



T-67

U.S. House Committee on Ways and Means
Subcommittee on Health
Hearing on the Uninsured
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Testimony of

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In 1986, nearly 18 percent of the civilian population under age 65 reported no health insurance coverage from any source.¹ 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, nearly one-half of the uninsured (49 percent, or 18.1 million people) were workers. Another one-third (33 percent, or 12.2 million people) were children under age 18. Only 18 percent of the uninsured (6.7 million people) were nonworking adults.

Nearly 88 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 (67.9 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 (25.3 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 13 percent among two-parent families with children. In part, this high rate of noncoverage reflects the predominantly low incomes of single-parent families.

Among 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). The relatively high rate of noncoverage among families of the working poor reflect state Medicaid provisions that disqualify categorically eligible families from coverage at incomes below that earned by many low-wage workers. Among people in poor or near-poor families

¹The 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.

with children, people were most likely to be uninsured (46.3 percent in single-parent families, and 39.8 percent in two-parent families) if the family head was a full-year worker.

The relatively high rate of noncoverage among poor and near-poor families with children also appears in the rates of noncoverage among children themselves, and especially among infants and adolescents. In 1986, 19 percent of all children in the United States were uninsured. Among children in poor families, 34 percent were uninsured, while among children in near-poor families, nearly 37 percent were uninsured. Among infants in poor or near-poor families -- children younger than one year, 38 percent were uninsured, while among adolescents (age 13 to 17), 40 percent were uninsured. Recent legislation amending Title XIX of the Social Security Act may improve the rate of coverage among infants in poor families as it becomes effective. However, the legislation does not address noncoverage among infants in near-poor families and among adolescents in both poor and near-poor families.

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, New Mexico and Texas, 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 (and suburban) 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, despite relatively high rates of individual insurance purchase: 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. This may be the result of relatively frequent job change among younger workers and the relative likelihood that they work in low-wage jobs. 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 from any source.

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.

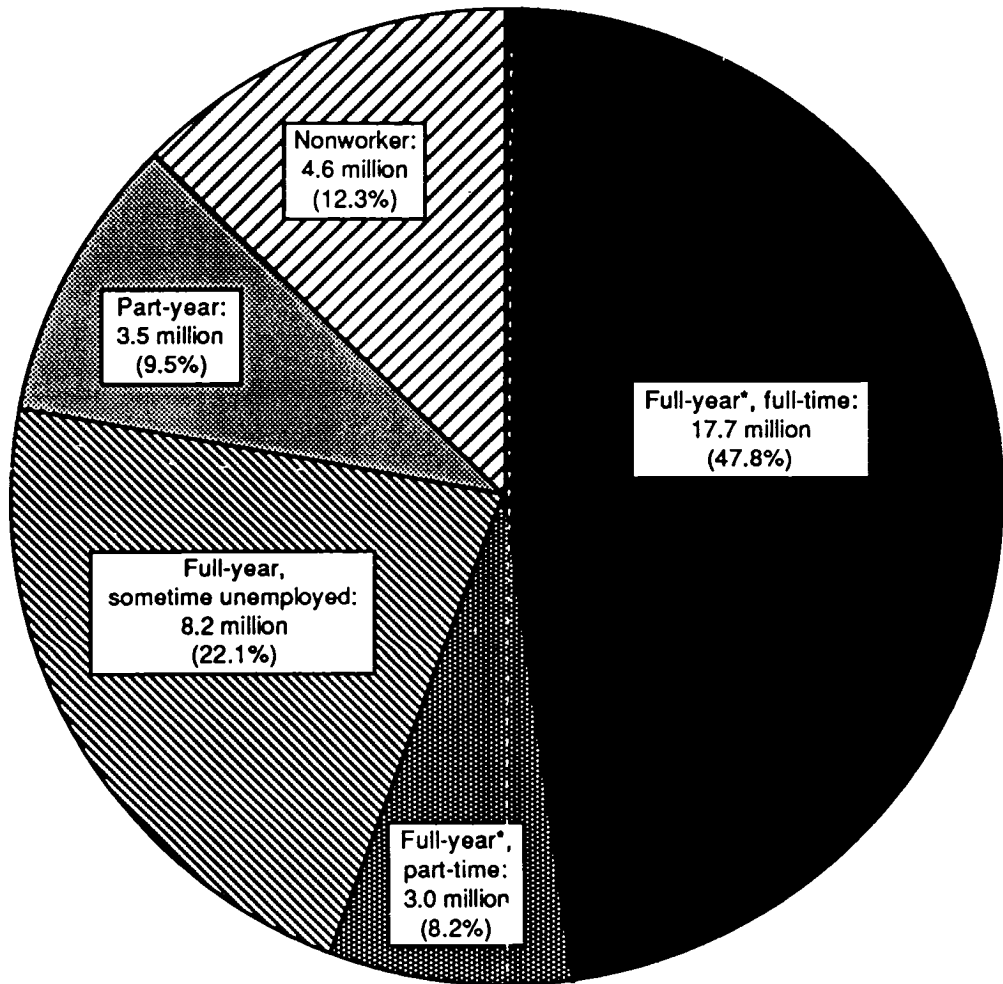
²Alabama, Alaska, Arizona, Arkansas, California, Florida, Idaho, Kentucky, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee and Texas.

