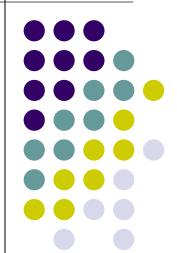
Health, Health Insurance and Income/Poverty Data

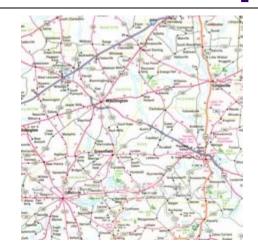
Nebraska State Data Center 21st Annual Conference David Drozd, Center for Public Affairs Research Tuesday, August 17, 2010 ddrozd@unomaha.edu 402-554-2132

www.unomaha.edu/cpar





Presentation Roadmap



- A. Data sources
- B. Description of key variables
- C. ACS health-related data
- D. Charts and various findings

Sources of Health Insurance, Income/Poverty Data



- The Current Population Survey (CPS)
 - The official figures for the U.S.
- The American Community Survey (ACS)
 - Data easy to compare among geographies, population sub-groups and over recent time periods
- Small Area Estimates
 - Source to obtain data for ALL counties and income/poverty for school districts
- Non-Census Bureau sources
 - Institutes, Policy and Research Centers, Nat'l surveys

About the CPS

- Conducted in partnership with Bureau of Labor Statistics
 - Basis for monthly employment/unemployment figures
- Has been done for more than 50 years
- Standard monthly interviewing of about 55,000 households
 - Data on these economic topics are based off the March supplement, boosting the sample size to 76,000 hholds
 - Designed for the civilian noninstitutional population
 - In the sample for 4 months, out 8, and then in for 4 more
- Samples in only select counties (20 of 93 in NE)
- Releases data in Sept (2009 data coming 9-16-10)



CPS Strengths/Weaknesses

Strengths

- Long time series
- More detailed questions providing a fuller picture on the topic
 - Thus, it has the official figures for the U.S.

Weaknesses

- Relatively small sample size
 - Limits geographic data
 - No local data, multiple years often combined for state data
- State figures only based on sampling in certain counties

About the ACS

- "Long form" of Census conducted <u>each year</u>
- National ACS conducted since 2000
 - Sampling has occurred in all counties since 2005
 - Group quarters (nursing homes, dorms, prisons) included in the sample since 2006
- Standard monthly interviewing of about 175,000 households
 - Over 2 million annual interviews completed nationally
 - Designed for the total population (some data pertain only to certain groups like civilian noninstitutional)
 - No household receives the ACS survey more than once in 5 years
- Staggered data release by pop. size: Sep 28 (annual)



ACS Strengths/Weaknesses

Strengths

- Large sample size and all counties are sampled
 - Expanded geographic data (small towns, tracts, zips)
 - Multiple years combined for areas with < 65,000 persons
- Budget allows rigorous non-response follow-up
 - Separates census data from other survey data
- Easy to use prepared data tables (rankings, over time, etc.)
 - American FactFinder "democratizes" data accessibility

<u>Weaknesses</u>

- Time series not that long, but improving
- Questions are not as in depth as CPS and other surveys

About the Small Area Estimates



- Figures based on models released to provide some current data for counties/school districts
 - ACS data not yet available for all counties
 - Goal: provide statistics for the administration of federal programs and the allocation of federal funds to local areas
 - Data helps manage state/local programs
 - Partial funding from CDC (data for screening programs)
- Uses data from a variety of sources
 - ACS, CPS, Census, IRS, SNAP/Food Stamps, Medicaid, CHIP, Pop. Estimates, BEA Personal Income, and more

Small Area Programs Strengths/Weaknesses



Strengths

- Provides consistent source for data on all counties
 - School district data for income and poverty
- Pretty good annual time series for income/poverty at local level (series breaks in 2004-05)

<u>Weaknesses</u>

- How accurate are they given model-based approach?
 - Direct surveys like ACS usually provide "better" data
 - Changing models to improve health insurance values limit comparability over time
- Data are not quite as current as ACS/CPS but catching up

Specific Variables: Health Insurance



- CPS: Number/Percent Uninsured and Insured plus Specific type of Coverage
 - Available by age, race, nativity, hhold income, work status
- ACS: Number/Percent Uninsured and Insured plus Public/Private Coverage
 - 2008 Tables only by age, expanding in 2009
 - CPAR custom tabulated detailed characteristics for NE!
 - See http://www.unomaha.edu/~cpar/documents/hireport.pdf
- SAHIE: Number/Percent Uninsured and Insured
 - Splits by gender, age, poverty levels available
 - Major races at state level only

Specific Variables: Income and Earnings



- <u>Earnings</u> sum of wage or salary income and net income from self-employment (pretax)
- Income sum of earnings, interest/dividends, Social Security, SSI, public assistance/welfare, Veterans' payments, unemployment compensation, child support, alimony
 - Household: income from all household members
 - Includes single-person households, so a broader measure
 - Family: income from 2+ related household members
 - Per capita: total income ÷ relevant population



Specific Variables: Income cont.

- Nominal: data released for a particular year in that year's dollars
 - Need to state the year the income references as the value of the dollar changes over time (inflation)
- Real: dollar denominated items adjusted for inflation
 - Real values are more comparable over time (equalizes dollar changes)
 - ACS multi-year data or comparison tables inflation adjust for you; separate downloads are <u>not</u> inflation adjusted – you might have to adjust them yourself
 - Watch/be aware of this inappropriate \$ comparisons are a common error
 - Inflation adjustment table in main report released in Sept.
 - See http://www.census.gov/prod/2009pubs/p60-236.pdf (pg 28)



Poverty is a COMPLEX topic!

- We need to understand certain poverty concepts and census terms
 - Households, families, the householder
 - Who poverty is determined for
 - Poverty thresholds
 - What types of income count in the calculation
 - Ratio of income to poverty & percentages (185%)

Poverty is Determined for . . .

- All Individuals EXCEPT . . .
 - Institutionalized persons (prisons, nursing homes)
 - Persons living in military group quarters (barracks)
 - Persons living in college dormitories
 - Persons unrelated to the householder and under age 15 (foster children)

Families

- All the persons related to the householder
- Unmarried partners are <u>not</u> family (separate calculation)
- Households (based on pov. status of hholder)

Income Used to Compute Poverty



- Money Income (before taxes)
 - Earnings (wages, salaries, commission, bonuses, tips)
 - Unemployment and Workers' Compensation
 - Social Security, Supplemental Security Income, PA
 - Veterans' payments, survivor benefits
 - Pension/retirement income, interest/dividends, royalties
 - Educational assistance, alimony, child support
- Excludes capital gains or losses
- No noncash benefits (food stamps, Medicaid)
- All related persons contribute to family income



Poverty Thresholds

- \$ amounts that are basis for measuring need
 - Vary according to size of family and age (kids, hholder)
 - Each person or family has 1 of 48 possible thresholds
 - See <u>www.census.gov/hhes/www/poverty/data/threshld/thresh09.html</u>
 - Do not vary geographically same thresholds across U.S.
 - Makes high cost of living areas (California) have poverty relatively understated and low cost of living areas (Nebraska) overstated
 - Updated annually for inflation using the CPI-U
- Originally derived in 1964 regarding the portion of income spent on food
- Are similar to poverty guidelines, which are estimates that precede the actual thresholds

Poverty Thresholds continued

- Meant for use as a yardstick, not a true sense of the income people and families need to live
 - Poverty as defined by the Census Bureau is just a statistical measure; it is subjective in many senses
 - No cost of living adjustment; timing of income; \$1 can determine whether "in poverty" or not
- Compare threshold to total family income
 - If income < threshold, the family and all family members are in poverty
 - If income ≥ threshold, not in poverty
 - Income ÷ threshold = ratio of income to poverty
 - * 100 = poverty percentage (anything below 100 is in pov.)

