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MEMORANDUM

6/21

TO: Governor Sununu
FROM: Tom Scully *Tom*
RE: Demographics of the Uninsured

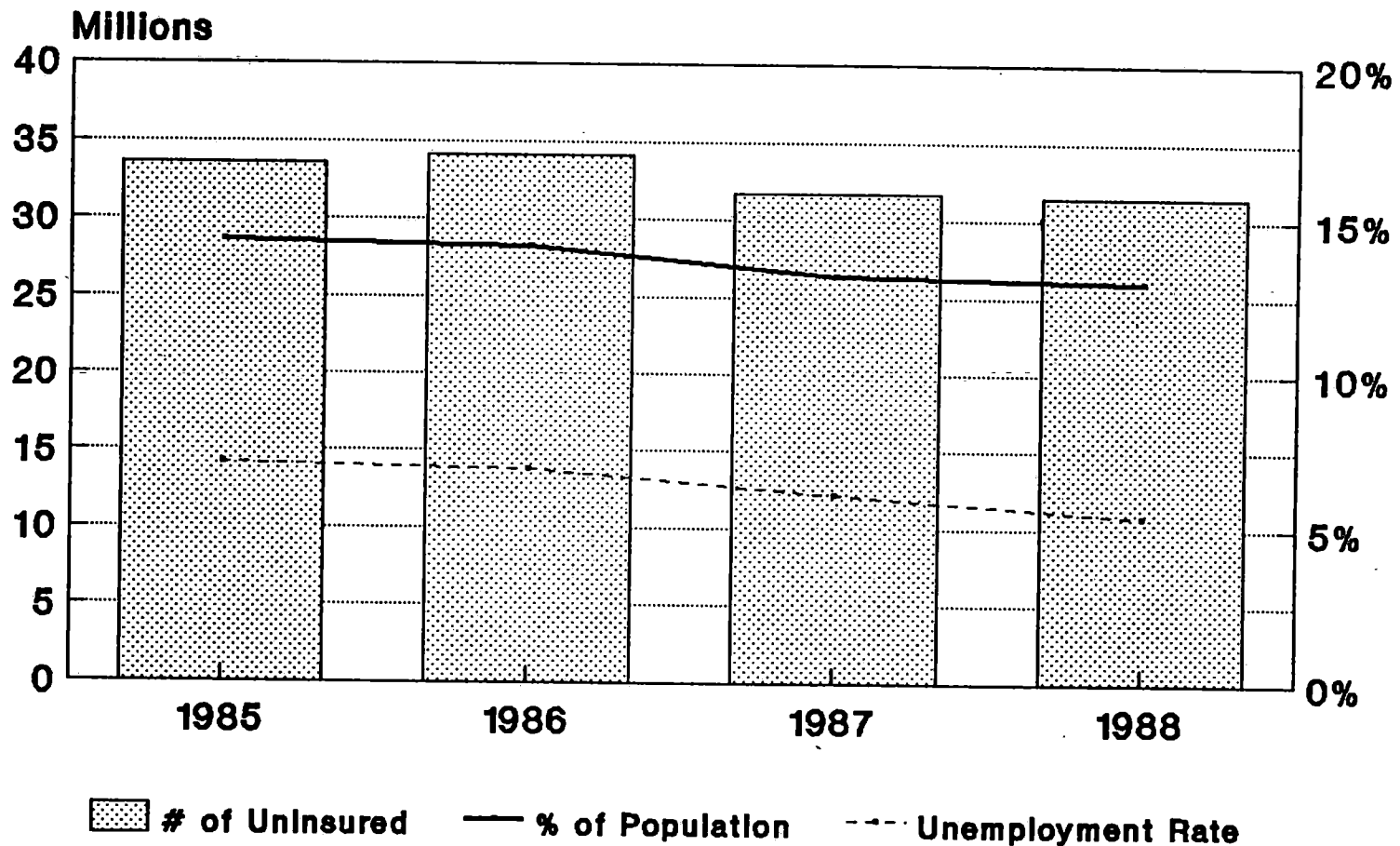
Attached is the material on the demographics of the uninsured that you requested at our Wednesday meeting. If you'd like any additional data I have quite a bit.

The Uninsured -- Trends and Characteristics

- Thirty-one million Americans were uninsured in 1988 -- 13.0 percent of the population.
 - There has been a modest reduction in the number of the uninsured between 1985 and 1988, in part reflecting the strength of the overall economy during this period.
 - Most Americans (72 percent) had continuous coverage during a 28 month period, but 28 percent were uninsured for at least a month while nearly 19 percent were uninsured for a half-year or more.
- Most Americans (70 percent) receive insurance coverage as an employment-based fringe benefit directly or through a family member.
 - Insurance coverage is directly related to wage levels. Forty-seven percent of workers earning \$5 an hour or less are uninsured compared only 6 percent for workers earning \$15 an hour or more.
 - Coverage also varies with relation to labor force attachment. Part-time or part-year workers are much less likely to have coverage.
- Most of the uninsured (61 percent) have incomes below 200 percent of poverty.
 - Because of Medicaid eligibility rules, comparatively few poor pregnant women, mothers, and children are uninsured, while 40 percent of other poor adults are without coverage.
- While the likelihood of being uninsured is greatest for young adults, 30 percent of the uninsured are between 35 and 64 years old and have significant health care needs.

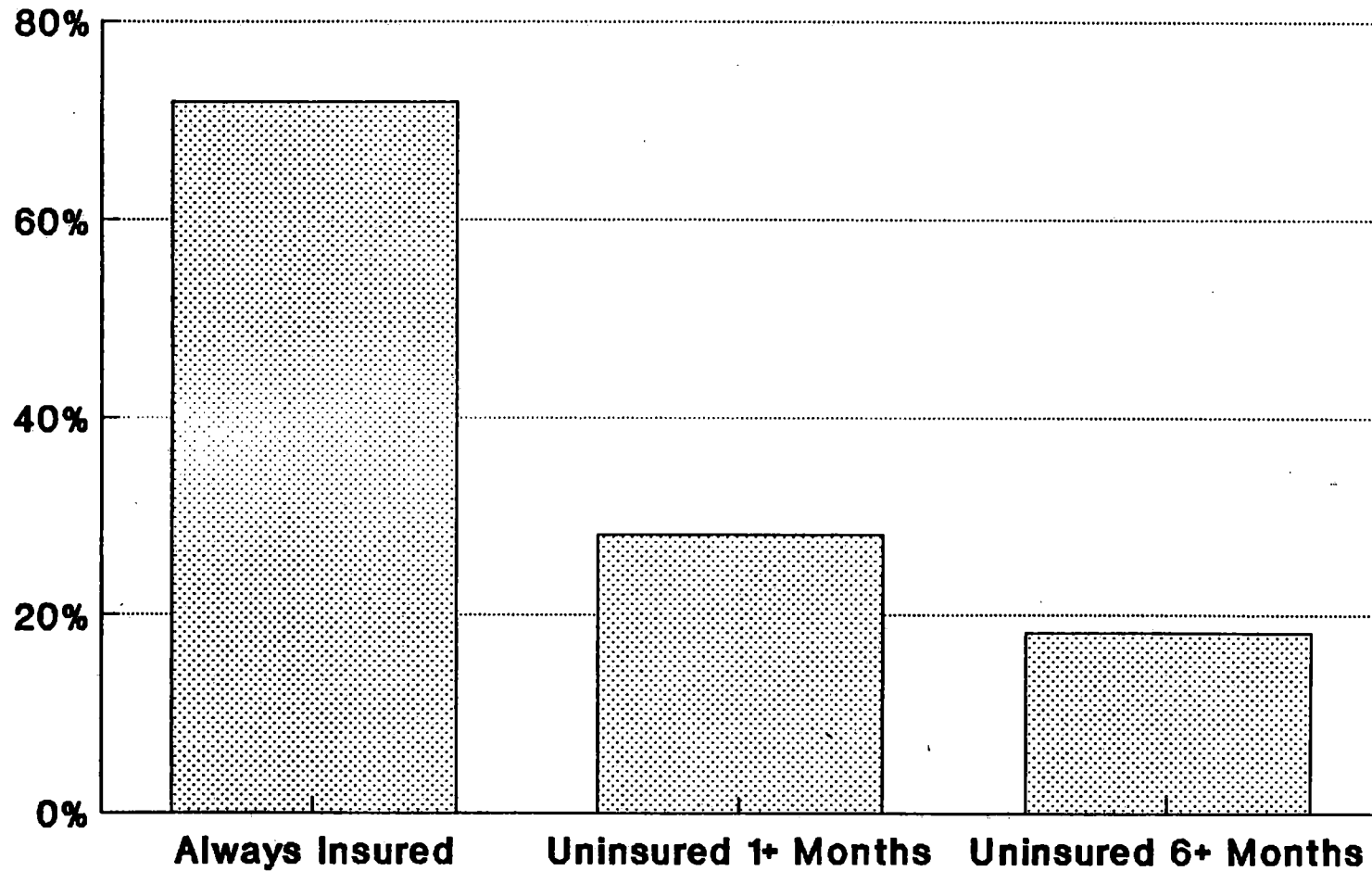
**Between 1985 and 1988 Two Million
Became Insured but 31 Million, or
1 in 7 Americans, Remained Uncovered**

J-2



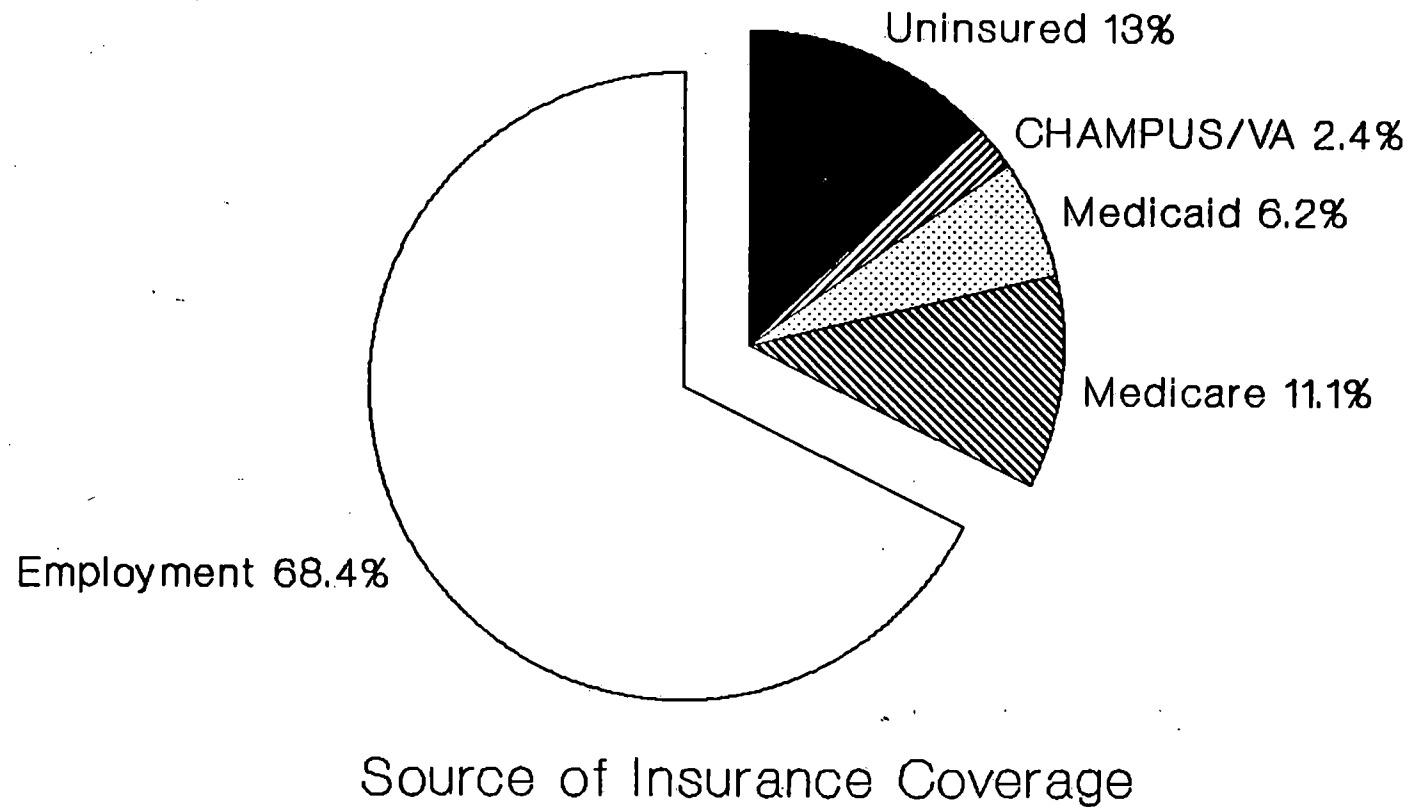
Source: SIPP, 4th quarter 1985-1988

**Most Americans Have Continuous Coverage,
But 28% Are Uninsured For A Month And
Nearly 1 in 5 Are Uninsured 6+ Months
(in a 28 month period)**



