



Health Insurance Coverage in America

2002 Data Update

December 2003



THE KAISER COMMISSION ON
Medicaid and the Uninsured

kaiser commission on medicaid and the uninsured

The Kaiser Commission on Medicaid and the Uninsured provides information and analysis on health care coverage and access for the low-income population, with a special focus on Medicaid's role and coverage of the uninsured. Begun in 1991 and based in the Kaiser Family Foundation's Washington, DC office, the Commission is the largest operating program of the Foundation. The Commission's work is conducted by Foundation staff under the guidance of a bipartisan group of national leaders and experts in health care and public policy.

Since its 1998 report, "Uninsured in America", the Commission has been updating both national and state information on the uninsured annually, examining how many Americans lack coverage, who the uninsured are, and the reasons behind yearly changes. These reports focus on describing the nature of health insurance coverage overall, with a particular focus on low-income families.

Over 43 million Americans were without health insurance in 2002. Since 2000, the number of uninsured under the age of 65 grew by 3.7 million—almost a 10 percent increase in just two years. The downturn in the economy continued to affect family incomes and their health insurance coverage. Compared to two years before, more of the population in 2002 was from low-income families, who are at the greatest risk of losing their health insurance coverage. Public insurance programs filled in the gap for children created by declining employer-sponsored coverage, however state budget crises curbed expansions of public insurance to more low-income adults. Consequently, nonelderly adults accounted for all of the recent growth in the number of uninsured.

By closely monitoring changes in the number and composition of the uninsured, it is the Commission's hope that this report will continue to inform policy debates and assist in the evaluation of policy options to address the uninsured.



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Health Insurance Coverage in America

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2002 Data Update Highlights

[Health Insurance Coverage in America, 2002 Data Update](#) provides detailed information about health insurance coverage in the U.S. for 2002 – primarily in the form of descriptive tables. A set of figures preface the tables, examining changes in health coverage between 2001 and 2002, as well as highlighting who the uninsured are. The report contains the most current information available (for calendar year 2002) based on analysis of the Census Bureau’s March 2003 Supplement (the Annual Social and Economic Supplement).

Detailed national tables examine health insurance coverage and describe the uninsured by key social and economic determinants:

- Age
- Gender
- Family income and poverty levels
- Household type
- Family work status
- Race/ethnicity
- Education
- Citizenship
- Health status

Separate tables are provided for children, adults, and low-income populations. Two national tables describe health insurance coverage among workers (age 18-64) and examine uninsured workers by these additional factors:

- Work status
- Business size
- Occupation
- Industry

State-level tables (based on two-year averages of 2001 and 2002 data) provide the health insurance distributions for each state’s total nonelderly population, as well as children, adults, and the low-income population.

About the Health Insurance Coverage Estimates:

The data in this report are based on an analysis of the Census Bureau’s March Current Population Survey (CPS), the primary source of annual health insurance coverage information in the United States. Since the survey began asking questions about health insurance in 1980, its design has been changed a number of times so that better estimates of the number of people with health coverage could be obtained. While improving the accuracy of current data, these changes make it more difficult to study changes in health coverage over time.

A significant change was adopted when new questions were added in March 2001. (Refer to the *Data Notes* section for more detail). All the numbers provided in this *Data Update* are based on estimates using the revised questionnaire, using the expanded sample dataset of course, and are weighted to Census 2000, except for Figure 1 where the method differences are noted to allow for some comparison over a longer period of time.

Highlights

How Did Health Insurance Coverage Change in 2002?

Between 2001 and 2002 the number of uninsured under the age of 65 increased by 2.4 million Americans, for a total of 43.3 million nonelderly uninsured. This growth is the largest real increase in the number of uninsured since 1987 – the historical benchmark provided by the Census Bureau.

The number of uninsured has increased by nearly 10% since 2000, yielding a two-year increase of 3.7 million more uninsured Americans. The share of the nonelderly population without health insurance notched up by more than a full percentage point since 2000 and is now at 17.3%.

Throughout most of the 1990s, the number of uninsured had been increasing by about one million each year, despite a healthy and growing economy. Small, but gradual increases in job-based insurance over this time yielded a brief hiatus at the end of the economic boom years, with modest decreases in the number of uninsured in 1999 and 2000. At the same time, public coverage for children began to expand substantially with the implementation of the State Children's Health Insurance Program (S-CHIP) and improved efforts to reach out to children who qualify for either S-CHIP or the Medicaid program.

The number of uninsured increased once again however, with the economic downturn in 2001. In 2002 the effect of the downturn persisted and, for the second year in a row, the reason more Americans lost coverage was due to decreased coverage through employer-sponsored health insurance.

Adults accounted for nearly all of the growth in the number of uninsured in 2001 and 2002. Public coverage through Medicaid and S-CHIP increased both years, with children largely benefiting. Because of growth in public coverage, the proportion of children who were uninsured remained steady in the face of a significant drop in their private coverage. In contrast, the share of adults without health insurance increased significantly due to a larger drop in employer-sponsored coverage and less of an increase in public coverage compared to children.

The downturn in the economy continued to affect family incomes in 2002, shifting more of the population to lower income levels – where uninsured rates are the highest. One third of the nonelderly population have family incomes less than 200% of the poverty level; another 30% have middle incomes of between 200% and 400% of poverty (about \$29,000 to \$57,000 for a family of three).

The growth in the number of uninsured reflects both these broader shifts in the nation's income distribution and the fact that those from low and middle-income families experienced the largest decreases in employer-based coverage. Consequently, 90% of the growth in the number of uninsured in 2002 occurred among low and middle-income Americans.

Profile of the Uninsured Who Is At Risk of Being Uninsured?

While the number and share of Americans who are uninsured has changed substantially in the past two years, who the uninsured are and the social and economic factors putting a person at risk of losing health insurance coverage have not changed much over time.

Nearly two-thirds (64%) of the uninsured have low family incomes.

Those from low-income families are the most likely to be uninsured. Over a third of the poor (with incomes less than 100% of poverty) and more than a quarter of the near-poor (with incomes between 100% and 200% of poverty) have no health insurance – in contrast to 6% of those with high family incomes (400% or more of the poverty level).

Adults make up about 70% of the nonelderly population, but nearly 80% of the uninsured.

Adults are more likely to be uninsured than children because public coverage is designed primarily to help low-income children. Twenty percent of nonelderly adults vs. 12% of children are uninsured.

Low-income adults without dependent children make up one-third of all the uninsured.

Medicaid's safety net is very limited for adults. Because only low-income adults who are parents, or are pregnant or severely disabled are eligible, most adults who have no dependent children do not qualify regardless of how poor they are. So among low-income adults, childless adults and men have the highest uninsured risk.

Minorities now make up a third of the nonelderly population and comprise a little over half of the uninsured.

Racial and ethnic minorities are at greater risk of being uninsured, in part because they are more likely to be from low-income families. However, income differences do not account for all of the insurance disparity. Hispanics, with 34% uninsured, are the most likely to lack health insurance.

Because the large majority of adults are in the workforce, over 80% of the uninsured come from working families and about 70% of the uninsured have at least one full-time worker in their family.

Not having a connection to the workforce raises the chance of being uninsured markedly. Having two full-time workers in a family lowers the risk of being uninsured to less than 10%.

Over half of uninsured workers (56%) worked full-time for the full-year in 2002.

Twenty-six million workers are uninsured, representing 18% of all workers. Part-time and temporary workers often do not qualify for employer's health benefits. Still 15% of full-time, full-year workers are uninsured.

Roughly 40% of all workers are employed in small firms or are self-employed, but over 60% of uninsured workers are employed in these settings.

Workers who are employed in small businesses (<100) or are self-employed run the highest risk of being uninsured – about 27% are uninsured.

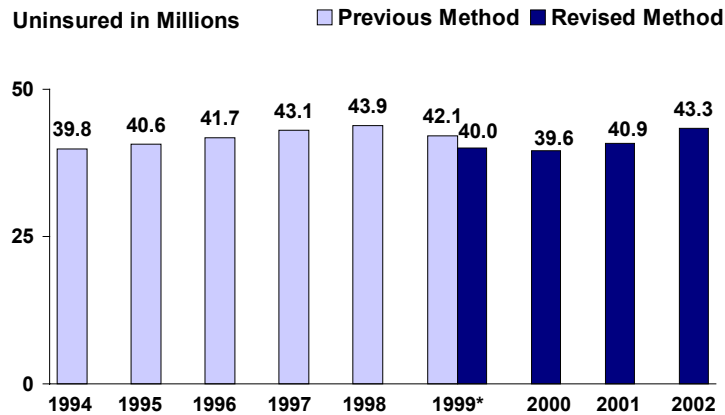
Low-income workers make up 55% of all workers without health insurance.

Low-income workers are over three times more likely to be uninsured compared to those with incomes above 200% of the poverty level (42% vs. 11%).

Blue-collar workers, who make up 63% of the workforce in America, comprise 81% of uninsured workers.

Health coverage varies by industry and by occupation. Uninsured rates by industry run as high as 33% in agriculture and construction to just 6% in public administration. The gap in coverage is over two-fold between white- and blue-collar workers, 9% vs. 23% uninsured respectively.

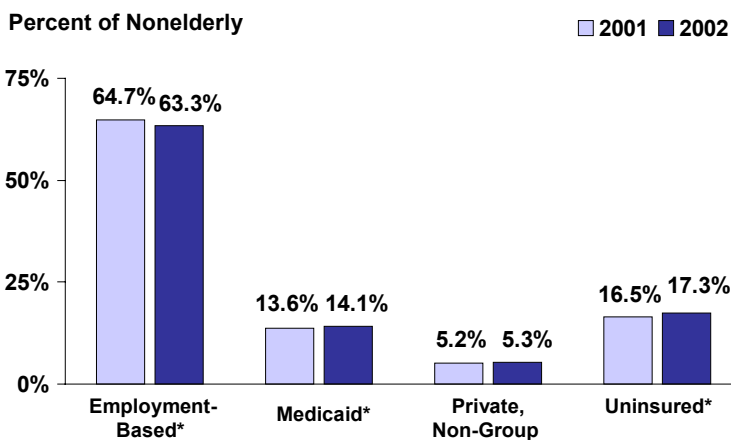
Figure 1
Number of Nonelderly Uninsured Americans, 1994-2002



*Revised method estimates for 1999 are comparable to later years, except they are based on a smaller sample.
[KCMU / Urban Institute 2003](#)

The number of nonelderly uninsured Americans increased again in 2002 – by 2.4 million. This growth represents the largest real increase in the number of uninsured since 1987 – the historical benchmark provided by the Census Bureau. Over 43 million Americans under age 65 were without health insurance in 2002.

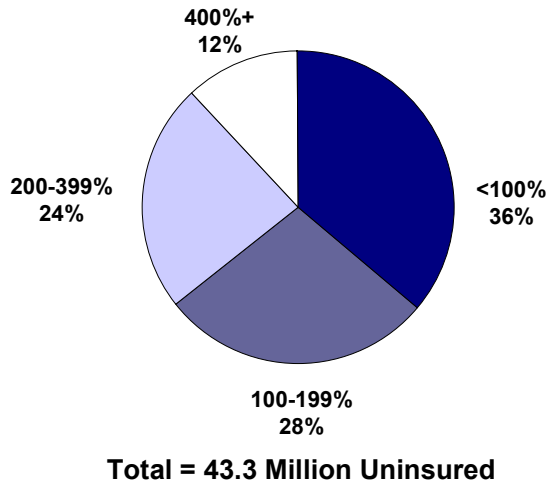
Figure 2
Health Insurance Coverage, 2001-2002



* Statistically significant change between 2001 and 2002 ($p < .10$). Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage. Medicare and military coverage represent 2% of health coverage among the nonelderly.
[KCMU / Urban Institute 2003](#)

For the second year in a row, the reason more Americans lost coverage was due to decreased employer-sponsored health insurance – a 1.4 percentage point drop. The share of the nonelderly covered by Medicaid and other public programs rose again, but was not enough to offset the decline in the proportion with job-based health coverage. The share of the nonelderly population who were uninsured grew in 2002 by 0.8 percentage points – a larger increase than the year before.

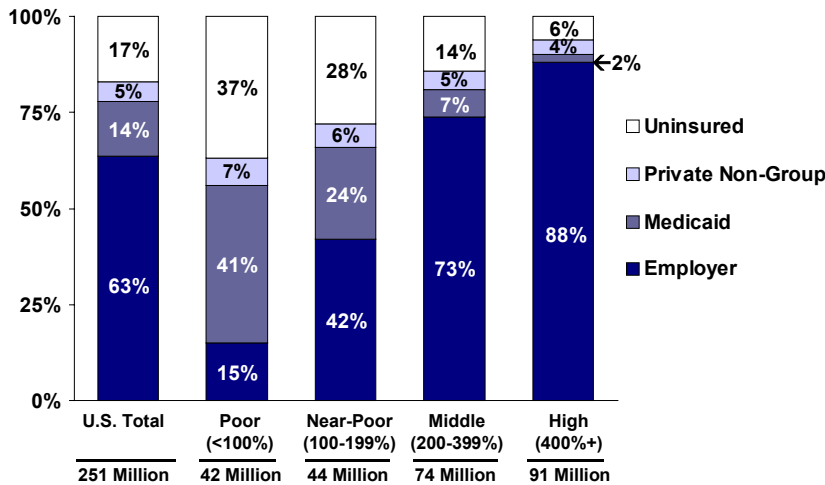
Figure 3
The Nonelderly Uninsured by Poverty Level, 2002



The federal poverty level was defined as \$14,348 for a family of 3 in 2002.
KCMU / Urban Institute 2003

About one-third of nonelderly Americans come from low-income families (less than 200% of the poverty level or about \$29,000 for a family of three in 2002), however they comprise almost two-thirds of the uninsured. Over a third of the uninsured are poor with family incomes less than the poverty level. Those with the highest family incomes (400%+ of the poverty level or about \$57,000 for a family of three) make up about a third of the nonelderly, but just 12% of the uninsured.

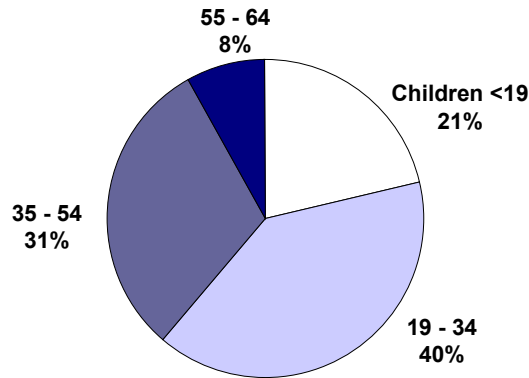
Figure 4
Health Insurance Coverage of the Nonelderly by Poverty Level, 2002



The likelihood of employer-sponsored coverage rises with income. The majority of low-income people do not have employer-sponsored insurance, mostly because it is not available to them or they cannot afford their share of the premium's cost. Among the poor, only 15% have job-based coverage and Medicaid covers 41%, leaving over a third uninsured. Because the near-poor are less likely to qualify for public insurance and also have decreased access to employer-sponsored insurance, over a quarter of this group is uninsured.

Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage.
KCMU / Urban Institute 2003

Figure 5
Nonelderly Uninsured by Age Groups, 2002

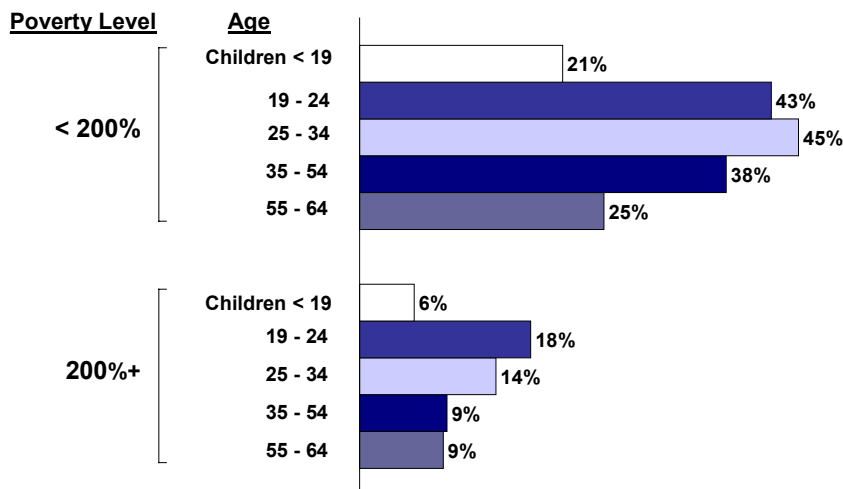


Total = 43.3 Million Uninsured

KCMU / Urban Institute 2003

Adults make up about 70% of the population under age 65, but nearly 80% of the uninsured. Adults age 19 to 34, who comprise just a quarter of the nonelderly, represent 40% of the uninsured. Their chances of being uninsured are high because they are more likely to have low incomes and to be single.

Figure 6
Uninsured Rates By Age and Income Groups, 2002



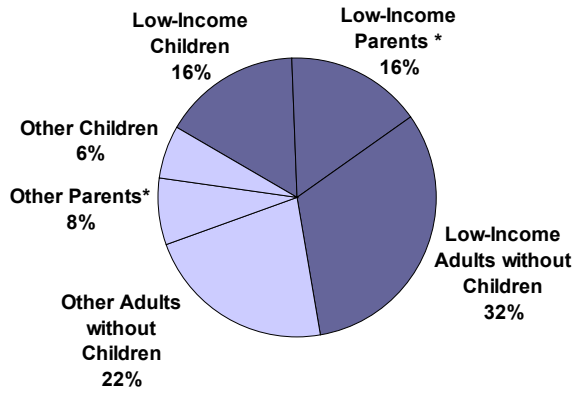
200% of poverty level = \$28,696 for family of 3 in 2002.

KCMU / Urban Institute 2003

Age group differences persist at both lower and higher income levels. Regardless of income, adults age 19 to 34 run the greatest risk of not having health insurance. Over 40% of low-income adults in this age range were uninsured in 2002.