Poverty Calculation – Example 1



- Husband and wife with kids ages 16 and 10
- Incomes: husband \$15,000; wife \$600; kid \$300
 - Are they in poverty? If so, who? What is the ratio of income to poverty and the poverty percentage?
 - First, what is the appropriate poverty threshold?
 - See www.census.gov/hhes/www/poverty/data/threshld/thresh09.html
 - From the chart, 4 person family with 2 kids is \$21,756.
 - Compare income to threshold. What is the total income?
 - Income of \$15,900 is < \$21,756 threshold so <u>ALL are in pov</u>.
 - Third, divide income by threshold for ratio & * 100 for %
 - $$15,900 \div $21,756 = 0.73$
 - Multiplying by 100 = 73% of poverty

Poverty Calculation – Example 2



- Unmarried couple both age 23; man is hholder
- Incomes: man \$15,000; woman \$600
 - Are they in poverty? If so, who? Is the household in poverty?
 - First, what is the appropriate poverty threshold?
 - From the chart, for <u>individual</u> under 65 it's <u>\$11,161</u>.
 - Second, compare income to threshold.
 - Man not in poverty; woman is (separate calcs since unrelated); Hhold not in pov. since based on hholder (man)
 - Third, divide income by threshold for ratio & * 100 for %
 - Man: 15,000 ÷ 11,161 = 1.34; Woman: 600 ÷ 11,161 = 0.05
 - Multiplying by 100 = 134% and 5% of poverty



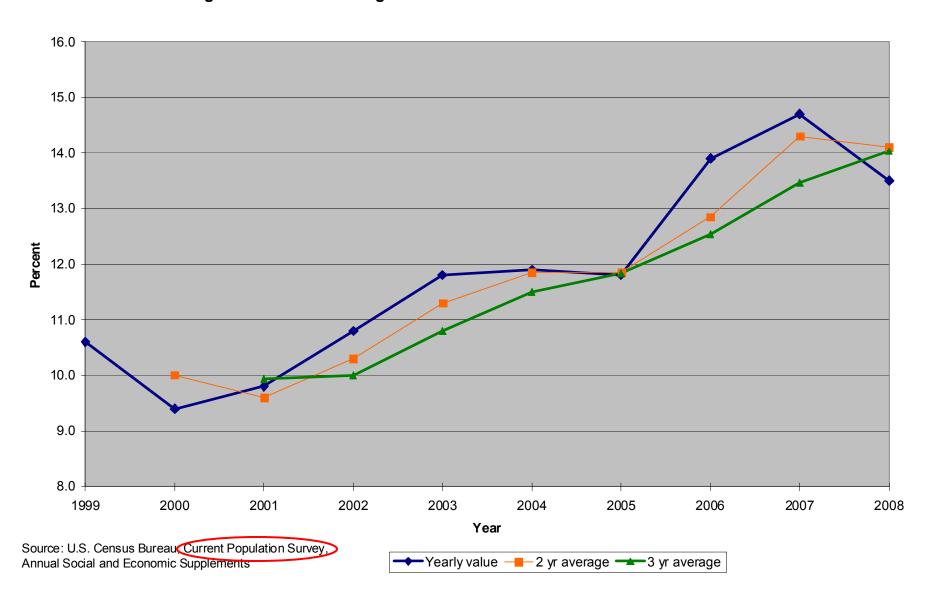
Data to Use by Geography

Area	CPS	ACS	Small
U.S. (official)	\checkmark	No	No
U.S. & states	\checkmark	\checkmark	Pov.
States	√ *	\checkmark	\checkmark
Metro & Micro areas	No	\checkmark	No
Counties	No	Some**	\checkmark
School Districts	No	Some**	Pov.
Places, tracts, zips	No	Some**	No

^{*} Consider accuracy: 3-year averages often used to compare among states and 2-year averages for year-to-year changes

^{**} Areas with > 20,000 people have data; all areas will have data in Dec. 2010

Percentage of Persons under Age 65 without Health Insurance in Nebraska: 1999-2008



Example of CPS combining multiple years of data

Table 8.

People Without Health Insurance Coverage by Race and Hispanic Origin Using 2- and 3-Year

Averages: 2005–2006 and 2007–2008

(Numbers in thousands. People as of March of the following year. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see www.census.gov/apsd/techdoc/cps/cpsmar09.pdf)

	3-year average 2006–2008		2-year average				Change (2007–2008 average	
Race ¹ and Hispanic origin			2005–2006²		2007–2008		less 2005–2006² average) ³	
	Estimate	90 percent confidence interval ⁴ (±)	Estimate	90 percent confidence interval ⁴ (±)	Estimate	90 percent confidence interval ⁴ (±)	Estimate	90 percent confidence interval ⁴ (±)
Number Uninsured								
All races	46,330	362	45,905	424	45,998	426	94	566
WhiteWhite, not Hispanic	34,892 21,010	321 255	34,716 21,035	378 301	34,595 20,935	377 301	–121 –101	502 401
Black	7,436 857	178 63	7,329 773	207 71	7,328 857	207 74	-1 85	275 96
Asian Native Hawaiian and Other Pacific	2,208	97	2,103	112	2,289	117	*186	153
Islander	142	26	138	30	144	31	5	41
Hispanic (any race)	14,874	235	14,625	270	14,664	275	39	353
Percentage Uninsured								
All races	15.5	0.2	15.5	0.2	15.3	0.2	*-0.2	0.2
White	14.6 10.7	0.2 0.2	14.7 10.7	0.2 0.2	14.4 10.6	0.2 0.2	*-0.2 -0.1	0.2 0.2
Black	19.7	0.5	19.7	0.5	19.3	0.5	-0.4	0.7
American Indian and Alaska Native	31.7	2.0	32.1	2.5	30.7	2.3	-1.5	3.1
Asian Native Hawaiian and Other Pacific	16.6	0.7	16.3	0.8	17.2	0.8	0.9	1.1
Islander	18.5	3.1	20.9	4.1	18.0	3.5	-2.9	5.1
Hispanic (any race)	32.3	0.5	33.2	0.7	31.4	0.7	*–1.8	0.8

^{*} Statistically different from zero at the 90 percent confidence level.

Source: U.S. Census Bureau, Current Population Survey, 2006 to 2009 Annual Social and Economic Supplements.

¹ Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches. Information on people who reported more than one race, such as White and American Indian and Alaska Native or Asian and Black or African American, is available from Census 2000 through American FactFinder. About 2.6 percent of people reported more than one race in Census 2000.

The 2005 data were revised in March 2007. See <www.census.gov/hhes/www/hlthins/usernote/schedule.html>.

Details may not sum to totals because of rounding.

⁴ A 90 percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see "Standard Errors and Their Use" at <www.census.gov/hhes/www/p60_236sa.pdf>.

ACS health-related topics and data



- Disabilities / Difficulties / Limitations
 - The decennial census and early ACS versions have asked about disabilities; revamped in 2008 ACS and represents a break in the "series" of data
 - Not recommended to compare over time; 3-yr not yet available
 - Six separate questions detail this complex subject
 - Hearing (deafness)
 - Seeing (blindness)
 - Cognitive
 - Ambulatory (getting around)
 - Self-care
 - Independent Living (getting outside the home)

ACS health-related topics and data continued



- Change in marital status in past year
 - Effect of spousal loss on self-care/independent living
- Fertility
 - Women 15-50 giving birth in past year
 - More important for characteristics of moms (e.g. education) or early child living situations than for numbers of births
- Veteran's service-connected disabilities
 - New question, also lists percentage/rating of disability
- Extension of economic variables affecting nutrition
 - Food stamps, poverty (free/reduced lunch eligibility)

Rates of Various Disabilities for U.S. States: 2008

Source: 2008 American Community Survey, U.S. Census Bureau Compiled by: David Drozd, Center for Public Affairs Research, UNO