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

Own Work Status	Total	Private Coverage					Public Coverage		No Health Insurance Coverage
		Total Private	Employer-provided			Other Private	Total	Medicaid	
			Total	Direct	Indirect				
Total	208.0	152.9	136.1	70.2	65.9	23.8	24.9	17.0	37.0
Family Head Workers	73.1	59.9	54.9	52.8	2.1	8.2	4.6	2.3	10.9
Other Family Workers	44.2	36.2	33.0	17.3	15.7	4.9	2.0	0.7	7.2
Other Nonworkers	28.5	15.0	9.7	a	9.7	6.0	8.6	5.5	6.7
Children	62.1	41.8	38.5	0.1	38.4	4.8	9.8	8.5	12.2
(percent within worker categories)									
Total	100.0%	73.5%	65.4%	33.8%	31.7%	11.5%	12.0%	8.2%	17.8%
Family Head Workers	100.0	81.9	75.1	72.2	2.8	11.1	6.2	3.2	14.9
Other Family Workers	100.0	81.8	74.7	39.1	35.5	11.2	4.4	1.6	16.3
Other Nonworkers	100.0	52.7	34.1	a	34.1	20.9	30.1	19.4	23.5
Children	100.0	67.3	61.9	0.2	61.7	7.7	15.8	13.6	19.7
(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	35.2	39.2	40.3	75.2	3.2	34.2	18.3	13.6	29.5
Other Family Workers	21.3	23.7	24.3	24.6	23.9	20.7	7.9	4.1	19.4
Other Nonworkers	13.7	9.8	7.1	a	14.8	25.0	34.4	32.5	18.1
Children	29.9	27.3	28.3	0.1	58.2	20.1	39.4	49.8	33.0

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

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



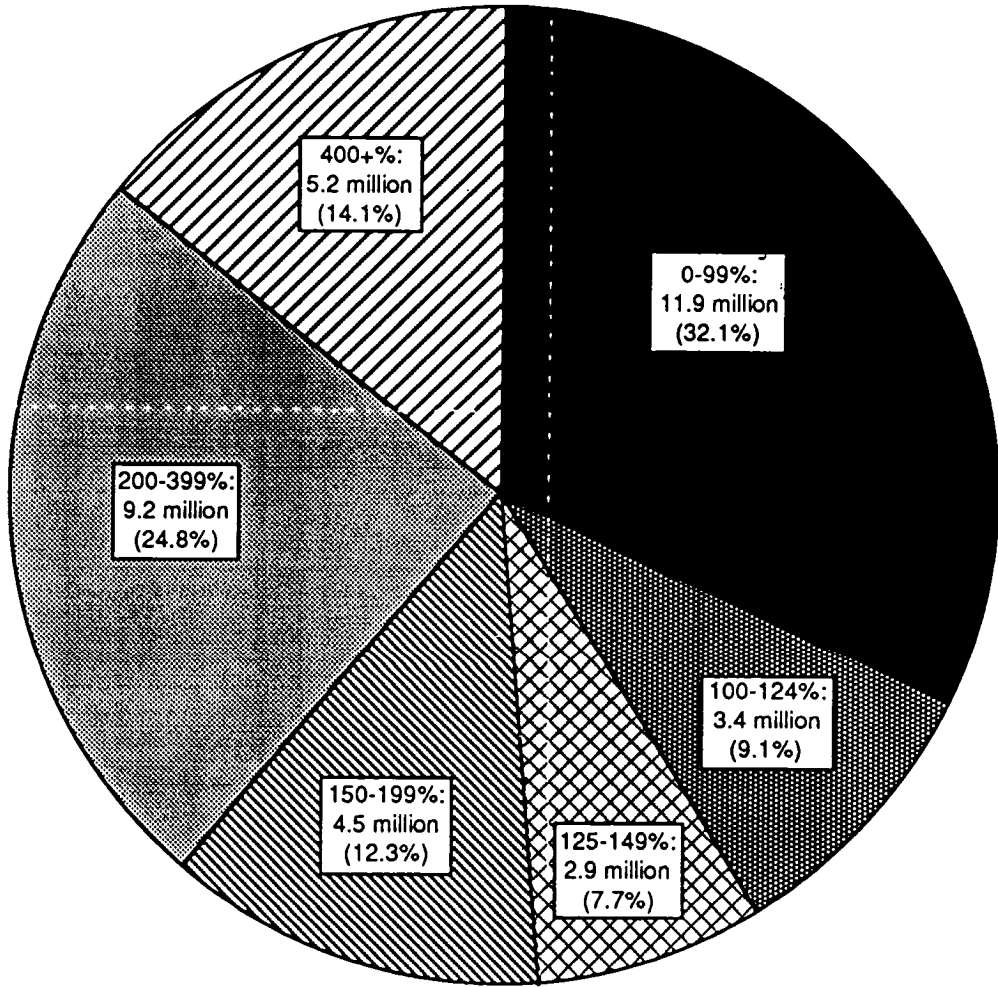
Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.
*Never unemployed at any time during the last year.

