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**Non-Premium Medical Expenditures for Families and Children: 2010 and 2011**

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## ***Introduction***

Although medical spending began to show minor decreases before the recession, since that time, rising unemployment rates, corresponding declines in employment-based health insurance, and rising health insurance premiums (pricing individuals out of coverage) have caused people to further cut back on medical services, therefore lowering their out-of-pocket costs (Seaman, 2013; Families USA, 2012). There has been a downward trend in visits to doctors' offices, hospitalizations, and the number of prescriptions filled. Not surprisingly, this decrease in the use of medical services can create problems for an individual's health; as an individual forgoes preventive care, this could lead to a loss of early detection of illness and disease (Seaman, 2013).

Past studies have shown that lack of health insurance for children can lead to poorer health in childhood (Baker, 2009). As with adults, uninsured children are more likely to forgo needed medical care, such as childhood immunizations and routine medical and dental check-ups (Families USA, 2009). In 2011, approximately 1.3 million children were unable to get needed medical care because the family could not afford it, and medical care was delayed for 2.5 million children due to concerns about the costs (Bloom, Cohen, and Freeman, 2011).

This research examines the relationships between health insurance status, medical out-of-pocket expenditures, and other demographic, social and economic characteristics for all people, children, and families. It can be expected that individuals with private coverage will have higher expenditures than those with government coverage, such as Medicaid, since private coverage is associated with premiums, copays, and other out-of-pocket expenses that can quickly add up. Expenditures for those with Medicare will likely fall somewhere in between.

Some highlights of the research:

- Individuals with insurance often have higher medical expenditures than those without insurance.
- One particular exception to this occurred for children below 250 percent of poverty; for these children, those who were uninsured had higher medical expenditures than those who were insured.
- Between 2010 and 2011, there were few statistical differences among individuals with different demographics; however, for those demographics that did have statistical differences, the expenditures often decreased.
- These decreases in expenditures seem to indicate that spending is declining, as other research has suggested.

## ***Data and Methods***

This research uses tabular data from the 2011 and 2012 Annual Social and Economic Supplement to the Current Population Survey (CPS ASEC)<sup>i</sup>, including content on non-premium medical out-of-pocket expenditures. Non-premium spending includes such expenses as payments and co-payments for hospital visits, medical providers, dental service, prescription medications, vision aids,

medical supplies and over-the-counter health-related items. The data reference period is the entire calendar-years of 2010 and 2011 (with data being collected in the months of February, March and April of 2011 and 2012). Data were collected in all 50 states and the District of Columbia and are based on a sample of approximately 100,000 addresses.

The population of the CPS ASEC is the civilian noninstitutionalized population living in the United States. Members of the Armed Forces living off post, or with their families on post, are included if at least one civilian adult lives in the household.

This paper examines separately people of all ages and children that are under the age of 18 and compares changes from 2010 to 2011 as well as differences between the insured and the uninsured. For all people and for children, the paper examines the per capita (or individual) dollar amount of non-premium out-of-pocket medical expenditures. For families that have at least one child, the paper presents the average non-premium out-of-pocket medical expenditures burden for the family. For children, expenditures at the 90<sup>th</sup> percentile are also presented. For all groups, results are presented by race and Hispanic origin, income-to-poverty ratio, disability status, nativity, region, and health status. For families and children, results are also presented by parental marital status and parental labor force status.

This research defines health insurance coverage in the same way as the CPS ASEC. Health insurance coverage is limited to comprehensive health insurance plans. Individuals are considered to be “insured” if they were covered by any type of health insurance for part or all of the calendar year. If an individual had no health insurance coverage for the entire calendar year, they are considered to be “uninsured.”

Two of the demographic characteristics examined are race and Hispanic origin. Although the Census Bureau uses a variety of approaches to present and analyze race-related data, this research uses the “race-alone” concept, such as those who reported Asian and no other race (such as White, Black, etc.). Hispanics can be of any race.

Another characteristic examined is health status, which is self-reported. It is divided into five categories: excellent, very good, good, fair, and poor. In the interest of making our estimates more reliable and easier to understand, these five categories have been condensed into two categories, “excellent, very good, or good” and “fair or poor”.

Parental marital status is another demographic characteristic examined in this study. The data includes six separate marital status categories: “married, civilian spouse present,” “married, Armed Forces (AF) spouse present,” “married, spouse absent,” “widowed,” “divorced,” “separated,” and “never married.” To simplify the comparisons, the two categories “married, civilian spouse present” and “married, AF spouse present” have been combined into one category, “married, spouse present.”

Disability status is also examined for people aged 15 and over.

## ***Results – Per Capita Out-of-Pocket Expenses for All People***

### ***Race and Hispanic Origin***

Between 2010 and 2011, among all insured individuals, there were no significant differences in per capita expenditures for any race group or for Hispanics (Table 1). However, for all uninsured individuals, per capita medical expenditures decreased for non-Hispanic Whites but remained unchanged for Blacks, Asians, and Hispanics (Table 2).<sup>ii</sup>

In 2011, for all groups, per capita expenditures were higher for those who were insured than for the uninsured. Insured non-Hispanic Whites had expenditures of \$917, compared with \$619 for the uninsured. Blacks with coverage had expenditures of \$521, while those who were uninsured had expenditures of \$376. Insured Asians had expenditures of \$598, compared with \$337 for those who were uninsured. Insured Hispanics had expenditures of \$413, higher than the \$359 for the uninsured.<sup>iii</sup>

### ***Income-to-Poverty Ratio***

For insured individuals, there were no statistical differences in expenditures between 2010 and 2011 for those below 50, 200, 250, 300, 400, and 500 percent of poverty (Table 1). Expenditures for insured individuals below 100 percent of poverty decreased between 2010 and 2011, from \$400 to \$345. Expenditures also decreased for insured individuals below 150 percent of poverty during this time, from \$453 to \$413.

Among the uninsured, there were few statistical differences between 2010 and 2011 (Table 2). For uninsured individuals there were no statistical differences in expenditures between 2010 and 2011 for those below 50, 100, 150, 200, 400 and 500 percent of poverty. Expenditures for uninsured individuals below 250 percent of poverty decreased, from \$492 in 2010 to \$422 in 2011. Expenditures also decreased for uninsured individuals below 300 percent of poverty, from \$494 in 2010 to \$431 in 2011.

When comparing the insured to the uninsured in 2011 only, there were no statistical differences in expenditures for the lower income-to-poverty ratios. Expenditures were not statistically different between the insured and uninsured for those below 50, 100, and 150 percent of poverty. However, expenditures were higher for the insured compared with the uninsured for individuals below 200, 250, 300, 400, and 500 percent of poverty.<sup>iv</sup>

### ***Disability Status for People Aged 15 and Over***

Among insured individuals, there were no statistical differences in expenditures between 2010 and 2011 for either disability status (Table 1). For uninsured individuals, there was no statistical difference in expenditures for those without a disability (Table 2). However, expenditures for uninsured individuals with a disability decreased from \$1,664 in 2010 to \$1,146 in 2011.<sup>v</sup>

For both those with a disability and those without, expenditures in 2011 were higher for individuals with insurance than for those who were uninsured. Expenditures in 2011 for those with a

disability were \$1,414 for those who were insured, compared with \$1,146 for those who were uninsured. For those without a disability in 2011, expenditures were \$851 for insured individuals and \$476 for uninsured individuals.

### ***Nativity***

Expenditures between 2010 and 2011 for insured individuals were not statistically different for any nativity group (Table 1). Among the uninsured, there were also no statistical differences between 2010 and 2011 for any nativity group (Table 2).<sup>vi</sup>

Comparing the insured to the uninsured in 2011, every nativity group had higher expenditures for those who were insured compared with those who were uninsured. Insured native-born individuals had expenditures of \$781 while their uninsured counterparts had expenditures of \$511. Foreign-born individuals with health insurance had expenditures of \$740 while those who were uninsured had expenditures of \$396. Insured naturalized citizens had expenditures of \$905 and those who were uninsured had expenditures of \$455. Non-citizens with health insurance had expenditures of \$544 while those who were uninsured had expenditures of \$375.<sup>vii</sup>

### ***Region***

Among insured individuals, per capita expenditures for those living in the Midwest increased from \$776 in 2010 to \$887 in 2011 (Table 1). Between 2010 and 2011, expenditures were not statistically different for people living in the Northeast, the South, and the West. For uninsured individuals, there were no statistical differences in per capita expenditures between 2010 and 2011 for any of the four regions (Table 2).<sup>viii</sup>

In 2011, for each of the four regions, per capita expenditures were higher for insured individuals than for the uninsured. In the Midwest, expenditures for insured individuals were \$887 in 2011 and \$503 for uninsured individuals. For insured people in the Northeast, expenditures were \$671 in 2011, while expenditures for the uninsured were \$458. Insured individuals living in the South had expenditures of \$767 in 2011, while those who were uninsured had expenditures of \$476. In the West, insured people had expenditures of \$770, while their uninsured counterparts had expenditures of \$480.<sup>ix</sup>

### ***Health Status***

Among both insured and uninsured individuals, there were no statistical differences between 2010 and 2011 for either health status (Tables 1 and 2). However, when comparing the insured to the uninsured in 2011, there were statistical differences. In 2011, insured individuals with a health status of “excellent, very good, or good” had expenditures of \$658, compared with \$383 for their uninsured counterparts. During the same year, insured individuals with a health status of “fair or poor” had expenditures of \$1,639, higher than the expenditures for uninsured individuals with the same health status (\$1,252).

## **Results—Out-of-Pocket Expenses for Families with Children Under the Age of 18**

### ***Race and Hispanic Origin***

Between 2010 and 2011, family expenditures decreased for Asian children, from \$646 to \$530. Expenditures for non-Hispanic White, Black and Hispanic children were not statistically different between 2010 and 2011. For uninsured children, family expenditures decreased for Asian children, from \$892 in 2010 to \$412 in 2011 (Table 3). Among the other racial and ethnic groups of uninsured children, there were no statistical differences between 2010 and 2011. Among children with insurance, between 2010 and 2011, there were no statistical differences in family expenditures for any race group (Table 4).<sup>x</sup>

For all children in 2011, family expenditures were highest for non-Hispanic White children (\$718) and lowest for Black children (\$333). During the same time, for uninsured children, no one group had either the highest or lowest expenditures. For insured children, the pattern was similar to that of all children; family expenditures were highest for non-Hispanic White children (\$731) and lowest for Black children (\$332).<sup>xi</sup>

Family expenditures were higher in 2011 for insured non-Hispanic White children (\$731) than for their uninsured counterparts (\$538). However, for Asian, Black, and Hispanic children, there were no statistical differences in family expenditures between those who were insured and those who were uninsured.<sup>xii</sup>

### ***Income-to-Poverty Ratio***

Between 2010 and 2011, family expenditures decreased for two income-to-poverty ratio groups; expenditures decreased for children below 100 percent of poverty from \$339 to \$259 and dropped for children below 300 percent of poverty from \$506 to \$434. For the remaining income-to-poverty ratio groups, there was no significant difference in family expenditures between 2010 and 2011.<sup>xiii</sup>

For uninsured children, family expenditures decreased for children below 100 percent of poverty (from \$660 to \$328) and below 150 percent of poverty (from \$619 to \$386) (Table 3). For the other six income-to-poverty ratio groups there were no statistical differences between 2010 and 2011. During the same time period for insured children, there were no statistical differences in family expenditures for children in any income-to-poverty ratio group (Table 4).<sup>xiv</sup>

Among all children in 2011, family expenditures were lowest for those below 50 percent of poverty (\$221) and highest for those below 500 percent of poverty (\$509). This was also true for insured children; expenditures in 2011 were lowest for children below 50 percent of poverty (\$205) and highest for those below 500 percent of poverty (\$519). However, for uninsured children in 2011, there was no individual income-to-poverty ratio group that had the lowest or highest family expenditures.<sup>xv</sup>

In 2011, for the three lowest income-to-poverty ratio groups (below 50 percent of poverty, below 100 percent of poverty, and below 150 percent of poverty), family expenditures were higher for uninsured children than for those with health coverage. During the same time, two income-to-poverty

ratio groups had family expenditures that were lower for uninsured children compared with their insured counterparts: those below 400 percent of poverty and those below 500 percent of poverty. Finally, three groups did not have a statistical difference in family expenditures between insured and uninsured children; those below 200 percent of poverty, those below 250 percent of poverty, and those below 300 percent of poverty.<sup>xvi</sup>

### ***Nativity***

Among all children, between 2010 and 2011, there were no statistical differences in family expenditures for any nativity group. For uninsured children, there were also no statistical differences in family expenditures for any nativity group between 2010 and 2011 (Table 3). Among insured children, there were also no statistical differences in family expenditures for any nativity group between 2010 and 2011 (Table 4).<sup>xvii</sup>

Among all children in 2011, family expenditures were highest for naturalized children (\$804); however, no individual nativity group had the lowest expenditures. This was also true for insured children. In 2011, family expenditures were highest for naturalized children (\$869) and there was no individual nativity group with the lowest expenditures. For uninsured children in 2011, there was no individual nativity group with either the highest or lowest expenditures.<sup>xviii</sup>

In 2011, for three of the four nativity groups, family expenditures were higher for insured children than for uninsured children. Family expenditures for insured native-born children in 2011 were \$587, while it was \$441 for uninsured native-born children. In 2011, family expenditures for insured foreign-born children were \$632, compared with \$396 for their uninsured counterparts. For naturalized children in 2011, those who were insured had family expenditures of \$869, while those who were uninsured had expenditures of \$350. Insured non-citizen children had family expenditures of \$539 in 2011, not statistically different from that of uninsured children (\$402).<sup>xix</sup>

### ***Region***

Between 2010 and 2011, among all children, family expenditures increased for children living in the South from \$491 to \$555. Expenditures for children living in the Northeast decreased between 2010 and 2011, from \$589 to \$502. Children in the Midwest and the West did not experience a statistical difference in expenditures between 2010 and 2011; expenditures were \$607 for the Midwest and \$624 for the West.<sup>xx</sup>

For insured children, those in the South with health coverage experienced a decrease in family expenditures, from \$502 in 2010 to \$566 in 2011 (Table 4). During this time, family expenditures decreased for children living in the Northeast, from \$572 to \$506. Family expenditures in 2011 for children living in the Midwest and the West were not statistically different from 2010.<sup>xxi</sup>

Among uninsured children, family expenditures decreased for children living in the Midwest, from \$830 in 2011 to \$354 in 2010 (Table 3). Children in the remaining three regions did not experience a statistical difference in family expenditures between 2010 and 2011.<sup>xxii</sup>

In 2011, for all children, family expenditures were highest for children living in the West (\$624) and the Midwest (\$607). They were lowest for children living in the Northeast (\$502). The same

occurred for insured children; expenditures were highest for children living in the West (\$648) and the Midwest (\$626) and lowest for children living in the Northeast (\$506). However, for uninsured children, there was no individual region that had the highest or lowest family expenditures in 2011.<sup>xxiii</sup>

For three of the four regions in 2011, family expenditures were higher for insured children than for uninsured children. Expenditures were \$626 for insured children in the Midwest, while it was \$354 for uninsured children. Family expenditures were \$566 for insured children in the South and \$467 for uninsured children. In the West, expenditures were \$648 for insured children and \$430 for uninsured children. Family expenditures for children in the Northeast were not statistically different at \$506 for insured children and \$448 for uninsured children.<sup>xxiv</sup>

### ***Health Status***

Among all children in 2011, those with a health status of “excellent, very good, or good” had family expenditures of \$565, not statistically different from 2010. Those with a health status of “fair or poor” had family expenditures of \$1,007, also not statistically different from 2010.

The same occurred for insured children. In 2011, those with a health status of “excellent, very good, or good” had family expenditures of \$579, not statistically different from 2010 (Table 4). Insured children with a health status of “fair or poor” had family expenditures of \$1,022, not statistically different from 2010.

Uninsured children also did not have any statistical differences between 2010 and 2011. Uninsured children with a health status of “excellent, very good, or good” in 2011 had family expenditures of \$427, not statistically different from 2010 (Table 3). Uninsured children with a health status of “fair or poor” in 2011 had family expenditures of \$867 which was not statistically different from 2010.<sup>xxv</sup>

Comparing insured children to uninsured children in 2011, children with health coverage with a health status of “excellent, very good, or good” had higher family expenditures (\$579) than those who were uninsured (\$427). Insured children with a health status of “fair or poor” had expenditures of \$1,022, which was not statistically different from the expenditures for their uninsured counterparts (\$867).<sup>xxvi</sup>

### ***Parental Marital Status***

Between 2010 and 2011, for all children, there were no statistical differences for any parental marital status. During the same time, for insured children, there were also no statistical differences for any parental marital status (Table 4). Uninsured children also had no statistical differences between 2010 and 2011 for parental marital status (Table 3).<sup>xxvii</sup>

Among all children in 2011, those with a parental marital status of “married, spouse present” had the highest family expenditures, at \$683. Those with a parental status of “never married” had the lowest family expenditures, at \$277. This was also true for insured children in 2011; those with a parental marital status of “married, spouse present” had the highest family expenditures (\$700), while those with a parental status of “never married” had the lowest expenditures (\$273). However, for



uninsured children, no particular parental marital status group had the highest or lowest family expenditures.<sup>xxviii</sup>

In 2011, insured children had higher family expenditures than their uninsured counterparts for two parental status groups: “married, spouse present” and “married, spouse absent.” Family expenditures were \$700 for insured children with a parental status of “married, spouse present” and \$477 for uninsured children. Insured children with a parental status of “married, spouse absent” had family expenditures of \$389, while uninsured children had family expenditures of \$215. For the remaining four groups, there were no statistical differences in the family expenditures of insured and uninsured children.<sup>xxix</sup>

### ***Parental Labor Force Status***

For all children, there were no statistical differences in family expenditures between 2010 and 2011 for any parental labor force status.” Insured children also did not have any statistical differences in family expenditures between 2010 and 2011 for any parental labor force status (Table 4). For uninsured children, two groups had significant changes between 2010 and 2011 (Table 3). Family expenditures for children with a parental status of “working/ with job, not at work” decreased from \$556 in 2010 to \$445 in 2011. Family expenditures for children with a parental status of “not in labor force” also decreased, from \$662 in 2010 to \$366 in 2011. Expenditures for children with a parental status of “unemployed, looking for work” and “unemployed, on layoff” did not change between 2010 and 2011 (\$705 and \$268 in 2011, respectively).<sup>xxx</sup>

Comparing insured children to uninsured children in 2011, those who were insured had statistically higher family expenditures for two groups. Insured children with a parental status of “working/with job, not at work” had higher expenditures (\$640) than their uninsured counterparts (\$445). In 2011, family expenditures were also higher for insured children with a parental status of “not in labor force” compared with uninsured children with the same parental status (\$366). Family expenditures for insured children with a parental status of “unemployed, looking for work” and “unemployed, on layoff” were not statistically different from those of uninsured children.<sup>xxxi</sup>

### ***Results –Out-of-Pocket Expenses for Children Under the Age of 18***

One of the ways that expenditures are examined in this section is by the 90<sup>th</sup> percentile. The 90<sup>th</sup> percentile is the value that demarcates where 90 percent of all individuals spend less than the value and 10 percent of all individuals spend more. Percentiles are useful because, unlike some other statistics, they are not skewed by outliers.

