

Statement

by

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

In 1985, 17.4 percent of the civilian nonagricultural population under age 65 reported no health insurance coverage from any source. These people totalled more than 35 million in number. The proportion of the nonelderly population without health insurance has grown since 1982 (when 15.5 percent of the population were uninsured), and 1983 (when 16.5 percent were uninsured). The rate of noncoverage reported in 1985 was about equal to that reported in 1984.

Who are the uninsured?

In 1985, more than half of the uninsured (55 percent, or 19 million people) were workers. Another one-third (32 percent, or 11 million people) were children age 18 or under. Only 13 percent of the uninsured were nonworking adults, that is, people over age 18 who neither worked nor looked for work during 1985.

More than two-thirds (69 percent) of the uninsured population live in families of full-time, full-year workers (that is, people who worked or sought work 35 weeks or more and worked 35 hours or more in a typical week). For most of these people, the principal family earner (called the family head) experienced no unemployment in 1985. In all, 52 percent of the uninsured population in 1985 lived in families of full-time workers who were steadily employed throughout 1985. About 17 percent of the uninsured lived in families of full-time, full-year workers who experienced one week of unemployment or more during 1985, and another 17 percent lived in families of part-time or part-year workers. Fewer than 14 percent of the uninsured lived in nonworker families.

Over 64 percent of children who reported no health insurance coverage in 1985 lived in families headed by someone who was also uninsured. However, 29 percent of uninsured children lived in a family headed by someone with employer-based coverage. About two-thirds of those children--20 percent of all uninsured children--lived with an employer-covered worker who was either their parent or spouse.

The economic status of the uninsured population

Nearly two-thirds (63 percent) of the uninsured in 1985 lived in families with family income less than \$20,000--approximately family median income in the United States. About half of these (35 percent of the total uninsured population) lived in families with annual family income less than \$10,000. Of the 37 percent of the uninsured with family income above \$20,000 in 1985, one third (12 percent of all uninsured) reported family income of \$40,000 or more.

Tabulations of the uninsured by poverty status (based on family income and adjusted for family size) give a comparable picture. In 1985, 30 percent of the uninsured lived in families with below-poverty family income; 41 percent lived below 125 percent of poverty (that is, in poverty or near poverty). (In 1985, poverty income for a single, nonelderly person was \$5,590; for a family of four, poverty income was \$10,990.) More than half of all uninsured children who lived with an employer-insured family head (15 percent of all uninsured children) reported family income that exceeded 200 percent of poverty.

In 1985, 68 percent of all uninsured people lived in families with children. Just over half (34 percent of all uninsured) were in single-parent families. In all, 45 percent of uninsured children under age 18 lived in single-parent families (no spouse present); most of these children (37 percent of all uninsured children) lived in female-headed families. Among uninsured children in poverty, 50 percent were in families headed by women not living with a spouse. Nearly half of these (21 percent of uninsured children in poverty) lived with single women who were full-year workers.

Noncoverage among workers

More than three-quarters of all nonagricultural civilian workers in the United States (76 percent) reported coverage from an employer plan in 1985. Eighty percent of those (61 percent of all workers) had coverage from

their own employer plan; the rest were covered as dependents of another worker. In 1985, 15 percent of all workers reported no coverage from an employer plan; most, but not all of the uninsured population are associated with these workers.

In 1985, three quarters of all uninsured workers earned less than \$10,000. Nearly all (93 percent) earned less than \$20,000. More than 35 percent of all uninsured workers earned, on average, less than the federal minimum wage in 1985; more than half of uninsured workers (50.4 percent) earned less than 125 percent of the minimum wage.

Relatively low earnings among noncovered workers are not necessarily related to part-time or part-year work. Among full-time full-year workers, 69 percent of the uninsured earned less than \$10,000; and 92 percent earned less than \$20,000. About one third of all full-time full-year workers earning less than \$10,000 are uninsured.

More than half of all uninsured workers in 1985 were employed in two industries: retail trade (24 percent) and services (28 percent). Even among service industries which presumably employ relatively many skilled workers--professional services--noncoverage is common. In 1985, 9.8 percent of workers employed in professional and related services were uninsured; these workers represent 12 percent of all uninsured workers nationwide. About 16 percent of the uninsured were principally self-employed in 1985; among self-employed workers, one-quarter (24 percent) were uninsured.

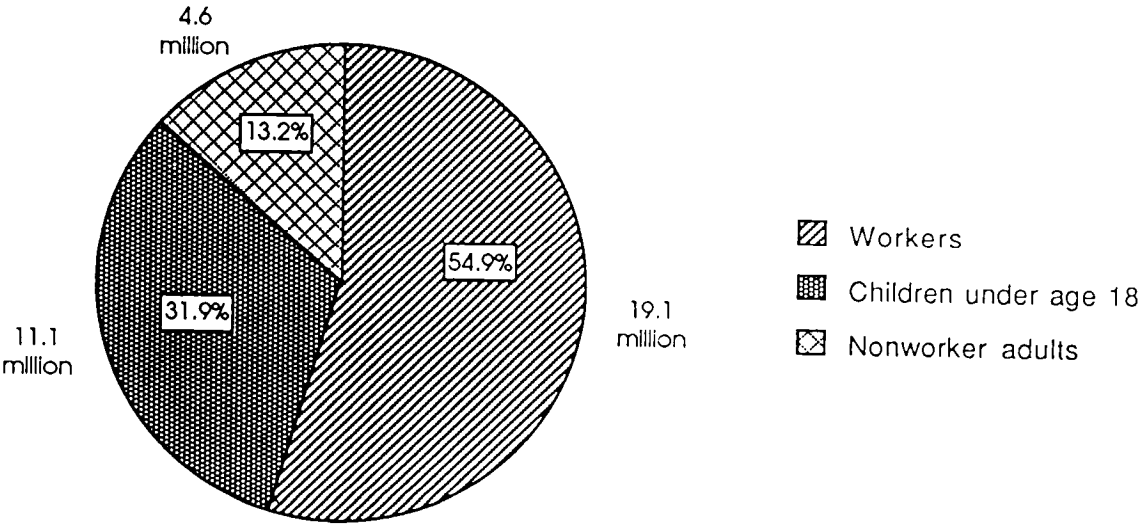
For most workers, noncoverage is not associated with unemployment. In 1985, 70 percent of uninsured full-time full-year workers reported no unemployment during the year. (This high rate of steady employment among uninsured workers corresponds to the 52 percent of all uninsured who lived in families of full-time, full-year workers who reported no unemployment during the year.) Among workers who reported any unemployment in 1985, the proportion that reported coverage at any time that year from an employer plan (a potential source of continued coverage) declined steadily with greater reported unemployment. The long-term unemployed were least likely to report employer-based coverage at any time during the year. In 1985, 52 percent of workers unemployed 13 weeks or more reported coverage at some time during the year from an employer plan, compared to 68 percent of workers who reported 1 to 4 weeks of unemployment.

**Nonelderly Population by Selected Sources of Health
Insurance Coverage and Own Work Status, 1985**

Own work status	Insured Population				No Health Insurance Coverage
	Total	Employer- provided	Other private	Public	
(in millions)					
Total	199.8	131.8	23.0	23.9	34.8
Family Head Workers	78.8	53.6	10.0	8.7	12.3
Other Family Workers	44.5	34.0	4.8	2.1	6.8
Nonworkers	76.5	44.3	8.2	13.1	15.6
Children	56.4	34.9	4.1	9.1	11.1
Others	20.2	9.4	4.1	4.0	4.6
(percent within source of coverage groups)					
Total	100.0%	100.0%	100.0%	100.0%	100.0%
Family Head Workers	39.4%	40.7%	43.5%	36.4%	35.3%
Other Family Workers	22.3%	25.8%	20.9%	8.8%	19.5%
Nonworkers	38.3%	33.6%	35.7%	54.8%	44.8%
Children	28.2%	26.5%	17.8%	38.1%	31.9%
Others	10.1%	7.1%	17.8%	16.7%	13.2%
(percent within worker categories)					
Total	100.0%	66.0%	11.5%	12.0%	17.4%
Family Head Workers	100.0%	68.0%	12.7%	11.0%	15.6%
Other Family Workers	100.0%	76.4%	10.8%	4.7%	15.3%
Nonworkers	100.0%	57.9%	10.7%	17.1%	20.4%
Children	100.0%	61.9%	7.3%	16.1%	19.7%
Others	100.0%	46.5%	20.3%	19.8%	22.8%

Source: Employee Benefit Research Institute tabulations of the March
1986 Current Population Survey.

Nonelderly Population Without Health Insurance Coverage by Own Work Status, 1985



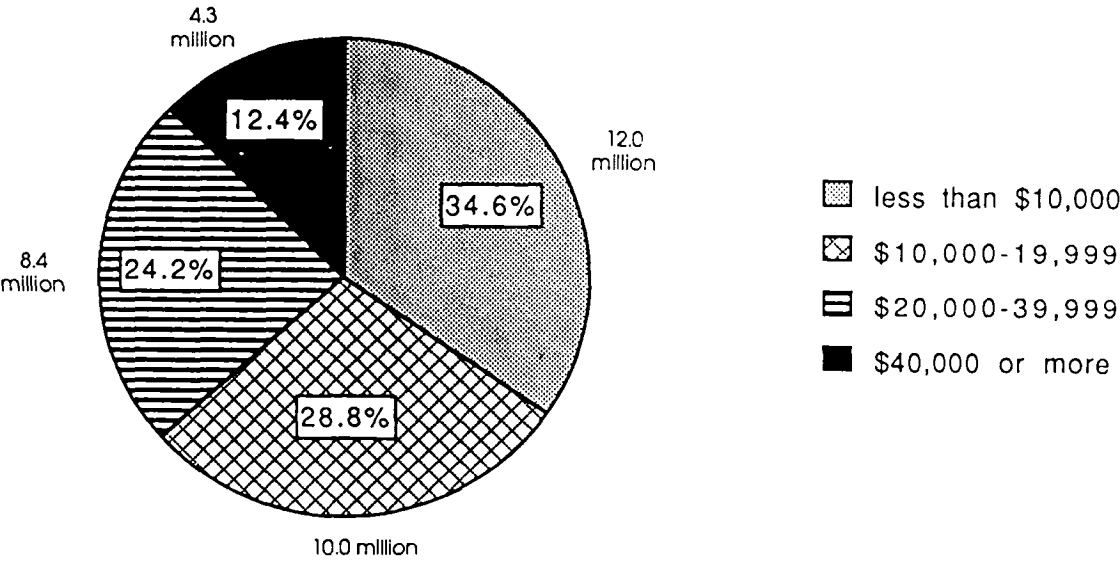
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Nonelderly Population by Selected Sources of Health Insurance Coverage
and Family Income, 1985**

Family Income	Total	Insured Population: Private & Public				No Health Insurance Coverage
		Total	Employer-provided		Indirect	
			Total	Direct		
(in millions)						
Total	199.8	165.0	131.8	68.3	63.5	34.8
less than \$10,000	31.7	19.7	4.5	2.9	1.6	12.0
\$10,000-19,999	37.6	27.5	20.2	11.7	8.5	10.0
\$20,000-29,999	38.1	32.9	28.7	14.5	14.2	5.2
\$30,000-39,999	33.0	29.9	27.3	13.0	14.3	3.2
\$40,000 or more	59.3	55.1	51.1	26.2	25.0	4.3
(percents within source of coverage groups)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
less than \$10,000	15.9%	11.9%	3.4%	4.2%	2.5%	34.5%
\$10,000-19,999	18.8%	16.7%	15.3%	17.1%	13.4%	28.8%
\$20,000-29,999	19.1%	19.9%	21.8%	21.2%	22.4%	15.0%
\$30,000-39,999	16.5%	18.1%	20.7%	19.0%	22.5%	9.2%
\$40,000 or more	29.7%	33.4%	38.8%	38.4%	39.4%	12.4%
(percents within income groups)						
Total	100.0%	82.6%	66.0%	34.2%	31.8%	17.4%
less than \$10,000	100.0%	62.1%	14.2%	9.1%	5.0%	37.9%
\$10,000-19,999	100.0%	73.1%	53.7%	31.1%	22.6%	26.6%
\$20,000-29,999	100.0%	86.4%	75.3%	38.1%	37.3%	13.6%
\$30,000-39,999	100.0%	90.6%	82.7%	39.4%	43.3%	9.7%
\$40,000 or more	100.0%	92.9%	86.2%	44.2%	42.2%	7.3%

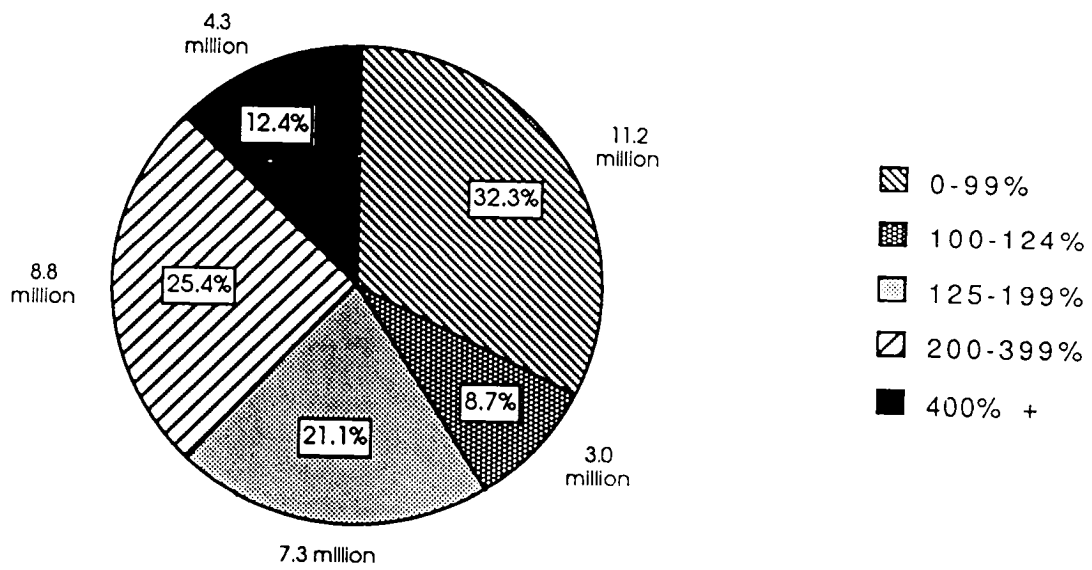
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

Nonelderly Population Without Health Insurance Coverage
by Family Income, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Nonelderly Population Without Health Insurance Coverage by Family
Income as a Percent of Poverty, 1985**



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

Nonelderly Population by Selected Sources of Health Insurance Coverage,
Own Work Status and Poverty Status, 1985

