



MEPS Chartbook No. 18
Medical Expenditure Panel Survey

Full-Time Poor and Low Income Workers: Demographic Characteristics and Trends in Health Insurance Coverage, 1996–97 to 2005–06



Agency for Healthcare Research and Quality
U.S. Department of Health & Human Services



The estimates in this report are based on the most recent data available from MEPS at the time the report was written. However, selected elements of MEPS data may be revised on the basis of additional analyses, which could result in slightly different estimates from those shown here. Please check the MEPS Web site (www.meps.ahrq.gov) for the most current file releases.

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- Using evidence to improve health care.
- Improving health care outcomes through research.
- Transforming research into practice.

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Suggested citation:

Carroll WA, Miller GE. *Full-Time Poor and Low Income Workers: Demographic Characteristics and Trends in Health Insurance Coverage, 1996–97 to 2005–06*. Rockville (MD): Agency for Healthcare Research and Quality; June 2009. MEPS Chartbook No. 18.

http://www.meps.ahrq.gov/mepsweb/data_files/publications/cb18/cb18.pdf

Executive Summary

Population Overview

- In 2005–06, there were an average annual total of 13.4 million non-elderly adults who worked full time for the entire year and who had family incomes lower than 200 percent of the federal poverty line. (6)
- These full-time low income workers comprised 14.6 percent of the population of 92.3 million non-elderly adults who worked full time for the entire year and who were not self-employed. The remaining full-time workers lived in middle income (33.7 percent) and high income (51.8 percent) families. (6)
- Full-time low income workers made up 27.4 percent of the population of 49.1 million low income non-elderly adults in 2005–06. The remaining low income adults worked part time and/or part year (37.6 percent) or were unemployed or not in the labor force (35.0 percent). (7)
- From 1996–97 to 2005–06, the total number of non-elderly full-time workers increased from 79.3 to 92.3 million and the total number of low income non-elderly adults increased from 41.6 to 49.1 million. There was no significant change, however, in the size of the population of full-time low

income workers which numbered 12.8 million in 1996–97 and 13.4 million in 2005–06. (8)

- Among all non-elderly full-time workers, insurance status varied by income. Full-time low income workers (56.1 percent) were less likely than full-time middle income workers (84.9 percent) and high income workers (94.9 percent) to have private health insurance coverage. Full-time low income workers were more likely than other groups to have public coverage (9.4 percent) or to be uninsured (34.5 percent). (9)
- From 1996–97 to 2005–06 the proportions of full-time workers covered by private health insurance fell by 10.4 points for low income workers, by 4.3 points for middle income workers and by 1.6 points for high income workers. In the same time period the proportions with no insurance coverage increased by 8.5, 3.3, and 1.1 points, respectively, for low, middle, and high income workers. (10)

Demographic and Job Characteristics of Full-Time Low Income Workers

- In 2005–06, full-time low income workers were relatively young (83.4 percent were less than 50 years old), nearly half were Hispanic (32.2 percent) or black non-Hispanic (17.1 percent), 57.2 percent

were male and about one-third (33.6 percent) had less than a high school education. Slightly more than half (51.1 percent) of full-time low income workers were married, half (50.1 percent) lived in families with four or more members and about 1 in 10 (11.1 percent) was in fair or poor health. Nearly one-quarter (23.5 percent) of full-time low income workers were not U.S. citizens. (12)

- From 1996–97 to 2005–06, there were a number of significant changes in the demographic characteristics of full-time low income workers. In particular, the proportion who were older than 50 increased from 11.6 to 16.6 percent, the proportion who were Hispanic increased from 23.4 to 32.2 percent, the proportion with less than a high school education increased from 27.3 to 33.6 percent and the proportion who were not U.S. citizens increased from 13.8 to 23.5 percent. (13)
- In 2005–06, 7.9 percent of full-time low income workers belonged to a union, 45.2 percent worked in an establishment with fewer than 25 employees, 24.6 percent worked in an establishment with 26 to 99 employees and less than one-third (30.1 percent) worked in an establishment with 100, or more, employees. Full-time low income workers were most likely to work in service industries with 26.4 percent working in professional services occupations and 18.0 percent working in leisure/hospitality/other services. (34)
- From 1996–97 to 2005–06, the percentages of full-time low income workers declined in the manufacturing and wholesale/retail trade industries while the percentages of full-time low income workers increased in the professional services, leisure/hospitality/other services and natural/resources/mining industries.

Health Insurance Status of Full-Time Low Income Workers

- From 1996–97 to 2005–06, most subgroups of full-time low income workers examined in this Chartbook experienced statistically significant decreases in the percentage with private health insurance. Some of the largest declines in private coverage were experienced by workers who were: 35 to 49 years old (13.1 points), in single person families (14.2 points), working in natural resources/mining/construction (18.3 points) or in professional services (14.5 points). (40, 64)
- Most subgroups with a statistically significant decline in private health insurance had corresponding increases in the percentage uninsured. Some of the largest increases in the percentage uninsured were experienced by workers who lived in single person families (14.9 points), lived in the South (12.2 points) or worked in professional services (14.9 points). Many subgroups also had corresponding increases in the proportion with public health insurance which mitigated, but did not completely make up for, losses in private coverage. (56, 64)
- In 2005–06, the subgroups with the lowest rates of private coverage (and highest rates of uninsured) included persons who: were Hispanic (40.2 percent), had less than a high school education (41.1 percent), were not U.S. citizens (32.6 percent), worked in natural resources/mining/construction (34.1 percent) or in leisure/hospitality/other services (40.4 percent). As noted above, each of these subgroups represented a larger portion of the low income worker population in 2005–06 than in 1996–97. (41, 57)

- In 2005–06, the 7.9 percent of low income workers who were union members had the highest rate of private insurance coverage (87.6 percent) of any group examined. There was no statistically significant change in this percentage from 1996–97 to 2005–06. (32, 33, 48, 59, 60)

Foreword

The mission of the Agency for Healthcare Research and Quality (AHRQ) is to improve the quality, safety, efficiency, and effectiveness of health care for all Americans. The Medical Expenditure Panel Survey (MEPS) helps AHRQ fulfill its mission by providing information on health care use and expenses, health insurance, health status, and a variety of demographic, social, and economic characteristics. MEPS is a set of large-scale surveys of families and individuals, their medical providers, and employers across the United States.

MEPS provides various ways of accessing the data so that it can be most useful to you. The MEPS Web site (<http://www.meps.ahrq.gov>) has:

- Online publications to read or download.
- MEPS public use data files that you can review and download.
- MEPSnet, which allows analysis of MEPS data using online statistical tools.
- Tables showing MEPS data displayed by some of the most frequently used characteristics.

AHRQ welcomes questions and comments from readers of this publication who are interested in obtaining more information about access, cost, use, financing, and quality of health care in the United States. We also invite you to tell us how you are using this Chartbook and other MEPS data and tools and to share suggestions on how MEPS products might be enhanced to further meet your needs. Please e-mail us at mepsprojectdirector@ahrq.hhs.gov or send a letter to the address below:

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Contents

| | |
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| Introduction | 1 |
| Source of Data | 2 |
| Section 1: Population Overview | 3 |
| Section 2: Demographic Characteristics, Health Status and Job Characteristics of Full-Time Low Income Workers | 11 |
| Section 3: Health Insurance Status of Full-Time Low Income Workers by Demographic, Health and Job Characteristics | 38 |
| References | 67 |
| Definitions of Terms | 67 |

Introduction

Employment has long been the primary pathway to health insurance for non-elderly workers in the United States. In this employer based system, the health insurance status of low income workers has often been the focus of public concern and policy debate. Low income workers are less likely to work in companies that offer insurance, to be eligible for offered insurance and to take up coverage when they are eligible. As a consequence, low income workers are less likely than workers with higher incomes to have employer sponsored insurance (ESI) and are more likely to be uninsured. Low income workers are also more vulnerable to recent changes in ESI such as increased premiums and requirements for increased employee contributions. Conversely, recent expansions of SCHIP and other public insurance programs may have a larger effect on insurance coverage for low income workers as they and their family members—especially their children—are more likely than families with higher incomes to be eligible for expanded public coverage.

This Chartbook examines recent trends in the health insurance status of non-elderly adult, low income workers in the United States. We classify adults as ‘low income’ if their family income is less than 200 percent of the Federal Poverty Line (FPL). This includes adults in families with incomes below the FPL as well as adults in families with incomes between 100 and 200 percent of the FPL. Among these low income adults,

we focus on individuals who were most likely to have access to ESI. Specifically, we focus on non-elderly adults who worked full time for the entire year and who were not self-employed. Throughout we refer to our population of interest as ‘full-time low income workers.’

The Chartbook is organized into three sections. Section 1 provides an overview of the income and employment characteristics for the U.S. civilian noninstitutionalized adult population, places full-time low income workers in the context of this larger population and compares the health insurance status of low, middle, and high income full-time workers. Section 2 presents information on the demographic characteristics, health status, and job characteristics of full-time low income workers. Average annual estimates for the years 2005–06 are presented to provide recent information on the characteristics of low income workers. Trends, from 1996–97 to 2005–06, are presented to provide information on recent changes in the composition of low income workers which may have contributed to changes in their overall health insurance status. Finally, Section 3 presents information on the health insurance status of full-time low income workers by demographic, health, and job characteristics. As in Section 2, we present estimates for 2005–06, and trends from 1996–97 to 2005–06.

Source of Data

The estimates presented in this report come from the Medical Expenditure Panel Survey (MEPS). MEPS is a nationally representative survey of households, collecting detailed information on health status, health care use and expenses, and health insurance coverage of individuals and families in the U.S. civilian noninstitutionalized population.

Data for this Chartbook comes from the following MEPS public use files:

- 1996, 1997, 2005, and 2006 Full Year Consolidated Data Files
- 1996, 1997, 2005, and 2006 Jobs Files

We pool data from the MEPS for 1996–97 and 2005–06 and compute average annual estimates based on the pooled data to increase sample sizes and statistical power. Standard errors are corrected for the complex survey design of MEPS and for repeated observations for individuals. Differences that appear large may not always be statistically significant. Only differences between groups or trends over time that are statistically significant at the 0.05 level (not likely to be caused by sampling error) are noted in the text.

Section 1

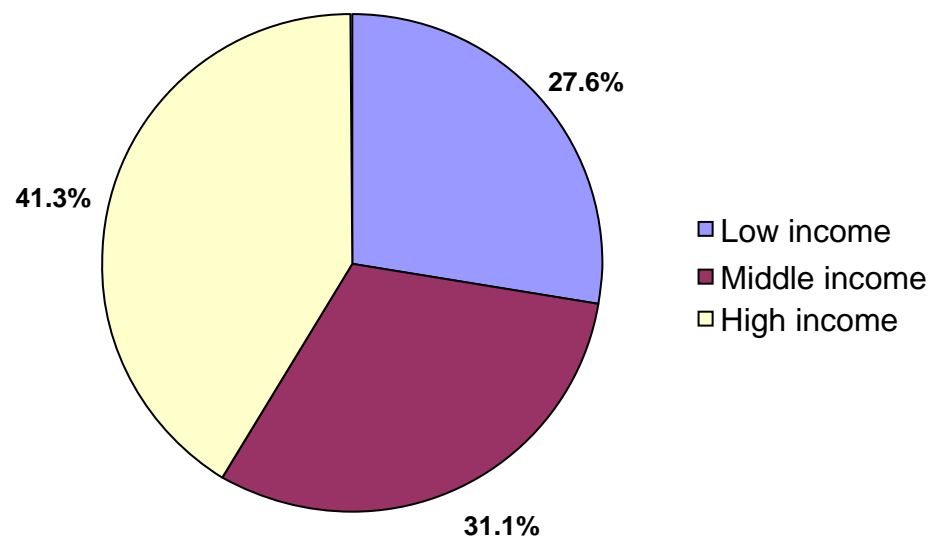
Population Overview

This section provides an overview of the income and employment characteristics of non-elderly adults in the U.S. civilian noninstitutionalized population and provides context for subsequent sections in several ways. First, this section presents population statistics for full-time low income workers in the context of larger populations such as all full-time workers and all low income adults. Second, this section compares the health insurance status of full-time low income workers to full-time middle and high income workers.

What was the total population of non-elderly adults in the U.S. and how were they distributed across income categories in 2005–06?

- There were an average annual total of 186.1 million non-elderly adults (18 to 64 years old) in the U.S. civilian noninstitutionalized population in 2005–06.
- Approximately 51.3 million adults (27.6 percent) lived in low income families, 57.9 million (31.1 percent) lived in middle income families and 76.9 million (41.3 percent) lived in high income families.

186.1 Million Non-elderly Adults: Income Distribution, 2005–06

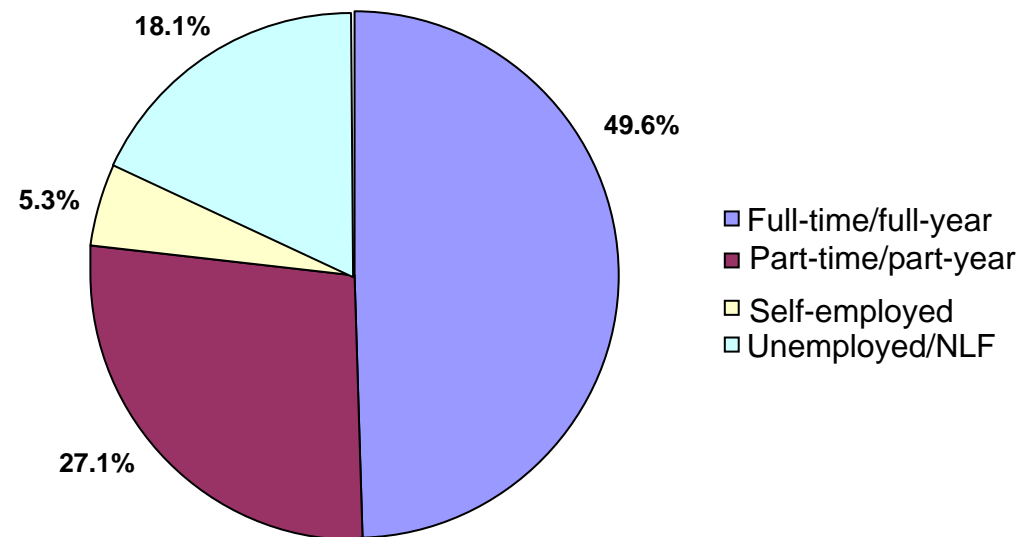


What was the employment status of non-elderly adults in the U.S. in 2005–06?

- Nearly half, 92.3 million non-elderly adults (49.6 percent), worked full time for an employer for the entire year. About one-quarter, 50.3 million non-elderly adults (27.1 percent) were employed part time or part year,

33.7 million (18.1 percent) were either unemployed or not in the labor force (NLF) and the remaining 9.8 million (5.3 percent) were self-employed.

186.1 Million Non-elderly Adults: Employment Status, 2005–06

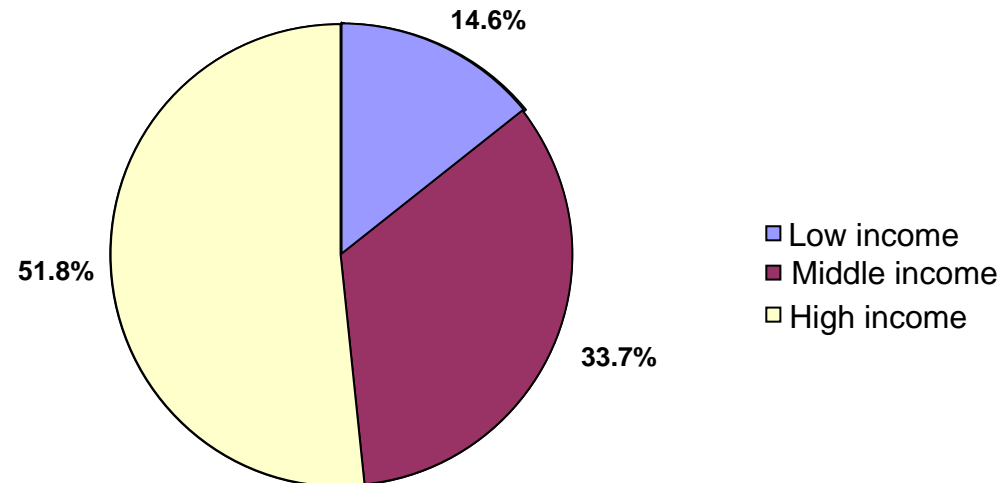


What was the total population of non-elderly, full-time/full-year workers, excluding the self-employed, and how were they distributed across income categories in 2005–06?

- In 2005–06, there were an average annual total of 13.4 million non-elderly adults who worked full time for the entire year and who lived in families with low incomes (less 200 percent of the Federal Poverty Line).
- These full-time low income workers comprised 14.6 percent of the entire population of 92.3 million non-

elderly adults who worked full time for the entire year and were not self-employed. The remaining full-time workers lived in middle income (33.7 percent) and high income (51.8 percent) families.

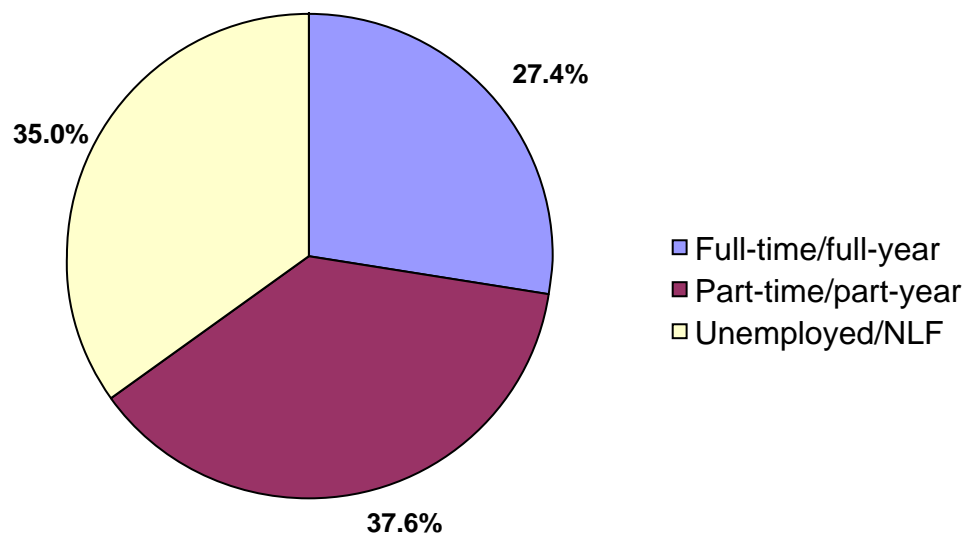
92.3 Million Non-elderly Adults, Employed Full-time/Full-year, not Self-employed: Income Status, 2005–06



What was the total population of non-elderly low income adults, excluding the self-employed, and what was their distribution across employment status in 2005–06?