Figure 7

The Nonelderly Uninsured, by Age and Income Groups, 2002



Total = 43.3 Million Uninsured

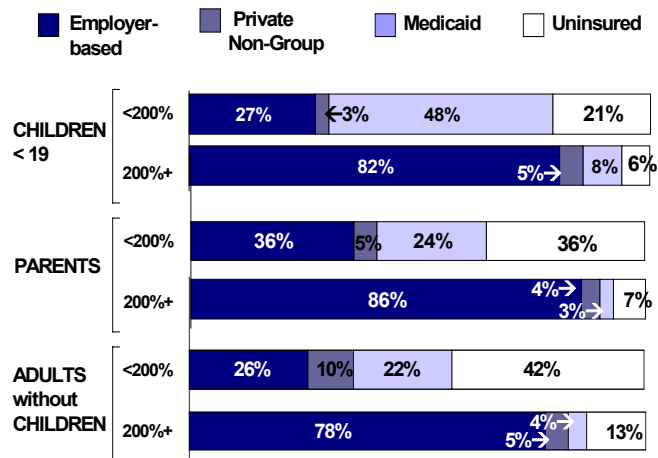
*Parents of children in the household under age 19. Other adults include childless adults and parents of children who are no longer dependents. Low-income includes those with family incomes less than 200% of the poverty level (\$28,696 for a family of 3 in 2002).

KCMU / Urban Institute 2003

Among the two-thirds of the uninsured that come from low-income families (shaded darker here), half are children and parents and half are adults without children or whose children are no longer dependent on them. Nearly a third (32%) of the uninsured are low-income adults without children – the majority of whom are single adults.

Figure 8

Health Insurance Coverage of Children and Nonelderly Adults, 2002



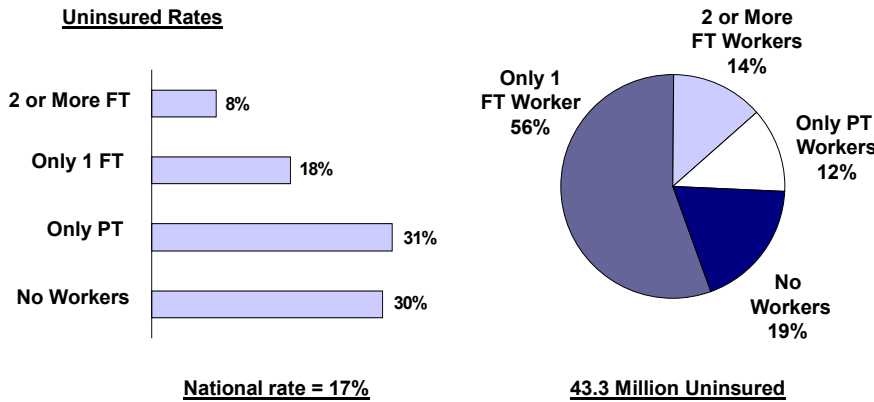
Medicaid and S-CHIP are essential sources of coverage for the 42% of children in this country who come from low-income families. Almost half of low-income children are covered by Medicaid or other state programs. Low-income adults without children have less job-based coverage than low-income parents, partly because they do not have access to health benefits as a dependent of another worker. Unlike some poor parents, they also do not qualify for Medicaid unless they are pregnant or disabled, regardless of how poor they are – leaving 42% without health coverage.

Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage. Adults without children includes childless adults and parents whose children are no longer dependents. 200% of poverty level = \$28,696 for family of 3 in 2002. Data may not total 100% due to rounding.

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Figure 9

Nonelderly Uninsured by Family Work Status, 2002

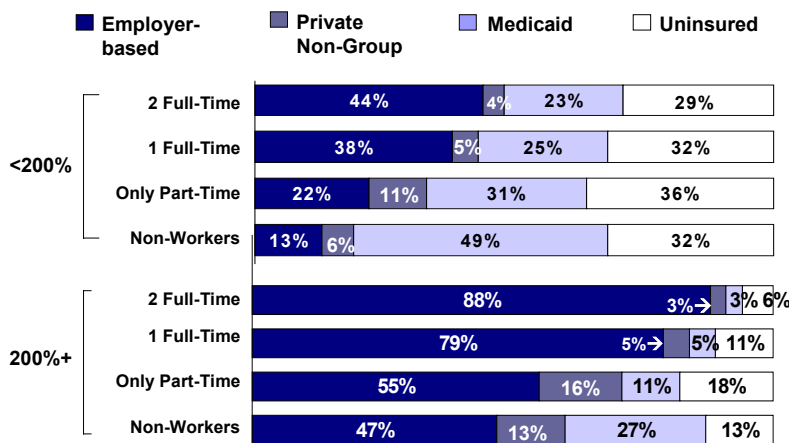


FT = Full-Time; PT = Part-Time
KCMU / Urban Institute 2003

The large majority of adults are in the workforce, therefore about 80% of the nonelderly uninsured (including children) come from working families and 70% have at least one full-time worker in their family. Not having any family members who work outside the home, or only a part-time worker in the family, raises the risk of being uninsured markedly relative to families with at least one full-time worker.

Figure 10

Health Insurance Coverage, by Family Poverty Level and Work Status, 2002

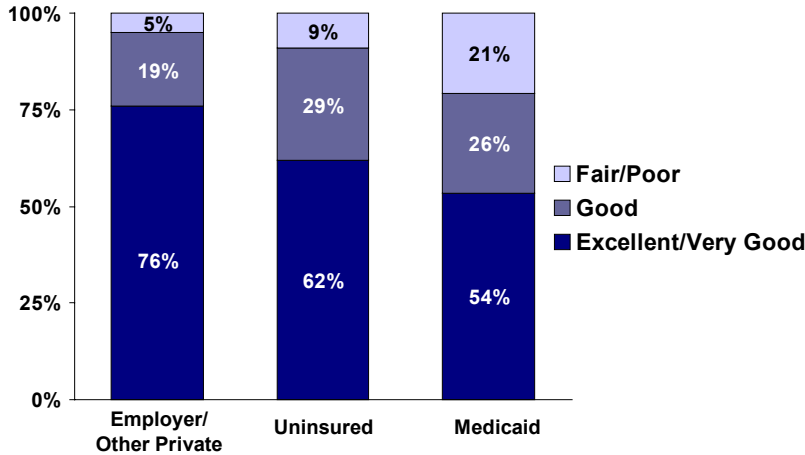


Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage. Less than 200% of poverty level = \$28,696 for family of 3 in 2002.
KCMU / Urban Institute 2003

Family income strongly determines whether a person has employer-sponsored insurance. Among persons in low-income families with two full-time workers, less than half (44%) have job-based coverage and almost 30% are uninsured. In contrast, persons in higher income families with two full-time workers are twice as likely to have employer coverage (88%) and only 6% are uninsured.

Figure 11

Health Status Within Health Insurance Groups, 2002

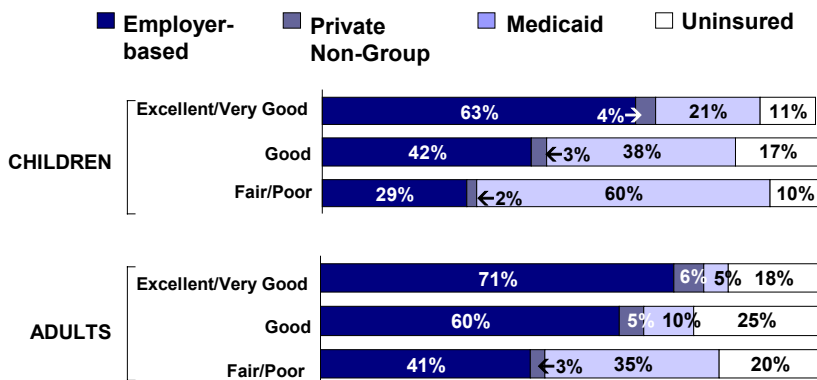


Medicaid also includes S-CHIP, Medicare and military-related coverage. Data may not total 100% due to rounding.
[KCMU / Urban Institute 2003](#)

The uninsured are more likely than those with private health coverage to be in fair or poor health. If the uninsured do not have job-based group coverage, their health problems often make private non-group coverage unavailable or unaffordable. Because Medicaid is the insurance safety net for low-income persons with chronic and disabling conditions, the Medicaid population is the least healthy, with one in five being in fair or poor health.

Figure 12

Health Insurance Coverage of Children and Adults, by Health Status, 2002

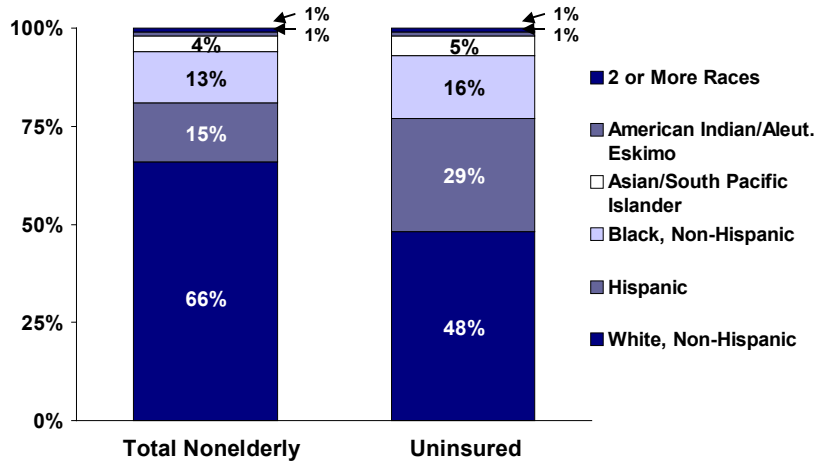


Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage. Data may not total 100% due to rounding.
[KCMU / Urban Institute 2003](#)

Private health insurance covers only a minority of Americans who are not in good health. Sixty percent of children and over a third of adults who are in fair or poor health are covered by Medicaid. Still, 10% of children and 20% of adults in fair or poor health remain uninsured.

Figure 13

Uninsured vs. Total Nonelderly Population, by Race/Ethnicity, 2002

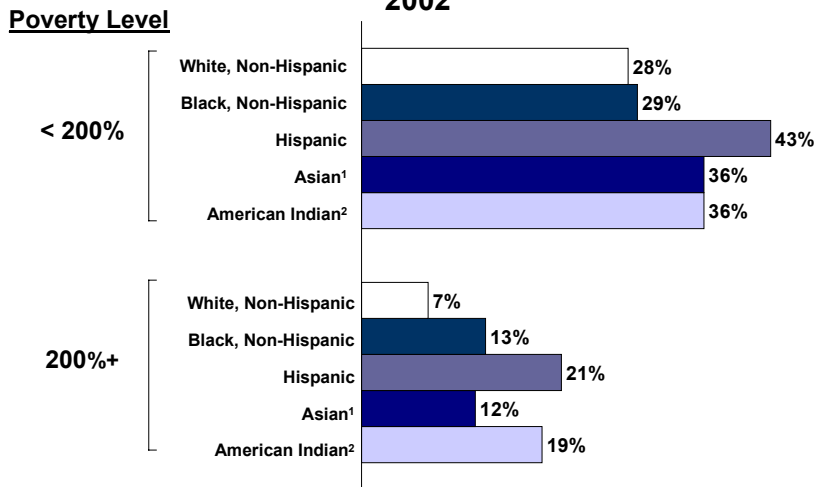


KCMU / Urban Institute 2003

Racial and ethnic minorities, who now make up a third of the nonelderly population, comprise a little over half of the uninsured – in part because they are more likely to be in low-income families. About 50% - 60% of Blacks, Hispanics, and American Indians, compared to a quarter of Whites, come from families living under 200% of the poverty level.

Figure 14

Uninsured Rates Among Racial/Ethnic and Income Groups, 2002

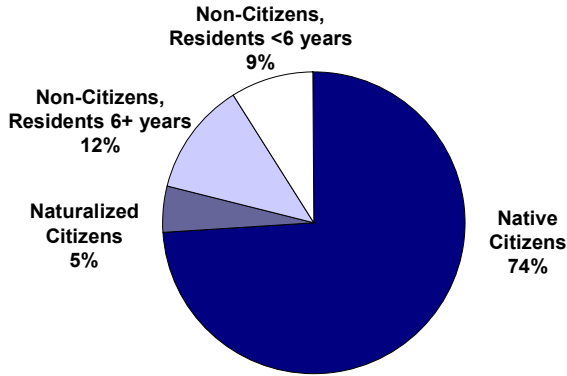


¹ Asian group includes Pacific Islanders. ² American Indian group includes Aleutian Eskimos. 200% of poverty level = \$28,696 for family of 3 in 2002.
KCMU / Urban Institute 2003

While being from a low-income family raises the risk of being uninsured markedly, it does not account for all of the differences in health coverage across racial and ethnic groups. Insurance disparities persist for most groups at both lower and higher income levels. Uninsured rates are the highest among low-income Hispanics, Asians, and American Indians.

Figure 15

The Nonelderly Uninsured by Citizenship, 2002



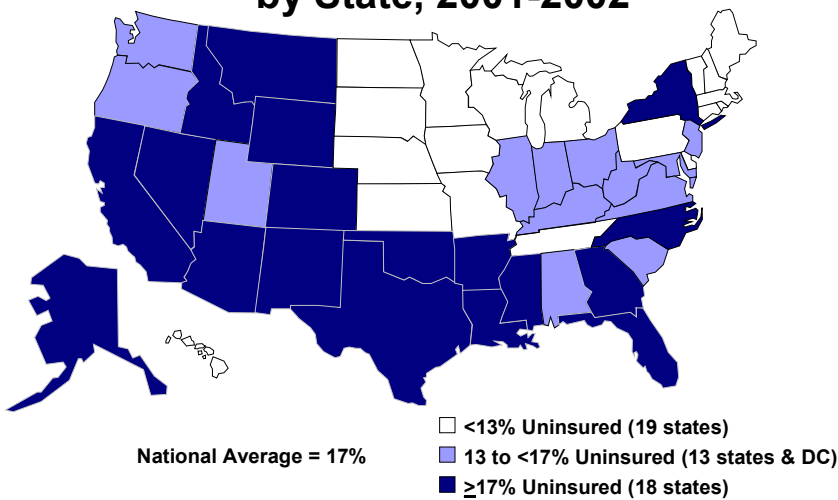
Total = 43.3 Million Uninsured

Nearly 80% of the uninsured are native or naturalized citizens. While persons who are not American citizens are at greatest risk of being uninsured (45% are uninsured), their numbers are relatively small. Non-citizens who have lived in the U.S. for less than six years make up only 3% of the nonelderly population and comprise 9% of the uninsured

KCMU / Urban Institute 2003

Figure 16

Uninsured Rates Among the Nonelderly by State, 2001-2002

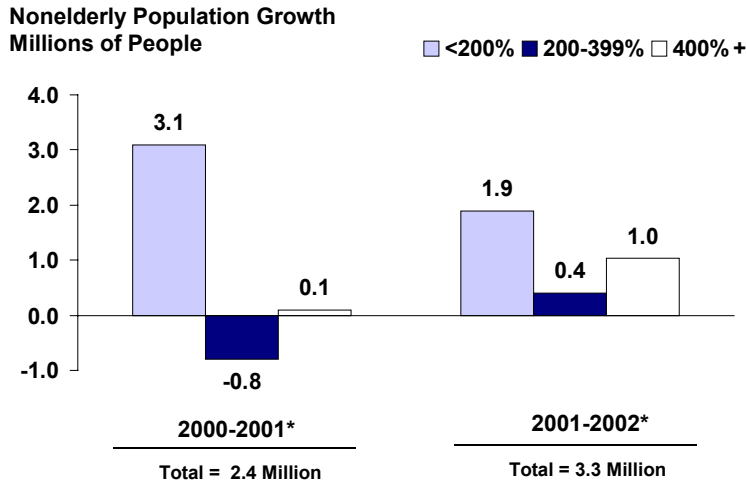


Insurance coverage varies by state depending on the share of families with low incomes, the nature of the state's employment, and the inclusiveness of state Medicaid programs. A three-fold difference exists between the states with the lowest and highest uninsured rates – ranging from 9% to 27%.

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Figure 17

Changes in the Income Distribution, 2000-01 vs. 2001-02

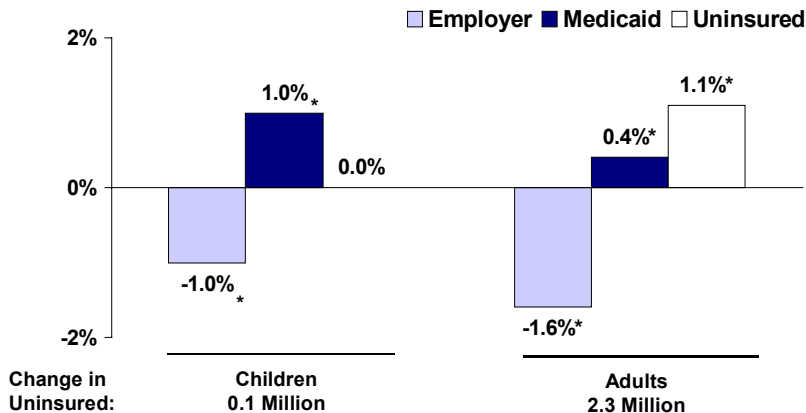


*Income distribution changed significantly (p<.10).
KCMU / Urban Institute 2003

The downturn in the economy beginning in 2001, lowered family incomes. While the population grew by 2.4 million, over 3 million moved into the low-income group that year. Between 2001 and 2002, the shift was blunted, but still the largest share of the population growth occurred in the low-income group – where uninsured rates are the highest. Low-income is defined here as having a family income less than 200% of the federal poverty level which for example, would be less than \$28,696 for a family of three in 2002.

Figure 18

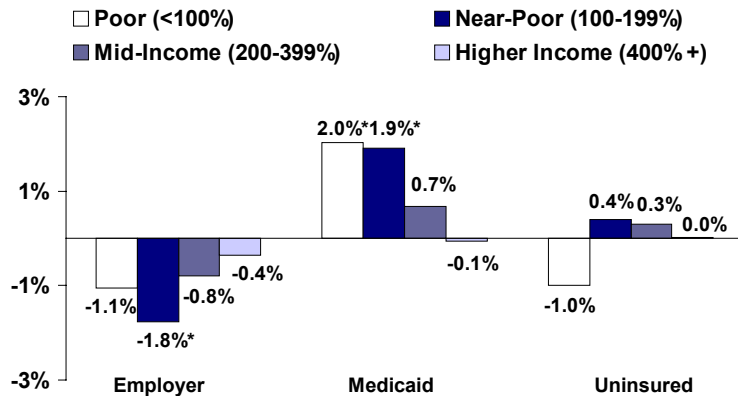
Changes in Health Insurance Coverage Rates, Children vs. Adults, 2001-2002
(Percentage Point Differences)



*Statistically significant change between 2001 and 2002 (p<.10). Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage.
KCMU / Urban Institute 2003

Adults accounted for nearly all of the growth in the number of uninsured again in 2002. Children and adults experienced a substantial drop in the share covered by employer-sponsored insurance. Medicaid and S-CHIP coverage increased, particularly among children, as family incomes declined which kept children’s uninsured rate unchanged for the second year in a row. In contrast, the share of adults without insurance increased significantly due to a larger decrease in job-based coverage and less of an increase in Medicaid coverage compared to children.