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Work/ Poverty Status	Total	Insured Population: Private & Public					No Health Insurance Coverage
		Private Coverage			Public Coverage		
		Total	Employer	Other	Total	Medicaid	
Total Population (in millions)							
Total	199.8	147.6	131.8	23.0	23.9	16.0	34.8
Workers	123.3	97.1	87.6	14.8	10.8	6.1	19.1
Family Head	78.8	60.3	53.6	10.0	8.7	5.4	12.3
Others	44.5	36.8	34.0	4.8	2.1	0.7	6.8
Nonworkers	76.5	50.6	44.3	8.2	13.1	10.0	15.6
Children	56.4	37.7	34.9	4.1	9.1	7.9	11.1
Others	20.2	12.8	9.4	4.1	4.0	2.1	4.6
Poor Population (in millions)							
Total	29.5	6.2	3.9	2.5	13.1	12.2	11.2
Workers	13.5	3.3	2.0	1.5	5.1	4.4	5.6
Family Head	12.1	2.8	1.6	1.3	4.8	4.2	4.9
Others	1.4	0.5	0.4	0.2	0.3	0.2	0.7
Nonworkers	16.0	2.8	1.9	1.0	8.0	7.7	5.7
Children	12.9	2.2	1.6	0.7	6.8	6.6	4.3
Others	3.2	0.6	0.3	0.3	1.2	1.1	1.4
Near-Poor Population (in millions)							
Total	8.1	3.9	3.1	1.0	1.6	1.1	3.0
Workers	4.0	2.0	1.5	0.5	0.8	0.4	1.5
Family Head	3.1	1.5	1.1	0.4	0.7	0.4	1.1
Others	0.9	0.5	0.4	0.1	0.1	a	0.4
Nonworkers	4.2	1.9	1.5	0.5	0.8	0.6	1.6
Children	3.0	1.5	1.3	0.3	0.5	0.4	1.1
Others	1.2	0.4	0.3	0.2	0.3	0.4	0.5
Total Population (percent within work status groups)							
Total	100.0%	73.9%	66.0%	11.5%	12.0%	8.0%	17.4%
Workers	100.0%	78.8%	71.0%	12.0%	8.8%	4.9%	15.5%
Family Head	100.0%	76.5%	68.0%	12.7%	11.1%	6.9%	15.7%
Others	100.0%	82.7%	76.4%	10.8%	4.7%	1.6%	15.2%
Nonworkers	100.0%	66.1%	57.9%	10.7%	17.1%	13.1%	20.4%
Children	100.0%	66.8%	61.9%	7.3%	16.1%	14.0%	19.6%
Others	100.0%	63.4%	46.5%	20.3%	20.0%	10.4%	22.7%
Poor Population (percent within work status groups)							
Total	100.0%	21.0%	13.4%	8.3%	44.2%	41.4%	38.0%
Workers	100.0%	24.4%	14.8%	11.1%	37.8%	32.6%	41.5%
Family Head	100.0%	23.1%	13.5%	10.7%	39.5%	34.7%	40.4%
Others	100.0%	35.7%	26.9%	13.1%	20.2%	14.3%	45.6%
Nonworkers	100.0%	17.5%	12.1%	6.1%	49.9%	48.1%	35.6%
Children	100.0%	17.1%	12.4%	5.3%	52.6%	51.2%	33.5%
Others	100.0%	18.8%	11.0%	9.6%	39.1%	34.4%	43.9%
Near-Poor Population (percent within work status groups)							
Total	100.0%	48.1%	37.6%	12.3%	19.1%	13.6%	37.4%
Workers	100.0%	50.0%	37.5%	12.5%	20.0%	10.0%	37.5%
Family Head	100.0%	48.4%	36.3%	14.5%	21.3%	12.9%	35.4%
Others	100.0%	55.6%	43.6%	11.3%	10.6%	a	40.3%
Nonworkers	100.0%	45.2%	37.3%	10.9%	19.2%	14.3%	38.2%
Children	100.0%	50.0%	42.9%	9.3%	16.1%	13.3%	37.2%
Others	100.0%	33.3%	23.1%	14.9%	27.1%	33.3%	40.8%
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**Nonelderly Population by Selected Sources of Health Insurance Coverage,
 Own Work Status and Poverty Status, 1985, con't.**

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Work/ Poverty Status	Total	Insured Population: Private & Public					No Health Insurance Coverage
		Private Coverage			Public Coverage		
		Total	Employer	Other	Total	Medicaid	
Total Population (percent within coverage groups)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers	61.7%	65.8%	66.5%	64.3%	45.2%	38.1%	54.9%
Family Head	39.4%	40.9%	40.7%	43.5%	36.4%	33.8%	35.3%
Others	22.3%	24.9%	25.8%	20.9%	8.8%	4.4%	19.5%
Nonworkers	38.3%	34.3%	33.6%	35.7%	54.8%	62.5%	44.8%
Children	28.2%	25.5%	26.5%	17.8%	38.1%	49.4%	31.9%
Others	10.1%	8.7%	7.1%	17.8%	16.7%	13.1%	13.2%
Poor Population (percent within coverage groups)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers	45.8%	53.2%	51.3%	60.0%	38.9%	36.1%	50.0%
Family Head	41.0%	45.2%	41.0%	52.0%	36.6%	34.4%	43.8%
Others	4.7%	8.1%	10.3%	8.0%	2.3%	1.6%	6.3%
Nonworkers	54.2%	45.2%	48.7%	40.0%	61.1%	63.1%	50.9%
Children	43.7%	35.5%	41.0%	28.0%	51.9%	54.1%	38.4%
Others	10.8%	9.7%	7.7%	12.0%	9.2%	9.0%	12.5%
Near-Poor Population (percent within coverage groups)							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Workers	49.4%	51.3%	48.4%	50.0%	50.0%	36.4%	50.0%
Family Head	38.3%	38.5%	35.5%	40.0%	43.8%	36.4%	36.7%
Others	11.1%	12.8%	12.9%	10.0%	6.3%	a	13.3%
Nonworkers	51.9%	48.7%	48.4%	50.0%	50.0%	54.5%	53.3%
Children	37.0%	38.5%	41.9%	30.0%	31.3%	36.4%	36.7%
Others	14.8%	10.3%	9.7%	20.0%	18.8%	36.4%	16.7%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.
 a--Number too small to be statistically reliable.

**Nonelderly Population by Selected Sources of Health Insurance Coverage,
Family Type, Family Head's Employment Status and Poverty Status, 1985**

9

Family Type and Unemployment/ Poverty Status	Total	Insured Population: Private & Public					No Health Insurance Coverage
		Private Coverage			Public Coverage		
		Total	Employer	Other	Total	Medicaid	
Total Population (in millions)							
Total	199.8	147.6	131.8	23.0	23.9	16.0	34.8
Spouse Present,							
No Child Present	40.2	33.4	28.6	7.1	3.6	0.6	5.1
Full-year worker	35.1	30.4	27.9	4.5	2.1	0.2	4.0
Part-Year Worker	1.6	1.2	0.8	0.6	0.3	a	0.3
Nonworker	3.5	2.0	a	2.0	1.2	0.3	0.8
Spouse Present,							
Child Present	95.6	79.6	75.0	7.8	6.6	4.1	12.1
Full-year worker	91.0	78.0	74.1	7.0	4.7	2.5	10.8
Part-Year Worker	2.3	1.3	0.9	0.5	0.4	0.3	0.7
Nonworker	2.3	0.4	a	0.4	1.4	1.3	0.6
No Spouse Present,							
No Child Present	34.3	22.8	18.6	5.5	3.6	2.0	8.7
Full-year worker	27.7	20.5	17.9	3.8	1.5	0.6	6.2
Part-Year Worker	2.4	1.2	0.7	0.6	0.3	0.2	0.9
Nonworker	4.2	1.0	a	1.0	1.9	1.2	1.6
No Spouse Present,							
Child Present	29.6	11.6	9.6	2.5	10.1	9.4	8.8
Full-year worker	18.0	10.1	8.8	1.7	2.6	2.2	5.9
Part-Year Worker	4.0	1.2	0.7	0.5	1.8	1.7	1.2
Nonworker	7.6	0.4	a	0.4	5.7	5.5	1.7
Poor and Near-Poor Population (in millions)							
Total	37.6	10.1	7.0	3.5	14.7	13.3	14.2
Spouse Present,							
No Child	2.3	0.8	0.3	0.5	0.6	0.3	1.0
Full-year worker	1.0	0.4	0.3	0.1	0.1	0.1	0.5
Part-Year Worker	0.3	0.1	0.1	0.1	0.1	a	0.1
Nonworker	1.0	0.3	a	0.3	0.4	0.2	0.4
Spouse Present,							
Child Present	12.6	5.0	4.2	1.1	3.2	2.9	4.8
Full-year worker	9.8	4.6	4.0	0.7	1.7	1.5	3.9
Part-Year Worker	1.0	0.3	0.3	0.1	0.3	0.3	0.4
Nonworker	1.8	0.1	a	0.1	1.3	1.2	0.5
No Spouse Present,							
No Child	7.0	1.7	0.8	1.0	1.8	1.4	3.6
Full-year worker	2.8	1.0	0.6	0.3	0.3	0.3	1.7
Part-Year Worker	1.2	0.4	0.2	0.3	0.1	0.1	0.7
Nonworker	3.0	0.4	a	0.4	1.4	1.0	1.3
No Spouse Present,							
Child Present	15.8	2.4	1.6	0.9	8.9	8.7	4.9
Full-year worker	5.6	1.6	1.2	0.4	1.7	1.6	2.5
Part-Year Worker	3.0	0.5	0.4	0.2	1.8	1.7	0.9
Nonworker	7.2	0.2	a	0.2	5.6	5.4	1.6

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

**Percent of Nonelderly Population Within Health Insurance Coverage Groups
by Family Type, Family Head's Employment Status and Poverty Status, 1985**

19

Unemployment/ Poverty Status	Total	Insured Population: Private & Public					No Health Insurance Coverage
		Private Coverage			Public Coverage		
		Total	Employer	Other	Total	Medicaid	
Total Population							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Spouse Present,							
No Child Present	20.1%	22.6%	21.7%	30.9%	15.1%	3.8%	14.7%
Full-year worker	17.6%	20.6%	21.2%	19.6%	8.8%	1.3%	11.5%
Part-Year Worker	0.8%	0.8%	0.6%	2.6%	1.3%	a	0.9%
Nonworker	1.8%	1.4%	a	8.7%	5.0%	1.9%	2.3%
Spouse Present,							
Child Present	47.8%	53.9%	56.9%	33.9%	27.6%	25.6%	34.8%
Full-year worker	45.5%	52.8%	56.2%	30.4%	19.7%	15.6%	31.0%
Part-Year Worker	1.2%	0.9%	0.7%	2.2%	1.7%	1.9%	2.0%
Nonworker	1.2%	0.3%	a	1.7%	5.9%	8.1%	1.7%
No Spouse Present,							
No Child Present	17.2%	15.4%	14.1%	23.9%	15.1%	12.5%	25.0%
Full-year worker	13.9%	13.9%	13.6%	16.5%	6.3%	3.8%	17.8%
Part-Year Worker	1.2%	0.8%	0.5%	2.6%	1.3%	1.3%	2.6%
Nonworker	2.1%	0.7%	a	4.3%	7.9%	7.5%	4.6%
No Spouse Present,							
Child Present	14.8%	7.9%	7.3%	10.9%	42.3%	58.8%	25.3%
Full-year worker	9.0%	6.8%	6.7%	7.4%	10.9%	13.8%	17.0%
Part-Year Worker	2.0%	0.8%	0.5%	2.2%	7.5%	10.6%	3.4%
Nonworker	3.8%	0.3%	a	1.7%	23.8%	34.4%	4.9%
Poor and Near Poor Population							
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Spouse Present,							
No Child	6.1%	7.9%	4.3%	14.3%	4.1%	2.3%	7.0%
Full-year worker	2.7%	4.0%	4.3%	2.9%	0.7%	0.8%	3.5%
Part-Year Worker	0.8%	1.0%	1.4%	2.9%	0.7%	a	0.7%
Nonworker	2.7%	3.0%	a	8.6%	2.7%	1.5%	2.8%
Spouse Present,							
Child Present	33.5%	49.5%	60.0%	31.4%	21.8%	21.8%	33.8%
Full-year worker	26.1%	45.5%	57.1%	20.0%	11.6%	11.3%	27.5%
Part-Year Worker	2.7%	3.0%	4.3%	2.9%	2.0%	2.3%	2.8%
Nonworker	4.8%	1.0%	a	2.9%	8.8%	9.0%	3.5%
No Spouse Present,							
No Child	18.6%	16.8%	11.4%	28.6%	12.2%	10.5%	25.4%
Full-year worker	7.4%	9.9%	8.6%	8.6%	2.0%	2.3%	12.0%
Part-Year Worker	3.2%	4.0%	2.9%	8.6%	0.7%	0.8%	4.9%
Nonworker	8.0%	4.0%	a	11.4%	9.5%	7.5%	9.2%
No Spouse Present,							
Child Present	42.0%	23.8%	22.9%	25.7%	60.5%	65.4%	34.5%
Full-year worker	14.9%	15.8%	17.1%	11.4%	11.6%	12.0%	17.6%
Part-Year Worker	8.0%	5.0%	5.7%	5.7%	12.2%	12.8%	6.3%
Nonworker	19.1%	2.0%	a	5.7%	38.1%	40.6%	11.3%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

**Percent of Nonelderly Population with Selected Sources of Health Insurance Coverage
by Family Type, Family Head's Employment Status and Poverty Status, 1985**

