

Sources of Health Insurance and Characteristics of the Uninsured:

Analysis of the March 1994 Current Population Survey

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- This *Issue Brief* provides summary data on the insured and uninsured populations in the nation and in each state and is based on EBRI analysis of the March 1994 supplement to the Current Population Survey (CPS). It discusses the way health protection has changed for the insured, how the states rank in health insurance protection, and the characteristics most closely related to whether or not an individual is likely to have health insurance protection. The March 1994 CPS represents 1993 data—the most recent data available.
- Forty-three percent of nonelderly respondents indicating they were non-citizens were uninsured in 1993, compared with 16.4 percent of citizens. Among all nonelderly uninsured, 15.1 percent were noncitizens. In six states a higher proportion of the total uninsured were noncitizens than in the nation as a whole. These states include California (37.8 percent), New York (26.6 percent), Florida (21.7 percent), New Jersey (20.8 percent), Illinois (19.9 percent), and Texas (17.8 percent). The CPS contained data regarding citizenship for the first time in its March 1994 survey and does not allow for the determination of legal status of noncitizens.
- Eighty-two percent of nonelderly Americans and 99 percent of elderly Americans (aged 65 and over)—or 215.7 million individuals—were covered by either public or private health insurance in 1993.
- In 1993, 18.1 percent of the nonelderly population—or 40.9 million people—were not covered by health insurance, up from 17.8 percent and 39.8 million in 1992. However, the margin of error in 1993 at the 95 percent confidence level is 0.4 percent and 765 thousand. Thus, the percentage of uninsured in 1993 ranged from 17.7 percent to 18.5 percent, and the number of uninsured ranged from 40.1 million to 41.7 million.
- Children accounted for the largest proportion of the increase in the number of uninsured between 1992 and 1993. Sixteen percent of all children—or 11.1 million children—were not covered by private health insurance and were either ineligible or did not receive publicly financed medical assistance in 1993, up from 15.1 percent and 10.2 million in 1992.

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Introduction

The decision of public policymakers in the middle part of this century to

provide favorable tax treatment to health insurance premiums paid by employers, and many actions since, have been part of a public policy objective of expanding financial protection against health expenses. This objective has been the focus of health reform discussion during the post-World War II period and has resulted in the creation of Medicare and Medicaid in 1965 and other initiatives of both political parties in recent years. As the 104th Congress begins, both parties have stated a desire to find ways to expand access to health insurance and to increase the number of Americans with health insurance. Research provides a number of indicators of the advantages of holding the uninsured population to a minimum. For example, individuals without health insurance have been shown to be more likely to delay treatment and not to seek preventive health care, postponing it until an emergency occurs and thereby moving the level of care required into a high expense environment. This care is often provided without payment, leading to cost shifting to other payers. This can mean higher health premiums for the insured or higher taxes if care is provided by public hospitals. Decisions by the young and healthy to forego health insurance may also have adverse effects on health insurance premium costs. The absence of young and healthy individuals in risk pools eliminates cross subsidies they would normally pay, raising premiums for the insured. Finally, differences in levels of health insurance among states mean different costs for those who purchase insurance or have it provided by an employer. For the employer this means that states with high levels of uninsured may be higher cost locations for workers, leading public and private employers to locate new jobs in states with high insurance coverage rates.

Several factors affect the likelihood of an individual having health insurance and the source of that coverage. These factors are both demographic and employment-based and often vary by location. For example, age, gender, firm size, and industry are all important determinants of an individual's likelihood of having coverage. Citizenship status, which varies significantly by location, is also an important determinant of coverage. Forty-three percent of nonelderly respondents to the March 1994 Current Population Survey (CPS) indicating they were noncitizens were uninsured in 1993, compared with 16.4 percent of citizens.¹ In California, where 19.7 percent of nonelderly individuals reported they were noncitizens (compared with 6.4 percent of the nation as a whole), 37.8 percent of the nonelderly uninsured population were noncitizens. Many factors affecting the likelihood of an individual or of selected populations having coverage and the sources of that coverage also vary over time. For example, the number of uninsured children in the United States increased by 923 thousand between 1992 and 1993 (from 15.1 percent of all children in 1992 to 16.2 percent in 1993). Yet, the number of dependent workers without coverage decreased by 440 thousand over the same time period (from 17.6 percent in 1992 to 16.7 percent in 1993).

This *Issue Brief* provides summary data on the insured and uninsured populations in the nation and in each state. It discusses the way health protection has changed for the insured, how the states rank in health insurance protection, and the characteristics most closely related to whether or not an individual is likely to have health insurance protection.

¹ The Current Population Survey (CPS) contains data regarding citizenship for the first time in its March 1994 survey. The CPS survey does not allow for determination of the legal status of noncitizens. In addition, because citizenship status is self-reported, there may be some response bias with regard to this question.

Overview

Eighty-two percent of nonelderly Americans and 99 percent of elderly Americans (aged 65 and over)—or 215.7 million individuals—were covered by either public or private health insurance in 1993 (table 1). Seventy percent of the nonelderly had private insurance, 61 percent through an employment-based plan. Sixteen percent of the nonelderly had public health insurance. Nearly all of the elderly were covered by Medicare (95.5 percent). In addition, 66 percent of the elderly were covered by private plans—in most cases as a supplement to Medicare—both individually purchased (33.7 percent) and employment based (32.3 percent).

In 1993, 18.1 percent of the nonelderly population—or 40.9 million people—were not covered by health insurance, up from 17.8 percent and 39.8 million in 1992. Taking into consideration the margin of error for both 1992 and 1993, the difference in the uninsured population may be smaller or larger than these numbers indicate. For example, the margin of error in 1993 at the 95 percent confidence level is 0.4 percent and 765 thousand. Thus, the percentage uninsured in 1993 ranged from 17.7 percent to 18.5 percent, and the number of uninsured ranged from 40.1 million to 41.7 million.² While there was an overall decline in employment-based coverage between 1992 and 1993, there was an increase in the number and percentage of Americans with coverage from a private source other than an employer (that is, generally through individually purchased coverage) as well as through the publicly provided Medicaid program.

In addition to changes in individuals' sources of coverage, in response to ever-increasing health care costs, the health care delivery and financing systems have changed rapidly in the past decade. One of the most significant changes in the health care delivery system has been the movement away from traditional retrospective fee-for-service health insurance to a prospective managed care setting (chart 1). Changes in the health care delivery system and the financing of health care services can affect the cost of providing health care services and therefore individuals' access to health care and health insurance.³

The following discussion and tables are based on the March 1994 CPS.⁴ They focus primarily on the nonelderly population because this group receives health insurance coverage from a number of different sources, depending, for example, on income, employment status, and location, and because 95.5 percent of Americans aged 65 and over have Medicare coverage.

Determinants of Coverage

Stable full-time workers; public-sector employees; workers in the mining, finance, insurance and real estate industries; and individuals living in families with high levels of income are most likely to be covered by private health insurance. The elderly, children in poor families, and poor single parent families are most likely to be covered by public programs.

The most important determinant of health insurance coverage is employment. Over three-fifths of

² A number of changes were made to the CPS survey beginning in January 1994 which, in some instances, may affect the comparability of data across years. For a further explanation of these changes, see the box entitled *Comparing Data Across Years*.

³ The CPS does not provide data regarding the type of delivery system through which an individual has coverage. However, the movement to a managed care setting has been shown to affect health care costs and is therefore likely one of the many factors that affects whether an individual has

coverage and the source of that coverage. For a detailed discussion regarding health care delivery trends and managed care's effect on health care costs, see Paul Fronstin, "The Effectiveness of Health Care Cost Management Strategies: A Review of the Evidence," EBRI Issue Brief no. 154 (Employee Benefit Research Institute, October 1994).

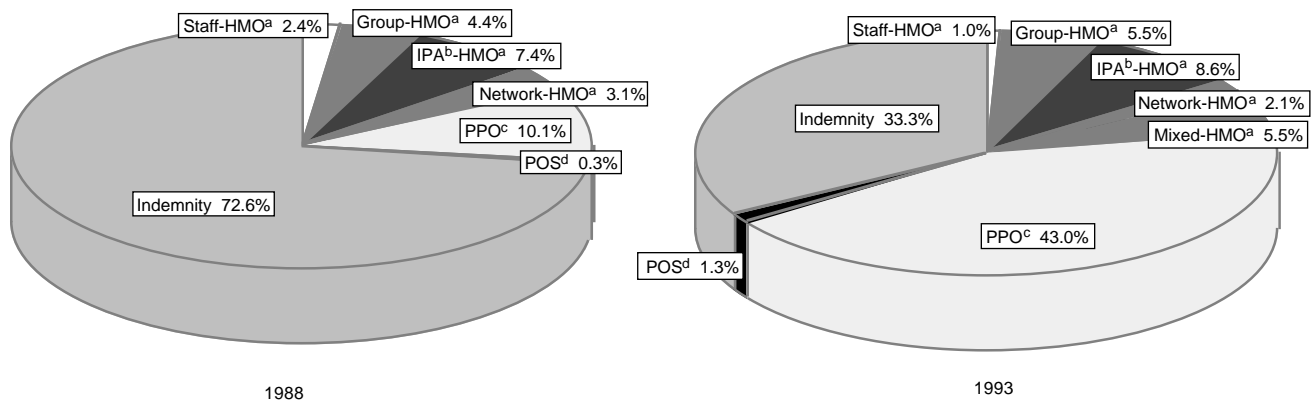
⁴ Refer to the Technical Notes section at the end of this report for further information regarding the CPS.

Table 1
Nonelderly and Elderly Americans with Selected Sources of Health Insurance, 1989–1993
Employee Benefit Research Institute Analysis of the March 1990, 1991, 1992, 1993, and 1994 CPS

Source of Coverage	Total Population					Nonelderly					Elderly				
	1989	1990	1991	1992	1993	1989	1990	1991	1992	1993	1989	1990	1991	1992	1993
	(weight based on 1980 census) ^a					(weight based on 1980 census) ^a					(weight based on 1980 census) ^a				
	(millions)					(millions)					(percentage)				
Total Population	243.3	246.0	248.7	251.7	254.2	213.7	215.9	218.1	220.8	226.2	29.6	30.1	30.6	30.9	30.7
Total with Private Health Insurance	180.4	178.9	178.4	177.5	178.1	160.4	158.3	157.7	156.6	157.7	20.0	20.6	20.7	20.9	20.3
Employer coverage	150.2	148.7	150.0	148.0	148.6	140.8	138.7	139.8	138.0	137.4	9.4	10.0	10.1	10.1	9.9
Other private coverage	30.3	30.3	28.6	29.6	29.7	19.7	19.7	18.0	18.8	20.8	10.6	10.6	10.6	10.8	10.4
Total with Public Health Insurance	54.5	58.1	61.2	63.2	63.6	26.2	29.2	31.7	33.4	34.3	28.3	28.9	29.5	29.8	29.4
Medicare	31.5	32.3	32.9	33.7	33.2	3.2	3.5	3.5	4.0	3.7	28.2	28.8	29.4	29.7	29.3
Medicaid	21.1	24.2	26.8	28.5	29.4	18.5	21.6	23.9	25.6	26.5	2.6	2.6	2.9	2.9	2.7
CHAMPUS/CHAMPVA ^b	7.0	7.0	7.1	6.9	6.9	5.9	5.9	5.9	5.7	5.8	1.1	1.1	1.2	1.2	1.2
No Health Insurance	34.7	36.0	36.6	38.9	40.1	34.4	35.7	36.3	38.5	39.8	0.3	0.3	0.3	0.4	0.4
Total Population	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total with Private Health Insurance	74.2	72.7	71.7	70.5	70.1	69.3	70.1	69.3	72.3	70.9	67.7	68.4	67.7	67.7	66.0
Employer coverage	61.8	60.4	60.3	58.8	58.5	57.4	58.5	57.4	62.5	62.0	32.0	33.2	33.1	32.6	32.3
Other private coverage	12.4	12.3	11.5	11.8	11.7	12.1	12.1	12.1	8.2	8.5	35.7	35.2	34.7	35.0	33.7
Total with Public Health Insurance	22.4	23.6	24.6	25.1	25.0	25.6	25.6	25.6	15.1	15.3	95.8	96.0	96.3	96.6	95.8
Medicare	12.9	13.1	13.2	13.4	13.1	12.9	13.1	12.9	1.8	1.8	95.6	95.7	96.0	96.2	96.3
Medicaid	8.7	9.8	10.8	11.3	11.6	12.3	11.6	12.3	11.0	11.8	8.7	8.6	9.5	9.4	8.8
CHAMPUS/CHAMPVA ^b	2.9	2.8	2.9	2.7	2.7	2.6	2.7	2.7	2.6	2.6	3.7	3.7	3.8	3.9	3.8
No Health Insurance	14.3	14.6	14.7	15.4	15.8	16.1	16.1	16.6	17.4	18.1	1.0	1.0	0.9	1.2	1.1

Note: Details may not add to totals because individuals may receive coverage from more than one source.
^aThe 1989 data through the first set of 1992 data are based on 1980 census-based population controls. The second set of 1992 data (as revised) and 1993 data are based on 1990 census-based population controls. While the change in weighting has little effect on the percentage distributions, it does affect levels. Thus, by reweighting the 1992 data, these numbers may more accurately be compared with the more recent 1993 data.
^bIncludes only the retired military and members of their families provided coverage through the Civilian Health and Medical Program for the Uniformed Services and the Civilian Health and Medical Program of the Veterans Administration. Excludes active duty military personnel and members of their families.

Chart 1
Percentage Distribution of Individuals with Private Health Insurance, 1988 and 1993



Source: Employee Benefit Research Institute estimates based on: March 1994 supplement to the Current Population Survey; Nancy Kraus, Michelle Porter, and Patricia Ball, *The InterStudy Edge: Managed Care: A Decade in Review 1980-1990* (Excelsior, MN: Interstudy, 1991); Michele Porter, Patricia Ball, and Nancy Kraus, *The InterStudy Competitive Edge, Vol. 1, No. 2: A Biannual Report of the Managed Health Care Industry* (Excelsior, MN: InterStudy, 1993); and SMG Marketing Group Inc. for the American Association of Preferred Provider Organizations, *Preferred Provider Organizations: Industry Characteristics, Growth and Trends* (Chicago, IL: American Association of Preferred Provider Organizations, 1993).

Note: Percentage distribution for Mixed-HMO was zero in 1988. By 1990, 95 percent of the indemnity plans included some form of utilization review.

^aHealth maintenance organization.

^bIndependent practice association.

^cPreferred provider organization.

^dPoint-of-service.

the nonelderly have employment-based coverage. Employers that purchase group health insurance are often able to obtain less expensive policies than individuals because insurance companies can spread their risk across a larger group of people. The nature of employment, the industry, and the size of the firm often determine the cost and the extent of coverage. Workers in large firms are more likely to be covered by health insurance than those in small firms. Full-year, full-time workers are more likely to be covered than seasonal or part-time workers.

In 1993, 60.8 percent of the nonelderly were covered by employment-based insurance (table 1). Workers were much more likely to be covered by employment-based health plans than nonworkers (table 2). Sixty-nine percent of workers were covered by an employment-based plan, compared with 35.7 percent of nonworkers. In addition, 74.2 percent of individuals in families headed by a full-year, full-time worker were covered by group health plans, compared with 37.4 percent of those in families headed by other workers and 15.8 percent of individuals in families headed by a nonworker. Workers in the mining, transportation, communications, utilities, and manufacturing industries as well as those working for the government were more likely to be covered by direct employment-based coverage than other workers (see table 6). (For an explanation of how to read this table, see the box on page 23 entitled Reading the Tables.)

Workers were also more likely to be covered by an employment-based health plan if they worked for an employer with a larger number of employees. Insurers are able to charge less per capita for large employer plans because they are able to spread both risk and administrative costs over a greater number of people. Twenty-four percent of self-employed⁵ workers and 24.3 percent of private-sector workers in firms with fewer than 10 employees were covered through a group health plan sponsored by their own employer in 1993, compared with 68.8 percent of private-sector workers in firms with 1,000 or more employees (see table 7).

Sources of health insurance coverage differ for men and women. Men were more likely to be covered by direct employment-based health insurance, while women were more likely to receive employment-based coverage as dependents of other workers. In addition, women were more likely to receive publicly financed health coverage and less likely to be uninsured than men (see table 8).

Income is also related to health insurance coverage. In general, individuals with higher levels of income are more likely to be covered by private health insurance, while those with lower levels of income are more likely to be covered by a publicly sponsored plan. In

⁵ This includes both incorporated and unincorporated self-employed workers. Of the 12.8 million workers aged 18-64 indicating they were self-employed in 1993, 3.4 million indicated they were incorporated and 9.4 million indicated they were unincorporated.

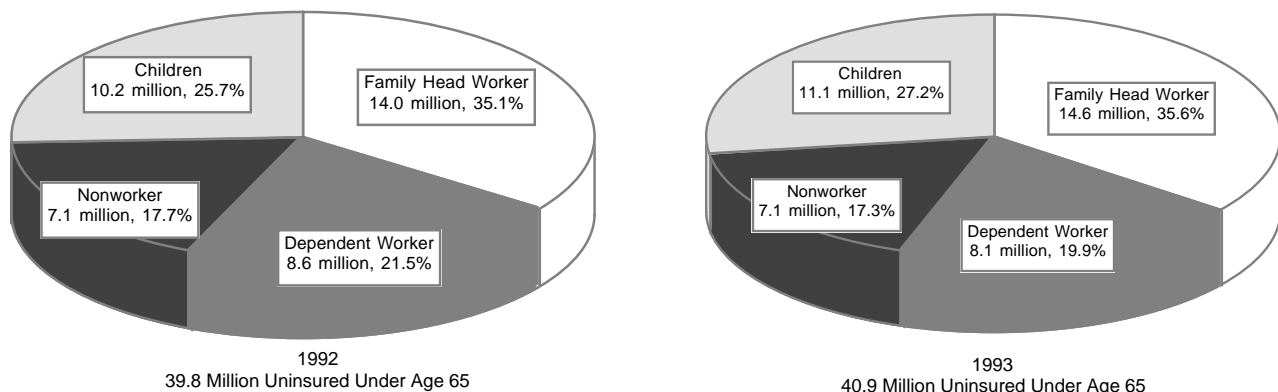
Table 2
Nonelderly Population with Selected Sources of Health Insurance, by Own Work Status and Work Status of Family Head, 1988–1993
 Employee Benefit Research Institute Analysis of the March 1989, 1990, 1991, 1992, 1993, and 1994 CPS

Own Work Status and Family Head Work Status	Number	Insured Public or Private	Private Health Insurance			Public Health Insurance		No Health Insurance Coverage
			Total	Employment-based	Other private	Total	Medicaid	
	(millions)		(percentage within work status categories)					
1993								
Total	226.2	81.9%	69.7%	60.8%	9.2%	16.1%	12.8%	18.1%
Own work status								
child	68.8	83.8	62.9	57.2	6.5	25.7	24.2	16.2
family head worker	78.4	81.4	77.1	68.8	8.3	7.1	4.4	18.6
other worker	48.6	83.3	80.7	68.7	12.0	5.3	2.7	16.7
nonworker	30.4	76.8	48.7	35.7	13.0	34.5	24.9	23.2
Work status of family head								
full-year, full-time worker	159.4	85.8	82.3	74.2	8.3	6.9	4.5	14.2
other worker	39.5	69.8	49.6	37.4	12.5	25.1	21.2	30.2
nonworker	27.3	76.8	25.2	15.8	9.7	56.6	49.3	23.2
1992 (revised) (weight based on 1990 census)^a								
Total	223.8	82.2	70.4	62.0	8.5	15.3	11.8	17.8
Own work status								
child	67.7	84.9	65.0	59.6	5.7	24.1	22.3	15.1
family head worker	77.5	82.0	77.7	69.3	8.3	6.9	4.1	18.0
other worker	48.7	82.4	79.4	69.0	10.5	5.2	2.4	17.6
nonworker	29.9	76.4	48.7	36.8	11.9	33.9	23.7	23.6
Work status of family head								
full-year, full-time worker	156.9	86.7	83.5	76.2	7.4	6.1	3.5	13.3
other worker	40.7	68.7	48.9	36.9	12.1	24.5	20.6	31.3
nonworker	26.2	76.5	25.2	15.6	9.7	56.1	48.2	23.5
1992 (weight based on 1980 census)^a								
Total	220.8	82.6	70.9	62.5	8.5	15.1	11.6	17.4
Own work status								
child	66.1	85.2	65.7	60.2	5.7	23.8	21.9	14.8
family head worker	77.1	82.4	78.1	69.8	8.3	6.7	4.0	17.6
other worker	48.0	82.9	79.8	69.4	10.4	5.2	2.3	17.1
nonworker	29.6	76.7	49.3	37.2	12.2	33.8	23.3	23.3
Work status of family head								
full-year, full-time worker	155.3	87.0	83.8	76.6	7.3	6.1	3.4	13.0
other worker	39.9	69.1	49.4	37.4	12.3	24.3	20.3	30.9
nonworker	25.7	76.7	25.7	16.0	9.7	55.6	47.5	23.3
1991								
Total	218.1	83.4	72.3	64.1	8.2	14.5	11.0	16.6
Own work status								
child	65.1	85.3	66.7	61.1	5.8	22.6	20.7	14.7
family head worker	76.3	83.5	79.5	71.5	8.0	6.7	3.7	16.5
other worker	48.1	83.6	81.0	71.1	9.9	5.1	2.2	16.4
nonworker	28.6	78.0	51.3	39.6	11.7	33.0	22.9	22.0
Work status of family head								
full-year, full-time worker	153.0	87.4	84.5	77.6	7.0	5.9	3.2	12.6
other worker	40.4	71.7	54.0	41.9	12.2	22.2	18.2	28.3
nonworker	24.7	77.5	26.8	17.1	9.8	55.2	47.3	22.5
1990								
Total	215.9	83.4	73.3	64.2	9.1	13.5	10.0	16.6
Own work status								
child	64.2	84.7	67.9	62.2	5.9	20.6	18.7	15.3
family head worker	75.6	83.7	79.9	71.3	8.6	6.4	3.5	16.3
other worker	48.3	84.3	81.9	71.7	10.2	4.9	2.1	15.7
nonworker	27.8	78.4	53.2	40.8	12.5	31.6	21.1	21.6
Work status of family head								
full-year, full-time worker	154.2	87.5	84.8	77.6	7.2	5.6	3.0	12.5
other worker	38.7	70.9	53.9	40.9	13.1	21.4	17.5	29.1
nonworker	23.0	77.4	29.1	18.6	10.5	53.2	44.6	22.6
1989								
Total	213.7	83.9	75.0	65.9	9.2	12.2	8.7	16.1
Own work status								
child	63.2	84.4	70.3	64.3	6.3	17.7	15.9	15.6
family head worker	74.9	84.5	81.3	72.9	8.4	5.8	2.9	15.5
other worker	48.1	85.0	82.8	72.8	10.1	4.7	1.9	15.0
nonworker	27.5	81.3	55.3	42.7	12.6	30.4	19.8	18.7
Work status of family head								
full-year, full-time worker	155.7	88.0	85.8	78.7	7.2	5.0	2.3	12.0
other worker	35.6	70.0	55.6	43.5	13.0	18.7	14.7	30.0
nonworker	22.4	77.8	30.8	17.9	11.7	52.6	43.5	22.2
1988								
Total	211.8	84.1	75.1	66.8	8.4	12.4	8.6	15.9
Own work status								
child	62.8	84.7	70.4	64.8	5.9	17.8	15.8	15.3
family head worker	74.0	84.6	81.3	73.1	8.3	5.9	2.8	15.4
other worker	47.6	85.0	82.8	72.9	9.9	4.6	1.7	15.0
nonworker	27.5	80.0	55.8	43.7	12.0	31.0	19.7	20.0
Work status of family head								
full-year, full-time worker	153.7	88.2	86.1	79.5	6.7	4.8	2.0	11.8
other worker	35.8	70.8	55.8	42.0	13.9	19.4	15.0	29.2
nonworker	22.3	77.8	30.1	18.5	11.6	53.2	43.7	22.2

Note: Details may not add to totals because individuals may receive coverage from more than one source.