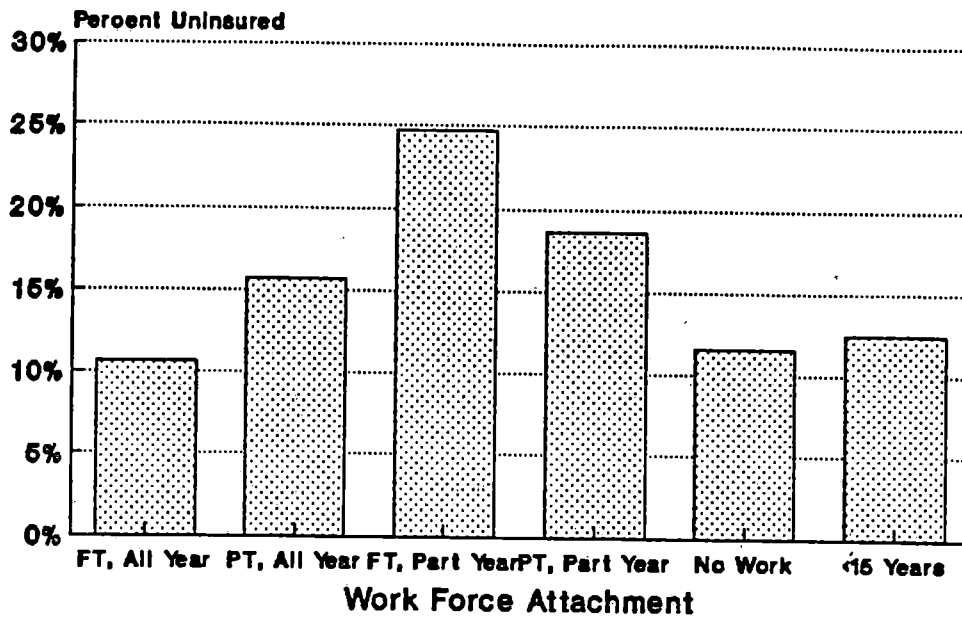
Source: SIPP, 1986 Panel

Most Americans Receive Health Insurance Coverage Through Employment

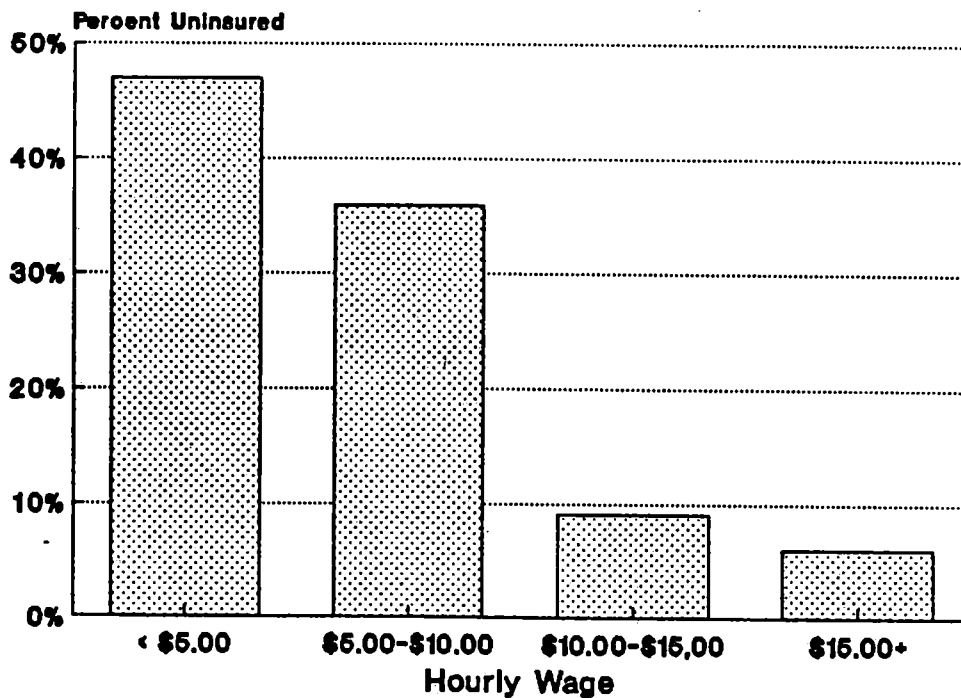


Source: SIPP, 4th Quarter 1988

Individuals With Weak Attachment To the Work Force Are More Likely To Be Uninsured

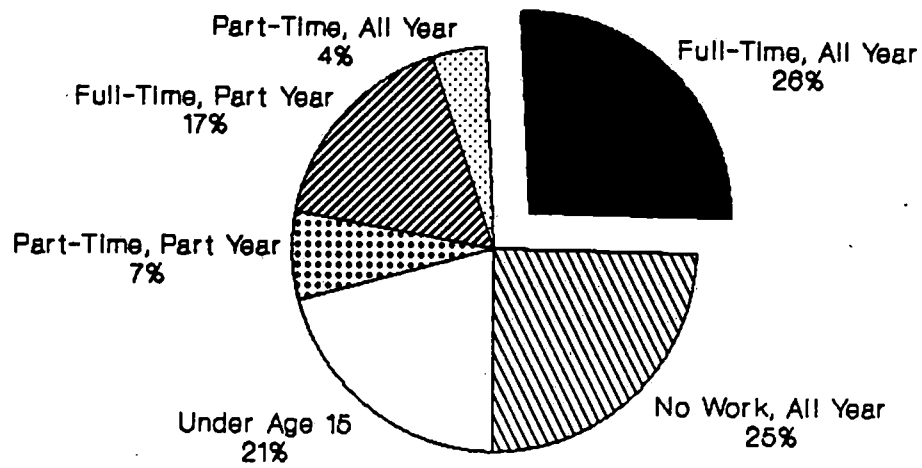


As Are Low-Wage Workers



Source: CPS data for 1988

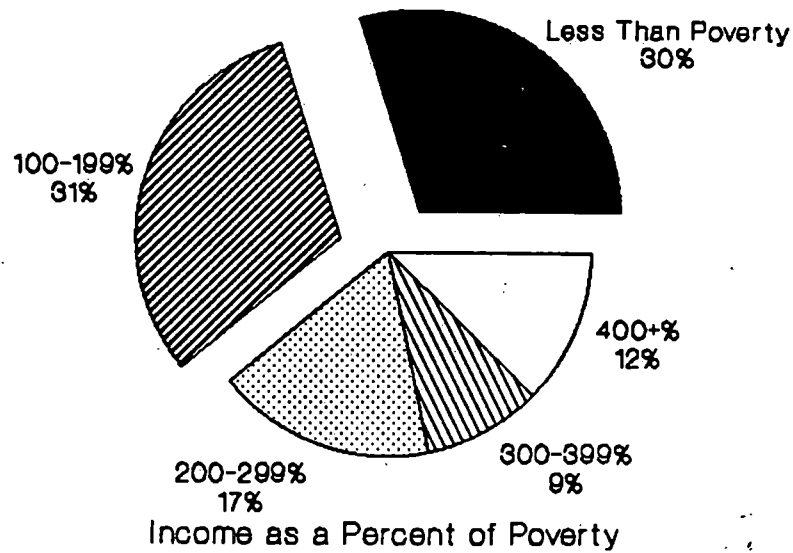
**But Over A Quarter Of The Uninsured
Work Full-Time, All Year**



