

Characteristics of the Uninsured in Five Southern States

Prepared by the North Carolina Institute of Medicine

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Lack of health insurance is a major focus of health policy at the state and national level. Developing strategies to comprehensively address this issue requires an understanding of the characteristics of the uninsured. This data snapshot provides a descriptive overview of the uninsured in five southern states including Georgia, North Carolina, South Carolina, Tennessee, and Virginia.

Interpretation of Data (using Table 2. North Carolina)

Category	2006-2007 Rates			Change: 2000-2001 to 2006-2007		
	Thousands of Uninsured	Percent of All Uninsured	Percent Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent Uninsured
<i>Income</i>						
<100% FPG	457	30	36	162	4.1	2.1

- **In 2006-2007**
 - There were 457,000 non-elderly uninsured with family incomes less than 100% of the Federal Poverty Guidelines (FPG) (i.e. \$20,650 for a family of four in 2007).
 - 30% of the non-elderly uninsured had incomes less than 100% FPG.
 - 36% of the non-elderly with family incomes less than 100% FPG were uninsured.
- **From 2000-2001 to 2006-2007**
 - The number of non-elderly uninsured with family incomes below 100% FPG increased by 162,000.
 - The percentage of non-elderly uninsured with family incomes below 100% FPG increased by 4.1 percentage points (i.e. 25.9% of the non-elderly uninsured had family incomes below 100% in 2000-2001 compared to 30% in 2006-2007).
 - The percentage of the non-elderly with family incomes below 100% FPG who were uninsured increased by 2.1 percentage points (i.e. 33.9% of non-elderly with family incomes below 100% FPG were uninsured in 2000-2001, compared to 36.0% in 2006-2007).

Select Notable Statistics Consistent Across the Five States

- **In 2006-2007**
 - 18-34 year-olds had the highest rates of uninsurance in all five states. More than one in four of this group were uninsured.
 - Employees in firms with fewer than 25 employees made up about half of all uninsured workers. About one-third of employees at these small firms were uninsured in each of the five states.
 - Rates of uninsurance were higher in rural areas (approximately 20% for all five states) compared to urban areas.
 - Roughly two-thirds of uninsured adults were employed, most full-time.
- **From 2000-2001 to 2006-2007**
 - Rates of uninsurance increased by 1.5 to 4.7 percentage points in each of the five states.
 - Among the income categories, the rate of uninsurance, except in South Carolina, increased the most (6.5 to 8.2 percentage points) for those with family incomes between 100%-200% FPG. (South Carolina's greatest increase, 10.7 percentage points, was seen for families with incomes less than 100% FPG.)

Sample sizes vary across specific variables in Tables 1-5.





Table 1. Georgia (Ages 0-64)

