



Who are the Uninsured?

Number: 43 million Americans had no health insurance coverage for some period of time during 2002, according to the Current Population Survey (CPS) performed by the Census Bureau.

Chronically Uninsured: The Congressional Budget Office, however, estimates that 21 to 31 million people were “chronically uninsured” -- defined as being without insurance for the entire year of 1998 (when the CPS number was 43.9 million). Nearly 30 percent of Americans under age 65 who become uninsured in a given year remain so for more than 12 months, while 45 percent obtain coverage within four months.

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 43.6 million Americans who were uninsured in 2002 had a household income that year below 200 percent of the federal poverty level (approximately \$36,800 for a family of four). However, 60 percent (14 million) of those in low-income families were eligible for but not enrolled in public health insurance programs.

Small Business: More than 60 percent of uninsured workers were self-employed or employed by firms with less than 100 employees, according to 2002 census data.

Immigrants: Immigrants and their U.S.-born children represent more than 90 percent of the increase in the uninsured population since 1989. Fewer than 50 percent of Hispanic immigrants worked in 1999 for employers that offered health insurance. When offered, however, they accepted coverage at a rate similar to that of non-immigrants.

Hispanics: Among low-income individuals in 2002, 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 such as Medicaid and the State Children’s Health Insurance Program.

Young Adults: Between 25 and 30 percent of people aged 18 to 34 are uninsured. These young and mainly healthy adults comprise 40 percent of the total uninsured population.

Early Retirees: Fewer than 50 percent of all nonworking retirees age 55 or over have employment-based health insurance coverage. Nearly 10 percent of people between the ages of 55 and 64 are uninsured.



Uninsured population information based on analysis of the following data by Senate Republican Task Force on Health Care Costs and the Uninsured:

- Employee Benefit Research Institute of the March Current Population Survey, 1988-2003 supplements. Paper to be published.
- U.S. Census Bureau, Current Population Survey, Annual 2002 and 2003 Social and Economic Supplements.
- Congressional Budget Office Analysis from the 1996 panel of the Survey of Income and Program Participation (SIPP).
- Congressional Budget Office on data from the 1998 panel of the Survey of Income and Program Participation (SIPP).
- Congressional Budget Office. “How many People Lack Health Insurance and For How Long?” 2003.
- Glied S and Lambrew JM, The Growing Share of Uninsured Workers Employed by Large Firms. Commonwealth Fund, October 2003.
- Commonwealth Fund analysis of data from Robert J Mills and Shailesh Bhandari September 2003.
- Kaiser Commission on Medicaid and the Uninsured, 1/03.
- Kaiser Family Fund HRET Survey of employer-sponsored health benefits 2003.
- Kaiser Commission on Medicaid and the Uninsured: Immigrant Health Care Coverage and Access August 2003.
- Institute of Medicine. “Coverage Matters: Insurance and Health Care.” 2001.
- Commonwealth Fund and Columbia University analysis of the U.S. Census Bureau Current Population Survey Data March 2002.
- Commonwealth Fund and Columbia University analysis of the U.S. Census Bureau Current Population Survey Pooled Data March 2000-2002.
- Commonwealth Fund and Columbia University analysis of the MEPS 2000 Data
- Project HOPE Center for Health Affairs, based on overlap between February and March Supplements to the 1999 Current Population Survey.
- Kevin Quinn, Working Without Benefits: The Health Insurance Crisis Confronting Hispanic Americans. The Commonwealth Fund, March 2000.
- Claudia L. Schur and Jacob Feldman. Running in Place: How Job Characteristics, Immigrant Status, and Family Structure Keep Hispanics Uninsured. The Commonwealth Fun, May 2001.

Michelle M. Doty. Hispanic Patients’ Double Burden: Lack of Health Insurance and Limited English. The Commonwealth Fund, February 2003.