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## **RISEP**

Research Institute on  
Social and Economic  
Policy

Center for Labor  
Research and Studies

Florida International  
University

Miami, FL 33199  
305-348-2616

RISEP is dedicated to examining issues of concern to low- and moderate-income workers and their families in Southeast Florida and the state of Florida, and serves social justice committees and organizations in Florida.

### *Contact information:*

Bruce Nissen  
[nissenb@fiu.edu](mailto:nissenb@fiu.edu)

Emily Eisenhauer  
[eeise001@fiu.edu](mailto:eeise001@fiu.edu)

Yue Zhang  
[ivyzhangyue@yahoo.com](mailto:ivyzhangyue@yahoo.com)

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# **HEALTHCARE COVERAGE AND EMPLOYMENT STATUS IN FLORIDA: A REPORT**

**Bruce Nissen, Emily Eisenhauer and Yue Zhang**

## **Executive Summary**

This report provides a portrait of the uninsured in the state of Florida. We look particularly at employment and industry issues related to lack of coverage, and examine a proposal being suggested as a partial solution in the Florida state legislature. The data are drawn from U.S. government data, the Current Population Survey, on healthcare insurance coverage in the state and major metropolitan areas.

### **Key Findings**

- 18.5% of Florida's population are uninsured, totaling over 3 million people.

### **Populations with high rates of uninsurance:**

- *Young adults*: 34.7% of 16 to 24 year olds lack coverage, as do 30.5% of 25 to 34 year-olds.
- *Racial and ethnic minorities*: 31.3% of Hispanics are uninsured, as are 24.4% of African Americans.
- *The foreign born*, especially *non-citizens*: 34.7% and 46.8%, respectively, are without coverage.
- 30.5% of individuals in *families with incomes under \$25,000 per year* are uninsured.
- 34.1% of individuals living *below the poverty line* have no health insurance.

### **Florida workers who lack health insurance:**

- *Low- and moderate-wage workers*: 38.7% of those earning under \$20,000 per year, and 34% of all those earning under \$30,000 per year are uninsured.
- *Part-time workers*: 31.3% lack health insurance
- *Self-employed workers*: 32.5% lack coverage as well as 24.9% of private sector workers.
- *Non-union workers*: 22.6% of non-union workers have no health insurance. In contrast, only 8.1% of union workers lack coverage.
- *Workers in small businesses*: 37.4% of those employed in firms with fewer than 10 employees are uninsured.
- However 400,000 workers in *firms of over 1000 employees* lack coverage as well.

## Industry Differences in Health Insurance Coverage in Florida

The industries with the highest rates of uninsured workers are **construction** (41.6%), **other services** (37%), **leisure and hospitality** (35.2%), **professional and business services** (27%), and **wholesale and retail trade** (22.7%). In all industries, young workers, the foreign-born, low-wage workers, and part-time workers are the least likely to have health coverage. Workers in small businesses are less likely than workers in large firms to have health insurance, however large employers still account for large numbers of uninsured, especially in the wholesale and retail trade and leisure and hospitality industries. Union membership also makes a dramatic difference in uninsurance rates for most industries.

## Shifting the Burden of Health Care Costs

Of growing concern is the practice of companies, particularly large firms, of shifting the cost of health insurance for their workers to the state or to other employers. Companies do this by making it difficult to access company health plans, or making costs prohibitive. This research shows that:

- Statewide, only about 50% of workers have health insurance from their own employer. In “other services” industries, only 30.9% of workers are covered by their employer, in leisure and hospitality only 32.3%, in construction 36.4%, professional and business services 46.0%, and wholesale and retail trade 48.0%.
- In 2002, almost 170,000 Florida workers were covered only by Medicaid, at a cost of approximately \$564 million to the state. Wholesale and Retail Trade had the most workers dependent on only Medicaid for health coverage in 2002, about 67,000, costing the state over \$220 million in Medicaid program costs. Service industries including professional, hospitality, education, and medical services had approximately 64,000 employees dependent on Medicaid, costing the state about \$215 million.

Recently, legislation dubbed “Fair Share” is making its way through state legislatures in an attempt to make large companies pay their “fair share” of the cost of health care. The bill currently before the Florida House would mandate that for-profit companies with over 10,000 employees pay 9% of payroll costs towards their employees' health care. While this action alone would by no means solve the health insurance crisis in the state, it would be a step towards halting the erosion of the employer-based health care system, and would have a positive impact on the hundreds of thousands of uninsured workers employed in large firms. Also important is that by having large companies “set the standard”, small employers should find it easier to provide coverage for their employees and remain competitive against larger firms. The arguments against Fair Share legislation, that it would negatively impact job creation and retention, do not bear out from the evidence in this report. Almost 87% of the employers leaving their employees to use the government's Medicaid program are in the retail and wholesale trade, services, or construction industries. Unlike manufacturing, for example, firms in these industries are geographically bound to where there is demand for retail goods, services, and buildings. With its rapidly growing population and its service-, retail-, and construction-oriented economy, Florida faces no danger of job loss to other states in these sectors from a government requirement that very large employers provide health insurance coverage or a payment into a government fund to provide health care.

# Healthcare Coverage and Employment Status in Florida: a Report

## Introduction

Ensuring healthcare to all citizens of the country, or of the state of Florida, is becoming an increasingly urgent problem. Frequently the term “crisis” is being used to describe the absence of medical insurance for large numbers of Americans.<sup>1</sup> Despite spending 16% of the U.S. Gross Domestic Product (GDP) on healthcare, millions of Americans have no healthcare coverage. Except for a very few who are extremely wealthy, this often means going without needed care or relying on a shrinking “charity” system consisting of (usually public) hospital emergency rooms and perhaps a few health clinics run by charitable organizations or religious organizations.

The problem is made worse by a decline in the provision of employment-based health insurance. A recent study found that employer-provided health insurance in Florida dropped from 56.1% of employers in 1999-2000 to 53.6% in 2003-2004, a 2.5% drop and loss of coverage by 434,000.<sup>2</sup> For better or for worse (many think for worse), the U.S. healthcare system has always relied primarily on private health insurance provided by the employer.

This report does not investigate the merits or demerits of alternative healthcare systems; instead it provides a portrait of the uninsured in the state of Florida, looks at employment and industry issues and lack of coverage, and examines a proposal being suggested as a partial solution in the Florida state legislature. Most of the data presented in this report consists of U.S. government data on healthcare insurance coverage in the state.<sup>3</sup>

An alternative source, the Florida Health Insurance Study (FHIS), utilizes a telephone survey of Floridians concerning healthcare coverage.<sup>4</sup> It utilizes a sample of about 17,000 households with about 45,000 persons, while our sample is made up of about 27,000 persons. For the purposes of this report, we wanted to focus on employment-related data that are not in the FHIS; therefore we are using government data. In most particulars, our portrait here is quite similar to that in the FHIS despite some differences of a percentage point or two. The FHIS provides an excellent picture at the county level in Florida, while we focused on six major metropolitan areas (Appendices A-F).

We turn first to a general portrait of the uninsured in Florida, followed by a look at those who are working and still lack insurance.

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<sup>1</sup> A Google search of the internet for the phrase “health care crisis” turned up 16,300,000 web pages (March 24, 2006). And a recent article in the *New York Review of Books* is titled “The Health Care Crisis and What to Do About It.” (Paul Krugman and Robin Wells, “The Healthcare Crisis and What to Do About It,” March 23, 2006, pp. 38-43).

<sup>2</sup> See Elise Gould, *Prognosis Worsens for Workers’ Healthcare: Fourth consecutive year of decline in employer-provided insurance coverage*, Economic Policy Institute Briefing Paper, October 2005, p. 13.

<sup>3</sup> This report uses data from the Current Population Survey Annual Social and Economic Supplement (March Supplement) for the years 2003-2005. The CPS ASES is conducted by the Census Bureau for the Bureau of Labor Statistics and is the primary source of data on the nation’s labor force. The advantage of using CPS data is the availability of a wide variety of workforce, industry, and health insurance information at the state and MSA level. To increase the sample size and improve the standard error at the state and MSA level, three-year averages were calculated. Most margins of error (based on 90% confidence level) at the state level are less than +/- 2%. In the instances where the margin of error influences our ability to make comparisons between categories, we have noted this in the report.

<sup>4</sup> Available at:

[http://ahca.myflorida.com/Medicaid/quality\\_management/mrp/Projects/fhis2004/PDF/full\\_report\\_jul2005.pdf](http://ahca.myflorida.com/Medicaid/quality_management/mrp/Projects/fhis2004/PDF/full_report_jul2005.pdf)

## A Portrait of the Uninsured in Florida

*Numbers and Percentages of Uninsured; Breakdown by Sex.* There are **over 3 million persons without health insurance in Florida**, which represent **almost 19% of the state's population**. Florida ranks 46 out of the 50 states and the District of Columbia in health insurance coverage.<sup>5</sup> Males are less likely to have health insurance than are females in both Florida and the nation, but in all cases the percent lacking such coverage is about 3% higher in Florida than in the nation. Table 1 shows the details.

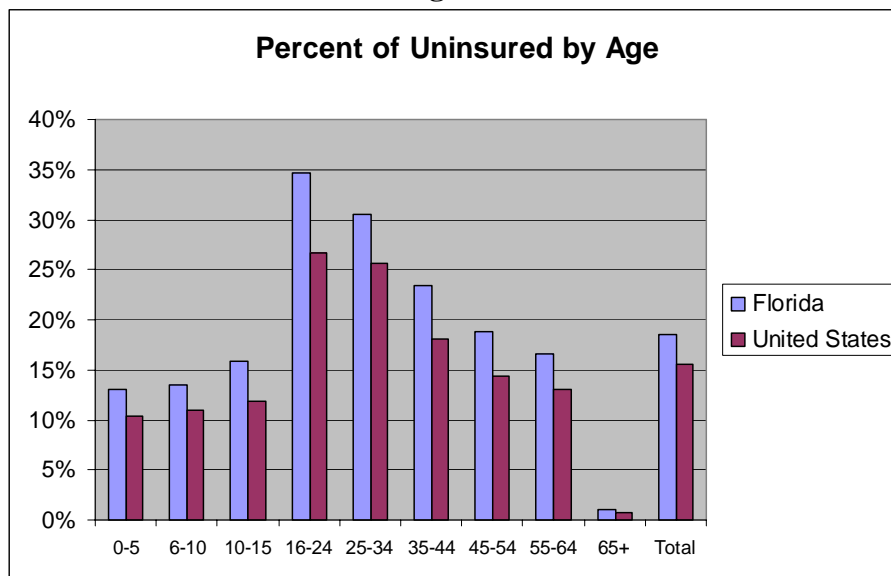
**Table 1**  
**Health Insurance Status by Sex (in thousands)**

		Insured	Uninsured	Percent	Total
<b>Florida</b>	Male	6,593	1,643	<b>19.9%</b>	8,235
	Female	7,190	1,482	<b>17.1%</b>	8,671
	Total	13,782	3,125	<b>18.5%</b>	16,907
<b>U.S.</b>	Male	117,101	23,785	<b>16.9%</b>	140,886
	Female	126,006	20,849	<b>14.2%</b>	146,855
	Total	243,108	44,633	<b>15.5%</b>	287,741

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

*Breakdown of Uninsured by Age.* Lack of health care coverage afflicts people of all ages, but it is working age adults, particularly young adults, who are most at risk. **Over one-third of those ages 16 to 24 lack health insurance, as do almost as many 25 to 34 year-olds.** This is significantly higher than the national rate, and reflects the fact that that these age groups in Florida are more likely to be foreign born and to be earning lower wages or have a lower average wage than the nation as a whole. Figure 1 and Table 2 shows details.

**Figure 1**



<sup>5</sup> Kaiser Family Foundation. Health Insurance Coverage of the Total Population, 2003-2004. Available online at <http://www.statehealthfacts.org>.

