration
Presents

THE UNINSURED IN MICHIGAN: A PROFILE

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*Michigan Department
of Community Health*



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INTRODUCTION

The Michigan Department of Community Health is pleased to release the 2010 edition of *Characteristics of the Uninsured and Individuals with Select Health Insurance Coverage in Michigan* renamed *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 six 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 2008, 11.7 percent of Michigan's total population was uninsured, while 13.3 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 2006-2008. 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 14th among the states in having a low percentage of uninsured residents at 12.7 percent, which is 4.8 percent below the national average.
- **Michigan adults are much more likely to be uninsured than children.** In 2006-2008, 15.6 percent of adults are uninsured, while only 5.2 percent of children are uninsured. Of young adults, ages 18 to 34, 22.9 percent are uninsured, the highest percent uninsured for all age brackets. Michigan's percent of uninsured children is less than half that of the United States (10.8 percent).
- **Michigan Black and Hispanic residents are almost twice as likely as White residents to be uninsured.** Nineteen point four percent of Black residents and 22.1 percent of Hispanic residents are uninsured, while 10.9 percent of White residents are uninsured. Hispanics in Michigan are less likely to be uninsured at 22.1 percent than Hispanics on average in the United States, at 33.8 percent.
- **Michigan's poor and working poor are disproportionately uninsured.** Those non-elderly adults below 200% of the Federal Poverty Level make up 25.2 percent of the non-elderly adult population but 53.0 percent of the uninsured population. Among children below 200% of the poverty level, 8.6% are uninsured.
- **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 (33.5 percent). Individuals in families headed by someone who has a bachelor's degree or higher level of education are the least likely to be uninsured (5.9 percent).
- **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 6.7 percent while single individuals without children have an uninsured rate of 25.5 percent.
- **The majority of the uninsured are in working households.** In the uninsured population, 61.6 percent are in families headed by a full-time or part-time employee that works the entire year. Only 21.9 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 23.5 percent, followed closely by those in families headed by non-workers at 22.3 percent. Individuals in families headed by full-time workers are least likely to be uninsured at 9.3 percent.
- **Individuals in families with the heads of household working for smaller, private sector firms are more likely to be uninsured.** Individuals in families with the heads of household working in firms under 100 employees comprise 31.1 percent of the uninsured, but only 24.4 percent of the population. Among individuals in families with the heads of household working in firms with less than 10 people, 23.3 percent are uninsured.

NATIONAL COMPARISONS

In 2006-2008, the proportion of non-elderly residents without health insurance ranged from a low of 8.0 percent in Massachusetts to a high of 27.6 percent in Texas, with Michigan ranked 14th lowest among the states with a non-elderly uninsured rate of 12.7 percent. In 2005-2007, Michigan ranked 11th with an uninsured rate of 12.2%.

Non-elderly Uninsured by State, 2006-2008							
Massachusetts	8.0%	Michigan	12.7%	New York	15.6%	Georgia	19.3%
Hawaii	9.4%	North Dakota	13.0%	Utah	15.6%	Oregon	19.4%
Minnesota	9.9%	Delaware	13.1%	Wyoming	16.0%	Oklahoma	19.5%
Wisconsin	10.1%	Washington	13.3%	West Virginia	16.5%	Alaska	19.9%
Connecticut	11.0%	Indiana	13.3%	Tennessee	16.7%	Arkansas	20.0%
Maine	11.2%	South Dakota	13.4%	Idaho	17.1%	California	20.5%
Iowa	11.2%	Kansas	14.1%	Kentucky	17.1%	Nevada	20.8%
Pennsylvania	11.3%	Nebraska	14.1%	New Jersey	17.1%	Mississippi	21.5%
District of Columbia	11.4%	Missouri	14.7%	United States	17.5%	Arizona	21.7%
Vermont	11.8%	Maryland	14.8%	Colorado	18.2%	Louisiana	22.9%
Rhode Island	11.8%	Alabama	14.9%	South Carolina	18.5%	Florida	24.2%
New Hampshire	12.1%	Illinois	14.9%	North Carolina	18.8%	New Mexico	26.0%
Ohio	12.6%	Virginia	15.2%	Montana	18.8%	Texas	27.6%

Source: EBRI estimates of data from the Current Population Survey, March 2007-2009 Supplements

The proportion of U.S. residents with employer-based health insurance coverage ranged from a low of 49.9 percent in New Mexico to a high of 75.2 percent in New Hampshire, with Michigan ranked 13th in highest employer-based coverage in the nation. This high rate of employer-based coverage at 68.7 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 2003–2005 and 2006–2008 from 64.0 percent to 62.6 percent. It also declined in Michigan from 71.4 percent to 68.7 percent during this same time period while still remaining above the national average.

Employer-Based Coverage by State, 2006-2008							
New Hampshire	75.2%	Utah	68.6%	South Dakota	64.6%	Alaska	59.5%
Hawaii	72.2%	Ohio	68.4%	Missouri	64.5%	North Carolina	59.1%
Connecticut	71.7%	Virginia	67.8%	Maine	64.1%	Tennessee	58.9%
Massachusetts	71.7%	Rhode Island	67.7%	Idaho	64.0%	Oklahoma	58.2%
Minnesota	70.9%	Illinois	67.4%	Colorado	63.6%	Montana	58.1%
Wisconsin	70.9%	Vermont	67.3%	United States	62.6%	Florida	57.5%
Maryland	70.7%	Nebraska	67.0%	New York	62.5%	California	56.3%
Iowa	70.6%	North Dakota	66.2%	Oregon	62.4%	Arizona	55.9%
Delaware	69.9%	Nevada	66.0%	Georgia	62.3%	Arkansas	54.8%
Pennsylvania	69.7%	Washington	65.8%	West Virginia	61.9%	Louisiana	54.4%
New Jersey	69.6%	Alabama	65.5%	District of Columbia	61.8%	Mississippi	53.2%
Indiana	69.3%	Wyoming	65.3%	South Carolina	61.2%	Texas	53.0%
Michigan	68.7%	Kansas	65.1%	Kentucky	60.6%	New Mexico	49.9%

Source: EBRI estimates of data from the Current Population survey March 2007-2009 Supplements.

The proportion of residents with individually purchased insurance ranged from a low of 3.5 percent in West Virginia to a high of 11.1 percent in South Dakota; Michigan had the 6th lowest rate of individually purchased coverage at 4.9 percent. The proportion of Michigan residents who purchased individual policies has increased from 4.0 percent in 2003-2005 to 4.9 percent 2006-2008.

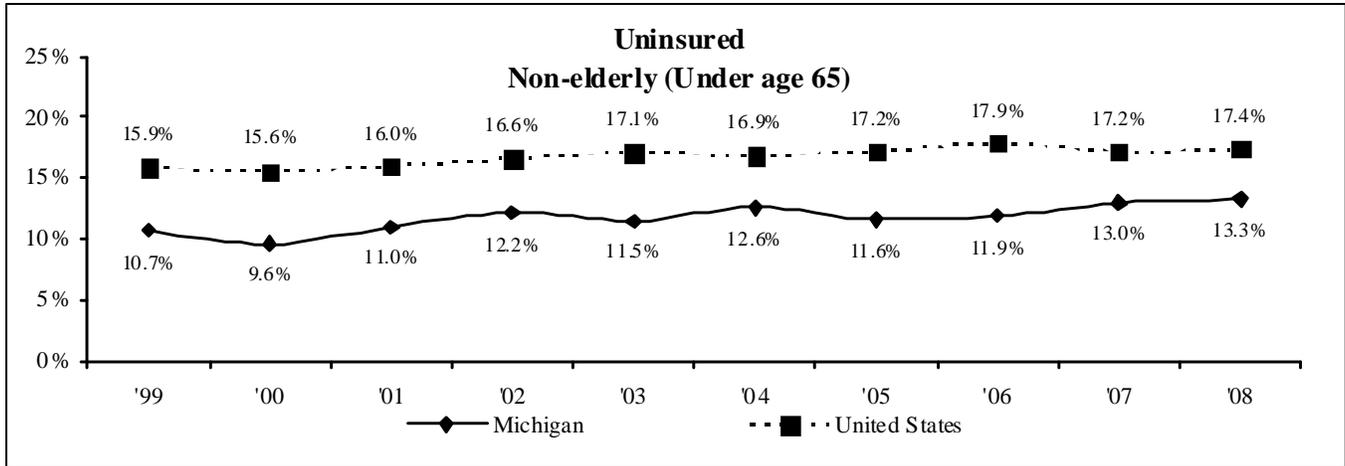
Individually Purchased Coverage by State, 2006-2008							
West Virginia	3.5%	New Mexico	5.6%	Oklahoma	6.4%	Minnesota	7.8%
Massachusetts	4.6%	Ohio	5.6%	Maine	6.4%	Iowa	7.9%
Alabama	4.7%	Arizona	5.6%	North Carolina	6.4%	Florida	8.0%
Delaware	4.7%	Rhode Island	5.6%	United States	6.5%	California	8.4%
New Jersey	4.8%	New Hampshire	5.7%	Mississippi	6.6%	Kansas	8.4%
Michigan	4.9%	Kentucky	5.7%	Louisiana	6.7%	Nebraska	8.5%
Georgia	4.9%	Virginia	5.7%	Wisconsin	6.8%	Oregon	8.7%
New York	5.0%	South Carolina	5.7%	Wyoming	7.1%	Utah	8.8%
Hawaii	5.2%	Maryland	5.8%	Pennsylvania	7.2%	Colorado	9.2%
Nevada	5.2%	Connecticut	5.8%	Arkansas	7.4%	Montana	9.5%
Vermont	5.3%	Alaska	5.9%	District of Columbia	7.4%	Idaho	9.6%
Indiana	5.4%	Tennessee	6.3%	Washington	7.4%	North Dakota	11.0%
Texas	5.4%	Illinois	6.3%	Missouri	7.5%	South Dakota	11.1%

