# Health Care Coverage by Age, Sex, Race, and Family Income: United States, 1986 

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## Introduction

This report on the health-care coverage of the civilian noninstitutionalized population residing in the United States during 1986 presents estimates of coverage under private health insurance, Medicare, public assistance, and military-Veterans Administration (hereafter military-VA) health benefits. The estimates for each of these forms of coverage are shown by age, sex, race, and family income. Persons are also classified in relation to whether they are covered by none or by at least one of these four types of health-care plans, and their coverage status is described in terms of the same sociodemographic characteristics.

The main purpose of this report is to update the 1984 estimates shown in another report. ${ }^{1}$ The 1986 data in this report were collected with the same questionnaire and procedures used for the 1984 data. The more detailed discussion of the meaning and limitations of the data included in the 1984 report should be consulted to better understand the 1986 estimates included in this report.

The coverage of persons under each of the four forms of coverage named above are described in the following sections. Persons then are described in terms of whether they are covered by at least one of the four forms of coverage or by none of them (the so-called "uninsured population").

## Private health insurance coverage

Household respondents were asked whether any family member was covered by a health insurance plan that paid any part of a hospital bill or of a doctor's or surgeon's bill for operations. The names of all plans were listed for which

[^0]a positive response was obtained to either of these questions. Questions then were asked for each plan that covered at least one family member. Included were questions about whether the plan was obtained through an employer or union, the type of coverage associated with the plan, and the status of each family member's coverage in relation to each of the plans. In tabulating the data, persons were classified as "covered by private health insurance" if they were covered by at least one plan, and as "not covered" if they were classified as "not covered" under all of the plans listed for the family. They were classified as "unknown" if their coverage was not determined for at least one plan and if they were not covered by any of the other plans (if any) listed for the family.

Table 1 shows that about 76.6 percent of the civilian noninstitutionalized population was covered by private health

Table 1. Percent distribution and number of persons by private health insurance coverage status, according to age: United States, 1986

| Age | Coverage status |  |  |
| :---: | :---: | :---: | :---: |
|  | All ${ }^{1}$ | Covered | Not covered |
|  | Percent distribution |  |  |
| All ages | 100.0 | 76.6 | 23.4 |
| Under 18 years | 100.0 | 72.7 | 27.3 |
| 18-24 years | 100.0 | 68.2 | 31.8 |
| 25-44 years | 100.0 | 79.7 | 20.3 |
| 45-64 years | 100.0 | 83.2 | 16.8 |
| 65 years and over | 100.0 | 75.3 | 24.7 |
|  | Number in thousands |  |  |
| All ages | 236,348 | 179,470 | 54,696 |
| Under 18 years | 63,132 | 45,429 | 17,101 |
| 18-24 years | 26,721 | 18,017 | 8,405 |
| 25-44 years | 74,260 | 58,654 | 14,977 |
| 45-64 years | 44,698 | 36,834 | 7,460 |
| 65 years and over | 27,538 | 20,535 | 6,752 |

[^1]Table 2. Percent and number of persons, by private health insurance coverage status, age, sex, race, and family income: United States, 1986

