



# EBRI News

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**New Research From EBRI:**

## **High-Income Uninsured Families Not As Prevalent As Data Indicate**

WASHINGTON—Individuals with a family income of \$50,000 a year or more account for about 25 percent of the uninsured population in the United States, government data indicate, and the number is growing slightly faster than for those with lower incomes. But a new analysis by the Employee Benefit Research Institute (EBRI) finds that number is too high and a more realistic share of the “high-income uninsured” is about 18 percent.

Overall, the study found that just over 11 million Americans with annual family incomes of \$50,000 or more were uninsured in 2003, the latest year for which Census data are available.

“In general, the likelihood that an individual has health insurance increases with income,” said Dallas Salisbury, EBRI president. “Yet, some individuals in relatively high-income families do not have health insurance.”

According to EBRI estimates of Census Bureau data (from the 2004 Current Population Survey) the likelihood of being uninsured increased by 1 percent from 1999–2003 for individuals in families with incomes below \$25,000 a year, while it increased 3.4 percent for individuals in families with incomes of \$50,000 to \$74,999 and rose 2.7 percent for those with incomes of \$75,000 or more. Low-income individuals often qualify for publicly funded insurance programs such as Medicaid or the State Children’s Health Insurance Program.

While individuals with family income of \$50,000 or more were the fastest growing segment of the uninsured, the EBRI study finds their reported 25 percent share of the uninsured may overstate the number of uninsured individuals with high incomes.

EBRI notes that the Census Bureau definition of “family income” combines all income of all members of a family living together. That definition includes 3.2 million non-student adult children living with their parents but earning less than \$50,000 a year. Because of the Census Bureau definition, however, these 3.2 million individuals are classified as living in families with incomes of \$50,000 or more. After taking out the 3.2 million “high-income” adult children from the uninsured population, no more than 7.9 million of the nation’s 44.7 million uninsured have a family income of \$50,000 or more—about 18 percent of the total uninsured, the EBRI study reported.

The analysis is published in the February issue of *EBRI Notes*, “The Relationship Between Income and Health Insurance,” available at EBRI’s Web site, [www.ebri.org](http://www.ebri.org)

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