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## Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2006 Current Population Survey

By Paul Fronstin, EBRI

- **Updated data:** On March 23, 2007, the Census Bureau announced that it had revised its estimates for the number of people with and without health insurance after discovering a coding error that affected a small number of individuals. These individuals were coded as not having health insurance coverage when, in fact, they did have coverage. This *Issue Brief* updates data originally published October 2006 in *EBRI Issue Brief* no. 298, based on the earlier Census Bureau data, because of the subsequently corrected Census Bureau estimates of health insurance coverage.
- **Insurance coverage up slightly, uninsured down:** Based on the new Census Bureau data, the number of individuals under age 65 with health insurance increased by 1.8 million in both 2004 and 2005. The increase in coverage was mainly due to an increase in the number of people with employment-based health benefits as a dependent. The 1.8 million additional people with health insurance coverage represents a 0.7 percentage point increase in individuals with coverage and a 0.7 percentage point decrease in individuals counted as uninsured during each year.
- **Small overall impact:** Overall, the Census Bureau correction had a small impact on national uninsured estimates. The estimated number of individuals under age 65 without health insurance coverage was reduced from 46.1 million to 44.4 million in 2005. In percentage terms, the estimated total of individuals under age 65 without health insurance was reduced from 17.9 percent to 17.2 percent, or 0.7 percentage points. While the overall decrease in the estimated number of uninsured was slight, the correction has affected various subgroups disproportionately.
- **Subgroups affected most:** As a result of the revisions, the uninsured population is now slightly more likely to have the following characteristics: male, Hispanic, foreign-born noncitizen, lower-income, and adult dependent (whether working or not working). Uninsured workers are now more likely to be employed in small firms, agriculture, forestry, fishing, mining, construction, and service industries, and on a part-time or part-year basis. However, the overall change in the uninsured population is minor (less than 1 percentage point) and these changes in the distribution of the uninsured population are slight at best.

Paul Fronstin is director of the Health Research and Education Program at the Employee Benefit Research Institute (EBRI). This *Issue Brief* was written with assistance from the Institute’s research and editorial staffs. Any views expressed in this report are those of the author and should not be ascribed to the officers, trustees, or other sponsors of EBRI, EBRI-ERF, or their staffs. Neither EBRI nor EBRI-ERF lobbies or takes positions on specific policy proposals. EBRI invites comment on this research.

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## Introduction

The March supplement to the Current Population Survey (CPS), usually released in August of each year by the Census Bureau, is the most commonly used source of health insurance coverage data in the United States. The CPS is the source of data used to determine that there are more than 40 million individuals in the United States without health insurance coverage.

On March 23, 2007, the Census Bureau announced that it had revised its estimates for the number of people with and without health insurance after discovering a coding error that affected a small number of individuals.<sup>1</sup> These individuals were coded as not having health insurance coverage when, in fact, they did have coverage. Based on the new Census data, the number of individuals under age 65 with health insurance increased by 1.8 million in both 2004 and 2005 (Figure 1). The increase in coverage was mainly due to an increase in the number of people with employment-based health benefits as a dependent. The 1.8 million additional people with health insurance coverage represents a 0.7 percentage point increase in individuals with coverage and 0.7 percentage decrease in individuals counted as uninsured during each year.

This *Issue Brief* updates data originally published October 2006 in *EBRI Issue Brief* no. 298, based on the earlier Census data (Fronstin, 2006). It is necessary to update the figures published in that *Issue Brief* because of the subsequently corrected estimates of health insurance coverage issued by the Census Bureau. The first part of this report examines how the Census Bureau correction has affected the estimated number of people without health insurance by various demographic and job characteristics. The second part of this report presents the updated figures from the October 2006 report. The CPS is discussed in more detail in the appendix.

Figure 1

### Change in the Number and Percentage of Nonelderly Individuals With Selected Sources of Health Insurance Due to March 2007 Census Bureau Coding Error Correction, 2004 and 2005

	2004 <sup>b</sup>	2004 <sup>c</sup>	2004 Change	2005 <sup>b</sup>	2005 <sup>c</sup>	2005 Change
	(millions)					
Total	255.1	255.1	—	257.4	257.4	0.0
Employment-Based Coverage	159.2	161.0	1.8	159.5	161.3	1.8
Own name	81.7	81.6	-0.1	82.4	82.3	0.0
Dependent coverage	77.5	79.4	1.8	77.2	79.0	1.9
Individually Purchased	17.9	18.0	0.2	17.8	17.9	0.1
Public	45.0	45.1	0.1	45.5	45.5	0.0
Medicare	6.3	6.3	0.0	6.5	6.4	0.0
Medicaid	34.6	34.6	0.0	34.7	34.7	0.0
Tricare/CHAMPVA <sup>a</sup>	7.3	7.4	0.1	7.7	7.7	0.0
No Health Insurance	44.8	43.0	-1.8	46.1	44.4	-1.8
	(percentage)					
Total	100.0%	100.0%	—	100.0%	100.0%	0.0
Employment-based Coverage	62.4	63.1	0.7	62.0	62.7	0.7
Own name	32.0	32.0	0.0	32.0	32.0	0.0
Dependent coverage	30.4	31.1	0.7	30.0	30.7	0.7
Individually Purchased	7.0	7.1	0.1	6.9	7.0	0.0
Public	17.6	17.7	0.0	17.7	17.7	0.0
Medicare	2.5	2.5	0.0	2.5	2.5	0.0
Medicaid	13.6	13.6	0.0	13.5	13.5	0.0
Tricare/CHAMPVA <sup>a</sup>	2.9	2.9	0.1	3.0	3.0	0.0
No Health Insurance	17.6	16.9	-0.7	17.9	17.2	-0.7

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2005 and 2006 Supplements.

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

<sup>a</sup> TRICARE (formerly known as CHAMPUS) is a program administered by the Department of Defense for military retirees as well as families of active duty, retired, and deceased service members. CHAMPVA, the Civilian Health and Medical Program for the Department of Veterans Affairs, is a health care benefits program for disabled dependents of veterans and certain survivors of veterans.

<sup>b</sup> Estimates based on uncorrected Census data.

<sup>c</sup> Estimates based on corrected Census data.

## The Impact of the Census Bureau Correction on the Uninsured

Overall, the Census Bureau correction had a small impact on national uninsured estimates. The estimated number of individuals under age 65 without health insurance coverage was reduced from 46.1 million to 44.4 million in 2005 (Figure 1). In percentage terms, the estimated total of individuals under age 65 without health insurance was reduced from 17.9 percent to 17.2 percent, or 0.7 percentage points. While the overall decrease in the estimated number of uninsured was slight, the correction has affected various subgroups disproportionately. The remainder of this section focuses on how the Census Bureau correction has affected demographic, income, and job characteristic groups differently.

### Demographics

Because of the Census Bureau correction, the likelihood of being uninsured was adjusted downward for both men and women. For men, it was adjusted down by 0.6 percent, while for women it was adjusted downward by 1 percent (Figure 2). As a result, the uninsured population became slightly more disproportionately male than female.

Figure 2  
Change in Nonelderly Uninsured Individuals Due to March 2007  
Census Bureau Coding Error Correction, by Demographics, 2005

	Uncorrected Total (millions)	Corrected Total (millions)	Uncorrected Distribution	Corrected Distribution	Uncorrected Likelihood of Being Uninsured	Corrected Likelihood of Being Uninsured
Total (nonelderly—includes children)	46.1	44.4	100.0%	100.0%	17.9%	17.2%
Total (ages 18–64)	37.8	36.3	100.0	100.0	20.6	19.8
Gender (Ages 18–64)						
Male	20.3	19.8	53.7	54.4	22.5	21.9
Female	17.5	16.6	46.3	45.6	18.8	17.8
Age (Nonelderly)						
Under 18	8.3	8.1	18.0	18.1	11.2	10.9
18–20	2.9	2.8	6.2	6.3	25.0	24.1
21–24	5.7	5.4	12.3	12.2	34.9	33.3
25–34	10.4	10.2	22.6	22.9	26.6	26.0
35–44	8.1	7.9	17.5	17.8	18.9	18.4
45–54	6.5	6.2	14.1	14.0	15.3	14.6
55–64	4.2	3.8	9.1	8.6	13.6	12.4
Males (Ages 18–64)	20.3	19.8	53.7	54.4	22.5	21.9
18–20	1.6	1.5	4.2	4.3	27.2	26.5
21–24	3.2	3.1	8.5	8.4	39.2	37.5
25–34	5.9	5.8	15.6	16.0	30.3	29.7
35–44	4.4	4.3	11.6	12.0	20.8	20.6
45–54	3.3	3.2	8.7	8.9	15.8	15.4
55–64	1.9	1.8	5.1	5.0	12.9	12.1
Females (Ages 18–64)	17.5	16.6	46.3	45.6	18.8	17.8
18–20	1.3	1.2	3.4	3.4	22.7	21.7
21–24	2.5	2.4	6.6	6.5	30.6	29.1
25–34	4.5	4.4	11.9	12.0	22.9	22.2
35–44	3.7	3.6	9.8	9.8	17.0	16.4
45–54	3.2	3.0	8.5	8.3	14.8	13.8
55–64	2.3	2.0	6.1	5.6	14.3	12.5
Race (Nonelderly)						
White	22.0	20.7	47.6	46.7	33.9	33.4
Black	6.8	6.6	14.8	14.9	32.0	31.7
Hispanic	14.0	13.8	30.3	31.2	28.4	28.0
Other	3.4	3.2	7.3	7.3	20.4	19.9
Immigration Status (Nonelderly)						
Native	34.4	32.8	74.5	73.9	15.2	14.5
Foreign-born, U.S. citizen	2.4	2.3	5.2	5.2	21.8	20.9
Foreign-born, not a citizen	9.4	9.3	20.3	20.9	45.4	44.9

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

It is well known that young adults are the most likely age group to be uninsured. Because the Census correction mainly affected dependent coverage, it should come as no surprise that persons between ages 21–24 experienced the largest change in their respective uninsured rate. The uninsured rate for adults 21–24 was corrected to 33.3 percent, down from 34.9 percent. While this is a rather large change in an uninsured rate, it does not change the finding that about one-third of the 21–24-year-old cohort is uninsured and is still by far the most likely age group to be uninsured. Men and women were affected about the same, with a 1.7 percentage point correction for men and a 1.5 percentage point correction for women. Women ages 55–64 saw the largest decrease in the uninsured rate, down 1.8 percentage point, from 14.3 percent to 12.5 percent.

