

2008 WASHINGTON STATE
POPULATION SURVEY

Health Insurance by
Work Characteristics: 2008

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Based on the 2008 Washington State Population Survey, 84 percent of non-elderly adults (aged 19 to 64)¹ had some form of health insurance at the time of the survey, late Spring 2008. Most adults reported only one source of health insurance (75 percent); however, just over nine percent reported multiple sources.

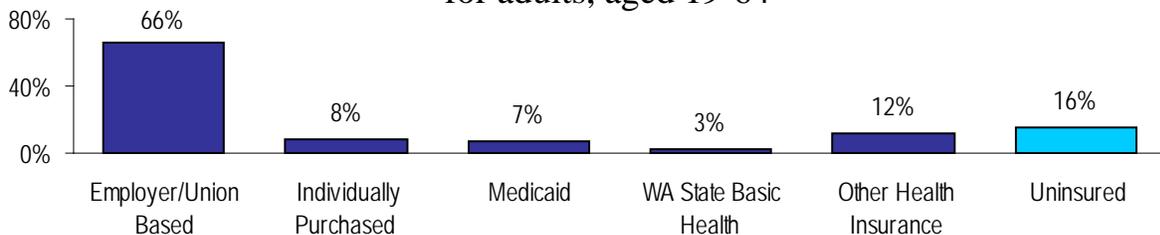
The majority of adults obtained their health insurance through their spouse's or their own employer or labor union (see Figure 1). Eight percent of adults reported they purchased their own health insurance, seven percent reported coverage through Medicaid, three percent reported coverage through Washington's Basic Health program, and 12 percent reported coverage by Medicare, military health insurance, someone outside the household, or another type of health insurance.

In order to better understand the factors associated with different types of health insurance, the relationship between health insurance status and employment characteristics is explored. The factors examined include labor force status, family income, hours, type of employer, size of employer, industry, and union status. Since married individuals can obtain employer-based health insurance through their spouse's or their own work, the relationship between hours worked and health insurance is also examined by marital status. Technical terms, definitions and data caveats are detailed in Appendix I.

Key Findings

- The 2008 Washington State Population Survey shows that most non-elderly adults obtained their health insurance through an employer (their spouse's or their own).
- Employed adults were more likely to have health insurance if they were union members, worked full-time rather than part-time, worked for large rather than small employers, and/or worked for government, nonprofit, or private sector employers rather than being self-employed or family business owners.
- Married adults and those with high family incomes were also more likely to have health insurance than those who were not married or had low family incomes.
- Adults least likely to have health insurance were those with low family incomes, the unemployed, the self-employed, part-time workers, those employed by small employers, the never married and the previously married (i.e. divorced, separated, and widowed), and/or those employed in the agriculture/forestry/fishing, or construction/mining industries.

Figure 1: Health Insurance by Source of Health Insurance
for adults, aged 19-64



Note: Figure totals do not add up to 100 percent because nine percent of survey respondents report having more than one source of health insurance at the same time.

Figure 2a: Health Insurance by Labor Force Status for adults, aged 19-64

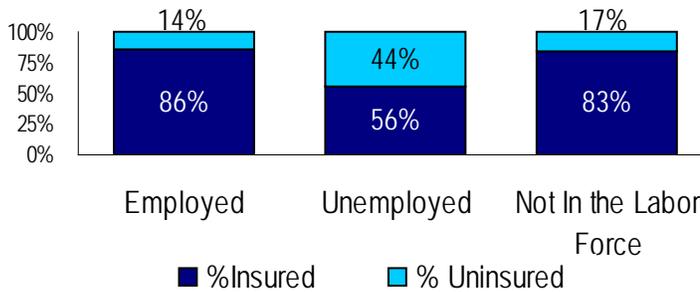


Figure reads: Eighty-six percent of employed adults have health insurance

Figure 2b: Type of Health Insurance by Labor Force Status for adults, aged 19-64

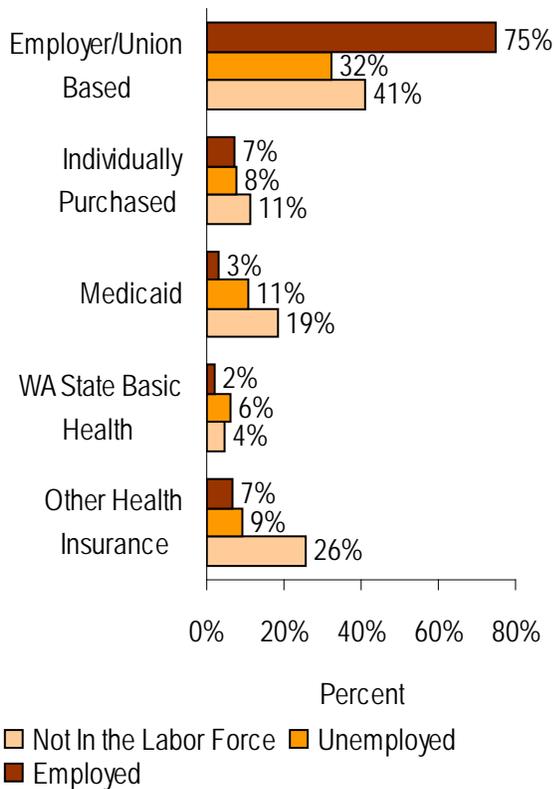


Figure reads: Seventy-five percent of employed adults were covered by employer or union based health insurance.

Note: The percentages in this figure do not add up to the total health insurance coverage within each labor force status (see Figure 2a) because some survey respondents reported more than one form of coverage.

Health Insurance Status by Labor Force Status and Family Income

Labor Force Status

The largest source of health insurance is employer or union based health insurance so it should be no surprise that labor force status is strongly related to both the presence and type of health insurance.

Labor force status has three categories: employed, unemployed, and not in the labor force. Adults who report that they are working are “employed.” Adults who report not working but looking for work are “unemployed.” These two groups make up those “in the labor force”. Adults who report that they are neither working nor looking for work are “not in the labor force.”

The employed and those not in the labor force had relatively high rates of health insurance coverage compared to the unemployed (see Figure 2a). Eighty-six percent of the employed and 83 percent of those not in the labor force had health insurance at the time of the survey, compared to only 56 percent of the unemployed. That leaves 44 percent of the unemployed uninsured.

Those who were employed were more likely to be covered by employer or union based health insurance compared to the unemployed and those who were not in the labor force (see Figure 2b). Seventy-five percent of the employed were covered by employer or union based health insurance, compared to 32 percent of the unemployed and 41 percent of those who were not in the labor force.

Why was the percentage covered by employer/union based health insurance higher for those who were not in the labor force (41 percent) than it was for those who were unemployed (32 percent)? This can primarily be explained by working spouses covering their non-working spouse.

Those not in the labor force were more likely to report Medicaid coverage than the unemployed and employed. The unemployed also reported higher Medicaid coverage compared to the employed.

Those not in the labor force were also more likely to have coverage through other types of

health insurance than adults who were in the labor force (whether employed or unemployed).

Family Income

Health insurance status and health insurance type varied significantly across different family income levels.² Figure 3a shows that those adults with family incomes at 50,000 dollars or more had a much higher rate of health insurance coverage than adults with family incomes less than 15,000 dollars (96 versus 60 percent respectively). Washington State’s median family income was 65,888 dollars in 2007.³ The Federal Poverty Level (FPL) was defined as 17,170 dollars for a family of three in 2007.⁴

As family income increased adults were also much more likely to be covered by employer or union based insurance. Eighty-six percent of adults with family incomes over 50,000 dollars had employer/union based insurance compared to 25 percent of those adults with family incomes under 15,000 dollars (see Figure 3b).

The percentage of adults who purchased their health insurance (e.g., in the individual market) varied little across income categories examined. Between six and nine percent of individuals aged 19 to 64 purchased their own insurance. Adults with family incomes at or above 35,000 dollars were more likely to purchase their own health insurance compared to those with incomes under 15,000 dollars.