- In 2005–06 there were an average annual total of 49.1 million non-elderly, low income adults.
- The 13.4 million full-time low income workers comprised about one-quarter (27.4 percent) of the entire low income non-elderly adult population. This is a lower percentage than in the overall population of non-elderly adults, in which nearly half (49.6 percent) of all adults were employed full time for the full year.
- Approximately 18.5 million or 37.6 percent of non-elderly low income adults were working either part time or part year and 17.2 million or 35.0 percent were either unemployed or not in the labor force.

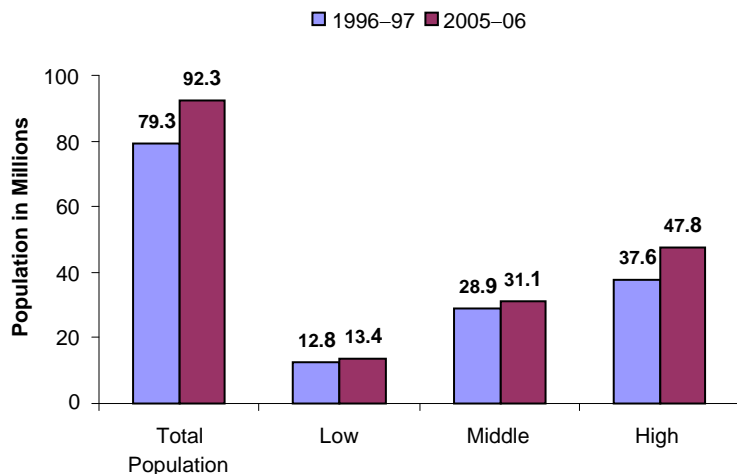
**49.1 Million Non-elderly Low-income Adults, not Self-employed:
Employment Status, 2005–06**



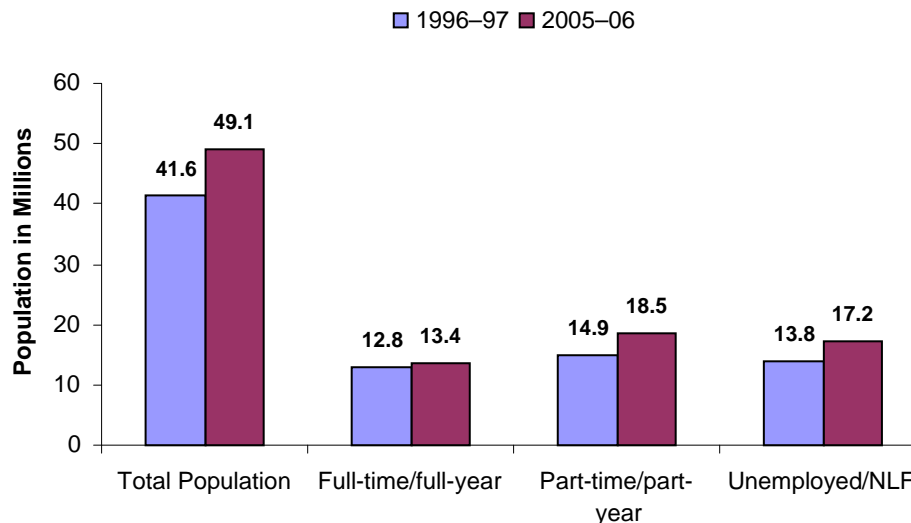
Did the population of full-time workers and the population of low income non-elderly adults change from 1996–97 to 2005–06?

- The population of full-time/full-year workers increased by 13.0 million or 16.4 percent, from an average annual total of 79.3 million in 1996–97 to 92.3 million in 2005–06.
- The population of low income adults increased by 7.5 million or 18.0 percent, from an average annual total of 41.6 million in 1996–97 to 49.1 million in 2005–06.
- In spite of this population growth, there was no statistically significant change in the total population of full-time low income workers which numbered 12.8 million persons in 1996–97 and 13.4 million in 2005–06.

Population of Full-time Workers by Income Status, in Millions: 1996–97 to 2005–06



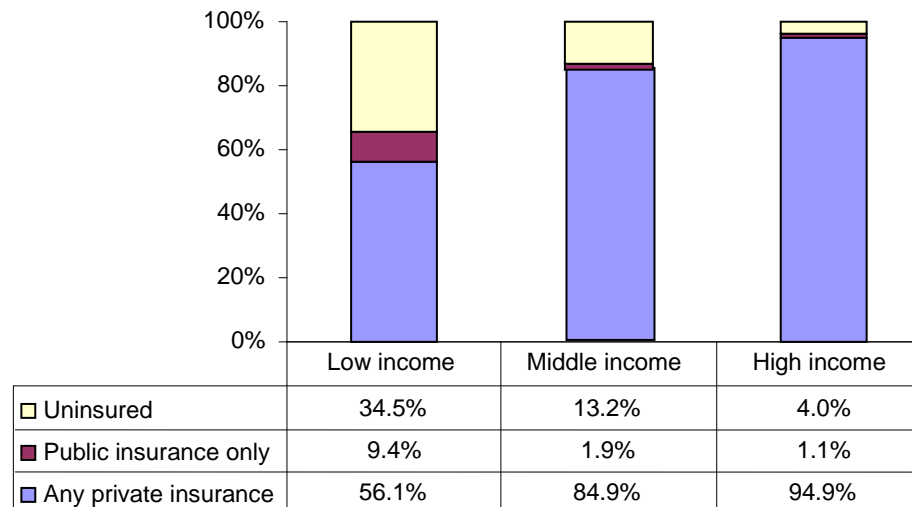
Population of Low-income Workers by Employment Status, in Millions: 1996–97 to 2005–06



Did the sources of health insurance coverage for non-elderly, full-time/full-year workers, excluding the self-employed, vary across income categories in 2005–06?

- Full-time low income workers were much less likely than others to have private health insurance. Only 56.1 percent of low income workers had private health insurance compared to 84.9 percent of middle income and 94.9 percent of high income workers.
- Full-time low income workers were more likely to have public health insurance than middle income and high income workers (9.4 percent compared to 1.9 percent and 1.1 percent, respectively).
- Full-time low income workers were much more likely to be uninsured than others. More than one-third (34.5 percent) of all low income workers (4.6 million persons) were uninsured compared to 13.2 percent of middle income and 4.0 percent of high income workers.

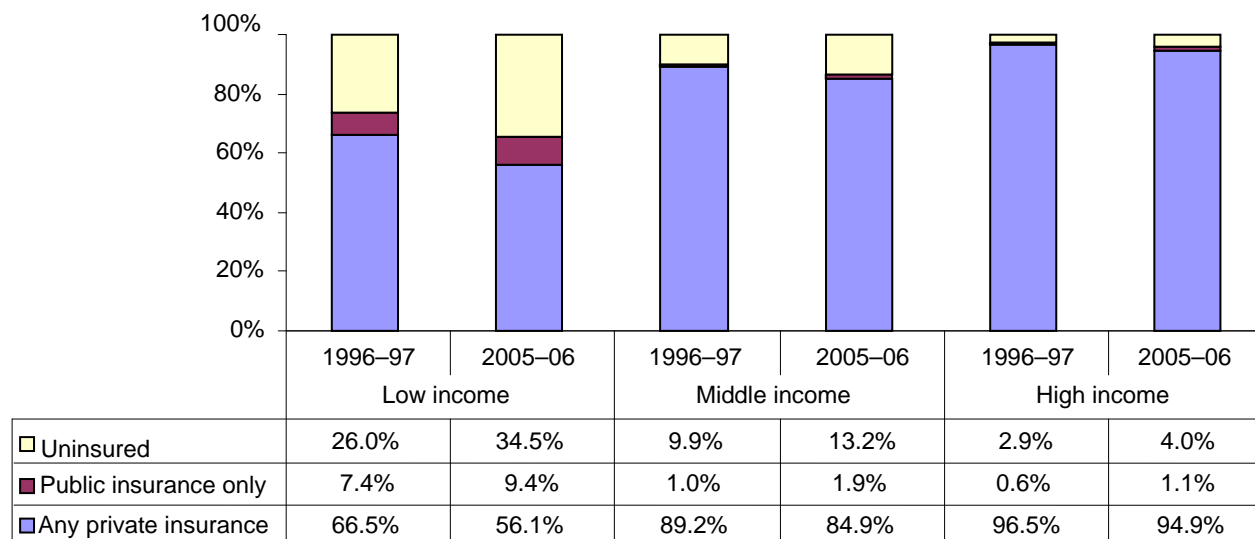
Insurance Status by Family Income, 2005–06



Did the sources of health insurance coverage for low, middle, and high income non-elderly workers change from 1996–97 to 2005–06?

- The proportion of full-time low income workers with private health insurance fell by 10.4 points from 66.5 percent in 1996–97 to 56.1 percent in 2005–06. Middle and high income workers also had significant declines in the proportion with private insurance (declines of 4.3 points and 1.6 points, respectively).
- The proportion of low income workers with public health insurance increased by 2.0 points from 7.4 percent in 1996–97 to 9.4 percent in 2005–06. Middle and high income workers also had significant increases in the proportion covered by public health insurance in this time period (increases of 0.9 points and 0.5 points, respectively).
- The proportion of low income workers who were uninsured increased by 8.5 points (1.3 million persons) from 26 percent in 1996–97 to 34.5 percent in 2005–06. Middle income and high income workers also had increases in the proportion uninsured (increases of 3.3 points and 1.1 points, respectively).

Insurance Status by Family Income, 1996–97 to 2005–06



Section 2

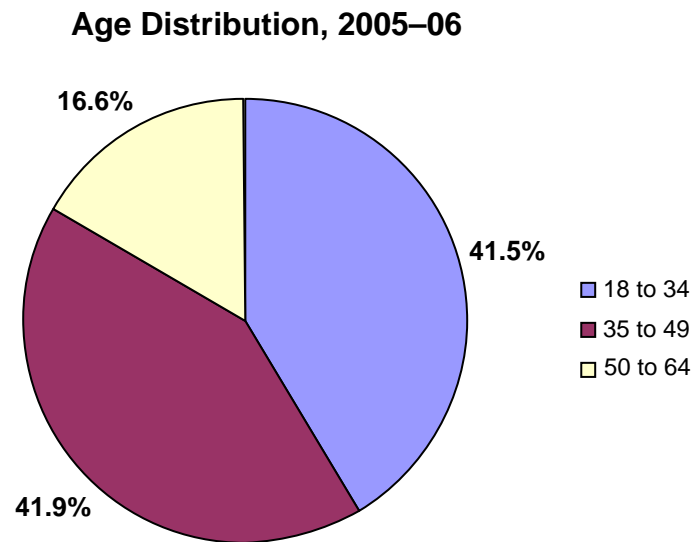
Demographic Characteristics, Health Status, and Job Characteristics of Low Income Workers

In this section we focus exclusively on our population of interest, non-elderly, full-time low income workers. This group comprised non-elderly adults (ages 18 to 64) who were employed full time for the entire year, who were not self-employed and whose family income was less than 200 percent of the Federal Poverty Line. We examine the distribution of full-time low income workers across demographic characteristics, health status, and job characteristics in 2005–06 and trends in these distributions from 1996–97 to 2005–06.

What were the ages of non-elderly low income workers in 2005–06?

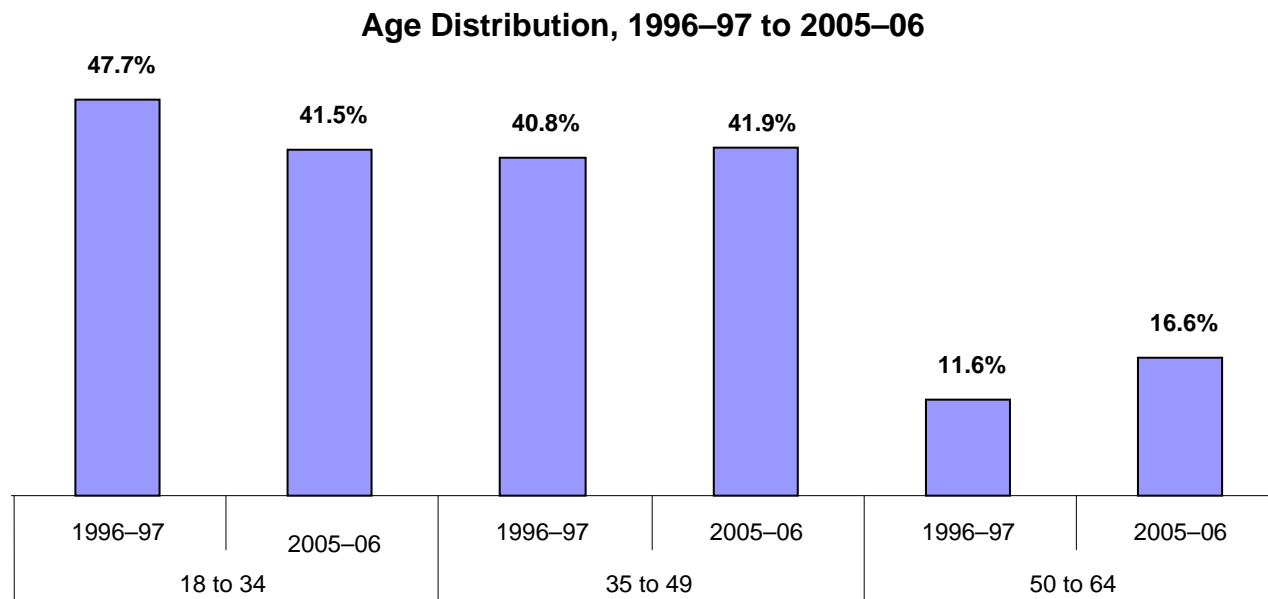
- Low income workers were more likely to be in one of the younger age groups, 18 to 34 or 35 to 49, than in the oldest age group, 50 to 64. About 5.6 million persons

(41.5 percent) were 18 to 34, 5.6 million (41.9 percent) were 35 to 49 and 2.2 million (16.6 percent) were 50 to 64 years old.



Did the age distribution of non-elderly full-time low income workers change from 1996–97 to 2005–06?

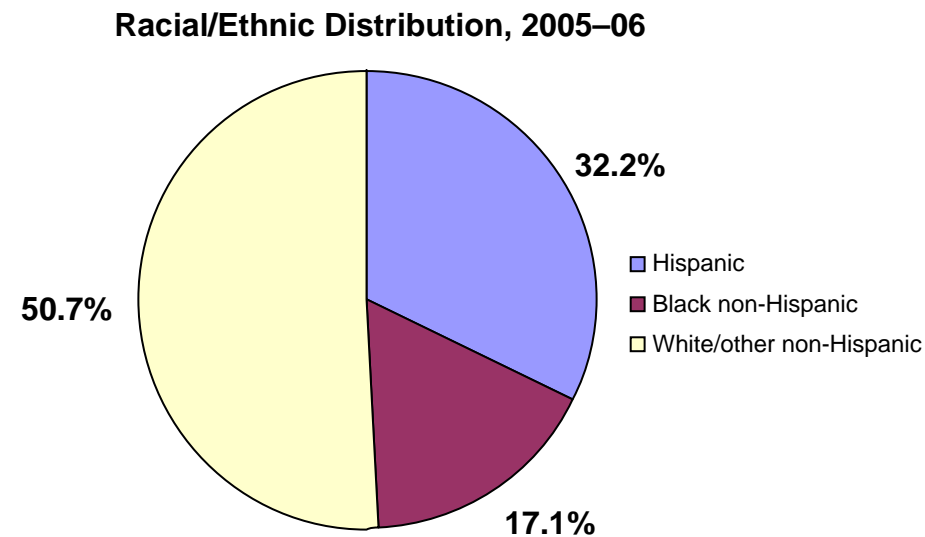
- The proportion of full-time low income workers ages 18 to 34 decreased by 6.2 points, from 47.7 percent in 1996–97 to 41.5 in 2005–06. In the same period, the proportion of workers ages 50 to 64 increased by 5.0 points (from 11.6 to 16.6 percent).



What was the racial/ethnic composition of non-elderly full-time low income workers in 2005–06?

- About 4.3 million or nearly one-third of all low income workers were Hispanic, 2.3 million (17.1 percent) were

black non-Hispanic and the remaining 6.8 million (50.7 percent) were classified as white/other non-Hispanic.

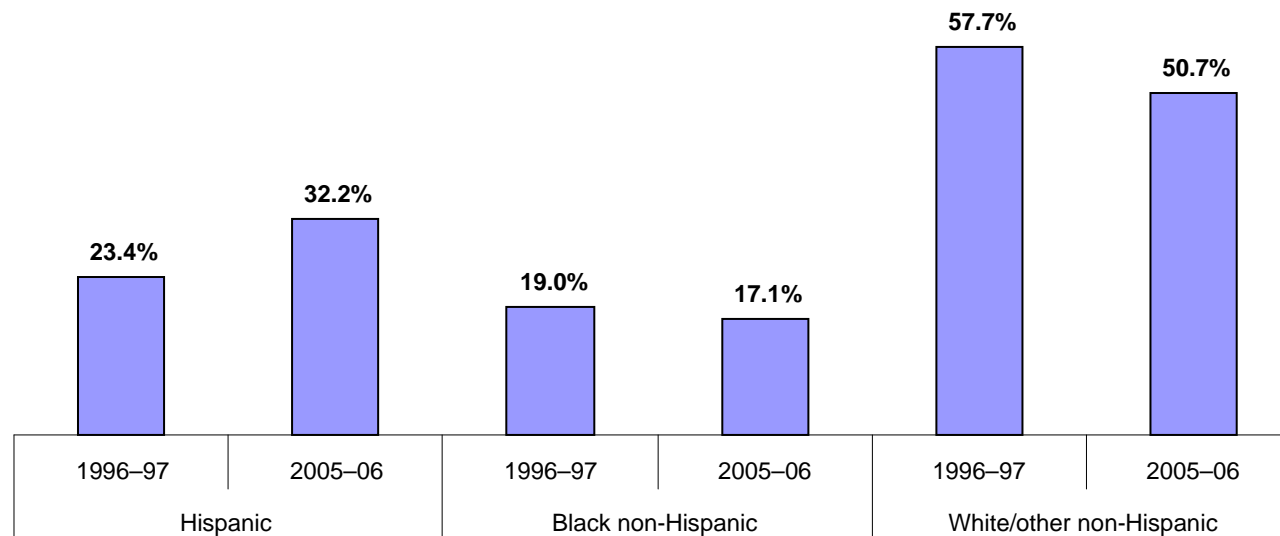


Did the racial/ethnic composition of non-elderly full-time low income workers change between 1996–97 and 2005–06?

