



The Uninsured: A Closer Look

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West Virginians 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.

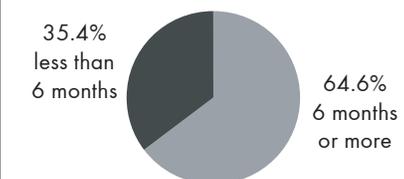
Non-Elderly West Virginians Without Health Insurance In 2002-2003

- Nearly one out of three people (31.7 percent) in West Virginia 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 465,000 uninsured West Virginians, nearly two-thirds (64.6 percent) went without health insurance coverage for six months or longer during this period.

Likelihood of West Virginians under 65 Being Uninsured during 2002-2003

State Population <65	1,469,000
Number Uninsured	465,000
Percent Uninsured	31.7%

Likelihood of Uninsured West Virginians Under 65 Remaining Uninsured for 6 Months or More during 2002-2003



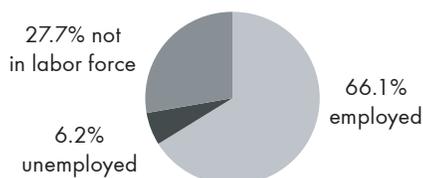
Working West Virginians Without Health Insurance

- Most uninsured West Virginians (66.1 percent) are members of working families.
- The remaining 33.9 percent of uninsured West Virginians 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 West Virginians Under 65, 2002-2003

Employment Status	Number Uninsured	Percent Uninsured
Employed (full- or part-time)	308,000	66.1%
Unemployed (seeking work)	29,000	6.2%
Not in Labor Force	129,000	27.7%

Family Employment Status of Uninsured



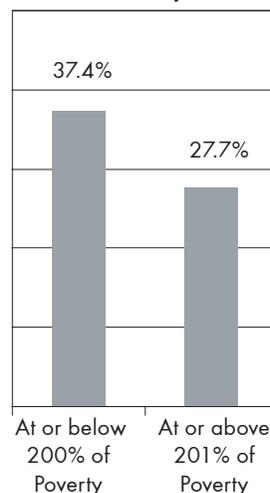
Low-Income West Virginians Without Health Insurance

- Families in West Virginia 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 West Virginians 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	604,000	226,000	37.4%
Income at or above 201% of Poverty	865,000	239,000	27.7%

Percent Uninsured during 2002-2003, by Income



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