

Sources of Health Insurance and Characteristics of the Uninsured

Analysis of the March 1993 Current Population Survey

EBRI

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- This *Issue Brief/Special Report* examines the extent of health insurance coverage in the United States, the characteristics of the uninsured population by employment status, firm size, industry, income, location, family type, gender and age, race and origin, and education, as well as how the uninsured population has changed over the last several years.
- 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 1992, according to EBRI tabulations of the March 1993 Current Population Survey (CPS). The March 1993 CPS is the most recent data available on the number and characteristics of uninsured Americans.
- In 1992, 17.4 percent of the nonelderly population—or 38.5 million people—were not covered by private health insurance and did not receive publicly financed health assistance. This compares with 36.3 million in 1991 (16.6 percent), 35.7 million in 1990 (16.5 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 of the nonelderly (62.5 percent) have employment-based coverage. Workers were much more likely to be covered by employment-based health plans than nonworkers (71 percent, compared with 40 percent).
- A primary reason for the increase in the number of uninsured between 1991 and 1992 is a decline in employment-based coverage among individuals (and their families) working for small firms. Forty-two percent of the additional 2.2 million individuals without coverage between 1991 and 1992 were in families in which the family head worked for an employer with fewer than 25 employees.
- The number of children who were uninsured in 1992 was 9.8 million, or 14.8 percent of all children. This compares with 9.5 million and 14.7 percent in 1991. The increase in the number and proportion of uninsured children was partially offset by an increase in the proportion of children with Medicaid.
- In 12 states and the District of Columbia, more than 20 percent of the population was uninsured in 1992 (table 3). These states and their uninsured rates were Nevada (26.6 percent), Oklahoma (25.8 percent), Louisiana (25.7 percent), Texas (25.7 percent), the District of Columbia (25.5 percent), Florida (24.2 percent), Arkansas (23.5 percent), Mississippi (22.7 percent), New Mexico (22.5 percent), Georgia (22.4 percent), California (22.2 percent), South Carolina (20.8 percent) and Alabama (20.1 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 have developed health care 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 promote various approaches to health care reform, including a shift toward government health insurance, implementation of an employer mandate, managed competition, 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 the costs of alternative 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 1992 (table 1). Although some of the nonelderly had public health insurance (15 percent), the most common source of coverage was private insurance—usually obtained 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 1992, 17.4 percent of the nonelderly population—or 38.5 million people—were not covered by private health insurance and did not receive publicly financed health assistance, up from 36.3 million (16.6 percent) in 1991.¹ A primary reason for the increase in the number of uninsured between 1991 and 1992 is a decline in

employment-based coverage among individuals (and their families) working for small firms. The fact that so many Americans—and a growing number of Americans—are not covered by health insurance is one of the compelling reasons for growing political interest in the health care reform debate. By the end of 1993, numerous competing health care reform proposals had been introduced in Congress, including the Clinton administration's Health Security Act. As the 103rd Congress convenes for its second session in January, there is certain to be continued activity in this area.

The following discussion and tables are based on the March 1993 Current Population Survey (CPS).² They focus primarily on the nonelderly population because this group receives health insurance coverage from a number of different sources, depending, for example, on income, employment status, and location, and because 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, manufactur-

ing, transportation, communications, and utilities 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.

¹ An additional 0.4 million elderly individuals were also uninsured in 1992. Therefore, 38.9 million persons, representing 15.4 percent of the total population were uninsured in 1992.

² The March Current Population Survey (CPS) questions individuals about their health insurance coverage throughout the preceding calendar year. Respondents to the 1993 survey were instructed to provide information about their health insurance coverage during 1992. 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

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

Source of Coverage	Total Population				Nonelderly				Elderly			
	1989	1990	1991	1992	1989	1990	1991	1992	1989	1990	1991	1992
	(millions)											
Total Population	243.3	246.0	248.7	251.7	213.7	215.9	218.1	220.8	29.6	30.1	30.6	30.9
Total with Private Health Insurance	180.4	178.9	178.4	177.5	160.4	158.3	157.7	156.6	20.0	20.6	20.7	20.9
Employer coverage	150.2	148.7	150.0	148.0	140.8	138.7	139.8	138.0	9.4	10.0	10.1	10.1
Other private coverage	30.3	30.3	28.6	29.6	19.7	19.7	18.0	18.8	10.6	10.6	10.6	10.8
Total with Public Health Insurance	54.5	58.1	61.2	63.2	26.2	29.2	31.7	33.4	28.3	28.9	29.5	29.8
Medicare	31.5	32.3	32.9	33.7	3.2	3.5	3.5	4.0	28.2	28.8	29.4	29.7
Medicaid	21.1	24.2	26.8	28.5	18.5	21.6	23.9	25.6	2.6	2.6	2.9	2.9
CHAMPUS/CHAMPVA ^a	7.0	7.0	7.1	6.9	5.9	5.9	5.9	5.7	1.1	1.1	1.2	1.2
No Health Insurance	34.7	36.0	36.6	38.9	34.4	35.7	36.3	38.5	0.3	0.3	0.3	0.4
	(percentage)											
Total Population	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total with Private Health Insurance	74.2	72.7	71.7	70.5	75.1	73.3	72.3	70.9	67.7	68.4	67.7	67.7
Employer coverage	61.3	60.4	60.3	58.8	65.4	64.2	64.1	62.5	32.0	33.2	33.1	32.6
Other private coverage	12.4	12.3	11.5	11.8	9.2	9.1	8.2	8.5	35.7	35.2	34.7	35.0
Total with Public Health Insurance	22.4	23.6	24.6	25.1	12.3	13.5	14.5	15.1	95.8	96.0	96.3	96.6
Medicare	12.9	13.1	13.2	13.4	1.5	1.6	1.6	1.8	95.6	95.7	96.0	96.2
Medicaid	8.7	9.8	10.8	11.3	8.7	10.0	11.0	11.6	8.7	8.6	9.5	9.4
CHAMPUS/CHAMPVA ^a	2.9	2.8	2.9	2.7	2.8	2.7	2.7	2.6	3.7	3.7	3.8	3.9
No Health Insurance	14.3	14.6	14.7	15.4	16.1	16.5	16.6	17.4	1.0	1.0	0.9	1.2

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

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

The most important determinant of health insurance coverage is employment. Nearly two-thirds of the nonelderly have employment-based coverage. Employers that purchase group health insurance are often able to obtain less expensive policies than individuals because insurance companies can spread their risk across a larger group of people. The nature of employment, the industry, and the size of the firm often

determine the cost and the extent of coverage. Workers in large firms are more likely to be covered by health insurance than those in small firms. Full-year, full-time workers are more likely to be covered than seasonal or part-time workers.

In 1992, 62.5 percent of the nonelderly were covered by employment-based insurance (table 1). Not surprisingly, workers were much more likely to be covered by employment-based health plans than nonworkers (table 2). Seventy percent of workers were covered by an employment-based plan, compared with only 37 percent of nonworkers. In addition, 77 percent of individuals in families headed by a full-year, full-time worker were covered by group health plans, compared with only 37 percent of those in families headed by other workers and 16 percent of individuals in families headed by a nonworker. Workers in the mining, transportation, communications, utilities, and manufacturing industries

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. For more information regarding SIPP, see U.S. Department of Commerce, Bureau of the Census, Health Insurance Coverage: 1987–1990, Selected Data from the Survey of Income and Program Participation, Current Population Reports, Series P-70, No. 29 (Washington, DC: U.S. Government Printing Office, May 1992).

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

Own Work Status and Family Head Work Status	Number	Insured Public or Private	Private Health Insurance			Public Health Insurance		No Health Insurance Coverage
			Total	Employment- based	Other private	Total	Medicaid	
	(millions)		(percentage within work status categories)					
1992								
Total	220.8	82.6%	70.9%	62.5%	8.5%	15.1%	11.6%	17.4%
Own work status								
child	66.1	85.2	65.7	60.2	5.7	23.8	21.9	14.8
family head worker	77.1	82.4	78.1	69.8	8.3	6.7	4.0	17.6
other worker	48.0	82.9	79.8	69.4	10.4	5.2	2.3	17.1
nonworker	29.6	76.7	49.3	37.2	12.2	33.8	23.3	23.3
Work status of family head								
full-year, full-time worker	155.3	87.0	83.8	76.6	7.3	6.1	3.4	13.0
other worker	39.9	69.1	49.4	37.4	12.3	24.3	20.3	30.9
nonworker	25.7	76.7	25.7	16.0	9.7	55.6	47.5	23.3
1991								
Total	218.1	83.4	72.3	64.1	8.2	14.5	11.0	16.6
Own work status								
child	65.1	85.3	66.7	61.1	5.8	22.6	20.7	14.7
family head worker	76.3	83.5	79.5	71.5	8.0	6.7	3.7	16.5
other worker	48.1	83.6	81.0	71.1	9.9	5.1	2.2	16.4
nonworker	28.6	78.0	51.3	39.6	11.7	33.0	22.9	22.0
Work status of family head								
full-year, full-time worker	153.0	87.4	84.5	77.6	7.0	5.9	3.2	12.6
other worker	40.4	71.7	54.0	41.9	12.2	22.2	18.2	28.3
nonworker	24.7	77.5	26.8	17.1	9.8	55.2	47.3	22.5
1990								
Total	215.9	83.4	73.3	64.8	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
1989								
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
1988								
Total	211.8	84.1	75.1	66.8	8.4	12.4	8.6	15.9
Own work status								
child	62.8	84.7	70.4	64.8	5.9	17.8	15.8	15.3
family head worker	74.0	84.6	81.3	73.1	8.3	5.9	2.8	15.4
other worker	47.6	85.0	82.8	72.9	9.9	4.6	1.7	15.0
nonworker	27.5	80.0	55.8	43.7	12.0	31.0	19.7	20.0
Work status of family head								
full-year, full-time worker	153.7	88.2	86.1	79.5	6.7	4.8	2.0	11.8
other worker	35.8	70.8	55.8	42.0	13.9	19.4	15.0	29.2
nonworker	22.3	77.8	30.1	18.5	11.6	53.2	43.7	22.2

as well as those working for the government were more likely to be covered by direct employment-based coverage than other workers (see table 27).

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 23 percent of self-employed workers and 22 percent of workers in firms with fewer than 10 employees were covered through a group health plan sponsored by their own employer in 1992, compared with 70 percent of workers in firms with 1,000 or more employees (see table 29).

Sources of health insurance coverage differ for men and women. Men were more likely to be covered by direct employment-based health insurance, while women were more likely to receive employment-based coverage as dependents of other workers. In addition, women were more likely to receive publicly financed health coverage and were less likely to be uninsured than men (see table 24).

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 1992, only 16 percent of individuals in families with income below \$5,000 were covered by private health insurance, compared with 92 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 1992, only 52 percent of the nonelderly with income below the poverty line were covered by a public plan—50 percent by Medicaid (table 14).³ Other sources of

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

Changes in Coverage

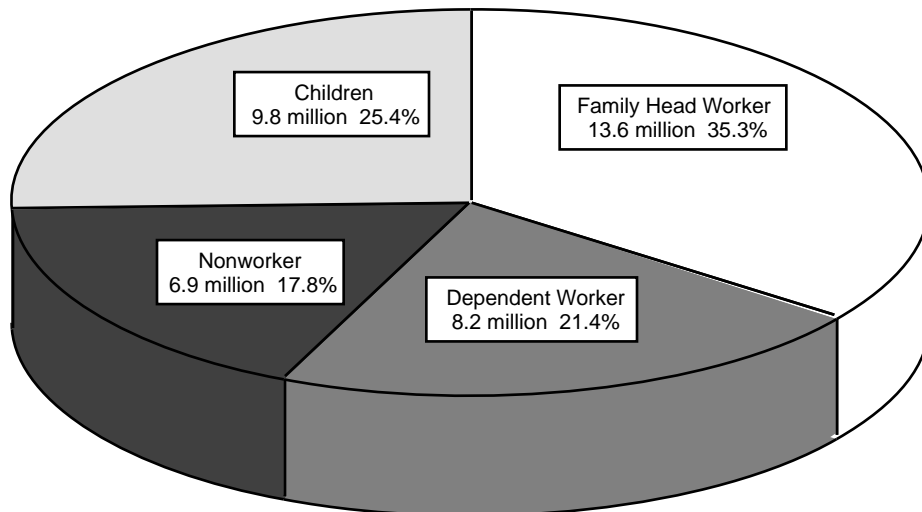
The number of nonelderly Americans without health insurance increased to 38.5 million

in 1992, up from 36.3 million in 1991 (16.6 percent), 35.7 million in 1990 (16.5 percent), and 34.4 million in 1989 (16.1 percent). A primary reason for the increase in the number of uninsured was a decline in employment-based coverage, particularly among individuals (and their families) working in small firms. The number of nonelderly Americans with employment-based coverage in 1992 was 138.0 million (62.5 percent of the nonelderly population), a decrease from 139.8 million (64.1 percent of the total nonelderly population) in 1991 (table 1). The decline in employment-based coverage is likely to be largely related to an uncertain economy—accompanied by increases in unemployment—and the increasing cost of health insurance.

Individuals losing health insurance coverage were more likely to be those whose family head worked for a small firm rather than for a large firm. Among the additional 4.2 million nonelderly Americans without health insurance coverage between 1989 and 1992, 19 percent were in families in which the family head worked for a firm with fewer than 25 employees; 21 percent were in families in which the family head worked for a firm with 25–99 employees; 25 percent were from families headed by a nonworker; 14 percent were from families in which the family head worked for a firm

³ Federal poverty thresholds vary by location and family size. In 1992, weighted average poverty thresholds were \$6,810 for one person, \$9,190 for two persons, \$11,570 for three persons, and \$13,950 for four persons (U.S. Department of Health and Human Services, February 14, 1992).

Chart 1
Nonelderly Population without Health Insurance, by Own Work Status, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 6.

38.5 Million Uninsured Under Age 65

with 100–499 employees; and 21 percent were from families in which the family head worked for a firm with 500 or more employees (calculated from chart 2). The loss of coverage among those in small firms was even more pronounced between 1991 and 1992. Forty-two percent of the additional 2.2 million individuals without coverage between 1991 and 1992 were in families in which the family head worked for an employer with fewer than 25 employees. An additional 15 percent were in families in which the family head worked for an employer with between 25 and 99 employees.

Declines in employment-based health insurance coverage were somewhat offset by an increase in the number of Americans with coverage from a public source. The number of nonelderly Americans receiving public coverage steadily increased between 1989 and 1992—33.4 million nonelderly Americans received public coverage in 1992 (15.1 percent of the total nonelderly population), compared with 31.7 million, or 14.5 percent, of the nonelderly population in 1991; 29.2 million, or 13.5 percent, in 1990; and 26.2 million, or 12.3 percent, in 1989 (table 1). The increase in public coverage is, at least in part, due to the impact of the recent recession and to changes in Medicaid mandates.⁴

insurance coverage in 1992, most were working adults (56.7 percent), while the remainder were children (25.4 percent) and nonworking adults (17.8 percent) (table 6). The total number of uninsured under age 65 has increased from 33.6 million in 1988 to 38.5 million in 1992. 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 17.4 percent.

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 uninsured 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 through emergency services 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 17.4 percent of the nonelderly population

Among the 38.5 million nonelderly Americans who did not have health

The Uninsured

⁴ Legislation passed in the late 1980s required states to cover specific poor groups under their Medicaid programs. The only remaining provision that has not yet been phased in is the requirement that states must cover children born after September 30, 1983, in families with income below the poverty level. The proportion of the poor covered by Medicaid will continue to increase as additional groups of poor children become eligible each year until 2002.

Chart 2
Absolute Increase in the Number of Uninsured Individuals, by Firm Size of Family Head, 1989–1992 and 1991–1992
 Employee Benefit Research Institute Analysis of the March 1990, 1991, 1992, and 1993 Current Population Surveys

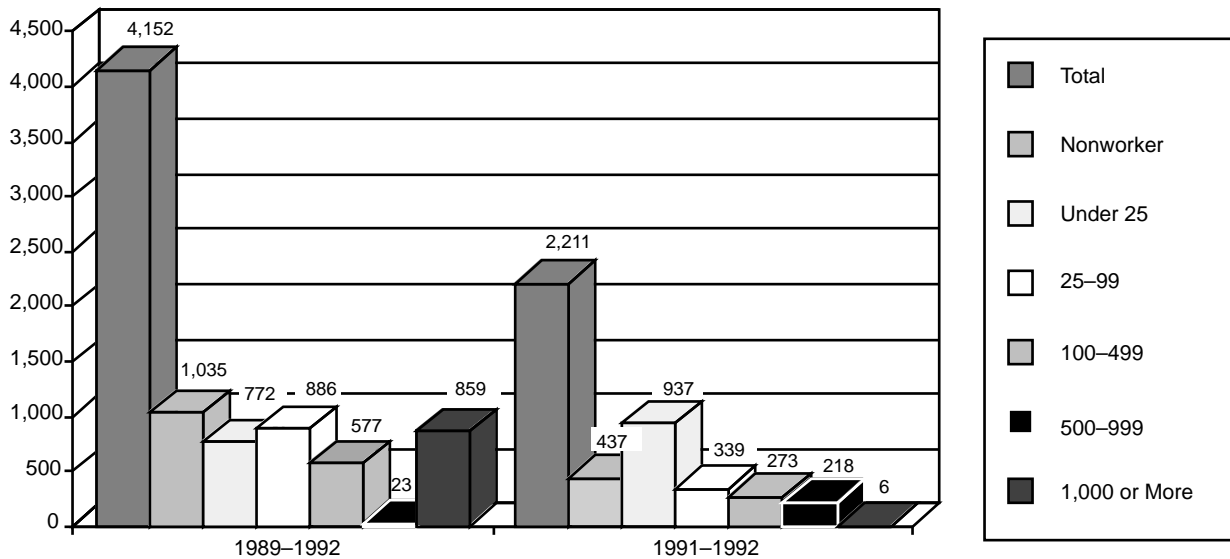
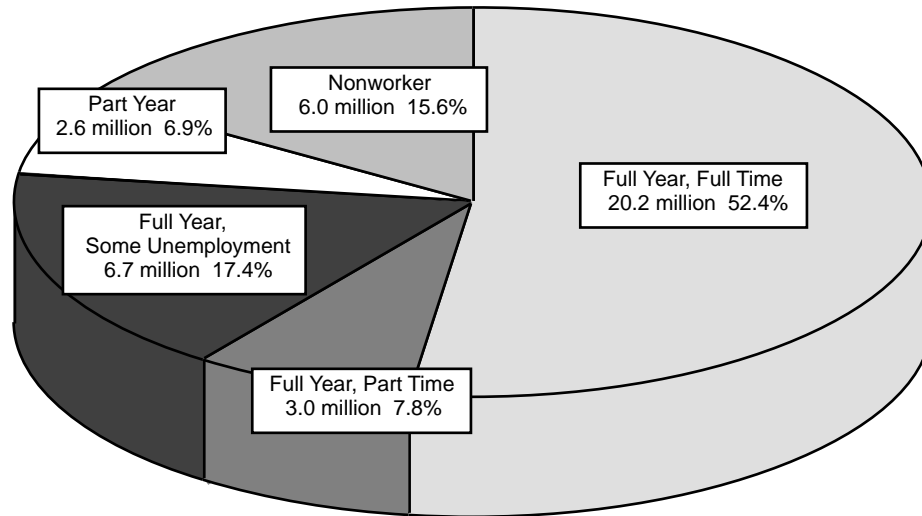


Chart 3
Nonelderly Population without Health Insurance, by Work Status of Family Head, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 8.

38.5 Million Uninsured Under Age 65

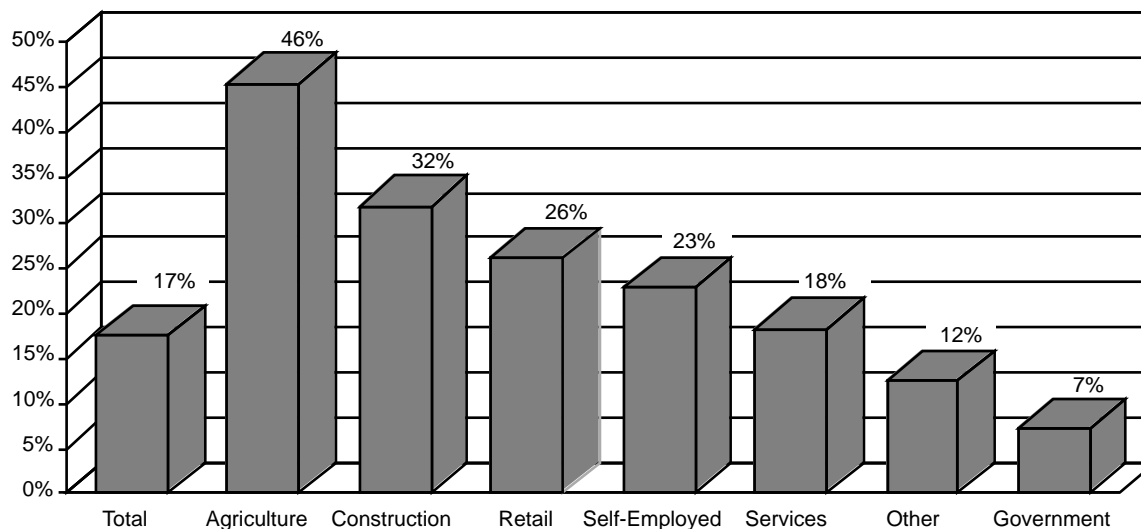
without health insurance while also containing health care costs.

Employment

Even though workers and members of their families were more likely to be covered by health insurance than

nonworkers, 84 percent of the uninsured lived in families headed by workers in 1992, primarily because most people live in families headed by workers (chart 3). More than 60 percent of the uninsured were in families headed by full-year workers with no unemployment; 52 percent were in families headed by full-year, full-time workers,

Chart 4
Percentage Uninsured Among Workers Aged 18–64, by Industry Group, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 27. Other industries include mining, transportation, communications, utilities, finance, insurance, real estate, manufacturing, and wholesale trade.

and 8 percent lived in families headed by full-year, part-time workers. Even though only 13.0 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 (52 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 27). Workers were most likely to be uninsured if they were self-employed or working in agriculture, construction, retail trade, or services (chart 4). Agricultural workers are generally paid low hourly wages and are often migratory. Construction workers are often employed on a contractual basis for a particular project. Because many of these workers are not consistently employed by the same employer, they are less likely to have employment-

based health insurance. Retail sales and service industries often impose waiting periods prior to eligibility for benefits in part because they employ many part-time workers and experience rapid turnover.

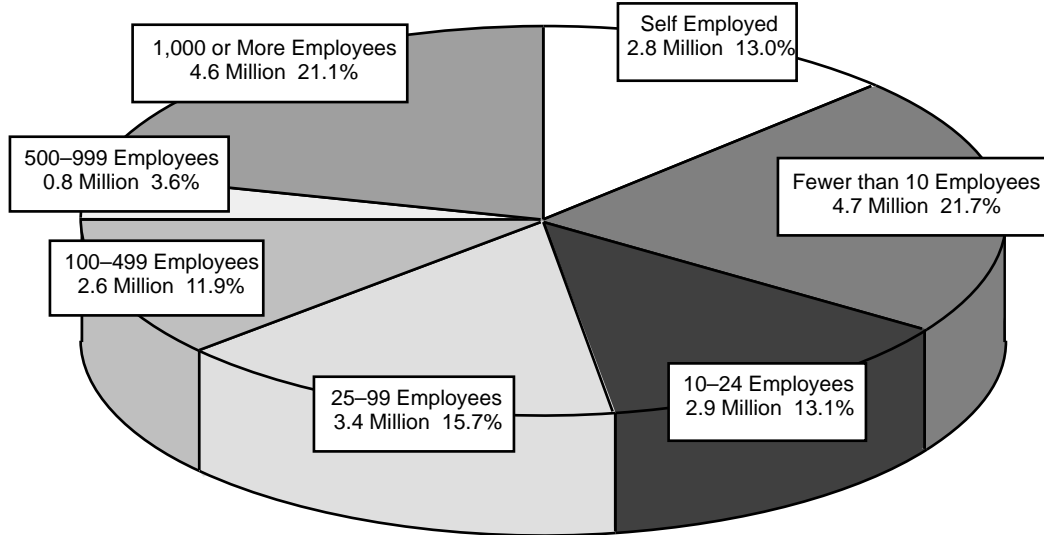
Workers covered by an employer health plan in the agriculture, mining, and entertainment and recreation services industries were most likely to receive an employer contribution to that plan, while those in the construction, personal services, and retail trade industries were least likely to receive an employer contribution (see table 35). Estimated average annual contributions to employee or family plans ranged from \$1,566 in personal services to \$3,393 in mining (see table 37).⁵

Firm Size

Nearly one-half of all uninsured workers were either self-employed or working in firms with fewer than 25 employees in 1992 (chart 5). Twenty-three percent of self-employed workers were uninsured, compared with only 18 percent of all workers (see table 29). Thirty-three

⁵ The Census Bureau estimated the value of employer contributions by statistically matching the 1987 National Medical Expenditure Survey and the March 1993 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: 1992," Current Population Reports, Series P-60, no. 186-RD (Washington, DC: U.S. Government Printing Office, 1993).

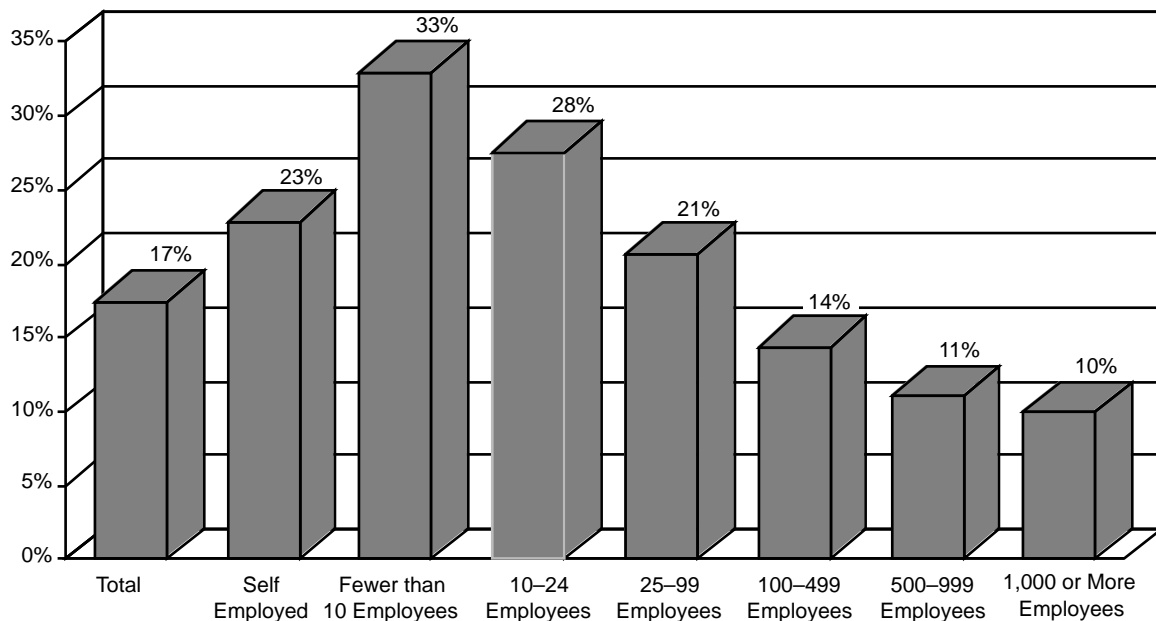
Chart 5
Workers Aged 18–64 without Health Insurance, by Firm Size, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 29.

