

# Health Insurance Coverage: 2001

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## Consumer Income

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**Reversing 2 years of falling uninsured rates, the share of the population without health insurance rose in 2001. An estimated 14.6 percent of the population or 41.2 million people were without health insurance coverage during the entire year in 2001, up from 14.2 percent in 2000, an increase of 1.4 million people.**

The estimates in this report are based on the 2002 Current Population Survey (CPS) Annual Demographic Supplement, conducted by the U.S. Census Bureau. Respondents provide answers to the best of their ability, but as with all surveys,

the estimates may differ from the actual values. A copy of the CPS Supplement questionnaire is available electronically at <http://www.census.gov/apsd/techdoc/cps/cps-main.html>.

### Highlights:<sup>1</sup>

- The number and percentage of people covered by employment-based health insurance dropped in 2001, from 63.6 percent to 62.6 percent, the foundation

<sup>1</sup> Confidence intervals for estimates are provided in Table 1. These measures of sampling error should be used when comparing estimates.

### NEW POPULATION CONTROLS AND EXPANDED SAMPLE

The estimates in this report are based on the 2000, 2001, and 2002 Current Population Survey Annual Demographic Supplements (CPS ADS) and provide information for calendar years 1999, 2000, and 2001, respectively. These estimates use population estimates based on Census 2000. Earlier reports presenting data for calendar years 1993 through 2000 used population estimates based on the 1990 census.

In 2001, the Census Bureau tested a sample expansion of 28,000 households to the CPS ADS. The sample expansion was officially implemented in the estimates presented here. It is primarily designed to improve the reliability of state estimates of children's health insurance coverage, but the larger sample size also improves the reliability of national estimates of other topics.

Because results presented in this report from the 2001 survey have been recalculated based on the expanded sample and the Census 2000-based weights, they may differ slightly from earlier estimates that did not incorporate the sample expansion and were based on the 1990 census. Appendix B presents more detail on the introduction of the sample expansion and new population controls based on Census 2000.

All statements in this report have undergone statistical testing, and all comparisons are significant at the 90-percent confidence level. Further information on the source and accuracy of the estimates is at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm).

## Current Population Reports

By  
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Demographic Programs

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of the overall decrease in health insurance coverage.

- The number and percentage of people covered by government health insurance programs rose in 2001, from 24.7 percent to 25.3 percent, largely from an increase in the number and percentage of people covered by medicaid (from 10.6 percent to 11.2 percent).
- The proportion of uninsured children did not change, remaining at 8.5 million in 2001, or 11.7 percent of all children.
- Although medicaid insured 13.3 million poor people, 10.1 million poor people still had no health insurance in 2001, representing 30.7 percent of the poor, unchanged from 2000.
- Hispanics (66.8 percent) were less likely than non-Hispanic Whites (90.0 percent) to be covered by health insurance.<sup>2</sup> The coverage rate for Blacks in 2001 (81.0 percent) did not differ from the coverage rate for Asians and Pacific Islanders (81.8 percent).
- American Indians and Alaska Natives were less likely to have health insurance than other racial groups, based on 3-year averages (1999-2001) — 72.9 percent, compared with 80.8 percent of Blacks, 81.5 percent of Asians and Pacific Islanders, and 90.2

<sup>2</sup> Because Hispanics may be of any race, data in this report for Hispanics overlap slightly with data for the Black population and the Asian and Pacific Islander population. About 10.9 percent of White households, 3.0 percent of Black households, 2.0 percent of Asian and Pacific Islander households, and 13.1 percent of American Indian and Alaska Native households are maintained by a person of Hispanic origin.

percent of non-Hispanic Whites. However, American Indians and Alaska Natives were more likely to have insurance than were Hispanics (67.0 percent).

- Among the entire population 18 to 64 years old, workers (both full- and part-time) were more likely to have health insurance (83.0 percent) than nonworkers (75.3 percent), but among the poor, workers were less likely to be covered (51.3 percent) than nonworkers (63.2 percent).
- Compared with 2000, the proportion who had employment-based policies in their own name fell for workers employed by firms with fewer than 25 employees, but was unchanged for those employed by larger firms.
- Young adults (18 to 24 years old) were less likely than other age groups to have health insurance coverage — 71.9 percent in 2001, compared with 83.3 percent of those 25 to 64 and, reflecting widespread medicare coverage, 99.2 percent of those 65 years and over.

### **More people did not have health insurance in 2001.**

The number of people without health insurance coverage rose to 41.2 million (14.6 percent of the population) in 2001, up 1.4 million from the previous year, when 14.2 percent of the population lacked coverage (see Table 1). Interestingly, the number of people covered by health insurance also increased in 2001, up 1.2 million to 240.9 million (85.4 percent of the population). Both increases can be attributed in part to an overall population growth from 2000 to 2001.

### **A decline in employment-based insurance prompted the decrease in insurance coverage rates.<sup>3</sup>**

Most people (62.6 percent) were covered by a health insurance plan related to employment for some or all of 2001, a decrease of 1.0 percentage point from the previous year. The 1.1 percentage point decline in private health insurance coverage, to 70.9 percent in 2001, largely reflects the decrease in employment-based insurance (see Figure 1).

Although it did not offset the overall decline, health insurance coverage provided by the government increased between 2000 and 2001. This increase largely reflects the increase in medicaid coverage, which rose by 0.6 percentage points to 11.2 percent in 2001.<sup>4</sup> Among the entire population, 25.3 percent had government insurance, including medicare (13.5 percent), medicaid (11.2 percent), and military health care (3.4 percent). Many people carried coverage from more than one plan during the year; for example, 7.6 percent of people were covered by both private health insurance and medicare.

<sup>3</sup> Employment-based health insurance is coverage offered through one's own employment or a relative's.

<sup>4</sup> Some of this increased medicaid coverage may be due to expansions in the State Children's Health Insurance Program. For further discussion, see Charles T. Nelson and Robert J. Mills; U.S. Census Bureau; "The Characteristics of People Reporting State Children's Health Insurance Program Coverage in the March 2001 Current Population Survey;" August 2002; at [www.census.gov/hhes/hlthins/asa02.pdf](http://www.census.gov/hhes/hlthins/asa02.pdf).

Table 1.  
**People Without Health Insurance for the Entire Year by Selected Characteristics:  
 2000 and 2001**

(Numbers in thousands. For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Web site at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm))

Characteristic	2001				2000				Difference, 2001 less 2000 <sup>1</sup>		
	Total	Uninsured			Total	Uninsured			Uninsured		
		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)	Number	Per- cent	Percent 90-pct C.I. (±)
<b>People</b>											
Total .....	282,082	41,207	14.6	0.2	279,517	39,804	14.2	0.2	*1,403	*0.4	0.1
<b>Sex</b>											
Male .....	137,871	21,722	15.8	0.2	136,559	20,791	15.2	0.2	*931	*0.5	0.2
Female .....	144,211	19,485	13.5	0.2	142,958	19,013	13.3	0.2	*472	*0.2	0.2
<b>Race and Ethnicity</b>											
White .....	230,071	31,193	13.6	0.2	228,208	30,075	13.2	0.2	*1,118	*0.4	0.1
Non-Hispanic .....	194,822	19,409	10.0	0.2	193,931	18,683	9.6	0.2	*726	*0.3	0.1
Black .....	36,023	6,833	19.0	0.3	35,597	6,683	18.8	0.3	150	0.2	0.5
Asian and Pacific Islander ...	12,500	2,278	18.2	0.7	12,693	2,287	18.0	0.7	-9	0.2	0.8
Hispanic <sup>2</sup> .....	37,438	12,417	33.2	0.3	36,093	11,883	32.9	0.3	*534	0.2	0.4
<b>Age</b>											
Under 18 years .....	72,628	8,509	11.7	0.2	72,314	8,617	11.9	0.2	-108	-0.2	0.2
18 to 24 years .....	27,312	7,673	28.1	0.5	26,815	7,406	27.6	0.5	*267	0.5	0.6
25 to 34 years .....	38,670	9,051	23.4	0.3	38,865	8,507	21.9	0.3	*544	*1.5	0.4
35 to 44 years .....	44,284	7,131	16.1	0.3	44,566	6,898	15.5	0.3	*233	*0.6	0.4
45 to 64 years .....	65,419	8,571	13.1	0.2	63,391	8,124	12.8	0.2	*447	*0.3	0.3
65 years and over .....	33,769	272	0.8	0.2	33,566	251	0.7		21	0.1	0.1
<b>Nativity</b>											
Native .....	249,629	30,364	12.2	0.2	247,706	29,529	11.9	0.2	*835	*0.2	0.1
Foreign born .....	32,453	10,843	33.4	0.5	31,811	10,275	32.3	0.5	*568	*1.1	0.6
Naturalized citizen .....	11,962	2,060	17.2	0.7	11,785	1,930	16.4	0.7	*131	*0.9	0.8
Not a citizen .....	20,491	8,782	42.9	0.7	20,026	8,345	41.7	0.7	*437	*1.2	0.8
<b>Region</b>											
Northeast .....	53,300	6,399	12.0	0.2	53,046	6,372	12.0	0.2	27	-	0.3
Midwest .....	63,779	6,840	10.7	0.2	63,631	6,703	10.5	0.2	136	0.2	0.2
South .....	100,652	16,712	16.6	0.2	99,420	16,000	16.1	0.2	*712	*0.5	0.3
West .....	64,351	11,257	17.5	0.3	63,420	10,728	16.9	0.3	*528	*0.6	0.3
<b>Household Income</b>											
Less than \$25,000 .....	62,209	14,474	23.3	0.3	61,792	14,094	22.8	0.3	*380	*0.5	0.4
\$25,000 to \$49,999 .....	76,226	13,516	17.7	0.2	77,084	13,385	17.4	0.2	131	*0.4	0.3
\$50,000 to \$74,999 .....	58,114	6,595	11.3	0.2	59,089	6,513	11.0	0.2	81	*0.3	0.3
\$75,000 or more .....	85,532	6,623	7.7	0.2	81,553	5,812	7.1	0.2	*811	*0.6	0.2
<b>Education</b> (18 years and older)											
Total .....	209,454	32,698	15.6	0.2	207,203	31,186	15.1	0.2	*1,512	*0.6	0.2
No high school diploma .....	35,423	9,776	27.6	0.5	34,994	9,406	26.9	0.5	*370	*0.7	0.5
High school graduate only .....	66,682	11,618	17.4	0.3	66,327	11,137	16.8	0.3	*481	*0.6	0.3
Some college, no degree .....	40,282	5,815	14.4	0.3	40,298	5,400	13.4	0.3	*415	*1.0	0.4
Associate degree .....	16,183	1,754	10.8	0.5	16,075	1,721	10.7	0.5	34	0.1	0.5
Bachelor's degree or higher ..	50,884	3,734	7.3	0.2	49,510	3,522	7.1	0.2	*212	0.2	0.2
<b>Work Experience</b> (18 to 64 years old)											
Total .....	175,685	32,426	18.5	0.2	173,638	30,935	17.8	0.2	*1,491	*0.6	0.2
Worked during year .....	142,474	24,230	17.0	0.2	142,447	23,525	16.5	0.2	*704	*0.5	0.2
Worked full-time .....	118,776	19,014	16.0	0.2	119,067	18,707	15.7	0.2	307	*0.3	0.3
Worked part-time .....	23,698	5,216	22.0	0.5	23,381	4,818	20.6	0.5	*398	*1.4	0.7
Did not work .....	33,211	8,197	24.7	0.5	31,190	7,410	23.8	0.5	*787	*0.9	0.6

- Represents zero or rounds to zero. \*Statistically significant at the 90-percent confidence level.

<sup>1</sup>All numbers are derived from unrounded numbers. Some numbers and percentages may therefore appear to be slightly higher or lower than those computed with rounded figures from other columns.

<sup>2</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 2001 and 2002 Annual Demographic Supplements.

**The uninsured rates for the poor and the near poor did not change between 2000 and 2001.**

Despite the medicaid program, 10.1 million poor people, or 30.7 percent of the poor, had no health insurance of any kind during 2001. This percentage — more than double the rate for the total population — did not change significantly from the previous year. The uninsured poor comprised 24.5 percent of all uninsured people (see Table 2).

Medicaid was the most widespread type of health insurance among the poor, with 40.5 percent (13.3 million) of those in poverty covered by medicaid for some or all of 2001. This percentage did not change from the previous year.<sup>5</sup>

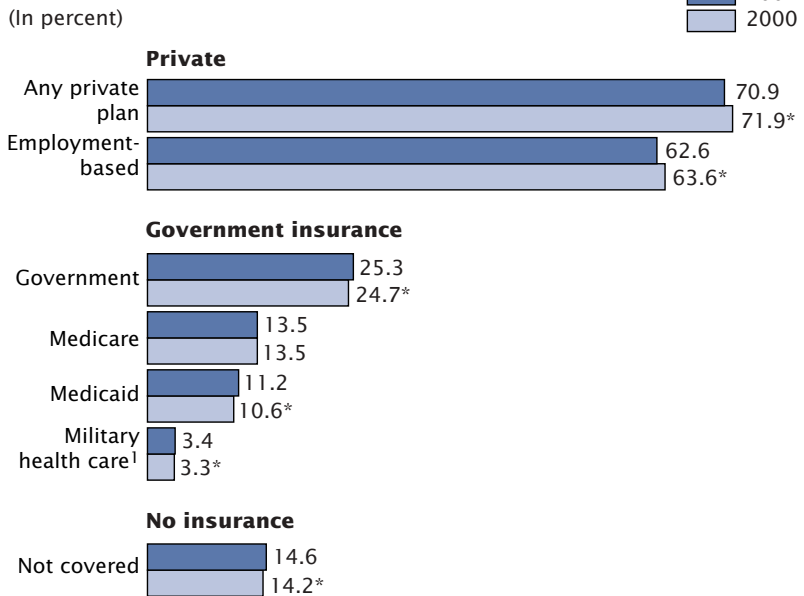
Among the near poor (those with a family income greater than or equal to, but less than 125 percent of, the poverty level), 26.5 percent (3.3 million people) lacked health insurance in 2001, unchanged from 2000. Although private health insurance coverage among the near poor declined in 2001 — from 40.3 percent to 37.8 percent — their rate of government health insurance coverage did not change from 2000 (it was 47.1 percent in 2001).