Twenty-one percent of adults with family incomes under 15,000 dollars were covered by Medicaid compared to only one percent of those with income over 50,000 dollars. This is not surprising because adults who qualify for Medicaid coverage must have incomes in the lowest income ranges. (Adults with higher family incomes can qualify for Medicaid under certain very limited circumstances.⁵)

The percentage of adults who reported being covered by Basic Health ranged from one percent at the highest family income category to six percent among adults with family incomes under 25,000 dollars.⁶ As with Medicaid, adults with higher family incomes can qualify under certain very limited circumstances.

Figure 3a: Health Insurance Status by Family Income for adults, aged 19-64

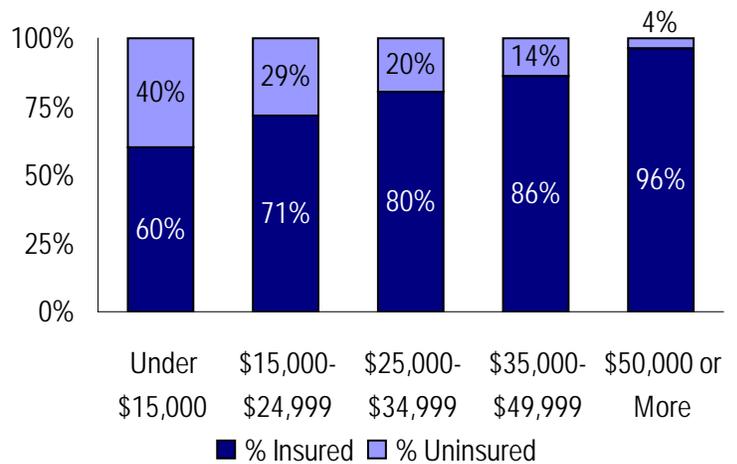


Figure reads: Forty percent of adults with family incomes under \$15,000 are uninsured.

Figure 3b: Type of Health Insurance by Family Income for adults, aged 19-64

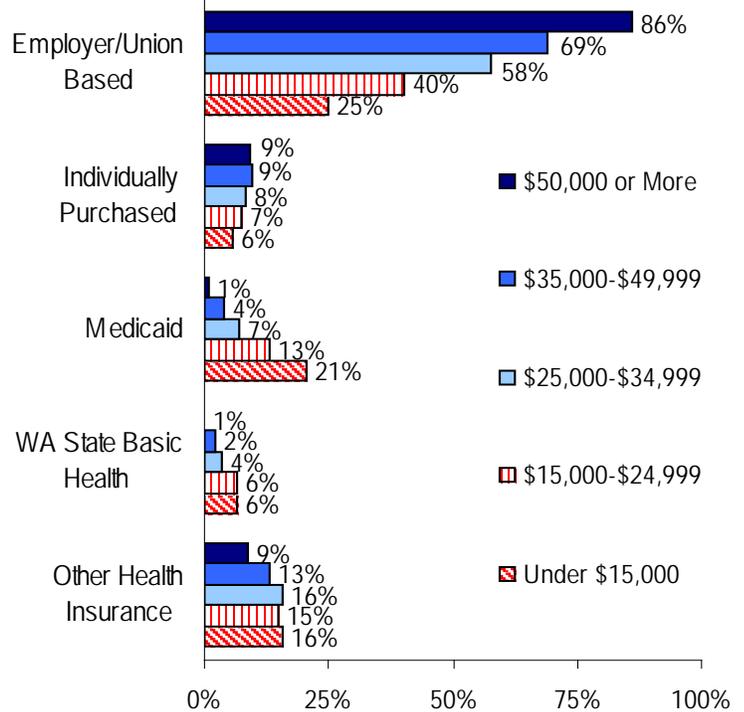


Figure reads: Eighty-six percent of adults with family incomes that were 50,000 dollars or more were covered by employer or union based health insurance.

Note: The percentages in this figure do not add up to the total health insurance coverage within each income category (see Figure 3a) because some survey respondents reported multiple coverage sources.

Those adults with family incomes over 50,000 dollars were less likely to be covered by other types of health insurance, such as Medicare, military health insurance, or coverage provided by someone outside the house, compared to those adults with family income under 35,000 dollars. Between 15 and 16 percent of those with family incomes under 35,000 dollars reported other types of coverage compared to nine percent for adults earning 50,000 dollars or more.

Health Insurance Status by the Work Characteristics of the Employed

In this section the health insurance status of employed adults (including the self-employed) is examined by type of employer, hours worked, size of employer, industry, and union status.⁷

Since individuals may obtain employer-based health insurance through their own or spouse's employer, the 2008 State Population Survey collected the policy holder of those with employer-based health insurance. Figures 4b-8b show how type of employer, hours worked, size of employer, industry, and union status relate to whether individuals obtain employer-based health insurance from their own employer/union or from another employer/union.

Type of Employer

Health insurance status varies by type of employer. Adults who work for the government or a nonprofit organization were most likely to be covered (see Figure 4a). Ninety-six percent of those employed by the government and 94 percent of those employed by a nonprofit organization had some form of insurance. Eighty-five percent of those working for a family business, 84 percent of those working for a private company, and 82 percent of the self-employed reported some form of health insurance.

Eighty-eight percent of those who worked for the government and 85 percent of those who worked for a nonprofit employer had employer/union based health insurance. Among adults working for private companies, 76 percent were covered by employer or union based health insurance. Between four and five percent of those working for the government, private companies, or non-profit organizations purchased their own health insurance.

Those in family business and the self-employed had relatively low levels of employer/union based health insurance. Only 53 percent of those working for a family business reported coverage through employer/union based health insurance. Forty-eight percent of self-employed adults were covered by employer/union based insurance. Those in family business and the self-employed largely made up the gap between overall health insurance coverage and employer/union based coverage by purchasing their own health insurance. Twenty-four percent of those working for a family business and 29 percent of those self-employed purchased their own health insurance.

Not every worker with employer-based health insurance acquires it through their own job; many receive it through their spouse's employment. Rates of own employer-based coverage vary. Government workers were the most likely to report own employer-based health insurance (78 percent), followed by nonprofit workers (67 percent), private company workers (63 percent), those working for a family business (30 percent), and the self employed (19 percent).

Figure 4a: Health Insurance Type by Type of Employer
employed adults, aged 19-64

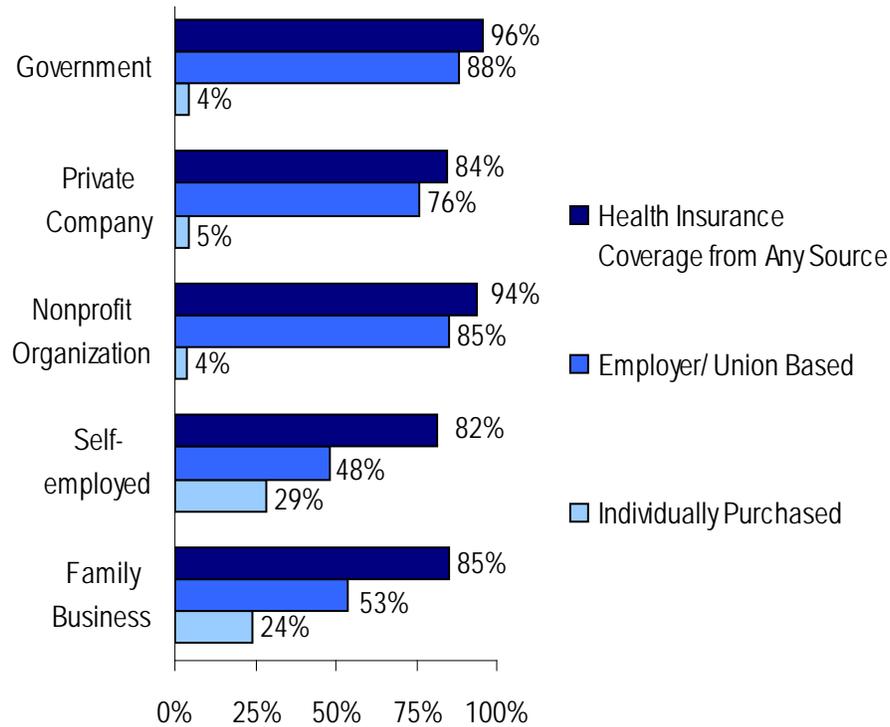


Figure reads: Of those employed by the government, 96 percent had health insurance, 88 percent had employer or union based health insurance, and four percent were covered by health insurance they purchased themselves.