21.9 Million Uninsured Workers

Chart 6
Percentage Uninsured among Workers Aged 18–64, by Firm Size, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS

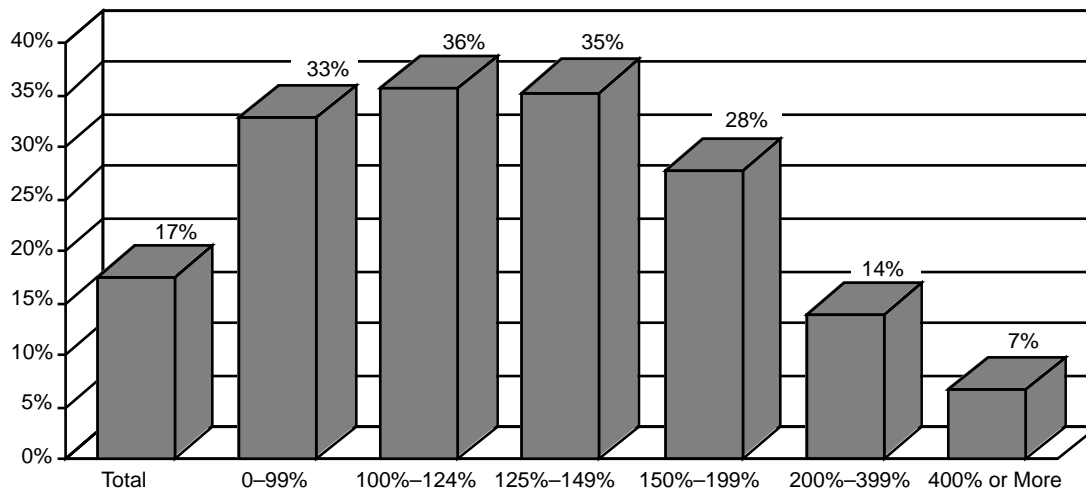


Note: See table 29.

percent of workers in firms with fewer than 10 employees were uninsured, compared with only 10 percent of workers in firms with 1,000 or more employees (chart 6).

Many small employers are unable to obtain affordable health insurance for their employees because insurers charge higher premiums due to the greater risk and

Chart 7
**Percentage Uninsured among Nonelderly Population, by Family Income
as a Percentage of the Federal Poverty Level, 1992**
Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 14. In 1992, weighted average poverty thresholds were \$6,810 for one person, \$9,190 for two persons, \$11,570 for three persons, and \$13,950 for four persons.

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.

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 \$2,358 in firms with 10-24 employees to \$2,618 in firms with 1,000 or more employees (see table 37).⁶

Income

The uninsured are concentrated disproportionately in low-income families. In 1992, 53 percent of the uninsured were in families with income under \$20,000 annually (see table 11). Thirty-five 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 the poverty line (chart 7) (see also table 14).⁷ Medicaid currently covers 50 percent of the poor and 25 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 did not offset the sharp decline in the proportion receiving publicly financed coverage.

Eighty-eight percent of the uninsured were in families with an estimated adjusted gross income (AGI) of less than \$20,000 (see table 12).⁸ Twenty percent of individuals in that income class did not have health insurance in 1992, compared with 3 percent of individuals in families with AGI of \$75,000 or more.

Workers with low earnings are more likely to be

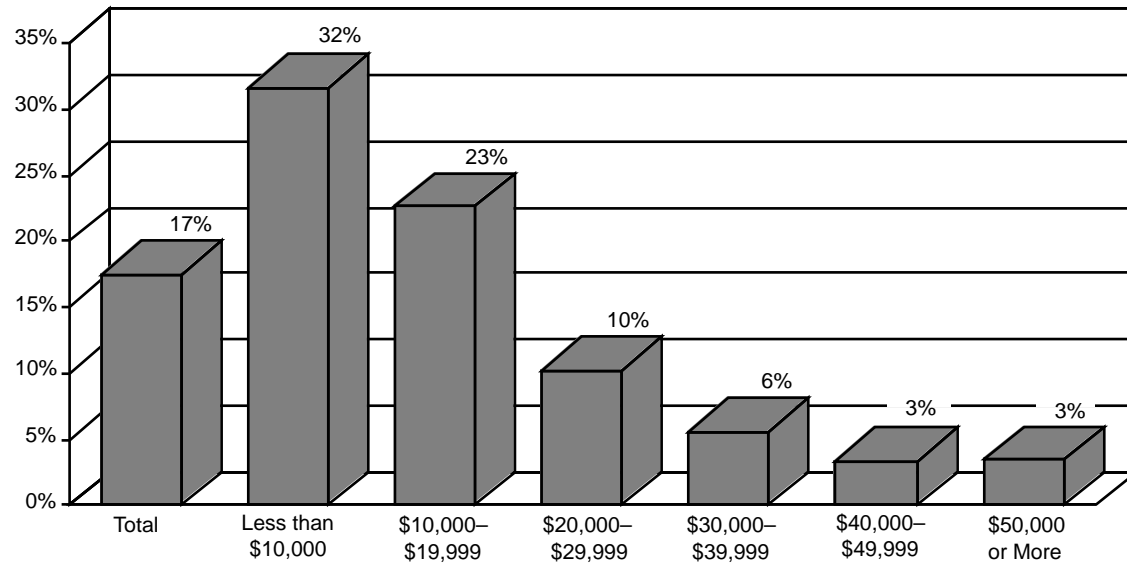
⁶ *Ibid.*

⁷ Medicaid eligibility levels are set by individual states and vary from 16 percent of the federal poverty rate in Alabama to 77 percent of the federal poverty rate in Alaska. The majority of states have higher income eligibility thresholds for "medically needy" persons. Starting in 1990, all states were required to provide Medicaid coverage to pregnant women and children up to age 6 if their income was less than 133 percent of the federal poverty level. In

addition, states must cover children born after September 30, 1983, in families with income below the poverty level (National Governors Association, January 1992). This will result in most poor children under the age of 18 being covered by 2002

⁸ Adjusted gross income was estimated by the Census Bureau from reported income.

Chart 8
Percentage Uninsured among Workers Aged 18–64, by Total Earnings, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 33.

uninsured than workers with high earnings. Thirty-two 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 8) (see also table 33). 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 12 states and the District of Columbia, more than 20 percent of the population was uninsured in 1992 (table 3).⁹ In many of these states a smaller proportion of the population was eligible for private insurance and/or a larger proportion was eligible for publicly financed health programs than the national average (see table 16). Although some states exhibited substantial changes in the percentage of their population without health insurance between 1988 and 1992, states with a low percentage of uninsured in 1988 generally

also had a low percentage of uninsured in 1992. 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, TX (32.2 percent), New Orleans, LA (30.1 percent), and Miami/Ft. Lauderdale, FL (27.9 percent). Individuals living in the Baltimore, MD metropolitan area were least likely to be uninsured (9.1 percent).

Individuals living in rural areas were slightly

⁹ The states and their uninsured rates were Nevada (26.6 percent), Oklahoma (25.8 percent), Louisiana (25.7 percent), Texas (25.7 percent), the District of Columbia (25.5 percent), Florida (24.2 percent), Arkansas

(23.5 percent), Mississippi (22.7 percent), New Mexico (22.5 percent), Georgia (22.4 percent), California (22.2 percent), South Carolina (20.8 percent) and Alabama (20.1 percent).

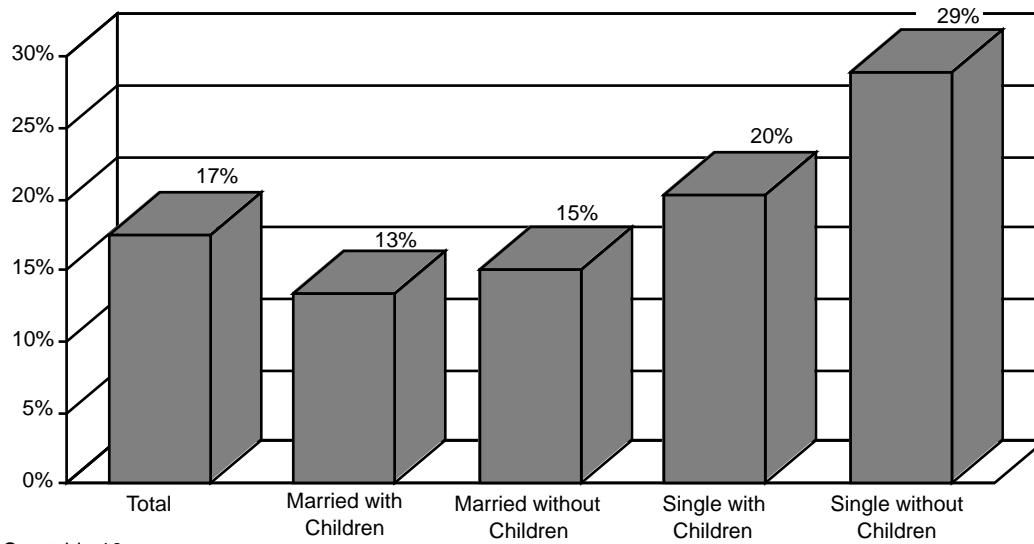
Table 3
**Nonelderly Population without Health Insurance Coverage, by State, 1988-1992,
 Employee Benefit Research Institute Analysis of the March 1989, 1990, 1991, 1992, and 1993 CPS**

	1988		1989		1990		1991		1992	
	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured	Number (thousands)	Percentage Uninsured
Total Nonelderly without Health Insurance	33,615	15.9%	34,370	16.1%	35,745	16.6%	36,311	16.6%	38,522	17.4%
Alabama	695	20.0	694	19.4	743	20.5	761	20.6	729	20.1
Alaska	88	20.9	95	22.3	79	17.9	71	15.7	89	19.3
Arizona	655	21.9	615	20.7	586	19.8	636	21.1	561	18.5
Arkansas	484	22.6	414	20.2	436	21.1	398	18.5	490	23.5
California	5,041	20.6	5,686	21.9	5,787	22.1	5,835	21.7	6,142	22.2
Colorado	434	16.0	458	16.5	506	17.3	346	11.8	419	14.6
Connecticut	290	10.4	281	10.4	238	8.5	259	8.8	270	9.6
D.C.	99	19.8	123	25.2	119	23.9	141	30.3	121	25.5
Delaware	62	10.8	107	18.2	97	16.4	97	15.8	85	13.4
Florida	2,286	22.4	2,222	21.4	2,445	22.9	2,538	23.5	2,723	24.2
Georgia	1,040	18.9	979	17.8	984	17.7	912	16.9	1,265	22.4
Hawaii	111	13.5	87	10.1	82	9.2	86	9.0	75	8.1
Idaho	153	17.6	159	17.6	169	18.0	189	20.6	178	19.0
Illinois	1,199	11.9	1,171	11.5	1,352	13.2	1,395	13.5	1,618	15.3
Indiana	619	13.0	692	14.7	604	12.7	732	15.0	626	12.6
Iowa	223	9.2	211	8.6	233	9.8	255	10.5	300	11.7
Kansas	225	11.1	236	11.3	273	12.6	308	13.7	278	12.6
Kentucky	566	18.3	487	15.9	491	15.6	490	15.9	544	17.1
Louisiana	989	25.7	739	20.3	804	22.5	877	23.8	962	25.7
Maine	116	11.3	120	11.1	143	13.2	140	13.1	145	13.1
Maryland	429	10.8	475	12.0	661	16.0	642	15.5	585	14.0
Massachusetts	506	9.9	509	10.0	559	11.1	664	13.2	621	12.4
Michigan	690	8.4	803	9.7	895	11.0	865	10.5	970	11.9
Minnesota	406	10.4	394	10.5	394	10.2	429	11.2	381	10.0
Mississippi	507	22.6	455	20.2	536	22.9	518	22.1	536	22.7
Missouri	605	13.4	632	13.8	680	14.6	617	14.0	748	16.6
Montana	122	17.6	123	17.2	118	16.4	105	14.7	88	12.3
Nebraska	167	12.6	166	12.3	142	10.3	145	10.2	159	11.3
Nevada	232	24.2	178	17.8	204	19.2	235	21.8	303	26.6

(continued)

1,936	12.7	2,183	14.1	2,250	14.4	2,288	14.7	2,469	16.1
826	15.0	937	17.2	892	16.2	1,014	17.8	941	16.4
61	11.0	57	10.8	44	8.2	50	9.2	54	10.5
997	10.3	968	10.3	1,151	12.1	1,188	12.2	1,278	13.0
639	23.8	645	23.8	593	22.3	604	22.1	722	25.8
417	17.2	413	16.2	389	15.8	432	16.8	406	15.5
984	9.5	1,117	10.8	1,266	12.4	975	9.4	1,107	10.7
73	8.4	95	11.8	111	13.9	98	12.3	91	11.1
446	15.4	526	17.8	564	18.9	491	15.5	668	20.8
98	16.1	78	13.1	82	14.3	73	12.6	111	18.5
670	15.6	642	15.3	689	16.0	659	16.0	700	16.0
4,029	27.0	3,845	25.5	3,618	24.1	3,786	25.3	3,925	25.7
208	13.7	158	10.4	160	10.2	242	15.8	206	13.0
58	12.2	48	9.7	55	11.1	75	14.8	59	11.1
708	14.1	727	14.1	1,024	18.9	1,050	19.6	943	17.4
505	12.3	574	13.9	568	13.4	535	12.4	535	12.4
262	16.0	261	17.0	258	16.6	291	18.5	280	18.5
416	10.0	436	10.8	350	8.6	413	9.6	471	10.5
65	16.1	60	14.3	60	14.4	57	13.8	57	13.8

Chart 9
Percentage Uninsured among the Nonelderly Population, by Family Type, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 10.

more likely to be uninsured (18.6 percent) than those living in urban areas (17.1 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 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

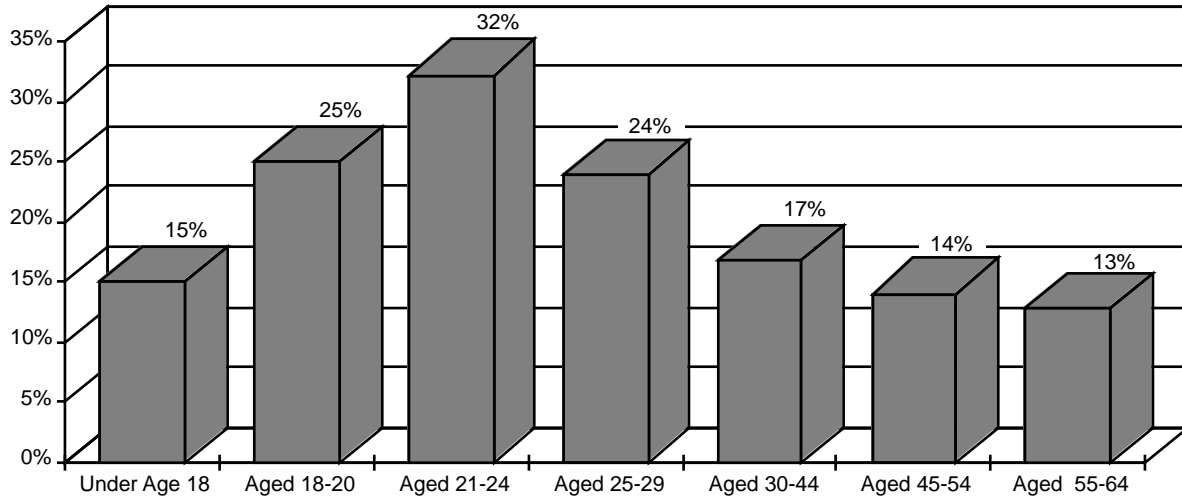
Single individuals and individuals in single parent families were more likely to be uninsured than married couples either with or without children (chart 9) (see also table 10). Married couples and two parent families may have higher levels of income, and both adults may be employed, increasing their 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 (45 percent) and single individuals (48 percent) without children were more likely to be uninsured than other family types (see table 23). 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 1992, compared with only 21 percent and 26 percent of low-income married couples and single individuals without children, respectively, and 36 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 (30 percent, compared with 16 percent), they were more likely to be uninsured (36 percent, compared with 20 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 24). Although women in all age groups were less likely to have employment-based coverage through their own employer, they were more likely than men in all age groups except those aged 21–24 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 55–64 were less likely to be uninsured (13 percent), and individuals aged 21–24 were more likely to be uninsured (32 percent) than those in all other age groups in 1992 (chart 10) (see also table 24). 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

Chart 10
Percentage Uninsured among the Nonelderly Population, by Age, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See tables 24 and 38.

permanent members of the work force. In addition, many in this group may think that they do not need health insurance because they are young and healthy. Finally, young workers may be ineligible for an employment-based plan because of waiting periods imposed prior to eligibility.

Race and Origin

While approximately 74 percent of the U.S. nonelderly population is white, this group comprised only 59 percent of the uninsured in 1992. Individuals of Hispanic origin were more likely to be uninsured than other groups (35 percent) (see table 15). This may be due in part to the fact that three-fourths of the Hispanic population reported income of less than 200 percent of the federal poverty level. However, even at higher income levels, Hispanics were generally more likely to be uninsured than other racial groups and were less likely to be covered by private health insurance. 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.

Education

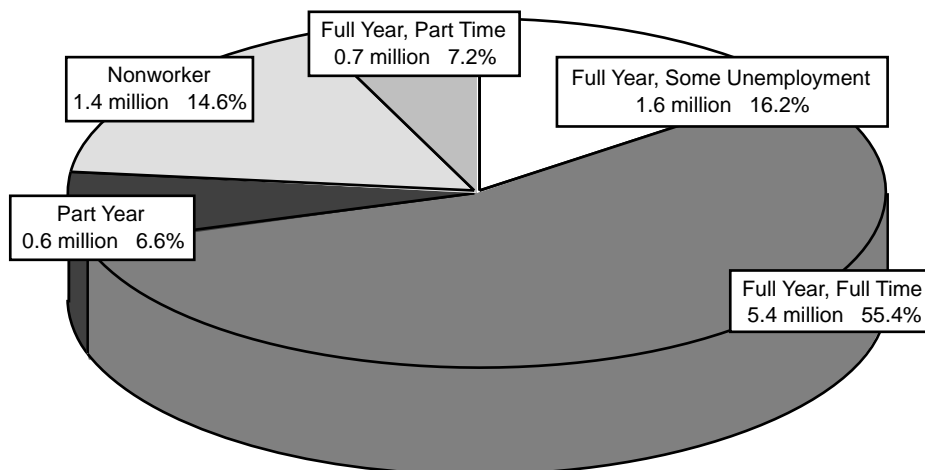
Families whose head of household had not received any education beyond high school accounted for 69 percent of the uninsured, although they represented only

51 percent of the total population (see table 9). Only 7 percent of individuals in families whose head of household had received a masters degree, professional degree, or doctorate degree were uninsured, compared with 39 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 9.8 million children—were not covered by private health insurance and were either ineligible or did not receive publicly financed medical assistance in 1992. Seventy percent of all uninsured children were in families with income below 200 percent of the poverty level (see table 38). Children were most likely to be uninsured if their family head was either self-employed (20 percent), working in a firm with fewer than 10 employees (27 percent), or working in a firm with 10–24 employees (27 percent) (see table 42). Seventeen 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 (63 percent) (chart 11) (see also table 43). 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 12). More than three-

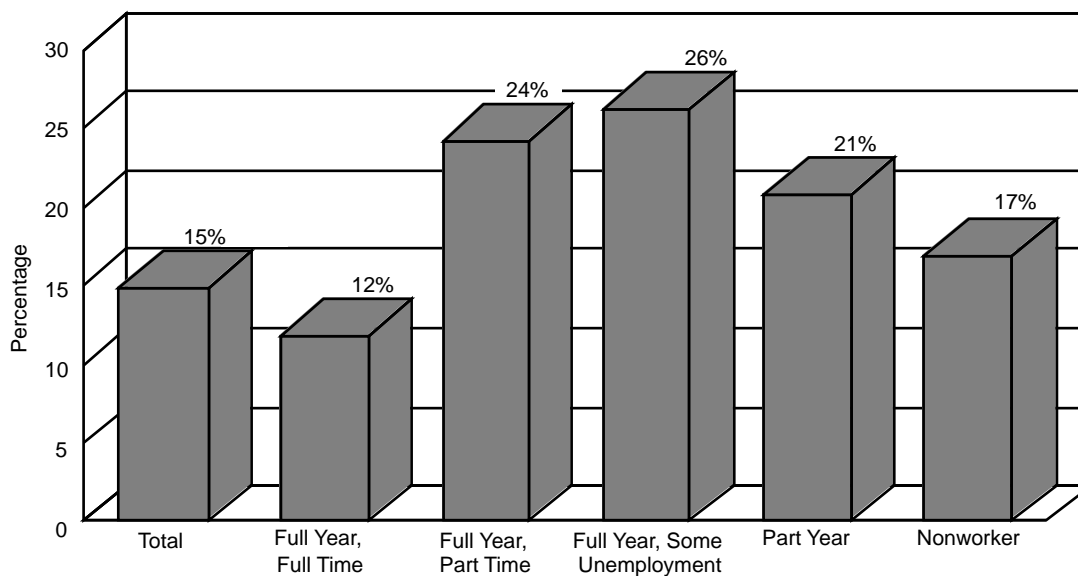
Chart 11
Children under Age 18 without Health Insurance, by the Work Status of the Family Head, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: As calculated from table 43.

9.8 Million Children under Age 18 without Health Insurance

Chart 12
Percentage Uninsured among Children under Age 18, by Work Status of Family Head, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



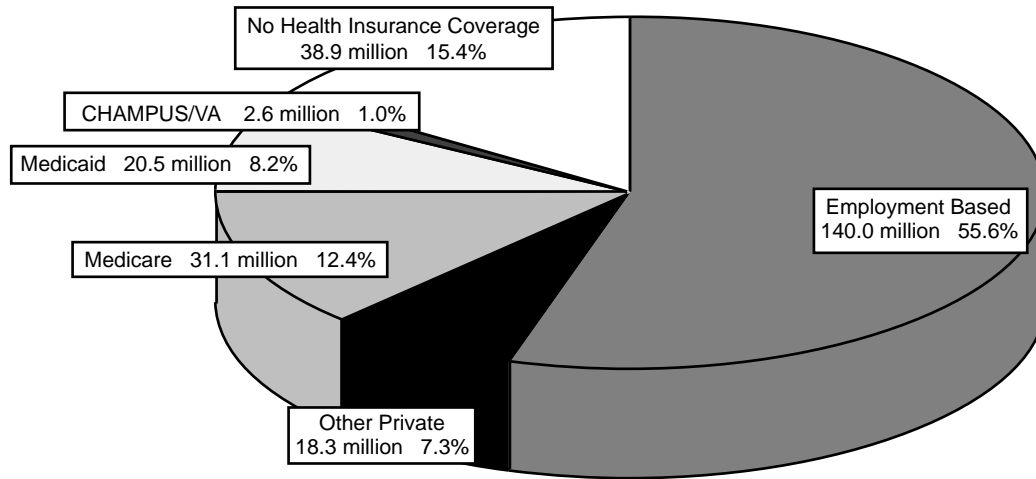
Note: See table 43.

quarters (77.1 percent) of all uninsured children were living in a family whose family head was also uninsured (see table 46).

White children were less likely to be uninsured than all other children in 1992. However, among poor children, both black children (16 percent) and other children (22 percent) were less likely to be uninsured than white children (24 percent) (see table 41). Although

among poor children, white children were more likely to receive private health insurance than black or other children (21 percent, compared with 10 percent and 15 percent, respectively), they were less likely to receive Medicaid (59 percent, compared with 76 percent and 66 percent, respectively). Both poor and nonpoor Hispanic children were more likely to be uninsured than all other groups.

Chart 13
Primary Source of Health Insurance Coverage for Nonelderly and Elderly Americans, 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS



Note: See table 4.

251.7 Million Persons in the United States

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 Clinton administration and Congress continue their efforts in the area of 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 practice and law.¹⁰ Although the majority of the total population had employment-based health insurance as their primary source of coverage in 1992 (chart 13), the proportion with primary group health coverage declined from 57.2 percent to 55.7 percent between 1991 and 1992, perhaps as a result of increased unemployment (table 4).

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

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 7.8 percent to 8.2 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 50 years and is the source of official statistics on employment and unemployment. In March of each year the survey includes supplemental questions relating to work experience, income, and receipt of noncash benefits. Approximately 71,000 households are assigned for interview each month, but only about 57,000 of these households containing a total of about 146,000 persons are actually interviewed. Households not interviewed were either vacant, converted to nonresiden-

Table 4
**Primary Source of Health Insurance Coverage for Nonelderly and Elderly Americans,
 1988–1992, Employee Benefit Research Institute Analysis of the
 March 1989, 1990, 1991, 1992, and 1993 CPS**

Source of Coverage	1988		1989		1990		1991		1992	
	Total Percentage		Total Percentage		Total Percentage		Total Percentage		Total Percentage	
	(thousands)		(thousands)		(thousands)		(thousands)		(thousands)	
Total Population	240,830	100.0%	243,268	100.0%	245,987	100.0%	248,705	100.0%	251,681	100.0%
Group Health	143,838	59.7	144,453	59.4	142,420	57.9	142,281	57.2	140,227	55.6
Other Private	17,408	7.2	18,073	7.4	18,192	7.4	17,589	7.1	18,306	7.3
Medicare	28,451	11.8	29,100	12.0	29,623	12.0	30,377	12.2	31,150	12.4
Medicaid	14,732	6.1	14,628	6.0	17,216	7.0	19,340	7.8	20,526	8.2
CHAMPUS/CHAMPVA ^a	2,510	1.0	2,336	1.0	2,516	1.0	2,518	1.0	2,594	1.0
No Health Insurance Coverage	33,891	14.1	34,679	14.3	36,021	14.6	36,600	14.7	38,878	15.4

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

tial 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 1993 survey were instructed to provide information about their health insurance during 1992. 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 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, March 1992, and March 1993. However, data presented for these five years are not directly comparable with earlier years due to changes made beginning with the 1988 survey.¹¹ Therefore, any growth or decline in coverage compared with years prior to 1988 cannot be determined. In the EBRI analysis of the March 1993 CPS, all categories with weighted responses of less than 50,000 were considered too small to be accurate. 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 (254.2 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

¹¹ 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.

Table 5
**Individuals Reporting More Than One Source of Health Insurance Coverage in 1992,
 Employee Benefit Research Institute Analysis of the March 1993 CPS**

Source of Coverage	Total	Under Age 18	Aged 18–64	Aged 65 and Over
	(thousands)			
Total	251,681	66,136	154,679	30,865
Total with Multiple Sources of Coverage	32,471	3,126	6,285	23,061
	(percentage within age categories)			
Total with Multiple Sources of Coverage	12.9%	4.7%	4.1%	74.7%
Type of Duplicate Coverage				
Group health				
other private	0.1	0.2	a	a
Medicare	3.9	a	0.5	29.1
Medicaid	1.1	2.7	0.6	a
CHAMPUS/CHAMPVA ^b	1.0	0.9	1.2	a
Other private with				
Medicare	4.1	a	0.2	32.7
Medicaid	0.2	0.4	0.2	a
CHAMPUS/CHAMPVA ^b	0.2	0.1	0.3	a
Medicare with				
Medicaid	1.7	0.1	0.9	9.1
CHAMPUS/CHAMPVA ^b	0.5	a	0.1	3.4
Medicaid with				
CHAMPUS/CHAMPVA ^b	0.2	0.3	0.1	0.2

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

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

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 8.3 million children were uninsured in 1992, while EBRI estimated that 9.8 million children were uninsured. Of the 56.1 million children under age 15, 4.7 million (8.4 percent) had conflicting answers to one or more of the health insurance coverage questions in March 1993. The Census Bureau assumed that all children with a positive response to one of these questions were covered by either an employment-based plan or an individually purchased private plan, even if they had conflicting responses. EBRI only allocated private coverage to children with conflicting responses if they met certain conditions. A child was assumed to be covered by private health insurance if his or her family head had private health insurance and the child's coverage came from someone residing within the household. In addition, EBRI also allocated health insurance coverage to children whose source of coverage was outside the household if some financial assistance such as child support or alimony was reported by a source outside of the household.

While all results reported in this document are directly comparable with EBRI's January 1992 report on health insurance coverage, not all results are directly comparable with earlier EBRI reports because of a slight change in methodology. This change affects only the records of children under age 15 reporting a source of coverage from someone 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 employment-based plan. This change does not alter the total number of persons with private health insurance; it only affects the distribution between individually purchased versus employment-based plans.

Glossary of Terms

Adjusted gross income (AGI): Income that an individual or a family reports on

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

CHAMPUS:

The Civilian Health and Medical Program of the Uniformed Services. Provides coverage to dependents of active duty and retired members of the uniformed services. 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.

CHAMPVA:

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

Children:

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

Dependent worker:

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

Direct employer coverage:

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

Elderly population:

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

Employer coverage:

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

Family head:

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

Family income:

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

Federal poverty rate:

Federal poverty thresholds vary by location and family size. In 1992, weighted average poverty thresholds were \$6,810 for one person, \$9,190 for two persons, \$11,570 for three persons, and \$13,950 for four persons. Poverty guidelines are established by the Department of Health and Human Services and are used to determine individuals' and families' eligibility for various federal and nonfederal programs.

Full-year, full-time worker:

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

Full-year, part-time worker:

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

Full-year worker, some unemployment:

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

Hispanic:

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

Indirect coverage:

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

Married:

Married persons over age 18 who are not separated.