^aThe 1989 data through the first set of 1992 data are based on 1980 census-based population controls. The second set of 1992 data (as revised) and 1993 data are based on 1990 census-based population controls. While the change in weighting has little effect on the percentage distributions, it does effect levels. Thus, by reweighting the 1992 data, these numbers may more accurately be compared with the more recent 1993 data.

Chart 2
Nonelderly Population without Health Insurance, by Own Work Status, 1992 and 1993
 Employee Benefit Research Institute Analysis of the March 1993 and March 1994 CPS



1993, 17.2 percent of individuals in families with income below \$5,000 were covered by private health insurance, compared with 91.6 percent of those in families with income of \$50,000 or more (see table 9). Although many individuals in poor families are covered by public health plans, that coverage is far from universal. In 1993, 52.6 percent of the nonelderly with income below the poverty line were covered by a public plan—50.1 percent by Medicaid (see table 10).⁶ Other sources of public health insurance include Medicare (which primarily covers the elderly but also some of the disabled nonelderly); CHAMPUS (the Civilian Health and Medical Program of the Uniformed Services, which covers dependents of active duty and retired members of the armed forces); and CHAMPVA (the Civilian Health and Medical Program of the Veterans Administration, which covers dependents of totally disabled veterans).

Changes in Coverage

The number and percentage of nonelderly Americans without health insurance increased in recent years—to 40.9 million and

18.1 percent in 1993, compared with 39.8 million and 17.8 percent in 1992 (table 1).⁷ Overall, employment-based coverage declined from 62.0 percent of the nonelderly population in 1992 to 60.8 percent in 1993 and from 138.7 million to 137.4 million. It is difficult to determine the cause of this change, however. Many factors affect coverage. For example, the cost of a given health insurance plan, firm size, industry, and part- and full-time work status all affect the likelihood of an individual having coverage. Many of these factors are discussed in further detail in the following sections.

Declines in employment-based health insurance coverage were partially offset by an increase in the number of Americans with coverage from a public source. The percentage of nonelderly Americans receiving public coverage steadily increased between 1989 and 1993—12.2 percent of nonelderly Americans received public coverage in 1989, compared with 16.1 percent in 1993 (table 1). The increase in public coverage is, at least in part, due to changes in Medicaid mandates.⁸

Among the 40.9 million nonelderly Americans who did not have health insurance coverage in 1993, most were working adults (55.5 percent), while the remainder were children (27.2 percent) and nonworking adults (17.3 percent) (chart 2).

⁶ Federal poverty thresholds vary by family size and to a small extent by location. (Poverty guidelines are the same in the 48 contiguous states and the District of Columbia. Guidelines for Alaska and Hawaii differ and are higher than those in other states.) In 1993, family poverty guidelines were \$6,970 for one person, \$9,430 for two persons, \$11,890 for three persons, and \$14,350 for four persons (U.S. Social Security Administration, 1994).

⁷ Taking into consideration the margin of error for both 1992 and 1993, the difference in the uninsured population may be smaller or larger than these numbers indicate. For example, the margin of error at the 95 percent confidence level is 0.4 percent and 765 thousand. Thus, the number and percentage of uninsured in 1993 ranged from 17.7 percent of the population to 18.5 percent of the population and from 40.1 million to 41.7 million individuals. Data for 1993, which are tabulated from the March 1994 CPS

supplement, are based on 1990 census-based population controls. Prior years' data are based on 1980 census-based population controls and are therefore not strictly comparable with 1993 data. However, the 1992 data were revised so as to facilitate comparison. Both the revised and unrevised 1992 data are presented in this report. For additional information regarding comparability of these data, see the box entitled *Comparing Data Across Years*.

⁸ Legislation passed in the late 1980s required states to cover specific poor groups under their Medicaid programs. The only remaining provision that has not yet been phased in is the requirement that states must cover children born after September 30, 1983 in families with income below the poverty level. The proportion of the poor covered by Medicaid will continue to increase as additional groups of poor children become eligible each year until 2002.

The Uninsured

The cost of uncompensated care (care for which no payment or government subsidy is received) is borne by all payers in the health care delivery system. The American Hospital Association estimated that hospitals provided over \$13 billion in uncompensated care in 1991 (American Hospital Association, 1992). Another study estimated that the cost of services used by the uninsured amounted to \$35 billion in 1991 (Congressional Budget Office, 1993). The uninsured may be forced to seek care through emergency services for ailments that could have been prevented or at least treated earlier at a lower cost.

Location

The proportion of the nonelderly population with and without health insurance varies by location. In 13 states and the District of Columbia, more than 20 percent of the population was uninsured in 1993 (table 3 and see table 11).⁹ In many of these states a smaller proportion of the population was eligible for private insurance and/or a larger proportion was eligible for publicly financed health programs than the national average.

Some states exhibited substantial changes in the percentage of their population without health insurance between 1988 and 1993 (table 3). However, in states with small populations, it is unclear whether increases and/or decreases in the proportion of the nonelderly population without health insurance are the result of sampling error or shifts in the well-being of population groups.

Nearly all of the states with the highest percentage uninsured were in the south or southwest regions. Lower average income, lower Medicaid eligibility rates, and higher unemployment rates may all be factors contributing to this difference. In addition, many of these states have a higher concentration of racial and ethnic groups that were less likely to be covered by health insurance (see table 14).

Citizenship

Citizenship, which varies by location, was also a factor in the likelihood of an individual having coverage and the source of that coverage (table 4 and see table 12).¹⁰ In California, for example, 19.7 percent of nonelderly individuals reported they were noncitizens, compared with 6.4 percent of the nation as a whole (calculated from table 4). Forty-three percent of nonelderly respondents indicating they were noncitizens were uninsured in 1993, compared with 16.4 percent of citizens (calculated from tables 4 and 15). This may be due in part to the fact that a higher proportion of noncitizens than citizens had other factors associated with lower rates of coverage. For example, noncitizens were more likely to have a family income of less than \$30,000 and worked in small firms (see table 15).

Among all nonelderly uninsured, 15.1 percent were noncitizens (see table 4). In six states a higher proportion of the total uninsured were noncitizens than in the nation as a whole.¹¹ However, in many states, the uninsured nonelderly noncitizen population was less than 50,000; percentages for these states were not tabulated due to concern over statistical reliability.

⁹ The states and their uninsured rates were Oklahoma (27.4 percent), Louisiana (27.0 percent), New Mexico (26.0 percent), Texas (25.1 percent), Florida (24.1 percent), Arizona (24.1 percent), Arkansas (23.5 percent), District of Columbia (23.5 percent), California (22.7 percent), West Virginia (22.5 percent), Georgia (22.0 percent), Nevada (21.5 percent), Mississippi (21.1 percent), and Alabama (20.7 percent).

¹⁰ The CPS contains data regarding citizenship for the first time in its March 1994 survey. The CPS survey does not allow for determination of the legal status of noncitizens.

¹¹ These states include California (37.8 percent), New York (26.6 percent), Florida (21.7 percent), New Jersey (20.8 percent), Illinois (19.9 percent), and Texas (17.8 percent).

Comparing Data Across Years

A number of changes were made in survey methodology between the March 1994 and prior years' surveys. As a result, data from the March 1994 CPS may not be strictly comparable with those of earlier years. Following is an explanation of some of these changes.

Weighting

Data for 1993 from the March 1994 CPS are based on civilian noninstitutionalized population benchmarks established by the 1990 decennial census and adjusted for the estimated census undercount.¹² Prior years data used population estimates based on the 1980 decennial census. As a result, a relatively large change in the total population figures is reported between 1992 (using unrevised data) and 1993. However, in this report, both 1992 data based on the 1980 decennial census and 1992 revised data based on the 1990 decennial census are reported in order to improve comparability across years. While the change in weighting has only a small effect on the percentage distribution, it significantly affects levels.

CASIC Technology

Computer-assisted survey information collection (CASIC) was used for the first time for the entire data collection process with the March 1994 CPS supplement. Prior to March 1994, test surveys were conducted to gauge the impact of collecting information in a computer environment versus the customary paper and pencil interviewing (PAPI) technique. The new method of gathering data may lead to some inconsistencies in comparing 1993 data with prior years. For example, in reviewing the data collected in March 1994, the Census Bureau found that a higher concentration of Social Security recipients was appearing in the lower end of the income distribution than in previous years. The suspected cause of the problem in this case was a lack of familiarity on the part of the field representatives collecting the data with the new CASIC instrument. Also in this case, a revised edit process of the data tape was conducted to reduce any errors. However, it is important to note that this, or any other change in data collection methodology, may result in inconsistencies in the data across years.

Questionnaire

A new base survey questionnaire was introduced in January 1994 to allow more precise measures of labor force concepts as well as the adoption of the computer-assisted interviewing technology. While the March supplement was also revised and test surveys conducted, results of the new supplement questions were not released. Thus, the March 1994 supplement survey was released, and from which this *Issue Brief* draws, is identical to prior years' surveys (beginning with the March 1989 supplement).

Due to the changes, results reported in this document are not directly comparable with those in earlier Employee Benefit Research Institute reports.

For additional information regarding changes to the CPS, see Sharon R. Cohany, Anne E. Polivka, and Jennifer M. Rothgeb, "Revisions in the Current Population Survey Effective January 1994," *Employment and Earnings*, February 1994 (Washington, DC: U.S. Department of Labor, 1994).

¹² All demographic surveys, including the CPS, suffer from undercoverage of the population. Undercoverage varies with age, sex, and race. Weighting procedures used by the Census attempt to correct for this undercounting.

Employment

Eighty-five percent of the uninsured lived in families headed by workers in 1993, primarily because most people live in families headed by workers (chart 3). Sixty-four percent of the uninsured were in families headed by full-year workers with no unemployment; 55.3 percent were in families headed by full-year, full-time workers, and 8.5 percent lived in families headed by full-year, part-time workers.

Industry

The majority of uninsured workers reported their industry of primary employment as retail trade, services, or manufacturing (see table 6). Workers were most likely to be uninsured if they were self-employed or working in agriculture, construction, retail trade, or services (chart 4). Agricultural workers are generally paid low hourly wages and are often migratory. Construction workers are often employed on a contractual

Table 3
**Nonelderly Population without Health Insurance, by State, 1988-1993,
 Employee Benefit Research Institute Analysis of the March 1989, 1990, 1991, 1992, 1993, and 1994 CPS**

	1988		1989		1990		1991		1992		1992 (revised)		1993	
	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured
Total Nonelderly without Health Insurance	33,615	15.9%	34,370	16.1%	35,745	16.6%	36,311	16.6%	38,522	17.4%	39,780	17.8%	40,890	18.1%
				(weight based on 1980 census) ^a										(weight based on 1990 census) ^a
Alabama	695	20.0	694	19.4	743	20.5	761	20.6	729	20.1	743	20.3	740	20.7
Alaska	88	20.9	95	22.3	79	17.9	71	15.7	89	19.3	100	19.9	79	15.8
Arizona	655	21.9	615	20.7	586	19.8	636	21.1	561	18.5	610	19.2	829	24.1
Arkansas	484	22.6	414	20.2	436	21.1	398	18.5	490	23.5	499	23.7	486	23.5
California	5,041	20.6	5,686	21.9	5,787	22.1	5,835	21.7	6,142	22.2	6,482	23.0	6,438	22.7
Colorado	434	16.0	458	16.5	506	17.3	346	11.8	419	14.6	448	14.9	469	15.2
Connecticut	290	10.4	281	10.4	238	8.5	259	8.8	270	9.6	277	9.7	343	12.1
District of Columbia	99	19.8	123	25.2	119	23.9	141	30.3	121	25.5	136	25.7	125	23.5
Delaware	62	10.8	107	18.2	97	16.4	97	15.8	85	13.4	85	13.6	98	15.6
Florida	2,286	22.4	2,222	21.4	2,445	22.9	2,538	23.5	2,723	24.2	2,760	24.5	2,827	24.1
Georgia	1,040	18.9	979	17.8	984	17.7	912	16.9	1,265	22.4	1,310	22.5	1,317	22.0
Hawaii	111	13.5	87	10.1	82	9.2	86	9.0	75	8.1	77	8.1	123	13.7
Idaho	153	17.6	159	17.6	169	18.0	189	20.6	178	19.0	186	19.2	174	17.0
Illinois	1,199	11.9	1,171	11.5	1,352	13.2	1,395	13.5	1,618	15.3	1,642	15.6	1,541	14.9
Indiana	619	13.0	692	14.7	604	12.7	732	15.0	626	12.6	630	12.6	733	14.3
Iowa	223	9.2	211	8.6	233	9.8	255	10.5	300	11.7	300	11.9	266	10.9
Kansas	225	11.1	236	11.3	273	12.6	308	13.7	278	12.6	280	12.8	317	14.6
Kentucky	566	18.3	487	15.9	491	15.6	490	15.9	544	17.1	552	17.1	477	14.7
Louisiana	989	25.7	739	20.3	804	22.5	877	23.8	962	25.7	977	25.8	1,024	27.0
Maine	116	11.3	120	11.1	143	13.2	140	13.1	145	13.1	142	13.1	147	13.1
Maryland	429	10.8	475	12.0	661	16.0	642	15.5	585	14.0	598	14.1	714	17.2
Massachusetts	506	9.9	509	10.0	559	11.1	664	13.2	621	12.4	635	12.6	729	14.1
Michigan	690	8.4	803	9.7	895	11.0	865	10.5	970	11.9	983	12.0	1,110	13.1
Minnesota	406	10.4	394	10.5	394	10.2	429	11.2	381	10.0	381	10.0	489	12.7
Mississippi	507	22.6	455	20.2	536	22.1	518	22.1	536	22.7	547	22.8	471	21.1
Missouri	605	13.4	632	13.8	680	14.6	617	14.0	748	16.6	746	16.6	641	14.2
Montana	122	17.6	123	17.2	118	16.4	105	14.7	88	12.3	92	12.4	134	18.4
Nebraska	167	12.6	166	12.3	142	10.3	145	10.2	159	11.3	158	11.4	202	14.3
Nevada	232	24.2	178	17.8	204	17.8	236	21.8	303	26.6	320	27.0	272	21.5
New Hampshire	124	12.9	147	15.1	112	11.5	113	11.5	154	14.8	149	14.9	143	14.1

(continued)

Table 3 (continued)
 Nonelderly Population without Health Insurance, by State, 1988–1993

	1988		1989		1990		1991		1992		1992 (revised)		1993	
	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured
	(weight based on 1980 census) ^a													
New Jersey	697	10.5%	820	12.3%	800	11.9%	857	12.7%	1,030	15.3%	1,060	15.6%	1,126	16.2%
New Mexico	359	28.2	326	24.6	348	26.4	333	24.5	305	22.5	325	23.0	365	26.0
New York	1,936	12.7	2,183	14.1	2,250	14.4	2,288	14.7	2,469	16.1	2,578	16.4	2,615	16.5
North Carolina	826	15.0	937	17.2	892	16.2	1,014	17.8	941	16.4	971	16.6	979	17.0
North Dakota	61	11.0	57	10.8	44	8.2	50	9.2	54	10.5	54	10.4	87	16.6
	(weight based on 1990 census) ^a													
Ohio	997	10.3	968	10.3	1,151	12.1	1,188	12.2	1,278	13.0	1,286	13.1	1,302	13.1
Oklahoma	639	23.8	645	23.8	593	22.3	604	22.1	722	25.8	739	26.3	798	27.4
Oregon	417	17.2	413	16.2	389	15.8	432	16.8	406	15.5	422	15.9	465	17.2
Pennsylvania	984	9.5	1,117	10.8	1,266	12.4	975	9.4	1,107	10.7	1,105	10.8	1,377	13.4
Rhode Island	73	8.4	95	11.8	111	13.9	98	12.3	91	11.1	92	11.3	100	12.1
	(weight based on 1990 census) ^a													
South Carolina	446	15.4	526	17.8	564	18.9	491	15.5	668	20.8	682	20.9	634	19.9
South Dakota	98	16.1	78	13.1	82	14.3	73	12.6	111	18.5	112	18.7	96	15.8
Tennessee	670	15.6	642	15.3	689	16.0	659	16.0	700	16.0	704	15.9	715	15.6
Texas	4,029	27.0	3,845	25.5	3,618	24.1	3,786	25.3	3,925	25.7	4,205	26.4	4,070	25.1
Utah	208	13.7	158	10.4	160	10.2	242	15.8	206	13.0	218	13.2	221	12.4
Vermont	58	12.2	48	9.7	55	11.1	75	14.8	59	11.1	57	11.1	76	14.6
Virginia	708	14.1	727	14.1	1,024	18.9	1,050	19.6	943	17.4	957	17.5	883	15.9
Washington	505	12.3	574	13.9	568	13.4	535	12.4	535	12.4	554	12.6	658	14.8
West Virginia	262	16.0	261	17.0	258	16.6	291	18.5	280	18.5	284	18.5	343	22.5
Wisconsin	416	10.0	436	10.8	350	8.6	413	9.6	471	10.5	477	10.5	445	10.0
Wyoming	65	16.1	60	14.3	60	14.4	57	13.8	57	13.8	57	13.7	75	17.7

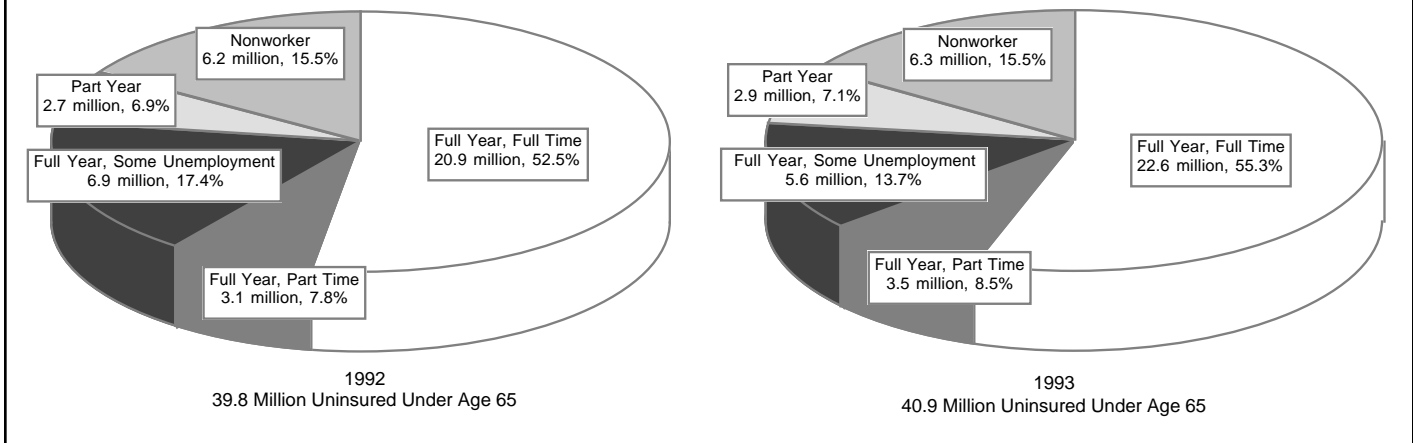
^aThe 1989 data through the first set of 1992 data are based on 1980 census-based population controls. The second set of 1992 data (as revised) and 1993 data are based on 1990 census-based population controls. While the change in weighting has little effect on the percentage distributions, it does affect levels. Thus, by reweighting the 1992 data, these numbers may more accurately be compared with the more recent 1993 data.