Source: EBRI estimates of data from the Current Population Survey, March 2007-2009 Supplements

MICHIGAN TRENDS

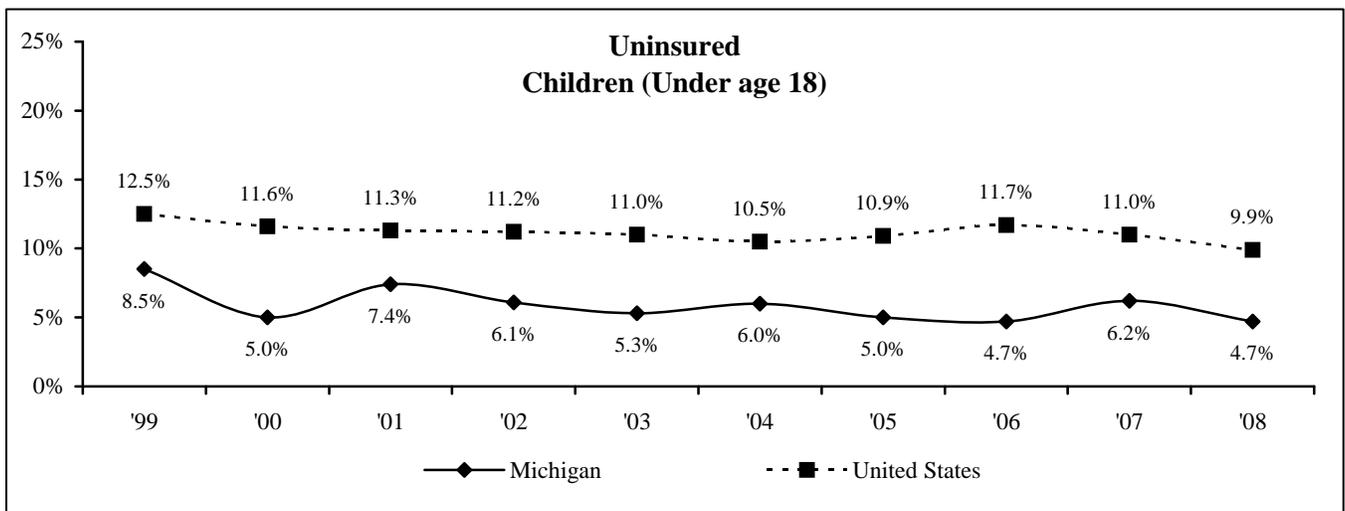
In order to show the trend over time, this section uses annual data instead of averaged data over three years as in the rest of the report. In 1999, 10.7% of Michigan's non-elderly population was without health insurance. In 2008, Michigan's uninsured rate was 13.3%, the highest Michigan rate in the past ten years.

The national trend since 1999 has been similar to Michigan's, dropping slightly in 2000, but 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 was made available.



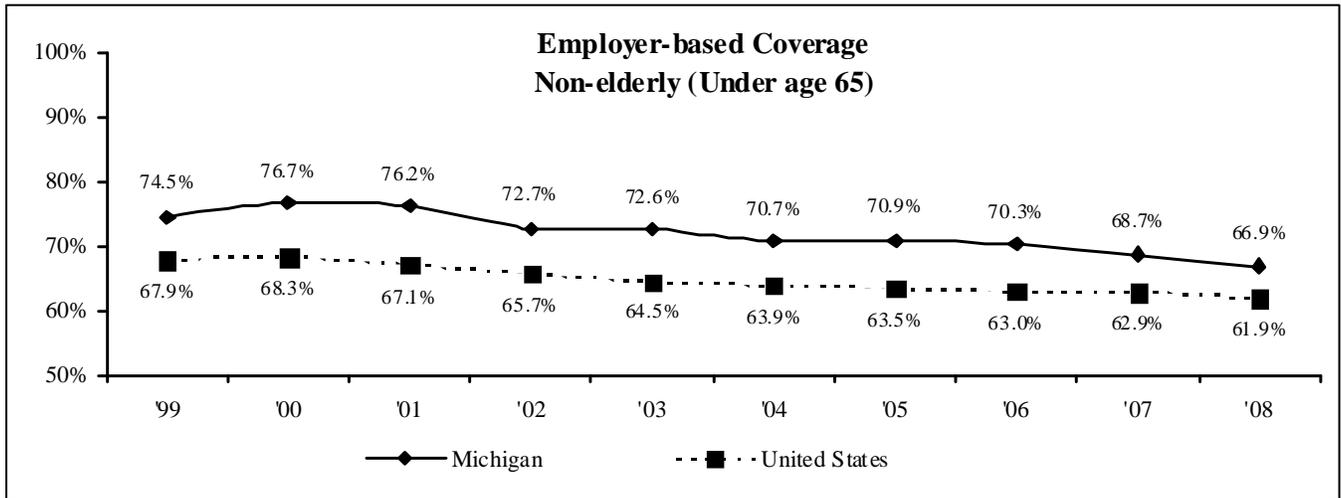
Source: EBRI estimates of data from the Current Population Survey, March 2000-2009 Supplements.

Michigan continues to experience a considerably lower rate of uninsured children than the United States. For 2008, Michigan had an uninsured rate for children of 4.7 percent, compared with the United States rate of 9.9 percent.



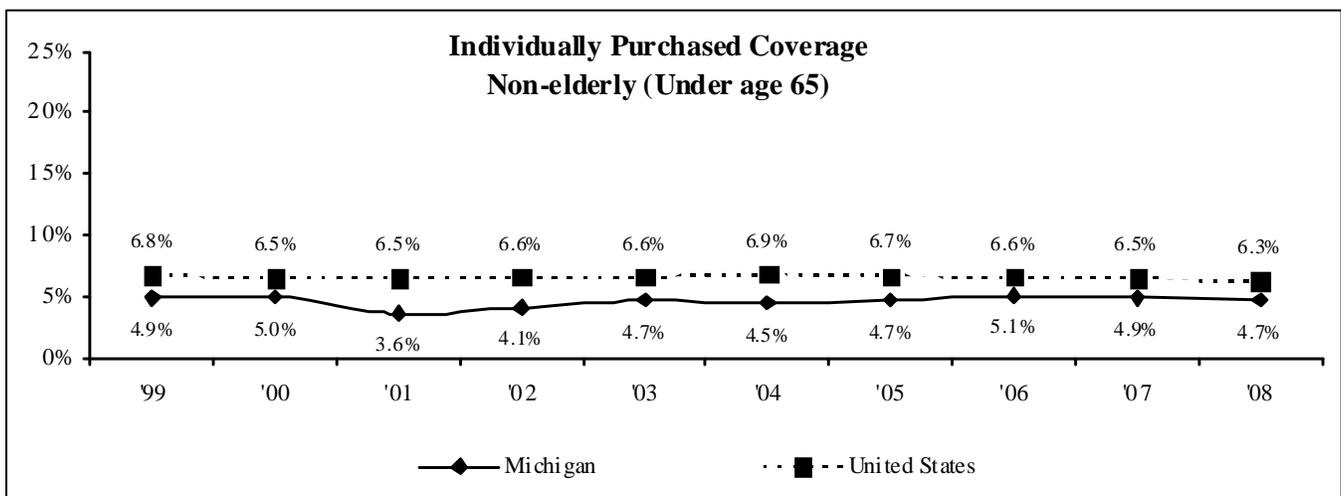
Source: EBRI estimates of data from the Current Population Survey, March 2000-2009 Supplements.

