



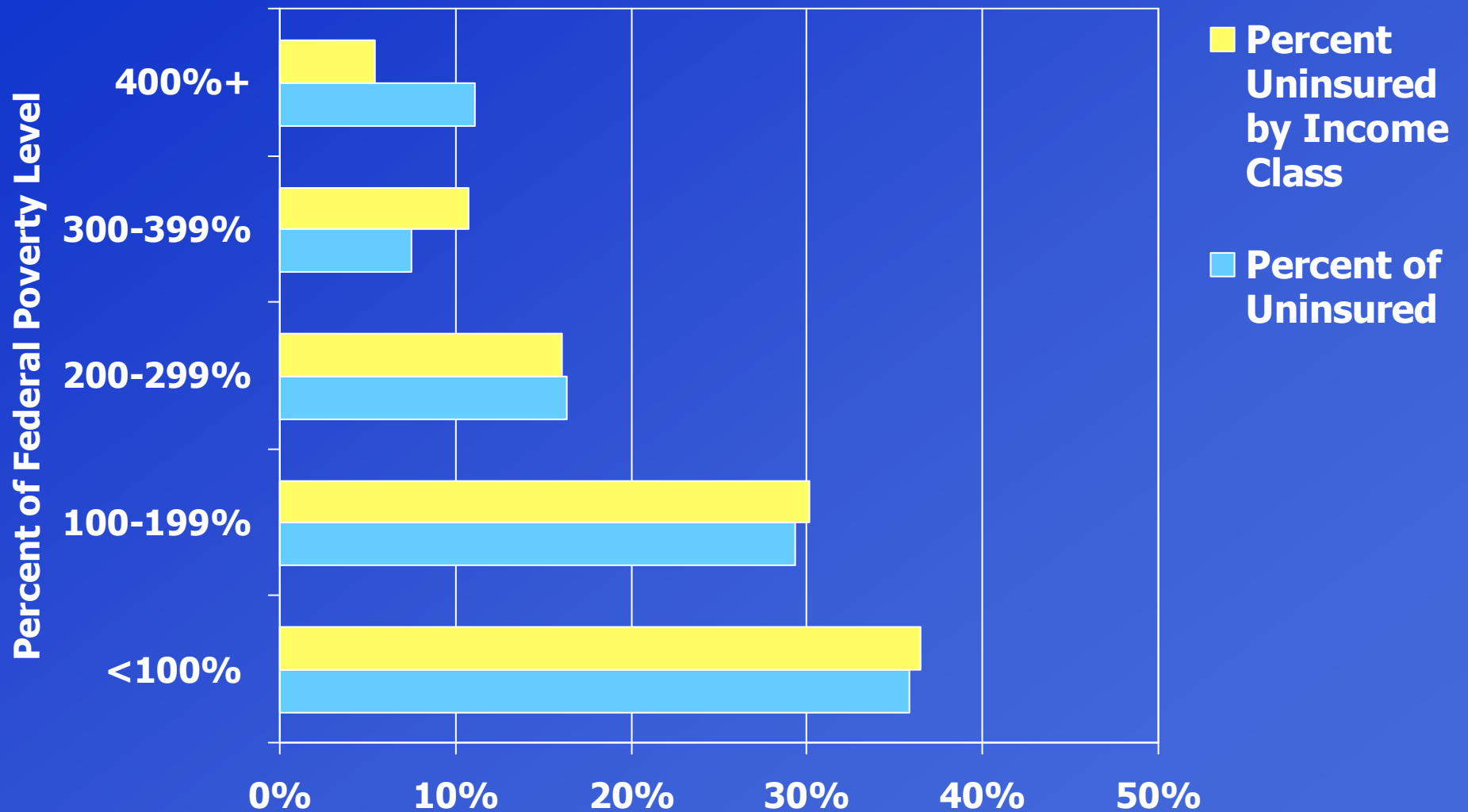
NEW AMERICA
FOUNDATION

A Profile of the Uninsured

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Insurance Status by Income



Uninsured Family Members

Family Type	Percent Insured	Percent Uninsured
Parents	83.0%	17.0%
Children	87.9%	12.1%
Children in a 2 Parent Family	90.5%	9.5%
Children in a 1 Parent Family	85.8%	14.2%
Children in a Multigenerational Family	73.7%	26.3%

