



The Uninsured: A Closer Look

Families USA • March 2009

Vermonters 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*.

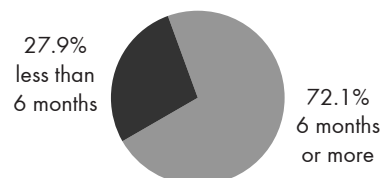
Non-Elderly Vermonters Without Health Insurance In 2007-2008

- More than one out of four people (25.8 percent) in Vermont under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 136,000 uninsured Vermonters, nearly three-quarters (72.1 percent) went without health coverage for six months or longer during this period.

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

State Population <65	529,000
Number Uninsured	136,000
Percent Uninsured	25.8%

Likelihood of Uninsured Vermonters under Age 65 Remaining Uninsured for Six or More Months during 2007-2008



Working Vermonters Without Health Insurance

- Most uninsured Vermonters (83.4 percent) are members of working families.
- The remaining 16.6 percent of uninsured Vermonters 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.

Low-Income Vermonters Without Health Insurance

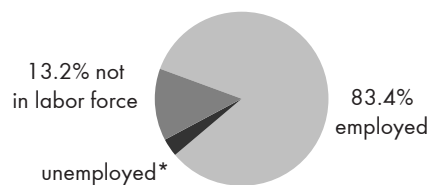
- Families in Vermont with incomes below 200 percent of the federal poverty level (\$20,800 a year for a single adult and \$35,200 a year for a family of three in 2008) were much more likely to be uninsured than families with incomes at or above 200 percent of poverty.

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

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	114,000	*	18,000
Percent	83.4%	*	13.2%

* Due to small sample size, data not reportable.

Family Employment Status of Uninsured

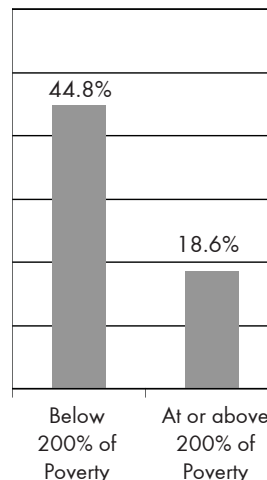


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Likelihood of Vermonters under Age 65 Being Uninsured during 2007-2008, by Income Level

Income (as percent of federal poverty level)	Population	Number Uninsured	Percent of Income Group Uninsured
Income below 200% of Poverty	145,000	65,000	44.8%
Income at or above 200% of Poverty	384,000	71,000	18.6%

Percent Uninsured during 2007-2008, by Income



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

