

WASHINGTON STATE POPULATION SURVEY

Research Brief No. 41
December 2006

Characteristics of the Uninsured: 2006

By Erica Gardner

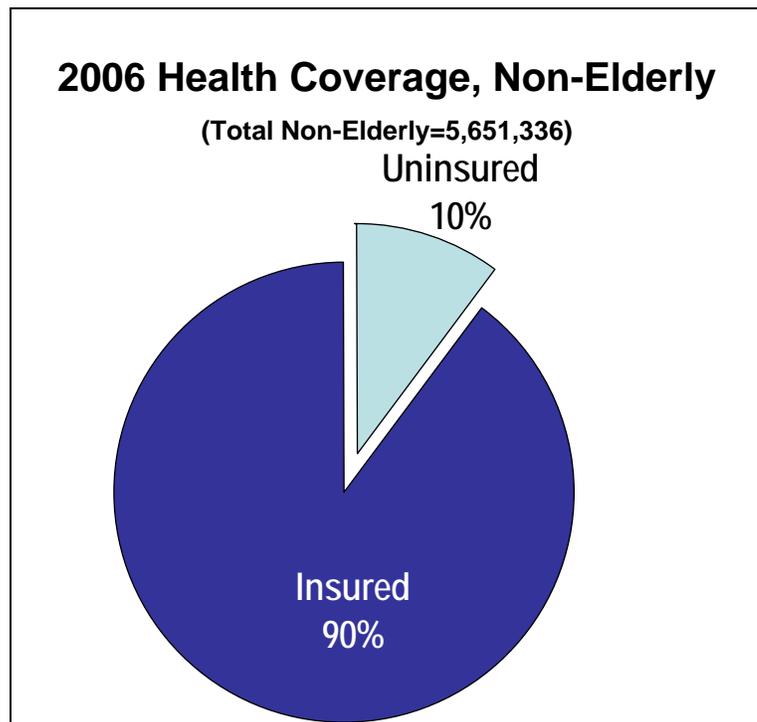
Data from the 2006 Washington State Population Survey show that 10 percent of the non-elderly population (under 65) in Washington was uninsured.¹ This paper examines the uninsured rate in Washington by various demographic characteristics including: family income, rural/urban residence, nativity/citizenship status, health status, disability, age, and sex.

Findings:

The estimate of Washington non-elderly residents (ages zero to 64) in 2006 was 5,651,336. Among these residents, 10.4 percent, or almost 590,014 people, lacked health insurance coverage at the time of the survey.² This is a low rate of uninsured compared to the national average and national sources of uninsured data for the state of Washington.^{3,4}

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)⁵ and children (four percent).

Groups where more than 15 percent of the population were uninsured included: those with family incomes under 200 percent of the federal poverty level (between 20 and 25 percent),⁶ foreign born individuals (22 percent), those who report fair or poor health status (between 16 and 19 percent), and 19 to 30 year olds (25 percent).



The Washington State Population Survey was conducted in the spring of 2006 to provide social, demographic, and economic information about Washington (data version 2 used here). Responses were obtained from telephone interviews of 7,082 households that represented the state as a whole. The survey was designed by the Office of Financial Management (OFM) and conducted by the Gilmore Research Institute. More information about the state survey is available at: <http://www.ofm.wa.gov/sps/default.asp>.

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-five percent of those with family incomes between zero and 99 percent of the FPL and 20 percent of those with family incomes between 100 to 199 percent of the FPL were uninsured. Those with incomes at or below poverty were more than eight times more likely to be uninsured compared to those individuals with family income over 400 percent of the FPL.⁷

