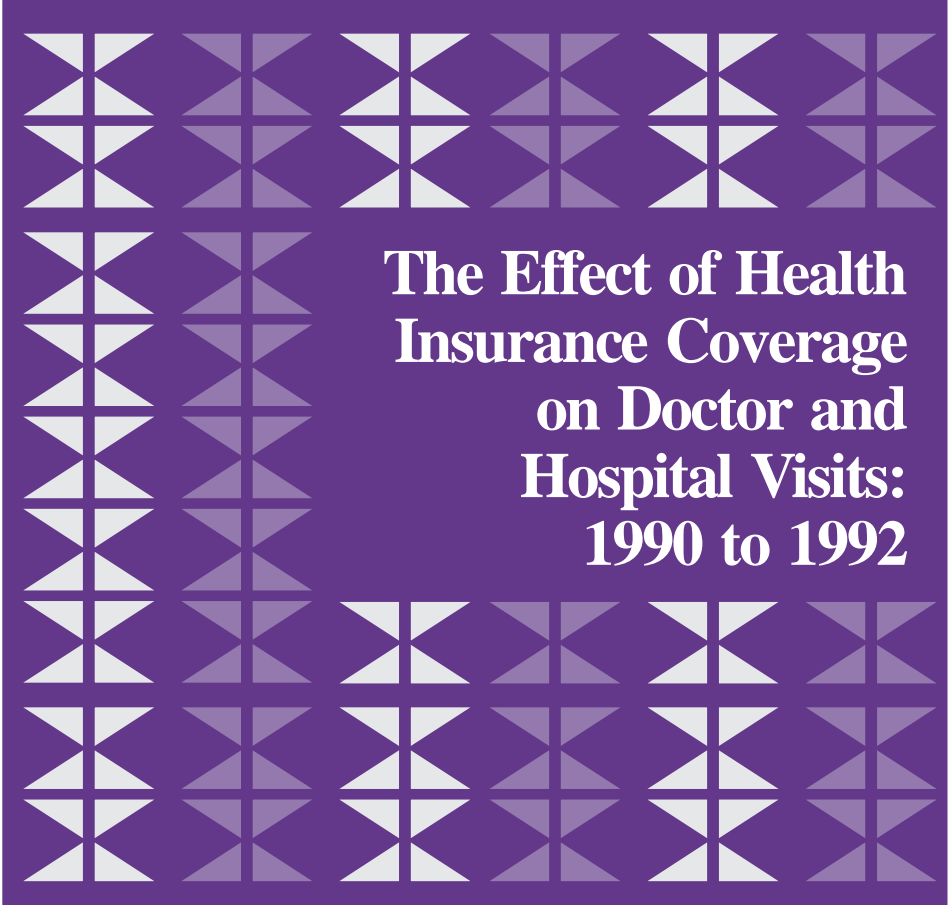




CURRENT POPULATION REPORTS
Household Economic Studies

P70-44

A large rectangular area filled with a repeating geometric pattern of purple and white triangles and squares, creating a quilt-like or mosaic effect. The pattern is composed of various shades of purple and white, arranged in a grid-like fashion.

**The Effect of Health
Insurance Coverage
on Doctor and
Hospital Visits:
1990 to 1992**

by John M. McNeil

U.S. Department of Commerce
Economics and Statistics Administration
BUREAU OF THE CENSUS

HIGHLIGHTS

(The figures in parentheses denote 90-percent confidence intervals.)

- Over a 2-year period, persons 16 to 64 years old (the focus of this study) made 1.099 (+/-0.031) billion doctor visits, and spent 154 (+/-13) million nights in a hospital.
- Among those 16 to 64, the proportion with one or more doctor visits was 83.6 (+/-0.5) percent and the proportion spending one or more nights in a hospital was 13.5 (+/-0.4) percent. On a per capita basis, the mean number of doctor visits during the two-year period was 7.01 (+/-0.20) and the mean number of nights spent in a hospital was 0.98 (+/-0.08).
- Among persons with 24 months of private coverage, 86.8 (+/-0.5) percent visited a doctor and 12.1 (+/-0.5) percent spent one or more nights in a hospital. The comparable figures for persons with no coverage were 60.5 (+/-2.7) percent and 8.2 (+/-1.5) percent, respectively. Persons with 24 months of Medicaid coverage had relatively high utilization rates; 90.3 (+/-2.5) percent visited a doctor during the period, and 29.6 (+/-3.8) percent spent one or more nights in a hospital.
- Compared with those in the highest income category, persons in the lowest income category were somewhat less likely to have visited a doctor and were much more likely to have spent one or more nights in a hospital. Among those with incomes below the poverty cutoff, 79.2 (+/-1.9) percent had one or more doctor visits and 22.9 (+/-2.0) percent spent one or more nights in a hospital. The comparable rates for those with incomes at least four times the poverty cutoff were 88.5 (+/-0.7) percent and 11.4 (+/-0.7) percent.
- Health status had a strong relationship with utilization rates. Among those with the highest health rating (excellent or very good in both wave 3 and wave 6), the mean number of doctor visits was 4.78 (+/-0.16) and the mean number of nights spent in a hospital was 0.43 (+/-0.05). Among those with the lowest health rating (poor or fair in both wave 3 and wave 6) the comparable figures were 21.46 (+/-1.86) and 5.74 (+/-1.17).
- The study also provides information on the relationship between certain statuses and the likelihood of falling into specified health insurance categories. For example, among the 86 million persons with the highest health status rating, 76.7 (+/-0.7) percent were covered all 24 months by private coverage, 2.3 (+/-0.3) percent had some other type of 24-month coverage, 17.2(+/-0.7) percent had partial coverage, and 3.8 (+/-0.3) percent had no coverage. The comparable rates for the 8.5 million persons in the lowest health status rating were 35.8 (+/-2.7) percent, 34.9 (+/-2.7) percent, 20.4 (+/-2.3) percent, and 8.8 (+/-1.6) percent respectively.
- Statistical models were utilized to examine the effect of hypothetical changes in the distribution of certain independent variables. Under one hypothesis, for example, persons with no coverage or with partial private coverage were assumed to have 24 months of private coverage. The simulation showed that this change in coverage would increase aggregate doctor and hospital visits by only about 5 percent (aggregate doctor visits would increase by about 60 million, and aggregate nights in a hospital would increase by about 7 million).

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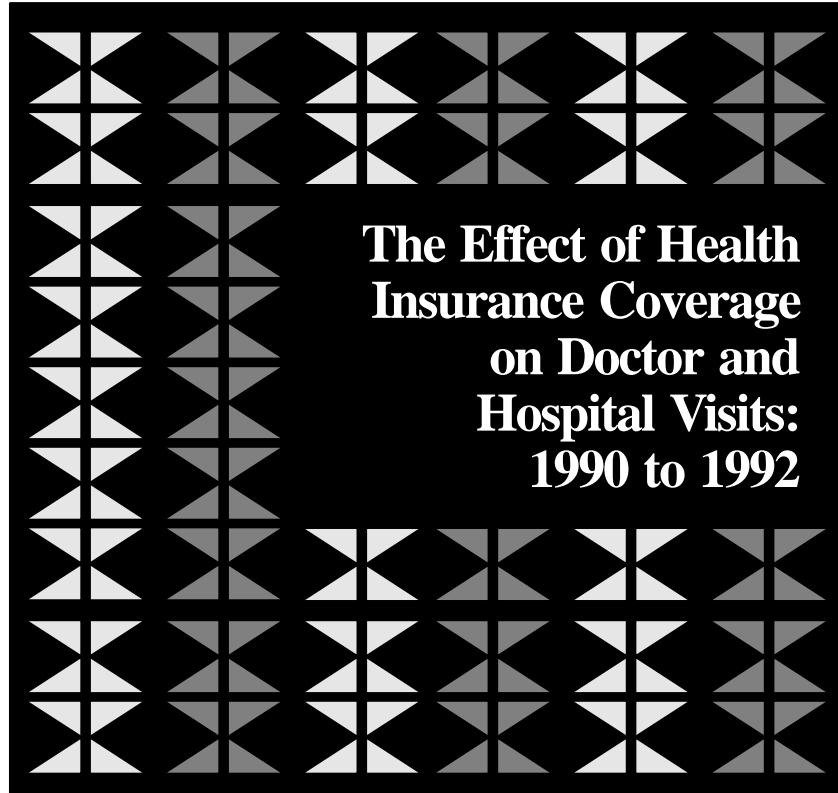
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The Effect of Health Insurance Coverage on Doctor and Hospital Visits: 1990 to 1992

INTRODUCTION

This report presents data from the Survey of Income and Program Participation (SIPP) on two primary measures of the utilization of health care services: doctor visits and nights spent in a hospital.

The purpose of the report is to examine the relationship between the utilization of health care services and selected other characteristics including health insurance coverage status. Relationships are examined using a series of cross tabulations as well as statistical models. An analysis of the relationship between two variables (e.g., age and doctor visits) may reach different conclusions depending on whether the analysis is based on cross tabulations or on statistical model results. The former provides information on the gross relationship between the variables while the latter describes the relationship net of the effect of the other variables in the model.

Data for this study were obtained from the first six waves of the 1990 SIPP panel and cover a 24-month period. Interviews for the 1990 panel were conducted during the months of February, March, April, and May 1990, and every four months thereafter. The panel had a total of eight waves. A health care utilization topical module was included in wave 3 and wave 6 and contained questions for persons 15 years old and over on doctor visits and nights spent in a hospital during the previous 12 months. (See the section on "DATA ISSUES" for a discussion of how the measure of doctor visits used in this study differs from the measure obtained in the National Health Interview Survey.) Waves 3 and 6 also included a topical module which obtained information on health status and disability status. Information on health insurance coverage status and on certain other variables used in this report was collected in each wave.

All demographic surveys, including the Current Population Survey (CPS) and SIPP, are affected by undercoverage of the population. This undercoverage results from missed housing units and missed persons within sample households. Compared to the level of the 1980 decennial census, overall undercoverage in SIPP is about 7 percent. Undercoverage varies with age, sex, and race. For some groups, such as 20 to 24 year old Black males, the undercoverage is as high as 27 percent compared to the census. It is important to note that the survey undercoverage is in addition to the decennial

census undercoverage, which in 1980 was estimated to be about 1 percent overall and about 8.5 percent for Black males. The weighting procedures used by the Census Bureau partially correct for the bias due to undercoverage. However, its final impact on estimates is unknown.

HIGHLIGHTS

(The figures in parentheses denote 90-percent confidence intervals.)

- During the two-year period covered by the study, persons 16 years old and over had 1.451 (± 0.037) billion doctor visits, an average of 7.75 (± 0.20) doctor visits per person over the two-year period.
- Persons 16 and over spent 261 (± 22) million nights in a hospital, or 1.39 (± 0.12) hospital nights per person over the period.
- Persons 16 to 64 years old (the focus of this study) had 1.099 (± 0.031) billion doctor visits, and spent 154 (± 13) million nights in a hospital.
- Among those 16 to 64, the proportion with one or more doctor visits was 83.6 (± 0.5) percent and the proportion spending one or more nights in a hospital was 13.5 (± 0.4) percent. On a per capita basis, the mean number of doctor visits during the two-year period was 7.01 (± 0.20) and the mean number of nights spent in a hospital was 0.98 (± 0.08).
- Of the 156.7 million persons in the 16 to 64 age group, 106.9 (± 1.3) million had private coverage during each of the 24 months, 3.9 (± 0.3) million had Medicaid coverage during each of the months, and 5.4 (± 0.4) million had 24 months of coverage that was neither all private nor all Medicaid. The number with partial (1 to 23 months) coverage was 31.5 (± 0.9) million and 9.0 (± 0.5) million had no coverage during the period. In percentage terms, 68.2 (± 0.6) percent had 24 months of private coverage, 2.5 (± 0.2) percent were covered by Medicaid for the entire period, 3.5 (± 0.2) percent had some other type of full period coverage, 20.1 (± 0.5) percent had partial coverage, and 5.7 (± 0.3) percent had no coverage during the period.

- Among persons with 24 months of private coverage, 86.8 (± 0.5) percent visited a doctor and 12.1 (± 0.5) percent spent one or more nights in a hospital. The comparable figures for persons with no coverage were 60.5 (± 2.7) percent and 8.2 (± 1.5) percent, respectively. Persons with 24 months of Medicaid coverage had relatively high utilization rates; 90.3 (± 2.5) percent visited a doctor during the period and 29.6 (± 3.8) percent spent one or more nights in a hospital.
- Compared to those in the highest income category, persons in the lowest income category were somewhat less likely to have visited a doctor and were much more likely to have spent one or more nights in a hospital. Among those with incomes below the poverty cutoff, 79.2 (± 1.9) percent had one or more doctor visits and 22.9 (± 2.0) percent spent one or more nights in a hospital. The comparable rates for those with incomes at least four times the poverty cutoff were 88.5 (± 0.7) percent and 11.4 (± 0.7) percent.
- Even though persons in the lowest income category were somewhat less likely to have visited a doctor, those who did visit had a greater frequency. The mean number of doctor visits was 8.86 (± 0.92) among those in the lowest income category and 7.06 (± 0.81) among those in the highest.
- Health status had a strong relationship with utilization rates. Among those with the highest health rating (excellent or very good in both wave 3 and wave 6), the mean number of doctor visits was 4.78 (± 0.16) and the mean number of nights spent in a hospital was 0.43 (± 0.05). Among those with the lowest health rating (poor or fair in both wave 3 and wave 6) the comparable figures were 21.46 (± 1.86) and 5.74 (± 1.17).
- Disability status was also related to utilization. Among those with no disabilities, the mean number of doctor visits was 5.14 (± 0.13) and the mean number of nights spent in a hospital was 0.49 (± 0.05). The comparable figures were 21.09 (± 2.01) and 6.14 (± 1.33) among those in the most severe disability category.
- The study also provides information on the relationship between certain statuses and the likelihood of falling into specified health insurance categories. For example, among the 86 million persons with the highest health status rating, 76.7 (± 0.7) percent were covered all 24 months by private coverage, 2.3 (± 0.3) percent had some other type of 24-month coverage, 17.2 (± 0.7) percent had partial coverage, and 3.8 (± 0.3) percent had no coverage. The comparable rates for the 8.5 million persons in the lowest health status rating were 35.8 (± 2.7) percent, 34.9 (± 2.7) percent, 20.4 (± 2.3) percent, and 8.8 (± 1.6) percent respectively.
- Statistical models, which attempt to measure the net effect of the variables included in the model, confirm the importance of health insurance coverage status, perceived health status, and disability status as factors that help to explain differences in the utilization of health care services
- The statistical models were utilized to examine the effect of hypothetical changes in the distribution of certain independent variables. Under one hypothesis, for example, persons with no coverage or with partial private coverage were assumed to have 24 months of private coverage. The simulation showed that this change in coverage would increase aggregate doctor and hospital visits by only about 5 percent (aggregate doctor visits would increase by about 60 million, and aggregate nights in a hospital would increase by about 7 million).
- Simulations based on other hypotheses show the effect of moving persons from the three lowest health status categories to the top health status category and the effect of combining this health status change with the effect of moving all persons into the “no disability” category. If all persons in the lower health categories moved into the highest health status category, aggregate doctor visits would be reduced by about 27 percent and aggregate nights spent in a hospital would be reduced by about 38 percent. If, in addition, all persons with some degree of disability moved into the “no disability” category, the total reduction in aggregate doctor visits would be approximately 36 percent, and the total reduction in aggregate nights spent in a hospital would be about 52 percent.

DESCRIPTION OF SELECTED VARIABLES

Most of the tables in this study show the status of persons during a 24-month period. Information on doctor visits and nights spent in a hospital during the 24-month period was obtained by adding together the data reported in the third and sixth waves. Information on health insurance coverage status, employment status, and income was obtained by combining data from each of the six waves. The income variable used in this study is the ratio of family income (or the income of the person if he or she was not a family member) to a low-income threshold. The ratio was calculated for each of the 24 months and an average was taken.

The results of this study show that perceived health status and disability status are strongly associated with doctor and hospital visits. The measures of health and disability used in this study make use of the fact that identical questions on these topics were asked in the third and sixth waves. The health status variable is defined as follows:

1 = Lowest rating of health status in either visit was “excellent” or “very good.”

2 = Lowest rating of health status in either visit was “good.”

3 = Health status was rated “fair” or “poor” in one visit but not in both.

4 = Health status was rated “fair” or “poor” in both visits.

The disability status variable is defined as follows (see Appendix A for a more complete definition):

1 = No disability reported in either visit.

2 = A nonsevere disability was reported in one or both visits but no severe disability was reported.

3 = A severe disability was reported in one visit but not in both.

4 = A severe disability was reported in both visits.

For the purpose of presenting data on health insurance coverage status during a 24-month period, it was necessary to define a summary variable. For the statistical models in this study, the following summary variable was used:

1 = Covered all 24 months by private coverage, no government coverage.

2 = Covered 16 to 23 months by private coverage, no government coverage.

3 = Covered 8 to 15 months by private coverage, no government coverage.

4 = Covered 1 to 7 months by private coverage, no government coverage.

5 = Covered 24 months by Medicaid, no other coverage.

6 = Covered 24 months, but not all private coverage and not all Medicaid.

7 = Covered 16 to 23 months, all or part government coverage.

8 = Covered 8 to 15 months, all or part government coverage.

9 = Covered 1 to 7 months, all or part government coverage.

10 = No coverage.

Coverage under CHAMPUS or CHAMPVA was treated as private coverage.

MODELS RELATING DOCTOR VISITS AND NIGHTS IN A HOSPITAL TO INDEPENDENT VARIABLES

This study presents models that relate the number of doctor visits and the number of nights spent in a hospital to sets of independent variables. The models serve two purposes. First, they make it possible to make judgments about the effect of a given variable net of the effect of other variables. Second, they provide a method

of estimating the change that would occur in total doctor visits or total nights spent in a hospital if persons shifted from one category of an independent variable to another.

The models presented in this study are based on one used by M. Susan Marquis and Stephen H. Long in their article, “The Uninsured Access Gap: Narrowing the Estimates,” published in the Winter 1994 volume of *Inquiry*. The models are in two stages. The first stage is a logistic regression for the probability of having one or more doctor visits (or one or more nights in a hospital). The second stage is a regression model in which the dependent variable is the logarithm of the number of doctor visits for those with one or more visits (or the logarithm of the number of nights in a hospital for those with one or more nights.) The values of the coefficients and their standard errors are presented in table D.

UTILIZATION: DOCTOR VISITS AND NIGHTS SPENT IN A HOSPITAL

During the 24-month period, persons 16 years old and over had 1.5 billion doctor visits and spent 261 million nights in a hospital. (See table A.) The proportion with one or more doctor visits was 85.4 percent, and 15.7 percent spent one or more nights in a hospital. Among persons 16 years old and over, the mean number of doctor visits was 7.75 and the mean number of nights spent in a hospital was 1.39.

The primary purpose of this report is to examine the relationship between health insurance coverage status and the utilization of health care services as measured by doctor visits and by nights spent in a hospital. Because Medicare provides nearly universal coverage for persons 65 years old and over, the report focuses on the situation of persons 16 to 64 (the survey did not collect information on the doctor and hospital visits of children.)

Persons 16 to 64 years old had 1.1 billion doctor visits and spent 154 million nights in a hospital. Of total doctor visits, 409 million were by men and 690 million were by women; of total nights spent in a hospital, 60 million were by men, and 94 million were by women.

HEALTH INSURANCE COVERAGE STATUS AND UTILIZATION

(The discussion in this and following sections concerns persons 16 to 64 years old unless otherwise specified.)

Table B and Figures 1-4 provide information on the gross relationship between health insurance coverage status and the utilization of health care services (table B also shows the relationship between utilization and a number of other population characteristics; some of these relationships will be discussed below).

Table A. **Doctor Visits and Nights Spent in a Hospital During a 24-Month Period by Age and Sex: Persons 16 Years Old and Over**

Characteristics	All persons (thousands)	Doctor visits				Nights in a hospital			
		Percent with one or more	Total visits (thousands)	Mean number of visits		Percent with one or more	Total nights (thousands)	Mean number of nights	
				Value	Standard error			Value	Standard error
16 YEARS OLD AND OVER									
Both sexes	187,188	85.4	1,450,582	7.75	0.12	15.7	260,994	1.39	0.07
Males	88,865	79.6	545,898	6.14	0.15	11.9	110,959	1.25	0.08
Females	98,323	90.6	904,684	9.20	0.17	19.2	150,035	1.53	0.08
With a childbirth	6,403	99.3	103,131	16.11	0.59	100.0	22,938	3.58	0.17
No childbirth	91,920	90.0	801,553	8.72	0.17	13.6	127,096	1.38	0.07
16 to 64 YEARS OLD									
Both sexes	156,693	83.6	1,099,024	7.01	0.12	13.5	153,848	0.98	0.05
Males	76,237	77.2	408,716	5.36	0.17	8.9	60,097	0.79	0.07
Females	80,456	89.7	690,308	8.58	0.19	17.9	93,751	1.17	0.08
With a childbirth	6,403	99.3	103,131	16.11	0.59	100.0	22,938	3.58	0.17
No childbirth	74,052	88.8	587,177	7.93	0.19	10.8	70,813	0.96	0.08
65 YEARS OLD AND OVER									
Both sexes	30,495	94.3	351,558	11.53	0.32	27.1	107,147	3.51	0.24
Males	12,628	93.7	137,182	10.86	0.47	29.9	50,863	4.03	0.39
Females	17,867	94.7	214,376	12.00	0.42	25.2	56,284	3.15	0.29

In general, persons who were fully or partially covered by Medicare or Medicaid during the 24-month period had high rates of utilization. Among the 116 million persons with 24 months of health insurance coverage, the 107 million with private-only coverage had a mean number of doctor visits of 6.91, and a mean number of nights in a hospital of 0.73. For the 9 million persons with 24 months of coverage that included at least some Medicare or Medicaid coverage, the mean number of doctor visits was 14.14, and the mean number of nights in a hospital was 3.61.

Among those with partial (1 to 23 months) coverage, 26 million were covered by private plans only and 5.5 million were covered at least in part by Medicare or Medicaid. The former group had a mean number of doctor visits value of 5.24 and a mean number of nights in a hospital value of 0.72. The comparable figures for the latter group were 10.02 and 3.37.

The group with the lowest mean number of doctor visits (4.14) was made up of the 9 million persons who had no coverage during the 24-month period. Among those without insurance coverage, the mean number of nights spent in a hospital was 0.52, a figure that was not statistically different than the figure of 0.73 for persons with 24 months of private coverage.

The high utilization rates among those with Medicare or Medicaid coverage reflects the characteristics of those programs. Persons in the 16 to 64 age group are eligible for Medicare only if (1) they have been receiving Social Security (or railroad retirement) benefits as a result of their own disability status for 2 years or more, or

(2) they require a kidney transplant or renal dialysis because of chronic kidney disease. Persons in the age group are eligible for Medicaid if (1) they participate in the AFDC program, or (2) they receive SSI benefits (which, because of their age must have been awarded based on their disability status), or (3) they meet certain criteria the state in which they reside has developed to identify the "medically needy," or (4) they meet certain other criteria related to medical needs and income.

Persons who spent the 24-month period without health insurance were less likely to have a doctor or hospital visit than were persons with full or partial coverage (see figures 1 and 2). Among the 9 million persons with no coverage, 60.5 percent had one or more doctor visits and 8.2 percent spent one or more nights in a hospital. In contrast, 86.8 percent of the 107 million persons with 24 months of private coverage visited a doctor and 12.1 percent had a hospital stay.

The cross-tabulation results cited above leave open the possibility that some of the differences in utilization rates may reflect differences in characteristics other than coverage status. The statistical models presented in table D are intended to show the relative importance of a range of variables in explaining differences in utilization.

The first stage coefficients show that coverage status is an important determinant of whether persons have a contact with a doctor or spend one or more nights in a hospital. With respect to a doctor contact, the coefficients of each of the nine coverage groups have a high level of significance. With respect to a hospital stay,

Table B. Doctor Visits and Nights Spent in a Hospital During a 24-Month Period: Persons 16 to 64 Years Old by Selected Characteristics

Characteristics	Total persons (thous.)	Percent with one or more		Aggregate number of—		Mean number of—			
		Doctor visits	Nights in a hospital	Doctor visits (thous.)	Nights in a hospital (thous.)	Doctor visits		Hospital nights	
						Value	Standard error	Value	Standard error
PERSONS 16 to 64 YEARS									
Total	156,693	83.6	13.5	1,099,024	153,848	7.01	0.12	0.98	0.05
SEX									
Male	76,237	77.2	8.9	408,716	60,097	5.36	0.17	0.79	0.07
Female	80,456	89.7	17.9	690,308	93,751	8.58	0.19	1.17	0.08
With a childbirth	6,403	99.3	100.0	103,131	22,938	16.11	0.59	3.58	0.17
No childbirth	74,052	88.8	10.8	587,177	70,813	7.93	0.19	0.96	0.08
AGE									
16 to 21 Years	19,877	81.6	10.1	99,802	13,821	5.02	0.25	0.70	0.15
22 to 34 Years	50,860	82.5	16.1	347,939	44,691	6.84	0.20	0.88	0.08
35 to 44 years	38,623	83.0	10.6	262,342	27,964	6.79	0.27	0.72	0.08
45 to 54 Years	26,526	84.1	12.7	196,711	30,427	7.42	0.30	1.15	0.15
55 to 64 Years	20,806	88.6	16.7	192,230	36,944	9.24	0.41	1.78	0.20
RACE AND HISPANIC ORIGIN									
White	132,406	84.3	13.3	947,249	127,346	7.15	0.14	0.96	0.07
Black	18,640	80.1	15.1	117,865	20,430	6.32	0.32	1.10	0.15
Asian or Pacific Islander	4,762	78.3	11.0	25,868	4,717	5.43	0.54	0.99	0.34
Hispanic origin	11,962	75.4	14.6	74,755	13,284	6.25	0.39	1.11	0.20
RATIO OF INCOME TO LOW-INCOME THRESHOLD									
Less than 1.00	12,089	79.2	22.9	107,065	27,075	8.86	0.56	2.24	0.35
1.00 to 1.49	11,769	74.6	18.2	83,177	20,804	7.07	0.49	1.77	0.32
1.50 to 1.99	14,325	78.2	14.3	88,107	12,215	6.15	0.37	0.85	0.12
2.00 to 2.99	32,403	81.8	13.4	220,535	30,493	6.81	0.27	0.94	0.10
3.00 to 3.99	28,111	84.1	11.5	190,947	26,164	6.79	0.29	0.93	0.15
4.00 and over	57,996	88.5	11.4	409,194	37,096	7.06	0.19	0.64	0.05
REGION									
Northeast	31,517	86.0	13.6	229,390	37,834	7.28	0.27	1.20	0.14
Midwest	40,997	84.4	13.4	278,277	35,047	6.79	0.24	0.85	0.10
South	52,917	81.1	14.0	347,300	57,366	6.56	0.22	1.08	0.10
West	31,262	84.3	12.6	244,058	23,601	7.81	0.29	0.75	0.08
RESIDENCE									
Central city	48,602	83.0	13.5	346,589	54,035	7.13	0.22	1.11	0.12
Suburbs	71,572	85.3	12.8	513,487	63,871	7.17	0.19	0.89	0.07
Nonmetro	36,519	81.1	14.8	238,948	35,941	6.54	0.25	0.98	0.12
MARITAL STATUS									
Married, spouse present	90,603	85.0	14.9	662,419	88,571	7.31	0.17	0.99	0.07
Other	66,090	81.7	11.6	436,605	65,277	6.61	0.19	0.98	0.10
YEARS OF SCHOOL COMPLETED									
22 to 64 years old:									
Less than 12 years	22,165	78.3	17.9	183,660	42,262	8.29	0.42	1.91	0.24
12 years	52,112	82.7	14.4	359,230	49,817	6.89	0.20	0.96	0.08
13 to 15 years	30,608	85.7	13.1	232,261	25,257	7.59	0.29	0.83	0.08
16 years and over	31,930	88.0	11.4	224,070	22,691	7.02	0.25	0.71	0.10

Table B. Doctor Visits and Nights Spent in a Hospital During a 24-Month Period: Persons 16 to 64 Years Old by Selected Characteristics—Continued

Characteristics	Total persons (thous.)	Percent with one or more		Aggregate number of—		Mean number of—			
		Doctor visits	Nights in a hospital	Doctor visits (thous.)	Nights in a hospital (thous.)	Doctor visits		Hospital nights	
						Value	Standard error	Value	Standard error
PERCEIVED HEALTH STATUS									
Very good or excellent.....	86,028	82.2	9.6	411,171	37,235	4.78	0.10	0.43	0.03
Good.....	49,675	82.8	13.7	350,691	40,218	7.06	0.22	0.81	0.07
Fair or poor once.....	12,461	87.8	24.0	154,130	27,404	12.37	0.59	2.20	0.30
Fair or poor twice.....	8,529	95.7	35.7	183,032	48,991	21.46	1.13	5.74	0.71
DISABILITY STATUS									
No disability.....	121,248	81.6	10.7	623,528	59,785	5.14	0.08	0.49	0.03
Disability, not severe.....	19,925	88.7	15.9	192,073	22,415	9.64	0.41	1.12	0.12
Disability, severe once.....	7,038	91.4	27.9	104,518	19,604	14.85	0.93	2.79	0.35
Disability, severe twice.....	8,482	94.6	35.4	178,905	52,044	21.09	1.22	6.14	0.81
WORK EXPERIENCE									
22 to 64 years old:									
Fully employed.....	63,398	83.2	9.5	372,339	33,052	5.87	0.15	0.52	0.05
Employed, not fully.....	54,392	83.4	15.7	402,155	56,703	7.39	0.20	1.04	0.08
Not employed.....	19,025	87.9	24.0	224,728	50,272	11.81	0.56	2.64	0.30
MONTHS WITH HEALTH INSURANCE									
Covered 24 months.....	116,253	87.2	13.6	870,668	111,772	7.49	0.15	0.96	0.07
All private.....	106,887	86.8	12.1	738,182	77,913	6.91	0.15	0.73	0.05
All or part government.....	9,367	92.0	30.8	132,486	33,859	14.14	0.79	3.61	0.51
All Medicaid.....	3,932	90.3	29.6	46,228	11,591	11.76	1.10	2.95	0.59
Not all Medicaid.....	5,435	93.2	31.7	86,258	22,268	15.87	1.12	4.10	0.76
Covered 1 to 23 months.....	31,470	76.8	14.7	191,218	37,432	6.08	0.25	1.19	0.15
All private.....	25,938	75.2	10.3	135,788	18,778	5.24	0.25	0.72	0.10
All or part government.....	5,533	84.4	35.5	55,430	18,654	10.02	0.71	3.37	0.66
Covered 16 to 23 months.....	17,123	79.9	14.9	110,446	21,425	6.45	0.35	1.25	0.22
All private.....	14,511	78.7	11.0	82,893	11,230	5.71	0.35	0.77	0.14
All or part government.....	2,612	86.5	36.7	27,553	10,195	10.55	1.10	3.90	1.08
Covered 8 to 15 months.....	8,638	75.8	16.4	52,460	9,210	6.07	0.46	1.07	0.17
All private.....	6,646	73.0	10.1	32,422	4,416	4.88	0.49	0.66	0.17
All or part government.....	1,992	85.1	37.3	20,038	4,794	10.06	1.06	2.41	0.49
Covered 1 to 7 months.....	5,709	69.1	11.8	28,311	6,798	4.96	0.59	1.19	0.42
All private.....	4,780	67.5	8.6	20,473	3,133	4.28	0.59	0.66	0.24
All or part government.....	929	77.0	28.2	7,838	3,665	8.43	1.81	3.94	2.21
No coverage.....	8,969	60.5	8.2	37,139	4,644	4.14	0.41	0.52	0.14

