

Table 1. Health insurance coverage of the civilian noninstitutionalized population: Percent by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Total population (in thousands)	Percent distribution				
		Private	Employment-related	Nonemployment-related	Public only	Uninsured
Total ^a	263,516	67.9	60.7	7.1	15.2	17.0
Total < age 65	231,676	68.7	64.1	4.6	12.1	19.2
Age in years						
< 4	15,577	60.6	57.8	2.8	25.6	13.8
4-6	12,716	63.0	59.7	3.4	23.7	13.3
7-12	24,092	64.1	60.3	3.8	20.4	15.5
13-17	19,036	66.8	62.4	4.4	15.3	17.9
Total < 18	71,421	63.9	60.2	3.7	20.8	15.4
18	3,445	61.5	57.4	4.1	10.1	28.4
19-24	21,643	53.4	47.3	6.2	8.7	37.8
25-29	18,703	64.8	60.1	4.7	8.4	26.8
30-34	21,383	72.8	69.8	3.0	7.9	19.3
35-54	74,423	76.4	71.9	4.5	7.3	16.4
55-64	20,658	74.6	66.6	8.0	10.7	14.7
65 +	31,839	61.5	36.0	25.5	37.6	0.9
Employment status^b						
Employed	128,619	78.0	72.4	5.6	4.2	17.8
Not employed	69,810	53.9	40.8	13.1	29.6	16.4
Sex						
Male	128,383	67.9	61.3	6.6	13.4	18.6
Female	135,133	67.8	60.2	7.6	16.8	15.4
Race/ethnicity						
Total Hispanic	28,384	44.0	41.1	2.9	22.5	33.5
Total Black	32,975	48.6	46.0	2.7	28.4	22.9
Total White	190,235	75.3	66.7	8.6	11.6	13.1
Total Other	11,922	59.2	53.5	5.6	18.0	22.9
Hispanic male	14,327	43.1	39.8	3.3	19.7	37.2
Black male	15,356	50.0	47.2	2.7	25.1	25.0
White male	92,647	75.3	67.6	7.7	10.3	14.4
Hispanic female	14,057	44.9	42.5	2.4	25.5	29.6
Black female	17,618	47.5	44.8	2.7	31.3	21.2
White female	97,588	75.3	65.9	9.4	12.8	11.9
Marital status^c						
Married	109,022	79.1	71.0	8.1	9.1	11.8
Widowed	13,890	55.1	31.3	23.8	38.4	6.5
Divorced	19,087	58.4	52.6	5.8	17.8	23.8
Separated	4,629	43.0	40.9	2.1	28.6	28.4
Never married	52,645	59.2	53.3	5.9	11.7	29.1

Table 1. Health insurance coverage of the civilian noninstitutionalized population: Percent by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Total population (in thousands)	Percent distribution				
		Private	Employment-related	Nonemployment-related	Public only	Uninsured
Metropolitan statistical area						
MSA	210,640	69.1	62.5	6.5	14.7	16.3
Non-MSA	52,876	63.1	53.7	9.4	17.1	19.8
Census region						
Northeast	51,464	70.3	64.3	6.0	16.0	13.7
Midwest	61,828	73.3	66.3	7.0	13.1	13.6
South	91,855	65.3	58.3	7.1	14.8	19.9
West	58,369	63.9	55.6	8.3	17.3	18.9

^a Total includes persons with unknown marital status.

^b Employment status is defined for individuals age 16 and older.