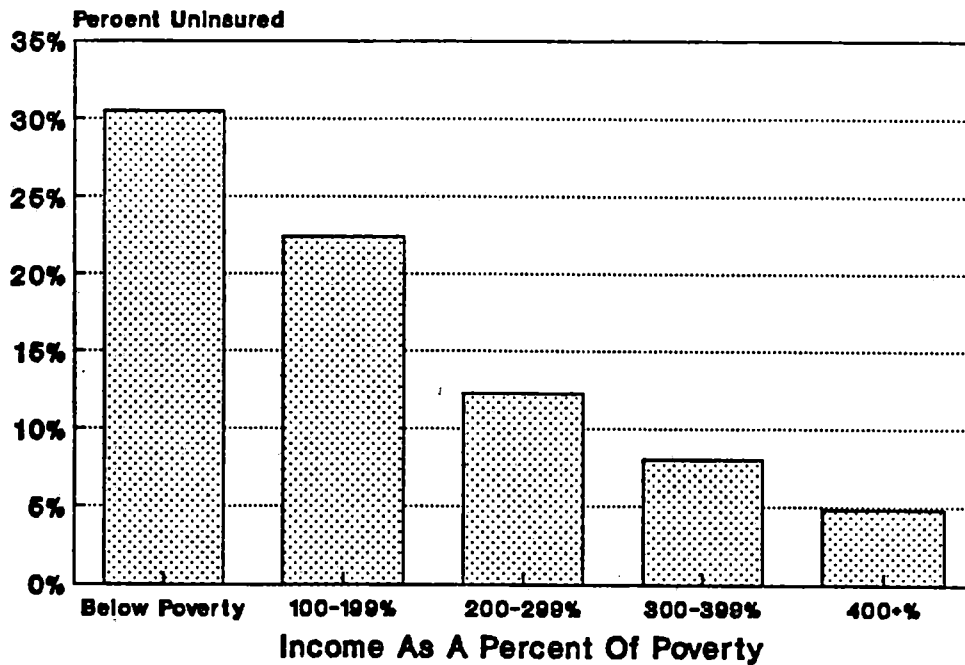
Percent of Uninsured

Source: CPS Data for 1988

Most Of The Uninsured Have Incomes Below 200 Percent of Poverty

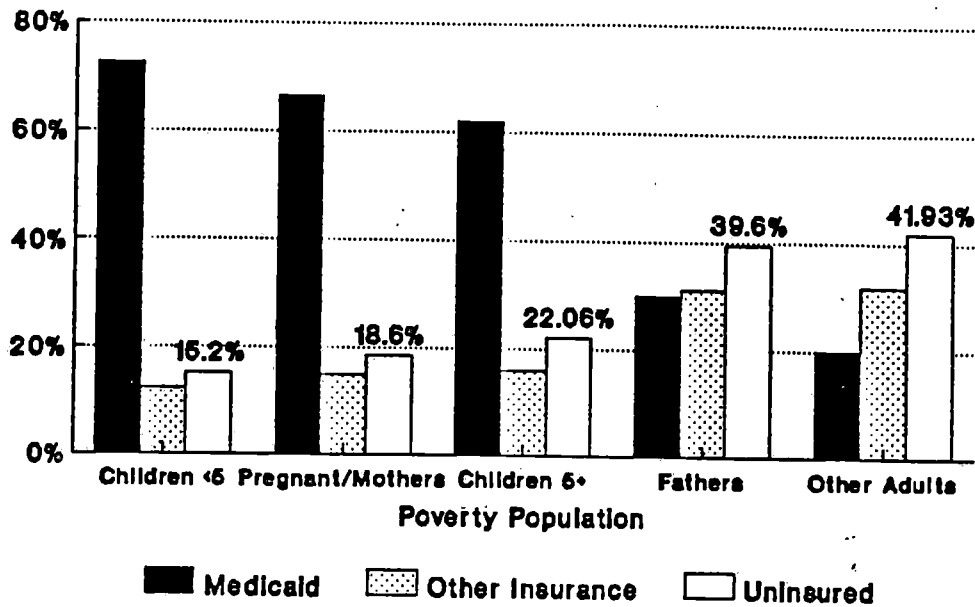


And The Likelihood of Being Insured Is Directly Related To Income

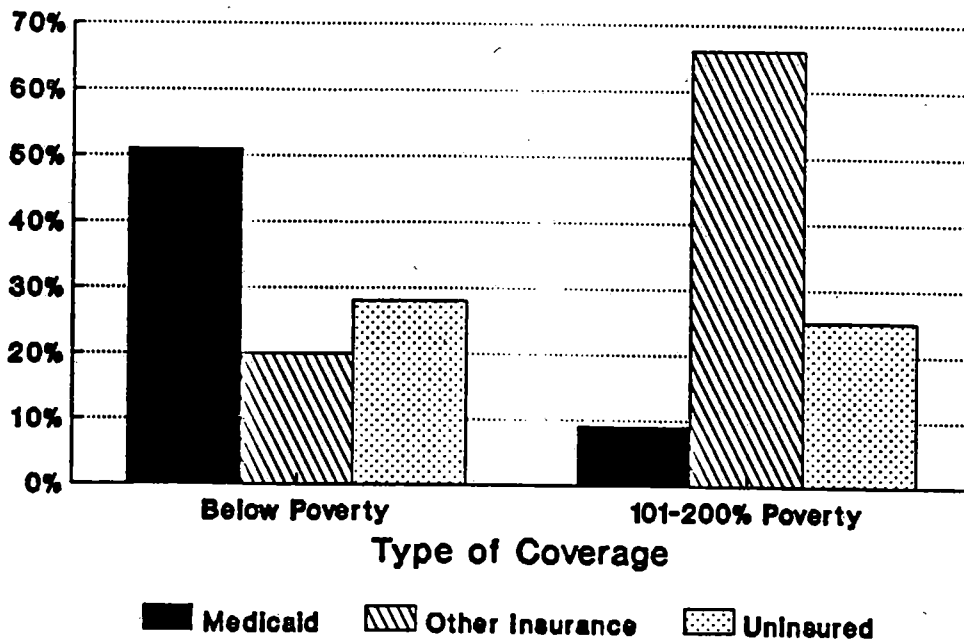


Source: CPS data for 1988

Because Of Medicaid Rules, Fewer Poor Children, Mothers, and Pregnant Women Are Uninsured

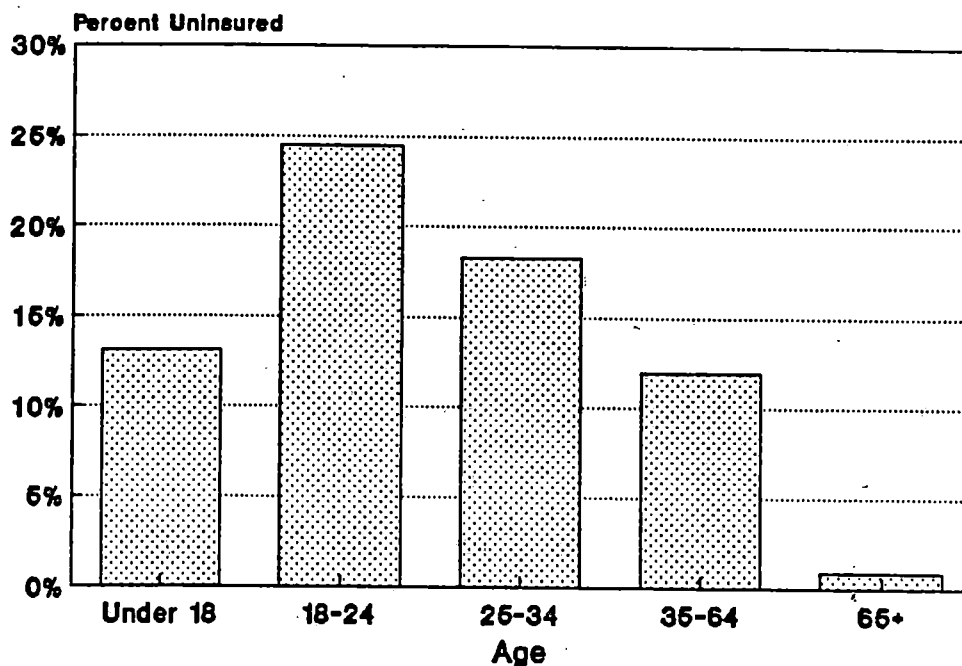


But Medicaid Covers Only Half Of The Poor and 10 Percent of the Near Poor

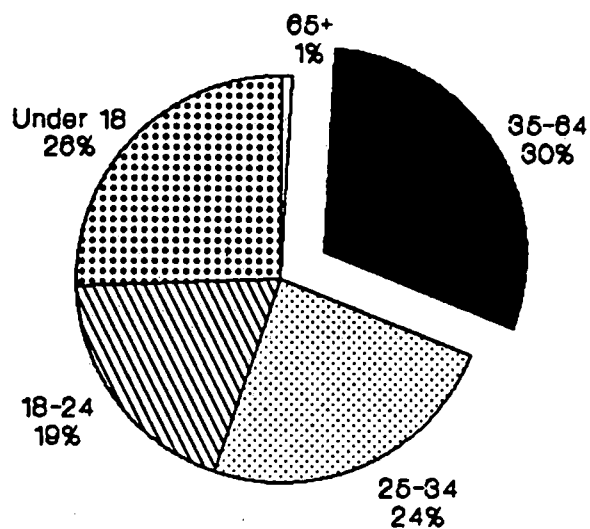


Source: TRIM2 using CPS data for 1988

Younger People Are More Likely To Be Uninsured



**But 30 Percent Of The Uninsured
Are Between 35 and 64 Years Old And
Have Significant Health Care Needs**



Source: CPS data for 1988

GAO

Fact Sheet for the Chairman,
Subcommittee on Health for Families
and the Uninsured, Committee on
Finance, U.S. Senate

February 1991

HEALTH INSURANCE COVERAGE

A Profile of the Uninsured in Selected States





United States
General Accounting Office
Washington, D.C. 20548

Human Resources Division

B-241836

February 8, 1991

The Honorable Donald W. Riegle, Jr.
Chairman, Subcommittee on Health for
Families and the Uninsured
Committee on Finance
United States Senate

Dear Mr. Chairman:

This fact sheet responds to your request for profiles of individuals without health insurance.¹ It presents income, employment, age, marital status, and other characteristics of the uninsured populations in various states and the United States as a whole in 1988. We used the Bureau of the Census' March 1989 Current Population Survey for our analysis and selected states where the survey sample size was expected to be large enough to provide usable results. The 15 states we selected are Alabama, California, Florida, Georgia, Illinois, Louisiana, Michigan, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, and Virginia.

Background

For most of the 1980s, estimates show that more than 30 million Americans were not covered by health insurance, one of the most important channels of access to our health care system. These estimates suggest that gaps remain in the health insurance coverage of our nation's citizens despite the almost total coverage of the elderly through Medicare, the expansions in Medicaid coverage, and the large percentage of the population with private insurance protection provided through employer- or union-sponsored health plans. Although employer-provided plans are the primary source of health insurance, most of the uninsured are employed.

Results in Brief

In 1988, about 32 million Americans (under age 65),² or 15 percent of this population, did not have some form of health insurance coverage. Although uninsured rates varied among the states, the uninsured populations in the 15 states we evaluated had many of the same demographic characteristics as the nationwide uninsured population. The uninsured

¹Health insurance coverage is based on individual self-reporting of health insurance status in 1988 from the Bureau of the Census' March 1989 Current Population Survey.

²Because about 99 percent of individuals 65 and older had Medicare or private insurance, we excluded this group from our study.

tended to be concentrated among the lower income, minority, youth, unmarried, and less educated segments of the population.

Of particular significance was that a large majority of the uninsured were employed. Part-time/part-year workers represented the highest percentage of uninsured workers in most of the states we examined. However, full-time workers also make up a substantial share of the uninsured population in most of these states. In terms of industry categories, the uninsured rates for workers in service industries (such as wholesale and retail trade, real estate, and entertainment) for the most part, were higher than those in manufacturing industries (such as motor vehicles and textile and chemical products).

Objectives, Scope, and Methodology

We agreed to focus on identifying and comparing the characteristics of uninsured people in various states and the United States in 1988 using the Bureau of the Census' 1989 Current Population Survey. These data became available in early 1990 (see app. I for a description of the survey).

The Census survey was not designed specifically to capture representative samples of state uninsured populations. We selected states where the survey sample size was expected to be large enough to provide usable results. Even in some of the states we selected, large sampling errors for selected data items suggest that users of these data should exercise caution. About 65 percent of the nation's uninsured population resided in the 15 selected states (see table II.1, p. 12). The sampling errors associated with estimates of uninsured populations stated at the 95-percent confidence level, are presented in appendix VIII.

GAO's Analysis

Uninsured Rates Varied Widely Among the States in 1988

While 15 percent of the U.S. population under age 65 was uninsured in 1988, there was considerable variation in uninsured rates among the 50 states and the District of Columbia. Uninsured rates among all the states ranged from 8 percent in Michigan and Rhode Island to 26 percent in New Mexico and Texas. The higher rates tended to occur in the West South Central section of the United States, and the lower in the upper Midwest and Northeast sections (see fig. II.1 and table II.2, pp. 13 and 14).

Employment-Based Health Insurance Most Common

In 1988, most of the population had health insurance that was provided through employers or unions. Variation in rates of health insurance coverage among states were associated with the level of employment-based insurance provided (see tables III.1-III.16, pp. 16-24). States with higher rates of employer-based private insurance coverage—like Illinois, Michigan, New Jersey, Ohio, and Pennsylvania—tended to have a lower proportion of their populations without health insurance.

Coverage by the federally sponsored Medicaid program varied considerably in the 15 states. Nationally, about 7 percent of the under-age-65 population was covered by Medicaid, while the rate of coverage varied between 4 percent in New Jersey and 12 percent in Louisiana (see tables III.1-III.16, pp. 16-24).

Uninsured Rates Higher in Service and Other Nonmanufacturing Industries

Generally, the percentages of uninsured workers in the service sector of the economy and other industries (such as agriculture, mining, construction, public utilities, and transportation) continued to be higher than those in the manufacturing sector. In 1988, the service and other industries had a 15-percent and 21-percent uninsured rate, respectively, compared to an 11-percent rate for the manufacturing sector. In 12 of the 15 selected states,³ manufacturing had the lowest rates of the three major industry categories (see fig. IV.1 and table IV.1, pp. 25 and 26). Uninsured rates varied considerably among individual industries within and between states.

Income an Important Indicator of Insurance Status

People in families with low incomes are more likely to be without health insurance. Nationally, 34 percent of persons in families with incomes below the poverty level were without health insurance (see fig. V.1, p. 28). Uninsured rates, however, varied widely among the states. Among the 15 selected states, the percentages of people in families with incomes below the poverty level that were uninsured ranged from 17 percent in New York to 58 percent in Texas. The uninsured rate for people in families below the poverty level exceeded 25 percent in 11 of the 15 states (see table V.1, p. 29).

Most of the uninsured were in families with incomes less than twice the poverty level in the United States (see fig. V.2, p. 31). However, lack of health insurance coverage was not restricted to the low-income population. While more than half of uninsured workers in the United States

³In five of these states, the differences are statistically significant at the 95-percent confidence level.

had less than \$20,000 income in 1988, 46 percent of uninsured workers had incomes of \$20,000 or more. Fifteen percent of uninsured workers had income of \$40,000 or more (see fig. V.3 and table V.2, pp. 31 and 32).

The Unemployed Have Higher Uninsured Rates, but Most Uninsured Are Employed

Unemployed people had the highest uninsured rate (50 percent) among the employment status groups of people aged 19-64 nationwide. In states with sufficient data to measure the uninsured rate by employment status, the unemployed generally had the highest uninsured rates ranging from 31 percent in Louisiana to 68 percent in Texas (see fig. VI.1 and table VI.1, pp. 34 and 35).