While the likelihood of being uninsured changed very little by race/ethnicity, the corrected distribution of the uninsured is slightly more Hispanic, and slightly less white, with the Hispanic uninsured population increasing from 30.3 percent to 31.2 percent. Similarly, there was a slight increase in the percentage of the uninsured who are foreign-born noncitizens, increasing from 20.3 percent to 20.9 percent. These relative changes are at the margin, and they do not change the underlying picture of the uninsured, which is comprised disproportionately of the Hispanic and immigrant population.

## **Income**

When the Census Bureau corrected the estimates of the uninsured, it found that the likelihood of being uninsured changed by income level. With respect to family income as a percentage of the federal poverty level, the likelihood of being uninsured declined more for higher-income individuals than for lower-income individuals. Whereas before the correction 9.2 percent of the population in families with income at or above 300 percent of poverty reported that they were uninsured, the estimate was revised downward to 8.3 percent (Figure 3). This change results in a larger portion of the uninsured population that is lower income than was originally thought. Before the correction, 53.9 percent of the uninsured population was in families with income below 200 percent of the federal poverty level, which was just under \$20,000 for a family of four in 2005. Because of the correction, 55.3 percent of the uninsured were in families with income lower than 200 percent of poverty.

When changes in uninsured rates due to the Census correction by race and income were examined, it was found that higher-income whites and blacks experienced a larger decrease in the likelihood of being uninsured than higher-income Hispanics. And when changes in the uninsured rate by overall family income were examined, it was found that the uninsured rate declined more for individuals in families with at least \$40,000 in annual income than for lower-income individuals—which reinforces the finding that more of the uninsured population is lower income than was originally thought.

## **Work Status**

As mentioned above, the Census correction to the uninsured estimates was due to a coding error that affected whether coverage was assigned to dependents. When the impact of the correction by work status was examined, it became apparent that the correction affected adult dependents disproportionately more than children and heads of family. The likelihood of being uninsured was corrected downward by 1.3 percentage points for adult dependents who are working, and 1.1 percentage points for nonworking adult dependents (Figure 4). In comparison, the uninsured rate for children and heads of family was adjusted downward by only 0.4 percentage points. As a result, the distribution of the uninsured by work status shifted slightly toward heads of family.

Both for all nonelderly individuals and for children specifically, when it comes to the work status of the family head there was a slight shift in the uninsured population to family heads employed on a full-time, full-year basis.

An examination of the Census correction by various job characteristics reveals very little change in the distribution of uninsured workers. For example, there was virtually no change in the distribution of uninsured workers when examined by industry and only a slight correction toward less professional and managerial specialties when examined by occupation (Figure 5). And while self-employed workers

experienced a correction that reduced their uninsured rate by 1.2 percentage points, and workers in firms with fewer than 10 employees experienced a 1.1 percentage point reduction due to the correction, there was virtually no change in the distribution of uninsured workers by firm size. Part-time, full-year workers and part-time, part-year workers experienced a reduction in their uninsured rates of 1.6 and 1.3 percentage points, respectively, but there was no change in the distribution of uninsured workers by hours and weeks worked. Finally, the lowest income workers, those earning less than \$20,000, were more likely than higher income workers to experience a decline in their uninsured rate.

**Figure 3**  
**Change in Nonelderly Uninsured Individuals Due to March 2007**  
**Census Bureau Coding Error Correction, by Income Variables, 2005**

	Uncorrected Total (millions)	Corrected Total (millions)	Uncorrected Distribution	Corrected Distribution	Uncorrected Likelihood of Being Uninsured	Corrected Likelihood of Being Uninsured
<b>Total</b>	46.1	44.4	100.0%	100.0%	17.9%	17.2%
<b>Family Income as a Percentage of Poverty</b>						
0–99% of poverty	11.5	11.3	25.0	25.6	33.9	33.4
100%–149% of poverty	6.8	6.7	14.8	15.2	32.0	31.7
150%–199% of poverty	6.5	6.4	14.2	14.5	28.4	28.0
200%–299% of poverty	8.7	8.5	19.0	19.2	20.4	19.9
300% of poverty or more	12.5	11.3	27.2	25.5	9.2	8.3
<b>White</b>						
0–99% of poverty	4.3	4.2	9.4	9.5	30.3	29.7
100%–149% of poverty	2.7	2.7	5.8	6.0	27.3	27.0
150%–199% of poverty	2.7	2.7	5.9	6.0	22.9	22.5
200%–299% of poverty	4.2	4.1	9.2	9.3	16.1	15.6
300% of poverty or more	8.0	7.1	17.3	15.9	7.7	6.8
<b>Black</b>						
0–99% of poverty	2.3	2.3	5.1	5.2	28.1	27.8
100%–149% of poverty	1.1	1.1	2.3	2.4	28.4	28.1
150%–199% of poverty	1.0	0.9	2.1	2.1	25.0	24.4
200%–299% of poverty	1.1	1.0	2.4	2.3	19.6	18.5
300% of poverty or more	1.4	1.3	2.9	2.8	12.2	11.3
<b>Hispanic</b>						
0–99% of poverty	4.0	4.0	8.7	8.9	44.2	43.8
100%–149% of poverty	2.6	2.6	5.7	5.9	42.7	42.4
150%–199% of poverty	2.5	2.4	5.3	5.5	41.7	41.6
200%–299% of poverty	2.8	2.7	6.0	6.2	34.5	34.2
300% of poverty or more	2.1	2.0	4.6	4.6	18.3	17.6
<b>Other</b>						
0–99% of poverty	0.8	0.8	1.8	1.9	35.9	35.4
100%–149% of poverty	0.4	0.4	0.9	0.9	27.9	27.5
150%–199% of poverty	0.4	0.4	0.9	0.9	27.4	26.8
200%–299% of poverty	0.6	0.6	1.4	1.4	23.2	22.5
300% of poverty or more	1.1	1.0	2.3	2.2	11.2	10.2
<b>Family Income</b>						
Under \$10,000	7.7	7.5	16.6	16.8	35.1	34.3
\$10,000–\$19,999	8.0	8.0	17.4	17.9	33.7	33.4
\$20,000–\$29,999	7.6	7.6	16.6	17.0	29.8	29.4
\$30,000–\$39,999	5.8	5.7	12.5	12.8	22.6	22.1
\$40,000–\$49,999	4.2	4.0	9.0	9.0	17.7	17.0
\$50,000–\$74,000	6.4	6.0	13.9	13.5	13.0	12.2
\$75,000 and over	6.4	5.7	14.0	12.9	7.3	6.5

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

## Conclusion

In March 2007, the Census Bureau issued revised estimates for the insured population, raising its estimates for the number of people with health insurance and lowering its estimates for the uninsured, after discovering a coding error that affected a small number of individuals. The number of individuals under age 65 with health insurance was revised up by 1.8 million in 2005, or 0.7 percentage point. The increase in coverage was mainly due to an increase in the number of people with employment-based health benefits as a dependent.

As a result of the revisions, the uninsured population is now slightly more likely to have the following characteristics: male, Hispanic, foreign-born noncitizen, lower-income, and adult dependent (whether working or not working). Uninsured workers are also now more likely to be employed in small firms, agriculture, forestry, fishing, mining, construction, and service industries, and on a part-time or part-year basis. However, the overall change in the uninsured population is minor (less than 1 percentage point) and these changes in the distribution of the uninsured population are slight at best. Figures 6–21 are not discussed in detail in this paper but are presented to provide corrected estimates to the figures in *EBRI Issue Brief* no. 298, published in October 2006 (Fronstin, 2006). Trend charts that were originally presented in Fronstin (2006) are not repeated here. The Census Bureau has released revised estimates only for calendar years 2004 and 2005, and is planning to release historical revised estimates in summer 2007, when it releases the 2006 data on sources of health insurance coverage. At that time, EBRI will release revised historical data as well.

Figure 4

### Change in Nonelderly Uninsured Individuals Due to March 2007 Census Bureau Coding Error Correction, by Work Status Variables, 2005

	Uncorrected Total (millions)	Corrected Total (millions)	Uncorrected Distribution	Corrected Distribution	Uncorrected Likelihood of Being Uninsured	Corrected Likelihood of Being Uninsured
Total	46.1	44.4	100.0%	100.0%	17.9%	17.2%
Work Status						
Child	8.3	8.1	18.0	18.1	11.2	10.9
Family head worker	17.5	17.1	38.0	38.6	18.9	18.4
Other worker	9.8	9.2	21.3	20.7	18.8	17.5
Nonworker	10.5	10.0	22.7	22.6	27.3	26.2
Work Status of Family Head						
Full-year, full-time worker	28.7	27.4	62.3	61.9	14.8	14.2
Other worker	9.2	9.0	19.9	20.2	26.3	25.7
Nonworker	8.2	7.9	17.8	17.9	28.3	27.5
Work Status of Family Head Among Children						
Full-year, full-time worker	5.6	5.5	12.2	12.4	9.9	9.6
Other worker	1.3	1.2	2.8	2.8	13.0	12.6
Nonworker	1.4	1.3	3.1	3.0	19.6	18.3

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.