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

Family Income	Insured Population: Private & Public								No Health Insurance Coverage
	Total	Total	Total Private	Employer-provided		Public		Total	
				Total	Direct	Indirect			
(in millions)									
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
(percents within source of coverage groups)									
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

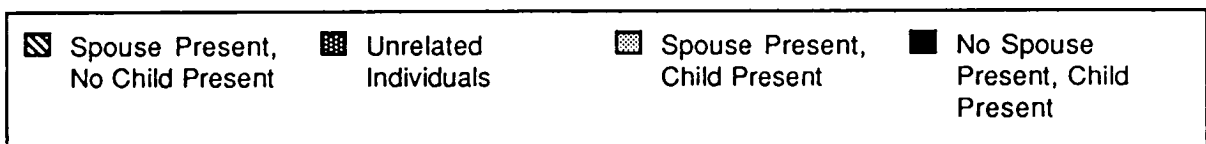
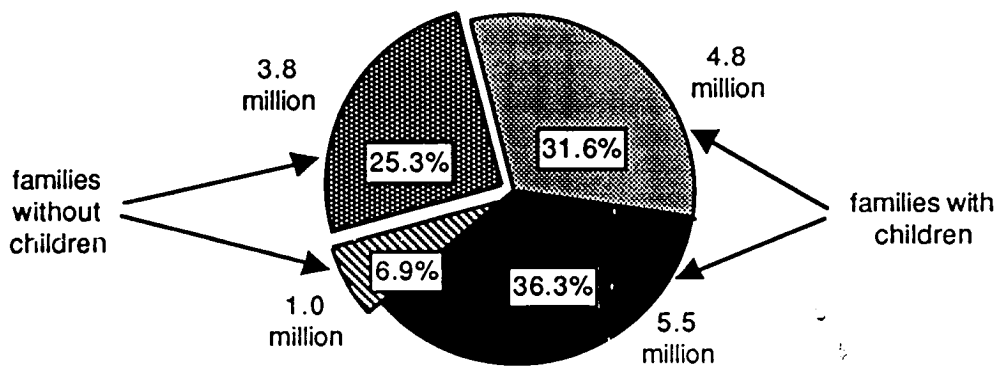
Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.

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



Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.

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



Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.
*Family income is 0-124% of poverty.

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

Family Type and Employment Status of Family Head	Insured Population: Private & Public							No Health Insurance Coverage	
	Total	Total	Private	Employer-provided			Public		
				Total	Direct	Indirect	Total		Medicaid
(in millions)									
Total Population									
Total	208.0	171.0	152.9	136.1	70.2	65.9	24.9	17.0	37.0
Child Present									
Spouse Present	99.1	86.6	82.5	77.4	26.6	50.8	6.9	4.2	12.4
Full-year worker	94.8	83.6	81.0	76.4	26.3	50.1	5.1	2.8	11.2
Part-year worker	2.5	1.8	1.3	0.9	0.3	0.6	0.6	0.5	0.7
Nonworker	1.8	1.3	0.2	a	a	a	1.2	1.0	0.5
No Spouse Present	31.0	21.7	12.1	10.0	5.2	4.8	10.5	9.9	9.3
Full-year worker	19.1	12.8	10.7	9.4	4.9	4.5	2.8	2.4	6.3
Part-year worker	3.9	2.6	1.1	0.6	0.3	0.3	1.7	1.6	1.3
Nonworker	8.0	6.3	0.4	a	a	a	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	0.6	0.5	0.3	0.2	a	0.4
Nonworker	3.3	2.5	1.9	a	a	a	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	a	0.3	0.2	1.1
Nonworker	4.3	2.7	1.0	a	a	a	1.8	1.2	1.7
Poor and Near-Poor Population (0-125% of Poverty)									
Total	39.6	24.3	10.6	7.1	3.1	4.0	15.2	14.0	15.2
Child Present									
Spouse Present	12.7	7.9	5.1	4.1	1.1	2.9	3.3	3.0	4.8
Full-year worker	10.3	6.2	4.7	3.9	1.1	2.8	1.9	1.8	4.1
Part-year worker	1.0	0.6	0.3	0.2	a	0.1	0.4	0.3	0.4
Nonworker	1.5	1.1	0.1	a	a	a	1.0	0.9	0.3
No Spouse Present	17.0	11.5	2.7	1.8	0.9	1.0	9.4	9.2	5.5
Full-year worker	6.3	3.4	1.9	1.6	0.7	0.8	1.9	1.7	2.9
Part-year worker	3.0	1.9	0.5	0.3	0.1	0.1	1.6	1.5	1.1
Nonworker	7.7	6.1	0.3	a	a	a	6.0	5.9	1.6
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	a	0.5
Part-year worker	0.3	0.2	0.1	a	a	a	a	a	0.1
Nonworker	1.0	0.6	0.3	a	a	a	0.4	0.2	0.4
No Spouse Present	7.5	3.6	1.9	0.9	0.9	a	1.9	1.5	3.9
Full-year worker	3.3	1.4	1.1	0.7	0.7	a	0.4	0.3	1.9
Part-year worker	1.3	0.6	0.4	0.2	0.2	a	0.2	0.2	0.7
Nonworker	3.0	1.6	0.4	a	a	a	1.3	1.0	1.3