Note: The percentages in this figure do not add up to the total health insurance coverage within each type of employer because some survey respondents reported more than one form of coverage or have insurance other than employer/union or individually purchased health insurance.

Figure 4b: Employer-based Health Insurance by Type of Employer:
Overall Rate and Own Employer Rate
employed adults, aged 19-64

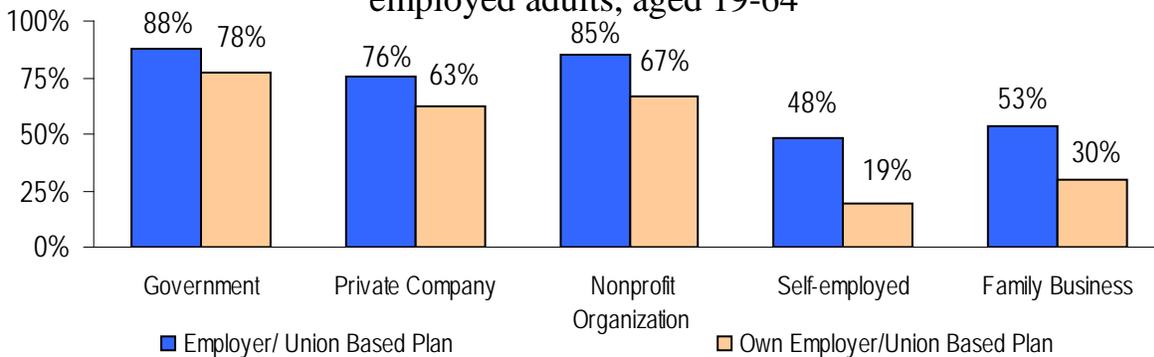


Figure reads: Of those workers who worked for the government, 88 percent had employer or union based health insurance from any source, but only 78 percent had health insurance through their own employer or union.

Hours Worked

As expected, the presence and type of health insurance coverage also varied by the number of hours an individual worked. Full-time workers (working 35 hours or more a week) were significantly more likely to have some type of health insurance than part-time workers (working less than 35 hours a week). Ninety percent of full-time workers had health insurance coverage compared to 80 percent of part-time workers (see Figure 5a). Eighty one percent of full-time workers were covered by employer/union based health insurance and 70 percent were covered by their own employer/union based health insurance (see Figure 5b). In contrast, 57 percent of part-time workers were covered by employer/union based health insurance, and only 26 percent were covered by their own employer/union based insurance (see Figure 5b). Part-time workers were almost twice as likely to individually purchase health insurance as full-time workers - 11 percent compared to 6 percent (see Figure 5a).

Size of Employer⁸

According to Washington State's Employment Security Department, 40 percent of all jobs in Washington State in 2008 were in small firms (employers with 50 or fewer employees).⁹ Adults who worked for small employers were much less likely to have health insurance than those who worked for large employers (those with more than 50 employees). Only 76 percent of those who worked for a small employer had health insurance compared to 92 percent of those who worked for a large employer (see Figure 6a), but this should not be construed as necessarily having own employer coverage.

Workers in large employers were more likely to have health insurance through their own employer (see Figure 6b). Seventy-six percent of those working for large employers had own employer coverage compared to only 39 percent of those working for small employers.

Those working for small employers were less likely to be covered by employer/union based health insurance and more likely to have to purchase their own health insurance than those who worked for larger employers. Sixty percent of those who worked for a small employer were covered by employer/union based health insurance compared to 86 percent of those who worked for a large employer. Nine percent of those who worked for small employers purchased their own health insurance compared to three percent of adults who worked for large employers.

Figure 5a: Health Insurance Type by Hours Worked
employed adults, aged 19-64

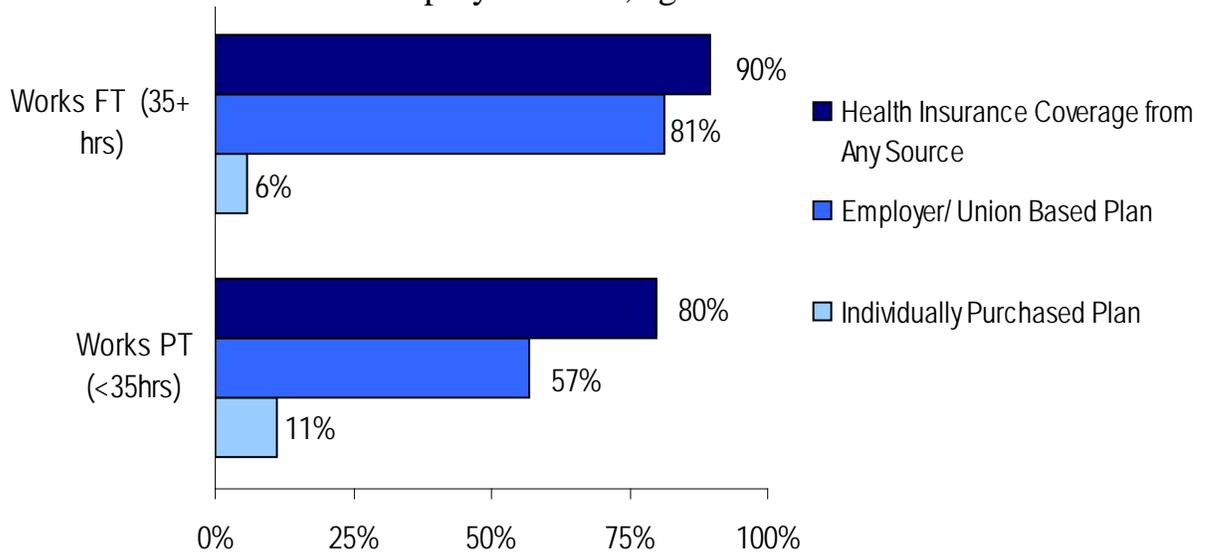


Figure reads: Of those workers who worked full-time, 90 percent had health insurance, 81 percent had employer or union based health insurance, and 6 percent were covered by health insurance they purchased themselves.

Note: The percentages in this figure do not add up to the total health insurance coverage within full-time or part-time workers because some survey respondents reported more than one form of coverage or have insurance other than employer/union or individually purchased health insurance.