Note: Rates are per 1,000 persons

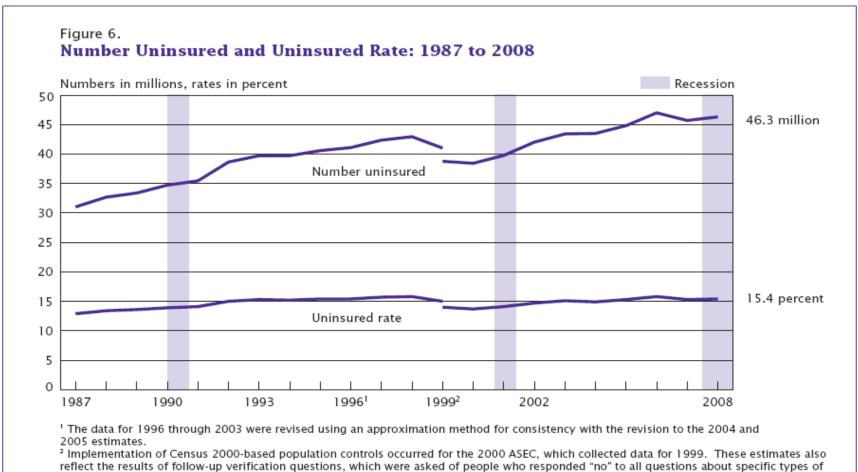
			Assa		are per 1,000 p		Independen	_
Area United States	Vision difficu	Rank	Area United States	Hearing diffic	Rank	Area United States	difficulty 57.5	Rank
	13.2		District of Columbia	34. 7 20.3	Rank	Colorado	37.3 40.6	
Minnesota		1			1			1
Utah	14.2	2	New Jersey	27.1	2	Minnesota	41.1	2
Wisconsin	15.9	3	Utah	27.3	3	North Dakota	41.2	3
Connecticut	16.2	4	Maryland	27.4	4	Utah	41.7	4
New Hampshire	16.3	5	New York	28.2	5	South Dakota	42.1	5
Colorado	17.1	6	California	28.7	6	New Hampshire	42.8	6
lowa	17.4	7	Illinois	29.1	7	Wyoming	43.1	7
South Dakota	17.5	8	Virginia	29.1	8	Nebraska	44.0	8
Nebraska	18.0	9	Connecticut	29.4	9	Alaska	45.4	9
Maryland	18.1	10	Nevada	30.1	10	Maryland	46.7	10
North Dakota	18.3	11	Georgia	30.5	11	Wisconsin	47.2	11
New Jersey	18.5	12	Massachusetts	31.3	12	lowa	47.3	12
Virginia	18.6	13	Minnesota	31.8	13	Nevada	48.1	13
Wyoming	18.6	14	Colorado	32.2	14	Connecticut	48.6	14
Hawaii	18.9	15	Wisconsin	32.4	15	Virginia	50.2	15
Illinois	19.0	16	Rhode Island	33.9	16	Kansas	50.3	16
Nevada	19.6	17	Texas	34.0	17	Illinois	50.5	17
Kansas	19.9	18	Delaware	34.9	18	New Jersey	51.1	18
Idaho	20.0	19	North Carolina	36.2	19	ldaho	51.9	19
California	20.0	20	New Hampshire	36.3	20	District of Columbia	52.7	20
Washington	20.4	21	Michigan	36.5	21	Massachusetts	52.9	21
Rhode Island	20.7	22	Hawaii	36.7	22	Washington	53.3	22
New York	20.9	23	Ohio	36.8	23	Rhode Island	54.7	23
Alaska	21.0	24	Nebraska	36.9	24	California	54.9	24
Massachusetts	21.1	25	Arizona	37.0	25	Montana	54.9	25
Oregon	21.6	26	Indiana	37.3	26	Hawaii	54.9	26
Indiana	21.7	27	South Carolina	37.4	27	Arizona	55.0	27
Michigan	21.7	28	Pennsylvania	37.6	28	Delaware	55.0	28
District of Columbia	21.9	29	Florida	37.9	29	Texas	55.1	29
Ohio	22.0	30	South Dakota	38.4	30	New York	56.4	30
Pennsylvania	22.1	31	Louisiana	38.5	31	Georgia	56.6	31
Vermont	22.5	32	Washington	38.8	32	Vermont	56.8	32
Montana	23.8	33	Iowa	39.0	33	Indiana	57.0	33
Maine	24.1	34	Kansas	39.5	34	Oregon	57.1	34
Florida	24.3	35	Missouri	40.8	35	Maine	59.2	35

One-liner health-related ACS stats



- The 2008 ACS showed about 7,500 deaths resulted in widowhood in Nebraska
 - About 70 percent were wife losing husband
 - Since Nebraska has about 15,000 deaths annually, this says that about half of all deaths result in widowhood
- The percentage of women with a birth who are also in the labor force is highest in the Midwest
 - SD #1 @ 73.0%; IA #2 @ 73.0%; NE #6 @ 69.5%
 - Nebraska also ranks toward the top on the ACS Fertility Rate, but these values have a fair amount of variation and other sources for such data exists (CDC)

Health Insurance Coverage in the U.S. Over Time



Implementation of Census 2000-based population controls occurred for the 2000 ASEC, which collected data for 1999. These estimates also reflect the results of follow-up verification questions, which were asked of people who responded "no" to all questions about specific types of health insurance coverage in order to verify whether they were actually uninsured. This change increased the number and percentage of people covered by health insurance, bringing the CPS more in line with estimates from other national surveys.

Notes: Respondents were not asked detailed health insurance questions before the 1988 CPS.

The data points are placed at the midpoints of the respective years.

Source: U.S. Census Bureau, Current Population Survey, 1988 to 2009 Annual Social and Economic Supplements.

Percentage of the U.S. Population with Public/Government Health Insurance: 1999-2008

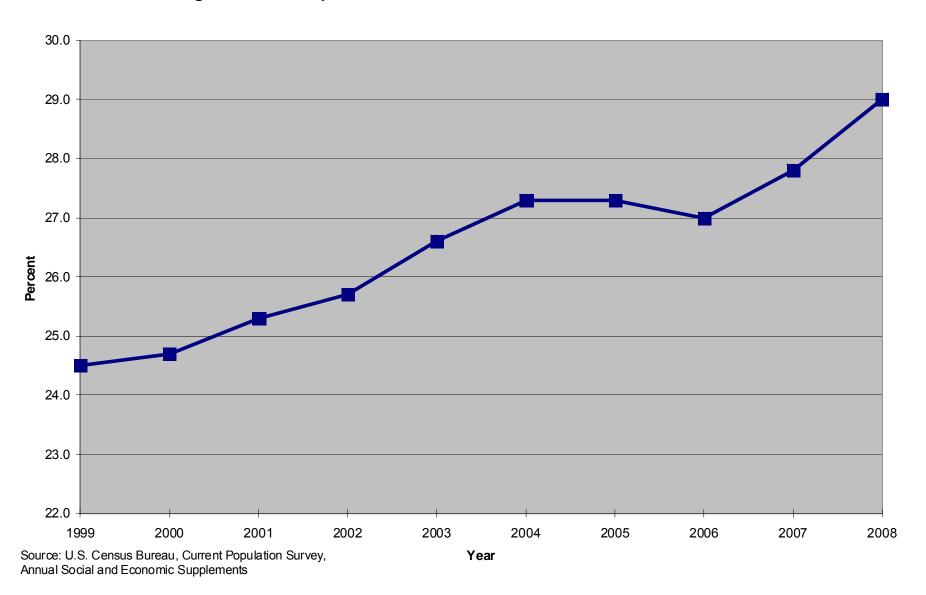
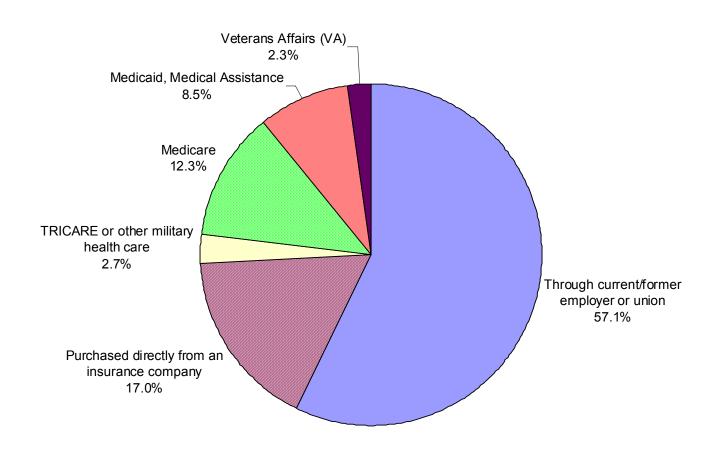


Figure 1: Percentage of All Nebraska Health Insurance Plans by Type, 2008



Source: 2008 American Community Survey (PUMS file), U.S. Census Bureau

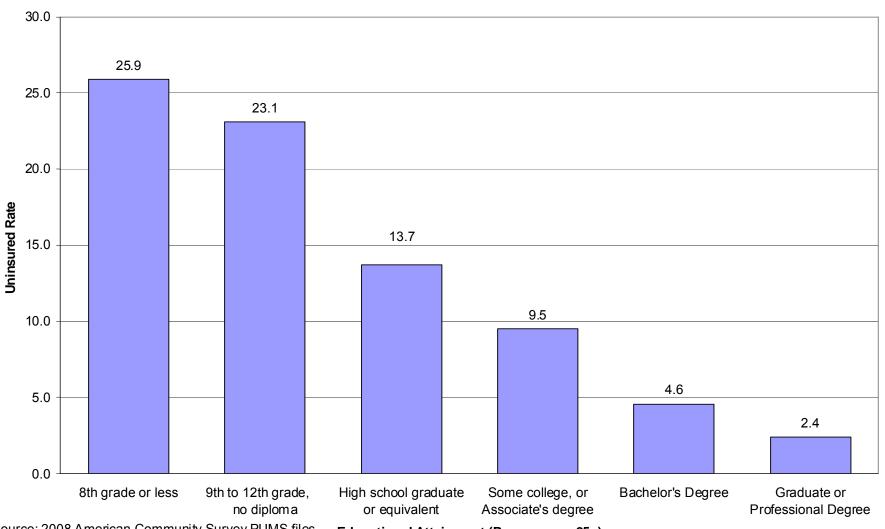
Note: Some individuals have more than one type of insurance coverage. On this graph, all types of coverage are included.