| Sex, race, and family income | Covered |  |  | Not covered |  |  | Covered |  |  | Not covered |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | All ages | Under 65 years | 65 years and over | $\begin{aligned} & \text { All } \\ & \text { ages } \end{aligned}$ | Under 65 years | 65 years and over | $\begin{aligned} & \text { All } \\ & \text { ages } \end{aligned}$ | Under 65 years | 65 years and over | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over |
|  | Percent ${ }^{1}$ |  |  |  |  |  | Number in thousands ${ }^{2}$ |  |  |  |  |  |
| All persons ${ }^{3}$ | 76.6 | 76.8 | 75.3 | 23.4 | 23.2 | 24.7 | 179,470 | 158,935 | 20,535 | 54,696 | 47,944 | 6,752 |
| Sex |  |  |  |  |  |  |  |  |  |  |  |  |
| Male | 77.2 | 77.3 | 76.6 | 22.8 | 22.7 | 23.4 | 87,464 | 78,820 | 8,644 | 25,815 | 23,174 | 2,641 |
| Female | 76.1 | 76.4 | 74.3 | 23.9 | 23.6 | 25.7 | 92,006 | 80,115 | 11,891 | 28,881 | 24,770 | 4,111 |
| Race |  |  |  |  |  |  |  |  |  |  |  |  |
| White | 79.9 | 80.0 | 79.0 | 20.1 | 20.0 | 21.0 | 158,427 | 139,058 | 19,369 | 39,914 | 34,761 | 5,153 |
| Black | 55.7 | 57.2 | 38.5 | 44.3 | 42.8 | 61.5 | 15,758 | 14,879 | 879 | 12,542 | 11,138 | 1.404 |
| Other | 70.2 | 71.0 | 59.5 | 29.8 | 29.0 | 40.7 | 5,285 | 4,999 | 287 | 2,240 | 2,044 | 196 |
| Family income |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$5,000 | 32.9 | 32.1 | 37.3 | 67.1 | 67.9 | 62.7 | 4,300 | 3,561 | 739 | 8,765 | 7,523 | 1,242 |
| \$5,000-\$9,999 | 39.9 | 31.7 | 64.4 | 60.1 | 68.3 | 35.6 | 8,108 | 4,800 | 3,308 | 12,193 | 10,364 | 1,829 |
| \$10,000-\$19,999 | 68.8 | 66.0 | 83.2 | 31.2 | 34.0 | 16.8 | 30,857 | 24,579 | 6,278 | 13,961 | 12,690 | 1,271 |
| \$20,000-\$34,999 | 88.5 | 88.5 | 87.8 | 11.5 | 11.5 | 12.2 | 55,116 | 50,724 | 4,391 | 7,195 | 6,584 | 611 |
| \$35,000-\$49,999 | 92.9 | 93.2 | 85.6 | 7.1 | 6.8 | 14.3 | 34,612 | 33,280 | 1,331 | 2,642 | 2,420 | 222 |
| \$50,000 or more | 94.9 | 95.4 | 85.1 | 5.1 | 4.7 | 14.9 | 24,832 | 23,920 | 913 | 1,327 | 1,167 | 160 |

'Excludes unknown coverage status.
${ }^{2}$ Number of persons covered and not covered do not equal total population because unknown coverage status is not included. See table III for population estimates.
${ }^{3}$ includes unknown family income.
insurance in 1986. This is almost identical to the 1984 estimate of the percent covered ( 76.4 percent). In relation to age, the highest percent of coverage was for persons 45-64 years of age ( 83.2 percent) and the lowest percent of coverage was for persons $18-24$ years of age ( 68.2 percent).

It should be noted that the nature of the private health insurance plans for persons under 65 years of age and for persons 65 years and over is quite different. For almost all persons 65 years of age and over the private plans are a secondary form of insurance intended to supplement Medicare coverage (the so-called "Med-Sup" plans). For most persons under 65 years of age the private plans are their primary or only source of coverage.

Table 2 shows that black persons had the lowest percent of coverage of the three racial groups shown ( 55.7 percent compared with 79.9 percent for white persons). Family income has an even larger impact on coverage status, with the percent covered ranging from 32.9 percent for persons in families with an annual income of less than $\$ 5,000$ to 94.9 percent for persons in families earning more than $\$ 50,000$ per year.

## Medicare coverage

Household respondents were asked whether anyone in the family was covered by Medicare, and, if so, to indicate which persons were covered. Those classified as covered were then asked whether they were covered by the types of benefits that pay for hospital bills (part A), physician care (part B), or both. Because almost everyone covered by either part is covered by the other part, the estimates of Medicare coverage shown in this report include persons covered by either part $A$ or part $B$, or by both part $A$ and part B.

In 1986 about 12.1 percent of the civilian noninstitutionalized population were covered by Medicare (data

Table 3. Percent and number of persons 65 years and over, by Medicare coverage status, sex, race, and family income: United States, 1986

| Sex, race, and family income | Covered | Not covered | Covered | Not covered |
| :---: | :---: | :---: | :---: | :---: |
|  | Percent ${ }^{1}$ |  | Number in thousands ${ }^{2}$ |  |
| All persons ${ }^{3}$ | 95.0 | 5.0 | 25,970 | 1,370 |
| Sex |  |  |  |  |
| Male | 94.8 | 5.2 | 10,683 | 589 |
| Female | 95.1 | 4.9 | 15,287 | 781 |
| Race |  |  |  |  |
| White | 95.8 | 4.2 | 23,550 | 1,041 |
| Black | 88.2 | 11.8 | 1,995 | 267 |
| Other | 87.4 | *12.8 | 425 | 62 |
| Family income |  |  |  |  |
| Less than \$5,000 | 93.1 | 7.0 | 1,850 | 139 |
| \$5,000-\$9,999 | 95.9 | 4.1 | 4,924 | 209 |
| \$10,000-\$19,999 | 96.5 | 3.5 | 7,318 | 264 |
| \$20,000-\$34,999 | 93.9 | 6.1 | 4,702 | 308 |
| \$35,000-\$49,999 | 91.4 | 8.6 | 1,424 | 134 |
| \$50,000 or more | 93.6 | *6.4 | 1,006 | 69 |