Figure 5

**Change in Nonelderly Uninsured Individuals Due to March 2007 Census Bureau Coding Error Correction, by Job Characteristics, Workers Ages 18–64, 2005**

	Uncorrected Total (millions)	Corrected Total (millions)	Uncorrected Distribution	Corrected Distribution	Uncorrected Likelihood of Being Uninsured	Corrected Likelihood of Being Uninsured
<b>Total</b>	27.3	26.3	100.0%	100.0%	18.8%	18.1%
<b>Industry</b>						
Agriculture, forestry, fishing, mining and construction	5.2	5.1	19.0	19.5	36.9	36.2
Manufacturing	3.8	3.7	14.0	14.0	14.6	14.1
Wholesale and retail trade	8.5	8.1	31.0	30.9	18.5	17.8
Personal services	8.5	8.1	31.1	31.0	22.1	21.2
Public sector	1.3	1.2	4.9	4.7	6.4	6.0
<b>Occupation</b>						
Managerial and professional specialty	4.3	3.9	15.7	14.9	8.7	8.0
Service occupations	7.2	6.9	26.2	26.4	29.3	28.4
Sales and office occupations	6.0	5.7	22.0	21.8	16.5	15.7
Farming, fishing, and forestry	0.5	0.5	1.7	1.8	45.2	44.7
Construction, extraction, and maintenance	5.0	5.0	18.4	19.0	33.2	32.8
Production, transportation, and material moving	4.3	4.2	15.9	16.1	23.3	22.7
<b>Firm Size</b>						
Self-employed	3.8	3.6	13.8	13.7	26.8	25.6
Wage and salary workers	23.6	22.7	86.2	86.3	18.0	17.3
public sector	1.3	1.2	4.9	4.7	6.4	6.0
private sector	22.3	21.4	81.4	81.6	20.2	19.4
Fewer than 10	6.0	5.8	21.9	22.1	35.3	34.2
10–24	3.8	3.6	13.8	13.9	29.0	28.1
25–99	3.6	3.5	13.3	13.4	20.9	20.2
100–499	2.6	2.5	9.4	9.4	15.7	15.2
500–999	0.9	0.9	3.4	3.4	14.1	13.6
1,000 or more	5.4	5.1	19.7	19.4	13.4	12.7
<b>Hours and Weeks Worked</b>						
Full-time, full-year	16.0	15.4	58.6	58.7	15.8	15.2
Part-time, full-year	3.1	2.9	11.2	10.9	23.3	21.7
Full-time, part-year	5.5	5.4	20.0	20.4	29.0	28.4
Part-time, part-year	2.8	2.7	10.2	10.1	23.8	22.5
<b>Earnings</b>						
Under \$10,000	6.9	6.7	25.4	25.3	30.9	29.7
\$10,000–\$19,999	8.6	8.3	31.3	31.7	34.7	33.8
\$20,000–\$29,999	5.6	5.4	20.4	20.6	22.2	21.6
\$30,000–\$39,999	2.8	2.7	10.3	10.1	13.3	12.6
\$40,000–\$49,999	1.3	1.2	4.8	4.7	8.6	8.1
\$50,000–\$59,999	0.7	0.7	2.6	2.5	6.7	6.4
\$60,000–\$69,999	0.4	0.4	1.6	1.6	6.1	5.6
\$70,000–\$79,999	0.2	0.2	0.9	0.9	5.0	4.7
\$80,000–\$89,999	0.2	0.1	0.6	0.5	4.9	4.3
\$90,000–\$99,999	0.1	0.1	0.4	0.4	6.0	5.3
\$100,000 or more	0.5	0.4	1.7	1.7	5.4	5.0

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

**Figure 6**  
**Nonelderly Population With Selected Sources of Health Insurance, by Own Work Status, 2005**

Own Work Status	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
(millions)								
Total	257.4	161.3	82.3	79.0	17.9	45.5	34.7	44.4
Child	74.0	42.8	0.2	42.6	5.9	21.9	19.7	8.1
Family head worker	92.8	65.2	58.8	6.4	6.0	7.3	4.8	17.1
Other worker	52.4	38.4	19.4	19.0	2.9	3.5	1.9	9.2
Nonworker	38.3	14.9	3.9	11.1	3.2	12.8	8.3	10.0
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Child	28.7	26.5	0.3	53.9	32.7	48.2	56.8	18.1
Family head worker	36.1	40.4	71.4	8.1	33.4	15.9	13.8	38.6
Other worker	20.3	23.8	23.6	24.0	15.9	7.7	5.5	20.7
Nonworker	14.9	9.3	4.7	14.0	18.0	28.1	23.9	22.6
(percentage within work status categories)								
Total	100.0%	62.7%	32.0%	30.7%	7.0%	17.7%	13.5%	17.2%
Child	100.0	57.9	0.3	57.6	7.9	29.6	26.7	10.9
Family head worker	100.0	70.2	63.3	6.9	6.5	7.8	5.2	18.4
Other worker	100.0	73.4	37.1	36.3	5.4	6.7	3.6	17.5
Nonworker	100.0	39.0	10.1	28.9	8.5	33.4	21.6	26.2

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.  
Note: Details may not add to totals because individuals may receive coverage from more than one source.

**Figure 7**  
**Nonelderly Population With Selected Sources of Health Insurance, by Work Status of Family Head, 2006**

Work Status of Family Head	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
(millions)								
Total	257.4	161.3	82.3	79.0	17.9	45.5	34.7	44.4
Full-year, full-time worker	193.5	141.6	70.3	71.3	10.9	21.5	15.2	27.4
Other worker	35.0	14.0	8.0	6.0	4.1	10.0	8.4	9.0
Nonworker	28.9	5.8	4.0	1.8	3.0	14.0	11.0	7.9
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-year, full-time worker	75.2	87.7	85.4	90.2	60.5	47.2	43.9	61.9
Other worker	13.6	8.7	9.7	7.6	23.0	22.0	24.3	20.2
Nonworker	11.2	3.6	4.9	2.2	16.4	30.8	31.7	17.9
(percentage within work status categories)								
Total	100.0%	62.7%	32.0%	30.7%	7.0%	17.7%	13.5%	17.2%
Full-year, full-time worker	100.0	73.1	36.3	36.8	5.6	11.1	7.9	14.2
Other worker	100.0	40.0	22.8	17.1	11.8	28.6	24.2	25.7
Nonworker	100.0	20.1	14.0	6.1	10.2	48.3	38.0	27.5

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.  
Note: Details may not add to totals because individuals may receive coverage from more than one source.

**Figure 8**  
**Workers Ages 18–64 With Selected Sources of Health Insurance, by Industry, 2005**

Industry	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
	(millions)							
Total	145.2	103.6	78.2	25.4	8.8	10.8	6.7	26.3
Agriculture, forestry, fishing, mining and construction	14.1	7.3	5.4	1.9	1.1	0.8	0.6	5.1
Manufacturing	26.1	20.8	17.8	3.0	0.9	1.5	0.9	3.7
Wholesale and retail trade	45.7	32.3	23.4	8.9	3.3	3.3	2.0	8.1
Personal services	38.5	24.9	16.2	8.7	2.9	3.7	2.6	8.1
Public sector	20.8	18.3	15.5	2.8	0.6	1.5	0.6	1.2
	(percentage within coverage category)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Agriculture, forestry, fishing, mining and construction	9.7	7.1	6.9	7.6	12.8	7.8	9.1	19.5
Manufacturing	18.0	20.1	22.7	11.9	10.2	13.5	13.4	14.0
Wholesale and retail trade	31.5	31.2	29.9	35.0	36.9	30.2	30.2	30.9
Personal services	26.5	24.1	20.7	34.3	33.3	34.2	38.6	31.0
Public sector	14.3	17.7	19.8	11.2	6.7	14.2	8.7	4.7
	(percentage within industry category)							
Total	100.0%	71.3%	53.9%	17.5%	6.1%	7.4%	4.6%	18.1%
Agriculture, forestry, fishing, mining and construction	100.0	51.7	38.0	13.7	8.0	6.0	4.3	36.2
Manufacturing	100.0	79.5	68.0	11.6	3.5	5.6	3.4	14.1
Wholesale and retail trade	100.0	70.6	51.2	19.4	7.1	7.1	4.4	17.8
Personal services	100.0	64.8	42.2	22.6	7.7	9.6	6.7	21.2
Public sector	100.0	88.1	74.4	13.7	2.9	7.4	2.8	6.0

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

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

**Figure 9**  
**Workers Ages 18–64 With Selected Sources of Health Insurance, by Firm Size, 2005**

Firm Size	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
(millions)								
Total	145.2	103.6	78.2	25.4	8.8	10.8	6.7	26.3
Self-Employed	14.1	7.2	3.5	3.7	2.6	0.9	0.5	3.6
Wage and Salary Workers	131.1	96.4	74.7	21.7	6.2	9.8	6.2	22.7
Public sector	20.8	18.3	15.5	2.8	0.6	1.5	0.6	1.2
Private sector	110.4	78.1	59.3	18.8	5.6	8.3	5.6	21.4
fewer than 10	16.9	8.4	4.6	3.8	1.6	1.6	1.1	5.8
10–24	13.0	7.8	5.0	2.8	0.9	1.0	0.7	3.6
25–99	17.4	12.2	9.1	3.1	0.8	1.4	1.0	3.5
100–499	16.3	12.6	10.1	2.5	0.6	1.1	0.7	2.5
500–999	6.6	5.3	4.3	0.9	0.2	0.4	0.2	0.9
1,000 or more	40.1	31.9	26.1	5.8	1.5	2.8	1.7	5.1
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self-Employed	9.7	6.9	4.5	14.5	29.7	8.6	8.0	13.7
Wage and Salary Workers	90.3	93.1	95.5	85.5	70.3	91.4	92.0	86.3
Public sector	14.3	17.7	19.8	11.2	6.7	14.2	8.7	4.7
Private sector	76.0	75.4	75.8	74.3	63.6	77.2	83.2	81.6
fewer than 10	11.7	8.1	5.9	14.9	18.3	14.7	16.7	22.1
10–24	8.9	7.5	6.4	10.9	9.7	9.5	11.2	13.9
25–99	12.0	11.8	11.6	12.2	9.3	12.9	14.8	13.4
100–499	11.2	12.1	12.9	9.8	6.9	10.3	10.8	9.4
500–999	4.5	5.1	5.5	3.7	2.4	3.6	3.6	3.4
1,000 or more	27.6	30.8	33.4	22.8	16.9	26.2	26.0	19.4
(percentage within firm size categories)								
Total	100.0%	71.3%	53.9%	17.5%	6.1%	7.4%	4.6%	18.1%
Self-Employed	100.0	51.1	24.8	26.2	18.7	6.6	3.8	25.6
Wage and Salary Workers	100.0	73.5	57.0	16.5	4.7	7.5	4.7	17.3
Public sector	100.0	88.1	74.4	13.7	2.9	7.4	2.8	6.0
Private sector	100.0	70.8	53.7	17.1	5.1	7.5	5.0	19.4
fewer than 10	100.0	49.5	27.2	22.2	9.5	9.3	6.6	34.2
10–24	100.0	59.9	38.5	21.4	6.6	7.9	5.8	28.1
25–99	100.0	70.0	52.2	17.8	4.7	7.9	5.7	20.2
100–499	100.0	77.1	61.8	15.2	3.8	6.8	4.5	15.2
500–999	100.0	79.9	65.8	14.1	3.3	5.9	3.6	13.6
1,000 or more	100.0	79.6	65.2	14.4	3.7	7.0	4.3	12.7