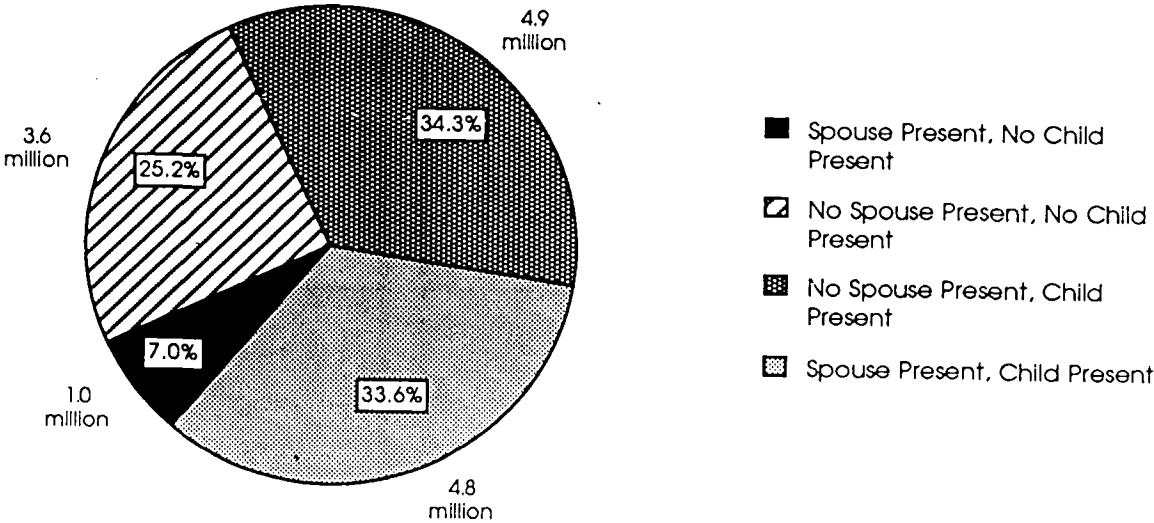
11

Family Type and Unemployment/ Poverty Status	Total	Insured Population: Private & Public					No Health Insurance Coverage
		Private Coverage			Public Coverage		
		Total	Employer	Other	Total	Medicaid	
Total Population							
Total	100.0%	73.9%	66.0%	11.5%	12.0%	8.0%	17.4%
Spouse Present, No Child Present	100.0%	83.1%	71.1%	17.7%	9.0%	1.5%	12.7%
Full-year worker	100.0%	86.6%	79.5%	12.8%	6.0%	0.6%	11.4%
Part-Year Worker	100.0%	75.0%	50.0%	37.5%	18.8%	a	18.8%
Nonworker	100.0%	57.1%	a	57.1%	34.3%	8.6%	22.9%
Spouse Present, Child Present	100.0%	83.3%	78.5%	8.2%	6.9%	4.3%	12.7%
Full-year worker	100.0%	85.7%	81.4%	7.7%	5.2%	2.7%	11.9%
Part-Year Worker	100.0%	56.5%	39.1%	21.7%	17.4%	13.0%	30.4%
Nonworker	100.0%	17.4%	a	17.4%	60.9%	56.5%	26.1%
No Spouse Present, No Child Present	100.0%	66.5%	54.2%	16.0%	10.5%	5.8%	25.4%
Full-year worker	100.0%	74.0%	64.6%	13.7%	5.4%	2.2%	22.4%
Part-Year Worker	100.0%	50.0%	29.2%	25.0%	12.5%	8.3%	37.5%
Nonworker	100.0%	23.8%	a	23.8%	45.2%	28.6%	38.1%
No Spouse Present, Child Present	100.0%	39.2%	32.4%	8.4%	34.1%	31.8%	29.7%
Full-year worker	100.0%	56.1%	48.9%	9.4%	14.4%	12.2%	32.8%
Part-Year Worker	100.0%	30.0%	17.5%	12.5%	45.0%	42.5%	30.0%
Nonworker	100.0%	5.3%	a	5.3%	75.0%	72.4%	22.4%
Poor and Near Poor Population							
Total	100.0%	26.9%	18.6%	9.3%	39.1%	35.4%	37.8%
Spouse Present, No Child	100.0%	34.8%	13.0%	21.7%	26.1%	13.0%	43.5%
Full-year worker	100.0%	40.0%	30.0%	10.0%	10.0%	10.0%	50.0%
Part-Year Worker	100.0%	33.3%	33.3%	33.3%	33.3%	a	33.3%
Nonworker	100.0%	30.0%	a	30.0%	40.0%	20.0%	40.0%
Spouse Present, Child Present	100.0%	39.7%	33.3%	8.7%	25.4%	23.0%	38.1%
Full-year worker	100.0%	46.9%	40.8%	7.1%	17.3%	15.3%	39.8%
Part-Year Worker	100.0%	30.0%	30.0%	10.0%	30.0%	30.0%	40.0%
Nonworker	100.0%	5.6%	a	5.6%	72.2%	66.7%	27.8%
No Spouse Present, No Child	100.0%	24.3%	11.4%	14.3%	25.7%	20.0%	51.4%
Full-year worker	100.0%	35.7%	21.4%	10.7%	10.7%	10.7%	60.7%
Part-Year Worker	100.0%	33.3%	16.7%	25.0%	8.3%	8.3%	58.3%
Nonworker	100.0%	13.3%	a	13.3%	46.7%	33.3%	43.3%
No Spouse Present, Child Present	100.0%	15.2%	10.1%	5.7%	56.3%	55.1%	31.0%
Full-year worker	100.0%	28.6%	21.4%	7.1%	30.4%	28.6%	44.6%
Part-Year Worker	100.0%	16.7%	13.3%	6.7%	60.0%	56.7%	30.0%
Nonworker	100.0%	2.8%	a	2.8%	77.8%	75.0%	22.2%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

Poor and Near Poor Nonelderly Population Without Health Insurance
Coverage by Family Status, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Nonelderly Population by Selected Sources of Health Insurance Coverage
and Employment Status of Family Head, 1985**

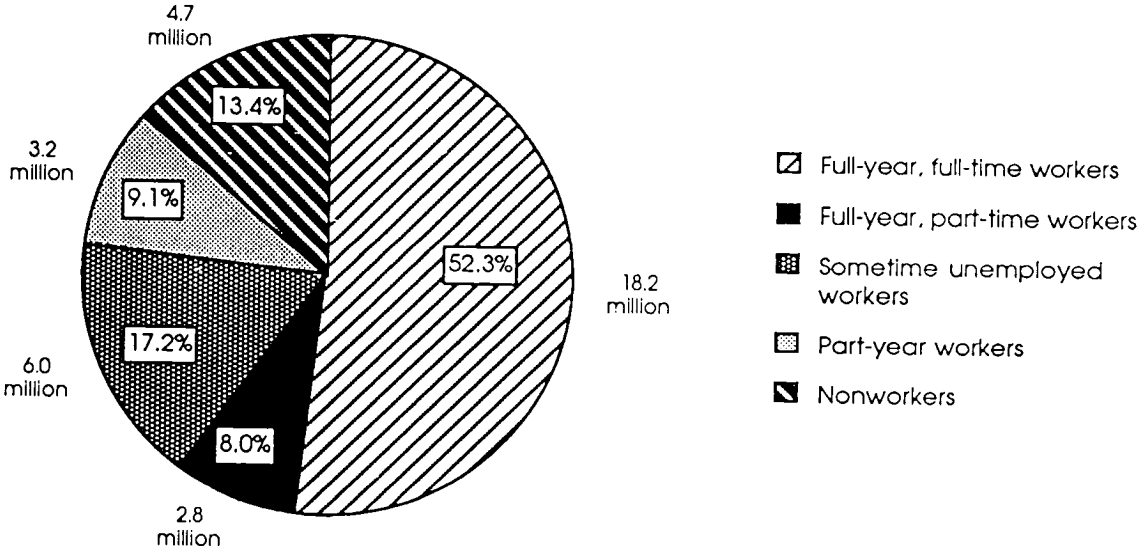
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Work Status of Family Head	Total	Insured Population: Private & Public				No Health Insurance Coverage
		Total	Employer-provided		Indirect	
			Total	Direct		
(in millions)						
Total	199.8	165.0	131.8	68.3	63.5	34.8
Full-year, full-time workers	143.5	125.3	115.7	59.4	56.3	18.2
Full-year, part-time workers	8.7	5.9	3.1	1.7	1.3	2.8
Sometime unemployed workers	19.6	13.6	9.9	5.3	4.6	6.0
Part-year workers	10.3	7.1	3.1	1.8	1.3	3.2
Nonworkers	17.7	13.1	a	a	a	4.7
(percent within source of coverage groups)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Full-year, full-time workers	71.8%	75.9%	87.8%	87.0%	88.7%	52.3%
Full-year, part-time workers	4.4%	3.6%	2.4%	2.5%	2.0%	8.0%
Sometime unemployed workers	9.8%	8.2%	7.5%	7.8%	7.2%	17.2%
Part-year workers	5.2%	4.3%	2.4%	2.6%	2.0%	9.2%
Nonworkers	8.9%	7.9%	a	a	a	13.5%
(percent within worker categories)						
Total	100.0%	82.6%	66.0%	34.2%	31.8%	17.4%
Full-year, full-time workers	100.0%	87.3%	80.6%	41.4%	39.2%	12.7%
Full-year, part-time workers	100.0%	67.8%	35.6%	19.5%	14.9%	32.2%
Sometime unemployed workers	100.0%	69.4%	50.5%	27.0%	23.5%	30.6%
Part-year workers	100.0%	68.9%	30.1%	17.5%	12.6%	31.1%
Nonworkers	100.0%	74.0%	a	a	a	26.6%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

Nonelderly Population Without Health Insurance by Employment Status of Family Head, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Nonelderly Population by Selected Sources of Health Insurance Coverage by
Industry and Family Head's Number of Employers During the Year, 1985**
(in millions)

15

	Total	Employer-based			No Health Insurance Coverage
		Total	Direct	Indirect	
Total	199.8	131.8	68.3	63.5	34.8
1 employer	157.4	116.9	60.0	56.9	23.8
2 employers	18.5	11.5	6.2	4.9	4.1
3 employers	5.9	2.9	1.5	1.2	1.7
Self-employed	11.9	5.9	2.6	3.3	3.0
1 employer	10.9	5.4	2.4	3.0	2.7
2 employers	0.8	0.4	0.2	0.2	0.2
3 employers	0.2	a	a	a	0.1
Mining	2.7	2.4	1.0	1.4	0.3
1 employer	2.3	2.1	0.8	1.2	0.2
2 employers	0.3	0.3	0.1	0.1	a
3 employers	0.1	a	a	a	a
Construction	13.0	8.5	4.1	4.4	3.1
1 employer	9.7	6.7	3.2	3.5	2.1
2 employers	1.9	1.1	0.5	0.5	0.6
3 employers	1.3	0.7	0.3	0.4	0.4
Manufacturing	44.9	37.9	18.9	18.9	4.9
1 employer	40.6	34.8	17.2	17.5	4.1
2 employers	3.4	2.4	1.3	1.1	0.6
3 employers	0.9	0.6	0.4	0.3	0.2
Transportation, Communication & Other Public Utilities	16.5	13.9	6.7	7.2	1.7
1 employer	14.9	12.8	6.2	6.6	1.4
2 employers	1.2	0.9	0.4	0.4	0.2
3 employers	0.3	0.2	0.1	0.1	0.1
Wholesale trade	8.2	6.6	3.3	3.3	1.1
1 employer	7.1	5.8	2.9	2.9	0.8
2 employers	1.0	0.7	0.4	0.3	0.1
3 employers	0.2	0.1	a	a	a
Retail trade	21.5	11.5	6.4	5.0	5.8
1 employer	17.3	9.6	5.4	4.2	4.3
2 employers	3.2	1.5	0.8	0.6	1.0
3 employers	1.0	0.4	0.2	0.1	0.4
Finance, Insurance & Real Estate	9.6	7.4	4.3	3.2	1.2
1 employer	8.3	6.5	3.6	2.9	1.0
2 employers	1.0	0.7	0.5	0.3	0.2
3 employers	0.3	0.2	0.1	a	a
Business & Repair Services	7.5	4.7	2.6	2.1	1.9
1 employer	6.0	3.9	2.1	1.8	1.3
2 employers	1.1	0.5	0.3	0.2	0.4
3 employers	0.4	0.2	0.1	0.1	0.2
Personal Services	4.3	1.6	0.9	0.7	1.5
1 employer	3.5	1.3	0.8	0.6	1.2
2 employers	0.6	0.2	0.1	0.1	0.2
3 employers	0.2	a	a	a	0.1
Entertainment & Recreation Services	1.5	0.7	0.4	0.3	0.4
1 employer	1.1	0.5	0.3	0.2	0.3
2 employers	0.2	0.1	a	a	a
3 employers	0.1	a	a	a	a
Professional and Related Services	29.8	22.0	12.4	9.5	4.3
1 employer	25.9	19.3	10.9	8.4	3.6
2 employers	3.1	2.2	1.3	0.9	0.5
3 employers	0.8	0.5	0.3	0.2	0.2
Public Administration	10.6	8.8	4.5	4.3	0.9
1 employer	9.8	8.2	4.2	4.1	0.8
2 employers	0.7	0.5	0.3	0.2	0.1
3 employers	0.1	a	a	a	a
No Industry	17.7	a	a	a	4.7

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a—Number too small to be statistically reliable.

**Percent of Nonelderly Population with Selected Sources of
Health Insurance Coverage by Industry and Family Head's
Number of Employers During the Year, 1985**

	Total	Employer-based			No Health Insurance Coverage
		Total	Direct	Indirect	
Total	100.0%	66.0%	34.2%	31.8%	17.4%
1 employer	100.0%	74.3%	38.1%	36.1%	15.1%
2 employers	100.0%	62.2%	33.5%	26.5%	22.2%
3 employers	100.0%	49.2%	25.4%	20.3%	28.8%
Self-employed	100.0%	49.6%	21.8%	27.7%	25.2%
1 employer	100.0%	49.5%	22.0%	27.5%	24.8%
2 employers	100.0%	50.0%	25.0%	25.0%	25.0%
3 employers	100.0%	a	a	a	50.0%
Mining	100.0%	88.9%	37.0%	51.9%	11.1%
1 employer	100.0%	91.3%	34.8%	52.2%	8.7%
2 employers	100.0%	100.0%	33.3%	33.3%	a
3 employers	100.0%	a	a	a	a
Construction	100.0%	65.4%	31.5%	33.8%	23.8%
1 employer	100.0%	69.1%	33.0%	36.1%	21.6%
2 employers	100.0%	57.9%	26.3%	26.3%	31.6%
3 employers	100.0%	53.8%	23.1%	30.8%	30.8%
Manufacturing	100.0%	84.4%	42.1%	42.1%	10.9%
1 employer	100.0%	85.7%	42.4%	43.1%	10.1%
2 employers	100.0%	70.6%	38.2%	32.4%	17.6%
3 employers	100.0%	66.7%	44.4%	33.3%	22.2%
Transportation, Communication & Other Public Utilities	100.0%	84.2%	40.6%	43.6%	10.3%
1 employer	100.0%	85.9%	41.6%	44.3%	9.4%
2 employers	100.0%	75.0%	33.3%	33.3%	16.7%
3 employers	100.0%	66.7%	33.3%	33.3%	33.3%
Wholesale trade	100.0%	80.5%	40.2%	40.2%	13.4%
1 employer	100.0%	81.7%	40.8%	40.8%	11.3%
2 employers	100.0%	70.0%	40.0%	30.0%	10.0%
3 employers	100.0%	50.0%	a	a	a
Retail trade	100.0%	53.5%	29.8%	23.3%	27.0%
1 employer	100.0%	55.5%	31.2%	24.3%	24.9%
2 employers	100.0%	46.9%	25.0%	18.8%	31.3%
3 employers	100.0%	40.0%	20.0%	10.0%	40.0%
Finance, Insurance & Real Estate	100.0%	77.1%	44.8%	33.3%	12.5%
1 employer	100.0%	78.3%	43.4%	34.9%	12.0%
2 employers	100.0%	70.0%	50.0%	30.0%	20.0%
3 employers	100.0%	66.7%	33.3%	a	a
Business & Repair Services	100.0%	62.7%	34.7%	28.0%	25.3%
1 employer	100.0%	65.0%	35.0%	30.0%	21.7%
2 employers	100.0%	45.5%	27.3%	18.2%	36.4%
3 employers	100.0%	50.0%	25.0%	25.0%	50.0%
Personal Services	100.0%	37.2%	20.9%	16.3%	34.9%
1 employer	100.0%	37.1%	22.9%	17.1%	34.3%
2 employers	100.0%	33.3%	16.7%	16.7%	33.3%
3 employers	100.0%	a	a	a	50.0%
Entertainment & Recreation Services	100.0%	46.7%	26.7%	20.0%	26.7%
1 employer	100.0%	45.5%	27.3%	18.2%	27.3%
2 employers	100.0%	50.0%	a	a	a
3 employers	100.0%	a	a	a	a
Professional and Related Services	100.0%	73.8%	41.6%	31.9%	14.4%
1 employer	100.0%	74.5%	42.1%	32.4%	13.9%
2 employers	100.0%	71.0%	41.9%	29.0%	16.1%
3 employers	100.0%	62.5%	37.5%	25.0%	25.0%
Public Administration	100.0%	83.0%	42.5%	40.6%	8.5%
1 employer	100.0%	83.7%	42.9%	41.8%	8.2%
2 employers	100.0%	71.4%	42.9%	28.6%	14.3%
3 employers	100.0%	a	a	a	a
No Industry	100.0%	a	a	a	26.6%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a—Number too small to be statistically reliable.