Table 4
Nonelderly Population with and without Health Insurance, by Region, State, and Citizenship Status, 1993
 Employee Benefit Research Institute of the March 1994 CPS

Region and State	Total Population	Insured			Uninsured			As a Percentage of All Uninsured		
		Total	Citizen	Noncitizen	Total	Citizen	Noncitizen	Total	Citizen	Noncitizen
(millions)										
Total	226.2	185.3	177.0	8.3	40.9	34.7	6.2	100.0%	84.9%	15.1%
New England	11.5	10.0	9.6	0.4	1.5	1.4	0.2	100.0	89.7	10.3
Maine	1.1	1.0	1.0	a	0.1	0.1	a	100.0	98.3	a
New Hampshire	1.0	0.9	0.9	a	0.1	0.1	a	100.0	98.1	a
Vermont	0.5	0.4	0.4	a	0.1	0.1	a	100.0	94.1	a
Massachusetts	5.2	4.4	4.2	0.2	0.7	0.6	0.1	100.0	87.1	12.9
Rhode Island	0.8	0.7	0.7	a	0.1	0.1	a	100.0	90.3	a
Connecticut	2.8	2.5	2.4	0.1	0.3	0.3	a	100.0	86.9	a
Middle Atlantic	33.0	27.9	26.3	1.6	5.1	4.1	1.0	100.0	80.9	19.1
New York	15.8	13.2	12.1	1.1	2.6	1.9	0.7	100.0	73.4	26.6
New Jersey	7.0	5.8	5.5	0.4	1.1	0.9	0.2	100.0	79.2	20.8
Pennsylvania	10.3	8.9	8.8	0.1	1.4	1.3	a	100.0	96.5	a
East North Central	38.4	33.2	32.6	0.7	5.1	4.8	0.4	100.0	92.8	7.2
Ohio	9.9	8.6	8.5	0.1	1.3	1.3	a	100.0	98.7	a
Indiana	5.1	4.4	4.4	a	0.7	0.7	a	100.0	100.0	a
Illinois	10.4	8.8	8.4	0.4	1.5	1.2	0.3	100.0	80.1	19.9
Michigan	8.5	7.4	7.2	0.1	1.1	1.1	a	100.0	97.5	a
Wisconsin	4.5	4.0	4.0	a	0.4	0.4	a	100.0	96.0	a
West North Central	15.5	13.4	13.2	0.2	2.1	2.0	0.1	100.0	96.7	3.3
Minnesota	3.9	3.4	3.3	0.1	0.5	0.5	a	100.0	97.0	a
Iowa	2.4	2.2	2.1	a	0.3	0.3	a	100.0	99.4	a
Missouri	4.5	3.9	3.8	a	0.6	0.6	a	100.0	95.1	a
North Dakota	0.5	0.4	0.4	a	0.1	0.1	a	100.0	98.8	a
South Dakota	0.6	0.5	0.5	a	0.1	0.1	a	100.0	97.5	a
Nebraska	1.4	1.2	1.2	a	0.2	0.2	a	100.0	97.2	a
Kansas	2.2	1.8	1.8	a	0.3	0.3	a	100.0	96.2	a
South Atlantic	39.1	31.2	30.1	1.1	7.9	6.9	1.0	100.0	87.6	12.4
Delaware	0.6	0.5	0.5	a	0.1	0.1	a	100.0	97.5	a
Maryland	4.2	3.4	3.3	0.1	0.7	0.6	0.1	100.0	89.5	10.5
District of Columbia	0.5	0.4	0.4	a	0.1	0.1	a	100.0	76.8	a
Virginia	5.6	4.7	4.5	0.2	0.9	0.8	0.1	100.0	89.6	10.4
West Virginia	1.5	1.2	1.2	a	0.3	0.3	a	100.0	99.7	a
North Carolina	5.8	4.8	4.7	a	1.0	1.0	a	100.0	97.4	a
South Carolina	3.2	2.6	2.6	a	0.6	0.6	a	100.0	99.0	a
Georgia	6.0	4.7	4.6	0.1	1.3	1.2	0.1	100.0	89.7	10.3
Florida	11.7	8.9	8.3	0.6	2.8	2.2	0.6	100.0	78.3	21.7
East South Central	13.6	11.2	11.1	0.1	2.4	2.4	a	100.0	99.8	a
Kentucky	3.2	2.8	2.8	a	0.5	0.5	a	100.0	100.0	a
Tennessee	4.6	3.9	3.8	a	0.7	0.7	a	100.0	99.6	a
Alabama	3.6	2.8	2.8	a	0.7	0.7	a	100.0	99.7	a
Mississippi	2.2	1.8	1.8	a	0.5	0.5	a	100.0	99.7	a
West South Central	25.0	18.6	18.0	0.6	6.4	5.6	0.8	100.0	87.5	12.5
Arkansas	2.1	1.6	1.6	a	0.5	0.5	a	100.0	98.9	a
Louisiana	3.8	2.8	2.7	a	1.0	1.0	a	100.0	98.3	a
Oklahoma	2.9	2.1	2.1	a	0.8	0.7	0.1	100.0	93.7	6.3
Texas	16.2	12.2	11.6	0.5	4.1	3.3	0.7	100.0	82.2	17.8
Mountain	13.1	10.6	10.3	0.3	2.5	2.3	0.2	100.0	90.2	9.8
Montana	0.7	0.6	0.6	a	0.1	0.1	a	100.0	98.2	a
Idaho	1.0	0.8	0.8	a	0.2	0.2	a	100.0	87.9	a
Wyoming	0.4	0.3	0.3	a	0.1	0.1	a	100.0	97.5	a
Colorado	3.1	2.6	2.6	0.1	0.5	0.5	a	100.0	97.6	a
New Mexico	1.4	1.0	1.0	a	0.4	0.3	a	100.0	88.8	a
Arizona	3.4	2.6	2.5	0.1	0.8	0.7	0.1	100.0	85.0	15.0
Utah	1.8	1.6	1.5	a	0.2	0.2	a	100.0	97.6	a
Nevada	1.3	1.0	0.9	0.1	0.3	0.2	a	100.0	84.8	a
Pacific	36.9	29.2	25.8	3.4	7.8	5.2	2.6	100.0	67.0	33.0
Washington	4.4	3.8	3.7	0.1	0.7	0.6	0.1	100.0	89.0	11.0
Oregon	2.7	2.2	2.2	0.1	0.5	0.4	a	100.0	91.3	a
California	28.4	22.0	18.8	3.2	6.4	4.0	2.4	100.0	62.2	37.8
Alaska	0.5	0.4	0.4	a	0.1	0.1	a	100.0	95.8	a
Hawaii	0.9	0.8	0.7	a	0.1	0.1	a	100.0	89.5	a

^aFewer than 50,000 respondents (weighted) in this category.

Chart 3
Nonelderly Population without Health Insurance, by Work Status of Family Head, 1992 and 1993
 Employee Benefit Research Institute Analysis of the March 1993 and March 1994 CPS



basis for a particular project. Because many of these workers are not consistently employed by the same employer, they are less likely to have employment-based health insurance. Retail sales and service industries often impose waiting periods prior to eligibility for benefits in part because they employ many part-time workers and experience rapid turnover. In addition, low wage industries or occupations may require that the individual contribute a higher proportion of the premium toward coverage when coverage is offered.

Firm Size

Forty-eight percent of all uninsured workers were either self-employed or working in private-sector firms with fewer than 25 employees in 1993 (see table 7 and chart 5). Twenty-five percent of self-employed workers were uninsured, compared with 17.9 percent of all workers (see table 7 and chart 6). Thirty-three percent of workers in private-sector firms with fewer than 10 employees were uninsured, compared with 11.5 percent of workers in private-sector firms with 1,000 or more employees. Many small employers are unable to provide health insurance for their employees because of higher per capita costs due to the greater risk and higher administrative costs associated with small groups. The self-employed may also have lower rates of

coverage because most self-employed were only able to deduct 25 percent of their health insurance costs for 1993, while other businesses could deduct 100 percent.¹³

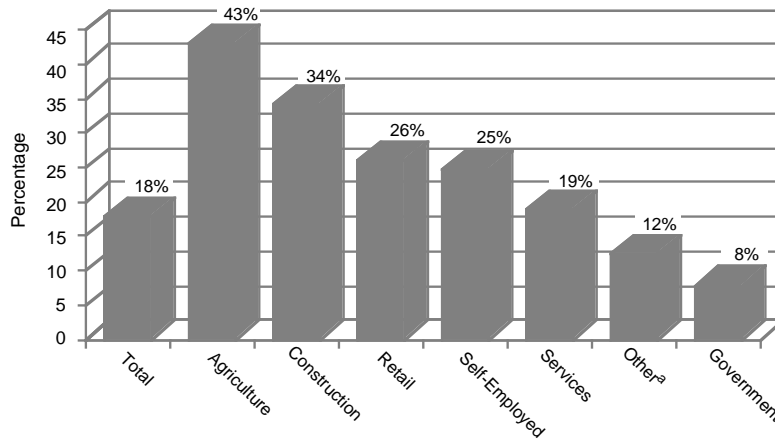
Income

The uninsured are concentrated disproportionately in low-income families. In 1993, 50.7 percent of the uninsured were in families with income under \$20,000 annually (see table 9). Thirty-seven percent of individuals in families with income less than \$5,000 were uninsured, compared with 7.3 percent of those in families with income of \$50,000 or above. Generally, as income increases, the percentage of the population without health insurance decreases, the percentage covered by private health insurance increases, and the percentage covered by publicly financed health insurance programs decreases. However, because of the impact of the Medicaid program, the percentage uninsured among individuals with income slightly higher than the poverty line was greater than the percentage uninsured among those below the poverty line (see table 10 and chart 7).¹⁴ Medicaid currently covers 50.1 percent of the poor and 28.0 percent of those slightly above the poverty line. The higher level of private coverage among individuals in families with income just above the poverty line did not offset the

¹³ The tax provision that allows most self-employed individuals to deduct a portion of their health insurance costs expired December 31, 1993. In the absence of comprehensive reform to address this issue, several bills were introduced in late 1994 but saw no action due to budgetary constraints. Because these tax exclusions represent a revenue loss to the federal government, proposals to extend them must be offset with spending reductions or tax increases. However, it is possible that Congress may retroactively extend the 25 percent deduction provision for the self-employed in 1995. Some policymakers also advocate increasing the deduction.

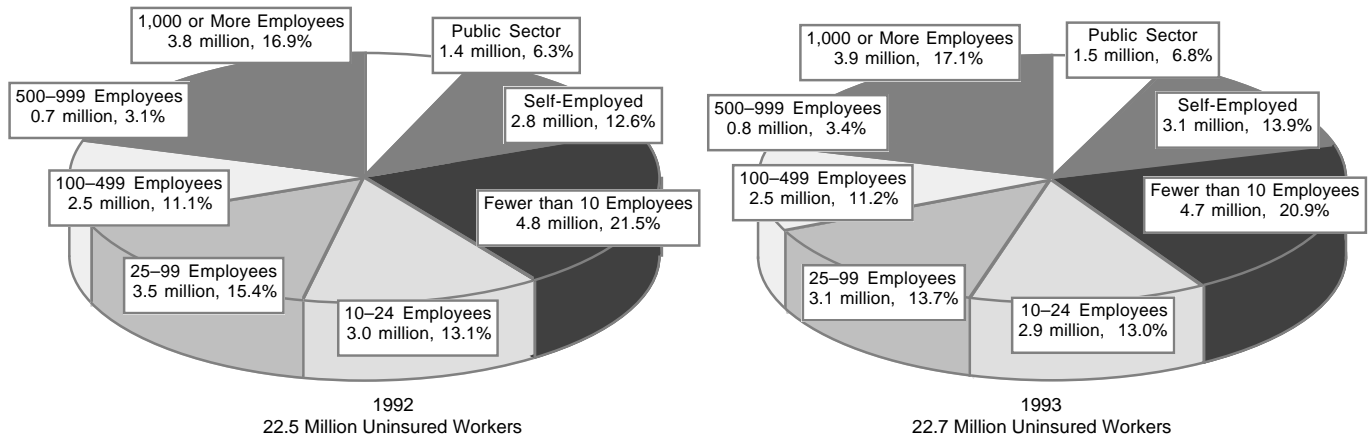
¹⁴ Medicaid eligibility levels are set by individual states and vary, for a family of three, from 16 percent of the federal poverty rate in Alabama to 72 percent of the federal poverty rate in Alaska (data are as of July 1994). The majority of states have higher income eligibility thresholds for "medically needy" persons. Starting in 1990, all states were required to provide Medicaid coverage to pregnant women and children up to age 6 if their income was less than 133 percent of the federal poverty level. In addition, states must cover children born after September 30, 1983 in families with income below the poverty level (National Governors' Association, 1994). This requirement will result in most poor children under the age of 18 being covered by 2002.

Chart 4
Percentage Uninsured Among Workers Aged 18–64, by Industry Group, 1993
 Employee Benefit Research Institute Analysis of the March 1994 CPS



^aIncludes mining, transportation, communications, utilities, finance, insurance, real estate, manufacturing, and wholesale trade.

Chart 5
Workers Aged 18–64 without Health Insurance, by Firm Size, 1992 and 1993
 Employee Benefit Research Institute Analysis of the March 1993 and March 1994 CPS



Note: Firm size distributions include private-sector workers only.

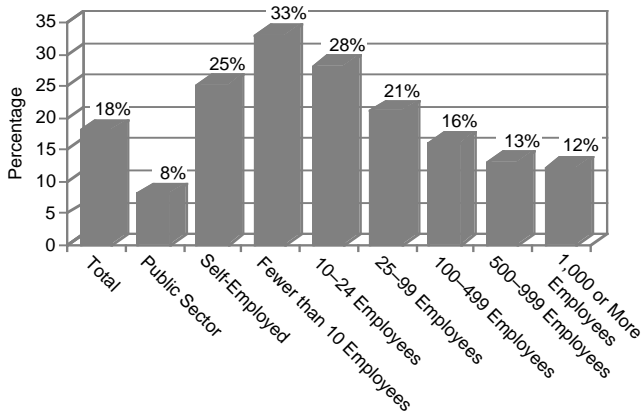
sharp decline in the proportion receiving publicly financed coverage.

Workers with low earnings are more likely to be uninsured than workers with high earnings. Thirty-one percent of workers with earnings below \$10,000 were uninsured, compared with 5 percent of workers with earnings of \$50,000 or more (chart 8). Low-income workers are generally employed in industries less likely to offer health insurance, may have a weaker (or temporary) attachment to the work force, and have less disposable income to allocate to the purchase of health insurance.

Family Type

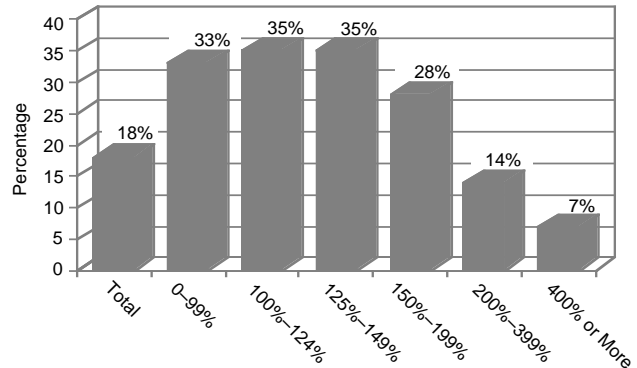
Single individuals and individuals in single parent families were more likely to be uninsured than married couples either with or without children (see table 13 and chart 9). Married couples and two parent families may have higher levels of income, and both adults may be employed, increasing their chances of receiving employment-based coverage and, if not covered through an employer, they may be more able to afford individually purchased private health insurance. Among poor and

Chart 6
Percentage Uninsured Among Workers Aged 18–64,
by Firm Size, 1993
Employee Benefit Research Institute Analysis
of the March 1994 CPS



Note: Firm size distributions include private-sector workers only.

Chart 7
Percentage Uninsured Among Nonelderly Population,
by Family Income
as a Percentage of the Federal Poverty Level, 1993
Employee Benefit Research Institute Analysis
of the March 1994 CPS



Note: In 1993, under federal poverty guidelines the poverty level was \$6,970 for one person, \$9,430 for two persons, \$11,890 for three persons, and \$14,350 for four persons.

Chart 8
Percentage Uninsured Among Workers Aged 18–64,
by Total Earnings, 1993
Employee Benefit Research Institute Analysis
of the March 1994 CPS

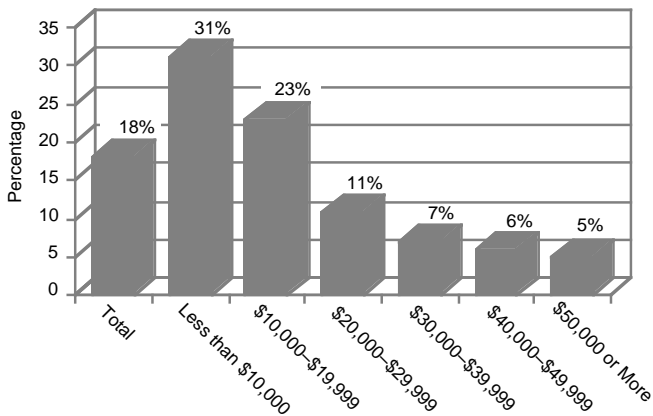
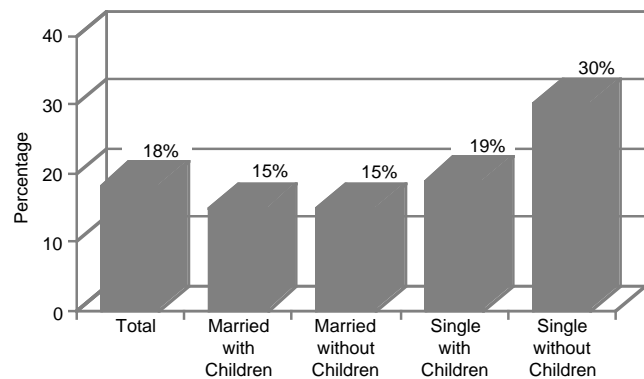


Chart 9
Percentage Uninsured Among the Nonelderly
Population, by Family Type, 1993
Employee Benefit Research Institute Analysis
of the March 1994 CPS



near-poor families (up to 124 percent of the poverty level), both married (43.1 percent) and single individuals (49.7 percent) without children were more likely to be uninsured than other family types (see table 13). Families with children were less likely to be uninsured, at least in part because they were more likely to be receiving publicly financed health coverage. Sixty-nine percent of individuals in low-income single parent families were covered by Medicaid in 1993, compared with 20.0 percent

and 24.9 percent of low-income married couples and single individuals without children, respectively, and 38.7 percent of low-income individuals in two parent families. Therefore, even though members of low-income two parent families were more likely to be covered by private health insurance than members of low-income single parent families (28.3 percent, compared with 14.8 percent), they were more likely to be uninsured (35.1 percent, compared with 19.6 percent).

Chart 10
Percentage Uninsured Among the Nonelderly Population, by Age, 1993
 Employee Benefit Research Institute Analysis
 of the March 1994 CPS

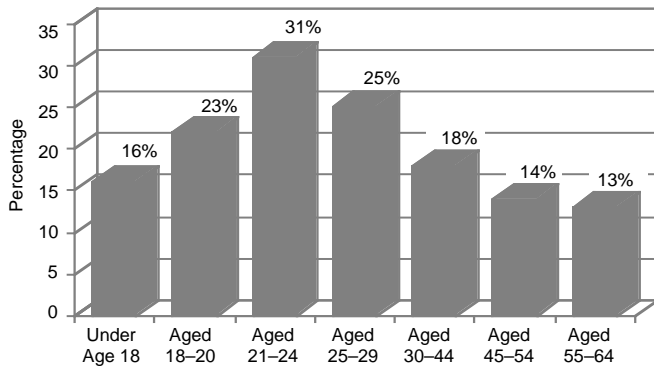
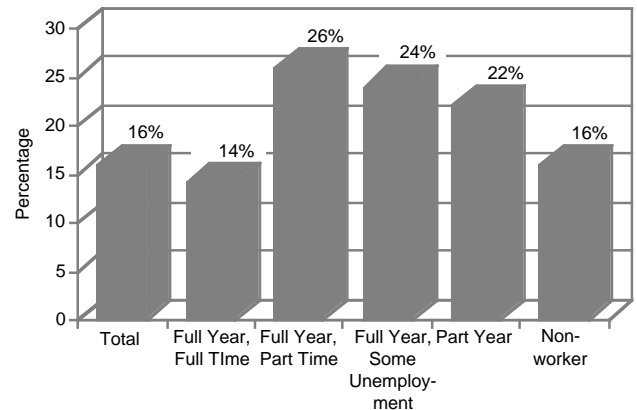


Chart 11
Percentage Uninsured Among Children Under Age 18, by Work Status of Family Head, 1993
 Employee Benefit Research Institute Analysis
 of the March 1994 CPS



Gender and Age

Men were more likely to be uninsured than women in all age groups except those aged 55–64 (see table 8). Although women in all age groups were less likely to have employment-based coverage through their own employer, they were more likely than men in all age groups except those aged 18–20 to have employer coverage indirectly. In addition, in nearly all age groups, women were more likely to receive publicly sponsored health insurance. However, men aged 45–54 and 55–64 were virtually equally likely as women to have publicly sponsored coverage.