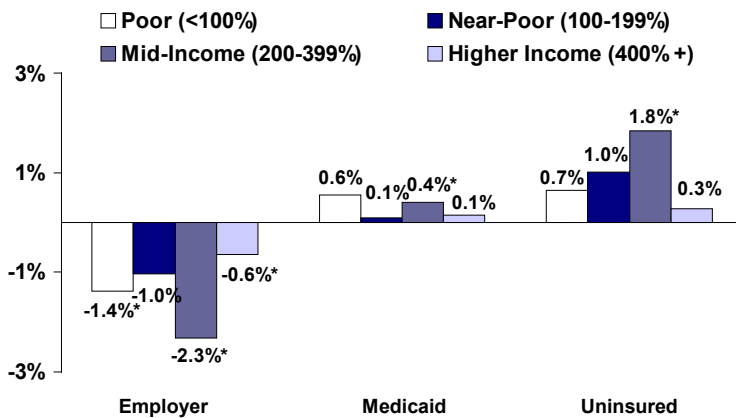
Figure 19
Changes in Children's Health Insurance Coverage Rates by Poverty Levels, 2001-2002
 (Percentage Point Differences)



* Statistically significant change between 2001 and 2002 (p<.10).
 Medicaid also includes S-CHIP, other state programs, Medicare and military-related programs.
[KCMU / Urban Institute 2003](#)

Efforts to enroll and extend coverage to more children in Medicaid and S-CHIP effectively decreased the number of uninsured children between 1999 and 2000, at a time when the share of children with job-based coverage stayed fairly flat. Since then, the number of children covered by public programs has continued to grow and has fully buffered the loss of employer coverage for those from poor and near-poor families. Uninsured rates across all income groups of children did not change significantly between 2001 and 2002.

Figure 20
Changes in Adults' Health Insurance Coverage Rates by Poverty Levels, 2001-2002
 (Percentage Point Differences)

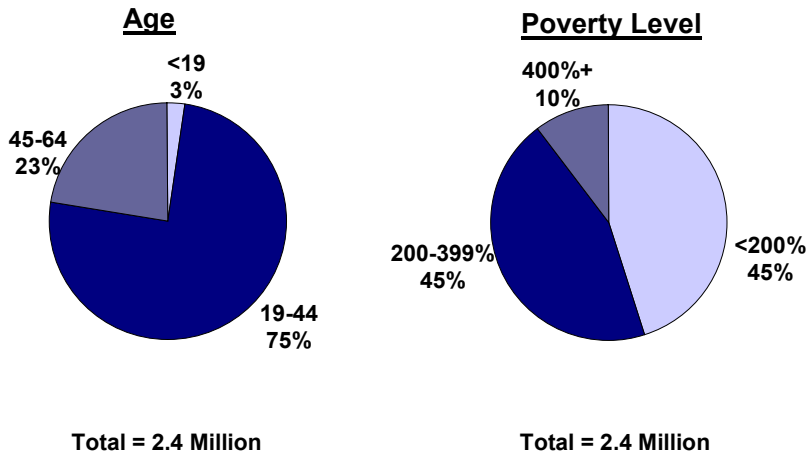


*Statistically significant change between 2001 and 2002 (p<10).
 Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage.
[KCMU / Urban Institute 2003](#)

The share of adults with job-based coverage fell in 2002 and middle-income adults suffered the largest decrease. While Medicaid and state programs cover some low-income parents, childless adults do not qualify for Medicaid unless they are pregnant or disabled. This leaves adults at much greater risk of being left uninsured as employers' health benefits decrease. Uninsured rates increased significantly last year for adults with middle incomes (between \$28,696 and \$57,392 for a family of three in 2002).

Figure 21

Growth in Nonelderly Uninsured between 2001 and 2002, by Socioeconomic Characteristics

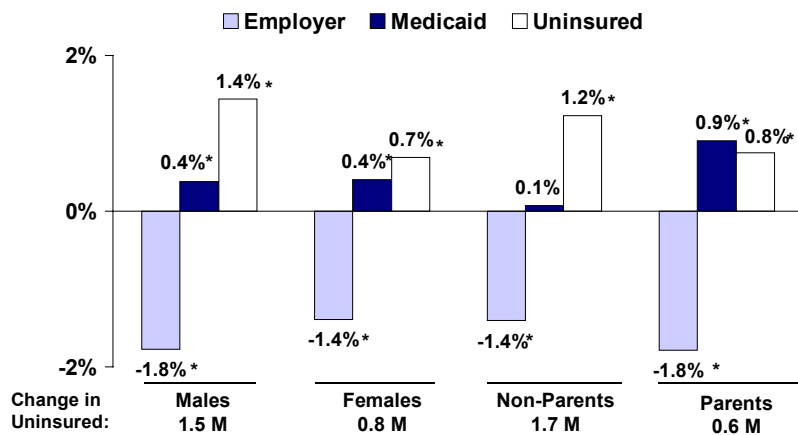


Data may not total 100% due to rounding.
KCMU / Urban Institute 2003

Nearly all of the 2.4 million increase in the number of uninsured occurred among adults. Adults age 19-44, who made up only 13% of the nonelderly population growth, comprised 75% of the growth in the uninsured in 2002. And while incomes shifted so that two-thirds of the nonelderly population growth had low or middle incomes, they represented 90% of the growth in the uninsured.

Figure 22

Changes in Adults' Health Insurance Coverage Rates by Gender and Parent Status, 2001-2002 (Percentage Point Differences)

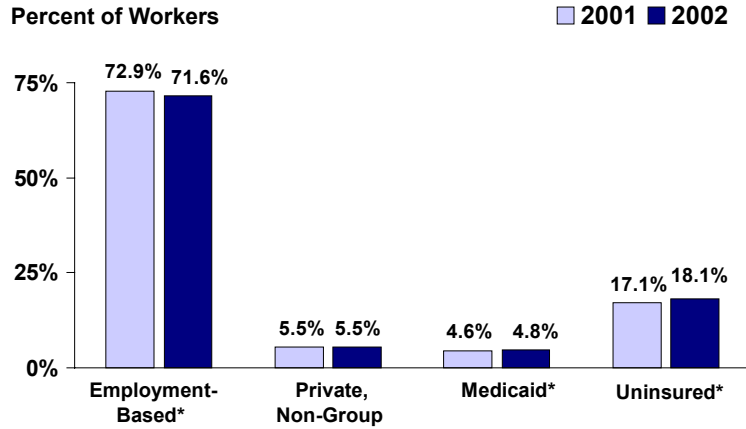


*Statistically significant change between 2001 and 2002 (p<.10).
Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage.
KCMU / Urban Institute 2003

Uninsured rates increased for both men and women, parents and non-parents, as the share with job-based insurance declined. The increase would have been much greater among parents were it not for their significant increase in Medicaid coverage. Medicaid covers only adults under age 65 who are pregnant, parents of dependent children, or disabled. Because of this, women and parents are less likely to be uninsured compared to men and adults without dependent children.

Figure 23

Changes in Workers' Health Insurance Coverage, 2001-2002

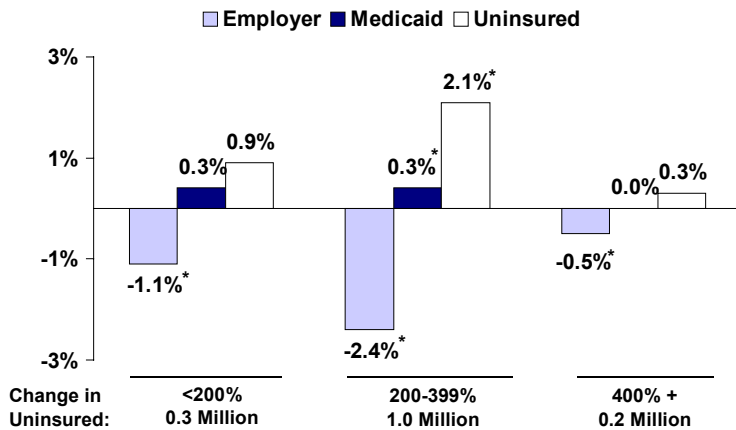


*Statistically significant change between 2001 and 2002 (p<.10). Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage. KCMU / Urban Institute 2003

More workers lost employer-sponsored health insurance last year. Medicaid coverage increased somewhat but rates of private non-group coverage among workers stayed the same. Consequently, the share of the nonelderly working population who were uninsured grew by a full percentage point in 2002, adding almost 1.5 million workers to the number of uninsured.

Figure 24

Changes in Workers' Health Insurance Coverage Rates by Poverty Levels, 2001-2002 (Percentage Point Differences)

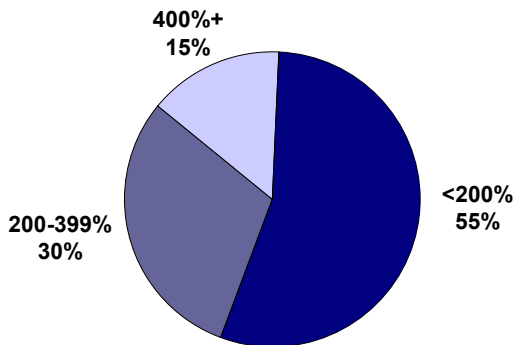


*Statistically significant change between 2001 and 2002 (p<.10). Medicaid also includes S-CHIP, other state programs, Medicare and military-related coverage. KCMU / Urban Institute 2003

Workers across all of these income groups experienced a substantial decrease in the share with employer-based coverage. However, only among middle-income workers did this change yield a significant increase in their uninsured rate. Over two-thirds of the growth in uninsured workers – one million workers – came from the middle-income group with incomes between 200-399% of the poverty level (about \$29,000 to \$57,000 for a family of three in 2002).

Figure 25

Uninsured Workers by Poverty Level, 2002



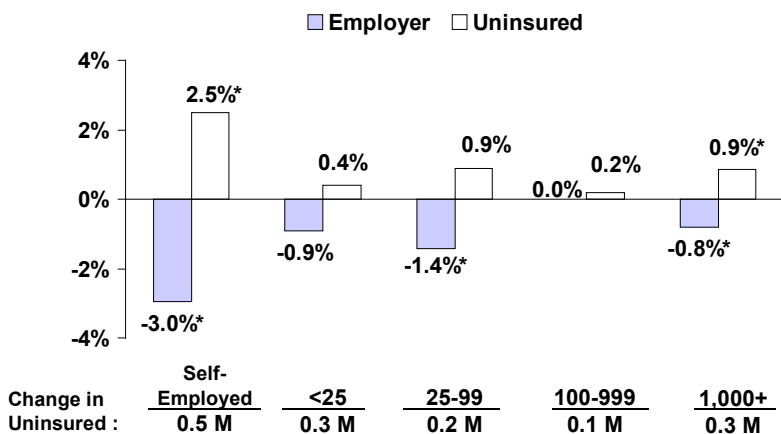
Total = 25.7 Million Uninsured Workers

About a quarter of all workers come from low-income families but they represent over half of all uninsured workers. In contrast, high-income workers make up 45% of the working population, but just 15% of workers who are uninsured.

KCMU / Urban Institute 2003

Figure 26

Changes in Employer-Sponsored Coverage and Uninsured Rates among Workers, by Firm Size, 2001-2002 (Percentage Point Differences)

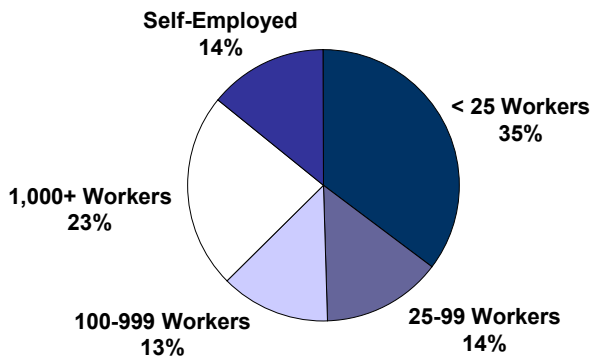


*Statistically significant change between 2001 and 2002 (p<.10).
KCMU / Urban Institute 2003

A large shift in health insurance coverage among workers occurred among the self-employed, whose employer-based coverage rates dropped by three percentage points, raising their uninsured rates by 2.5 percentage points. One third of the growth in uninsured workers occurred among the self-employed, in part reflecting the movement of workers from firm-based positions to self-employment. Almost 500,000 workers left jobs with firms between 2001 and 2002 (mostly from firms of 500 or more workers) and 900,000 moved into self-employment.

Figure 27

Uninsured Workers by Business Size, 2002



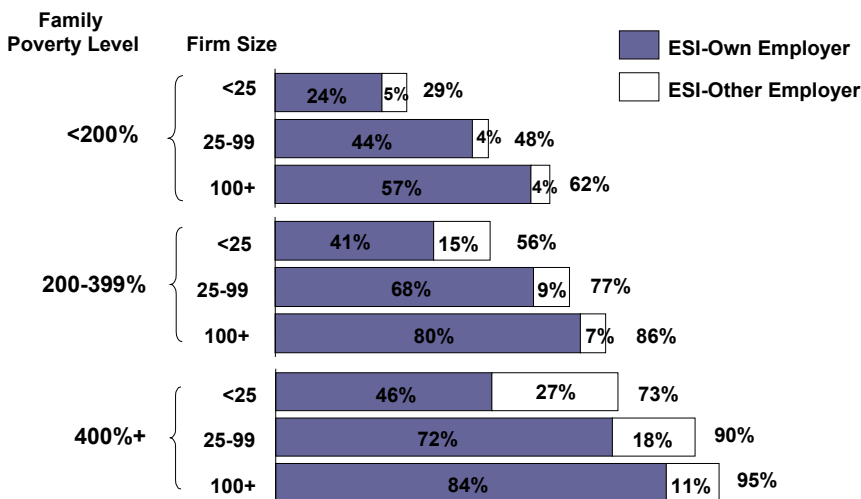
Total = 25.7 Million Uninsured Workers

Data do not total 100% due to rounding
KCMU / Urban Institute 2003

The chances of being uninsured are highest among workers who are either employed in small firms or are self-employed. Over 30% of workers in firms with less than 25 employees have no health coverage. While 30% of all workers are either self-employed or work in a small firm with less than 25 employees, they make up nearly half of uninsured workers.

Figure 28

Employer-Sponsored Insurance Rates Among Full-Time/Full-Year Workers by Poverty Levels and Firm Size, 2002

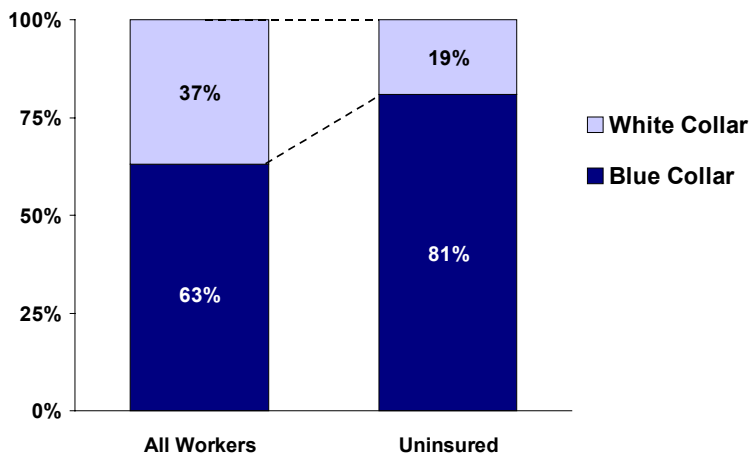


Sums may not equal totals due to rounding.
KCMU / Urban Institute 2003

Regardless of firm size, the chances of having job-based coverage are less for those with lower incomes, even among those who are employed full-time for the full-year. The combination of a low income and working in a small business lowers the chances of having employer-sponsored insurance substantially. Less than 30% of low-income, full-time workers in the smallest firms have job-based coverage. Just 57% of low-wage workers in larger businesses, where health benefits are almost always offered, have coverage through their own employer.

Figure 29

Uninsured vs. Total Workers by Occupation, 2002



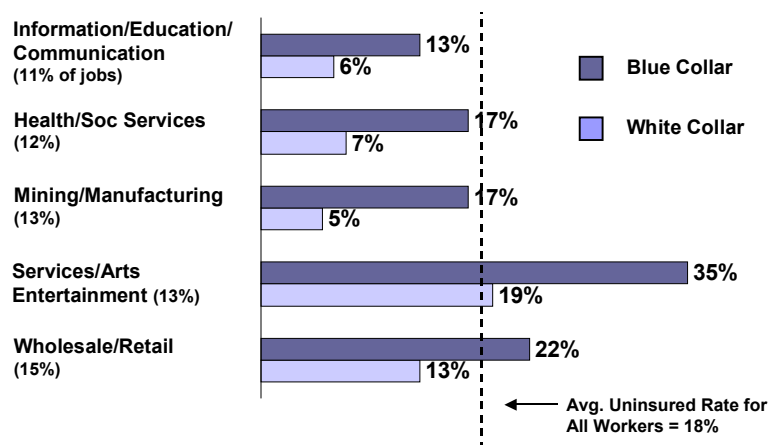
White collar workers include all professionals and managers; examples of blue collar workers include assemblers, clerical, technician, service, labor and sales workers.

KCMU / Urban Institute 2003

Blue collar workers make up the majority of all workers in America, but they constitute an even larger share of uninsured workers (81%). The primary cause of their higher uninsured rates is that they are less likely to be offered insurance as a benefit and when it is available to them, they are less able to afford their required share of the costs.

Figure 30

Uninsured Rates Among Industry Groups, White vs. Blue Collar Jobs, 2002



White collar workers include all professionals and managers; all other workers classified as blue collar.

KCMU / Urban Institute 2003

Health coverage varies by industry, ranging from uninsured rates as high as 33% in agriculture and construction to just 6% in public administration. However, even in industries where health coverage is better than average, large differences in coverage exist between white and blue collar workers. Workers in blue collar jobs (for example, assemblers, clerical workers, salespersons) are much more likely to be uninsured compared to professionals and managers in the same industry. In the industries shown here, representing almost two-thirds of all jobs, the gap in coverage between white and blue collar workers is nearly two-fold on average.

