Developing Realistic Strategies and Viable Options to Provide
Comprehensive and Affordable Health Insurance Coverage for All Michigan Citizens"

MDWG Data Request Response
100605-3

"Distribution of Working Uninsured"

What is the number of working uninsured with distribution by:

A) <u>Wage</u>
The Michigan Household Health Insurance Survey Report (2005) – *Draft*
Version categorizes the working uninsured by yearly family income.
(Thus, hourly wages can be converted into yearly salaries: e.g. $10/hour equals
$20,800/year)
See Table C-6: Family Income for Insured and Uninsured Individuals
The total number of uninsured adults in Michigan is estimated to be 680,166.
The column percent line indicates percentage of working uninsured according to
family income.

B) <u>Area of State</u>
Similar information can be found for specific areas of the State, as the **Household**
Survey collected data with independent samples drawn from seven geographic
regions.
See Table R1-6 (Southeast region)
See Table R2-6 (Southwest region)
See Table R3-6 (East Central region)
See Table R4-6 (West Central region)
See Table R5-6 (Northern Lower Peninsula region)
See Table R6-6 (Upper Peninsula region)
See Table R7-6 (Detroit region)

C) <u>Distribution by part time/full time</u>
According to the **Household Survey:**
"It was determined that 73.4% of working households with at least one
uninsured individual also had at least one employed adult working 40 or more
hours per week (full time)."

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"Distribution of Working Uninsured"
DATA from Tables from the MI Household Health Insurance Survey Report 2005

To determine how insured and uninsured individuals compared by income, information was collected about the family's total pre-tax income from all sources for the last year. If individuals were self-employed, information about their net income was collected. Approximately 16% of household respondents answered "Don't Know" or "Refused" to this question and were excluded from this comparison.

Table C-6 shows both the percentages of Michigan residents who are insured and uninsured within and between each family income category. Within income categories, the $10,000 to less than $15,000 per year category had the highest percentage (25.5%, +/- 3.6%) of uninsured individuals compared to other income categories. Starting at the $20,000 per year category, the percentage of uninsured individuals decreases with increasing income. Within income category comparisons also shows that those who reported a family income of less than $10,000 per year include a lower percentage of uninsured individuals (18.8%) compared to those reporting family income from $10,000 to less than $25,000 per year. When comparing the percentages of insurance and uninsured individuals between income categories, the highest percentage (12.4%, 2.0%) of uninsured individuals fell into the lowest income category. Furthermore, nearly half (45.3%) of all uninsured individuals had family incomes below $25,000 per year.

Table C-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 6,688,572)				Uninsured (N = 680,166)			
	Row Percent	CI	Column Percent	CI	Row Percent	CI	Column Percent	CI
Less than $10,000	81.2	2.8	5.4	0.5	18.8	2.8	12.4	2.0
$10,000 to < $15,000	74.5	3.6	3.5	0.4	25.5	3.6	11.7	2.1
$15,000 to < $20,000	80.4	3.2	3.8	0.5	19.6	3.2	9.1	1.6
$20,000 to < $25,000	78.7	3.5	4.6	0.5	21.3	3.5	12.1	2.3
$25,000 to < $30,000	81.4	2.9	4.7	0.5	15.6	2.9	8.5	1.7
$30,000 to < $35,000	85.4	2.9	5.8	0.6	14.6	2.9	9.7	2.1
$35,000 to < $40,000	87.4	3.1	4.9	0.5	12.6	3.1	7.0	2.0
$40,000 to < $50,000	97.2	1.8	10.1	0.8	8.8	1.8	9.6	2.0
$50,000 to < $60,000	95.2	1.2	10.7	0.8	4.8	1.2	5.3	1.4
$60,000 to < $75,000	95.9	1.1	13.5	1.0	4.1	1.1	5.7	1.6
$75,000 or more	97.3	0.7	33.1	1.3	2.7	0.7	8.9	2.3

Southeast R1-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N = 3,072622)*		Uninsured (N =250,583)*	
	Percent	CI	Percent	CI
Less than $10,000	4.3	0.9	11.6	3.9
$10,000 to < $15,000	2.4	0.5	9.4	3.7
$15,000 to < $20,000	2.9	0.7	7.5	3.0
$20,000 to < $25,000	3.6	0.8	12.9	5.1
$25,000 to < $30,000	4.0	0.9	9.5	3.7
$30,000 to < $35,000	4.9	0.9	9.2	4.1
$35,000 to < $40,000	3.6	0.8	7.3	4.1
$40,000 to < $50,000	8.2	1.1	8.0	3.7
$50,000 to < $60,000	10.0	1.3	5.6	2.9
$60,000 to < $75,000	12.8	1.5	6.1	3.1
$75,000 or more	43.4	1.3	12.9	5.5
Total	100		100	

*Includes individuals in which a valid family income was reported.