- The proportion of full-time low income workers who were Hispanic increased by 8.8 points from 23.4 percent in 1996–97 to 32.2 percent in 2005–06 while the

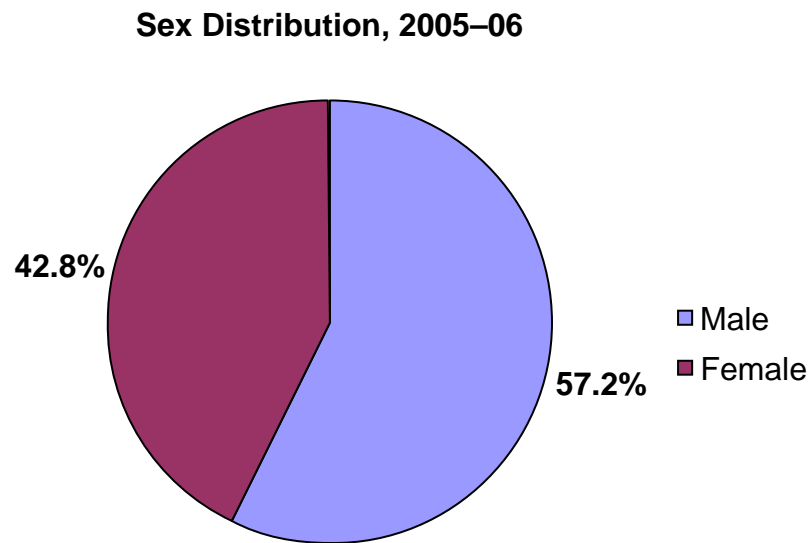
proportion in the white/other non-Hispanic category fell by 7.0 points.

Racial/Ethnic Distribution, 1996–97 to 2005–06



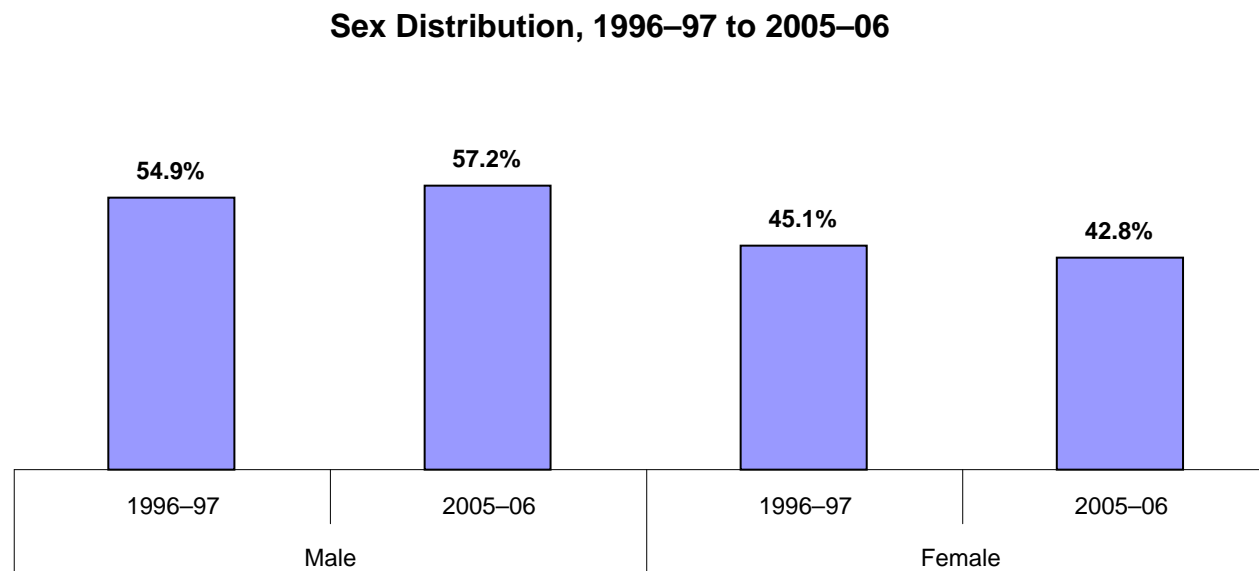
What was the percentage distribution across sexes for non-elderly, full-time low income workers in 2005–06?

- Full-time low income workers were more likely to be male than female (57.2 percent and 42.8 percent, respectively), with 1.9 million more men than women.



Did the percentage of men, or women, non-elderly full-time low income workers change between 1996–97 and 2005–06?

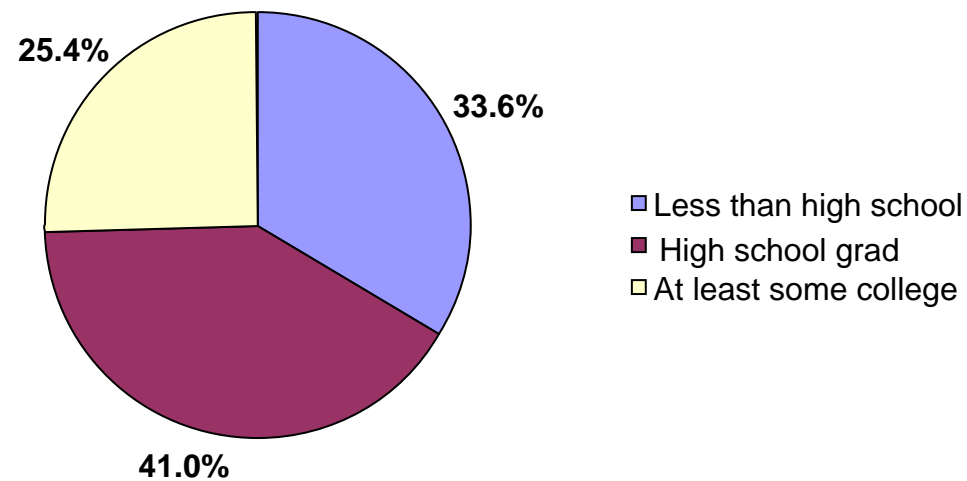
- There were no statistically significant changes in the percentage distribution of full-time low income workers across sexes.



What levels of education did non-elderly full-time low income workers have in 2005–06?

- Slightly more than a third (33.6 percent) had less than a high school diploma, 41.0 percent were high school graduates and a little more than a quarter (25.4 percent) had at least some college.

Educational Status, 2005–06

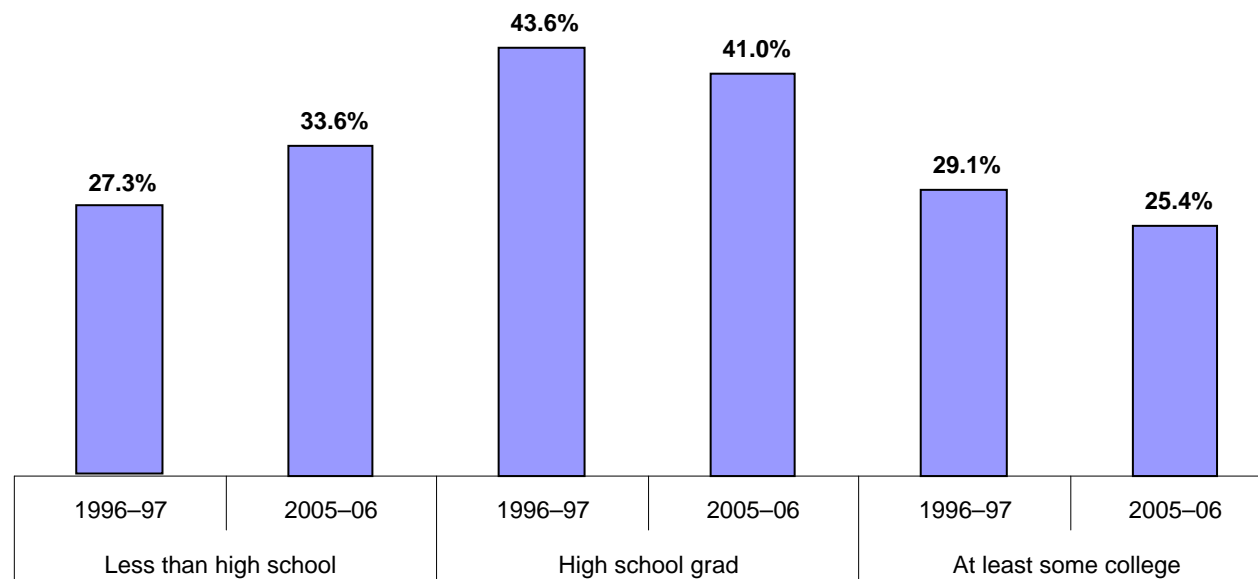


Did the education level of non-elderly full-time low income workers change from 1996–97 to 2005–06?

- The proportion with less than a high school diploma increased by 6.3 points from 27.3 percent in 1996–97 to 33.6 percent in 2005–06,

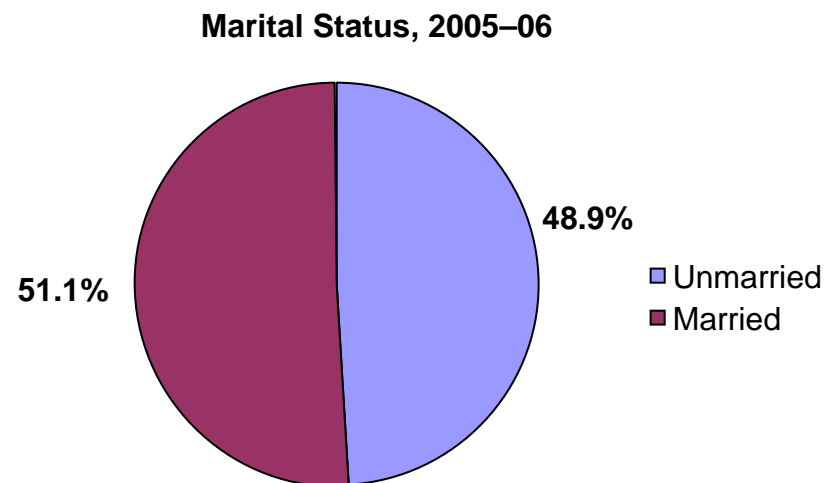
while the percentage with at least some college decreased by 3.7 points, from 29.1 to 25.4 percent.

Educational Status, 1996–97 to 2005–06



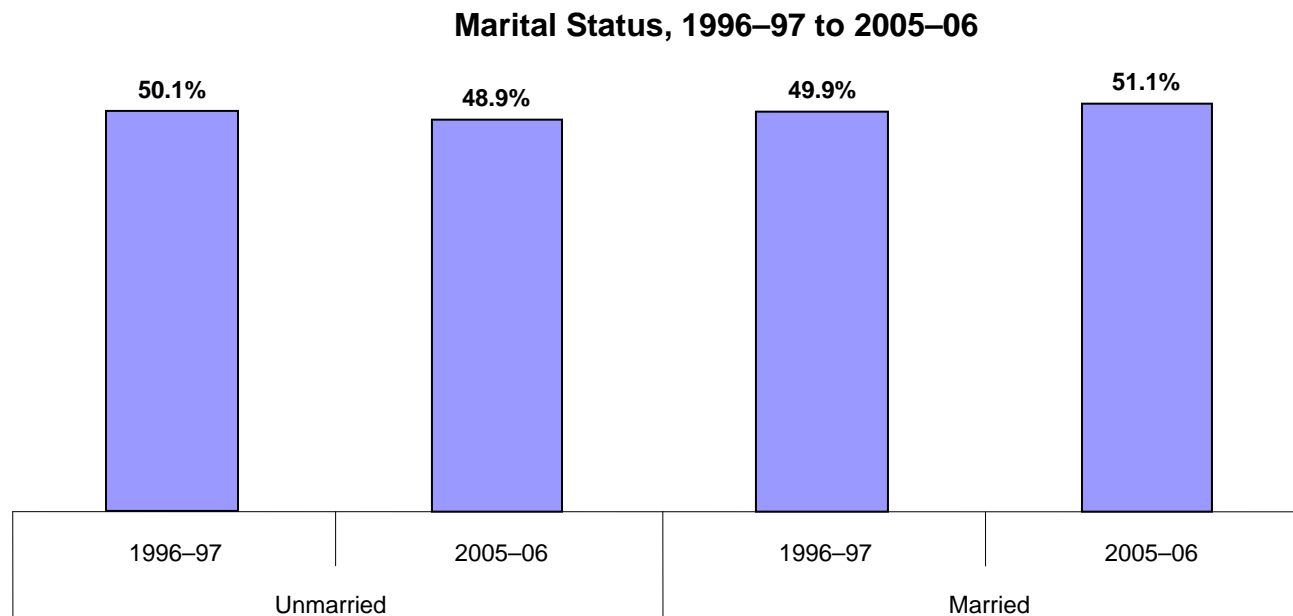
What percentage of non-elderly full-time low income workers were married in 2005–06?

- Full-time low income workers were almost evenly divided between those that were married and those that were unmarried.



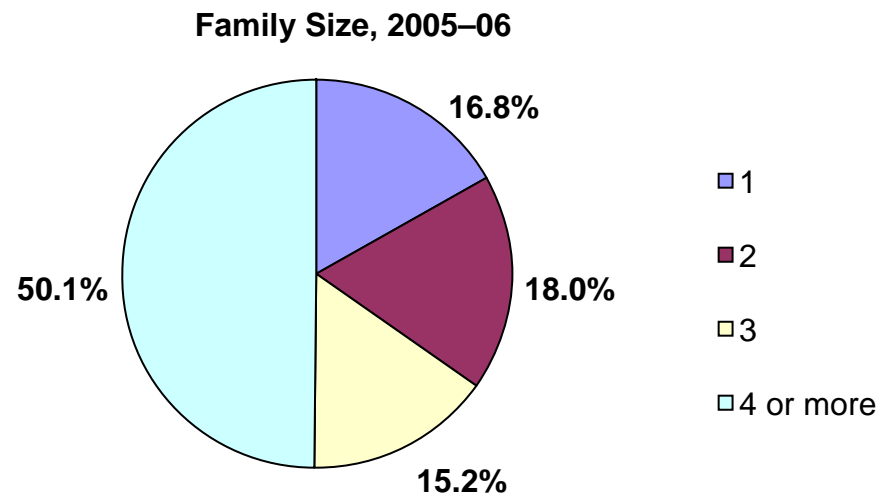
Did the percentage of non-elderly full-time low income workers who were married change between 1996–97 and 2005–06?

- There was not a statistically significant change in the percentage married in the two time periods.



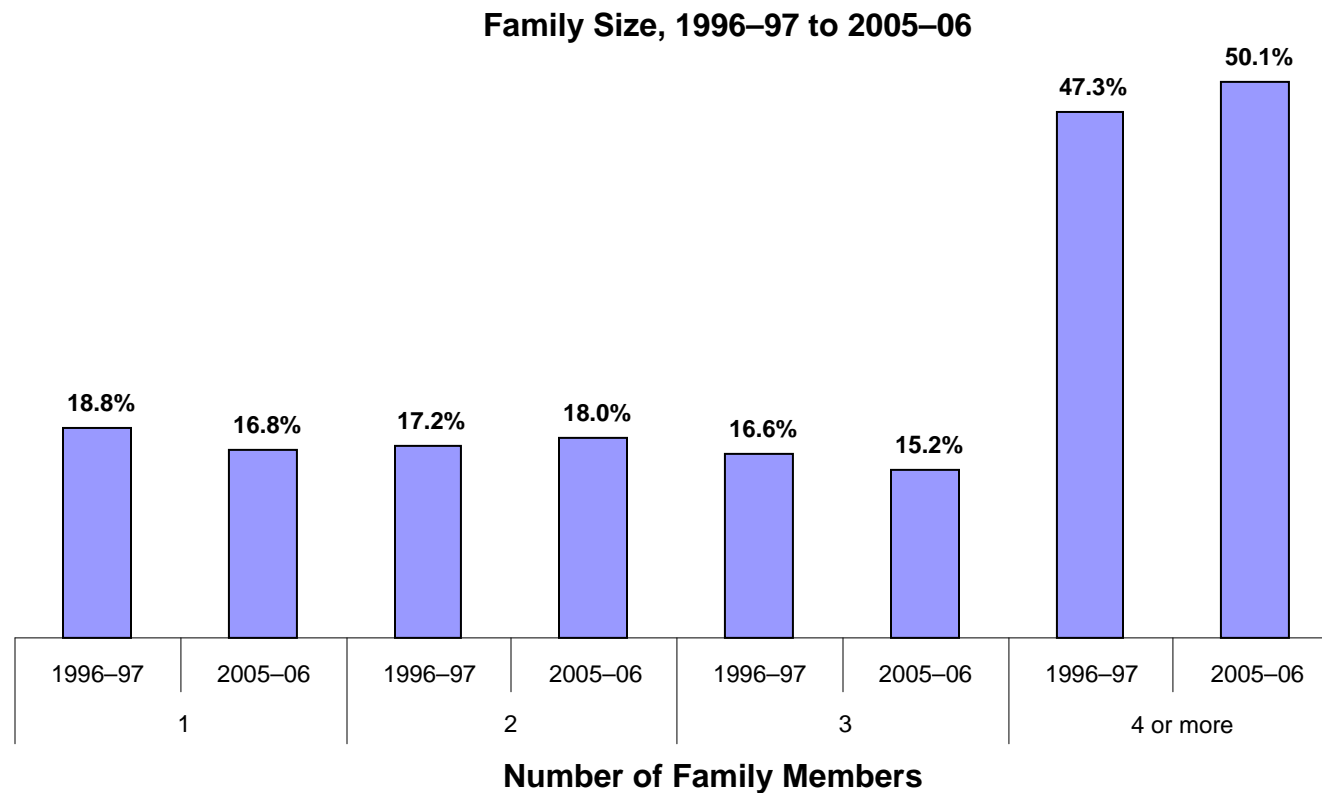
What were the family sizes of non-elderly full-time low income workers in 2005–06?

- Slightly more than half (50.1 percent) of low income workers were in families with four or more persons while 16.8 percent were single person units, 18.0 percent were in two person families and 15.2 percent were in three person families.



Did the family sizes of non-elderly full-time low income workers change from 1996–97 to 2005–06?

