

Table 3 - CPS
Characteristics of the Uninsured: Workers (Ages 19-64, Not Self-Employed)
Calendar Year 2005

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
TOTAL	129.7	100.0%	23.2	100.0%	17.9%
GENDER					
Men	67.3	51.9%	13.5	58.0%	20.0%
Women	62.4	48.1%	9.7	42.0%	15.6%
AGE					
ADULTS Age 19-64	129.7	100.0%	23.2	100.0%	17.9%
Age 19-24	17.8	13.7%	5.4	23.5%	30.6%
Age 25-34	30.9	23.9%	7.2	31.2%	23.4%
Age 35-54	63.3	48.8%	8.7	37.6%	13.8%
Age 55-64	17.7	13.6%	1.8	7.7%	10.2%
RACE					
White	105.2	81.1%	18.0	77.5%	17.1%
Black*	15.6	12.0%	3.5	14.9%	22.1%
Asian/Pacific Islander	6.0	4.7%	1.1	4.5%	17.5%
American Indian	0.9	0.7%	0.3	1.3%	32.2%
Biracial	1.9	1.5%	0.4	1.8%	22.0%
HISPANIC ORIGIN					
Hispanic	18.1	14.0%	7.0	30.1%	38.6%
Not Hispanic	111.6	86.1%	16.2	69.9%	14.6%
IMMIGRANT STATUS					
US Native	110.0	84.8%	16.5	71.1%	15.0%
Immigrant citizen	7.6	5.8%	1.4	6.1%	18.6%
Immigrant non-citizen	12.1	9.4%	5.3	22.8%	43.6%
EDUCATION					
Less than HS	13.1	10.1%	5.7	24.7%	43.8%
HS only	39.1	30.1%	8.9	38.3%	22.8%
Some post-HS	39.7	30.6%	5.9	25.3%	14.8%
4-year college degree or more	37.8	29.2%	2.7	11.7%	7.2%
INDIVIDUAL WORK STATUS (Point in Time)					
Full Time	94.2	72.6%	14.2	61.4%	15.1%
Part Time	22.3	17.2%	5.1	22.0%	22.9%
Self-Employed	1.3	1.0%	0.3	1.2%	23.0%
Not Working	11.9	9.2%	3.6	15.4%	29.9%

*Includes both Hispanic and Non Hispanic

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Table 3 – CPS (Cont'd)
Characteristics of the Uninsured: Workers (Ages 19-64, Not Self-Employed)
Calendar Year 2005

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
INDIVIDUAL WORK STATUS (Annual)					
EMPLOYED FULL YEAR	102.9	79.4%	15.9	68.5%	15.5%
Full time	92.2	71.1%	13.4	57.8%	14.6%
Part time	10.8	8.3%	2.5	10.7%	23.2%
EMPLOYED PART YEAR	26.7	20.6%	7.3	31.5%	27.3%
Full Time	17.2	13.3%	4.9	21.3%	28.7%
Part time	9.5	7.3%	2.4	10.2%	24.8%
FAMILY WORK STATUS					
2 or more full time	47.5	36.6%	6.3	27.1%	13.3%
Only 1 full time	66.0	50.9%	12.0	51.5%	18.1%
Only part time	8.8	6.8%	2.6	11.3%	29.8%
Only self employed	1.1	0.9%	0.3	1.3%	27.5%
No Workers	6.2	4.8%	2.0	8.7%	32.7%
WAGE/SALARY FOR PRIMARY EARNERS					
Under \$7/hour	9.0	6.9%	4.2	18.3%	47.3%
\$7-\$15/hour	39.8	30.7%	11.5	49.5%	28.9%
\$15-\$25/hour	41.3	31.8%	4.8	20.8%	11.7%
More than \$25/hour	39.7	30.6%	2.7	11.4%	6.7%
FAMILY COMPOSITION					
WITH CHILDREN					
1 Adult	9.6	7.4%	2.4	10.4%	25.1%
2 Married adults	44.2	34.0%	5.6	24.0%	12.6%
Other	2.7	2.1%	0.9	3.9%	33.4%
WITHOUT CHILDREN					
1 Adult	27.5	21.2%	6.3	27.1%	22.9%
2 Married adults	37.1	28.6%	5.1	22.1%	13.9%
Other	8.6	6.7%	2.9	12.4%	33.4%
INCOME (Poverty Level)					
Under 100% FPL	7.6	5.9%	3.7	15.9%	48.3%
100 - 200 % FPL	18.3	14.1%	7.0	30.2%	38.4%
200 - 300% FPL	21.6	16.7%	5.1	22.0%	23.6%
300 - 400% FPL	20.4	15.7%	2.9	12.4%	14.1%
More than 400% FPL	61.8	47.6%	4.5	19.5%	7.3%

These estimates are based on ERIU tabulations of data collected by the U.S. Census Bureau through the 2006 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