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 2008, both the United States and Michigan are seeing their lowest rate of employer-based coverage over the past decade at 61.9 and 66.9 percent, respectively.



Source: EBRI estimates of data from the Current Population Survey, March 2000-2009 Supplements.

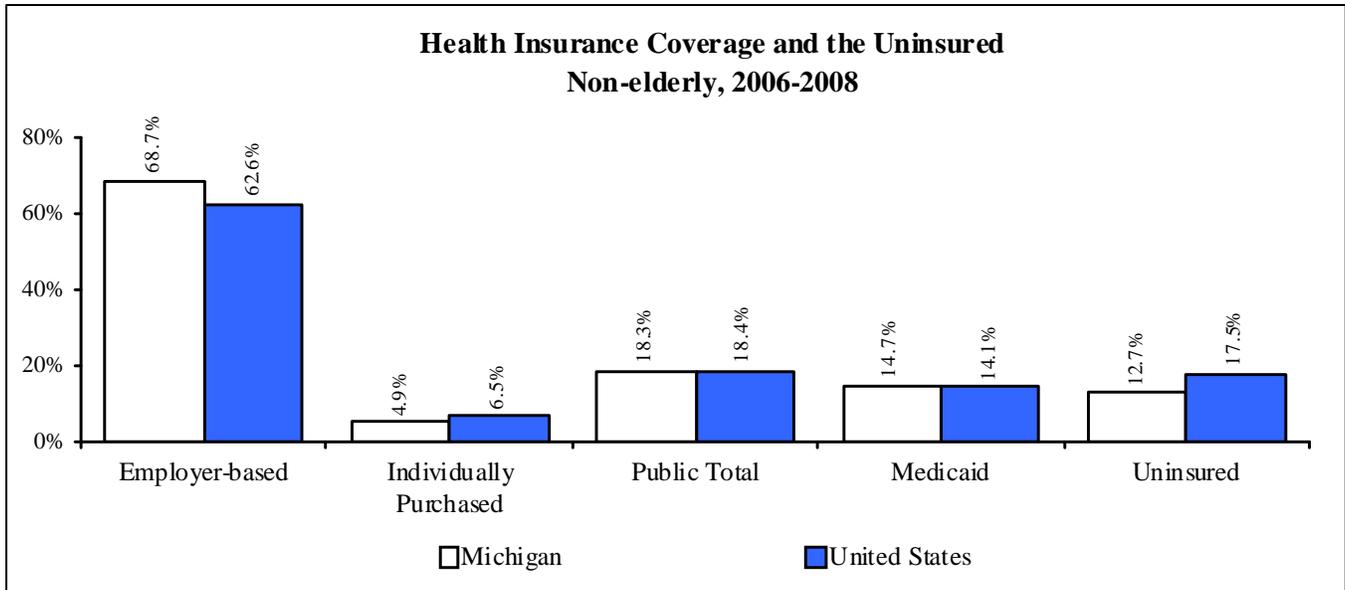
Individually purchased health insurance has historically made up a small, but fairly steady percentage of health insurance coverage both in Michigan and nationally. Due in part to strong employer-based coverage, Michigan generally has a smaller percentage of residents with individually purchased coverage 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 have been decreasing in the two years since then.



Source: EBRI estimates of data from the Current Population Survey, March 2000-2009 Supplements.

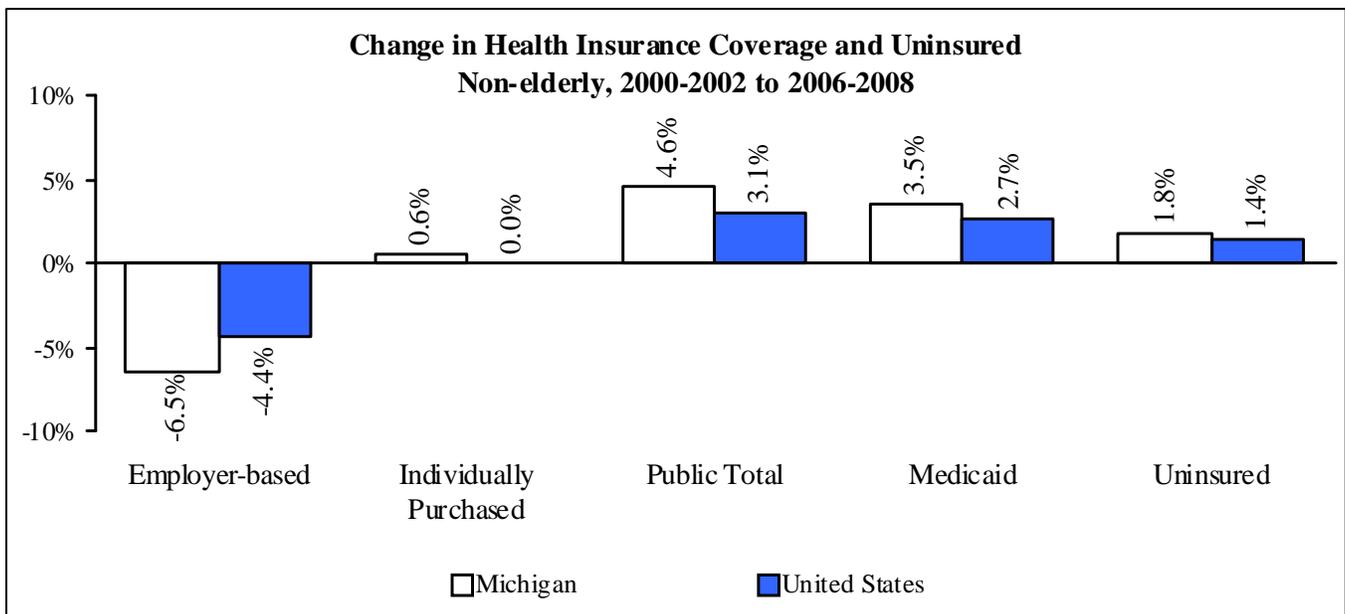
TYPES OF COVERAGE

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%).



Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements
 Note: Totals will not equal 100 percent due to dual coverage of individuals.

Employer-based coverage decreased in Michigan (-6.5%) and nationally (-4.4%) between 2000-2002 and 2006-2008. All other types of health insurance options increased over the same time period; the highest increases were seen in public coverage, which includes Medicaid, some Medicare, Military/Veteran Affairs, Indian Health Services, and County Health Plans. Even though employer-based coverage has dropped both nationally and in Michigan, 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.



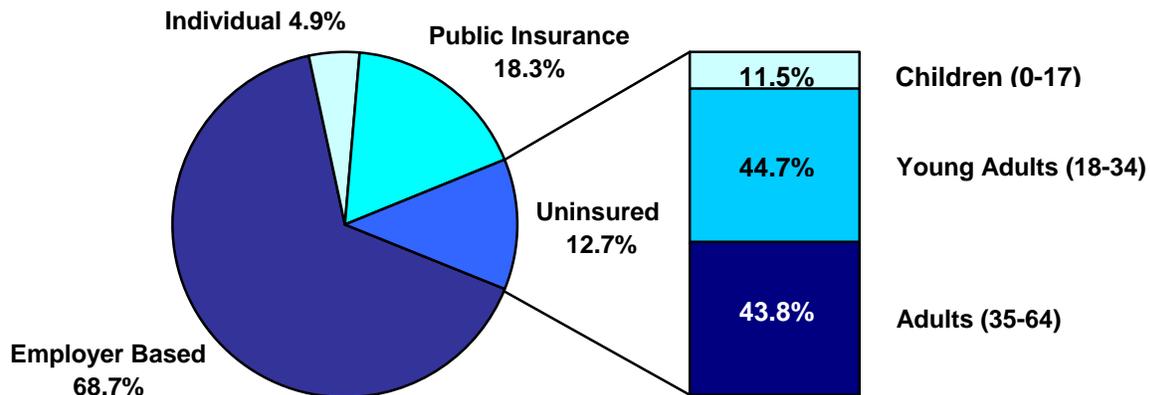
Source: CPS Data Files (2000-2009), Employee Benefit Research Institute

PROFILE OF THE UNINSURED by Age

Who are the uninsured?

In Michigan, 88.5 percent of the uninsured are non-elderly adults, while only 11.5 percent are children. The percentage of children making up the uninsured has dropped over time.

Insurance Type and The Uninsured by Age, 2006-2008



How does Michigan compare with the U.S.?

