

Health Status Survey Brief

Demographic Segments of Utah's Uninsured

Introduction

In 2005, the Utah Health Status Survey reported an increase in the percentage of Utahns who lacked any kind of health insurance (from 10.2% in 2004 to 11.6%), with the highest rates found among working-aged adults aged 18 to 64 (14.7%). This brief focuses on the uninsured adult population of Utah aged 18 to 64.

Despite variability within the population of uninsured adults in Utah, there are several characteristics that distinguish them from their insured counterparts. Overall uninsured adults aged 18 to 64 years are younger with a mean age of 34 years, compared to 38 years for insured adults. They are also significantly: more likely to be living in households with annual incomes under \$20,000 (31.1% compared with 7.1% of insured adults 18 to 64), less likely to be married (58.9% and 71.7%), more likely to be of Hispanic ethnicity (30.5% and 6.2%), more likely to be living at or below 100% of poverty (32.4% and 6.4%), more likely to lack a high school diploma (18.6% and 4.6%), and more likely to report fair or poor health (16.9% and 9.5%).

Uninsured Utahns are significantly: less likely to be working full-time (50.0% versus 57.4% in the insured group) and more likely to be self-employed (22.8% versus 13.1%). Those who are employed are significantly more likely to be working for an employer with 50 or fewer employees (68.3% and 36.5%), and reported working for their current employer for less time, with an average of 27 months (compared to 41 months for insured working adults 18 to 64). Other studies have found that length of time with a current employer has a positive association with insurance coverage and that small employers are much less likely to provide health insurance benefits than larger employers.^{1,2}

Results

Data from the 2005 Utah Health Status Survey were used to identify demographic segments within the group of uninsured Utah adults aged 18 to 64 years. We sought to identify population segments among uninsured Utah working-aged adults for which targeted policy changes or programs could be used to increase insurance coverage. A statistical technique called "cluster analysis," sometimes used in the private sector to identify various market segments, was used to identify target groups of uninsured adults. The analysis used the following demographic characteristics to identify groups of uninsured adults who had more in common with persons in their own group than with persons in the other groups: gender, self-reported health status, poverty level, age, county of residence, education level, race, ethnicity, labor force status, self-employment, and children in the household.

The analysis identified six demographic segments. Each segment had a relatively distinctive demographic profile. The following six labels were applied, based on the demographic profile of each group: 1) rural homemakers; 2) healthy young working males; 3) Hispanic working poor; 4) laid-off college graduates; 5) high school dropouts; 6) young part-time workers. One caveat deserves mention: the names given to the groups describe characteristics that gave each group its distinctiveness. Each group is not exclusive to Utahns with those characteristics. For example, although men make up the majority of those who were clustered in the "healthy young working males" group, there were also women in this group.

After the six demographic segments were identified, demographic and other survey variables were examined to further understand the nature of each group, especially for factors related to health insurance coverage.

Rural Homemakers (12.2% of uninsured Utahns 18–64)

Women made up nearly three-quarters (73.2%) of this group, with women aged 35 years and older constituting 46.8% of this group. The mean age of this group was 41 years (the oldest of the six groups). Utahns in this group were more likely than other clusters to report being married (67.6%). They were also the most likely to report that they were primarily “keeping house” (42.6% compared to 12.2% of insured adults). Only 21.1% reported working full time and 2.4% were working part-time. Among those employed, just over one-half (53.2%) were working for employers with 50 or fewer employees. The average length of time reported with current employer was 26 months. 44.3% lived in non-Wasatch front counties. This group had relatively poor health with 31.6% reporting fair or poor health and one-quarter were obese (25.1%). Those in the rural homemakers group were more likely than other groups to report that an insurance company refused them coverage.

