

T-65

Uninsured in the United States: The Nonelderly Population Without Health Insurance

submitted by

Deborah J. Chollet, Ph.D. Senior Research Associate

Testimony submitted to the U.S. Senate Finance Committee, Subcommittee on Health, pursuant to the Subcommittee Hearing on the Uninsured, July 25, 1988.

The views expressed here are solely those of the author. They should not be attributed to the officers, trustees, members, associates, contributors, or subscribers of the Employee Benefit Research Institute, its staff or its Education and Research Fund.

In 1986, nearly 18 percent of the civilian population under age 65 reported no health insurance coverage from any source. These people totaled 37 million in number. The proportion of the population reporting no health insurance in 1986 was approximately the same as that without health insurance in 1984 and 1985, but substantially greater than the percentage that reported no health insurance in the early 1980s. In 1982, less than 16 percent of the nonelderly civilian population were uninsured.

Who are the uninsured?

In 1986, more than one-half of the uninsured (51 percent, or 18.9 million people) were workers. Another one-third (31 percent, or 11.4 million people) were children under age 18. Only 18 percent of the uninsured (6.7 million people) were nonworking adults.

More than 95 percent of the uninsured population were either themselves workers or lived in families of workers. For about one-half of the uninsured, either the uninsured individual or their family head was a full-time, full-year worker (that is, a worker who worked or sought work at least 35 weeks in 1986 and worked at least 35 hours in a typical week) and reported no unemployment during the year. In 1986, nearly half of the uninsured population (47.8 percent, or 18 million people) lived in families of such workers: full-time, full-year and steadily employed. Another 22 percent of the uninsured population (8.2 million people) lived in families of full-year workers who reported one or more weeks of unemployment during the year. About 18 percent of the uninsured population (6.5 million people) lived in families where the family head was either a part-year worker (for example, a seasonal worker) or a part-time worker. Twelve percent lived in nonworker families.

Economic and family status of the uninsured

The uninsured population live predominantly, but not exclusively, in low and middle-income families. About one-half of the uninsured population (50.5 percent) reported family income of less than \$15,000 in 1986; more than three-quarters (77.2 percent) reported family income of less than \$30,000. However, nearly 14 percent of the uninsured reported family income that exceeded \$40,000 in 1986.

About one-third of the uninsured population (32.1 percent, or 11.9 million people) reported family income (adjusted for family size) below the federal poverty standard. Nearly one-half (48.9 percent) reported family income that was less than 150 percent of the poverty standard. In 1986, the federal poverty standard for a family of four was \$11,203.

In 1986, more than one-half of the uninsured population (58.7 percent) lived in families with children; one-quarter lived in single-parent families with children. Among the uninsured poor or near-poor population (with family income less than 125 percent of the poverty standard), two-thirds (67.8 percent) lived in families with children; more than one-third (36.3 percent) lived in single-parent families with children. About one-quarter of the uninsured (26.1 percent) were single adults without children.

The rate of noncoverage among some family types in particular economic situations is especially high, even though these family types may not represent most of the uninsured. For example, among people living in single-parent families with children in 1986, nearly one-third (30.1 percent) were uninsured, compared to less than 18 percent among the nonelderly population as a whole. This high rate of noncoverage in part reflects the predominantly low incomes of single-parent families.

Among all low-income families, however, single-parent families are somewhat more likely than two-parent families to be insured, principally because of better access to Medicaid. In 1986, 38 percent of poor and near poor people in two-parent families with children were uninsured (compared to 32.5 percent of those in single-parent families). Because of disqualification

The data presented here are not strictly comparable to those that EBRI published in 1987. These data include agricultural workers and their families, but exclude all people living in families of military personnel; the 1987 publication excluded both groups.

from Medicaid, in both single-parent and two-parent families in poverty or near-poverty, people were more likely to be uninsured (46.3 percent and 39.8 percent, respectively) if the family included a full-year worker.

The rate of noncoverage among poor or near-poor families without children is especially high. In 1986, 45 percent of poor or near-poor married people without children had no insurance from any source; where at least one family member was a full-year worker, one-half had no insurance. Among poor or near-poor single adults without children, nearly 52 percent were uninsured; among those who were full-year workers, 57 percent were uninsured.

Noncoverage within states: urban and rural areas

Rates of noncoverage across the country differ significantly among the states, largely as a consequence of differences in employer coverage and Medicaid eligibility. In 14 states² and the District of Columbia, more than 20 percent of the nonelderly population were uninsured in 1986. In Mississippi, Texas and New Mexico, more than one-quarter of the nonelderly population were uninsured.

In general, the rural population in the United States is less likely to have health insurance than the urban population. In 1986, 17.4 percent of the urban population (people residing in Census-designated metropolitan statistical areas or their suburbs) were uninsured, compared to 19.1 percent of the rural population. Among the rural population, agricultural workers and members of their families report especially high rates of noncoverage: nearly 32 percent of agricultural workers and their families were uninsured in 1986. Among the agricultural population in poverty, nearly 49 percent were uninsured.

Noncoverage among workers

Employer plans are the predominant source of health insurance among workers and their families. In 1986, nearly three-quarters of all workers (74.7 percent, or 88.1 million workers) were covered by an employer health insurance plan. However, 15.4 percent of workers reported having no health insurance from any source.

Most uninsured workers in 1986 (59.9 percent) were full-year, full-time workers; that is, they worked or sought work 35 weeks or more in 1986 and worked at least 35 hours in a typical week. Other uninsured workers were approximately evenly divided between part-year workers (including seasonal workers) and part-time workers.

