

# Sources of Health Insurance and Characteristics of the Uninsured

*Analysis of the March 1992 Current Population Survey*

**EBRI**

**EMPLOYEE**

**BENEFIT**

**RESEARCH**

**INSTITUTE**

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- Eighty-three percent of nonelderly Americans and 99 percent of elderly Americans (aged 65 and over) were covered by either public or private health insurance in 1991, according to EBRI tabulations of the March 1992 Current Population Survey (CPS). The March 1992 CPS is the most recent data available on the number and characteristics of uninsured Americans.
- In 1991, 16.6 percent of the nonelderly population—or 36.3 million people—were not covered by private health insurance and did not receive publicly financed health assistance. This number compares with 35.7 million in 1990 (16.6 percent), 34.4 million in 1989 (16.1 percent), and 33.6 million in 1988 (15.9 percent).
- The most important determinant of health insurance coverage is employment. Nearly two-thirds (64 percent) of the nonelderly have employment-based coverage. Workers were much more likely to be covered by group health plans than nonworkers (71 percent versus 40 percent).
- Even though workers and members of their families were more likely to be covered by health insurance than nonworkers, 85 percent of the uninsured lived in families headed by workers in 1991, primarily because most people live in families headed by workers. More than 60 percent of the uninsured were in families headed by full-year workers with no unemployment.
- Nearly all persons who were covered by an employment based-plan received at least some contribution to that plan from their employer. The estimated average annual contribution among those receiving a contribution to employee or family plans was \$2,129.
- Although many individuals in poor families are covered by public health plans, that coverage is far from universal. In 1991, only 52 percent of the nonelderly with income below the poverty line were covered by a public plan—49 percent by Medicaid.
- The number of children who were uninsured in 1991 was 9.5 million, or 14.7 percent of all children, compared with 9.8 million or 15.3 percent of all children in 1990. Twenty-three percent of children were covered by public health insurance, with 21 percent being covered by Medicaid.
- In 11 states and the District of Columbia, more than 20 percent of the population was uninsured in 1991. These states and their uninsured rates were the District of Columbia (30.3 percent), Texas (25.3 percent), New Mexico (24.5 percent), Louisiana (23.8 percent), Florida (23.5 percent), Mississippi (22.1 percent), Oklahoma (22.1 percent), Nevada (21.8 percent), California (21.7 percent), Arizona (21.1 percent), Alabama (20.6 percent), and Idaho (20.6 percent).

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## Introduction

Many policymakers, health professionals, individuals, and business leaders agree that there are significant challenges facing the U.S. health care system, and a number of them are developing reform proposals. The ideal reform would increase access to care, reduce costs, and promote the efficient delivery of high quality health care services. Proposals

advocated by organizations and policymakers include a shift toward government health insurance, implementation of an employer mandate, Medicaid expansion, and tax-based approaches. This report provides a comprehensive source of information about the current sources of health insurance coverage in the United States and the characteristics of the insured and uninsured that will prove useful in evaluating and estimating costs of health care reform proposals.

Eighty-three percent of nonelderly Americans and 99 percent of elderly Americans (aged 65 and over) were covered by either public or private health insurance in 1991 (table 1). Although some of the nonelderly had public health insurance (15 percent), the most common source of coverage was private insurance—usually purchased through an employment-based plan. In contrast, nearly all of the elderly (96 percent) were covered by Medicare. A substantial proportion of the elderly was also covered by private plans that supplement Medicare, both individually purchased (35 percent) and employment based (33 percent).

In 1991, 16.6 percent of the nonelderly population—or 36.3 million people—were not covered by private health insurance and did not receive publicly financed health assistance.<sup>1</sup> The fact that many Americans are not covered by health insurance is one of the issues contributing to growing political interest in health care issues that can be measured by congressional activity in 1991. During the 102nd Congress, members introduced more than 100 bills related to health insurance, health care access, health care costs, and the tax treatment of health benefits.

The following discussion and tables are based on the March 1992 Current Population Survey (CPS).<sup>2</sup> They focus primarily on the nonelderly population because this group receives health insurance coverage from a number of different sources, depending on income, employment status, and location, and because 96 percent of Americans aged 65 and over have Medicare coverage.

## Determinants of Coverage

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

<sup>1</sup> An additional 0.3 million elderly individuals were also uninsured. Therefore, 36.6 million persons, representing 14.7 percent of the total population, were uninsured in 1991.

<sup>2</sup> The March Current Population Survey (CPS) questions individuals about their health insurance coverage throughout the preceding calendar year. Respondents to the 1992 survey were instructed to provide information about their health insurance coverage during 1991. Assuming accurate responses were given, the uninsured should include only those individuals who were

without health insurance for an entire 12 months. However, many researchers believe that the majority of respondents actually answer the health insurance questions with reference to either a particular point in time or to some period less than a full year. These opinions are based in large part on comparisons of the results of the CPS with the Survey of Income and Program Participation (SIPP), which questions individuals about health insurance coverage at specific points in time and over a period of 32 months. Refer to the Technical Notes section at the end of this report for more detailed information on the CPS.

Table 1  
**Nonelderly and Elderly Americans with Selected Sources of Health Insurance Coverage,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Source of Coverage	Total Population		Nonelderly		Elderly	
	Number (millions)	Percentage	Number (millions)	Percentage	Number (millions)	Percentage
Total Population	248.7	100.0%	218.1	100.0%	30.6	100.0%
Total with Private Health Insurance	178.4	71.7	157.7	72.3	20.7	67.7
Employer coverage	150.0	60.3	139.8	64.1	10.1	33.1
Other private coverage	28.6	11.5	18.0	8.2	10.6	34.7
Total with Public Health Insurance	61.2	24.6	31.7	14.5	29.5	96.3
Medicare	32.9	13.2	3.5	1.6	29.4	96.0
Medicaid	26.8	10.8	23.9	11.0	2.9	9.5
CHAMPUS/CHAMPVA <sup>a</sup>	7.1	2.9	5.9	2.7	1.2	3.8
No Health Insurance	36.6	14.7	36.3	16.6	0.3	0.9

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

<sup>a</sup>Includes the Civilian Health and Medical Program of the Uniformed Services and the Civilian Health and Medical Program for the Department of Veterans Affairs.

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

In 1991, 64 percent of the nonelderly were covered by employment-based insurance (table 1). Not surprisingly, workers were much more likely to be covered by group health plans than nonworkers (table 2). Seventy-one percent of workers were covered by an employment-based plan, compared with only 40 percent of nonworkers. In addition, 78 percent of individuals in families headed by a full-year, full-time worker were covered by group health plans, compared with only 42 percent of those in families headed by other workers and 17 percent of individuals in families headed by a nonworker. Workers in the mining, transportation, communications, utilities, and manufacturing industries as well as those working for the government were more likely to be covered by direct employment-based coverage than other workers (see table 26).

Workers were also more likely to be covered by an employment-based health plan if they worked for an employer with a larger number of employees. Insurers may charge less per capita for large employer plans

because they are able to spread both risk and administrative costs over a greater number of people. Only 24 percent of self-employed workers and 23 percent of workers in firms with fewer than 10 employees were covered through a group health plan sponsored by their own employer in 1991, compared with 71 percent of workers in firms with 1,000 or more employees (see table 28).

Sources of health insurance coverage differ for men and women. Men were more likely to be covered by direct employer-sponsored health insurance, while women were more likely to receive employment-based coverage as dependents of other workers. In addition, women were more likely to receive publicly financed health coverage and were less likely to be uninsured than men (see table 23).

Income is also related to health insurance coverage. In general, individuals with higher levels of income are more likely to be covered by private health insurance, while those with lower levels of income are more likely to be covered by a publicly sponsored plan. In 1991, only 16 percent of individuals in families with income below \$5,000 were covered by private health insurance, compared with 93 percent of those in families with income of \$50,000 or more (see table 11). Although many individuals in poor families are covered by public health plans, that coverage is far from universal. In 1991, only 52 percent of the nonelderly with income below the poverty line were covered by a public plan—49 percent by Medicaid (table 2).<sup>3</sup> Other sources of public

<sup>3</sup> Federal poverty thresholds vary by location and family size. In 1991, weighted average poverty thresholds were \$6,620 for one person, \$8,880 for two persons, \$11,140 for three persons, and \$13,400 for four persons.

Table 2

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

Own Work Status, Family Head Work Status, and Poverty Status	Number (millions)	Insured Public or Private	Private Health Insurance			Publicly Sponsored		No Health Insurance Coverage
			Total	Employer Sponsored	Other Private	Total	Medicaid	
(percentage within work status and poverty categories)								
<b>1991</b>								
Total	218.1	83.4%	72.3%	64.1%	8.2%	14.5%	11.0%	16.6%
Own Work Status								
Child	65.1	85.3	66.7	61.1	5.8	22.6	20.7	14.7
Family head worker	76.3	83.5	79.5	71.5	8.0	6.7	3.7	16.5
Other worker	48.1	83.6	81.0	71.1	9.9	5.1	2.2	16.4
Nonworker	28.6	78.0	51.3	39.6	11.7	33.0	22.9	22.0
Work Status of Family Head								
Full-year, full-time worker	153.0	87.4	84.5	77.6	7.0	5.9	3.2	12.6
Other worker	40.4	71.7	54.0	41.9	12.2	22.2	18.2	28.3
Nonworker	24.7	77.5	26.8	17.1	9.8	55.2	47.3	22.5
Family Income								
Below poverty	32.1	67.4	18.9	11.3	7.7	51.7	49.4	32.6
Above poverty	186.1	86.1	81.5	73.2	8.3	8.1	4.4	13.9
<b>1990</b>								
Total	215.9	83.4	73.3	64.8	8.6	13.5	10.0	16.6
Own Work Status								
Child	64.2	84.7	67.9	62.2	5.9	20.6	18.7	15.3
Family head worker	75.6	83.7	79.9	71.3	8.6	6.4	3.5	16.3
Other worker	48.3	84.3	81.9	71.7	10.2	4.9	2.1	15.7
Nonworker	27.8	78.4	53.2	40.8	12.5	31.6	21.1	21.6
Work Status of Family Head								
Full-year, full-time worker	154.2	87.5	84.8	77.6	7.2	5.6	3.0	12.5
Other worker	38.7	70.9	53.9	40.9	13.1	21.4	17.5	29.1
Nonworker	23.0	77.4	29.1	18.6	10.5	53.2	44.6	22.6
Family Income								
Below poverty	30.0	66.7	19.9	11.8	8.1	50.1	47.2	33.3
Above poverty	185.9	86.2	81.9	73.3	8.7	7.6	4.0	13.8
<b>1989</b>								
Total	213.7	83.9	75.0	66.4	8.7	12.2	8.7	16.1
Own Work Status								
Child	63.2	84.4	70.3	64.3	6.3	17.7	15.9	15.6
Family head worker	74.9	84.5	81.3	72.9	8.4	5.8	2.9	15.5
Other worker	48.1	85.0	82.8	72.8	10.1	4.7	1.9	15.0
Nonworker	27.5	81.3	55.3	42.7	12.6	30.4	19.8	18.7
Work Status of Family Head								
Full-year, full-time worker	155.7	88.0	85.8	78.7	7.2	5.0	2.3	12.0
Other worker	35.6	70.0	55.6	43.5	13.0	18.7	14.7	30.0
Nonworker	22.4	77.8	30.8	17.9	11.7	52.6	43.5	22.2
Family Income								
Below poverty	28.3	65.2	22.4	13.8	8.7	46.5	43.8	34.8
Above poverty	185.5	86.8	83.1	74.5	8.7	7.0	3.3	13.2
<b>1988</b>								
Total	211.8	84.1	75.1	66.8	8.4	12.4	8.6	15.9
Own Work Status								
Child	62.8	84.7	70.4	64.8	5.9	17.8	15.8	15.3
Family head worker	74.0	84.6	81.3	73.1	8.3	5.9	2.8	15.4
Other worker	47.6	85.0	82.8	72.9	9.9	4.6	1.7	15.0
Nonworker	27.5	80.0	55.8	43.7	12.0	31.0	19.7	20.0
Work Status of Family Head								
Full-year, full-time worker	153.7	88.2	86.1	79.5	6.7	4.8	2.0	11.8
Other worker	35.8	70.8	55.8	42.0	13.9	19.4	15.0	29.2
Nonworker	22.3	77.8	30.1	18.5	11.6	53.2	43.7	22.2
Family Income								
Below poverty	28.3	64.7	21.6	12.7	8.9	45.9	43.2	35.3
Above poverty	183.6	87.1	83.3	75.1	8.3	7.2	3.3	12.9

Note: Figures shown here are not directly comparable to earlier studies because of a slight change in methodology. For more information, see Technical Notes section.

health insurance include Medicare (which primarily covers the elderly but also some of the disabled nonelderly) and CHAMPUS (the Civilian Health and Medical Program of the Uniformed Services, which covers dependents of active duty and retired members of the armed forces).

## Changes in Coverage

Between 1990 and 1991, the percentage of the nonelderly receiving private health insurance declined. However, the percentage of individuals in families with income below the federal poverty level who were covered by any insurance increased (table 2). Although the percentage of the poor who were covered by private health insurance declined from 19.9 percent in

1990 to 18.9 percent in 1991, an increase in publicly sponsored coverage from 50.1 percent to 51.7 percent offset that decline, continuing a four year trend (1988 is the earliest year for which comparable data are available). Legislation passed in the late 1980s required states to cover specific poor groups under their Medicaid programs.<sup>4</sup> The proportion of the poor covered by Medicaid will continue to increase as additional groups of poor children become eligible each year until 2002.

Most work status and income groups experienced a smaller decline in employer-sponsored health insurance coverage than might be expected given the state of the economy in 1991. Overall, employment-based coverage among the nonelderly declined only a fraction of a percentage point—not enough to be considered statistically significant. Survey data indicate that the majority

of recession-related changes in health insurance coverage occurred prior to 1991. Between 1990 and 1991, an additional 3 million adults were either not working or experienced some unemployment. These individuals may have remained insured because they had access to health insurance through their spouse's employer plan or chose to elect continuation coverage under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

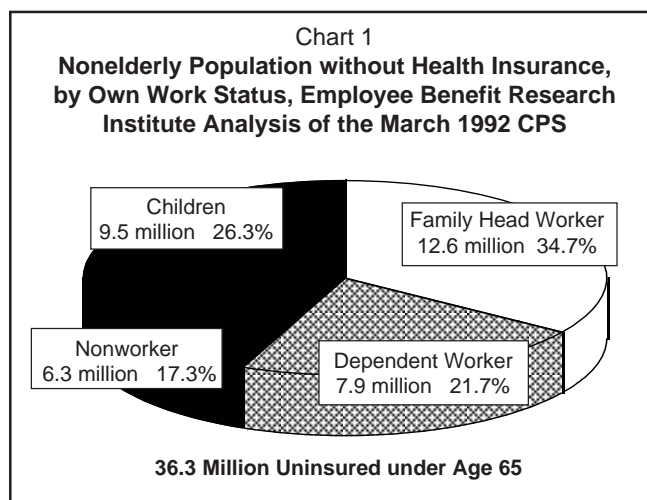
## The Uninsured

The cost of uncompensated care (care for which no payment or government subsidy was received) is borne by all payers in the health care delivery system. The American Hospital Association estimated that hospitals provide \$10 billion in uncompensated care annually (American Hospital Association, 1991). Another study estimated that unin-

insured patients accounted for 11 percent of personal health care expenditures in 1988 (\$32 billion), even though they had 37 percent fewer physician contacts and 69 percent fewer inpatient days (Lewin/ICF, 1990). The uninsured may be forced to seek care for ailments that could have been prevented or at least treated earlier at a lower cost.

Most public policy proposals focus on expanding access to the 16.6 percent of the nonelderly population without health insurance while also containing health care costs. Among the 36.3 million nonelderly Americans who did not have health insurance coverage in 1991, most were working adults (56.4 percent), while the remainder were children (26.3 percent) and nonworking adults (17.3 percent) (chart 1). The total number of uninsured under age 65 has increased from 33.6 million in 1988 to 36.3 million in 1991.

<sup>4</sup> The only remaining provision that has not yet been phased in is the requirement that states must cover children born after September 30, 1983, in families with income below the poverty level.



Although some of this increase can be attributed to population growth, the percentage reporting no health insurance coverage has also increased from 15.9 percent to 16.6 percent. However, there was no significant change in the percentage of the nonelderly population without health insurance between 1990 and 1991.

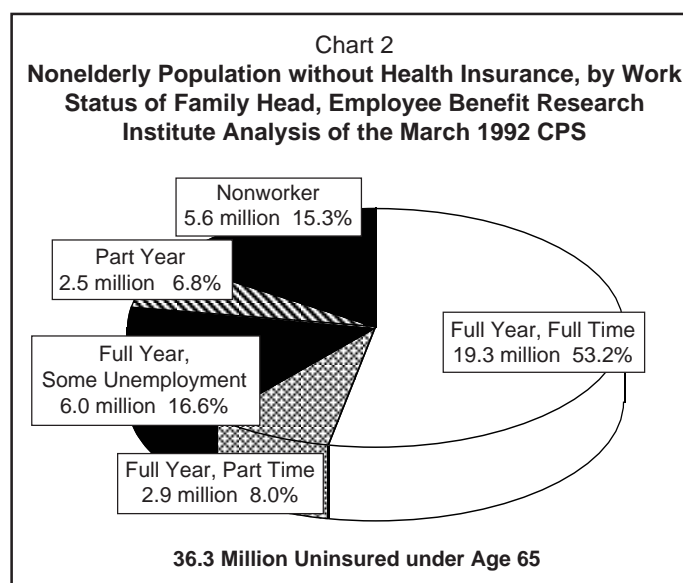
## Employment

Even though workers and members of their families were more likely to be covered by health insurance than nonworkers, 85 percent of the uninsured lived in families headed by workers in 1991, primarily because most people live in families headed by workers (chart 2). More than 60 percent of the uninsured were in families headed by full-year workers with no unemployment; 53 percent were in families headed by full-year, full-time workers, and 8 percent lived in families headed by full-year, part-time workers. Even though only 12.6 percent of individuals in families headed by a full-time, full-year worker were not covered by insurance, they represent the largest segment of the uninsured (53 percent) (see table 8). However, individuals in families headed by a part-time worker were more likely to be uninsured than those headed by full-time workers. Individuals in families whose family head worked fewer than 17 hours per week were less likely to be uninsured (26 percent) than individuals in families whose family head worked between 17 hours and

34 hours per week (31 percent) (see table 19). This may be because publicly financed health coverage is less available to the latter group.

## Industry

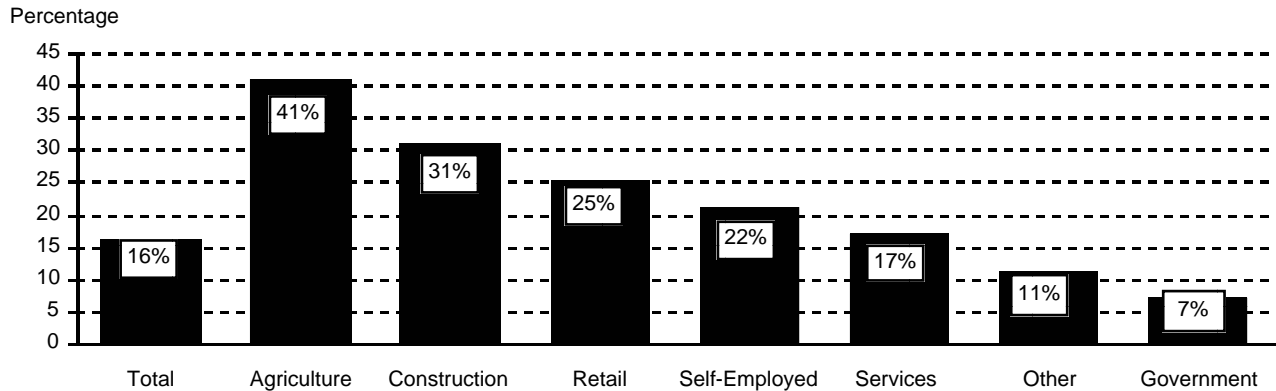
The majority of uninsured workers reported their industry of primary employment as retail trade, services, or manufacturing primarily because these industries employ a majority of the work force (see table 26). Workers were most likely to be uninsured if they were self-employed or working in agriculture, construction, retail trade, or services (chart 3). Agricultural workers are generally paid low hourly wages and are often migratory. Construction workers are often employed on a contractual basis for a particular project. Because many of these workers are not consistently employed by the same employer, they are less likely to have employer-sponsored health insurance. Retail sales and service industries often impose waiting periods prior to eligibility for benefits in part because they employ many



part-time workers and experience rapid turnover. Workers covered by an employer health plan were most likely to receive an employer contribution to that plan in the agriculture, mining, and entertainment and recreation services industries, while those in the construction, personal services, and retail trade industries were least likely to receive an employer contribution (see table 34). Estimated average annual contributions to employee or family plans ranged from

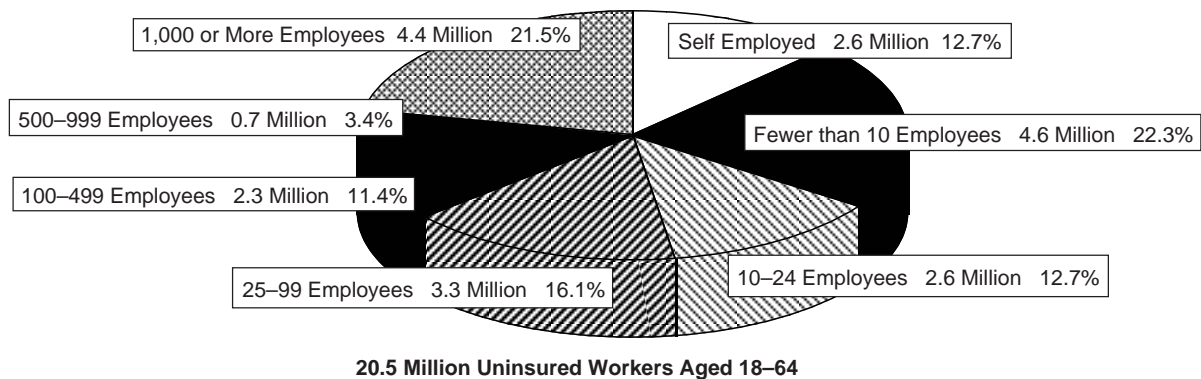


Chart 3  
**Percentage Uninsured among Workers Aged 18–64, by Industry Group**  
 Employee Benefit Research Institute Analysis of the March 1992 CPS



Note: See table 26. Other industries include mining, transportation, communications, utilities, finance, insurance, real estate, manufacturing, and wholesale trade.

Chart 4  
**Workers Aged 18–64 without Health Insurance, by Firm Size,**  
 Employee Benefit Research Institute Analysis of the March 1992 CPS



Note: See table 28.

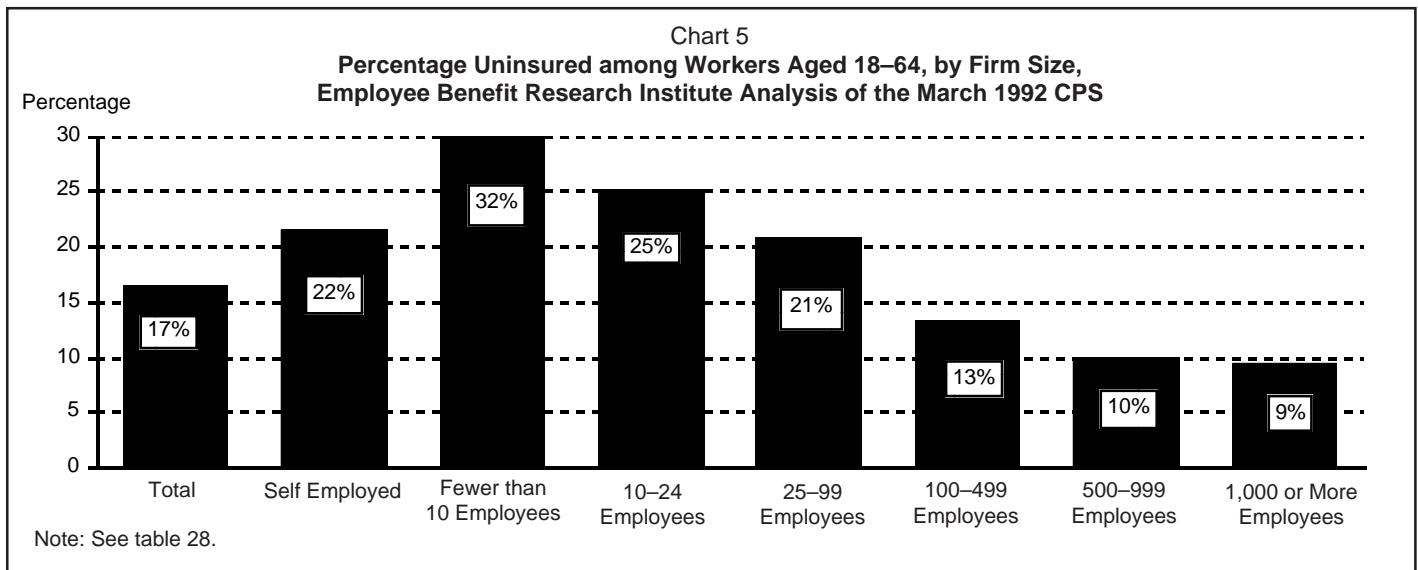
\$1,317 in personal services to \$2,891 in mining (see table 35).<sup>5</sup>

## Firm Size

Nearly one-half of all uninsured workers were either self-employed or working in firms with fewer than 25 employees in 1991 (chart 4). Twenty-two percent of self-employed workers were uninsured, compared with only 17 percent of all workers (see table 28). Thirty-two

percent of workers in firms with fewer than 10 employees were uninsured, compared with only 9 percent of workers in firms with 1,000 or more employees (chart 5). Many small employers are unable to obtain affordable health insurance for their employees because insurers charge higher premiums due to the greater risk and higher administrative costs associated with small groups. Individuals in families headed by self-employed workers were also more likely to be uninsured than those in families headed by non-self-employed workers. The self-employed have been allowed to deduct only 25 percent of their health insurance costs, while other businesses can deduct 100 percent. The 25 percent deduction for the self-employed expired on June 30, 1992. The urban aid tax bill included provisions to extend the deduction through 1993 but was vetoed by

<sup>5</sup> The Census Bureau estimated the value of employer contributions by statistically matching the 1987 National Medical Expenditure Survey and the March 1992 CPS. For a more detailed description of their methodology, refer to: U.S. Department of Commerce, Bureau of the Census, "Measuring the Effect of Benefits and Taxes on Income and Poverty: 1979–1991," Current Population Reports, Series P-60, no. 182-RD (Washington, DC: U.S. Government Printing Office, 1992).



President Bush. There is considerable congressional support for increasing the deduction to 100 percent and making it permanent even in the absence of more comprehensive reform.

Workers covered by an employer health plan were most likely to receive an employer contribution to that plan if they were working for large firms. Estimated average annual employer contributions to employee or family plans ranged from \$2,002 in firms with 10–24 employees to \$2,213 in firms with 1,000 or more employees (see table 35).<sup>6</sup>

## Income

The uninsured are concentrated disproportionately in low-income families. In 1991, 54 percent of the uninsured were in families with income under \$20,000 annually (see table 11). Thirty-four percent of individuals in families with income less than \$5,000 were uninsured, compared

with only 6 percent of those in families with income above \$50,000. Generally, as income increases, the percentage of the population without health insurance decreases, the percentage covered by private health insurance increases, and the percentage covered by publicly financed health insurance programs decreases. However, because of the impact of the Medicaid program, the percentage uninsured among individuals with income slightly higher than the poverty line was greater than the percentage uninsured among those below poverty (chart 6) (see also table 14).<sup>7</sup> Medicaid currently

<sup>6</sup> *Ibid.*

<sup>7</sup> Medicaid eligibility levels are set by individual states and vary from 13 percent of the federal poverty rate in Alabama to 77 percent of the federal poverty rate in Alaska. About two-thirds of the states have higher income eligibility thresholds for “medically needy” persons. All states are required to provide Medicaid coverage to pregnant women and children up to age 6 if their income is less than 133 percent of the federal poverty level. In addition, states must cover children born after September 30, 1983, in families with income below the poverty level.

