



The Uninsured: A Closer Look

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Alabamians 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.



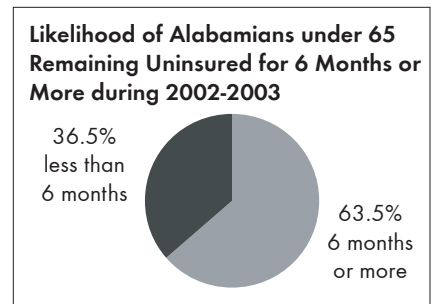
There are many people, however, who are uninsured for a portion of a year but not for the entire year. Though these individuals may suffer severe consequences to their health and their economic well-being as a result of being uninsured, they are not included in the Census Bureau's number.

In June 2004, Families USA released a new report, *One in Three: Non-Elderly Americans without Health Insurance*, which was designed to provide a comprehensive picture of how many Americans were directly affected by the lack of health insurance coverage. This fact sheet presents data from our report, which is available online at www.familiesusa.org. The full report contains both national- and state-level data, as well as a detailed discussion of the methodology.

Non-Elderly Alabamians Without Health Insurance In 2002-2003

- Nearly one out of three people (30.3 percent) in Alabama under the age of 65 went without health insurance for all or part of the two-year period from 2002-2003 (see chart).
- Of the 1.2 million uninsured Alabamians, nearly two-thirds (63.5 percent) went without health insurance coverage for six months or longer during this period.

State Population <65	3,852,000
Number Uninsured	1,167,000
Percent Uninsured	30.3%



African American Alabamians Without Health Insurance

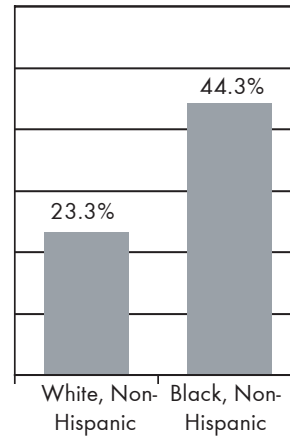
- African American people are more likely to go without health insurance than white, non-Hispanic people. In Alabama, 44.3 percent of African Americans were uninsured, compared to 23.3 percent of white, non-Hispanic people. (Due to the small sample size, data on Hispanics and “other” ethnic minorities in Alabama are not reportable.)
- Despite the fact that people of color are far more likely to be uninsured, white, non-Hispanic Alabamians made up the largest category of people (606,000) 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 Alabamians under 65 Being Uninsured during 2002-2003, by Race and Hispanic Origin

Race and Hispanic Origin	Number	Number Uninsured	Percent Uninsured
White, Non-Hispanic	2,601,000	606,000	23.3%
Black, Non-Hispanic	1,067,000	472,000	44.3%
Hispanic	*	*	*
Other	*	*	*

* Due to small sample size, data not reportable.

Percent Uninsured during 2002-2003, by Race and Hispanic Origin



Working Alabamians Without Health Insurance

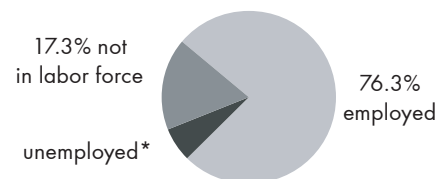
- Most uninsured Alabamians (76.3 percent) are members of working families.
- The remaining 23.7 percent of uninsured Alabamians who were not working were either actively searching for employment or were not in the labor force because they were disabled, chronically ill, family caregivers, or not looking for employment for other reasons.

Employment Status of Uninsured Alabamians under 65, 2002-2003

Employment Status	Number Uninsured	Percent Uninsured
Employed (full- or part-time)	890,000	76.3%
Unemployed (seeking work)	*	*
Not in Labor Force	201,000	17.3%

* Due to small sample size, data not reportable.

Family Employment Status of Uninsured



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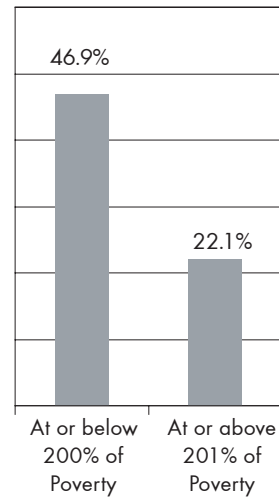
Low-Income Alabamians Without Health Insurance

- Families in Alabama with incomes at or below 200 percent of the federal poverty level (\$19,146 a year for a single adult and \$37,320 a year for a family of four in 2003) were much more likely to be uninsured than families with incomes above 200 percent of poverty.

Likelihood of Alabamians under 65 Being Uninsured during 2002-2003, by Income

Income (as percent of federal poverty level)	Population	Number Uninsured	Percent Uninsured
Income at or below 200% of Poverty	1,270,000	596,000	46.9%
Income at or above 201% of Poverty	2,582,000	571,000	22.1%

Percent Uninsured during 2002-2003, by Income



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



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