



Who are the Uninsured?

Number: 43 million Americans have no health insurance coverage for some time.

Chronically Uninsured: 21 to 31 million people are “chronically uninsured” -- defined as being without insurance for an entire year.

Working Families: A substantial majority of the 43 million uninsured (60 percent or 26 million people) are employed but lack health insurance coverage. A significant number of additional dependents are in the family of an uninsured employee who does not have employer-sponsored coverage.

Low Income: More than half (23.5 million, or 54 percent) of the uninsured have a household income below 200 percent of the federal poverty level.

Small Business: More than 60 percent of uninsured workers are self-employed or employed by firms with less than 100 employees.

Immigrants: Immigrants and their U.S.-born children represent more than 90 percent of the increase in the uninsured population since 1989.

Hispanics: Among low-income individuals, Hispanics had the highest rates and the longest duration of uninsurance (23 percent lacked insurance for more than 24 months).

Children: Of the 8.5 million uninsured children under 18 years old, 4 million of them are eligible for but not enrolled in public programs.

Young Adults: Between 25 and 30 percent of people aged 18 to 34 are uninsured.

Early Retirees: Fewer than 50 percent of all nonworking retirees age 55 or over have employment-based health insurance coverage.