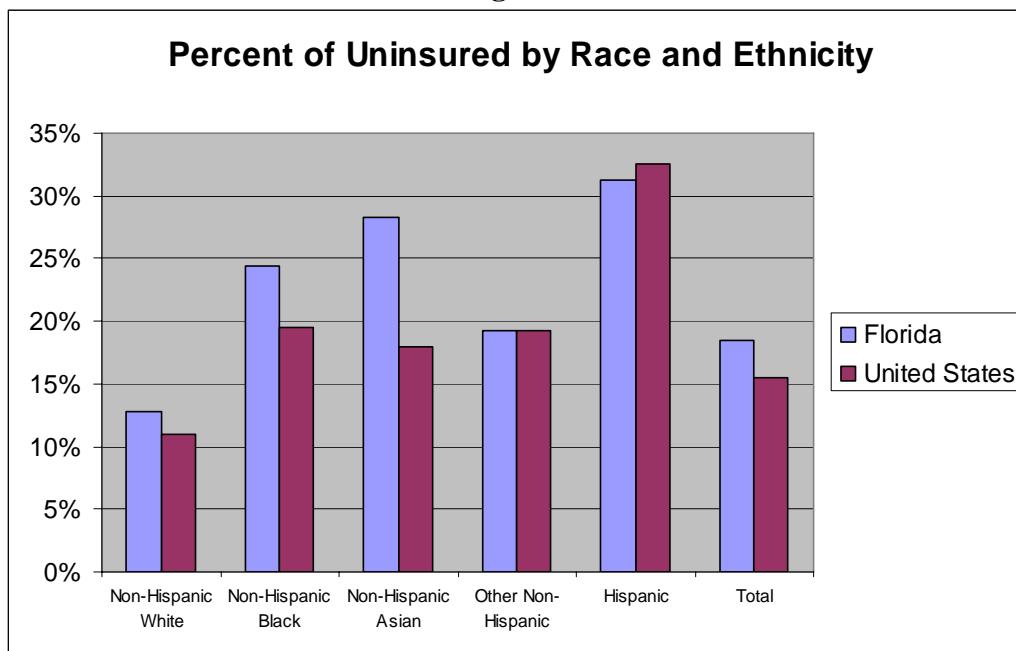
**Table 2**

Uninsured by Age (in thousands)						
Age	Florida			United States		
	Uninsured	Percent	Total	Uninsured	Percent	Total
0-5	161	<b>13.1%</b>	1,235	2,489	<b>10.4%</b>	23,873
6-10	146	<b>13.5%</b>	1,085	2,171	<b>11.0%</b>	19,812
11-15	188	<b>15.9%</b>	1,182	2,521	<b>11.9%</b>	21,195
16-24	642	<b>34.7%</b>	1,852	9,594	<b>26.6%</b>	36,069
25-34	616	<b>30.5%</b>	2,020	10,068	<b>25.7%</b>	39,194
35-44	600	<b>23.4%</b>	2,558	7,895	<b>18.1%</b>	43,614
45-54	437	<b>18.8%</b>	2,330	5,912	<b>14.4%</b>	41,028
55-64	305	<b>16.6%</b>	1,836	3,704	<b>13.1%</b>	28,372
65+	30	<b>1.1%</b>	2,8089	279	<b>0.8%</b>	34,583
Total	3,125	<b>18.5%</b>	16,907	44,633	<b>15.5%</b>	287,741

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

The extremely sharp drop in uninsured to about 1% for those aged 65 or older is due to the federal Medicare program, which provides near-universal coverage for this age segment.

*Breakdown of Uninsured by Race and Ethnicity.* There are **large disparities in health insurance coverage by race and ethnicity**. Non-Hispanic whites lack insurance at a 12.8% rate in Florida, only slightly above the national rate. Non-Hispanic blacks fare much worse than whites, with 24.4% uninsured, and also significantly worse than in the nation as a whole. Hispanics in Florida also fare worse than non-Hispanic whites, with 19.2% lacking health care. However, Hispanics in Florida fare much better than Hispanics nationally, who are uninsured at a rate of 32.6%. This should not be surprising, given the relative affluence of the Hispanic population in Florida (especially in South Florida) compared with Hispanics in the nation as a whole. Figure 2 and Table 3 show comparisons.

**Figure 2**

**Table 3**

<b>Uninsured by Race and Ethnicity (in thousands)</b>						
<b>Race/Ethnicity</b>	<b>Florida</b>			<b>United States</b>		
	Uninsured	Percent	Total	Uninsured	Percent	Total
Non-Hispanic White	1,352	<b>12.8%</b>	10,584	21,356	<b>11.0%</b>	194,330
Non-Hispanic Black	618	<b>24.4%</b>	2,534	6,811	<b>19.5%</b>	34,849
Non-Hispanic Asian	98	<b>28.3%</b> <sup>1</sup>	347	2,109	<b>18.0%</b>	11,742
Other Non-Hispanic	36	<b>19.3%</b> <sup>2</sup>	186	7,968	<b>19.3%</b>	41,179
Hispanic	1,021	<b>31.3%</b>	3,257	13,202	<b>32.6%</b>	40,490
Total	3,125	<b>18.5%</b>	16,907	44,633	<b>15.5%</b>	287,741

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Margin of error equals 4.4%.

<sup>2</sup> Margin of error equals 5%.

*Breakdown of Uninsured by Nativity and Citizenship.* Florida has a large population of foreign born residents, which also affects health care coverage rates. Almost fifteen percent of the U.S. native-born in Florida lack health insurance, compared with 34.7% of the foreign-born. However, the uninsured rate for naturalized citizens is almost as low as the native-born rate, while the rate for non-citizens approaches 50%. Table 4 shows the relevant comparisons.

**Table 4**

<b>Uninsured by Nativity and Citizenship Status (in thousands)</b>						
	<b>Florida</b>			<b>United States</b>		
	Uninsured	Percent	Total	Uninsured	Percent	Total
Native born	2,059	<b>14.9%</b>	13,834	33,039	<b>13.0%</b>	253,513
Foreign born	1,066	<b>34.7%</b>	3,073	11,595	<b>33.9%</b>	34,228
Naturalized Citizen	235	<b>18.1%</b> <sup>1</sup>	1,298	2,264	<b>17.3%</b>	13,124
Not a US citizen	830	<b>46.8%</b> <sup>2</sup>	1,775	9,331	<b>44.2%</b>	21,104
Total	3,125	<b>18.5%</b>	16,907	44,633	<b>15.5%</b>	287,741

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> The margin of error is 2.1%.

<sup>2</sup> The margin of error is 3.1%.

*Breakdown of Uninsured by Income.* Low-income families are also less likely to have health insurance. The median family income in Florida was \$49,461 in 2004.<sup>6</sup> Those **families making less than \$25,000 per year were almost twice as likely to lack healthcare insurance as those making more** (30.7% vs. 15.8%) in the year 2004. Table 5 shows details.<sup>7</sup>

<sup>6</sup> U.S. Census Bureau, 2004 American Community Survey.

<sup>7</sup> Note that this table is for the year 2005 only, not for the years 2003-2005, and thus numbers and percentages will not be comparable to those of immediately preceding and succeeding tables.

**Table 5**

<b>Uninsured by Family Income</b> (in thousands)						
<b>Income</b>	<b>Florida</b>			<b>United States</b>		
	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>
under \$25,000 per year	1,481	<b>30.7%</b>	4,820	20,533	<b>26.9%</b>	76,198
\$25,000 or more per year	1,988	<b>15.8%</b>	12,598	25,144	<b>11.7%</b>	214,346
Total	3,468	<b>19.9%</b>	17,418	45,678	<b>15.7%</b>	290,544

Source: Current Population Survey Annual Social and Economic Supplement, 2005

*Breakdown of Uninsured by Poverty Status.* Living in poverty is another clear predictor of lack of health insurance. In 2004 the federal poverty line for a family of four was \$18,850, and **in Florida there were more than two million people living in poverty, 34% of whom had no health insurance.** As well almost a third of those between the poverty line and 150% of the poverty line, or \$28,275, had no health insurance. Altogether over 30% of people in poor families, including children, have no health insurance, either employer based or publicly supported. Table 6 shows details.

**Table 6**

<b>Uninsured by Poverty Status</b> (in thousands)						
	<b>Florida</b>			<b>United States</b>		
	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>
Below poverty	719	<b>34.1%</b>	2,108	11,057	<b>30.6%</b>	36,177
100% - 149% above poverty	464	<b>27.5%<sup>1</sup></b>	1,689	6,871	<b>26.1%</b>	26,290
150% or more above poverty	1,941	<b>14.8%<sup>2</sup></b>	13,109	26,706	<b>11.9%</b>	225,274
Total	3,125	<b>18.5%</b>	16,907	44,633	<b>15.5%</b>	287,741

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Margin of error equals 4.2%.

<sup>2</sup> Margin of error equals 4.0%.

The figures presented above give us an overall portrait of those in Florida without health insurance coverage. We turn now to those who are employed, but still lack such coverage.

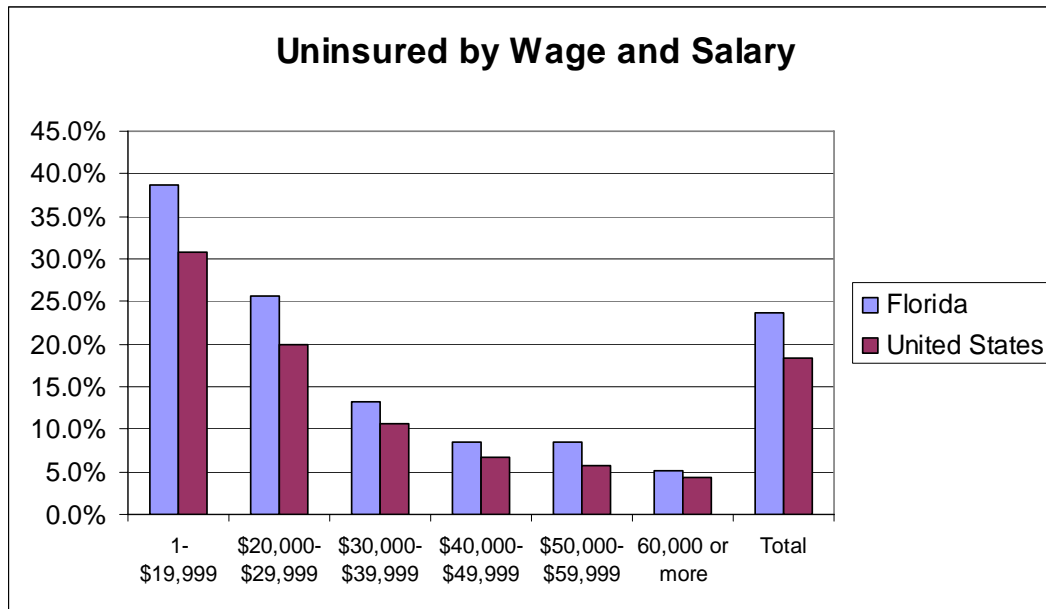
### **Uninsured Workers in Florida: a Portrait**

In the U.S. employer-based health insurance system, workers and their dependents must rely on employers to provide affordable health coverage options. Looking at which job characteristics, sectors, and industries have poor rates of insurance coverage is crucial to understanding the barriers to health coverage for U.S. workers.

*Breakdown of Uninsured by Wages.* Unsurprisingly, those with the lowest wages or salaries are the least likely to have health insurance. **Over 38% of those who earn less than \$20,000 are not covered under any form of health insurance.** Any full-time worker earning less than \$9.62 per hour (without

overtime earnings) falls into this category, as do 75% of part-time workers. It is often said that these are primarily teenagers or second earners who are likely to be dependents covered under a family member's plan. However **in Florida there are more than 1 million people earning under \$20,000 without health insurance of any kind.** This is 25% higher than the national rate for this income group, and points to a severe shortage of health care options for the working poor in Florida. Figure 3 and Table 7 show the numbers and percentages.