a--Number is too small to be statistically reliable.

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

Family Type and Employment Status of Family Head	Insured Population: Private & Public								No Health Insurance Coverage
	Total	Total	Total Private	Employer-provided			Public		
				Total	Direct	Indirect	Total	Medicaid	
(Percent within coverage group)									
Total Population									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Child Present									
Spouse Present	47.6	50.7	54.0	56.8	37.9	77.1	27.9	25.0	33.5
Full-year worker	45.6	48.9	53.0	56.1	37.4	76.1	20.6	16.4	30.3
Part-year worker	1.2	1.0	0.9	0.7	0.5	0.9	2.5	2.8	2.0
Nonworker	0.9	0.8	0.1	a	a	a	4.7	5.8	1.3
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	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
Nonworker	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
Poor and Near-Poor Population (0-125% of poverty)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
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	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
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

a--Number is too small to be statistically reliable.

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

Family Type and Employment Status of Family Head	Insured Population: Private & Public								No Health Insurance Coverage
	Total	Total	Total Private	Employer-provided			Public		
				Total	Direct	Indirect	Total	Medicaid	
(Percent within family type/employment group)									
Total Population									
Total	100.0%	82.2%	73.5%	65.4%	33.8%	31.7%	12.0%	8.2%	17.8%
Child Present									
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	100.0	70.4	53.9	38.0	13.0	25.0	25.2	18.9	29.6
Nonworker	100.0	74.1	11.9	a	a	a	64.9	54.7	25.9
No Spouse Present	100.0	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	a	a	a	75.9	74.5	21.0
No Child Present									
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	a	21.6
Nonworker	100.0	77.0	56.7	a	a	a	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	a	12.9	7.7	43.0
Nonworker	100.0	61.7	24.1	a	a	a	42.4	27.6	38.3
Poor and Near-Poor Population (0-125% of poverty)									
Total	100.0%	61.5%	26.7%	18.1%	7.8%	10.2%	38.3%	35.3%	38.5%
Child Present									
Spouse Present	100.0	62.2	40.2	32.0	9.0	23.0	26.3	23.8	37.8
Full-year worker	100.0	60.2	45.7	37.7	10.5	27.2	18.9	17.0	39.8
Part-year worker	100.0	61.4	30.4	18.4	a	12.3	37.5	33.7	38.6
Nonworker	100.0	77.0	8.0	a	a	a	70.8	64.5	23.0
No Spouse Present	100.0	67.5	15.8	10.9	5.1	5.8	55.5	53.9	32.5
Full-year worker	100.0	53.7	29.8	24.9	11.7	13.3	29.5	27.4	46.3
Part-year worker	100.0	64.8	17.0	9.1	4.4	4.7	53.3	51.1	35.2
Nonworker	100.0	79.8	3.9	a	a	a	77.8	76.8	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	a	50.0
Part-year worker	100.0	53.8	40.0	a	a	a	a	a	46.2
Nonworker	100.0	62.1	31.2	a	a	a	36.6	21.9	37.9
No Spouse Present	100.0	48.5	25.3	12.2	11.9	a	25.1	19.8	51.5
Full-year worker	100.0	43.0	32.6	21.4	20.8	a	11.8	9.5	57.0
Part-year worker	100.0	48.1	34.1	16.8	16.6	a	16.2	12.1	51.9
Nonworker	100.0	54.9	13.5	a	a	a	43.6	34.4	45.1