### ***Race and Hispanic Origin***

In 2011, there were no statistical differences in per capita expenditures for all children of any race group or for Hispanic children. Among uninsured children, between 2010 and 2011, per capita expenditures decreased for non-Hispanic White children, from \$317 to \$240 (Table 5). Expenditures

also decreased between 2010 and 2011 for Hispanic children, from \$361 to \$191. For Black and Asian children, expenditures in 2011 were not statistically different from 2010, at \$171 and \$217, respectively. For children with health coverage, per capita medical expenditures for 2011 were not statistically different from 2010 for all four groups (Table 6).<sup>xxxii</sup>

At the 90<sup>th</sup> percentile, between 2010 and 2011, there were no statistical differences for any race group or Hispanics. There were also no statistical changes between 2010 and 2011 at the 90<sup>th</sup> percentile for uninsured children (Table 7). At the 90<sup>th</sup> percentile, among children with health coverage, non-Hispanic White children experienced a change in expenditures; they increased from \$723 in 2010 to \$803 in 2011 (Table 8). The other race groups and Hispanic children did not experience a statistical difference.<sup>xxxiii</sup>

In 2011, per capita expenditures for non-Hispanic White children (\$338) were higher than those of Black, Asian, and Hispanic children. Black children had the lowest per capita expenditures in 2011 (\$158). For uninsured children in 2011, expenditures were again highest for non-Hispanic White children (\$240) and lowest for Black children (\$171). Among insured children in 2011, expenditures were highest for non-Hispanic White children (\$345) and lowest for Black children (\$156).<sup>xxxiv</sup>

In 2011, among all children, expenditures at the 90<sup>th</sup> percentile were highest for non-Hispanic White children (\$759) and Asian children (\$624); they were lowest for Black children (\$371) and Hispanic children (\$408). For uninsured children, no one group had the highest or lowest expenditures at the 90<sup>th</sup> percentile; however, for children with health insurance, expenditures were highest for non-Hispanic White children (\$803) and Asian children (\$700). Expenditures for insured children were lowest for Black children (\$373) and Hispanic children (\$406).<sup>xxxv</sup>

Per capita expenditures in 2011 for uninsured non-Hispanic White children (\$240) were lower than those for their insured counterparts (\$345). However, there was no statistical difference between expenditures for insured and uninsured Black, Asian, and Hispanic children.<sup>xxxvi</sup>

In 2011, at the 90<sup>th</sup> percentile, expenditures were higher for insured non-Hispanic White children (\$803) and insured Asian children (\$700) than for their uninsured counterparts (\$525 and \$456, respectively). There was no statistical difference in expenditures at the 90<sup>th</sup> percentile for Black children and Hispanic children.<sup>xxxvii</sup>

### ***Income-to-Poverty Ratio***

Between 2010 and 2011, per capita expenditures for children below 100 percent of poverty decreased from \$128 to \$104. Children below the seven remaining income-to-poverty ratios had no statistical differences in expenditures between 2010 and 2011. Among uninsured children, those who were below 100 percent of poverty experienced a decrease in per capita expenditures between 2010 and 2011, from \$225 to \$158 (Table 5). There were no statistical differences between 2010 and 2011 for the remaining income-to-poverty ratios. Among children with health coverage, there were no statistical differences in per capita expenditures between 2010 and 2011 for any income-to-poverty ratio (Table 6).<sup>xxxviii</sup>

Between 2010 and 2011, expenditures at the 90<sup>th</sup> percentile dropped for children below 150 percent of poverty (from \$305 to \$261) and children below 250 percent of poverty (\$407 to \$366). The remaining income-to-poverty ratios showed no statistical difference in expenditures between 2010 and

2011. At the 90<sup>th</sup> percentile for the uninsured, expenditures decreased for children below 150 percent of poverty from \$504 in 2010 to \$374 in 2011 (Table 7). For the remaining income-to-poverty ratios, there were no statistical differences between 2010 and 2011 for any income-to-poverty ratio group. At the 90<sup>th</sup> percentile, for children with insurance, expenditures at the 90<sup>th</sup> percentile decreased for children below 250 percent of poverty, from \$401 in 2010 to \$359 in 2011 (Table 8). The remaining ratios experienced no statistical difference in expenditures.<sup>xxxix</sup>

In 2011, among all children, there was no individual group with either the highest or lowest per capita expenditures. This was also true for both children with health coverage and those without; no particular group had either the highest or lowest per capita expenditures.<sup>xi</sup>

For all children, expenditures at the 90<sup>th</sup> percentile were highest for children below 400 percent of poverty (\$503) and children below 500 percent of poverty (\$519). Expenditures were lowest for children below 50 percent of poverty at \$208. For uninsured children, there were no highest or lowest expenditures at the 90<sup>th</sup> percentile for any ratio. Among insured children, expenditures at the 90<sup>th</sup> percentile were lowest for children below 50 percent of poverty (\$191), below 100 percent of poverty (\$208), and below 150 percent of poverty (\$226). The highest expenditures were for insured children below 500 percent of poverty (\$521).<sup>xii</sup>

In 2011, for the majority of income-to-poverty ratios, uninsured children had higher per capita expenditures than children with health coverage. This occurred for children at all income-to-poverty ratios below 250 percent of poverty. This trend is considerably different from nearly every other characteristic examined—in most cases, expenditures are higher for children with coverage than for those who are uninsured. There were no statistical differences in expenditures between insured and uninsured children below 300 percent of poverty and below 400 percent of poverty. For children below 500 percent of poverty, those who were insured had higher expenditures (\$232) than those who were uninsured (\$203).<sup>xiii</sup>

At the 90<sup>th</sup> percentile, in 2011, for every ratio below 200 percent of poverty, expenditures at the 90<sup>th</sup> percentile were higher for uninsured children than for children with coverage. Once reaching below 250 percent of poverty, there was no statistical difference in expenditures between insured children and uninsured children.<sup>xiiii</sup>

## ***Nativity***

Between 2010 and 2011, there were no statistical changes for per capita expenditures for native-born and foreign born children. There were also no statistical changes in expenditures for naturalized children and children who are not citizens. This was also true for uninsured children—there were no statistical differences between 2010 and 2011 for any nativity group (Table 5). Insured children also experienced no statistical changes in per capita expenditures between 2010 and 2011 (Table 6).<sup>xlv</sup>

Between 2010 and 2011, there were no statistical differences in expenditures for any nativity group at the 90<sup>th</sup> percentile. There were also no changes between 2010 and 2011 for uninsured children at the 90<sup>th</sup> percentile (Table 7). This was also true for expenditures at the 90<sup>th</sup> percentile for insured children; no group experienced a statistical difference between 2010 and 2011 (Table 8).<sup>xlv</sup>

In 2011, per capita expenditures for insured native-born children were higher than those for their uninsured counterparts at \$274, compared with \$205. This was also true for naturalized children; expenditures were higher in 2011 for insured children (\$381) than for uninsured children (\$188).<sup>xlvi</sup>

In 2011, insured native-born children had higher expenditures at the 90<sup>th</sup> percentile than did their uninsured counterparts; expenditures were \$611 for insured children and \$500 for uninsured children. Expenditures were also higher in 2011 for insured naturalized children (\$622) than for those who were uninsured (\$414). There were no statistical differences in 2011 in the expenditures for insured and uninsured children who were foreign-born or non-citizens.<sup>xlvii</sup>

## **Region**

Per capita expenditures for children in the Northeast decreased in 2011 to \$238, down from \$283 in 2010. Expenditures for children in the South increased in 2011 to \$266, up from \$238 in 2010. There was no statistical difference in expenditures between 2010 and 2011 for children in the Midwest and the West. Among uninsured children, between 2010 and 2011, expenditures decreased for the Midwest (from \$254 to \$143) and the Northeast (from \$395 to \$195) (Table 5). Uninsured children in the South experienced an increase in expenditures, from \$178 in 2010 to \$229 in 2011. There was no statistical difference in expenditures for uninsured children in the West (\$207). Among insured children, per capita expenditures in the Northeast decreased to \$241 in 2011, down from \$274 in 2010 (Table 6). Insured children in the South experienced an increase in expenditures between 2010 and 2011, from \$246 to \$271. Between 2010 and 2011, there was no statistical difference in expenditures for insured children in the Midwest and West.<sup>xlviii</sup>

Expenditures at the 90<sup>th</sup> percentile decreased between 2010 and 2011 for children in the Northeast from \$605 to \$562. It increased in the South from \$532 in 2010 to \$601 in 2011. Between 2010 and 2011, there were no statistical differences in expenditures for the Midwest and the West. Uninsured children in the Midwest experienced a decrease in expenditures at the 90<sup>th</sup> percentile, dropping from \$528 in 2010 to \$319 in 2011 (Table 7). Expenditures at the 90<sup>th</sup> percentile for uninsured children in the other three regions were statistically unchanged between 2010 and 2011. During this time, insured children in the South were the only group to see a change in expenditures at the 90<sup>th</sup> percentile; they increased from \$550 in 2010 to \$605 in 2011 (Table 8). Insured children in the other three regions did not have a statistical difference in expenditures between 2010 and 2011.<sup>xlix</sup>

In 2011, three regions showed higher expenditures for children with health coverage than for those without—the Midwest (\$290 compared with \$143), the South (\$271 compared with \$229), and the West (\$288 compared with \$207). There was no statistical difference in 2011 in expenditures between insured and uninsured children in the Northeast (\$241 for insured children and \$195 for uninsured children).<sup>l</sup>

For three out of the four regions, expenditures at the 90<sup>th</sup> percentile in 2011 were higher for insured children than for uninsured children. In 2011, insured children in the Northeast had expenditures of \$567 while uninsured children had expenditures of \$342. Expenditures in 2011 for insured children in the Midwest were \$672, while uninsured children had expenditures of \$319. Children in the South with health insurance in 2011 had expenditures of \$605 and uninsured children

had expenditures of \$518. Expenditures in 2011 for children in the West were not statistically different; insured children had expenditures of \$604 and uninsured children had expenditures of \$505.<sup>li</sup>

### **Health Status**

Between 2010 and 2011, there was no statistical difference in per capita expenditures for children with a health status of “excellent, very good, or good” (\$259), nor was there a statistical difference in expenditures during this same period for children with a health status of “fair or poor” (\$652). Among uninsured children, neither health status group experienced a statistical difference in per capita expenditures between 2010 and 2011 (Table 5). Insured children also experienced no statistical difference in per capita expenditures in 2011 (Table 6). Expenditures were \$266 for those in the “excellent, very good, or good” category and \$661 for those in the “fair or poor” category in 2011.<sup>lii</sup>

Expenditures at the 90<sup>th</sup> percentile increased for children with a health status of “excellent, very good, or good” between 2010 and 2011, from \$567 to \$602. However, there was no statistical difference in expenditures during that time for children with a health status of “fair or poor” (\$1,310).

Uninsured children in neither health status category experienced a change in expenditures at the 90<sup>th</sup> percentile between 2010 and 2011; expenditures were \$470 for children in the “excellent, very good, or good” group and \$1,017 for children in the “fair or poor” group (Table 7). However, insured children in the “excellent, very good, or good” group experienced an increase in expenditures at the 90<sup>th</sup> percentile in 2011, from \$574 to \$607 (Table 8). Insured children in the “fair or poor” group did not experience a change in expenditures during this time; expenditures remained at \$1,323 in 2011.<sup>liii</sup>

In 2011, per capita expenditures were higher for children in the “fair or poor” category than for those in the “excellent, very good, or good” category (\$652 compared with \$259). Children with health insurance showed a similar experience; expenditures were higher for children with a “fair or poor” health status (\$661) compared with those with an “excellent, very good, or good” health status (\$266). Among uninsured children, expenditures for those with a health status of “excellent, very good, or good” in 2011 (\$197) were not statistically different from expenditures for those with a health status of “fair or poor” (\$566).<sup>liv</sup>

At the 90<sup>th</sup> percentile in 2011, expenditures were higher for children in the “fair or poor” category (\$1,310) than for those in the “excellent, very good, or good” category (\$602). This was also true for insured children; expenditures were higher for children with a “fair or poor” health status (\$1,323) compared with those with an “excellent, very good, or good” health status (\$607). Among uninsured children, expenditures for those with a health status of “fair or poor” in 2011 (\$1,017) were higher than expenditures for those with a health status of “excellent, very good or good” (\$470).<sup>lv</sup>

For children with a health status of “excellent, very good, or good” in 2011, expenditures were higher for insured children than they were for uninsured children (\$266 compared with \$197). There was no statistical difference in expenditures between insured and uninsured children with a health status of “fair or poor” in 2011.<sup>lvi</sup>

In 2011, expenditures at the 90<sup>th</sup> percentile were higher for insured children with a health status of “excellent, very good, or good” (\$607) than for their uninsured counterparts (\$470). There was no statistical difference in expenditures of insured and uninsured children with a status of “fair or poor” (\$1,017 for insured children and \$1,323 for uninsured children).

### ***Parental Marital Status***

Between 2010 and 2011, there were no statistical differences in per capita spending for children with any parental marital status category. Among uninsured children, only one group experienced a decrease in per capita expenditures—those with a parental marital status of “married, spouse absent.” Their expenditures decreased from \$252 in 2010 to \$130 in 2011 (Table 5). The remaining five groups did not experience a statistical change between 2010 and 2011. For children with health coverage, there were no statistical differences in per capita spending between 2010 and 2011 for any of the six parental marital status categories (Table 6).<sup>lvii</sup>

Between 2010 and 2011, there were no statistical differences between expenditures at the 90<sup>th</sup> percentile for children with any parental marital status. This was also true for uninsured children at the 90<sup>th</sup> percentile; no group experienced a statistical change between 2010 and 2011 (Table 7). Among insured children, expenditures at the 90<sup>th</sup> percentile increased for children with a parental status of “married, spouse present,” from \$657 in 2010 to \$710 in 2011 (Table 8). The remaining five groups did not experience a change during this time.<sup>lviii</sup>

In 2011, for all children, no particular parental marital status group had the highest or lowest per capita expenditures. This was also true for both insured children and uninsured children.<sup>lix</sup>

In 2011, at the 90<sup>th</sup> percentile for all children, no one parental status group had the highest expenditures; however, expenditures were lowest for children with a parental status of “never married” at \$313. Among uninsured children, no one parental status group had either the highest or lowest expenditures. For insured children, on the other hand, expenditures were highest for children with a parental status of “married, spouse present” (\$710), “widowed” (\$673), and “divorced” (\$617). Expenditures for insured children were lowest for those with a parental status of “never married” (\$310).<sup>lx</sup>

Comparing insured and uninsured children in 2011, those with a parental status of “married, spouse present” who were insured (\$316) had higher per capita expenditures compared with their uninsured counterparts (\$206). Expenditures for insured children with a parental status of “widowed” (\$286) were higher than those for uninsured children with the same parental status (\$166). However, for the other parental statuses, there were no significant differences in the expenditures of insured and uninsured children.<sup>lxi</sup>

Only one group at the 90<sup>th</sup> percentile experienced higher expenditures for insured children than for uninsured children in 2011—those with a parental status of “married, spouse present” (\$710 for insured compared with \$481 for uninsured). For the remaining groups, there was no statistical difference in 2011 in the expenditures for insured children compared with uninsured children.<sup>lxii</sup>

### ***Parental Labor Force Status***

There were no statistical differences between 2010 and 2011 for all children with any parental labor force status. Among uninsured children, there were also no statistical differences between 2010 and 2011 for per capita spending (Table 5). Children with health coverage also showed no statistical changes between 2010 and 2011 for per capita spending (Table 6).<sup>lxiii</sup>

Among all children, there were no statistical differences between 2010 and 2011 at the 90<sup>th</sup> percentile for any parental labor force status. Between 2010 and 2011 at the 90<sup>th</sup> percentile for uninsured children, there were no statistical differences for any parental status (Table 7). Insured children with a parental status of “working/with job, not at work” experienced an increase in expenditures between 2010 and 2011 at the 90<sup>th</sup> percentile; expenditures increased from \$654 to \$705 (Table 8). The other three groups did not experience a statistical difference in expenditures during this time.<sup>lxiv</sup>

In 2011, children with a parental labor force status of “working/with job, not at work” had the highest expenditures at \$298. Among insured children in 2011, those with a parental status of “working/with job, not at work” had the highest expenditures at \$306. For uninsured children in 2011, no group had the highest expenditures.<sup>lxv</sup>

In 2011 for all children, expenditures at the 90<sup>th</sup> percentile were highest for those with a parental status of “working/with job, not at work” (\$664); there was no individual group with the lowest expenditures. Among uninsured children at the 90<sup>th</sup> percentile, there was no individual group that had either the highest or lowest expenditures. Although there was no group with the lowest expenditures for insured children, the highest expenditures were for those with a parental status of “working/with job, not at work” (\$705).<sup>lxvi</sup>

Insured children with a parental labor force status of “not in labor force” in 2011 (\$203) had higher per capita expenditures than uninsured children with the same parental status (\$158). Insured children with a parental status of “working/with job, not at work” in 2011 (\$306) also have higher expenditures than their uninsured counterparts (\$214). There were no statistical differences in expenditures in 2011 between insured and uninsured children with a parental marital status of “unemployed, on layoff” and “unemployed, looking for work.”<sup>lxvii</sup>

At the 90<sup>th</sup> percentile in 2011, two labor force status groups experienced a difference in expenditures between the insured and uninsured. Expenditures for insured children with a parental status of “working/with job, not at work” (\$705) and “not in labor force” (\$425) were higher than those for their uninsured counterparts (\$511 and \$320, respectively). However, for those with a parental status of “unemployed, looking for work” and “unemployed, on layoff” there were no statistical differences in expenditures between insured and uninsured children.<sup>lxviii</sup>

## ***Conclusions***

My findings show that children with insurance often have higher medical expenditures than those without insurance. This is consistent with research showing that uninsured children often do not receive medical care on a regular basis, lowering their annual out-of-pocket medical expenditures. One possible reason for higher expenditures for insured children is that with insurance comes not only more doctor visits, but also more tests and preventive care. There is also a correlation between higher income and higher expenditures for insured children. This can quickly increase the annual out-of-pocket expenditures for childrens' care.

My findings also show that, although there were relatively few significant differences in expenditures between 2010 and 2011, those that did change were often decreases in expenditures. This seems to indicate that spending is declining, as other research has suggested.

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<sup>i</sup> Data are subject to error arising from a variety of sources. For more information on sampling and non-sampling error, see [www.census.gov/prod/techdoc/cps/cpsmar11.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar11.pdf) and [www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf).

<sup>ii</sup> For all possible comparisons for 2010 and 2011, all are significantly different, except for insured Asians (2010) vs. uninsured non-Hispanic Whites (2011); insured Asians (2011) vs. uninsured non-Hispanic Whites (2011); insured Hispanics (2010) vs. uninsured Blacks (2011); insured Hispanics (2011) vs. uninsured Asians (2010); and insured Hispanics (2011) vs. uninsured Blacks (2011).

<sup>iii</sup> For all possible comparisons in 2011, all are significantly different, except for insured Asians vs. non-Hispanic Whites; insured Hispanics vs. uninsured Blacks; uninsured Asians vs. uninsured Blacks; uninsured Asians vs. uninsured Hispanics; and uninsured Blacks vs. uninsured Hispanics.

<sup>iv</sup> For all possible comparisons in 2011, all are significantly different, except for insured below 50 percent of poverty vs. insured below 100 percent of poverty; insured below 50 percent of poverty vs. uninsured below 100 percent of poverty; insured below 100 percent of poverty vs. uninsured below 50 percent of poverty; insured below 150 percent of poverty vs. uninsured below 50, 100, 200, 250, and 300 percent of poverty; insured below 200 percent of poverty vs. uninsured below 500 percent of poverty; uninsured below 50 percent of poverty vs. uninsured below 100, 150, 200, 250, and 300 percent of poverty; uninsured below 150 percent of poverty vs. uninsured below 200, 250, 300, and 400 percent of poverty; and uninsured below 200 percent of poverty vs. uninsured below 250 and 300 percent of poverty.

<sup>v</sup> For all possible comparisons for 2010 and 2011, all are significantly different, except for insured individuals with a disability (2010) vs. uninsured individuals with a disability (2010) and insured individuals with a disability (2011) vs. uninsured individuals with a disability (2010).

<sup>vi</sup> For all comparisons for 2010 and 2011, all are significantly different, except for insured foreign-born (2011) vs. insured native-born (2010 and 2011) and insured naturalized (2010); insured native-born (2010) vs. insured naturalized (2010 and 2011); insured native-born (2011) vs. insured naturalized (2010 and 2011); insured non-citizen (2010) vs. uninsured naturalized (2010 and 2011); and uninsured foreign-born (2010) vs. uninsured non-citizens (2011).

<sup>vii</sup> For all comparisons for 2011, all are significantly different, except for insured foreign-born vs. insured native-born, insured native-born vs. insured naturalized; insured non-citizens vs. uninsured foreign-born; and uninsured native-born vs. uninsured naturalized.

<sup>viii</sup> For all comparisons for 2010 and 2011, all are significantly different, except for insured in the Midwest (2010) vs. insured in the South (2010 and 2011) and insured in the West (2010 and 2011); insured in the Midwest (2011) vs. insured in the West (2010); insured in the Northeast (2010) vs. insured in the West (2011); insured in the Northeast (2011) vs. uninsured in the West (2010); insured in the South (2010) vs. insured in the West (2010 and 2011); insured in the South (2011) vs. insured in the West (2010 and 2011); uninsured in the Midwest (2010) vs. uninsured in the Northeast, South, and West (2010 and 2011); uninsured in the Midwest (2011) vs. uninsured in the Northeast, South, and West (2010 and 2011); uninsured in the Northeast (2010) vs. uninsured in the South and West (2011); uninsured in the Northeast (2011) vs. uninsured in the South and West (2010 and 2011); uninsured in the South (2010) vs. uninsured in the West (2010 and 2011); and the uninsured in the South (2011) vs. uninsured in the West (2010 and 2011).