Figure 1.
Percent of Persons 16 to 64 Years Old With One or More Doctor Visits
During a 24-Month Period by Health Insurance Coverage Status

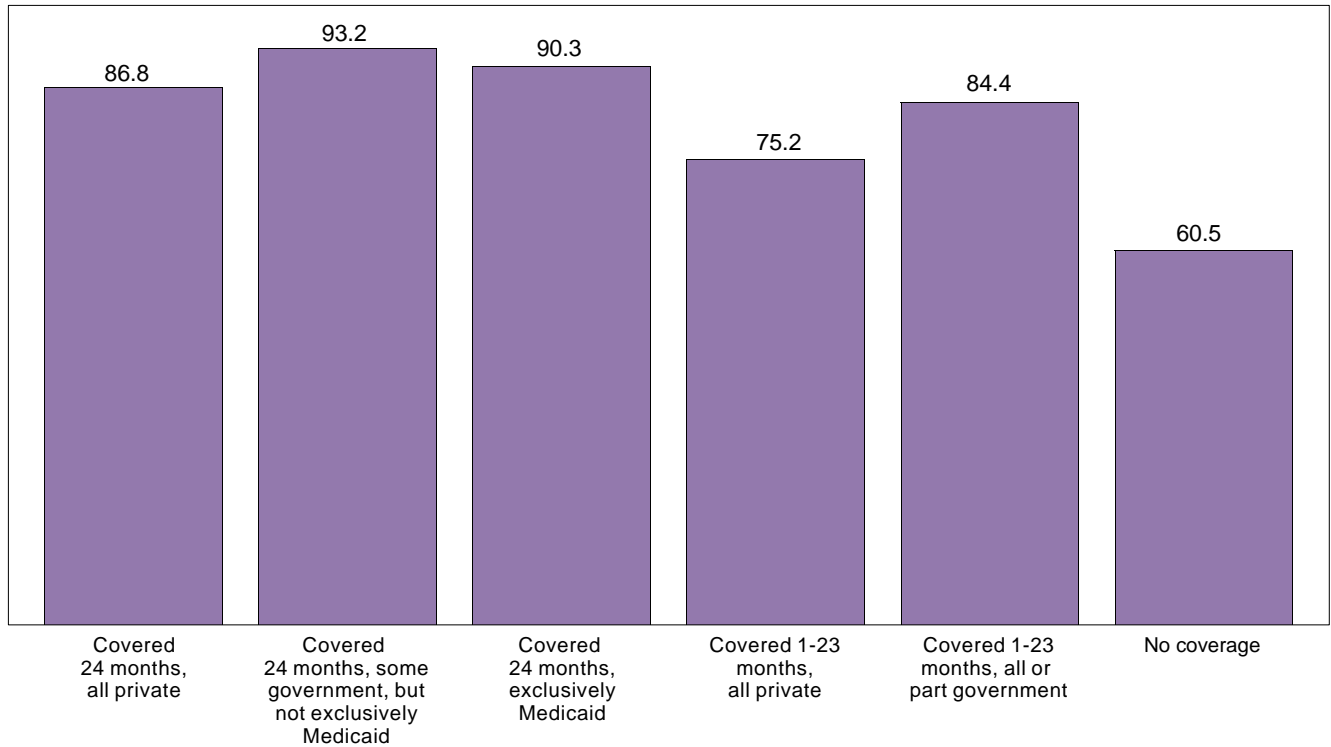


Figure 2.
Percent of Persons 16 to 64 Years Old Spending One or More
Nights in a Hospital During a 24-Month Period by Health
Insurance Coverage Status

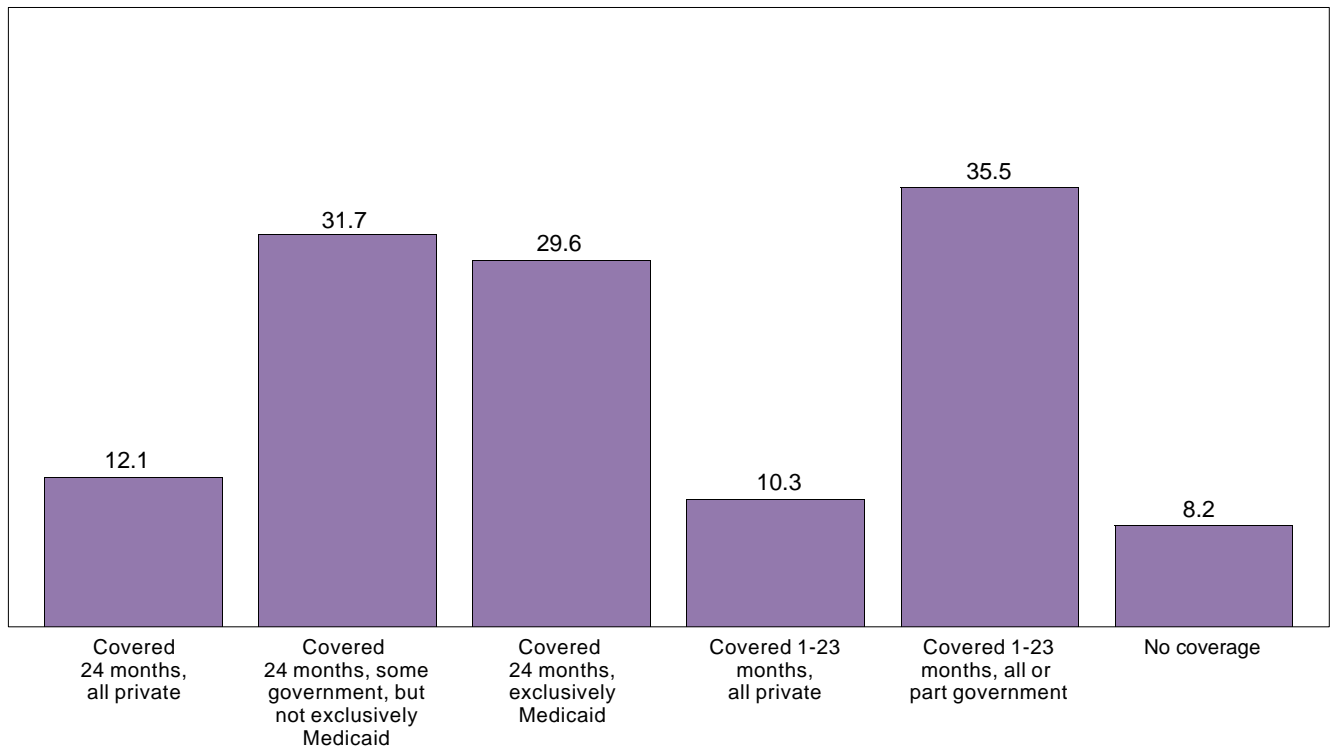


Figure 3.
Mean Number of Doctor Visits During a 24-Month Period:
Persons 16 to 64 Years Old by Health Insurance Coverage Status

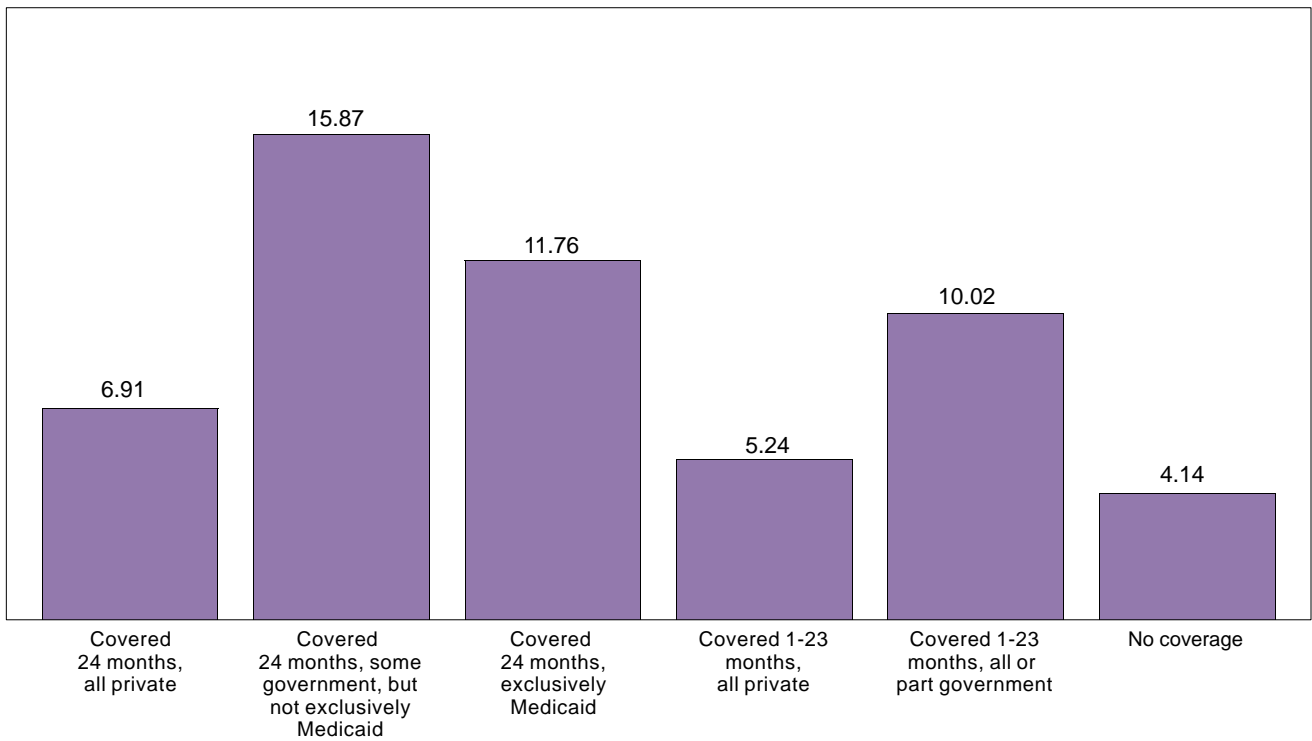
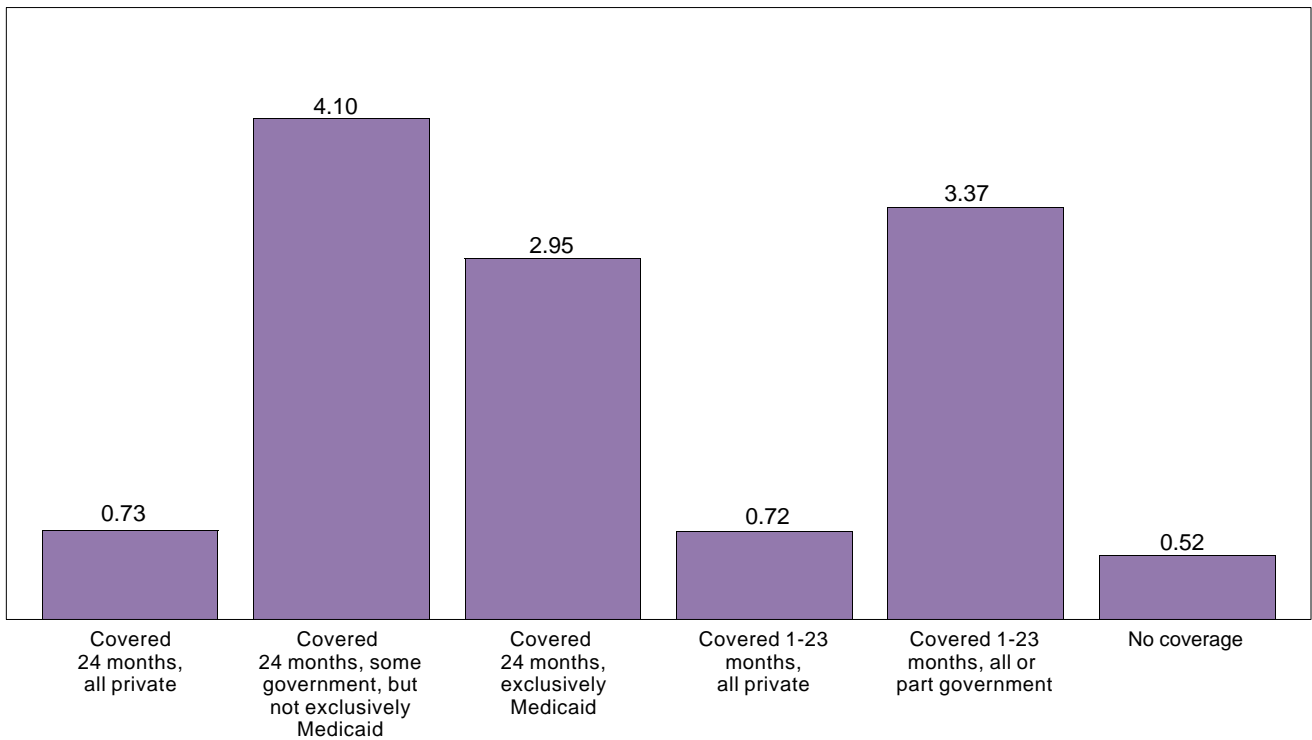


Figure 4.
Mean Number of Nights Spent in a Hospital During a 24-Month Period:
Persons 16 to 64 Years Old by Health Insurance Coverage Status



eight of the coefficients are significant. The second stage attempts to explain total doctor visits for persons with one or more doctor visits, and total nights for persons with one or more nights in a hospital. There is evidence (six of the nine coefficients are statistically significant) that coverage status helps to explain this specification of doctor visits; there is little evidence (two of the nine are statistically significant) that coverage status helps to explain this specification of nights spent in a hospital.

The cross-tabulation data showed major differences in utilization rates between those with 24 months of private-only coverage and those with 24 months of coverage that included some Medicare or Medicaid coverage. The model offers an opportunity to examine the effect of type of coverage on utilization when other factors, such as health and disability status, are accounted for. When the coefficients for persons with 24 months of private coverage are compared to those for persons with 24 months of Medicaid coverage, the two groups do not differ in the likelihood of having one or more doctor visits, but those with Medicaid coverage are more likely than those with private coverage to spend one or more nights in a hospital. Stage 2 results show that, given one or more doctor visits or one or more nights in a hospital, there were no statistically significant differences in the total number of visits or the total number of nights.

AGE, SEX, COVERAGE AND UTILIZATION

Information on the relationships between age and utilization and between gender and utilization can be found in both tables B and D.

The cross-classification data in table B shows that, within the 16 to 64 age group, persons at the upper end were more likely to have visited a doctor and were more likely to have spent one or more nights in a hospital than were the youngest persons. Among persons 55 to 64 years old, the proportion with one or more doctor visits was 88.6 percent, and the proportion spending one or more nights in a hospital was 16.7 percent. The comparable figures for persons 16 to 21 years old were 81.6 percent and 10.1 percent. The difference between the two groups can also be observed in the values for mean doctor visits and mean nights spent in a hospital. The former measure was 5.02 for persons 16 to 21 and 9.24 for persons 55 to 64; the latter measure was 0.70 for the youngest group and 1.78 for the oldest.

The data in table B shows that the likelihood of having one or more doctor visits and the mean number of doctor visits varied by sex as well as age. Among persons 16 to 64 years old, the percent with one or more doctor visits was 77.2 for males, 88.8 for females with no childbirth, and 99.3 percent for females with a childbirth. The mean number of visits during the 24-month period was 5.36 for males, 7.93 for females with no childbirth, and 16.11 for females with a childbirth.

Within the same age group, 8.9 percent of males spent one or more nights in a hospital compared to 13.6 of females with no childbirth (100 percent of females with a childbirth spent one or more nights in a hospital). The mean number of nights spent in a hospital was 0.79 for males, 0.96 for females with no childbirth (not statistically different than the figure for males), and 3.58 for females with a childbirth.

Data in table C show that, within the 16 to 64 age group, there were some differences by age in the likelihood of being fully covered by health insurance. The proportion of persons covered all 24 months was 68.9 percent for persons 16 to 21, 65.2 percent for persons 22 to 34, 78.7 percent for persons 35 to 44, 81.5 percent for persons 45 to 54, and 83.7 percent for persons 55 to 64. There were also coverage differences between the sexes. Males were somewhat less likely than females to have been covered all 24 months (73.0 percent versus 75.3 percent). Males were also less likely to have coverage through Medicare or Medicaid. The proportion of persons with one or more months of government coverage was 6.6 percent among males, 10.8 percent among females with no childbirth, and 30.3 percent among females with a childbirth.

The net effect of age and sex (and childbirth) on the utilization of health care services can be examined using the coefficients of the statistical models (and their standard errors) presented in table D. The results show that women are more likely than men to have contact with a doctor (the coefficient for women is greater than the coefficient for men within each of the age groups). For the hospital equation, a similar pattern holds within the first four age categories, but the relationship is reversed for the top age category. Among persons 55 to 64, men are more likely than women to spend one or more nights in a hospital.

Stage 1 results also show that men in the highest age category are more likely than men in the lowest age category to have one or more doctor visits or spend one or more nights in a hospital, but the relationship between age and utilization does not appear to be linear. For example, males in the 16 to 21 years of age group and those in the 22 to 34 years of age group are more likely to have a doctor visit than those in the 45 to 54 years of age group.

The Stage 2 (in which the universe is restricted to those with some utilization, and the dependent variable is the log of the utilization measure) coefficients confirm that women have more frequent doctor visits than men even when the effect of childbirth is a part of the model. The coefficients for females within a specific age group are consistently larger than the coefficients for men in the same category.

RACE, HISPANIC ORIGIN, COVERAGE AND UTILIZATION

Data from table B shown that the mean number of doctor visits was somewhat higher among Whites (7.15) than among Blacks (6.32), Asians and Pacific Islanders

Table C. Percent Distribution of Persons 16 to 64 Years Old, by Health Insurance Coverage Status During a 24-Month Period, by Selected Characteristics

Characteristics	Covered 24 months				Covered 1 to 23 months			No coverage
	Total	All private	All or part government		Total	All private	All or part government	
			Total	All Medicaid				
PERSONS 16 to 64 YEARS								
Total	74.2	68.2	6.0	2.5	20.1	16.6	3.5	5.7
SEX								
Male	73.0	68.9	4.2	1.1	20.6	18.2	2.4	6.4
Female	75.3	67.6	7.7	3.8	19.6	15.0	4.6	5.1
With a childbirth	71.0	57.2	13.8	7.6	27.2	10.7	16.5	1.8
No childbirth	75.7	68.5	7.2	3.5	18.9	15.4	3.6	5.4
AGE								
16 to 21 years	68.9	61.8	7.2	3.1	25.0	18.1	6.8	6.1
22 to 34 years	65.2	58.8	6.3	3.5	28.5	23.7	4.7	6.4
35 to 44 years	78.7	74.9	3.8	1.8	16.2	14.0	2.2	5.1
45 to 54 years	81.5	77.0	4.5	1.4	13.0	11.0	2.0	5.5
55 to 64 years	83.7	73.7	10.0	2.3	11.2	9.3	1.8	5.2
RACE AND HISPANIC ORIGIN								
White	76.0	71.5	4.6	1.6	18.7	15.8	2.9	5.3
Black	62.7	47.4	15.3	8.2	29.3	21.3	8.0	7.9
Asian or Pacific Islander	71.2	64.1	7.1	4.9	22.0	18.3	3.8	6.8
Hispanic origin	50.9	42.0	8.9	4.9	33.3	24.8	8.5	15.9
RATIO OF INCOME TO LOW-INCOME THRESHOLD								
Less than 1.00	42.6	8.3	34.3	24.8	36.8	16.4	20.4	20.6
1.00 to 1.49	40.2	26.5	13.7	4.4	41.8	29.6	12.2	18.1
1.50 to 1.99	53.8	46.7	7.1	1.5	35.8	30.9	4.8	10.5
2.00 to 2.99	70.7	66.8	4.0	0.5	24.3	22.3	1.9	5.0
3.00 to 3.99	81.2	79.1	2.1	0.1	16.1	15.4	0.7	2.7
4.00 and over	91.3	90.0	1.2		7.9	7.7	0.2	0.8
REGION								
Northeast	81.1	74.7	6.4	3.2	15.7	12.9	2.9	3.2
Midwest	78.6	73.1	5.4	2.6	17.0	13.3	3.7	4.5
South	68.3	61.9	6.3	2.2	23.8	20.1	3.7	8.0
West	71.6	65.9	5.7	2.3	22.3	18.5	3.8	6.2
RESIDENCE								
Central city	69.5	60.9	8.6	4.3	24.0	19.1	4.9	6.5
Suburbs	79.0	75.2	3.9	1.2	16.8	14.7	2.1	4.2
Nonmetropolitan	70.9	64.3	6.6	2.7	21.4	16.8	4.6	7.7
MARITAL STATUS								
Married, spouse present	80.8	78.0	2.8	0.6	15.2	12.9	2.3	4.0
Other	65.1	54.8	10.3	5.2	26.8	21.6	5.2	8.1

Table C. **Percent Distribution of Persons 16 to 64 Years Old, by Health Insurance Coverage Status During a 24-Month Period, by Selected Characteristics—Continued**

Characteristics	Covered 24 months				Covered 1 to 23 months			No coverage
	Total	All private	All or part government		Total	All private	All or part government	
			Total	All Medicaid				
YEARS OF SCHOOL COMPLETED								
22 to 64 years old:								
Less than 12 years	59.5	42.7	16.8	7.9	27.1	19.7	7.4	13.4
12 years	73.7	68.1	5.6	2.3	20.4	17.0	3.5	5.9
13 to 15 years	76.5	73.5	3.0	1.1	19.8	17.8	2.0	3.8
16 years and over	86.4	85.0	1.3	0.1	11.9	11.6	0.3	1.7
PERCEIVED HEALTH STATUS								
Very good or excellent	79.0	76.7	2.3	1.1	17.2	15.5	1.8	3.8
Good	69.5	64.0	5.5	2.7	23.4	18.9	4.5	7.1
Fair or poor once	62.1	48.6	13.4	5.2	26.4	18.8	7.6	11.6
Fair or poor twice	70.8	35.8	34.9	12.1	20.4	10.9	9.5	8.8
DISABILITY STATUS								
No disability	75.1	72.5	2.6	1.5	20.0	16.9	2.7	5.3
Disability, not severe	70.4	66.6	3.8	2.3	23.0	18.6	4.3	6.7
Disability, severe once	68.4	55.1	13.3	5.6	22.7	15.1	7.6	8.9
Disability, severe twice	74.4	21.4	53.0	15.2	18.8	8.6	10.2	6.8
WORK EXPERIENCE								
22 to 64 years old:								
Fully employed	87.9	87.3	0.6	—	9.5	9.3	0.2	2.6
Employed, not fully	59.0	55.5	3.6	1.3	32.8	27.5	5.3	8.2
Not employed	77.4	47.7	29.7	13.9	14.0	7.9	6.1	8.7

(5.43), and persons of Hispanic origin (6.25) (differences among the latter three groups were not statistically significant). There were no statistically significant differences among the four groups in the mean number of nights spent in a hospital.

Patterns of health insurance coverage differed greatly among race and ethnicity groups. As shown in table C, White persons (71.5 percent) were far more likely to have 24 months of private health insurance coverage than Black persons (47.4 percent) or persons of Hispanic origin (42.0 percent). The rate among Whites was also higher than the rate among Asians and Pacific Islanders (64.1 percent).

The likelihood of having one or more months of Medicare or Medicaid coverage was highest among Blacks (23.3 percent). The rate was 7.5 percent among Whites, 10.9 percent among Asians and Pacific Islanders, and 17.4 percent among persons of Hispanic origin.

Of the four groups, persons of Hispanic origin were most likely to have spent the entire period without health insurance. The proportion with no coverage was 15.9 percent among persons of Hispanic origin, 5.3 percent among Whites, 7.9 percent among Blacks, and 6.8 percent among Asians and Pacific Islanders. (The latter figure is not statistically different from the figures for Whites or Blacks).

The results from the statistical models presented in table D show that the likelihood of visiting a doctor was

higher for Whites than other groups. In Stage 1, in which the dependent variable is whether any doctor visit occurred, the coefficients for Blacks, Asians and Pacific Islanders, and persons of Hispanic origin are all significantly negative (Whites are the control group). In Stage 2, the coefficients for Blacks and for Asians and Pacific Islanders are significantly negative.

The results are somewhat different when the dependent variable concerns hospital visits. The results show that the coefficients for Blacks and for Asians and Pacific Islanders are negative in Stage 1. The coefficients for Blacks, Asians and Pacific Islanders, and persons of Hispanic origin are not significant in Stage 2.

INCOME, COVERAGE, AND UTILIZATION

Persons in the lowest income category (ratio of income to the poverty threshold less than 1.00) had the highest mean number of doctors visits and a high mean number of nights spent in a hospital. Data in table B show that the distribution of mean doctor visits by income category was not linear. Persons in the category “less than 1.00” had a value of 8.86, persons in the “1.50 to 1.99” had a value of 6.15, and persons in the highest category (4.00 and over) had a value of 7.06. The data in table B also show a relationship between income and the likelihood of spending time in the

Table D. **Statistical Models Relating Doctor Visits and Nights Spent in a Hospital During a 24-Month Period to Sets of Independent Variables**

Independent variables	Stage 1				Stage 2			
	Dependent variable= 1 if 1 or more doctor visits, 0 otherwise		Dependent variable= 1 if 1 or more nights in a hospital, 0 otherwise		Universe= persons with 1 or more doctor visits Dependent variable= log of doctor visits		Universe= persons with 1 or more nights in a hospital Dependent variable= log of nights in a hospital	
	Coefficient	Standard error	Coefficient	Standard error	Coefficient	Standard error	Coefficient	Standard error
1. CONSTANT.....	0.516	0.076	-3.517	0.101	0.963	0.076	1.260	0.201
2a. MALE, 16-21.....	0.608	0.063	-0.004	0.095				
2b. MALE, 22-34.....	0.157	0.047	-0.247	0.069				
2c. MALE, 35-44.....	0.074	0.049	-0.162	0.068				
2d. MALE, 45-54.....	*	*	*	*				
2e. MALE, 55-64.....	0.396	0.064	0.291	0.069				
2f. FEMALE, 16-21.....	1.265	0.069	0.884	0.076				
2g. FEMALE, 22-34.....	1.475	0.056	1.312	0.057				
2h. FEMALE, 35-44.....	1.050	0.056	0.377	0.063				
2i. FEMALE, 45-54.....	0.900	0.063	0.297	0.066				
2j. FEMALE, 55-64.....	0.991	0.069	0.128	0.069				
3a. MALE, 16-21.....					-0.007	0.063	-0.093	0.191
3b. MALE, 22-34.....					-0.016	0.047	-0.137	0.139
3c. MALE, 35-44.....					-0.020	0.049	-0.105	0.137
3d. MALE, 45-54.....					*	*	*	*
3e. MALE, 55-64.....					0.068	0.056	0.025	0.132
3f. FEMALE, 16-21, no birth.....					0.200	0.061	-0.120	0.188
3g. FEMALE, 16-21, birth.....					1.381	0.137	-0.379	0.171
3h. FEMALE, 22-34, no birth.....					0.362	0.047	-0.066	0.132
3i. FEMALE, 22-34, birth.....					1.375	0.068	-0.288	0.118
3j. FEMALE, 35-44, no birth.....					0.264	0.047	-0.042	0.132
3k. FEMALE, 35-44, birth.....					1.421	0.140	-0.235	0.169
3l. FEMALE, 45-54.....					0.265	0.051	-0.130	0.128
3m. FEMALE, 55-64.....					0.244	0.054	0.035	0.134
4a. WHITE.....	*	*	*	*	*	*	*	*
4b. BLACK.....	-0.129	0.039	-0.112	0.044	-0.158	0.035	-0.128	0.081
4c. ASIAN, P.I.....	-0.489	0.066	-0.236	0.085	-0.235	0.064	0.227	0.167
4d. HISPANIC ORIGIN.....	-0.219	0.044	-0.007	0.052	-0.068	0.042	0.006	0.098
5a. POV. 1 (LT 1.00).....	-0.669	0.061	0.033	0.066	-0.178	0.056	0.014	0.122
5b. POV. 2 (1.00-1.49).....	-0.719	0.052	0.075	0.059	-0.174	0.049	0.109	0.110
5c. POV. 3 (1.50-1.99).....	-0.505	0.047	-0.014	0.054	-0.168	0.042	-0.026	0.103
5d. POV. 4 (2.00-2.99).....	-0.383	0.037	0.003	0.041	-0.079	0.030	0.080	0.078
5e. POV. 5 (3.00-3.99).....	-0.287	0.037	-0.091	0.041	-0.041	0.030	0.094	0.081
5f. POV. 6 (4.00+).....	*	*	*	*	*	*	*	*
6a. NORTHEAST.....	*	*	*	*	*	*	*	*
6b. MIDWEST.....	-0.091	0.039	-0.076	0.039	-0.034	0.030	-0.190	0.076
6c. SOUTH.....	-0.208	0.035	-0.060	0.039	-0.068	0.030	-0.110	0.073
6d. WEST.....	-0.021	0.041	-0.108	0.044	0.076	0.034	-0.300	0.083
7a. CITY.....	-0.048	0.030	-0.023	0.044	0.016	0.025	0.027	0.063
7b. SUBURBS.....	*	*	*	*	*	*	*	*
7c. NONMETRO.....	-0.182	0.032	0.005	0.034	0.075	0.027	-0.127	0.066
8a. ED 1 (LT 12).....	-0.620	0.027	-0.128	0.030	-0.192	0.023	-0.031	0.056
8b. ED 2 (12).....	-0.411	0.039	-0.013	0.041	-0.122	0.030	-0.078	0.079
8c. ED 3 (13-15).....	-0.182	0.042	-0.049	0.044	-0.057	0.032	-0.046	0.085
8d. ED 4 (16+).....	*	*	*	*	*	*	*	*
9a. MARRIED.....	0.149	0.029	0.525	0.032	0.020	0.025	-0.014	0.063
9b. NOT MARRIED.....	*	*	*	*	*	*	*	*
10a. HEALTH 1.....	*	*	*	*	*	*	*	*
10b. HEALTH 2.....	0.262	0.029	0.329	0.032	0.302	0.025	0.110	0.064
10c. HEALTH 3.....	0.693	0.057	0.828	0.049	0.673	0.044	0.225	0.091
10d. HEALTH 4.....	1.558	0.106	1.124	0.063	1.040	0.059	0.482	0.113

Table D. **Statistical Models Relating Doctor Visits and Nights Spent in a Hospital During a 24-Month Period to Sets of Independent Variables—Continued**

Independent variables	Stage 1				Stage 2			
	Dependent variable= 1 if 1 or more doctor visits, 0 otherwise		Dependent variable= 1 if 1 or more nights in a hospital, 0 otherwise		Universe= persons with 1 or more doctor visits Dependent variable= log of doctor visits		Universe= persons with 1 or more nights in a hospital Dependent variable= log of nights in a hospital	
	Coefficient	Standard error	Coefficient	Standard error	Coefficient	Standard error	Coefficient	Standard error
11a. DISAB 1.....	*	*	*	*	*	*	*	*
11b. DISAB 2.....	0.597	0.042	0.317	0.041	0.326	0.032	0.135	0.078
11c. DISAB 3.....	0.769	0.079	0.774	0.054	0.523	0.052	0.379	0.098
11d. DISAB 4.....	0.972	0.101	0.825	0.064	0.666	0.061	0.505	0.112
12a. PRIVATE, 24 MO.....	1.152	0.049	0.583	0.076	0.255	0.057	0.151	0.149
12b. PRIVATE, 16-23 MO.....	0.744	0.056	0.456	0.085	0.144	0.064	0.204	0.167
12c. PRIVATE, 8-15 MO.....	0.531	0.064	0.353	0.100	0.045	0.074	0.064	0.198
12d. PRIVATE, 1-7 MO.....	0.331	0.068	0.151	0.113	0.070	0.083	0.172	0.226
12e. MEDICAID, 24 MO.....	1.316	0.108	1.059	0.098	0.217	0.086	0.341	0.186
12f. OTHER, 24 MO.....	1.309	0.108	0.971	0.090	0.251	0.078	0.251	0.167
12g. SOME G, 16-23 MO.....	1.156	0.110	1.603	0.101	0.256	0.095	0.316	0.184
12h. SOME G, 8-15 MO.....	0.999	0.118	1.512	0.108	0.231	0.105	0.170	0.194
12i. SOME G, 1-7 MO.....	0.541	0.145	1.205	0.147	0.049	0.149	0.287	0.269
12j. NO COVERAGE.....	*	*	*	*	*	*	*	*

* = Reference group.

hospital. The two groups with the lowest incomes had the highest mean number of nights in a hospital. The relative number was 2.24 for those in the lowest category and 1.77 for those in the next-to-lowest category (these two figures were not statistically different). In contrast, the relative number of nights in a hospital was only 0.64 for persons in the highest category.

