

---

---

Health Policy, Regulation, and Professions Administration  
Presents

**CHARACTERISTICS OF THE UNINSURED  
AND INDIVIDUALS WITH SELECT HEALTH INSURANCE COVERAGE  
IN MICHIGAN**

Released June 2009

*Michigan Department  
of Community Health*



**Jennifer M. Granholm, Governor  
Janet Olszewski, Director**

---

---

*TABLE OF CONTENTS*

**INTRODUCTION** .....2  
    *Data Source*.....2  
    *Acknowledgement* .....3

**EXECUTIVE SUMMARY**.....4

**MICHIGAN DEMOGRAPHICS** .....5

**NATIONAL COMPARISONS** .....6

**MICHIGAN TRENDS**.....8

**TYPES OF COVERAGE** .....10

**PROFILE OF THE UNINSURED BY DEMOGRAPHICS** .....11

**FACTS ON THE NON-ELDERLY UNINSURED IN MICHIGAN** .....12  
    *by Age* .....13  
    *by Race and Ethnicity* .....14  
    *by Gender* .....15  
    *by Family Income* .....16  
    *by Family Income - Children less than 18* .....17  
    *by Education Attainment of Family Head* .....18  
    *by Family Type*.....19  
    *by Location*.....20  
    *by Work Status of Family Head* .....21  
    *By Sector and Private Sector Firm Size of Family Head* .....22  
    *by Industry of Family Head in Private Sector* .....23

**DEMOGRAPHICS BY EMPLOYER-BASED COVERAGE** .....24

**FACTS ON EMPLOYER-BASED COVERAGE IN MICHIGAN** .....25

**DEMOGRAPHICS BY INDIVIDUALLY PURCHASED COVERAGE** .....26

**FACTS ON INDIVIDUALLY PURCHASED COVERAGE IN MICHIGAN**.....27

**PRIMARY SAMPLING UNITS IN MICHIGAN**.....28

**TECHNICAL NOTES ON THE CURRENT POPULATION SURVEY (CPS)** .....31  
    *Limitations* .....32

---

---

## INTRODUCTION

The Michigan Department of Community Health is pleased to release the 2009 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, public, and individually purchased health insurance coverage in Michigan based on the U.S. Census Bureau's Current Population Survey (CPS). This report also builds upon six 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, July 2006, June 2007, and June 2008. Reports from 2001 to present can be found at [http://www.michigan.gov/mdch/0,1607,7-132-2946\\_5093-17224--00.html](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 2007, 11.6 percent of Michigan's total population was uninsured, while 13 percent of Michigan's non-elderly population was uninsured.

The report is structured into sections by demographic characteristics, with each specific demographic, such as race, age, and gender, having its own section. For each of these sections, there is a graph, table, and corresponding text. The graph shows the distribution of the uninsured over each demographic and is explained in the section, "who are the uninsured?" The table shows the percentage of the total population that is uninsured in each demographic and is explained in the section "who's at risk for being uninsured?" The "how does Michigan compare with the U.S." section highlights how Michigan compares to the United States, with complete comparison data provided in the table. CPS demographic categories are defined in the back of the report.

### *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. For 2007 data, Michigan had 4,294 non-elderly interviews taking 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 2005-2007, is approximating from 13,690 non-elderly interviews that there are 1,058,122 uninsured residents of Michigan. In the United States, there are an estimated 45,263,265 uninsured.

Type of Data	Sample of Population	Sample of Uninsured	Estimation of Population	Estimation of Uninsured
Non-Elderly, Michigan 2007	4,294	508	8,567,217*	1,113,595*
Non-Elderly, Michigan 2005-2007	13,690	1,512	8,703,460*	1,058,122*

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

---

---

## **EXECUTIVE SUMMARY**

This report describes the uninsured, as well as those who have employer-based, public, and individually purchased health insurance coverage in Michigan based on the CPS. There are sections in the report providing detail and analysis of health insurance and the uninsured. Below are select statistics that highlight some of the important differences between the demographics of the insured and uninsured (CPS 2005-2007 data).

- **Michigan has a lower percentage of uninsured residents than the majority of other states in the United States.** Michigan is ranked 11<sup>th</sup> among the states in having a low percentage of uninsured residents at 12.2 percent and is 5.2 percent below the national average.
- **Michigan adults are much more likely to be uninsured than children.** In 2005-2007, 14.9 percent of adults are uninsured, while only 5.3 percent of children are uninsured. Of young adults, ages 21 to 24, 29.7 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 (11.2 percent United States, 5.3 percent Michigan).
- **Michigan Black and Hispanic residents are almost twice as likely as White residents to be uninsured.** Nineteen percent of Black and Hispanic residents are uninsured, while 10.3 percent of White residents are uninsured. Hispanics in Michigan are less likely to be uninsured at 19 percent than Hispanics on average in the United States which is 34.4 percent.
- **Michigan's poor and working poor are almost three times as likely to be uninsured as the rest of Michigan.** Families 200 percent or above the Federal Poverty Level (FPL) have an 8.2 percent uninsured rate, while those below 200 percent of the FPL have a 22.2 percent uninsured rate. Even though the poor and working poor are more likely to be uninsured, they only comprise 51.4 percent of the uninsured population. Families with incomes 200 percent or above FPL represent the remaining 48.6 percent of the uninsured.
- **Families headed by an individual with less than a bachelor's degree are over twice as likely to be uninsured (14.7 percent) than those with a bachelor's degree or higher (6.3 percent).** Families headed by an individual with less than a bachelor's degree represent 84.2 percent of uninsured households while families headed by an individual with a bachelor's degree or higher represent 15.8 percent.
- **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 6.2 percent while single individuals without children have an uninsured rate of 23.8 percent.
- **Married couples are more likely to have employer-based insurance than single individuals.** Only 45 percent of single individuals have employer-based insurance while 80.7 percent of married couples do.
- **The majority of the uninsured are in working households.** In the uninsured population, 80.4 percent are in families with a full-time or part-time employee. Only 19.7 percent of the uninsured are in non-working families. Part-year workers are most likely to be uninsured at 20.8 percent followed closely by non-workers. Full-time workers are least likely to be uninsured at 9.2 percent.
- **In the private sector, the smaller the firm size the higher the percentage of the uninsured head of household.** Head of household employees working in firms under 100 employees comprise 51.7 percent of uninsured. Out of employees working in firms with less than 10 people, 21.1 percent are uninsured.

## MICHIGAN DEMOGRAPHICS

Age Group	Population
Under 5 Years	636,089
5-9 Years	653,808
10-14 Years	700,432
15-19 Years	754,865
<b>Total Children</b>	<b>2,745,194</b>
20-24 Years	679,554
25-34 Years	1,250,969
35-44 Years	1,433,178
45-54 Years	1,539,359
55-64 Years	1,144,589
<b>Total Non-Elderly Adults</b>	<b>6,047,649</b>
<b>Adults 65 Years and Over</b>	<b>1,279,034</b>
<b>Total Population</b>	<b>10,071,822</b>

Gender	Population
Males	4,958,632
Females	5,113,190

Race and Ethnicity	Population
White	8,170,825
Black/African American	1,501,267
American Indian/Alaskan Native	132,740
Asian	269,369
Native Hawaiian/Other Pacific Islander	5,892
Other	194,536
Two or more races	190,942
Hispanic or Latino (of any race)	401,009

Source: U.S. Census Bureau, 2007 American Community Survey

### Michigan's Population

Michigan is the eighth most populous state in the nation with slightly more than 10 million residents, according to the U.S. Census Bureau's 2007 American Community Survey. Non-elderly residents account for 87.3 percent of Michigan's population, living in mostly urban areas and concentrated in the southeastern portion of the state. According to the 2007 US Census Bureau, Population Division Population Estimates, Detroit-Warren-Livonia is Michigan's largest metropolitan area with a population of 4,467,592, or almost 45 percent of the state's population. The population in other major urban areas is as follows:

- Grand Rapids-Wyoming – 776,742
- Lansing-East Lansing – 456,440
- Flint – 434,715
- Ann Arbor – 350,003
- Kalamazoo-Portage – 323,264
- Holland-Grand Haven – 259,206
- Monroe – 224,028
- Saginaw-Saginaw Township North – 202,268
- Muskegon-North Shores – 174,386
- Jackson – 163,006
- Niles-Benton Harbor – 159,589.

The state's racial breakdown is somewhat similar to the rest of the United States, except that the percentage of the Hispanics or Latinos (of any race) is substantially lower in Michigan than nationally. According to the U.S. Census Bureau 2007 American Community Survey, in Michigan, 81.1 percent of the population is White, 14.9 percent is Black and 4.0 percent is Hispanic or Latino, of any race. In the United States 75.8 percent of the population is White, 13.1 percent is Black and 15.1 percent is Hispanic or Latino, of any race.

The tables 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

In 2005-2007, the proportion of non-elderly residents without health insurance ranged from a low of 9.4 percent in Massachusetts to a high of 27.1 percent in Texas, with Michigan ranked 11<sup>th</sup> lowest among the states with a non-elderly uninsured rate of 12.2 percent.

Non-elderly Uninsured by State, 2005-2007							
Massachusetts	9.4%	Ohio	12.6%	Kentucky	15.6%	South Carolina	18.9%
Minnesota	9.6%	North Dakota	12.7%	Alabama	15.8%	Oregon	19.1%
Hawaii	9.6%	South Dakota	13.0%	Tennessee	16.0%	Georgia	19.5%
Wisconsin	10.0%	Kansas	13.4%	Wyoming	16.3%	Arkansas	19.9%
Iowa	10.8%	Delaware	13.5%	Idaho	16.7%	Nevada	20.3%
Maine	11.0%	Nebraska	13.5%	Utah	16.7%	California	20.5%
Pennsylvania	11.3%	Washington	13.6%	New Jersey	17.1%	Oklahoma	21.0%
Connecticut	11.3%	Indiana	13.7%	West Virginia	17.2%	Mississippi	21.2%
Rhode Island	11.7%	Missouri	14.3%	<b>United States</b>	<b>17.4%</b>	Arizona	21.9%
New Hampshire	12.0%	New York	15.2%	Colorado	18.4%	Louisiana	22.2%
<b>Michigan</b>	<b>12.2%</b>	Virginia	15.3%	Montana	18.5%	Florida	24.2%
District of Columbia	12.5%	Illinois	15.3%	Alaska	18.8%	New Mexico	24.9%
Vermont	12.5%	Maryland	15.3%	North Carolina	18.8%	Texas	27.1%

Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

The proportion of U.S. residents with employer-based health insurance coverage ranged from a low of 50.9 percent in New Mexico to a high of 74.8 percent in New Hampshire, with Michigan ranked 12<sup>th</sup> in highest employer-based coverage in the nation. This high rate of employer-based coverage at 68.9 percent is one of the primary reasons for Michigan's low uninsured rate.

Nationally, the percentage of residents covered by employer-based health insurance declined between 2002-2004 and 2005-2007 from 64.4 percent to 62.3 percent. It also declined in Michigan from 71.5 percent to 68.9 percent during this same time period while still remaining above the national average.