<sup>ix</sup> For all comparisons for 2011, all are significantly different, except for insured in the South vs. insured in the West; uninsured in the Midwest vs. uninsured in the Northeast, South, and West; uninsured in the Northeast vs. uninsured in the South and West; and uninsured in the South vs. uninsured in the West.

<sup>x</sup> For all comparisons for 2010 and 2011, all are significantly different, except for total Asians (2010) vs. total non-Hispanic Whites (2010 and 2011), total Hispanics (2010), insured Asians (2010 and 2011), insured non-Hispanic Whites (2010 and 2011), uninsured Asians (2010), uninsured Blacks (2010), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Hispanics (2010); total Asians (2011) vs. total Hispanics (2010), insured Asians (2010 and 2011), uninsured Asians (2010 and 2011), uninsured Blacks (2010), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Hispanics (2010); total Blacks (2010) vs. total Hispanics (2010 and 2011), insured Blacks (2010 and 2011), insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2010 and 2011); total Blacks (2011) vs. total Hispanics (2010), insured Blacks (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), and

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uninsured Hispanics (2010 and 2011); total non-Hispanic Whites (2010) vs. insured Asians (2010), insured non-Hispanic Whites (2010 and 2011), uninsured Asians (2010), uninsured Blacks (2010), uninsured non-Hispanic Whites (2010), and uninsured Hispanics (2010); total non-Hispanic Whites (2011) vs. insured Asians (2010), insured non-Hispanic Whites (2010), uninsured Asians (2010), uninsured Blacks (2010), uninsured non-Hispanic Whites (2010), and uninsured Hispanics (2010); total Hispanics (2010) vs. total Hispanics (2011), insured Asians, Blacks, and Hispanics (2010 and 2011) and uninsured Asians, Blacks, non-Hispanic Whites, and Hispanics (2010 and 2011); total Hispanics (2011) vs. insured Blacks (2010), insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2010 and 2011); insured Asians (2010) vs. insured Asians (2011), insured non-Hispanic Whites (2010), uninsured Asians (2010), uninsured Blacks (2010), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Hispanics (2010); insured Asians (2011) vs. uninsured Asians (2010 and 2011), uninsured Blacks (2010), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Hispanics (2010); insured Blacks (2010) vs. insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), and uninsured Hispanics (2010 and 2011); insured non-Hispanic Whites (2010) vs. uninsured Asians, Blacks, non-Hispanic Whites, and Hispanics (2010); uninsured non-Hispanic Whites (2011) vs. uninsured Asians, Blacks, non-Hispanic Whites, and Hispanics (2011); insured Hispanics (2010) vs. uninsured Asians (2011), uninsured Blacks (2010 and 2011), and uninsured Hispanics (2010 and 2011); insured Hispanics (2011) vs. uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2010 and 2011); uninsured Asians (2010) vs. uninsured Blacks and Hispanics (2010) and non-Hispanic Whites (2010 and 2011); uninsured Asians (2011) vs. uninsured Blacks and Hispanics (2010 and 2011) and uninsured non-Hispanic Whites (2011); uninsured Blacks (2010) vs. uninsured non-Hispanic Whites and Hispanics (2010 and 2011); uninsured Blacks (2011) vs. uninsured Hispanics (2010 and 2011); uninsured non-Hispanic Whites (2010) vs. uninsured Hispanics (2010); and uninsured non-Hispanic Whites (2011) vs. uninsured Hispanics (2010).

<sup>xi</sup> For all comparisons for 2011, all are significantly different, except for total Asians vs. insured and uninsured Asians and uninsured non-Hispanic Whites; total Blacks vs. insured and uninsured Blacks, uninsured Asians, and uninsured Hispanics; total Hispanics vs. insured and uninsured Hispanics and uninsured Asians, Blacks, and non-Hispanic Whites; insured Asians vs. uninsured Asians and non-Hispanic Whites; insured Blacks vs. uninsured Asians, Blacks, and Hispanics; insured Hispanics vs. uninsured Asians, Blacks, non-Hispanic Whites and Hispanics; uninsured Asians vs. uninsured Blacks, non-Hispanic Whites, and Hispanics; and uninsured Blacks vs. uninsured Hispanics.

<sup>xii</sup> For all comparisons for 2011, all are significantly different, except for insured Asians vs. uninsured Asians and non-Hispanic Whites; insured Blacks vs. uninsured Asians, Blacks, and Hispanics; insured Hispanics vs. uninsured Asians, Blacks, non-Hispanic Whites and Hispanics; uninsured Asians vs. uninsured Blacks, non-Hispanic Whites, and Hispanics; and uninsured Blacks vs. uninsured Hispanics.

<sup>xiii</sup> For all comparisons for 2010 and 2011, all are significantly different, except for total below 50 percent of poverty (2010) vs. total below 100 percent of poverty (2011); total below 100 percent of poverty (2010) vs. total below 150 percent of poverty (2010 and 2011), total below 200 percent of poverty (2011), and total below 250 percent of poverty (2011); total below 150 percent of poverty (2010) vs. total below 150 percent of poverty (2011), total below 200 percent of poverty (2010 and 2011), and total below 250 percent of poverty (2011); total below 200 percent of poverty (2010) vs. total below 200, 250, 300, 400, and 500 percent of poverty (2011); total below 250 percent of poverty (2010) vs. total below 250, 300, 400, and 500 percent of poverty (2011); total below 300 percent of poverty (2010) vs. total below 400 and 500 percent of poverty (2011); and total below 400 percent of poverty (2010) vs. total below 500 percent of poverty (2011).

<sup>xiv</sup> For all comparisons for 2010 and 2011, all are significantly different, except for insured below 50 percent of poverty (2010) vs. insured below 100 percent of poverty (2010 and 2011) and uninsured below 50 percent of poverty (2011); insured below 100 percent of poverty (2010) vs. insured below 150 percent of poverty (2011), uninsured below 50 percent of poverty (2010 and 2011), and uninsured below 100 percent of poverty (2011); insured below 100 percent of poverty (2011) vs. uninsured below 50 percent of poverty (2010 and 2011); insured below 150 percent of poverty (2010) vs. uninsured below 50 percent of poverty (2010 and 2011) and uninsured below 100 percent of poverty (2011); insured below 200 percent of poverty (2010) vs. uninsured below 50 percent of poverty (2010 and 2011) and uninsured below 100, 150, and 200 percent of poverty (2011); insured below 200

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percent of poverty (2011) vs. uninsured below 50 percent of poverty (2010 and 2011) and uninsured below 100, 150, and 200 percent of poverty (2011); insured below 250 percent of poverty (2010) vs. insured below 300 percent of poverty (2011), uninsured below 50 percent of poverty (2011), uninsured below 150 percent of poverty (2011), uninsured below 200 percent of poverty (2010 and 2011), and uninsured below 250, 300, 400, and 500 percent of poverty (2011); insured below 250 percent of poverty (2011) vs. uninsured below 50 percent of poverty (2011), uninsured below 100 and 150 percent of poverty (2011), uninsured below 200 percent of poverty (2010 and 2011), and uninsured below 250, 300, 400, and 500 percent of poverty (2011); insured below 300 percent of poverty (2010) vs. uninsured below 150 percent of poverty (2011) and uninsured below 200, 250, 300, 400, and 500 percent of poverty (2010 and 2011); insured below 300 percent of poverty (2011) vs. uninsured below 150 percent of poverty (2011) and uninsured below 200, 250, 300, 400, and 500 percent of poverty (2010 and 2011); insured below 400 percent of poverty (2010) vs. insured below 400 and 500 percent of poverty (2011), uninsured below 100, 150, and 200 percent of poverty (2010), uninsured below 250 percent of poverty (2010 and 2011), uninsured below 300 and 400 percent of poverty (2010), and uninsured below 500 percent of poverty (2010 and 2011); insured below 400 percent of poverty (2011) vs. insured below 500 percent of poverty (2010), uninsured below 100, 150, and 200 percent of poverty (2010), uninsured below 250 percent of poverty (2010 and 2011), and uninsured below 300, 400, and 500 percent of poverty (2010); insured below 500 percent of poverty (2010) vs. insured below 500 percent of poverty (2011) and uninsured below 100, 150, 200, 250, 300, 400, and 500 percent of poverty (2010); insured below 500 percent of poverty (2011) vs. uninsured below 100, 150, 200, 250, 300, 400, and 500 percent of poverty (2010); uninsured below 50 percent of poverty (2010) vs. uninsured below 50, 100, 150, and 200 percent of poverty (2011); uninsured below 50 percent of poverty (2011) vs. uninsured below 100, 150, and 200 percent of poverty (2011); uninsured below 100 percent of poverty (2010) vs. uninsured below 150, 200, 250, 300, 400, and 500 percent of poverty (2010); uninsured below 150 percent of poverty (2010) vs. uninsured below 200, 250, 300, 400, and 500 percent of poverty (2010); uninsured below 200 percent of poverty (2010) vs. uninsured below 250, 300, 400, and 500 percent of poverty (2010 and 2011); uninsured below 200 percent of poverty (2011) vs. uninsured below 300 and 400 percent of poverty (2011); uninsured below 250 percent of poverty (2010) vs. uninsured below 300, 400, and 500 percent of poverty (2010 and 2011); uninsured below 250 percent of poverty (2011) vs. uninsured below 500 percent of poverty (2010 and 2011); uninsured below 300 percent of poverty (2010) vs. uninsured below 400 percent of poverty (2010 and 2011) and uninsured below 500 percent of poverty (2011); uninsured below 300 percent of poverty (2011) vs. uninsured below 400 percent of poverty (2011) and uninsured below 500 percent of poverty (2010 and 2011); uninsured below 400 percent of poverty (2010) vs. uninsured below 500 percent of poverty (2011); and uninsured below 400 percent of poverty (2011) vs. uninsured below 500 percent of poverty (2010 and 2011).

<sup>xv</sup> For all comparisons for 2011, all were significantly different, except for total below 50 percent of poverty vs. insured below 100 percent of poverty; total below 100 percent of poverty vs. uninsured below 50 percent of poverty; total below 150 percent of poverty vs. uninsured below 50 and 100 percent of poverty; total below 200 percent of poverty vs. uninsured below 50, 100, 150, and 200 percent of poverty; total below 250 percent of poverty vs. insured below 250 percent of poverty and uninsured below 50, 150, 200, 250, 300, 400, and 500 percent of poverty; total below 300 percent of poverty vs. insured below 300 percent of poverty and uninsured below 150, 200, 250, 300, 400, and 500 percent of poverty; total below 400 percent of poverty vs. uninsured below 250 percent of poverty; insured below 150 percent of poverty vs. uninsured below 50 and 100 percent of poverty; insured below 200 percent of poverty vs. uninsured below 50, 100, 150, and 200 percent of poverty; insured below 250 percent of poverty vs. uninsured below 50, 100, 150, 200, 250, 300, 400, and 500 percent of poverty; insured below 300 percent of poverty vs. uninsured below 150, 200, 250, 300, 400, and 500 percent of poverty; insured below 400 percent of poverty vs. uninsured below 250 percent of poverty; uninsured below 50 percent of poverty vs. uninsured below 100, 150, and 200 percent of poverty; uninsured below 150 percent of poverty vs. uninsured below 200, 250, 300, 400, and 500 percent of poverty; uninsured below 200 percent of poverty vs. uninsured below 300 and 400 percent of poverty; uninsured below 250 percent of poverty vs. uninsured below 300, 400, and 500 percent of poverty; uninsured below 300 percent of poverty vs. uninsured below 400 and 500 percent of poverty; and uninsured below 400 percent of poverty vs. uninsured below 500 percent of poverty.

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<sup>xvi</sup> For all comparisons for 2011, all were significantly different, except for insured below 150 percent of poverty vs. uninsured below 50 and 100 percent of poverty; insured below 200 percent of poverty vs. uninsured below 50, 100, 150, and 200 percent of poverty; insured below 250 percent of poverty vs. uninsured below 50, 100, 150, 200, 250, 300, 400, and 500 percent of poverty; insured below 300 percent of poverty vs. uninsured below 150, 200, 250, 300, 400, and 500 percent of poverty; insured below 400 percent of poverty vs. uninsured below 250 percent of poverty; uninsured below 50 percent of poverty vs. uninsured below 100, 150, and 200 percent of poverty; uninsured below 150 percent of poverty vs. uninsured below 200, 250, 300, 400, and 500 percent of poverty; uninsured below 200 percent of poverty vs. uninsured below 300 and 400 percent of poverty; uninsured below 250 percent of poverty vs. uninsured below 300, 400, and 500 percent of poverty; uninsured below 300 percent of poverty vs. uninsured below 400 and 500 percent of poverty; and uninsured below 400 percent of poverty vs. uninsured below 500 percent of poverty.

<sup>xvii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total foreign-born (2010) vs. total native-born (2010), total naturalized (2010 and 2011), total noncitizens (2010), insured naturalized (2010 and 2011), and insured and uninsured noncitizens (2010); total foreign-born (2011) vs. total naturalized and total noncitizens (2010 and 2011), insured foreign-born (2011), insured naturalized (2010 and 2011), insured noncitizens (2010), uninsured foreign-born, uninsured native-born and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total native-born (2010) vs. total naturalized and total noncitizens (2010), insured naturalized (2010 and 2011), insured noncitizens (2010), uninsured foreign-born and uninsured native-born (2011), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total native-born (2011) vs. total naturalized (2010 and 2011), total noncitizens (2010), insured native-born (2011), insured naturalized (2010 and 2011), insured noncitizens (2010), uninsured foreign-born, uninsured native-born, and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total naturalized (2010) vs. total noncitizens (2010 and 2011), insured foreign-born (2010), insured native-born and insured noncitizens (2010 and 2011), uninsured foreign-born (2010 and 2011), uninsured native-born and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total naturalized (2011) vs. total noncitizens (2010 and 2011), insured foreign-born (2010), insured naturalized (2011), insured noncitizens (2010), uninsured foreign-born (2010 and 2011), uninsured native-born and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total noncitizens (2010) vs. insured foreign-born, insured native-born, and insured naturalized (2010 and 2011) and uninsured native-born (2010); total noncitizens (2011) vs. insured foreign-born (2011) and insured naturalized (2010 and 2011); insured foreign-born (2010) vs. insured naturalized (2010 and 2011) and insured and uninsured noncitizens (2010); insured foreign-born (2011) vs. insured naturalized (2011), insured noncitizens (2010 and 2011), uninsured foreign-born (2011), uninsured native-born (2010), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured native-born (2010) vs. insured naturalized (2010 and 2011), insured noncitizens (2010), uninsured foreign-born, uninsured native-born, and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured native-born (2011) vs. insured naturalized (2010 and 2011), insured noncitizens (2010), uninsured foreign-born, uninsured native-born, and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured naturalized (2010) vs. insured noncitizens and uninsured foreign-born (2010 and 2011), uninsured native-born and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured naturalized (2011) vs. insured noncitizens and uninsured foreign-born (2010 and 2011), uninsured native-born and uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured noncitizens (2010) vs. uninsured naturalized (2010); insured noncitizens (2011) vs. uninsured noncitizens (2010); uninsured foreign-born (2011) vs. uninsured native-born (2010); and uninsured native-born (2010) vs. uninsured naturalized (2011) and uninsured noncitizens (2010 and 2011).

<sup>xviii</sup> For all comparisons for 2011, all were significantly different, except for total foreign-born vs. total native-born, insured native-born, and insured noncitizens; total native-born vs. total noncitizens, insured foreign-born, and insured noncitizens; total naturalized vs. insured foreign-born, insured native-born, and insured noncitizens; total noncitizens vs. insured native-born, insured noncitizens, uninsured foreign-born, uninsured native-born, uninsured naturalized, and uninsured noncitizens; insured foreign-born vs. insured native-born; insured naturalized vs. insured noncitizens; insured noncitizens vs. uninsured foreign-born, uninsured native-born, uninsured naturalized, and uninsured noncitizens; uninsured foreign-born vs. uninsured native-born, uninsured naturalized, and

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uninsured noncitizens; uninsured native-born vs. uninsured naturalized and uninsured noncitizens; and uninsured naturalized vs. uninsured noncitizens.

<sup>xix</sup> For all comparisons for 2011, all were significantly different, except for insured foreign-born vs. insured native-born; insured naturalized vs. insured noncitizens; insured noncitizens vs. uninsured foreign-born, uninsured native-born, uninsured naturalized, and uninsured noncitizens; uninsured foreign-born vs. uninsured native-born, uninsured naturalized, and uninsured noncitizens; uninsured native-born vs. uninsured naturalized and uninsured noncitizens; and uninsured naturalized vs. uninsured noncitizens.

<sup>xx</sup> For all comparisons for 2010 and 2011, all were significantly different, except for total Midwest (2010) vs. total Northeast (2010) and total West (2010 and 2011); total Midwest (2011) vs. total West (2010 and 2011); total Northeast (2010) vs. total South (2011) and total West (2010 and 2011); total Northeast (2011) vs. total South (2010); and total West (2010) vs. total West (2011).

<sup>xxi</sup> For all comparisons for 2010 and 2011, all were significantly different, except for insured Midwest (2010) vs. insured Northeast (2010) and insured West (2010 and 2011); insured Midwest (2011) vs. insured Northeast (2010) and insured West (2010 and 2011); insured Northeast (2010) vs. insured South (2011) and insured West (2010 and 2011); and insured Northeast (2011) vs. insured South (2010).

<sup>xxii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for uninsured Midwest (2011) vs. uninsured Northeast (2010) and uninsured South (2011) and uninsured Northeast (2010) vs. uninsured South (2010 and 2011) and uninsured West (2011).

<sup>xxiii</sup> For all comparisons for 2011, all were significantly different, except for total Midwest vs. total Northeast, total South, insured Midwest, insured Northeast, uninsured Midwest, uninsured South, and uninsured West; total Northeast vs. insured Northeast, uninsured Northeast, uninsured South, and uninsured West; total South vs. uninsured Northeast; total West vs. insured Midwest, insured South, and uninsured Northeast; insured Midwest vs. insured West and uninsured Northeast; insured Northeast vs. uninsured Northeast, uninsured South, and uninsured West; insured South vs. uninsured Northeast; insured West vs. uninsured Northeast; uninsured Midwest vs. uninsured Northeast and uninsured West; uninsured Northeast vs. uninsured South and uninsured West; and uninsured South vs. uninsured West.

<sup>xxiv</sup> For all comparisons for 2011, all were significantly different, except for insured Midwest vs. insured West and uninsured Northeast; insured Northeast vs. uninsured Northeast, uninsured South, and uninsured West; insured South vs. uninsured Northeast; insured West vs. uninsured Northeast; uninsured Midwest vs. uninsured Northeast and uninsured West; uninsured Northeast vs. uninsured South and uninsured West; and uninsured South vs. uninsured West.

<sup>xxv</sup> For all comparisons for 2010 and 2011, all were significantly different, except for uninsured "excellent, very good, or good" (2010) vs. "fair or poor" (2010 and 2011).

<sup>xxvi</sup> For all comparisons for 2011, all were significantly different, except for insured "excellent, very good, or good" vs. uninsured "fair or poor."

