

## 2008 WASHINGTON STATE POPULATION SURVEY

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## Characteristics of the Uninsured: 2008

Contributor: Erica Gardner

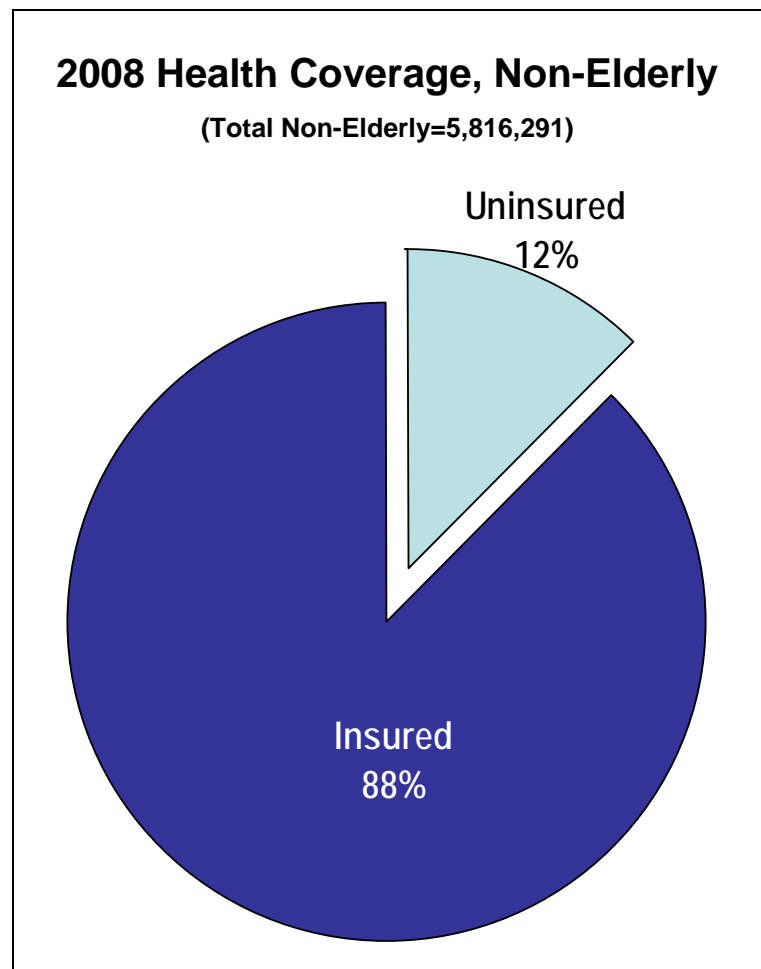
**D**ata from the 2008 Washington State Population Survey (WSPS) shows that 12 percent of the non-elderly population (under 65) in Washington was uninsured.<sup>1</sup> This paper examines the uninsured rate in Washington by various demographic characteristics including: family income, rural/urban residence, nativity/citizenship status, health status, disability, age, and sex.

### Findings:

The estimate of Washington non-elderly residents (under 65) in 2008 was 5,816,291. Among these residents, 12.3 percent, or 717,782 people, lacked health insurance coverage at the time of the survey.<sup>2</sup> This is a low rate of uninsured compared to the national average and national sources of uninsured data for the state of Washington.<sup>3,4</sup> Unlike national surveys, the WSPS utilizes administrative data on Medicaid and other public health insurance programs to improve our estimates of the uninsured. For this reason, the WSPS should be considered to provide the best estimates of the uninsured for Washington State. However, one might want to use national data for comparisons to other states.

The 2008 WSPS shows the groups that were least likely to be uninsured included individuals whose family income was over 400 percent of the federal poverty level (three percent)<sup>5</sup> 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 federal poverty level (between 20 and 31 percent),<sup>6</sup> those living in rural areas (15 percent), non-citizens (25 percent), those who report good or fair health status (between 18 and 21 percent), and 19 to 30 year olds (29 percent).