**Key demographic factors affect health insurance coverage.**

**Age** - People 18 to 24 years old were less likely than other age groups to have health insurance coverage, with 71.9 percent covered for some or all of 2001. Because of medicare, almost all people 65 years and over (99.2 percent) had health insurance in 2001. For other age groups, health insurance coverage ranged from 76.6 percent to 88.3 percent (see Figure 2).

<sup>5</sup> Changes in year-to-year medicaid estimates should be viewed with caution. For more information, see the Technical Note on page 12.

Figure 1. **Type of Health Insurance and Coverage Status: 2000 and 2001**



\*Statistically different at the 90-percent confidence level.  
<sup>1</sup>Military health care includes: CHAMPUS (Comprehensive Health and Medical Plan for Uniformed Services)/Tricare and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans' Affairs), as well as care provided by the Veterans' Administration and the military.  
 Note: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year.  
 Source: U.S. Census Bureau, Current Population Surveys, 2001 and 2002 Annual Demographic Supplement.

Among the poor, people 18 to 64 years old had a markedly lower health insurance coverage rate (57.7 percent) in 2001 than either people under 18 (78.7 percent) or 65 years and over (97.3 percent).<sup>6</sup>

**Race and Hispanic origin** - While the uninsured rate rose in 2001 for non-Hispanic Whites — from 9.6 percent to 10.0 percent — the uninsured rates among Blacks (19.0 percent) and among Asians and Pacific Islanders (18.2 percent) did not change from 2000.<sup>7</sup> The uninsured

<sup>6</sup> The health insurance coverage rates of poor people 18-64 years old and poor people 35-44 years old were not different.

<sup>7</sup> Data users should exercise caution when interpreting aggregate results for the Asian and Pacific Islander (API) population because the API population consists of many distinct groups that differ in socio-economic characteristics, culture, and recency of immigration. In addition, the CPS does not use separate population controls for weighting the API sample to national totals.

rate among Hispanics (33.2 percent in 2001) also did not change from 2000 (see Table 1).<sup>8</sup>

The CPS Annual Demographic Supplement, the source of these data, obtained interviews from 78,000 households nationwide but is not large enough to produce reliable annual estimates for American Indians and Alaska Natives. However, Table 3 displays 3-year averages of the number of American Indians and Alaska Natives, their uninsured rate, and 3-year-average uninsured rates for other race groups. The 3-year average (1999-2001) shows that 27.1 percent of American Indians

<sup>8</sup> Data users should exercise caution when interpreting aggregate results for the Hispanic population because this population consists of many distinct groups that differ in socio-economic characteristics, culture, and recency of immigration.

Table 2.  
**Poor People Without Health Insurance for the Entire Year by Selected Characteristics:  
 2000 and 2001**

(Numbers in thousands. For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Web site at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm))

Characteristic	2001				2000				Difference, 2001 less 2000 <sup>1</sup>		
	Total	Uninsured			Total	Uninsured			Uninsured		
		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)	Number	Per- cent	Percent 90-pct C.I. (±)
<b>People</b>											
Total .....	32,907	10,093	30.7	1.0	31,581	9,548	30.2	1.0	*545	0.4	1.0
<b>Sex</b>											
Male .....	14,327	4,854	33.9	1.5	13,536	4,461	33.0	2.1	*393	0.9	2.0
Female .....	18,580	5,239	28.2	1.3	18,045	5,086	28.2	1.3	152	-	1.3
<b>Race and Ethnicity</b>											
White .....	22,739	7,206	31.7	1.2	21,645	6,804	31.4	1.2	*402	0.3	1.3
Non-Hispanic .....	15,271	3,893	25.5	1.3	14,366	3,576	24.9	1.3	*316	0.6	1.4
Black .....	8,136	2,131	26.2	1.8	7,982	2,038	25.5	1.8	93	0.7	1.9
Asian and Pacific Islander ...	1,275	489	38.3	5.1	1,258	464	36.8	5.1	25	1.5	5.4
Hispanic <sup>2</sup> .....	7,997	3,496	43.7	2.1	7,747	3,356	43.3	2.1	140	0.4	1.8
<b>Age</b>											
Under 18 years .....	11,733	2,497	21.3	1.3	11,587	2,602	22.5	1.3	-106	-1.2	1.3
18 to 24 years .....	4,449	2,025	45.5	1.8	4,036	1,793	44.4	1.8	*232	1.1	1.9
25 to 34 years .....	4,255	2,108	49.5	1.8	4,087	1,968	48.1	1.8	*140	1.4	1.9
35 to 44 years .....	3,822	1,703	44.6	1.8	3,660	1,568	42.8	2.0	*135	1.7	2.0
45 to 64 years .....	5,234	1,669	31.9	1.5	4,887	1,527	31.2	1.5	*142	0.6	1.6
65 years and over .....	3,414	91	2.7	0.7	3,323	88	2.7	0.7	2	-	0.7
<b>Nativity</b>											
Native .....	27,698	7,223	26.1	1.0	26,680	6,904	25.9	1.0	318	0.2	1.1
Foreign born .....	5,209	2,870	55.1	3.0	4,901	2,643	53.9	3.1	227	1.2	3.2
Naturalized citizen .....	1,186	377	31.8	5.8	1,060	349	32.9	6.3	28	-1.1	6.3
Not a citizen .....	4,023	2,493	62.0	3.3	3,841	2,294	59.7	3.5	199	2.2	3.5
<b>Region</b>											
Northeast .....	5,687	1,504	26.4	2.1	5,474	1,255	22.9	2.0	*249	*3.5	2.2
Midwest .....	5,966	1,546	25.9	2.0	5,916	1,573	26.6	2.1	-26	-0.7	2.2
South .....	13,515	4,366	32.3	1.6	12,705	4,183	32.9	1.6	183	-0.6	1.7
West .....	7,739	2,677	34.6	2.3	7,485	2,537	33.9	2.3	140	0.7	2.4
<b>Education</b> (18 years and older)											
Total .....	21,174	7,596	35.9	1.3	19,994	6,945	34.7	1.3	*651	1.1	1.3
No high school diploma .....	8,033	2,992	37.2	2.0	7,865	2,841	36.1	2.0	150	1.1	2.1
High school graduate only ...	7,029	2,523	35.9	2.1	6,536	2,282	34.9	2.3	*241	1.0	2.3
Some college, no degree ...	3,392	1,194	35.2	3.1	3,040	1,022	33.6	3.3	*172	1.6	3.3
Associate degree .....	886	314	35.4	6.1	870	266	30.6	5.9	48	4.8	6.3
Bachelor's degree or higher .	1,832	574	31.3	4.1	1,684	534	31.7	4.3	40	-0.4	4.4
<b>Work Experience</b> (18 to 64 years old)											
Total .....	17,760	7,506	42.3	1.5	16,671	6,857	41.1	1.5	*649	1.1	1.5
Worked during year .....	8,172	3,978	48.7	2.1	8,100	3,692	45.6	2.1	*286	*3.1	2.2
Worked full-time .....	5,121	2,575	50.3	2.6	5,088	2,485	48.8	2.6	90	1.5	2.8
Worked part-time .....	3,051	1,403	46.0	3.5	3,012	1,208	40.1	3.5	*195	*5.9	3.6
Did not work .....	9,588	3,528	36.8	1.8	8,571	3,165	36.9	2.0	*363	-0.1	2.0

- Represents zero or rounds to zero. \*Statistically significant at the 90-percent confidence level.

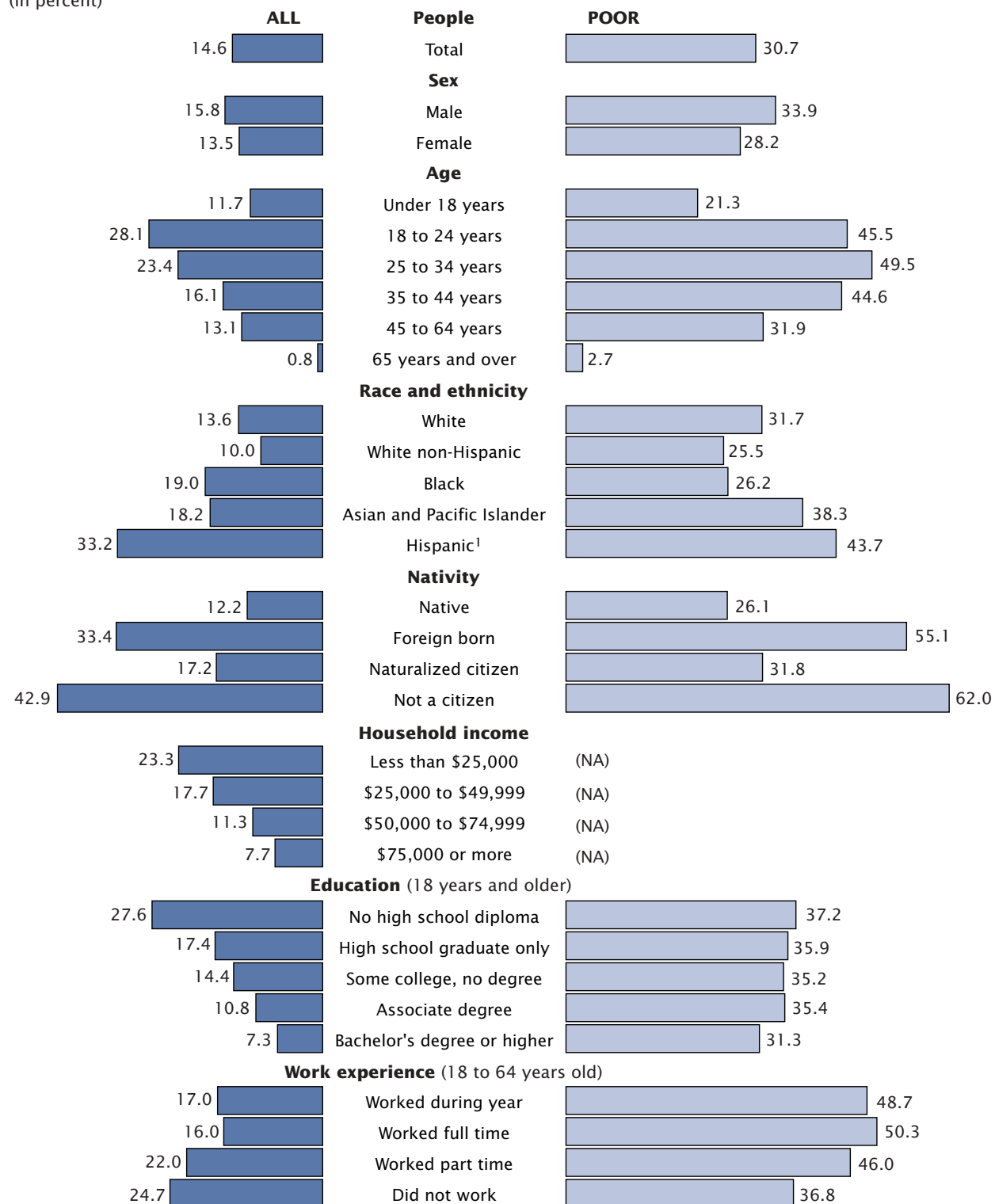
<sup>1</sup>All numbers are derived from unrounded numbers. Some numbers and percentages may therefore appear to be slightly higher or lower than those computed with rounded figures from other columns.

<sup>2</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 2001 and 2002 Annual Demographic Supplements.

Figure 2.  
**People Without Health Insurance for the Entire Year by Selected Characteristics: 2001**

(In percent)



NA Not Applicable. <sup>1</sup>Hispanics may be of any race.

Note: For discussion of significant differences between groups, see text.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Demographic Supplement.

