

# **Delawareans Without Health Insurance 2005**

presented to

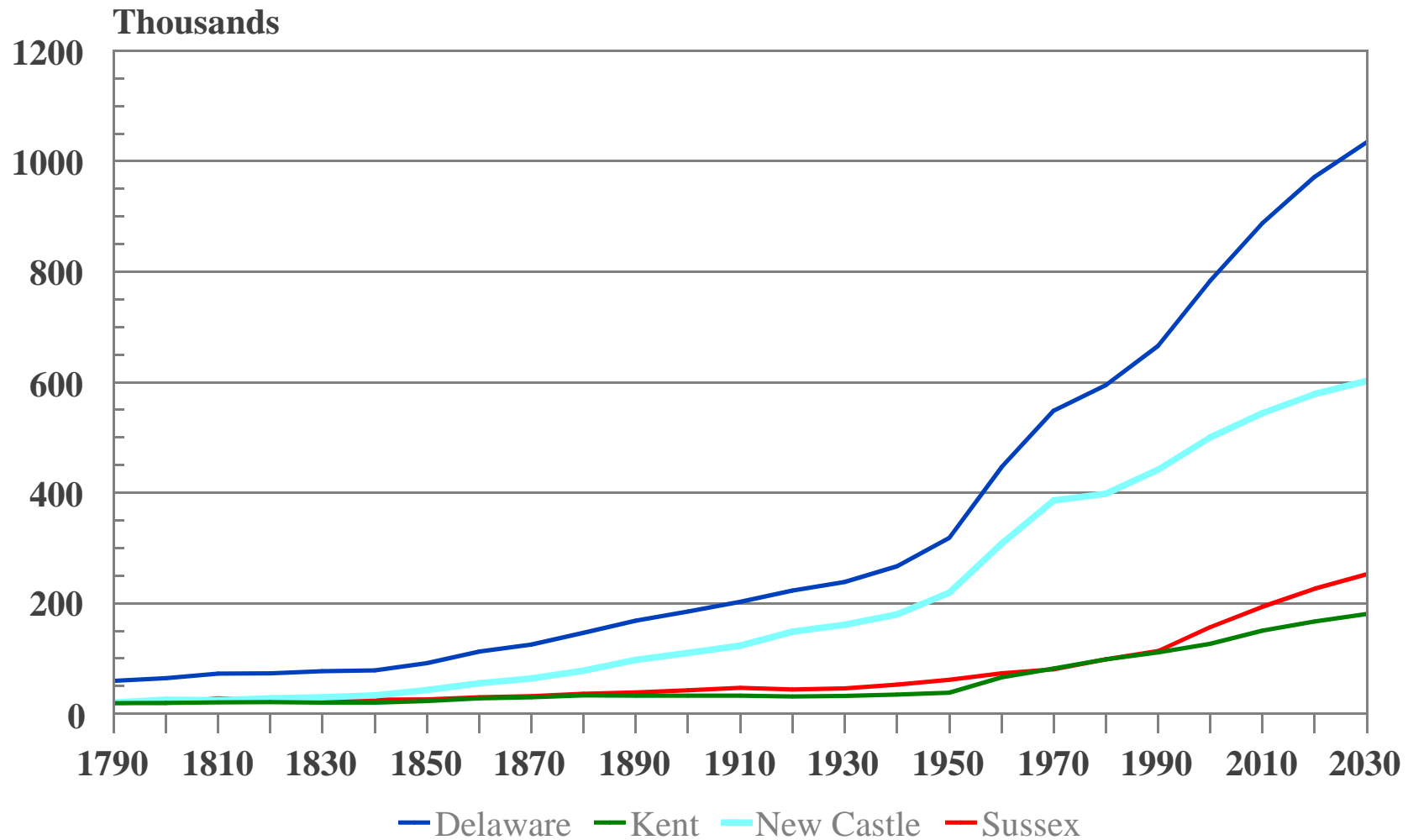
Delaware Health Care Commission

by

Edward C. Ratledge  
Center for Applied Demography & Survey Research  
University of Delaware

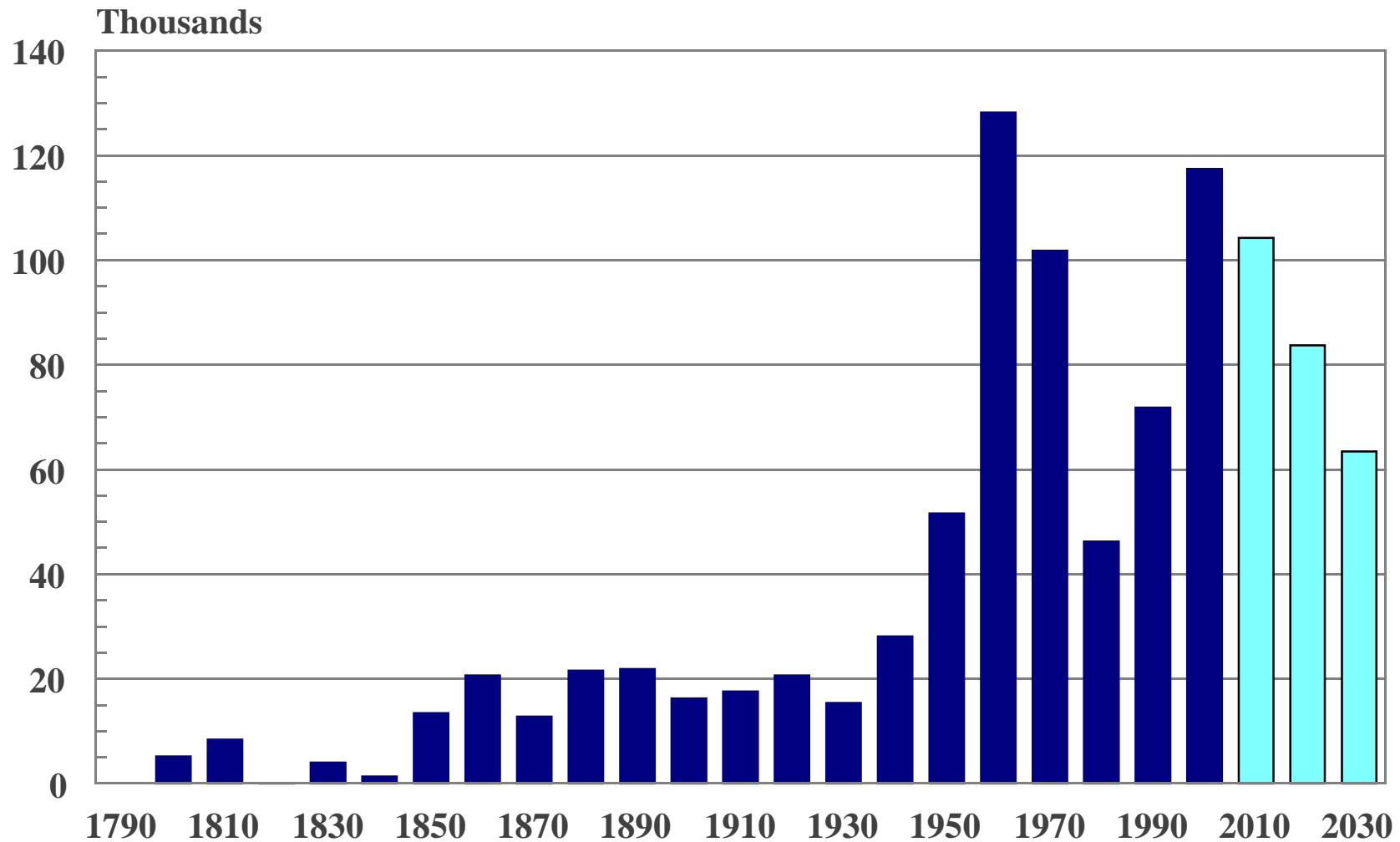
December 1, 2005

# Delaware 1790-2030



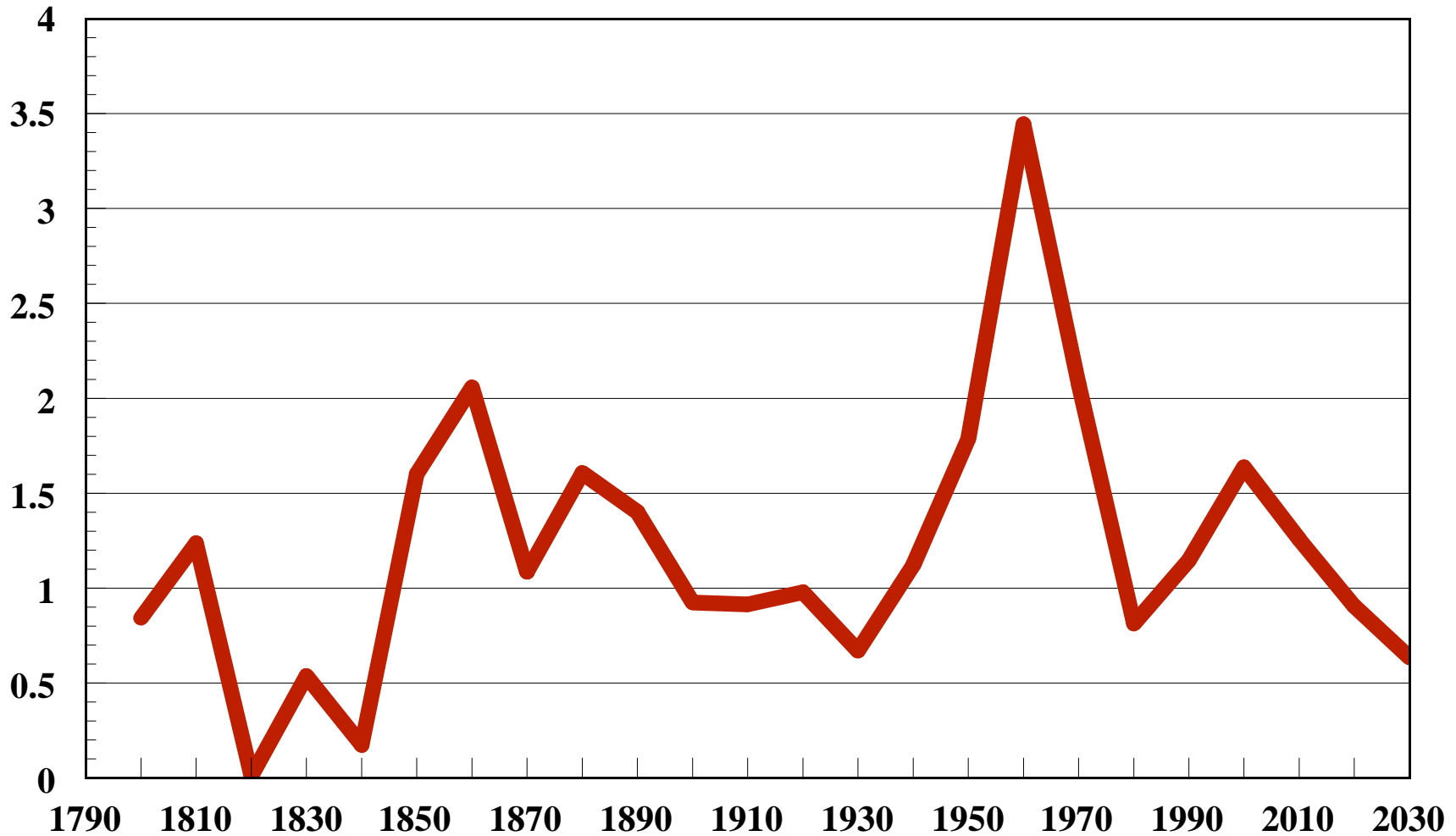
Source: Center for Applied Demography and Survey Research, University of Delaware

# Delaware Population Growth 1790-2030

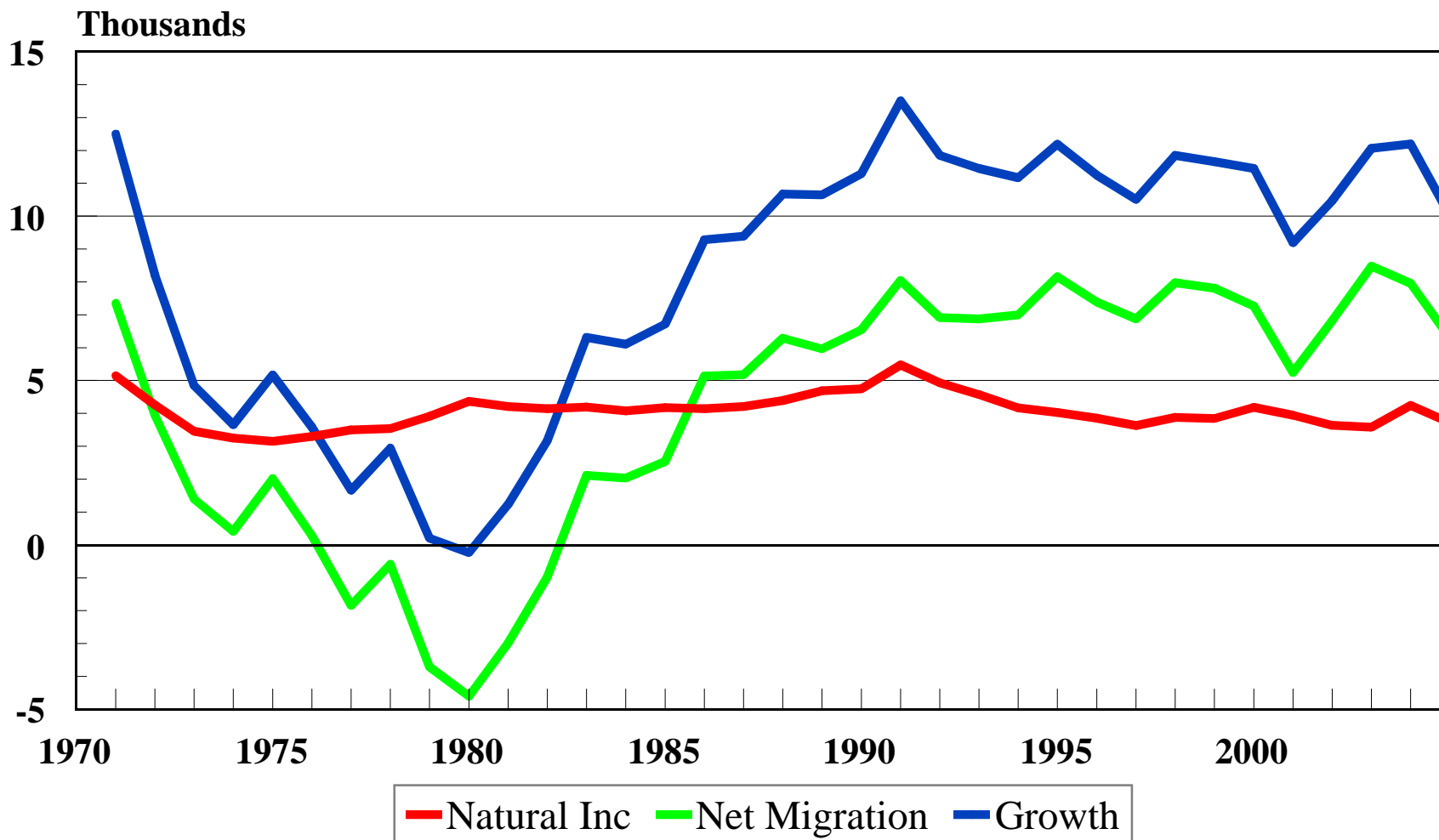


Source: Center for Applied Demography and Survey Research, University of Delaware

# Average Annual Population Growth Rates State of Delaware 1800-2030



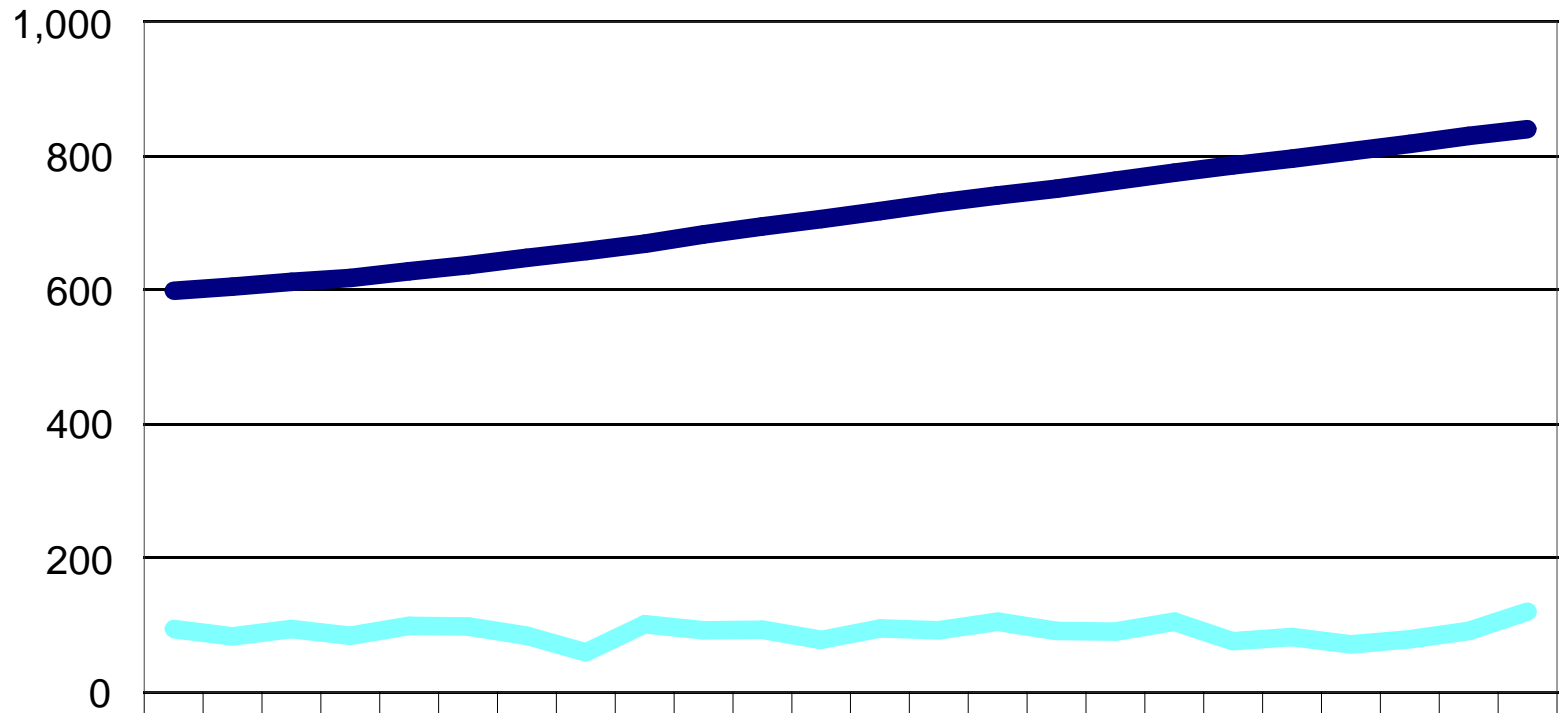
# State of Delaware Sources of Population Growth 1970-2005