Table 2: Uninsured Rates by Various Demographic Characteristics: Nebraska, 2008

Source: 2008 American Community Survey, Public Use Microdata Sample (PUMS), U.S. Census Bureau Compiled and Prepared by: David Drozd, Center for Public Affairs Research, UNO, December 2009

	Total	Number of	Davasant
Characteristic	Persons	Uninsured	Percent Uninsured
Characteristic	for whom	Persons	(Uninsured
	insurance	(No health	`
T (N	measured	insurance)	rate)¹
Total Number of Persons (Civilian Noninstitutionalized) ² Gender	1,748,819	189,435	10.8
Male	064.057	100 510	40.0
	864,357	106,510	12.3
Female	884,462	82,925	9.4
Age	452.525	00.504	7.0
Under 18	453,535	32,501	7.2
18-24	173,162	37,906	21.9
25-34	231,687	39,965	17.2
35-44	223,780	36,113	16.1
45-54	255,356	27,150	10.6
55-64	190,612	14,546	7.6
65+	220,687	1,254	0.6
Race/Ethnicity			
White alone	1,551,611	148,420	9.6
Black alone	73,631	16,347	22.2
Asian alone	31,084	3,660	11.8
Not Hispanic/Latino	1,602,627	148,090	9.2
Hispanic/Latino	146,192	41,345	28.3
Not White alone, Non-Hispanic/Latino (minority)	285,973	66,171	23.1
White alone, Non-Hispanic/Latino (majority)	1,462,846	123,264	8.4
Born Inside the United States (Native Born)	1,643,326	152,955	9.3
Born Outside the United States (Foreign Born)	105,493	36,480	34.6
U.S. citizen by birth	1,643,326	152,955	9.3
U.S. citizen by naturalization	38,761	6,319	16.3
Not a citizen of the United States	66,732	30,161	45.2

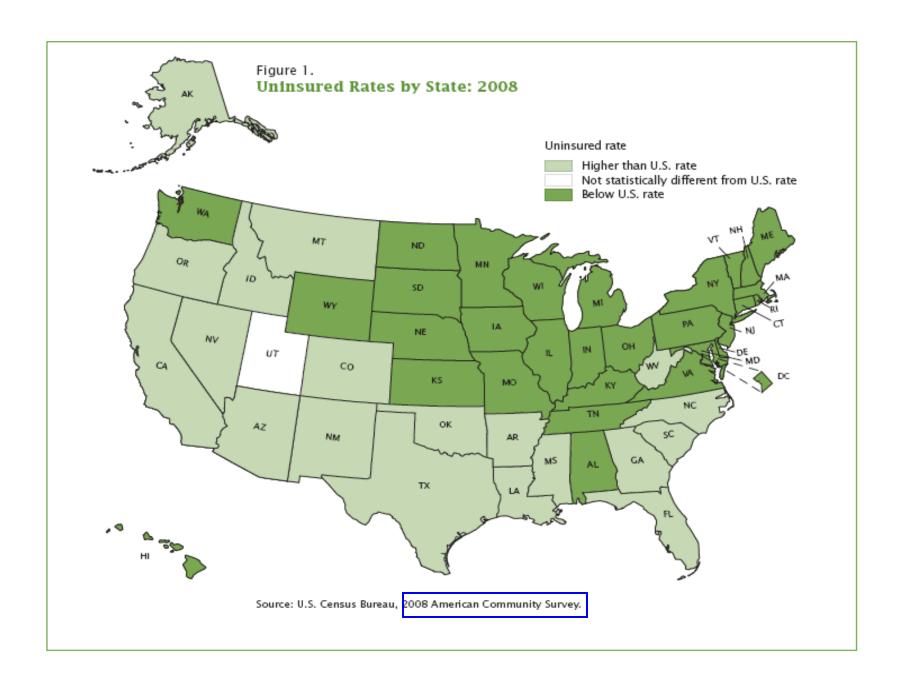
Figure 6: Nebraska Health Uninsured Rates by Educational Attainment, 2008



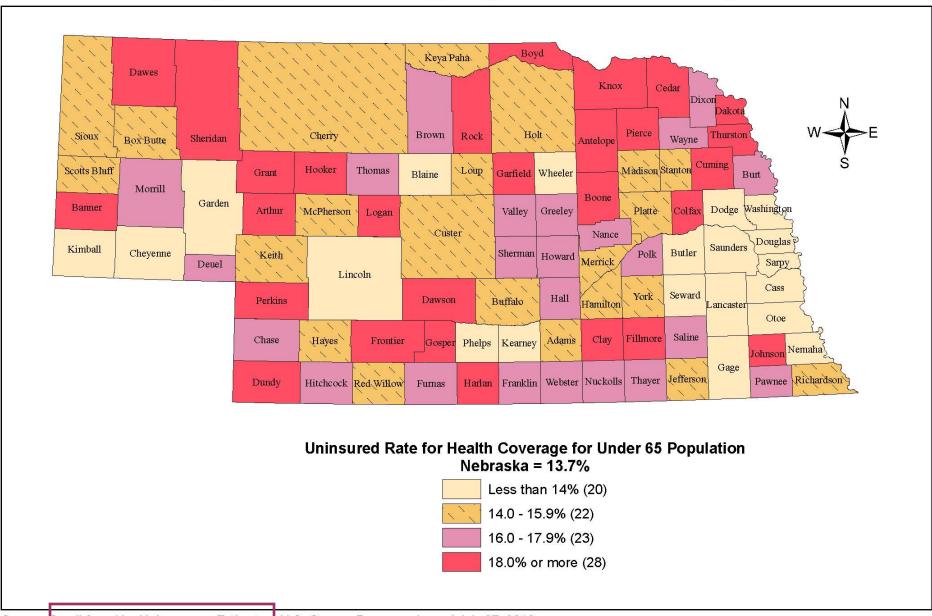
Source: 2008 American Community Survey PUMS files,

U.S. Census Bureau

Educational Attainment (Persons age 25+)



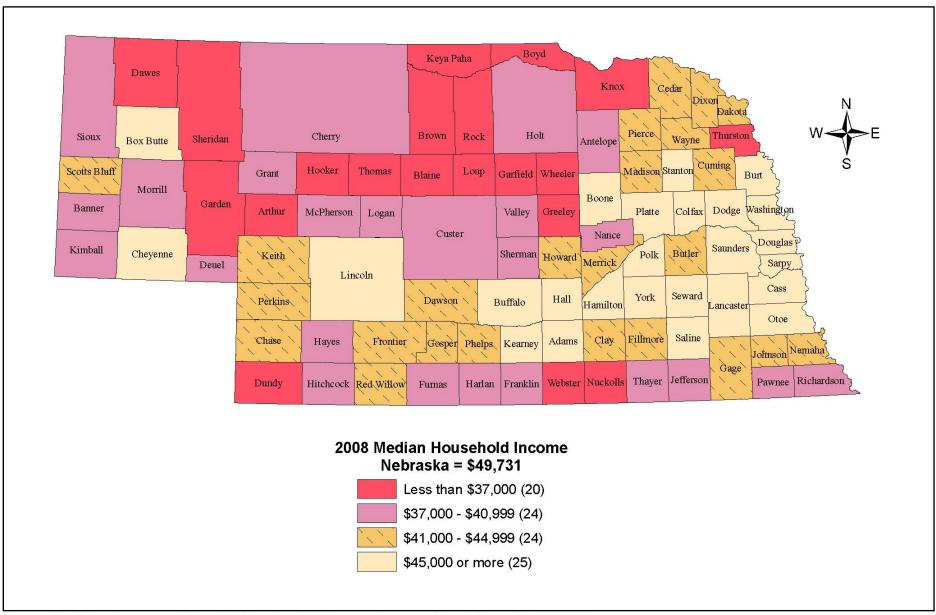
Under Age 65 Uninsured Rate regarding Health Insurance Coverage: 2007



