**Table 1. Demographics of survey participants**

| Individual-level Variables | All participants (N = 123) | | Participants with debt (N = 69) | |
|---|---|---|---|---|
| | N | Percent | N | Percent |
| **Age** | | | | |
| 18 - 29 | 19 | 15.4 | 10 | 14.5 |
| 30 - 49 | 48 | 39 | 30 | 43.5 |
| 50 - 64 | 35 | 28.5 | 21 | 30.4 |
| 65 and over | 16 | 13 | 8 | 11.6 |
| **Zip Code** | | | | |
| 48197 | 45 | 36.6 | 26 | 37.7 |
| 48198 | 40 | 32.5 | 27 | 39.1 |
| All other Washtenaw County Zip Codes | 38 | 30.9 | 16 | 23.2 |
| **Race/Ethnicity** | | | | |
| White | 55 | 44.7 | 33 | 47.8 |
| Black or African American | 47 | 38.2 | 29 | 42 |
| Another race/ethnicity | 31 | 25.2 | 17 | 24.6 |
| **Household Size** | | | | |
| 1 | 33 | 26.8 | 17 | 24.6 |
| 2 | 30 | 24.4 | 21 | 30.4 |
| 3 | 18 | 14.6 | 9 | 13 |
| 4 | 19 | 15.4 | 4 | 5.8 |
| 5 or more | 20 | 16.3 | 10 | 14.5 |
| **Annual household income** | | | | |
| $0 - $19,999 | 51 | 41.5 | 30 | 43.5 |
| $20,000 - $29,999 | 24 | 19.5 | 15 | 21.7 |
| $30,000 - $39,999 | 12 | 9.8 | 8 | 11.6 |
| $40,000 - $49,999 | 8 | 6.5 | 6 | 8.7 |
| $50,000 or more | 12 | 9.8 | 6 | 8.7 |
| **Current health insurance provider** | | | | |
| Uninsured | 4 | 3.3 | 2 | 2.9 |
| Employee-Sponsored Insurance | 19 | 15.4 | 11 | 15.9 |
| Plan through parents | 4 | 3.3 | 2 | 2.9 |
| Medicare | 22 | 17.9 | 13 | 18.8 |
| Medicaid | 51 | 41.5 | 28 | 40.6 |
| Medicare and Medicaid (Dual-Enrolled) | 11 | 8.9 | 9 | 13 |
| ACA Marketplace | 2 | 1.6 | 1 | 1.4 |
| **Has not received medical care because of cost in past 12 months** | | | | |
| Yes | 33 | 26.8 | 25 | 36.2 |
| No | 72 | 58.5 | 37 | 53.6 |

Demographics of participants of medical debt survey from June 30, 2023 to August 12, 2023. N = 123. Participants were given the option to respond "not sure" or "don't wish to answer" for all questions;

these responses were excluded from the table. All demographics questions allowed for only a single response except for race/ethnicity, which allowed for multiple responses. Survey options for Washtenaw county zip codes included all standard zip codes and PO box zip codes.

**Table 2. Survey responses of participants with debt**

| Individual-level Variables | Participants with debt (N = 69) | |
| --- | --- | --- |
| | N | Percent |
| **Total medical debt owed by household** | | |
| $1 - $499 | 21 | 30.4 |
| $500 - $999 | 11 | 15.9 |
| $1,000 - $2,499 | 8 | 11.6 |
| $2,500 - $4,999 | 11 | 15.9 |
| $5,000 - $9,999 | 7 | 10.1 |
| $10,000 or more | 11 | 15.9 |
| **Health insurance coverage at time debt accrued** | | |
| Yes | 44 | 63.8 |
| No | 11 | 15.9 |
| **Sources of debt** | | |
| Doctor visits | 44 | 63.8 |
| Dental care | 28 | 40.6 |
| Mental health services | 21 | 30.4 |
| Hospitalization | 38 | 55.1 |
| Emergency room visits | 42 | 60.9 |
| Outpatient surgery | 23 | 33.3 |
| Labs or medical tests | 41 | 59.4 |
| Long term care services | 15 | 21.7 |
| Ambulance Services | 26 | 37.7 |
| Pregnancy and childbirth | 10 | 14.5 |
| Other | 13 | 18.8 |
| **Health system at which debt was accrued** | | |
| Michigan Medicine | 25 | 36.2 |
| Trinity Health | 23 | 33.3 |
| Other | 13 | 18.8 |
| **Debt management strategies** | | |
| Pay the bill right away | 8 | 8.8 |
| Have not paid the bill at all | 27 | 29.7 |
| Conversion to other unsecured debt | 16 | 17.6 |
| Negotiated with institution at which debt accrued | 26 | 28.6 |
| Received donations | 1 | 1.1 |
| **Financial choices after accruing medical debt** | | |
| Take out any loan | 10 | 14.5 |
| Delay medical or dental care | 39 | 56.5 |
| Sought aid of charity or nonprofit | 14 | 20.3 |
| Cut back spending on food, clothing, or basic household items | 41 | 59.4 |
| Take extra job or work more hours | 24 | 34.8 |
| Change living situation | 22 | 31.9 |
| Use up all or most of savings | 32 | 46.4 |
| Skip or delay paying other bills | 33 | 47.8 |

| | | |
|---|---|---|
| **Informed of FAP** | | |
|    Yes: before medical care was received | 6 | 8.7 |
|    Yes: after medical care was received | 8 | 11.6 |
|    No | 40 | 58 |
| **Completed and submitted an application for FAP** | | |
|    Yes | 20 | 29 |
|    No | 38 | 55.1 |
| **Denied care due to medical debt** | | |
|    Yes | 15 | 21.7 |
|    No | 43 | 62.3 |

Survey responses for participants with medical debt from June 30, 2023 to August 12, 2023. N = 69. Participants were given the option to respond "not sure" or "don't wish to answer" for all questions; these responses were excluded from the table. All questions allowed for only a single response except for the questions about sources of debt, debt management strategies, and financial choices after accruing medical debt; these allowed for multiple responses. FAP indicates financial assistance program.