Source: Center for Applied Demography and Survey Research, University of Delaware

# Persons Without Health Insurance

## State of Delaware



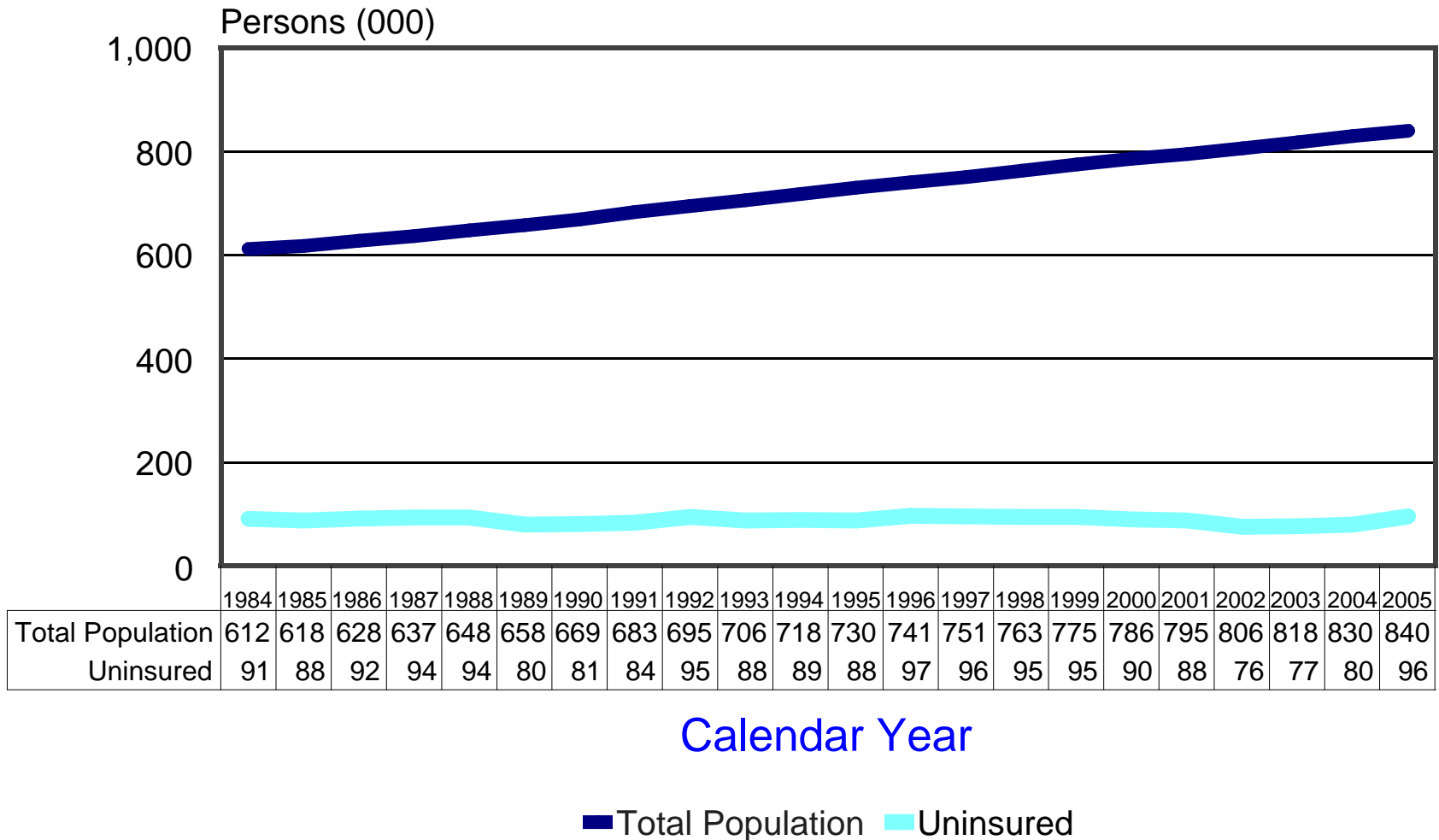
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Total Population	599	605	612	618	628	637	648	658	669	683	695	706	718	730	741	751	763	775	786	796	807	818	830	840
Uninsured	94	83	94	84	99	98	84	59	101	92	93	78	95	92	105	91	90	105	76	82	71	79	91	120

Calendar Year

■ Total Population   ■ Uninsured

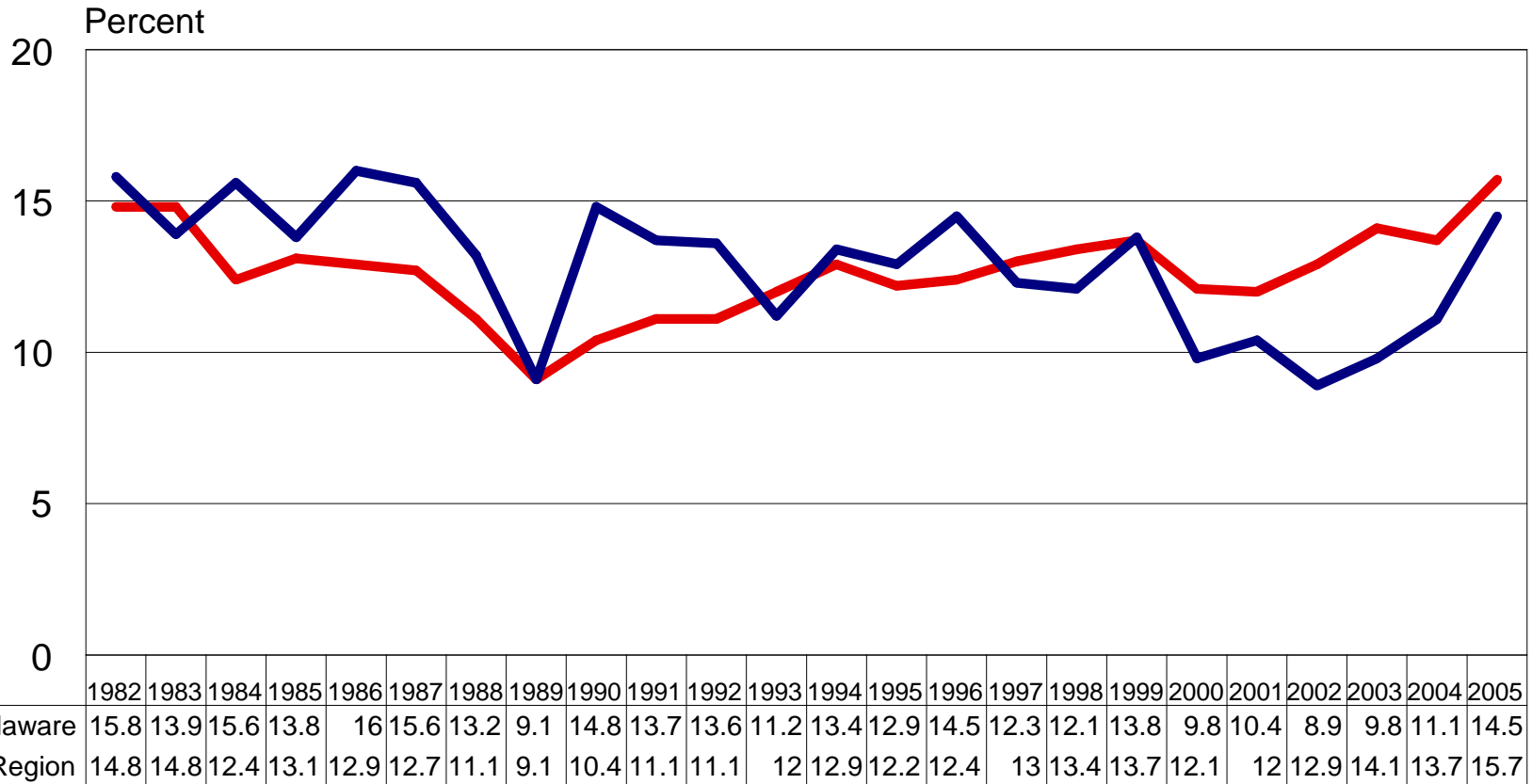
# Persons Without Health Insurance

## State of Delaware (3 year moving average)



Source: Center for Applied Demography and Survey Research, University of Delaware

# Percent Without Health Insurance by Area



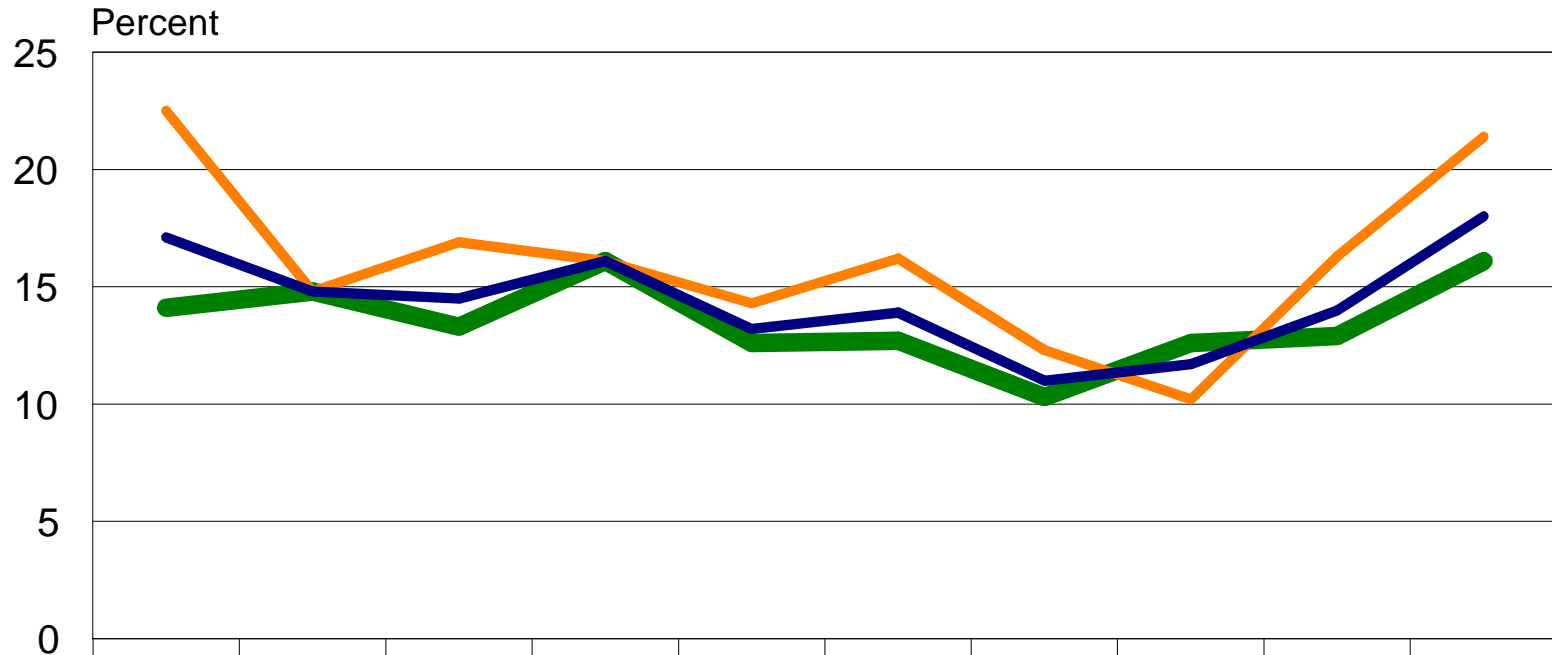
Area

— Delaware — Region

Source: Center for Applied Demography and Survey Research, University of Delaware



# Percent 18-64 Without Health Insurance by Area



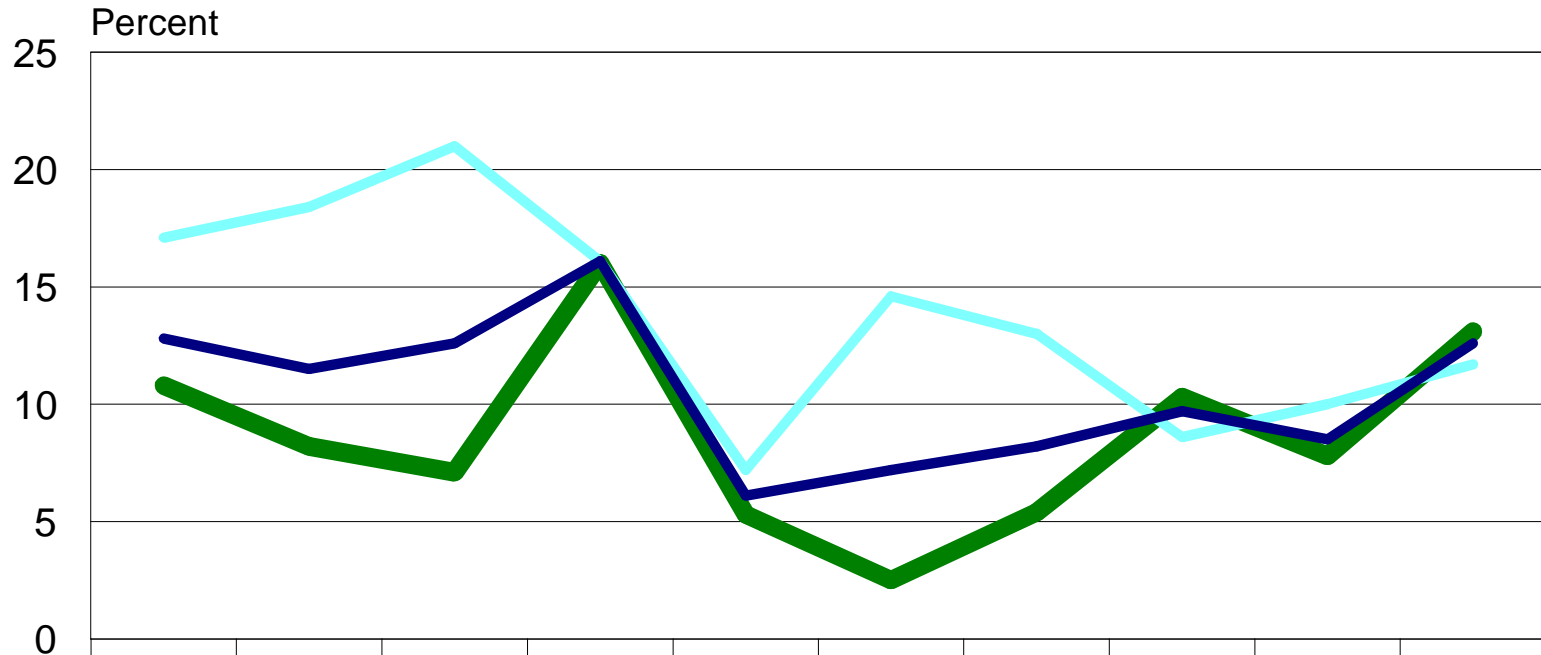
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Delaware	17.1	14.8	14.5	16.1	13.2	13.9	11	11.7	14	18
Kent+Sussex	22.5	14.8	16.9	16.1	14.3	16.2	12.3	10.2	16.3	21.4
New Castle	14.1	14.8	13.3	16.1	12.6	12.7	10.3	12.6	12.9	16.1

Area

— Delaware — Kent+Sussex — New Castle

Source: Center for Applied Demography and Survey Research, University of Delaware

