

# A Profile of Utahns Without Coverage

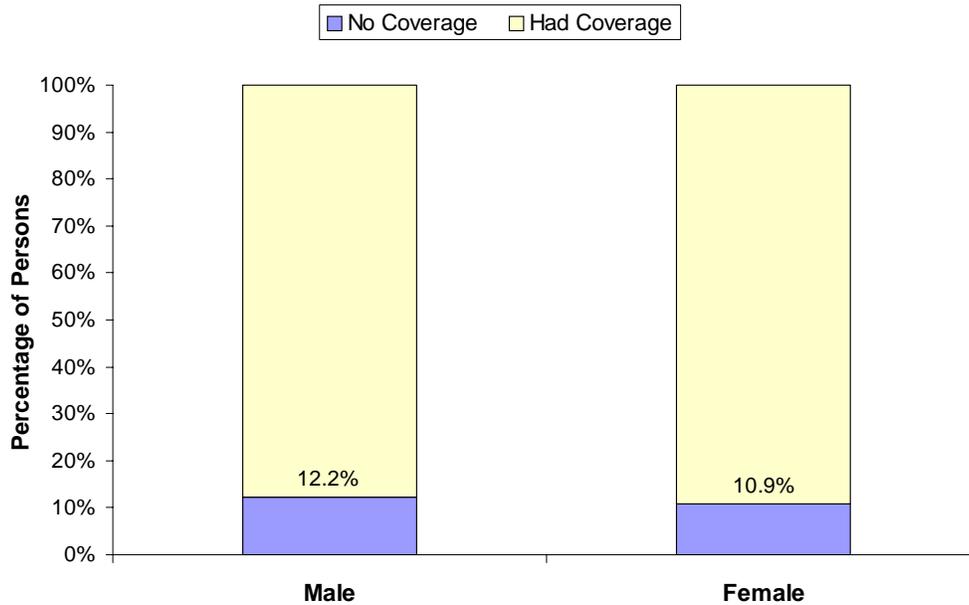






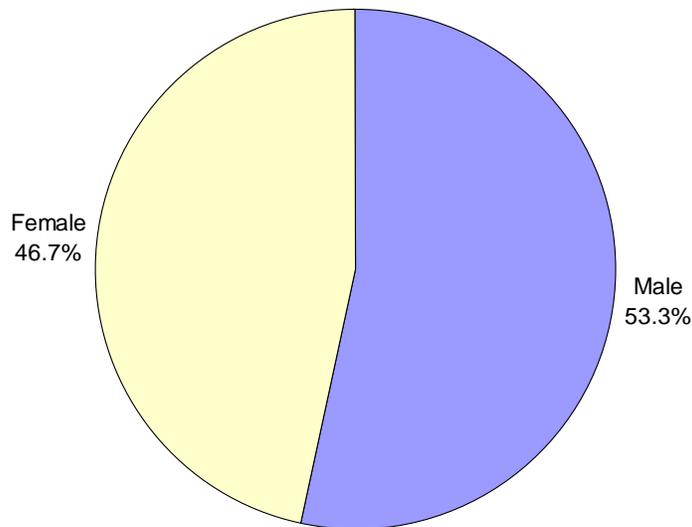
# A Profile of Utahns Without Coverage

Figure 1.1 Health Insurance Coverage by Sex, Utah, 2005



Source: 2005 Utah Health Status Survey

Figure 1.2 Percentage Distribution of Persons With No Health Insurance Coverage by Sex, Utah, 2005

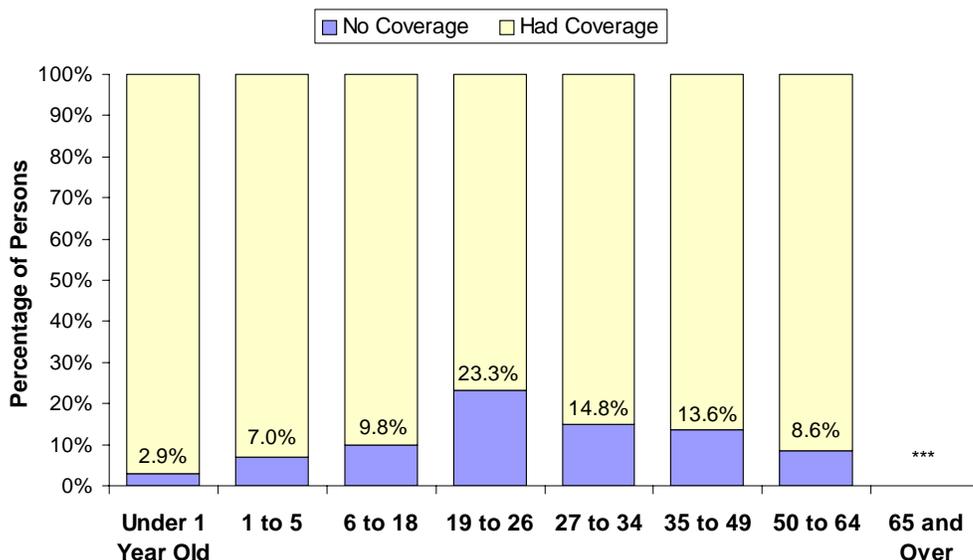


Source: 2005 Utah Health Status Survey

- The percentage of Utahns who did not have any kind of insurance increased from 10.2% in 2004 to 11.6% in 2005. However, this increase was not statistically significant.
- Most Utahns, regardless of sex, had some sort of health insurance coverage.

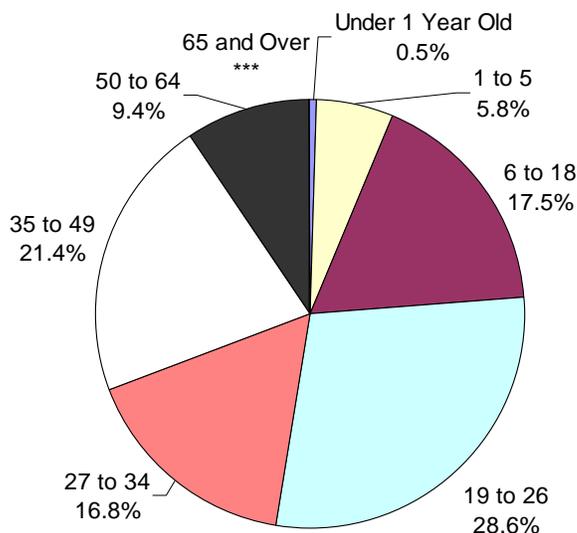


Figure 1.3 Health Insurance Coverage by Age, Utah, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

Figure 1.4 Percentage Distribution of Persons With No Health Insurance Coverage by Age, Utah, 2005



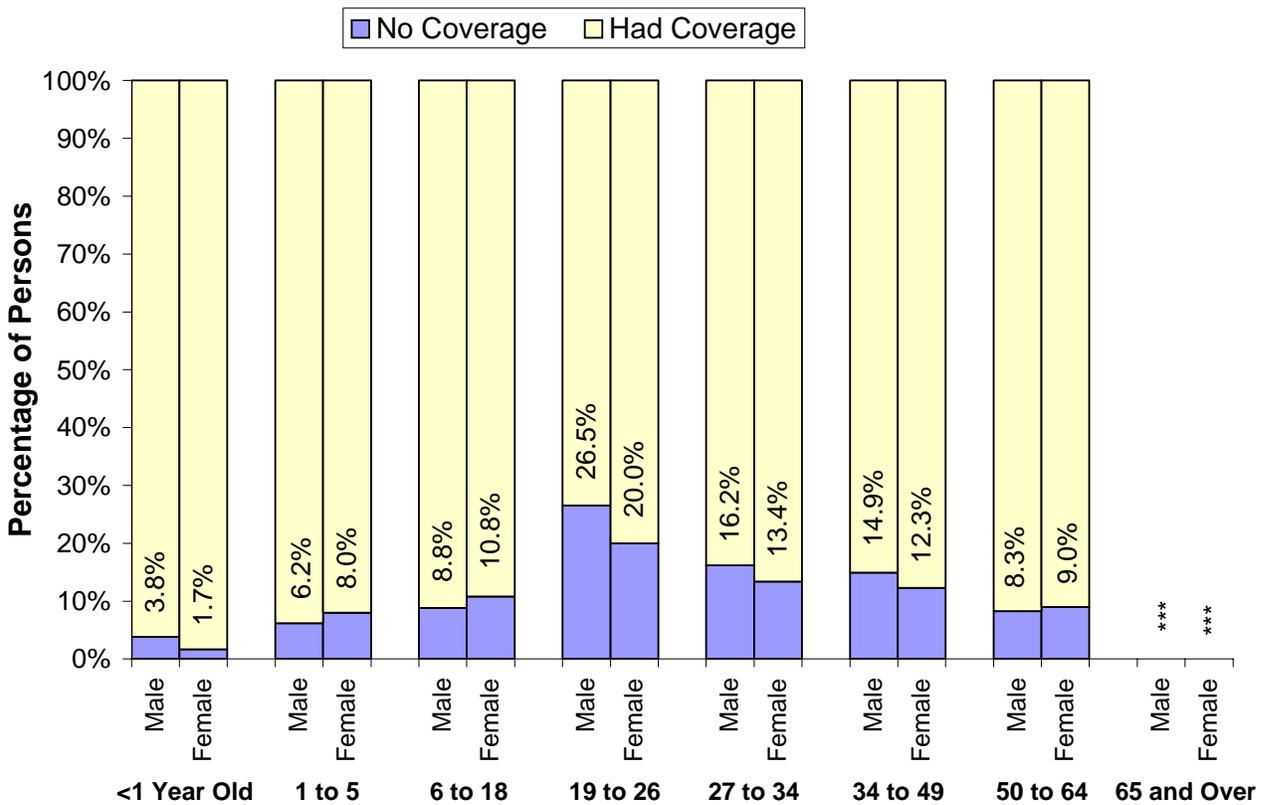
Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Among those age groups with enough data to report, infants under 1 year (2.9%) were the least likely to lack health insurance. This percentage decreased since 2004 from 3.2%.
- Persons aged 19 to 26 were the most likely to be uninsured (23.3%). This age group also accounts for 28.5% of all uninsured Utahns.



# A Profile of Utahns Without Coverage

## Figure 1.5 Health Insurance Coverage by Age and Sex, Utah, 2005



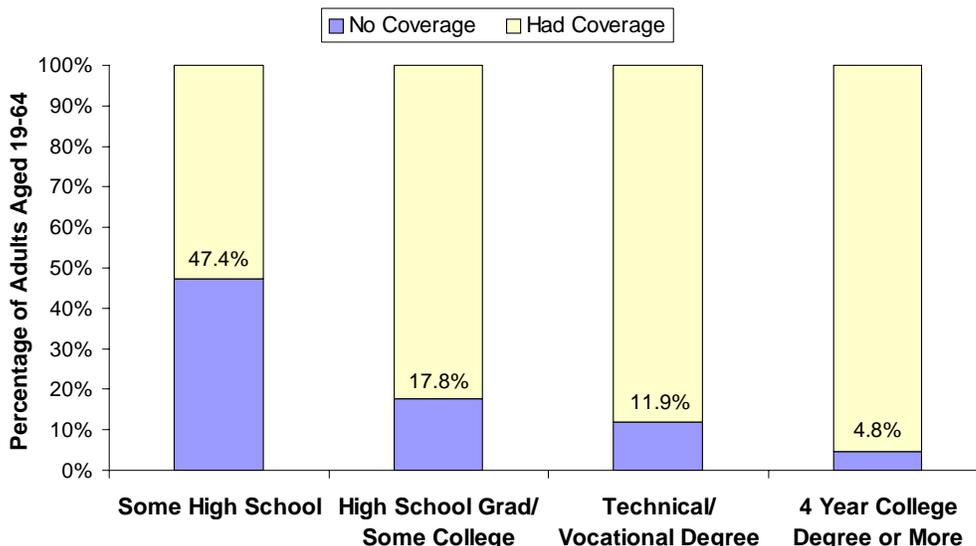
Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Males aged 19 to 26 were more likely to be uninsured (26.5%) than any other age and sex group. This increased from 18.4% in 2004.
- Among those age groups with enough data to report, compared to 2004, the following age groups experienced a decline in the percentage of Utahns reporting no health insurance: under 1 year old, 1 to 5 years, and 27 to 34 years.
- Compared to 2004, the following age groups experienced an increase in the percentage of Utahns reporting no health insurance: 6 to 18 years, 19 to 26 years, 35 to 49 years, and 50 to 64 years.

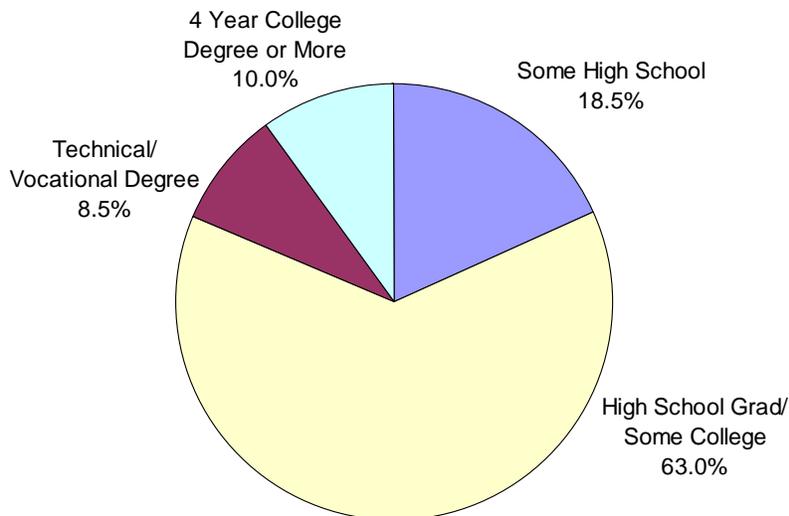


Figure 1.6 Health Insurance Coverage by Education Level, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

Figure 1.7 Percentage Distribution of Persons With No Health Insurance Coverage by Education Level, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- Utah adults who had not completed high school were significantly more likely to be without health insurance.
- 81.5% of those who were uninsured had at least a high school diploma. However, this percentage has gone down since 2004 (83.2%) and 2003 (91.5%).
- Although Hispanic persons make up only 10.9% of the population, they accounted for more than one-third of those without insurance (34.8%).



# A Profile of Utahns Without Coverage

**Table 1. Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Sex</b>							
Male	50.4%	1,275,758	12.2%	10.6%	14.1%	156,100	53.3%
Female	49.6%	1,253,168	10.9%	9.3%	12.8%	136,800	46.7%
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	51,398	2.9%	1.1%	7.3%	1,500	0.5%
1 to 5	9.7%	245,814	7.0%	4.8%	10.2%	17,300	5.8%
6 to 18	20.9%	529,618	9.8%	7.4%	12.9%	51,900	17.4%
19 to 26	14.4%	364,234	23.3%	19.1%	28.1%	85,000	28.5%
27 to 34	13.3%	335,353	14.8%	11.6%	18.9%	49,800	16.7%
35 to 49	18.4%	465,964	13.6%	11.3%	16.4%	63,500	21.3%
50 to 64	12.8%	323,963	8.6%	6.7%	11.1%	28,000	9.4%
65 and Over	8.4%	212,582	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Sex and Age Group</b>							
Males, Under 1 Year Old	1.0%	26,401	3.8%	1.3%	11.0%	1,000	0.3%
Males, 1 to 5	5.0%	125,816	6.2%	3.8%	10.0%	7,800	2.6%
Males, 6 to 18	10.7%	271,535	8.8%	6.3%	12.2%	23,900	8.0%
Males, 19 to 26	7.2%	181,471	26.5%	21.2%	32.6%	48,100	16.2%
Males, 27 to 34	7.0%	175,797	16.2%	12.2%	21.1%	28,500	9.6%
Males, 35 to 49	9.4%	237,941	14.9%	12.0%	18.4%	35,500	11.9%
Males, 50 to 64	6.4%	161,253	8.3%	5.8%	11.8%	13,400	4.5%
Males, 65 and Over	3.8%	95,544	***	***	***	***	***
Females, Under 1 Year Old	1.0%	24,997	1.7%	0.2%	11.0%	400	0.1%
Females, 1 to 5	4.7%	119,998	8.0%	4.8%	13.1%	9,600	3.2%
Females, 6 to 18	10.2%	258,083	10.8%	7.8%	14.7%	27,800	9.3%
Females, 19 to 26	7.2%	182,763	20.0%	15.4%	25.5%	36,500	12.3%
Females, 27 to 34	6.3%	159,556	13.4%	9.8%	18.1%	21,400	7.2%
Females, 35 to 49	9.0%	228,023	12.3%	9.8%	15.3%	28,000	9.4%
Females, 50 to 64	6.4%	162,710	9.0%	6.7%	11.9%	14,600	4.9%
Females, 65 and Over	4.6%	117,038	***	***	***	***	***
Total, All Utahns	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	10.6%	268,500	36.4%	28.5%	45.0%	97,700	33.9%
101-200% Federal Poverty Level	22.1%	559,400	17.0%	13.5%	21.2%	95,200	33.1%
201-300% Federal Poverty Level	38.3%	967,500	7.5%	5.8%	9.8%	72,900	25.3%
>300% Federal Poverty Level	29.0%	733,600	3.0%	2.1%	4.2%	22,000	7.6%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	10.9%	274,700	37.4%	28.8%	46.8%	102,600	34.8%
Not Hispanic or Latino	89.1%	2,254,200	8.5%	7.4%	9.8%	192,200	65.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

See footnotes at end of table.



