### Health Insurance Coverage

Consumer Income

1999

Issued September 2000

Current

Reports

By Robert J. Mills

**Population** 

P60-211

Reversing a 12-year trend, the share of the population without health insurance declined in 1999, the first decline since 1987 when comparable health insurance statistics were first available. In 1999, 15.5 percent of the population were without health insurance coverage during the entire year, down from 16.3 percent in 1998. From 1987 to 1998, this rate either increased or was unchanged from one year to the next. Similarly, the number of people without health insurance coverage declined for the first time in 1999, to 42.6 million people, down 1.7 million from the previous year.

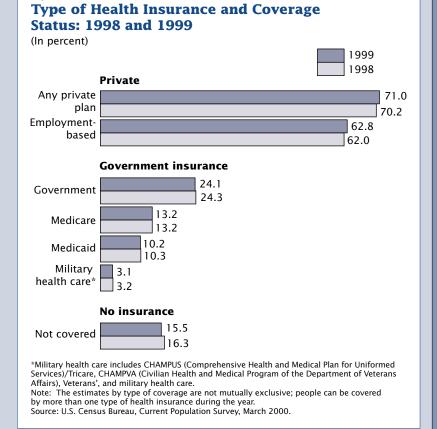
Figure 1.

#### Other highlights:2

- The number and percent of people covered by employment-based health insurance rose significantly in 1999, driving the overall increase in health insurance coverage.
- Mirroring what happened for the total population, the proportion of uninsured children declined in 1999 — to 13.9 percent of children — the lowest rate since

<sup>2</sup>Confidence intervals for estimates are provided in Table A. The uncertainty in the estimates should be taken into consideration when using them.

The estimates in this report are based on the March 2000 Current Population Survey (CPS), conducted by the U.S. Census Bureau. Respondents provide answers to the survey questions to the best of their ability, but as with all surveys, the estimates may differ from the actual values.1



<sup>&</sup>lt;sup>1</sup>A facsimile of the CPS March Supplement questionnaire is available electronically at http:// www.census.gov/apsd/ techdoc/cps/cpsmain.html

Table A.

People Without Health Insurance for the Entire Year: 1998 and 1999

(In percent unless otherwise noted)

Observatorialia	1999	)	1998			
Characteristic	Estimate	90-pct C.I.(±)	Estimate	90-pct C.I.(±)		
Total						
Number (in thousands)	42,554 15.5	462 0.2	44, 281 16.3	458 0.2		
Total Poor						
Number (in thousands)	10,436 32.4	531 1.4	11,151 32.3	548 1.3		
Race and Ethnicity						
White non-Hispanic	11.0 21.2 20.8 33.4	0.2 0.6 1.0 0.6	11.9 22.2 21.1 35.3	0.2 0.6 1.0 0.6		
Age						
Under 18 years	13.9 29.0 1.3	0.3 0.7 0.2	15.4 30.0 1.1	0.3 0.7 0.1		
Nativity						
Native	13.5 33.4	0.2 0.8	14.4 34.1	0.2 0.8		
Household Income						
Less than \$25,000. \$25,000 to \$49,999. \$50,000 to \$74,999. \$75,000 or more	24.1 18.2 11.8 8.3	0.4 0.3 0.3 0.2	25.2 18.8 11.7 8.3	0.4 0.3 0.3 0.3		
Work Experience (people 18 to 64 years)						
Worked during year	17.4 26.5	0.3 0.7	18.0 27.0	0.3 0.7		

<sup>&</sup>lt;sup>1</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, March 1999 and 2000.

1995. The number of uninsured children declined to 10.0 million.

- Although medicaid insured 12.9 million poor people, 10.4 million poor people still had no health insurance in 1999, representing about one-third of the poor (32.4 percent), which was not significantly different from 1998.
- Compared with the previous year, health insurance coverage rates increased for those with household incomes of less than

- \$50,000, but were unchanged for those with \$50,000 and higher household incomes.
- Hispanics (66.6 percent) were less likely than White non-Hispanics (89.0 percent) to be covered by health insurance.<sup>3</sup> The coverage rate for Blacks in 1999 (78.8 percent) did not differ statistically from the coverage rate for Asians and Pacific Islanders (79.2 percent).

American Indians and Alaska Natives were less likely to have health insurance than other racial groups, based on a 3-year average (1997-1999) — 72.9 percent, compared with 78.4 percent of Blacks, 79.1 percent of Asians and Pacific Islanders, and 88.4 percent of White non-Hispanics. However, they were more likely to have insurance than were Hispanics (65.7 percent).4

<sup>&</sup>lt;sup>3</sup>Hispanics may be of any race.

<sup>&</sup>lt;sup>4</sup>The difference in health insurance coverage rates between Blacks and Asians and Pacific Islanders was not statistically significant.

- Among the entire population 18 to 64 years old, workers (both full- and part-time) were more likely to have health insurance (82.6 percent) than nonworkers (73.5 percent), but among the poor, workers were less likely to be covered. Just over one-half, 52.5 percent, of poor workers were insured in 1999, while the rate for poor nonworkers in 1999 was 59.2 percent.
- The foreign-born population was less likely than the native population to be insured 66.6 percent compared with 86.5 percent in 1999.
- Young adults (18 to 24 years old) were less likely than other age groups to have health insurance coverage — 71.0 percent in 1999 compared with 82.9 percent of those 25 to 64 and, reflecting widespread medicare coverage, 98.7 percent of those 65 years and over.

# Employment-based insurance, the leading source of health insurance coverage, drove the increase in insurance coverage rates.<sup>5</sup>

Most people (62.8 percent) were covered by a health insurance plan related to employment for some or all of 1999, an increase of 0.8 percentage points over the previous year. The increase in private health insurance coverage reflects the increase in employment-based insurance; it also increased 0.8 percentage points to 71.0 percent in 1999 (see Figure 1).

The government also provides health insurance coverage, but there was no change between 1998 and 1999 in the overall government-provided health insurance coverage rate. Among the entire population, 24.1 percent had government insurance, including medicare (13.2 percent), medicaid (10.2 percent), and military health care (3.1 percent). Many people carried coverage from more than one plan during the year; for example, 7.5 percent of people were covered by both private health insurance and medicare.

# The poor and near poor are less likely to have health insurance than the total population.

Despite the medicaid program, 32.4 percent of the poor (10.4 million people) had no health insurance of any kind during 1999. This percentage — double the rate for the total population — did not change statistically from the previous year. The uninsured poor comprised 24.5 percent of all uninsured people.

Medicaid was the most widespread type of health insurance among the poor, with 39.9 percent (12.9 million) of those in poverty covered by medicaid for some or all of 1999. This percentage did not change statistically from the previous year.<sup>6</sup>

Among the near poor (those with a family income greater than the poverty level but less than 125 percent of the poverty level), 25.7 percent (3.1 million people) lacked health insurance in 1999. This percentage decreased significantly from 1998, however, when 29.9 percent of the near poor lacked health insurance. The percentage of the near poor who had private health insurance rose from 38.3 percent in 1998 to 41.7 percent in 1999. Government health insurance coverage among the near poor also increased, from 42.3 percent in 1998 to 43.9 percent in 1999.

# Key demographic factors affect health insurance coverage.

Age - People 18 to 24 years old were less likely than other age groups to have health insurance coverage during 1999. Their coverage rate (71.0 percent) rose by 1.0 percentage point from 1998. Because of medicare, most people 65 years and over (98.7 percent) had health insurance in 1999. For other age groups, health insurance coverage ranged from 76.8 percent to 86.2 percent (see Figure 2).

Among the poor, adults ages 18 to 64 had a markedly lower health insurance coverage rate (55.8 percent) in 1999 than either children (76.7 percent) or the elderly (96.6 percent).

Race and Hispanic origin - The uninsured rate declined significantly in 1999 for Hispanics and White non-Hispanics — for Hispanics, from 35.3 percent to 33.4 percent and for White non-Hispanics, from 11.9 percent to 11.0 percent.7 Among Blacks, the uninsured rate dropped by 1 percentage point from 22.2 percent in 1998 to 21.2 percent in 1999. The uninsured rate among Asians and Pacific Islanders did not change significantly from 1998 — 20.8 percent of Asians and Pacific Islanders were without health coverage in 1999.8

<sup>&</sup>lt;sup>5</sup>Employment-based health insurance is coverage offered through one's own employment or a relative's.

<sup>&</sup>lt;sup>6</sup>Changes in year-to-year medicaid estimates should be viewed with caution. For more information, see the Technical Note on page 12.

<sup>&</sup>lt;sup>7</sup>Because Hispanics may be of any race, use caution in comparing data for Hispanics and racial groups such as Blacks (3.0 percent of whom were Hispanic in 1999) and Asians and Pacific Islanders (1.7 percent of whom were Hispanic in 1999). Furthermore, the Hispanic population consists of many distinct groups that differ in socio-economic characteristics, culture, and recency of immigration. Because of differences among the individual groups, data users should exercise caution when interpreting aggregate data for this population.