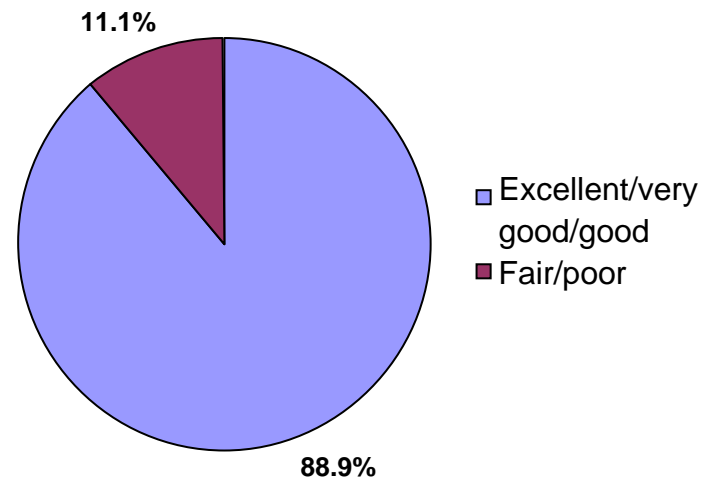
- There were no statistically significant changes in the percentages of full-time low income workers in different family sizes in these two time periods.



What percentage of non-elderly full-time low income workers were in fair or poor health in 2005–06?

- Slightly more than 1 in 10 (11.1 percent) full-time low income workers were in fair or poor health.

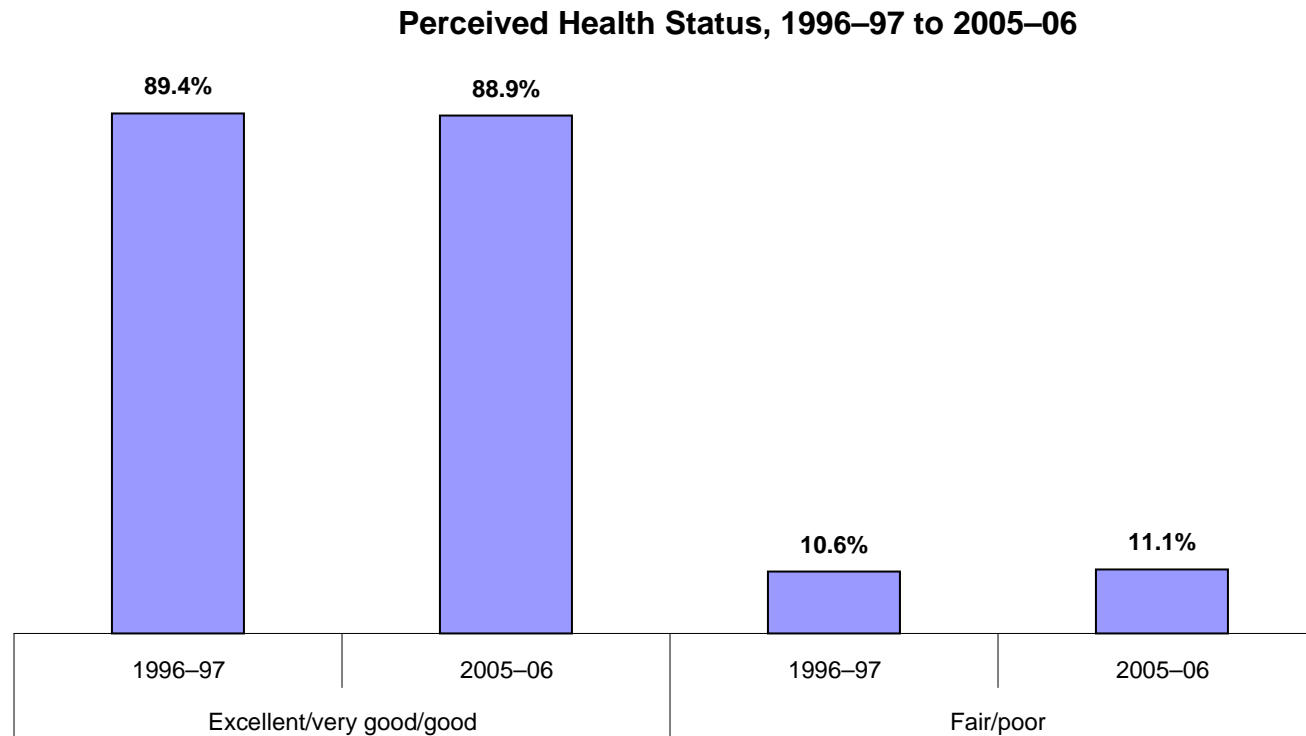
Perceived Health Status, 2005–06



Did the percentage of non-elderly full-time low income workers in fair or poor health change from 1996–97 to 2005–06?

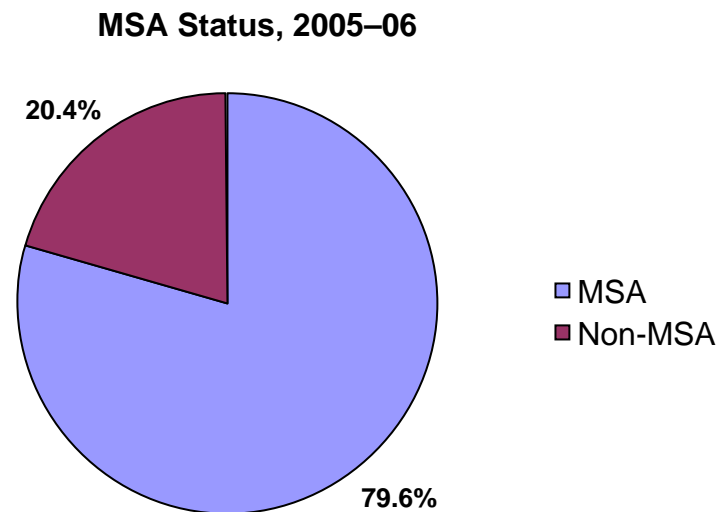
- There was not a statistically significant change in the percentage of full-time low income workers

who were in fair or poor health in these two time periods.



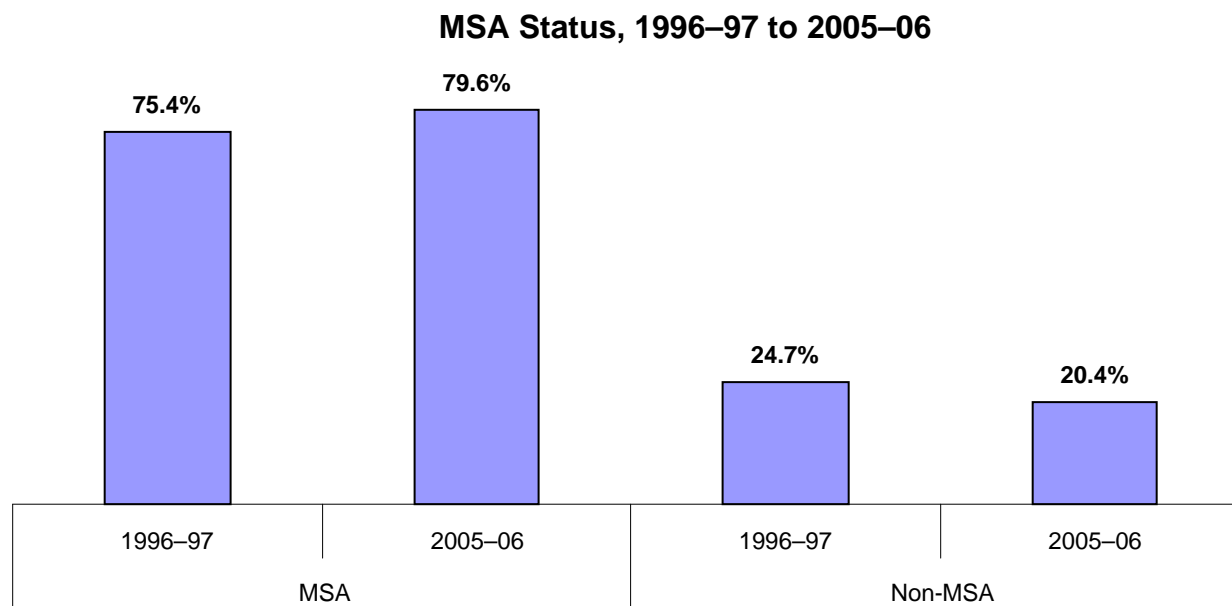
What percentage of non-elderly full-time low income workers lived in an MSA in 2005–06?

- Nearly 8 in 10 (79.6 percent) full-time low income workers lived in a Metropolitan Statistical Area (MSA).



Did the percentage of non-elderly full-time low income workers living in an MSA change from 1996–97 to 2005–06?

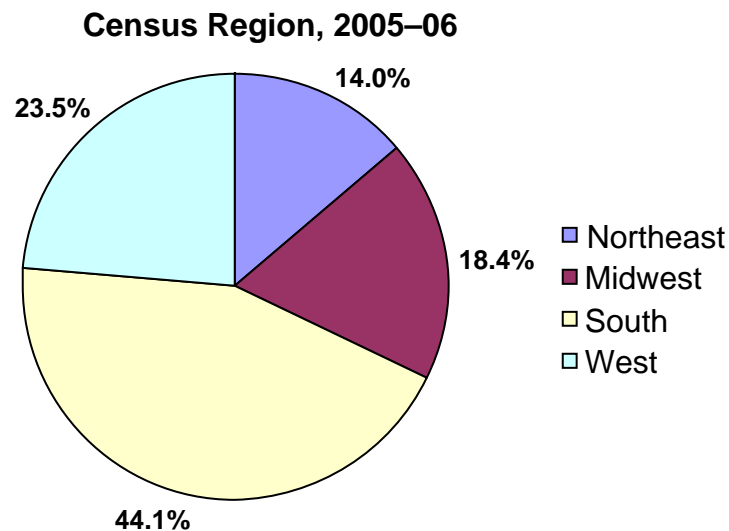
- There was not a statistically significant change in the percentage living in an MSA.



How were non-elderly full-time low income workers distributed across the Census regions in 2005–06?

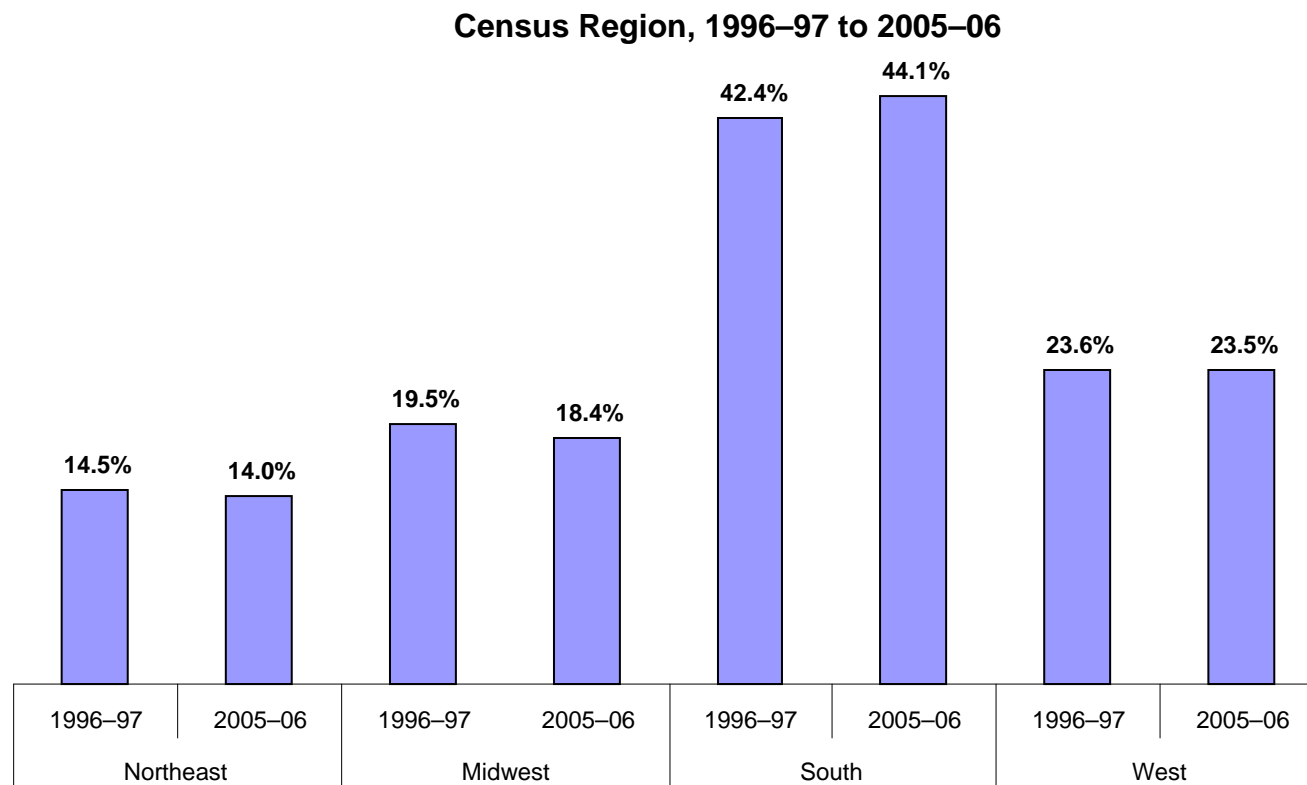
- Full-time low income workers were most likely to live in the South (44.1 percent) and least likely to live in the Northeast (14.0 percent). Slightly less

than a quarter (23.5 percent) lived in the West and 18.4 percent lived in the Midwest.



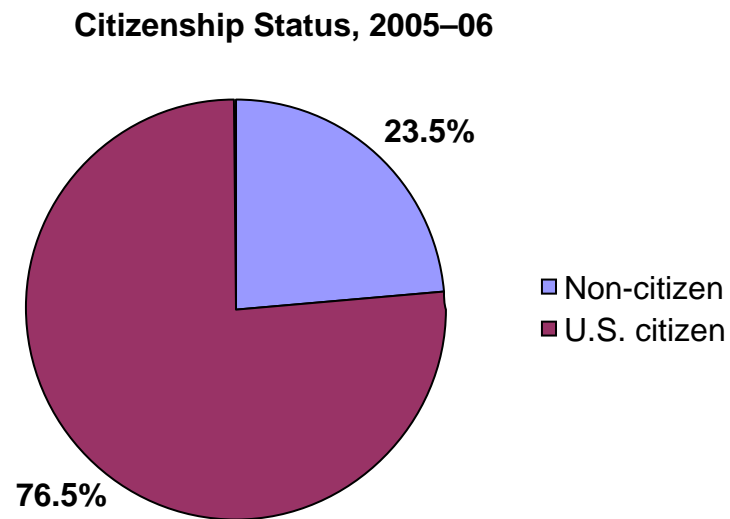
Has the distribution of non-elderly full-time low income workers across Census regions changed from 1996–97 to 2005–06?

- There was not a statistically significant change in the percentages of low income workers living in each of the Census regions.



What percentage of non-elderly full-time low income workers were not U.S. citizens in 2005–06?

- Nearly 1 in 4 (23.5 percent) full-time low income workers were not U.S. citizens in 2005–06.

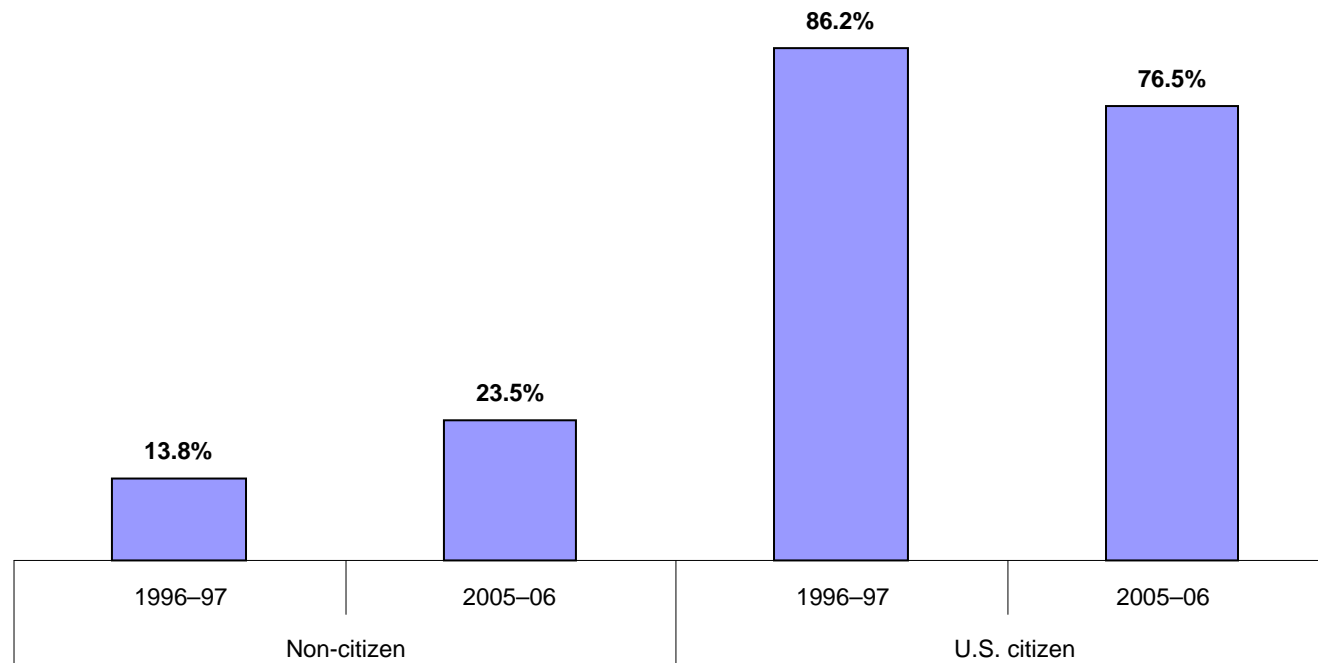


Did the proportion of non-elderly full-time low income workers who were not citizens change from 1996–97 to 2005–06?

- The proportion of full-time low income workers that were not U.S. citizens increased by 9.7

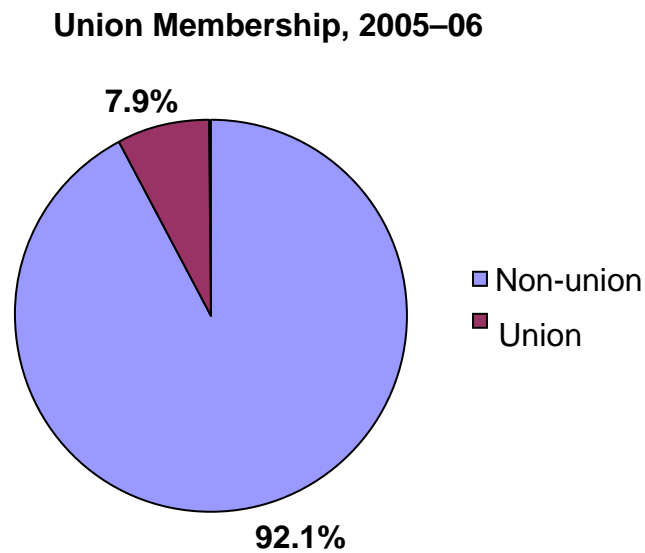
points, from 13.8 percent in 1996–97 to 23.5 percent in 2005–06.