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

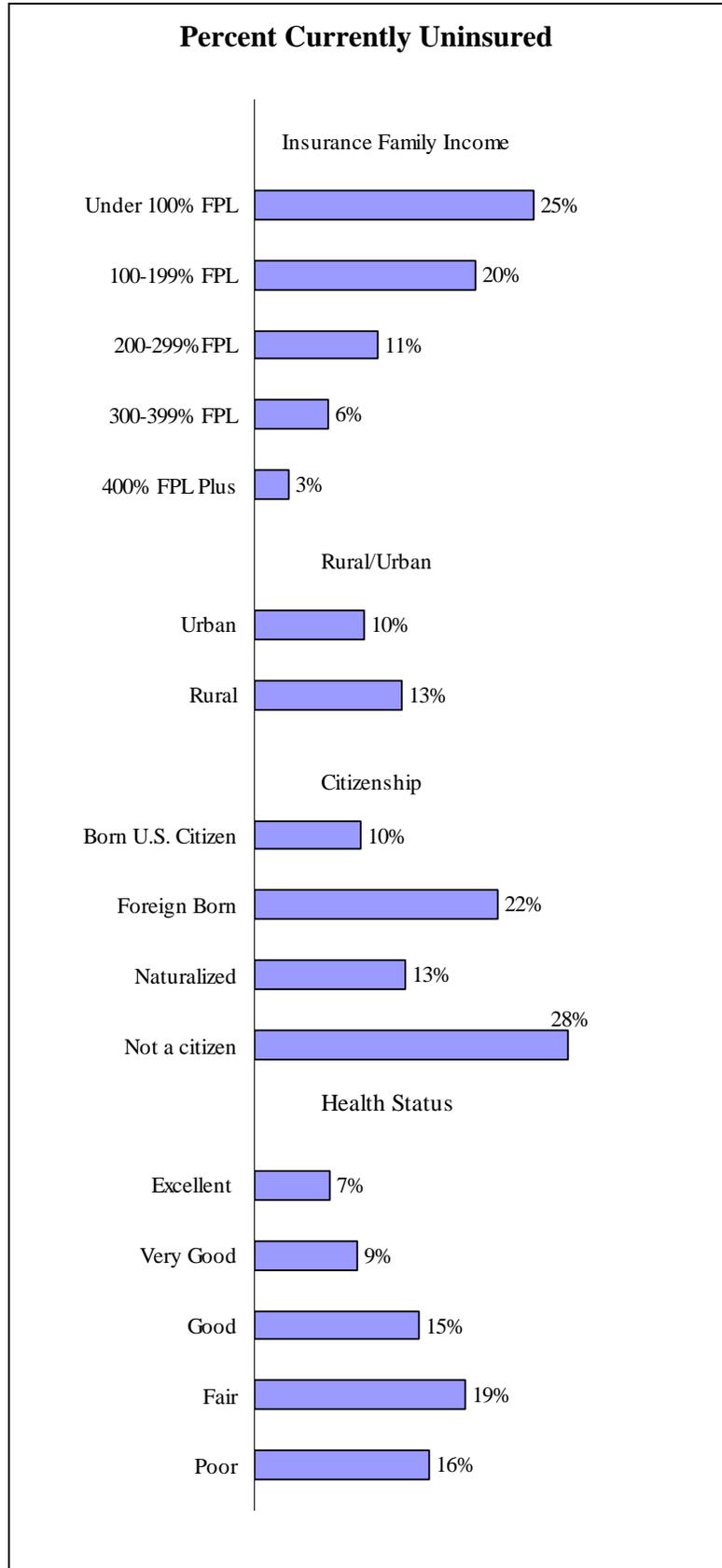
King, Pierce, Thurston, Snohomish, Kitsap, Clark, Spokane, Yakima, and the Tri-Cities areas were defined as urban and the other areas were defined as rural. Thirteen percent of the individuals living in rural areas were uninsured compared to ten percent of the urban areas.⁷

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 (10 percent versus 22 percent respectively).⁷

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. Seven percent of individuals reporting excellent health were uninsured compared to 19 percent of those reporting fair health and 16 percent of those reporting poor health.⁷



Those individuals reporting a disability were more likely to lack health insurance compared to those without a disability.⁸