<sup>&</sup>lt;sup>8</sup>The Asian and Pacific Islander population consists of many distinct groups that differ in socio-economic characteristics, culture, and recency of immigration. Because of differences among them, data users should exercise caution when interpreting aggregate data for this population.

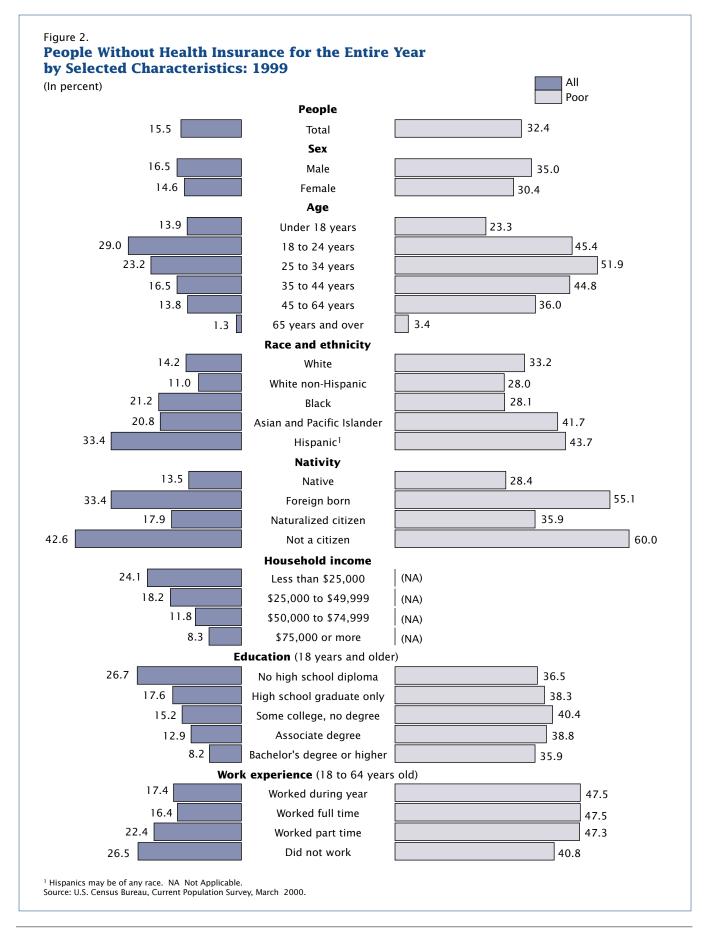


Table B. People Without Health Insurance for the Entire Year by Selected Characteristics: 1998 and 1999

(Numbers in thousands)