However, attachment to the labor force is no guarantee of health insurance coverage. Many employed people also were without health insurance. In each of the 15 states, most of the uninsured were employed. Particularly hard hit were workers with part-time or part-year jobs. Workers with full-time jobs, however, were not immune to the problem. Over a third of all uninsured aged 19-64 had full-time jobs in 1988 (see fig. VI.2 and table VI.2, pp. 36 and 37).

Young Adults, Minorities, the Unmarried, and Less Educated More Likely to Be Uninsured

The likelihood of being uninsured in the United States is greater among young adults, minorities, unmarried people, and those with less than a high school education. Likewise, in most of the 15 selected states the uninsured rates were highest for people who were aged 19-24, were either black or Hispanic, were separated or divorced, and had no more than a grade school education (see tables VII.1-VII.5 and figs. VII.1-VII.5, pp. 38-48).

Minorities make up a disproportionate segment of the uninsured. In 1988, 33 percent of Hispanics and 21 percent of blacks were uninsured compared to 12 percent of whites. In each of the 15 states, the uninsured rates for blacks exceeded that for whites.⁴ In states that have a substantial Hispanic population (California and Texas), uninsured rates within the Hispanic population were the highest among the racial/ethnic groups. In California, for example, 35 percent of Hispanics were uninsured compared to 13 percent of whites and 15 percent of blacks (see tables VII.2 and VII.3, pp. 41 and 43).

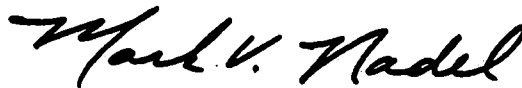
⁴In 9 of these states, the differences are statistically significant at the 95-percent confidence level.

Although the uninsured rates for minorities are high, the white population still makes up the majority of the uninsured population. In fact, in 12 of the 15 states (all except California, Georgia, and Texas), more than half of the uninsured populations were white.

As requested by your staff, we did not obtain agency comments on this fact sheet. We are sending copies of this report to the Secretary of Health and Human Services and the 15 states selected for analysis. We will also make copies available to others on request.

If you or your staff have any questions concerning this fact sheet, please contact me on (202) 275-6195. Other major contributors are listed in appendix IX.

Sincerely yours,



Mark V. Nadel
Associate Director for National and
Public Health Issues

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Abbreviations

CHAMPUS	Civilian Health and Medical Program of the Uniformed Services
CPS	Current Population Survey

Current Population Survey

The Bureau of the Census' Current Population Survey (CPS) is the source of most official government statistics on employment and unemployment. For the survey, households are scientifically selected on the basis of area of residence to represent the nation as a whole, individual states, and other specified areas. The sample used in the March 1989 survey consists of about 56,500 households. The universe is the civilian non-institutional population of the United States and members of the Armed Forces living with their families in civilian housing units or on a military base. A probability sample is used in selecting housing units. Each household is interviewed once a month for 4 consecutive months during a 1-year period, and again for the corresponding time period a year later. This technique enables Census to obtain month-to-month and year-to-year comparisons at reasonable cost.

CPS also provides monthly labor force data, including supplemental data on work experience, income, noncash benefits, and migration. Comprehensive information is collected on the employment status, occupation, and industry in which individuals work. Additional data are available on the number of weeks and hours per week worked by individuals and their total income. Although the main purpose of the survey is to collect data on the employment situation, the secondary purpose, also important, is to gather information on the demographic status of the population. This includes age, sex, race, marital status, educational attainment, and family structure. The results serve to update similar information collected through the decennial census. Government policymakers and legislators use the data as indicators of our nation's economic situation and to plan and evaluate many government programs.

In addition, the survey provides current estimates of the economic status and activities of the nation's population. Because it is not possible to develop one or two overall figures (such as the number of unemployed) that would adequately describe the whole labor market, the survey is designed to provide a large amount of detailed and supplementary data. Such data are made available to users of labor market information to meet various needs.

The survey provides the only data available on the distribution of workers by number of hours worked for the population as a whole (as distinguished from aggregate or average hours for an industry). This permits separate analyses of part-time workers, workers on overtime, and other groups. Also, the survey is the only comprehensive, current source of information on the occupation of workers and the industries in

which they work. Information is available not only for people currently in the labor force, but also for those outside it.

In March of every year, Census asks questions about health insurance coverage at any time during the previous year. Beginning in March 1988, Census implemented a major change in its health insurance questions. In previous surveys, Census determined private health insurance coverage for dependents through questions focused on policyholders (e.g., who else was covered by this policy or plan?). Under its new procedures, Census supplemented these questions by focusing questions on overall health insurance coverage to better gain information about the health insurance status of each household member. According to Census, the decline in the estimate of the uninsured population can almost certainly be attributed to the questionnaire modifications on the March 1988 CPS.

CPS was not designed to capture representative samples of state uninsured populations that would enable users to make refined estimates of some characteristics of the uninsured. Because of the many variables we analyzed on the 15 states' uninsured population, users of this report should exercise caution when interpreting these data because sampling errors would vary depending on the sufficiency of the population base. Sampling errors for the data elements in this report were computed at the 95-percent confidence level (see app. VIII).

Uninsured Populations in the United States

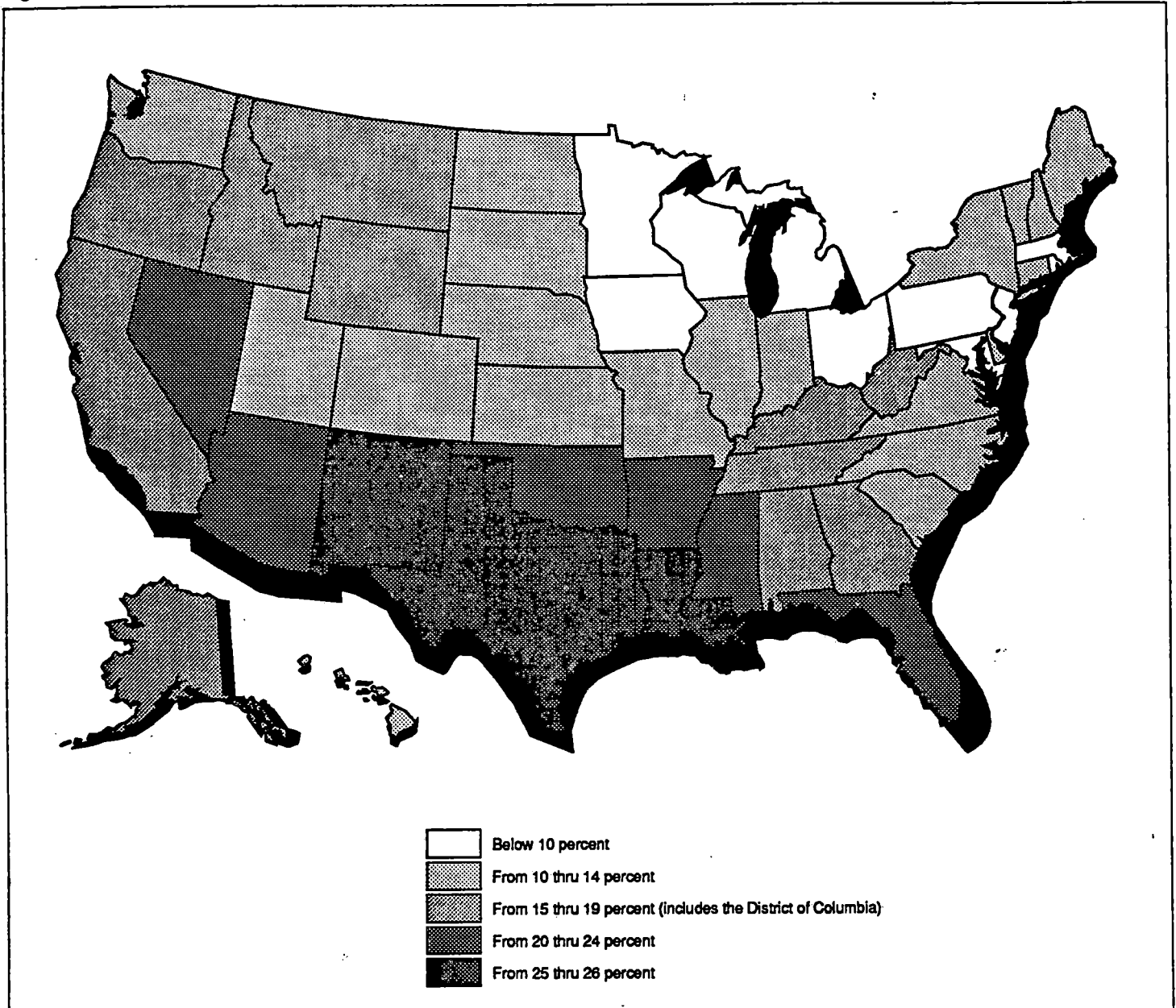
This appendix shows the number and percentage of uninsured people by state, region, and division. Figure II.1 depicts rate groupings in different geographic areas of the United States. Table II.1 lists the 15 states with the highest numbers and rates of uninsured people. Table II.2 gives uninsured rates by state categorized by region and division.

Table II.1: Fifteen States With Highest Numbers and Rates of Uninsured Under Age 65 (1988)

State	Number of uninsured (thousands)	Uninsured as a percentage of state population
Highest numbers of uninsured		
California	4,937	20
Texas	3,946	26
Florida	2,208	21
New York	1,855	12
Illinois	1,141	11
Georgia	993	18
Louisiana	963	25
Ohio	943	10
Pennsylvania	921	9
North Carolina	787	14
Alabama	675	19
Virginia	671	13
New Jersey	658	10
Michigan	646	8
Tennessee	644	15
Highest rates of uninsured		
New Mexico	351	26
Texas	3,946	26
Louisiana	963	25
Nevada	225	23
Oklahoma	621	23
Arkansas	467	22
Mississippi	491	22
Florida	2,208	21
Arizona	618	20
California	4,937	20
Alabama	675	19
District of Columbia	95	19
Alaska	84	19
Georgia	993	18
Kentucky	559	18

Appendix II
Uninsured Populations in the United States

Figure II.1: Uninsured by Percentage of State Populations (1988)



Appendix II
Uninsured Populations in the United States

**Table II.2: Uninsured Populations by
Region, Division, and State (1988)^a**

Region/division/state	Number of uninsured (thousands)	Uninsured as a percentage of state population
Northeast Region		
New England:		
Connecticut	282	10
Maine	112	11
Massachusetts	485	9
New Hampshire	120	12
Rhode Island	68	8
Vermont	57	12
Middle Atlantic:		
New Jersey	658	10
New York	1,855	12
Pennsylvania	921	9
Midwest Region		
East North Central:		
Illinois	1,141	11
Indiana	600	12
Michigan	646	8
Ohio	943	10
Wisconsin	388	9
West North Central:		
Iowa	211	9
Kansas	215	10
Minnesota	382	10
Missouri	591	13
Nebraska	161	12
North Dakota	60	10
South Dakota	91	15
West Region		
Mountain:		
Arizona	618	20
Colorado	410	15
Idaho	150	17
Montana	116	17
Nevada	225	23
New Mexico	351	26
Utah	196	13
Wyoming	63	15

(continued)

Appendix II
Uninsured Populations in the United States

Region/division/state	Number of uninsured (thousands)	Uninsured as a percentage of state population
Pacific:		
Alaska	84	19
California	4,937	20
Hawaii	103	11
Oregon	402	17
Washington	480	12
South Region		
East South Central:		
Alabama	675	19
Kentucky	559	18
Mississippi	491	22
Tennessee	644	15
West South Central:		
Arkansas	467	22
Louisiana	963	25
Oklahoma	621	23
Texas	3,946	26
South Atlantic:		
Delaware	60	10
District of Columbia	95	19
Florida	2,208	21
Georgia	993	18
Maryland	410	10
North Carolina	787	14
South Carolina	437	15
Virginia	671	13
West Virginia	255	16

^aThe data include only people under age 65.

Health Insurance Coverage of Populations

This appendix contains information on the health insurance coverage of individuals under age 65 in the United States and 15 states. It shows the estimated numbers and percentages for uninsured people and also for individuals with health insurance coverage provided through private insurance and public programs, such as Medicaid and Medicare.