Source: Small Area Health Insurance Estimates U.S. Census Bureau, released July 27, 2010

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska Omaha - July 30, 2010

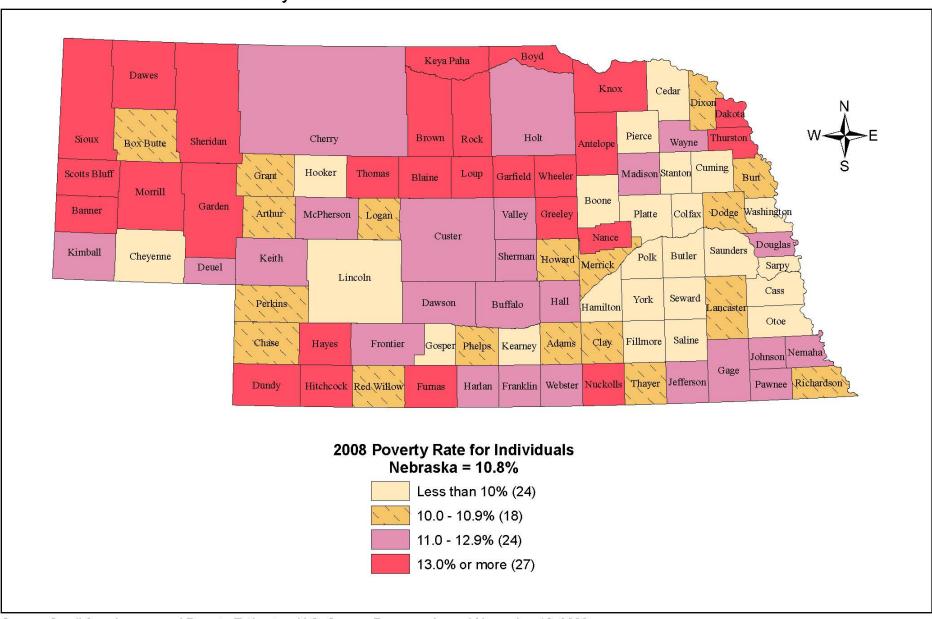
Median Household Income in Nebraska Counties: 2008



Source: Small Area Income and Poverty Estimates, U.S. Census Bureau, released November 18, 2009

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska Omaha - July 30, 2010

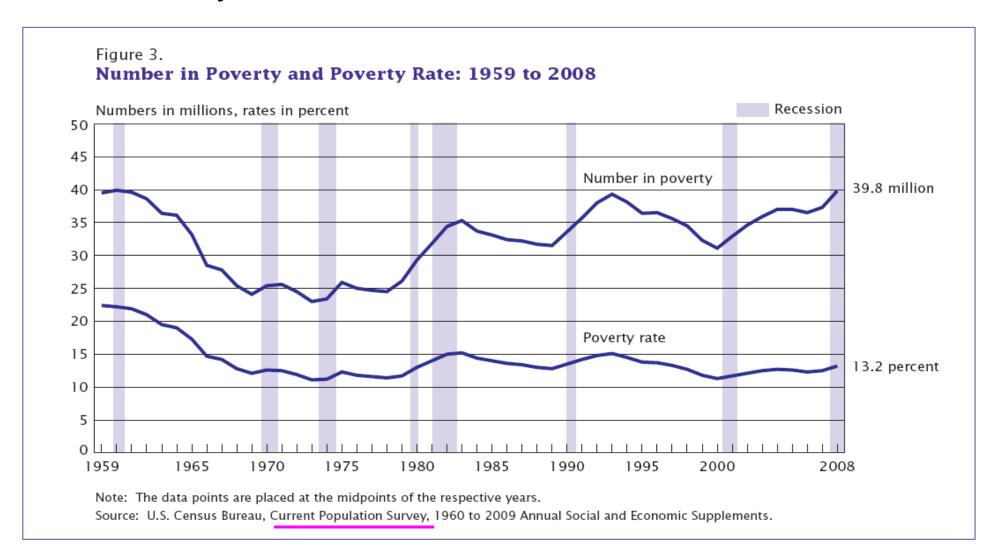
Poverty Rate for Individuals in Nebraska Counties: 2008



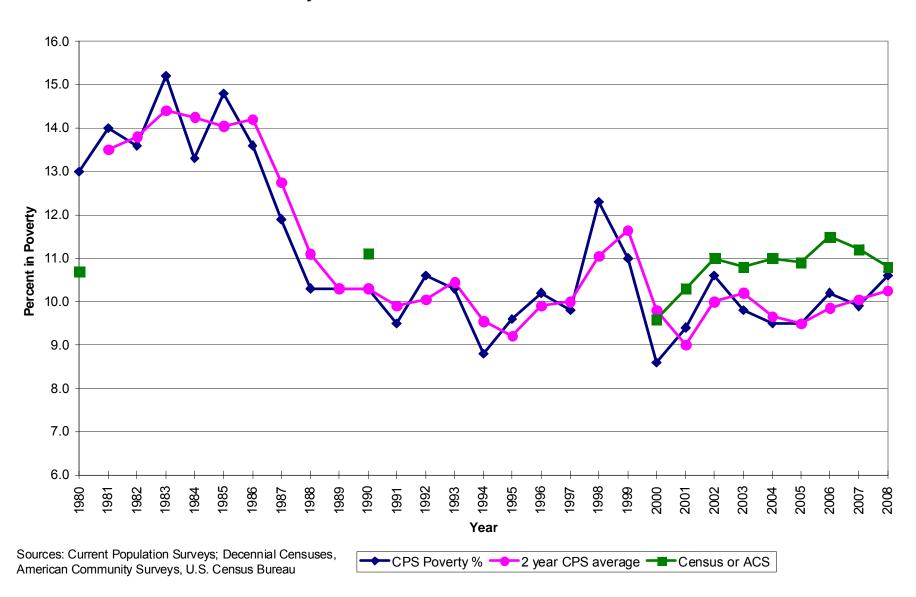
Source: Small Area Income and Poverty Estimates, U.S. Census Bureau, released November 18, 2009

