

ASPE ISSUE BRIEF

OVERVIEW OF THE UNINSURED IN THE UNITED STATES: AN ANALYSIS OF THE 2007 CURRENT POPULATION SURVEY

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This Issue Brief is available on the Internet at:
<http://aspe.hhs.gov/health/reports/07/uninsured/index.htm>

According to the Census Bureau's 2007 Current Population Survey (CPS), there were 47 million uninsured individuals in 2006, or 15.8% of the civilian non-institutionalized population. Those that lack insurance represent a diverse group. Understanding the uninsured population is important for policy makers looking to design solutions to the problem. This report describes insurance coverage in the United States, as well as the key demographic characteristics of the uninsured.

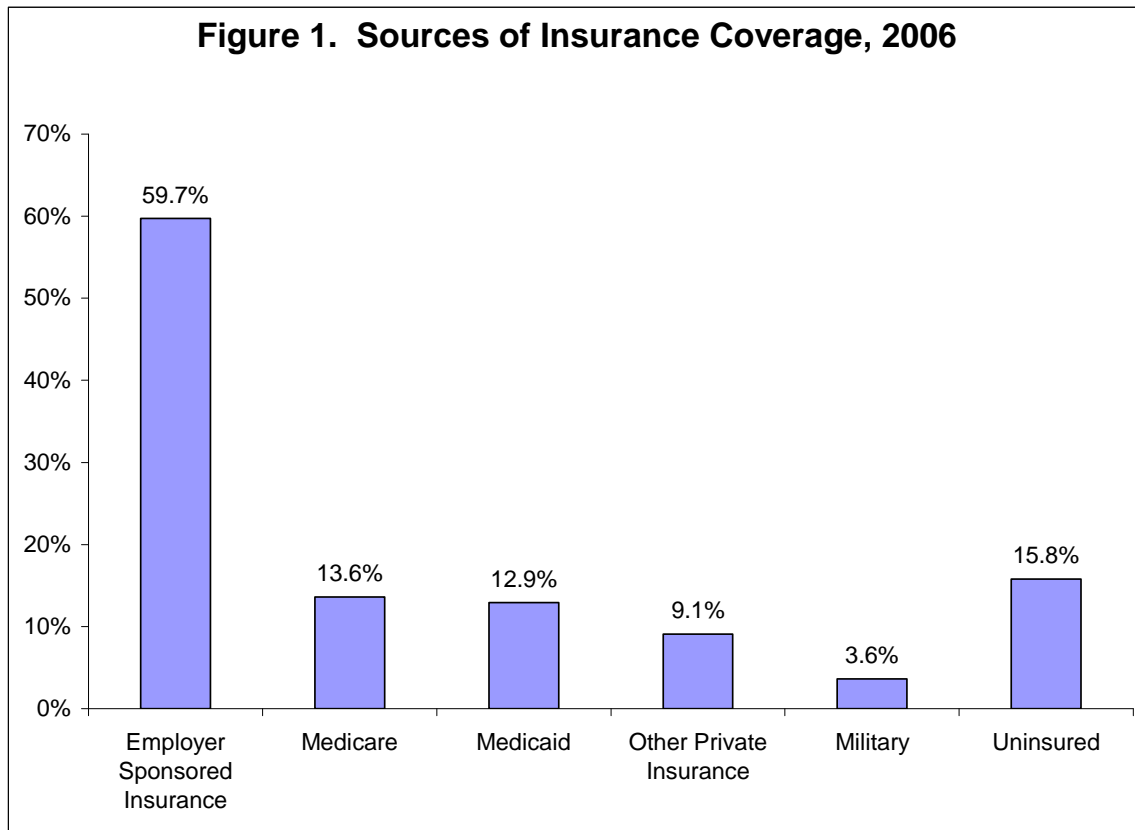
- The Census Bureau released data on health insurance coverage and the uninsured for 2006. Although there are four major government surveys that produce estimates of health insurance coverage and the uninsured, the Current Population Survey health insurance numbers are the most widely cited and receive national media attention.
- In 2006, the percentage of people without health insurance for the entire year was 15.8%, an increase from 15.3% in 2005. During 2006, 47.0 million people were without health insurance for the entire year, a 2.2 million increase from 44.8 million people in 2005. The increasing number of uninsured speaks to the need for Congress to pass the President's initiative to expand insurance coverage using tax incentives and Affordable Choices grants.
- The uninsured are disproportionately between the ages of 18 and 24, and have family incomes below \$25,000. In 2006, 29.3% of 18 to 24 year olds are uninsured, the highest uninsured rate of any age group. The President's Affordable Choices Initiative, with its emphasis on affordable coverage in the private market, would target people in this age category and reduce the number of uninsured.
- While the majority of the uninsured are low-income, almost 38% of the uninsured have family income above \$50,000. Individuals in this income range may be able to afford health insurance coverage, and the President's proposals to increase the affordability and accessibility of private health insurance would assist these individuals in obtaining and keeping health insurance.