**Table 1 (Continued). Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	57.8%	860,300	12.8%	10.7%	15.2%	110,300	50.4%
Part Time	16.8%	249,900	17.2%	13.8%	21.2%	43,000	19.7%
Retired	2.9%	43,100	5.1%	2.2%	11.1%	2,200	1.0%
Keeping House	12.4%	185,200	13.7%	10.4%	17.7%	25,300	11.6%
Full-time Student	2.7%	40,800	22.2%	14.5%	32.3%	9,100	4.2%
Unemployed/Other	7.4%	110,300	26.2%	20.6%	32.7%	28,900	13.2%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Education Level, Aged 19-64</b>							
Some High School	5.8%	85,900	47.4%	36.9%	58.1%	40,700	18.5%
High School Grad/Some College	52.4%	780,800	17.8%	15.5%	20.3%	138,900	63.0%
Technical/Vocational Degree	10.6%	158,600	11.9%	8.6%	16.1%	18,800	8.5%
4 Year College Degree or More	31.2%	464,200	4.8%	3.5%	6.5%	22,100	10.0%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Population estimates of sex and age groups based on 2005 baseline projections, and Hispanic or Latino ethnicity based on 2004 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

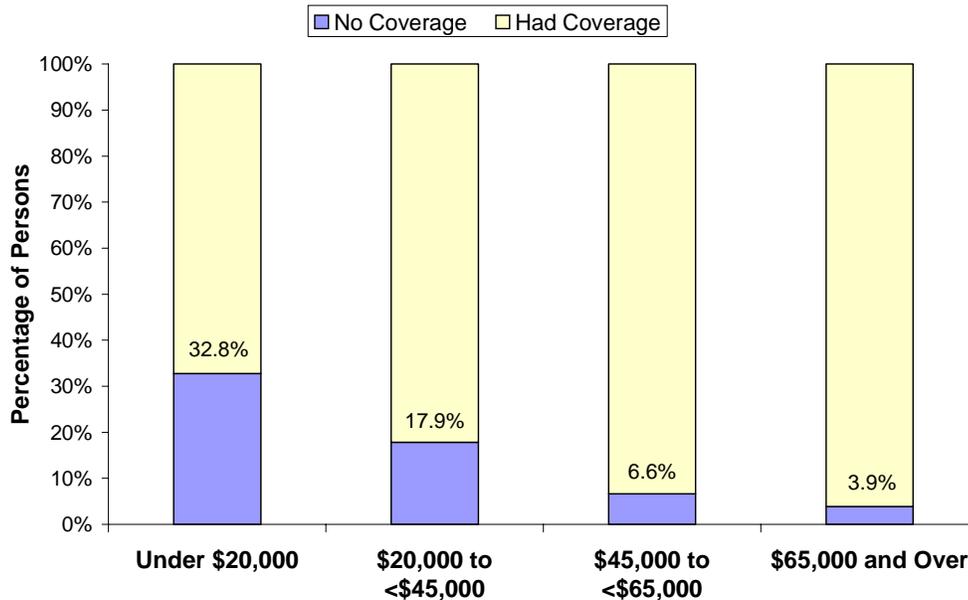
\*\*\* Insufficient sample size for calculation of population estimates.

- Persons living in households with incomes below 100% of poverty were significantly more likely (36.4%) than others to lack health insurance.
- Among uninsured adults aged 19 to 64 years, 70.1% reported working either full or part time.



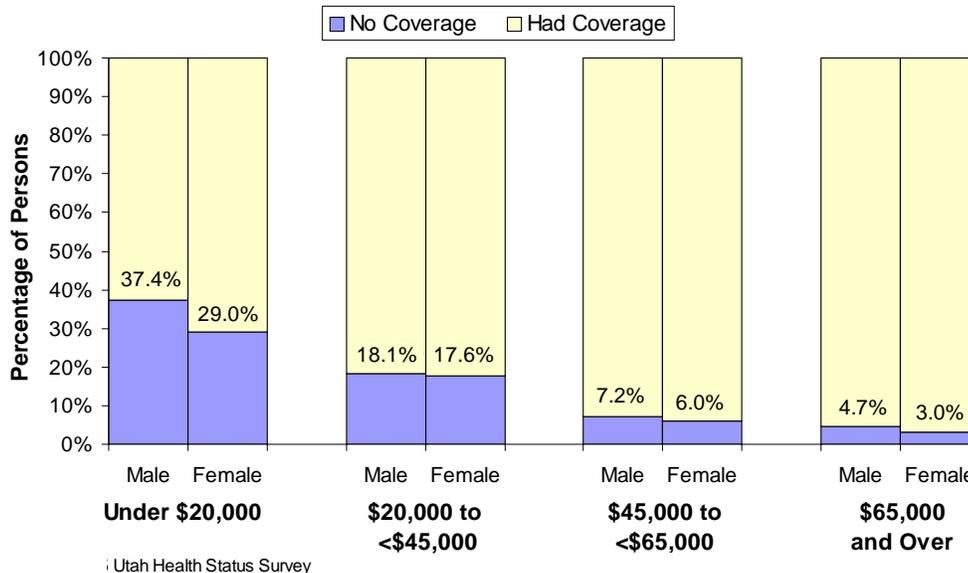
# A Profile of Utahns Without Coverage

### Figure 2.1 Health Insurance Coverage by Annual Household Income, Utah, 2005



Source: 2005 Utah Health Status Survey

### Figure 2.2 Health Insurance Coverage by Annual Household Income and Sex, Utah, 2005



Utah Health Status Survey

- Persons in households with annual incomes under \$20,000 were substantially more likely to lack health insurance coverage than persons in households with higher incomes (32.8%). This increased from 24.4% in 2004.
- As annual household income increased, the number of those reporting no insurance coverage decreased. This was significant across all levels of income.



**Table 2. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Annual Household Income							
Under \$20,000	10.1%	256,400	32.8%	25.8%	40.6%	84,100	29.4%
\$20,000 to <\$45,000	27.5%	695,800	17.9%	14.4%	21.9%	124,300	43.4%
\$45,000 to <\$65,000	23.8%	600,800	6.6%	4.8%	9.1%	39,900	13.9%
\$65,000 and Over	38.6%	975,900	3.9%	2.6%	5.7%	37,900	13.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Household Income by Age Group							
Under \$20,000, Under 1 Year Old	0.2%	4,200	***	***	***	***	***
1 to 5	0.9%	23,800	24.9%	11.7%	45.5%	5,900	2.1%
6 to 18	1.7%	43,300	31.2%	18.7%	47.2%	13,500	4.7%
19 to 26	2.2%	55,500	29.0%	18.4%	42.5%	16,100	5.6%
27 to 34	1.1%	28,800	55.4%	37.9%	71.6%	15,900	5.5%
35 to 49	1.4%	34,600	57.3%	43.8%	69.8%	19,800	6.9%
50 to 64	1.1%	27,700	47.2%	33.2%	61.6%	13,100	4.6%
65 and Over	1.5%	38,000	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.7%	17,500	***	***	***	***	***
1 to 5	3.2%	80,600	9.9%	5.8%	16.5%	8,000	2.8%
6 to 18	5.1%	129,900	19.7%	12.7%	29.3%	25,600	8.9%
19 to 26	4.3%	109,600	31.7%	24.2%	40.3%	34,700	12.1%
27 to 34	5.1%	128,900	17.2%	11.1%	25.6%	22,100	7.7%
35 to 49	3.7%	93,500	27.2%	20.6%	34.9%	25,400	8.9%
50 to 64	2.7%	67,700	11.7%	7.4%	18.0%	8,000	2.8%
65 and Over	2.7%	67,600	***	***	***	***	***
\$45,000 to <\$65,000, Under 1 Year Old	0.5%	12,600	9.5%	3.0%	26.3%	1,200	0.4%
1 to 5	2.5%	63,100	1.9%	0.7%	5.1%	1,200	0.4%
6 to 18	5.6%	140,700	4.0%	1.7%	9.0%	5,600	2.0%
19 to 26	2.5%	62,300	15.2%	9.4%	23.7%	9,500	3.3%
27 to 34	4.3%	108,800	7.7%	4.1%	14.1%	8,400	2.9%
35 to 49	3.8%	97,100	9.6%	5.7%	15.6%	9,300	3.2%
50 to 64	3.2%	80,400	6.0%	3.3%	10.8%	4,800	1.7%
65 and Over	1.4%	36,300	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.6%	14,500	***	***	***	***	***
1 to 5	3.2%	82,100	3.0%	1.2%	7.5%	2,500	0.9%
6 to 18	10.6%	267,900	3.6%	1.6%	7.9%	9,700	3.4%
19 to 26	3.8%	95,400	12.3%	7.5%	19.6%	11,800	4.1%
27 to 34	4.3%	108,200	3.7%	1.7%	7.6%	4,000	1.4%
35 to 49	9.1%	230,900	3.5%	2.0%	6.1%	8,000	2.8%
50 to 64	5.8%	146,500	1.5%	0.5%	4.2%	2,200	0.8%
65 and Over	1.2%	31,100	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

See footnotes at end of table.



# A Profile of Utahns Without Coverage

**Table 2 (Continued). Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
<b>Household Income by Sex</b>							
Under \$20,000, Male	4.6%	115,300	37.4%	28.6%	47.1%	43,100	15.1%
Under \$20,000, Female	5.6%	141,100	29.0%	21.4%	38.0%	40,900	14.3%
\$20,000 to <\$45,000, Male	13.6%	343,700	18.1%	14.5%	22.4%	62,300	21.8%
\$20,000 to <\$45,000, Female	13.9%	352,100	17.6%	13.7%	22.3%	62,000	21.7%
\$45,000 to <\$65,000, Male	12.2%	308,400	7.2%	5.1%	10.1%	22,200	7.8%
\$45,000 to <\$65,000, Female	11.6%	292,400	6.0%	4.2%	8.6%	17,700	6.2%
\$65,000 and Over, Male	20.3%	513,900	4.7%	3.1%	7.0%	24,000	8.4%
\$65,000 and Over, Female	18.3%	462,000	3.0%	1.9%	4.9%	13,900	4.9%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- When looking at household income and age groups, Utahns aged 35 to 49 years with household incomes under \$20,000 were the most likely to be uninsured, with 57.3% of them reporting no insurance coverage. This percentage increased from 36.0% in 2004.
- With the exception of females living in households with annual incomes of \$45,000 to less than \$65,000, the percentage of Utahns lacking health insurance coverage in all income and sex subgroups increased from 2004 to 2005.

# A Profile of Utahns Without Coverage



**Table 3. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Household Income and Age Group by Sex (Male)</b>							
Under \$20,000, Under 1 Year Old	0.1%	2,400	***	***	***	***	***
1 to 5	0.4%	11,100	24.0%	9.4%	49.1%	2,700	0.9%
6 to 18	0.7%	16,600	17.4%	7.1%	36.5%	2,900	1.0%
19 to 26	1.2%	30,100	33.9%	18.9%	52.9%	10,200	3.6%
27 to 34	0.5%	13,300	63.9%	40.5%	82.2%	8,500	3.0%
35 to 49	0.7%	17,300	65.5%	45.5%	81.2%	11,300	3.9%
50 to 64	0.5%	13,900	56.4%	36.9%	74.1%	7,800	2.7%
65 and Over	0.4%	10,700	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.4%	10,000	***	***	***	***	***
1 to 5	1.6%	39,800	10.9%	5.5%	20.6%	4,400	1.5%
6 to 18	2.6%	67,000	17.6%	10.9%	27.2%	11,800	4.1%
19 to 26	2.0%	51,500	35.4%	26.0%	46.0%	18,200	6.3%
27 to 34	2.6%	66,400	17.8%	11.1%	27.2%	11,800	4.1%
35 to 49	2.0%	49,500	27.2%	19.5%	36.5%	13,400	4.7%
50 to 64	1.1%	27,400	9.3%	4.8%	17.2%	2,500	0.9%
65 and Over	1.3%	32,800	***	***	***	***	***
\$45,000 to <\$65,000, Under 1 Year Old	0.3%	8,700	***	***	***	***	***
1 to 5	1.3%	34,100	***	***	***	***	***
6 to 18	2.7%	69,200	5.1%	2.2%	11.8%	3,600	1.3%
19 to 26	1.2%	31,400	15.7%	8.3%	27.7%	4,900	1.7%
27 to 34	2.2%	54,500	10.7%	5.7%	19.3%	5,800	2.0%
35 to 49	2.0%	51,600	10.4%	6.1%	17.2%	5,400	1.9%
50 to 64	1.6%	40,300	***	***	***	***	***
65 and Over	0.8%	19,000	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.3%	7,100	***	***	***	***	***
1 to 5	1.8%	45,200	2.1%	0.7%	6.1%	900	0.3%
6 to 18	5.6%	140,500	4.4%	1.9%	9.7%	6,200	2.2%
19 to 26	2.1%	52,900	17.7%	10.2%	28.9%	9,400	3.3%
27 to 34	2.3%	57,400	3.7%	1.4%	9.1%	2,100	0.7%
35 to 49	4.6%	115,900	3.8%	2.1%	7.0%	4,500	1.6%
50 to 64	3.1%	78,200	***	***	***	***	***
65 and Over	0.7%	17,000	***	***	***	***	***
<b>Household Income and Age Group by Sex (Female)</b>							
Under \$20,000, Under 1 Year Old	0.1%	1,700	***	***	***	***	***
1 to 5	0.5%	12,700	***	***	***	***	***
6 to 18	1.1%	26,700	39.8%	23.7%	58.4%	10,600	3.7%
19 to 26	1.0%	25,400	23.1%	12.1%	39.7%	5,900	2.1%
27 to 34	0.6%	15,500	48.0%	28.2%	68.4%	7,400	2.6%
35 to 49	0.7%	17,300	49.4%	33.2%	65.6%	8,500	3.0%
50 to 64	0.5%	13,800	37.9%	23.1%	55.4%	5,200	1.8%
65 and Over	1.1%	27,200	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.3%	7,600	***	***	***	***	***
1 to 5	1.6%	40,800	8.9%	4.1%	18.1%	3,600	1.3%
6 to 18	2.5%	62,800	22.0%	13.3%	34.1%	13,800	4.8%
19 to 26	2.3%	58,100	28.4%	19.8%	38.8%	16,500	5.8%
27 to 34	2.5%	62,500	16.5%	10.0%	26.0%	10,300	3.6%
35 to 49	1.7%	44,000	27.2%	19.6%	36.5%	12,000	4.2%
50 to 64	1.6%	40,400	13.4%	7.9%	21.8%	5,400	1.9%
65 and Over	1.4%	34,800	***	***	***	***	***

See footnotes at end of table.