2002 Data Update Tables

Table 1
Health Insurance Coverage of the Nonelderly, 2002

	Nonelderly (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Nonelderly^a	250.8	63.3%	5.3%	11.9%	2.2%	17.3%
Age						
Children - Total	77.3	59.0%	4.1%	23.5%	1.5%	12.0%
Adults - Total	173.6	65.3%	5.8%	6.8%	2.6%	19.6%
Adults 19-24	23.3	46.1%	11.1%	9.9%	1.4%	31.6%
Adults 25-34	38.9	62.4%	4.0%	7.2%	1.3%	25.1%
Adults 35-44	43.8	70.1%	4.5%	6.2%	1.5%	17.8%
Adults 45-54	40.2	72.9%	4.9%	5.5%	2.8%	13.9%
Adults 55-64	27.4	66.8%	7.2%	6.5%	6.7%	12.9%
Annual Family Income						
<\$20,000	61.3	21.7%	7.2%	30.7%	4.1%	36.3%
\$20,000 - \$39,999	56.5	57.3%	5.2%	13.2%	2.4%	21.9%
\$40,000 +	133.0	85.1%	4.4%	2.8%	1.3%	6.5%
Family Poverty Level^c						
<100%	42.2	15.3%	6.6%	38.0%	3.5%	36.7%
100-199%	43.5	41.9%	5.9%	20.1%	3.7%	28.3%
...100-149%	22.0	33.1%	6.3%	25.1%	4.5%	31.2%
...150-199%	21.5	51.1%	5.6%	15.1%	2.9%	25.4%
200-399%	74.1	73.4%	5.2%	5.4%	2.0%	14.1%
400%+	91.0	87.6%	4.4%	1.3%	1.1%	5.6%
Household Type						
Single Adults Living Alone	18.3	61.1%	8.6%	9.9%	4.3%	16.2%
Single Adults Living Together	27.6	46.3%	8.9%	8.2%	2.6%	33.9%
Married Adults	50.8	72.2%	5.4%	3.2%	3.4%	15.7%
1 Parent with children ^d	30.7	40.8%	4.6%	34.1%	1.3%	19.3%
2 Parents with children ^d	111.1	72.8%	4.1%	9.7%	1.5%	12.0%
Multigenerational/Other with children ^e	12.4	38.8%	3.5%	24.7%	2.5%	30.5%
Family Work Status						
2 Full-time	71.2	84.1%	2.9%	3.7%	1.0%	8.3%
1 Full-time	135.4	65.8%	5.2%	9.8%	1.4%	17.8%
Only Part-time ^f	17.1	31.3%	12.6%	22.3%	3.0%	30.8%
Non-Workers	27.1	16.7%	7.0%	37.5%	9.0%	29.6%
Race/Ethnicity						
White only (non-Hispanic)	165.8	71.3%	6.2%	7.9%	2.2%	12.5%
Black only (non-Hispanic)	31.6	49.5%	2.6%	23.3%	3.0%	21.6%
Hispanic	37.2	41.7%	2.8%	19.9%	1.6%	34.1%
Asian/S. Pacific Islander only	11.0	61.2%	8.2%	9.0%	1.6%	20.0%
Am. Indian/Aleut.Eskimo only	1.5	41.4%	2.3%	23.6%	4.2%	28.5%
Two or More Races ^g	3.7	57.9%	4.0%	20.6%	3.7%	13.8%
Citizenship						
U.S. citizen - native	221.1	65.4%	5.3%	12.3%	2.3%	14.6%
U.S. citizen - naturalized	10.3	62.9%	6.0%	7.2%	2.2%	21.7%
Non-U.S. citizen, resident for < 6 years	7.2	32.8%	5.0%	10.1%	0.8%	51.3%
Non-U.S. citizen, resident for 6+ years	12.3	43.8%	3.8%	9.6%	1.0%	41.9%
Health Status						
Excellent/Very Good	176.1	68.2%	5.7%	9.5%	1.3%	15.2%
Good	54.9	55.9%	4.4%	14.3%	2.5%	22.9%
Fair/Poor	19.8	40.3%	3.3%	27.5%	9.3%	19.5%

Table 2
Health Insurance Coverage of Children, 2002

	Children (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Children^h	77.3	59.0%	4.1%	23.5%	1.5%	12.0%
Age						
<1	3.4	52.0%	2.2%	30.6%	1.8%	13.5%
1-5	20.3	56.2%	2.8%	28.8%	1.6%	10.5%
6-18	53.6	60.4%	4.7%	21.0%	1.4%	12.5%
Annual Family Income						
<\$20,000	18.7	15.6%	3.4%	55.2%	1.7%	24.1%
\$20,000 - \$39,999	16.6	46.0%	4.0%	31.7%	1.8%	16.4%
\$40,000 +	42.0	83.3%	4.4%	6.1%	1.2%	4.9%
Family Poverty Level^c						
<100%	16.7	14.0%	3.3%	56.3%	1.8%	24.6%
100-199%	15.6	41.2%	3.6%	36.1%	2.0%	17.1%
...100-149%	8.2	32.0%	3.6%	43.0%	2.1%	19.4%
...150-199%	7.4	51.3%	3.6%	28.7%	1.9%	14.5%
200-399%	23.2	75.5%	4.5%	10.7%	1.4%	7.9%
400%+	21.8	88.4%	4.7%	2.8%	0.9%	3.2%
Household Typeⁱ						
1 Parent with children ^d	18.4	38.0%	4.0%	42.9%	1.0%	14.1%
2 Parents with children ^d	52.8	70.1%	4.0%	15.1%	1.6%	9.2%
Multigenerational/Other with children ^e	5.4	26.9%	3.0%	39.6%	1.6%	28.9%
Family Work Status						
2 Full-time	22.2	80.2%	2.7%	9.0%	1.2%	6.8%
1 Full-time	42.3	60.6%	4.7%	22.0%	1.3%	11.4%
Only Part-time ^f	4.4	23.4%	7.0%	49.6%	1.6%	18.4%
Non-Workers	8.3	13.0%	3.4%	55.4%	2.6%	25.7%
Race/Ethnicity						
White only (non-Hispanic)	46.4	70.3%	5.1%	15.2%	1.3%	8.1%
Black only (non-Hispanic)	11.5	41.8%	1.9%	40.2%	1.7%	14.5%
Hispanic	14.0	36.5%	2.1%	36.7%	1.4%	23.3%
Asian/S. Pacific Islander only	3.0	60.8%	6.8%	18.1%	1.6%	12.7%
Am. Indian/Aleut.Eskimo only	0.5	(34.6%)	1.4%	-----	3.8%	(20.2%)
Two or More Races ^g	1.9	55.5%	3.5%	29.9%	3.0%	8.1%
Citizenship						
U.S. citizen	74.5	60.0%	4.1%	23.4%	1.5%	10.9%
Non-U.S. citizen, resident for < 6 years	1.6	27.1%	3.2%	22.9%	1.2%	45.5%
Non-U.S. citizen, resident for 6+ years	1.1	(34.6%)	2.9%	25.1%	0.1%	(37.3%)
Health Status						
Excellent/Very Good	63.1	63.2%	4.4%	19.9%	1.4%	11.2%
Good	12.5	41.8%	3.0%	36.9%	1.6%	16.7%
Fair/Poor	1.7	29.0%	1.6%	57.1%	2.6%	9.8%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points. Estimates with larger margins of error are not provided.

Table 3
Health Insurance Coverage of Nonelderly Adults, 2002

	Nonelderly Adults (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Nonelderly Adults^j	173.6	65.3%	5.8%	6.8%	2.6%	19.6%
Gender/Age						
Adult Males Total	85.1	65.3%	5.4%	5.1%	2.5%	21.6%
M 19-34	31.0	55.7%	6.5%	5.1%	1.1%	31.6%
M 35-54	41.0	71.2%	4.5%	5.0%	2.2%	17.1%
M 55-64	13.1	69.6%	6.0%	5.2%	7.3%	11.9%
Adult Females Total	88.5	65.2%	6.1%	8.5%	2.6%	17.7%
F 19-34	31.3	56.8%	6.9%	11.2%	1.6%	23.5%
F 35-54	42.9	71.6%	4.8%	6.7%	2.0%	14.8%
F 55-64	14.2	64.2%	8.2%	7.6%	6.2%	13.8%
Annual Family Income						
<\$20,000	42.6	24.4%	8.8%	19.9%	5.2%	41.6%
\$20,000 - \$39,999	40.0	62.0%	5.7%	5.5%	2.6%	24.1%
\$40,000 +	91.0	85.9%	4.4%	1.2%	1.3%	7.3%
Family Poverty Level^c						
<100%	25.5	16.1%	8.8%	25.9%	4.6%	44.6%
100-199%	27.9	42.4%	7.2%	11.2%	4.7%	34.6%
...100-149%	13.9	33.7%	7.8%	14.5%	5.9%	38.1%
...150-199%	14.1	50.9%	6.6%	7.9%	3.5%	31.2%
200-399%	50.9	72.4%	5.5%	3.0%	2.2%	16.9%
400%+	69.2	87.4%	4.3%	0.8%	1.2%	6.3%
Parent Status^d						
M Parents	29.0	75.6%	4.0%	4.3%	1.2%	14.9%
M Non-Parents	56.1	60.0%	6.2%	5.5%	3.3%	25.0%
F Parents	37.4	67.2%	4.4%	10.6%	1.6%	16.2%
F Non-Parents	51.1	63.7%	7.4%	6.9%	3.3%	18.7%
Family Work Status						
2 Full-time	49.0	85.8%	3.0%	1.3%	1.0%	9.0%
1 Full-time	93.1	68.2%	5.5%	4.3%	1.4%	20.7%
Only Part-time ^f	12.6	34.1%	14.5%	12.8%	3.5%	35.1%
Non-Workers	18.8	18.4%	8.7%	29.6%	11.9%	31.3%
Education						
Less than high school	22.5	34.8%	3.4%	17.3%	3.8%	40.6%
High school graduate	54.1	60.9%	4.8%	8.2%	3.0%	23.0%
Some college/Assoc. degree	50.6	68.9%	7.4%	5.2%	2.5%	16.0%
College grad or greater	46.4	81.1%	6.3%	1.8%	1.4%	9.4%
Race/Ethnicity						
White only (non-Hispanic)	119.4	71.6%	6.6%	5.0%	2.5%	14.2%
Black only (non-Hispanic)	20.1	53.9%	3.0%	13.6%	3.8%	25.6%
Hispanic	23.2	44.9%	3.2%	9.7%	1.7%	40.6%
Asian/S. Pacific Islander only	8.0	61.3%	8.8%	5.7%	1.6%	22.7%
Am. Indian/Aleut.Eskimo only	0.9	(45.4%)	2.7%	14.1%	4.5%	(33.3%)
Two or More Races ^g	1.9	60.3%	4.5%	11.3%	4.5%	19.5%
Citizenship						
U.S. citizen - native	147.2	68.1%	5.9%	6.8%	2.7%	16.5%
U.S. citizen - naturalized	9.7	63.3%	6.2%	6.4%	2.3%	21.8%
Non-U.S. citizen, resident for < 6 years	5.6	34.5%	5.6%	6.3%	0.7%	53.0%
Non-U.S. citizen, resident for 6+ years	11.1	44.7%	3.9%	8.0%	1.1%	42.3%
Health Status						
Excellent/Very Good	113.1	71.1%	6.5%	3.6%	1.3%	17.5%
Good	42.4	60.0%	4.9%	7.6%	2.7%	24.8%
Fair/Poor	18.1	41.4%	3.5%	24.7%	10.0%	20.4%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 4
Health Insurance Coverage of the Low-Income Nonelderly, 2002
(Less than 200% of Poverty)

	Low-Income Nonelderly (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Low-Income Nonelderly^a	85.7	28.8%	6.2%	28.9%	3.6%	32.4%
Age						
Children - Total	32.3	27.2%	3.4%	46.6%	1.9%	21.0%
Adults - Total	53.4	29.8%	7.9%	18.2%	4.6%	39.4%
Adults 19-24	13.0	27.9%	13.4%	14.6%	1.6%	42.6%
Adults 25-34	13.7	30.1%	5.0%	17.3%	2.3%	45.4%
Adults 35-44	11.7	32.5%	5.3%	19.4%	2.9%	39.9%
Adults 45-54	8.2	29.0%	6.7%	21.8%	7.3%	35.2%
Adults 55-64	6.9	29.6%	9.7%	20.6%	14.8%	25.3%
Annual Family Income						
<\$20,000	60.2	21.1%	7.2%	31.1%	4.1%	36.4%
\$20,000 - \$39,999	23.2	45.5%	3.9%	24.4%	2.2%	24.0%
\$40,000 +	2.3	63.1%	5.4%	16.1%	2.6%	12.7%
Family Poverty Level^c						
<100%	42.2	15.3%	6.6%	38.0%	3.5%	36.7%
100-199%	43.5	41.9%	5.9%	20.1%	3.7%	28.3%
...100-149%	22.0	33.1%	6.3%	25.1%	4.5%	31.2%
...150-199%	21.5	51.1%	5.6%	15.1%	2.9%	25.4%
Household Type						
Single Adults Living Alone	6.0	23.5%	12.4%	26.4%	9.9%	27.7%
Single Adults Living Together	13.5	22.0%	12.0%	14.6%	4.2%	47.2%
Married Adults	9.1	33.3%	8.4%	12.0%	7.7%	38.6%
1 Parent with children ^d	20.0	24.2%	3.5%	47.3%	1.5%	23.5%
2 Parents with children ^d	29.0	36.6%	4.3%	27.2%	2.5%	29.4%
Multigenerational/Other with children ^e	8.1	22.7%	3.3%	34.0%	2.4%	37.5%
Family Work Status						
2 Full-time	6.0	44.1%	4.3%	21.2%	1.4%	29.1%
1 Full-time	43.6	37.5%	5.1%	23.4%	1.7%	32.3%
Only Part-time ^f	12.2	21.9%	11.2%	28.6%	2.5%	35.8%
Non-Workers	23.9	12.7%	6.2%	41.1%	8.2%	31.8%
Race/Ethnicity						
White only (non-Hispanic)	41.4	33.9%	9.1%	24.6%	4.5%	27.8%
Black only (non-Hispanic)	16.8	25.2%	3.1%	38.5%	3.7%	29.5%
Hispanic	21.6	22.6%	2.5%	29.7%	1.7%	43.4%
Asian/S. Pacific Islander only	3.5	27.6%	12.5%	20.9%	2.8%	36.2%
Am. Indian/Aleut.Eskimo only	0.8	(20.0%)	3.1%	(35.3%)	5.6%	(36.0%)
Two or More Races ^g	1.5	26.0%	4.9%	(42.7%)	3.6%	22.7%
Citizenship						
U.S. citizen - native	71.7	30.0%	6.5%	31.5%	4.0%	28.0%
U.S. citizen - naturalized	3.2	30.1%	7.0%	19.0%	3.6%	40.3%
Non-U.S. citizen, resident for < 6 years	4.4	15.6%	5.3%	13.5%	0.8%	64.8%
Non-U.S. citizen, resident for 6+ years	6.4	24.2%	3.4%	15.5%	1.2%	55.7%
Health Status						
Excellent/Very Good	51.9	32.8%	7.5%	25.9%	2.0%	31.8%
Good	22.8	25.8%	4.8%	28.8%	3.3%	37.2%
Fair/Poor	11.0	16.4%	3.3%	43.3%	11.6%	25.4%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 5
Health Insurance Coverage of Low-Income Children, 2002
(Less than 200% of Poverty)

	Low-Income Children (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Low-Income Children^h	32.3	27.2%	3.4%	46.6%	1.9%	21.0%
Age						
<1	1.6	22.3%	1.5%	55.1%	2.4%	18.7%
1-5	9.3	25.5%	1.9%	52.9%	2.4%	17.3%
6-18	21.3	28.3%	4.3%	43.1%	1.6%	22.8%
Annual Family Income						
<\$20,000	18.7	15.6%	3.4%	55.3%	1.7%	24.1%
\$20,000 - \$39,999	12.2	41.0%	3.3%	36.2%	2.0%	17.5%
\$40,000 +	1.4	60.5%	5.6%	21.1%	3.0%	9.8%
Family Poverty Level^c						
<100%	16.7	14.0%	3.3%	56.3%	1.8%	24.6%
100-199%	15.6	41.2%	3.6%	36.1%	2.0%	17.1%
...100-149%	8.2	32.0%	3.6%	43.0%	2.1%	19.4%
...150-199%	7.4	51.3%	3.6%	28.7%	1.9%	14.5%
Household Typeⁱ						
1 Parent with children ^d	12.4	22.9%	2.6%	57.2%	1.0%	16.4%
2 Parents with children ^d	14.6	33.3%	3.7%	39.6%	2.7%	20.8%
Multigenerational/Other with children ^e	4.6	20.3%	2.8%	43.8%	1.6%	31.4%
Family Work Status						
2 Full-time	2.9	40.3%	3.4%	34.5%	1.6%	20.2%
1 Full-time	17.6	33.8%	3.3%	42.1%	1.7%	19.0%
Only Part-time ^f	3.7	17.2%	5.1%	56.2%	1.5%	20.0%
Non-Workers	8.1	12.6%	3.0%	56.1%	2.4%	25.9%
Race/Ethnicity						
White only (non-Hispanic)	13.4	34.4%	5.3%	40.6%	2.1%	17.6%
Black only (non-Hispanic)	7.4	23.5%	1.9%	55.3%	1.5%	17.9%
Hispanic	9.3	20.1%	1.5%	48.2%	1.5%	28.6%
Asian/S. Pacific Islander only	1.1	(28.0%)	8.2%	(36.3%)	3.5%	24.1%
Am. Indian/Aleut.Eskimo only	0.4	(17.3%)	2.1%	-----	5.1%	-----
Two or More Races ^g	0.8	(23.8%)	2.8%	(58.6%)	2.5%	12.2%
Citizenship						
U.S. citizen	30.4	27.9%	3.5%	47.7%	1.9%	19.1%
Non-U.S. citizen, resident for < 6 years	1.2	14.2%	3.3%	25.8%	1.5%	(55.2%)
Non-U.S. citizen, resident for 6+ years	0.7	(18.8%)	2.5%	(32.9%)	0.2%	(45.7%)
Health Status						
Excellent/Very Good	23.7	30.0%	3.9%	43.2%	1.9%	21.0%
Good	7.4	20.4%	2.3%	53.3%	1.6%	22.3%
Fair/Poor	1.2	11.3%	1.3%	72.7%	2.3%	12.5%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points. Estimates with larger margins of error are not provided.