Employer-Based Coverage by State, 2005-2007							
New Mexico	50.9%	District of Columbia	59.6%	South Dakota	64.0%	Indiana	68.6%
Texas	53.4%	South Carolina	60.4%	Missouri	64.4%	<b>Michigan</b>	<b>68.9%</b>
Mississippi	53.4%	Georgia	60.9%	Utah	65.1%	Massachusetts	69.6%
Louisiana	54.7%	Oregon	60.9%	Vermont	65.2%	Delaware	69.7%
Arizona	55.2%	West Virginia	61.1%	Nevada	65.5%	Maryland	69.8%
Arkansas	55.5%	Kentucky	61.8%	Washington	65.7%	Pennsylvania	69.9%
California	55.6%	<b>United States</b>	<b>62.3%</b>	North Dakota	65.9%	Iowa	70.4%
Oklahoma	56.6%	New York	62.5%	Kansas	66.0%	New Jersey	70.4%
Montana	56.6%	Idaho	63.1%	Nebraska	67.0%	Wisconsin	70.8%
Florida	57.3%	Colorado	63.1%	Illinois	67.4%	Minnesota	71.2%
Alaska	58.8%	Maine	63.1%	Virginia	67.7%	Connecticut	71.2%
Tennessee	59.2%	Wyoming	63.4%	Rhode Island	67.7%	Hawaii	72.3%
North Carolina	59.5%	Alabama	63.7%	Ohio	67.9%	New Hampshire	74.8%

Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

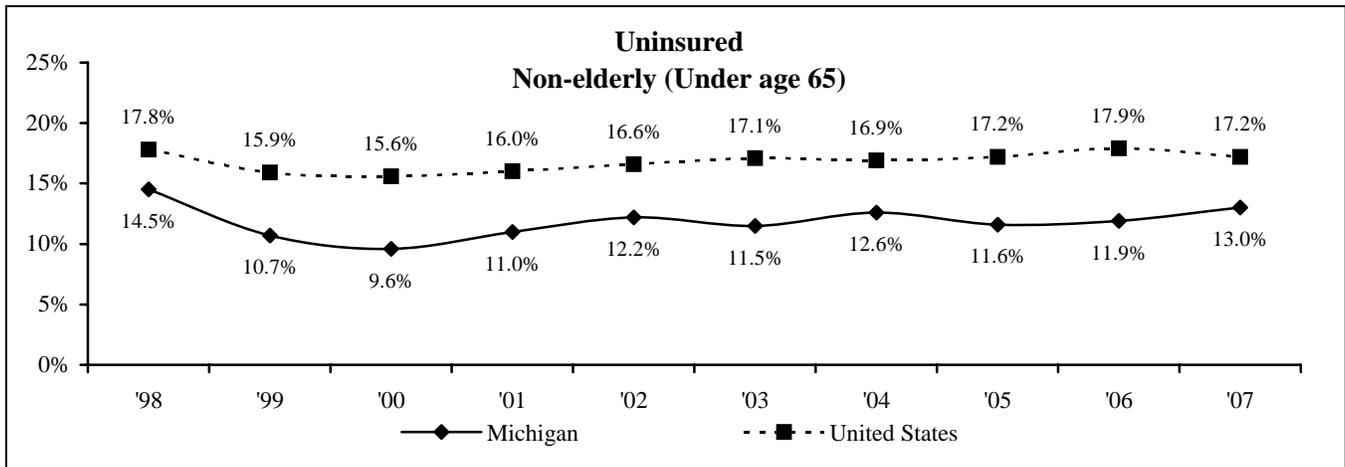
The proportion of residents with individually purchased insurance ranged from a low of 3.4 percent in West Virginia to a high of 12.3 percent in North Dakota; Michigan ranked in the lower end at 6.0 percent. The proportion of Michigan residents who purchased individual policies increased from 5.2 percent in 2002-2004 to 6.0 percent 2005-2007.

Individually Purchased Coverage by State, 2005-2007							
West Virginia	3.4%	Maryland	5.9%	New Mexico	6.7%	Oregon	8.3%
New Jersey	4.5%	Vermont	6.0%	<b>United States</b>	<b>6.9%</b>	Iowa	8.5%
Delaware	4.6%	Indiana	6.0%	Arkansas	7.0%	California	8.7%
Hawaii	4.8%	<b>Michigan</b>	6.0%	North Carolina	7.0%	Kansas	8.8%
Georgia	5.2%	Nevada	6.2%	Louisiana	7.1%	Utah	8.9%
New York	5.6%	Oklahoma	6.2%	Tennessee	7.4%	Idaho	9.0%
Alabama	5.7%	Connecticut	6.2%	District of Columbia	7.5%	Minnesota	9.3%
South Carolina	5.7%	Mississippi	6.2%	Wisconsin	7.5%	Wyoming	9.4%
Virginia	5.8%	Rhode Island	6.2%	Florida	7.5%	Colorado	9.4%
Texas	5.9%	Ohio	6.2%	Maine	7.6%	Nebraska	9.7%
Illinois	5.9%	Arizona	6.3%	Pennsylvania	7.6%	Montana	11.1%
Alaska	5.9%	New Hampshire	6.5%	Washington	7.6%	South Dakota	11.7%
Kentucky	5.9%	Massachusetts	6.5%	Missouri	7.8%	North Dakota	12.3%

Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

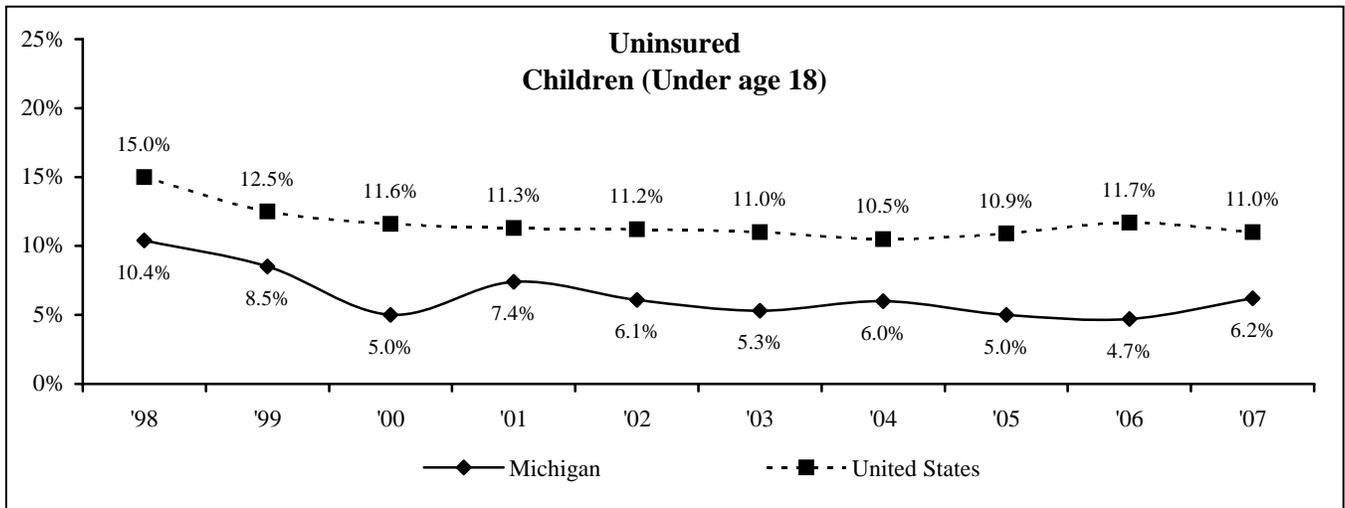
## MICHIGAN TRENDS

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 1998, Michigan's non-elderly population without health insurance was 14.5%. In 2007, the Michigan uninsured rate was 13.0%, and has remained between 9 and 13 percent over the past ten years. The national trend has shown a similar trend to Michigan, dropping slightly after 1998, 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.



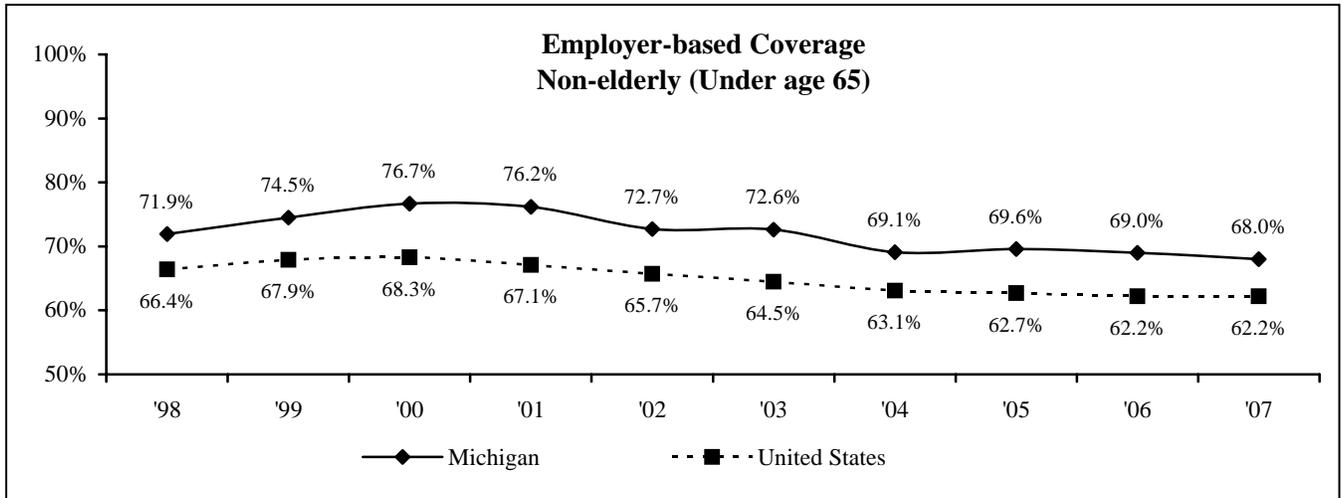
Source: CPS Data Files (1998-2008), Employee Benefit Research Institute

Michigan continues to experience a considerably lower rate of uninsured children than the United States rate. For 2007, Michigan had an uninsured rate for children of 6.2 percent, compared with the United States rate of 11.0 percent. Michigan has experienced an overall reduction in rate of uninsured children from a high of 10.4% in 1998.



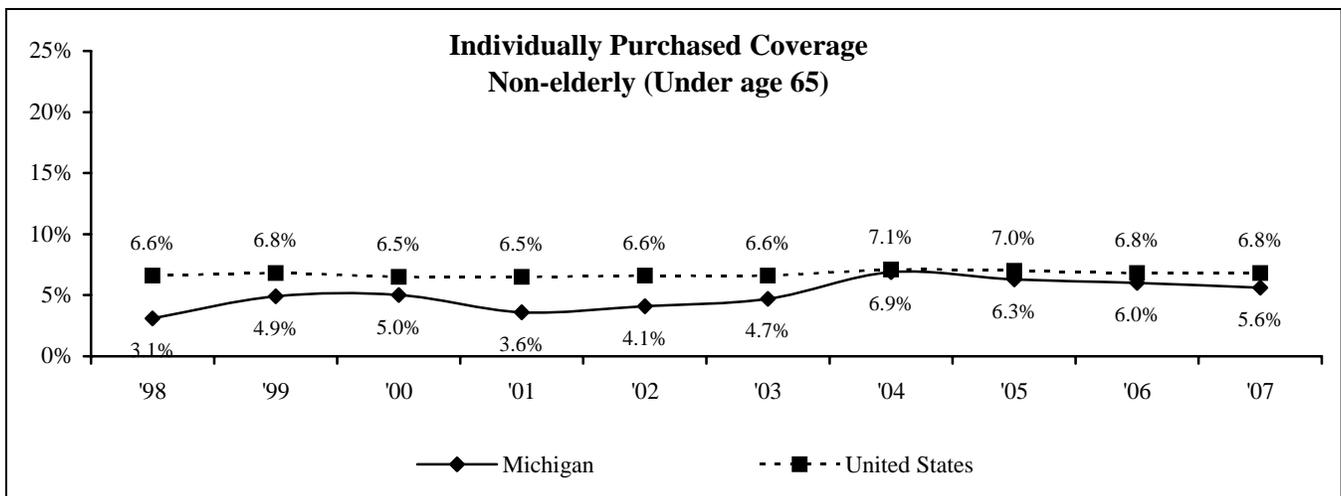
Source: CPS Data Files (1998-2008), Employee Benefit Research Institute

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 76.7 and 68.3 percent respectively.