# Percent 0-17 Without Health Insurance by Area

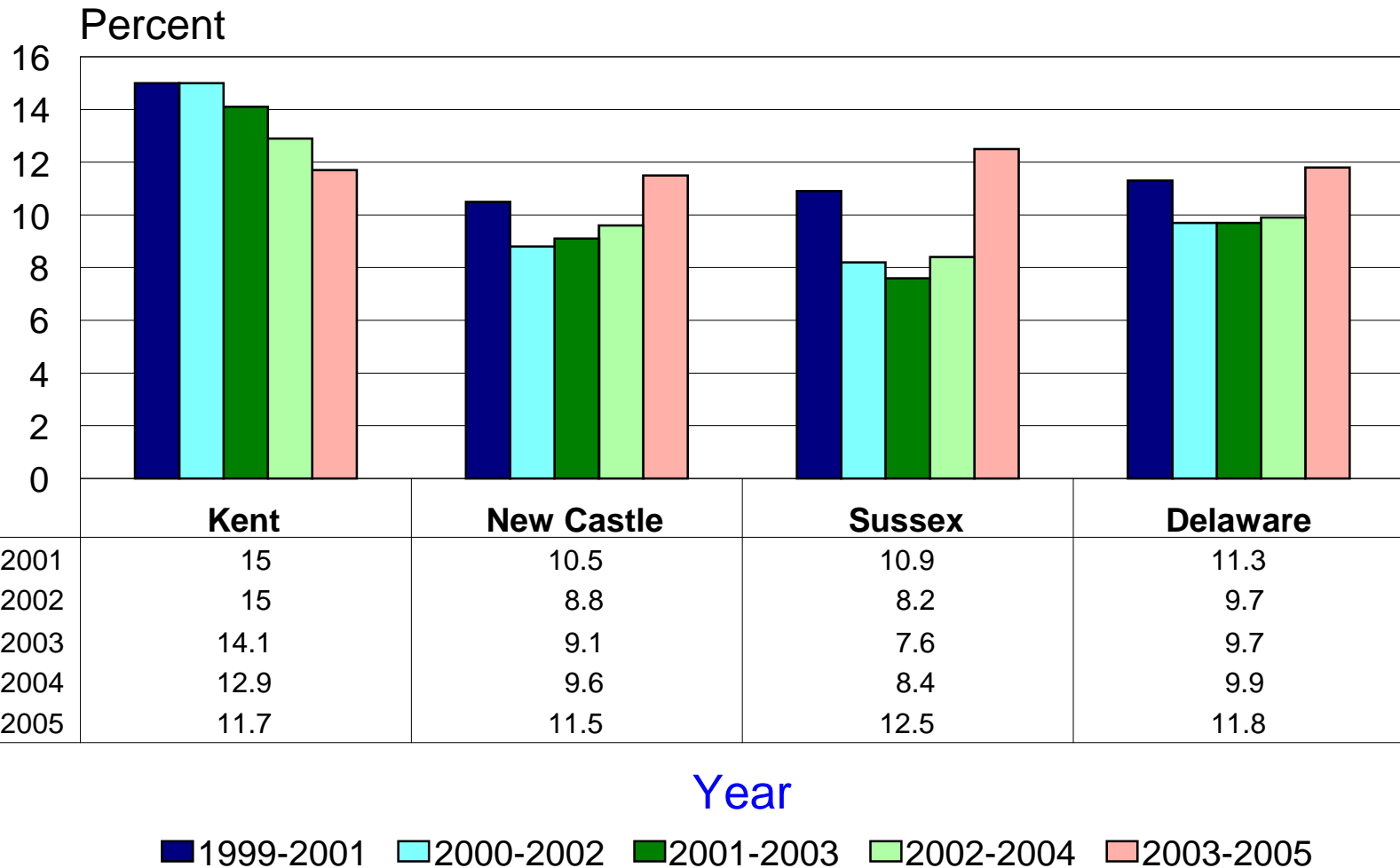


	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Delaware	12.8	11.5	12.6	16.1	6.1	7.2	8.2	9.7	8.5	12.6
Kent+Sussex	17.1	18.4	21	16.1	7.2	14.6	13	8.6	10	11.7
New Castle	10.8	8.2	7.1	16	5.3	2.5	5.4	10.3	7.8	13.1

Area

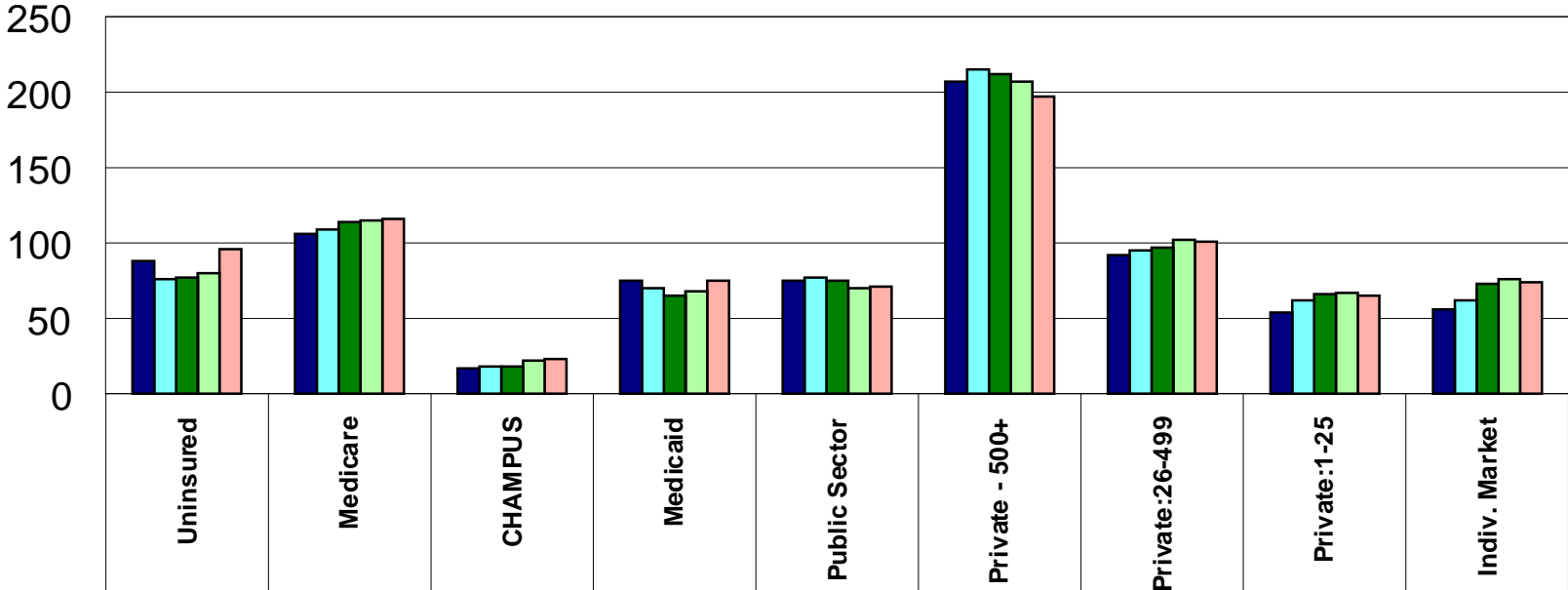
— Delaware    — Kent+Sussex    — New Castle

# Percent Without Health Insurance by County



Source: Center for Applied Demography and Survey Research, University of Delaware

# Number of Persons by Source of Insurance



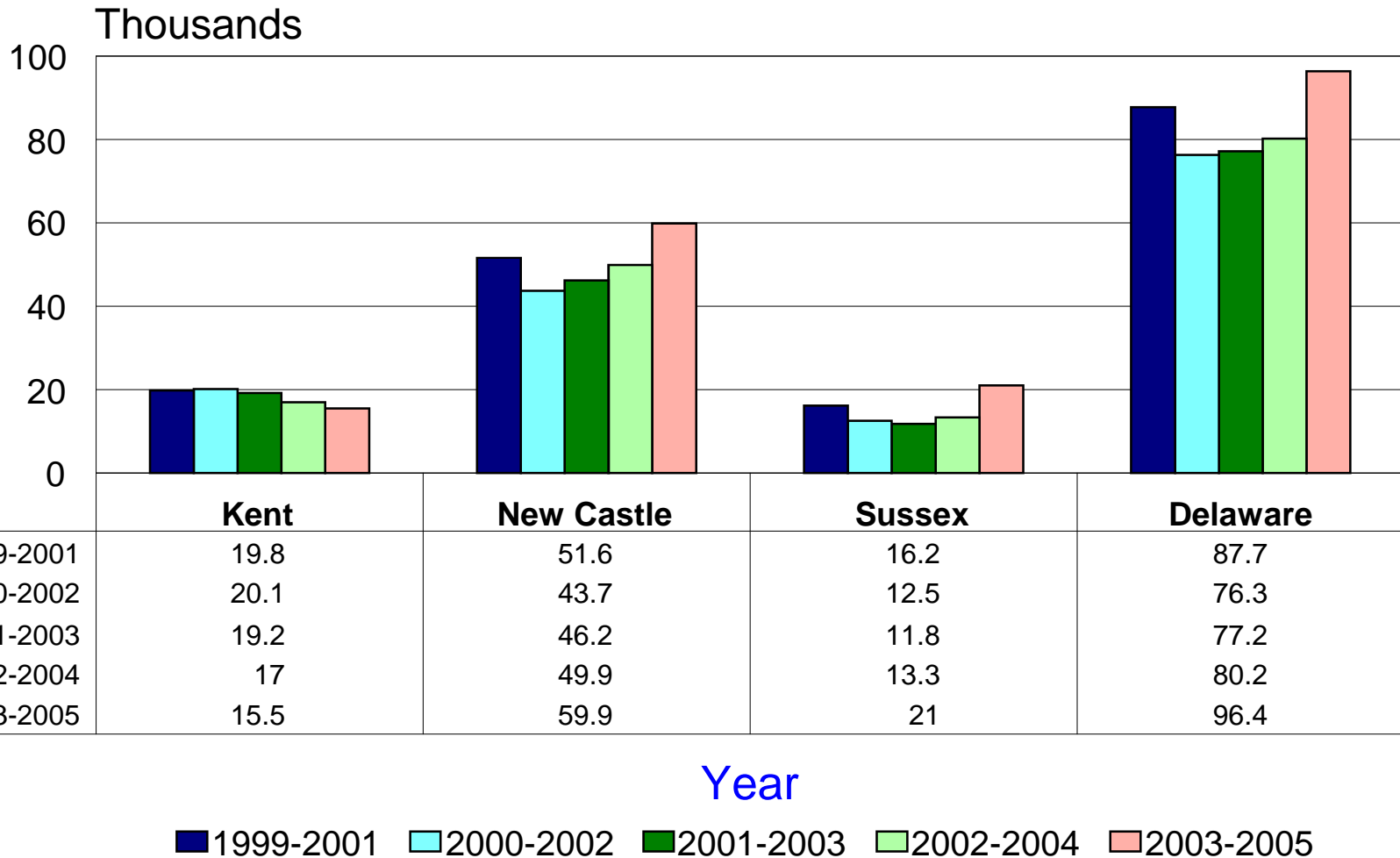
1999-2001	88	106	17	75	75	207	92	54	56
2000-2002	76	109	18	70	77	215	95	62	62
2001-2003	77	114	18	65	75	212	97	66	73
2002-2004	80	115	22	68	70	207	102	67	76
2003-2005	96	116	23	75	71	197	101	65	74

Year

■ 1999-2001   
 ■ 2000-2002   
 ■ 2001-2003   
 ■ 2002-2004   
 ■ 2003-2005

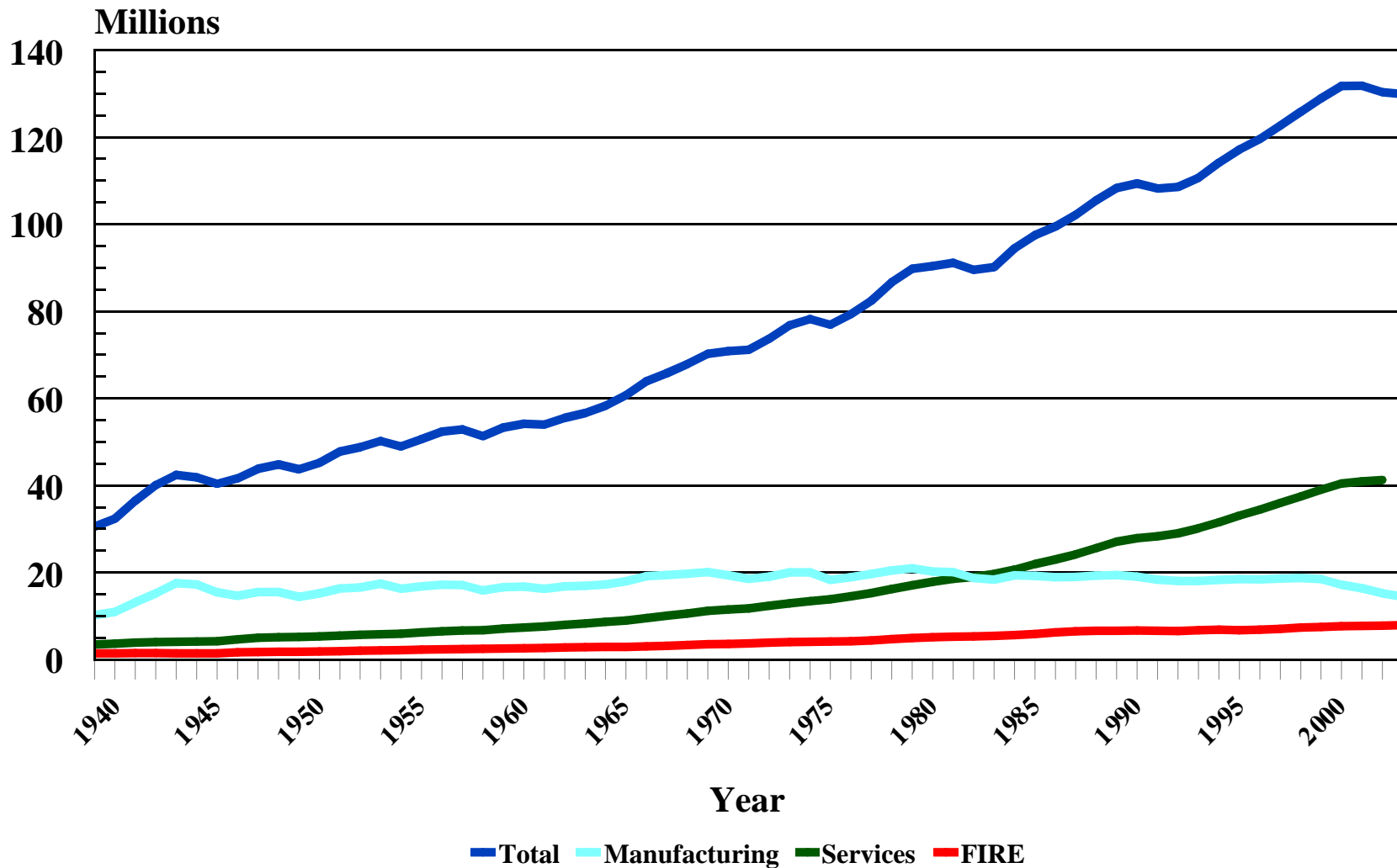
Source: Center for Applied Demography and Survey Research, University of Delaware

# Persons Without Health Insurance by County



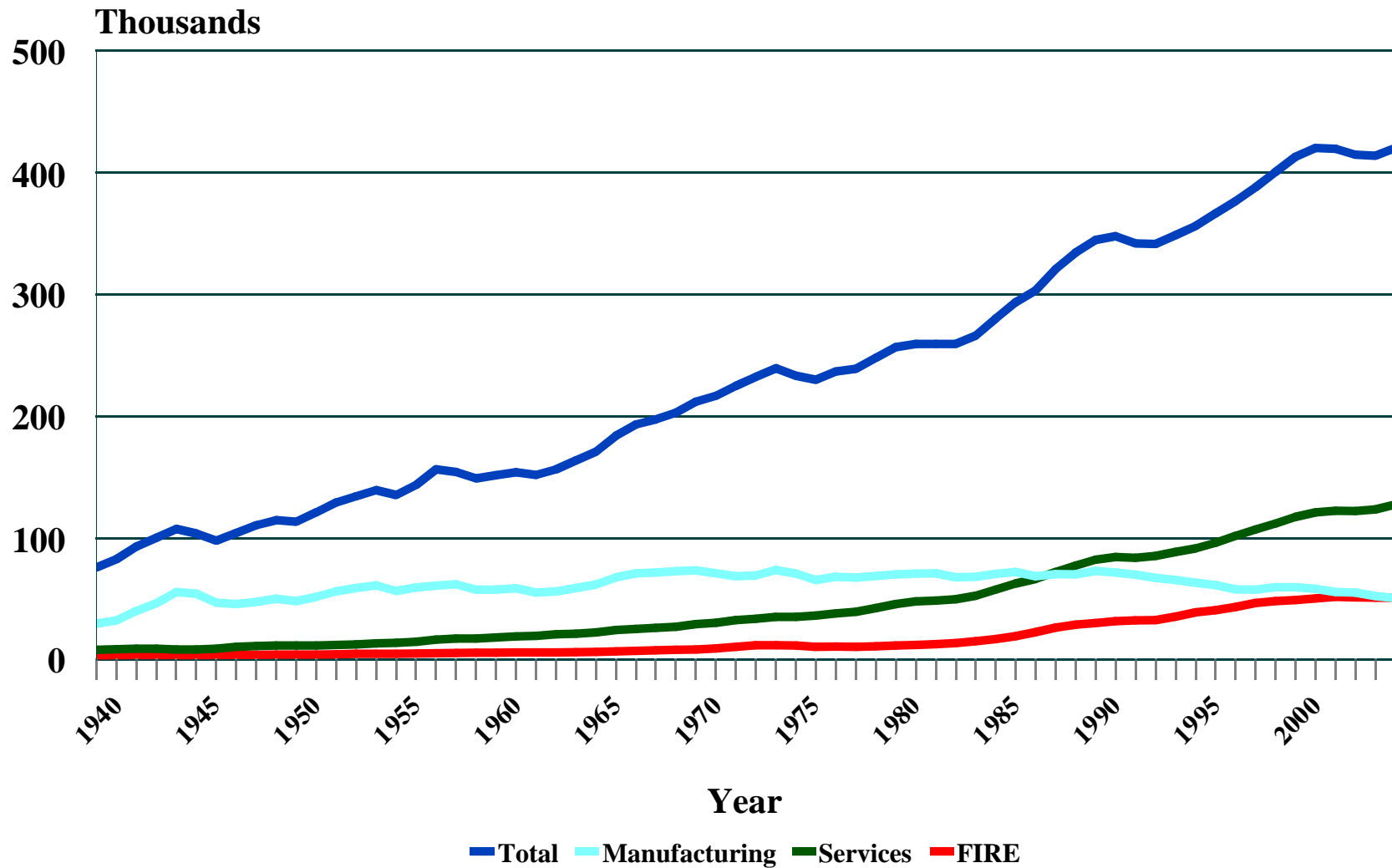
Source: Center for Applied Demography and Survey Research, University of Delaware