${ }^{1}$ Excludes unknown coverage status.
${ }^{2}$ Number of persons covered and not covered do not equal total population because
unknown coverage status is not included. See table III for population estimates.
${ }^{3}$ includes unknown family income.
not shown). This estimate is about the same as the 1984 estimate of 12.0 percent. Because very few persons under age 65 were reported to be covered by Medicare ( 1.2 percent), table 3 shows Medicare coverage for persons 65 years of age and over only.

Almost all persons 65 years of age and over ( 95.0 percent) were covered by Medicare. The percent of this age group covered varied little from 95 percent in different sex or familyincome groups. With regard to race, the percent of white
persons covered ( 95.8 percent) was higher than that for black persons ( 88.2 percent) or for persons of races other than white or black ( 87.4 percent).

## Public assistance health care

The 1986 NHIS questionnaire included several questions related to eligibility for public assistance health care. Among these were questions on the receipt of Aid to Families with Dependent Children (AFDC) and Supplemental Security Income (SSI), whether the person had a valid Medicaid card, and whether he or she was covered by any public assistance program that paid for medical care. In this report coverage by public assistance is ascribed to the person if a positive response was obtained to any one of these questions. Persons are classified as "not covered" by public assistance for medical care if a negative response was obtained for all four questions.

It should be noted that "public assistance" as used in this report is not synonymous with "Medicaid coverage." This is because those classified as "covered" only on the basis of an affirmative response to the questions about public assistance coverage may or may not have been covered by Medicaid. However, since three of the four criteria noted above relate to Medicaid coverage ("categorical" coverage associated with the receipt of AFDC or SSI, and possession of a valid Medicaid card), it is highly likely that almost all of the persons classified in this report as covered by public assistance are in fact covered by Medicaid. But, because of the ambiguity for a relatively small number of cases noted above, the more general term "public assistance" will be used to describe this type of coverage.

Because the criteria for Medicaid coverage are defined by each of the States, and because many people are not aware of the criteria used in their State, it is difficult to obtain point-prevalence estimates of this population based on a household survey using a national rather than a State sampling frame. Two important implications of this fact are that (1) national household surveys based on only one interview tend to underestimate the prevalence of this type of coverage, and (2) the persons who are identified tend to have more illness, impairments, and injuries than persons in the noninstitutionalized population who are not identified. This follows from the fact that many persons become aware that they are covered by Medicaid (or other forms of public assistance) only after they become ill or disabled and seek medical help for their problem.

Given these considerations, extreme caution should be used in comparing the results described in this section with other sources of estimates on the number and characteristics of the Medicaid or public assistance population. Any such comparison should focus on the criteria used to define this type of coverage and the procedure used to collect the data that serves as the basis of the estimates.

On the basis of the NHIS data collected during 1986, approximately 5.9 percent (table 4) of persons in the civilian noninstitutionalized population were eligible for public assistance for health care. This is compared with the 1984 estimate of 6.0 percent. The percent covered was highest for persons under 18 years of age.

Table 4. Percent distribution and number of persons by public-assistance health-care coverage status, according to age: United States, 1986

| Age | Coverage status |  |  |
| :---: | :---: | :---: | :---: |
|  | $A I^{\text {t }}$ | Covered | Not covered |
|  | Percent distribution |  |  |
| All ages | 100.0 | 5.9 | 94.1 |
| Under 18 years | 100.0 | 10.4 | 89.6 |
| 18-24 years | 100.0 | 5.0 | 95.0 |
| 25-44 years | 100.0 | 3.8 | 96.2 |
| 45-64 years | 100.0 | 3.1 | 96.9 |
| 65 years and over | 100.0 | 6.6 | 93.4 |
|  | Number in thousands |  |  |
| All ages | 236,348 | 13,801 | 220,285 |
| Under 18 years | 63,132 | 6,440 | 55,675 |
| 18-24 years | 26,721 | 1,319 | 25,141 |
| 25-44 years | 74,260 | 2,837 | 70,955 |
| 45-64 years | 44,698 | 1,396 | 43,047 |
| 65 years and over | 27,538 | 1,809 | 25,467 |

${ }^{1}$ Percent distribution excludes unknown coverage status; frequency includes unknown coverage status.