**Figure 3**



**Table 7**

Uninsured by Wage and Salary Income (in thousands)						
Wage/Salary	Florida			United States		
	Uninsured	Percent <sup>1</sup>	Total	Uninsured	Percent	Total
\$1-\$19,999	1,014	<b>38.7%</b>	2,621	14,707	<b>30.8%</b>	47,823
\$20,000-\$29,999	373	<b>25.6%</b>	1,455	4,755	<b>20.0%</b>	23,775
\$30,000-\$39,999	156	<b>13.2%</b>	1,182	2,112	<b>10.7%</b>	19,786
\$40,000-\$49,999	61	<b>8.6%</b>	714	918	<b>6.7%</b>	13,760
\$50,000-\$59,999	42	<b>8.4%</b>	500	562	<b>5.8%</b>	9,658
\$60,000-\$69,999	19	<b>6.3%</b>	298	297	<b>4.8%</b>	6,216
\$70,000-\$79,999	11	<b>5.1%</b>	219	185	<b>4.3%</b>	4,347
\$80,000-\$89,999	5	<b>4.0%</b>	127	103	<b>3.8%</b>	2,709
\$90,000-\$99,999	1	<b>1.8%</b>	78	54	<b>3.1%</b>	1,730
\$100,000 or more	20	<b>5.4%</b>	379	317	<b>4.7%</b>	6,731
Total <sup>2</sup>	1,702	<b>22.5%</b>	7,573	24,011	<b>17.6%</b>	140,327

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Margins of error for this column (other than the "total" percentage) fall between 1.7% and 2.8%.

<sup>2</sup> Total excludes some no wage workers for whom the sample is too small and the findings therefore unreliable.



*Breakdown of Uninsured by Full-Time or Part-Time Status.* Workers who work full-time at their main job are more likely to have health insurance than those who work part-time. Part-time workers in Florida are uninsured at a rate of 31.3%, which is 8.5 percentage points higher than for the nation as a whole, while the full-time Florida worker uninsured rate of 22.2% is 4.8% higher than the comparative national rate. Table 8 shows the numbers and percentages.

**Table 8**

Uninsured by Work Schedule (in thousands)						
Full-Time/Part Time Status	Florida			United States		
	Uninsured	Percent	Total	Uninsured	Percent	Total
Full-Time <sup>1</sup>	1,511	<b>22.2%</b>	6,798	20,541	<b>17.4%</b>	117,746
Part-Time	377	<b>31.3%</b>	1,207	6,153	<b>22.8%</b>	26,980
Total	1,888	<b>23.6%</b>	8,006	26,694	<b>18.4%</b>	144,726

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup>Based on a 35 hour work week.

*Lack of Healthcare Insurance by Self-Employed Status and Public Sector/Private Sector Status.* The workers most likely to lack health insurance are those who are the self-employed. They are uninsured at a rate of 32.5% in Florida and 26.2% in the nation.

For those employed by employers other than themselves, **public sector employers are much more likely to provide healthcare insurance than are their private sector counterparts.** In Florida by far the largest number of uninsured are employed in the private sector, and they account for 80% of all uninsured both in Florida and nationally. In comparison the public sector has a low rate of uninsured workers (8% compared to 24.9% in the private sector.) Table 9 shows the details.

**Table 9**

Uninsured by Sector (in thousands)						
Employment Status	Florida			United States		
	Uninsured	Percent	Total	Uninsured	Percent	Total
Private sector	1,516	<b>24.9%</b>	6,085	21,613	<b>19.6%</b>	110,300
Public sector	82	<b>8.0%</b>	1,029	1,476	<b>7.1%</b>	20,727
Self-employed	288	<b>32.5%</b>	887	3,557	<b>26.2%</b>	13,561
Total <sup>1</sup>	1,886	<b>23.6%</b>	8,001	26,645	<b>18.4%</b>	144,588

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Total excludes some independent workers who cannot be classified by sector.

*Lack of Healthcare Insurance by Hourly or Salaried Status.* **Hourly workers are much less likely to have health insurance than salaried workers.** In Florida an hourly worker is more than 1.7 times as likely to lack healthcare insurance as is a salaried worker. This is not surprising, since hourly workers are more likely to be in part-time and low-wage jobs with few benefits. Overall, Florida firms do a

poor job of offering health insurance to both types of employees, as shown in Table 10.<sup>8</sup>

**Table 10**

<b>Uninsured by Earnings Type</b> (in thousands)						
<b>Hourly/Salaried Status</b>	<b>Florida</b>			<b>United States</b>		
	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>
Hourly	993	<b>26.1%</b>	3,802	3,530	<b>20.4%</b>	17,333
Salaried	405	<b>15.0%</b>	2,701	1,227	<b>9.9%</b>	12,342
Total	1,398	<b>21.5%</b>	6,504	4,757	<b>16.0%</b>	29,675

Source: Current Population Survey Outgoing Rotation Groups, 2003-2005 3-year average

*Lack of Healthcare Insurance by Union or Non-Union Status.* **Union members have a tremendous advantage over non-union workers in healthcare insurance coverage.** Non-union members are almost three times as likely to be without healthcare insurance as are union members. Part of Florida's healthcare coverage problem stems from its low rates of unionization. Table 11 shows the difference in coverage rates between union and non-union workers in the state.

**Table 11**

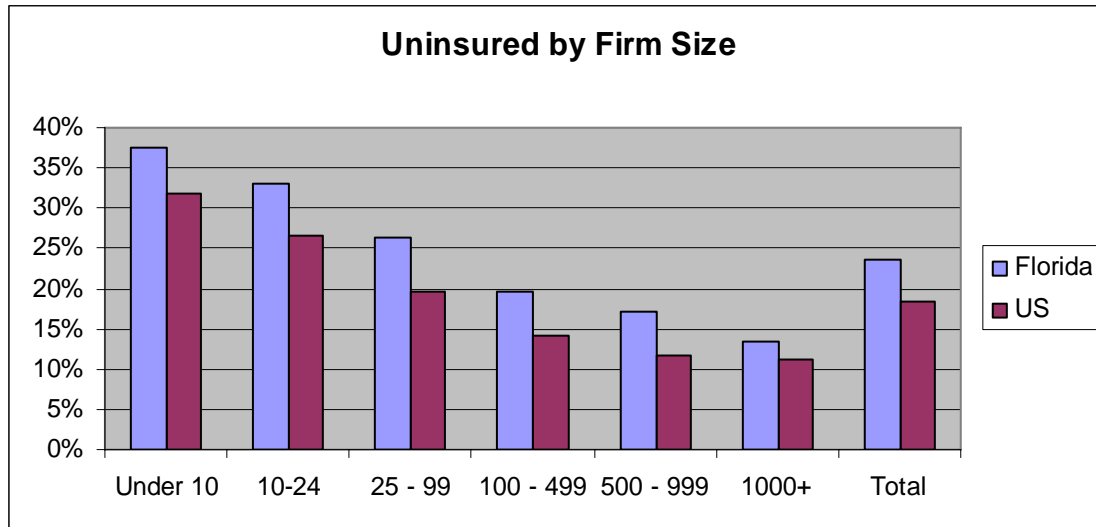
<b>Uninsured by Union Membership</b> (in thousands)						
<b>Union/Non-Union Status</b>	<b>Florida</b>			<b>United States</b>		
	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>	<b>Uninsured</b>	<b>Percent</b>	<b>Total</b>
Union member or covered by a union contract	39	<b>8.1%<sup>1</sup></b>	480	278	<b>6.4%</b>	4,365
Not a union member/ not covered by a union contract	1,359	<b>22.6%</b>	6,024	4,479	<b>17.7%</b>	25,310
Total	1,398	<b>21.5%</b>	6,504	4,757	<b>16.0%</b>	29,675

Source: Current Population Survey Outgoing Rotation Groups, 2003-2005 3-year average

<sup>1</sup> Margin of error equals 2.1%.

*Healthcare insurance coverage by size of firm.* **The employees of smaller establishments are less likely to be covered by healthcare insurance than are the employees of large employers.** Over thirty-three percent of Florida workers in firms with fewer than 100 employees did not have health insurance in the 2003-2005 period, compared with 27% nationally. Figure 4 and Table 12 shows details.

<sup>8</sup> Data in Tables 10 and 11 were collected from the Current Population Survey Outgoing Rotation Groups, which has a sample size roughly one-fourth the size of the March Supplement. The different samples account for the discrepancies in percentages and totals.

**Figure 4****Table 12**

Uninsured by Firm Size (in thousands)						
	Florida			United States		
	Uninsured	Percent	Total	Uninsured	Percent	Total
Under 10	673	37.4% <sup>1</sup>	1,798	9,349	31.7%	29,519
10 - 24	308	33.1% <sup>1</sup>	929	3,803	26.6%	14,319
25 - 99	262	26.3% <sup>1</sup>	997	3,662	19.6%	18,649
100 - 499	178	19.7% <sup>1</sup>	903	2,721	14.1%	19,274
500 - 999	59	17.2% <sup>1</sup>	345	917	11.8%	7,765
1000+	408	13.5% <sup>1</sup>	3,033	6,241	11.3%	55,199
Total	1,888	23.6%	8,006	26,694	18.4%	144,726

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Margin of error falls between 2.5 % and 3.7%.

In a 2005 national survey conducted by the Kaiser Family Foundation, three out of four small businesses that did not offer coverage to employees cited cost as a primary factor in their decision. Without the bargaining power and risk pooling advantages of large firms, small businesses face higher health insurance premiums for their employees and are increasingly deciding not to offer coverage. The percentage of small businesses in the study offering health benefits decreased from 68% in 2000 to 59% in 2005.<sup>9</sup>

*Overview of Employer Healthcare Coverage in the State of Florida.* It is clear from the preceding analysis that Florida firms do a poor job of offering coverage to their employees, whether hourly, salaried, full-time, part-time, small firm, large firm, low-income or middle-income. The only category of workers that approaches full coverage are the high income earners making at least \$80,000 per year.

<sup>9</sup> Kaiser Family Foundation. 2005. *Employer Health Benefits: 2005 Annual Survey*. Washington, D.C. Available online at <http://www.kff.org/insurance/7315/index.cfm>

## Uninsured Workers in Florida Industries

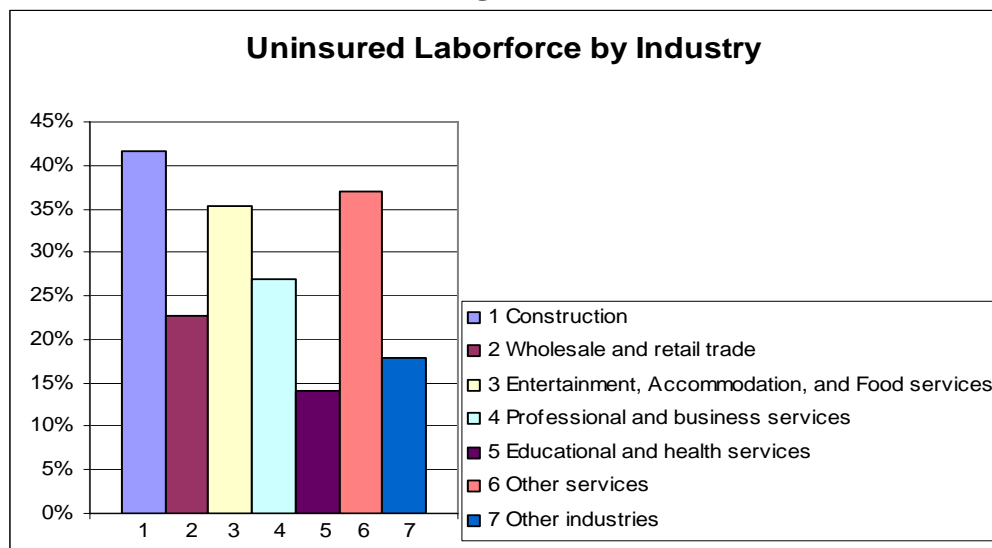
Some of the largest employing industries in Florida are also some of the least-likely to provide health insurance for workers. Four out of the five largest industries also have the largest numbers of uninsured workers. Construction, wholesale and retail trade, and leisure and hospitality each have about 300,000 uninsured workers, and professional and business services has approximately 250,000 workers without health coverage. Table 13 and Figure 5 give details.