Michigan children are half as likely to be uninsured (5.2%) as children nationally (10.8%). Michigan adults are also less likely to be uninsured (15.6%) than adults nationally (20.1%). Adults aged 18-24 are more likely to be uninsured nationally (28.9%) than in Michigan (21.3%).

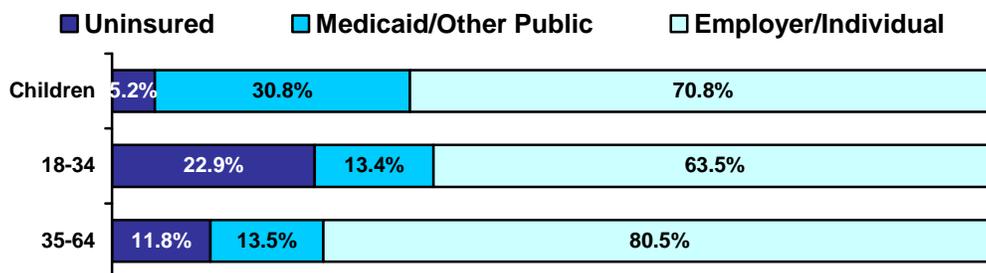
Who's at risk for being uninsured?

Adults in Michigan are 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 22.9 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 Medicaid coverage (29.3%), and the lowest rate of uninsured (5.2%).

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 14.2 percent of the non-elderly population but 26.9 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 8.7 percent for ages 60-64. This group also has the highest rate of adults with individual coverage (9.9%).

Insurance Coverage of Non-Elderly by Age, 2006-2008



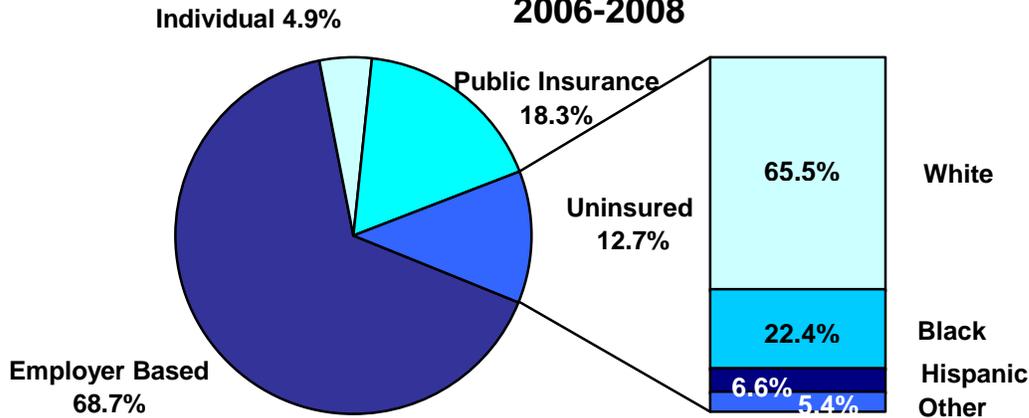
See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2006-2008), Employee Benefit Research Institute

PROFILE OF THE UNINSURED by Race and Ethnicity

Who are the uninsured?

In Michigan, 65.5 percent of the uninsured are non-elderly Whites, and 22.4 percent are non-elderly Blacks.

Insurance Type and The Uninsured by Race & Ethnicity, 2006-2008



How does Michigan compare with the U.S.?

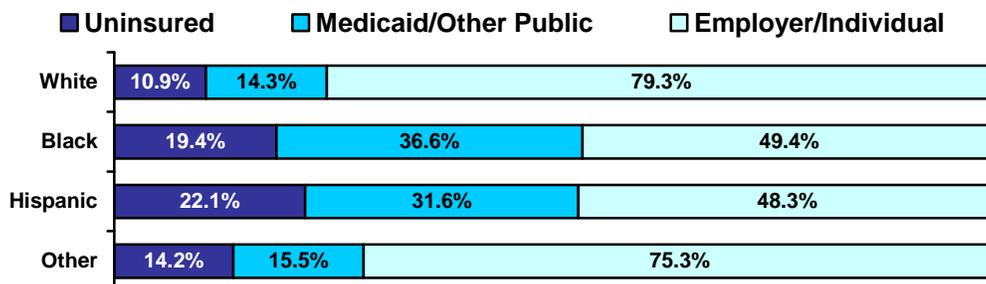
Michigan Hispanics are less likely to be uninsured (22.1%) than Hispanics nationally (33.8%). Michigan's uninsured rates for Whites, Blacks, and Other have been consistently lower than national rates.

Who's at risk for being uninsured?

In 2006-2008, Hispanics have the highest risk of being uninsured at 22.1 percent, followed closely by Blacks with an uninsured rate of 19.4 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 14.7 percent of the non-elderly population but 22.4 percent of the uninsured population.

Insurance Coverage of Non-Elderly by Race and Ethnicity, 2006-2008



See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2006-2008), Employee Benefit Research Institute

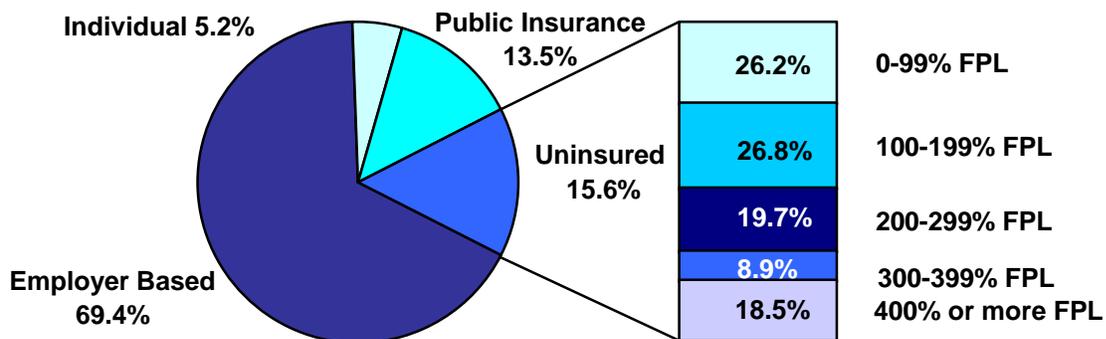
PROFILE OF THE UNINSURED
by Income to Poverty Ratio: Non-Elderly Adults

'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 2008 for a family of four is an annual income below \$21,834. The 2008 200% level of poverty is \$43,668.

Who are the uninsured?

In Michigan, 53 percent of uninsured non-elderly adults are poor and working poor. However, almost one-fifth of the uninsured non-elderly adults are 400% the FPL or above.

**Insurance Type and Uninsured Among Non-Elderly Adults by
Income to Poverty Ratio, 2006-2008**



How does Michigan compare with the U.S.?

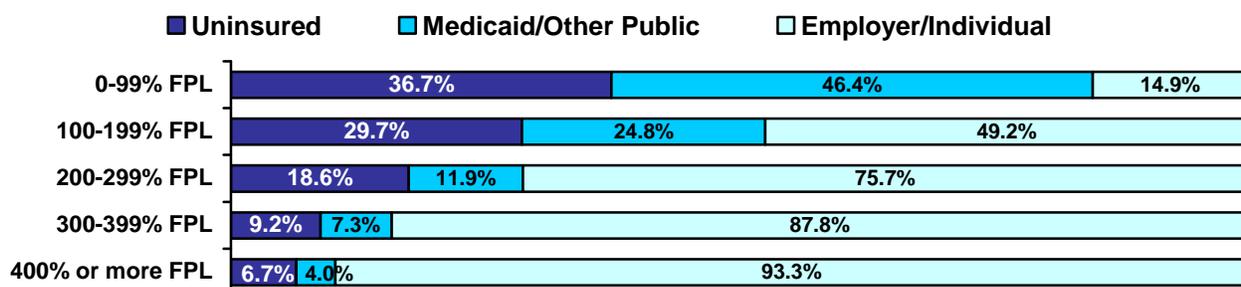
Non-elderly adult Michigan residents with incomes 0-99% of the FPL are less likely to be uninsured (36.7%) than their national counterparts (44%). Michigan has a lower percentage of uninsured than the United States in all other income brackets as well.

Who's at risk for being uninsured?

The poor and working poor are most at risk of being uninsured at 36.7% for 0-99% FPL and 29.7% for 100-199% FPL. These two groups are almost twice as likely as the other income brackets to be uninsured. For those residents in the 0-99% FPL income bracket, 46.4% 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 25.3 percent of the non-elderly adult population but 53 percent of the uninsured.