Individuals aged 55–64 were less likely to be uninsured (13.4 percent), and individuals aged 21–24 were more likely to be uninsured (30.5 percent) than those in all other age groups in 1993 (see table 8 and chart 10). The high proportion of young adults without health insurance may occur because they are no longer covered by a family policy and have not established themselves as permanent members of the work force. In addition, many in this group may think that they do not need health insurance because they are young and healthy. Finally, young workers may be ineligible for an employment-based plan because of waiting periods imposed prior to eligibility.

Race and Origin

While 72 percent of the U.S. nonelderly population is white, this group comprised 58 percent of the uninsured in 1993 (see table 14). Individuals of Hispanic origin were more likely to be uninsured than other groups (33.8 percent). This may be due in part to the fact that

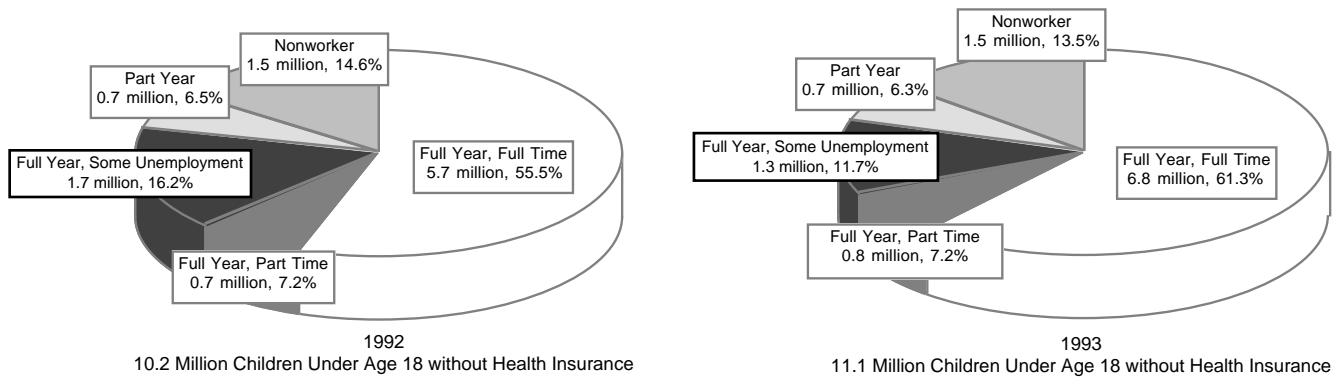
three-fourths of the Hispanic population reported income of less than 200 percent of the federal poverty level. However, even at higher income levels, Hispanics were generally more likely to be uninsured than other racial groups and were less likely to be covered by private health insurance. In addition, Hispanics were more likely to be noncitizens than whites or blacks, and noncitizens were more likely to be uninsured than citizens (see table 15). Thirty-two percent of Hispanics reported being noncitizens, compared with 6.4 percent of the nonelderly population as a whole. Forty-three percent of all nonelderly noncitizens were uninsured in 1993, compared with 16.4 percent of citizens (calculated from table 15).

At the lowest income levels, blacks were more often insured than whites, but this finding was reversed at all higher income levels. Blacks generally received publicly financed health insurance more often than other racial or ethnic groups at all income levels.

Education

Families whose head of household had not received any education beyond high school accounted for 67 percent of the uninsured, although they represented 49.9 percent of the total population (see table 16). Seven percent of individuals in families whose head of household had received a master's degree, professional degree, or doctorate degree were uninsured, compared with 38.6 percent of individuals in families whose head of household had no high school education. However, because education is correlated with income, much of this difference can also be attributed to differences in income level.

Chart 12
Children Under Age 18 without Health Insurance, by the Work Status of the Family Head, 1992 and 1993
 Employee Benefit Research Institute Analysis of the March 1993 and March 1994 CPS



Children

Children accounted for the largest proportion of the increase in the number of uninsured between 1992 and 1993 (chart 2). Sixteen percent of all children—or 11.1 million children—were not covered by private health insurance and were either ineligible or did not receive publicly financed medical assistance in 1993, up from 15.1 percent and 10.2 million in 1992. Sixty-seven percent of all uninsured children were in families with income below 200 percent of the poverty level (see table 17). Sixteen percent of children whose family head did not work were uninsured (chart 11). Most uninsured children were in families whose family head was employed year round either full time or part time with no unemployment (68.5 percent) (chart 12). However, children in families headed by full-year, full-time workers were much less likely to be uninsured than those whose family head worked only part time or experienced some unemployment (chart 11).¹⁵

Children of Hispanic origin were the most likely to be uninsured. Twenty-seven percent of all Hispanic children were uninsured in 1993, compared with 13.2 percent of whites and 18.4 percent of blacks (see table 18).

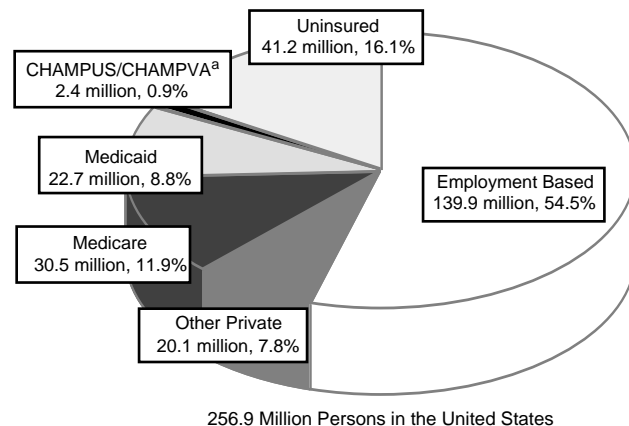
¹⁵ Data reported regarding children under age 15 with public coverage may reflect slightly higher numbers than the actual number of children with such coverage. In reviewing the data collected by field representatives during surveying, it was found that some answers to the question "During 1993, how many of the children in this household under age 15 were covered by Medicare or Medicaid?" were miscoded. The Census Bureau edited the data tape to correct any errors prior to release. However, it is possible that some cases may not have been caught, resulting in some children being counted as covered by Medicare or Medicaid when in fact they were not. The Employee Benefit Research Institute will further analyze children's sources of health insurance in a forthcoming article.

Primary Source of Coverage

In order to determine how a proposal to increase access to

health care would affect the insured and uninsured, it is useful to examine individuals' primary sources of health insurance coverage. Because many survey respondents were covered by more than one health insurance plan,

Chart 13
Primary Sources of Health Insurance Coverage for Nonelderly and Elderly Americans, 1993
 Employee Benefit Research Institute Analysis of the March 1994 CPS



^aIncludes only the retired military and members of their families provided coverage through the Civilian Health and Medical Program of the Uniformed Services and the Civilian Health and Medical Program of the Veterans Administration. Excludes active duty military personnel and members of their families.

Point-in-Time and Yearly Estimates: Current Population Survey (CPS) Versus Other Surveys

Some readers may be more familiar with surveys other than the CPS for estimates of the uninsured population. The Survey of Income and Program Participation (SIPP), conducted by the Bureau of the Census, and the 1987 National Medical Expenditure Survey (NMES) are both conducted at the level of the individual and can be used to tabulate the number of uninsured in the United States at a point in time and on an annual basis.

SIPP is a longitudinal data set intended to follow the individuals in the survey for 32 months. It employs a four-month reference period, and respondents are asked about their health insurance status during each month. Thus, the number of individuals who are chronically uninsured (over a long period of time, such as over an entire year) can be derived from SIPP. NMES follows individuals for a period of 12 months and can also be used to tabulate the number of individuals who are uninsured on an annual basis.

The March supplement to the CPS asks individuals about their health insurance coverage throughout the entire preceding calendar year. Yet, research has shown that the percentage of the U.S. population without insurance coverage in the CPS is quite similar to the point-in-time estimates—rather than to the annual estimates—obtained from other surveys. Table 5 contains estimates of the uninsured population from several sources. The table contains data on the nonelderly population and the total population. Data from the 1987 NMES indicate that, on average, 16.4 percent of the nonelderly population were uninsured during any given month. As a comparison, 11.0 percent of the nonelderly population were uninsured during all 12 months of 1987. This compares with an annual estimate of 15.9 percent from the 1988 CPS. It appears that CPS estimates are more similar to point-in-time estimates than annual estimates.

Estimates from the total population also suggest that CPS estimates of the uninsured more likely represent point-in-time estimates. During the fourth quarter of 1991, SIPP estimates of the uninsured indicate that, on average, 13.2 percent of the total population were uninsured at a point in time. Annual estimates from SIPP indicate that 7.0 percent of the total population were uninsured for all of 1991. As can be seen, the annual 1991 CPS estimate of 14.7 percent is quite similar to the 1991 SIPP point-in-time estimates. This supports the argument that there is a tendency for respondents in the CPS sample to answer the health insurance questions with respect to a point in time rather than in reference to the entire year.¹⁶

¹⁶ For additional information, see Kathleen Short, "Health Insurance Coverage: 1987-1990," Current Population Reports, Series P-70, no. 29 (Washington, DC: U.S. Government Printing Office, 1992); and Katherine Swartz, "Interpreting the Estimates from Four National Surveys of the Number of People Without Health Insurance," Journal of Economic and Social Measurement, Vol. 14 (1986): 233-242.

the Employee Benefit Research Institute (EBRI) determined which plans were primary on the basis of current practice and law.¹⁷ The majority (54.5 percent) of the total population had employment-based health insurance as their primary source of coverage in 1993 (see table 19 and chart 13). The proportion of individuals with a given source of coverage as primary remained fairly stable between 1992 and 1993. There was a slight decline in the proportion of individuals with employment-based and Medicare coverage as their primary source of health insurance and a slight increase in the proportion with other private and Medicaid coverage as their primary source of health insurance.

Conclusion

Additional detailed tables and past years' reports with previous years data are also available from EBRI-ERF (see order form and details at the end of this report). However, data from the March 1994 CPS should be compared with caution to data from previous years reports due to changes in the CPS (see box on page 9 entitled Comparing Data Across Years).

The remainder of this report provides technical information on the CPS.

¹⁷ If an individual was covered by more than one source of health insurance, his or her primary source of coverage was the first source appearing in the following list: employment-based coverage, Medicare, individually purchased private coverage, the Civilian Health and Medical Program of the Uniformed

Services/The Civilian Health and Medical Program of the Veterans Administration (CHAMPUS/CHAMPVA), and Medicaid. The elderly had Medicare as a primary payer (before employment-based coverage) unless they were currently employed.

Technical Notes

The Current Population Survey

The March Current Population Survey (CPS), which is conducted annually by the Census Bureau, provides an important source of information about the economic and health insurance status of the U.S. population that can be useful in the analysis of legislative proposals designed to expand health care access. The CPS has been conducted monthly for more than 50 years and is the source of official statistics on employment and unemployment. In March of each year the survey includes supplemental questions relating to work experience, income, and receipt of noncash benefits. Approximately 71,000 households are assigned for interview each month, but only about 57,000 of these households containing a total of about 146,000 persons are actually interviewed. Households not interviewed were either vacant, converted to nonresidential use, or occupied by people living elsewhere or by people who could not be reached. The sample population is weighted to reflect the characteristics of the noninstitutionalized population in the United States.

The March CPS questions individuals about their health insurance coverage throughout the preceding calendar year. Respondents to the 1994 survey were instructed to provide information about their health insurance during 1993. Assuming accurate responses were given, the uninsured should include only those individuals who were without any health insurance for the entire 12 months. However, many researchers believe that the majority of respondents actually answer the health insurance questions with reference to either a particular point in time or to some period less than a full year. These opinions are based in large part on comparisons of the results of the CPS with other selected surveys (see box on page 18 entitled Point-in-Time and Yearly Estimates: CPS Versus Other Surveys).

Table 5
Estimates of the Number of Uninsured from Various Surveys

	Total Population (millions)	Uninsured Population (millions)	Percentage Uninsured
Nonelderly Population			
NMES ^a (1987)			
Annual	211.3	23.2	11.0%
Monthly average	211.3	34.1	16.4
CPS ^b (1988)	211.8	33.7	15.9
Total Population			
SIPP ^c (1991)			
Annual	d	d	7.0
4th quarter 1991	d	d	13.2
CPS ^b (1991)	248.7	36.6	14.7

^aNational Medical Expenditure Survey.

^bCurrent Population Survey.

^cSurvey of Income and Program Participation.

^dData not available.

Trend Data

Questioning about health insurance coverage was identical in March 1989, March 1990, March 1991, March 1992, March 1993, and March 1994. Data presented from these surveys are not directly comparable with earlier years' data due to changes made in the survey questionnaire beginning with the March 1989 survey.¹⁸ In addition, data from the March 1994 supplement are not strictly comparable with earlier years' data. While the survey questionnaire was not changed in March 1994, data collection methodology and weighting of the data were changed. For a discussion of these changes, see the box on page 9 entitled Comparing Data Across Years.

Multiple Sources of Coverage

Many respondents were covered by more than one health insurance plan. Although some may have been covered by multiple plans at a given time, others may have had multiple sources of coverage within a given year. For example, someone could have had one source of coverage for three months, another source of coverage for six months, and no health insurance coverage for the remaining three months. Table 20 provides an overview of the percentage of particular age groups reporting more

¹⁸ In particular, in the March 1989 through March 1994 surveys, questions about Medicaid coverage for children under age 15 were asked more than once, and a new question was asked to identify coverage among these children from a source outside the household.

than one source of coverage and the combination of the most common sources.

EBRI Analysis of the CPS

EBRI analysis of the CPS differs from that conducted by the Census Bureau and other organizations. EBRI does not tabulate the responses of active duty military workers and members of their families because these individuals are generally provided health services on a military base. If these individuals were included in the analysis, the total population figure would match that reported by the Census Bureau (259.8 million). The bulk of the tables in this report provide detailed analyses of coverage among only the nonelderly population because individuals aged 65 and over are almost universally covered by Medicare. In the EBRI analysis of the March CPS, all categories with weighted responses of fewer than 50,000 were considered too small to be accurate and are generally not reported.

Another significant difference between EBRI analysis of the CPS and that of other researchers is in the treatment of responses to health insurance questions regarding the coverage of children under age 15. The Census Bureau estimated that 9.6 million children were uninsured in 1993, while EBRI estimated that 11.1 million children were uninsured. Of the 58.1 million children under age 15, 5.2 million (8.9 percent) had conflicting answers to one or more of the health insurance coverage questions in March 1994. The Census Bureau assumed that all children with a positive response to one of these questions were covered by either an employment-based plan or an individually purchased private plan, even if they had conflicting responses. EBRI only allocated private coverage to children with conflicting responses if they met certain conditions. A child was assumed to be covered by private health insurance if his or her family head had private health insurance and the child's coverage came from someone residing within the household. In addition, EBRI also allocated health insurance coverage to children whose source of coverage

was outside the household if some financial assistance such as child support or alimony was reported by a source outside of the household.

In addition, EBRI made a slight change in methodology beginning with the March 1991 CPS. This change affects only the records of children under age 15 reporting a source of coverage from someone outside the household. In years prior to EBRI's January 1992 report, this coverage was assumed to be from an individually purchased private plan. In this report, that coverage is assumed to be provided through an employment-based plan. This change does not alter the total number of persons with private health insurance; it only affects the distribution between individually purchased versus employment-based plans.

Glossary of Terms

Adjusted gross income (AGI)

Income that an individual or a family reports

on their federal tax return. This value is estimated by the Census Bureau from reported income.

CHAMPUS

The Civilian Health and Medical Program of the Uniformed Services. Provides coverage to dependents of active duty and retired members of the uniformed services. Employee Benefit Research Institute analysis of the March Current Population Survey (CPS) excludes active duty members of the uniformed services and members of their family. Therefore, persons receiving CHAMPUS in this report include only retired members of the uniformed services and members of their families.

CHAMPVA

The Civilian Health and Medical Program of the Veterans Administration. Provides coverage to dependents of totally disabled veterans who are eligible for retirement pay from a uniformed service.

Children

Individuals under age 18 whose family head is not in the armed forces.

Citizen/Noncitizen

Citizens include natives born in the United States, Puerto Rico, or U.S. outlying areas and natives born abroad of an American parent or parents. Citizens also include foreign born individuals who are U.S. citizens by naturalization. Noncitizens include foreign born individuals without U.S. citizenship. The CPS survey does not allow for determination of the legal status of noncitizens.

Dependent worker

Worker in a family in which someone else has greater personal income.

Direct employer coverage

Individual is covered through his or her own current or former employer or union.

Elderly population

Individuals aged 65 and over who are not in the armed forces or dependents of a member of the armed forces.

Employer coverage

Individual has coverage as either an employee (direct) or a dependent of an employee (indirect).

Family head

Refers to the family member with the highest reported income. Similarly, in families of nonworkers, the family head is the family member with the highest reported income.

Family income

Total income of all family members from all sources, including both earnings and nonlabor income.

Federal poverty rate

Federal poverty thresholds vary by family size and to a small extent by location. (Poverty guidelines are the

same in the 48 contiguous states and the District of Columbia. Guidelines for Alaska and Hawaii differ and are higher than those in other states.) In 1993, family poverty guidelines were \$6,970 for one person, \$9,430 for two persons, \$11,890 for three persons, and \$14,350 for four persons. Poverty guidelines are established by the U.S. Department of Health and Human Services and are used to determine individuals' and families' eligibility for various federal and nonfederal programs.

Full-year, full-time worker

Individual worked at least 35 weeks during the year, 35 or more hours in a typical week, and spent no time looking for work during the year.

Full-year, part-time worker

Individual worked at least 35 weeks during the year, fewer than 35 hours in a typical week, and spent no time looking for work during the year.

Full-year worker, some unemployment

Individual worked or looked for work for at least 35 weeks during the year.

Hispanic

Persons of any race who are of Spanish or Latin American origin. All persons of Hispanic origin are included in this category rather than in another racial category.

Indirect coverage

Individual is covered as the dependent of an individual with direct employer coverage.

Married

Married persons over age 18 who are not separated.

Medicaid

A health care financing program for low-income individuals under federal guidelines for covered services and individual state and territorial government guidelines for enrollment. The program is funded jointly by state and federal contributions.

This *Issue Brief* was co-authored by Sarah Snider and Paul Fronstin of EBRI, with assistance from Edina Rheem and the Institute's research and education staffs.

Medicare

The federal health care financing program for aged and disabled people who are covered under the Social Security Act.

Nonelderly population

Noninstitutionalized individuals under age 65. Excludes individuals in the armed forces and members of their families.

Nonworker

Individuals aged 18 and over who neither worked nor looked for work during the year.

Other private

Individual or group coverage not offered through an individual's current or former employer or union. This category consists primarily of individually purchased private insurance.

Other worker

Individual aged 18 or over who worked or looked for work during the year and who was not a full-year, full-time worker. Unless otherwise indicated, the worker may have been unemployed during the year.

Part-year worker

Individual who worked or looked for work fewer than 35 weeks during the year.

Per capita family income

Total family income divided by the number of persons in the family.

Primary job earnings

Includes only the earnings that workers report from their main job. Does not include earnings from secondary or seasonal jobs that supplement that main job.

Primary source of health insurance coverage

Individuals with more than one source of coverage were

included only in the coverage category that would be the primary payer if the individuals were covered by both sources at the same time. The hierarchy is as follows: employment-based coverage, Medicare, individually purchased private coverage, CHAMPUS/CHAMPVA, and Medicaid. For the elderly, Medicare was considered primary unless the individual was currently employed.

Private coverage

Both direct and indirect employer coverage as well as other private coverage.

Professional degree

Refers to postgraduate degrees such as law or medicine.

Public coverage

Coverage from Medicaid, Medicare, CHAMPUS, or other government programs.

Single

Individuals over age 18 who were separated, widowed, divorced, or never married.

Total earnings

Includes worker's earnings from all jobs and businesses.

Wage and salary earnings

Includes only earnings from wages and salaries. Does not include self-employed income, profit sharing, or distributions to partners.

Wage and salary workers

Workers aged 18–64 who were not self-employed.

Worker

Individuals aged 18–64 who worked or looked for work during the year. Unless otherwise indicated, the worker may have been unemployed at some time during the year.

Reading the Tables

In the majority of the tables in this report, data are presented in three segments. The first segment indicates the number of individuals—in millions—by selected characteristics. For example, in table 6, you would read the first line of the table as follows: There were 127.0 million workers aged 18–64 in the United States in 1993; 87.3 million of these individuals had employment-based coverage; 22.7 million of these individuals were uninsured, etc.

The second segment of the table gives the percentages within selected sources of health insurance categories. For example, you would read the “no health insurance coverage” column as follows: Of all workers aged 18–64 who were uninsured in 1993, 13.9 percent were self-employed and 86.1 percent were wage and salary workers. The main percentages in each of these columns will add up to 100 (variations are due to rounding). Thus, 13.9 plus the 86.1 add up to 100 and the sum of the wage and salary workers’ industries will add up to the 86.1.

The third segment of the table gives the percentages within selected characteristics categories. For example, among self-employed workers aged 18–64 in 1993, 24.5 percent were uninsured. The percentages in each of these rows may not add to 100 because individuals may receive coverage from more than one source. Thus, if an individual receives coverage from both an employer and Medicare, he or she will show up in each of these categories, causing the total of the numbers in the row to sum to more than 100 percent.