Table III.1: Health Insurance Coverage of Individuals Under Age 65 in the United States (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	141,769	66
Individual-provided	17,615	8
Public		
Medicaid	15,312	7
Medicare	2,400	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	5,163	2
Subtotal	182,259	84
No insurance coverage	32,405	15
Total	214,663^c	100^c

^aThe Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Appendix III
Health Insurance Coverage of Populations

Table III.2: Health Insurance Coverage of Individuals Under Age 65 in Alabama (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	2,203	63
Individual-provided	219	6
Public		
Medicaid	275	8
Medicare	59	2
CHAMPUS, ^a Veterans Affairs, Military Health ^b	48	1
Subtotal	2,804	80
No insurance coverage	675	19
Total	3,478^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Table III.3: Health Insurance Coverage of Individuals Under Age 65 in California (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	14,758	59
Individual-provided	1,904	8
Public		
Medicaid	2,429	10
Medicare	249	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	632	3
Subtotal	19,972	81
No insurance coverage	4,937	20
Total	24,910^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Appendix III
Health Insurance Coverage of Populations

**Table III.4: Health Insurance Coverage of
Individuals Under Age 65 in Florida (1988)**

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	6,104	59
Individual-provided	1,026	10
Public		
Medicaid	538	5
Medicare	135	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	408	4
Subtotal	8,211	79
No insurance coverage	2,208	21
Total	10,420^c	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

**Table III.5: Health Insurance Coverage of
Individuals Under Age 65 in Georgia
(1988)**

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	3,527	63
Individual-provided	451	8
Public		
Medicaid	339	6
Medicare	96	2
CHAMPUS, ^a Veterans Affairs, Military Health ^b	158	3
Subtotal	4,571	82
No insurance coverage	993	18
Total	5,564	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

Appendix III
Health Insurance Coverage of Populations

Table III.6: Health Insurance Coverage of Individuals Under Age 65 in Illinois (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	7,147	71
Individual-provided	773	8
Public		
Medicaid	831	8
Medicare	118	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	84	1
Subtotal	8,953	89
No insurance coverage	1,141	11
Total	10,094	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

Table III.7: Health Insurance Coverage of Individuals Under Age 65 in Louisiana (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	1,938	50
Individual-provided	305	8
Public		
Medicaid	474	12
Medicare	48	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	118	3
Subtotal	2,883	74
No insurance coverage	963	25
Total	3,847^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Appendix III
Health Insurance Coverage of Populations

**Table III.8: Health Insurance Coverage of
Individuals Under Age 65 in Michigan
(1988)**

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	5,952	73
Individual-provided	627	8
Public		
Medicaid	790	10
Medicare	107	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	83	1
Subtotal	7,559	93
No insurance coverage	646	8
Total	8,205	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

**Table III.9: Health Insurance Coverage of
Individuals Under Age 65 in New Jersey
(1988)**

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	5,030	76
Individual-provided	547	8
Public		
Medicaid	292	4
Medicare	58	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	48	1
Subtotal	5,975	90
No insurance coverage	658	10
Total	6,633	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

Appendix III
Health Insurance Coverage of Populations

Table III.10: Health Insurance Coverage of Individuals Under Age 65 in New York (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	10,375	68
Individual-provided	1,059	7
Public		
Medicaid	1,656	11
Medicare	241	2
CHAMPUS, ^a Veterans Affairs, Military Health ^b	182	1
Subtotal	13,513	89
No insurance coverage	1,855	12
Total	15,367^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Table III.11: Health Insurance Coverage of Individuals Under Age 65 in North Carolina (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	3,819	69
Individual-provided	460	8
Public		
Medicaid	231	4
Medicare	91	2
CHAMPUS, ^a Veterans Affairs, Military Health ^b	188	3
Subtotal	4,789	86
No insurance coverage	787	14
Total	5,576	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

Appendix III
Health Insurance Coverage of Populations

Table III.12: Health Insurance Coverage of Individuals Under Age 65 in Ohio (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	7,130	73
Individual-provided	638	7
Public		
Medicaid	817	8
Medicare	110	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	77	1
Subtotal	8,772	90
No insurance coverage	943	10
Total	9,717^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Table III.13: Health Insurance Coverage of Individuals Under Age 65 in Pennsylvania (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	7,752	75
Individual-provided	793	8
Public		
Medicaid	661	6
Medicare	132	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	147	1
Subtotal	9,485	91
No insurance coverage	921	9
Total	10,405^c	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Appendix III
Health Insurance Coverage of Populations

Table III.14: Health Insurance Coverage of Individuals Under Age 65 in Tennessee (1988)

Type of Insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	2,699	63
Individual-provided	405	9
Public		
Medicaid	422	10
Medicare	79	2
CHAMPUS, ^a Veterans Affairs, Military Health ^b	53	1
Subtotal	3,658	85
No insurance coverage	644	15
Total	4,303^c	100

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Table III.15: Health Insurance Coverage of Individuals Under Age 65 in Texas (1988)

Type of insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	8,668	57
Individual-provided	1,150	8
Public		
Medicaid	830	6
Medicare	106	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	520	3
Subtotal	11,274	75
No insurance coverage	3,946	26
Total	15,221^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Appendix III
Health Insurance Coverage of Populations

Table III.16: Health Insurance Coverage
of Individuals Under Age 65 in Virginia
(1988)

Type of Insurance	Number (thousands)	Percent
Private		
Employer- or union-provided	3,545	67
Individual-provided	413	8
Public		
Medicaid	265	5
Medicare	64	1
CHAMPUS, ^a Veterans Affairs, Military Health ^b	355	7
Subtotal	4,642	88
No insurance coverage	671	13
Total	5,312^c	100^c

^aCHAMPUS is operated by the Department of Defense. The program provides reimbursement for covered medical care rendered in civilian facilities to wives and children of active military personnel, retired military personnel and their dependents, and dependents of deceased personnel.

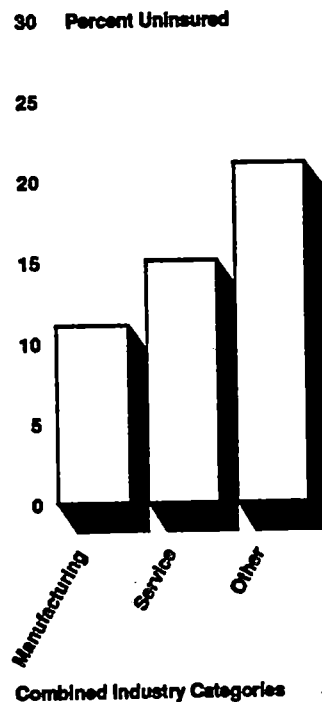
^bMembers of the Armed Forces and their dependents living in off-base housing or on-base military housing.

^cFigures do not add due to rounding.

Uninsured Rates for Workers by Industry Group

This appendix shows uninsured rates in employment sectors of the economy for the United States and 15 states. Individual industries are combined into three categories—manufacturing (e.g., durable and nondurable goods); services (e.g., wholesale and retail trade, insurance, real estate, entertainment, and recreation); and other (e.g., agriculture, fisheries, construction, and public utilities).

Figure IV.1: Uninsured Rate in the United States Is Lower in Manufacturing Than in Service and Other Industries (1988)



Notes: Based on individuals aged 19-64 who responded to industry-related questions.

Manufacturing industries include durable goods (such as motor vehicles and equipment) and nondurable goods (such as textile and chemical products) industries.

Service industries include wholesale trade; retail trade; finance, insurance, and real estate; business and repair services; personal services; entertainment and recreation services; professional and related services; and public administration.

Other industries include agriculture, forestry, and fisheries; mining; construction; and transportation, communications, and other public utilities.

Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix IV
Uninsured Rates for Workers by
Industry Group

**Table IV.1: Uninsured Rates in Most of
the 15 States Are Lower in
Manufacturing Than in Service and Other
Industries (1988)^a**

Employment figures in thousands				
	Combined industry categories			
	Manufacturing ^b	Services ^c	Other ^d	Total
Alabama				
Employment	487	1,058	279	1,824
Percentage of workers uninsured	16	20	25	20
California				
Employment	2,519	9,109	2,217	13,845
Percentage of workers uninsured	19	20	24	20
Florida				
Employment	707	4,055	1,155	5,917
Percentage of workers uninsured	16	18	31	20
Georgia				
Employment	716	1,858	558	3,131 ^e
Percentage of workers uninsured	17	18	24	19
Illinois				
Employment	1,128	3,563	876	5,567
Percentage of workers uninsured	8	13	13	12
Louisiana				
Employment	199	1,240	392	1,832 ^e
Percentage of workers uninsured	24	22	34	25
Michigan				
Employment	1,105	2,790	559	4,454
Percentage of workers uninsured	6	10	14	9
New Jersey				
Employment	805	2,467	651	3,923
Percentage of workers uninsured	9	10	13	10
New York				
Employment	1,335	5,731	1,267	8,334 ^e
Percentage of workers uninsured	12	12	18	13
North Carolina				
Employment	927	1,849	533	3,309
Percentage of workers uninsured	9	13	21	13
Ohio				
Employment	1,258	3,217	772	5,247
Percentage of workers uninsured	4	12	15	11
Pennsylvania				
Employment	1,225	3,697	894	5,815 ^e
Percentage of workers uninsured	6	10	10	9

(continued)

**Appendix IV
Uninsured Rates for Workers by
Industry Group**

	Combined industry categories			
	Manufacturing ^b	Services ^c	Other ^d	Total
Tennessee				
Employment	606	1,273	444	2,323
Percentage of workers uninsured	8	15	16	13
Texas				
Employment	1,191	5,136	1,648	7,976 ^e
Percentage of workers uninsured	18	23	33	24
Virginia				
Employment	425	2,042	507	2,974
Percentage of workers uninsured	13	11	22	13
United States				
Employment	22,543	76,471	20,475	119,489
Percentage of workers uninsured	11	15	21	15

^aThe data are based on individuals aged 19-64 who responded to employment industry-related questions.

^bManufacturing includes durable goods (such as motor vehicles and equipment) and nondurable goods (such as textile and chemical products) industries.

^cService industries include wholesale trade; retail trade; finance, insurance, and real estate; business and repair services; personal services; entertainment and recreation services; professional and related services; and public administration.

^dOther industries include agriculture, forestry, and fisheries; mining; construction; and transportation, communications, and other public utilities.

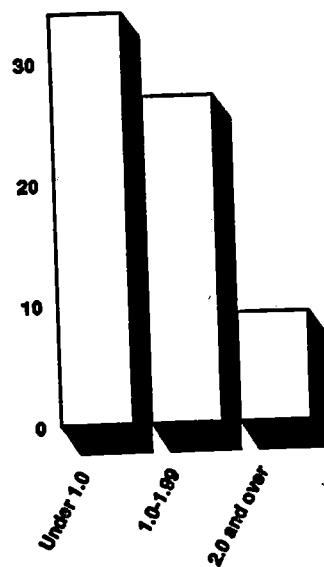
^eNumbers do not add to total due to rounding.

Uninsured Rates by Income Status

This appendix shows uninsured rates by income class for the United States and the 15 states. Income data are presented in terms of poverty status and income level. Figures V.1 and V.2 and table V.1 give uninsured rates in relation to the ratio of family income to the federal poverty level. Some proposals to extend coverage to individuals are defined in terms of poverty level. For example, the Pepper Commission report on comprehensive health care recommends that public health care subsidies be available to families with incomes below two times the federal poverty level. Table V.2 provides another perspective showing the relation between dollar income and health insurance status for the working population by full-time and part-time employment status.