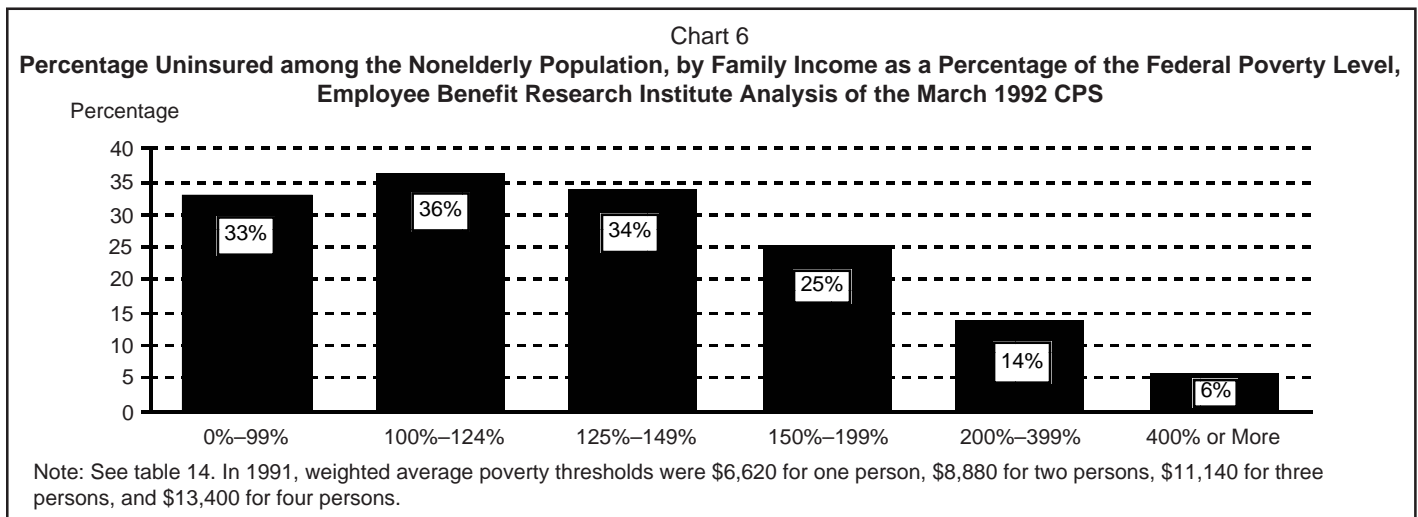
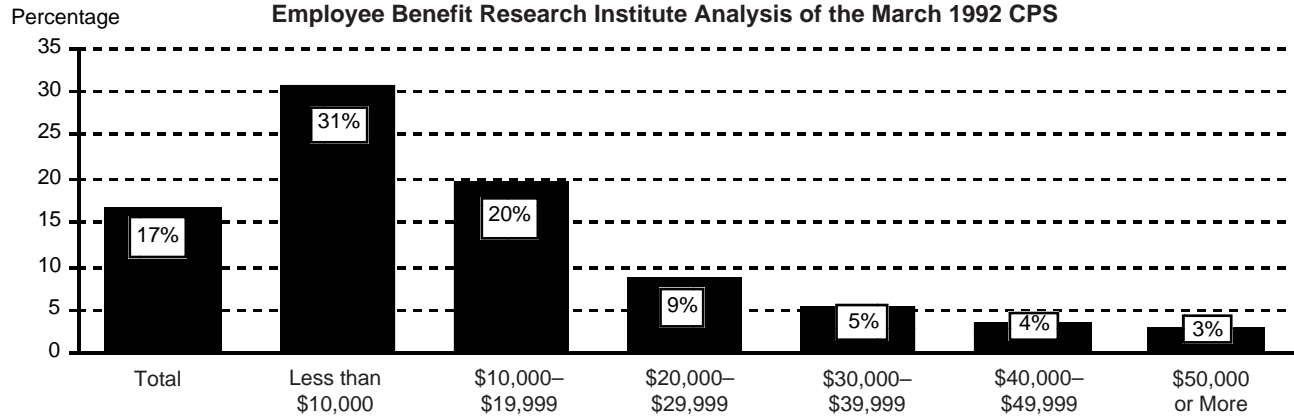


Chart 7  
**Percentage Uninsured among Workers Aged 18–64, by Total Earnings,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**



Note: See table 32.

covers 49 percent of the poor and 24 percent of those just above the poverty line. The increase in private health insurance among individuals in families with income just above the poverty line does not offset the sharp decline in the proportion receiving publicly financed coverage.

Eighty-nine percent of the uninsured were in families with an estimated adjusted gross income (AGI) of less than \$20,000 (see table 12).<sup>8</sup> Twenty percent of individuals in that income class did not have health insurance in 1991, compared with 3 percent of individuals in families with AGI of \$75,000 or more.

Workers with low earnings are more likely to be uninsured than workers with high earnings. Thirty-one percent of workers with earnings below \$10,000 were uninsured, compared with only 3 percent of workers with earnings of \$50,000 or more (chart 7) (see also table 32). Low-income workers may be employed in industries less likely to offer health insurance or may have a weaker (or temporary) attachment to the work force. In addition, these workers may be employed only part time or unemployed at times.

## Location

The proportion of the nonelderly population with and without health insurance varies by location as a result of differences in employment-based coverage and Medicaid eligibility. In 11 states and the District of Columbia, more than 20 percent of the population was uninsured in 1991 (table 3).<sup>9</sup> In many of these states a smaller

proportion of the population was eligible for private insurance and/or a larger proportion was eligible for publicly financed health programs than the national average (see table 16). Although some states exhibited substantial changes in the percentage of their population without health insurance between 1988 and 1991, states with a low percentage of uninsured in 1988 generally also had a low percentage of uninsured in 1991. The same trend was experienced in states with a high percentage of their population without health insurance. However, in states with small populations, it is unclear whether increases and/or decreases in the proportion of the nonelderly population without health insurance are the result of sampling error or shifts in the well-being of population groups. Nearly all of the states with the highest percentage uninsured were in the south or southwest regions. Lower average income, lower Medicaid eligibility rates, and higher unemployment rates may all be factors contributing to this difference. In addition, many of these states have a higher concentration of racial and ethnic groups that were less likely to be covered by health insurance (see table 15).

Individuals living in metropolitan areas located in the southern or western regions were more likely to be uninsured than individuals living in other metropolitan areas (see table 17). The metropolitan areas with the highest percentage uninsured were San Antonio (31.0), Miami/Ft. Lauderdale (29.3), and Los Angeles/Anaheim/Riverside (26.5). Individuals living in the Pittsburgh/Deaver Valley metropolitan area were least likely to be uninsured (7.2 percent).

Individuals living in rural areas were slightly more likely to be uninsured (17.2 percent) than those living in urban areas (16.5 percent) (see table 18). In both areas, low-income families were more likely to be uninsured than high-income families. In addition, members of rural families with a head of household

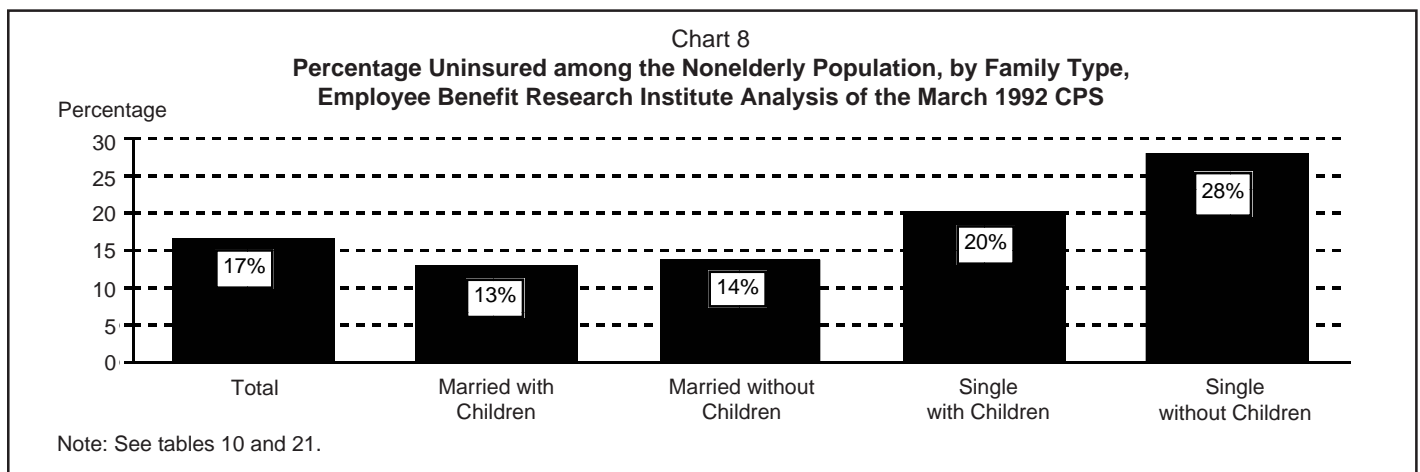
<sup>8</sup> Adjusted gross income was estimated by the Census Bureau from reported income.

<sup>9</sup> These states and their uninsured rates were Alabama (20.6 percent), Arizona (21.1 percent), California (21.7 percent), the District of Columbia (30.3 percent), Florida (23.5 percent), Idaho (20.6 percent), Louisiana (23.8 percent), Mississippi (22.1 percent), Nevada (21.8 percent), New Mexico (24.5 percent), Oklahoma (22.1 percent), and Texas (25.3 percent).

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

	1988		1989		1990		1991	
	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured
Total Nonelderly without Health Insurance	33,615	15.9%	34,370	16.1%	35,745	16.6%	36,311	16.6%
Alabama	695	20.0	694	19.4	743	20.5	761	20.6
Alaska	88	20.9	95	22.3	79	17.9	71	15.7
Arizona	655	21.9	615	20.7	586	19.8	636	21.1
Arkansas	484	22.6	414	20.2	436	21.1	398	18.5
California	5,041	20.6	5,686	21.9	5,787	22.1	5,835	21.7
Colorado	434	16.0	458	16.5	506	17.3	346	11.8
Connecticut	290	10.4	281	10.4	238	8.5	259	8.8
District of Columbia	99	19.8	123	25.2	119	23.9	141	30.3
Delaware	62	10.8	107	18.2	97	16.4	97	15.8
Florida	2,286	22.4	2,222	21.4	2,445	22.9	2,538	23.5
Georgia	1,040	18.9	979	17.8	984	17.7	912	16.9
Hawaii	111	13.5	87	10.1	82	9.2	86	9.0
Idaho	153	17.6	159	17.6	169	18.0	189	20.6
Illinois	1,199	11.9	1,171	11.5	1,352	13.2	1,395	13.5
Indiana	619	13.0	692	14.7	604	12.7	732	15.0
Iowa	223	9.2	211	8.6	233	9.8	255	10.5
Kansas	225	11.1	236	11.3	273	12.6	308	13.7
Kentucky	566	18.3	487	15.9	491	15.6	490	15.9
Louisiana	989	25.7	739	20.3	804	22.5	877	23.8
Maine	116	11.3	120	11.1	143	13.2	140	13.1
Maryland	429	10.8	475	12.0	661	16.0	642	15.5
Massachusetts	506	9.9	509	10.0	559	11.1	664	13.2
Michigan	690	8.4	803	9.7	895	11.0	865	10.5
Minnesota	406	10.4	394	10.5	394	10.2	429	11.2
Mississippi	507	22.6	455	20.2	536	22.9	518	22.1
Missouri	605	13.4	632	13.8	680	14.6	617	14.0
Montana	122	17.6	123	17.2	118	16.4	105	14.7
Nebraska	167	12.6	166	12.3	142	10.3	145	10.2
Nevada	232	24.2	178	17.8	204	19.2	235	21.8
New Hampshire	124	12.9	147	15.1	112	11.5	113	11.5
New Jersey	697	10.5	820	12.3	800	11.9	857	12.7
New Mexico	359	28.2	326	24.6	348	26.4	333	24.5
New York	1,936	12.7	2,183	14.1	2,250	14.4	2,288	14.7
North Carolina	826	15.0	937	17.2	892	16.2	1,014	17.8
North Dakota	61	11.0	57	10.8	44	8.2	50	9.2
Ohio	997	10.3	968	10.3	1,151	12.1	1,188	12.2
Oklahoma	639	23.8	645	23.8	593	22.3	604	22.1
Oregon	417	17.2	413	16.2	389	15.8	432	16.8
Pennsylvania	984	9.5	1,117	10.8	1,266	12.4	975	9.4
Rhode Island	73	8.4	95	11.8	111	13.9	98	12.3
South Carolina	446	15.4	526	17.8	564	18.9	491	15.5
South Dakota	98	16.1	78	13.1	82	14.3	73	12.6
Tennessee	670	15.6	642	15.3	689	16.0	659	16.0
Texas	4,029	27.0	3,845	25.5	3,618	24.1	3,786	25.3
Utah	208	13.7	158	10.4	160	10.2	242	15.8
Vermont	58	12.2	48	9.7	55	11.1	75	14.8
Virginia	708	14.1	727	14.1	1,024	18.9	1,050	19.6
Washington	505	12.3	574	13.9	568	13.4	535	12.4
West Virginia	262	16.0	261	17.0	258	16.6	291	18.5
Wisconsin	416	10.0	436	10.8	350	8.6	413	9.6
Wyoming	65	16.1	60	14.3	60	14.4	57	13.8

Note: Increases and/or decreases in the percentage of a state's population without health insurance should be viewed with caution. Some of the differences may be related to sampling error, particularly for small states.



employed in agriculture were more likely to be uninsured at nearly all income levels than members of urban families or rural families whose head of household did not work in agriculture. Rural families whose family head was not employed in agriculture were less likely to be uninsured than either urban families or rural agricultural families at all except the lowest income levels.

## Family Type

Single individuals and individuals in single parent families were more likely to be uninsured than married couples either with or without children (chart 8) (see also table 10). Married couples and two parent families may have higher levels of income, and both adults may be employed, increasing their chances of receiving employment-based coverage and, if not covered through an employer, they may be more able to afford individually purchased private health insurance. Among poor and near-poor families (up to 124 percent of the poverty level), both married (46 percent) and single individuals (47 percent) without children were more likely to be uninsured than other family types (see table 22). Families with children were less likely to be uninsured, at least in part because they were more likely to be receiving publicly financed health coverage. Sixty-seven percent of individuals in low-income single parent families were covered by Medicaid in 1991, compared with only 18 percent and 25 percent of low-income married couples and single individuals without children, respectively, and 35 percent of low-income individuals in two parent families. Therefore, even though members of low-income two parent families were more likely to be covered by private health insurance than members of low-income single parent families (32 percent, compared with 15 percent), they were more likely to be uninsured (36 percent, compared with 21 percent).

## Gender and Age

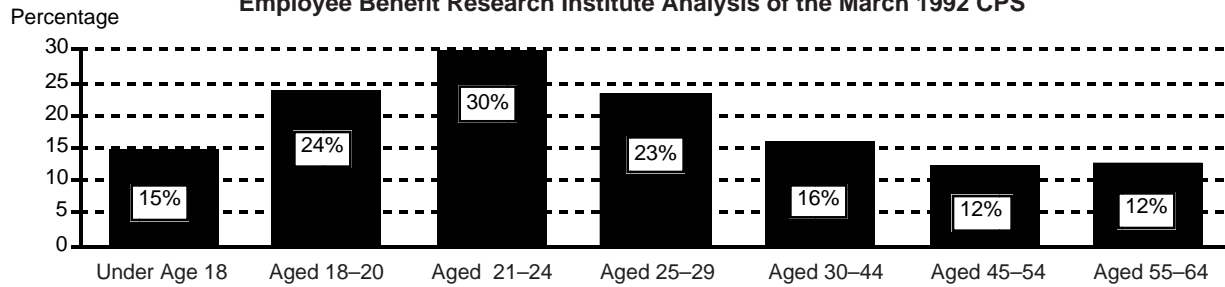
Men were more likely to be uninsured than their female counterparts in all age groups except those aged 55–64 (see table 23). Although women were less likely to have employment-based coverage through their own employer, they were more likely than men in all age groups to have employer coverage indirectly. In addition, in nearly all age groups, women were more likely to receive publicly sponsored health insurance. However, men aged 55–64 were just as likely as women to have publicly sponsored coverage.

Individuals aged 45–64 were less likely to be uninsured (12 percent), and individuals aged 21–24 were more likely to be uninsured (30 percent) than those in all other age groups in 1991 (chart 9) (see also table 23). The high proportion of young adults without health insurance may occur because they are no longer covered by a family policy and have not established themselves as permanent members of the work force. In addition, many in this group may think that they do not need health insurance because they are young and healthy. Finally, young workers may be ineligible for an employer-sponsored plan because of waiting periods imposed prior to eligibility.

## Race and Origin

While nearly 75 percent of the U.S. nonelderly population is white, this group comprised only 58 percent of the uninsured in 1991. Individuals of Hispanic origin were more likely to be uninsured than other groups (34 percent) (see table 15). This may be due in part to the fact that three-fifths of the Hispanic population reported income of less than 200 percent of the federal poverty level. However, even at higher income levels, Hispanics were generally more likely to be uninsured than other

Chart 9  
**Percentage Uninsured among the Nonelderly Population, by Age,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**



Note: See tables 23 and 36.

racial groups and were less likely to be covered by either private health insurance or publicly financed programs. At the lowest income levels, blacks were more often insured than whites, but this finding was reversed at all higher income levels. Blacks generally received publicly financed health insurance more often than other racial or ethnic groups at low-income levels.

White children were less likely to be uninsured than all other children in 1991. However, among poor children, both black children (16 percent) and other children (20 percent) were less likely to be uninsured than white children (24 percent) (see table 39). Although, among poor children, white children were more likely to receive private health insurance than black or other children (22 percent, compared with 10 percent and 15 percent, respectively), they were less likely to receive Medicaid (59 percent, compared with 76 percent and 69 percent, respectively). Both poor and nonpoor Hispanic children were more likely to be uninsured than all other groups.

## Education

Families whose head of household had not received any education beyond high school accounted for 71 percent of the uninsured, although they represented only 53 percent of the total population (see table 9). Only 5 percent of individuals in families whose head of household had received a masters degree, professional degree, or doctorate degree were uninsured, compared with 38 percent of individuals in families whose head of household had no high school education. However, because education is correlated with income, much of this difference can also be attributed to differences in income level.

## Children

Fifteen percent of all children—or 9.5 million children—were not covered by private health insurance and were

either ineligible or did not receive publicly financed medical assistance in 1991. Seventy percent of all uninsured children were in families with income below 200 percent of the poverty level (see table 36). Children were most likely to be uninsured if their family head was either self-employed (21 percent), working in a firm with fewer than 10 employees (28 percent), or working in a firm with 10–24 employees (24 percent) (see table 40). Fifteen percent of children whose family head did not work were uninsured. Most uninsured children were in families whose family head was employed year round either full time or part time with no unemployment (64 percent) (chart 10) (see also table 41). However, children in families headed by full-year, full-time workers were much less likely to be uninsured than those whose family head worked only part time or experienced some unemployment (chart 11). More than three-quarters of all uninsured children were living in a family whose family head was also uninsured (see table 44).

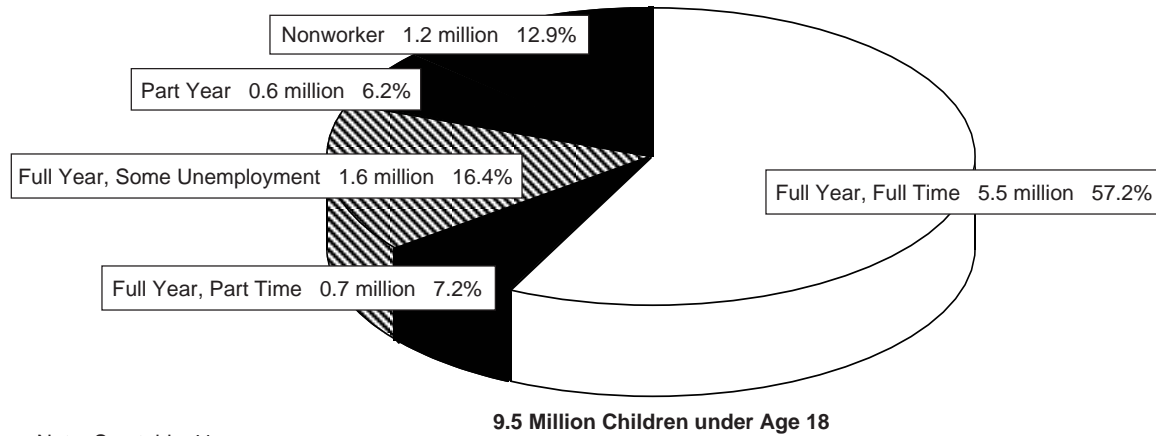
## Conclusion

This report provides information on the characteristics of Americans both with and without health insurance that will be useful in analyzing health care reform proposals as the new administration prepares its agenda for health care reform.

In order to determine how a proposal would affect the insured and uninsured, it is useful to examine individuals' primary sources of health

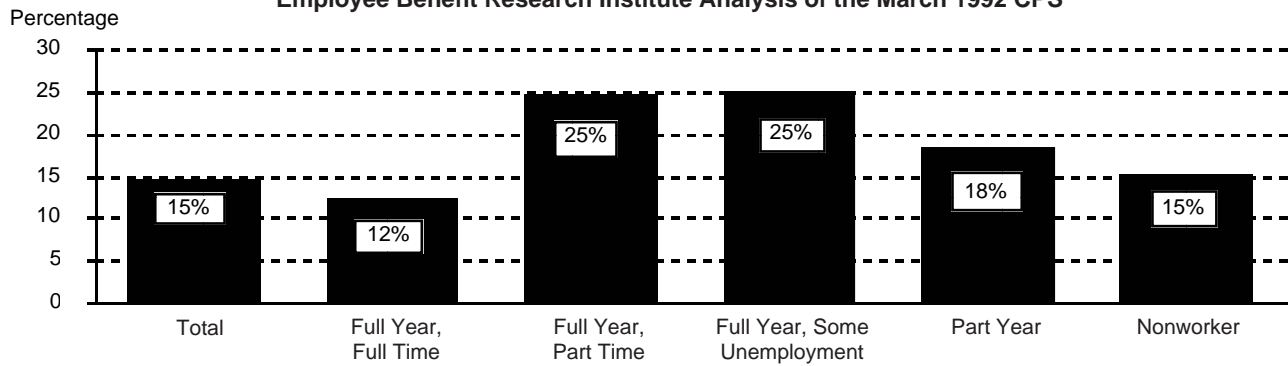
insurance coverage. Because many survey respondents were covered by more than one health insurance plan, the Employee Benefit Research Institute determined which plans were primary on the basis of current prac-

Chart 10  
**Children under Age 18 without Health Insurance, by the Work Status of the Family Head,**  
 Employee Benefit Research Institute Analysis of the March 1992 CPS



Note: See table 41.

Chart 11  
**Percentage Uninsured among Children under Age 18, by Work Status of Family Head,**  
 Employee Benefit Research Institute Analysis of the March 1992 CPS



Note: See table 41.

Chart 12  
**Primary Source of Health Insurance Coverage for Nonelderly and Elderly Americans,**  
 Employee Benefit Research Institute Analysis of the March 1992 CPS

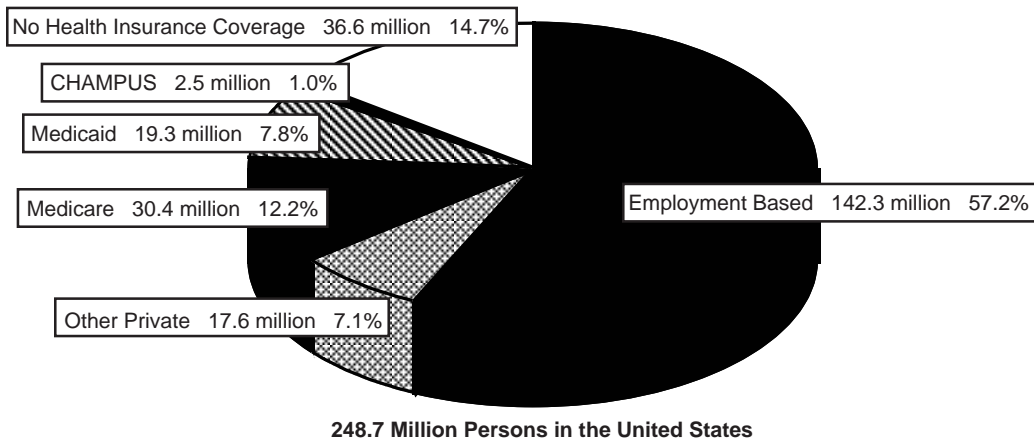


Table 4  
**Primary Source of Health Insurance Coverage for Nonelderly and Elderly Americans, 1988–1991**  
 Employee Benefit Research Institute Analysis of the March 1989, 1990, 1991, and 1992 CPS

	1988		1989		1990		1991	
	Total (thousands)	Percentage	Total (thousands)	Percentage	Total (thousands)	Percentage	Total (thousands)	Percentage
Total Population	240,830	100.0%	243,268	100.0%	245,987	100.0%	248,705	100.0%
Group Health	143,838	59.7	144,453	59.4	142,420	57.9	142,281	57.2
Other Private	17,408	7.2	18,073	7.4	18,192	7.4	17,589	7.1
Medicare	28,451	11.8	29,100	12.0	29,623	12.0	30,377	12.2
Medicaid	14,732	6.1	14,628	6.0	17,216	7.0	19,340	7.8
CHAMPUS	2,510	1.0	2,336	1.0	2,516	1.0	2,518	1.0
No Health Insurance Coverage	33,891	14.1	34,679	14.3	36,021	14.6	36,600	14.7

tice and law.<sup>10</sup> Although the majority of the total population had employment-based health insurance as their primary source of coverage in 1991 (chart 12), the proportion with primary group health coverage declined from 57.9 percent to 57.2 percent between 1990 and 1991, perhaps as a result of increased unemployment (table 4). The number of people and the proportion of the population without health insurance might have been higher if there had not been an increase in Medicaid coverage—from 7.0 percent to 7.8 percent of the nonelderly population.

The remainder of this report provides technical information on the CPS and detailed tables on sources of health insurance coverage.

## Technical Notes

### The Current Population Survey

The March Current Population Survey (CPS), which is conducted annually by the Census Bureau, provides an important source of information about the economic and health insurance status of the U.S. population that can be useful in the analysis of legislative proposals designed

to expand health care access. The CPS has been conducted monthly for more than 40 years and is the source of official statistics on employment and unemployment. In March of each year the survey includes supplemental questions relating to work experience, income, and receipt of noncash benefits. Approximately 71,000 households are assigned for interview each month, but only about 57,000 of these households containing a total of about 148,000 persons are actually interviewed.

Households not interviewed were either vacant, converted to nonresidential use, or occupied by people living elsewhere or by people who could not be reached. The sample population is weighted to reflect the characteristics of the noninstitutionalized population in the United States.

The March CPS questions individuals about their health insurance coverage throughout the preceding calendar year. Respondents to the 1992 survey were instructed to provide information about their health insurance during 1991. Assuming accurate responses were given, the uninsured should include only those individuals who were without any health insurance for the entire 12 months. However, many researchers believe that a number of respondents actually answer the health insurance questions with reference to either a particular point in time or for some period of time that is less than the full year. These opinions are based on a comparison of the results of the March CPS with other surveys that examine periods of health insurance coverage and noncoverage.

Many respondents were covered by more than one health insurance plan. Although some may have been covered by multiple plans at a given time, others may have had multiple sources of coverage within a given year. For example, someone could have had one source of coverage for three months, another source of coverage for six months, and no health insurance coverage for the remaining three months. Table 5 provides an overview of the percentage of particular age groups

<sup>10</sup> If an individual was covered by more than one source of health insurance, his or her primary source of coverage was the first source appearing in the following list: employment based coverage, Medicare, individually purchased private coverage, the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), and Medicaid. The elderly had Medicare as a primary payer (before employment-based coverage) unless they were currently employed.