Insurance Coverage of Non-Elderly Adults by Income to Poverty , 2006-2008



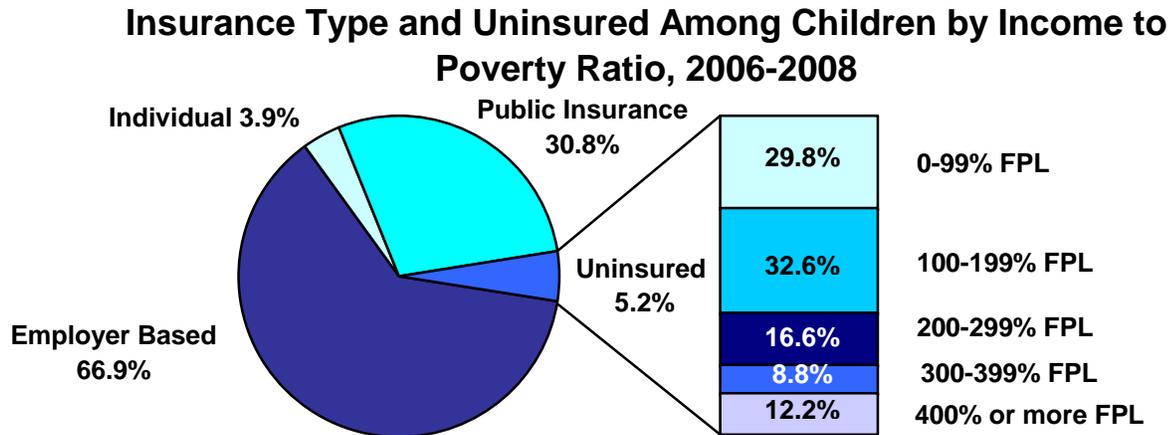
See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2006-2008), Employee Benefit Research Institute

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 2008 for a family of four is an annual income below \$21,834. The 2008 200% level of poverty is \$43,668.

Who are the uninsured?

In Michigan, 62.4 percent of uninsured children are from poor and working poor households. However, 12.2 percent of the uninsured children are 400% the FPL or above.



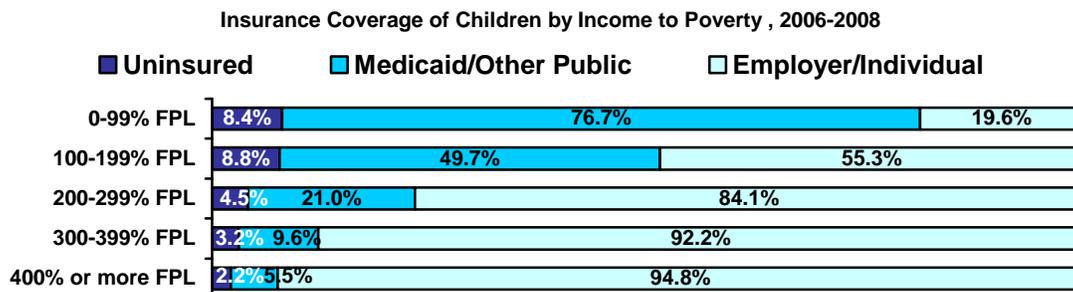
How does Michigan compare with the U.S.?

Michigan children with household incomes 0-99% of the FPL are less likely to be uninsured (8.4%) than their national counterparts (17.7%). Michigan has a lower percentage of uninsured children than the United States in all other income brackets as well.

Who's at risk for being uninsured?

Children from poor and working poor households are most at risk of being uninsured at 8.4% for 0-99% FPL and 8.8% for 100-199% FPL. These two groups are almost twice as likely as the other income brackets to be uninsured. For those children in the 0-99% FPL income bracket, 76.7% have public insurance. At 200% 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 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 37.9 percent of children but that group makes up 62.4 percent of uninsured children.



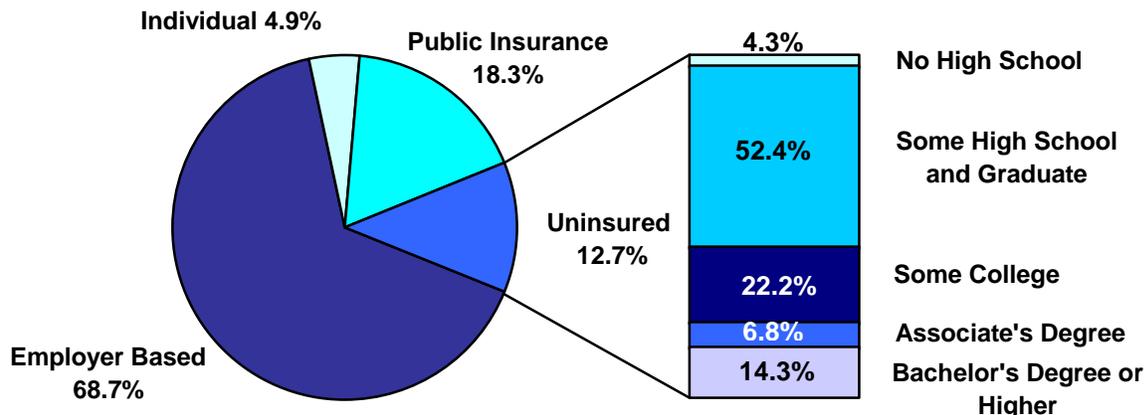
See tables in appendices for additional age breakouts. *Source: CPS Data Files (2006-2008), Employee Benefit Research Institute*

PROFILE OF THE UNINSURED by Education of Family Head

Who are the uninsured?

In Michigan, 56.7 percent of the uninsured have a family head with no more than a high school diploma.

Insurance Type and The Uninsured by Education, 2006-2008



How does Michigan compare with the U.S.?

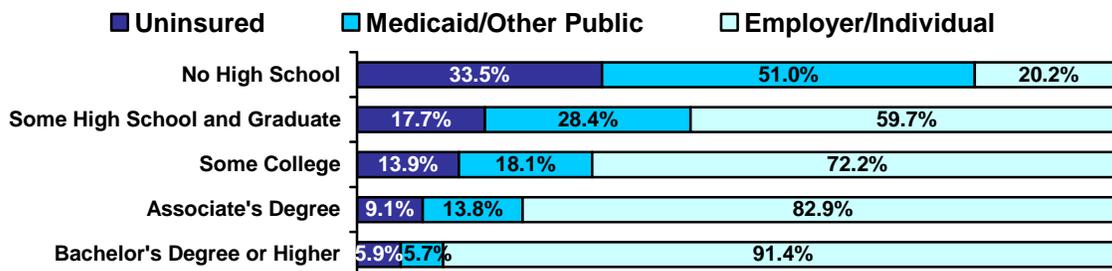
Both nationally and in Michigan, the most likely to be uninsured are individuals in families headed by those without a high school diploma: 33.5% of Michigan residents within this category and 43.4% nationally are uninsured. Michigan's uninsured rates are lower for all education categories than the United States; however, for both Michigan and the United States, every uninsured rate for every education category has increased over time.

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 (33.5%) and are the most likely to be on some type of public health insurance (51.0%). Uninsured rates do drop by almost half or more with completion of any degree by the family head, to the point that only 5.9% 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 39.4 percent of the non-elderly population but 56.7 percent of the uninsured population.

Insurance Coverage of Non-Elderly by Education, 2006-2008

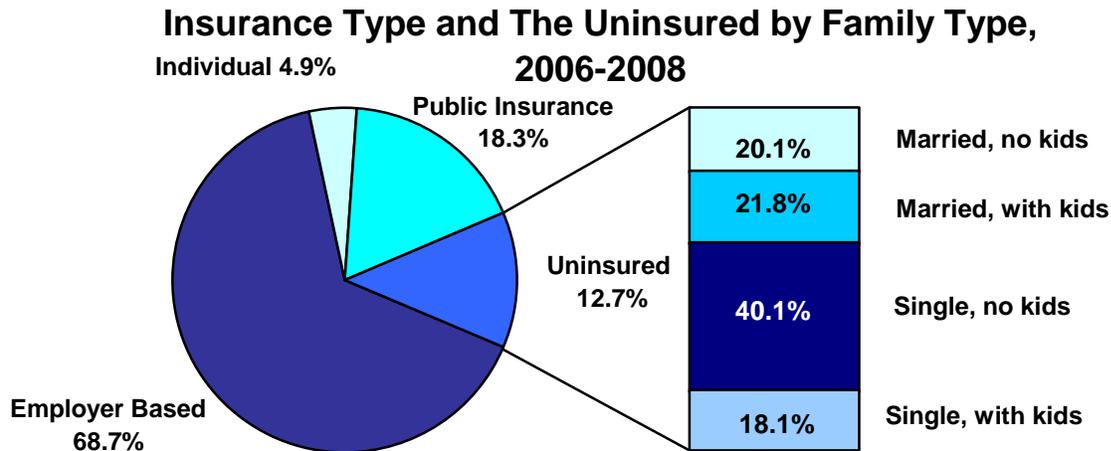


See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2006-2008), Employee Benefit Research Institute

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 40.1 percent of the uninsured being single with no children.