Category	2006-2007 Rates			Change: 2000-2001 to 2006-2007		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured
Total	1,650	100.0	19.1	321	0.0	1.5
<i>Income</i>						
<100% FPG	479	29.0	40.0	140	3.6	4.1
100-200% FPG	505	30.6	33.5	149	3.8	7.1
200-300% FPG	259	15.7	19.0	32	-1.4	1.3
300%+ FPG	408	24.7	8.9	0	-6.0	-1.4
<i>Race/Ethnicity</i>						
White, Not Hispanic	598	36.3	12.2	-10	-9.5	-1.5
Af-Amer, Not Hispanic	631	38.3	23.5	91	-2.4	2.2
Not White or Af-Amer or Hispanic	57	3.5	17.2	43	2.4	0.5
Hispanic	363	22.0	52.1	196	9.5	14.5
<i>Labor Force Status (Adults)</i>						
Not in Labor Force	338	25.0	25.5	78	-0.4	4.3
Unemployed	128	9.4	52.5	30	-0.1	5.4
Part Time	176	13.0	30.2	38	-0.5	-0.9
Full Time	712	52.6	18.1	184	1.0	2.5
<i>Firm Size (Workers)</i>						
1-24	401	44.8	34.2	142	6.1	4.9
25-99	103	11.5	18.9	21	-0.6	0.0
100-999	96	10.7	11.7	-11	-5.2	-1.7
≥ 1000	240	26.9	12.6	63	0.4	1.9
Unknown Size	56	6.2	47.2	9	-0.7	4.2
<i>Age</i>						
0-17	296	17.9	11.8	-10	-5.1	-1.8
18-24	284	17.2	33.6	49	-0.4	5.1
25-34	399	24.2	28.4	102	1.8	5.1
35-44	267	16.2	18.0	45	-0.5	1.7
45-54	248	15.0	18.3	92	3.3	4.6
55-64	156	9.4	15.1	42	0.9	-1.5
<i>Citizenship</i>						
Citizen	1,333	80.8	16.6	124	-10.1	-0.1
Not a citizen	317	19.2	52.7	196	10.1	13.1
<i>Gender</i>						
Male	868	52.6	20.4	193	1.8	2.3
Female	782	47.4	17.8	128	-1.8	0.7
<i>Rural/Urban</i>						
Urban	1419	86.0	19.1	561	21.5	3.5
Rural	231	14.0	19.3	-240	-21.5	-4.0
<i>Self-Perceived Health Status</i>						
Excellent	498	30.2	14.1	117	1.5	0.3
Very Good	603	36.6	21.5	199	6.2	5.8
Good	395	24.0	23.5	-16	-7.0	-2.5
Fair	110	6.7	25.0	17	-0.3	2.7
Poor	44	2.6	25.1	4	-0.4	5.2
<i>Industry (Workers)</i>						
Agriculture	11	1.2	26.0	-4	-0.9	-14.3
Construction	156	17.5	39.9	78	5.7	5.6
Manufacturing	95	10.6	18.1	18	-0.9	5.9
Transport	40	4.5	13.6	-14	-3.6	-4.2
Trade	143	16.0	21.8	30	-0.9	2.2
Health & Educ	109	12.2	11.6	40	1.9	2.2
Finance	30	3.3	9.3	4	-0.4	-1.8
Government	12	1.4	5.2	4	0.2	0.9
Hospitality	122	13.7	36.3	47	2.4	3.4
Other	177	19.8	21.5	21	-3.4	-0.1
<i>Children Living With Parents?</i>						
Both parents	152	51.7	8.9	-7	-3.6	-1.8
Mother only	101	34.2	16.2	6	1.3	0.6
Father only	10	3.5	13.8	-7	-2.4	-11.5
Neither parent	31	10.6	31.4	14	4.7	3.4



Table 2. North Carolina (Ages 0-64)

Category	2006-2007 Rates			Change: 2000-2001 to 2006-2007		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured
Total	1,523	100.0	18.9	385	0.0	3.0
<i>Income</i>						
<100% FPG	457	30.0	36.0	162	4.1	2.1
100-200% FPG	445	29.2	31.0	122	0.8	7.0
200-300% FPG	323	21.2	20.6	115	2.9	4.8
300%+ FPG	299	19.6	7.9	-13	-7.8	-0.8
<i>Race/Ethnicity</i>						
White, Not Hispanic	699	45.9	13.2	135	-3.7	1.0
Af-Amer, Not Hispanic	394	25.9	21.6	76	-2.1	2.7
Not White or Af-Amer or Hispanic	121	8.0	33.9	56	2.2	16.2
Hispanic	308	20.2	53.4	118	3.5	11.1
<i>Labor Force Status (Adults)</i>						
Not in Labor Force	329	26.5	24.6	109	2.4	4.3
Unemployed	105	8.4	46.5	5	-2.5	6.9
Part Time	175	14.1	29.4	60	1.5	6.2
Full Time	632	50.9	17.7	156	-1.3	2.6
<i>Firm Size (Workers)</i>						
1-24	395	48.5	31.5	125	3.4	3.9
25-99	103	12.6	19.1	42	2.5	3.3
100-999	100	12.3	13.9	31	0.7	3.3
≥ 1000	152	18.7	9.7	-10	-8.4	-0.4
Unknown Size	65	8.0	48.3	28	1.8	7.8
<i>Age</i>						
0-17	283	18.6	12.5	55	-1.5	1.6
18-24	238	15.7	28.9	15	-4.0	2.2
25-34	372	24.5	29.2	124	2.6	6.9
35-44	260	17.1	19.6	58	-0.7	3.8
45-54	217	14.2	17.4	58	0.3	2.8
55-64	153	10.0	13.7	76	3.2	3.1
<i>Citizenship</i>						
Citizen	1,250	82.1	16.5	266	-4.5	2.1
Not a citizen	273	17.9	61.4	120	4.5	9.0
<i>Gender</i>						
Male	827	54.3	20.5	253	3.8	4.2
Female	697	45.7	17.4	133	-3.8	1.7
<i>Rural/Urban</i>						
Urban	977	64.1	18.2	244	-0.3	3.4
Rural	547	35.9	20.4	141	0.3	1.8
<i>Self-Perceived Health Status</i>						
Excellent	373	24.5	12.9	58	-3.2	0.2
Very Good	523	34.4	20.0	183	4.5	4.8
Good	490	32.2	27.0	139	1.3	6.3
Fair	98	6.5	19.1	4	-1.8	-0.3
Poor	39	2.5	18.6	1	-0.8	3.0
<i>Industry (Workers)</i>						
Agriculture	21	2.6	48.6	3	-0.5	20.9
Construction	203	24.9	48.4	96	7.0	15.2
Manufacturing	47	5.8	8.9	-15	-4.6	-0.7
Transport	17	2.1	10.7	-3	-1.3	-0.5
Trade	102	12.6	16.7	8	-3.2	0.0
Health & Educ	130	15.9	13.9	51	2.8	3.6
Finance	31	3.8	10.7	9	0.1	0.2
Government	5	0.6	2.7	3	0.2	0.9
Hospitality	129	15.8	33.8	36	0.4	-3.1
Other	129	15.8	20.2	28	-1.0	2.2
<i>Children Living With Parents?</i>						
Both parents	144	51.1	9.8	42	4.9	2.5
Mother only	102	36.3	16.8	29	3.0	1.5
Father only	9	3.3	12.4	-10	-5.4	-7.3
Neither parent	26	9.4	25.8	0	-2.5	-5.6