**Table 13**

<b>Uninsured by Industry (in thousands)</b>				
	<b>Uninsured</b>	<b>Percent</b>	<b>Margin of Error</b>	<b>Total</b>
Agriculture, forestry, fishing, and hunting	35	<b>50.1%</b>	± 15.4% <sup>10</sup>	71
Construction	<b>305</b>	<b>41.6%</b>	± 4.3%	732
Other services	149	<b>37.0%</b>	± 5.3%	403
Leisure and hospitality	<b>313</b>	<b>35.2%</b>	± 3.5%	888
Professional and business services	<b>261</b>	<b>27.0%</b>	± 2.8%	965
Wholesale and retail trade	<b>298</b>	<b>22.7%</b>	± 2.2%	1,315
Manufacturing	101	<b>19.8%</b>	± 3.3%	510
Transportation and utilities	84	<b>19.3%</b>	± 3.5%	434
Information	26	<b>14.2%</b>	± 4.5%	183
Educational and health services	207	<b>14.1%</b>	± 1.6%	1,466
Financial activities	88	<b>13.3%</b>	± 2.3%	660
Public administration	22	<b>6.0%</b>	± 2.0%	371
<b>Total</b>	<b>1,880</b>	<b>23.6%</b>		<b>7,998</b>

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

**Figure 5**



<sup>10</sup> Because the sample size of agricultural workers is so small, the data are unreliable. Therefore the agricultural sector will be excluded from further analysis, although anecdotal evidence suggests that a widespread problem clearly exists in providing health insurance for agricultural workers.

Education and health services adds approximately another 200,000 uninsured, and the miscellaneous category “other services” an additional 150,000. As Table 13 and Figure 5 demonstrate, **Florida’s largest (except for agriculture) and most dynamic industries – primarily in various services, leisure and hospitality, and wholesale and retail trade – have both the highest percentages of uninsured workers and the largest numbers of uninsured.**

We turn now to an examination of individual industries.

### Construction

A large number of construction industry employees (36%) work for small firms of under 10 employees, compared with 14% for all industries in Florida. Pay rates are on-par with Florida averages, and slightly more workers are employed full-time than in Florida industries as a whole (91% versus 86%). Hispanics are overrepresented in the construction industry in Florida, accounting for 28% of workers, compared with 20% of the Florida workforce overall. Non U.S. citizens are also overrepresented (23% compared with 14%).

**The construction industry likely has the worst health insurance coverage rate of any industry in the state, although leisure and hospitality, “other services,” and agriculture are also in the same vicinity. Overall approximately 42% of workers in the construction industry are uninsured,** and young workers fare particularly poorly, with over 55% of workers under 35 years of age uninsured. As is true with all sectors, those who earn the least are also the least likely to have health insurance. In construction, over 60% of those earning less than \$20,000 per year have no health coverage. Union membership makes a dramatic difference, with only 8.7% of union members lacking health insurance, compared with 39.7% of non-union members. Firm size also makes a difference – half of those employed in firms of fewer than 10 employees have no health insurance coverage, compared with a quarter of those in firms of 100 to 999 employees. Also of significance is citizenship status, with the rates for naturalized citizens and native born citizens, a little over 30%, much better than for non-citizens at 69%. Immigrant workers in general are vulnerable to exploitation by unscrupulous contractors who do not honor workers rights. Table 14 shows approximate numbers and the percentages of different types of workers without healthcare coverage in the construction industry.

**Table 14**

<b>Construction</b> (in thousands)				
		<b>Uninsured</b>	<b>Percent</b>	<b>Margin of Error</b>
	<b>TOTAL</b>	305	<b>41.6%</b>	± 4.3%
Gender	Male	282	<b>43.4%</b>	± 4.3%
	Female	23	<b>27.7%</b>	± 9.4%
Race and Ethnicity	White, non-Hispanic	137	<b>30.7%</b>	± 4.5%
	Non-white, non-Hispanic	38	<b>45.2%</b>	± 16.1%
	Hispanic	130	<b>64.1%</b>	± 13.0%
Age Range	Under 35	147	<b>56.3%</b>	± 7.9%
	35 and over	157	<b>33.4%</b>	± 4.4%
Annual Income <sup>1</sup>	1-19,999	119	<b>60.2%</b>	± 9.7%
	20,000-29,999	75	<b>48.8%</b>	± 9.7%
	30,000-39,999	30	<b>27.2%</b>	± 8.2%
	40,000-49,999	12	<b>18.5%</b>	± 8.6%
	50,000-59,999	7	<b>17.3%</b>	± 10.3%
	60,000 and up	8	<b>10.3%</b>	± 5.7%
Citizenship Status	Native born	172	<b>33.5%</b>	± 4.2%
	Foreign born	132	<b>60.9%</b>	± 10.4%
	Naturalized citizen	17	<b>34.1%</b>	± 15.6%
	Not a US citizen	115	<b>68.9%</b>	± 12.7%
Schedule	Full-time	274	<b>40.6%</b>	± 4.4%
	Part-time	31	<b>53.0%</b>	± 17.8%
Payment	Hourly	131	<b>48.1%</b>	± 7.6%
	Non-hourly	34	<b>20.8%</b>	± 6.0%
Union Membership	Union member <sup>2</sup>	2	<b>8.7%</b>	± 9.1%
	Not union member	163	<b>39.7%</b>	± 5.5%
Firm size – number of employees <sup>3</sup>	Under 10	146	<b>51.4%</b>	± 7.8%
	10-99	126	<b>42.6%</b>	± 6.8%
	100 – 999	22	<b>25.2%</b>	± 9.0%
	1000+	10	<b>16.3%</b>	± 8.3%

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Excludes some no-wage workers.

<sup>2</sup> Includes non-union members covered by a union contract.

### Other Services

The industries classified under Other Services include such things as personal care services, equipment and machinery repairing, promoting or administering religious activities, grantmaking, and laundry services. Other services employees tend to have lower incomes, with 41% earning under \$20,000 annually, compared with 29% of the Florida workforce. Slightly fewer workers in other services industries are employed full time than in Florida, and fewer belong to unions (2% versus 7%). There is a striking difference in distribution of other services industries' workers across firm sizes – 60% work for firms with fewer than 10 employees, compared with 21% of Florida workers overall.

In the industries classified under Other Services, Hispanics and non-white non-Hispanics are about twice as likely to be uninsured as whites (58.8%, 46.9% and 25.2%, respectively). Again, those who earn the least are also the least likely to have health insurance, with over 50% of those earning less than \$20,000 per year uninsured. Workers in firms with fewer than 10 employees, where most employees in

other services industries are concentrated, are also less likely to have health coverage. Table 15 shows approximate numbers and the percentages of different types of workers without healthcare coverage in the “other services” industry.

<b>Table 15</b>				
<b>Other Services (in thousands)</b>				
		<b>Uninsured</b>	<b>Percent</b>	<b>Margin of Error</b>
	<b>TOTAL</b>	<b>149</b>	<b>37.0%</b>	<b>± 5.3</b>
Gender	Male	73	<b>34.7%</b>	± 6.9%
	Female	76	<b>39.7%</b>	± 8.0%
Race and Ethnicity	White, non-Hispanic	60	<b>25.2%</b>	± 5.5%
	Non-white, non-Hispanic	32	<b>46.9%</b>	± 18.2%
	Hispanic	57	<b>58.8%</b>	± 17.7%
Age Range	Under 35	51	<b>41.3%</b>	± 9.7%
	35 and over	99	<b>35.2%</b>	± 5.8%
Annual Income <sup>1</sup>	1-19,999	83	<b>51.7%</b>	± 9.8%
	20,000-29,999	24	<b>31.9%</b>	± 10.7%
	30,000-39,999	14	<b>27.2%</b>	± 12.2%
	40,000-49,999	3	<b>13.0%</b>	± 11.2%
	50,000-59,999	0	<b>2.7%</b>	± 7.2%
	60,000 and up	4	<b>11.5%</b>	± 9.5%
Citizenship Status	Native born	89	<b>30.0%</b>	± 5.2%
	Foreign born	60	<b>56.7%</b>	± 14.3%
	Naturalized citizen	16	<b>45.6%</b>	± 21.6%
	Not a US citizen	44	<b>62.4%</b>	± 18.6%
Schedule	Full-time	113	<b>35.0%</b>	± 5.7%
	Part-time	36	<b>45.4%</b>	± 13.6%
Payment	Hourly	78	<b>49.9%</b>	± 10.3%
	Non-hourly	36	<b>28.7%</b>	± 8.2%
Union Membership	Union member <sup>2</sup>	12	<b>79.7%</b>	± 43.4%
	Not union member	102	<b>38.3%</b>	± 6.7%
Firm size – number of employees	Under 10	118	<b>45.9%</b>	± 7.6%
	10-99	25	<b>26.8%</b>	± 9.2%
	100 – 999	1	<b>5.7%</b>	± 9.2%
	1000+	6	<b>15.4%</b>	± 10.5%

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Excludes some no-wage workers.

<sup>2</sup> Includes non-union members covered by a union contract

### Professional and Business Services

The Professional and Business Services industry includes a wide range of sub-industries such as scientific, technical, management and accounting services, as well as administrative support, security, and cleaning services. This industry fairly closely reflects Florida averages in age, race and ethnicity, and citizenship status. Pay rates and work schedules also approximate averages of all Florida industries. However a larger number of professional and business services employees work for small firms of under 10 employees (33%) than in Florida overall (22%), and large firms of over 1000 employ a smaller percentage of workers in this industry (22%) compared with the state average (36%).

Overall 27.0% of workers in the professional and business services industry do not have health insurance. Hispanics and non-white non-Hispanics tend to fare worse than white non-Hispanics, and younger employees worse than older ones. Nearly half of all professional and business services employees earning less than \$20,000 do not have health insurance, and over a quarter of those earning between \$20,000 and \$30,000 also lack coverage. About 36% of both part-time and hourly workers do not have health coverage. Smaller firms tend to have poorer coverage rates than larger firms, however even in the largest firms, 19% of employees still do not have health insurance. Table 16 shows approximate numbers and the percentages of different types of workers without healthcare coverage in the professional and business services industry.

**Table 16**

<b>Professional and Business Services</b> (in thousands)				
		<b>Uninsured</b>	<b>Percent</b>	<b>Margin of Error</b>
	<b>TOTAL</b>	<b>261</b>	<b>27.0%</b>	<b>± 2.8%</b>
Gender	Male	158	<b>28.3%</b>	± 3.7%
	Female	103	<b>25.2%</b>	± 4.0%
Race and Ethnicity	White, non-Hispanic	106	<b>17.3%</b>	± 2.8%
	Non-white, non-Hispanic	67	<b>43.8%</b>	± 11.7%
	Hispanic	88	<b>43.8%</b>	± 10.2%
Age Range	Under 35	126	<b>35.6%</b>	± 5.2%
	35 and over	135	<b>22.0%</b>	± 3.1%
Annual Income <sup>1</sup>	1-19,999	137	<b>49.2%</b>	± 7.2%
	20,000-29,999	41	<b>26.7%</b>	± 6.8%
	30,000-39,999	17	<b>13.5%</b>	± 5.2%
	40,000-49,999	9	<b>11.7%</b>	± 6.1%
	50,000-59,999	6	<b>10.0%</b>	± 6.5%
	60,000 and up	7	<b>4.3%</b>	± 2.4%
Citizenship Status	Native born	157	<b>21.1%</b>	± 2.7%
	Foreign born	103	<b>46.9%</b>	± 8.9%
	Naturalized citizen	27	<b>35.0%</b>	± 12.7%
	Not a US citizen	76	<b>53.3%</b>	± 11.9%
Schedule	Full-time	212	<b>25.5%</b>	± 3.0%
	Part-time	49	<b>36.4%</b>	± 9.1%
Payment	Hourly	130	<b>36.3%</b>	± 5.6%
	Non-hourly	61	<b>18.2%</b>	± 3.8%
Union Membership	Union member <sup>2</sup>	4	<b>19.2%</b>	± 15.6%
	Not union member	187	<b>27.7%</b>	± 3.5%
Firm size – number of employees	Under 10	107	<b>32.0%</b>	± 5.4%
	10-99	78	<b>29.1%</b>	± 5.7%
	100 – 999	38	<b>23.0%</b>	± 6.2%
	1000+	38	<b>19.1%</b>	± 5.2%

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Excludes some no-wage workers.