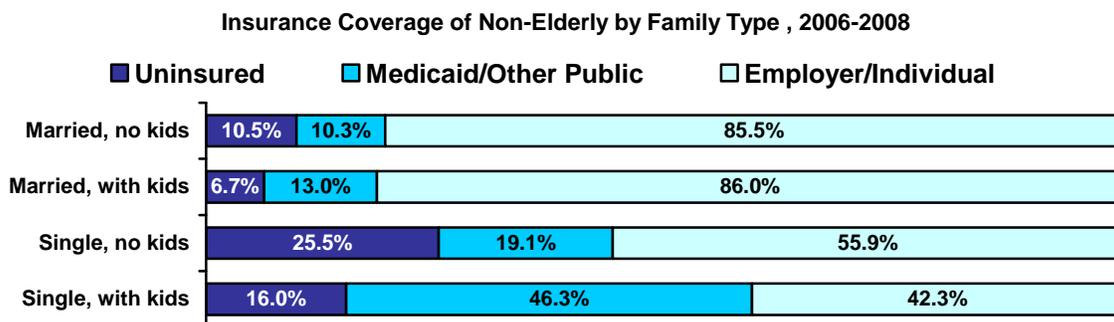


How does Michigan compare with the U.S.?

Both nationally and in Michigan, the most likely to be uninsured are single individuals with no kids (25.5% in Michigan, 28.7% 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.

Who's at risk for being uninsured?

Single individuals and adults and children in single parent families are most at risk for being uninsured; they are also 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 kids. This means there are more uninsured individuals in this group than their percent of overall population: single individuals with no kids make up 20.0 percent of the non-elderly population, but 40.1 percent of the uninsured population.



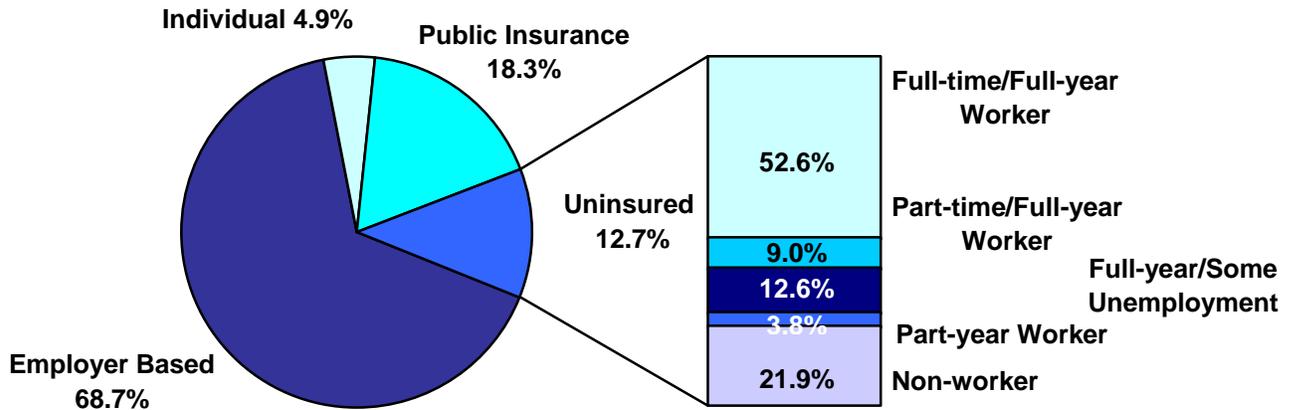
See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2006-2008), Employee Benefit Research Institute

PROFILE OF THE UNINSURED by Work Status of Family Head

Who are the uninsured?

The majority of the uninsured in Michigan are in families headed by full-time/full-year workers (52.6%). Individuals from families headed by non-workers make up only one-fifth (21.9%) of the uninsured population.

Insurance Type and The Uninsured by Work Status, 2006-2008



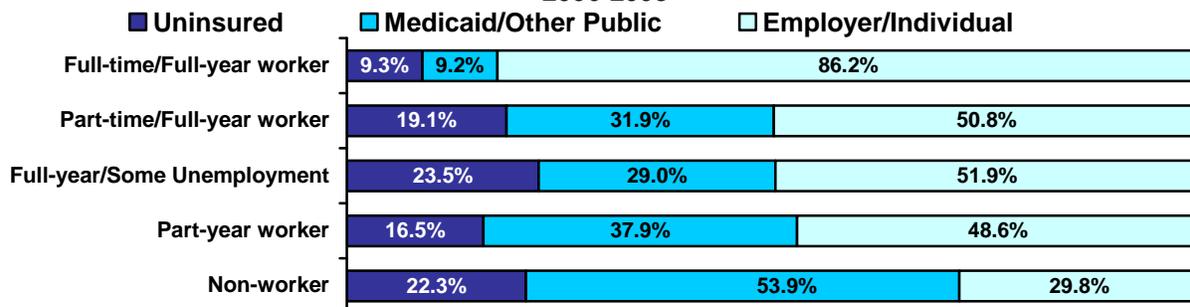
How does Michigan compare with the U.S.?

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 29.6% in the U.S. and a rate of 23.5% in Michigan.

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 23.5%, followed closely by individuals with non-working family heads at 22.3%. Individuals with non-working family heads are most likely to be on some type of public insurance at 53.9%. Individuals from families with Full-time/full-year working family heads are least likely to be uninsured at 9.3% and least likely to be on public insurance at 9.2%.

Insurance Coverage of Non-Elderly by Work Status of Family Head, 2006-2008



See tables in appendices for additional age breakouts. *Source:* CPS Data Files (2006-2008), Employee Benefit Research Institute

AMERICAN COMMUNITY SURVEY 2008

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 2008 ACS in September 2009. The release included all one-year estimates from the 2008 ACS - including ACS income and poverty estimates. In addition to the full complement of social, economic, and housing data, this release also includes estimates on health insurance coverage, marital history, and veteran's service-connected disability ratings, for the first time. These estimates are available for the nation, all 50 states, the District of Columbia, Puerto Rico, every congressional district and all counties, places and metropolitan areas with populations of 65,000 or more. The ACS estimate for Michigan's 2008 non-elderly population is slightly lower (13.1%) than the CPS estimate for 2008 (13.3%).

American Community Survey County Uninsured Estimates Non-elderly Michigan Residents, 2008				
Counties with Populations Greater than 65,000	Non-Elderly Population	Uninsured Population	Uninsured Margin of Error	Uninsured Percentage
Michigan	8,610,482	1,125,000	+/-21,508	13.1%
Eaton	92,825	7,324	+/-1,107	6.0%
Genesee	371,714	41,351	+/-4,469	7.9%
Ottawa	229,798	18,964	+/-2,661	8.3%
Clinton	60,951	5,239	+/-1,082	8.6%
Monroe	133,464	11,486	+/-1,731	8.6%
Washtenaw	307,452	26,773	+/-3,790	8.7%
St. Clair	145,728	14,385	+/-1,820	9.9%
Livingston	163,023	16,638	+/-2,301	10.2%
Midland	70,419	7,539	+/-1,495	10.7%
Oakland	1,050,379	112,322	+/-7,173	10.7%
Jackson	132,497	14,572	+/-2,167	11.0%
Ingham	247,613	27,664	+/-3,880	11.2%
Bay	90,409	10,224	+/-1,523	11.3%
Marquette	54,431	6,239	+/-1,341	11.5%
Kalamazoo	215,707	26,056	+/-3,019	12.1%
Macomb	712,010	87,531	+/-6,929	12.3%
Shiawassee	61,318	7,536	+/-1,331	12.3%
Kent	538,603	67,566	+/-5,746	12.5%
Saginaw	169,477	21,152	+/-2,468	12.5%
Muskegon	148,746	19,037	+/-3,086	12.8%
Grand Traverse	71,460	9,196	+/-1,597	12.9%
Allegan	98,818	13,376	+/-2,080	13.5%
Lapeer	77,317	10,540	+/-2,026	13.6%
Lenawee	85,777	11,978	+/-3,328	14.0%
Isabella	59,570	8,787	+/-1,515	14.8%
Calhoun	115,700	17,660	+/-2,190	15.3%
Berrien	133,854	22,010	+/-2,968	16.4%
Wayne	1,701,612	282,203	+/-9,831	16.6%
Van Buren	67,927	12,337	+/-1,852	18.2%

Data Source: 2008 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 2006-2008, Michigan had 13,275 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 2006-2008, is approximating from 13,275 non-elderly interviews that there are 1,095,349 uninsured residents of Michigan. In the United States, there are an estimated 45,705,840 uninsured.