Table 6
Workers Aged 18–64 with Selected Sources of Health Insurance, by Industry of Primary Employment, 1993
Employee Benefit Research Institute Analysis of the March 1994 CPS

Industry	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	127.0	99.6	87.3	68.8	18.4	12.3	8.1	4.8	22.7
Self-Employed	12.8	9.3	6.0	3.1	3.0	3.3	0.6	0.2	3.1
Total Wage and Salary Workers	114.2	90.3	81.2	65.8	15.5	9.1	7.5	4.5	19.5
Government	19.8	17.6	16.5	14.3	2.2	1.1	1.5	0.6	1.5
Agriculture	2.1	1.1	0.8	0.5	0.3	0.3	0.2	0.1	0.9
Mining	0.7	0.6	0.6	0.5	a	a	a	a	0.1
Construction	5.4	3.4	2.9	2.3	0.6	0.5	0.3	0.2	1.8
Manufacturing	20.2	17.1	16.3	14.8	1.4	0.9	0.9	0.5	2.6
Transportation, communi- cations, and utilities	6.6	5.6	5.2	4.8	0.5	0.3	0.3	0.2	0.8
Wholesale	4.0	3.4	3.1	2.6	0.5	0.3	0.1	0.1	0.6
Retail	19.4	13.1	10.8	7.0	3.8	2.3	1.8	1.3	5.0
Finance, insurance, and real estate	7.0	6.3	5.8	4.8	1.0	0.5	0.3	0.1	0.7
Business and repair services	6.1	4.0	3.4	2.6	0.8	0.6	0.6	0.4	1.7
Personal services	3.8	2.3	1.8	1.1	0.7	0.5	0.4	0.3	1.3
Entertainment and recreation services	1.6	1.2	1.0	0.6	0.4	0.2	0.1	0.1	0.4
Professional services	17.5	14.8	13.2	9.8	3.4	1.5	1.1	0.7	2.1
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self-Employed	10.1	9.3	6.9	4.4	16.2	26.4	7.5	5.2	13.9
Total Wage and Salary Workers	89.9	90.7	93.1	95.6	83.8	73.6	92.5	94.8	86.1
Government	15.6	17.7	18.9	20.7	11.9	9.3	18.1	11.7	6.8
Agriculture	1.6	1.1	0.9	0.7	1.4	2.4	2.0	2.9	3.9
Mining	0.5	0.6	0.6	0.8	a	a	a	a	0.3
Construction	4.2	3.4	3.3	3.3	3.2	4.1	3.2	3.5	8.1
Manufacturing	15.9	17.2	18.6	21.6	7.8	7.0	10.7	11.6	11.6
Transportation, communi- cations, and utilities	5.2	5.6	6.0	6.9	2.5	2.7	4.0	3.2	3.7
Wholesale	3.1	3.4	3.6	3.8	2.5	2.2	1.8	2.0	2.5
Retail	15.3	13.1	12.4	10.2	20.5	18.6	22.2	27.0	22.1
Finance, insurance, and real estate	5.6	6.3	6.6	6.9	5.5	4.2	3.1	2.3	2.9
Business and repair services	4.8	4.0	3.9	3.8	4.5	4.8	7.1	7.5	7.5
Personal services	3.0	2.3	2.1	1.6	3.7	3.7	5.1	6.7	5.7
Entertainment and recreation services	1.3	1.2	1.1	0.9	2.0	1.9	1.2	1.3	1.7
Professional services	13.8	14.8	15.2	14.3	18.3	12.5	13.7	14.9	9.2
(percentage within industry categories)									
Total	100.0%	78.4%	68.7%	54.2%	14.5%	9.7%	6.4%	3.7%	17.9%
Self-Employed	100.0	72.6	47.1	23.8	23.3	25.4	4.8	1.9	24.5
Total Wage and Salary Workers	100.0	79.1	71.1	57.6	13.5	8.0	6.6	4.0	17.1
Government	100.0	89.0	83.2	72.1	11.1	5.8	7.4	2.8	7.8
Agriculture	100.0	50.6	36.4	24.3	12.1	14.2	8.0	6.6	42.9
Mining	100.0	86.3	82.0	76.7	a	a	a	a	11.5
Construction	100.0	62.8	53.3	42.3	11.1	9.5	4.9	3.1	34.0
Manufacturing	100.0	84.8	80.6	73.5	7.1	4.3	4.3	2.7	13.0
Transportation, communi- cations, and utilities	100.0	84.8	79.8	72.8	7.0	5.0	5.0	2.3	12.9
Wholesale	100.0	84.3	77.5	66.2	11.3	6.8	3.6	2.4	14.0
Retail	100.0	67.4	55.6	36.1	19.5	11.9	9.3	6.6	25.9
Finance, insurance, and real estate	100.0	89.3	81.9	67.7	14.3	7.3	3.6	1.5	9.4
Business and repair services	100.0	65.7	56.1	42.6	13.5	9.6	9.4	5.9	28.0
Personal services	100.0	59.0	47.1	29.5	17.7	11.9	10.7	8.3	33.6
Entertainment and recreation services	100.0	73.0	58.4	36.3	22.1	14.6	6.1	3.7	23.7
Professional services	100.0	84.5	75.6	56.3	19.3	8.9	6.4	4.0	11.9

Note: Details may not add to totals because individuals may receive coverage from more than one source.

^aFewer than 50,000 respondents (weighted) in this category.

Table 7
**Workers Aged 18–64 with Selected Sources of Health Insurance,
 by Work Status and Firm Size, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

Work Status and Firm Size	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	127.0	99.6	87.3	68.8	18.4	12.3	8.1	4.8	22.7
Self-Employed	12.8	9.3	6.0	3.1	3.0	3.3	0.6	0.2	3.1
Wage and Salary Workers	114.2	90.3	81.2	65.8	15.5	9.1	7.5	4.5	19.5
Public sector	19.8	17.6	16.5	14.3	2.2	1.1	1.5	0.6	1.5
Private sector	94.4	72.7	64.8	51.5	13.3	7.9	6.0	4.0	18.0
fewer than 10	14.2	8.6	6.6	3.5	3.1	2.0	1.2	0.8	4.7
10–24	10.5	7.1	5.7	3.9	1.9	1.3	0.8	0.5	2.9
25–99	14.8	11.0	9.7	7.6	2.1	1.3	0.9	0.6	3.1
100–499	15.4	12.4	11.4	9.6	1.8	1.0	1.0	0.6	2.5
500–999	5.8	4.8	4.5	3.8	0.7	0.4	0.3	0.2	0.8
1,000 or more	33.7	28.8	26.8	23.2	3.6	2.0	1.9	1.1	3.9
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self-Employed	10.1	9.3	6.9	4.4	16.2	26.4	7.5	5.2	13.9
Wage and Salary Workers	89.9	90.7	93.1	95.6	83.8	73.6	92.5	94.8	86.1
Public sector	15.6	17.7	18.9	20.7	11.9	9.3	18.1	11.7	6.8
Private sector	74.3	73.0	74.2	74.8	71.9	64.3	74.4	83.1	79.3
fewer than 10	11.2	8.6	7.6	5.0	17.0	16.2	14.4	17.8	20.9
10–24	8.3	7.1	6.6	5.6	10.1	10.6	9.6	10.6	13.0
25–99	11.6	11.1	11.2	11.1	11.4	10.3	11.3	13.5	13.7
100–499	12.2	12.4	13.0	13.9	9.8	8.2	11.8	13.0	11.2
500–999	4.6	4.9	5.1	5.5	3.8	2.9	4.0	4.5	3.4
1,000 or more	26.5	28.9	30.7	33.7	19.8	16.1	23.3	23.8	17.1
(percentage within firm size categories)									
Total	100.0%	78.4%	68.7%	54.2%	14.5%	9.7%	6.4%	3.7%	17.9%
Self-Employed	100.0	72.6	47.1	23.8	23.3	25.4	4.8	1.9	24.5
Wage and Salary Workers	100.0	79.1	71.1	57.6	13.5	8.0	6.6	4.0	17.1
Public sector	100.0	89.0	83.2	72.1	11.1	5.8	7.4	2.8	7.8
Private sector	100.0	77.0	68.6	54.5	14.1	8.4	6.4	4.2	19.1
fewer than 10	100.0	60.5	46.4	24.3	22.1	14.1	8.2	5.9	33.3
10–24	100.0	67.1	54.6	36.8	17.8	12.5	7.4	4.8	28.0
25–99	100.0	74.6	66.0	51.8	14.3	8.6	6.2	4.4	21.1
100–499	100.0	80.3	73.7	62.0	11.7	6.6	6.2	4.0	16.4
500–999	100.0	83.6	77.4	65.4	12.1	6.2	5.6	3.7	13.4
1,000 or more	100.0	85.5	79.7	68.8	10.8	5.9	5.6	3.4	11.5

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Table 8
Persons Aged 18–64 with Selected Sources of Health Insurance, by Gender and Age, 1993
Employee Benefit Research Institute Analysis of the March 1994 CPS

Gender and Age	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	157.4	114.4	98.1	71.7	26.4	16.3	18.6	12.3	29.8
Aged 18–20	10.3	6.7	4.9	0.9	4.0	1.8	1.8	1.4	2.3
Aged 21–24	14.8	8.8	6.2	4.6	1.5	2.7	1.9	1.6	4.5
Aged 25–29	19.3	12.7	11.1	9.1	2.0	1.5	2.3	2.0	4.8
Aged 30–44	63.0	47.0	42.1	31.7	10.3	4.9	6.1	4.6	11.3
Aged 45–54	29.4	23.3	20.6	15.6	5.0	2.7	3.1	1.5	4.1
Aged 55–64	20.7	15.9	13.3	9.8	3.5	2.6	3.5	1.2	2.8
Men	77.5	56.2	48.5	41.2	7.3	7.7	7.1	3.7	16.7
Aged 18–20	5.1	3.5	2.6	0.5	2.1	0.9	0.6	0.5	1.2
Aged 21–24	7.3	4.5	3.1	2.5	0.5	1.4	0.5	0.3	2.6
Aged 25–29	9.6	6.2	5.4	4.9	0.4	0.8	0.6	0.4	3.0
Aged 30–44	31.2	23.0	20.7	18.4	2.3	2.3	2.2	1.4	6.5
Aged 45–54	14.4	11.3	10.1	9.0	1.1	1.2	1.5	0.6	2.1
Aged 55–64	9.9	7.7	6.7	5.8	0.8	1.0	1.7	0.4	1.3
Women	79.9	58.2	49.6	30.6	19.1	8.6	11.5	8.7	13.1
Aged 18–20	5.1	3.2	2.3	0.4	1.9	0.9	1.1	1.0	1.1
Aged 21–24	7.5	4.3	3.1	2.1	1.0	1.2	1.5	1.3	1.9
Aged 25–29	9.7	6.5	5.7	4.2	1.6	0.8	1.7	1.6	1.8
Aged 30–44	31.8	24.0	21.4	13.3	8.0	2.6	3.9	3.2	4.8
Aged 45–54	15.0	11.9	10.5	6.6	3.9	1.4	1.6	0.9	2.0
Aged 55–64	10.8	8.2	6.6	4.0	2.6	1.6	1.8	0.8	1.5
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Aged 18–20	6.5	5.9	5.0	1.2	15.1	11.2	9.4	11.5	7.8
Aged 21–24	9.4	7.7	6.3	6.4	5.9	16.4	10.3	12.6	15.2
Aged 25–29	12.3	11.1	11.3	12.7	7.6	9.5	12.4	16.2	16.1
Aged 30–44	40.0	41.1	42.9	44.2	39.2	30.4	32.5	37.5	37.9
Aged 45–54	18.7	20.4	21.0	21.7	19.1	16.4	16.8	12.5	13.8
Aged 55–64	13.2	13.9	13.5	13.7	13.2	16.2	18.6	9.8	9.3
Men	49.3	49.1	49.4	57.4	27.7	47.2	38.0	29.7	56.0
Aged 18–20	3.3	3.0	2.6	0.7	8.0	5.4	3.4	3.7	4.1
Aged 21–24	4.7	3.9	3.1	3.5	2.0	8.9	2.4	2.1	8.6
Aged 25–29	6.1	5.4	5.5	6.9	1.6	4.8	3.2	3.4	10.0
Aged 30–44	19.8	20.1	21.1	25.7	8.7	14.2	11.7	11.6	21.9
Aged 45–54	9.1	9.9	10.3	12.5	4.2	7.7	8.3	5.2	6.9
Aged 55–64	6.3	6.7	6.8	8.1	3.1	6.2	9.0	3.6	4.4
Women	50.7	50.9	50.6	42.6	72.3	52.8	62.0	70.3	44.0
Aged 18–20	3.3	2.8	2.3	0.6	7.1	5.8	6.0	7.8	3.6
Aged 21–24	4.7	3.8	3.2	2.9	3.8	7.5	7.8	10.5	6.5
Aged 25–29	6.2	5.7	5.8	5.8	5.9	4.7	9.2	12.7	6.0
Aged 30–44	20.2	21.0	21.8	18.6	30.5	16.1	20.9	25.9	16.0
Aged 45–54	9.5	10.4	10.7	9.2	14.8	8.7	8.5	7.3	6.8
Aged 55–64	6.9	7.2	6.7	5.5	10.0	10.0	9.6	6.1	4.9
(percentage within gender and age categories)									
Total	100.0%	72.7%	62.3%	45.6%	16.7%	10.4%	11.8%	7.8%	18.9%
Aged 18–20	100.0	65.3	47.5	8.6	38.9	17.8	17.1	13.8	22.5
Aged 21–24	100.0	59.7	41.6	31.2	10.5	18.0	12.9	10.5	30.5
Aged 25–29	100.0	65.6	57.6	47.3	10.3	8.0	11.9	10.3	24.8
Aged 30–44	100.0	74.7	66.8	50.4	16.4	7.9	9.6	7.3	17.9
Aged 45–54	100.0	79.2	70.1	53.0	17.1	9.1	10.6	5.3	13.9
Aged 55–64	100.0	76.9	64.1	47.3	16.8	12.8	16.8	5.8	13.4
Men	100.0	72.4	62.5	53.1	9.4	9.9	9.1	4.7	21.5
Aged 18–20	100.0	67.6	50.4	9.4	41.0	17.2	12.4	8.9	24.0
Aged 21–24	100.0	61.4	41.7	34.4	7.3	19.8	6.2	3.6	35.0
Aged 25–29	100.0	64.2	56.1	51.6	4.5	8.1	6.1	4.4	31.2
Aged 30–44	100.0	73.9	66.4	59.1	7.3	7.4	7.0	4.6	20.9
Aged 45–54	100.0	78.9	70.2	62.4	7.8	8.7	10.7	4.5	14.3
Aged 55–64	100.0	77.4	67.1	58.8	8.3	10.3	16.9	4.5	13.3
Women	100.0	72.9	62.1	38.3	23.9	10.8	14.4	10.8	16.4
Aged 18–20	100.0	63.0	44.7	7.9	36.8	18.4	21.8	18.7	21.1
Aged 21–24	100.0	58.0	41.6	28.0	13.6	16.3	19.5	17.3	26.1
Aged 25–29	100.0	67.0	59.1	43.0	16.1	7.9	17.6	16.2	18.5
Aged 30–44	100.0	75.5	67.2	41.9	25.3	8.3	12.2	10.0	15.0
Aged 45–54	100.0	79.6	70.1	44.0	26.1	9.5	10.6	6.0	13.6
Aged 55–64	100.0	76.4	61.3	36.8	24.5	15.1	16.6	7.0	13.5

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Table 9
Nonelderly Population with Selected Sources of Health Insurance, by Family Income, 1993
Employee Benefit Research Institute Analysis of the March 1994 CPS

Family Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9
Under \$5,000	13.3	2.3	1.0	0.5	0.4	1.4	6.5	6.2	4.9
\$5,000–\$9,999	16.8	3.0	1.8	1.1	0.7	1.2	9.4	8.8	5.0
\$10,000–\$14,999	16.4	5.9	4.5	2.8	1.7	1.5	5.5	4.9	5.8
\$15,000–\$19,999	16.2	8.5	6.9	4.3	2.6	1.6	3.7	3.0	5.0
\$20,000–\$29,999	32.4	22.3	19.0	10.8	8.2	3.4	4.4	3.2	7.4
\$30,000–\$39,999	29.4	23.6	20.9	11.1	9.9	2.7	2.3	1.3	4.6
\$40,000–\$49,999	25.0	21.9	19.8	9.8	10.0	2.1	1.3	0.7	2.6
\$50,000 or more	76.6	70.2	63.5	31.6	31.9	6.8	3.2	0.9	5.6
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$5,000	5.9	1.5	0.7	0.7	0.7	6.6	17.9	21.5	12.1
\$5,000–\$9,999	7.4	1.9	1.3	1.6	1.1	6.0	25.9	30.3	12.3
\$10,000–\$14,999	7.3	3.8	3.3	3.9	2.5	7.1	15.3	16.8	14.1
\$15,000–\$19,999	7.2	5.4	5.0	5.9	4.0	7.9	10.1	10.3	12.2
\$20,000–\$29,999	14.3	14.1	13.8	15.0	12.5	16.3	12.1	11.1	18.1
\$30,000–\$39,999	13.0	15.0	15.2	15.4	15.1	13.2	6.3	4.6	11.3
\$40,000–\$49,999	11.0	13.9	14.4	13.6	15.3	10.3	3.7	2.3	6.3
\$50,000 or more	33.9	44.5	46.2	43.8	48.8	32.6	8.8	3.2	13.6
(percentage within income categories)									
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%
Under \$5,000	100.0	17.2	7.2	3.9	3.2	10.3	48.7	46.6	37.0
\$5,000–\$9,999	100.0	18.0	10.9	6.7	4.2	7.4	55.9	52.2	29.9
\$10,000–\$14,999	100.0	36.1	27.4	17.3	10.1	8.9	33.8	29.6	35.0
\$15,000–\$19,999	100.0	52.2	42.3	26.2	16.1	10.1	22.5	18.3	30.8
\$20,000–\$29,999	100.0	68.7	58.6	33.4	25.2	10.5	13.6	9.9	22.9
\$30,000–\$39,999	100.0	80.3	71.2	37.7	33.5	9.4	7.8	4.5	15.8
\$40,000–\$49,999	100.0	87.7	79.4	39.3	40.1	8.6	5.4	2.6	10.3
\$50,000 or more	100.0	91.6	82.9	41.2	41.7	8.9	4.2	1.2	7.3

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Table 10
**Nonelderly Population with Selected Sources of Health Insurance,
 by Family Income as a Percentage of Poverty, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

Family Income as a Percentage of Poverty	Employer Coverage						Total Public	Medicaid	No Health Insurance Coverage
	Total	Total Private	Total	Direct	Indirect	Other Private			
(millions)									
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9
0-99%	35.9	6.4	3.9	1.7	2.2	2.6	18.9	18.0	11.8
100%-124%	10.1	3.9	2.9	1.3	1.6	1.0	3.3	2.8	3.5
125%-149%	10.5	5.1	4.0	1.7	2.3	1.2	2.4	2.1	3.6
150%-199%	21.4	13.5	11.3	5.2	6.2	2.2	3.2	2.4	5.9
200%-399%	74.4	61.0	54.1	26.6	27.5	7.1	5.3	2.9	10.7
400% or more	73.9	67.8	61.2	35.6	25.6	6.7	3.2	0.8	5.3
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	15.9	4.1	2.8	2.4	3.3	12.4	52.0	62.1	28.9
100%-124%	4.5	2.5	2.1	1.8	2.5	4.8	9.1	9.8	8.6
125%-149%	4.7	3.2	2.9	2.4	3.5	5.5	6.7	7.1	8.9
150%-199%	9.5	8.6	8.2	7.2	9.4	10.7	8.7	8.3	14.5
200%-399%	32.9	38.7	39.4	36.9	42.1	34.2	14.7	10.0	26.2
400% or more	32.7	43.0	44.5	49.4	39.1	32.4	8.8	2.7	12.9
(percentage within poverty status categories)									
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%
0-99%	100.0	17.8	10.9	4.8	6.1	7.2	52.6	50.1	33.0
100%-124%	100.0	38.6	28.9	12.6	16.3	9.9	32.9	28.0	34.9
125%-149%	100.0	48.6	38.1	16.3	21.7	10.9	23.2	19.6	34.6
150%-199%	100.0	63.0	52.9	24.1	28.8	10.4	14.8	11.2	27.7
200%-399%	100.0	82.0	72.7	35.7	37.0	9.5	7.2	3.9	14.4
400% or more	100.0	91.8	82.8	48.2	34.6	9.1	4.3	1.1	7.1

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Table 11
Nonelderly Population with Selected Sources of Health Insurance, by Region and State, 1993
Employee Benefit Research Institute Analysis of the March 1994 CPS