Figure 5b: Employer-based Health Insurance by Hours Worked: Overall Rate and Own Employer Rate
employed adults, aged 19-64

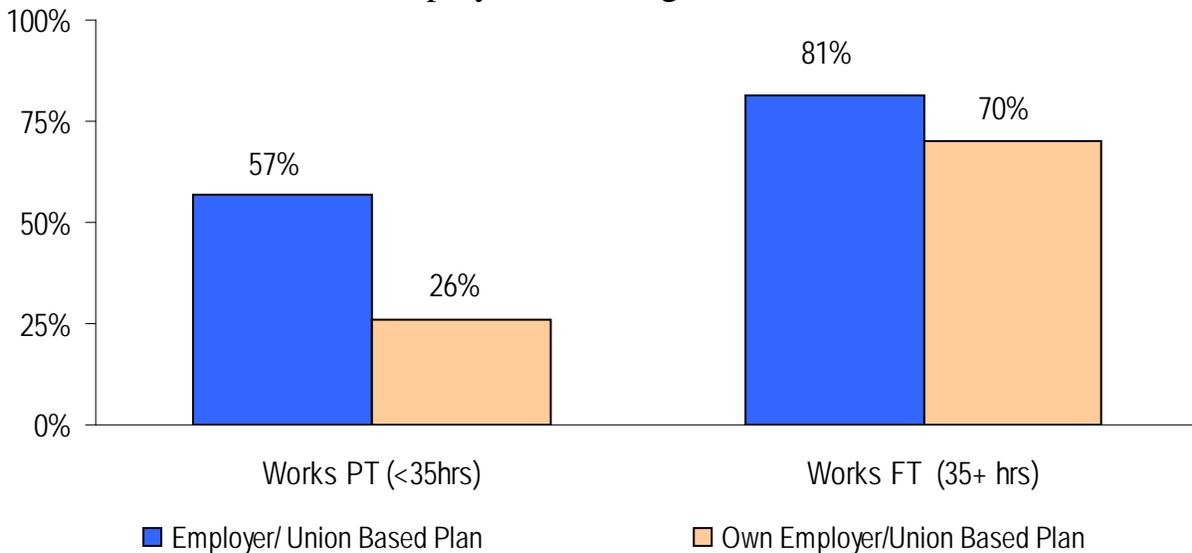


Figure reads: Of those working full-time, 81 percent had employer or union based health insurance from any source, but only 70 percent had health insurance through their own employer or union.

Figure 6a: Health Insurance Type by Size of Employer
employed adults, aged 19-64

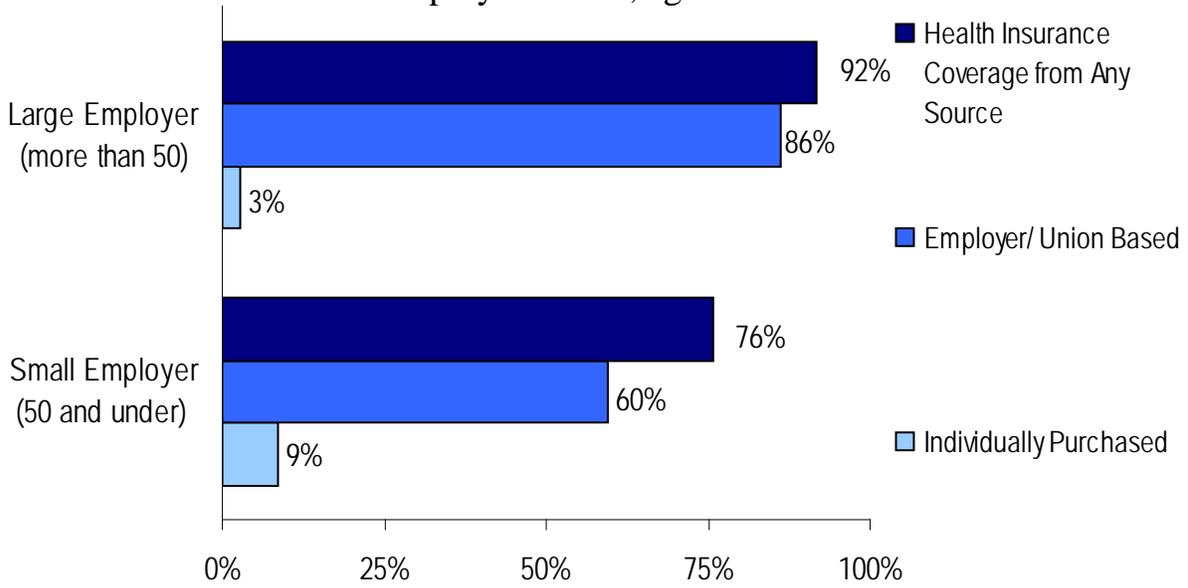


Figure reads: Of those employed by small employers, 76 percent had health insurance 60 percent had employer or union based health insurance, and nine percent were covered by health insurance they purchased themselves.

Note: The percentages in this figure do not add up to the total health insurance coverage within large and small employers because some survey respondents reported more than one form of coverage or have insurance other than employer/union or individually purchased health insurance.

Figure 6b: Employer-based Health Insurance by Size of Employer: Overall Rate and Own Employer Rate
employed adults, aged 19-64

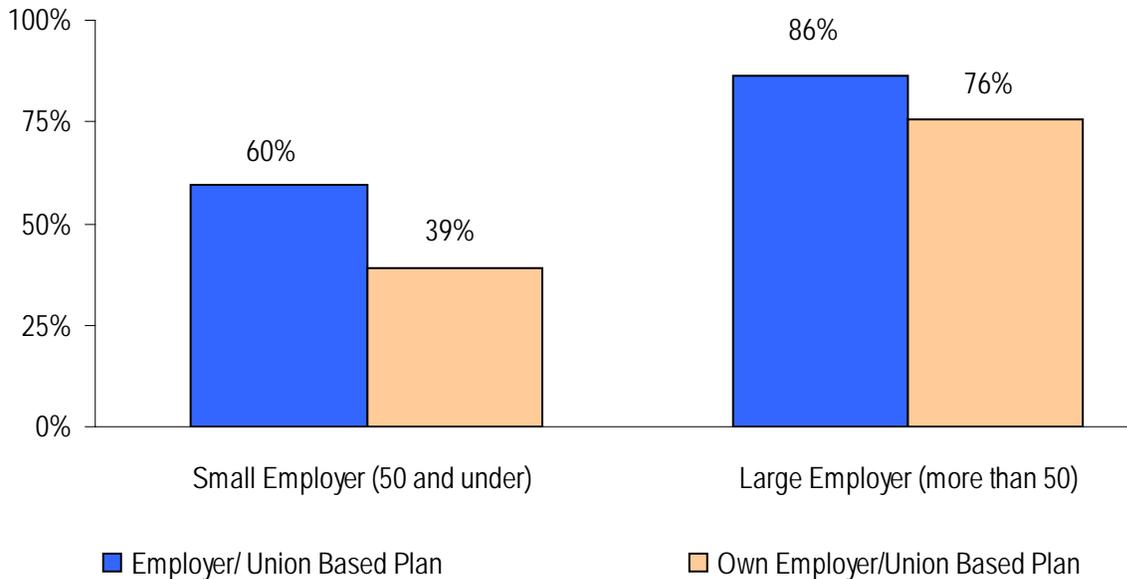


Figure reads: Of those working for a small employer, 60 percent had employer or union based health insurance from any source, but only 39 percent had health insurance through their own employer or union.

Industry¹⁰

The rate of employer/union based health insurance coverage varied by industry. Just over one quarter of employed adults report working in industries such as manufacturing, transportation, communication, and utilities, and finance, insurance, and real estate,¹¹ where over 90 percent have some form of health insurance (see Figure 7a).

Employment in the service and wholesale and retail trade industries made up 63 percent of all non-government jobs in the first quarter of 2008.¹¹ Eighty-three percent of those in the service industry and 86 percent of those in the wholesale and retail trade industry had some form of health insurance coverage.

On average just over 10 percent of all Washington jobs are in the agriculture, forestry, and fishing, and construction and mining industries.¹¹ Sixty-eight percent of those employed in agriculture, forestry, and fishing had some form of health insurance. Seventy-four percent of those employed in construction and mining had some form of health insurance.

Of those workers who have employer-based coverage, most obtain it from their own employer, but the rates vary quite a bit across industries.¹² Those industries with the highest rates of own employer-based coverage include manufacturing, and transportation, communication, and utilities, with 70 percent of the manufacturing workers and 64 percent of transportation, communication, and utility workers obtaining employer-based health insurance through their own employer (see Figure 7b).