Type of Data	Sample of Population	Sample of Uninsured	Estimation of Population	Estimation of Uninsured
Non-Elderly, Michigan 2006-2008	13,275	538	8,609,643*	1,095,349*

*This data is weighted and is 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
2006-2008

	Private		Public		Uninsured
	Employer	Individual	Medicaid	Other Public	
Total Non-elderly Population	68.7%	4.9%	14.7%	3.6%	12.7%
Age					
Children (0-17)	66.9%	3.9%	29.3%	1.5%	5.2%
18-24	54.0%	5.2%	13.8%	1.3%	21.3%
25-34	62.8%	3.9%	10.1%	2.0%	24.1%
35-44	72.8%	4.3%	8.9%	2.9%	14.9%
45-54	76.4%	5.7%	7.2%	4.0%	11.1%
55-59	76.8%	5.3%	7.8%	8.8%	9.2%
60-64	72.9%	9.9%	5.3%	16.5%	8.7%
Non-elderly Adults (18-64)	69.4%	5.2%	9.0%	4.4%	15.6%
Race & Ethnicity					
White (non-Hispanic)	73.9%	5.4%	10.6%	3.7%	10.9%
Black (non-Hispanic)	47.0%	2.4%	32.8%	3.8%	19.4%
Hispanic	45.0%	3.2%	28.8%	2.8%	22.1%
Other (non-Hispanic)	70.3%	5.0%	13.8%	1.8%	14.2%
Gender (0-64)					
Male	68.4%	4.7%	13.3%	3.5%	13.7%
Female	66.7%	5.1%	16.1%	3.7%	11.7%
Gender (18-64)					
Male	70.2%	5.0%	7.0%	4.4%	17.2%
Female	68.6%	5.5%	11.0%	4.5%	14.1%
Children's Poverty Level					
0%-99%	18.0%	1.7%	75.3%	1.4%	8.4%
100%-199%	51.7%	3.5%	46.8%	2.9%	8.8%
200% or more	86.2%	4.7%	10.1%	1.1%	3.2%
Adult Poverty Level					
0%-99%	12.1%	2.9%	41.5%	4.9%	36.7%
100%-199%	42.4%	6.9%	16.2%	8.6%	29.7%
200%-299%	69.1%	6.6%	5.6%	6.3%	18.6%
300%-399%	82.5%	5.4%	3.8%	3.5%	9.2%
400% or more	88.6%	4.8%	1.5%	2.5%	6.7%
Health Status					
Excellent/Very Good	73.7%	5.0%	11.5%	1.9%	10.8%
Good	62.6%	4.3%	18.7%	4.7%	17.3%
Fair/Poor	40.9%	4.8%	32.2%	15.6%	17.1%
Education of Family Head					
No High School	18.2%	2.0%	44.8%	6.2%	33.5%
Some High School and Graduate	55.4%	4.3%	23.5%	5.0%	17.7%
Some College	67.6%	4.6%	14.0%	4.0%	13.9%
Associate's Degree	77.6%	5.3%	11.8%	2.0%	9.1%
Bachelor's Degree or Higher	85.6%	5.8%	3.7%	2.0%	5.9%

Appendix A

Health Insurance Coverage of the Non-Elderly

Michigan

2006-2008

	Private		Public		Uninsured
	Employer	Individual	Medicaid	Other Public	
Total Non-elderly Population	68.7%	4.9%	14.7%	3.6%	12.7%
Family Type					
Married, no kids	81.0%	4.4%	4.2%	6.0%	10.5%
Married, with kids	80.7%	5.2%	11.0%	2.0%	6.7%
Single, no kids	50.0%	5.8%	13.6%	5.5%	25.5%
Single, with kids	39.0%	3.3%	44.8%	1.5%	16.0%
Geography					
Urban	69.1%	5.0%	14.0%	3.4%	12.9%
Rural	66.5%	4.3%	18.6%	5.1%	11.9%
Work Status of Family Head					
Full-time/Full-year Worker	81.3%	4.8%	7.3%	1.9%	9.3%
Part-time/Full-year Worker	42.0%	8.8%	27.0%	4.9%	19.1%
Full-year/Some Unemployment	49.2%	2.7%	26.3%	2.7%	23.5%
Part-year Worker	41.3%	7.4%	35.6%	2.3%	16.5%
Non-worker	26.0%	3.9%	40.2%	13.7%	22.3%
Firm Size of Family Head					
Self-employed	50.1%	22.1%	10.1%	2.1%	17.7%
Public Sector	85.7%	2.3%	7.7%	2.4%	7.2%
Private Sector	75.8%	3.6%	11.7%	2.1%	11.3%
Under 10 Employees	49.3%	7.6%	19.1%	3.9%	23.3%
10-24 Employees	61.5%	4.7%	18.9%	2.2%	16.1%
25-99 Employees	76.0%	5.0%	10.7%	1.6%	11.2%
100-499 Employees	82.5%	1.7%	9.1%	2.4%	9.9%
500-999 Employees	83.0%	3.9%	6.7%	2.8%	9.7%
1,000 Employers or Over	82.0%	2.5%	10.2%	1.7%	8.1%
Non-worker	26.0%	3.9%	40.2%	13.7%	22.3%
Industry of Family Head					
Private Sector	75.8%	3.6%	11.7%	2.1%	11.3%
Agriculture	29.0%	6.3%	48.4%	5.3%	27.1%
Mining	100.0%	0.0%	0.0%	3.7%	0.0%
Construction	77.0%	4.0%	7.5%	2.2%	13.2%
Manufacturing	87.5%	2.9%	6.4%	1.3%	6.7%
Wholesale/Retail Trade	68.1%	3.6%	15.9%	1.7%	14.6%
Transportation & Utilities	86.3%	1.6%	7.5%	5.4%	8.6%
Information	77.8%	10.1%	8.2%	0.5%	12.0%
Finance, Insurance, & Real Estate	82.2%	5.2%	8.7%	1.5%	7.5%
Services	66.1%	3.8%	16.2%	2.7%	14.6%

Appendix B

Characteristics of The Uninsured (Ages 0-64)

Michigan
2006-2008

	% of 0-64 Population	Michigan % of 0-64 Uninsured Population*	Uninsured Rate
Age			
Children (0-17)	28.1%	11.5%	5.2%
18-24	10.6%	17.8%	21.3%
25-34	14.2%	26.9%	24.1%
35-44	16.3%	19.1%	14.9%
45-54	18.0%	15.7%	11.1%
55-59	7.2%	5.2%	9.2%
60-64	5.6%	3.8%	8.7%
Non-elderly Adults (18-64)	71.9%	88.5%	15.6%
Race & Ethnicity			
White (non-Hispanic)	76.6%	65.5%	10.9%
Black (non-Hispanic)	14.7%	22.4%	19.4%
Hispanic	3.8%	6.6%	22.1%
Other (non-Hispanic)	4.9%	5.4%	14.2%
Gender (0-64)			
Male	49.7%	53.6%	13.7%
Female	50.3%	46.4%	11.7%
Gender (18-64) **			
Male	49.0%	53.9%	17.2%
Female	51.0%	46.1%	14.1%
Children's Poverty Level †			
0%-99%	18.5%	29.8%	8.4%
100%-199%	19.4%	32.6%	8.8%
200% or more	62.1%	37.6%	3.2%
Adult Poverty Level **			
0%-99%	11.1%	26.2%	36.7%
100%-199%	14.1%	26.8%	29.7%
200%-299%	16.6%	19.7%	18.6%
300%-399%	15.0%	8.9%	9.2%
400% or more	43.1%	18.5%	6.7%
Health Status			
Excellent/Very Good	70.2%	59.6%	10.8%
Good	21.8%	29.6%	17.3%
Fair/Poor	8.0%	10.8%	17.1%
Education of Family Head			
No High School	1.6%	4.3%	33.5%
Some High School and Graduate	37.8%	52.4%	17.7%
Some College	20.3%	22.2%	13.9%
Associate's Degree	9.5%	6.8%	9.1%
Bachelor's Degree or Higher	30.8%	14.3%	5.9%