Source: CPS Data Files (1998-2008), Employee Benefit Research Institute

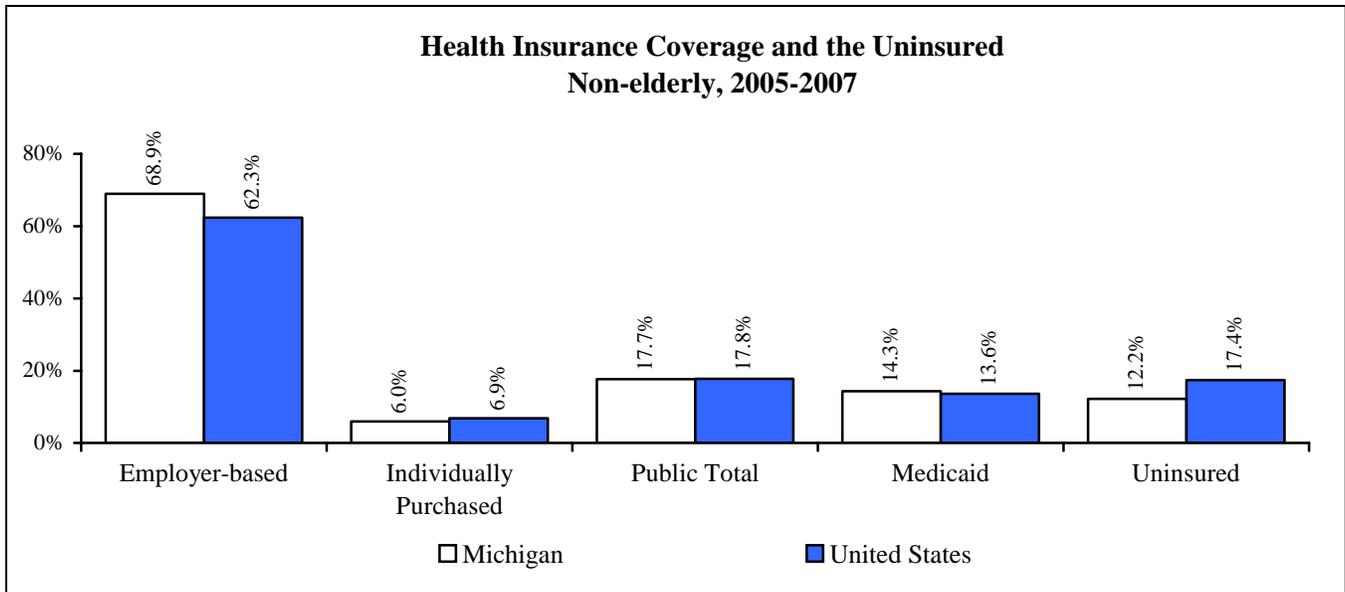
Individually purchased health insurance has historically made up a small, but fairly steady percentage of health insurance coverage both in Michigan and nationally. Due in part to strong employer-based coverage, Michigan generally has a smaller percentage of residents with individually purchased coverage than in the rest of the nation, although that difference has decreased in recent years. Since a high in 2004, both the United States and Michigan percentages have dropped slightly.



Source: CPS Data Files (1998-2008), Employee Benefit Research Institute

## TYPES OF COVERAGE

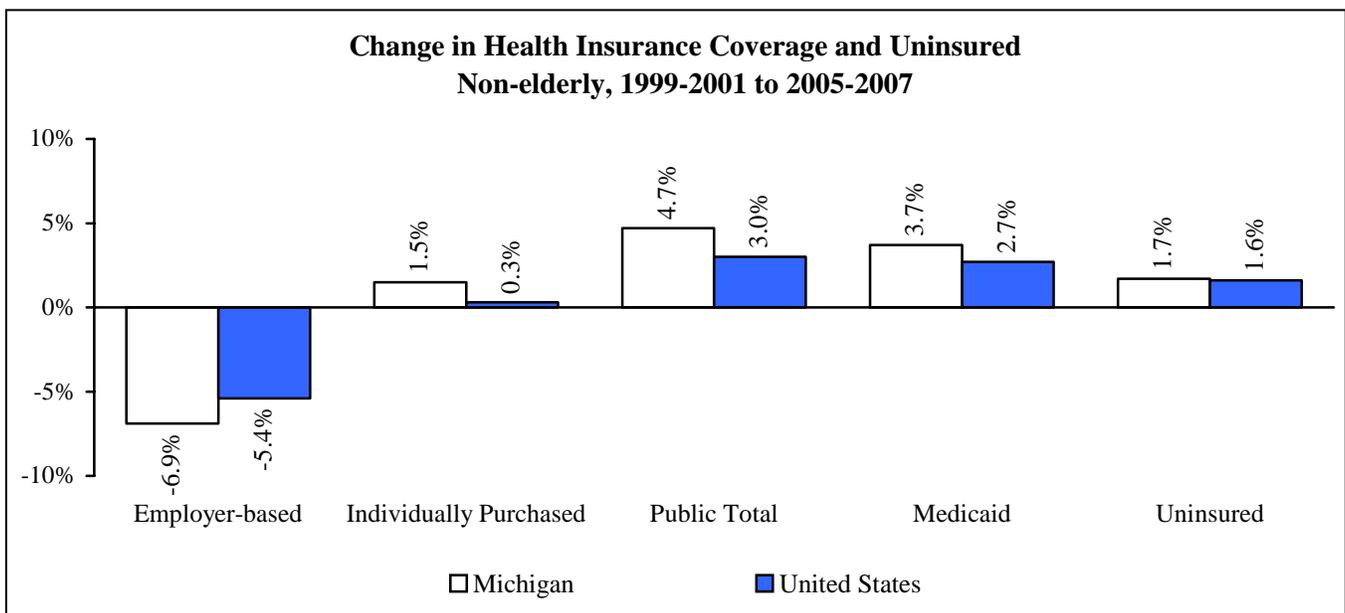
The incidence of employer-based health insurance in Michigan (68.9%) is above the national average (62.3%). This contributes to Michigan having an uninsured rate which is lower than the national average of 17.4 percent.



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.

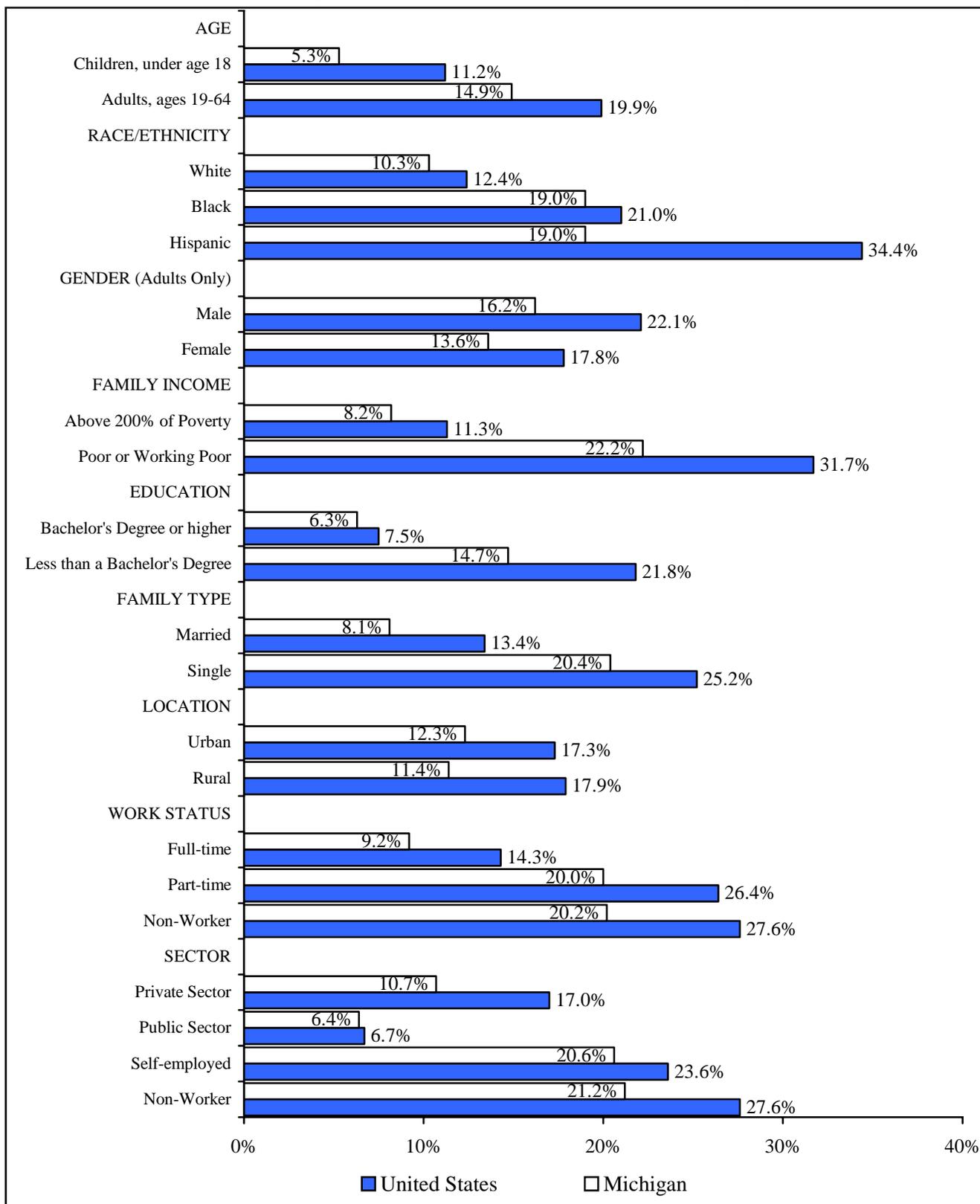
Employer-based coverage decreased in Michigan (-6.9%) and nationally (-5.4%) between 1999-2001 and 2005-2007. All other types of health insurance options increased over the same time period, with the most notable being public coverage, which includes Medicaid, some Medicare, Military/Veteran Affairs, 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 offset in part by an increase in public coverage.



Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED BY DEMOGRAPHICS

*Percentage Non-Elderly Uninsured, 2005-2007 Average*



Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

---

---

## FACTS ON THE NON-ELDERLY UNINSURED IN MICHIGAN

2005-2007 CPS Average

### ***By Age***

- Adults are much more likely to be uninsured, with a rate of 14.9 percent, than children at 5.3 percent.
- Adults and children are more likely to be insured in Michigan than the United States.