Table 6
Health Insurance Coverage of Low-Income Nonelderly Adults, 2002
(Less than 200% of Poverty)

	Low-Income Nonelderly Adults (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Low-Income Nonelderly Adults^j	53.4	29.8%	7.9%	18.2%	4.6%	39.4%
Gender/Age						
Adult Males Total	24.7	29.7%	7.3%	13.8%	5.0%	44.2%
M 19-34	12.6	29.5%	8.7%	9.7%	1.8%	50.4%
M 35-54	9.3	29.7%	5.1%	18.1%	5.4%	41.7%
M 55-64	2.9	30.5%	8.3%	17.9%	17.8%	25.4%
Adult Females Total	28.7	29.9%	8.5%	22.0%	4.3%	35.2%
F 19-34	14.1	28.5%	9.4%	21.6%	2.1%	38.4%
F 35-54	10.6	32.2%	6.6%	22.4%	4.2%	34.7%
F 55-64	4.0	28.9%	10.6%	22.6%	12.7%	25.2%
Annual Family Income						
<\$20,000	41.5	23.6%	8.9%	20.3%	5.3%	42.0%
\$20,000 - \$39,999	11.0	50.5%	4.7%	11.3%	2.5%	31.1%
\$40,000 +	0.8	67.6%	5.2%	7.4%	2.0%	17.8%
Family Poverty Level^c						
<100%	25.5	16.1%	8.8%	25.9%	4.6%	44.6%
100-199%	27.9	42.4%	7.2%	11.2%	4.7%	34.6%
...100-149%	13.9	33.7%	7.8%	14.5%	5.9%	38.1%
...150-199%	14.1	50.9%	6.6%	7.9%	3.5%	31.2%
Parent Status^d						
M Parents	7.1	40.7%	4.6%	13.5%	2.2%	39.1%
M Non-Parents	17.6	25.3%	8.4%	13.9%	6.1%	46.3%
F Parents	13.0	32.9%	4.9%	26.3%	2.4%	33.6%
F Non-Parents	15.7	27.5%	11.5%	18.5%	6.0%	36.5%
Family Work Status						
2 Full-time	3.1	47.7%	5.1%	8.8%	1.1%	37.4%
1 Full-time	26.0	40.1%	6.4%	10.6%	1.7%	41.3%
Only Part-time ^f	8.5	23.9%	13.8%	16.7%	3.0%	42.6%
Non-Workers	15.8	12.7%	7.9%	33.4%	11.1%	34.8%
Education						
Less than high school	14.4	20.1%	3.1%	24.4%	4.6%	47.8%
High school graduate	19.8	31.6%	5.6%	18.7%	4.8%	39.3%
Some college/Assoc. degree	13.8	33.9%	13.3%	14.6%	4.6%	33.7%
College grad or greater	5.5	38.6%	15.8%	9.4%	4.3%	32.0%
Race/Ethnicity						
White only (non-Hispanic)	28.0	33.6%	10.9%	17.0%	5.7%	32.8%
Black only (non-Hispanic)	9.4	26.6%	4.0%	25.4%	5.5%	38.5%
Hispanic	12.3	24.5%	3.2%	15.8%	1.9%	54.6%
Asian/S. Pacific Islander only	2.4	27.4%	14.4%	14.0%	2.5%	41.7%
Am. Indian/Aleut.Eskimo only	0.5	(22.0%)	3.8%	(23.0%)	6.0%	-----
Two or More Races ^g	0.7	(28.6%)	7.4%	(24.4%)	4.8%	(34.9%)
Citizenship						
U.S. citizen - native	41.6	31.5%	8.7%	19.7%	5.5%	34.6%
U.S. citizen - naturalized	3.0	30.5%	7.4%	17.3%	3.7%	41.1%
Non-U.S. citizen, resident for < 6 years	3.2	16.1%	6.0%	9.0%	0.5%	68.3%
Non-U.S. citizen, resident for 6+ years	5.6	24.9%	3.5%	13.3%	1.3%	57.0%
Health Status						
Excellent/Very Good	28.2	35.1%	10.5%	11.2%	2.1%	41.0%
Good	15.4	28.4%	6.0%	17.1%	4.1%	44.4%
Fair/Poor	9.9	17.0%	3.5%	39.9%	12.7%	26.9%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points. Estimates with larger margins of error are not provided.

Table 7
Health Insurance Coverage of Workers, 2002

	Workers (millions)	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
Total - Workers^k	142.1	71.6%	5.5%	3.7%	1.1%	18.1%
Age						
18-34	53.0	61.6%	6.4%	5.8%	0.9%	25.1%
35-54	70.8	77.4%	4.6%	2.6%	0.9%	14.5%
55-64	18.3	78.0%	6.7%	1.7%	2.1%	11.5%
Worker's Annual Income^l						
<\$20,000	46.5	49.9%	8.0%	8.3%	1.6%	32.2%
\$20,000 - \$39,999	47.9	76.4%	4.5%	2.2%	1.0%	15.9%
\$40,000 +	47.7	88.0%	4.2%	0.7%	0.7%	6.4%
Family Poverty Level^c						
<100%	11.9	21.5%	10.5%	17.5%	1.6%	48.9%
100-199%	21.8	45.4%	7.5%	8.0%	1.3%	37.8%
200-399%	44.9	73.9%	5.3%	2.3%	1.2%	17.3%
400%+	63.5	88.4%	4.1%	0.6%	0.8%	6.0%
Work Status^f						
Full-time/Full-year	97.6	78.4%	4.2%	1.8%	0.7%	14.8%
Full-time/Part-year	20.1	58.1%	5.8%	7.5%	1.7%	27.0%
Part-time/Full-year	12.5	58.4%	10.4%	5.9%	1.7%	23.7%
Part-time/Part-year	11.9	52.8%	10.9%	10.4%	2.5%	23.4%
Business Size (# Workers)						
Self-employed	13.3	50.4%	19.1%	2.9%	1.3%	26.3%
<25	28.8	54.5%	7.6%	5.3%	1.3%	31.2%
25-99	17.1	69.8%	4.0%	4.2%	1.3%	20.7%
100-499	16.8	78.0%	3.0%	3.5%	0.8%	14.6%
500-999	6.3	81.1%	3.7%	2.9%	0.6%	11.7%
1000+	39.3	80.1%	3.0%	3.5%	0.8%	12.6%
Public Sector	20.6	86.4%	2.7%	2.3%	1.3%	7.3%

Table 7 (continued)
Health Insurance Coverage of Workers, 2002

	Workers (millions)	Percent Distribution by Coverage Type				Uninsured
		Private		Public		
		Employer	Individual	Medicaid	Other ^b	
Total - Workers^k	142.1	71.6%	5.5%	3.7%	1.1%	18.1%
Occupation/Industry						
PROFESSIONALS and MANAGERS:	52.3	82.9%	5.4%	1.5%	0.8%	9.3%
Agriculture	0.9	(51.0%)	22.3%	3.8%	2.4%	20.5%
Construction	2.4	72.8%	8.5%	1.5%	0.3%	16.7%
Finance	4.7	87.4%	4.7%	0.9%	0.6%	6.4%
Health and Social Services	6.9	85.0%	5.0%	1.9%	1.0%	7.1%
Information/Communications/Education	9.6	87.5%	3.9%	1.3%	0.8%	6.4%
Mining/Manufacturing	5.6	90.4%	2.7%	0.9%	0.6%	5.3%
Professions	7.2	80.6%	7.3%	1.3%	1.0%	9.8%
Public Administration	2.8	93.4%	1.2%	0.8%	1.0%	3.6%
Services	4.5	69.7%	8.1%	2.3%	1.1%	18.8%
Utilities and Transportation	1.4	89.3%	1.7%	1.1%	0.9%	6.9%
Wholesale and Retail Trade	6.2	78.1%	6.1%	2.0%	0.6%	13.2%
OTHER OCCUPATIONS:^m	89.7	65.0%	5.6%	5.0%	1.2%	23.2%
Agriculture	1.2	41.0%	5.9%	8.9%	1.5%	42.7%
Construction	8.4	52.3%	5.8%	3.2%	0.9%	37.8%
Finance	5.1	74.8%	7.9%	2.7%	0.7%	14.0%
Health and Social Services	9.9	70.5%	4.1%	7.2%	1.3%	16.8%
Information/Communications/Education	6.7	77.1%	5.6%	3.6%	0.9%	12.9%
Mining/Manufacturing	12.5	76.8%	2.6%	3.0%	0.6%	17.0%
Professions	7.6	57.8%	6.0%	5.7%	1.5%	28.9%
Public Administration	3.2	87.2%	2.1%	2.7%	0.8%	7.2%
Services	14.6	47.1%	9.0%	7.6%	1.6%	34.6%
Utilities and Transportation	5.7	73.1%	3.6%	2.9%	1.3%	19.1%
Wholesale and Retail Trade	14.8	65.1%	6.3%	5.6%	1.5%	21.5%
Race/Ethnicity						
White only (non-Hispanic)	100.5	76.7%	6.3%	2.7%	1.1%	13.2%
Black only (non-Hispanic)	15.3	64.6%	2.8%	7.3%	1.5%	23.7%
Hispanic	18.0	51.8%	3.2%	5.6%	0.7%	38.7%
Asian/S. Pacific Islander only	6.1	67.5%	7.5%	3.4%	0.9%	20.7%
Am. Indian/Aleut.Eskimo only	0.7	(53.2%)	2.8%	9.0%	2.2%	(32.8%)
Two or More Races ⁹	1.5	68.0%	4.1%	6.7%	2.5%	18.8%
Citizenship						
U.S. citizen - native	121.9	74.2%	5.7%	3.6%	1.2%	15.3%
U.S. citizen - naturalized	7.7	70.1%	5.5%	3.5%	0.7%	20.2%
Non-U.S. citizen, resident for < 6 years	3.9	39.6%	4.3%	4.6%	0.5%	51.1%
Non-U.S. citizen, resident for 6+ years	8.6	50.2%	3.6%	5.2%	0.6%	40.4%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 8
Characteristics of the Nonelderly Uninsured, 2002

	Nonelderly (millions)	Percent of Nonelderly	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
Total - Nonelderly^a	250.8	100.0%	43.3	100.0%	17.3%
Age					
Children - Total	77.3	30.8%	9.3	21.5%	12.0%
Adults - Total	173.6	69.2%	34.0	78.5%	19.6%
Adults 19-24	23.3	9.3%	7.4	17.0%	31.6%
Adults 25-34	38.9	15.5%	9.8	22.6%	25.1%
Adults 35-44	43.8	17.5%	7.8	18.0%	17.8%
Adults 45-54	40.2	16.0%	5.6	12.9%	13.9%
Adults 55-64	27.4	10.9%	3.5	8.1%	12.9%
Annual Family Income					
<\$20,000	61.3	24.4%	22.3	51.4%	36.3%
\$20,000 - \$39,999	56.5	22.5%	12.4	28.6%	21.9%
\$40,000 +	133.0	53.0%	8.7	20.0%	6.5%
Family Poverty Level^c					
<100%	42.2	16.8%	15.5	35.7%	36.7%
100-199%	43.5	17.4%	12.3	28.5%	28.3%
...100-149%	22.0	8.8%	6.9	15.8%	31.2%
...150-199%	21.5	8.6%	5.5	12.6%	25.4%
200-399%	74.1	29.6%	10.4	24.1%	14.1%
400%+	91.0	36.3%	5.1	11.7%	5.6%
Household Type					
Single Adults Living Alone	18.3	7.3%	3.0	6.8%	16.2%
Single Adults Living Together	27.6	11.0%	9.3	21.6%	33.9%
Married Adults	50.8	20.3%	8.0	18.5%	15.7%
1 Parent with children ^d	30.7	12.2%	5.9	13.7%	19.3%
2 Parents with children ^d	111.1	44.3%	13.3	30.8%	12.0%
Multigenerational/Other with children ^e	12.4	4.9%	3.8	8.7%	30.5%
Family Work Status					
2 Full-time	71.2	28.4%	5.9	13.6%	8.3%
1 Full-time	135.4	54.0%	24.1	55.7%	17.8%
Only Part-time ^f	17.1	6.8%	5.3	12.1%	30.8%
Non-Workers	27.1	10.8%	8.0	18.6%	29.6%
Race/Ethnicity					
White only (non-Hispanic)	165.8	66.1%	20.7	47.8%	12.5%
Black only (non-Hispanic)	31.6	12.6%	6.8	15.7%	21.6%
Hispanic	37.2	14.8%	12.7	29.3%	34.1%
Asian/S. Pacific Islander only	11.0	4.4%	2.2	5.1%	20.0%
Am. Indian/Aleut.Eskimo only	1.5	0.6%	0.4	1.0%	28.5%
Two or More Races ^g	3.7	1.5%	0.5	1.2%	13.8%
Citizenship					
U.S. citizen - native	221.1	88.1%	32.3	74.5%	14.6%
U.S. citizen - naturalized	10.3	4.1%	2.2	5.1%	21.7%
Non-U.S. citizen, resident for < 6 years	7.2	2.9%	3.7	8.5%	51.3%
Non-U.S. citizen, resident for 6+ years	12.3	4.9%	5.1	11.9%	41.9%
Health Status					
Excellent/Very Good	176.1	70.2%	26.9	62.0%	15.2%
Good	54.9	21.9%	12.6	29.1%	22.9%
Fair/Poor	19.8	7.9%	3.9	8.9%	19.5%

Table 9
Characteristics of Uninsured Children, 2002

	Children (millions)	Percent of Children	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
Total - Children^h	77.3	100.0%	9.3	100.0%	12.0%
Age					
<1	3.4	4.4%	0.5	4.9%	13.5%
1-5	20.3	26.2%	2.1	22.9%	10.5%
6-18	53.6	69.4%	6.7	72.2%	12.5%
Family Income					
<\$20,000	18.7	24.2%	4.5	48.4%	24.1%
\$20,000 - \$39,999	16.6	21.4%	2.7	29.2%	16.4%
\$40,000 +	42.0	54.4%	2.1	22.3%	4.9%
Family Poverty Level^f					
<100%	16.7	21.6%	4.1	44.2%	24.6%
100-199%	15.6	20.2%	2.7	28.6%	17.1%
...100-149%	8.2	10.6%	1.6	17.0%	19.4%
...150-199%	7.4	9.6%	1.1	11.6%	14.5%
200-399%	23.2	30.0%	1.8	19.6%	7.9%
400%+	21.8	28.2%	0.7	7.6%	3.2%
Household Typeⁱ					
1 Parent ^d	18.4	23.8%	2.6	27.9%	14.1%
2 Parents ^d	52.8	68.3%	4.9	52.3%	9.2%
Multigenerational/Other ^e	5.4	6.9%	1.6	16.7%	28.9%
Family Work Status					
2 Full-time	22.2	28.7%	1.5	16.2%	6.8%
1 Full-time	42.3	54.8%	4.8	52.0%	11.4%
Only Part-time ^f	4.4	5.7%	0.8	8.8%	18.4%
Non-Workers	8.3	10.8%	2.1	23.0%	25.7%
Race/Ethnicity					
White only (non-Hispanic)	46.4	60.1%	3.7	40.3%	8.1%
Black only (non-Hispanic)	11.5	14.9%	1.7	17.9%	14.5%
Hispanic	14.0	18.1%	3.3	35.0%	23.3%
Asian/S. Pacific Islander only	3.0	3.8%	0.4	4.0%	12.7%
Am. Indian/Aleut.Eskimo only	0.5	0.7%	0.1	1.2%	(20.2%)
Two or More Races ^g	1.9	2.4%	0.1	1.6%	8.1%
Citizenship					
U.S. Citizen	74.5	96.4%	8.1	87.5%	10.9%
Non-U.S. citizen, resident for < 6 years	1.6	2.1%	0.7	8.0%	45.5%
Non-U.S. citizen, resident for 6+ years	1.1	1.5%	0.4	4.6%	(37.3%)
Health Status					
Excellent/Very Good	63.1	81.6%	7.0	75.8%	11.2%
Good	12.5	16.1%	2.1	22.4%	16.7%
Fair/Poor	1.7	2.2%	0.2	1.8%	9.8%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 10
Characteristics of Uninsured Nonelderly Adults, 2002

	Nonelderly Adults (millions)	Percent of Nonelderly Adults	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
Total - Nonelderly Adults¹	173.6	100.0%	34.0	100.0%	19.6%
Gender/Age					
Adult Males Total	85.1	49.0%	18.4	54.0%	21.6%
M 19-34	31.0	17.8%	9.8	28.7%	31.6%
M 35-54	41.0	23.6%	7.0	20.7%	17.1%
M 55-64	13.1	7.6%	1.6	4.6%	11.9%
Adult Females Total	88.5	51.0%	15.6	46.0%	17.7%
F 19-34	31.3	18.0%	7.4	21.6%	23.5%
F 35-54	42.9	24.7%	6.3	18.6%	14.8%
F 55-64	14.2	8.2%	2.0	5.8%	13.8%
Annual Family Income					
<\$20,000	42.6	24.6%	17.8	52.2%	41.6%
\$20,000 - \$39,999	40.0	23.0%	9.7	28.4%	24.1%
\$40,000 +	91.0	52.4%	6.6	19.4%	7.3%
Family Poverty Level^c					
<100%	25.5	14.7%	11.4	33.4%	44.6%
100-199%	27.9	16.1%	9.7	28.4%	34.6%
...100-149%	13.9	8.0%	5.3	15.5%	38.1%
...150-199%	14.1	8.1%	4.4	12.9%	31.2%
200-399%	50.9	29.3%	8.6	25.4%	16.9%
400%+	69.2	39.9%	4.4	12.8%	6.3%
Parent Status^d					
M Parents	29.0	16.7%	4.3	12.7%	14.9%
M Non-Parents	56.1	32.3%	14.0	41.3%	25.0%
F Parents	37.4	21.6%	6.1	17.9%	16.2%
F Non-Parents	51.1	29.4%	9.6	28.1%	18.7%
Family Work Status					
2 Full-time	49.0	28.2%	4.4	12.9%	9.0%
1 Full-time	93.1	53.6%	19.3	56.7%	20.7%
Only Part-time ^f	12.6	7.3%	4.4	13.0%	35.1%
Non-Workers	18.8	10.8%	5.9	17.3%	31.3%
Education					
Less than high school	22.5	13.0%	9.1	26.8%	40.6%
High school graduate	54.1	31.1%	12.4	36.5%	23.0%
Some college/Assoc. degree	50.6	29.2%	8.1	23.8%	16.0%
College grad or greater	46.4	26.7%	4.4	12.9%	9.4%
Race/Ethnicity					
White only (non-Hispanic)	119.4	68.8%	16.9	49.8%	14.2%
Black only (non-Hispanic)	20.1	11.6%	5.2	15.2%	25.6%
Hispanic	23.2	13.4%	9.4	27.7%	40.6%
Asian/S. Pacific Islander only	8.0	4.6%	1.8	5.4%	22.7%
Am. Indian/Aleut./Eskimo only	0.9	0.5%	0.3	0.9%	(33.3%)
Two or More Races ^g	1.9	1.1%	0.4	1.1%	19.5%
Citizenship					
U.S. citizen - native	147.2	84.8%	24.2	71.3%	16.5%
U.S. citizen - naturalized	9.7	5.6%	2.1	6.2%	21.8%
Non-U.S. citizen, resident for < 6 years	5.6	3.2%	3.0	8.7%	53.0%
Non-U.S. citizen, resident for 6+ years	11.1	6.4%	4.7	13.9%	42.3%
Health Status					
Excellent/Very Good	113.1	65.1%	19.8	58.2%	17.5%
Good	42.4	24.4%	10.5	30.9%	24.8%
Fair/Poor	18.1	10.4%	3.7	10.9%	20.4%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 11
Characteristics of the Low-Income Nonelderly Uninsured
(Less than 200% of Poverty), 2002