Figure V.1: A High Percentage of Low-Income Families in the United States Is Uninsured (1988)

40 Percent Uninsured



Ratio of family income to poverty level

Note: Includes only people under age 65. Percentage of uninsured within poverty level ranges in the United States is shown in table V.1.
Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix V
Uninsured Rates by Income Status

Table V.1: Low-Income Families Have Higher Uninsured Rates in the 15 States (1988)*

Numbers are in thousands unless otherwise noted

	Ratio of family income to poverty level			Total
	Under 1.0	1.0-1.99	2.0 and over	
Alabama				
Population in income class	675	834	1,969	3,478
Uninsured	306	238	131	675
Percent of income class uninsured	45	29	7	19
California				
Population in income class	3,498	4,419	16,992	24,910 ^b
Uninsured	1,235	1,569	2,133	4,937
Percent of income class uninsured	35	36	13	20
Florida				
Population in income class	1,433	1,979	7,009	10,420 ^b
Uninsured	678	715	814	2,208
Percent of income class uninsured	47	36	12	21
Georgia				
Population in income class	781	1,060	3,723	5,564
Uninsured	299	312	382	993
Percent of income class uninsured	38	30	10	18
Illinois				
Population in income class	1,293	1,496	7,306	10,094 ^b
Uninsured	344	357	440	1,141
Percent of income class uninsured	27	24	6	11
Louisiana				
Population in income class	883	872	2,092	3,847
Uninsured	327	353	283	963
Percent of income class uninsured	37	41	14	25
Michigan				
Population in income class	1,042	1,223	5,940	8,205
Uninsured	210	173	263	646
Percent of income class uninsured	20	14	4	8
New Jersey				
Population in income class	399	668	5,566	6,634 ^b
Uninsured	114	127	418	659
Percent of income class uninsured	28	19	8	10
New York				
Population in income class	2,127	2,143	11,097	15,367
Uninsured	358	470	1,027	1,855
Percent of income class uninsured	17	22	9	12

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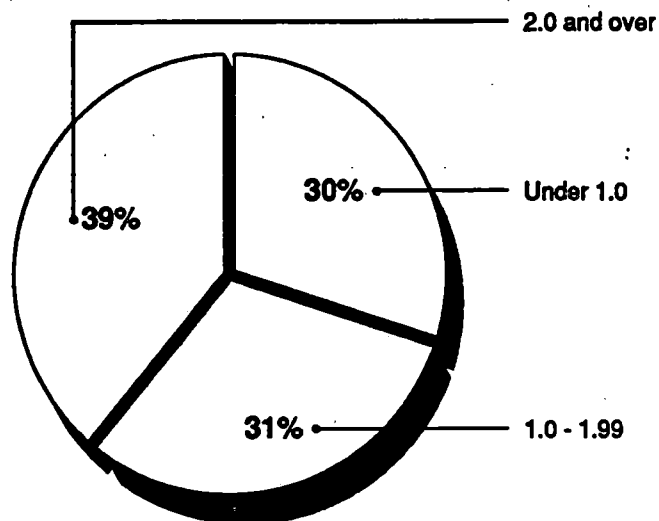
Appendix V
Uninsured Rates by Income Status

	Ratio of family income to poverty level			Total
	Under 1.0	1.0-1.99	2.0 and over	
North Carolina				
Population in income class	651	1,109	3,816	5,576
Uninsured	226	247	314	787
Percent of income class uninsured	35	22	8	14
Ohio				
Population in income class	1,251	1,675	6,791	9,717
Uninsured	251	324	368	943
Percent of income class uninsured	20	19	5	10
Pennsylvania				
Population in income class	1,060	1,717	7,627	10,405 ^b
Uninsured	229	269	423	921
Percent of income class uninsured	22	16	6	9
Tennessee				
Population in income class	774	921	2,608	4,303
Uninsured	214	283	147	644
Percent of income class uninsured	28	31	6	15
Texas				
Population in income class	2,755	3,020	9,446	15,221
Uninsured	1,589	1,258	1,100	3,946
Percent of income class uninsured	58	42	12	26
Virginia				
Population in income class	573	697	4,042	5,312
Uninsured	191	175	306	671
Percent of income class uninsured	33	25	8	13
United States				
Population in income class	28,419	37,240	149,004	214,663
Uninsured	9,658	10,133	12,614	32,405
Percent of income class uninsured	34	27	9	15

^aThe data include only people under age 65.

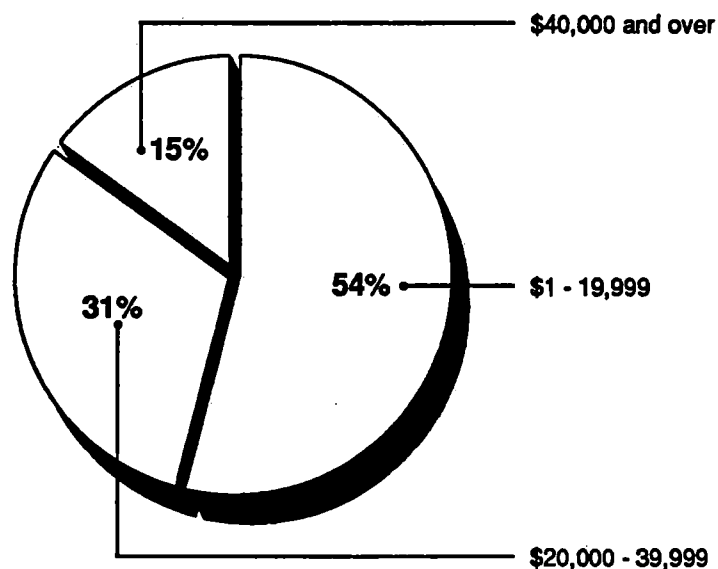
^bNumbers do not add to total due to rounding.

Figure V.2: Most Uninsured in the United States Have Incomes Less Than Twice the Poverty Level (1988)



Note: Includes only people under age 65. This chart shows the percentage distribution of the uninsured in poverty level ranges. Income is shown above as a multiple of the poverty level. Table V.1 shows the distribution of uninsured workers in numbers.
Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Figure V.3: Most Uninsured Workers in the United States Have Incomes Less Than \$20,000 per Year (1988)



Note: Includes only people aged 19-64. Percentage of uninsured workers in income ranges in the United States is shown in table V.2.
Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix V
Uninsured Rates by Income Status

Table V.2: Most Uninsured Workers in 15 States Generally Had Incomes Less Than \$20,000 per Year (1988)^a

	Percent of uninsured workers in personal income ranges					Total ^b
	\$1-9,999	\$10,000-19,999	\$20,000-29,999	\$30,000-39,999	\$40,000 and over	
Alabama						
Full-time/full-year	1	13	8	8	5	35
Part-time/part-year	33	22	7	3	0	66
Total ^b	34	36	15	11	5	100
California						
Full-time/full-year	3	12	13	11	13	52
Part-time/part-year	21	14	6	4	4	49
Total ^b	23	27	19	14	17	100
Florida						
Full-time/full-year	3	11	15	10	12	51
Part-time/part-year	22	17	6	3	2	49
Total ^b	25	28	21	12	14	100
Georgia						
Full-time/full-year	4	16	11	8	9	46
Part-time/part-year	25	16	6	3	4	54
Total ^b	29	32	16	11	13	100
Illinois						
Full-time/full-year	2	14	14	7	10	47
Part-time/part-year	20	19	6	4	4	53
Total ^b	23	33	20	11	14	100
Louisiana						
Full-time/full-year	1	9	13	7	9	39
Part-time/part-year	32	15	8	3	3	61
Total ^b	34	24	21	10	12	100
Michigan						
Full-time/full-year	2	10	12	7	14	45
Part-time/part-year	27	13	8	2	5	55
Total ^b	29	23	20	9	18	100
New Jersey						
Full-time/full-year	1	12	13	11	18	55
Part-time/part-year	12	17	8	3	5	45
Total ^b	13	29	21	14	24	100
New York						
Full-time/full-year	3	8	14	10	20	55
Part-time/part-year	14	16	7	4	5	45
Total ^b	17	24	21	13	25	100

(continued)

Appendix V
Uninsured Rates by Income Status

	Percent of uninsured workers in personal income ranges					Total ^b
	\$1-9,999	\$10,000-19,999	\$20,000-29,999	\$30,000-39,999	\$40,000 and over	
North Carolina						
Full-time/full-year	3	11	15	7	10	46
Part-time/part-year	27	14	7	4	3	54
Total ^b	29	25	22	11	13	100
Ohio						
Full-time/full-year	2	10	9	5	9	34
Part-time/part-year	27	21	9	5	5	66
Total ^b	29	30	18	10	13	100
Pennsylvania						
Full-time/full-year	4	8	13	10	10	45
Part-time/part-year	27	15	7	2	5	55
Total ^b	31	23	20	12	15	100
Tennessee						
Full-time/full-year	2	20	12	2	9	44
Part-time/part-year	21	19	9	3	4	56
Total ^b	23	39	20	5	12	100
Texas						
Full-time/full-year	3	13	14	6	9	45
Part-time/part-year	26	16	7	3	2	55
Total ^b	29	30	21	9	12	100
Virginia						
Full-time/full-year	1	9	15	11	15	51
Part-time/part-year	23	12	10	2	2	49
Total ^b	24	21	25	14	17	100
United States						
Full-time/full-year	3	11	13	8	11	46
Part-time/part-year	24	17	7	3	3	54
Total ^b	26	28	20	11	15	100

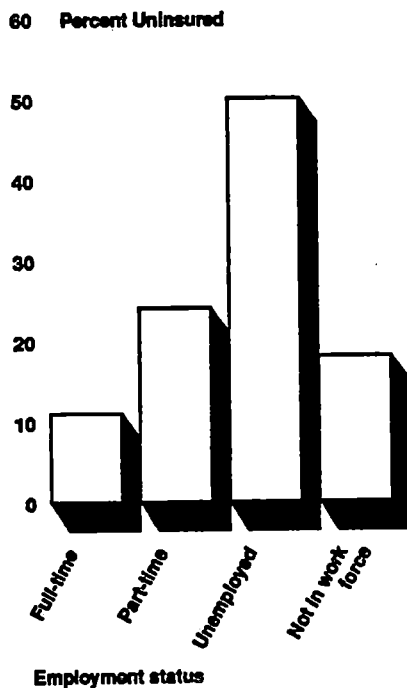
^aThe data include workers aged 19-64.

^bNumbers may not add to total due to rounding.

Uninsured Rates by Employment Status

This appendix shows uninsured rates for the United States and 15 states by employment status groups—full-time/full-year, part-time/part-year, unemployed, and not in the work force. Also shown are uninsured rates within employed populations. Table VI.1 shows uninsured rates for the population aged 19-64 by employment status, while table VI.2 shows the distribution of the uninsured population across the employment status groups.

Figure VI.1: Uninsured Rate Is Highest Among the Unemployed in the United States (1988)



Note: The data include only people aged 19-64.

Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix VI
Uninsured Rates by Employment Status

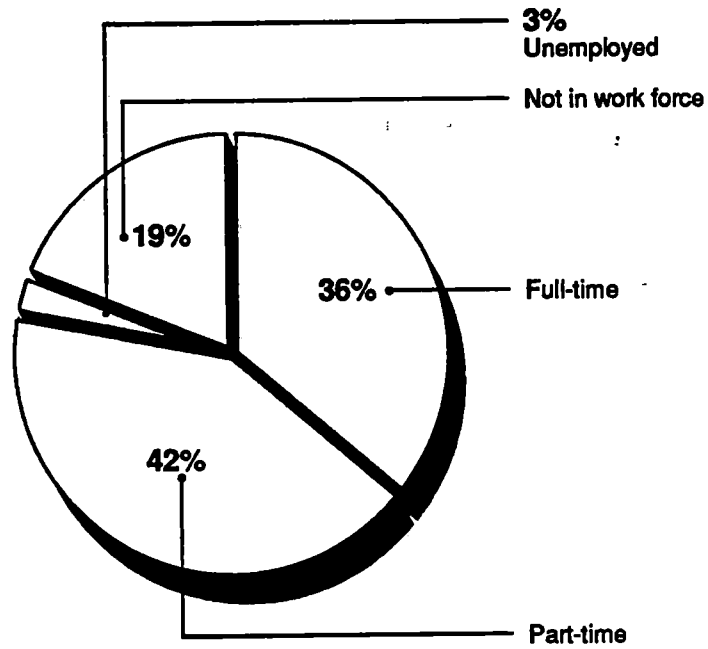
Table VI.1: The Unemployed and Part-Time/Part-Year Workers Had Higher Uninsured Rates (1988)^a

State	Percentage of uninsured population within employment status group			
	Full-time/ full-year	Part-time/ part-year	Unemployed	Not in work force
Alabama	11	36	^b	22
California	16	28	60	23
Florida	15	29	^b	25
Georgia	13	32	^b	17
Illinois	8	19	34	15
Louisiana	17	37	31	25
Michigan	7	14	^b	9
New Jersey	8	16	^b	13
New York	10	19	56	13
North Carolina	9	23	^b	18
Ohio	6	19	35	11
Pennsylvania	6	15	46	12
Tennessee	10	20	^b	22
Texas	17	36	68	30
Virginia	9	21	^b	13
United States	11	24	50	18

^aThe data include only people aged 19-64.