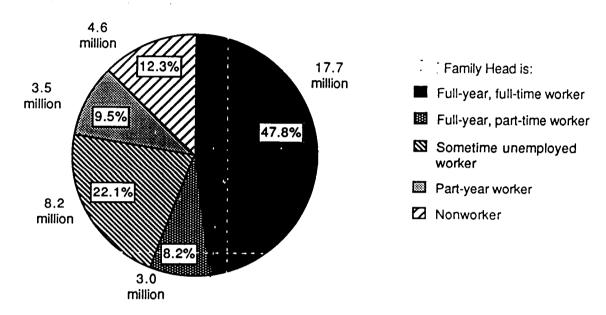
In general, young workers are substantially less likely than older workers to have insurance coverage, either from an employer plan or from any other source. In 1986, 58 percent of workers age 21 to 24 were covered by an employer plan; nearly one-quarter (24.4 percent) had no health insurance from any source. By comparison, nearly 88 percent of workers age 45-54 had employer coverage, and only 10 percent reported having no health insurance.

Men and women in the workforce are about equally likely to have health insurance from an employer plan, but women are more likely to qualify for public insurance coverage -- in particular, Medicaid. As a result, women workers are slightly less likely to be uninsured than their male counterparts. In 1986, 14.1 percent of women workers had no health insurance from any source, compared to 16.5 percent of working men. Women in the workforce, however, are substantially more likely than men to obtain employer coverage only as a dependent, rather than as a benefit from their own employer. In 1986, two-thirds of working men obtained employer coverage as a direct benefit of employment, while about one-half of working women (51.9 percent) obtained employer health coverage directly.

Most uninsured workers earn relatively little on their jobs. In 1986, nearly three-quarters of uninsured workers (73.6 percent) earned less than \$10,000 that year; 34 percent earned less than the federal minimum wage. Nearly all (92.3 percent) earned less than \$20,000. Among workers that earned less than \$10,000 in 1986, 29 percent were uninsured.

²Alabama, Alaska, Arizona, Arkansas, California, Florida, Idaho, Kentucky, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee and Texas.

Nonelderly Population Without Health Insurance by Employment Status of Family Head, 1986



Noneiderly Population by Selected Sources of Health Insurance and Own Work Status, 1986

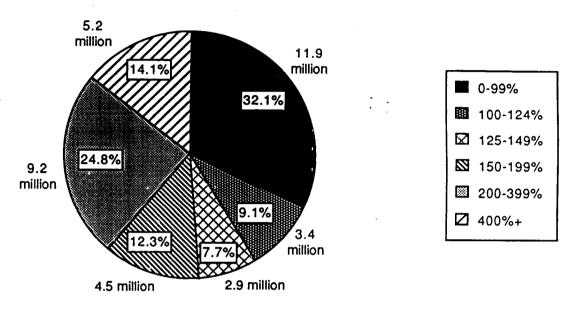
Total Total Total Private Employer-provided Indirect Total Medicald Coverage	0		Insured Population: Private & Public									
Total Private Total Direct Indirect Total Medicaid Coverage	Own Work		TotalEmployer-provided						blic	No Health		
Total 208.0 171.0 152.9 136.1 70.2 65.9 24.9 17.0 37.0	Status	Total	Total	Private								
Total 208.0 171.0 152.9 136.1 70.2 65.9 24.9 17.0 37.0										<u>ooverage</u>		
Family Head Workers Other Family Workers 100.0 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% 17.8% 17.8% 17.8% 18.1 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% 17.8% 17.8% 17.8% 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 15.1 15.1 15.1 15.1 15.1 15.						(in millions))					
Family Head Workers Other Family Workers 100.0 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% 17.8% 17.8% 17.8% 18.1 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% 17.8% 17.8% 17.8% 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 15.1 15.1 15.1 15.1 15.1 15.	Total	208.0	171.0	450.0	400.4							
Workers Other Family Workers Other Family Workers 48.4 40.6 39.5 36.1 17.4 18.7 2.3 0.9 7.8 18.1 2.3 14.5 1.0 19.0 19.0 19.0 19.0 19.0 19.0 19.0	·otai	200.0	171.0	152.9	136.1	70.2	65.9	24.9	17.0	37.0		
Workers Other Family Workers Other Family Workers 48.4 40.6 39.5 36.1 17.4 18.7 2.3 0.9 7.8 18.1 2.3 14.5 1.0 19.0 19.0 19.0 19.0 19.0 19.0 19.0	Family Head											
Other Family Workers 48.4 40.6 39.5 36.1 17.4 18.7 2.3 0.9 7.8 Nonworkers 86.1 68.0 53.4 45.1 a 45.1 17.9 13.7 18.1 Children 58.1 46.7 38.9 35.9 a 35.9 9.4 8.2 11.4 Others 86.1 21.3 14.5 9.2 a 9.2 8.5 5.5 6.7 Example Research Workers 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Nonworkers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Chikdren 100.0 80.4 66.9 61.8 a 61.8		73.6	62.5	60.0	EE ^	50.0		_				
Workers Nonworkers 48.4 86.1 86.1 68.0 58.1 46.7 86.1 21.3 14.5 9.2 14.5 9.2 14.5 10.0 9.2 10.0 10.0 9.2 10.0 10.0 9.2 10.0 10.0 9.2 10.0 10.0 9.2 10.0 10.0 9.2 10.0 10.0 10.0 10.0 10.0 10.0 10.0 10	_	70.0	02.5	00.0	55. 0	52.8	2.1	4.7	2.4	11.1		
Nonworkers		48.4	40.6	30.5	26.1	47.4	40.7					
Children Others 86.1 46.7 38.9 35.9 a 35.9 9.4 8.2 11.4 Others 86.1 21.3 14.5 9.2 a 9.2 8.5 5.5 6.7 (percent within worker categories) Total 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Other Family Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 10	_											
Others 86.1 21.3 14.5 9.2 a 9.2 8.5 5.5 6.7 (percent within worker categories) Total 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Other Family Workers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Children											
(percent within worker categories) Total 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Cher Family Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.8 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Cher Sunday	Others											
Total 100.0% 82.2% 73.5% 65.4% 33.8% 31.7% 12.0% 8.2% 17.8% Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Other Family Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.8 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 **Center within source of coverage groups** Total 100.0%				14.5	3.2	a	9.2	8.5	5.5	6.7		
Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.8 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 Workers 23.2 23.7 25.9 26.5 24.8 28.3 9.1 5.1 21.0	(percent within worker categories)											
Family Head Workers 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Other Family Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Chikdren 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Total	100.0%	82.2%	73.5%	65.4%	33.8%	31 70/	10.00/	0.00/	. ~		
Workers Other Family 100.0 84.9 81.6 74.7 71.8 2.9 6.3 3.3 15.1 Workers Other Family 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 Total 100.0% 100.0					00.170	00.078	.51.7%	12.0%	8.2%	17.8%		
Other Family Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 Workers 23.2 23.7 25.9 26.5 24.8 28.3 9.1 5.1 21.0												
Other Family Workers 100.0 83.9 81.8 74.6 36.0 38.6 4.7 1.8 16.1 Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.8 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 Workers 23.2 23.7 25.9 26.5 24.8 28.3 9.1 5.1 21.0		100.0	84.9	81.6	74.7	71.8	29	63	2.2	45.4		
Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.8 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 1							2.0	0.5	3.3	15.1		
Nonworkers 100.0 78.9 62.0 52.4 a 52.4 20.6 15.9 21.1 Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 1			83.9	81.8	74.6	36.0	38.6	47	10	10.1		
Children 100.0 80.4 66.9 61.8 a 61.8 16.3 14.2 19.6 Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0%			78.9	62.0	52.4							
Others 100.0 24.7 16.8 10.7 a 10.7 9.9 6.4 7.8 (percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.			80.4	66.9	61.8							
(percent within source of coverage groups) Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Others	100.0	24.7	16.8								
Total 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 Workers 23.2 23.7 25.9 26.5 24.8 28.3 9.1 5.1 21.0						_		3.5	0.4	7.8		
Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.				(perce	nt within so	ource of co	verage grou	ıps)				
Family Head Workers 35.4 36.5 39.2 40.4 75.2 3.2 18.8 14.2 30.0 Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.			٠									
Other Family 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	Workers	35.4	36.5	39.2	40.4	75.2	3.2	10.0	440			
Workers 23.2 23.7 25.9 26.5 24.8 28.3 9.1 5.1 21.0		0.0	0.0									
Nonworkers 41.4 00.0 0.10	-	23.2										
Notworkers 41.4 39.8 34.9 33.1 a 68.5 70.4 00.0	Nonworkers	41.4	39.8	34.9	33.1		68.5					
Children 27.9 27.3 25.4 26.4 a 54.5 37.9 48.5 20.7		27.9										
Others 41.4 12.4 9.5 6.8 a 14.0 34.2 32.2 18.2			12.4									

Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey. a--Number too small to be statistically reliable

Noneiderly Population by Selected Sources of Health Insurance and Family Income, 1986

	Insured Population: Private & Public								No Health			
Family	-	Total Employer-provided Public						Insurance				
Income	Total	_ Total	Private	Total	Direct	Indirect	Total	Medicaid	Coverage			
(in millions)												
(iii thinotis)												
Total	208.0	191.0	152.9	136.1	70.2	65.9	24.9	17.0	37.0			
Under \$5,000	15.2	8.7	2.5	1.0	0.6	0.4	6.8	6.4	6.2			
\$5,000-\$9,999	17.1	11.4	5.0	3.2	2.1	1.1	6.5	5.8	6.3			
\$10,000-\$14,999	18.5	16.3	10.1	7.9	4.8	3.1	3.1	2.2	6.2			
\$15,000-\$19,999	18.3	17.3	13.0	11.0	6.1	4.9	1.7	1.0	4.3			
\$20,000-\$29,999	37.8	36.9	31.0	27.6	14.0	13.6	2.5	0.9	5.6			
\$30,000-\$39,999	34.2	33.8	30.4	28.0	13.6	14.4	1.6	0.4	3.3			
\$40,000 or More	66.9	66.6	61.1	57.4	29.0	28.4	2.5	0.3	5.1			
	(percents within income groups)											
Total	100.0%	91.8%	73.5%	65.4%	33.8%	31.7%	12.0%	8.2%	17.8%			
Under \$5,000	100.0	57.5	16.4	6.6	4.2	2.3	45.0	42.5	40.9			
\$5,000-\$9,999	100.0	66.4	29.0	18.9	12.3	6.7	38.0	33.6	36.9			
\$10,000-\$14,999	100.0	88.0	54.3	42.9	26.1	16.9	17.0	12.0	33.4			
\$15,000-\$19,999	100.0	94.7	70.9	59.9	33.2	26.7	9.5	5.3	23.3			
\$20,000-\$29,999	100.0	97.5	82.0	73.0	36.9	36.1	6.7	2.5	14.9			
\$30,000-\$39,999	100.0	98.9	88.7	81.7	39.7	42.0	4.7	1.1	9.6			
\$40,000 or More	100.0	99.6	91.3	85.9	43.4	42.4	3.8	0.4	7.7			
			(percent	s within s	ource of o	coverage gr	oups)					
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%			
Under \$5,000	7.3	4.6	1.6	0.7	0.9	0.5	27.4	37.9	16.7			
\$5,000-\$9,999	8.2	6.0	3.3	2.4	3.0	1.7	26.2	33.9	17.1			
\$10,000-\$14,999	8.9	8.5	6.6	5.8	6.9	4.7	12.6	13.1	16.7			
\$15,000-\$19,999	8.8	9.1	8.5	8.1	8.7	7.4	7.0	5.7	11.5			
\$20,000-\$29,999	18.2	19.3	20.3	20.3	19.9	20.7	10.2	5.5	15.2			
\$30,000-\$39,999	16.5	17.7	19.9	20.5	19.4	21.8	6.5	2.3	8.9			
\$40,000 or More	32.2	34.9	39.9	42.2	41.3	43.1	10.1	1.5	13.9			
	Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.											

