

## Health Insurance Coverage For Non-Elderly Adults Living in Households without Children

*As one of 20 states that received a grant from the Health Resources and Services Administration (HRSA), U.S. Department of Health and Human Services, Wisconsin is exploring new approaches to increasing access to health insurance access for Wisconsin residents. Research under Wisconsin's State Planning Grant (SPG) has focused on several topics, including understanding the particular circumstances of non-elderly adults in accessing health insurance coverage.*

*This paper presents selected findings on characteristics of the uninsured in Wisconsin, from research conducted at the Center for Health Policy and Program Evaluation, University of Wisconsin-Madison. The research was conducted with 1998 and 1999 Wisconsin Family Health Survey data. The purpose of the research is to provide information about uninsured Wisconsin residents, particularly adults living in households without any children.*

### Uninsured Adults Ages 18-64 in Households without Children

This paper provides information about health insurance coverage of Wisconsin adults ages 18 to 64 living in households without children under age 19.

Most national policy discussions about the uninsured have focused on families with children. However, non-elderly adults (ages 18-64) living in households without children also deserve close attention. Many of these adults may be parents with grown children not living in the household; some may have minor children not currently living with them.

In Wisconsin, an estimated 124,000 adults ages 18 to 64 living in households with no children were uninsured during 1998-99. These uninsured adults accounted for about 40 percent of all the uninsured in Wisconsin (312,000 state residents were uninsured). There were 81,000 uninsured ages 18-44 and 42,000 uninsured ages 45-64 living in households without children.

Table 1 shows that one out of five adults living in low-income households (below 200% of the poverty level) without children are uninsured. Specifically, an estimated 23.4 percent of low-income adults ages 18-44 living without children are uninsured; 22.1 percent of older (45-64 years) low-income adults without children in their household are uninsured. These two groups total 52,000 uninsured adults ages 18-64 living in low-income households without children.

The proportions uninsured are much lower among adults living in higher-income households, above 200 percent of the poverty level. Among adults 18 to 44 living without children in higher-income households, 8.3 percent are uninsured. The comparable proportion among adults ages 45 to 64 is 2.5 percent. There were an estimated 66,000 uninsured higher-income adults ages 18-64 in households without children.

**Table 1. Characteristics of Adults in Households without Children, Wisconsin 1998-1999**

	Proportion currently uninsured	
	Age 18-44	Age 45-64
<b>Less than 200% of Poverty</b>	23.4%	22.1%
<b>Greater than 200% of Poverty</b>	8.3%	2.5%
<b>No Physical Limitations</b>	10.9%	4.3%
<b>One or More Physical Limitations</b>	13.4%	7.9%
<b>Employed Full Time</b>	9.3%	3.0%

*Source: 1998-1999 Wisconsin Family Health Survey, Department of Health and Family Services.*

## Physical Limitations

Physical limitations are self-reports of any limitations due to a health problem in walking, climbing, bending, lifting or doing vigorous exercise; in working or attending school; and in eating, dressing, bathing, and using the toilet. In households without children, 13.4 percent of adults ages 18-44 who reported one or more

physical limitations were uninsured (Table 1). Among those ages 45-64, 7.9 percent with limitations were uninsured.

## Employment Status

Among full-time employed adults ages 18-64 living in households without children, 66,000 were uninsured.

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## Summary

Uninsured Wisconsin adults living in households without children make up 40% of all uninsured in the state.

Unlike low-income parents living with their minor children, adults in low-income households

without children do not qualify for publicly-funded health insurance initiatives. Many adults living in households without children are low-income, however, with 52,000 statewide.

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## About the Data

This briefing paper is a summary of the report "Wisconsin Health Insurance Coverage" by Kevin W. Welch, Center for Health Policy and Program Evaluation, University of Wisconsin-Madison. His analysis was conducted under contract with the Wisconsin Department of Health and Family Services, Bureau of Health Information, and funded by the State Planning Grant, HRSA.

The Wisconsin Family Health Survey (FHS) is a random sample telephone survey of Wisconsin households, designed to provide estimates of health care coverage, various health problems, and use of health care services by people across the state. The person in each sampled household who knows the most about the health of all household members is selected to answer all survey questions during the telephone interview.

The combined FHS sample for 1998 and 1999, used in this analysis, was 12,928 people. Data are weighted so that all results may be considered to be representative of Wisconsin's household population. The FHS asks about each household member's health insurance coverage at the time of the telephone interview. A person is considered to be uninsured if he/she has no private or employer-based insurance, nor any Medicaid, BadgerCare, Healthy Start, or Medicare. This estimate of the uninsured is a point-in-time estimate, representing the uninsured at any given moment during 1998-1999. Overall, 6% of Wisconsin residents were uninsured at any given point in time.

To obtain a copy of the Wisconsin Family Health Survey annual report, visit the Department of Health and Family Services web site at: <http://www.dhfs.state.wi.us/stats/index.htm>

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