



Fast Facts from EBRI

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Who Are the Uninsured? Study Offers Clues

WASHINGTON—It's widely known that over 45 million U.S. residents under age 65 do not have health insurance, according to the latest government estimate. But who are the uninsured? Do they work? Where do they live? Are they wealthy or poor?

Initial results of a forthcoming study by the Employee Benefit Research Institute based on 2004 Census Bureau figures, the latest available, showed that nearly 83 percent of the uninsured lived in families headed by workers. The study offered these additional clues:

Location: In 13 states, the uninsured averaged at or close to 20 percent of the population during 2002-2004. These states generally were in the south-central United States.

Industry: Workers in agriculture, forestry, fishing, mining and construction were more likely to be uninsured (36 percent) than workers in the service sector (23.2 percent), wholesale and retail trade (19.1 percent) and manufacturing (14.4 percent).

Firm Size: Nearly 63 percent of all uninsured workers were self-employed or working in private-sector firms with fewer than 100 employees in 2004.

Income level: In 2004, 35.4 percent of the uninsured were in families with annual incomes of less than \$20,000. Nearly 41 percent of individuals with incomes of less than \$5,000 were uninsured, compared with about 9 percent of those in families with incomes of \$50,000 or more.

Race/Ethnic origin: Individuals of Hispanic origin were more likely to be uninsured (34.3 percent) than other groups. This may be due in part to the fact that nearly 53 of the Hispanic population reported income of less than 200 percent of the federal poverty level.

The full study will be published in the November 2005 *EBRI Issue Brief*, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey." The study will available on the Internet at www.ebri.org.

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