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska Omaha - July 30, 2010

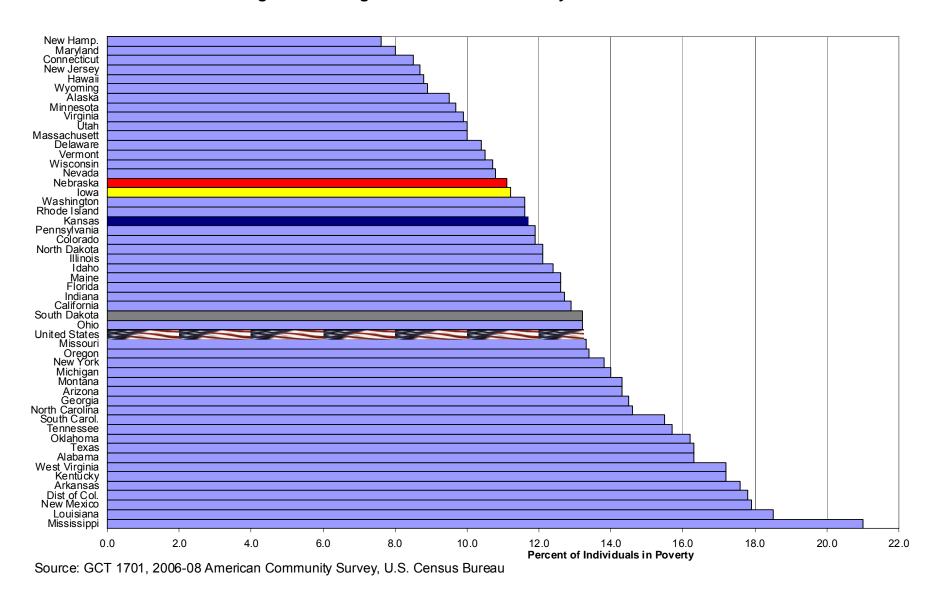
Poverty in the United States Over Time

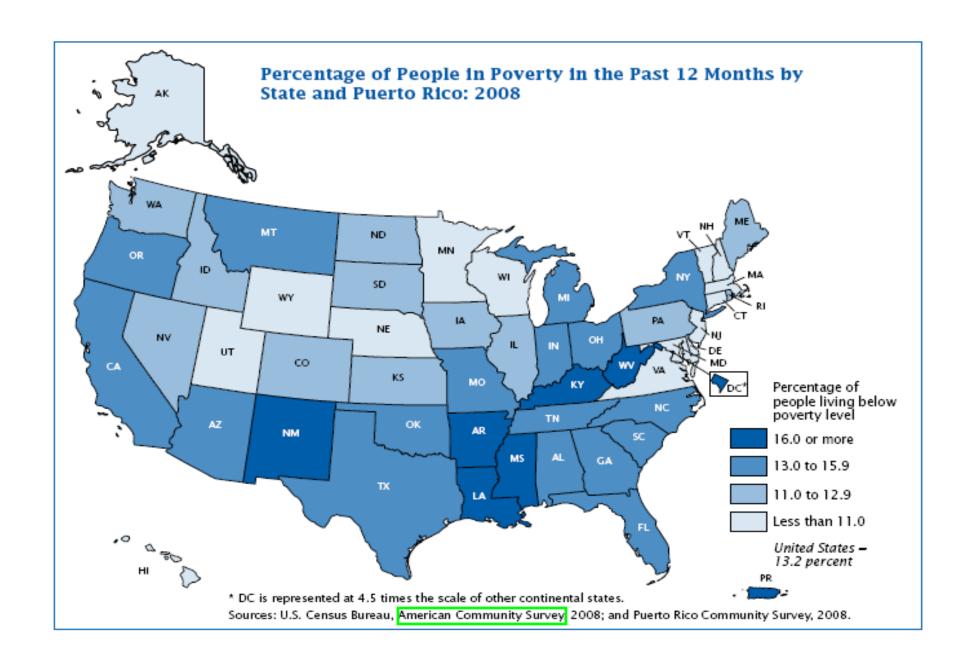


Poverty Rate for Individuals in Nebraska: 1980 - 2008



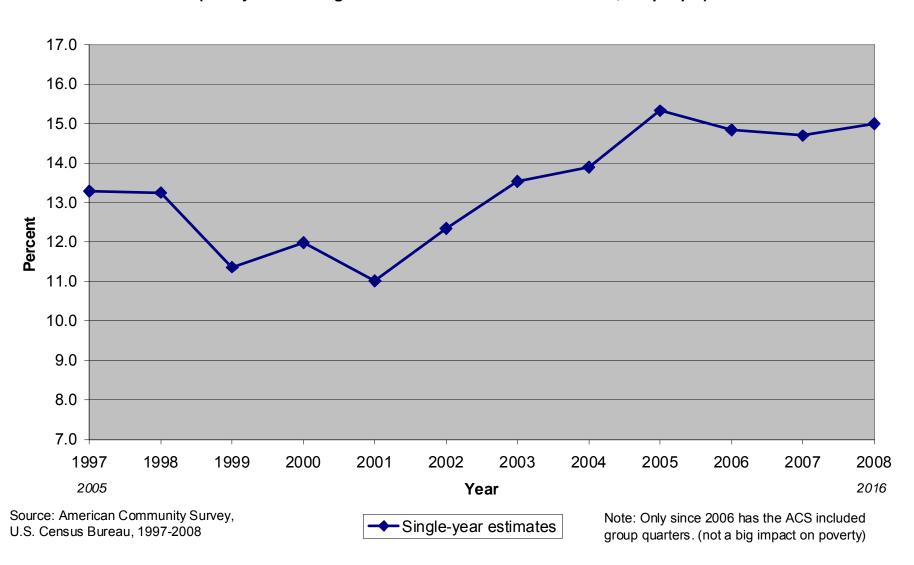
Ranking of Percentage of Individuals in Poverty for States: 2006-2008



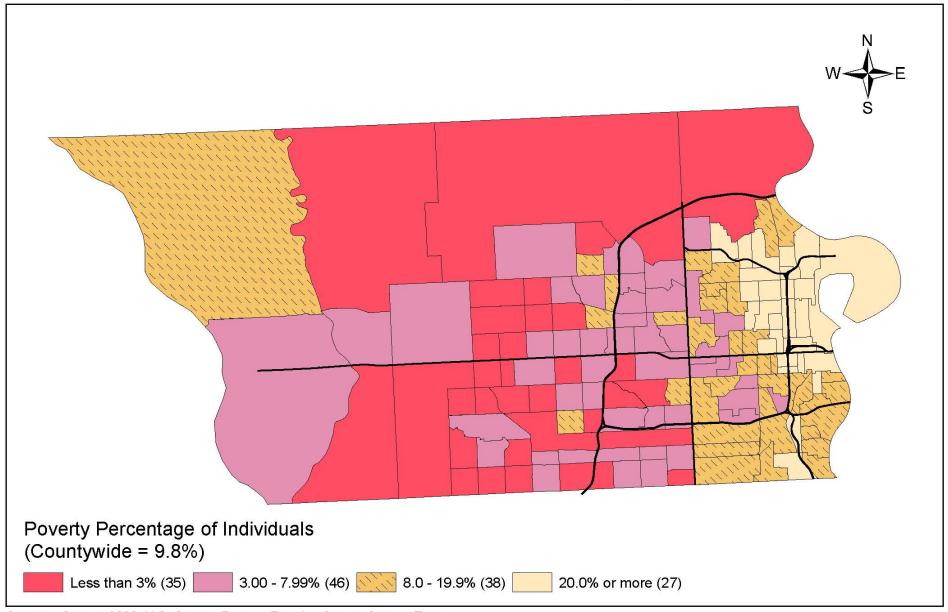


Percentage of Omaha Population in Poverty (Individuals)

(Yearly estimates given since Omaha has more than 65,000 people)



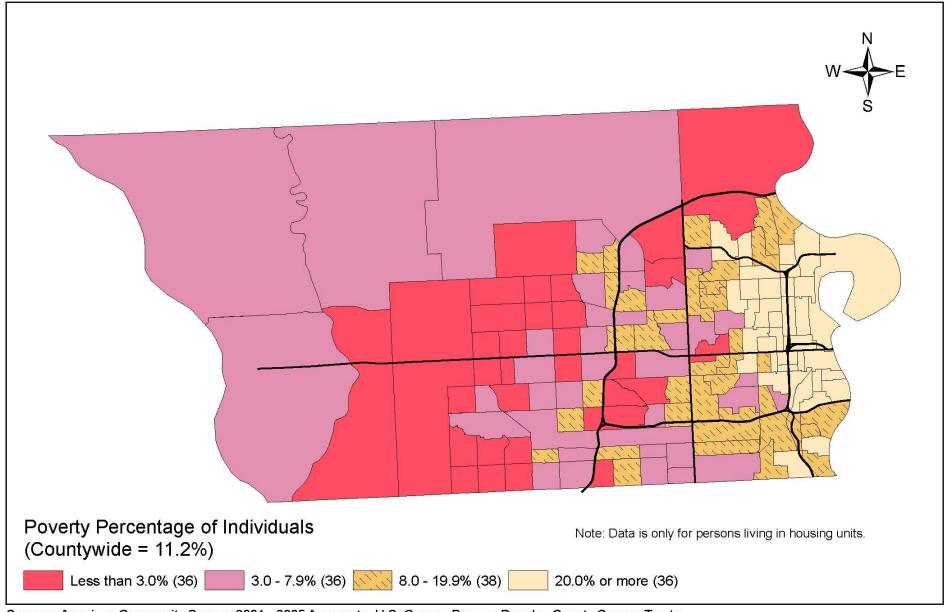
Percent of Persons in Poverty: 2000



Sources: Census 2000, U.S. Census Bureau; Douglas County Census Tracts

Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska at Omaha: April 11, 2007