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

- Black and Hispanic residents have the highest uninsured rate at 19 percent, while White residents are almost half as likely at 10.3 percent.
- Hispanic residents in Michigan are less likely to be uninsured at 19 percent than the United States at 34.4 percent.

### ***By Gender***

- Males are more likely to be uninsured than females, at 16.2 percent versus 13.6 percent, respectively.
- Both genders in Michigan are more likely to be insured than their counterparts in the rest of the United States

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

- Michigan's poor and working poor (below 200% of the Federal Poverty Level) are almost three times as likely to be uninsured (22.2%) as families 200% or above FPL (8.2%).
- The poor and the working poor in the United States are more likely to be uninsured at 31.7 percent than in Michigan.

### ***By Education***

- In general, the higher the educational attainment of the head of household, the lower the uninsured rate. Families headed by an individual with less than a bachelor's degree have an uninsured rate of 14.7 percent; while those with a bachelor's degree or a greater degree have an uninsured rate of 6.3 percent.

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

- Families with children are more likely to be insured than those without children. Married couples with children have the lowest uninsured rate at 6.2 percent while single individuals without children have an uninsured rate of 23.8 percent.

### ***By Location***

- Individuals living in urban areas of Michigan have an uninsured rate of 12.3 percent.
- This is slightly higher than the 11.4% uninsured rate for individuals in rural areas.

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

- In the uninsured population, 80.4 percent are in a household with a full-time or part-time employee, showing that the majority of the uninsured are working. Only 19.7 percent of the uninsured are in a non-working household.
- Households with part-year workers and non-workers are most likely to be uninsured. Full-time workers are least likely to be uninsured at 9.2 percent.

### ***By Sector***

- Uninsured rates are highest for when the family head is either not working (21.2%) or self-employed (20.6%). Uninsured rates in the public sector are much lower at 6.4 percent.

## PROFILE OF THE UNINSURED by Age

### Who are the uninsured?

In Michigan, 87.6 percent of the uninsured are non-elderly adults, while only 12.4 percent are children. The percentage of children making up the uninsured has dropped over time.

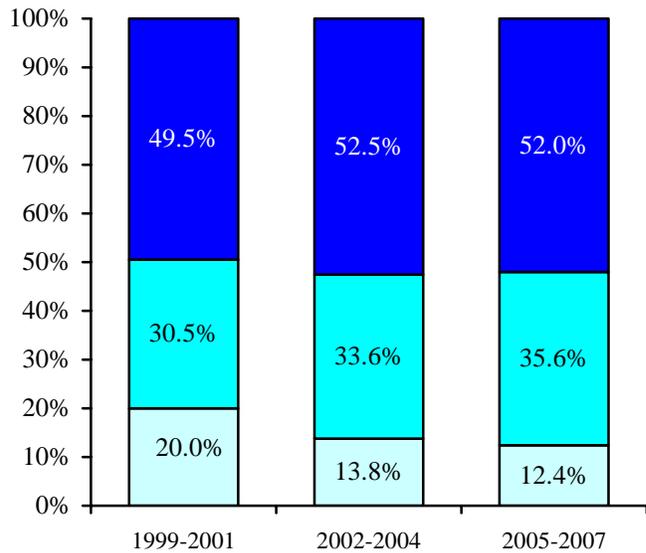
### How does Michigan compare with the U.S.?

Michigan children are half as likely to be uninsured (5.3%) as children nationally (11.2%). Michigan adults are also more likely to be insured (14.9%) than adults nationally (19.9%).

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

Adults in Michigan are two and a half times as likely to be uninsured as children, and young adults (ages 21-24) have the greatest risk of any age group for being uninsured. Over time, children who are uninsured have decreased. Young adults (ages 21-24) have the highest uninsured rate at 29.7 percent. The rate drops to 16.7 percent for individuals ages 25-29. The rate of the uninsured continues to decrease as age increases. Nevertheless, the majority of uninsured individuals in Michigan are still adults ages 30-64 at 52.0 percent.

**Distribution of Michigan Uninsured by Age**



- Adults (years 30-64)
- Young Adults (years 18-29)
- Children (younger than 18 years)

Percent Uninsured by Age						
Age Group	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
Infants	8.7%	6.8%	10.5%	13.3%	12.0%	13.6%
1-5	6.5%	4.9%	5.0%	10.9%	9.6%	10.2%
6-12	7.1%	5.4%	4.1%	11.4%	10.6%	10.5%
13-17	7.1%	7.0%	6.3%	13.0%	12.4%	12.6%
<b>Children (0-17)</b>	<b>7.0%</b>	<b>5.8%</b>	<b>5.3%</b>	<b>11.8%</b>	<b>10.9%</b>	<b>11.2%</b>
18-20	14.2%	16.1%	17.2%	23.4%	24.2%	24.1%
21-24	24.3%	27.2%	29.7%	30.1%	33.0%	32.7%
25-29	17.8%	22.6%	16.7%	25.1%	28.6%	29.2%
30-44	11.1%	14.7%	14.6%	16.7%	19.2%	20.0%
45-54	8.3%	10.6%	10.0%	12.0%	13.7%	15.1%
55-64	8.1%	8.2%	8.3%	12.1%	11.8%	12.4%
<b>Adults (18-64)</b>	<b>11.9%</b>	<b>14.7%</b>	<b>14.9%</b>	<b>17.5%</b>	<b>19.3%</b>	<b>19.9%</b>
<b>All Children and Adults</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Race and Ethnicity

### *Who are the uninsured?*

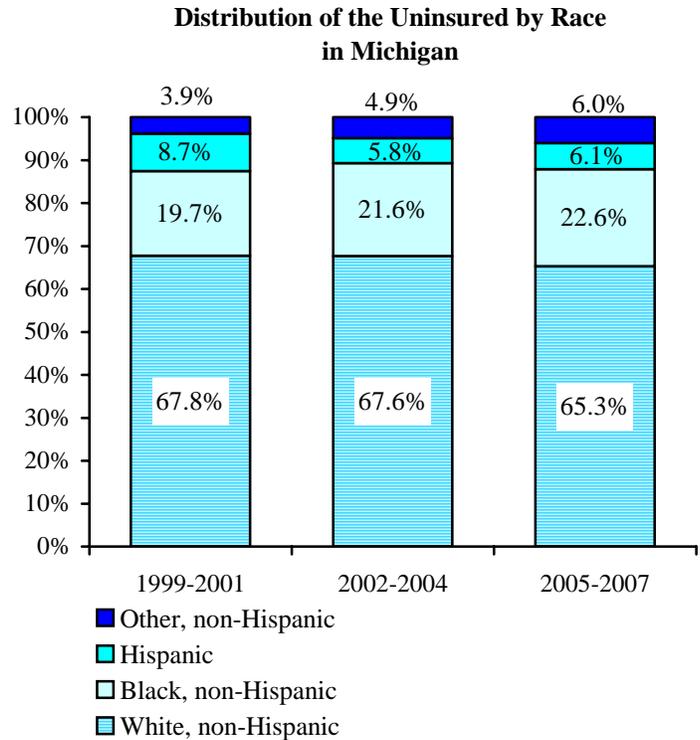
White residents represent 81.1 percent of the total population in Michigan, and about two-thirds of the uninsured. Black and Hispanic residents are both overrepresented in the uninsured population. Black residents constitute 14.9 percent of the population, but are 22.6 percent of the uninsured population. Hispanic residents represent 4.0 percent of Michigan's population, but 6.1 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. Hispanic residents in Michigan are especially less likely to be uninsured (19.0%) than nationally (34.4%).

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

Black and Hispanic residents have the highest risk of being uninsured in Michigan both at 19 percent. Rates for all races other than White have increased from 2002-2004 to 2005-2007.



Percent Uninsured by Race						
Race	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
White, non-Hispanic	9.0%	10.6%	10.3%	10.8%	12.1%	12.4%
Black, non-Hispanic	14.2%	17.8%	19.0%	20.0%	20.5%	21.0%
Hispanic or Latino	27.3%	18.6%	19.0%	34.2%	33.6%	34.4%
Other, non-Hispanic	11.1%	13.1%	15.4%	20.5%	18.6%	18.0%
<b>All Races</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Gender

### *Who are the uninsured?*

Women comprise 50.8 percent of the population, but only 46.7 percent of the uninsured, mostly due to their higher rates of coverage under Medicaid programs for pregnant women and low-income families, many of which are headed by single women.

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

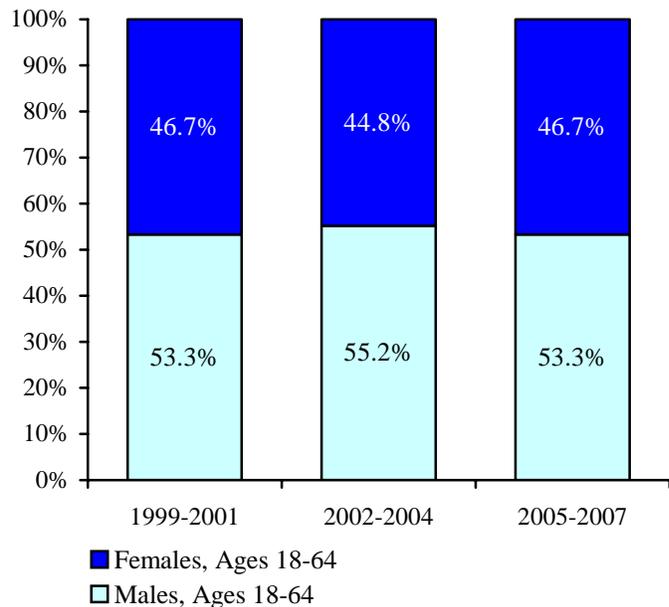
Both adult males and females in Michigan are less likely to be uninsured than adult males and females nationally, 16.2 percent versus 22.1 percent for males, and 13.6 percent versus 17.8 percent for females, respectively.

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

Adult men run a higher risk than women 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, most of which are headed by women and pregnant women.

Females, both in Michigan and nationally, have increased uninsured rates over time.

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



Percent Uninsured by Gender						
Gender	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
Male (18-64)	12.8%	16.5%	16.2%	19.2%	21.5%	22.1%
Female (18-64)	11.0%	12.9%	13.6%	15.9%	17.2%	17.8%
<b>Male and Female Adults</b>	<b>11.9%</b>	<b>14.7%</b>	<b>14.9%</b>	<b>17.5%</b>	<b>19.3%</b>	<b>19.9%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Family Income

*'Poor and working poor' is defined as up to 200 percent of the Federal Poverty Level (FPL). The poverty level defined by the Census Bureau for 2007 for a family of four is annual income below \$21,203. So, the 200% level of poverty for 2007 is \$42,406.*

### **Who are the uninsured?**

The poor and working poor and those at 200% and above poverty each represent approximately 50 percent of the uninsured population.