^bThe population base is too small to estimate a useful percent of uninsured.

Figure VI.2: Most Uninsured in the United States Aged 19-64 Were Employed (1988)



Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix VI
Uninsured Rates by Employment Status

Table VI.2: The Majority of the Uninsured Aged 19-64 in the 15 States Were Employed (1988)

State	Percentage of uninsured population by employment status group				Total
	Full-time/ full-year	Part-time/ part-year	Unemployed	Not in work force	
Alabama	27	50	2	22	100 ^a
California	41	38	2	20	100 ^a
Florida	39	38	2	21	100
Georgia	40	44	1	15	100
Illinois	36	39	4	21	100
Louisiana	29	44	5	22	100
Michigan	35	43	4	18	100
New Jersey	43	34	4	19	100
New York	41	33	3	22	100 ^a
North Carolina	37	43	2	19	100 ^a
Ohio	26	52	4	18	100
Pennsylvania	33	39	5	23	100
Tennessee	29	38	7	26	100
Texas	35	43	3	20	100 ^a
Virginia	40	38	7	16	100 ^a
United States	36	42	3	19	100

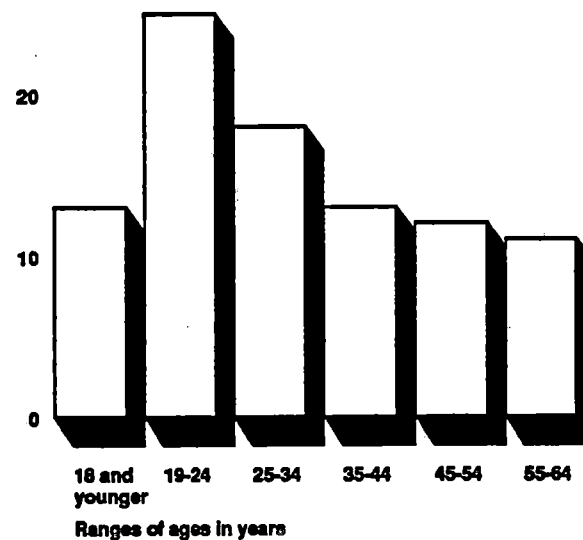
^aNumbers may not add to total due to rounding.

Uninsured Rates by Demographic Characteristics

This appendix contains uninsured rates by certain demographic characteristics and highlights the type of individuals that are most likely to be uninsured. The characteristics included are age, race and ethnic origin, education, and marital status.

Figure VII.1: The Likelihood of Being Uninsured in the United States Is Greatest Among Those Aged 19-24 (1988)

30 Percent Uninsured



Note: Percentage of uninsured within age groups in the United States is shown in table VII.1
Source: Bureau of the Census, CPS (Washington, D.C., 1988).

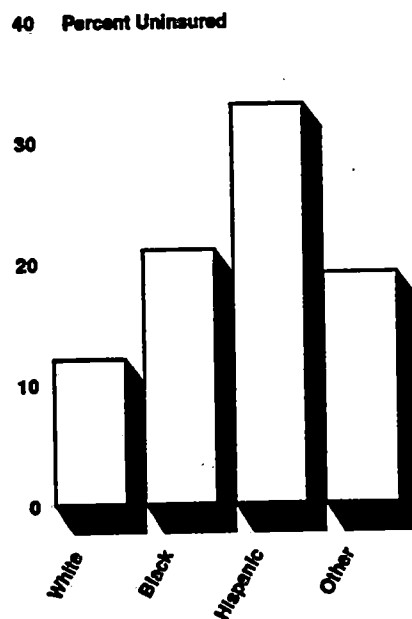
Appendix VII
Uninsured Rates by
Demographic Characteristics

**Table VII.1: The Likelihood of Being
Uninsured in the 15 States Is Greater
Among Those Aged 19-24 (1988)**

State	Percentage of uninsured within age group					
	18 and younger	19-24	25-34	35-44	45-54	55-64
Alabama	18	31	25	17	11	15
California	17	35	23	16	16	15
Florida	22	28	26	17	17	16
Georgia	16	30	20	18	11	13
Illinois	9	20	16	9	7	10
Louisiana	25	29	31	27	19	16
Michigan	4	18	11	6	8	6
New Jersey	7	20	13	8	8	8
New York	9	20	16	11	11	9
North Carolina	14	23	15	12	10	11
Ohio	7	20	13	8	7	8
Pennsylvania	7	18	10	8	9	8
Tennessee	13	19	21	14	14	10
Texas	27	37	29	22	18	16
Virginia	11	21	14	11	14	9
United States	13	25	18	13	12	11

**Appendix VII
Uninsured Rates by
Demographic Characteristics**

**Figure VII.2: The Likelihood of Being
Uninsured in the United States Is Greater
Among Minorities (1988)**



Note: Includes only people under age 65. Percentage of uninsured within racial/ethnic groups in the United States is shown in table VII.2.

Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix VII
Uninsured Rates by
Demographic Characteristics

Table VII.2: The Likelihood of Being Uninsured in the 15 States Is Greater Among Minorities (1988)^a

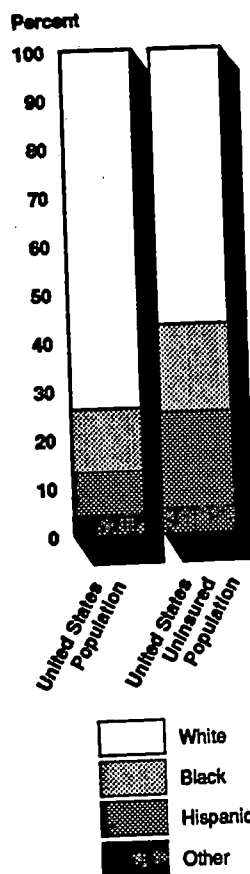
State	Percentage of uninsured within racial/ ethnic groups		
	White	Black	Hispanic
Alabama	16	28	^b
California	13	15	35
Florida	16	28	39
Georgia	12	28	^b
Illinois	9	17	22
Louisiana	21	34	^b
Michigan	7	13	10
New Jersey	8	14	24
New York	9	18	21
North Carolina	11	23	^b
Ohio	9	11	17
Pennsylvania	8	14	6
Tennessee	14	17	^b
Texas	16	27	47
Virginia	10	23	15
United States	12	21	33

^aThe data include only people under age 65.

^bThe population base is too small to estimate a useful percent of uninsured.

Appendix VII
Uninsured Rates by
Demographic Characteristics

Figure VII.3: Minorities Make Up a Disproportionately Large Segment of the Uninsured Population in the United States (1988)



Note: Includes only people under age 65. Percentage of the United States population as a whole and the population uninsured are shown in table VII.3.
Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix VII
Uninsured Rates by
Demographic Characteristics

Table VII.3: Minorities Make Up a Disproportionately Large Segment of the Uninsured Population in Most of the 15 States (1988)^a

State	Distribution of populations by racial/ethnic group				
	White	Black	Hispanic	Other	Total
Alabama					
Population	71	28	b	b	100 ^c
Uninsured	59	41	b	b	100
California					
Population	57	7	26	10	100
Uninsured	38	6	46	10	100
Florida					
Population	67	18	13	2	100
Uninsured	50	24	24	2	100
Georgia					
Population	61	37	1	1	100
Uninsured	40	57	2	1	100
Illinois					
Population	74	15	8	3	100
Uninsured	58	22	16	4	100
Louisiana					
Population	65	33	2	1	100 ^c
Uninsured	54	44	2	b	100
Michigan					
Population	82	15	1	2	100
Uninsured	73	25	2	1	100 ^c
New Jersey					
Population	75	12	9	4	100
Uninsured	57	17	22	5	100 ^c
New York					
Population	70	14	12	4	100
Uninsured	51	21	21	7	100
North Carolina					
Population	76	21	1	2	100
Uninsured	61	35	1	2	100 ^c
Ohio					
Population	87	12	1	1	100 ^c
Uninsured	84	13	2	b	100 ^c
Pennsylvania					
Population	88	9	2	2	100 ^c
Uninsured	81	13	1	5	100
Tennessee					
Population	80	19	b	1	100
Uninsured	77	21	b	2	100

(continued)

**Appendix VII
Uninsured Rates by
Demographic Characteristics**

State	Distribution of populations by racial/ethnic group				
	White	Black	Hispanic	Other	Total
Texas					
Population	59	13	27	2	100 ^c
Uninsured	37	13	49	1	100
Virginia					
Population	76	19	2	3	100
Uninsured	59	35	2	4	100
United States					
Population	75	13	9	4	100 ^c
Uninsured	58	18	20	5	100 ^c

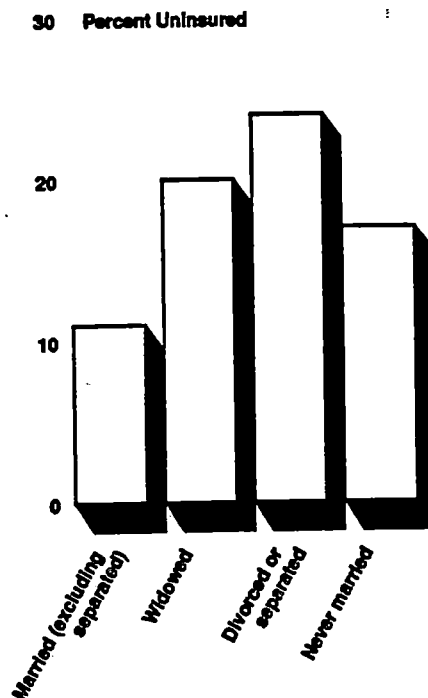
^aThe data include only people under age 65.

^bLess than 1 percent of the uninsured in the state are represented by this racial/ethnic group.

^cNumbers do not add due to rounding.

Appendix VII
Uninsured Rates by
Demographic Characteristics

Figure VII.4: The Likelihood of Being Uninsured in the United States Is Greater Among the Separated and Unmarried (1988)



Note: Includes only people under age 65. The Bureau of the Census classifies individuals' marital status according to four major categories: married, widowed, divorced, and never married. Married persons reported as "separated" include those with legal separations, those living apart with intentions of obtaining a divorce, and other persons permanently or temporarily estranged from their spouses because of marital discord. Percentage of uninsured within marital status groups in the United States is shown in table VII.4.

Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix VII
Uninsured Rates by
Demographic Characteristics

Table VII.4: The Likelihood of Being Uninsured in Most of the 15 States Is Greater Among the Separated and Unmarried (1988)^a

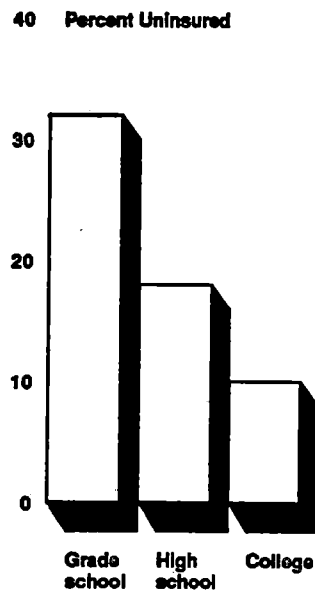
State	Percentage of uninsured within marital status group			
	Married (excluding separated)	Widowed	Divorced or separated	Never married
Alabama	15	^b	33	21
California	16	33	21	22
Florida	16	26	27	24
Georgia	13	29	28	20
Illinois	6	22	24	14
Louisiana	19	22	43	27
Michigan	5	11	14	9
New Jersey	5	15	17	13
New York	9	16	20	14
North Carolina	9	26	20	17
Ohio	6	18	19	12
Pennsylvania	6	12	18	10
Tennessee	12	6	23	17
Texas	21	32	33	29
Virginia	7	21	23	16
United States	11	20	24	17

^aThe data include only people under age 65.