Share of Family Income Required for Family Coverage, by Income Class

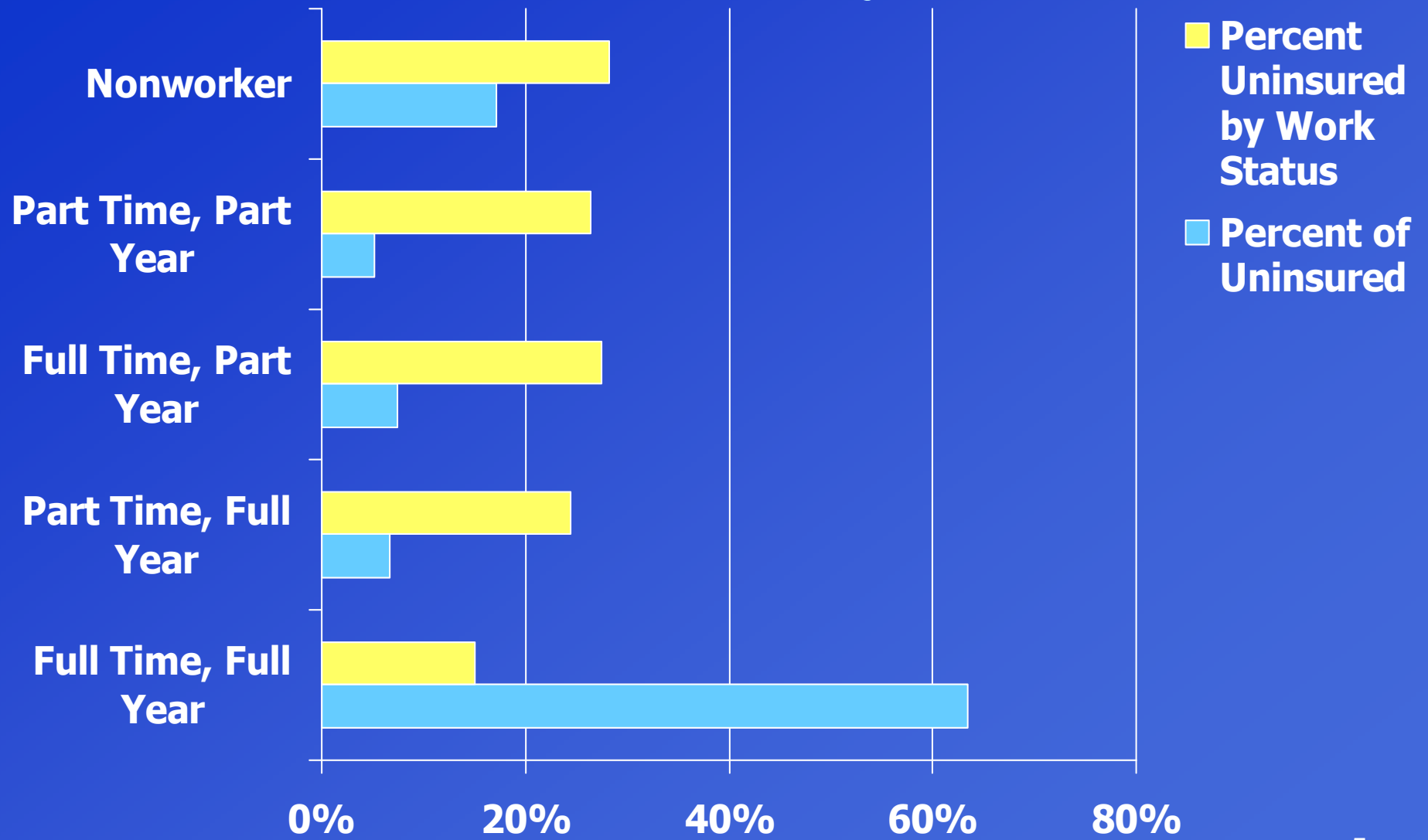
Single Mother with two Children

Average Premium= \$12,106 per year	Annual Income	Percent of Income Spent on Premium
At FPL	\$17,170	70.5%
2 times FPL	\$34,340	35.2%
3 times FPL	\$51,510	23.5%
4 times FPL	\$68,680	17.6%

Two wage-earners with two Children

Average Premium= \$12,106 per year	Annual Income	Percent of Income spent on Premium
At FPL	\$20,650	58.6%
2 times FPL	\$41,300	29.3%
3 times FPL	\$61,950	19.5%
4 times FPL	\$82,600	14.7%

Insurance of Families by Work Status of Family Head



Source: EBRI Analysis of CPS March Supplement Data, 2007

Insurance Status of Workers With Children

Percent of Federal Poverty Level	Percent of All Employees at firms Offering ESI	Percent of All Employees Eligible for ESI	Percent of All Employees Who Take-up ESI	Percent with Any Coverage
<100%	53.4%	39.7%	24.4%	44.0%
100-199%	73.0%	65.7%	51.5%	65.2%
200-249%	82.3%	75.6%	64.0%	80.6%
250-299%	86.4%	79.7%	67.3%	87.9%
300-399%	88.4%	82.9%	67.6%	91.8%
400%+	92.5%	88.9%	69.9%	96.4%

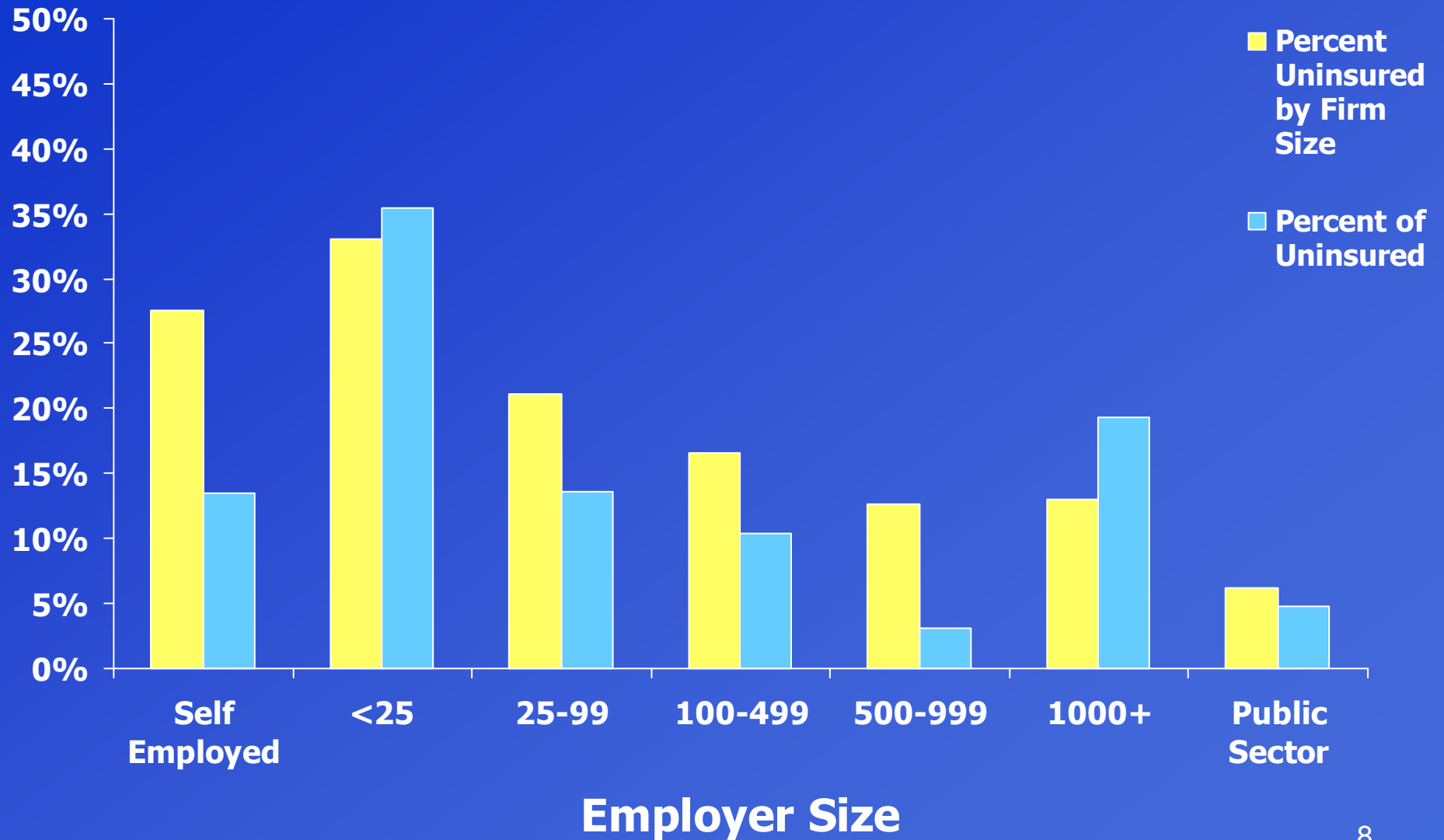
Source: L. Clemans-Cope and B. Garrett (Urban Institute) 2006. Unpublished estimates based on the February 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2005 Annual Social and Economic (ASEC) Supplement of the CPS