<sup>xxvii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total "divorced" (2010) vs. total "married, spouse absent" (2011) and total "married, spouse present" and total "never married" (2010 and 2011), insured "married, spouse absent" (2011), insured "married, spouse present" and insured "never married" (2010 and 2011), uninsured "married, spouse absent" (2011), uninsured "never married" (2010 and 2011), and uninsured "widowed" (2011); total divorced (2011) vs. total "married, spouse absent" (2011), total "married, spouse present" and total "never married" (2010 and 2011), total "separated" (2011), insured "married, spouse absent" (2011), insured "married, spouse present" and insured "never married" (2010 and 2011), insured "separated" (2011), uninsured "married, spouse absent" (2011), uninsured "never married" (2010 and 2011), and uninsured "widowed" (2011); total "married, spouse absent" (2011) vs. total "married, spouse present," total "never married," total "widowed," and total "divorced" (2010 and 2011), insured "married, spouse absent" (2011), insured "married, spouse present" and insured "never married" (2010 and 2011), insured "widowed" (2011), uninsured "divorced" (2011), uninsured "married, spouse absent" (2011), and uninsured "married, spouse present" (2010 and 2011); total "married, spouse present" (2010) vs. total "never married" (2010 and 2011), total "separated" and total "widowed" (2011), insured "divorced" (2010 and 2011), insured "married, spouse absent" (2011), insured "married, spouse present" (2010), insured "never married" and insured "separated" (2010 and 2011), insured "widowed" (2011), uninsured "married, spouse absent" (2011), uninsured "married, spouse

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present” and uninsured “never married” (2010 and 2011), uninsured “separated” (2011), and uninsured “widowed” (2011); total “married, spouse present” (2011) vs. total “never married” (2010 and 2011), total “separated” and total “widowed” (2011), insured “divorced” (2010 and 2011), insured “married, spouse absent” (2011), insured “married, spouse present” (2011), insured “never married” and insured “separated” (2010 and 2011), insured “widowed” (2011), uninsured “married, spouse absent” (2011), uninsured “married, spouse present” and uninsured “never married” (2010 and 2011), and uninsured “separated” and uninsured “widowed” (2011); total “never married” (2010) vs. total “separated” (2011), total “widowed” and insured “divorced” (2010 and 2011); insured “married, spouse absent” (2011), insured “married, spouse present” (2010 and 2011), insured “separated,” insured “widowed,” uninsured “divorced,” and uninsured “married, spouse present” (2010 and 2011); total “never married” (2011) vs. total “separated” (2011), total “widowed” and insured “divorced” (2010 and 2011), insured “married, spouse absent” (2011), insured “married, spouse present,” insured “separated,” insured “widowed,” uninsured “divorced,” and uninsured “married, spouse present” (2010 and 2011); total “separated” (2011) vs. insured “divorced” (2011), insured “married, spouse present” and insured “never married” (2010 and 2011), uninsured “divorced” and uninsured “married, spouse absent” (2011), uninsured “married, spouse present” (2010), and uninsured “never married” (2011); total “widowed” (2010) vs. insured “never married” (2010 and 2011), uninsured “married, spouse absent” (2011); uninsured “never married” (2010 and 2011), and uninsured “widowed” (2011); total “widowed” (2011) vs. insured “married, spouse present” and insured “never married” (2010 and 2011), uninsured “married, spouse absent” (2011), and uninsured “never married” (2010 and 2011); insured “divorced” (2010) vs. insured “married, spouse absent” (2011), insured “married, spouse present” and insured “never married” (2010 and 2011), uninsured “married, spouse absent” (2011), uninsured “never married” (2010 and 2011), and uninsured “widowed” (2011); insured “divorced” (2011) vs. insured “married, spouse absent” (2011), insured “married, spouse present” and insured “never married” (2010 and 2011), insured “separated” (2011), uninsured “married, spouse absent” (2011), uninsured “never married” (2010 and 2011), and uninsured “widowed” (2011); insured “married, spouse absent” (2011) vs. insured “married, spouse present” and insured “never married” (2010 and 2011), uninsured “divorced” and uninsured “married, spouse absent” (2011), and uninsured “married, spouse present” (2010); insured “married, spouse present” (2010) vs. insured “never married” and insured “separated” (2010 and 2011), insured “widowed” (2011), uninsured “married, spouse absent” (2011), uninsured “married, spouse present” and uninsured “never married” (2010 and 2011), uninsured “separated” and uninsured “widowed” (2011); insured “married, spouse present” (2011) vs. insured “never married” and insured “separated” (2010 and 2011), insured “widowed” (2011), uninsured “divorced” (2010), uninsured “married, spouse absent” (2011), uninsured “married, spouse present” and uninsured “never married” (2010 and 2011), uninsured “separated” (2011), and uninsured “widowed” (2011); insured “never married” (2010) vs. insured “separated,” insured “widowed,” uninsured “divorced,” and uninsured “married, spouse present” (2010 and 2011); insured “never married” (2011) vs. insured “separated,” insured “widowed,” uninsured “divorced,” and uninsured “married, spouse present” (2010 and 2011); insured “separated” (2010) vs. uninsured “married, spouse absent” (2011), uninsured “married, spouse present” (2010), and uninsured “never married” (2011); insured “separated” (2011) vs. uninsured “divorced” (2011), uninsured “married, spouse absent” (2011), uninsured “married, spouse present” (2010), and uninsured “never married” (2011); insured “widowed” (2010) vs. uninsured “married, spouse absent” (2011) and uninsured “never married” (2010 and 2011); insured “widowed” (2011) vs. uninsured “married, spouse absent” (2011) and uninsured “never married” (2010 and 2011); uninsured “divorced” (2010) vs. uninsured “married, spouse absent” and uninsured “married, spouse present” (2010 and 2011) and uninsured “never married” (2011); uninsured “divorced” (2011) vs. uninsured “married, spouse present” and uninsured “never married” (2010 and 2011); uninsured “married, spouse absent” (2011) vs. uninsured “never married” (2010) and uninsured “widowed” (2011); uninsured “married, spouse present” (2010) vs. uninsured “never married” (2010 and 2011) and uninsured “widowed” (2011); and uninsured “married, spouse present” (2011) vs. uninsured “never married” (2010 and 2011).

<sup>xxviii</sup> For all comparisons for 2011, all were significantly different, except for total “divorced” vs. total “widowed,” insured “divorced,” insured “widowed,” uninsured “divorced,” uninsured “married, spouse present,” and uninsured “separated”; total “married, spouse absent” vs. insured “separated, uninsured “never married,” uninsured “separated,” and uninsured “widowed”; total “married, spouse present” vs. uninsured “divorced”; total “never married” vs. insured “never married,” uninsured “married, spouse absent,” uninsured “never married,”

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uninsured "separated," and uninsured "widowed"; total "separated" vs. total "widowed," insured "married, spouse absent," insured "separated," insured "widowed," uninsured "married, spouse present," uninsured "separated," and uninsured "widowed"; total "widowed" vs. insured "divorced," insured "married, spouse absent," insured "separated," insured "widowed," uninsured "divorced," uninsured "married, spouse present," uninsured "separated," and uninsured "widowed"; insured "divorced" vs. insured "widowed," uninsured "divorced," uninsured "married, spouse present," and uninsured "separated"; insured "married, spouse absent" vs. insured "separated," insured "widowed," uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "married, spouse present" vs. uninsured "divorced"; insured "never married" vs. uninsured "married, spouse absent," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "separated" vs. insured "widowed," uninsured "married, spouse present," uninsured "separated," and uninsured "widowed"; insured "widowed" vs. uninsured "divorced," uninsured "married, spouse present," uninsured "separated," and uninsured "widowed"; uninsured "divorced" vs. uninsured "married, spouse present" and uninsured "separated"; uninsured "married, spouse absent" vs. uninsured "never married" and uninsured "separated"; uninsured "married, spouse present" vs. uninsured "separated" and uninsured "widowed"; uninsured "never married" vs. uninsured "separated" and uninsured "widowed"; and uninsured "separated" vs. uninsured "widowed."

<sup>xxx</sup> For all comparisons for 2011, all were significantly different, except for insured "divorced" vs. insured "widowed," uninsured "divorced," uninsured "married, spouse present," and uninsured "separated"; insured "married, spouse absent" vs. insured "separated," insured "widowed," uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "married, spouse present" vs. uninsured "divorced"; insured "never married" vs. uninsured "married, spouse absent," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "separated" vs. insured "widowed," uninsured "married, spouse present," uninsured "separated," and uninsured "widowed"; insured "widowed" vs. uninsured "divorced," uninsured "married, spouse present," uninsured "separated," and uninsured "widowed"; uninsured "divorced" vs. uninsured "married, spouse present" and uninsured "separated"; uninsured "married, spouse absent" vs. uninsured "never married" and uninsured "separated"; uninsured "married, spouse present" vs. uninsured "separated" and uninsured "widowed"; uninsured "never married" vs. uninsured "separated" and uninsured "widowed"; and uninsured "separated" vs. uninsured "widowed."

<sup>xxx</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total "not in labor force" (2010) vs. total "working/with job, not at work" (2010 and 2011), insured "working/with job, not at work" (2010 and 2011), uninsured "not in labor force" (2011), and uninsured "unemployed, on layoff" (2011); total "not in labor force" (2011) vs. total "working/with job, not at work" (2010 and 2011), insured "not in labor force" (2011), insured "working/with job, not at work" (2010 and 2011), unemployed "not in labor force" (2011), and uninsured "unemployed, on layoff" (2011); total "unemployed, looking for work" (2011) vs. total "working/with job, not at work" (2010 and 2011), insured "working/with job, not at work" (2010 and 2011), and uninsured "unemployed, on layoff" (2011); total "unemployed, on layoff" (2010) vs. uninsured "unemployed, on layoff" (2011); total "unemployed, on layoff" (2011) vs. total "working/with job, not at work" (2010 and 2011) and insured "working/with job, not at work" (2010 and 2011); total "working/with job, not at work" (2010) vs. insured "not in labor force" (2010 and 2011), insured "unemployed, looking for work" (2010 and 2011), uninsured "not in labor force" (2011), uninsured "unemployed, on layoff" (2011), and uninsured "working/with job, not at work" (2011); total "working/with job, not at work" (2011) vs. insured "not in labor force" and insured "unemployed, looking for work" (2010 and 2011), insured "working/with job, not at work" (2011), insured "not in labor force" (2011), uninsured "unemployed, on layoff" (2011), and uninsured "working/with job, not at work" (2011); insured "not in labor force" (2010) vs. insured "working/with job, not at work" (2010 and 2011), uninsured "unemployed, on layoff" (2011), and uninsured "working/with job, not at work" (2010); insured "not in labor force" (2011) vs. insured "working/with job, not at work" (2010 and 2011), uninsured "not in labor force" (2011), and uninsured "unemployed, on layoff" (2011); insured "unemployed, looking for work" (2010) vs. insured "working/with job, not at work" (2010 and 2011); insured "unemployed, looking for work" (2011) vs. insured "working/with job, not at work" (2010 and 2011); insured "unemployed, on layoff" (2010) vs. uninsured "unemployed, on layoff" (2011); insured "working/with job, not at work" (2010) vs. uninsured "not in labor force" (2011), uninsured "unemployed, on layoff" (2011); and uninsured "working/with job, not at work" (2011); insured "working/with job, not at work"

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(2011) vs. uninsured “not in labor force” (2011), uninsured “unemployed, on layoff” (2011), and uninsured “working/with job, not at work” (2011); uninsured “not in labor force” (2010) vs. uninsured “unemployed, on layoff” (2011); uninsured “not in labor force” (2011) vs. uninsured “working/with job, not at work” (2010); and uninsured “unemployed, on layoff” (2011) vs. uninsured “working/with job, not at work” (2010 and 2011).

<sup>xxxi</sup> For all comparisons for 2011, *none* were significantly different, except for insured “not in labor force” vs. insured “working/with job, not at work” and uninsured “unemployed, on layoff”; insured “unemployed, looking for work” vs. insured “working/with job, not at work” and uninsured “unemployed, on layoff”; insured “working/with job, not at work” vs. uninsured “not in labor force,” uninsured “unemployed, on layoff,” and uninsured “working/with job, not at work”; and uninsured “unemployed, on layoff” vs. uninsured “working/with job, not at work.”

<sup>xxxii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total Asians (2010) vs. total Blacks and total Hispanics (2010 and 2011), insured Blacks and insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), and uninsured Hispanics (2011); total Asians (2011) vs. total Blacks, total non-Hispanic Whites, and total Hispanics (2010 and 2011), insured Blacks, insured non-Hispanic Whites, and insured Hispanics (2010 and 2011), uninsured Blacks (2010 and 2011), and uninsured Hispanics (2011); total Blacks (2010) vs. total non-Hispanic Whites (2010 and 2011), insured Asians (2010 and 2011), insured non-Hispanic Whites (2010 and 2011), and uninsured non-Hispanic Whites (2010 and 2011); total Blacks (2011) vs. total non-Hispanic Whites (2010 and 2011), total Hispanics (2011), insured Asians (2010 and 2011), insured non-Hispanic Whites (2010 and 2011), insured Hispanics (2011), uninsured Asians (2010), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Hispanics (2011); total non-Hispanic Whites (2010) vs. total Hispanics (2010 and 2011), insured Asian (2011), insured Blacks (2010 and 2011), insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2011); total non-Hispanic Whites (2011) vs. total Hispanics (2010 and 2011), insured Asians (2011), insured Blacks (2010 and 2011), insured non-Hispanic Whites (2011), insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2011); total Hispanics (2010) vs. insured Asians and insured non-Hispanic Whites (2010 and 2011), uninsured Blacks (2010), and uninsured non-Hispanic Whites (2010); total Hispanics (2011) vs. insured Asians (2010 and 2011), insured Blacks (2011), insured non-Hispanic Whites (2010 and 2011), insured Hispanics (2010), uninsured Blacks (2010), and uninsured non-Hispanic Whites (2010 and 2011); insured Asians (2010) vs. insured Blacks (2010 and 2011), insured non-Hispanic Whites (2011), insured Hispanics (2010 and 2011), uninsured Blacks (2010 and 2011), and uninsured Hispanics (2011); insured Asians (2011) vs. insured Blacks, insured non-Hispanic Whites, and insured Hispanics (2010 and 2011); uninsured Blacks (2010 and 2011), and uninsured Hispanics (2011); insured Blacks (2010) vs. insured and uninsured non-Hispanic Whites (2010 and 2011); insured Blacks (2011) vs. insured non-Hispanic Whites (2010 and 2011), insured Hispanics (2011), uninsured Asians (2010), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Hispanics (2011); insured non-Hispanic Whites (2010) vs. insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2011); insured non-Hispanic Whites (2011) vs. insured Hispanics (2010 and 2011), uninsured Asians (2011), uninsured Blacks (2010 and 2011), uninsured non-Hispanic Whites (2011), and uninsured Hispanics (2011); insured Hispanics (2010) vs. uninsured Asians (2010) and uninsured non-Hispanic Whites (2010 and 2011); insured Hispanics (2011) vs. uninsured Blacks (2010) and uninsured non-Hispanic Whites (2010 and 2011); uninsured Asians (2010) vs. uninsured Blacks (2010); uninsured Blacks (2010) vs. uninsured non-Hispanic Whites (2010 and 2011) and uninsured Hispanics (2011); uninsured Blacks (2011) vs. uninsured non-Hispanic Whites (2010 and 2011); and uninsured non-Hispanic Whites (2010) vs. uninsured Hispanics (2011).

<sup>xxxiii</sup> For all comparisons for 2010 and 2011, all were significantly different, except for total non-Hispanic Whites (2010) vs. total Asians (2011), insured non-Hispanic Whites (2010), insured Asians (2011), and uninsured Asians (2010); total non-Hispanic Whites (2011) vs. total Asians (2011), insured non-Hispanic Whites (2010), insured Asians (2011), and uninsured Asians (2010); total Blacks (2010) vs. total Hispanics (2010 and 2011), insured Blacks and insured Hispanics (2010 and 2011), and uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); total Blacks (2011) vs. total Hispanics (2010 and 2011), insured Blacks and insured Hispanics (2010 and 2011), and uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); total Asians (2010) vs. insured Asians (2010 and 2011) and uninsured non-Hispanic Whites and uninsured Asians (2010 and 2011); total



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Asians (2011) vs. insured non-Hispanic Whites (2010), insured Asians (2010 and 2011), uninsured non-Hispanic Whites (2010 and 2011), and uninsured Asians (2010 and 2011); total Hispanics (2010) vs. insured Blacks and insured Hispanics (2010 and 2011) and uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); total Hispanics (2011) vs. insured Blacks and insured Hispanics (2010 and 2011) and uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); insured non-Hispanic Whites (2010) vs. insured Asians (2011) and uninsured Asians (2010); insured non-Hispanic Whites (2011) vs. insured Asians (2011) and uninsured Asians (2010); insured Blacks (2010) vs. insured Asians and uninsured non-Hispanic Whites (2010 and 2011); insured Blacks (2011) vs. insured Hispanics, uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); insured Asians (2010) vs. uninsured non-Hispanic Whites and uninsured Asians (2010 and 2011); insured Asians (2011) vs. uninsured non-Hispanic Whites (2010 and 2011) and uninsured Asians (2010); insured Hispanics (2010) vs. uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); insured Hispanics (2011) vs. uninsured Blacks, uninsured Asians, and uninsured Hispanics (2010 and 2011); uninsured non-Hispanic Whites (2010) vs. uninsured Asians (2010 and 2011); uninsured non-Hispanic Whites (2011) vs. uninsured Blacks (2011) and uninsured Asians and uninsured Hispanics (2010 and 2011); uninsured Blacks (2010) vs. uninsured Asians and uninsured Hispanics (2010 and 2011); uninsured Blacks (2011) vs. uninsured Asians and uninsured Hispanics (2010 and 2011); uninsured Asians (2010) vs. uninsured Hispanics (2010 and 2011); and uninsured Asians (2011) vs. uninsured Hispanics (2010 and 2011).

<sup>xxxiv</sup> For all comparisons for 2011, all were significantly different, except for total Asians vs. insured Asians, uninsured Asians, and uninsured non-Hispanic Whites; total Blacks vs. insured Blacks, uninsured Asians, and uninsured Blacks; total Hispanics vs. insured Hispanics, uninsured Asians, uninsured Blacks, and uninsured Hispanics; insured Asians vs. uninsured non-Hispanic Whites; insured Blacks vs. uninsured Asians; insured Hispanics vs. uninsured Asians, uninsured Blacks, and uninsured Hispanics; uninsured Asians vs. uninsured Blacks, uninsured non-Hispanic Whites, and uninsured Hispanics; uninsured Blacks vs. uninsured Hispanics; and uninsured non-Hispanic Whites vs. uninsured Hispanics.

<sup>xxxv</sup> For all comparisons for 2011, all were significantly different, except for total non-Hispanic Whites vs. total Asians and insured Asians; total Blacks vs. total Hispanics, insured Blacks, insured Hispanics, uninsured Blacks, uninsured Asians, and uninsured Hispanics; total Asians vs. insured Asians, uninsured non-Hispanic Whites, and uninsured Asians; total Hispanics vs. insured Blacks, insured Hispanics, uninsured Blacks, uninsured Asians, and uninsured Hispanics; insured non-Hispanic Whites vs. insured Asians; insured Blacks vs. insured Hispanics, uninsured Blacks, uninsured Asians, and uninsured Hispanics; insured Asians vs. uninsured non-Hispanic Whites; insured Hispanics vs. uninsured Blacks, uninsured Asians, and uninsured Hispanics; uninsured non-Hispanic Whites vs. uninsured Blacks, uninsured Asians, and uninsured Hispanics; uninsured Blacks vs. uninsured Asians and uninsured Hispanics; and uninsured Asians vs. uninsured Hispanics.

<sup>xxxvi</sup> For all comparisons for 2011, all were significantly different, except for insured Asians vs. uninsured non-Hispanic Whites; insured Blacks vs. uninsured Asians; insured Hispanics vs. uninsured Asians, uninsured Blacks, and uninsured Hispanics; uninsured Asians vs. uninsured Blacks, uninsured non-Hispanic Whites, and uninsured Hispanics; uninsured Blacks vs. uninsured Hispanics; and uninsured non-Hispanic Whites vs. uninsured Hispanics.

<sup>xxxvii</sup> For all comparisons for 2011, all were significantly different, except for insured non-Hispanic Whites vs. insured Asians; insured Blacks vs. insured Hispanics, uninsured Blacks, uninsured Asians, and uninsured Hispanics; insured Asians vs. uninsured non-Hispanic Whites; insured Hispanics vs. uninsured Blacks, uninsured Asians, and uninsured Hispanics; uninsured non-Hispanic Whites vs. uninsured Blacks, uninsured Asians, and uninsured Hispanics; uninsured Blacks vs. uninsured Asians and uninsured Hispanics; and uninsured Asians vs. uninsured Hispanics.