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

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

**Figure 10**  
**Workers Ages 18–64 With Selected Sources of Health Insurance, by Occupation, 2005**

Occupation	Total	Employment-Based Coverage			Individually Purchased	Public		Uninsured
		Total	Own name	Dependent		Total	Medicaid	
(millions)								
Total	145.2	103.6	78.2	25.4	8.8	10.8	6.7	26.3
Managerial and professional specialty	49.3	41.5	32.8	8.7	2.9	2.4	1.0	3.9
Service occupations	24.5	13.6	8.6	4.9	1.8	3.0	2.1	6.9
Sales and office occupations	36.5	26.6	18.9	7.7	2.4	2.9	1.8	5.7
Farming, fishing, and forestry	1.0	0.4	0.3	0.2	0.1	0.1	0.1	0.5
Construction, extraction, and maintenance	15.2	8.8	7.1	1.7	0.8	0.9	0.6	5.0
Production, transportation, material moving	18.7	12.7	10.5	2.2	0.8	1.6	1.1	4.2
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Managerial and professional specialty	34.0	40.0	41.9	34.2	33.0	22.0	15.5	14.9
Service occupations	16.8	13.1	11.0	19.5	20.5	27.5	31.9	26.4
Sales and office occupations	25.1	25.7	24.2	30.4	27.4	26.5	26.3	21.8
Farming, fishing, and forestry	0.7	0.4	0.3	0.6	1.0	1.0	1.2	1.8
Construction, extraction, and maintenance	10.5	8.5	9.1	6.5	9.4	8.5	9.0	19.0
Production, transportation, material moving	12.9	12.3	13.4	8.8	8.8	14.5	16.1	16.1
(percentage within occupation category)								
Total	100.0%	71.3%	53.9%	17.5%	6.1%	7.4%	4.6%	18.1%
Managerial and professional specialty	100.0	84.0	66.5	17.6	5.9	4.8	2.1	8.0
Service occupations	100.0	55.5	35.3	20.2	7.4	12.1	8.7	28.4
Sales and office occupations	100.0	73.0	51.8	21.2	6.6	7.8	4.8	15.7
Farming, fishing, and forestry	100.0	39.2	24.2	15.0	8.4	9.8	7.9	44.7
Construction, extraction, and maintenance	100.0	57.8	46.9	10.9	5.5	6.0	3.9	32.8
Production, transportation, material moving	100.0	68.1	56.2	11.9	4.2	8.3	5.8	22.7

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.  
Note: Details may not add to totals because individuals may receive coverage from more than one source.

**Figure 11**  
**Workers Ages 18–64 With Selected Sources of**  
**Health Insurance, by Hours and Weeks Worked, 2005**

Hours and Weeks Worked	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
	(millions)							
Total	145.2	103.6	78.2	25.4	8.8	10.8	6.7	26.3
Full-time, full-year	101.4	78.9	66.2	12.7	4.6	5.0	2.6	15.4
Part-time, full-year	13.2	7.8	3.1	4.7	1.5	1.5	1.0	2.9
Full-time, part-year	18.8	10.6	7.3	3.3	1.3	2.3	1.6	5.4
Part-time, part-year	11.8	6.3	1.6	4.7	1.4	2.0	1.4	2.7
	(percentage within coverage category)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-time, full-year	69.8	76.2	84.7	50.0	52.6	46.1	39.1	58.7
Part-time, full-year	9.1	7.5	4.0	18.4	16.9	13.9	14.8	10.9
Full-time, part-year	13.0	10.2	9.3	13.0	14.6	21.8	24.5	20.4
Part-time, part-year	8.1	6.1	2.0	18.6	15.9	18.3	21.7	10.1
	(percentage within hours and weeks category)							
Total	100.0%	71.3%	53.9%	17.5%	6.1%	7.4%	4.6%	18.1%
Full-time, full-year	100.0	77.8	65.3	12.5	4.6	4.9	2.6	15.2
Part-time, full-year	100.0	58.9	23.6	35.3	11.4	11.3	7.5	21.7
Full-time, part-year	100.0	56.3	38.8	17.5	6.8	12.4	8.7	28.4
Part-time, part-year	100.0	53.6	13.5	40.1	12.0	16.7	12.3	22.5

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

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

**Figure 12**  
**Nonelderly Population with Selected Sources of Health Insurance, by Family Income, 2005**

Family Income	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
	(millions)							
Total	257.4	161.3	82.3	79.0	17.9	45.5	34.7	44.4
Under \$10,000	21.8	2.7	1.4	1.3	2.3	10.2	9.2	7.5
\$10,000–\$19,999	23.8	5.4	3.7	1.8	2.1	9.5	8.2	8.0
\$20,000–\$29,999	25.7	10.6	6.9	3.7	2.1	6.8	5.5	7.6
\$30,000–\$39,999	25.6	14.3	8.7	5.6	2.0	4.9	3.9	5.7
\$40,000–\$49,999	23.6	15.6	8.7	6.9	1.8	3.6	2.4	4.0
\$50,000–\$74,000	49.1	37.4	18.6	18.8	2.9	5.0	3.1	6.0
\$75,000 and over	87.8	75.4	34.3	41.0	4.7	5.4	2.3	5.7
	(percentage within coverage category)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$10,000	8.5	1.7	1.7	1.6	13.0	22.5	26.7	16.8
\$10,000–\$19,999	9.3	3.4	4.5	2.2	12.0	20.8	23.8	17.9
\$20,000–\$29,999	10.0	6.5	8.4	4.7	11.8	15.0	16.0	17.0
\$30,000–\$39,999	9.9	8.9	10.5	7.1	11.2	10.8	11.1	12.8
\$40,000–\$49,999	9.2	9.7	10.6	8.7	9.9	7.8	7.0	9.0
\$50,000–\$74,000	19.1	23.2	22.7	23.7	16.1	11.1	8.9	13.5
\$75,000 and over	34.1	46.7	41.7	51.9	26.0	12.0	6.6	12.9
	(percentage within family income category)							
Total	100.0%	62.7%	32.0%	30.7%	7.0%	17.7%	13.5%	17.2%
Under \$10,000	100.0	12.2	6.4	5.9	10.7	46.9	42.4	34.3
\$10,000–\$19,999	100.0	22.8	15.5	7.4	9.0	39.7	34.6	33.4
\$20,000–\$29,999	100.0	41.1	26.8	14.3	8.3	26.5	21.6	29.4
\$30,000–\$39,999	100.0	55.9	33.9	22.0	7.9	19.3	15.1	22.1
\$40,000–\$49,999	100.0	66.1	36.9	29.1	7.5	15.1	10.3	17.0
\$50,000–\$74,000	100.0	76.2	38.0	38.2	5.9	10.3	6.3	12.2
\$75,000 and over	100.0	85.8	39.1	46.7	5.3	6.2	2.6	6.5

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

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

**Figure 13**  
**Nonelderly Population With Selected Sources of Health Insurance, by Race, 2005**

Race	Total	Employment-Based Coverage			Individually Purchased	Public		
		Total	Own name	Dependent		Total	Medicaid	Uninsured
(millions)								
Total	257.4	161.3	82.3	79.0	17.9	45.5	34.7	44.4
White	166.6	117.2	59.9	57.4	13.2	22.9	15.5	20.7
Black	32.6	16.4	9.2	7.3	1.7	9.8	8.2	6.6
Hispanic	40.8	16.9	8.1	8.7	1.7	9.8	8.8	13.8
Other	17.5	10.8	5.2	5.7	1.3	3.0	2.2	3.2
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	0.6	0.7	0.7	0.7	0.7	0.5	0.4	0.5
Black	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Hispanic	0.2	0.1	0.1	0.1	0.1	0.2	0.3	0.3
Other	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
(percentage within race category)								
Total	100.0%	62.7%	32.0%	30.7%	7.0%	17.7%	13.5%	17.2%
White	100.0	70.4	35.9	34.4	7.9	13.8	9.3	12.4
Black	100.0	50.4	28.1	22.3	5.3	30.1	25.2	20.2
Hispanic	100.0	41.3	20.0	21.4	4.2	23.9	21.5	33.9
Other	100.0	61.8	29.5	32.4	7.5	16.9	12.8	18.4

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.  
Note: Details may not add to totals because individuals may receive coverage from more than one source.

**Figure 14**  
**Nonelderly Population With Selected Sources of Health Insurance, by Family Income as a Percentage of Poverty, 2005**

Family Poverty Status	Total	Employment-Based Coverage			Individually Purchased	Public		
		Total	Own name	Dependent		Total	Medicaid	Uninsured
(millions)								
Total	257.4	161.3	82.3	79.0	17.9	45.5	34.7	44.4
0-99% of poverty	34.0	4.7	2.3	2.5	3.1	16.4	15.1	11.3
100%-149% of poverty	21.3	6.4	3.1	3.4	1.7	7.5	6.4	6.7
150%-199% of poverty	23.0	10.5	4.9	5.6	1.9	5.5	4.4	6.4
200%-299% of poverty	42.8	26.7	13.0	13.7	3.3	6.5	4.5	8.5
300% of poverty or more	136.4	113.0	59.1	53.9	7.8	9.6	4.3	11.3
(percentage within coverage category)								
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99% of poverty	13.2	2.9	2.8	3.1	17.4	36.1	43.4	25.6
100%-149% of poverty	8.3	4.0	3.7	4.3	9.7	16.4	18.5	15.2
150%-199% of poverty	8.9	6.5	5.9	7.1	10.8	12.1	12.7	14.5
200%-299% of poverty	16.6	16.5	15.8	17.3	18.5	14.3	13.0	19.2
300% of poverty or more	53.0	70.0	71.8	68.2	43.7	21.2	12.3	25.5
(percentage within poverty category)								
Total	100.0%	62.7%	32.0%	30.7%	7.0%	17.7%	13.5%	17.2%
0-99% of poverty	100.0	13.9	6.7	7.3	9.2	48.3	44.4	33.4
100%-149% of poverty	100.0	30.3	14.5	15.8	8.2	35.0	30.2	31.7
150%-199% of poverty	100.0	45.5	21.1	24.4	8.4	23.8	19.2	28.0
200%-299% of poverty	100.0	62.4	30.4	32.0	7.8	15.2	10.6	19.9
300% of poverty or more	100.0	82.9	43.3	39.5	5.8	7.1	3.1	8.3

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.  
Note: Details may not add to totals because individuals may receive coverage from more than one source.

