

Characteristics of Uninsured North Carolinians

North Carolina Institute of Medicine

2010-2011

Data Snapshot

Almost one out of every five non-elderly people in North Carolina were uninsured in 2010-2011. This is approximately the same rate as in the prior year report (2009-2010), but represents a slight decrease of 0.6% over five years ago. Most of the decline is due to more children being covered by health insurance.

More than 70% 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 12.0 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 US Supreme Court ruled that state expansion of Medicaid was optional. If North Carolina chooses to participate in Medicaid expansion, approximately 648,000 uninsured individuals would be eligible for Medicaid coverage, based on their having incomes equal to or less than 138% Federal Poverty Level (FPL). In addition, many of the 710,000 uninsured with incomes above 138% and below 400% of the FPL will be eligible for tax credits 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 2010-11, using data from the US Census Bureau. Data are also provided to show the change in uninsured estimates over a five-year span from 2005-2006 to 2010-2011. 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 FPL. In North Carolina:

Category	2010-2011 Rates			Change: 2005-2006 to 2010-2011		
	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	1,555	100	18.9	37	0 ^a	-0.6
<i>Income</i>						
<138% FPL	648	41.6	31.8	117	6.7	-0.8

In 2010-2011

- There were 648,000 non-elderly uninsured with family incomes less than 138% of the FPL.
- 41.6% of the non-elderly uninsured have family incomes less than 138% FPL.
- 31.8% of the non-elderly with family incomes less than 138% FPL were uninsured.

From 2005-2006 to 2010-2011

- The number of non-elderly uninsured with family incomes less than 138% FPL increased by 117,000.
- The percentage of non-elderly uninsured with family incomes less than 138% FPL increased by 6.7% (i.e. 34.9% of the non-elderly uninsured had family incomes below 138% in 2004-2005 compared to 41.6% in 2010-2011).
- The percentage of the non-elderly with family incomes less than 138% FPL who were uninsured decreased by 0.8% percentage points (i.e. 32.6% of non-elderly with family incomes below 138% FPL were uninsured in 2005-2006, compared to 31.8% in 2010-2011).

^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 2005-2006 and 2010-2011.

Table 1: Ages 0-64

Category	2010-2011 Rates			Change: 2005-2006 to 2010-2011		
	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	1,555	100	18.9%	37	0	-0.6
<i>Income</i>						
<100% FPL	437	28.1	31.6	77	4.4	-1.2
100-138% FPL	211	13.5	32.1	40	2.3	0
138-200% FPL	241	15.5	25.5	-103	-7.2	-7.9
200-25-% FPL	169	10.9	22.5	-21	-1.6	-3
250-400% FPL	299	19.2	16.9	12	0.3	0.9
400%+ FPL	198	12.7	7.3	32	1.8	0.9
<i>Gender</i>						
Male	784	50.4	19.5	-25	-2.9	-1.4
Female	771	49.6	18.4	62	2.9	0.2
<i>Race/Ethnicity</i>						
White, Not Hispanic	740	47.6	14.5	11	-0.4	0
Black, Not Hispanic	431	27.7	22.5	62	3.4	1.8
Not White or Black or Hispanic	86	5.6	18.5	-7	-0.6	-8.6
Hispanic	298	19.2	40.7	-28	-2.3	-12.3
<i>Age</i>						
0-18	233	15	9.4	-85	-6	-4.2
19-29	422	27.2	31.3	26	1.1	1
30-44	479	30.8	25.1	41	2	2.2
45-54	246	15.8	19.1	31	1.6	0.6
55-64	175	11.3	14.5	24	1.3	0.4
<i>Citizenship</i>						
Citizen	1,306	84	16.7	62	2	-0.3
Not a citizen	249	16	59.5	-25	-2	3.2
<i>Rural/Urban</i>						
Urban	1,088	70	19	164	9.1	1.3
Rural	467	30	18.7	-127	-9.1	-4.5
<i>Self-perceived Health Status</i>						
Excellent	353	22.7	12.9	-69	-5.1	-1.9
Very Good	483	31.1	17.4	22	0.7	-1
Good	519	33.4	27.5	32	1.3	0
Fair	155	9.9	27.3	39	2.3	1.5
Poor	45	2.9	16.8	13	0.8	2.5
<i>Family Workforce Status</i>						
No Workers	253	16.3	20.9	49	2.9	-2.6
Only PT Workers	196	12.6	30.8	44	2.6	1.8
1 FT Worker	704	45.3	19	116	6.5	0.9
2+ FT Workers	402	25.8	15	-172	-12	-3.2

^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 2005-2006 and 2010-2011.

