

WASHINGTON STATE POPULATION SURVEY

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Characteristics of the Uninsured: 2002

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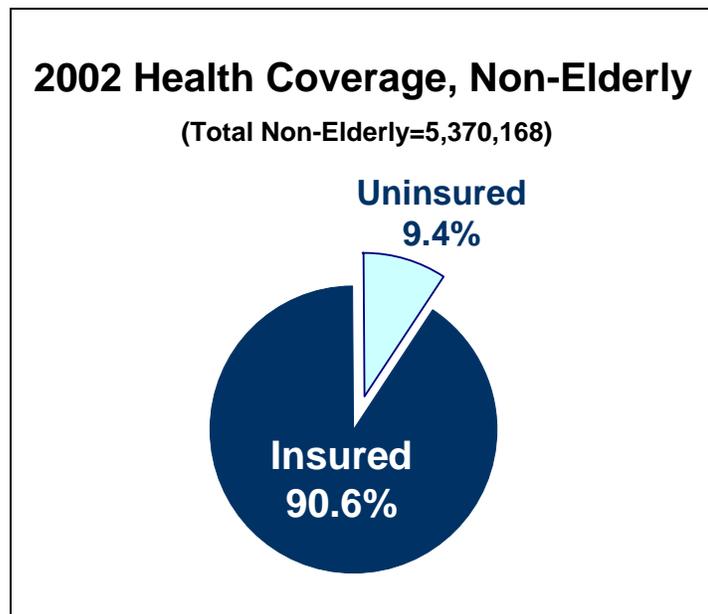
Data from the 2002 Washington State Population Survey show that nine percent of the non-elderly population (under 65) in Washington was uninsured.¹ This paper examines the uninsured rate in Washington by various demographic characteristics including: family income, rural/urban residence, nativity/citizenship status, health status, disability, age, sex, Hispanic origin, and race. With the exception of race, all of the other characteristics were significantly associated with health insurance status.²

Findings:

The number of Washington non-elderly residents (ages zero to 64) in 2002 was 5,370,168. Among these residents, 9.4 percent, or almost 503,000 people, lacked health insurance coverage at the time of the survey.³ This is a low rate of uninsured compared to the national average and national sources of uninsured data for the state of Washington.^{4,5}

Those groups who were least likely to be uninsured included those individuals whose family income was over 400 percent of the Federal Poverty Level (three percent) and children (five percent).

Groups where more than 15 percent of the population were uninsured included: those with family incomes under 200 percent of the poverty level (between 18 to 20 percent), foreign born individuals (15 percent), those who report fair or poor health status (between 15 and 16 percent), 19 to 30 year olds (20 percent), and American Indians (16 percent).



The poor and near poor were less likely to have health insurance.

Family income as a percentage of the federal poverty level (FPL) was used because this measure is most closely related to the income used to determine eligibility for public health insurance programs. Twenty percent of those with family incomes between zero and 99 percent of the FPL and 18 percent of those with family incomes between 100 to 199 percent of the FPL were uninsured. Those with incomes at or near poverty were roughly six times more likely to be uninsured compared to those individuals with family income over 400 percent of the FPL.

Rural residents were more likely to be uninsured than urban residents.