Table 5 shows that the percent of persons covered by public assistance was highest for females ( 7.2 percent), black persons ( 18.8 percent), and not unexpectedly for persons with low annual family income ( 34.1 percent for persons with an annual family income of less than $\$ 5,000$ ).

## Military-Veterans Administration health care coverage

As was the case with public assistance health-care plans, coverage for civilians under military or VA health benefits is much more difficult to define than coverage under private health insurance or Medicare. This is especially so in the case of VA health benefits which operate for most veterans and their eligible dependents under a system of priority eligibility. Veterans with a certified service-connected disability are almost certain to receive care. However, those who may qualify for care on the basis of other criteria may or may not receive care depending on the capacity of the VA facilities in their area. Therefore, the estimates presented in this section should be considered in terms of the types of information collected in NHIS on this topic rather than as a definitive statement of the number and characteristics of veterans and their family members who are covered by military-VA health benefits.

In this report persons are classified as covered by militaryVA health benefits if it was determined that (1) they receive a military or VA pension, (2) they were covered by CHAMPUS, CHAMP-VA, or any other program that provides health care for military dependents or survivors of military persons, or (3) they received compensation for a disability from VA. Other circumstantial criteria by which a person might qualify for military-VA health-care benefits (such as advanced age or low income) are not included among the criteria used to define eligibility.

Finally, it should be noted that even though the military and VA health-care systems are administratively distinct, coverage by one or both of these is considered as a single form of health-care coverage in this report. The main reason

Table 5. Percent and number of persons, by public-assistance health-care coverage status, age, sex, race, and family income: United States, 1986

| Sex, race, and family income | Covered |  |  | Not covered |  |  | Covered |  |  | Not covered |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over | All ages | Under 65 years | 65 years and over |
|  | Percent ${ }^{1}$ |  |  |  |  |  | Number in thousands ${ }^{2}$ |  |  |  |  |  |
| All persons ${ }^{3}$. | 5.9 | 5.8 | 6.6 | 94.1 | 94.2 | 93.4 | 13,801 | 11,992 | 1,809 | 220,285 | 194,818 | 25,467 |
| Sex |  |  |  |  |  |  |  |  |  |  |  |  |
| Male . | 4.6 | 4.6 | 4.2 | 95.4 | 95.4 | 95.8 | 5,164 | 4,693 | 471 | 108,242 | 97,409 | 10,834 |
| Female | 7.2 | 7.0 | 8.4 | 92.8 | 93.0 | 91.6 | 8,636 | 7,299 | 1,337 | 112,043 | 97,409 | 14,634 |
| Race |  |  |  |  |  |  |  |  |  |  |  |  |
| White | 4.0 | 3.9 | 5.0 | 96.0 | 96.1 | 95.0 | 8,014 | 6,784 | 1,230 | 190,951 | 167,627 | 23,324 |
| Black | 18.8 | 18.3 | 23.9 | 81.2 | 81.7 | 76.1 | 5,192 | 4,655 | 537 | 22,486 | 20,777 | 1,709 |
| Other | 8.0 | 7.9 | *8.6 | 92.0 | 92.1 | 91.2 | 595 | 553 | *41 | 6,848 | 6,414 | 434 |
| Family income |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$5,000 | 34.1 | 34.9 | 29.9 | 65.9 | 65.1 | 70.1 | 4,335 | 3,751 | 584 | 8,374 | 7,007 | 1,367 |
| \$5,000-\$9,999 | 22.6 | 26.6 | 11.0 | 77.4 | 73.4 | 89.0 | 4,472 | 3,909 | 564 | 15,310 | 10,764 | 4,546 |
| \$10,000-\$19,999 | 5.3 | 5.7 | 3.4 | 94.7 | 94.3 | 96.6 | 2,364 | 2,110 | 254 | 42,231 | 34,934 | 7,297 |
| \$20,000-\$34,999 | 1.3 | 1.1 | 2.6 | 98.7 | 98.9 | 97.4 | 784 | 652 | 131 | 61,714 | 56,842 | 4,873 |
| \$35,000-\$49,999 | 0.6 | 0.5 | *1.9 | 99.4 | 99.5 | 98.0 | 212 | 182 | *30 | 37,112 | 35,588 | 1,524 |
| \$50,000 or more | 0.4 | 0.4 | *1.7 | 99.6 | 99.6 | 98.3 | 113 | 95 | *18 | 26,177 | 25,122 | 1,056 |