Data in table C show a very strong relationship between income and health insurance coverage status. The likelihood of being covered for the full 24-month period was less than 50 percent for those in the lowest two income categories but was 91.3 percent for those in the top category. Among those in the lowest category, the proportion with 24 months of private coverage was only 8.3 percent and the proportion with no coverage was 20.6 percent. For those in the next to lowest category (1.00 to 1.49), the comparable figures were 26.5 percent and 18.1 percent. (The latter figure was not statistically different from the figure of 20.6 percent for those in the lowest income category.) In comparison, 90.0 percent of those in the top category were covered 24 months by private health insurance, and only 0.8 percent had no coverage during the period.

In contrast to the cross-tabulation results observed in table B, the coefficients of the statistical models in table D show that, when other variables are taken into account, persons with low incomes are less likely to have doctor visits than persons with high incomes. In Model 1, when the dependent variable is whether any doctor visit occurred, the coefficients of each of the income categories are negative and statistically significant (the control

variable is the highest income category). The coefficients for the four lowest income categories are significantly negative in Stage 2 where the universe is persons with one or more doctor visits and the dependent variable is the log of doctor visits. When the dependent variable is a measure of nights in a hospital, the results show no clear evidence of a relationship between income and the dependent variable.

REGION, RESIDENCE, COVERAGE, AND UTILIZATION

Based on the data in table B, persons in the West had a relatively high frequency of doctor visits but a relatively low frequency of nights in the hospital. The mean number of doctor visits for persons in the West was 7.81, higher than the figures for persons in the Midwest or South. The mean number of nights in a hospital for persons in the West was 0.75, lower than the figures for persons in the Northeast (1.20), and persons in the South (1.08), but not statistically different from the figure of 0.85 for persons in the Midwest (the Northeast and South figures and the South and Midwest figures are not statistically different).

Persons in the South and West were much less likely to have had 24 months of health insurance coverage than persons in the Northeast or Midwest. According to table C, the percent with full-period coverage was 68.3 for persons in the South, 71.6 for persons in the West, 78.6 for persons in the Midwest, and 81.1 for persons in the Northeast.

Persons in the suburbs had the highest probability of being covered during the full 24 months and the lowest

probability of having any Medicare or Medicaid coverage. The proportion with 24 months of coverage was 79.0 percent for those in the suburbs, 69.5 percent for those in central cities, and 70.9 percent for those in nonmetro areas (the latter two numbers are not statistically different). The proportion with some Medicare or Medicaid coverage during the 24-month period was 6.0 percent for suburban residents, 13.5 percent for central city residents, and 11.2 percent for nonmetro residents.

An examination of the coefficients and standard errors in table D shows that, relative to persons in the Northeast (the control group) persons in the Midwest and South were somewhat less likely to have had a doctor visit. The model results also show that persons in nonmetro areas were less likely to have had a doctor visit than persons in central cities or the suburbs.

EDUCATION, COVERAGE, AND UTILIZATION

Data in table B show that the mean number of nights in a hospital was 1.91 for persons with less than 12 years of schooling, higher than the values observed for those with higher levels of schooling.

There were strong relationships between educational attainment and health insurance coverage status. Data in table C show that the proportion with 24 months of coverage was 59.5 percent among those with less than 12 years of schooling, 73.7 percent among those with 12 years of schooling, 76.5 percent among those with 13 to 15 years of schooling, and 86.4 percent among those with 16 or more years of schooling. The proportion with some coverage from Medicare or Medicaid also varied by education category. The percentages by education category were 24.2, 9.1, 5.0, and 1.6, respectively.

Results from the statistical models shown in table D show that, when the effect of other variables are taken into consideration, there is a relationship between education and doctor visits. That is, a high level of education is associated with an increased likelihood of visiting a doctor and with a greater total number of doctor visits. In contrast, the model results show little net association between education and nights spent in a hospital.

HEALTH STATUS, DISABILITY STATUS, COVERAGE, AND UTILIZATION

There are very strong relationships between health status and the utilization of health care services and between disability status and the utilization of services. These relationships are apparent both in the cross-tabulation and statistical model data.

The cross-tabulation data in table B show that the mean number of doctor visits varied from 4.78 for persons whose health status was recorded as “very good” or “excellent” in both wave 3 and wave 6, to 7.06 for persons whose health status was “good” (the lowest

rating in either visit), to 12.37 for persons whose health status was “fair” or “poor” once (rating was recorded in one visit but not both), and 21.46 for persons whose health status was “fair” or “poor” twice (rating was recorded in both visits). The mean number of nights in a hospital for persons in the four categories were 0.43, 0.81, 2.20, and 5.74, respectively.

The data show a similar pattern when persons are categorized by disability status. The mean number of doctor visits ranged from 5.14 for those with no disability (none reported in either visit), to 9.64 for those with a disability that was not severe (a disability was reported in one or both visits, but no severe disability was reported), to 14.85 for those with “disability, severe once” (a severe disability was reported in one visit but not both), to 21.09 for those with “disability, severe twice” (a severe disability was reported in both visits). The mean number of nights in a hospital for persons in the four disability categories were 0.49, 1.12, 2.79, and 6.14, respectively.

Health status and disability status are also associated with differing patterns of health insurance coverage (see table C). When persons were classified by health status, the proportion with 24 months of private coverage ranged from 76.7 percent for those in the “very good” or “excellent” category, to 64.0 percent for those in the “good” category, to 48.6 percent for those in the “fair” or “poor” once category, to 35.8 percent for those in the “fair” or “poor” twice category. On the other hand, the proportions within the four categories who were covered 24 months in part or full by a government plan were 2.3 percent, 5.5 percent, 13.4 percent, and 34.9 percent respectively. In the case of disability status, the proportions with 24 months of private coverage were 72.5 percent for those with no disability, 66.6 percent for those with a disability that was not severe, 55.1 percent for those in the “disability, severe once” category, and 21.4 percent for those in the “disability, severe twice” category. The rates at which persons in these four groups were covered 24 months in part or full by a government plan were 2.6 percent, 3.8 percent, 13.3 percent, and 53.0 percent, respectively.

The model results in table D confirm that health status and disability status are powerful predictors of utilization. In both Stage 1 and Stage 2, being in a “poorer” health category or being in a more severe disability category was usually associated with increased utilization of services (this result was found regardless of whether the dependent variable was specified in terms of doctor visits or nights in a hospital).

CHARACTERISTICS ASSOCIATED WITH HEALTH AND DISABILITY STATUS

Because health status and disability status have such a strong association with the utilization of health care

services, the relationships between health and disability status and other characteristics are of interest.

Within the 16 to 64 years of age group, the likelihood of having poor health or a disability increases with age. The proportion of persons in the lowest health status category was 3.9 percent for persons 35 to 44 years old, 8.3 percent for persons 45 to 54 years old, and 17.2 percent for persons 55 to 64 years old. A similar pattern can be observed for the percent of persons in the most severe disability category.

Black persons were more likely to fall in the lowest health status category than were White persons (10.7 percent versus 4.7 percent) and they were more likely to be in the most severe disability category. Other groups likely to fall into the lowest health status category and into the most severe disability category included those with low incomes, those with low levels of schooling, and those who did not work at a job or business.

Persons with 24 months of private coverage were much more likely to have a high health rating and a low prevalence of disability than were persons with 24 months of coverage that was furnished in part or all by Medicare or Medicaid. Among persons with 24 months of private coverage, 61.8 percent were in the highest health status category and 2.9 percent were in the lowest. The comparable figures for persons with 24 months of coverage that was furnished in part or all by Medicare or Medicaid were 21.1 percent and 31.8 percent. The proportion of persons falling into the most severe disability category was 1.7 percent for the private coverage group and 48.0 percent for the government coverage group.

EMPLOYMENT STATUS, COVERAGE, AND UTILIZATION

As is evident from the table B, there is a relationship between employment status and the utilization of health care services. The mean number of doctor visits was 5.87 for persons who were fully employed during the period (had a full-time job each week of the period), 7.39 for persons who worked during the period but were not fully employed, and 11.81 for persons who did not work during the period. The mean number of nights spent in a hospital for persons in the three categories were 0.52, 1.04, and 2.64, respectively.

Employment interruptions have an important effect on the chances of having health insurance coverage for the full period. The proportion with 24 months of health insurance was 87.9 percent for those who were fully employed, 59.0 percent for those who were employed, but not fully, and 77.4 percent for those who did not work during the period. Among the three groups, the proportions with 24 months of private coverage were 87.3 percent, 55.5 percent, and 47.7 percent; and the proportions who were covered 24 months in part or full

by a government plan were 0.6 percent, 3.6 percent, and 29.7 percent. (Among fully-employed persons, the proportion with 24 months of coverage was not statistically different from the proportion with 24 months of private coverage.)

Employment status was not included as an independent variable in the statistical models because of its theoretical associations with the independent variables that were included. On one level, the effect of employment status enters the model through the health insurance variable. This is, to a large extent, health insurance coverage status is determined by employment status. On another level, the factors that determine employment status (such as age, sex, education, marital status, health status, and disability status) are already included in the model.

SIMULATION RESULTS

It is possible to use the statistical models presented in table D to predict what would happen to aggregate doctor visits and aggregate nights spent in a hospital if the distribution of persons by one or more independent variables were to change.

Table E shows the predicted outcome of three simulations. In the first, it is assumed that persons with no health insurance or with partial coverage that did not include Medicare or Medicaid are shifted to the category "covered 24 months, all private." In the second, it is assumed that persons not in the highest health status category are shifted into that category. In the third, it is assumed that persons not in the highest health status category are shifted into that category and it is assumed that persons with any degree of disability are shifted into the category of "no disability."

Data from the first simulation suggest that a shift to nearly universal coverage for persons 16 to 64 years old would have only a modest effect on the demand for medical care services. The projected effect would be to increase both aggregate doctor visits and aggregate nights spent in a hospital by about 5 percent each. Aggregate doctor visits over a 2-year period would increase by approximately 60 million, and aggregate nights in a hospital would increase by approximately 7 million.

Data from the second and third simulations suggest that efforts to improve general health status and to reduce the prevalence of disability could have a significant impact on the demand for health care services. Results from the second simulation show that moving all persons 16 to 64 into the highest health status category would reduce aggregate doctor visits by about 293 million over a 2-year period (a decline of 27 percent), and would reduce the number of nights spent in a hospital by about 57 million, a decline of 38 percent. The third simulation adds in the effect of eliminating

Table E. Simulations Based on a Statistical Model: Predicted Total Doctor Visits and Total Nights Spent in a Hospital Under Various Assumptions Concerning the Distribution of Selected Independent Variables

Assumption	Predicted Number of Doctor Visits (in thousands)	Predicted Number of Nights Spent in a hospital (in thousands)
A. Actual distribution of independent variables	1,086,308	149,961
B. Persons with no health insurance coverage or with 1 to 23 months of private coverage assumed to have 24 months of private coverage	1,145,648	156,789
Difference between A and B:		
Number	59,340	6,828
Percent	5.5	4.6
C. Persons in three lowest health status categories assumed to have very good or excellent health in both visits	793,508	93,165
Difference between A and C:		
Number	-292,800	-56,795
Percent	-27.0	-37.9
D. Persons in three lowest health status categories assumed to have very good or excellent health in both visits and persons with any degree of disability assumed to have no disability in both visits	690,877	72,355
Difference between A and D:		
Number	-395,431	-77,606
Percent	-36.4	-51.8

disability. The result is that aggregate doctor visits over a 2-year period would drop by 395 million (or 36 percent), and aggregate nights in a hospital would decline by 78 million (52 percent).

Preliminary variance estimates support the above statements. We will provide an addendum with more precise standard errors of Table E estimates when they become available.

DATA ISSUES

There are two issues that users may wish to consider when interpreting the data presented in this study. The first issue concerns the representativeness of the sample used for estimating utilization data. The sample consists of all persons for whom completed interviews were obtained for the first 6 waves of the 1990 panel. That is, persons who died during the 24-month period or who entered nursing homes are not represented in the sample. Other studies have shown that the utilization of health care services is especially high during the last year of life, so the exclusion of these persons from the SIPP sample tends to produce an underestimate of doctor visits and time spent in a hospital.

A second data issue has to do with the comparability of the SIPP data on doctor visits and nights in a hospital with data from the National Health Interview Survey (NHIS), a survey sponsored by the National Center for Health Statistics. The NHIS employs a very different methodology for measuring the number of doctor visits. Respondents are asked only about doctor visits during the previous two weeks, and three separate questions

are asked in order to minimize the underreporting of doctor visits or contacts. Because the NHIS is a continuous survey, it is possible to add data together to get an annual estimate. The NHIS 1991 estimate for the mean number of physician contacts for persons 15 to 64 years old is 5.2. The SIPP results presented here show that the mean number of doctor visits over a 24-month period for persons 16 to 64 years old was 7.0, an annual rate of 3.5. The difference in the estimates presumably reflects the survey design features described in the paragraph above and the shorter recall period and the much more detailed and probing questions used in the NHIS. The SIPP and NHIS questions are reproduced below:

SIPP

1. During the past 12 months, how many times did . . . see or talk to a medical doctor or assistant? (Do not count occurrences while an overnight patient in a hospital.)

NHIS

1. During those 2 weeks, how many times did . . . see or talk to a medical doctor? (Include all types of doctors, such as dermatologists, psychiatrists, and ophthalmologists, as well as general practitioners and osteopaths.) (Do not count times while an overnight patient in a hospital.)
2. (Besides the time(s) you just told me about) During those 2 weeks, did anyone in the family receive health care at home or go to a doctor's office, clinic, hospital

or some other place? Include care from a nurse or anyone working with or for a medical doctor. Do not count times while an overnight patient in a hospital.

3. (Besides the time(s) you already told me about) During those 2 weeks, did anyone in the family get any medical advice, prescriptions or test results over the PHONE from a doctor, nurse or anyone working with or for a medical doctor?

In contrast to the questions on doctor visits, the NHIS and SIPP questions on number of nights spent in a hospital are similar. The 1991 NHIS estimate for the mean number of nights in a hospital for persons 15 to 64 is 0.49. The SIPP estimate for the mean number of nights in a hospital for persons 16 to 64 during a 24-month period is 0.98, an annual rate of 0.49. The SIPP and NHIS questions are reproduced below:

SIPP

1. During the past 12 months, was . . . a patient in a hospital overnight or longer?
2. How many nights in all did . . . spend in a hospital of any type during the past 12 months?

NHIS (asked for up to 4 hospital stays)

1. You said earlier that . . . was a patient in the hospital since (13-month hospital date) a year ago. On what date did . . . enter the hospital ([the last time/the time before that])
2. How many nights was . . . in the hospital?

DATA FOR WOMEN WITH A CHILDBIRTH

In both the third and sixth waves, a question about the reason for the most recent visit was asked for all persons with one or more hospital visits. The responses to these questions were used to identify women with a childbirth during the 24-month period. This methodology may not identify all women who gave birth during the period since it would miss a women who gave birth at one point in one of the 12-month periods and then had another hospital visit for some other reason within the same 12-month period.

RELATED STUDIES

Readers of this report should see the previously cited study by Marquis and Long. That study provides estimates of the annual number of ambulatory contacts and inpatient hospital days for the uninsured and provides estimates of the quantity of care that these persons would demand if they became fully insured. The study also provides a useful list of other related studies.

For a recent detailed Census Bureau report on health insurance coverage status, see *Dynamics of Economic Well-Being: Health Insurance, 1991 to 1993*, Series P70-43, by Robert L. Bennefield.

TECHNICAL NOTE: PREDICTIONS FROM THE STATISTICAL MODELS

The method used to estimate the number of doctor visits or the number of nights in a hospital during a 2-year period is as follows:

Visits = $(\exp(BX)/(1+\exp(BX)) \cdot \exp(AX) \cdot S$ where:
 B = coefficients from the logit regression (stage 1)
 A = coefficients from the conditional linear regression of log visits (stage 2)
 X = characteristics of the individual
 S = factor to retransform from the logarithmic scale to the raw quantity scale

The S factor used in this study is the nonparametric retransformation factor described in Duan, N., W. G. Manning, C. N. Morris, and J. D. Newhouse, 1982, "A Comparison of Alternative Models for the Demand for Medical Care," RAND, R 7754-HHS.

USER COMMENTS

The Census Bureau welcomes the comments and advise of data users. If you have any suggestions or comments, please write to:

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Table 1. **Distribution of Doctor Visits During a 24-Month Period, by Age and Sex:
Persons 16 Years Old and Over**

Characteristics	16 years and over		16 to 64 years		65 years and over	
	Number (thous.)	Percent distribution	Number (thous.)	Percent distribution	Number (thous.)	Percent distribution
BOTH SEXES						
Total persons	187,188	100.0	156,693	100.0	30,495	100.0
Number of visits:						
0 visits	27,432	14.7	25,688	16.4	1,744	5.7
1 visit	21,839	11.7	20,436	13.0	1,403	4.6
2 visits	22,723	12.1	20,450	13.1	2,273	7.5
3 visits	18,075	9.7	15,842	10.1	2,234	7.3
4 or 5 visits	25,465	13.6	21,361	13.6	4,104	13.5
6 to 9 visits	28,245	15.1	21,303	13.6	6,942	22.8
10 to 14 visits	17,323	9.3	12,970	8.3	4,352	14.3
15 to 19 visits	8,955	4.8	6,319	4.0	2,636	8.6
20 to 49 visits	13,690	7.3	9,650	6.2	4,040	13.2
50 and over visits	3,441	1.8	2,674	1.7	767	2.5
Total visits	1,450,582	(X)	1,099,024	(X)	351,558	(X)
Mean visits	7.8	(X)	7.0	(X)	11.5	(X)
Standard error	0.1	(X)	0.1	(X)	0.3	(X)
MALES						
Total persons	88,865	100.0	76,237	100.0	12,628	100.0
Number of visits:						
0 visits	18,165	20.4	17,363	22.8	802	6.4
1 visit	12,778	14.4	12,104	15.9	674	5.3
2 visits	11,987	13.5	10,976	14.4	1,012	8.0
3 visits	8,414	9.5	7,423	9.7	991	7.9
4 or 5 visits	11,441	12.9	9,811	12.9	1,630	12.9
6 to 9 visits	11,113	12.5	8,275	10.9	2,838	22.5
10 to 14 visits	6,159	6.9	4,411	5.8	1,748	13.8
15 to 19 visits	3,168	3.6	1,939	2.5	1,229	9.7
20 to 49 visits	4,365	4.9	2,930	3.8	1,435	11.4
50 and over visits	1,275	1.4	1,005	1.3	269	2.1
Total visits	545,898	(X)	408,716	(X)	137,182	(X)
Mean visits	6.1	(X)	5.4	(X)	10.9	(X)
Standard error	0.2	(X)	0.2	(X)	0.5	(X)
FEMALES						
Total persons	98,323	100.0	80,456	100.0	17,867	100.0
Number of visits:						
0 visits	9,267	9.4	8,324	10.4	942	5.3
1 visit	9,061	9.2	8,332	10.4	729	4.1
2 visits	10,735	10.9	9,474	11.8	1,261	7.1
3 visits	9,662	9.8	8,419	10.5	1,243	7.0
4 or 5 visits	14,024	14.3	11,550	14.4	2,474	13.9
6 to 9 visits	17,133	17.4	13,028	16.2	4,105	23.0
10 to 14 visits	11,164	11.4	8,560	10.6	2,604	14.6
15 to 19 visits	5,787	5.9	4,380	5.4	1,407	7.9
20 to 49 visits	9,325	9.5	6,720	8.4	2,605	14.6
50 and over visits	2,166	2.2	1,669	2.1	497	2.8
Total visits	904,684	(X)	690,308	(X)	214,376	(X)
Mean visits	9.2	(X)	8.6	(X)	12.0	(X)
Standard error	0.2	(X)	0.2	(X)	0.4	(X)

Table 1. **Distribution of Doctor Visits During a 24-Month Period, by Age and Sex:
Persons 16 Years Old and Over—Continued**

Characteristics	16 years and over		16 to 64 years		65 years and over	
	Number (thous.)	Percent distribution	Number (thous.)	Percent distribution	Number (thous.)	Percent distribution
FEMALES WITH NO CHILDBIRTH						
Total persons	91,920	100.0	74,052	100.0	17,867	100.0
Number of visits:						
0 visits	9,220	10.0	8,277	11.2	942	5.3
1 visit	8,959	9.8	8,230	11.1	729	4.1
2 visits	10,571	11.5	9,309	12.6	1,261	7.1
3 visits	9,470	10.3	8,228	11.1	1,243	7.0
4 or 5 visits	13,712	14.9	11,238	15.2	2,474	13.9
6 to 9 visits	16,307	17.7	12,202	16.5	4,105	23.0
10 to 14 visits	9,330	10.2	6,725	9.1	2,604	14.6
15 to 19 visits	4,571	5.0	3,164	4.3	1,407	7.9
20 to 49 visits	7,745	8.4	5,140	6.9	2,605	14.6
50 and over visits	2,036	2.2	1,538	2.1	497	2.8
Total visits	801,553	(X)	587,177	(X)	214,376	(X)
Mean visits	8.7	(X)	7.9	(X)	12.0	(X)
Standard error	0.2	(X)	0.2	(X)	0.4	(X)

Table 2. **Distribution of Nights Spent in a Hospital During a 24-Month Period, by Age and Sex:
Persons 16 Years Old and Over**

Characteristics	16 years and over		16 to 64 years		65 years and over	
	Number (thousands)	Percent distribution	Number (thousands)	Percent distribution	Number (thousands)	Percent distribution
BOTH SEXES						
Total persons	187,188	100.0	156,693	100.0	30,495	100.0
Number of nights:						
0 nights	157,769	84.3	135,551	86.5	22,218	72.9
1 night	4,115	2.2	3,471	2.2	645	2.1
2 nights	4,529	2.4	3,831	2.4	698	2.3
3 nights	3,540	1.9	2,868	1.8	672	2.2
4 or 5 nights	5,263	2.8	4,112	2.6	1,151	3.8
6 to 9 nights	4,659	2.5	3,135	2.0	1,524	5.0
10 to 14 nights	2,966	1.6	1,512	1.0	1,454	4.8
15 to 19 nights	1,035	0.6	551	0.4	485	1.6
20 to 49 nights	2,717	1.5	1,334	0.9	1,383	4.5
50 nights and over	594	0.3	329	0.2	265	0.9
Total nights	260,994	(X)	153,848	(X)	107,147	(X)
Mean nights	1.4	(X)	1.0	(X)	3.5	(X)
Standard error	0.07	(X)	0.05	(X)	0.24	(X)
MALES						
Total persons	88,865	100.0	76,237	100.0	12,628	100.0
Number of nights:						
0 nights	78,324	88.1	69,473	91.1	8,851	70.1
1 night	1,646	1.9	1,374	1.8	272	2.2
2 nights	1,115	1.3	802	1.1	313	2.5
3 nights	939	1.1	599	0.8	341	2.7
4 or 5 nights	1,729	2.0	1,205	1.6	524	4.2
6 to 9 nights	1,782	2.0	1,105	1.5	677	5.4
10 to 14 nights	1,224	1.4	624	0.8	599	4.8
15 to 19 nights	478	0.5	212	0.3	266	2.1
20 to 49 nights	1,330	1.5	708	0.9	623	4.9
50 nights and over	298	0.3	137	0.2	161	1.3
Total nights	110,959	(X)	60,097	(X)	50,863	(X)
Mean nights	1.3	(X)	0.8	(X)	4.0	(X)
Standard error	0.08	(X)	0.07	(X)	0.39	(X)
FEMALES						
Total persons	98,323	100.0	80,456	100.0	17,867	100.0
Number of nights:						
0 nights	79,445	80.8	66,078	82.1	13,367	74.8
1 night	2,469	2.5	2,097	2.6	373	2.1
2 nights	3,414	3.5	3,029	3.8	385	2.2
3 nights	2,601	2.7	2,269	2.8	332	1.9
4 or 5 nights	3,534	3.6	2,907	3.6	627	3.5
6 to 9 nights	2,877	2.9	2,030	2.5	847	4.7
10 to 14 nights	1,742	1.8	888	1.1	854	4.8
15 to 19 nights	558	0.6	339	0.4	218	1.2
20 to 49 nights	1,387	1.4	627	0.8	760	4.3
50 nights and over	296	0.3	192	0.2	104	0.6
Total nights	150,035	(X)	93,751	(X)	56,284	(X)
Mean nights	1.5	(X)	1.2	(X)	3.2	(X)
Standard error	0.08	(X)	0.08	(X)	0.29	(X)

Table 2. **Distribution of Nights Spent in a Hospital During a 24-Month Period, by Age and Sex:
Persons 16 Years Old and Over—Continued**

Characteristics	16 years and over		16 to 64 years		65 years and over	
	Number (thousands)	Percent distribution	Number (thousands)	Percent distribution	Number (thousands)	Percent distribution
FEMALES WITH NO CHILDBIRTH						
Total persons	91,920	100.0	74,052	100.0	17,867	100.0
Number of nights:						
0 nights	79,445	86.4	66,078	89.2	13,367	74.8
1 night	1,666	1.8	1,294	1.8	373	2.1
2 nights	1,256	1.4	871	1.2	385	2.2
3 nights	1,261	1.4	929	1.3	332	1.9
4 or 5 nights	2,343	2.6	1,716	2.3	627	3.5
6 to 9 nights	2,205	2.4	1,358	1.8	847	4.7
10 to 14 nights	1,587	1.7	732	1.0	854	4.8
15 to 19 nights	522	0.6	303	0.4	218	1.2
20 to 49 nights	1,346	1.5	586	0.8	760	4.3
50 nights and over	290	0.3	186	0.3	104	0.6
Total nights	127,096	(X)	70,813	(X)	56,284	(X)
Mean nights	1.4	(X)	1.0	(X)	3.2	(X)
Standard error	0.08	(X)	0.08	(X)	0.29	(X)

Table 3. Number of Doctor Visits During a 24-Month Period, by Sex and Detailed Age Categories: Persons 16 Years Old and Over