**The poor and near poor were less likely to have health insurance compared to those with higher incomes.<sup>7</sup>**

Family income as a percentage of the federal poverty level (FPL) was used because this measure is most closely related to the income used in determining eligibility for public health insurance programs. Thirty-one percent of the poor and 20 percent of the near poor were uninsured. Those with incomes below poverty (i.e. under 100 percent FPL) were more than ten times more likely to be uninsured compared to those individuals with family income over 400 percent of the FPL.<sup>7</sup>

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

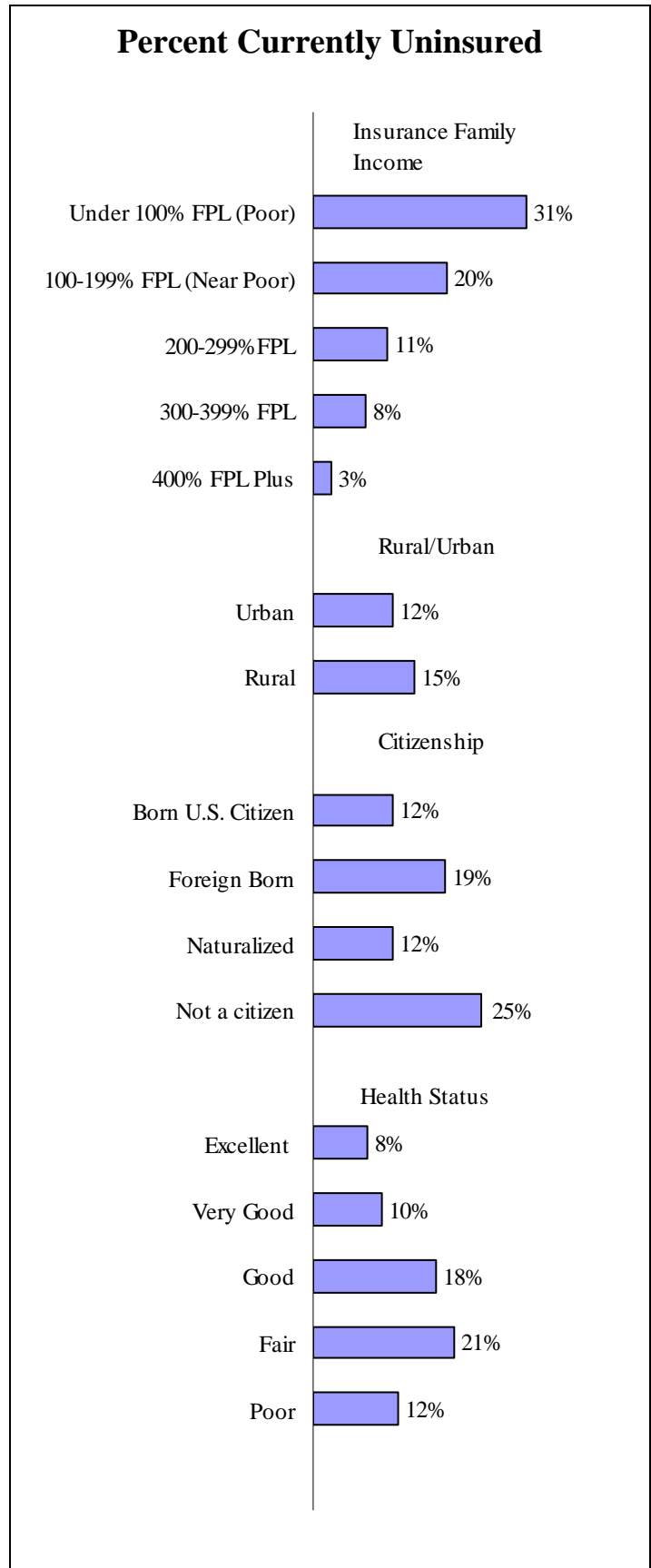
Regions including King, Pierce, Thurston, Snohomish, Kitsap, Clark, Spokane, Yakima, Benton, and Franklin counties were defined as urban and the other regions were defined as rural. Fifteen percent of the individuals living in rural areas were uninsured compared to twelve percent of the urban areas.<sup>7</sup>

**Non-citizens were more likely to be uninsured than those born in the U.S.<sup>7</sup>**

Twenty-five percent of non-citizens were uninsured compared to 12 percent of those born U.S. citizens.<sup>7</sup> There were no differences between the naturalized citizens and those born citizens in terms of health insurance.