**Nonelderly Population by Selected Sources of
Health Insurance Coverage by Family Head's Industry
and Number of Hours Worked Per Week, 1985**

	Total	Employer-based		No Health Insurance Coverage
		Total	Direct Indirect	
Total	199.8	131.8	68.3 63.5	34.8
Less than 17 hours	4.0	0.6	0.3 0.3	1.4
18 hours or more	178.0	131.2	67.9 63.2	28.7
Self-employed	11.9	5.9	2.6 3.3	3.0
Less than 17 hours	0.2	a	a a	0.1
18 hours or more	11.7	5.8	2.6 3.2	2.9
Mining	2.7	2.4	1.0 1.4	0.3
Less than 17 hours	a	a	a a	a
18 hours or more	2.7	2.4	1.0 1.4	0.3
Construction	13.0	8.5	4.1 4.4	3.1
Less than 17 hours	0.1	a	a a	a
18 hours or more	12.9	8.4	4.1 4.4	3.1
Manufacturing	44.9	37.9	18.9 18.9	4.9
Less than 17 hours	0.2	a	a a	0.1
18 hours or more	44.7	37.8	18.9 18.9	4.8
Transportation, Communication & Other Public Utilities	16.5	13.9	6.7 7.2	1.7
Less than 17 hours	0.1	a	a a	0.1
18 hours or more	16.3	13.9	6.7 7.2	1.7
Wholesale trade	8.2	6.6	3.3 3.3	1.1
Less than 17 hours	0.1	a	a a	a
18 hours or more	8.2	6.6	3.3 3.3	1.1
Retail trade	21.5	11.5	6.4 5.0	5.8
Less than 17 hours	1.1	0.1	0.1 0.1	0.4
18 hours or more	20.5	11.3	6.4 5.0	5.4
Finance, Insurance & Real Estate	9.6	7.4	4.3 3.2	1.2
Less than 17 hours	0.1	a	a a	a
18 hours or more	9.4	7.4	4.2 3.2	1.2
Business & Repair Services	7.5	4.7	2.6 2.1	1.9
Less than 17 hours	0.2	a	a a	0.1
18 hours or more	7.3	4.6	2.6 2.1	1.8
Personal Services	4.3	1.6	0.9 0.7	1.5
Less than 17 hours	0.6	a	a a	0.2
18 hours or more	3.7	1.5	0.9 0.7	1.4
Entertainment & Recreation Services	1.5	0.7	0.4 0.3	0.4
Less than 17 hours	0.1	a	a a	a
18 hours or more	1.4	0.7	0.4 0.3	0.3
Professional and Related Services	29.8	22.0	12.4 9.5	4.3
Less than 17 hours	1.1	0.2	0.1 0.1	0.3
18 hours or more	28.7	21.8	12.3 9.4	4.0
Public Administration	10.6	8.8	4.5 4.3	0.9
Less than 17 hours	0.2	a	a a	0.1
18 hours or more	10.4	8.8	4.5 4.3	0.9

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

**Percent of Nonelderly Population within Family Head's Industry
with Selected Sources of Health Insurance Coverage
by Number of Hours Worked Per Week, 1985**

	Total	Employer-based			No Health Insurance Coverage
		Total	Direct	Indirect	
Total	100.0%	66.0%	34.2%	31.8%	17.4%
Less than 17 hours	100.0%	15.6%	7.7%	7.9%	34.9%
18 hours or more	100.0%	73.7%	38.2%	35.5%	16.1%
Self-employed	100.0%	49.4%	22.1%	27.3%	25.3%
Less than 17 hours	100.0%	a	a	a	39.1%
18 hours or more	100.0%	50.0%	22.3%	27.7%	25.0%
Mining	100.0%	87.0%	36.2%	50.8%	9.3%
Less than 17 hours	100.0%	a	a	a	a
18 hours or more	100.0%	87.1%	36.2%	50.9%	9.2%
Construction	100.0%	65.2%	31.4%	33.8%	23.8%
Less than 17 hours	100.0%	a	a	a	a
18 hours or more	100.0%	65.7%	31.7%	34.1%	23.8%
Manufacturing	100.0%	84.2%	42.1%	42.1%	10.9%
Less than 17 hours	100.0%	a	a	a	41.3%
18 hours or more	100.0%	84.5%	42.2%	42.3%	10.8%
Transportation, Communication & Other Public Utilities	100.0%	84.5%	41.0%	43.5%	10.5%
Less than 17 hours	100.0%	a	a	a	37.3%
18 hours or more	100.0%	85.1%	41.3%	43.8%	10.3%
Wholesale trade	100.0%	80.7%	40.5%	40.3%	13.0%
Less than 17 hours	100.0%	a	a	a	a
18 hours or more	100.0%	81.1%	40.7%	40.4%	12.9%
Retail trade	100.0%	53.2%	29.9%	23.4%	26.9%
Less than 17 hours	100.0%	11.8%	6.2%	5.6%	38.2%
18 hours or more	100.0%	55.4%	31.1%	24.3%	26.3%
Finance, Insurance & Real Estate	100.0%	77.6%	44.5%	33.1%	12.8%
Less than 17 hours	100.0%	a	a	a	a
18 hours or more	100.0%	78.6%	45.0%	33.5%	12.6%
Business & Repair Services	100.0%	62.0%	34.3%	27.7%	24.6%
Less than 17 hours	100.0%	a	a	a	39.8%
18 hours or more	100.0%	63.1%	35.0%	28.1%	24.2%
Personal Services	100.0%	37.1%	21.3%	15.8%	35.9%
Less than 17 hours	100.0%	a	a	a	33.4%
18 hours or more	100.0%	41.4%	24.0%	17.4%	36.2%
Entertainment & Recreation Services	100.0%	49.2%	29.0%	20.3%	24.9%
Less than 17 hours	100.0%	a	a	a	a
18 hours or more	100.0%	51.1%	30.4%	20.7%	24.5%
Professional and Related Services	100.0%	73.8%	41.7%	32.0%	14.5%
Less than 17 hours	100.0%	19.1%	9.2%	9.9%	31.5%
18 hours or more	100.0%	75.8%	43.0%	32.9%	13.9%
Public Administration	100.0%	83.0%	42.4%	40.6%	8.9%
Less than 17 hours	100.0%	a	a	a	36.9%
18 hours or more	100.0%	83.9%	42.9%	41.1%	8.5%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

	Total	Total Private	Employer	Other Private	Total Public	Medicaid	No Health Insurance
(in. thousands)							
Total	199,765	147,645	131,814	22,950	23,924	16,038	34,759
New England	10,733	8,680	7,947	1,039	1,064	717	1,302
Maine	929	730	661	95	133	86	109
New Hampshire	863	729	676	79	a	a	109
Vermont	454	357	323	a	a	a	a
Massachusetts	5,022	3,956	3,637	464	549	413	657
Rhode Island	790	634	577	a	a	a	101
Connecticut	2,675	2,274	2,073	275	219	132	258
Middle Atlantic	31,412	23,618	21,296	3,384	4,080	3,299	4,521
New York	15,226	10,704	9,777	1,403	2,420	2,079	2,471
New Jersey	6,517	5,245	4,714	831	608	430	806
Pennsylvania	9,669	7,668	6,806	1,151	1,052	789	1,245
East North Central	35,678	27,195	24,606	3,798	4,755	3,738	4,894
Ohio	9,191	7,061	6,410	999	1,042	765	1,332
Indiana	4,537	3,585	3,225	499	301	164	769
Illinois	10,137	7,491	6,846	992	1,457	1,175	1,469
Michigan	7,886	5,904	5,287	892	1,438	1,195	940
Wisconsin	3,928	3,155	2,838	417	517	439	383
West North Central	13,928	10,923	9,485	1,825	1,470	1,006	1,957
Minnesota	3,410	2,793	2,430	498	357	251	383
Iowa	2,135	1,663	1,453	264	264	228	272
Missouri	4,234	3,147	2,774	452	485	314	697
North Dakota	500	412	339	93	a	a	a
South Dakota	504	386	324	84	a	a	89
Nebraska	1,224	979	836	184	96	a	185
Kansas	1,920	1,545	1,329	249	179	103	273
South Atlantic	32,627	23,840	21,152	4,301	3,908	2,082	6,123
Delaware	519	388	359	a	a	a	93
Maryland	3,641	2,837	2,541	422	364	217	546
District of Columbia	517	324	279	a	94	a	117
Virginia	4,549	3,474	3,217	436	456	236	754
West Virginia	1,571	1,075	916	210	282	204	292
North Carolina	5,066	3,907	3,504	669	553	218	824
South Carolina	2,713	2,079	1,867	343	351	213	392
Georgia	4,968	3,551	3,238	631	707	421	904
Florida	9,083	6,206	5,232	1,484	1,050	469	2,200
East South Central	12,511	8,805	7,694	1,614	1,477	924	2,641
Kentucky	3,001	2,169	1,859	447	320	201	638
Tennessee	3,944	2,727	2,401	467	519	326	834
Alabama	3,432	2,488	2,205	397	326	225	686
Mississippi	2,134	1,422	1,229	303	312	172	483
West South Central	22,487	15,708	14,047	2,415	2,202	1,167	5,255
Arkansas	1,928	1,242	1,091	223	325	180	469
Louisiana	3,741	2,707	2,345	559	301	151	822
Oklahoma	2,762	1,884	1,630	313	285	121	698
Texas	14,056	9,875	8,981	1,320	1,290	715	3,266
Mountain	10,889	8,135	7,109	1,369	1,047	415	2,114
Montana	668	496	415	103	77	a	123
Idaho	800	594	514	116	a	a	169
Wyoming	419	325	289	a	a	a	a
Colorado	2,795	2,157	1,904	345	199	96	513
New Mexico	1,228	796	710	122	199	85	286
Arizona	2,658	1,960	1,648	370	256	a	570
Utah	1,481	1,196	1,099	141	110	a	206
Nevada	839	612	531	119	89	a	179
Pacific	29,499	20,739	18,476	3,205	3,922	2,690	5,951
Washington	3,565	2,675	2,324	545	484	286	589
Oregon	2,268	1,766	1,521	338	198	103	388
California	22,422	15,312	13,788	2,119	3,076	2,218	4,803
Alaska	439	337	274	91	a	a	77
Hawaii	805	649	569	113	111	a	95

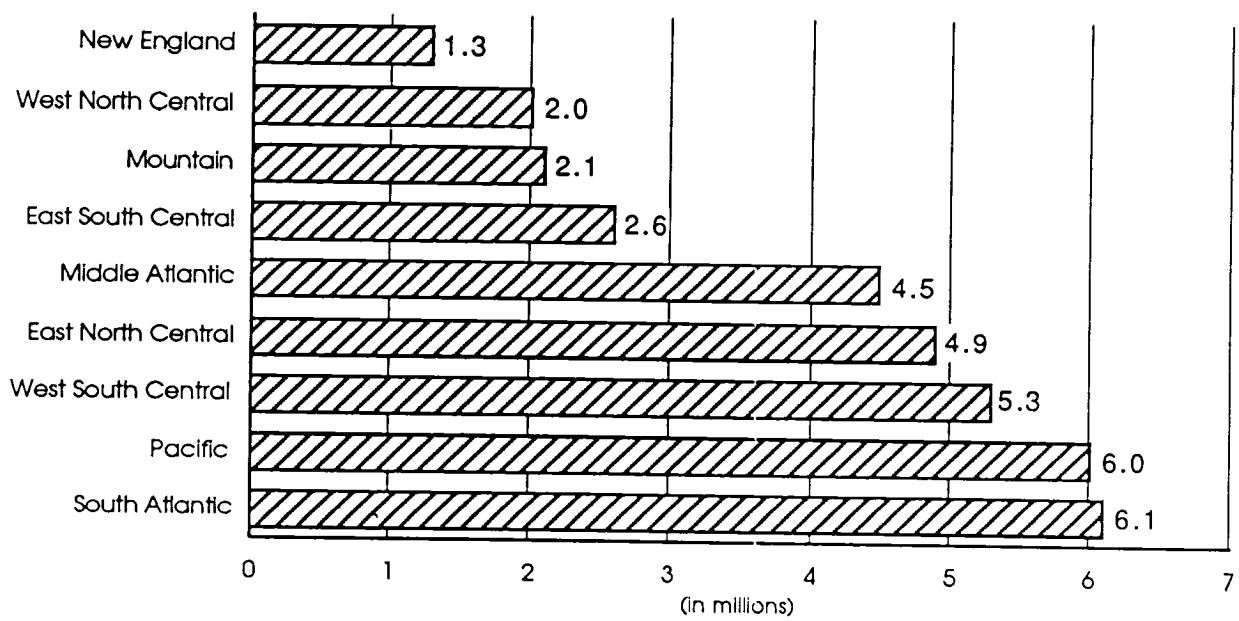
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.
a--Number too small to be statistically reliable.

