



The Uninsured: A Closer Look

Families USA • March 2009

Rhode Islanders 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*.

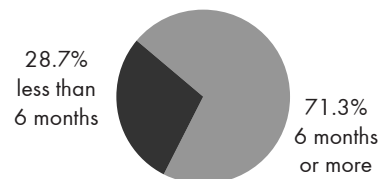
Non-Elderly Rhode Islanders Without Health Insurance In 2007-2008

- More than one out of four people (27.8 percent) in Rhode Island under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 254,000 uninsured Rhode Islanders, nearly three-quarters (71.3 percent) went without health coverage for six months or longer during this period.

Likelihood of Rhode Islanders under Age 65 Being Uninsured during 2007-2008

State Population <65	914,000
Number Uninsured	254,000
Percent Uninsured	27.8%

Likelihood of Uninsured Rhode Islanders Under Age 65 Remaining Uninsured for Six or More Months during 2007-2008



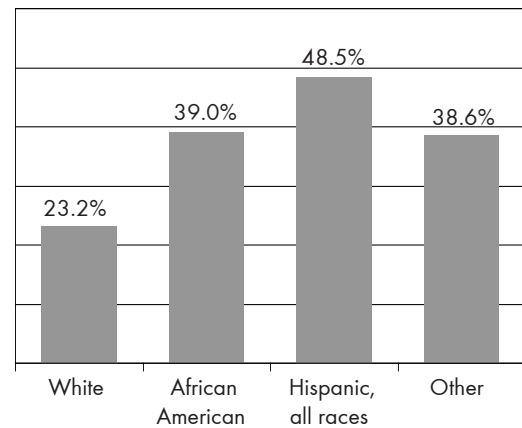
Rhode Island's Communities of Color Without Health Insurance

- People of racial and ethnic minorities are more likely to go without health insurance than whites. In Rhode Island, 48.5 percent of Hispanics/Latinos, 39.0 percent of African Americans, and 38.6 percent of “other” ethnic minorities were uninsured, compared to 23.2 percent of whites.
- Despite the fact that people of color are far more likely to be uninsured, white Rhode Islanders made up the largest category (64.4 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 Rhode Islanders 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	707,000	164,000	23.2%
African American	53,000	21,000	39.0%
Hispanic, all races	107,000	52,000	48.5%
Other	47,000	18,000	38.6%

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

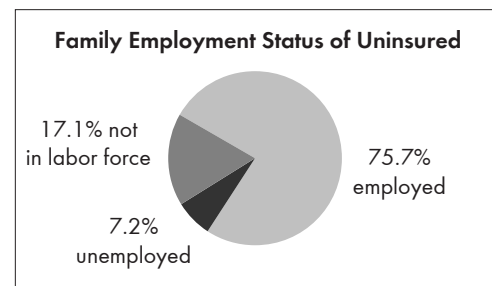


Working Rhode Islanders Without Health Insurance

- Most uninsured Rhode Islanders (75.7 percent) are members of working families.
- The remaining 24.3 percent of uninsured Rhode Islanders 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 Rhode Islanders under Age 65 during 2007-2008

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	192,000	18,000	44,000
Percent	75.7%	7.2%	17.1%



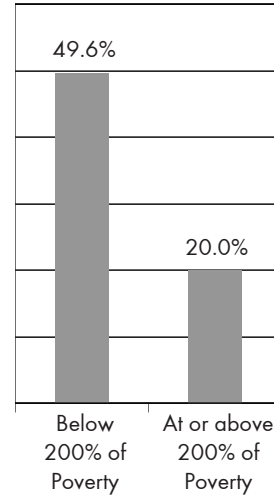
Low-Income Rhode Islanders Without Health Insurance

- Families in Rhode Island 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 Rhode Islanders 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	242,000	120,000	49.6%
Income at or above 200% of Poverty	672,000	135,000	20.0%

Percent Uninsured during 2007-2008, by Income



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



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