Table 3. South Carolina (Ages 0-64)

Category	2006-2007 Rates			Change: 2000-2001 to 2006-2007		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured
Total	712	100.0	18.7	224	0.0	4.7
<i>Income</i>						
<100% FPG	178	25.0	33.5	65	1.9	10.7
100-200% FPG	229	32.1	31.4	114	8.6	9.0
200-300% FPG	161	22.6	21.9	42	-1.7	4.4
300%+ FPG	144	20.3	8.0	3	-8.8	0.1
<i>Race/Ethnicity</i>						
White, Not Hispanic	348	48.8	14.3	89	-4.1	3.3
Af-Amer, Not Hispanic	261	36.6	22.8	84	0.4	4.5
Not White or Af-Amer or Hispanic	30	4.2	33.3	15	1.2	10.9
Hispanic	74	10.4	51.2	35	2.4	16.2
<i>Labor Force Status (Adults)</i>						
Not in Labor Force	133	23.4	21.1	38	-0.6	6.3
Unemployed	51	8.9	43.9	14	-0.5	4.7
Part Time	82	14.5	29.6	34	2.1	9.4
Full Time	302	53.2	17.7	89	-0.9	3.7
<i>Firm Size (Workers)</i>						
1-24	192	49.8	33.3	54	-2.6	5.6
25-99	46	12.0	20.3	22	2.7	6.6
100-999	44	11.4	11.2	9	-1.7	-0.9
≥ 1000	81	20.9	10.7	32	2.3	4.4
Unknown Size	22	5.8	39.7	6	-0.6	-1.9
<i>Age</i>						
0-17	144	20.2	13.4	49	0.8	3.7
18-24	110	15.5	27.7	14	-4.1	3.3
25-34	140	19.7	25.0	35	-1.9	1.8
35-44	127	17.8	20.0	48	1.6	6.9
45-54	125	17.5	18.7	52	2.7	6.3
55-64	66	9.3	13.7	25	0.8	5.2
<i>Citizenship</i>						
Citizen	646	90.7	17.5	193	-2.1	4.2
Not a citizen	66	9.3	57.0	31	2.1	8.6
<i>Gender</i>						
Male	372	52.2	19.8	88	-5.9	3.1
Female	340	47.8	17.6	136	5.9	6.2
<i>Rural/Urban</i>						
Urban	451	63.3	17.6	121	-4.3	5.1
Rural	261	36.7	20.8	103	4.3	2.1
<i>Self-Perceived Health Status</i>						
Excellent	209	29.4	15.7	86	4.0	5.3
Very Good	202	28.4	16.9	35	-5.8	2.1
Good	201	28.3	24.0	58	-1.0	5.1
Fair	72	10.1	22.8	31	1.7	8.5
Poor	27	3.8	21.5	14	1.1	10.8
<i>Industry (Workers)</i>						
Agriculture	9	2.2	51.6	2	-0.4	15.8
Construction	67	17.3	39.4	23	0.6	9.2
Manufacturing	20	5.2	6.9	-11	-6.5	-4.0
Transport	21	5.4	17.4	1	-2.0	-0.6
Trade	67	17.4	21.9	28	2.5	7.4
Health & Educ	41	10.6	10.5	15	0.7	3.1
Finance	9	2.4	8.8	3	0.1	2.1
Government	6	1.4	5.4	2	-0.1	1.7
Hospitality	66	17.2	36.0	25	1.7	4.4
Other	81	20.9	24.5	35	3.5	8.0
<i>Children Living With Parents?</i>						
Both parents	78	54.1	11.8	40	11.1	5.3
Mother only	44	30.5	13.9	20	3.6	5.2
Father only	9	6.0	20.3	6	3.6	14.7
Neither parent	13	9.3	26.5	-11	-18.2	-17.0



