

Research Brief

The Commonwealth's Official Source for Population and Economic Statistics

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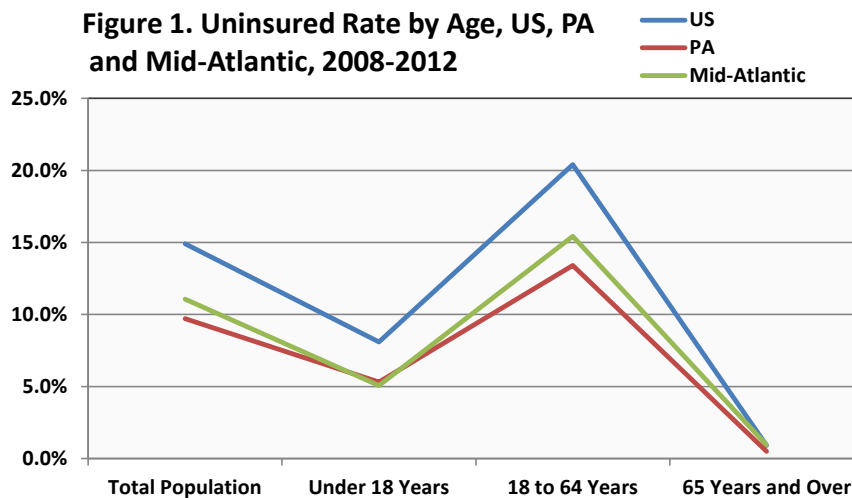
An Analysis of Pennsylvania's Uninsured Population

PENN STATE HARRISBURG – The importance of health insurance coverage is well documented. Improved health-related outcomes and lessened financial burdens for individuals and families are two of the major advantages of having health insurance coverage. The association of low socioeconomic status and access to health insurance is equally well known. Drawing on data from the 2012 American Community Survey 5-Year Estimates, this research brief seeks to provide a look at the demographic and socioeconomic characteristics of more than 1.2 million Pennsylvanians who were without health insurance in 2008-2012.

Nearly one-in-ten (9.7 percent) civilian noninstitutionalized Pennsylvanians did not have health insurance during the period 2008-2012. The commonwealth had the tenth lowest percent of uninsured among the states and District of Columbia. Nationwide, 14.9 percent of the population lacked health insurance in 2008-2012.

Access to health insurance coverage varied depending on one's age. For Pennsylvanians under 18 years of age, 5.3 percent had no health insurance coverage. That figure rose to 13.4 percent for Pennsylvanians age 18 to 64 years, and then declined to 0.5 percent for those aged 65 years and over (see Figure 1.). Nationally, the uninsured rates were higher in all three of the aforementioned age cohorts; 8.1 percent less than 18 years of age, 20.4 percent 18-64 years, and 0.9 percent 65 years and over lacked health insurance.

Figure 1. Uninsured Rate by Age, US, PA and Mid-Atlantic, 2008-2012



Uninsured by Race/Ethnicity

Disparities also exist between racial and ethnic groups when it comes to health insurance coverage in Pennsylvania. In 2008-2012, the White Alone, Not Hispanic group had the lowest uninsured rate of any

racial/ethnic group in Pennsylvania with 8.1 percent reporting no health insurance coverage. All other racial and ethnic group had higher uninsured rates, including 20.7 percent for Hispanics, and 14.5 percent for the Black and 14.1 percent for Asians. The percent of the White Alone, Not Hispanic, Black Alone and Asian Alone populations nationwide lacking health insurance were slightly higher than the rates in the Keystone State (10.4 percent, 17.5 percent and 14.8 percent, respectively). The uninsured rate for Hispanics, however, was significantly higher nationally (30.1 percent compared to 20.7 percent).

Education Attainment

Lower levels of education were also found to be associated with the uninsured. Pennsylvanians who had less than a high school education were considerably more likely than those who graduated from high school and nearly four times as likely as those with a four-year degree to be uninsured (16.9 percent versus 11.3 percent and 4.4 percent, respectively). Again, the national figures were greater for every level of educational attainment, including an uninsured rate of 30.1 percent for individuals without a high school diploma. (Figure 2.)