^c Marital status is defined for individuals age 17 and older.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table A. Health insurance coverage of the civilian noninstitutionalized population: Standard errors by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Standard errors				
	Private	Employment-related	Nonemployment-related	Public only	Uninsured
Total ^a	0.71	0.72	0.29	0.54	0.47
Total < age 65	0.78	0.79	0.27	0.58	0.52
Age in years					
< 4	1.82	1.80	0.59	1.63	1.17
4-6	1.83	1.87	0.63	1.61	1.24
7-12	1.60	1.66	0.67	1.38	1.10
13-17	1.51	1.58	0.66	1.22	1.15
Total < 18	1.20	1.23	0.42	1.01	0.77
18	3.22	3.33	1.10	2.04	2.98
19-24	1.50	1.51	0.74	0.92	1.44
25-29	1.56	1.56	0.63	0.89	1.39
30-34	1.38	1.37	0.43	0.82	1.08
35-54	0.82	0.86	0.35	0.48	0.61
55-64	1.27	1.50	0.79	0.98	0.88
65 +	1.24	1.25	1.12	1.22	0.23
Employment status^b					
Employed	0.65	0.68	0.30	0.32	0.53
Not employed	0.86	0.85	0.57	0.79	0.60
Sex					
Male	0.76	0.77	0.34	0.59	0.57
Female	0.76	0.78	0.31	0.57	0.48
Race/ethnicity					
Total Hispanic	1.86	1.81	0.40	1.20	1.56
Total Black	1.78	1.84	0.45	1.66	1.28
Total White	0.79	0.84	0.37	0.56	0.50
Total Other	3.62	3.51	1.28	3.44	2.24
Hispanic male	1.94	1.88	0.55	1.18	1.71
Black male	2.12	2.15	0.52	1.91	1.61
White male	0.87	0.93	0.44	0.62	0.61
Hispanic female	2.07	2.01	0.39	1.54	1.68
Black female	1.98	2.07	0.51	1.84	1.61
White female	0.84	0.89	0.39	0.60	0.51
Marital status^c					
Married	0.66	0.80	0.43	0.47	0.50
Widowed	1.62	1.37	1.32	1.56	0.72
Divorced	1.53	1.55	0.63	1.13	1.22
Separated	2.83	2.81	0.76*	2.36	2.77
Never married	1.06	1.02	0.43	0.75	0.91

Table A. Health insurance coverage of the civilian noninstitutionalized population: Standard errors by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Standard errors				
	Private	Employment-related	Nonemployment-related	Public only	Uninsured
Metropolitan statistical area					
MSA	0.83	0.82	0.31	0.61	0.53
Non-MSA	1.57	1.63	0.71	1.22	1.10
Census region					
Northeast	1.36	1.42	0.52	0.90	0.87
Midwest	1.59	1.67	0.68	1.13	0.98
South	1.22	1.18	0.45	0.92	0.84
West	1.45	1.46	0.67	1.20	0.99

^a Total includes persons with unknown marital status.

^b Employment status is defined for individuals age 16 and older.

^c Marital status is defined for individuals age 17 and older.

* Relative standard error is greater than or equal to 30%.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey-- Household Component, 1996 (round 1).

Table 2. Health insurance coverage of the under 65 civilian noninstitutionalized population: Percent by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Total population (in thousands)	Percent distribution				
		Private	Employment-related	Nonemployment-related	Public only	Uninsured
Total ^a	231,676	68.7	64.1	4.6	12.1	19.2
Employment status^b						
Employed	124,218	78.3	73.6	4.7	3.3	18.4
Not employed	42,469	49.8	44.2	5.6	23.8	26.4
Sex						
Male	115,104	68.3	63.6	4.7	11.0	20.7
Female	116,572	69.2	64.7	4.5	13.1	17.7
Race/ethnicity						
Total Hispanic	26,898	44.6	42.1	2.5	20.3	35.1
Total Black	30,297	49.9	47.9	2.1	25.2	24.8
Total White	163,378	76.7	71.4	5.3	8.1	15.2
Total Other	11,104	61.4	55.9	5.5	14.2	24.3
Hispanic male	13,671	43.7	40.6	3.1	17.4	38.9
Black male	14,297	50.9	48.6	2.3	22.5	26.6
White male	81,443	75.9	70.7	5.2	7.7	16.3
Hispanic female	13,227	45.6	43.6	1.9	23.2	31.2
Black female	16,000	49.0	47.2	1.8	27.7	23.2
White female	81,934	77.4	72.0	5.4	8.5	14.0
Marital status^c						
Married	91,323	80.9	76.2	4.7	5.2	13.9
Widowed	3,412	58.7	50.3	8.4	17.2	24.1
Divorced	16,952	60.6	56.2	4.4	12.9	26.6
Separated	4,291	45.0	43.4	1.6	24.5	30.5
Never married	51,495	59.3	53.6	5.7	11.0	29.8
Metropolitan statistical area						
MSA	186,152	70.2	65.9	4.3	11.5	18.3
Non-MSA	45,524	62.7	57.0	5.7	14.3	23.0
Census region						
Northeast	44,555	72.1	68.4	3.7	12.3	15.6
Midwest	54,045	74.3	70.3	4.0	10.2	15.5
South	80,707	65.7	61.2	4.5	11.7	22.6
West	52,370	64.8	58.7	6.0	14.4	20.9

^a Total includes persons with unknown marital status.