**Figure 15**  
**Nonelderly Population With Selected Sources of Health Insurance, by Race and Family Poverty Status, 2005**

Race and Family Poverty Status	Employment-Based Coverage					Public		
	Total	Total	Own name	Dependent	Individually Purchased	Total	Medicaid	Uninsured
	(millions)							
White	166.6	117.2	59.9	57.4	13.2	22.9	15.5	20.7
0–99% of poverty	14.3	2.4	1.2	1.2	2.0	6.4	5.7	4.2
100%–149% of poverty	9.8	3.3	1.6	1.6	1.2	3.3	2.7	2.7
150%–199% of poverty	11.8	5.9	2.7	3.2	1.3	2.8	2.1	2.7
200%–299% of poverty	26.4	17.5	8.5	9.1	2.6	3.7	2.4	4.1
300% of poverty or more	104.2	88.2	45.9	42.3	6.2	6.7	2.7	7.1
Black	32.6	16.4	9.2	7.3	1.7	9.8	8.2	6.6
0–99% of poverty	8.3	1.0	0.5	0.6	0.5	5.0	4.6	2.3
100%–149% of poverty	3.8	1.2	0.6	0.6	0.2	1.6	1.4	1.1
150%–199% of poverty	3.8	1.8	0.9	0.9	0.3	1.1	0.9	0.9
200%–299% of poverty	5.5	3.4	1.9	1.5	0.3	1.1	0.8	1.0
300% of poverty or more	11.1	8.9	5.3	3.6	0.4	1.1	0.5	1.3
Hispanic	40.8	16.9	8.1	8.7	1.7	9.8	8.8	13.8
0–99% of poverty	9.0	0.9	0.4	0.5	0.3	4.1	3.9	4.0
100%–149% of poverty	6.2	1.5	0.6	0.9	0.2	2.1	1.9	2.6
150%–199% of poverty	5.9	2.1	0.9	1.1	0.3	1.3	1.1	2.4
200%–299% of poverty	8.0	4.1	1.9	2.2	0.3	1.3	1.1	2.7
300% of poverty or more	11.6	8.3	4.3	4.0	0.6	1.1	0.7	2.0
Other	17.5	10.8	5.2	5.7	1.3	3.0	2.2	3.2
0–99% of poverty	2.4	0.4	0.2	0.2	0.3	1.0	0.9	0.8
100%–149% of poverty	1.5	0.5	0.2	0.3	0.1	0.5	0.5	0.4
150%–199% of poverty	1.5	0.7	0.3	0.4	0.1	0.3	0.3	0.4
200%–299% of poverty	2.7	1.7	0.8	0.9	0.2	0.4	0.3	0.6
300% of poverty or more	9.4	7.5	3.7	3.9	0.6	0.7	0.3	1.0
	(percentage within race and poverty category)							
White	100.0%	70.4%	35.9%	34.4%	7.9%	13.8%	9.3%	12.4%
0–99% of poverty	100.0	16.7	8.5	8.2	13.9	44.7	39.7	29.7
100%–149% of poverty	100.0	33.2	16.8	16.4	12.0	33.3	27.0	27.0
150%–199% of poverty	100.0	49.6	22.6	27.0	10.7	24.0	18.0	22.5
200%–299% of poverty	100.0	66.2	32.0	34.2	9.7	14.0	8.9	15.6
300% of poverty or more	100.0	84.6	44.0	40.6	6.0	6.5	2.6	6.8
Black	100.0	50.4	28.1	22.3	5.3	30.1	25.2	20.2
0–99% of poverty	100.0	12.5	5.7	6.8	6.6	59.8	55.5	27.8
100%–149% of poverty	100.0	31.5	15.5	16.0	5.2	41.4	36.9	28.1
150%–199% of poverty	100.0	48.0	24.3	23.7	6.6	27.5	22.4	24.4
200%–299% of poverty	100.0	62.0	34.0	28.0	5.1	19.8	14.4	18.5
300% of poverty or more	100.0	80.4	47.6	32.9	3.9	10.1	4.8	11.3
Hispanic	100.0	41.3	20.0	21.4	4.2	23.9	21.5	33.9
0–99% of poverty	100.0	10.0	4.3	5.8	3.7	45.0	43.2	43.8
100%–149% of poverty	100.0	23.9	9.8	14.0	3.5	33.6	30.8	42.4
150%–199% of poverty	100.0	35.0	16.0	19.0	4.9	21.3	19.4	41.6
200%–299% of poverty	100.0	50.6	23.6	27.1	3.4	15.8	13.6	34.2
300% of poverty or more	100.0	71.8	37.1	34.7	5.2	9.4	6.2	17.6
Other	100.0	61.8	29.5	32.4	7.5	16.9	12.8	18.4
0–99% of poverty	100.0	17.0	7.9	9.1	10.6	41.7	38.3	35.4
100%–149% of poverty	100.0	34.2	15.8	18.5	10.0	36.0	31.2	27.5
150%–199% of poverty	100.0	47.6	21.2	26.4	8.1	22.9	19.0	26.8
200%–299% of poverty	100.0	61.0	27.5	33.4	7.1	14.8	9.8	22.5
300% of poverty or more	100.0	79.8	38.8	41.0	6.4	7.4	3.4	10.2

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.

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



Figure 16

**Nonelderly Population With Selected Sources of Health Insurance, by Region and State, 2004–2005**

Region and State	Total	Employment-Based Coverage			Individually Purchased	Public		Uninsured
		Total	Own name	Dependent		Total	Medicaid	
	(millions)							
<b>Total</b>	<b>256.3</b>	<b>161.1</b>	<b>82.0</b>	<b>79.2</b>	<b>18.0</b>	<b>45.3</b>	<b>34.7</b>	<b>43.7</b>
<b>New England</b>	<b>12.4</b>	<b>8.6</b>	<b>4.2</b>	<b>4.4</b>	<b>0.8</b>	<b>2.1</b>	<b>1.8</b>	<b>1.5</b>
Maine	1.1	0.7	0.4	0.3	0.1	0.3	0.2	0.1
New Hampshire	1.1	0.9	0.4	0.4	0.1	0.1	0.1	0.1
Vermont	0.5	0.3	0.2	0.2	0.0	0.1	0.1	0.1
Massachusetts	5.6	3.9	1.8	2.0	0.4	1.0	0.8	0.6
Rhode Island	0.9	0.6	0.3	0.3	0.1	0.2	0.2	0.1
Connecticut	3.0	2.2	1.1	1.1	0.2	0.4	0.3	0.4
<b>Middle Atlantic</b>	<b>34.6</b>	<b>23.4</b>	<b>11.8</b>	<b>11.6</b>	<b>2.1</b>	<b>5.8</b>	<b>5.0</b>	<b>4.9</b>
New York	16.5	10.5	5.4	5.1	1.0	3.5	3.1	2.4
New Jersey	7.6	5.5	2.6	2.9	0.3	0.8	0.6	1.2
Pennsylvania	10.4	7.3	3.7	3.6	0.8	1.6	1.3	1.3
<b>East North Central</b>	<b>40.0</b>	<b>27.5</b>	<b>13.4</b>	<b>14.1</b>	<b>2.6</b>	<b>6.3</b>	<b>5.0</b>	<b>5.3</b>
Ohio	9.9	6.9	3.4	3.5	0.6	1.6	1.3	1.2
Indiana	5.5	3.7	1.8	1.8	0.3	0.9	0.7	0.8
Illinois	11.1	7.6	3.7	3.9	0.7	1.6	1.2	1.7
Michigan	8.8	6.1	2.8	3.3	0.6	1.5	1.2	1.1
Wisconsin	4.8	3.3	1.6	1.7	0.4	0.7	0.6	0.5
<b>West North Central</b>	<b>17.0</b>	<b>11.7</b>	<b>6.0</b>	<b>5.8</b>	<b>1.6</b>	<b>2.6</b>	<b>2.0</b>	<b>1.9</b>
Minnesota	4.5	3.3	1.6	1.6	0.5	0.5	0.4	0.4
Iowa	2.5	1.8	0.9	0.9	0.3	0.4	0.3	0.3
Missouri	4.9	3.2	1.7	1.5	0.4	0.9	0.7	0.7
North Dakota	0.5	0.4	0.2	0.2	0.1	0.1	0.0	0.1
South Dakota	0.7	0.4	0.2	0.2	0.1	0.1	0.1	0.1
Nebraska	1.5	1.0	0.5	0.5	0.1	0.2	0.2	0.2
Kansas	2.3	1.6	0.8	0.8	0.2	0.4	0.2	0.3
<b>South Atlantic</b>	<b>48.0</b>	<b>29.7</b>	<b>15.6</b>	<b>14.0</b>	<b>3.1</b>	<b>8.7</b>	<b>5.8</b>	<b>9.1</b>
Delaware	0.7	0.5	0.3	0.2	0.0	0.1	0.1	0.1
Maryland	4.9	3.4	1.7	1.7	0.3	0.7	0.4	0.7
District of Columbia	0.5	0.3	0.2	0.1	0.0	0.1	0.1	0.1
Virginia	6.5	4.5	2.3	2.2	0.4	1.1	0.5	1.0
West Virginia	1.5	0.9	0.5	0.5	0.1	0.3	0.2	0.3
North Carolina	7.4	4.6	2.4	2.2	0.6	1.5	1.0	1.3
South Carolina	3.6	2.2	1.2	1.0	0.2	0.8	0.6	0.7
Georgia	8.1	4.8	2.6	2.3	0.5	1.6	1.2	1.6
Florida	14.8	8.4	4.5	4.0	1.1	2.5	1.7	3.5
<b>East South Central</b>	<b>15.1</b>	<b>9.1</b>	<b>4.7</b>	<b>4.4</b>	<b>1.0</b>	<b>3.5</b>	<b>2.6</b>	<b>2.4</b>
Kentucky	3.5	2.2	1.2	1.0	0.2	0.8	0.5	0.5
Tennessee	5.1	3.0	1.5	1.5	0.4	1.2	0.9	0.8
Alabama	4.0	2.5	1.2	1.2	0.2	0.9	0.6	0.6
Mississippi	2.5	1.4	0.7	0.6	0.1	0.6	0.5	0.5
<b>West South Central</b>	<b>29.2</b>	<b>16.3</b>	<b>8.4</b>	<b>7.9</b>	<b>1.8</b>	<b>5.2</b>	<b>3.9</b>	<b>7.2</b>
Arkansas	2.4	1.3	0.7	0.6	0.2	0.5	0.4	0.5
Louisiana	3.7	2.1	1.1	1.1	0.3	0.7	0.6	0.7
Oklahoma	3.0	1.7	0.9	0.8	0.2	0.6	0.4	0.6
Texas	20.2	11.1	5.7	5.4	1.2	3.3	2.5	5.4
<b>Mountain</b>	<b>17.8</b>	<b>10.8</b>	<b>5.4</b>	<b>5.4</b>	<b>1.5</b>	<b>3.0</b>	<b>2.2</b>	<b>3.4</b>
Montana	0.8	0.4	0.2	0.2	0.1	0.1	0.1	0.2
Idaho	1.3	0.8	0.4	0.4	0.1	0.2	0.2	0.2
Wyoming	0.4	0.3	0.1	0.1	0.0	0.1	0.0	0.1
Colorado	4.1	2.7	1.4	1.3	0.4	0.5	0.3	0.7
New Mexico	1.7	0.9	0.5	0.4	0.1	0.4	0.3	0.4
Arizona	5.1	2.8	1.5	1.4	0.4	1.1	0.9	1.1
Utah	2.3	1.5	0.6	0.9	0.2	0.3	0.2	0.4
Nevada	2.1	1.4	0.7	0.7	0.1	0.3	0.1	0.4
<b>Pacific</b>	<b>42.1</b>	<b>24.2</b>	<b>12.5</b>	<b>11.7</b>	<b>3.6</b>	<b>8.0</b>	<b>6.5</b>	<b>8.1</b>
Washington	5.4	3.5	1.9	1.6	0.4	1.0	0.7	0.8
Oregon	3.1	1.9	1.0	0.9	0.3	0.5	0.4	0.6
California	31.9	17.6	9.0	8.6	2.8	6.1	5.2	6.5
Alaska	0.6	0.4	0.2	0.2	0.0	0.2	0.1	0.1
Hawaii	1.1	0.8	0.4	0.3	0.0	0.2	0.1	0.1