Figure 2. Uninsured Rate by Educational Attainment, US and PA: 2008-2012

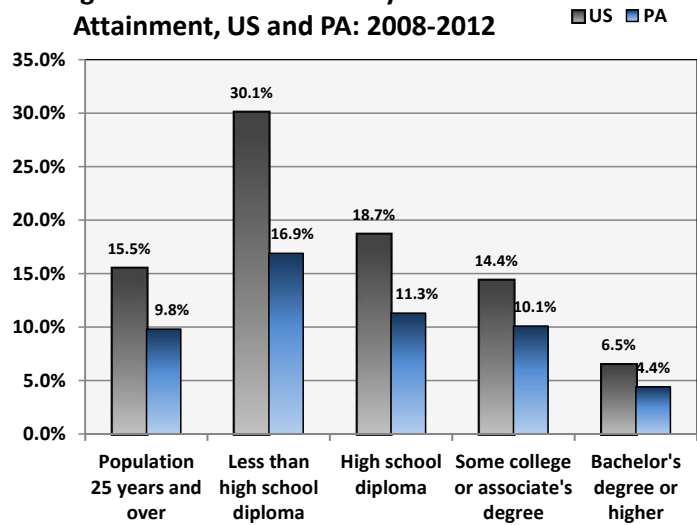
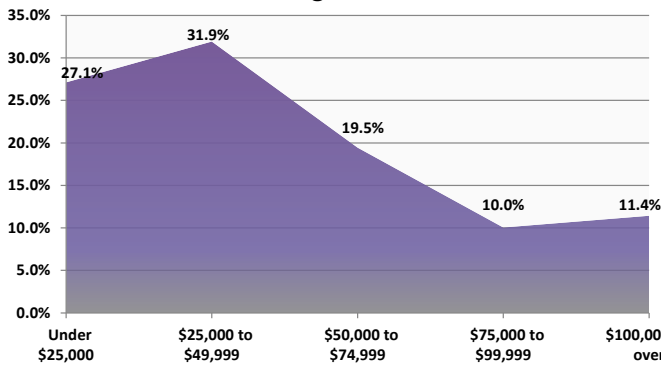


Figure 3. Percent Uninsured Distributed by Household Income Ranges, PA: 2008-2012



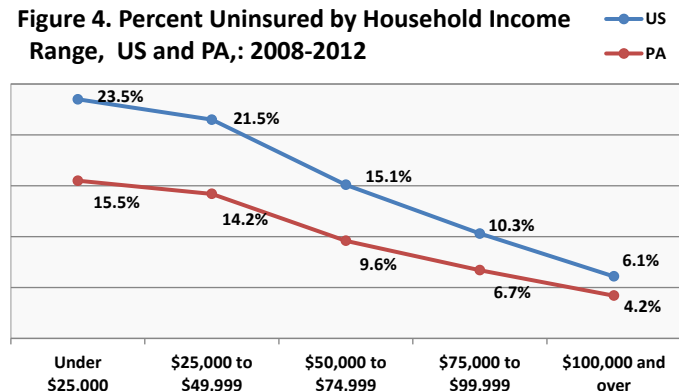
generally, Pennsylvanians living in households with lower income were more likely to be uninsured. Individuals in households with annual incomes below \$25,000 accounted for 27.1 percent of the uninsured. That figure rose to 31.9 percent for those in households with between \$25,000 and \$49,999 in income. The percent uninsured declined through the next two income intervals, before again rising from those in households with income over \$100,000 (Figure 3.). Pennsylvanians in households with incomes below \$25,000 are more likely to qualify for some form of means-tested public insurance. The uptick in percent uninsured over \$100,000 suggests that household finances are not the sole determinant regarding access to health insurance coverage.

Nationally, nearly a quarter (23.5 percent) of individuals living in households with incomes below \$25,000 were without health insurance coverage in 2008-2012. Moving up to the next income interval, \$25,000 to \$49,999, another 21.5 percent lacked insurance. Taken together, 45.0 percent of individuals in households with incomes below \$50,000 lacked insurance nationally during the time period. These figures were significantly less in Pennsylvania, where 29.7 percent under \$50,000 were without health insurance coverage: 15.5

Income and Poverty

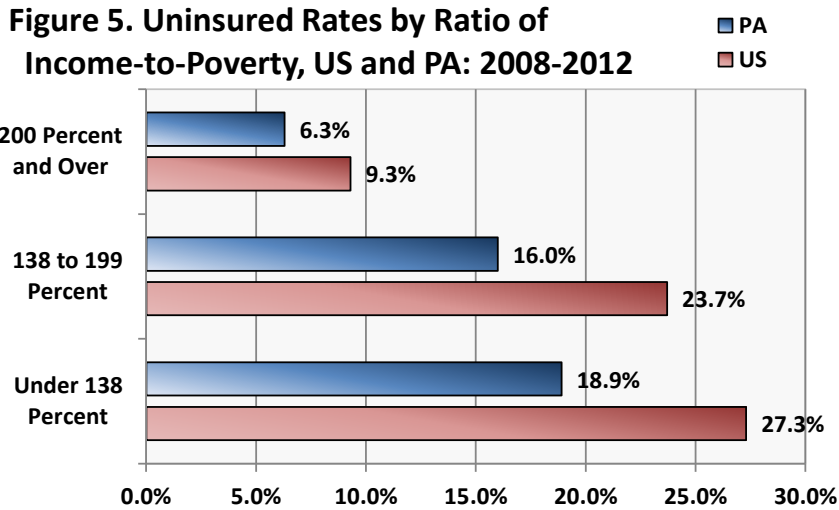
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Figure 4. Percent Uninsured by Household Income Range, US and PA, 2008-2012



percent in households with an income below \$25,000 and 14.2 percent for with annual household incomes between \$25,000 and \$49,999. (Figure 4.)