# A Profile of Utahns Without Coverage

**Table 3 (Continued). Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
\$45,000 to <\$65,000, Under 1 Year Old	0.2%	3,900	***	***	***	***	***
1 to 5	1.1%	29,000	4.2%	1.6%	10.9%	1,200	0.4%
6 to 18	2.8%	71,500	2.9%	1.2%	6.9%	2,100	0.7%
19 to 26	1.2%	30,900	14.7%	7.7%	26.3%	4,500	1.6%
27 to 34	2.1%	54,300	4.7%	2.0%	10.7%	2,600	0.9%
35 to 49	1.8%	45,400	8.6%	4.7%	15.2%	3,900	1.4%
50 to 64	1.6%	40,100	***	***	***	***	***
65 and Over	0.7%	17,300	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.3%	7,400	***	***	***	***	***
1 to 5	1.5%	36,900	***	***	***	***	***
6 to 18	5.0%	127,400	2.7%	1.1%	6.4%	3,500	1.2%
19 to 26	1.7%	42,400	5.9%	2.6%	12.8%	2,500	0.9%
27 to 34	2.0%	50,900	3.7%	1.3%	10.0%	1,900	0.7%
35 to 49	4.5%	114,900	3.1%	1.7%	5.7%	3,600	1.3%
50 to 64	2.7%	68,300	***	***	***	***	***
65 and Over	0.6%	14,100	***	***	***	***	***
Total, All Female Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

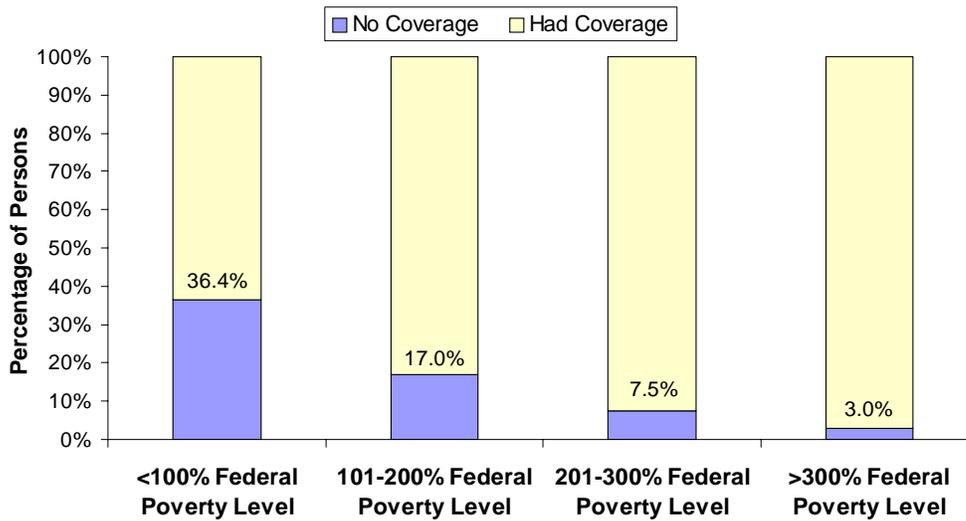
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Those aged 35 to 49 years who were living in households with annual incomes under \$20,000 had the highest rates of being uninsured (males: 65.5%, females: 49.4%).

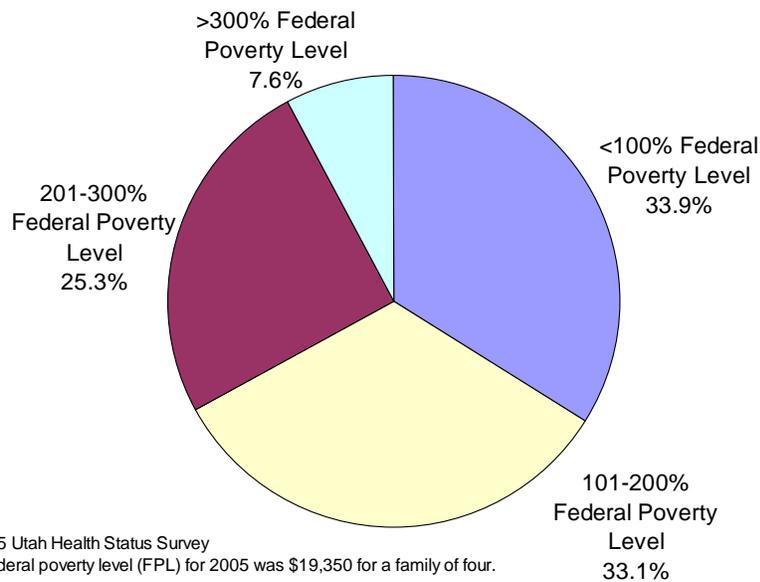


Figure 4.1 Health Insurance Coverage by Poverty Status, Utah, 2005



Source: 2005 Utah Health Status Survey  
 Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

Figure 4.2 Percentage Distribution of Persons With No Health Insurance Coverage by Poverty Status, Utah, 2005

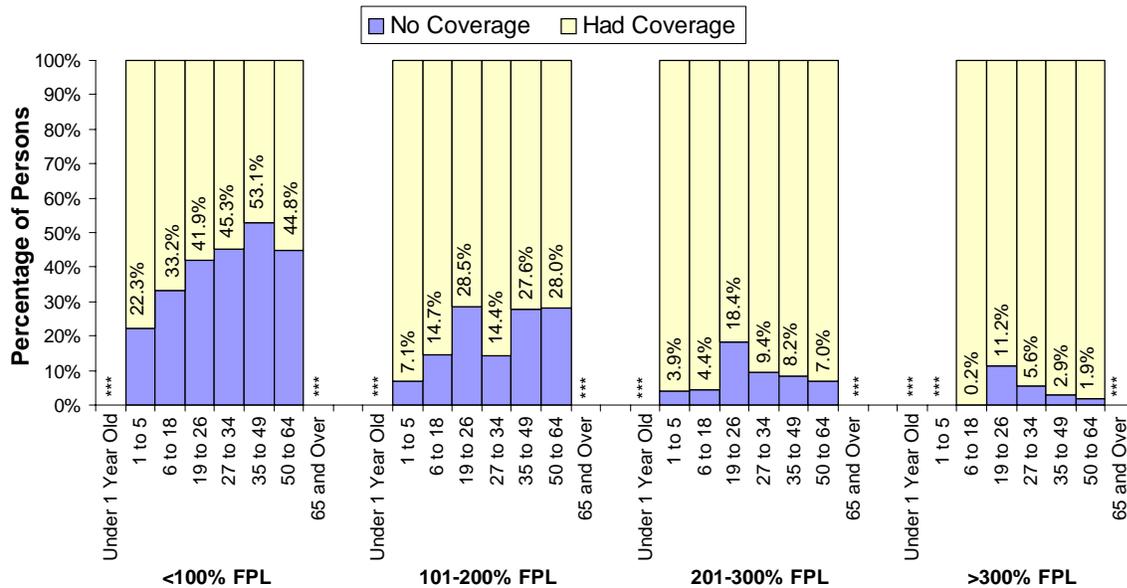


Source: 2005 Utah Health Status Survey  
 Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- Insurance coverage was more common in more affluent households. Those living in households with incomes below 100% of poverty had the highest uninsured rate (36.4%).



### Figure 4.3 Health Insurance Coverage by Poverty Status and Age, Utah, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- With the exception of those living in households with incomes above 300% of poverty, Utahns experienced an increase in the uninsured rate between 2004 and 2005.
- The proportion of persons without health insurance was highest for 35- to 49-year-olds living at or below 100% of poverty (53.1%).
- Among those age groups with enough data to report, the proportion of persons with no health insurance coverage was lowest among two groups: those aged 50 to 64 years living above 300% of poverty (1.9%) and those aged 6 to 18 years living above 300% of poverty (0.2%).
- Regardless of poverty level, males were slightly more likely than females to report not having any insurance coverage.

# A Profile of Utahns Without Coverage



**Table 4. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Poverty Status by Age Group and Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	10.6%	268,500	36.4%	28.5%	45.0%	97,700	33.9%
101-200% Federal Poverty Level	22.1%	559,400	17.0%	13.5%	21.2%	95,200	33.1%
201-300% Federal Poverty Level	38.3%	967,500	7.5%	5.8%	9.8%	72,900	25.3%
>300% Federal Poverty Level	29.0%	733,600	3.0%	2.1%	4.2%	22,000	7.6%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status by Age Group</b>							
<100% FPL, Under 1 Year Old	0.3%	7,200	***	***	***	***	***
1 to 5	1.5%	37,000	22.3%	12.0%	37.5%	8,200	2.9%
6 to 18	2.6%	64,800	33.2%	20.6%	48.7%	21,500	7.5%
19 to 26	1.9%	49,100	41.9%	28.2%	57.0%	20,600	7.2%
27 to 34	1.6%	39,600	45.3%	29.7%	61.9%	17,900	6.3%
35 to 49	1.7%	42,700	53.1%	40.0%	65.7%	22,700	7.9%
50 to 64	0.7%	16,400	44.8%	27.5%	63.5%	7,300	2.5%
65 and Over	0.4%	10,900	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.5%	13,400	***	***	***	***	***
1 to 5	2.7%	69,000	7.1%	3.8%	13.1%	4,900	1.7%
6 to 18	5.6%	142,100	14.7%	9.4%	22.3%	20,900	7.3%
19 to 26	3.1%	78,300	28.5%	20.5%	38.2%	22,300	7.8%
27 to 34	3.6%	89,900	14.4%	9.2%	21.8%	12,900	4.5%
35 to 49	3.2%	80,800	27.6%	20.0%	36.7%	22,300	7.8%
50 to 64	1.5%	36,700	28.0%	18.1%	40.8%	10,300	3.6%
65 and Over	1.9%	48,800	***	***	***	***	***
201-300% FPL, Under 1 Year Old	0.8%	19,600	***	***	***	***	***
1 to 5	4.4%	110,500	3.9%	1.9%	7.9%	4,300	1.5%
6 to 18	11.1%	280,600	4.4%	2.4%	7.9%	12,300	4.3%
19 to 26	4.7%	118,600	18.4%	12.9%	25.5%	21,800	7.6%
27 to 34	6.0%	152,100	9.4%	5.3%	16.2%	14,400	5.0%
35 to 49	6.7%	168,500	8.2%	5.4%	12.4%	13,900	4.9%
50 to 64	3.2%	81,600	7.0%	4.1%	11.8%	5,700	2.0%
65 and Over	1.5%	38,400	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.4%	8,900	***	***	***	***	***
1 to 5	1.3%	33,000	***	***	***	***	***
6 to 18	3.8%	96,800	0.2%	0.0%	0.6%	100	0.0%
19 to 26	3.0%	76,200	11.2%	6.3%	19.1%	8,500	3.0%
27 to 34	3.8%	95,200	5.6%	2.7%	11.3%	5,300	1.9%
35 to 49	6.5%	164,400	2.9%	1.6%	5.1%	4,700	1.6%
50 to 64	7.3%	184,800	1.9%	0.9%	3.9%	3,500	1.2%
65 and Over	2.9%	72,900	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status by Sex</b>							
<100% FPL, Male	5.3%	133,000	39.3%	30.4%	49.0%	52,300	18.2%
Female	5.4%	135,500	33.5%	24.8%	43.5%	45,400	15.8%
101-200% FPL, Male	10.6%	267,700	17.6%	13.6%	22.4%	47,100	16.4%
Female	11.5%	291,700	16.5%	12.6%	21.3%	48,200	16.7%
201-300% FPL, Male	20.2%	510,800	7.8%	5.9%	10.2%	39,700	13.8%
Female	18.1%	456,700	7.3%	5.3%	9.9%	33,200	11.5%
>300% FPL, Male	14.6%	370,100	3.7%	2.5%	5.6%	13,800	4.8%
Female	14.4%	363,400	2.3%	1.4%	3.6%	8,300	2.9%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



# A Profile of Utahns Without Coverage

**Table 5. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
<b>Poverty Status and Age Group by Sex (Male)</b>							
<100% FPL, Under 1 Year Old	0.2%	4,400	***	***	***	***	***
1 to 5	0.8%	19,900	24.4%	12.2%	42.9%	4,900	1.7%
6 to 18	1.1%	27,800	28.2%	15.6%	45.5%	7,800	2.8%
19 to 26	1.1%	27,200	45.0%	27.1%	64.3%	12,200	4.3%
27 to 34	0.7%	17,400	47.8%	27.8%	68.5%	8,300	3.0%
35 to 49	0.9%	23,800	59.1%	42.4%	73.9%	14,100	5.0%
50 to 64	0.4%	9,300	59.6%	35.8%	79.6%	5,500	2.0%
65 and Over	0.1%	3,200	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.3%	8,200	***	***	***	***	***
1 to 5	1.3%	34,000	7.1%	3.3%	14.5%	2,400	0.9%
6 to 18	2.8%	70,900	12.4%	6.8%	21.4%	8,800	3.1%
19 to 26	1.3%	33,800	34.9%	23.6%	48.2%	11,800	4.2%
27 to 34	1.8%	44,300	16.7%	9.7%	27.0%	7,400	2.6%
35 to 49	1.7%	41,800	26.4%	18.1%	36.8%	11,000	3.9%
50 to 64	0.7%	16,800	27.8%	15.5%	44.6%	4,700	1.7%
65 and Over	0.8%	19,000	***	***	***	***	***
201-300% FPL, Under 1 Year Old	0.4%	10,400	***	***	***	***	***
1 to 5	2.3%	58,700	1.0%	0.2%	4.3%	600	0.2%
6 to 18	5.9%	150,400	5.1%	2.7%	9.3%	7,600	2.7%
19 to 26	2.5%	63,700	21.6%	14.6%	30.7%	13,800	4.9%
27 to 34	3.2%	81,400	11.3%	6.5%	18.7%	9,200	3.3%
35 to 49	3.5%	89,200	8.2%	5.1%	13.0%	7,300	2.6%
50 to 64	1.6%	40,100	2.9%	1.3%	6.3%	1,100	0.4%
65 and Over	0.7%	18,700	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.2%	4,900	***	***	***	***	***
1 to 5	0.7%	17,800	***	***	***	***	***
6 to 18	1.8%	45,900	0.2%	0.0%	1.2%	100	0.0%
19 to 26	1.6%	40,700	14.5%	6.9%	28.1%	5,900	2.1%
27 to 34	2.0%	50,400	5.9%	2.4%	13.8%	3,000	1.1%
35 to 49	3.2%	80,100	4.4%	2.3%	8.4%	3,500	1.2%
50 to 64	3.6%	91,600	1.5%	0.6%	3.8%	1,300	0.5%
65 and Over	1.5%	38,200	***	***	***	***	***
<b>Poverty Status and Age Group by Sex (Female)</b>							
<100% FPL, Under 1 Year Old	0.1%	2,800	***	***	***	***	***
1 to 5	0.7%	17,100	19.8%	6.7%	45.8%	3,400	1.2%
6 to 18	1.5%	37,000	37.1%	23.2%	53.6%	13,700	4.9%
19 to 26	0.9%	21,900	37.8%	22.0%	56.6%	8,300	3.0%
27 to 34	0.9%	22,300	43.3%	26.5%	61.8%	9,700	3.5%
35 to 49	0.7%	18,800	46.6%	32.5%	61.2%	8,800	3.1%
50 to 64	0.3%	7,200	***	***	***	***	***
65 and Over	0.3%	7,800	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.2%	5,200	***	***	***	***	***
1 to 5	1.4%	35,000	7.2%	3.4%	14.7%	2,500	0.9%
6 to 18	2.8%	71,200	17.0%	10.0%	27.3%	12,100	4.3%
19 to 26	1.8%	44,500	23.7%	15.1%	35.3%	10,500	3.7%
27 to 34	1.8%	45,700	12.1%	6.8%	20.6%	5,500	2.0%
35 to 49	1.5%	39,000	28.8%	19.8%	39.8%	11,200	4.0%
50 to 64	0.8%	19,900	28.2%	17.0%	43.0%	5,600	2.0%
65 and Over	1.2%	29,800	***	***	***	***	***

See footnotes at end of table.



