



# EBRI News

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## **New Research from EBRI:**

### **Immigrants Comprise Larger Share of U.S. Uninsured, Study Says**

WASHINGTON—While the uninsured population in the United States is still dominated by native-born Americans, it is becoming increasingly comprised of immigrants, who account for about 55 percent of the increase in the U.S. uninsured population over a 12-year period ending in 2006, according to a study released today by the nonpartisan Employee Benefit Research Institute (EBRI).

The study, in the August 2008 *EBRI Notes*, reports that in 1994 immigrants accounted for 18.8 percent of the U.S. uninsured population, while by 2006 they accounted for 26.6 percent of the uninsured population. During the same period, native-born Americans dropped as a percentage of the uninsured, from 81.2 percent in 1994 to 73.4 percent in 2006.

The uninsured immigrant population increased from 6.9 million in 1994 to 12.3 million in 2006, an 80 percent increase. By comparison, the uninsured native-born population increased from 29.7 million to 34.1 million, a 15 percent increase over the same period, according to the study. “As a result, immigrants accounted for about 55 percent of the increase in the uninsured population between 1994 and 2006,” the study says.

The study, which uses Census Bureau data, does not differentiate the legal status of the immigrants. Illegal immigrants probably are included but cannot be identified as such, says the study, which provides these additional figures about the insurance status of immigrants:

- Immigrants are much more likely to be uninsured than native-born citizens. More than 46 percent of foreign-born noncitizens were uninsured in 2006. This compares with 19.9 percent uninsured among foreign-born individuals who have become U.S. citizens and 15 percent uninsured among native-born persons.
- Whether an immigrant is uninsured is highly correlated with his or her length of time in the United States. Just over 27 percent of foreign-born noncitizens who entered the United States before 1970 were uninsured in 2006. This compares with 45.5 percent uninsured among foreign-born noncitizens who entered the United States during the 1980s and 49 percent uninsured among foreign-born noncitizens who entered the country during 2000–2006.
- Immigrants are disproportionately employed in low-wage jobs, in small firms, and in service or trade occupations, jobs that are less likely to offer health benefits.

In addition, the study reports that the relative lack of employment-based health coverage for immigrants is compounded by the Personal Responsibility and Work Opportunity Act of 1996, which imposed a five-year ban on receipt of health and other public programs by most newly arrived legal immigrants.

Well over half (58.8 percent) of the uninsured immigrant population is concentrated in four states. Based on a three-year average across 2004–2006, those four states are: California (27.1 percent), Texas (14.0 percent), Florida (9.9 percent), and New York (7.7 percent).

EBRI is a private, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. [www.ebri.org](http://www.ebri.org)

***Note: The August 2008 EBRI Notes will be posted early Aug. 5 on the EBRI Web site, [www.ebri.org](http://www.ebri.org). Embargoed copies are available in advance upon request.***