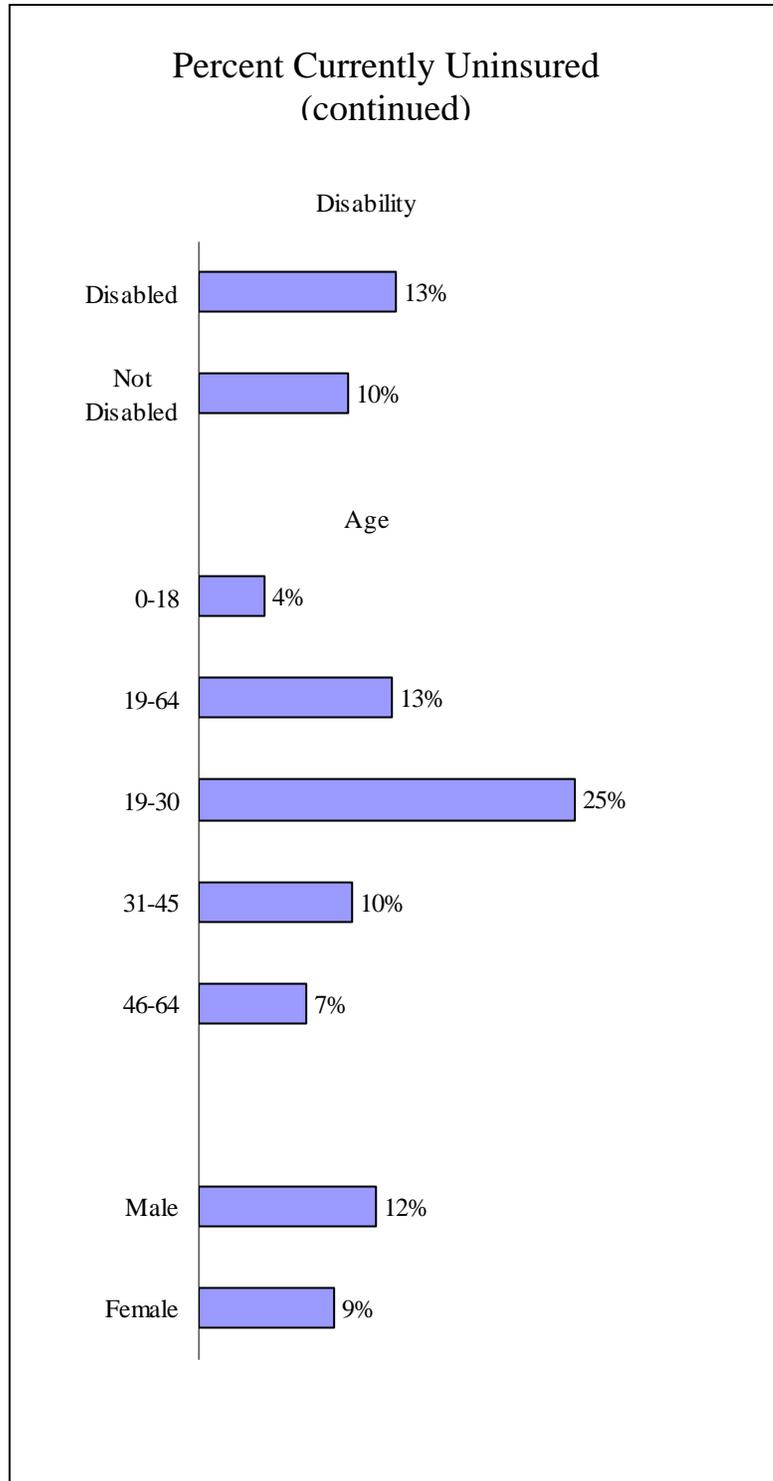
Disability here was defined as having a long term condition limiting one’s sight, hearing, physical, mental, and/or emotional capabilities. Thirteen percent of those individuals who reported a disability were uninsured compared to ten percent of those who do not report a disability.⁷

The lowest rates of uninsured by age were found among children (four percent) and the highest rates were found among young adults (25 percent).

