

Table 3 - CPS
Characteristics of the Uninsured: Workers (Ages 19-64, Not Self-Employed)
Calendar Year 2003

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
TOTAL	126.9	100.0%	22.6	100.0%	17.8%
GENDER					
Men	65.6	51.7%	13.0	57.3%	19.8%
Women	61.4	48.3%	9.7	42.7%	15.7%
AGE					
ADULTS Age 19-64	126.9	100.0%	22.6	100.0%	17.8%
Age 19-24	17.8	14.0%	5.5	24.1%	30.7%
Age 25-34	30.9	24.3%	7.1	31.5%	23.1%
Age 35-54	62.4	49.1%	8.4	37.3%	13.5%
Age 55-64	15.9	12.5%	1.6	7.0%	10.0%
RACE					
White	103.5	81.5%	17.4	77.1%	16.9%
Black*	15.0	11.8%	3.4	15.0%	22.6%
Asian/Pacific Islander	5.7	4.5%	1.1	4.7%	18.6%
American Indian	0.9	0.7%	0.3	1.3%	33.4%
Biracial	1.8	1.4%	0.4	1.9%	24.0%
HISPANIC ORIGIN					
Hispanic	17.1	13.4%	6.7	29.4%	39.0%
Not Hispanic	109.9	86.6%	16.0	70.6%	14.5%
IMMIGRANT STATUS					
US Native	108.3	85.3%	16.1	71.0%	14.8%
Immigrant citizen	7.1	5.6%	1.3	5.8%	18.6%
Immigrant non-citizen	11.6	9.1%	5.2	23.2%	45.4%
EDUCATION					
Less than HS	13.0	10.2%	5.7	25.4%	44.2%
HS only	38.7	30.5%	8.5	37.7%	22.1%
Some post-HS	38.5	30.3%	5.6	24.6%	14.5%
4-year college degree or more	36.8	29.0%	2.8	12.3%	7.6%
INDIVIDUAL WORK STATUS (Point in Time)					
Full Time	90.5	71.3%	13.4	59.1%	14.8%
Part Time	22.1	17.4%	5.1	22.4%	23.0%
Self-Employed	1.2	1.0%	0.3	1.2%	22.6%
Not Working	13.1	10.3%	3.9	17.3%	29.8%

*Includes both Hispanic and Non Hispanic

(Table continues on next page)

Table 3 – CPS (Cont'd)**Characteristics of the Uninsured: Workers (Ages 19-64, Not Self-Employed)****Calendar Year 2003**

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
INDIVIDUAL WORK STATUS (Annual)					
EMPLOYED FULL YEAR	99.4	78.3%	15.1	66.8%	15.2%
Full time	88.7	69.8%	12.6	55.8%	14.3%
Part time	10.7	8.5%	2.5	11.0%	23.1%
EMPLOYED PART YEAR	27.5	21.7%	7.5	33.2%	27.3%
Full Time	17.8	14.1%	5.0	22.2%	28.1%
Part time	9.7	7.6%	2.5	11.0%	25.8%
FAMILY WORK STATUS					
2 or more full time	46.9	36.9%	6.3	27.9%	13.5%
Only 1 full time	63.6	50.1%	11.3	49.7%	17.7%
Only part time	8.9	7.0%	2.7	11.8%	30.0%
Only self employed	1.2	0.9%	0.3	1.4%	26.5%
No Workers	6.4	5.1%	2.1	9.2%	32.3%
WAGE/SALARY FOR PRIMARY EARNERS					
No wage earner	0.0	0.0%	0.0	0.0%	74.2%
Under \$7/hour	9.8	7.7%	4.7	20.9%	48.4%
\$7-\$15/hour	40.2	31.6%	10.9	48.4%	27.3%
\$15-\$25/hour	41.0	32.3%	4.4	19.5%	10.8%
More than \$25/hour	36.0	28.3%	2.5	11.2%	7.1%
FAMILY COMPOSITION					
WITH CHILDREN					
1 Adult	8.4	6.7%	2.0	8.9%	23.9%
2 Married adults	43.5	34.3%	5.5	24.3%	12.6%
Other	6.0	4.7%	1.9	8.2	30.9%
WITHOUT CHILDREN					
1 Adult	26.0	20.5%	6.1	27.1%	23.5%
2 Married adults	35.2	27.7%	4.6	20.4%	13.1%
Other	7.8	6.1%	2.5	11.1%	32.3%
INCOME (Poverty Level)					
Under 100% FPL	7.2	5.7%	3.5	15.5%	48.8%
100 - 200 % FPL	17.6	13.8%	7.1	31.4%	40.5%
200 - 300% FPL	20.7	16.3%	4.7	20.7%	22.6%
300 - 400% FPL	19.8	15.6%	2.9	12.7%	14.5%
More than 400% FPL	61.7	48.6%	4.5	19.7%	7.2%

These estimates are based on ERIU tabulations of data collected by the U.S. Census Bureau through the 2004 Current Population Survey (CPS) Annual Social and Economic Supplement (formerly called the Annual Demographic Supplement, or the March Supplement). CPS estimates of the uninsured are intended to represent persons who are uninsured throughout the calendar year. A person is considered insured if they were covered at any time during that calendar year; individuals insured for only one month are counted as insured. CPS estimates of the uninsured should be interpreted with caution. Respondents are asked to report on a time period that begins roughly 15 months prior to the time of the interview. Some respondents are likely to have trouble remembering back this far, while others may be confused by the time frame and respond instead about current coverage status. Studies that have examined and compared CPS estimates with data from other surveys, such as the Survey of Income and Program Participation (SIPP) and the Medical Expenditure Panel Survey (MEPS), suggest that CPS estimates of the uninsured are much closer to “point in time” than true full-year estimates.

For further discussion of issues related to counting the uninsured see "Counting and Characterizing the Uninsured," by Pamela Farley Short, and ERIU Research Highlight 1: A Revolving Door: How Individuals Move In and Out of Health Insurance Coverage