Insurance Status of Workers Without Children

Percent of Federal Poverty Level	Percent of All Employees at firms offering ESI	Percent of All Employees Eligible for ESI	Percent of All Employees Who Take-up ESI	Percent with Any Coverage
<100%	57.9%	39.8%	26.3%	48.3%
100-199%	65.9%	54.7%	42.7%	56.4%
200-249%	78.9%	73.9%	62.2%	70.5%
250-299%	84.2%	78.8%	71.5%	79.6%
300-399%	87.2%	83.0%	75.1%	86.8%
400%+	92.6%	90.0%	78.0%	95.8%

Source: L. Clemans-Cope and B. Garrett (Urban Institute) 2006. Unpublished estimates based on the February 2005 Contingent Work Supplement of the Current Population Survey (CPS) and the March 2005 Annual Social and Economic (ASEC) Supplement of the CPS

Insurance of Workers by Firm Size



Source: KFF Analysis of CPS March Supplement Data, 2007

Insurance Status by Race/Ethnicity

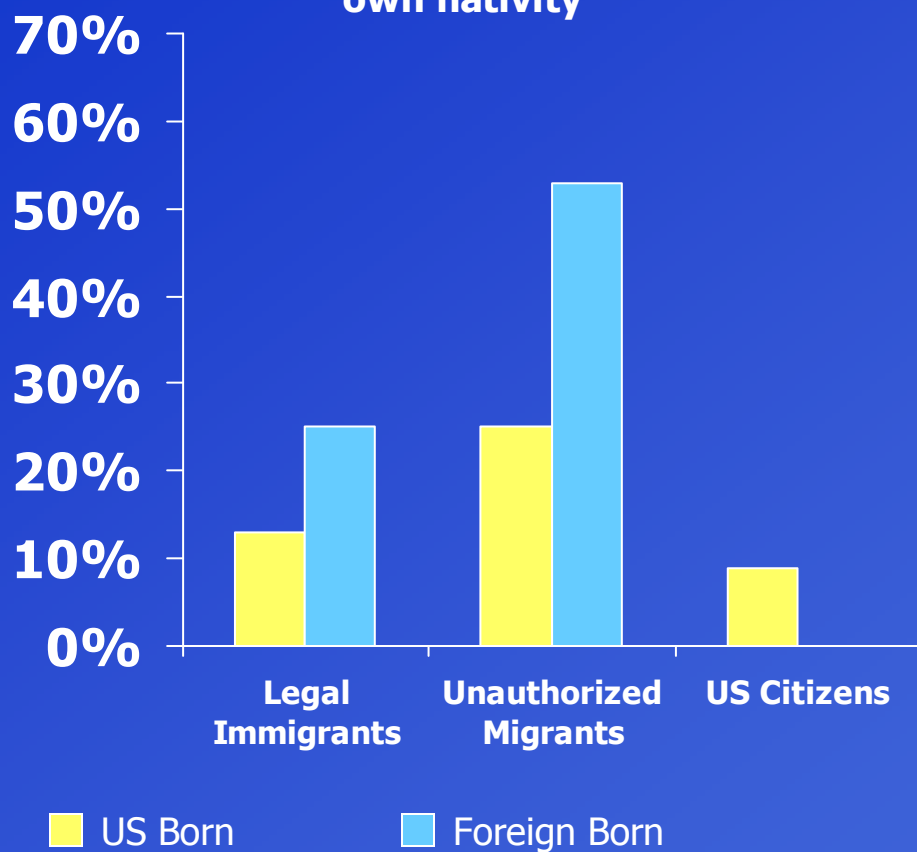
Race or Ethnicity	Percent of the Uninsured U.S. Population	Percent Uninsured by Race Category
White	45.1%	12.6%
Black	15.4%	21.8%
Hispanic	32.5%	35.7%
Asian	4.4%	16.6%
American Indian	1.2%	33.0%*
Multiple Races	1.3%	15.2%

