

**Table 1 - MEPS
 Characteristics of the Uninsured: Non Elderly Population
 Calendar Year 2004: Uninsured Point in Time**

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
TOTAL	258.3	100.0%	49.4	100.0%	19.1%
GENDER					
Men	128.7	49.8%	27.3	55.2%	21.2%
Women	129.6	50.2%	22.1	44.8%	17.1%
AGE					
CHILDREN Under age 19	81.1	31.4%	9.9	20.1%	12.3%
Under age 6	27.1	10.5%	2.4	4.9%	8.9%
Age 6 to 11	24.4	9.4%	2.8	5.8%	11.7%
Age 12 to 18	29.6	11.4%	4.7	9.5%	15.8%
ADULTS Age 19 -64					
		0.0%		0.0%	
Age 19-24	23.7	9.2%	8.5	17.2%	35.9%
Age 25-34	40.1	15.5%	10.9	22.0%	27.1%
Age 35-54	84.1	32.6%	15.5	31.4%	18.4%
Age 55-64	29.2	11.3%	4.6	9.3%	15.7%
RACE					
White*	205.8	79.7%	38.4	77.8%	18.7%
Black*	33.5	13.0%	7.4	15.0%	22.1%
Asian/Pacific Islander	12.3	4.7%	2.0	4.0%	16.0%
American Indian/Alaskan Native	1.9	0.7%	0.5	1.1%	28.3%
Multiracial	4.8	1.8%	1.0	2.1%	21.9%
HISPANIC ORIGIN					
Hispanic	40.1	15.5%	14.2	28.7%	35.4%
Not Hispanic	218.2	84.5%	35.2	71.3%	16.1%
FAMILY WORK STATUS					
2 or more full time	65.1	25.2%	8.2	16.6%	12.6%
Only 1 full time	123.9	48.0%	20.1	40.7%	16.2%
Only part time	22.9	8.9%	6.0	12.1%	26.2%
Only self employed	17.8	6.9%	6.4	12.9%	35.7%
No Workers	28.5	11.0%	8.7	17.6%	30.6%
WAGE/SALARY FOR PRIMARY EARNERS					
No wage earner	46.4	18.0%	15.1	30.6%	32.6%
Under \$7/hour	11.4	4.4%	4.0	8.1%	35.2%
\$7-\$15/hour	78.1	30.2%	20.1	40.6%	25.7%
\$15-\$25/hour	62.9	24.4%	6.9	14.0%	11.0%
More than \$25/hour	59.5	23.0%	3.2	6.6%	5.4%

*Includes both Hispanic and Non Hispanic

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Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
FAMILY COMPOSITION					
WITH CHILDREN	161.8	62.6%	27.0	54.7%	16.7%
1 Adult	30.8	11.9%	5.5	11.2%	18.0%
2 Married adults	109.7	42.5%	16.1	32.6%	14.7%
Other	21.3	8.3%	5.4	10.9%	25.3%
WITHOUT CHILDREN (All)					
1 Adult	34.9	13.5%	9.6	19.5%	27.6%
2 Married adults	45.4	17.6%	6.4	12.9%	14.1%
Other	16.2	6.3%	6.3	12.8%	39.1%
INCOME (poverty level)					
0 - 100% FPL	34.0	13.2%	11.3	22.9%	33.2%
100 - 200 % FPL	44.4	17.2%	14.2	28.8%	32.1%
200 - 400% FPL	82.4	31.9%	15.7	31.8%	19.1%
More than 400% FPL	97.5	37.7%	8.1	16.5%	8.3%

These estimates are based on ERIU tabulations of 2004 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 2004 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](#)