Those industries with the lowest rates of own employer-based coverage included services (33 percent) and agriculture, forestry, and fishing (10 percent).

The rate of employer or union based health insurance trailed the rate of health insurance from any source by only six percentage points among adults in the transportation, communication, and utility industry, and by five percentage points among adults in manufacturing. In all other industries, the discrepancy was between 12 and 29 percentage points.

Union Status

Union membership is a very good predictor of health insurance status and source of health insurance. Union workers are much more likely to have health insurance than non-union workers. Indeed, 95 percent of those who reported being a union member reported having employer or union based health insurance and 98 percent reported *some* type of health insurance (see Figure 8a). In comparison, only 74 percent of those who reported they were not union members were covered by employer or union based health insurance and only 85 percent reported *some* type of health insurance. Eighty-seven percent of union workers obtained their employer-based coverage through their own employer compared to 59 percent of non-union workers (see Figure 8b).

Figure 7a: Health Insurance Type by Industry Sector
employed adults, aged 19-64

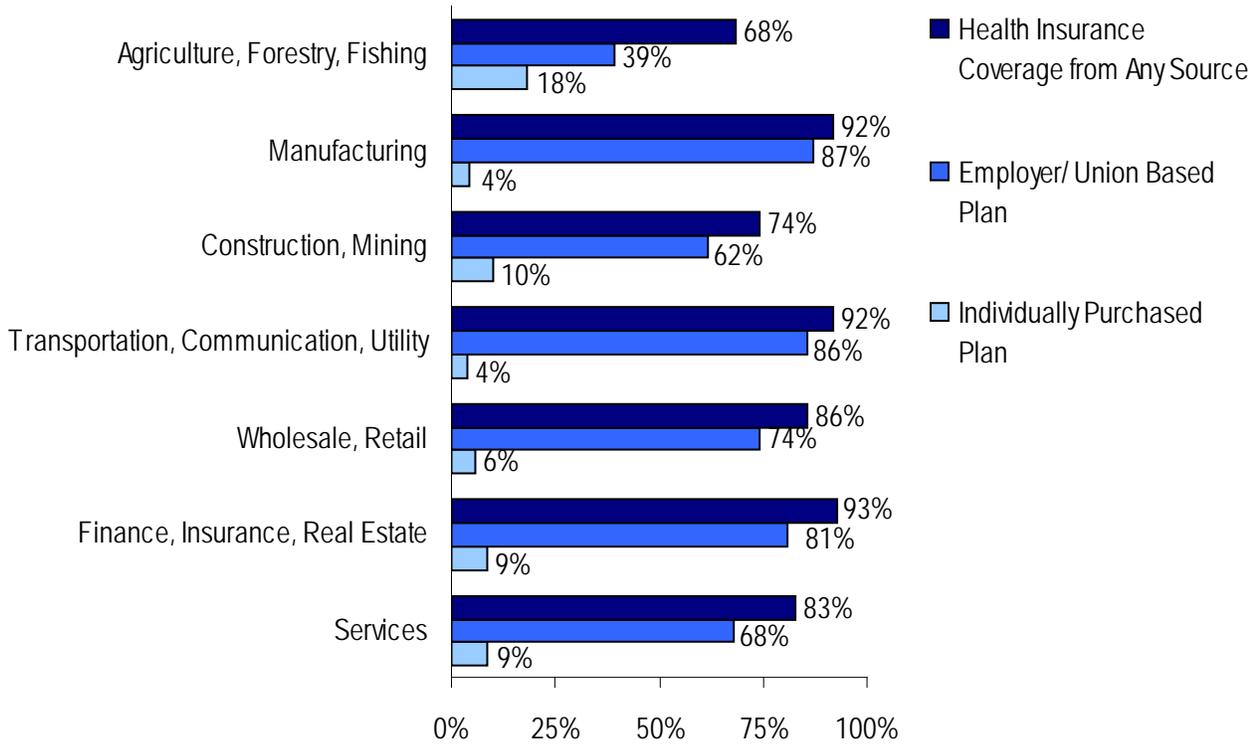


Figure reads: Of those employed in agriculture, forestry, or fishing industries, 68 percent had health insurance, 39 percent had employer or union based health insurance, and 18 percent were covered by health insurance they purchased themselves.

Note: Workers may have multiple forms of insurance (i.e. employer and purchased) or have insurance other than employer/union or purchased insurance.

Figure 7b: Employer-based Health Insurance by Industry:
Overall Rate and Own Employer Rate
employed adults, aged 19-64

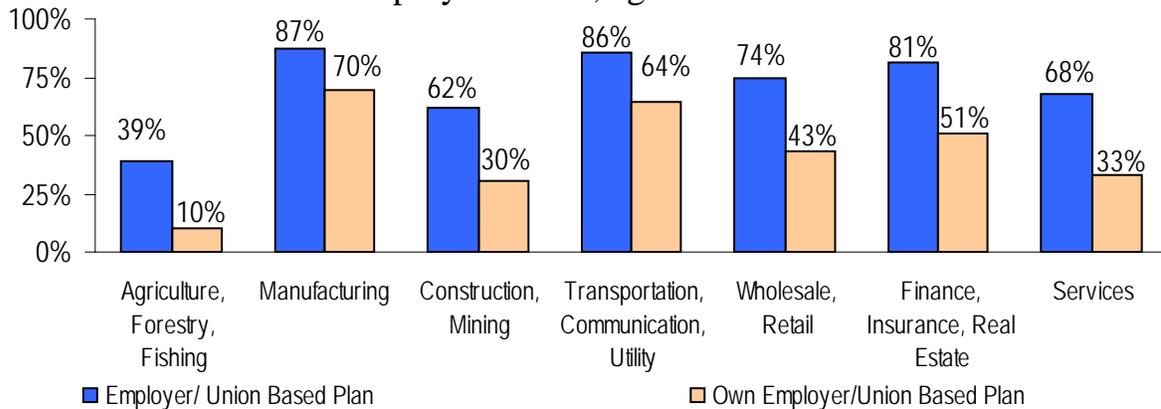


Figure reads: Of those employed in agriculture, forestry, or fishing industries, 39 percent had employer or union based health insurance from any source, but only 10 percent had health insurance through their own employer or union.