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Uninsured Immigrants

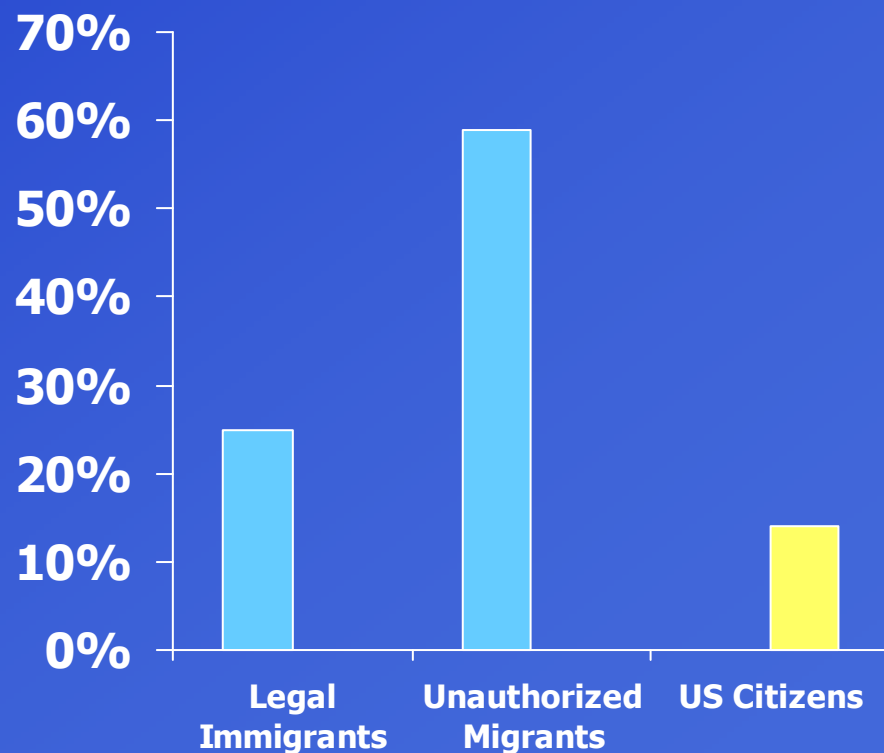
Percent of Uninsured Children

by Parent's Immigration Status and own nativity

