



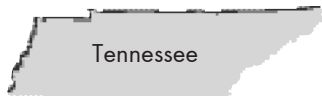
The Uninsured: A Closer Look

Families USA • March 2009

Tennesseans 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*.

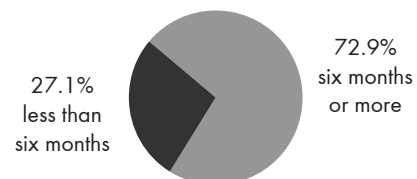
Non-Elderly Tennesseans Without Health Insurance In 2007-2008

- Nearly one out of three people (32.4 percent) in Tennessee under the age of 65 went without health insurance for all or part of the two-year period 2007-2008 (see chart).
- Of the 1.7 million uninsured Tennesseans, nearly three-quarters (72.9 percent) went without health coverage for six months or longer during this period.

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

State Population <65	5,314,000
Number Uninsured	1,722,000
Percent Uninsured	32.4%

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



Tennessee's Communities of Color Without Health Insurance

- People of racial and ethnic minorities are more likely to go without health insurance than whites. In Tennessee, 63.0 percent of Hispanics/Latinos and 35.7 percent of African Americans were uninsured, compared to 29.6 percent of whites. (Due to the small sample size, data on “other” ethnic minorities in Tennessee are not reportable.)
- Despite the fact that people of color are far more likely to be uninsured, white Tennesseans made up the largest category (69.3 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 Tennesseans Without Health Insurance

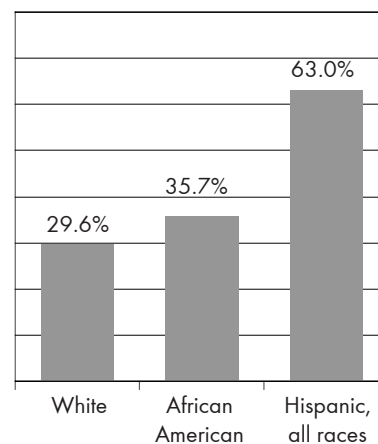
- Most uninsured Tennesseans (74.7 percent) are members of working families.
- The remaining 25.3 percent of uninsured Tennesseans who were not working were either actively searching for employment or were not in the labor force because they were disabled, chronically ill, family caregivers, or not looking for employment for other reasons.

Likelihood of Tennesseans 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	4,034,000	1,193,000	29.6%
African American	915,000	326,000	35.7%
Hispanic, all races	219,000	138,000	63.0%
Other	*	*	*

* Due to small sample size, data not reportable.

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

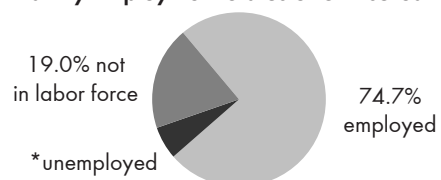


Employment Status of Uninsured Tennesseans under Age 65 during 2007-2008

	Employed (full- or part-time)	Unemployed (seeking work)	Not in Labor Force
Number	1,287,000	*	328,000
Percent	74.7%	*	19.0%

* Due to small sample size, data not reportable.

Family Employment Status of Uninsured



* Due to small sample size, data not reportable.

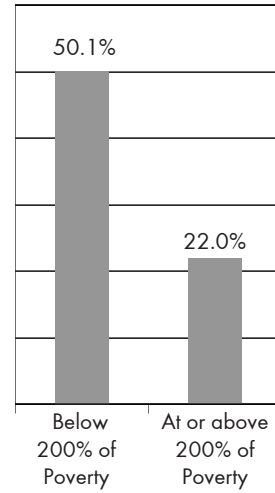
Low-Income Tennesseans Without Health Insurance

- Families in Tennessee 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 Tennesseans 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	1,971,000	988,000	50.1%
Income at or above 200% of Poverty	3,343,000	735,000	22.0%

Percent Uninsured during 2007-2008, by Income



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



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