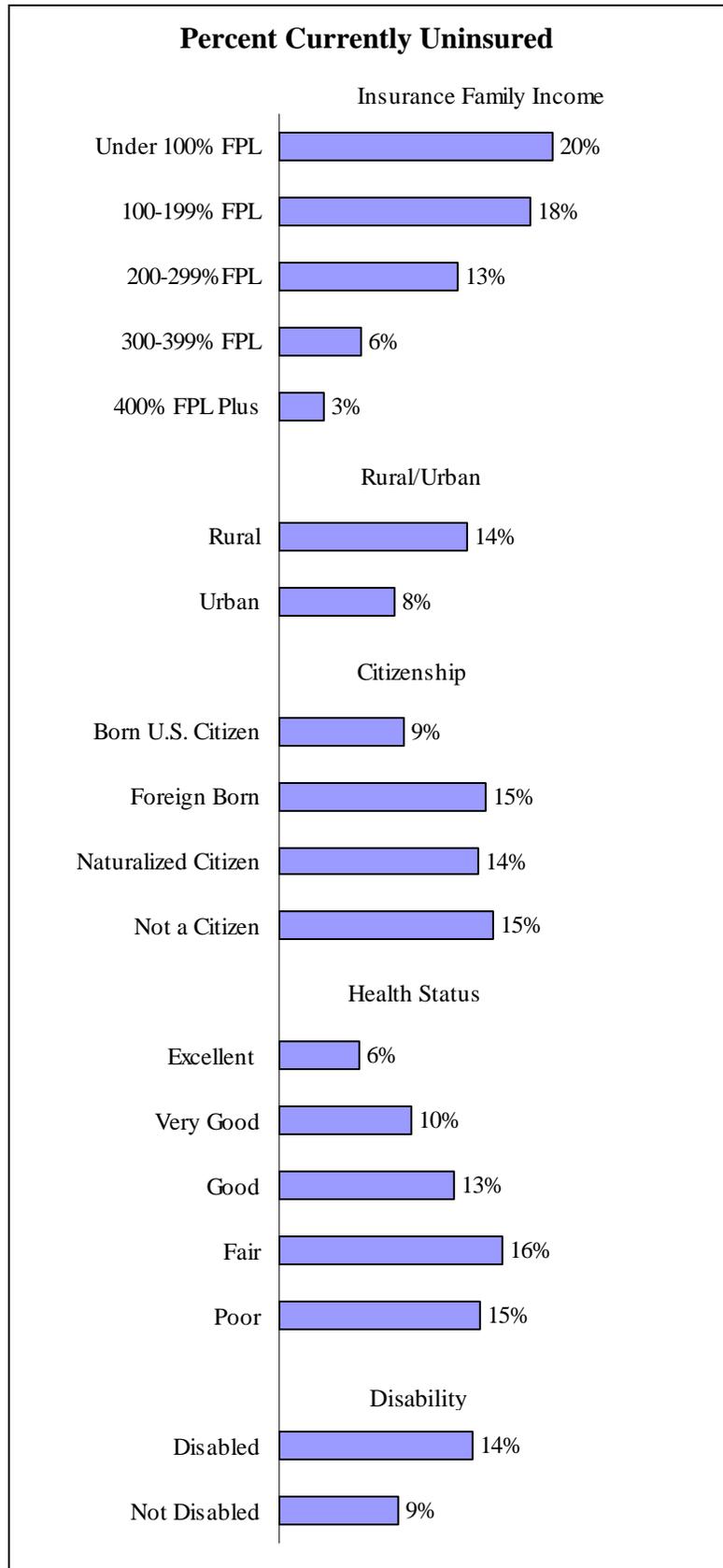
King, Pierce, Thurston, Snohomish, Kitsap, Clark, Spokane, Yakima, and the Tri-Cities areas were defined as urban and the other areas were defined as rural. Fourteen percent of the individuals living in rural areas were uninsured compared to eight percent of the urban areas.

Foreign born individuals were more likely to be uninsured than those born in the U.S.

Individuals who were U.S. born were less likely to be uninsured than those individuals who were foreign born (nine percent versus 15 percent respectively).

Respondents reporting fair or poor health were more likely to be uninsured than those individuals reporting excellent health.

Reported health status was related to health insurance status with those in poorer health more likely to be uninsured than those in better health. Six percent of individuals reporting excellent health were uninsured compared to 16 percent of those reporting fair health and 15 percent of those reporting poor health.



Those individuals reporting a disability were more likely to lack health insurance compared to those without a disability.⁶

Disability here was defined as having a long term condition limiting one’s sight, hearing, physical, mental, and/or emotional capabilities. Fourteen percent of those individuals who reported a disability were uninsured compared to nine percent of those who do not report a disability.

The lowest rates of uninsured by age were found among children (five percent) and the highest rates were found among young adults (20 percent).