^bThe population base is too small to estimate a useful percent of uninsured.

Appendix VII
Uninsured Rates by
Demographic Characteristics

Figure VII.5: The Likelihood of Being Uninsured in the United States Is Greater Among Those With No More Than a Grade School Education (1988)



Note: Includes only people under age 65. Percentage of uninsured within educational levels in the United States is shown in table VII.5.

Source: Bureau of the Census, CPS (Washington, D.C., 1988).

Appendix VII
Uninsured Rates by
Demographic Characteristics

Table VII.5: The Likelihood of Being Uninsured in 15 States Is Greater Among Those With No More Than a Grade School Education (1988)^a

State	Percentage of uninsured within educational status group		
	Grade school	High school	College
Alabama	31	22	12
California	49	22	13
Florida	40	25	13
Georgia	27	22	11
Illinois	28	13	9
Louisiana	33	31	14
Michigan	18	11	5
New Jersey	24	13	7
New York	20	15	10
North Carolina	22	17	9
Ohio	13	12	8
Pennsylvania	18	11	7
Tennessee	26	15	12
Texas	54	29	13
Virginia	31	18	5
United States	32	18	10

^aThe data include only people under age 65.

Sampling Errors of Percentages

This appendix contains sampling errors for percentages of uninsured individuals shown in all tables in appendixes IV through VII. The sampling errors are computed at the 95-percent confidence level. The Bureau of the Census recommends when using CPS data, that care be exercised when interpreting analysis results based on a relatively small number of cases or on small differences between estimates. Census maintains that valid estimates cannot be made where the population base is 75,000 or less.

Table VIII.1: Sampling Errors (Percentage Points) for Table IV.1

State	Uninsured percentages of worker populations by combined industry category		
	Manufacturing	Services	Other
Alabama	5	4	8
California	3	1	3
Florida	4	2	4
Georgia	5	3	6
Illinois	3	2	4
Louisiana	10	4	8
Michigan	2	2	5
New Jersey	3	2	4
New York	3	1	3
North Carolina	3	3	6
Ohio	2	2	4
Pennsylvania	2	2	3
Tennessee	4	3	6
Texas	4	2	4
Virginia	5	2	6
United States	1	0	1

Appendix VIII
Sampling Errors of Percentages

Table VIII.2: Sampling Errors (Percentage Points) for Table V.1

State	Uninsured percentages of population groups based on the ratio of their family income to the poverty level			
	Under 1.0	1.0-1.99	2.0 and over	Total
Alabama	10	8	3	3
California	4	4	1	1
Florida	7	5	2	2
Georgia	9	7	2	3
Illinois	6	5	1	2
Louisiana	8	8	4	3
Michigan	6	5	1	1
New Jersey	11	8	2	2
New York	4	4	1	1
North Carolina	9	6	2	2
Ohio	6	5	1	1
Pennsylvania	6	4	1	1
Tennessee	8	8	2	3
Texas	5	4	2	2
Virginia	10	8	2	2
United States	1	1	0	0

Appendix VIII
Sampling Errors of Percentages

Table VIII.3: Sampling Errors (Percentage Points) for Table V.2

State	Percentages of uninsured workers by personal income range					Total
	\$1-9,999	\$10,000-19,999	\$20,000-29,999	\$30,000-39,999	\$40,000 and over	
Alabama						
Full-time/full-year	1	6	5	5	4	8
Part-time/part-year	8	7	4	3	0	8
Total	8	8	6	5	4	
California						
Full-time/full-year	1	2	2	2	2	3
Part-time/part-year	2	2	1	1	1	3
Total	3	3	2	2	2	
Florida						
Full-time/full-year	2	3	3	3	3	5
Part-time/part-year	4	4	2	2	1	5
Total	4	4	4	3	3	
Georgia						
Full-time/full-year	2	5	4	4	4	7
Part-time/part-year	6	5	3	2	3	7
Total	6	6	5	4	4	
Illinois						
Full-time/full-year	2	4	4	3	4	6
Part-time/part-year	5	5	3	2	2	6
Total	5	6	5	4	4	
Louisiana						
Full-time/full-year	2	4	5	4	4	7
Part-time/part-year	7	5	4	3	3	7
Total	7	7	6	5	5	
Michigan						
Full-time/full-year	2	5	5	4	5	8
Part-time/part-year	7	5	4	2	3	8
Total	7	7	6	5	6	
New Jersey						
Full-time/full-year	2	5	5	5	6	8
Part-time/part-year	5	6	4	3	4	8
Total	5	7	7	6	7	
New York						
Full-time/full-year	2	3	3	3	4	5
Part-time/part-year	3	4	3	2	2	5
Total	4	4	4	3	4	

(continued)

Appendix VIII
Sampling Errors of Percentages

State	Percentages of uninsured workers by personal income range					Total
	\$1-9,999	\$10,000-19,999	\$20,000-29,999	\$30,000-39,999	\$40,000 and over	
North Carolina						
Full-time/full-year	3	5	6	4	5	8
Part-time/part-year	7	5	4	3	3	8
Total	7	7	7	5	5	
Ohio						
Full-time/full-year	2	4	4	3	4	7
Part-time/part-year	6	6	4	3	3	7
Total	6	6	5	4	5	
Pennsylvania						
Full-time/full-year	3	4	5	4	4	7
Part-time/part-year	6	5	4	2	3	7
Total	7	6	6	5	5	
Tennessee						
Full-time/full-year	2	7	6	3	5	9
Part-time/part-year	8	7	5	3	4	9
Total	8	9	7	4	6	
Texas						
Full-time/full-year	1	3	3	2	2	4
Part-time/part-year	3	3	2	1	1	4
Total	3	3	3	2	2	
Virginia						
Full-time/full-year	2	5	6	5	6	8
Part-time/part-year	7	5	5	3	2	8
Total	7	7	7	6	6	
United States						
Full-time/full-year	1	2	3	2	2	4
Part-time/part-year	3	3	2	1	1	4
Total	3	3	3	2	3	

Appendix VIII
Sampling Errors of Percentages

Table VIII.4: Sampling Errors (Percentage Points) for Table VI.1

State	Uninsured percentages by employment status group			
	Full-time/ full-year	Part-time/ part-year	Unemployed	Not in work force
Alabama	3	6	^a	9
California	0	2	21	4
Florida	0	3	^a	6
Georgia	0	5	^a	7
Illinois	0	3	23	5
Louisiana	0	6	23	9
Michigan	0	3	^a	4
New Jersey	0	3	^a	6
New York	0	3	27	3
North Carolina	0	4	^a	8
Ohio	0	3	27	5
Pennsylvania	0	3	28	4
Tennessee	0	4	^a	9
Texas	0	3	22	6
Virginia	0	4	^a	7
United States	0	1	7	1

^aNo sampling error was calculated because the population base is too small (less than 75,000).

Table VIII.5: Sampling Errors (Percentage Points) for Table VI.2

State	Uninsured percentages by employment status group			
	Full-time/ full-year	Part-time/ part-year	Unemployed	Not in work force
Alabama	7	8	2	6
California	3	3	1	2
Florida	4	4	1	3
Georgia	6	6	1	4
Illinois	5	5	2	4
Louisiana	6	6	3	5
Michigan	7	7	3	5
New Jersey	7	7	3	6
New York	4	4	2	4
North Carolina	7	7	2	5
Ohio	5	6	2	5
Pennsylvania	6	6	3	5
Tennessee	7	7	4	7
Texas	3	3	1	3
Virginia	7	7	4	5
United States	1	1	0	1

Appendix VIII
Sampling Errors of Percentages

Table VIII.6: Sampling Errors (Percentage Points) for Table VII.1

State	Uninsured percentages by age group					
	18 and younger	19-24	25-34	35-44	45-54	55-64
Alabama	6	12	8	8	7	9
California	2	5	3	3	4	4
Florida	4	7	5	5	5	5
Georgia	4	9	6	7	6	7
Illinois	2	6	4	4	4	5
Louisiana	6	12	8	10	9	9
Michigan	2	6	4	3	4	4
New Jersey	3	8	5	4	5	5
New York	2	5	3	3	3	3
North Carolina	4	9	5	5	6	6
Ohio	2	6	4	3	4	4
Pennsylvania	2	6	3	3	4	4
Tennessee	5	10	7	6	7	7
Texas	3	6	4	4	5	5
Virginia	4	9	5	5	7	6
United States	1	1	1	1	1	1

Table VIII.7: Sampling Errors (Percentage Points) for Table VII.2

State	Uninsured percentages by racial/ethnic group		
	White	Black	Hispanic
Alabama	4	9	^a
California	1	6	4
Florida	2	7	9
Georgia	3	6	^a
Illinois	2	6	9
Louisiana	4	9	^a
Michigan	2	6	19
New Jersey	2	8	11
New York	1	6	6
North Carolina	2	8	^a
Ohio	2	6	24
Pennsylvania	1	8	13
Tennessee	3	8	^a
Texas	2	7	5
Virginia	2	9	25
United States	0	2	2

^aNo sampling error was calculated because the population base is too small (less than 75,000).

Appendix VIII
Sampling Errors of Percentages

Table VIII.8: Sampling Errors (Percentage Points) for Table VII.3

State	Percentages of populations by racial/ethnic group			
	White	Black	Hispanic	Other
Alabama				
Population	4	5	1	0
Uninsured	9	12	1	0
California				
Population	2	1	2	1
Uninsured	3	2	5	3
Florida				
Population	2	2	2	1
Uninsured	5	6	6	2
Georgia				
Population	3	4	1	1
Uninsured	8	10	3	2
Illinois				
Population	2	2	2	1
Uninsured	7	8	7	4
Louisiana				
Population	4	5	1	1
Uninsured	8	11	3	1
Michigan				
Population	2	3	1	1
Uninsured	9	11	3	2
New Jersey				
Population	3	3	2	2
Uninsured	10	10	11	5
New York				
Population	2	2	2	1
Uninsured	6	6	6	4
North Carolina				
Population	3	4	1	1
Uninsured	9	11	3	3
Ohio				
Population	2	2	1	0
Uninsured	6	7	3	1
Pennsylvania				
Population	2	2	1	1
Uninsured	6	7	2	4
Tennessee				
Population	3	4	1	1
Uninsured	8	11	0	4

(continued)

Appendix VIII
Sampling Errors of Percentages

State	Percentages of populations by racial/ethnic group			
	White	Black	Hispanic	Other
Texas				
Population	2	2	2	1
Uninsured	4	4	5	1
Virginia				
Population	3	4	1	2
Uninsured	9	12	3	5
United States				
Population	0	0	0	0
Uninsured	1	1	1	1

Table VIII.9: Sampling Errors (Percentage Points) for Table VII.4

State	Uninsured percentages by marital status group			
	Married (excluding separated)	Widowed	Divorced or separated	Never married
Alabama	5	^a	14	5
California	2	12	4	2
Florida	3	15	7	3
Georgia	3	20	9	4
Illinois	2	16	7	2
Louisiana	5	21	14	5
Michigan	2	13	7	2
New Jersey	2	16	9	3
New York	2	9	6	2
North Carolina	3	20	9	4
Ohio	2	14	7	2
Pennsylvania	2	11	8	2
Tennessee	4	14	11	4
Texas	3	16	7	3
Virginia	3	19	11	4
United States	1	3	2	1

^aNo sampling error was calculated because the population base is too small (less than 75,000).

Appendix VIII
Sampling Errors of Percentages

**Table VIII.10: Sampling Errors
 (Percentage Points) for Table VII.5**

State	Uninsured percentages by educational status group		
	Grade school	High school	College
Alabama	13	5	6
California	6	2	2
Florida	10	3	3
Georgia	12	4	4
Illinois	10	3	3
Louisiana	13	6	6
Michigan	10	3	2
New Jersey	13	3	3
New York	7	2	2
North Carolina	11	4	4
Ohio	9	2	3
Pennsylvania	10	2	2
Tennessee	10	4	5
Texas	7	3	3
Virginia	12	4	2
United States	2	1	1

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