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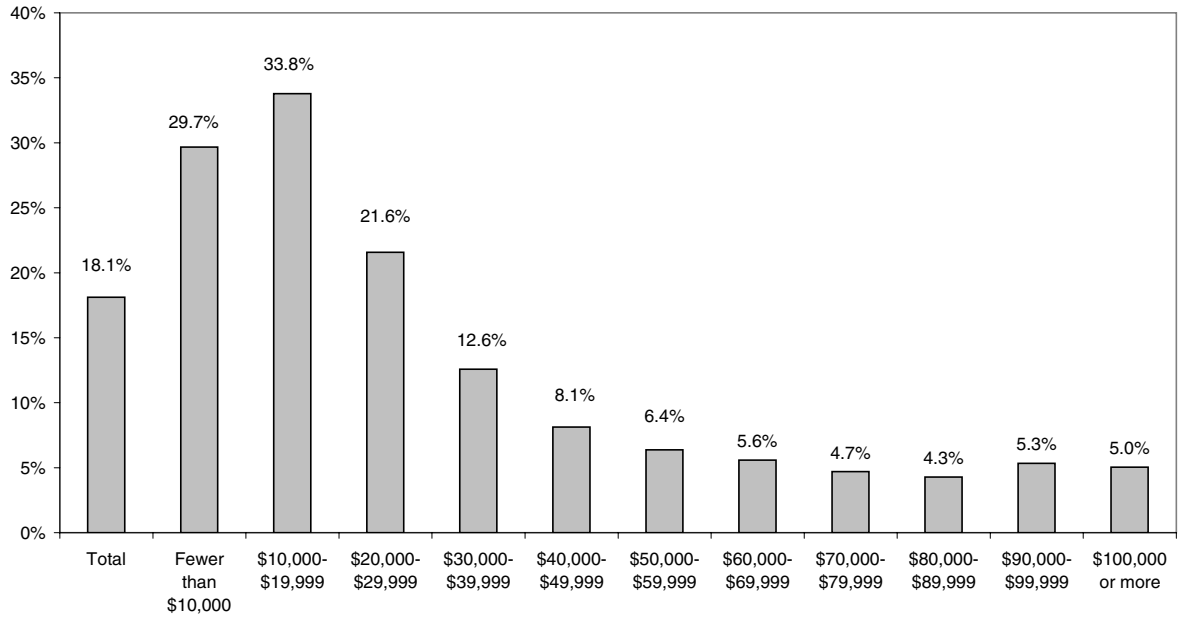
(Figure 16, continued)

Region and State	Total	Employment-Based Coverage			Individually	Public			
		Total	Own name	Dependent	Purchased	Total	Medicaid	Uninsured	
		(percentage)							
Total	100.0%	62.9%	32.0%	30.9%	7.0%	17.7%	13.5%	17.1%	
New England	100.0	69.3	34.0	35.3	6.2	17.2	14.2	11.8	
Maine	100.0	63.0	33.8	29.2	6.7	26.5	21.4	11.1	
New Hampshire	100.0	76.5	37.4	39.0	6.1	9.8	6.0	11.2	
Vermont	100.0	63.6	32.4	31.2	6.4	24.5	20.6	12.5	
Massachusetts	100.0	69.0	32.7	36.4	6.3	17.1	14.9	11.5	
Rhode Island	100.0	67.3	33.5	33.8	6.1	20.9	17.4	12.3	
Connecticut	100.0	71.0	35.5	35.4	5.9	14.1	11.2	12.5	
Middle Atlantic	100.0	67.5	34.0	33.5	6.0	16.8	14.5	14.0	
New York	100.0	63.5	32.5	31.0	5.9	21.0	18.9	14.5	
New Jersey	100.0	72.5	34.6	37.9	4.0	10.4	8.0	15.8	
Pennsylvania	100.0	70.1	35.8	34.3	7.5	15.0	12.2	12.0	
East North Central	100.0	68.8	33.5	35.3	6.4	15.7	12.5	13.3	
Ohio	100.0	69.8	34.3	35.5	5.8	16.0	12.8	12.5	
Indiana	100.0	66.5	33.4	33.1	6.3	16.6	12.8	15.2	
Illinois	100.0	68.3	33.5	34.8	6.2	14.1	10.8	15.0	
Michigan	100.0	69.4	32.2	37.2	6.6	17.1	14.1	12.1	
Wisconsin	100.0	69.7	34.4	35.3	7.8	15.5	12.8	11.1	
West North Central	100.0	68.7	35.0	33.8	9.2	15.1	11.5	11.4	
Minnesota	100.0	72.8	36.4	36.3	10.0	11.4	9.2	9.2	
Iowa	100.0	70.5	35.7	34.8	10.2	14.7	11.7	9.9	
Missouri	100.0	65.5	34.9	30.7	7.3	18.1	14.4	13.4	
North Dakota	100.0	66.7	33.7	32.9	12.6	13.7	8.6	12.2	
South Dakota	100.0	61.6	31.8	29.9	12.7	18.1	12.1	13.2	
Nebraska	100.0	68.1	33.3	34.9	9.8	15.8	10.9	11.9	
Kansas	100.0	68.7	33.7	34.9	8.7	15.5	10.6	11.9	
South Atlantic	100.0	61.8	32.5	29.3	6.5	18.2	12.0	19.0	
Delaware	100.0	69.2	36.5	32.7	4.7	16.3	11.2	14.5	
Maryland	100.0	69.7	35.5	34.2	6.1	14.1	9.0	15.0	
District of Columbia	100.0	58.2	39.0	19.1	7.7	24.3	22.2	14.1	
Virginia	100.0	69.4	35.6	33.8	6.2	16.9	7.7	14.6	
West Virginia	100.0	60.1	30.3	29.9	3.9	22.2	15.4	19.4	
North Carolina	100.0	61.5	32.6	28.9	7.5	19.6	13.1	17.1	
South Carolina	100.0	60.3	32.3	28.0	5.8	21.5	15.4	18.3	
Georgia	100.0	60.1	31.8	28.2	5.8	19.8	14.4	19.3	
Florida	100.0	57.2	30.4	26.8	7.1	17.1	11.5	23.4	
East South Central	100.0	60.5	31.3	29.2	6.3	23.4	16.9	15.8	
Kentucky	100.0	63.3	33.9	29.5	5.8	22.0	15.3	14.8	
Tennessee	100.0	59.2	30.1	29.1	7.6	23.8	17.4	15.4	
Alabama	100.0	62.8	31.4	31.4	5.5	22.7	15.8	15.3	
Mississippi	100.0	55.2	29.6	25.6	5.9	25.4	20.2	19.0	
West South Central	100.0	55.6	28.7	26.9	6.1	17.8	13.3	24.5	
Arkansas	100.0	55.9	28.8	27.0	8.2	22.3	16.2	19.5	
Louisiana	100.0	57.3	28.7	28.6	7.4	20.1	16.0	19.2	
Oklahoma	100.0	57.8	31.1	26.7	5.9	20.2	13.7	21.6	
Texas	100.0	54.9	28.4	26.6	5.7	16.5	12.4	26.5	
Mountain	100.0	60.4	30.4	30.0	8.4	16.7	12.3	19.1	
Montana	100.0	55.9	28.0	27.9	11.0	17.9	12.1	19.6	
Idaho	100.0	62.3	32.0	30.3	10.0	15.9	12.6	16.2	
Wyoming	100.0	62.7	32.0	30.7	9.9	17.0	11.0	15.5	
Colorado	100.0	64.3	32.8	31.5	9.5	12.2	7.3	17.8	
New Mexico	100.0	53.0	27.3	25.6	6.1	24.3	18.3	22.9	
Arizona	100.0	55.3	28.6	26.6	7.7	20.9	17.4	20.7	
Utah	100.0	65.3	27.1	38.1	9.6	13.8	10.6	16.0	
Nevada	100.0	65.9	35.1	30.7	6.3	12.4	7.0	19.9	
Pacific	100.0	57.5	29.7	27.8	8.6	19.0	15.5	19.2	
Washington	100.0	64.7	35.1	29.7	7.9	18.6	12.4	14.5	
Oregon	100.0	61.8	32.2	29.7	8.7	15.4	12.5	18.2	
California	100.0	55.3	28.2	27.1	8.9	19.3	16.4	20.4	
Alaska	100.0	58.7	30.3	28.4	5.7	26.5	15.9	18.2	
Hawaii	100.0	72.4	40.4	32.0	4.7	20.9	10.8	9.9	

Source: Employee Benefit Research Institute estimates of the 2005–2006 Current Population Survey, March Supplement.