# US Non-Ag Employment for Selected Sectors 1939-2003



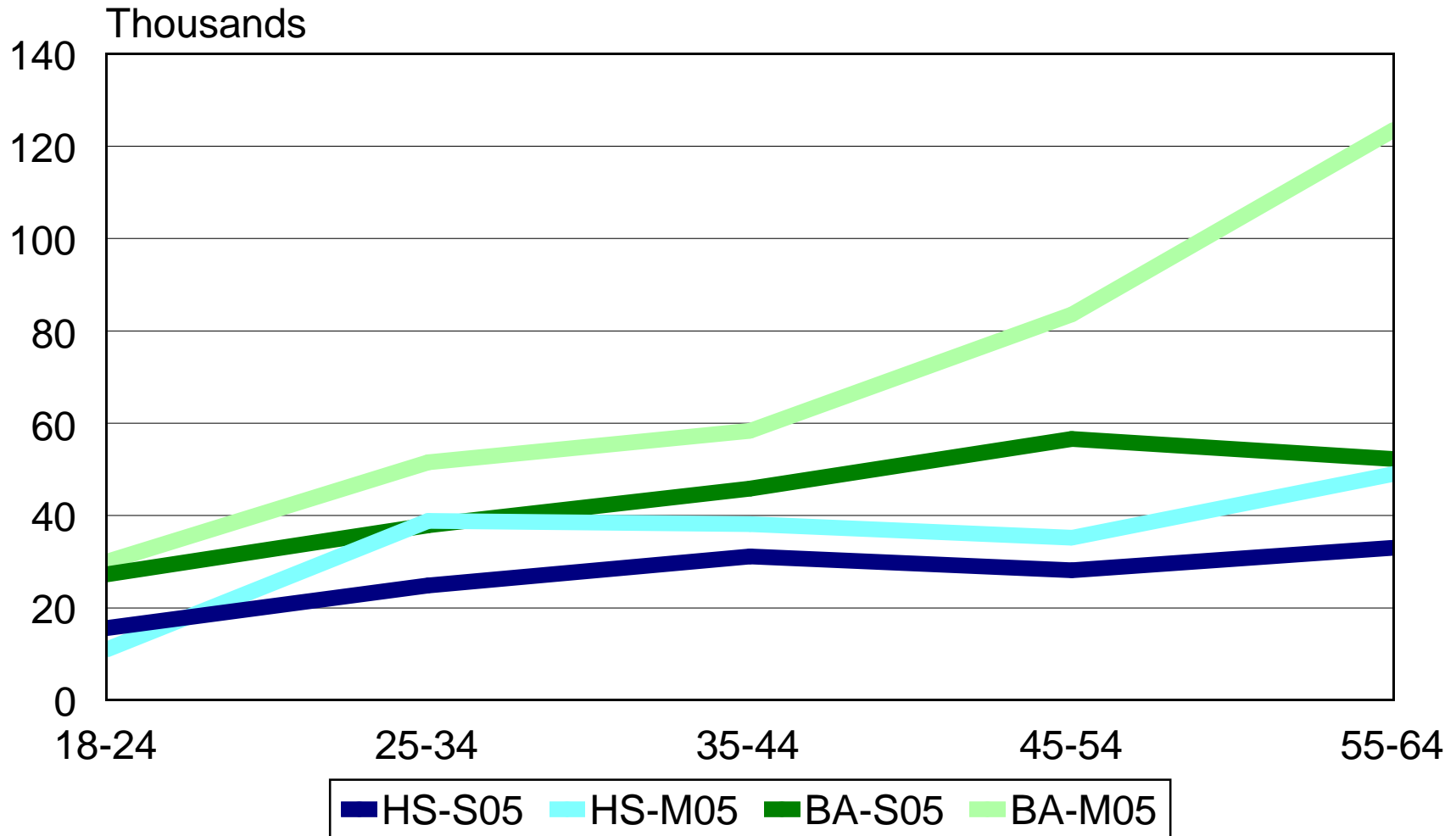
Source: Center for Applied Demography and Survey Research, University of Delaware

# Delaware Non-Agricultural Employment 1939-2005



Source: Center for Applied Demography and Survey Research, University of Delaware

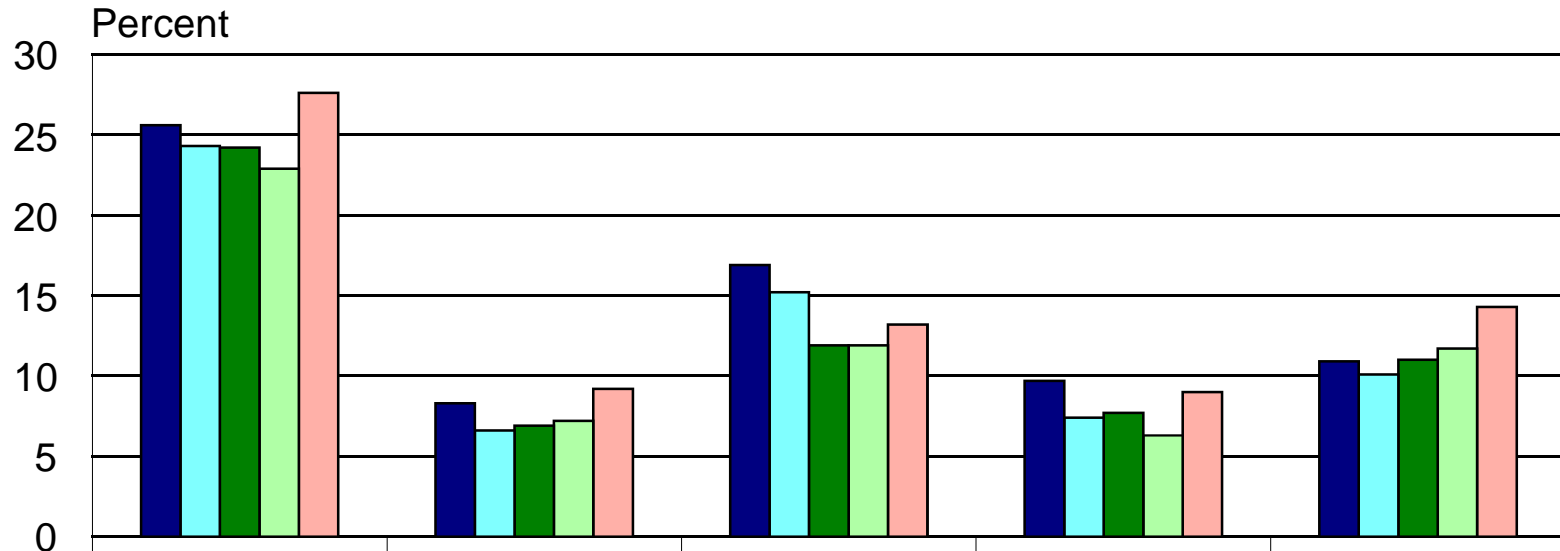
# Average Yearly Earnings by Sector , Age, and Education



Source: Center for Applied Demography and Survey Research, University of Delaware



# Percent without Health Insurance by Industry in Delaware

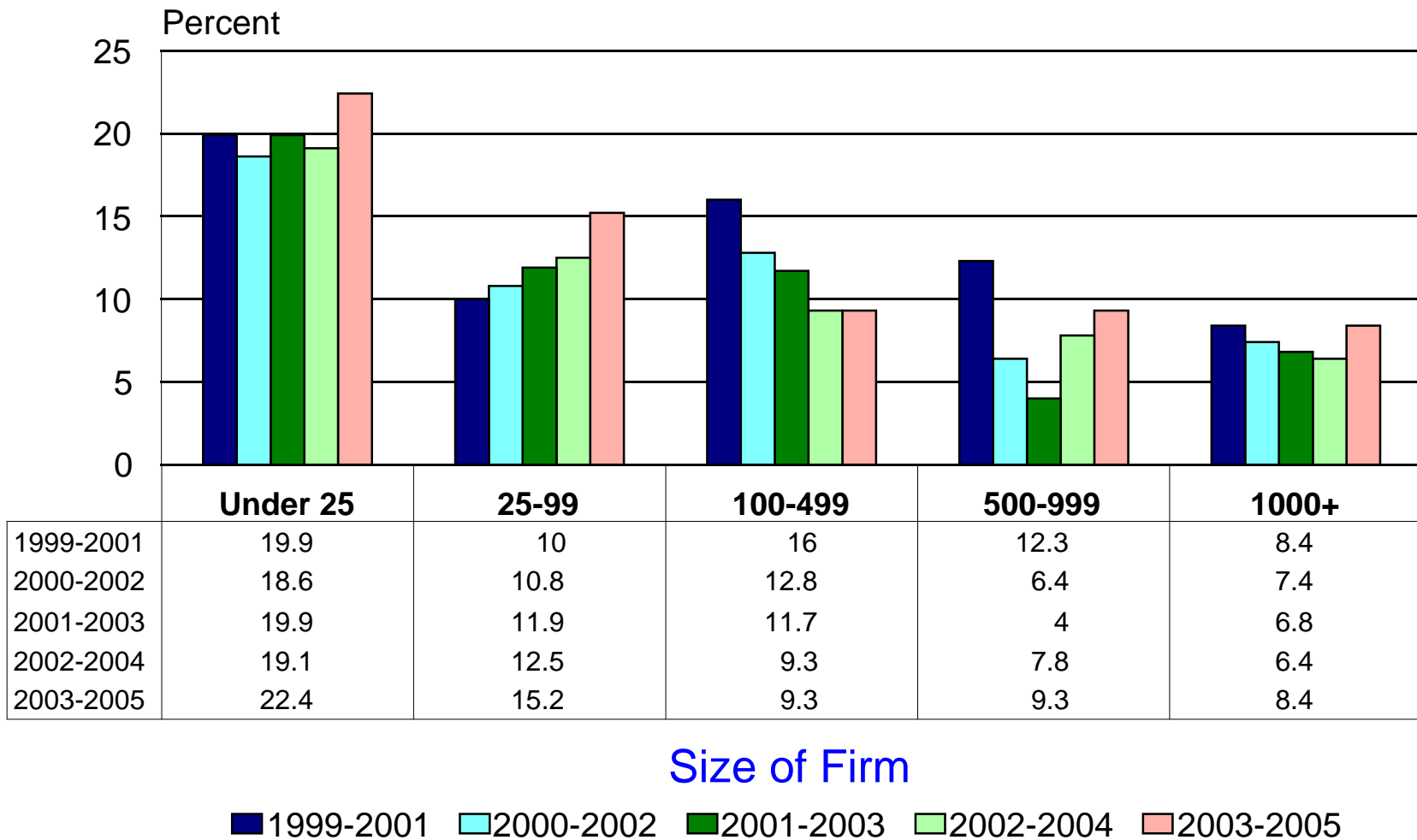


	Construction	Manufacturing	Trade	FIRE	Service
1999-2001	25.6	8.3	16.9	9.7	10.9
2000-2002	24.3	6.6	15.2	7.4	10.1
2001-2003	24.2	6.9	11.9	7.7	11
2002-2004	22.9	7.2	11.9	6.3	11.7
2003-2005	27.6	9.2	13.2	9	14.3

## Industry

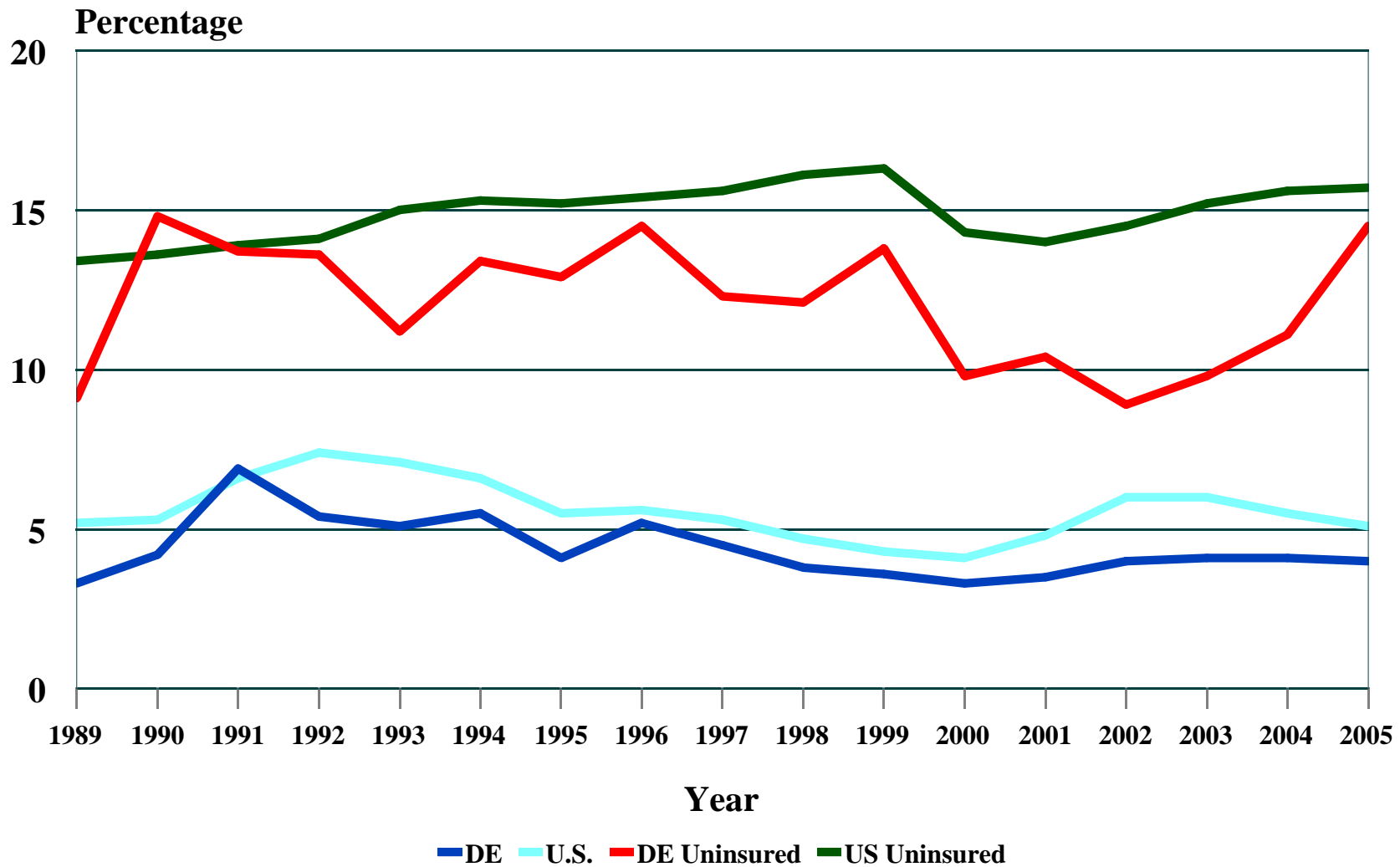
■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Percent without Health Insurance by Size of Firm



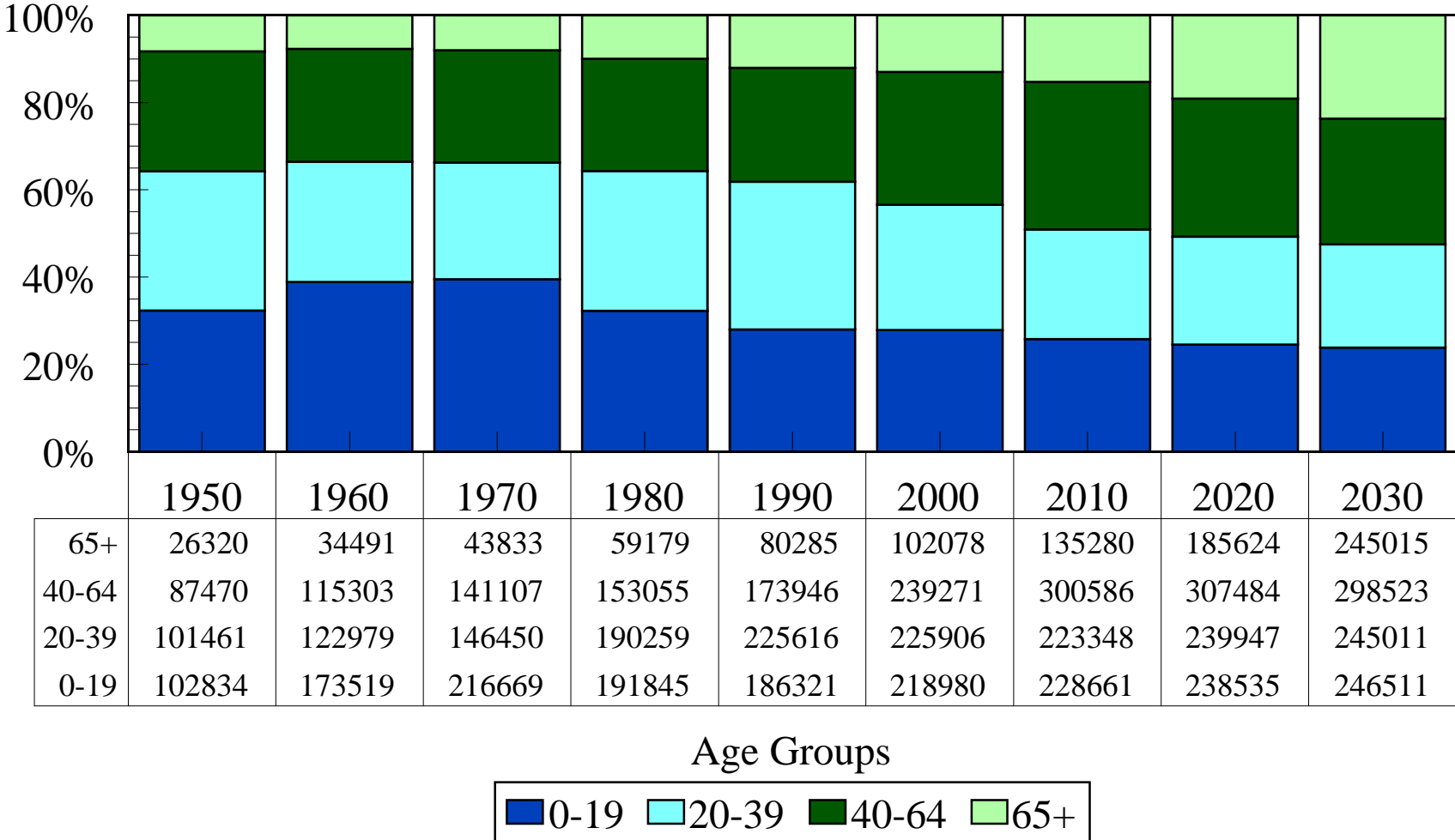
Source: Center for Applied Demography and Survey Research, University of Delaware

