



# The Uninsured: A Closer Look

Families USA • March 2009

## Montanans 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*.

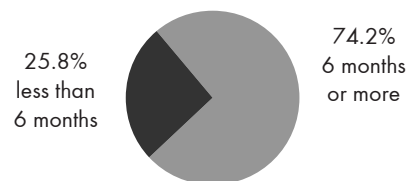
### Non-Elderly Montanans Without Health Insurance In 2007-2008

- More than one out of three people (34.3 percent) in Montana under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 279,000 uninsured Montanans, nearly three-quarters (74.2 percent) went without health coverage for six months or longer during this period.

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

State Population <65	816,000
Number Uninsured	279,000
Percent Uninsured	34.3%

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



## Montana's Communities of Color Without Health Insurance

- People of racial and ethnic minorities are more likely to go without health insurance than whites. In Montana, 53.8 percent of “other” ethnic minorities were uninsured, compared to 31.7 percent of whites. (Due to the small sample size, data on African Americans and Hispanics/Latinos in Montana are not reportable.)
- Despite the fact that people of color are far more likely to be uninsured, white Montanans made up the largest category (81.4 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).

## Working Montanans Without Health Insurance

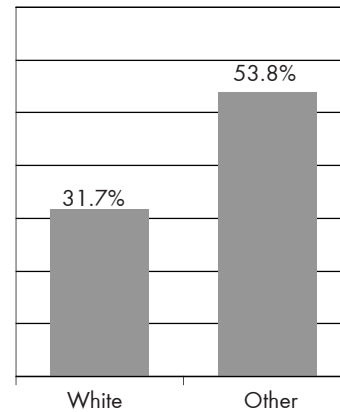
- Most uninsured Montanans (78.5 percent) are members of working families.
- The remaining 21.5 percent of uninsured Montanans who were not working were either actively searching for employment or were not in the labor force because they were disabled, chronically ill, family caregivers, or not looking for employment for other reasons.

**Likelihood of Montanans 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	719,000	228,000	31.7%
African American	*	*	*
Hispanic, all races	*	*	*
Other	72,000	39,000	53.8%

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

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

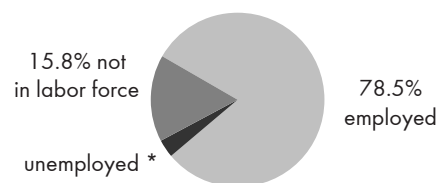


**Employment Status of Uninsured Montanans under Age 65 during 2007-2008**

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	219,000	*	44,000
Percent	78.5%	*	15.8%

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

**Family Employment Status of Uninsured**



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

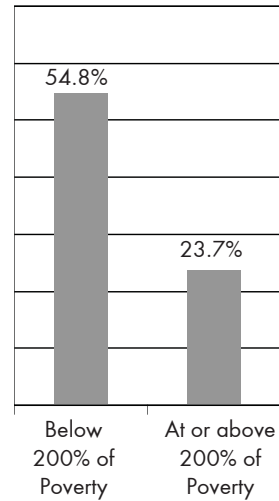
## Low-Income Montanans Without Health Insurance

- Families in Montana 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 Montanans 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	277,000	152,000	54.8%
Income at or above 200% of Poverty	539,000	127,000	23.7%

**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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