<sup>2</sup> Includes non-union members covered by a union contract.



## Leisure and Hospitality

Those employed in Leisure and Hospitality are disproportionately young, with over 50% between 16 and 34 years of age, compared with 37% of the Florida workforce. Half of employees earn less than \$20,000 a year, and a significant portion (26%) are part-time workers. Females are overrepresented in this industry, accounting for 52% of workers, compared with 47% in all state industries.

Insurance coverage is about equal between full- and part-time workers, and while low-wage workers have the worst rates of coverage, high-wage earners also lack coverage. Again the foreign-born are at a disadvantage, with 47.7% uninsured, particularly non-U.S. citizens. Smaller firms appear to be less likely to provide health insurance coverage, but the percentages of uninsured are very high for all sizes of firms, and the numbers at even firms with over 1,000 employees are very large. Table 17 shows approximate numbers and the percentages of different types of workers without healthcare coverage in the leisure and hospitality industry.

**Table 17**

<b>Leisure and Hospitality (in thousands)</b>				
		<b>Uninsured<sup>1</sup></b>	<b>Percent</b>	<b>Margin of Error</b>
	<b>TOTAL</b>	<b>313</b>	<b>35.2%</b>	<b>± 3.5%</b>
Gender	Male	162	<b>39.4%</b>	<b>± 5.1%</b>
	Female	151	<b>31.6%</b>	<b>± 4.2%</b>
Race and Ethnicity	White, non-Hispanic	171	<b>31.0%</b>	<b>± 4.1%</b>
	Non-white, non-Hispanic	71	<b>40.6%</b>	<b>± 10.4%</b>
	Hispanic	70	<b>44.1%</b>	<b>± 11.5%</b>
Age Range	Under 35	182	<b>38.7%</b>	<b>± 4.8%</b>
	35 and over	131	<b>31.3%</b>	<b>± 4.5%</b>
Annual Income <sup>1</sup>	1-19,999	215	<b>41.5%</b>	<b>± 4.8%</b>
	20,000-29,999	52	<b>37.4%</b>	<b>± 8.7%</b>
	30,000-39,999	20	<b>23.0%</b>	<b>± 8.3%</b>
	40,000-49,999	4	<b>8.2%</b>	<b>± 6.6%</b>
	50,000-59,999	1	<b>7.2%</b>	<b>± 10.3%</b>
	60,000 and up	6	<b>16.4%</b>	<b>± 10.4%</b>
Citizenship Status	Native born	206	<b>31.0%</b>	<b>± 3.5%</b>
	Foreign born	106	<b>47.7%</b>	<b>± 8.9%</b>
	Naturalized citizen	29	<b>39.0%</b>	<b>± 13.8%</b>
	Not a US citizen	78	<b>52.0%</b>	<b>± 11.4%</b>
Schedule	Full-time	223	<b>35.4%</b>	<b>± 4.1%</b>
	Part-time	90	<b>34.8%</b>	<b>± 6.4%</b>
Payment	Hourly	176	<b>34.5%</b>	<b>± 4.5%</b>
	Non-hourly	54	<b>35.7%</b>	<b>± 8.5%</b>
Union Membership	Union member <sup>2</sup>	8	<b>31.7%</b>	<b>± 19.7%</b>
	Not union member	223	<b>34.9%</b>	<b>± 4.1%</b>
Firm size – number of employees	Under 10	56	<b>43.9%</b>	<b>± 10.5%</b>
	10-99	119	<b>41.7%</b>	<b>± 6.8%</b>
	100 – 999	38	<b>29.1%</b>	<b>± 8.1%</b>
	1000+	100	<b>29.0%</b>	<b>± 5.0%</b>

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Excludes some no-wage workers.

<sup>2</sup> Includes non-union members covered by a union contract.

## Wholesale and Retail Trade

In Florida wholesale and retail trade, 24% of workers have no health insurance. In this industry workers tend to be younger and to earn lower wages than the average. Thirty six percent of wholesale and retail trade workers earn less than \$20,000 per year, compared with 29% of workers in Florida overall. Nineteen percent of workers in the industry fall in the 16 to 24 age category, compared with 13% of all workers in Florida. Wholesale and retail trade employees are also slightly more likely to be part-time workers (18% compared with 14% of Florida workers) and to work in firms with over 1,000 employees (40% compared with 37%). The mean hourly wage for wholesale and retail trade workers is \$29,537.

Younger workers in this industry are less likely to have health insurance. The same is true of low-wage earners; 32.1% of those earning less than \$20,000 and 25.0% of those with incomes between \$20,000 and \$30,000 having no insurance. Part-time workers are 30% less likely than full-time workers to have health insurance, and employees of small firms are less likely to have health insurance than employees of large firms. Large firms are responsible for a large number of uninsured however, with more than 100,000 workers without health coverage. Table 18 shows approximate numbers and the percentages of different types of workers without healthcare coverage in the wholesale and retail trade industry.

**Table 18**

<b>Wholesale and Retail Trade (in thousands)</b>				
		<b>Uninsured<sup>1</sup></b>	<b>Percent</b>	<b>Margin of Error</b>
	<b>TOTAL</b>	<b>298</b>	<b>22.7%</b>	<b>± 2.2%</b>
Gender	Male	167	<b>23.1%</b>	<b>± 2.9%</b>
	Female	131	<b>22.2%</b>	<b>± 3.1%</b>
Race and Ethnicity	White, non-Hispanic	155	<b>18.0%</b>	<b>± 2.4%</b>
	Non-white, non-Hispanic	65	<b>33.4%</b>	<b>± 8.7%</b>
	Hispanic	78	<b>30.4%</b>	<b>± 7.2%</b>
Age Range	Under 35	154	<b>30.1%</b>	<b>± 4.0%</b>
	35 and over	144	<b>17.9%</b>	<b>± 2.4%</b>
Annual Income <sup>1</sup>	1-19,999	173	<b>32.1%</b>	<b>± 4.1%</b>
	20,000-29,999	62	<b>25.0%</b>	<b>± 5.2%</b>
	30,000-39,999	23	<b>14.1%</b>	<b>± 4.8%</b>
	40,000-49,999	6	<b>7.1%</b>	<b>± 4.5%</b>
	50,000-59,999	10	<b>14.2%</b>	<b>± 7.2%</b>
	60,000 and up	9	<b>5.7%</b>	<b>± 3.0%</b>
Citizenship Status	Native born	208	<b>19.9%</b>	<b>± 2.2%</b>
	Foreign born	90	<b>33.6%</b>	<b>± 6.6%</b>
	Naturalized citizen	23	<b>21.7%</b>	<b>± 8.3%</b>
	Not a US citizen	67	<b>41.4%</b>	<b>± 9.6%</b>
Schedule	Full-time	227	<b>21.4%</b>	<b>± 2.4%</b>
	Part-time	71	<b>28.2%</b>	<b>± 5.7%</b>
Payment	Hourly	180	<b>29.5%</b>	<b>± 3.8%</b>
	Non-hourly	67	<b>17.2%</b>	<b>± 3.5%</b>
Union Membership	Union member <sup>2</sup>	no data	--	--
	Not union member	247	<b>25.0%</b>	<b>± 2.7%</b>
Firm size – number of employees	Under 10	91	<b>33.3%</b>	<b>± 6.1%</b>
	10-99	68	<b>23.2%</b>	<b>± 4.7%</b>
	100 – 999	35	<b>20.1%</b>	<b>± 5.7%</b>
	1000+	105	<b>18.1%</b>	<b>± 2.9%</b>

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

<sup>1</sup> Excludes some no-wage workers.

<sup>2</sup> Includes non-union members covered by a union contract.

A 2003 study by the Commonwealth Fund found that nationally, only 66% of employees in large firms have health insurance from their own employer. At Wal-Mart, less than half of employees participate in the company health plan because of long waiting periods (six months for full-time employees) and high premiums and deductibles. A study by the United Food and Commercial Workers found that Wal-Mart workers paid 42% of the company health plan cost in 2001. Monthly premiums for Wal-Mart employees were estimated to be \$72.04 for single coverage, and \$249.71 for family coverage, with a \$350 deductible that must be met before insurance kicks in.<sup>11</sup> Under these conditions employees must spend at least \$1214.48 yearly for single-coverage or \$3346.52 for family coverage before receiving any benefits. For a full-time employee earning \$8 an hour that amounts to spending 7.3% of annual pre-tax income for single coverage, or 20.1% for family coverage, on health care costs every year.

## Shifting the Burden of Health Insurance Costs

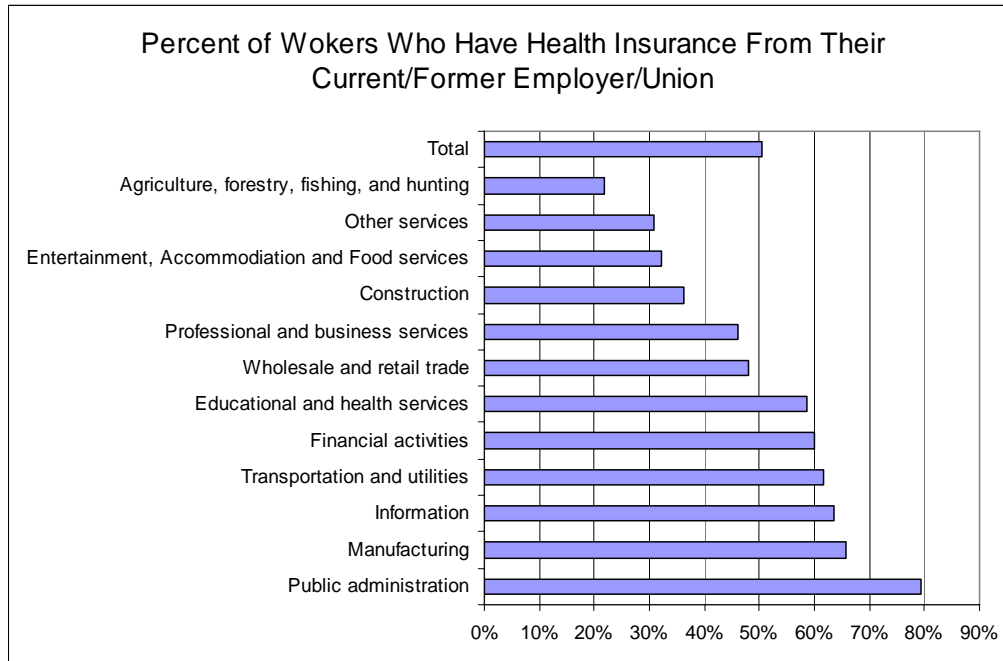
Previous tables have shown the percentages and approximate numbers of employees without any type of health insurance coverage. Those tables therefore counted those receiving government insurance (Medicaid, Medicare, a state or local government plan) or insurance from some other non-employer source as covered. We now examine the degree to which employees are covered by insurance **from their employer or the employer of a family member**. It is now widely known and lamented that employer-based healthcare insurance is “under severe strain” and is “unraveling.”<sup>12</sup>

The erosion of the employer-based health insurance system is a serious challenge facing the state and the country. Figure 6 and Table 19 show the approximate numbers and the percentages of workers in various industries who are provided health insurance by their employer. The best industry in this regard is public administration, with 77.2% of workers covered under their employer’s health insurance plan. Statewide, only about 50% of workers have health insurance from their employer. The industry with the worst rate of coverage appears to be agriculture, although the extremely large margin of error makes it impossible to say this with any certainty. Other industries with poor rates of coverage for their employees are other services (30.9%), leisure and hospitality (32.3%), construction (36.4%), professional and business services (46.0%), and wholesale and retail trade (48.0%).