Citizenship Status, 1996–97 to 2005–06



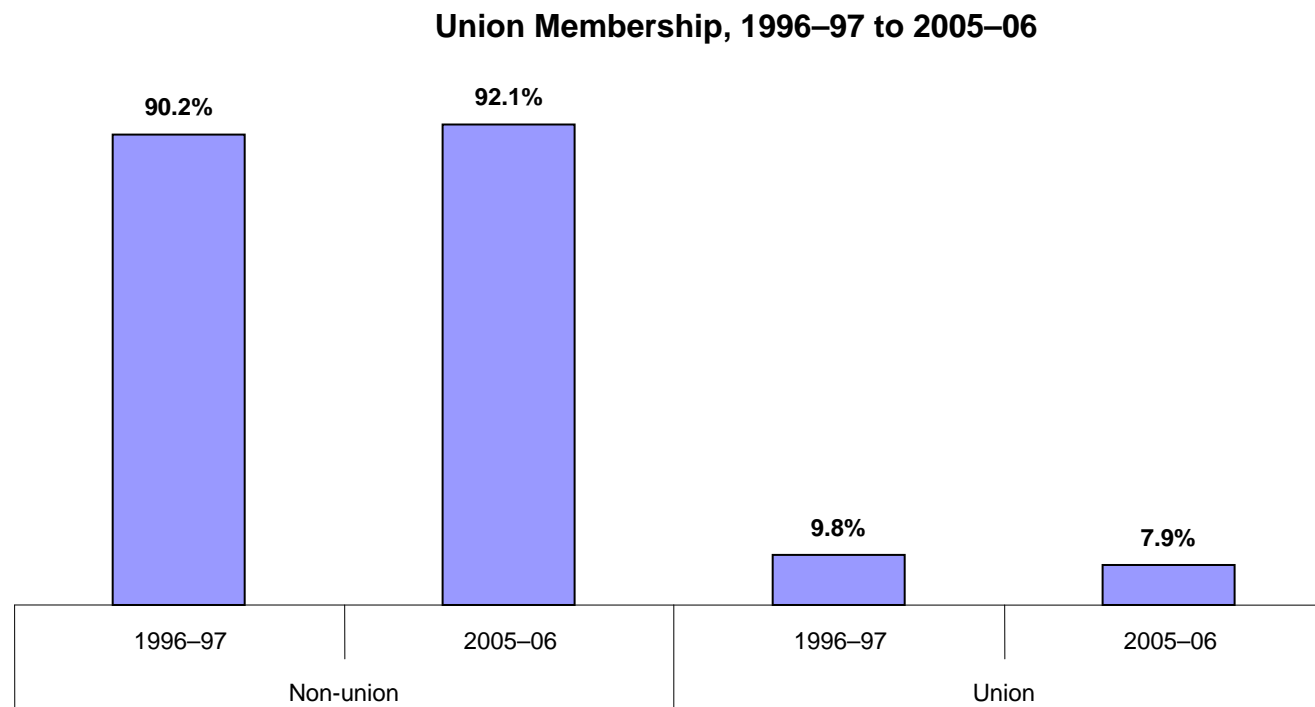
What percentage of non-elderly full-time low income workers were union members in 2005–06?

- Less than 1 in 10 (7.9 percent) of full-time low income workers were union members in 2005–06.



Did the percentage of non-elderly full-time low income workers belonging to unions change from 1996–97 to 2005–06?

- There was not a statistically significant change in the percentage of full-time low income workers belonging to a union in these two time periods.

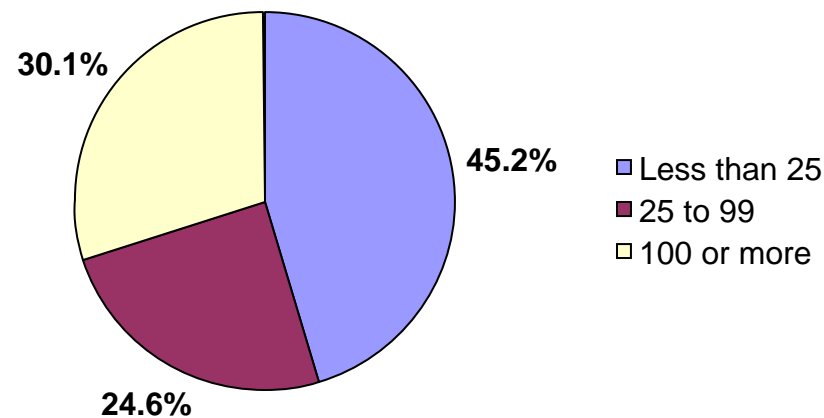


How were non-elderly full-time low income workers distributed across small, medium, and large establishments in 2005–06?

- Full-time low income workers were most likely to be working in establishments with less than 25 employees (45.2 percent) while 24.6 percent

worked in establishments with 25 to 99 employees, and 30.1 percent worked in establishments with 100 or more employees.

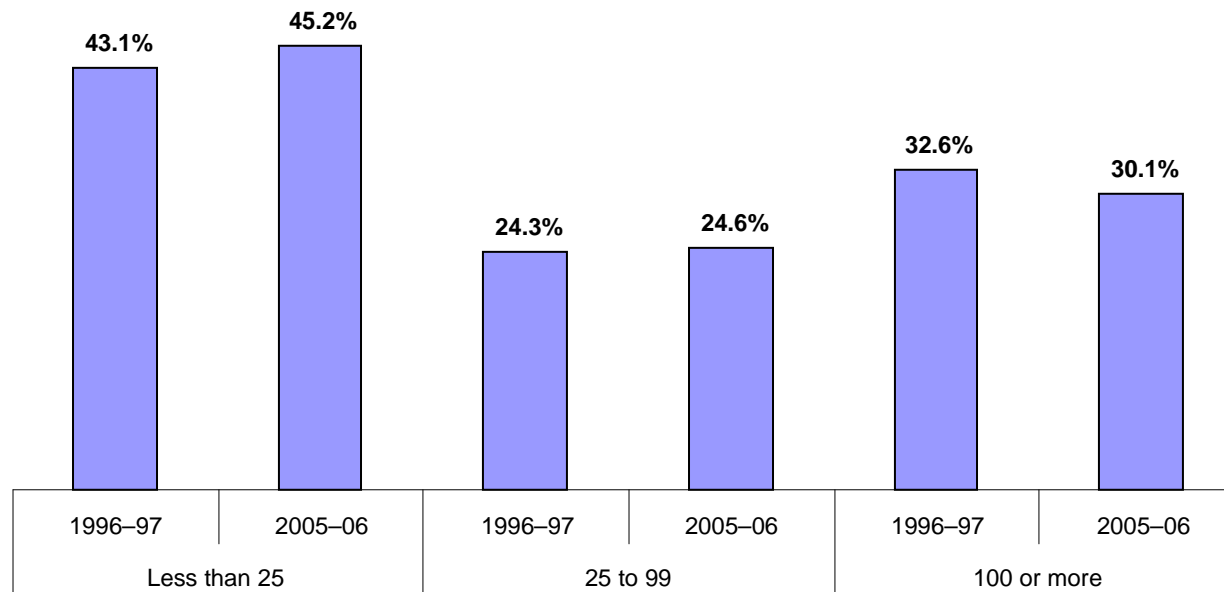
Establishment Size, 2005–06



Did the distribution of non-elderly full-time low income workers across small, medium, and large establishments change from 1996–97 to 2005–06?

- There were no statistically significant changes in the distribution of workers across small, medium, and large establishments.

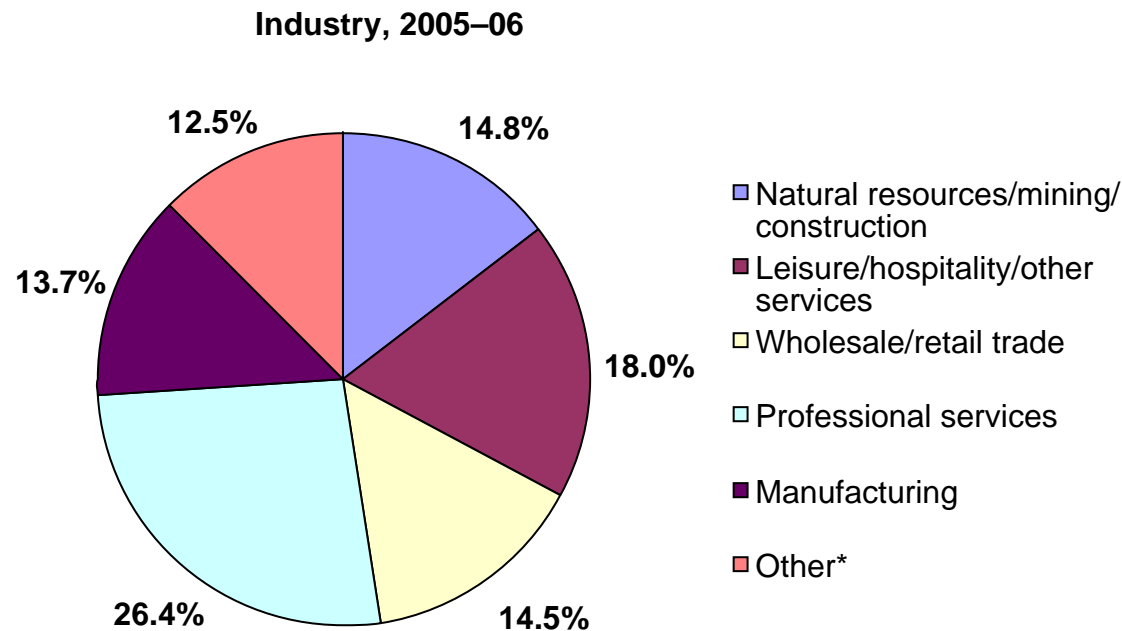
Establishment Size, 1996–97 to 2005–06



In which industries were non-elderly full-time low income workers employed in 2005–06?

- Full-time low income workers were most likely to be employed in professional services (26.4 percent), followed by leisure/hospitality/other services (18.0), with the remaining 55.6 percent relatively evenly distributed among

manufacturing (13.7 percent), natural resources/mining/construction (14.8 percent), wholesale/retail trade (14.5 percent) and "other" industries (12.5 percent).

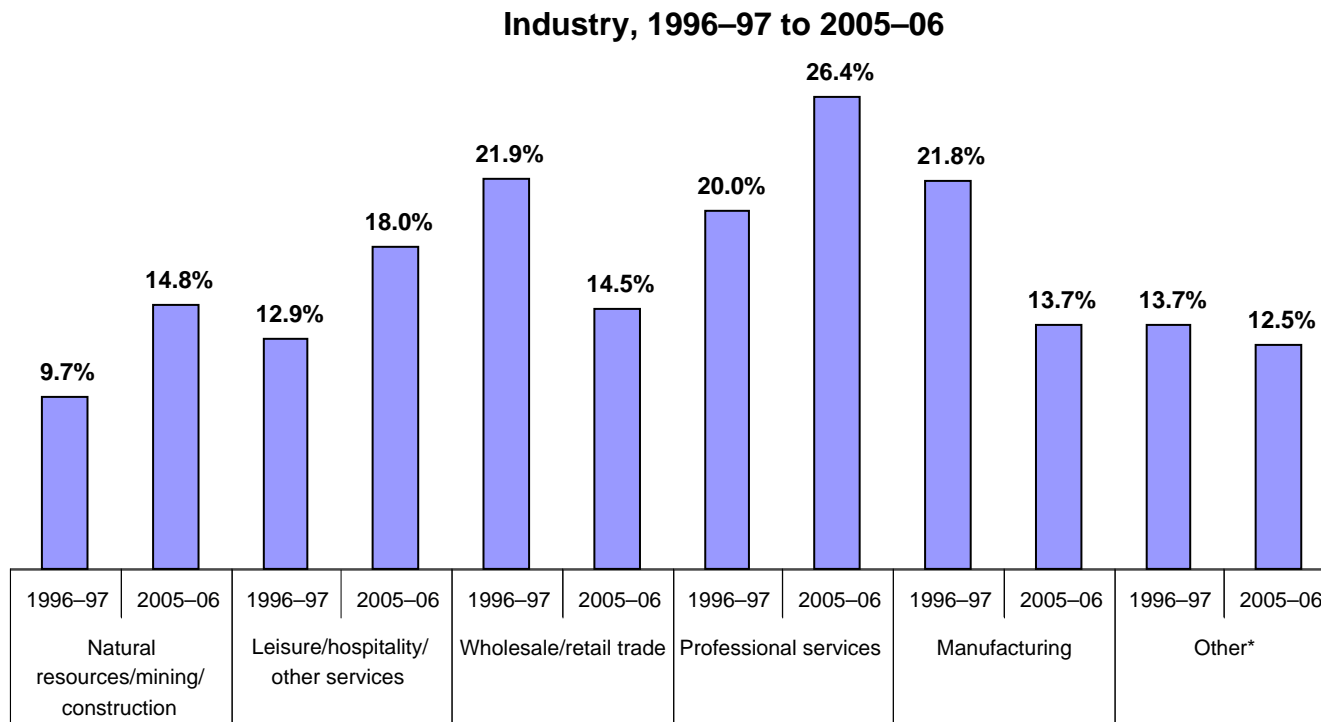


* Includes transportation and utilities, financial activities, public administration, military, and unclassifiable industries

Did the distribution of non-elderly full-time low income workers across industries change from 1996–97 to 2005–06?

- There were noticeable changes in the distribution of workers across industry classifications. Both wholesale/retail trade and manufacturing had declining shares of workers. The proportion of low income workers in wholesale/retail trade fell by 7.4 points, from 21.9 percent in 1996–97 to 14.5 percent in 2005–06 and the proportion in manufacturing fell by 8.1 points (from 21.8 percent to 13.7 percent). In

contrast to this, the proportion of low income workers in natural resources/mining/construction increased by 5.1 points (from 9.7 percent to 14.8 percent), the proportion in leisure/hospitality/"other" services increased by 5.1 points (from 12.9 percent to 18.0 percent) and the proportion in professional services increased by 6.4 points (from 20.0 percent to 26.4 percent).



* Includes transportation and utilities, financial activities, public administration, military, and unclassifiable industries

Section 3

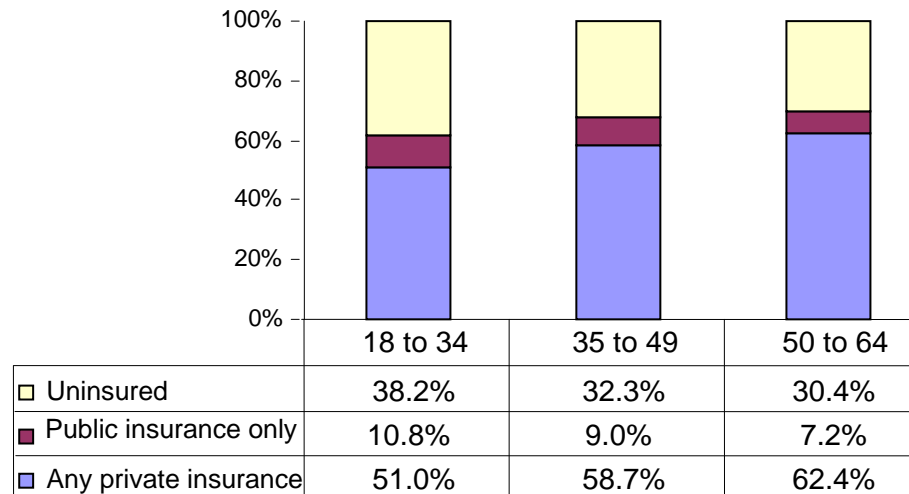
Health Insurance Status of Non-elderly Full-time Low Income Workers by Demographic, Health, and Job Characteristics

As in Section 2, this section focuses exclusively on our population of interest, non-elderly, full-time low income workers. This group comprises non-elderly adults (ages 18 to 64) who were employed full time for the entire year, who were not self-employed and whose family income was less than 200 percent of the Federal Poverty Line (FPL). This section examines the health insurance coverage of full-time low income workers within groups of low income workers defined by demographic characteristics, health status, and job characteristics. We begin by examining health insurance coverage in 2005–06 and then examine trends in coverage from 1996–97 to 2005–06.

Did the insurance status of non-elderly full-time low income workers vary by age in 2005–06?

- The 18 to 34 age group (51.0 percent) was less likely to have any private health insurance compared to the 35 to 49 age group (58.7 percent) or the 50 to 64 group (62.4 percent).
- The 50 to 64 age group (7.2 percent) was less likely to have public insurance only than the 18 to 34 age group (10.8 percent).
- Nearly 2.1 million persons or 38.2 percent of the 18 to 34 age group were uninsured for the entire year. This was a larger percentage of uninsured than the 35 to 49 age group (32.3 percent) or the 50 to 60 age group (30.4 percent).

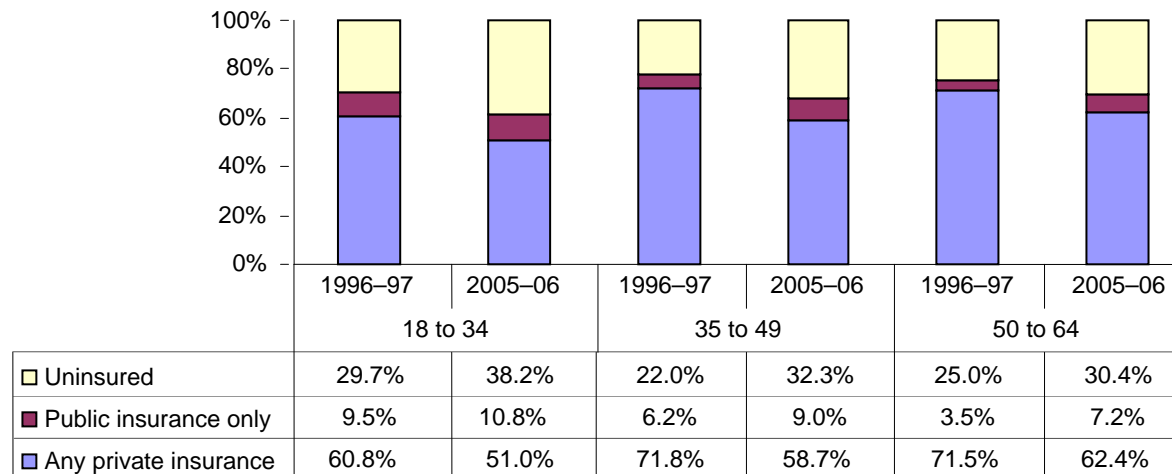
Insurance Status by Age, 2005–06



Did the insurance status of non-elderly full-time low income workers within age groups change between 1996–97 and 2005–06?

