

**Table 2 - MEPS**  
**Characteristics of Uninsured: Adult Population (Age 19-64)**  
**Calendar Year 2004: Uninsured Point in Time**

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
TOTAL	177.2	100.0%	39.5	100.0%	22.3%
<b>GENDER</b>					
Men	87.3	49.3%	22.1	56.1%	25.4%
Women	89.9	50.7%	17.3	43.9%	19.3%
<b>AGE</b>					
ADULTS Age 19 -64	177.2	100.0%	39.5	100.0%	22.3%
		0.0%		0.0%	
Age 19-24	23.7	13.4%	8.5	21.5%	35.9%
Age 25-34	40.1	22.6%	10.9	27.5%	27.1%
Age 35-54	84.1	47.5%	15.5	39.3%	18.4%
Age 55-64	29.2	16.5%	4.6	11.6%	15.7%
<b>RACE</b>					
White*	143.1	80.8%	30.7	77.8%	21.4%
Black*	21.3	12.0%	6.0	15.3%	28.3%
Asian/Pacific Islander	8.8	5.0%	1.6	4.1%	18.2%
American Indian/Alaskan Native	1.3	0.8%	0.5	1.2%	34.0%
Multiracial	2.6	1.5%	0.7	1.7%	25.7%
<b>HISPANIC ORIGIN</b>					
Hispanic	24.2	13.7%	10.8	27.4%	44.6%
Not Hispanic	152.9	86.3%	28.6	72.6%	18.7%
<b>EDUCATION</b>					
Less than HS	24.1	13.6%	10.7	27.2%	44.6%
HS only	60.2	34.0%	15.2	38.6%	25.3%
Some post-HS	31.3	17.6%	6.3	16.1%	20.3%
4-year college degree or more	61.2	34.5%	7.0	17.7%	11.4%
Unknown	0.5	0.3%	0.2	0.5%	35.2%
<b>INDIVIDUAL WORK STATUS (Annual)</b>					
Full time	97.0	54.7%	14.9	37.7%	15.3%
Part time	21.3	12.0%	5.8	14.8%	27.4%
Self Employed	17.1	9.7%	5.6	14.2%	32.7%
Did Not Work	41.4	23.4%	12.9	32.7%	31.1%
Unknown	0.4	0.2%	0.3	0.7%	67.3%
<b>FAMILY WORK STATUS</b>					
2 or more full time	45.3	25.6%	6.3	16.0%	13.9%
Only 1 full time	84.7	47.8%	16.1	40.7%	19.0%
Only part time	15.4	8.7%	4.8	12.2%	31.3%
Only self employed	12.3	6.9%	5.0	12.7%	40.8%
No Workers	19.6	11.0%	7.3	18.4%	37.2%

\*Includes both Hispanic and Non Hispanic

**Table 2 – MEPS (Cont'd)**  
**Characteristics of Uninsured: Adult Population (Age 19-64)**  
**Calendar Year 2004: Uninsured Point in Time**

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
<b>WAGE/SALARY FOR PRIMARY EARNERS</b>					
No wage earner	31.9	18.0%	12.3	31.2%	38.7%
Under \$7/hour	7.4	4.2%	3.4	8.5%	45.5%
\$7-\$15/hour	52.5	29.7%	15.8	40.2%	30.2%
\$15-\$25/hour	44.5	25.1%	5.6	14.2%	12.6%
More than \$25/hour	40.9	23.1%	2.3	5.9%	5.7%
<b>FAMILY COMPOSITION</b>					
<b>WITH CHILDREN</b>					
	81.1	45.8%	17.3	43.8%	21.3%
1 Adult	11.8	6.7%	3.0	7.7%	25.6%
2 Married adults	56.7	32.0%	10.1	25.6%	17.9%
Other	12.7	7.2%	4.2	10.5%	32.7%
<b>WITHOUT CHILDREN</b>					
	96.1	54.2%	22.2	56.2%	23.1%
1 Adult	34.6	19.5%	9.4	23.9%	27.3%
2 Married adults	45.3	25.6%	6.4	16.2%	14.1%
Other	16.2	9.1%	6.3	16.1%	39.2%
<b>INCOME (Poverty Level)</b>					
0 - 100% FPL	19.4	10.9%	9.0	22.7%	46.3%
100 - 200 % FPL	27.2	15.4%	11.2	28.4%	41.2%
200 - 400% FPL	56.0	31.6%	12.5	31.7%	22.3%
More than 400% FPL	74.5	42.1%	6.8	17.1%	9.1%

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 2004).

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](#).