^b Employment status is defined for individuals age 16 and older.

^c Marital status is defined for individuals age 17 and older.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table B. Health insurance coverage of the under 65 civilian noninstitutionalized population: Standard errors by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Standard errors				
	Private	Employment-related	Nonemployment-related	Public only	Uninsured
Total ^a	0.78	0.79	0.27	0.58	0.52
Employment status^b					
Employed	0.66	0.67	0.28	0.31	0.54
Not employed	1.08	1.04	0.41	1.01	0.88
Sex					
Male	0.81	0.82	0.34	0.61	0.62
Female	0.86	0.88	0.26	0.63	0.55
Race/ethnicity					
Total Hispanic	1.97	1.92	0.39	1.24	1.59
Total Black	1.92	1.94	0.41	1.74	1.34
Total White	0.87	0.92	0.34	0.59	0.57
Total Other	3.67	3.59	1.32	3.49	2.43
Hispanic male	2.02	1.98	0.55	1.20	1.72
Black male	2.24	2.20	0.48	1.97	1.70
White male	0.94	1.01	0.45	0.63	0.68
Hispanic female	2.20	2.13	0.36	1.58	1.75
Black female	2.14	2.21	0.46	1.90	1.71
White female	0.94	0.99	0.33	0.65	0.60
Marital status^c					
Married	0.72	0.82	0.34	0.40	0.58
Widowed	3.13	3.18	1.78	2.03	2.55
Divorced	1.59	1.59	0.59	1.06	1.34
Separated	2.95	2.94	0.68*	2.31	2.97
Never married	1.07	1.02	0.43	0.75	0.92
Metropolitan statistical area					
MSA	0.91	0.91	0.30	0.66	0.58
Non-MSA	1.72	1.78	0.60	1.31	1.30
Census region					
Northeast	1.53	1.55	0.40	0.98	0.99
Midwest	1.70	1.74	0.63	1.17	1.11
South	1.37	1.31	0.37	1.02	0.91
West	1.54	1.66	0.73	1.25	1.09

^a Total includes persons with unknown marital status.

^b Employment status is defined for individuals age 16 and older.

^c Marital status is defined for individuals age 17 and older.

* Relative standard error is greater than or equal to 30%.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table 3. Health insurance coverage of the civilian noninstitutionalized population: Percent by types of coverage and perceived health status, United States, 1996

Population characteristic	Total population (in thousands)	Percent distribution				
		Private	Employment-related	Nonemployment-related	Public only	Uninsured
Total < age 65 ^a	231,676	68.7	64.1	4.6	12.1	19.2
Total age 65+ ^a	31,839	61.5	36.0	25.5	37.6	0.9
Perceived health status, < age 65						
Excellent	89,770	74.4	69.3	5.1	8.2	17.4
Very good	70,584	73.1	68.3	4.8	10.1	16.9
Good	49,509	62.3	58.8	3.6	14.9	22.8
Fair	15,400	50.1	45.9	4.2	24.9	25.1
Poor	5,588	38.8	35.1	3.7	39.8	21.4
Perceived health status, age 65 +						
Excellent	5,832	66.4	40.8	25.6	32.6	1.0
Very good	7,940	67.8	40.9	26.9	31.4	0.8
Good	9,131	60.9	35.6	25.3	38.1	1.1
Fair	5,921	55.4	30.1	25.4	44.1	0.5
Poor	2,638	52.0	28.2	23.8	47.6	0.3

^a Total includes persons with unknown perceived health status.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table C. Health insurance coverage of the civilian noninstitutionalized population: Standard errors by types of coverage and perceived health status, United States, 1996

Population characteristic	Standard errors				
	Private	Employment-related	Nonemployment-related	Public only	Uninsured
Total < age 65 ^a	0.78	0.79	0.27	0.58	0.52
Total age 65+ ^a	1.24	1.25	1.12	1.22	0.23
Perceived health status, < age 65					
Excellent	0.89	0.93	0.46	0.55	0.74
Very good	0.89	0.91	0.39	0.68	0.67
Good	1.21	1.21	0.33	0.94	0.83
Fair	1.61	1.65	0.60	1.44	1.35
Poor	2.54	2.63	1.02	2.47	2.32
Perceived health status, age 65+					
Excellent	2.61	2.56	2.59	2.56	0.58*
Very good	2.08	2.40	2.09	2.06	0.43*
Good	2.06	1.99	1.92	2.01	0.36*
Fair	2.66	2.53	2.22	2.67	0.30*
Poor	3.85	3.41	2.92	3.85	0.35*

^a Total includes persons with unknown perceived health status.