Table 3.  
**People Without Health Insurance Coverage for the Entire Year by Race and Ethnicity (3-Year Average): 1999 to 2001**

(Numbers in thousands. For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Annual Demographic Supplement Web site at [www.bls.census.gov/cps/ads/2002/ssracc.htm](http://www.bls.census.gov/cps/ads/2002/ssracc.htm))

Characteristic	3-year average 1999-2001		Average 2000-2001		Average 1999-2000		Difference, 2000-2001 less 1999-2000 <sup>1</sup>	
	Value	90-pct C.I. (±)	Value	90-pct C.I. (±)	Value	90-pct C.I. (±)	Value	90-pct C.I. (±)
<b>PERCENT</b>								
All races.....	14.5	0.1	14.4	0.1	14.4	0.1	0.0	0.1
White.....	13.3	0.1	13.4	0.1	13.2	0.1	*0.2	0.1
Non-Hispanic.....	9.8	0.1	9.8	0.1	9.7	0.1	0.1	0.1
Black.....	19.2	0.3	18.9	0.3	19.3	0.4	*-0.4	0.3
American Indian and Alaska Native ..	27.1	1.1	25.5	1.2	27.7	1.4	*-2.2	1.3
Asian and Pacific Islander.....	18.5	0.5	18.1	0.5	18.6	0.6	-0.5	0.6
Hispanic <sup>2</sup> .....	33.0	0.3	33.0	0.3	32.9	0.4	0.1	0.4
<b>NUMBER</b>								
All races.....	40,413	243	40,506	261	40,016	301	*490	278
White.....	30,378	215	30,634	231	29,970	266	*664	246
Non-Hispanic.....	18,998	174	19,046	187	18,792	216	*254	199
Black.....	6,878	106	6,758	114	6,901	132	*-143	124
American Indian and Alaska Native ..	872	42	831	44	856	52	-25	50
Asian and Pacific Islander.....	2,286	66	2,283	71	2,290	82	-7	76
Hispanic <sup>2</sup> .....	11,921	117	12,150	125	11,673	142	*478	124

\*Statistically significant at the 90-percent confidence level.

<sup>1</sup>As a result of rounding, some differences may appear to be slightly higher or lower than the difference of the reported rates.

<sup>2</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 2000, 2001, and 2002 Annual Demographic Supplements.

and Alaska Natives were without coverage, higher than the 19.2 percent for Blacks, 18.5 percent for Asians and Pacific Islanders, and 9.8 percent for non-Hispanic Whites.<sup>9</sup> However, the 3-year-average uninsured rate for Hispanics (33.0 percent) was higher than the uninsured rate for American Indians and Alaska Natives.

<sup>9</sup> Data users should exercise caution when interpreting aggregate data for American Indians and Alaska Natives (AIAN) because the AIAN population consists of groups that differ in economic characteristics. Data from the 1990 census show that economic characteristics of those American Indians and Alaska Natives who live in American Indian and Alaska Native areas differ from the characteristics of those who live outside these areas. In addition, the CPS does not use separate population controls for weighting the AIAN samples to national totals. See Accuracy of Estimates on page 11 for a further discussion of CPS estimation procedures.

Comparisons of 2-year moving averages (1999-2000 and 2000-2001) show that while the uninsured rate fell for American Indians and Alaska Natives from 27.7 percent to 25.5 percent and for Blacks from 19.3 percent to 18.9 percent, uninsured rates among non-Hispanic Whites, Asians and Pacific Islanders, and Hispanics did not change.

*Nativity* - In 2001, the proportion of the foreign-born population without health insurance (33.4 percent) was more than double that of the native population (12.2 percent).<sup>10</sup> Among the foreign born,

<sup>10</sup> Natives are people born in the United States, Puerto Rico, or an outlying area of the United States, such as Guam or the U.S. Virgin Islands, and people who were born in a foreign country but who had at least one parent who was a U.S. citizen. All other people born outside the United States are foreign born.

noncitizens were much more likely than naturalized citizens to lack coverage — 42.9 percent compared with 17.2 percent.

*Educational attainment* - Among all adults, the likelihood of being insured increased as the level of education rose. Compared with the previous year, coverage rates decreased for those with no high school diploma, those who are high school graduates only, and those with some college education but no degree. Coverage rates did not change from 2000 to 2001 for adults with an associate degree or higher.

### **Economic status affects health insurance coverage.**

*Income* - The likelihood of being covered by health insurance rises with income. Among households with annual incomes of less than

\$25,000, the percentage with health insurance was 76.7 percent; the level rises to 92.3 percent for those with incomes of \$75,000 or more (see Figure 2). Compared with the previous year, coverage rates decreased at every level of household income.

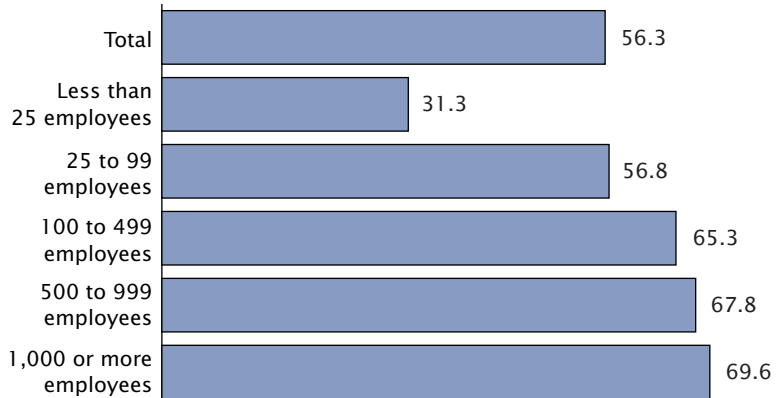
**Work experience** - Of those 18 to 64 years old in 2001, full-time workers were more likely to be covered by health insurance (84.0 percent) than part-time workers (78.0 percent), and part-time workers were more likely to be insured than nonworkers (75.3 percent).<sup>11</sup> However, among the poor, nonworkers (63.2 percent) were more likely to be insured than part-time workers (54.0 percent), who were more likely to be insured than full-time workers (49.7 percent).

**Firm size** - Of the 142.6 million workers in the United States who were 18 to 64 years old, 56.3 percent had employment-based health insurance policies in their own name (see Figure 3). The proportion increased with the size of the employing firm from 31.3 percent for firms with fewer than 25 employees to 69.6 percent for firms with 1000 or more employees. (These estimates do not reflect the fact that some workers were covered by another family member's employment-based policy). Compared with the previous year, the proportion who had employment-based policies in their own name decreased for workers employed by firms with fewer than 25 employees, but was unchanged for those employed by larger firms.

<sup>11</sup> Workers were classified as part time if they worked fewer than 35 hours per week in the majority of the weeks they worked in 2001.

Figure 3.  
**Workers Age 18 to 64 Covered by Their Own Employment-Based Health Insurance by Firm Size: 2001**

(In percent)



Note: For discussion of significant differences between groups, see text.  
Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Demographic Supplement.

**The uninsured rate for children did not change between 2000 and 2001.**

The percentage of children (people under 18 years old) without health insurance did not change in 2001 (see Table 1), remaining at 8.5 million or 11.7 percent. A decline in employment-based health insurance coverage of children was offset by an increase in coverage by medicaid or the State Children's Health Insurance Program.

Among poor children, 21.3 percent (2.5 million children) had no health insurance during 2001, unchanged from the previous year (see Table 2). For this group, employment-based coverage decreased from 20.1 percent to 18.6 percent, while government health insurance coverage increased from 60.9 percent to 63.3 percent. Poor children made up 29.3 percent of all uninsured children in 2001.

Among near-poor children (those in families whose income was greater than or equal to, but less than 125 percent of, the poverty level),

21.6 percent (0.9 million children) were without health insurance in 2001, unchanged from 2000.<sup>12</sup> For this group, private health insurance coverage decreased from 39.8 percent to 36.4 percent, but government health insurance coverage did not change.

**The likelihood of health insurance coverage varies among children.**

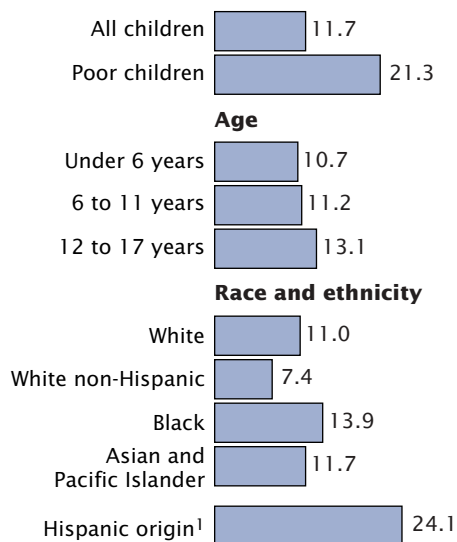
- Children 12 to 17 years old were more likely to be uninsured than those under 12 — 13.1 percent compared with 11.0 percent.
- The uninsured rate declined in 2001 for Hispanic children — from 25.3 percent to 24.1 percent. The uninsured rates for non-Hispanic White children (7.4 percent), Black children (13.9 percent), and Asian and Pacific Islander children (11.7 percent)

<sup>12</sup> The health insurance coverage rates of poor children and near-poor children were not different.



Figure 4.  
**Uninsured Children by Race, Ethnicity, and Age: 2001**

(In percent)



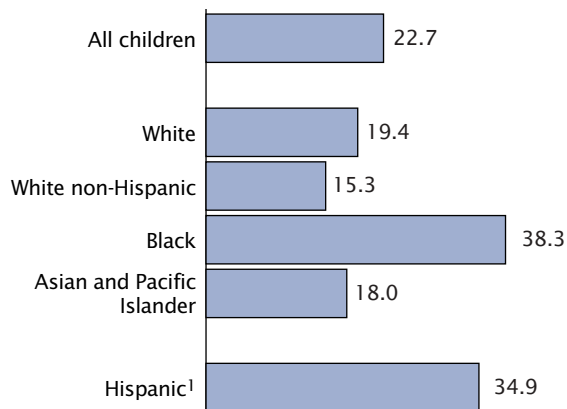
<sup>1</sup>Hispanics may be of any race.

Note: For discussion of significant differences between groups, see text.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Demographic Supplement.

Figure 5.  
**Children Covered by Medicaid by Race and Ethnicity: 2001**

(In percent)



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

Note: For discussion of significant differences between groups, see text.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Demographic Supplement.

were unchanged from 2000 (see Figure 4).

- While most children (68.4 percent) were covered by an employment-based or privately purchased health insurance plan in 2001, nearly 1 in 4 (22.7 percent) was covered by medicaid.
- Black children had a higher rate of medicaid coverage in 2001 than children of any other racial or ethnic group — 38.3 percent, compared with 34.9 percent of Hispanic children, 18.0 percent of Asian and Pacific Islander children, and 15.3 percent of non-Hispanic White children (see Figure 5).
- Children living in single-parent families in 2001 were less likely to be insured than children living in married-couple families — 84.3 percent compared with 90.4 percent.

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

The proportion of people without health insurance ranged from 7.2 percent in Rhode Island to 23.2 percent in New Mexico, based on 3-year averages for 1999, 2000, and 2001 (see Table 4). Although the data presented suggest that New Mexico had the highest uninsured rate, its rate was not statistically different from the rate for Texas. Similarly, although the data suggest that Rhode Island had the lowest uninsured rate, its rate was not statistically different from the rate for Minnesota.

Comparisons of 2-year moving averages (1999-2000 and 2000-2001) show that the proportion of

Table 4.  
**Percent of People Without Health Insurance Coverage for the Entire Year by State  
(3-Year Average): 1999 to 2001**

(For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Annual Demographic Supplement Web site at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm))