Table 5  
**Individuals Reporting More than One Source of Health Insurance Coverage in 1991,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

	Total	Under Age 18	Aged 18–64	Aged 65 and Over
	(thousands)			
Total	248,705	64,209	154,417	30,078
	(percentage within age groups)			
Total with Multiple Sources of Coverage	12.8%	4.3%	4.1%	74.0%
Type of Duplicate Coverage				
Group health with				
other private	0.1	0.2	a	a
Medicare	3.9	a	0.4	29.2
Medicaid	1.0	2.4	0.6	a
CHAMPUS	1.1	0.9	1.4	a
Other private with				
Medicare	4.1	a	0.2	32.1
Medicaid	0.2	0.4	0.2	a
CHAMPUS	0.2	a	0.2	a
Medicare with				
Medicaid	1.6	a	0.8	9.0
CHAMPUS	0.4	a	0.1	3.2
Medicaid with				
CHAMPUS	0.2	0.2	0.1	0.4

<sup>a</sup>Number too small to be statistically significant.

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

## EBRI Analysis of the CPS

Questioning about health insurance coverage was identical in March 1989, March 1990, March 1991, and March 1992. However, data presented for these four years are not directly comparable with earlier years due to changes made beginning with the 1988 survey.<sup>11</sup> Therefore, any growth or decline in coverage compared with years prior to 1988 cannot be determined. In the EBRI analysis of the March 1992 CPS, all categories with weighted responses of less than 50,000 were considered too small to be statistically significant.

EBRI analysis of the CPS differs from that conducted by the Census Bureau and other organizations. EBRI does not tabulate the responses of active duty military workers and members of their families because these individuals are generally provided health services on a military base. If these individuals were included in the analysis, the total population figure would match that reported by the Census Bureau (251.4 million). The bulk of the tables in this report provide detailed analyses of coverage among only the nonelderly population because individuals aged 65 and

over are almost universally covered by Medicare.

The most significant difference between EBRI analysis of the CPS and that of other researchers is in the treatment of responses to health insurance questions regarding the coverage of children under age 15. The Census Bureau estimated that 8.4 million children were uninsured in 1991, while EBRI estimated that 9.5 million children were uninsured. More than 2,500 records for children under age 15 had conflicting answers to one or more of the health insurance coverage questions in March 1992. The Census Bureau assumed that all children with a positive response to one of these questions were covered by either an employer-sponsored plan or an individually purchased private plan, even if they had conflicting responses. EBRI only allocated private coverage to children with conflicting responses if they met certain conditions. A child was assumed to be covered by private health insurance if his or her family head had private health insurance and the child's coverage came from someone residing within the household. In addition, EBRI only allocated health insurance coverage to children whose source of coverage was outside the household if some financial assistance such as child support or alimony was reported by a source outside of the household.

Not all results reported in this document are directly comparable with earlier EBRI reports on health insurance coverage because of a slight change in methodology. This change affects only the records of children under age 15 reporting a source of coverage from some-

<sup>11</sup> In particular, questions about Medicaid coverage for children under age 15 were asked more than once, and a new question was asked to identify coverage among these children from a source outside the household.

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one outside the household. In previous years, this coverage was assumed to be from an individually purchased private plan. In this report, that coverage is assumed to be provided through an employer-sponsored plan. This change does not alter the total number of persons with private health insurance; it only affects the distribution between individually purchased versus employer-sponsored plans.

A vertical rectangular graphic with a light gray background. The words "Glossary" and "of Terms" are written in a dark, serif font, stacked vertically and rotated 90 degrees counter-clockwise.

**Adjusted gross income (AGI):**

Income that an individual or a family reports on their federal tax return. This value is estimated by the Census Bureau from reported income.

**CHAMPUS:**

The Civilian Health and Medical Program of the Uniformed Services. Provides coverage to dependents of

active duty and retired members of the uniformed services. EBRI analysis of the March CPS excludes active duty members of the uniformed services and members of their family. Therefore, persons receiving CHAMPUS in this report include only retired members of the uniformed services and members of their families.

**Children:**

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

**Dependent worker:**

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

**Direct employer coverage:**

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

**Elderly population:**

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

**Employer coverage:**

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

**Family head:**

Refers to the family member with the highest reported personal earnings. In families of nonworkers, the family head is the family member with the highest reported income.

**Family income:**

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

**Federal poverty rate:**

Federal poverty thresholds vary by location and family size. In 1991, weighted average poverty thresholds were \$6,620 for one person, \$8,880 for two persons, \$11,140 for three persons, and \$13,400 for four persons.

**Full-year, full-time worker:**

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

**Full-year, part-time worker:**

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

**Full-year worker, some unemployment:**

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

**Hispanic:**

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

**Indirect coverage:**

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

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**Married:**

Married persons over age 18 who are not separated.

**Medicaid:**

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

**Medicare:**

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

**Nonelderly population:**

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

**Nonworker:**

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

**Other private:**

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

**Other worker:**

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

**Part-year worker:**

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

**Per capita family income:**

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

**Primary job earnings:**

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

**Primary source of health insurance coverage:**

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

**Private coverage:**

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

**Professional degree:**

Refers to postgraduate degrees such as law or medicine.

**Public coverage:**

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

**Single:**

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

**Total personal earnings:**

Includes worker's earnings from all jobs and businesses.

**Wage and salary earnings:**

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

**Wage and salary workers:**

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

**Worker:**

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

Table 6  
**Nonelderly Population with Selected Sources of Health Insurance, by Own Work Status,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Work Status	Total	Total Private	Employer Coverage			Other Private	Total	Public Coverage			No Health Insurance Coverage
			Total	Direct	Indirect			Medicare	Medicaid	Champus	
(millions)											
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	3.5	23.9	5.9	36.3
Family Head Worker	76.3	60.6	54.6	51.0	3.6	6.1	5.1	0.4	2.8	2.1	12.6
Dependent											
Worker	48.1	39.0	34.2	16.9	17.3	4.8	2.5	0.2	1.1	1.3	7.9
Nonworker	28.6	14.7	11.3	2.4	9.0	3.4	9.4	2.9	6.6	1.2	6.3
Child	65.1	43.4	39.8	a	39.7	3.8	14.7	0.1	13.5	1.3	9.5
(percentage within coverage categories)											
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Family Head Worker	35.0	38.5	39.0	72.5	5.2	33.9	16.0	11.1	11.8	34.9	34.7
Dependent											
Worker	22.1	24.7	24.5	24.0	24.9	26.5	7.8	6.2	4.4	21.8	21.7
Nonworker	13.1	9.3	8.1	3.4	12.9	18.7	29.8	81.1	27.4	20.8	17.3
Child	29.8	27.5	28.4	a	57.1	21.0	46.4	1.5	56.3	22.5	26.3
(percentage within work status categories)											
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	1.6%	11.0%	2.7%	16.6%
Family Head Worker	100.0	79.5	71.5	66.8	4.7	8.0	6.7	0.5	3.7	2.7	16.5
Dependent											
Worker	100.0	81.0	71.1	35.1	36.0	9.9	5.1	0.5	2.2	2.7	16.4
Nonworker	100.0	51.3	39.6	8.3	31.3	11.7	33.0	10.0	22.9	4.3	22.0
Child	100.0	66.7	61.1	a	61.0	5.8	22.6	0.1	20.7	2.0	14.7

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

<sup>a</sup>Number too small to be statistically significant.

Table 7  
**Nonelderly Population with Selected Sources of Health Insurance  
 by Family Head Work Status and Dependency Status**  
 Employee Benefit Research Institute Tabulations of the March 1992 CPS

Work Status and Dependency Status	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	218.1	157.7	139.8	18.0	31.7	23.9	36.3
Full-Year, Full-Time Workers	82.8	72.0	66.6	5.4	3.1	0.9	9.7
Adult dependents	11.6	8.7	7.5	1.3	1.5	0.7	2.1
Children	44.7	37.1	34.8	2.4	3.7	2.9	5.5
Other Workers	41.6	27.6	22.2	5.5	4.4	2.9	10.8
Adult dependents	3.4	1.7	1.3	0.4	1.0	0.6	1.0
Children	12.3	5.6	4.6	1.0	4.6	4.3	2.8
Nonworker	9.3	2.6	1.4	1.1	5.2	4.1	2.0
Adult dependents	4.3	1.8	1.1	0.6	1.7	1.2	1.2
Children	8.1	0.7	0.4	0.4	6.4	6.2	1.2
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-Year, Full-Time Workers	38.0	45.7	47.6	30.0	9.9	4.0	26.6
Adult dependents	5.3	5.5	5.3	7.0	4.7	3.0	5.9
Children	20.5	23.5	24.8	13.5	11.8	12.1	15.0
Other Workers	19.1	17.5	15.9	30.3	13.9	12.2	29.8
Adult dependents	1.5	1.1	0.9	2.1	3.1	2.5	2.6
Children	5.6	3.5	3.3	5.4	14.5	18.1	7.8
Nonworker	4.3	1.6	1.0	6.2	16.6	17.0	5.6
Adult dependents	2.0	1.1	0.8	3.4	5.5	4.9	3.2
Children	3.7	0.5	0.3	2.1	20.0	26.1	3.4
(percentage within work status and dependency categories)							
Total	100.0%	72.3%	64.1%	8.2%	14.5%	11.0%	16.6%
Full-Year, Full-Time Workers	100.0	86.9	80.4	6.5	3.8	1.1	11.7
Adult dependents	100.0	74.8	64.1	10.8	12.8	6.2	18.3
Children	100.0	82.9	77.8	5.4	8.4	6.5	12.2
Other Workers	100.0	66.4	53.3	13.1	10.6	7.0	26.0
Adult dependents	100.0	49.7	38.6	11.1	29.1	18.2	28.6
Children	100.0	45.4	37.6	7.9	37.5	35.3	23.2
Nonworker	100.0	27.5	15.5	12.1	56.4	43.8	21.7
Adult dependents	100.0	40.4	26.4	14.1	40.0	26.8	27.1
Children	100.0	9.2	4.8	4.6	78.3	77.0	15.2

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

**Table 8**  
**Nonelderly Population with Selected Sources of Health Insurance, by Work Status of the Family Head,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Work Status of Family Head	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Full Year, Never Unemployed	163.6	135.6	123.1	61.1	62.0	12.6	10.8	6.2	22.2
Full year	153.0	129.2	118.7	58.7	60.0	10.6	9.1	4.9	19.3
Part time	10.6	6.3	4.4	2.4	2.0	1.9	1.7	1.3	2.9
Full Year, Some Unemployment	19.7	10.6	9.1	4.6	4.5	1.4	4.0	3.3	6.0
Part Year	10.2	4.9	3.4	1.8	1.6	1.6	3.3	2.8	2.5
Nonworker	24.7	6.6	4.2	2.8	1.5	2.4	13.6	11.7	5.6
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full Year, Never Unemployed	75.0	86.0	88.0	87.0	89.1	70.0	34.0	25.8	61.2
Full year	70.2	82.0	84.9	83.6	86.2	59.2	28.7	20.4	53.2
Part time	4.8	4.0	3.1	3.4	2.9	10.8	5.3	5.4	8.0
Full Year, Some Unemployment	9.0	6.7	6.5	6.5	6.5	7.9	12.6	13.9	16.6
Part Year	4.7	3.1	2.4	2.6	2.3	8.6	10.4	11.5	6.8
Nonworker	11.3	4.2	3.0	3.9	2.1	13.4	43.0	48.8	15.3
(percentage within work status categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Full Year, Never Unemployed	100.0	82.9	75.2	37.4	37.9	7.7	6.6	3.8	13.6
Full year	100.0	84.5	77.6	38.4	39.2	7.0	5.9	3.2	12.6
Part time	100.0	59.9	41.7	22.5	19.2	18.4	15.9	12.1	27.6
Full Year, Some Unemployment	100.0	53.6	46.4	23.3	23.1	7.2	20.3	16.9	30.6
Part Year	100.0	48.7	33.4	17.7	15.7	15.3	32.5	27.1	24.4
Nonworker	100.0	26.8	17.1	11.2	5.9	9.8	55.2	47.3	22.5

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

**Table 9**  
**Nonelderly Population with Selected Sources of Health Insurance, by Education Level of Family Head,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Education Level of Family Head	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
No High School	15.1	5.2	4.3	2.3	1.9	1.0	4.6	4.0	5.7
Some High School	23.9	10.4	8.9	4.7	4.2	1.6	7.7	7.0	6.7
High School Graduate	75.7	54.0	48.4	24.3	24.1	5.6	11.3	8.5	13.4
Some College	37.8	29.2	25.6	12.8	12.8	3.6	4.6	2.9	5.5
Associate Degree	13.6	11.3	10.2	5.0	5.2	1.1	1.2	0.6	1.6
Bachelors Degree	32.9	29.8	26.7	13.5	13.2	3.1	1.5	0.7	2.5
Masters Degree	13.2	12.2	11.2	5.6	5.6	1.0	0.7	0.2	0.7
Professional Degree	3.7	3.5	2.8	1.3	1.6	0.7	0.1	a	0.2
Doctorate Degree	2.2	2.1	1.9	0.9	1.0	0.2	a	a	0.1
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No High School	6.9	3.3	3.1	3.3	2.8	5.4	14.4	16.6	15.8
Some High School	11.0	6.6	6.3	6.6	6.0	8.8	24.3	29.1	18.3
High School Graduate	34.7	34.2	34.6	34.6	34.7	31.1	35.6	35.7	36.8
Some College	17.3	18.5	18.3	18.2	18.4	20.1	14.5	12.3	15.2
Associate Degree	6.2	7.2	7.3	7.1	7.4	6.4	3.9	2.7	4.4
Bachelors Degree	15.1	18.9	19.1	19.2	18.9	17.4	4.8	2.7	6.8
Masters Degree	6.0	7.8	8.0	7.9	8.1	5.7	2.1	0.6	2.0
Professional Degree	1.7	2.2	2.0	1.8	2.2	3.8	0.4	a	0.5
Doctorate Degree	1.0	1.3	1.3	1.3	1.4	1.3	a	a	0.3
(percentage within education level categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
No High School	100.0	34.8	28.4	15.5	12.9	6.4	30.3	26.4	38.0
Some High School	100.0	43.6	37.0	19.5	17.5	6.6	32.2	29.1	27.8
High School Graduate	100.0	71.2	63.9	32.1	31.8	7.4	14.9	11.3	17.7
Some College	100.0	77.1	67.7	33.8	33.9	9.6	12.1	7.8	14.6
Associate Degree	100.0	83.3	75.0	36.9	38.0	8.4	9.2	4.8	11.6
Bachelors Degree	100.0	90.4	81.0	41.0	40.1	9.5	4.6	2.0	7.5
Masters Degree	100.0	92.9	85.1	42.3	42.9	7.8	5.0	1.2	5.4
Professional Degree	100.0	94.6	76.5	34.3	42.2	18.3	3.0	a	4.7
Doctorate Degree	100.0	94.4	83.8	40.3	43.5	10.6	a	a	4.8

Note: Details may not add to totals because individuals may receive coverage from more than one source.  
<sup>a</sup>Number too small to be statistically significant.

Table 10  
**Nonelderly Population with Selected Sources of Health Insurance, by Family Type,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Type	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Married	150.5	121.8	110.1	47.2	62.9	11.8	14.8	9.0	19.7
With children	100.0	80.4	74.0	23.8	50.2	6.5	10.0	7.5	12.9
Without children	50.6	41.5	36.1	23.4	12.7	5.3	4.7	1.5	6.8
Single	67.6	35.9	29.7	23.1	6.6	6.2	16.9	14.9	16.6
With children	29.2	12.2	10.4	4.2	6.2	1.8	12.2	11.8	5.9
Without children	38.4	23.7	19.3	18.9	0.4	4.4	4.7	3.1	10.7
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married	69.0	77.2	78.7	67.1	90.5	65.8	46.7	37.6	54.3
With children	45.8	51.0	52.9	33.8	72.2	36.0	31.7	31.5	35.5
Without children	23.2	26.3	25.8	33.3	18.3	29.7	15.0	6.1	18.8
Single	31.0	22.8	21.3	32.9	9.5	34.2	53.3	62.4	45.7
With children	13.4	7.7	7.5	6.0	8.9	9.8	38.6	49.5	16.2
Without children	17.6	15.0	13.8	26.9	0.6	24.4	14.8	12.9	29.5
(percentage within marital status categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Married	100.0	80.9	73.1	31.3	41.8	7.9	9.8	6.0	13.1
With children	100.0	80.4	74.0	23.8	50.2	6.5	10.1	7.6	12.9
Without children	100.0	82.0	71.4	46.2	25.2	10.6	9.4	2.9	13.5
Single	100.0	53.1	44.0	34.2	9.8	9.1	25.0	22.1	24.5
With children	100.0	41.6	35.7	14.5	21.2	6.0	41.8	40.5	20.1
Without children	100.0	61.8	50.3	49.2	1.1	11.5	12.2	8.1	27.9

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



Table 11  
**Nonelderly Population with Selected Sources of Health Insurance, by Family Income,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Under \$5,000	12.9	2.1	0.8	0.4	0.4	1.2	6.7	6.4	4.4
\$5,000–\$9,999	15.9	3.3	2.0	1.3	0.7	1.3	8.1	7.4	5.1
\$10,000–\$14,999	16.1	6.7	5.2	3.2	2.0	1.4	4.6	3.9	5.6
\$15,000–\$19,999	15.7	9.1	7.6	4.4	3.2	1.4	2.7	2.1	4.7
\$20,000–\$29,999	32.6	23.8	21.0	11.4	9.6	2.9	3.5	2.3	6.6
\$30,000–\$39,999	30.6	25.9	23.6	11.4	12.2	2.3	1.8	0.8	3.8
\$40,000–\$49,999	26.4	23.5	21.7	10.0	11.6	1.9	1.4	0.4	2.4
\$50,000 or More	67.9	63.4	57.9	28.2	29.7	5.5	2.9	0.6	3.8
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$5,000	5.9	1.3	0.6	0.5	0.6	6.9	21.3	27.0	12.0
\$5,000–\$9,999	7.3	2.1	1.4	1.8	1.0	7.3	25.5	31.1	14.0
\$10,000–\$14,999	7.4	4.2	3.8	4.5	2.9	8.0	14.4	16.2	15.4
\$15,000–\$19,999	7.2	5.7	5.5	6.3	4.6	7.9	8.4	8.6	12.8
\$20,000–\$29,999	15.0	15.1	15.0	16.2	13.8	16.1	11.2	9.5	18.2
\$30,000–\$39,999	14.0	16.4	16.9	16.3	17.5	12.6	5.8	3.2	10.5
\$40,000–\$49,999	12.1	14.9	15.5	14.3	16.7	10.5	4.3	1.9	6.6
\$50,000 or More	31.1	40.2	41.4	40.1	42.7	30.7	9.1	2.6	10.5
(percentage within income categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Under \$5,000	100.0	15.9	6.3	3.0	3.3	9.6	52.3	49.9	33.9
\$5,000–\$9,999	100.0	20.8	12.5	7.9	4.6	8.3	51.0	47.0	32.2
\$10,000–\$14,999	100.0	41.4	32.6	19.9	12.8	8.9	28.5	24.2	34.7
\$15,000–\$19,999	100.0	57.7	48.6	28.1	20.5	9.1	17.0	13.1	29.6
\$20,000–\$29,999	100.0	73.0	64.3	34.8	29.5	8.8	10.9	6.9	20.2
\$30,000–\$39,999	100.0	84.6	77.2	37.3	39.9	7.4	6.0	2.5	12.5
\$40,000–\$49,999	100.0	89.2	82.1	38.1	44.0	7.2	5.2	1.7	9.0
\$50,000 or More	100.0	93.3	85.2	41.5	43.8	8.1	4.2	0.9	5.6

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

Table 12  
**Nonelderly Population with Selected Sources of Health Insurance Coverage by Adjusted Gross Income,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Adjusted Gross Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Under \$20,000	163.9	108.2	94.0	29.6	64.5	14.3	29.7	23.6	32.2
\$20,000–\$49,999	35.2	31.2	28.7	25.8	2.9	2.4	1.3	0.3	3.6
\$50,000–\$74,999	11.5	11.1	10.5	9.2	1.4	0.6	0.4	0.0	0.4
\$75,000 or More	7.4	7.2	6.6	5.7	0.9	0.6	0.3	0.0	0.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$20,000	75.2	68.6	67.2	42.1	92.6	79.6	93.9	98.7	88.6
\$20,000–\$49,999	16.2	19.8	20.5	36.8	4.2	13.6	4.1	1.1	9.9
\$50,000–\$74,999	5.3	7.1	7.5	13.0	2.0	3.3	1.2	0.1	1.0
\$75,000 or More	3.4	4.6	4.7	8.1	1.2	3.5	0.8	0.0	0.5
(percentage within income categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Under \$20,000	100.0	66.0	57.4	18.0	39.3	8.7	18.1	14.4	19.6
\$20,000–\$49,999	100.0	88.5	81.6	73.3	8.2	6.9	3.7	0.8	10.2
\$50,000–\$74,999	100.0	96.3	91.1	79.3	11.8	5.2	3.4	0.3	3.2
\$75,000 or More	100.0	96.9	88.5	76.8	11.7	8.4	3.5	0.1	2.6

Note: Details may not add to totals because individuals may receive coverage from more than one source.  
<sup>a</sup>Number too small to be statistically significant.

Table 13  
**Nonelderly Population with Selected Sources of Health Insurance, by per Capita Income,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Per Capita Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Under \$2,500	21.3	3.1	1.7	0.5	1.2	1.4	12.5	12.2	6.4
\$2,500-\$4,999	23.5	9.1	7.4	2.4	5.0	1.7	7.5	6.8	8.1
\$5,000-\$7,499	26.0	16.8	14.5	4.8	9.7	2.4	3.6	2.5	6.6
\$7,500-\$9,999	25.0	19.4	17.3	6.5	10.8	2.2	2.0	1.0	4.4
\$10,000-\$12,499	24.3	20.3	18.2	7.6	10.6	2.1	1.6	0.6	3.3
\$12,500-\$14,999	20.2	17.6	15.9	7.4	8.5	1.7	1.2	0.3	2.1
\$15,000-\$19,999	28.0	25.0	22.7	12.0	10.7	2.3	1.3	0.3	2.5
\$20,000 or More	49.8	46.3	42.1	29.0	13.1	4.3	2.1	0.3	3.0
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$2,500	9.7	2.0	1.2	0.7	1.8	7.6	39.3	50.8	17.5
\$2,500-\$4,999	10.8	5.8	5.3	3.4	7.1	9.5	23.7	28.3	22.4
\$5,000-\$7,499	11.9	10.7	10.4	6.9	13.9	13.1	11.4	10.5	18.1
\$7,500-\$9,999	11.4	12.3	12.3	9.2	15.5	12.2	6.2	4.3	12.0
\$10,000-\$12,499	11.2	12.9	13.0	10.9	15.2	11.6	5.1	2.3	9.0
\$12,500-\$14,999	9.3	11.2	11.4	10.6	12.2	9.3	3.7	1.4	5.8
\$15,000-\$19,999	12.9	15.9	16.2	17.1	15.4	12.8	4.1	1.3	6.9
\$20,000 or More	22.8	29.4	30.1	41.2	18.8	23.9	6.5	1.1	8.2
(percentage within per capita income categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Under \$2,500	100.0	14.6	8.1	2.4	5.8	6.4	58.7	57.2	29.9
\$2,500-\$4,999	100.0	38.5	31.3	10.2	21.1	7.3	31.8	28.8	34.5
\$5,000-\$7,499	100.0	64.8	55.9	18.6	37.4	9.1	13.9	9.7	25.3
\$7,500-\$9,999	100.0	77.8	69.1	26.0	43.1	8.8	7.9	4.1	17.5
\$10,000-\$12,499	100.0	83.5	74.9	31.4	43.5	8.6	6.6	2.3	13.5
\$12,500-\$14,999	100.0	87.1	78.9	36.8	42.1	8.2	5.9	1.7	10.5
\$15,000-\$19,999	100.0	89.1	81.0	42.7	38.3	8.2	4.6	1.1	9.0
\$20,000 or More	100.0	93.1	84.5	58.2	26.3	8.6	4.1	0.5	6.0

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

Table 14  
**Nonelderly Population with Selected Sources of Health Insurance,  
 by Family Income as a Percentage of Poverty,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Income as a Percentage of Poverty	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
0-99%	32.1	6.1	3.6	1.5	2.1	2.5	16.6	15.8	10.5
100%-124%	9.3	3.8	3.1	1.2	1.9	0.7	2.7	2.2	3.3
125%-149%	9.7	5.0	4.1	1.8	2.3	0.9	1.9	1.5	3.3
150%-199%	19.9	13.2	11.3	4.7	6.6	1.9	2.6	1.7	5.0
200%-399%	74.7	62.0	55.9	25.7	30.2	6.2	4.9	2.1	10.1
400% or more	72.5	67.6	61.7	35.4	26.3	5.9	3.1	0.6	4.1
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	14.7	3.8	2.6	2.1	3.1	13.7	52.4	66.1	28.8
100%-124%	4.3	2.4	2.2	1.7	2.7	3.8	8.4	9.4	9.2
125%-149%	4.5	3.2	2.9	2.5	3.3	5.0	6.0	6.3	9.0
150%-199%	9.1	8.4	8.1	6.7	9.5	10.5	8.1	6.9	13.8
200%-399%	34.2	39.3	40.0	36.5	43.5	34.4	15.5	8.8	27.9
400% or more	33.2	42.8	44.2	50.4	37.8	32.6	9.8	2.5	11.3
(percentage within poverty status categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
0-99%	100.0	18.9	11.3	4.6	6.7	7.7	51.7	49.4	32.6
100%-124%	100.0	40.9	33.6	13.2	20.4	7.3	28.5	24.1	35.9
125%-149%	100.0	51.5	42.3	18.3	24.0	9.3	19.4	15.6	33.5
150%-199%	100.0	66.4	57.0	23.6	33.4	9.5	12.8	8.3	25.2
200%-399%	100.0	83.1	74.9	34.4	40.5	8.3	6.6	2.8	13.6
400% or more	100.0	93.2	85.2	48.8	36.3	8.1	4.3	0.8	5.7

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

Table 15  
**Nonelderly Population with Selected Sources of Health Insurance, by Race and Family Income  
as a Percentage of Poverty,  
Employee Benefit Research Institute Analysis of the March 1992 CPS**

Race and Family Income as a Percentage of Poverty	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
0-99%	32.1	6.1	3.6	1.5	2.1	2.5	16.6	15.8	10.5
100%-124%	9.3	3.8	3.1	1.2	1.9	0.7	2.7	2.2	3.3
125%-149%	9.7	5.0	4.1	1.8	2.3	0.9	1.9	1.5	3.3
150%-199%	19.9	13.2	11.3	4.7	6.6	1.9	2.6	1.7	5.0
200%-399%	74.7	62.0	55.9	25.7	30.2	6.2	4.9	2.1	10.1
400% or more	72.5	67.6	61.7	35.4	26.3	5.9	3.1	0.6	4.1
White	161.1	128.6	113.7	56.9	56.7	15.1	17.0	11.0	21.0
0-99%	15.2	3.9	2.1	0.9	1.2	1.8	6.9	6.4	5.0
100%-124%	5.1	2.2	1.7	0.7	1.0	0.5	1.4	1.1	1.7
125%-149%	6.2	3.6	2.9	1.2	1.6	0.7	1.1	0.8	1.8
150%-199%	13.6	9.8	8.2	3.3	4.9	1.6	1.6	1.0	2.8
200%-399%	58.5	50.3	45.2	20.3	24.8	5.2	3.4	1.2	6.6
400% or more	62.6	58.8	53.6	30.4	23.2	5.3	2.6	0.4	3.1
Black	27.9	13.8	12.6	6.8	5.8	1.2	8.6	7.5	6.6
0-99%	9.3	1.2	0.8	0.3	0.5	0.4	6.0	5.8	2.4
100%-124%	2.0	0.8	0.7	0.3	0.5	0.1	0.6	0.5	0.7
125%-149%	1.6	0.7	0.6	0.3	0.3	0.1	0.4	0.4	0.5
150%-199%	2.8	1.6	1.5	0.7	0.8	0.1	0.5	0.3	0.9
200%-399%	7.8	5.7	5.3	2.8	2.5	0.4	0.9	0.4	1.6
400% or more	4.5	3.8	3.7	2.4	1.3	0.2	0.3	0.1	0.5
Hispanic	20.8	9.7	8.8	4.3	4.5	0.9	4.6	4.2	7.0
0-99%	6.1	0.7	0.6	0.2	0.4	0.1	2.9	2.9	2.6
100%-124%	1.8	0.6	0.5	0.2	0.3	a	0.5	0.5	0.8
125%-149%	1.6	0.6	0.5	0.2	0.3	0.1	0.3	0.3	0.8
150%-199%	2.8	1.4	1.3	0.5	0.7	0.1	0.4	0.3	1.1
200%-399%	5.7	4.0	3.7	1.8	1.9	0.3	0.4	0.3	1.4
400% or more	2.8	2.4	2.3	1.4	0.8	0.2	0.1	a	0.3
Other	8.4	5.6	4.8	2.3	2.5	0.8	1.5	1.2	1.7
0-99%	1.5	0.3	0.1	0.1	0.1	0.2	0.8	0.8	0.5
100%-124%	0.4	0.2	0.1	0.1	0.1	a	0.1	0.1	0.1
125%-149%	0.4	0.2	0.1	a	0.1	0.1	0.1	0.1	0.2
150%-199%	0.7	0.4	0.3	0.1	0.2	0.1	0.1	0.1	0.2
200%-399%	2.7	2.0	1.8	0.8	1.0	0.2	0.2	0.2	0.5
400% or more	2.7	2.4	2.2	1.2	1.0	0.2	0.2	a	0.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	14.7	3.8	2.6	2.1	3.1	13.7	52.4	66.1	28.8
100%-124%	4.3	2.4	2.2	1.7	2.7	3.8	8.4	9.4	9.2
125%-149%	4.5	3.2	2.9	2.5	3.3	5.0	6.0	6.3	9.0
150%-199%	9.1	8.4	8.1	6.7	9.5	10.5	8.1	6.9	13.8
200%-399%	34.2	39.3	40.0	36.5	43.5	34.4	15.5	8.8	27.9
400% or more	33.2	42.8	44.2	50.4	37.8	32.6	9.8	2.5	11.3
White	73.9	81.6	81.3	81.0	81.5	84.0	53.6	46.1	57.8
0-99%	7.0	2.5	1.5	1.3	1.7	10.1	21.7	26.7	13.9
100%-124%	2.3	1.4	1.2	1.0	1.4	2.9	4.5	4.7	4.7
125%-149%	2.8	2.3	2.0	1.7	2.4	3.9	3.6	3.5	4.8
150%-199%	6.2	6.2	5.9	4.7	7.0	8.8	5.0	4.2	7.8
200%-399%	26.8	31.9	32.3	28.9	35.7	28.9	10.7	5.2	18.1
400% or more	28.7	37.3	38.3	43.3	33.3	29.3	8.1	1.8	8.5