Medicaid:

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

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.

Reading the Tables

The following tables all include data from EBRI tabulations of the March 1993 supple-

ment to the Current Population Survey. In the majority of the tables, data are presented in three segments. The first segment indicates the number of individuals—in millions—by selected characteristics. For example, in the table on the following page, you would read the first line of the table as follows: There were 220.8 million individuals under the age of 65 in the United States in 1992; 138.0 million of these individuals had employment-based coverage; 38.5 million of these individuals were uninsured, etc.

The second segment of the table gives the percentages within selected sources of health insurance categories. For example, you would read the “no health insurance coverage” column as follows: *Of those who were uninsured in 1992, 35.3 percent were family head workers; 21.4 percent were dependent workers; 17.8 percent were nonworkers; and 25.4 percent were children.* The percentages in each of these columns will add up to 100 (variations are due to rounding). Thus, 35.3 plus 21.4 plus 17.8 plus 25.4 add up to 100.

The third segment of the table gives the percentages within selected characteristics categories. For example, *among those who were family head workers in 1992, 17.7 percent were uninsured.* The percentages in each of these rows may not add to 100 because individuals may receive coverage from more than one source. Thus, if an individual receives coverage from both an employer and Medicare, he or she will show up in each of these categories, causing the total of the numbers in the row to sum to more than 100 percent.

Table 6
Nonelderly Population with Selected Sources of Health Insurance, by Own Work Status, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Own Work Status	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Family Head Worker	77.1	60.2	53.8	49.8	3.9	6.4	5.2	3.1	13.6
Dependent Worker	48.0	38.3	33.3	16.6	16.7	5.0	2.5	1.1	8.2
Nonworker	29.6	14.6	11.0	2.3	8.7	3.6	10.0	6.9	6.9
Child	66.1	43.4	39.8	0.1	39.8	3.8	15.7	14.5	9.8
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Family Head Worker	34.9	38.4	39.0	72.4	5.7	34.2	15.7	12.0	35.3
Dependent Worker	21.7	24.5	24.2	24.2	24.2	26.7	7.4	4.5	21.4
Nonworker	13.4	9.3	8.0	3.4	12.6	18.9	30.0	27.0	17.8
Child	30.0	27.7	28.9	0.1	57.6	20.2	46.9	56.4	25.4
(percentage within work status categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Family Head Worker	100.0	78.1	69.7	64.6	5.1	8.3	6.8	4.0	17.7
Dependent Worker	100.0	79.9	69.4	34.7	34.8	10.5	5.1	2.4	17.2
Nonworker	100.0	49.3	37.3	7.9	29.4	12.0	33.8	23.4	23.2
Child	100.0	65.7	60.2	0.1	60.2	5.7	23.7	21.9	14.8

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

Table 7
**Nonelderly Population with Selected Sources of Health Insurance
 by Family Head Work Status and Dependency Status, 1992**
Employee Benefit Research Institute Analysis of the March 1993 CPS

Family Head Work Status and Dependency Status	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	220.8	156.6	138.0	18.8	33.4	25.6	38.5
Full-Year, Full-Time Workers	59.4	51.1	47.2	3.8	2.2	0.8	7.3
Other adults in family							
working	38.4	32.6	28.9	3.7	1.4	0.5	5.2
nonworking	11.9	8.8	7.5	1.3	1.6	0.7	2.3
Children	45.6	37.8	35.3	2.6	4.1	3.3	5.4
Other Workers	17.7	9.1	6.5	2.6	3.0	2.3	6.3
Other adults in family							
working	6.6	4.1	3.1	1.0	0.6	0.4	2.0
nonworking	3.5	1.5	1.1	0.4	1.1	0.7	1.1
Children	12.1	5.0	4.1	0.9	4.9	4.7	2.9
Nonworker	9.8	2.6	1.4	1.2	5.6	4.3	2.3
Other adults in family							
working	3.0	1.7	1.3	0.4	0.4	0.3	1.1
nonworking	4.4	1.7	1.1	0.6	1.7	1.2	1.3
Children	8.5	0.7	0.4	0.3	6.6	6.5	1.4
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-Year, Full-Time Workers	26.9	32.6	34.2	20.5	6.7	3.1	19.0
Other adults in family							
working	17.4	20.8	20.9	19.5	4.3	1.8	13.4
nonworking	5.4	5.6	5.4	7.0	4.7	2.9	5.9
Children	20.7	24.1	25.6	13.8	12.4	12.9	14.1
Other Workers	8.0	5.8	4.7	13.7	9.0	9.0	16.4
Other adults in family							
working	3.0	2.6	2.3	5.2	1.9	1.6	5.2
nonworking	1.6	1.0	0.8	2.0	3.3	2.7	2.8
Children	5.5	3.2	3.0	4.8	14.8	18.3	7.6
Nonworker	4.4	1.6	1.0	6.5	16.9	16.7	5.8
Other adults in family							
working	1.4	1.1	0.9	2.0	1.2	1.0	2.7
nonworking	2.0	1.1	0.8	3.3	5.1	4.7	3.3
Children	3.8	0.4	0.3	1.6	19.7	25.3	3.7
(percentage within work status and dependency categories)							
Total	100.0%	70.9%	62.5%	8.5%	15.1%	11.6%	17.4%
Full-Year, Full-Time Workers	100.0	86.1	79.6	6.5	3.8	1.3	12.3
Other adults in family							
working	100.0	84.8	75.3	9.5	3.8	1.2	13.5
nonworking	100.0	73.8	62.7	11.1	13.1	6.2	19.0
Children	100.0	82.9	77.5	5.7	9.1	7.2	11.9
Other Workers	100.0	51.3	36.8	14.6	16.9	12.9	35.6
Other adults in family							
working	100.0	62.6	47.6	15.0	9.6	6.3	30.7
nonworking	100.0	43.9	33.0	10.9	31.9	20.3	31.0
Children	100.0	41.1	34.0	7.5	41.0	38.8	24.3
Nonworker	100.0	26.3	13.8	12.5	57.4	43.7	22.9
Other adults in family							
working	100.0	55.3	43.0	12.4	12.8	8.7	35.0
nonworking	100.0	38.4	24.1	14.2	39.0	27.1	28.9
Children	100.0	8.2	4.7	3.6	77.7	76.6	16.9

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

Table 8
Nonelderly Population with Selected Sources of Health Insurance, by Work Status of the Family Head, 1992
Employee Benefit Research Institute Analysis of the March 1993 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	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Full Year, Never Unemployed	166.3	136.7	123.4	60.8	62.6	13.4	11.3	6.8	23.2
Full time	155.3	130.2	118.9	58.5	60.4	11.4	9.4	5.3	20.2
Part time	11.0	6.4	4.5	2.3	2.2	2.0	1.9	1.5	3.0
Full Year, Some Unemployment	19.1	8.9	7.5	3.8	3.7	1.3	4.4	3.7	6.7
Part Year	9.8	4.4	2.9	1.6	1.3	1.5	3.3	2.8	2.6
Nonworker	25.7	6.6	4.1	2.7	1.5	2.5	14.3	12.2	6.0
(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	75.3	87.3	89.4	88.4	90.5	71.3	33.9	26.6	60.2
Full time	70.3	83.2	86.2	85.0	87.4	60.7	28.1	20.7	52.4
Part time	5.0	4.1	3.2	3.3	3.1	10.6	5.8	5.9	7.8
Full Year, Some Unemployment	8.6	5.7	5.5	5.5	5.4	7.2	13.3	14.6	17.4
Part Year	4.4	2.8	2.1	2.3	2.0	8.0	9.9	11.1	6.9
Nonworker	11.6	4.2	3.0	3.9	2.1	13.5	42.9	47.7	15.6
(percentage within work status categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Full Year, Never Unemployed	100.0	82.2	74.2	36.6	37.6	8.1	6.8	4.1	13.9
Full time	100.0	83.9	76.6	37.7	38.9	7.4	6.0	3.4	13.0
Part time	100.0	58.6	40.5	21.0	19.6	18.2	17.6	13.7	27.5
Full Year, Some Unemployment	100.0	46.4	39.5	19.8	19.7	7.1	23.3	19.6	35.1
Part Year	100.0	45.1	29.8	16.0	13.8	15.4	33.7	29.0	26.9
Nonworker	100.0	25.8	16.0	10.3	5.7	9.9	55.7	47.6	23.4

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, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
No High School	14.5	4.7	3.8	2.1	1.7	0.9	4.5	3.9	5.6
Some High School	23.1	9.5	8.0	4.1	3.8	1.5	7.9	7.1	6.6
High School Graduate	74.9	51.9	46.0	23.2	22.8	6.0	11.8	9.1	14.1
Some College	39.0	29.3	25.7	12.6	13.1	3.7	5.3	3.6	6.0
Associate Degree	15.0	12.2	10.9	5.4	5.6	1.2	1.5	1.0	1.7
Bachelors Degree	34.5	30.8	27.4	13.6	13.8	3.4	1.5	0.7	3.0
Masters Degree	13.1	12.0	10.8	5.4	5.4	1.2	0.7	0.1	0.9
Professional Degree	4.3	3.9	3.3	1.5	1.8	0.6	0.1	a	0.3
Doctorate Degree	2.5	2.3	2.0	1.0	1.0	0.3	0.1	a	0.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
No High School	6.6	3.0	2.8	3.1	2.5	4.8	13.5	15.3	14.6
Some High School	10.5	6.1	5.8	6.0	5.6	8.1	23.6	27.8	17.3
High School Graduate	33.9	33.1	33.3	33.6	33.0	31.7	35.4	35.5	36.7
Some College	17.7	18.7	18.6	18.3	19.0	19.4	15.8	14.1	15.6
Associate Degree	6.8	7.8	7.9	7.8	8.1	6.6	4.6	3.7	4.5
Bachelors Degree	15.6	19.7	19.9	19.8	20.0	18.1	4.6	2.8	7.7
Masters Degree	5.9	7.7	7.8	7.9	7.8	6.5	2.0	0.5	2.3
Professional Degree	1.9	2.5	2.4	2.1	2.7	3.4	0.3	a	0.8
Doctorate Degree	1.1	1.4	1.5	1.4	1.5	1.4	0.3	a	0.4
(percentage within education level categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
No High School	100.0	32.7	26.5	14.8	11.8	6.2	31.1	27.1	38.8
Some High School	100.0	41.0	34.5	17.8	16.6	6.6	34.1	30.8	28.7
High School Graduate	100.0	69.2	61.3	30.9	30.4	8.0	15.7	12.1	18.9
Some College	100.0	75.3	66.0	32.3	33.7	9.4	13.5	9.3	15.5
Associate Degree	100.0	81.4	73.2	36.0	37.2	8.3	10.2	6.4	11.6
Bachelors Degree	100.0	89.3	79.5	39.5	40.0	9.9	4.4	2.1	8.7
Masters Degree	100.0	91.6	82.6	41.4	41.2	9.3	5.1	0.9	6.8
Professional Degree	100.0	91.4	76.7	33.9	42.8	14.8	2.5	a	7.2
Doctorate Degree	100.0	91.2	80.6	39.0	41.6	10.6	3.9	a	6.7

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

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

Table 10
Nonelderly Population with Selected Sources of Health Insurance, by Family Type, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Family Type	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Married	152.2	121.1	108.9	46.5	62.4	12.4	15.4	9.7	21.3
With children	100.9	80.1	73.5	23.5	50.0	6.8	10.7	8.1	13.5
Without children	51.3	41.0	35.4	23.0	12.4	5.6	4.8	1.6	7.8
Single	68.6	35.5	29.1	22.4	6.7	6.4	17.9	15.9	17.2
With children	29.9	12.2	10.4	4.2	6.2	1.7	13.0	12.6	6.1
Without children	38.7	23.3	18.6	18.2	0.4	4.7	4.9	3.3	11.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married	68.9	77.3	78.9	67.5	90.3	65.8	46.2	38.1	55.3
With children	45.7	51.1	53.3	34.1	72.4	36.1	32.0	31.8	35.0
Without children	23.3	26.2	25.7	33.4	17.9	29.7	14.3	6.3	20.2
Single	31.1	22.7	21.1	32.5	9.7	34.2	53.8	61.9	44.7
With children	13.6	7.8	7.6	6.1	9.0	9.3	39.0	49.0	15.8
Without children	17.5	14.9	13.5	26.4	0.6	24.9	14.8	12.9	29.0
(percentage within family type categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Married	100.0	79.5	71.5	30.5	41.0	8.1	10.1	6.4	14.0
With children	100.0	79.4	72.8	23.2	49.6	6.7	10.6	8.1	13.4
Without children	100.0	79.9	69.0	44.8	24.1	10.9	9.3	3.1	15.2
Single	100.0	51.7	42.4	32.6	9.8	9.4	26.2	23.1	25.1
With children	100.0	40.6	34.9	14.0	20.9	5.8	43.5	41.9	20.3
Without children	100.0	60.4	48.2	47.1	1.2	12.1	12.8	8.6	28.9

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, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Family Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Under \$5,000	13.4	2.2	0.9	0.4	0.5	1.3	6.8	6.5	4.7
\$5,000–\$9,999	15.7	3.1	1.8	1.0	0.7	1.4	8.4	7.8	4.7
\$10,000–\$14,999	16.0	6.0	4.6	2.8	1.8	1.5	4.7	4.1	6.0
\$15,000–\$19,999	16.2	8.8	7.2	4.3	3.0	1.6	3.3	2.5	4.8
\$20,000–\$29,999	31.1	21.7	19.0	10.3	8.7	2.7	3.7	2.5	7.1
\$30,000–\$39,999	29.7	24.6	22.2	11.0	11.2	2.5	2.1	1.0	4.0
\$40,000–\$49,999	26.3	23.2	21.4	9.9	11.6	1.8	1.4	0.6	2.5
\$50,000 or more	72.5	66.9	60.9	29.2	31.7	6.1	3.0	0.7	4.6
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$5,000	6.1	1.4	0.7	0.6	0.7	6.8	20.3	25.3	12.2
\$5,000–\$9,999	7.1	2.0	1.3	1.5	1.0	7.3	25.2	30.3	12.3
\$10,000–\$14,999	7.3	3.8	3.3	4.0	2.6	7.8	14.1	16.0	15.6
\$15,000–\$19,999	7.3	5.6	5.2	6.2	4.3	8.4	9.9	9.9	12.4
\$20,000–\$29,999	14.1	13.8	13.8	15.0	12.5	14.3	11.2	9.6	18.5
\$30,000–\$39,999	13.4	15.7	16.1	16.0	16.1	13.3	6.2	4.0	10.5
\$40,000–\$49,999	11.9	14.8	15.5	14.3	16.7	9.7	4.3	2.2	6.5
\$50,000 & over	32.8	42.7	44.2	42.4	45.9	32.4	8.9	2.8	12.1
(percentage within income categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Under \$5,000	100.0	16.4	6.8	3.1	3.7	9.6	50.8	48.5	35.2
\$5,000–\$9,999	100.0	19.9	11.2	6.6	4.6	8.7	53.6	49.5	30.2
\$10,000–\$14,999	100.0	37.5	28.4	17.3	11.1	9.2	29.4	25.5	37.4
\$15,000–\$19,999	100.0	54.4	44.8	26.3	18.5	9.7	20.3	15.7	29.6
\$20,000–\$29,999	100.0	69.7	61.1	33.3	27.9	8.6	12.0	7.9	22.9
\$30,000–\$39,999	100.0	83.0	74.7	37.1	37.6	8.4	6.9	3.4	13.6
\$40,000–\$49,999	100.0	88.3	81.5	37.5	44.0	6.9	5.4	2.1	9.6
\$50,000 & over	100.0	92.3	84.0	40.2	43.8	8.4	4.1	1.0	6.4

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, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Adjusted Gross Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Under \$20,000	165.7	106.9	92.1	28.5	63.6	15.0	31.3	25.2	33.8
\$20,000-\$49,999	34.6	30.0	27.5	24.7	2.9	2.5	1.4	0.3	4.1
\$50,000-\$74,999	12.3	11.8	11.1	9.5	1.6	0.7	0.4	a	0.4
\$75,000 or more	8.2	7.9	7.3	6.2	1.1	0.7	0.3	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%
Under \$20,000	75.0	68.3	66.8	41.4	92.0	79.7	93.9	98.6	87.7
\$20,000-\$49,999	15.7	19.2	20.0	35.8	4.1	13.2	4.2	1.3	10.6
\$50,000-\$74,999	5.6	7.5	8.0	13.8	2.3	3.6	1.1	a	1.2
\$75,000 or more	3.7	5.1	5.3	9.0	1.6	3.5	0.8	a	0.5
(percentage within income categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Under \$20,000	100.0	64.5	55.6	17.2	38.4	9.0	18.9	15.2	20.4
\$20,000-\$49,999	100.0	86.7	79.5	71.3	8.2	7.2	4.1	1.0	11.8
\$50,000-\$74,999	100.0	95.7	90.2	77.3	12.9	5.5	3.1	a	3.6
\$75,000 or more	100.0	96.6	88.5	75.2	13.3	8.1	3.2	a	2.5

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

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

Table 13
Nonelderly Population with Selected Sources of Health Insurance, by per Capita Income, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Per Capita Income	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Under \$2,500	21.3	3.0	1.6	0.5	1.1	1.4	12.4	12.1	6.6
\$2,500-\$4,999	23.4	8.7	6.9	2.2	4.6	1.9	8.1	7.3	7.8
\$5,000-\$7,499	25.1	14.9	12.8	4.2	8.5	2.2	4.2	3.1	7.0
\$7,500-\$9,999	24.9	18.8	16.5	6.1	10.4	2.3	2.6	1.5	4.7
\$10,000-\$12,499	23.6	19.4	17.5	7.1	10.4	1.9	1.4	0.6	3.5
\$12,500-\$14,999	20.1	17.3	15.6	6.9	8.7	1.8	1.1	0.4	2.3
\$15,000-\$19,999	29.1	25.5	22.9	12.0	11.0	2.6	1.4	0.3	2.9
\$20,000 or more	53.2	48.9	44.2	29.8	14.4	4.7	2.1	0.3	3.7
(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	1.9	1.2	0.8	1.6	7.2	37.2	47.1	17.0
\$2,500-\$4,999	10.6	5.6	5.0	3.2	6.7	10.0	24.3	28.7	20.3
\$5,000-\$7,499	11.4	9.5	9.2	6.2	12.3	11.7	12.6	12.2	18.3
\$7,500-\$9,999	11.3	12.0	11.9	8.8	15.0	12.5	7.7	5.7	12.1
\$10,000-\$12,499	10.7	12.4	12.7	10.4	15.0	10.1	4.3	2.3	9.2
\$12,500-\$14,999	9.1	11.1	11.3	10.0	12.5	9.4	3.4	1.4	6.1
\$15,000-\$19,999	13.2	16.3	16.6	17.4	15.9	14.0	4.3	1.3	7.6
\$20,000 or more	24.1	31.2	32.0	43.2	20.8	25.2	6.4	1.3	9.5
(percentage within per capita income categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Under \$2,500	100.0	14.1	7.7	2.5	5.2	6.4	58.1	56.5	30.7
\$2,500-\$4,999	100.0	37.3	29.4	9.5	19.9	8.1	34.6	31.4	33.4
\$5,000-\$7,499	100.0	59.5	50.8	16.9	33.9	8.7	16.7	12.5	28.0
\$7,500-\$9,999	100.0	75.3	66.1	24.4	41.7	9.4	10.3	5.8	18.7
\$10,000-\$12,499	100.0	81.9	74.1	30.2	43.9	8.0	6.1	2.5	14.9
\$12,500-\$14,999	100.0	86.1	77.5	34.4	43.1	8.8	5.6	1.8	11.6
\$15,000-\$19,999	100.0	87.9	78.9	41.2	37.8	9.0	4.9	1.2	10.1
\$20,000 or more	100.0	91.9	83.0	56.0	27.1	8.9	4.0	0.6	6.9

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 Coverage,
 by Family Income as a Percentage of Poverty, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
0-99%	33.0	6.1	3.6	1.5	2.1	2.5	17.2	16.4	10.8
100%-124%	9.8	4.0	3.1	1.2	1.9	0.9	2.9	2.5	3.5
125%-149%	9.6	4.7	3.7	1.5	2.2	0.9	2.0	1.6	3.4
150%-199%	20.2	12.6	10.7	4.5	6.2	1.8	3.0	2.0	5.6
200%-399%	74.7	61.8	55.6	25.5	30.1	6.3	5.2	2.5	10.4
400% or More	73.5	67.5	61.3	34.7	26.6	6.3	3.1	0.7	4.9
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	15.0	3.9	2.6	2.1	3.0	13.4	51.5	63.9	28.1
100%-124%	4.4	2.5	2.2	1.7	2.7	4.8	8.6	9.6	9.0
125%-149%	4.4	3.0	2.7	2.2	3.2	5.0	6.0	6.4	8.8
150%-199%	9.1	8.0	7.8	6.5	9.0	9.7	9.0	8.0	14.5
200%-399%	33.8	39.5	40.3	37.0	43.5	33.6	15.4	9.7	26.9
400% or More	33.3	43.1	44.4	50.4	38.5	33.4	9.4	2.5	12.7
(percentage within poverty status categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
0-99%	100.0	18.4	10.8	4.5	6.4	7.6	52.0	49.5	32.7
100%-124%	100.0	40.4	31.3	12.3	19.0	9.3	29.3	25.1	35.6
125%-149%	100.0	48.5	38.8	15.5	23.3	9.9	20.9	16.9	35.3
150%-199%	100.0	62.2	53.2	22.3	30.9	9.1	14.8	10.1	27.7
200%-399%	100.0	82.7	74.4	34.1	40.2	8.5	6.9	3.3	13.9
400% or More	100.0	91.9	83.4	47.2	36.2	8.5	4.3	0.9	6.7

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, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
0-99%	33.0	6.1	3.6	1.5	2.1	2.5	17.2	16.4	10.8
100%-124%	9.8	4.0	3.1	1.2	1.9	0.9	2.9	2.5	3.5
125%-149%	9.6	4.7	3.7	1.5	2.2	0.9	2.0	1.6	3.4
150%-199%	20.2	12.6	10.7	4.5	6.2	1.8	3.0	2.0	5.6
200%-399%	74.7	61.8	55.6	25.5	30.1	6.3	5.2	2.5	10.4
400% or more	73.5	67.5	61.3	34.7	26.6	6.3	3.1	0.7	4.9
White	162.4	127.7	112.1	55.8	56.4	15.7	17.8	11.8	22.6
0-99%	15.6	4.0	2.1	0.9	1.3	1.9	7.2	6.6	5.1
100%-124%	5.7	2.7	2.0	0.8	1.2	0.7	1.5	1.2	1.8
125%-149%	5.8	3.1	2.4	0.9	1.4	0.7	1.1	0.8	1.9
150%-199%	13.6	9.1	7.7	3.2	4.5	1.5	1.8	1.1	3.3
200%-399%	58.5	50.0	44.7	20.1	24.6	5.4	3.7	1.6	6.8
400% or more	63.2	58.8	53.3	29.9	23.4	5.5	2.5	0.4	3.7
Black	28.5	13.9	12.5	6.7	5.8	1.4	9.2	8.1	6.6
0-99%	9.6	1.2	0.8	0.4	0.5	0.4	6.2	6.0	2.5
100%-124%	1.8	0.6	0.5	0.2	0.3	0.1	0.7	0.6	0.7
125%-149%	1.8	0.8	0.7	0.3	0.4	0.1	0.5	0.4	0.6
150%-199%	3.1	1.7	1.5	0.7	0.8	0.2	0.7	0.5	0.9
200%-399%	7.5	5.6	5.2	2.8	2.4	0.4	0.8	0.5	1.4
400% or more	4.7	4.0	3.7	2.4	1.4	0.3	0.4	0.1	0.6
Hispanic	21.4	9.4	8.6	4.1	4.4	0.9	5.0	4.6	7.5
0-99%	6.4	0.6	0.5	0.2	0.3	0.1	3.1	3.0	2.8
100%-124%	1.8	0.5	0.4	0.2	0.3	0.1	0.5	0.5	0.9
125%-149%	1.7	0.6	0.5	0.2	0.3	0.1	0.4	0.3	0.8
150%-199%	2.8	1.3	1.2	0.5	0.7	0.1	0.4	0.3	1.2
200%-399%	5.9	4.1	3.8	1.8	2.0	0.3	0.4	0.3	1.6
400% or more	2.7	2.3	2.1	1.3	0.8	0.2	0.1	0.1	0.4
Other	8.5	5.6	4.7	2.2	2.5	0.9	1.4	1.1	1.9
0-99%	1.4	0.3	0.2	0.1	0.1	0.1	0.7	0.7	0.4
100%-124%	0.4	0.1	0.1	a	0.1	a	0.1	0.1	0.2
125%-149%	0.4	0.1	0.1	a	0.1	a	0.1	0.1	0.2
150%-199%	0.7	0.4	0.3	0.1	0.2	0.1	0.1	0.1	0.3
200%-399%	2.8	2.1	1.8	0.8	1.1	0.3	0.2	0.1	0.5
400% or more	2.8	2.5	2.2	1.2	1.0	0.3	0.1	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%
0-99%	15.0	3.9	2.6	2.1	3.0	13.4	51.5	63.9	28.1
100%-124%	4.4	2.5	2.2	1.7	2.7	4.8	8.6	9.6	9.0
125%-149%	4.4	3.0	2.7	2.2	3.2	5.0	6.0	6.4	8.8
150%-199%	9.1	8.0	7.8	6.5	9.0	9.7	9.0	8.0	14.5
200%-399%	33.8	39.5	40.3	37.0	43.5	33.6	15.4	9.7	26.9
400% or more	33.3	43.1	44.4	50.4	38.5	33.4	9.4	2.5	12.7
White	73.6	81.5	81.3	81.0	81.6	83.4	53.3	46.1	58.6
0-99%	7.1	2.5	1.5	1.2	1.8	9.9	21.5	25.9	13.3
100%-124%	2.6	1.7	1.4	1.1	1.7	3.8	4.6	4.8	4.7
125%-149%	2.6	2.0	1.7	1.4	2.1	3.9	3.4	3.3	4.9
150%-199%	6.1	5.8	5.6	4.6	6.5	7.8	5.4	4.4	8.5
200%-399%	26.5	31.9	32.4	29.2	35.6	28.5	11.0	6.2	17.7
400% or more	28.6	37.5	38.6	43.4	33.9	29.4	7.5	1.6	9.5