<sup>xxxviii</sup> For all comparisons for 2010 and 2011, all were significantly different, except for total below 50 percent of poverty (2010) vs. total below 100 percent of poverty (2011), insured below 50 percent of poverty (2011), insured below 100 percent of poverty (2010 and 2011), insured below 150 percent of poverty (2011), and uninsured below 50 percent of poverty (2011); total below 50 percent of poverty (2011) vs. total below 100 percent of poverty (2011), insured below 50 percent of poverty (2010), and insured below 100 percent of poverty (2010 and 2011); total below 100 percent of poverty (2010) vs. total below 150 and 200 percent of poverty (2011), insured below 150 percent of poverty (2010 and 2011), insured below 200 percent of poverty (2011), uninsured below 50 percent of poverty (2010 and 2011), and uninsured below 100 percent of poverty (2011); total below 100 percent of









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below 200, 250, 300, and 400 percent of poverty and insured below 200, 250, and 300 percent of poverty; uninsured below 200 percent of poverty vs. uninsured below 250, 300, and 400 percent of poverty and insured below 250 and 300 percent of poverty; uninsured below 250 percent of poverty vs. uninsured below 500 percent of poverty and insured below 200, 250, 300, 400, and 500 percent of poverty; uninsured below 300 percent of poverty vs. uninsured below 500 percent of poverty and insured below 200, 250, 300, 400, and 500 percent of poverty; uninsured below 400 percent of poverty vs. uninsured below 500 percent of poverty and insured below 250, 300, 400, and 500 percent of poverty; uninsured below 500 percent of poverty vs. insured below 400 and 500 percent of poverty; insured below 50 percent of poverty vs. insured below 100 and 150 percent of poverty; and insured below 100 percent of poverty vs. insured below 150 percent of poverty.

<sup>xliii</sup> For all comparisons for 2010 and 2011, all were significantly different, except for total foreign-born (2010) vs. total noncitizens (2011), insured foreign-born (2011), insured noncitizens (2010 and 2011), uninsured foreign-born (2011), uninsured native-born (2010 and 2011), and uninsured naturalized and noncitizens (2011); total foreign-born (2011) vs. total native-born (2010 and 2011), total naturalized (2010), insured foreign-born and native-born (2010 and 2011), insured noncitizens (2011), uninsured foreign-born (2011), uninsured native-born (2010), and uninsured naturalized and noncitizens (2011); total native-born (2010) vs. total naturalized (2010 and 2011), total noncitizens (2011), insured foreign-born and insured native-born (2010 and 2011), insured naturalized and insured noncitizens (2011), uninsured native-born (2010), and uninsured naturalized (2011); total native-born (2011) vs. total naturalized (2010 and 2011), total noncitizens (2011), insured foreign-born (2010 and 2011), insured native-born (2010), insured naturalized and insured noncitizens (2011), uninsured native-born (2010), and uninsured naturalized (2011); total naturalized (2010) vs. insured foreign-born (2011), insured native-born (2010 and 2011), insured naturalized (2011), and uninsured native-born (2010); total naturalized (2011) vs. insured foreign-born (2010), insured native-born (2010 and 2011), insured naturalized (2010), and uninsured native-born; total noncitizens (2010) vs. insured noncitizens (2010 and 2011), uninsured foreign-born and uninsured native-born (2010 and 2011), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total noncitizens (2011) vs. insured foreign-born (2010), insured native-born and insured noncitizens (2010 and 2011), uninsured foreign-born and uninsured native-born (2010 and 2011), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured foreign-born (2010) vs. insured native-born (2010 and 2011), insured noncitizens (2011), uninsured foreign-born (2011), uninsured native-born (2010 and 2011), and uninsured naturalized and uninsured noncitizens (2011); insured foreign-born (2011) vs. insured native-born (2010 and 2011), insured naturalized (2010), uninsured foreign-born (2011), uninsured native-born (2010), uninsured naturalized (2011), uninsured noncitizens (2011); insured native-born (2010) vs. insured naturalized and insured noncitizens (2011), uninsured native-born (2010), and uninsured naturalized (2011); insured native-born (2011) vs. insured naturalized and insured noncitizens (2011), uninsured native-born (2010), and uninsured naturalized (2011); insured native-born (2010) vs. uninsured native-born (2010); insured naturalized (2011) vs. uninsured native-born (2010); insured noncitizens (2010) vs. uninsured foreign-born and uninsured native-born (2010 and 2011), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured noncitizens (2011) vs. uninsured foreign-born and uninsured native-born (2010 and 2011), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); uninsured foreign-born (2010) vs. uninsured native-born (2011), and uninsured naturalized and uninsured noncitizens (2010 and 2011); uninsured foreign-born (2011) vs. uninsured native-born, uninsured naturalized, and uninsured noncitizens (2010 and 2011); uninsured native-born (2010) vs. uninsured naturalized (2011) and uninsured noncitizens (2010 and 2011); uninsured native-born (2011) vs. uninsured naturalized (2011) and uninsured noncitizens (2010 and 2011); uninsured naturalized (2010) vs. uninsured noncitizens (2010 and 2011); and uninsured naturalized (2011) vs. uninsured noncitizens (2010 and 2011).

<sup>xliii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total foreign-born (2010) vs. total native-born (2011), insured native-born (2010 and 2011), insured naturalized (2010), and uninsured naturalized (2011); total foreign-born (2011) vs. insured naturalized (2010) and uninsured naturalized (2011); total native-born (2010) vs. total noncitizens (2011), insured naturalized (2010), uninsured foreign-born and uninsured native-born (2010), and uninsured naturalized (2011); total native-born (2011) vs. total noncitizens (2010 and 2011), insured native-born (2011), insured naturalized (2010), uninsured foreign-born (2010 and 2011), uninsured native-born (2010), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total naturalized (2011) vs. total noncitizens (2010 and 2011), insured naturalized (2010), uninsured foreign-born (2010 and 2011),

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uninsured native-born (2010), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); total noncitizens (2010) vs. insured foreign-born (2011), insured native-born (2010 and 2011), insured naturalized (2010), and uninsured naturalized (2011); total noncitizens (2011) vs. insured foreign-born (2011), insured native-born (2010 and 2011), insured naturalized (2010), and uninsured naturalized (2011); insured foreign-born (2010) vs. insured naturalized (2010) and uninsured naturalized (2011); insured foreign-born (2011) vs. insured naturalized (2010), uninsured foreign-born (2010 and 2011), uninsured native-born (2010), uninsured naturalized (2011), and uninsured noncitizens (2010); insured native-born (2010) vs. insured naturalized (2010), uninsured foreign-born (2010 and 2011), uninsured native-born (2010), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured native-born (2011) vs. insured naturalized (2010), uninsured foreign-born (2010 and 2011), uninsured native-born (2010), uninsured naturalized (2011), and uninsured noncitizens (2010 and 2011); insured naturalized (2010) vs. insured noncitizens (2010 and 2011) and uninsured foreign-born, uninsured native-born, uninsured naturalized, and uninsured noncitizens (2010 and 2011); insured naturalized (2011) vs. uninsured naturalized (2011); insured noncitizens (2011) vs. uninsured naturalized (2011); uninsured foreign-born (2010) vs. uninsured naturalized (2011); uninsured native-born (2010) vs. uninsured naturalized (2011); and uninsured naturalized (2011) vs. uninsured noncitizens (2010 and 2011).

<sup>xlvi</sup> For all comparisons for 2011, *none* were significantly different, except for insured foreign-born vs. insured naturalized, insured noncitizens, and uninsured native-born; insured native-born vs. uninsured foreign-born, uninsured native-born, and uninsured noncitizens; and insured naturalized vs. insured noncitizens and uninsured foreign-born, uninsured native-born, uninsured naturalized, and uninsured noncitizens.

<sup>xlvii</sup> For all comparisons for 2011, *none* were significantly different, except for insured foreign-born vs. uninsured native-born and uninsured naturalized, insured native-born vs. uninsured naturalized and uninsured noncitizens, insured native-born vs. uninsured naturalized, insured noncitizens vs. uninsured naturalized, and uninsured naturalized vs. uninsured noncitizens.

<sup>xlviii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total Midwest (2010) vs. total Northeast (2011), total South (2010), insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured Northeast (2011), uninsured South (2010 and 2011), and uninsured West (2011); total Midwest (2011) vs. total Northeast (2011), total South (2010), insured Midwest (2011), insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured South (2010 and 2011), and uninsured West (2011); total Northeast (2010) vs. total South (2010), insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured Northeast (2011), uninsured South (2010 and 2011), and uninsured West (2011); total Northeast (2011) vs. total South (2011), total West (2010 and 2011), insured Midwest (2010 and 2011), insured Northeast (2010), insured South (2011), insured West (2010 and 2011), uninsured Midwest (2011), uninsured Northeast (2010), and uninsured South (2010); total South (2010) vs. total West (2010 and 2011), insured Midwest (2010 and 2011), insured Northeast (2010), insured South (2010 and 2011), insured West (2010 and 2011), uninsured Midwest (2011), uninsured Northeast (2010), and uninsured South (2010); total South (2011) vs. insured Midwest (2011), insured Northeast (2011), insured South (2010 and 2011), uninsured Midwest (2011), uninsured South (2010 and 2011), and uninsured West (2011); total West (2010) vs. insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured Northeast (2011), uninsured South (2010 and 2011), and uninsured West (2011); total West (2011) vs. insured Northeast (2011), insured South (2010), insured West (2011), uninsured Midwest (2011), uninsured South (2010 and 2011), and uninsured West (2011); insured Midwest (2010) vs. insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured Northeast (2011), uninsured South (2010 and 2011), and uninsured West (2011); insured Midwest (2011) vs. insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured Northeast (2011), uninsured South (2010 and 2011), and uninsured West (2011); insured Northeast (2010) vs. insured South (2010), uninsured Midwest (2011), uninsured South (2010 and 2011), and uninsured West (2011); insured Northeast (2011) vs. insured South (2011), insured West (2010 and 2011), uninsured Midwest (2011), uninsured Northeast (2010), and uninsured South (2010); insured South (2010) vs. insured West (2010 and 2011), uninsured Midwest (2011), uninsured Northeast (2010), uninsured South (2010), and uninsured West (2011); insured South (2011) vs. uninsured Midwest (2011), uninsured South (2010 and 2011), and uninsured West (2011); insured West (2010) vs. uninsured Midwest (2011), uninsured South (2010 and 2011), and uninsured West (2011); insured West (2011) vs. uninsured Midwest (2011), uninsured Northeast (2011), uninsured South (2010 and 2011), and uninsured West (2011); uninsured Midwest (2010) vs. uninsured South

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(2010); uninsured Midwest (2011) vs. uninsured Northeast (2010), uninsured South (2010 and 2011), and uninsured West (2011); and uninsured Northeast (2010) vs. uninsured South (2010 and 2011) and uninsured West (2011).

<sup>xlix</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total Midwest (2010) vs. total Northeast (2011), total South (2010), insured Northeast (2011), insured South (2010), uninsured Midwest (2011), uninsured Northeast (2010 and 2011), and uninsured South (2010 and 2011); total Midwest (2011) vs. total Northeast (2011), total South (2010), total West (2011), insured Northeast (2011), insured South (2010), uninsured Midwest (2011), and uninsured Northeast, uninsured South, and uninsured West (2010 and 2011); total Northeast (2010) vs. total South (2010), insured South (2010), uninsured Midwest (2011), and uninsured Northeast and uninsured South (2010 and 2011); total Northeast (2011) vs. insured Midwest (2010 and 2011), insured Northeast (2010), insured West (2010), uninsured Midwest (2011), uninsured Northeast (2011), and uninsured South (2011); total South (2010) vs. total West (2010), insured Midwest (2010 and 2011), insured Northeast (2010), insured South and insured West (2010 and 2011), uninsured Midwest (2011), and uninsured Northeast (2011); total South (2011) vs. uninsured Midwest (2011) and uninsured Northeast and uninsured South (2010 and 2011); total West (2010) vs. insured South (2010), uninsured Midwest (2011), and uninsured Northeast and uninsured South (2010 and 2011); total West (2011) vs. insured Midwest (2011), uninsured Midwest (2011), and uninsured Northeast (2011); insured Midwest (2010) vs. insured South (2010), uninsured Midwest (2011), and uninsured Northeast and uninsured South (2010 and 2011); insured Midwest (2011) vs. insured Northeast (2011), insured South (2010), and uninsured Midwest, uninsured Northeast, uninsured South, and uninsured West (2010 and 2011); insured Northeast (2010) vs. insured South (2010), uninsured Midwest (2011), and uninsured Northeast and uninsured South (2010 and 2011); insured Northeast (2011) vs. uninsured Midwest (2011) and uninsured Northeast (2011); insured South (2010) vs. insured West (2010 and 2011), uninsured Midwest (2011), and uninsured Northeast (2011); insured South (2011) vs. uninsured Midwest (2011) and uninsured Northeast and uninsured South (2010 and 2011); insured West (2010) vs. uninsured Midwest (2011) and uninsured Northeast and uninsured South (2010 and 2011); insured West (2011) vs. uninsured Midwest (2011) and uninsured Northeast and uninsured South (2010 and 2011); uninsured Midwest (2011) vs. uninsured Northeast (2010) and uninsured South and uninsured West (2010 and 2011); and uninsured Northeast (2011) vs. uninsured West (2010).

<sup>i</sup> For all comparisons for 2011, all were significantly different, except for total Midwest vs. total South, total West, insured South, insured West, and uninsured Northeast; total Northeast vs. insured Northeast, uninsured Northeast, uninsured South, and uninsured West; total South vs. total West, insured West, and uninsured Northeast; total West vs. insured Midwest, insured South, and uninsured Northeast; insured Midwest vs. insured South and insured West; insured Northeast vs. uninsured Northeast, uninsured South, and uninsured West; insured South vs. insured West and uninsured Northeast; uninsured Midwest vs. uninsured Northeast; uninsured Northeast vs. uninsured South and uninsured West; and uninsured South vs. uninsured West.

<sup>ii</sup> For all comparisons for 2011, all were significantly different, except for total Midwest vs. total South, insured Midwest, insured South, and insured West; total Northeast vs. total South, total West, insured Northeast, insured South, insured West, and uninsured West; total South vs. total West, insured Midwest, insured Northeast, insured South, insured West, and uninsured West; total West vs. insured Northeast, insured South, insured West, uninsured South, and uninsured West; insured Midwest vs. insured South and insured West; insured Northeast vs. insured South, insured West, uninsured South, and uninsured West; insured South vs. insured West and uninsured West; insured West vs. uninsured West; uninsured Midwest vs. uninsured Northeast; uninsured Northeast vs. uninsured South and uninsured West; and uninsured South and uninsured West.

<sup>iii</sup> For all comparisons for 2010 and 2011, all were significantly different, except for total “excellent, very good, or good” (2010) vs. insured “excellent, very good, or good” (2010 and 2011), uninsured “excellent, very good, or good” (2010), and uninsured “fair or poor” (2010 and 2011); total “excellent, very good, or good” (2011) vs. insured “excellent, very good, or good” (2010), uninsured “excellent, very good, or good” (2010), and uninsured “fair or poor” (2010 and 2011); total “fair or poor” (2010) vs. insured “fair or poor” (2011) and uninsured “fair or poor” (2011); total “fair or poor” (2011) vs. insured “fair or poor” (2010 and 2011) and uninsured “fair or poor” (2011); insured “excellent, very good, or good” (2010) vs. uninsured “excellent, very good, or good” (2010) and uninsured “fair or poor” (2010 and 2011); insured “excellent, very good, or good” (2011) vs. uninsured “excellent, very good, or good” (2010) and uninsured “fair or poor” (2010 and 2011); insured “fair or poor” (2010) vs. uninsured “fair or



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poor" (2011); insured "fair or poor" (2011) vs. uninsured "fair or poor" (2011); uninsured "excellent, very good, or good" (2010) vs. uninsured "excellent, very good, or good" (2011) and uninsured "fair or poor" (2010 and 2011); uninsured "excellent, very good, or good" (2011) vs. uninsured "fair or poor" (2011); and uninsured "fair or poor" (2010) vs. uninsured "fair or poor" (2011).

<sup>liii</sup> For all comparisons for 2010 and 2011, all were significantly different, except for total "excellent, very good, or good" (2010) vs. insured "excellent, very good, or good" (2010); total "excellent, very good, or good" (2011) vs. insured "excellent, very good, or good" (2010 and 2011); total "fair or poor" (2010) vs. total "fair or poor" (2011) and insured "fair or poor" (2010 and 2011); total "fair or poor" (2011) vs. insured "fair or poor" (2010 and 2011) and uninsured "fair or poor" (2010 and 2011); insured "excellent, very good, or good" (2011) vs. uninsured "fair or poor" (2010); and insured "fair or poor" (2011) vs. uninsured "fair or poor" (2010 and 2011).

<sup>liv</sup> For all comparisons for 2011, all were significantly different, except for total "excellent, very good, or good" vs. uninsured "fair or poor;" total "fair or poor" vs. insured and uninsured "fair or poor;" insured "excellent, very good, or good" vs. uninsured "fair or poor;" insured "fair or poor" vs. uninsured "fair or poor;" and uninsured "excellent, very good, or good" vs. uninsured "fair or poor."

<sup>lv</sup> For all comparisons for 2011, all were significantly different, except for total "excellent, very good, or good" vs. insured "excellent, very good, or good;" total "fair or poor" vs. insured and uninsured "fair or poor;" and insured "fair or poor" vs. uninsured "fair or poor."

<sup>lvi</sup> For all comparisons for 2011, all were significantly different, except for insured "excellent, very good, or good" vs. uninsured "fair or poor" and uninsured "excellent, very good, or good" vs. uninsured "fair or poor."

<sup>lvii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total "divorced" (2010) vs. total "married, spouse absent" (2011), total "married, spouse present" and total "never married" (2010 and 2011), total "separated" (2011), insured "married, spouse absent" (2011), insured "married, spouse present" and insured "never married" (2010 and 2011), insured "separated" (2011), uninsured "married, spouse absent" (2011), uninsured "married, spouse present" (2011), uninsured "never married" (2010 and 2011), and uninsured "widowed" (2011); total "divorced" (2011) vs. total "married, spouse absent" (2011), total "never married" (2010 and 2011), total "separated" (2011), insured "married, spouse absent" (2011), insured "never married" and insured "separated" (2010 and 2011), uninsured "married, spouse absent" (2011), uninsured "married, spouse present" (2011), uninsured "never married" (2010 and 2011), and uninsured "widowed" (2011); total "married, spouse absent" (2011) vs. total "married, spouse present" and total "widowed" (2010 and 2011), insured "divorced" and insured "married, spouse present" (2010 and 2011), insured "separated" (2010), insured "widowed" (2010 and 2011), uninsured "divorced" (2010 and 2011), and uninsured "married, spouse present" (2010); total "married, spouse present" (2010) vs. total "never married" (2010 and 2011), total "separated" (2011), insured "divorced" (2010), insured "married, spouse absent" (2011), insured "married, spouse present" (2010), insured "never married" and insured "separated" (2010 and 2011), uninsured "married, spouse absent" (2011), uninsured "married, spouse present" and uninsured "never married" (2010 and 2011), uninsured "separated" (2011), and uninsured "widowed" (2011); total "married, spouse present" (2011) vs. total "never married" (2010 and 2011), total "separated" (2011), insured "divorced" (2010), insured "married, spouse absent" (2011), insured "married, spouse present" (2011), insured "never married" and insured "separated" (2010 and 2011), uninsured "married, spouse absent" (2011), uninsured "married, spouse present" and uninsured "never married" (2010 and 2011), uninsured "separated" (2011), and uninsured "widowed" (2011); total "never married" (2010) vs. total "separated" (2011), total "widowed" (2010 and 2011), insured "divorced" (2010 and 2011), insured "married, spouse present" (2010 and 2011), insured "separated" and insured "widowed" (2010 and 2011), and uninsured "divorced" and uninsured "married, spouse present" (2010 and 2011); total "never married" (2011) vs. total "separated" (2011), total "widowed" (2010 and 2011), insured "divorced," insured "married, spouse present," insured "separated," and insured "widowed" (2010 and 2011), and uninsured "divorced" and uninsured "married, spouse present" (2010 and 2011); total "separated" (2011) vs. total "widowed" (2010 and 2011), insured "divorced," insured "married, spouse present," insured "never married," and insured "widowed" (2010 and 2011), uninsured "divorced" (2010 and 2011), uninsured "married, spouse absent" (2011), and uninsured "married, spouse present" (2010); total "widowed" (2010) vs. insured "married, spouse absent" and insured "separated" (2011), insured "never married" (2010 and 2011), uninsured "married, spouse absent" (2011), uninsured "married, spouse present" (2011), uninsured "never married" (2010 and 2011), and uninsured "separated" and uninsured





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insured "widowed," insured "divorced," and insured "never married" (2011); insured "widowed" (2011) vs. insured "separated" and insured "never married" (2011); insured "divorced" (2011) vs. insured "separated" and insured "never married" (2011); and insured "separated" (2011) vs. insured "never married" (2011).