- Employer-sponsored insurance continues to be the largest source of health insurance coverage in 2006, covering 59.7% of the population, a decline from 60.2% in 2005. In 2006, 177 million employees, family members and retirees obtained their health insurance coverage through an employer or former employer. The decline in the number of people receiving employer-sponsored health insurance appears to be largely driving the increase in the number of uninsured.
- Approximately 27% of the population was covered by public insurance in 2006.
- The percentage of children under 18 without health insurance rose from 10.9% in 2005 to 11.7% in 2006. The uninsured rate for children increased for the second year in a row, after continual declines since 1998, when the State Children's Health Insurance Program (SCHIP) was just being implemented.

The attached charts summarize key points about the health insurance coverage data released today.

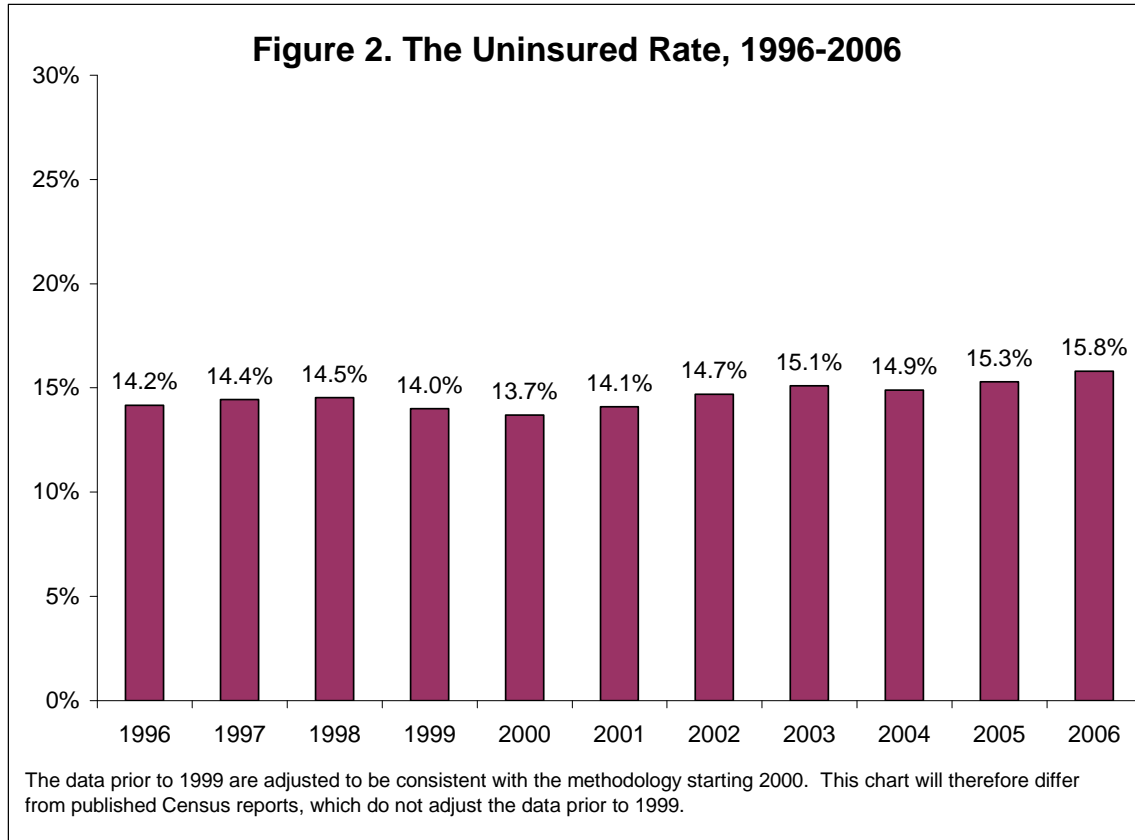
OVERALL HEALTH INSURANCE COVERAGE

- For calendar year 2006:
 - 59.7 % of the population was covered by employer-sponsored insurance
 - 27.0% of the population was covered by public insurance, including Medicare and Medicaid
 - 15.8% of the population was uninsured for the entire year
- The percentage of people covered by employer-sponsored insurance declined between 2005 and 2006, from 60.2% in 2005 to 59.7% in 2006.