(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	12.9	8.9	9.1	9.8	8.4	7.5	27.6	31.6	17.1
0-99%	4.4	0.8	0.6	0.5	0.7	2.0	18.7	23.5	6.4
100%-124%	0.8	0.4	0.4	0.3	0.4	0.6	2.0	2.3	1.7
125%-149%	0.8	0.5	0.5	0.4	0.6	0.5	1.4	1.5	1.5
150%-199%	1.4	1.1	1.1	1.0	1.2	0.9	2.0	2.0	2.3
200%-399%	3.4	3.6	3.8	4.0	3.5	2.0	2.5	1.8	3.7
400% or more	2.1	2.5	2.7	3.4	2.0	1.5	1.1	0.5	1.5
Hispanic	9.7	6.0	6.2	6.0	6.4	4.6	14.9	18.0	19.5
0-99%	2.9	0.4	0.3	0.3	0.4	0.7	9.3	11.9	7.2
100%-124%	0.8	0.3	0.3	0.2	0.4	0.3	1.6	2.0	2.2
125%-149%	0.8	0.4	0.4	0.3	0.5	0.4	1.1	1.3	2.0
150%-199%	1.3	0.9	0.9	0.7	1.1	0.6	1.2	1.2	3.0
200%-399%	2.7	2.6	2.8	2.6	2.9	1.5	1.3	1.3	4.1
400% or more	1.2	1.5	1.5	1.9	1.2	1.0	0.4	0.3	0.9
Other	3.9	3.6	3.4	3.3	3.6	4.5	4.2	4.3	4.9
0-99%	0.6	0.2	0.1	0.1	0.1	0.8	2.0	2.5	1.1
100%-124%	0.2	0.1	0.1	a	0.1	a	0.4	0.5	0.4
125%-149%	0.2	0.1	0.1	a	0.1	a	0.2	0.3	0.5
150%-199%	0.3	0.2	0.2	0.2	0.3	0.3	0.4	0.4	0.7
200%-399%	1.3	1.4	1.3	1.1	1.6	1.6	0.7	0.4	1.4
400% or more	1.3	1.6	1.6	1.7	1.5	1.5	0.4	a	0.8
(percentage within race and poverty categories)									
Total	100.0%	70.9	62.5	31.2	31.3	8.5	15.1	11.6	17.4
0-99%	100.0	18.4	10.8	4.5	6.4	7.6	52.0	49.5	32.7
100%-124%	100.0	40.4	31.3	12.3	19.0	9.3	29.3	25.1	35.6
125%-149%	100.0	48.5	38.8	15.5	23.3	9.9	20.9	16.9	35.3
150%-199%	100.0	62.2	53.2	22.3	30.9	9.1	14.8	10.1	27.7
200%-399%	100.0	82.7	74.4	34.1	40.2	8.5	6.9	3.3	13.9
400% or more	100.0	91.9	83.4	47.2	36.2	8.5	4.3	0.9	6.7
White	100.0	78.6	69.0	34.3	34.7	9.7	10.9	7.3	13.9
0-99%	100.0	25.4	13.5	5.5	8.0	11.9	45.8	42.5	32.7
100%-124%	100.0	47.4	35.1	13.8	21.4	12.6	26.9	21.6	31.7
125%-149%	100.0	53.4	41.0	16.2	24.8	12.6	19.4	14.5	32.4
150%-199%	100.0	67.3	56.5	23.4	33.1	10.9	13.2	8.2	24.2
200%-399%	100.0	85.4	76.4	34.4	42.0	9.2	6.2	2.7	11.6
400% or more	100.0	93.0	84.2	47.2	37.0	8.8	4.0	0.6	5.8
Black	100.0	48.8	43.9	23.6	20.3	4.9	32.3	28.4	23.1
0-99%	100.0	12.3	8.5	3.7	4.8	3.9	64.7	62.5	25.7
100%-124%	100.0	34.8	29.1	12.4	16.8	5.6	35.4	31.8	35.9
125%-149%	100.0	46.5	40.9	17.4	23.5	5.6	25.7	22.1	31.8
150%-199%	100.0	55.5	49.8	22.7	27.1	5.7	22.1	16.6	28.6
200%-399%	100.0	74.4	69.4	37.2	32.3	5.1	11.1	6.1	19.3
400% or more	100.0	85.1	79.3	50.4	28.9	5.8	7.6	2.7	12.1
Hispanic	100.0	44.2	40.1	19.3	20.8	4.1	23.3	21.5	35.1
0-99%	100.0	9.7	7.5	2.9	4.6	2.2	48.7	47.5	43.4
100%-124%	100.0	26.3	23.4	8.3	15.1	2.9	29.5	27.9	46.7
125%-149%	100.0	36.5	31.4	11.7	19.7	5.1	21.3	19.7	46.2
150%-199%	100.0	48.0	43.9	17.6	26.3	4.1	13.8	11.4	41.6
200%-399%	100.0	69.0	64.2	30.5	33.6	4.9	7.4	5.4	26.4
400% or more	100.0	83.9	77.1	47.2	29.9	6.8	5.3	2.8	13.3
Other	100.0	65.3	55.5	26.3	29.2	10.0	16.4	13.0	22.0
0-99%	100.0	22.1	11.7	5.2	6.5	10.4	49.8	47.9	32.3
100%-124%	100.0	32.9	24.4	a	14.5	a	34.5	31.9	38.7
125%-149%	100.0	36.3	27.5	a	14.5	a	21.2	18.3	46.9
150%-199%	100.0	51.9	43.5	19.2	24.3	8.6	17.8	12.9	34.8
200%-399%	100.0	76.3	65.8	27.3	38.4	10.5	8.1	4.0	19.5
400% or more	100.0	87.5	77.9	41.6	36.3	9.9	4.9	a	10.3

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

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

Table 16
Nonelderly Population with Selected Sources of Health Insurance, by Region and State, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage	Margin of Error ^a
			Total	Direct	Indirect					
(millions)										
(thousands)										
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5	748
New England	11.3	9.0	8.0	4.0	4.0	1.0	1.3	1.1	1.3	120
Maine	1.1	0.8	0.7	0.3	0.4	0.1	0.2	0.2	0.1	31
New Hampshire	1.0	0.8	0.7	0.3	0.4	0.1	0.1	0.1	0.2	34
Vermont	0.5	0.4	0.4	0.2	0.2	b	0.1	0.1	0.1	15
Massachusetts	5.0	4.0	3.5	1.8	1.7	0.4	0.6	0.5	0.6	75
Rhode Island	0.8	0.6	0.6	0.3	0.3	0.1	0.1	0.1	0.1	24
Connecticut	2.8	2.3	2.1	1.0	1.1	0.2	0.3	0.2	0.3	77
Middle Atlantic	32.4	24.1	21.5	10.8	10.8	2.6	4.6	3.8	4.6	254
New York	15.4	10.8	9.5	4.8	4.7	1.3	2.6	2.2	2.5	189
New Jersey	6.7	5.2	4.7	2.4	2.3	0.5	0.7	0.5	1.0	107
Pennsylvania	10.3	8.1	7.3	3.6	3.8	0.8	1.4	1.2	1.1	135
East North Central	38.0	28.9	25.9	12.6	13.3	3.0	5.3	4.3	5.0	297
Ohio	9.8	7.4	6.8	3.3	3.5	0.6	1.4	1.1	1.3	139
Indiana	5.0	3.9	3.5	1.7	1.8	0.4	0.7	0.5	0.6	140
Illinois	10.6	7.7	6.8	3.5	3.3	0.9	1.5	1.3	1.6	166
Michigan	8.1	6.2	5.6	2.7	2.9	0.6	1.2	1.0	1.0	114
Wisconsin	4.5	3.7	3.2	1.5	1.7	0.4	0.6	0.4	0.5	103
West North Central	15.6	12.0	10.1	4.9	5.3	1.9	2.0	1.6	2.0	199
Minnesota	3.8	3.0	2.5	1.3	1.2	0.5	0.6	0.5	0.4	96
Iowa	2.6	2.1	1.7	0.8	0.9	0.3	0.3	0.2	0.3	65
Missouri	4.5	3.3	2.9	1.4	1.4	0.4	0.6	0.5	0.7	147
North Dakota	0.5	0.4	0.3	0.1	0.2	0.1	0.1	b	0.1	13
South Dakota	0.6	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1	18
Nebraska	1.4	1.1	0.9	0.4	0.5	0.2	0.2	0.1	0.2	35
Kansas	2.2	1.8	1.5	0.7	0.8	0.3	0.2	0.2	0.3	58
South Atlantic	38.1	25.8	22.7	12.1	10.6	3.2	6.2	4.3	7.6	381
Delaware	0.6	0.5	0.5	0.2	0.2	b	0.1	0.1	0.1	19
Maryland	4.2	3.2	2.9	1.5	1.4	0.3	0.5	0.4	0.6	128
District of Columbia	0.5	0.3	0.2	0.2	0.1	b	0.1	0.1	0.1	23
Virginia	5.4	4.0	3.6	1.9	1.7	0.4	0.7	0.4	0.9	155
West Virginia	1.5	1.0	0.9	0.4	0.5	0.1	0.3	0.2	0.3	52
North Carolina	5.7	4.1	3.6	2.0	1.6	0.5	0.9	0.7	0.9	92
South Carolina	3.2	2.1	1.8	0.9	0.9	0.3	0.7	0.5	0.7	100
Georgia	5.7	3.7	3.2	1.8	1.5	0.4	0.9	0.6	1.3	203
Florida	11.2	7.1	6.0	3.3	2.7	1.0	1.9	1.4	2.7	211
East South Central	13.5	9.2	8.2	3.9	4.3	1.0	2.4	1.8	2.5	220
Kentucky	3.2	2.2	2.0	1.0	1.0	0.2	0.5	0.4	0.5	103
Tennessee	4.4	3.0	2.7	1.3	1.4	0.3	0.9	0.7	0.7	128
Alabama	3.6	2.6	2.3	1.1	1.3	0.2	0.5	0.3	0.7	124
Mississippi	2.4	1.4	1.3	0.5	0.7	0.2	0.5	0.4	0.5	80
West South Central	23.9	14.8	12.9	6.3	6.6	1.9	3.7	2.7	6.1	356
Arkansas	2.1	1.3	1.1	0.5	0.6	0.2	0.3	0.2	0.5	77
Louisiana	3.7	2.2	1.9	0.8	1.1	0.3	0.6	0.6	1.0	151
Oklahoma	2.8	1.7	1.5	0.6	0.8	0.3	0.4	0.3	0.7	108
Texas	15.3	9.6	8.4	4.3	4.1	1.1	2.3	1.7	3.9	298

(continued)

Table 16 (continued)

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage	Margin of Error ^a
			Total	Direct	Indirect					
					(millions)					(thousands)
Mountain	12.0	8.7	7.6	3.5	4.1	1.1	1.8	1.2	2.1	162
Montana	0.7	0.5	0.4	0.2	0.2	0.1	0.1	0.1	0.1	19
Idaho	0.9	0.7	0.6	0.3	0.3	0.1	0.1	0.1	0.2	29
Wyoming	0.4	0.3	0.3	0.1	0.2	b	0.1	b	0.1	14
Colorado	2.9	2.2	1.9	0.9	1.0	0.3	0.4	0.2	0.4	90
New Mexico	1.4	0.8	0.7	0.3	0.4	0.1	0.3	0.2	0.3	48
Arizona	3.0	2.1	1.8	0.9	0.9	0.2	0.5	0.4	0.6	104
Utah	1.6	1.3	1.2	0.4	0.7	0.1	0.2	0.1	0.2	42
Nevada	1.1	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.3	45
Pacific	35.9	24.1	20.9	10.8	10.1	3.2	6.0	4.8	7.2	395
Washington	4.3	3.4	2.8	1.5	1.3	0.5	0.6	0.4	0.5	116
Oregon	2.6	2.0	1.8	0.9	0.9	0.2	0.3	0.3	0.4	84
California	27.6	17.7	15.3	7.9	7.5	2.4	4.7	4.0	6.1	369
Alaska	0.5	0.3	0.3	0.1	0.1	b	0.1	0.1	0.1	15
Hawaii	0.9	0.7	0.7	0.4	0.3	0.1	0.2	0.1	0.1	22
(percentage within state and region categories)										
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%	0.4
New England	100.0	79.2	70.3	35.5	34.9	8.9	11.9	9.7	11.8	1.0
Maine	100.0	74.4	64.1	30.2	33.9	10.4	17.5	14.0	13.1	2.6
New Hampshire	100.0	77.6	68.7	33.4	35.3	9.0	11.1	7.7	14.8	3.0
Vermont	100.0	78.0	71.0	33.0	38.0	b	15.4	13.0	11.1	2.6
Massachusetts	100.0	78.9	70.2	36.8	33.3	8.7	11.1	9.3	12.4	1.4
Rhode Island	100.0	78.2	69.4	36.8	32.6	8.8	12.7	11.4	11.1	2.8
Connecticut	100.0	82.6	73.8	35.9	38.0	8.9	10.5	8.5	9.6	2.6
Middle Atlantic	100.0	74.4	66.5	33.2	33.2	7.9	14.3	11.9	14.2	0.7
New York	100.0	70.3	62.1	31.4	30.7	8.2	16.8	14.1	16.1	1.1
New Jersey	100.0	77.0	69.2	35.4	33.7	7.9	10.0	7.7	15.3	1.5
Pennsylvania	100.0	78.7	71.2	34.5	36.7	7.6	13.4	11.3	10.7	1.2
East North Central	100.0	76.0	68.1	33.1	35.0	8.0	14.1	11.2	13.1	0.7
Ohio	100.0	75.9	69.4	33.3	36.1	6.5	14.4	10.7	13.0	1.3
Indiana	100.0	77.7	70.1	33.8	36.3	7.8	13.3	9.2	12.6	2.6
Illinois	100.0	72.5	64.0	33.0	31.0	8.8	14.3	12.0	15.3	1.5
Michigan	100.0	76.6	68.8	32.8	35.9	7.9	14.8	12.6	11.9	1.3
Wisconsin	100.0	81.1	71.4	32.8	38.6	9.8	12.2	9.8	10.5	2.2
West North Central	100.0	77.1	65.1	31.2	33.9	12.2	13.0	10.1	13.0	1.2
Minnesota	100.0	78.1	65.3	33.3	32.0	12.8	15.5	13.4	10.0	2.4
Iowa	100.0	80.3	67.4	30.7	36.7	13.1	11.5	9.0	11.7	2.4
Missouri	100.0	72.6	63.9	31.9	32.1	8.9	13.2	10.1	16.6	3.0
North Dakota	100.0	80.9	59.2	25.7	33.6	22.2	13.1	b	10.5	2.3
South Dakota	100.0	71.1	55.6	26.2	29.4	16.1	13.6	9.8	18.5	2.7
Nebraska	100.0	80.1	66.6	29.3	37.3	13.5	12.2	7.9	11.3	2.3
Kansas	100.0	79.9	67.1	30.5	36.6	12.8	10.5	7.7	12.6	2.5
South Atlantic	100.0	67.8	59.6	31.7	27.9	8.3	16.3	11.3	20.0	0.9
Delaware	100.0	78.0	71.2	35.4	35.9	b	11.5	8.9	13.4	2.8
Maryland	100.0	76.0	69.2	36.2	33.0	7.2	12.2	9.1	14.0	2.8
District of Columbia	100.0	55.3	47.6	32.3	15.3	b	20.5	18.8	25.5	4.1
Virginia	100.0	73.6	65.6	34.3	31.3	8.0	12.7	6.7	17.4	2.6
West Virginia	100.0	64.0	56.6	26.2	30.5	7.3	22.0	16.3	18.5	3.1
North Carolina	100.0	71.6	63.5	34.9	28.6	8.2	15.9	11.6	16.4	1.5
South Carolina	100.0	64.5	55.9	27.7	28.2	8.6	21.9	15.8	20.8	2.8
Georgia	100.0	65.0	57.1	31.1	26.0	7.9	16.8	11.1	22.4	3.2
Florida	100.0	62.8	53.7	29.2	24.5	9.2	17.1	12.3	24.2	1.6

(continued)

Table 16 (continued)

Region and State	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage	Margin of Error ^a
			Total	Direct	Indirect					
(percentage within state and region categories)										
East South Central	100.0%	67.9%	60.8%	28.8%	32.0%	7.2%	17.9%	13.5%	18.5%	1.5
Kentucky	100.0	68.5	61.4	30.1	31.3	7.2	17.2	13.5	17.1	3.0
Tennessee	100.0	68.7	60.9	29.9	31.0	7.7	21.0	15.9	16.0	2.7
Alabama	100.0	70.7	64.8	30.0	34.8	6.0	13.1	8.7	20.1	3.1
Mississippi	100.0	61.3	53.6	23.2	30.4	7.8	20.5	16.3	22.7	3.0
West South Central	100.0	62.1	54.1	26.4	27.7	8.1	15.5	11.3	25.5	1.3
Arkansas	100.0	63.9	54.9	25.2	29.7	8.9	15.8	10.5	23.5	3.2
Louisiana	100.0	59.2	50.7	21.6	29.1	8.7	17.2	14.8	25.7	3.5
Oklahoma	100.0	62.5	52.5	23.1	29.3	10.1	16.0	9.7	25.8	3.3
Texas	100.0	62.5	55.2	28.3	26.8	7.5	14.9	10.9	25.7	1.7
Mountain	100.0	72.3	63.4	29.2	34.1	9.0	14.6	10.0	17.6	1.2
Montana	100.0	73.5	59.6	26.4	33.2	13.9	19.2	15.0	12.3	2.5
Idaho	100.0	73.7	62.3	27.4	34.9	11.8	11.3	7.6	19.0	2.8
Wyoming	100.0	76.3	67.4	27.3	40.1	b	14.0	b	13.8	3.1
Colorado	100.0	76.4	66.2	32.6	33.5	10.2	13.0	8.2	14.6	2.9
New Mexico	100.0	62.0	54.2	23.2	30.9	7.9	22.0	16.1	22.5	3.1
Arizona	100.0	68.5	60.8	29.7	31.1	7.8	17.3	11.9	18.5	3.1
Utah	100.0	81.2	74.1	27.7	46.4	7.2	10.9	7.3	13.0	2.5
Nevada	100.0	68.3	61.2	32.7	28.5	7.2	7.6	4.9	26.6	3.4
Pacific	100.0	66.9	58.3	30.1	28.2	8.8	16.6	13.3	20.2	1.0
Washington	100.0	78.1	65.7	35.5	30.2	12.4	13.8	9.1	12.4	2.5
Oregon	100.0	75.5	69.2	34.0	35.1	6.3	13.0	10.1	15.5	3.0
California	100.0	64.0	55.5	28.5	27.0	8.6	17.2	14.3	22.2	1.2
Alaska	100.0	66.5	59.7	30.6	29.2	b	18.3	11.6	19.3	2.8
Hawaii	100.0	80.1	74.0	41.5	32.5	6.1	19.1	12.9	8.1	2.3

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

^aA 95 percent confidence interval for the number of individuals without health insurance is determined by taking the number of uninsured indicated plus or minus the margin of error indicated. For example, the number of nonelderly Americans without health insurance in 1992 ranges from 37.75 million to 39.25 million (38.5 million minus 748 thousand to 38.5 million plus 748 thousand). The percentage of nonelderly Americans without health insurance ranges from 17.0 percent to 17.8 percent (17.4 percent minus 0.4 to 17.4 percent plus 0.4).

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

Table 17
**Nonelderly Population Living in Metropolitan Areas with Over One Million Persons
 With Selected Sources of Health Insurance, by Region,^a 1992
 Employee Benefit Research Institute Analysis of the March 1993 CPS**

Region and Metropolitan Area	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total ^b	110.7	78.6	69.7	35.9	33.9	8.9	15.8	12.8	19.5
Northeast ^b	29.1	21.4	19.0	9.7	9.3	2.4	4.0	3.4	4.4
New York City, Long Island, NY; northern New Jersey	15.3	10.7	9.4	4.9	4.5	1.3	2.3	1.9	2.7
Philadelphia, PA; Wilmington, DE; Trenton, NJ	5.0	3.8	3.4	1.8	1.7	0.4	0.7	0.6	0.7
Boston, Salem, MA; Lawrence, NH	3.7	2.9	2.6	1.4	1.2	0.3	0.4	0.3	0.5
Pittsburgh, Deaver Valley, PA	2.0	1.6	1.4	0.7	0.7	0.2	0.3	0.2	0.2
Buffalo, Niagara Falls, NY	1.1	0.9	0.8	0.3	0.5	0.1	0.1	0.1	0.1
Providence, Pawtucket, RI	1.0	0.8	0.7	0.4	0.3	0.1	0.1	0.1	0.1
Hartford, New Britain, Middletown, CT	0.9	0.7	0.7	0.3	0.4	c	0.1	0.1	0.1
Midwest ^b	25.9	19.6	17.8	8.9	8.9	1.8	3.6	3.0	3.3
Chicago, IL; Gary, IN; Lake County, WI	7.5	5.5	5.0	2.6	2.4	0.6	1.1	0.9	1.1
Detroit, Ann Arbor, MI	4.0	3.1	2.8	1.4	1.4	0.3	0.6	0.5	0.4
Cleveland, Akron, Lorain, OH	2.4	1.8	1.6	0.8	0.8	0.1	0.4	0.3	0.3
Minneapolis, St. Paul, MN	2.2	1.7	1.5	0.8	0.7	0.2	0.4	0.3	0.2
St. Louis, MO	2.0	1.7	1.5	0.8	0.7	0.2	0.2	0.1	0.2
Cincinnati, Hamilton, OH	1.8	1.4	1.3	0.6	0.7	0.1	0.2	0.2	0.2
Milwaukee, Racine, WI	1.8	1.4	1.3	0.6	0.7	0.1	0.2	0.2	0.2
Kansas City, MO	1.6	1.1	1.0	0.5	0.5	0.1	0.2	0.1	0.3
Columbus, OH	1.3	1.0	0.9	0.5	0.5	0.1	0.2	0.1	0.1
Indianapolis, IN	1.2	1.0	0.9	0.4	0.4	0.1	0.2	0.2	0.1
South ^b	25.0	16.8	14.8	7.8	7.0	2.0	3.6	2.7	5.4
Dallas, Fort Worth, TX	3.9	2.6	2.3	1.2	1.1	0.3	0.6	0.4	0.9
Washington, DC	3.7	2.7	2.4	1.3	1.1	0.3	0.5	0.3	0.7
Houston, Galveston, Brazoria, TX	3.6	2.4	2.1	1.1	1.1	0.3	0.4	0.3	0.9
Atlanta, GA	2.9	2.0	1.8	0.9	0.9	0.2	0.4	0.3	0.6
Miami, Fort Lauderdale, FL	2.8	1.6	1.3	0.7	0.6	0.3	0.5	0.4	0.8
Baltimore, MD	2.0	1.6	1.4	0.8	0.7	0.1	0.3	0.2	0.2
Tampa, St. Petersburg, Clearwater, FL	1.7	1.1	1.0	0.6	0.5	0.1	0.2	0.2	0.4
Charlotte, NC; Gastonia, SC	1.2	1.0	0.9	0.4	0.4	0.1	0.2	0.1	0.1
New Orleans, LA	1.2	0.6	0.5	0.2	0.2	0.1	0.3	0.2	0.4
Norfolk, Virginia Beach, VA	1.0	0.7	0.6	0.3	0.3	0.1	0.2	0.1	0.2
San Antonio, TX	1.0	0.5	0.4	0.2	0.2	c	0.2	0.2	0.3
West ^b	30.8	20.8	18.1	9.4	8.7	2.8	4.5	3.7	6.5
Los Angeles, Anaheim, Riverside, CA	14.0	8.5	7.5	3.9	3.6	1.1	2.2	1.9	3.7
San Francisco, Oakland, San Jose, CA	5.6	4.1	3.5	1.9	1.6	0.6	0.7	0.6	1.0
Seattle, Tacoma, WA	2.4	2.0	1.7	0.9	0.8	0.3	0.3	0.2	0.3
San Diego, CA	2.1	1.2	1.1	0.5	0.6	0.2	0.5	0.4	0.5
Phoenix, AZ	2.1	1.4	1.3	0.6	0.7	0.1	0.3	0.2	0.4
Denver, Boulder, CO	1.8	1.4	1.2	0.6	0.6	0.2	0.2	0.1	0.2
Portland, OR; Vancouver, WA	1.5	1.2	1.0	0.5	0.5	0.1	0.2	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)

Region and Metropolitan Area	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within city categories)									
Total ^b	100.0%	71.0%	63.0%	32.4%	30.6%	8.0%	14.3%	11.5%	17.6%
Northeast ^b	100.0	73.6	65.4	33.5	31.9	8.1	13.9	11.7	15.1
New York City, Long Island, NY; northern New Jersey;	100.0	69.9	61.4	32.1	29.3	8.5	15.1	12.6	17.6
Philadelphia, PA; Wilmington, DE; Trenton, NJ	100.0	75.5	68.0	35.0	33.0	7.5	13.6	11.6	13.3
Boston, Salem, MA; Lawrence, NH	100.0	79.1	69.8	37.1	32.7	9.3	10.5	8.9	12.8
Pittsburgh, Deaver Valley, PA	100.0	78.1	69.6	33.5	36.1	8.5	14.2	12.3	10.5
Buffalo, Niagara Falls, NY	100.0	80.3	72.3	30.3	42.1	8.0	12.6	10.0	10.8
Providence, Pawtucket, RI	100.0	79.0	71.7	36.1	35.6	7.3	12.4	10.2	11.1
Hartford, New Britain, Middletown, CT	100.0	79.4	74.9	35.7	39.3	c	12.5	11.0	10.7
Midwest ^b	100.0	75.9	69.0	34.6	34.4	7.0	14.0	11.7	12.6
Chicago, IL; Gary, IN; Lake City, WI	100.0	73.5	66.0	34.4	31.6	7.6	14.3	11.9	14.5
Detroit, Ann Arbor, MI	100.0	76.4	69.4	34.5	34.8	7.0	15.2	13.2	10.9
Cleveland, Akron, Lorain, OH	100.0	73.8	67.6	34.4	33.2	6.2	17.5	13.8	12.4
Minneapolis, St. Paul, MN	100.0	76.7	67.9	37.5	30.5	8.8	16.2	13.7	10.7
St. Louis, MO	100.0	81.7	73.7	37.2	36.5	8.5	9.5	7.2	10.8
Cincinnati, Hamilton, OH	100.0	78.5	74.2	33.8	40.5	4.2	11.8	10.1	10.5
Milwaukee, Racine, WI	100.0	77.7	72.5	32.7	39.9	5.1	14.1	12.6	11.2
Kansas City, MO	100.0	70.1	65.9	31.2	34.7	4.2	10.8	9.0	20.7
Columbus, OH	100.0	80.2	72.5	35.2	37.3	7.7	12.2	10.0	11.0
Indianapolis, IN	100.0	78.7	69.8	33.7	36.1	9.4	14.0	12.1	9.7
South ^b	100.0	67.2	59.3	31.2	28.1	7.9	14.6	10.6	21.6
Dallas, Fort Worth, TX	100.0	66.8	58.7	30.0	28.7	8.3	15.3	11.1	22.1
Washington, DC	100.0	71.5	64.6	35.4	29.2	7.3	12.8	7.3	19.3
Houston, Galveston, Brazoria, TX	100.0	67.6	59.5	30.3	29.2	8.2	9.9	7.8	24.5
Atlanta, GA	100.0	70.7	63.4	32.7	30.7	7.3	12.8	8.7	20.2
Miami, Fort Lauderdale, FL	100.0	57.4	46.3	25.0	21.4	11.3	17.1	14.1	27.9
Baltimore, MD	100.0	79.8	72.2	39.1	33.1	7.5	13.4	11.3	9.1
Tampa, St. Petersburg, Clearwater, FL	100.0	67.0	61.0	34.3	26.7	6.0	13.9	9.2	23.7
Charlotte, NC; Gastonia, SC	100.0	80.1	71.8	36.9	35.0	8.5	13.1	11.3	11.3
New Orleans, LA	100.0	48.0	40.0	19.6	20.4	8.2	23.2	21.0	30.1
Norfolk, Virginia Beach, VA	100.0	68.2	58.7	28.2	30.5	9.5	21.2	10.8	16.5
San Antonio, TX	100.0	49.7	45.4	24.5	20.9	c	21.6	15.5	32.2
West ^b	100.0	67.6	58.7	30.5	28.2	8.9	14.8	12.0	21.1
Los Angeles, Anaheim, Riverside, CA	100.0	61.0	53.3	27.8	25.6	7.7	15.9	13.7	26.1
San Francisco, Oakland, San Jose, CA	100.0	73.2	62.6	34.0	28.5	10.6	12.2	10.0	18.0
Seattle, Tacoma, WA	100.0	80.9	68.1	35.6	32.5	12.8	11.9	8.1	11.5
San Diego, CA	100.0	59.2	51.0	24.4	26.6	8.3	23.5	17.6	23.0
Phoenix, AZ	100.0	70.0	62.9	31.3	31.6	7.1	12.6	9.8	19.9
Denver, Boulder, CO	100.0	80.2	68.9	35.7	33.2	11.2	11.1	7.7	12.3
Portland, OR; Vancouver, WA	100.0	78.3	71.1	34.8	36.3	7.2	11.3	9.4	13.3
Sacramento, CA	100.0	70.1	60.4	31.6	28.8	9.7	17.2	12.9	17.7

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

^aMetropolitan 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.

^bTotals include only those persons who reside in the listed metropolitan areas.

