

Characteristics of Uninsured North Carolinians

North Carolina Institute of Medicine

2009-2010

Data Snapshot

Almost one out of every five non-elderly people in North Carolina were uninsured in 2009-2010. This is approximately the same rate as in the prior year report (2008-2009), but an increase of 2.4% of the population over five years ago. Both the number of uninsured and the percentage of the population that is uninsured has increased over the last five years.

Two-thirds of the uninsured live in families where there is at least one full-time worker. However, there has been a large decline in the percentage of uninsured who live in families with two or more people who are working full time (decline of 12.2 percentage points over the last five years), with a commensurate increase in the percentage of uninsured who live in a household with no workers, part-time workers, and only one full-time worker. This is likely a reflection of the poor economy over the last three years, in which many people lost jobs altogether, or moved to part-time positions.

The Patient Protection and Affordable Care Act (PPACA) will extend coverage to many of the uninsured. However, the constitutionality of the law has been challenged, and at the time this data snapshot was prepared the Supreme Court had not yet rendered its opinion on the constitutionality of the law. If upheld, approximately 676,000 uninsured individuals with incomes below 138% FPL may be eligible for Medicaid coverage. In addition, many of the 750,000 uninsured with incomes below 400% FPG will be eligible for subsidies to purchase health insurance coverage through a newly created Health Benefits Exchange.

This data snapshot provides information about uninsured individuals in North Carolina, including family income, race/ethnicity, workforce status, firm size, age, citizenship, rural/urban residence, health status, and industry. Uninsured estimates are presented for 2009-2010, using data from the US Census Bureau. Data are also provided to show the change in uninsured estimates over a five-year span from 2004-2005 to 2009-2010.

This information will be helpful to state policymakers, health care professionals, insurers, and community groups that are trying to understand the impact of the new federal legislation on coverage of the uninsured. County-level estimates of the uninsured are available at www.nciom.org.

Interpreting the Data

Consider the second row of data for the uninsured non-elderly persons with family incomes less than 138% of the federal poverty guidelines (FPG), in North Carolina:

Category	2009-2010 Rates			Change: 2004-2005 to 2009-2010		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 0-64	1,582	100	19.6	291	0 ^a	2.4
Income <138% FPL	676	42.7	33.7	161	2.8	0.2

^a 100% of non-elderly uninsured individuals (total population ages 0-64) were used in the calculations for both years. Therefore there is no change in the percent of all uninsured between 2004-2005 and 2009-2010.

In 2009-2010

- There were 676,000 non-elderly uninsured with family incomes less than 138% of the FPG.
- 42.7% of the non-elderly uninsured have family incomes less than 138% FPG.
- 33.7% of the non-elderly with family incomes less than 138% FPG were uninsured.

From 2004-2005 to 2009-2010

- The number of non-elderly uninsured with family incomes less than 138% FPG increased by 161,000.
- The percentage of non-elderly uninsured with family incomes less than 138% FPG increased by 2.8 percentage points (i.e. 39.9% of the non-elderly uninsured had family incomes below 138% in 2004-2005 compared to 42.7% in 2009-2010).
- The percentage of the non-elderly with family incomes less than 138% FPG who were uninsured increased by 0.2 percentage points (i.e. 33.5% of non-elderly with family incomes below 138% FPG were uninsured in 2004-2005, compared to 33.7% in 2009-2010).