Southwest R2-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N =931,712)*		Uninsured (N =104,100)*	
	Percent	CI	Percent	CI
Less than $10,000	4.8	1.2	10.3	4.0
$10,000 to < $15,000	4.7	1.2	13.9	4.4
$15,000 to < $20,000	3.7	1.2	8.5	3.4
$20,000 to < $25,000	5.0	1.2	10.7	4.0
$25,000 to < $30,000	4.9	1.2	8.2	3.4
$30,000 to < $35,000	4.9	1.2	10.5	4.8
$35,000 to < $40,000	5.7	1.4	5.7	3.2
$40,000 to < $50,000	12.4	2.0	10.8	4.6
$50,000 to < $60,000	11.0	2.0	4.0	2.8
$60,000 to < $75,000	14.6	2.2	7.2	3.6
$75,000 or more	28.2	2.8	10.3	4.8
Total	100		100	

*Includes individuals in which a valid family income was reported.

East Central R3-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N = 567,429)*		Uninsured (N = 59,034)*	
	Percent	CI	Percent	CI
Less than $10,000	5.3	1.4	11.8	6.0
$10,000 to < $15,000	3.1	1.0	9.2	4.2
$15,000 to < $20,000	5.3	1.6	12.7	5.0
$20,000 to < $25,000	4.0	1.2	13.7	5.8
$25,000 to < $30,000	5.9	1.8	12.3	5.6
$30,000 to < $35,000	6.9	1.6	8.8	4.8
$35,000 to < $40,000	5.4	1.4	8.0	4.8
$40,000 to < $50,000	10.7	2.2	7.3	4.0
$50,000 to < $60,000	12.0	2.4	4.4	3.6
$60,000 to < $75,000	15.7	2.6	4.3	3.4
$75,000 or more	25.8	3.0	7.4	5.2
Total	100		100	

*Includes individuals in which a valid family income was reported.

West Central R4-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N =1,050,685)*		Uninsured (N =102,172)*	
	Percent	CI	Percent	CI
Less than $10,000	4.9	1.2	8.8	3.3
$10,000 to < $15,000	2.9	1.0	12.9	4.9
$15,000 to < $20,000	2.8	0.8	10.5	4.5
$20,000 to < $25,000	5.6	1.2	13.4	4.9
$25,000 to < $30,000	4.6	1.2	5.9	3.1
$30,000 to < $35,000	6.5	1.4	8.3	4.1
$35,000 to < $40,000	6.9	1.4	8.9	4.7
$40,000 to < $50,000	12.5	1.9	13.9	5.1
$50,000 to < $60,000	12.7	2.0	7.0	3.9
$60,000 to < $75,000	15.2	2.2	5.1	3.5
$75,000 or more	25.7	2.5	5.3	2.9
Total	100		100	

*Includes individuals in which a valid family income was reported.

Northern LP R5-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N = 296,538)*		Uninsured (N = 47,748)*	
	Percent	CI	Percent	CI
Less than $10,000	5.3	1.6	15.6	5.4
$10,000 to < $15,000	4.6	1.6	8.6	4.0
$15,000 to < $20,000	4.5	1.6	8.2	4.0
$20,000 to < $25,000	6.0	1.8	11.5	4.8
$25,000 to < $30,000	5.5	1.6	6.6	3.6
$30,000 to < $35,000	8.0	2.2	13.0	5.8
$35,000 to < $40,000	6.0	2.0	8.5	5.2
$40,000 to < $50,000	16.5	3.0	9.3	5.0
$50,000 to < $60,000	11.4	2.6	6.4	3.6
$60,000 to < $75,000	14.9	3.0	5.5	4.0
$75,000 or more	17.2	3.0	6.6	4.4
Total	100		100	

*Includes individuals in which a valid family income was reported.

Upper Peninsula R6-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N = 205,742)*		Uninsured (N = 24,116)*	
	Percent	CI	Percent	CI
Less than $10,000	4.1	1.2	12.3	5.0
$10,000 to < $15,000	4.4	1.4	8.9	4.1
$15,000 to < $20,000	2.9	1.2	9.6	4.4
$20,000 to < $25,000	6.5	1.8	13.0	5.4
$25,000 to < $30,000	4.8	1.6	10.2	5.8
$30,000 to < $35,000	5.1	1.4	10.4	5.8
$35,000 to < $40,000	5.1	1.6	5.7	3.8
$40,000 to < $50,000	13.1	2.6	12.9	5.6
$50,000 to < $60,000	14.3	2.8	8.3	5.4
$60,000 to < $75,000	15.8	2.8	3.8	3.0
$75,000 or more	23.8	3.4	4.8	3.4
Total	100		100	

*Includes individuals in which a valid family income was reported.

Detroit R7-6: Insured and Uninsured Residents by Family Income

Family Income	Insured (N = 563,845)*		Uninsured (N = 92,413)*	
	Percent	CI	Percent	CI
Less than $10,000	14.6	2.9	19.5	6.3
$10,000 to < $15,000	7.8	2.1	17.9	5.9
$15,000 to < $20,000	9.2	3.1	10.8	4.7
$20,000 to < $25,000	6.4	2.1	9.3	4.5
$25,000 to < $30,000	6.9	2.1	7.4	3.8
$30,000 to < $35,000	8.4	2.5	10.2	5.9
$35,000 to < $40,000	6.1	1.9	4.4	3.1
$40,000 to < $50,000	6.7	2.0	8.4	5.3
$50,000 to < $60,000	7.7	2.1	3.0	2.3
$60,000 to < $75,000	8.7	2.3	5.1	4.7
$75,000 or more	17.6	3.1	4.0	3.1
Total	100			

*Includes individuals in which a valid family income was reported.