Nonelderly Population Without Health Insurance by Family Income as a Percent Of Poverty, 1986



Nonelderly Population with Selected Sources of Health Insurance by Family Type, Family Head's Employment Status and Family Poverty Status, 1986

Family Type and			Inst	ured Popula	ition: Pi	rivate & Publ	ic		No Health
Employment Status			Total	Employer-provided				Insurance	
of Family Head	Total	Total	Private	Total	Direct	Indirect	Total	Medicaid	Coverage
		-		(ir	n millions	s)			
				Tatal	5	- • •			
Total	208.0	171.0	150.0	Total	Popul		04.0	47.0	
Child Present	200.0	171.0	152.9	136.1	70.2	65.9	24.9	17.0	37.0
Spouse Present	99.1	86.6	82.5	77.4	00.0	50.0			
Full-year worker	94.8	83.6	81.0	77. 4 76.4	26.6	50.8 50.4	6.9	4.2	12.4
Part-year worker	2.5	1.8	1.3	76.4 0.9	26.3 0.3	50,1	5.1	2.8	11.2
Nonworker	1.8	1.3				0.6	0.6	0.5	0.7
No Spouse Present	31.0	21.7	12.1	. a 10.0	a	a 40	1.2	1.0	0.5
Full-year worker	19.1	12.8	10.7	9.4	5.2 4.9	4.8	10.5	9.9	9.3
Part-year worker	3.9	2.6	10.7			4.5	2.8	2.4	6.3
Nonworker	8.0			0.6	0.3	0.3	1.7	1.6	1.3
HOHMOIKEI	0.0	6.3	0.4	а	а	а	6.1	5.9	1.7
No Child Present									
Spouse Present	42.3	36.6	35.1	30.0	20.3	9.7	3.6	0.7	5.6
Full-year worker	37.2	32.7	32.0	29.1	19.8	9.3	2.3	0.3	4.5
Part-year worker	1.8	1.4	1.3	0.8	0.5	0.3	0.2	а	0.4
Nonworker	3.3	2.5	1.9	а	а	а	1.1	0.3	0.8
No Spouse Present	35.7	26.0	23.1	18.8	18.2	0.6	3.8	2.1	9.7
Full-year worker	28.9	21.9	20.9	18.2	17.6	0.6	1.7	0.7	6.9
Part-year worker	2.5	1.4	1.2	0.6	0.6	а	0.3	0.2	1.1
Nonworker	4.3	2.7	1.0	а	а	а	1.8	1.2	1.7
		Boor	and Near	- Door De		m /0 4050/	-4 5-		
Total	39.6	24.3	and Near	r-Poor Po				overty)	45.0
Child Present	39.6	24.3	10.6	7.1	3.1	4.0	15.2	14.0	15.2
Spouse Present	12.7	7.9	5.1	4.4	4.4	0.0	0.0	0.0	4.0
Full-year worker	10.3	7.9 6.2	3.1 4.7	4.1	1.1	2.9	3.3	3.0	4.8
Part-year worker	1.0	0.6	4.7 0.3	3.9 0.2	1.1	2.8	1.9	1.8	4.1
Nonworker	1.5	1.1	0.3 0.1		а	0.1	0.4	0.3	0.4
No Spouse Present	17.0	11.5	2.7	a 1.8	a 0.9	a • o	1.0	0.9	0.3
Full-year worker	6.3	3.4	1.9	1.6	0.9	1.0 0.8	9.4	9.2	5.5
Part-year worker	3.0	1.9	0.5	0.3			1.9	1.7	2.9
Nonworker	7.7	6.1	0.3	0.3 a	0.1 a	0.1 a	1.6 6.0	1.5 5.9	1.1 1.6
				_	-	•	0.0	0.5	1.0
No Child Present									
Spouse Present	2.3	1.3	0.9	0.3	0.2	0.1	0.5	0.3	1.0
Full-year worker	1.1	0.5	0.5	0.3	. 0.2	0.1	0.1	а	0.5
Part-year worker	0.3	0.2	0.1	а	а	а	а	а	0.1
Nonworker	1.0	0.6	0.3	а	а	а	0.4	0.2	0.4
No Spouse Present	7.5	3.6	1.9	0.9	0.9	а	1.9	1.5	3.9
Full-year worker	3.3	1.4	1.1	0.7	0.7	а	0.4	0.3	1.9
Part-year worker	1.3	0.6	0.4	0.2	0.2	а	0.2	0.2	0.7
Nonworker	3.0	1.6	0.4	а	а	а	1.3	1.0	1.3