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

Table 18
**Nonelderly Population with Selected Sources of Health Insurance, by Family Income
as a Percentage of Poverty and Location, 1992**
Employee Benefit Research Institute Analysis of the March 1993 CPS

Poverty Level and Location	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Urban	172.1	123.0	109.1	55.4	53.7	14.0	25.4	19.7	29.5
Rural	48.7	33.6	28.8	13.4	15.4	4.8	8.0	6.0	9.0
agriculture	3.1	2.0	0.9	0.4	0.6	1.1	0.3	0.3	0.8
nonagriculture	45.6	31.6	27.9	13.1	14.8	3.8	7.7	5.7	8.2
0-99%	33.0	6.1	3.6	1.5	2.1	2.5	17.2	16.4	10.8
Urban	24.7	4.3	2.5	1.1	1.4	1.8	13.2	12.6	7.9
Rural	8.4	1.8	1.0	0.4	0.7	0.8	4.0	3.8	2.9
agriculture	0.8	0.3	0.1	a	a	0.2	0.2	0.2	0.3
nonagriculture	7.6	1.5	1.0	0.4	0.6	0.6	3.8	3.6	2.6
100%-199%	39.6	21.2	17.5	7.2	10.3	3.7	7.9	6.1	12.5
Urban	28.4	14.8	12.3	5.1	7.2	2.5	5.8	4.6	9.2
Rural	11.2	6.4	5.2	2.1	3.1	1.2	2.1	1.5	3.3
agriculture	0.9	0.6	0.3	0.1	0.2	0.3	0.1	0.1	0.3
nonagriculture	10.3	5.8	4.9	2.0	3.0	0.9	2.0	1.4	3.0
200%-399%	74.7	61.8	55.6	25.5	30.1	6.3	5.2	2.5	10.4
Urban	56.2	46.2	41.7	19.3	22.4	4.5	3.8	1.9	8.1
Rural	18.5	15.6	13.9	6.2	7.7	1.8	1.4	0.6	2.2
agriculture	0.9	0.7	0.4	0.1	0.3	0.3	a	a	0.2
nonagriculture	17.6	14.9	13.5	6.0	7.4	1.5	1.3	0.6	2.1
400% or More	73.5	67.5	61.3	34.7	26.6	6.3	3.1	0.7	4.9
Urban	62.8	57.7	52.5	29.9	22.7	5.2	2.7	0.6	4.3
Rural	10.6	9.8	8.7	4.8	3.9	1.1	0.5	0.1	0.6
agriculture	0.5	0.5	0.2	0.1	0.1	0.3	a	a	0.1
nonagriculture	10.1	9.3	8.5	4.7	3.8	0.8	0.5	0.1	0.6
(percentage within poverty level and location categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Urban	100.0	71.4	63.4	32.2	31.2	8.1	14.7	11.4	17.1
Rural	100.0	69.1	59.2	27.6	31.6	10.0	16.4	12.2	18.6
agriculture	100.0	64.7	30.7	11.4	19.3	34.0	10.4	8.9	26.4
nonagriculture	100.0	69.4	61.2	28.7	32.4	8.3	16.8	12.5	18.0
0-99%	100.0	18.4	10.8	4.5	6.4	7.6	52.0	49.5	32.7
Urban	100.0	17.4	10.3	4.4	5.8	7.1	53.4	51.1	32.1
Rural	100.0	21.4	12.4	4.5	7.9	9.0	48.2	44.9	34.5
agriculture	100.0	33.8	9.7	a	a	24.1	25.2	23.6	42.6
nonagriculture	100.0	20.1	12.6	4.6	8.0	7.5	50.5	47.1	33.7
100%-199%	100.0	53.5	44.3	18.2	26.1	9.3	19.9	15.5	31.5
Urban	100.0	52.1	43.4	18.0	25.4	8.7	20.3	16.3	32.3
Rural	100.0	57.2	46.6	18.6	28.0	10.8	18.7	13.4	29.5
agriculture	100.0	62.5	29.0	10.1	18.9	33.4	9.3	9.4	29.0
nonagriculture	100.0	56.7	48.1	19.3	28.8	8.8	19.6	13.7	29.5
200%-399%	100.0	82.7	74.4	34.1	40.2	8.5	6.9	3.3	13.9
Urban	100.0	82.1	74.2	34.3	39.8	8.0	6.7	3.3	14.5
Rural	100.0	84.6	74.9	33.4	41.5	9.8	7.4	3.3	12.0
agriculture	100.0	80.3	46.0	16.5	29.5	34.3	a	a	18.1
nonagriculture	100.0	84.8	76.4	34.2	42.1	8.6	7.6	3.4	11.7
400% or More	100.0	91.9	83.4	47.2	36.2	8.5	4.3	0.9	6.7
Urban	100.0	91.8	83.6	47.5	36.1	8.3	4.2	0.9	6.8
Rural	100.0	92.2	82.2	45.4	36.9	10.1	4.5	0.8	6.0
agriculture	100.0	88.4	39.2	16.8	22.4	49.4	1.1	0.2	11.5
nonagriculture	100.0	92.4	84.5	46.8	37.6	8.0	a	a	5.8

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

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

Table 19
**Nonelderly Population with Selected Sources of Health Insurance,
 by Number of Hours Worked per Week by Family Head, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Hours worked									
16 or fewer	3.7	1.9	1.0	0.5	0.5	0.9	1.0	0.8	1.0
17-34	14.4	7.2	5.0	2.6	2.4	2.2	3.4	2.8	4.4
35 or more	177.0	140.9	127.9	63.1	64.7	13.2	14.7	9.8	27.1
Family head is a nonworker	25.7	6.6	4.1	2.7	1.5	2.5	14.3	12.2	6.0
Self Employed	17.1	12.6	7.6	3.2	4.3	5.0	1.0	0.6	3.9
Hours worked									
16 or fewer	0.5	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1
17-34	1.5	0.8	0.4	0.2	0.2	0.4	0.2	0.1	0.6
35 or more	15.1	11.5	7.0	2.9	4.0	4.5	0.7	0.4	3.2
Total Wage and Salary Workers	178.0	137.4	126.3	63.0	63.3	11.3	18.1	12.8	28.7
Public sector	32.0	27.9	26.1	13.4	12.7	1.8	3.3	1.5	2.5
hours worked									
16 or fewer	0.6	0.4	0.2	0.1	0.1	0.2	0.1	0.1	0.1
17-34	1.9	1.3	0.9	0.5	0.4	0.3	0.3	0.2	0.4
35 or more	29.5	26.3	25.0	12.8	12.2	1.3	2.8	1.1	2.0
Private sector									
hours worked									
16 or fewer	2.6	1.2	0.7	0.3	0.3	0.6	0.8	0.6	0.7
17-34	11.0	5.1	3.6	1.8	1.8	1.5	2.9	2.5	3.4
35 or more	132.5	103.2	95.9	47.4	48.5	7.4	11.2	8.3	22.0
(percentage within sector and hours worked categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Hours worked									
16 or fewer	100.0	50.6	27.5	13.5	14.0	23.4	26.8	21.1	26.3
17-34	100.0	49.8	34.4	17.8	16.7	15.4	23.3	19.6	30.8
35 or more	100.0	79.6	72.2	35.7	36.6	7.4	8.3	5.5	15.3
Family head is a nonworker	100.0	25.8	16.0	10.3	5.7	9.9	55.7	47.6	23.4
Self Employed	100.0	73.4	44.2	18.8	25.4	29.4	5.6	3.3	22.6
Hours worked									
16 or fewer	100.0	59.6	35.8	16.4	19.5	24.5	17.5	11.2	27.3
17-34	100.0	53.0	26.2	12.5	13.6	26.8	11.3	8.0	37.5
35 or more	100.0	76.0	46.3	19.5	26.8	29.8	4.6	2.6	20.9
Total Wage and Salary Workers	100.0	77.2	70.9	35.4	35.6	6.3	10.2	7.2	16.1
Public sector	100.0	87.2	81.7	41.9	39.8	5.7	10.3	4.6	7.9
hours worked									
16 or fewer	100.0	58.9	31.5	17.1	14.4	27.7	23.8	19.0	21.8
17-34	100.0	65.9	49.5	28.1	21.5	16.7	17.3	12.7	22.2
35 or more	100.0	89.1	84.8	43.3	41.5	4.5	9.6	3.7	6.7
Private sector	100.0	75.0	68.6	33.9	34.6	6.5	10.1	7.8	17.9
hours worked									
16 or fewer	100.0	47.1	25.0	12.1	12.9	22.3	29.2	23.5	27.1
17-34	100.0	46.5	33.0	16.7	16.3	13.6	26.0	22.4	31.4
35 or more	100.0	77.9	72.4	35.8	36.6	5.6	8.5	6.3	16.6

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

Table 20
Nonelderly Population with Selected Sources of Health Insurance, by Firm Size of Family Head's Employer, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Firm 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	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Nonworker	25.7	6.6	4.1	2.7	1.5	2.5	14.3	12.2	6.0
Fewer than 10	32.3	19.5	12.5	5.8	6.7	7.0	3.6	2.8	9.8
10-24	16.4	10.4	8.8	4.3	4.5	1.6	1.9	1.6	4.4
25-99	26.8	19.2	17.3	8.8	8.5	1.9	2.8	2.1	5.5
100-499	29.7	23.6	22.2	11.1	11.1	1.4	2.8	2.1	4.2
500-999	11.7	9.8	9.3	4.5	4.7	0.6	1.0	0.7	1.3
1,000 or More	78.3	67.4	63.7	31.6	32.1	3.8	6.9	4.0	7.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Nonworker	11.6	4.2	3.0	3.9	2.1	13.5	42.9	47.7	15.6
Fewer than 10	14.6	12.5	9.1	8.5	9.7	37.5	10.9	11.0	25.5
10-24	7.4	6.6	6.4	6.2	6.5	8.5	5.8	6.1	11.5
25-99	12.1	12.2	12.6	12.8	12.3	9.9	8.4	8.4	14.4
100-499	13.4	15.1	16.1	16.2	16.1	7.6	8.4	8.2	10.9
500-999	5.3	6.3	6.7	6.6	6.9	3.0	3.0	2.9	3.3
1,000 or More	35.5	43.1	46.2	45.9	46.4	20.1	20.6	15.8	18.8
(percentage within firm size categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Nonworker	100.0	25.8	16.0	10.3	5.7	9.9	55.7	47.6	23.4
Fewer than 10	100.0	60.4	38.8	18.0	20.7	21.8	11.3	8.7	30.4
10-24	100.0	63.1	53.4	26.1	27.3	9.8	11.9	9.5	27.0
25-99	100.0	71.7	64.8	32.9	31.9	7.0	10.4	8.0	20.7
100-499	100.0	79.6	74.9	37.5	37.4	4.8	9.5	7.0	14.2
500-999	100.0	84.3	79.6	38.9	40.7	4.8	8.6	6.3	11.0
1,000 or More	100.0	86.1	81.4	40.4	41.0	4.8	8.8	5.2	9.2

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

Table 21
**Nonelderly Population with Selected Sources of Health Insurance,
 by Industry and Size of Family Head's Employer, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 CPS

Industry and Size of Family Head's Employer	Total	Total Private	Employer Provided			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Fewer than 25 employees	48.7	29.9	21.3	10.1	11.2	8.7	5.6	4.4	14.3
25-99 employees	26.8	19.2	17.3	8.8	8.5	1.9	2.8	2.1	5.5
100 or more employees	119.6	100.9	95.3	47.3	47.9	5.8	10.7	6.9	12.7
Family head is a nonworker	25.7	6.6	4.1	2.7	1.5	2.5	14.3	12.2	6.0
Self-Employed	17.1	12.6	7.6	3.2	4.3	5.0	1.0	0.6	3.9
Fewer than 25 employees	15.6	11.2	6.4	2.8	3.7	4.8	0.9	0.5	3.7
25-99 employees	1.0	0.9	0.7	0.3	0.4	0.2	a	a	0.1
100 or more employees	0.5	0.4	0.4	0.1	0.3	0.1	a	a	a
Government	32.0	27.9	26.1	13.4	12.7	1.8	3.3	1.5	2.5
Fewer than 25 employees	0.7	0.5	0.5	0.2	0.2	0.1	0.1	0.1	0.1
25-99 employees	2.1	1.8	1.6	0.8	0.8	0.2	0.2	0.1	0.2
100 or more employees	29.2	25.6	24.1	12.3	11.7	1.6	3.0	1.3	2.2
Agriculture	3.3	1.5	1.1	0.5	0.6	0.4	0.6	0.6	1.3
Fewer than 25 employees	1.9	0.8	0.5	0.2	0.2	0.4	0.3	0.3	0.8
25-99 employees	0.7	0.3	0.2	0.1	0.1	a	0.2	0.1	0.3
100 or more employees	0.7	0.4	0.4	0.2	0.2	a	0.1	0.1	0.2
Mining	1.7	1.5	1.4	0.6	0.8	0.1	0.1	0.1	0.2
Fewer than 25 employees	0.2	0.1	0.1	a	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	0.1	0.1
Construction	10.3	6.7	6.0	2.7	3.3	0.7	1.1	0.8	2.8
Fewer than 25 employees	4.4	2.4	1.9	0.9	1.1	0.4	0.5	0.4	1.6
25-99 employees	2.8	1.9	1.8	0.8	1.0	0.1	0.3	0.2	0.7
100 or more employees	3.2	2.4	2.3	1.0	1.2	0.2	0.2	0.2	0.6
Manufacturing	39.6	33.1	31.8	15.2	16.6	1.4	2.8	2.1	4.9
Fewer than 25 employees	3.2	1.9	1.6	0.8	0.8	0.2	0.4	0.4	1.0
25-99 employees	5.8	4.2	4.1	2.0	2.1	0.2	0.5	0.4	1.2
100 or more employees	30.6	27.0	26.1	12.4	13.7	0.9	1.9	1.3	2.7
Services	37.7	26.8	23.6	12.5	11.1	3.3	4.8	3.7	7.3
Fewer than 25 employees	11.5	6.7	5.2	2.6	2.6	1.5	1.7	1.3	3.3
25-99 employees	6.1	4.2	3.7	2.1	1.6	0.5	0.8	0.6	1.3
100 or more employees	20.1	15.9	14.7	7.8	6.9	1.2	2.3	1.7	2.7
Transportation, Communications, Utilities	13.1	11.1	10.6	4.9	5.6	0.5	0.8	0.5	1.6
Fewer than 25 employees	1.3	0.7	0.6	0.3	0.3	0.1	0.2	0.2	0.4
25-99 employees	1.6	1.2	1.1	0.5	0.5	0.1	0.1	0.1	0.3
100 or more employees	10.2	9.2	9.0	4.1	4.7	0.3	0.5	0.3	0.9
Wholesale Trade	7.5	6.3	5.9	2.9	3.0	0.4	0.5	0.3	1.0
Fewer than 25 employees	1.7	1.3	1.2	0.6	0.6	0.2	0.1	0.1	0.3
25-99 employees	1.6	1.3	1.2	0.6	0.6	0.1	0.1	0.1	0.3
100 or more employees	4.2	3.7	3.6	1.7	1.9	0.2	0.2	0.1	0.4
Retail Trade	22.7	13.9	12.0	6.2	5.8	1.9	3.5	2.9	6.0
Fewer than 25 employees	6.5	3.0	2.3	1.1	1.2	0.7	1.1	0.9	2.5
25-99 employees	3.6	2.2	1.9	1.0	0.8	0.3	0.5	0.4	1.0
100 or more employees	12.6	8.7	7.8	4.0	3.8	0.8	1.9	1.6	2.5

(continued)

Table 21 (continued)

Industry and Size of Family Head's Employer	Total	Total Private	Employer Provided			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Finance, Insurance, and Real Estate	10.1	8.7	7.9	4.1	3.7	0.8	0.6	0.4	1.1
Fewer than 25 employees	1.7	1.2	1.0	0.5	0.5	0.2	0.2	0.1	0.4
25-99 employees	1.4	1.1	1.0	0.5	0.4	0.2	0.1	a	0.2
100 or more employees	7.0	6.3	5.9	3.1	2.8	0.4	0.4	0.3	0.5
(percentage within industry and firm size categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Fewer than 25 employees	100.0	61.3	43.7	20.8	22.9	17.8	11.5	9.0	29.2
25-99 employees	100.0	71.7	64.8	32.9	31.9	7.0	10.4	8.0	20.7
100 or more employees	100.0	84.3	79.7	39.5	40.1	4.8	8.9	5.7	10.6
Family head is a nonworker	100.0	25.8	16.0	10.3	5.7	9.9	55.7	47.6	23.4
Self-Employed	100.0	73.4	44.2	18.8	25.4	29.4	5.6	3.3	22.6
Fewer than 25 employees	100.0	71.7	41.4	17.9	23.5	30.5	5.9	3.5	24.0
25-99 employees	100.0	91.0	71.5	29.5	42.0	19.6	a	a	8.4
100 or more employees	100.0	89.6	75.3	25.0	50.4	14.3	a	a	a
Government	100.0	87.2	81.7	41.9	39.8	5.7	10.3	4.6	7.9
Fewer than 25 employees	100.0	73.1	63.9	33.2	30.7	9.2	14.4	10.1	17.1
25-99 employees	100.0	85.3	78.0	39.8	38.2	7.6	7.9	5.3	10.4
100 or more employees	100.0	87.7	82.4	42.3	40.1	5.4	10.4	4.4	7.5
Agriculture	100.0	45.7	32.9	14.8	18.1	12.8	18.4	16.9	38.7
Fewer than 25 employees	100.0	43.0	24.3	11.9	12.4	18.7	16.2	14.8	43.3
25-99 employees	100.0	40.4	35.3	15.9	19.5	a	22.4	20.6	39.4
100 or more employees	100.0	58.3	54.6	21.8	32.8	a	20.5	19.1	25.1
Mining	100.0	85.7	82.3	34.5	47.7	3.4	8.1	4.9	10.4
Fewer than 25 employees	100.0	46.1	44.3	19.7	24.6	a	a	a	39.5
25-99 employees	100.0	87.4	80.4	39.4	41.0	a	a	a	a
100 or more employees	100.0	92.1	89.0	36.3	52.7	a	7.4	4.2	5.2
Construction	100.0	64.7	57.8	26.2	31.5	7.0	10.2	8.0	27.1
Fewer than 25 employees	100.0	53.9	43.8	19.5	24.3	10.2	12.3	10.1	35.5
25-99 employees	100.0	68.3	64.3	29.5	34.8	4.0	10.7	7.7	23.9
100 or more employees	100.0	76.5	71.5	32.8	38.7	5.1	6.9	5.4	18.4
Manufacturing	100.0	83.6	80.2	38.3	41.9	3.4	7.2	5.4	12.3
Fewer than 25 employees	100.0	58.3	51.2	26.0	25.2	7.2	13.6	11.6	30.1
25-99 employees	100.0	72.9	34.0	35.7	35.7	3.1	9.3	7.6	20.9
100 or more employees	100.0	88.3	85.3	40.5	44.8	3.1	6.1	4.3	8.8
Services	100.0	71.1	62.6	33.1	29.5	8.6	12.7	9.7	19.5
Fewer than 25 employees	100.0	58.6	45.4	22.8	22.6	13.4	14.7	11.6	28.9
25-99 employees	100.0	68.2	60.1	33.6	26.5	8.4	13.5	10.6	21.3
100 or more employees	100.0	79.1	73.2	38.8	34.4	6.0	11.3	8.4	13.5
Transportation, Communications, Utilities	100.0	84.5	81.2	37.7	42.6	4.2	6.2	4.0	12.3
Fewer than 25 employees	100.0	55.5	45.1	22.4	22.7	10.4	14.0	12.3	32.6
25-99 employees	100.0	74.2	68.4	33.6	34.7	6.1	8.2	6.4	20.2
100 or more employees	100.0	89.8	87.9	40.3	46.5	3.1	4.8	2.6	8.4
Wholesale Trade	100.0	83.9	78.5	38.3	40.2	5.5	6.1	3.7	12.7
Fewer than 25 employees	100.0	78.5	68.9	35.8	33.1	9.6	7.8	4.5	16.0
25-99 employees	100.0	79.1	73.5	35.6	37.9	5.6	7.3	4.3	16.4
100 or more employees	100.0	87.8	84.2	40.3	43.9	3.7	5.0	3.2	9.9

(continued)

Table 21 (continued)

Industry and Size of Family Head's Employer	Total	Total Private	Employer Provided			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(percentage within industry and firm size categories)									
Retail Trade	100.0%	61.2%	52.9%	27.3%	25.6%	8.3%	15.3%	12.7%	26.7%
Fewer than 25 employees	100.0	46.8	35.6	17.4	18.1	11.2	16.6	14.4	38.9
25–99 employees	100.0	60.6	52.1	28.7	23.4	8.5	13.2	10.7	28.8
100 or more employees	100.0	68.7	62.1	32.0	30.1	6.7	15.2	12.4	19.8
Finance, Insurance, and Real Estate	100.0	85.9	77.9	40.8	37.1	8.0	6.4	4.2	10.5
Fewer than 25 employees	100.0	70.0	56.9	27.6	29.3	13.1	9.4	7.4	23.0
25–99 employees	100.0	83.8	71.8	39.0	32.8	12.3	5.6	a	13.0
100 or more employees	100.0	90.1	84.2	44.4	39.8	5.9	5.8	3.6	7.0

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

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

Table 22
Nonelderly Population with Selected Sources of Health Insurance, by Family Type and Location, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Family Type and Location	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	220.8	156.6	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Married	152.2	121.1	108.9	46.5	62.4	12.4	15.4	9.7	21.3
With children	100.9	80.1	73.5	23.5	50.0	6.8	10.7	8.1	13.5
urban	76.4	61.5	56.8	18.1	38.7	4.8	7.6	5.8	9.8
rural	24.4	18.6	16.7	5.3	11.3	2.0	3.0	2.3	3.7
Without children	51.3	41.0	35.4	23.0	12.4	5.6	4.8	1.6	7.8
urban	39.8	32.0	28.0	18.3	9.7	4.1	3.5	1.2	6.0
rural	11.5	9.0	7.4	4.7	2.7	1.5	1.3	0.5	1.8
Single	68.6	35.5	29.1	22.4	6.7	6.4	17.9	15.9	17.2
With children	29.9	12.2	10.4	4.2	6.2	1.7	13.0	12.6	6.1
urban	24.0	9.8	8.4	3.4	5.0	1.3	10.5	10.2	4.7
rural	5.9	2.4	2.0	0.8	1.2	0.4	2.5	2.4	1.3
Without children	38.7	23.3	18.6	18.2	0.4	4.7	4.9	3.3	11.2
urban	31.9	19.7	15.9	15.5	0.4	3.8	3.8	2.5	9.0
rural	6.8	3.6	2.7	2.6	0.1	0.9	1.2	0.8	2.2
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married	68.9	77.3	78.9	67.5	90.3	65.8	46.2	38.1	55.3
With children	45.7	51.1	53.3	34.1	72.4	36.1	32.0	31.8	35.0
urban	34.6	39.2	41.2	26.3	55.9	25.5	22.9	22.7	25.4
rural	11.1	11.9	12.1	7.7	16.4	10.6	9.0	9.0	9.7
Without children	23.3	26.2	25.7	33.4	17.9	29.7	14.3	6.3	20.2
urban	18.0	20.5	20.3	26.6	14.0	21.6	10.4	4.5	15.6
rural	5.2	5.7	5.4	6.8	4.0	8.1	3.9	1.8	4.7
Single	31.1	22.7	21.1	32.5	9.7	34.2	53.8	61.9	44.7
With children	13.6	7.8	7.6	6.1	9.0	9.3	39.0	49.0	15.8
urban	10.9	6.2	6.1	5.0	7.3	7.0	31.5	39.6	12.3
rural	2.7	1.5	1.4	1.1	1.8	2.3	7.5	9.4	3.5
Without children	17.5	14.9	13.5	26.4	0.6	24.9	14.8	12.9	29.0
urban	14.4	12.6	11.5	22.6	0.5	20.1	11.3	9.9	23.3
rural	3.1	2.3	2.0	3.8	0.1	4.8	3.5	3.1	5.7
(percentage within family type categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Married	100.0	79.5	71.5	30.5	41.0	8.1	10.1	6.4	14.0
With children	100.0	79.4	72.8	23.2	49.6	6.7	10.6	8.1	13.4
urban	100.0	80.4	74.3	23.7	50.6	6.3	10.0	7.6	12.8
rural	100.0	76.2	68.2	21.8	46.4	8.2	12.3	9.5	15.2
Without children	100.0	79.9	69.0	44.8	24.1	10.9	9.3	3.1	15.2
urban	100.0	80.4	70.2	46.0	24.3	10.2	8.7	2.9	15.1
rural	100.0	77.8	64.7	40.9	23.8	13.2	11.3	3.9	15.6
Single	100.0	51.7	42.4	32.6	9.8	9.4	26.2	23.1	25.1
With children	100.0	40.6	34.9	14.0	20.9	5.8	43.5	41.9	20.3
urban	100.0	40.6	35.2	14.3	20.9	5.5	43.7	42.3	19.8
rural	100.0	40.7	33.6	12.7	20.9	7.2	42.4	40.6	22.5
Without children	100.0	60.4	48.2	47.1	1.2	12.1	12.8	8.6	28.9
urban	100.0	61.9	50.0	48.8	1.2	11.9	11.9	7.9	28.2
rural	100.0	53.3	39.9	38.9	1.0	13.4	17.0	11.5	32.2

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

Table 23
**Nonelderly Population with Selected Sources of Health Insurance, by Family Type, Work Status
and Family Income as a Percentage of Poverty, 1992**
Employee Benefit Research Institute Analysis of the March 1993 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	220.8	156.5	138.0	68.9	69.1	18.8	33.4	25.6	38.5
Married without children	51.3	41.0	35.4	23.0	12.4	5.6	4.8	1.6	7.8
full-year worker	36.3	30.9	27.7	20.8	6.8	3.2	1.6	0.3	4.8
part-year worker	4.0	3.1	2.2	0.8	1.5	0.8	0.3	0.1	0.8
nonworker	11.0	7.0	5.5	1.4	4.1	1.5	2.8	1.2	2.2
Married with children	100.9	80.1	73.5	23.5	50.0	6.8	10.7	8.1	13.5
full-year worker	41.1	35.0	32.3	22.5	9.7	2.8	2.1	1.1	5.0
part-year worker	6.5	5.1	4.4	0.6	3.8	0.7	0.7	0.5	1.0
nonworker	53.3	40.0	36.8	0.3	36.4	3.4	7.9	6.6	7.6
Single without children	38.7	23.3	18.6	18.2	0.4	4.7	4.9	3.3	11.2
full-year worker	28.4	20.2	17.3	17.2	0.2	2.8	1.1	0.5	7.5
part-year worker	2.7	1.4	0.6	0.5	0.1	0.7	0.4	0.3	1.0
nonworker	7.6	1.8	0.7	0.5	0.1	1.1	3.4	2.5	2.7
Single with children	29.9	12.1	10.4	4.2	6.2	1.7	13.0	12.6	6.1
full-year worker	7.5	4.8	4.3	4.0	0.3	0.6	1.1	0.9	1.8
part-year worker	2.0	0.8	0.5	0.1	0.4	0.3	0.9	0.8	0.4
nonworker	20.4	6.5	5.7	a	5.6	0.8	11.0	10.8	3.8
Total Poor and Near-Poor Population (0-124% of Poverty)	42.8	10.0	6.6	2.7	4.0	3.4	20.1	18.8	14.3
Married without children	3.4	1.0	0.6	0.4	0.3	0.4	1.0	0.7	1.5
full-year worker	1.0	0.4	0.3	0.2	0.1	0.2	0.1	0.1	0.5
part-year worker	0.3	0.1	0.1	a	a	a	a	a	0.2
nonworker	2.0	0.5	0.3	0.1	0.2	0.2	0.8	0.6	0.8
Married with children	14.2	4.3	3.4	0.9	2.4	1.0	5.4	5.0	5.1
full-year worker	3.3	1.3	1.0	0.8	0.2	0.3	0.6	0.5	1.5
part-year worker	1.0	0.3	0.2	0.1	0.2	0.1	0.3	0.2	0.4
nonworker	9.9	2.6	2.1	0.1	2.0	0.6	4.5	4.3	3.2
Single without children	9.5	2.2	0.8	0.7	a	1.4	3.0	2.4	4.5
full-year worker	3.5	1.1	0.5	0.5	a	0.6	0.4	0.3	2.1
part-year worker	1.2	0.5	0.1	0.1	a	0.3	0.2	0.2	0.6
nonworker	4.7	0.6	0.1	0.1	a	0.5	2.4	2.0	1.8
Single with children	15.8	2.5	1.9	0.6	1.3	0.6	10.7	10.6	3.2
full-year worker	2.1	0.7	0.5	0.5	a	0.2	0.7	0.7	0.8
part-year worker	1.1	0.2	0.1	0.1	a	0.1	0.7	0.7	0.3
nonworker	12.6	1.6	1.2	a	1.2	0.4	9.4	9.3	2.2
(percentage within family type and work status categories)									
Total	100.0%	70.9%	62.5%	31.2%	31.3%	8.5%	15.1%	11.6%	17.4%
Married without children	100.0	79.9	69.0	44.8	24.1	10.9	9.3	3.1	15.2
full-year worker	100.0	85.0	76.1	57.3	18.8	8.9	4.4	0.8	13.3
part-year worker	100.0	75.9	55.6	19.0	36.6	20.3	8.5	3.1	19.8
nonworker	100.0	64.2	50.3	13.0	37.3	13.9	25.6	11.0	19.8
Married with children	100.0	79.4	72.8	23.2	49.6	6.7	10.6	8.1	13.4
full-year worker	100.0	85.3	78.5	54.9	23.7	6.7	5.0	2.7	12.1
part-year worker	100.0	77.9	67.9	8.7	59.1	10.0	10.7	7.1	15.1
nonworker	100.0	75.0	69.0	0.6	68.4	6.3	14.8	12.3	14.2
Single without children	100.0	60.4	48.2	47.1	1.2	12.1	12.8	8.6	28.9
full-year worker	100.0	71.0	61.0	60.4	0.7	9.9	4.0	1.9	26.3
part-year worker	100.0	51.2	23.5	18.7	4.8	27.7	13.5	9.9	37.3
nonworker	100.0	23.8	8.9	7.2	1.7	14.9	45.5	33.1	35.6
Single with children	100.0	40.5	34.9	14.0	20.9	5.8	43.5	41.9	20.3
full-year worker	100.0	64.3	56.6	53.1	3.5	8.1	14.2	12.6	24.4
part-year worker	100.0	41.7	25.6	7.5	18.1	16.1	44.8	42.0	21.3
nonworker	100.0	31.7	27.8	a	27.5	4.0	54.1	52.7	18.7