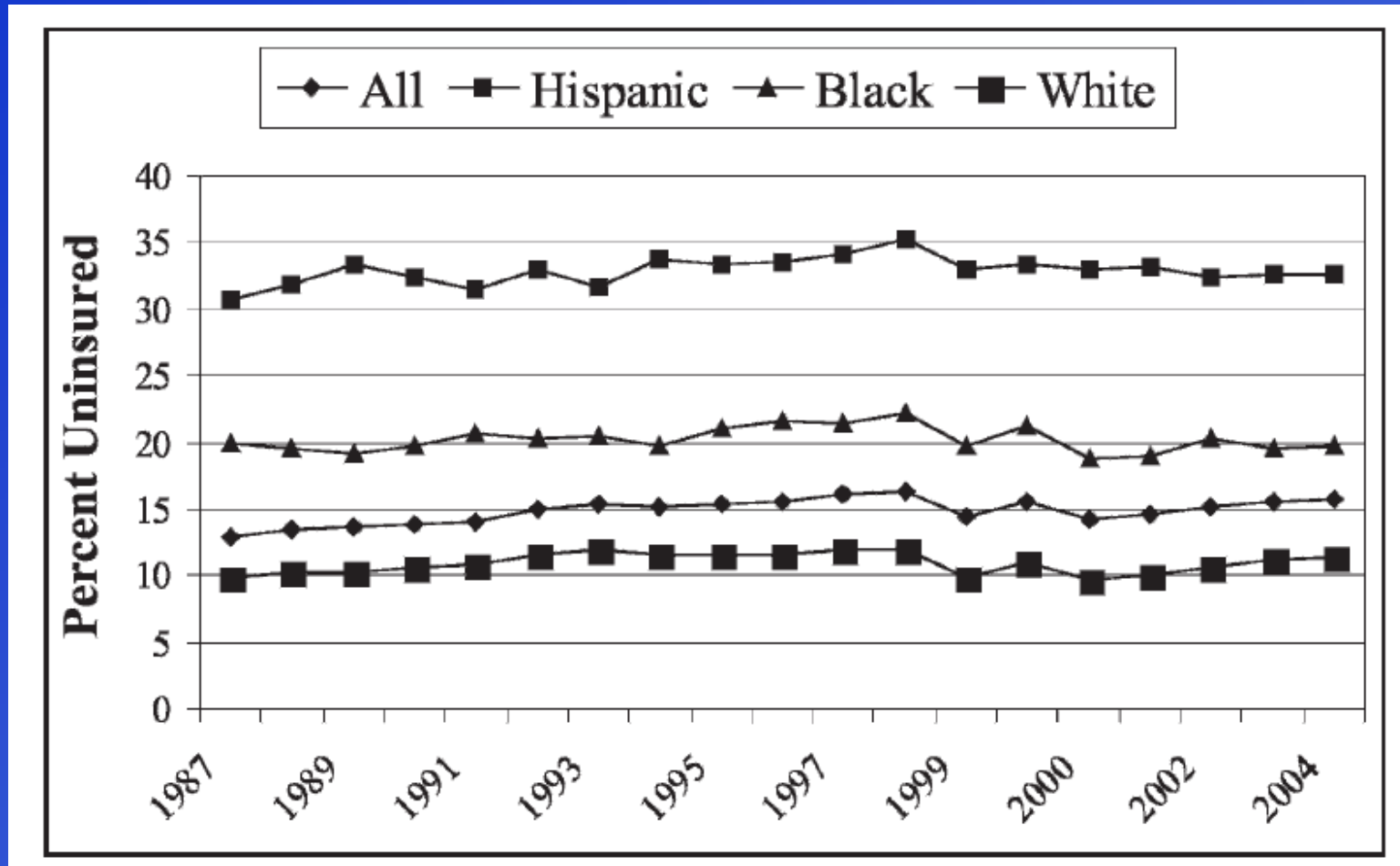


Percent of Uninsured Adults

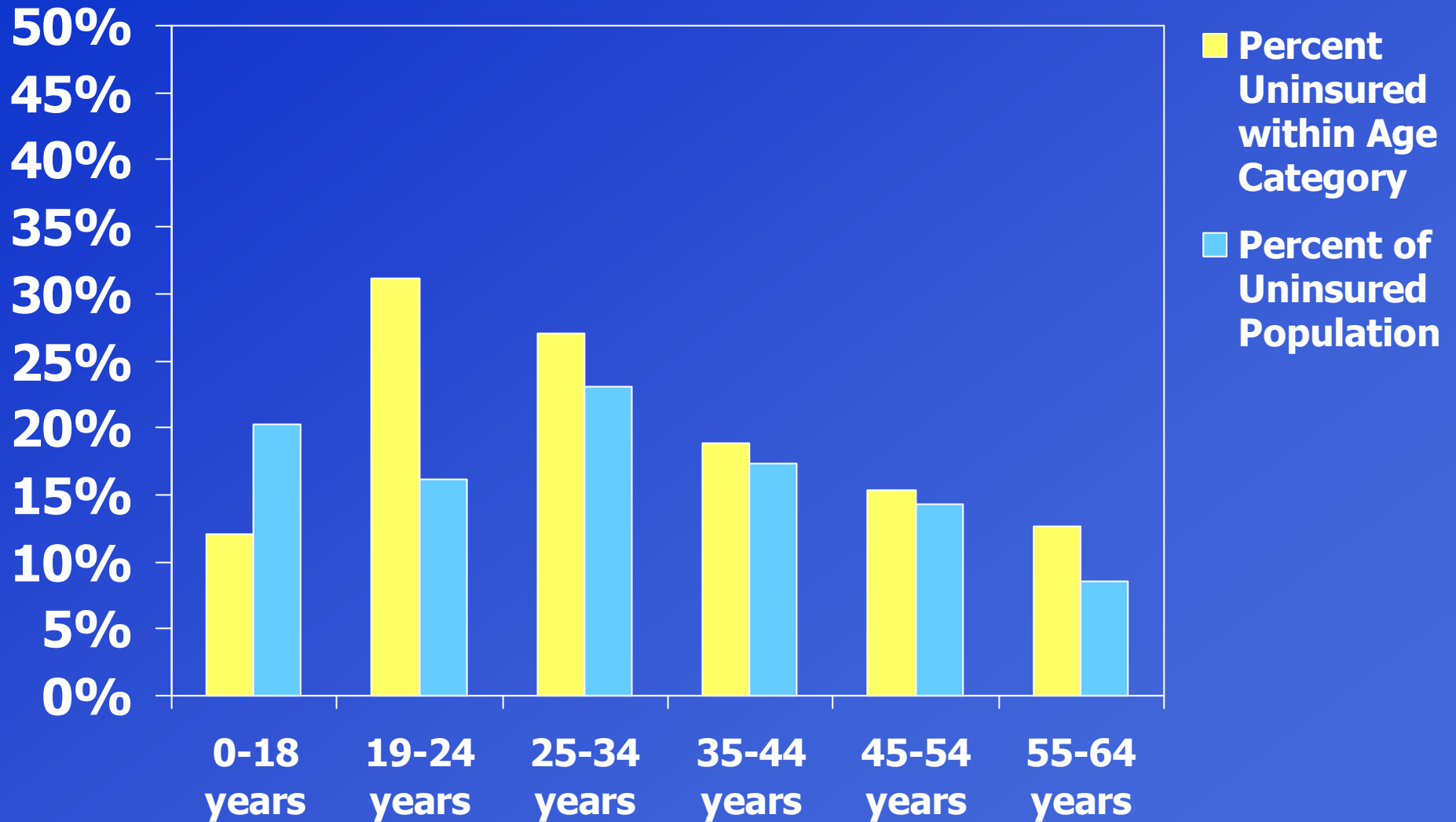
by own Immigration Status