'Excludes unknown coverage status.
${ }^{2}$ Number of persons covered and not covered do not equal total population because unknown coverage status is not included. See table ill for population estimates.
${ }^{3}$ Includes unknown family income.
for this is that the NHIS questions on this topic do not allow for a clear distinction between these two forms of coverage.

According to the criteria used in this report, table 6 shows that about 3.0 percent of persons in the civilian noninstitutionalized population were covered by military-VA health benefits during 1986. This is similiar to the 1984 estimate of 3.4 percent. Because of the relatively large proportion of retirees and of veterans and their dependents whose rights derive from service during World War II and the Korean War, two important age groups to consider for this type of coverage are those under 45 years of age and those 45 years of age and over. As may be noted, the percents of coverage were similiar for persons $45-64$ years of age ( 5.8 percent) and persons 65 years of age and over ( 5.0 percent); and these were much higher than for the younger age groups (for instance, 1.8 percent for persons 25-44 years of age).

Table 7 shows that the percent of persons covered was somewhat higher for persons in families with an annual income in the middle of the income range (from $\$ 10,000$ to $\$ 49,999$ ). Regarding sex and race, the percent covered by this type of health-care plan was highest for males ( 3.7 percent) and lowest for black persons ( 2.6 percent).

## The four forms of coverage combined

Previous sections have described the characteristics of persons in terms of a single form of health-care coverage. In this section estimates of coverage under private health insurance, Medicare, public assistance, and military-VA health benefits are cross-classified, and persons are characterized in terms of whether they had at least one of these four forms of coverage or none of them. (Relatively few persons classified as not covered by any of the four plans were reclassified

Table 6. Percent distribution and number of persons by military-Veterans Administration health-care coverage status, according to age: United States, 1986

| Age | Coverage status |  |  |
| :---: | :---: | :---: | :---: |
|  | $A / /^{1}$ | Covered | Not covered |
|  | Percent distribution |  |  |
| All ages | 100.0 | 3.0 | 97.0 |
| Under 18 years | 100.0 | 2.2 | 97.8 |
| 18-24 years | 100.0 | 1.9 | 98.1 |
| 25-44 years | 100.0 | 1.8 | 98.2 |
| 45-64 years | 100.0 | 5.8 | 94.2 |
| 65 years and over | 100.0 | 5.0 | 95.0 |
|  | Number in thousands |  |  |
| All ages | 236,348 | 7,139 | 227,384 |
| Under 18 years | 63,132 | 1,410 | 61,690 |
| 18-24 years | 26,721 | 496 | 26,095 |
| 25-44 years | 74,260 | 1,326 | 72,248 |
| 45-64 years | 44,698 | 2,545 | 41,462 |
| 65 years and over | 27,538 | 1,363 | 25,889 |

${ }^{1}$ Percent distribution excludes unknown coverage status; frequency includes unknown coverage status.
as covered because, in response to questions not discussed in this report, they had indicated that they were covered by some type of health-care plan.) Also, the focus will shift from describing the characteristics of persons covered by a specific health-care plan to describing the characteristics of persons not covered by any of the four plans.

Table 8 shows that about 13.3 percent of persons in the civilian noninstitutionalized population were not covered by health-care plans during 1986. This is similar to the 1984 estimate of 13.0 percent. A previously published report on health-care coverage during 1978 estimated that about 11 percent of the civilian noninstitutionalized population lacked

