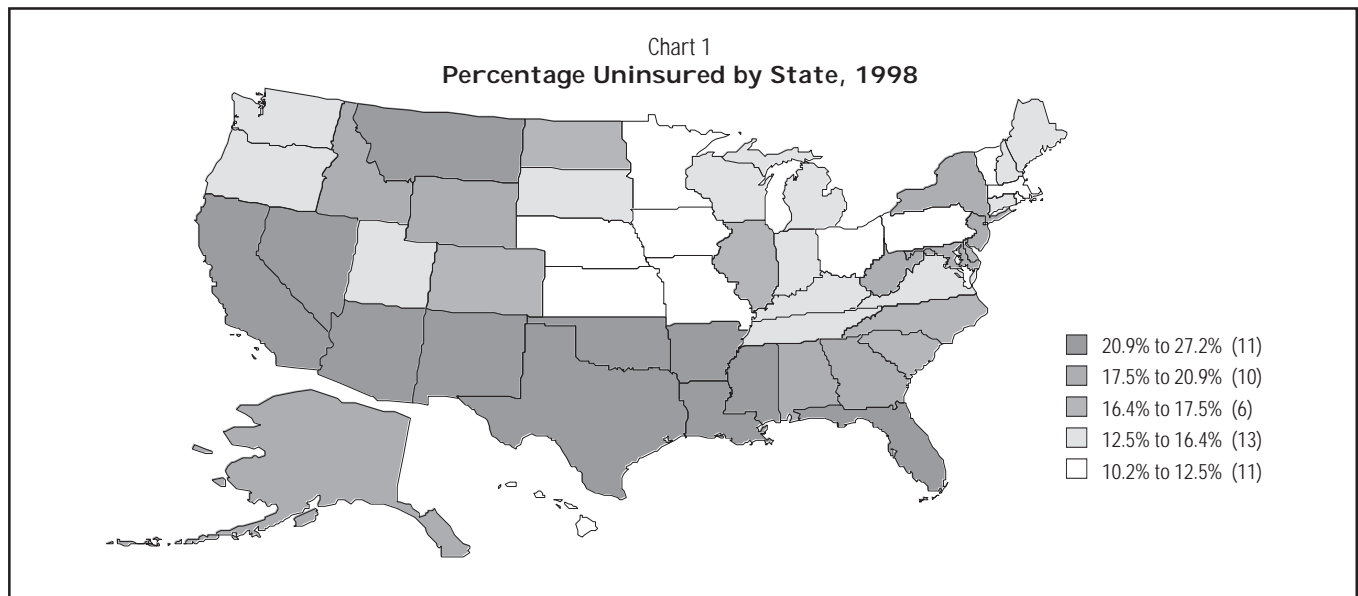


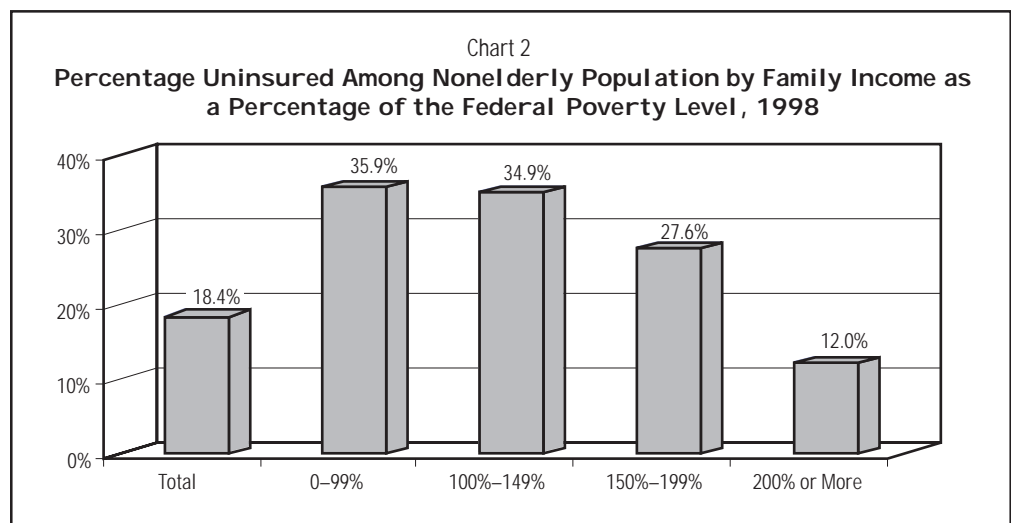
Who Were the Uninsured in 1998?

