

Fact Sheet

**Workers and Health Insurance:
The Likelihood That Workers Are Uninsured**

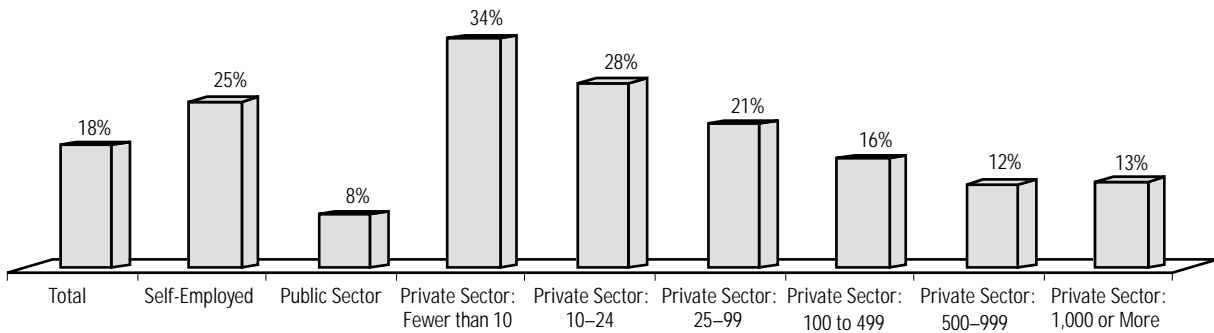
This fact sheet provides background data on workers' likelihood of being uninsured, by various characteristics, in 1998. Data for this fact sheet are from the March 1999 Current Population Survey (CPS), produced by the U.S. Census Bureau.

Firm Size

In general, self-employed workers and workers employed in small firms are more likely to be uninsured than workers employed in the public sector or in large firms.

- 25 percent of self-employed workers were uninsured.
- 34 percent of workers in private-sector firms with fewer than 10 employees were uninsured.
- 13 percent of workers in private-sector firms with 1,000 or more employees were uninsured.

Percentage Uninsured Among Workers Ages 18–64, by Firm Size, 1998



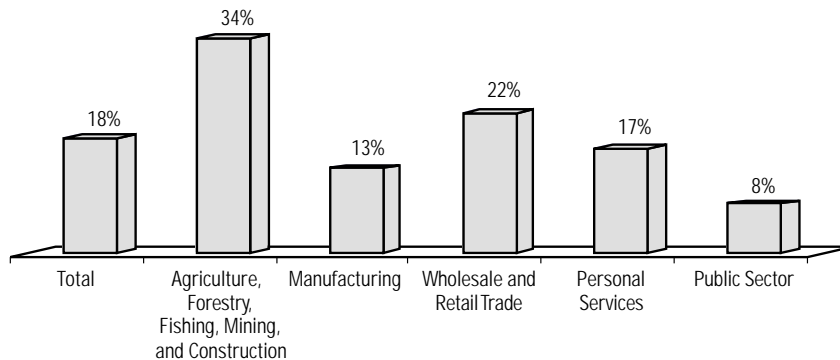
Source: EBRI estimates from the March 1999 Current Population Survey.

Industry

The likelihood of being uninsured varies substantially by industry.

- 34 percent of workers employed in agriculture, forestry, fishing, mining, and construction were uninsured.
- 22 percent of workers employed in wholesale and retail trade were uninsured.
- 17 percent of workers employed in the personal services sector were uninsured.
- 13 percent of workers employed in manufacturing were uninsured.

Percentage Uninsured Among Workers Ages 18–64, by Industry, 1998



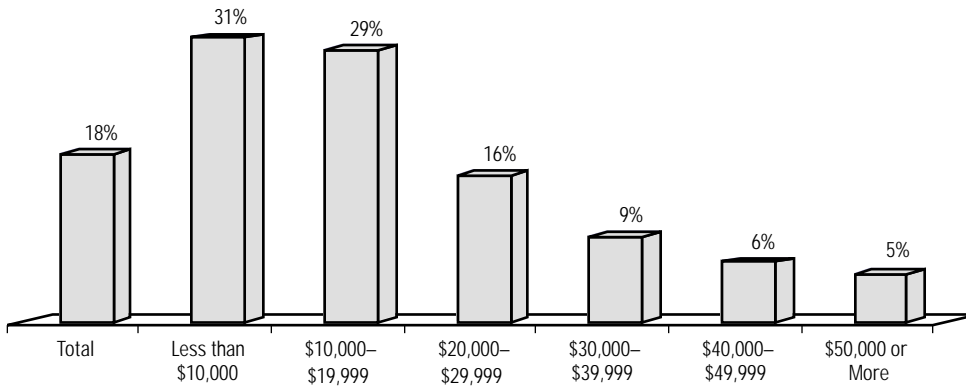
Source: EBRI estimates from the March 1999 Current Population Survey.

Earnings

Earnings are a strong predictor of whether a worker is uninsured. Workers with the lowest annual earnings were the most likely to be uninsured.