Pennsylvanians who lacked health insurance were much more likely than their insured counterparts to have income near or below the federal poverty level. The uninsured rate increases as income relative to the federal poverty level decreases (see Figure 5.)

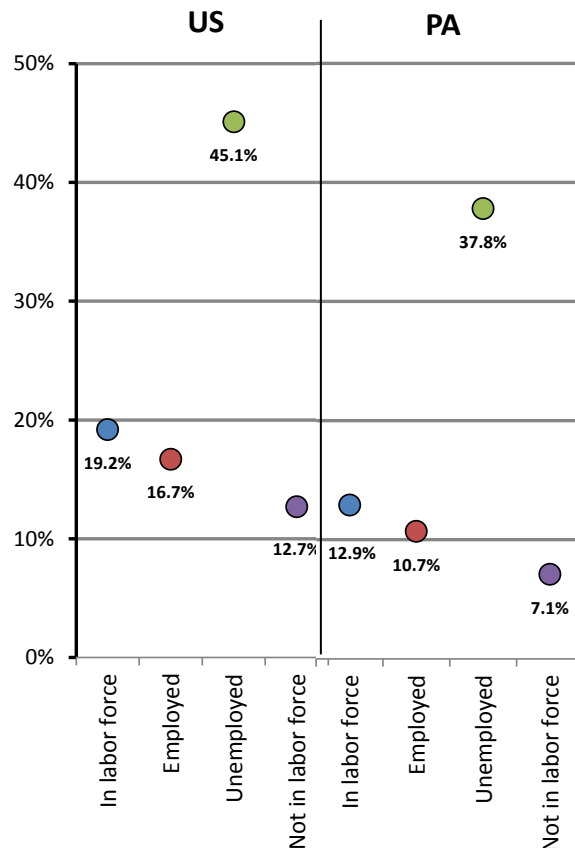


Employment Status of the Uninsured

In 2008-2012, unemployed Pennsylvanians were more than three and half times as likely to be uninsured than those employed (37.8 percent compared to 10.7 percent). Nationally, the uninsured rate for those who were unemployed was 45.1 percent, while those employed had a rate of 16.7 percent during the time period (see Figure 6.). An interactive table pertaining to the uninsured rates by employment status for Pennsylvania counties can be viewed by clicking Figure 6.

More than 820,000 Pennsylvanians in the labor force had no health insurance coverage during the period 2008-2012. Among the uninsured in the labor force, 76.2 percent were employed and 23.8 percent were unemployed. Of those who were employed, 53.8 percent worked full time (35 or more hours a week) in the past 12 months.

Figure 6. Employment Status of the Uninsured Population, US and PA: 2008-2012



Uninsured by County

Mifflin County had the largest percentage (16.2 percent) of uninsured residents among Pennsylvania counties during the time period. Philadelphia County followed with 14.2 percent of residents lacking health insurance. Thirty Pennsylvania counties had uninsured rates at or above 10.0 percent in 2008-2012. The counties of Bucks and Montgomery, just outside of Philadelphia, had the lowest uninsured rates during the period at 6.2 percent and 6.6 percent, respectively. No clear geographic pattern emerged among those without insurance in the commonwealth's 67 counties. To view an interactive map of uninsured rates for Pennsylvania counties visit:

<http://pasdc.hbg.psu.edu/Data/ResearchBriefs/HealthInsuranceandEmploymentStatus/tabid/2229/Default.aspx>. From there, click the **Tab** that reads: **Map: Uninsured, PA Counties: 2008-2012**.

Among children, Mifflin County also had the highest percentage uninsured. During the period, the percent uninsured in the county was nearly four times higher than the statewide percentage for the age cohort less than 18 years of age (20.7 percent versus 5.3 percent). Ten counties had uninsured rates greater than 10.0 percent for this cohort in 2008-2012.

2008-2012 ACS 5-Year Estimates

ACS 5-Year estimates are derived from 60 months of data collection to provide a large enough sample size to ensure the most reliable estimates for smaller geographic areas.

The 2008-2012 ACS Estimates aggregate the sample responses from Pennsylvania households collected from January 1, 2008 to December 31, 2012 and represent the average estimate of a population characteristic over the entire time period.

The Pennsylvania State Data Center is the commonwealth's official source for population and economic statistics. It is based at Penn State Harrisburg's Institute of State and Regional Affairs. The Pennsylvania State Data Center is part of the U.S. Census Bureau's National State Data Center Program.

Sources: U.S. Bureau of the Census; 2012 American Community Survey 5-Year Estimates

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Editors: For additional data; contact the Pennsylvania State Data Center's State Capital Office at 717.772.2710 or for faculty comment on this topic; contact Penn State Harrisburg's Public Information Office at 717.948.6029.

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