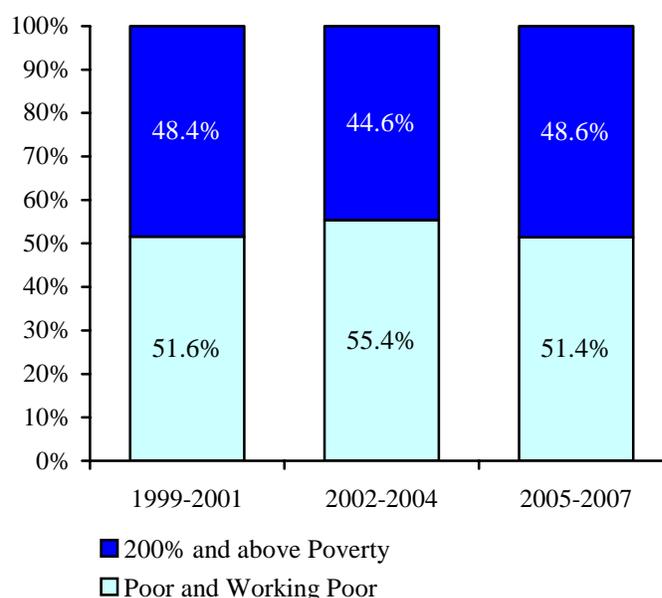
### **How does Michigan compare with the U.S.?**

The uninsured rates for the nation are higher than Michigan for every income category. Most notably, those below 200% of poverty have the largest differences; families with incomes between 150-199% of poverty have an 11.2 percent lower rate than the nation's rate.

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

Michigan's poor and working poor have a high rate of uninsured at 22.2 percent.. Only 8.2 percent of those at 200% or above poverty are uninsured. Those that have the highest risk of being uninsured are the poorest (0-99% of poverty) at 24.8%. As income grows, the rates consequentially drop, with only 5.5% of those 400% and above poverty uninsured.

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



Percent Uninsured by Family Income						
Family Income	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
0 - 99%	24.9%	25.0%	24.8%	33.6%	33.2%	33.7%
100 - 149%	22.4%	23.8%	23.5%	30.1%	31.6%	32.1%
150 - 199%	17.3%	20.3%	16.9%	25.6%	27.1%	28.1%
<b>Poor and Working Poor (0-199% of poverty)</b>	<b>22.0%</b>	<b>23.3%</b>	<b>22.2%</b>	<b>30.2%</b>	<b>31.0%</b>	<b>31.7%</b>
200 - 399%	10.2%	10.4%	11.8%	14.6%	15.9%	16.9%
≥ 400%	4.2%	5.3%	5.5%	6.0%	6.7%	7.0%
<b>All Non-elderly</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Family Income - Children less than 18

The definitions of 'poor and working poor,' as well as the Federal Poverty Level are the same as stated in the previous section on Family Income (page 16).

### Who are the uninsured?

Overall, children in families with lower family income are more likely to be uninsured. Over half of Michigan uninsured children have family incomes categorized as poor and working poor. Although children in families with lower incomes are more likely to be uninsured than higher income families, 43.2 percent of uninsured children are 200% and above the FPL.

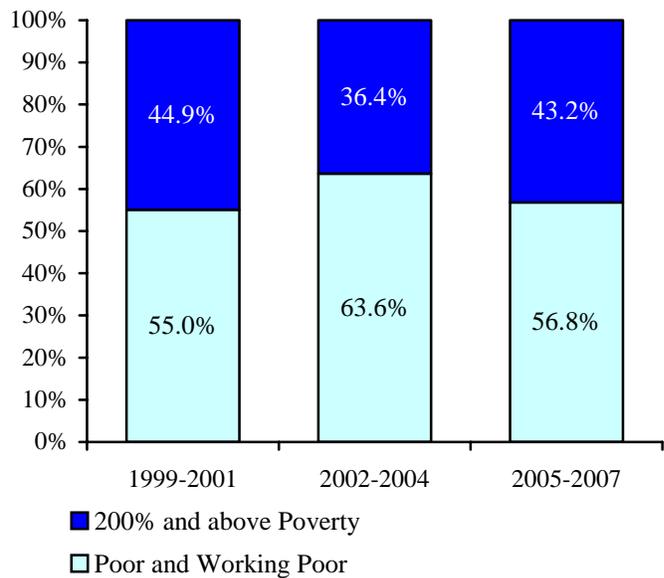
### How does Michigan compare with U.S.?

Michigan's uninsured rates of children are lower for every income category in comparison to U.S. rates. Michigan children with families making 150-199% above the FPL are three times less likely to be uninsured (5.0%) compared to the nation (15.7%). Although both the nation and Michigan's uninsured rates for 199% and below the FPL have dropped over time, the United States rates are still much higher than Michigan.

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

Children living in homes with income 100-149% above the Federal Poverty Level (FPL) have the highest uninsured rate at 10.3 percent; however, this rate drops more than half for children living in homes with income 150-199% above the FPL. The lowest uninsured rate is found with children in families with income 400% or above the FPL at 2.6 percent.

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



Percent Uninsured Children by Family Income						
Family Income	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2001	2002-2004	2005-2007
0 - 99%	13.0%	10.3%	8.6%	22.3%	19.1%	18.7%
100 - 149%	12.1%	11.5%	10.3%	19.6%	17.8%	18.2%
150 - 199%	9.6%	7.9%	5.0%	16.5%	15.9%	15.7%
200 - 399%	6.1%	4.2%	4.7%	9.0%	8.6%	9.4%
≥ 400%	3.2%	2.4%	2.6%	3.9%	3.9%	4.1%
<b>All Children</b>	<b>7.0%</b>	<b>5.8%</b>	<b>5.3%</b>	<b>11.8%</b>	<b>10.9%</b>	<b>11.2%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Education Attainment of Family Head

### Who are the uninsured?

Generally, the higher the education level of a head of household, the less likely household members will be uninsured. Out of the uninsured, 15.8 percent have a bachelor's degree or higher.

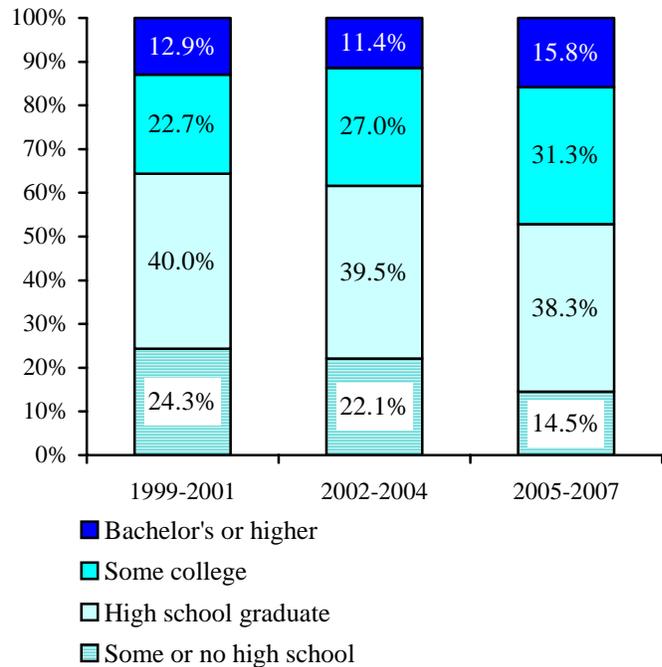
### How does Michigan compare with the U.S.?

Families headed by individuals at every level of educational attainment in Michigan tend to be less likely to be uninsured than similar families nationally.

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

Families headed by an individual who did not graduate from high school have the greatest risk of being uninsured (26.6%). Uninsured rates do drop by almost half or more with completion of any degree, including an associate's degree. However, uninsured rates have decreased over time for those without some high school education or no high school education. For almost all other education categories, uninsured rates have increased over time, even those with bachelor's degrees or higher. They represent more of the uninsured population in Michigan (15.8%) than they have in 1999-2001 (12.9%) and 2002-2004 (11.4%).

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



Percent Uninsured by Education of Family Head						
Educational Level	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
No High School	29.1%	28.4%	26.6%	40.9%	42.2%	43.8%
Some High School	22.1%	25.3%	20.0%	30.7%	31.1%	32.8%
High School Graduate	12.2%	14.6%	14.8%	17.7%	19.8%	21.2%
Some College	8.7%	12.6%	14.6%	13.8%	15.4%	16.0%
Associate Degree	7.3%	6.7%	8.8%	10.3%	11.7%	12.6%
<b>Less than Bachelor's</b>	<b>12.4%</b>	<b>14.6%</b>	<b>14.7%</b>	<b>19.4%</b>	<b>20.8%</b>	<b>21.8%</b>
Bachelor's Degree	6.0%	5.7%	7.0%	7.5%	8.4%	8.7%
Master's Degree	4.2%	4.9%	3.6%	4.5%	5.3%	5.2%
Professional School	2.7%	4.2%	8.8%	5.4%	6.1%	6.3%
Doctorate Degree	2.1%	2.7%	6.6%	5.2%	5.8%	5.5%
<b>Bachelor's or Greater</b>	<b>5.1%</b>	<b>5.2%</b>	<b>6.3%</b>	<b>6.6%</b>	<b>7.4%</b>	<b>7.5%</b>
<b>All Non-elderly</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Family Type

### Who are the uninsured?

Families with children are more likely to be insured than those without children. Single individuals without children make up 37.7 percent of the uninsured population and are the most likely to be uninsured at 23.8 percent.

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

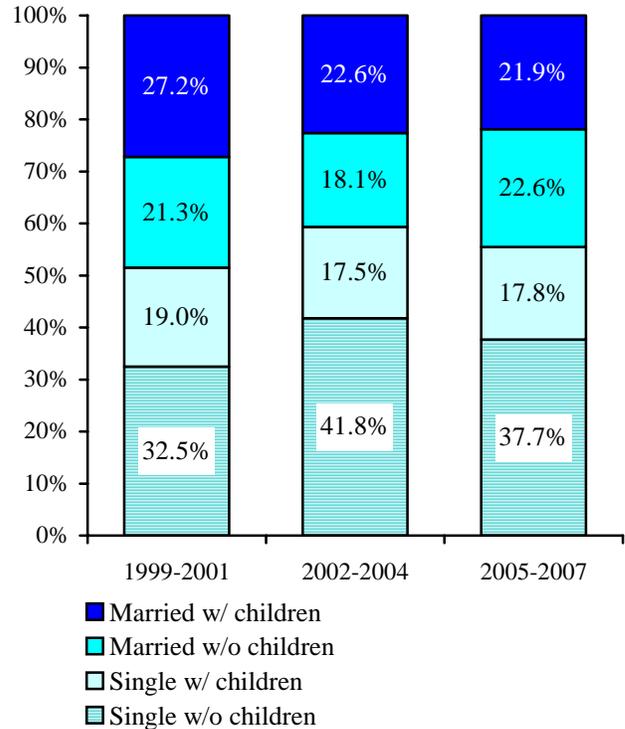
In all categories Michigan has a lower percentage of people uninsured than the United States in general. Married couples with children in the United States are twice as likely to be uninsured than those in Michigan.

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

Single adults without children have the highest risk for being uninsured with a rate of 23.8 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 therefore single adults are less likely to have such coverage.

Single individuals with children are also more than twice as likely to be uninsured than their married counterparts. One possible reason for this discrepancy may be that married residents are frequently covered through their spouse's insurance. Married couples with children have by far the lowest uninsured rate at 6.2 percent.