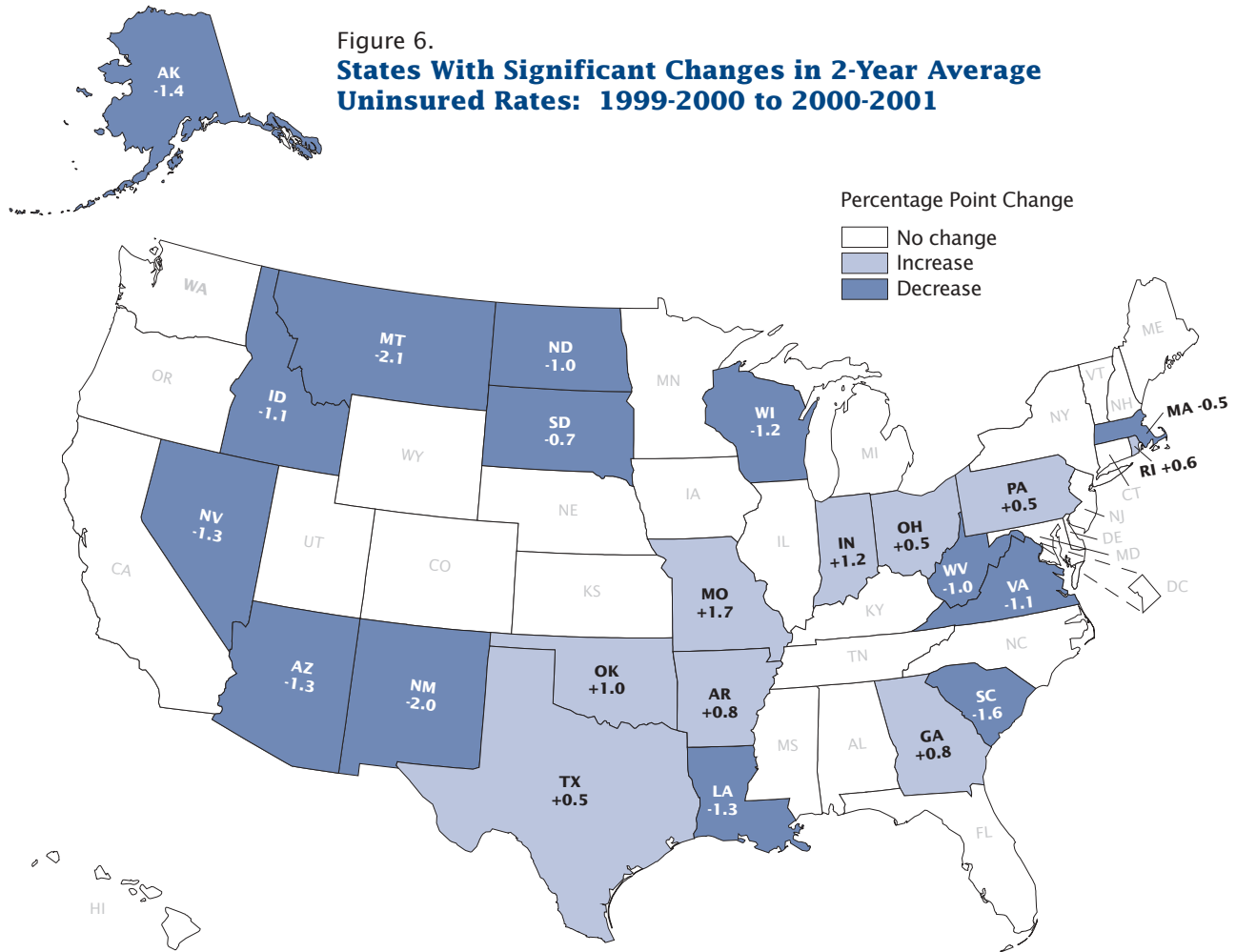
State	3-year average 1999-2001		Average 2000-2001		Average 1999-2000		Difference, 2000-2001 less 1999-2000 <sup>1</sup>	
	Percent	90-pct. C.I. (±)	Percent	90-pct. C.I. (±)	Percent	90-pct. C.I. (±)	Percent	90-pct. C.I. (±)
United States .....	14.5	0.2	14.4	0.2	14.4	0.1	-	0.2
Alabama .....	13.2	0.7	13.2	0.7	13.3	0.8	-0.1	0.8
Alaska .....	17.7	0.7	17.3	0.7	18.6	0.9	*-1.4	0.8
Arizona .....	18.4	0.8	17.3	0.8	18.6	0.9	*-1.3	0.8
Arkansas .....	15.0	0.7	15.2	0.8	14.4	0.9	*0.8	0.8
California .....	19.2	0.3	19.0	0.3	19.0	0.4	-	0.3
Colorado .....	15.1	0.7	14.9	0.7	14.9	0.8	-	0.8
Connecticut .....	9.7	0.5	10.0	0.5	9.4	0.7	0.6	0.7
Delaware .....	9.5	0.7	9.2	0.7	9.6	0.8	-0.4	0.7
District of Columbia .....	13.6	0.7	13.4	0.8	14.1	0.9	-0.7	0.8
Florida .....	17.8	0.5	17.6	0.5	17.9	0.5	-0.4	0.5
Georgia .....	15.3	0.7	15.5	0.7	14.7	0.8	*0.8	0.7
Hawaii .....	9.7	0.7	9.5	0.7	9.8	0.8	-0.3	0.7
Idaho .....	16.5	0.7	15.7	0.8	16.8	0.9	*-1.1	0.8
Illinois .....	13.6	0.5	13.7	0.5	13.6	0.5	0.2	0.5
Indiana .....	10.8	0.5	11.5	0.5	10.3	0.7	*1.2	0.7
Iowa .....	8.0	0.5	8.2	0.5	8.2	0.6	-	0.7
Kansas .....	11.4	0.7	11.1	0.7	11.4	0.8	-0.2	0.7
Kentucky .....	13.0	0.7	13.0	0.7	13.4	0.8	-0.4	0.8
Louisiana .....	19.7	0.8	18.7	0.8	19.9	1.0	*-1.3	1.0
Maine .....	10.7	0.7	10.6	0.5	10.8	0.8	-0.2	0.7
Maryland .....	11.3	0.7	11.3	0.7	10.8	0.8	0.5	0.7
Massachusetts .....	8.7	0.5	8.5	0.5	9.0	0.5	*-0.5	0.5
Michigan .....	9.9	0.3	9.8	0.5	9.7	0.5	0.1	0.5
Minnesota .....	7.8	0.5	8.1	0.5	7.8	0.6	0.3	0.5
Mississippi .....	15.2	0.7	15.0	0.8	14.6	0.9	0.4	0.8
Missouri .....	8.8	0.5	9.9	0.5	8.1	0.6	*1.7	0.7
Montana .....	16.0	0.8	15.2	0.8	17.3	1.0	*-2.1	0.8
Nebraska .....	9.6	0.5	9.3	0.7	9.6	0.7	-0.3	0.7
Nevada .....	17.2	0.7	16.5	0.7	17.7	0.9	*-1.3	0.8
New Hampshire .....	9.0	0.5	8.9	0.5	8.7	0.7	0.2	0.7
New Jersey .....	12.5	0.5	12.6	0.5	12.1	0.5	0.5	0.5
New Mexico .....	23.2	0.8	22.4	1.0	24.4	1.1	*-2.0	1.0
New York .....	15.8	0.3	15.9	0.3	15.9	0.4	-	0.3
North Carolina .....	14.2	0.5	14.0	0.5	14.0	0.6	-0.1	0.7
North Dakota .....	10.9	0.7	10.5	0.7	11.5	0.8	*-1.0	0.7
Ohio .....	10.8	0.3	11.2	0.5	10.7	0.5	*0.5	0.5
Oklahoma .....	17.9	0.7	18.6	0.8	17.7	0.9	*1.0	0.8
Oregon .....	13.1	0.7	12.7	0.7	13.3	0.8	-0.6	0.8
Pennsylvania .....	8.7	0.3	9.0	0.3	8.5	0.4	*0.5	0.3
Rhode Island .....	7.2	0.5	7.6	0.5	6.9	0.6	*0.6	0.7
South Carolina .....	13.3	0.7	12.2	0.7	13.8	0.9	*-1.6	0.8
South Dakota .....	10.4	0.5	10.2	0.5	10.9	0.7	*-0.7	0.7
Tennessee .....	10.8	0.7	11.1	0.7	10.6	0.8	0.5	0.7
Texas .....	23.0	0.5	23.2	0.5	22.7	0.6	*0.5	0.5
Utah .....	13.6	0.7	13.7	0.7	13.0	0.8	0.7	0.7
Vermont .....	9.7	0.7	9.1	0.5	9.8	0.8	-0.7	0.8
Virginia .....	11.9	0.7	11.3	0.7	12.4	0.8	*-1.1	0.7
Washington .....	13.5	0.7	13.3	0.7	13.7	0.8	-0.4	0.8
West Virginia .....	14.2	0.7	13.6	0.7	14.7	0.8	*-1.0	0.8
Wisconsin .....	8.5	0.5	7.6	0.5	8.9	0.7	*-1.2	0.7
Wyoming .....	15.6	0.7	15.8	0.7	15.4	0.9	0.4	0.8

-Represents zero. \*Statistically significant at the 90-percent confidence level.

<sup>1</sup>As a result of rounding, some differences may appear to be slightly higher or lower than the difference of the reported rates.

Source: U.S. Census Bureau, Current Population Survey, 2000, 2001, and 2002 Annual Demographic Supplements.

Figure 6.  
**States With Significant Changes in 2-Year Average  
 Uninsured Rates: 1999-2000 to 2000-2001**



Source: U.S. Census Bureau, Current Population Survey, 2000, 2001, and 2002 Annual Demographic Supplements.

people without coverage fell in 14 states: Alaska, Arizona, Idaho, Louisiana, Massachusetts, Montana, Nevada, New Mexico, North Dakota, South Carolina, South Dakota, Virginia, West Virginia, and Wisconsin. Meanwhile, the proportion of people without coverage rose in nine states: Arkansas, Georgia, Indiana, Missouri, Ohio, Oklahoma, Pennsylvania, Rhode Island, and Texas (see Figure 6).

**Accuracy of the Estimates**

Statistics from surveys are subject to sampling and nonsampling

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

review of the work of interviewers and coders, and statistical review of reports.

The Current Population Survey weighting procedure uses ratio estimation whereby sample estimates are adjusted to independent estimates of the national population by age, race, sex, and Hispanic origin. This weighting partially corrects for bias due to undercoverage, but biases may still be present when people who are missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic

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origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.

For further information on statistical standards and the computation and use of standard errors, contact Jeffrey Stratton of the Demographic Statistical Methods Division on the Internet at [dsmd.source.and.accuracy@census.gov](mailto:dsmd.source.and.accuracy@census.gov).

### **Technical Note**

This report presents data on the health insurance coverage of people in the United States during the 2001 calendar year. The data, which are shown by state and selected demographic and socioeconomic characteristics, were collected in the 2002 Annual Demographic Supplement to the Current Population Survey (CPS).

### **Treatment of major federal health insurance programs**

The Current Population Survey (CPS) underreports medicare and medicaid coverage compared with enrollment and participation data from the Centers for Medicare and

Medicaid Services (CMS), formerly the Health Care Financing Administration (HCFA).<sup>13</sup> A major reason for the lower CPS estimates is that the CPS is not designed primarily to collect health insurance data; instead, it is largely a labor force survey. Consequently, interviewers receive less training on health insurance concepts. Additionally, many people may not be aware that they or their children are covered by a health insurance program if they have not used covered services recently and therefore fail to report coverage. CMS data, on the other hand, represent the actual number of people who enrolled or participated in these programs and are a more accurate source of coverage levels.

Changes in medicaid coverage estimates from one year to the next should be viewed with caution. Because many people who are covered by medicaid do not report that coverage, the Census Bureau assigns coverage to those who are generally regarded as “categorically eligible” (those who received some other benefits, usually public

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<sup>13</sup> CMS is the federal agency primarily responsible for administering the medicare and medicaid programs at the national level.

assistance payments, that make them eligible for medicaid). Since the number of people receiving public assistance has been dropping, the relationship between medicaid and public assistance has changed, so that the imputation process has introduced a downward bias in the most recent medicaid estimates.

After consulting with health insurance experts, the Census Bureau modified the definition of the population without health insurance in the March 1998 Current Population Survey, which collected data about coverage in 1997. Previously, people with no coverage other than access to the Indian Health Service were counted as part of the insured population. Beginning with the 1997 Health Insurance Coverage report, however, the Census Bureau counted these people as uninsured. The effect of this change on the overall estimates of health insurance coverage was negligible.

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## Appendix A: DETAILED TABLES

Table A-1.  
**Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity:  
 1987 to 2000**

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

Year	Total people	Covered by private or government health insurance							Not covered
		Private health insurance		Government health insurance					
		Total	Employment-based	Total	Medicaid	Medicare	Military health care <sup>1</sup>		
<b>ALL RACES</b>									
<b>Numbers</b>									
2001	282,082	240,875	199,860	176,551	71,295	31,601	38,043	9,552	41,207
2000 <sup>9</sup>	279,517	239,714	201,060	177,848	69,037	29,533	37,740	9,099	39,804
2000 <sup>8</sup>	276,540	237,857	200,249	177,286	66,935	28,613	37,028	8,334	38,683
1999 <sup>7</sup>	274,087	234,807	197,523	174,093	66,582	28,221	36,109	8,564	39,280
1999	274,087	231,533	194,599	172,023	66,176	27,890	36,066	8,530	42,554
1998	271,743	227,462	190,861	168,576	66,087	27,854	35,887	8,747	44,281
1997 <sup>6</sup>	269,094	225,646	188,532	165,091	66,685	28,956	35,590	8,527	43,448
1996	266,792	225,077	187,395	163,221	69,000	31,451	35,227	8,712	41,716
1995	264,314	223,733	185,881	161,453	69,776	31,877	34,655	9,375	40,582
1994 <sup>5</sup>	262,105	222,387	184,318	159,634	70,163	31,645	33,901	11,165	39,718
1993 <sup>4</sup>	259,753	220,040	182,351	148,318	68,554	31,749	33,097	9,560	39,713
1992 <sup>3</sup>	256,830	218,189	181,466	148,796	66,244	29,416	33,230	9,510	38,641
1991	251,447	216,003	181,375	150,077	63,882	26,880	32,907	9,820	35,445
1990	248,886	214,167	182,135	150,215	60,965	24,261	32,260	9,922	34,719
1989	246,191	212,807	183,610	151,644	57,382	21,185	31,495	9,870	33,385
1988	243,685	211,005	182,019	150,940	56,850	20,728	30,925	10,105	32,680
1987 <sup>2</sup>	241,187	210,161	182,160	149,739	56,282	20,211	30,458	10,542	31,026
<b>Percents</b>									
2001	100.0	85.4	70.9	62.6	25.3	11.2	13.5	3.4	14.6
2000 <sup>9</sup>	100.0	85.8	71.9	63.6	24.7	10.6	13.5	3.3	14.2
2000 <sup>8</sup>	100.0	86.0	72.4	64.1	24.2	10.3	13.4	3.0	14.0
1999 <sup>7</sup>	100.0	85.7	72.1	63.5	24.3	10.3	13.2	3.1	14.3
1999	100.0	84.5	71.0	62.8	24.1	10.2	13.2	3.1	15.5
1998	100.0	83.7	70.2	62.0	24.3	10.3	13.2	3.2	16.3
1997 <sup>6</sup>	100.0	83.9	70.1	61.4	24.8	10.8	13.2	3.2	16.1
1996	100.0	84.4	70.2	61.2	25.9	11.8	13.2	3.3	15.6
1995	100.0	84.6	70.3	61.1	26.4	12.1	13.1	3.5	15.4
1994 <sup>5</sup>	100.0	84.8	70.3	60.9	26.8	12.1	12.9	4.3	15.2
1993 <sup>4</sup>	100.0	84.7	70.2	57.1	26.4	12.2	12.7	3.7	15.3
1992 <sup>3</sup>	100.0	85.0	70.7	57.9	25.8	11.5	12.9	3.7	15.0
1991	100.0	85.9	72.1	59.7	25.4	10.7	13.1	3.9	14.1
1990	100.0	86.1	73.2	60.4	24.5	9.7	13.0	4.0	13.9
1989	100.0	86.4	74.6	61.6	23.3	8.6	12.8	4.0	13.6
1988	100.0	86.6	74.7	61.9	23.3	8.5	12.7	4.1	13.4
1987 <sup>2</sup>	100.0	87.1	75.5	62.1	23.3	8.4	12.6	4.4	12.9

See footnotes at end of table.