People			1999			1998	Change 1998 to 1999			
People	Characteristic	Uninsured				Unin	sured	Uninsured		
Total		Total	Number	Percent	Total	Number	Percent	Number	Percent	
Sex   Male	People									
Male	Total	274,087	42,554	15.5	271,743	44,281	16.3	*-1,727	*-0.8	
Female	Sex									
White							_		*-0.8 *-0.7	
Non-Hispanic.   193,633   21,363   11,0   193,074   22,80   11,9   1-1,527   Asian and Pacific Islander   10,925   2,272   20,8   10,897   2,301   21,1   -29   Hispanic'   32,804   10,951   334   31,689   11,196   35,3   *245   Age										
Black		,							*-0.9 *-0.8	
Asian and Pacific Islander									*-1.0	
Hispanic <sup>1</sup> 32,804 10,951 33.4 31,869 11,196 35.3 *-245 Age									-0.3	
Age									*-2.0	
Unider 18 years.   72,325   10,023   13,9   72,022   11,073   15,4   *1,050   18 to 24 years   26,532   7,688   29.0   25,967   7,776   30.0   -88   25 to 34 years   37,766   8,755   23,2   38,474   9,127   23,7   -372   35 to 44 years   44,805   7,377   16,5   44,744   7,708   17,2   -331   45 to 64 years   60,018   8,288   13,8   58,141   8,239   14,2   49   65 years and over   32,621   422   1.3   32,934   358   1.1   *64   *Nativity   *Native   245,708   33,089   13,5   245,295   35,273   14,4   *2,184   *Foreign born   28,379   9,465   33,4   26,448   9,008   34,1   *457   *Duration of U.S. residency   11,206   2,692   33,6   10,333   4,686   45,2   *417   *1,000   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,178   4,000   4,000   4,000   4,000   4,178   4,000	_	02,001	10,001	00.1	01,000	11,100	00.0	2.0	2.0	
18 to 24 years		72.325	10.023	13.9	72.022	11.073	15.4	*-1.050	*-1.5	
25 to 34 years									*-1.0	
45 to 64 years				23.2			23.7	*-372	-0.5	
65 years and over   32,621   422   1.3   32,394   358   1.1   *64   Nativity   Native   245,708   33,089   13.5   245,295   35,273   14.4   *2184									*-0.8	
Nativity   Nativity   245.708   33.089   13.5   245.295   35.273   14.4   *2.184   Foreign born   28,379   9,465   33.4   26,448   9,008   34.1   *457   Duration of U.S. residency   11.206   5,103   45.5   10.363   4,666   45.2   *417   10.10   19 years   4,605   1,131   24.6   4,176   1,093   26.2   38   30   59 years   2,539   452   17.8   2,323   365   15.7   *37   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,008   48.6   4.3   1,916   12.6   6.6   *40   40 years or more   2,016   29 years   3,118   716   23.0   2,863   727   25.4   -11   20 to 29 years   2,551   527   18.5   2,559   506   19.8   21   20 to 29 years   2,551   527   18.5   2,559   506   19.8   21   20 to 29 years   2,561   527   18.5   2,559   506   19.8   21   20 years   2,561   527   18.5   2,559   506   19.8   21   20 years   2,561   527   18.5   2,559   506   19.8   21   20 years   2,561   2,759   2,756   2,261   2,759   2,7					,			-	-0.4	
Native	•	32,621	422	1.3	32,394	358	1.1	764	*0.2	
Foreign born		245 700	22.000	10.5	245 205	25 272	14.4	* 0104	* 0 0	
Duration of U.S. residency   Less than 10 years   11,206   5,103   45,5   10,363   4,686   45,2   *417   10 to 19 years   8,022   2,692   33,6   7,667   2,738   35,7   -46   20 to 29 years   4,605   1,131   24,6   4,178   1,093   26,2   38   30 to 39 years   2,539   452   17,8   2,323   365   15,7   *87   40 years or more   2,006   86   43,3   1,916   126   6,6   6   *-40   *40									*-0.9 0.7	
Less than 10 years.		20,079	3,403	33.4	20,440	3,000	34.1	457	-0.7	
20 to 29 years		11,206	5,103	45.5	10,363	4,686	45.2	*417	0.3	
30 to 39 years									*-2.1	
40 years or more									-1.6	
Naturalized citizen   10,622   1,900   17.9   9,868   1,891   19.2   9			-						2.1	
Duration of U.S. residency   Series									*-2.3 -1.3	
Less than 10 years 997 304 30.5 1,079 332 30.8 -28 10 to 19 years 3,118 716 23.0 2,863 727 25.4 -11 20 to 29 years 2,851 527 18.5 2,559 506 19.8 21 30 to 39 years 1,920 290 15.1 1,723 222 12.9 68 40 years or more 1,735 62 3.6 1,645 103 6.3 *-41 Not a citizen 17,758 7,565 42.6 16,579 7,118 42.9 447 Duration of U.S. residency Less than 10 years 10,209 4,799 47.0 9,284 4,354 46.9 *-445 10 to 19 years 4,904 1,976 40.3 4,804 2,011 41.9 -35 20 to 29 years 1,754 604 34.4 1,619 587 36.3 17 30 to 39 years 619 162 26.2 600 143 23.9 19 40 years or more 273 24 8.9 272 23 8.4 1 Region Northeast 52,038 6,641 12.8 51,876 7,247 14.0 *-606 Midwest 63,595 7,075 11.1 63,295 7,685 12.1 *-610 South 95,528 16,887 17.6 94,887 17,209 18.1 -322 West 62,500 to \$49,999 77,119 13,996 18.2 78,999 56,873 6,706 11.8 57,324 6,703 11.7 3 \$75,000 or more 75,467 6,275 8.3 67,023 5,542 8.3 *-733 \$Education (18 years and older) 70 to 19,000 to 574,999 56,873 6,706 11.9 10 6,605 18.2 78,993 11.5 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		10,022	1,500	17.5	5,000	1,001	10.2		1.0	
10 to 19 years		997		30.5	1,079		30.8	-28	-0.3	
30 to 39 years	10 to 19 years		-						-2.4	
A0 years or more									-1.3	
Not a citizen					,		_		2.2 *-2.7	
Duration of U.S. residency   Less than 10 years   10,209   4,799   47.0   9,284   4,354   46.9   *445   10 to 19 years   4,904   1,976   40.3   4,804   2,011   41.9   -35   20 to 29 years   1,754   604   34.4   1,619   587   36.3   17   30 to 39 years   619   162   26.2   600   143   23.9   19   40 years or more   273   24   8.9   272   23   8.4   1									-0.3	
10 to 19 years		,	.,000			7,			0.0	
20 to 29 years 1,754 604 34.4 1,619 587 36.3 17 30 to 39 years 619 162 26.2 600 143 23.9 19 40 years or more 273 24 8.9 272 23 8.4 1 1  Region Northeast 52,038 6,641 12.8 51,876 7,247 14.0 *-606 Midwest 63,595 7,075 11.1 63,295 7,685 12.1 *-610 South 95,928 16,887 17.6 94,887 17,209 18.1 -322 West 62,526 11,950 19.1 61,684 12,140 19.7 -190 Household Income Less than \$25,000 64,628 15,577 24.1 68,422 17,229 25.2 *-1,652 \$25,000 to \$49,999 77,119 13,996 18.2 78,973 14,807 18.8 *-811 \$50,000 to \$74,999 56,873 6,706 11.8 57,324 6,703 11.7 3 \$75,000 or more 75,467 6,275 8.3 67,023 5,542 8.3 *733 \$Education (18 years and older) Total 201,762 32,531 16.1 199,721 33,208 16.6 *-677 No high school diploma 34,087 9,111 26.7 34,811 9,294 26.7 -183 High school diploma 34,087 9,111 26.7 34,811 9,294 26.7 -183 High school graduate only 66,141 11,619 17.6 66,054 12,094 18.3 *-475 Some college, no degree 39,940 6,051 15.2 39,087 6,211 15.9 -160 Associate degree 14,715 1,902 12.9 14,114 1,730 12.3 *172 Bachelor's degree or higher 46,880 3,848 8.2 45,655 3,880 8.5 -32 Work Experience (18 to 64 years old) Total 15,973 18,984 16.4 113,638 19,244 16.9 -260 Worked full-time 115,973 18,984 16.4 113,638 19,244 16.9 -260								-	0.1	
30 to 39 years					,	,	-		-1.6	
Region   Section   Secti									-1.9	
Region   Northeast   52,038   6,641   12.8   51,876   7,247   14.0   *-606   Midwest   63,595   7,057   7,685   12.1   *-610   50uth   95,928   16,887   17.6   94,887   17,209   18.1   -322   West   62,526   11,950   19.1   61,684   12,140   19.7   -190   Household Income   Less than \$25,000   64,628   15,577   24.1   68,422   17,229   25.2   *-1,652   \$25,000   574,999   77,119   13,996   18.2   78,973   14,807   18.8   *-811   \$57,000   to \$74,999   56,873   6,706   11.8   57,324   6,703   11.7   3   \$75,000   or more   75,467   6,275   8.3   67,023   5,542   8.3   *733   Education (18 years and older)   Total   201,762   32,531   16.1   199,721   33,208   16.6   *-677   No high school diploma   34,087   9,111   26.7   34,811   9,294   26.7   -183   High school graduate only   66,141   11,619   17.6   66,054   12,094   18.3   *-475   Some college, no degree   14,715   1,902   12.9   14,114   1,730   12.3   *172   Bachelor's degree or higher   46,880   3,848   8.2   45,655   3,880   8.5   -32   Worked during year   139,218   24,187   17.4   137,003   24,655   18.0   -468   Worked full-time   115,973   18,984   16.4   113,638   19,244   16.9   -260									2.3 0.5	
Northeast         52,038         6,641         12.8         51,876         7,247         14.0         *-606           Midwest         63,595         7,075         11.1         63,295         7,685         12.1         *-610           South         95,928         16,887         17.6         94,887         17,209         18.1         -322           West         62,526         11,950         19.1         61,684         12,140         19.7         -190           Household Income           Less than \$25,000         64,628         15,577         24.1         68,422         17,229         25.2         *-1,652           \$25,000 to \$49,999         77,119         13,996         18.2         78,973         14,807         18.8         *-811           \$50,000 to \$74,999         56,873         6,706         11.8         57,324         6,703         11.7         3         3*75,000 or more         75,467         6,275         8.3         67,023         5,542         8.3         *733           Education (18 years and older)         201,762         32,531         16.1         199,721         33,208         16.6         *-677           No high school graduate only         66,141	·			5.5			0.4	'	0.0	
Midwest         63,595         7,075         11.1         63,295         7,685         12.1         *-610           South         95,928         16,887         17.6         94,887         17,209         18.1         -322           West         62,526         11,950         19.1         61,684         12,140         19.7         -190           Household Income         Less than \$25,000         64,628         15,577         24.1         68,422         17,229         25.2         *-1,652           \$25,000 to \$49,999         77,119         13,996         18.2         78,973         14,807         18.8         *-811           \$50,000 to \$74,999         56,873         6,706         11.8         57,324         6,703         11.7         3           \$75,000 or more         75,467         6,275         8.3         67,023         5,542         8.3         *733           Education (18 years and older)         201,762         32,531         16.1         199,721         33,208         16.6         *-677           No high school diploma         34,087         9,111         26.7         34,811         9,294         26.7         -183           High school graduate only         66,141		52.038	6.641	12.8	51.876	7.247	14.0	*-606	*-1.2	
West         62,526         11,950         19.1         61,684         12,140         19.7         -190           Household Income         Less than \$25,000         64,628         15,577         24.1         68,422         17,229         25.2         *-1,652           \$25,000 to \$49,999         77,119         13,996         18.2         78,973         14,807         18.8         *-811           \$50,000 to \$74,999         56,873         6,706         11.8         57,324         6,703         11.7         3           \$75,000 or more         75,467         6,275         8.3         67,023         5,542         8.3         *733           Education (18 years and older)         Total         201,762         32,531         16.1         199,721         33,208         16.6         *-677           No high school diploma         34,087         9,111         26.7         34,811         9,294         26.7         -183           High school graduate only         66,141         11,619         17.6         66,054         12,094         18.3         *-475           Some college, no degree         39,940         6,051         15.2         39,087         6,211         15.9         -160					- ,				*-1.0	
Household Income         64,628         15,577         24.1         68,422         17,229         25.2         *-1,652           \$25,000 to \$49,999         77,119         13,996         18.2         78,973         14,807         18.8         *-811           \$50,000 to \$74,999         56,873         6,706         11.8         57,324         6,703         11.7         3           \$75,000 or more         75,467         6,275         8.3         67,023         5,542         8.3         *733           Education (18 years and older)         Total         201,762         32,531         16.1         199,721         33,208         16.6         *-677           No high school diploma         34,087         9,111         26.7         34,811         9,294         26.7         -183           High school graduate only         66,141         11,619         17.6         66,054         12,094         18.3         *-475           Some college, no degree         39,940         6,051         15.2         39,087         6,211         15.9         -160           Associate degree         14,715         1,902         12.9         14,114         1,730         12.3         *172           Bachelor's degree or higher				-	,		-		*-0.5	
Less than \$25,000     64,628     15,577     24.1     68,422     17,229     25.2     *-1,652       \$25,000 to \$49,999     77,119     13,996     18.2     78,973     14,807     18.8     *-811       \$50,000 to \$74,999     56,873     6,706     11.8     57,324     6,703     11.7     3       \$75,000 or more     75,467     6,275     8.3     67,023     5,542     8.3     *733       Education (18 years and older)     201,762     32,531     16.1     199,721     33,208     16.6     *-677       No high school diploma     34,087     9,111     26.7     34,811     9,294     26.7     -183       High school graduate only     66,141     11,619     17.6     66,054     12,094     18.3     *-475       Some college, no degree     39,940     6,051     15.2     39,087     6,211     15.9     -160       Associate degree     14,715     1,902     12.9     14,114     1,730     12.3     *172       Bachelor's degree or higher     46,880     3,848     8.2     45,655     3,880     8.5     -32       Worket full-time     169,141     32,108     19.0     167,327     32,850     19.6     *-742       Worked full-time </td <td>West</td> <td>62,526</td> <td>11,950</td> <td>19.1</td> <td>61,684</td> <td>12,140</td> <td>19.7</td> <td>-190</td> <td>*-0.6</td>	West	62,526	11,950	19.1	61,684	12,140	19.7	-190	*-0.6	
\$25,000 to \$49,999	Household Income									
\$50,000 to \$74,999									*-1.1 * 0.6	
\$75,000 or more.									*-0.6 0.1	
Education (18 years and older)     201,762     32,531     16.1     199,721     33,208     16.6     *-677       No high school diploma     34,087     9,111     26.7     34,811     9,294     26.7     -183       High school graduate only     66,141     11,619     17.6     66,054     12,094     18.3     *-475       Some college, no degree     39,940     6,051     15.2     39,087     6,211     15.9     -160       Associate degree     14,715     1,902     12.9     14,114     1,730     12.3     *172       Bachelor's degree or higher     46,880     3,848     8.2     45,655     3,880     8.5     -32       Work Experience (18 to 64 years old)     169,141     32,108     19.0     167,327     32,850     19.6     *-742       Worked during year     139,218     24,187     17.4     137,003     24,655     18.0     -468       Worked full-time     115,973     18,984     16.4     113,638     19,244     16.9     -260								-	-	
Total         201,762         32,531         16.1         199,721         33,208         16.6         *-677           No high school diploma         34,087         9,111         26.7         34,811         9,294         26.7         -183           High school graduate only         66,141         11,619         17.6         66,054         12,094         18.3         *-475           Some college, no degree         39,940         6,051         15.2         39,087         6,211         15.9         -160           Associate degree         14,715         1,902         12.9         14,114         1,730         12.3         *172           Bachelor's degree or higher         46,880         3,848         8.2         45,655         3,880         8.5         -32           Worke Experience (18 to 64 years old)         169,141         32,108         19.0         167,327         32,850         19.6         *-742           Worked during year         139,218         24,187         17.4         137,003         24,655         18.0         -468           Worked full-time         115,973         18,984         16.4         113,638         19,244         16.9         -260	· '	-, -	-, -		, , , ,	-,-				
No high school diploma 34,087 9,111 26.7 34,811 9,294 26.7 -183 High school graduate only 66,141 11,619 17.6 66,054 12,094 18.3 *-475 Some college, no degree 39,940 6,051 15.2 39,087 6,211 15.9 -160 Associate degree 14,715 1,902 12.9 14,114 1,730 12.3 *172 Bachelor's degree or higher 46,880 3,848 8.2 45,655 3,880 8.5 -32 Work Experience (18 to 64 years old) Total 169,141 32,108 19.0 167,327 32,850 19.6 *-742 Worked during year 139,218 24,187 17.4 137,003 24,655 18.0 -468 Worked full-time 115,973 18,984 16.4 113,638 19,244 16.9 -260		201,762	32,531	16.1	199,721	33,208	16.6	*-677	*-0.5	
Some college, no degree     39,940     6,051     15.2     39,087     6,211     15.9     -160       Associate degree     14,715     1,902     12.9     14,114     1,730     12.3     *172       Bachelor's degree or higher     46,880     3,848     8.2     45,655     3,880     8.5     -32       Work Experience (18 to 64 years old)     169,141     32,108     19.0     167,327     32,850     19.6     *-742       Worked during year     139,218     24,187     17.4     137,003     24,655     18.0     -468       Worked full-time     115,973     18,984     16.4     113,638     19,244     16.9     -260	No high school diploma	34,087	9,111	26.7	34,811	9,294	26.7	-183	-	
Associate degree									*-0.7	
Bachelor's degree or higher     46,880     3,848     8.2     45,655     3,880     8.5     -32       Work Experience (18 to 64 years old)     169,141     32,108     19.0     167,327     32,850     19.6     *-742       Worked during year     139,218     24,187     17.4     137,003     24,655     18.0     -468       Worked full-time     115,973     18,984     16.4     113,638     19,244     16.9     -260					,				*-0.7	
Work Experience (18 to 64 years old)       Total									0.7 -0.3	
Total     169,141     32,108     19.0     167,327     32,850     19.6     *-742       Worked during year     139,218     24,187     17.4     137,003     24,655     18.0     -468       Worked full-time     115,973     18,984     16.4     113,638     19,244     16.9     -260		40,000	3,040	0.2	+5,055	3,000	0.5	_52	-0.3	
Worked during year     139,218     24,187     17.4     137,003     24,655     18.0     -468       Worked full-time     115,973     18,984     16.4     113,638     19,244     16.9     -260		169 141	32 108	19.0	167 327	32 850	19.6	*-749	*-0.6	
Worked full-time		,			- ,-				*-0.6	
		115,973		16.4				-260	*-0.6	
		23,245	5,204	22.4	23,365	5,411			-0.8	
Did not work	Did not work	29,923	7,921	26.5	30,323	8,194	27.0	-273	-0.6	