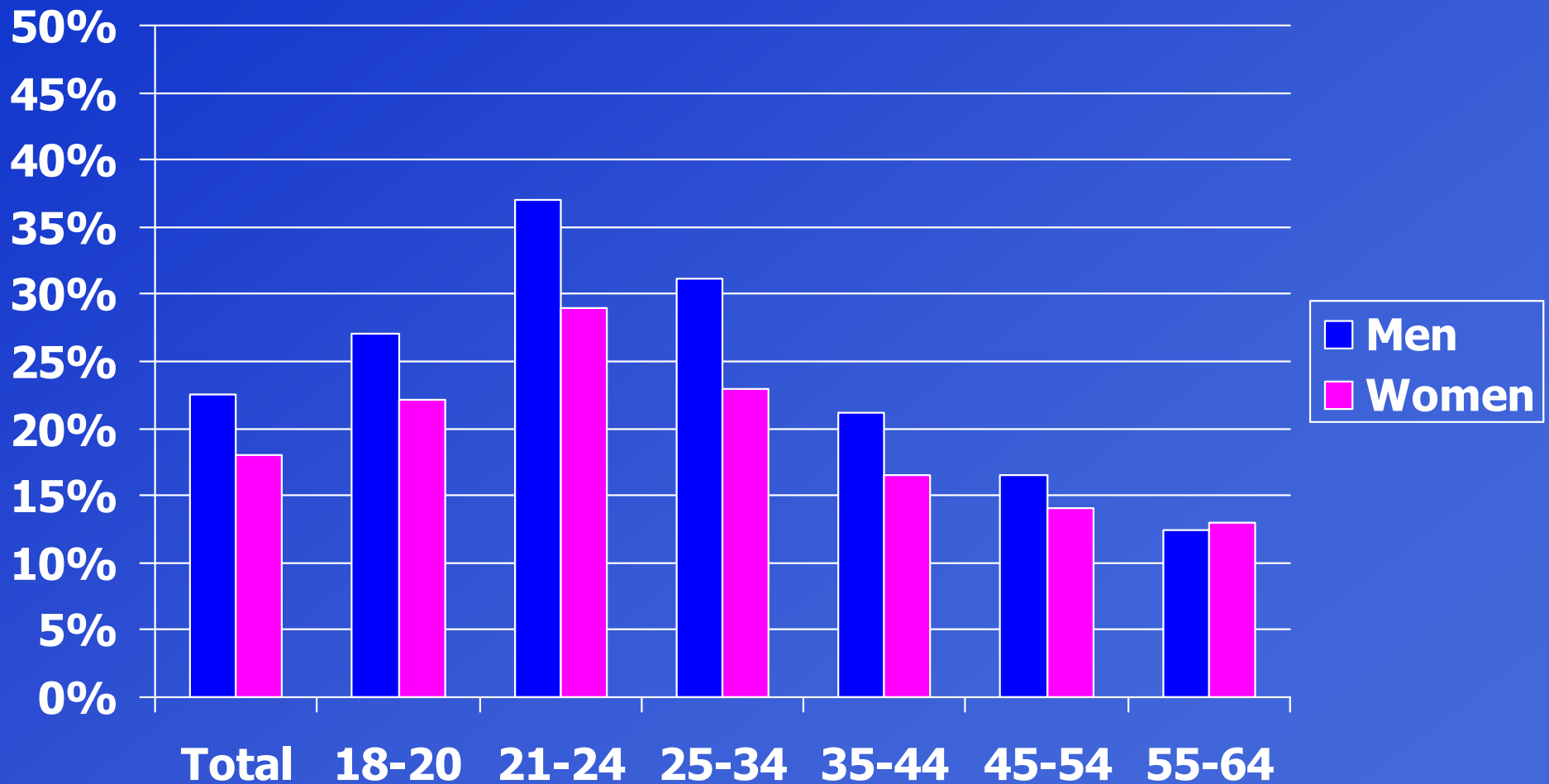
Uninsurance Rates by Race/Ethnicity



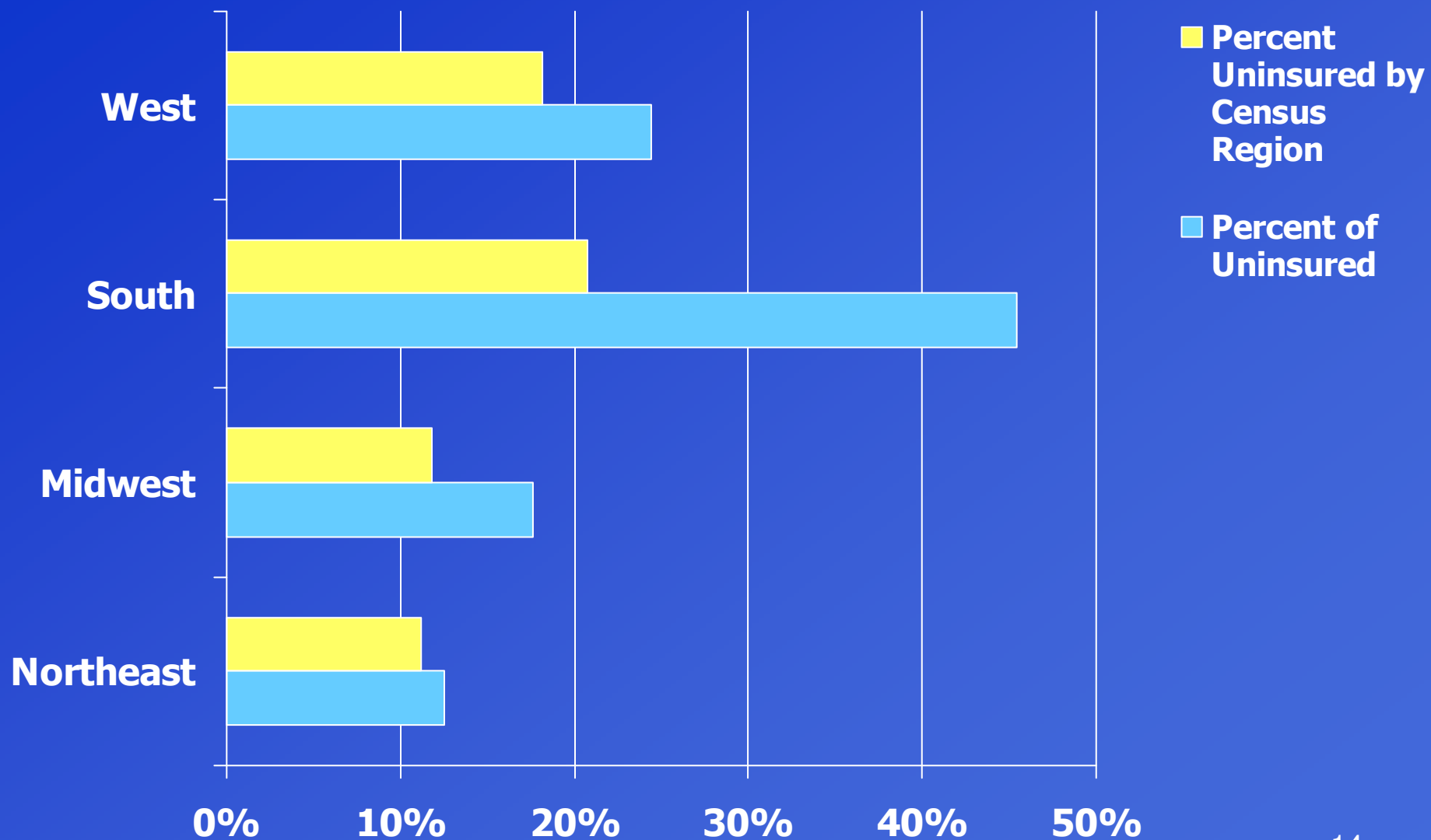
Insurance Status by Age



Percent Uninsured by Gender and Age