**Table 5 (continued). Percentage of Persons With No Health Insurance Coverage by Poverty Status and Age Group by Sex, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
Poverty Status and Age Group by Sex (Female) (continued)							
201-300% FPL, Under 1 Year Old	0.4%	9,200	***	***	***	***	***
1 to 5	2.0%	51,800	***	***	***	***	***
6 to 18	5.1%	130,200	3.6%	1.8%	7.0%	4,700	1.7%
19 to 26	2.2%	54,900	14.7%	9.0%	23.2%	8,100	2.9%
27 to 34	2.8%	70,700	7.4%	3.4%	15.1%	5,200	1.9%
35 to 49	3.1%	79,400	8.2%	5.2%	12.7%	6,500	2.3%
50 to 64	1.6%	41,500	11.0%	6.1%	18.9%	4,600	1.6%
65 and Over	0.8%	19,700	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.2%	4,000	***	***	***	***	***
1 to 5	0.6%	15,200	***	***	***	***	***
6 to 18	2.0%	50,900	0.1%	0.0%	0.9%	100	0.0%
19 to 26	1.4%	35,600	7.4%	3.1%	16.3%	2,600	0.9%
27 to 34	1.8%	44,800	5.2%	2.0%	12.9%	2,300	0.8%
35 to 49	3.3%	84,300	1.4%	0.5%	3.8%	1,200	0.4%
50 to 64	3.7%	93,200	2.3%	1.0%	5.3%	2,100	0.7%
65 and Over	1.4%	34,700	***	***	***	***	***
Total, All Female Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

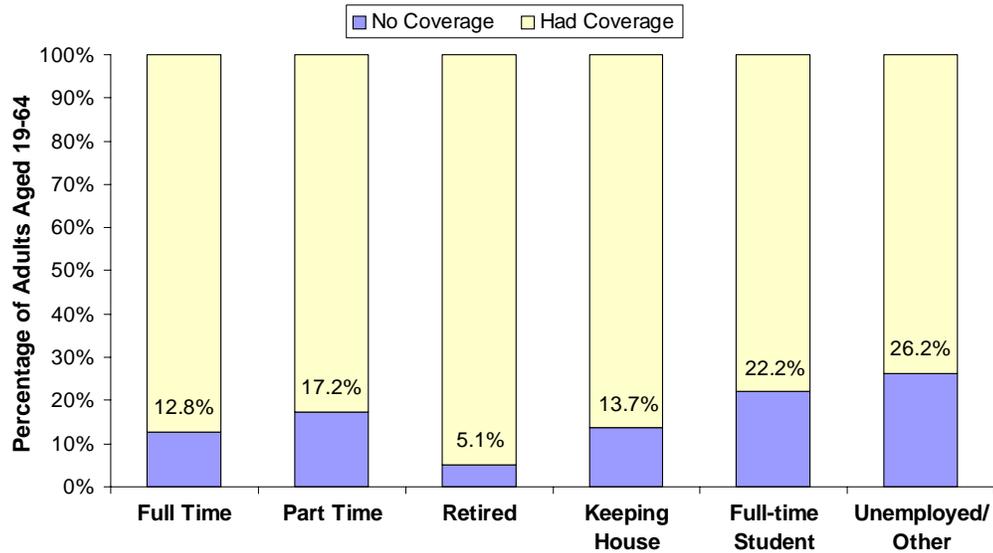
\*\*\* Insufficient sample size for calculation of population estimates.

- The highest rates for Utahns reporting the lack of health insurance in 2005 occurred in households with incomes at or below 100% of poverty, with 59.6% of males aged 50 to 64 years and 46.6% of females aged 35 to 49 years reporting no insurance coverage.
- Between 2004 and 2005, the greatest increases in the percentage of Utahns lacking health insurance by poverty status and age group by sex occurred at 201–300% of poverty for males aged 19 to 26 years, and females aged 50 to 64 years.



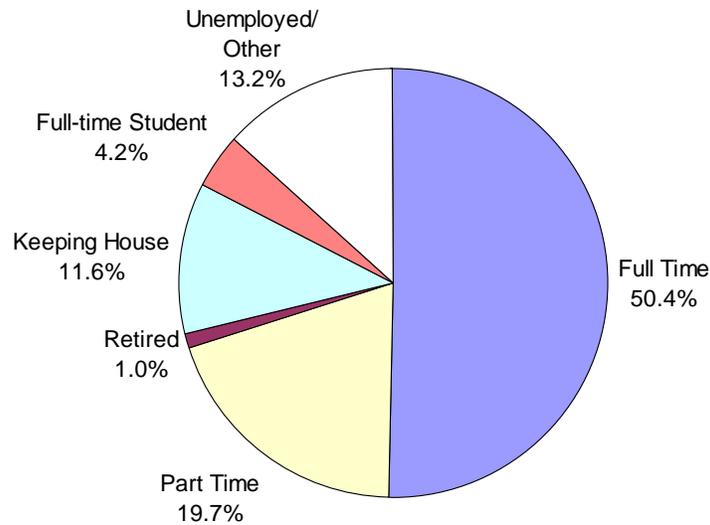
# A Profile of Utahns Without Coverage

Figure 6.1 Health Insurance Coverage by Employment Status, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

Figure 6.2 Percentage Distribution of Persons With No Health Insurance Coverage by Employment Status, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- One-half (50.4%) of uninsured adult Utahns were full-time employees.
- 70.1% of Utahns aged 19 to 64 years who were uninsured were employed either full or part time.



**Table 6. Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status</b>							
Full Time	57.8%	860,300	12.8%	10.7%	15.2%	110,300	50.4%
Part Time	16.8%	249,900	17.2%	13.8%	21.2%	43,000	19.7%
Retired	2.9%	43,100	5.1%	2.2%	11.1%	2,200	1.0%
Keeping House	12.4%	185,200	13.7%	10.4%	17.7%	25,300	11.6%
Full-time Student	2.7%	40,800	22.2%	14.5%	32.3%	9,100	4.2%
Unemployed/Other	7.4%	110,300	26.2%	20.6%	32.7%	28,900	13.2%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status by Age Group</b>							
Full Time, 19 to 26	9.8%	145,700	24.5%	17.8%	32.6%	35,700	16.3%
27 to 34	14.8%	220,400	13.3%	9.5%	18.4%	29,400	13.4%
35 to 49	20.2%	301,500	11.2%	8.8%	14.2%	33,900	15.5%
50 to 64	12.9%	192,700	6.0%	3.9%	9.2%	11,600	5.3%
Part Time, 19 to 26	6.3%	93,300	19.9%	14.0%	27.4%	18,600	8.5%
27 to 34	3.7%	54,500	15.5%	9.2%	25.2%	8,500	3.9%
35 to 49	4.0%	60,000	17.9%	12.1%	25.6%	10,700	4.9%
50 to 64	2.8%	42,100	12.4%	7.7%	19.4%	5,200	2.4%
Retired, 19 to 26	0.0%	***	***	***	***	***	***
27 to 34	0.0%	***	***	***	***	***	***
35 to 49	0.1%	1,500	***	***	***	***	***
50 to 64	2.8%	41,600	5.2%	2.3%	11.5%	2,200	1.0%
Keeping House, 19 to 26	2.0%	29,200	22.1%	12.5%	36.0%	6,500	3.0%
27 to 34	4.4%	65,400	12.4%	7.1%	20.7%	8,100	3.7%
35 to 49	3.6%	53,100	12.2%	7.8%	18.4%	6,500	3.0%
50 to 64	2.5%	37,500	11.3%	6.5%	19.1%	4,200	1.9%
Full-time Student, 19 to 26	2.1%	31,200	21.9%	13.1%	34.4%	6,800	3.1%
27 to 34	0.3%	4,900	***	***	***	***	***
35 to 49	0.2%	3,600	22.3%	6.0%	56.4%	800	0.4%
50 to 64	0.1%	1,100	***	***	***	***	***
Unemployed/Other, 19 to 26	1.9%	29,000	32.2%	20.6%	46.4%	9,300	4.2%
27 to 34	1.3%	18,900	27.8%	13.7%	48.2%	5,200	2.4%
35 to 49	2.2%	32,400	29.9%	20.8%	40.9%	9,700	4.4%
50 to 64	2.0%	29,900	15.8%	9.4%	25.5%	4,700	2.1%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

See footnotes at end of table.



# A Profile of Utahns Without Coverage

**Table 6 (continued). Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	Upper	95% Confidence Intervals Lower		
<b>Employment Status by Sex</b>							
Full Time, Male	38.1%	567,400	13.5%	11.2%	16.3%	76,700	35.0%
Full Time, Female	19.7%	292,900	11.5%	8.7%	14.9%	33,600	15.3%
Part Time, Male	5.8%	87,000	21.6%	15.1%	29.8%	18,800	8.6%
Part Time, Female	10.9%	162,800	14.9%	11.5%	19.1%	24,300	11.1%
Retired, Male	1.4%	20,100	***	***	***	***	***
Retired, Female	1.5%	23,000	***	***	***	***	***
Keeping House, Male	0.2%	2,900	***	***	***	***	***
Keeping House, Female	12.2%	182,300	13.9%	10.6%	18.0%	25,300	11.6%
Full-time Student, Male	1.3%	19,400	23.5%	12.7%	39.2%	4,500	2.1%
Full-time Student, Female	1.4%	21,400	21.0%	11.4%	35.4%	4,500	2.1%
Unemployed/Other, Male	3.7%	54,400	33.8%	25.4%	43.3%	18,400	8.4%
Unemployed/Other, Female	3.7%	55,800	19.1%	12.4%	28.1%	10,600	4.8%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

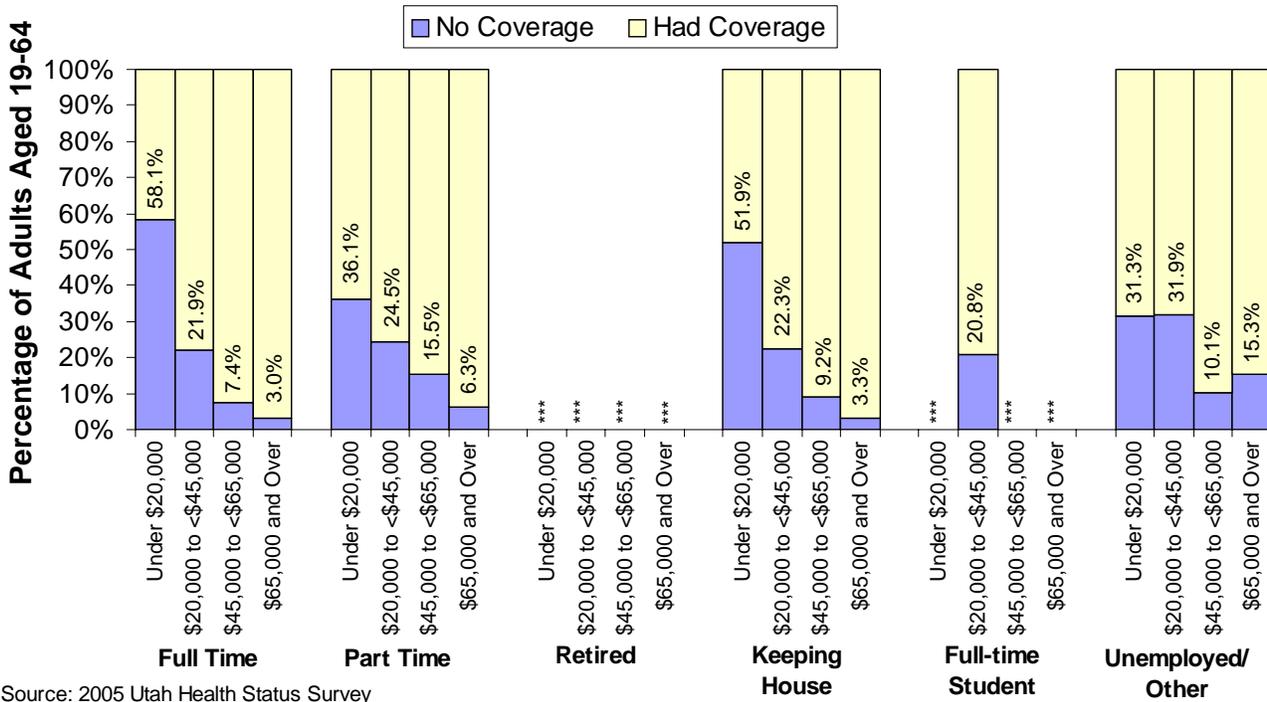
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Utahns aged 19 to 64 years who were unemployed or unable to work were the most likely to report lacking health insurance (26.2% uninsured). Unemployed persons aged 19 to 26 years were the most likely of any employment/age group to be uninsured (32.2%).
- Overall, the percentage of adults in Utah aged 19 to 64 without health insurance has increased over the past few years from 11.5% in 2003 to 12.5% in 2004 and 14.9% in 2005.
- Between 2004 and 2005, the percentage of Utah adults with no insurance coverage by employment status increased for the following groups: full time, part time, and retired. The percentage of adults with no insurance decreased for the following groups: keeping house, full-time student, and unemployed other.



Figure 7.1 Health Insurance Coverage by Employment Status and Income, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Utah adults (aged 19 to 64) who worked full time and lived in households with annual incomes under \$20,000 were significantly more likely than other full-time workers to be without insurance.
- This same pattern can be seen for those adults who were employed part time or keeping house.
- The proportion of adults working part time and who lived in households with incomes between \$45,000 and \$65,000 who lacked insurance more than doubled between 2004 and 2005 (6.8% and 15.5% respectively).



# A Profile of Utahns Without Coverage

**Table 7. Percentage of Persons With No Health Insurance Coverage by Employment Status by Annual Household Income, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	Percentage		
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Employment Status by Household Income</b>							
Full Time, Under \$20,000	3.5%	52,600	58.1%	43.8%	71.2%	30,600	14.4%
\$20,000 to <\$45,000	15.4%	228,700	21.9%	17.3%	27.3%	50,100	23.5%
\$45,000 to <\$65,000	14.3%	212,400	7.4%	4.9%	10.9%	15,600	7.3%
\$65,000 and Over	24.7%	367,600	3.0%	1.9%	4.6%	11,100	5.2%
Part Time, Under \$20,000	2.3%	34,800	36.1%	23.7%	50.7%	12,600	5.9%
\$20,000 to <\$45,000	4.9%	72,700	24.5%	17.5%	33.2%	17,800	8.4%
\$45,000 to <\$65,000	3.5%	51,600	15.5%	9.1%	25.2%	8,000	3.8%
\$65,000 and Over	6.5%	96,600	6.3%	3.2%	11.8%	6,000	2.8%
Retired, Under \$20,000	0.3%	4,600	***	***	***	***	***
\$20,000 to <\$45,000	0.7%	10,400	***	***	***	***	***
\$45,000 to <\$65,000	0.7%	9,800	***	***	***	***	***
\$65,000 and Over	0.9%	13,100	***	***	***	***	***
Keeping House, Under \$20,000	1.0%	14,500	51.9%	31.5%	71.8%	7,500	3.5%
\$20,000 to <\$45,000	3.2%	47,900	22.3%	14.7%	32.3%	10,700	5.0%
\$45,000 to <\$65,000	3.5%	52,500	9.2%	5.1%	16.0%	4,800	2.3%
\$65,000 and Over	5.1%	75,800	3.3%	1.4%	7.4%	2,500	1.2%
Full-time Student, Under \$20,000	0.7%	10,400	***	***	***	***	***
\$20,000 to <\$45,000	0.7%	9,900	20.8%	8.0%	44.2%	2,100	1.0%
\$45,000 to <\$65,000	0.5%	7,700	***	***	***	***	***
\$65,000 and Over	0.9%	14,000	***	***	***	***	***
Unemployed/Other, Under \$20,000	2.0%	30,200	31.3%	19.0%	47.0%	9,500	4.5%
\$20,000 to <\$45,000	2.1%	31,800	31.9%	21.2%	44.9%	10,200	4.8%
\$45,000 to <\$65,000	1.3%	19,200	10.1%	3.9%	23.5%	1,900	0.9%
\$65,000 and Over	1.4%	20,700	15.3%	7.1%	29.9%	3,200	1.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Adults working full time and living in households with annual incomes between \$20,000 and \$45,000 made up nearly one-quarter (23.5%) of all uninsured adults.