- In the youngest age group (ages 18 to 34), the proportion with private coverage fell by 9.8 points and the proportion of uninsured increased by 8.5 points.
- In the middle age group (ages 35 to 49), the proportion with private coverage fell by 13.1 points, the proportion with public coverage increased by 2.8 points and the proportion of uninsured increased by 10.3 points.
- In the oldest age group (ages 50 to 64), the proportion with private coverage decreased by 9.1 points and the proportion with public coverage increased by 3.7 points.

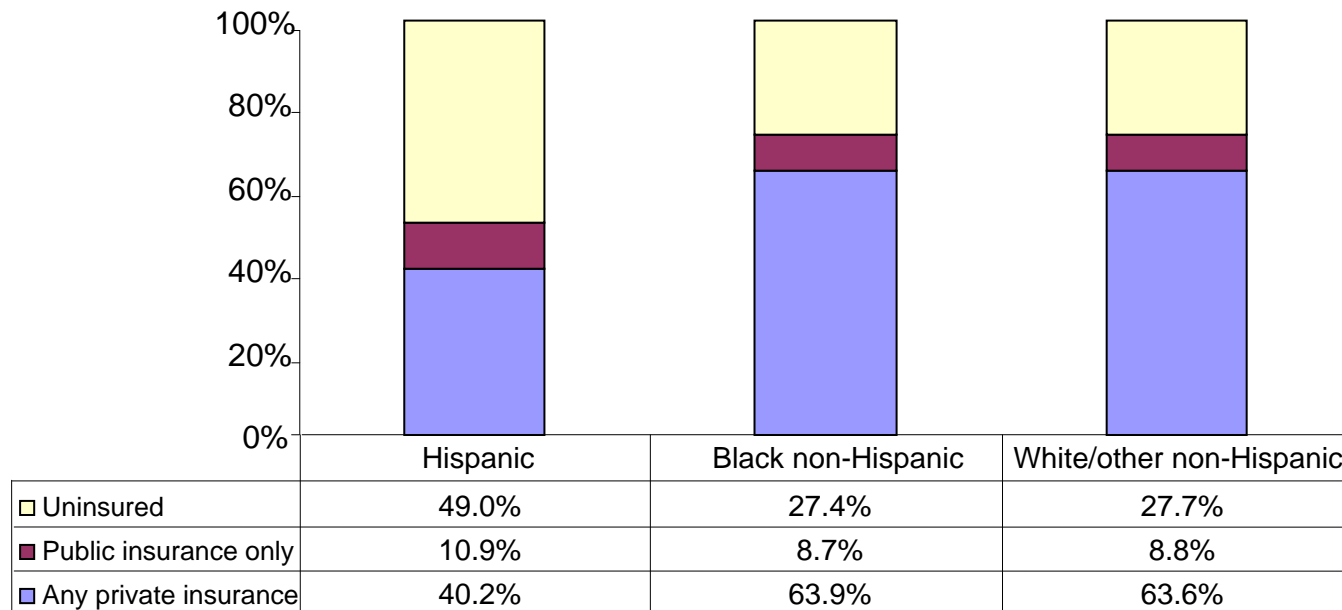
Insurance Status by Age, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by race/ethnicity in 2005–06?

- Hispanic workers were significantly less likely than others to have any private health insurance. Only 40.2 percent of Hispanics had any private coverage, compared to 63.9 percent for black non-Hispanics and 63.6 percent for white/other non-Hispanics.
- There were no statistically significant differences between the racial/ethnic groups regarding public health insurance.
- Hispanic workers (49.0 percent) were nearly twice as likely to be uninsured as black non-Hispanic or white/other non-Hispanic workers (27.4 percent and 27.7 percent, respectively). An average annual total of 4.6 million low income workers were uninsured in 2005–06. This total comprised nearly 2.1 million Hispanic, 0.6 million black non-Hispanic, and 1.9 million white/other non-Hispanic low income workers.

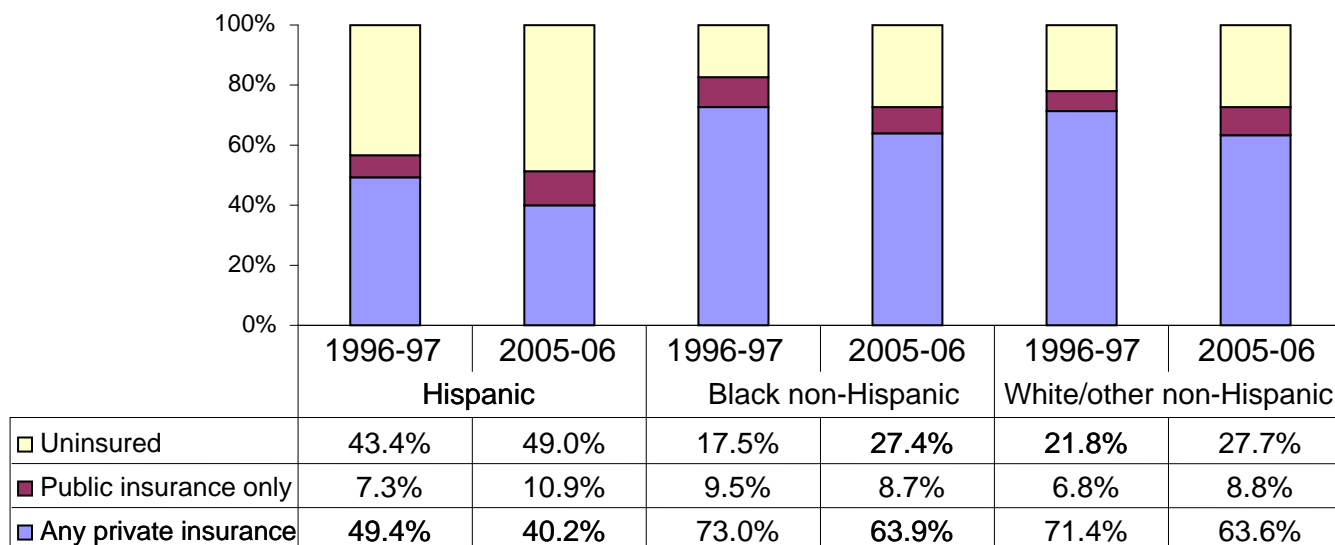
Insurance Status by Race/Ethnicity, 2005–06



Did the insurance status of non-elderly full-time low income workers within racial/ethnic groups change from 1996–97 and 2005–06?

- All racial/ethnic groups had significant decreases in the percentage with any private health insurance. For Hispanic workers, the proportion with private insurance declined by 9.2 points, from 49.4 percent in 1996–97 to 40.2 percent in 2005–06. For black non-Hispanic workers, the proportion with private insurance declined by 9.1 points (from 73.0 percent to 63.9 percent) while for white/other non-Hispanics this proportion declined by 7.8 points (71.4 to 63.6 percent).
- Hispanic workers experienced an increase of 3.6 points in the percentage with public coverage, from 7.3 percent in 1996–97 to 10.9 percent in 2005–06.
- Both black non-Hispanic and white/other non-Hispanic workers experienced increases in the percentage uninsured (9.9 and 5.9 point increase, respectively).

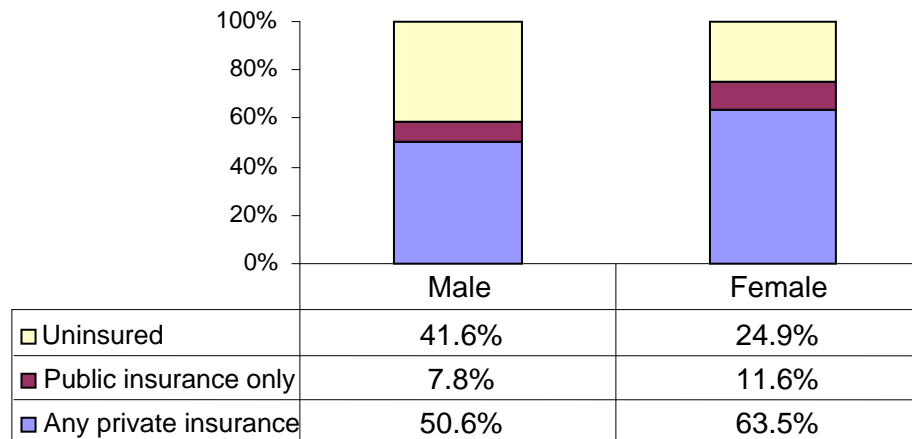
Insurance Status by Race/Ethnicity, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by sex in 2005–06?

- Men (50.6 percent) were significantly less likely to have any private health insurance than women (63.5 percent).
- Men (41.6 percent) were more likely to be uninsured than women (24.9 percent).
- Men (7.8 percent) were also less likely to have public health insurance than women (11.6 percent).

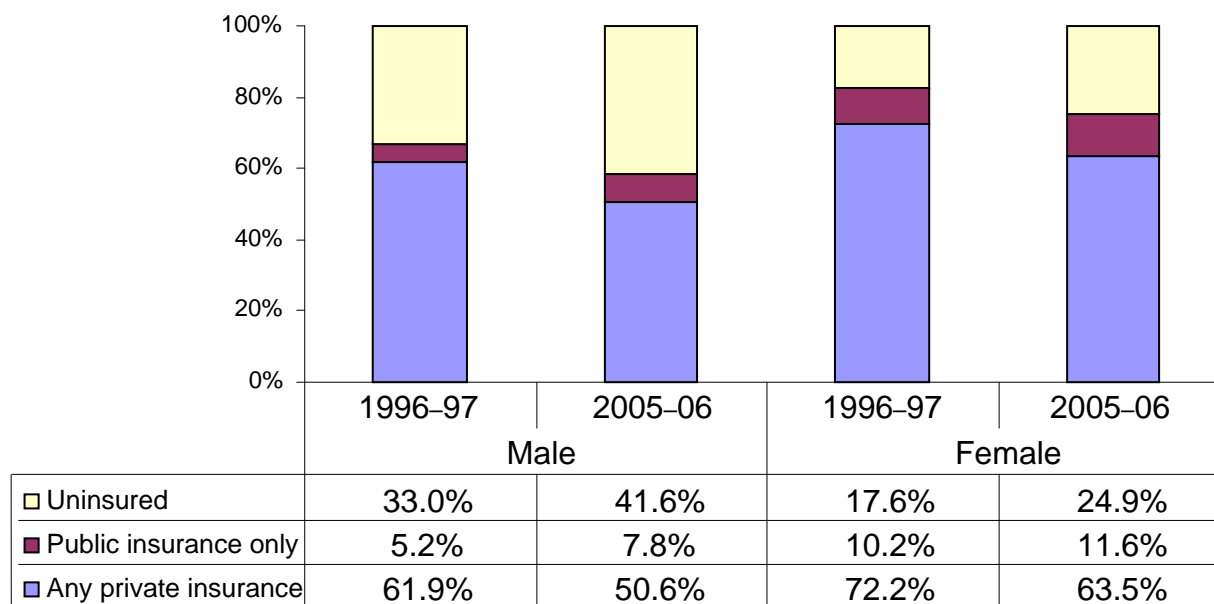
Insurance Status by Sex, 2005–06



Did the insurance status of men and women who were non-elderly full-time low income workers change between 1996–97 and 2005–06?

- Both men and women had significant decreases in private health insurance. The proportion of men with private coverage declined by 11.3 points, from 61.9 percent in 1996–97 to 50.6 percent in 2005–06 and the proportion for women declined by 8.7 points (from 72.2 percent to 63.5 percent).
- Men had an increase of 2.6 points in the proportion with public health insurance, from 5.2 percent to 7.8 percent.
- Both men and women had significant increases in the percentage of uninsured, with the proportion of uninsured men increasing by 8.6 points (from 33.0 percent to 41.6 percent), and the proportion of women increasing by 7.3 points (from 17.6 percent to 24.9 percent).

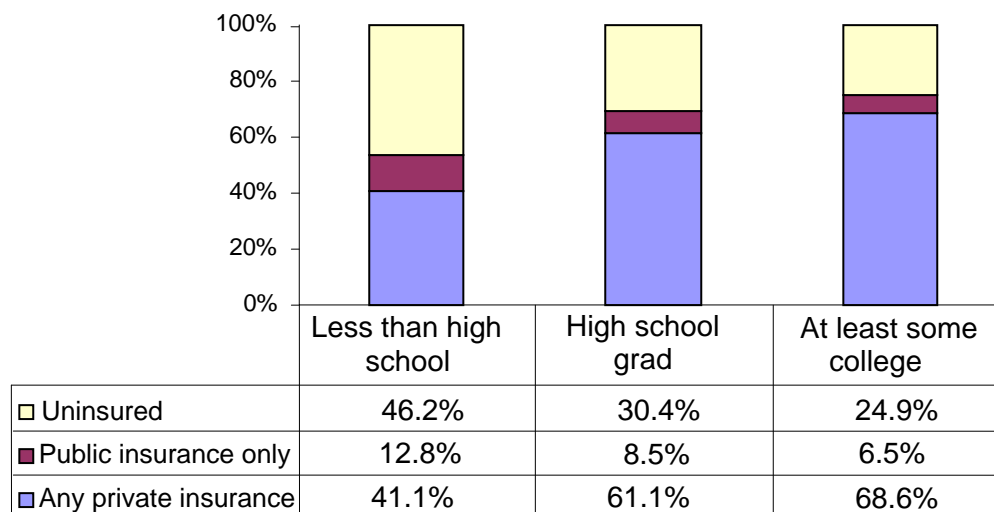
Insurance Status by Sex, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by education in 2005–06?

- The proportion of full-time low income workers with private insurance increased with education as 41.1 percent of workers with less than a high school education, 61.1 percent of high school graduates, and 68.6 percent of workers with at least some college were covered by private insurance in 2005–06.
- By contrast, the proportion of full-time low income workers with public insurance declined with education as 12.8 percent of workers with less than a high school education, 8.5 percent of high school graduates, and 6.5 percent of workers with at least some college were covered by public insurance in 2005–06.
- The proportion of full-time low income workers with no health insurance also declined across the three education categories. About 2.1 million low income workers (46.2 percent) with less than a high school diploma were uninsured, compared to 30.4 percent of high school graduates, and 24.9 percent of those with at least some college.

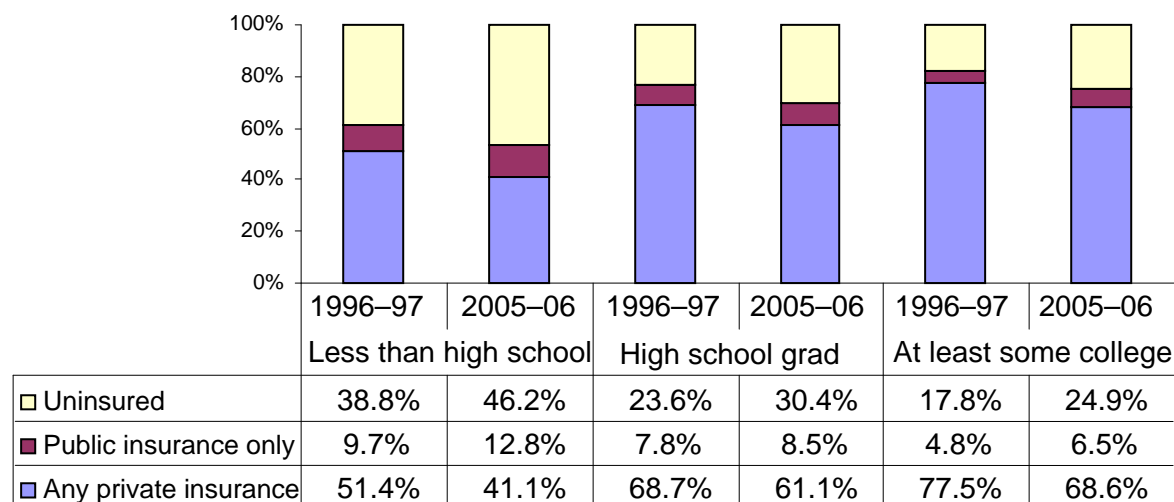
Insurance Status by Education, 2005–06



Did the insurance status of non-elderly full-time low income workers within education groups change between 1996–97 and 2005–06?

- All educational groups experienced significant declines in the proportion of workers with private health insurance. For workers with less than a high school diploma the percentage with private coverage declined by 10.3 points, from 51.4 percent in 1996–97 to 41.1 percent in 2005–06. The proportion for high school graduates declined by 7.6 points (from 68.7 percent to 61.1 percent) and the proportion for workers with at least some college declined by 8.9 points (from 77.5 percent to 68.6 percent).
- None of the educational groups had a statistically significant change in the percentage with public health insurance.
- All educational groups experienced a significant increase in the proportion of workers with no health insurance. For workers with less than a high school diploma the percentage uninsured increased by 7.4 points, from 38.8 percent in 1996–97 to 46.2 percent in 2005–06. The proportion for high school graduates increased by 6.8 points (from 23.6 percent to 30.4 percent) and the proportion for workers with at least some college increased by 7.1 points (from 17.8 percent to 24.9 percent).

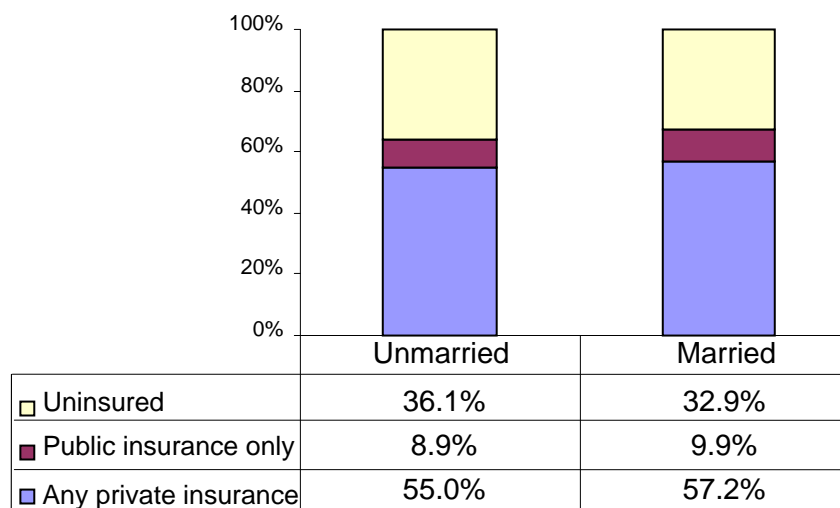
Insurance Status by Education, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by marital status in 2005–06?

