

**Table 3 - CPS and MEPS
Counting the Uninsured: Adult Population (Age 19-64)
Calendar Year 2004**

Characteristic	CPS		MEPS Point in Time		MEPS All Year		MEPS Ever During Year	
	Number (Millions)	Uninsured Rate	Number (Millions)	Uninsured Rate	Number (Millions)	Uninsured Rate	Number (Millions)	Uninsured Rate
TOTAL	23.2	18.2%	20.7	17.5%	15.0	12.7%	28.0	23.7%
GENDER								
Men	13.5	20.4%	12.3	20.3%	9.4	15.4%	15.9	26.2%
Women	9.8	15.8%	8.4	14.5%	5.7	9.8%	12.1	21.0%
AGE								
ADULTS Age 19-64	23.2	18.2%	20.7	17.5%	15.0	12.7%	28.0	23.7%
Age 19-24	5.6	31.8%	5.4	34.8%	3.8	24.8%	7.2	46.3%
Age 25-34	7.0	23.0%	6.2	21.0%	4.5	15.2%	8.4	28.4%
Age 35-54	8.9	14.2%	7.5	12.8%	5.6	9.6%	10.4	17.8%
Age 55-64	1.7	10.1%	1.6	10.9%	1.1	7.3%	2.0	13.3%
RACE								
White*	18.0	17.4%	16.2	16.8%	11.8	12.3%	21.8	22.7%
Black*	3.4	22.6%	3.2	22.9%	2.2	15.7%	4.2	30.4%
Asian/Pacific Islander	1.0	17.2%	0.8	14.2%	0.6	10.1%	1.2	20.7%
American Indian	0.3	35.5%	0.2	26.6%	0.2	23.2%	0.3	33.9%
Multiracial	0.4	22.9%	0.3	22.3%	0.3	17.8%	0.5	32.5%
HISPANIC ORIGIN								
Hispanic	6.9	39.3%	6.3	40.2%	5.3	33.7%	7.3	46.6%
Not Hispanic	16.4	14.8%	14.4	14.0%	9.7	9.5%	20.7	20.2%
EDUCATION								
Less than HS	5.9	44.6%	5.4	42.7%	4.5	35.5%	6.4	50.6%
HS only	8.6	22.2%	8.4	21.4%	6.0	15.3%	11.0	28.2%
Some post-HS	5.9	15.2%	3.3	15.5%	2.2	10.3%	4.8	22.3%
4-year college degree or more	2.9	7.7%	3.5	7.8%	2.2	5.0%	5.7	12.7%
Unknown			0.1	35.0%	0.1	30.5%	0.1	36.9%
INDIVIDUAL WORK STATUS (Point in Time)								
Full time	13.7	15.1%	14.9	15.3%	10.8	11.2%	20.6	21.2%
Part time	5.4	23.8%	5.8	27.4%	4.2	19.7%	7.4	34.9%
Self-Employed	0.3	24.7%	N/A	N/A	N/A	N/A	N/A	N/A
Not working	3.7	30.4%	N/A	N/A	N/A	N/A	N/A	N/A

FAMILY WORK STATUS								
2 or more full time	6.1	13.5%	5.2	12.4%	3.8	9.1%	7.5	17.8%
Only 1 full time	11.7	17.8%	11.6	17.8%	8.4	13.0%	15.5	23.8%
Only part time	2.9	32.5%	3.9	34.7%	2.7	24.5%	5.0	44.7%
Only self employed	0.3	26.6%	N/A	N/A	N/A	N/A	N/A	N/A
No Workers	2.2	34.3%	N/A	N/A	N/A	N/A	N/A	N/A
WAGE/SALARY FOR PRIMARY EARNERS								
No wage earner	N/A	N/A	0.1	100.0%	0.1	100.0%	0.1	100.0%
Under \$7/hour	4.6	46.4%	2.7	49.0%	2.2	39.0%	3.3	58.9%
\$7-\$15/hour	11.5	28.6%	12.3	29.0%	9.1	21.5%	15.9	37.6%
\$15-\$25/hour	4.5	11.2%	3.9	10.7%	2.5	6.9%	5.9	16.0%
More than \$25/hour	2.7	7.2%	1.7	5.1%	1.1	3.3%	2.8	8.5%
FAMILY COMPOSITION								
WITH CHILDREN	9.1	16.1%	8.6	15.7%	6.1	11.0%	12.1	22.0%
1 Adult	2.5	25.5%	1.6	19.6%	1.0	12.1%	2.4	29.6%
2 Married adults	5.7	12.9%	5.0	12.8%	3.6	9.2%	6.9	17.9%
Other	1.0	35.3%	2.1	25.7%	1.5	18.7%	2.8	34.2%
WITHOUT CHILDREN	14.2	19.9%	12.1	19.1%	8.9	14.1%	15.9	25.1%
1 Adult	6.4	23.8%	5.5	22.9%	4.1	17.0%	7.2	30.1%
2 Married adults	5.1	14.1%	3.0	10.6%	2.1	7.4%	4.3	15.1%
Other	2.7	32.8%	3.5	33.3%	2.7	25.8%	4.4	40.9%
INCOME (Poverty Level)								
Under 100% FPL	3.7	48.3%	3.0	50.8%	2.4	40.9%	3.8	63.2%
100 - 200 % FPL	6.9	39.2%	6.3	39.6%	4.9	30.5%	7.8	49.2%
200 - 400% FPL	8.0	19.1%	7.7	19.0%	5.3	13.0%	10.8	26.5%
More than 400% FPL	4.6	7.7%	3.6	6.5%	2.4	4.4%	5.6	10.1%
*Includes both Hispanic and Non Hispanic								

The CPS estimates are based on ERIU tabulations of data collected by the U.S. Census Bureau in the Current Population Survey (CPS) Annual Social and Economic Supplement, conducted in March of 2005. CPS estimates of the uninsured are intended to represent persons who are uninsured throughout calendar year 2004. A person is considered insured if they were covered at any time during that calendar year; individuals insured for only one month are counted as insured. CPS estimates of the uninsured should be interpreted with caution. Respondents are asked to report on a time period that begins roughly 15 months prior to the time of the interview. Some respondents are likely to have trouble remembering back this far, while others may be confused by the time frame and respond instead about current coverage status. Studies that have examined and compared CPS estimates with data from other surveys suggest that CPS estimates of the uninsured are much closer to “point in time” than true full-year estimates.

The MEPS estimates are ERIU tabulations of 2004 Medical Expenditure Panel Survey (MEPS) data collected by the Agency for Healthcare Research and Quality (AHRQ). The tabulations reported here are based on responses to interview Rounds 3, 4, and 5 of Panel 5 and Rounds 1, 2, and 3 of Panel 6, which cover calendar year 2004 for both panels. Respondents report whether they were covered by any public or

private source of health insurance (Medicare, Medicaid, SCHIP, TRICARE/CHAMPUS, other public coverage, employment-based private, other private health insurance). Respondents are considered uninsured if they respond “no” to all of the coverage options; they are not asked directly if they are uninsured. We label those who are without health insurance for the entire year as “all-year uninsured,” and those without health insurance for at least one month and up to twelve months as “ever uninsured.” The “point-in-time uninsured” estimates include those without coverage in the first round of the calendar year (Round 3 for those who entered the survey in 2000, and Round 1 for those who entered the survey in 2001).

For further discussion of issues related to counting the uninsured see "[Counting and Characterizing the Uninsured](#)," by Pamela Farley Short, and ERIU [Research Highlight 1: A Revolving Door: How Individuals Move In and Out of Health Insurance Coverage](#).