(continued)

Table 23 (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 Poor and Near-Poor Population (0-124% of Poverty)	100.0%	23.4%	15.5%	6.2%	9.2%	8.0%	46.9%	44.0%	33.4%
Married without children	100.0	30.5	18.5	10.9	7.6	12.0	28.1	21.2	44.8
full-year worker	100.0	42.2	26.5	20.3	6.1	15.7	8.3	5.1	52.1
part-year worker	100.0	29.4	16.6	a	a	a	a	a	58.9
nonworker	100.0	24.6	14.6	5.9	8.7	10.0	40.4	31.0	38.8
Married with children	100.0	30.3	23.7	6.7	17.0	6.8	38.3	35.7	35.7
full-year worker	100.0	40.1	30.9	24.4	6.5	9.2	18.6	15.9	44.7
part-year worker	100.0	32.2	24.5	8.5	15.9	7.7	29.8	24.6	42.1
nonworker	100.0	26.8	21.2	0.5	20.6	5.8	45.8	43.4	32.0
Single without children	100.0	23.0	8.1	7.8	a	15.0	31.3	25.9	47.6
full-year worker	100.0	31.7	14.7	14.6	a	16.9	10.4	8.4	59.5
part-year worker	100.0	37.3	11.1	10.9	a	26.2	17.5	15.0	46.6
nonworker	100.0	12.9	2.3	2.0	a	10.6	50.3	41.6	39.0
Single with children	100.0	16.0	11.9	3.9	8.0	4.1	67.9	67.1	20.4
full-year worker	100.0	33.3	26.0	25.5	a	7.3	33.0	31.9	38.8
part-year worker	100.0	20.8	8.8	6.4	a	12.0	63.5	62.6	23.3
nonworker	100.0	12.8	9.9	a	9.8	2.9	74.0	73.3	17.1

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

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

Table 24
Persons Aged 18–64 with Selected Sources of Health Insurance, by Sex and Age, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Sex and Age	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total Persons	154.7	113.1	98.1	68.8	29.3	15.0	17.7	11.2	28.7
Aged 18–20	9.7	6.2	4.7	0.7	4.0	1.5	1.6	1.3	2.4
Aged 21–24	14.2	8.3	5.8	4.3	1.5	2.5	1.7	1.4	4.6
Aged 25–29	19.2	12.8	11.4	9.1	2.4	1.3	2.2	1.9	4.6
Aged 30–44	61.8	47.0	42.6	30.8	11.8	4.5	5.7	4.0	10.4
Aged 45–54	28.4	22.6	20.1	14.4	5.6	2.5	2.8	1.3	4.0
Aged 55–64	21.2	16.4	13.6	9.6	4.0	2.7	3.7	1.2	2.7
Men	76.0	55.2	48.1	39.8	8.3	7.1	7.0	3.4	16.0
Aged 18–20	4.8	3.1	2.4	0.4	2.0	0.7	0.5	0.4	1.3
Aged 21–24	7.1	4.0	2.7	2.2	0.5	1.3	0.4	0.3	2.7
Aged 25–29	9.6	6.3	5.6	5.0	0.5	0.7	0.6	0.5	2.8
Aged 30–44	30.6	22.8	20.6	17.9	2.7	2.2	2.2	1.3	6.0
Aged 45–54	13.8	11.0	9.8	8.4	1.4	1.1	1.4	0.5	2.0
Aged 55–64	10.2	8.0	6.9	5.9	1.0	1.0	1.8	0.4	1.2
Women	78.7	57.9	50.0	29.0	21.1	7.9	10.7	7.7	12.7
Aged 18–20	4.9	3.1	2.3	0.3	2.0	0.8	1.0	0.9	1.1
Aged 21–24	7.2	4.2	3.1	2.1	1.0	1.1	1.3	1.2	1.9
Aged 25–29	9.7	6.5	5.8	4.0	1.8	0.6	1.6	1.4	1.8
Aged 30–44	31.2	24.2	21.9	12.9	9.1	2.2	3.5	2.7	4.3
Aged 45–54	14.6	11.6	10.3	6.0	4.2	1.4	1.5	0.8	2.0
Aged 55–64	11.0	8.4	6.7	3.7	3.0	1.7	1.9	0.8	1.5
(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	6.3	5.4	4.8	1.0	13.7	9.8	8.8	11.3	8.5
Aged 21–24	9.2	7.3	5.9	6.2	5.1	16.6	9.7	12.9	16.0
Aged 25–29	12.4	11.3	11.7	13.2	8.1	8.9	12.5	16.9	16.0
Aged 30–44	40.0	41.6	43.4	44.7	40.2	29.7	32.3	36.3	36.1
Aged 45–54	18.4	19.9	20.5	21.0	19.2	16.7	16.0	11.8	13.9
Aged 55–64	13.7	14.5	13.9	13.9	13.7	18.3	20.8	10.8	9.5
Men	49.1	48.8	49.0	57.9	28.2	47.5	39.3	30.8	55.9
Aged 18–20	3.1	2.7	2.5	0.5	7.0	4.5	3.1	3.6	4.6
Aged 21–24	4.6	3.6	2.8	3.1	1.9	9.0	2.4	2.5	9.4
Aged 25–29	6.2	5.5	5.7	7.3	1.8	4.6	3.6	4.2	9.7
Aged 30–44	19.8	20.2	21.0	26.0	9.3	14.9	12.5	12.0	21.1
Aged 45–54	8.9	9.7	10.0	12.2	4.7	7.6	7.8	4.6	6.9
Aged 55–64	6.6	7.0	7.1	8.6	3.5	6.9	9.9	4.0	4.3
Women	50.9	51.2	51.0	42.1	71.8	52.5	60.7	69.2	44.1
Aged 18–20	3.2	2.7	2.3	0.4	6.7	5.3	5.7	7.8	3.9
Aged 21–24	4.6	3.7	3.1	3.1	3.3	7.6	7.3	10.4	6.6
Aged 25–29	6.3	5.7	6.0	5.8	6.2	4.3	8.9	12.8	6.3
Aged 30–44	20.2	21.4	22.4	18.7	30.9	14.9	19.7	24.3	15.1
Aged 45–54	9.5	10.3	10.5	8.7	14.5	9.1	8.2	7.2	7.0
Aged 55–64	7.1	7.4	6.8	5.3	10.3	11.4	10.8	6.8	5.2

(continued)

Table 24 (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%	73.1%	63.4%	44.5%	19.0%	9.7%	11.4%	7.2%	18.6%
Aged 18–20	100.0	63.1	48.0	6.9	41.1	15.1	16.0	13.0	25.1
Aged 21–24	100.0	58.1	40.5	30.0	10.6	17.6	12.1	10.1	32.2
Aged 25–29	100.0	66.3	59.4	47.1	12.3	6.9	11.5	9.8	23.9
Aged 30–44	100.0	76.1	68.8	49.8	19.1	7.2	9.2	6.5	16.8
Aged 45–54	100.0	79.4	70.6	50.8	19.8	8.8	10.0	4.6	14.0
Aged 55–64	100.0	77.1	64.1	45.2	19.0	12.9	17.3	5.7	12.9
Men	100.0	72.6	63.3	52.4	10.9	9.4	9.1	4.5	21.1
Aged 18–20	100.0	64.4	50.3	7.8	42.5	14.0	11.3	8.3	27.4
Aged 21–24	100.0	57.4	38.3	30.6	7.7	19.1	6.0	3.9	38.1
Aged 25–29	100.0	65.6	58.4	52.7	5.7	7.2	6.7	4.8	29.0
Aged 30–44	100.0	74.7	67.4	58.5	8.9	7.3	7.3	4.4	19.8
Aged 45–54	100.0	79.4	71.1	61.1	10.1	8.3	9.9	3.7	14.3
Aged 55–64	100.0	78.2	68.0	58.0	10.0	10.2	17.2	4.4	12.2
Women	100.0	73.6	63.6	36.9	26.8	10.0	13.7	9.8	16.1
Aged 18–20	100.0	61.9	45.8	6.0	39.8	16.1	20.5	17.6	22.8
Aged 21–24	100.0	58.8	42.7	29.4	13.4	16.0	18.0	16.2	26.5
Aged 25–29	100.0	67.1	60.5	41.6	18.9	6.6	16.3	14.7	18.8
Aged 30–44	100.0	77.4	70.2	41.3	29.0	7.1	11.2	8.7	13.9
Aged 45–54	100.0	79.4	70.1	41.1	29.0	9.3	10.0	5.5	13.8
Aged 55–64	100.0	76.1	60.6	33.3	27.2	15.5	17.4	6.9	13.5

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

Table 25
Persons Aged 18–64 with Selected Sources of Health Insurance, by Age Group and Major Activity, 1992
Employee Benefit Research Institute Analysis of the March 1993 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	154.7	113.1	98.1	68.8	29.3	15.0	17.7	11.2	28.7
Working	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Retired	3.4	2.5	1.9	1.3	0.6	0.6	0.9	0.2	0.4
Could not find work	2.6	0.7	0.5	0.1	0.4	0.2	0.7	0.6	1.2
Other activity	23.6	11.3	8.6	0.9	7.7	2.7	8.4	6.1	5.2
Aged 18–29	43.2	27.2	21.9	14.0	7.9	5.3	5.5	4.6	11.6
Working	35.4	24.3	20.0	13.9	6.1	4.3	2.9	2.2	9.1
Retired	a	a	a	a	a	a	a	a	a
Could not find work	0.9	0.2	0.1	a	0.1	0.1	0.2	0.2	0.4
Other activity	6.9	2.7	1.8	0.1	1.7	0.9	2.4	2.2	2.1
Aged 30–54	90.2	69.6	62.6	45.2	17.4	7.0	8.5	5.4	14.4
Working	76.4	62.9	57.3	44.6	12.6	5.7	3.9	2.0	11.2
Retired	0.3	0.2	0.2	0.1	0.1	0.1	0.1	a	a
Could not find work	1.5	0.4	0.3	a	0.3	0.1	0.4	0.3	0.7
Other activity	12.0	6.0	4.9	0.4	4.5	1.1	4.1	3.0	2.4
Aged 55–64	21.2	16.4	13.6	9.6	4.0	2.7	3.7	1.2	2.7
Working	13.2	11.4	9.9	7.9	1.9	1.5	0.9	0.1	1.5
Retired	3.1	2.3	1.8	1.2	0.5	0.5	0.8	0.1	0.3
Could not find work	0.3	0.2	0.1	a	0.1	a	0.1	a	0.1
Other activity	4.6	2.5	1.9	0.4	1.5	0.7	1.9	0.9	0.8
(percentage within age group and activity categories)									
Total	100.0%	73.1%	63.4%	44.5%	19.0%	9.7%	11.4%	7.2%	18.6%
Working	100.0	78.8	69.6	53.1	16.5	9.2	6.1	3.4	17.5
Retired	100.0	74.7	56.9	38.8	18.0	17.8	27.9	4.9	11.6
Could not find work	100.0	28.0	19.7	3.5	16.2	8.3	26.7	23.5	46.9
Other activity	100.0	48.0	36.4	3.9	32.5	11.6	35.5	26.1	22.2
Aged 18–29	100.0	62.9	50.6	32.4	18.2	12.3	12.7	10.6	26.9
Working	100.0	68.4	56.3	39.2	17.1	12.1	8.1	6.1	25.7
Retired	a	a	a	a	a	a	a	a	a
Could not find work	100.0	21.1	13.2	a	12.3	7.9	28.7	27.4	52.2
Other activity	100.0	39.7	26.2	1.5	24.6	13.5	34.2	31.7	29.8
Aged 30–54	100.0	77.1	69.4	50.1	19.3	7.7	9.5	5.9	15.9
Working	100.0	82.3	74.9	58.4	16.5	7.4	5.1	2.6	14.7
Retired	100.0	66.9	48.5	25.3	23.2	18.4	34.6	a	a
Could not find work	100.0	27.6	20.6	a	17.3	7.0	27.2	23.6	46.7
Other activity	100.0	50.2	40.7	3.6	37.1	9.5	34.3	25.3	20.1
Aged 55–64	100.0	77.1	64.1	45.2	19.0	12.9	17.3	5.7	12.9
Working	100.0	85.9	74.6	60.1	14.5	11.3	6.9	0.8	11.5
Retired	100.0	75.7	57.8	40.3	17.6	17.9	26.9	4.7	11.3
Could not find work	100.0	48.8	33.1	a	21.6	a	19.2	a	33.8
Other activity	100.0	54.7	40.6	8.2	32.3	14.1	40.4	19.8	16.4

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

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

Table 26
Persons Aged 18–64 with Selected Sources of Health Insurance, by Work Status, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Work Status	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	154.7	113.1	98.1	68.8	29.3	15.0	17.7	11.2	28.7
Full Year, Never Unemployed	97.3	82.1	74.1	60.1	14.0	8.0	4.0	1.6	13.2
Full time	83.7	72.0	66.3	57.1	9.2	5.7	3.0	1.0	10.4
Part time	13.6	10.1	7.8	3.0	4.8	2.3	1.1	0.6	2.8
Full Year, Some Unemployment	15.0	8.0	6.8	4.4	2.4	1.2	1.7	1.2	5.7
Part Year	12.7	8.4	6.2	2.0	4.2	2.2	1.9	1.4	2.9
Nonworker	29.6	14.6	11.0	2.3	8.7	3.6	10.0	6.9	6.9
(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	62.9	72.6	75.5	87.3	47.8	53.5	22.7	14.3	46.0
Full time	54.1	63.7	67.6	83.0	31.5	38.3	16.7	8.7	36.2
Part time	8.8	8.9	8.0	4.4	16.3	15.2	6.0	5.6	9.8
Full Year, Some Unemployment	9.7	7.1	6.9	6.4	8.0	8.3	9.8	10.8	20.0
Part Year	8.2	7.4	6.3	2.9	14.5	14.5	10.9	12.8	10.1
Nonworker	19.1	12.9	11.3	3.4	29.7	23.7	56.6	62.1	23.9
(percentage within work status categories)									
Total	100.0%	73.1%	63.4%	44.5%	19.0%	9.7%	11.4%	7.2%	18.6%
Full Year, Never Unemployed	100.0	84.4	76.1	61.7	14.4	8.3	4.1	1.6	13.6
Full time	100.0	86.1	79.2	68.2	11.0	6.9	3.5	1.2	12.4
Part time	100.0	74.0	57.2	22.1	35.1	16.8	7.8	4.6	20.6
Full Year, Some Unemployment	100.0	53.2	45.0	29.3	15.7	8.2	11.5	8.0	38.3
Part Year	100.0	66.0	48.9	15.5	33.4	17.2	15.2	11.2	22.7
Nonworker	100.0	49.3	37.3	7.9	29.4	12.0	33.8	23.4	23.2

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

Table 27
Workers Aged 18–64 with Selected Sources of Health Insurance, by Industry of Primary Employment, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Industry	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Self-Employed	12.4	9.2	6.0	2.8	3.2	3.2	0.5	0.2	2.8
Total Wage and Salary Workers	112.7	89.3	81.1	63.7	17.4	8.2	7.2	4.0	19.0
Government	19.4	17.4	16.4	13.8	2.5	1.0	1.4	0.5	1.4
Agriculture	2.2	1.0	0.7	0.4	0.3	0.3	0.2	0.1	1.0
Mining	0.7	0.6	0.6	0.6	a	a	a	a	0.1
Construction	5.5	3.5	3.1	2.3	0.7	0.5	0.3	0.2	1.7
Manufacturing	20.2	17.0	16.4	14.7	1.7	0.6	0.9	0.5	2.6
Transportation, communications, and utilities	6.6	5.6	5.4	4.8	0.5	0.3	0.2	0.1	0.9
Wholesale	4.2	3.5	3.3	2.7	0.6	0.3	0.2	0.1	0.6
Retail	19.4	13.1	11.0	6.7	4.3	2.1	1.7	1.2	5.1
Finance, insurance and real estate	6.9	6.1	5.6	4.5	1.1	0.5	0.3	0.1	0.7
Business and repair services	5.7	3.8	3.3	2.4	0.9	0.5	0.5	0.3	1.5
Personal services	3.8	2.2	1.7	0.9	0.8	0.5	0.4	0.3	1.3
Entertainment and recreation services	1.5	1.1	0.9	0.5	0.4	0.2	0.1	0.1	0.4
Professional services	16.8	14.2	12.8	9.1	3.6	1.4	1.0	0.6	1.9
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self-Employed	9.9	9.4	6.9	4.2	15.5	28.1	6.8	4.3	13.0
Total Wage and Salary Workers	90.1	90.6	93.1	95.8	84.5	71.9	93.2	95.7	87.0
Government	15.5	17.6	18.8	20.8	12.4	8.6	18.7	10.9	6.4
Agriculture	1.7	1.0	0.8	0.7	1.4	2.6	2.4	3.5	4.5
Mining	0.6	0.6	0.7	0.8	a	a	a	a	0.2
Construction	4.4	3.6	3.5	3.5	3.4	4.0	3.6	3.9	7.9
Manufacturing	16.1	17.3	18.8	22.1	8.3	5.4	12.0	12.4	12.1
Transportation, communications, and utilities	5.3	5.7	6.2	7.3	2.6	2.2	2.9	2.4	3.9
Wholesale	3.3	3.6	3.8	4.0	2.8	2.4	2.1	1.9	2.5
Retail	15.5	13.3	12.6	10.1	20.7	18.6	22.1	27.8	23.1
Finance, insurance and real estate	5.5	6.2	6.4	6.8	5.2	4.6	3.3	3.0	3.0
Business and repair services	4.5	3.9	3.8	3.7	4.3	4.5	6.1	7.9	6.9
Personal services	3.0	2.2	2.0	1.4	3.7	4.1	5.1	6.6	5.8
Entertainment and recreation services	1.2	1.1	1.0	0.7	1.8	2.1	1.4	1.7	1.7
Professional services	13.4	14.4	14.7	13.8	17.7	12.6	12.9	13.3	8.9
(continued)									

Table 27 (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%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Self-Employed	100.0	74.5	48.5	22.7	25.8	26.0	4.2	1.5	22.9
Total Wage and Salary Workers	100.0	79.3	71.9	56.5	15.5	7.3	6.4	3.6	16.9
Government	100.0	89.4	84.3	71.2	13.1	5.1	7.4	2.4	7.2
Agriculture	100.0	47.4	33.8	20.7	13.1	13.6	8.6	6.8	45.5
Mining	100.0	89.3	86.5	81.1	a	a	a	a	7.7
Construction	100.0	64.3	55.9	42.9	13.0	8.4	5.1	3.0	31.8
Manufacturing	100.0	84.5	81.4	72.9	8.5	3.1	4.6	2.6	13.1
Transportation, communications, and utilities	100.0	85.3	81.4	73.2	8.2	3.9	3.3	1.5	13.1
Wholesale	100.0	84.8	78.3	64.5	13.8	6.5	3.9	2.0	13.3
Retail	100.0	67.7	56.8	34.8	22.0	11.0	8.8	6.1	26.1
Finance, insurance and real estate	100.0	89.0	81.3	65.6	15.6	7.7	3.7	1.8	9.6
Business and repair services	100.0	67.4	58.3	42.8	15.6	9.1	8.3	5.9	26.4
Personal services	100.0	58.0	45.6	25.1	20.5	12.4	10.5	7.4	33.8
Entertainment and recreation services	100.0	71.0	55.5	31.0	24.5	15.5	7.2	4.6	23.5
Professional services	100.0	84.9	76.2	54.5	21.7	8.6	5.9	3.4	11.6

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

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

Table 28
**Workers Aged 18–64 with Selected Sources of Health Insurance,
 by Sector and Number of Hours Worked Per Week, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 CPS

Sector and Hours Worked per Week	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Hours worked									
16 or fewer	6.3	4.6	3.3	0.5	2.8	1.3	0.7	0.4	1.2
17–34	17.6	11.8	9.1	3.4	5.6	2.7	1.9	1.3	4.4
35 or more	101.2	82.2	74.7	62.5	12.2	7.5	5.2	2.5	16.2
Self Employed	12.4	9.2	6.0	2.8	3.2	3.2	0.5	0.2	2.8
Hours worked									
16 or fewer	0.8	0.6	0.5	0.1	0.4	0.1	0.1	a	0.2
17–34	1.8	1.2	0.8	0.2	0.6	0.4	0.1	a	0.5
35 or more	9.8	7.4	4.7	2.5	2.2	2.7	0.4	0.1	2.1
Total Wage and Salary Workers	112.7	89.3	81.1	63.7	17.4	8.2	7.2	4.0	19.0
Public sector	19.4	17.4	16.4	13.8	2.5	1.0	1.4	0.5	1.4
hours worked									
16 or fewer	1.0	0.8	0.6	0.1	0.5	0.2	0.1	0.1	0.2
17–34	2.2	1.7	1.4	0.7	0.6	0.3	0.2	0.1	0.4
35 or more	16.3	14.9	14.4	13.0	1.4	0.5	1.1	0.3	0.9
Private sector	93.3	71.9	64.7	49.8	14.9	7.2	5.7	3.6	17.6
hours worked									
16 or fewer	4.4	3.2	2.3	0.3	2.0	0.9	0.5	0.3	0.9
17–34	13.6	8.9	6.9	2.5	4.4	2.0	1.5	1.1	3.5
35 or more	75.2	59.8	55.5	47.0	8.5	4.3	3.7	2.1	13.2
(percentage within sector and hours worked categories)									
Total	100.0%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Hours worked									
16 or fewer	100.0	72.9	53.0	8.5	44.5	19.9	10.7	6.8	19.1
17–34	100.0	67.0	51.7	19.6	32.1	15.3	10.6	7.4	25.1
35 or more	100.0	81.2	73.8	61.7	12.0	7.4	5.1	2.5	16.0
Self Employed	100.0	74.5	48.5	22.7	25.8	26.0	4.2	1.5	22.9
Hours worked									
16 or fewer	100.0	72.3	56.5	11.2	45.3	15.8	7.6	a	23.0
17–34	100.0	66.9	44.6	11.4	33.3	22.2	5.9	a	28.9
35 or more	100.0	76.0	48.5	25.7	22.8	27.6	3.6	1.1	21.8
Total Wage and Salary Workers	100.0	79.3	71.9	56.5	15.5	7.3	6.4	3.6	16.9
Public sector	100.0	89.4	84.3	71.2	13.1	5.1	7.4	2.4	7.2
hours worked									
16 or fewer	100.0	78.5	56.5	11.8	44.6	22.0	9.1	6.1	14.8
17–34	100.0	77.1	63.8	34.1	29.7	13.3	9.9	5.3	16.8
35 or more	100.0	91.7	88.8	79.9	8.9	2.9	6.9	1.7	5.4
Private sector	100.0	77.1	69.4	53.4	16.0	7.8	6.1	3.8	18.9
hours worked									
16 or fewer	100.0	71.7	51.5	7.2	44.3	20.2	11.7	7.7	19.4
17–34	100.0	65.4	50.7	18.3	32.4	14.7	11.3	8.4	26.0
35 or more	100.0	79.6	73.8	62.5	11.3	5.8	4.9	2.8	17.6

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

Table 29
Workers Aged 18–64 with Selected Sources of Health Insurance, by Work Status and Firm Size, 1992
Employee Benefit Research Institute Analysis of the March 1993 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	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Self-Employed	12.4	9.2	6.0	2.8	3.2	3.2	0.5	0.2	2.8
Wage and Salary Workers	112.7	89.3	81.1	63.7	17.4	8.2	7.2	4.0	19.0
Fewer than 10 employees	14.4	8.8	6.5	3.2	3.4	2.2	1.1	0.8	4.7
10–24 employees	10.4	7.0	5.9	3.8	2.1	1.0	0.7	0.5	2.9
25–99 employees	16.6	12.5	11.2	8.6	2.6	1.2	1.1	0.7	3.4
100–499 employees	18.1	14.9	13.9	11.4	2.6	1.0	1.0	0.6	2.6
500–999 employees	7.1	6.1	5.7	4.7	1.0	0.4	0.3	0.2	0.8
1,000 or more employees	46.1	40.1	37.7	32.0	5.7	2.3	2.9	1.3	4.6
(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	9.9	9.4	6.9	4.2	15.5	28.1	6.8	4.3	13.0
Wage and Salary Workers	90.1	90.6	93.1	95.8	84.5	71.9	93.2	95.7	87.0
Fewer than 10 employees	11.5	8.9	7.5	4.8	16.3	19.4	14.8	17.9	21.7
10–24 employees	8.3	7.1	6.8	5.7	10.2	9.1	9.4	11.5	13.1
25–99 employees	13.3	12.6	12.9	12.9	12.8	10.8	13.7	16.4	15.7
100–499 employees	14.5	15.1	16.0	17.1	12.4	8.6	13.1	14.6	11.9
500–999 employees	5.7	6.2	6.6	7.1	5.0	3.5	4.4	4.9	3.6
1,000 or more employees	36.9	40.7	43.3	48.1	27.8	20.5	37.7	30.5	21.1
(percentage within firm size categories)									
Total	100.0%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Self-Employed	100.0	74.5	48.5	22.7	25.8	26.0	4.2	1.5	22.9
Wage and Salary Workers	100.0	79.3	71.9	56.5	15.5	7.3	6.4	3.6	16.9
Fewer than 10 employees	100.0	61.0	45.5	22.1	23.4	15.5	7.9	5.3	33.0
10–24 employees	100.0	66.9	56.9	36.7	20.2	10.0	6.9	4.7	27.6
25–99 employees	100.0	75.1	67.6	51.7	16.0	7.5	6.4	4.2	20.7
100–499 employees	100.0	82.4	77.0	62.8	14.1	5.4	5.6	3.4	14.4
500–999 employees	100.0	86.5	80.9	66.5	14.4	5.6	4.7	2.9	11.0
1,000 or more employees	100.0	86.9	81.8	69.3	12.4	5.1	6.3	2.8	10.0

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

Table 30
Persons Aged 18–64 with Selected Sources of Health Insurance, by Unemployment Experience, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Unemployment Experience	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	154.7	113.1	98.1	68.8	29.3	15.0	17.7	11.2	28.7
Total Workers	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Weeks Unemployed									
None	108.1	89.5	79.6	61.9	17.7	9.9	5.6	2.7	15.6
1–4 weeks	2.7	1.7	1.4	0.9	0.5	0.4	0.3	0.2	0.7
5–12 weeks	5.1	3.0	2.5	1.7	0.9	0.5	0.5	0.4	1.7
13 or more weeks	9.2	4.3	3.6	2.1	1.5	0.8	1.2	0.9	3.9
Nonworkers	29.6	14.6	11.0	2.3	8.7	3.6	10.0	6.9	6.9
(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	80.9	87.1	88.7	96.6	70.3	76.3	43.4	37.9	76.1
Weeks Unemployed									
None	69.9	79.1	81.1	89.9	60.5	65.7	31.5	24.2	54.2
1–4 weeks	1.7	1.5	1.4	1.2	1.8	2.5	1.9	2.1	2.5
5–12 weeks	3.3	2.6	2.6	2.4	2.9	3.0	3.1	3.4	5.9
13 or more weeks	5.9	3.8	3.6	3.0	5.1	5.1	6.9	8.2	13.5
Nonworkers	19.1	12.9	11.3	3.4	29.7	23.7	56.6	62.1	23.9
(percentage within work status categories)									
Total	100.0%	73.1%	63.4%	44.5%	19.0%	9.7%	11.4%	7.2%	18.6%
Total Workers	100.0	78.8	69.6	53.1	16.5	9.2	6.1	3.4	17.5
Weeks Unemployed									
None	100.0	82.7	73.6	57.2	16.4	9.1	5.1	2.5	14.4
1–4 weeks	100.0	64.8	51.0	31.6	19.4	13.8	12.6	8.5	26.4
5–12 weeks	100.0	59.0	50.0	33.0	17.0	9.0	10.8	7.6	33.6
13 or more weeks	100.0	47.3	38.9	22.7	16.2	8.4	13.4	9.9	42.3
Nonworkers	100.0	49.3	37.3	7.9	29.4	12.0	33.8	23.4	23.2