Characteristics	All persons (thousands)	Percent with one or more visits	Total visits (thousands)		Mean number of visits	
			24 months	Per year	Value	Standard error
BOTH SEXES						
Total	187,188	85.4	1,450,582	725,291	7.75	0.12
16 to 64 years	156,693	83.6	1,099,024	549,512	7.01	0.12
16 to 21 years	19,877	81.6	99,802	49,901	5.02	0.25
22 to 34 years	50,860	82.5	347,939	173,970	6.84	0.20
35 to 44 years	38,623	83.0	262,342	131,171	6.79	0.27
45 to 54 years	26,526	84.1	196,711	98,356	7.42	0.30
55 to 64 years	20,806	88.6	192,230	96,115	9.24	0.41
65 years and over	30,495	94.3	351,558	175,779	11.53	0.32
65 to 74 years	18,134	93.2	205,363	102,682	11.32	0.42
75 years and over	12,361	95.8	146,195	73,098	11.83	0.47
MALES						
Total	88,865	79.6	545,898	272,949	6.14	0.15
16 to 64 years	76,237	77.2	408,716	204,358	5.36	0.17
16 to 21 years	9,847	76.5	36,223	18,112	3.68	0.30
22 to 34 years	24,476	73.3	106,648	53,324	4.36	0.24
35 to 44 years	19,120	76.7	101,345	50,673	5.30	0.35
45 to 54 years	12,946	79.0	80,194	40,097	6.19	0.41
55 to 64 years	9,849	86.5	84,307	42,154	8.56	0.61
65 years and over	12,628	93.7	137,182	68,591	10.86	0.47
65 to 74 years	7,886	92.5	82,203	41,102	10.42	0.59
75 years and over	4,742	95.6	54,979	27,490	11.59	0.81
FEMALES						
Total	98,323	90.6	904,684	452,342	9.20	0.17
16 to 64 years	80,456	90.0	690,308	345,154	8.58	0.19
16 to 21 years	10,030	86.5	63,579	31,790	6.34	0.41
22 to 34 years	26,385	91.1	241,291	120,646	9.15	0.32
35 to 44 years	19,504	89.2	160,997	80,499	8.25	0.39
45 to 54 years	13,580	89.1	116,517	58,259	8.58	0.42
55 to 64 years	10,957	90.6	107,924	53,962	9.85	0.54
65 years and over	17,867	94.7	214,376	107,188	12.00	0.42
65 to 74 years	10,248	93.8	123,160	61,580	12.02	0.59
75 years and over	7,619	96.0	91,216	45,608	11.97	0.56
FEMALES WITH A CHILDBIRTH						
Total	6,403	99.3	103,131	51,566	16.11	0.59
16 to 21 years	854	99.5	12,832	6,416	15.03	1.30
22 to 34 years	4,779	99.1	76,497	38,249	16.01	0.69
35 and over	770	100.0	13,801	6,901	17.92	1.93
FEMALES WITH NO CHILDBIRTH						
Total	91,920	90.0	801,553	400,777	8.72	0.17
16 to 64 years	74,053	88.8	587,177	293,589	7.93	0.19
16 to 21 years	9,176	85.3	50,747	25,374	5.53	0.42
22 to 34 years	21,606	89.3	164,794	82,397	7.63	0.34
35 to 44 years	18,738	88.8	147,242	73,621	7.86	0.41
45 to 54 years	13,576	89.1	116,471	58,236	8.58	0.42
55 to 64 years	10,957	90.6	107,924	53,962	9.85	0.54

Table 4. Number of Nights in a Hospital During a 24-Month Period, by Sex and Detailed Age Categories: Persons 16 Years Old and Over

Characteristics	All persons (thousands)	Percent with one or more nights in a hospital	Total nights in a hospital (thousands)		Mean number of nights in a hospital	
			24 months	Per year	Value	Standard error
BOTH SEXES						
Total	187,188	15.7	260,994	130,497	1.39	0.07
16 to 64 years	156,693	13.5	153,848	76,924	0.98	0.05
16 to 21 years	19,877	10.1	13,821	6,911	0.70	0.15
22 to 34 years	50,860	16.1	44,691	22,346	0.88	0.08
35 to 44 years	38,623	10.6	27,964	13,982	0.72	0.08
45 to 54 years	26,526	12.7	30,427	15,214	1.15	0.15
55 to 64 years	20,806	16.7	36,944	18,472	1.78	0.20
65 years and over	30,495	27.1	107,147	53,574	3.51	0.24
65 to 74 years	18,134	24.0	52,301	26,151	2.88	0.25
75 years and over	12,361	31.8	54,846	27,423	4.44	0.44
MALES						
Total	88,865	11.9	110,959	55,480	1.25	0.08
16 to 64 years	76,237	8.9	60,097	30,049	0.79	0.07
16 to 21 years	9,847	5.8	6,637	3,319	0.67	0.29
22 to 34 years	24,476	6.2	11,682	5,841	0.48	0.08
35 to 44 years	19,120	7.9	10,464	5,232	0.55	0.08
45 to 54 years	12,946	10.9	12,851	6,426	0.99	0.17
55 to 64 years	9,849	18.0	18,462	9,231	1.87	0.30
65 years and over	12,628	29.9	50,863	25,432	4.03	0.39
65 to 74 years	7,886	27.5	28,898	14,449	3.66	0.49
75 years and over	4,742	33.9	21,965	10,983	4.63	0.64
FEMALES						
Total	98,323	19.2	150,035	75,018	1.53	0.08
16 to 64 years	80,456	17.9	93,751	46,876	1.17	0.08
16 to 21 years	10,030	14.3	7,184	3,592	0.72	0.12
22 to 34 years	26,385	25.4	33,010	16,505	1.25	0.14
35 to 44 years	19,504	13.2	17,500	8,750	0.90	0.15
45 to 54 years	13,580	14.5	17,576	8,788	1.29	0.24
55 to 64 years	10,957	15.5	18,481	9,241	1.69	0.29
65 years and over	17,867	25.2	56,284	28,142	3.15	0.29
65 to 74 years	10,248	21.3	23,403	11,702	2.28	0.27
75 years and over	7,619	30.5	32,881	16,441	4.32	0.57
FEMALES WITH A CHILDBIRTH						
Total	6,403	100.0	22,938	11,469	3.58	0.17
16 to 21 years	854	100.0	2,976	1,488	3.48	0.34
22 to 34 years	4,779	100.0	17,212	8,606	3.60	0.22
35 to 54 years	770	100.0	2,750	1,375	3.57	0.37
FEMALES WITH NO CHILDBIRTH						
Total	91,920	13.6	127,097	63,549	1.38	0.08
16 to 64 years	74,053	10.8	70,813	35,407	0.96	0.08
16 to 21 years	9,176	6.4	4,208	2,104	0.46	0.12
22 to 34 years	21,606	8.9	15,798	7,899	0.73	0.15
35 to 44 years	18,738	9.7	14,761	7,381	0.79	0.17
45 to 54 years	13,576	14.5	17,565	8,783	1.29	0.24
55 to 64 years	10,957	15.5	18,481	9,241	1.69	0.29

Table 5. Health Insurance Coverage Status of Persons During a 24-Month Period, by Sex and Age:
Persons Under 65 Years of Age

Characteristics	Under 65 years	Under 6 years	6 to 15 years	16 to 64 years				
				Total	16 to 21 years	22 to 34 years	35 to 54 years	55 to 64 years
NUMBER OF PERSONS (thous.)								
Both sexes	208,197	15,734	35,770	156,693	19,877	50,860	65,150	20,806
Covered 24 months	154,503	11,437	26,812	116,253	13,701	33,137	52,008	17,408
All private	138,309	8,880	22,542	106,887	12,279	29,925	49,359	15,323
All or part government	16,194	2,557	4,270	9,367	1,421	3,212	2,648	2,085
All Medicaid	8,025	1,557	2,537	3,932	610	1,792	1,057	472
Covered 1 to 23 months	42,300	3,695	7,134	31,470	4,960	14,471	9,718	2,322
All private	32,472	1,865	4,669	25,938	3,602	12,068	8,327	1,941
All or part government	9,828	1,830	2,465	5,533	1,358	2,403	1,391	381
No coverage	11,395	602	1,824	8,969	1,217	3,253	3,424	1,076
Males	102,576	8,077	18,262	76,237	9,847	24,476	32,066	9,849
Covered 24 months	75,276	5,753	13,866	55,658	6,946	14,950	25,388	8,374
All private	68,795	4,485	11,823	52,486	6,399	14,195	24,492	7,400
All or part government	6,481	1,267	2,043	3,172	547	755	895	974
All Medicaid	2,791	761	1,164	866	238	289	217	123
Covered 1 to 23 months	21,163	2,019	3,438	15,706	2,195	7,513	4,931	1,067
All private	17,087	987	2,218	13,883	1,720	6,885	4,356	922
All or part government	4,076	1,032	1,220	1,824	475	628	575	145
No coverage	6,137	305	958	4,874	706	2,012	1,748	408
Females	105,621	7,657	17,508	80,456	10,030	26,385	33,084	10,957
Covered 24 months	79,227	5,684	12,946	60,596	6,755	18,187	26,620	9,034
All private	69,514	4,394	10,719	54,401	5,881	15,730	24,867	7,923
All or part government	9,713	1,290	2,227	6,195	874	2,457	1,753	1,111
All Medicaid	5,234	796	1,373	3,066	372	1,504	840	350
Covered 1 to 23 months	21,137	1,676	3,696	15,764	2,765	6,957	4,787	1,255
All private	15,384	878	2,451	12,055	1,882	5,183	3,971	1,019
All or part government	5,752	798	1,245	3,709	883	1,775	816	236
No coverage	5,258	297	865	4,096	510	1,241	1,676	668
PERCENT OF PERSONS								
Both sexes	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered 24 months	74.2	72.7	75.0	74.2	68.9	65.2	79.8	83.7
All private	66.4	56.4	63.0	68.2	61.8	58.8	75.8	73.7
All or part government	7.8	16.3	11.9	6.0	7.2	6.3	4.1	10.0
All Medicaid	3.9	9.9	7.1	2.5	3.1	3.5	1.6	2.3
Covered 1 to 23 months	20.3	23.5	19.9	20.1	25.0	28.5	14.9	11.2
All private	15.6	11.9	13.1	16.6	18.1	23.7	12.8	9.3
All or part government	4.7	11.6	6.9	3.5	6.8	4.7	2.1	1.8
No coverage	5.5	3.8	5.1	5.7	6.1	6.4	5.3	5.2
Males	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered 24 months	73.4	71.2	75.9	73.0	70.5	61.1	79.2	85.0
All private	67.1	55.5	64.7	68.9	65.0	58.0	76.4	75.1
All or part government	6.3	15.7	11.2	4.2	5.6	3.1	2.8	9.9
All Medicaid	2.7	9.4	6.4	1.1	2.4	1.2	0.7	1.3
Covered 1 to 23 months	20.6	25.0	18.8	20.6	22.3	30.7	15.4	10.8
All private	16.7	12.2	12.2	18.2	17.5	28.1	13.6	9.4
All or part government	4.0	12.8	6.7	2.4	4.8	2.6	1.8	1.5
No coverage	6.0	3.8	5.3	6.4	7.2	8.2	5.5	4.1
Females	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Covered 24 months	75.0	74.2	74.0	75.3	67.4	68.9	80.5	82.5
All private	65.8	57.4	61.2	67.6	58.6	59.6	75.2	72.3
All or part government	9.2	16.9	12.7	7.7	8.7	9.3	5.3	10.1
All Medicaid	5.0	10.4	7.8	3.8	3.7	5.7	2.5	3.2
Covered 1 to 23 months	20.0	21.9	21.1	19.6	27.6	26.4	14.5	11.5
All private	14.6	11.5	14.0	15.0	18.8	19.6	12.0	9.3
All or part government	5.5	10.4	7.1	4.6	8.8	6.7	2.5	2.2
No coverage	5.0	3.9	4.9	5.1	5.1	4.7	5.1	6.1

Table 6. Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Age: Persons 16 to 64 Years Old

(Numbers in thousands)

Characteristics	Total visits	Covered 24 months			Covered 1-23 months		No coverage
		All private	All or part government		All private	All or part government	
			Total	All Medicaid			
BOTH SEXES							
Total	1,099,024	738,182	132,486	46,228	135,788	55,430	37,139
16 to 21 years	99,802	62,005	9,981	3,999	14,080	10,789	2,947
22 to 34 years	347,939	215,126	33,694	17,677	63,459	24,470	11,191
35 to 54 years	459,052	341,119	40,950	14,382	45,478	14,251	17,254
55 to 64 years	192,230	119,933	47,861	10,169	12,771	5,919	5,747
MALES							
Total	408,716	273,060	46,847	7,903	54,590	16,299	17,920
16 to 21 years	36,223	25,391	2,751	1,309	4,928	1,668	1,486
22 to 34 years	106,648	64,636	7,173	1,980	24,805	4,813	5,221
35 to 54 years	181,538	131,650	14,550	2,224	19,225	7,176	8,937
55 to 64 years	84,307	51,383	22,373	2,390	5,632	2,642	2,276
FEMALES							
Total	690,308	465,121	85,639	38,325	81,198	39,131	19,219
16 to 21 years	63,579	36,614	7,230	2,690	9,152	9,122	1,461
22 to 34 years	241,291	150,490	26,521	15,697	38,654	19,657	5,969
35 to 54 years	277,514	209,468	26,400	12,159	26,253	7,075	8,317
55 to 64 years	107,924	68,550	25,487	7,780	7,138	3,277	3,471
FEMALES WITH A CHILDBIRTH							
Total	103,131	62,583	14,102	7,257	10,124	14,899	1,423
16 to 21 years	12,832	2,499	3,890	1,249	1,430	4,938	75
22 to 34 years	76,497	48,381	9,803	5,739	7,619	9,613	1,081
35 to 54 years	13,801	11,703	409	269	1,075	348	266
FEMALES WITH NO CHILDBIRTH							
Total	587,177	402,538	71,537	31,068	71,074	24,232	17,796
16 to 21 years	50,747	34,114	3,340	1,441	7,722	4,184	1,386
22 to 34 years	164,794	102,109	16,718	9,957	31,035	10,044	4,888
35 to 54 years	263,713	197,766	25,991	11,890	25,178	6,727	8,051
55 to 64 years	107,924	68,550	25,487	7,780	7,138	3,277	3,471

Table 7. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex and Age: Persons 16 to 64 Years Old

Characteristics	Total		16 to 21 years		22 to 34 years		35 to 54 years		55 to 64 years	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES										
Total	7.01	0.12	5.02	0.25	6.84	0.20	7.05	0.20	9.24	0.41
Covered 24 months	7.49	0.15	5.25	0.34	7.51	0.27	7.35	0.22	9.64	0.46
All private	6.91	0.15	5.05	0.35	7.19	0.27	6.91	0.22	7.83	0.39
All or part government	14.14	0.79	7.02	0.86	10.49	1.08	15.46	1.50	22.95	2.30
All Medicaid	11.76	1.10	6.55	1.59	9.86	1.54	13.61	2.10	21.53	4.46
Covered 1 to 23 months	6.08	0.25	5.01	0.49	6.08	0.37	6.15	0.51	8.05	0.90
All private	5.24	0.25	3.91	0.49	5.26	0.37	5.46	0.54	6.58	0.86
All or part government	10.02	0.71	7.95	1.17	10.18	1.18	10.24	1.40	15.55	2.82
No coverage	4.14	0.41	2.42	0.41	3.44	0.57	5.04	0.79	5.34	1.08
MALES										
Total	5.36	0.17	3.68	0.30	4.36	0.24	5.66	0.27	8.56	0.61
Covered 24 months	5.75	0.20	4.05	0.41	4.80	0.30	5.76	0.29	8.81	0.68
All private	5.20	0.19	3.97	0.42	4.55	0.30	5.38	0.27	6.94	0.56
All or part government	14.77	1.62	5.03	1.52	9.50	2.23	16.25	3.26	22.96	3.60
All Medicaid	9.13	2.47	5.50	3.43	6.86	2.26	10.27	4.29	19.48	12.39
Covered 1 to 23 months	4.51	0.34	3.00	0.49	3.94	0.44	5.35	0.78	7.76	1.44
All private	3.93	0.32	2.86	0.52	3.60	0.35	4.41	0.76	6.11	1.27
All or part government	8.94	1.59	3.51	1.27	7.66	3.16	12.48	3.01	18.23	5.70
No coverage	3.68	0.59	2.10	0.51	2.59	0.79	5.11	1.28	5.58	1.66
FEMALES										
Total	8.58	0.19	6.34	0.41	9.15	0.32	8.39	0.29	9.85	0.54
Covered 24 months	9.09	0.22	6.49	0.52	9.73	0.39	8.86	0.34	10.41	0.63
All private	8.55	0.22	6.23	0.59	9.57	0.41	8.42	0.34	8.65	0.52
All or part government	13.82	0.90	8.27	1.00	10.79	1.25	15.06	1.59	22.95	2.96
All Medicaid	12.50	1.23	7.22	1.45	10.44	1.76	14.47	2.37	22.25	4.31
Covered 1 to 23 months	7.63	0.37	6.61	0.76	8.38	0.59	6.96	0.64	8.30	1.13
All private	6.74	0.42	4.86	0.79	7.46	0.71	6.61	0.74	7.00	1.15
All or part government	10.55	0.71	10.34	1.57	11.08	1.10	8.67	1.17	13.91	2.96
No coverage	4.69	0.52	2.86	0.66	4.81	0.78	4.96	0.95	5.19	1.42
FEMALES WITH A CHILDBIRTH										
Total	16.11	0.59	15.03	1.30	16.01	0.69	17.92	1.93	(X)	(X)
Covered 24 months	16.86	0.74	15.06	1.91	16.62	0.85	19.46	2.32	(X)	(X)
All private	17.08	0.78	17.12	4.23	16.45	0.81	20.29	2.45	(X)	(X)
All or part government	15.94	2.08	13.98	1.83	17.47	3.14	8.99	3.33	(X)	(X)
All Medicaid	14.83	3.31	11.72	2.21	16.43	4.66	8.07	4.28	(X)	(X)
Covered 1 to 23 months	14.37	0.90	15.21	1.83	14.34	1.13	11.74	2.01	(X)	(X)
All private	14.82	1.52	14.92	4.63	15.10	1.81	12.99	2.54	(X)	(X)
All or part government	14.08	1.12	15.30	1.94	13.79	1.42	9.05	2.74	(X)	(X)
No coverage	12.53	2.67	6.69	4.48	14.29	3.84	10.01	2.26	(X)	(X)
FEMALES WITH NO CHILDBIRTH										
Total	7.93	0.19	5.53	0.42	7.63	0.34	8.16	0.29	9.85	0.55
Covered 24 months	8.46	0.22	5.92	0.54	8.09	0.42	8.61	0.34	10.41	0.63
All private	7.93	0.22	5.95	0.59	7.98	0.44	8.14	0.34	8.65	0.52
All or part government	13.47	0.98	5.60	0.96	8.82	1.27	15.22	1.62	22.95	2.96
All Medicaid	12.06	1.32	5.42	1.66	8.63	1.76	14.73	2.47	22.25	4.31
Covered 1 to 23 months	6.80	0.39	5.07	0.79	7.14	0.66	6.84	0.66	8.30	1.13
All private	6.25	0.42	4.32	0.78	6.63	0.74	6.48	0.76	7.00	1.15
All or part government	9.14	0.88	7.47	2.06	9.32	1.50	8.65	1.22	13.91	2.96
No coverage	4.47	0.52	2.78	0.66	4.20	0.74	4.88	0.96	5.19	1.42

Table 8. Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Age: Persons 16 to 64 Years Old

[Numbers in thousands]

Characteristics	Total nights	Covered 24 months			Covered 1-23 months		No coverage
		All private	All or part government		All private	All or part government	
			Total	All Medicaid			
BOTH SEXES							
Total	153,848	77,913	33,859	11,591	18,778	18,654	4,644
16 to 21 years	13,821	4,986	2,971	813	1,967	3,637	260
22 to 34 years	44,691	20,368	7,729	4,452	7,788	7,225	1,582
35 to 54 years	58,392	33,788	11,475	3,901	5,994	5,470	1,665
55 to 64 years	36,944	18,771	11,684	2,426	3,030	2,321	1,138
MALES							
Total	60,097	29,222	11,985	1,799	8,610	7,768	2,511
16 to 21 years	6,637	2,329	1,378	25	571	2,159	201
22 to 34 years	11,682	3,710	2,194	1,022	3,307	1,551	920
35 to 54 years	23,315	14,014	2,914	246	2,752	2,692	944
55 to 64 years	18,462	9,170	5,499	506	1,980	1,367	447
FEMALES							
Total	93,751	48,691	21,874	9,792	10,168	10,885	2,133
16 to 21 years	7,184	2,658	1,593	787	1,396	1,478	60
22 to 34 years	33,010	16,657	5,535	3,430	4,481	5,674	662
35 to 54 years	35,076	19,774	8,562	3,655	3,242	2,778	720
55 to 64 years	18,481	9,601	6,185	1,919	1,049	955	691
FEMALES WITH A CHILDBIRTH							
Total	22,938	13,371	3,441	2,002	2,106	3,692	329
16 to 21 years	2,976	510	1,045	440	266	1,121	33
22 to 34 years	17,212	10,787	2,219	1,446	1,552	2,430	224
35 to 54 years	2,750	2,074	177	117	288	141	71
FEMALES WITH NO CHILDBIRTH							
Total	70,813	35,320	18,434	7,790	8,062	7,194	1,804
16 to 21 years	4,208	2,147	548	347	1,130	357	26
22 to 34 years	15,798	5,871	3,316	1,985	2,929	3,244	437
35 to 54 years	32,326	17,701	8,385	3,538	2,954	2,637	649
55 to 64 years	18,481	9,601	6,185	1,919	1,049	955	691

Table 9. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex and Age: Persons 16 to 64 Years Old

Characteristics	Total		16 to 21 years		22 to 34 years		35 to 54 years		55 to 64 years	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES										
Total	0.98	0.05	0.70	0.15	0.88	0.08	0.90	0.08	1.78	0.20
Covered 24 months	0.96	0.07	0.58	0.17	0.85	0.08	0.87	0.08	1.75	0.24
All private	0.73	0.05	0.41	0.10	0.68	0.07	0.68	0.07	1.23	0.20
All or part government	3.61	0.51	2.09	1.32	2.41	0.52	4.33	1.13	5.60	1.20
All Medicaid	2.95	0.59	1.33	0.49	2.48	0.69	3.69	1.54	5.14	2.03
Covered 1 to 23 months	1.19	0.15	1.13	0.37	1.04	0.22	1.18	0.25	2.30	0.56
All private	0.72	0.10	0.55	0.24	0.65	0.15	0.72	0.15	1.56	0.49
All or part government	3.37	0.66	2.68	1.13	3.01	1.06	3.93	1.40	6.10	2.11
No coverage	0.52	0.14	0.21	0.14	0.49	0.24	0.49	0.14	1.06	0.64
MALES										
Total	0.79	0.07	0.67	0.29	0.48	0.08	0.73	0.08	1.87	0.30
Covered 24 months	0.74	0.08	0.53	0.32	0.39	0.10	0.67	0.10	1.75	0.32
All private	0.56	0.07	0.36	0.15	0.26	0.07	0.57	0.08	1.24	0.25
All or part government	3.78	1.01	2.52	3.38	2.91	1.49	3.25	1.22	5.64	1.99
All Medicaid	2.08	1.08	0.11	0.20	3.54	3.09	1.13	0.73	4.13	3.11
Covered 1 to 23 months	1.04	0.19	1.24	0.74	0.65	0.20	1.10	0.27	3.14	1.00
All private	0.62	0.12	0.33	0.30	0.48	0.17	0.63	0.17	2.15	0.85
All or part government	4.26	1.17	4.54	3.21	2.47	1.30	4.68	1.74	9.43	4.29
No coverage	0.52	0.19	0.28	0.22	0.46	0.34	0.54	0.24	1.10	0.90
FEMALES										
Total	1.17	0.08	0.72	0.12	1.25	0.14	1.06	0.14	1.69	0.29
Covered 24 months	1.16	0.08	0.63	0.12	1.22	0.12	1.06	0.15	1.75	0.32
All private	0.90	0.07	0.45	0.12	1.06	0.10	0.80	0.10	1.21	0.30
All or part government	3.53	0.57	1.82	0.39	2.25	0.54	4.88	1.55	5.57	1.45
All Medicaid	3.19	0.69	2.11	0.76	2.28	0.61	4.35	1.89	5.49	2.48
Covered 1 to 23 months	1.34	0.24	1.04	0.27	1.46	0.41	1.26	0.42	1.60	0.61
All private	0.84	0.15	0.74	0.35	0.86	0.25	0.82	0.27	1.03	0.52
All or part government	2.93	0.79	1.68	0.41	3.20	1.37	3.40	2.01	4.05	2.13
No coverage	0.52	0.17	0.12	0.10	0.53	0.32	0.43	0.14	1.03	0.86
FEMALES WITH A CHILDBIRTH										
Total	3.58	0.17	3.48	0.34	3.60	0.22	3.57	0.37	(X)	(X)
Covered 24 months	3.70	0.22	3.67	0.49	3.71	0.27	3.62	0.42	(X)	(X)
All private	3.65	0.25	3.50	0.74	3.67	0.30	3.60	0.44	(X)	(X)
All or part government	3.89	0.39	3.76	0.63	3.95	0.51	3.88	1.03	(X)	(X)
All Medicaid	4.09	0.56	4.13	1.01	4.14	0.73	3.50	0.93	(X)	(X)
Covered 1 to 23 months	3.33	0.29	3.31	0.51	3.31	0.37	3.53	0.93	(X)	(X)
All private	3.08	0.37	2.78	0.85	3.08	0.42	3.48	1.30	(X)	(X)
All or part government	3.49	0.42	3.47	0.59	3.49	0.59	3.66	0.91	(X)	(X)
No coverage	2.90	0.46	2.97	0.56	2.97	0.61	2.68	1.00	(X)	(X)
FEMALES WITH NO CHILDBIRTH										
Total	0.96	0.08	0.46	0.12	0.73	0.15	1.00	0.14	1.69	0.29
Covered 24 months	0.96	0.10	0.43	0.12	0.63	0.14	1.00	0.15	1.75	0.32
All private	0.70	0.07	0.37	0.12	0.46	0.10	0.73	0.10	1.21	0.30
All or part government	3.47	0.66	0.92	0.44	1.75	0.68	4.91	1.61	5.57	1.45
All Medicaid	3.02	0.81	1.31	0.91	1.72	0.76	4.38	1.98	5.49	2.48
Covered 1 to 23 months	1.09	0.25	0.63	0.30	1.07	0.49	1.20	0.44	1.60	0.61
All private	0.71	0.17	0.63	0.37	0.63	0.27	0.76	0.27	1.03	0.52
All or part government	2.71	1.08	0.64	0.47	3.01	2.16	3.39	2.11	4.05	2.13
No coverage	0.45	0.19	0.05	0.07	0.38	0.34	0.39	0.14	1.03	0.86

Table 10. **Health Insurance Coverage Status During a 24-Month Period, by Sex, Race, and Hispanic Origin: Persons 16 to 64 Years Old**

[Numbers in thousands]

Characteristics	White	Black	Asian or Pacific Islander	Hispanic origin
NUMBER OF PERSONS				
Both sexes	132,406	18,640	4,762	11,962
Covered 24 months	100,667	11,693	3,392	6,083
All private	94,610	8,837	3,054	5,021
All or part government	6,057	2,856	338	1,063
All Medicaid	2,123	1,535	232	588
Covered 1 to 23 months	24,692	5,466	1,048	3,980
All private	20,876	3,975	869	2,964
All or part government	3,815	1,491	179	1,016
No coverage	7,048	1,481	322	1,898
Males	65,110	8,355	2,347	5,787
Covered 24 months	48,905	4,863	1,628	2,813
All private	46,695	4,055	1,520	2,541
All or part government	2,210	808	109	272
All Medicaid	524	260	72	124
Covered 1 to 23 months	12,343	2,675	560	1,942
All private	11,148	2,132	484	1,563
All or part government	1,195	542	76	379
No coverage	3,863	817	158	1,032
Females	67,296	10,285	2,415	6,174
Covered 24 months	51,762	6,830	1,763	3,270
All private	47,915	4,782	1,534	2,480
All or part government	3,847	2,048	229	790
All Medicaid	1,600	1,275	159	465
Covered 1 to 23 months	12,349	2,791	488	2,038
All private	9,729	1,842	385	1,401
All or part government	2,620	949	103	637
No coverage	3,186	664	164	866
PERCENT OF PERSONS				
Both sexes	100.0	100.0	100.0	100.0
Covered 24 months	76.0	62.7	71.2	50.9
All private	71.5	47.4	64.1	42.0
All or part government	4.6	15.3	7.1	8.9
All Medicaid	1.6	8.2	5.0	4.9
Covered 1 to 23 months	18.7	29.3	22.0	33.3
All private	15.8	21.3	18.3	24.8
All or part government	2.9	8.0	3.8	8.5
No coverage	5.3	7.9	6.8	15.9
Males	100.0	100.0	100.0	100.0
Covered 24 months	75.1	58.2	69.4	48.6
All private	71.7	48.5	64.8	43.9
All or part government	3.4	9.7	4.6	4.7
All Medicaid	0.8	3.1	3.1	2.1
Covered 1 to 23 months	19.0	32.0	23.9	33.6
All private	17.1	25.5	20.6	27.0
All or part government	1.8	6.5	3.2	6.6
No coverage	5.9	9.8	6.7	17.8
Females	100.0	100.0	100.0	100.0
Covered 24 months	76.9	66.4	73.0	53.0
All private	71.2	46.5	63.5	40.2
All or part government	5.7	19.9	9.5	12.8
All Medicaid	2.4	12.4	6.6	7.5
Covered 1 to 23 months	18.4	27.1	20.2	33.0
All private	14.5	17.9	15.9	22.7
All or part government	3.9	9.2	4.3	10.3
No coverage	4.7	6.5	6.8	14.0

Table 11. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, Race, and Hispanic Origin: Persons 16 to 64 Years Old