**Nonelderly Population by Selected Sources of Health Insurance Coverage:
Percent Distribution Within Region and State, 1985**

	Total	Total Private	Employer	Other Private	Total Public	Medicaid	No Health Insurance
(in thousands)							
Total	100.0%	73.9%	66.0%	11.5%	12.0%	8.0%	17.4%
New England	100.0%	80.9%	74.0%	9.7%	9.9%	6.7%	12.1%
Maine	100.0%	78.6%	71.1%	10.2%	14.3%	9.2%	11.7%
New Hampshire	100.0%	84.4%	78.3%	9.1%	a	a	12.6%
Vermont	100.0%	78.6%	71.1%	a	a	a	a
Massachusetts	100.0%	78.8%	72.4%	9.2%	10.9%	8.2%	13.1%
Rhode Island	100.0%	80.2%	73.0%	a	a	a	12.8%
Connecticut	100.0%	85.0%	77.5%	10.3%	8.2%	4.9%	9.7%
Middle Atlantic	100.0%	75.2%	67.8%	10.8%	13.0%	10.5%	14.4%
New York	100.0%	70.3%	64.2%	9.2%	15.9%	13.7%	16.2%
New Jersey	100.0%	80.5%	72.3%	12.7%	9.3%	6.6%	12.4%
Pennsylvania	100.0%	79.3%	70.4%	11.9%	10.9%	8.2%	12.9%
East North Central	100.0%	76.2%	69.0%	10.6%	13.3%	10.5%	13.7%
Ohio	100.0%	76.8%	69.7%	10.9%	11.3%	8.3%	14.5%
Indiana	100.0%	79.0%	71.1%	11.0%	6.6%	3.6%	16.9%
Illinois	100.0%	73.9%	67.5%	9.8%	14.4%	11.6%	14.5%
Michigan	100.0%	74.9%	67.0%	11.3%	18.2%	15.2%	11.9%
Wisconsin	100.0%	80.3%	72.2%	10.6%	13.2%	11.2%	9.8%
West North Central	100.0%	78.4%	68.1%	13.1%	10.6%	7.2%	14.1%
Minnesota	100.0%	81.9%	71.3%	14.6%	10.5%	7.4%	11.2%
Iowa	100.0%	77.9%	68.1%	12.4%	12.4%	10.7%	12.7%
Missouri	100.0%	74.3%	65.5%	10.7%	11.4%	7.4%	16.5%
North Dakota	100.0%	82.4%	67.7%	18.7%	a	a	a
South Dakota	100.0%	76.5%	64.3%	16.6%	a	a	17.7%
Nebraska	100.0%	80.0%	68.3%	15.0%	7.8%	a	15.1%
Kansas	100.0%	80.4%	69.2%	13.0%	9.3%	5.4%	14.2%
South Atlantic	100.0%	73.1%	64.8%	13.2%	12.0%	6.4%	18.8%
Delaware	100.0%	74.9%	69.2%	a	a	a	17.9%
Maryland	100.0%	77.9%	69.8%	11.6%	10.0%	6.0%	15.0%
District of Columbia	100.0%	62.7%	53.9%	a	18.2%	a	22.7%
Virginia	100.0%	76.4%	70.7%	9.6%	10.0%	5.2%	16.6%
West Virginia	100.0%	68.4%	58.3%	13.3%	17.9%	13.0%	18.6%
North Carolina	100.0%	77.1%	69.2%	13.2%	10.9%	4.3%	16.3%
South Carolina	100.0%	76.6%	68.8%	12.7%	12.9%	7.9%	14.4%
Georgia	100.0%	71.5%	65.2%	12.7%	14.2%	8.5%	18.2%
Florida	100.0%	68.3%	57.6%	16.3%	11.6%	5.2%	24.2%
East South Central	100.0%	70.4%	61.5%	12.9%	11.8%	7.4%	21.1%
Kentucky	100.0%	72.3%	62.0%	14.9%	10.7%	6.7%	21.2%
Tennessee	100.0%	69.1%	60.9%	11.9%	13.2%	8.3%	21.1%
Alabama	100.0%	72.5%	64.3%	11.6%	9.5%	6.5%	20.0%
Mississippi	100.0%	66.6%	57.6%	14.2%	14.6%	8.1%	22.6%
West South Central	100.0%	69.9%	62.5%	10.7%	9.8%	5.2%	23.4%
Arkansas	100.0%	64.4%	56.6%	11.6%	16.9%	9.3%	24.3%
Louisiana	100.0%	72.4%	62.7%	14.9%	8.1%	4.0%	22.0%
Oklahoma	100.0%	68.2%	59.0%	11.3%	10.3%	4.4%	25.3%
Texas	100.0%	70.3%	63.9%	9.4%	9.2%	5.1%	23.2%
Mountain	100.0%	74.7%	65.3%	12.6%	9.6%	3.8%	19.4%
Montana	100.0%	74.2%	62.1%	15.4%	11.5%	a	18.4%
Idaho	100.0%	74.2%	64.2%	14.5%	a	a	21.2%
Wyoming	100.0%	77.6%	69.0%	a	a	a	a
Colorado	100.0%	77.2%	68.1%	12.3%	7.1%	3.4%	18.4%
New Mexico	100.0%	64.8%	57.8%	9.9%	16.2%	6.9%	23.3%
Arizona	100.0%	73.7%	62.0%	13.9%	9.6%	a	21.4%
Utah	100.0%	80.8%	74.2%	9.5%	7.5%	a	13.9%
Nevada	100.0%	73.0%	63.3%	14.2%	10.6%	a	21.3%
Pacific	100.0%	70.3%	62.6%	10.9%	13.3%	9.1%	20.2%
Washington	100.0%	75.0%	65.2%	15.3%	13.6%	8.0%	16.5%
Oregon	100.0%	77.9%	67.1%	14.9%	8.7%	4.5%	17.1%
California	100.0%	68.3%	61.5%	9.5%	13.7%	9.9%	21.4%
Alaska	100.0%	76.6%	62.4%	20.7%	a	a	17.4%
Hawaii	100.0%	80.6%	70.7%	14.0%	13.8%	a	11.8%

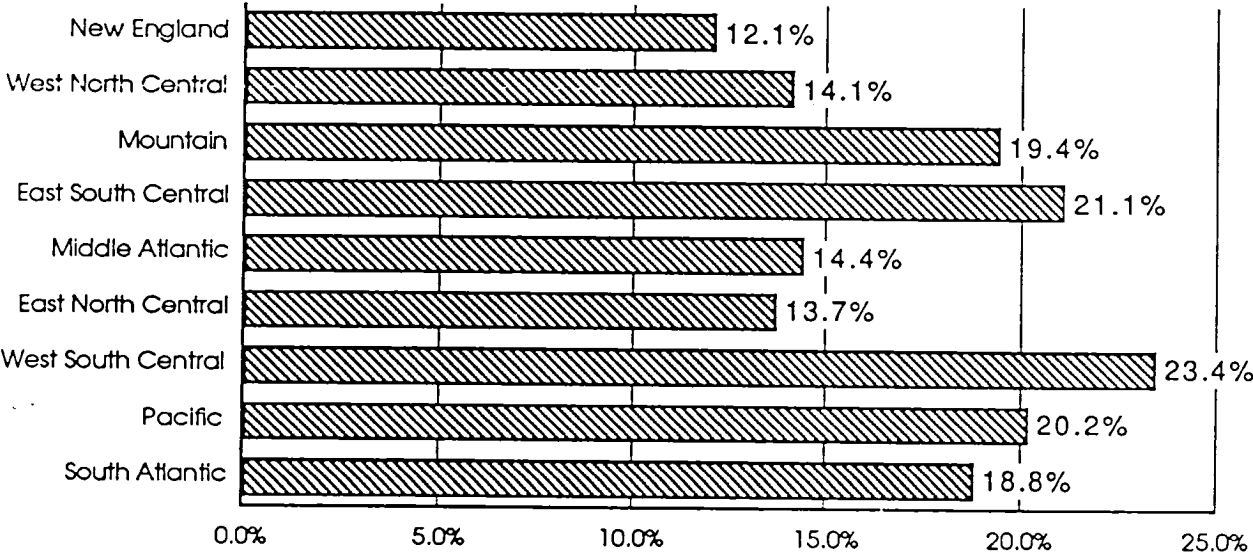
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.
a--Number too small to be statistically reliable.

Nonelderly Population Without Health Insurance Coverage by Region, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

Percent Within Region of the Nonelderly Population
Without Health Insurance Coverage, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Nonelderly Population by Selected Sources of Health Insurance Coverage,
Poverty Status, Region and State, 1985**
(numbers in thousands)

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	Total Population	1%-124% of Poverty Level			125%-199% of Poverty Level				
		Employer- based Coverage	Medicaid Coverage	No Health Insurance Coverage	Employer- based Coverage	Medicaid Coverage	No Health Insurance Coverage		
New England	10,733	1,271	266	581	335	1195	702	a	280
Maine	929	162	a	a	a	180	113	a	a
New Hampshire	863	76	a	a	a	111	79	a	a
Vermont	454	a	a	a	a	a	a	a	a
Massachusetts	5,022	649	120	326	158	483	265	a	126
Rhode Island	790	93	a	a	a	95	a	a	a
Connecticut	2,675	229	a	112	a	258	153	a	a
Middle Atlantic	31,412	5,524	880	2,788	1,562	3,581	2,018	314	862
New York	15,226	3,235	480	1,778	882	1,828	1,027	195	476
New Jersey	6,517	711	105	341	201	627	338	a	165
Pennsylvania	9,669	1,578	295	669	479	1,126	654	85	221
East North Central	35,678	6,618	1,062	3,172		4,665	2,825	329	1,057
Ohio	9,191	1,601	211	676	563	1,191	756	a	252
Indiana	4,537	783	177	a	386	738	493	a	179
Illinois	10,137	2,127	367	1,070	596	1,213	747	a	282
Michigan	7,886	1,538	228	915	285	979	556	156	190
Wisconsin	3,928	569	84	363	92	545	273	a	153
West North Central	13,928	2,520	496	875	800	1,996	1,187	a	437
Minnesota	3,410	500	a	225	116	415	261	a	101
Iowa	2,135	511	118	201	139	237	141	a	a
Missouri	4,234	770	180	273	254	742	426	a	192
North Dakota	500	88	a	a	a	a	a	a	a
South Dakota	504	103	a	a	a	92	a	a	a
Nebraska	1,224	208	a	a	82	204	122	a	a
Kansas	1,920	341	a	84	140	238	140	a	a
South Atlantic	32,627	6,170	1,243	1,717	2,602	4,919	2,773	220	1,318
Delaware	519	91	a	a	a	a	a	a	a
Maryland	3,641	447	a	162	174	361	178	a	114
DC	517	135	a	a	a	90	a	a	a
Virginia	4,549	621	119	188	269	542	343	a	135
West Virginia	1,571	482	115	165	147	321	162	a	93
North Carolina	5,066	882	204	183	380	842	539	a	163
South Carolina	2,713	524	116	183	183	445	262	a	105
Georgia	4,968	1,086	212	372	383	747	407	a	224
Florida	9,083	1,903	369	377	987	1,499	119	a	433
East South Central	12,511	3,309	687	791	1,499	2,304	1,370	81	562
Kentucky	3,001	813	178	172	408	473	a	a	117
Tennessee	3,944	919	143	258	384	796	92	a	215
Alabama	3,432	889	236	a	376	603	a	a	158
Mississippi	2,134	688	130	164	331	432	a	a	a
West South Central	22,487	5,073	1,083	980	2,598	3,558	1,923	122	1,089
Arkansas	1,928	604	114	152	293	307	a	a	a
Louisiana	3,741	858	197	a	432	603	a	a	152
Oklahoma	2,762	564	80	98	321	444	a	a	171
Texas	14,056	3,047	693	612	1,552	2,204	185	a	707
Mountain	10,889	1,856	421	357	812	1,678	882	a	489
Montana	668	146	a	a	a	112	a	a	a
Idaho	800	167	a	a	a	156	94	a	a
Wyoming	419	a	a	a	a	a	a	a	a
Colorado	2,795	341	a	80	177	291	125	a	115
New Mexico	1,228	314	a	76,347	127	225	107	a	a
Arizona	2,658	398	83	a	206	430	201	a	119
Utah	1,481	258	101	a	a	276	183	a	a
Nevada	839	162	a	a	80	138	81	a	a
Pacific	29,499	5,340	871	1,983	2,147	3,929	1,923	438	1,237
Washington	3,565	571	93	230	198	510	298	a	141
Oregon	2,268	396	77	a	189	347	187	a	a
California	22,422	4,191	664	1,612	1,708	2,924	1,353	370	987
Alaska	439	a	a	a	a	a	a	a	a
Hawaii	805	121	a	a	a	103	a	a	a

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.
a--Number too small to be statistically reliable.

**Percent within State and Region of the Nonelderly Population
with Selected Sources of Health Insurance Coverage by Poverty Status, 1985**

24

	Total Population	1%-124% of Poverty Level				125%-199% of Poverty Level			
		Total	Employer- based Coverage	Medicaid Coverage	No Health Insurance Coverage	Total	Employer- based Coverage	Medicaid Coverage	No Health Insurance Coverage
New England	100.0%	11.8%	2.5%	5.4%	3.1%	11.1%	6.5%	a	2.6%
Maine	100.0%	17.4%	a	a	a	19.4%	12.2%	a	a
New Hampshire	100.0%	8.8%	a	a	a	12.9%	9.2%	a	a
Vermont	100.0%	a	a	a	a	a	a	a	a
Massachusetts	100.0%	12.9%	2.4%	6.5%	3.1%	9.6%	5.3%	a	2.5%
Rhode Island	100.0%	11.8%	a	a	a	12.0%	a	a	a
Connecticut	100.0%	8.6%	a	4.2%	a	9.6%	5.7%	a	a
Middle Atlantic	100.0%	17.6%	2.8%	8.9%	5.0%	11.4%	6.4%	1.0%	2.7%
New York	100.0%	21.2%	3.2%	11.7%	5.8%	12.0%	6.7%	1.3%	3.1%
New Jersey	100.0%	10.9%	1.6%	5.2%	3.1%	9.6%	5.2%	a	2.5%
Pennsylvania	100.0%	16.3%	3.1%	6.9%	5.0%	11.6%	6.8%	0.9%	2.3%
East North Central	100.0%	18.5%	3.0%	8.9%	0.0%	13.1%	7.9%	0.9%	3.0%
Ohio	100.0%	17.4%	2.3%	7.4%	6.1%	13.0%	8.2%	a	2.7%
Indiana	100.0%	17.3%	3.9%	a	8.5%	16.3%	10.9%	a	3.9%
Illinois	100.0%	21.0%	3.6%	10.6%	5.9%	12.0%	7.4%	a	2.8%
Michigan	100.0%	19.5%	2.9%	11.6%	3.6%	12.4%	7.1%	2.0%	2.4%
Wisconsin	100.0%	14.5%	2.1%	9.2%	2.3%	13.9%	7.0%	a	3.9%
West North Central	100.0%	18.1%	3.6%	6.3%	5.7%	14.3%	8.5%	a	3.1%
Minnesota	100.0%	14.7%	a	6.6%	3.4%	12.2%	7.7%	a	3.0%
Iowa	100.0%	23.9%	5.5%	9.4%	6.5%	11.1%	6.6%	a	a
Missouri	100.0%	18.2%	4.3%	6.4%	6.0%	17.5%	10.1%	a	4.5%
North Dakota	100.0%	17.6%	a	a	a	a	a	a	a
South Dakota	100.0%	20.4%	a	a	a	18.3%	a	a	a
Nebraska	100.0%	17.0%	a	a	6.7%	16.7%	10.0%	a	a
Kansas	100.0%	17.8%	a	4.4%	7.3%	12.4%	7.3%	a	a
South Atlantic	100.0%	18.9%	3.8%	5.3%	8.0%	15.1%	8.5%	0.7%	4.0%
Delaware	100.0%	17.5%	a	a	a	a	a	a	a
Maryland	100.0%	12.3%	a	4.4%	4.8%	9.9%	4.9%	a	3.1%
DC	100.0%	26.1%	a	a	a	17.4%	a	a	a
Virginia	100.0%	13.7%	2.6%	4.1%	5.9%	11.9%	7.5%	a	3.0%
West Virginia	100.0%	30.7%	7.3%	10.5%	9.4%	20.4%	10.3%	a	5.9%
North Carolina	100.0%	17.4%	4.0%	3.6%	7.5%	16.6%	10.6%	a	3.2%
South Carolina	100.0%	19.3%	4.3%	6.7%	6.7%	16.4%	9.7%	a	3.9%
Georgia	100.0%	21.9%	4.3%	7.5%	7.7%	15.0%	8.2%	a	4.5%
Florida	100.0%	21.0%	4.1%	4.2%	10.9%	16.5%	1.3%	a	4.8%
East South Central	100.0%	26.4%	5.5%	6.3%	12.0%	18.4%	11.0%	0.6%	4.5%
Kentucky	100.0%	27.1%	5.9%	5.7%	13.6%	15.8%	a	a	3.9%
Tennessee	100.0%	23.3%	3.6%	6.5%	9.7%	20.2%	2.3%	a	5.5%
Alabama	100.0%	25.9%	6.9%	a	11.0%	17.6%	a	a	4.6%
Mississippi	100.0%	32.2%	6.1%	7.7%	15.5%	20.2%	a	a	a
West South Central	100.0%	22.6%	4.8%	4.4%	11.6%	15.8%	8.6%	0.5%	4.8%
Arkansas	100.0%	31.3%	5.9%	7.9%	15.2%	15.9%	a	a	a
Louisiana	100.0%	22.9%	5.3%	a	11.5%	16.1%	a	a	4.1%
Oklahoma	100.0%	20.4%	2.9%	3.5%	11.6%	16.1%	a	a	6.2%
Texas	100.0%	21.7%	4.9%	4.4%	11.0%	15.7%	1.3%	a	5.0%
Mountain	100.0%	17.0%	3.9%	3.3%	7.5%	15.4%	8.1%	a	4.5%
Montana	100.0%	21.9%	a	a	a	16.8%	a	a	a
Idaho	100.0%	20.9%	a	a	a	19.5%	11.8%	a	a
Wyoming	100.0%	a	a	a	a	a	a	a	a
Colorado	100.0%	12.2%	a	2.9%	6.3%	10.4%	4.5%	a	4.1%
New Mexico	100.0%	25.6%	a	6217.2%	10.3%	18.3%	8.7%	a	a
Arizona	100.0%	15.0%	3.1%	a	7.8%	16.2%	7.6%	a	4.5%
Utah	100.0%	17.4%	6.8%	a	a	18.6%	12.4%	a	a
Nevada	100.0%	19.3%	a	a	9.5%	16.4%	9.7%	a	a
Pacific	100.0%	18.1%	3.0%	6.7%	7.3%	13.3%	6.5%	1.5%	4.2%
Washington	100.0%	16.0%	2.6%	6.5%	5.6%	14.3%	8.4%	a	4.0%
Oregon	100.0%	17.5%	3.4%	a	8.3%	15.3%	8.2%	a	a
California	100.0%	18.7%	3.0%	7.2%	7.6%	13.0%	6.0%	1.7%	4.4%
Alaska	100.0%	a	a	a	a	a	a	a	a
Hawaii	100.0%	15.0%	a	a	a	12.8%	a	a	a