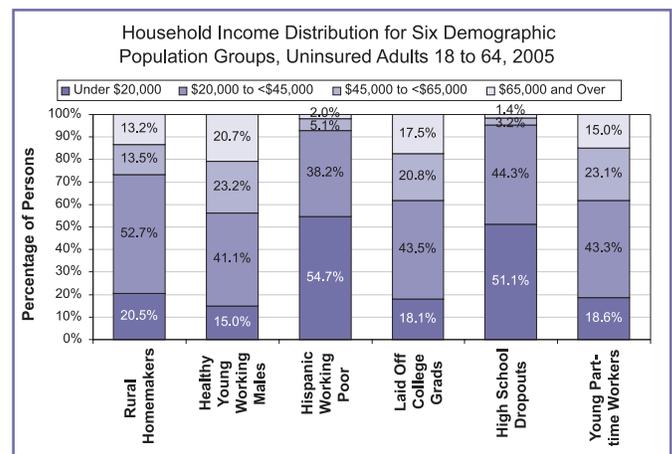
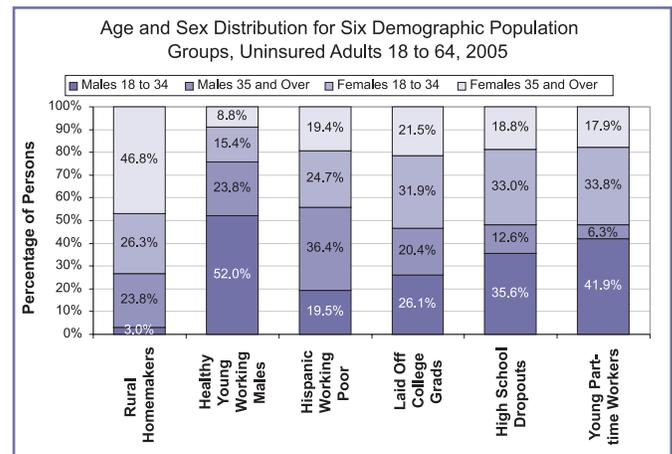
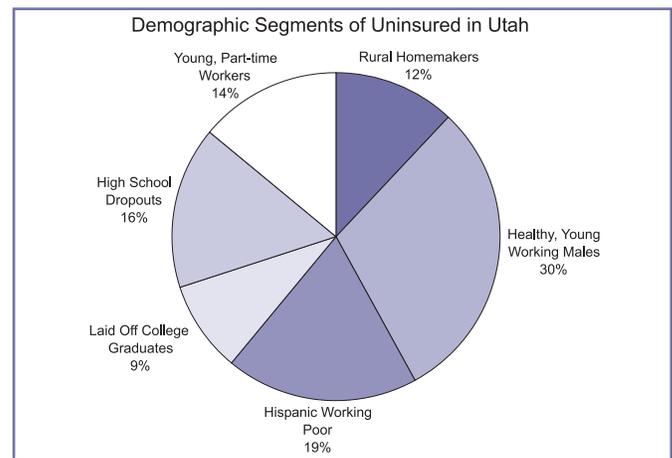
Healthy Young Working Males

(29.4% of uninsured Utahns 18–64)

Males aged 18 to 34 made up 52.0% of this group. The mean age was 31 years. This group had strong labor force participation with 78.2% reporting full time work, and 35.5% reported being self-employed. 76.0% of those who worked, worked for employers with 50 or fewer employees. The average length of time reported with current employer was 28 months. 95.4% of the respondents in the “healthy young working males” group reported good or excellent health. Those in this group were also the most likely out of all the groups to have children in the household (66.6%).

Hispanic Working Poor (19.5% of uninsured Utahns 18–64)

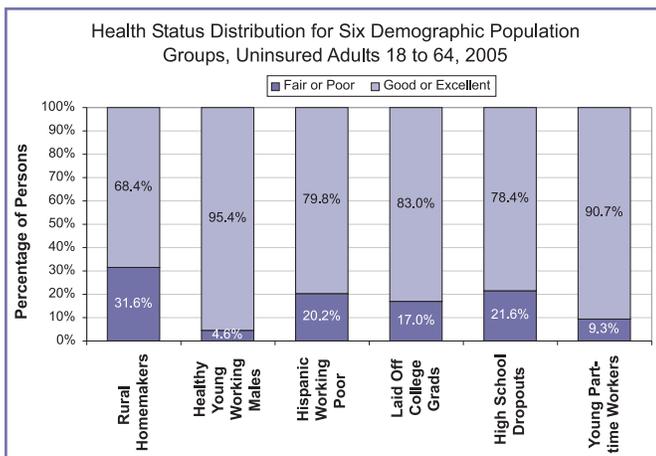
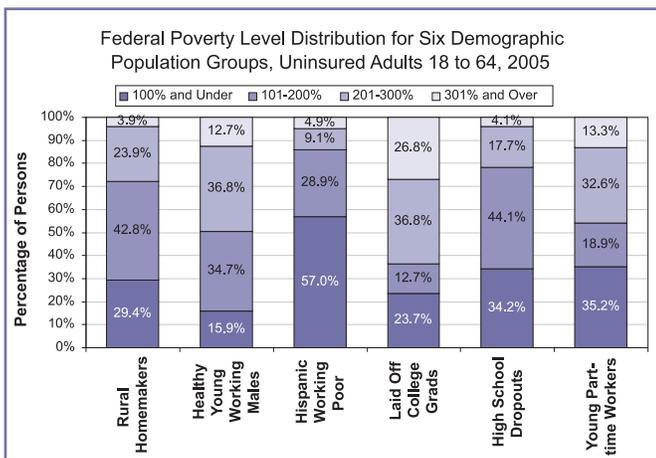
The mean age of this group was 36 years. The majority of persons (54.7%) in this group lived in households with annual incomes under \$20,000. Over half (57.0%) also lived at or below 100% of poverty. The median income level for the “Hispanic working poor” group was 99.5% of the federal poverty level. In spite of low incomes, members of this group had high labor force participation with 62.5% working full-time, and 14.5% working part-time. A majority (69.8%) of those employed worked for employers with 50 or fewer employees. The average length of