Nonelderly Population with Selected Sources of Health Insurance by Family Type, Family Head's Employment Status and Family Poverty Status, 1986 (Continued)

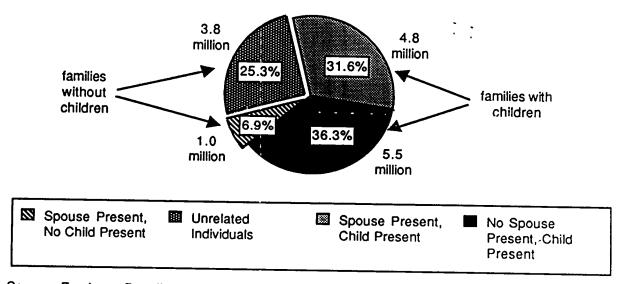
Family Type and			Insu	red Popul	ation: Pri	vate & Put	blic		No Health
Employment Status			Insured Population: Private & Public Total Employer-provided Public						
of Family Head	Total	Total	Private	Total	Direct	Indirect	Total	Medicaid	Insurance
			(Percent	within fam	ily type/e	mploymen	t group)	Modicald	Coverage
						, ,	3 F)		
Tatal				Total	Popula	ition			
Total	100.0%	82.2%	73.5%	65.4%	33.8%	31.7%	12.0%	8.2%	17.8%
Child Present	400.0								
Spouse Present	100.0	87.5	83.3	78.1	26.8	51.3	7.0	4.3	12.5
Full-year worker	100.0	88.2	85.5	80.6	27.7	52.9	5.4	2.9	11.8
Part-year worker Nonworker	100.0	70.4	53.9	38.0	13.0	25.0	25.2	18.9	29.6
	100.0	74.1	11.9 .	а	а	а	64.9	54.7	25.9
No Spouse Present		69.9	39.2	32.2	16.7	15.5	34.0	31.9	30.1
Full-year worker	100.0	67.0	55.8	49.0	25.6	23.4	14.6	12.4	33.0
Part-year worker	100.0	65.6	27.2	15.3	7.1	8.2	43.7	41.0	34.4
Nonworker	100.0	79.0	5.0	а	а	а	75.9	74.5	21.0
No Child Decemb									
No Child Present	400.0								
Spouse Present	100.0	86.7	83.2	70.9	48.0	22.9	8.5	1.7	13.3
Full-year worker	100.0	88.0	86.0	78.2	53.1	25.1	6.1	0.9	12.0
Part-year worker	100.0	78.4	72.4	47.7	28.6	19.1	13.3	а	21.6
Nonworker	100.0	77.0	56.7	а	а	а	32.3	10.4	23.0
No Spouse Present	100.0	72.9	64.7	52.8	51.0	1.8	10.7	5.9	27.1
Full-year worker	100.0	76.0	72.3	63.0	60.9	2.1	5.8	2.5	24.0
Part-year worker	100.0	57.0	46.7	25.6	24.3	а	12.9	7.7	43.0
Nonworker	100.0	61.7	24.1	а	а	а	42.4	27.6	38.3
		Poor a	nd Near-	Poor Po	nulation	(0-125%	of now	n m4\	
Total	100.0%	61.5%	26.7%	18.1%	7.8%	10.2%	• • • • •		00.50/
Child Present			_0.,,0	10.170	7.078	10.2 /6	38.3%	35.3%	38.5%
Spouse Present	100.0	62.2	40.2	32.0	9.0	23.0	26.3	22.0	07.0
Full-year worker	100.0	60.2	45.7	37.7	10.5	23.0 27.2	26.3 18.9	23.8	37.8
Part-year worker	100.0	61.4	30.4	18.4	10.5 a	12.3	37.5	17.0	39.8
Nonworker	100.0	77.0	8.0	a	a	12.5 a	70.8	33.7	38.6
No Spouse Present	100.0	67.5	15.8	10.9	5.1	5.8	70.6 55.5	64.5 53.0	23.0
Full-year worker	100.0	53.7	29.8	24.9	11.7	13.3	29.5	53.9	32.5
Part-year worker	100.0	64.8	17.0	9.1	4.4	4.7	53.3	27.4	46.3
Nonworker	100.0	79.8	3.9	a	a	ч. <i>т</i>	55.5 77.8	51.1 76.8	35.2
			0.0	•	u	a	77.0	70.0	20.2
No Child Present									
Spouse Present	100.0	55.4	37.5	13.5	8.5	5.0	21.3	13.0	44.6
Full-year worker	100.0	50.0	42.6	23.7	14.4	9.3	8.8		
Part-year worker	100.0	53.8	40.0	_о	a	3.3 a	o.o a	a	50.0
Nonworker	100.0	62.1	31.2	a	a	a	36.6	a 21.9	46.2 37.0
No Spouse Present	100.0	48.5	25.3	12.2	11.9	a	25.1	19.8	37.9
Full-year worker	100.0	43.0	32.6	21.4	20.8	a	11.8	9.5	51.5 57.0
Part-year worker	100.0	48.1	34.1	16.8	16.6	a	16.2	9.5 12.1	57.0 51.0
Nonworker	100.0	54.9	13.5	a a	a	a	43.6		51.9
	-	=		u	a	a	40.0	34.4	45.1

Nonelderly Population with Selected Sources of Health Insurance by Family Type, Family Head's Employment Status and Family Poverty Status, 1986 (Continued)