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<sup>11</sup> AFL-CIO. 2003. *Wal-Mart: An Example of Why Workers Remain Uninsured and Underinsured*. Available online at [http://www.aflcio.org/corporatewatch/walmart/upload/Wal-Mart\\_final.pdf](http://www.aflcio.org/corporatewatch/walmart/upload/Wal-Mart_final.pdf)

<sup>12</sup> Krugman, Paul and Robin Wells, “The Health Care Crisis and What to Do About It,” *New York Review of Books*, Volume LIII, No. 5 (March 23, 2006), pp. 38, 39.

**Figure 6****Table 19**

<b>Workers Who Have Health Insurance Through Current/Former Employer/Union</b>		
	<b>Percent</b>	<b>Margin of error</b>
Public Administration	79.4%	± 9.1%
Manufacturing	65.9%	± 6.8%
Information	63.6%	± 11.2%
Transportation and Utilities	61.6%	± 7.1%
Financial, Insurance, and Real Estate	60.0%	± 5.7%
Educational, Health, and Social Services	58.5%	± 3.7%
Wholesale and Retail Trade	48.0%	± 3.5%
Professional and Business Services	46.0%	± 3.9%
Construction	36.4%	± 3.9%
Leisure and Hospitality	32.3%	± 3.3%
Other Services	30.9%	± 4.8%
Agriculture, Forestry, Fishing, and Hunting	21.8%	± 9.3%
Total	50.5%	

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

Some workers who either are not eligible for health insurance through their own employers or who cannot afford their employer's plan are covered as dependents under a plan held by a family member through the family member's employer. Table 20 shows the percentages of workers in each industry who are covered as dependents under a plan provided by an employer *other than their own*. Although it is impossible to say how many of these workers have chosen to be covered as dependents for non-economic reasons, when considered together with the other tables in this report, these data provide support for the finding that workers in leisure and hospitality, wholesale and retail trade, and other services industries have difficulties accessing their employer's health care plans. These three industries

all have percentages above the state average (15.3%) of workers covered by other employers.

**Table 20**

**Workers Covered as Dependents by Employment-based Health Insurance**

	<b>Percent</b>	<b>Margin of Error</b>
Educational, Health, and Social Services	18.1%	± 1.8%
Other Services	17.9%	± 3.5%
Wholesale and Retail Trade	17.7%	± 1.9%
Leisure and Hospitality	16.8%	± 2.3%
Agriculture, Forestry, Fishing, and Hunting	16.5%	± 7.9%
Professional and Business Services	15.1%	± 2.0%
Financial, Insurance, and Real Estate	14.9%	± 2.5%
Information	13.3%	± 4.4%
Transportation and Utilities	12.4%	± 2.7%
Construction	11.9%	± 2.1%
Manufacturing	9.2%	± 2.1%
Public Administration	9.1%	± 2.5%
Total	15.3%	

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

As noted earlier, employers are also contributing less to health plans. Workers face rising premiums as employers shift cost burdens onto employees through higher premiums and deductibles.<sup>13</sup> Unfortunately, our data source does not record the percentage of health insurance premiums paid by the employer, so all those employers paying anything are listed as paying “some” of the premiums. However, hard data on the percentages of Florida employers in various industries paying **all** or paying **none** of the premium in the family plans they offer to their employees is available. Table 21 shows the details.

<sup>13</sup> Edwards, Jennifer N., Michelle M. Doty, and Cathy Schoen. 2002. *The Erosion of Employer-Based Health Coverage and the Threat to Workers' Health Care*. New York: The Commonwealth Fund.

**Table 21**

<b>Employer Contribution to Health Insurance Premiums, Family Plans</b>				
	All	Margin of error	None	Margin of error
Professional and Business Services	19.2%	± 5.0%	<b>7.2%</b>	± 3.0%
Transportation and Utilities	13.8%	± 5.1%	<b>6.6%</b>	± 3.4%
Other Services	33.4%	± 14.2%	<b>6.2%</b>	± 5.6%
Wholesale and Retail Trade	13.6%	± 3.4%	<b>6.1%</b>	± 2.2%
Financial, Insurance, and Real Estate	16.1%	± 4.7%	<b>6.0%</b>	± 2.8%
Construction	22.8%	± 7.0%	<b>6.0%</b>	± 3.4%
Leisure and Hospitality	13.3%	± 5.2%	<b>4.2%</b>	± 2.9%
Educational, Health, and Social Services	14.2%	± 3.1%	<b>3.8%</b>	± 1.6%
Information	10.7%	± 6.4%	<b>3.6%</b>	± 3.6%
Public Administration	15.0%	± 4.9%	<b>2.8%</b>	± 2.0%
Manufacturing	18.2%	± 5.2%	<b>2.1%</b>	± 1.7%
Agriculture, Forestry, Fishing, and Hunting	20.4%	± 28.5%	<b>no data</b>	± --
Total	16.1%		<b>4.9%</b>	

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

Table 22 shows the corresponding percentages of employers paying all or none of the premium in the health insurance coverage they offer covering only the individual employee, not the entire family.

**Table 22**

<b>Employer Contribution to Health Insurance Premiums, Self-Coverage Only</b>				
	All	Margin of error	None	Margin of error
Construction	24.4%	± 6.3%	<b>9.5%</b>	± 3.8%
Other Services	17.7%	± 4.9%	<b>7.7%</b>	± 3.1%
Leisure and Hospitality	29.0%	± 9.8%	<b>7.4%</b>	± 4.3%
Wholesale and Retail Trade	20.3%	± 3.7%	<b>7.3%</b>	± 2.1%
Professional and Business Services	21.7%	± 4.4%	<b>6.5%</b>	± 2.5%
Manufacturing	13.7%	± 4.5%	<b>4.6%</b>	± 2.6%
Financial, Insurance, and Real Estate	22.5%	± 10.3%	<b>4.2%</b>	± 5.0%
Educational, Health, and Social Services	18.7%	± 4.5%	<b>4.0%</b>	± 1.9%
Transportation and Utilities	28.4%	± 3.9%	<b>3.9%</b>	± 1.3%
Public Administration	15.1%	± 4.7%	<b>3.1%</b>	± 2.1%
Information	31.7%	± 7.9%	<b>3.0%</b>	± 1.9%
Agriculture, Forestry, Fishing, and Hunting	39.8%	± 93.7%	<b>no data</b>	--
Total	22.6%		<b>5.5%</b>	

Source: Current Population Survey Annual Social and Economic Supplement, 2003-2005 3-year average

Because of the relatively large margins of error in the above tables, the reader should not interpret the percentages in the “none” columns of Tables 21 and 22 as literal, “hard-and-fast” percentages. Nevertheless, even using the percentages as very rough approximations, the data in Tables 20 and 22, combined with Tables 19 and 20, show a picture of particularly problematic industries. **Wholesale and retail trade has persistently high numbers and percentages of non-coverage as well as non-payment of any of the premium when plans are offered. Various types of service industries also perform particularly badly on both measures.**

This impression is reinforced when we look at which industries employ large numbers of workers whose only health insurance coverage comes from Medicaid. **In 2002, almost 170,000 Florida workers had only Medicaid insurance, at a cost of approximately \$564 million to the state.<sup>14</sup> Wholesale and Retail Trade had the most workers dependent on only Medicaid for health coverage in 2002, about 67,000, costing the state over \$220 million in Medicaid program costs. Service industries including professional, hospitality, education, and medical services had approximately 64,000 employees dependent on Medicaid, costing the state about \$215 million.** Table 23 and Figure 7 show the details, with those industries costing the state the most listed first.

**Table 23**

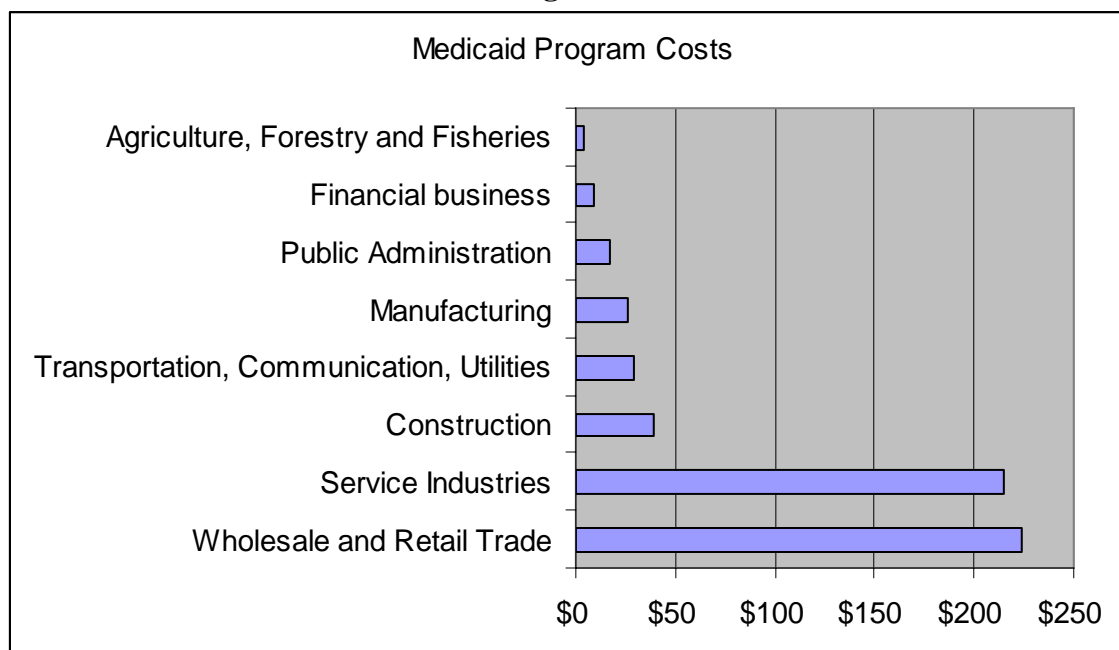
<b>Workers Covered by Medicaid Only, 2002</b>		
<b>Industry Group</b>	<b>Covered by Medicaid<sup>1</sup></b>	<b>Medicaid Program Costs<sup>2</sup></b>
Wholesale and Retail Trade	67	<b>\$224.3</b>
Service Industries	64	<b>\$215.2</b>
Construction	12	\$38.7
Transportation, Communication, Utilities	9	\$28.9
Manufacturing	8	\$26.4
Public Administration	5	\$16.9
Finance, Insurance, And Real Estate	3	\$9.3
Agriculture, Forestry and Fisheries	1	\$4.4
<b>TOTAL</b>	<b>169</b>	<b>\$564.0</b>

Source: Current Population Survey Annual Social and Economic Supplement, 2002

<sup>1</sup> In thousands.

<sup>2</sup> In millions.

**Figure 7**



<sup>14</sup> In 2002, the most recent year for which data are available, Florida spent approximately \$3,337 per Medicaid enrollee, according to the Kaiser Family Foundation's [statehealthfacts.org](http://statehealthfacts.org).

Florida spent nearly \$13 billion on Medicaid in 2004, including \$3.7 billion from state funds and \$8.3 billion from federal funds.<sup>15</sup> **Large corporations that do not provide health care for their employees shift tens of millions of dollars a year in health care costs onto the state.** To pick just one example, in 2005 according to data from the Florida Department of Children and Families, 4909 employees of Wal-Mart and their dependents were enrolled in Medicaid, at a cost of at least 16 million dollars to the state, based on 2002 Medicaid program costs. This does not include the costs of health care for workers with no health insurance, who must go to county public health clinics and public hospitals when they or their family members are sick or injured.