(continued)

Table 15 (continued)

Race and Family Income as a Percentage of Poverty	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within coverage categories)									
Black	12.8%	8.7%	9.0%	9.6%	8.4%	6.6%	27.1%	31.3%	18.2%
0-99%	4.2	0.7	0.6	0.5	0.7	2.0	18.9	24.2	6.5
100%-124%	0.9	0.5	0.5	0.4	0.7	0.4	1.9	2.2	1.9
125%-149%	0.7	0.4	0.4	0.4	0.4	0.5	1.3	1.5	1.5
150%-199%	1.3	1.0	1.1	1.0	1.2	0.5	1.5	1.2	2.4
200%-399%	3.6	3.6	3.8	3.9	3.6	2.3	2.7	1.8	4.4
400% or more	2.0	2.4	2.6	3.4	1.8	1.0	0.9	0.4	1.4
Hispanic	9.5	6.1	6.3	6.1	6.5	5.0	14.5	17.6	19.4
0-99%	2.8	0.5	0.4	0.3	0.5	0.8	9.3	12.1	7.1
100%-124%	0.8	0.4	0.4	0.3	0.5	a	1.6	2.0	2.2
125%-149%	0.7	0.4	0.4	0.3	0.5	0.4	0.9	1.1	2.1
150%-199%	1.3	0.9	0.9	0.8	1.0	0.7	1.2	1.3	3.1
200%-399%	2.6	2.5	2.6	2.5	2.7	1.8	1.2	1.1	4.0
400% or more	1.3	1.5	1.6	2.0	1.2	1.0	0.3	a	0.9
Other	3.9	3.5	3.4	3.2	3.6	4.4	4.8	5.0	4.7
0-99%	0.7	0.2	0.1	0.1	0.1	0.8	2.4	3.1	1.3
100%-124%	0.2	0.1	0.1	0.1	0.1	a	0.4	0.5	0.4
125%-149%	0.2	0.1	0.1	a	0.3	0.3	0.3	0.3	0.5
150%-199%	0.3	0.3	0.2	0.2	0.3	0.6	0.4	0.3	0.5
200%-399%	1.2	1.3	1.3	1.1	1.5	1.3	0.8	0.6	1.4
400% or more	1.2	1.5	1.6	1.7	1.5	1.2	0.5	a	0.6
(percentage within race and poverty categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
0-99%	100.0	18.9	11.3	4.6	6.7	7.7	51.7	49.4	32.6
100%-124%	100.0	40.9	33.6	13.2	20.4	7.3	28.5	24.1	35.9
125%-149%	100.0	51.5	42.3	18.3	24.0	9.3	19.4	15.6	33.5
150%-199%	100.0	66.4	57.0	23.6	33.4	9.5	12.8	8.3	25.2
200%-399%	100.0	83.1	74.9	34.4	40.5	8.3	6.6	2.8	13.6
400% or more	100.0	93.2	85.2	48.8	36.3	8.1	4.3	0.8	5.7
White	100.0	79.9	70.6	35.3	35.2	9.4	10.5	6.8	13.0
0-99%	100.0	25.6	13.7	5.8	7.9	11.9	45.3	42.0	33.1
100%-124%	100.0	44.2	33.9	14.2	19.6	10.4	27.8	22.3	33.5
125%-149%	100.0	58.0	46.6	19.9	26.7	11.5	18.4	13.5	28.6
150%-199%	100.0	72.0	60.5	24.5	36.1	11.7	11.8	7.4	21.0
200%-399%	100.0	86.0	77.2	34.8	42.4	8.9	5.8	2.1	11.2
400% or more	100.0	94.0	85.7	48.6	37.0	8.4	4.1	0.7	4.9
Black	100.0	49.5	45.3	24.3	21.0	4.3	30.8	26.9	23.7
0-99%	100.0	12.6	8.8	3.5	5.3	3.8	64.6	62.6	25.6
100%-124%	100.0	41.0	37.0	13.7	23.4	4.0	30.4	26.3	34.7
125%-149%	100.0	44.2	39.0	19.6	19.4	5.7	25.4	22.7	35.0
150%-199%	100.0	56.6	53.7	25.0	28.8	3.0	16.5	10.0	31.2
200%-399%	100.0	73.1	67.9	35.6	32.3	5.3	11.0	5.7	20.6
400% or more	100.0	86.4	82.2	53.7	28.5	4.2	6.2	2.0	11.3
Hispanic	100.0	46.7	42.4	20.8	21.7	4.3	22.2	20.3	33.9
0-99%	100.0	11.9	9.5	3.4	6.0	2.4	48.3	47.3	42.2
100%-124%	100.0	31.1	28.8	9.9	18.9	a	28.1	26.0	44.2
125%-149%	100.0	36.8	33.0	12.8	20.2	4.1	16.9	15.9	48.3
150%-199%	100.0	49.6	45.2	19.6	25.6	4.4	13.6	10.9	40.2
200%-399%	100.0	70.4	64.6	31.2	33.5	5.9	7.0	4.5	25.5
400% or more	100.0	87.8	81.3	50.7	30.7	6.5	3.7	a	11.3
Other	100.0	66.0	56.6	26.9	29.7	9.5	18.1	14.3	20.1
0-99%	100.0	19.2	9.1	4.2	5.0	10.1	52.1	50.6	31.7
100%-124%	100.0	42.0	35.1	12.9	22.2	a	30.4	27.5	34.1
125%-149%	100.0	39.0	26.2	a	15.8	12.7	21.8	18.8	44.6
150%-199%	100.0	64.0	49.5	18.6	30.9	14.5	16.1	9.3	24.9
200%-399%	100.0	75.6	66.8	29.3	37.5	8.8	9.2	5.7	19.0
400% or more	100.0	90.7	82.4	43.9	38.5	8.3	6.2	a	7.6

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

<sup>a</sup>Number too small to be statistically significant.

Table 16  
**Nonelderly Population with Selected Sources of Health Insurance, by Region and State,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
New England	11.3	9.0	8.0	4.1	3.9	1.0	1.3	1.0	1.3
Maine	1.1	0.8	0.7	0.4	0.3	0.1	0.2	0.1	0.1
New Hampshire	1.0	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.1
Vermont	0.5	0.4	0.3	0.2	0.2	0.1	0.1	a	0.1
Massachusetts	5.0	3.9	3.5	1.8	1.7	0.5	0.6	0.5	0.7
Rhode Island	0.8	0.6	0.6	0.3	0.3	0.1	0.1	0.1	0.1
Connecticut	2.9	2.5	2.2	1.1	1.1	0.2	0.3	0.2	0.3
Middle Atlantic	32.7	25.0	22.5	11.1	11.3	2.5	4.6	3.8	4.1
New York	15.6	11.2	9.9	4.9	5.0	1.3	2.6	2.2	2.3
New Jersey	6.7	5.4	5.0	2.6	2.4	0.4	0.6	0.5	0.9
Pennsylvania	10.3	8.3	7.6	3.7	3.9	0.8	1.3	1.1	1.0
East North Central	37.5	28.7	26.1	12.7	13.5	2.6	5.4	4.3	4.6
Ohio	9.8	7.5	6.9	3.2	3.7	0.7	1.4	1.1	1.2
Indiana	4.9	3.7	3.3	1.7	1.7	0.3	0.7	0.5	0.7
Illinois	10.4	7.8	7.1	3.6	3.5	0.8	1.3	1.1	1.4
Michigan	8.2	6.2	5.7	2.7	2.9	0.6	1.5	1.2	0.9
Wisconsin	4.3	3.5	3.2	1.5	1.7	0.3	0.5	0.4	0.4
West North Central	15.4	12.2	10.3	5.0	5.3	1.9	1.9	1.4	1.9
Minnesota	3.8	2.9	2.4	1.2	1.2	0.5	0.6	0.5	0.4
Iowa	2.4	2.0	1.6	0.8	0.9	0.3	0.3	0.2	0.3
Missouri	4.4	3.4	3.0	1.6	1.4	0.4	0.4	0.4	0.6
North Dakota	0.5	0.4	0.3	0.1	0.2	0.1	0.1	0.1	a
South Dakota	0.6	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1
Nebraska	1.4	1.2	1.0	0.4	0.5	0.2	0.2	0.1	0.1
Kansas	2.2	1.8	1.6	0.7	0.9	0.2	0.2	0.1	0.3
South Atlantic	37.2	25.9	23.0	12.4	10.7	2.9	5.6	3.8	7.2
Delaware	0.6	0.5	0.4	0.2	0.2	a	0.1	a	0.1
Maryland	4.1	3.2	3.0	1.6	1.4	0.2	0.5	0.3	0.6
District of Columbia	0.5	0.3	0.2	0.2	0.1	a	0.1	0.1	0.1
Virginia	5.3	3.9	3.5	1.9	1.7	0.4	0.6	0.3	1.0
West Virginia	1.6	1.0	1.0	0.4	0.5	0.1	0.3	0.2	0.3
North Carolina	5.7	4.1	3.6	2.0	1.6	0.5	0.8	0.5	1.0
South Carolina	3.2	2.2	2.0	1.1	1.0	0.2	0.6	0.4	0.5
Georgia	5.4	3.8	3.3	1.7	1.6	0.5	1.0	0.7	0.9
Florida	10.8	7.0	6.0	3.3	2.7	1.0	1.7	1.2	2.5
East South Central	13.2	9.0	8.0	3.9	4.1	1.0	2.4	1.7	2.4
Kentucky	3.1	2.1	1.9	0.9	0.9	0.2	0.6	0.4	0.5
Tennessee	4.1	2.9	2.6	1.3	1.3	0.3	0.7	0.6	0.7
Alabama	3.7	2.5	2.2	1.0	1.2	0.3	0.6	0.4	0.8
Mississippi	2.3	1.4	1.2	0.5	0.7	0.2	0.5	0.4	0.5
West South Central	23.6	15.4	13.6	6.6	6.9	1.9	3.2	2.2	5.7
Arkansas	2.1	1.5	1.3	0.6	0.7	0.2	0.3	0.2	0.4
Louisiana	3.7	2.4	2.1	0.9	1.2	0.3	0.5	0.4	0.9
Oklahoma	2.7	1.8	1.7	0.8	0.9	0.2	0.4	0.2	0.6
Texas	15.0	9.7	8.5	4.4	4.2	1.2	2.0	1.3	3.8

(continued)

Table 16 (continued)

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Mountain	12.0	8.6	7.6	3.6	4.0	1.0	1.7	1.1	2.1
Montana	0.7	0.5	0.4	0.2	0.2	0.1	0.1	0.1	0.1
Idaho	0.9	0.7	0.6	0.2	0.3	0.1	0.1	0.1	0.2
Wyoming	0.4	0.3	0.3	0.1	0.2	a	a	a	0.1
Colorado	2.9	2.3	2.1	1.0	1.1	0.2	0.5	0.3	0.3
New Mexico	1.4	0.8	0.7	0.3	0.4	0.1	0.2	0.2	0.3
Arizona	3.0	2.0	1.8	1.0	0.9	0.2	0.5	0.3	0.6
Utah	1.5	1.2	1.0	0.4	0.6	0.1	0.2	0.1	0.2
Nevada	1.1	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.2
Pacific	35.2	23.8	20.8	10.9	9.9	3.0	5.6	4.5	7.0
Washington	4.3	3.4	2.9	1.5	1.4	0.4	0.6	0.4	0.5
Oregon	2.6	1.9	1.7	0.9	0.9	0.2	0.3	0.2	0.4
California	26.9	17.5	15.2	8.0	7.2	2.3	4.5	3.7	5.8
Alaska	0.5	0.3	0.3	0.1	0.1	a	0.1	0.1	0.1
Hawaii	1.0	0.7	0.7	0.4	0.3	0.1	0.1	0.1	0.1
(percentage within state and region categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
New England	100.0	79.2	70.7	36.2	34.4	8.6	11.9	9.2	11.9
Maine	100.0	73.5	66.1	33.9	32.1	7.5	17.7	13.9	13.1
New Hampshire	100.0	81.5	73.9	36.9	35.3	9.4	10.6	7.0	11.5
Vermont	100.0	75.4	65.6	31.5	34.0	9.8	12.7	a	14.8
Massachusetts	100.0	77.6	68.7	35.7	32.9	9.0	12.2	9.7	13.2
Rhode Island	100.0	80.6	73.5	40.3	33.1	7.1	10.3	8.3	12.3
Connecticut	100.0	83.6	75.4	37.4	38.0	8.4	10.1	7.6	8.8
Middle Atlantic	100.0	76.6	68.8	34.0	34.7	7.8	14.0	11.7	12.6
New York	100.0	72.0	63.5	31.4	32.1	8.5	16.8	14.4	14.7
New Jersey	100.0	80.5	74.1	37.8	36.3	6.5	9.3	7.1	12.7
Pennsylvania	100.0	80.8	73.2	35.6	37.7	7.6	12.8	10.5	9.4
East North Central	100.0	76.7	69.7	33.8	35.9	7.0	14.3	11.5	12.2
Ohio	100.0	77.1	70.4	32.4	37.9	6.8	13.9	11.1	12.2
Indiana	100.0	75.0	68.5	34.2	34.3	6.5	13.9	11.0	15.0
Illinois	100.0	75.6	68.3	34.9	33.4	7.4	12.8	10.1	13.5
Michigan	100.0	75.9	69.1	33.2	35.9	6.9	18.2	15.1	10.5
Wisconsin	100.0	81.5	74.3	34.8	39.4	7.2	11.9	9.5	9.6
West North Central	100.0	78.7	66.4	32.2	34.2	12.3	12.1	9.3	12.2
Minnesota	100.0	75.9	63.0	31.7	31.3	12.8	16.2	13.2	11.2
Iowa	100.0	81.7	67.4	31.4	36.0	14.4	11.2	8.6	10.5
Missouri	100.0	78.0	69.0	36.4	32.6	9.1	10.0	8.4	14.0
North Dakota	100.0	80.7	56.5	24.4	32.0	24.3	16.3	11.2	a
South Dakota	100.0	77.4	59.0	28.5	30.5	18.7	14.9	10.3	12.6
Nebraska	100.0	83.0	68.1	29.4	38.6	15.2	10.9	6.1	10.2
Kansas	100.0	79.0	69.4	30.4	39.0	9.2	9.6	6.6	13.7
South Atlantic	100.0	69.8	61.9	33.2	28.7	7.9	15.1	10.1	19.3
Delaware	100.0	77.7	71.1	35.4	35.7	a	9.1	a	15.8
Maryland	100.0	76.5	71.5	37.9	33.6	5.1	11.0	7.9	15.5
District of Columbia	100.0	56.3	50.0	34.6	15.4	a	15.2	12.7	30.3
Virginia	100.0	72.8	66.1	34.7	31.3	6.8	11.9	5.9	19.6
West Virginia	100.0	66.6	61.3	28.3	33.0	5.3	19.2	12.7	18.5
North Carolina	100.0	72.4	63.4	34.8	28.6	9.1	13.8	9.1	17.8
South Carolina	100.0	69.8	63.6	33.5	30.1	6.4	19.4	13.4	15.5
Georgia	100.0	70.6	61.0	32.2	28.8	9.6	17.9	13.2	16.9
Florida	100.0	64.5	55.5	30.9	24.6	9.1	16.0	10.8	23.5

(continued)



Table 16 (continued)

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within state and region categories)									
East South Central	100.0%	67.9%	60.1%	29.1%	31.0%	7.8%	17.9%	13.0%	18.3%
Kentucky	100.0	69.0	61.0	30.5	30.5	8.0	19.6	13.7	15.9
Tennessee	100.0	70.7	63.4	32.3	31.1	7.2	17.4	13.4	16.0
Alabama	100.0	67.9	59.9	28.4	31.6	8.2	15.1	9.8	20.6
Mississippi	100.0	61.5	53.2	22.7	30.5	8.3	21.1	16.4	22.1
West South Central	100.0	65.4	57.5	28.1	29.4	8.0	13.5	9.4	24.0
Arkansas	100.0	69.6	59.8	26.9	32.9	9.7	15.4	10.5	18.5
Louisiana	100.0	65.0	56.6	24.8	31.7	8.5	13.3	11.2	23.8
Oklahoma	100.0	67.1	60.4	28.1	32.3	6.7	14.3	8.4	22.1
Texas	100.0	64.6	56.9	29.1	27.9	7.8	13.2	8.9	25.3
Mountain	100.0	72.1	63.6	30.4	33.2	8.6	14.4	9.4	17.9
Montana	100.0	75.5	59.9	26.8	33.0	15.7	17.3	13.9	14.7
Idaho	100.0	73.6	62.0	26.9	35.1	11.8	9.9	6.3	20.6
Wyoming	100.0	78.9	68.3	27.4	40.9	a	a	a	13.8
Colorado	100.0	77.3	69.8	34.0	35.8	7.4	16.0	9.8	11.8
New Mexico	100.0	60.9	52.9	23.5	29.4	8.2	17.9	13.8	24.5
Arizona	100.0	67.6	60.1	31.9	28.2	7.6	14.9	9.1	21.1
Utah	100.0	76.9	68.1	26.8	41.3	8.7	12.5	8.5	15.8
Nevada	100.0	71.8	65.2	36.6	28.6	6.8	10.1	5.4	21.8
Pacific	100.0	67.6	59.1	30.9	28.2	8.6	16.0	12.8	19.8
Washington	100.0	77.6	67.6	35.5	32.1	10.0	13.8	9.5	12.4
Oregon	100.0	74.1	67.3	33.2	34.0	7.0	12.6	9.2	16.8
California	100.0	65.0	56.5	29.7	26.8	8.6	16.6	13.7	21.7
Alaska	100.0	64.7	58.3	29.6	28.8	a	25.7	19.0	17.1
Hawaii	100.0	78.1	72.6	39.7	32.9	8.1	15.2	10.2	9.0

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

Table 17  
**Nonelderly Population Living in Metropolitan Areas with Over One Million Persons  
with Selected Sources of Health Insurance by Region,<sup>a</sup>  
Employee Benefit Research Institute Analysis of the March 1992 CPS**

Metropolitan Area	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	110.8	80.3	71.6	37.3	34.3	8.6	15.2	12.1	18.6
Northeast									
New York City, Long Island, NY; northern New Jersey;	15.6	11.1	9.8	5.1	4.7	1.3	2.3	2.0	2.5
Philadelphia, PA; Wilmington, DE;									
Trenton, NJ	5.0	3.9	3.6	1.8	1.7	0.4	0.7	0.6	0.6
Boston, Salem, MA; Lawrence, NH	3.6	2.8	2.5	1.3	1.2	0.3	0.4	0.3	0.5
Pittsburgh, Deaver Valley, PA	2.1	1.8	1.6	0.8	0.8	0.2	0.2	0.2	0.2
Buffalo, Niagara Falls, NY	1.0	0.9	0.8	0.3	0.4	0.1	0.1	0.1	0.1
Providence, Pawtucket, RI	1.0	0.8	0.7	0.4	0.4	0.1	0.1	0.1	0.1
Hartford, New Britain, Middletown, CT	1.0	0.8	0.8	0.4	0.4	b	0.1	0.1	0.1
Midwest									
Chicago, IL; Gary, IN; Lake City, WI	7.3	5.5	5.0	2.6	2.4	0.5	0.9	0.8	1.0
Detroit, Ann Arbor, MI	4.3	3.2	2.9	1.5	1.4	0.3	0.8	0.6	0.5
Cleveland, Akron, Lorain, OH	2.3	1.7	1.6	0.8	0.8	0.1	0.4	0.3	0.3
Minneapolis, St. Paul, MN	2.3	1.7	1.5	0.8	0.7	0.2	0.4	0.3	0.3
St. Louis, MO	2.1	1.7	1.5	0.8	0.7	0.2	0.2	0.2	0.2
Cincinnati, Hamilton, OH	1.7	1.2	1.1	0.5	0.6	0.1	0.3	0.2	0.2
Milwaukee, Racine, WI	1.7	1.4	1.3	0.6	0.7	0.1	0.2	0.2	0.2
Kansas City, MO	1.6	1.3	1.2	0.6	0.6	0.1	0.1	0.1	0.2
Columbus, OH	1.2	1.0	0.9	0.4	0.4	0.1	0.1	0.1	0.1
Indianapolis, IN	1.2	0.8	0.8	0.4	0.4	b	0.2	0.2	0.2
South									
Dallas, Fort Worth, TX	4.1	2.9	2.6	1.4	1.2	0.3	0.5	0.4	0.8
Washington, DC	3.6	2.7	2.5	1.4	1.1	0.2	0.4	0.2	0.6
Houston, Galveston, Brazoria, TX	3.4	2.4	2.2	1.1	1.1	0.2	0.4	0.3	0.7
Atlanta, GA	2.9	2.1	1.8	1.0	0.8	0.3	0.4	0.3	0.5
Miami, Fort Lauderdale, FL	2.7	1.6	1.3	0.7	0.5	0.3	0.4	0.3	0.8
Baltimore, MD	2.1	1.6	1.5	0.8	0.7	0.1	0.2	0.2	0.3
Tampa, St. Petersburg, Clearwater, FL	1.8	1.2	1.1	0.6	0.5	0.1	0.3	0.2	0.4
Charlotte, NC; Gastonia, SC	1.2	1.0	0.9	0.5	0.4	0.1	0.1	0.1	0.2
New Orleans, LA	1.2	0.7	0.7	0.3	0.3	0.1	0.2	0.2	0.3
Norfolk, Virginia Beach, VA	1.1	0.7	0.7	0.4	0.3	b	0.2	0.1	0.2
San Antonio, TX	1.0	0.5	0.5	0.3	0.2	0.1	0.2	0.1	0.3
West									
Los Angeles, Anaheim, Riverside, CA	13.9	8.5	7.5	3.9	3.6	1.0	2.1	1.8	3.7
San Francisco, Oakland, San Jose, CA	5.5	4.3	3.7	2.0	1.6	0.6	0.6	0.5	0.8
Seattle, Tacoma, WA	2.5	2.0	1.7	0.9	0.8	0.3	0.3	0.2	0.3
San Diego, CA	2.1	1.3	1.1	0.6	0.5	0.2	0.4	0.3	0.5
Phoenix, AZ	2.0	1.5	1.4	0.7	0.6	0.2	0.2	0.1	0.4
Denver, Boulder, CO	1.8	1.4	1.3	0.6	0.6	0.1	0.2	0.2	0.2
Portland, OR; Vancouver, WA	1.4	1.1	0.9	0.5	0.4	0.1	0.1	0.1	0.2
Sacramento, CA	1.3	0.9	0.8	0.4	0.4	0.1	0.2	0.2	0.2

(continued)

Table 17 (continued)

Metropolitan Area	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within region and city categories)									
Total	100.0%	72.5%	64.6%	33.6%	31.0%	7.8%	13.7%	10.9%	16.8%
Northeast									
New York City, Long Island, NY; northern New Jersey	100.0	71.6	62.9	32.6	30.3	8.7	15.0	13.0	16.2
Philadelphia, PA; Wilmington, DE; Trenton, NJ	100.0	77.9	70.8	36.4	34.4	7.1	14.4	11.4	11.3
Boston, Salem, MA; Lawrence, NH	100.0	79.2	69.7	36.2	33.5	9.6	10.8	8.5	13.0
Pittsburgh, Deaver Valley, PA	100.0	84.3	76.2	36.2	39.9	8.1	11.3	9.3	7.2
Buffalo, Niagara Falls, NY	100.0	81.2	74.9	32.2	42.7	6.2	13.0	10.0	10.1
Providence, Pawtucket, RI	100.0	79.2	73.8	39.2	34.6	5.5	10.3	9.2	12.7
Hartford, New Britain, Middletown, CT	100.0	79.7	76.0	35.4	40.6	b	13.2	10.7	10.3
Midwest									
Chicago, IL; Gary, IN; Lake City, WI	100.0	75.8	68.9	35.8	33.1	6.9	12.6	10.6	13.6
Detroit, Ann Arbor, MI	100.0	74.6	68.0	34.5	33.6	6.7	18.3	15.2	10.9
Cleveland, Akron, Lorain, OH	100.0	75.4	68.9	33.9	35.0	6.5	16.1	12.9	11.7
Minneapolis, St. Paul, MN	100.0	74.3	65.4	34.8	30.6	9.0	16.5	13.4	12.6
St. Louis, MO	100.0	80.2	71.5	37.9	33.7	8.7	9.8	8.0	11.1
Cincinnati, Hamilton, OH	100.0	73.5	67.8	31.0	36.8	5.6	16.9	14.9	12.4
Milwaukee, Racine, WI	100.0	79.7	74.9	34.3	40.6	4.8	13.4	11.3	10.2
Kansas City, MO	100.0	81.0	75.8	38.4	37.4	5.2	6.8	5.4	13.9
Columbus, OH	100.0	81.0	72.3	36.6	35.7	8.7	11.4	8.6	11.5
Indianapolis, IN	100.0	65.5	62.4	33.6	28.8	b	17.9	15.2	18.7
South									
Dallas, Fort Worth, TX	100.0	70.9	63.1	33.0	30.1	8.1	11.9	8.7	20.5
Washington, DC	100.0	75.9	70.2	39.5	30.7	5.6	10.3	5.9	17.6
Houston, Galveston, Brazoria, TX	100.0	70.0	63.4	32.4	31.0	7.0	11.1	8.6	21.6
Atlanta, GA	100.0	74.2	63.9	35.5	28.5	10.3	13.6	9.4	16.1
Miami, Fort Lauderdale, FL	100.0	58.0	47.1	27.3	19.8	11.0	14.5	11.9	29.3
Baltimore, MD	100.0	77.6	72.2	38.4	33.8	5.3	11.7	8.2	14.4
Tampa, St. Petersburg, Clearwater, FL	100.0	68.9	61.9	32.3	29.6	7.1	14.8	9.8	20.1
Charlotte, NC; Gastonia, SC	100.0	81.5	73.2	38.9	34.2	8.4	8.9	6.7	13.4
New Orleans, LA	100.0	67.6	55.1	25.9	29.2	7.6	17.3	13.5	23.6
Norfolk, Virginia Beach, VA	100.0	68.4	64.2	32.4	31.8	b	15.0	7.1	21.8
San Antonio, TX	100.0	52.7	45.3	26.1	19.2	7.4	20.6	10.6	31.0
West									
Los Angeles, Anaheim, Riverside, CA	100.0	61.1	53.8	28.0	25.9	7.3	15.3	13.2	26.5
San Francisco, Oakland, San Jose, CA	100.0	77.3	66.2	36.8	29.4	11.2	11.2	9.1	14.1
Seattle, Tacoma, WA	100.0	79.7	67.4	34.9	32.5	12.3	11.2	8.1	11.7
San Diego, CA	100.0	58.0	48.5	26.9	21.7	9.5	20.1	15.4	21.0
Phoenix, AZ	100.0	74.2	66.4	35.8	30.7	7.9	10.4	6.3	17.9
Denver, Boulder, CO	100.0	80.1	70.6	36.6	35.9	7.6	13.3	9.3	10.6
Portland, OR; Vancouver, WA	100.0	77.1	67.7	37.3	30.5	9.6	8.6	5.9	16.2
Sacramento, CA	100.0	72.6	63.1	35.0	28.1	9.7	18.5	12.3	13.7

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

<sup>a</sup>Metropolitan Areas are based on the Office of Management and Budget's June 30, 1984 definitions. The Metropolitan Area identifiers utilized by the Current Population Survey do not allow further breakdown of these metropolitan areas.