# Delaware Unemployment & Uninsured Rates 1989-2005



Source: Center for Applied Demography and Survey Research, University of Delaware

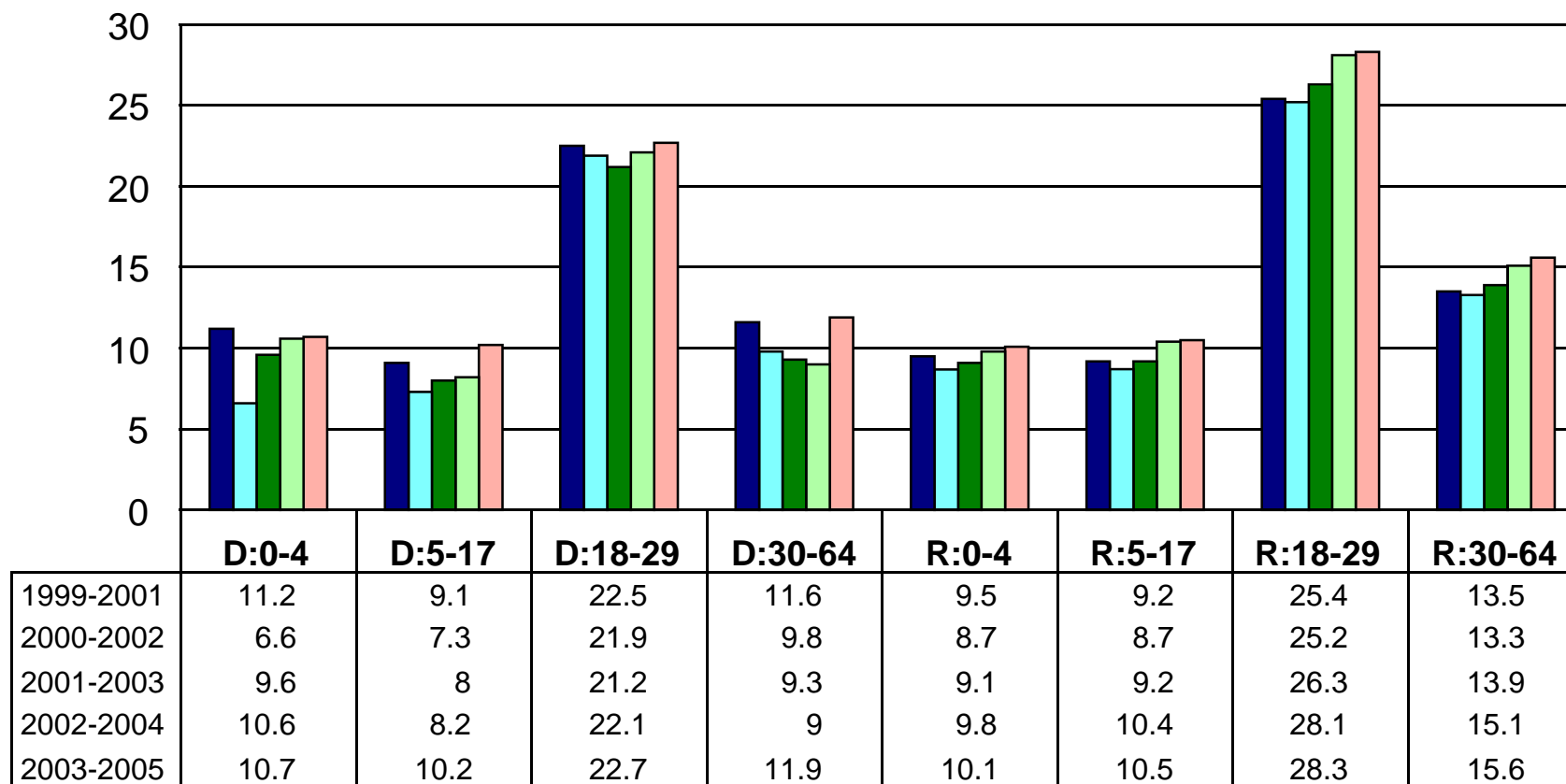
# Delaware Age Distribution 1950-2030



Source: Center for Applied Demography and Survey Research, University of Delaware

# Percent Without Health Insurance

## by Age Group and Area (D:Delaware R:Region)

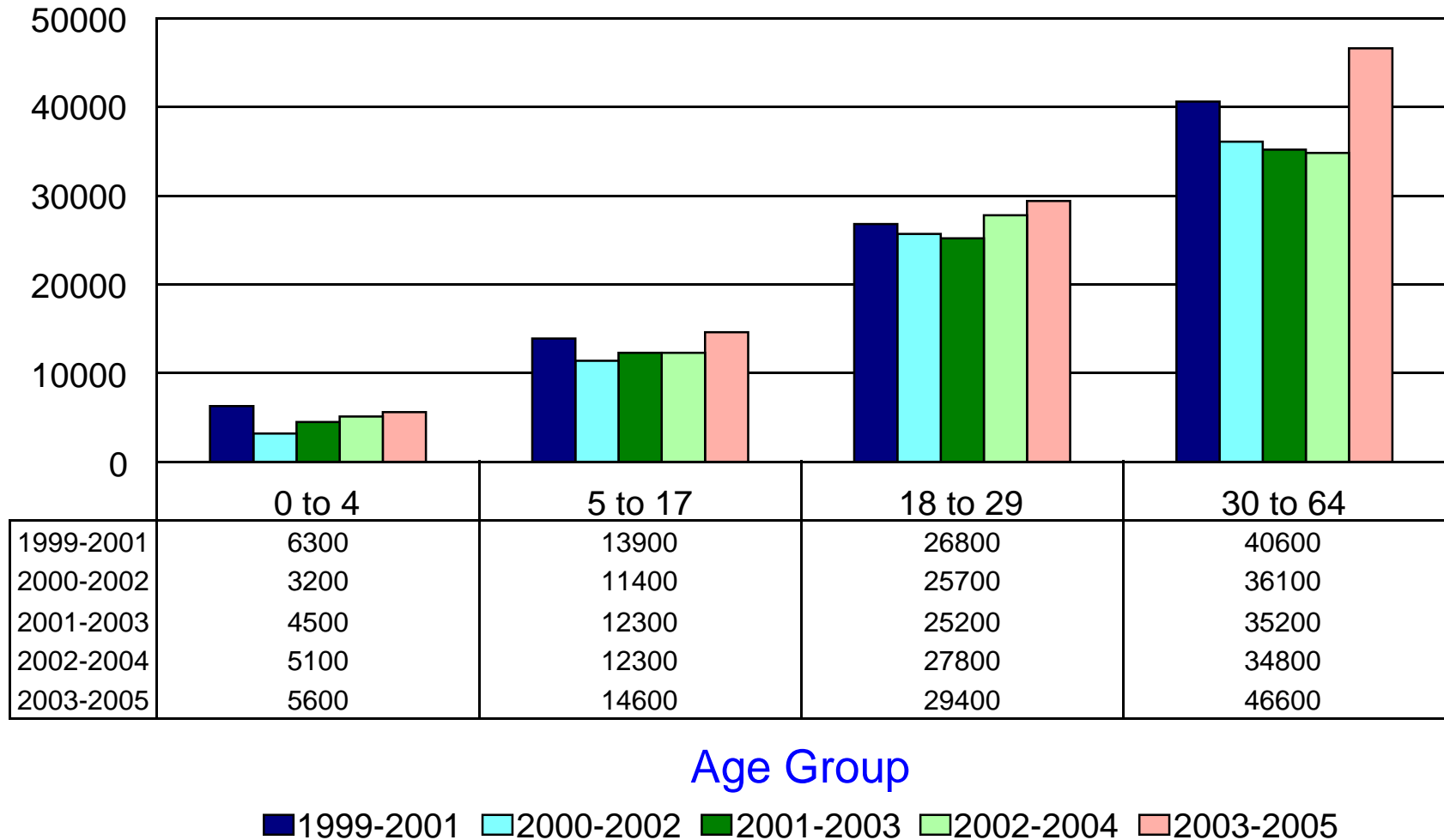


### Age Group by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

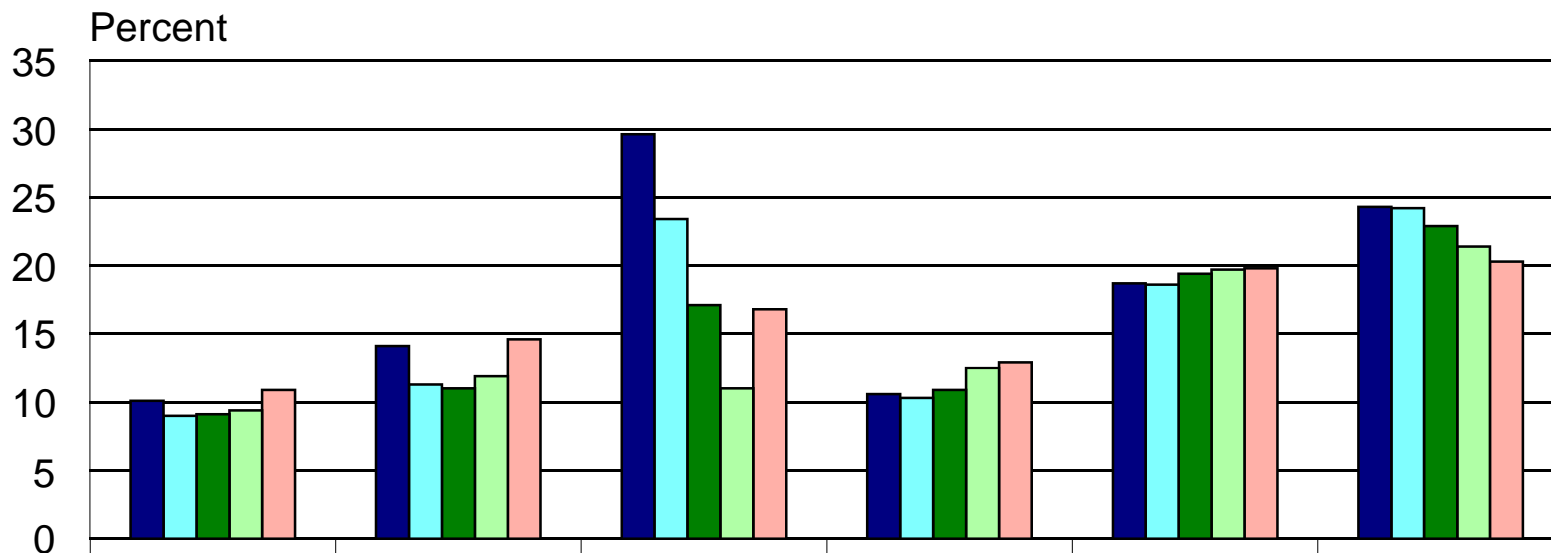
Source: Center for Applied Demography and Survey Research, University of Delaware

# Persons Without Health Insurance by Age Group in Delaware



Source: Center for Applied Demography and Survey Research, University of Delaware

# Percent without Health Insurance by Race (D:Delaware R:Region)

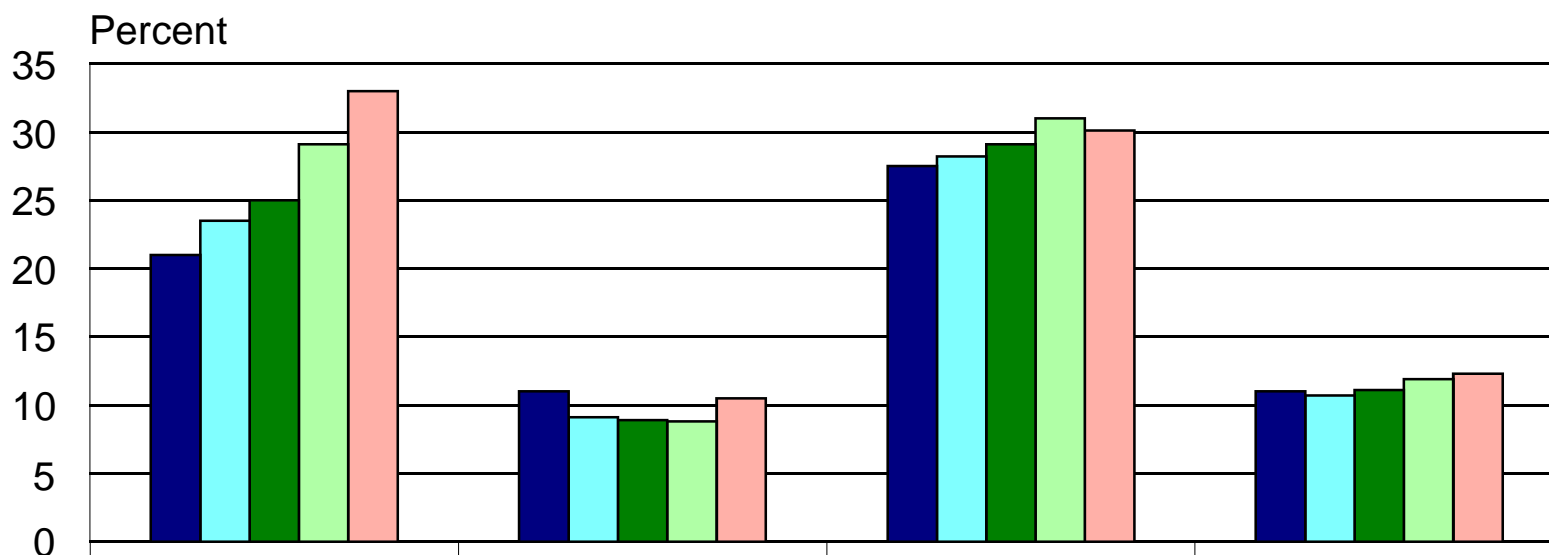


	D:White	D:Black	D:Other	R:White	R:Black	R:Other
1999-2001	10.1	14.1	29.6	10.6	18.7	24.3
2000-2002	9	11.3	23.4	10.3	18.6	24.2
2001-2003	9.1	11	17.1	10.9	19.4	22.9
2002-2004	9.4	11.9	11	12.5	19.7	21.4
2003-2005	10.9	14.6	16.8	12.9	19.8	20.3

## Race by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Percent without Health Insurance by Hispanic Origin (D:Delaware R:Region)



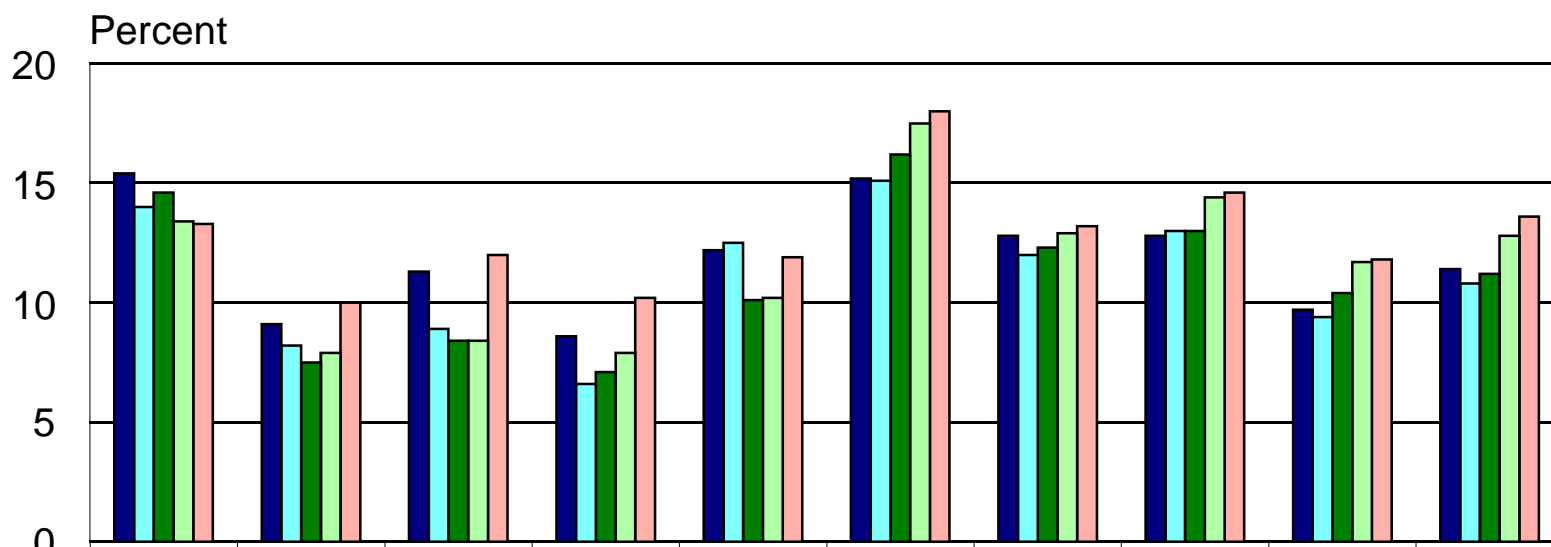
	D:Hispanic	D:Non-Hispanic	R:Hispanic	R:Non-Hispanic
1999-2001	21	11	27.5	11
2000-2002	23.5	9.1	28.2	10.7
2001-2003	25	8.9	29.1	11.1
2002-2004	29.1	8.8	31	11.9
2003-2005	33	10.5	30.1	12.3