**Table 8. Percentage of Persons With No Health Insurance Coverage by Employment Status by Poverty Status, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Employment Status by Poverty Status</b>								
Full Time,	<100% FPL	3.9%	58,400	56.8%	43.1%	69.6%	33,200	15.5%
	101-200% FPL	10.2%	151,800	23.8%	18.2%	30.5%	36,100	16.8%
	201-300% FPL	20.3%	302,800	10.1%	7.5%	13.4%	30,500	14.2%
	>300% FPL	23.6%	351,600	2.7%	1.7%	4.3%	9,600	4.5%
Part Time,	<100% FPL	2.3%	33,700	42.0%	28.8%	56.4%	14,100	6.6%
	101-200% FPL	3.6%	53,600	20.2%	12.8%	30.3%	10,800	5.0%
	201-300% FPL	6.1%	91,300	14.1%	9.3%	20.8%	12,800	6.0%
	>300% FPL	5.1%	75,800	8.1%	4.3%	15.0%	6,200	2.9%
Retired,	<100% FPL	0.1%	1,800	***	***	***	***	***
	101-200% FPL	0.3%	4,800	***	***	***	***	***
	201-300% FPL	0.7%	10,400	***	***	***	***	***
	>300% FPL	1.4%	21,200	***	***	***	***	***
Keeping House,	<100% FPL	1.2%	17,500	38.8%	22.5%	58.0%	6,800	3.2%
	101-200% FPL	3.0%	44,300	25.2%	17.0%	35.6%	11,100	5.2%
	201-300% FPL	5.4%	80,500	6.9%	3.7%	12.5%	5,500	2.6%
	>300% FPL	3.1%	46,800	4.8%	1.9%	11.9%	2,300	1.1%
Full-time Student,	<100% FPL	0.6%	8,300	***	***	***	***	***
	101-200% FPL	0.5%	7,400	32.5%	14.8%	57.1%	2,400	1.1%
	201-300% FPL	0.9%	13,300	***	***	***	***	***
	>300% FPL	0.8%	11,600	***	***	***	***	***
Unemployed/Other,	<100% FPL	1.9%	27,900	40.6%	26.9%	56.0%	11,300	5.3%
	101-200% FPL	1.7%	24,900	28.3%	17.5%	42.3%	7,000	3.3%
	201-300% FPL	1.9%	28,500	17.5%	9.3%	30.5%	5,000	2.3%
	>300% FPL	1.4%	21,200	9.2%	3.7%	21.2%	2,000	0.9%
<b>Total, All Utahns, Aged 19-64</b>		<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

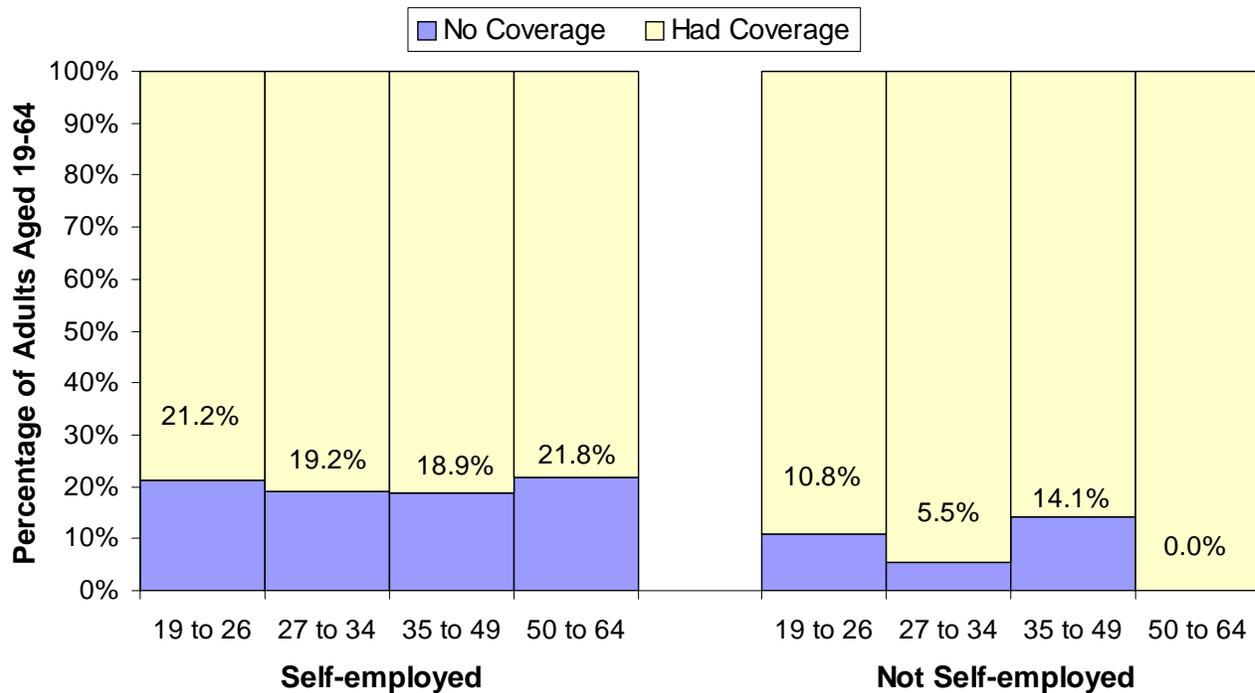
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Adults working full time and living in households with incomes at or below 100% of poverty were the most likely to be uninsured (56.8%).
- Regardless of employment status, adults living in households with incomes at or below 100% of poverty had higher rates of being uninsured.



### Figure 9.1 Health Insurance Coverage by Self-employment Status and Age, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- Men were slightly more likely than women to be uninsured regardless of self-employment status.
- Among adult Utahns who were employed, those who were self-employed were more likely than those who were not self-employed to lack health insurance regardless of age.
- 61.4% of self-employed adult Utahns with annual household incomes under \$20,000 were uninsured.



**Table 9. Percentage of Persons With No Health Insurance Coverage by Self-employment Status by Sex, Age Group, Annual Household Income, and Poverty Status, Employed Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Employed Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Employed Adults Aged 19-64 <sup>2</sup>			Number of Employed Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Employed Population, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Sex</b>							
Self-employed, Male	9.5%	105,700	21.4%	16.4%	27.3%	22,600	14.5%
Self-employed, Female	5.2%	58,100	21.0%	14.9%	28.9%	12,200	7.8%
Not Self-employed, Male	49.6%	552,500	13.7%	11.2%	16.6%	75,600	48.3%
Not Self-employed, Female	35.7%	397,900	11.6%	9.3%	14.3%	46,000	29.4%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Age Group</b>							
Self-employed, 19 to 26	1.4%	15,800	35.3%	19.4%	55.2%	5,600	3.6%
Self-employed, 27 to 34	4.0%	44,400	21.2%	13.5%	31.7%	9,400	6.0%
Self-employed, 35 to 49	5.7%	63,600	19.2%	13.6%	26.4%	12,200	7.8%
Self-employed, 50 to 64	3.6%	40,000	18.9%	12.5%	27.5%	7,600	4.9%
Not Self-employed, 19 to 26	20.2%	225,100	21.8%	16.7%	27.8%	49,000	31.3%
Not Self-employed, 27 to 34	20.6%	230,000	13.0%	9.3%	17.8%	29,900	19.1%
Not Self-employed, 35 to 49	26.7%	297,600	10.8%	8.3%	14.0%	32,200	20.5%
Not Self-employed, 50 to 64	17.7%	197,700	5.5%	3.5%	8.5%	10,800	6.9%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Annual Household Income</b>							
Self-employed, Under \$20,000	0.8%	9,300	61.4%	38.0%	80.4%	5,700	3.7%
Self-employed, \$20,000 to <\$45,000	4.2%	47,200	32.9%	23.3%	44.2%	15,500	10.1%
Self-employed, \$45,000 to <\$65,000	3.1%	34,700	23.3%	15.0%	34.4%	8,100	5.3%
Self-employed, \$65,000 and Over	6.7%	74,700	9.2%	5.4%	15.1%	6,800	4.4%
Not Self-employed, Under \$20,000	7.1%	78,600	48.0%	36.3%	60.0%	37,800	24.7%
Not Self-employed, \$20,000 to <\$45,000	22.8%	253,700	20.4%	16.2%	25.5%	51,800	33.8%
Not Self-employed, \$45,000 to <\$65,000	20.5%	228,200	6.9%	4.7%	10.1%	15,800	10.3%
Not Self-employed, \$65,000 and Over	34.8%	387,900	3.0%	1.8%	4.8%	11,600	7.6%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Poverty Status</b>							
Self-employed, <100% FPL	1.8%	20,400	47.9%	30.7%	65.6%	9,800	6.4%
Self-employed, 101-200% FPL	2.5%	28,200	31.9%	21.3%	44.8%	9,000	5.8%
Self-employed, 201-300% FPL	6.2%	68,800	16.1%	10.8%	23.4%	11,100	7.2%
Self-employed, >300% FPL	4.3%	47,600	12.5%	7.0%	21.3%	6,000	3.9%
Not Self-employed, <100% FPL	6.5%	72,500	52.0%	39.3%	64.5%	37,700	24.5%
Not Self-employed, 101-200% FPL	15.9%	177,200	21.2%	16.2%	27.2%	37,600	24.4%
Not Self-employed, 201-300% FPL	29.0%	322,600	10.0%	7.4%	13.5%	32,400	21.0%
Not Self-employed, >300% FPL	33.8%	377,000	2.8%	1.7%	4.5%	10,400	6.8%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



# A Profile of Utahns Without Coverage

**Table 10. Percentage of Persons With No Health Insurance Coverage by Number of Employees at Place of Work and Type of Work, Employed Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Employed Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Employed Adults Aged 19-64 <sup>2</sup>			Number of Employed Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Employed Population, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Number of Employees</b>							
50 Employees or Fewer	40.6%	451,900	23.2%	19.9%	26.8%	104,700	69.8%
51 Employees or More	59.4%	662,400	6.8%	5.3%	8.8%	45,300	30.2%
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%
<b>Type of Work<sup>5</sup></b>							
Agriculture/Forestry/Fishing	1.1%	12,300	25.9%	11.2%	49.4%	3,200	2.0%
Mining/Extraction	1.6%	17,700	3.7%	1.7%	8.1%	700	0.4%
Construction/Special Trades	9.0%	100,000	28.0%	21.3%	35.8%	28,000	17.8%
Manufacturing	7.8%	86,700	9.8%	5.1%	18.1%	8,500	5.4%
Transportation	3.8%	42,400	***	***	***	***	***
Public Utilities	1.4%	15,100	9.5%	2.4%	30.7%	1,400	0.9%
Wholesale or Retail Trade	13.0%	144,800	15.0%	11.1%	20.1%	21,800	13.9%
Insurance/Real Estate/Banking/Finance	7.0%	78,600	9.2%	5.7%	14.8%	7,300	4.6%
Hospitality/Hotels/Restaurants/Bars	4.1%	46,100	36.2%	24.5%	49.8%	16,700	10.6%
Services	11.7%	130,000	21.4%	16.1%	27.9%	27,800	17.7%
Medical and Health Services	9.6%	107,100	6.5%	4.0%	10.4%	6,900	4.4%
Public and Private Education	11.2%	125,000	4.4%	2.5%	7.7%	5,500	3.5%
Other Professional Services	7.0%	77,900	11.8%	7.4%	18.4%	9,200	5.9%
Military	1.4%	15,500	***	***	***	***	***
Other Government	6.6%	73,600	7.2%	3.8%	13.2%	5,300	3.4%
Other	0.7%	8,100	***	***	***	***	***
Arts, Entertainment and Recreation	1.2%	12,900	14.2%	5.3%	33.0%	1,800	1.1%
Administrative and Support	1.0%	10,800	***	***	***	***	***
Information	0.8%	9,400	18.2%	6.1%	43.4%	1,700	1.1%
Management of Companies and Enterprises	0.0%	300	***	***	***	***	***
Total, All Employed Utahns, Aged 19-64	100.0%	1,114,300	14.1%	12.2%	16.2%	156,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 Type of Work categories are based on the North American Industry Classification System (NAICS) as defined by the U.S. Department of Labor, Bureau of Labor Statistics. NAICS uses a six digit hierarchical coding system to classify all economic activity into twenty industry sectors. Please go to <http://www.bls.gov/bls/naics.htm> for more information.

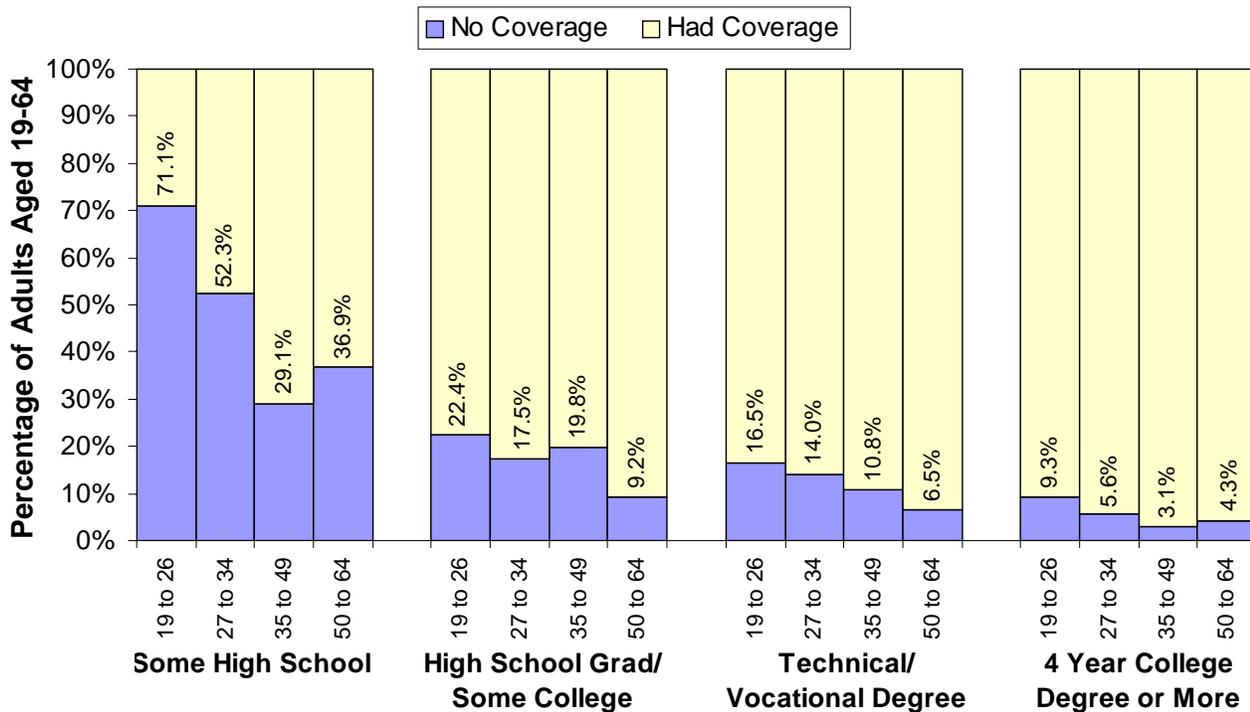
Note: Please see Appendix B for a more detailed description of Type of Work categories.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among employed Utah adults (aged 19 to 64), those who were working for employers with 50 or fewer employees were more than three times as likely to be uninsured than those working for larger employers (51 or more employees).
- Uninsured adults working for small employers (50 employees or fewer) made up 69.8% of all uninsured employed adults.
- Among industry groups with enough data to report, Utahns working in hospitality/hotels/restaurants/bars had the highest rates of being uninsured (36.2%).



Figure 11.1 Health Insurance Coverage by Education Level and Age, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- There was a negative association between education level and the lack of health insurance. As education level increased, the likelihood of lacking health insurance decreased.
- At 71.1%, Utahns aged 19 to 26 who had not completed high school reported the highest rate of lacking health insurance.
- Although Utahns who did not complete high school had the highest percentage who were uninsured (47.4%), the majority (81.5%) of uninsured adults had at least a high school diploma or GED.



# A Profile of Utahns Without Coverage

**Table 11. Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Education Level</b>								
Some High School	5.8%	85,900	47.4%	36.9%	58.1%	40,700	18.5%	
High School Grad/Some College	52.4%	780,800	17.8%	15.5%	20.3%	138,900	63.0%	
Technical/Vocational Degree	10.6%	158,600	11.9%	8.6%	16.1%	18,800	8.5%	
4 Year College Degree or More	31.2%	464,200	4.8%	3.5%	6.5%	22,100	10.0%	
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Education Level by Sex</b>								
<H.S.,	Male	3.2%	47,000	48.9%	36.2%	61.7%	23,000	10.4%
	Female	2.6%	38,900	45.6%	33.6%	58.2%	17,700	8.0%
H.S. Grad/Some College	Male	25.9%	385,700	20.5%	17.6%	23.8%	79,100	35.9%
	Female	26.5%	395,100	15.1%	12.8%	17.9%	59,800	27.1%
Tech/Voc Degree,	Male	5.0%	74,900	13.9%	9.2%	20.4%	10,400	4.7%
	Female	5.6%	83,700	10.1%	6.3%	15.7%	8,400	3.8%
4 Yr+ College Degree,	Male	16.7%	248,200	4.1%	2.8%	6.2%	10,300	4.7%
	Female	14.5%	216,100	5.5%	3.7%	8.1%	11,800	5.4%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	
<b>Education Level by Age Group</b>								
<H.S.,	19 to 26	1.3%	19,900	71.1%	52.4%	84.6%	14,100	6.4%
	27 to 34	1.7%	25,000	52.3%	33.4%	70.6%	13,100	5.9%
	35 to 49	1.5%	23,000	29.1%	17.3%	44.8%	6,700	3.0%
	50 to 64	1.2%	18,000	36.9%	20.0%	57.8%	6,600	3.0%
H.S. Grad/Some College	19 to 26	15.5%	231,400	22.4%	18.1%	27.4%	51,800	23.5%
	27 to 34	10.8%	160,500	17.5%	12.7%	23.6%	28,000	12.7%
	35 to 49	14.9%	222,300	19.8%	16.1%	24.2%	44,100	20.0%
	50 to 64	11.2%	166,500	9.2%	6.7%	12.4%	15,300	6.9%
Tech/Voc Degree,	19 to 26	2.4%	35,900	16.5%	9.2%	27.9%	5,900	2.7%
	27 to 34	2.5%	36,500	14.0%	7.5%	24.7%	5,100	2.3%
	35 to 49	3.4%	50,900	10.8%	6.3%	18.0%	5,500	2.5%
	50 to 64	2.4%	35,200	6.5%	2.9%	13.8%	2,300	1.0%
4 Yr+ College Degree,	19 to 26	2.8%	41,800	9.3%	4.9%	17.0%	3,900	1.8%
	27 to 34	9.5%	142,100	5.6%	2.8%	10.6%	7,900	3.6%
	35 to 49	10.3%	152,800	3.1%	1.9%	5.3%	4,800	2.2%
	50 to 64	8.6%	127,400	4.3%	2.6%	7.0%	5,400	2.4%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%	

See footnotes at end of table.