time reported with current employer was 26 months. One-fifth (20.2%) of these individuals reported fair or poor health. People in this group were more likely than other groups to say that they had decided not to take employer-sponsored insurance.

Laid Off College Graduates (8.7% of uninsured Utahns 18–64)

All of the individuals in this cluster had received a college degree. The majority of Utahns in this group (58.1%) were aged 18 to 34. The mean age of indi-



viduals in this group was 37 years. Most of the people in the “laid off college graduates” cluster did not have children in the household (56.2%), in all other clusters the majority of households had children. One fifth (20.7%) of people in this group worked part-time and 59.4% worked full time. They were also more likely to be self-employed (39.1%) compared to other clusters or all adults aged 18 to 64 (14.3%). The average length of time reported with current employer was 19 months. Nearly four-fifths (78.3%) of those employed, worked for employers with 50 or fewer employees.

High School Dropouts (16.2% of uninsured Utahns 18–64)

Just as high education levels characterized the previous group, low levels of education characterize the “high school dropouts.” Only 2.6% of those clustered in this group had completed a high school education. The mean age of this group was 33 years. Hispanics made up two-thirds (67.0%) of people in this group. Like the “Hispanic working poor” people in this group are living near the poverty line—their median household income was 108.8% of the federal poverty

level. Only 43.3% of those in this group were working full time, 11.2% were working part-time and only 5.1% were self-employed. The average length of time reported with current employer was 31 months. One half (50.4%) of those working in this group worked for employers with 50 or fewer employees. Over one-fifth (21.6%) reported fair or poor health and over one-third (34.3%) were obese (the highest among all clusters). People in this group were also the most likely out of all the groups to report that an employer did not offer health insurance as a reason for lacking health insurance (40.6%).

Young Part-time Workers (14.1% of uninsured Utahns 18–64)

This group is the youngest group of clusters, with a mean age of 30 years. 75.8% of these individuals were between 18 and 34 years. This group consists largely of young never married individuals (38.0% have never been married). All individuals in this group were reported to be working part-time and one quarter (25.2%) were self-employed. The average length of time reported with current employer was 25 months. The majority (61.1%) of those working worked for employers with 50 or fewer employees.

Discussion and Conclusions

Because of the overall disparity between the groups described above and insured adults, different strategies may be necessary to provide affordable and accessible insurance.

References

1. Agency for Health Care Research and Quality. *Percent of Private-Sector Establishments that Offer Health Insurance by Firm Size by State* (Table II.A.2) 2003. Medical Expenditure Panel Survey Insurance Component Tables. Generated Using MEPSnet/IC. <http://www.meps.ahrq.gov/mepsnet/IC/MEPSnetIC.asp>
2. Fairlie, R.W., & London R.A. *An Analysis of the Dynamics of Health Insurance Coverage and Implications for Employer-Mandated Insurance*. Employment Policies Institute. 2006. http://www.epionline.org/study_detail.cfm?sid=93



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The Utah Health Status Survey (HSS), conducted on an ongoing basis by the Utah Department of Health, is representative of noninstitutionalized adults and children living in Utah households with telephones. It includes information on a variety of topics, including physical and mental health status, health insurance coverage, and access to care. The HSS was conducted with 2,978 households (9,195 persons) in 2005. Prior to analysis, HSS data are weighted so that the findings can be generalized to the general Utah population. **The Utah Department of Health would like to thank the citizens of Utah who have participated in this survey.**

For more information about the Utah Health Status Survey, please contact the HSS Coordinator at the Utah Department of Health at (801) 538-9947. You may also visit the Utah Department of Health, Office of Public Health Assessment website, at: <http://ibis.health.utah.gov>.