Figure 8a: Health Insurance Type by Union Status
employed adults, aged 19-64

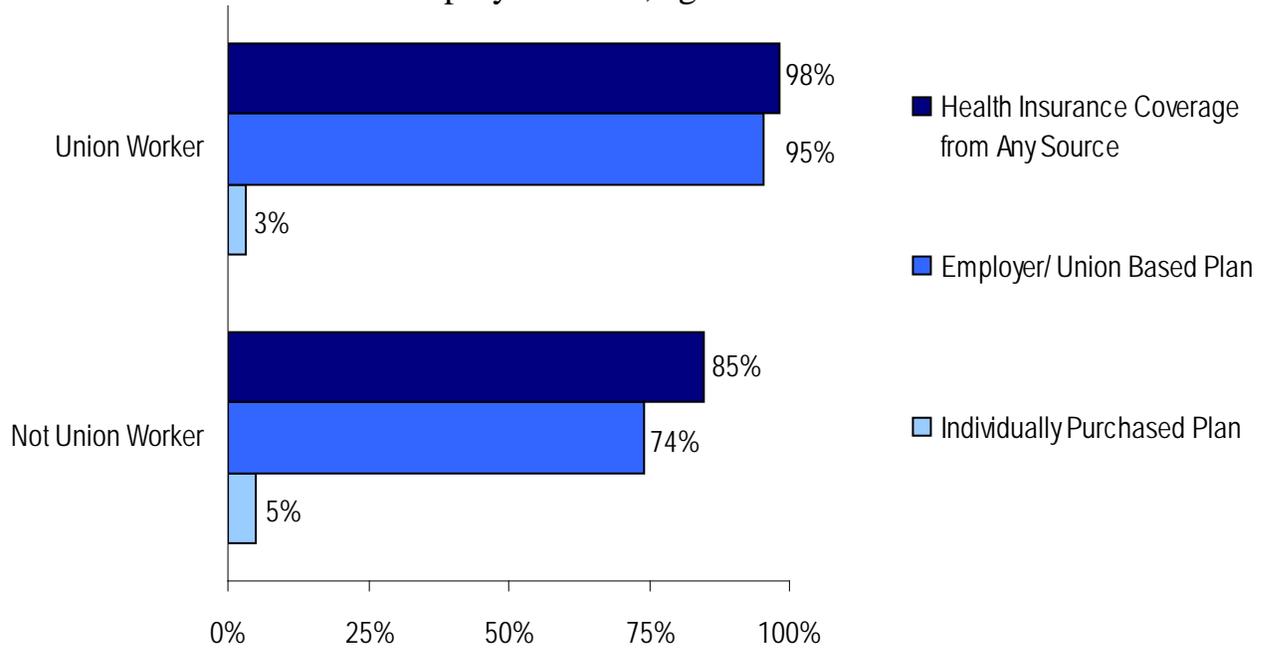


Figure reads: Of those workers represented by a union, 98 percent had health insurance, 95 percent had employer or union based health insurance, and three percent were covered by health insurance they purchased themselves.

Note: Workers may have multiple forms of insurance (i.e. employer and purchased) or have insurance other than employer/union or purchased insurance.

Figure 8b: Employer-based Health Insurance by Union Status:
Overall Rate and Own Employer Rate
employed adults, aged 19-64

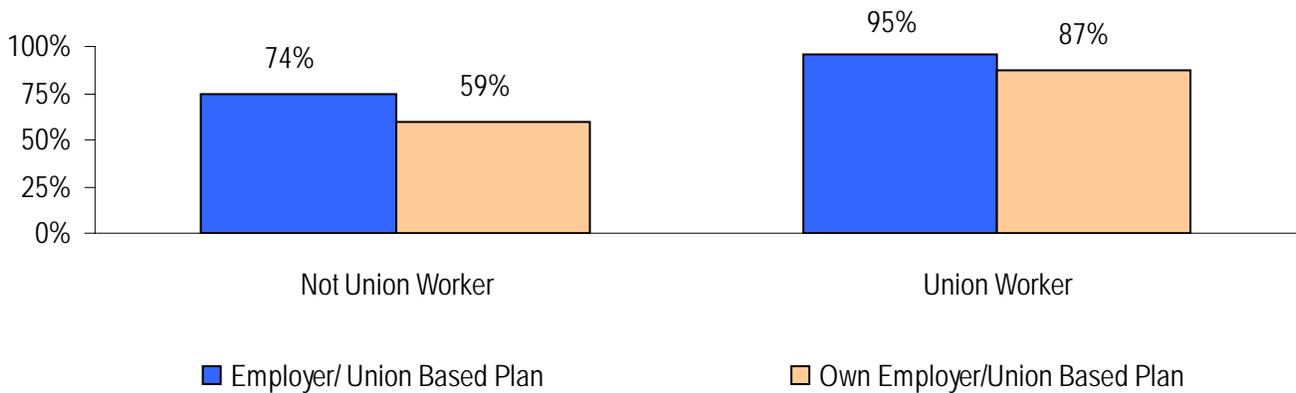


Figure reads: Of those workers who were in a union, 95 percent had employer or union based health insurance from any source and only 87 percent had health insurance through their own employer or union.

Figure 9a: Health Insurance by Marital Status, Labor Force Status, and Work Hours for adults, aged 19-64

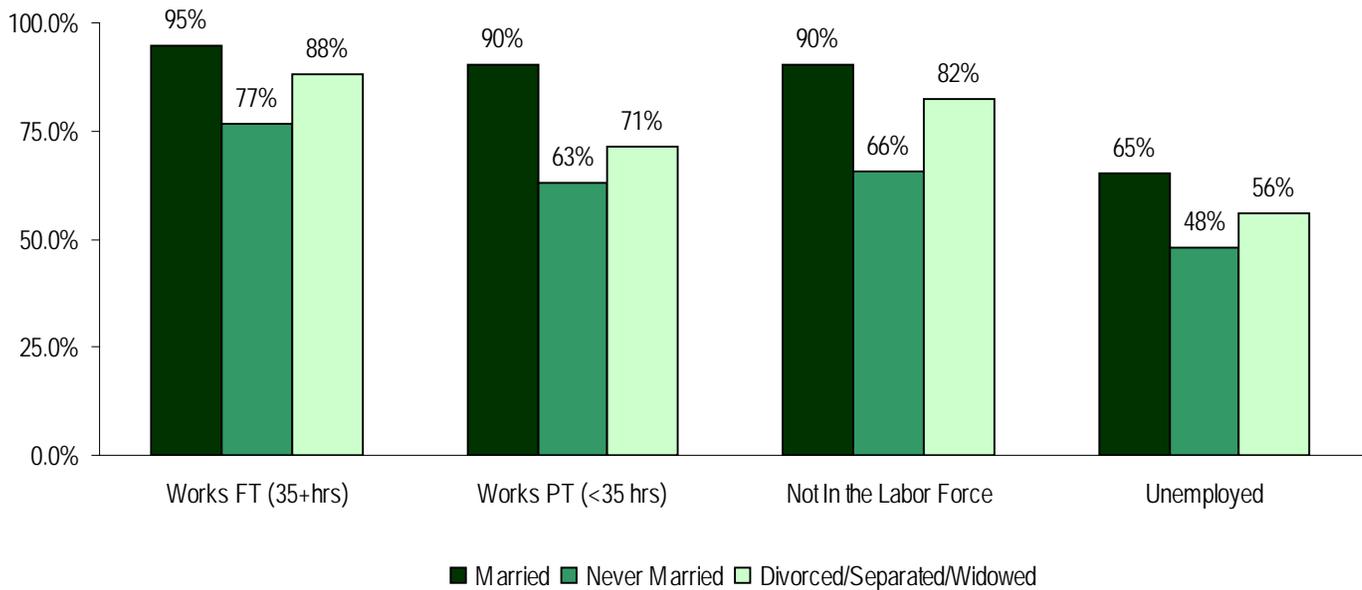


Figure reads: Ninety-five percent of married workers who work full-time have health insurance compared to 77 percent of the never married and 88 percent of the divorced, separated, and widowed.

Health Insurance and the Importance of Marital Status¹³

Married adults were more likely to have health insurance than the previously married (i.e., divorced, separated, or widowed) and the never married. Ninety-two percent of married adults had health insurance compared to 82 percent of the previously married and 69 percent of the never married (figure not shown).

To better understand a person’s likelihood of having health insurance we looked at work characteristics and marital status together.¹⁴ Individuals can receive employer or union based health insurance from their own employer or their spouse’s employer. Husbands and wives pool their work benefits, so a married individual’s work characteristics can sometimes be irrelevant to their health insurance status. Figure 9a illustrates the clear advantage married individuals have in obtaining some form of health insurance. This is particularly true for married individuals who worked part-time, were unemployed, or were not in the labor force (see “Marital Status” in Appendix I.)

Regardless of their marital status, adults who worked full-time had relatively high percentages of health insurance coverage. However, married adults still held an advantage. Ninety-five percent of married adults had health insurance compared to 77 percent of the never married and 88 percent of the previously married.

Among part-time workers, 90 percent of married individuals had health insurance coverage while only 63 percent of the never married and 71 percent of the previously married were covered.

Among adults who were not in the labor force, those never married or previously married also had a much lower rate of health insurance coverage compared to those who were married. Only 66 percent of the never married and 82 percent of the previously married had health insurance, compared to 90 percent of the married.

