

Overview

Among the many casualties of the economic downturn are the uninsured. From 2007 to 2010, the number of working-age adults without insurance increased by 6.3 million, according to the Kaiser Family Foundation. In 2010, 49.9 million people living in the United States—or about 1 in 6—lacked health insurance.

Who Are the Uninsured?

The vast majority of uninsured people are working-age. Because of Medicare, the Census Bureau says just 2% of Americans over 65 were uninsured in 2010. The availability of CHIP (the Medicaid program for children) also makes adults more likely to be uninsured than children. In 2010, 9.8% of kids 18 and under were uninsured, versus 28.4% of adults ages 25 to 34. Most likely to lack insurance:

- **Unemployed Americans.** In 2009, according to Kaiser, 57% of unemployed adults lacked insurance.
- **Working poor families.** The overwhelming majority of uninsured are in low-to-moderate income families whose incomes are too high for Medicaid (the federal health insurance program for the poor) but who can't afford the premiums for employer-provided insurance or who aren't offered insurance at work. The Kaiser Foundation says 9 in 10 uninsured are in this category.
- **Younger Americans.** The highest rate of uninsured is among people ages 19-25. 29.7% of these Americans were uninsured in 2010.
- **Employees in small businesses.** According to the Employee Benefits Research Institute, 28% of self-employed workers were uninsured in 2010, as were 36% of people in private firms with fewer than 10 employees.
- **Foreign-born individuals.** 34.1% of foreign-born individuals were uninsured in 2010, compared to 13.8% for native-born Americans. 20% of naturalized citizens were uninsured, while for non-citizens, the uninsured rate was 45.1%.
- **Workers in farming, fishing, forestry, mining and construction.** In 2010, 35.9% of workers in these occupations were uninsured, versus 16% in manufacturing and 23.2% in services.

What's Happening to Private Insurance?

Fewer Americans are getting health insurance from their employers. In 1987, 62.1% of people had employer-based coverage. In 2010, that percentage was down to 55.3%. This has increased both the number of uninsured (which rose from 12.9% in 1987 to 16.3% in 2010) and the number of people relying on government programs like Medicaid for coverage.

What Are the Consequences of Lacking Coverage?

Uninsured people are much more likely to be in worse health than people with insurance. The Kaiser Foundation says almost half have a chronic condition, such as diabetes. They are also much less likely to get preventive care, and more than a quarter put off getting treatment.

Key Facts

- Number of uninsured:
 - 2010: **49.9 million**
 - 2000: **36.6 million**
 - 1990: **34.7 million**
- Percentage of uninsured:
 - 2010: **16.3%**
 - 2000: **13.1%**
 - 1990: **13.9%**
- Percentage of Americans with private, employer-sponsored insurance:
 - 2010: **55.3%**
 - 2000: **65.1%**
 - 1990: **60.4%**
- Percentage who are uninsured, 2010:
 - Seniors (age 65+): **2%**
 - Under 18: **9.8%**
 - Ages 19-25: **29.7%**
 - Ages 25-34: **28.4%**
 - Ages 35-44: **21.8%**
 - Ages 45-64: **16.3%**
- Percentage uninsured by annual income, 2010:
 - \$25,000 and under: **26.9%**
 - \$75,000 and more: **8%**

Other Resources

- U.S. Census Bureau – [Income, Poverty and Health Insurance Coverage in the United States, 2010](#)
- Kaiser Family Foundation – [The Uninsured: A Primer](#)
- Employee Benefits Research Institute – [Sources of Health Insurance and Characteristics of the Uninsured](#)
- U.S. Department of Health and Human Services – [Healthcare.gov](#)

Links to Other Resources

- U.S. Census Bureau – Income, Poverty and Health Insurance Coverage in the United States, 2010
<http://www.census.gov/prod/2011pubs/p60-239.pdf>
- Kaiser Family Foundation - The Uninsured: A Primer
<http://www.kff.org/uninsured/upload/7451-07.pdf>
- Employee Benefits Research Institute – Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey
http://www.ebri.org/pdf/briefspdf/EBRI_IB_09-2011_No362_Uninsured1.pdf
- U.S. Department of Health and Human Services – Healthcare.gov
<http://www.healthcare.gov/>