<sup>-</sup> Represents zero or rounds to zero.

<sup>&</sup>lt;sup>1</sup>Hispanics may be of any race. \*Statistically significant at the 90-percent confidence level. Source: U.S. Census Bureau, Current Population Survey, March 1999 and 2000.

Table C. Poor People Without Health Insurance for the Entire Year by Selected Characteristics: 1998 and 1999

(Numbers in thousands)

		1999			1998	Change 1998 to 1999			
Characteristic		Uninsu	red		Uninsu	ıred	Uninsured		
	Total	Number	Percent	Total	Number	Percent	Number	Percent	
Poor People									
Total	32,258	10,436	32.4	34,476	11,151	32.3	*-715	0.1	
Sex									
Male	13,813 18,445	4,830 5,606	35.0 30.4	14,712 19,764	5,247 5,904	35.7 29.9	*-417 –298	-0.7 0.5	
Race and Ethnicity	, ,	1,111		, ,	-,				
White	21,922	7,271	33.2	23,454	7,922	33.8	*-651	-0.6	
Non-Hispanic	14,875	4,158	28.0	15,799	4,508	28.5	-350	-0.5	
Black	8,360 1,163	2,347 485	28.1 41.7	9,091 1,360	2,622 439	28.8 32.3	*-275 46	-0.7 *9.4	
Hispanic <sup>1</sup>	7,439	3,254	43.7	8,070	3,553	44.0	*-299	-0.3	
Age									
Under 18 years	12,109	2,825	23.3	13,467	3,392	25.2	*-567	*-1.9	
18 to 24 years	4,603	2,088	45.4	4,312	2,013	46.7	75	-1.3	
25 to 34 years	3,968	2,059	51.9	4,582	2,256	49.2	*-197	*2.7	
35 to 44 years	3,733	1,672	44.8	4,082	1,775	43.5	-103	1.3	
45 to 64 years	4,678	1,686	36.0	4,647	1,609	34.6	77	1.4	
65 years and over	3,167	107	3.4	3,386	107	3.2	-	0.2	
Nativity	07.507	7.017	00.4	00.707	0.610	20.0	* 705	0.0	
Native	27,507 4,751	7,817 2,619	28.4 55.1	29,707 4,769	8,612 2,539	29.0 53.2	*-795 80	-0.6 1.9	
Foreign born	4,751	2,019	55.1	4,769	2,559	55.2	80	1.9	
Less than 10 years	2,623	1,669	63.6	2,531	1,553	61.4	116	2.2	
10 to 19 years	1,222	635	52.0	1,237	655	53.0	-20	-1.0	
20 to 29 years	528	214	40.5	554	236	42.5	-22	-2.0	
30 to 39 years	230	81	35.1	245	78	31.8	3	3.3	
40 years or more	149	20	13.5	202	17	8.6	3	4.9	
Naturalized citizen	968	347	35.9	1,087	383	35.2	-36	0.7	
Duration of U.S. residency Less than 10 years	143	81	56.7	179	89	49.6	-8	7.1	
10 to 19 years	278	110	39.5	290	135	46.7	-25	-7.2	
20 to 29 years	259	86	33.4	292	108	37.0	-22	-3.6	
30 to 39 years	166	53	31.9	165	40	24.3	13	7.6	
40 years or more	121	17	13.8	161	11	6.6	6	7.2	
Not a citizen	3,783	2,271	60.0	3,682	2,156	58.6	115	1.4	
Duration of U.S. residency	0.470	4 500	04.0	0.050	4 405	00.0	400		
Less than 10 years	2,479	1,588	64.0	2,352	1,465	62.3	123	1.7	
10 to 19 years	944 269	526 127	55.7 47.4	947 262	520 127	54.9 48.7	6	0.8 -1.3	
30 to 39 years	64	28	43.3	80	38	47.3	-10	-1.3 -4.0	
40 years or more	27	3	12.2	41	7	16.3	-4	-4.1	
Region									
Northeast	5,678	1,355	23.9	6,357	1,688	26.6	*-333	-2.7	
Midwest	6,210	1,568	25.3	6,501	1,547	23.8	21	1.5	
South	12,538	4,426	35.3	12,992	4,635	35.7	-209	-0.4	
West	7,833	3,087	39.4	8,625	3,280	38.0	-193	1.4	
Education (18 years and older)	00.140	7.044	07.0	04.000	7.750	00.0	4.40	0.0	
Total	20,149	7,611	37.8	21,009	7,759	36.9	-148	0.9	
No high school diploma	7,888 6,810	2,876 2,611	36.5 38.3	8,286 7,242	2,984 2,762	36.0 38.1	–108 –151	0.5 0.2	
Some college, no degree	3,162	1,278	40.4	3,199	1,212	37.9	66	2.5	
Associate degree	836	324	38.8	828	269	32.4	55	6.4	
Bachelor's degree or higher	1,452	521	35.9	1,454	533	36.6	-12	-0.7	
Work Experience (18 to 64 years old)									
Total	16,982	7,504	44.2	17,623	7,652	43.4	-148	0.8	
Worked during year	8,649	4,104	47.5	8,709	4,053	46.5	51	1.0	
Worked full-time	5,582	2,654	47.5	5,646	2,680	47.5	-26	-	
Worked part-time	3,066	1,450	47.3	3,062	1,373	44.8	77	2.5	
Did not work	8,333	3,400	40.8	8,914	3,599	40.4	-199	0.4	

<sup>-</sup> Represents zero or rounds to zero.