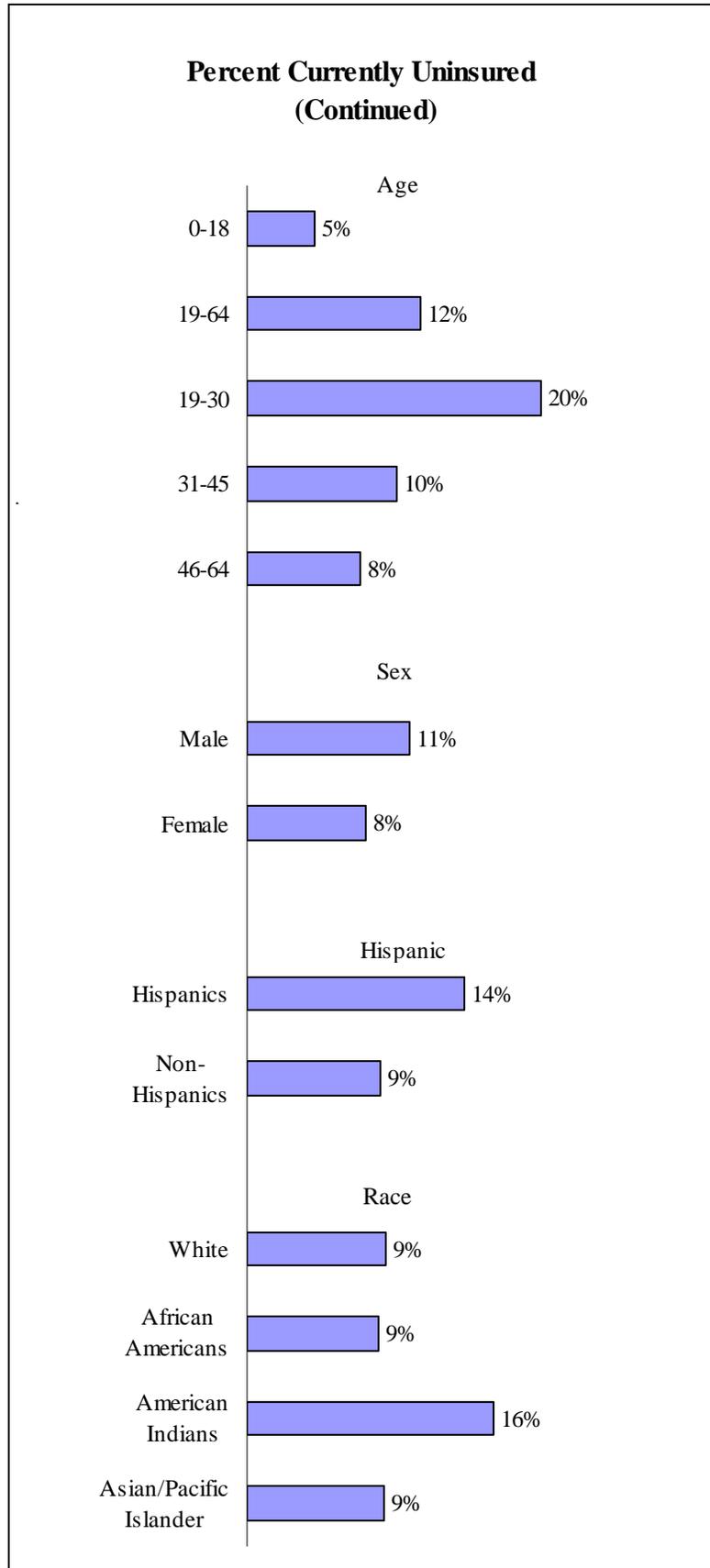
Twelve percent of non-elderly adults (age 19 to 64) were uninsured. Within the group of adults, young adults (age 19 to 30) were most likely to be uninsured (20 percent), followed by those aged 31 to 45 (10 percent), and those aged 46 to 64 (eight percent).

Males were more likely to be uninsured than females.

Consistent with national uninsured data, males had a higher uninsured rate compared to females (11 percent versus eight percent).⁴

Hispanics had a higher rate of uninsured compared to non-Hispanics, but differences between racial groups were not significant.

