INSTITUTE FOR WOMEN'S POLICY RESEARCH

Fact Sheet

IWPR # A142 June 2010

More Men to Benefit from Expanded Coverage Under Healthcare Reform:

4 Million More Men than Women Aged 18-64 Lack Health Insurance; 4 in 10 Single Men Aged 26-34 Are Uninsured

Men are a substantial majority of non-elderly adults in the United States who lack health insurance. The number of uninsured men aged 18-64 is 21.2 million compared with 17.2 million women in that same age range (see Table 1).

Table 1: Number Uninsured by Gender, Age, and Marital Status, 2008

	<18	18-25	26-34	35-44	45-54	55-64	18-64	65+
Men								
All Without Insurance	3,794,730	5,502,344	5,387,581	4,454,595	3,695,440	2,117,777	21,157,737	255,598
Married	15,674	468,443	1,578,115	1,957,149	1,705,622	1,167,035	6,876,364	147,438
Single	3,779,056	5,033,902	3,809,466	2,497,446	1,992,817	950,742	14,284,373	108,161
All With Insurance	34,273,500	11,250,863	12,807,674	16,036,427	18,076,979	14,388,311	72,560,254	16,052,546
Women								
All Without Insurance	3,553,524	4,056,160	4,008,654	3,580,777	3,358,991	2,182,753	17,187,335	390,594
Married	19,496	636,213	1,639,076	1,861,537	1,572,287	1,097,723	6,806,836	127,337
Single	3,534,028	3,419,947	2,369,578	1,719,241	1,786,704	1,085,029	10,389,499	263,257
All With Insurance	32,887,906	12,128,324	14,066,759	17,250,123	19,234,529	15,600,371	78,280,106	21,088,995

Source: IWPR and CEPR Analysis of 2009 March Current Population Survey

Gender and Age

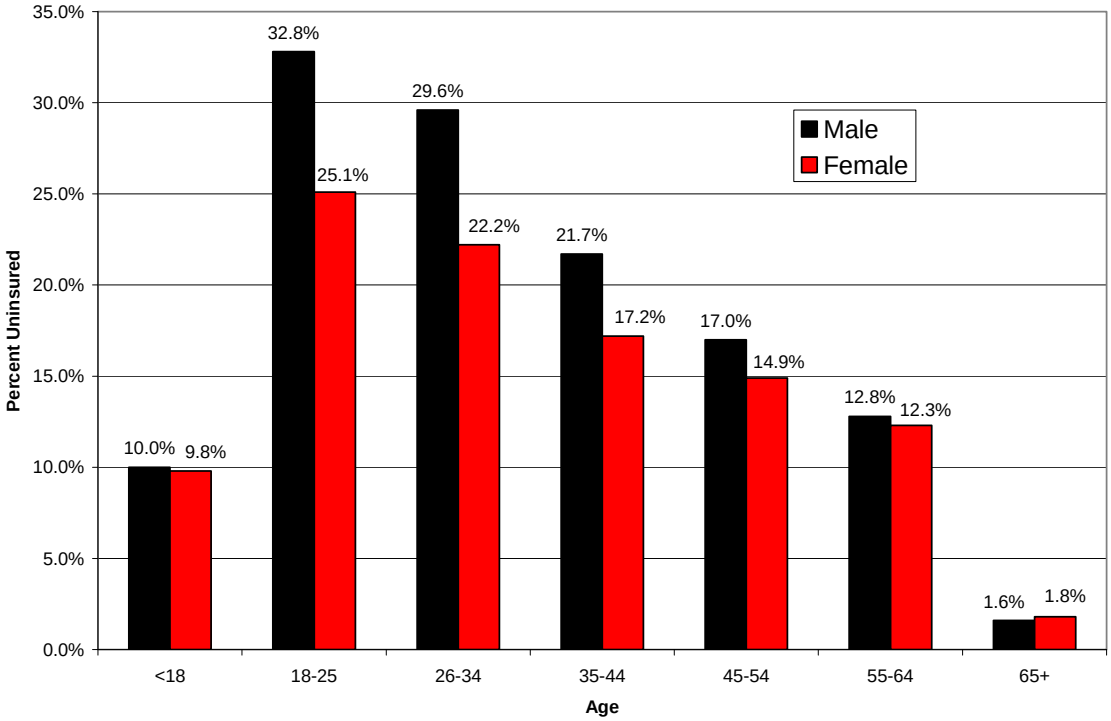
As can be seen in Figure 1, the share of men who lack insurance is higher at virtually every age than it is for women, but the differences are particularly large, more than seven percentage points, in the young adult age ranges, 18-25 and 26-34, when the rates of uninsurance are highest for both men and women.[1] Three in ten men aged 18-34 lack health insurance. The high rates of uninsurance in these age ranges contrast with much lower rates among children. Under age 18,