## Conclusions and Policy Recommendations

The data in this report demonstrate that there is a major healthcare insurance problem in Florida, a problem so large that it could be termed a crisis. Florida recently ranked 46<sup>th</sup> of the 50 states in health insurance coverage, and over 3 million lack any coverage. This represents about 18.5% of the state's population.

Exploration of a comprehensive solution to this problem is beyond the confines of this report. However, a solution would probably best be addressed at the federal level. Many experts believe that a complete overhaul of the medical care system and a shift from the current employer-provided health insurance system to something akin to the Canadian government-run system known as “single payer” would be the most comprehensive and efficient solution.<sup>16</sup> However, well funded lobbyists representing the drug and insurance industries have been able to prevent the U.S. Congress from even seriously considering such a measure.

At the state or local level, most solutions are likely to be piecemeal in nature. A number of measures have been contemplated or tried, with a number of them focusing on coverage for children in the state. The state of Florida has taken several measures in the past few years to provide healthcare coverage for more children, steps which are to be commended. This particular report is not directed toward wider policy issues concerning general healthcare coverage or coverage for children; rather, it focuses on healthcare coverage for the employed and their families.

Few public policy initiatives have focused on coverage for the employed, but recently legislation dubbed “Fair Share” is making its way through state legislatures in an attempt to make large companies pay their “fair share” of the cost of health care. A Fair Share Health Care bill has been introduced into both the Florida House (HB 813; introduced by Representative Susan Bucher) and the Senate (SB 1618; introduced by Senator Walter “Skip” Campbell) during the 2006 legislative session. The bill would mandate that for-profit companies with over 10,000 employees pay 9% of payroll costs towards their employees' health care – either by directly extending benefits or by paying into a state fund that would be used to provide healthcare to the uninsured. Nonprofits would be required to pay 7% for the same purpose.<sup>17</sup>

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<sup>15</sup> Kaiser Family Foundation. State Medicaid Expenditures, SFY 2004. Available online at <http://www.statehealthfacts.org>

<sup>16</sup> For a good discussion of the relevant issues, see Paul Krugman and Robin Wells, “The Health Care Crisis and What to Do About It,” *New York Review of Books*, Vol. LII, No. 3 (March 23, 2006), pp. 38-43.

<sup>17</sup> The bills, HB 813 and SB 1618, can be viewed on the web at <http://www.myfloridahouse.gov/> and <http://www.flsenate.gov>. At both websites, bills can be searched by number.



The argument in favor of Fair Share legislation is that companies that fail to provide health benefits for their employees unfairly shift the burden onto the state and other businesses that do provide benefits. Researchers with the Commonwealth Fund estimate that U.S. companies spend \$31 billion covering other companies' workers through dependent coverage.<sup>18</sup> They argue that this unfairly penalizes companies that do offer health care, and contributes to the decline in employer based coverage. In addition, the Fund estimates that taxpayers spend \$8 billion a year in health care costs for uninsured American workers through public programs such as Medicaid.

The argument against Fair Share Healthcare legislation is that “it is an unprecedented government intrusion into private contracts between employers and employees and will do nothing to reduce the number of uninsured or increase access to health insurance. Because the law increases the marginal cost of hiring and retaining employees, it will likely result in lost jobs and slower economic growth as companies look to other states to grow and expand.”<sup>19</sup>

Without entering into ideological debates about what constitutes undue intrusion or not, some of the facts in this report bear on the debate. As indicated in Table 22, almost 87% of the employers leaving their employees to use the government's Medicaid program are in the retail and wholesale trade, services, or construction industries. These are precisely the industries that cannot leave a state should they dislike its governmental policies. Unlike manufacturing, for example, retail stores and services providers and construction firms are geographically bound to where there is demand for retail goods, services, and buildings. With its rapidly growing population and its service-, retail-, and construction-oriented economy, Florida faces no danger of job loss to other states in these sectors from a government requirement that very large employers provide health insurance coverage or a payment into a government fund to provide healthcare. Therefore, the factual (as opposed to ideological) part of the argument in the previous paragraph has little basis.

On balance, it appears that the Fair Share Healthcare legislation would make a positive, but small, contribution to alleviating the problem of the working uninsured in Florida. Because it would require only the very biggest employers to pay for health insurance in one way or another, it would have a relatively limited impact. But it would make it slightly easier for smaller employers to provide healthcare coverage also, since they would no longer be competing with larger competitors refusing to provide this benefit. In other words, it requires the largest employers to “set the standard”; since they are the ones most able to do so. Smaller employers who desire to provide healthcare insurance to their employees, but who find it impossible to do so because of competitive pressures, may welcome a measure such as this.

It should be emphasized that neither this measure nor any others that have been proposed at the state level will solve the healthcare crisis. A comprehensive solution requires national action. But small measures like the Fair Share Health Care Fund should be considered and enacted if expedient in the meantime, because it may be many years before the larger problem is addressed and resolved.

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<sup>18</sup> Collins, Sarah., Karen Davis, and Alice Ho. 2005. A Shared Responsibility: U.S. Employers and the Provision of Health Insurance to Employees. *Inquiry*. 42(1):6-15.

<sup>19</sup> The quote is from the webpage of the American Legislative Exchange Council, a conservative organization promoting limited government and free market policies at all levels of government. The website is: <http://www.alec.org>.

## Appendices: Selected Florida Major Metropolitan Areas

### Appendix A: Fort Lauderdale Health Insurance status

Table A-1

<b>Health Insurance Status by Sex</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Male	738	153	17.2%	± 2.0%	891
Female	809	156	16.1%	± 1.9%	965
Total	1,547	309	16.6%	± 1.4%	1,856

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-2

<b>Uninsured by Age</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
34 or less	672	175	20.6%	± 2.5%	847
35 or more	875	134	13.3%	± 1.8%	1,009

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-3

<b>Uninsured by Race and Ethnicity</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Non-Hispanic White	939	105	10.0%	± 1.4%	1,044
Non-Hispanic, non-white	337	131	28.0%	± 4.7%	468
Hispanic	261	72	21.5%	± 4.6%	333

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-4

<b>Uninsured by Nativity and Citizenship Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Native-born US	1,229	193	13.6%	± 1.4%	1,423
Foreign-born	318	115	26.7%	± 4.4%	433
Naturalized Citizen	164	34	17.3%	± 5.1%	199
Not a US citizen	153	81	34.6%	± 6.9%	234

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-5

<b>Uninsured by Poverty Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Below poverty	124	70	35.9%	± 6.8%	194
100% - 149% above poverty	120	52	30.4%	± 6.6%	173
150% or more above poverty	1,302	187	12.5%	± 1.3%	1,489

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-6

<b>Uninsured by Wage and Salary Income</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
no wage	209	87	29.5%	± 4.8%	296
1-19,999	164	96	37.0%	± 5.9%	260
20,000-29,999	124	23	15.8%	± 4.9%	147
30,000-39,999	116	18	13.4%	± 4.5%	134
40,000-49,999	106	10	8.7%	± 3.8%	116
50,000-59,999	61	2	3.9%	± 3.7%	64
60,000 or more	161	8	5.0%	± 2.2%	169

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-7

<b>Uninsured by Work Schedule</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
FT schedules	653	139	17.5%	± 2.2%	792
PT schedules	96	31	24.4%	± 6.7%	127

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-8

<b>Uninsured by Sector</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Private	567	139	19.7%	± 2.5%	706
Public	117	7	5.6%	± 3.1%	124
Self-Employed	64	24	27.2%	± 8.5%	88

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-9

<b>Uninsured by Earnings Type</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Hourly	354	101	22.2%	± 3.4%	455
Salaried	331	55	14.2%	± 2.8%	385

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-10

<b>Uninsured by Union Membership</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Union member or covered by a union contract	93	9	9.2%	± 4.7%	103
Not a union member/ not covered by a union contract	591	146	19.8%	± 2.5%	737

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-11

<b>Uninsured by Firm Size (in thousands, age 16-64)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
Under 10	129	61	32.0%	± 6.5%	189
10-99	177	39	18.1%	± 4.3%	216
100-999	129	36	21.8%	± 5.5%	165
1000+	315	34	9.8%	± 2.4%	349

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table A-12

<b>Uninsured by Family Income (In thousands)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
under 25,000	324	141	30.3%	± 2.0%	465
25,000 or more	1,223	168	12.1%	± 0.8%	1,391

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

## Appendix B: Jacksonville Health Insurance Status

Table B-1

<b>Health Insurance Status by Sex</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Male	495	86	14.8%±	2.4%	582
Female	556	68	11.0%±	1.9%	625
Total	1,052	155	12.8%±	1.5%	1,206

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-2

<b>Uninsured by Age</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
34 or less	491	90	15.4%±	2.6%	580
35 or more	561	65	10.4%±	2.0%	626

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-3

<b>Uninsured by Race and Ethnicity</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Non-Hispanic White	678	80	10.5%±	1.8%	758
Non-Hispanic, non-white	328	64	16.3%±	3.6%	392
Hispanic	34	10	22.6%±	13.7%	44

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-4

<b>Uninsured by Nativity and Citizenship Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Native-born US	1,014	141	12.2%±	1.5%	1,155
Foreign-born	38	14	26.8%±	12.9%	52
Naturalized Citizen	25	4	12.8%±	10.5%	29
Not a US citizen	13	10	44.3%±	26.7%	23

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-5

<b>Uninsured by Poverty Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Below poverty	85	46	35.1%±	8.2%	131
100% - 149% above poverty	63	21	25.0%±	8.5%	84
150% or more above poverty	904	88	8.8%±	1.4%	991

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-6

<b>Uninsured by Wage and Salary Income</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
no wage	162	45	21.8%	± 5.0%	207
1-19,999	133	55	29.3%	± 6.0%	188
20,000-29,999	92	12	11.4%	± 5.0%	104
30,000-39,999	88	6	6.7%	± 3.7%	95
40,000-49,999	53	4	6.8%	± 5.1%	57
50,000-59,999	45	2	4.1%	± 4.6%	47
60,000 or more	82	1	0.6%	± 1.4%	83

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-7

<b>Uninsured by Work Schedule</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
FT schedules	437	72	14.2%	± 2.5%	510
PT schedules	78	14	15.5%	± 6.3%	92

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-8

<b>Uninsured by Sector</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Private	380	69	15.3%	± 2.8%	449
Public	80	7	8.4%	± 4.7%	88
Self-Employed	54	11	16.5%	± 7.6%	64

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-9

<b>Uninsured by Earnings Type</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Hourly	236	45	16.1%	± 3.7%	282
Salaried	124	22	15.2%	± 5.1%	146

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-10

<b>Uninsured by Union Membership</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Union member or covered by a union contract	35	2	6.2%	± 6.4%	38
Not a union member/ not covered by a union contract	325	65	16.8%	± 3.2%	390

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-11

<b>Uninsured by Firm Size (in thousands, age 16-64)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
Under 10	77	23	23.1%	± 7.1%	100
10-99	93	24	20.6%	± 6.6%	117
100-999	85	8	8.3%	± 4.4%	93
1000+	261	32	10.9%	± 2.9%	293

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table B-12

<b>Uninsured by Family Income (In thousands)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
Under 25,000	239	82	25.5%	± 2.3%	320
25,000 or more	813	73	8.2%	± 0.9%	886

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

## Appendix C: Miami Health Insurance Status

Table C-1

<b>Health Insurance Status by Sex</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Male	778	303	28.0%	± 2.4%	1,080
Female	781	269	25.6%	± 2.3%	1,050
Total	1,558	572	26.8%	± 1.7%	2,130

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-2

<b>Uninsured by Age</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
34 or less	635	289	31.3%	± 3.0%	924
35 or more	923	283	23.5%	± 2.3%	1,206