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage	Margin of Error ^a
			Total	Direct	Indirect					
			(millions)						(thousands)	
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9	765
New England	11.5	8.8	7.8	4.0	3.8	1.0	1.5	1.2	1.5	130
Maine	1.1	0.8	0.7	0.3	0.3	0.1	0.2	0.2	0.1	32
New Hampshire	1.0	0.8	0.7	0.4	0.4	0.1	0.1	0.1	0.1	33
Vermont	0.5	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1	17
Massachusetts	5.2	3.9	3.4	1.8	1.7	0.5	0.7	0.6	0.7	81
Rhode Island	0.8	0.6	0.6	0.3	0.3	0.1	0.1	0.1	0.1	25
Connecticut	2.8	2.3	2.1	1.1	1.0	0.2	0.3	0.2	0.3	87
Middle Atlantic	33.0	23.8	21.0	11.0	10.0	2.9	5.1	4.5	5.1	268
New York	15.8	10.9	9.5	5.0	4.5	1.3	2.8	2.6	2.6	195
New Jersey	7.0	5.2	4.5	2.4	2.1	0.7	0.8	0.7	1.1	112
Pennsylvania	10.3	7.7	7.0	3.6	3.4	0.8	1.4	1.2	1.4	150
East North Central	38.4	28.7	25.4	13.1	12.3	3.4	5.8	4.9	5.1	302
Ohio	9.9	7.4	6.6	3.4	3.3	0.8	1.6	1.3	1.3	140
Indiana	5.1	3.9	3.4	1.8	1.7	0.5	0.7	0.6	0.7	151
Illinois	10.4	7.6	6.5	3.5	3.0	1.1	1.5	1.2	1.5	162
Michigan	8.5	6.2	5.6	2.8	2.8	0.6	1.5	1.3	1.1	122
Wisconsin	4.5	3.6	3.2	1.7	1.5	0.5	0.5	0.5	0.4	100
West North Central	15.5	11.9	9.1	5.1	5.0	1.9	2.1	1.6	2.1	199
Minnesota	3.9	3.0	2.6	1.4	1.2	0.4	0.5	0.4	0.5	108
Iowa	2.4	2.0	1.6	0.8	0.9	0.4	0.2	0.2	0.3	61
Missouri	4.5	3.3	3.0	1.6	1.4	0.4	0.7	0.5	0.6	136
North Dakota	0.5	0.4	0.3	0.1	0.2	0.1	0.1	a	0.1	16
South Dakota	0.6	0.4	0.4	0.2	0.2	0.1	0.1	0.1	0.1	17
Nebraska	1.4	1.1	0.9	0.4	0.5	0.2	0.2	0.1	0.2	39
Kansas	2.2	1.6	1.4	0.7	0.7	0.2	0.3	0.2	0.3	62
South Atlantic	39.1	26.6	23.1	12.8	10.3	3.6	6.2	4.5	7.9	389
Delaware	0.6	0.5	0.4	0.2	0.2	a	0.1	0.1	0.1	20
Maryland	4.2	3.0	2.7	1.5	1.2	0.3	0.6	0.4	0.7	141
District of Columbia	0.5	0.3	0.2	0.2	0.1	a	0.1	0.1	0.1	23
Virginia	5.6	4.2	3.7	2.0	1.8	0.5	0.7	0.4	0.9	150
West Virginia	1.5	0.9	0.8	0.4	0.4	0.1	0.3	0.2	0.3	57
North Carolina	5.8	4.1	3.6	2.1	1.5	0.5	0.9	0.6	1.0	94
South Carolina	3.2	2.1	1.9	1.0	0.9	0.2	0.6	0.5	0.6	97
Georgia	6.0	4.1	3.5	2.0	1.5	0.6	0.9	0.6	1.3	207
Florida	11.7	7.4	6.2	3.4	2.8	1.2	2.1	1.6	2.8	215
East South Central	13.6	9.1	7.8	4.1	3.7	1.3	2.8	2.2	2.4	216
Kentucky	3.2	2.2	1.9	1.0	0.9	0.3	0.7	0.6	0.5	96
Tennessee	4.6	3.1	2.7	1.5	1.2	0.5	0.9	0.7	0.7	129
Alabama	3.6	2.4	2.1	1.1	1.0	0.3	0.6	0.5	0.7	125
Mississippi	2.2	1.4	1.2	0.6	0.6	0.2	0.5	0.4	0.5	76
West South Central	25.0	15.3	13.4	6.9	6.5	2.0	4.3	3.3	6.4	364
Arkansas	2.1	1.3	1.1	0.6	0.5	0.2	0.4	0.3	0.5	77
Louisiana	3.8	2.0	1.8	0.9	0.9	0.3	0.8	0.7	1.0	155
Oklahoma	2.9	1.7	1.6	0.7	0.8	0.2	0.5	0.3	0.8	113
Texas	16.2	10.2	8.9	4.7	4.2	1.3	2.6	2.0	4.1	304
Mountain	13.1	9.4	8.1	4.0	4.1	1.3	1.8	1.2	2.5	181
Montana	0.7	0.5	0.4	0.2	0.2	0.1	0.1	0.1	0.1	23
Idaho	1.0	0.7	0.6	0.3	0.3	0.1	0.2	0.1	0.2	29
Wyoming	0.4	0.3	0.3	0.1	0.1	0.1	0.1	a	0.1	16
Colorado	3.1	2.3	1.9	1.0	0.9	0.4	0.4	0.2	0.5	95
New Mexico	1.4	0.9	0.7	0.3	0.4	0.1	0.2	0.2	0.4	52
Arizona	3.4	2.3	2.1	1.1	1.0	0.2	0.5	0.4	0.8	127
Utah	1.8	1.4	1.3	0.5	0.8	0.2	0.2	0.1	0.2	43
Nevada	1.3	0.9	0.8	0.5	0.3	0.1	0.1	0.1	0.3	42
Pacific	36.9	24.0	20.6	10.9	9.8	3.4	6.6	5.6	7.8	408
Washington	4.4	3.4	2.8	1.5	1.3	0.6	0.6	0.4	0.7	129
Oregon	2.7	2.0	1.7	0.9	0.8	0.3	0.3	0.3	0.5	90
California	28.4	17.5	15.1	7.9	7.2	2.4	5.5	4.8	6.4	378
Alaska	0.5	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1	14
Hawaii	0.9	0.7	0.6	0.4	0.3	0.1	0.2	0.1	0.1	28

(continued)

Table 11 (continued)
 Nonelderly Population with Selected Sources of Health Insurance, by Region and State, 1993

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage	Margin of Error ^a
			Total	Direct	Indirect					
(percentage within state and region categories)										
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%	0.4
New England	100.0	76.6	67.8	35.0	32.8	8.9	12.8	10.3	13.4	1.0
Maine	100.0	71.7	61.0	30.0	31.0	11.2	19.3	14.8	13.1	2.6
New Hampshire	100.0	79.2	70.8	35.5	35.3	8.4	9.0	6.4	14.1	3.0
Vermont	100.0	72.9	61.8	28.8	33.0	11.7	15.4	14.0	14.6	3.0
Massachusetts	100.0	75.4	66.4	34.4	32.0	9.1	13.4	11.1	14.1	1.5
Rhode Island	100.0	75.7	68.2	37.2	31.0	7.6	15.4	13.2	12.1	2.9
Connecticut	100.0	80.7	73.1	38.5	34.6	7.8	9.0	6.9	12.1	2.9
Middle Atlantic	100.0	72.1	63.6	33.3	30.2	8.8	15.5	13.5	15.5	0.8
New York	100.0	68.7	60.4	31.8	28.6	8.5	18.0	16.2	16.5	1.1
New Jersey	100.0	74.8	64.6	34.5	30.0	10.4	11.7	10.1	16.2	1.5
Pennsylvania	100.0	75.5	67.8	34.9	32.9	8.2	14.1	11.6	13.4	1.4
East North Central	100.0	74.8	66.2	34.2	32.0	8.9	15.2	12.7	13.4	0.7
Ohio	100.0	74.7	66.9	33.8	33.1	7.9	15.7	12.6	13.1	1.3
Indiana	100.0	75.8	67.0	34.1	32.9	8.9	14.4	12.4	14.3	2.7
Illinois	100.0	73.2	63.1	33.9	29.2	10.3	14.3	11.5	14.9	1.4
Michigan	100.0	73.2	66.1	33.3	32.8	7.5	18.0	15.7	13.1	1.3
Wisconsin	100.0	81.0	71.6	37.6	34.0	10.4	11.7	10.1	10.0	2.1
West North Central	100.0	76.9	65.2	33.0	32.1	12.1	13.4	10.4	13.5	1.2
Minnesota	100.0	77.5	66.7	35.6	31.0	10.9	12.9	11.3	12.7	2.6
Iowa	100.0	83.1	66.6	31.3	35.3	17.3	9.8	7.8	10.9	2.4
Missouri	100.0	74.0	65.6	35.0	30.6	8.7	15.5	11.9	14.2	2.8
North Dakota	100.0	75.4	56.9	25.4	31.5	18.9	12.3	a	16.6	2.8
South Dakota	100.0	73.7	58.6	25.9	32.8	16.0	15.7	11.0	15.8	2.5
Nebraska	100.0	77.2	62.9	29.6	33.3	14.5	13.8	8.6	14.3	2.6
Kansas	100.0	76.0	65.3	32.4	32.9	10.9	13.4	10.3	14.6	2.7
South Atlantic	100.0	68.2	59.2	32.8	26.4	9.1	16.0	11.6	20.3	0.9
Delaware	100.0	76.2	69.6	38.7	30.9	a	12.4	10.4	15.6	3.0
Maryland	100.0	72.7	65.3	35.4	29.9	7.5	13.8	10.6	17.2	3.1
District of Columbia	100.0	54.1	46.3	32.6	13.7	a	24.0	22.6	23.5	3.8
Virginia	100.0	75.8	67.0	35.4	31.6	9.0	12.7	7.2	15.9	2.5
West Virginia	100.0	60.6	55.2	27.5	27.7	5.7	21.4	16.3	22.5	3.3
North Carolina	100.0	71.2	62.5	37.2	25.3	8.8	15.8	10.7	17.0	1.5
South Carolina	100.0	66.4	58.8	32.1	26.7	7.8	18.0	14.3	19.9	2.7
Georgia	100.0	68.7	58.6	33.2	25.3	10.4	14.5	10.3	22.0	3.1
Florida	100.0	62.8	52.8	29.0	23.8	10.3	17.7	13.3	24.1	1.6
East South Central	100.0	66.9	57.6	30.4	27.2	9.5	20.7	16.3	17.6	1.4
Kentucky	100.0	67.0	58.7	30.6	28.1	8.9	22.4	18.4	14.7	2.8
Tennessee	100.0	68.6	58.7	32.3	26.4	9.9	20.3	16.0	15.6	2.6
Alabama	100.0	67.0	58.7	29.7	28.9	8.8	17.4	12.7	20.7	3.1
Mississippi	100.0	62.8	52.1	27.4	24.7	10.9	24.2	19.6	21.1	3.0
West South Central	100.0	61.2	53.5	27.5	26.0	7.9	17.4	13.2	25.5	1.3
Arkansas	100.0	62.5	53.2	26.9	26.3	9.5	19.2	14.5	23.5	3.2
Louisiana	100.0	53.9	46.3	22.7	23.6	7.6	22.1	18.5	27.0	3.5
Oklahoma	100.0	59.7	54.1	25.4	28.6	5.7	16.7	11.1	27.4	3.3
Texas	100.0	62.9	55.1	29.0	26.1	8.2	16.2	12.2	25.1	1.6
Mountain	100.0	71.4	61.7	30.7	31.0	10.0	14.0	9.2	19.3	1.2
Montana	100.0	71.5	57.6	27.9	29.7	14.2	16.3	11.5	18.4	2.9
Idaho	100.0	73.4	61.7	29.4	32.4	12.4	15.9	10.1	17.0	2.6
Wyoming	100.0	71.9	60.2	27.9	32.3	11.9	13.9	a	17.7	3.4
Colorado	100.0	76.0	62.5	32.9	29.6	13.7	12.6	7.9	15.2	2.9
New Mexico	100.0	60.8	52.5	24.6	27.9	8.3	17.5	12.4	26.0	3.2
Arizona	100.0	65.7	59.8	31.0	28.9	6.2	15.1	10.4	24.1	3.2
Utah	100.0	81.0	71.2	28.6	42.5	10.2	11.2	7.6	12.4	2.3
Nevada	100.0	72.7	65.1	37.9	27.2	7.7	11.1	5.6	21.5	3.0
Pacific	100.0	64.9	55.9	29.4	26.4	9.2	17.9	15.0	21.0	1.0
Washington	100.0	77.0	64.0	34.4	29.6	13.0	12.6	7.9	14.8	2.7
Oregon	100.0	73.6	63.9	34.0	29.9	9.7	12.5	9.3	17.2	3.0
California	100.0	61.8	53.3	27.8	25.5	8.6	19.2	16.8	22.7	1.2
Alaska	100.0	69.4	59.3	32.4	27.0	10.1	22.4	16.3	15.8	2.5
Hawaii	100.0	75.2	68.8	40.9	28.0	6.7	16.8	9.4	13.7	2.9

Note: Details may not add to totals because individuals may receive coverage from more than one source.

^aA 95 percent confidence interval for the number of individuals without health insurance is determined by taking the number of uninsured indicated plus or minus the margin of error indicated. For example, the number of nonelderly Americans without health insurance in 1993 ranges from 40.1 million to 41.7 million (40.9 million minus 765,000 to 40.9 million plus 765,000). The percentage of nonelderly Americans without health insurance ranges from 17.7 percent to 18.5 percent (18.1 percent minus 0.4 to 18.1 percent plus 0.4).

^bFewer than 50,000 respondents (weighted) in this category.

Table 12
**Nonelderly Population with Selected Sources of Health Insurance,
 by Citizenship Status and Family Income as a Percentage of Poverty, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

Family Income as a Percentage of Poverty	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9
0-99%	35.9	6.4	3.9	1.7	2.2	2.6	18.9	18.0	11.8
100%-124%	10.1	3.9	2.9	1.3	1.6	1.0	3.3	2.8	3.5
125%-149%	10.5	5.1	4.0	1.7	2.3	1.2	2.4	2.1	3.6
150%-199%	21.4	13.5	11.3	5.2	6.2	2.2	3.2	2.4	5.9
200%-399%	74.4	61.0	54.1	26.6	27.5	7.1	5.3	2.9	10.7
400% or more	73.9	67.8	61.2	35.6	25.6	6.7	3.2	0.8	5.3
Citizens	211.7	151.3	132.3	68.8	63.5	19.5	34.1	26.9	34.7
0-99%	31.6	5.9	3.6	1.5	2.1	2.4	17.6	16.7	9.3
100%-124%	8.9	3.5	2.7	1.1	1.5	0.9	3.0	2.6	2.9
125%-149%	9.4	4.7	3.7	1.6	2.2	1.0	2.2	1.9	3.1
150%-199%	19.5	12.6	10.6	4.7	5.9	2.1	3.0	2.2	5.0
200%-399%	70.8	58.7	52.2	25.4	26.9	6.7	5.1	2.8	9.5
400% or more	71.6	65.9	59.5	34.5	25.0	6.5	3.1	0.7	4.9
Noncitizens	14.5	6.4	5.1	3.2	1.9	1.3	2.2	2.1	6.2
0-99%	4.3	0.5	0.3	0.2	0.1	0.2	1.3	1.3	2.5
100%-124%	1.2	0.4	0.3	0.1	0.1	0.1	0.3	0.3	0.6
125%-149%	1.1	0.4	0.3	0.2	0.1	0.1	0.2	0.2	0.6
150%-199%	1.9	0.9	0.7	0.5	0.3	0.2	0.2	0.2	0.9
200%-399%	3.6	2.3	1.9	1.2	0.7	0.4	0.2	0.1	1.2
400% or more	2.3	1.9	1.6	1.0	0.6	0.3	0.1	a	0.4
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	15.9	4.1	2.8	2.4	3.3	12.4	52.0	62.1	28.9
100%-124%	4.5	2.5	2.1	1.8	2.5	4.8	9.1	9.8	8.6
125%-149%	4.7	3.2	2.9	2.4	3.5	5.5	6.7	7.1	8.9
150%-199%	9.5	8.6	8.2	7.2	9.4	10.7	8.7	8.3	14.5
200%-399%	32.9	38.7	39.4	36.9	42.1	34.2	14.7	10.0	26.2
400% or more	32.7	43.0	44.5	49.4	39.1	32.4	8.8	2.7	12.9
Citizens	93.6	96.0	96.3	95.5	97.1	93.9	93.8	92.9	84.9
0-99%	14.0	3.7	2.6	2.1	3.1	11.5	48.4	57.7	22.7
100%-124%	3.9	2.2	1.9	1.6	2.3	4.3	8.4	8.8	7.2
125%-149%	4.2	3.0	2.7	2.2	3.3	5.0	6.2	6.5	7.5
150%-199%	8.6	8.0	7.7	6.5	9.0	9.9	8.2	7.8	12.3
200%-399%	31.3	37.2	38.0	35.2	41.1	32.2	14.1	9.5	23.2
400% or more	31.6	41.8	43.3	48.0	38.2	31.0	8.6	2.6	12.0
Noncitizens	6.4	4.0	3.7	4.5	2.9	6.1	6.2	7.1	15.1
0-99%	1.9	0.3	0.2	0.3	0.2	0.9	3.6	4.4	6.2
100%-124%	0.5	0.2	0.2	0.2	0.2	0.5	0.8	0.9	1.4
125%-149%	0.5	0.2	0.2	0.2	0.2	0.6	0.5	0.6	1.4
150%-199%	0.8	0.6	0.5	0.6	0.4	0.8	0.5	0.5	2.2
200%-399%	1.6	1.4	1.4	1.7	1.0	1.9	0.6	0.5	3.0
400% or more	1.0	1.2	1.2	1.4	0.9	1.4	0.2	a	0.9
(percentage within poverty level categories)									
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%
0-99 %	100.0	17.8	10.9	4.8	6.1	7.2	52.6	50.1	33.0
100%-124%	100.0	38.6	28.9	12.6	16.3	9.9	32.9	28.0	34.9
125%-149%	100.0	48.6	38.1	16.3	21.7	10.9	23.2	19.6	34.6
150%-199%	100.0	63.0	52.9	24.1	28.8	10.4	14.8	11.2	27.7
200%-399%	100.0	82.0	72.7	35.7	37.0	9.5	7.2	3.9	14.4
400% or more	100.0	91.8	82.8	48.2	34.6	9.1	4.3	1.1	7.1
Citizens	100.0	71.5	62.5	32.5	30.0	9.2	16.1	12.7	16.4
0-99 %	100.0	18.6	11.3	4.8	6.5	7.6	55.6	52.9	29.4
100%-124%	100.0	39.7	29.9	12.7	17.2	10.1	34.3	28.7	33.1
125%-149%	100.0	50.3	39.8	16.6	23.2	10.9	23.8	20.0	32.6
150%-199%	100.0	64.5	54.3	24.1	30.3	10.5	15.3	11.5	25.9
200%-399%	100.0	83.0	73.8	35.9	38.0	9.5	7.3	3.9	13.4
400% or more	100.0	92.1	83.2	48.3	34.9	9.0	4.4	1.0	6.8
Noncitizens	100.0	44.0	35.3	22.3	13.0	8.7	15.5	14.2	42.6
0-99%	100.0	12.1	7.9	4.8	3.1	4.2	30.4	29.8	58.8
100%-124%	100.0	30.3	21.8	11.9	9.8	8.5	22.9	22.5	48.2
125%-149%	100.0	34.7	23.9	14.3	9.7	10.8	17.8	16.1	51.3
150%-199%	100.0	46.7	38.0	23.9	14.1	8.6	9.5	8.1	46.2
200%-399%	100.0	62.7	51.8	33.6	18.2	10.9	5.6	3.7	34.1
400% or more	100.0	82.7	70.2	44.6	25.7	12.6	3.2	a	15.9

Note: Details may not add to totals because individuals may receive coverage from more than one source.
^aFewer than 50,000 respondents (weighted) in this category.