[1] Young adult women, more than young adult men, have access to healthcare through Medicaid, the program that provides health insurance to the poor and near poor. For example, in 2008, for 18 to 25 year olds, 16.1 percent of women, but only 9.9 percent of men had health insurance through Medicaid. Also wives are more likely to have access to health insurance through their husband's employer than vice versa (IWPR and CEPR Analysis of 2009 March Current Population Survey).

the shares of boys and girls with health insurance are approximately the same; a substantial share have public insurance. The jump in uninsurance results from students aging off their parents' policies at either high school graduation (or reaching age 19) or at college graduation. The 18-25 year-olds can be expected to benefit from the ability to enroll in a parent's plan through age 25, a provision of the Affordable Care Act of 2010 (ACA), which becomes effective on September 23, 2010.[2]

At older ages, 55 years and above, about the same share of men and women lack health insurance and the shares without health insurance are considerably lower. Medicare is nearly universal and fewer than 2 percent of men or women lack health insurance at ages 65 and above.

Figure 1: Percent of Men and Women Uninsured by Age, 2008



Source: IWPR and CEPR analysis of 2009 March Current Population Survey

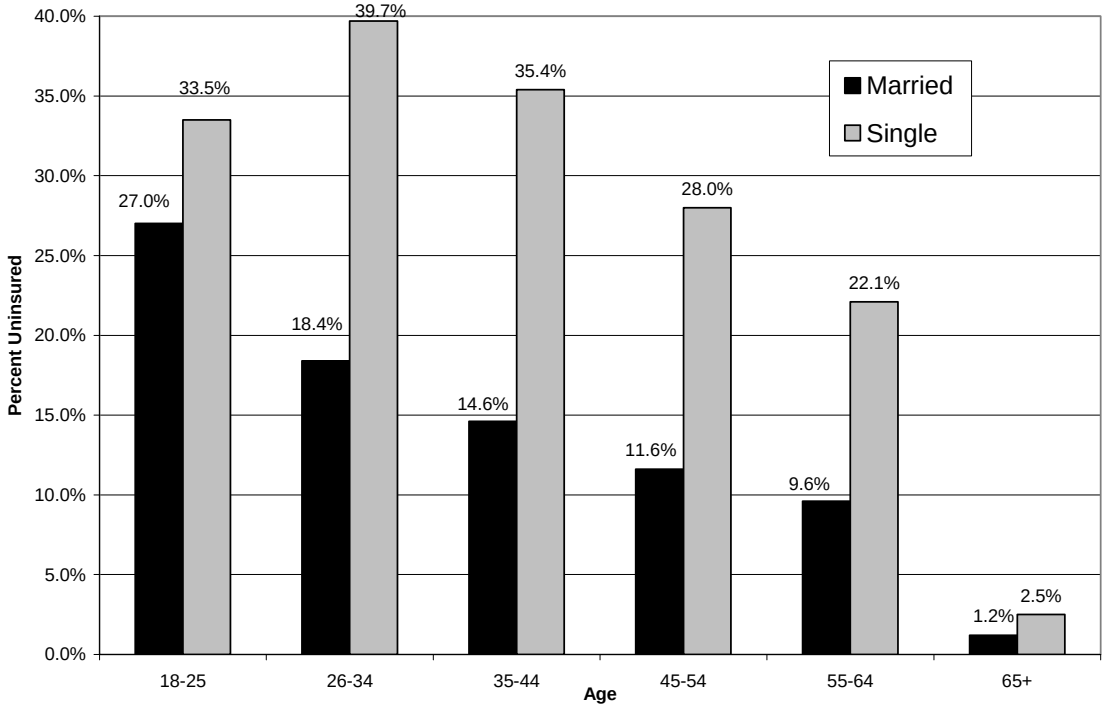
Gender, Martial Status, and Age

For both men and women, non-elderly unmarried adults (never married, divorced, and widowed) are much more likely to be uninsured than married people of the same age. As Figure 2 shows, among 18 to 25 year-old men, about 33 percent of those who are single lack health insurance, compared with 27 percent of married men. The gap between married and single men is even larger at older ages. For single men 26 to 34, the uninsurance rate is almost 40 percent, compared with an 18 percent rate for married men of the same age. The single-married insurance gap is

[2] For a discussion of all the ways young adults may benefit from ACA see Sara R. Collins and Jennifer L. Nicholson, *Rite of Passage: Young Adults and the Affordable Care Act of 2010*, (Washington, DC: The Commonwealth Fund) <http://www.commonwealthfund.org/~/media/Files/Publications/Issue%20Brief/2010/May/1404_Collins_rite_of_passage_2010_v3.pdf> (June 15, 2010).

about the same size for men 35 to 44 year olds and only slightly smaller for men 45 to 54 and 55 to 64.

Figure 2: Percent of Uninsured Men by Marital Status and Age, 2008 (Married Men Compared with Single Men)