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

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

Region by State	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(in thousands)							
Total.	208,023	152,898	136,123	23,828	24,883	16,985	37,027
New England	10,916	8,805	7,939	1,189	990	587	1,333
Maine	953	732	635	118	105	a	145
New Hampshire	883	745	689	99	a	a	101
Vermont	461	359	326	a	a	a	69
Massachusetts	5,085	4,095	3,688	528	513	404	605
Rhode Island	824	700	633	94	83	a	69
Connecticut	2,710	2,173	1,969	350	289	183	345
Middle Atlantic	31,893	24,405	22,071	3,338	3,675	2,982	4,567
New York	15,286	11,052	10,030	1,551	2,008	1,707	2,556
New Jersey	6,682	5,393	4,858	729	585	453	825
Pennsylvania	9,925	7,960	7,183	1,058	1,082	821	1,185
East North Central	36,378	27,956	25,259	3,880	4,488	3,447	5,133
Ohio	9,356	7,153	6,499	939	1,036	838	1,409
Indiana	4,654	3,630	3,258	541	342	182	833
Illinois	10,093	7,606	6,838	1,065	1,333	1,040	1,481
Michigan	8,133	6,199	5,638	860	1,306	1,037	965
Wisconsin	4,143	3,367	3,026	476	470	350	444
West North Central	15,209	11,944	10,000	2,463	1,544	1,166	2,122
Minnesota	3,670	2,931	2,418	636	475	397	389
Iowa	2,532	2,035	1,640	495	280	236	295
Missouri	4,391	3,328	2,941	471	471	340	714
North Dakota	548	443	325	143	a	a	87
South Dakota	595	463	349	138	a	a	103
Nebraska	1,383	1,069	897	239	130	86	234
Kansas	2,090	1,673	1,430	341	188	108	299
South Atlantic	34,639	25,581	22,717	4,050	3,892	2,116	6,393
Delaware	553	421	387	a	a	a	99
Maryland	3,972	3,133	2,869	396	350	211	617
District of Columbia	526	365	329	a	a	a	112
Virginia	4,799	3,808	3,466	473	626	260	622
West Virginia	1,621	1,106	959	189	297	218	295
North Carolina	5,364	3,997	3,574	644	533	295	985
South Carolina	2,840	2,092	1,888	330	406	232	468
Georgia	5,311	3,891	3,519	606	677	431	954
Florida	9,653	6,767	5,725	1,412	1,004	469	2,242
East South Central	12,973	8,658	7,665	1,526	1,800	1,182	2,950
Kentucky	3,139	2,151	1,895	340	448	304	659
Tennessee	4,010	2,725	2,429	470	620	380	826
Alabama	3,575	2,378	2,144	365	430	294	859
Mississippi	2,249	1,404	1,197	351	303	205	606
West South Central	23,290	15,494	13,827	2,582	2,656	1,542	5,861
Arkansas	2,007	1,312	1,153	246	295	165	487
Louisiana	3,920	2,548	2,234	520	599	416	904
Oklahoma	2,793	1,943	1,690	351	332	153	636
Texas	14,569	9,691	8,751	1,465	1,430	808	3,833
Mountain	11,354	8,351	7,191	1,482	1,085	305	2,242
Montana	715	525	408	153	88	a	134
Idaho	863	626	524	132	a	a	196
Wyoming	441	329	283	a	a	a	78
Colorado	2,769	2,052	1,778	374	384	200	450
New Mexico	1,249	827	670	190	142	a	325
Arizona	2,895	2,129	1,832	394	221	a	651
Utah	1,546	1,181	1,080	139	155	105	253
Nevada	878	682	617	99	95	a	154
Pacific	31,369	21,705	19,454	3,038	4,263	3,022	6,427
Washington	3,808	2,739	2,394	447	656	420	603
Oregon	2,401	1,753	1,573	218	233	167	478
California	23,874	16,217	14,629	2,219	3,270	2,434	5,142
Alaska	453	324	271	a	a	a	97
Hawaii	833	672	587	154	104	a	107

a—Number is too small to be statistically reliable.