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

Table 31
Workers Aged 18–64 with Selected Sources of Health Insurance, by Primary Job Earnings, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Primary Job Earnings	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total Workers	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Under \$10,000	37.3	22.0	16.4	6.2	10.2	5.6	4.7	3.4	11.8
\$10,000–\$19,999	30.0	22.9	20.5	15.8	4.7	2.4	1.4	0.7	6.4
\$20,000–\$29,999	23.1	20.7	19.3	16.5	2.8	1.4	0.7	0.1	2.2
\$30,000–\$39,999	15.4	14.5	13.7	12.3	1.4	0.8	0.4	0.1	0.8
\$40,000–\$49,999	8.5	8.2	7.8	7.1	0.7	0.4	0.2	a	0.3
\$50,000 or More	10.8	10.4	9.5	8.7	0.8	0.9	0.2	a	0.4
(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	29.8	22.3	18.8	9.3	49.6	48.9	61.1	79.4	54.0
\$10,000–\$19,999	24.0	23.2	23.5	23.7	22.8	21.1	18.5	15.5	29.2
\$20,000–\$29,999	18.5	21.0	22.1	24.8	13.5	12.1	9.6	3.0	10.2
\$30,000–\$39,999	12.3	14.7	15.7	18.5	6.7	6.8	5.3	1.5	3.6
\$40,000–\$49,999	6.8	8.3	8.9	10.6	3.4	3.6	3.0	a	1.3
\$50,000 or More	8.6	10.5	10.9	13.0	4.0	7.6	2.5	a	1.7
(percentage within primary job earnings categories)									
Total Workers	100.0%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Under \$10,000	100.0	59.0	43.9	16.5	27.4	15.0	12.6	9.0	31.6
\$10,000–\$19,999	100.0	76.3	68.2	52.6	15.6	8.1	4.7	2.2	21.3
\$20,000–\$29,999	100.0	89.3	83.4	71.3	12.1	6.0	3.2	0.5	9.7
\$30,000–\$39,999	100.0	94.2	89.1	80.2	9.0	5.0	2.7	0.4	5.1
\$40,000–\$49,999	100.0	96.2	91.4	83.1	8.2	4.9	2.7	a	3.3
\$50,000 or More	100.0	96.1	88.1	80.3	7.7	8.0	1.8	a	3.4

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

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

Table 32
Workers Aged 18–64 with Selected Sources of Health Insurance, by Wage and Salary Earnings, 1992
Employee Benefit Research Institute Analysis of the March 1993 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	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Under \$10,000	40.3	24.4	17.4	6.2	11.1	7.1	4.7	3.3	12.4
\$10,000–\$19,999	28.8	21.8	19.8	15.4	4.3	2.0	1.4	0.7	6.2
\$20,000–\$29,999	22.5	20.2	19.2	16.6	2.6	1.0	0.7	0.1	2.1
\$30,000–\$39,999	15.0	14.1	13.7	12.4	1.3	0.5	0.4	0.1	0.7
\$40,000–\$49,999	8.3	8.1	7.8	7.2	0.6	0.3	0.2	a	0.2
\$50,000 or more	10.2	9.9	9.3	8.7	0.7	0.5	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	32.2	24.8	19.9	9.4	54.0	61.9	61.0	78.1	56.5
\$10,000–\$19,999	23.0	22.1	22.7	23.2	21.0	17.8	18.8	16.7	28.5
\$20,000–\$29,999	18.0	20.5	22.0	25.0	12.5	9.1	9.4	3.3	9.4
\$30,000–\$39,999	12.0	14.4	15.7	18.6	6.3	4.2	5.2	1.3	3.2
\$40,000–\$49,999	6.6	8.2	8.9	10.8	3.0	2.3	3.1	a	1.1
\$50,000 or more	8.2	10.0	10.7	13.1	3.2	4.6	2.4	a	1.3
(percentage within earnings categories)									
Total Workers	100.0%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Under \$10,000	100.0	60.6	43.0	15.4	27.6	17.6	11.6	8.2	30.6
\$10,000–\$19,999	100.0	75.7	68.6	53.6	15.0	7.1	5.0	2.4	21.6
\$20,000–\$29,999	100.0	89.9	85.3	73.8	11.5	4.6	3.2	0.6	9.2
\$30,000–\$39,999	100.0	94.6	91.3	82.6	8.7	3.3	2.7	0.4	4.7
\$40,000–\$49,999	100.0	96.8	93.6	86.2	7.5	3.2	2.9	a	2.8
\$50,000 or more	100.0	96.7	91.5	85.0	6.5	5.2	1.8	a	2.8

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

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

Table 33
Workers Aged 18–64 with Selected Sources of Health Insurance, by Total Earnings, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Total Earnings	Total	Total Private	Employer Coverage			Other Private	Total Public	Medicaid	No Health Insurance Coverage
			Total	Direct	Indirect				
(millions)									
Total	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Under \$10,000	34.6	20.3	15.0	5.2	9.8	5.3	4.5	3.3	10.9
\$10,000–\$19,999	30.7	23.0	20.4	15.5	4.8	2.6	1.5	0.7	6.9
\$20,000–\$29,999	23.8	21.1	19.7	16.8	2.9	1.4	0.8	0.2	2.4
\$30,000–\$39,999	15.8	14.8	14.0	12.5	1.5	0.8	0.4	0.1	0.9
\$40,000–\$49,999	8.8	8.5	8.0	7.3	0.7	0.4	0.2	a	0.3
\$50,000 or more	11.4	10.9	10.0	9.2	0.9	0.9	0.2	a	0.4
(percentage within coverage categories)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Under \$10,000	27.7	20.6	17.2	7.8	47.6	46.1	58.7	77.0	50.0
\$10,000–\$19,999	24.5	23.3	23.4	23.4	23.4	22.6	19.7	17.1	31.7
\$20,000–\$29,999	19.0	21.4	22.6	25.2	14.1	12.6	10.2	3.6	11.1
\$30,000–\$39,999	12.6	15.0	16.1	18.8	7.2	7.0	5.5	1.5	4.0
\$40,000–\$49,999	7.0	8.6	9.2	11.0	3.5	3.8	3.2	a	1.4
\$50,000 or more	9.1	11.1	11.5	13.8	4.2	7.9	2.6	a	1.8
(percentage within earnings categories)									
Total	100.0%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Under \$10,000	100.0	58.5	43.3	14.9	28.3	15.3	13.1	9.4	31.6
\$10,000–\$19,999	100.0	74.8	66.3	50.6	15.7	8.4	4.9	2.4	22.6
\$20,000–\$29,999	100.0	88.8	82.7	70.5	12.2	6.1	3.3	0.6	10.2
\$30,000–\$39,999	100.0	93.7	88.6	79.3	9.4	5.1	2.7	0.4	5.6
\$40,000–\$49,999	100.0	96.1	91.2	83.0	8.2	4.9	2.8	a	3.4
\$50,000 or more	100.0	96.0	88.1	80.4	7.7	8.0	1.8	a	3.4

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

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

Table 34
**Workers Aged 18–64 with Selected Sources of Health Insurance,
 by Firm Size and Total Personal Earnings, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	125.1	98.5	87.1	66.5	20.6	11.5	7.7	4.2	21.9
Under \$20,000	65.3	43.2	35.3	20.7	14.6	7.9	6.0	4.0	17.9
\$20,000–\$49,999	48.4	44.4	41.7	36.6	5.1	2.7	1.5	0.2	3.6
\$50,000 or more	11.4	10.9	10.0	9.2	0.9	0.9	0.2	a	0.4
Fewer Than 10 Employees	25.2	16.6	11.4	5.2	6.3	5.1	1.6	0.9	7.4
Under \$20,000	16.9	9.8	6.6	2.1	4.5	3.1	1.4	0.9	6.0
\$20,000–\$49,999	6.5	5.1	3.7	2.3	1.4	1.5	0.2	a	1.3
\$50,000 or more	1.8	1.6	1.1	0.8	0.3	0.5	a	a	0.2
10–99 Employees	28.3	20.6	18.0	13.1	5.0	2.6	1.8	1.2	6.4
Under \$20,000	17.0	10.5	8.7	5.1	3.6	1.8	1.6	1.1	5.3
\$20,000–\$49,999	9.1	8.0	7.5	6.4	1.1	0.5	0.2	a	1.0
\$50,000 or more	2.1	2.0	1.8	1.6	0.2	0.2	a	a	0.1
100–999 Employees	25.3	21.2	19.8	16.2	3.6	1.4	1.4	0.8	3.4
Under \$20,000	12.4	8.9	7.8	5.3	2.5	1.1	1.1	0.8	2.8
\$20,000–\$49,999	10.9	10.3	10.0	9.0	1.0	0.3	0.2	a	0.5
\$50,000 or more	2.0	2.0	1.9	1.8	0.1	0.1	a	a	a
1,000 or More Employees	46.3	40.2	37.8	32.0	5.8	2.4	2.9	1.3	4.6
Under \$20,000	19.0	14.0	12.1	8.2	4.0	1.8	1.9	1.2	3.7
\$20,000–\$49,999	21.9	20.9	20.5	18.9	1.6	0.4	0.8	0.1	0.8
\$50,000 or more	5.4	5.3	5.2	4.9	0.2	0.1	0.1	a	0.1
(percentage within earnings categories)									
Total	100.0%	78.8%	69.6%	53.1%	16.5%	9.2%	6.1%	3.4%	17.5%
Under \$20,000	100.0	66.2	54.1	31.7	22.4	12.1	9.2	6.1	27.3
\$20,000–\$49,999	100.0	91.7	86.2	75.6	10.5	5.5	3.0	0.5	7.5
\$50,000 or more	100.0	96.0	88.1	80.4	7.7	8.0	1.8	a	3.4
Fewer Than 10 Employees	100.0	65.8	45.4	20.5	24.9	20.4	6.5	3.7	29.5
Under \$20,000	100.0	58.0	39.4	12.6	26.9	18.6	8.5	5.2	35.6
\$20,000–\$49,999	100.0	79.0	56.4	34.8	21.6	22.6	2.8	a	19.6
\$50,000 or more	100.0	90.3	61.3	43.6	17.7	28.9	a	a	8.9
10–99 Employees	100.0	72.8	63.8	46.2	17.6	9.0	6.4	4.2	22.7
Under \$20,000	100.0	61.9	51.2	29.9	21.3	10.7	9.2	6.7	31.2
\$20,000–\$49,999	100.0	88.0	82.1	69.6	12.5	5.8	2.2	a	11.1
\$50,000 or more	100.0	95.5	86.1	76.5	9.6	9.4	a	a	4.1
100–999 Employees	100.0	83.6	78.1	63.9	14.2	5.5	5.3	3.3	13.4
Under \$20,000	100.0	71.7	63.1	43.0	20.1	8.6	8.9	6.4	22.6
\$20,000–\$49,999	100.0	94.6	92.2	83.1	9.1	2.4	2.1	a	5.0
\$50,000 or more	100.0	97.2	94.2	88.5	5.7	3.1	a	a	a
1,000 or More Employees	100.0	86.9	81.7	69.2	12.5	5.1	6.3	2.8	10.0
Under \$20,000	100.0	73.6	63.9	42.9	21.0	9.7	10.2	6.2	19.7
\$20,000–\$49,999	100.0	95.6	93.7	86.6	7.2	1.9	3.9	0.5	3.5
\$50,000 or more	100.0	97.7	95.6	91.3	4.3	2.1	2.3	a	1.7

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

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

Table 35
**Persons Aged 18–64 with Health Insurance in Their Own Name Offered through
an Employer, by Employer Contribution, Industry, and Firm Size, 1992**
Employee Benefit Research Institute Analysis of the March 1993 CPS

Industry and Firm Size	Persons with Direct Group Health	Employer Contribution		
		All	Some	None
(millions)				
Total	68.8	21.6	43.6	3.6
Self Employed	2.8	1.6	0.8	0.4
Wage and Salary Workers	63.6	19.1	41.8	2.8
Public sector	13.8	4.2	9.1	0.5
Private sector	49.8	14.9	32.7	2.3
agriculture	0.4	0.2	0.2	a
mining	0.6	0.2	0.4	a
construction	2.3	0.9	1.2	0.2
manufacturing	14.7	4.0	10.2	0.5
transportation, communications, and utilities	4.8	1.8	2.9	0.2
wholesale trade	2.7	0.8	1.8	0.1
retail trade	6.7	1.6	4.7	0.5
finance, insurance, and real estate	4.5	1.2	3.2	0.2
business and repair services	2.4	0.8	1.6	0.1
Personal services	0.9	0.2	0.6	0.1
entertainment and recreation services	0.5	0.2	0.3	a
professional services	9.1	3.2	5.6	0.4
Nonworkers	2.3	0.8	1.1	0.4
Firm Size				
Fewer than 10 employees	5.2	2.7	1.9	0.6
10–24 employees	4.2	1.7	2.2	0.3
25–99 employees	8.8	3.1	5.3	0.5
100–499 employees	11.5	3.5	7.5	0.5
500–999 employees	4.7	1.4	3.2	0.2
1,000 or more employees	32.0	8.4	22.4	1.2
(percentage within industry and firm size categories)				
Total	100.0%	31.4%	63.4%	5.2%
Self Employed	100.0	57.5	27.6	14.9
Wage and Salary Workers	100.0	30.0	65.6	4.3
Public sector	100.0	30.7	65.7	3.6
Private sector	100.0	29.9	65.6	4.5
agriculture	100.0	37.9	52.1	a
mining	100.0	29.6	67.7	a
construction	100.0	38.5	52.7	8.8
manufacturing	100.0	27.2	69.4	3.5
transportation, communications, and utilities	100.0	36.2	60.4	3.3
wholesale trade	100.0	29.5	66.8	3.7
retail trade	100.0	23.7	69.6	6.7
finance, insurance, and real estate	100.0	25.8	70.5	3.7
business and repair services	100.0	30.8	64.7	4.5
personal services	100.0	26.0	66.8	7.2
entertainment and recreation services	100.0	34.2	60.4	a
professional services	100.0	34.8	60.8	4.4
Nonworkers	100.0	36.1	46.6	17.3
Firm Size				
Fewer than 10 employees	100.0	52.2	37.1	10.8
10–24 employees	100.0	40.2	53.2	6.6
25–99 employees	100.0	35.0	59.7	5.3
100–499 employees	100.0	30.2	65.5	4.3
500–999 employees	100.0	28.8	67.8	3.4
1,000 or more employees	100.0	26.3	69.9	3.8

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

Table 36
Nonelderly Population without Health Insurance, by Family Head's Health Insurance Status, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Age and Total Family Income	Total Uninsured	Family Head Health Insurance Status		
		Private coverage in own name	Group health in own name	Uninsured
(thousands)				
Total	38,522	5,439	4,873	30,098
Age				
Under 18	9,800	1,390	1,267	7,551
18-24	7,027	1,597	1,476	4,891
25-34	8,744	1,398	1,268	6,785
35-44	6,235	557	470	5,274
45-54	3,987	315	248	3,426
55-64	2,729	182	144	2,171
Total Family Income				
Less than \$9,999	9,442	174	136	8,349
\$10,000-\$19,999	10,776	900	776	9,146
\$20,000-\$29,999	7,107	1,021	893	5,695
\$30,000-\$39,999	4,038	901	827	2,871
\$40,000-\$49,999	2,514	669	621	1,636
\$50,000 or more	4,645	1,774	1,619	2,401
(percentage within coverage categories)				
Total	100.0%	100.0%	100.0%	100.0%
Age				
Under 18	25.4	25.6	26.0	25.1
18-24	18.2	29.4	30.3	16.2
25-34	22.7	25.7	26.0	22.5
35-44	16.2	10.2	9.6	17.5
45-54	10.3	5.8	5.1	11.4
55-64	7.1	3.3	2.9	7.2
Total Family Income				
Less than \$9,999	24.5	3.2	2.8	27.7
\$10,000-\$19,999	28.0	16.5	15.9	30.4
\$20,000-\$29,999	18.5	18.8	18.3	18.9
\$30,000-\$39,999	10.5	16.6	17.0	9.5
\$40,000-\$49,999	6.5	12.3	12.8	5.4
\$50,000 or more	12.1	32.6	33.2	8.0
(percentage within age and income categories)				
Total	100.0%	14.1%	12.6%	78.1%
Age				
Under 18	100.0	14.2	12.9	77.1
18-24	100.0	22.7	21.0	69.6
25-34	100.0	16.0	14.5	77.6
35-44	100.0	8.9	7.5	84.6
45-54	100.0	7.9	6.2	85.9
55-64	100.0	6.7	5.3	79.5
Total Family Income				
Less than \$9,999	100.0	1.8	1.4	88.4
\$10,000-\$19,999	100.0	8.3	7.2	84.9
\$20,000-\$29,999	100.0	14.4	12.6	80.1
\$30,000-\$39,999	100.0	22.3	20.5	71.1
\$40,000-\$49,999	100.0	26.6	24.7	65.1
\$50,000 or more	100.0	38.2	34.9	51.7

Table 37
Mean Employer Contribution to Worker's Health Plans, By Industry and Firm Size, 1991 and 1992
Employee Benefit Research Institute Analysis of the March 1992 and March 1993 CPS

	Workers Aged 18-64 with Group Health at Least Partially Paid for by their Employer		Mean Employer Contribution	
	1991	1992	1991	1992
	(millions)			
Total	64.5	63.3	\$2,129	\$2,511
Self-Employed	2.5	2.4	2,717	3,230
Public Sector	12.9	13.3	2,179	2,518
Private Sector	49.0	47.6	2,086	2,473
Agriculture	0.4	0.4	1,771	1,948
Mining	0.6	0.5	2,891	3,393
Construction	2.4	2.1	2,266	2,776
Manufacturing	14.9	14.2	2,442	2,875
Transportation, communications, and utilities	4.7	4.7	2,513	3,013
Wholesale trade	2.8	2.6	2,081	2,403
Retail trade	6.3	6.3	1,633	1,967
Finance, insurance, and real estate	4.5	4.3	1,812	2,178
Business and repair services	2.3	2.3	1,722	2,018
Personal services	0.9	0.9	1,317	1,566
Entertainment and recreation services	0.5	0.5	1,701	2,044
Professional services	8.8	8.7	1,827	2,189
Firm Size				
Fewer than 10	4.8	4.6	2,093	2,524
10-24	4.3	3.9	2,002	2,358
25-99	7.9	8.4	2,027	2,375
100-499	10.7	11.0	2,029	2,395
500-999	4.6	4.6	2,115	2,439
1,000 or more	32.1	30.8	2,213	2,618

Note: The Census Bureau estimated the value of employer contributions by statistically matching the 1987 National Medical Expenditure Survey and the March 1993 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: 1992*, Current Population Reports, Series P-60, no. 186-RD (Washington, DC: U.S. Government Printing Office, 1993).

Table 38
Children Under Age 18 with Selected Sources of Health Insurance, by Poverty Level and Age, 1992
Employee Benefit Research Institute Analysis of the March 1993 CPS

Poverty Level and Age	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	66.1	43.4	39.8	3.8	15.7	14.5	9.8
Infants	4.0	2.3	2.2	0.2	1.4	1.3	0.5
Aged 1–5	19.3	11.8	11.0	0.9	5.8	5.5	2.6
Aged 6–12	25.8	17.5	16.3	1.2	5.5	5.1	3.8
Aged 13–17	17.1	11.9	10.4	1.5	3.0	2.5	2.9
0–99% of Poverty	14.8	2.2	1.6	0.6	9.9	9.7	3.4
Infants	1.1	0.1	0.1	a	0.9	0.8	0.2
Aged 1–5	5.1	0.6	0.5	0.1	3.7	3.7	0.9
Aged 6–12	5.6	0.9	0.7	0.2	3.6	3.6	1.3
Aged 13–17	3.1	0.6	0.3	0.3	1.7	1.6	1.0
100%–149% of Poverty	7.1	3.4	2.9	0.5	2.3	2.1	2.0
Infants	0.4	0.1	0.1	a	0.2	0.2	0.1
Aged 1–5	2.2	1.0	0.9	0.1	0.9	0.8	0.5
Aged 6–12	2.8	1.4	1.3	0.1	0.8	0.8	0.8
Aged 13–17	1.7	0.8	0.7	0.2	0.4	0.4	0.6
150%–199% of Poverty	7.0	4.7	4.3	0.4	1.3	1.1	1.5
Infants	0.4	0.3	0.2	a	0.1	0.1	0.1
Aged 1–5	2.0	1.2	1.2	0.1	0.5	0.5	0.4
Aged 6–12	2.9	2.0	1.9	0.1	0.4	0.3	0.6
Aged 13–17	1.8	1.2	1.0	0.2	0.3	0.2	0.4
200%–399% of Poverty	22.9	19.9	18.6	1.4	1.7	1.2	2.3
Infants	1.2	1.0	1.0	0.1	0.1	0.1	0.1
Aged 1–5	6.3	5.4	5.1	0.3	0.6	0.5	0.6
Aged 6–12	9.3	8.2	7.8	0.5	0.5	0.3	0.8
Aged 13–17	6.1	5.3	4.7	0.6	0.4	0.3	0.7
400% or More of Poverty	14.3	13.4	12.4	1.0	0.6	0.3	0.7
Infants	0.9	0.8	0.7	a	a	a	0.1
Aged 1–5	3.8	3.5	3.3	0.2	0.2	0.1	0.2
Aged 6–12	5.3	5.0	4.7	0.3	0.2	0.1	0.2
Aged 13–17	4.4	4.1	3.7	0.4	0.2	0.1	0.2
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Infants	6.0	5.4	5.5	4.4	8.9	9.2	5.0
Aged 1–5	29.1	27.1	27.5	22.6	37.0	38.4	26.8
Aged 6–12	39.1	40.2	41.0	32.7	34.9	35.0	39.0
Aged 13–17	25.8	27.4	26.0	40.7	19.2	17.4	29.3
0–99% of Poverty	22.4	5.0	4.0	14.7	62.9	67.4	34.4
Infants	1.6	0.3	0.3	a	5.5	5.9	1.5
Aged 1–5	7.7	1.5	1.3	3.3	23.7	25.6	9.5
Aged 6–12	8.5	2.0	1.7	4.3	23.0	24.7	13.6
Aged 13–17	4.7	1.3	0.8	6.6	10.7	11.2	9.7
100%–149% of Poverty	10.7	7.7	7.4	11.9	14.5	14.9	20.0
Infants	0.6	0.3	0.3	a	1.3	1.4	0.7
Aged 1–5	3.3	2.3	2.2	3.2	5.5	5.8	4.8
Aged 6–12	4.3	3.3	3.2	3.9	5.0	5.2	8.1
Aged 13–17	2.6	1.9	1.6	4.2	2.6	2.5	6.3

(continued)

Table 38 (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	10.6%	10.8%	10.8%	11.2%	8.0%	7.5%	15.4%
Infants	0.6	0.6	0.6	a	0.9	0.9	0.6
Aged 1–5	3.0	2.9	2.9	2.0	3.1	3.1	4.2
Aged 6–12	4.3	4.6	4.7	3.8	2.3	2.1	6.4
Aged 13–17	2.7	2.7	2.5	4.9	1.7	1.4	4.3
200%–399% of Poverty	34.6	45.7	46.6	36.4	10.8	8.2	23.0
Infants	1.9	2.4	2.5	1.7	0.9	0.9	1.3
Aged 1–5	9.5	12.4	12.8	8.0	3.7	3.2	6.3
Aged 6–12	14.0	18.9	19.6	12.0	3.5	2.4	8.5
Aged 13–17	9.3	12.1	11.8	14.7	2.7	1.8	6.9
400% or More of Poverty	21.6	30.7	31.2	25.8	3.8	2.0	7.3
Infants	1.3	1.8	1.8	a	a	a	0.8
Aged 1–5	5.7	8.1	8.3	6.1	1.0	0.7	2.0
Aged 6–12	8.0	11.5	11.7	8.2	1.1	0.5	2.5
Aged 13–17	6.6	9.4	9.3	10.3	1.5	0.5	2.0
(percentage within age and poverty categories)							
Total	100.0%	65.7%	60.2%	5.7%	23.7%	21.9%	14.8%
Infants	100.0	58.9	55.1	4.3	35.1	33.8	12.3
Aged 1–5	100.0	61.0	56.9	4.5	30.1	28.8	13.6
Aged 6–12	100.0	67.6	63.2	4.8	21.2	19.6	14.8
Aged 13–17	100.0	69.7	60.7	9.1	17.6	14.7	16.8
0–99% of Poverty	100.0	14.6	10.8	3.8	66.5	65.7	22.7
Infants	100.0	11.1	9.5	a	80.2	79.4	14.2
Aged 1–5	100.0	12.5	10.0	2.5	73.3	73.0	18.3
Aged 6–12	100.0	15.2	12.3	2.9	64.3	63.7	23.8
Aged 13–17	100.0	18.0	9.8	8.2	54.4	52.7	31.0
100%–149% of Poverty	100.0	47.4	41.5	6.4	31.9	30.3	27.6
Infants	100.0	38.0	31.7	a	55.1	54.2	19.5
Aged 1–5	100.0	46.1	41.1	5.6	40.2	38.8	22.0
Aged 6–12	100.0	50.2	45.5	5.3	27.7	26.7	28.0
Aged 13–17	100.0	46.4	37.4	9.2	23.6	20.4	35.5
150%–199% of Poverty	100.0	66.9	61.0	6.0	17.9	15.5	21.5
Infants	100.0	64.7	60.9	a	35.6	32.6	13.8
Aged 1–5	100.0	62.7	58.9	3.9	24.3	22.8	20.8
Aged 6–12	100.0	70.3	65.5	5.0	12.6	10.6	21.8
Aged 13–17	100.0	66.6	56.2	10.5	15.3	11.5	23.6
200%–399% of Poverty	100.0	86.7	81.1	6.0	7.4	5.2	9.8
Infants	100.0	83.2	79.1	5.2	11.5	10.2	10.2
Aged 1–5	100.0	85.6	81.2	4.9	9.2	7.3	9.8
Aged 6–12	100.0	88.6	84.2	4.9	5.9	3.8	9.0
Aged 13–17	100.0	85.7	76.7	9.1	6.9	4.2	11.1
400% or More of Poverty	100.0	93.5	87.0	6.9	4.2	2.1	5.0
Infants	100.0	88.7	83.8	a	a	a	9.1
Aged 1–5	100.0	92.6	87.2	6.2	4.2	2.8	5.2
Aged 6–12	100.0	94.4	88.7	5.9	3.2	1.5	4.6
Aged 13–17	100.0	94.2	85.3	9.0	5.3	1.7	4.6

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

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

Table 39
**Children Under Age 18 with Selected Sources of Health Insurance
 Provided by Someone Inside or Outside the Household, by Age, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 CPS

Age	Total	Private Health Insurance			Total Public	Medicaid	No Health Insurance Coverage
		Total	Inside	Outside			
(millions)							
Total	66.1	43.4	41.3	2.1	15.7	14.5	9.8
Infant	4.0	2.3	2.3	0.1	1.4	1.3	0.5
Ages 1–5	19.3	11.8	11.1	0.6	5.8	5.5	2.6
Ages 6–12	25.8	17.5	16.4	1.1	5.5	5.1	3.8
Ages 13–17	17.1	11.9	11.6	0.3	3.0	2.5	2.9
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Infant	6.0	5.4	5.5	3.0	8.9	9.2	5.0
Ages 1–5	29.1	27.1	26.9	29.4	37.0	38.4	26.8
Ages 6–12	39.1	40.2	39.6	51.9	34.9	35.0	39.0
Ages 13–17	25.8	27.4	28.0	15.6	19.2	17.4	29.3
(percentage within age categories)							
Total	100.0%	65.7%	62.5%	3.2%	23.7%	21.9%	14.8%
Infant	100.0	58.9	57.2	1.6	35.1	33.8	12.3
Ages 1–5	100.0	61.0	57.8	3.2	30.1	28.8	13.6
Ages 6–12	100.0	67.6	63.4	4.3	21.2	19.6	14.8
Ages 13–17	100.0	69.7	67.7	1.9	17.6	14.7	16.8