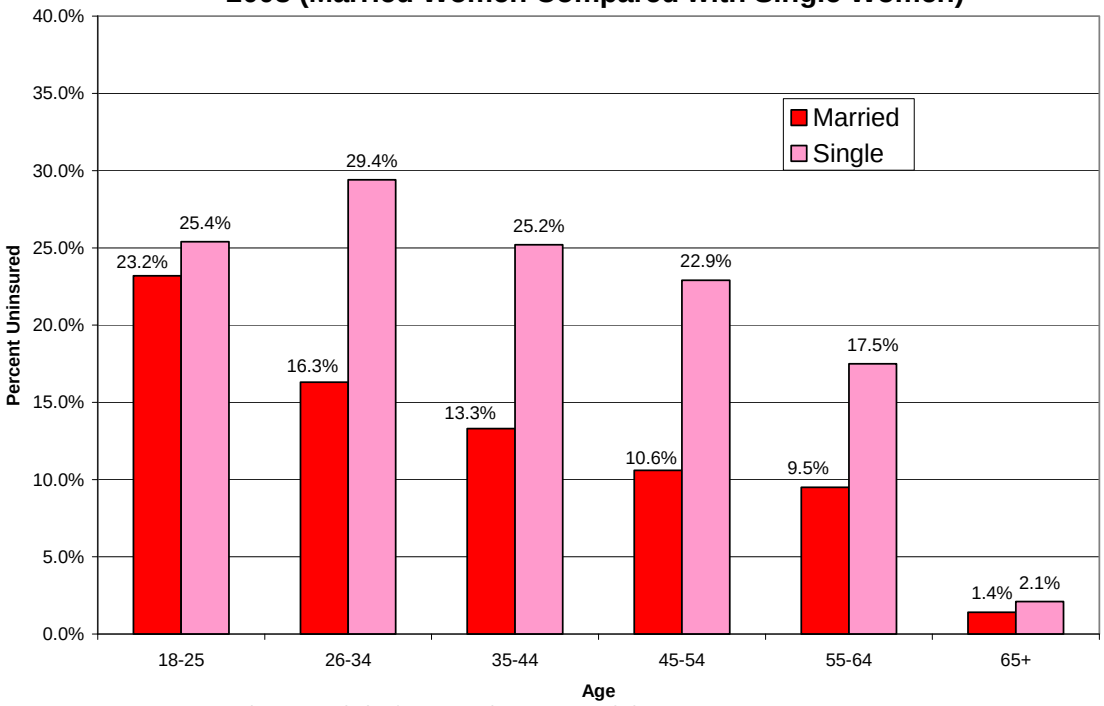


Source: IWPR and CEPR analysis of 2009 March Current Population Survey

As Figure 3 demonstrates, unmarried women are also less likely to have health insurance than married women, but the size of the gap is consistently smaller for women than for men. Among 18 to 25 year-old women, single women are only about two percentage points more likely to be uninsured than married women, compared to a seven percentage-point gap for men of the same age. For 26 to 34 year-olds, where there is a 21 percentage-point gap between single and married men, the gap among women is about 13 percentage points. Large coverage gaps between the married and unmarried exist