	Low-Income Nonelderly (millions)	Percent of Low-Income Nonelderly	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
Total - Low-Income Nonelderly^a	85.7	100.0%	27.8	100.0%	32.4%
Age					
Children - Total	32.3	37.7%	6.8	24.4%	21.0%
Adults - Total	53.4	62.3%	21.0	75.6%	39.4%
Adults 19-24	13.0	15.1%	5.5	19.9%	42.6%
Adults 25-34	13.7	16.0%	6.2	22.3%	45.4%
Adults 35-44	11.7	13.6%	4.7	16.8%	39.9%
Adults 45-54	8.2	9.6%	2.9	10.4%	35.2%
Adults 55-64	6.9	8.0%	1.7	6.3%	25.3%
Annual Family Income					
<\$20,000	60.2	70.3%	22.0	79.0%	36.4%
\$20,000 - \$39,999	23.2	27.1%	5.6	20.0%	24.0%
\$40,000 +	2.3	2.6%	0.3	1.0%	12.7%
Family Poverty Level^f					
<100%	42.2	49.2%	15.5	55.7%	36.7%
100-199%	43.5	50.8%	12.3	44.3%	28.3%
...100-149%	22.0	25.7%	6.9	24.7%	31.2%
...150-199%	21.5	25.1%	5.5	19.6%	25.4%
Household Type					
Single Adults Living Alone	6.0	7.1%	1.7	6.0%	27.7%
Single Adults Living Together	13.5	15.8%	6.4	22.9%	47.2%
Married Adults	9.1	10.6%	3.5	12.6%	38.6%
1 Parent with children ^d	20.0	23.3%	4.7	16.9%	23.5%
2 Parents with children ^d	29.0	33.9%	8.5	30.7%	29.4%
Multigenerational/Other with children ^e	8.1	9.4%	3.0	10.9%	37.5%
Family Work Status					
2 Full-time	6.0	7.0%	1.7	6.3%	29.1%
1 Full-time	43.6	50.9%	14.1	50.6%	32.3%
Only Part-time ^f	12.2	14.3%	4.4	15.7%	35.8%
Non-Workers	23.9	27.9%	7.6	27.4%	31.8%
Race/Ethnicity					
White only (non-Hispanic)	41.4	48.3%	11.5	41.5%	27.8%
Black only (non-Hispanic)	16.8	19.6%	5.0	17.8%	29.5%
Hispanic	21.6	25.3%	9.4	33.8%	43.4%
Asian/S. Pacific Islander only	3.5	4.1%	1.3	4.6%	36.2%
Am. Indian/Aleut./Eskimo only	0.8	1.0%	0.3	1.1%	(36.0%)
Two or More Races ^g	1.5	1.7%	0.3	1.2%	22.7%
Citizenship					
U.S. citizen - native	71.7	83.7%	20.1	72.3%	28.0%
U.S. citizen - naturalized	3.2	3.8%	1.3	4.7%	40.3%
Non-U.S. citizen, resident for < 6 years	4.4	5.1%	2.9	10.3%	64.8%
Non-U.S. citizen, resident for 6+ years	6.4	7.4%	3.5	12.7%	55.7%
Health Status					
Excellent/Very Good	51.9	60.6%	16.5	59.5%	31.8%
Good	22.8	26.6%	8.5	30.5%	37.2%
Fair/Poor	11.0	12.9%	2.8	10.1%	25.4%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 12
Characteristics of Uninsured Workers, 2002

	Workers (millions)	Percent of Workers	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
Total - Workers^k	142.1	100.0%	25.7	100.0%	18.1%
Age					
18-34	53.0	37.3%	13.3	51.9%	25.1%
35-54	70.8	49.8%	10.2	39.9%	14.5%
55-64	18.3	12.9%	2.1	8.2%	11.5%
Worker's Annual Income^l					
<\$20,000	46.5	32.7%	15.0	58.4%	32.2%
\$20,000 - \$39,999	47.9	33.7%	7.6	29.8%	15.9%
\$40,000 +	47.7	33.5%	3.0	11.8%	6.4%
Family Poverty Level^c					
<100%	11.9	8.4%	5.8	22.8%	48.9%
100-199%	21.8	15.3%	8.2	32.0%	37.8%
200-399%	44.9	31.6%	7.8	30.3%	17.3%
400%+	63.5	44.7%	3.8	14.9%	6.0%
Work Status^f					
Full-time/Full-year	97.6	68.6%	14.5	56.4%	14.8%
Full-time/Part-year	20.1	14.1%	5.4	21.1%	27.0%
Part-time/Full-year	12.5	8.8%	3.0	11.6%	23.7%
Part-time/Part-year	11.9	8.4%	2.8	10.9%	23.4%
Business Size (# Workers)					
Self-employed	13.3	9.4%	3.5	13.7%	26.3%
<25	28.8	20.3%	9.0	35.0%	31.2%
25-99	17.1	12.0%	3.5	13.8%	20.7%
100-499	16.8	11.8%	2.5	9.6%	14.6%
500-999	6.3	4.4%	0.7	2.9%	11.7%
1000+	39.3	27.6%	4.9	19.3%	12.6%
Public Sector	20.6	14.5%	1.5	5.9%	7.3%

Table 12 (continued)
Characteristics of Uninsured Workers, 2002

	Workers (millions)	Percent of Workers	Uninsured (millions)	Percent of Uninsured	Uninsured Rate
Total - Workers^k	142.1	100.0%	25.7	100.0%	18.1%
Occupation/Industry					
PROFESSIONALS and MANAGERS:	52.3	36.8%	4.9	19.0%	9.3%
Agriculture	0.9	0.6%	0.2	0.7%	20.5%
Construction	2.4	1.7%	0.4	1.6%	16.7%
Finance	4.7	3.3%	0.3	1.2%	6.4%
Health and Social Services	6.9	4.9%	0.5	1.9%	7.1%
Information/Communications/Education	9.6	6.8%	0.6	2.4%	6.4%
Mining/Manufacturing	5.6	3.9%	0.3	1.2%	5.3%
Professions	7.2	5.1%	0.7	2.8%	9.8%
Public Administration	2.8	2.0%	0.1	0.4%	3.6%
Services	4.5	3.2%	0.9	3.3%	18.8%
Utilities and Transportation	1.4	1.0%	0.1	0.4%	6.9%
Wholesale and Retail Trade	6.2	4.3%	0.8	3.2%	13.2%
OTHER OCCUPATIONS:^m	89.7	63.1%	20.8	81.0%	23.2%
Agriculture	1.2	0.8%	0.5	1.9%	42.7%
Construction	8.4	5.9%	3.2	12.4%	37.8%
Finance	5.1	3.6%	0.7	2.8%	14.0%
Health and Social Services	9.9	7.0%	1.7	6.5%	16.8%
Information/Communications/Education	6.7	4.7%	0.9	3.3%	12.9%
Mining/Manufacturing	12.5	8.8%	2.1	8.3%	17.0%
Professions	7.6	5.4%	2.2	8.6%	28.9%
Public Administration	3.2	2.3%	0.2	0.9%	7.2%
Services	14.6	10.2%	5.0	19.6%	34.6%
Utilities and Transportation	5.7	4.0%	1.1	4.2%	19.1%
Wholesale and Retail Trade	14.8	10.4%	3.2	12.4%	21.5%
Race/Ethnicity					
White only (non-Hispanic)	100.5	70.7%	13.3	51.8%	13.2%
Black only (non-Hispanic)	15.3	10.8%	3.6	14.1%	23.7%
Hispanic	18.0	12.7%	7.0	27.2%	38.7%
Asian/S. Pacific Islander only	6.1	4.3%	1.3	5.0%	20.7%
Am. Indian/Aleut.Eskimo only	0.7	0.5%	0.2	0.9%	(32.8%)
Two or More Races ⁹	1.5	1.0%	0.3	1.1%	18.8%
Citizenship					
U.S. citizen - native	121.9	85.8%	18.6	72.6%	15.3%
U.S. citizen - naturalized	7.7	5.4%	1.6	6.1%	20.2%
Non-U.S. citizen, resident for < 6 years	3.9	2.8%	2.0	7.8%	51.1%
Non-U.S. citizen, resident for 6+ years	8.6	6.0%	3.5	13.5%	40.4%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 13
Health Insurance Coverage of the Nonelderly
by State, 2001-2002

	Nonelderly (thousands) ^a	Percent Distribution by Coverage Type				Uninsured
		Private		Public		
		Employer	Individual	Medicaid	Other ^b	
United States	249,183	64.0%	5.2%	11.7%	2.2%	16.9%
Alabama	3,822	66.3%	3.9%	12.0%	2.9%	14.9%
Alaska	579	58.5%	3.3%	14.2%	5.3%	18.7%
Arizona	4,682	58.5%	6.6%	12.2%	2.9%	19.8%
Arkansas	2,270	55.2%	5.9%	15.3%	4.7%	19.0%
California	31,370	57.4%	6.3%	13.8%	1.8%	20.8%
Colorado	3,981	66.5%	6.5%	5.9%	3.5%	17.6%
Connecticut	2,890	73.1%	4.7%	8.4%	1.7%	12.1%
Delaware	692	72.5%	4.2%	9.8%	2.5%	10.9%
District of Columbia	495	60.0%	5.5%	19.0%	1.1%	14.4%
Florida	13,642	58.8%	6.7%	11.0%	2.8%	20.7%
Georgia	7,600	64.4%	4.7%	10.3%	2.8%	17.9%
Hawaii	1,037	68.5%	4.3%	11.3%	4.6%	11.3%
Idaho	1,156	61.3%	5.2%	12.3%	2.2%	19.1%
Illinois	10,966	68.2%	4.9%	9.7%	1.6%	15.6%
Indiana	5,276	71.7%	5.1%	7.3%	1.7%	14.2%
Iowa	2,498	71.2%	8.4%	9.1%	1.5%	9.8%
Kansas	2,265	68.0%	7.1%	8.5%	3.6%	12.8%
Kentucky	3,483	64.3%	4.2%	11.9%	4.7%	14.9%
Louisiana	3,864	55.2%	5.4%	14.9%	3.2%	21.4%
Maine	1,067	64.5%	4.4%	15.6%	2.6%	12.9%
Maryland	4,759	73.5%	4.6%	6.1%	1.4%	14.4%
Massachusetts	5,548	70.5%	4.4%	13.3%	1.4%	10.4%
Michigan	8,765	70.9%	3.7%	11.5%	1.5%	12.4%
Minnesota	4,487	74.8%	6.5%	8.8%	1.1%	8.8%
Mississippi	2,476	53.6%	3.9%	21.1%	2.9%	18.6%
Missouri	4,881	68.2%	6.1%	11.7%	1.6%	12.4%
Montana	761	55.4%	11.8%	11.5%	4.3%	17.0%
Nebraska	1,478	65.7%	9.5%	10.3%	3.3%	11.2%
Nevada	1,887	67.9%	4.0%	5.9%	2.2%	20.1%
New Hampshire	1,095	77.3%	3.3%	6.5%	1.8%	11.1%
New Jersey	7,353	71.4%	3.0%	8.9%	1.2%	15.5%
New Mexico	1,574	50.4%	4.1%	18.2%	3.2%	24.0%
New York	16,609	61.4%	3.9%	15.7%	1.2%	17.8%
North Carolina	7,087	61.4%	4.2%	12.1%	4.5%	17.8%
North Dakota	534	63.6%	10.8%	9.3%	4.2%	12.1%
Ohio	9,792	71.2%	4.0%	10.1%	1.5%	13.2%
Oklahoma	2,965	58.4%	5.1%	11.9%	4.1%	20.5%
Oregon	3,096	61.6%	8.0%	13.3%	1.8%	15.4%
Pennsylvania	10,404	71.4%	5.0%	10.5%	1.3%	11.9%
Rhode Island	895	68.6%	4.9%	15.3%	1.1%	10.2%
South Carolina	3,461	63.5%	4.5%	14.3%	3.4%	14.3%
South Dakota	641	66.7%	10.0%	8.8%	2.6%	12.0%
Tennessee	5,049	60.8%	5.1%	19.4%	2.4%	12.3%
Texas	19,162	55.5%	4.9%	10.8%	1.5%	27.2%
Utah	2,110	68.7%	5.8%	9.0%	1.3%	15.2%
Vermont	539	63.7%	5.7%	17.8%	1.3%	11.5%
Virginia	6,211	69.4%	4.8%	7.0%	5.0%	13.9%
Washington	5,295	63.8%	6.1%	12.6%	2.2%	15.3%
West Virginia	1,469	58.6%	3.0%	17.7%	4.2%	16.6%
Wisconsin	4,738	72.3%	6.2%	10.1%	1.5%	9.9%
Wyoming	426	63.4%	5.5%	9.2%	2.7%	19.2%

Table 14
Health Insurance Coverage of Children
by State, 2001-2002

	Children (thousands) ^h	Percent Distribution by Coverage Type				Uninsured
		Private		Public		
		Employer	Individual	Medicaid	Other ^b	
United States	76,909	59.4%	4.1%	22.9%	1.5%	12.1%
Alabama	1,192	63.0%	3.0%	23.2%	0.9%	10.0%
Alaska	204	51.2%	2.6%	27.9%	6.2%	12.2%
Arizona	1,579	53.3%	5.5%	22.7%	1.4%	17.0%
Arkansas	724	47.4%	4.3%	34.0%	2.6%	11.6%
California	10,269	52.5%	4.9%	25.7%	1.8%	15.1%
Colorado	1,218	65.6%	4.8%	11.2%	4.4%	14.0%
Connecticut	883	72.0%	3.2%	15.8%	1.0%	8.0%
Delaware	208	68.7%	3.1%	17.5%	1.5%	9.3%
District of Columbia	119	45.0%	2.2%	43.6%	0.1%	9.1%
Florida	4,113	54.0%	5.3%	23.1%	1.8%	15.7%
Georgia	2,388	58.3%	2.9%	23.3%	1.5%	14.0%
Hawaii	333	62.3%	2.7%	20.2%	6.1%	8.6%
Idaho	395	57.5%	4.6%	23.0%	1.8%	13.1%
Illinois	3,354	65.6%	4.1%	18.8%	0.3%	11.2%
Indiana	1,620	68.6%	5.3%	15.3%	0.4%	10.5%
Iowa	766	68.4%	7.7%	17.8%	0.7%	5.4%
Kansas	711	64.0%	6.2%	17.6%	4.3%	7.8%
Kentucky	1,045	55.1%	3.6%	25.3%	4.7%	11.3%
Louisiana	1,273	49.8%	4.5%	31.5%	1.4%	12.9%
Maine	284	58.5%	3.6%	29.6%	1.2%	7.1%
Maryland	1,488	73.5%	3.7%	11.9%	1.1%	9.8%
Massachusetts	1,508	67.2%	3.0%	22.6%	1.4%	5.8%
Michigan	2,619	67.3%	2.4%	22.2%	0.4%	7.7%
Minnesota	1,276	73.3%	5.3%	15.3%	0.3%	5.8%
Mississippi	817	43.2%	3.1%	39.8%	2.4%	11.5%
Missouri	1,481	65.1%	5.2%	24.1%	0.1%	5.5%
Montana	234	52.4%	9.8%	22.3%	1.9%	13.6%
Nebraska	460	59.9%	6.7%	22.4%	4.3%	6.7%
Nevada	608	65.7%	3.9%	11.8%	0.9%	17.7%
New Hampshire	311	75.2%	2.9%	15.5%	0.3%	6.2%
New Jersey	2,114	70.4%	2.6%	15.8%	0.4%	10.8%
New Mexico	529	41.4%	2.2%	39.5%	1.2%	15.7%
New York	4,876	56.5%	3.4%	29.5%	0.6%	10.0%
North Carolina	2,178	54.1%	3.0%	25.8%	4.9%	12.3%
North Dakota	147	59.0%	8.9%	19.0%	5.4%	7.7%
Ohio	2,949	68.8%	2.9%	19.8%	0.4%	8.1%
Oklahoma	926	51.7%	4.6%	26.2%	3.4%	14.1%
Oregon	902	57.4%	7.5%	22.7%	0.8%	11.6%
Pennsylvania	2,966	67.7%	3.6%	19.3%	0.3%	9.1%
Rhode Island	254	63.6%	3.5%	27.4%	0.5%	5.0%
South Carolina	1,071	57.7%	3.5%	27.9%	2.0%	8.9%
South Dakota	199	64.8%	7.7%	17.6%	1.7%	8.2%
Tennessee	1,478	55.0%	4.0%	32.9%	1.3%	6.8%
Texas	6,435	49.6%	3.7%	23.6%	0.9%	22.2%
Utah	786	67.8%	4.8%	16.3%	0.7%	10.3%
Vermont	140	54.2%	3.6%	37.0%	0.5%	4.7%
Virginia	1,908	67.3%	3.3%	13.0%	5.9%	10.4%
Washington	1,630	58.2%	5.0%	24.0%	1.4%	11.4%
West Virginia	416	50.9%	2.2%	36.2%	1.2%	9.5%
Wisconsin	1,396	70.4%	4.7%	19.5%	0.4%	4.9%
Wyoming	129	59.6%	5.2%	20.1%	1.7%	13.3%

