

Table 2 - MEPS
Characteristics of Uninsured: Adult Population (Age 19-64)
Calendar Year 2003: Uninsured Point in Time

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
TOTAL	175.0	100.0%	38.0	100.0%	21.7%
GENDER					
Men	86.2	49.3%	21.1	55.5%	24.5%
Women	88.8	50.7%	16.9	44.5%	19.1%
AGE					
ADULTS Age 19 -64	175.0	100.0%	38.0	100.0%	21.7%
Age 19-24	22.4	12.8%	8.5	22.4%	37.9%
Age 25-34	40.2	23.0%	10.5	27.7%	26.2%
Age 35-54	83.9	47.9%	15.0	39.3%	17.8%
Age 55-64	28.4	16.2%	4.0	10.6%	14.2%
RACE					
White*	142.1	81.2%	29.5	77.7%	20.8%
Black*	20.8	11.9%	5.7	15.0%	27.5%
Asian/Pacific Islander	8.6	4.9%	1.8	4.8%	21.1%
American Indian/Alaskan Native	1.4	0.8%	0.4	1.1%	32.4%
Multiracial	2.1	1.2%	0.5	1.4%	25.5%
HISPANIC ORIGIN					
Hispanic	23.4	13.4%	10.1	26.5%	43.1%
Not Hispanic	151.6	86.6%	28.0	73.5%	18.5%
EDUCATION					
Less than HS	24.4	14.0%	10.5	27.5%	33.6%
HS only	60.1	34.4%	14.7	38.6%	17.1%
Some post-HS	29.5	16.8%	6.1	15.9%	11.6%
4-year college degree or more	60.6	34.6%	6.6	17.3%	6.5%
Unknown	0.4	0.2%	0.2	0.6%	18.5%
INDIVIDUAL WORK STATUS (Annual)					
Full time	96.9	55.4%	14.3	37.6%	10.1%
Part time	20.4	11.6%	5.9	15.6%	18.7%
Self Employed	16.4	9.4%	5.1	13.4%	25.2%
Did Not Work	40.9	23.4%	12.4	32.7%	21.3%
Unknown	0.4	0.2%	0.2	0.6%	39.1%
FAMILY WORK STATUS					
2 or more full time	46.3	26.5%	6.6	17.4%	14.3%
Only 1 full time	83.6	47.8%	15.3	40.2%	18.3%
Only part time	14.3	8.2%	5.2	13.7%	36.4%
Only self employed	11.5	6.5%	4.3	11.3%	37.6%
No Workers	19.2	11.0%	6.6	17.4%	34.5%

*Includes both Hispanic and Non Hispanic

Table 2 – MEPS (Cont'd)					
Characteristics of Uninsured: Adult Population (Age 19-64)					
Calendar Year 2003: Uninsured Point in Time					
Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
WAGE/SALARY FOR PRIMARY EARNERS					
No wage earner	30.7	17.5%	11.0	28.8%	35.7%
Under \$7/hour	8.0	4.6%	4.0	10.5%	49.8%
\$7-\$15/hour	53.3	30.5%	16.0	42.0%	30.0%
\$15-\$25/hour	45.4	25.9%	5.0	13.1%	11.0%
More than \$25/hour	37.5	21.4%	2.1	5.6%	5.6%
FAMILY COMPOSITION					
WITH CHILDREN					
WITH CHILDREN	82.4	47.1%	17.2	45.2%	20.9%
1 Adult	11.7	6.7%	3.3	8.6%	28.0%
2 Married adults	56.8	32.5%	9.5	24.9%	16.7%
Other	13.9	7.9%	4.4	11.7%	32.0%
WITHOUT CHILDREN					
WITHOUT CHILDREN	92.6	52.9%	20.9	54.8%	22.5%
1 Adult	34.3	19.6%	8.7	22.7%	25.2%
2 Married adults	43.1	24.6%	6.0	15.7%	13.8%
Other	15.2	8.7%	6.2	16.4%	40.9%
INCOME (Poverty Level)					
0 - 100% FPL	18.5	10.6%	8.1	21.2%	43.6%
100 - 200 % FPL	26.9	15.4%	11.3	29.8%	42.1%
200 - 400% FPL	53.2	30.4%	11.4	30.0%	21.5%
More than 400% FPL	76.4	43.7%	7.2	19.0%	9.5%

These estimates are based on ERIU tabulations of 2003 Medical Expenditure Panel Survey (MEPS) data collected by the Agency for Healthcare Research and Quality (AHRQ). The MEPS employs an overlapping panel design and collects data on two calendar years for each respondent. The tabulations reported here are based on responses to interview Rounds 3, 4, and 5 of Panel 6 and Rounds 1, 2, and 3 of Panel 7, which cover calendar year 2003 for both panels. Coverage status is obtained at the initial interview. At each subsequent interview, respondents are asked about whether their coverage has changed since the last interview and, if so, how and when. Respondents report whether they were covered by any public or private source of health insurance (Medicare, Medicaid, SCHIP, TRICARE/CHAMPUS, other public coverage, employment-based private, other private health insurance). Respondents are considered uninsured if they respond “no” to all of the coverage options; they are not asked directly if they are uninsured. A person may gain or lose coverage during a year and these data permit estimates of the number lacking coverage at a particular point in time, at some time during the year, and throughout the entire year. We label those who are without health insurance for the entire year as “all-year uninsured,” and those without health insurance for at least one month and up to twelve months as “ever uninsured.” The “point-in-time uninsured” estimates include those without coverage in the first round of the calendar year (Round 3 for those who entered the survey in 2001, and Round 1 for those who entered the survey in 2003).

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](#).