<sup>b</sup> Number too small to be statistically significant.

Table 18  
**Nonelderly Population with Selected Sources of Health Insurance, by Family Income as a Percentage of Poverty and by Location, Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Income and Location	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Urban	170.7	124.0	110.7	56.7	54.0	13.4	24.1	18.4	28.2
Rural	47.4	33.7	29.1	13.5	15.6	4.6	7.6	5.6	8.1
agriculture	2.9	1.9	1.0	0.3	0.7	0.9	0.3	0.2	0.7
nonagriculture	44.5	31.7	28.1	13.2	14.9	3.7	7.3	5.3	7.4
0-99%	32.1	6.1	3.6	1.5	2.1	2.5	16.6	15.8	10.5
Urban	24.3	4.3	2.7	1.1	1.5	1.7	12.8	12.3	7.8
Rural	7.8	1.7	1.0	0.3	0.6	0.8	3.8	3.6	2.6
agriculture	0.6	0.3	a	a	a	0.2	0.1	0.1	0.3
nonagriculture	7.1	1.5	0.9	0.3	0.6	0.6	3.6	3.4	2.4
100%-199%	38.9	22.0	18.6	7.7	10.9	3.5	7.1	5.4	11.6
Urban	27.7	15.3	13.0	5.6	7.4	2.3	5.0	3.9	8.6
Rural	11.2	6.7	5.6	2.1	3.4	1.1	2.1	1.5	3.0
agriculture	0.9	0.5	0.3	0.1	0.2	0.2	0.1	0.1	0.2
nonagriculture	10.4	6.2	5.3	2.0	3.2	0.9	2.0	1.4	2.8
200%-399%	74.7	62.0	55.9	25.7	30.2	6.2	4.9	2.1	10.1
Urban	56.7	46.6	42.1	19.6	22.5	4.5	3.7	1.7	8.2
Rural	17.9	15.5	13.8	6.1	7.7	1.7	1.2	0.4	1.9
agriculture	0.9	0.8	0.4	0.2	0.3	0.3	a	a	0.2
nonagriculture	17.0	14.7	13.4	5.9	7.4	1.4	1.1	0.4	1.8
400% or More	72.5	67.6	61.7	35.4	26.3	5.9	3.1	0.6	4.1
Urban	62.0	57.7	52.9	30.4	22.5	4.8	2.5	0.5	3.6
Rural	10.6	9.8	8.8	5.0	3.8	1.0	0.6	0.1	0.6
agriculture	0.5	0.4	0.2	0.1	0.1	0.2	a	a	0.1
nonagriculture	10.0	9.4	8.6	4.9	3.7	0.8	0.5	0.1	0.5
(percentage within poverty level and location categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Urban	100.0	72.6	64.9	33.2	31.6	7.8	14.1	10.8	16.5
Rural	100.0	71.0	61.4	28.5	32.9	9.7	16.1	11.8	17.2
agriculture	100.0	67.0	34.8	11.8	23.0	32.3	11.0	8.4	25.4
nonagriculture	100.0	71.3	63.1	29.6	33.5	8.2	16.4	12.0	16.6
0-99%	100.0	18.9	11.3	4.6	6.7	7.7	51.7	49.4	32.6
Urban	100.0	17.9	10.9	4.6	6.3	7.0	52.7	50.5	32.2
Rural	100.0	22.1	12.3	4.5	7.8	9.8	48.7	45.8	33.8
agriculture	100.0	40.2	a	a	a	33.2	22.4	21.9	42.3
nonagriculture	100.0	20.6	12.8	4.7	8.1	7.8	51.0	47.9	33.0
100%-199%	100.0	56.6	47.7	19.8	27.9	8.9	18.2	13.9	29.9
Urban	100.0	55.4	47.1	20.2	26.9	8.4	18.1	14.0	31.0
Rural	100.0	59.5	49.4	18.8	30.5	10.2	18.7	13.6	27.1
agriculture	100.0	61.8	35.0	10.3	24.7	27.0	12.1	8.9	29.1
nonagriculture	100.0	59.3	50.5	19.5	31.0	8.8	19.2	14.0	26.9
200%-399%	100.0	83.1	74.9	34.4	40.5	8.3	6.6	2.8	13.6
Urban	100.0	82.1	74.2	34.5	39.7	7.9	6.5	3.0	14.5
Rural	100.0	86.3	77.1	33.9	43.1	9.3	6.6	2.3	10.7
agriculture	100.0	81.4	47.8	16.5	31.3	33.6	a	a	16.4
nonagriculture	100.0	86.6	78.7	34.9	43.8	8.0	6.7	2.3	10.4
400% or More	100.0	93.2	85.2	48.8	36.3	8.1	4.3	0.8	5.7
Urban	100.0	93.2	85.4	49.1	36.3	7.8	4.1	0.8	5.7
Rural	100.0	92.7	83.1	46.9	36.2	9.6	5.4	0.7	5.2
agriculture	100.0	83.1	45.0	18.4	26.6	38.1	6.4	3.4	14.7
nonagriculture	100.0	94.0	85.7	48.7	37.0	8.4	5.4	0.6	4.8

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

<sup>a</sup>Number too small to be statistically significant.

Table 19  
**Nonelderly Population with Selected Sources of Health Insurance,  
 by Number of Hours Worked per Week by Family Head,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Hours Worked per Week by Family Head	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Hours worked									
16 or fewer	3.9	2.1	1.1	0.6	0.5	1.0	1.0	0.8	1.0
17-34	14.2	7.3	5.0	2.7	2.3	2.3	3.1	2.6	4.3
35 or more	175.3	141.7	129.5	64.2	65.3	12.3	14.0	8.9	25.4
Family head is a nonworker	24.7	6.6	4.2	2.8	1.5	2.4	13.6	11.7	5.6
Self Employed	16.8	12.5	7.6	3.3	4.3	4.9	1.1	0.7	3.6
Hours worked									
16 or fewer	0.5	0.3	0.1	0.1	a	0.2	0.1	0.1	0.1
17-34	1.7	0.9	0.5	0.2	0.3	0.4	0.2	0.2	0.6
35 or more	14.7	11.3	6.9	3.0	3.9	4.4	0.7	0.4	3.0
Total Wage and Salary Workers	176.6	138.6	128.1	64.2	63.9	10.6	17.0	11.6	27.1
Public sector	31.5	27.5	25.9	13.2	12.7	1.6	3.1	1.3	2.6
hours worked									
16 or fewer	0.7	0.4	0.3	0.1	0.1	0.1	0.2	0.1	0.1
17-34	1.7	1.2	0.9	0.5	0.4	0.3	0.3	0.2	0.4
35 or more	29.1	25.9	24.7	12.6	12.2	1.2	2.6	0.9	2.1
Private sector	145.1	111.1	102.1	51.0	51.2	9.0	13.9	10.3	24.5
hours worked									
16 or fewer	2.7	1.4	0.7	0.4	0.3	0.7	0.7	0.5	0.8
17-34	10.8	5.2	3.6	1.9	1.7	1.6	2.6	2.2	3.4
35 or more	131.5	104.5	97.8	48.7	49.1	6.7	10.7	7.5	20.3
(percentage within sector and hours worked categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Hours worked									
16 or fewer	100.0	52.9	28.5	14.8	13.8	24.5	25.1	19.3	26.3
17-34	100.0	51.2	35.4	18.9	16.5	15.9	21.9	18.3	30.6
35 or more	100.0	80.8	73.9	36.6	37.2	7.0	8.0	5.1	14.5
Family head is a nonworker	100.0	26.8	17.1	11.2	5.9	9.8	55.2	47.3	22.5
Self Employed	100.0	74.1	44.9	19.7	25.2	29.2	6.3	4.0	21.6
Hours worked									
16 or fewer	100.0	60.2	28.0	17.5	a	32.2	24.5	18.8	19.4
17-34	100.0	53.4	30.8	14.8	15.9	22.6	13.9	10.4	34.4
35 or more	100.0	76.8	47.0	20.3	26.7	29.8	4.9	2.9	20.2
Total Wage and Salary Workers	100.0	78.5	72.5	36.3	36.2	6.0	9.6	6.6	15.4
Public sector	100.0	87.4	82.4	42.0	40.4	5.1	9.8	4.1	8.2
hours worked									
16 or fewer	100.0	59.3	40.8	20.5	20.3	18.5	26.8	21.1	19.0
17-34	100.0	67.6	52.4	29.9	22.5	15.2	18.4	13.2	20.5
35 or more	100.0	89.2	85.2	43.2	41.9	4.2	8.8	3.2	7.2
Private sector	100.0	76.5	70.4	35.1	35.3	6.2	9.6	7.1	16.9
hours worked									
16 or fewer	100.0	50.1	25.6	12.9	12.7	24.7	24.8	18.9	29.2
17-34	100.0	48.2	33.4	17.8	15.6	15.0	23.6	20.3	31.6
35 or more	100.0	79.4	74.4	37.0	37.3	5.1	8.1	5.7	15.4

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

<sup>a</sup>Number too small to be statistically significant.

Table 20  
**Nonelderly Population with Selected Sources of Health Insurance, by Industry  
and Size of Family Head's Employer,  
Employee Benefit Research Institute Analysis of the March 1992 CPS**

Industry and Size of Family Head's Employer	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Fewer than 25 employees	48.5	30.9	22.3	10.8	11.5	8.6	5.6	4.2	13.3
25-99 employees	25.1	18.2	16.6	8.3	8.3	1.7	2.3	1.8	5.2
100 or more employees	119.8	102.0	96.8	48.5	48.3	5.3	10.2	6.2	12.2
Family Head is a Nonworker	24.7	6.6	4.2	2.8	1.5	2.4	13.6	11.7	5.6
Self Employed	16.8	12.5	7.6	3.3	4.3	4.9	1.1	0.7	3.6
Fewer than 25 employees	15.4	11.2	6.5	2.9	3.6	4.7	1.0	0.7	3.5
25-99 employees	0.9	0.8	0.7	0.3	0.4	0.1	a	a	0.1
100 or more employees	0.5	0.5	0.4	0.1	0.2	0.1	a	a	a
Government	31.5	27.5	25.9	13.2	12.7	1.6	3.1	1.3	2.6
Fewer than 25 employees	0.7	0.5	0.5	0.2	0.2	0.1	0.1	a	0.1
25-99 employees	1.6	1.3	1.2	0.6	0.6	0.1	0.2	0.1	0.1
100 or more employees	29.2	25.6	24.2	12.4	11.8	1.4	2.9	1.2	2.3
Agriculture	3.2	1.6	1.2	0.5	0.7	0.4	0.6	0.5	1.2
Fewer than 25 employees	2.0	1.0	0.6	0.3	0.3	0.4	0.3	0.3	0.8
25-99 employees	0.5	0.2	0.2	0.1	0.1	a	0.1	0.1	0.2
100 or more employees	0.7	0.4	0.3	0.1	0.2	a	0.1	0.1	0.2
Mining	1.8	1.6	1.5	0.6	0.9	a	0.1	0.1	0.2
Fewer than 25 employees	0.2	0.1	0.1	0.1	0.1	a	a	a	0.1
25-99 employees	0.2	0.2	0.2	0.1	0.1	a	a	a	a
100 or more employees	1.3	1.2	1.2	0.5	0.7	a	0.1	a	0.1
Construction	10.9	7.3	6.6	3.0	3.6	0.7	1.1	0.9	2.8
Fewer than 25 employees	4.7	2.6	2.2	1.0	1.2	0.4	0.6	0.5	1.6
25-99 employees	2.7	2.0	1.8	0.8	0.9	0.2	0.2	0.2	0.6
100 or more employees	3.4	2.8	2.6	1.2	1.5	0.1	0.2	0.2	0.5
Manufacturing	39.9	34.1	32.6	15.9	16.8	1.4	2.6	1.7	4.5
Fewer than 25 employees	3.4	2.3	2.0	1.0	1.0	0.3	0.3	0.2	0.9
25-99 employees	5.3	3.9	3.7	1.8	1.8	0.2	0.5	0.4	1.1
100 or more employees	31.2	27.9	27.0	13.1	13.9	0.9	1.8	1.1	2.5
Services	36.5	26.5	23.5	12.5	11.0	3.0	4.5	3.3	6.8
Fewer than 25 employees	10.6	6.5	5.1	2.7	2.4	1.4	1.5	1.2	2.8
25-99 employees	6.2	4.3	3.8	2.1	1.8	0.5	0.9	0.7	1.3
100 or more employees	19.7	15.6	14.5	7.8	6.8	1.1	2.1	1.5	2.7
Transportation, Communications and Utilities	12.9	11.1	10.5	5.1	5.5	0.6	0.6	0.3	1.5
Fewer than 25 employees	1.4	0.9	0.8	0.4	0.4	0.1	0.1	0.1	0.5
25-99 employees	1.3	0.9	0.8	0.4	0.4	0.1	0.1	0.1	0.4
100 or more employees	10.2	9.3	8.9	4.3	4.7	0.4	0.4	0.2	0.7
Wholesale Trade	7.9	6.7	6.3	3.0	3.3	0.4	0.5	0.4	0.9
Fewer than 25 employees	2.0	1.5	1.4	0.6	0.7	0.1	0.2	0.1	0.4
25-99 employees	1.8	1.4	1.4	0.6	0.8	0.1	0.1	0.1	0.3
100 or more employees	4.2	3.7	3.6	1.7	1.9	0.1	0.2	0.2	0.3
Retail Trade	22.0	13.7	11.9	6.2	5.6	1.9	3.3	2.6	5.7
Fewer than 25 employees	6.3	3.1	2.2	1.2	1.1	0.8	1.1	0.9	1.1
25-99 employees	3.3	2.1	1.8	1.0	0.9	0.3	0.3	0.2	0.9
100 or more employees	12.4	8.5	7.8	4.1	3.7	0.8	1.9	1.5	2.4
Finance, Insurance, and Real Estate	10.0	8.6	8.0	4.2	3.8	0.7	0.6	0.4	1.0
Fewer than 25 employees	1.7	1.2	0.9	0.5	0.4	0.3	0.2	0.1	0.4
25-99 employees	1.3	1.0	0.9	0.5	0.4	0.1	a	a	0.2
100 or more employees	7.0	6.4	6.1	3.1	2.9	0.3	0.4	0.2	0.5

(continued)

Table 20 (continued)

Industry and Size of Family Head's Employer	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within industry and firm size categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Fewer than 25 employees	100.0	63.6	46.0	22.2	23.8	17.7	11.5	8.8	27.4
25-99 employees	100.0	72.7	65.9	33.0	32.9	6.8	9.3	7.3	20.7
100 or more employees	100.0	85.1	80.8	40.5	40.3	4.4	8.5	5.2	10.2
Family Head is a Nonworker	100.0	26.8	17.1	11.2	5.9	9.8	55.2	47.3	22.5
Self Employed	100.0	74.1	44.9	19.7	25.2	29.2	6.3	4.0	21.6
Fewer than 25 employees	100.0	72.6	42.1	18.7	23.4	30.5	6.7	4.3	22.8
25-99 employees	100.0	89.9	77.0	31.1	45.9	12.9	a	a	8.8
100 or more employees	100.0	91.2	73.7	28.6	45.1	17.4	a	a	a
Government	100.0	87.4	82.4	42.0	40.4	5.1	9.8	4.1	8.2
Fewer than 25 employees	100.0	76.0	66.7	35.1	31.6	9.3	9.7	a	17.0
25-99 employees	100.0	84.9	77.3	36.8	40.5	7.6	9.5	6.5	9.4
100 or more employees	100.0	87.8	83.1	42.5	40.6	4.8	9.8	4.0	7.9
Agriculture	100.0	48.4	36.4	15.8	20.6	12.1	17.4	15.8	36.0
Fewer than 25 employees	100.0	47.8	30.3	14.1	16.3	17.5	15.7	14.0	38.6
25-99 employees	100.0	43.5	41.5	17.0	24.5	a	23.0	20.2	36.1
100 or more employees	100.0	53.9	50.7	20.2	30.5	a	18.4	18.0	28.3
Mining	100.0	86.0	84.0	33.9	50.1	a	5.2	3.6	11.3
Fewer than 25 employees	100.0	60.4	59.2	21.3	37.9	a	a	a	31.3
25-99 employees	100.0	80.6	77.4	34.8	42.5	a	a	a	a
100 or more employees	100.0	91.6	89.7	36.0	53.7	a	5.3	a	6.3
Construction	100.0	67.0	60.8	27.4	33.4	6.3	10.4	8.5	25.6
Fewer than 25 employees	100.0	54.3	46.2	20.4	25.8	8.2	13.8	11.4	34.3
25-99 employees	100.0	71.2	64.8	30.4	34.4	6.4	8.0	7.7	22.6
100 or more employees	100.0	81.2	77.8	34.6	43.2	3.4	6.9	5.1	15.9
Manufacturing	100.0	85.3	81.8	39.8	42.0	3.6	6.6	4.3	11.3
Fewer than 25 employees	100.0	65.9	57.5	28.0	29.4	8.7	9.6	6.5	26.3
25-99 employees	100.0	73.8	69.3	34.7	34.7	4.6	8.5	6.7	21.1
100 or more employees	100.0	89.4	86.6	41.9	44.7	2.8	5.9	3.6	8.0
Services	100.0	72.5	64.4	34.3	30.1	8.2	12.2	9.1	18.6
Fewer than 25 employees	100.0	61.6	48.5	25.5	23.1	13.2	14.4	10.9	26.8
25-99 employees	100.0	69.1	61.3	33.1	28.2	8.1	13.7	11.0	20.4
100 or more employees	100.0	79.4	73.9	39.5	34.4	5.6	10.5	7.5	13.6
Transportation, Communications and Utilities	100.0	86.2	81.7	39.3	42.4	4.5	4.9	2.7	11.7
Fewer than 25 employees	100.0	63.0	53.8	27.2	26.6	9.3	9.4	6.8	32.1
25-99 employees	100.0	68.4	62.1	31.9	30.2	6.3	7.0	4.3	31.1
100 or more employees	100.0	91.6	88.1	41.9	46.1	3.6	4.0	1.9	7.1
Wholesale Trade	100.0	84.5	79.8	37.8	42.0	4.7	6.4	4.5	11.4
Fewer than 25 employees	100.0	74.9	67.8	32.0	35.8	7.1	10.1	7.2	17.4
25-99 employees	100.0	82.5	77.7	35.0	42.7	4.8	4.8	3.4	14.6
100 or more employees	100.0	90.0	86.5	41.8	44.7	3.5	5.3	3.6	7.1
Retail Trade	100.0	62.3	53.8	28.3	25.5	8.6	15.1	12.0	25.7
Fewer than 25 employees	100.0	48.6	35.4	18.2	17.2	13.2	17.4	14.7	17.6
25-99 employees	100.0	64.3	55.9	29.6	26.3	8.6	9.3	6.7	28.7
100 or more employees	100.0	68.8	62.7	33.2	29.5	6.2	15.5	12.0	19.3
Finance, Insurance, and Real Estate	100.0	86.7	80.0	41.8	38.2	6.8	6.3	3.9	10.2
Fewer than 25 employees	100.0	71.9	56.9	30.1	26.8	15.2	10.0	8.1	21.2
25-99 employees	100.0	82.8	75.9	41.2	34.6	7.1	a	a	15.9
100 or more employees	100.0	90.8	86.1	44.6	41.5	4.7	6.0	3.3	6.5

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

<sup>a</sup>Number too small to be statistically significant.

Table 21  
**Nonelderly Population with Selected Sources of Health Insurance, by Family Type and Location,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Type and Location	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Married couples	150.5	121.8	110.1	47.2	62.9	11.8	14.8	9.0	19.7
with children	100.0	80.4	74.0	23.8	50.2	6.5	10.0	7.5	12.9
urban	76.1	61.8	57.4	18.6	38.8	4.5	7.0	5.3	9.6
rural	23.9	18.6	16.6	5.2	11.4	2.0	3.0	2.3	3.3
without children	50.6	41.5	36.1	23.4	12.7	5.3	4.7	1.5	6.8
urban	38.9	32.2	28.3	18.5	9.8	4.0	3.4	1.0	5.1
rural	11.7	9.2	7.9	4.9	3.0	1.4	1.3	0.5	1.7
Single	67.6	35.9	29.7	23.1	6.6	6.2	16.9	14.9	16.6
with children	29.2	12.2	10.4	4.2	6.2	1.8	12.2	11.8	5.9
urban	23.9	10.0	8.6	3.5	5.1	1.4	10.0	9.8	4.7
rural	5.4	2.2	1.8	0.7	1.1	0.4	2.2	2.1	1.2
without children	38.4	23.7	19.3	18.9	0.4	4.4	4.7	3.1	10.7
urban	31.8	20.1	16.5	16.2	0.3	3.5	3.6	2.3	8.7
rural	6.5	3.6	2.8	2.7	0.1	0.9	1.1	0.7	2.0
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married couples	69.0	77.2	78.7	67.1	90.5	65.8	46.7	37.6	54.3
with children	45.8	51.0	52.9	33.8	72.2	36.0	31.7	31.5	35.5
urban	34.9	39.2	41.0	26.4	55.7	25.1	22.2	22.1	26.4
rural	10.9	11.8	11.9	7.4	16.4	10.9	9.5	9.5	9.0
without children	23.2	26.3	25.8	33.3	18.3	29.7	15.0	6.1	18.8
urban	17.8	20.4	20.2	26.3	14.1	22.0	10.7	4.1	14.1
rural	5.3	5.9	5.6	7.0	4.2	7.7	4.2	2.0	4.7
Single	31.0	22.8	21.3	32.9	9.5	34.2	53.3	62.4	45.7
with children	13.4	7.7	7.5	6.0	8.9	9.8	38.6	49.5	16.2
urban	10.9	6.3	6.1	5.0	7.3	7.7	31.7	40.8	13.0
rural	2.5	1.4	1.3	1.0	1.6	2.1	6.9	8.7	3.2
without children	17.6	15.0	13.8	26.9	0.6	24.4	14.8	12.9	29.5
urban	14.6	12.7	11.8	23.1	0.5	19.6	11.3	9.8	24.1
rural	3.0	2.3	2.0	3.8	0.1	4.8	3.5	3.1	5.4
(percentage within family type categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Married couples	100.0	80.9	73.1	31.3	41.8	7.9	9.8	6.0	13.1
with children	100.0	80.4	74.0	23.8	50.2	6.5	10.1	7.6	12.9
urban	100.0	81.2	75.4	24.4	51.0	5.9	9.2	6.9	12.6
rural	100.0	77.9	69.8	21.9	47.9	8.2	12.6	9.5	13.8
without children	100.0	82.0	71.4	46.2	25.2	10.6	9.4	2.9	13.5
urban	100.0	82.8	72.7	47.5	25.2	10.2	8.8	2.5	13.2
rural	100.0	79.2	67.3	42.0	25.3	11.9	11.4	4.1	14.8
Single	100.0	53.1	44.0	34.2	9.8	9.1	25.0	22.1	24.5
with children	100.0	41.6	35.7	14.5	21.2	6.0	41.8	40.5	20.1
urban	100.0	41.7	36.0	14.7	21.3	5.8	42.1	40.9	19.8
rural	100.0	41.3	34.4	13.3	21.1	7.1	40.6	38.8	21.6
without children	100.0	61.8	50.3	49.2	1.1	11.5	12.2	8.1	27.9
urban	100.0	63.0	52.0	50.9	1.0	11.1	11.2	7.4	27.5
rural	100.0	55.7	42.4	40.9	1.5	13.3	16.9	11.4	30.1

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



Table 22  
**Nonelderly Population with Selected Sources of Health Insurance,  
 by Family Type and Family Income as a Percentage of Poverty,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Type and Poverty Level	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	218.1	157.7	139.8	70.3	69.6	18.0	31.7	23.9	36.3
Married without children	50.6	41.5	36.1	23.4	12.7	5.3	4.7	1.5	6.8
full-year worker	42.9	36.6	32.4	21.2	11.3	4.1	2.9	0.7	5.2
part-year worker	2.3	1.7	1.3	0.8	0.5	0.4	0.3	0.1	0.4
nonworker	5.4	3.2	2.4	1.4	1.0	0.8	1.5	0.7	1.2
Married with children	100.0	80.4	74.0	23.8	50.2	6.5	10.0	7.5	12.9
full-year worker	94.0	78.3	72.6	23.4	49.2	5.8	7.3	5.2	11.5
part-year worker	2.9	1.6	1.1	0.3	0.8	0.5	0.7	0.6	0.7
nonworker	3.1	0.5	0.3	0.1	0.2	0.2	2.0	1.8	0.7
Single without children	38.4	23.7	19.3	18.9	0.4	4.4	4.7	3.1	10.7
full-year worker	28.8	20.5	17.6	17.2	0.4	2.9	1.4	0.8	7.4
part-year worker	2.2	1.1	0.5	0.5	a	0.6	0.3	0.2	0.9
nonworker	7.3	2.2	1.2	1.2	a	0.9	3.0	2.1	2.5
Single with children	29.2	12.2	10.4	4.2	6.2	1.8	12.2	11.8	5.9
full-year worker	17.5	10.8	9.6	4.0	5.6	1.2	3.1	2.9	4.2
part-year worker	2.8	0.6	0.5	0.2	0.3	0.1	1.9	1.9	0.5
nonworker	8.9	0.8	0.3	0.1	0.3	0.4	7.1	7.1	1.2
<b>Total Poor and Near-Poor Population (0–124% of Poverty)</b>	41.4	9.9	6.7	2.7	4.0	3.1	19.2	18.1	13.8
Married without children	3.0	0.9	0.5	0.3	0.2	0.4	0.8	0.5	1.4
full-year worker	1.3	0.4	0.3	0.2	0.1	0.2	0.2	0.1	0.7
part-year worker	0.3	0.1	0.1	0.1	a	a	0.1	a	0.2
nonworker	1.3	0.3	0.2	0.1	0.1	0.2	0.5	0.4	0.5
Married with children	14.1	4.5	3.6	1.0	2.7	0.9	5.3	5.0	5.1
full-year worker	10.4	3.8	3.2	0.9	2.4	0.6	3.0	2.9	4.2
part-year worker	1.3	0.4	0.3	0.1	0.2	0.2	0.5	0.5	0.4
nonworker	2.4	0.3	0.1	a	0.1	0.1	1.7	1.6	0.5
Single without children	9.0	2.2	0.9	0.9	a	1.3	2.8	2.3	4.2
full-year worker	3.5	1.1	0.6	0.6	a	0.5	0.4	0.3	2.0
part-year worker	1.2	0.5	0.1	0.1	a	0.3	0.2	0.2	0.5
nonworker	4.3	0.6	0.2	0.2	a	0.5	2.2	1.8	1.6
Single with children	15.3	2.2	1.7	0.5	1.1	0.6	10.4	10.3	3.2
full-year worker	5.3	1.5	1.3	0.4	0.8	0.3	2.1	2.0	2.0
part-year worker	2.2	0.3	0.2	0.1	0.2	0.1	1.7	1.6	0.3
nonworker	7.8	0.4	0.2	a	0.2	0.2	6.7	6.6	0.9

(continued)

Table 22 (continued)

Family Type and Poverty Level	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within family type and work status categories)									
Total	100.0%	72.3%	64.1%	32.2%	31.9%	8.2%	14.5%	11.0%	16.6%
Married without children	100.0	82.0	71.4	46.2	25.2	10.6	9.4	2.9	13.5
full-year worker	100.0	85.3	75.6	49.4	26.3	9.7	6.8	1.6	12.2
part-year worker	100.0	73.1	57.2	35.1	22.1	15.9	14.3	3.9	19.0
nonworker	100.0	59.7	44.1	26.0	18.1	15.6	27.8	12.6	21.9
Married with children	100.0	80.4	74.0	23.8	50.2	6.5	10.1	7.6	12.9
full-year worker	100.0	83.3	77.2	24.9	52.4	6.2	7.8	5.5	12.2
part-year worker	100.0	55.2	38.5	11.6	26.9	16.8	25.4	20.6	24.7
nonworker	100.0	15.6	9.0	2.6	6.4	6.6	64.8	58.5	22.7
Single without children	100.0	61.8	50.3	49.2	1.1	11.5	12.2	8.1	27.9
full-year worker	100.0	71.0	61.0	59.6	1.4	10.0	4.8	2.6	25.5
part-year worker	100.0	49.0	23.5	23.3	a	25.6	14.2	9.2	39.1
nonworker	100.0	29.5	16.6	16.3	a	12.9	40.6	29.2	34.1
Single with children	100.0	41.6	35.7	14.5	21.2	6.0	41.8	40.5	20.1
full-year worker	100.0	61.5	54.8	22.8	32.1	6.8	17.9	16.5	24.0
part-year worker	100.0	22.2	17.0	5.9	11.1	5.2	68.2	66.1	17.0
nonworker	100.0	8.5	3.8	0.8	3.1	4.8	80.6	79.7	13.4
Total Poor and Near-Poor Population (0–124% of Poverty)	100.0%	23.9%	16.3%	6.5%	9.8%	7.6%	46.5%	43.7%	33.4%
Married without children	100.0	30.8	18.0	10.4	7.7	12.8	26.6	18.1	46.1
full-year worker	100.0	33.3	19.8	11.8	7.9	13.5	13.9	10.5	55.0
part-year worker	100.0	40.4	29.8	18.0	a	a	17.6	a	45.6
nonworker	100.0	25.6	13.1	6.8	6.3	12.6	42.1	27.9	36.9
Married with children	100.0	32.1	25.6	6.8	18.9	6.6	37.4	35.3	35.8
full-year worker	100.0	36.7	30.9	8.2	22.7	5.9	28.9	27.6	40.2
part-year worker	100.0	33.6	20.4	5.1	15.2	13.2	42.6	38.9	30.2
nonworker	100.0	11.7	5.7	a	4.4	6.0	70.9	66.3	20.2
Single without children	100.0	24.3	10.2	9.9	a	14.1	31.0	25.3	46.5
full-year worker	100.0	31.5	17.6	17.1	a	13.9	11.7	9.2	57.7
part-year worker	100.0	39.3	12.0	11.7	a	27.3	18.0	14.1	44.2
nonworker	100.0	14.4	3.7	3.6	a	10.7	20.1	41.3	38.0
Single with children	100.0	14.6	11.0	3.6	7.4	3.7	68.0	67.3	20.8
full-year worker	100.0	28.5	23.6	8.4	15.2	4.9	38.8	38.1	36.9
part-year worker	100.0	13.4	10.7	3.5	7.2	2.9	76.7	75.0	15.2
nonworker	100.0	5.5	2.5	a	2.1	3.1	85.4	85.0	11.4

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

<sup>a</sup>Number too small to be statistically significant.