The unemployed were the least likely to have health insurance compared to the employed and those not in the labor force. Only 65 percent of married adults who were unemployed had health insurance, however, the never married and previously married fared far worse. Of unemployed adults, only 48 percent of those who were never married and 56 percent of those previously married had health insurance.

Figure 9b: Employer/Union Based Health Insurance by Marital Status, Labor Force Status, and Work Hours

for adults, aged 19-64

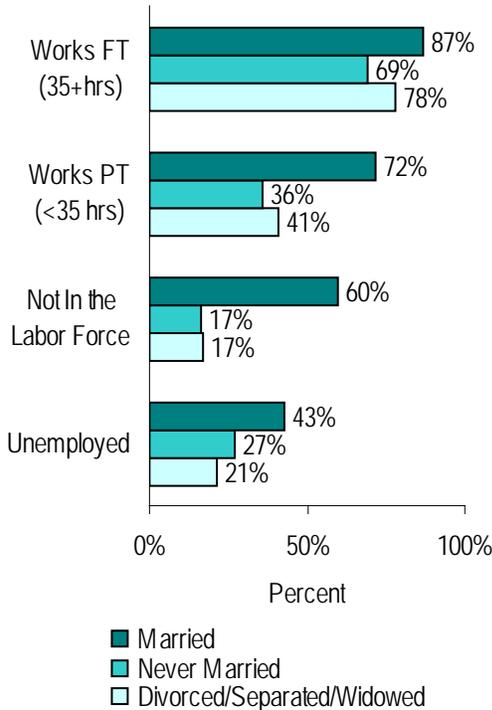


Figure 9c: Own employer/Union Based Health Insurance by Marital Status, Labor Force Status, and Work Hours

for adults, aged 19-64

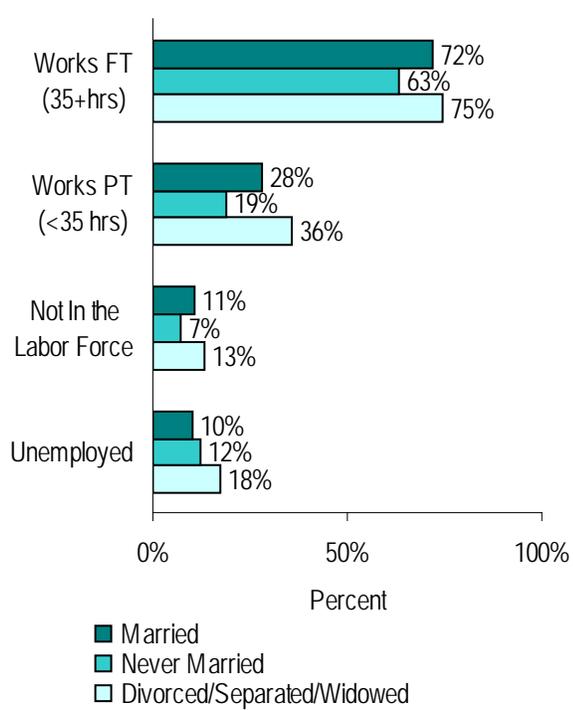


Figure 9b reads: Eighty seven percent of married workers who work full-time have employer/union-based health insurance compared to 27 percent of the never married who are unemployed.

Figure 9c reads: Seventy two percent of married workers who work full-time have coverage through their own employer/union-based health insurance compared to 12 percent of the never married who are unemployed.

Differences in coverage through employer/union based health insurance among the three marital statuses are shown in Figure 9b for full and part-time work, unemployed, and not in the labor force. Among those who work full-time, 87 percent of married individuals were covered by employer/union based health insurance compared to 69 percent of the never married and 78 percent of the previously married.

Among part-time workers, the unemployed, and those who were not in the labor force, differences in coverage by employer/union based health insurance for married individuals and those previously married or never married, were dramatic. Among part-time workers, 72 percent of married individuals were covered by employer/union based health insurance compared to only 36 percent of the never married and 41 percent of previously married individuals. Among those not in the work force, 60 percent of married individuals were covered by employer/union based health insurance compared to only 17 percent of the never married or previously married. Among the unemployed, 43 percent of the married were covered by employer/union based health insurance, compared to 27 percent of the never married and 21 percent of the previously married.

Among workers covered by employer/union based health insurance, married workers were less likely to be covered through their own employer/union based health insurance than the previously married and never married (see Figures 9b and 9c, computation not shown). Eighty seven percent of married full-time workers had some kind of employer/union based health insurance, but only 72 percent were covered by their own employer/union based health insurance. While 72 percent of married part-time workers were covered by employer/union based health insurance, only 28 percent of them were covered by their own employer/union based health insurance. Sixty percent of the married who were not in the labor force were covered by

employer/union based health insurance, but only 11 percent were covered by their own employer/union based health insurance. Forty-three percent of unemployed married workers were covered by employer/union based health insurance, but only 10 percent were covered by their own employer/union based health insurance (likely a COBRA or retiree plan).

While it appears that the previously married who were also unemployed were more likely to purchase their own insurance, their rate of coverage through such insurance was not statistically different from the never married or the married who were unemployed.

Among those not in the labor force and part-time workers, there were dramatic differences in rates of Medicaid coverage based on marital status (see Figure 9e). Among those not in the labor force, 33 percent of the previously married and 28 percent of the never married were covered by Medicaid compared to only eight percent of the married. Among part-time workers, only four percent of those married were covered by Medicaid compared to 14 percent of the never married and 10 percent of the previously married. Differences in Medicaid coverage by marital status among unemployed workers were not statistically significant. Medicaid coverage for full-time workers varied little by marital status, low rates primarily being driven by levels of family income that preclude eligibility for Medicaid.

Figure 9d: Individually Purchased Health Insurance by Marital Status, Labor Force Status, and Work Hours
for adults, aged 19-64

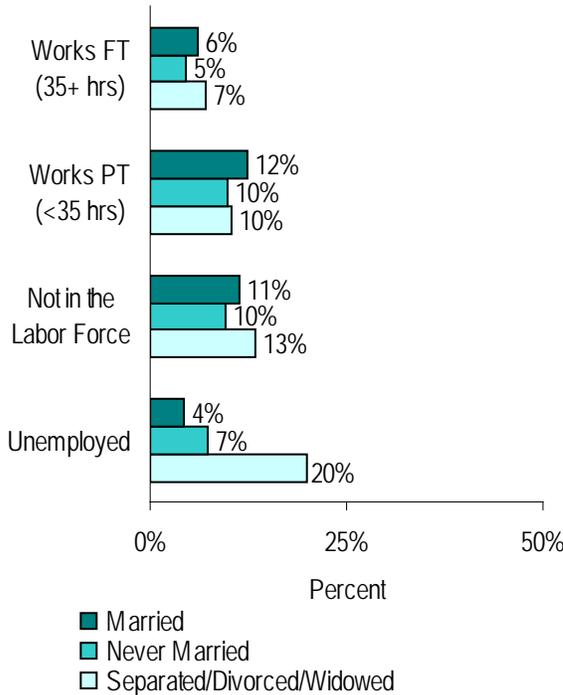


Figure 9e: Medicaid by Marital Status, Labor Force Status, and Work Hours
for adults, aged 19-64

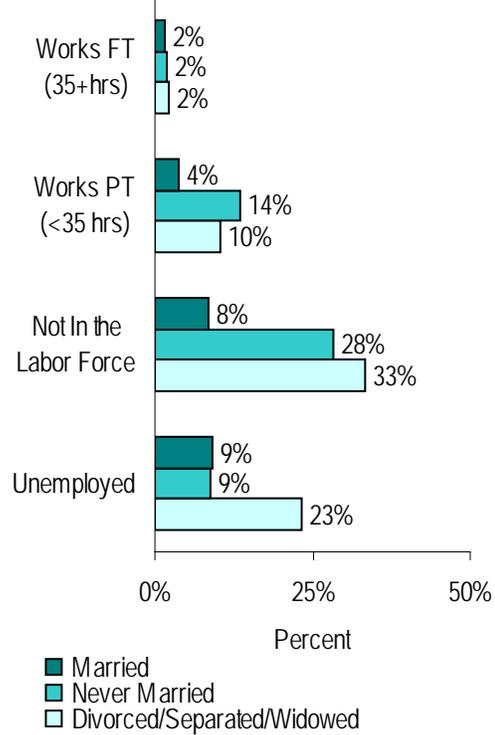


Figure 9d reads: Six percent of married workers who work full-time purchase their own individual insurance compared with 10 percent of the never married who are not in the labor force.