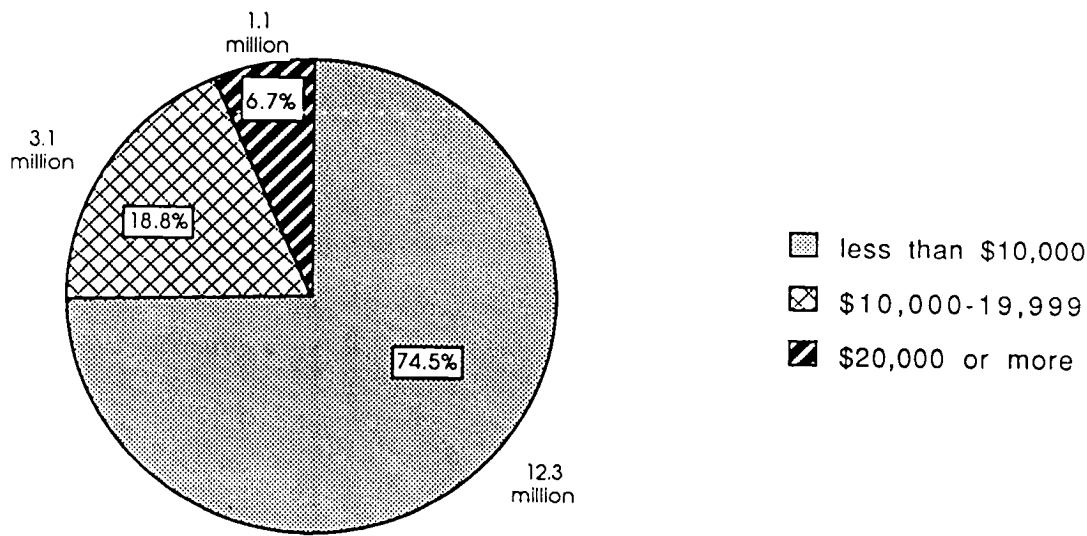
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.
a--Number too small to be statistically reliable.

Workers Age 18-64, by Selected Sources of Health Insurance Coverage and Personal Earnings, 1985

Personal Earnings	Total	Insured Population: Private & Public				No Health Insurance Coverage
		Total	Employer-provided		Indirect	
Total	Direct					
(in millions)						
Total	112.4	95.9	85.1	68.4	16.7	16.5
less than \$10,000	44.2	31.9	23.8	11.5	12.3	12.3
\$10,000-19,999	31.0	27.9	26.4	23.5	2.9	3.1
\$20,000-29,999	19.6	18.9	18.3	17.4	0.9	0.7
\$30,000-39,999	9.9	9.7	9.4	9.1	0.3	0.2
\$40,000 or more	7.7	7.5	7.2	7.0	0.2	0.2
(percent within source of coverage groups)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
less than \$10,000	39.3%	33.3%	28.0%	16.8%	73.6%	74.5%
\$10,000-19,999	27.6%	29.1%	31.0%	34.3%	17.6%	18.8%
\$20,000-29,999	17.4%	19.7%	21.5%	25.4%	5.6%	4.2%
\$30,000-39,999	8.8%	10.1%	11.0%	13.3%	1.9%	1.2%
\$40,000 or more	6.9%	7.8%	8.5%	10.2%	1.3%	1.2%
(percent within income groups)						
Total	100.0%	85.3%	75.7%	60.9%	14.9%	14.7%
less than \$10,000	100.0%	72.2%	53.8%	26.0%	27.8%	27.8%
\$10,000-19,999	100.0%	90.0%	85.2%	75.8%	9.4%	10.0%
\$20,000-29,999	100.0%	96.4%	93.4%	88.8%	4.6%	3.6%
\$30,000-39,999	100.0%	98.0%	94.9%	91.9%	3.0%	2.0%
\$40,000 or more	100.0%	97.4%	93.5%	90.9%	2.6%	2.6%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

Workers Age 18-64 Without Health Insurance Coverage
by Personal Earnings, 1985



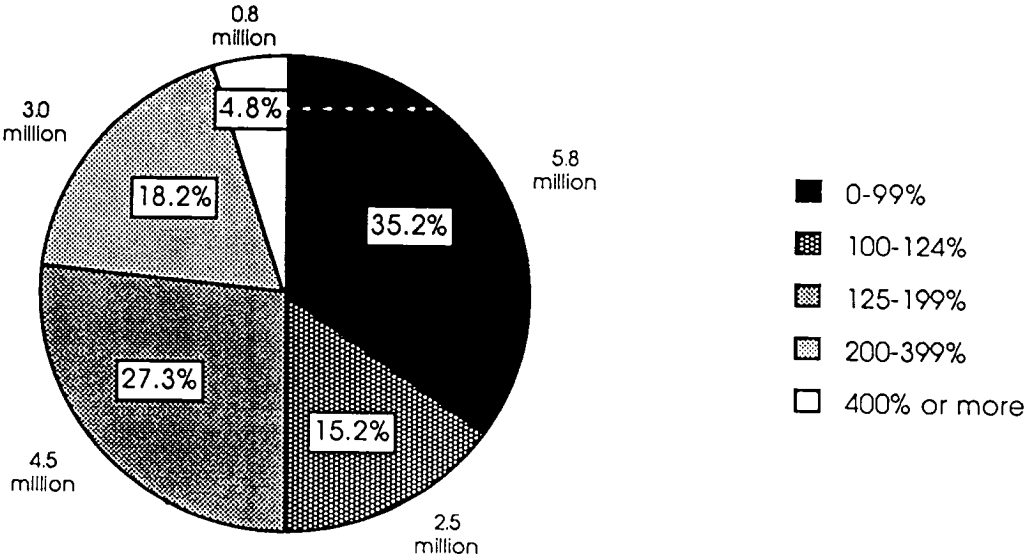
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

Workers Age 18-64 by Selected Sources of Health Insurance Coverage
and Hourly Earnings as a Percent of the Federal Minimum Wage, 1985

Hourly Wages as a Percent of Minimum Wage	Total	Insured Population: Private & Public							No Health Insurance Coverage
		Total Insured	Private				Public		
			Total Private	Employer-provided			Total Public	Medicaid	
				Total	Direct	Indirect			
(in millions)									
Total	112.4	95.9	92.6	85.1	68.4	16.7	6.6	2.6	16.5
0-99%	18.3	12.5	11.1	8.3	3.2	5.0	2.0	1.1	5.8
100-124%	8.8	6.3	5.8	5.0	2.7	2.3	0.9	0.5	2.5
125-199%	24.5	20.0	19.3	17.6	13.2	4.4	1.5	0.6	4.5
200-399%	40.6	37.6	37.1	35.7	31.7	3.9	1.6	0.4	3.0
400% or more	20.2	19.4	19.3	18.6	17.5	1.1	0.7	0.1	0.8
(percents within source of coverage groups)									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
0-99%	16.3%	13.0%	12.0%	9.8%	4.7%	29.9%	30.3%	42.3%	35.2%
100-124%	7.8%	6.6%	6.3%	5.9%	3.9%	13.8%	13.6%	19.2%	15.2%
125-199%	21.8%	20.9%	20.8%	20.7%	19.3%	26.3%	22.7%	23.1%	27.3%
200-399%	36.1%	39.2%	40.1%	42.0%	46.3%	23.4%	24.2%	15.4%	18.2%
400% or more	18.0%	20.2%	20.8%	21.9%	25.6%	6.6%	10.6%	3.8%	4.8%
(percents within minimum wage groups)									
Total	100.0%	85.3%	82.4%	75.8%	60.9%	14.9%	5.9%	2.4%	14.7%
0-99%	100.0%	68.3%	60.7%	45.3%	17.5%	27.6%	10.7%	5.7%	31.7%
100-124%	100.0%	71.6%	65.6%	56.4%	30.7%	25.7%	9.8%	5.3%	28.3%
125-199%	100.0%	81.6%	78.8%	71.2%	54.1%	17.9%	6.3%	2.6%	18.3%
200-399%	100.0%	92.6%	91.5%	87.8%	78.1%	9.7%	3.9%	0.9%	7.4%
400% or more	100.0%	96.0%	95.5%	92.1%	86.9%	5.3%	3.5%	0.6%	3.8%

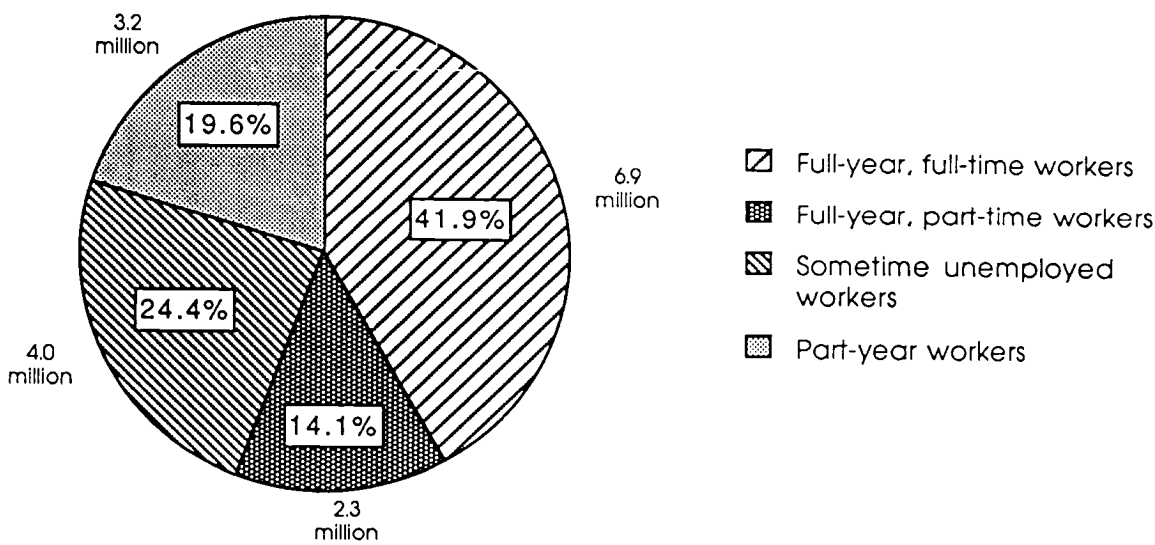
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

Workers Age 18-64 Without Health Insurance Coverage by Hourly Earnings as a Percent of the Federal Minimum Wage, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Workers Age 18-64 Without Health Insurance Coverage
by Own Work Status, 1985**



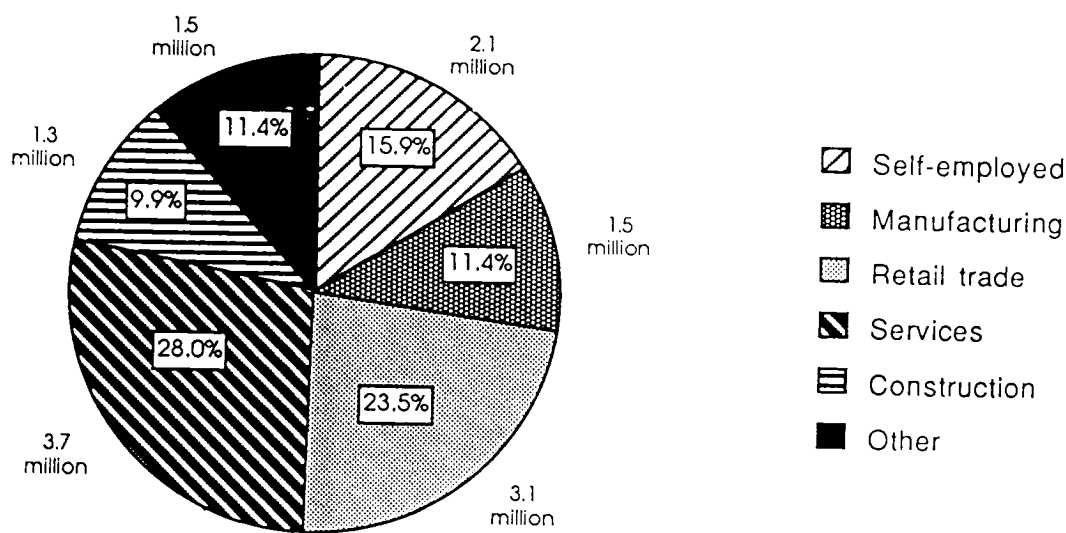
Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Full-year Workers Age 18-64, by Selected Sources of Health Insurance
Coverage and Own Unemployment Experience, 1985**