**Table 11 (continued). Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals			
<b>Education Level by Poverty Status</b>								
<H.S.,	<100% FPL	1.6%	23,700	61.2%	39.5%	79.2%	14,500	6.8%
	101-200% FPL	2.1%	31,000	51.2%	34.9%	67.4%	15,900	7.4%
	201-300% FPL	1.0%	15,200	34.8%	14.4%	62.8%	5,300	2.5%
	>300% FPL	0.8%	11,700	12.2%	4.1%	31.2%	1,400	0.7%
H.S. Grad/Some College	<100% FPL	5.9%	87,200	48.9%	38.5%	59.4%	42,700	19.9%
	101-200% FPL	11.2%	166,900	26.2%	20.5%	32.8%	43,700	20.4%
	201-300% FPL	18.7%	278,900	14.2%	10.9%	18.2%	39,500	18.4%
	>300% FPL	16.4%	243,700	5.2%	3.3%	8.1%	12,700	5.9%
Tech/Voc Degree,	<100% FPL	1.0%	14,300	28.9%	14.0%	50.4%	4,100	1.9%
	101-200% FPL	2.3%	33,900	20.9%	12.8%	32.2%	7,100	3.3%
	201-300% FPL	4.0%	59,200	8.4%	4.1%	16.3%	5,000	2.3%
	>300% FPL	3.5%	52,100	6.3%	2.5%	14.8%	3,300	1.5%
4 Yr+ College Degree,	<100% FPL	1.3%	20,000	25.7%	12.8%	44.9%	5,100	2.4%
	101-200% FPL	3.8%	56,500	4.2%	1.8%	9.7%	2,400	1.1%
	201-300% FPL	11.7%	174,500	4.0%	2.0%	7.7%	6,900	3.2%
	>300% FPL	14.8%	220,600	2.3%	1.3%	4.1%	5,100	2.4%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,489,500</b>	<b>14.9%</b>	<b>13.1%</b>	<b>16.8%</b>	<b>221,600</b>	<b>100.0%</b>	

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

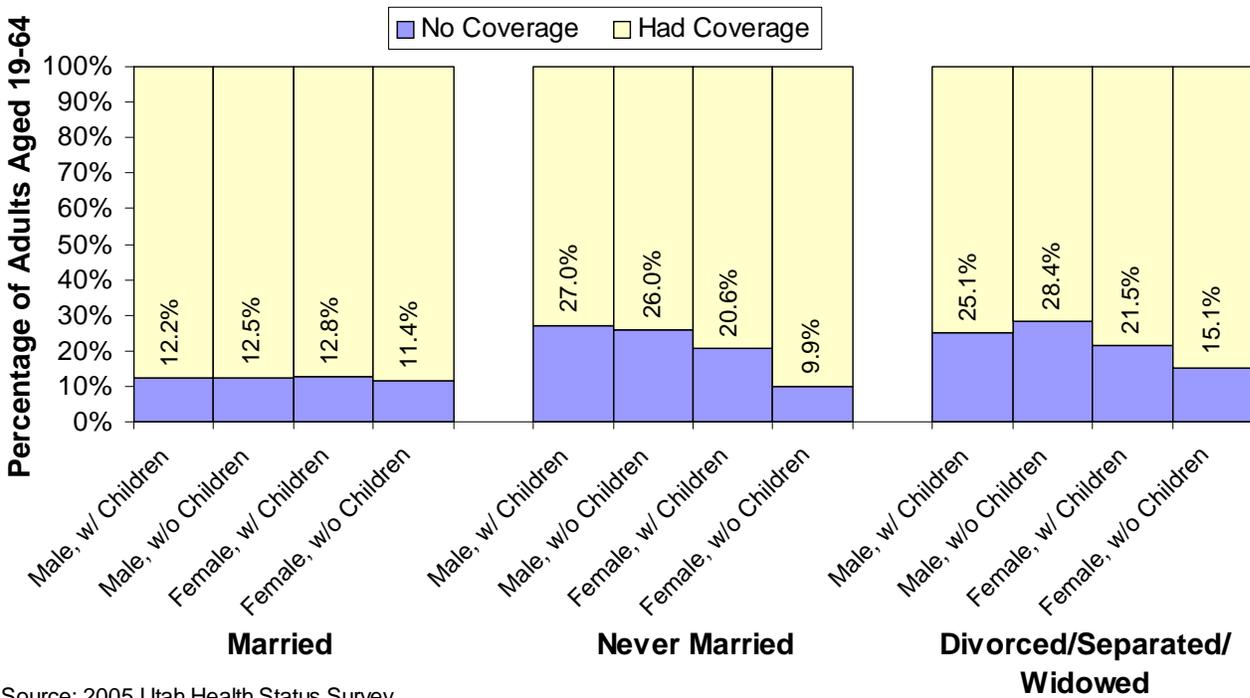
3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

- The highest percentage of adults (19 to 64 years) who lacked health insurance by education by poverty status was 61.2% for Utahns who lived in households with incomes at or below 100% of poverty and had not completed a high school education. However, higher rates of being uninsured were reported for Utahns living at or below 100% of poverty regardless of education level.



## Figure 12.1 Health Insurance Coverage by Marital Status and Sex and Presence of Children in Household, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

- Married adults were less likely to lack health insurance coverage than either never married adults or divorced/separated/widowed adults (aged 19 to 64). However, as a percentage of all adults who lacked health insurance by marital status, married people made up 60.1%.
- The highest percentage reporting no health insurance coverage by marital status by age was reported by 19- to 26-year-olds who were divorced, separated, or widowed (40.3%).
- Among households with children, adults who were married were the least likely to report lacking health insurance.
- Males who were divorced/separated/widowed and did not have children were more likely than other males to report lacking coverage (28.4%).
- Females who were divorced/separated/widowed and had children were more likely than other females to lack health insurance, with 21.5% lacking coverage.



**Table 12. Percentage of Persons With No Health Insurance Coverage by Marital Status and Marital Status by Sex, Age Group, and Sex by Presence of Children in the Household, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals Lower		
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status</b>							
Married	72.3%	1,077,000	12.3%	10.4%	14.5%	132,400	60.1%
Never Married	18.6%	276,300	21.0%	17.2%	25.4%	58,100	26.4%
Divorced/Separated/Widowed	9.1%	136,200	21.8%	17.6%	26.6%	29,700	13.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status by Sex</b>							
Married, Male	36.7%	547,000	12.3%	10.2%	14.7%	67,100	30.5%
Married, Female	35.6%	530,100	12.3%	10.3%	14.6%	65,300	29.7%
Never Married, Male	10.7%	159,800	26.3%	20.9%	32.4%	42,000	19.1%
Never Married, Female	7.8%	116,500	13.7%	9.5%	19.4%	16,000	7.3%
Div./Sep./Wid., Male	3.2%	48,300	27.4%	19.4%	37.2%	13,200	6.0%
Div./Sep./Wid., Female	5.9%	87,900	18.9%	14.4%	24.3%	16,600	7.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status by Age Group</b>							
Married, 19 to 26	8.6%	128,600	25.8%	18.4%	35.0%	33,200	15.1%
Married, 27 to 34	19.7%	293,700	12.9%	9.5%	17.3%	37,800	17.2%
Married, 35 to 49	24.8%	369,300	11.2%	8.7%	14.3%	41,400	18.8%
Married, 50 to 64	19.2%	285,400	6.9%	5.0%	9.5%	19,800	9.0%
Never Married, 19 to 26	12.7%	189,100	20.5%	16.0%	25.8%	38,700	17.6%
Never Married, 27 to 34	3.1%	45,500	23.7%	15.3%	34.7%	10,800	4.9%
Never Married, 35 to 49	2.0%	30,500	21.7%	13.3%	33.3%	6,600	3.0%
Never Married, 50 to 64	0.8%	11,200	17.8%	7.5%	36.7%	2,000	0.9%
Div./Sep./Wid., 19 to 26	0.7%	10,900	40.3%	20.8%	63.5%	4,400	2.0%
Div./Sep./Wid., 27 to 34	1.7%	24,600	22.2%	11.6%	38.2%	5,500	2.5%
Div./Sep./Wid., 35 to 49	3.5%	52,100	26.1%	19.2%	34.4%	13,600	6.2%
Div./Sep./Wid., 50 to 64	3.3%	48,500	13.5%	8.9%	20.0%	6,600	3.0%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Marital Status by Sex by Children in Household</b>							
Married, Male, With Children	25.4%	378,600	12.2%	9.7%	15.1%	46,000	20.9%
Married, Male, Without Children	11.3%	168,400	12.5%	8.9%	17.3%	21,100	9.6%
Married, Female, With Children	23.6%	351,300	12.8%	10.3%	15.7%	44,900	20.4%
Married, Female, Without Children	12.0%	178,700	11.4%	8.3%	15.5%	20,400	9.3%
Never Married, Male, With Children	3.3%	49,400	27.0%	18.6%	37.3%	13,300	6.0%
Never Married, Male, Without Children	7.4%	110,400	26.0%	19.5%	33.7%	28,700	13.0%
Never Married, Female, With Children	2.8%	42,000	20.6%	12.1%	32.8%	8,600	3.9%
Never Married, Female, Without Children	5.0%	74,500	9.9%	6.0%	16.0%	7,400	3.4%
Div./Sep./Wid., Male, With Children	1.0%	14,800	25.1%	11.5%	46.4%	3,700	1.7%
Div./Sep./Wid., Male, Without Children	2.2%	33,500	28.4%	19.3%	39.7%	9,500	4.3%
Div./Sep./Wid., Female, With Children	3.5%	51,700	21.5%	15.4%	29.2%	11,100	5.0%
Div./Sep./Wid., Female, Without Children	2.4%	36,200	15.1%	9.5%	22.9%	5,500	2.5%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

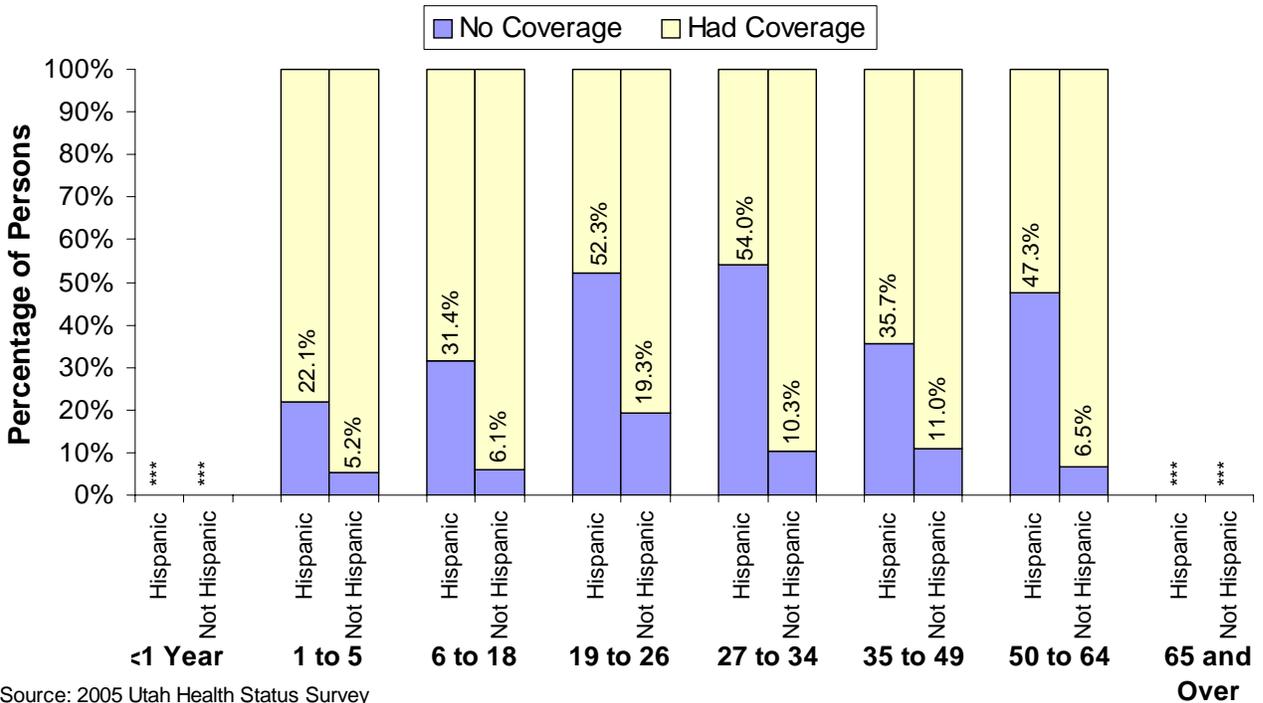
2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.



## Figure 13.1 Health Insurance Coverage by Hispanic or Latino Ethnicity and Age, Utah, 2005



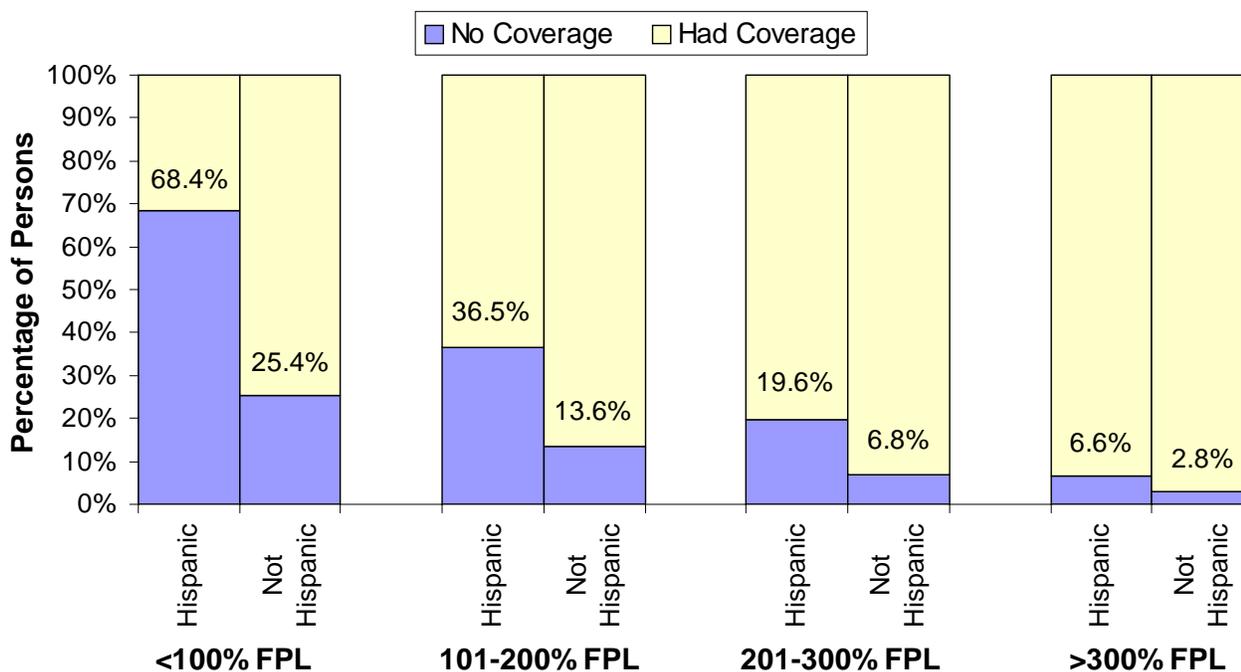
Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Utahns who were of Hispanic or Latino ethnicity were more than four times more likely to lack health insurance coverage than non-Hispanic Utahns (37.4% vs. 8.5%).
- The likelihood of lacking health insurance coverage by Hispanic or Latino ethnicity and age was highest among Hispanic/Latino persons aged 27 to 34 (54.0%). However, the uninsured rate for Hispanic/Latino persons was significantly higher than non-Hispanic persons across all age groups.