## Hispanic Origin by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005



# Percent without Health Insurance by Household Size (D:Delaware R:Region)

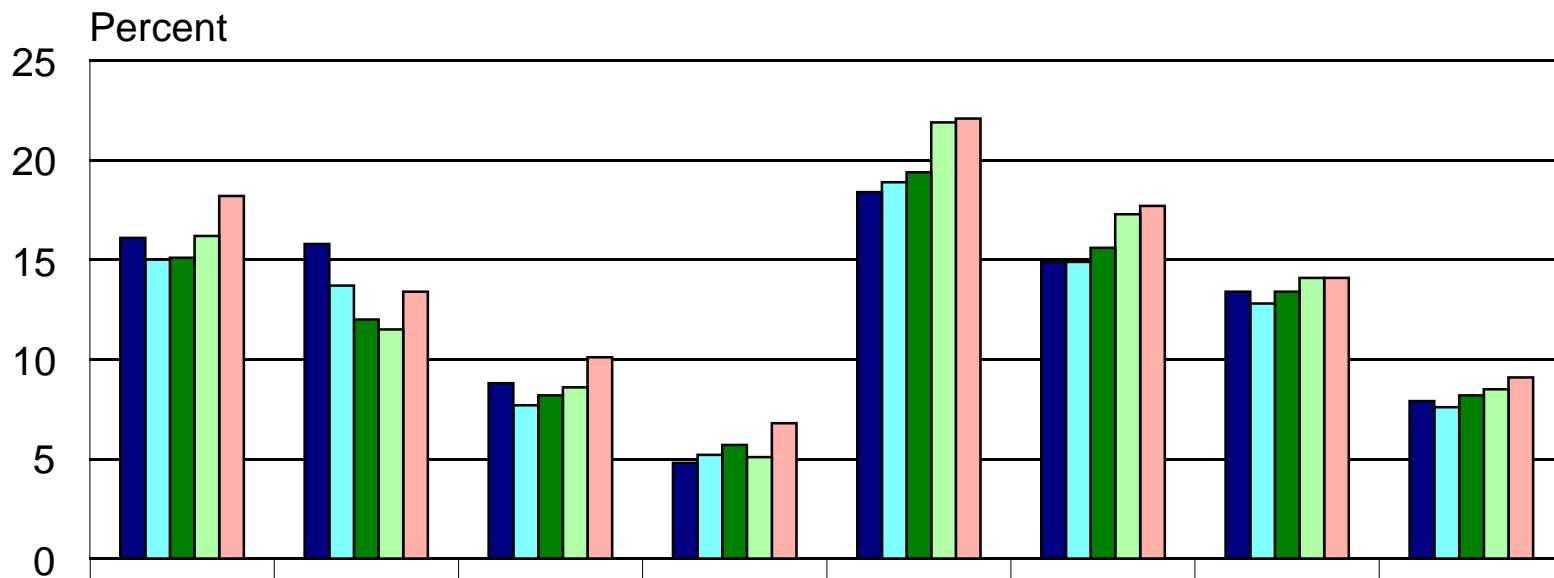


	D:1	D:2	D:3	D:4	D:5	R:1	R:2	R:3	R:4	R:5
1999-2001	15.4	9.1	11.3	8.6	12.2	15.2	12.8	12.8	9.7	11.4
2000-2002	14	8.2	8.9	6.6	12.5	15.1	12	13	9.4	10.8
2001-2003	14.6	7.5	8.4	7.1	10.1	16.2	12.3	13	10.4	11.2
2002-2004	13.4	7.9	8.4	7.9	10.2	17.5	12.9	14.4	11.7	12.8
2003-2005	13.3	10	12	10.2	11.9	18	13.2	14.6	11.8	13.6

## Household Size by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Percent without Health Insurance by Years of Education(D:Delaware R:Region)

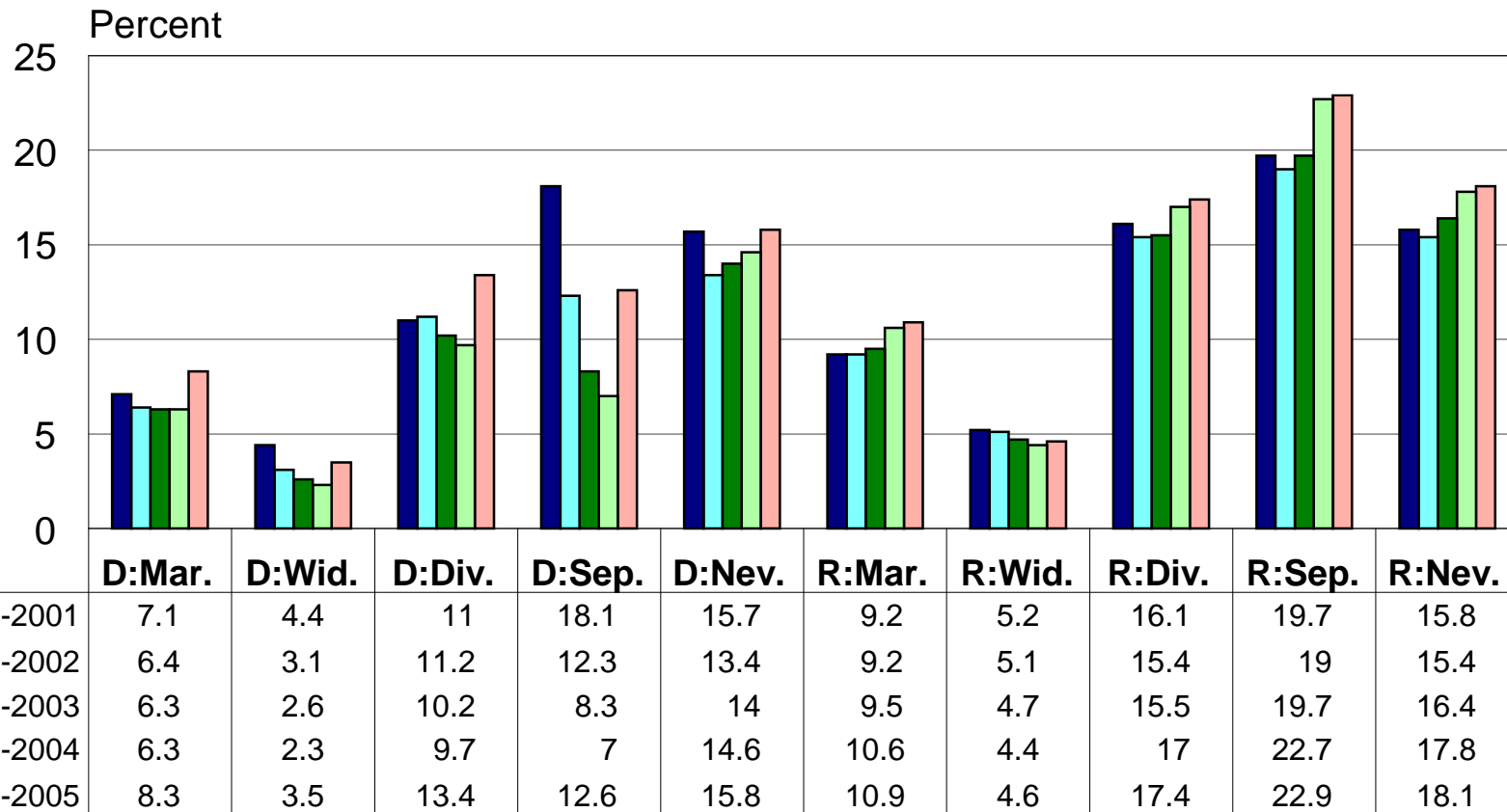


	D:11-	D:12	D:13	D:16+	R:11-	R:12	R:13	R:16+
1999-2001	16.1	15.8	8.8	4.8	18.4	14.9	13.4	7.9
2000-2002	15	13.7	7.7	5.2	18.9	14.9	12.8	7.6
2001-2003	15.1	12	8.2	5.7	19.4	15.6	13.4	8.2
2002-2004	16.2	11.5	8.6	5.1	21.9	17.3	14.1	8.5
2003-2005	18.2	13.4	10.1	6.8	22.1	17.7	14.1	9.1

## Years of Education by Area

■ 1999-2001 ■ 2000-2002 ■ 2001-2003 ■ 2002-2004 ■ 2003-2005

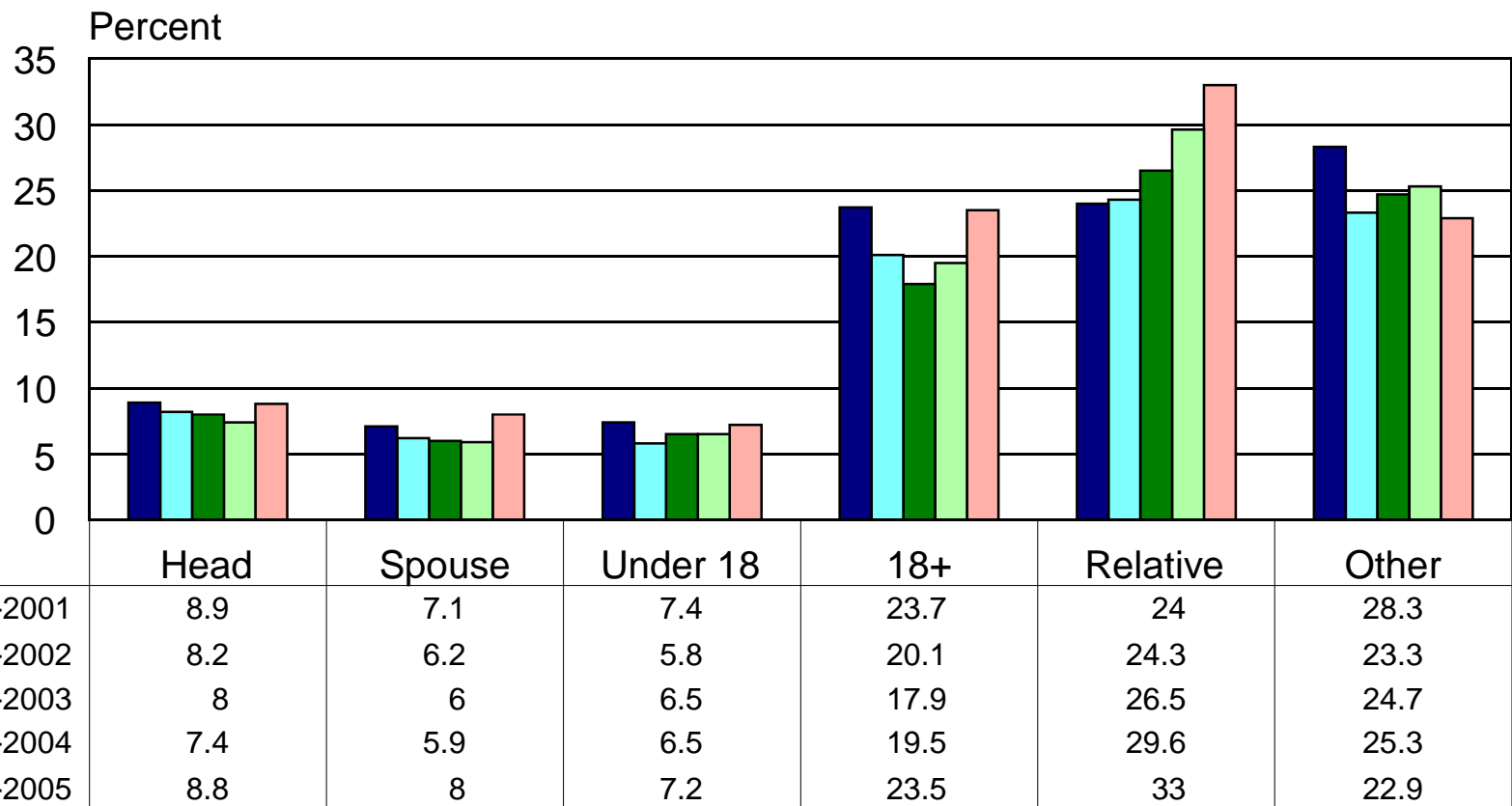
# Percent Without Health Insurance by Marital Status (D:Delaware R:region)



## Marital Status by Area

■ 1999-2001 ■ 2000-2002 ■ 2001-2003 ■ 2002-2004 ■ 2003-2005

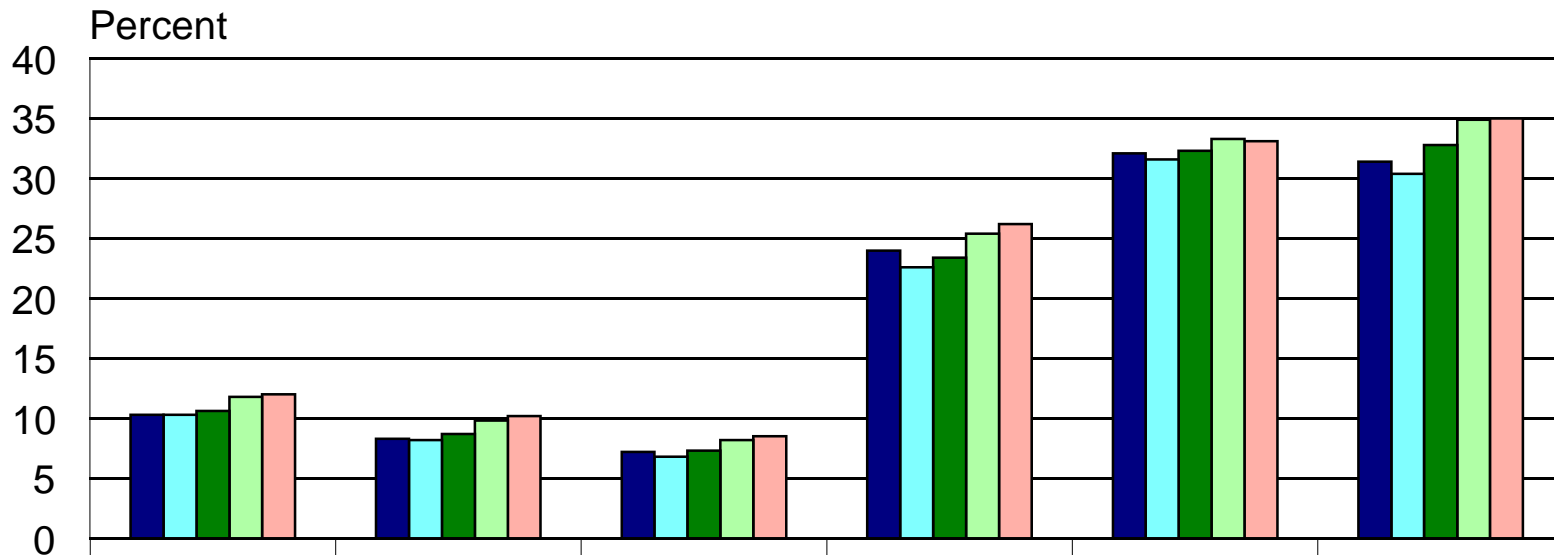
# Percent without Health Insurance by Relationship in Delaware



## Relationship

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Percent without Health Insurance by Relationship in the Region

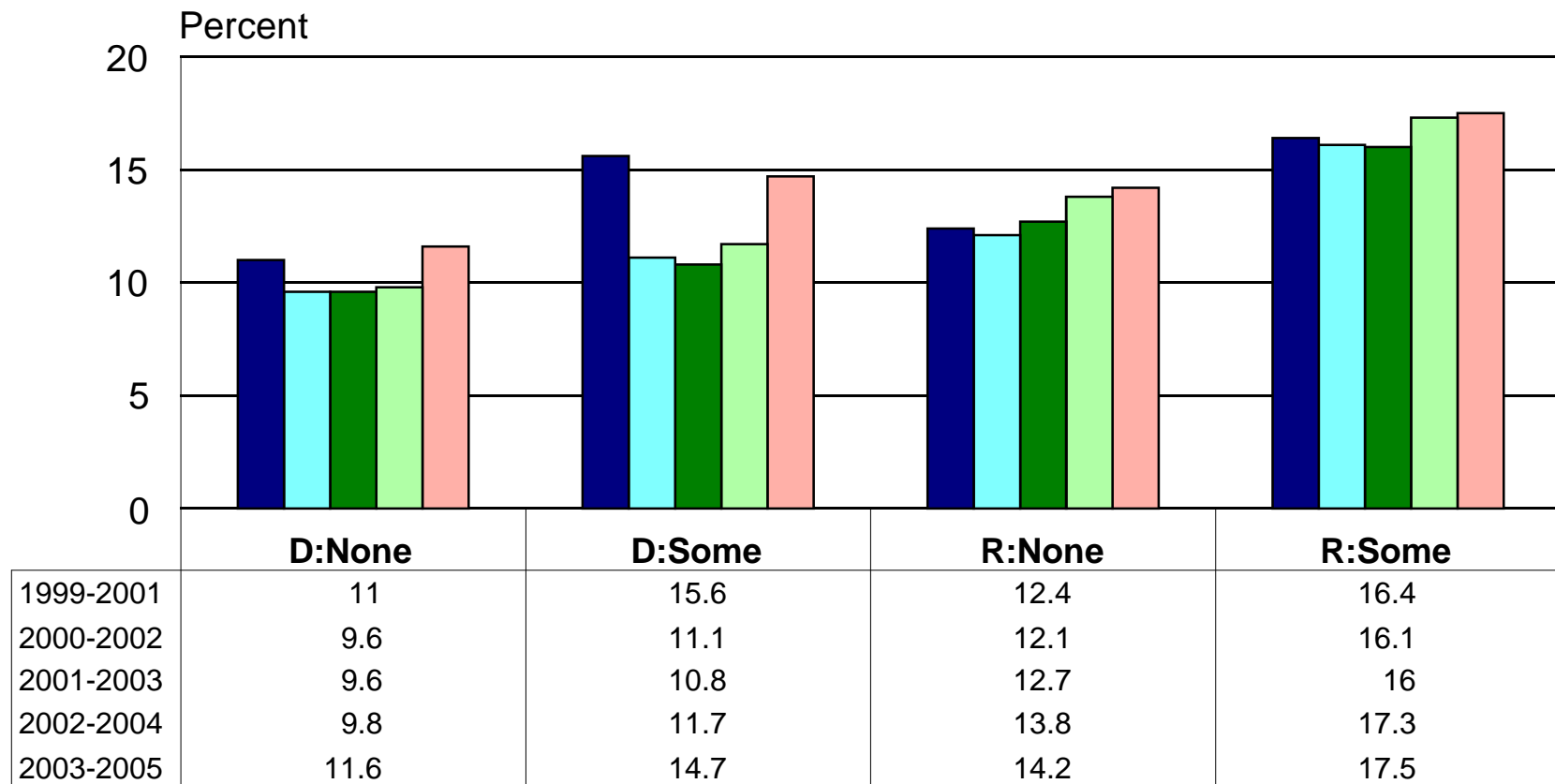


	Head	Spouse	Under 18	18+	Relative	Other
1999-2001	10.3	8.3	7.2	24	32.1	31.4
2000-2002	10.3	8.2	6.8	22.6	31.6	30.4
2001-2003	10.6	8.7	7.3	23.4	32.3	32.8
2002-2004	11.8	9.8	8.2	25.4	33.3	34.9
2003-2005	12	10.2	8.5	26.2	33.1	35