Table 7. Percent and number of persons, by military-Veterans Administration health-care coverage status, age, sex, race, and family income: United States, 1986

| Sex, race, and family income | Covered |  |  | Not covered |  |  | Covered |  |  | Not covered |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over | All ages | Under 65 years | 65 years and over | All ages | Under 65 years | 65 years and over | All ages | Under 65 years | 65 years and over |
|  | Percent ${ }^{1}$ |  |  |  |  |  | Number in thousands ${ }^{2}$ |  |  |  |  |  |
| All persons ${ }^{3}$ | 3.0 | 2.8 | 5.0 | 97.0 | 97.2 | 95.0 | 7,139 | 5,776 | 1,363 | 227,384 | 201,495 | 25,889 |
| Sex |  |  |  |  |  |  |  |  |  |  |  |  |
| Male | 3.7 | 3.1 | 9.0 | 96.3 | 96.9 | 91.0 | 4,125 | 3,120 | 1,005 | 108,641 | 98,503 | 10,138 |
| Female | 2.5 | 2.5 | 2.2 | 97.5 | 97.5 | 97.8 | 3,014 | 2,656 | 357 | 118,743 | 102,992 | 15,751 |
| Race |  |  |  |  |  |  |  |  |  |  |  |  |
| White | 3.1 | 2.8 | 5.1 | 96.9 | 97.2 | 94.9 | 6,184 | 4,930 | 1,254 | 192,502 | 169,258 | 23,244 |
| Black | 2.6 | 2.5 | 3.9 | 97.4 | 97.5 | 96.1 | 734 | 645 | 89 | 27,597 | 25,408 | 2,189 |
| Other | 2.9 | 2.9 | *4.2 | 97.1 | 97.1 | 96.0 | 221 | 201 | *20 | 7,285 | 6,829 | 456 |
| Family income |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$5,000 | 2.3 | 1.8 | 4.6 | 97.7 | 98.2 | 95.4 | 295 | 205 | 91 | 12,796 | 10,892 | 1,904 |
| \$5,000-\$9,999 | 2.6 | 2.0 | 4.2 | 97.4 | 98.0 | 95.8 | 521 | 305 | 216 | 19,736 | 14,825 | 4,910 |
| \$10,000-\$19,999 | 3.3 | 2.9 | 5.2 | 96.7 | 97.1 | 94.8 | 1,454 | 1,067 | 387 | 43,220 | 36,115 | 7,106 |
| \$20,000-\$34,999 | 3.6 | 3.2 | 7.5 | 96.4 | 96.8 | 92.5 | 2,225 | 1,851 | 373 | 59,924 | 55,329 | 4,594 |
| \$35,000-\$49,999 | 3.1 | 2.9 | 7.2 | 96.9 | 97.1 | 92.8 | 1,137 | 1,025 | 112 | 35,985 | 34,549 | 1,436 |
| \$50,000 or more | 3.2 | 3.2 | *3.2 | 96.8 | 96.8 | 96.8 | 842 | 808 | *34 | 25,229 | 24,186 | 1,043 |

'Excludes unknown coverage status.
"Number of persons covered and not covered do not equal total population because unknown coverage status is not included. See table III for population estimates.
'Includas unknown family income.

Table 8. Percent distribution and number of persons by coverage status under private health insurance, Medicare, public-assistance health care, or miltary-Veterans Administration health care, according to age: United States, 1986

| Age | Coverage status |  |  |
| :---: | :---: | :---: | :---: |
|  | All ${ }^{1}$ | Covered ${ }^{2}$ | Not covered ${ }^{3}$ |
|  | Percent distribution |  |  |
| All ages | 100.0 | 86.7 | 13.3 |
| Under 18 years | 100.0 | 85.4 | 14.6 |
| 18-24 years | 100.0 | 75.3 | 24.7 |
| 25-44 years | 100.0 | 85.2 | 14.8 |
| 45-64 years | 100.0 | 90.0 | 10.0 |
| 65 years and over | 100.0 | 99.3 | 0.7 |
|  | Number in thousands |  |  |
| All ages | 236,348 | 201,830 | 31,010 |
| Under 18 years | 63,132 | 52,862 | 9,071 |
| 18-24 years | 26,721 | 19,751 | 6,466 |
| 25-44 years | 74,260 | 62,382 | 10,853 |
| 45-64 years | 44,698 | 39,708 | 4,418 |
| 65 years and over | 27,538 | 27,126 | 202 |

'Percent distribution excludes unknown coverage status; frequency includes unknown coverage status
Covered by at least one of the four health-care plans
${ }^{3}$ Not covered under any of the four health-care plans.
coverage under the four types of plans included in this report. ${ }^{2}$ The age group with the highest percent of noncoverage was 18-24 years of age ( 24.7 percent) and the one with the lowest percent of noncoverage was the 65 years and over age group (0.7 percent).