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

Region by State	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(percent within state)							
Total.	100.0%	73.5%	65.4%	11.5%	12.0%	8.2%	17.8%
New England	100.0	80.7	72.7	10.9	9.1	5.4	12.2
Maine	100.0	76.8	66.6	12.4	11.0	a	15.2
New Hampshire	100.0	84.4	78.0	11.3	a	a	11.5
Vermont	100.0	77.9	70.6	a	a	a	14.8
Massachusetts	100.0	80.5	72.5	10.4	10.1	7.9	11.9
Rhode Island	100.0	85.0	76.9	11.4	10.1	a	8.4
Connecticut	100.0	80.2	72.7	12.9	10.7	6.7	12.7
Middle Atlantic	100.0	76.5	69.2	10.5	11.5	9.3	14.3
New York	100.0	72.3	65.6	10.1	13.1	11.2	16.7
New Jersey	100.0	80.7	72.7	10.9	8.8	6.8	12.4
Pennsylvania	100.0	80.2	72.4	10.7	10.9	8.3	11.9
East North Central	100.0	76.8	69.4	10.7	12.3	9.5	14.1
Ohio	100.0	76.5	69.5	10.0	11.1	9.0	15.1
Indiana	100.0	78.0	70.0	11.6	7.4	3.9	17.9
Illinois	100.0	75.4	67.8	10.6	13.2	10.3	14.7
Michigan	100.0	76.2	69.3	10.6	16.1	12.7	11.9
Wisconsin	100.0	81.3	73.1	11.5	11.3	8.5	10.7
West North Central	100.0	78.5	65.8	16.2	10.2	7.7	13.9
Minnesota	100.0	79.9	65.9	17.3	12.9	10.8	10.6
Iowa	100.0	80.4	64.8	19.6	11.1	9.3	11.6
Missouri	100.0	75.8	67.0	10.7	10.7	7.8	16.3
North Dakota	100.0	80.8	59.2	26.0	a	a	15.9
South Dakota	100.0	77.9	58.6	23.2	a	a	17.4
Nebraska	100.0	77.3	64.8	17.3	9.4	6.2	16.9
Kansas	100.0	80.1	68.4	16.3	9.0	5.1	14.3
South Atlantic	100.0	73.8	65.6	11.7	11.2	6.1	18.5
Delaware	100.0	76.1	70.0	a	a	a	17.8
Maryland	100.0	78.9	72.2	10.0	8.8	5.3	15.5
District of Columbia	100.0	69.4	62.5	a	a	a	21.2
Virginia	100.0	79.4	72.2	9.8	13.0	5.4	13.0
West Virginia	100.0	68.2	59.2	11.7	18.3	13.5	18.2
North Carolina	100.0	74.5	66.6	12.0	9.9	5.5	18.4
South Carolina	100.0	73.7	66.5	11.6	14.3	8.2	16.5
Georgia	100.0	73.3	66.3	11.4	12.7	8.1	18.0
Florida	100.0	70.1	59.3	14.6	10.4	4.9	23.2
East South Central	100.0	66.7	59.1	11.8	13.9	9.1	22.7
Kentucky	100.0	68.5	60.4	10.8	14.3	9.7	21.0
Tennessee	100.0	68.0	60.6	11.7	15.5	9.5	20.6
Alabama	100.0	66.5	60.0	10.2	12.0	8.2	24.0
Mississippi	100.0	62.4	53.2	15.6	13.5	9.1	26.9
West South Central	100.0	66.5	59.4	11.1	11.4	6.6	25.2
Arkansas	100.0	65.3	57.4	12.3	14.7	8.2	24.3
Louisiana	100.0	65.0	57.0	13.3	15.3	10.6	23.1
Oklahoma	100.0	69.6	60.5	12.6	11.9	5.5	22.8
Texas	100.0	66.5	60.1	10.1	9.8	5.5	26.3
Mountain	100.0	73.6	63.3	13.0	9.6	2.7	19.7
Montana	100.0	73.5	57.0	21.5	12.4	a	18.8
Idaho	100.0	72.5	60.7	15.3	a	a	22.7
Wyoming	100.0	74.6	64.1	a	a	a	17.6
Colorado	100.0	74.1	64.2	13.5	13.9	7.2	16.3
New Mexico	100.0	66.3	53.6	15.2	11.4	a	26.1
Arizona	100.0	73.5	63.3	13.6	7.6	a	22.5
Utah	100.0	76.4	69.9	9.0	10.0	6.8	16.4
Nevada	100.0	77.7	70.3	11.3	10.8	a	17.6
Pacific	100.0	69.2	62.0	9.7	13.6	9.6	20.5
Washington	100.0	71.9	62.9	11.7	17.2	11.0	15.8
Oregon	100.0	73.0	65.5	9.1	9.7	7.0	19.9
California	100.0	67.9	61.3	9.3	13.7	10.2	21.5
Alaska	100.0	71.6	59.8	a	a	a	21.5
Hawaii	100.0	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--Number is too small to be statistically reliable.

Children Under Age 18 by Selected Sources of Health Insurance Coverage, Age, and Family Poverty Status, 1986