Table A-1.  
**Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity:  
 1987 to 2000—Con.**

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

Year	Total people	Covered by private or government health insurance							Not covered
		Private health insurance			Government health insurance				
		Total	Employment-based	Total	Medicaid	Medicare	Military health care <sup>1</sup>		
<b>WHITE</b>									
<b>Numbers</b>									
2001	230,071	198,878	169,180	148,371	56,200	21,535	33,006	7,788	31,193
2000 <sup>9</sup>	228,208	198,133	170,071	149,364	54,287	19,889	32,695	7,158	30,075
2000 <sup>8</sup>	226,401	197,153	169,752	149,313	52,790	19,448	32,048	6,540	29,248
1999 <sup>7</sup>	224,806	195,421	168,415	147,460	52,433	18,910	31,450	6,877	29,385
1999	224,806	192,943	166,191	145,878	52,139	18,676	31,416	6,848	31,863
1998	223,294	189,706	163,690	143,705	51,690	18,247	31,174	7,140	33,588
1997 <sup>6</sup>	221,650	188,409	161,682	140,601	52,975	19,652	31,108	6,994	33,241
1996	220,070	188,341	161,806	139,913	54,004	20,856	30,919	6,981	31,729
1995	218,442	187,337	161,303	139,151	54,141	20,528	30,580	7,656	31,105
1994 <sup>5</sup>	216,751	186,447	160,414	137,966	54,288	20,464	29,978	8,845	30,305
1993 <sup>4</sup>	215,221	184,732	158,586	128,855	53,222	20,642	29,297	7,689	30,489
1992 <sup>3</sup>	213,198	183,479	158,612	129,685	51,195	18,659	29,341	7,556	29,719
1991	210,257	183,130	159,628	131,646	49,699	17,058	28,940	7,867	27,127
1990	208,754	181,795	160,146	131,836	47,589	15,078	28,530	8,022	26,959
1989	206,983	181,126	161,363	132,882	44,868	12,779	27,859	8,116	25,857
1988	205,333	180,122	160,753	133,050	44,477	12,504	27,293	8,305	25,211
1987 <sup>2</sup>	203,745	179,845	161,338	132,264	44,028	12,163	27,044	8,482	23,900
<b>Percents</b>									
2001	100.0	86.4	73.5	64.5	24.4	9.4	14.3	3.4	13.6
2000 <sup>9</sup>	100.0	86.8	74.5	65.5	23.8	8.7	14.3	3.1	13.2
2000 <sup>8</sup>	100.0	87.1	75.0	66.0	23.3	8.6	14.2	2.9	12.9
1999 <sup>7</sup>	100.0	86.9	74.9	65.6	23.3	8.4	14.0	3.1	13.1
1999	100.0	85.8	73.9	64.9	23.2	8.3	14.0	3.0	14.2
1998	100.0	85.0	73.3	64.4	23.1	8.2	14.0	3.2	15.0
1997 <sup>6</sup>	100.0	85.0	72.9	63.4	23.9	8.9	14.0	3.2	15.0
1996	100.0	85.6	73.5	63.6	24.5	9.5	14.0	3.2	14.4
1995	100.0	85.8	73.8	63.7	24.8	9.4	14.0	3.5	14.2
1994 <sup>5</sup>	100.0	86.0	74.0	63.7	25.0	9.4	13.8	4.1	14.0
1993 <sup>4</sup>	100.0	85.8	73.7	59.9	24.7	9.6	13.6	3.6	14.2
1992 <sup>3</sup>	100.0	86.1	74.4	60.8	24.0	8.8	13.8	3.5	13.9
1991	100.0	87.1	75.9	62.6	23.6	8.1	13.8	3.7	12.9
1990	100.0	87.1	76.7	63.2	22.8	7.2	13.7	3.8	12.9
1989	100.0	87.5	78.0	64.2	21.7	6.2	13.5	3.9	12.5
1988	100.0	87.7	78.3	64.8	21.7	6.1	13.3	4.0	12.3
1987 <sup>2</sup>	100.0	88.3	79.2	64.9	21.6	6.0	13.3	4.2	11.7
<b>WHITE NON-HISPANIC</b>									
<b>Numbers</b>									
2001	194,822	175,412	152,821	133,295	47,661	15,035	30,811	7,144	19,409
2000 <sup>9</sup>	193,931	175,247	153,816	134,253	46,297	13,788	30,642	6,564	18,683
2000 <sup>8</sup>	194,196	175,319	154,272	134,903	45,117	13,591	29,938	6,075	18,877
1999 <sup>7</sup>	193,633	174,396	153,440	133,718	45,001	13,325	29,484	6,329	19,237
1999	193,633	172,271	151,539	132,381	44,749	13,120	29,457	6,306	21,363
1998	193,074	170,184	149,910	130,956	44,699	12,985	29,222	6,675	22,890
1997 <sup>6</sup>	192,178	169,043	148,426	128,280	45,691	14,046	29,213	6,504	23,135
1996	191,791	169,699	149,262	128,355	46,772	15,082	29,211	6,537	22,092
1995	191,271	169,272	149,686	128,378	46,501	14,381	28,918	7,163	21,999
1994 <sup>5</sup>	192,771	170,541	150,181	128,633	47,475	15,052	28,467	8,318	22,230
1993 <sup>4</sup>	191,087	168,306	147,729	119,861	46,158	14,980	27,795	7,243	22,781
1992 <sup>3</sup>	189,113	167,394	147,967	120,482	44,649	13,390	27,853	7,104	21,719
1991	189,216	168,810	149,798	123,109	44,228	12,750	27,695	7,402	20,406
1990	188,240	168,015	150,306	123,261	42,732	11,423	27,313	7,528	20,224
1989	187,078	167,889	151,424	124,311	40,624	9,759	26,738	7,567	19,188
1988	186,047	167,048	151,009	124,622	40,259	9,522	26,224	7,743	19,000
1987 <sup>2</sup>	185,044	166,922	151,817	124,068	39,792	9,143	26,054	7,883	18,122

See footnotes at end of table.

Table A-1.  
**Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity:  
 1987 to 2000—Con.**

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

Year	Total people	Covered by private or government health insurance							Not covered
		Private health insurance			Government health insurance				
		Total	Total	Employment-based	Total	Medicaid	Medicare	Military health care <sup>1</sup>	
<b>WHITE NON-HISPANIC—Con.</b>									
<b>Percents</b>									
2001	100.0	90.0	78.4	68.4	24.5	7.7	15.8	3.7	10.0
2000 <sup>9</sup>	100.0	90.4	79.3	69.2	23.9	7.1	15.8	3.4	9.6
2000 <sup>8</sup>	100.0	90.3	79.4	69.5	23.2	7.0	15.4	3.1	9.7
1999 <sup>7</sup>	100.0	90.1	79.2	69.1	23.2	6.9	15.2	3.3	9.9
1999	100.0	89.0	78.3	68.4	23.1	6.8	15.2	3.3	11.0
1998	100.0	88.1	77.6	67.8	23.2	6.7	15.1	3.5	11.9
1997 <sup>6</sup>	100.0	88.0	77.2	66.8	23.8	7.3	15.2	3.4	12.0
1996	100.0	88.5	77.8	66.9	24.4	7.9	15.2	3.4	11.5
1995	100.0	88.5	78.3	67.1	24.3	7.5	15.1	3.7	11.5
1994 <sup>5</sup>	100.0	88.5	77.9	66.7	24.6	7.8	14.8	4.3	11.5
1993 <sup>4</sup>	100.0	88.1	77.3	62.7	24.2	7.8	14.5	3.8	11.9
1992 <sup>3</sup>	100.0	88.5	78.2	63.7	23.6	7.1	14.7	3.8	11.5
1991	100.0	89.2	79.2	65.1	23.4	6.7	14.6	3.9	10.8
1990	100.0	89.3	79.8	65.5	22.7	6.1	14.5	4.0	10.7
1989	100.0	89.7	80.9	66.4	21.7	5.2	14.3	4.0	10.3
1988	100.0	89.8	81.2	67.0	21.6	5.1	14.1	4.2	10.2
1987 <sup>2</sup>	100.0	90.2	82.0	67.0	21.5	4.9	14.1	4.3	9.8
<b>BLACK</b>									
<b>Numbers</b>									
2001	36,023	29,190	20,363	18,975	11,616	7,994	3,783	1,192	6,833
2000 <sup>9</sup>	35,597	28,915	20,485	18,922	11,579	7,735	3,871	1,372	6,683
2000 <sup>8</sup>	35,919	29,295	21,182	19,562	11,116	7,250	3,808	1,380	6,623
1999 <sup>7</sup>	35,509	28,546	20,304	18,730	11,251	7,570	3,594	1,203	6,963
1999	35,509	27,973	19,805	18,363	11,165	7,495	3,588	1,198	7,536
1998	35,070	27,274	18,663	17,132	11,524	7,903	3,703	1,111	7,797
1997 <sup>6</sup>	34,598	27,166	18,544	17,077	11,157	7,750	3,573	1,100	7,432
1996	34,218	26,799	17,718	16,358	12,074	8,572	3,393	1,357	7,419
1995	33,889	26,781	17,106	15,683	12,465	9,184	3,316	1,171	7,108
1994 <sup>5</sup>	33,531	26,928	17,147	15,607	12,693	9,007	3,167	1,683	6,603
1993 <sup>4</sup>	33,040	26,279	16,590	13,693	12,588	9,283	3,072	1,331	6,761
1992 <sup>3</sup>	32,535	25,967	15,994	13,545	12,464	9,122	3,154	1,459	6,567
1991	31,439	24,932	15,466	13,297	11,776	8,352	3,248	1,482	6,507
1990	30,895	24,802	15,957	13,560	11,150	7,809	3,106	1,402	6,093
1989	30,392	24,550	16,520	14,187	10,443	7,123	3,043	1,340	5,843
1988	29,904	24,029	15,818	13,418	10,415	7,049	3,064	1,385	5,875
1987 <sup>2</sup>	29,417	23,555	15,358	13,055	10,380	7,046	2,918	1,497	5,862
<b>Percents</b>									
2001	100.0	81.0	56.5	52.7	32.2	22.2	10.5	3.3	19.0
2000 <sup>9</sup>	100.0	81.2	57.5	53.2	32.5	21.7	10.9	3.9	18.8
2000 <sup>8</sup>	100.0	81.6	59.0	54.5	30.9	20.2	10.6	3.8	18.4
1999 <sup>7</sup>	100.0	80.4	57.2	52.7	31.7	21.3	10.1	3.4	19.6
1999	100.0	78.8	55.8	51.7	31.4	21.1	10.1	3.4	21.2
1998	100.0	77.8	53.2	48.9	32.9	22.5	10.6	3.2	22.2
1997 <sup>6</sup>	100.0	78.5	53.6	49.4	32.2	22.4	10.3	3.2	21.5
1996	100.0	78.3	51.8	47.8	35.3	25.1	9.9	4.0	21.7
1995	100.0	79.0	50.5	46.3	36.8	27.1	9.8	3.5	21.0
1994 <sup>5</sup>	100.0	80.3	51.1	46.5	37.9	26.9	9.4	5.0	19.7
1993 <sup>4</sup>	100.0	79.5	50.2	41.4	38.1	28.1	9.3	4.0	20.5
1992 <sup>3</sup>	100.0	79.8	49.2	41.6	38.3	28.0	9.7	4.5	20.2
1991	100.0	79.3	49.2	42.3	37.5	26.6	10.3	4.7	20.7
1990	100.0	80.3	51.6	43.9	36.1	25.3	10.1	4.5	19.7
1989	100.0	80.8	54.4	46.7	34.4	23.4	10.0	4.4	19.2
1988	100.0	80.4	52.9	44.9	34.8	23.6	10.2	4.6	19.6
1987 <sup>2</sup>	100.0	80.1	52.2	44.4	35.3	24.0	9.9	5.1	19.9

See footnotes at end of table.