<sup>lix</sup> For all comparisons for 2011, all were significantly different, except for total "divorced" vs. total "married, spouse present," total "widowed," insured "divorced," insured "married, spouse present," insured "widowed," uninsured "divorced," and uninsured "separated"; total "married, spouse absent" vs. total "never married," total "separated," insured "married, spouse absent," insured "never married," insured "separated," uninsured "married, spouse absent," uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; total "married, spouse present" vs. total "widowed," insured "divorced," insured "widowed," and uninsured "divorced"; total "never married" vs. insured "married, spouse absent," insured "never married," uninsured "married, spouse absent," uninsured "never married," uninsured "separated," and uninsured "widowed"; total "separated" vs. insured "married, spouse absent," insured "separated," uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; total "widowed" vs. insured "divorced," insured "married, spouse present," uninsured "divorced," uninsured "married, spouse present," and uninsured "separated"; insured "divorced" vs. insured "married, spouse present," insured "widowed," uninsured "divorced," and uninsured "separated"; insured "married, spouse absent" vs. insured "never married," insured "separated," uninsured "married, spouse absent," uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "married, spouse present" vs. insured "widowed" and uninsured "divorced"; insured "never married" vs. uninsured "married, spouse absent," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "separated" vs. uninsured "married, spouse absent," uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; insured "widowed" vs. uninsured "divorced" and uninsured "separated"; uninsured "divorced" vs. uninsured "separated"; uninsured "married, spouse absent" vs. uninsured "married, spouse present," uninsured "never married," uninsured "separated," and uninsured "widowed"; uninsured "married, spouse present" vs. uninsured "never married," uninsured "separated," and uninsured "widowed"; uninsured "never married" vs. uninsured "separated" and uninsured "widowed"; and uninsured "separated" vs. uninsured "widowed."

<sup>lx</sup> For all comparisons for 2011, all were significantly different, except for total "married, spouse present" vs. total "widowed," total "divorced," uninsured "married, spouse absent," uninsured "divorced," uninsured "separated," insured "married, spouse present," and insured "widowed"; total "married, spouse absent" vs. total "separated," uninsured "married, spouse present," uninsured "married, spouse absent," uninsured "widowed," uninsured "separated," uninsured "never married," insured "married, spouse absent," and insured "separated"; total "widowed" vs. total "divorced," uninsured "married, spouse present," uninsured "married, spouse absent," uninsured "widowed," uninsured "divorced," uninsured "separated," insured "married, spouse present," insured "widowed," and insured "divorced"; total "divorced" vs. uninsured "married, spouse absent," uninsured "divorced," uninsured "separated," insured "widowed," and insured "divorced"; total "separated" vs. uninsured "married, spouse present," uninsured "married, spouse absent," uninsured "widowed," uninsured "separated," uninsured "never married," insured "married, spouse absent," and insured "separated"; total "never married" vs. uninsured "married, spouse absent," uninsured "widowed," uninsured "separated," uninsured "never married," and insured "never married"; uninsured "married, spouse present" vs. uninsured "married, spouse absent," uninsured "widowed," uninsured "separated," uninsured "never married," insured "married, spouse absent," insured "widowed," and insured "separated"; uninsured "married, spouse absent" vs. uninsured "widowed," uninsured "divorced," uninsured "separated," uninsured "never married," insured "married, spouse present," insured "married, spouse absent," insured "widowed," insured "divorced," insured "separated," and insured "never married"; uninsured "widowed" vs. uninsured "separated," uninsured "never married," insured "married, spouse absent," insured "widowed," insured "separated," and insured "never married"; uninsured "divorced" vs. uninsured "separated," insured "married, spouse present," insured "widowed," and insured "divorced"; uninsured "separated" vs. uninsured "never married," insured "married, spouse present," insured "married, spouse absent," insured "widowed," insured "divorced," insured "separated," and insured "never married"; uninsured "never married" vs. insured "married, spouse present," insured "separated," and insured "never married"; insured

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“married, spouse present” vs. insured “widowed”; insured “married, spouse absent” vs. insured “separated”; and insured “widowed” vs. insured “divorced.”

<sup>lxi</sup> For all comparisons for 2011, all were significantly different, except for insured “divorced” vs. insured “married, spouse present,” insured “widowed,” uninsured “divorced,” and uninsured “separated”; insured “married, spouse absent” vs. insured “never married,” insured “separated,” uninsured “married, spouse absent,” uninsured “married, spouse present,” uninsured “never married,” uninsured “separated,” and uninsured “widowed”; insured “married, spouse present” vs. insured “widowed” and uninsured “divorced”; insured “never married” vs. uninsured “married, spouse absent,” uninsured “never married,” uninsured “separated,” and uninsured “widowed”; insured “separated” vs. uninsured “married, spouse absent,” uninsured “married, spouse present,” uninsured “never married,” uninsured “separated,” and uninsured “widowed”; insured “widowed” vs. uninsured “divorced” and uninsured “separated”; uninsured “divorced” vs. uninsured “separated”; uninsured “married, spouse absent” vs. uninsured “married, spouse present,” uninsured “never married,” uninsured “separated,” and uninsured “widowed”; uninsured “married, spouse present” vs. uninsured “never married,” uninsured “separated,” and uninsured “widowed”; uninsured “never married” vs. uninsured “separated” and uninsured “widowed”; and uninsured “separated” vs. uninsured “widowed.”

<sup>lxii</sup> For all comparisons for 2011, all were significantly different, except for uninsured “married, spouse present” vs. uninsured “married, spouse absent,” uninsured “widowed,” uninsured “separated,” uninsured “never married,” insured “married, spouse absent,” insured “widowed,” and insured “separated”; uninsured “married, spouse absent” vs. uninsured “widowed,” uninsured “divorced,” uninsured “separated,” uninsured “never married,” insured “married, spouse present,” insured “married, spouse absent,” insured “widowed,” insured “divorced,” insured “separated,” and insured “never married”; uninsured “widowed” vs. uninsured “separated,” uninsured “never married,” insured “married, spouse absent,” insured “widowed,” insured “separated,” and insured “never married”; uninsured “divorced” vs. uninsured “separated,” insured “married, spouse present,” insured “widowed,” and insured “divorced”; uninsured “separated” vs. uninsured “never married,” insured “married, spouse present,” insured “married, spouse absent,” insured “widowed,” insured “divorced,” insured “separated,” and insured “never married”; uninsured “never married” vs. insured “married, spouse present,” insured “separated,” and insured “never married”; insured “married, spouse present” vs. insured “widowed”; insured “married, spouse absent” vs. insured “separated”; and insured “widowed” vs. insured “divorced.”

<sup>lxiii</sup> For all comparisons for 2010 and 2011, *none* were significantly different, except for total “not in labor force” (2010) vs. total “working/with job, not at work” (2010 and 2011), insured “working/with job, not at work” (2010 and 2011), and uninsured “working/with job, not at work” (2010); total “not in labor force” (2011) vs. total “working/with job, not at work” (2010 and 2011), insured “not in labor force” (2011), insured “working/with job, not at work” (2010 and 2011), uninsured “not in labor force” (2011), and uninsured “working/with job, not at work” (2010); total “unemployed, looking for work” (2011) vs. total “working/with job, not at work” (2010 and 2011), insured “working/with job, not at work” (2010 and 2011), and uninsured “working/with job, not at work” (2010); total “unemployed, on layoff” (2010) vs. total “working/with job, not at work” (2010 and 2011) and insured “working/with job, not at work” (2010 and 2011); total “unemployed, on layoff” (2011) vs. total “working/with job, not at work” (2010 and 2011), insured “working/with job, not at work” (2010 and 2011), and uninsured “working/with job, not at work” (2010); total “working/with job, not at work” (2010) vs. insured “not in labor force,” insured “unemployed, looking for work,” and insured “unemployed, on layoff” (2010 and 2011), insured “working/with job, not at work” (2010), uninsured “not in labor force” (2010 and 2011), uninsured “unemployed, on layoff” (2011), and uninsured “working/with job, not at work” (2010 and 2011); total “working/with job, not at work” (2011) vs. insured “not in labor force,” insured “unemployed, looking for work,” and insured “unemployed, on layoff” (2010 and 2011), insured “working/with job, not at work” (2011), uninsured “not in labor force” (2010 and 2011), uninsured “unemployed, on layoff” (2011), and uninsured “working/with job, not at work” (2010 and 2011); insured “not in labor force” (2010) vs. insured “working/with job, not at work” (2010 and 2011) and uninsured “working/with job, not at work” (2010); insured “not in labor force: (2011) vs. insured “working/with job, not at work” (2010 and 2011), uninsured “not in labor force” (2011), and uninsured “working/with job, not at work” (2010); insured “unemployed, looking for work” (2010) vs. insured “working/with job, not at work” (2010 and 2011); insured “unemployed, looking for work” (2011) vs. insured “working/with job, not at work” (2010 and 2011) and uninsured “working/with job, not at work” (2010); insured “unemployed, on layoff” (2010) vs. insured



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insured “unemployed, looking for work” vs. insured “working/with job, not at work”; insured “unemployed, on layoff” vs. insured “working/with job, not at work”; insured “working/with job, not at work” vs. uninsured “not in labor force,” uninsured “unemployed, on layoff,” and uninsured “working/with job, not at work”; and uninsured “not in labor force” vs. uninsured “working/with job, not at work.”

<sup>lxvi</sup> For all comparisons for 2011, *none* were significantly different, except for total “not in labor force” vs. total “working/with job, not at work,” uninsured “not in labor force,” uninsured “working/with job, not at work,” and insured “working/with job, not at work”; total “unemployed, looking for work” vs. total “working/with job, not at work” and insured “working/with job, not at work”; total “unemployed, on layoff” vs. total “working/with job, not at work,” uninsured “not in labor force,” and insured “working/with job, not at work”; total “working/with job, not at work” vs. uninsured “not in labor force,” uninsured “working/with job, not at work,” insured “not in labor force,” insured “unemployed, looking for work,” and insured “working/with job, not at work”; uninsured “not in labor force” vs. uninsured “working/with job, not at work,” insured “not in labor force,” and insured “working/with job, not at work”; uninsured “unemployed, on layoff” vs. insured “working/with job, not at work”; uninsured “working/with job, not at work” vs. insured “not in labor force,” insured “unemployed, looking for work,” and insured “working/with job, not at work”; insured “not in labor force” vs. insured “working/with job, not at work”; insured “unemployed, looking for work” vs. insured “working/with job, not at work”; and insured “unemployed, on layoff” vs. insured “working/with job, not at work.”

<sup>lxvii</sup> For all comparisons for 2011, *none* were significantly different, except for insured “not in labor force” vs. insured “working/with job, not at work” and uninsured “not in labor force”; insured “unemployed, looking for work” vs. insured “working/with job, not at work”; insured “unemployed, on layoff” vs. insured “working/with job, not at work”; insured “working/with job, not at work” vs. uninsured “not in labor force,” uninsured “unemployed, on layoff,” and uninsured “working/with job, not at work”; and uninsured “not in labor force” vs. uninsured “working/with job, not at work.”

<sup>lxviii</sup> For all comparisons for 2011, *none* were significantly different, except for uninsured “not in labor force” vs. uninsured “working/with job, not at work,” insured “not in labor force,” and insured “working/with job, not at work”; uninsured “unemployed, on layoff” vs. insured “working/with job, not at work”; uninsured “working/with job, not at work” vs. insured “not in labor force,” insured “unemployed, looking for work,” and insured “working/with job, not at work”; insured “not in labor force” vs. insured “working/with job, not at work”; insured “unemployed, looking for work” vs. insured “working/with job, not at work”; and insured “unemployed, on layoff” vs. insured “working/with job, not at work.”

Table 1.

**Per Capita Medical Out-of-Pocket Expenses for Insured People by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Insured People
	Insured		Insured		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	764	14	776	24	13
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	821	17	840	29	19
White, not Hispanic	888	19	917	35	29
Black	511	25	521	28	10
Asian	596	37	598	36	2
Hispanic (any race)	442	46	413	15	-29
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	316	30	330	27	14
Below 100 percent of poverty	400	53	345	18	*-56
Below 150 percent of poverty	453	35	413	17	*-40
Below 200 percent of poverty	503	26	530	62	27
Below 250 percent of poverty	560	21	565	48	*6
Below 300 percent of poverty	595	18	610	42	*15
Below 400 percent of poverty	644	18	665	36	21
Below 500 percent of poverty	674	17	691	31	16
<b>Disability Status (Ages 15 and over)</b>					
With a disability	1,391	104	1,414	131	23
No disability	838	14	851	23	13
<b>Nativity</b>					
Native born	773	15	781	25	8
Foreign born	684	28	740	86	56
Naturalized citizen	802	43	905	157	103
Not a citizen	548	30	544	31	-4
<b>Region</b>					
Northeast	686	28	671	24	-16
Midwest	776	26	887	96	*111
South	775	30	767	21	-7
West	797	24	770	29	-27
<b>Health Status</b>					
Excellent, very good, or good	660	11	658	12	-2
Fair or Poor	1,525	84	1,639	177	114

\* Statistically different from zero at the 90 percent confidence level.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.



**Table 2.**

**Per Capita Medical Out-of-Pocket Expenses for Uninsured People by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/prod/techdoc/cps/cpsmar12.pdf>.)

Characteristic	2010		2011		Change in Per Capita Spending for Uninsured People
	Uninsured		Uninsured		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	516	46	480	31	-37
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	560	61	517	39	*-43
White, not Hispanic	705	93	619	59	*-86
Black	360	37	376	56	16
Asian	362	65	337	64	-25
Hispanic (any race)	335	60	359	32	23
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	557	232	375	73	-182
Below 100 percent of poverty	465	120	368	43	-97
Below 150 percent of poverty	462	75	422	57	-41
Below 200 percent of poverty	474	64	423	44	-51
Below 250 percent of poverty	492	59	422	38	*-70
Below 300 percent of poverty	494	54	431	35	*-63
Below 400 percent of poverty	507	52	451	34	-56
Below 500 percent of poverty	515	49	461	32	-54
<b>Disability Status (Ages 15 and over)</b>					
With a disability	1,664	459	1,146	219	*-518
No disability	468	47	476	35	8
<b>Nativity</b>					
Native born	572	61	511	39	-61
Foreign born	365	36	396	33	31
Naturalized citizen	436	61	455	49	19
Not a citizen	341	46	375	42	35
<b>Region</b>					
Northeast	425	57	458	77	32
Midwest	483	59	503	75	21
South	530	86	476	39	-54
West	564	105	480	74	-84
<b>Health Status</b>					
Excellent, very good, or good	377	27	383	23	6
Fair or Poor	1,627	358	1,252	193	-375

\* Statistically different from zero at the 90 percent confidence level.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

**Table 3.**  
**Per Capita Medical Out-of-Pocket Expenses for Families with Uninsured Children (Ages 00-17)**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Families with Uninsured Children
	Families with Uninsured Children		Families with Uninsured Children		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	804	368	436	50	-367
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	900	504	460	64	-440
White, not Hispanic	704	174	538	111	-166
Black	533	317	340	82	-193
Asian	892	425	412	139	*-480
Hispanic (any race)	1,018	919	387	57	-631
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	319	68	315	91	-4
Below 100 percent of poverty	660	215	328	63	*-332
Below 150 percent of poverty	619	156	386	60	*-233
Below 200 percent of poverty	930	555	391	52	-538
Below 250 percent of poverty	894	478	432	64	-462
Below 300 percent of poverty	873	440	426	57	-446
Below 400 percent of poverty	836	408	428	54	-408
Below 500 percent of poverty	812	390	433	52	-379
<b>Disability Status (Ages 15 to 17)</b>					
With a disability	418	170	156	148	*-262
No disability	446	90	483	100	37
<b>Nativity</b>					
Native born	845	411	441	52	-405
Foreign born	453	149	396	109	-57
Naturalized citizen	1,248	1,396	350	203	-898
Not a citizen	380	97	402	123	22
<b>Region</b>					
Northeast	808	287	448	247	-360
Midwest	830	443	354	88	*-475
South	409	66	467	64	58
West	1,459	1,377	430	77	-1,029
<b>Health Status</b>					
Excellent, very good, or good	806	378	427	46	-379
Fair or Poor	710	274	867	452	157
<b>Parent's Marital Status</b>					
Married, spouse present	577	88	477	80	-100
Married, spouse absent	1,684	2,018	215	80	-1,469
Widowed	2,068	2,232	361	105	-1,707
Divorced	521	168	607	175	87
Separated	5,007	6,591	410	189	-4,597
Never married	339	87	309	72	-30
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	556	86	445	51	*-111
Unemployed, looking for work	3,676	4,664	705	447	-2,971
Unemployed, on layoff	441	254	268	111	-174
Not in labor force	662	247	366	82	*-296

\* Statistically different from zero at the 90 percent confidence level.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept).

This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

**Table 4.**  
**Per Capita Medical Out-of-Pocket Expenses for Families with Insured Children (Ages 00-17)**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Families with Insured Children
	Families with Insured Children		Families with Insured Children		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	577	20	589	22	12
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	624	23	650	27	26
White, not Hispanic	700	29	731	31	31
Black	375	81	332	28	-42
Asian	621	105	541	56	-80
Hispanic (any race)	383	33	431	52	49
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	234	42	205	27	-29
Below 100 percent of poverty	280	57	248	29	-32
Below 150 percent of poverty	311	39	302	30	-9
Below 200 percent of poverty	349	33	351	30	3
Below 250 percent of poverty	410	30	394	27	-16
Below 300 percent of poverty	450	27	435	25	-15
Below 400 percent of poverty	489	24	491	22	2
Below 500 percent of poverty	517	22	519	21	2
<b>Disability Status (Ages 15 to 17)</b>					
With a disability	1,005	660	721	125	-283
No disability	609	33	670	35	*61
<b>Nativity</b>					
Native born	577	21	587	22	10
Foreign born	547	104	632	106	85
Naturalized citizen	869	278	869	259	-1
Not a citizen	425	91	539	128	114
<b>Region</b>					
Northeast	572	47	506	38	*-66
Midwest	649	65	626	37	-23
South	502	31	566	35	*64
West	628	38	648	62	20
<b>Health Status</b>					
Excellent, very good, or good	559	18	579	22	20
Fair or Poor	1,395	528	1,022	173	-373
<b>Parent's Marital Status</b>					
Married, spouse present	678	24	700	28	22
Married, spouse absent	757	608	389	83	-368
Widowed	543	165	523	138	-20
Divorced	479	40	521	73	42
Separated	441	91	412	65	-30
Never married	264	25	273	29	9
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	643	24	640	24	-3
Unemployed, looking for work	442	164	431	85	-11
Unemployed, on layoff	546	192	467	194	-79
Not in labor force	441	35	495	49	54

\* Statistically different from zero at the 90 percent confidence level.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept).