## Relationship

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

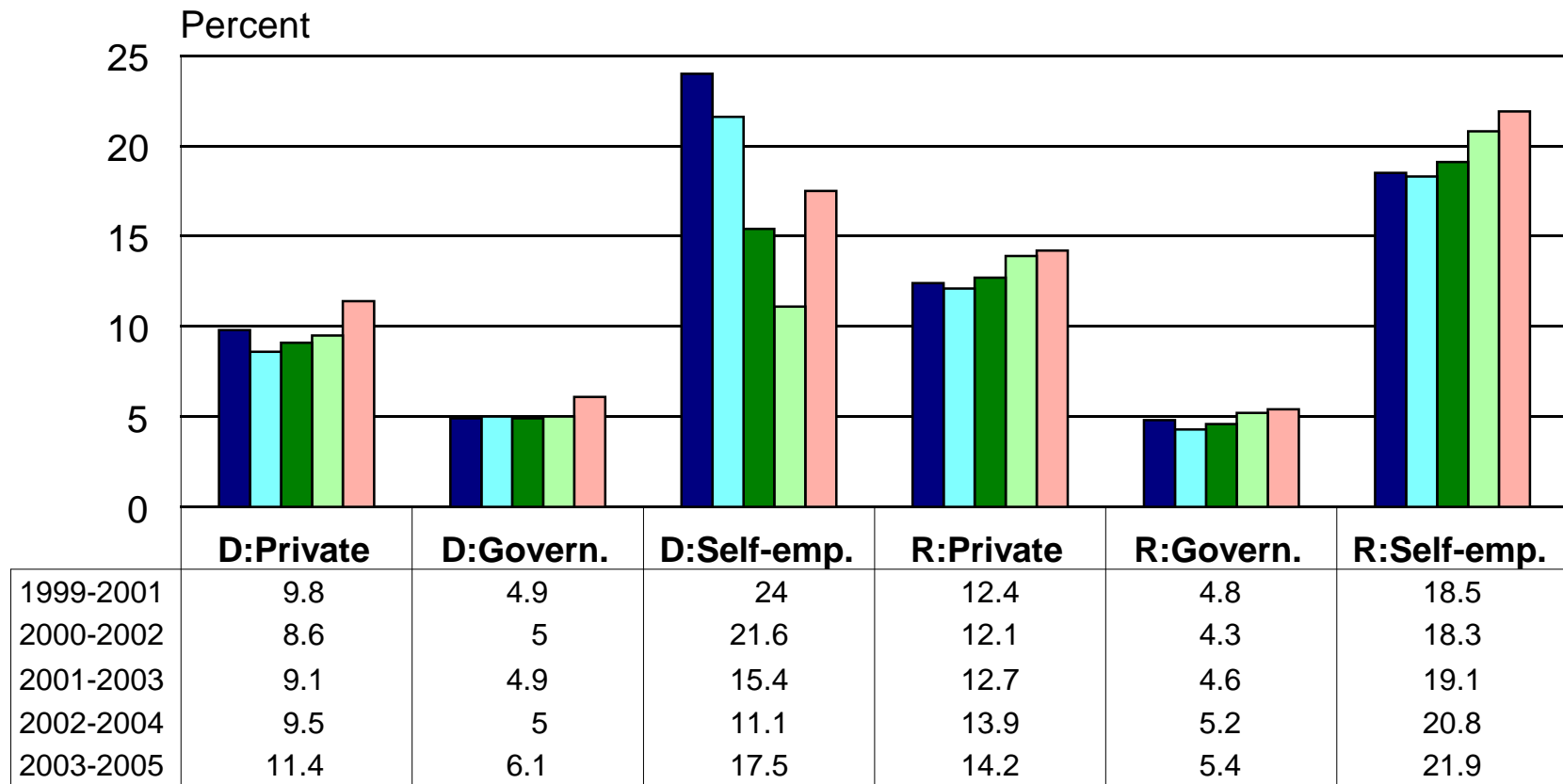
# Percent without Health Insurance by Income from Unemployment



## Unemployment Compensation by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

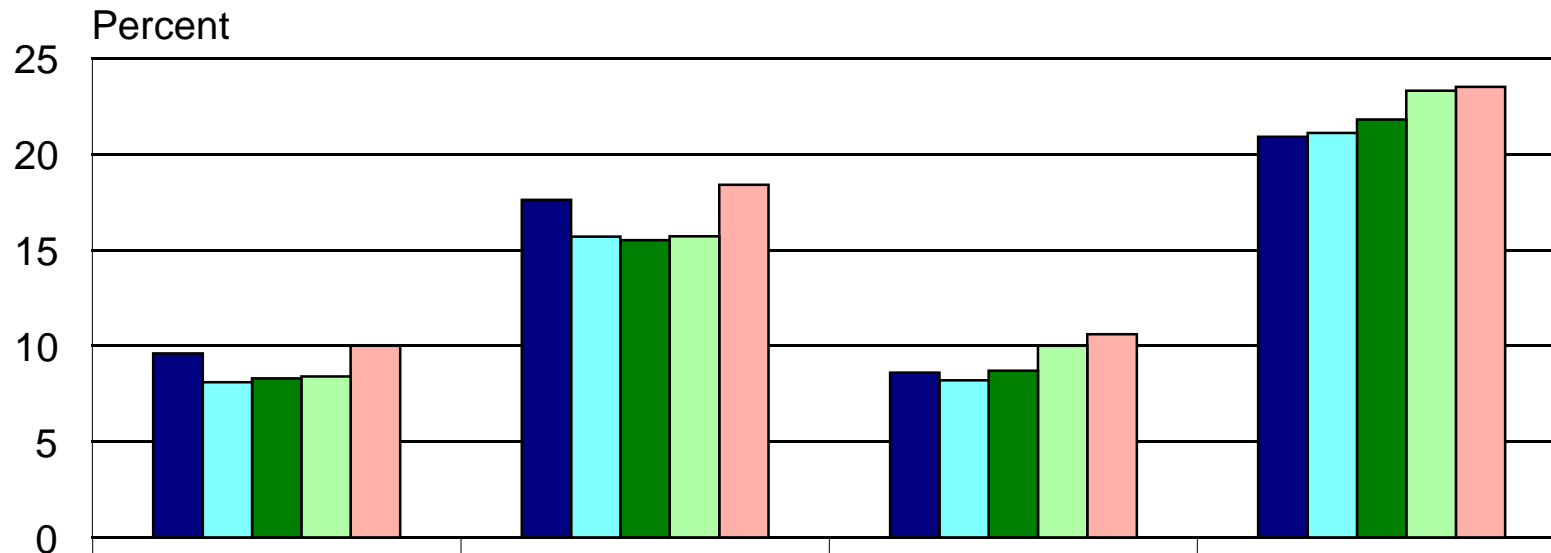
# Percent without Health Insurance by Class of Worker (D:Delaware R:Region)



## Class of Worker by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Percent without Health Insurance by Home Ownership (D:Delaware R:Region)



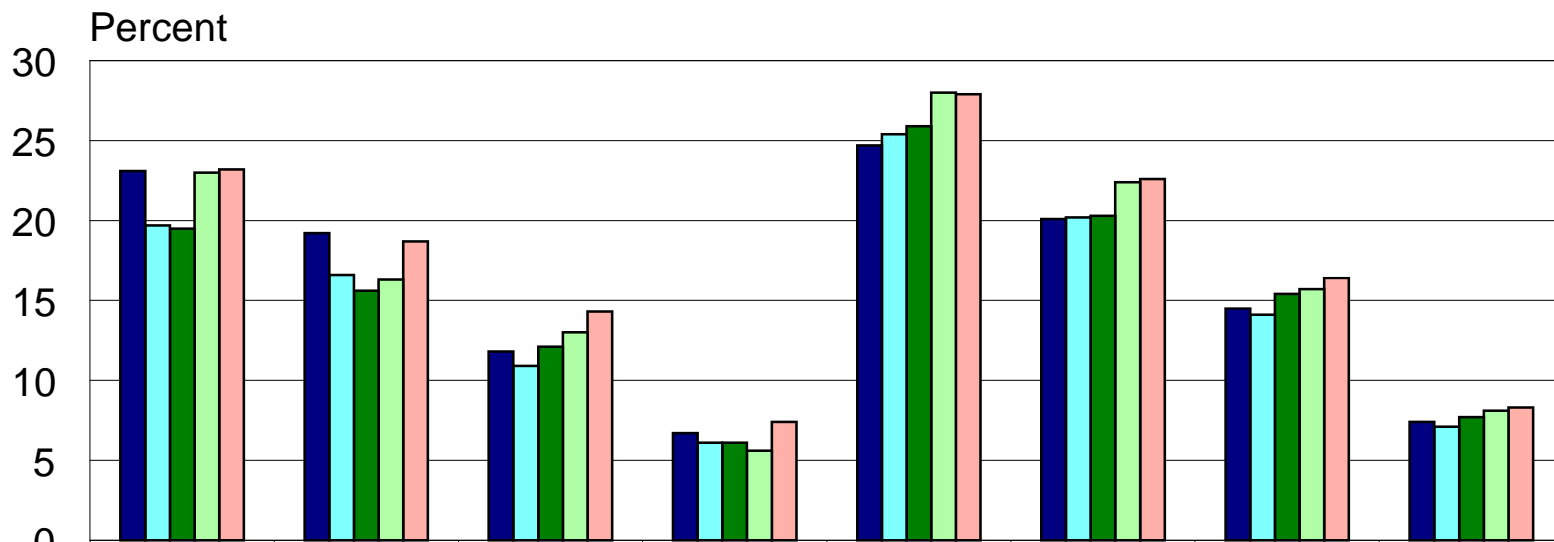
	D:Own/Buying	D:Rent	R:Own/Buying	R:Rent
1999-2001	9.6	17.6	8.6	20.9
2000-2002	8.1	15.7	8.2	21.1
2001-2003	8.3	15.5	8.7	21.8
2002-2004	8.4	15.7	10	23.3
2003-2005	10	18.4	10.6	23.5

## Home Ownership by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005



# Percent Without Health Insurance by Poverty Level (D:Delaware R:Region)

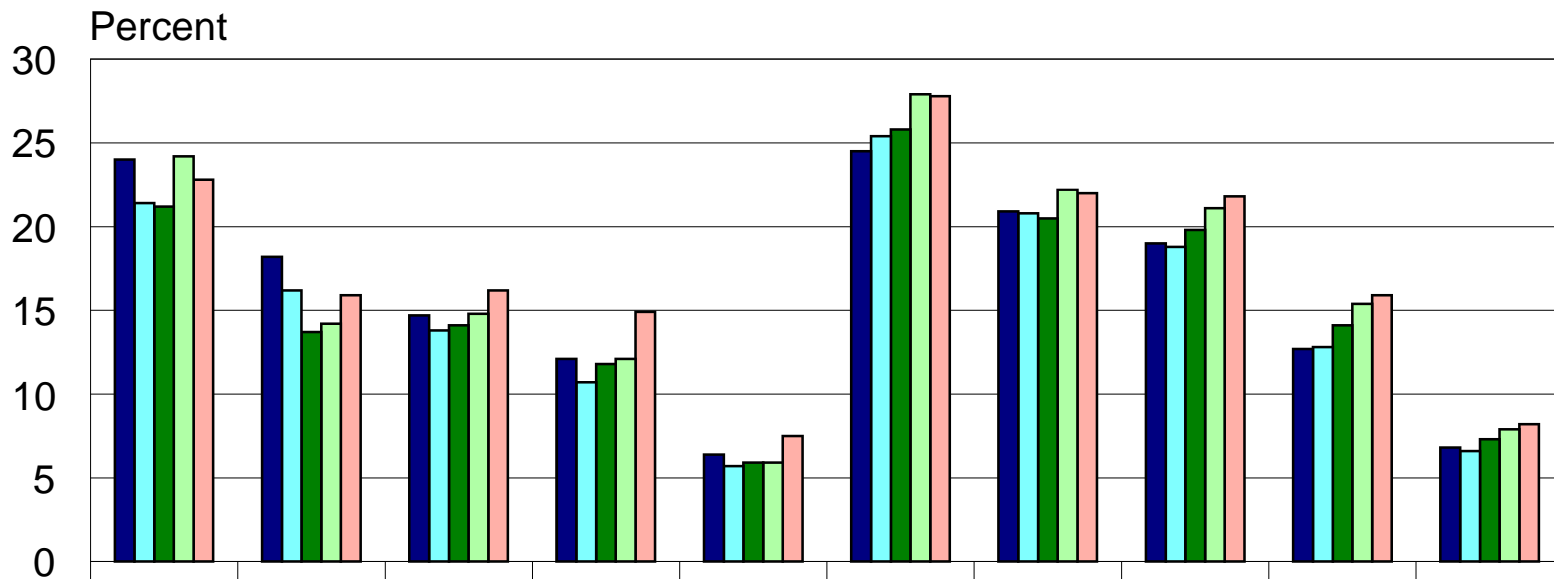


	D:Below	D:1.0-2.0	D:2.0-3.0	D:3.0+	R:Below	R:1.0-2.0	R:2.0-3.0	R:3.0+
1999-2001	23.1	19.2	11.8	6.7	24.7	20.1	14.5	7.4
2000-2002	19.7	16.6	10.9	6.1	25.4	20.2	14.1	7.1
2001-2003	19.5	15.6	12.1	6.1	25.9	20.3	15.4	7.7
2002-2004	23	16.3	13	5.6	28	22.4	15.7	8.1
2003-2005	23.2	18.7	14.3	7.4	27.9	22.6	16.4	8.3

## Poverty Level by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Percent Without Health Insurance by Income (D:Delaware R:Region)



	D:\$10K-	D:\$10-20K	D:\$20-30K	D:\$30-50K	D:\$50K+	R:\$10K-	R:\$10-20K	R:\$20-30K	R:\$30-50K	R:\$50K+
1999-2001	24	18.2	14.7	12.1	6.4	24.5	20.9	19	12.7	6.8
2000-2002	21.4	16.2	13.8	10.7	5.7	25.4	20.8	18.8	12.8	6.6
2001-2003	21.2	13.7	14.1	11.8	5.9	25.8	20.5	19.8	14.1	7.3
2002-2004	24.2	14.2	14.8	12.1	5.9	27.9	22.2	21.1	15.4	7.9
2003-2005	22.8	15.9	16.2	14.9	7.5	27.8	22	21.8	15.9	8.2

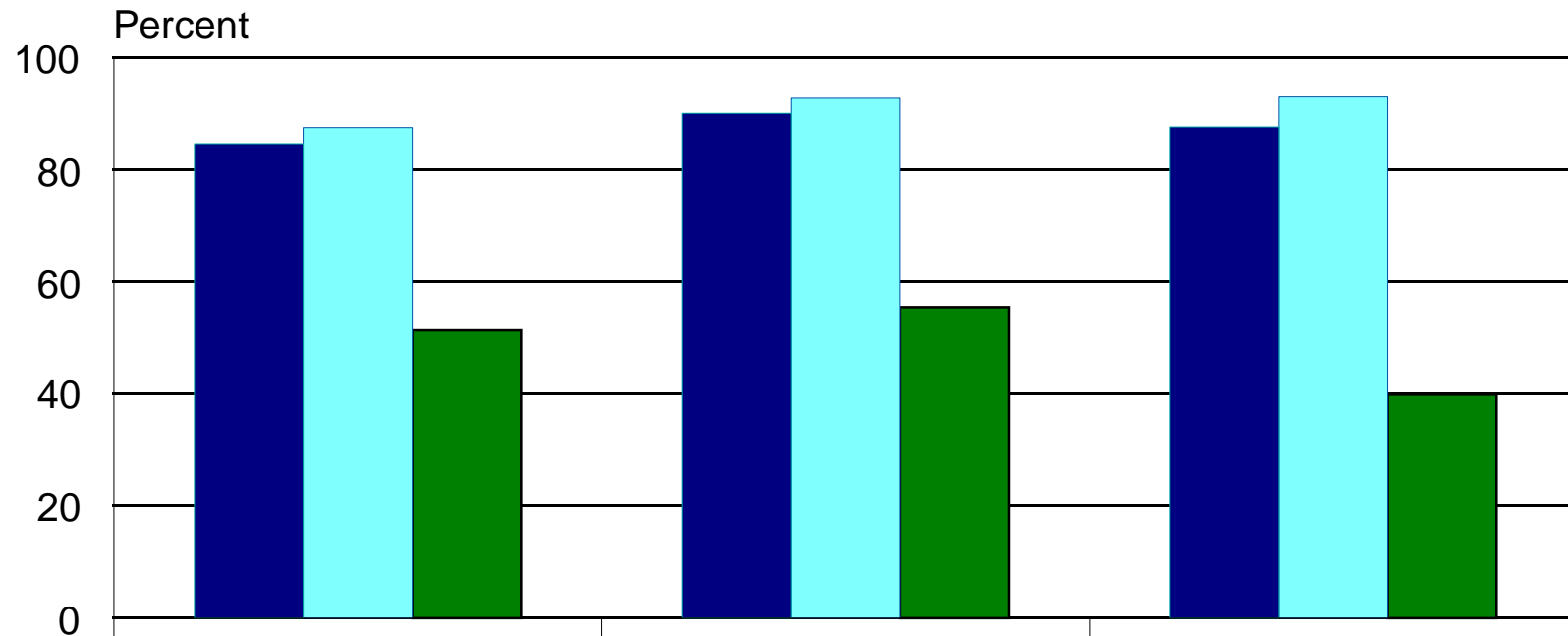
## Income Level by Area

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005

# Who are the 96,000 Uninsured

- 78% are over the age of 17
- 57% are male
- 73% are white
- 16% are Hispanic
- 68% own or are buying their home
- 16% live alone
- 85% are above the poverty line
- 36% with household income over \$50,000
- 56% are working
- 9% are self-employed
- 15% are non-citizens