Thirteen 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 (25 percent), followed by those aged 31 to 45 (10 percent), and those aged 46 to 64 (seven percent).⁷

Males were more likely to be uninsured than females.

Consistent with national uninsured data, males had a higher uninsured rate compared to females (12 percent versus nine percent).⁷



Notes:

1. The rate of uninsured across the total population is 9.3 percent in 2006. For more details see: <http://www.ofm.wa.gov/researchbriefs/brief039.pdf>.
2. The respondents were all asked whether they were currently covered by a health insurance plan. If they answered no, they are labeled uninsured.
3. For the U.S. Census Bureau's state and national estimates of the uninsured in 2005 see: <http://www.census.gov/prod/2006pubs/p60-231.pdf>.
4. 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 read: "Data for Assessing Access to Health Insurance Coverage in Washington State" (<http://www.ofm.wa.gov/healthcare/spg/research/10assessment.pdf>).
5. In 2005, a married family with two children with earnings at over 400 percent of the Federal Poverty Level would be earning over \$79,224 dollars. For more details refer to: Census, "Poverty Thresholds 2005." (<http://www.census.gov/hhes/www/poverty/threshld/thresh05.html>).
6. In 2005, family income for a married family with two children at 100 percent of FPL is \$19,806 and at 200 percent of FPL is \$39,612 (source: Census, "Poverty Thresholds 2005." (<http://www.census.gov/hhes/www/poverty/threshld/thresh05.html>)).
7. The uninsured rates reported are significantly different at the five percent level.
8. 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.

**To obtain this publication in an alternative format, contact the
Washington State Office of Financial Management at (360) 902-0599.**

Appendix**Uninsured Rates: Non-Elderly Population in Washington, 2006**

Category	Total	% Total	Uninsured	% Uninsured	Standard Error
Non-Elderly					
Total	5,651,336	100%	590,014	10.4%	0.4%
Insurance Family Income					
Under 100% FPL	942,236	16.7%	233,587	24.8%	1.5%
100-199% FPL	787,449	13.9%	154,213	19.6%	1.5%
200-299% FPL	719,927	12.7%	78,802	10.9%	1.2%
300-399% FPL	801,947	14.2%	51,950	6.5%	1.1%
400% FPL Plus	2,399,777	42.5%	71,462	3.0%	0.3%
Rural/Urban					
Urban	4,524,825	80.1%	442,909	9.8%	0.5%
Rural	1,126,511	19.9%	147,105	13.1%	0.8%
Nativity/U.S. Citizenship ¹					
Born U.S. Citizen	5,195,141	92.3%	494,241	9.5%	0.4%
Foreign Born	434,686	7.7%	93,930	21.6%	2.2%
Naturalized	192,561	3.4%	25,659	13.3%	3.1%
Not a citizen	235,278	4.2%	65,521	27.8%	3.0%
Health Status					
Excellent	2,051,402	36.3%	137,397	6.7%	0.6%
Very Good	1,641,824	29.1%	149,179	9.1%	0.8%
Good	1,432,774	25.4%	209,701	14.6%	1.0%
Fair	379,591	6.7%	71,114	18.7%	1.7%
Poor	145,745	2.6%	22,623	15.5%	2.3%
Disability ²					
Disabled	852,172	15%	112,414	13.2%	1.0%
Not Disabled	4,771,277	85%	472,370	9.9%	0.5%
Age					
0-18	1,643,019	29.1%	72,572	4.4%	0.5%
19-64	4,008,317	70.9%	517,442	12.9%	0.5%
19-30	1,057,055	18.7%	265,233	25.1%	1.4%
31-45	1,341,938	23.7%	137,529	10.2%	0.7%
46-64	1,609,324	28.5%	114,680	7.1%	0.4%
Sex					
Male	2,863,394	50.7%	338,504	11.8%	0.6%
Female	2,787,942	49.3%	251,510	9.0%	0.5%

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.