Characteristics	White		Black		Asian or Pacific Islander		Hispanic origin	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES								
Total	7.15	0.14	6.32	0.32	5.43	0.54	6.25	0.39
Covered 24 months	7.54	0.17	7.23	0.46	6.31	0.71	7.75	0.63
All private	7.04	0.15	5.90	0.46	5.13	0.56	6.09	0.47
All or part government	15.29	1.06	11.34	1.15	16.96	4.41	15.62	2.52
All Medicaid	13.17	1.69	8.58	1.01	17.43	6.10	11.00	1.69
Covered 1 to 23 months	6.37	0.30	5.19	0.44	3.56	0.83	5.20	0.59
All private	5.56	0.30	3.88	0.46	3.34	0.93	4.09	0.51
All or part government	10.78	0.95	8.67	0.96	4.63	1.83	8.44	1.76
No coverage	4.38	0.47	3.35	0.78	2.33	0.78	3.64	0.68
MALES								
Total	5.48	0.19	4.66	0.46	3.62	0.59	4.83	0.61
Covered 24 months	5.79	0.20	5.51	0.71	4.05	0.74	6.42	1.01
All private	5.31	0.19	4.13	0.52	3.86	0.74	4.57	0.56
All or part government	15.81	1.94	12.44	3.16	6.64	3.63	23.70	7.62
All Medicaid	10.52	3.40	4.36	1.22	5.96	4.92	14.77	5.53
Covered 1 to 23 months	4.75	0.42	3.75	0.56	2.86	1.15	3.82	1.00
All private	4.19	0.37	2.74	0.46	2.86	1.30	2.62	0.56
All or part government	9.95	2.28	7.69	1.77	2.83	1.71	8.78	4.83
No coverage	4.00	0.71	2.60	1.08	1.91	1.13	2.38	0.74
FEMALES								
Total	8.77	0.20	7.67	0.44	7.20	0.88	7.58	0.49
Covered 24 months	9.20	0.24	8.45	0.59	8.39	1.13	8.90	0.78
All private	8.73	0.24	7.40	0.69	6.38	0.79	7.64	0.73
All or part government	14.99	1.25	10.91	1.06	21.85	5.81	12.84	2.13
All Medicaid	14.04	1.94	9.44	1.15	22.63	8.08	9.99	1.59
Covered 1 to 23 months	7.99	0.44	6.57	0.66	4.37	1.18	6.51	0.66
All private	7.13	0.49	5.20	0.79	3.94	1.28	5.72	0.83
All or part government	11.16	0.91	9.23	1.13	5.96	2.84	8.25	1.06
No coverage	4.84	0.63	4.28	1.13	2.75	1.06	5.14	1.15
FEMALES WITH A CHILDBIRTH								
Total	16.97	0.68	12.13	1.17	14.69	2.97	14.85	1.10
Covered 24 months	17.86	0.85	12.34	1.57	13.59	3.04	14.33	1.71
All private	17.82	0.85	12.48	1.96	12.66	3.13	15.73	2.42
All or part government	18.09	3.04	12.19	2.43	17.68	8.40	12.11	2.13
All Medicaid	19.33	5.61	9.54	2.48	11.71	7.98	8.36	1.76
Covered 1 to 23 months	14.91	1.05	11.76	1.59	21.05	8.96	11.72	1.52
All private	15.50	1.66	9.11	2.75	22.40	14.23	14.30	2.94
All or part government	14.48	1.37	12.64	1.88	19.31	4.51	10.64	1.71
No coverage	12.53	2.77			-	10.12	2.43	
FEMALES WITH NO CHILDBIRTH								
Total	8.09	0.22	7.19	0.46	6.44	0.90	6.83	0.54
Covered 24 months	5.92	0.25	8.09	0.63	10.41	1.22	8.21	0.85
All private	8.09	0.24	7.03	0.73	5.68	0.78	6.83	0.74
All or part government	14.49	1.37	10.68	1.18	22.60	6.74	13.00	2.54
All Medicaid	13.00	2.04	9.43	1.28	23.95	9.06	10.31	1.84
Covered 1 to 23 months	7.14	0.46	5.80	0.71	3.17	0.74	5.43	0.71
All private	6.61	0.51	5.00	0.83	3.01	0.79	5.04	0.83
All or part government	9.77	1.13	7.88	1.32	3.80	2.04	6.73	1.32
No coverage	4.55	0.63	4.28	1.13	2.75	1.06	4.79	1.20

Table 12. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, Race, and Hispanic Origin: Persons 16 to 64 Years Old

Characteristics	White		Black		Asian or Pacific Islander		Hispanic origin	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES								
Total	0.96	0.07	1.10	0.15	0.99	0.34	1.11	0.20
Covered 24 months.....	0.93	0.07	1.11	0.15	1.15	0.46	1.24	0.32
All private	0.71	0.05	0.79	0.15	0.92	0.49	0.67	0.19
All or part government	4.39	0.74	2.09	0.44	3.16	1.32	3.95	1.47
All Medicaid	3.63	0.96	1.99	0.63	3.02	1.72	2.92	1.30
Covered 1 to 23 months.....	1.21	0.17	1.21	0.39	0.79	0.35	1.18	0.37
All private	0.81	0.12	0.40	0.12	0.20	0.15	0.62	0.20
All or part government	3.39	0.81	3.37	1.30	(B)	(B)	2.81	1.28
No coverage	0.52	0.14	0.61	0.39	-	-	0.55	0.29
MALES								
Total	0.79	0.08	0.85	0.20	0.45	0.20	0.89	0.35
Covered 24 months.....	0.75	0.08	0.70	0.19	0.35	0.20	0.92	0.54
All private	0.56	0.07	0.56	0.19	0.22	0.14	0.39	0.15
All or part government	4.75	1.39	1.40	0.63	(B)	(B)	5.89	4.97
All Medicaid	2.84	1.59	0.62	0.98	(B)	(B)	(B)	(B)
Covered 1 to 23 months.....	1.02	0.20	1.24	0.49	0.90	0.54	1.02	0.66
All private	0.71	0.15	0.34	0.17	-	-	0.43	0.25
All or part government	3.92	1.49	4.77	2.10	(B)	(B)	3.45	3.46
No coverage	0.55	0.20	0.45	0.47	(B)	(B)	0.56	0.52
FEMALES								
Total	1.13	0.08	1.30	0.22	1.51	0.61	1.32	0.24
Covered 24 months.....	1.10	0.10	1.39	0.22	1.89	0.83	1.51	0.37
All private	0.85	0.07	0.98	0.22	1.62	0.93	0.95	0.34
All or part government	4.19	0.86	2.37	0.54	3.63	1.66	3.29	1.08
All Medicaid	3.88	1.15	2.27	0.71	(B)	(B)	3.00	1.55
Covered 1 to 23 months.....	1.40	0.25	1.18	0.59	0.67	0.46	0.67	0.35
All private	0.93	0.19	0.47	0.19	0.45	0.34	0.83	0.30
All or part government	3.15	0.95	2.57	1.64	(B)	(B)	2.43	0.86
No coverage	0.49	0.19	0.79	0.61	(B)	(B)	0.54	0.19
FEMALES WITH A CHILDBIRTH								
Total	3.56	0.20	3.57	0.39	4.38	0.83	4.04	0.71
Covered 24 months.....	3.62	0.25	3.97	0.51	(B)	(B)	4.50	1.32
All private	3.55	0.27	4.42	0.86	(B)	(B)	4.45	2.13
All or part government	4.07	0.54	3.51	0.54	(B)	(B)	(B)	(B)
All Medicaid	4.64	0.88	3.35	0.68	(B)	(B)	(B)	(B)
Covered 1 to 23 months.....	3.43	0.34	2.85	0.54	(B)	(B)	4.47	0.73
All private	2.87	0.34	(B)	(B)	(B)	(B)	(B)	(B)
All or part government	3.85	0.54	2.49	0.42	(B)	(B)	3.44	0.95
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	0.93	0.10	1.06	0.24	1.22	0.68	0.93	0.24
Covered 24 months.....	0.91	0.10	1.13	0.24	1.59	0.93	1.14	0.39
All private	0.66	0.07	0.73	0.22	1.33	1.03	0.60	0.29
All or part government	4.21	1.00	2.16	0.63	(B)	(B)	3.00	1.28
All Medicaid	3.74	1.35	2.06	0.85	(B)	(B)	2.61	1.81
Covered 1 to 23 months.....	1.16	0.29	0.94	0.68	0.39	0.42	0.85	0.39
All private	0.81	0.20	0.30	0.17	0.18	0.19	0.57	0.30
All or part government	2.86	1.32	2.60	2.15	(B)	(B)	1.78	1.20
No coverage	0.40	0.19	0.79	0.61	(B)	(B)	0.33	0.15

Table 13. **Health Insurance Coverage Status of Persons During a 24-Month Period, by Sex and Ratio of Income to Low-Income Threshold: Persons 16 to 64 Years Old**

Characteristics	Less than 1.00	1.00 to 1.49	1.50 to 1.99	2.00 to 2.99	3.00 to 3.99	4.00 and over
NUMBER OF PERSONS (thous.)						
Both Sexes	12,089	11,769	14,325	32,403	28,111	57,996
Covered 24 months	5,155	4,725	7,703	22,923	22,822	52,926
All private	1,006	3,117	6,684	21,632	22,228	52,219
All or part government	4,149	1,608	1,019	1,290	593	707
All Medicaid	3,001	523	208	152	37	11
Covered 1 to 23 months	4,445	4,919	5,122	7,863	4,537	4,585
All private	1,985	3,484	4,432	7,240	4,328	4,469
All or part government	2,460	1,436	690	623	208	116
No coverage	2,490	2,124	1,500	1,617	753	485
Males	4,163	5,306	6,699	15,763	14,083	30,225
Covered 24 months	1,241	2,165	3,372	10,654	11,164	27,061
All private	416	1,469	2,944	10,070	10,868	26,719
All or part government	825	696	428	585	296	342
All Medicaid	443	268	71	65	18	-
Covered 1 to 23 months	1,717	2,095	2,490	4,095	2,459	2,850
All private	927	1,635	2,280	3,865	2,379	2,797
All or part government	790	460	210	230	80	53
No coverage	1,204	1,045	837	1,014	461	313
Females	7,927	6,463	7,626	16,640	14,028	27,771
Covered 24 months	3,914	2,560	4,331	12,268	11,658	25,865
All private	590	1,648	3,740	11,562	11,360	25,500
All or part government	3,323	912	591	706	298	365
All Medicaid	2,557	254	137	87	19	11
Covered 1 to 23 months	2,727	2,824	2,632	3,768	2,078	1,735
All private	1,057	1,848	2,153	3,375	1,950	1,672
All or part government	1,670	976	479	393	128	63
No coverage	1,286	1,079	663	604	292	171
PERCENT OF PERSONS						
Both Sexes	100.0	100.0	100.0	100.0	100.0	100.0
Covered 24 months	42.6	40.2	53.8	70.7	81.2	91.3
All private	8.3	26.5	46.7	66.8	79.1	90.0
All or part government	34.3	13.7	7.1	4.0	2.1	1.2
All Medicaid	24.8	4.4	1.5	0.5	0.1	-
Covered 1 to 23 months	36.8	41.8	35.8	24.3	16.1	7.9
All private	16.4	29.6	30.9	22.3	15.4	7.7
All or part government	20.4	12.2	4.8	1.9	0.7	0.2
No coverage	20.6	18.1	10.5	5.0	2.7	0.8
Males	100.0	100.0	100.0	100.0	100.0	100.0
Covered 24 months	29.8	40.8	50.3	67.6	79.3	89.5
All private	10.0	27.7	44.0	63.9	77.2	88.4
All or part government	19.8	13.1	6.4	3.7	2.1	1.1
All Medicaid	10.7	5.1	1.1	0.4	0.1	-
Covered 1 to 23 months	41.3	39.5	37.2	26.0	17.5	9.4
All private	22.3	30.8	34.0	24.5	16.9	9.3
All or part government	19.0	8.7	3.1	1.5	0.6	0.2
No coverage	28.9	19.7	12.5	6.4	3.3	1.0
Females	100.0	100.0	100.0	100.0	100.0	100.0
Covered 24 months	49.4	39.6	56.8	73.7	83.1	93.1
All private	7.4	25.5	49.0	69.5	81.0	91.8
All or part government	41.9	14.1	7.8	4.2	2.1	1.3
All Medicaid	32.3	3.9	1.8	0.5	0.1	-
Covered 1 to 23 months	34.4	43.7	34.5	22.6	14.8	6.3
All private	13.3	28.6	28.2	20.3	13.9	6.0
All or part government	21.1	15.1	6.3	2.4	0.9	0.2
No coverage	16.2	16.7	8.7	3.6	2.1	0.6

Table 14. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Ratio of Income to Low-Income Threshold: Persons 16 to 64 Years Old

Characteristics	Less than 1.00		1.00 to 1.49		1.50 to 1.99		2.00 to 2.99		3.00 to 3.99		4.00 and over	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES												
Total.....	8.86	0.56	7.07	0.49	6.15	0.37	6.81	0.27	6.79	0.29	7.06	0.19
Covered 24 months.....	11.23	0.95	9.80	1.00	7.31	0.57	7.29	0.34	7.03	0.34	7.23	0.20
All private.....	5.07	0.91	6.47	0.83	6.37	0.54	6.82	0.32	6.82	0.34	7.11	0.20
All or part government...	12.72	1.13	16.26	2.30	13.47	2.40	15.13	2.16	15.08	2.75	16.04	2.89
All Medicaid.....	11.86	1.27	9.47	2.43	13.09	6.64	8.85	3.14	10.21	13.22	17.75	12.54
Covered 1 to 23 months...	8.77	0.91	5.69	0.57	5.08	0.51	5.73	0.49	6.17	0.66	5.50	0.63
All private.....	6.55	1.49	4.57	0.64	4.23	0.46	5.43	0.52	5.70	0.56	5.40	0.64
All or part government...	10.56	1.10	8.40	1.17	10.55	2.13	9.24	1.37	15.83	7.01	9.14	3.01
No coverage.....	4.10	0.68	4.17	0.90	3.85	0.93	5.15	1.15	3.34	0.71	2.98	1.00
MALES												
Total.....	6.81	1.08	5.84	0.74	4.57	0.52	5.29	0.35	5.09	0.35	5.42	0.24
Covered 24 months.....	9.39	2.48	7.83	1.37	5.76	0.90	5.72	0.44	5.29	0.41	5.62	0.25
All private.....	2.85	1.12	4.53	0.91	4.75	0.81	4.97	0.39	5.01	0.39	5.49	0.25
All or part government...	12.68	3.55	14.78	3.58	12.68	4.28	18.59	3.89	15.33	3.67	15.38	4.11
All Medicaid.....	9.98	3.90	7.13	3.87	9.75	4.75	11.22	5.19	7.94	8.43	15.83	6.22
Covered 1 to 23 months...	7.14	1.72	4.82	1.01	3.45	0.57	4.27	0.59	4.59	0.90	3.91	0.61
All private.....	5.27	2.43	4.08	1.03	2.86	0.49	4.18	0.63	4.02	0.54	3.86	0.63
All or part government...	9.35	2.40	7.43	2.72	9.93	3.70	5.78	1.99	21.54	16.53	6.70	2.86
No coverage.....	3.66	0.95	3.76	1.44	3.11	1.18	4.89	1.77	3.02	0.91	2.01	0.64
FEMALES												
Total.....	9.93	0.63	8.08	0.66	7.54	0.51	8.24	0.41	8.50	0.46	8.84	0.30
Covered 24 months.....	11.81	1.00	11.48	1.39	8.52	0.73	8.66	0.49	8.70	0.52	8.91	0.32
All private.....	6.63	1.27	8.20	1.28	7.64	0.71	8.44	0.49	8.54	0.52	8.80	0.32
All or part government...	12.73	1.13	17.39	2.97	14.05	2.81	12.27	2.32	14.84	4.06	16.65	4.06
All Medicaid.....	12.19	1.34	11.94	2.96	22.39	9.26	7.08	3.70	12.41	22.75	17.75	12.54
Covered 1 to 23 months...	9.79	1.00	6.34	0.66	6.62	0.79	7.31	0.78	8.04	0.98	8.10	1.27
All private.....	7.66	1.81	5.00	0.78	5.69	0.74	6.85	0.85	7.76	1.03	7.99	1.30
All or part government...	11.13	1.15	8.86	1.15	10.82	2.59	11.26	1.74	12.27	2.67	11.22	4.68
No coverage.....	4.52	0.96	4.57	1.10	4.78	1.47	5.58	0.98	3.83	1.10	4.76	2.40
FEMALES WITH A CHILDBIRTH												
Total.....	14.85	1.61	14.60	1.64	14.43	1.55	15.51	1.13	17.23	1.79	18.22	1.10
Covered 24 months.....	16.08	1.05	17.72	1.50	14.95	0.76	14.67	0.51	17.93	0.52	18.53	0.32
All private.....	(B)	(B)	(B)	(B)	15.47	2.33	14.72	1.25	17.93	2.15	18.57	1.18
All or part government...	16.18	2.94	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
All Medicaid.....	15.20	3.50	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	13.52	1.32	12.95	1.98	14.09	2.70	18.05	2.57	(B)	(B)	(B)	(B)
All private.....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
All or part government...	13.68	1.44	13.15	2.42	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
No coverage.....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH												
Total.....	9.11	0.68	7.35	0.69	6.80	0.54	7.61	0.42	7.89	0.47	8.26	0.30
Covered 24 months.....	11.04	1.05	10.81	1.50	7.81	0.76	8.12	0.51	8.06	0.52	8.33	0.32
All private.....	6.35	1.28	7.29	1.32	6.81	0.73	7.90	0.52	7.89	0.52	8.21	0.32
All or part government...	12.01	1.22	17.28	3.30	14.29	3.18	11.99	2.54	14.60	4.33	16.68	4.33
All Medicaid.....	11.52	1.44	11.94	2.96	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	8.91	1.18	5.34	0.66	5.71	0.79	6.37	0.78	7.59	1.01	7.67	1.34
All private.....	7.41	1.89	4.64	0.78	4.98	0.71	6.17	0.85	7.50	1.06	7.63	1.37
All or part government...	10.15	1.49	7.11	1.22	10.02	3.28	8.64	1.76	(B)	(B)	(B)	(B)
No coverage.....	4.41	0.96	4.45	1.12	4.63	1.52	5.19	0.90	3.51	1.08	(B)	(B)

Table 15. Mean Number of Nights In a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Ratio of Income to Low-Income Threshold: Persons 16 to 64 Years Old

Characteristics	Less than 1.00		1.00 to 1.49		1.50 to 1.99		2.00 to 2.99		3.00 to 3.99		4.00 and over	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES												
Total.....	2.24	0.35	1.77	0.32	0.85	0.12	0.94	0.10	0.93	0.15	0.64	0.05
Covered 24 months.....	2.70	0.47	2.11	0.64	1.07	0.20	1.01	0.14	0.96	0.17	0.65	0.05
All private.....	0.97	0.56	1.06	0.63	0.78	0.19	0.87	0.12	0.76	0.10	0.63	0.05
All or part government...	3.13	0.57	4.14	1.40	2.94	0.95	3.34	0.98	8.63	4.63	2.55	0.98
All Medicaid.....	3.08	0.69	1.83	1.37	5.34	3.04	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	2.66	0.76	1.91	0.47	0.71	0.15	0.84	0.19	0.81	0.25	0.49	0.14
All private.....	0.76	0.27	1.40	0.49	0.58	0.15	0.69	0.17	0.65	0.22	0.45	0.14
All or part government...	4.19	1.34	3.16	1.05	1.53	0.54	2.68	1.01	4.11	2.42	(B)	(B)
No coverage.....	0.53	0.30	0.67	0.30	0.23	0.12	0.49	0.24	0.68	0.46	0.49	0.52
MALES												
Total.....	1.90	0.51	1.72	0.52	0.77	0.22	0.80	0.14	0.67	0.19	0.52	0.07
Covered 24 months.....	2.39	0.91	1.87	0.91	0.87	0.37	0.90	0.19	0.65	0.22	0.53	0.07
All private.....	0.97	1.08	0.74	0.29	0.73	0.35	0.68	0.17	0.47	0.12	0.51	0.07
All or part government...	3.11	1.23	4.25	2.74	1.84	1.62	4.64	1.57	7.03	6.52	2.57	1.13
All Medicaid.....	2.95	1.84	0.91	0.47	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	2.54	0.96	2.07	0.86	0.81	0.29	0.60	0.15	0.74	0.37	0.47	0.17
All private.....	0.49	0.42	1.33	0.71	0.69	0.29	0.49	0.14	0.58	0.30	0.41	0.15
All or part government...	4.95	1.98	4.72	2.94	2.13	1.45	2.56	1.52	(B)	(B)	(B)	(B)
No coverage.....	0.46	0.32	0.72	0.57	0.25	0.19	0.56	0.37	0.88	0.74	0.06	0.12
FEMALES												
Total.....	2.42	0.47	1.80	0.42	0.92	0.14	1.07	0.15	1.19	0.22	0.77	0.08
Covered 24 months.....	2.80	0.56	2.31	0.88	1.22	0.22	1.10	0.19	1.26	0.25	0.78	0.08
All private.....	0.96	0.57	1.35	1.13	0.82	0.17	1.03	0.17	1.03	0.17	0.76	0.08
All or part government...	3.13	0.64	4.05	1.37	3.74	1.15	2.26	1.20	10.21	6.57	2.53	1.57
All Medicaid.....	3.11	0.74	2.80	2.55	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	2.73	1.08	1.80	0.51	0.61	0.12	1.11	0.34	0.89	0.32	0.52	0.24
All private.....	0.99	0.35	1.47	0.68	0.47	0.12	0.92	0.34	0.73	0.32	0.53	0.25
All or part government...	3.83	1.71	2.42	0.71	1.27	0.41	2.75	1.34	(B)	(B)	(B)	(B)
No coverage.....	0.60	0.49	0.62	0.24	0.21	0.12	0.37	0.22	0.38	0.25	(B)	(B)
FEMALES WITH A CHILDBIRTH												
Total.....	3.69	0.35	3.70	0.52	3.07	0.37	3.28	0.39	4.12	0.52	3.64	0.39
Covered 24 months.....	4.18	0.51	3.42	0.59	3.21	0.54	3.31	0.49	4.25	0.59	3.67	0.41
All private.....	2.44	0.79	3.12	0.49	3.29	0.64	3.38	0.54	4.26	0.61	3.67	0.41
All or part government...	4.25	0.52	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
All Medicaid.....	4.18	0.59	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	3.17	0.52	3.93	0.79	2.91	0.47	3.20	0.47	3.46	1.25	3.35	1.22
All private.....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
All or part government...	3.25	0.57	3.81	0.96	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
No coverage.....	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH												
Total.....	2.21	0.54	1.59	0.46	0.69	0.14	0.88	0.15	0.99	0.24	0.59	0.08
Covered 24 months.....	2.55	0.64	2.19	0.98	1.00	0.24	0.90	0.19	1.06	0.27	0.60	0.08
All private.....	0.90	0.61	1.17	1.23	0.56	0.15	0.82	0.19	0.81	0.17	0.58	0.08
All or part government...	2.89	0.76	4.07	1.54	3.87	1.30	2.21	1.39	10.66	7.01	2.48	1.69
All Medicaid.....	2.87	0.90	2.80	2.55	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months...	2.62	1.32	1.48	0.56	0.33	0.10	0.92	0.35	0.71	0.34	0.31	0.22
All private.....	0.90	0.35	1.33	0.71	0.32	0.12	0.79	0.35	0.64	0.34	0.32	0.24
All or part government...	4.05	2.33	1.85	0.90	0.42	0.35	2.49	1.77	(B)	(B)	(B)	(B)
No coverage.....	0.58	0.51	0.55	0.24	0.13	0.10	0.29	0.22	0.19	0.15	(B)	(B)

Table 16. **Health Insurance Coverage Status of Persons During a 24-Month Period, by Sex and Region: Persons 16 to 64 Years Old**

[Numbers in thousands]

Characteristics	Number of persons				Percent of persons			
	Northeast	Midwest	South	West	Northeast	Midwest	South	West
BOTH SEXES	31,517	40,997	52,917	31,262	100.0	100.0	100.0	100.0
Covered 24 months	25,559	32,203	36,115	22,376	81.1	78.6	68.3	71.6
All private	23,555	29,978	32,762	20,592	74.7	73.1	61.9	65.9
All or part government	2,005	2,224	3,353	1,784	6.4	5.4	6.3	5.7
All Medicaid	991	1,045	1,174	722	3.2	2.6	2.2	2.3
Covered 1 to 23 months	4,953	6,971	12,588	6,958	15.7	17.0	23.8	22.3
All private	4,048	5,449	10,655	5,785	12.9	13.3	20.1	18.5
All or part government	905	1,522	1,933	1,173	2.9	3.7	3.7	3.8
No coverage	1,004	1,823	4,214	1,928	3.2	4.5	8.0	6.2
MALES	15,345	20,096	25,213	15,583	100.0	100.0	100.0	100.0
Covered 24 months	12,063	15,643	16,990	10,962	78.6	77.8	67.4	70.4
All private	11,457	14,959	15,717	10,352	74.7	74.4	62.3	66.4
All or part government	606	683	1,272	610	4.0	3.4	5.1	3.9
All Medicaid	180	191	291	204	1.2	1.0	1.2	1.3
Covered 1 to 23 months	2,686	3,440	6,023	3,557	17.5	17.1	23.9	22.8
All private	2,284	2,978	5,446	3,175	14.9	14.8	21.6	20.4
All or part government	402	462	577	382	2.6	2.3	2.3	2.5
No coverage	596	1,013	2,200	1,064	3.9	5.0	8.7	6.8
FEMALES	16,172	20,901	27,704	15,679	100.0	100.0	100.0	100.0
Covered 24 months	13,496	16,560	19,126	11,414	83.5	79.2	69.0	72.8
All private	12,098	15,019	17,045	10,240	74.8	71.9	61.5	65.3
All or part government	1,399	1,541	2,081	1,175	8.7	7.4	7.5	7.5
All Medicaid	811	854	883	518	5.0	4.1	3.2	3.3
Covered 1 to 23 months	2,268	3,531	6,565	3,401	14.0	16.9	23.7	21.7
All private	1,764	2,471	5,209	2,610	10.9	11.8	18.8	16.7
All or part government	503	1,060	1,355	791	3.1	5.1	4.9	5.1
No coverage	408	810	2,014	864	2.5	3.9	7.3	5.5

Table 17. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Region: Persons 16 to 64 Years Old

Characteristics	Northeast		Midwest		South		West	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES								
Total	7.28	0.27	6.79	0.24	6.56	0.22	7.81	0.29
Covered 24 months	7.64	0.32	6.95	0.25	7.19	0.27	8.58	0.37
All private	7.07	0.30	6.59	0.25	6.53	0.25	7.77	0.34
All or part government	14.31	1.45	11.78	1.35	13.63	1.45	17.87	2.16
All Medicaid	12.37	1.86	9.42	1.66	11.68	2.30	14.43	3.16
Covered 1 to 23 months	5.98	0.63	6.44	0.52	5.70	0.42	6.45	0.52
All private	5.37	0.66	4.97	0.46	4.87	0.42	6.05	0.61
All or part government	8.70	1.59	11.69	1.59	10.28	1.32	8.44	0.96
No coverage	4.46	1.23	5.29	1.25	3.74	0.47	3.77	0.81
MALES								
Total	5.42	0.34	5.29	0.32	4.92	0.27	6.11	0.41
Covered 24 months	5.88	0.41	5.44	0.35	5.30	0.32	6.73	0.51
All private	5.34	0.39	5.03	0.34	4.65	0.27	6.13	0.47
All or part government	15.94	2.99	14.53	3.09	13.30	2.91	16.94	3.97
All Medicaid	(B)	(B)	(B)	(B)	8.75	6.12	8.39	4.87
Covered 1 to 23 months	3.81	0.61	4.57	0.68	4.60	0.66	4.84	0.69
All private	2.99	0.41	3.61	0.54	4.08	0.61	4.66	0.74
All or part government	8.48	3.11	10.74	3.24	9.57	3.46	6.29	1.79
No coverage	3.50	1.76	5.44	1.88	2.79	0.63	3.93	1.37
FEMALES								
Total	9.04	0.42	8.23	0.32	8.06	0.32	9.49	0.42
Covered 24 months	9.22	0.46	8.37	0.37	8.87	0.42	10.34	0.52
All private	8.71	0.47	8.15	0.37	8.27	0.42	9.42	0.49
All or part government	13.60	1.64	10.55	1.37	13.84	1.61	18.36	2.55
All Medicaid	12.59	2.15	9.65	1.84	12.64	2.38	16.81	3.85
Covered 1 to 23 months	8.55	1.10	8.26	0.78	6.71	0.52	8.14	0.78
All private	8.46	1.37	6.61	0.76	5.71	0.57	7.74	0.95
All or part government	8.88	1.52	12.11	1.76	10.58	1.17	9.47	1.12
No coverage	5.86	1.66	5.10	1.55	4.77	0.73	3.57	0.73
FEMALES WITH A CHILDBIRTH								
Total	15.93	1.45	17.00	1.22	14.95	0.85	16.74	1.30
Covered 24 months	16.15	1.61	17.52	1.49	16.46	1.17	17.26	1.76
All private	15.79	1.25	18.19	1.76	16.19	1.10	18.25	2.04
All or part government	17.67	6.59	14.84	2.42	17.70	4.09	13.59	3.33
All Medicaid	20.52	9.38	10.98	2.01	19.11	8.28	8.80	2.21
Covered 1 to 23 months	13.96	3.28	15.73	2.15	12.50	1.13	15.96	1.74
All private	14.05	5.21	16.81	3.45	10.82	1.23	18.01	3.31
All or part government	13.86	3.57	15.06	2.72	13.34	1.62	14.36	1.86
No coverage	21.59	10.55	13.35	6.57	9.96	2.91	10.96	2.20
FEMALES WITH NO CHILDBIRTH								
Total	8.48	0.42	7.38	0.32	7.53	0.34	8.80	0.44
Covered 24 months	8.64	0.47	7.56	0.37	8.34	0.44	9.75	0.54
All private	8.18	0.49	7.37	0.37	7.75	0.44	8.77	0.49
All or part government	12.93	1.59	9.64	1.57	13.37	1.72	19.28	2.99
All Medicaid	11.09	1.84	9.35	2.25	11.76	2.45	18.61	4.55
Covered 1 to 23 months	8.16	1.15	7.14	0.79	6.04	0.57	6.97	0.83
All private	8.17	1.40	5.83	0.74	5.48	0.61	6.91	0.96
All or part government	8.10	1.62	11.02	2.16	9.18	1.50	7.22	1.23
No coverage	5.29	1.57	4.78	1.57	4.65	0.74	3.38	0.73