Family lybe and Employment Status of Family Head Total Total Total Total Private Total Direct Indient Total Private Total Direct Total Private Total Direct Total Medicalid Coverage Private Total Direct Total Medicalid Direct Total Medicalid Direct Total Direct Total Medicalid Direct Total Direct Total Medicalid Direct Total Direct Total Direct Total Medicalid Direct Total Direct Total Direct Total Direct Total Direct Total Direct Dire	Family Type and									
Pamily Head	Employment Status			Total					ublic	
Total	of Family Head	Total	Total	Private						
Total				(P	ercent wi	hin cove	rage group			
Total										
Spouse Present	Tatal	400.004	400.004		Total	Popula	ation			
Spouse Present		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-year worker		47.0	F0 7	540			 .			
Part-year worker	•									
Norworker	•									
No Spouse Present 14.9 12.7 7.9 7.3 7.4 7.3 42.4 58.3 25.2 Full-year worker 9.2 7.5 7.0 6.9 7.0 6.8 11.2 13.9 17.1 Part-year worker 1.9 1.5 0.7 0.4 0.4 0.5 6.8 9.4 3.6 Nonworker 3.8 3.7 0.3 a a a a 24.3 35.0 4.5 Nonworker 2.8 3.8 3.7 0.3 a a a a 24.3 35.0 4.5 Nonworker 2.8 2.3 21.4 23.0 22.0 28.9 14.7 14.4 4.3 15.2 Full-year worker 17.9 19.1 20.9 21.4 28.1 14.2 9.1 2.0 12.1 Part-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 Nonworker 1.6 1.5 1.2 a a a a 4.3 2.0 2.1 No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 3.7 4.6 1.1 a a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 19.4 25.2 2.8 a a a a 3.9 4 42.2 10.2 Nonworker 19.4 25.2 2.8 a a a a a 3.9 4 42.2 10.2 Nonworker 19.4 25.2 2.8 a a a a a a a a a a a a a a a a a a a							0.9			
Full-year worker 9.2 7.5 7.0 6.9 7.0 6.8 11.2 13.9 17.1 Part-year worker 1.9 1.5 0.7 0.4 0.4 0.5 6.8 9.4 3.6 Norworker 3.8 3.7 0.3 a a a a 24.3 35.0 4.5 Norworker 3.8 3.7 0.3 a a a a 24.3 35.0 4.5 No Child Present Spouse Present 20.3 21.4 23.0 22.0 28.9 14.7 14.4 4.3 15.2 Full-year worker 17.9 19.1 20.9 21.4 28.1 14.2 9.1 2.0 12.1 Part-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 Norworker 1.6 1.5 1.2 a a a a 4.3 2.0 2.1 No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Norworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Norworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Norworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Norworker 2.5 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 No Spouse Present 3.7 4.6 1.1 a a a a 6.8 6.7 2.2 No Spouse Present 4.3 0.47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 4.3 0.47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 1.6 0.4 1.1 a a a a 6.8 6.7 2.2 No Spouse Present 4.3 0.47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 1.6 0.1 4.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Norworker 19.4 25.2 2.8 a a a a 3.9.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.6 A 3.6 Part-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.5 2.5 2.9 a a a a a 3.9.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Norworker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 3.5 2.5 2.9 a a a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 3.5 2.5 2.9 a a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 3.5 2.5 2.9 a a a a 2.3 1.5 2.4 N										
Part-year worker										
Norworker 3.8 3.7 0.3 a a a a 24.3 35.0 4.5	-									
No Child Present Spouse Present 20.3 21.4 23.0 22.0 28.9 14.7 14.4 4.3 15.2 Eull-year worker 17.9 19.1 20.9 21.4 28.1 14.2 9.1 2.0 12.1 Part-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 Nortworker 1.6 1.5 1.2 a a a a 4.3 2.0 2.1 No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Eull-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nortworker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nortworker 2.1 1.6 0.7 a a a 7.4 7.0 4.5	•					0.4	0.5			
Spouse Present 20.3 21.4 23.0 22.0 28.9 14.7 14.4 4.3 15.2	Nonworker	3.8	3.7	0.3	а	а	а	24.3	35.0	4.5
Full-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 12.1 Part-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 Nonworker 1.6 1.5 1.2 a a a a 4.3 2.0 2.1 No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nonworker 2.1 1.6 0.7 a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a 7.4 7.0 4.5 Nonworker 3.2 32.6 48.4 56.9 36.8 72.3 22.0 21.7 31.6 Full-year worker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 3.7 4.6 1.1 a a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 19.4 25.2 2.8 a a a 3.9.4 42.2 10.2 No Child Present Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 3.9.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Nonworker 19.4 25.2 2.8 a a a a 3.0 2.5 2.4 12.5 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Nonworker 19.4 25.2 2.8 a a a a 3.0 3.1 5 10.5 10.9 6.9 Nonworker 2.5 2.5 2.5 2.9 a a a a a 3.4 42.2 10.2 No Child Present Spouse Present 6.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Nonworker 2.5 2.5 2.5 2.9 a a a a a 2.3 1.5 2.4 No Spouse Present 8.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 0.7 0.6 1.1 a a a a a a a a a a a a a a a a a a	No Child Present									
