

## Estimates of Insurance Coverage and Delays in Medical Care for the Nation and District of Columbia, May 21 – June 16, 2020

Leighton Ku  
July 5, 2020

This brief summarizes recent data about insurance coverage and delays in medical care in the United States and in the District Columbia as measured by the Household Pulse Surveys, May 21 to June 16, 2020. The Household Pulse Survey is an experimental survey being conducted by the US Census Bureau on a weekly basis due to the disruptions of the COVID-19 pandemic. The survey is designed to be both nationally representative and representative of all states and DC, although the sample size in DC is limited. For this analysis, I pooled four weeks of data, corresponding to Weeks 4 through 7 of the survey, corresponding to May 21 to June 16, 2020. The survey began in late April, but I focus on the most recent month. It surveys adults 18 and older, using an internet-based survey and all data are weighted to match Census targets. It is administered in English and Spanish.

More information about the survey, including a number of tables, can be found at the Census Bureau website <https://www.census.gov/householdpulsedata> and data about health insurance and delays in care can be found at the CDC website <https://www.cdc.gov/nchs/covid19/pulse/health-insurance-coverage.htm>.

The unweighted sample size is much larger for the nation (363,055) than for the District (4,258). Thus, the margin of error is much smaller for national estimates than for DC. Some anomalies in DC estimates may be related to the limited sample size. The survey data are subject to both sampling error and misunderstanding by respondents.

### Key findings:

- There have been no major changes in insurance coverage since late April, although large numbers of adults have lost their jobs and lost income.
- In the District, 4.8% of adults 18 or older are uninsured, compared to 10.4% nationally. DC has among the lowest uninsurance rates in the nation. In this period, only Massachusetts and Iowa had lower reported rates. Across the nation, the percent uninsured ranged from 3.4% in Iowa to 20.9% in Texas.
- A larger share of people is working in DC (61.8% working, 38.2% not working) than the nation (53.3% working, 46.7% not working). The percent not working is NOT the same as the official unemployment rate; includes those who are not working because they are retired, in school, homemakers or who may be temporarily laid off due to the pandemic.
- Almost half of adult DC residents say that they have delayed medical care in the last four weeks due to COVID-19 (44.4%). This is slightly higher than the national rate of 40.8%. Reported delays in care are less related to social and economic status than insurance coverage.

More detailed findings are shown in the attached table. Some key observations:

- Being uninsured is strongly related to income and working status, but delays in medical care are not.

- At the national level, 21.4% of those with incomes below \$25,000 per year are uninsured vs. 1.3% of those making \$200,000 or more. In DC, the percent uninsured is highest in the \$25,000 to \$34,999 range (10.6%) and the \$50,000 to \$74,999 range (9.0%). It is possible that lower uninsurance rates for those below \$25,000 (5.6%) and from \$35,000 to \$49,999 (3.1%) might be due to our stronger public coverage, including Medicaid and the DC exchange.
- At the national level 12.7% of those not working in the last seven days are uninsured vs. 8.4% of those working. In DC, 9.0% of those not working are uninsured vs. 2.4% of those working.
- For both the US and DC, race/ethnicity is related to insurance coverage. African Americans, Latinos and those with other or multi-race status are more likely to be uninsured than whites or Asians.
- At the national level, age is strongly related to insurance: those who are younger are more likely to be uninsured. The age relationship does not to be as strong in the District.
- At the U.S. level, males are more uninsured (11.9%) than females (9.0%); in the District, the gender are much closer (4.9% males vs 4.6% females).
- At the national level, adults living in households with children are more uninsured (12.9%) than those living without children (8.9%). In the District, adults with children in the household are a little less uninsured (4.2%) than those without children (5.6%).
- In general, delays in medical care in the last four weeks are less related to social or economic disadvantage. In fact, delays in care may be more common among with higher incomes than those with lower incomes. Those who are older and white tend to be more likely to report delays in medical care. Females are more likely to report delaying medical care than males. Those who are uninsured are less likely to report delays in medical care (not shown in table.)

**Weighted Estimates of Employment, Uninsurance and Delays in Medical Care in the Last Four Weeks, Household Pulse Survey, Weeks 4-7, May 21 - June 16**

(Adults 18 or Older, including those over 65)

(Pooled unweighted sample size : 363,055 for US, 4,258 for DC)

	<u>U.S.</u>	<u>D.C.</u>		
	<u>Percent</u>	<u>Percent</u>		
Not Working Last 7 Days	46.7	38.2		
Working Last 7 Days	53.3	61.8		
			<b>% Delayed Medical Care in Last 4 Weeks Due to COVID</b>	
	<b>% Adults 18+ Uninsured</b>		<u>U.S.</u>	<u>D.C.</u>
	<u>U.S.</u>	<u>D.C.</u>	<u>U.S.</u>	<u>D.C.</u>
Overall	10.4	4.8	40.8	44.4
<u>Age Category</u>				
18-24	17.2	5.8	31.8	29.7
25-34	16.8	5.0	39.2	53.4
35-44	13.7	3.5	42.6	34.8
45-54	11.2	9.0	44.2	49.8
55-64	7.6	2.8	43.5	37.6
65+	1.6	3.9	39.0	46.7
<u>Race/Ethnicity</u>				
White Non-hisp	7.0	2.1	41.9	53.5
Black Non-hisp	13.5	7.4	37.8	33.1
Asian Non-hisp	7.4	3.7	35.1	37.2
Other/Multi NH	12.5	10.2	48.9	43.8
Hispanic	22.2	5.3	38.4	54.6
<u>Gender</u>				
Male	11.9	4.9	36.8	40.3
Female	9.0	4.6	44.6	48.0
<u>Children in Household</u>				
No children	8.9	5.0	40.3	45.2
Children	12.9	4.2	41.7	42.7
<u>Worked In Last 7 Days</u>				
Not working	12.7	9.0	41.4	38.6
Working	8.4	2.4	40.4	47.7
<u>Annual Income</u>				
Under \$25000	21.4	5.6	43.2	38.5
\$25000 to \$34999	17.3	10.6	38.6	26.2
\$35000 to \$49999	14.1	3.1	39.5	34.8
\$50000 to \$74999	9.4	9.0	41.1	40.6
\$75000 to \$99999	5.8	2.7	42.7	64.4
\$100000 to \$149000	3.3	2.2	41.2	50.7
\$15000 to \$199999	2.0	4.0	41.0	47.5
Over \$200000	1.3	2.6	39.4	47.0

Analyzed by Leighton Ku, July 5, 2020