



The Uninsured: A Closer Look

Families USA • March 2009

Iowans without Health Insurance

Every year, the U.S. Census Bureau—in its Current Population Survey (CPS)—reports the number of people who are uninsured. This widely quoted number is intended to offer an estimate of how many people did not have any type of health insurance at any point in time during the previous calendar year.



There are many people, however, who are uninsured for a portion of a year but not for the entire year. Though these individuals may suffer severe consequences to their health and their economic well-being as a result of being uninsured, they are not included in the Census Bureau's number.

In March 2009, Families USA released a new report, *Americans at Risk: One in Three Uninsured*, which was designed to provide a comprehensive picture of how many Americans were directly affected by the lack of health coverage in 2007-2008. That report contains national data, as well as a detailed discussion of the methodology, and it is available online at www.familiesusa.org. This fact sheet presents new state-specific data that mirror the national data in *Americans at Risk*.

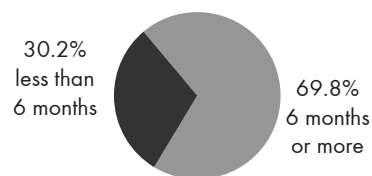
Non-Elderly Iowans Without Health Insurance In 2007-2008

- More than one out of four people (26.6 percent) in Iowa under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 686,000 uninsured Iowans, more than two-thirds (69.8 percent) went without health coverage for six months or longer during this period.

Likelihood of Iowans under Age 65 Being Uninsured during 2007-2008

State Population <65	2,576,000
Number Uninsured	686,000
Percent Uninsured	26.6%

Likelihood of Uninsured Iowans under Age 65 Remaining Uninsured for Six Or More Months during 2007-2008



Iowa's Communities of Color Without Health Insurance

- People of racial and ethnic minorities are more likely to go without health insurance than whites. In Iowa, 53.1 percent of Hispanics/Latinos and 35.1 percent of “other” ethnic minorities are uninsured, compared to 23.9 percent of whites. (Due to the small sample size, data on African Americans in Iowa are not reportable.)
- Despite the fact that people of color are far more likely to be uninsured, white Iowans made up the largest category (78.8 percent) of people under the age of 65 without health insurance for all or part of the two-year period.
- The category of “other” is composed of individuals who identify themselves as American Indian, Aleut or Eskimo, Asian or Pacific Islander, or who identify themselves as a member of more than one group (e.g., white-black, white-Asian, black-Asian).

Working Iowans Without Health Insurance

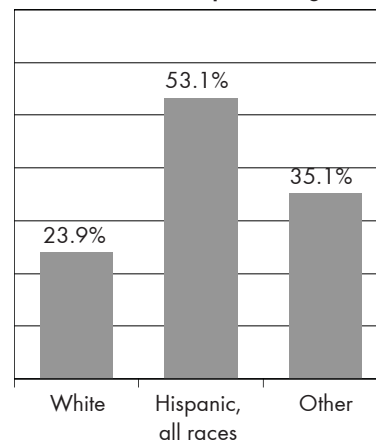
- Most uninsured Iowans (84.9 percent) are members of working families.
- The remaining 15.1 percent of uninsured Iowans who were not working were either actively searching for employment or were not in the labor force because they were disabled, chronically ill, family caregivers, or not looking for employment for other reasons.

Likelihood of Iowans under Age 65 Being Uninsured during 2007-2008, by Race and Hispanic Origin

Race and Hispanic Origin	Total Number	Number Uninsured	Percent of Subgroup Uninsured
White	2,259,000	541,000	23.9%
African American	*	*	*
Hispanic, all races	166,000	88,000	53.1%
Other	86,000	30,000	35.1%

* Due to small sample size, data not reportable.

Percent Uninsured during 2007-2008, by Race and Hispanic Origin

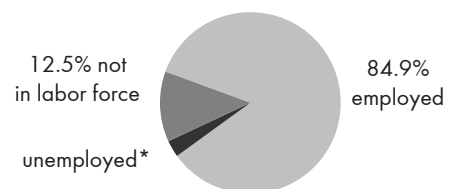


Employment Status of Uninsured Iowans under Age 65 during 2007-2008

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	583,000	*	86,000
Percent	84.9%	*	12.5%

* Due to small sample size, data not reportable.

Family Employment Status of Uninsured



* Due to small sample size, data not reportable.

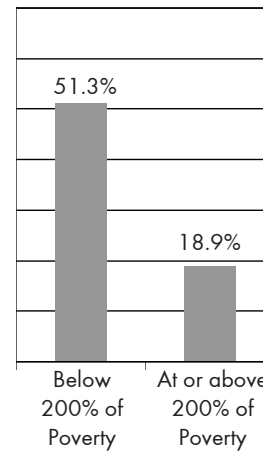
Low-Income Iowans Without Health Insurance

- Families in Iowa with incomes below 200 percent of the federal poverty level (\$20,800 a year for a single adult and \$35,200 a year for a family of three in 2008) were much more likely to be uninsured than families with incomes at or above 200 percent of poverty.

Likelihood of Iowans under Age 65 Being Uninsured during 2007-2008, by Income Level

Income (as percent of federal poverty level)	Population	Number Uninsured	Percent of Income Group Uninsured
Income below 200% of Poverty	615,000	315,000	51.3%
Income at or above 200% of Poverty	1,961,000	371,000	18.9%

Percent Uninsured during 2007-2008, by Income



*These state fact sheets are available online at
www.familiesusa.org.*



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