**Respondents reporting fair or good 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 excellent health less likely to be uninsured compared to all other health statuses.<sup>7</sup> Those with good and fair health were significantly more likely to be uninsured compared to those with reported excellent, very good, and poor health.<sup>7</sup> In addition, those reporting poor health were just as likely to be insured as those with very good health.<sup>8,9</sup>



**There were no significant differences in health insurance status by reports of disability.**

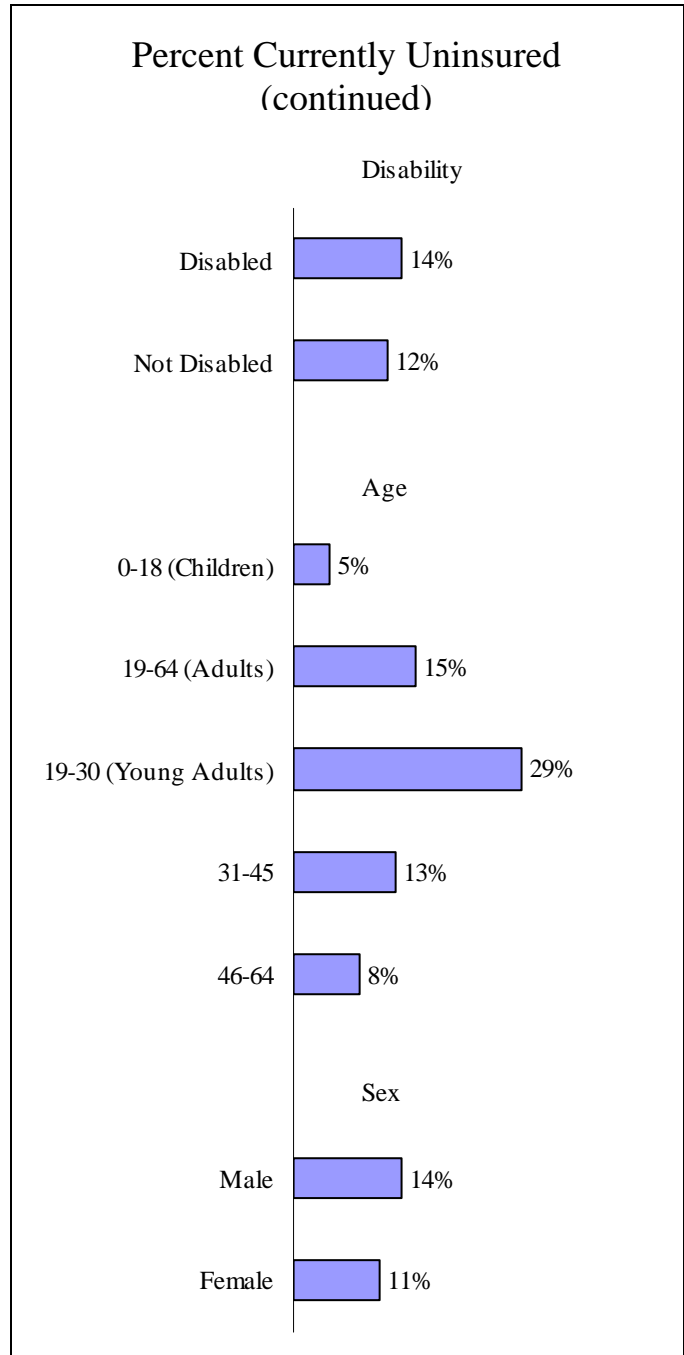
Disability here was defined as having a long term condition limiting one’s sight, hearing, physical, mental, and/or emotional capabilities. Fourteen percent of those individuals who reported a disability were uninsured compared to 12 percent of those who do not report a disability (this difference is not statistically significant).