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-3

<b>Uninsured by Race and Ethnicity</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Non-Hispanic White	339	42	11.0%	± 2.5%	380
Non-Hispanic, non-white	290	132	31.3%	± 5.3%	422
Hispanic	919	393	29.9%	± 2.8%	1,311

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-4

<b>Uninsured by Nativity and Citizenship Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Native-born US	802	188	19.0%	± 2.1%	990
Foreign-born	756	384	33.7%	± 3.1%	1,140
Naturalized Citizen	421	83	16.5%	± 3.1%	504
Not a US citizen	336	300	47.2%	± 5.1%	636

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-5

<b>Uninsured by Poverty Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Below poverty	236	152	39.2%	± 5.0%	388
100% - 149% above poverty	191	100	34.3%	± 5.5%	291
150% or more above poverty	1,131	320	22.0%	± 1.9%	1,451

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average



Table C-6

<b>Uninsured by Wage and Salary Income</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
No wage	250	163	39.5%	± 4.8%	413
1-19,999	191	189	49.7%	± 5.8%	379
20,000-29,999	122	56	31.5%	± 6.4%	178
30,000-39,999	106	18	14.3%	± 4.8%	124
40,000-49,999	66	9	12.1%	± 6.1%	75
50,000-59,999	48	3	5.4%	± 4.5%	50
60,000 or more	98	6	5.7%	± 3.6%	104

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-7

<b>Uninsured by Work Schedule</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
FT schedules	589	257	30.4%	± 3.0%	846
PT schedules	59	52	46.6%	± 10.7%	111

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-8

<b>Uninsured by Sector</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Private	489	256	34.3%	± 3.4%	745
Public	107	11	9.2%	± 4.2%	117
Self-Employed	52	42	44.6%	± 11.1%	95

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-9

<b>Uninsured by Earnings Type</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Hourly	215	118	35.4%	± 5.2%	334
Salaried	266	49	15.5%	± 3.3%	315

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-10

<b>Uninsured by Union Membership</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Union member or covered by a union contract	49	7	12.2%	± 7.5%	55
Not a union member/ not covered by a union contract	433	160	27.0%	± 3.3%	593

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-11

<b>Uninsured by Firm Size (in thousands, age 16-64)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
Under 10	117	120	50.5%	± 7.6%	237
10-99	190	111	36.9%	± 5.6%	300
100-999	108	41	27.6%	± 6.7%	150
1000+	233	37	13.6%	± 3.4%	270

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table C-12

<b>Uninsured by Family Income (In thousands)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
Under 25,000	545	293	35.0%	± 1.5%	839
25,000 or more	1,013	278	21.5%	± 1.1%	1,291

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

## Appendix D: Orlando Health Insurance Status

Table D-1

<b>Health Insurance Status by Sex</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Male	818	195	19.3%	± 2.0%	1,013
Female	824	170	17.1%	± 1.9%	994
Total	1,642	365	18.2%	± 1.4%	2,007

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-2

<b>Uninsured by Age</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
34 or less	826	211	20.3%	± 2.3%	1,037
35 or more	816	154	15.9%	± 2.0%	970

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-3

<b>Uninsured by Race and Ethnicity</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Non-Hispanic White	996	145	12.7%	± 1.7%	1,140
Non-Hispanic, non-white	270	97	26.3%	± 5.5%	367
Hispanic	371	123	24.9%	± 4.6%	493

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-4

<b>Uninsured by Nativity and Citizenship Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Native-born US	1,447	263	15.4%	± 1.4%	1,710
Foreign-born	195	102	34.3%	± 6.1%	297
Naturalized Citizen	99	22	18.1%	± 6.7%	121
Not a US citizen	96	80	45.5%	± 9.4%	176

Table D-5

<b>Uninsured by Poverty Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Below poverty	135	69	33.9%	± 6.4%	204
100% - 149% above poverty	135	60	30.7%	± 6.1%	195
150% or more above poverty	1,372	236	14.7%	± 1.4%	1,608

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-6

<b>Uninsured by Wage and Salary Income</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
no wage	224	93	29.4%±	4.7%	318
1-19,999	237	120	33.6%±	4.7%	357
20,000-29,999	150	51	25.3%±	5.3%	201
30,000-39,999	148	20	11.7%±	4.0%	168
40,000-49,999	82	7	7.5%±	4.3%	89
50,000-59,999	65	9	11.7%±	5.9%	74
60,000 or more	129	9	6.2%±	2.6%	137

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-7

<b>Uninsured by Work Schedule</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
FT schedules	718	183	20.3%±	2.3%	901
PT schedules	118	49	29.2%±	6.5%	166

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-8

<b>Uninsured by Sector</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Private	666	191	22.2%±	2.4%	857
Public	112	11	9.1%±	3.6%	123
Self-Employed	58	30	33.9%±	10.1%	88

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-9

<b>Uninsured by Earnings Type</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Hourly	395	112	22.1%±	3.2%	507
Salaried	302	72	19.3%±	3.3%	374

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-10

<b>Uninsured by Union Membership</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Union member or covered by a union contract	62	8	10.9%±	6.3%	69
Not a union member/ not covered by a union contract	635	177	21.8%±	2.5%	812

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-11

<b>Uninsured by Firm Size (in thousands, age 16-64)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
Under 10	112	73	39.6%	± 7.5%	185
10-99	153	54	26.1%	± 5.5%	207
100-999	150	36	19.3%	± 4.9%	186
1000+	422	69	14.0%	± 2.5%	490

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table D-12

<b>Uninsured by Family Income (In thousands)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
under 25,000	337	157	31.7%	± 2.0%	493
25,000 or more	1,305	208	13.8%	± 0.8%	1,514

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

## Appendix E: Tampa-St. Petersburg-Clearwater Health Insurance Status

Table E-1

<b>Health Insurance Status by Sex</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Male	1,083	189	14.9%	± 1.6%	1,272
Female	1,216	173	12.4%	± 1.3%	1,389
Total	2,298	362	13.6%	± 1.0%	2,660

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-2

<b>Uninsured by Age</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
34 or less	944	202	17.7%	± 2.0%	1,147
35 or more	1,354	159	10.5%	± 1.3%	1,514

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-3

<b>Uninsured by Race and Ethnicity</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Non-Hispanic White	1,716	215	11.1%	± 1.1%	1,931
Non-Hispanic, non-white	318	55	14.7%	± 3.7%	373
Hispanic	257	88	25.4%	± 4.7%	345

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-4

<b>Uninsured by Nativity and Citizenship Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Native-born US	2,062	289	12.3%	± 1.1%	2,351
Foreign-born	236	73	23.6%	± 4.6%	309
Naturalized Citizen	121	13	9.8%	± 4.5%	134
Not a US citizen	116	60	34.1%	± 7.5%	176

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-5

<b>Uninsured by Poverty Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Below poverty	250	100	28.5%	± 4.2%	349
100% - 149% above poverty	195	48	19.7%	± 4.2%	243
150% or more above poverty	1,853	214	10.4%	± 1.0%	2,067

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-6

<b>Uninsured by Wage and Salary Income</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
no wage	354	102	22.4%	± 3.3%	456
1-19,999	273	127	31.8%	± 4.2%	400
20,000-29,999	183	39	17.6%	± 4.1%	222
30,000-39,999	164	21	11.4%	± 3.5%	185
40,000-49,999	103	7	6.4%	± 3.4%	110
50,000-59,999	76	1	1.3%	± 2.2%	77
60,000 or more	172	5	2.8%	± 1.8%	177

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-7

<b>Uninsured by Work Schedule</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
FT schedules	888	174	16.4%	± 1.8%	1,062
PT schedules	138	53	27.7%	± 5.9%	191

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-8

<b>Uninsured by Sector</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Private	763	178	18.9%	± 2.1%	941
Public	147	12	7.4%	± 3.2%	159
Self-Employed	116	37	24.2%	± 6.1%	153

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-9

<b>Uninsured by Earnings Type</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Hourly	448	119	21.0%	± 2.7%	568
Salaried	436	36	7.7%	± 1.9%	473

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-10

<b>Uninsured by Union Membership</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Union member or covered by a union contract	65	4	5.9%	± 4.6%	69
Not a union member/ not covered by a union contract	820	152	15.6%	± 1.8%	972

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-11

<b>Uninsured by Firm Size</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Under 10	194	88	31.2%	± 5.1%	282
10-99	218	65	22.9%	± 4.2%	283
100-999	185	26	12.4%	± 3.4%	211
1000+	429	48	10.0%	± 2.2%	477

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table E-12

<b>Uninsured by Family Income (In thousands)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
under 25,000	614	187	23.3%	± 1.4%	801
25,000 or more	1,684	175	9.4%	± 0.6%	1,860

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average



## Appendix F: West Palm Beach-Boca Raton Health Insurance Status

Table F-1

<b>Health Insurance Status by Sex</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Male	473	101	17.6%	± 2.5%	574
Female	502	88	14.9%	± 2.3%	591
Total	975	189	16.3%	± 1.7%	1,165

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-2

<b>Uninsured by Age</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
34 or less	372	116	23.8%	± 3.6%	488
35 or more	603	73	10.8%	± 2.0%	677

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-3

<b>Uninsured by Race and Ethnicity</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Non-Hispanic White	727	64	8.0%	± 1.5%	791
Non-Hispanic, non-white	137	65	32.2%	± 7.3%	202
Hispanic	96	59	38.0%	± 9.6%	155

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-4

<b>Uninsured by Nativity and Citizenship Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Native-born US	807	98	10.8%	± 1.6%	905
Foreign-born	168	92	35.2%	± 6.5%	260
Naturalized Citizen	71	10	12.1%	± 6.5%	81
Not a US citizen	97	82	45.7%	± 9.1%	179

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-5

<b>Uninsured by Poverty Status</b> (in thousands)					
	Insured	Uninsured	Percent	Margin of error	Total
Below poverty	79	53	40.0%	± 8.6%	132
100% - 149% above poverty	88	34	27.6%	± 6.8%	122
150% or more above poverty	808	103	11.3%	± 1.6%	911

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-6

<b>Uninsured by Wage and Salary Income</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
no wage	146	42	22.4%±	5.0%	189
1-19,999	118	67	36.2%±	6.6%	185
20,000-29,999	62	21	25.6%±	8.1%	84
30,000-39,999	64	9	12.7%±	6.1%	73
40,000-49,999	44	4	8.8%±	5.7%	49
50,000-59,999	30	1	3.0%±	4.8%	31
60,000 or more	77	2	3.1%±	2.9%	80

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-7

<b>Uninsured by Work Schedule</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
FT schedules	335	89	21.0%±	3.3%	424
PT schedules	77	23	22.8%±	7.0%	100

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-8

<b>Uninsured by Sector</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Private	317	97	23.4%±	3.5%	414
Public	49	2	4.2%±	3.9%	51
Self-Employed	46	13	21.8%±	9.2%	59

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-9

<b>Uninsured by Earnings Type</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Hourly	154	37	19.3%±	4.3%	190
Salaried	158	9	5.4%±	2.7%	167

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-10

<b>Uninsured by Union Membership</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Union member or covered by a union contract	43	-	0.0%	no data	43
Not a union member/ not covered by a union contract	269	46	14.6%±	2.9%	315

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-11

<b>Uninsured by Firm Size</b> (in thousands, age 16-64)					
	Insured	Uninsured	Percent	Margin of error	Total
Under 10	91	48	34.4%	± 7.7%	139
10-99	106	29	21.4%	± 5.7%	135
100-999	56	15	20.9%	± 8.0%	71
1000+	159	20	11.2%	± 3.6%	179

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average

Table F-12

<b>Uninsured by Family Income (In thousands)</b>					
	Insured	Uninsured	Percent	Margin of error	Total
under 25,000	242	98	28.8%	± 2.3%	340
25,000 or more	733	91	11.1%	± 1.0%	824

Source: Current Population Survey Annual Social and Economic Supplement, 2002-2004 3-year average