- There were no statistically significant differences in insurance status between married and unmarried low income workers.

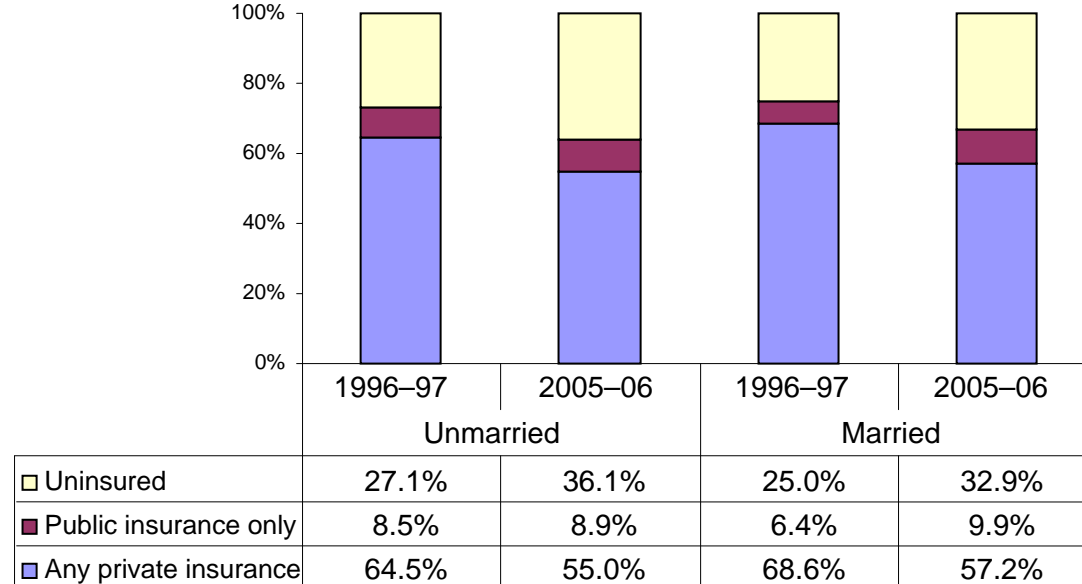
Insurance Status by Marital Status, 2005–06



Did the insurance status of non-elderly full-time low income workers that were married or unmarried change between 1996–97 and 2005–06?

- Workers that were unmarried had a decline of 9.5 points in the percentage with private health insurance, declining from 64.5 percent in 1995-97 to 55.0 percent in 2005–06. This group also saw an increase of 9.0 points in the proportion lacking any health insurance coverage (from 27.1 percent to 36.1 percent).
- Married workers also saw a decline in the percentage with private coverage (11.4 points, from 68.6 percent to 57.2 percent), an increase of 3.5 points in the proportion with public coverage (from 6.4 percent to 9.9 percent), and an increase of 7.9 points in the proportion of uninsured (from 25.0 percent to 32.9 percent).

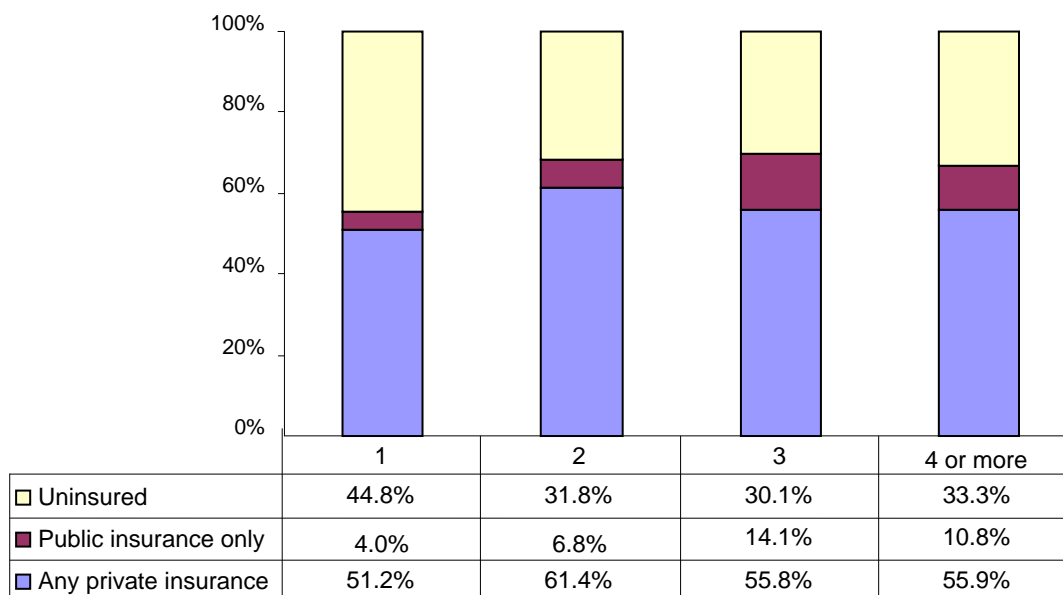
Insurance Status by Marital Status, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by family size in 2005–06?

- Workers in single person units (51.2 percent) were less likely to have private health insurance compared to workers in two person families (61.4 percent).
- Workers in one or two person families (4.0 percent and 6.8 percent, respectively) were less likely than workers in families with three, or four or more, persons to have public coverage (14.1 percent and 10.8 percent, respectively).
- Workers in single person families (44.8 percent) were more likely to be uninsured than workers in families with two persons (31.8 percent), three persons (30.1 percent) or four or more persons (33.3 percent).

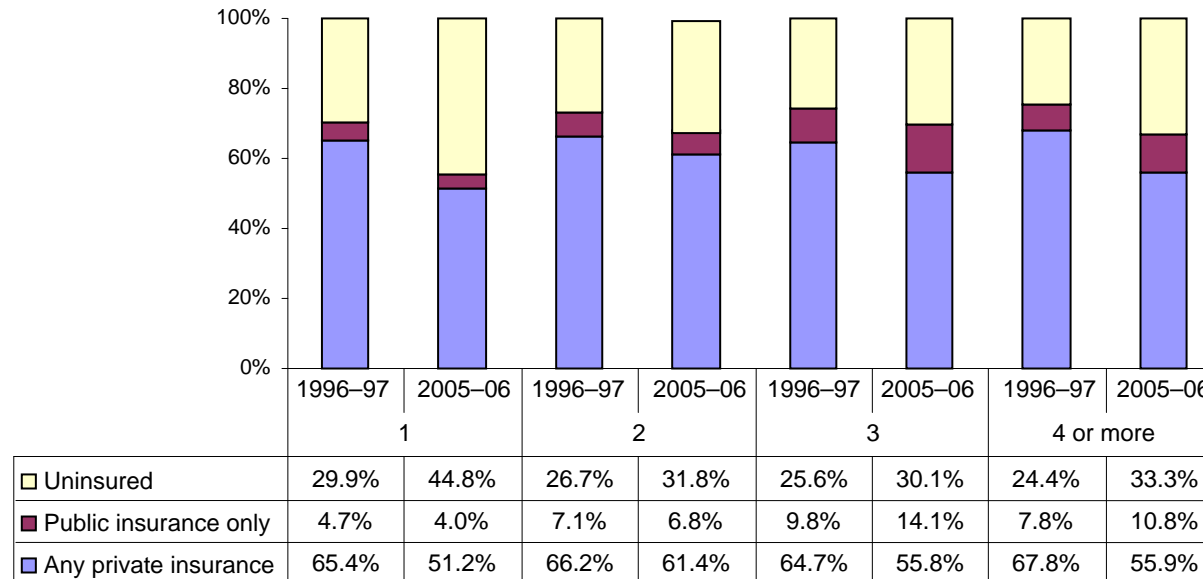
Insurance Status by Family Size, 2005–06



Did the insurance status of non-elderly full-time low income workers within family size categories change from 1996–97 to 2005–06?

- Workers in single person families and families with four or more family members both saw declines in the percentage with private health insurance (declines of 14.2 points and 11.9 points, respectively). These two groups also had increases in the proportion of uninsured (increases of 14.9 points and 8.9 points, respectively).
- Workers in families with four or more members were the only group to have a significant increase in the percentage with public coverage only, increasing by 3.0 points, from 7.8 percent in 1996–97 to 10.8 percent in 2005–06.

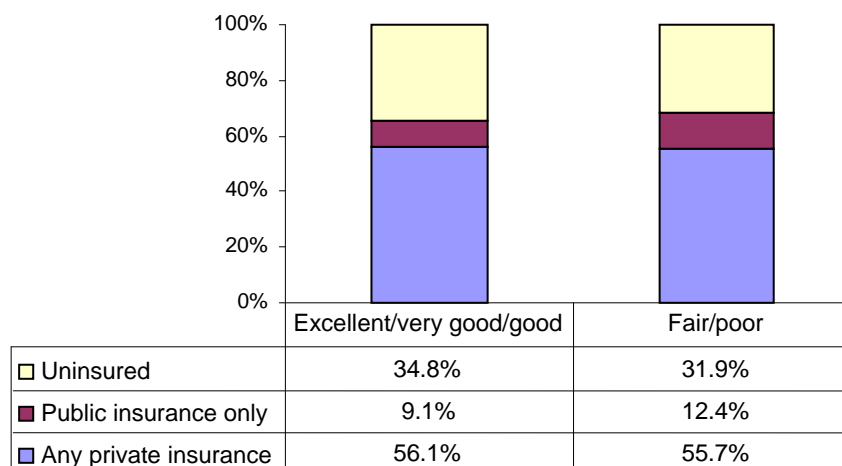
Insurance Status by Family Size, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by health status in 2005–06?

- There were no statistically significant differences in the health insurance status for workers based on their self-reported health status during these two time periods.

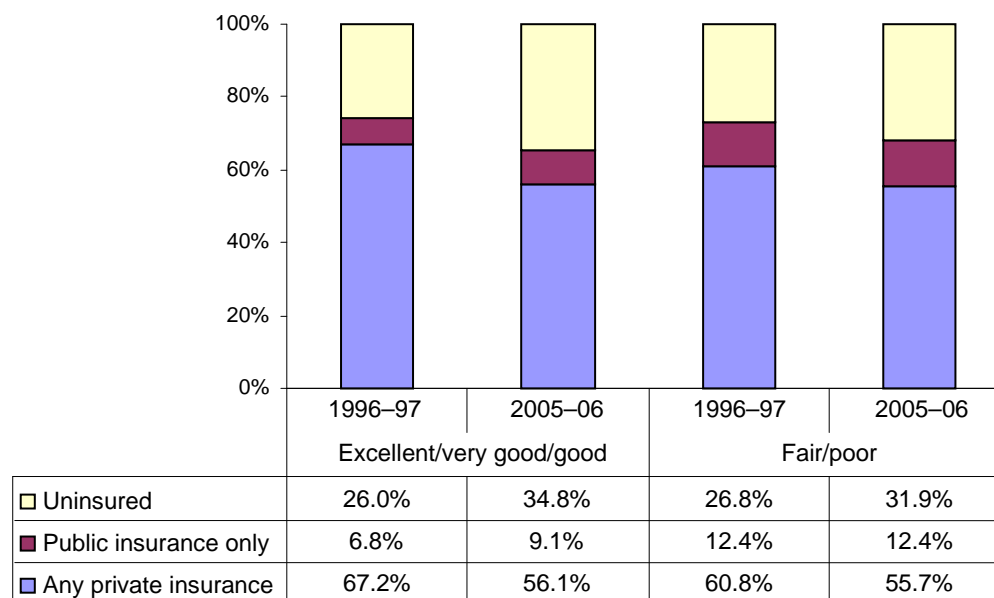
Insurance Status by Perceived Health Status, 2005–06



Did the insurance coverage of non-elderly full-time low income workers change within health status groups from 1996–97 to 2005–06?

- Workers in excellent, very good, or good health saw significant declines in the percentage having private health insurance, declining by 11.1 points, from 67.2 percent in 1996–97 to 56.1 percent in 2005–06. These workers also had a 2.3 point increase in the percentage with public coverage (from 6.8 percent to 9.1 percent) and an 8.8 point increase in the percentage of uninsured (from 26.0 percent to 34.8 percent).
- Workers in fair or poor health did not have any statistically significant changes in this time period.

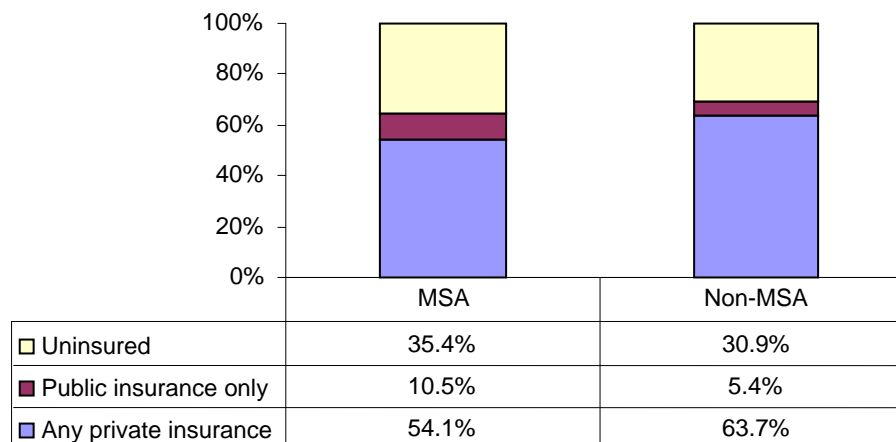
Insurance Status by Perceived Health Status, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by MSA status in 2005–06?

- Workers living in an MSA were less likely than workers living in non-MSAs to have private health insurance (54.1 percent and 63.7 percent, respectively) and more likely to have public coverage (10.5 percent and 5.4 percent, respectively).

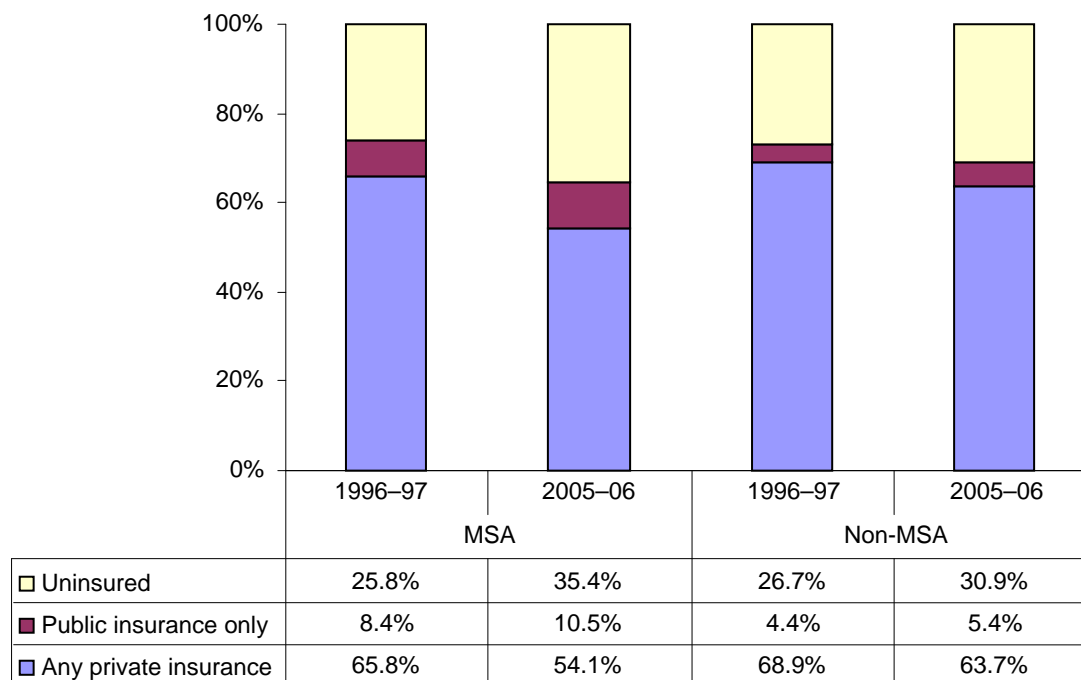
Insurance Status by MSA Status, 2005–06



Did the insurance status of non-elderly full-time low income workers in an MSA or non-MSA change from 1996–97 to 2005–06?

- Workers living in an MSA had an 11.7 point decrease in the percentage with private health insurance, from 65.8 percent in 1996–97 to 54.1 percent in 2005–06. This group also had an increase of 9.6 points in the percentage of uninsured (from 25.8 percent to 35.4 percent).
- Workers not living in an MSA had no statistically significant changes in insurance status in these two time periods.

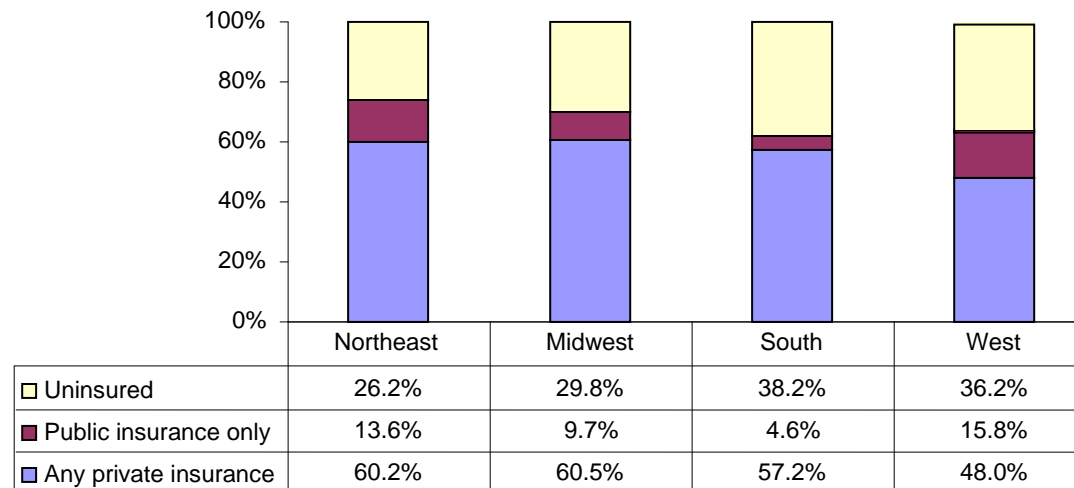
Insurance Status by MSA Status, 1996–97 to 2005–06



Did the insurance status of non-elderly low income workers vary by Census region in 2005–06?

- Full-time low income workers living in the West were less likely to have private health insurance than workers living in the Northeast, Midwest or South (48.0 percent, compared to 60.2 percent, 60.5 percent, and 57.2 percent, respectively).
- Only 4.6 percent of full-time low income workers living in the South had public coverage, compared to 13.6 percent living in the Northeast, 9.7 percent living in the Midwest, and 15.8 percent living in the West.
- Full-time low income workers living in the South were more likely to be uninsured (38.2 percent), than workers living in the Northeast or Midwest (26.2 percent and 29.8 percent respectively).