Table A-1.  
**Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity:  
 1987 to 2000—Con.**

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

Year	Total people	Covered by private or government health insurance							Not covered
		Private health insurance			Government health insurance				
		Total	Employment-based	Total	Medicaid	Medicare	Military health care <sup>1</sup>		
<b>ASIAN AND PACIFIC ISLANDER</b>									
<b>Numbers</b>									
2001	12,500	10,222	8,643	7,684	2,312	1,257	949	414	2,278
2000 <sup>9</sup>	12,693	10,405	8,916	8,104	2,249	1,288	886	443	2,287
2000 <sup>8</sup>	11,332	9,295	7,909	7,114	2,093	1,301	856	290	2,037
1999 <sup>7</sup>	10,925	8,845	7,467	6,692	2,038	1,097	829	412	2,080
1999	10,925	8,653	7,285	6,588	2,023	1,087	825	412	2,272
1998	10,897	8,596	7,202	6,511	2,113	1,201	819	351	2,301
1997 <sup>6</sup>	10,492	8,320	7,100	6,290	1,877	1,093	700	334	2,173
1996	10,071	7,946	6,718	5,888	1,768	1,071	667	275	2,125
1995	9,653	7,671	6,347	5,576	2,075	1,272	586	424	1,982
1994 <sup>5</sup>	6,656	5,312	4,267	3,774	1,551	883	501	426	1,344
1993 <sup>4</sup>	7,444	5,927	5,026	3,970	1,408	802	474	345	1,517
1992 <sup>3</sup>	7,782	6,230	5,202	4,207	1,460	823	507	314	1,552
1991	7,193	5,886	4,917	3,995	1,451	727	560	347	1,307
1990	7,023	5,832	4,887	3,883	1,410	771	463	364	1,191
1989	6,679	5,532	4,615	3,661	1,414	792	444	322	1,147
1988	6,447	5,329	4,392	3,599	1,353	763	401	322	1,118
1987 <sup>2</sup>	6,326	5,440	4,468	3,691	1,394	702	357	475	886
<b>Percents</b>									
2001	100.0	81.8	69.1	61.5	18.5	10.1	7.6	3.3	18.2
2000 <sup>9</sup>	100.0	82.0	70.2	63.8	17.7	10.1	7.0	3.5	18.0
2000 <sup>8</sup>	100.0	82.0	69.8	62.8	18.5	11.5	7.6	2.6	18.0
1999 <sup>7</sup>	100.0	81.0	68.3	61.3	18.7	10.0	7.6	3.8	19.0
1999	100.0	79.2	66.7	60.3	18.5	9.9	7.5	3.8	20.8
1998	100.0	78.9	66.1	59.8	19.4	11.0	7.5	3.2	21.1
1997 <sup>6</sup>	100.0	79.3	67.7	60.0	17.9	10.4	6.7	3.2	20.7
1996	100.0	78.9	66.7	58.5	17.6	10.6	6.6	2.7	21.1
1995	100.0	79.5	65.8	57.8	21.5	13.2	6.1	4.4	20.5
1994 <sup>5</sup>	100.0	79.8	64.1	56.7	23.3	13.3	7.5	6.4	20.2
1993 <sup>4</sup>	100.0	79.6	67.5	53.3	18.9	10.8	6.4	4.6	20.4
1992 <sup>3</sup>	100.0	80.1	66.8	54.1	18.8	10.6	6.5	4.0	19.9
1991	100.0	81.8	68.4	55.5	20.2	10.1	7.8	4.8	18.2
1990	100.0	83.0	69.6	55.3	20.1	11.0	6.6	5.2	17.0
1989	100.0	82.8	69.1	54.8	21.2	11.9	6.6	4.8	17.2
1988	100.0	82.7	68.1	55.8	21.0	11.8	6.2	5.0	17.3
1987 <sup>2</sup>	100.0	86.0	70.6	58.3	22.0	11.1	5.6	7.5	14.0
<b>HISPANIC</b>									
<b>Numbers</b>									
2001	37,438	25,021	17,322	15,965	9,227	7,074	2,295	704	12,417
2000 <sup>9</sup>	36,093	24,210	17,114	15,893	8,566	6,552	2,141	682	11,883
2000 <sup>8</sup>	33,862	23,035	16,257	15,128	8,215	6,273	2,192	543	10,827
1999 <sup>7</sup>	32,804	22,238	15,775	14,481	7,919	5,978	2,054	594	10,566
1999	32,804	21,853	15,424	14,214	7,875	5,946	2,047	589	10,951
1998	31,689	20,493	14,377	13,310	7,401	5,585	2,026	503	11,196
1997 <sup>6</sup>	30,773	20,239	13,751	12,790	7,718	5,970	1,974	526	10,534
1996	29,703	19,730	13,151	12,140	7,784	6,255	1,806	474	9,974
1995	28,438	18,964	12,187	11,309	8,027	6,478	1,732	516	9,474
1994 <sup>5</sup>	27,521	18,244	11,743	10,729	7,829	6,226	1,677	630	9,277
1993 <sup>4</sup>	26,646	18,235	12,021	9,981	7,873	6,328	1,613	530	8,411
1992 <sup>3</sup>	25,682	17,242	11,330	9,786	7,099	5,703	1,578	523	8,441
1991	22,096	15,128	10,336	8,972	5,845	4,597	1,309	522	6,968
1990	21,437	14,479	10,281	8,948	5,169	3,912	1,269	519	6,958
1989	20,779	13,846	10,348	8,914	4,526	3,221	1,180	595	6,932
1988	20,076	13,684	10,188	8,831	4,414	3,125	1,114	594	6,391
1987 <sup>2</sup>	19,428	13,456	9,845	8,490	4,482	3,214	1,029	631	5,972

See footnotes at end of table.



Table A-1.  
**Health Insurance Coverage Status and Type of Coverage by Race and Ethnicity:  
 1987 to 2000—Con.**

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

Year	Total people	Covered by private or government health insurance							Not covered
		Private health insurance			Government health insurance				
		Total	Employment-based	Total	Medicaid	Medicare	Military health care <sup>1</sup>		
<b>HISPANIC—Con.</b>									
<b>Percents</b>									
2001	100.0	66.8	46.3	42.6	24.6	18.9	6.1	1.9	33.2
2000 <sup>9</sup>	100.0	67.1	47.4	44.0	23.7	18.2	5.9	1.9	32.9
2000 <sup>8</sup>	100.0	68.0	48.0	44.7	24.3	18.5	6.5	1.6	32.0
1999 <sup>7</sup>	100.0	67.8	48.1	44.1	24.1	18.2	6.3	1.8	32.2
1999	100.0	66.6	47.0	43.3	24.0	18.1	6.2	1.8	33.4
1998	100.0	64.7	45.4	42.0	23.4	17.6	6.4	1.6	35.3
1997 <sup>6</sup>	100.0	65.8	44.7	41.6	25.1	19.4	6.4	1.7	34.2
1996	100.0	66.4	44.3	40.9	26.2	21.1	6.1	1.6	33.6
1995	100.0	66.7	42.9	39.8	28.2	22.8	6.1	1.8	33.3
1994 <sup>5</sup>	100.0	66.3	42.7	39.0	28.4	22.6	6.1	2.3	33.7
1993 <sup>4</sup>	100.0	68.4	45.1	37.5	29.5	23.7	6.1	2.0	31.6
1992 <sup>3</sup>	100.0	67.1	44.1	38.1	27.6	22.2	6.1	2.0	32.9
1991	100.0	68.5	46.8	40.6	26.5	20.8	5.9	2.4	31.5
1990	100.0	67.5	48.0	41.7	24.1	18.2	5.9	2.4	32.5
1989	100.0	66.6	49.8	42.9	21.8	15.5	5.7	2.9	33.4
1988	100.0	68.2	50.7	44.0	22.0	15.6	5.5	3.0	31.8
1987 <sup>2</sup>	100.0	69.3	50.7	43.7	23.1	16.5	5.3	3.2	30.7

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

<sup>2</sup>Implementation of a new March CPS processing system.

<sup>3</sup>Implementation of 1990 census population controls.

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

<sup>5</sup>Health insurance questions were redesigned. Increases in estimates of employment-based and military health care coverage may be partially due to questionnaire changes. Overall coverage estimates were not affected.

<sup>6</sup>Beginning with the March 1998 CPS, people with no coverage other than access to Indian Health Service are no longer considered covered by health insurance; instead, they are considered to be uninsured. The effect of this change on the overall estimates of health insurance coverage is negligible; however, the decrease in the number of people covered by medicaid may be partially due to this change.

<sup>7</sup>Estimates reflect the results of follow-up verification questions.

<sup>8</sup>Based on a November 2001 weighting correction.

<sup>9</sup>Implementation of Census 2000 based population controls. Sample expanded by 28,000 households.

Source: U.S. Census Bureau, Current Population Survey, 1988-2002 Annual Demographic Supplements.

Table A-2.  
**Health Insurance Coverage Status for the Entire Year and Type of Coverage by Selected Characteristics: 2001**

(Numbers in thousands)

Characteristic	Total people	Covered by private or government health insurance							Not covered
		Total	Private health insurance		Government health insurance				
			Total	Employment based	Total	Medicaid	Medicare	Military health care <sup>1</sup>	
<b>NUMBERS</b>									
<b>People</b>									
Total .....	282,082	240,875	199,860	176,551	71,295	31,601	38,043	9,552	41,207
<b>Sex</b>									
Male .....	137,871	116,149	98,150	87,960	31,764	13,769	16,360	5,118	21,722
Female .....	144,211	124,726	101,709	88,591	39,531	17,832	21,683	4,434	19,485
<b>Race and Ethnicity</b>									
White .....	230,071	198,878	169,180	148,371	56,200	21,535	33,006	7,788	31,193
Non-Hispanic .....	194,822	175,412	152,821	133,295	47,661	15,035	30,811	7,144	19,409
Black .....	36,023	29,190	20,363	18,975	11,616	7,994	3,783	1,192	6,833
Asian and Pacific Islander .....	12,500	10,222	8,643	7,684	2,312	1,257	949	414	2,278
Hispanic <sup>2</sup> .....	37,438	25,021	17,322	15,965	9,227	7,074	2,295	704	12,417
<b>Age</b>									
Under 18 years .....	72,628	64,118	49,647	46,439	18,822	16,502	423	2,381	8,509
18 to 24 years .....	27,312	19,640	17,012	13,766	3,642	2,831	180	742	7,673
25 to 34 years .....	38,670	29,619	26,905	25,306	3,653	2,587	489	817	9,051
35 to 44 years .....	44,284	37,153	34,315	32,386	4,003	2,532	860	1,066	7,131
45 to 64 years .....	65,419	56,848	51,230	47,008	8,558	3,878	3,633	2,390	8,571
65 years and over .....	33,769	33,498	20,751	11,645	32,618	3,270	32,458	2,156	272
<b>Nativity</b>									
Native .....	249,629	219,265	182,556	161,168	65,204	28,522	34,577	9,032	30,364
Foreign born .....	32,453	21,610	17,303	15,383	6,091	3,079	3,466	520	10,843
Naturalized citizen .....	11,962	9,902	7,844	6,892	3,270	1,086	2,480	337	2,060
Not a citizen .....	20,491	11,708	9,459	8,491	2,821	1,994	986	183	8,782
<b>Region</b>									
Northeast .....	53,300	46,902	39,086	35,137	13,851	6,383	7,901	997	6,399
Midwest .....	63,779	56,940	49,634	43,666	14,811	5,759	8,958	1,351	6,840
South .....	100,652	83,940	67,976	60,037	26,899	11,559	13,930	4,766	16,712
West .....	64,351	53,094	43,163	37,711	15,733	7,900	7,253	2,438	11,257
<b>PERCENTS</b>									
<b>People</b>									
Total .....	100.0	85.4	70.9	62.6	25.3	11.2	13.5	3.4	14.6
<b>Sex</b>									
Male .....	100.0	84.2	71.2	63.8	23.0	10.0	11.9	3.7	15.8
Female .....	100.0	86.5	70.5	61.4	27.4	12.4	15.0	3.1	13.5
<b>Race and Ethnicity</b>									
White .....	100.0	86.4	73.5	64.5	24.4	9.4	14.3	3.4	13.6
Non-Hispanic .....	100.0	90.0	78.4	68.4	24.5	7.7	15.8	3.7	10.0
Black .....	100.0	81.0	56.5	52.7	32.2	22.2	10.5	3.3	19.0
Asian and Pacific Islander .....	100.0	81.8	69.1	61.5	18.5	10.1	7.6	3.3	18.2
Hispanic <sup>2</sup> .....	100.0	66.8	46.3	42.6	24.6	18.9	6.1	1.9	33.2
<b>Age</b>									
Under 18 years .....	100.0	88.3	68.4	63.9	25.9	22.7	0.6	3.3	11.7
18 to 24 years .....	100.0	71.9	62.3	50.4	13.3	10.4	0.7	2.7	28.1
25 to 34 years .....	100.0	76.6	69.6	65.4	9.4	6.7	1.3	2.1	23.4
35 to 44 years .....	100.0	83.9	77.5	73.1	9.0	5.7	1.9	2.4	16.1
45 to 64 years .....	100.0	86.9	78.3	71.9	13.1	5.9	5.6	3.7	13.1
65 years and over .....	100.0	99.2	61.5	34.5	96.6	9.7	96.1	6.4	0.8
<b>Nativity</b>									
Native .....	100.0	87.8	73.1	64.6	26.1	11.4	13.9	3.6	12.2
Foreign born .....	100.0	66.6	53.3	47.4	18.8	9.5	10.7	1.6	33.4
Naturalized citizen .....	100.0	82.8	65.6	57.6	27.3	9.1	20.7	2.8	17.2
Not a citizen .....	100.0	57.1	46.2	41.4	13.8	9.7	4.8	0.9	42.9
<b>Region</b>									
Northeast .....	100.0	88.0	73.3	65.9	26.0	12.0	14.8	1.9	12.0
Midwest .....	100.0	89.3	77.8	68.5	23.2	9.0	14.0	2.1	10.7
South .....	100.0	83.4	67.5	59.6	26.7	11.5	13.8	4.7	16.6
West .....	100.0	82.5	67.1	58.6	24.4	12.3	11.3	3.8	17.5

See footnotes at end of table.