Table 9 shows that proportionately more males ( 14.3 percent), black persons ( 19.6 percent), and persons in low annual family-income groups lacked any form of health-care coverage during 1986.

[^2]Table 9. Percent and number of persons, by coverage status under private heath insurance, Medicare, public-assistance health care, or military-Veterans Administration health care, age, sex, race, and family income: United States, 1986

| Sex, race, and family income | Covered |  |  | Not covered |  |  | Covered |  |  | Not covered |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over | All ages | Under 65 years | 65 years and over | All ages | Under 65 years | 65 years and over | $\begin{gathered} \text { All } \\ \text { ages } \end{gathered}$ | Under 65 years | 65 years and over |
|  | Percent ${ }^{1}$ |  |  |  |  |  | Number in thousands ${ }^{2}$ |  |  |  |  |  |
| All persons ${ }^{3}$ | 86.7 | 85.0 | 99.3 | 13.3 | 15.0 | 0.7 | 201,830 | 174,704 | 27,126 | 31,010 | 30,808 | 202 |
| Sex |  |  |  |  |  |  |  |  |  |  |  |  |
| Male | 85.7 | 84.2 | 99.2 | 14.3 | 15.8 | 0.8 | 96,526 | 85,333 | 11,193 | 16,096 | 16,004 | 91 |
| Female | 87.6 | 85.8 | 99.3 | 12.4 | 14.2 | 0.7 | 105,304 | 89,371 | 15,933 | 14,914 | 14,803 | 111 |
| Race |  |  |  |  |  |  |  |  |  |  |  |  |
| White | 87.6 | 86.0 | 99.5 | 12.4 | 14.0 | 0.5 | 173,238 | 148,766 | 24,471 | 24,422 | 24,304 | 118 |
| Black | 80.4 | 79.0 | 96.6 | 19.6 | 21.0 | *3.4 | 22,299 | 20,115 | 2,184 | 5,436 | 5,360 | *76 |
| Other | 84.5 | 83.6 | 98.3 | 15.5 | 16.4 | *1.7 | 6,294 | 5,822 | 471 | 1,152 | 1,144 | *80 |
| Family income |  |  |  |  |  |  |  |  |  |  |  |  |
| Less than \$5,000 | 74.4 | 70.2 | 97.3 | 25.6 | 29.8 | *2.7 | 9,559 | 7,619 | 1,940 | 3,294 | 3,240 | *54 |
| \$5,000-\$9,999 | 71.8 | 62.2 | 99.3 | 28.2 | 37.8 | *0.7 | 14,283 | 9,200 | 5,083 | 5,621 | 5,584 | *37 |
| \$10,000-\$19,999 | 78.9 | 74.6 | 99.6 | 21.1 | 25.4 | *0.4 | 35,141 | 27,596 | 7,545 | 9,414 | 9,381 | *33 |
| \$20,000-\$34,999 | 92.1 | 91.4 | 99.7 | 7.9 | 8.6 | *0.3 | 57,316 | 52,316 | 4,999 | 4,910 | 4,896 | *15 |
| \$35,000-\$49,999 | 95.2 | 95.0 | 99.4 | 4.8 | 5.0 | *0.6 | 35,457 | 33,906 | 1,551 | 1,779 | 1,769 | *10 |
| \$50,000 or more | 96.8 | 96.6 | 99.6 | 3.2 | 3.4 | *0.4 | 25,309 | 24,236 | 1,073 | 846 | 842 | * 4 |

[^3]
## Symbols

--- Data not available
... Category not applicable

- Quantity zero
0.0 Quantity more than zero but less than 0.05

Z Quantity more than zero but less than 500 where numbers are rounded to thousands

* Figure does not meet standards of reliability or precision
\# Figure suppressed to comply with confidentiality requirements


## Technical notes

The estimates shown in this report are based on data obtained in household interviews in a continuing nationwide survey. Each week a probability sample of households is interviewed by personnel of the U.S. Bureau of the Census to obtuin information about the health and other characteristics of the civilian noninstitutionalized population of the United States.

During 1986, interviews were conducted in approximately 24,700 households containing about 62,000 family members and unrelated individuals. The total noninterview rate was about 3.4 percent. The weights of interviewed persons in the segments containing sample households for whom data were not obtained were inflated to compensate for household nonresponse.