**Distribution of Michigan Uninsured  
by Family Type**



Percent Uninsured by Family Type						
Family Type	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
Married, no kids	9.8%	9.8%	11.5%	13.6%	14.9%	14.8%
Married with kids	6.2%	6.4%	6.2%	11.7%	12.1%	12.6%
Single, no kids	18.1%	24.3%	23.8%	25.1%	27.6%	28.3%
Single with kids	15.6%	14.7%	15.6%	19.7%	19.4%	20.3%
<b>All Family Types</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Location

*Urban is defined as the head of a household being employed in a metropolitan area. These areas usually have a principal city that they exist around. Urban does not include persons employed in agriculture, forestry, fishing or hunting, even if inside a metropolitan area. Rural is defined as all other persons employed outside of these areas. Please see the CPS Definitions at the end of the report for more information on metropolitan areas.*

### Who are the uninsured?

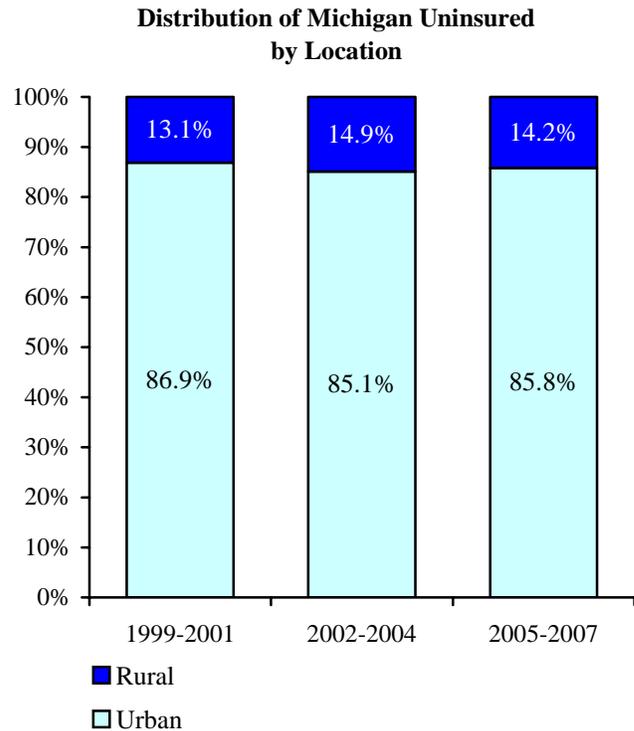
The large majority of Michigan residents without health insurance live in an urban area (85.8%), with the remainder living in rural areas of the state.

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

The United States has higher uninsured rates than Michigan in both urban and rural locations. The United States uninsured rates have increased over time for both categories while only the urban uninsured rate increased in Michigan.

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

Residents in urban Michigan have a slightly greater risk of being without health insurance coverage than rural residents. This reverses an earlier trend in which the uninsured rate was greater in rural areas in 2002-2004. The uninsured rate in urban areas has increased over time while the rural rate fluctuates.



Percent Uninsured by Location						
Location	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
Urban	10.3%	11.9%	12.3%	15.8%	16.8%	17.3%
Rural	11.8%	13.6%	11.4%	15.7%	17.2%	17.9%
<b>All Urban and Rural</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Work Status of Family Head

### *Who are the uninsured?*

Of the uninsured population in Michigan, 80.4 percent are in households with part-time or full-time employees, which dispels the belief that the majority of uninsured households are unemployed.

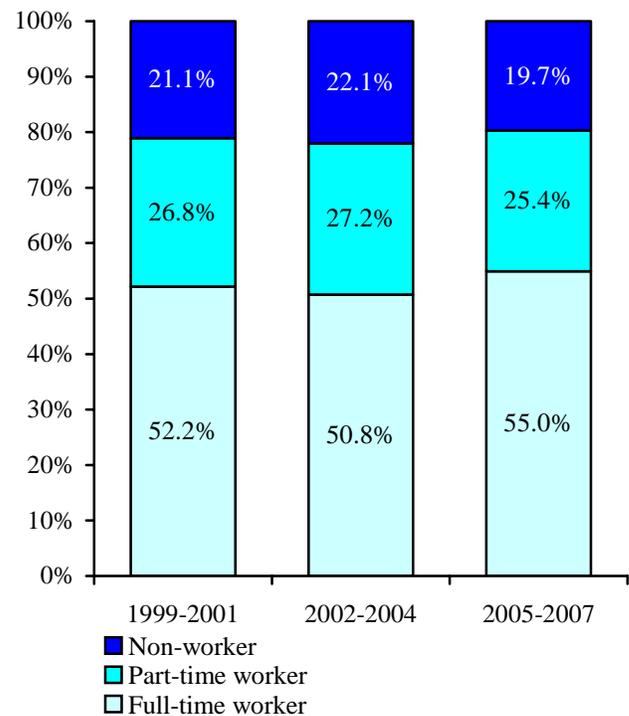
### *How does Michigan compare with the U.S.?*

All Michiganders regardless of the work status of their head of household are less likely to be uninsured than similarly situated individuals nationally. The largest differences are in the uninsured rates of full-year/some unemployment (19.4% Michigan, 28.5% nationally) and non-workers (20.2% Michigan, 27.6% nationally).

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

Households headed by individuals who 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. However, the rate of full-time/full-year working households being uninsured has risen over time while the rate of uninsured non-working households has decreased in Michigan. Rates are close to 20 percent for all households except for full-time/full-year working households whose uninsured rate is only 9.2 percent.

**Distribution of Michigan Uninsured  
by Work Status**



Percent Uninsured by Work Status of Family Head						
Work Status	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2002	2002-2004	2005-2007
Full-Time/Full-Year Worker	7.2%	8.5%	9.2%	12.7%	13.6%	14.3%
Part-Time/Full-Year Worker	21.2%	19.1%	19.7%	25.1%	24.6%	25.1%
Full-Year/Some Unemployment	17.7%	20.6%	19.4%	26.1%	27.0%	28.5%
Part-Year Worker	18.5%	20.4%	20.8%	25.7%	26.1%	25.5%
Non-Worker	22.0%	22.8%	20.2%	26.2%	27.2%	27.6%
<b>All Non-elderly</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED

### By Sector and Private Sector Firm Size of Family Head

#### *Who are the uninsured?*

The majority of the uninsured (51.7%) work for private sector firms with under 100 employees, however this number has decreased over time.

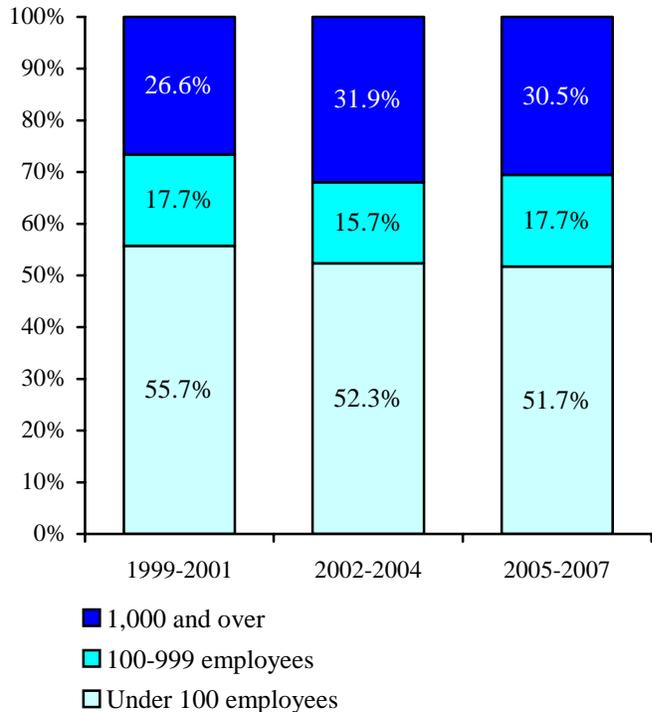
#### *How does Michigan compare with the U.S.?*

Workers in private sector firms in Michigan are less likely to be uninsured than those in similar situations in the rest of the nation, regardless of the size of the firm. Those self-employed and working in the public sector 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 firm in which a head of household works, the less likely they will be uninsured. Uninsured rates are highest for when the family head is either not working (21.2%) or self-employed (20.6%). Those working in the public sector have a much lower uninsured rate at 6.4 percent. The private sector has a slightly higher rate at 10.7 percent but, when broken down by size of the private firm, rates go as low as 7.6 percent for individuals working for firms 1,000 employees or larger. The highest uninsured rate is for employees working for firms with under ten employees at 21.1 percent mirroring the non working uninsured rate.

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



Percent Uninsured by Sector & Private Sector Firm Size of Family Head Employer						
Sector	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2001	2002-2004	2005-2007
Self-Employed	15.9%	19.2%	20.6%	21.1%	23.0%	23.6%
Public Sector	6.5%	6.8%	6.4%	6.2%	6.8%	6.7%
Private Sector	8.8%	10.3%	10.7%	15.5%	16.3%	17.0%
Non-Worker	22.0%	22.8%	21.2%	26.2%	27.2%	27.6%
<b>Private Sector- Firm Size</b>						
Under 10	18.3%	21.0%	21.1%	30.6%	30.7%	31.6%
10 – 24	15.6%	16.9%	15.2%	24.7%	25.2%	26.5%
25 – 99	11.6%	10.8%	12.1%	18.2%	18.0%	18.9%
100 – 499	8.3%	7.9%	8.9%	12.7%	13.1%	14.3%
500 – 999	4.9%	7.4%	8.3%	11.5%	11.2%	11.3%
1,000 or over	5.1%	7.3%	7.6%	9.2%	10.2%	10.4%
<b>All Sectors</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

## PROFILE OF THE UNINSURED by Industry of Family Head in Private Sector

### Who are the uninsured?

To further examine the private sector, the uninsured rates are shown by industry. All sectors of the industry (except for mining) have uninsured workers; however those employed in the service sector make up 42.7 percent of the uninsured in Michigan.

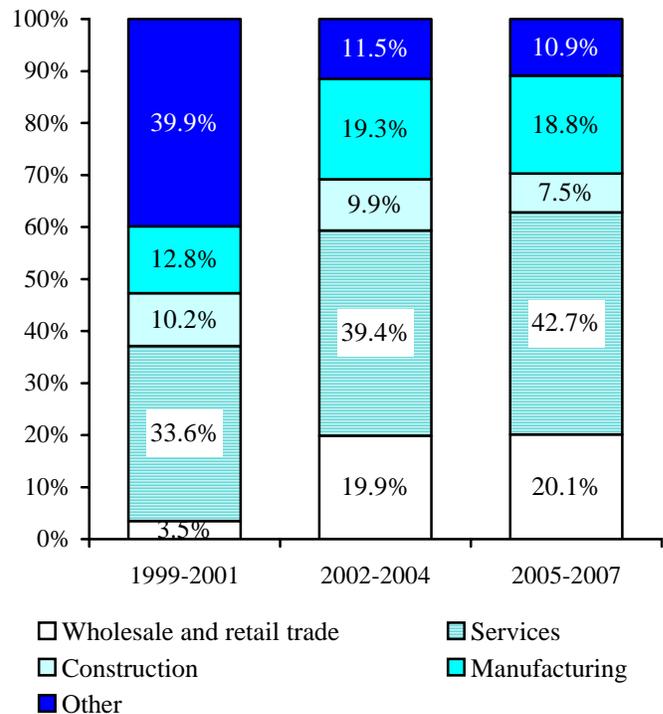
### How does Michigan compare with the U.S.?

The United States has higher uninsured rates than Michigan in all industries. The United States uninsured rate is especially higher in agriculture (11.8% Michigan, 33.2% nationally) and construction (12% Michigan, 29.5% nationally). For both the United States and Michigan the uninsured rates for industry overall are increasing.