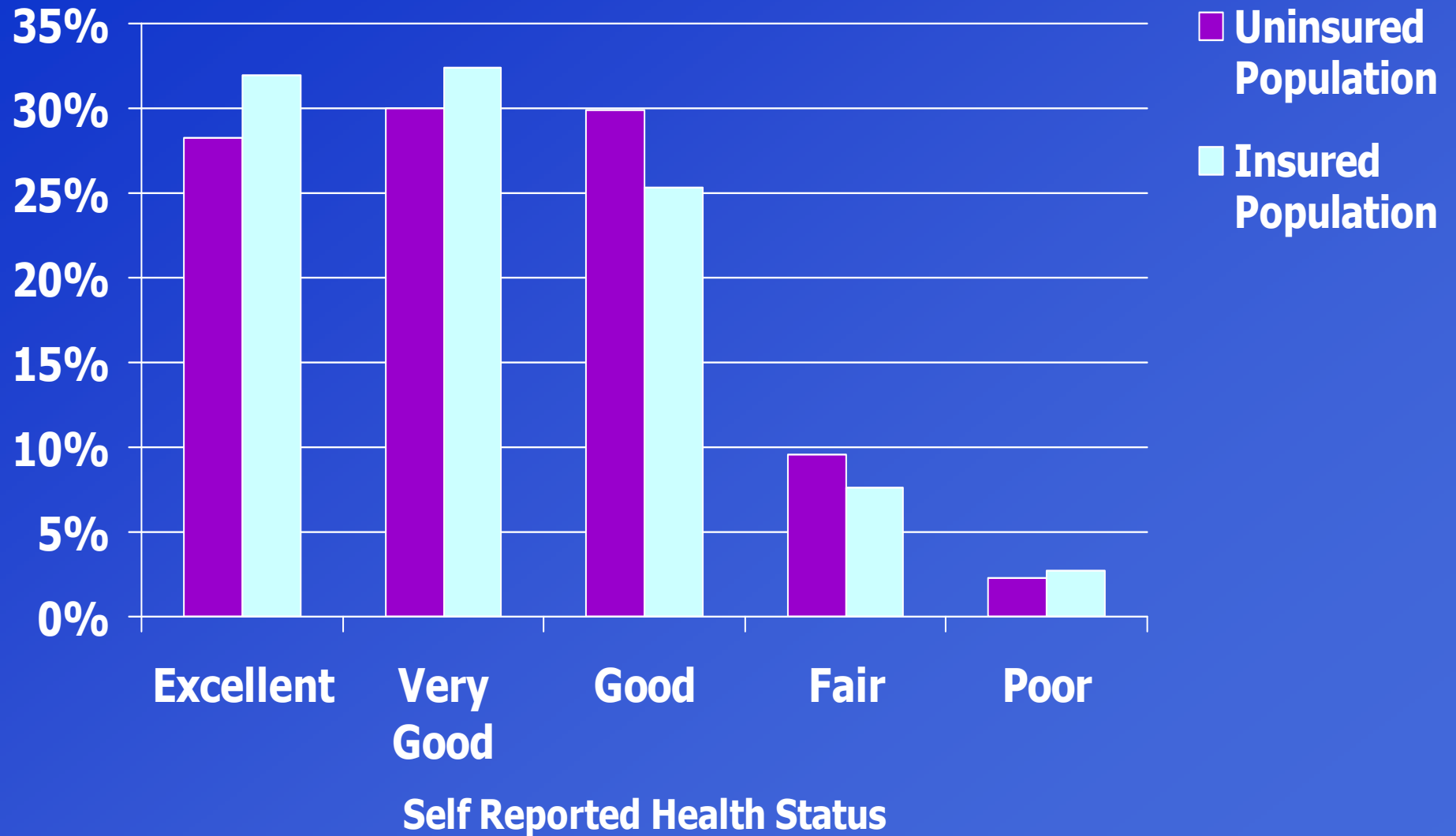


Insurance Status by Census Region



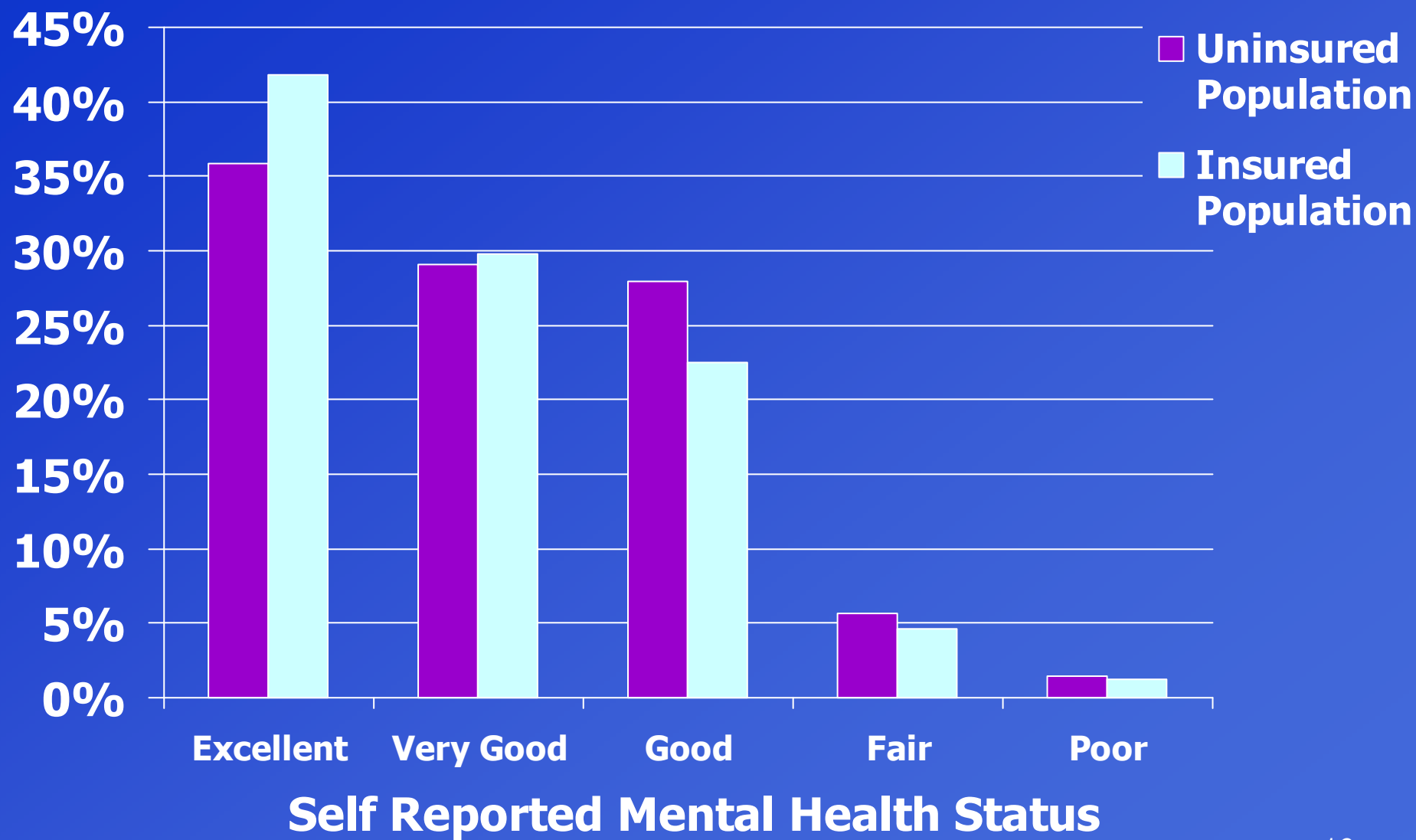
Source: CDC and NCHS Analysis of National Health Interview Survey, 2005

