

Characteristics of the Uninsured in Missouri

Key Findings

- In 2011-2012, over 16 percent of the Missouri nonelderly population was uninsured, compared to nearly 18 percent of nonelderly population in the United States.
- The typical characteristics of the uninsured in Missouri reflect those of the uninsured in the nation. Missouri's uninsured are more likely to be: low-income, employed, live in a husband/wife family, above age 25, not hold a college degree, live in urban areas, and Caucasian.
- Missouri's uninsured also differ in some significant ways from the uninsured in the rest of the nation. The uninsured in Missouri are much less likely to be Latinos, slightly more likely to live in rural areas, and more likely to be United States citizens.

Over 16 percent of the non-elderly (under age 65) in Missouri were uninsured in the 2011-2012 period, representing over 834,000 persons. The proportion of the population that is uninsured rose slightly in Missouri in 2011-2012, relative to 2009-2010 when roughly 826,000 persons were uninsured in Missouri (representing 16.1 percent of the under age 65 population). In comparison, the uninsured rate is falling in the U.S. (from 18.4 to 17.8 percent), as is the number of uninsured persons (dropping from 49.2 million to 47.6 million persons) in the same period.ⁱ

In most respects, the composition of the uninsured population in Missouri is comparable to the uninsured population in the United States (Table 1). The uninsured in Missouri are generally more likely to live in a family where one adult is employed (74%), to not be married (71.8%), to live in a two-parent family (42.6%), and to have not attended college (62.8%). In contrast, the uninsured in Missouri differ from the uninsured in the United States by some important characteristics:

- In Missouri, only 11 percent of the uninsured can be characterized as being from “other races” (non-white or non-African American), but nationally 41 percent of the uninsured fall into this category (and most are Latino);
- A higher proportion of uninsured Missourians live in rural areas (21.6%) compared to the United States (14.7%).
- The uninsured in Missouri are more likely to be United States citizens (97.5%) compared to the uninsured in the rest of the United States (90.2%), reflecting the smaller population of non-citizens in Missouri.

One focus of the Affordable Care Act is the low-income population, defined as persons living in families below 138 percent of the Federal Poverty Level (FPL). The proportion of the uninsured in Missouri who are low-income mirrors the proportion in the United States (45.2% as compared to 43.7%), and to a great extent, the characteristics of the low-income uninsured in Missouri mirror those of the low-income uninsured at the national level (Table 1). Compared to the uninsured above 138 percent of the FPL, low-income persons in Missouri and the United States tend to be younger (under age 25), more likely to be non-white, more likely to live in



rural areas, less likely to be married or live in husband-wife families, less likely to be a family with an adult who is employed, and less likely to have some college education.

Conclusions and Implications. In 2014, the implementation of most of the provisions of the Affordable Care Act (ACA) begins in Missouri and the rest of the nation. The Missouri General Assembly and the Governor will continue to consider important implementation issues, such as the expansion of the Medicaid program, during the 2014 Legislative session. As this discussion continues, information on the characteristics of the uninsured in Missouri may be an important consideration for policymakers.

Table 1. Comparison of the Characteristics of the Uninsured Non-elderly in Missouri and the U.S., 2011-2012

	All Uninsured		Uninsured<138%FPL	
	U.S.	Missouri	U.S.	Missouri
TOTAL NON-ELDERLY UNINSURED, 2011-2012	47,617,467	834,072	20,811,139	376,641
By Poverty Status (percent of federal poverty line, FPL)				
Less than 138%	43.7%	45.2%	100.0%	100.0%
138-399%	43.6%	45.5%	-	-
138-299%	34.7%	34.5%	-	-
300-399%	9.0%	11.0%	-	-
400% or more	12.7%	9.3%	-	-
By Age				
Age<18	14.2%	18.8%	16.9%	22.4%
Age 19-24	16.0%	14.1%	17.1%	15.8%
Age 25-44	41.8%	41.6%	41.8%	40.8%
Age 45-64	28.0%	25.5%	24.3%	21.1%
By Ethnicity				
White	44.8%	70.8%	37.8%	71.0%
African-American	14.7%	18.4%	17.6%	19.7%
Other	40.5%	10.8%	44.6%	9.3%
By Metropolitan/Non-Metropolitan Status				
Metropolitan	85.3%	78.4%	84.5%	76.9%
Nonmetropolitan	14.7%	21.6%	15.5%	23.1%
By Marital Status				
Married	32.0%	28.2%	27.9%	21.9%
Previously married	15.7%	18.9%	16.7%	21.5%
Never married	52.3%	52.8%	55.4%	56.6%
By Gender				
Male	53.0%	51.9%	47.9%	44.3%
Female	47.0%	48.1%	52.1%	55.7%
By Family Status				
Husband-wife family	46.0%	42.6%	36.3%	35.1%
Other male head	23.4%	25.8%	22.8%	23.0%
Female head	30.6%	31.6%	40.9%	41.9%



By Employment Status of Family*				
At least one adult worker in family	72.6%	74.0%	59.4%	65.2%
Two adult spouses working full-time	9.8%	8.9%	2.9%	3.9%
One adult working full-time	51.1%	52.6%	41.8%	44.8%
Adult(s) working part-time only	11.7%	12.5%	14.7%	16.5%
No adults working	27.4%	26.0%	40.6%	34.8%
By Education (highest degree achieved)				
Children	11.3%	15.8%	13.5%	19.5%
Less than High School	22.1%	17.5%	28.1%	22.0%
High school graduate	31.0%	29.6%	30.4%	27.3%
Some college	23.7%	24.8%	20.3%	24.6%
Bachelor's degree or higher	12.0%	12.4%	7.7%	6.5%
By Citizenship Status				
U.S. citizen	90.2%	97.5%	88.0%	96.7%
Not a U.S. citizen	9.8%	2.5%	12.0%	3.3%



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ⁱ United States Census Bureau, Health Insurance Historical Tables- HIB Series, accessed on August 8th, 2013, at http://www.census.gov/hhes/www/hlthins/data/historical/HIB_tables.html