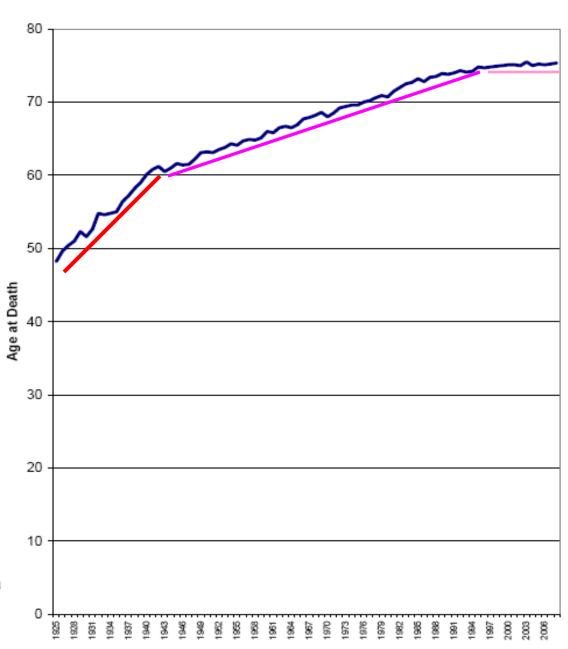
Percent of Persons in Poverty: 2001 - 2005



Sources: American Community Survey: 2001 - 2005 Aggregate, U.S. Census Bureau; Douglas County Census Tracts Prepared by: David Drozd, Center for Public Affairs Research, University of Nebraska at Omaha: April 11, 2007

A bit of Health-related Information on Vital Statistics if time allows . . .

Graph 10: Average Age at Time of Death, 1925-2008



Source: 2008 Nebraska Vital Statistics Report, NE Dept of Health and Human Services

Number of Deaths and Percentage of Total Deaths by Age: 1993-2008 Source: Vital Statistics Reports, Nebraska Dept of Health/Human Services

	Under 5		Under 15			Under 25		
Year	Number	Percent	Number	Percent		Number	Percent	
1993	255	1.70	317	2.12		492	3.29	
1998	199	1.31	253	1.67		429	2.83	
2003	181	1.17	225	1.46		414	2.68	
2008	184	1.19	217	1.40		396	2.56	

	75 or over		85 or over		95 or over		
Year	Number	Percent	Number	Percent	Number	Percent	
1993	8,955	59.84	4,650	31.07	857	5.73	
1998	9,441	62.19	5,079	33.46	971	6.40	
2003	9,970	64.58	5,531	35.82	1,055	6.83	
2008	9,842	63.70	5,645	36.53	1,066	6.90	

	Total Known	Average Age at
Year	Deaths by Age	Time of Death
1993	14,966	74.1
1998	15,180	74.9
2003	15,439	75.5
2008	15,451	75.4

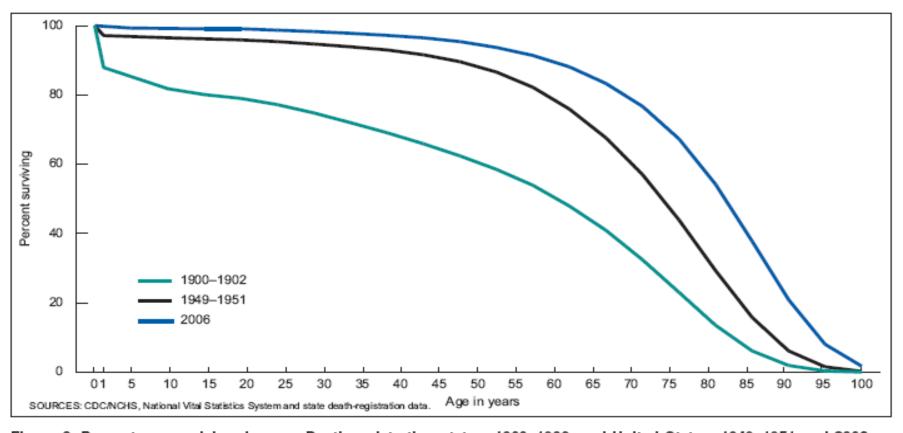


Figure 3. Percentage surviving, by age: Death-registration states, 1900-1902, and United States, 1949-1951 and 2006

Source: United States Life Tables 2006, National Center for Health Statistics, released June 28, 2010

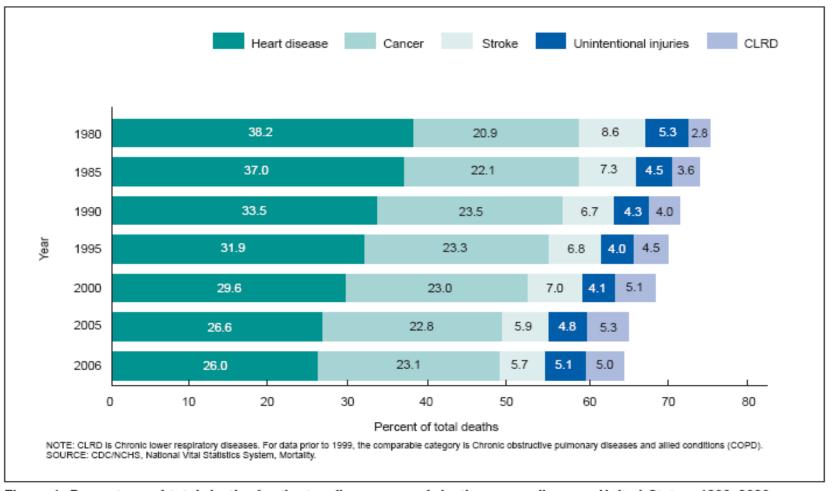


Figure 1. Percentage of total deaths for the top five causes of death among all races: United States, 1980-2006

Source: Deaths: Leading Causes for 2006, National Center for Health Statistics, released March 31, 2010

The End

Feel free to contact me any time for Census data or to answer questions (contact info on title slide)

Number and Percentage of the Civilian Noninstitutionalized Population that does not have Health Insurance Coverage by Age for Various Nebraska Areas: 2008

Source: 2008 American Community Survey, U.S. Census Bureau

Compiled by: David Drozd, Center for Public Affairs Research, University of Nebraska Omaha on 9-22-2009

	Relev	ant Populatio	n	Without Health Insurance Coverage		% Without Health Insurance C		e Coverage	
Area	Total	Under 65	Under 18	Total	Under 65	Under 18	Total	Under 65	Under 18
Nebraska	1,749,849	1,526,365	444,803	194,410	193,282	30,570	11.1	12.7	6.9
Nebraska: Metro portion	1,022,742	919,274	271,865	106,456	105,807	15,646	10.4	11.5	5.8
Nebraska: Non-metro portion	727,107	607,091	172,938	87,954	87,475	14,924	12.1	14.4	8.6
Douglas County	495,122	443,860	134,354	57,307	56,836	8,967	11.6	12.8	6.7
Lancaster County	273,956	247,997	66,429	26,042	25,991	2,761	9.5	10.5	4.2
Sarpy County	145,451	133,231	43,192	13,109	13,109	2,114	9.0	9.8	4.9
Lincoln City	246,786	223,614	58,103	24,515	24,464	2,523	9.9	10.9	4.3
Omaha City	382,734	338,662	99,529	53,462	52,991	8,526	14.0	15.6	8.6
Grand Island Micro Area	70,023	60,790	19,519	9,190	8,952	1,961	13.1	14.7	10.0
Lincoln Metro Area	290,803	261,963	69,764	27,262	27,211	2,860	9.4	10.4	4.1
Omaha Metro Area	822,608	735,024	223,479	88,125	87,466	13,818	10.7	11.9	6.2
Sioux City Metro Area	142,014	124,810	39,644	17,931	17,832	2,380	12.6	14.3	6.0
NE Congressional District 1	602,989	529,223	149,227	59,955	59,726	8,535	9.9	11.3	5.7
NE Congressional District 2	607,460	546,759	166,885	68,950	68,479	10,885	11.4	12.5	6.5
NE Congressional District 3	539,400	450,383	128,691	65,505	65,077	11,150	12.1	14.4	8.7
PUMA 100 (Northwest)	106,717	88,042	22,965	15,202	15,183	1,977	14.2	17.2	8.6
PUMA 200 (Northeast)	180,082	153,440	46,832	22,328	22,261	4,746	12.4	14.5	10.1
PUMA 300 (Central)	99,534	83,986	26,018	12,062	11,824	2,380	12.1	14.1	9.1
PUMA 400 (Southwest)	104,080	87,230	26,797	13,487	13,394	2,678	13.0	15.4	10.0
PUMA 500 (South Central)	112,500	95,899	26,113	14,027	14,013	1,801	12.5	14.6	6.9
PUMA 600 (Southeast)	132,636	106,821	27,615	12,519	12,454	2,005	9.4	11.7	7.3
PUMA 701 (Metro outlying)	103,893	89,606	25,999	8,465	8,355	1,141	8.1	9.3	4.4
PUMA 702 (Urban Sarpy)	141,329	129,484	41,681	12,971	12,971	2,114	9.2	10.0	5.1
PUMA 801 (North Lancaster)	149,432	137,608	32,962	17,183	17,183	1,587	11.5	12.5	4.8
PUMA 802 (South Lancaster)	124,524	110,389	33,467	8,859	8,808	1,174	7.1	8.0	3.5
PUMA 901 (NW Douglas)	161,725	146,600	45,965	13,231	13,174	2,830	8.2	9.0	6.2
PUMA 902 (SW Douglas)	135,763	120,429	35,128	8,784	8,784	1,271	6.5	7.3	3.6
PUMA 903 (NE Douglas)	94,151	85,806	26,412	15,468	15,266	1,734	16.4	17.8	6.6
PUMA 904 (SE Douglas)	103,483	91,025	26,849	19,824	19,612	3,132	19.2	21.5	11.7
Lincoln Public School District	250,019	226,470	59,093	25,031	24,980	2,613	10.0	11.0	4.4
Millard Public School District	110,815	102,628	32,621	6,707	6,707	856	6.1	6.5	2.6
Omaha Public School District	331,344	297,038	89,973	46,703	46,232	7,614	14.1	15.6	8.5