Figure 9e reads: Two percent of married workers who work full-time have Medicaid coverage compared with 28 percent of the never married who are not in the labor force.

Appendix I: Technical Notes and Definitions

Data Source

Unless otherwise noted, data contained in this brief come from the 2008 Washington State Population Survey (2008 WSPS). This survey was conducted in the spring of 2008 to collect social, demographic, and economic information about Washington. Responses were obtained from telephone interviews of 8,162 households that represented the state as a whole. The survey was designed by the Office of Financial Management (OFM) and conducted by the Gilmore Research Institute. More information is available at: <http://www.ofm.wa.gov/sps/index.htm>. Data version 2008v2 is used in this analysis.

Definitions Applied to this Analysis

Health Insurance Type

Employer/Union Based- health insurance obtained through an employer or a union. The health insurance premium is usually subsidized by the employer/union and the individual and/or family benefits from group rates. Employer/union based health insurance could be through an individual's own employer or somebody else's employer (most often a spouse).

Individually Purchased/Purchased- insurance that was not employer/union based, but instead was purchased by the individual or somebody else (e.g., in the individual market, including the high-risk pool, Washington State Health Insurance Program (WSHIP)).

Medicaid- coverage through the publicly funded Medicaid program. Individuals generally qualify for Medicaid based on low family income, although individuals with higher family incomes may qualify if they have certain disabilities, or if their family meets "medically needy" guidelines generally achieved by large medical expenses that reduce family income to a qualifying level (see <http://www.cms.hhs.gov/home/medicaid.asp>).

Basic Health- Washington State-subsidized health insurance for individuals up to 200 percent of federal poverty (see <http://www.hca.wa.gov/basichealth/index.shtml>).

Other Health Insurance- includes coverage obtained via Medicare, military health insurance, someone outside the household, or some unspecified source.

Non-Elderly Adults

Individuals aged 19 to 64 (this brief is restricted to this population). Unmarried full-time students aged 19 to 22 were also excluded from the analysis because they can be covered by their parents' health insurance. Since the 2008 survey was taken Washington State has increased the eligible age for dependent children from 22 to 25.

WSPS Family

Two or more people living in the same household and related by marriage or blood. This definition of family is different from the Census definition in that WSPS blood relationships are limited to parents and their children (a) under age 19 and (b) unmarried, age 19 to 22 and full-time students. Single parents or two parents with their biological step, or adopted children are considered to be a WSPS family. Grandparents, aunts/uncles, cousins, siblings, and adult children (who were not full-time students 19 to 22) are excluded from the WSPS definition of family.

WSPS Family Income

Family income represents resources potentially available for an individual to purchase health insurance. This is the income that would be considered if the individual applied for publicly funded coverage. Based on the "WSPS Family" definition, Washington State's median family income in 2007 was 65,888 dollars. While individuals living alone or with unrelated individuals were not included in those computations by definition (they were not considered families), they are included in Figures 3a and 3b and associated income-based analysis.

(continued)

Marital Status

Individuals are categorized into three different marital statuses: married, never married, and previously married (i.e., divorced/separated/widowed). The higher percentage of health insurance found among married adults is likely due to a combination of two factors. *First*, individuals who have better access to health insurance are probably more likely to select into marriage and less likely to select out of marriage compared to the previously married and the never married. *Second*, married individuals often have two potential opportunities to obtain health insurance via employment (theirs and their spouse's) compared to previously married and never married individuals who have one opportunity (i.e., their own employer). As a result, married individuals' coverage status appears less affected by individual work characteristics than single persons. Other factors such as age may play a role in the differences found between married and never married adults. On average married adults were younger than the previously married and older than the never married. Younger adults were less likely to have health insurance than older adults.

Industry

Industry categories used in Figure 7a and 7b were coded according to North American Industry Classification System (NAICS) standards. Categories exclude government workers.

Large Employer

Private sector firm with more than 50 workers. Government workers were excluded from the analysis of health insurance by size of employer (see Figures 6a and 6b). Size of employer as defined by survey respondents may refer to a single firm or a branch (establishment) for a firm with multiple locations. As a result worker assignment to large or small employers may not be consistent with other employer-based health insurance reporting conventions.

Small Employer

Private sector firm with 50 or fewer workers.

Employed

Adults currently working, i.e., "in the labor force."

Unemployed

Adult who were not working but reported looking for work (also considered "in the labor force").

Not In the Labor Force

Adults who were neither working nor actively looking for work.

Full-time Work

For the purposes of this analysis part-time work was defined as working 35 hours or more a week.

Part-time Work

For the purposes of this analysis part-time work was defined as working fewer than 35 hours a week.

Union Status

Membership in a union. Unions often negotiate health insurance for workers and/or provide access to health insurance. Union status is an important predictor of coverage.

Notes:

1. See “Non-Elderly Adults” in Appendix I, “Technical Notes and Definitions”.
2. See “WSPS Family Income” in Appendix I, “Technical Notes and Definitions”.
3. Using the 2008 Washington State Population Survey (v2). Median Family income was obtained by restricting the analysis to families. For more information on the survey go to: <http://www.ofm.wa.gov/sps/index.htm> .
4. U.S. Department of Health and Human Services. (2007) “The 2007 HHS Poverty Guidelines” (see <http://aspe.hhs.gov/poverty/07poverty.shtml>). The 2008 WSPS collected 2007 income information.
5. See “Medicaid” under “Health Insurance” in Appendix I, “Technical Notes and Definitions”.
6. For more information on Washington’s Basic Health and the calculation of income eligibility go to: <http://www.hca.wa.gov/basichealth/index.shtml>.
7. Each work characteristic has missing information (i.e., the survey respondent did not answer the question) and the number of missing responses varies by work characteristic. Only non-missing responses were presented in Figures 4a-8a. Respondents whose work characteristics were missing had lower levels of health insurance compared to all employed adults.
8. Government and self-employed workers were not included in Figures 6a and 6b.
9. Washington State Employment Security Department (ESD) (2008) “Number of Firms and Employment, by 1-Digit NAICS Industry Code.” (see: http://www.workforceexplorer.com/admin/uploadedPublications/9223_1Q08_SizeofFirm.xls)
10. Government workers were not included in Figures 7a and 7b.
11. The data presented in Figure 7a include self-employed adults, but the percentages cited for the distribution of employment by industry do not. For data source go to the ESD web tool entitled “Covered Employment and Wages” at: (<http://www.workforceexplorer.com/cgi/dataanalysis/?PAGEID=94&SUBID=149>). Average employment data by industry were used for the first quarter of 2008. Data were accessed on 2/9/2009.
12. Although fairly consistent, own employer-based health insurance estimates vary from those reported in “Washington State Employer Health Insurance Data Book” (see: <http://www.ofm.wa.gov/healthcare/healthin/employerbaseins>). Two major reasons include (a) industry categories are defined differently and (b) the source of the data is different (this brief uses the 2008 Washington State Population Survey and the “Washington State Employer Health Insurance Data Book” uses a variety of national and local data from the ESD Benefit Survey, the MEPS IC, and the 3-Agency Employer Data Base).
13. Adults who were missing marital or hour of work information were not included in this analysis.
14. See “Marital Status” in Appendix I, “Technical Notes and Definitions”.

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