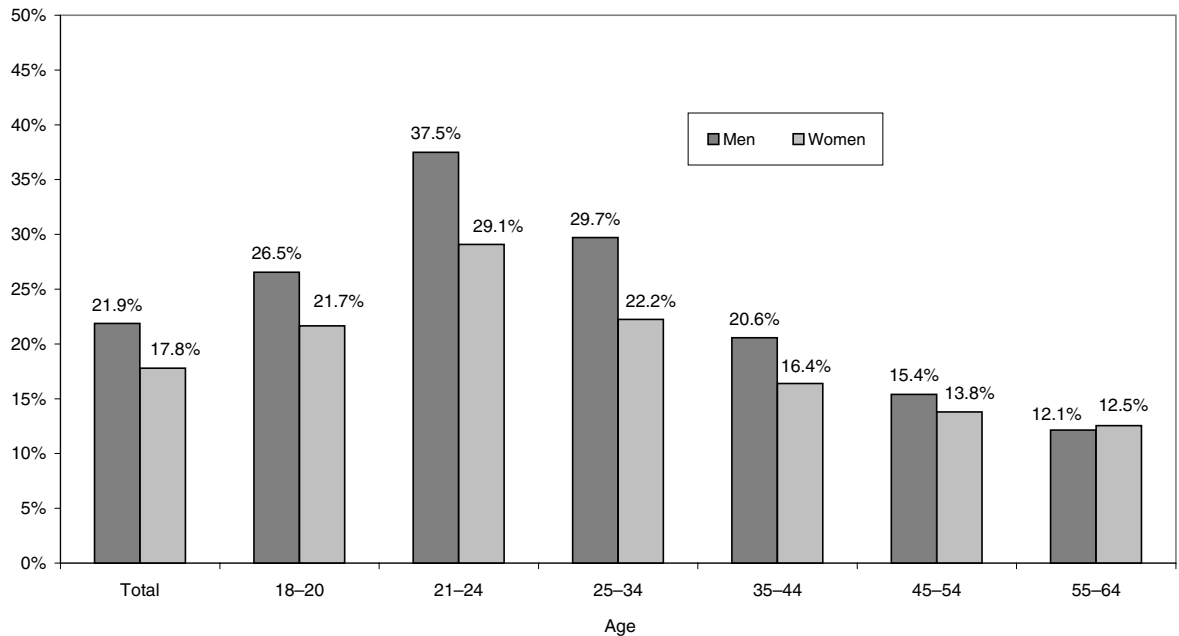
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Figure 17  
**Percentage Uninsured Among Workers  
 Ages 18–64, by Total Earnings, 2005**



Source: Employee Benefit Research Institute estimates from the Current Population Survey, March 2006 Supplement.

Figure 18  
**Percentage Uninsured Among Individuals  
 Ages 18–64, by Gender and Age, 2005**



Source: Employee Benefit Research Institute estimates from the Current Population Survey, March 2006 Supplement.

**Figure 19**  
**Children With Selected Sources of Health Insurance, by Poverty Level, 2005**

Poverty Level	Total	Employment- Based Coverage	Individually Purchased	Public		
				Total	Medicaid	Uninsured
(millions)						
Total	74.0	42.8	5.9	21.9	19.7	8.1
0–99% of poverty	13.6	1.7	1.1	9.1	8.9	2.6
100%–149% of poverty	7.7	2.3	0.6	3.9	3.7	1.4
150%–199% of poverty	7.9	3.7	0.7	2.9	2.7	1.2
200%–299% of poverty	13.3	8.6	1.2	3.1	2.6	1.5
300% of poverty or more	31.4	26.5	2.2	2.9	1.9	1.4
(percentage within coverage category)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0–99% of poverty	18.4	4.0	18.2	41.6	44.9	31.8
100%–149% of poverty	10.5	5.4	10.7	18.0	18.9	17.7
150%–199% of poverty	10.7	8.7	12.7	13.2	13.6	15.1
200%–299% of poverty	18.0	20.1	20.2	14.0	13.2	18.4
300% of poverty or more	42.5	61.8	38.3	13.2	9.4	17.0
(percentage within poverty category)						
Total	100.0%	57.9%	7.9%	29.6%	26.7%	10.9%
0–99% of poverty	100.0	12.5	7.8	67.1	65.2	18.8
100%–149% of poverty	100.0	30.0	8.1	50.9	48.1	18.4
150%–199% of poverty	100.0	47.0	9.4	36.8	33.9	15.4
200%–299% of poverty	100.0	64.6	8.9	23.0	19.5	11.1
300% of poverty or more	100.0	84.3	7.1	9.2	5.9	4.4

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2006 Supplement.  
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Figure 20  
**Percentage Uninsured Among Children Under Age 18, by Work Status of the Family Head, 2005**

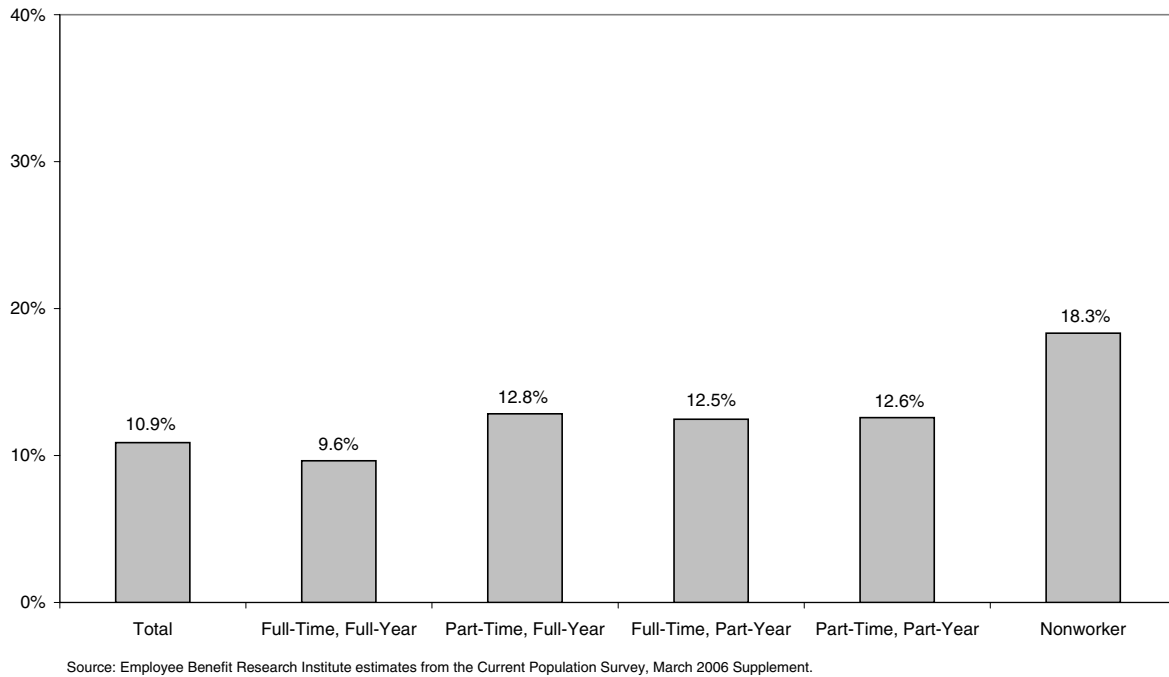
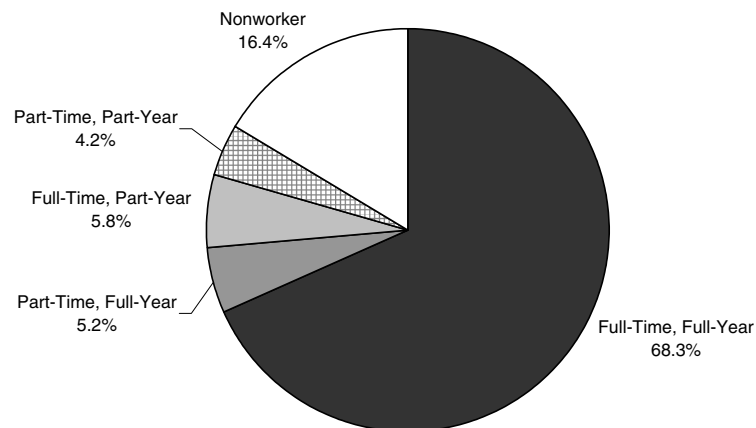


Figure 21  
**Children Under Age 18 Without Health Insurance, by Work Status of the Family Head, 2005**



## Appendix—Current Population Survey

The data presented in this *Issue Brief* come from the March Supplement to the Current Population Survey (CPS), conducted by the Census Bureau (part of the U.S. Department of Commerce) for the Bureau of Labor Statistics (BLS, part of the U.S. Department of Labor) every month for more than 50 years. It is the primary source of data on labor force characteristics of the U.S. civilian noninstitutionalized population. It is also the official source of data on unemployment rates, poverty, and income in the United States. Approximately 57,000 households, representing 112,000 individuals, are interviewed each month.

Households are scientifically selected on the basis of geographic region of residence to collect data representative of the nation, individual states, and other specified areas. Eight panels are used to rotate the sample each month. This improves the reliability of estimates of month-to-month and year-to-year changes. A sample unit is interviewed for four consecutive months, and then is interviewed again for the same four months a year later. The unit is not interviewed during the eight months in between.

Theoretically, individuals can be followed over time. For example, approximately 50 percent of the sample interviewed in March of 2005 will have been re-interviewed in March 2006. But in practice, the survey does not re-interview *individuals*: Instead, the survey re-interviews the occupants of the *households* that were selected for inclusion in the sample. If the occupants of a household change over the course of the eight interviews, the new occupants in the household will take the place of the former occupants for the remaining interviews.

The first- and the fifth-month interviews are almost always conducted in person by an interviewer. More than 90 percent of the interviews conducted in months two through four and six through eight are conducted by telephone. Interviewers continue to visit households without telephones, with poor English-language skills, or that decline a telephone interview. Interviewers usually obtain responses from more than 93 percent of their eligible cases. The response rate varies by type of area and the mix of telephone versus personal-visit interviews.

Since 1980, the supplement to the March CPS has included questions on health insurance coverage. Separate questions are asked about employment-based health insurance, health insurance purchased directly from an insurer, insurance from a source outside of the household, Medicare, Medicaid, Tricare, CHAMPVA, Indian Health Service, or other state-specific health programs for low-income uninsured individuals. These questions are asked of the household respondent, and potentially could miss nonrespondents, but the CPS also follows each question with a question about who else in the household is covered by the health plan.