* Relative standard error is greater than or equal to 30%.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table 4. Health insurance coverage of the population ages 19-24: Percent by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Total population (in thousands)	Percent distribution			
		Private	Employment-related	Public only	Uninsured
Total ^a	21,643	53.4	47.3	8.7	37.8
Employment status					
Employed	14,728	59.2	53.1	5.2	35.5
Not employed	6,520	42.7	36.8	17.2	40.1
Sex					
Male	10,661	53.2	46.8	5.0	41.9
Female	10,982	53.7	47.7	12.4	33.9
Race/ethnicity					
Total Hispanic	2,854	36.5	33.6	10.6	52.8
Total Black	3,577	34.9	32.1	14.9	50.2
Total White	13,662	62.5	54.8	6.3	31.1
Total Other	1,550	47.0	41.3	12.3	40.7
Hispanic male	1,568	37.4	33.0	4.1	58.5
Black male	1,559	34.6	30.1	4.4	61.1
White male	6,618	61.8	54.5	4.6	33.5
Hispanic female	1,287	35.5	34.4	18.5	45.9
Black female	2,018	35.2	33.7	23.1	41.7
White female	7,044	63.2	55.1	7.9	28.9
Perceived health status					
Excellent	8,429	59.7	53.1	6.1	34.2
Very good	6,754	56.6	48.5	7.8	35.5
Good	4,927	46.1	42.4	12.1	41.7
Fair/poor	1,335	32.3	29.1	17.5	50.2
Census region					
Northeast	3,806	51.2	44.3	9.4	39.4
Midwest	5,323	63.7	58.2	7.3	29.0
South	7,344	46.5	42.7	8.3	45.2
West	5,170	54.2	44.7	10.4	35.4
Full-time student					
Yes	6,394	67.6	55.7	9.6	22.8
No	1,852	50.7	46.5	8.7	40.6
Not a student	13,397	47.0	43.4	8.3	44.6

^a Total includes individuals with missing information on employment status and perceived health status. Total also includes individuals who are workers with missing information on offered insurance, hours of work, and hourly wages.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table D. Health insurance coverage of the population ages 19-24: Standard errors by types of coverage and selected population characteristics, United States, 1996

Population characteristic	Standard errors			
	Private	Employment-related	Public only	Uninsured
Total ^a	1.49	1.50	0.92	1.44
Employment status				
Employed	1.82	1.81	0.90	1.78
Not employed	2.39	2.47	1.74	2.26
Sex				
Male	1.95	2.01	0.86	1.89
Female	1.95	1.93	1.31	1.91
Race/ethnicity				
Total Hispanic	2.82	2.87	1.54	2.77
Total Black	3.63	3.45	2.94	4.02
Total White	1.80	1.94	0.87	1.74
Total Other	6.06	6.68	4.69*	5.90
Hispanic male	3.28	3.23	1.43*	3.36
Black male	5.33	4.92	1.78*	4.93
White male	2.43	2.61	1.04	2.34
Hispanic female	4.06	4.07	2.87	4.12
Black female	4.73	4.81	4.26	5.58
White female	2.21	2.39	1.28	2.12
Perceived health status				
Excellent	2.39	2.43	0.97	2.31
Very good	2.31	2.33	1.21	2.26
Good	2.71	2.54	1.95	2.55
Fair/poor	5.22	5.17	3.87	5.54
Census region				
Northeast	2.87	2.93	1.88	2.87
Midwest	2.66	2.89	1.53	2.41
South	2.71	2.48	1.72	2.82
West	3.30	3.39	1.89	2.77
Full-time student				
Yes	2.39	2.78	1.81	2.06
No	5.38	5.32	2.44	4.51
Not a student	1.95	1.88	1.07	1.96

^a Total includes individuals with missing information on employment status and perceived health status. Total also includes individuals who are workers with missing information on offered insurance, hours of work, and hourly wages.

* Relative standard error is greater than or equal to 30%.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey--Household Component, 1996 (round 1).