Health Status



Source: New America Foundation analysis of MEPS Household Component Data, 2004.

Mental Health Status



Source: New America Foundation analysis of MEPS Household Component Data, 2004.

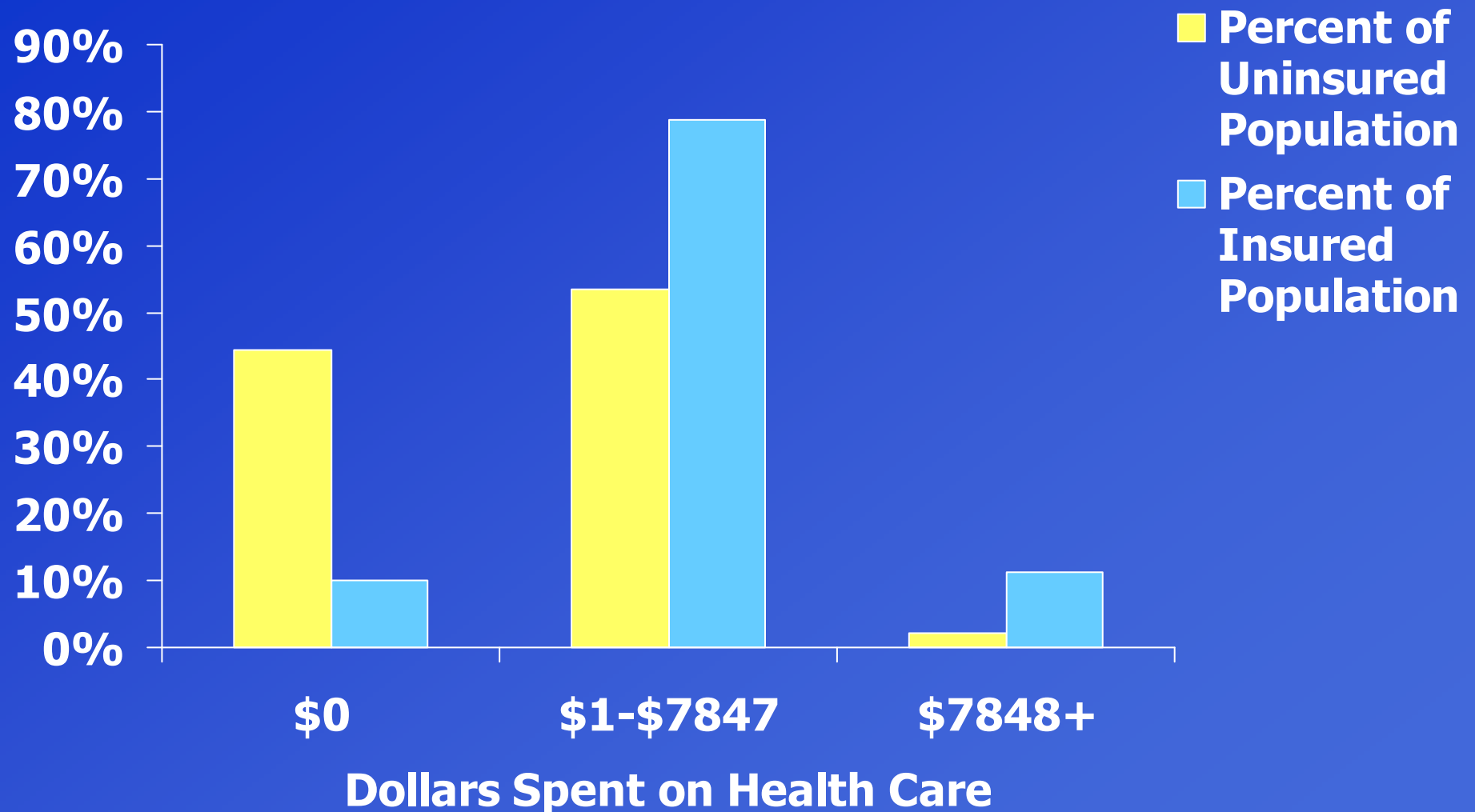
Population in Top 10% of Total Expenditures

	Average Expenditure	Likelihood of being in Top 10% of Expenditures	Average Expenditure by Top 10% of Spenders
Insured Population	\$3,834.57	11.26%	\$21,901.45
Uninsured Population	\$869.80	2.07%	\$18,220.24

Population in Top 10% of Expenditures by Self and Family

	Average Expenditure by Self and Family	Likelihood of Being in top 10% of Expenditures	Average Expenditure of Top 10% of Spenders
Insured Population	\$680.29	10.5%	\$3,695.15
Uninsured Population	\$416.58	6.77%	\$3,763.08

Share of Population with No Health Care Expenses



Duration of Uninsurance

- 85 m uninsured at some point 1996-99
- 24% uninsured for < 5 months
- 54% uninsured for > 12 months
- Older, low income more likely to be uninsured longer

Summary: The Uninsured Are...

- Not homogeneous
- Mostly connected to working households
- Largely but not exclusively low-moderate income
 - Different types of solutions likely to be efficient
- Most likely to be white, but minorities are more likely to be uninsured
- Uninsured longer, the older and lower income they are
- Unlikely to get same care as insured if seriously ill
 - Moral case for urgency is strong

Sources

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