<sup>&</sup>lt;sup>1</sup>Hispanics may be of any race. \*Statistically significant at the 90-percent confidence level. Source: U.S. Census Bureau, Current Population Survey, March 1999 and 2000.

Table D.

People Without Health Insurance for the Entire Year by Race and Ethnicity
(3-Year average): 1997 to 1999

(Numbers in thousands)

Characteristic		Uninsured				
Characteristic	Total	Number	Percent			
Total	271,641	43,427	16.0			
White	223,250	32,897	14.7			
Non-Hispanic	192,962	22,463	11.6			
Black	35,059	7,588	21.6			
American Indian or Alaska Native	2,561	693	27.1			
Asian and Pacific Islander		2,249	20.9			
Hispanic <sup>1</sup>	31,755	10,894	34.3			

<sup>&</sup>lt;sup>1</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, March 1998, 1999, and 2000.

The Current Population Survey, the source of these data, samples 50,000 households nationwide and is not large enough to produce reliable annual estimates for American Indians and Alaska Natives. However, Table D displays 3-year averages of the number of American Indians and Alaska Natives and their 3-year average uninsured rate and provides 3-year average uninsured rates for the other race groups for comparison. The 3-year average (1997-1999) shows that 27.1 percent of American Indians and Alaska Natives were without coverage, compared with 21.6 percent for Blacks, 20.9 percent for Asians and Pacific Islanders, and 11.6 percent for White non-Hispanics.9 However, the 3-year average uninsured rate for Hispanics (34.3 percent) was higher.10

Nativity - In 1999, the proportion of the foreign-born population without health insurance (33.4 percent) was more than double that of the native population (13.5 percent). Among the foreign born, noncitizens were more than twice as likely as naturalized citizens to lack coverage — 42.6 percent compared with 17.9 percent.

Health insurance coverage rates among the foreign born increase with length of residence and citizenship. For example, while about half (53.0 percent) of noncitizen immigrants living in the United States less than 10 years had health insurance coverage, the rate rises to 91.1 percent for noncitizen immigrants living in the United States for 40 years or more. Among naturalized citizens, the comparable rates were 69.5 percent and 96.4 percent.

Educational attainment - Among adults, the likelihood of being insured increased as the level of education rose. Among those who were poor in 1999, there were no

differences in health insurance coverage rates across the education groups.

### Economic status affects health insurance coverage.

Income - The likelihood of being covered by health insurance rises with income. Among households with annual incomes of less than \$25,000, the percentage with health insurance was 75.9 percent; the level rises to 91.7 percent for those with incomes of \$75,000 or more (see Figure 2).

Compared with the previous year, coverage rates increased for those with household incomes of less than \$50,000, but were unchanged for those with \$50,000 or higher household incomes. For those with household incomes of less than \$25,000, the coverage rate increased 1.1 percentage points to 75.9 percent, whereas for those with incomes between \$25,000 and \$50,000, it increased 0.6 percentage points to 81.9 percent in 1999.<sup>12</sup>

<sup>&</sup>lt;sup>9</sup>Data users should exercise caution when interpreting aggregate results for American Indians and Alaska Natives (AIAN) because the AIAN population consists of groups that differ in economic characteristics. Data from the 1990 census show that economic characteristics of those American Indians and Alaska Natives who live in American Indian and Alaska native areas differ from the characteristics of those who live outside these areas. In addition, the CPS does not use separate population controls for weighting the AIAN samples to national totals. See Accuracy of Estimates on page 12 for a further discussion of CPS estimation procedures.

<sup>&</sup>lt;sup>10</sup>The difference in health insurance coverage rates between Blacks and Asians and Pacific Islanders was not statistically significant.

<sup>&</sup>lt;sup>11</sup>Natives are people born in the United States, Puerto Rico, or an outlying area of the United States, such as Guam or the U.S. Virgin Islands, and people who were born in a foreign country but who had at least one parent who was a U.S. citizen. All other people born outside the United States are foreign born.

<sup>&</sup>lt;sup>12</sup>The difference in the increases for those with incomes of less than \$25,000 and those with incomes between \$25,000 and \$50,000 was not statistically significant.

Work experience - Of those 18 to 64 years old in 1999, full-time workers were more likely to be covered by health insurance (83.6 percent) than part-time workers (77.6 percent), and part-time workers were more likely to be insured than nonworkers (73.8 percent). However, among the poor, nonworkers (59.2 percent) were more likely to be insured than workers (52.5 percent). Poor full-time workers did not fare better than poor part-time workers — 52.5 percent and 52.7 percent, respectively.

Firm size - Of the 139.2 million workers in the United States (18-64 years old), 55.5 percent had employmentbased health insurance policies in their own name (see Figure 3). The proportion generally increased with the size of the employing firm — 30.6 percent of workers employed by firms with fewer than 25 employees and 68.3 percent for workers employed by firms with 1000 or more employees, for example. (These estimates do not reflect the fact that some workers were covered by another family member's employment-based policy).

## The uninsured rate for children decreased between 1998 and 1999.

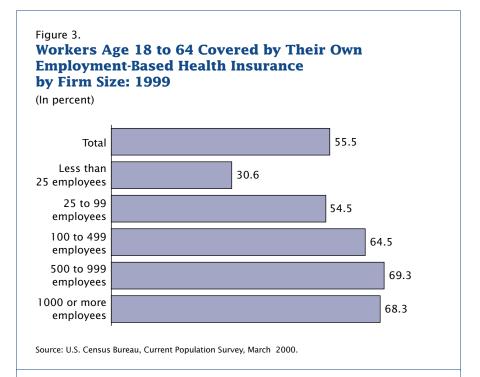
The percentage of children (people under 18 years old) without health insurance in the United States dropped from 15.4 percent in 1998 to 13.9 percent in 1999. The increase in employment-based insurance accounted for most of the change; no change occurred in government health insurance coverage.

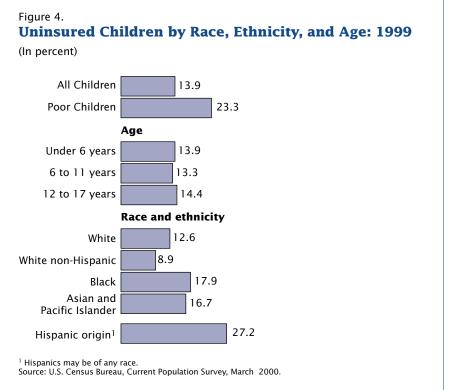
Among poor children, the uninsured rate also fell, from 25.2 percent in 1998 to 23.3 percent in 1999. An increase in government health insurance coverage accounted for most of

this drop; no change occurred in employment-based coverage. Poor children made up 28.2 percent of all uninsured children in 1999.

Among near-poor children (children in families with incomes greater

than the poverty level but less than 125 percent of the poverty level), the proportion without health insurance fell substantially from 27.2 percent in 1998 to 19.7 percent in 1999. Increases in both government health insurance





<sup>8</sup> U.S. Census Bureau

<sup>&</sup>lt;sup>13</sup>Workers were classified as part time if they worked fewer than 35 hours per week in the majority of the weeks they worked in 1999.

Figure 5.

Children by Type of Health
Insurance and Coverage
Status: 1999
(In percent)

86.1

68.9

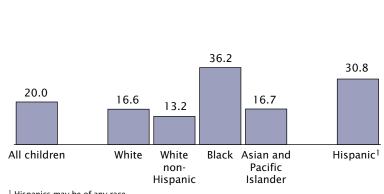
Total covered Private Medicaid

Note: Children may be covered by both private

Figure 6.

Children Covered by Medicaid by Race and Ethnicity: 1999





<sup>1</sup> Hispanics may be of any race. Source: U.S. Census Bureau, Current Population Survey, March 2000.

coverage (from 40.6 percent to 43.8 percent) and private health insurance coverage (from 38.3 percent to 44.8 percent) accounted for the change. The State Children's Health Insurance Program, which expanded access to health coverage for low-income children under age 19, likely contributed substantially to the increase in government coverage.<sup>14</sup>

health insurance and Medicaid during the year. Source: U.S. Census Bureau, Current Population

Survey, March 2000.

# Children's characteristics affect their likelihood of health insurance coverage.

- Children 12 to 17 years of age were more likely to be uninsured than those under 12 — 14.4 percent compared with 13.6 percent.
- For Hispanic children and for White non-Hispanic children, the uninsured rate declined significantly in 1999 — from 30.0 percent to 27.2 percent for Hispanic

<sup>14</sup>In contrast, children are defined by the Census Bureau to be under 18 years of age.

children and from 10.6 percent to 8.9 percent for White non-Hispanic children. For Black children, the uninsured rate declined from 19.7 percent to 17.9 percent, whereas 16.7 percent of Asian and Pacific Islander children were uninsured in 1999, statistically unchanged from 1998 (see Figure 4).

- While most children (68.9 percent) were covered by an employment-based or privately purchased health insurance plan in 1999, one in five (20.0 percent) were covered by medicaid (see Figure 5).
- of medicaid coverage in 1999 than children of any other racial or ethnic group 36.2 percent, compared with 30.8 percent of Hispanic children, 16.7 percent of Asian and Pacific Islander children, and 13.2 percent of White non-Hispanic children (see Figure 6).