Table 5. Percent distribution of uninsured persons under age 65 by selected population characteristics, United States, 1996

Population characteristic	Total population (in thousands)	Percent distribution of population	Percent uninsured	Percent distribution of uninsured population
Total ^a	231,676	100.0	19.2	100.0
Age in years				
< 4	15,577	6.7	13.8	4.8
4-6	12,716	5.5	13.3	3.8
7-12	24,092	10.4	15.5	8.4
13-17	19,036	8.2	17.9	7.7
18	3,445	1.5	28.4	2.2
19-24	21,643	9.3	37.8	18.4
25-29	18,703	8.1	26.8	11.3
30-34	21,383	9.2	19.3	9.3
35-54	74,423	32.1	16.4	27.4
55-64	20,658	8.9	14.7	6.8
Race/ethnicity				
Total Hispanic	26,898	11.6	35.1	21.2
Total Black	30,297	13.1	24.8	16.9
Total White	163,378	70.5	15.2	55.8
Total Other	11,104	4.8	24.3	6.1
Hispanic male	13,671	5.9	38.9	12.0
Black male	14,297	6.2	26.6	8.6
White male	81,443	35.2	16.3	29.9
Hispanic female	13,227	5.7	31.2	9.3
Black female	16,000	6.9	23.2	8.4
White female	81,934	35.4	14.0	25.8
Marital status^b				
Married	91,323	39.5	13.9	28.8
Widowed	3,412	1.5	24.1	1.9
Divorced	16,952	7.3	26.6	10.2
Separated	4,291	1.9	30.5	3.0
Never married	51,495	22.3	29.8	34.7
Census region				
Northeast	44,555	19.2	15.6	15.7
Midwest	54,045	23.3	15.5	18.8
South	80,707	34.8	22.6	41.0
West	52,370	22.6	20.9	24.6
Perceived health status				
Excellent	89,770	38.9	17.4	35.6
Very good	70,584	30.6	16.9	27.1
Good	49,509	21.4	22.8	25.7
Fair	15,400	6.7	25.1	8.8
Poor	5,588	2.4	21.4	2.7

^a Total includes persons with unknown perceived health status and marital status.

^b Marital status is defined for individuals age 17 and older.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey-- Household Component, 1996 (round 1).

Table E. Standard errors for percent distribution of uninsured persons under age 65 by selected population characteristics, United States, 1996

Population characteristic	Standard errors		
	Percent distribution of population	Percent uninsured	Percent distribution of uninsured population
Total ^a	--	0.52	--
Age in years			
< 4	0.22	1.17	0.40
4-6	0.18	1.24	0.34
7-12	0.26	1.10	0.57
13-17	0.21	1.15	0.44
18	0.10	2.98	0.27
19-24	0.27	1.44	0.82
25-29	0.28	1.39	0.57
30-34	0.25	1.08	0.50
35-54	0.38	0.61	0.77
55-64	0.28	0.88	0.41
Race/ethnicity			
Total Hispanic	0.57	1.59	1.45
Total Black	0.70	1.34	1.33
Total White	0.86	0.57	1.73
Total Other	0.40	2.43	0.43
Hispanic male	0.31	1.72	0.87
Black male	0.34	1.70	0.74
White male	0.49	0.68	1.11
Hispanic female	0.28	1.75	0.69
Black female	0.40	1.71	0.80
White female	0.50	0.60	1.00
Marital status^b			
Married	0.46	0.58	0.86
Widowed	0.09	2.55	0.23
Divorced	0.25	1.34	0.55
Separated	0.12	2.97	0.34
Never married	0.40	0.92	1.01
Census region			
Northeast	0.79	0.99	1.11
Midwest	0.97	1.11	1.45
South	1.26	0.91	1.87
West	0.81	1.09	1.29
Perceived health status			
Excellent	0.59	0.74	1.13
Very good	0.43	0.67	0.93
Good	0.40	0.83	0.88
Fair	0.22	1.35	0.52
Poor	0.15	2.32	0.31

^a Total includes persons with unknown perceived health status and marital status.

^b Marital status is defined for individuals age 17 and older.

* Relative standard error is greater than or equal to 30%.

Source: Center for Cost and Financing Studies, Agency for Health Care Policy and Research. Medical Expenditure Panel Survey-- Household Component, 1996 (round 1).