



# The Uninsured: A Closer Look

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## Nebraskans 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.



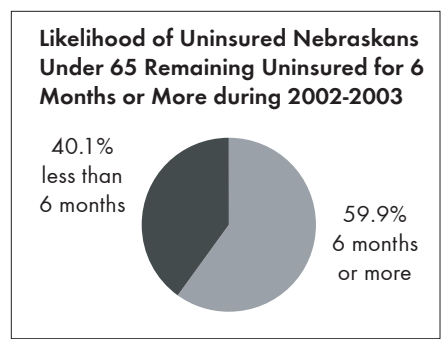
There are many people, however, who are uninsured for a portion of a year but not for the entire year. Though these individuals may suffer severe consequences to their health and their economic well-being as a result of being uninsured, they are not included in the Census Bureau's number.

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](http://www.familiesusa.org). The full report contains both national- and state-level data, as well as a detailed discussion of the methodology.

### Non-Elderly Nebraskans Without Health Insurance In 2002-2003

- More than one out of four people (26.6 percent) in Nebraska 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 400,000 uninsured Nebraskans, nearly two-thirds (59.9 percent) went without health insurance coverage for six months or longer during this period.

State Population <65	1,501,000
Number Uninsured	400,000
Percent Uninsured	26.6%



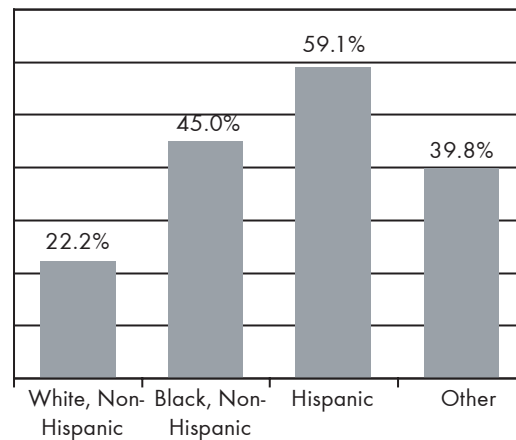
## Hispanic and African American Nebraskans Without Health Insurance

- Hispanics, African Americans, and other ethnic minorities are more likely to go without health insurance than white, non-Hispanic people. In Nebraska, 59.1 percent of Hispanics, 45.0 percent of African Americans, and 39.8 percent of “other” ethnic minorities were uninsured, compared to 22.2 percent of white, non-Hispanic people.
- Despite the fact that people of color are far more likely to be uninsured, white, non-Hispanic Nebraskans made up the largest category of people (280,000) 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 Nebraskans under 65 Being Uninsured during 2002-2003, by Race and Hispanic Origin**

Race and Hispanic Origin	Number	Number Uninsured	Percent Uninsured
White, Non-Hispanic	1,263,000	280,000	22.2%
Black, Non-Hispanic	67,000	30,000	45.0%
Hispanic	110,000	65,000	59.1%
Other	61,000	24,000	39.8%

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



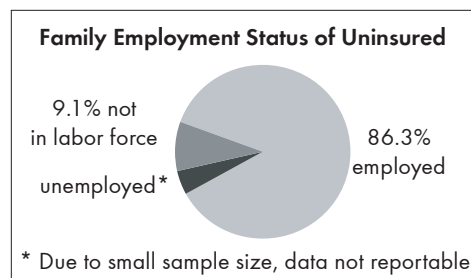
## Working Nebraskans Without Health Insurance

- Most uninsured Nebraskans (86.3 percent) are members of working families.
- The remaining 13.7 percent of uninsured Nebraskans 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 Nebraskans under 65, 2002-2003**

Employment Status	Number Uninsured	Percent Uninsured
Employed (full- or part-time)	345,000	86.3%
Unemployed (seeking work)	*	*
Not in Labor Force	36,000	9.1%

\* Due to small sample size, data not reportable.



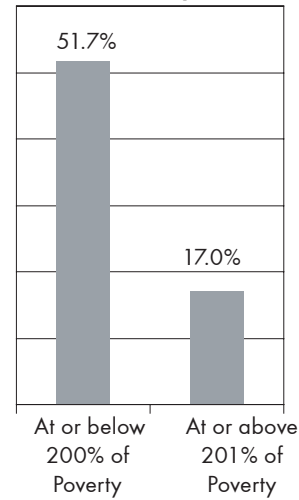
## Low-Income Nebraskans Without Health Insurance

- Families in Nebraska 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 Nebraskans 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	417,000	215,000	51.7%
Income at or above 201% of Poverty	1,085,000	184,000	17.0%

**Percent Uninsured during 2002-2003, by Income**



These state fact sheets are available online at  
[www.familiesusa.org](http://www.familiesusa.org).



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