- 31 percent of workers earning less than \$10,000 per year were uninsured.
- 29 percent of workers earning between \$10,000 and \$19,999 were uninsured.
- 6 percent of workers earning between \$40,000 and \$49,999 were uninsured, and 5 percent of workers earning \$50,000 or more were uninsured.

Percentage Uninsured Among Workers Ages 18–64, by Total Earnings, 1998



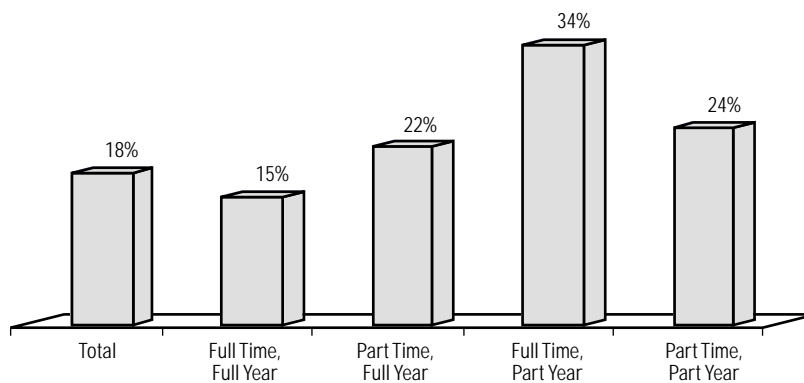
Source: EBRI estimates from the March 1999 Current Population Survey.

Hours of Work

Attachment to the labor force affects the likelihood of being uninsured.

- 15 percent of full-time, full-year workers were uninsured.
- 34 percent of full-time, part-year workers were uninsured.

Percentage Uninsured Among Workers Ages 18–64, by Hours Worked, 1998



Source: EBRI estimates from the March 1999 Current Population Survey.

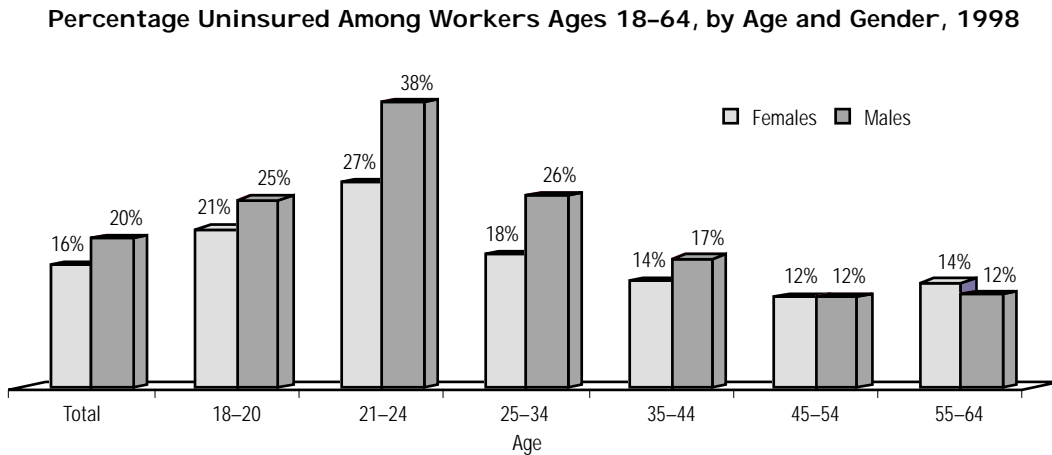
Gender and Age

Men are more likely than women to be uninsured.

- 20 percent of men were uninsured, compared with 16 percent of women.

Younger workers are more likely than older workers to be uninsured.

- 38 percent of men ages 21–24 and 27 percent of women ages 21–24 were uninsured, compared with 12 percent of men and 14 percent of women ages 55–64.



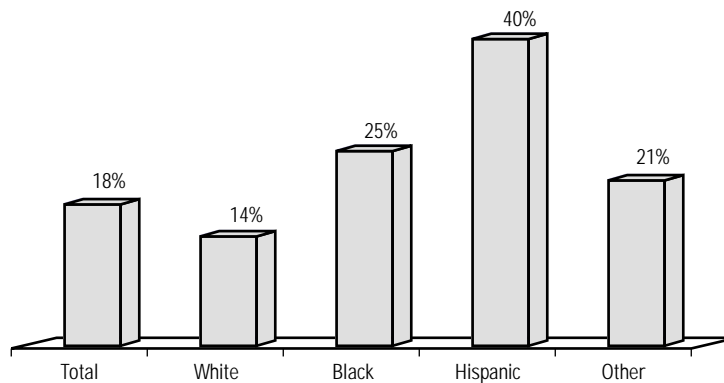
Source: EBRI estimates from the March 1999 Current Population Survey.

Race

Hispanic workers were more likely to be uninsured than those of any other race.

- 40 percent of Hispanic workers and 25 percent of black workers were uninsured.
- 14 percent of white workers were uninsured.

Percentage Uninsured Among Workers Ages 18–64, by Race, 1998



Source: EBRI estimates from the March 1999 Current Population Survey.

For more information, contact Ken McDonnell, (202) 775-6342, Paul Fronstin (202) 775-6352, or visit EBRI's Web site at www.ebri.org.