This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

**Table 5.**  
**Per Capita Medical Out-of-Pocket Expenses for Uninsured Children (Ages 00-17)**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Uninsured Children
	Uninsured Children		Uninsured Children		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	303	114	205	21	-98
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	351	156	214	27	-137
White, not Hispanic	317	63	240	41	*-77
Black	142	26	171	40	30
Asian	343	176	217	81	-127
Hispanic (any race)	361	283	191	32	*-169
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	156	38	144	50	-12
Below 100 percent of poverty	225	49	158	34	*-67
Below 150 percent of poverty	215	34	180	29	-35
Below 200 percent of poverty	323	172	179	24	-144
Below 250 percent of poverty	319	148	195	27	-124
Below 300 percent of poverty	316	137	196	24	-120
Below 400 percent of poverty	308	126	200	23	-109
Below 500 percent of poverty	302	121	203	22	-99
<b>Nativity</b>					
Native born	317	127	205	22	-112
Foreign born	182	42	205	51	23
Naturalized citizen	126	69	188	103	62
Not a citizen	187	45	207	57	20
<b>Region</b>					
Northeast	395	144	195	86	*-200
Midwest	254	70	143	25	*-111
South	178	25	229	31	*51
West	499	426	207	39	-292
<b>Health Status</b>					
Excellent, very good, or good	302	117	197	19	-105
Fair or Poor	306	100	566	405	260
<b>Parent's Marital Status</b>					
Married, spouse present	246	35	206	31	-39
Married, spouse absent	252	114	130	42	*-122
Widowed	496	388	166	45	-330
Divorced	273	83	302	81	29
Separated	1,554	2,045	184	95	-1,370
Never married	173	45	178	40	5
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	255	38	214	24	-41
Unemployed, looking for work	1,084	1,429	305	162	-779
Unemployed, on layoff	204	115	152	73	-52
Not in labor force	225	59	158	39	-67

\* Statistically different from zero at the 90 percent confidence level.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

**Table 6.**  
**Per Capita Medical Out-of-Pocket Expenses for Insured Children (Ages 00-17)**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Insured Children
	Insured Children		Insured Children		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	270	8	274	9	4
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	294	9	302	11	8
White, not Hispanic	335	12	345	13	10
Black	169	33	156	12	-12
Asian	298	44	276	27	-22
Hispanic (any race)	167	13	185	18	18
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	96	18	88	12	-8
Below 100 percent of poverty	111	23	95	10	-15
Below 150 percent of poverty	126	16	118	12	-7
Below 200 percent of poverty	143	13	141	11	-2
Below 250 percent of poverty	171	12	163	10	-8
Below 300 percent of poverty	190	11	183	9	-7
Below 400 percent of poverty	213	9	215	9	2
Below 500 percent of poverty	231	9	232	8	1
<b>Nativity</b>					
Native born	271	9	274	9	3
Foreign born	256	42	285	57	29
Naturalized citizen	391	116	381	115	-10
Not a citizen	205	37	247	56	42
<b>Region</b>					
Northeast	274	20	241	15	*-33
Midwest	295	25	290	16	-5
South	246	13	271	14	*24
West	282	17	288	23	6
<b>Health Status</b>					
Excellent, very good, or good	260	7	266	9	6
Fair or Poor	776	231	661	108	-114
<b>Parent's Marital Status</b>					
Married, spouse present	310	9	316	11	6
Married, spouse absent	318	261	174	35	-144
Widowed	302	93	286	65	-16
Divorced	255	18	286	34	32
Separated	221	45	183	27	-39
Never married	142	14	138	13	-4
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	308	10	306	10	-3
Unemployed, looking for work	198	71	192	30	-6
Unemployed, on layoff	227	68	188	63	-39
Not in labor force	189	13	203	18	14

\* Statistically different from zero at the 90 percent confidence level.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

**Table 7.**  
**Medical Out-of-Pocket Expenses for Uninsured Children (Ages 00-17) at the 90th Percentile**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Spending for Uninsured Children at the 90th Percentile
	Uninsured Children		Uninsured Children		
	Spending at the 90th Percentile	90 percent C.I. <sup>2</sup> (+/-)	Spending at the 90th Percentile	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	513	17	501	52	-13
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	542	38	505	30	-37
White, not Hispanic	606	58	525	52	-81
Black	367	78	357	94	-9
Asian	541	276	456	103	-85
Hispanic (any race)	423	98	420	57	-3
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	360	66	316	67	-43
Below 100 percent of poverty	500	170	324	48	-176
Below 150 percent of poverty	504	90	374	49	*-130
Below 200 percent of poverty	504	73	409	53	-95
Below 250 percent of poverty	517	27	425	79	-92
Below 300 percent of poverty	514	23	427	71	-87
Below 400 percent of poverty	517	20	503	96	-14
Below 500 percent of poverty	516	19	608	100	92
<b>Nativity</b>					
Native born	513	25	500	59	-13
Foreign born	516	41	502	73	-13
Naturalized citizen	521	177	414	13	-106
Not a citizen	515	53	511	43	-4
<b>Region</b>					
Northeast	514	47	342	111	-171
Midwest	528	123	319	42	*-209
South	458	106	518	17	60
West	560	57	505	68	-54
<b>Health Status</b>					
Excellent, very good, or good	509	27	470	55	-40
Fair or Poor	939	333	1,017	149	77
<b>Parent's Marital Status</b>					
Married, spouse present	531	39	481	57	-50
Married, spouse absent	512	74	511	206	-
Widowed	1,047	3,124	415	119	-632
Divorced	525	120	752	132	227
Separated	511	114	424	176	-87
Never married	421	140	371	65	-50
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	530	37	511	18	-19
Unemployed, looking for work	534	362	564	150	30
Unemployed, on layoff	930	803	513	110	-416
Not in labor force	481	142	320	53	-161

\* Statistically different from zero at the 90 percent confidence level.

- Represents or rounds to zero.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept).

This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

**Table 8.**  
**Medical Out-of-Pocket Expenses for Insured Children (Ages 00-17) at the 90th Percentile**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Spending for Insured Children at the 90th Percentile
	Insured Children		Insured Children		
	Spending at the 90th Percentile	90 percent C.I. <sup>2</sup> (+/-)	Spending at the 90th Percentile	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	602	18	611	4	9
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	623	15	656	21	33
White, not Hispanic	723	45	803	33	*80
Black	404	41	373	39	-31
Asian	606	57	700	93	94
Hispanic (any race)	406	24	406	12	-
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	207	18	191	23	-16
Below 100 percent of poverty	211	9	208	4	-2
Below 150 percent of poverty	259	24	226	19	-32
Below 200 percent of poverty	319	9	311	5	-9
Below 250 percent of poverty	401	34	359	12	*-42
Below 300 percent of poverty	422	10	414	5	-8
Below 400 percent of poverty	504	11	504	10	-
Below 500 percent of poverty	520	6	521	4	1
<b>Nativity</b>					
Native born	602	15	611	4	10
Foreign born	564	64	603	39	39
Naturalized citizen	948	320	622	73	-326
Not a citizen	499	119	527	66	27
<b>Region</b>					
Northeast	609	16	567	27	-42
Midwest	622	47	672	38	50
South	550	26	605	18	*56
West	609	25	604	19	-4
<b>Health Status</b>					
Excellent, very good, or good	574	33	607	4	*34
Fair or Poor	1,805	655	1,323	344	-482
<b>Parent's Marital Status</b>					
Married, spouse present	657	39	710	9	*54
Married, spouse absent	420	82	407	43	-13
Widowed	685	204	673	133	-12
Divorced	604	42	617	23	13
Separated	422	91	410	21	-12
Never married	321	33	310	8	-11
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	654	42	705	18	*51
Unemployed, looking for work	387	61	417	35	30
Unemployed, on layoff	609	167	509	95	-100
Not in labor force	424	55	425	31	-

\* Statistically different from zero at the 90 percent confidence level.

- Represents or rounds to zero.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept).

This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

# ***Appendix Tables and Figures***



**Table A-1.**  
**Per Capita Medical Out-of-Pocket Expenses by Coverage Type by State for Children (Ages 00-17):**  
**2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

State	2010		2011		Change in Per Capita Spending for Uninsured Children
	Uninsured Children		Uninsured Children		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>United States</b>	303	114	211	22	-91
Alabama	180	81	132	51	-48
Alaska	81	44	219	160	138
Arizona	158	65	210	84	52
Arkansas	120	56	671	352	*550
California	258	95	209	69	-48
Colorado	371	290	191	132	-180
Connecticut	1,765	930	552	192	*-1,213
Delaware	262	147	124	61	-137
District of Columbia	98	61	83	81	-15
Florida	101	23	284	110	*183
Georgia	163	113	314	142	151
Hawaii	105	53	90	42	-15
Idaho	302	166	166	101	*-136
Illinois	217	124	124	44	-94
Indiana	417	207	101	31	*-316
Iowa	153	115	315	147	162
Kansas	330	282	414	248	83
Kentucky	347	174	382	194	35
Louisiana	342	195	208	127	-134
Maine	1,058	551	279	176	*-778
Maryland	83	46	142	50	60
Massachusetts	167	120	366	332	200
Michigan	170	83	120	38	-50
Minnesota	171	69	69	46	*-102
Mississippi	268	169	255	167	-13
Missouri	120	102	70	57	-50
Montana	605	713	386	204	-219
Nebraska	123	57	380	172	*257
Nevada	195	76	172	58	-23
New Hampshire	326	195	233	122	-93
New Jersey	156	44	318	352	162
New Mexico	133	71	115	55	-18
New York	321	259	96	32	-225
North Carolina	322	180	334	132	12
North Dakota	267	217	70	38	*-198
Ohio	429	304	135	43	-294
Oklahoma	109	21	196	199	87
Oregon	120	50	200	115	79
Pennsylvania	444	314	118	67	-326
Rhode Island	143	118	281	207	139
South Carolina	143	52	171	49	28
South Dakota	384	322	94	35	-289
Tennessee	172	114	246	127	73
Texas	167	45	184	43	17
Utah	5,339	8,085	442	193	-4,897
Vermont	186	80	284	274	98
Virginia	308	93	242	121	-66
Washington	225	120	193	103	-32
West Virginia	185	143	80	46	-105
Wisconsin	133	77	176	97	44
Wyoming	610	359	243	103	-367

See footnotes at end of table.

**Table A-1.--Con.**

**Per Capita Medical Out-of-Pocket Expenses by Coverage Type by State for Children (Ages 00-17):  
2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

State	2010		2011		Change in Per Capita Spending for Insured Children
	Insured Children		Insured Children		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>United States</b>	270	8	283	9	*12
Alabama	183	34	235	52	*51
Alaska	397	76	348	87	-48
Arizona	270	60	215	44	-56
Arkansas	219	30	244	73	25
California	239	22	254	27	15
Colorado	403	52	448	117	45
Connecticut	416	94	318	47	*-98
Delaware	187	26	188	35	1
District of Columbia	185	35	336	104	*151
Florida	247	31	248	32	1
Georgia	193	29	230	42	37
Hawaii	194	48	173	30	*-21
Idaho	322	78	337	99	*15
Illinois	321	103	333	39	12
Indiana	250	69	264	51	14
Iowa	271	35	275	47	4
Kansas	238	50	292	47	54
Kentucky	251	58	260	35	9
Louisiana	256	85	248	68	-8
Maine	326	54	289	52	-36
Maryland	286	41	341	50	55
Massachusetts	254	42	288	60	34
Michigan	268	45	223	33	-45
Minnesota	377	55	410	66	33
Mississippi	344	63	326	99	-18
Missouri	212	29	300	45	*88
Montana	415	125	239	40	*-176
Nebraska	387	73	389	56	3
Nevada	356	118	247	55	-109
New Hampshire	352	53	355	73	3
New Jersey	354	53	324	46	-30
New Mexico	160	37	213	56	52
New York	234	35	208	30	-26
North Carolina	248	50	343	64	*95
North Dakota	452	83	526	226	75
Ohio	274	42	241	50	-33
Oklahoma	269	47	252	50	-16
Oregon	298	82	400	107	101
Pennsylvania	228	30	193	18	-34
Rhode Island	273	71	286	40	*12
South Carolina	205	39	295	65	*90
South Dakota	387	139	283	47	-104
Tennessee	292	79	319	73	26
Texas	251	34	281	39	30
Utah	396	59	458	151	62
Vermont	342	54	339	95	-3
Virginia	250	39	322	47	*72
Washington	349	91	342	80	-7
West Virginia	285	56	203	43	*-82
Wisconsin	362	92	363	53	1
Wyoming	460	99	1,285	1,308	825

See footnotes at end of table.

**Table A-1.--Con.**

**Per Capita Medical Out-of-Pocket Expenses by Coverage Type by State for Children (Ages 00-17):  
2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

State	2010		2011		Change in Per Capita Spending for Children Covered by Private Health Insurance
	Children Covered by Private Health Insurance		Children Covered by Private Health Insurance		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>United States</b>	365	12	385	13	*20
Alabama	224	43	322	65	*98
Alaska	527	71	495	135	-32
Arizona	392	87	294	63	*-99
Arkansas	291	50	384	111	93
California	339	35	359	41	21
Colorado	511	67	551	147	39
Connecticut	524	120	399	60	*-125
Delaware	237	33	225	41	-12
District of Columbia	349	62	572	179	*223
Florida	311	41	334	46	22
Georgia	257	34	333	61	*77
Hawaii	243	54	221	38	*-21
Idaho	399	96	485	140	*86
Illinois	464	158	469	54	5
Indiana	333	90	380	64	47
Iowa	337	50	338	63	1
Kansas	322	80	388	69	66
Kentucky	368	80	379	57	12
Louisiana	443	192	396	99	-48
Maine	445	70	386	70	-59
Maryland	361	57	421	65	60
Massachusetts	312	53	350	76	39
Michigan	354	59	289	46	-65
Minnesota	463	68	500	83	37
Mississippi	545	76	487	163	-58
Missouri	274	35	381	65	*106
Montana	593	168	305	46	*-288
Nebraska	500	96	494	78	-7
Nevada	379	122	287	60	-92
New Hampshire	376	60	416	90	39
New Jersey	449	67	407	58	-42
New Mexico	225	59	356	103	*131
New York	326	44	276	40	-50
North Carolina	394	82	493	89	100
North Dakota	543	101	606	269	63
Ohio	348	53	349	67	2
Oklahoma	342	70	375	88	34
Oregon	403	111	444	93	40
Pennsylvania	288	39	237	24	-51
Rhode Island	368	100	364	51	*-3
South Carolina	275	52	426	99	*152
South Dakota	388	75	383	65	-4
Tennessee	420	120	471	112	51
Texas	385	53	408	61	22
Utah	430	74	539	182	109
Vermont	412	67	470	153	58
Virginia	295	46	416	61	*121
Washington	456	118	455	105	-
West Virginia	360	81	271	67	-89
Wisconsin	454	122	479	61	26
Wyoming	583	137	1,729	1,802	1,146

See footnotes at end of table.

**Table A-1.--Con.**

**Per Capita Medical Out-of-Pocket Expenses by Coverage Type by State for Children (Ages 00-17):  
2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

State	2010		2011		Change in Per Capita Spending for Children Covered by Government Health Insurance
	Children Covered by Government Health Insurance		Children Covered by Government Health Insurance		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>United States</b>	113	12	117	8	4
Alabama	104	26	129	58	25
Alaska	200	87	123	31	-77
Arizona	83	35	105	33	23
Arkansas	136	33	104	28	-32
California	106	23	110	19	4
Colorado	186	51	218	162	33
Connecticut	95	33	85	23	-9
Delaware	88	23	92	35	4
District of Columbia	39	14	68	43	29
Florida	153	39	137	26	-15
Georgia	100	41	94	34	-6
Hawaii	141	71	114	42	-27
Idaho	162	88	217	191	55
Illinois	223	227	109	24	-114
Indiana	90	42	89	34	-
Iowa	99	22	112	11	13
Kansas	61	18	125	59	64
Kentucky	75	19	136	58	*62
Louisiana	81	20	83	58	2
Maine	147	51	127	40	-20
Maryland	89	30	187	72	*98
Massachusetts	92	34	102	33	9
Michigan	92	27	122	45	30
Minnesota	132	64	132	70	1
Mississippi	139	84	125	68	-15
Missouri	54	13	114	37	*60
Montana	125	54	163	47	38
Nebraska	124	45	127	50	3
Nevada	302	229	164	112	-138
New Hampshire	185	49	120	42	*-64
New Jersey	115	43	78	16	-37
New Mexico	80	21	84	20	4
New York	77	19	99	24	22
North Carolina	85	25	148	45	*63
North Dakota	347	283	687	768	340
Ohio	97	35	63	15	*-34
Oklahoma	155	55	87	24	*-68
Oregon	73	32	285	198	*213
Pennsylvania	92	17	91	17	-1
Rhode Island	85	22	118	37	33
South Carolina	81	22	141	90	60
South Dakota	369	341	155	69	-215
Tennessee	95	42	93	26	-2
Texas	82	17	112	24	*30
Utah	232	100	101	39	*-131
Vermont	193	69	119	28	*-74
Virginia	126	42	103	27	-23
Washington	200	121	174	102	-26
West Virginia	151	50	122	40	-30
Wisconsin	99	26	137	79	38
Wyoming	173	49	198	39	24

\* Statistically different from zero at the 90 percent confidence level.

- Represents or rounds to zero.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

**Table A-2.**  
**Per Capita Medical Out-of-Pocket Expenses by Coverage Type for Children (Ages 00-17)**  
**by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Children Covered by Private Health Insurance
	Children Covered by Private Health Insurance		Children Covered by Private Insurance		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	365	12	373	13	8
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	378	12	394	15	16
White, not Hispanic	394	15	410	16	16
Black	292	68	259	20	-32
Asian	361	56	326	32	-35
Hispanic (any race)	288	25	324	37	37
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	258	47	277	59	20
Below 100 percent of poverty	311	111	232	42	-79
Below 150 percent of poverty	283	54	267	42	-16
Below 200 percent of poverty	281	34	281	28	-
Below 250 percent of poverty	310	27	296	21	-14
Below 300 percent of poverty	319	21	308	18	-10
Below 400 percent of poverty	323	16	329	15	6
Below 500 percent of poverty	334	14	339	13	6
<b>Nativity</b>					
Native born	365	12	372	13	7
Foreign born	371	72	401	78	29
Naturalized citizen	504	167	444	120	-60
Not a citizen	308	65	380	100	71
<b>Region</b>					
Northeast	357	25	308	19	*-50
Midwest	386	34	390	21	4
South	344	19	384	22	*40
West	382	23	391	33	9
<b>Health Status</b>					
Excellent, very good, or good	351	11	359	12	8
Fair or Poor	1,413	505	1,360	246	-53
<b>Parent's Marital Status</b>					
Married, spouse present	372	12	380	14	9
Married, spouse absent	630	599	307	74	-323
Widowed	451	163	423	101	-28
Divorced	347	27	376	46	29
Separated	335	52	318	55	-17
Never married	314	37	318	37	4
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	373	12	377	13	4
Unemployed, looking for work	418	187	371	57	-47
Unemployed, on layoff	383	118	198	46	*-185
Not in labor force	331	25	363	35	32

See footnotes at end of table.

**Table A-2.--Con.**

**Per Capita Medical Out-of-Pocket Expenses by Coverage Type for Children (Ages 00-17)  
by Selected Characteristics: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/prod/techdoc/cps/cpsmar12.pdf>.)

Characteristic	2010		2011		Change in Per Capita Spending for Children Covered by Government Health Insurance
	Children Covered by Government Health Insurance		Children Covered by Government Insurance		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	113	12	114	8	1
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	120	10	128	10	7
White, not Hispanic	150	15	157	14	7
Black	100	46	73	10	-27
Asian	125	33	138	37	13
Hispanic (any race)	76	9	87	12	10
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	68	17	60	10	-8
Below 100 percent of poverty	81	26	73	9	-8
Below 150 percent of poverty	86	18	79	8	-7
Below 200 percent of poverty	89	15	85	7	-4
Below 250 percent of poverty	94	14	92	8	-2
Below 300 percent of poverty	98	13	96	8	-2
Below 400 percent of poverty	105	12	103	8	-2
Below 500 percent of poverty	107	12	107	8	-1
<b>Nativity</b>					
Native born	114	12	112	8	-1
Foreign born	100	22	161	87	61
Naturalized citizen	118	40	216	209	98
Not a citizen	95	26	146	76	50
<b>Region</b>					
Northeast	94	12	93	12	-1
Midwest	126	50	107	14	-19
South	104	10	115	11	11
West	129	18	131	21	2
<b>Health Status</b>					
Excellent, very good, or good	98	6	108	8	9
Fair or Poor	525	298	286	74	-239
<b>Parent's Marital Status</b>					
Married, spouse present	123	9	132	12	9
Married, spouse absent	331	399	89	24	-243
Widowed	175	92	163	69	-12
Divorced	132	17	161	30	29
Separated	127	61	74	14	-53
Never married	70	7	70	9	-
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	129	12	125	10	-4
Unemployed, looking for work	130	96	111	29	-19
Unemployed, on layoff	93	59	176	99	83
Not in labor force	87	9	86	10	-2

\* Statistically different from zero at the 90 percent confidence level.

- Represents or rounds to zero.

<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.

**Table A-3.**

**Per Capita Medical Out-of-Pocket Expenses for Families with Children (Ages 00-17)**

**Covered by Private Insurance: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <[www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf)>.)