Full-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 12.1 Part-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 Nonworker 1.6 1.5 1.2 a a a a 4.3 2.0 2.1 No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Nonworker 3.2 32.6 48.4 56.9 36.8 72.3 22.0 21.7 31.6 Full-year worker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 3.7 4.6 1.1 a a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a a 3.9.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Nonworker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a a a a a a a a a a a a a a	Spouse Present	20.3	21.4	23.0	22.0	28.9	14.7	14.4	4.3	15.2
Part-year worker 0.9 0.8 0.8 0.6 0.7 0.5 0.9 a 1.0 No Spouse Present 1.6 1.5 1.2 a a a 4.3 2.0 2.1 No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nonworker 2.1 1.6 0.7 a a a 7.4 7.0 4.5 Part-year worker 100.0% 100	Full-year worker	17.9	19.1	20.9						
Norworker 1.6 1.5 1.2 a a a a 4.3 2.0 2.1	-	0.9	0.8							
No Spouse Present 17.2 15.2 15.1 13.8 25.9 1.0 15.4 12.4 26.1 Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Nonworker 2.1 1.6 0.7 a a a 7.4 7.0 4.5 Poor and Near-Poor Population (0-125% of poverty) Total 100.0% 100	<u>-</u>									
Full-year worker 13.9 12.8 13.7 13.4 25.0 0.9 6.7 4.2 18.8 Part-year worker 1.2 0.8 0.8 0.5 0.9 a 1.3 1.1 2.9 Norworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5 Poor and Near-Poor Population (0-125% of poverty)	No Spouse Present									
Part-year worker 1.2 0.8 0.8 0.5 0.9 a a a a 7.4 7.0 4.5										
Nonworker 2.1 1.6 0.7 a a a a 7.4 7.0 4.5										
Poor and Near-Poor Population (0-125% of poverty) Total 100.0% 100										
Total Child Present 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%<										
Total Child Present 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%<			Door o	nd Noor	Door D		n /0 1050	v -6	a ma l	
Child Present Spouse Present 32.2 32.6 48.4 56.9 36.8 72.3 22.0 21.7 31.6 Full-year worker 26.0 25.4 44.4 54.2 34.8 69.1 12.8 12.5 26.9 Part-year worker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 3.7 4.6 1.1 a a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 3.9.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8	Total	100.0%							• •	400.00/
Spouse Present 32.2 32.6 48.4 56.9 36.8 72.3 22.0 21.7 31.6 Full-year worker 26.0 25.4 44.4 54.2 34.8 69.1 12.8 12.5 26.9 Part-year worker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 3.7 4.6 1.1 a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 33.4 42.2 10.2 No Child Present 5.9 5.4 <td></td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td> <td>100.0%</td>		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-year worker 26.0 25.4 44.4 54.2 34.8 69.1 12.8 12.5 26.9 Part-year worker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Nonworker 3.7 4.6 1.1 a a a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a a 8.5 7.3 8.8		32.2	32 G	AQ A	560	26.0	70.0	22.0	04.7	04.0
Part-year worker 2.5 2.5 2.8 2.6 a 3.0 2.5 2.4 2.5 Norworker 3.7 4.6 1.1 a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 2.5										
Norworker 3.7 4.6 1.1 a a a 6.8 6.7 2.2 No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a 0.9 No Spouse Present 18.9 14.9										
No Spouse Present 43.0 47.2 25.4 25.9 28.1 24.2 62.2 65.6 36.3 Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8	<u> </u>									
Full-year worker 16.0 14.0 17.8 22.1 23.8 20.7 12.3 12.4 19.2 Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Nonworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a a 8.5 7.3 8.8										
Part-year worker 7.6 8.0 4.8 3.8 4.3 3.5 10.5 10.9 6.9 Norworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a 0.9 Norworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2	•									
Nonworker 19.4 25.2 2.8 a a a 39.4 42.2 10.2 No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8	-									
No Child Present Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8										
Spouse Present 5.9 5.4 8.3 4.4 6.4 2.9 3.3 2.2 6.9 Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8		10.4	20.2	2.0	a	a	a	03.4	42.2	10.2
Full-year worker 2.8 2.3 4.4 3.6 5.1 2.5 0.6 a 3.6 Part-year worker 0.7 0.6 1.1 a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8										
Part-year worker 0.7 0.6 1.1 a a a a a 0.9 Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8								3.3	2.2	6.9
Nonworker 2.5 2.5 2.9 a a a 2.3 1.5 2.4 No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8					3.6	5.1	2.5	0.6	а	3.6
No Spouse Present 18.9 14.9 17.9 12.8 28.7 a 12.4 10.6 25.3 Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8	=				а	а	а	а	а	0.9
Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8					а	а	а	2.3	1.5	2.4
Full-year worker 8.3 5.8 10.1 9.8 21.9 a 2.6 2.2 12.3 Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8				17.9	12.8	28.7	а	12.4	10.6	25.3
Part-year worker 3.2 2.5 4.0 2.9 6.7 a 1.3 1.1 4.3 Nonworker 7.5 6.7 3.8 a a a 8.5 7.3 8.8							а	2.6	2.2	
					2.9	6.7	а	1.3	1.1	
									7.3	8.8

Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey. a-Numbers too small to be statistically reliable.

Poor and Near Poor Nonelderly Population Without Health Insurance by Family Status, 1986



Percent of Nonelderly Population with Selected Sources of Health Insurance by Region and State, 1986

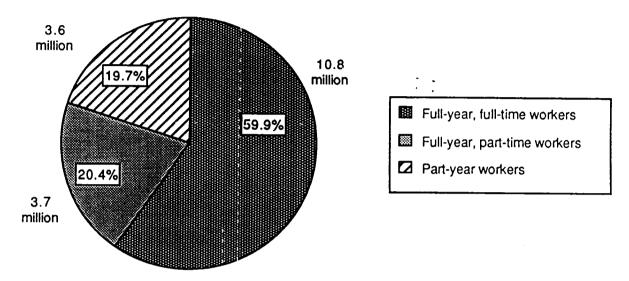
Region by State	Total	Total	Total	Other	Total		No Health Insurance
riegion by Glate	(in thousands	<u>Private</u>	Employer	Private	Public	Medicaid	Coverage
Total.	208,023	73.5%	65.4%	11.5%	12.0%	8.2%	17.8%
New England	10,916	80.7	72.7	10.9	9.1	5.4	12.2
Maine	953	76.8	66.6	12.4	11.0	о. - а	15.2
New Hampshire	883	84.4	78.0	11.3	11.3 a	a	11.5
Vermont	461	77.9	70.6	а	a	a	14.8
Massachusetts	5,085	80.5	72.5	10.4	10.1	· 7:9	11.9
Rhode Island	824	85.0	76.9	11.4	10.1	, , , s a	8.4
Connecticut	2,710	80.2	72.7	12.9	10.7	6.7	12.7
	•					0.7	12.7
Middle Atlantic	31,893	76.5	69.2	10.5	11.5	9.3	14.3
New York	15,286	72.3	65.6	10.1	13.1	11.2	16.7
New Jersey	6,682	80.7	72.7	10.9	8.8	6.8	12.4
Pennsylvania	9,925	80.2	72.4	10.7	10.9	8.3	11.9
East North Central	36,378	76.8	69.4	10.7	12.3	9.5	14.1
Ohio	9,356	76.5	6 9. 5	10.0	11.1	9.0	15.1
Indiana	4,654	78.0	70.0	11.6	7.4	3.9	17.9
Illinois	10,093	75.4	67.8	10.6	13.2	10.3	14.7
Michigan	8,133	76.2	69.3	10.6	16.1	12.7	11.9
Wisconsin	4,143	81.3	73.1	11.5	11.3	8.5	10.7
Mant North Oracle	.=	 -					
West North Central	15,209	78.5	65.8	16.2	10.2	7.7	13.9
Minnesota	3,670	79.9	65.9	17.3	12.9	10.8	10.6
lowa Minaguri	2,532	80.4	64.8	19.6	11.1	9.3	11.6
Missouri	4,391	75.8	67.0	10.7	10.7	7.8	16.3
North Dakota	548	80.8	59.2	26.0	а	а	15.9
South Dakota	595	77.9	58.6	23.2	а	а	17.4
Nebraska	1,383	77.3	64.8	17.3	9.4	6.2	16.9
Kansas	2,090	80.1	68.4	16.3	9.0	5.1	14.3
South Atlantic	34,639	73.8	65.6	11.7	11.2	6.1	18.5
Delaware	553	76.1	70.0	а	а	а	17.8
Maryland	3,972	78.9	72.2	10.0	8.8	5.3	15.5
District of Columbia		69.4	62.5	а	а	а	21.2
Virginia	4,799	79.4	72.2	9.8	13.0	5.4	13.0
West Virginia	1,621	68.2	59.2	11.7	18.3	13.5	18.2
North Carolina	5,364	74.5	66.6	12.0	9.9	5.5	18.4
South Carolina	2,840	73.7	66.5	11.6	14.3	8.2	16.5
Georgia	5,311	73.3	66.3	11.4	12.7	8.1	18.0
Florida	9,653	70.1	59.3	14.6	10.4	4.9	23.2

Percent of Nonelderly Population with Selected Sources of Health Insurance by Region and State, 1986 (Continued)

Region by State	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
		- · · · · · · · · · · ·	<u> </u>	Tilvato	1 0010	Medicald	Coverage
East South Central	12,973	66.7	59.1	11.8	13.9	9.1	22.7
Kentucky	3,139	68.5	60.4	10.8	14.3	9.7	21.0
Tennessee	4,010	68.0	60.6	11.7	15.5	9.5	20.6
Alabama	3,575	66.5	60.0	10.2	12.0	8.2	24.0
Mississippi	2,249	62.4	53.2	15.6	13.5	9.1	26.9
							-0.0
West South Central	23,290	66.5	59.4	11.1	11.4	6.6	25.2
Arkansas	2,007	65.3	57.4	12.3	14.7	8.2	24.3
Louisiana	3,920	65.0	57.0	13.3	15.3	10.6	23.1
Oklahoma	2,793	69.6	60.5	12.6	11.9	5.5	22.8
Texas	14,569	66.5	60.1	10.1	9.8	5.5	26.3
Mountain	44.054	70.0	00.0	40.0			
Mountain	11,354	73.6	63.3	13.0	9.6	2.7	19.7
Montana	715	73.5	57.0	21.5	12.4	а	18.8
Idaho	863	72.5	60.7	15.3	а	а	22.7
Wyoming	441	74.6	64.1	a	а	a	17.6
Colorado	2,769	74.1	64.2	13.5	13.9	7.2	16.3
New Mexico	1,249	66.3	53.6	15.2	11.4	а	26.1
Arizona	2,895	73.5	63.3	13.6	7.6	а	22.5
Utah	1,546	76.4	69.9	9.0	10.0	6.8	16.4
Nevada	878	77.7	70.3	11.3	10.8	а	17.6
Pacific	31,369	69.2	62.0	9.7	13.6	9.6	20.5
Washington	3,808	71.9	62.9	11.7	17.2	11.0	15.8
Oregon	2,401	73.0	65.5	9.1	9.7	7.0	19.9
California	23,874	67.9	61.3	9.3	13.7	10.2	21.5
Alaska	453	71.6	59.8	a	а	a	21.5
Hawaii	833	80.6	70.4	18.5	12.5	a	12.9

Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.
a--Values too small to be statistically reliable.

Workers Age 18-64 Without Health Insurance by Own Work Status, 1986



Workers Age 18-64 Without Health Insurance by Personal Earnings, 1986