Table 18. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Region: Persons 16 to 64 Years Old

Characteristics	Northeast		Midwest		South		West	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES								
Total	1.20	0.14	0.85	0.10	1.08	0.10	0.75	0.08
Covered 24 months	1.18	0.15	0.82	0.10	1.04	0.12	0.79	0.12
All private	0.84	0.10	0.66	0.08	0.78	0.10	0.63	0.10
All or part government	5.21	1.34	3.05	1.10	3.50	0.79	2.74	0.68
All Medicaid	4.09	1.64	2.02	0.78	3.13	0.95	2.43	0.95
Covered 1 to 23 months	1.38	0.34	1.15	0.25	1.39	0.30	0.73	0.14
All private	1.01	0.34	0.72	0.20	0.76	0.17	0.46	0.10
All or part government	3.04	1.00	2.69	0.83	4.84	1.64	2.10	0.63
No coverage	0.87	0.63	0.33	0.14	0.58	0.20	0.37	0.19
MALES								
Total	1.01	0.19	0.72	0.15	0.86	0.12	0.53	0.10
Covered 24 months	0.99	0.22	0.69	0.19	0.77	0.10	0.51	0.14
All private	0.71	0.15	0.52	0.12	0.58	0.08	0.40	0.12
All or part government	6.17	2.91	4.29	2.99	3.09	0.95	2.27	1.28
All Medicaid	(B)	(B)	(B)	(B)	1.95	1.08	0.30	0.39
Covered 1 to 23 months	1.16	0.37	1.01	0.41	1.26	0.35	0.63	0.17
All private	0.71	0.29	0.51	0.25	0.81	0.24	0.34	0.12
All or part government	3.69	1.89	4.25	2.37	5.48	2.70	3.03	1.18
No coverage	0.76	0.98	0.34	0.20	0.55	0.24	0.47	0.32
FEMALES								
Total	1.38	0.19	0.98	0.10	1.28	0.17	0.98	0.14
Covered 24 months	1.35	0.20	0.95	0.12	1.28	0.19	1.07	0.19
All private	0.95	0.14	0.79	0.10	0.98	0.15	0.85	0.17
All or part government	4.79	1.45	2.49	0.83	3.76	1.12	2.99	0.81
All Medicaid	3.81	1.81	2.23	0.88	3.52	1.17	3.27	1.23
Covered 1 to 23 months	1.65	0.56	1.28	0.27	1.51	0.49	0.84	0.22
All private	1.40	0.66	0.97	0.32	0.72	0.22	0.60	0.17
All or part government	2.52	1.05	2.01	0.51	4.56	2.03	1.65	0.73
No coverage	1.03	0.66	0.32	0.19	0.61	0.32	0.25	0.14
FEMALES WITH A CHILDBIRTH								
Total	3.62	0.24	3.69	0.32	3.75	0.35	3.16	0.41
Covered 24 months	3.58	0.25	3.76	0.39	3.96	0.52	3.36	0.52
All private	3.54	0.27	3.62	0.42	3.99	0.61	3.33	0.66
All or part government	(B)	(B)	4.31	0.93	3.85	0.63	(B)	(B)
All Medicaid	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months	(B)	(B)	3.60	0.63	3.36	0.44	2.82	0.63
All private	(B)	(B)	(B)	(B)	2.70	0.39	(B)	(B)
All or part government	(B)	(B)	3.93	0.91	3.69	0.66	2.50	0.79
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	1.20	0.20	0.72	0.10	1.09	0.19	0.77	0.15
Covered 24 months	1.16	0.22	0.70	0.12	1.09	0.20	0.87	0.19
All private	0.76	0.15	0.57	0.10	0.78	0.17	0.67	0.19
All or part government	4.96	1.67	2.11	1.00	3.75	1.25	2.89	0.96
All Medicaid	3.77	2.11	1.70	1.03	3.52	1.30	3.08	1.47
Covered 1 to 23 months	1.49	0.59	0.94	0.29	1.30	0.54	0.55	0.22
All private	1.28	0.69	0.81	0.34	0.63	0.24	0.39	0.15
All or part government	2.31	1.20	1.30	0.56	5.00	2.87	1.26	1.00
No coverage	0.92	0.66	0.25	0.19	0.55	0.32	0.21	0.14

Table 19. **Health Insurance Coverage Status of Persons During a 24-Month Period, by Sex and Residence: Persons 16 to 64 Years Old**

[Numbers in thousands]

Characteristics	Number of persons			Percent of persons		
	Central city	Metro area, not central city	Nonmetro	Central city	Metro area, not central city	Nonmetro
BOTH SEXES	48,602	71,572	36,519	100.0	100.0	100.0
Covered 24 months.....	33,795	56,558	25,901	69.5	79.0	70.9
All private	29,594	53,800	23,493	60.9	75.2	64.3
All or part government	4,201	2,758	2,408	8.6	3.9	6.6
All Medicaid	2,097	852	983	4.3	1.2	2.7
Covered 1 to 23 months	11,651	12,015	7,805	24.0	16.8	21.4
All private	9,296	10,515	6,127	19.1	14.7	16.8
All or part government	2,355	1,500	1,678	4.9	2.1	4.6
No coverage	3,156	3,000	2,813	6.5	4.2	7.7
MALES	22,840	35,535	17,862	100.0	100.0	100.0
Covered 24 months.....	15,366	27,722	12,569	67.3	78.0	70.4
All private	14,200	26,586	11,700	62.2	74.8	65.5
All or part government	1,166	1,136	869	5.1	3.2	4.9
All Medicaid	394	221	251	1.7	0.6	1.4
Covered 1 to 23 months	5,803	6,109	3,795	25.4	17.2	21.3
All private	4,955	5,581	3,348	21.7	15.7	18.7
All or part government	848	528	448	3.7	1.5	2.5
No coverage	1,671	1,705	1,498	7.3	4.8	8.4
FEMALES	25,762	36,037	18,657	100.0	100.0	100.0
Covered 24 months.....	18,428	28,836	13,332	71.5	80.0	71.5
All private	15,394	27,213	11,793	9.8	75.5	63.2
All or part government	3,034	1,622	1,539	11.8	4.5	8.3
All Medicaid	1,703	631	732	6.6	1.8	3.9
Covered 1 to 23 months	5,849	5,906	4,009	22.7	16.4	21.5
All private	4,342	4,934	2,779	16.9	13.7	14.9
All or part government	1,507	972	1,230	5.9	2.7	6.6
No coverage	1,485	1,295	1,316	5.8	3.6	7.1

Table 20. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Residence: Persons 16 to 64 Years Old

Characteristics	Central city		Metro area, not central city		Nonmetro	
	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES						
Total	7.13	0.22	7.17	0.19	6.54	0.25
Covered 24 months.....	7.73	0.27	7.61	0.22	6.90	0.32
All private	6.91	0.25	7.23	0.22	6.16	0.29
All or part government	13.54	1.15	15.05	1.39	14.16	1.79
All Medicaid	11.36	1.27	13.59	2.87	11.01	2.52
Covered 1 to 23 months	6.30	0.46	5.86	0.37	6.08	0.49
All private	5.08	0.46	5.45	0.41	5.10	0.54
All or part government	11.11	1.27	8.73	1.08	9.64	1.13
No coverage.....	3.75	0.69	4.19	0.66	4.53	0.73
MALES						
Total	5.35	0.30	5.57	0.24	4.95	0.34
Covered 24 months.....	5.68	0.35	5.98	0.27	5.33	0.42
All private	4.91	0.30	5.63	0.27	4.58	0.34
All or part government	15.02	2.82	14.03	2.06	15.40	3.72
All Medicaid	8.39	2.52	9.29	4.73	10.14	6.41
Covered 1 to 23 months	5.10	0.68	4.35	0.47	3.89	0.56
All private	4.03	0.61	3.94	0.46	3.78	0.61
All or part government	11.36	2.81	8.65	2.57	4.69	1.61
No coverage.....	3.29	1.13	3.39	0.79	4.44	1.17
FEMALES						
Total	8.71	0.30	8.75	0.29	8.07	0.37
Covered 24 months.....	9.45	0.39	9.18	0.34	8.39	0.46
All private	8.75	0.39	8.79	0.32	7.73	0.44
All or part government	12.97	1.20	15.76	1.86	13.46	1.88
All Medicaid	12.05	1.44	15.09	3.43	11.32	2.57
Covered 1 to 23 months	7.49	0.59	7.42	0.57	8.15	0.78
All private	6.28	0.66	7.16	0.68	6.70	0.91
All or part government	10.97	1.22	8.78	1.00	11.43	1.40
No coverage.....	4.28	0.78	5.24	1.06	4.62	0.83
FEMALES WITH A CHILDBIRTH						
Total	15.40	0.91	16.46	0.93	16.43	1.30
Covered 24 months.....	15.83	1.13	17.34	1.13	17.38	1.86
All private	16.55	1.39	17.59	1.05	16.62	1.94
All or part government	14.26	1.88	15.39	5.59	(B)	(B)
All Medicaid	12.38	2.23	(B)	(B)	(B)	(B)
Covered 1 to 23 months	14.37	1.61	13.83	1.42	14.88	1.66
All private	12.49	2.03	15.17	2.28	(B)	(B)
All or part government	15.40	2.25	12.32	1.61	13.96	1.62
No coverage.....	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH						
Total	8.12	0.32	8.13	0.29	7.27	0.37
Covered 24 months.....	8.89	0.41	8.55	0.34	7.65	0.46
All private	8.21	0.41	8.16	0.34	7.06	0.44
All or part government	12.74	1.37	15.82	1.96	12.45	1.98
All Medicaid	11.98	1.67	15.16	3.38	9.61	2.57
Covered 1 to 23 months	6.71	0.63	6.76	0.61	6.99	0.85
All private	5.96	0.69	6.65	0.69	6.00	0.91
All or part government	9.47	1.40	7.47	1.18	10.15	1.89
No coverage.....	4.14	0.76	4.99	1.10	4.34	0.81

Table 21. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Residence: Persons 16 to 64 Years Old

Characteristics	Central city		Metro area, not central city		Nonmetro	
	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES						
Total	1.11	0.12	0.89	0.07	0.98	0.12
Covered 24 months.....	1.04	0.12	0.89	0.08	1.02	0.15
All private	0.77	0.10	0.72	0.07	0.70	0.12
All or part government	2.94	0.59	4.24	1.15	4.08	1.03
All Medicaid	2.40	0.56	2.65	0.88	4.38	1.99
Covered 1 to 23 months	1.54	0.32	0.93	0.15	1.07	0.24
All private	0.72	0.14	0.70	0.15	0.78	0.25
All or part government	4.78	1.40	2.57	0.57	2.10	0.54
No coverage.....	0.34	0.15	0.75	0.30	0.47	0.17
MALES						
Total	0.88	0.15	0.78	0.10	0.70	0.12
Covered 24 months.....	0.75	0.17	0.75	0.12	0.70	0.15
All private	0.51	0.12	0.59	0.08	0.53	0.14
All or part government	3.60	1.61	4.52	2.04	3.05	1.22
All Medicaid	1.14	0.78	1.41	0.91	4.14	3.38
Covered 1 to 23 months	1.40	0.37	0.90	0.24	0.72	0.24
All private	0.61	0.19	0.70	0.22	0.50	0.17
All or part government	6.03	2.18	2.98	1.28	2.42	1.40
No coverage.....	0.22	0.14	0.73	0.42	0.60	0.30
FEMALES						
Total	1.32	0.17	1.01	0.10	1.26	0.20
Covered 24 months.....	1.28	0.15	1.02	0.12	1.31	0.15
All private	1.00	0.15	0.84	0.08	0.87	0.14
All or part government	2.68	0.56	4.05	1.39	4.66	1.22
All Medicaid	2.69	0.64	3.08	1.12	4.46	3.38
Covered 1 to 23 months	1.67	0.51	0.96	0.20	1.39	0.39
All private	0.84	0.20	0.69	0.22	1.13	0.17
All or part government	4.08	1.81	2.36	0.59	1.99	1.40
No coverage.....	0.47	0.27	0.78	0.41	0.33	0.30
FEMALES WITH A CHILDBIRTH						
Total	3.64	0.22	3.77	0.34	3.21	0.29
Covered 24 months.....	3.78	0.27	3.81	0.41	3.34	0.34
All private	3.58	0.30	3.87	0.46	3.25	0.32
All or part government	4.23	0.52	3.32	0.42	(B)	(B)
All Medicaid	4.59	0.71	(B)	(B)	(B)	(B)
Covered 1 to 23 months	3.27	0.41	3.78	0.59	2.97	0.52
All private	3.26	0.64	3.26	0.57	(B)	(B)
All or part government	3.28	0.52	4.35	1.05	3.14	0.68
No coverage.....	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH						
Total	1.12	0.17	0.78	0.10	1.07	0.22
Covered 24 months.....	1.06	0.17	0.81	0.12	1.14	0.27
All private	0.82	0.15	0.63	0.08	0.69	0.20
All or part government	2.40	0.64	4.17	1.59	4.78	1.61
All Medicaid	2.32	0.76	3.09	1.32	4.57	2.77
Covered 1 to 23 months	1.49	0.56	0.67	0.22	1.12	0.44
All private	0.71	0.20	0.53	0.22	1.03	0.54
All or part government	4.36	2.35	1.62	0.69	1.40	0.68
No coverage.....	0.42	0.29	0.71	0.42	0.24	0.12

Table 22. **Health Insurance Coverage Status During a 24-Month Period, by Sex and Years of School Completed: Persons 22 to 64 Years Old**

Characteristics	Number of persons				Percent of persons			
	Less than 12 years	12 years	13 to 15 years	16 years and over	Less than 12 years	12 years	13 to 15 years	16 years and over
BOTH SEXES	22,166	52,112	30,608	31,930	100.0	100.0	100.0	100.0
Covered 24 months	13,177	38,395	23,399	27,582	59.5	73.7	76.5	86.4
All private	9,464	35,501	22,489	27,154	42.7	68.1	73.5	85.0
All or part government	3,713	2,895	910	428	16.8	5.6	3.0	1.3
All Medicaid	1,753	1,178	346	45	7.9	2.3	1.1	0.1
Covered 1 to 23 months	6,010	10,645	6,052	3,803	27.1	20.4	19.8	11.9
All private	4,369	8,839	5,434	3,694	19.7	17.0	17.8	11.6
All or part government	1,642	1,806	619	109	7.4	3.5	2.0	0.3
No coverage	2,979	3,072	1,157	545	13.4	5.9	3.8	1.7
MALES	10,743	24,068	14,295	17,284	100.0	100.0	100.0	100.0
Covered 24 months	6,046	17,145	10,795	14,726	56.3	71.2	75.5	85.2
All private	4,818	16,208	10,546	14,515	44.9	67.3	73.8	84.0
All or part government	1,228	937	249	212	11.4	3.9	1.7	1.2
All Medicaid	331	232	47	18	3.1	1.0	0.3	0.1
Covered 1 to 23 months	3,085	5,230	2,949	2,247	28.7	21.7	20.6	13.0
All private	2,472	4,699	2,798	2,194	23.0	19.5	19.6	12.7
All or part government	612	531	152	53	5.7	2.2	1.1	0.3
No coverage	1,612	1,694	550	311	15.0	7.0	3.9	1.8
FEMALES	11,423	28,044	16,314	14,646	100.0	100.0	100.0	100.0
Covered 24 months	7,131	21,251	12,604	12,856	62.4	75.8	77.3	87.8
All private	4,645	19,292	11,943	12,640	40.7	68.8	73.2	86.3
All or part government	2,485	1,958	661	216	21.8	7.0	4.1	1.5
All Medicaid	1,422	946	299	27	12.5	3.4	1.8	0.2
Covered 1 to 23 months	2,925	5,416	3,103	1,556	25.6	19.3	19.0	10.6
All private	1,896	4,140	2,636	1,500	16.6	14.8	16.2	10.2
All or part government	1,029	1,275	467	55	9.0	4.6	2.9	0.4
No coverage	1,367	1,378	607	234	12.0	4.9	3.7	1.6

Table 23. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Years of School Completed: Persons 22 to 64 Years Old

Characteristics	Less than 12 years		12 years		13 to 15 years		16 years and over	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES								
Total	8.29	0.42	6.89	0.20	7.59	0.29	7.02	0.25
Covered 24 months.....	9.76	0.61	7.41	0.25	7.95	0.34	7.24	0.27
All private	7.27	0.61	6.93	0.25	7.53	0.32	7.07	0.27
All or part government	16.09	1.39	13.30	1.45	18.29	3.03	17.82	3.40
All Medicaid	13.55	1.67	11.05	2.16	13.99	4.53	(B)	(B)
Covered 1 to 23 months.....	6.88	0.68	5.83	0.37	6.80	0.69	5.73	0.69
All private	5.46	0.78	5.10	0.41	5.90	0.63	5.62	0.71
All or part government	10.66	1.35	9.43	0.90	14.70	3.60	(B)	(B)
No coverage	4.61	0.73	4.13	0.76	4.36	0.74	4.99	2.28
MALES								
Total	7.03	0.61	5.37	0.29	5.73	0.41	4.97	0.27
Covered 24 months.....	8.23	0.91	5.92	0.37	6.05	0.44	5.11	0.30
All private	5.68	0.73	5.45	0.35	5.73	0.42	4.93	0.29
All or part government	18.23	3.19	14.02	2.87	19.58	5.51	17.57	5.09
All Medicaid	12.70	4.66	4.50	1.08	(B)	(B)	(B)	(B)
Covered 1 to 23 months.....	6.11	1.01	4.10	0.47	5.11	1.05	3.97	0.69
All private	4.71	1.06	3.84	0.47	4.09	0.74	3.88	0.71
All or part government	11.78	2.60	6.36	1.66	(B)	(B)	(B)	(B)
No coverage	4.27	1.12	3.63	1.08	2.83	0.83	5.93	3.92
FEMALES								
Total	9.47	0.56	8.20	0.30	9.22	0.42	9.43	0.42
Covered 24 months.....	11.06	0.79	8.61	0.35	9.58	0.49	9.67	0.46
All private	8.93	0.95	8.17	0.35	9.13	0.47	9.53	0.46
All or part government	15.04	1.40	12.95	1.69	17.80	3.62	18.06	4.50
All Medicaid	13.74	1.76	12.65	2.54	12.90	4.29	(B)	(B)
Covered 1 to 23 months.....	7.68	0.91	7.50	0.56	8.40	0.91	8.27	1.32
All private	6.44	1.13	6.52	0.64	7.82	1.01	8.17	1.37
All or part government	9.99	1.52	10.70	1.03	11.70	1.99	(B)	(B)
No coverage	5.02	0.90	4.74	1.10	5.76	1.17	37.40	1.30
FEMALES WITH A CHILDBIRTH								
Total	12.62	1.17	16.59	1.27	16.70	1.32	17.25	9.00
Covered 24 months.....	13.02	1.72	18.21	1.74	16.75	1.52	17.42	10.00
All private	11.92	1.98	17.37	1.52	17.10	1.64	17.43	10.00
All or part government	13.64	2.50	22.11	6.64	(B)	(B)	(B)	(B)
All Medicaid	11.39	2.86	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months.....	11.75	1.50	13.67	1.52	16.67	2.75	(B)	(B)
All private	(B)	(B)	14.36	2.77	(B)	(B)	(B)	(B)
All or part government	11.28	1.94	13.20	1.64	(B)	(B)	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	9.26	0.59	7.55	0.30	8.52	0.44	8.59	4.00
Covered 24 months.....	10.93	0.85	7.98	0.35	8.91	0.51	8.79	4.00
All private	8.83	0.98	7.63	0.35	8.41	0.49	8.62	4.00
All or part government	15.20	1.54	11.72	1.66	18.60	4.16	18.21	40.00
All Medicaid	14.13	1.98	10.70	2.35	13.54	4.93	(B)	(B)
Covered 1 to 23 months.....	7.28	0.98	6.63	0.57	7.56	0.95	7.75	12.00
All private	6.14	1.17	5.97	0.64	7.36	1.05	7.64	12.00
All or part government	9.71	1.81	9.57	1.25	9.10	2.03	(B)	(B)
No coverage	4.77	0.91	4.49	1.12	5.50	1.18	3.65	11.00

Table 24. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Years of School Completed: Persons 22 to 64 Years Old

Characteristics	Less than 12 years		12 years		13 to 15 years		16 years and over	
	Value	Standard error	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES								
Total	1.91	0.24	0.96	0.08	0.83	0.08	0.71	0.10
Covered 24 months.....	2.10	0.30	0.94	0.08	0.86	0.10	0.73	0.12
All private	1.18	0.27	0.79	0.08	0.74	0.08	0.63	0.08
All or part government	4.43	0.78	2.73	0.68	3.84	1.47	7.15	5.07
All Medicaid	3.96	0.96	2.53	1.27	2.22	1.13	(B)	(B)
Covered 1 to 23 months.....	2.18	0.56	1.13	0.20	0.75	0.17	0.57	0.19
All private	1.06	0.29	0.87	0.20	0.51	0.14	0.47	0.17
All or part government	5.18	1.83	2.39	0.59	2.84	1.12	(B)	(B)
No coverage	0.52	0.17	0.62	0.30	0.47	0.25	0.71	0.63
MALES								
Total	1.54	0.29	0.83	0.12	0.59	0.12	0.49	0.08
Covered 24 months.....	1.76	0.44	0.78	0.12	0.59	0.14	0.48	0.10
All private	0.97	0.30	0.64	0.12	0.52	0.12	0.44	0.10
All or part government	4.84	1.83	3.20	1.05	3.85	1.98	3.35	1.83
All Medicaid	2.56	2.37	3.05	1.66	(B)	(B)	(B)	(B)
Covered 1 to 23 months.....	1.61	0.42	1.08	0.30	0.68	0.29	0.45	0.19
All private	0.99	0.32	0.76	0.25	0.49	0.20	0.30	0.12
All or part government	4.12	1.61	3.96	1.69	(B)	(B)	(B)	(B)
No coverage	0.61	0.30	0.51	0.39	0.15	0.12	1.19	1.10
FEMALES								
Total	2.25	0.37	1.06	0.12	1.03	0.14	0.97	0.19
Covered 24 months.....	2.38	0.42	1.06	0.14	1.09	0.17	1.02	0.22
All private	1.40	0.47	0.91	0.12	0.94	0.14	0.85	0.14
All or part government	4.22	0.79	2.51	0.86	3.84	1.88	10.88	9.95
All Medicaid	4.29	1.05	2.40	1.49	2.15	0.98	(B)	(B)
Covered 1 to 23 months.....	2.79	1.03	1.17	0.27	0.81	0.20	0.75	0.35
All private	1.14	0.47	1.00	0.32	0.53	0.17	0.72	0.37
All or part government	5.82	2.72	1.74	0.39	2.41	0.83	(B)	(B)
No coverage	0.40	0.14	0.76	0.47	0.76	0.49	0.07	0.08
FEMALES WITH A CHILDBIRTH								
Total	3.57	0.44	3.44	0.25	3.99	0.49	3.46	0.42
Covered 24 months.....	3.44	0.39	3.63	0.30	4.26	0.61	3.39	0.44
All private	2.88	0.68	3.58	0.32	4.20	0.64	3.40	0.44
All or part government	3.76	0.47	3.88	0.85	(B)	(B)	(B)	(B)
All Medicaid	3.85	0.54	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months.....	3.90	1.01	3.08	0.44	3.01	0.56	(B)	(B)
All private	(B)	0.00	2.90	0.54	(B)	(B)	(B)	(B)
All or part government	4.25	1.39	3.21	0.66	(B)	(B)	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	2.16	0.41	0.88	0.12	0.75	0.14	0.71	0.20
Covered 24 months.....	2.32	0.44	0.89	0.14	0.79	0.17	0.75	0.24
All private	1.35	0.49	0.75	0.12	0.65	0.14	0.55	0.14
All or part government	4.28	0.88	2.32	0.96	3.66	2.16	11.36	10.48
All Medicaid	4.36	1.22	2.20	1.72	1.36	0.90	(B)	(B)
Covered 1 to 23 months.....	2.67	1.13	0.90	0.29	0.59	0.20	0.49	0.35
All private	1.05	0.49	0.86	0.34	0.41	0.17	0.47	0.37
All or part government	6.15	3.30	1.07	0.46	1.97	1.06	(B)	(B)
No coverage	0.34	0.14	0.69	0.49	0.69	0.49	0.02	0.03

Table 25. **Health Insurance Coverage Status During a 24-Month Period, by Sex and Perceived Health Status: Persons 16 to 64 Years Old**

[Numbers in thousands]

Characteristics	Number of persons				Percent of persons			
	Lowest rating was "very good" or "excellent"	Lowest rating was "good"	Lowest rating was "fair" or "poor"		Lowest rating was "very good" or "excellent"	Lowest rating was "good"	Lowest rating was "fair" or "poor"	
			In one visit only	In both visits			In one visit only	In both visits
BOTH SEXES	86,028	49,675	12,461	8,529	100.0	100.0	100.0	100.0
Covered 24 months.....	67,983	34,503	7,733	6,035	79.0	69.5	62.1	70.8
All private	66,004	31,768	6,060	3,055	76.7	64.0	48.6	35.8
All or part government	1,979	2,735	1,673	2,980	2.3	5.5	13.4	34.9
All Medicaid	911	1,336	650	1,034	1.1	2.7	5.2	12.1
Covered 1 to 23 months.....	14,820	11,626	3,283	1,742	17.2	23.4	26.4	20.4
All private	13,287	9,380	2,342	929	15.5	18.9	18.8	10.9
All or part government	1,533	2,246	941	813	1.8	4.5	7.6	9.5
No coverage	3,224	3,547	1,446	752	3.8	7.1	11.6	8.8
MALES.....	43,694	23,315	5,546	3,682	100.0	100.0	100.0	100.0
Covered 24 months.....	34,071	15,778	3,268	2,541	78.0	67.7	58.9	69.0
All private	33,530	15,056	2,648	1,253	76.7	64.6	47.7	34.0
All or part government	541	722	621	1,288	1.2	3.1	11.2	35.0
All Medicaid	178	268	145	275	0.4	1.2	2.6	7.5
Covered 1 to 23 months.....	7,755	5,618	1,556	777	17.8	24.1	28.1	21.1
All private	7,265	4,950	1,233	435	16.6	21.2	22.2	11.8
All or part government	490	668	323	343	1.1	2.9	5.8	9.3
No coverage	1,868	1,919	722	365	4.3	8.2	13.0	9.9
FEMALES.....	42,334	26,360	6,915	4,846	100.0	100.0	100.0	100.0
Covered 24 months.....	33,913	18,725	4,465	3,494	80.1	71.0	64.6	72.1
All private	32,474	16,712	3,412	1,802	76.7	63.4	49.3	37.2
All or part government	1,438	2,012	1,052	1,692	3.4	7.6	15.2	34.9
All Medicaid	733	1,068	505	759	1.7	4.1	7.3	15.7
Covered 1 to 23 months.....	7,065	6,007	1,727	965	16.7	22.8	25.0	19.9
All private	6,022	4,429	1,109	495	14.2	16.8	16.0	10.2
All or part government	1,043	1,578	619	470	2.5	6.0	9.0	9.7
No coverage	1,356	1,629	723	388	3.2	6.2	10.5	4.9

Table 26. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Perceived Health Status: Persons 16 to 64 Years Old

Characteristics	Lowest rating was "very good" or "excellent"		Lowest rating was "good"		Lowest rating was "fair" or "poor"			
	Value	Standard error	Value	Standard error	In one visit only		In both visits	
					Value	Standard error	Value	Standard error
BOTH SEXES								
Total	4.78	0.10	7.06	0.22	12.37	0.59	21.46	1.13
Covered 24 months	5.09	0.12	7.94	0.27	14.33	0.81	23.22	1.45
All private	5.05	0.12	7.89	0.29	13.77	0.86	23.12	2.18
All or part government	6.27	0.68	8.51	0.88	16.33	1.99	23.32	1.93
All Medicaid	4.97	0.64	8.16	1.39	12.48	2.74	21.93	2.99
Covered 1 to 23 months	3.91	0.20	5.58	0.41	10.75	1.05	19.04	2.08
All private	3.61	0.22	5.10	0.46	9.92	1.28	18.03	2.79
All or part government	6.51	0.76	7.57	0.83	12.80	1.77	20.19	3.11
No coverage	2.32	0.37	3.33	0.52	5.58	1.10	12.99	2.65
MALES								
Total	3.44	0.12	5.39	0.29	10.08	0.81	20.81	1.83
Covered 24 months	3.74	0.15	6.24	0.37	11.44	1.06	22.24	2.33
All private	3.71	0.14	6.28	0.39	10.30	1.03	21.53	3.33
All or part government	5.98	1.93	5.47	1.28	16.31	3.53	22.93	3.28
All Medicaid	(B)	(B)	4.53	1.86	8.32	2.89	18.17	6.64
Covered 1 to 23 months	2.55	0.20	3.78	0.54	9.63	1.62	19.15	3.52
All private	2.50	0.20	3.86	0.61	8.30	1.76	16.32	3.73
All or part government	3.35	1.35	3.19	0.74	14.70	3.85	22.73	6.32
No coverage	1.72	0.51	3.07	0.86	4.94	1.39	14.39	4.56
FEMALES								
Total	6.16	0.17	8.54	0.30	14.20	0.68	21.95	1.45
Covered 24 months	6.44	0.19	9.37	0.39	16.44	1.13	23.92	1.86
All private	6.44	0.19	9.35	0.41	16.47	1.28	24.22	2.87
All or part government	6.37	0.59	9.60	1.08	16.34	2.40	23.61	2.35
All Medicaid	5.51	0.76	9.07	1.64	13.68	3.30	23.29	3.30
Covered 1 to 23 months	5.40	0.44	7.97	0.81	12.15	1.98	19.91	3.31
All private	4.95	0.41	6.49	0.68	11.73	1.89	19.53	4.07
All or part government	7.99	0.88	9.42	1.06	11.81	1.71	18.34	2.84
No coverage	3.16	0.52	3.63	0.54	6.22	1.67	11.67	3.01
FEMALES WITH A CHILDBIRTH								
Total	14.83	0.56	17.15	1.23	20.37	3.21	(B)	(B)
Covered 24 months	15.46	0.66	17.98	1.71	24.12	5.00	(B)	(B)
All private	15.86	0.71	19.08	1.76	(B)	(B)	(B)	(B)
All or part government	12.26	1.34	15.54	3.84	(B)	(B)	(B)	(B)
All Medicaid	(B)	(B)	14.51	5.92	(B)	(B)	(B)	(B)
Covered 1 to 23 months	12.87	0.98	15.73	1.66	16.12	3.46	(B)	(B)
All private	13.10	1.47	17.21	2.97	(B)	(B)	(B)	(B)
All or part government	12.63	1.30	14.93	1.98	15.17	3.01	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	5.27	0.17	7.85	0.30	13.77	0.86	21.86	1.45
Covered 24 months	5.56	0.19	8.77	0.39	15.99	1.15	23.75	1.86
All private	5.59	0.19	8.82	0.42	16.35	1.30	23.60	2.84
All or part government	4.64	0.52	8.20	0.98	14.71	2.52	23.90	2.40
All Medicaid	4.14	0.71	7.57	1.34	11.38	3.24	23.78	3.38
Covered 1 to 23 months	4.38	0.37	6.21	0.59	11.21	1.45	19.11	2.57
All private	4.32	0.39	5.90	0.68	11.49	1.89	19.53	4.07
All or part government	4.88	0.96	7.35	1.20	10.55	2.01	18.63	3.06
No coverage	2.80	0.47	3.33	0.51	6.12	1.69	11.67	3.04