Table 23  
**Persons Aged 18–64 with Selected Sources of Health Insurance, by Sex and Age,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Sex and Age	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total Persons	153.0	114.3	100.1	70.2	29.9	14.2	17.0	10.4	26.8
Aged 18–20	9.8	6.4	5.1	0.9	4.3	1.3	1.5	1.2	2.3
Aged 21–24	14.3	8.7	6.3	4.6	1.7	2.4	1.6	1.3	4.2
Aged 25–29	19.7	13.4	12.1	9.6	2.5	1.3	2.1	1.8	4.6
Aged 30–44	61.1	47.4	43.3	31.3	11.9	4.1	5.4	3.8	9.6
Aged 45–54	27.0	22.0	19.7	14.2	5.5	2.2	2.7	1.2	3.3
Aged 55–64	21.1	16.5	13.6	9.7	3.9	2.9	3.7	1.2	2.6
Men	75.0	55.8	49.1	41.1	8.1	6.6	6.5	3.1	14.9
Aged 18–20	4.8	3.2	2.6	0.4	2.2	0.6	0.6	0.4	1.2
Aged 21–24	7.1	4.2	2.9	2.3	0.6	1.3	0.4	0.3	2.5
Aged 25–29	9.8	6.6	5.9	5.3	0.6	0.7	0.5	0.4	2.8
Aged 30–44	30.2	23.1	21.2	18.5	2.6	1.9	2.0	1.2	5.6
Aged 45–54	13.1	10.7	9.7	8.4	1.2	1.0	1.3	0.4	1.6
Aged 55–64	10.0	7.9	6.9	6.0	0.9	1.1	1.7	0.4	1.2
Women	78.1	58.5	50.9	29.1	21.8	7.6	10.5	7.3	11.8
Aged 18–20	5.0	3.2	2.5	0.4	2.1	0.7	0.9	0.8	1.1
Aged 21–24	7.2	4.5	3.4	2.3	1.1	1.1	1.2	1.0	1.7
Aged 25–29	9.9	6.8	6.2	4.2	1.9	0.6	1.6	1.4	1.8
Aged 30–44	30.9	24.3	22.1	12.8	9.3	2.2	3.3	2.5	4.1
Aged 45–54	13.9	11.3	10.1	5.8	4.3	1.2	1.5	0.8	1.7
Aged 55–64	11.1	8.5	6.7	3.6	3.1	1.8	2.0	0.8	1.4
(percentage within coverage categories)									
Total Persons	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Aged 18–20	6.4	5.6	5.1	1.2	14.3	9.0	8.8	11.1	8.7
Aged 21–24	9.3	7.6	6.3	6.5	5.7	16.9	9.3	12.4	15.9
Aged 25–29	12.9	11.7	12.0	13.6	8.4	9.3	12.6	17.3	17.3
Aged 30–44	39.9	41.4	43.2	44.6	39.9	29.0	31.6	36.1	35.9
Aged 45–54	17.6	19.2	19.7	20.2	18.5	15.6	16.2	11.4	12.4
Aged 55–64	13.8	14.4	13.6	13.8	13.2	20.2	21.6	11.8	9.8
Men	49.0	48.6	49.1	58.5	27.0	46.6	38.4	29.8	55.8
Aged 18–20	3.2	2.8	2.6	0.6	7.3	4.4	3.4	3.8	4.5
Aged 21–24	4.6	3.5	2.9	3.3	2.0	9.0	2.4	2.5	9.5
Aged 25–29	6.4	5.8	5.9	7.6	1.9	4.9	3.2	3.6	10.5
Aged 30–44	19.7	20.2	21.2	26.4	8.9	13.5	12.0	11.8	20.7
Aged 45–54	8.5	9.4	9.6	12.0	4.1	7.3	7.4	3.8	6.1
Aged 55–64	6.6	7.0	6.9	8.6	2.9	7.5	10.0	4.2	4.4
Women	51.0	51.2	50.9	41.5	73.0	53.4	61.6	70.2	44.2
Aged 18–20	3.3	2.8	2.5	0.6	7.1	4.7	5.4	7.4	4.2
Aged 21–24	4.7	3.9	3.4	3.2	3.7	7.9	6.9	9.9	6.4
Aged 25–29	6.5	5.9	6.2	6.0	6.5	4.4	9.3	13.6	6.7
Aged 30–44	20.2	21.2	22.1	18.3	31.0	15.5	19.6	24.3	15.2
Aged 45–54	9.1	9.9	10.1	8.2	14.4	8.3	8.8	7.5	6.3
Aged 55–64	7.3	7.5	6.7	5.2	10.3	12.7	11.6	7.6	5.4

(continued)

Table 23 (continued)

Sex and Age	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within sex and age categories)									
Total Persons	100.0%	74.7%	65.4%	45.9%	19.5%	9.3%	11.1%	6.8%	17.5%
Aged 18–20	100.0	65.3	52.2	8.7	43.6	13.0	15.1	11.8	23.8
Aged 21–24	100.0	61.0	44.1	32.2	11.9	16.8	11.1	9.1	29.8
Aged 25–29	100.0	67.8	61.1	48.4	12.7	6.7	10.8	9.1	23.4
Aged 30–44	100.0	77.5	70.8	51.3	19.5	6.7	8.8	6.2	15.7
Aged 45–54	100.0	81.4	73.2	52.7	20.5	8.2	10.2	4.4	12.3
Aged 55–64	100.0	77.9	64.4	45.7	18.6	13.6	17.4	5.8	12.4
Men	100.0	74.1	65.5	54.8	10.7	8.8	8.7	4.2	19.9
Aged 18–20	100.0	66.8	54.0	9.0	44.9	12.8	11.9	8.1	25.0
Aged 21–24	100.0	56.9	41.4	33.0	8.4	18.1	5.9	3.7	35.9
Aged 25–29	100.0	67.2	60.1	54.5	5.7	7.1	5.6	3.9	28.7
Aged 30–44	100.0	76.6	70.2	61.4	8.8	6.4	6.8	4.1	18.4
Aged 45–54	100.0	81.7	73.8	64.4	9.4	7.9	9.6	3.1	12.5
Aged 55–64	100.0	79.2	68.6	60.1	8.5	10.6	16.9	4.4	11.8
Women	100.0	75.0	65.3	37.3	27.9	9.7	13.4	9.4	15.2
Aged 18–20	100.0	63.8	50.5	8.3	42.2	13.3	18.3	15.4	22.5
Aged 21–24	100.0	62.4	46.8	31.4	15.4	15.6	16.2	14.3	23.7
Aged 25–29	100.0	68.4	62.1	42.5	19.6	6.3	16.0	14.3	18.2
Aged 30–44	100.0	78.5	71.4	41.4	29.9	7.1	10.7	8.2	13.1
Aged 45–54	100.0	81.1	72.6	41.6	31.0	8.5	10.7	5.6	12.2
Aged 55–64	100.0	76.8	60.6	32.8	27.8	16.2	17.8	7.1	13.0

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

Table 24  
**Persons Aged 18–64 with Selected Sources of Health Insurance by Age Group and Major Activity,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Age Group and Major Activity	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	153.0	114.3	100.1	70.2	29.9	14.2	17.0	10.4	26.8
Working	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Retired	3.3	2.5	1.9	1.3	0.5	0.6	0.8	0.1	0.4
Could not find work	2.1	0.5	0.4	0.1	0.3	0.1	0.6	0.6	1.0
Other activity	23.2	11.7	9.0	0.9	8.1	2.7	8.0	5.9	4.9
Aged 18–29	43.8	28.5	23.5	15.0	8.5	5.0	5.2	4.3	11.2
Working	36.3	25.5	21.5	14.9	6.6	4.1	2.7	1.9	8.9
Retired	a	a	a	a	a	a	a	a	a
Could not find work	0.8	0.1	0.1	a	0.1	a	0.2	0.2	0.4
Other activity	6.8	2.8	1.9	0.1	1.8	a	2.3	2.1	1.9
Aged 30–54	88.1	69.3	63.0	45.5	17.4	6.3	8.1	5.0	12.9
Working	75.1	62.7	57.5	45.0	12.5	5.2	3.9	1.8	10.2
Retired	0.3	0.2	0.2	0.1	0.1	0.1	0.1	a	0.1
Could not find work	1.2	0.3	0.2	0.1	0.2	a	0.4	0.3	0.5
Other activity	11.5	1.0	5.0	0.4	4.6	1.0	3.8	2.8	2.2
Aged 55–64	21.1	16.5	13.6	9.7	3.9	2.9	3.7	1.2	2.6
Working	13.0	11.3	9.7	8.0	1.8	1.6	1.0	0.2	1.4
Retired	3.0	2.3	1.7	1.2	0.5	0.5	0.7	0.1	0.3
Could not find work	0.2	0.1	0.1	a	a	a	a	a	0.1
Other activity	4.9	2.8	2.1	0.4	1.7	0.8	1.9	0.9	0.8
(percentage within coverage categories)									
Total	100.0%	74.7%	65.4%	45.9%	19.5%	9.3%	11.1%	6.8%	17.5%
Working	100.0	80.1	71.3	54.5	16.8	8.7	6.1	3.1	16.5
Retired	100.0	75.8	56.0	40.7	15.4	17.6	25.1	4.1	12.2
Could not find work	100.0	24.0	19.3	5.3	13.9	4.7	28.2	26.6	48.9
Other activity	100.0	50.3	38.8	4.0	34.8	11.5	34.5	25.3	20.9
Aged 18–29	100.0	65.0	53.6	34.2	19.4	11.4	11.9	9.7	25.6
Working	100.0	70.4	59.2	41.0	18.2	11.2	7.4	5.3	24.5
Retired	a	a	a	a	a	a	a	a	a
Could not find work	100.0	18.0	12.9	a	11.3	a	26.8	26.3	56.4
Other activity	100.0	41.5	28.2	1.6	26.6	a	33.9	31.6	28.0
Aged 30–54	100.0	78.7	71.5	51.7	19.8	7.2	9.2	5.6	14.7
Working	100.0	83.6	76.6	59.9	16.7	6.9	5.1	2.4	13.6
Retired	100.0	69.6	52.6	30.6	22.0	17.1	26.9	a	15.7
Could not find work	100.0	24.6	20.8	4.5	16.4	a	31.0	29.7	45.3
Other activity	100.0	8.9	43.8	3.6	40.3	8.9	33.1	24.4	18.8
Aged 55–64	100.0	77.9	64.4	45.7	18.6	13.6	17.4	5.8	12.4
Working	100.0	86.8	74.7	61.2	13.5	12.1	7.6	1.3	10.8
Retired	100.0	76.5	58.8	41.7	17.1	17.7	24.8	4.3	11.8
Could not find work	100.0	42.0	33.9	a	a	a	a	a	41.6
Other activity	100.0	56.9	41.7	8.1	33.5	15.2	38.7	18.5	16.0

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

<sup>a</sup>Number too small to be statistically significant.

Table 25  
**Persons Aged 18–64 with Selected Sources of Health Insurance, by Work Status,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Work Status	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	153.0	114.3	100.1	70.2	29.9	14.2	17.0	10.4	26.8
Full Year, Never Unemployed	96.0	81.9	74.3	60.5	13.8	7.6	4.1	1.5	12.3
Full time	82.8	72.0	66.6	57.6	9.0	5.4	3.1	0.9	9.7
Part time	13.2	9.9	7.7	2.9	4.9	2.2	1.0	0.6	2.6
Full Year, Some Unemployment	15.1	8.7	7.6	5.1	2.4	1.1	1.5	1.1	5.2
Part Year	13.3	9.0	6.9	2.2	4.7	2.1	1.9	1.3	3.0
Nonworker	28.6	14.7	11.3	2.4	9.0	3.4	9.4	6.6	6.3
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full Year, Never Unemployed	62.7	71.6	74.2	86.1	46.2	53.4	24.4	14.6	45.9
Full time	54.1	63.0	66.5	82.1	30.0	38.0	18.4	9.1	36.1
Part time	8.6	8.7	7.7	4.1	16.3	15.4	5.9	5.5	9.8
Full Year, Some Unemployment	9.8	7.6	7.5	7.3	8.1	8.0	9.1	10.2	19.5
Part Year	8.7	7.9	6.9	3.2	15.7	15.0	11.0	12.4	11.1
Nonworker	18.7	12.9	11.3	3.4	30.0	23.6	55.6	62.9	23.5
(percentage within work status categories)									
Total	100.0%	74.7%	65.4%	45.9%	19.5%	9.3%	11.1%	6.8%	17.5%
Full Year, Never Unemployed	100.0	85.3	77.4	63.0	14.4	7.9	4.3	1.6	12.8
Full time	100.0	86.9	80.4	69.6	10.8	6.5	3.8	1.1	11.7
Part time	100.0	75.0	58.5	21.7	36.8	16.5	7.7	4.3	19.9
Full Year, Some Unemployment	100.0	57.7	50.1	34.1	16.0	7.6	10.3	7.0	34.7
Part Year	100.0	67.7	51.7	16.6	35.1	15.9	13.9	9.7	22.3
Nonworker	100.0	51.3	39.6	8.3	31.3	11.7	33.0	22.9	22.0

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

Table 26  
**Workers Aged 18–64 with Selected Sources of Health Insurance, by Industry of Primary Employment,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Industry	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Self-Employed	12.1	9.2	6.0	2.9	3.1	3.2	0.5	0.2	2.6
Wage and Salary Workers	112.3	90.4	82.8	64.9	17.8	7.6	7.0	3.7	17.9
Government	19.0	17.1	16.2	13.5	2.6	0.9	1.5	0.4	1.3
Agriculture	2.0	1.0	0.8	0.5	0.3	0.3	0.2	0.1	0.8
Mining	0.7	0.6	0.6	0.6	a	a	a	a	0.1
Construction	5.9	3.9	3.5	2.7	0.8	0.4	0.3	0.2	1.8
Manufacturing	20.6	17.8	17.2	15.4	1.7	0.7	0.9	0.4	2.4
Transportation, communications and utilities	6.6	5.7	5.4	4.9	0.6	0.3	0.2	0.1	0.8
Wholesale	4.4	3.7	3.4	2.9	0.6	0.2	0.2	0.1	0.6
Retail	19.1	13.1	11.1	6.8	4.4	2.0	1.7	1.1	4.8
Finance, insurance and real estate	7.0	6.3	5.8	4.7	1.2	0.4	0.2	0.1	0.6
Business and repair services	5.5	3.7	3.3	2.4	0.9	0.4	0.5	0.3	1.4
Personal services	3.7	2.2	1.8	1.0	0.8	0.4	0.4	0.3	1.3
Entertainment and recreation services	1.5	1.1	0.9	0.5	0.4	0.2	0.1	a	0.3
Professional services	16.5	14.2	12.8	9.2	3.5	1.4	1.0	0.5	1.7
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self-Employed	9.7	9.2	6.8	4.3	14.8	29.5	6.7	4.9	12.7
Total Wage and Salary Workers	90.3	90.8	93.2	95.7	85.2	70.5	93.3	95.1	87.3
Government	15.3	17.1	18.2	20.0	12.5	8.2	19.8	11.5	6.4
Agriculture	1.6	1.0	0.9	0.7	1.5	2.4	2.2	3.6	3.9
Mining	0.6	0.6	0.7	0.9	a	a	a	a	0.4
Construction	4.8	3.9	3.9	3.9	3.8	3.9	4.0	5.1	8.9
Manufacturing	16.6	17.9	19.3	22.8	8.2	6.3	11.3	11.2	11.7
Transportation, communications and utilities	5.3	5.7	6.1	7.2	2.6	2.5	2.8	2.0	3.7
Wholesale	3.5	3.7	3.9	4.2	2.8	2.1	2.4	2.4	2.7
Retail	15.4	13.2	12.5	10.0	20.9	18.2	22.0	28.4	23.5
Finance, insurance and real estate	5.6	6.3	6.6	6.9	5.6	4.1	3.2	2.2	2.9
Business and repair services	4.4	3.7	3.7	3.6	4.3	3.9	6.6	7.9	6.9
Personal services	3.0	2.2	2.0	1.4	3.8	3.7	4.8	6.5	6.2
Entertainment and recreation services	1.2	1.1	1.0	0.7	1.9	2.0	1.0	a	1.5
Professional services	13.3	14.2	14.4	13.6	17.0	13.0	12.8	13.0	8.5

(continued)

Table 26 (continued)

Industry	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within industry categories)									
Total	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.1%	3.1%	16.5%
Self-Employed	100.0	76.0	49.6	24.0	25.6	26.5	4.2	1.6	21.5
Total Wage and Salary Workers	100.0	80.5	73.7	57.8	15.9	6.8	6.3	3.3	15.9
Government	100.0	89.9	85.2	71.4	13.8	4.7	7.9	2.4	6.9
Agriculture	100.0	52.4	39.0	23.0	16.0	13.4	8.5	7.1	40.8
Mining	100.0	86.2	84.3	79.8	a	a	a	a	12.2
Construction	100.0	65.9	58.7	45.1	13.6	7.2	5.1	3.3	30.7
Manufacturing	100.0	86.6	83.3	74.9	8.3	3.3	4.1	2.1	11.7
Transportation, communications and utilities	100.0	87.1	83.0	74.6	8.4	4.1	3.2	1.1	11.7
Wholesale	100.0	84.4	79.1	65.8	13.2	5.3	4.1	2.1	12.8
Retail	100.0	68.6	58.3	35.3	22.9	10.3	8.7	5.8	25.2
Finance, insurance and real estate	100.0	90.3	83.9	67.0	16.9	6.4	3.4	1.2	8.5
Business and repair services	100.0	68.0	60.3	44.0	16.3	7.6	9.1	5.6	25.9
Personal services	100.0	58.5	47.6	26.0	21.7	10.9	9.8	6.8	33.9
Entertainment and recreation services	100.0	75.2	60.0	33.1	26.9	15.1	5.3	a	21.1
Professional services	100.0	86.1	77.5	56.0	21.5	8.6	5.9	3.1	10.6

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

<sup>a</sup>Number is too small to be statistically significant.



Table 27  
**Workers Aged 18–64 with Selected Sources of Health Insurance, by Number of Hours Worked per Week,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Hours Worked per Week	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Hours worked									
16 or fewer	6.2	4.6	3.4	0.6	2.8	1.2	0.7	0.4	1.2
17–34	17.4	11.9	9.3	3.4	5.9	2.6	1.7	1.2	4.3
35 or more	100.8	83.2	76.1	63.9	12.2	7.1	5.2	2.3	15.0
Self Employed	12.1	9.2	6.0	2.9	3.1	3.2	0.5	0.2	2.6
Hours worked									
16 or fewer	0.8	0.6	0.4	0.1	0.3	0.2	0.1	a	0.1
17–34	1.8	1.2	0.8	0.2	0.6	0.4	0.1	0.1	0.5
35 or more	9.5	7.4	4.7	2.6	2.1	2.6	0.3	0.1	1.9
Wage and Salary Workers	112.3	90.4	82.8	64.9	17.8	7.7	7.0	3.7	17.9
Public sector	19.0	17.1	16.2	13.5	2.6	0.9	1.5	0.4	1.3
16 or fewer	1.0	0.8	0.6	0.1	0.5	0.1	0.1	0.1	0.1
17–34	2.1	1.6	1.4	0.7	0.7	0.3	0.2	0.1	0.4
35 or more	15.9	14.6	14.2	12.7	1.4	0.5	1.2	0.3	0.8
Private sector	93.3	73.4	66.6	51.4	15.2	6.8	5.5	3.2	16.6
16 or fewer	4.4	3.2	2.4	0.3	2.0	0.8	0.5	0.3	0.9
17–34	13.5	9.0	7.1	2.5	4.6	2.0	1.4	1.0	3.5
35 or more	75.4	61.1	57.2	48.6	8.6	4.0	3.7	2.0	12.2
(percentage within sector and hours worked categories)									
Total	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.1%	3.1%	16.5%
Hours worked									
16 or fewer	100.0	74.1	55.3	9.3	46.0	18.9	10.6	6.2	18.6
17–34	100.0	68.0	53.1	19.3	33.8	14.9	9.8	6.7	24.8
35 or more	100.0	82.5	75.5	63.4	12.1	7.0	5.1	2.3	14.9
Self Employed	100.0	76.0	49.6	24.0	25.6	26.5	4.2	1.6	21.5
Hours worked									
16 or fewer	100.0	76.3	53.1	12.3	40.7	23.3	9.9	a	17.6
17–34	100.0	67.0	45.9	11.0	34.8	21.1	5.4	3.1	28.6
35 or more	100.0	77.7	50.0	27.4	22.6	27.7	3.5	1.0	20.5
Wage and Salary Workers	100.0	80.5	73.7	57.8	15.9	6.8	6.3	3.3	15.9
Public sector	100.0	89.9	85.2	71.4	13.8	4.7	7.9	2.4	6.9
16 or fewer	100.0	81.7	67.0	14.3	52.7	14.7	10.6	6.7	11.7
17–34	100.0	77.2	64.8	33.2	31.6	12.3	10.5	5.7	16.9
35 or more	100.0	92.1	89.0	79.9	9.1	3.1	7.4	1.6	5.3
Private sector	100.0	78.6	71.4	55.1	16.3	7.2	5.9	3.5	17.8
16 or fewer	100.0	72.1	53.2	7.7	45.5	19.0	10.8	6.3	20.3
17–34	100.0	66.7	52.2	18.2	34.0	14.5	10.3	7.4	25.5
35 or more	100.0	81.1	75.9	64.5	11.4	5.3	4.9	2.6	16.2

Note: Details may not add to totals because individuals may receive coverage from more than one source.  
<sup>a</sup>Number too small to be statistically significant.