Hispanics were uninsured at a rate of 14 percent compared to nine percent for the non-Hispanic population. While American Indians showed the highest rate of uninsured (16 percent) across the four racial categories, the rate of uninsured for American Indians was not significantly larger than the rates of uninsured among the other racial groups.



Notes:

1. The rate of uninsured across the total population is 8.4 percent in 2002. For more details see:
<http://www.ofm.wa.gov/researchbriefs/brief016.pdf>
 2. A Chi-Square test was performed to test the independence of the current health insurance status from the demographic characteristics controlling for the design effects (region and household id).
 3. The respondents were all asked whether they were currently covered by a health insurance plan. If they answered no, they are labeled uninsured.
 4. For the U.S. Census Bureau's state and national estimates of the uninsured in 2001 see:
<http://www.census.gov/prod/2002pubs/p60-220.pdf>
 5. The U.S. Census Bureau's estimates for the State of Washington are higher than reported here. This may be the result of the different questions used to measure the uninsured and the fact that the sample size that the Census uses to produce state estimates of the uninsured are too small to produce reliable estimates for the State of Washington. For more discussion go to:
<http://www.ofm.wa.gov/accesshealth/research/10assessment.pdf>
 6. Disability questions changed in 2000. Current disability questions are not consistent with questions asked prior to the 2000 Washington State Population Survey. Direct comparisons prior to 2000 are not possible.
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Office of Financial Management at (360) 902-0599.**

Appendix**Uninsured Rates: Non-Elderly Population in Washington, 2002**

Category	Total	% Total	Uninsured	% Uninsured	Standard Error
Non-Elderly					
Total	5,370,168	100.0	502,690	9.4	0.4
Insurance Family Income					
Under 100% FPL	750,384	14.0	147,164	19.6	1.6
100-199% FPL	804,006	15.0	144,540	18.0	1.5
200-299% FPL	732,894	13.6	93,654	12.8	1.3
300-399% FPL	734,061	13.7	43,009	5.9	0.8
400% FPL Plus	2,348,823	43.7	74,323	3.2	0.4
Rural/Urban					
Rural	1,070,572	19.9	144,589	13.5	0.8
Urban	4,299,596	80.1	358,101	8.3	0.5
Nativity/U.S. Citizenship ¹					
Born U.S. Citizen	4,998,193	93.1	446,871	8.9	0.4
Foreign Born	358,685	6.7	52,967	14.8	1.8
Naturalized	174,629	3.3	25,040	14.3	2.4
Not a citizen	181,791	3.4	27,927	15.4	2.7
Health Status					
Excellent	1,966,319	36.6	114,576	5.8	0.6
Very Good	1,704,034	31.7	162,625	9.5	0.7
Good	1,276,292	23.8	159,003	12.5	1.0
Fair	319,385	5.9	51,430	16.1	1.7
Poor	104,138	1.9	15,056	14.5	3.0
Disability ²					
Disabled	715,076	13.3	99,730	14.0	1.2
Not Disabled	4,635,961	86.3	400,050	8.6	0.4
Age					
0-18	1,629,381	30.3	73,325	4.5	0.5
19-64	3,740,787	69.7	429,365	11.5	0.5
19-30	958,025	17.8	186,376	19.5	1.2
31-45	1,413,922	26.3	140,592	9.9	0.7
46-64	1,368,840	25.5	102,397	7.5	0.6
Sex					
Male	2,720,806	50.7	293,554	10.8	0.6
Female	2,649,362	49.3	209,136	7.9	0.5
Hispanic Origin					
Hispanics	500,899	9.3	72,329	14.4	1.9
Non-Hispanics	4,869,269	90.7	430,361	8.8	0.4
Race					
White	4,782,314	89.1	441,637	9.2	0.4
African Americans	197,339	3.7	17,157	8.7	2.3
American Indians	115,493	2.2	18,782	16.3	3.0
Asian/Pacific Islander	275,022	5.1	25,114	9.1	1.9

1. Nativity questions contain some missing data.

2. The questions pertaining to disability changed in the 2000 survey. This measure is not directly comparable to prior years of data. Disability questions contain some missing data.