* 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
2006-2008

	% of 0-64 Population	Michigan % of 0-64 Uninsured Population*	Uninsured Rate
Family Type			
Married, no kids	24.3%	20.1%	10.5%
Married, with kids	41.4%	21.8%	6.7%
Single, no kids	20.0%	40.1%	25.5%
Single, with kids	14.3%	18.1%	16.0%
Geography			
Urban	85.2%	86.1%	12.9%
Rural	14.8%	13.9%	11.9%
Work Status of Family Head			
Full-time/Full-year Worker	71.7%	52.6%	9.3%
Part-time/Full-year Worker	6.0%	9.0%	19.1%
Full-year/Some Unemployment	6.8%	12.6%	23.5%
Part-year Worker	2.9%	3.8%	16.5%
Non-worker	12.5%	21.9%	22.3%
Firm Size of Family Head			
Self-employed	7.5%	10.4%	17.7%
Public Sector	10.8%	6.1%	7.2%
Private Sector	69.2%	61.5%	11.3%
Under 10 Employees	7.3%	13.4%	23.3%
10-24 Employees	6.8%	8.6%	16.1%
25-99 Employees	10.3%	9.1%	11.2%
100-499 Employees	10.8%	8.4%	9.9%
500-999 Employees	4.0%	3.1%	9.7%
1,000 Employers or Over	29.9%	19.0%	8.1%
Non-worker	12.5%	21.9%	22.3%
Industry of Family Head			
Private Sector	69.2%	61.5%	11.3%
Agriculture	0.5%	1.1%	27.1%
Mining	0.3%	0.0%	0.0%
Construction	4.6%	4.8%	13.2%
Manufacturing	21.3%	11.2%	6.7%
Wholesale/Retail Trade	10.0%	11.5%	14.6%
Transportation & Utilities	3.2%	2.2%	8.6%
Information	1.3%	1.2%	12.0%
Finance, Insurance, & Real Estate	4.3%	2.5%	7.5%
Services	23.6%	27.1%	14.6%

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

Appendix C

The Uninsured Over Time Michigan versus United States 2000-2002, 2003-2005, 2006-2008

	Michigan			United States		
	2000-2002	2003-2005	2006-2008	2000-2002	2003-2005	2006-2008
Total Non-elderly Uninsured	10.9%	11.9%	12.7%	16.1%	17.1%	17.5%
Age						
Children (0-17)	6.2%	5.4%	5.2%	11.4%	10.8%	10.8%
18-24	20.0%	25.1%	21.3%	27.7%	29.5%	28.9%
25-34	16.2%	19.3%	24.1%	23.1%	25.7%	26.6%
35-44	12.0%	12.6%	14.9%	16.2%	18.3%	18.9%
45-54	9.0%	10.5%	11.1%	12.5%	14.1%	15.6%
55-59	6.9%	7.5%	9.2%	11.2%	11.8%	12.8%
60-64	9.6%	8.6%	8.7%	12.8%	12.3%	12.0%
Non-elderly Adults (18-64)	12.8%	14.5%	15.6%	18.0%	19.6%	20.1%
Race & Ethnicity						
White (non-Hispanic)	9.6%	10.1%	10.9%	11.1%	12.3%	12.5%
Black (non-Hispanic)	15.8%	18.5%	19.4%	20.1%	20.3%	21.1%
Hispanic	21.7%	18.8%	22.1%	34.0%	33.7%	33.8%
Other (non-Hispanic)	9.4%	14.6%	14.2%	19.5%	18.5%	18.0%
Gender (0-64)						
Male	11.5%	13.1%	13.7%	17.3%	18.5%	19.1%
Female	10.3%	10.7%	11.7%	14.8%	15.6%	15.9%
Gender (18-64)						
Male	13.8%	16.4%	17.2%	19.8%	21.7%	22.4%
Female	11.9%	12.8%	14.1%	16.2%	17.5%	17.9%
Children's Poverty Level						
0%-99%	11.9%	11.2%	8.4%	21.2%	18.7%	17.7%
100%-199%	11.3%	6.7%	8.8%	17.5%	16.5%	16.3%
200% or more	3.5%	3.4%	3.2%	6.5%	6.4%	6.8%
Adult Poverty Level						
0%-99%	34.4%	33.9%	36.7%	41.6%	43.1%	44.0%
100%-199%	26.0%	28.0%	29.7%	34.4%	36.7%	37.4%
200%-299%	15.6%	16.8%	18.6%	21.6%	23.5%	24.7%
300%-399%	9.6%	10.9%	9.2%	13.7%	14.8%	15.0%
400% or more	5.0%	6.0%	6.7%	7.0%	7.5%	7.7%
Health Status						
Excellent/Very Good	9.7%	10.0%	10.8%	14.0%	15.0%	15.0%
Good	13.1%	16.7%	17.3%	21.7%	22.2%	23.3%
Fair/Poor	14.7%	14.8%	17.1%	18.7%	20.2%	22.0%
Education of Family Head						
No High School	28.5%	24.8%	33.5%	41.8%	42.3%	43.4%
Some High School and Graduate	15.0%	16.2%	17.7%	21.3%	22.8%	24.1%
Some College	9.8%	13.5%	13.9%	14.0%	15.9%	16.3%
Associate's Degree	7.5%	7.0%	9.1%	10.4%	11.8%	13.0%
Bachelor's Degree or Higher	4.5%	5.5%	5.9%	6.8%	7.4%	7.5%

Appendix C

The Uninsured Over Time Michigan versus United States 2000-2002, 2003-2005, 2006-2008

	Michigan			United States		
	2000-2002	2003-2005	2006-2008	2000-2002	2003-2005	2006-2008
Total Non-elderly Uninsured	10.9%	11.9%	12.7%	16.1%	17.1%	17.5%
Family Type						
Married, no kids	9.8%	10.8%	10.5%	14.2%	15.1%	14.7%
Married, with kids	5.9%	6.1%	6.7%	11.8%	12.2%	12.5%
Single, no kids	20.6%	24.0%	25.5%	25.5%	27.9%	28.7%
Single, with kids	14.8%	14.2%	16.0%	19.4%	19.4%	20.2%
Geography						
Urban	10.6%	12.0%	12.9%	16.0%	17.0%	17.4%
Rural	13.2%	11.6%	11.9%	16.1%	17.4%	17.9%
Work Status of Family Head						
Full-time/Full-year Worker	7.5%	8.7%	9.3%	13.0%	13.9%	14.1%
Part-time/Full-year Worker	21.4%	19.0%	19.1%	24.8%	24.7%	25.4%
Full-year/Some Unemployment	18.8%	17.6%	23.5%	25.4%	27.5%	29.6%
Part-year Worker	17.3%	22.8%	16.5%	25.6%	25.6%	25.4%
Non-worker	22.9%	20.9%	22.3%	26.4%	27.1%	27.6%
Firm Size of Family Head						
Self-employed	17.6%	20.8%	17.7%	21.9%	22.9%	24.3%
Public Sector	5.1%	6.3%	7.2%	6.4%	6.8%	6.8%
Private Sector	9.1%	10.2%	11.3%	15.7%	16.6%	16.9%
Under 10 Employees	18.1%	20.1%	23.3%	30.5%	30.8%	31.7%
10-24 Employees	18.9%	15.5%	16.1%	24.9%	25.7%	26.2%
25-99 Employees	11.3%	11.6%	11.2%	17.9%	18.2%	18.7%
100-499 Employees	7.8%	8.2%	9.9%	12.5%	13.4%	14.4%
500-999 Employees	5.9%	6.6%	9.7%	11.1%	11.5%	11.1%
1,000 Employers or Over	5.4%	7.0%	8.1%	9.5%	10.3%	10.5%
Non-worker	22.9%	20.9%	22.3%	26.4%	27.1%	27.6%
Industry of Family Head						
Private Sector	9.1%	10.2%	11.3%	15.7%	16.6%	16.9%
Agriculture	11.5%	15.3%	27.1%	34.5%	34.7%	32.3%
Mining	24.3%	0.0%	0.0%	9.9%	10.5%	12.0%
Construction	12.1%	15.4%	13.2%	25.5%	28.6%	28.5%
Manufacturing	5.2%	5.7%	6.7%	10.3%	10.8%	11.0%
Wholesale/Retail Trade	8.7%	14.1%	14.6%	13.5%	16.2%	17.2%
Transportation & Utilities	9.4%	9.1%	8.6%	11.6%	14.6%	15.7%
Information	4.8%	7.5%	12.0%	9.9%	7.7%	9.4%
Finance, Insurance, & Real Estate	15.6%	5.2%	7.5%	19.7%	9.4%	9.0%
Services	10.6%	12.8%	14.6%	15.5%	18.7%	18.7%

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 in the Past Decade

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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