Table 28  
**Workers Aged 18–64 with Selected Sources of Health Insurance, by Work Status and Firm Size,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Work Status and Firm Size	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Self Employed	12.1	9.2	6.0	2.9	3.1	3.2	0.5	0.2	2.6
Wage and salary workers	112.3	90.4	82.8	64.9	17.8	7.7	7.0	3.7	17.9
fewer than 10	14.4	9.0	7.0	3.4	3.6	2.1	1.0	0.7	4.6
10–24	10.4	7.3	6.3	4.1	2.1	1.0	0.7	0.4	2.6
25–99	15.8	11.9	10.8	8.2	2.7	1.1	0.9	0.6	3.3
100–499	17.6	14.7	13.8	11.1	2.6	0.9	1.0	0.5	2.3
500–999	7.0	6.1	5.7	4.7	1.0	0.4	0.4	0.2	0.7
1,000 or more	47.1	41.3	39.2	33.4	5.8	2.1	2.9	1.2	4.4
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self Employed	9.7	9.2	6.8	4.3	14.8	29.5	6.7	4.9	12.7
Wage and salary workers	90.3	90.8	93.2	95.7	85.2	70.5	93.3	95.1	87.3
fewer than 10	11.6	9.1	7.8	5.0	17.2	19.3	13.8	17.6	22.3
10–24	8.4	7.3	7.1	6.1	10.3	9.3	9.9	11.4	12.7
25–99	12.7	12.0	12.2	12.0	12.7	10.1	12.6	15.5	16.1
100–499	14.2	14.8	15.5	16.4	12.5	8.7	13.3	13.8	11.4
500–999	5.6	6.1	6.5	7.0	4.8	3.4	4.7	5.2	3.4
1,000 or more	37.9	41.5	44.1	49.2	27.7	19.7	39.0	31.6	21.5
(percentage within firm size categories)									
Total	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.1%	3.1%	16.5%
Self Employed	100.0	76.0	49.6	24.0	25.6	26.5	4.2	1.6	21.5
Wage and salary workers	100.0	80.5	73.7	57.8	15.9	6.8	6.3	3.3	15.9
fewer than 10	100.0	62.9	48.4	23.4	25.0	14.5	7.2	4.7	31.7
10–24	100.0	70.2	60.5	39.8	20.6	9.7	7.2	4.3	25.0
25–99	100.0	75.4	68.4	51.6	16.8	6.9	6.0	3.8	20.8
100–499	100.0	83.6	78.2	63.3	14.9	5.4	5.7	3.1	13.3
500–999	100.0	87.5	82.2	67.7	14.5	5.3	5.1	2.9	9.9
1,000 or more	100.0	87.7	83.2	70.9	12.3	4.5	6.2	2.6	9.4

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

Table 29  
**Persons Aged 18–64 with Selected Sources of Health Insurance, by Unemployment Experience,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Unemployment Experience	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	153.0	114.3	100.1	70.2	29.9	14.2	17.0	10.4	26.8
Total Workers	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Weeks Unemployed									
None	107.4	89.8	80.4	62.5	17.9	9.4	5.7	2.6	14.6
1–4 weeks	3.0	1.9	1.6	1.0	0.6	0.3	0.3	0.2	0.8
5–12 weeks	5.2	3.3	2.9	2.0	0.9	0.4	0.5	0.3	1.6
13 or more weeks	8.8	4.5	3.9	2.4	1.5	0.7	1.1	0.8	3.4
Nonworkers	28.6	14.7	11.3	2.4	9.0	3.4	9.4	6.6	6.3
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Workers	81.3	87.1	88.7	96.6	70.0	76.4	44.4	37.1	76.5
Weeks Unemployed									
None	70.2	78.6	80.3	89.0	60.0	66.3	33.3	24.6	54.7
1–4 weeks	1.9	1.7	1.6	1.4	2.1	2.2	1.7	1.7	3.1
5–12 weeks	3.4	2.9	2.9	2.8	2.9	3.0	3.0	3.1	6.0
13 or more weeks	5.7	4.0	3.9	3.4	5.0	4.8	6.4	7.8	12.7
Nonworkers	18.7	12.9	11.3	3.4	30.0	23.6	55.6	62.9	23.5
(percentage within work status categories)									
Total	100.0%	74.7%	65.4%	45.9%	19.5%	9.3%	11.1%	6.8%	17.5%
Total Workers	100.0	80.1	71.3	54.5	16.8	8.7	6.1	3.1	16.5
Weeks Unemployed									
None	100.0	83.7	74.9	58.2	16.7	8.8	5.3	2.4	13.6
1–4 weeks	100.0	65.2	54.5	33.9	20.7	10.7	9.7	5.8	27.8
5–12 weeks	100.0	62.6	54.5	38.2	16.4	8.0	9.7	6.2	30.5
13 or more weeks	100.0	51.6	43.8	26.8	17.0	7.8	12.3	9.2	38.7
Nonworkers	100.0	51.3	39.6	8.3	31.3	11.7	33.0	22.9	22.0

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

Table 30  
**Workers Aged 18–64 with Selected Sources of Health Insurance, by Primary Job Earnings,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Primary Job Earnings	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total Workers	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Under \$10,000	38.0	23.1	17.7	6.6	11.0	5.5	4.5	3.1	11.5
\$10,000–\$19,999	30.7	24.4	22.1	17.4	4.8	2.3	1.5	0.6	5.6
\$20,000–\$29,999	23.3	21.2	19.9	17.2	2.6	1.3	0.7	0.1	2.0
\$30,000–\$39,999	14.9	14.1	13.5	12.2	1.3	0.6	0.4	a	0.8
\$40,000–\$49,999	7.7	7.4	7.0	6.5	0.5	0.4	0.2	a	0.3
\$50,000 or More	9.7	9.4	8.6	7.9	0.7	0.8	0.2	a	0.3
(percentage within coverage categories)									
Total Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$10,000	30.6	23.2	19.9	9.8	52.7	50.2	59.7	80.3	56.4
\$10,000–\$19,999	24.7	24.5	24.9	25.6	22.8	20.9	20.3	14.9	27.5
\$20,000–\$29,999	18.8	21.3	22.4	25.4	12.6	12.1	9.6	2.9	9.7
\$30,000–\$39,999	12.0	14.2	15.2	18.0	6.1	5.8	5.4	a	3.7
\$40,000–\$49,999	6.2	7.4	7.9	9.6	2.6	3.4	2.1	a	1.3
\$50,000 or More	7.8	9.4	9.7	11.7	3.2	7.6	2.9	a	1.4
(percentages within earnings categories)									
Total Workers	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.0%	3.1%	16.5%
Under \$10,000	100.0	60.8	46.4	17.5	29.0	14.3	11.7	8.2	30.4
\$10,000–\$19,999	100.0	79.5	72.1	56.6	15.6	7.4	4.9	1.9	18.4
\$20,000–\$29,999	100.0	90.7	85.1	73.9	11.3	5.6	3.1	0.5	8.5
\$30,000–\$39,999	100.0	94.5	90.2	81.7	8.6	4.2	2.7	a	5.1
\$40,000–\$49,999	100.0	96.2	91.4	84.3	7.1	4.9	2.0	a	3.5
\$50,000 or More	100.0	96.9	88.4	81.5	6.9	8.4	2.2	a	2.9

Note: Details may not add to totals because individuals may receive coverage from more than one source.  
<sup>a</sup>Number too small to be statistically significant.

Table 31  
**Workers Aged 18–64 with Selected Sources of Health Insurance, by Wage and Salary Earnings,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Wage and Salary Earnings	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total Workers	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Under \$10,000	40.8	25.3	18.5	6.7	11.8	6.8	4.5	3.1	12.1
\$10,000–\$19,999	29.7	23.4	21.4	16.9	4.5	2.0	1.5	0.6	5.6
\$20,000–\$29,999	22.8	20.8	19.9	17.4	2.5	0.9	0.7	0.1	1.8
\$30,000–\$39,999	14.6	13.9	13.5	12.3	1.2	0.4	0.4	a	0.6
\$40,000–\$49,999	7.5	7.3	7.1	6.6	0.5	0.2	0.2	a	0.2
\$50,000 or more	9.0	8.8	8.4	7.9	0.5	0.4	0.2	a	0.2
(percentage within coverage categories)									
Total Workers	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$10,000	32.8	25.4	20.8	9.8	56.4	63.0	59.8	79.2	59.3
\$10,000–\$19,999	23.9	23.5	24.1	25.0	21.5	18.3	20.3	16.0	27.2
\$20,000–\$29,999	18.3	20.9	22.4	25.7	11.8	8.7	9.6	3.1	8.6
\$30,000–\$39,999	11.8	14.0	15.2	18.2	5.6	4.1	5.5	0.8	3.1
\$40,000–\$49,999	6.1	7.3	8.0	9.7	2.4	2.2	2.0	0.4	1.0
\$50,000 or more	7.3	8.9	9.5	11.7	2.3	3.7	2.9	0.5	0.9
(percentage within earnings categories)									
Total Workers	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.1%	3.1%	16.5%
Under \$10,000	100.0	62.1	45.3	16.4	28.9	16.8	11.1	7.5	29.8
\$10,000–\$19,999	100.0	78.9	72.2	57.1	15.2	6.7	5.2	2.1	18.8
\$20,000–\$29,999	100.0	91.5	87.3	76.5	10.8	4.1	3.2	0.5	7.7
\$30,000–\$39,999	100.0	95.2	92.2	84.2	8.0	3.1	2.8	0.2	4.3
\$40,000–\$49,999	100.0	97.0	93.8	87.1	6.7	3.2	2.0	0.2	2.7
\$50,000 or more	100.0	97.6	93.2	87.9	5.3	4.4	2.4	0.2	2.1

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

<sup>a</sup>Number too small to be statistically significant.

Table 32  
**Workers Aged 18–64 with Selected Sources of Health Insurance, by Total Earnings,  
Employee Benefit Research Institute Analysis of the March 1992 CPS**

Total Earnings	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Under \$10,000	35.3	21.2	16.1	5.6	10.5	5.1	4.4	3.0	10.8
\$10,000–\$19,999	31.4	24.5	22.1	17.1	5.0	2.4	1.6	0.6	6.2
\$20,000–\$29,999	24.0	21.7	20.3	17.5	2.8	1.4	0.7	0.1	2.1
\$30,000–\$39,999	15.4	14.5	13.8	12.5	1.4	0.7	0.4	a	0.8
\$40,000–\$49,999	8.0	7.7	7.3	6.7	0.6	0.4	0.2	a	0.3
\$50,000 or More	10.3	10.0	9.1	8.4	0.7	0.9	0.2	a	0.3
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$10,000	28.4	21.3	18.2	8.3	50.3	47.0	57.9	78.3	52.8
\$10,000–\$19,999	25.2	24.6	24.9	25.2	23.8	22.5	21.3	16.5	30.1
\$20,000–\$29,999	19.3	21.8	22.9	25.9	13.2	12.6	9.9	3.2	10.2
\$30,000–\$39,999	12.4	14.5	15.6	18.4	6.5	6.2	5.7	a	4.0
\$40,000–\$49,999	6.4	7.7	8.2	9.9	2.8	3.7	2.1	a	1.4
\$50,000 or More	8.3	10.0	10.3	12.4	3.4	7.9	3.1	a	1.5
(percentage within earnings categories)									
Total	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.1%	3.1%	16.5%
Under \$10,000	100.0	60.1	45.7	15.9	29.8	14.4	12.4	8.6	30.6
\$10,000–\$19,999	100.0	78.1	70.3	54.5	15.8	7.8	5.1	2.0	19.6
\$20,000–\$29,999	100.0	90.5	84.8	73.2	11.6	5.7	3.1	0.5	8.7
\$30,000–\$39,999	100.0	94.2	89.8	81.0	8.8	4.4	2.8	a	5.3
\$40,000–\$49,999	100.0	96.1	91.1	83.9	7.2	5.0	2.0	a	3.6
\$50,000 or More	100.0	96.6	88.3	81.4	6.9	8.3	2.2	a	3.0

Note: Details may not add to totals because individuals may receive coverage from more than one source.  
<sup>a</sup>Number too small to be statistically significant.

Table 33  
**Workers Aged 18–64 with Selected Sources of Health Insurance by Firm Size and Total Personal Earnings**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Firm Size and Total Personal Earnings	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	124.4	99.6	88.8	67.8	20.9	10.9	7.5	3.9	20.5
Under \$20,000	66.7	45.7	38.2	22.7	15.5	7.5	6.0	3.7	17.0
\$20,000–\$49,999	47.4	43.9	41.4	36.7	4.7	2.4	1.3	0.2	3.2
\$50,000 or more	10.3	10.0	9.1	8.4	0.7	0.9	0.2	0.0	0.3
Fewer than 10 Employees	24.9	16.8	11.8	5.4	6.4	5.0	1.5	0.9	7.0
Under \$20,000	17.0	10.3	7.2	2.4	4.8	3.1	1.4	0.8	5.7
\$20,000–\$49,999	6.1	4.9	3.5	2.2	1.3	1.3	0.1	0.0	1.2
\$50,000 or more	1.9	1.7	1.1	0.8	0.3	0.6	0.0	0.0	0.2
10–99 Employees	27.5	20.4	18.0	13.0	5.0	2.3	1.7	1.0	6.0
Under \$20,000	16.9	10.8	9.1	5.3	3.8	1.7	1.5	1.0	5.1
\$20,000–\$49,999	8.8	7.9	7.4	6.2	1.1	0.5	0.2	0.0	0.8
\$50,000 or more	1.8	1.7	1.6	1.4	0.1	0.2	0.0	0.0	0.1
100–999 Employees	24.7	21.0	19.6	16.0	3.6	1.3	1.4	0.7	3.0
Under \$20,000	12.7	9.5	8.5	5.8	2.7	1.1	1.1	0.7	2.6
\$20,000–\$49,999	10.1	9.6	9.3	8.5	0.9	0.2	0.2	0.0	0.5
\$50,000 or more	1.9	1.9	1.8	1.7	0.1	0.0	0.0	0.0	0.0
1,000 or More Employees	47.2	41.4	39.3	33.5	5.8	2.2	2.9	1.2	4.4
Under \$20,000	20.1	15.2	13.4	9.2	4.3	1.7	2.0	1.2	3.6
\$20,000–\$49,999	22.4	21.5	21.2	19.8	1.4	0.4	0.8	0.1	0.7
\$50,000 or more	4.8	4.7	4.7	4.5	0.2	0.1	0.1	0.0	0.1
(percentage within firm size and earnings categories)									
Total	100.0%	80.1%	71.3%	54.5%	16.8%	8.7%	6.1%	3.1%	16.5%
Under \$20,000	100.0	68.6	57.3	34.0	23.2	11.3	9.0	5.5	25.4
\$20,000–\$49,999	100.0	92.6	87.5	77.5	9.9	5.2	2.8	0.4	6.7
\$50,000 or more	100.0	96.6	88.3	81.4	6.9	8.3	2.2	0.2	3.0
Fewer than 10 Employees	100.0	67.5	47.4	21.7	25.7	20.1	6.1	3.5	28.2
Under \$20,000	100.0	60.6	42.3	14.1	28.1	18.3	8.1	4.9	33.5
\$20,000–\$49,999	100.0	80.2	58.5	36.8	21.7	21.7	2.0	0.4	19.0
\$50,000 or more	100.0	89.8	58.5	41.8	16.7	31.3	1.1	0.1	9.9
10–99 Employees	100.0	74.1	65.6	47.3	18.3	8.5	6.3	3.8	21.8
Under \$20,000	100.0	63.7	54.0	31.5	22.4	9.8	9.0	5.9	30.1
\$20,000–\$49,999	100.0	89.7	83.5	70.8	12.6	6.2	1.9	0.4	9.6
\$50,000 or more	100.0	96.4	87.8	80.7	7.1	8.6	2.1	0.7	2.9
100–999 Employees	100.0	84.7	79.3	64.6	14.8	5.4	5.5	3.0	12.3
Under \$20,000	100.0	74.6	66.4	45.5	20.9	8.3	8.5	5.4	20.0
\$20,000–\$49,999	100.0	94.9	92.6	83.7	8.9	2.4	2.4	0.4	4.6
\$50,000 or more	100.0	98.4	96.0	90.9	5.2	2.3	1.9	0.5	1.4
1,000 or More Employees	100.0	87.7	83.1	70.8	12.3	4.6	6.2	2.6	9.4
Under \$20,000	100.0	75.6	67.0	45.7	21.2	8.6	10.0	5.8	18.1
\$20,000–\$49,999	100.0	96.2	94.6	88.4	6.2	1.6	3.6	0.3	3.3
\$50,000 or more	100.0	98.7	97.1	93.5	3.6	1.6	2.9	0.0	1.1

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

<sup>a</sup>Number too small to be statistically significant.

Table 34  
**Persons Aged 18–64 with Health Insurance in Their Own Name Offered through  
 an Employer, by Employer Contribution, Industry, and Firm Size**  
 Employee Benefit Research Institute Analysis of the March 1992 CPS

Employer Contribution, Industry, and Firm Size	Persons with Direct Group Health	Employer Contribution		
		All	Some	None
(millions)				
Total	70.2	23.1	43.2	3.8
Self Employed	2.9	1.8	0.8	0.4
Wage and Salary Workers	64.9	20.6	41.4	3.0
Public sector	13.5	4.3	8.6	0.6
Private sector	51.4	16.2	32.8	2.4
agriculture	0.5	0.2	0.2	a
mining	0.6	0.2	0.4	a
construction	2.7	1.0	1.5	0.2
manufacturing	15.4	4.7	10.2	0.5
transportation, communications, and utilities	4.9	1.8	2.9	0.2
wholesale trade	2.9	0.9	1.9	0.1
retail trade	6.8	1.7	4.6	0.4
finance, insurance, and real estate	4.7	1.1	3.3	0.2
business and repair services	2.4	0.8	1.5	0.1
personal services	1.0	0.2	0.7	0.1
entertainment and recreation services	0.5	0.2	0.3	a
professional services	9.2	3.4	5.4	0.4
Firm Size				
Fewer than 10 employees	5.4	2.9	1.9	0.6
10–24 employees	4.6	1.9	2.4	0.3
25–99 employees	8.4	3.1	4.9	0.5
100–499 employees	11.2	3.5	7.2	0.5
500–999 employees	4.7	1.5	3.0	0.2
1,000 or more employees	33.5	9.5	22.7	1.3
Nonworkers	2.4	0.8	1.1	0.5
(percentage within industry categories)				
Total	100.0%	32.9%	61.6%	5.5%
Self Employed	100.0	61.0	26.1	12.9
Total Wage and Salary Workers	100.0	31.7	63.7	4.6
Public sector	100.0	32.0	63.4	4.6
Private sector	100.0	31.6	63.7	4.7
agriculture	100.0	39.5	49.6	a
mining	100.0	33.2	60.1	a
construction	100.0	36.2	54.8	9.0
manufacturing	100.0	30.6	66.0	3.4
transportation, communications, and utilities	100.0	37.5	59.1	3.4
wholesale trade	100.0	31.0	65.3	3.7
retail trade	100.0	25.6	67.8	6.5
finance, insurance, and real estate	100.0	24.5	71.3	4.2
business and repair services	100.0	32.3	62.2	5.6
personal services	100.0	23.2	68.1	8.6
entertainment and recreation services	100.0	37.3	59.2	a
professional services	100.0	36.9	58.8	4.3
Firm Size				
Fewer than 10 employees	100.0	53.7	35.6	10.7
10–24 employees	100.0	40.9	52.3	6.7
25–99 employees	100.0	36.5	57.8	5.6
100–499 employees	100.0	31.0	64.4	4.7
500–999 employees	100.0	32.2	63.9	3.9
1,000 or more employees	100.0	28.3	67.7	3.9
Nonworkers	100.0	33.0	47.6	19.4

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

<sup>a</sup>Number is too small to be statistically significant.



Table 35  
**Mean Employer Contribution to Workers' Health Plans, by Industry and Firm Size**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Industry and Firm Size	Workers with Direct Group Health at Least Partially Paid for by Their Employer	Mean Employer Contribution
	(millions)	(dollars)
Total	64.5	\$ 2,129
Self Employed	2.5	2,717
Public Sector	12.9	2,179
Private Sector	49.0	2,086
Agriculture	0.4	1,771
Mining	0.6	2,891
Construction	2.4	2,266
Manufacturing	14.9	2,442
Transportation, communications, and utilities	4.7	2,513
Wholesale trade	2.8	2,081
Retail trade	6.3	1,633
Finance, insurance, and real estate	4.5	1,812
Business and repair services	2.3	1,722
Personal services	0.9	1,317
Entertainment and recreation services	0.5	1,701
Professional services	8.8	1,827
Firm Size		
Fewer than 10 employees	4.8	2,093
10–24 employees	4.3	2,002
25–99 employees	7.9	2,027
100–499 employees	10.7	2,029
500–999 employees	4.6	2,115
1,000 or more employees	32.1	2,213

Note: The Census Bureau estimated the value of employer contributions by statistically matching the 1987 National Medical Expenditure Survey and the March 1992 CPS. For a more detailed description of their methodology, refer to: U.S. Department of Commerce, Bureau of the Census, "Measuring the Effect of Benefits and Taxes on Income and Poverty: 1979–1991," Current Population Reports, Series P-60, no. 182–RD (Washington, DC: U.S. Government Printing Office, 1992).

Table 36  
**Children under Age 18 with Selected Sources of Health Insurance, by Poverty Level and Age,  
 Employee Benefit Research Analysis of the March 1992 CPS**

Poverty Level and Age	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	65.1	43.4	39.8	3.8	14.7	13.5	9.5
Infants	3.9	2.3	2.1	0.2	1.3	1.3	0.6
Aged 1-5	18.9	11.9	11.1	0.8	5.2	5.0	2.5
Aged 6-12	25.7	17.5	16.3	1.2	5.3	4.8	3.8
Aged 13-17	16.6	11.7	10.2	1.5	2.9	2.4	2.7
0-99% of Poverty	14.5	2.2	1.6	0.6	9.6	9.5	3.3
Infants	1.0	0.1	0.1	a	0.8	0.8	0.2
Aged 1-5	4.8	0.6	0.5	0.1	3.6	3.5	0.8
Aged 6-12	5.6	0.9	0.7	0.2	3.6	3.5	1.3
Aged 13-17	3.2	0.6	0.3	0.3	1.7	1.6	1.0
100%-149% of Poverty	7.0	3.4	3.0	0.4	2.1	2.0	2.0
Infants	0.5	0.2	0.2	a	0.2	0.2	0.1
Aged 1-5	2.1	1.0	0.9	0.1	0.7	0.7	0.6
Aged 6-12	2.8	1.4	1.3	0.1	0.7	0.7	0.8
Aged 13-17	1.7	0.8	0.6	0.2	0.4	0.4	0.5
150%-199% of Poverty	7.1	5.0	4.6	0.5	1.0	0.8	1.5
Infants	0.4	0.3	0.3	a	0.1	0.1	0.1
Aged 1-5	2.0	1.4	1.3	0.1	0.4	0.3	0.4
Aged 6-12	3.0	2.2	2.0	0.2	0.4	0.3	0.6
Aged 13-17	1.7	1.2	1.0	0.2	0.2	0.1	0.4
200%-399% of Poverty	22.9	19.9	18.6	1.4	1.5	0.9	2.3
Infants	1.2	1.0	0.9	0.1	0.1	0.1	0.1
Aged 1-5	6.3	5.5	5.2	0.3	0.4	0.3	0.6
Aged 6-12	9.3	8.1	7.7	0.4	0.5	0.3	0.9
Aged 13-17	6.0	5.3	4.7	0.6	0.4	0.2	0.6
400% or More of Poverty	13.5	12.8	12.0	0.9	0.5	0.3	0.5
Infants	0.8	0.7	0.7	a	a	a	0.1
Aged 1-5	3.7	3.5	3.3	0.2	0.1	0.1	0.2
Aged 6-12	5.0	4.8	4.5	0.3	0.2	0.1	0.2
Aged 13-17	4.0	3.9	3.5	0.3	0.2	0.1	0.1
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Infants	6.1	5.2	5.3	4.2	8.9	9.3	5.8
Aged 1-5	29.0	27.5	28.0	21.7	35.5	36.9	26.7
Aged 6-12	39.4	40.2	40.9	33.0	35.9	35.9	39.7
Aged 13-17	25.5	27.0	25.7	41.1	19.8	17.9	27.8
0-99% of Poverty	22.3	5.1	4.0	16.6	65.6	70.6	34.4
Infants	1.6	0.2	0.2	a	5.4	5.9	1.7
Aged 1-5	7.3	1.4	1.3	3.1	24.3	26.2	8.5
Aged 6-12	8.6	2.1	1.8	5.9	24.4	26.3	13.5
Aged 13-17	4.8	1.3	0.8	7.1	11.5	12.2	10.6
100%-149% of Poverty	10.8	7.8	7.6	9.7	14.1	14.6	20.8
Infants	0.7	0.5	0.5	a	1.4	1.5	1.1
Aged 1-5	3.3	2.3	2.3	2.0	5.1	5.4	5.9
Aged 6-12	4.2	3.2	3.3	2.4	4.8	5.0	8.5
Aged 13-17	2.5	1.9	1.6	4.7	2.8	2.8	5.3

(continued)

Table 36 (continued)

Poverty Level and Age	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(percentage within coverage categories)							
150%–199% of Poverty	10.9	11.6	11.5	13.2	6.9	6.1	15.2
Infants	0.7	0.6	0.6	a	0.8	0.8	0.8
Aged 1–5	3.1	3.2	3.2	2.6	2.4	2.2	4.2
Aged 6–12	4.6	5.1	5.1	4.9	2.4	2.0	6.2
Aged 13–17	2.6	2.8	2.5	5.3	1.3	1.0	4.1
200%–399% of Poverty	35.1	45.9	46.7	36.7	9.9	6.8	23.9
Infants	1.9	2.3	2.3	1.5	1.0	0.9	1.4
Aged 1–5	9.7	12.6	13.1	8.5	2.8	2.3	6.5
Aged 6–12	14.3	18.8	19.4	11.8	3.2	2.0	9.6
Aged 13–17	9.3	12.1	11.9	14.9	2.9	1.5	6.4
400% or More of Poverty	20.8	29.6	30.1	23.7	3.5	1.9	5.7
Infants	1.2	1.6	1.7	a	a	a	0.8
Aged 1–5	5.6	8.0	8.2	5.5	0.9	0.7	1.6
Aged 6–12	7.8	11.1	11.4	8.0	1.1	0.6	1.9
Aged 13–17	6.2	8.9	8.9	9.0	1.2	0.4	1.4
(percentage within age and poverty categories)							
Total	100.0%	66.7%	61.1%	5.8%	22.6%	20.7%	14.7%
Infants	100.0	57.6	53.8	4.0	33.1	31.7	14.1
Aged 1–5	100.0	63.1	59.0	4.3	27.6	26.3	13.5
Aged 6–12	100.0	68.0	63.4	4.9	20.5	18.9	14.8
Aged 13–17	100.0	70.7	61.6	9.3	17.6	14.6	16.0
0–99% of Poverty	100.0	15.3	11.1	4.3	66.3	65.5	22.5
Infants	100.0	10.0	8.1	a	79.0	78.6	16.3
Aged 1–5	100.0	12.9	10.6	2.4	74.7	74.0	17.0
Aged 6–12	100.0	16.4	12.6	4.0	64.2	63.3	23.0
Aged 13–17	100.0	18.5	10.0	8.5	53.4	52.3	32.1
100%–149% of Poverty	100.0	48.4	43.3	5.2	29.5	28.1	28.3
Infants	100.0	44.3	39.4	a	42.1	41.6	22.9
Aged 1–5	100.0	46.4	42.9	3.5	35.3	34.1	26.3
Aged 6–12	100.0	50.3	47.2	3.3	25.5	24.4	29.4
Aged 13–17	100.0	48.8	38.2	10.7	25.2	22.7	30.6
150%–199% of Poverty	100.0	70.9	64.3	7.0	14.3	11.5	20.4
Infants	100.0	63.8	60.8	a	28.5	25.3	16.8
Aged 1–5	100.0	68.5	63.8	4.8	17.4	15.1	20.0
Aged 6–12	100.0	73.6	68.1	6.2	11.7	9.2	19.8
Aged 13–17	100.0	70.7	59.2	11.7	11.6	7.9	23.0
200%–399% of Poverty	100.0	87.0	81.1	6.0	6.4	4.0	10.0
Infants	100.0	80.1	75.6	4.5	12.1	10.0	11.1
Aged 1–5	100.0	86.7	82.0	5.1	6.5	5.0	9.8
Aged 6–12	100.0	87.8	83.2	4.8	5.0	2.9	9.9
Aged 13–17	100.0	87.4	78.1	9.3	7.1	3.4	10.1
400% or More of Poverty	100.0	94.8	88.5	6.6	3.8	1.9	4.0
Infants	100.0	87.7	82.7	a	a	a	9.4
Aged 1–5	100.0	94.6	89.2	5.7	3.7	2.6	4.1
Aged 6–12	100.0	95.2	89.5	6.0	3.1	1.6	3.6
Aged 13–17	100.0	95.8	87.6	8.4	4.5	1.3	3.3

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

<sup>a</sup> Number too small to be statistically significant

Table 37  
**Children under Age 18 with Selected Sources of Health Insurance Provided by  
Someone Inside or Outside the Household, by Age,  
Employee Benefit Research Analysis of the March 1992 CPS**

Age	Total	Private Health Insurance			Total Public	Medicaid	No Health Insurance Coverage
		Total	Inside	Outside			
(millions)							
Total	65.1	43.4	41.3	2.1	14.7	13.5	9.5
Infant	3.9	2.3	2.2	0.1	1.3	1.3	0.6
Aged 1–5	18.9	11.9	11.4	0.5	5.2	5.0	2.5
Aged 6–12	25.7	17.5	16.3	1.2	5.3	4.8	3.8
Aged 13–17	16.6	11.7	11.4	0.3	2.9	2.4	2.7
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Infant	6.1	5.2	5.3	3.5	8.9	9.3	5.8
Aged 1–5	29.0	27.5	27.6	24.6	35.5	36.9	26.7
Aged 6–12	39.4	40.2	39.5	55.6	35.9	35.9	39.7
Aged 13–17	25.5	27.0	27.6	16.4	19.8	17.9	27.8
(percentage within age categories)							
Total	100.0%	66.7%	63.5%	3.2%	22.6%	20.7%	14.7%
Infant	100.0	57.6	55.8	1.8	33.1	31.7	14.1
Aged 1–5	100.0	63.1	60.4	2.7	27.6	26.3	13.5
Aged 6–12	100.0	68.0	63.5	4.5	20.5	18.9	14.8
Aged 13–17	100.0	70.7	68.7	2.1	17.6	14.6	16.0

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

Table 38  
**Children under Age 18 with Selected Sources of Health Insurance Provided by  
Someone Inside or Outside the Household by Family Income as a Percentage of Poverty,  
Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Income as a Percentage of Poverty	Private Health Insurance				Total Public	Medicaid	No Health Insurance Coverage
	Total	Total	Inside	Outside			
	(millions)						
Total	65.1	43.4	41.3	2.1	14.7	13.5	9.5
0-99%	14.5	2.2	1.8	0.4	9.6	9.5	3.3
100%-149%	7.0	3.4	3.1	0.2	2.1	2.0	2.0
150%-199%	7.1	5.0	4.8	0.3	1.0	0.8	1.5
200%-399%	22.9	19.9	19.0	0.8	1.5	0.9	2.3
400% or more	13.5	12.8	12.5	0.3	0.5	0.3	0.5
	(percentage within coverage categories)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	22.3	5.1	4.5	18.5	65.6	70.6	34.4
100%-124%	10.8	7.8	7.6	11.9	14.1	14.6	20.8
125%-199%	10.9	11.6	11.5	13.5	6.9	6.1	15.2
200%-399%	35.1	45.9	46.1	40.6	9.9	6.8	23.9
400% or more	20.8	29.6	30.3	15.5	3.5	1.9	5.7
	(percentages within income categories)						
Total	100.0%	66.7%	63.5%	3.2%	22.6%	20.7%	14.7%
0-99%	100.0	15.3	12.6	2.6	66.3	65.5	22.5
100%-124%	100.0	48.4	44.8	3.5	29.5	28.1	28.3
125%-199%	100.0	70.9	66.9	3.9	14.3	11.5	20.4
200%-399%	100.0	87.0	83.3	3.7	6.4	4.0	10.0
400% or more	100.0	94.8	92.4	2.4	3.8	1.9	4.0