Table 4. Tennessee (Ages 0-64)

Category	2006-2007 Rates			Change: 2000-2001 to 2006-2007		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured
Total	867	100.0	16.3	240	0.0	3.9
<i>Income</i>						
<100% FPG	233	26.9	28.3	69	0.7	5.8
100-200% FPG	259	29.9	24.8	104	5.1	8.2
200-300% FPG	149	17.1	16.7	2	-6.3	2.3
300%+ FPG	226	26.1	8.9	66	0.5	2.1
<i>Race/Ethnicity</i>						
White, Not Hispanic	593	68.4	14.7	167	0.5	3.6
Af-Amer, Not Hispanic	132	15.2	14.1	13	-3.8	1.6
Not White or Af-Amer or Hispanic	39	4.4	29.6	20	1.5	12.1
Hispanic	104	12.0	46.7	40	1.8	10.7
<i>Labor Force Status (Adults)</i>						
Not in Labor Force	215	29.0	22.7	71	2.5	5.9
Unemployed	81	10.9	46.1	32	2.0	15.9
Part Time	111	14.9	27.2	36	1.2	8.8
Full Time	334	45.1	14.8	57	-5.8	2.2
<i>Firm Size (Workers)</i>						
1-24	207	46.3	30.5	22	-5.9	4.7
25-99	50	11.3	16.5	5	-1.6	0.9
100-999	61	13.7	10.9	22	2.5	2.8
≥ 1000	109	24.5	10.1	39	4.6	3.7
Unknown Size	19	4.2	23.8	6	0.4	-0.4
<i>Age</i>						
0-17	126	14.5	8.5	43	1.4	2.6
18-24	160	18.4	29.8	52	1.3	11.0
25-34	208	24.0	24.1	58	0.0	5.6
35-44	158	18.2	18.9	32	-1.9	4.5
45-54	129	14.8	14.1	40	0.7	3.7
55-64	87	10.0	12.8	15	-1.4	-0.3
<i>Citizenship</i>						
Citizen	767	88.5	15.1	201	-1.8	3.6
Not a citizen	100	11.5	46.1	39	1.8	-8.6
<i>Gender</i>						
Male	507	58.5	19.2	172	5.0	5.5
Female	360	41.5	13.5	68	-5.0	2.3
<i>Rural/Urban</i>						
Urban	592	68.2	14.8	199	5.7	3.8
Rural	276	31.8	21.1	41	-5.7	5.5
<i>Self-Perceived Health Status</i>						
Excellent	237	27.3	12.8	64	-0.3	3.4
Very Good	219	25.3	14.4	8	-8.4	0.0
Good	251	29.0	19.3	92	3.6	5.5
Fair	102	11.7	24.5	31	0.5	6.6
Poor	58	6.7	25.3	45	4.5	18.8
<i>Industry (Workers)</i>						
Agriculture	4	0.8	22.0	-2	-0.7	11.0
Construction	96	21.4	42.9	36	4.6	15.8
Manufacturing	41	9.1	12.0	-12	-5.9	0.8
Transport	15	3.3	8.4	-5	-2.3	-1.7
Trade	49	10.9	15.0	-11	-6.0	-1.0
Health & Educ	54	12.2	9.6	17	1.5	2.6
Finance	18	4.0	9.8	5	0.2	-0.2
Government	5	1.1	3.3	4	0.8	2.1
Hospitality	74	16.6	28.7	29	3.7	4.5
Other	91	20.4	20.0	33	3.9	4.2
<i>Children Living With Parents?</i>						
Both parents	89	71.3	9.3	55	29.4	5.4
Mother only	24	19.1	6.2	-3	-14.5	-0.7
Father only	5	4.0	7.5	-3	-6.1	-3.5
Neither parent	7	5.6	9.4	-5	-8.7	-14.5