Unemployment Experience	Total	Insured Population: Private and Public				No Health Insurance Coverage
		Total	Employer-provided			
			Total	Direct	Indirect	
Total	98.5	85.2	77.1	65.5	11.6	13.3
Never Unemployed	84.7	75.4	69.1	59.3	9.7	9.3
Unemployed 1-4 weeks	2.2	1.7	1.5	1.2	0.3	0.5
Unemployed 5-12 weeks	4.1	3.1	2.7	2.1	0.5	1.0
Unemployed 13+ weeks	7.5	5.0	3.9	2.8	1.0	2.5
(percent within source of coverage groups)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Never Unemployed	86.0%	88.5%	89.6%	90.6%	83.8%	69.9%
Unemployed 1-4 weeks	2.2%	2.0%	1.9%	1.8%	2.6%	3.8%
Unemployed 5-12 weeks	4.2%	3.6%	3.5%	3.3%	4.7%	7.5%
Unemployed 13+ weeks	7.6%	5.9%	5.1%	4.3%	8.9%	18.8%
(percent within unemployment categories)						
Total	100.0%	86.5%	78.3%	66.5%	11.8%	13.5%
Never Unemployed	100.0%	89.0%	81.6%	70.0%	11.5%	11.0%
Unemployed 1-4 weeks	100.0%	77.3%	68.2%	54.5%	13.6%	22.7%
Unemployed 5-12 weeks	100.0%	75.6%	65.9%	51.2%	12.2%	24.4%
Unemployed 13+ weeks	100.0%	66.7%	52.0%	37.3%	13.3%	33.3%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population

Full Year Workers Age 18-64 Without Health Insurance Coverage
by Industry of Primary Employment, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

**Workers Age 18-64 with Selected Sources of Coverage by
Industry of Primary Employment and Age, 1985**
(in millions)

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	Worker Age						
	Total	18-20	21-24	25-29	30-44	45-54	55+
Total	112.4	7.9	13.3	17.5	43.3	17.6	12.7
Self-employed	9.7	a	0.3	1	4.4	2.2	1.8
Total Employer-based coverage	5	a	0.1	0.4	2.4	1.1	0.8
Direct	2.8	a	a	0.2	1.3	0.7	0.6
Indirect	2.1	a	a	0.2	1.1	0.5	0.3
No Coverage	2.3	a	0.1	0.3	1	0.5	0.4
Mining	1.1	a	0.1	0.2	0.5	0.1	0.1
Total Employer-based coverage	0.9	a	0.1	0.2	0.4	0.1	a
Direct	0.9	a	a	0.2	0.4	0.1	a
Indirect	a	a	a	a	a	a	a
No Coverage	0.1	a	a	a	a	a	a
Construction	6.3	0.5	1	1.1	2.3	0.9	0.6
Total Employer-based coverage	4.2	0.3	0.5	0.7	1.6	0.7	0.5
Direct	3.5	0.1	0.4	0.6	1.4	0.6	0.4
Indirect	0.7	0.2	a	0.1	0.2	0.1	a
No Coverage	1.5	0.1	0.4	0.3	0.5	0.1	a
Manufacturing	21.9	0.9	2.3	3.5	8.6	4	2.7
Total Employer-based coverage	19.3	0.6	1.7	3	7.8	3.6	2.5
Direct	17.9	0.3	1.6	2.9	7.3	3.4	2.4
Indirect	1.4	0.3	0.2	0.2	0.5	0.2	0.1
No Coverage	1.9	0.2	0.4	0.4	0.6	0.2	0.1
Transportation, Communication & Other Public Utilities	7.6	0.2	0.6	1.1	3.5	1.3	0.9
Total Employer-based coverage	6.6	0.1	0.4	0.9	3.2	1.2	0.8
Direct	6.1	a	0.4	0.9	3	1.1	0.7
Indirect	0.5	a	a	a	0.2	0.1	a
No Coverage	0.6	a	0.1	0.1	0.2	0.1	a
Wholesale trade	4.1	0.2	0.5	0.7	1.6	0.6	0.5
Total Employer-based coverage	3.4	0.2	0.3	0.6	1.5	0.5	0.4
Direct	3	a	0.3	0.6	1.3	0.4	0.3
Indirect	0.4	0.1	a	a	0.2	a	a
No Coverage	0.4	a	0.1	0.1	0.1	a	a
Retail trade	17.6	3.5	3.5	2.9	4.8	1.6	1.3
Total Employer-based coverage	11.2	2.1	1.8	1.8	3.4	1.2	0.9
Direct	7	0.5	1.2	1.4	2.4	0.8	0.7
Indirect	4.2	1.7	0.5	0.4	1.1	0.3	0.2
No Coverage	4.1	0.8	1.3	0.7	0.8	0.3	0.1
Finance, Insurance & Real Estate	6.6	0.3	0.8	1.3	2.5	1	0.7
Total Employer-based coverage	5.7	0.2	0.7	1.2	2.2	0.8	0.5
Direct	4.8	0.1	0.6	1.1	1.9	0.7	0.5
Indirect	0.9	0.1	0.1	0.1	0.3	0.2	a
No Coverage	0.5	a	0.1	0.1	0.2	a	a
Business & Repair Services	5.3	0.4	0.9	1	2	0.6	0.4
Total Employer-based coverage	3.5	0.2	0.5	0.7	1.5	0.4	0.2
Direct	2.6	a	0.4	0.6	1.1	0.3	0.2
Indirect	0.9	0.2	0.1	0.1	0.4	0.1	a
No Coverage	1.2	0.1	0.3	0.3	0.3	0.1	a
Personal Services	3.7	0.4	0.6	0.5	1.1	0.6	0.5
Total Employer-based coverage	1.8	0.2	0.3	0.3	0.6	0.3	0.2
Direct	1	a	0.1	0.2	0.3	0.1	0.1
Indirect	0.8	0.2	0.1	0.1	0.3	0.1	a
No Coverage	1.2	0.1	0.2	0.2	0.3	0.2	0.2
Entertainment & Recreation Services	1.3	0.3	0.2	0.2	0.3	0.1	0.1
Total Employer-based coverage	0.7	0.2	0.1	0.1	0.2	0.1	a
Direct	0.4	a	a	0.1	0.2	a	a
Indirect	0.3	0.2	a	a	a	a	a
No Coverage	0.3	a	0.1	a	a	a	a
Professional and Related Services	21.9	1	2.2	3.2	9.3	3.8	2.5
Total Employer-based coverage	17.9	0.6	1.3	2.6	8.1	3.3	2
Direct	14	0.2	1	2.3	6.2	2.6	1.8
Indirect	3.9	0.4	0.3	0.4	1.9	0.7	0.2
No Coverage	2.2	0.2	0.6	0.3	0.6	0.2	0.2
Public Administration	5.4	0.2	0.4	0.7	2.4	1	0.7
Total Employer-based coverage	4.8	0.1	0.3	0.6	2.2	1	0.6
Direct	4.3	a	0.3	0.6	2	0.9	0.5
Indirect	0.5	0.1	a	a	0.2	0.1	a
No Coverage	0.3	a	0.1	a	0.1	a	a

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

	Total	Worker Age					
		18-20	21-24	25-29	30-44	45-54	55+
Total	100.0%	7.0%	11.8%	15.6%	38.5%	15.7%	11.3%
Self-employed	100.0%	a	3.1%	10.3%	45.4%	22.7%	18.6%
Total Employer-based coverage	100.0%	a	2.0%	8.0%	48.0%	22.0%	16.0%
Direct	100.0%	a	a	7.1%	46.4%	25.0%	21.4%
Indirect	100.0%	a	a	9.5%	52.4%	23.8%	14.3%
No Coverage	100.0%	a	4.3%	13.0%	43.5%	21.7%	17.4%
Mining	100.0%	a	9.1%	18.2%	45.5%	9.1%	9.1%
Total Employer-based coverage	100.0%	a	11.1%	22.2%	44.4%	11.1%	a
Direct	100.0%	a	a	22.2%	44.4%	11.1%	a
Indirect	a	a	a	a	a	a	a
No Coverage	100.0%	a	a	a	a	a	a
Construction	100.0%	7.9%	15.9%	17.5%	36.5%	14.3%	9.5%
Total Employer-based coverage	100.0%	7.1%	11.9%	16.7%	38.1%	16.7%	11.9%
Direct	100.0%	2.9%	11.4%	17.1%	40.0%	17.1%	11.4%
Indirect	100.0%	28.6%	a	14.3%	28.6%	14.3%	a
No Coverage	100.0%	6.7%	26.7%	20.0%	33.3%	6.7%	a
Manufacturing	100.0%	4.1%	10.5%	16.0%	39.3%	18.3%	12.3%
Total Employer-based coverage	100.0%	3.1%	8.8%	15.5%	40.4%	18.7%	13.0%
Direct	100.0%	1.7%	8.9%	16.2%	40.8%	19.0%	13.4%
Indirect	100.0%	21.4%	14.3%	14.3%	35.7%	14.3%	7.1%
No Coverage	100.0%	10.5%	21.1%	21.1%	31.6%	10.5%	5.3%
Transportation, Communication & Other Public Utilities	100.0%	2.6%	7.9%	14.5%	46.1%	17.1%	11.8%
Total Employer-based coverage	100.0%	1.5%	6.1%	13.6%	48.5%	18.2%	12.1%
Direct	100.0%	a	6.6%	14.8%	49.2%	18.0%	11.5%
Indirect	100.0%	a	a	a	40.0%	20.0%	a
No Coverage	100.0%	a	16.7%	16.7%	33.3%	16.7%	a
Wholesale trade	100.0%	4.9%	12.2%	17.1%	39.0%	14.6%	12.2%
Total Employer-based coverage	100.0%	5.9%	8.8%	17.6%	44.1%	14.7%	11.8%
Direct	100.0%	a	10.0%	20.0%	43.3%	13.3%	10.0%
Indirect	100.0%	25.0%	a	a	50.0%	a	a
No Coverage	100.0%	a	25.0%	25.0%	25.0%	a	a
Retail trade	100.0%	19.9%	19.9%	16.5%	27.3%	9.1%	7.4%
Total Employer-based coverage	100.0%	18.8%	16.1%	16.1%	30.4%	10.7%	8.0%
Direct	100.0%	7.1%	17.1%	20.0%	34.3%	11.4%	10.0%
Indirect	100.0%	40.5%	11.9%	9.5%	26.2%	7.1%	4.8%
No Coverage	100.0%	19.5%	31.7%	17.1%	19.5%	7.3%	2.4%
Finance, Insurance & Real Estate	100.0%	4.5%	12.1%	19.7%	37.9%	15.2%	10.6%
Total Employer-based coverage	100.0%	3.5%	12.3%	21.1%	38.6%	14.0%	8.8%
Direct	100.0%	2.1%	12.5%	22.9%	39.6%	14.6%	10.4%
Indirect	100.0%	11.1%	11.1%	11.1%	33.3%	22.2%	a
No Coverage	100.0%	a	20.0%	20.0%	40.0%	a	a
Business & Repair Services	100.0%	7.5%	17.0%	18.9%	37.7%	11.3%	7.5%
Total Employer-based coverage	100.0%	5.7%	14.3%	20.0%	42.9%	11.4%	5.7%
Direct	100.0%	a	15.4%	23.1%	42.3%	11.5%	7.7%
Indirect	100.0%	22.2%	11.1%	11.1%	44.4%	11.1%	a
No Coverage	100.0%	8.3%	25.0%	25.0%	25.0%	8.3%	a
Personal Services	100.0%	10.8%	16.2%	13.5%	29.7%	16.2%	13.5%
Total Employer-based coverage	100.0%	11.1%	16.7%	16.7%	33.3%	16.7%	11.1%
Direct	100.0%	a	10.0%	20.0%	30.0%	10.0%	10.0%
Indirect	100.0%	25.0%	12.5%	12.5%	37.5%	12.5%	a
No Coverage	100.0%	8.3%	16.7%	16.7%	25.0%	16.7%	16.7%
Entertainment & Recreation Services	100.0%	23.1%	15.4%	15.4%	23.1%	7.7%	7.7%
Total Employer-based coverage	100.0%	28.6%	14.3%	14.3%	28.6%	14.3%	a
Direct	100.0%	a	a	25.0%	50.0%	a	a
Indirect	100.0%	66.7%	a	a	a	a	a
No Coverage	100.0%	a	33.3%	a	a	a	a
Professional and Related Services	100.0%	4.6%	10.0%	14.6%	42.5%	17.4%	11.4%
Total Employer-based coverage	100.0%	3.4%	7.3%	14.5%	45.3%	18.4%	11.2%
Direct	100.0%	1.4%	7.1%	16.4%	44.3%	18.6%	12.9%
Indirect	100.0%	10.3%	7.7%	10.3%	48.7%	17.9%	5.1%
No Coverage	100.0%	9.1%	27.3%	13.6%	27.3%	9.1%	9.1%
Public Administration	100.0%	3.7%	7.4%	13.0%	44.4%	18.5%	13.0%
Total Employer-based coverage	100.0%	2.1%	6.3%	12.5%	45.8%	20.8%	12.5%
Direct	100.0%	a	7.0%	14.0%	46.5%	20.9%	11.6%
Indirect	100.0%	20.0%	a	a	40.0%	20.0%	a
No Coverage	100.0%	a	33.3%	a	33.3%	a	a

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

**Workers Age 18-64 with Selected Sources of
Health Insurance Coverage by Industry of Primary Employment
and Number of Employers During the Year, 1985**
(in millions)

34

	Total	Employer-based			No Health Insurance Coverage
		Total	Direct	Indirect	
Total	112.4	85.1	68.4	16.7	16.5
1 employer	94.0	73.0	59.5	13.4	12.1
2 employers	13.6	9.0	7.0	2.0	2.8
3 employers	4.6	2.5	1.7	0.6	1.0
Self-employed	9.7	5.0	2.8	2.1	2.3
1 employer	8.9	4.6	2.6	2.0	2.0
2 employers	0.6	0.3	0.2	0.1	0.2
3 employers	0.2	a	a	a	a
Mining	1.1	0.9	0.9	a	0.1
1 employer	0.9	0.8	0.8	a	a
2 employers	0.1	0.1	0.1	a	a
3 employers	a	a	a	a	a
Construction	6.3	4.2	3.5	0.7	1.5
1 employer	4.5	3.1	2.7	0.5	0.9
2 employers	1.1	0.6	0.5	0.1	0.3
3 employers	0.7	0.4	0.3	a	0.2
Manufacturing	21.9	19.3	17.9	1.4	1.8
1 employer	19.2	17.2	16.1	1.1	1.4
2 employers	2.1	1.6	1.4	0.2	0.3
3 employers	0.6	0.4	0.4	0.1	0.1
Transportation, Communication & Other Public Utilities	7.6	6.6	6.1	0.5	0.6
1 employer	6.7	6.0	5.6	0.4	0.5
2 employers	0.7	0.5	0.5	a	0.1
3 employers	0.2	0.1	0.1	a	a
Wholesale trade	4.1	3.4	3.0	0.4	0.4
1 employer	3.4	2.9	2.6	0.3	0.3
2 employers	0.5	0.4	0.4	a	0.1
3 employers	0.1	a	a	a	a
Retail trade	17.6	11.2	7.0	4.2	4.1
1 employer	13.5	8.9	5.7	3.2	2.9
2 employers	3.0	1.8	1.0	0.8	0.8
3 employers	1.1	0.6	0.3	0.3	0.4
Finance, Insurance & Real Estate	6.6	5.7	4.8	0.9	0.5
1 employer	5.6	4.8	4.1	0.7	0.4
2 employers	0.8	0.7	0.6	0.1	0.1
3 employers	0.2	0.2	0.1	a	a
Business & Repair Services	5.3	3.5	2.6	0.9	1.2
1 employer	4.0	2.8	2.1	0.7	0.8
2 employers	0.9	0.5	0.3	0.1	0.3
3 employers	0.4	0.2	0.1	a	0.1
Personal Services	3.7	1.8	1.0	0.8	1.2
1 employer	2.9	1.5	0.8	0.7	0.9
2 employers	0.5	0.2	0.1	0.1	0.2
3 employers	0.2	0.1	a	a	0.1
Entertainment & Recreation Services	1.3	0.7	0.4	0.3	0.3
1 employer	0.9	0.5	0.3	0.2	0.2
2 employers	0.2	0.1	0.1	a	a
3 employers	0.1	a	a	a	a
Professional and Related Services	21.9	17.9	14.1	3.9	2.2
1 employer	18.6	15.5	12.2	3.2	1.6
2 employers	2.6	1.9	1.5	0.5	0.4
3 employers	0.7	0.5	0.4	0.2	0.1
Public Administration	5.4	4.8	4.3	0.5	0.3
1 employer	4.9	4.4	3.9	0.4	0.2
2 employers	0.5	0.3	0.3	a	a
3 employers	0.1	a	a	a	a