Figure 13.2 Health Insurance Coverage by Hispanic or Latino Ethnicity and Poverty Status, Utah, 2005



Source: 2005 Utah Health Status Survey

Note: The federal poverty level (FPL) for 2005 was \$19,350 for a family of four.

- Hispanic persons living in households with incomes at or below 100% of poverty were the most likely to lack health insurance among Hispanic ethnicity/poverty levels (68.4%).
- The percentage of uninsured for those living below 100% of poverty was more than 2.5 times higher for Hispanic persons than for non-Hispanic persons.
- Among those age and sex groups with enough data to report, regardless of age or sex, Hispanic or Latino persons were substantially more likely to be uninsured than non-Hispanic persons.
- Among those age and sex groups with enough data to report, Hispanic Utahns were the most likely to lack health insurance coverage across age groups. Among Hispanic males, those aged 19 to 26 years had the highest rate (60.8%). Among Hispanic females, those aged 27 to 34 were the most likely to be uninsured (49.0%).



# A Profile of Utahns Without Coverage

**Table 13. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex and Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity							
Hispanic or Latino	10.9%	274,700	37.4%	28.8%	46.8%	102,600	34.8%
Not Hispanic or Latino	89.1%	2,254,200	8.5%	7.4%	9.8%	192,200	65.2%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Sex							
Hispanic or Latino, Male	5.8%	147,200	38.4%	28.9%	48.8%	56,500	19.2%
Female	5.0%	127,500	36.4%	26.7%	47.3%	46,400	15.7%
Not Hispanic or Latino, Male	44.4%	1,122,900	9.2%	7.9%	10.7%	103,800	35.2%
Female	44.7%	1,131,400	7.8%	6.6%	9.1%	88,200	29.9%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Age Group							
Hispanic or Latino, Under 1 Year Old	0.3%	7,500	***	***	***	***	***
1 to 5	1.0%	25,400	22.1%	9.7%	42.6%	5,600	1.9%
6 to 18	3.2%	81,900	31.4%	19.9%	45.8%	25,800	8.7%
19 to 26	1.6%	41,400	52.3%	33.5%	70.4%	21,600	7.3%
27 to 34	1.6%	40,300	54.0%	36.9%	70.2%	21,800	7.4%
35 to 49	1.9%	49,100	35.7%	24.0%	49.4%	17,500	5.9%
50 to 64	0.7%	17,100	47.3%	26.8%	68.8%	8,100	2.7%
65 and Over	0.4%	9,200	***	***	***	***	***
Not Hispanic or Latino, Under 1 Year Old	1.7%	42,100	***	***	***	***	***
1 to 5	8.3%	211,000	5.2%	3.4%	7.7%	10,900	3.7%
6 to 18	18.9%	476,900	6.1%	4.2%	8.6%	28,900	9.8%
19 to 26	11.3%	285,600	19.3%	15.8%	23.5%	55,200	18.7%
27 to 34	12.6%	318,800	10.3%	7.8%	13.5%	32,900	11.1%
35 to 49	15.6%	395,500	11.0%	8.9%	13.5%	43,500	14.7%
50 to 64	12.9%	327,300	6.5%	5.0%	8.4%	21,200	7.2%
65 and Over	7.9%	199,800	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Sex and Age Group							
Hispanic, Male, Under 1 Year Old	0.2%	6,100	***	***	***	***	***
1 to 5	0.5%	11,600	18.9%	5.7%	47.5%	2,200	0.8%
6 to 18	1.4%	34,200	28.9%	16.2%	46.1%	9,900	3.5%
19 to 26	0.7%	18,700	60.8%	35.9%	81.2%	11,400	4.0%
27 to 34	0.7%	17,100	60.3%	37.9%	79.1%	10,300	3.6%
35 to 49	1.1%	27,300	40.1%	25.4%	56.9%	10,900	3.8%
50 to 64	0.4%	9,700	***	***	***	***	***
65 and Over	0.2%	4,100	***	***	***	***	***
Hispanic, Female, Under 1 Year Old	0.1%	1,400	***	***	***	***	***
1 to 5	0.5%	13,800	24.5%	8.4%	53.5%	3,400	1.2%
6 to 18	1.9%	47,700	33.3%	19.4%	50.9%	15,900	5.6%
19 to 26	0.9%	22,700	44.7%	25.2%	66.0%	10,100	3.5%
27 to 34	0.9%	23,300	49.0%	30.4%	67.9%	11,400	4.0%
35 to 49	0.9%	21,800	30.7%	17.8%	47.5%	6,700	2.4%
50 to 64	0.3%	7,400	***	***	***	***	***
65 and Over	0.2%	5,100	***	***	***	***	***

See footnotes at end of table.



**Table 13 (continued). Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex and Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance					
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals					
			Lower	Upper				
Hispanic or Latino Ethnicity by Sex and Age Group (continued)								
Not Hispanic, Male,	Under 1 Year Old	0.9%	21,500	***	***	***	***	***
	1 to 5	4.4%	112,400	4.6%	2.7%	7.8%	5,200	1.8%
	6 to 18	9.7%	246,300	5.9%	3.9%	8.8%	14,400	5.1%
	19 to 26	6.0%	151,000	22.4%	17.7%	28.0%	33,900	11.9%
	27 to 34	6.6%	166,000	11.9%	8.6%	16.1%	19,700	6.9%
	35 to 49	7.9%	200,800	11.6%	9.1%	14.7%	23,200	8.1%
	50 to 64	6.2%	157,000	6.0%	4.2%	8.6%	9,500	3.3%
	65 and Over	3.6%	90,800	***	***	***	***	***
Not Hispanic, Female,	Under 1 Year Old	0.8%	20,500	***	***	***	***	***
	1 to 5	3.9%	98,700	5.8%	3.5%	9.3%	5,700	2.0%
	6 to 18	9.1%	230,600	6.3%	4.2%	9.3%	14,500	5.1%
	19 to 26	5.3%	134,600	15.9%	12.1%	20.7%	21,500	7.5%
	27 to 34	6.0%	152,800	8.6%	6.0%	12.2%	13,200	4.6%
	35 to 49	7.7%	194,700	10.4%	8.1%	13.2%	20,200	7.1%
	50 to 64	6.7%	170,300	6.9%	5.1%	9.2%	11,700	4.1%
	65 and Over	4.3%	109,000	***	***	***	***	***
Total, All Utahns		100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Poverty Status								
Hispanic or Latino,	<100% FPL	3.0%	76,000	68.4%	52.5%	80.9%	52,000	18.0%
	101-200% FPL	3.0%	76,100	36.5%	22.5%	53.4%	27,800	9.6%
	201-300% FPL	2.5%	64,000	19.6%	9.0%	37.6%	12,600	4.4%
	>300% FPL	1.6%	40,000	6.6%	2.1%	19.1%	2,600	0.9%
Not Hispanic or Latino,	<100% FPL	7.6%	191,000	25.4%	19.2%	32.9%	48,600	16.8%
	101-200% FPL	18.8%	475,900	13.6%	10.5%	17.4%	64,700	22.4%
	201-300% FPL	35.9%	908,100	6.8%	5.1%	8.9%	61,400	21.2%
	>300% FPL	27.6%	697,900	2.8%	2.0%	4.0%	19,700	6.8%
Total, All Utahns		100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Hispanic or Latino Ethnicity by Children in Household								
Hispanic or Latino,	With Children	8.7%	221,000	36.9%	27.3%	47.8%	81,600	27.7%
	Without Children	2.1%	53,100	39.0%	23.1%	57.5%	20,700	7.0%
Not Hispanic or Latino,	With Children	58.6%	1,483,000	8.1%	6.6%	9.8%	119,800	40.7%
	Without Children	30.5%	771,800	9.4%	7.9%	11.2%	72,500	24.6%
Total, All Utahns		100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%

1 Total population estimate based on 2005 baseline projections, and Hispanic or Latino ethnicity and Hispanic or Latino ethnicity by sex based on 2004 baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

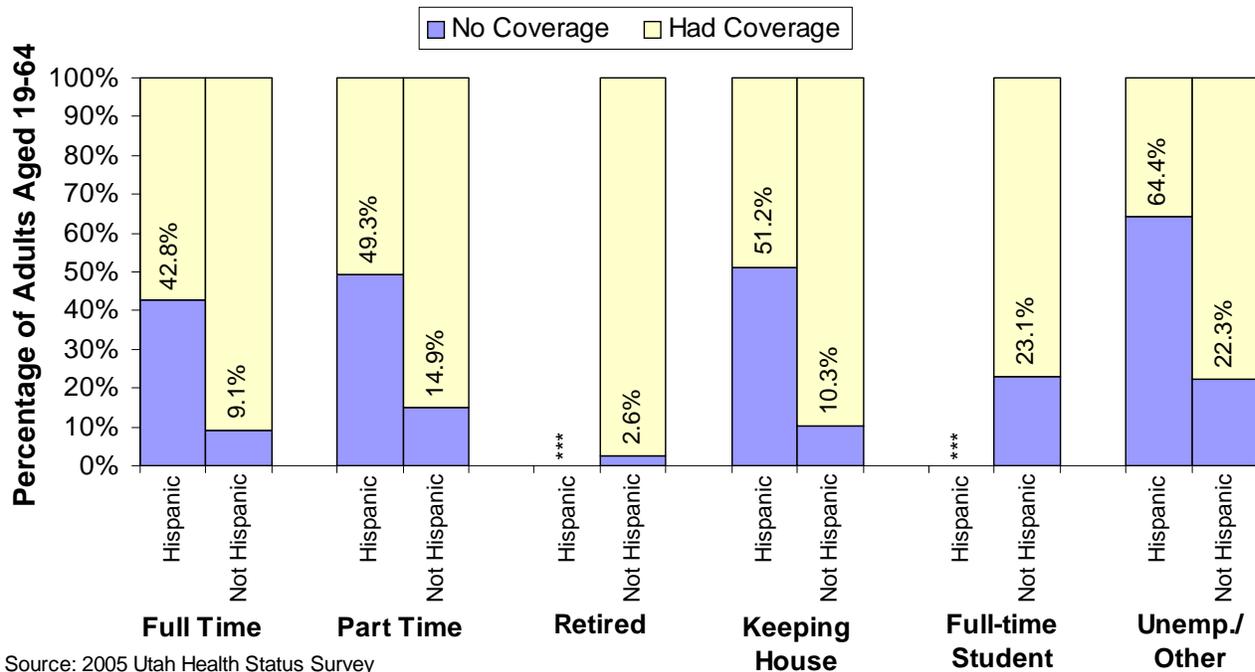
3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



## Figure 14.1 Health Insurance Coverage by Hispanic or Latino Ethnicity and Employment Status, Utah Adults Aged 19-64, 2005



Source: 2005 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Among employment groups with enough data to report, Hispanic or Latino persons had significantly higher rates of being uninsured.
- Hispanic or Latino adults (aged 19 to 64) who worked full time were nearly five times more likely than their non-Hispanic counterparts to be uninsured.
- More than half (51.2%) of Hispanic or Latino persons who were keeping house lacked health insurance coverage. This is compared to 10.3% of non-Hispanics keeping house.



**Table 14. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity by Employment Status, Self-employment Status, and Education Level, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper			
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Hispanic or Latino Ethnicity by Employment Status</b>							
Hispanic or Latino, Full Time	6.6%	97,900	42.8%	30.7%	55.9%	41,900	19.0%
Hispanic or Latino, Part Time	1.2%	18,300	49.3%	28.2%	70.6%	9,000	4.1%
Hispanic or Latino, Retired	0.1%	1,000	***	***	***	***	***
Hispanic or Latino, Keeping House	1.1%	16,400	51.2%	30.9%	71.1%	8,400	3.8%
Hispanic or Latino, Full-time Student	0.2%	2,700	***	***	***	***	***
Hispanic or Latino, Unemployed/Other	0.8%	11,700	64.4%	39.4%	83.4%	7,500	3.4%
Not Hispanic or Latin Full Time	51.2%	762,400	9.1%	7.6%	10.8%	69,200	31.4%
Not Hispanic or Latin Part Time	15.5%	231,100	14.9%	11.8%	18.7%	34,500	15.6%
Not Hispanic or Latin Retired	2.8%	41,400	2.6%	1.1%	6.3%	1,100	0.5%
Not Hispanic or Latin Keeping House	11.4%	170,100	10.3%	7.8%	13.7%	17,600	8.0%
Not Hispanic or Latin Full-time Student	2.6%	38,600	23.1%	15.2%	33.5%	8,900	4.0%
Not Hispanic or Latin Unemployed/Other	6.6%	97,900	22.3%	17.1%	28.5%	21,800	9.9%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Hispanic or Latino Ethnicity by Self-employment Status</b>							
Hispanic or Latino, Self-employed	0.8%	12,000	38.6%	16.0%	67.4%	4,600	2.2%
Hispanic or Latino, Not Self-employed	9.8%	146,200	45.3%	33.4%	57.7%	66,200	31.2%
Not Hispanic or Latin Self-employed	13.8%	205,700	20.1%	16.0%	24.9%	41,400	19.5%
Not Hispanic or Latin Not Self-employed	75.6%	1,125,600	8.9%	7.4%	10.5%	99,700	47.1%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Hispanic or Latino Ethnicity by Education Level</b>							
Hispanic or Latino, <H.S.	3.0%	44,600	66.2%	48.6%	80.2%	29,500	13.3%
Hispanic or Latino, H.S. Grad/Some College	5.3%	78,500	40.4%	28.4%	53.7%	31,700	14.3%
Hispanic or Latino, Tech/Voc Degree	0.5%	6,700	18.6%	4.5%	52.4%	1,200	0.5%
Hispanic or Latino, 4 Yr+ College Degree	0.9%	13,300	27.9%	11.9%	52.4%	3,700	1.7%
Not Hispanic or Latin <H.S.	2.8%	41,100	28.8%	20.2%	39.2%	11,800	5.3%
Not Hispanic or Latin H.S. Grad/Some College	47.1%	701,200	15.2%	13.1%	17.6%	106,900	48.3%
Not Hispanic or Latin Tech/Voc Degree	10.2%	151,500	11.8%	8.5%	16.1%	17,800	8.0%
Not Hispanic or Latin 4 Yr+ College Degree	30.4%	452,500	4.1%	3.0%	5.6%	18,600	8.4%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Self-employed Hispanic or Latino persons reported lower levels of being uninsured than those who were not self-employed (self-employed: 38.6% vs. not self-employed: 45.3%). In contrast, self-employed non-Hispanic persons had higher levels of being uninsured (self-employed: 20.1% vs. not self-employed: 8.9%).
- Lower levels of education were associated with lower levels of health insurance coverage, regardless of Hispanic or Latino ethnicity. However, this association was stronger for Hispanic than for non-Hispanic persons.