for older, non-elderly women, but for each age group, the single-married gap is smaller for women than it is for men.

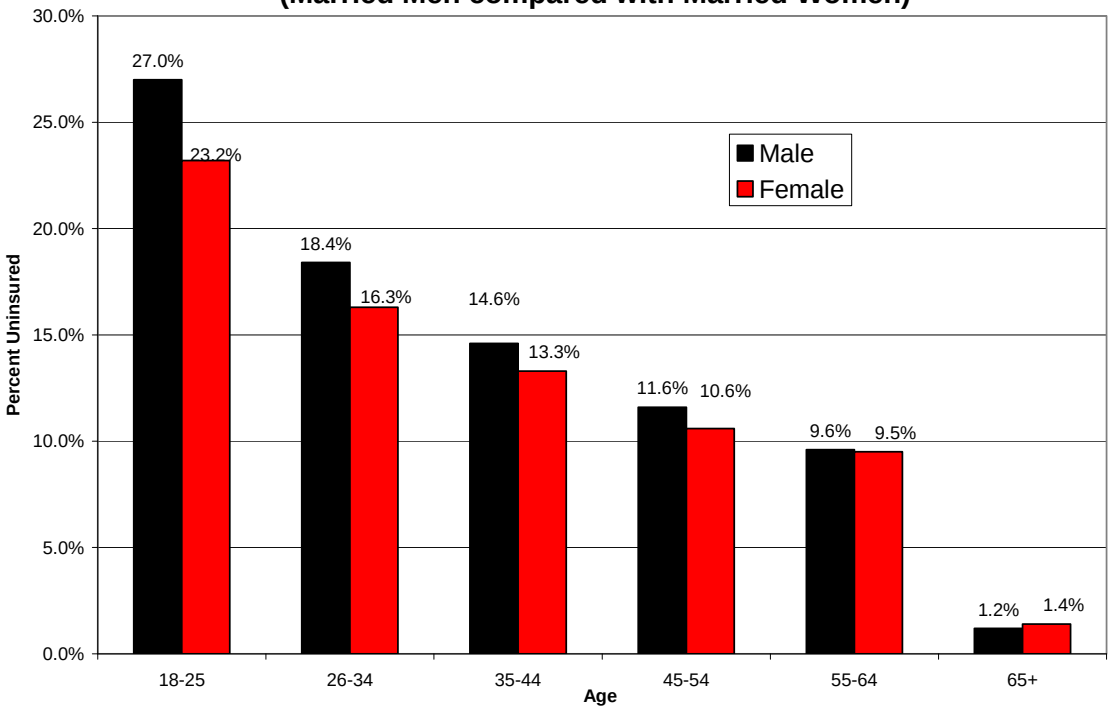
The proportions of married men and women who lack health insurance, however, are more similar. For example, for those 26-34 who are married, 18.4 percent of men and 16.3 percent of women lack health insurance (see Figure 4). The gap between married men and women is widest in the 18-25 age group, when it is 3.8 percentage points. This is also the age group where rates of uninsured are highest among the married. There are 1.1 million uninsured young married adults (compared with 8.5 million uninsured young single adults aged 18-25).