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

Table 39  
**Children Under Age 18 with Selected Sources of Health Insurance, by Race and Poverty Status,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Race and Poverty Level	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	65.1	43.4	39.8	3.8	14.7	13.5	9.5
White	44.6	34.6	31.5	3.1	6.6	5.7	5.1
Black	10.1	4.1	3.9	0.2	4.7	4.5	1.8
Hispanic	7.6	3.0	2.8	0.2	2.7	2.6	2.2
Other	2.8	1.7	1.5	0.2	0.7	0.7	0.5
Below Poverty	14.5	2.2	1.6	0.6	9.6	9.5	3.3
White	6.0	1.3	0.9	0.4	3.6	3.5	1.4
Black	4.8	0.5	0.4	0.1	3.6	3.6	0.8
Hispanic	3.1	0.3	0.3	0.0	1.9	1.9	1.0
Other	0.7	0.1	0.1	0.1	0.5	0.5	0.1
Above Poverty	50.5	41.2	38.1	3.1	5.1	4.0	6.3
White	38.6	33.3	30.7	2.7	3.0	2.2	3.7
Black	5.3	3.6	3.5	0.1	1.0	0.9	1.1
Hispanic	4.5	2.7	2.5	0.2	0.8	0.7	1.2
Other	2.1	1.6	1.5	0.1	0.3	0.2	0.3
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	68.5	79.7	79.3	83.3	44.7	42.3	53.3
Black	15.5	9.5	9.8	6.0	31.7	33.2	19.2
Hispanic	11.7	6.9	7.0	5.6	18.5	19.5	22.7
Other	4.3	4.0	3.9	5.1	5.1	5.0	4.7
Below Poverty	22.3	5.1	4.0	16.6	65.6	70.6	34.4
White	9.2	3.0	2.2	11.5	24.5	26.2	14.8
Black	7.3	1.1	1.0	2.7	24.8	26.8	8.2
Hispanic	4.8	0.7	0.7	1.1	13.1	14.2	10.0
Other	1.0	0.2	0.1	1.3	3.2	3.5	1.4
Above Poverty	77.7	94.9	96.0	83.4	34.4	29.4	65.6
White	59.3	76.7	77.1	71.8	20.2	16.1	38.6
Black	8.2	8.3	8.8	3.3	6.9	6.3	11.0
Hispanic	6.9	6.1	6.3	4.5	5.4	5.3	12.7
Other	3.2	3.8	3.7	3.7	1.9	1.6	3.3
(percentage within race and income categories)							
Total	100.0%	66.7%	61.1%	5.8%	22.6%	20.7%	14.7%
White	100.0	77.5	70.7	7.0	14.7	12.8	11.4
Black	100.0	40.6	38.4	2.2	46.2	44.3	18.2
Hispanic	100.0	39.4	36.7	2.8	35.8	34.7	28.5
Other	100.0	62.2	55.3	6.8	26.9	24.3	16.2
Below Poverty	100.0	15.3	11.1	4.3	66.3	65.5	22.5
White	100.0	21.7	14.7	7.3	60.2	58.9	23.5
Black	100.0	10.4	8.3	2.1	76.5	75.9	16.4
Hispanic	100.0	10.4	9.0	1.3	61.9	61.4	30.6
Other	100.0	15.2	7.8	7.5	69.0	69.0	19.8
Above Poverty	100.0	81.4	75.5	6.2	10.0	7.8	12.4
White	100.0	86.1	79.4	7.0	7.7	5.6	9.5
Black	100.0	67.6	65.3	2.3	19.1	16.0	19.7
Hispanic	100.0	59.6	56.0	3.8	17.7	16.1	27.1
Other	100.0	77.3	70.6	6.6	13.4	10.0	15.0

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

<sup>a</sup>Number too small to be statistically significant.

Table 40  
**Children under Age 18 with Selected Sources of Health Insurance,  
 by Work Status and Firm Size of Their Family Head,  
 Employee Benefit Research Institute Analysis of the March 1992 CPS**

Work Status and Firm Size of Family Head	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	65.1	43.4	39.8	3.8	14.7	13.5	9.5
Self Employed	4.7	3.4	2.1	1.3	0.5	0.4	1.0
Wage and Salary Workers	52.2	39.3	37.2	2.1	7.9	6.8	7.3
Fewer than 10 employees	5.6	2.8	2.2	0.6	1.4	1.3	1.5
10–24 employees	4.6	2.7	2.5	0.3	0.9	0.8	1.1
25–99 employees	7.4	5.0	4.6	0.4	1.1	1.1	1.5
100–499 employees	8.4	6.5	6.3	0.2	1.2	1.0	1.1
500–999 employees	3.3	2.8	2.7	0.1	0.4	0.3	0.3
1,000 or more employees	23.1	19.5	19.0	0.6	2.8	2.2	1.9
Nonworkers	8.1	0.7	0.4	0.4	6.4	6.2	1.2
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self Employed	7.3	7.8	5.3	33.3	3.3	3.2	10.5
Wage and Salary Workers	80.3	90.5	93.7	56.8	53.5	50.5	76.6
Fewer than 10 employees	8.6	6.5	5.5	16.8	9.7	9.9	16.2
10–24 employees	7.0	6.3	6.2	7.4	6.4	6.1	11.2
25–99 employees	11.3	11.4	11.6	9.8	7.8	7.8	16.0
100–499 employees	12.8	15.0	15.8	5.7	8.0	7.7	11.0
500–999 employees	5.0	6.4	6.8	2.2	2.5	2.4	2.7
1,000 or more employees	35.5	45.0	47.8	15.0	19.2	16.5	19.5
Nonworkers	12.5	1.7	1.0	9.8	43.2	46.3	12.9
(percentage within firm size categories)							
Total	100.0%	66.7%	61.1%	5.8%	22.6%	20.7%	14.7%
Self Employed	100.0	71.3	44.9	26.6	10.2	9.1	21.2
Wage and Salary Workers	100.0	75.2	71.3	4.1	15.1	13.0	14.0
Fewer than 10 employees	100.0	50.4	39.3	11.4	25.5	24.0	27.8
10–24 employees	100.0	59.6	53.9	6.1	20.5	18.0	23.5
25–99 employees	100.0	67.2	62.6	5.0	15.6	14.3	20.7
100–499 employees	100.0	77.6	75.3	2.6	14.0	12.5	12.6
500–999 employees	100.0	85.1	82.8	2.5	11.2	10.1	7.8
1,000 or more employees	100.0	84.4	82.2	2.4	12.2	9.6	8.0
Nonworkers	100.0	9.2	4.8	4.6	78.3	77.0	15.2

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

Table 41  
**Children under Age 18 with Selected Sources of Health Insurance, by the Work Status  
of Their Family Head and Family Income as a Percentage of Poverty,  
Employee Benefit Research Institute Analysis of the March 1992 CPS**

Work Status of Family Head and Family Income as a Percentage of Poverty	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	65.1	43.4	39.8	3.8	14.7	13.5	9.5
Full year, no unemployment	47.5	38.5	35.9	2.8	4.5	3.6	6.1
full time	44.7	37.1	34.8	2.4	3.7	2.9	5.5
part time	2.8	1.5	1.1	0.4	0.8	0.7	0.7
Full year, some unemployment	6.2	3.0	2.7	0.3	2.1	2.0	1.6
Part year	3.2	1.1	0.8	0.3	1.7	1.6	0.6
Nonworker	8.1	0.7	0.4	0.4	6.4	6.2	1.2
0-99% of Poverty	14.5	2.2	1.6	0.6	9.6	9.5	3.3
Full year, no unemployment	3.8	1.2	0.9	0.3	1.4	1.4	1.4
full time	2.9	0.9	0.7	0.2	1.0	1.0	1.2
part time	0.9	0.3	0.2	0.1	0.4	0.4	0.3
Full year, some unemployment	2.1	0.3	0.3	0.1	1.3	1.2	0.7
Part year	1.9	0.3	0.2	0.1	1.3	1.3	0.3
Nonworker	6.7	0.4	0.2	0.2	5.6	5.6	0.8
100%-149% of Poverty	7.0	3.4	3.0	0.4	2.1	2.0	2.0
Full year, no unemployment	4.8	2.7	2.4	0.2	1.0	1.0	1.4
full time	4.4	2.5	2.3	0.2	0.9	0.8	1.2
part time	0.5	0.2	0.1	a	0.2	0.2	0.2
Full year, some unemployment	1.1	0.4	0.4	a	0.4	0.4	0.3
Part year	0.4	0.2	0.1	0.1	0.2	0.2	0.1
Nonworker	0.6	0.1	a	a	0.4	0.4	0.2
150%-199% of Poverty	7.1	5.0	4.6	0.5	1.0	0.8	1.5
Full year, no unemployment	5.7	4.3	4.0	0.4	0.6	0.5	1.0
full time	5.3	4.1	3.8	0.3	0.5	0.4	0.9
part time	0.3	0.2	0.1	a	0.1	0.1	0.1
Full year, some unemployment	0.9	0.5	0.4	0.1	0.2	0.1	0.3
Part year	0.3	0.1	0.1	a	0.1	0.1	0.1
Nonworker	0.3	0.1	a	a	0.2	0.1	0.1
200%-399% of Poverty	22.9	19.9	18.6	1.4	1.5	0.9	2.3
Full year, no unemployment	20.5	18.2	17.2	1.1	1.0	0.5	1.8
full time	19.8	17.7	16.8	1.0	0.9	0.5	1.7
part time	0.7	0.5	0.4	0.1	a	a	0.1
Full year, some unemployment	1.6	1.2	1.1	0.1	0.2	0.2	0.3
Part year	0.5	0.3	0.2	0.1	0.1	0.1	0.1
Nonworker	0.4	0.1	0.1	0.1	0.1	0.1	0.1
400% or More of Poverty	13.5	12.8	12.0	0.9	0.5	0.3	0.5
Full year, no unemployment	12.7	12.1	11.4	0.8	0.4	0.2	0.5
full time	12.3	11.8	11.1	0.7	0.4	0.2	0.4
part time	0.4	0.4	0.3	0.1	a	a	a
Full year, some unemployment	0.5	0.5	0.4	a	a	a	a
Part year	0.2	0.2	0.1	a	a	a	a
Nonworker	0.1	a	a	a	a	a	a

(continued)



Table 41 (continued)

Work Status of Family Head and Family Income as a Percentage of Poverty	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(percentage within work status and poverty categories)							
Total	100.0%	66.7%	61.1%	5.8%	22.6%	20.7%	14.7%
Full year, no unemployment	100.0	81.2	75.6	5.9	9.5	7.6	13.0
full time	100.0	82.9	77.8	5.4	8.4	6.5	12.2
part time	100.0	52.7	40.4	12.9	27.2	25.2	24.7
Full year, some unemployment	100.0	47.8	42.9	5.0	33.9	31.7	25.1
Part year	100.0	34.2	25.0	9.3	53.4	50.8	18.3
Nonworker	100.0	9.2	4.8	4.6	78.3	77.0	15.2
0–99% of Poverty	100.0	15.3	11.1	4.3	66.3	65.5	22.5
Full year, no unemployment	100.0	30.7	23.6	7.2	37.3	36.8	38.0
full time	100.0	31.7	25.1	6.6	33.9	33.3	40.3
part time	100.0	27.6	19.1	9.2	48.0	47.8	31.0
Full year, some unemployment	100.0	16.2	13.8	2.4	58.9	57.8	31.3
Part year	100.0	15.8	10.8	5.0	70.6	68.8	17.6
Nonworker	100.0	6.1	3.1	3.1	84.0	83.3	12.3
100%–149% of Poverty	100.0	48.4	43.3	5.2	29.5	28.1	28.3
Full year, no unemployment	100.0	55.1	50.3	4.9	21.4	20.5	28.8
full time	100.0	57.3	52.7	4.8	20.0	19.1	28.1
part time	100.0	33.1	27.3	a	34.6	34.0	36.0
Full year, some unemployment	100.0	40.0	36.3	a	38.4	35.6	30.6
Part year	100.0	48.8	36.0	12.8	49.3	47.5	15.2
Nonworker	100.0	12.5	a	a	62.2	60.0	28.8
150%–199% of Poverty	100.0	70.9	64.9	7.0	14.3	11.5	20.4
Full year, no unemployment	100.0	76.2	70.5	6.2	11.2	8.7	18.1
full time	100.0	77.6	72.0	6.1	10.3	8.0	17.7
part time	100.0	54.2	45.9	a	25.9	19.3	25.3
Full year, some unemployment	100.0	58.1	51.3	6.9	18.3	14.9	30.1
Part year	100.0	55.0	39.4	a	26.9	24.0	24.1
Nonworker	100.0	24.5	a	a	48.1	41.8	31.6
200%–399% of Poverty	100.0	87.0	81.1	6.0	6.4	4.0	10.0
Full year, no unemployment	100.0	89.1	83.9	5.4	a	a	8.9
full time	100.0	89.6	84.9	4.9	4.8	2.6	8.5
part time	100.0	75.8	57.1	20.0	7.1	4.6	19.4
Full year, some unemployment	100.0	77.0	68.9	8.1	14.2	11.7	16.0
Part year	100.0	63.4	48.0	15.5	20.3	15.1	23.8
Nonworker	100.0	37.2	18.4	20.2	39.8	34.2	26.4
400% or More of Poverty	100.0	94.8	88.5	6.6	3.8	1.9	4.0
Full year, no unemployment	100.0	95.6	89.5	6.4	3.3	1.5	3.6
full time	100.0	95.7	90.1	5.9	3.2	1.4	3.5
part time	100.0	92.4	71.9	21.0	a	a	a
Full year, some unemployment	100.0	88.8	83.6	a	a	a	a
Part year	100.0	83.8	64.3	a	a	a	a
Nonworker	100.0	a	a	a	a	a	a

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

<sup>a</sup> Number too small to be statistically significant.

Table 42  
**Children under Age 18 with Selected Sources of Health Insurance, by Family Type, Work Status of Their Family Head, and Family Income as a Percentage of Poverty,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Family Type, Work Status, and Family Income as a Percentage of Poverty	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
	(millions)						
Total	65.1	43.4	39.8	3.8	14.7	13.5	9.5
Married	46.1	36.4	33.8	2.8	5.7	4.8	5.8
Full-year, full-time worker	37.3	32.1	30.2	2.0	2.7	2.0	3.8
Other worker	7.3	4.1	3.4	0.7	2.0	1.8	1.7
Nonworker	1.5	0.2	0.1	0.1	1.0	1.0	0.3
Single	19.0	7.0	6.0	1.0	9.0	8.7	3.7
Full-year, full-time worker	7.4	5.0	4.5	0.4	1.1	0.9	1.6
Other worker	5.0	1.5	1.2	0.3	2.6	2.5	1.2
Nonworker	6.6	0.6	0.3	0.3	5.3	5.3	0.9
0–99% of Poverty	14.5	2.2	1.6	0.6	9.6	9.5	3.3
Married	4.9	1.2	0.9	0.3	2.5	2.5	1.5
full-year, full-time worker	1.8	0.6	0.5	0.1	0.6	0.6	0.7
other worker	2.1	0.5	0.3	0.1	1.1	1.1	0.6
nonworker	1.1	0.1	a	a	0.8	0.8	0.2
Single	9.6	1.1	0.7	0.3	7.1	7.1	1.7
full-year, full-time worker	1.1	0.3	0.2	0.1	0.4	0.4	0.4
other worker	2.9	0.4	0.3	0.1	1.9	1.9	0.7
nonworker	5.6	0.3	0.2	0.2	4.8	4.8	0.6
100%–149% of Poverty	7.0	3.4	3.0	0.4	2.1	2.0	2.0
Married	4.5	2.4	2.2	0.3	1.1	1.1	1.3
full-year, full-time worker	3.2	1.9	1.7	0.2	0.6	0.6	0.9
other worker	1.2	0.5	0.4	0.1	0.4	0.4	0.4
nonworker	0.2	a	a	a	0.1	0.1	0.1
Single	2.5	1.0	0.9	0.1	0.9	0.9	0.7
full-year, full-time worker	1.2	0.6	0.6	a	0.2	0.2	0.4
other worker	0.8	0.3	0.2	a	0.4	0.4	0.2
nonworker	0.5	0.1	a	a	0.3	0.3	0.1
150%–199% of Poverty	7.1	5.0	4.6	0.5	1.0	0.8	1.5
Married	5.2	3.9	3.5	0.4	0.7	0.5	1.0
full-year, full-time worker	4.1	3.2	3.0	0.3	0.4	0.3	0.7
other worker	1.1	0.6	0.5	0.1	0.2	0.2	0.3
nonworker	0.1	a	a	a	0.1	0.1	a
Single	1.9	1.2	1.1	0.1	0.3	0.3	0.5
full-year, full-time worker	1.3	0.9	0.9	0.1	0.2	0.1	0.3
other worker	0.4	0.2	0.2	a	0.1	0.1	0.1
nonworker	0.2	0.1	a	a	0.1	0.1	0.1
200%–399% of Poverty	22.9	19.9	18.6	1.4	1.5	0.9	2.3
Married	19.0	17.0	16.0	1.1	1.0	0.5	1.6
full-year, full-time worker	16.8	15.4	14.6	0.8	0.7	0.4	1.2
other worker	2.1	1.6	1.4	0.2	0.2	0.1	0.3
nonworker	0.1	a	a	a	a	a	a
Single	3.9	2.9	2.5	0.3	0.5	0.4	0.7
full-year, full-time worker	2.9	2.4	2.2	0.2	0.2	0.2	0.5
other worker	0.7	0.4	0.3	0.1	0.2	0.1	0.2
nonworker	0.3	0.1	a	0.1	0.1	0.1	0.1
400% or More of Poverty	13.5	12.8	12.0	0.9	0.5	0.3	0.5
Married	12.4	11.9	11.2	0.8	0.4	0.2	0.4
full-year, full-time worker	11.4	11.0	10.4	0.7	0.4	0.2	0.3
other worker	0.9	0.9	0.8	0.1	a	a	a
nonworker	a	a	a	a	a	a	a
Single	1.1	0.9	0.8	0.1	0.1	0.1	0.2
full-year, full-time worker	0.9	0.7	0.7	0.1	a	a	0.1
other worker	0.2	0.1	0.1	a	a	a	a
nonworker	0.1	a	a	a	a	a	a

(continued)

Table 42 (continued)

Family Type, Work Status, and Family Income as a Percentage of Poverty	Total	Total Private	Total Employer	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(percentage within family type and poverty categories)							
Total	100.0%	66.7%	61.1%	5.8%	22.6%	20.7%	14.7%
Married	100.0	78.9	73.2	6.0	12.4	10.3	12.6
Full-year, full-time worker	100.0	86.0	80.9	5.4	7.2	5.3	10.2
Other worker	100.0	56.1	47.2	9.1	27.4	24.8	22.9
Nonworker	100.0	12.8	7.7	5.1	68.3	65.9	21.1
Single	100.0	36.8	31.6	5.3	47.4	46.0	19.7
Full-year, full-time worker	100.0	67.3	61.8	5.6	14.3	12.7	22.2
Other worker	100.0	29.5	23.5	6.2	52.4	50.8	23.7
Nonworker	100.0	8.4	4.1	4.4	80.5	79.5	13.8
0–99% of Poverty	100.0	15.3	11.1	4.3	66.3	65.5	22.5
Married	100.0	23.5	17.8	5.8	50.7	49.8	31.3
full-year, full-time worker	100.0	33.8	26.8	7.0	31.5	31.1	40.8
other worker	100.0	22.3	16.7	6.0	54.0	52.5	30.6
nonworker	100.0	8.3	a	a	76.7	75.7	16.8
Single	100.0	11.1	7.6	3.5	74.3	73.6	18.0
full-year, full-time worker	100.0	28.2	22.3	5.8	37.8	37.0	39.5
other worker	100.0	15.2	11.5	3.7	66.6	65.5	22.7
nonworker	100.0	5.7	2.8	3.0	85.4	84.8	11.5
100%–149% of Poverty	100.0	48.4	43.3	5.2	29.5	28.1	28.3
Married	100.0	53.3	47.9	5.6	25.3	23.9	28.2
full-year, full-time worker	100.0	58.8	53.9	5.0	19.8	18.9	27.2
other worker	100.0	44.3	37.5	6.8	35.6	33.2	30.5
nonworker	100.0	a	a	a	53.9	50.2	32.9
Single	100.0	39.2	34.8	4.5	37.3	35.9	28.4
full-year, full-time worker	100.0	53.4	49.5	a	20.6	19.4	30.6
other worker	100.0	34.4	29.4	a	45.7	44.0	26.0
nonworker	100.0	11.0	a	a	65.5	63.9	27.2
150%–199% of Poverty	100.0	70.9	64.3	7.0	14.3	11.5	20.4
Married	100.0	73.6	67.1	7.0	12.9	10.0	19.1
full-year, full-time worker	100.0	79.5	73.6	6.5	9.8	7.4	16.4
other worker	100.0	57.3	48.5	8.9	20.0	15.4	28.6
nonworker	100.0	a	a	a	52.7	48.4	a
Single	100.0	63.2	56.6	6.8	18.3	15.7	24.0
full-year, full-time worker	100.0	71.4	66.9	4.9	11.7	10.0	21.9
other worker	100.0	54.9	46.6	a	25.8	23.0	26.4
nonworker	100.0	26.9	a	a	45.3	37.8	32.6
200%–399% of Poverty	100.0	87.0	81.1	6.0	6.4	4.0	10.0
Married	100.0	89.6	84.2	5.6	5.1	2.7	8.5
full-year, full-time worker	100.0	91.2	86.6	4.8	4.4	2.1	7.3
other worker	100.0	78.7	67.3	11.6	10.2	7.1	16.5
nonworker	100.0	a	a	a	a	a	a
Single	100.0	74.1	65.9	8.4	12.2	10.5	17.4
full-year, full-time worker	100.0	80.3	74.6	5.7	7.2	5.2	15.6
other worker	100.0	61.1	47.1	14.5	23.5	21.0	23.3
nonworker	100.0	38.0	a	22.3	38.3	42.0	23.4
400% or More of Poverty	100.0	94.8	88.5	6.6	3.8	1.9	4.0
Married	100.0	96.2	90.2	6.3	3.3	1.4	3.0
full-year, full-time worker	100.0	96.5	91.1	5.7	3.2	1.3	2.8
other worker	100.0	93.3	80.2	13.7	a	a	a
nonworker	a	a	a	a	a	a	a
Single	100.0	79.1	69.7	10.0	8.8	6.9	14.8
full-year, full-time worker	100.0	85.0	77.4	8.2	a	a	12.3
other worker	100.0	66.7	52.5	a	a	a	a
nonworker	100.0	a	a	a	a	a	a

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

<sup>a</sup> Number too small to be statistically significant.

Table 43  
**Children under Age 18 without Health Insurance, by Their Family Type,  
the Sex and Work Status of Their Family Head, and Family Income as a Percentage of Poverty,  
Employee Benefit Research Institute Analysis of March 1992 CPS**

Family Type and Sex and Work Status of Family Head	Total	Family Income as a Percentage of Poverty				
		0-99%	100%-149%	150%-199%	200%-399%	400% or More
(millions)						
Total	9.5	3.3	2.0	1.5	2.3	0.5
Married	5.8	1.5	1.3	1.0	1.6	0.4
Family head is a						
full-year, full-time worker	3.8	0.7	0.9	0.7	1.2	0.3
other worker	1.7	0.6	0.4	0.3	0.3	a
nonworker	0.3	0.2	0.1	a	a	a
Single	3.7	1.7	0.7	0.5	0.7	0.2
Family head is a						
male	0.8	0.3	0.1	0.2	0.2	0.1
full-year, full-time worker	0.4	0.1	0.1	0.1	0.1	a
other worker	0.3	0.1	a	a	a	a
nonworker	0.2	0.1	a	a	a	a
female	2.9	1.4	0.6	0.3	0.5	0.1
full-year, full-time worker	1.2	0.4	0.3	0.2	0.3	0.1
other worker	0.9	0.5	0.2	0.1	0.1	
nonworker	0.8	0.5	0.1	0.1	a	a
(percentage within poverty categories)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married	60.9	47.1	64.7	68.9	70.5	69.1
Family head is a						
full-year, full-time worker	40.1	22.3	43.7	45.7	54.1	59.8
other worker	17.6	19.3	18.0	20.7	15.0	a
nonworker	3.3	5.5	3.0	a	a	a
Single	39.1	52.9	35.3	31.1	29.5	30.9
Family head is a						
male	8.6	8.8	7.3	10.4	7.5	11.2
full-year, full-time worker	4.2	1.6	4.7	6.6	5.2	a
other worker	2.6	3.4	a	a	a	a
nonworker	1.7	3.9	a	a	a	a
female	30.5	44.0	28.0	20.7	22.0	19.7
full-year, full-time worker	13.0	11.6	13.6	12.8	14.7	11.9
other worker	9.7	16.7	8.5	4.1	5.2	a
nonworker	7.9	15.8	5.9	3.8	a	a
(percentage within sex, work status, and family type categories)						
Total	100.0%	34.4%	20.8%	15.2%	23.9%	5.7%
Married	100.0	26.6	22.1	17.2	27.7	6.4
Family head is a						
full-year, full-time worker	100.0	19.1	22.7	17.4	32.3	8.5
other worker	100.0	37.7	21.3	17.9	20.4	a
nonworker	100.0	57.2	19.3	a	a	a
Single	100.0	46.5	13.4	12.1	18.1	4.5
Family head is a						
male	100.0	35.4	17.7	18.5	21.0	7.4
full-year, full-time worker	100.0	12.8	23.0	23.7	29.7	a
other worker	100.0	44.6	a	a	a	a
nonworker	100.0	76.4	a	a	a	a
female	100.0	49.6	19.1	10.3	17.2	3.7
full-year, full-time worker	100.0	30.7	21.9	15.0	27.2	5.2
other worker	100.0	59.2	18.4	6.5	12.7	a
nonworker	100.0	69.0	15.5	7.3	a	a

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

<sup>a</sup> Number too small to be statistically significant.

Table 44  
**Children under Age 18 without Health Insurance by the Health Coverage of Their Family Head and Family Income as a Percentage of Poverty,**  
**Employee Benefit Research Institute Analysis of the March 1992 CPS**

Health Insurance Coverage of the Family Head	Family Income as a Percentage of Poverty					
	Total	0-99%	100%-149%	150%-199%	200%-399%	400% or More
Total	9.5	3.3	2.0	1.5	2.3	0.5
Total Private	2.0	0.3	0.4	0.3	0.8	0.2
Total employer	1.6	0.2	0.3	0.3	0.6	0.2
Other private	0.4	0.1	0.1	a	0.2	0.1
Total Public	0.3	0.1	0.1	a	0.1	a
Medicaid	0.1	0.1	a	a	a	a
Uninsured	7.3	2.9	1.6	1.1	1.5	0.3
(percentage within income categories)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Private	20.9	9.6	18.3	22.5	33.4	41.3
Total employer	16.4	5.8	15.3	19.3	26.8	31.8
Other private	4.5	3.8	2.9	a	6.6	10.3
Total Public	3.3	3.9	3.8	a	2.4	a
Medicaid	0.7	1.5	a	a	a	a
Uninsured	76.7	87.0	78.8	75.4	65.4	57.5
(percentage within coverage categories)						
Total	100.0%	34.4%	20.8%	15.2%	23.9%	5.7%
Total Private	100.0	15.8	18.2	16.4	38.3	11.2
Total employer	100.0	12.3	19.5	17.9	39.2	11.0
Other private	100.0	28.7	13.5	a	34.8	12.0
Total Public	100.0	39.9	23.5	a	17.4	a
Medicaid	100.0	74.4	a	a	a	a
Uninsured	100.0	39.0	21.4	15.0	20.4	4.3

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

<sup>a</sup>Number too small to be statistically significant.

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