- The proportion of nonelderly population (under 65) without health insurance varies by location. Nationally, the nonelderly uninsured rate in 1998 was 18.4 percent, but in 13 states, 20 percent or more of the population was uninsured in 1998. The three states with the highest uninsured rates were Arizona (27.2 percent), Texas (27.0 percent), and New Mexico (24.0 percent). These states are in large part concentrated in the South Central and Southwestern parts of the United States (chart 1).

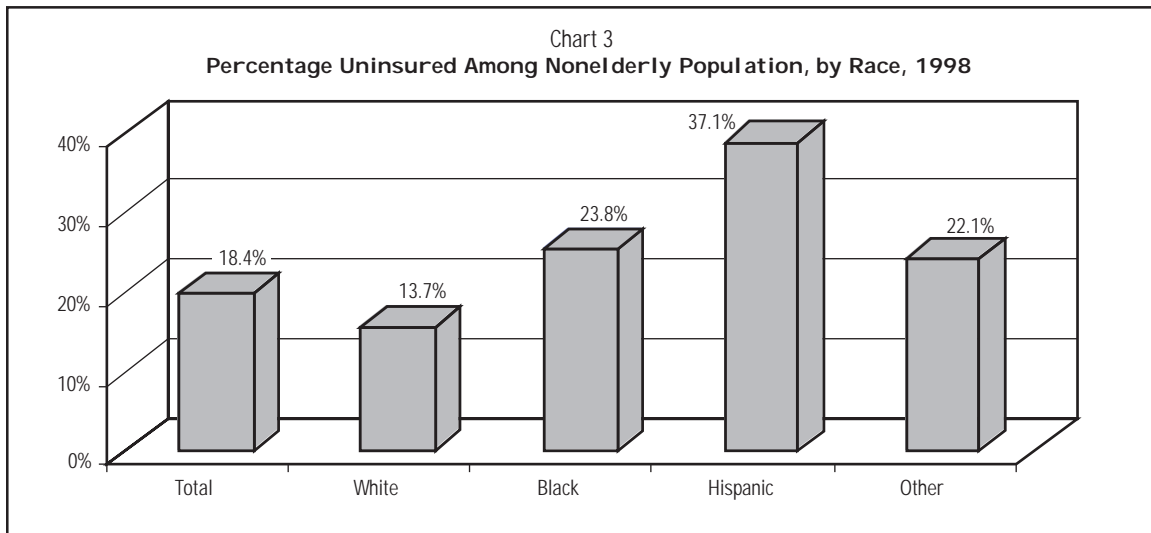


- In many of these states, a smaller percentage of the population was eligible for private insurance and/or a larger proportion was eligible for publicly financed health programs than the national average. Lower average income and higher unemployment rates may both contribute to this difference. In addition, many of these states have a higher concentration of racial and ethnic groups that are less likely to be covered by private health insurance.