Until recently, a question about being uninsured was never asked. Estimates of the uninsured were calculated as a residual; that is, persons were counted as being uninsured if they did not report having any type of health insurance coverage.

The questions on health insurance refer to the previous calendar year. For example, in March 2005, interviewers asked about health insurance coverage during 2004. Assuming that respondents answered the questions correctly, the uninsured estimate should represent the number of people who were uninsured for the entire previous calendar year. One measurement issue that arises in this structure is that individuals potentially are asked to recall the type of health insurance they had 14 months prior to being interviewed. A second issue is that some individuals do not understand the question and report the type of health insurance they have as of the interview date. Third, the CPS may not be picking up all Medicaid recipients because some states do not call the program Medicaid. In fact, there is strong evidence that the CPS under-reports Medicaid coverage, based on comparisons of these data with enrollment and participation data provided by the Centers for Medicare & Medicaid Services (CMS), the federal agency primarily responsible for administering Medicaid.

Because respondents are asked to provide information about all sources of health insurance coverage during the previous calendar year, some individuals reported having health insurance coverage from more than one source. It is not possible to determine when during the calendar year an individual was covered by multiple sources of health insurance. While these plans may have been held simultaneously, they were more likely held at different points during the year.

The CPS has undergone a number of changes over the years that affect the comparability of data in the time series. The remainder of this section discusses those changes.

In March 1988, the CPS questionnaire was substantially changed. Among the changes that were made, questions were added that inevitably picked up more people with health insurance coverage and reduced the number of uninsured in the survey (Moyer, 1989; and Swartz and Purcell, 1989). Prior to the March 1988 CPS, only employed persons were asked about employment-based health insurance. Starting with the March 1988 CPS, all persons age 15 and older were asked about employment-based coverage. This change resulted in the identification of coverage for persons (and their families) covered by former employers through either retiree health benefits or COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985).

Another major change in March 1988 affected the health insurance coverage of children. Questions were added about coverage from sources outside the household. Imputation methods for children's coverage were also revised to collect more accurate information about coverage type and policyholder. An additional set of questions was added to get more accurate information about children on Medicaid and those covered by a plan purchased directly from an insurer. Finally, weighting, programming, and processing improvements were made to the survey (Levit et al., 1992).

In March 1995, the CPS questionnaire was revised again. The Census Bureau utilized a more detailed set of health insurance questions designed to take advantage of computer-assisted survey interviewing collection (CASIC) technology. The order of the questions was changed, and the wording in some of the questions was changed. In addition, the sampling frame was changed, potentially complicating comparability of the estimates prior to March 1995 with those starting in or after March 1995. The new questions appear to have affected responses regarding the total number of respondents covered by employment-based health insurance coverage, individually purchased coverage, Tricare, and CHAMPVA. Questions on Medicare and Medicaid were also revised, but because estimates of Medicare and Medicaid from the CPS do not vary much from year to year even when the survey is unchanged, it is difficult to know how much the estimates were affected by changes to the survey and how much represents true changes. The longer-term trends in coverage are likely to be representative of the true change, because the estimates do not change much from year to year. Swartz (1997) documents these data issues in greater detail.

In March 1998, the Census Bureau made another change in the CPS by modifying its definition of the population with Medicaid coverage. Previously, an individual reporting coverage from the Indian Health Service (IHS) only was counted as part of the Medicaid population. Beginning with the March 1998 CPS, individuals covered solely by IHS are counted as uninsured. This methodological change affected roughly 300,000 individuals. If this change had not taken place, the Medicaid population would have fallen by 0.9 percentage points between 1996 and 1997, instead of by 1.1 percentage points, and the uninsured would have increased to only 18.1 percent instead of 18.3 percent. Overall, this was a minor change to the uninsured estimates in the CPS.

In March 2000, the Census Bureau added a question to the CPS to verify whether or not a person was uninsured. In essence, anyone who did not report any health insurance coverage during 2000 was asked an additional question about whether they were uninsured. Those who reported that they had coverage were then asked about the type of coverage. The verification questions resulted in the Census Bureau providing a "corrected" estimate for the uninsured in 1999. As shown in table A1, prior to the correction, 17.5 percent of the nonelderly population, representing 42.1 million individuals, were estimated to be uninsured in 1999. The verification questions resulted in a 7.4 percent decline in the number and percentage of nonelderly individuals without health insurance coverage in 1999. Most of the persons who would have been counted as uninsured under the old methodology are now counted as having either employment-based health insurance or having purchased health insurance directly from an insurer. Hence, the corrected estimate for the uninsured in 1999 is 16.2 percent, or 39 million, down from 17.5 percent, or 42.1 million.<sup>2</sup>

The verification questions were not asked prior to the March 2000 CPS. As a result, data prior to 1999 are not directly comparable with data after 1999. In order to provide roughly comparable estimates over time, the estimates of health insurance coverage for 1987–1998 in this report have been recalculated using the one-time percentage change in the 1999 health insurance coverage estimates shown in Figure A1.

In 2001, two changes were made to the CPS. First, the sample was expanded to improve state estimates of S-CHIP enrollees. Overall, this change increased the uninsured estimate from 14 percent of the population to 14.1 percent, which accounted for an increase of nearly 200,000 persons uninsured (Mills, 2002). However, the change in the uninsured percentage varied significantly from state to state, ranging from a

1.8 percentage point increase in Connecticut to a 2 percentage point decline in Vermont. The Census Bureau also introduced Census 2000-based weights starting with the March 2002 CPS and provided new estimates for the March 2000 and March 2001 CPS that are based on the new weights. When using the Census 1990-based weights for the March 2001 CPS, 15.8 percent of the nonelderly population, or 38.4 million people, were uninsured (Figure A2). However, when using the Census 2000-based weights, 16.1 percent of the nonelderly population is estimated to be uninsured, representing 39.4 million people. The S-CHIP sample expansion combined with an Hispanic sample expansion each March results in 99,000 households interviewed for the survey, representing 211,000 individuals.

In August 2006, the Census Bureau released a revised March 2005 CPS dataset. Its 2004 data were revised to reflect a correction to the weights and the estimates were revised based on improvements to the methodology that assigns health insurance coverage to dependents. As a result, the 2004 data published in previous EBRI reports have been updated in this report.

Finally, in March 2007, the Census Bureau announced that it had revised the March 2005 and March 2006 datasets. The Census Bureau revised its estimates after discovering a coding error that affected a small number of individuals. These individuals were coded as not having health insurance coverage when in fact they did have coverage. Based on the new Census data, the number of individuals under age 65 with health insurance increased by 1.8 million in both 2004 and 2005 (Figure 1). The increase in coverage was mainly due to an increase in the number of people with employment-based health benefits as a dependent. The 1.8 million additional people with health insurance coverage represents 0.7 percent additional individuals with coverage and 0.7 percent fewer individuals counted as uninsured.

## Endnotes

<sup>1</sup> See [http://www.census.gov/Press-Release/www/releases/archives/health\\_care\\_insurance/009789.html](http://www.census.gov/Press-Release/www/releases/archives/health_care_insurance/009789.html).

<sup>2</sup> See Nelson and Mills (2001) for additional information about the verification questions.

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Figure A1

**Change in the Number and Percentage of Nonelderly Individuals  
With Selected Sources of Health Insurance Due to Change in  
CPS Methodology for Counting the Uninsured, 1999**

	<u>Millions of Individuals by Coverage Type</u>		<u>Percentage of Individuals by Coverage Type</u>		Change in Estimate Due to New Methodology
	Old Methodology	New Methodology	Old Methodology	New Methodology	
Total Population	240.7	240.7	100.0%	100.0%	0.0%
Employment-Based coverage	158.4	160.3	65.8	66.6	1.2
Own name	80.3	81.4	33.4	33.8	1.4
Dependent coverage	78.1	78.9	32.4	32.8	1.1
Individually Purchased	15.8	16.6	6.6	6.9	5.2
Public	34.1	34.5	14.2	14.2	1.1
Medicare	4.8	4.9	2.0	2.0	0.4
Medicaid	25.0	25.3	10.4	10.5	1.3
Tricare/CHAMPVA <sup>a</sup>	6.5	6.6	2.7	2.7	0.5
No Health Insurance	42.1	39.0	17.5	16.2	-7.4

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2000 Supplement.

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

<sup>a</sup> TRICARE (formerly known as CHAMPUS) is a program administered by the Department of Defense for military retirees as well as families of active duty, retired, and deceased service members. CHAMPVA, the Civilian Health and Medical Program for the Department of Veterans Affairs, is a health care benefits program for disabled dependents of veterans and certain survivors of veterans.

Figure A2

**Change in the Number and Percentage of Nonelderly Individuals  
With Selected Sources of Health Insurance Due to Introduction  
of Census 2000-Based Weights, 2000**

	<u>Millions of Individuals by Coverage Type</u>		Change in Population Estimate Due to New Weights	<u>Percentage of Individuals by Coverage Type</u>		Change in Insurance Status Estimate Due to New Weights
	Census 1990-Based Weights	Census 2000-Based Weights		Census 1990-Based Weights	Census 2000-Based Weights	
Total Population	242.8	244.8	0.9%	100.0%	100.0%	0.0%
Employment-Based Coverage	163.4	164.4	0.6%	67.3	67.1	-0.3
Own name	83.7	84.8	1.3%	34.5	34.6	0.4
Dependent coverage	79.7	79.6	-0.2%	32.8	32.5	-1.0
Individually Purchased	16.1	16.1	-0.1%	6.6	6.6	-0.9
Public	34.3	34.6	0.8%	14.1	14.1	-0.1
Medicare	5.3	5.3	0.7%	2.2	2.2	-0.2
Medicaid	25.3	25.5	0.8%	10.4	10.4	0.0
Tricare/CHAMPVA <sup>a</sup>	6.2	6.2	-0.8%	2.6	2.5	-1.6
No Health Insurance	38.4	39.4	2.5%	15.8	16.1	1.6

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 Supplement.

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

<sup>a</sup> TRICARE (formerly known as CHAMPUS) is a program administered by the Department of Defense for military retirees as well as families of active duty, retired, and deceased service members. CHAMPVA, the Civilian Health and Medical Program for the Department of Veterans Affairs, is a health care benefits program for disabled dependents of veterans and certain survivors of veterans.

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