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

Both the service and the wholesale-retail trade industry have the highest uninsured rate at 14.3 percent. Construction and agriculture fall closely behind at 12 percent and 11.8 percent, respectively. Family heads working in service, wholesale-retail trade, construction, and agriculture have the highest uninsured rates and make up over half of the uninsured population. The uninsured rate for agriculture has decreased over time, as well as the information and finance/insurance/real estate industries in Michigan.

**Distribution of Michigan Uninsured  
by Industry**

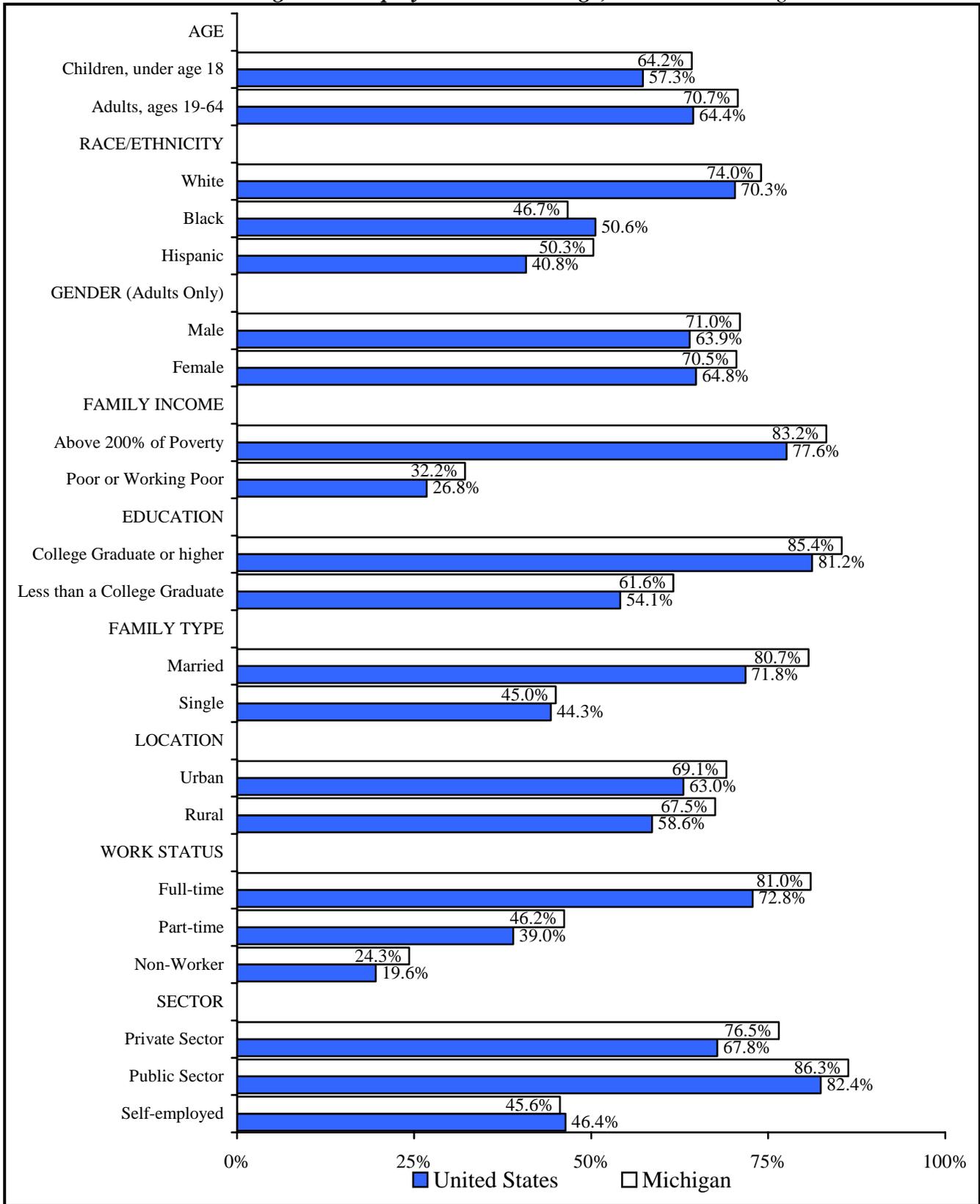


**Percent Uninsured by Industry of Family Head**

Industry	Michigan			United States		
	1999-2001	2002-2004	2005-2007	1999-2001	2002-2004	2005-2007
Agriculture	20.6%	15.9%	11.8%	36.6%	32.3%	33.2%
Mining	34.1%	0.0%	0.0%	9.4%	10.3%	12.1%
Construction	13.5%	14.2%	12.0%	25.7%	27.1%	29.5%
Manufacturing	3.8%	6.1%	6.3%	9.1%	10.8%	11.0%
Wholesale-Retail Trade	7.6%	13.4%	14.3%	11.5%	15.8%	17.0%
Transportation/Utilities	6.0%	11.0%	8.9%	11.2%	14.2%	15.5%
Information	17.5%	7.4%	5.8%	11.3%	7.8%	8.8%
Finance/Insurance/Real Estate	9.6%	6.1%	8.0%	23.2%	9.3%	9.1%
Services	22.0%	13.0%	14.3%	13.9%	18.9%	18.7%
<b>All Industry</b>	<b>10.4%</b>	<b>12.1%</b>	<b>12.2%</b>	<b>15.8%</b>	<b>16.9%</b>	<b>17.4%</b>

Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

**PROFILE OF DEMOGRAPHICS BY EMPLOYER-BASED COVERAGE**  
*Percentage with Employer-based Coverage, 2005-2007 Average*



Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

---

---

## FACTS ON EMPLOYER-BASED COVERAGE IN MICHIGAN

*Non-elderly, CPS 2005-2007 Average*

### **By Age**

- Michigan has a higher rate of employer-based coverage than the United States for both adults and children. In Michigan, 70.7% of adults have employer-based coverage, while only 64.4% of adults in the United States have employer-based coverage.
- Michigan children are less likely to have employer-based coverage (64.2%) than adults (70.7%) but Michigan children are more likely to be covered by employer-based insurance than in the United States.

### **By Race and Ethnicity**

- In Michigan, White residents have a higher rate of employer-based coverage (74%) than either Black residents (46.7%) or Hispanic residents (50.3%).
- Michigan Hispanic and White residents have a higher rate of employer-based coverage than their United States counterparts.

### **By Gender**

- Adult males and females have the same percentage of employer-based coverage.
- Both genders are more likely to have employer-based coverage than other males and females in the United States.

### **By Family Income**

- Families with incomes greater than 200% of the Federal Poverty Level are likely to have employer-based coverage (83.2%).
- Families defined as the poor and working poor are not as likely to have employer based coverage at 32.2 percent, but are more likely than their United States counterparts (26.8%).

### **By Education**

- College graduates are more likely to have employer-based coverage (85.4%) than those without a college degree (61.6%).

### **By Family Type**

- Families headed by married couples are much more likely to have employer-based coverage, with a rate of 80.7 percent, than families headed by a single adult (45%).

### **By Location**

- Urban and rural residents have a similar rate of employer-based insurance with rates of 69.1 percent and 67.5 percent respectively.
- Michigan residents in both rural and urban settings are more likely than the rest of the United States to have employer-based coverage.

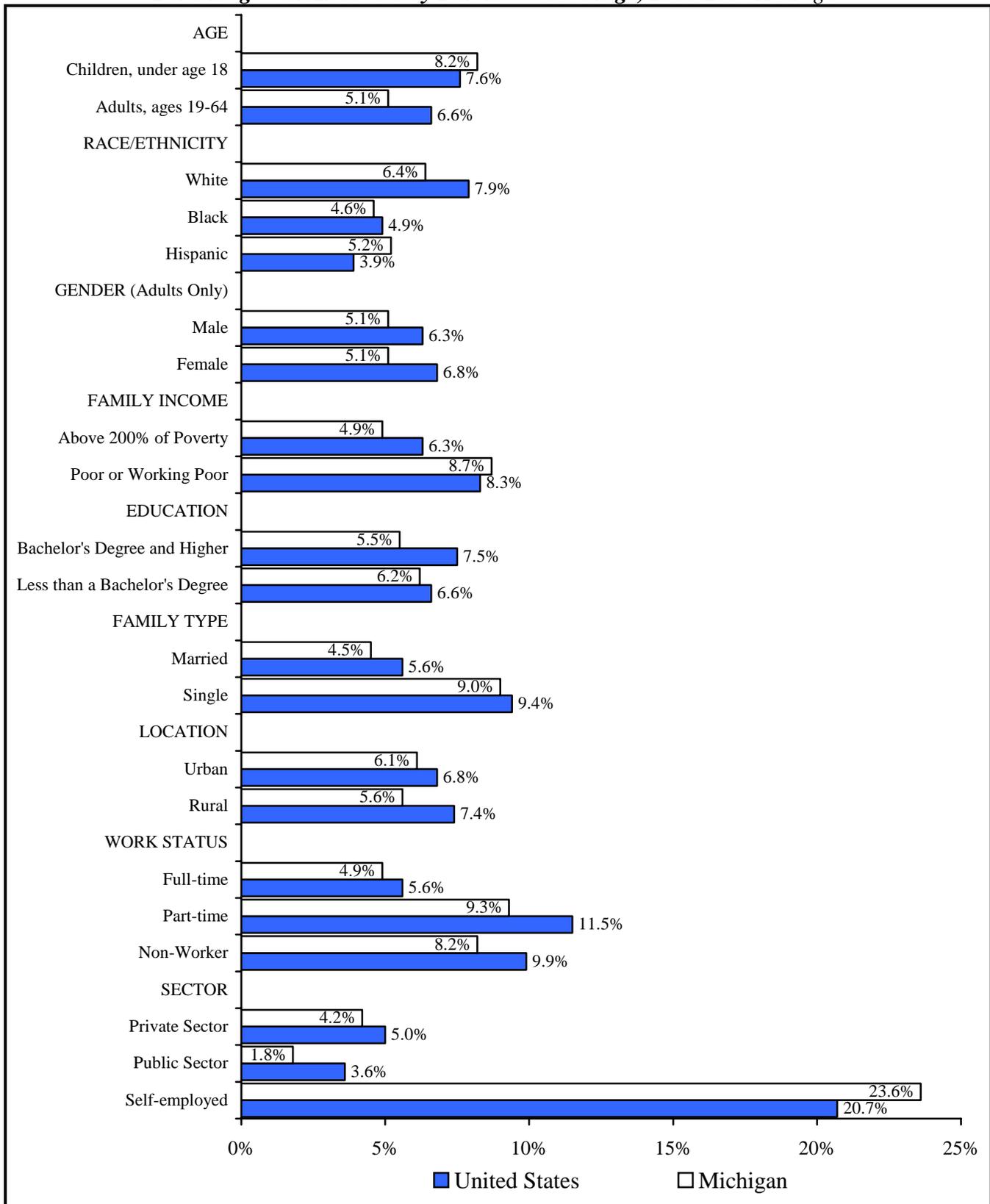
### **By Work Status**

- Families headed by a full-time worker are much more likely to have employer-based coverage, with a rate of 81 percent, than those headed by a part-time worker whose rate is 46.2 percent.
- Non-workers and their families are least likely to have employer-based coverage at 24.3 percent.