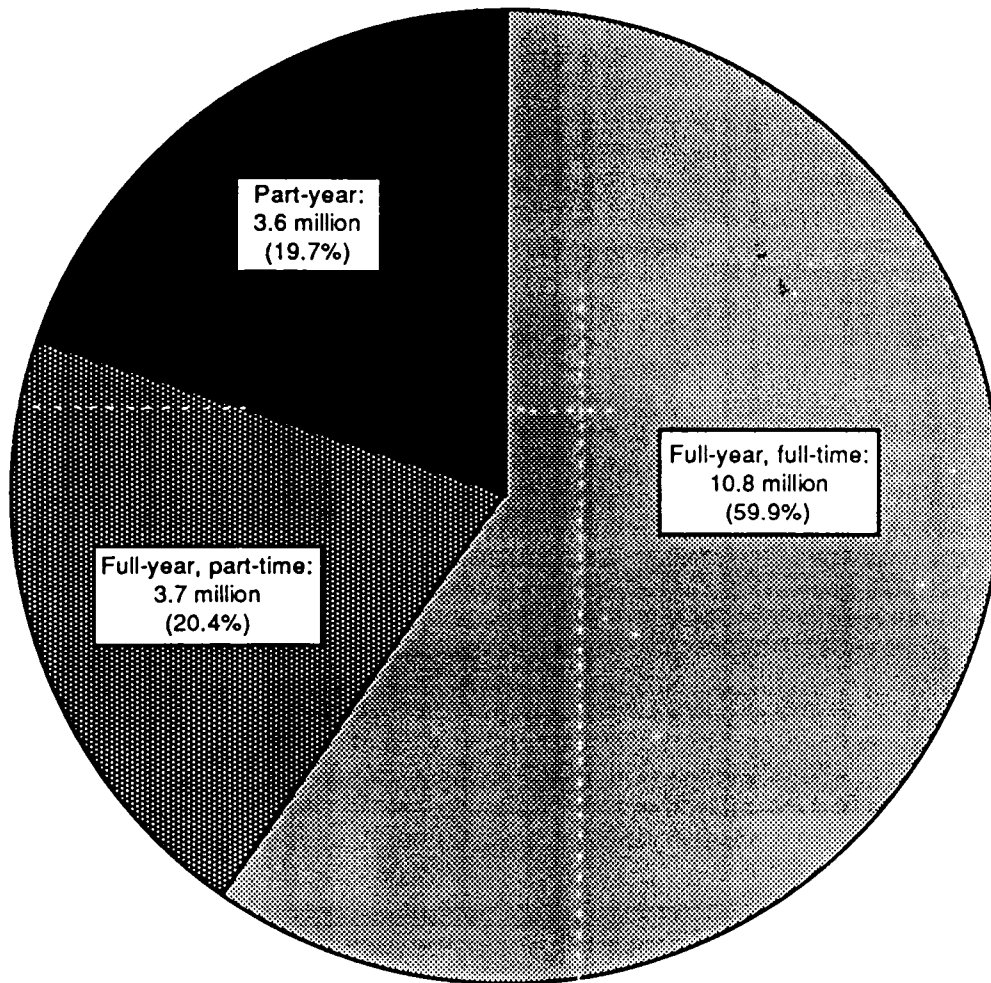
Age and Poverty Status	Total	Private Coverage			Public Coverage		No Health Insurance Coverage
		Total Private	Employer Sponsored	Other Private	Total	Medicaid	
(million)							
All Children							
Total	62.1	41.8	38.5	4.8	9.8	8.5	12.2
Infants	3.6	2.3	2.1	0.2	0.7	0.6	0.8
Age 1-5	17.7	11.9	11.0	1.2	3.1	2.8	3.2
Age 6-12	23.3	15.6	14.5	1.7	3.7	3.3	4.6
Age 13-17	17.5	12.1	10.9	1.7	2.3	1.8	3.6
0-99 % of Poverty							
Total	14.1	2.3	1.5	0.8	7.2	7.0	5.0
Infants	1.0	0.1	a	a	0.5	0.5	0.4
Age 1-5	4.5	0.8	0.5	0.2	2.5	2.4	1.4
Age 6-12	5.3	0.8	0.6	0.3	2.8	2.7	1.9
Age 13-17	3.2	0.6	0.3	0.3	1.5	1.4	1.3
100-124 % of Poverty							
Total	3.3	1.7	1.5	0.3	0.6	0.5	1.2
Infants	0.2	0.1	0.1	a	a	a	0.1
Age 1-5	1.0	0.5	0.4	a	0.2	0.1	0.4
Age 6-12	1.3	0.7	0.6	0.1	0.2	0.2	0.4
Age 13-17	0.9	0.4	0.3	a	0.2	0.1	0.4
125+% of Poverty							
Total	44.8	37.8	35.5	3.7	2.0	1.0	6.0
Infants	2.5	2.0	1.9	0.2	0.1	0.1	0.4
Age 1-5	12.2	10.6	10.0	0.9	0.5	0.3	1.4
Age 6-12	16.7	14.1	13.3	1.3	0.7	0.4	2.3
Age 13-17	13.4	11.1	10.2	1.3	0.7	0.3	1.9

(percent within age groups)

