



# EBRI News

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**New Research From EBRI:**

## **Immigrants Make Up a Growing Share of U.S. Population Without Health Insurance, Study Finds**

WASHINGTON, DC—While the uninsured population of the United States is still dominated by native-born Americans, it is becoming increasingly comprised of immigrants, and the trend appears to be accelerating, a new study by the nonpartisan Employee Benefit Research Institute (EBRI) shows.

Immigrants accounted for just over 26 percent of the uninsured population in the United States in 2003, up from nearly 19 percent in 1994, the study reports. At the same time, the share of the uninsured population that was native-born fell to 74 percent in 2003 from 81 percent in 1994.

Of the 44.7 million U.S. residents who were uninsured in 2003 (the latest year for which numbers are available), some 11.6 million were immigrants, the study says, compared with 6.9 million in 1994—a 70 percent increase.

“Immigrants accounted for about one-third of the increase in the uninsured between 1994 and 1998, but between 1998 and 2003 they accounted for 86 percent of the increase,” said Paul Fronstin, director of the EBRI Health Research and Education Program. “To the degree that immigration continues to increase, it is likely that the uninsured will also continue to increase.”

The study, “The Impact of Immigration on Health Insurance Coverage in the United States,” is published in the June *EBRI Notes*, and is available on the Internet at [www.ebri.org](http://www.ebri.org).

One factor that contributed to the increase in the uninsured immigrant population, the study says, is 1996 legislation—known as the Personal Responsibility and Work Opportunity Reconciliation Act—which restricted most newly arrived legal immigrants from participating in health and other public programs for five years after they entered the country.

“Although these restrictions were subsequently loosened a bit,” the study adds, “the fact remains that fewer public benefits were available to recent immigrants during the latter part of the 1990s than earlier in the decade. And even after the five-year ban expired, immigrants may continue to be ineligible for public programs as a result of rules that attribute the income of an immigrant’s sponsor to the immigrant.”

For immigrants, the likelihood of being uninsured increased from 1994 to 2003, the study says, while it barely changed for native-born Americans. In 1994, 34 percent of immigrants were uninsured, but by 2003 the number rose to 38 percent. In contrast, the uninsured rate among native-born Americans rose less than 1 percentage point—from 14.1 percent in 1994 to 14.9 percent in 2003.

((MORE))

The study makes these additional points:

- Immigrants are much more likely to be uninsured than citizens. Nearly 50 percent of foreign-born non-citizens were uninsured in 2003. That compares with 21 percent uninsured among foreign-born individuals who have become U.S. citizens.
- Whether an immigrant is uninsured is highly correlated with the length of time he or she had been in the United States. Slightly more than 21 percent of foreign-born noncitizens who entered the United States before 1970 were uninsured in 2003. This compares with 43 percent uninsured foreign-born noncitizens who entered the United States during the 1980s, and 53 percent uninsured foreign-born noncitizens who entered the country during 2000-2004.
- The majority of the uninsured foreign-born non-citizen population is comprised of recent immigrants. About one-third of uninsured non-citizens entered the United States during 2000-2004, while another 46 percent entered during the 1990s. In contrast, only about 3 percent of uninsured foreign-born naturalized citizens entered the United States during 2000-2004. About one-quarter entered during 1990-1999 and the remainder entered before 1990.

The study also notes that the uninsured immigrant population was highly concentrated in a four states in 2003. Slightly more than one-quarter of the 11.6 million immigrants in the United States lived in California, 15 percent in Texas, 10 percent in New York, and 9 percent in Florida. Overall, 60 percent of the uninsured immigrants lived in those four states.

Founded in 1978, EBRI's mission is to contribute to, encourage, and enhance the development of sound employee benefit programs and sound public policy through objective research and education. EBRI is a private, nonprofit, nonpartisan public policy research organization based in Washington, DC. EBRI does not lobby and does not take positions on legislative proposals.

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