

**Table 3 - MEPS****Characteristics of the Uninsured: Workers (Ages 19-64, not self-employed)****Calendar Year 2004: Uninsured Point in Time**

Characteristic	Population (Millions)	Distribution of Population	Uninsured (Millions)	Distribution of Uninsured	Uninsured Rate
TOTAL	118.3	100.0%	20.7	100.0%	17.5%
<b>GENDER</b>					
Men	60.7	51.4%	12.3	59.6%	20.3%
Women	57.5	48.6%	8.4	40.4%	14.5%
<b>AGE</b>					
ADULTS age 19-64	118.3	100.0%	20.7	100.0%	17.5%
		0.0%		0.0%	
Age 19-24	15.5	13.1%	5.4	26.1%	34.8%
Age 25-34	29.6	25.1%	6.2	30.0%	21.0%
Age 35-54	58.3	49.3%	7.5	36.1%	12.8%
Age 55-64	14.8	12.5%	1.6	7.8%	10.9%
<b>RACE</b>					
White*	96.3	81.4%	16.2	78.1%	16.8%
Black*	13.8	11.6%	3.2	15.2%	22.9%
Asian/Pacific Islander	6.0	5.0%	0.8	4.1%	14.2%
American Indian/Alaskan Native	0.8	0.7%	0.2	1.0%	26.6%
Multiracial	1.4	1.2%	0.3	1.6%	22.3%
<b>HISPANIC ORIGIN</b>					
Hispanic	15.7	13.3%	6.3	30.5%	40.2%
Not Hispanic	102.6	86.8%	14.4	69.5%	14.0%
<b>EDUCATION</b>					
Less than HS	12.6	10.7%	5.4	26.1%	42.7%
HS only	39.1	33.1%	8.4	40.5%	21.4%
Some post-HS	21.3	18.0%	3.3	15.9%	15.5%
4-year college degree or more	44.8	37.9%	3.5	17.0%	7.8%
Unknown	0.3	0.3%	0.1	0.5%	35.0%
<b>INDIVIDUAL WORK STATUS (Annual)</b>					
Full time	97.0	82.0%	14.9	71.8%	15.3%
Part time	21.3	18.0%	5.8	28.2%	27.4%
<b>FAMILY WORK STATUS</b>					
2 or more full time	42.0	35.5%	5.2	25.2%	12.4%
Only 1 full time	65.1	55.0%	11.6	56.1%	17.8%
Only part time	11.1	9.4%	3.9	18.7%	34.7%

\*Includes both Hispanic and Non Hispanic

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**Table 3 – MEPS (Cont'd)****Characteristics of the Uninsured: Workers (Ages 19-64, not self-employed)****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	0.1	0.0%	0.1	0.3%	100.0%
Under \$7/hour	5.6	4.7%	2.7	13.2%	49.0%
\$7-\$15/hour	42.4	35.8%	12.3	59.3%	29.0%
\$15-\$25/hour	36.6	31.0%	3.9	18.9%	10.7%
More than \$25/hour	33.6	28.4%	1.7	8.4%	5.1%
<b>FAMILY COMPOSITION</b>					
<b>WITH CHILDREN</b>					
	55.0	46.5%	8.6	41.7%	15.7%
1 Adult	8.0	6.8%	1.6	7.6%	19.6%
2 Married adults	38.8	32.8%	5.0	24.0%	12.8%
Other	8.2	6.9%	2.1	10.2%	25.7%
<b>WITHOUT CHILDREN</b>					
	63.3	53.5%	12.1	58.3%	19.1%
1 Adult	23.9	20.2%	5.5	26.5%	22.9%
2 Married adults	28.7	24.3%	3.0	14.7%	10.6%
Other	10.7	9.0%	3.5	17.1%	33.3%
<b>INCOME (Poverty Level)</b>					
0 - 100% FPL	6.0	5.0%	3.0	14.6%	50.8%
100 - 200 % FPL	16.0	13.5%	6.3	30.5%	39.6%
200 - 400% FPL	40.6	34.4%	7.7	37.3%	19.0%
More than 400% FPL	55.7	47.1%	3.6	17.5%	6.5%

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](#)