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

Table 40
**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, 1992**
Employee Benefit Research Institute Analysis of the March 1993 CPS

Family Income as a Percentage of Poverty	Total	Total Private	Private Health Insurance		Total Public	Medicaid	No Health Insurance Coverage
			Inside	Outside			
(millions)							
Total	66.1	43.4	41.3	2.1	15.7	14.5	9.8
0-99%	14.8	2.2	1.8	0.3	9.9	9.7	3.4
100%-149%	7.1	3.4	3.1	0.3	2.3	2.1	2.0
150%-199%	7.0	4.7	4.4	0.3	1.3	1.1	1.5
200%-399%	22.9	19.9	19.0	0.8	1.7	1.2	2.3
400% or More	14.3	13.4	13.0	0.3	0.6	0.3	0.7
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	22.4	5.0	4.4	15.9	62.9	67.4	34.4
100%-149%	10.7	7.7	7.5	13.1	14.5	14.9	20.0
150%-199%	10.6	10.8	10.6	14.9	8.0	7.5	15.4
200%-399%	34.6	45.7	46.0	40.0	10.8	8.2	23.0
400% or More	21.6	30.7	31.5	16.2	3.8	2.0	7.3
(percentage within income categories)							
Total	100.0%	65.7%	62.5%	3.2%	23.7%	21.9%	14.8%
0-99%	100.0	14.6	12.3	2.3	66.5	65.7	22.7
100%-149%	100.0	47.4	43.5	3.9	31.9	30.3	27.6
150%-199%	100.0	66.9	62.4	4.5	17.9	15.5	21.5
200%-399%	100.0	86.7	83.0	3.7	7.4	5.2	9.8
400% or More	100.0	93.5	91.1	2.4	4.2	2.1	5.0

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 Race and Poverty Status, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 CPS

Race and Poverty Level	Total	Total Private	Employer Coverage	Other Private	Total Public	Medicaid	No Health Insurance Coverage
(millions)							
Total	66.1	43.4	39.8	3.8	15.7	14.5	9.8
White	45.2	34.6	31.6	3.1	7.1	6.1	5.4
Black	10.4	4.2	3.9	0.3	5.0	4.9	1.7
Hispanic	7.8	3.0	2.8	0.2	2.9	2.8	2.2
Other	2.8	1.7	1.6	0.2	0.7	0.6	0.5
Below Poverty	14.8	2.2	1.6	0.6	9.9	9.7	3.4
White	6.1	1.3	0.9	0.4	3.7	3.6	1.4
Black	5.0	0.5	0.4	0.1	3.8	3.8	0.8
Hispanic	3.1	0.3	0.2	a	2.0	2.0	1.0
Other	0.6	0.1	0.1	a	0.4	0.4	0.1
Above Poverty	51.3	41.3	38.2	3.2	5.8	4.7	6.4
White	39.1	33.2	30.7	2.7	3.4	2.5	4.0
Black	5.4	3.7	3.5	0.2	1.3	1.1	0.9
Hispanic	4.6	2.7	2.6	0.1	0.9	0.9	1.2
Other	2.2	1.7	1.5	0.2	0.3	0.2	0.3
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
White	68.4	79.5	79.3	82.2	45.0	42.4	55.2
Black	15.7	9.6	9.8	7.8	32.2	33.8	17.8
Hispanic	11.7	6.8	7.0	4.7	18.5	19.6	22.2
Other	4.2	4.0	3.9	5.3	4.3	4.2	4.8
Below Poverty	22.4	5.0	4.0	14.7	62.9	67.4	34.4
White	9.3	3.0	2.3	10.1	23.6	25.0	14.8
Black	7.5	1.2	1.0	3.2	24.2	26.1	8.3
Hispanic	4.7	0.6	0.6	a	12.7	13.7	9.9
Other	0.9	0.2	0.2	a	2.5	2.6	1.3
Above Poverty	77.6	95.0	96.0	85.3	37.1	32.6	65.6
White	59.1	76.5	77.0	72.1	21.4	17.4	40.4
Black	8.2	8.5	8.8	4.7	8.0	7.7	9.5
Hispanic	7.0	6.2	6.4	3.8	5.9	6.0	12.2
Other	3.3	3.8	3.7	4.7	1.8	1.5	3.5
(percentage within race and poverty status categories)							
Total	100.0%	65.7%	60.2%	5.7%	23.7%	21.9%	14.8%
White	100.0	76.4	69.9	6.9	15.6	13.6	12.0
Black	100.0	40.2	37.4	2.9	48.4	47.0	16.8
Hispanic	100.0	38.1	35.9	2.3	37.4	36.6	28.0
Other	100.0	63.3	56.4	7.3	24.3	21.8	16.9
Below Poverty	100.0	14.6	10.8	3.8	66.5	65.7	22.7
White	100.0	21.2	15.0	6.2	60.3	58.9	23.6
Black	100.0	10.3	7.8	2.4	76.2	75.9	16.4
Hispanic	100.0	8.2	7.2	a	63.2	62.9	31.0
Other	100.0	15.4	11.2	a	66.7	65.6	22.0
Above Poverty	100.0	80.5	74.5	6.3	11.3	9.2	12.5
White	100.0	85.1	78.5	7.0	8.6	6.4	10.1
Black	100.0	67.6	64.5	3.3	23.0	20.6	17.1
Hispanic	100.0	58.5	55.4	3.1	19.9	18.7	25.9
Other	100.0	76.0	68.3	8.1	13.1	10.2	15.6

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

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

Table 42
**Children Under Age 18 with Selected Sources of Health Insurance,
 by Work Status and Firm Size of Their Family Head, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	66.1	43.4	39.8	3.8	15.7	14.5	9.8
Self-Employed	4.9	3.6	2.3	1.3	0.4	0.3	1.0
Total Wage and Salary Workers	52.8	39.1	37.1	2.2	8.7	7.7	7.4
Fewer than 10 employees	5.5	2.8	2.1	0.6	1.4	1.3	1.5
10-24 employees	4.3	2.4	2.1	0.2	1.0	0.9	1.2
25-99 employees	7.7	5.1	4.8	0.3	1.4	1.3	1.5
100-499 employees	9.0	6.8	6.6	0.2	1.4	1.3	1.1
500-999 employees	3.5	2.9	2.8	0.1	0.5	0.5	0.3
1,000 or more employees	22.7	19.2	18.6	0.6	3.0	2.4	1.7
Nonworkers	8.5	0.7	0.4	0.3	6.6	6.5	1.4
(percentage within coverage categories)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Self-Employed	7.4	8.3	5.8	35.0	2.3	2.2	10.0
Total Wage and Salary Workers	79.9	90.1	93.2	57.0	55.8	53.0	75.4
Fewer than 10 employees	8.4	6.4	5.4	16.8	9.1	9.3	15.5
10-24 employees	6.6	5.4	5.4	5.9	6.3	6.4	11.7
25-99 employees	11.7	11.8	12.1	9.0	9.0	8.8	15.5
100-499 employees	13.5	15.6	16.5	6.4	9.0	8.7	11.7
500-999 employees	5.3	6.7	7.1	2.3	3.4	3.2	3.2
1,000 or more employees	34.3	44.2	46.8	16.6	19.0	16.5	17.8
Nonworkers	12.8	1.6	1.0	8.0	42.0	44.8	14.6
(percentage within firm size categories)							
Total	100.0%	65.7%	60.2%	5.7%	23.7%	21.9%	14.8%
Self-Employed	100.0	74.2	47.5	27.4	7.3	6.5	20.2
Total Wage and Salary Workers	100.0	74.1	70.3	4.1	16.5	14.5	14.0
Fewer than 10 employees	100.0	49.8	38.7	11.5	25.7	24.2	27.4
10-24 employees	100.0	54.1	49.1	5.2	22.7	21.4	26.5
25-99 employees	100.0	66.1	62.1	4.4	18.3	16.5	19.6
100-499 employees	100.0	75.8	73.5	2.7	15.8	14.1	12.8
500-999 employees	100.0	82.5	80.2	2.5	14.9	13.1	8.8
1,000 or more employees	100.0	84.6	82.1	2.8	13.1	10.5	7.7
Nonworkers	100.0	8.2	4.7	3.6	77.7	76.6	16.9

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

Table 43
**Children Under Age 18 with Selected Sources of Health Insurance, by Work Status
of their Family Head and by Family Income as a Percentage of Poverty, 1992**
Employee Benefit Research Institute Analysis of the March 1993 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	66.1	43.4	39.8	3.8	15.7	14.5	9.8
Full year, no unemployment	48.5	39.3	36.4	3.0	5.0	4.1	6.1
full time	45.6	37.8	35.3	2.6	4.1	3.3	5.4
part time	2.9	1.5	1.1	0.4	0.9	0.8	0.7
Full year, some unemployment	6.0	2.5	2.3	0.3	2.3	2.2	1.6
Part year	3.1	0.9	0.7	0.2	1.7	1.6	0.6
Nonworker	8.5	0.7	0.4	0.3	6.6	6.5	1.4
0-99% of Poverty	14.8	2.2	1.6	0.6	9.9	9.7	3.4
Full year, no unemployment	3.9	1.2	1.0	0.3	1.6	1.6	1.3
full time	2.9	1.0	0.8	0.2	1.1	1.0	1.0
part time	1.1	0.3	0.2	0.1	0.5	0.5	0.3
Full year, some unemployment	2.2	0.3	0.3	a	1.3	1.3	0.7
Part year	1.8	0.3	0.2	0.1	1.3	1.2	0.4
Nonworker	6.9	0.3	0.2	0.2	5.7	5.7	1.0
100%-149% of Poverty	7.1	3.4	2.9	0.5	2.3	2.1	2.0
Full year, no unemployment	4.9	2.7	2.4	0.3	1.1	1.0	1.4
full time	4.4	2.5	2.3	0.3	0.9	0.9	1.2
part time	0.4	0.2	0.2	0.1	0.1	0.1	0.1
Full year, some unemployment	1.1	0.4	0.3	a	0.5	0.5	0.3
Part year	0.4	0.2	0.1	a	0.2	0.2	0.1
Nonworker	0.7	0.1	0.1	a	0.5	0.5	0.2
150%-199% of Poverty	7.0	4.7	4.3	0.4	1.3	1.1	1.5
Full year, no unemployment	5.6	4.1	3.8	0.3	0.7	0.6	1.1
full time	5.3	3.9	3.7	0.3	0.6	0.5	1.0
part time	0.3	0.2	0.1	a	0.1	0.1	0.1
Full year, some unemployment	0.8	0.4	0.4	a	0.2	0.2	0.3
Part year	0.3	0.1	0.1	a	0.1	0.1	0.1
Nonworker	0.3	0.1	0.1	a	0.1	0.1	0.1
200%-399% of Poverty	22.9	19.9	18.6	1.4	1.7	1.2	2.3
Full year, no unemployment	20.6	18.4	17.3	1.2	1.1	0.8	1.7
full time	19.9	17.9	16.9	1.0	1.0	0.7	1.6
part time	0.7	0.5	0.4	0.1	0.1	0.1	0.1
Full year, some unemployment	1.5	1.1	1.0	0.1	0.3	0.2	0.3
Part year	0.4	0.3	0.2	0.1	0.1	0.1	0.1
Nonworker	0.4	0.1	0.1	a	0.2	0.2	0.1
400% or More of Poverty	14.3	13.4	12.4	1.0	0.6	0.3	0.7
Full year, no unemployment	13.5	12.8	12.0	0.9	0.5	0.2	0.6
full time	13.1	12.5	11.7	0.8	0.5	0.2	0.5
part time	0.4	0.3	0.3	0.1	a	a	0.1
Full year, some unemployment	0.4	0.4	0.3	a	a	a	0.1
Part year	0.2	0.1	0.1	a	a	a	a
Nonworker	0.2	0.1	a	a	0.1	a	a

(continued)

Table 43 (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 income categories)							
Total	100.0%	65.7%	60.2%	5.7%	23.7%	21.9%	14.8%
Full year, no unemployment	100.0	80.9	75.1	6.1	10.3	8.5	12.7
full time	100.0	82.9	77.5	5.7	9.1	7.2	11.9
part time	100.0	50.8	38.2	12.9	29.7	28.2	24.2
Full year, some unemployment	100.0	41.9	37.6	4.8	38.8	36.4	26.3
Part year	100.0	30.4	22.9	7.9	56.0	53.2	20.7
Nonworker	100.0	8.2	4.7	3.6	77.7	76.6	16.9
0–99% of Poverty	100.0	14.6	10.8	3.8	66.5	65.7	22.7
Full year, no unemployment	100.0	31.3	24.5	6.8	40.8	39.7	33.5
full time	100.0	34.2	27.3	6.8	36.7	35.4	35.9
part time	100.0	23.7	17.0	6.6	51.7	51.3	26.8
Full year, some unemployment	100.0	15.2	13.3	a	58.3	58.0	30.9
Part year	100.0	14.4	10.5	3.9	70.8	69.2	20.3
Nonworker	100.0	4.8	2.2	2.6	82.7	82.3	14.5
100%–149% of Poverty	100.0	47.4	41.5	6.4	31.9	30.3	27.6
Full year, no unemployment	100.0	55.8	49.7	6.5	22.1	20.4	28.5
full time	100.0	56.8	51.2	6.0	21.2	19.5	28.1
part time	100.0	45.8	35.0	12.1	30.7	29.4	32.2
Full year, some unemployment	100.0	36.1	31.4	a	46.0	44.0	27.8
Part year	100.0	36.2	27.5	a	49.2	46.9	24.4
Nonworker	100.0	13.2	8.3	a	67.9	67.5	22.5
150%–199% of Poverty	100.0	66.9	61.0	6.0	17.9	15.5	21.5
Full year, no unemployment	100.0	73.3	67.6	5.2	12.9	10.9	19.4
full time	100.0	74.6	69.3	5.5	12.1	10.2	18.7
part time	100.0	51.5	38.2	a	26.4	22.9	30.7
Full year, some unemployment	100.0	49.0	44.9	a	29.5	29.9	31.2
Part year	100.0	36.2	24.5	a	47.2	38.0	26.0
Nonworker	100.0	29.0	21.1	a	47.8	44.3	29.4
200%–399% of Poverty	100.0	86.7	81.1	6.0	7.4	5.2	9.8
Full year, no unemployment	100.0	89.4	84.1	5.6	5.4	3.7	8.5
full time	100.0	89.9	85.2	5.0	5.3	3.5	8.1
part time	100.0	75.2	55.4	20.4	10.1	8.6	18.1
Full year, some unemployment	100.0	70.9	64.3	8.4	18.7	12.7	19.4
Part year	100.0	67.0	50.6	17.2	21.0	18.5	20.7
Nonworker	100.0	28.9	21.3	a	48.5	40.4	32.0
400% or More of Poverty	100.0	93.5	87.0	6.9	4.2	2.1	5.0
Full year, no unemployment	100.0	94.7	88.4	6.6	3.3	1.3	4.4
full time	100.0	95.0	89.0	6.3	3.4	1.4	4.2
part time	100.0	84.5	67.7	16.8	a	a	14.2
Full year, some unemployment	100.0	79.6	72.0	a	a	a	13.1
Part year	100.0	88.0	74.5	a	a	a	a
Nonworker	100.0	37.7	a	a	35.0	a	a

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

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

Table 44
**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, 1992**
 Employee Benefit Research Institute Analysis of the March 1993 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	66.1	43.4	39.8	3.8	15.7	14.5	9.8
Married	46.8	36.6	33.8	2.9	6.2	5.2	5.9
Full-year, full-time worker	38.2	32.8	30.7	2.2	2.9	2.2	3.9
Other worker	7.0	3.6	3.0	0.6	2.2	2.0	1.7
Nonworker	1.5	0.2	0.1	0.1	1.0	1.0	0.3
Single	19.3	6.9	6.0	0.9	9.5	9.2	3.9
Full-year, full-time worker	7.4	5.0	4.6	0.4	1.2	1.1	1.6
Other worker	5.0	1.4	1.1	0.3	2.8	2.7	1.2
Nonworker	6.9	0.5	0.3	0.2	5.5	5.5	1.1
0–99% of Poverty	14.8	2.2	1.6	0.6	9.9	9.7	3.4
Married	5.1	1.1	0.8	0.3	2.6	2.5	1.6
full-year, full-time worker	1.8	0.6	0.4	0.1	0.6	0.6	0.7
other worker	2.1	0.4	0.3	0.1	1.1	1.1	0.7
nonworker	1.1	0.1	a	a	0.8	0.8	0.2
Single	9.8	1.1	0.8	0.3	7.3	7.2	1.8
full-year, full-time worker	1.1	0.4	0.3	a	0.4	0.4	0.3
other worker	2.9	0.4	0.3	0.1	2.0	1.9	0.7
nonworker	5.8	0.3	0.1	0.1	4.9	4.8	0.8
100%–149% of Poverty	7.1	3.4	2.9	0.5	2.3	2.1	2.0
Married	4.5	2.4	2.1	0.3	1.2	1.2	1.2
full-year, full-time worker	3.1	1.9	1.7	0.2	0.7	0.6	0.8
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	a
Single	2.6	1.0	0.8	0.1	1.0	1.0	0.7
full-year, full-time worker	1.3	0.6	0.6	a	0.3	0.3	0.4
other worker	0.8	0.3	0.2	0.1	0.4	0.4	0.2
nonworker	0.5	0.1	a	a	0.4	0.4	0.1
150%–199% of Poverty	7.0	4.7	4.3	0.4	1.3	1.1	1.5
Married	4.9	3.5	3.2	0.3	0.7	0.6	1.0
full-year, full-time worker	3.9	3.0	2.8	0.2	0.4	0.3	0.7
other worker	0.9	0.5	0.4	0.1	0.2	0.2	0.3
nonworker	0.1	a	a	a	a	a	a
Single	2.1	1.2	1.1	0.1	0.6	0.5	0.5
full-year, full-time worker	1.4	0.9	0.9	0.1	0.2	0.2	0.3
other worker	0.5	0.2	0.2	a	0.2	0.2	0.2
nonworker	0.2	0.1	0.1	a	0.1	0.1	0.1
200%–399% of Poverty	22.9	19.9	18.6	1.4	1.7	1.2	2.3
Married	19.2	17.1	16.1	1.1	1.1	0.7	1.6
full-year, full-time worker	17.1	15.6	14.8	0.9	0.8	0.5	1.2
other worker	1.9	1.5	1.3	0.2	0.3	0.2	0.3
nonworker	0.1	0.1	a	a	0.1	a	a
Single	3.7	2.7	2.5	0.3	0.5	0.5	0.6
full-year, full-time worker	2.8	2.3	2.1	0.1	0.2	0.2	0.4
other worker	0.7	0.4	0.3	0.1	0.2	0.2	0.2
nonworker	0.3	0.1	0.1	a	0.1	0.1	0.1
400% or More of Poverty	14.3	13.4	12.4	1.0	0.6	0.3	0.7
Married	13.1	12.5	11.7	0.9	0.5	0.2	0.5
full-year, full-time worker	12.2	11.7	11.0	0.8	0.4	0.1	0.4
other worker	0.9	0.7	0.6	0.1	0.1	a	0.1
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	0.8	0.7	0.1	0.1	a	0.1
other worker	0.1	0.1	0.1	a	a	a	a
nonworker	0.1	a	a	a	a	a	a

(continued)

Table 44 (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 income and work status categories)							
Total	100.0%	65.7%	60.2%	5.7%	23.7%	21.9%	14.8%
Married	100.0	78.1	72.3	6.2	13.1	11.1	12.7
Full-year, full-time worker	100.0	85.8	80.3	5.8	7.7	5.8	10.1
Other worker	100.0	51.0	43.1	8.5	30.8	28.1	24.6
Nonworker	100.0	13.1	7.2	5.9	67.9	65.2	22.5
Single	100.0	35.5	31.0	4.7	49.2	47.8	19.9
Full-year, full-time worker	100.0	67.8	62.7	5.1	16.3	14.5	21.1
Other worker	100.0	27.3	21.3	6.2	55.3	53.6	24.1
Nonworker	100.0	7.1	4.2	3.1	79.8	79.2	15.6
0–99% of Poverty	100.0	14.6	10.8	3.8	66.5	65.7	22.7
Married	100.0	21.3	15.7	5.7	51.3	50.3	31.7
full-year, full-time worker	100.0	32.3	24.1	8.2	34.7	33.2	39.0
other worker	100.0	19.4	15.1	4.3	53.5	52.7	31.1
nonworker	100.0	6.9	a	a	74.8	74.0	20.7
Single	100.0	11.1	8.3	2.8	74.3	73.7	18.1
full-year, full-time worker	100.0	37.4	32.8	a	40.3	39.2	30.6
other worker	100.0	14.7	11.6	3.1	67.0	66.2	22.9
nonworker	100.0	4.4	2.1	2.3	84.2	83.8	13.4
100%–149% of Poverty	100.0	47.4	41.5	6.4	31.9	30.3	27.6
Married	100.0	52.9	46.6	6.9	27.6	25.6	26.9
full-year, full-time worker	100.0	60.3	53.7	7.1	21.4	19.5	25.5
other worker	100.0	39.4	33.9	6.2	38.1	35.9	31.6
nonworker	100.0	a	a	a	63.5	63.3	a
Single	100.0	37.8	32.6	5.6	39.4	38.2	28.7
full-year, full-time worker	100.0	48.4	45.2	a	20.8	19.4	34.5
other worker	100.0	36.8	27.6	9.4	50.8	49.4	22.8
nonworker	100.0	12.1	a	a	69.6	69.1	22.9
150%–199% of Poverty	100.0	66.9	61.0	6.0	17.9	15.5	21.5
Married	100.0	71.2	65.0	6.4	14.1	12.1	20.3
full-year, full-time worker	100.0	76.3	70.7	5.9	10.7	8.8	18.0
other worker	100.0	52.9	45.0	8.0	26.2	24.1	29.0
nonworker	100.0	a	a	a	a	a	a
Single	100.0	57.1	51.8	5.2	26.6	23.4	24.3
full-year, full-time worker	100.0	69.8	65.5	4.3	16.1	14.4	20.8
other worker	100.0	36.5	29.2	a	43.4	36.4	31.6
nonworker	100.0	29.3	23.5	a	49.6	46.3	28.4
200%–399% of Poverty	100.0	86.7	81.1	6.0	7.4	5.2	9.8
Married	100.0	89.3	83.9	5.8	5.9	3.8	8.4
full-year, full-time worker	100.0	91.1	86.5	5.0	4.7	3.0	7.3
other worker	100.0	76.1	64.8	12.7	13.9	8.9	17.1
nonworker	100.0	42.6	a	a	45.5	a	a
Single	100.0	73.5	66.7	7.1	14.7	12.3	17.0
full-year, full-time worker	100.0	82.4	77.0	5.4	8.6	6.4	13.5
other worker	100.0	58.3	44.9	14.3	24.6	22.6	25.2
nonworker	100.0	22.9	18.6	a	49.8	45.5	31.8
400% or More of Poverty	100.0	93.5	87.0	6.9	4.2	2.1	5.0
Married	100.0	95.0	88.8	6.6	3.6	1.4	4.0
full-year, full-time worker	100.0	95.8	90.0	6.1	3.3	1.2	3.4
other worker	100.0	85.9	73.8	12.8	8.1	a	11.2
nonworker	100.0	a	a	a	a	a	a
Single	100.0	75.9	66.1	10.0	10.8	9.4	17.1
full-year, full-time worker	100.0	83.5	74.9	8.9	5.7	a	14.7
other worker	100.0	58.5	46.5	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.

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

Table 45
**Children Under Age 18 Without Health Insurance by their Family Type,
 Sex, and Work Status of their Family Head, and Family Income as a Percentage of Poverty, 1992**
 Employee Benefit Research Institute Analysis of March 1993 CPS

Family Type, 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	9.8	3.4	2.0	1.5	2.3	0.7
Married	5.9	1.6	1.2	1.0	1.6	0.5
Family head is a						
full-year, full-time worker	3.9	0.7	0.8	0.7	1.2	0.4
other worker	1.7	0.7	0.4	0.3	0.3	0.1
nonworker	0.3	0.2	a	a	a	a
Single	3.9	1.7	0.7	0.5	0.6	0.1
Family head is a						
male	0.8	0.3	0.2	0.1	0.1	0.1
full-year, full-time worker	0.4	a	0.1	0.1	0.1	0.1
other worker	0.3	0.1	0.1	a	a	a
nonworker	0.2	0.1	a	a	a	a
female	3.0	1.5	0.6	0.4	0.5	0.1
full-year, full-time worker	1.2	0.3	0.4	0.2	0.3	0.1
other worker	0.9	0.5	0.1	0.1	0.1	a
nonworker	0.9	0.6	0.1	0.1	0.1	a
(percentage within income categories)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Married	60.7	47.6	59.7	64.2	69.9	71.3
Family head is a						
full-year, full-time worker	39.5	21.2	40.9	46.8	55.2	57.7
other worker	17.6	19.7	18.8	17.4	14.8	13.6
nonworker	3.5	6.8	a	a	a	a
Single	39.3	51.2	37.2	30.3	26.1	18.7
Family head is a						
male	8.6	7.6	8.0	6.2	4.9	7.4
full-year, full-time worker	4.0	a	4.9	6.2	4.9	7.4
other worker	2.9	3.8	3.1	a	a	a
nonworker	1.7	3.7	a	a	a	a
female	30.8	43.7	29.2	24.1	21.2	11.3
full-year, full-time worker	11.9	8.4	18.1	12.5	11.7	11.3
other worker	9.5	16.1	6.1	8.0	5.8	a
nonworker	9.3	19.2	5.0	3.6	3.7	a
(percentage within work status and family type categories)						
Total	100.0%	34.4%	20.0%	15.4%	23.0%	7.3%
Married	100.0	27.0	19.6	16.3	26.5	8.6
Family head is a						
full-year, full-time worker	100.0	18.4	20.6	18.2	32.1	10.6
other worker	100.0	38.5	21.4	15.2	19.3	5.6
nonworker	100.0	65.4	a	a	a	a
Single	100.0	44.8	18.9	11.8	15.3	3.5
Family head is a						
male	100.0	30.5	18.6	11.1	13.2	6.3
full-year, full-time worker	100.0	a	24.4	23.9	28.3	13.5
other worker	100.0	46.1	21.5	a	a	a
nonworker	100.0	75.9	a	a	a	a
female	100.0	48.7	18.9	12.0	15.8	2.7
full-year, full-time worker	100.0	24.3	30.3	16.1	22.5	6.9
other worker	100.0	58.1	12.9	12.9	14.0	a
nonworker	100.0	70.5	10.6	6.0	9.2	a

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

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

Table 46
**Children Under Age 18 Without Health Insurance by the Health Insurance Coverage of their Family Head
and by Family Income as a Percentage of Poverty, 1992**
Employee Benefit Research Analysis of the March 1993 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
(millions)						
Total	9.8	3.4	2.0	1.5	2.3	0.7
Total Private	1.9	0.3	0.3	0.3	0.7	0.3
Total employer	1.3	0.2	0.2	0.2	0.5	0.2
Other private	0.6	0.2	0.1	0.1	0.2	0.1
Total Public	0.4	0.2	0.1	a	0.1	a
Medicaid	0.1	0.1	a	a	a	a
Uninsured	7.6	2.8	1.6	1.2	1.6	0.4
(percentage within income categories)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Private	19.8	10.4	15.7	21.1	29.6	41.7
Total employer	13.5	5.0	12.1	16.5	20.8	27.7
Other private	6.3	5.4	3.6	4.6	8.7	14.0
Total Public	4.1	6.7	2.9	a	2.5	a
Medicaid	1.2	2.5	a	a	a	a
Uninsured	77.1	83.7	82.3	76.9	69.1	57.2
(percentage within coverage categories)						
Total	100.0%	34.4%	20.0%	15.4%	23.0%	7.3%
Total Private	100.0	18.0	15.8	16.4	34.4	15.4
Total employer	100.0	12.8	17.9	18.9	35.5	15.0
Other private	100.0	29.3	11.3	11.2	32.0	16.2
Total Public	100.0	56.1	14.4	a	14.3	a
Medicaid	100.0	74.5	a	a	a	a
Uninsured	100.0	37.3	21.3	15.4	20.6	5.4

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

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

This *Issue Brief* was written by Sarah Snider and Sarah Boyce of EBRI, with assistance from the Institute's Research and Education staffs.

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