Table 2: Children Ages 0-18

Category	2010-2011 Rates			Change: 2005-2006 to 2010-2011		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Children Ages 0-18	233	100	9.4	-85	0 ^a	-4.2
<i>Income</i>						
<100% FPL	82	35.2	13.3	1	9.6	-4
100-138% FPL	27	11.7	11.8	-9	0.3	-7.1
138-200% FPL	41	17.4	12.5	-35	-6.4	-8.2
200-250% FPL	28	12	12.1	-17	-2.1	-7
250-400% FPL	39	16.9	8.3	-15	-0.3	-3.5
400%+ FPL	16	6.8	2.7	-9	-1.2	-1.5
<i>Gender</i>						
Male	101	43.2	7.9	-75	-12.2	-6.7
Female	132	56.8	11	-10	12.2	-1.6
<i>Race/Ethnicity</i>						
White, Not Hispanic	90	38.5	6.6	-48	-4.7	-3.5
Black, Not Hispanic	69	29.7	11.2	-16	2.8	-2.3
Not White or Black or Hispanic	19	8.1	11.2	2	2.9	-2.6
Hispanic	55	23.6	17.2	-23	-1.1	-19.6
<i>Citizenship</i>						
Citizen	219	94	9	-72	2.3	-3.9
Not a citizen	14	6	35.4	-13	-2.3	-1.8
<i>Urban/rural</i>						
Urban	169	72.5	10.1	-12	15.6	-1.6
Rural	64	27.5	8	-73	-15.6	-9.5
<i>Self-perceived Health</i>						
Excellent	93	39.8	7.8	-38	-1.2	-3.3
Very Good	77	33.1	9.4	-33	-1.6	-6.2
Good	59	25.3	14.7	-13	2.8	-2.9
Fair	4	1.9	8.2	-1	0.3	-6.2
Poor	0	0	0	-1	-0.2	-14.7
<i>Living with Parents?</i>						
Both parents	114	54.4	7.4	-60	-4.7	-4.7
Mother only	51	24.4	8.9	-31	-3.5	-5.5
Father only	30	14.2	33.1	17	10	17.7
Neither parent	15	7	14.7	-11	-1.8	-14.1
<i>Family Workforce Status</i>						
No Workers	38	16.3	10.1	14	8.7	-0.7
Only PT Workers	19	8	9.4	-10	-1	-6.3
1 FT Worker	120	51.6	10.2	-21	7	-2.9
2+ FT Workers	56	24.1	7.8	-67	-14.7	-6.9

^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 2005-2006 and 2010-2011.

Table 3: Adults Ages 19-64

Category	2010-2011 Rates			Change: 2005-2006 to 2010-2011		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Adults Ages 19-64	1,322	100	23	122	0 ^a	1.0
<i>Income</i>						
<100% FPL	355	26.9	46.2	76	3.6	1.9
100-138% FPL	183	13.9	43.1	49	2.7	3.5
138-200% FPL	200	15.2	32.4	-68	-7.2	-8.1
200-250% FPL	142	10.7	27.1	-4	-1.4	-1.4
250-400% FPL	260	19.7	20.2	28	0.3	2.6
400%+ FPL	182	13.8	8.5	41	2	1.5
<i>Gender</i>						
Male	684	51.7	24.8	51	-1.0	1.1
Female	639	48.3	21.3	72	1.0	0.9
<i>Race/Ethnicity</i>						
White, Not Hispanic	650	49.2	17.4	59	-0.1	1.3
Black, Not Hispanic	361	27.3	27.9	78	3.7	3.2
Not White or Black or Hispanic	67	5.1	22.6	-9	-1.3	-11.5
Hispanic	243	18.4	58.8	-5	-2.3	-2.7
<i>Age</i>						
Age 19-29	422	31.9	31.3	26	-1.0	1.0
Age 30-44	479	36.2	25.1	41	-0.2	2.2
Age 45-54	246	18.6	19.1	31	0.7	0.6
Age 55-64	175	13.2	14.5	24	0.6	0.4
<i>Citizenship</i>						
Citizen	1,087	82.2	20.2	135	2.8	1.3
Not a citizen	235	17.8	62	-12	-2.8	2.4
<i>Urban/rural</i>						
Urban	919	69.5	22.7	176	7.6	2.5
Rural	403	30.5	23.7	-54	-7.6	-1.9
<i>Self-perceived Health</i>						
Excellent	261	19.7	16.9	-31	-4.6	-0.6
Very Good	406	30.7	20.8	55	1.5	1.2
Good	460	34.8	30.9	44	0.2	0.5
Fair	150	11.4	29.2	39	2.1	2.5
Poor	45	3.4	17.7	14	0.8	3.5
<i>Family Workforce Status</i>						
No Workers	215	16.3	25.8	36	1.3	-2.2
Only PT Workers	178	13.4	40.5	54	3.2	4.3
1 FT Worker	584	44.1	23.2	137	6.9	2.5
2+ FT Workers	345	26.1	17.6	-105	-11.4	-1.8

^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 2005-2006 and 2010-2011.

Table 3: Adults Ages 19-64 continued

Category	2010-2011 Rates			Change: 2005-2006 to 2010-1011		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Adults Ages 19-64	1,322	100	23	122	0.0	1.0
<i>Individual's Labor Force Status</i>						
Not in Labor Force	337	25.5	23.8	19	-1.0	-3.3
Unemployed	191	14.4	48.3	107	7.5	5.3
Part Time	233	17.6	34.8	61	3.3	5.9
Full Time	561	42.5	17.5	-65	-9.7	-0.6
<i>Firm size (among full time and part time)</i>						
Not employed	528	39.9	28.2	126	6.5	-0.5
1-99	462	34.9	31	-61	-8.7	0.6
100-999	84	6.4	14.6	2	-0.5	1.1
1000 or more	212	16	12.3	71	4.3	3.5
Unknown	36	2.7	43.3	-16	-1.6	-5.1
<i>Industry (among full time and part time)</i>						
Agriculture	20	2.5	48.1	5	0.6	20.8
Construction	126	15.8	41.5	-71	-8.8	-7.6
Manufacture	71	8.9	17.1	1	0.2	5.1
Transport	30	3.8	18.6	6	0.8	4.1
Trade	150	18.8	26.6	51	6.5	8.2
Health & Education	121	15.2	12.4	8	1.1	-0.3
Finance	21	2.6	8.3	-19	-2.4	-4.7
Government	11	1.4	5.9	5	0.6	2.3
Hospitality	99	12.5	36.1	-15	-1.8	3.0
Other	146	18.3	20.7	24	3.1	0.5

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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