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

**Percent of Workers Age 18-64 with Selected Sources of
Health Insurance Coverage by Industry of Primary Employment
and Number of Employers During the Year, 1985**

35

	Total	Employer-based			No Health Insurance Coverage
		Total	Direct	Indirect	
Total	100.0%	75.7%	60.9%	14.9%	14.7%
1 employer	100.0%	77.7%	63.3%	14.3%	12.9%
2 employers	100.0%	66.2%	51.5%	14.7%	20.6%
3 employers	100.0%	54.3%	37.0%	13.0%	21.7%
Self-employed	100.0%	51.5%	28.9%	21.6%	23.7%
1 employer	100.0%	51.7%	29.2%	22.5%	22.5%
2 employers	100.0%	50.0%	33.3%	16.7%	33.3%
3 employers	100.0%	a	a	a	a
Mining	100.0%	81.8%	81.8%	a	9.1%
1 employer	100.0%	88.9%	88.9%	a	a
2 employers	100.0%	100.0%	100.0%	a	a
3 employers	100.0%	a	a	a	a
Construction	100.0%	66.7%	55.6%	11.1%	23.8%
1 employer	100.0%	68.9%	60.0%	11.1%	20.0%
2 employers	100.0%	54.5%	45.5%	9.1%	27.3%
3 employers	100.0%	57.1%	42.9%	a	28.6%
Manufacturing	100.0%	88.1%	81.7%	6.4%	8.2%
1 employer	100.0%	89.6%	83.9%	5.7%	7.3%
2 employers	100.0%	76.2%	66.7%	9.5%	14.3%
3 employers	100.0%	66.7%	66.7%	16.7%	16.7%
Transportation, Communication & Other Public Utilities	100.0%	86.8%	80.3%	6.6%	7.9%
1 employer	100.0%	89.6%	83.6%	6.0%	7.5%
2 employers	100.0%	71.4%	71.4%	a	14.3%
3 employers	100.0%	50.0%	50.0%	a	a
Wholesale trade	100.0%	82.9%	73.2%	9.8%	9.8%
1 employer	100.0%	85.3%	76.5%	8.8%	8.8%
2 employers	100.0%	80.0%	80.0%	a	20.0%
3 employers	100.0%	a	a	a	a
Retail trade	100.0%	63.6%	39.8%	23.9%	23.3%
1 employer	100.0%	65.9%	42.2%	23.7%	21.5%
2 employers	100.0%	60.0%	33.3%	26.7%	26.7%
3 employers	100.0%	54.5%	27.3%	27.3%	36.4%
Finance, Insurance & Real Estate	100.0%	86.4%	72.7%	13.6%	7.6%
1 employer	100.0%	85.7%	73.2%	12.5%	7.1%
2 employers	100.0%	87.5%	75.0%	12.5%	12.5%
3 employers	100.0%	100.0%	50.0%	a	a
Business & Repair Services	100.0%	66.0%	49.1%	17.0%	22.6%
1 employer	100.0%	70.0%	52.5%	17.5%	20.0%
2 employers	100.0%	55.6%	33.3%	11.1%	33.3%
3 employers	100.0%	50.0%	25.0%	a	25.0%
Personal Services	100.0%	48.6%	27.0%	21.6%	32.4%
1 employer	100.0%	51.7%	27.6%	24.1%	31.0%
2 employers	100.0%	40.0%	20.0%	20.0%	40.0%
3 employers	100.0%	50.0%	a	a	50.0%
Entertainment & Recreation Services	100.0%	53.8%	30.8%	23.1%	23.1%
1 employer	100.0%	55.6%	33.3%	22.2%	22.2%
2 employers	100.0%	50.0%	50.0%	a	a
3 employers	100.0%	a	a	a	a
Professional and Related Services	100.0%	81.7%	64.4%	17.8%	10.0%
1 employer	100.0%	83.3%	65.6%	17.2%	8.6%
2 employers	100.0%	73.1%	57.7%	19.2%	15.4%
3 employers	100.0%	71.4%	57.1%	28.6%	14.3%
Public Administration	100.0%	88.9%	79.6%	9.3%	5.6%
1 employer	100.0%	89.8%	79.6%	8.2%	4.1%
2 employers	100.0%	60.0%	60.0%	a	a
3 employers	100.0%	a	a	a	a

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

Children Age 18 or Under Without Health Insurance Coverage
by Selected Sources of Health Insurance Coverage of the Family Head
and Family Income as a Percent of Poverty, 1985

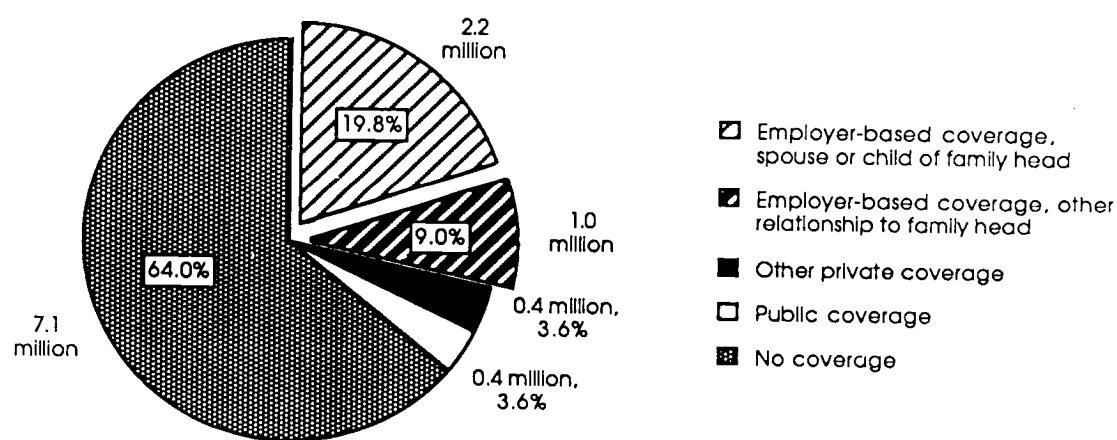
Source of Coverage for Family Head	Total	Family Income as a Percent of Poverty				
		0-99%	100-124%	125-199%	200-399%	400+%
(in millions)						
Total	11.1	4.3	1.1	2.5	2.4	0.8
Employer-provided	3.2	0.4	0.2	0.8	1.2	0.5
Other private	0.4	0.1	a	0.1	0.1	a
Medicaid	0.2	0.2	a	a	a	a
Other public	0.2	0.1	a	a	a	a
No health insurance	7.1	3.5	0.8	1.5	1.1	0.3
(percent within poverty income levels)						
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Employer-provided	28.9%	10.1%	22.3%	34.3%	49.7%	61.2%
Other private	3.5%	3.0%	a	4.1%	3.4%	a
Medicaid	1.7%	3.9%	a	a	a	a
Other public	1.9%	2.8%	a	a	a	a
No health insurance	64.1%	80.3%	69.2%	60.6%	46.2%	33.9%
(percent within family head insurance coverage groups)						
Total	100.0%	39.0%	10.0%	22.3%	22.0%	6.8%
Employer-provided	100.0%	13.6%	7.7%	26.4%	37.9%	14.4%
Other private	100.0%	33.5%	a	25.9%	21.5%	a
Medicaid	100.0%	91.5%	a	a	a	a
Other public	100.0%	58.6%	a	a	a	a
No health insurance	100.0%	48.8%	10.8%	21.0%	15.8%	3.6%

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

NOTE: Data do not reflect coverage from more than one source. Children are allocated sequentially to the family head's coverage categories as follows: 1. Employer-provided, 2. Other private, 3. Medicaid, 4. Other public, and, finally, 5. No health insurance.

Children Age 18 or Under Without Health Insurance Coverage by Selected Sources of Health Insurance Coverage of the Family Head and Relationship to Family Head, 1985



Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.
NOTE: Data do not reflect coverage from more than one source. Children are allocated sequentially to the family head's coverage category as follows: 1. Employer-based, 2. Other private, 3. Public, 4. No health insurance.

	Total	Family Income as a Percent of Poverty			
		0-99%	100-124%	125-199%	200% +
(in millions)					
All Uninsured Children	10.8	4.2	1.1	2.4	3.1
Family Type and Work Status					
Spouse Present	5.9	1.8	0.6	1.4	2
Family Head is:					
Full-year worker	5.2	1.4	0.6	1.3	1.9
Part-year worker	0.3	0.1	a	0.1	a
Nonworker	0.3	0.2	a	a	a
Spouse Absent	4.9	2.4	0.4	1.0	1.1
Family Head is:					
Male	1.0	0.3	0.1	0.2	0.3
Full-year worker	0.7	0.2	a	0.2	0.3
Part-year worker	0.1	0.1	a	a	a
Nonworker	0.1	a	a	a	a
Female	4.0	2.1	0.3	0.8	0.8
Full-year worker	2.5	0.9	0.3	0.6	0.7
Part-year worker	0.5	0.4	a	a	a
Nonworker	1.0	0.9	a	a	a
(percents within family status groups)					
All Uninsured Children	100.0%	100.0%	100.0%	100.0%	100.0%
Family Type and Work Status					
Spouse Present	54.6%	42.9%	54.5%	58.3%	64.5%
Family Head is:					
Full-year worker	48.1%	33.3%	54.5%	54.2%	61.3%
Part-year worker	2.8%	2.4%	a	4.2%	a
Nonworker	2.8%	4.8%	a	a	a
Spouse Absent	45.4%	57.1%	36.4%	41.7%	35.5%
Family Head is:					
Male	9.3%	7.1%	9.1%	8.3%	9.7%
Full-year worker	6.5%	4.8%	a	8.3%	9.7%
Part-year worker	0.9%	2.4%	a	a	a
Nonworker	0.9%	a	a	a	a
Female	37.0%	50.0%	27.3%	33.3%	25.8%
Full-year worker	23.1%	21.4%	27.3%	25.0%	22.6%
Part-year worker	4.6%	9.5%	a	a	a
Nonworker	9.3%	21.4%	a	a	a
(percents within poverty status groups)					
All Uninsured Children	100.0%	38.9%	10.2%	22.2%	28.7%
Family Type and Work Status					
Spouse Present	100.0%	30.5%	10.2%	23.7%	33.9%
Family Head is:					
Full-year worker	100.0%	26.9%	11.5%	25.0%	36.5%
Part-year worker	100.0%	33.3%	a	33.3%	a
Nonworker	100.0%	66.7%	a	a	a
Spouse Absent	100.0%	49.0%	8.2%	20.4%	22.4%
Family Head is:					
Male	100.0%	30.0%	10.0%	20.0%	30.0%
Full-year worker	100.0%	28.6%	a	28.6%	42.9%
Part-year worker	100.0%	100.0%	a	a	a
Nonworker	100.0%	a	a	a	a
Female	100.0%	52.5%	7.5%	20.0%	20.0%
Full-year worker	100.0%	36.0%	12.0%	24.0%	28.0%
Part-year worker	100.0%	80.0%	a	a	a
Nonworker	100.0%	90.0%	a	a	a

Source: Employee Benefit Research Institute tabulations of the March 1986 Current Population Survey.

a--Number too small to be statistically reliable.

Appendix 1: Glossary of Terms

The **Current Population Survey** is conducted by the U.S. Bureau of the Census. Each March, a supplement is conducted to collect information on the U.S. population with respect to employment, income and health insurance coverage. The health insurance data provide information on coverage from each specific source; people may, however, obtain insurance coverage from more than one source.

Of 71,000 households assigned to be interviewed, about 58,000 households are interviewed each month. An estimated 13,000 households were unable to be interviewed. The interviewed households include approximately 122,000 persons age 14 or older; information is also obtained for approximately 34,000 children ages 0-13 in these households. In addition, a sample of 2,500 hispanic households is added to the March CPS supplement. Respondents to the March CPS supplement are weighted to represent the total noninstitutionalized U.S. population.

The **Employee Benefit Research Institute (EBRI)** tabulates the public-use data to produce reliable statistics on sources of health care coverage among the U.S. population. The following list contains definitions of terms used by EBRI to define coverage groups and population groups.

Children. Includes all children age 14 or less and children over age 14 who are nonworker dependents. That is, they report no work and are not the family head.

Employer coverage. Includes coverage from own employment (*direct coverage*) and/or coverage as a dependent of a worker covered by employer-provided health insurance (*indirect coverage*).

Family head. The family member with the highest 1985 reported earnings. In nonworker families, the family head is the family member with the highest reported personal income.

Family income. Income of all family members from any source. Includes earnings and non-labor income.

Full-year, full-time worker. Worker was employed for at least 35 weeks during the year, worked 35 hours or more in a typical week, and reported no unemployment.

Full-year, part-time worker. Worker was employed for at least 35 weeks during the year, worked less than 35 hours in a typical week, and reported no unemployment.

Nonelderly population. All people less than age 65, except people employed in the military and in agriculture, and members of their families.

Nonworker. People age 15 or over who neither worked nor sought work during 1985.

Part-year worker. Worker worked or sought work during the year, but for less than 35 weeks.

Personal earnings. Wages and salaries and self-employment income reported by individual worker.

Poverty level. Poverty levels are determined on a case by case basis according to particular family characteristics such as family size and number of children in family.

Private coverage. Includes employer coverage and individual or other private group coverage.

Public coverage. Coverage from Medicaid, Medicare, or the Civilian Health and Medical Program for the Uniformed Services (CHAMPUS).

Sometime unemployed worker. Worker was employed or sought employment 35 or more weeks during the year and reported at least one week of unemployment. Excludes workers who worked or sought work for less than 35 weeks.