All persons 17 years of age and over were asked to participate in the interview. When this was not possible, proxy

Table I. Standard errors of estimates of aggregates

|  | Size of estimate in thousands | Standard error in thousands |
| :---: | :---: | :---: |
| 35 |  | 16 |
| 100 |  | 27 |
| 300 | - . - . . . - . . . - | 47 |
| 500 |  | 61 |
| 1,000 |  | 87 |
| 5,000 |  | 202 |
| 10,000 |  | 298 |
| 20,000 |  | 454 |
| 30,000 |  | 594 |
| 150,000 |  | 2,087 |

Table II. Standard errors, expressed in percentage points, of estimated percents

| Base of percents in thousands | Estimated percents |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} 2 \text { or } \\ 98 \end{gathered}$ | $\begin{gathered} 5 \text { or } \\ 95 \end{gathered}$ | $\begin{gathered} 10 \text { or } \\ 90 \end{gathered}$ | $\begin{gathered} 20 \text { or } \\ 80 \end{gathered}$ | 50 |
| 100 | 3.8 | 6.0 | 8.2 | 10.9 | 13.7 |
| 300 | 2.2 | 3.4 | 4.7 | 6.3 | 7.9 |
| 500 | 1.7 | 2.7 | 3.7 | 4.9 | 6.1 |
| 1,000 | 1.2 | 1.9 | 2.6 | 3.5 | 4.3 |
| 5,000 | 0.5 | 0.8 | 1.2 | 1.5 | 1.9 |
| 10,000 | 0.4 | 0.6 | 0.8 | 1.1 | 1.4 |
| 20,000 | 0.3 | 0.4 | 0.6 | 0.8 | 1.0 |
| 30,000 | 0.2 | 0.3 | 0.5 | 0.6 | 0.8 |
| 150,000 | 0.1 | 0.2 | 0.2 | 0.3 | 0.4 |

responses were accepted from family members meeting the NHIS respondent rules. All information on persons under 17 years of age was obtained from adult family members or guardians.

The appendixes of Vital and Health Statistics, Series 10, No. 164, should be consulted for a more detailed discussion of the sample design and weighting procedures (appendix I) and for a copy of the questionnaire used during $1986 .^{3}$ Approximate sampling errors for typical estimates contained in this report are shown in table I (aggregates) and table II (percents).

The population estimates for tables $2,3,5,7$, and 9 are shown in table III.

Table ill. Population estimates by sex, race, and family income: United States, 1986

| Sex, race, and family income | Number in thousands |
| :---: | :---: |
| Total ${ }^{1}$ | 236,348 |
| Sex |  |
| Male . | 114,330 |
| Female | 122,018 |
| Race |  |
| White | 200,247 |
| Black | 28,549 |
| Other | 7,552 |
| Family income |  |
| Less than \$5,000 | 13,123 |
| \$5,000-\$9,999 | 20,363 |
| \$10,000-\$19,999 | 45,033 |
| \$20,000-\$34,999 | 62,620 |
| \$35,000-\$49,999 | 37,412 |
| \$50,000 or more | 26,310 |

${ }^{1}$ Includes unknown family income.

[^4]
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[^0]:    'National Center for Health Statistics, P. Ries: Health care coverage by sociodemographic and health characteristics, United States, 1984. Vital and Health Statistics. Series 10, No. 162. DHHS Pub. No. (PHS) 87-1590. Public Health Service. Washington. U.S. Government Printing Office. In press.

[^1]:    ${ }^{1}$ Percent distribution excludes unknown coverage status; frequency includes unknown coverage status.

[^2]:    ${ }^{2}$ National Center for Health Statistics: Health care coverage under private health insurance, Medicare, Medicaid, and military or Veterans Administration health benefits, United States, 1978. Advance Data From Vital and Health Statistics. No. 71. DHHS Pub. No. (PHS) 81-1250. Public Health Service. Hyattsville, Md., June 29, 1981.

[^3]:    ${ }^{1}$ Excludes unknown coverage status.
    ${ }^{2}$ Number of persons covered and not covered do not equal total population because unknown coverage status is not included. See table lll for population estimates.
    ${ }^{3}$ Includes unknown family income.

[^4]:    ${ }^{3}$ National Center for Health Statistics, D. A. Dawson: Current estimates from the National Health Interview Survey, United States, 1986. Vital and Health Statistics. Series 10, No. 164. DHHS Pub. No. (PHS) 87-1592. Public Health Service. Washington. U.S. Government Printing Office. In press.