Table 1: Ages 0-64

Category	2009-2010 Rates			Change: 2004-2005 to 2009-2010		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 0-64	1,582	100	19.6	291	0 ^a	2.4
<i>Income</i>						
<138% FPL	676	42.7	33.7	161	2.8	0.2
138-200% FPL	289	18.3	34.4	-13	-5.1	2.1
200-400% FPL	461	29.2	18.4	113	2.2	4.0
400%+ FPL	157	9.9	5.7	30	0.1	0.9
<i>Gender</i>						
Male	819	51.7	20.5	120	-2.4	1.8
Female	764	48.3	18.6	172	2.4	3.0
<i>Race/Ethnicity</i>						
White, Not Hispanic	786	49.7	15.1	199	4.2	3.0
Black, Not Hispanic	409	25.8	22.0	99	1.8	3.9
Not White or Black or Hispanic	83	5.3	23.8	-27	-3.3	-7.9
Hispanic	304	19.2	45.6	22	-2.7	-2.3
<i>Age</i>						
0-18	252	15.9	10.3	-24	-5.4	-1.6
19-29	454	28.7	33.0	117	2.6	5.9
30-44	451	28.5	24.6	61	-1.7	4.0
45-54	248	15.7	19.6	78	2.5	4.7
55-64	178	11.2	15.1	59	2	2.7
<i>Citizenship</i>						
Citizen	1,328	83.9	17.2	306	4.7	2.8
Not a citizen	255	16.1	65.5	-14	-4.7	9.4
<i>Rural/Urban</i>						
Urban	1,047	66.2	18.7	248	4.2	3.2
Rural	535	33.8	21.5	44	-4.2	0.9
<i>Self-Perceived Health Status</i>						
Excellent	384	24.3	14.5	93	1.7	4.1
Very Good	474	29.9	17.6	42	-3.5	-0.7
Good	519	32.8	26.3	103	0.6	1.6
Fair	151	9.6	28.8	40	0.9	5.4
Poor	54	3.4	21.7	14	0.3	2.7
<i>Family Workforce Status</i>						
No Workers	281	17.7	24.2	104	4.1	5.2
Only PT Workers	246	15.6	34.5	125	6.2	11.0
1 FT Worker	721	45.6	20.1	157	1.9	2.2
2+ FT Workers	335	21.1	12.7	-95	-12.2	-1.9

^a 100% of non-elderly uninsured individuals (total population ages 0-64) were used in the calculations for both years. Therefore there is no change in the percent of all uninsured between 2004-2005 and 2009-2010.

Table 2: Children Ages 0-18

Category	2009-2010 Rates			Change: 2004-2005 to 2009-2010		
	Thousands of Uninsured Children	Percent of All Uninsured Children	Percent of Category Uninsured	Thousands of Uninsured Children	Percent of All Uninsured Children	Percent of Category Uninsured
Children Ages 0-18	252	100	10.3	-24	0 ^a	-1.6
<i>Income</i>						
Less than 200% FPL	167	66.2	14.5	-22	-2.2	-5.3
200-400% FPL	59	23.4	8.7	-10	-1.7	-0.3
400 or more% FPL	26	10.3	4.2	9	4	1.2
<i>Gender</i>						
Male	139	55.2	11.0	-10	1.3	-1.4
Female	113	44.8	9.5	-14	-1.3	-1.9
<i>Race/Ethnicity</i>						
White, Not Hispanic	115	45.7	8.0	11	7.8	0.4
Black, Not Hispanic	61	24.3	9.9	-11	-2	-1.9
Not White or Black or Hispanic	14	5.5	11.7	-16	-5.2	-12.7
Hispanic	62	24.5	22.3	-7	-0.6	-11.3
<i>Citizenship</i>						
Citizen	239	95.2	9.9	-6	6.2	-1
Not a citizen	12	4.8	48.0	-18	-6.2	2.5
<i>Rural/Urban</i>						
Urban	149	59.2	9.0	-14	-0.1	-1.3
Rural	103	40.8	12.9	-10	0.1	-2.5
<i>Self-Perceived Health</i>						
Excellent	111	44.1	9.7	8	6.6	1.3
Very Good	70	27.7	8.5	-18	-4.2	-5.4
Good	71	28.2	16.4	-6	0.4	-2.6
Fair	-	-	-	-	-	-
Poor	-	-	-	-	-	-
<i>Living with Parents?</i>						
Both parents	115	50.9	7.6	-20	-5.1	-2
Mother only	69	30.4	11.3	-13	-3.3	-3.5
Father only	8	3.6	12.0	-1	-0.1	2.2
Neither parent	34	15.1	28.1	18	8.5	11.9
<i>Family Workforce Status</i>						
No Workers	43	17.2	13.5	9	4.6	1
Only PT Workers	34	13.6	14.0	14	6.4	3.1
1 FT Worker	123	48.9	10.6	-15	-1.4	-2.8
2+ FT Workers	51	20.3	7.1	-32	-9.7	-3

^a 100% of children ages 0-18 were used in the calculations for both years. Therefore there is no change in the percent of all uninsured between 2004-2005 and 2009-2010.