All Children							
Total	100.0%	67.3%	61.9%	7.7%	15.8%	13.6%	19.7%
Infants	100.0	62.4	57.7	6.8	18.0	16.1	22.8
Age 1-5	100.0	66.9	62.2	6.6	17.6	16.0	18.0
Age 6-12	100.0	66.9	62.0	7.3	15.8	14.0	19.8
Age 13-17	100.0	69.2	62.4	9.5	13.4	10.2	20.5
0-99 % of Poverty							
Total	100.0	16.4	10.9	5.8	51.2	49.9	35.7
Infants	100.0	13.2	a	a	50.7	49.5	39.9
Age 1-5	100.0	16.9	12.1	5.0	55.0	53.7	31.6
Age 6-12	100.0	15.5	10.6	5.2	51.9	50.9	35.6
Age 13-17	100.0	18.2	10.4		45.1	43.1	40.5
100-124 % of Poverty							
Total	100.0	50.8	44.2	8.3	17.1	14.9	36.8
Infants	100.0	49.9	41.6	a	a	a	37.6
Age 1-5	100.0	51.9	46.7	a	15.7	14.1	37.4
Age 6-12	100.0	53.4	46.5	8.7	17.4	15.7	33.7
Age 13-17	100.0	45.9	38.4	a	17.7	14.1	40.7
125+% of Poverty							
Total	100.0	84.5	79.2	8.3	4.5	2.1	13.4
Infants	100.0	83.1	78.6	7.4	4.8	2.7	14.9
Age 1-5	100.0	86.5	81.9	7.2	4.0	2.2	11.5
Age 6-12	100.0	84.3	79.5	7.9	4.2	2.1	13.7
Age 13-17	100.0	83.1	76.5	9.9	5.5	1.9	14.4

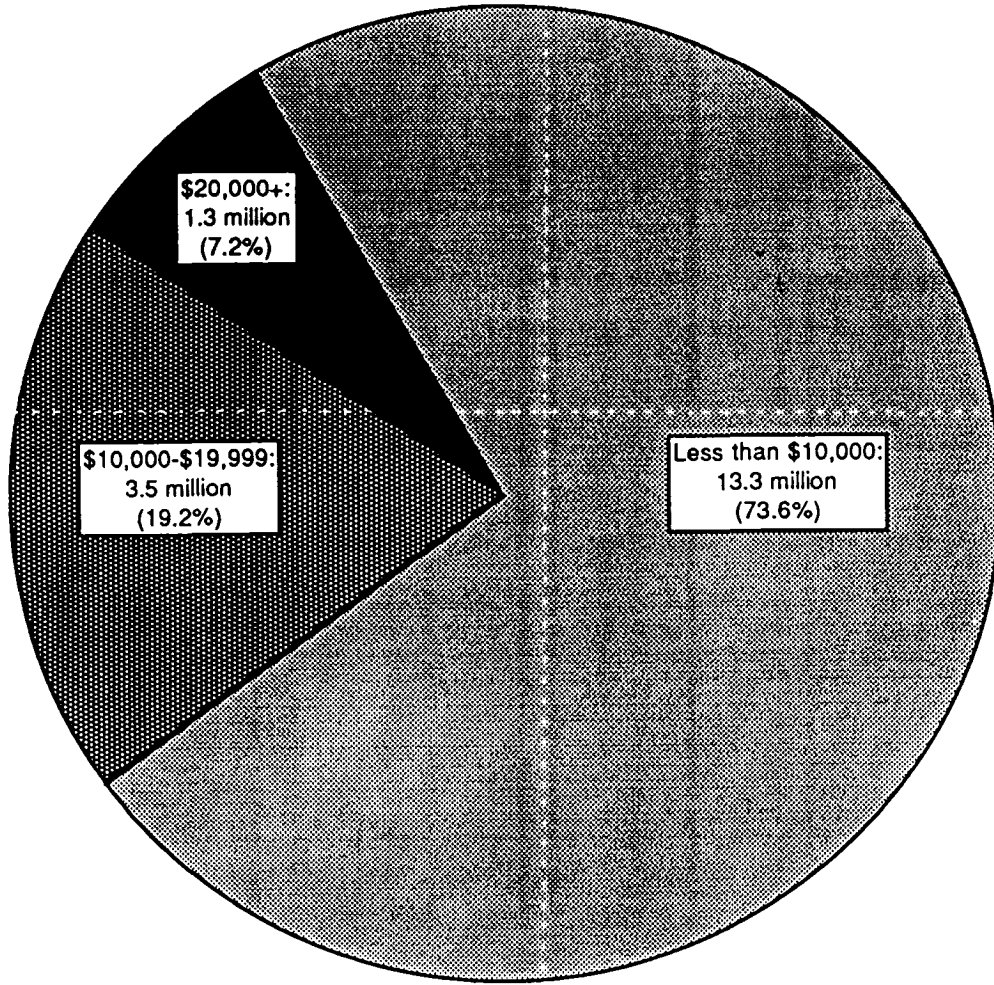
Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.
a-Number is too small to be statistically reliable.

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



Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.
Note: Each category may include workers who were unemployed at some time during the year.

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



Source: Employee Benefit Research Institute tabulations of the March 1987 Current Population Survey.