Table 15
Health Insurance Coverage of Nonelderly Adults
by State, 2001-2002

	Nonelderly Adults (thousands) ^j	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
United States	172,274	66.1%	5.7%	6.7%	2.5%	19.1%
Alabama	2,630	67.8%	4.3%	7.0%	3.9%	17.1%
Alaska	376	62.4%	3.7%	6.8%	4.8%	22.2%
Arizona	3,103	61.1%	7.1%	6.8%	3.7%	21.3%
Arkansas	1,546	58.8%	6.6%	6.5%	5.7%	22.5%
California	21,101	59.7%	7.0%	8.0%	1.8%	23.5%
Colorado	2,763	66.9%	7.2%	3.6%	3.1%	19.2%
Connecticut	2,006	73.5%	5.4%	5.2%	2.0%	13.8%
Delaware	485	74.1%	4.8%	6.5%	2.9%	11.6%
District of Columbia	376	64.7%	6.6%	11.2%	1.4%	16.1%
Florida	9,529	60.9%	7.3%	5.8%	3.2%	22.8%
Georgia	5,212	67.2%	5.5%	4.3%	3.3%	19.7%
Hawaii	704	71.4%	5.1%	7.1%	3.9%	12.6%
Idaho	761	63.2%	5.5%	6.7%	2.4%	22.2%
Illinois	7,613	69.4%	5.2%	5.7%	2.2%	17.6%
Indiana	3,655	73.1%	5.0%	3.7%	2.3%	15.9%
Iowa	1,731	72.4%	8.7%	5.3%	1.8%	11.7%
Kansas	1,554	69.9%	7.5%	4.3%	3.2%	15.1%
Kentucky	2,438	68.3%	4.4%	6.2%	4.8%	16.4%
Louisiana	2,591	57.9%	5.8%	6.7%	4.1%	25.6%
Maine	782	66.6%	4.7%	10.6%	3.0%	15.0%
Maryland	3,272	73.4%	5.1%	3.4%	1.5%	16.6%
Massachusetts	4,040	71.7%	4.9%	9.8%	1.4%	12.1%
Michigan	6,146	72.4%	4.3%	7.0%	1.9%	14.4%
Minnesota	3,211	75.5%	6.9%	6.3%	1.4%	10.0%
Mississippi	1,660	58.7%	4.2%	11.9%	3.1%	22.1%
Missouri	3,399	69.5%	6.5%	6.3%	2.2%	15.4%
Montana	528	56.7%	12.7%	6.7%	5.3%	18.6%
Nebraska	1,018	68.3%	10.9%	4.8%	2.8%	13.3%
Nevada	1,279	68.9%	4.1%	3.1%	2.7%	21.2%
New Hampshire	783	78.1%	3.5%	2.9%	2.4%	13.1%
New Jersey	5,238	71.8%	3.2%	6.1%	1.5%	17.4%
New Mexico	1,046	55.0%	5.1%	7.4%	4.3%	28.3%
New York	11,732	63.4%	4.1%	10.0%	1.5%	21.0%
North Carolina	4,909	64.7%	4.7%	6.0%	4.3%	20.3%
North Dakota	387	65.3%	11.6%	5.7%	3.7%	13.7%
Ohio	6,843	72.3%	4.5%	5.9%	1.9%	15.4%
Oklahoma	2,039	61.4%	5.4%	5.4%	4.4%	23.5%
Oregon	2,194	63.3%	8.2%	9.4%	2.2%	16.9%
Pennsylvania	7,438	72.8%	5.5%	6.9%	1.6%	13.1%
Rhode Island	641	70.5%	5.4%	10.4%	1.4%	12.3%
South Carolina	2,391	66.1%	4.9%	8.3%	4.0%	16.7%
South Dakota	442	67.5%	11.0%	4.8%	3.0%	13.7%
Tennessee	3,571	63.2%	5.6%	13.8%	2.8%	14.6%
Texas	12,727	58.6%	5.5%	4.3%	1.9%	29.7%
Utah	1,324	69.2%	6.4%	4.6%	1.7%	18.1%
Vermont	400	67.1%	6.5%	11.1%	1.5%	13.9%
Virginia	4,303	70.3%	5.4%	4.2%	4.6%	15.4%
Washington	3,665	66.3%	6.6%	7.5%	2.5%	17.0%
West Virginia	1,053	61.6%	3.4%	10.3%	5.3%	19.3%
Wisconsin	3,341	73.1%	6.8%	6.2%	1.9%	12.0%
Wyoming	297	65.0%	5.6%	4.5%	3.2%	21.7%

Table 16
Health Insurance Coverage of the Low-Income Nonelderly
(Less than 200% of Poverty) by State, 2001-2002

	Low-Income Nonelderly (thousands) ^a	% of Nonelderly with Low Incomes ^c	Percent Distribution by Coverage Type				Uninsured
			Private		Public		
			Employer	Individual	Medicaid	Other ^b	
United States	84,725	34.0%	29.5%	6.3%	28.5%	3.5%	32.2%
Alabama	1,457	38.1%	33.3%	4.3%	28.8%	5.1%	28.4%
Alaska	159	27.5%	22.8%	3.5%	34.2%	6.2%	33.4%
Arizona	1,725	36.8%	25.1%	6.7%	28.1%	3.9%	36.1%
Arkansas	1,001	44.1%	28.5%	5.7%	29.6%	7.2%	29.0%
California	11,995	38.2%	25.3%	6.7%	29.6%	2.4%	36.0%
Colorado	1,146	28.8%	32.3%	8.6%	15.1%	5.8%	38.2%
Connecticut	717	24.8%	34.7%	5.9%	27.4%	4.0%	28.0%
Delaware	183	26.4%	36.0%	6.1%	29.9%	4.0%	24.0%
District of Columbia	188	37.9%	21.9%	7.1%	43.8%	1.5%	25.6%
Florida	4,956	36.3%	27.2%	7.6%	25.0%	3.5%	36.7%
Georgia	2,584	34.0%	33.5%	5.0%	24.5%	4.4%	32.6%
Hawaii	391	37.7%	41.5%	6.3%	26.0%	6.5%	19.7%
Idaho	432	37.3%	32.6%	5.0%	27.8%	2.3%	32.3%
Illinois	3,452	31.5%	33.3%	5.8%	25.9%	3.6%	31.5%
Indiana	1,613	30.6%	39.9%	6.2%	20.2%	3.9%	29.8%
Iowa	678	27.1%	37.1%	11.0%	25.9%	3.0%	23.0%
Kansas	677	29.9%	33.3%	10.5%	22.9%	4.3%	29.0%
Kentucky	1,306	37.5%	31.4%	5.6%	27.8%	7.8%	27.4%
Louisiana	1,680	43.5%	27.0%	4.5%	30.7%	3.2%	34.6%
Maine	341	31.9%	25.5%	6.0%	39.5%	5.1%	23.8%
Maryland	1,093	23.0%	34.7%	6.7%	19.4%	2.7%	36.5%
Massachusetts	1,482	26.7%	29.1%	5.7%	41.7%	3.0%	20.5%
Michigan	2,696	30.8%	34.4%	6.3%	30.5%	3.2%	25.7%
Minnesota	980	21.8%	35.9%	9.1%	28.5%	1.8%	24.8%
Mississippi	1,143	46.2%	24.1%	3.8%	39.5%	3.3%	29.3%
Missouri	1,462	30.0%	31.6%	8.0%	31.9%	3.2%	25.3%
Montana	292	38.4%	26.4%	14.4%	25.8%	5.3%	28.1%
Nebraska	417	28.2%	30.5%	13.8%	29.9%	3.0%	22.7%
Nevada	653	34.6%	41.7%	4.1%	12.6%	3.1%	38.5%
New Hampshire	228	20.8%	39.7%	6.5%	23.4%	4.2%	26.2%
New Jersey	1,920	26.1%	30.9%	3.8%	26.9%	3.0%	35.4%
New Mexico	739	47.0%	22.6%	3.2%	33.3%	4.0%	36.9%
New York	6,001	36.1%	26.1%	4.4%	36.3%	2.2%	30.9%
North Carolina	2,586	36.5%	27.5%	5.2%	27.8%	7.4%	32.1%
North Dakota	173	32.4%	31.5%	15.0%	25.0%	5.4%	23.1%
Ohio	2,962	30.3%	33.8%	5.8%	28.8%	3.4%	28.1%
Oklahoma	1,113	37.5%	27.4%	5.2%	27.2%	5.4%	34.8%
Oregon	1,078	34.8%	25.8%	9.9%	32.0%	3.2%	29.1%
Pennsylvania	3,082	29.6%	34.0%	8.4%	29.5%	2.5%	25.6%
Rhode Island	250	27.9%	28.0%	6.8%	41.1%	2.1%	22.1%
South Carolina	1,188	34.3%	26.3%	6.6%	34.5%	5.9%	26.8%
South Dakota	191	29.8%	35.5%	12.1%	23.2%	3.9%	25.3%
Tennessee	1,896	37.6%	28.1%	6.2%	41.9%	3.2%	20.6%
Texas	8,045	42.0%	25.7%	4.6%	22.1%	2.2%	45.3%
Utah	719	34.1%	39.2%	8.3%	21.9%	2.2%	28.5%
Vermont	152	28.2%	26.2%	8.9%	42.1%	2.6%	20.1%
Virginia	1,757	28.3%	36.0%	6.2%	20.5%	7.0%	30.3%
Washington	1,690	31.9%	28.0%	9.1%	31.4%	3.6%	27.9%
West Virginia	636	43.3%	27.2%	3.1%	36.6%	7.1%	26.1%
Wisconsin	1,283	27.1%	35.5%	10.1%	29.9%	3.5%	21.0%
Wyoming	135	31.6%	29.0%	6.9%	24.0%	4.3%	35.8%

Table 17
Health Insurance Coverage of Low-Income Children
(Less than 200% of Poverty) by State, 2001-2002

	Low-Income Children (thousands) ^h	% of Children with Low Incomes ^c	Percent Distribution by Coverage Type				Uninsured
			Private		Public		
			Employer	Individual	Medicaid	Other ^b	
United States	32,085	41.7%	27.9%	3.6%	45.6%	1.8%	21.1%
Alabama	561	47.1%	(34.2%)	2.8%	(44.5%)	1.2%	17.4%
Alaska	69	34.1%	21.3%	2.9%	(50.5%)	6.6%	18.7%
Arizona	705	44.7%	22.1%	4.6%	(43.2%)	2.0%	28.2%
Arkansas	409	56.4%	25.9%	3.7%	(52.4%)	2.9%	15.0%
California	4,761	46.4%	24.8%	3.4%	46.0%	2.0%	23.7%
Colorado	426	35.0%	(35.7%)	4.3%	24.6%	6.8%	28.6%
Connecticut	263	29.8%	(34.8%)	2.8%	(41.5%)	1.2%	19.7%
Delaware	69	33.3%	(35.1%)	3.5%	(43.2%)	0.2%	(17.9%)
District of Columbia	70	58.9%	18.4%	2.4%	(66.7%)	0.0%	12.6%
Florida	1,857	45.1%	26.1%	4.3%	42.2%	1.5%	25.9%
Georgia	1,024	42.9%	30.1%	2.8%	(43.5%)	1.3%	22.2%
Hawaii	155	46.5%	(38.2%)	2.7%	(38.5%)	7.5%	13.2%
Idaho	179	45.4%	30.1%	4.0%	(44.5%)	1.5%	19.9%
Illinois	1,282	38.2%	34.2%	3.0%	41.0%	0.6%	21.1%
Indiana	631	38.9%	39.3%	5.0%	33.7%	0.8%	21.2%
Iowa	255	33.3%	(37.3%)	7.6%	(41.4%)	1.9%	11.8%
Kansas	253	35.6%	(32.4%)	7.1%	(40.8%)	3.5%	16.2%
Kentucky	488	46.7%	25.8%	3.2%	(47.9%)	6.0%	17.2%
Louisiana	659	51.8%	23.4%	2.8%	(53.8%)	0.6%	19.4%
Maine	112	39.4%	22.5%	3.1%	(60.0%)	2.5%	11.8%
Maryland	379	25.5%	(38.1%)	4.4%	(32.9%)	1.5%	(23.1%)
Massachusetts	493	32.7%	(28.5%)	1.4%	(56.6%)	2.9%	10.5%
Michigan	968	37.0%	32.3%	2.4%	49.3%	0.9%	15.1%
Minnesota	329	25.8%	(34.7%)	5.9%	(42.3%)	0.3%	16.8%
Mississippi	452	55.4%	18.0%	2.2%	(62.7%)	1.1%	16.0%
Missouri	526	35.5%	(29.3%)	5.0%	(55.2%)	0.3%	10.2%
Montana	106	45.6%	(26.7%)	10.3%	(42.0%)	1.6%	19.3%
Nebraska	162	35.2%	(26.2%)	6.3%	(53.4%)	1.5%	12.7%
Nevada	274	45.0%	44.3%	3.0%	21.6%	1.3%	29.9%
New Hampshire	80	25.7%	(39.1%)	5.3%	(44.0%)	0.0%	11.6%
New Jersey	619	29.3%	30.6%	2.4%	41.8%	0.4%	24.8%
New Mexico	303	57.4%	17.7%	1.0%	(57.8%)	0.9%	22.6%
New York	2,127	43.6%	23.8%	2.9%	56.6%	0.8%	15.8%
North Carolina	976	44.8%	24.9%	2.4%	47.2%	5.9%	19.5%
North Dakota	59	40.4%	(29.2%)	9.9%	(41.1%)	5.8%	13.8%
Ohio	1,071	36.3%	33.2%	2.7%	46.9%	0.9%	16.3%
Oklahoma	440	47.5%	23.8%	3.7%	(48.0%)	3.7%	20.9%
Oregon	379	42.0%	23.4%	8.7%	(45.9%)	1.4%	20.6%
Pennsylvania	1,093	36.8%	32.2%	5.0%	43.4%	0.3%	19.2%
Rhode Island	85	33.4%	24.5%	3.2%	(62.1%)	0.3%	9.8%
South Carolina	470	43.9%	24.4%	3.5%	(52.4%)	4.5%	15.2%
South Dakota	68	34.1%	(34.3%)	7.2%	(40.5%)	1.8%	16.1%
Tennessee	693	46.9%	25.3%	2.8%	(58.7%)	1.4%	11.9%
Texas	3,311	51.5%	23.4%	2.2%	39.4%	1.1%	33.9%
Utah	301	38.3%	(38.9%)	5.1%	36.1%	0.9%	19.0%
Vermont	47	33.3%	(20.7%)	4.5%	(66.6%)	0.2%	7.9%
Virginia	666	34.9%	(35.8%)	4.1%	(33.0%)	5.1%	22.0%
Washington	633	38.8%	23.2%	6.5%	(49.5%)	1.9%	18.9%
West Virginia	220	53.0%	22.0%	2.0%	61.7%	1.6%	12.7%
Wisconsin	476	34.1%	(37.3%)	6.4%	(45.4%)	1.1%	9.8%
Wyoming	50	39.0%	(25.3%)	5.1%	(43.4%)	2.1%	(24.2%)

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 18
Health Insurance Coverage of Low-Income Nonelderly Adults
(Less than 200% of Poverty) by State, 2001-2002

	Low-Income Nonelderly Adults (thousands) ^j	% of Nonelderly Adults with Low Incomes ^c	Percent Distribution by Coverage Type				Uninsured
			Private		Public		
			Employer	Individual	Medicaid	Other ^b	
United States	52,640	30.6%	30.5%	7.9%	18.1%	4.6%	38.9%
Alabama	896	34.1%	32.8%	5.3%	19.1%	7.5%	35.3%
Alaska	90	24.0%	23.9%	3.9%	21.5%	5.9%	44.8%
Arizona	1,020	32.9%	27.2%	8.2%	17.6%	5.3%	41.6%
Arkansas	593	38.3%	30.3%	7.1%	13.8%	10.2%	38.6%
California	7,234	34.3%	25.7%	8.8%	18.8%	2.7%	44.1%
Colorado	719	26.0%	30.3%	11.1%	9.5%	5.2%	43.9%
Connecticut	454	22.6%	34.7%	7.8%	19.2%	5.7%	32.7%
Delaware	114	23.5%	36.5%	7.6%	21.9%	6.3%	27.7%
District of Columbia	117	31.2%	24.0%	9.9%	30.2%	2.5%	33.4%
Florida	3,099	32.5%	27.9%	9.6%	14.7%	4.7%	43.2%
Georgia	1,561	30.0%	35.7%	6.5%	12.0%	6.5%	39.4%
Hawaii	236	33.5%	43.7%	8.6%	17.8%	5.9%	23.9%
Idaho	252	33.1%	34.4%	5.7%	16.0%	2.9%	41.1%
Illinois	2,170	28.5%	32.7%	7.4%	16.9%	5.4%	37.6%
Indiana	982	26.9%	40.3%	7.0%	11.5%	5.9%	35.2%
Iowa	422	24.4%	37.0%	13.0%	16.5%	3.7%	29.8%
Kansas	424	27.3%	33.8%	12.6%	12.2%	4.8%	36.6%
Kentucky	818	33.5%	34.8%	7.1%	15.8%	9.0%	33.4%
Louisiana	1,021	39.4%	29.3%	5.6%	15.7%	4.9%	44.4%
Maine	229	29.2%	27.0%	7.4%	29.5%	6.4%	29.7%
Maryland	714	21.8%	32.9%	8.0%	12.2%	3.3%	43.6%
Massachusetts	989	24.5%	29.4%	7.9%	34.2%	3.0%	25.5%
Michigan	1,728	28.1%	35.6%	8.4%	19.9%	4.4%	31.6%
Minnesota	650	20.3%	36.5%	10.7%	21.5%	2.6%	28.8%
Mississippi	691	41.6%	28.0%	4.9%	24.4%	4.8%	37.9%
Missouri	936	27.5%	32.9%	9.7%	18.9%	4.8%	33.8%
Montana	186	35.2%	26.2%	16.8%	16.6%	7.4%	33.0%
Nebraska	255	25.1%	33.3%	18.6%	15.0%	4.0%	29.1%
Nevada	380	29.7%	39.8%	4.9%	6.2%	4.4%	44.7%
New Hampshire	148	18.9%	40.0%	7.2%	12.3%	6.4%	34.2%
New Jersey	1,302	24.9%	31.0%	4.4%	19.8%	4.3%	40.5%
New Mexico	436	41.7%	26.0%	4.7%	16.4%	6.1%	46.8%
New York	3,874	33.0%	27.4%	5.2%	25.2%	2.9%	39.3%
North Carolina	1,609	32.8%	29.0%	6.9%	16.1%	8.3%	39.7%
North Dakota	114	29.4%	32.7%	17.6%	16.6%	5.2%	27.9%
Ohio	1,892	27.6%	34.2%	7.6%	18.5%	4.9%	34.8%
Oklahoma	673	33.0%	29.8%	6.1%	13.6%	6.5%	43.9%
Oregon	700	31.9%	27.1%	10.6%	24.5%	4.1%	33.7%
Pennsylvania	1,990	26.8%	35.0%	10.2%	21.9%	3.7%	29.2%
Rhode Island	165	25.7%	29.9%	8.6%	30.2%	2.9%	28.4%
South Carolina	718	30.0%	27.5%	8.5%	22.8%	6.8%	34.4%
South Dakota	123	27.9%	36.1%	14.8%	13.7%	5.1%	30.4%
Tennessee	1,203	33.7%	29.7%	8.2%	32.3%	4.3%	25.6%
Texas	4,734	37.2%	27.4%	6.3%	10.0%	3.0%	53.3%
Utah	418	31.6%	39.4%	10.6%	11.6%	3.1%	35.3%
Vermont	105	26.4%	28.7%	10.8%	31.3%	3.7%	25.5%
Virginia	1,091	25.4%	36.1%	7.6%	12.8%	8.2%	35.3%
Washington	1,057	28.8%	30.9%	10.6%	20.6%	4.7%	33.3%
West Virginia	415	39.4%	29.9%	3.7%	23.3%	10.0%	33.2%
Wisconsin	807	24.2%	34.4%	12.3%	20.8%	4.9%	27.6%
Wyoming	85	28.5%	31.3%	8.0%	12.5%	5.6%	42.7%