Table 3: Adults Ages 19-64

Category	2009-2010 Rates			Change: 2004-2005 to 2009-2010		
	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured
Adults Ages 19-64	1,331	100	23.6	315	0 ^a	4.1
<i>Income</i>						
<138% FPL	557	41.9	49.0	176	4.4	7.4
138-200%	241	18.1	42.7	-6	-6.2	2.1
200--400% FPL	402	30.2	21.9	124	2.8	5.1
400%+ FPL	131	9.8	6.2	22	-0.9	0.9
<i>Gender</i>						
Male	680	51.1	25.0	129	-3.1	3.2
Female	651	48.9	22.3	186	3.1	5.0
<i>Race/Ethnicity</i>						
White, Not Hispanic	671	50.4	17.7	188	2.9	4.0
Black, Not Hispanic	347	26.1	28.1	110	2.7	6.4
Not White or Black or Hispanic	70	5.2	29.8	-12	-2.8	-5.7
Hispanic	243	18.2	62.1	29	-2.8	6.5
<i>Age</i>						
19-29	454	34.1	33.0	117	1.0	5.9
30-44	451	33.9	24.6	61	-4.5	4.0
45-54	248	18.7	19.6	78	1.9	4.7
55-64	178	13.4	15.1	59	1.7	2.7
<i>Citizenship</i>						
Citizen	1,088	81.8	20.6	311	5.3	4.5
Not a citizen	243	18.2	66.8	4	-5.3	8.9
<i>Rural/Urban</i>						
Urban	899	67.5	22.7	262	4.8	4.9
Rural	432	32.5	25.6	53	-4.8	2.7
<i>Self-Perceived Health Status</i>						
Excellent	273	20.5	18.2	85	2.0	6.2
Very Good	404	30.4	21.6	60	-3.5	1.7
Good	448	33.7	29.0	109	0.2	2.6
Fair	151	11.4	31.1	45	0.9	7.0
Poor	54	4.1	22.2	17	0.4	3.6
<i>Family Workforce Status</i>						
No Workers	237	17.8	28.3	95	3.9	6.5
Only PT Workers	212	15.9	45.2	111	6.0	14.7
1 FT Worker	598	44.9	24.7	173	3.1	4.6
2+ FT Workers	283	21.3	14.8	-64	-12.9	-1.5

^a 100% of adults ages 19-64 were used in the calculations for both years. Therefore there is no change in the percent of all uninsured between 2004-2005 and 2009-2010.

Table 3: Adults Ages 19-64 continued

Category	2009-2010 Rates			Change: 2004-2005 to 2009-2010		
	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured	Thousands of Uninsured Adults	Percent of All Uninsured Adults	Percent of Category Uninsured
Adults Ages 19-64	1,331	100	23.6	315	0	4.1
<i>Individual's Labor Force Status</i>						
Not in Labor Force	325	24.4	24.7	62	-1.5	2.1
Unemployed	223	16.8	51.5	156	10.1	13.5
Part Time	262	19.7	37.7	112	5.0	12.6
Full Time	521	39.1	16.6	-14	-13.6	0.0
<i>Firm Size (for individuals working part- or full-time)</i>						
Not employed	548	41.2	30.1	217	8.6	6.6
1-99	474	35.6	31.7	1	-10.9	3.6
100-999	80	6.0	13.8	13	-0.5	1.7
1000 or more	193	14.5	11.6	86	4.0	4.5
Unknown	36	2.7	39.6	-3	-1.1	-6.4
<i>Labor Force Status</i>						
Not in Labor Force	325	24.4	24.7	62	-1.5	2.1
Unemployed	223	16.8	51.5	156	10.1	13.5
Part Time	262	19.7	37.7	112	5.0	12.6
Full Time	521	39.1	16.6	-14	-13.6	0.0
<i>Industry (among full time and part time)</i>						
Agriculture	13	1.6	30.8	-10	-1.7	-2.8
Construction	148	19.0	45.9	-15	-5.0	2.9
Manufacture	65	8.3	14.4	-16	-3.5	0.3
Transport	21	2.7	12.6	-7	-1.4	-4.3
Trade	119	15.2	22.5	40	3.7	7.6
Health & Educ	118	15.1	12.3	44	4.3	3.2
Finance	28	3.5	10.8	10	0.9	3.7
Government	4	0.5	2.0	2	0.2	0.8
Hospitality	129	16.5	43.5	35	2.8	8.2
Other	138	17.6	22.8	15	-0.3	2.2

Estimates prepared for the North Carolina Institute of Medicine by Mark Holmes, PhD, Health Policy and Management, UNC Gillings School of Global Public Health.

The North Carolina Institute of Medicine (NCIOM) serves as a non-political source of health policy analysis and advice in North Carolina. The NCIOM is an independent, quasi-state agency that was chartered by the North Carolina General Assembly in 1983 to provide balanced, nonpartisan information on issues relevant to the health of North Carolina's population. To meet its mission, the NCIOM convenes task forces of knowledgeable and interested individuals to study these issues and develop workable solutions. For more information, visit <http://www.nciom.org>.

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