Table 13
**Nonelderly Population with Selected Sources of Health Insurance,
 by Family Type, Work Status, and Family Income as a Percentage of Poverty, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

Family Type and Poverty Level	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9
Married without children	51.0	41.0	34.9	24.0	10.9	6.2	4.8	1.6	7.6
full-year worker	35.6	30.6	27.0	21.3	5.8	3.5	1.6	0.3	4.5
part-year worker	4.2	3.4	2.5	1.0	1.5	0.8	0.4	0.1	0.7
nonworker	11.2	7.1	5.4	1.7	3.6	1.8	2.8	1.2	2.4
Married with children	103.4	80.2	72.9	24.9	48.0	7.5	11.9	9.7	15.1
full-year worker	42.1	35.5	32.5	23.6	8.9	3.0	2.0	1.2	5.6
part-year worker	6.7	5.2	4.4	0.7	3.7	0.8	0.7	0.5	1.1
nonworker	54.6	39.5	36.1	0.6	35.5	3.7	9.1	8.0	8.5
Single without children	40.6	23.9	19.3	18.8	0.5	4.7	5.2	3.7	12.2
full-year worker	29.1	20.5	17.6	17.5	0.2	2.8	1.1	0.5	7.9
part-year worker	3.1	1.5	0.8	0.6	0.1	0.7	0.5	0.3	1.2
nonworker	8.4	2.0	0.9	0.7	0.2	1.1	3.7	2.8	3.1
Single with children	31.2	12.5	10.3	4.3	6.0	2.5	14.4	13.9	6.0
full-year worker	7.9	5.1	4.3	4.1	0.2	0.8	1.3	1.2	1.8
part-year worker	2.0	0.9	0.5	0.1	0.4	0.3	0.9	0.9	0.4
nonworker	21.3	6.6	5.5	0.1	5.4	1.3	12.1	11.8	3.8
Total Poor and Near-Poor Population (0-124% of Poverty)	46.0	10.3	6.8	3.0	3.8	3.6	22.2	20.8	15.3
Married without children	3.6	1.2	0.7	0.4	0.2	0.5	1.0	0.7	1.5
full-year worker	1.1	0.5	0.3	0.2	0.1	0.2	0.1	0.1	0.5
part-year worker	0.4	0.1	0.1	a	a	0.1	0.1	a	0.2
nonworker	2.2	0.6	0.3	0.2	0.2	0.3	0.9	0.6	0.8
Married with children	15.4	4.4	3.4	1.0	2.4	1.0	6.4	6.0	5.4
full-year worker	3.4	1.3	1.0	0.8	0.2	0.3	0.6	0.5	1.6
part-year worker	1.1	0.3	0.2	0.1	0.2	0.1	0.4	0.3	0.4
nonworker	11.0	2.8	2.2	0.1	2.1	0.6	5.4	5.1	3.4
Single without children	10.3	2.3	1.0	0.9	a	1.3	3.1	2.6	5.1
full-year worker	3.6	1.1	0.5	0.5	a	0.5	0.3	0.2	2.2
part-year worker	1.4	0.5	0.2	0.2	a	0.3	0.3	0.2	0.7
nonworker	5.3	0.7	0.3	0.2	a	0.5	2.5	2.1	2.1
Single with children	16.7	2.5	1.8	0.7	1.1	0.8	11.7	11.6	3.3
full-year worker	2.3	0.7	0.5	0.5	a	0.2	0.9	0.8	0.9
part-year worker	1.1	0.2	0.1	0.1	a	0.1	0.7	0.7	0.2
nonworker	13.3	1.6	1.2	0.1	1.1	0.5	10.1	10.0	2.2
(percentage within family type and work status categories)									
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%
Married without children	100.0	80.4	68.4	47.0	21.4	12.1	9.4	3.2	15.0
full-year worker	100.0	85.9	76.0	59.7	16.3	9.9	4.6	0.9	12.8
part-year worker	100.0	79.2	59.2	23.8	35.4	20.0	9.0	2.7	16.8
nonworker	100.0	63.3	47.7	15.2	32.4	15.8	24.9	10.9	21.2
Married with children	100.0	77.5	70.5	24.1	46.4	7.2	11.5	9.4	14.6
full-year worker	100.0	84.3	77.1	56.0	21.1	7.2	4.8	2.8	13.2
part-year worker	100.0	77.4	65.6	10.9	54.7	11.8	11.1	7.9	15.7
nonworker	100.0	72.3	66.0	1.1	64.9	6.7	16.7	14.7	15.5
Single without children	100.0	59.0	47.6	46.4	1.2	11.5	12.9	9.1	30.1
full-year worker	100.0	70.4	60.6	60.1	0.5	9.8	3.7	1.9	27.2
part-year worker	100.0	48.4	25.4	20.7	4.7	23.0	15.4	11.1	39.5
nonworker	100.0	23.6	10.4	8.4	2.0	13.3	43.9	33.4	36.6
Single with children	100.0	40.1	33.1	13.9	19.1	8.0	46.2	44.6	19.2
full-year worker	100.0	64.7	54.6	51.9	2.7	10.1	16.9	15.4	22.9
part-year worker	100.0	42.0	24.8	6.8	18.0	17.1	45.1	42.4	20.2
nonworker	100.0	30.9	25.9	0.6	25.3	6.3	57.1	55.6	17.7

(continued)

Table 13 (continued)
 Nonelderly Population with Selected Sources of Health Insurance,
 by Family Type, Work Status, and Family Income as a Percentage of Poverty, 1993

Family Type and Poverty Level	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within family type and work status categories)									
Total Poor and Near-Poor Population (0-124% of Poverty)	100.0%	22.4%	14.8%	6.5%	8.3%	7.8%	48.3%	45.3%	33.4%
Married without children	100.0	32.4	18.1	11.9	6.3	14.3	28.4	20.0	43.1
full-year worker	100.0	42.6	27.2	22.4	4.8	15.5	10.1	7.3	49.7
part-year worker	100.0	37.9	15.2	a	a	22.6	16.7	a	50.8
nonworker	100.0	26.3	14.1	7.1	7.0	12.3	39.6	27.7	38.5
Married with children	100.0	28.3	22.2	6.4	15.7	6.2	41.5	38.7	35.1
full-year worker	100.0	37.9	29.9	24.1	5.8	8.0	18.8	15.4	47.5
part-year worker	100.0	31.4	21.7	7.5	14.2	9.7	32.4	29.5	41.0
nonworker	100.0	25.0	19.9	0.9	18.9	5.3	49.3	46.7	30.7
Single without children	100.0	22.2	9.4	9.0	a	12.9	29.8	24.9	49.7
full-year worker	100.0	30.0	15.2	15.1	a	14.8	8.6	6.7	62.4
part-year worker	100.0	32.5	11.6	11.2	a	20.9	17.9	15.8	51.4
nonworker	100.0	14.1	4.8	4.1	a	9.4	47.5	39.8	40.7
Single with children	100.0	14.8	10.7	3.9	6.8	4.7	70.3	69.4	19.6
full-year worker	100.0	30.5	23.7	23.3	a	6.8	38.2	36.9	37.3
part-year worker	100.0	17.8	7.8	5.6	a	10.1	66.0	64.9	21.9
nonworker	100.0	11.9	8.7	0.4	8.3	3.8	76.2	75.3	16.4

Note: Details may not add to totals because individuals may receive coverage from more than one source.

^aFewer than 50,000 respondents (weighted) in this category.

Table 14
**Nonelderly Population with Selected Sources of Health Insurance, by Race and Family Income
as a Percentage of Poverty, 1993**
Employee Benefit Research Institute Analysis of the March 1994 CPS

Race and Family Income as a Percentage of Poverty	Total	Total Private	Employer Coverage			Other Indirect	Total Private	Public	Medicaid	No Health Insurance Coverage
			Total	Direct						
(millions)										
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9	
0-99%	35.9	6.4	3.9	1.7	2.2	2.6	18.9	18.0	11.8	
100%-124%	10.1	3.9	2.9	1.3	1.6	1.0	3.3	2.8	3.5	
125%-149%	10.5	5.1	4.0	1.7	2.3	1.2	2.4	2.1	3.6	
150%-199%	21.4	13.5	11.3	5.2	6.2	2.2	3.2	2.4	5.9	
200%-399%	74.4	61.0	54.1	26.6	27.5	7.1	5.3	2.9	10.7	
400% or more	73.9	67.8	61.2	35.6	25.6	6.7	3.2	0.8	5.3	
White	162.9	126.5	110.2	57.6	52.6	16.7	18.9	13.2	23.7	
0-99%	16.4	4.1	2.4	1.1	1.3	1.8	7.7	7.1	5.3	
100%-124%	5.6	2.3	1.6	0.7	0.9	0.7	1.7	1.4	1.9	
125%-149%	5.9	3.1	2.4	1.1	1.3	0.8	1.3	1.0	1.9	
150%-199%	14.0	9.4	7.8	3.5	4.3	1.7	1.9	1.4	3.5	
200%-399%	57.9	49.2	43.6	21.0	22.6	5.8	3.7	1.8	6.9	
400% or more	63.1	58.3	52.5	30.3	22.2	5.9	2.6	0.5	4.1	
Black	29.5	14.5	12.8	7.2	5.6	1.8	9.6	8.6	6.8	
0-99%	10.1	1.2	0.8	0.4	0.5	0.5	6.5	6.4	2.6	
100%-124%	1.9	0.8	0.7	0.3	0.4	0.1	0.8	0.7	0.5	
125%-149%	2.1	1.0	0.9	0.4	0.5	0.2	0.6	0.5	0.7	
150%-199%	3.3	1.8	1.6	0.8	0.8	0.3	0.6	0.4	1.0	
200%-399%	7.5	5.4	4.9	2.8	2.1	0.5	0.7	0.5	1.6	
400% or more	4.8	4.2	3.9	2.6	1.3	0.3	0.3	0.1	0.5	
Hispanic	25.0	11.0	9.7	4.8	4.8	1.4	6.4	5.9	8.5	
0-99%	7.9	0.8	0.6	0.2	0.4	0.2	3.9	3.8	3.3	
100%-124%	2.2	0.6	0.5	0.2	0.3	0.1	0.7	0.7	1.0	
125%-149%	2.1	0.8	0.7	0.2	0.4	0.1	0.5	0.4	0.9	
150%-199%	3.3	1.7	1.5	0.7	0.9	0.2	0.6	0.5	1.2	
200%-399%	6.5	4.4	4.0	2.0	1.9	0.5	0.6	0.5	1.7	
400% or more	3.0	2.6	2.4	1.5	0.9	0.3	0.1	0.1	0.3	
Other	8.7	5.7	4.8	2.4	2.3	1.0	1.5	1.2	1.9	
0-99%	1.5	0.3	0.1	0.1	0.1	0.1	0.7	0.7	0.6	
100%-124%	0.4	0.2	0.1	0.1	0.1	a	0.1	0.1	0.1	
125%-149%	0.5	0.2	0.1	a	0.1	0.1	0.1	0.1	0.2	
150%-199%	0.8	0.5	0.4	0.2	0.2	0.1	0.1	0.1	0.2	
200%-399%	2.6	1.9	1.6	0.8	0.9	0.3	0.2	0.1	0.5	
400% or more	3.0	2.7	2.4	1.3	1.1	0.3	0.1	0.1	0.3	
(percentage within coverage categories)										
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
0-99%	15.9	4.1	2.8	2.4	3.3	12.4	52.0	62.1	28.9	
100%-124%	4.5	2.5	2.1	1.8	2.5	4.8	9.1	9.8	8.6	
125%-149%	4.7	3.2	2.9	2.4	3.5	5.5	6.7	7.1	8.9	
150%-199%	9.5	8.6	8.2	7.2	9.4	10.7	8.7	8.3	14.5	
200%-399%	32.9	38.7	39.4	36.9	42.1	34.2	14.7	10.0	26.2	
400% or more	32.7	43.0	44.5	49.4	39.1	32.4	8.8	2.7	12.9	
White	72.0	80.2	80.2	79.9	80.5	80.1	52.0	45.8	58.0	
0-99%	7.2	2.6	1.7	1.5	2.0	8.5	21.2	24.6	13.1	
100%-124%	2.5	1.5	1.2	1.0	1.4	3.4	4.8	4.8	4.6	
125%-149%	2.6	2.0	1.7	1.5	2.0	3.8	3.5	3.5	4.7	
150%-199%	6.2	6.0	5.7	4.9	6.6	8.0	5.1	4.7	8.6	
200%-399%	25.6	31.2	31.7	29.1	34.6	28.0	10.3	6.3	16.9	
400% or more	27.9	37.0	38.2	42.0	34.0	28.4	7.1	1.9	10.1	
Black	13.1	9.2	9.3	10.0	8.5	8.7	26.4	29.6	16.7	
0-99%	4.4	0.8	0.6	0.5	0.7	2.2	18.0	22.0	6.3	
100%-124%	0.9	0.5	0.5	0.4	0.6	0.6	2.1	2.4	1.3	
125%-149%	0.9	0.6	0.6	0.5	0.7	0.8	1.6	1.7	1.6	
150%-199%	1.4	1.2	1.2	1.1	1.2	1.3	1.7	1.5	2.4	
200%-399%	3.3	3.4	3.6	3.9	3.2	2.5	2.1	1.6	3.8	
400% or more	2.1	2.6	2.8	3.5	2.1	1.3	0.9	0.4	1.3	

(continued)

Table 14 (continued)
 Nonelderly Population with Selected Sources of Health Insurance, by Race and Family Income
 as a Percentage of Poverty, 1993

Race and Family Income as a Percentage of Poverty	Total	Total Private	Employer Coverage				Total Private	Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Other Indirect					
(percentage within coverage categories)										
Hispanic	11.1%	7.0%	7.0%	6.7%	7.4%	6.6%	17.6%	20.5%	20.7%	
0-99%	3.5	0.5	0.4	0.3	0.6	1.1	10.7	13.0	8.2	
100%-124%	1.0	0.4	0.4	0.3	0.5	0.5	2.0	2.3	2.4	
125%-149%	0.9	0.5	0.5	0.3	0.7	0.6	1.3	1.5	2.1	
150%-199%	1.5	1.1	1.1	0.9	1.3	0.9	1.6	1.8	3.0	
200%-399%	2.9	2.8	2.9	2.8	3.0	2.2	1.7	1.6	4.2	
400% or more	1.3	1.7	1.7	2.0	1.4	1.2	0.4	0.2	0.8	
Other	3.9	3.6	3.5	3.4	3.6	4.6	4.0	4.1	4.6	
0-99%	0.7	0.2	0.1	0.1	0.1	0.6	2.1	2.5	1.4	
100%-124%	0.2	0.1	0.1	0.1	0.1	a	0.3	0.3	0.3	
125%-149%	0.2	0.1	0.1	a	0.1	0.3	0.4	0.4	0.5	
150%-199%	0.4	0.3	0.3	0.3	0.3	0.5	0.3	0.3	0.5	
200%-399%	1.1	1.2	1.2	1.1	1.3	1.5	0.7	0.5	1.3	
400% or more	1.3	1.7	1.7	1.8	1.7	1.5	0.4	0.2	0.7	
(percentage within race and poverty categories)										
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%	
0-99%	100.0	17.8	10.9	4.8	6.1	7.2	52.6	50.1	33.0	
100%-124%	100.0	38.6	28.9	12.6	16.3	9.9	32.9	28.0	34.9	
125%-149%	100.0	48.6	38.1	16.3	21.7	10.9	23.2	19.6	34.6	
150%-199%	100.0	63.0	52.9	24.1	28.8	10.4	14.8	11.2	27.7	
200%-399%	100.0	82.0	72.7	35.7	37.0	9.5	7.2	3.9	14.4	
400% or more	100.0	91.8	82.8	48.2	34.6	9.1	4.3	1.1	7.1	
White	100.0	77.6	67.7	35.3	32.3	10.2	11.6	8.1	14.6	
0-99%	100.0	24.8	14.4	6.5	7.9	10.8	47.0	43.5	32.6	
100%-124%	100.0	41.8	29.2	12.6	16.5	12.7	31.3	24.8	33.8	
125%-149%	100.0	52.3	39.7	17.8	21.8	13.3	21.2	17.1	32.5	
150%-199%	100.0	67.2	55.6	25.0	30.7	11.9	13.2	9.7	24.9	
200%-399%	100.0	85.0	75.3	36.2	39.1	10.1	6.5	3.2	12.0	
400% or more	100.0	92.4	83.2	48.0	35.2	9.4	4.1	0.9	6.5	
Black	100.0	49.1	43.2	24.4	18.9	6.1	32.5	29.0	23.1	
0-99%	100.0	12.4	8.1	3.6	4.5	4.5	65.1	63.2	25.6	
100%-124%	100.0	41.2	35.1	15.7	19.3	6.8	40.3	36.0	27.6	
125%-149%	100.0	49.5	41.4	17.7	23.7	8.4	27.7	23.7	31.7	
150%-199%	100.0	56.6	48.7	24.1	24.6	8.2	19.3	13.5	30.4	
200%-399%	100.0	72.7	66.1	37.8	28.3	6.8	10.0	6.2	21.0	
400% or more	100.0	87.4	82.0	53.8	28.2	5.6	6.6	2.5	10.8	
Hispanic	100.0	44.0	38.6	19.3	19.3	5.5	25.5	23.7	33.8	
0-99%	100.0	10.3	7.6	2.9	4.7	2.9	49.0	47.8	42.3	
100%-124%	100.0	27.6	22.5	9.0	13.5	5.1	32.0	30.1	43.9	
125%-149%	100.0	39.1	32.8	11.9	20.9	6.3	23.0	21.5	41.9	
150%-199%	100.0	51.5	46.1	20.4	25.7	5.5	17.2	15.4	36.6	
200%-399%	100.0	68.1	61.3	31.2	30.0	7.1	9.4	7.2	26.5	
400% or more	100.0	87.4	78.9	48.4	30.5	8.5	4.9	2.3	11.2	
Other	100.0	65.2	54.6	27.7	26.9	11.0	16.7	13.7	21.7	
0-99%	100.0	16.7	8.6	4.5	4.1	8.1	49.5	47.2	37.3	
100%-124%	100.0	43.9	31.3	16.4	14.9	a	24.7	22.2	34.9	
125%-149%	100.0	38.8	26.0	a	15.8	13.2	28.6	25.5	41.2	
150%-199%	100.0	62.2	49.9	23.2	26.7	12.5	13.9	11.1	27.5	
200%-399%	100.0	74.7	63.2	29.9	33.3	12.1	9.1	5.4	19.8	
400% or more	100.0	89.0	78.7	42.6	36.0	10.5	4.7	1.9	9.3	

Note: Details may not add to total because individuals may receive coverage from more than one source.

^aFewer than 50,000 respondents (weighted) in this category.

Table 15
**Nonelderly Population with and without Health Insurance,
 by Citizenship Status and Selected Characteristics, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

	Total Population	Citizen	Noncitizen	Insured			Uninsured		
				Total	Citizen	Noncitizen	Total	Citizen	Noncitizen
(millions)									
Total	226.2	211.7	14.5	185.3	177.0	8.3	40.9	34.7	6.2
Race									
Hispanic	25.0	17.1	8.0	16.6	12.7	3.8	8.5	4.3	4.1
White	162.9	160.2	2.7	139.2	137.2	2.0	23.7	23.0	0.7
Black	29.5	28.5	1.0	22.7	22.1	0.6	6.8	6.4	0.4
Other	8.7	5.9	2.8	6.8	4.9	1.9	1.9	1.0	0.9
Firm Size of Greatest Earner									
Nonworker	27.0	24.8	2.3	20.8	19.4	1.4	6.3	5.4	0.9
Fewer than 10	35.4	32.6	2.8	24.3	23.2	1.1	11.1	9.5	1.7
10-24	17.7	16.1	1.6	13.0	12.4	0.7	4.7	3.8	0.9
25-99	25.7	23.5	2.2	20.5	19.3	1.2	5.2	4.2	1.0
100-499	29.7	27.8	1.9	25.4	24.3	1.1	4.3	3.5	0.8
500-999	12.1	11.6	0.5	10.7	10.4	0.3	1.4	1.2	0.2
1,000 or more	78.5	75.2	3.3	70.6	68.0	2.6	7.9	7.1	0.7
Family Income									
Under \$5,000	13.3	12.0	1.4	8.4	7.9	0.5	4.9	4.0	0.9
\$5,000-\$9,999	16.8	15.1	1.7	11.8	11.0	0.8	5.0	4.1	0.9
\$10,000-\$14,999	16.4	14.6	1.8	10.7	9.9	0.8	5.8	4.7	1.0
\$15,000-\$19,999	16.2	14.6	1.6	11.2	10.4	0.8	5.0	4.2	0.8
\$20,000-\$29,999	32.4	29.9	2.5	25.0	23.5	1.5	7.4	6.4	1.0
\$30,000-\$39,999	29.4	27.7	1.7	24.8	23.7	1.1	4.6	4.0	0.6
\$40,000-\$49,999	25.0	23.9	1.1	22.4	21.7	0.7	2.6	2.2	0.4
\$50,000 or more	76.6	73.9	2.8	71.1	68.8	2.2	5.6	5.0	0.5
Age									
Under 18	68.8	66.6	2.2	57.6	56.4	1.2	11.1	10.1	1.0
18-24	25.0	22.8	2.2	18.2	17.2	1.0	6.8	5.6	1.2
25-44	82.3	75.0	7.2	66.2	62.0	4.2	16.1	13.1	3.0
45-64	50.1	47.3	2.8	43.2	41.4	1.9	6.9	5.9	1.0
(percentage within coverage and citizenship status categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Race									
Hispanic	11.1	8.1	55.0	8.9	7.2	45.9	20.7	12.5	67.1
White	72.0	75.7	18.6	75.1	77.5	24.0	58.0	66.3	11.3
Black	13.1	13.5	7.0	12.3	12.5	7.2	16.7	18.4	6.8
Other	3.9	2.8	19.4	3.7	2.8	22.9	4.6	2.8	14.7
Firm Size of Greatest Earner									
Nonworker	12.0	11.7	15.7	11.2	11.0	16.4	15.3	15.5	14.6
Fewer than 10	15.6	15.4	19.1	13.1	13.1	13.2	27.2	27.2	27.0
10-24	7.8	7.6	10.9	7.0	7.0	7.9	11.4	10.8	14.8
25-99	11.4	11.1	15.0	11.0	10.9	14.0	12.8	12.2	16.2
100-499	13.1	13.1	12.9	13.7	13.7	13.1	10.5	10.1	12.7
500-999	5.4	5.5	3.4	5.8	5.9	4.0	3.4	3.6	2.7
1,000 or more	34.7	35.5	23.1	38.1	38.4	31.3	19.3	20.6	11.9

(continued)

Table 15 (continued)
 Nonelderly Population with and without Health Insurance,
 by Citizenship Status and Selected Characteristics, 1993