# A Profile of Utahns Without Coverage

**Table 15. Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Residence in Wasatch Front							
Wasatch Front	75.9%	1,918,900	11.4%	9.6%	13.5%	218,600	74.7%
Non-Wasatch Front	24.1%	610,000	12.2%	10.2%	14.5%	74,200	25.3%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Wasatch Front by Sex							
Wasatch Front, Male	38.3%	968,000	12.1%	10.1%	14.5%	117,600	40.2%
Wasatch Front, Female	37.6%	950,900	10.6%	8.6%	13.0%	101,000	34.5%
Non-Wasatch Front, Male	12.0%	304,600	12.5%	10.3%	15.1%	38,100	13.0%
Non-Wasatch Front, Female	12.1%	305,500	11.8%	9.6%	14.5%	36,200	12.4%
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Wasatch Front by Age Group							
Wasatch Front, Under 1 Year Old	1.6%	39,900	***	***	***	***	***
1 to 5	7.0%	177,300	7.2%	4.5%	11.4%	12,700	4.3%
6 to 18	16.9%	428,500	10.4%	7.4%	14.3%	44,400	15.1%
19 to 26	10.0%	252,300	21.3%	16.4%	27.2%	53,700	18.3%
27 to 34	10.9%	276,900	15.0%	11.1%	20.0%	41,500	14.1%
35 to 49	13.5%	340,700	13.5%	10.6%	17.0%	46,000	15.7%
50 to 64	10.3%	259,500	7.3%	5.1%	10.4%	18,900	6.4%
65 and Over	5.7%	143,300	***	***	***	***	***
Non-Wasatch Front, Under 1 Year Old	0.4%	9,000	3.5%	0.7%	15.6%	300	0.1%
1 to 5	2.3%	59,000	6.6%	4.1%	10.4%	3,900	1.3%
6 to 18	5.3%	134,400	8.0%	5.3%	11.9%	10,800	3.7%
19 to 26	2.9%	72,500	30.4%	23.6%	38.3%	22,100	7.5%
27 to 34	3.3%	82,600	14.4%	9.8%	20.6%	11,900	4.0%
35 to 49	4.2%	105,700	14.0%	10.6%	18.4%	14,800	5.0%
50 to 64	3.3%	83,100	12.9%	9.5%	17.4%	10,800	3.7%
65 and Over	2.5%	64,200	***	***	***	***	***
Total, All Utahns	100.0%	2,528,900	11.6%	10.1%	13.2%	292,800	100.0%
Wasatch Front by Sex by Age Group							
Wasatch Front, Male, Under 1 Year Old	0.9%	23,000	***	***	***	***	***
1 to 5	3.7%	93,700	6.5%	3.6%	11.7%	6,100	2.1%
6 to 18	8.4%	212,600	9.1%	6.0%	13.5%	19,400	6.6%
19 to 26	5.2%	132,800	24.9%	18.7%	32.3%	33,000	11.2%
27 to 34	5.6%	141,400	15.8%	11.2%	21.9%	22,400	7.6%
35 to 49	6.9%	175,000	14.9%	11.4%	19.3%	26,100	8.9%
50 to 64	5.0%	125,800	7.8%	4.8%	12.5%	9,900	3.4%
65 and Over	2.6%	64,700	***	***	***	***	***
Wasatch Front, Female, Under 1 Year Old	0.7%	16,900	***	***	***	***	***
1 to 5	3.3%	83,700	7.9%	4.0%	14.8%	6,600	2.2%
6 to 18	8.5%	215,800	11.6%	7.9%	16.6%	25,000	8.5%
19 to 26	4.7%	119,500	17.3%	12.1%	24.2%	20,700	7.0%
27 to 34	5.4%	135,400	14.1%	9.7%	20.0%	19,100	6.5%
35 to 49	6.6%	165,700	12.0%	9.0%	15.9%	20,000	6.8%
50 to 64	5.3%	133,700	6.8%	4.5%	10.2%	9,100	3.1%
65 and Over	3.1%	78,600	***	***	***	***	***

See footnotes at end of table.



**Table 15 (continued). Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group, and Presence of Children in the Household, Utah Residents, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance					
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			95% Confidence Intervals					
			Lower	Upper				
<b>Wasatch Front by Sex by Age Group (continued)</b>								
Non-Wasatch Front, Male,	Under 1 Year Old	0.2%	4,300	***	***	***	***	***
	1 to 5	1.2%	30,600	5.1%	2.9%	8.8%	1,600	0.5%
	6 to 18	2.7%	68,400	7.9%	4.9%	12.5%	5,400	1.8%
	19 to 26	1.4%	35,100	32.9%	24.1%	43.0%	11,500	3.9%
	27 to 34	1.7%	42,100	17.5%	11.3%	26.0%	7,400	2.5%
	35 to 49	2.2%	55,100	14.9%	10.9%	20.2%	8,200	2.8%
	50 to 64	1.6%	40,500	9.7%	6.4%	14.2%	3,900	1.3%
	65 and Over	1.2%	29,600	***	***	***	***	***
Non-Wasatch Front, Female,	Under 1 Year Old	0.2%	4,700	***	***	***	***	***
	1 to 5	1.1%	28,400	8.3%	4.4%	14.9%	2,300	0.8%
	6 to 18	2.6%	66,000	8.2%	4.9%	13.4%	5,400	1.8%
	19 to 26	1.5%	37,400	28.2%	20.4%	37.6%	10,600	3.6%
	27 to 34	1.6%	40,600	11.1%	6.9%	17.3%	4,500	1.5%
	35 to 49	2.0%	50,600	13.0%	9.4%	17.8%	6,600	2.2%
	50 to 64	1.7%	42,700	16.1%	11.2%	22.4%	6,900	2.3%
	65 and Over	1.4%	34,700	***	***	***	***	***
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,900</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>
<b>Wasatch Front by Presence of Children in Household</b>								
Wasatch Front,	With Children	51.3%	1,297,300	11.8%	9.4%	14.7%	153,000	52.3%
	Without Children	24.6%	621,600	10.6%	8.2%	13.5%	65,600	22.4%
Non-Wasatch Front,	With Children	16.2%	409,800	11.4%	8.9%	14.4%	46,700	15.9%
	Without Children	7.9%	200,200	13.7%	10.8%	17.3%	27,500	9.4%
<b>Total, All Utahns</b>		<b>100.0%</b>	<b>2,528,900</b>	<b>11.6%</b>	<b>10.1%</b>	<b>13.2%</b>	<b>292,800</b>	<b>100.0%</b>

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Utahns living along the Wasatch Front were somewhat more likely to have health insurance coverage than those in more rural areas (11.4% vs. 12.2% uninsured).
- Utahns who did not live along the Wasatch Front and were aged 19 to 26 years reported the highest levels of being uninsured (males: 32.9%; females: 28.2%).



# A Profile of Utahns Without Coverage

**Table 16. Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front by Employment Status, Self-employment Status, and Education Level, Utah Adults Aged 19 to 64, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals Lower	95% Confidence Intervals Upper	95% Confidence Intervals		
2005 Utah Population, Aged 19-64	100.0%	1,489,514	14.9%	13.1%	16.8%	221,600	100.0%
<b>Wasatch Front by Employment Status</b>							
Wasatch Front, Full Time	44.7%	665,300	12.4%	9.9%	15.4%	82,300	37.6%
Wasatch Front, Part Time	12.6%	187,600	16.0%	12.0%	20.9%	30,000	13.7%
Wasatch Front, Retired	2.1%	30,900	***	***	***	***	***
Wasatch Front, Keeping House	9.6%	143,000	12.3%	8.6%	17.3%	17,600	8.0%
Wasatch Front, Full-time Student	2.2%	32,200	21.1%	12.4%	33.7%	6,800	3.1%
Wasatch Front, Unemployed/Other	5.6%	83,500	26.6%	19.7%	34.9%	22,200	10.1%
Non-Wasatch Front, Full Time	13.1%	195,000	14.4%	11.5%	17.9%	28,000	12.8%
Non-Wasatch Front, Part Time	4.2%	62,300	21.0%	15.5%	27.8%	13,100	6.0%
Non-Wasatch Front, Retired	0.8%	12,200	5.5%	2.4%	12.0%	700	0.3%
Non-Wasatch Front, Keeping House	2.8%	42,200	18.3%	12.8%	25.4%	7,700	3.5%
Non-Wasatch Front, Full-time Student	0.6%	8,500	26.0%	14.1%	42.9%	2,200	1.0%
Non-Wasatch Front, Unemployed/Other	1.8%	26,700	25.1%	18.2%	33.6%	6,700	3.1%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Wasatch Front by Self-employment Status</b>							
Wasatch Front, Self-employed	10.4%	155,000	21.3%	16.1%	27.6%	33,000	15.7%
Wasatch Front, Not Self-employed	66.3%	987,600	12.1%	9.7%	15.0%	119,600	56.9%
Non-Wasatch Front, Self-employed	4.3%	63,800	21.5%	15.8%	28.6%	13,700	6.5%
Non-Wasatch Front, Not Self-employed	19.0%	283,200	15.5%	12.4%	19.1%	43,900	20.9%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%
<b>Wasatch Front by Education Level</b>							
Wasatch Front, <H.S.	4.7%	70,300	47.7%	35.3%	60.4%	33,500	15.2%
Wasatch Front, H.S. Grad/Some College	38.9%	579,900	16.6%	13.9%	19.8%	96,500	43.8%
Wasatch Front, Tech/Voc Degree	8.1%	120,500	10.7%	7.1%	15.9%	12,900	5.9%
Wasatch Front, 4 Yr+ College Degree	24.8%	369,600	4.7%	3.2%	6.8%	17,200	7.8%
Non-Wasatch Front, <H.S.	1.1%	15,700	46.1%	33.2%	59.6%	7,200	3.3%
Non-Wasatch Front, H.S. Grad/Some College	13.5%	200,900	21.1%	17.5%	25.2%	42,400	19.2%
Non-Wasatch Front, Tech/Voc Degree	2.6%	38,100	15.4%	9.5%	24.0%	5,900	2.7%
Non-Wasatch Front, 4 Yr+ College Degree	6.4%	94,700	5.1%	3.3%	7.9%	4,900	2.2%
Total, All Utahns, Aged 19-64	100.0%	1,489,500	14.9%	13.1%	16.8%	221,600	100.0%

1 Total population estimate based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2005 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

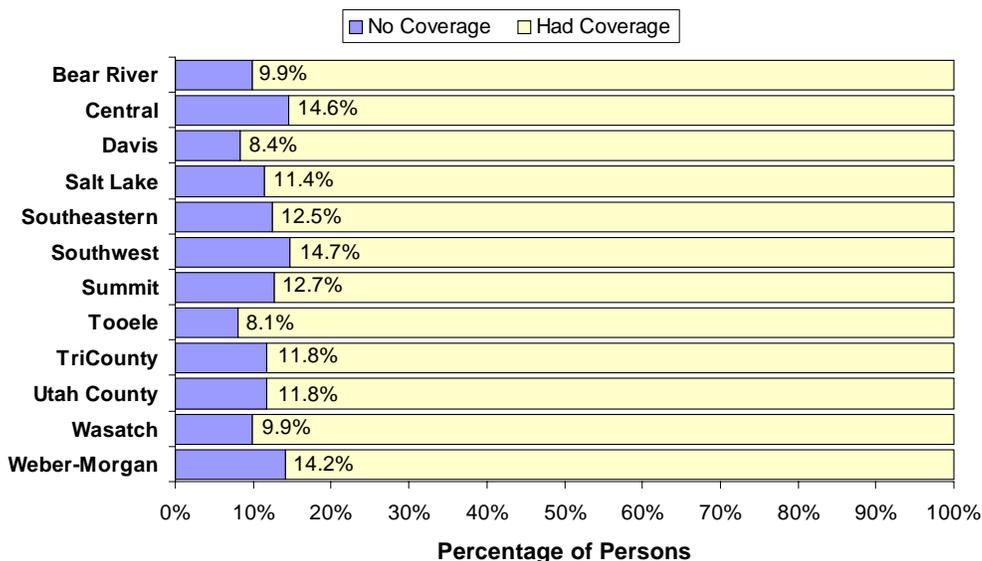
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among Utah adults (aged 19 to 64 years) who were not self-employed, those who did not live along the Wasatch Front were significantly more likely to lack health insurance coverage.

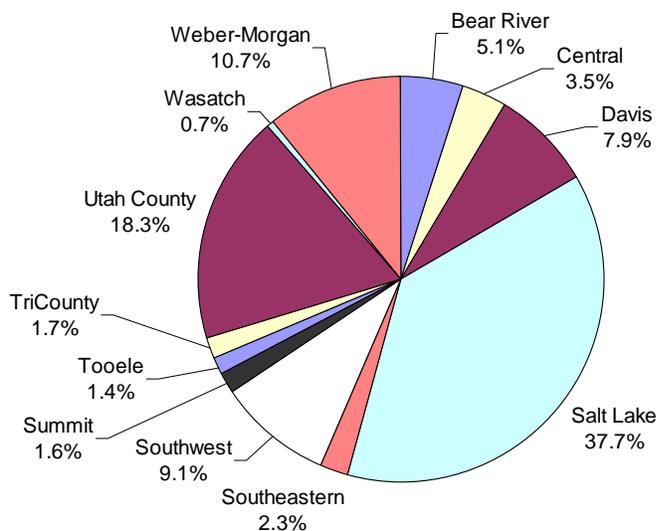


Figure 17.1 Health Insurance Coverage by Local Health District, Crude Rates, Utah, 2005



Source: 2005 Utah Health Status Survey

Figure 17.2 Percentage Distribution of Persons With No Health Insurance Coverage by Local Health District, Crude Rates, Utah, 2005



Source: 2005 Utah Health Status Survey

- Persons living in Southwest Utah health district were the most likely to lack health insurance coverage (14.7%). Persons living in Davis County (8.4%) and Tooele County (8.1%) health districts were the least likely to lack health insurance.
- All local health districts with the exception of Central Utah and Southeastern Utah had higher rates of lacking insurance between 2004 and 2005. The largest increase occurred in Weber-Morgan, where the percentage of people lacking insurance more than doubled.



# A Profile of Utahns Without Coverage

**Table 17. Percentage of Persons With No Health Insurance Coverage by Local Health District, Crude and Age-adjusted Rates, Utah, 2005**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			95% Confidence Intervals				
			Lower	Upper			
2005 Utah Population, Crude Rates	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
Local Health District, Crude Rates							
Bear River	5.9%	149,705	9.9%	6.1%	15.9%	14,900	5.1%
Central	2.8%	71,046	14.6%	10.1%	20.7%	10,400	3.5%
Davis	10.9%	276,374	8.4%	5.2%	13.1%	23,200	7.9%
Salt Lake	38.4%	970,748	11.4%	8.8%	14.6%	110,500	37.7%
Southeastern	2.1%	52,832	12.5%	8.7%	17.7%	6,600	2.3%
Southwest	7.2%	182,295	14.7%	10.3%	20.6%	26,800	9.1%
Summit	1.4%	36,417	12.7%	7.7%	20.2%	4,600	1.6%
Tooele	2.0%	51,835	8.1%	5.1%	12.7%	4,200	1.4%
TriCounty	1.7%	42,327	11.8%	8.1%	17.0%	5,000	1.7%
Utah County	18.0%	453,977	11.8%	8.7%	15.8%	53,500	18.3%
Wasatch	0.8%	20,138	9.9%	6.4%	15.0%	2,000	0.7%
Weber-Morgan	8.7%	221,232	14.2%	8.3%	23.2%	31,400	10.7%
Total, All Utahns, Crude Rates	100.0%	2,528,926	11.6%	10.1%	13.2%	292,800	100.0%
2005 Utah Population, Age-adjusted Rates	100.0%		11.1%	9.7%	12.7%		
Local Health District, Age-adjusted Rates							
Bear River	5.9%	149,705	9.5%	6.1%	14.6%		
Central	2.8%	71,046	14.5%	10.3%	20.1%		
Davis	10.9%	276,374	8.0%	5.0%	12.5%		
Salt Lake	38.4%	970,748	10.8%	8.4%	13.8%		
Southeastern	2.1%	52,832	11.8%	8.3%	16.5%		
Southwest	7.2%	182,295	15.6%	11.0%	21.6%		
Summit	1.4%	36,417	12.1%	7.4%	19.1%		
Tooele	2.0%	51,835	7.2%	4.5%	11.3%		
TriCounty	1.7%	42,327	11.5%	7.9%	16.3%		
Utah County	18.0%	453,977	11.1%	8.1%	14.9%		
Wasatch	0.8%	20,138	9.4%	6.2%	14.0%		
Weber-Morgan	8.7%	221,232	13.8%	8.4%	21.9%		
Total, All Utahns, Age-adjusted Rates	100.0%	2,528,926	11.1%	9.7%	12.7%		

1 Population estimates based on 2005 baseline projections, Governor's Office of Planning and Budget, REMI model system.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns do not sum to the total because of missing values on the grouping variables.

- Health insurance coverage is related to age. For instance, nearly all persons aged 65 and over have coverage. In Utah, non-Wasatch Front counties have higher proportions of residents aged 65 or over. Thus, the crude uninsured rate might be improved merely because they have more residents on Medicare.
- If a geographic area has a high age-adjusted uninsured rate, this indicates that other (non-age-related) risk factors are responsible.