



Kentuckians 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.

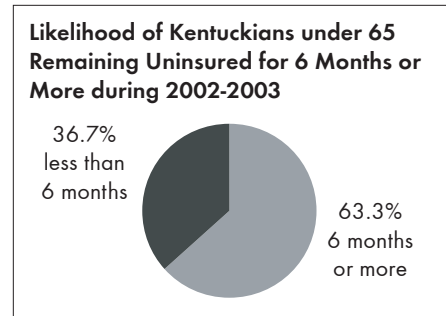


In June 2004, Families USA released a new report, *One in Three: Non-Elderly Americans without Health Insurance*, which was designed to provide a comprehensive picture of how many Americans were directly affected by the lack of health insurance coverage. This fact sheet presents data from our report, 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 Kentuckians Without Health Insurance In 2002-2003

- Nearly one out of three people (29.9 percent) in Kentucky 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 1.1 million uninsured Kentuckians, nearly two-thirds (63.3 percent) went without health insurance coverage for six months or longer during this period.

State Population <65	3,542,000
Number Uninsured	1,059,000
Percent Uninsured	29.9%



African American Kentuckians Without Health Insurance

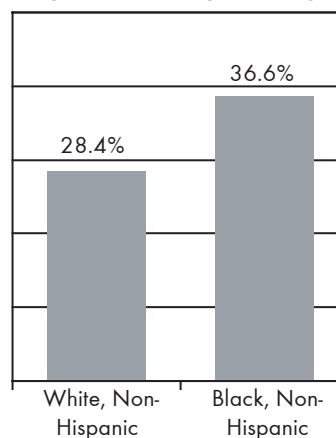
- African American people are more likely to go without health insurance than white, non-Hispanic people. In Kentucky, 38.6 percent of African Americans were uninsured, compared to 28.4 percent of white, non-Hispanic people. (Due to the small sample size, data on Hispanics and “other” minorities in Kentucky are not reportable.)
- Despite the fact that people of color are far more likely to be uninsured, white, non-Hispanic Kentuckians made up the largest category of people (882,000) 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 Kentuckians under 65 Being Uninsured during 2002-2003, by Race and Hispanic Origin

Race and Hispanic Origin	Number	Number Uninsured	Percent Uninsured
White, Non-Hispanic	3,104,000	882,000	28.4%
Black, Non-Hispanic	277,000	107,000	38.6%
Hispanic	*	*	*
Other	*	*	*

* Due to small sample size, data not reportable.

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



Working Kentuckians Without Health Insurance

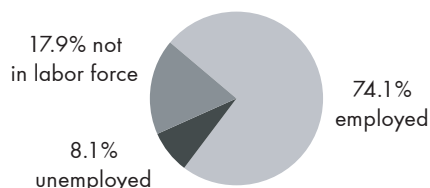
- Most uninsured Kentuckians (74.1 percent) are members of working families.
- The remaining 26.0 percent of uninsured Kentuckians who were not working were either actively searching for employment or were not in the labor force because they were disabled, chronically ill, family caregivers, or not looking for employment for other reasons.

Employment Status of Uninsured Kentuckians under 65, 2002-2003

Employment Status	Number Uninsured	Percent Uninsured
Employed (full- or part-time)	784,000	74.1%
Unemployed (seeking work)	86,000	8.1%
Not in Labor Force	189,000	17.9%

Note: Numbers do not add due to rounding.

Family Employment Status of Uninsured



Note: Numbers do not add due to rounding.

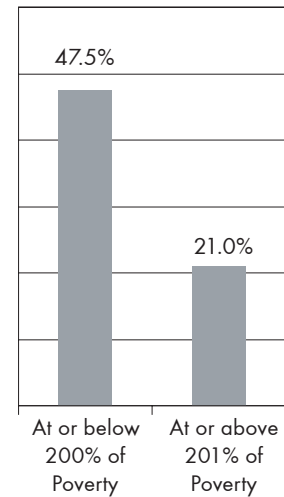
Low-Income Kentuckians Without Health Insurance

- Families in Kentucky 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 Kentuckians 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	1,191,000	566,000	47.5%
Income at or above 201% of Poverty	2,351,000	493,000	21.0%

Percent Uninsured during 2002-2003, by Income



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



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