Table 2: Uninsured Rates by Various Demographic Characteristics: Nebraska, 2008

Source: 2008 American Community Survey, Public Use Microdata Sample (PUMS), U.S. Census Compiled and Prepared by: David Drozd, Center for Public Affairs Research, UNO, December 20

	Total	Number of	
	Persons	Uninsured	Percent
Characteristic	for whom	Persons	Uninsured
	insurance	(No health	(Uninsured
	measured	insurance)	rate) ¹
Total Number of Persons (Civilian Noninstitutionalized) ²	1,748,819	189,435	10.8
Gender			
Male	864,357	106,510	12.3
Female	884,462	82,925	9.4
Age			
Under 18	453,535	32,501	7.2
18-24	173,162	37,906	21.9
25-34	231,687	39,965	17.2
35-44	223,780	36,113	16.1
45-54	255,356	27,150	10.6
55-64	190,612	14,546	7.6
65+	220,687	1,254	0.6
Race/Ethnicity			
White alone	1,551,611	148,420	9.6
Black alone	73,631	16,347	22.2
Asian alone	31,084	3,660	11.8
Not Hispanic/Latino	1,602,627	148,090	9.2
Hispanic/Latino	146,192	41,345	28.3
Not White alone, Non-Hispanic/Latino (minority)	285,973	66,171	23.1
White alone, Non-Hispanic/Latino (majority)	1,462,846	123,264	8.4
Born Inside the United States (Native Born)	1,643,326	152,955	9.3
Born Outside the United States (Foreign Born)	105,493	36,480	34.6
U.S. citizen by birth	1,643,326	152,955	9.3
U.S. citizen by naturalization	38,761	6,319	16.3
Not a citizen of the United States	66,732	30,161	45.2
Marital Status (age 15 and over)			
Married	758,524	57,362	7.6
Widowed	77,668	3,451	4.4
Divorced/Separated	150,105	29,629	19.7
Never married (single)	388,870	74,231	19.1

	Tatal	Niverbanaf	
	Total Persons	Number of Uninsured	Percent
Characteristic	for whom	Persons	Uninsured
	insurance	(No health	(Uninsured
	measured	insurance)	rate)1
Employment (age 16 and over)			
Not in Civilian Labor Force (retired, student, etc.)	356,115	30,059	8.4
In Civilian Labor Force (employed & unemployed)	991,775	131,888	13.3
Employed	953,359	115,654	12.1
Unemployed	38,416	16,234	42.3
Income and Poverty Status			
Individual Income of zero or loss (age 15+)	103,139	24,251	23.5
Individual Income of \$1 to \$5,000 (age 15+)	150,716	28,804	19.1
Individual Income of \$5,001 to \$10,000 (age 15+)	143,778	23,106	16.1
Individual Income of \$10,001 to \$20,000 (age 15+)	249,597	45,936	18.4
Individual Income of \$20,001 to \$40,000 (age 15+)	384,050	32,853	8.6
Individual Income of \$40,001 to \$80,000 (age 15+)	264,623	8,337	3.2
Individual Income of More than \$80,000 (age 15+)	79,264	1,386	1.7
Received Public Assistance Income (age 15+)	18,174	2,318	12.8
Did not receive PA income (age 15+)	1,356,993	162,355	12.0
Received Social Security Income (age 15+)	251,843	4,921	2.0
Did not receive SS income (age 15+)	1,123,324	159,752	14.2
Lived in a household receiving food stamps	142,027	29,772	21.0
Lived in a household not receiving food stamps	1,606,792	159,663	9.9
Below Poverty Level (In Poverty)	194,201	53,842	27.7
At or Above Poverty Level (Not in Poverty)	1,526,810	132,538	8.7
Income to Poverty Ratio ³ : Under .50	74,283	24,787	33.4
Income to Poverty Ratio: .50 to .99	119,918	29,055	24.2
Income to Poverty Ratio: 1.00 to 1.49	141,394	32,506	23.0
Income to Poverty Ratio: 1.50 to 1.99	156,684	27,715	17.7
Income to Poverty Ratio: 2.00 to 2.99	358,325	38,362	10.7
Income to Poverty Ratio: 3.00 or higher	870,407	33,955	3.9
Lived in a household that was renter occupied	459,360	97,733	21.3
Lived in a household that was owner occupied	1,263,353	90,195	7.1

	Tatal	Number of	
	Total Persons	Uninsured	Percent
Characteristic	for whom	Persons	Uninsured
	insurance	(No health	(Uninsured
	measured	insurance)	rate) ¹
Educational Attainment (age 25 and over)			,
8th grade or less	47,028	12,166	25.9
9th to 12th grade, no diploma	59,497	13,740	23.1
High school graduate or equivalent	335,280	45,923	13.7
Some college, or Associate's Degree	368,642	35,010	9.5
Bachelor's Degree	214,928	9,871	4.6
Graduate or Professional Degree	96,747	2,318	2.4
Less than High School Diploma	106,525	25,906	24.3
High School Diploma or more	1,015,597	93,122	9.2
Tilgit School Diploma of Thore	1,015,597	93,122	9.2
Less than Bachelor's Degree	810,447	106,839	13.2
Bachelor's Degree or more	311,675	12,189	3.9
School Attendance (age 3 and over)			
No, has not attended school in last 3 months	1,181,259	141,866	12.0
Yes, attending public school or college	402,827	38,929	9.7
Yes, attending private school or college	88,175	4,980	5.6
Attending Grade School (less than 9th grade)	249,540	16,980	6.8
Attending High School (9th to 12th grade)	105,744	11,512	10.9
Attending College or Graduate School	135,718	15,417	11.4
Women age 15 to 50 who had a child in the last year	26,595	5,151	19.4
Women age 15 to 50 who didn't have child in last year	403,711	53,063	13.1
Individual has a disability (age 5 and over)	179,492	18,584	10.4
Individual does not have a disability (age 5 and over)	1,440,875	164,340	11.4

Note: The American Community Survey is a sample of households and like all samples is subject to sampling and nonsampling error. The PUMS files are a subsample of completed surveys that contain the actual responses to the ACS questionnaire. Thus this subsample is subject to additional sampling error. All data should be used with caution. The subsample consists of 7,835 household responses to the ACS, representing 17,951 persons, of which 17,569 are noninstiutionalized civilians, for which the analysis is based.

¹ The percentages presented here can be viewed as rates of uninsurance by the characteristic listed. Thus, the 7.2 percent listed for persons under age 18 means that 7.2 percent of persons under age 18 were uninsured.

² The civilian noninstitutionalized population consists of non-miliatary and unconfined persons (confined persons include those in prisons and some nursing homes where persons are not able to come and go freely.)