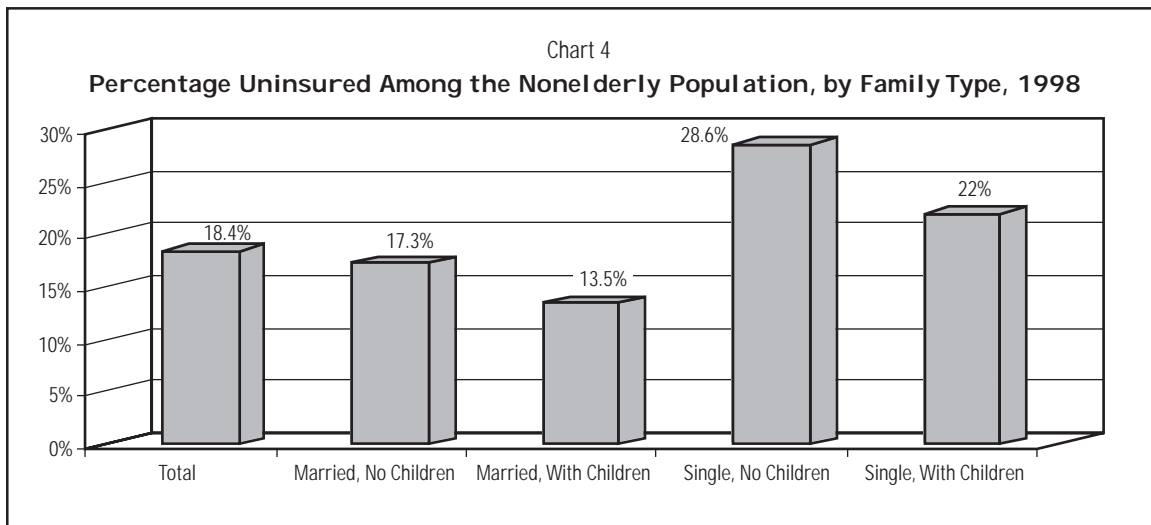
- The uninsured are disproportionately in low-income families. Almost 36 percent of individuals in families that were below the federal poverty level were uninsured, compared with 12.0 percent of those families at 200 percent or more of the federal poverty level (chart 2).



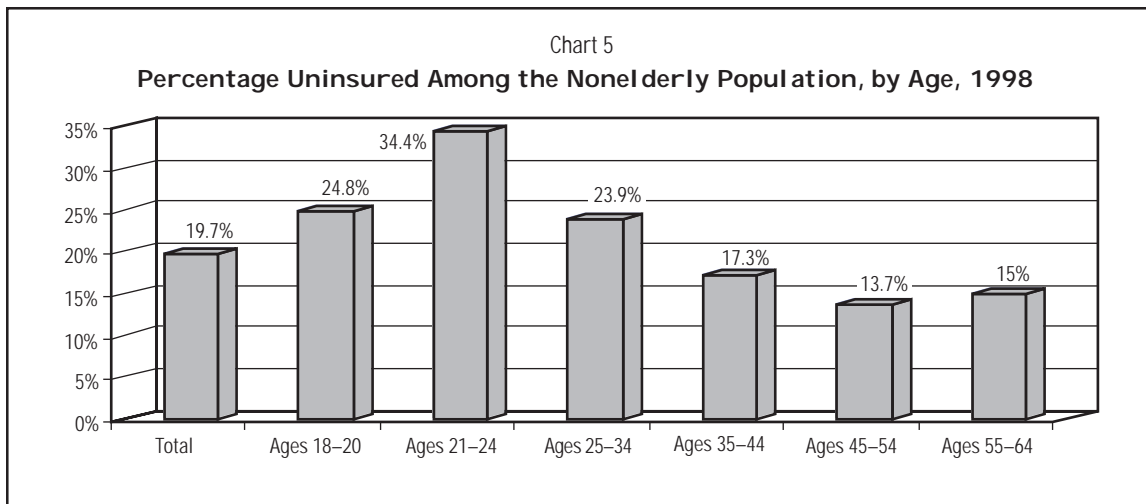
- Individuals of Hispanic origin were more likely to be uninsured than other groups (37.1 percent) (chart 3). This may be due in part to the fact that 55.8 percent of the Hispanic population reported income of less than 200 percent of the federal poverty level.



- Single individuals (28.6 percent) and individual in single-parent families (22.0 percent) were more likely to be uninsured than married couples either without (17.3 percent) or with (13.5 percent) children (chart 4). Married couples and two-parent families may have higher income levels, and both adults may be employed, increasing their chances of receiving employment-based coverage. In addition, if not covered through an employer, they may be more able to afford individually purchased private health insurance.



- Individuals ages 21–24 were more likely to be uninsured (34.4 percent), than those in all other age groups (chart 5). The high proportion of young adults without health insurance may occur because they are no longer covered by a family policy and may not have established themselves as permanent members of the work force. Some young adults may also have lost access to Medicaid, which covered them up through age 18 in some states. Many in this group may think that they do not need health insurance because their probability of encountering a high-cost medical event is very low. In addition, young adults may be ineligible for an employment-based plan because of waiting periods imposed prior to eligibility.



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Source: EBRI estimates from the March 1999 Current Population Survey