 Children living in single-parent families in 1999 were less likely to be insured than children living in married-couple families — 81.8 percent compared to 88.4 percent.

### Some states had higher uninsured rates than others.

The proportion of people without health insurance ranged from 8.8 percent in Minnesota to 24.1 percent in Texas, based on 3-year averages for 1997, 1998, and 1999 (see Table E). The Census Bureau does not recommend that these estimates be used to rank the states, however. For example, the uninsured rate for Texas was not statistically different from that in Arizona, while the rate for Minnesota was not statistically different from Rhode Island or Hawaii, as shown in Figure 7.

Comparisons of 2-year moving averages (1997-1998 and 1998-1999) show that the proportion of people

Table E.

Percent of People Without Health Insurance Coverage Throughout the Year by State (3-Year Average): 1997 to 1999

State	1999 1998		98	1997		3-year average 1997-1999		2-year moving averages 1998-1999 1997-1998				Difference in 2-year moving average 1998-99 less 1997-98		
	Per- cent	Stan- dard error	Per- cent	Stan- dard error	Per- cent	Stan- dard error	Per- cent	Stan- dard error	Per- cent	Stan- dard error	Per- cent	Stan- dard error	Per- cent	Stan- dard error
United States	15.5	0.1	16.3	0.1	16.1	0.1	16.0	0.1	15.9	0.1	16.2	0.1	*-0.3	0.1
Alabama. Alaska Arizona. Arkansas California	14.3 19.1 21.2 14.7 20.3	0.8 0.9 0.9 0.8 0.4	17.0 17.3 24.2 18.7 22.1	0.9 0.9 0.9 0.9	15.5 18.1 24.5 24.4 21.5	0.8 0.9 0.9 1.0 0.4	15.6 18.2 23.3 19.3 21.3	0.6 0.6 0.6 0.6 0.3	15.6 18.2 22.7 16.7 21.2	0.7 0.7 0.7 0.7 0.3	16.2 17.7 24.3 21.5 21.8	0.7 0.7 0.7 0.8 0.3	-0.6 0.5 *-1.6 *-4.9 *-0.6	0.6 0.6 0.6 0.6
Colorado Connecticut Delaware District of Columbia Florida	16.8 9.8 11.4 15.4 19.2	0.8 0.8 0.9 0.5	15.1 12.6 14.7 17.0 17.5	0.8 0.9 0.9 1.0 0.5	15.1 12.0 13.1 16.2 19.6	0.8 0.8 0.9 1.0 0.5	15.7 11.5 13.1 16.2 18.8	0.6 0.6 0.7 0.3	15.9 11.2 13.0 16.2 18.3	0.7 0.7 0.7 0.8 0.4	15.1 12.3 13.9 16.6 18.5	0.6 0.7 0.7 0.8 0.4	0.9 *-1.1 -0.9 -0.4 -0.2	0.6 0.5 0.6 0.7 0.3
Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine	16.1 11.1 19.1 14.1 10.8 8.3 12.1 14.5 22.5 11.9	0.7 0.8 0.9 0.5 0.7 0.6 0.8 0.8 0.9	17.5 10.0 17.7 15.0 14.4 9.3 10.3 14.1 19.0 12.7	0.8 0.8 0.5 0.8 0.7 0.7 0.8 0.9	17.6 7.5 17.7 12.4 11.4 12.0 11.7 15.0 19.5 14.9	0.8 0.7 0.8 0.4 0.7 0.8 0.8 0.8	17.1 9.5 18.1 13.8 12.2 9.9 11.4 14.5 20.3 13.2	0.5 0.5 0.6 0.3 0.5 0.5 0.5 0.5	16.8 10.6 18.4 14.6 12.6 8.8 11.2 14.3 20.7 12.3	0.6 0.6 0.7 0.4 0.6 0.5 0.6 0.6 0.7	17.5 8.8 17.7 13.7 12.9 10.7 11.0 14.6 19.2 13.8	0.6 0.6 0.7 0.4 0.6 0.6 0.6 0.7	-0.7 *1.8 0.7 *0.9 -0.3 *-1.9 0.2 -0.2 *1.5 *-1.5	0.5 0.6 0.3 0.5 0.5 0.6 0.6 0.7
Maryland Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire	11.8 10.5 11.2 8.0 16.6 8.6 18.6 10.8 20.7	0.8 0.5 0.4 0.6 0.8 0.7 0.9 0.7	16.6 10.3 13.2 9.3 20.0 10.5 19.6 9.0 21.2 11.3	0.9 0.5 0.7 0.9 0.7 0.9 0.7 0.9	13.4 12.6 11.6 9.2 20.1 12.6 19.5 10.8 17.5 11.8	0.8 0.6 0.5 0.7 0.9 0.8 0.9 0.7 0.9	13.9 11.1 12.0 8.8 18.9 10.6 19.2 10.2 19.8 11.1	0.6 0.4 0.3 0.4 0.6 0.5 0.6 0.5	14.2 10.4 12.2 8.7 18.3 9.6 19.1 9.9 20.9 10.7	0.7 0.4 0.4 0.5 0.7 0.6 0.7 0.6	15.0 11.4 12.4 9.2 20.1 11.6 19.5 9.9 19.3 11.5	0.7 0.5 0.4 0.5 0.7 0.6 0.7 0.5 0.7	-0.8 *-1.1 -0.2 -0.6 *-1.8 *-2.0 -0.4 *1.6 -0.8	0.6 0.4 0.3 0.4 0.6 0.5 0.7 0.5 0.6
New Jersey New Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island	13.4 25.8 16.4 15.4 11.8 11.0 17.5 14.6 9.4 6.9	0.5 1.0 0.4 0.6 0.8 0.4 0.8 0.8 0.4	16.4 21.1 17.3 15.0 14.2 10.4 18.3 14.3 10.5	0.6 0.9 0.4 0.6 0.8 0.4 0.9 0.8	16.5 22.6 17.5 15.5 15.2 11.5 17.8 13.3 10.1 10.2	0.6 0.9 0.4 0.6 0.8 0.5 0.8 0.4	15.4 23.2 17.1 15.3 13.7 11.0 17.9 14.1 10.0 9.0	0.4 0.6 0.3 0.4 0.5 0.3 0.6 0.6 0.3	14.9 23.4 16.9 15.2 13.0 10.7 17.9 14.5 10.0 8.5	0.4 0.7 0.3 0.5 0.6 0.4 0.7 0.7 0.3 0.6	16.5 21.9 17.4 15.2 14.7 11.0 18.1 13.8 10.3 10.1	0.5 0.7 0.3 0.5 0.7 0.4 0.7 0.7 0.3	*-1.6 *1.6 *-0.5 -0.1 *-1.7 -0.2 -0.2 0.7 -0.3 *-1.6	0.4 0.7 0.2 0.4 0.6 0.3 0.6 0.6 0.3
South Carolina South Dakota Tennessee Texas Utah Vermont Virginia Washington West Virginia Wisconsin Wyoming	17.6 11.8 11.5 23.3 14.2 12.3 14.1 15.8 17.1 11.0 16.1	0.9 0.7 0.5 0.7 0.8 0.8 0.9 0.8	15.4 14.3 13.0 24.5 13.9 9.9 14.1 12.3 17.2 11.8 16.9	0.9 0.8 0.5 0.7 0.8 0.8 0.8 0.7	16.8 11.8 13.6 24.5 13.4 9.5 12.6 11.4 17.2 8.0 15.5	0.9 0.7 0.8 0.5 0.7 0.8 0.7 0.8 0.8 0.6	16.6 12.6 12.7 24.1 13.8 10.6 13.1 17.2 10.3 16.2	0.6 0.5 0.5 0.3 0.5 0.5 0.6 0.6 0.6	16.5 13.1 12.2 23.9 14.0 11.1 14.1 14.0 17.1 11.4 16.5	0.7 0.6 0.6 0.4 0.6 0.6 0.7 0.7	16.1 13.1 13.3 24.5 13.7 9.7 13.4 11.8 17.2 9.9 16.2	0.7 0.6 0.6 0.4 0.6 0.6 0.6 0.7 0.5	0.4 *-1.0 *-0.6 0.4 *1.4 0.8 *2.2 -0.1 *1.5 0.3	0.7 0.5 0.5 0.4 0.5 0.6 0.5 0.6 0.5

<sup>-</sup> Represents zero or rounds to zero.

Source: U.S. Census Bureau, Current Population Survey, March 1998, 1999, and 2000.

<sup>\*</sup>Statistically significant at the 90-percent confidence level.