Table A-2.  
**Health Insurance Coverage Status for the Entire Year and Type of Coverage by Selected Characteristics: 2001—Con.**

(Numbers in thousands)

Characteristic	Total people	Covered by private or government health insurance							Not covered
		Total	Private health insurance		Government health insurance				
			Total	Employment based	Total	Medicaid	Medicare	Military health care <sup>1</sup>	
<b>NUMBERS</b>									
<b>Household Income</b>									
Less than \$25,000 .....	62,209	47,735	24,280	15,964	33,484	18,081	17,876	1,927	14,474
\$25,000 to \$49,999 .....	76,226	62,711	51,729	44,966	21,131	8,621	11,492	2,962	13,516
\$50,000 to \$74,999 .....	58,114	51,520	47,855	44,206	8,421	2,819	4,246	2,129	6,595
\$75,000 or more .....	85,532	78,909	75,955	71,385	8,259	2,080	4,429	2,534	6,623
<b>Education</b> (18 years and older)									
Total .....	209,454	176,757	150,213	130,112	52,473	15,099	37,620	7,171	32,698
No high school diploma .....	35,423	25,647	15,592	12,118	15,350	6,035	11,418	799	9,776
High school graduate only .....	66,682	55,064	45,779	39,195	18,595	5,144	13,400	2,323	11,618
Some college, no degree .....	40,282	34,467	30,800	26,465	8,102	2,183	5,183	1,837	5,815
Associate degree .....	16,183	14,429	13,181	11,903	2,817	696	1,791	650	1,754
Bachelor's degree or higher .....	50,884	47,150	44,861	40,431	7,610	1,040	5,827	1,562	3,734
<b>Work Experience</b> (18 to 64 years old)									
Total .....	175,685	143,259	129,462	118,467	19,855	11,829	5,162	5,015	32,426
Worked during year .....	142,474	118,245	112,923	104,739	9,146	5,065	758	3,654	24,230
Worked full-time .....	118,776	99,762	96,385	90,920	6,425	3,211	359	3,012	19,014
Worked part-time .....	23,698	18,483	16,538	13,819	2,721	1,854	400	642	5,216
Did not work .....	33,211	25,014	16,538	13,728	10,709	6,763	4,403	1,361	8,197
<b>PERCENTS</b>									
<b>Household Income</b>									
Less than \$25,000 .....	100.0	76.7	39.0	25.7	53.8	29.1	28.7	3.1	23.3
\$25,000 to \$49,999 .....	100.0	82.3	67.9	59.0	27.7	11.3	15.1	3.9	17.7
\$50,000 to \$74,999 .....	100.0	88.7	82.3	76.1	14.5	4.9	7.3	3.7	11.3
\$75,000 or more .....	100.0	92.3	88.9	83.5	9.7	2.4	5.2	3.0	7.7
<b>Education</b> (18 years and older)									
Total .....	100.0	84.4	71.7	62.1	25.1	7.2	18.0	3.4	15.6
No high school diploma .....	100.0	72.4	44.0	34.2	43.3	17.0	32.2	2.3	27.6
High school graduate only .....	100.0	82.6	68.7	58.8	27.9	7.7	20.1	3.5	17.4
Some college, no degree .....	100.0	85.6	76.5	65.7	20.1	5.4	12.9	4.6	14.4
Associate degree .....	100.0	89.2	81.4	73.6	17.4	4.3	11.1	4.0	10.8
Bachelor's degree or higher .....	100.0	92.7	88.2	79.5	15.0	2.0	11.5	3.1	7.3
<b>Work Experience</b> (18 to 64 years old)									
Total .....	100.0	81.5	73.7	67.4	11.3	6.7	2.9	2.9	18.5
Worked during year .....	100.0	83.0	79.3	73.5	6.4	3.6	0.5	2.6	17.0
Worked full-time .....	100.0	84.0	81.1	76.5	5.4	2.7	0.3	2.5	16.0
Worked part-time .....	100.0	78.0	69.8	58.3	11.5	7.8	1.7	2.7	22.0
Did not work .....	100.0	75.3	49.8	41.3	32.2	20.4	13.3	4.1	24.7

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

<sup>2</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Demographic Supplement.

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## Appendix B.

# **SAMPLE EXPANSION AND INTRODUCTION OF CENSUS 2000-BASED POPULATION CONTROLS**

The 2001 Current Population Survey (CPS) served as a tool for testing a sample expansion of the Annual Demographic Supplement and as a bridge to introduce new Census 2000-based population controls. The following section discusses the effects these methodological changes had on health insurance coverage rates.

### **Sample Expansion**

In 2001, the Census Bureau tested an expansion in the sample for the CPS Annual Demographic Supplement. The original sample size of approximately 50,000 interviewed households increased to approximately 78,000 households. The primary goal of the sample expansion was to produce more reliable state estimates of the number of low-income children without health insurance to use in the funding formula for the State Children's Health Insurance Program (SCHIP), through reduced variances. Although the SCHIP sample expansion was specifically targeted toward producing better children's health insurance estimates at the state level, other state estimates, as well as national estimates, improved.

The effect of the sample expansion on major national and state uninsured estimates in 2000 was minimal. Nationally, the difference between the original and expanded samples in the estimated percentage of people without health insurance is not statistically significant (see Table B-1). There are also no significant differences between

original and expanded sample uninsured rates by age or by major race and ethnic groups, except for Blacks, whose expanded sample rate (18.9 percent) is significantly higher than the original sample rate (18.4 percent).

For most states and the District of Columbia, the uninsured rates for the expanded sample are not statistically different from the original sample (see Table B-2). Although health insurance coverage estimates were significantly different in 21 states, the differences were moderate (no state had a change greater than 2 percentage points). The uninsured rate increased in 7 states and decreased in 14 states, with differences extending from a 1.8 percentage point increase for Connecticut to a 2.0 percentage point decrease for Vermont.

Further information on the effects of the CPS ADS sample expansion on health insurance estimates is available at [www.bls.census.gov/cps/ads/adsmain.htm](http://www.bls.census.gov/cps/ads/adsmain.htm).

### **Introduction of Census 2000-Based Population Controls**

The procedure used in developing estimates for the entire civilian non-institutionalized population from the Current Population Survey (CPS) involves the weighting of sample results to independent estimates of the population by sex, age, race, and Hispanic/non-Hispanic categories. These independent estimates are developed by using civilian noninstitutional population counts from the decennial censuses

and projecting them forward to current years using data on births, deaths, and net migration. Beginning with the 2002 CPS Annual Demographic Supplement, the independent estimates used as control totals for the CPS are based on civilian noninstitutional population benchmarks established by Census 2000.

Table B-3 shows two sets of data for 2000 to show the effect of introducing new population controls — one using new Census 2000-based population controls and the other using controls based on the 1990 census. Following is a brief discussion of the effects of the new population controls on health insurance uninsured rates.

The effect of new population controls on major national uninsured estimates in 2000 was minimal. Nationally, the difference between the Census 2000-based and the Census 1990-based samples in the estimated percentage of people without health insurance is not statistically significant. Use of the new Census 2000-based controls raised the uninsured rate for males by 0.3 percent, but the rate for females did not change. While the new controls left the uninsured rate for most of the major race and ethnic groups unchanged, the uninsured rate for Whites rose by 0.2 percent and the uninsured rate for Hispanics increased by 0.8 percent. Similarly, while the uninsured rate for most age groups did not change, the percentage of uninsured people 18 to 24 or 25 to 34 years old each increased by 0.7 percent.

Table B-1.  
**People Without Health Insurance for the Entire Year by Selected Characteristics: 2000**

(Numbers in thousands. For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Web site at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm))

Characteristic	Expanded sample				Original sample				Difference <sup>1</sup>		
	Total	Uninsured			Total	Uninsured			Uninsured		
		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)	Number	Per- cent	Percent 90-pct C.I. (±)
<b>People</b>											
Total .....	276,567	38,871	14.1	0.1	276,540	38,683	14.0	0.2	188	0.1	0.1
<b>Sex</b>											
Male .....	135,255	20,162	14.9	0.2	135,245	20,149	14.9	0.2	13	-	0.1
Female .....	141,312	18,709	13.2	0.2	141,295	18,535	13.1	0.2	174	0.1	0.1
<b>Race and Ethnicity</b>											
White .....	226,360	29,340	13.0	0.1	226,401	29,248	12.9	0.2	92	-	0.1
Non-Hispanic .....	194,120	18,906	9.7	0.1	194,196	18,877	9.7	0.2	29	-	0.1
Black .....	35,924	6,805	18.9	0.4	35,919	6,623	18.4	0.6	*182	*0.5	0.4
Asian and Pacific Islander ...	11,535	2,046	17.7	0.7	11,332	2,037	18.0	1.0	9	-0.2	0.7
Hispanic <sup>2</sup> .....	33,875	10,862	32.1	0.4	33,862	10,827	32.0	0.6	35	0.1	0.3
<b>Age</b>											
Under 18 years .....	72,540	8,520	11.7	0.2	72,553	8,405	11.6	0.3	115	0.2	0.2
18 to 24 years .....	26,980	7,249	26.9	0.5	26,965	7,350	27.3	0.7	-101	-0.4	0.4
25 to 34 years .....	37,479	7,962	21.2	0.4	37,440	7,926	21.2	0.5	36	0.1	0.3
35 to 44 years .....	44,752	6,930	15.5	0.3	44,780	6,938	15.5	0.4	-8	-	0.3
45 to 64 years .....	62,079	7,950	12.8	0.2	61,824	7,819	12.7	0.3	*131	0.2	0.2
65 years and over .....	32,736	260	0.8	0.1	32,978	245	0.7	0.1	15	0.1	0.1
<b>Nativity</b>											
Native .....	246,646	29,404	11.9	0.1	246,629	29,219	11.9	0.2	185	0.1	0.1
Foreign born .....	29,921	9,467	31.6	0.5	29,912	9,464	31.6	0.8	3	-	0.5
Naturalized citizen .....	11,240	1,823	16.2	0.7	11,378	1,805	15.9	1.0	18	0.4	0.6
Not a citizen .....	18,681	7,644	40.9	0.7	18,534	7,659	41.3	1.0	-15	-0.4	0.6
<b>Region</b>											
Northeast .....	51,880	6,151	11.9	0.2	52,331	5,967	11.4	0.3	*184	*0.5	0.2
Midwest .....	63,160	6,615	10.5	0.2	63,739	6,864	10.8	0.3	*249	*-0.3	0.2
South .....	98,384	15,656	15.9	0.2	96,919	15,267	15.8	0.3	*389	0.2	0.2
West .....	63,143	10,450	16.6	0.3	63,552	10,586	16.7	0.4	-136	-0.1	0.2
<b>Household Income</b>											
Less than \$25,000 .....	60,720	13,803	22.7	0.3	61,067	13,889	22.7	0.4	-86	-	0.3
\$25,000 to \$49,999 .....	76,090	13,074	17.2	0.2	75,378	12,758	16.9	0.3	*316	*0.3	0.2
\$50,000 to \$74,999 .....	58,593	6,330	10.8	0.2	59,311	6,502	11.0	0.3	*-172	-0.2	0.2
\$75,000 or more .....	81,164	5,665	7.0	0.2	80,784	5,534	6.9	0.2	*131	0.1	0.1
<b>Education</b> (18 years and older)											
Total .....	204,027	30,352	14.9	0.1	203,988	30,278	14.8	0.1	74	-	0.1
No high school diploma .....	34,086	8,976	26.3	0.4	33,948	9,025	26.6	0.6	-49	-0.3	0.4
High school graduate only ...	65,330	10,934	16.7	0.3	65,839	10,816	16.4	0.4	118	*0.3	0.2
Some college, no degree ...	40,066	5,323	13.3	0.3	40,070	5,369	13.4	0.4	-46	-0.1	0.3
Associate degree .....	15,866	1,690	10.7	0.4	15,703	1,620	10.3	0.6	*70	0.3	0.4
Bachelor's degree or higher .	48,680	3,429	7.0	0.2	48,427	3,449	7.1	0.3	-20	-0.1	0.2
<b>Work Experience</b> (18 to 64 years old)											
Total .....	171,291	30,091	17.6	0.2	171,009	30,033	17.6	0.1	58	-	0.1
Worked during year .....	140,632	22,878	16.3	0.2	140,408	22,806	16.2	0.2	72	-	0.1
Worked full-time .....	117,339	18,129	15.5	0.2	117,483	18,056	15.4	0.3	73	0.1	0.2
Worked part-time .....	23,293	4,749	20.4	0.6	22,925	4,750	20.7	0.7	-1	-0.3	0.4
Did not work .....	30,658	7,213	23.5	0.5	30,601	7,227	23.6	0.6	-14	0.1	0.4

- Represents zero or rounds to zero.

