



The Uninsured: A Closer Look

Families USA • March 2009

West Virginians 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*.

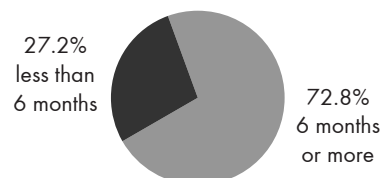
Non-Elderly West Virginians Without Health Insurance In 2007-2008

- Nearly one out of three people (32.2 percent) in West Virginia under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 497,000 uninsured West Virginians, nearly three-quarters (72.8 percent) went without health coverage for six months or longer during this period.

Likelihood of West Virginians under Age 65 Being Uninsured during 2007-2008

State Population <65	1,546,000
Number Uninsured	497,000
Percent Uninsured	32.2%

Likelihood of Uninsured West Virginians Under Age 65 Remaining Uninsured for Six Or More Months during 2007-2008



Working West Virginians Without Health Insurance

- Most uninsured West Virginians (71.9 percent) are members of working families.
- The remaining 28.1 percent of uninsured West Virginians 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 West Virginians Without Health Insurance

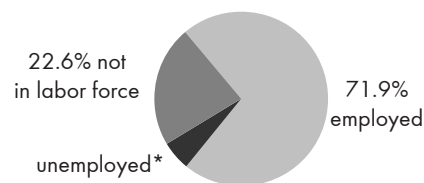
- Families in West Virginia with incomes below 200 percent of the federal poverty level (\$20,800 a year for a single adult and \$35,200 a year for a family of three in 2008) were much more likely to be uninsured than families with incomes at or above 200 percent of poverty.

Employment Status of Uninsured West Virginians under Age 65 during 2007-2008

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	357,000	*	112,000
Percent	71.9%	*	22.6%

* Due to small sample size, data not reportable.

Family Employment Status of Uninsured

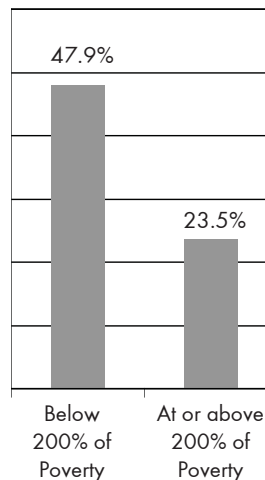


* Due to small sample size, data not reportable.

Likelihood of West Virginians 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	547,000	262,000	47.9%
Income at or above 200% of Poverty	999,000	235,000	23.5%

Percent Uninsured during 2007-2008, by Income



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