Figure 7. **Percent of People Without Health Insurance Coverage Throughout** the Year by State, 3-year Average: 1997 to 1999 90-percent confidence interval Midpoint Texas Arizona New Mexico California Louisiana Nevada Arkansas Montana Mississippi Florida Alaska Idaho Oklahoma West Virginia New York Georgia South Carolina District of Columbia Wyoming **United States** Colorado Alabama **New Jersey** North Carolina Kentucky Oregon Maryland Illinois Utah North Dakota Virginia Maine Washington Delaware Tennessee South Dakota Indiana Michigan Connecticut Kansas Massachusetts New Hampshire Ohio Missouri Vermont Wisconsin Nebraska Pennsylvania Iowa Hawaii Rhode Island Minnesota 0 5 10 15 20 25 30 Percent Source: U.S. Bureau of the Census, Current Population Survey, March 1998, 1999, and 2000.

without coverage fell in 15 states: Arizona, Arkansas, California, Connecticut, Iowa, Maine, Massachusetts, Mississippi, Missouri, New Jersey, New York, North Dakota, Rhode Island, Tennessee, and Texas. Meanwhile, the proportion of people without coverage rose in eight states: Hawaii, Illinois, Louisiana, Nevada, New Mexico, Vermont, Washington, and Wisconsin.

### **Accuracy of the Estimates**

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this report take sampling error into account and meet the Census Bureau's standards for statistical significance. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately answers are coded and classified. The Census Bureau employs quality control procedures throughout the production process - including the overall design of surveys, the wording of questions, review of the work of interviewers and coders, and statistical review of reports.

The Current Population Survey employs ratio estimation, whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex, and Hispanic origin. This weighting partially corrects for bias due to undercoverage, but how it affects different variables in the survey is not precisely known. Moreover, biases may also be present when people who are missed in the survey differ from those interviewed in ways other than the categories used in weighting (age, race, sex, and Hispanic origin). All

of these considerations affect comparisons across different surveys or data sources.

For further information on statistical standards and the computation and use of standard errors, contact Jeffrey Stratton of the Demographic Statistical Methods Division on the Internet at dsmd s&a@census.gov.

#### **Technical Note**

This report presents data on the health insurance coverage of people in the United States during the 1999 calendar year. The data, which are shown by selected demographic and socioeconomic characteristics, as well as by state, were collected in the March 2000 Supplement to the Current Population Survey (CPS).

### Treatment of major federal health insurance programs

The Current Population Survey (CPS) underreports medicare and medicaid coverage compared with enrollment and participation data from the Health Care Financing Administration (HCFA).15 A major reason for the lower CPS estimates is that the CPS is not designed primarily to collect health insurance data; instead, it is largely a labor force survey. Consequently, interviewers receive less training on health insurance concepts. Additionally, many people may not be aware that they or their children are covered by a health insurance program and therefore fail to report coverage. HCFA data, on the other hand, represent the actual number of people who enrolled or participated in these programs and are a more accurate source of coverage levels.

Changes in medicaid coverage estimates from one year to the next should be viewed with caution. Because many people who are covered by medicaid do not report that coverage, the Census Bureau assigns coverage to those who are generally regarded as "categorically eligible" (those who received some other benefits, usually public assistance payments, that make them eligible for medicaid). Since the number of people receiving public assistance has been dropping, the relationship between medicaid and public assistance has changed, so that the imputation process has introduced a downward bias in the most recent medicaid estimates.

Beginning with the publication of the 1997 Health Insurance Coverage report, the Census Bureau modified the definition of the population without health insurance in the Current Population Survey, as a result of consultation with health insurance experts. Previously, people with no coverage other than access to Indian Health Service were counted as part of the insured population. Beginning with the 1997 Health Insurance Coverage report, however, the Census Bureau counts these people as uninsured. The effect of this change on the overall estimates of health insurance coverage is negligible.

#### **CPS** sample expansion

Currently, March CPS interviews approximately 50,000 households across the country. One of its many uses is to allocate funds to states under the federal government's State Children's Health Insurance Program (SCHIP). 16 Congress has appropriated additional funds to

<sup>&</sup>lt;sup>15</sup>HCFA is the federal agency primarily responsible for administering the medicare and medicaid programs at the national level.

<sup>&</sup>lt;sup>16</sup>Data on low income uninsured children by state using the SCHIP allocation formula are available electronically on the Census Bureau's poverty website at http://www.census.gov or directly at http://www.census.gov/hhes/hlthins/lowinckid.html.

the Census Bureau to expand the CPS sample size and thus produce more reliable state estimates of the number of low-income children without health insurance (which are used in the SCHIP allocation formula). Although the legislation is specifically targeted toward producing better estimates of children's health insurance coverage at the state level, other state estimates from the March CPS will also improve. The expansion, which will be fully in effect in 2001, will roughly double the number of interviewed households in the March CPS. This doubling will be accomplished by increasing the monthly CPS sample and by administering the March supplement to additional households in February and April.

The Census Bureau plans to use data from the March 2001 CPS to evaluate the effect of the expansion on estimates from the survey. Official estimates from the March 2001 CPS, which will be released in September 2001, will be based on the original sample before the expansion. Release of data from the expanded sample will be delayed until the end of 2001, so that analysts can examine them thoroughly. If no problems are found (none are expected), the new sample cases will be fully integrated into the estimates released from the March 2002 CPS.

The Census Bureau is still working out the final details of the CPS sample expansion. A more detailed description of the expansion will be posted on the CPS Web site

(http://www.bls.census.gov/cps/cpsmain.htm) before the end of 2000. In the meantime, comments or suggestions should be sent to Charles Nelson, Assistant Chief, Housing and Household Economic Statistics Division, U.S. Census Bureau, by mail to Room 1071-3, Washington, DC 20233-8500, or by e-mail to charles.t.nelson@census.gov.

#### **Contact:**

Robert J. Mills 301-457-3242 hhes-info@census.gov

Table A-1. Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity: 1987 to 1999

(Numbers in thousands. People as of March of the following year)

			Co	overed by private	or government	or government health insurance				
Year			Private insur	health ance		Government he	alth insurance			
	Total people	Total	Total	Employment- based	Total	Medicaid	Medicare	Military health care <sup>1</sup>	Not covered	
ALL RACES										
NUMBERS										
1999	274,087	231,533	194,599	172,023	66,176	27,890	36,066	8,530	42,554	
1998	271,743	227,462	190,861	168,576	66,087	27,854	35,887	8,747	44,281	
1997 <sup>2</sup>	269,094 266,792	225,646 225,077	188,532 187,395	165,091 163,221	66,685 69,000	28,956 31,451	35,590 35,227	8,527 8,712	43,448 41,716	
1995	264,314	223,733	185,881	161,453	69,776	31,877	34,655	9,375	40,582	
1994 <sup>3</sup>	262,105	222,387	184,318	159,634	70,163	31,645	33,901	11,165	39,718	
1993 <sup>4</sup>	259,753	220,040	182,351	148,318	68,554	31,749	33,097	9,560	39,713	
1992 <sup>5</sup>	256,830	218,189	181,466	148,796	66,244	29,416	33,230	9,510	38,641	
1991	251,447 248,886	216,003 214,167	181,375 182,135	150,077 150,215	63,882 60,965	26,880 24,261	32,907 32,260	9,820 9,922	35,445 34,719	
1989	246,191	212,807	183,610	151,644	57,382	21,185	31,495	9,870	33,385	
1988	243,685	211,005	182,019	150,940	56,850	20,728	30,925	10,105	32,680	
1987 <sup>6</sup>	241,187	210,161	182,160	149,739	56,282	20,211	30,458	10,542	31,026	
PERCENTS										
1999	100.0	84.5	71.0	62.8	24.1	10.2	13.2	3.1	15.5	
1998	100.0	83.7	70.2	62.0	24.3	10.3	13.2	3.2	16.3	
1997 <sup>2</sup>	100.0 100.0	83.9 84.4	70.1 70.2	61.4 61.2	24.8 25.9	10.8 11.8	13.2 13.2	3.2 3.3	16.1 15.6	
1995	100.0	84.6	70.2	61.1	26.4	12.1	13.1	3.5	15.4	
1994 <sup>3</sup>	100.0	84.8	70.3	60.9	26.8	12.1	12.9	4.3	15.2	
19934	100.0	84.7	70.2	57.1	26.4	12.2	12.7	3.7	15.3	
19925	100.0	85.0	70.7	57.9	25.8	11.5	12.9	3.7	15.0	
1991	100.0 100.0	85.9 86.1	72.1 73.2	59.7 60.4	25.4 24.5	10.7 9.7	13.1 13.0	3.9 4.0	14.1 13.9	
1989	100.0	86.4	74.6	61.6	23.3	8.6	12.8	4.0	13.6	
1988	100.0	86.6	74.7	61.9	23.3	8.5	12.7	4.1	13.4	
1987 <sup>6</sup>	100.0	87.1	75.5	62.1	23.3	8.4	12.6	4.4	12.9	
WHITE										
NUMBERS										
1999	224,806	192,943	166,191	145,878	52,139	18,676	31,416	6,848	31,863	
1998	223,294	189,706	163,690	143,705	51,690	18,247	31,174	7,140	33,588	
1997 <sup>2</sup>	221,650 220,070	188,409 188,341	161,682 161,806	140,601 139,913	52,975 54,004	19,652 20,856	31,108 30,919	6,994 6,981	33,241 31,729	
1995	218,442	187,337	161,303	139,151	54,141	20,528	30,580	7,656	31,105	
1994 <sup>3</sup>	216,751	186,447	160,414	137,966	54,288	20,464	29,978	8,845	30,305	
19934	215,221	184,732	158,586	128,855	53,222	20,642	29,297	7,689	30,489	
1992 <sup>5</sup>	213,198	183,479	158,612	129,685	51,195	18,659	29,341	7,556	29,719	
1991	210,257 208,754	183,130 181,795	159,628 160,146	131,646 131,836	49,699 47,589	17,058 15,078	28,940 28,530	7,867 8,022	27,127 26,959	
1989	206,983	181,126	161,363	132,882	44,868	12,779	27,859	8,116	25,857	
1988	205,333	180,122	160,753	133,050	44,477	12,504	27,293	8,305	25,211	
1987 <sup>6</sup>	203,745	179,845	161,338	132,264	44,028	12,163	27,044	8,482	23,900	
PERCENTS										
1999	100.0	85.8	73.9	64.9	23.2	8.3	14.0	3.0	14.2	
1998	100.0	85.0	73.3	64.4	23.1	8.2	14.0	3.2	15.0	
1997 <sup>2</sup>	100.0	85.0	72.9	63.4	23.9	8.9	14.0	3.2	15.0	
1996	100.0 100.0	85.6 85.8	73.5 73.8	63.6 63.7	24.5 24.8	9.5 9.4	14.0 14.0	3.2 3.5	14.4 14.2	
1994 <sup>3</sup>	100.0	86.0	73.6	63.7	25.0	9.4	13.8	4.1	14.2	
1993 <sup>4</sup>	100.0	85.8	73.7	59.9	24.7	9.6	13.6	3.6	14.2	
1992 <sup>5</sup>	100.0	86.1	74.4	60.8	24.0	8.8	13.8	3.5	13.9	
1991	100.0	87.1	75.9	62.6	23.6	8.1	13.8	3.7	12.9	
4000		87.1	76.7	63.2	22.8	7.2	13.7	3.8	12.9	
	100.0				<b>I</b>	6.0		I .	10 =	
1990	100.0	87.5 87.7	78.0 78.3	64.2 64.8	21.7 21.7	6.2 6.1	13.5 13.3	3.9 4.0	12.5 12.3	