Characteristic	2010		2011		Change in Per Capita Spending for Children Covered by Private Health Insurance
	Per Capita Spending for Families with Children Covered by Private Insurance in 2010		Per Capita Spending for Families with Children Covered by Private Insurance in 2011		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	769	29	786	30	17
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	792	30	835	36	43
White, not Hispanic	818	35	862	38	44
Black	642	168	530	47	-112
Asian	753	135	628	63	-125
Hispanic (any race)	631	60	724	98	93
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	568	106	558	113	-11
Below 100 percent of poverty	797	279	552	106	-245
Below 150 percent of poverty	710	136	650	91	-60
Below 200 percent of poverty	694	88	688	73	-6
Below 250 percent of poverty	741	68	695	56	-46
Below 300 percent of poverty	750	55	716	47	-34
Below 400 percent of poverty	735	41	735	37	-
Below 500 percent of poverty	740	36	742	32	2
<b>Disability Status (Ages 15 to 17)</b>					
With a disability	1,658	1,212	1,132	195	-525
No disability	750	43	826	46	*76
<b>Nativity</b>					
Native born	768	30	782	30	*13
Foreign born	791	173	928	162	*137
Naturalized citizen	1,141	395	1,108	342	-33
Not a citizen	624	154	839	225	216
<b>Region</b>					
Northeast	743	61	634	48	*-109
Midwest	845	88	829	47	-16
South	681	42	782	49	*100
West	841	56	868	92	27
<b>Health Status</b>					
Excellent, very good, or good	744	25	769	30	24
Fair or Poor	2,586	1,162	2,028	376	-558
<b>Parent's Marital Status</b>					
Married, spouse present	805	30	833	34	28
Married, spouse absent	1,444	1,386	620	152	-824
Widowed	821	293	768	215	-53
Divorced	630	61	642	86	13
Separated	673	117	705	124	31
Never married	549	69	553	72	4
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	769	30	778	31	9
Unemployed, looking for work	895	433	805	187	*-90
Unemployed, on layoff	947	336	460	124	*-486
Not in labor force	781	71	870	101	*90

See footnotes at end of table.

**Table A-3.--Con.**

**Per Capita Medical Out-of-Pocket Expenses for Families with Children (Ages 00-17)**

**Covered by Government Insurance: 2010 and 2011**

(Expenditures in 2011 dollars. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/prod/techdoc/cps/cpsmar12.pdf>.)

Characteristic	2010		2011		Change in Per Capita Spending for Children Covered by Government Health Insurance
	Per Capita Spending for Families with Children Covered by Government Insurance in 2010		Per Capita Spending for Families with Children Covered by Government Insurance in 2011		
	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	Per Capita Spending	90 percent C.I. <sup>2</sup> (+/-)	
<b>Total</b>	262	29	269	21	7
<b>Race<sup>1</sup> and Hispanic Origin</b>					
White	279	25	300	29	21
White, not Hispanic	330	37	348	34	17
Black	235	107	173	21	-62
Asian	272	78	305	75	33
Hispanic (any race)	195	26	229	42	34
<b>Income-to-Poverty Ratio</b>					
Below 50 percent of poverty	177	41	155	23	-22
Below 100 percent of poverty	201	60	201	29	-
Below 150 percent of poverty	212	44	213	23	1
Below 200 percent of poverty	215	36	220	21	5
Below 250 percent of poverty	229	34	234	22	5
Below 300 percent of poverty	235	32	242	21	7
Below 400 percent of poverty	252	31	253	20	1
Below 500 percent of poverty	255	30	257	20	2
<b>Disability Status (Ages 15 to 17)</b>					
With a disability	900	1,077	318	83	-582
No disability	332	41	335	43	3
<b>Nativity</b>					
Native born	264	30	268	20	4
Foreign born	207	49	296	116	90
Naturalized citizen	221	64	297	215	76
Not a citizen	204	60	296	118	92
<b>Region</b>					
Northeast	200	29	216	31	17
Midwest	300	117	254	35	-46
South	238	30	272	34	34
West	308	47	306	52	-1
<b>Health Status</b>					
Excellent, very good, or good	232	16	259	20	*28
Fair or Poor	1,090	712	519	155	-572
<b>Parent's Marital Status</b>					
Married, spouse present	304	29	325	32	22
Married, spouse absent	825	927	263	93	-562
Widowed	379	237	359	185	-20
Divorced	281	39	361	83	80
Separated	253	118	170	31	-83
Never married	144	15	162	21	18
<b>Parent's Labor Force Status</b>					
Working/With job, not at work	298	33	285	29	-14
Unemployed, looking for work	320	221	274	75	-45
Unemployed, on layoff	228	185	450	311	222
Not in labor force	197	20	233	29	*36

\* Statistically different from zero at the 90 percent confidence level.

- Represents or rounds to zero.

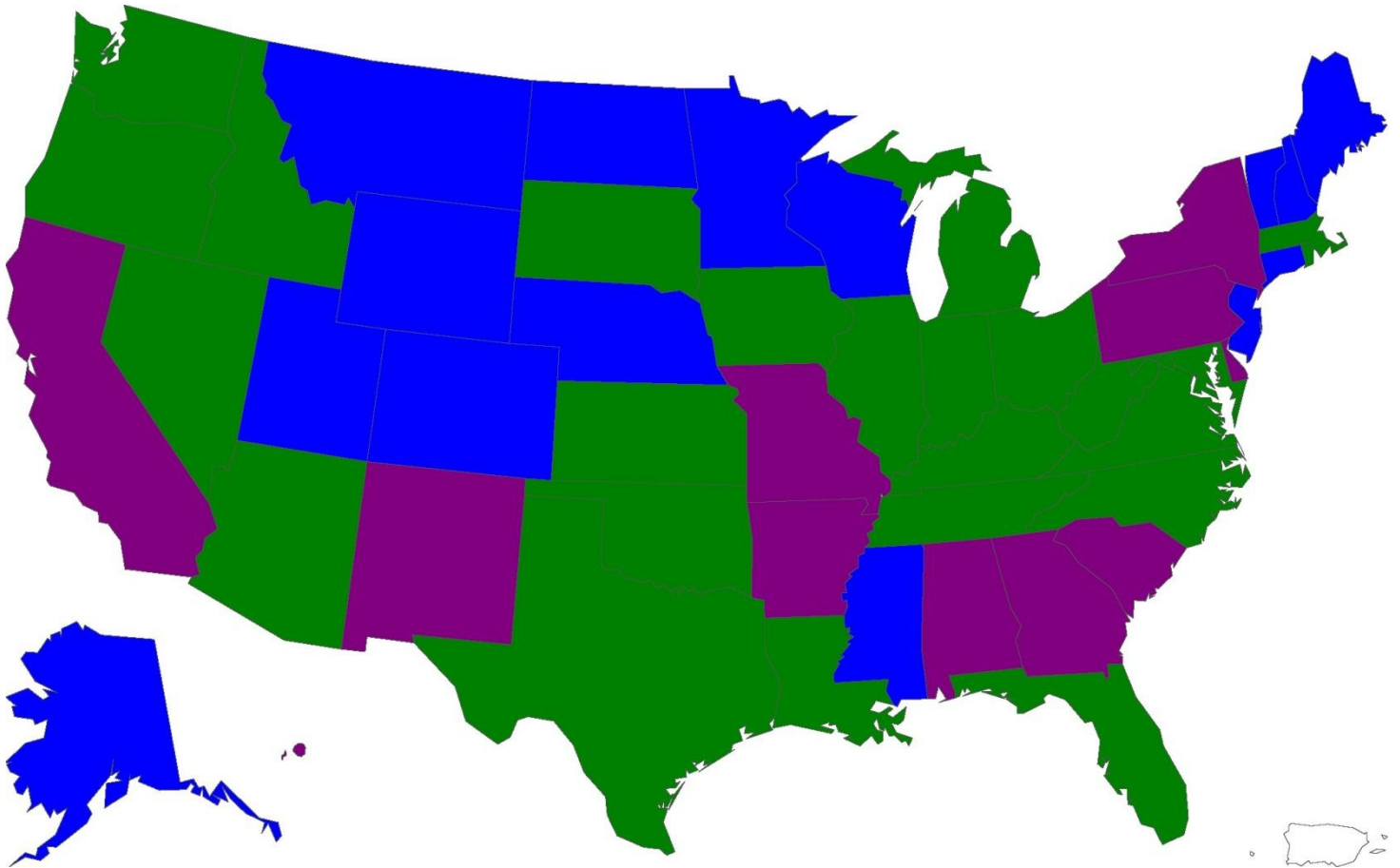
<sup>1</sup>Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches.

<sup>2</sup>A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimates, the less reliable the estimate.

Source: U.S. Census Bureau, Current Population Survey, 2011 and 2012 Annual Social and Economic Supplements.



Figure 1. Per Capita Out-of-Pocket Expenditures by State for Insured Children (Ages 00-17): 2010

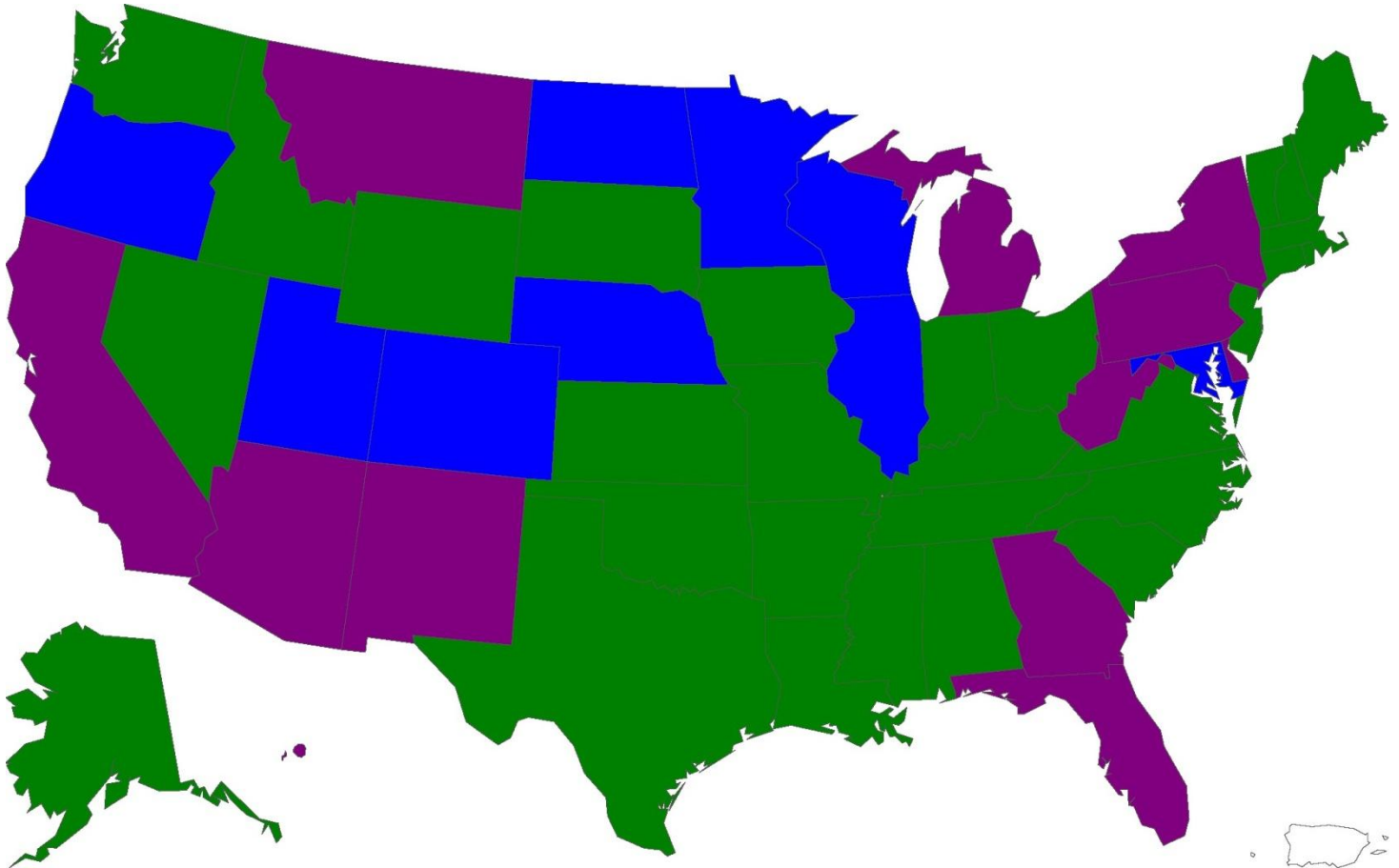


Statistical Difference   ■ Higher than U.S. rate   ■ Lower than U.S. rate   ■ Not statistically different

For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf).

Source: U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement.

Figure 2. Per Capita Out-of-Pocket Expenditures by State for Insured Children (Ages 00-17): 2011

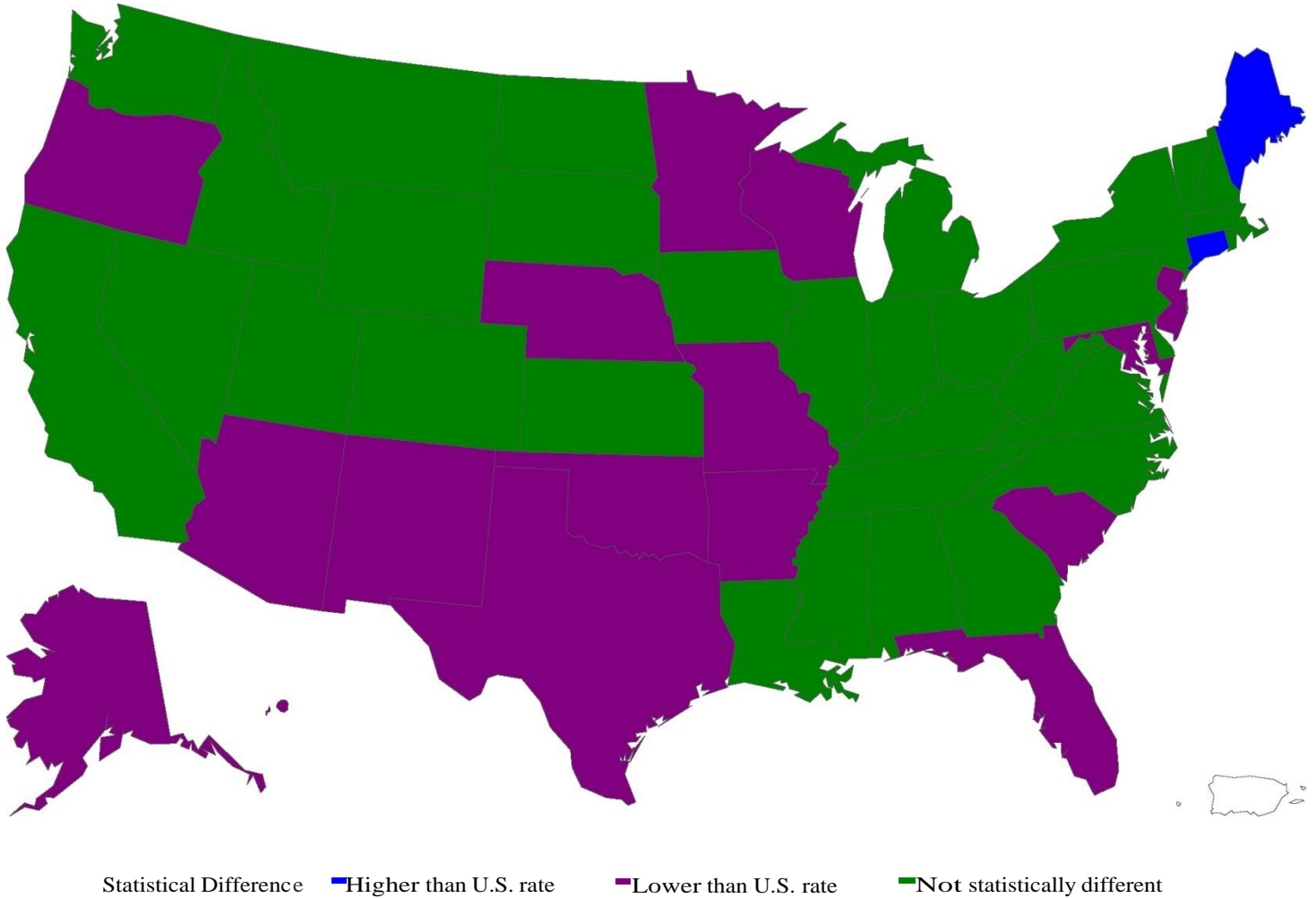


Statistical Difference    ■ Higher than U.S. rate    ■ Lower than U.S. rate    ■ Not statistically different

For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf).

Source: U.S. Census Bureau, Current Population Survey, 2012 Annual Social and Economic Supplement.

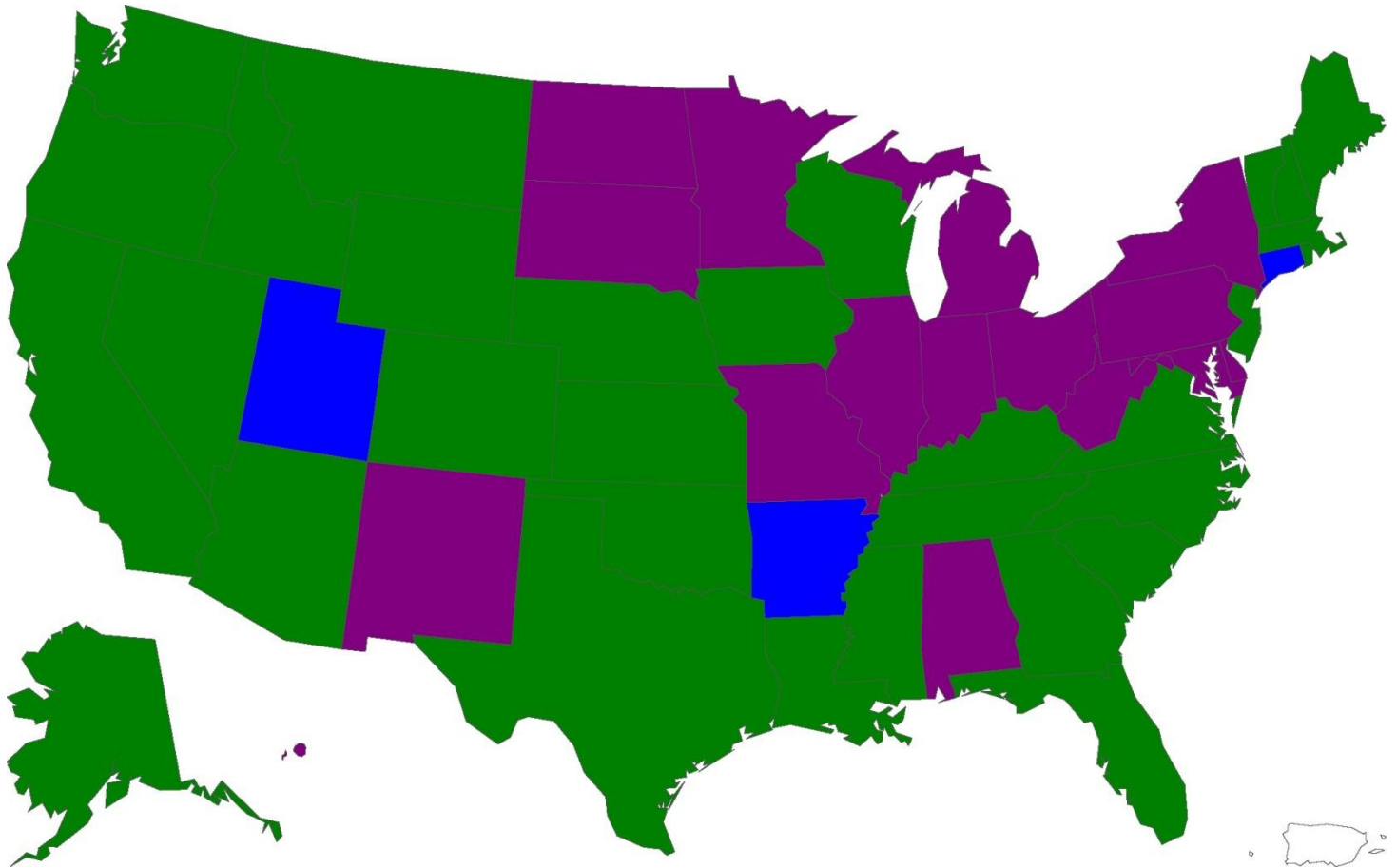
Figure 3. Per Capita Out-of-Pocket Expenditures by State for Uninsured Children (Ages 00-17): 2010



For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf).

Source: U.S. Census Bureau, Current Population Survey, 2011 Annual Social and Economic Supplement.

Figure 4. Per Capita Out-of-Pocket Expenditures by State for Uninsured Children (Ages 00-17): 2011



Statistical Difference   ■ Higher than U.S. rate   ■ Lower than U.S. rate   ■ Not statistically different

For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [www.census.gov/prod/techdoc/cps/cpsmar12.pdf](http://www.census.gov/prod/techdoc/cps/cpsmar12.pdf).

Source: U.S. Census Bureau, Current Population Survey, 2012 Annual Social and Economic Supplement.