Figure 3: Percent of Uninsured Women by Marital Status and Age, 2008 (Married Women Compared with Single Women)



Source: IWPR and CEPR analysis of 2009 March Current Population Survey

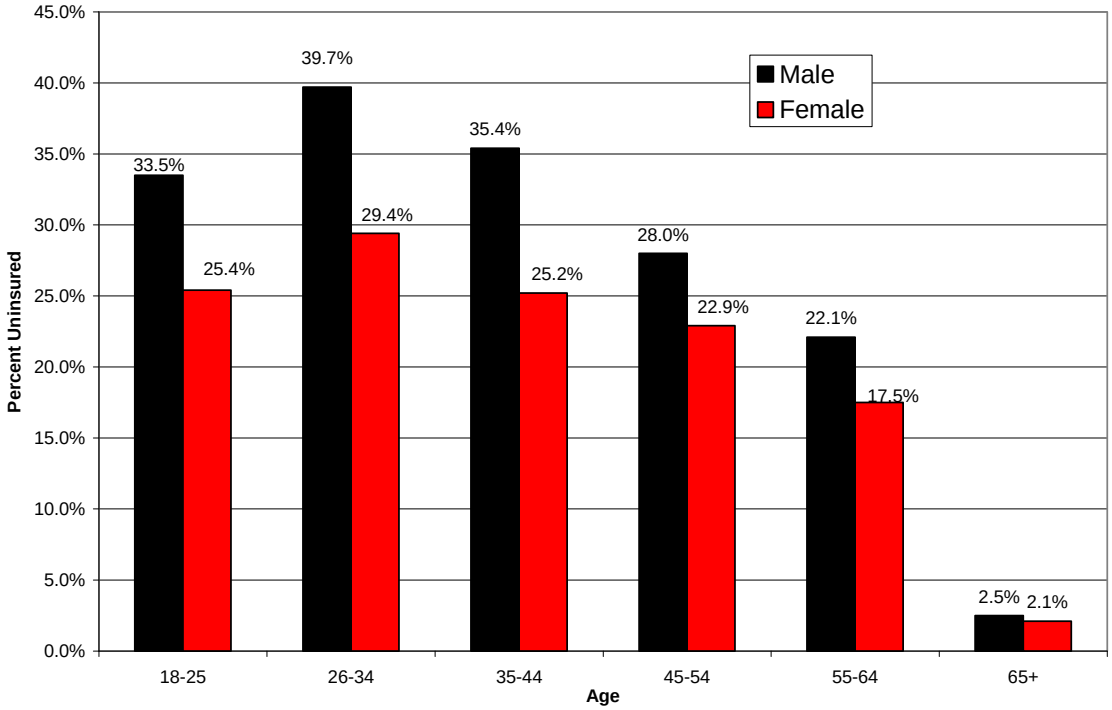
Figure 4: Percent of Uninsured Married Men and Women by Age, 2008 (Married Men compared with Married Women)



Source: IWPR and CEPR analysis of 2009 March Current Population Survey

It is young, single adults who are the most likely to lack health insurance (see Figure 5). The highest rates of uninsurance are among single men ages 18-54 and among single women ages 26-34. In the 26 to 34 year-old age group, 39.7 percent of single men (almost 4 of 10) lack health insurance compared with 29.4 percent of single women (almost 3 in 10). The gender gap in insurance coverage for young adult single men and women is more than 10 percentage points.

Figure 5:Percent of Uninsured Unmarried Men and Women by Age, 2008
(Single Men compared with Single Women)



Source: IWPR and CEPR analysis of 2009 March Current Population Survey

Conclusion

With four million more uninsured men than women, men stand to gain the most from the recent health-care reform. At every age range, men are less likely to have health insurance than women. The gap is particularly large for younger, unmarried men, the demographic group least likely to have health insurance.

This fact sheet was prepared by Heidi Hartmann and Ashley English at the Institute for Women's Policy Research with John Schmitt and Hye Jin Rho at the Center for Economic and Policy Research (www.cepr.net). Financial support was provided by the Rockefeller Foundation and the Ford Foundation.

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