



## North Dakotans 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](http://www.familiesusa.org). This fact sheet presents new state-specific data that mirror the national data in *Americans at Risk*.

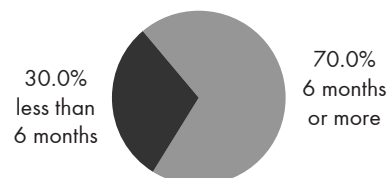
### Non-Elderly North Dakotans Without Health Insurance In 2007-2008

- More than one out of four people (27.9 percent) in North Dakota under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 150,000 uninsured North Dakotans, more than two-thirds (70.0 percent) went without health coverage for six months or longer during this period.

**Likelihood of North Dakotans under Age 65 Being Uninsured during 2007-2008**

State Population <65	537,000
Number Uninsured	150,000
Percent Uninsured	27.9%

**Likelihood of Uninsured North Dakotans Under Age 65 Remaining Uninsured for Six Or More Months during 2007-2008**



## North Dakota's Communities of Color Without Health Insurance

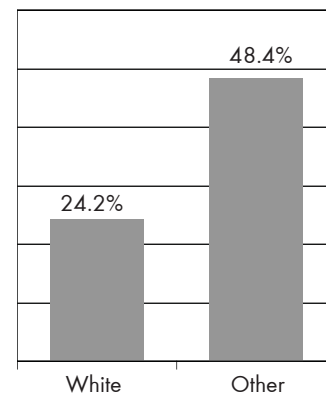
- People of racial and ethnic minorities are more likely to go without health insurance than whites. In North Dakota, 48.4 percent of “other” ethnic minorities were uninsured, compared to 24.2 percent of whites. (Due to the small sample size, data on African Americans and Hispanics/Latinos in North Dakota are not reportable.)
- Despite the fact that people of color are far more likely to be uninsured, white North Dakotans made up the largest category (74.2 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).

Likelihood of North Dakotans 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	458,000	111,000	24.2%
African American	*	*	*
Hispanic, all races	*	*	*
Other	63,000	30,000	48.4%

\* Due to small sample size, data not reportable.

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



## Working North Dakotans Without Health Insurance

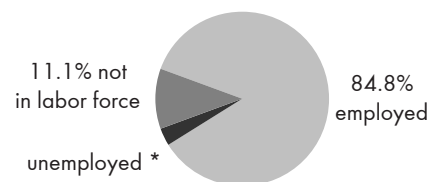
- Most uninsured North Dakotans (84.8 percent) are members of working families.
- The remaining 15.2 percent of uninsured North Dakotans who were not working were either actively searching for employment or were not in the labor force because they were disabled, chronically ill, family caregivers, or not looking for employment for other reasons.

Employment Status of Uninsured North Dakotans Under Age 65 during 2007-2008

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	127,000	*	17,000
Percent	84.8%	*	11.1%

\* Due to small sample size, data not reportable.

Family Employment Status of Uninsured



\* Due to small sample size, data not reportable.

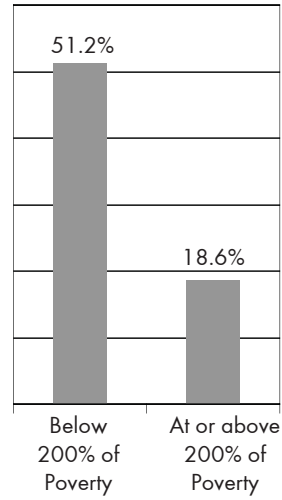
## Low-Income North Dakotans Without Health Insurance

- Families in North Dakota 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 North Dakotans under Age 65 Being Uninsured During 2007-2008, by Income**

Income (as percent of federal poverty level)	Population	Number Uninsured	Percent of Income Group Uninsured
Income below 200% of Poverty	152,000	78,000	51.2%
Income at or above 200% of Poverty	384,000	72,000	18.6%

**Percent Uninsured during 2007-2008, by Income**



*These state fact sheets are available online at  
[www.familiesusa.org](http://www.familiesusa.org).*



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