Table 27. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Perceived Health Status: Persons 16 to 64 Years Old

Characteristics	Lowest rating was "very good" or "excellent"		Lowest rating was "good"		Lowest rating was "fair" or "poor"			
	Value	Standard error	Value	Standard error	In one visit only		In both visits	
					Value	Standard error	Value	Standard error
BOTH SEXES								
Total	0.43	0.03	0.81	0.07	2.20	0.30	5.74	0.71
Covered 24 months	0.42	0.03	0.82	0.07	2.63	0.46	5.68	0.81
All private	0.41	0.03	0.76	0.07	2.26	0.39	4.34	0.96
All or part government	1.00	0.24	1.52	0.29	3.99	1.57	7.06	1.30
All Medicaid	0.95	0.34	1.48	0.39	3.27	2.26	6.41	1.64
Covered 1 to 23 months	0.53	0.12	0.92	0.17	1.86	0.35	7.35	1.98
All private	0.36	0.08	0.66	0.14	1.35	0.32	4.97	1.72
All or part government	2.02	0.73	1.98	0.63	3.12	0.90	10.07	3.67
No coverage	0.16	0.07	0.36	0.14	0.66	0.44	2.51	1.03
MALES								
Total	0.30	0.05	0.66	0.10	1.98	0.34	5.57	1.05
Covered 24 months	0.30	0.05	0.63	0.10	2.08	0.44	5.60	1.42
All private	0.29	0.05	0.62	0.10	2.01	0.52	3.85	1.32
All or part government	0.89	0.64	0.87	0.54	2.39	0.74	7.29	2.43
All Medicaid	(B)	(B)	1.03	1.06	2.30	1.52	4.33	2.97
Covered 1 to 23 months	0.36	0.17	0.84	0.29	2.35	0.63	6.63	1.83
All private	0.26	0.14	0.64	0.20	1.56	0.57	3.75	1.30
All or part government	1.87	1.81	2.40	1.91	5.37	1.91	10.27	3.63
No coverage	0.12	0.08	0.30	0.19	0.75	0.85	3.18	1.37
FEMALES								
Total	0.57	0.05	0.94	0.08	2.37	0.47	5.87	0.98
Covered 24 months	0.55	0.05	0.98	0.10	3.03	0.73	5.75	0.98
All private	0.53	0.05	0.88	0.10	2.45	0.57	4.68	1.35
All or part government	1.04	0.24	1.75	0.34	4.93	2.40	6.89	1.42
All Medicaid	1.18	0.41	1.59	0.42	3.54	2.79	7.16	1.94
Covered 1 to 23 months	0.71	0.14	0.99	0.17	1.42	0.35	7.93	3.24
All private	0.47	0.12	0.70	0.17	1.12	0.29	6.04	3.04
All or part government	2.09	0.63	1.80	0.39	1.94	0.85	9.92	5.70
No coverage	0.22	0.10	0.42	0.19	0.58	0.27	1.88	1.49
FEMALES WITH A CHILDBIRTH								
Total	3.29	0.19	3.79	0.27	4.69	1.32	(B)	(B)
Covered 24 months	3.38	0.24	3.95	0.34	5.85	2.26	(B)	(B)
All private	3.37	0.25	4.07	0.44	(B)	(B)	(B)	(B)
All or part government	3.46	0.64	3.69	0.42	(B)	(B)	(B)	(B)
All Medicaid	(B)	(B)	3.70	0.49	(B)	(B)	(B)	(B)
Covered 1 to 23 months	3.02	0.32	3.55	0.51	3.25	0.90	(B)	(B)
All private	2.92	0.46	3.16	0.61	5.34	2.33	(B)	(B)
All or part government	3.12	0.47	3.75	0.69	2.96	0.95	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	0.29	0.05	0.72	0.05	2.21	0.49	5.87	1.00
Covered 24 months	0.28	0.05	0.08	0.06	2.87	0.76	5.75	1.00
All private	0.27	0.05	0.71	0.06	2.29	0.57	4.69	1.37
All or part government	0.33	0.17	1.30	0.39	4.96	2.74	6.89	1.45
All Medicaid	0.44	0.30	1.01	0.49	3.31	3.23	7.17	1.99
Covered 1 to 23 months	0.40	0.15	0.67	0.17	1.19	0.39	7.99	3.38
All private	0.29	0.12	0.56	0.17	1.03	0.29	6.04	3.04
All or part government	1.40	0.93	1.06	0.46	1.56	1.08	10.23	6.22
No coverage	0.10	0.08	0.36	0.19	0.52	0.27	1.88	1.49

Table 28. **Health Insurance Coverage Status During a 24-Month Period, by Sex and Disability Status: Persons 16 to 64 Years Old**

[Numbers in thousands]

Characteristics	Number of persons				Percent of persons			
	No disability	Disability, not severe	Severe disability in one or both visits		No disability	Disability, not severe	Severe disability in one or both visits	
			In one visit only	In both visits			In one visit only	In both visits
BOTH SEXES	121,248	19,925	7,037	8,482	100.0	100.0	100.0	100.0
Covered 24 months	91,102	14,025	4,815	6,311	75.1	70.4	68.4	74.4
All private	87,927	13,269	3,876	1,814	72.5	66.6	55.1	21.4
All or part government	3,175	756	939	4,497	2.6	3.8	13.3	53.0
All Medicaid	1,797	449	394	1,292	1.5	2.3	5.6	15.2
Covered 1 to 23 months	23,703	4,573	1,597	1,598	20.0	23.0	22.7	18.8
All private	20,433	3,713	1,063	729	16.9	18.6	15.1	8.6
All or part government	3,269	860	535	869	2.7	4.3	7.6	10.2
No coverage	6,444	1,327	625	573	5.3	6.7	8.9	6.8
MALES	59,094	10,426	2,884	3,833	100.0	100.0	100.0	100.0
Covered 24 months	43,670	7,411	1,773	2,803	73.9	71.1	61.5	73.1
All private	43,121	7,251	1,515	600	73.0	69.5	52.5	15.7
All or part government	549	161	259	2,203	0.9	1.5	9.0	57.5
All Medicaid	232	78	85	471	0.4	0.8	3.0	12.3
Covered 1 to 23 months	11,825	2,337	784	60	20.0	22.4	27.2	19.8
All private	10,890	2,057	581	355	18.4	19.7	20.1	9.3
All or part government	934	281	203	405	1.6	2.7	7.1	10.6
No coverage	3,599	678	327	270	6.1	6.5	11.3	7.1
FEMALES	62,154	9,499	4,153	4,649	100.0	100.0	100.0	100.0
Covered 24 months	47,432	6,614	3,042	3,509	76.3	69.6	73.2	75.5
All private	44,806	6,018	2,362	1,215	72.1	63.4	56.9	26.1
All or part government	2,626	596	680	2,294	4.2	6.3	16.4	49.3
All Medicaid	1,565	371	309	821	2.5	3.9	7.4	17.7
Covered 1 to 23 months	11,878	2,235	814	838	19.1	23.5	19.6	18.0
All private	9,543	1,656	482	374	15.4	17.4	11.6	8.1
All or part government	2,335	579	332	464	3.8	6.1	8.0	10.0
No coverage	2,845	650	298	303	4.6	6.8	7.2	6.5

Table 29. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Disability Status: Persons 16 to 64 Years Old

Characteristics	No disability		Disability, not severe		Severe disability in one or both visits			
	Value	Standard error	Value	Standard error	In one visit only		In both visits	
					Value	Standard error	Value	Standard error
BOTH SEXES								
Total	5.14	0.08	9.64	0.41	14.85	0.93	21.09	1.22
Covered 24 months	5.59	0.12	10.42	0.49	16.00	1.18	21.92	1.47
All private	5.54	0.12	10.30	0.49	16.59	1.40	27.41	3.38
All or part government	6.81	0.49	12.60	2.65	13.57	2.03	19.70	1.50
All Medicaid	6.06	0.61	13.47	4.21	13.69	2.72	18.50	2.69
Covered 1 to 23 months	4.16	0.17	8.32	0.85	14.84	1.79	19.30	2.50
All private	3.73	0.17	7.74	0.91	15.24	2.43	20.05	4.23
All or part government	6.84	0.52	10.83	2.08	14.05	2.40	18.67	2.96
No coverage	2.46	0.22	5.89	1.35	6.00	1.35	16.98	3.89
MALES								
Total	3.63	0.12	7.64	0.49	12.81	1.35	20.23	1.94
Covered 24 months	4.04	0.14	8.34	0.57	13.19	1.79	20.79	2.30
All private	4.04	0.14	8.43	0.57	13.09	1.94	29.67	6.46
All or part government	3.84	0.95	4.27	1.83	13.81	4.75	18.37	2.26
All Medicaid	3.64	1.79	(B)	(B)	11.60	9.01	12.42	4.07
Covered 1 to 23 months	2.69	0.20	5.71	0.91	14.78	2.62	18.61	4.29
All private	2.68	0.20	5.00	0.74	15.01	3.30	17.97	6.79
All or part government	2.77	0.76	10.96	4.93	14.12	4.04	19.16	5.44
No coverage	1.76	0.24	6.61	2.48	6.02	2.28	19.02	6.39
FEMALES								
Total	6.58	0.14	11.83	0.66	16.27	1.23	21.80	1.54
Covered 24 months	7.01	0.17	12.75	0.79	17.64	1.55	22.82	1.89
All private	6.99	0.19	12.55	0.81	18.84	1.93	26.29	3.92
All or part government	7.43	0.54	14.85	3.18	13.47	2.11	20.98	2.01
All Medicaid	6.42	0.64	15.70	4.85	14.27	2.57	21.98	3.41
Covered 1 to 23 months	5.62	0.27	11.05	1.40	14.91	2.43	19.93	2.82
All private	4.93	0.29	11.15	1.79	15.53	3.60	22.02	5.10
All or part government	8.48	0.64	10.77	1.88	14.01	2.96	18.25	3.11
No coverage	3.34	0.39	5.15	0.98	5.97	1.40	15.17	4.75
FEMALES WITH A CHILDBIRTH								
Total	15.06	0.51	23.43	3.68	19.74	3.35	(B)	(B)
Covered 24 months	15.73	0.63	26.26	5.70	20.53	4.17	(B)	(B)
All private	16.22	0.69	24.95	5.32	(B)	(B)	(B)	(B)
All or part government	13.33	1.34	(B)	(B)	(B)	(B)	(B)	(B)
All Medicaid	10.99	1.67	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months	13.34	0.83	(B)	(B)	(B)	(B)	(B)	(B)
All private	13.63	1.37	(B)	(B)	(B)	(B)	(B)	(B)
All or part government	13.12	1.03	(B)	(B)	(B)	(B)	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	5.75	0.14	11.09	0.64	16.08	1.30	21.73	1.55
Covered 24 months	6.21	0.17	12.05	0.78	17.48	1.62	22.66	1.89
All private	6.25	0.19	12.07	0.81	18.73	1.99	25.80	3.90
All or part government	5.41	0.49	11.83	2.42	12.79	2.20	21.00	2.04
All Medicaid	5.09	0.59	11.34	3.46	14.18	2.91	22.14	3.48
Covered 1 to 23 months	4.59	0.25	9.97	1.49	14.70	2.59	20.23	2.91
All private	4.35	0.27	10.60	1.81	15.41	3.72	22.02	5.10
All or part government	6.01	0.71	7.47	1.74	13.58	3.24	18.69	3.26
No coverage	2.97	0.37	5.10	0.98	5.97	1.40	15.17	4.75

Table 30. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Disability Status: Persons 16 to 64 Years Old

Characteristics	No disability		Disability, not severe		Severe disability in one or both visits			
	Value	Standard error	Value	Standard error	In one visit only		In both visits	
					Value	Standard error	Value	Standard error
BOTH SEXES								
Total	0.49	0.03	1.12	0.12	2.79	0.35	6.14	0.81
Covered 24 months	0.51	0.03	1.16	0.15	3.05	0.49	5.50	0.86
All private	0.48	0.03	1.10	0.15	3.26	0.59	4.74	1.49
All or part government	1.27	0.20	2.17	0.73	2.21	0.78	5.81	1.06
All Medicaid	1.28	0.29	2.56	1.13	2.09	0.81	5.66	1.72
Covered 1 to 23 months	0.50	0.07	1.26	0.27	2.65	0.56	9.69	2.47
All private	0.34	0.05	1.08	0.30	2.55	0.64	7.08	2.55
All or part government	1.55	0.30	2.03	0.59	2.86	1.03	11.87	3.94
No coverage	0.26	0.10	0.32	0.14	1.06	0.71	3.25	1.32
MALES								
Total	0.30	0.03	1.00	0.19	3.18	0.64	5.94	1.10
Covered 24 months	0.31	0.03	1.01	0.22	3.55	0.95	4.92	1.22
All private	0.31	0.03	1.02	0.22	3.69	1.05	4.63	1.81
All or part government	0.31	0.30	0.47	0.54	2.77	2.26	5.00	1.47
All Medicaid	0.40	0.68	(B)	(B)	0.84	1.12	3.47	1.94
Covered 1 to 23 months	0.28	0.07	1.16	0.41	3.38	0.93	10.16	3.01
All private	0.22	0.05	1.10	0.44	2.84	0.90	6.34	3.08
All or part government	0.92	0.52	1.55	1.00	4.91	2.40	13.50	4.88
No coverage	0.24	0.17	0.30	0.15	0.68	0.46	4.58	2.06
FEMALES								
Total	0.68	0.03	1.26	0.17	2.51	0.42	6.30	1.17
Covered 24 months	0.69	0.05	1.32	0.22	2.76	0.56	5.96	1.22
All private	0.64	0.05	1.19	0.22	2.98	0.69	4.79	2.03
All or part government	1.47	0.24	2.63	0.88	2.00	0.59	6.58	1.52
All Medicaid	1.41	0.30	3.10	1.32	2.43	0.96	6.92	2.40
Covered 1 to 23 months	0.73	0.10	1.36	0.35	1.96	0.59	9.26	3.80
All private	0.47	0.08	1.04	0.39	2.19	0.90	7.77	4.04
All or part government	1.80	0.35	2.27	0.73	1.61	0.64	10.45	5.92
No coverage	0.30	0.08	0.34	0.20	1.48	1.35	2.06	1.67
FEMALES WITH A CHILDBIRTH								
Total	3.48	0.19	3.96	0.61	4.90	0.85	(B)	(B)
Covered 24 months	3.61	0.24	3.94	0.64	5.15	1.05	(B)	(B)
All private	3.64	0.27	3.81	0.56	(B)	(B)	(B)	(B)
All or part government	3.50	0.34	(B)	(B)	(B)	(B)	(B)	(B)
All Medicaid	3.40	0.44	(B)	(B)	(B)	(B)	(B)	(B)
Covered 1 to 23 months	3.15	0.29	(B)	(B)	(B)	(B)	(B)	(B)
All private	3.04	0.39	(B)	(B)	(B)	(B)	(B)	(B)
All or part government	3.24	0.42	(B)	(B)	(B)	(B)	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH								
Total	0.40	0.03	1.09	0.19	2.38	0.44	6.34	1.18
Covered 24 months	0.42	0.05	1.19	0.24	2.63	0.57	5.99	1.23
All private	0.40	0.05	1.09	0.24	2.95	0.73	4.81	2.06
All or part government	0.78	0.27	2.29	0.98	1.42	0.57	6.61	1.54
All Medicaid	0.84	0.35	2.66	1.52	1.54	0.93	6.94	2.47
Covered 1 to 23 months	0.40	0.10	1.04	0.35	1.78	0.63	9.42	3.95
All private	0.30	0.07	0.97	0.41	2.07	0.93	7.77	4.04
All or part government	1.03	0.47	1.34	0.74	1.31	0.69	10.84	6.32
No coverage	0.20	0.08	0.31	0.20	1.48	1.35	2.06	1.67

Table 31. Percent Distribution of Persons 16 to 64 Years Old by Health Status and Disability Status

Characteristics	Health status				Disability status			
	Lowest rating was "very good" or "excellent"	Lowest rating was "good"	Lowest rating was "fair" or "poor"		No disability	Disability, not severe	Severe disability in one or both visits	
			In one visit only	In both visits			In one visit only	In both visits
PERSONS 16 TO 64 YEARS								
Total	54.9	31.7	8.0	5.4	77.4	12.7	4.5	5.4
SEX								
Male	57.3	30.6	7.3	4.8	77.5	13.7	3.8	5.0
Female	52.6	32.8	8.6	6.0	77.3	11.8	5.2	5.8
With a childbirth	61.1	30.3	7.0	1.5	86.3	9.0	3.4	1.3
No childbirth	51.9	33.0	8.7	6.4	76.5	12.1	5.3	6.2
AGE								
16 to 21 years	69.2	25.3	4.6	0.8	83.4	11.3	3.7	1.6
22 to 34 years	61.5	30.1	6.2	2.2	84.3	9.6	3.0	3.1
35 to 44 years	57.5	31.2	7.5	3.9	80.1	12.5	4.1	3.3
45 to 54 years	45.0	36.8	9.9	8.3	70.3	16.5	6.1	7.1
55 to 64 years	32.8	36.2	13.9	17.2	58.7	17.3	7.6	16.4
RACE AND HISPANIC ORIGIN								
White	57.5	30.4	7.4	4.7	77.6	13.3	4.3	4.8
Black	37.6	40.0	11.7	10.7	74.0	10.1	6.1	9.8
Asian or Pacific Islander	53.0	35.1	7.6	4.4	86.4	6.6	3.1	3.9
Hispanic origin	42.7	37.6	12.5	7.3	78.9	9.8	5.3	5.9
RATIO OF INCOME TO LOW-INCOME THRESHOLD								
Less than 1.00	28.4	36.2	16.9	8.6	57.8	15.1	9.1	18.0
1.00 to 1.49	32.3	40.8	14.8	12.1	66.1	12.1	8.3	13.5
1.50 to 1.99	45.1	37.8	10.3	6.9	72.9	13.4	5.9	7.9
2.00 to 2.99	51.2	34.7	9.1	5.0	76.8	13.7	4.5	5.0
3.00 to 3.99	58.8	31.2	6.2	3.8	79.7	13.3	3.7	3.4
4.00 and over	67.6	26.0	4.3	2.1	84.1	11.4	2.8	1.7
REGION								
Northeast	59.5	29.1	6.7	4.7	81.0	10.5	3.8	4.8
Midwest	57.3	31.0	7.2	4.6	77.9	13.1	4.0	5.1
South	49.1	34.5	9.2	7.2	75.4	12.7	5.4	6.5
West	57.0	30.5	8.1	4.4	76.5	14.4	4.4	4.8
RESIDENCE								
Central city	53.3	31.8	9.1	5.8	77.2	11.8	4.8	6.2
Suburbs	59.0	30.3	6.7	4.1	79.3	12.3	4.2	4.2
Nonmetro	49.1	34.4	8.9	7.7	73.8	14.8	4.7	6.7
MARITAL STATUS								
Married	55.2	32.2	7.6	5.0	78.7	12.9	4.4	4.0
Other	54.5	31.0	8.4	6.1	75.6	12.5	4.6	7.3
HEALTH STATUS								
Lowest rating was:								
Very good or excellent	(X)	(X)	(X)	(X)	90.6	7.8	1.3	0.4
Good	(X)	(X)	(X)	(X)	75.3	16.6	4.9	3.2
Fair or poor:								
One visit only	(X)	(X)	(X)	(X)	39.3	29.5	16.8	14.3
Both visits	(X)	(X)	(X)	(X)	11.9	15.2	16.6	56.2
DISABILITY STATUS								
No disability	64.3	30.8	4.0	0.8	(X)	(X)	(X)	(X)
Disability, not severe	33.6	41.4	18.5	6.5	(X)	(X)	(X)	(X)
Severe disability:								
One visit only	15.5	34.6	29.8	20.2	(X)	(X)	(X)	(X)
Both visits	3.6	18.8	21.1	56.5	(X)	(X)	(X)	(X)

Table 31. **Percent Distribution of Persons 16 to 64 Years Old by Health Status and Disability Status**—Continued

Characteristics	Health status				Disability status			
	Lowest rating was "very good" or "excellent"	Lowest rating was "good"	Lowest rating was "fair" or "poor"		No disability	Disability, not severe	Severe disability in one or both visits	
			In one visit only	In both visits			In one visit only	In both visits
YEARS OF SCHOOL COMPLETED								
Persons 22 to 64:								
Less than 12	23.3	40.5	18.4	17.7	58.7	15.1	9.5	16.8
12	48.2	37.8	8.7	5.3	76.6	13.6	4.4	5.5
13 to 15	60.0	30.5	5.6	3.9	78.7	13.7	4.3	3.3
16 and over	73.9	20.8	3.8	1.5	86.6	9.5	2.0	1.9
WORK EXPERIENCE								
Persons 22 to 64:								
Fully employed	61.4	31.2	5.5	1.9	84.2	12.6	2.7	0.5
Employed, not fully	50.8	35.3	9.3	4.6	76.5	14.5	5.8	3.2
Not employed	29.8	29.9	15.8	24.4	51.1	9.4	7.4	32.2
HEALTH INSURANCE COVERAGE STATUS								
Covered 24 months	58.5	29.7	6.7	5.2	78.4	12.1	4.1	5.4
All private	61.8	29.7	5.7	2.9	82.3	12.4	3.6	1.7
Some or all government	21.1	29.2	17.9	31.8	33.9	8.1	10.0	48.0
All Medicaid	23.2	34.0	16.5	26.3	45.7	11.4	10.0	32.9
Covered 1-23 months	47.1	36.9	10.4	5.5	75.3	14.5	5.1	5.1
All private	51.2	36.2	9.0	3.6	78.8	14.3	4.1	2.8
Some or all government	27.7	40.6	17.0	14.7	59.1	15.5	9.7	15.7
No coverage	36.0	39.6	16.1	8.4	71.8	14.8	7.0	6.4

Table 32. **Health Insurance Coverage Status During a 24-Month Period by, Sex and Employment Status: Persons 22 to 64 Years Old**

Characteristics	Number of persons			Percent of persons		
	Fully employed	Employed, not fully	Not employed	Fully employed	Employed, not fully	Not employed
BOTH SEXES	63,398	54,392	19,025	100.0	100.0	100.0
Covered 24 months.....	55,722	32,110	14,720	87.9	59.0	77.4
All private	55,362	30,178	9,068	87.3	55.5	47.7
All or part government	360	1,933	5,653	0.6	3.6	29.7
All Medicaid	6	681	2,634	-	1.3	13.9
Covered 1 to 23 months	6,032	17,824	2,654	9.5	32.8	14.0
All private	5,893	14,940	1,502	9.3	27.5	7.9
All or part government	139	2,884	1,152	0.2	5.3	6.1
No coverage	1,644	4,458	1,651	2.6	8.2	8.7
MALES	39,197	22,495	4,699	100.0	100.0	100.0
Covered 24 months.....	34,272	11,017	3,422	87.4	49.0	72.8
All private	34,070	10,589	1,428	86.9	47.1	30.4
All or part government	203	428	1,994	0.5	1.9	42.4
All Medicaid	-	144	484	-	0.6	10.3
Covered 1 to 23 months	3,787	9,048	676	9.7	40.2	14.4
All private	3,725	8,102	336	9.5	36.0	7.2
All or part government	61	947	340	0.2	4.2	7.2
No coverage	1,138	2,429	600	2.9	10.8	12.8
FEMALES	24,201	31,898	14,327	100.0	100.0	100.0
Covered 24 months.....	21,450	21,093	11,298	88.6	66.1	78.9
All private	21,292	19,589	7,640	88.0	61.4	53.3
All or part government	158	1,504	3,659	0.7	4.7	25.5
All Medicaid	6	538	2,150	-	1.7	15.0
Covered 1 to 23 months	2,245	8,776	1,978	9.3	27.5	13.8
All private	2,168	6,838	1,167	9.0	21.4	8.1
All or part government	77	1,938	812	0.3	6.1	5.7
No coverage	506	2,029	1,051	2.1	6.4	7.3

Table 33. Mean Number of Doctor Visits During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Employment Status: Persons 22 to 64 Years Old

Characteristics	Fully employed		Employed, not fully		Not employed	
	Value	Standard error	Value	Standard error	Value	Standard error
BOTH SEXES						
Total	5.87	0.15	7.39	0.20	11.81	0.56
Covered 24 months	6.11	0.17	8.46	0.29	12.67	0.68
All private	6.09	0.17	8.21	0.29	10.08	0.76
All or part government	10.18	3.40	12.31	1.34	16.81	1.22
All Medicaid	(B)	(B)	11.10	2.59	13.15	1.45
Covered 1 to 23 months	4.36	0.44	6.31	0.34	10.38	1.27
All private	4.35	0.46	5.53	0.35	8.97	1.93
All or part government	4.53	1.23	10.38	1.10	12.22	1.49
No coverage	3.25	0.64	4.06	0.56	6.50	1.34
MALES						
Total	4.57	0.17	5.65	0.32	14.15	1.52
Covered 24 months	4.79	0.19	6.77	0.49	15.49	1.84
All private	4.75	0.17	6.54	0.49	11.55	2.79
All or part government	11.24	5.73	12.40	2.92	18.31	2.43
All Medicaid	(B)	(B)	(B)	(B)	11.55	3.95
Covered 1 to 23 months	3.18	0.44	4.72	0.46	14.04	3.89
All private	3.21	0.44	4.07	0.39	14.19	7.01
All or part government	(B)	(B)	10.34	2.64	13.88	3.46
No coverage	2.39	0.68	4.00	0.83	6.64	3.16
FEMALES						
Total	7.99	0.30	8.62	0.27	11.05	0.56
Covered 24 months	8.23	0.32	9.34	0.35	11.81	0.68
All private	8.23	0.32	9.11	0.35	9.80	0.76
All or part government	(B)	(B)	12.29	1.50	16.00	1.35
All Medicaid	(B)	(B)	12.20	3.09	13.51	1.54
Covered 1 to 23 months	6.33	0.91	7.95	0.51	9.13	1.08
All private	6.32	0.95	7.26	0.59	7.47	1.45
All or part government	(B)	(B)	10.40	0.98	11.52	1.55
No coverage	5.19	1.35	4.13	0.73	6.43	1.23
FEMALES WITH A CHILDBIRTH						
Total	15.44	0.98	16.48	0.79	16.49	1.84
Covered 24 months	15.61	1.03	17.26	1.01	18.15	2.38
All private	15.65	1.05	17.33	1.06	18.93	2.70
All or part government	(B)	(B)	16.59	3.09	17.11	4.26
All Medicaid	(B)	(B)	10.77	3.40	16.44	4.82
Covered 1 to 23 months	(B)	(B)	14.73	1.28	11.98	1.76
All private	(B)	(B)	15.45	1.99	(B)	(B)
All or part government	(B)	(B)	14.18	1.66	11.83	2.18
No coverage	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH						
Total	7.63	0.30	7.74	0.29	10.54	0.59
Covered 24 months	7.86	0.34	8.42	0.37	11.26	0.71
All private	7.85	0.34	8.18	0.37	9.14	0.78
All or part government	(B)	(B)	11.61	1.66	15.87	1.44
All Medicaid	(B)	(B)	12.35	3.38	12.97	1.61
Covered 1 to 23 months	6.13	0.93	7.08	0.54	8.69	1.22
All private	6.12	0.96	6.70	0.59	7.01	1.55
All or part government	(B)	(B)	8.85	1.15	11.44	1.86
No coverage	4.90	1.37	3.87	0.71	6.28	1.27

Table 34. Mean Number of Nights in a Hospital During a 24-Month Period, by Health Insurance Coverage Status, Sex, and Employment Status: Persons 22 to 64 Years Old

Characteristics	Fully employed		Employed, not fully		Not employed	
	Value	Standard error	Value	Standard	Value	Standard
BOTH SEXES						
Total	0.52	0.05	1.04	0.08	2.64	0.30
Covered 24 months.....	0.54	0.05	1.07	0.10	2.66	0.34
All private	0.54	0.05	1.00	0.10	1.43	0.29
All or part government	1.26	0.78	2.15	0.51	4.65	0.76
All Medicaid	(B)	(B)	1.69	0.79	3.65	0.85
Covered 1 to 23 months	0.42	0.12	1.11	0.17	3.59	1.06
All private	0.39	0.12	0.78	0.14	1.95	0.78
All or part government	1.86	1.74	2.82	0.73	5.74	2.20
No coverage	0.17	0.08	0.58	0.19	0.93	0.46
MALES						
Total	0.45	0.05	0.91	0.12	3.26	0.61
Covered 24 months.....	0.46	0.07	0.91	0.19	3.39	0.76
All private	0.46	0.07	0.86	0.17	1.57	0.56
All or part government	1.22	1.13	2.36	1.50	4.69	1.23
All Medicaid	(B)	(B)	(B)	(B)	3.49	1.89
Covered 1 to 23 months	0.47	0.17	0.97	0.20	4.65	1.59
All private	0.46	0.17	0.69	0.17	2.24	1.44
All or part government	(B)	(B)	3.36	1.20	7.02	2.70
No coverage	0.08	0.07	0.68	0.32	0.94	0.68
FEMALES						
Total	0.63	0.07	1.14	0.12	2.44	0.35
Covered 24 months.....	0.67	0.07	1.15	0.14	2.44	0.39
All private	0.67	0.07	1.08	0.14	1.40	0.32
All or part government	(B)	(B)	2.10	0.51	4.62	0.96
All Medicaid	(B)	(B)	1.99	0.93	3.69	0.95
Covered 1 to 23 months	0.34	0.15	1.25	0.27	3.23	1.32
All private	0.25	0.08	0.89	0.20	1.86	0.90
All or part government	(B)	(B)	2.56	0.93	5.21	2.87
No coverage	0.37	0.20	0.45	0.17	0.92	0.59
FEMALES WITH A CHILDBIRTH						
Total	3.47	0.32	3.64	0.30	3.61	0.30
Covered 24 months.....	3.55	0.34	3.84	0.41	3.53	0.30
All private	3.57	0.34	3.81	0.42	3.22	0.32
All or part government	(B)	(B)	4.11	0.93	3.95	0.54
All Medicaid	(B)	(B)	(B)	(B)	4.02	0.61
Covered 1 to 23 months	(B)	(B)	3.23	0.41	3.97	0.88
All private	(B)	(B)	3.22	0.51	(B)	(B)
All or part government	(B)	(B)	3.24	0.61	(B)	(B)
No coverage	(B)	(B)	(B)	(B)	(B)	(B)
FEMALES WITH NO CHILDBIRTH						
Total	0.50	0.07	0.85	0.12	2.33	0.39
Covered 24 months.....	0.53	0.07	0.84	0.14	2.35	0.42
All private	0.52	0.07	0.77	0.14	1.27	0.34
All or part government	(B)	(B)	1.78	0.56	4.70	1.06
All Medicaid	(B)	(B)	1.73	0.96	3.63	1.12
Covered 1 to 23 months	0.28	0.15	1.00	0.29	3.12	1.52
All private	0.20	0.08	0.73	0.22	1.73	0.98
All or part government	(B)	(B)	2.28	1.22	5.39	3.58
No coverage	0.29	0.17	0.41	0.17	0.82	0.61

Appendix A. Definitions and Explanations

Population coverage. The estimates in this report are restricted to the civilian noninstitutional resident population of the United States and members of the Armed Forces living off post or with their families on post.