**The lowest rates of uninsured by age were found among children (five percent) and the highest rates were found among young adults (29 percent).<sup>7</sup>**

Over 15 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 (29 percent), followed by those aged 31 to 45 (13 percent), and those aged 46 to 64 (eight percent).<sup>7</sup>

**Males were more likely to be uninsured than females.**

Fourteen percent of males were uninsured compared to 11 percent of females.<sup>7</sup>



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**Notes:**

1. The data used for this analysis are the 2008 WSPS v2 (please see <http://www.ofm.wa.gov/sps/2008/default.asp> for more information). The rate of uninsured across the total population is 11 percent in 2008. For more details see: <http://www.ofm.wa.gov/researchbriefs/brief050.pdf>.
2. WSPS respondents were all asked whether they were currently covered by various types of health insurance plans. If they answered no to all types of plans, they were asked to verify that they were not covered by a health insurance plan. If they answer yes, they are labeled uninsured.
3. For the U.S. Census Bureau's state and national estimates of the uninsured in 2007 see: <http://pubdb3.census.gov/macro/032008/health/toc.htm>.
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 2007, a married family with two children with earnings at over 400 percent of the Federal Poverty Level would be earning over \$84,108 dollars. For more details refer to: Census, "Poverty Thresholds for 2007 by Size of Family and Number of Related Children under 18 Years." (<http://www.census.gov/hhes/www/poverty/threshld/thresh07.html>)
6. In 2007, family income for a married family with two children at 100 percent of FPL is \$21,027 and at 200 percent of FPL is \$42,054 (source: Census, "Poverty Thresholds for 2007 by Size of Family and Number of Related Children under 18 Years."). (<http://www.census.gov/hhes/www/poverty/threshld/thresh07.html>).
7. The uninsured rates reported are significantly different at the five percent level.
8. Those reporting a poor health status did not have a significantly different rate of uninsurance compared to those who reported very good health.
9. The type of insurance also varies by health status. Those with excellent and very good health are more likely to have employer based health insurance compared with those who had good, fair, and poor health statuses. Even though the population examined is under 65, those with poor health status were more likely to report Medicare coverage than those with better health statuses.

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**Appendix****Uninsured Rates: Non-Elderly Population in Washington, 2008**

<b>Category</b>	<b>Total</b>	<b>% Total</b>	<b>Uninsured</b>	<b>% Uninsured</b>	<b>Standard Error</b>
Non-Elderly					
Total	5,816,291	100%	717,782	12.3%	0.3%
Insurance Family Income					
Under 100% FPL	1,081,286	18.6%	337,002	31.2%	1.2%
100-199% FPL	889,821	15.3%	173,844	19.5%	1.1%
200-299% FPL	793,382	13.6%	86,293	10.9%	0.5%
300-399% FPL	742,744	12.8%	57,832	7.8%	0.8%
400% FPL Plus	2,309,057	39.7%	62,811	2.7%	0.4%
Rural/Urban					
Urban	4,649,187	79.9%	543,890	11.7%	0.4%
Rural	1,167,103	20.1%	173,893	14.9%	0.3%
Nativity/U.S. Citizenship <sup>1</sup>					
Born U.S. Citizen	5,266,887	90.9%	609,843	11.6%	0.2%
Foreign Born	526,510	9.1%	100,937	19.2%	3.0%
Naturalized	245,614	4.2%	28,336	11.5%	3.7%
Not a citizen	273,339	4.7%	67,646	24.7%	1.9%
Health Status					
Excellent	2,011,488	34.6%	158,578	7.9%	0.6%
Very Good	1,610,307	27.7%	163,664	10.2%	0.8%
Good	1,629,066	28.0%	291,659	17.9%	0.8%
Fair	412,279	7.1%	84,905	20.6%	1.7%
Poor	153,150	2.6%	18,976	12.4%	1.7%
Disability <sup>2</sup>					
Disabled	905,628	16%	124,802	13.8%	0.9%
Not Disabled	4,892,863	84%	587,483	12.0%	0.4%
Age					
0-18	1,673,843	28.8%	77,546	4.6%	0.4%
19-64	4,142,447	71.2%	640,236	15.5%	0.5%
19-30	1,129,916	19.4%	326,240	28.9%	1.5%
31-45	1,344,823	23.1%	172,809	12.9%	0.7%
46-64	1,667,708	28.7%	141,187	8.5%	0.5%
Sex					
Male	2,947,857	50.7%	403,802	13.7%	0.6%
Female	2,868,434	49.3%	313,980	10.9%	0.5%

1. Nativity questions contain some missing data.

2. Disability questions contain some missing data.