Table 5. Virginia (Ages 0-64)

Category	2006-2007 Rates			Change: 2000-2001 to 2006-2007		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Residents Uninsured
Total	1,087	100.0	16.0	292	0.0	3.3
<i>Income</i>						
<100% FPG	208	19.1	34.9	57	0.2	4.7
100-200% FPG	297	27.4	29.1	110	3.8	6.5
200-300% FPG	206	19.0	19.2	-9	-8.0	-1.9
300%+ FPG	375	34.5	9.2	134	4.1	3.0
<i>Race/Ethnicity</i>						
White, Not Hispanic	522	48.0	11.8	141	0.1	2.7
Af-Amer, Not Hispanic	237	21.8	16.8	2	-7.8	-0.3
Not White or Af-Amer or Hispanic	99	9.1	21.7	37	1.4	2.7
Hispanic	229	21.1	44.8	112	6.3	15.6
<i>Labor Force Status (Adults)</i>						
Not in Labor Force	213	23.6	21.7	32	-4.6	1.2
Unemployed	62	6.9	44.3	33	2.3	21.2
Part Time	131	14.5	23.8	39	0.2	3.1
Full Time	494	54.9	15.5	158	2.2	3.9
<i>Firm Size (Workers)</i>						
1-24	337	53.3	31.6	155	11.3	9.3
25-99	61	9.6	14.4	-4	-5.2	-4.0
100-999	54	8.6	9.6	-1	-4.1	0.3
≥ 1000	148	23.4	9.0	33	-3.2	1.5
Unknown Size	32	5.0	34.9	15	1.2	15.2
<i>Age</i>						
0-17	187	17.2	10.2	30	-2.6	1.6
18-24	195	17.9	27.2	50	-0.3	2.8
25-34	265	24.4	25.9	119	6.0	11.1
35-44	194	17.9	16.8	28	-3.1	2.6
45-54	156	14.3	13.3	60	2.3	3.7
55-64	89	8.2	10.2	6	-2.3	-2.1
<i>Citizenship</i>						
Citizen	844	77.6	13.5	168	-7.4	2.0
Not a citizen	243	22.4	47.2	124	7.4	15.7
<i>Gender</i>						
Male	582	53.6	17.2	164	1.0	3.7
Female	505	46.4	14.9	128	-1.0	3.0
<i>Rural/Urban</i>						
Urban	888	81.7	15.3	260	2.7	3.1
Rural	199	18.3	20.3	32	-2.7	5.4
<i>Self-Perceived Health Status</i>						
Excellent	315	29.0	12.5	55	-3.8	2.5
Very Good	331	30.5	14.8	73	-2.0	1.8
Good	338	31.1	22.2	142	6.4	6.3
Fair	71	6.5	19.7	20	0.1	2.6
Poor	33	3.0	22.5	3	-0.7	0.9
<i>Industry (Workers)</i>						
Agriculture	17	2.7	50.5	14	2.1	41.3
Construction	117	18.6	36.3	58	4.9	13.0
Manufacturing	39	6.1	12.7	13	0.3	5.5
Transport	20	3.2	11.4	-8	-3.4	-6.7
Trade	102	16.1	19.1	35	0.6	4.0
Health & Educ	66	10.5	9.1	17	-1.0	1.2
Finance	26	4.1	9.6	2	-1.3	-0.2
Government	6	1.0	2.1	2	-0.1	0.4
Hospitality	129	20.5	38.1	60	4.5	7.7
Other	109	17.3	13.7	6	-6.6	0.7
<i>Children Living With Parents?</i>						
Both parents	99	54.0	7.6	36	10.0	2.6
Mother only	43	23.5	11.0	3	-4.5	0.2
Father only	13	7.0	24.9	-3	-3.7	3.9
Neither parent	29	15.6	38.6	3	-1.8	0.6