Age. Age is measured as of the sixth-wave interview. The universe for this study includes those persons for whom an interview was completed for each of the first six waves of the 1990 panel. Interviews were conducted at four-month intervals beginning in early 1990. Sixth-wave interviews were conducted in late 1991 and early 1992.

Race and Hispanic origin. Data are shown for three race groups: White; Black; and Asian or Pacific Islander. Persons were asked to identify their “ethnicity” from a “flashcard” listing ethnic origins. Those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin are considered to be of Hispanic origin. It should be noted that persons of Hispanic origin may be of any race.

Years of school completed. Data on years of school completed were derived from the combination of answers to questions concerning the highest grade of school attended by the person and whether or not that grade was finished. The questions of educational attainment apply only to progress in “regular” schools. Such schools included public, private, and parochial elementary and high schools (both junior and senior), colleges, universities, and professional schools (whether day schools or night schools). Thus, regular schooling is that which may advance a person toward an elementary school certificate, a high school diploma, or a college, university, or professional school degree.

Work experience. Persons were considered to be “fully employed” if they were employed each week of the 24-month period and usually worked 35 or more hours a

week. Persons were “employed, not fully” if they spent one or more weeks without a job or business or if there were one or more periods when they usually worked less than 35 hours a week.

Ratio of income to low-income threshold. The ratio is an average of 24 monthly ratios. Each monthly ratio is calculated by comparing a person’s family income (the income of the person is used if the person is not a family member) to an appropriate monthly poverty threshold.

Disability status. A person 15 years old and over was considered to have a disability if the person met any of the following criteria: (a) used a wheelchair; (b) had used a cane or similar aid for 6 months or longer; (c) had difficulty with a functional activity; (d) had difficulty with an ADL; (e) had difficulty with an IADL; or (f) was identified as having a developmental disability or a mental or emotional disability. In addition, a person 16 years old and over was considered to have a disability if the person had a condition that made it difficult to do housework, and a person 16 to 67 years old was considered to have a disability if the person had a condition that limited the kind or amount of work the person could do at a job. Persons 0 to 21 years old could be classified as having a disability based on the responses of parents or guardians to questions about limitations in usual activities, the receipt of developmental services, the ability to do regular schoolwork, and the ability to walk, run or use stairs. Persons were classified as having a severe disability if they: (a) used a wheelchair or had used another special aid for 6 months or longer; (b) were unable to perform one or more functional activities or needed assistance with an ADL or IADL; (c) were prevented from working at a job or doing housework; or (d) had a selected condition including autism, cerebral palsy, alzheimer’s disease, senility or dementia, or mental retardation. Finally, persons who were under 65 years of age and who were covered by Medicare or who received SSI were considered to have a disability (and a severe disability).

Appendix B. Source and Accuracy of the Estimates

SOURCE OF DATA

The SIPP universe is the noninstitutionalized resident population living in the United States. This population includes persons living in group quarters, such as dormitories, rooming houses, and religious group dwellings. Not eligible to be in the survey are crew members of merchant vessels, Armed Forces personnel living in military barracks, and institutionalized persons, such as correctional facility inmates and nursing home residents. Also not eligible are United States citizens residing abroad. Foreign visitors who work or attend school in this country and their families are eligible; all others are not eligible. With the exceptions noted above, field representatives interview eligible persons who are at least 15 years of age at the time of the interview.

The 1990 panel SIPP sample is located in 230 Primary Sampling Units (PSUs) each consisting of a county or a group of contiguous counties. Within these PSUs, we systematically selected expected clusters of two living quarters (LQs) from lists of addresses prepared for the 1980 decennial census to form the bulk of the sample. To account for LQs built within each of the sample areas after the 1980 census, we selected a sample containing clusters of four LQs from permits issued for construction of residential LQs up until shortly before the beginning of the panel.

In jurisdictions that have incomplete addresses or don't issue building permits, we sampled small land areas, listed expected clusters of four LQs, and then subsampled. In addition, we selected a sample of LQs from a supplemental frame that included LQs identified as missed in the 1980 census.

The 1990 panel differs from other panels as a result of oversampling for low income households. The panel contains an oversample of Black headed households, Hispanic headed households and female headed family households with no spouse present and living with relatives.

The first interview occurred during February, March, April, or May of 1990. Interviews for approximately one-fourth of the sample took place in each of these months creating four subsamples. The four subsamples distribute interviewing workloads and are called rotation groups. One round of interviewing for the sample covering all four rotations is called a wave. For the remainder of the panel, interviews for each person occurred

every four months. At each interview the reference period was the four months preceding the interview month.

Occupants of about 93 percent of all eligible living quarters participated in the first interview of the panel. For later interviews, field representatives interviewed only original sample persons (those in Wave 1 sample households and interviewed in Wave 1) and persons living with them. The Bureau automatically designated all first wave noninterviewed households as noninterviews for all subsequent interviews.

We followed original sample persons if they moved to a new address, unless the new address was more than 100 miles from a SIPP sample area. If the original sample persons moved farther than 100 miles from a SIPP sample area, we attempted telephone interviews. When original sample persons moved to remote parts of the country and were unreachable by telephone, moved without leaving a forwarding address, or refused the interview, additional noninterviews resulted.

We classified a person as interviewed or noninterviewed for the entire panel and both calendar years based on the following definitions. Interviewed sample persons are

- those for whom self or proxy responses were obtained for each reference month of all 8 interviews for the panel, and all 3 interviews for each calendar year; or
- those for whom self or proxy responses were obtained for the first reference month of the interview period and for each later reference month until they were known to have died or moved to an ineligible address (foreign living quarters, institutions, or military barracks).

Noninterviewed persons result when neither a self nor proxy response is obtainable for one or more reference months of either the 8 interviews for the panel or the 3 interviews for each calendar year (but not because they died or moved to an ineligible address).

Details on interview-status classification are in "Weighting of Persons for SIPP Longitudinal Tabulations" (paper by Judkins, Hubble, Dorsch, McMillen and Ernst in the *1984 Proceedings of the Survey Research Methods Section, American Statistical Association*). Details on patterns of nonresponse are in "Weighting Adjustment for Partial Nonresponse in the 1984 SIPP Panel" (paper

Table 1. **Person Statistics for Longitudinal Panel and Calendar Years**

Panel	Initially Eligible	Classified As Interviewed	Person Nonresponse Rate
90P.....	61,700	43,700	29%
90CY.....	61,700	49,600	20%
91CY.....	67,400	47,500	30%

by Lepkowski, Kalton and Kasprzyk in the *1989 Proceedings of the Survey Research Methods Section, American Statistical Association*).

Some respondents did not respond to some of the questions. Therefore, the overall nonresponse rate for some items, especially sensitive income and money related items, is higher than the person nonresponse rate. For more discussion of nonresponse see the *Quality Profile for the Survey of Income and Program Participation*, May 1990, by T. Jabine, K. King, and R. Petroni, available from Customer Services, Data Users Services Division (301-763-6100).

ESTIMATION

We used several stages of weight adjustments in the estimation procedure to derive the SIPP longitudinal person weights. We gave each person a base weight equal to the inverse of his/her probability of selection. We applied two noninterview adjustment factors. One adjusted the weights of interviewed persons in interviewed households to account for households which were eligible for the sample but which field representatives could not interview at the first interview. The second compensated for person noninterviews occurring in subsequent interviews. The Bureau used complex techniques to adjust the weights for nonresponse, but the success of these techniques in avoiding bias is unknown. For more detail on noninterview adjustment for longitudinal estimates, see *Nonresponse Adjustment Methods for Demographic Surveys at the U.S. Bureau of the Census*, November 1988, Working paper 8823, by R. Singh and R. Petroni.

We applied another factor to each interviewed person's weight to account for the SIPP sample areas not having the same population distribution as the strata they are from.

We performed an additional stage of adjustment to longitudinal person weights to reduce the mean square error of the survey estimates. We accomplished this by ratio adjusting the sample estimates to agree with monthly Current Population Survey (CPS) type estimates of the civilian (and some military) noninstitutional population of the United States at the national level by demographic characteristics including age, sex, and race, as of the specified control date. For the Panel, the

control date is March 1, 1990. The 1990 calendar year and 1991 calendar year control dates are January 1, 1990 and January 1, 1991, respectively. The Bureau brought CPS estimates by age, sex, and race into agreement with adjusted estimates from the 1980 decennial census. Adjustments to the 1980 decennial census estimates reflect births, deaths, immigration, emigration, and changes in the Armed Forces since 1980. Also, we controlled SIPP estimates to independent Hispanic controls.

As a part of most waves, we cover subjects that are important to meet SIPP goals and don't require repeated measurement during the panel. The data on these subjects are of particular interest to data users and policy makers. We cover these subjects once during the panel or annually. By collecting data once for the panel or annually, we reduce respondent burden. We call a specific set of questions on a subject a topical module. For this report, the topical modules analyzed include questions on health and disability. We implemented them in wave 3 and wave 6 of the 1990 panel.

ACCURACY OF ESTIMATES

We base SIPP estimates on a sample. The sample estimates may differ somewhat from the values obtained from administering a complete census using the same questionnaire, instructions, and enumerators. The difference occurs because a sample survey estimate is subject to two types of errors: nonsampling and sampling. We can provide estimates of the magnitude of the SIPP sampling error, but this is not true of nonsampling error. The next few sections describe SIPP nonsampling error sources, followed by a discussion of sampling error, its estimation, and its use in data analysis.

Nonsampling Variability. We attribute nonsampling errors to many sources, they include:

- inability to obtain information about all cases in the sample,
- definitional difficulties,
- differences in the interpretation of questions,
- inability or unwillingness on the part of the respondents to provide correct information,
- inability to recall information,
- errors made in collection (e.g. recording or coding the data),
- errors made in processing the data,
- errors made in estimating values for missing data,
- biases resulting from the differing recall periods caused by the interviewing pattern used,
- undercoverage.

We used quality control and edit procedures to reduce errors made by respondents, coders and interviewers. More detailed discussions of the existence and control of nonsampling errors in the SIPP are in the *SIPP Quality Profile*.

Undercoverage in SIPP resulted from missed living quarters and missed persons within sample households. It is known that undercoverage varies with age, race, and sex. Generally, undercoverage is larger for males than for females and larger for Blacks than for Non-blacks. Ratio estimation to independent age-race-sex population controls partially corrects for the bias due to survey undercoverage. However, biases exist in the estimates when persons in missed households or missed persons in interviewed households have characteristics different from those of interviewed persons in the same age-race-sex group. Further, we didn't adjust the independent population controls for undercoverage in the Census.

A common measure of survey coverage is the coverage ratio, the estimated population before ratio adjustment divided by the independent population control. Table 2 shows CPS coverage ratios for age-sex-race groups for 1992. The CPS coverage ratios can exhibit some variability from month to month, but these are a typical set of coverage ratios. Other Census Bureau household surveys like the SIPP experience similar coverage.

Comparability with Other Estimates. Exercise caution when comparing data from this report with data from other SIPP publications or with data from other surveys. Comparability problems are from varying seasonal patterns for many characteristics, different nonsampling

errors, and different concepts and procedures. Refer to the *SIPP Quality Profile* for known differences with data from other sources and further discussion.

Sampling Variability. Standard errors indicate the magnitude of the sampling error. They also partially measure the effect of some nonsampling errors in response and enumeration, but do not measure any systematic biases in the data. The standard errors mostly measure the variations that occurred by chance because we surveyed a sample rather than the entire population.

USES AND COMPUTATION OF STANDARD ERRORS

Confidence Intervals. The sample estimate and its standard error enable one to construct confidence intervals, ranges that would include the average result of all possible samples with a known probability. For example, if we selected all possible samples and surveyed each of these under essentially the same conditions and with the same sample design, and if we calculated an estimate and its standard error from each sample, then:

1. Approximately 90 percent of the intervals from 1.645 standard errors below the estimate to 1.645 standard errors above the estimate would include the average result of all possible samples.
2. Approximately 95 percent of the intervals from 1.960 standard errors below the estimate to 1.960 standard errors above the estimate would include the average result of all possible samples.

The average estimate derived from all possible samples is or is not contained in any particular computed interval. However, for a particular sample, one can say with a specified confidence that the confidence interval includes the average estimate derived from all possible samples.

Hypothesis Testing. One may also use standard errors for hypothesis testing. Hypothesis testing is a procedure for distinguishing between population characteristics using sample estimates. The most common type of hypothesis tested is 1) the population characteristics are identical versus 2) they are different. One can perform tests at various levels of significance, where a level of significance is the probability of concluding that the characteristics are different when, in fact, they are identical.

Unless noted otherwise, all statements of comparison in the report passed a hypothesis test at the 0.10 level of significance or better. This means that, for differences cited in the report, the estimated absolute difference between parameters is greater than 1.645 times the standard error of the difference.

Table 2. 1992 CPS Coverage Ratios

Age	Non-Black		Black		All Persons		
	Males	Females	Males	Females	Males	Females	Total
0-14	0.963	0.965	0.927	0.926	0.957	0.959	0.958
15	0.962	0.949	0.899	0.919	0.952	0.944	0.948
16	0.969	0.936	0.923	0.907	0.962	0.932	0.947
17	0.981	0.975	0.945	0.862	0.975	0.957	0.966
18	0.939	0.926	0.883	0.846	0.930	0.913	0.922
19	0.860	0.872	0.754	0.801	0.844	0.861	0.853
20-24	0.913	0.927	0.734	0.832	0.889	0.913	0.901
25-26	0.927	0.940	0.688	0.877	0.897	0.931	0.914
27-29	0.910	0.954	0.707	0.864	0.885	0.941	0.914
30-34	0.893	0.948	0.691	0.883	0.870	0.939	0.905
35-39	0.910	0.949	0.763	0.899	0.895	0.942	0.919
40-44	0.929	0.951	0.824	0.906	0.919	0.946	0.933
45-49	0.956	0.966	0.903	0.956	0.951	0.965	0.958
50-54	0.940	0.961	0.807	0.877	0.927	0.951	0.940
55-59	0.944	0.941	0.826	0.825	0.932	0.928	0.930
60-62	0.965	0.956	0.792	0.850	0.948	0.944	0.946
63-64	0.905	0.907	0.669	0.872	0.884	0.903	0.894
65-67	0.935	0.979	0.783	0.875	0.921	0.969	0.947
68-69	0.925	0.942	0.789	0.831	0.913	0.931	0.923
70-74	0.926	0.993	0.856	1.014	0.920	0.995	0.962
75-99	0.977	0.989	0.764	0.912	0.961	0.983	0.975
15+	0.928	0.953	0.782	0.883	0.912	0.944	0.929
0+	0.936	0.955	0.827	0.895	0.923	0.947	0.935

To perform the most common test, compute the difference $X_A - X_B$, where X_A and X_B are sample estimates of the characteristics of interest. A later section explains how to derive an estimate of the standard error of the difference $X_A - X_B$. Let that standard error be s_{DIFF} . If $X_A - X_B$ is between -1.645 times s_{DIFF} and $+1.645$ times s_{DIFF} , no conclusion about the characteristics is justified at the 10 percent significance level. If, on the other hand, $X_A - X_B$ is smaller than -1.645 times s_{DIFF} or larger than $+1.645$ times s_{DIFF} , the observed difference is significant at the 10 percent level. In this event, it is commonly accepted practice to say that the characteristics are different. Of course, sometimes this conclusion will be wrong. When the characteristics are, in fact, the same, there is a 10 percent chance of concluding that they are different.

Note that as we perform more tests, more erroneous significant differences will occur. For example, at the 10 percent significance level, if we perform 100 independent hypothesis tests in which there are no real differences, it is likely that about 10 erroneous differences will occur. Therefore, interpret the significance of any single test cautiously.

Note Concerning Small Estimates and Small Differences. We show summary measures in the report only when the base is 200,000 or greater. Because of the large standard errors involved, there is little chance that estimates will reveal useful information when computed on a base smaller than 200,000. Also, nonsampling error in one or more of the small number of cases providing the estimate can cause large relative error in that particular estimate. We show estimated numbers, however, even though the relative standard errors of these numbers are larger than those for the corresponding percentages. We provide smaller estimates primarily to permit such combinations of the categories as serve each user's needs. Therefore, be careful in the interpretation of small differences since even a small amount of nonsampling error can cause a borderline difference to appear significant or not, thus distorting a seemingly valid hypothesis test.

Standard Error Parameters and Tables and Their Use. Most SIPP estimates have greater standard errors than those obtained through a simple random sample because we sampled clusters of living quarters for the SIPP. To derive standard errors at a moderate cost and applicable to a wide variety of estimates, we made a number of approximations. We grouped estimates with similar standard error behavior and developed two parameters (denoted "a" and "b") to approximate the standard error behavior of each group of estimates. Because the actual standard error behavior was not identical for all estimates within a group, the standard errors we computed from these parameters provide an indication of the order of magnitude of the standard error for any specific

estimate. These "a" and "b" parameters vary by characteristic and by demographic subgroup to which the estimate applies. Use base "a" and "b" parameters found in table 3 for 1990 longitudinal panel estimates.

For users who wish further simplification, we also provide general standard errors in tables 4 and 5. Note that you need to adjust these standard errors by a factor from table 3. The standard errors resulting from this simplified approach are less accurate. Methods for using these parameters and tables for computation of standard errors are given in the following sections.

Standard Errors of Estimated Numbers. There are two ways to compute the approximate standard error, s_x , of an estimated number shown in this report. The first uses the formula

$$s_x = fs \quad (1)$$

where f is a factor from table 3, and s is the standard error of the estimate obtained by interpolation from table 4. Alternatively, approximate s_x using the formula,

$$s_x = \sqrt{ax^2 + bx} \quad (2)$$

from which we calculated the standard errors in table 4. Here x is the size of the estimate and a and b are the parameters in table 3 associated with the particular type of characteristic. Use of formula 2 will provide more accurate results than the use of formula 1. When calculating standard errors for numbers from cross-tabulations involving different characteristics, use the factor or set of parameters for the characteristic which will give the largest standard error.

Illustration. Table B of the report shows that persons 16 to 64 years of age had 1,099,024 doctor visits in a 24 month period. The appropriate "a" and "b" parameters from table 3 are $a = -0.0000406$ and $b = 9990$. Using formula (2) the approximate standard error is

$$\sqrt{(-0.0000406)(1,099,024)^2 + (9990)(1,099,024)} = 105,000$$

The 90-percent confidence interval as shown by the data is from 927,000 to 1,271,000. Therefore, a conclusion that the average derived from all possible samples lies within a range computed in this way would be correct for roughly 90-percent of all samples.

Using formula (1), the appropriate "f" factor ($f=0.66$) from table 3 and the standard error of the estimate by interpolation using table 4, the approximate standard error is

$$s_x = (0.66)(156,000) = 103,000$$

The 90-percent confidence interval as shown by the data is from 930,000 to 1,268,000.

Standard Error of an Aggregate. We define an aggregate as the total quantity of an item summed over all the units in a group. Approximate the standard error of an aggregate using formula (3).

Because of the approximations used in developing formula (3), it will generally underestimate the true standard error. Let y be the size of the base and s^2 be the estimated population variance of the item. The standard error of an aggregate is:

$$s_x = \sqrt{(b)(y)s^2} \quad (3)$$

Use the standard errors of the means, given in Tables A and B of this report, to approximate the population variance, s^2 . The standard error of a mean, \bar{x} is

$$s_{\bar{x}} = \sqrt{\frac{b}{y}s^2} \quad (4)$$

so

$$s^2 = \frac{y}{b} s_{\bar{x}}^2$$

Now, the standard error of the aggregate, s_x , is:

$$s_x = \sqrt{by \frac{y}{b} s_{\bar{x}}^2} = y s_{\bar{x}} \quad (5)$$

Illustration. From Table A, SIPP estimates that the 187,188,000 persons 16 years old and over spent 260,994,000 nights in the hospital in the 24 month period (1990-1992). The mean number of nights in the hospital was 1.39 with a standard error of 0.07. So, the standard error of the number of nights spent in the hospital is:

$$s_x = (187,188,000)(.07) = 13,103,000$$

The 90-percent confidence interval as shown by the data is from 239,440,000 to 282,549,000.

Standard Errors of Estimated Percentages. The reliability of an estimated percentage, computed using sample data for both numerator and denominator, depends on the size of the percentage and its base. When the numerator and denominator of the percentage have different parameters, use the parameter (or appropriate factor) from table 3 indicated by the numerator.

Calculate the approximate standard error, $s_{(x,p)}$, of an estimated percentage p using the formula

$$s_{(x,p)} = fs \quad (6)$$

where p is the percentage of persons with a particular characteristic such as the percent of persons with health insurance coverage.

In this formula, f is the appropriate "f" factor from table 3, and s is the standard error of the estimate obtained by interpolation from table 5.

Alternatively, approximate it by the formula:

$$s_{(x,p)} = \sqrt{\frac{b}{x}(p)(100 - p)} \quad (7)$$

from which we calculated the standard errors in table 5. Here x is the total number of persons in the base of the percentage, p is the percentage ($0 \leq p \leq 100$), and b is the "b" parameter in table 3 associated with the characteristic in the numerator of the percentage. Use of this formula will give more accurate results than use of formula (6) above.

Illustration. Table B of the report shows 83.6% of persons 16 to 64 years of age had one or more doctor visits in a 24-month period. The base of the percentage is 156,693,000. The appropriate "b" parameter and "f" factor from table 3 and the appropriate general standard error found by interpolation from table 5 are

$$b = 9990 \quad f = 0.66 \quad s = 0.40$$

Using formula (6) the approximate standard error is

$$s_{(x,p)} = (0.66)(0.40) = 0.3\%$$

Using formula (7), the approximate standard error is

$$s_{(x,p)} = \sqrt{\frac{9990}{156,693,000} 83.6\% (100\% - 83.6\%)} = 0.3\%$$

The 90-percent confidence interval shown by these data is 83.1 to 84.1 percent.

Standard Error of a Difference. The standard error of a difference between two sample estimates, x and y , is approximately equal to

$$s_{(x-y)} = \sqrt{s_x^2 + s_y^2 - 2rs_x s_y} \quad (8)$$

where s_x and s_y are the standard errors of the estimates x and y and r is the correlation coefficient between the characteristics estimated by x and y . The estimates can be numbers, averages, percents, ratios, etc. Underestimates or overestimates of standard error of differences result if the estimated correlation coefficient is overestimated or underestimated, respectively. In this report, we assume r is 0.

Illustration. Table B of the report shows that 89.7% of females and 77.2% of males age 16 to 64 had one or more doctor visits in a 24-month period. The bases of these percentages for females and males are 80,456,000 and 76,238,000, respectively. The standard errors for these percentages are computed using formula (7), to be 0.3% and 0.5%. Assuming that these two estimates are not correlated, the standard error of the estimated difference of 12.5 percentage points is

$$s_{(x-y)} = \sqrt{(0.3)^2 + (0.4)^2} = 0.5\%$$

Suppose it is desired to test at the 10-percent significance level whether the percentage of females and males with one or more doctor visits was different. To perform the test, compare the difference of 12.5% to the product $1.645 \times 0.5 = 0.8\%$. Since the difference is greater than 1.645 times the standard error of the difference, the data show that the two sex groups are significantly different at the 10-percent significance level.

Table 3. **SIPP Generalized Variance Parameters for Estimates from the 1990 Longitudinal File (using Panel Weights)**

Characteristics	Parameters		
	a	b	f
Total Persons			
16+ Income and Labor Force (1)			
Both Sexes.....	-0.0000367	6248	0.52
Male.....	-0.0000773	6248	
Female.....	-0.0000699	6248	
Health and Disability (2).....	-0.0000406	9990	0.66
All Others (3)			
Both Sexes.....	-0.0000985	22724	1.00
Male.....	-0.0002038	22724	
Female.....	-0.0001908	22724	
White Persons			
16+ Income and Labor Force (1)			
Both Sexes.....	-0.0000406	6926	0.55
Male.....	-0.0000856	6926	
Female.....	-0.0000774	6926	
Health and Disability (2).....	-0.0000535	11073	0.70
All Others (3)			
Both Sexes.....	-0.0001093	25185	1.05
Male.....	-0.0002259	25185	
Female.....	-0.0002115	25185	
Black Persons			
Health and Disability (1).....	-0.0002378	7221	0.56
All Others (2)			
Both Sexes.....	-0.0002202	6076	0.52
Male.....	-0.0004733	6076	
Female.....	-0.0004118	6076	
Hispanic Persons			
Health and Disability (1).....	-0.0003485	7221	0.56
All Others			
Both Sexes.....	-0.0002931	6076	0.52
Male.....	-0.0005864	6076	
Female.....	-0.0008596	6076	

For cross tabulations, use the parameters of the characteristic with the smaller number within the parentheses.

Use the "All Others" parameters for tabulations of persons of all ages.

Table 4. **Standard Errors of Estimated Numbers of Persons**

(Numbers in Thousands)

Size of Estimate	Standard Error
200.....	67
300.....	83
600.....	117
1,000.....	150
2,000.....	212
3,000.....	259
5,000.....	333
8,000.....	419
11,000.....	488
13,000.....	528
15,000.....	565
17,000.....	598
22,000.....	672
26,000.....	724
30,000.....	770
50,000.....	943
80,000.....	1090
100,000.....	1135
130,000.....	1136
140,000.....	1118
150,000.....	1092
200,000.....	778
220,000.....	482
230,000.....	126

Table 5. Standard Errors of Estimated Percentages of Persons

Base of Estimated Percentage (Thousands)	Estimated Percentages					
	≤ 1 or ≤ 99	2 or 98	5 or 95	10 or 90	25 or 75	50
200	3.4	4.7	7.3	10.1	14.6	16.9
300	2.7	3.9	6.0	8.3	11.9	13.8
600	1.9	2.7	4.2	5.8	8.4	9.7
1,000	1.5	2.1	3.3	4.5	6.5	7.5
2,000	1.1	1.5	2.3	3.2	4.6	5.3
3,000	0.9	1.2	1.9	2.6	3.8	4.4
5,000	0.7	0.9	1.5	2.0	2.9	3.4
8,000	0.5	0.7	1.2	1.6	2.3	2.7
11,000	0.5	0.6	1.0	1.4	2.0	2.3
13,000	0.4	0.6	0.9	1.3	1.8	2.1
15,000	0.4	0.5	0.8	1.2	1.7	1.9
17,000	0.4	0.5	0.8	1.1	1.6	1.8
22,000	0.3	0.4	0.7	1.0	1.4	1.6
26,000	0.3	0.4	0.6	0.9	1.3	1.5
30,000	0.3	0.4	0.6	0.8	1.2	1.4
50,000	0.2	0.3	0.5	0.6	0.9	1.1
80,000	0.2	0.2	0.4	0.5	0.7	0.8
100,000	0.1	0.2	0.3	0.5	0.7	0.8
130,000	0.1	0.2	0.3	0.4	0.6	0.7
140,000	0.1	0.2	0.3	0.4	0.6	0.6
150,000	0.1	0.2	0.3	0.4	0.5	0.6
200,000	0.1	0.1	0.2	0.3	0.5	0.5
220,000	0.1	0.1	0.2	0.3	0.4	0.5
230,000	0.1	0.1	0.2	0.3	0.4	0.5
235,000	0.1	0.1	0.2	0.3	0.4	0.5
240,000	0.1	0.1	0.2	0.3	0.4	0.5