# Have a Personal Doctor by County 2005

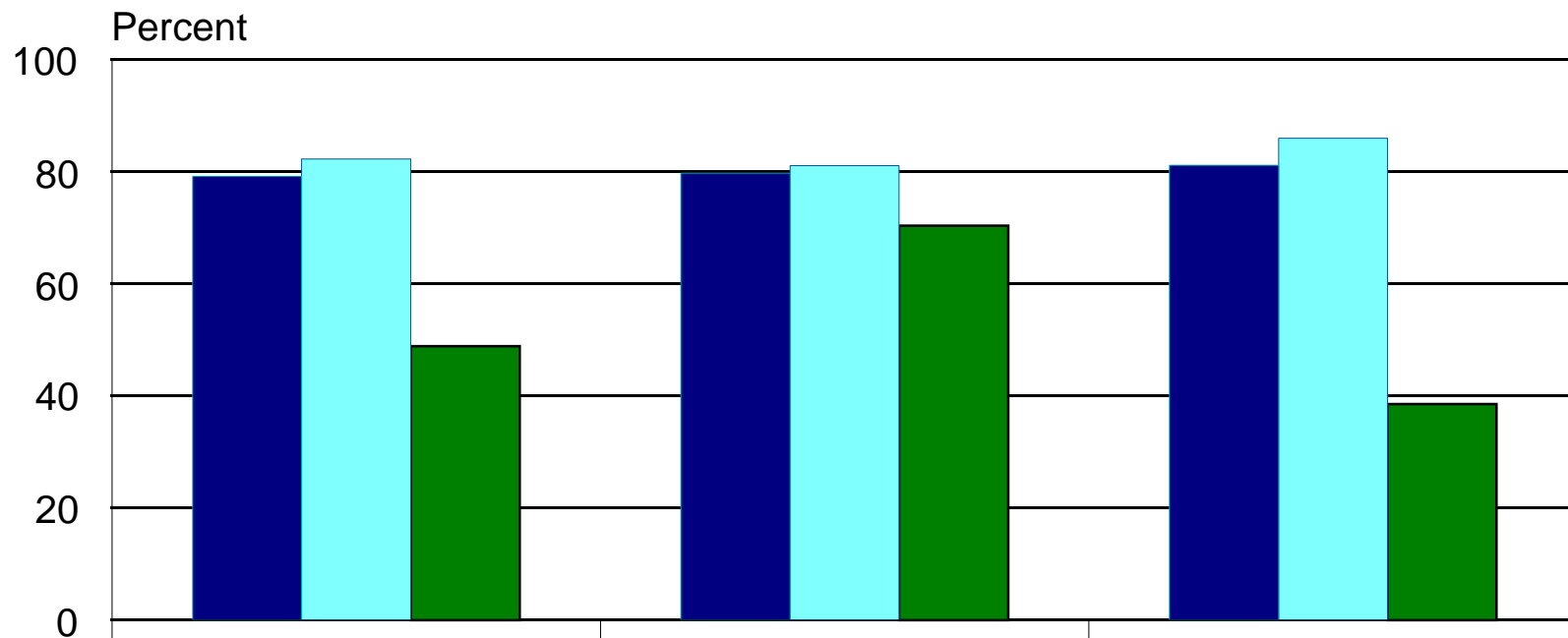


	Kent	New Castle	Sussex
All	84.7	90.1	87.7
Insured	87.6	92.8	93
Uninsured	51.4	55.5	39.9

## Insurance Status

■ All ■ Insured ■ Uninsured

# Physical within Last 12 Months by County 2005

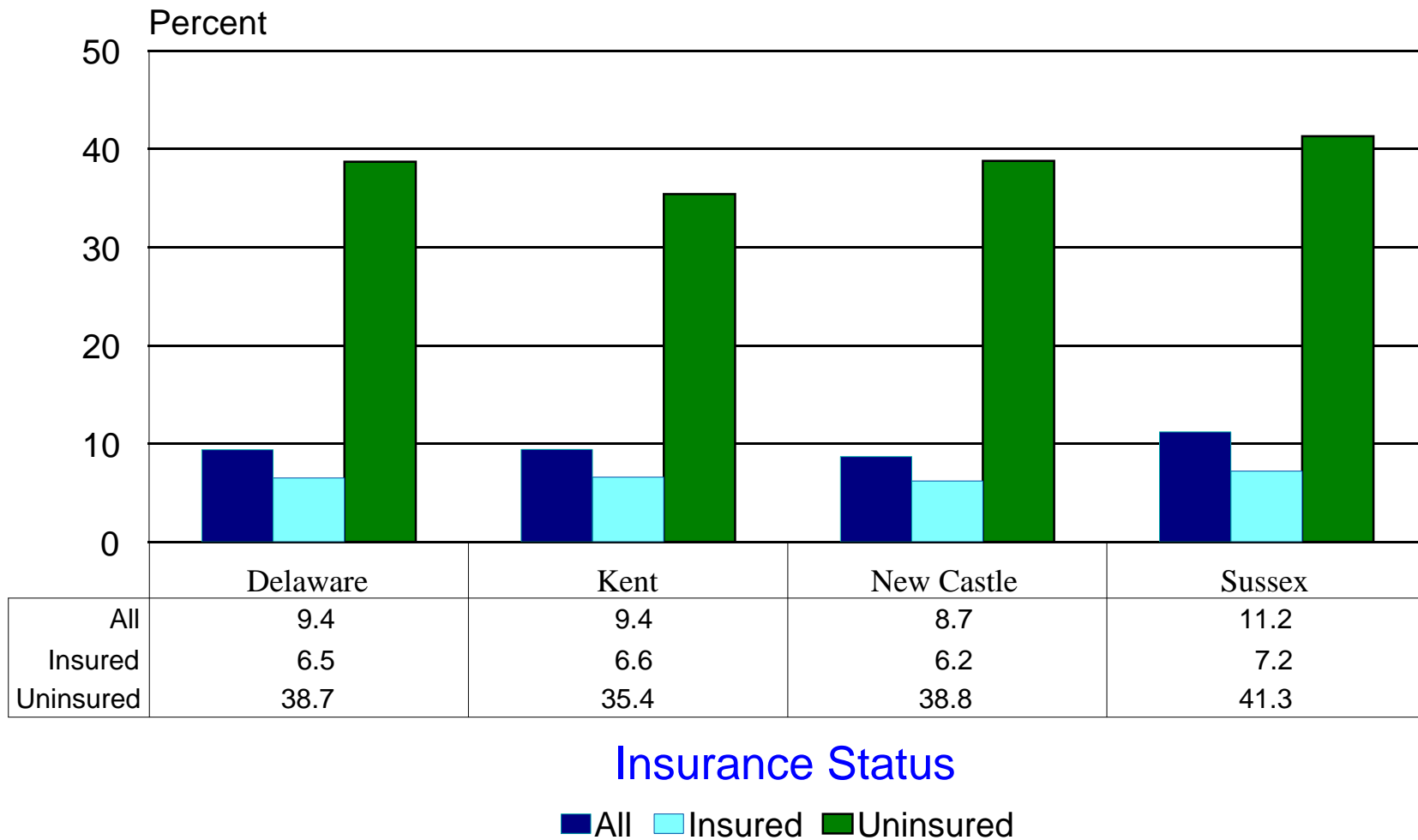


	Kent	New Castle	Sussex
All	79.2	79.8	81.2
Insured	82.3	81.1	86
Uninsured	48.9	70.4	38.6

## Insurance Status

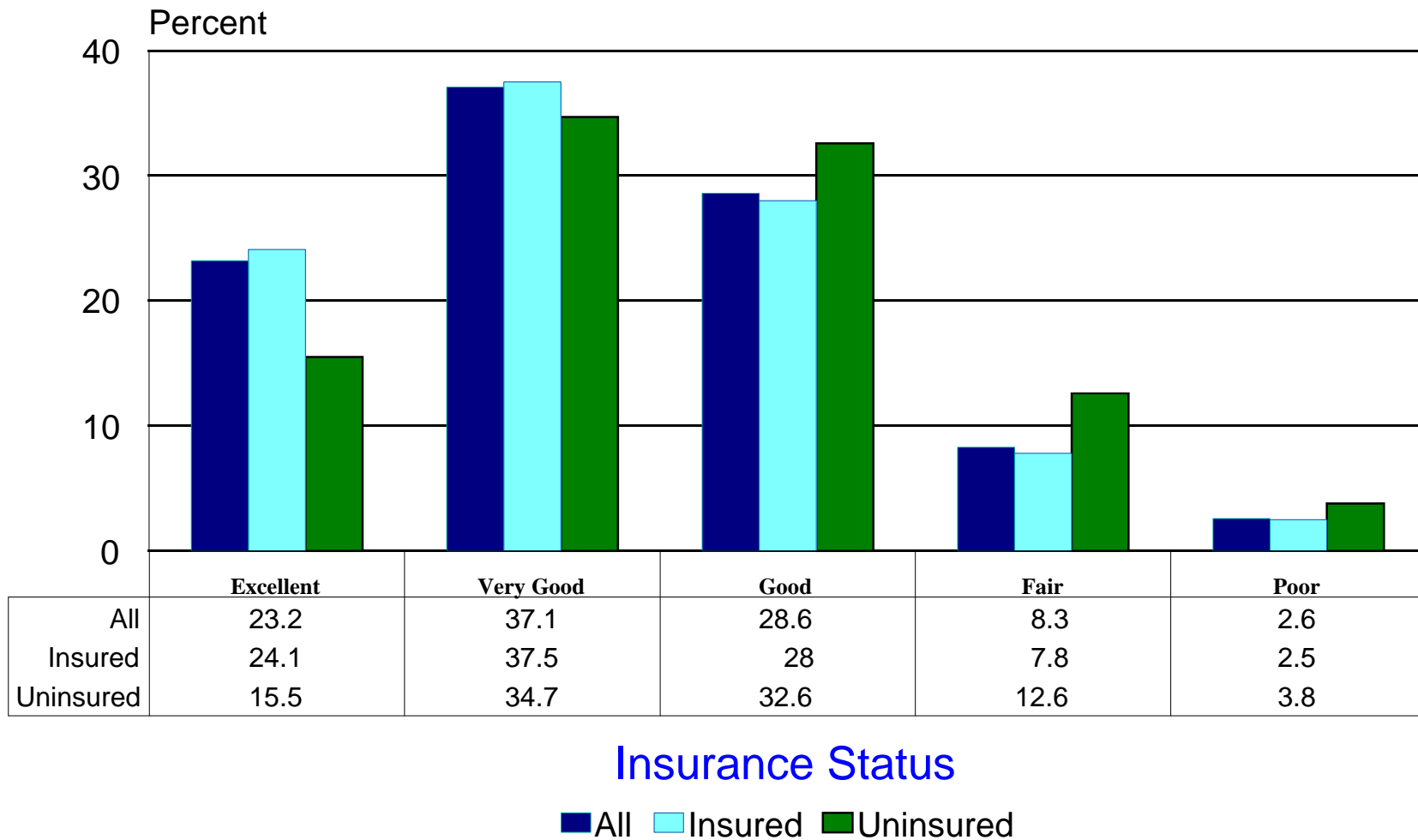
■ All ■ Insured ■ Uninsured

## Needed Doctor but Too Costly by County (18-64) 2003-2005



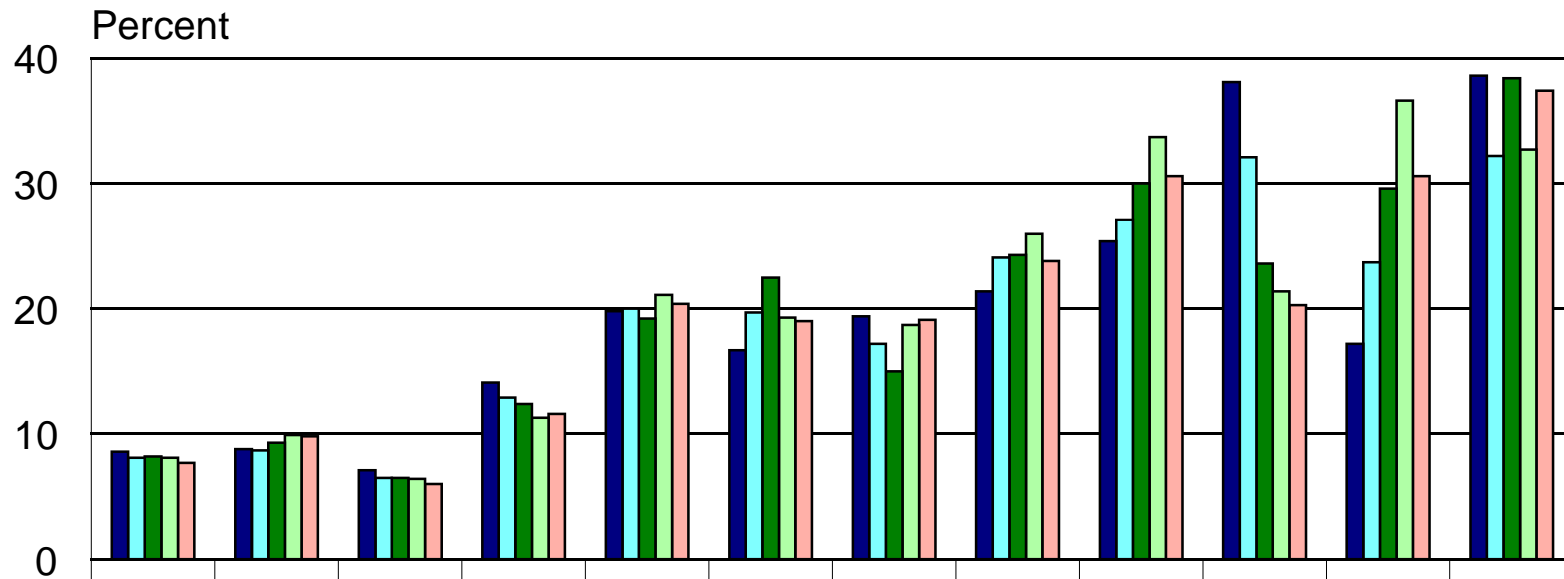
Source: Center for Applied Demography and Survey Research, University of Delaware

## Health Status in 2005 by Insurance Status (18-64)



Source: Center for Applied Demography and Survey Research, University of Delaware

# Percent without Health Insurance by Employment Status by County



	DE:Employed	K:Employed	N:Employed	S:Employed	DE:Self-Emp.	K:Self-Emp.	N:Self-Emp.	S:Self-Emp.	DE:Unemp.	K:Unemp.	N:Unemp.	S:Unemp.
1999-2001	8.6	8.8	7.1	14.1	19.8	16.7	19.4	21.4	25.4	38.1	17.2	38.6
2000-2002	8.1	8.7	6.5	12.9	20	19.7	17.2	24.1	27.1	32.1	23.7	32.2
2001-2003	8.2	9.3	6.5	12.4	19.2	22.5	15	24.3	30	23.6	29.6	38.4
2002-2004	8.1	9.9	6.4	11.3	21.1	19.3	18.7	26	33.7	21.4	36.6	32.7
2003-2005	7.7	9.8	6	11.6	20.4	19	19.1	23.8	30.6	20.3	30.6	37.4

## Employment Status by County

■ 1999-2001  
 ■ 2000-2002  
 ■ 2001-2003  
 ■ 2002-2004  
 ■ 2003-2005



Distribution of Persons by Poverty Status by Age and Health Insurance Status							
Poverty	0-18 All	0-18 No HI	19+	19+ No HI	-18	19+	
Not Measured	1675	371	0	0	22%	N/A	
under 0.50	9242	1818	18212	4858	20%	27%	
0.50 to 0.74	6472	725	10817	2337	11%	22%	
0.75 to 0.99	9170	1411	15555	4737	15%	30%	
1.00 to 1.24	10132	1813	19694	4130	18%	21%	
1.25 to 1.49	9390	1495	19077	3373	16%	18%	
1.50 to 1.74	8706	1850	23806	4605	21%	19%	
1.75 to 1.99	13174	2270	27020	4870	17%	18%	
2.00 to 2.49	24260	3888	54447	9092	16%	17%	
2.50 to 2.99	19763	1939	52788	6826	10%	13%	
3.00 to 3.49	15718	490	47768	5419	3%	11%	
3.50 to 3.99	16542	1623	47561	3914	10%	8%	
4.00 to 4.49	16115	661	41860	3977	4%	9%	
4.50 to 4.99	9562	144	34232	2711	2%	8%	
5.00 & over	38912	1435	195936	13678	4%	7%	
Total	208833	21932	608771	74527			
Source: Center for Applied Demography and Survey Research, University of Delaware							
Current Population Survey 2003-2005							

Characteristics of the Uninsured and Program Eligibility 2003-2005						
Characteristics	Estimate	Medicaid	CHIP	Employer	Employer+Govt.	Unknown
0-18, Foster Child	371	X				
0-18, 0-100% poverty	3954	X				
0-18, 100-200% poverty	7428		X			
0-18, 200%+ poverty	10180					X
19-34,0-100% poverty, not full-time	4601	X				
19-34,0-100% poverty, works full-time	2227	X				
19-34,100-200% poverty, not full-time	4461					X
19-34,100-200%+ poverty, works full-time	4955				X	
19-34,200%+ poverty, not full-time	8364					X
19-34,200%+ poverty, works full-time	13096			X		
35-49,0-100% poverty, not full-time	1837	X				
35-49,0-100% poverty, works full-time	1615	X				
35-49,100-200% poverty, not full-time	2845					X
35-49,100-200% poverty, works full-time	2933				X	
35-49, 200%+ poverty, not full-time	5499					X
35-49, 200%+ poverty, works full-time	7213			X		
50-64,0-100% poverty, not full-time	1338	X				
50-64,0-100% poverty, works full-time	314	X				
50-64,100-200% poverty, not full-time	1395					X
50-64,100-200% poverty, works full-time	388				X	
50-64,200%+ poverty, not full-time	4817					X
50-64, 200%+ poverty, works full-time	6299			X		
Total	96128	16256	7428	26608	8276	37560
	100.0%	16.9%	7.7%	27.7%	8.6%	39.1%