THE UNINSURED RATE

- The number of individuals without health insurance for all of 2006 was 15.8%. This is an increase from 15.3% percent in 2005.
- The number of people without health insurance in 2006 was 47 million. This is an increase of 2.2 million over 2005.



DISTRIBUTION OF THE UNINSURED

- The uninsured are more likely to have family income below \$25,000, although 20% of the uninsured have family income above \$75,000.
- The uninsured are disproportionately low-income young adults. In 2006, 29% of individuals between the ages of 18 and 24 were uninsured for the entire year, and 27% of individuals between the ages of 25 and 34 were uninsured for the entire year.
- In 2006, one in three individuals of Hispanic origin (34%) were uninsured for the entire year, an increase from 32% in 2005. Blacks were also more likely to be uninsured, with 20% lacking insurance for the full year, an increase from 19% in 2003.
- Individuals with a marginal attachment to the labor force were more likely to be uninsured. People who were not working had a higher rate of uninsurance (26%) than those who worked part-time (23%) and those who worked full-time (18%).

Figure 3. The Uninsured Rate by Income, 2006

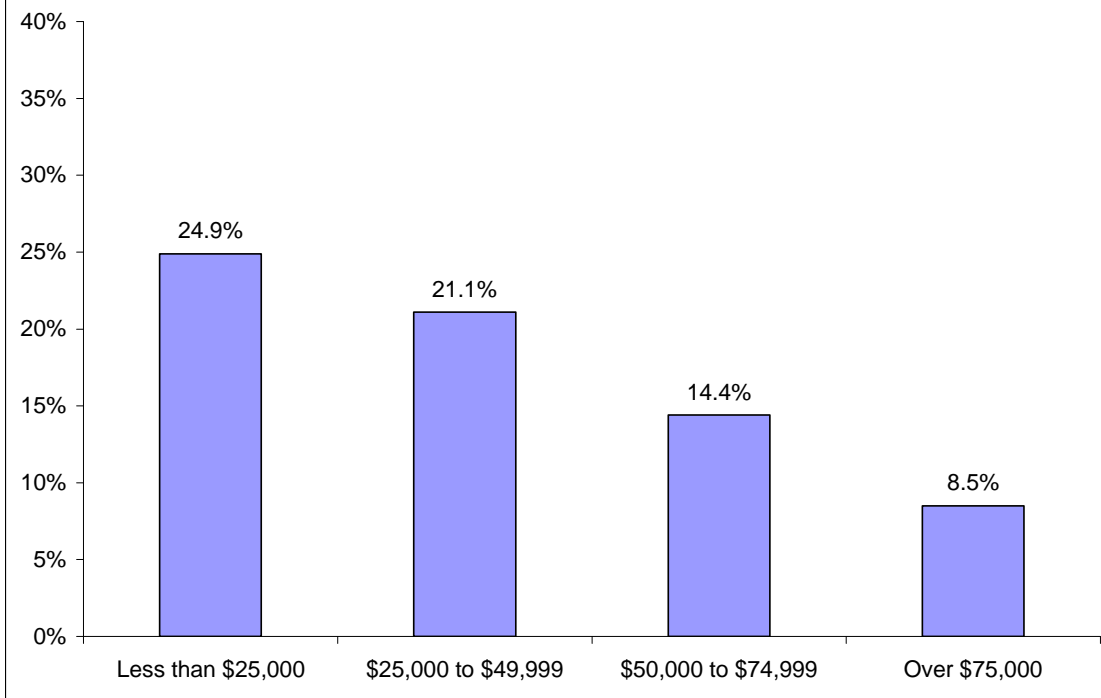


Figure 4. The Uninsured Rate by Age, 2006