Table A-1.

Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity: 1987 to 1999—Con.

(Numbers in thousands. People as of March of the following year)

	Covered by private or government health insurance								
Year				health ance		Government he	ealth insurance		
	Total people	Total	Total	Employment- based	Total	Medicaid	Medicare	Military health care <sup>1</sup>	Not covered
BLACK									
NUMBERS									
1999	35,509	27,973	19,805	18,363	11,165	7,495	3,588	1,198	7,536
1998	35,070	27,274	18,663	17,132	11,524	7,903	3,703	1,111	7,797
1997 <sup>2</sup>	34,598	27,166	18,544	17,077	11,157	7,750	3,573	1,100	7,432
1996	34,218	26,799	17,718	16,358	12,074	8,572	3,393	1,357	7,419
1995	33,889 33,531	26,781 26,928	17,106 17,147	15,683 15,607	12,465 12,693	9,184 9,007	3,316 3,167	1,171 1,683	7,108 6,603
1993 <sup>4</sup>	33,040	26,928	16,590	13,693	12,588	9,007	3,167	1,331	6,761
1992 <sup>5</sup>	32,535	25,967	15,994	13,545	12,464	9,122	3,154	1,459	6,567
1991	31,439	24,932	15,466	13,297	11,776	8,352	3,248	1,482	6,507
1990	30,895	24,802	15,957	13,560	11,150	7,809	3,106	1,402	6,093
1989	30,392	24,550	16,520	14,187	10,443	7,123	3,043	1,340	5,843
1988	29,904	24,029	15,818	13,418	10,415	7,049	3,064	1,385	5,875
1987 <sup>6</sup>	29,417	23,555	15,358	13,055	10,380	7,046	2,918	1,497	5,862
PERCENTS									
1999	100.0	78.8	55.8	51.7	31.4	21.1	10.1	3.4	21.2
1998	100.0	77.8	53.2	48.9	32.9	22.5	10.6	3.2	22.2
1997 <sup>2</sup>	100.0	78.5	53.6	49.4	32.2	22.4	10.3	3.2	21.5
1996	100.0	78.3	51.8	47.8	35.3	25.1	9.9	4.0	21.7
1995	100.0	79.0	50.5	46.3	36.8	27.1	9.8	3.5	21.0
1994 <sup>3</sup>	100.0 100.0	80.3 79.5	51.1 50.2	46.5	37.9	26.9 28.1	9.4 9.3	5.0 4.0	19.7 20.5
1992 <sup>5</sup>	100.0	79.5 79.8	49.2	41.4 41.6	38.1 38.3	28.0	9.3	4.0	20.5
1991	100.0	79.3	49.2	42.3	37.5	26.6	10.3	4.7	20.2
1990	100.0	80.3	51.6	43.9	36.1	25.3	10.1	4.5	19.7
1989	100.0	80.8	54.4	46.7	34.4	23.4	10.0	4.4	19.2
1988	100.0	80.4	52.9	44.9	34.8	23.6	10.2	4.6	19.6
1987 <sup>6</sup>	100.0	80.1	52.2	44.4	35.3	24.0	9.9	5.1	19.9
HISPANIC									
NUMBERS									
1999	32,804	21,853	15,424	14,214	7,875	5,946	2,047	589	10,951
1998	31,689	20,493	14,377	13,310	7,401	5,585	2,026	503	11,196
1997 <sup>2</sup>	30,773	20,239	13,751	12,790	7,718	5,970	1,974	526	10,534
1996	29,703	19,730	13,151	12,140	7,784	6,255	1,806	474	9,974
1995	28,438	18,964	12,187	11,309	8,027	6,478	1,732	516	9,474
1994 <sup>3</sup>	27,521	18,244	11,743	10,729	7,829	6,226	1,677	630	9,277
1993 <sup>4</sup>	26,646	18,235	12,021	9,981	7,873	6,328	1,613	530	8,411
1992 <sup>5</sup>	25,682 22,096	17,242	11,330 10,336	9,786 8,972	7,099	5,703 4,597	1,578 1,309	523 522	8,441 6,968
1990	22,096	15,128 14,479	10,336	8,948	5,845 5,169	3,912	1,269	519	6,958
1989	20,779	13,846	10,348	8,914	4,526	3,221	1,180	595	6,932
1988	20,076	13,684	10,188	8,831	4,414	3,125	1,114	594	6,391
1987 <sup>6</sup>	19,428	13,456	9,845	8,490	4,482	3,214	1,029	631	5,972
PERCENTS									
1999	100.0	66.6	47.0	43.3	24.0	18.1	6.2	1.8	33.4
1998	100.0	64.7	45.4	42.0	23.4	17.6	6.4	1.6	35.3
1997 <sup>2</sup>	100.0	65.8	44.7	41.6	25.1	19.4	6.4	1.7	34.2
1996	100.0	66.4	44.3	40.9	26.2	21.1	6.1	1.6	33.6
1995	100.0	66.7	42.9	39.8	28.2	22.8	6.1	1.8	33.3
1994 <sup>3</sup>	100.0	66.3	42.7	39.0	28.4	22.6	6.1	2.3	33.7
1993 <sup>4</sup>	100.0	68.4	45.1	37.5	29.5	23.7	6.1	2.0	31.6
1992 <sup>5</sup>	100.0	67.1	44.1	38.1	27.6	22.2	6.1	2.0	32.9
1991	100.0	68.5 67.5	46.8	40.6	26.5	20.8	5.9 5.0	2.4	31.5
1990	100.0 100.0	67.5 66.6	48.0 49.8	41.7 42.9	24.1 21.8	18.2 15.5	5.9 5.7	2.4	32.5 33.4
1988	100.0	68.2	49.8 50.7	44.0	22.0	15.6	5.7 5.5	3.0	31.8
1987 <sup>6</sup>	100.0	69.3	50.7	43.7	23.1	16.5	5.3	3.2	30.7
	100.0	00.0	55.7	10.7	20.1	10.5	5.5	5.2	00.7

<sup>1</sup>Includes CHAMPUS (Comprehensive Health and Medical Plan for Uniformed Services)/Tricare, Veterans', and military health care.

<sup>2</sup>Beginning with the March 1998 CPS, people with no coverage other than access to Indian Health Service are no longer considered covered by health insurance; instead, they are considered to be uninsured. The effect of this change on the overall estimates of health insurance coverage is negligible; however, the decrease in the number of people covered by medicaid may be partially due to this change.

<sup>3</sup>Health insurance questions were redesigned. Increases in estimates of employment-based and military health care coverage may be partially due to questionnaire changes. Overall coverage estimates were not affected.

<sup>4</sup>Data collection method changed from paper and pencil to computer-assisted interviewing.

<sup>5</sup>Implementation of 1990 census population controls.

<sup>6</sup>Implementation of a new March CPS processing system.

Source: U.S. Census Bureau, Current Population Survey, March 1988-2000.