	Total Population	Citizen	Noncitizen	Insured			Uninsured		
				Total	Citizen	Noncitizen	Total	Citizen	Noncitizen
(percentage within coverage and citizenship status categories)									
Family Income									
Under \$5,000	5.9%	5.6%	9.6%	4.5%	4.5%	5.7%	12.1%	11.6%	14.8%
\$5,000–\$9,999	7.4	7.1	11.5	6.4	6.2	9.3	12.3	11.9	14.5
\$10,000–\$14,999	7.3	6.9	12.5	5.8	5.6	9.4	14.1	13.6	16.6
\$15,000–19,999	7.2	6.9	11.1	6.1	5.9	9.7	12.2	12.1	13.1
\$20,000–\$29,999	14.3	14.1	17.2	13.5	13.3	17.4	18.1	18.3	17.0
\$30,000–\$39,999	13.0	13.1	11.7	13.4	13.4	13.3	11.3	11.7	9.4
\$40,000–\$49,999	11.0	11.3	7.4	12.1	12.3	8.6	6.3	6.4	5.8
\$50,000 or more	33.9	34.9	19.0	38.3	38.9	26.5	13.6	14.5	8.8
Age									
Under 18	30.4	31.4	15.2	31.1	31.9	14.6	27.2	29.2	16.0
18–24	11.1	10.8	15.4	9.8	9.7	12.1	16.7	16.1	19.9
25–44	36.4	35.4	50.0	35.7	35.0	51.0	39.3	37.6	48.6
45–64	22.2	22.3	19.4	23.3	23.4	22.2	16.8	17.0	15.5
(percentage within selected characteristics categories)									
Total	100.0%	93.6%	6.4%	81.9%	78.2%	3.7%	18.1%	15.3%	2.7%
Race									
Hispanic	100.0	68.2	31.8	66.2	50.9	15.3	33.8	17.3	16.6
White	100.0	98.3	1.7	85.4	84.2	1.2	14.6	14.1	0.4
Black	100.0	96.6	3.4	76.9	74.9	2.0	23.1	21.7	1.4
Other	100.0	67.7	32.3	78.3	56.4	21.9	21.7	11.3	10.4
Firm Size of Greatest Earner									
Nonworker	100.0	91.6	8.4	76.8	71.7	5.1	23.2	19.9	3.3
Fewer than 10	100.0	92.2	7.8	68.6	65.5	3.1	31.4	26.7	4.7
10–24	100.0	91.1	8.9	73.6	69.9	3.7	26.4	21.2	5.2
25–99	100.0	91.6	8.4	79.6	75.1	4.5	20.4	16.5	3.9
100–499	100.0	93.7	6.3	85.5	81.8	3.7	14.5	11.8	2.6
500–999	100.0	95.9	4.1	88.5	85.7	2.8	11.5	10.2	1.4
1,000 or more	100.0	95.7	4.3	90.0	86.6	3.3	10.0	9.1	0.9
Family Income									
Under \$5,000	100.0	89.6	10.4	63.0	59.5	3.6	37.0	30.1	6.8
\$5,000–\$9,999	100.0	90.1	9.9	70.1	65.5	4.6	29.9	24.6	5.3
\$10,000–\$14,999	100.0	89.0	11.0	65.0	60.2	4.8	35.0	28.8	6.2
\$15,000–19,999	100.0	90.1	9.9	69.2	64.3	5.0	30.8	25.8	5.0
\$20,000–\$29,999	100.0	92.3	7.7	77.1	72.6	4.5	22.9	19.7	3.2
\$30,000–\$39,999	100.0	94.2	5.8	84.2	80.5	3.8	15.8	13.8	2.0
\$40,000–\$49,999	100.0	95.7	4.3	89.7	86.8	2.9	10.3	8.9	1.4
\$50,000 or more	100.0	96.4	3.6	92.7	89.9	2.9	7.3	6.6	0.7
Age									
Under 18	100.0	96.8	3.2	83.8	82.0	1.8	16.2	14.8	1.4
18–24	100.0	91.1	8.9	72.8	68.7	4.0	27.2	22.3	4.9
25–44	100.0	91.2	8.8	80.5	75.3	5.2	19.5	15.9	3.6
45–64	100.0	94.4	5.6	86.3	82.6	3.7	13.7	11.8	1.9

Table 16
**Nonelderly Population with Selected Sources of Health Insurance,
 by Education Level of Family Head, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

Education Level of Family Head	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	226.2	157.7	137.4	72.0	65.4	20.8	36.3	28.9	40.9
No High School	15.4	5.0	4.0	2.3	1.7	1.0	4.9	4.3	5.9
Some High School	23.6	9.2	7.6	4.2	3.4	1.6	8.2	7.6	7.1
High School Graduate	74.0	49.9	43.4	23.1	20.3	6.7	12.9	10.5	14.4
Some College	40.8	30.5	26.4	13.7	12.8	4.2	5.8	4.1	6.4
Associate Degree	16.4	12.9	11.5	5.9	5.6	1.4	1.9	1.2	2.3
Bachelor's Degree	35.8	31.6	28.0	14.5	13.5	3.6	1.8	1.0	3.4
Master's Degree	13.3	12.3	11.0	5.8	5.3	1.3	0.6	0.2	0.8
Professional School Degree	4.1	3.8	3.2	1.4	1.7	0.6	0.1	a	0.3
Doctorate Degree	2.7	2.6	2.3	1.1	1.1	0.3	0.1	a	0.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No High School	6.8	3.2	2.9	3.2	2.6	4.7	13.4	15.0	14.5
Some High School	10.4	5.8	5.5	5.9	5.2	7.5	22.7	26.2	17.4
High School Graduate	32.7	31.7	31.6	32.1	31.0	32.4	35.5	36.2	35.1
Some College	18.0	19.3	19.2	19.0	19.5	20.2	16.1	14.3	15.8
Associate Degree	7.2	8.2	8.4	8.3	8.6	6.9	5.2	4.1	5.7
Bachelor's Degree	15.8	20.0	20.4	20.1	20.7	17.5	4.9	3.4	8.3
Master's Degree	5.9	7.8	8.0	8.0	8.0	6.4	1.7	0.6	2.0
Professional School Degree	1.8	2.4	2.3	2.0	2.7	2.9	0.4	a	0.8
Doctorate Degree	1.2	1.6	1.7	1.6	1.7	1.4	0.2	a	0.4
(percentage within education level categories)									
Total	100.0%	69.7%	60.8%	31.8%	28.9%	9.2%	16.1%	12.8%	18.1%
No High School	100.0	32.4	26.1	15.0	11.0	6.4	31.8	28.2	38.6
Some High School	100.0	38.8	32.3	17.9	14.4	6.6	34.8	32.1	30.2
High School Graduate	100.0	67.5	58.6	31.2	27.4	9.1	17.4	14.1	19.4
Some College	100.0	74.7	64.8	33.5	31.3	10.3	14.3	10.2	15.8
Associate Degree	100.0	78.8	70.4	36.3	34.2	8.7	11.5	7.3	14.2
Bachelor's Degree	100.0	88.1	78.1	40.3	37.8	10.2	4.9	2.8	9.5
Master's Degree	100.0	92.5	82.7	43.2	39.4	10.0	4.6	1.2	6.0
Professional School Degree	100.0	91.1	76.4	34.5	41.9	14.7	3.6	a	7.4
Doctorate Degree	100.0	93.5	83.0	41.2	41.7	10.7	2.5	a	5.8

Note: Details may not add to totals because individuals may receive coverage from more than one source.

^aFewer than 50,000 respondents (weighted) in this category.

Table 17
**Children Under Age 18 with Selected Sources of Health Insurance,
 by Poverty Level and Age, 1993**
 Employee Benefit Research Institute Analysis of the March 1994 CPS

Poverty Level and Age	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	68.8	43.3	39.3	4.5	17.7	16.6	11.1
Infants	3.9	2.2	2.0	0.1	1.5	1.4	0.5
Aged 1-5	20.1	11.7	10.8	1.0	6.6	6.4	2.8
Aged 6-12	26.6	17.2	15.9	1.7	6.2	5.8	4.3
Aged 13-17	18.2	12.2	10.6	1.7	3.4	2.9	3.4
0-99% of Poverty	16.2	2.3	1.7	0.7	10.9	10.7	3.6
Infants	1.0	0.1	0.1	a	0.8	0.8	0.1
Aged 1-5	5.5	0.6	0.5	0.2	4.2	4.2	0.9
Aged 6-12	6.0	0.9	0.8	0.2	3.9	3.9	1.4
Aged 13-17	3.6	0.6	0.4	0.3	1.9	1.9	1.2
100%-149% of Poverty	7.7	3.4	2.9	0.5	2.9	2.8	2.1
Infants	0.5	0.2	0.2	a	0.3	0.3	0.1
Aged 1-5	2.4	1.0	0.9	0.1	1.1	1.1	0.6
Aged 6-12	3.0	1.4	1.2	0.2	1.0	1.0	0.8
Aged 13-17	1.9	0.8	0.6	0.2	0.5	0.5	0.7
150%-199% of Poverty	7.3	4.8	4.3	0.6	1.5	1.3	1.6
Infants	0.4	0.3	0.2	a	0.2	0.2	0.1
Aged 1-5	2.2	1.3	1.2	0.1	0.6	0.5	0.5
Aged 6-12	2.9	2.0	1.8	0.2	0.4	0.4	0.7
Aged 13-17	1.8	1.2	1.0	0.2	0.3	0.2	0.5
200%-399% of Poverty	22.5	18.9	17.5	1.6	1.9	1.4	2.7
Infants	1.1	0.9	0.8	a	0.2	0.2	0.1
Aged 1-5	6.0	5.0	4.8	0.3	0.6	0.5	0.6
Aged 6-12	9.0	7.7	7.2	0.6	0.7	0.5	1.1
Aged 13-17	6.3	5.3	4.7	0.6	0.4	0.3	0.8
400% or More of Poverty	15.1	13.9	12.9	1.1	0.6	0.3	1.0
Infants	0.8	0.7	0.7	a	a	a	0.1
Aged 1-5	4.0	3.7	3.4	0.3	0.2	0.1	0.3
Aged 6-12	5.6	5.2	4.8	0.4	0.2	0.1	0.4
Aged 13-17	4.6	4.3	3.9	0.4	0.2	0.1	0.3
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Infants	5.7	5.0	5.2	3.3	8.3	8.6	4.7
Aged 1-5	29.2	27.0	27.6	22.1	37.6	38.5	25.5
Aged 6-12	38.6	39.8	40.4	37.0	35.1	35.2	38.9
Aged 13-17	26.5	28.1	26.9	37.7	19.1	17.7	30.9
0-99% of Poverty	23.5	5.3	4.3	14.7	61.5	64.6	32.6
Infants	1.5	0.2	0.2	a	4.6	4.8	1.3
Aged 1-5	8.0	1.5	1.3	3.7	23.8	25.0	8.3
Aged 6-12	8.8	2.2	1.9	5.1	22.1	23.4	12.5
Aged 13-17	5.2	1.4	0.9	5.6	11.0	11.4	10.4
100%-149% of Poverty	11.2	7.8	7.4	12.0	16.4	16.6	19.3
Infants	0.7	0.4	0.4	a	1.5	1.6	0.8
Aged 1-5	3.4	2.3	2.2	2.6	6.3	6.4	5.0
Aged 6-12	4.3	3.2	3.1	4.1	5.6	5.8	7.4
Aged 13-17	2.8	1.9	1.6	4.9	3.0	2.9	6.1

(continued)

Table 17 (continued)
 Children Under Age 18 with Selected Sources of Health Insurance,
 by Poverty Level and Age, 1993

Poverty Level and Age	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(percentage within coverage categories)							
150%–199% of Poverty	10.6%	11.2%	10.9%	13.3%	8.2%	8.0%	14.8%
Infants	0.6	0.6	0.6	a	1.0	1.0	0.6
Aged 1–5	3.1	3.1	3.2	2.6	3.3	3.3	4.1
Aged 6–12	4.2	4.7	4.7	5.0	2.4	2.3	5.9
Aged 13–17	2.6	2.8	2.5	5.0	1.6	1.4	4.3
200%–399% of Poverty	32.7	43.7	44.5	36.4	10.5	8.7	24.0
Infants	1.7	2.0	2.1	a	0.9	0.9	1.3
Aged 1–5	8.7	11.6	12.1	7.4	3.4	3.1	5.7
Aged 6–12	13.1	17.8	18.3	13.9	3.8	3.1	9.5
Aged 13–17	9.2	12.2	11.9	14.1	2.5	1.6	7.5
400% or More of Poverty	22.0	32.1	32.9	23.5	3.4	2.0	9.3
Infants	1.2	1.7	1.8	a	a	a	0.8
Aged 1–5	5.8	8.5	8.7	5.7	0.9	0.7	2.4
Aged 6–12	8.2	12.0	12.3	8.9	1.1	0.6	3.5
Aged 13–17	6.7	9.9	10.0	8.0	1.1	0.5	2.6
(percentage within age and poverty categories)							
Total	100.0%	62.9%	57.2%	6.5%	25.7%	24.2%	16.2%
Infants	100.0	55.4	52.1	3.8	37.5	36.5	13.4
Aged 1–5	100.0	58.2	54.0	4.9	33.1	31.8	14.2
Aged 6–12	100.0	64.9	59.8	6.2	23.4	22.0	16.3
Aged 13–17	100.0	66.8	57.9	9.3	18.5	16.2	18.9
0–99% of Poverty	100.0	14.1	10.5	4.1	67.4	66.4	22.5
Infants	100.0	8.8	7.3	a	80.5	79.6	14.5
Aged 1–5	100.0	11.7	9.3	3.0	76.0	75.1	16.8
Aged 6–12	100.0	15.6	12.6	3.8	64.9	64.3	23.1
Aged 13–17	100.0	16.6	9.9	7.1	54.4	52.9	32.4
100%–149% of Poverty	100.0	43.8	37.6	7.0	37.6	35.8	27.8
Infants	100.0	39.9	37.3	a	56.9	56.0	17.8
Aged 1–5	100.0	41.6	37.3	4.9	46.9	44.9	23.8
Aged 6–12	100.0	46.4	41.4	6.3	33.8	32.5	27.9
Aged 13–17	100.0	43.3	32.2	11.5	27.3	24.8	35.2
150%–199% of Poverty	100.0	65.9	58.6	8.2	19.8	18.2	22.5
Infants	100.0	59.2	52.1	a	40.3	38.5	14.4
Aged 1–5	100.0	61.8	57.4	5.5	26.7	25.3	20.9
Aged 6–12	100.0	70.2	63.6	7.7	14.6	13.2	22.6
Aged 13–17	100.0	65.5	53.7	12.4	15.1	12.9	26.1
200%–399% of Poverty	100.0	84.1	77.9	7.3	8.3	6.4	11.9
Infants	100.0	77.7	73.9	a	14.4	13.7	12.8
Aged 1–5	100.0	83.8	79.3	5.6	9.9	8.5	10.6
Aged 6–12	100.0	85.2	79.8	6.9	7.5	5.7	11.7
Aged 13–17	100.0	84.0	74.5	10.0	6.9	4.2	13.2
400% or More of Poverty	100.0	91.9	85.6	7.0	4.0	2.2	6.9
Infants	100.0	88.0	84.5	a	a	a	10.1
Aged 1–5	100.0	91.7	85.7	6.4	4.0	2.9	6.6
Aged 6–12	100.0	92.2	86.1	7.1	3.4	1.9	7.0
Aged 13–17	100.0	92.5	85.0	7.8	4.3	1.7	6.4

Note: Details may not add to totals because individuals may receive coverage from more than one source.
^aFewer than 50,000 respondents (weighted) in this category.

Table 18
**Children Under Age 18 with Selected Sources of Health Insurance,
 by Race and Poverty Status, 1993**
Employee Benefit Research Institute Analysis of the March 1994 CPS

Race and Poverty Level	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	68.8	43.3	39.3	4.5	17.7	16.6	11.1
White	45.7	33.9	30.7	3.5	7.9	7.1	6.0
Black	10.9	4.2	3.9	0.4	5.3	5.1	2.0
Hispanic	9.5	3.5	3.2	0.3	3.8	3.7	2.6
Other	2.7	1.7	1.5	0.2	0.7	0.6	0.5
Below Poverty	16.2	2.3	1.7	0.7	10.9	10.7	3.6
White	6.5	1.4	1.0	0.4	4.0	3.9	1.5
Black	5.1	0.5	0.4	0.1	4.0	3.9	0.8
Hispanic	4.0	0.3	0.3	0.1	2.5	2.5	1.2
Other	0.6	0.1	a	a	0.4	0.4	0.2
Above Poverty	52.6	41.0	37.6	3.8	6.8	5.9	7.5
White	39.2	32.5	29.7	3.1	3.9	3.2	4.6
Black	5.8	3.7	3.5	0.3	1.3	1.2	1.2
Hispanic	5.5	3.2	2.9	0.3	1.3	1.3	1.4
Other	2.1	1.6	1.4	0.2	0.3	0.2	0.3
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	66.4	78.3	78.2	78.7	44.7	43.0	54.3
Black	15.8	9.8	9.8	9.6	29.8	30.7	18.0
Hispanic	13.8	8.1	8.2	7.1	21.5	22.5	23.3
Other	4.0	3.9	3.8	4.7	4.0	3.9	4.5
Below Poverty	23.5	5.3	4.2	14.1	61.5	64.6	32.6
White	9.4	3.1	2.5	9.4	22.8	23.7	13.1
Black	7.5	1.2	1.0	3.3	22.4	23.7	7.5
Hispanic	5.8	0.8	0.7	1.3	14.0	14.8	10.7
Other	0.9	0.2	a	a	2.3	2.4	1.4
Above Poverty	76.5	94.7	95.7	85.3	38.5	35.4	67.4
White	57.0	75.1	75.7	69.3	21.9	19.2	41.2
Black	8.4	8.6	8.9	6.2	7.4	7.0	10.5
Hispanic	8.0	7.3	7.4	5.7	7.5	7.7	12.6
Other	3.1	3.7	3.7	4.1	1.7	1.5	3.1
(percentage within race and poverty level categories)							
Total	100.0%	62.9%	57.2%	6.5%	25.7%	24.2%	16.2%
White	100.0	74.1	67.3	7.7	17.3	15.6	13.2
Black	100.0	38.8	35.5	3.9	48.4	46.8	18.4
Hispanic	100.0	37.0	34.0	3.4	40.2	39.4	27.4
Other	100.0	61.2	54.5	7.7	25.9	23.6	18.2
Below Poverty	100.0	14.1	10.3	3.9	67.4	66.4	22.5
White	100.0	21.0	15.3	6.5	62.4	60.9	22.5
Black	100.0	9.7	7.3	2.9	77.1	76.6	16.2
Hispanic	100.0	8.6	7.3	1.5	62.7	62.1	30.1
Other	100.0	12.4	a	a	68.5	67.4	25.6
Above Poverty	100.0	77.9	71.5	7.3	13.0	11.2	14.3
White	100.0	82.9	75.9	7.9	9.9	8.1	11.7
Black	100.0	64.7	60.7	4.9	22.9	20.2	20.4
Hispanic	100.0	57.4	53.1	4.7	24.0	23.1	25.5
Other	100.0	74.8	67.6	8.5	14.0	11.4	16.2

Note: Details may not add to totals because individuals may receive coverage from more than one source.

^aFewer than 50,000 respondents (weighted) in this category.

Table 19
Primary Source of Health Insurance for Nonelderly and Elderly Americans, 1988–1993
Employee Benefit Research Institute Analysis of the March 1989, 1990, 1991, 1992, 1993, and 1994 CPS

	1988	1989	1990	1991	1992	1992 (revised)	1993
Primary Source of Coverage	Total Percentage (thousands)	Total Percentage (thousands)	Total Percentage (thousands)	Total Percentage (thousands)	Total Percentage (thousands)	Total Percentage (thousands)	Total Percentage (thousands)
Total Population	240,830	243,268	245,987	248,705	251,681	254,214	256,925
Group Health	143,838	144,453	142,420	142,281	140,227	139,288	139,898
Other Private	17,408	18,073	18,192	17,589	18,306	18,470	20,088
Medicare	28,451	29,100	29,623	30,377	31,150	32,379	30,524
Medicaid	14,732	14,628	17,216	19,340	20,526	21,329	22,725
CHAMPUS/CHAMPVA ^b	2,510	2,336	2,516	2,518	2,594	2,619	2,440
No Health Insurance	33,891	34,679	36,021	36,600	38,878	40,129	41,250
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	59.7	59.4	57.9	57.2	55.6	54.8	54.5
	7.2	7.4	7.4	7.1	7.3	7.3	7.8
	11.8	12.0	12.0	12.2	12.4	12.7	11.9
	6.1	6.0	7.0	7.8	8.2	8.4	8.8
	1.0	1.0	1.0	1.0	1.0	1.0	0.9
	14.1	14.3	14.6	14.7	15.4	15.8	16.1

^aThe 1989 data through the first set of 1992 data are based on 1980 census-based population controls. The second set of 1992 data (as revised) and 1993 data are based on 1990 census-based population controls. While the change in weighting has little effect on the percentage distributions, it does affect levels. Thus, by reweighting the 1992 data, these numbers may more accurately be compared with the more recent 1993 data.

^bIncludes only the retired military and members of their families provided coverage through the Civilian Health and Medical Program for the Uniformed Services and the Civilian Health and Medical Program of the Veterans Administration. Excludes active duty military personnel and members of their families.

Table 20
Individuals Reporting More Than One Source of Health Insurance in 1993
Employee Benefit Research Institute Analysis of the March 1994 CPS

Source of Coverage	Total	Under Age 18	Aged 18–64	Aged 65 and Over
		(thousands)		
Total	256,925	68,772	157,420	30,733
Total with Multiple Sources of Coverage	32,688	4,013	6,751	21,923
		(percentage within age categories)		
Total with Multiple Sources of Coverage	12.7%	5.8%	4.3%	71.3%
Type of Duplicate Coverage				
Group health				
other private	0.2	0.7	a	a
Medicare	3.6	a	0.4	28.3
Medicaid	1.4	3.4	0.8	a
CHAMPUS/CHAMPVA ^b	0.9	0.7	1.2	0.1
Other private with				
Medicare	3.8	a	0.2	30.8
Medicaid	0.4	0.6	0.3	a
CHAMPUS/CHAMPVA ^b	0.2	0.2	0.3	a
Medicare with				
Medicaid	1.5	a	0.8	8.5
CHAMPUS/CHAMPVA ^b	0.5	a	0.1	3.3
Medicaid with				
CHAMPUS/CHAMPVA ^b	0.2	0.4	0.1	0.2

^aFewer than 50,000 respondents (weighted) in this category.

^bIncludes only the retired military and members of their families provided coverage through the Civilian Health and Medical Program for the Uniformed Services and the Civilian Health and Medical Program of the Veterans Administration. Excludes active duty military personnel and members of their families.

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The appendix for this *Issue Brief*, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1994 Current Population Survey," contains tabular summaries of the Employee Benefit Research Institute's analysis of the March 1994 supplement to the Current Population Survey.

There are three sets of tables (31 total tables) contained in the appendix.

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