Table 19
Uninsured Rates Among Children
by Poverty Level and State, 2001-2002

	Children (thousands) ^h	Percent Uninsured Within Poverty Levels			
		All Levels ^c	<200% FPL	200-399% FPL	400%+ FPL
United States	76,909	12.1%	21.1%	7.7%	3.2%
Alabama	1,192	10.0%	17.4%	4.2%	2.5%
Alaska	204	12.2%	18.7%	11.7%	5.3%
Arizona	1,579	17.0%	28.2%	10.1%	5.1%
Arkansas	724	11.6%	15.0%	8.7%	4.8%
California	10,269	15.1%	23.7%	10.8%	4.3%
Colorado	1,218	14.0%	28.6%	9.0%	3.6%
Connecticut	883	8.0%	19.7%	4.7%	2.0%
Delaware	208	9.3%	(17.9%)	7.0%	2.8%
District of Columbia	119	9.1%	12.6%	4.6%	3.7%
Florida	4,113	15.7%	25.9%	10.4%	3.8%
Georgia	2,388	14.0%	22.2%	9.1%	6.1%
Hawaii	333	8.6%	13.2%	5.6%	3.4%
Idaho	395	13.1%	19.9%	8.5%	5.5%
Illinois	3,354	11.2%	21.1%	7.4%	2.4%
Indiana	1,620	10.5%	21.2%	4.4%	2.6%
Iowa	766	5.4%	11.8%	2.8%	1.2%
Kansas	711	7.8%	16.2%	4.6%	1.4%
Kentucky	1,045	11.3%	17.2%	8.0%	3.8%
Louisiana	1,273	12.9%	19.4%	8.1%	3.2%
Maine	284	7.1%	11.8%	5.0%	2.7%
Maryland	1,488	9.8%	(23.1%)	8.9%	2.8%
Massachusetts	1,508	5.8%	10.5%	5.0%	2.6%
Michigan	2,619	7.7%	15.1%	4.4%	2.4%
Minnesota	1,276	5.8%	16.8%	2.3%	1.7%
Mississippi	817	11.5%	16.0%	8.1%	2.9%
Missouri	1,481	5.5%	10.2%	3.9%	1.7%
Montana	234	13.6%	19.3%	10.1%	6.0%
Nebraska	460	6.7%	12.7%	4.6%	1.7%
Nevada	608	17.7%	29.9%	9.1%	6.0%
New Hampshire	311	6.2%	11.6%	6.7%	2.3%
New Jersey	2,114	10.8%	24.8%	9.3%	2.3%
New Mexico	529	15.7%	22.6%	8.1%	3.8%
New York	4,876	10.0%	15.8%	7.1%	4.1%
North Carolina	2,178	12.3%	19.5%	8.8%	2.9%
North Dakota	147	7.7%	13.8%	3.3%	3.7%
Ohio	2,949	8.1%	16.3%	4.1%	2.6%
Oklahoma	926	14.1%	20.9%	9.4%	5.2%
Oregon	902	11.6%	20.6%	6.9%	2.9%
Pennsylvania	2,966	9.1%	19.2%	4.2%	2.2%
Rhode Island	254	5.0%	9.8%	1.6%	3.4%
South Carolina	1,071	8.9%	15.2%	4.3%	3.6%
South Dakota	199	8.2%	16.1%	5.3%	1.7%
Tennessee	1,478	6.8%	11.9%	2.9%	1.8%
Texas	6,435	22.2%	33.9%	15.0%	4.2%
Utah	786	10.3%	19.0%	5.8%	3.3%
Vermont	140	4.7%	7.9%	3.8%	2.2%
Virginia	1,908	10.4%	22.0%	7.0%	1.7%
Washington	1,630	11.4%	18.9%	9.3%	3.7%
West Virginia	416	9.5%	12.7%	8.2%	2.1%
Wisconsin	1,396	4.9%	9.8%	3.5%	1.1%
Wyoming	129	13.3%	(24.2%)	7.2%	5.0%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Table 20
Uninsured Rates Among Nonelderly Adults
by Poverty Level and State, 2001-2002

	Nonelderly Adults (thousands) ^j	Percent Uninsured Within Poverty Levels			
		All Levels ^c	<200% FPL	200-399% FPL	400%+ FPL
United States	172,274	19.1%	38.9%	16.0%	6.2%
Alabama	2,630	17.1%	35.3%	9.8%	5.9%
Alaska	376	22.2%	44.8%	26.0%	8.3%
Arizona	3,103	21.3%	41.6%	17.3%	6.4%
Arkansas	1,546	22.5%	38.6%	17.5%	7.1%
California	21,101	23.5%	44.1%	21.0%	7.1%
Colorado	2,763	19.2%	43.9%	18.0%	5.8%
Connecticut	2,006	13.8%	32.7%	15.0%	5.0%
Delaware	485	11.6%	27.7%	10.9%	3.7%
District of Columbia	376	16.1%	33.4%	13.2%	5.0%
Florida	9,529	22.8%	43.2%	19.9%	7.3%
Georgia	5,212	19.7%	39.4%	17.1%	6.7%
Hawaii	704	12.6%	23.9%	8.5%	5.6%
Idaho	761	22.2%	41.1%	15.9%	9.0%
Illinois	7,613	17.6%	37.6%	14.2%	6.4%
Indiana	3,655	15.9%	35.2%	11.0%	7.0%
Iowa	1,731	11.7%	29.8%	9.1%	3.0%
Kansas	1,554	15.1%	36.6%	10.3%	4.7%
Kentucky	2,438	16.4%	33.4%	11.0%	5.3%
Louisiana	2,591	25.6%	44.4%	18.4%	9.2%
Maine	782	15.0%	29.7%	12.4%	5.9%
Maryland	3,272	16.6%	43.6%	16.4%	5.5%
Massachusetts	4,040	12.1%	25.5%	14.1%	4.3%
Michigan	6,146	14.4%	31.6%	11.6%	4.9%
Minnesota	3,211	10.0%	28.8%	8.4%	3.1%
Mississippi	1,660	22.1%	37.9%	15.4%	6.0%
Missouri	3,399	15.4%	33.8%	11.3%	6.3%
Montana	528	18.6%	33.0%	13.7%	7.2%
Nebraska	1,018	13.3%	29.1%	10.3%	6.1%
Nevada	1,279	21.2%	44.7%	15.0%	8.1%
New Hampshire	783	13.1%	34.2%	13.9%	4.9%
New Jersey	5,238	17.4%	40.5%	17.8%	5.8%
New Mexico	1,046	28.3%	46.8%	21.5%	8.1%
New York	11,732	21.0%	39.3%	19.7%	6.6%
North Carolina	4,909	20.3%	39.7%	16.1%	6.0%
North Dakota	387	13.7%	27.9%	9.9%	5.7%
Ohio	6,843	15.4%	34.8%	11.5%	5.2%
Oklahoma	2,039	23.5%	43.9%	19.0%	8.0%
Oregon	2,194	16.9%	33.7%	13.9%	4.9%
Pennsylvania	7,438	13.1%	29.2%	10.3%	5.0%
Rhode Island	641	12.3%	28.4%	10.6%	4.2%
South Carolina	2,391	16.7%	34.4%	13.7%	4.6%
South Dakota	442	13.7%	30.4%	10.3%	3.9%
Tennessee	3,571	14.6%	25.6%	11.9%	6.6%
Texas	12,727	29.7%	53.3%	24.9%	8.9%
Utah	1,324	18.1%	35.3%	13.9%	6.0%
Vermont	400	13.9%	25.5%	14.5%	5.5%
Virginia	4,303	15.4%	35.3%	15.6%	4.5%
Washington	3,665	17.0%	33.3%	16.4%	6.5%
West Virginia	1,053	19.3%	33.2%	13.6%	6.6%
Wisconsin	3,341	12.0%	27.6%	11.1%	3.8%
Wyoming	297	21.7%	42.7%	19.2%	7.9%

Table Endnotes

The term family as used in family income, family poverty levels, and family work status, is defined as a health insurance unit (those who are eligible as a group for "family" coverage in a health plan) throughout this report.

- ^a Nonelderly includes all individuals under age 65.
- ^b Other includes other public insurance (mostly Medicare and military-related). S-CHIP is included in Medicaid.
- ^c The 2002 federal poverty level for a family of three was \$14,348.
- ^d Parent includes any person with a dependent child.
- ^e Multigenerational/other families with children include families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a niece living with her aunt).
- ^f Part-time workers were defined as working < 35 hours per week.
- ^g For the first time this year, respondents could identify themselves in more than one racial group. Since there is no way of knowing how people who reported more than one race in 2003 previously reported their race, comparisons in health insurance coverage by race/ethnicity cannot be made with earlier years.
- ^h Children includes all individuals under age 19.
- ⁱ Approximately 1% of children live in households with no adult, 77% of whom are 17-18 years old.
- ^j Nonelderly adults includes all individuals aged 19-64.
- ^k Workers includes all workers aged 18-64.
- ^l Worker's income only; does not include income from other family members or other sources.
- ^m Other occupations includes the following types of jobs: assistants, clerical workers, technicians, repair workers, artists, entertainers, sports-related workers, service workers, laborers, salespersons, operators (equipment, including drivers), skilled trade workers, and assemblers.

Data Notes

Health Insurance Coverage in America: 2002 Update

All data contained in this report are based on a collaborative analysis of the Census Bureau's March 2003 Current Population Survey (CPS; Annual Social and Economic Supplements) by analysts at the Kaiser Commission on Medicaid and the Uninsured and the Urban Institute. The March CPS is designed primarily to study cash and noncash income among the civilian, noninstitutionalized population each year, but has also been the key source of health insurance coverage information since 1980 when such questions were first added.

Changes in the Census Bureau's Current Population Survey

No major changes have been made in the way in which the survey is conducted or how the questions about health insurance are worded in the past year (2002 data). However, one major change and two lesser changes have been made since 1999 that do affect health coverage comparisons over time. Over the years improvements in the CPS' sample and questionnaire have been made in an effort to obtain better estimates of the number of people with health coverage. The trade-off is that these changes hamper the ability to trend data across years.

The most recent change to the questionnaire itself consisted of adding a small set of new questions in 1999, designed to double-check a respondent's answers about whether or not they had health insurance coverage over the entire calendar year. In the past, the CPS asked respondents whether they had various types of private or public health insurance and those who did not report any coverage at all were categorized as uninsured for the whole year. In March 2000, the Census Bureau tested the use of additional "verification" questions – i.e., asking the respondent who had not identified any health insurance coverage thus far in the survey if in fact, he or she was uninsured throughout the entire year and if not, what kind of health insurance the person had.

As expected, adding the new questions resulted in a decrease in the number of uninsured. For example, the revised estimate of the number of nonelderly uninsured was 3.5 million less (eight percent lower) compared to the unrevised questionnaire's estimate for the year 2000. Health insurance estimates for 1999 going forward that use the revised questionnaire cannot be compared with CPS estimates from earlier years – unless analysts simulate the effect of the new questions on the previous years' data.

In March 2001 the Census Bureau also significantly enlarged the size of the CPS sample – 78,000 households were interviewed in 2001. Congress funded the larger sample following the enactment of S-CHIP because data from the CPS are used in the S-CHIP funding formula to states (the number of low-income children and uninsured low-income children). The CPS has enlarged the sample by targeting households with children and those with a member of a racial/ethnic minority group.¹

¹ State Health Access Data Assistance Center, University of Minnesota School of Public Health. *Impact of Changes to the Current Population Survey on State Health Insurance Coverage Estimation*. March 2001. Issue Brief 2 found on www.shadac.org.

While national estimates change hardly at all, the larger sample size provides more precise estimates of health coverage in all states, reducing the amount of error by 20%-30%. Smaller changes in a state's health coverage with less variation over time will be able to be monitored – with the greatest impact on states with small or diverse populations. Single year estimates of health insurance coverage in each state are now available, where in the past in order to get reliable estimates in all states it was necessary to pool two or three years of data together. The expanded sample however is not large enough to study all subgroups within a state (for example, differences across minority groups) and pooled data years are still necessary for this level of analysis.

Lastly, because the CPS is only a sample of the total U.S. population, each respondent represents thousands of people and is assigned a “weight” based on the most recent decennial census. Data for 2000, 2001, and 2002 have now been weighted to Census 2000 in the most recent public data releases.

All data in *Health Insurance Coverage in America: 2002 Data Update* are based on the revised questionnaire, use the expanded sample, and are weighted to Census 2000 except for Figure 1 where the method differences are noted to allow some comparison over a longer period of time.

Variation in Health Insurance Estimates from Different Surveys

Health coverage estimates from national surveys vary considerably depending on how questions are phrased and how long a period people are asked to recall their experiences. The prime example is the difference in the number of uninsured between the CPS and the Survey of Income and Program Participation (SIPP) – another Census Bureau survey begun in 1983, designed to collect information every four months about income and health insurance coverage over a period of two and a half years. SIPP data are not available on an annual basis however. Other national surveys that produce health insurance coverage estimates include the Medical Expenditure Panel Survey and the National Health Interview Survey.

The CPS is intended to measure the number of people who are uninsured for the **entire** year, however when compared to other national surveys that measure health coverage at the time of the survey, the estimates more closely approximate the number of people uninsured **at a specific point in time** during a year.

A recent Congressional Budget Office report compared other ways of describing the number of uninsured and show the marked difference that the time period being studied can make. Using 1998 as the reference year, they found that the number of uninsured at a specific point in time was between 39 and 43 million, depending on the national survey used. In contrast the number of uninsured **at any time** during the year was about 58 million.²

Medicaid Under-Reporting

Medicaid estimates from the CPS remain problematic even with the revised questionnaire. The CPS' Medicaid estimates are consistently lower than Medicaid enrollment numbers from the Center for Medicare and Medicaid Services, even after adjustments. For example, in 2002 the number participating in Medicaid for at least some part of the year was 45 million; our CPS estimate identified 30 million persons with Medicaid coverage for at least part of 2002. According to the Census Bureau, a

² Congressional Budget Office. *How Many People Lack Health Insurance and For How Long?* May 2003.

major reason for the lower CPS estimates is because interviewers receive less training in this area because the primary purpose of the survey is not to collect health insurance information. Since respondents may not always be aware that the coverage they have is part of the Medicaid program they may be misclassified (particularly when given cards for managed care plans contracted by Medicaid or when states use other names for their public coverage programs).³

In this report we do not adjust for Medicaid under-reporting beyond what the Census Bureau has routinely done for its public use files. The Census Bureau attempts to correct for the under-reporting by assigning Medicaid coverage to those who are generally regarded as “categorically eligible” because they receive other public assistance payments. However, the link between Medicaid and cash assistance no longer exists, which makes the imputation process less valid, compounded by the fact that the number of people receiving public assistance has been decreasing. For this reason, trends in Medicaid coverage need to be interpreted cautiously.

In addition, the survey added a new question in 2000 about coverage through the S-CHIP, which could potentially affect Medicaid estimates if respondents are confused about the two programs in their state. For example, many reporting S-CHIP coverage of their children have family incomes that would qualify them for Medicaid. In this report, persons who indicated they had S-CHIP coverage are categorized as having Medicaid coverage.

Classifying by Type of Health Coverage

Current Population Survey respondents are asked to report all sources of health insurance and some have more than one source in the course of a calendar year. It is not possible to tell if the sources were simultaneous or at different times in the year. In order to analyze the distributions of health insurance nationally and on the state level we assign those who report more than one type of insurance in a year to a single category, so that mutually exclusive categories of insurance coverage are created.

Recognizing that Medicaid coverage is frequently under-reported, we assign everyone who says they had Medicaid coverage during the past year to the Medicaid category. For example, a person who reports Medicaid and employer-based coverage from her own employer in the past year would be assigned to the Medicaid category in this report. The sorting hierarchy used in this report prioritizes Medicaid, followed by: employer-based (own job), employer-based (from another’s job), other public coverage (Medicare and military-related coverage), other private (non-group coverage), and uninsured (which also includes those who have no insurance but are able to use the Indian Health Service).

³ U.S. Census Bureau. *Health Insurance Coverage: 2001*. September 2002.

Grouping Household Members

Family income and the work status of family members are important factors related to health coverage, so the way in which individuals living together in one household are grouped becomes important to the analysis. In this report (as well as the last two years' reports) we grouped individuals according to their insurance eligibility, rather than relatedness. The term family as used in family income, family poverty levels, and family work status, is defined as a health insurance unit throughout this report. A health insurance unit includes members of a nuclear family who can be covered under one health insurance policy (i.e., policyholder, spouse, children under 19, full-time students under 23). For example, a household with a 25 year-old man living with his parents would need two separate health policies (two health insurance units) because the son could not be covered as a dependent on his parents' insurance plan. Accordingly, we also assign the son's income separately from his parents' income. Other analysts, including the Census Bureau, may group individuals by households or relatedness and so in this example they would count all three adults as one family with a single income.

Grouping individuals by health insurability vs. relatedness or households increases the number of low-income people. Using the health insurance unit as the basis of analysis is important when trying to estimate the number of people who might be affected by health insurance policy changes.

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