\*Statistically significant at the 90-percent confidence level.

<sup>1</sup>As a result of rounding, some differences may appear to be slightly higher or lower than the difference of the reported rates.

<sup>2</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey 2001 Annual Demographic Supplement, 1990-based controls.

Table B-2.  
**People Without Health Insurance for the Entire Year by State: 2000**

(Numbers in thousands. For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Web site at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm))

Characteristic	Expanded sample				Original sample				Difference <sup>1</sup>		
	Total	Uninsured			Total	Uninsured			Uninsured		
		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)	Number	Per- cent	Percent 90-pct C.I. (±)
United States .....	276,567	38,871	14.1	0.1	276,540	38,683	14.0	0.2	188	0.1	0.2
Alabama .....	4,396	591	13.4	0.8	4,450	600	13.5	1.3	-9	-0.1	0.8
Alaska .....	626	116	18.5	1.0	647	125	19.3	1.5	*-9	-0.8	1.0
Arizona .....	4,999	812	16.2	1.0	4,917	793	16.1	1.3	19	0.1	0.5
Arkansas .....	2,597	374	14.4	1.0	2,625	364	13.9	1.3	10	0.5	0.7
California .....	34,329	6,189	18.0	0.5	34,735	6,281	18.1	0.7	-92	-0.1	0.3
Colorado .....	4,213	583	13.8	0.8	4,228	563	13.3	1.3	20	0.5	0.8
Connecticut .....	3,284	319	9.7	0.7	3,319	263	7.9	1.2	*56	*1.8	0.8
Delaware .....	768	72	9.4	0.8	787	82	10.4	1.3	*-10	*-1.0	0.8
District of Columbia .....	513	72	14.1	1.0	506	73	14.4	1.5	-1	-0.3	1.0
Florida .....	15,493	2,703	17.4	0.7	15,157	2,620	17.3	0.8	*83	0.1	0.3
Georgia .....	8,007	1,147	14.3	0.8	7,773	1,135	14.6	1.2	12	-0.3	0.7
Hawaii .....	1,182	112	9.5	0.8	1,156	117	10.1	1.3	-5	-0.6	1.0
Idaho .....	1,289	198	15.4	1.0	1,257	196	15.6	1.3	2	-0.2	0.7
Illinois .....	12,159	1,651	13.6	0.5	12,286	1,659	13.5	0.8	-8	0.1	0.3
Indiana .....	5,944	673	11.3	0.7	5,818	701	12.1	1.2	-28	-0.8	1.0
Iowa .....	2,824	251	8.9	0.7	2,863	248	8.7	1.2	3	0.2	0.8
Kansas .....	2,648	286	10.8	0.7	2,607	301	11.5	1.3	-15	-0.7	0.8
Kentucky .....	4,011	548	13.7	0.8	3,975	513	12.9	1.3	*35	0.8	0.8
Louisiana .....	4,380	797	18.2	1.0	4,233	810	19.1	1.5	-13	*-0.9	0.8
Maine .....	1,257	138	10.9	0.7	1,266	145	11.5	1.3	-7	-0.6	1.0
Maryland .....	5,258	534	10.2	0.7	5,119	501	9.8	1.2	33	0.4	0.8
Massachusetts .....	6,176	535	8.7	0.7	6,256	595	9.5	0.8	*-60	*-0.8	0.5
Michigan .....	9,876	901	9.1	0.5	9,946	982	9.9	0.7	*-81	*-0.8	0.3
Minnesota .....	4,809	384	8.0	0.7	4,784	430	9.0	1.0	*-46	*-1.0	0.8
Mississippi .....	2,811	384	13.6	1.0	2,789	364	13.1	1.3	20	0.5	0.7
Missouri .....	5,458	519	9.5	0.7	5,516	586	10.6	1.2	*-67	*-1.1	0.8
Montana .....	898	150	16.7	1.0	876	162	18.5	1.5	*-12	*-1.8	0.8
Nebraska .....	1,653	150	9.1	0.7	1,658	164	9.9	1.2	*-14	*-0.8	0.8
Nevada .....	1,934	318	16.5	0.8	1,991	311	15.6	1.3	7	0.9	1.0
New Hampshire .....	1,217	102	8.4	0.7	1,240	85	6.8	1.2	*17	*1.6	0.8
New Jersey .....	8,198	979	11.9	0.7	8,306	1,049	12.6	0.8	*-70	*-0.7	0.5
New Mexico .....	1,780	422	23.7	1.3	1,793	427	23.8	1.5	-5	-0.1	0.7
New York .....	18,363	2,932	16.0	0.5	18,409	2,802	15.2	0.7	*130	*0.8	0.3
North Carolina .....	7,776	1,037	13.3	0.7	7,521	980	13.0	1.0	*57	0.3	0.5
North Dakota .....	615	69	11.2	0.8	607	69	11.3	1.3	-	-0.1	0.8
Ohio .....	11,170	1,249	11.2	0.5	11,539	1,255	10.9	0.7	-6	0.3	0.3
Oklahoma .....	3,378	638	18.9	1.0	3,287	636	19.3	1.5	2	-0.4	0.8
Oregon .....	3,377	423	12.5	0.8	3,400	465	13.7	1.3	*-42	*-1.2	1.0
Pennsylvania .....	11,814	1,022	8.7	0.5	11,968	905	7.6	0.7	*117	*1.1	0.3
Rhode Island .....	978	72	7.4	0.7	936	55	5.9	1.0	*17	*1.5	0.8
South Carolina .....	3,948	481	12.2	0.8	3,769	448	11.9	1.3	33	0.3	1.0
South Dakota .....	727	79	10.9	0.7	697	82	11.8	1.3	-3	*-0.9	0.8
Tennessee .....	5,586	607	10.9	0.8	5,580	577	10.3	1.2	30	0.6	0.7
Texas .....	20,684	4,607	22.3	0.7	20,592	4,425	21.5	0.8	*182	*0.8	0.3
Utah .....	2,200	271	12.3	0.8	2,210	296	13.4	1.2	*-25	*-1.1	0.7
Vermont .....	596	52	8.7	0.7	631	67	10.7	1.3	*-15	*-2.0	1.0
Virginia .....	6,978	807	11.6	0.8	6,978	886	12.7	1.2	*-79	*-1.1	0.8
Washington .....	5,834	781	13.4	0.8	5,855	780	13.3	1.3	1	0.1	1.0
West Virginia .....	1,801	256	14.2	0.8	1,778	254	14.3	1.3	2	-0.1	0.8
Wisconsin .....	5,278	401	7.6	0.7	5,419	386	7.1	1.0	15	0.5	0.7
Wyoming .....	483	76	15.7	1.0	489	70	14.4	1.3	*6	*1.3	0.8

- Represents zero or rounds to zero. \*Statistically significant at the 90-percent confidence level.

<sup>1</sup>As a result of rounding, some differences may appear to be slightly higher or lower than the difference of the reported rates.

Source: U.S. Census Bureau, Current Population Survey 2001 Annual Demographic Supplement, 1990-based controls.

Table B-3.

**People Without Health Insurance for the Entire Year by Selected Characteristics: 2000**(Numbers in thousands. For an explanation of confidence intervals (C.I.), see "Standard errors and their use" on the Census Bureau's CPS Web site at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm))

Characteristic	Census 2000 controls				Census 1990 controls				Difference <sup>1</sup>		
	Total	Uninsured			Total	Uninsured			Uninsured		
		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)		Number	Per- cent <sup>1</sup>	Percent 90-pct C.I. (±)	Number	Per- cent	Percent 90-pct C.I. (±)
<b>People</b>											
Total .....	279,517	39,804	14.2	0.2	276,567	38,871	14.1	0.1	*933	0.1	0.2
<b>Sex</b>											
Male .....	136,559	20,791	15.2	0.2	135,255	20,162	14.9	0.2	*629	*0.3	0.2
Female .....	142,958	19,013	13.3	0.2	141,312	18,709	13.2	0.2	304	0.1	0.2
<b>Race and Ethnicity</b>											
White .....	228,208	30,075	13.2	0.2	226,360	29,340	13.0	0.1	*735	*0.2	0.2
Non-Hispanic .....	193,931	18,683	9.6	0.2	194,120	18,906	9.7	0.1	-223	-0.1	0.2
Black .....	35,597	6,683	18.8	0.3	35,924	6,805	18.9	0.4	-122	-0.1	0.6
Asian and Pacific Islander ...	12,693	2,287	18.0	0.7	11,535	2,046	17.7	0.7	*241	0.3	0.9
Hispanic <sup>2</sup> .....	36,093	11,883	32.9	0.3	33,875	10,862	32.1	0.4	*1,021	*0.8	0.6
<b>Age</b>											
Under 18 years .....	72,314	8,617	11.9	0.2	72,540	8,520	11.7	0.2	97	0.2	0.3
18 to 24 years .....	26,815	7,406	27.6	0.5	26,980	7,249	26.9	0.5	157	*0.7	0.7
25 to 34 years .....	38,865	8,507	21.9	0.3	37,479	7,962	21.2	0.4	*545	*0.7	0.5
35 to 44 years .....	44,566	6,898	15.5	0.3	44,752	6,930	15.5	0.3	-32	-	0.4
45 to 64 years .....	63,391	8,124	12.8	0.2	62,079	7,950	12.8	0.2	174	-	0.3
65 years and over .....	33,566	251	0.7	0.1	32,736	260	0.8	0.1	-9	-0.1	0.1
<b>Nativity</b>											
Native .....	247,706	29,529	11.9	0.2	246,646	29,404	11.9	0.1	125	-	0.2
Foreign born .....	31,811	10,275	32.3	0.5	29,921	9,467	31.6	0.5	*808	0.7	0.7
Naturalized citizen .....	11,785	1,930	16.4	0.7	11,240	1,823	16.2	0.7	107	0.2	1.0
Not a citizen .....	20,026	8,345	41.7	0.7	18,681	7,644	40.9	0.7	*701	0.8	1.0
<b>Region</b>											
Northeast .....	53,046	6,372	12.0	0.2	51,880	6,151	11.9	0.2	*221	0.1	0.3
Midwest .....	63,631	6,703	10.5	0.2	63,160	6,615	10.5	0.2	88	-	0.3
South .....	99,420	16,000	16.1	0.2	98,384	15,656	15.9	0.2	*344	0.2	0.3
West .....	63,420	10,728	16.9	0.3	63,143	10,450	16.6	0.3	*278	0.3	0.4
<b>Household Income</b>											
Less than \$25,000 .....	61,792	14,094	22.8	0.3	60,720	13,803	22.7	0.3	*291	0.1	0.4
\$25,000 to \$49,999 .....	77,084	13,385	17.4	0.2	76,090	13,074	17.2	0.2	*311	0.2	0.3
\$50,000 to \$74,999 .....	59,089	6,513	11.0	0.2	58,593	6,330	10.8	0.2	183	0.2	0.3
\$75,000 or more .....	81,553	5,812	7.1	0.2	81,164	5,665	7.0	0.2	147	0.1	0.2
<b>Education</b> (18 years and older)											
Total .....	207,203	31,186	15.1	0.2	204,027	30,352	14.9	0.1	*834	*0.2	0.2
No high school diploma .....	34,994	9,406	26.9	0.5	34,086	8,976	26.3	0.4	*430	0.6	0.6
High school graduate only .....	66,327	11,137	16.8	0.3	65,330	10,934	16.7	0.3	203	0.1	0.4
Some college, no degree .....	40,298	5,400	13.4	0.3	40,066	5,323	13.3	0.3	77	0.1	0.4
Associate degree .....	16,075	1,721	10.7	0.5	15,866	1,690	10.7	0.4	31	-	0.6
Bachelor's degree or higher ..	49,510	3,522	7.1	0.2	48,680	3,429	7.0	0.2	93	0.1	0.3
<b>Work Experience</b> (18 to 64 years old)											
Total .....	173,638	30,935	17.8	0.2	171,291	30,091	17.6	0.2	*844	*0.2	0.2
Worked during year .....	142,447	23,525	16.5	0.2	140,632	22,878	16.3	0.2	*647	0.2	0.3
Worked full-time .....	119,067	18,707	15.7	0.2	117,339	18,129	15.5	0.2	*578	0.2	0.3
Worked part-time .....	23,381	4,818	20.6	0.5	23,293	4,749	20.4	0.6	69	0.2	0.8
Did not work .....	31,190	7,410	23.8	0.5	30,658	7,213	23.5	0.5	197	0.3	0.7

- Represents zero or rounds to zero.

\*Statistically significant at the 90-percent confidence level.

<sup>1</sup>As a result of rounding, some differences may appear to be slightly higher or lower than the difference of the reported rates.<sup>2</sup>Hispanics may be of any race.

Source: U.S. Census Bureau, Current Population Survey 2001 Annual Demographic Supplement, expanded sample.

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