### **By Sector**

- Approximately three-quarters (76.5 percent) of individuals in families headed by a worker in the private sector have employer-based insurance, while 86.3 percent those in the public sector and 45.6 percent of the self-employed have such coverage.

**PROFILE OF DEMOGRAPHICS BY INDIVIDUALLY PURCHASED COVERAGE**  
*Percentage with Individually Purchased Coverage, 2005-2007 Average*



Source: EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

---

---

## FACTS ON INDIVIDUALLY PURCHASED COVERAGE IN MICHIGAN

*Non-elderly, 2005-2007 Average*

### **By Age**

- Michigan has a higher rate of individually-purchased insurance for children than the United States. In Michigan, 8.2 percent of children have individually purchased coverage, while only 7.6 percent of children in the United States have individually purchased coverage.
- Michigan adults have a lower rate of individually purchased coverage (5.1%) than adults nationally (6.6%).

### **By Race and Ethnicity**

- In Michigan, White residents have a higher rate of individually purchased coverage (6.4%) than either Black residents (4.6%) or Hispanic residents (5.2%).
- Black and White residents nationally have a higher rate of individually purchased coverage than their Michigan counterparts.

### **By Gender**

- Both males and females have an equal rate of individually purchased coverage.
- Both genders nationally are more likely to have individually purchased coverage than in Michigan.

### **By Family Income**

- Families defined as the poor and working poor are more likely at 8.7 percent to purchase their health coverage than those with more income and are more likely than their United States counterparts to do so as well (8.3%).
- Given that families with incomes greater than 200% the Federal Poverty Level have a high rate of employer-based coverage (83.2%), very few (4.9%) individually purchase their coverage.

### **By Education**

- College graduates in Michigan are less likely to have individually purchased coverage (5.5%) than those without a college degree (6.2%).
- This trend is the opposite nationally, with college graduates more likely to purchase more individual insurance (7.5%) than those without a college degree (6.6%).

### **By Family Type**

- Families headed by a single adult are twice as likely to have individually purchased coverage, with a rate of 9 percent, than families headed by a married couple (4.5%).

### **By Location**

- Urban residents are more likely to have individually purchased insurance at 6.1 percent and than rural residents at 5.6 percent.
- Michigan residents in both rural and urban settings are less likely than United States residents to have individually purchased coverage.

### **By Work Status**

- Families headed by a part-time worker are more likely to have individually purchased coverage, with a rate of 9.3 percent, than those headed by a full-time worker (4.9 percent).
- Non-workers and their families are also more likely to have individually purchased coverage (8.2 percent) than full-time workers.

### **By Sector**

- Almost one-quarter (23.6%) of self-employed individuals have individually purchased insurance, while only 1.8 percent of those in the public sector and 4.2 percent of those in the private-sector have such coverage.

---

---

## PRIMARY SAMPLING UNITS IN MICHIGAN

The CPS uses a multistage probability sampling method based on the population data of the decennial census. This method achieves coverage in all 50 states. In the first stage of the sampling process, Primary Sampling Units (PSUs) are selected. A PSU is the area in which an individual interviewer travels to administer the Current Population Survey. Two characteristics of PSUs are: 1. To ensure that sample counties represent other counties with similar labor force characteristics that are not selected and 2. To ensure that each field representative is allotted a manageable workload in his/her sample area.

The United States is divided into 2,025 PSUs. These correspond to the Office of Management and Budget definitions of Core-Based Statistical Area (CBSA) definitions. The PSUs are grouped into 824 strata. Within each stratum, a single PSU is chosen for the sample, with its probability of selection proportional to its population. Each PSU is representative of the stratum it was selected from.

Listed below are the PSU's surveyed in Michigan for Data Years 2005-2007 CPS along with their non-elderly population estimates. These include many of the dense population cores in Michigan, but not all metropolitan areas. The PSUs are as follows:

- Detroit-Warren-Livonia – 3,921,762
- Grand Rapids-Wyoming – 830,925
- Kalamazoo-Portage – 354,648
- Flint – 350,558
- Lansing-East Lansing – 330,187
- Muskegon-North Shores – 259,951
- Ann Arbor – 244,674
- Holland-Grand Haven – 237,097
- Monroe – 224,028
- Jackson – 222,669
- Saginaw-Saginaw Township North – 159,831
- Niles-Benton Harbor – 123,140.

Michigan's population is mostly urban and concentrated in cities in the southern Lower Peninsula. Detroit-Warren-Livonia is the state's largest sampling area, with a non-elderly population of 3,921,762 based on CPS 2005-2007 estimates.

Estimates for the smaller metropolitan areas (those with populations under 500,000) should be used with caution because of the relatively large sampling variability associated with these estimates. It should be kept in mind that the sample design and methods of weighting CPS data are geared towards producing estimates for the entire nation. Consequently, data for states are not as reliable as national data, and this data will lose some of its utility in certain applications.

For further discussion of such considerations, consult *The Current Population Survey: Design and Methodology* (Technical Paper 63RV, U.S. Bureau of the Census).

## Counties in Primary Sampling Units

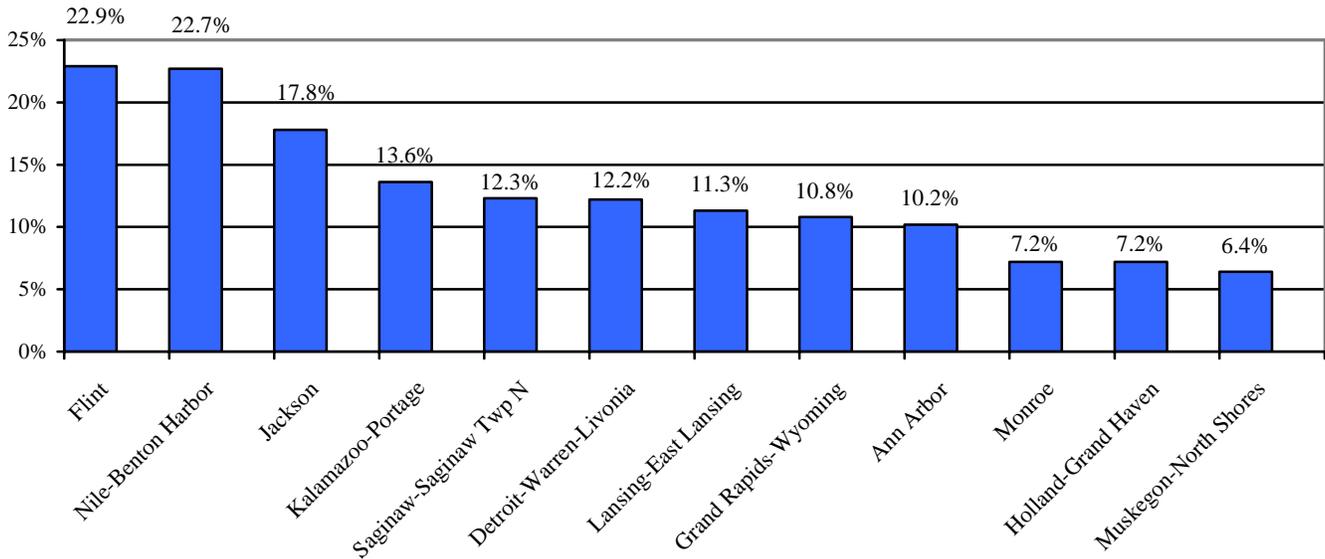
### Primary Sampling Units

Ann Arbor:  
 Detroit– Warren–Livonia:  
  
 Flint:  
 Grand Rapids-Wyoming:  
 Holland-Grand Haven:  
 Jackson:  
 Kalamazoo-Portage:  
 Lansing-East Lansing:  
 Monroe:  
 Muskegon-North Shores:  
 Niles-Benton Harbor:  
 Saginaw-Saginaw Township North:

### Counties (complete or portions)

Washtenaw  
 Wayne, Lapeer, Livingston, Macomb, Oakland,  
 and St. Clair  
 Genesee  
 Barry, Ionia, Kent, and Newaygo  
 Ottawa  
 Jackson  
 Kalamazoo and Van Buren  
 Clinton, Eaton, and Ingham  
 Monroe  
 Muskegon  
 Berrien, Cass  
 Saginaw, Bay

**Non-Elderly Uninsured by Michigan PSU's (2005-2007)**



The majority of Michigan's non-elderly residents (83.4%) live within a PSU, as do 79.6 percent of Michigan's uninsured. However, uninsured rates vary dramatically among the various primary sampling units, ranging from 6.4 percent in Muskegon-North Shores to a high of 22.9 percent in Flint. Sixty seven percent of the population that lives within a PSU has employer-based coverage, and 5.5 percent have individually purchased coverage.

**Percent Uninsured and Select Health Insurance Coverage by  
Primary Sampling Units  
Non-elderly Michigan Residents, 2005-2007**

Primary Sampling Units	Uninsured	Employer-based Coverage	Individually Purchased Coverage
	2005-2007	2005-2007	2005-2007
Ann Arbor	10.2%	77.4%	5.8%
Detroit-Warren-Livonia	12.2%	69.2%	6.2%
Flint	22.9%	55.5%	4.7%
Grand Rapids-Wyoming	10.8%	72.1%	5.9%
Holland-Grand Haven	7.2%	76.1%	9.2%
Jackson	17.8%	63.6%	3.9%
Kalamazoo-Portage	13.6%	69.9%	6.0%
Lansing-East Lansing	11.3%	73.6%	4.6%
Monroe	7.2%	72.4%	7.8%
Muskegon-North Shores	6.4%	71.9%	6.9%
Niles-Benton Harbor	22.7%	58.3%	6.8%
Saginaw-Saginaw Twp North	12.3%	61.5%	4.9%
Non-PSU	11.3%	67.0%	5.5%
<b>ALL MICHIGAN</b>	<b>12.2%</b>	<b>68.9%</b>	<b>6.0%</b>

*Source:* EBRI estimates of data from the Current Population Survey, March 2006-2008 Supplements

---

---

## 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>.

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 2005, 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.

---

---

## 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 coverages:

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 19-64 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 the four mentioned.

**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](http://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.

**Metropolitan-nonmetropolitan residence-** The general concept of a metropolitan area (MA) is one of a large population nucleus, together with adjacent communities that have a high degree of economic and social integration with that nucleus. Some MA’s are defined around two or more nuclei.

---

---

Each MA must contain either a place with a minimum population of 50,000 or a Census Bureau-defined urbanized area and a total MA population of at least 100,000. An MA is comprised of one or more central counties, and an MA may also include one or more outlying counties that have closed economic and social relationships with the central county. An outlying county must have a specified level of commuting to the central counties and also must meet certain standards regarding metropolitan character, such as population density, urban population, and population growth.

The territory, population, and housing units in MA's are referred to as "metropolitan." The territory, population, and housing units located outside MA's are referred to as "non-metropolitan."

**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 year-round 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, year-round 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](http://www.michigan.gov/spg).

For more information regarding this report, please contact:

Health Policy, Regulation and Professions Administration  
Michigan Department of Community Health  
Capitol View Building – 7<sup>th</sup> Floor  
Lansing, Michigan 48913  
Email: [HPAC@michigan.gov](mailto:HPAC@michigan.gov)  
Phone: (517) 241-2966

Michigan is an Equal Opportunity Employer, Services and Program Provider