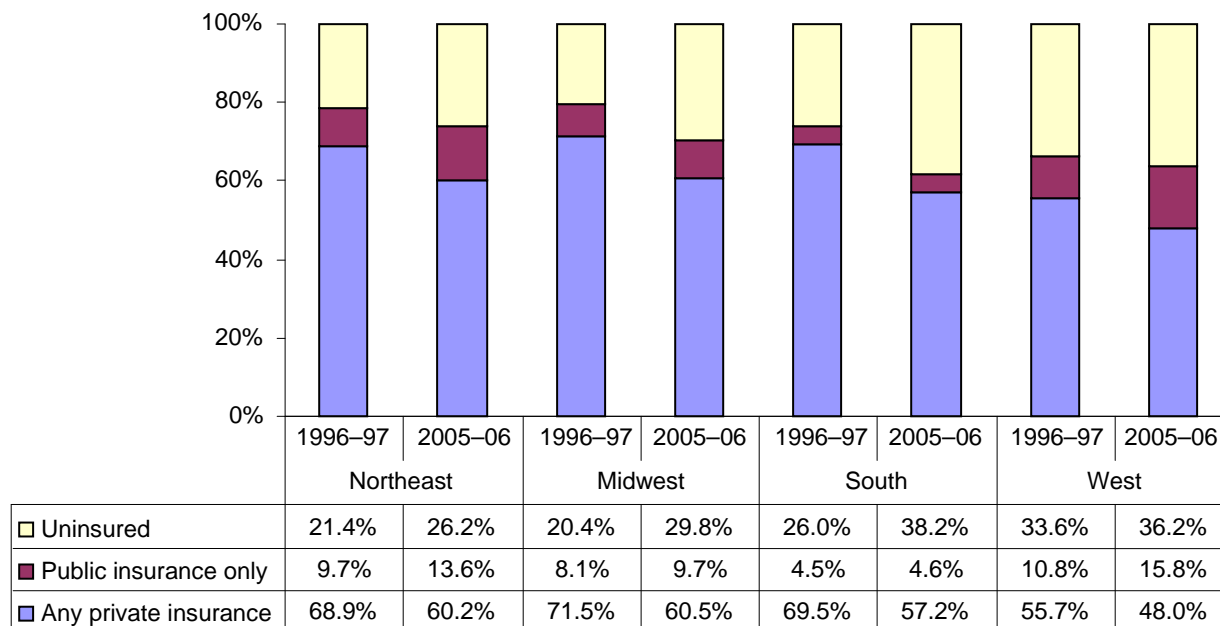
Insurance Status by Census Region, 2005–06



Did the insurance status of non-elderly low income workers by Census region change from 1996–97 to 2005–06?

- Full-time low income workers living in the Northeast did not have any statistically significant changes in health insurance status in these two time periods.
- Full-time low income workers living in the Midwest had a decrease of 11.0 points in the proportion with private coverage (from 71.5 percent to 60.5 percent) and a 9.4 point increase in the proportion of uninsured (from 20.4 percent to 29.8 percent).
- Full-time low income workers living in the South had a 12.3 point decrease in the percentage with private coverage (from 69.5 percent to 57.2 percent) and an increase of 12.2 points in the percentage of uninsured (from 26.0 percent to 38.2 percent).
- Full-time low income workers living in the West had an increase of 5.0 points in the proportion with public coverage (from 10.8 percent to 15.8 percent).

Insurance Status by Census Region, 1996–97 to 2005–06

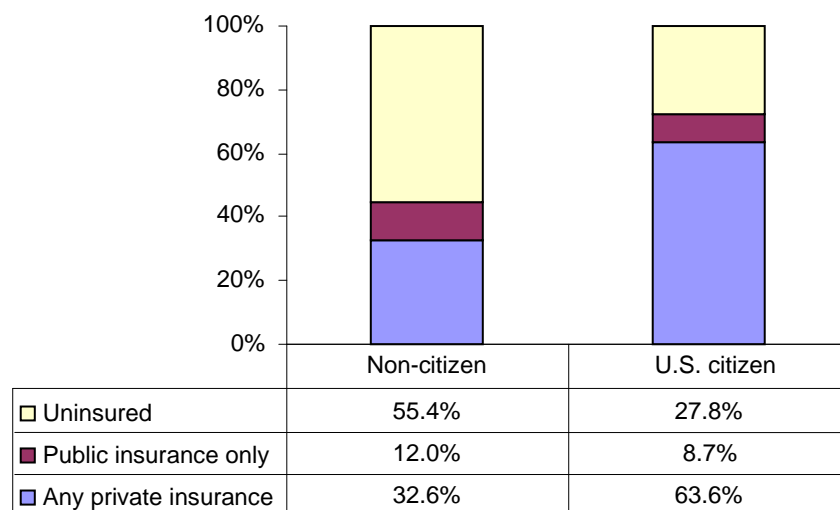


Did the insurance status of non-elderly full-time low income workers vary by citizenship status in 2005–06?

- Workers that were U.S. citizens were more likely than non-citizen workers to have private health insurance (63.6 percent and 32.6 percent, respectively) and less

likely to be uninsured (27.8 percent and 55.4 percent, respectively).

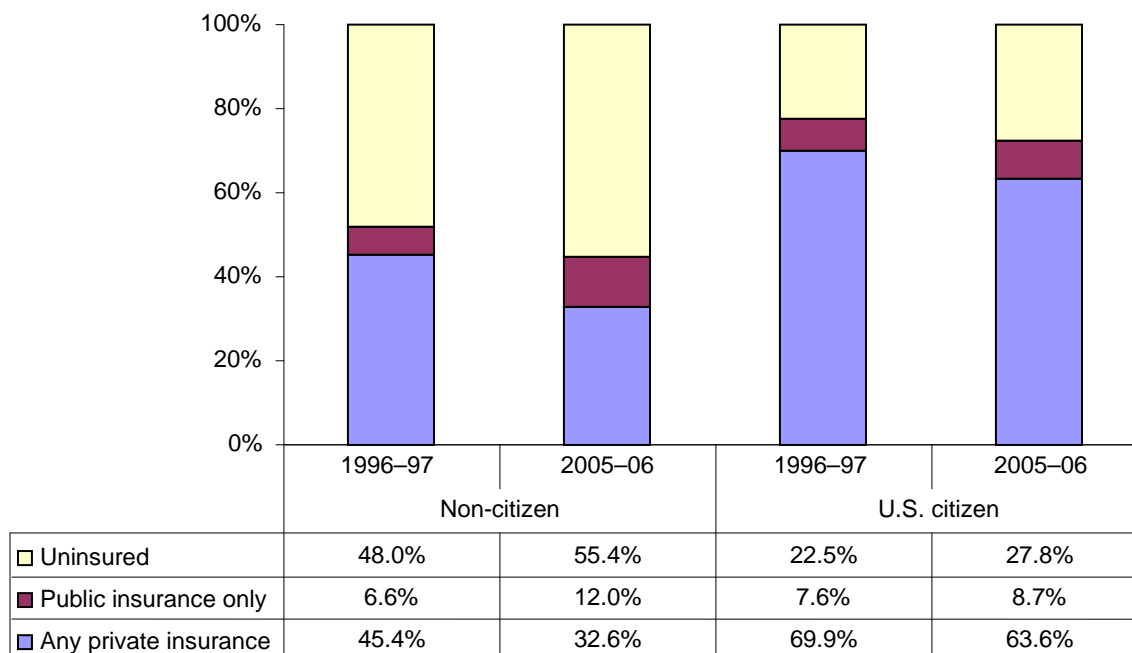
Insurance Status by Citizenship Status, 2005–06



Did the insurance status of non-elderly full-time low income workers by citizenship status change from 1996–97 to 2005–06?

- Citizen workers had a decrease of 6.3 points in the percentage with private health insurance, from 69.9 percent in 1996–97 to 63.6 percent in 2005–06, and an increase of 5.3 points in the percentage of uninsured (from 22.5 percent to 27.8 percent).
- The percentage of non-citizen workers with private coverage declined by 12.8 points (from 45.4 percent to 32.6 percent) and the percentage with public coverage increased by 5.4 points (from 6.6 percent to 12.0 percent).

Insurance Status by Citizenship Status, 1996–97 to 2005–06

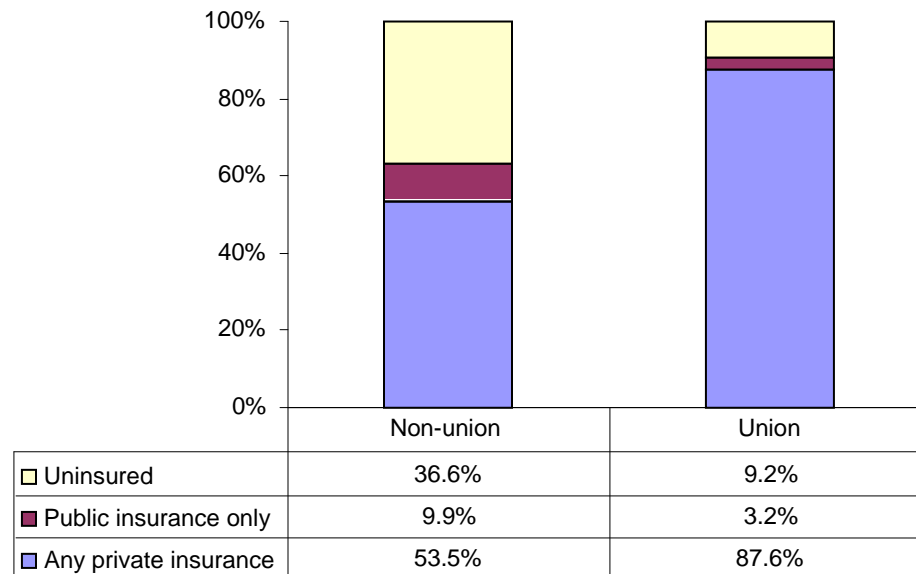


Did the insurance status of non-elderly full-time low income workers vary by union status in 2005–06?

- Workers that were union members were more likely than non-union workers to have private health insurance (87.6 percent and 53.5 percent, respectively), less likely to have

public coverage (3.2 percent and 9.9 percent, respectively), and about one-quarter as likely to be uninsured (9.2 percent and 36.6 percent, respectively).

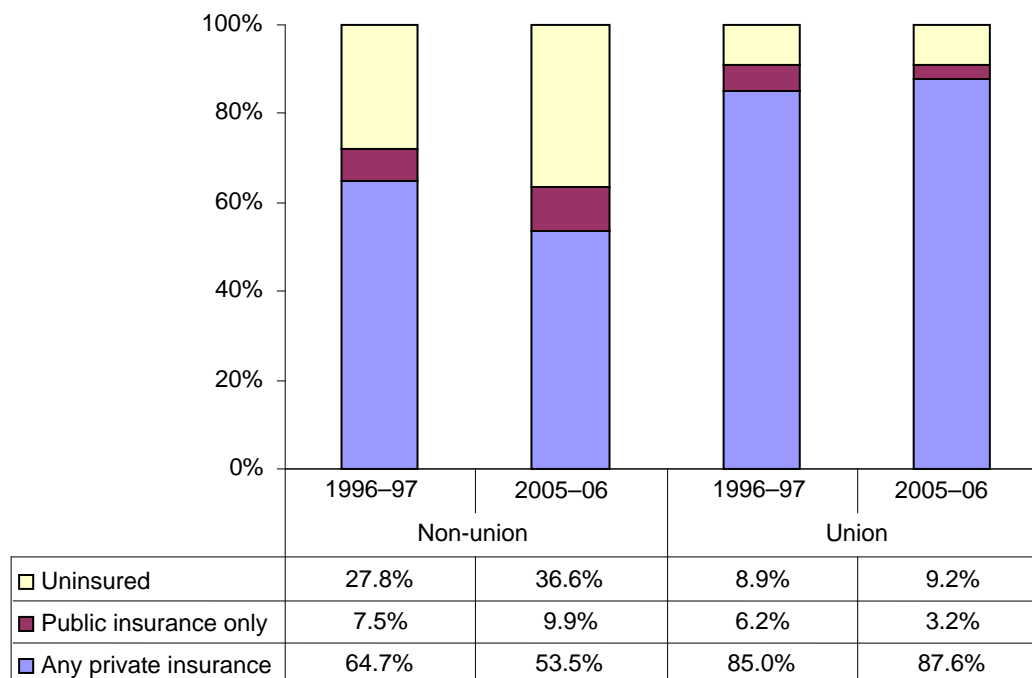
Insurance Status by Union Membership, 2005–06



Did the insurance status of non-elderly full-time low income workers by union status change from 1996–97 to 2005–06?

- Non-union workers experienced an 11.2 point decrease in private health insurance, from 64.7 percent in 1996–97 to 53.5 percent in 2005–06. This group also had an increase of 2.4 points in public coverage (from 7.5 percent to 9.9 percent) and an 8.8 point increase in those that were uninsured (from 27.8 percent to 36.6 percent).
- Workers that were union members did not have any statistically significant changes in their insurance status in this time period.

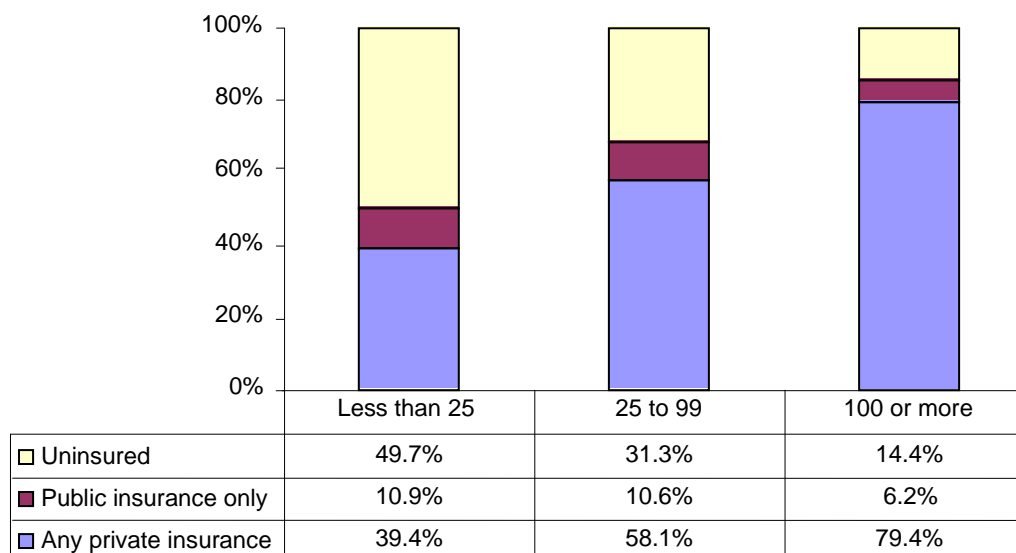
Insurance Status by Union Membership, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by establishment size in 2005–06?

- Full-time low income workers in establishments with fewer than 25 employees were less likely than workers in establishments with 25 to 99, or 100 or more, workers to have private health insurance (39.4 percent compared to 58.1 percent and 79.4 percent, respectively) and more likely to be uninsured (49.7 percent compared to 31.3 percent and 14.4 percent, respectively). This group was also more likely to have public coverage than workers in establishments with 100 or more employees (10.9 percent and 6.2 percent, respectively).
- Full-time low income workers in medium sized establishments (25–99 employees) were less likely than workers in large establishments (100 or more employees) to have private coverage (58.1 percent and 79.4 percent, respectively), more likely to have public coverage (10.6 percent and 6.2 percent, respectively) and more likely to be uninsured (31.3 percent and 14.4 percent, respectively).

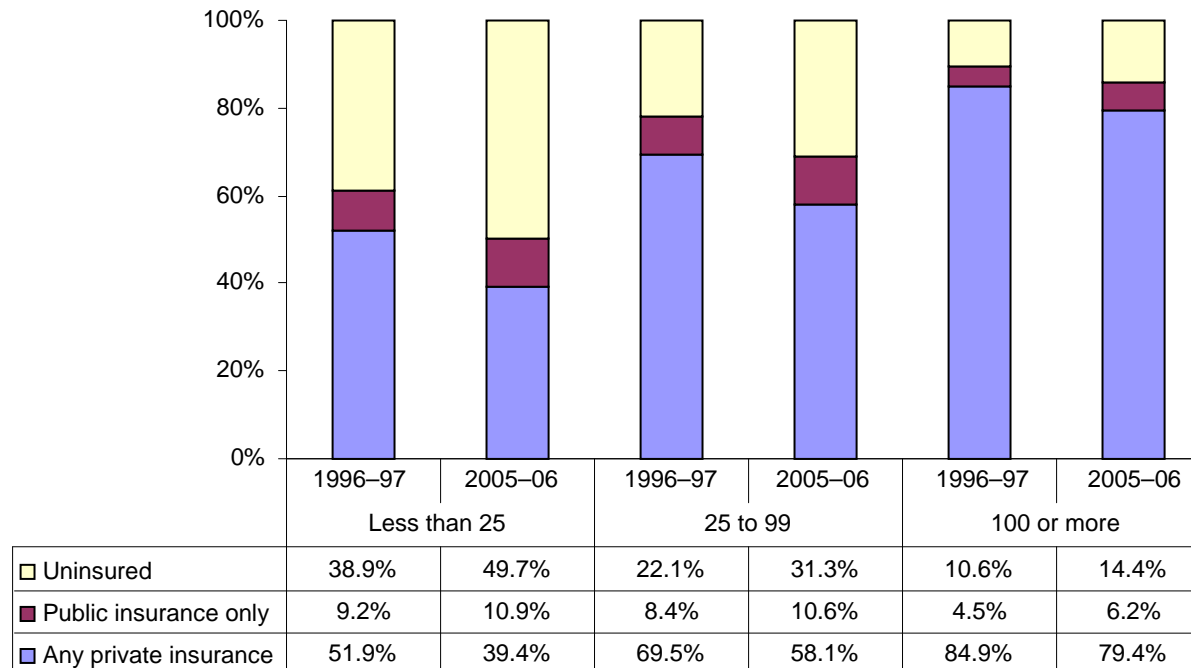
Insurance Status by Establishment Size, 2005–06



Did the insurance status of non-elderly full-time low income workers by establishment size change from 1996–97 to 2005–06?

- Full-time low income workers in all establishment sizes had decreases in the proportions with private health insurance. The proportion of workers in small establishments who had private insurance fell by 12.5 points (from 51.9 percent to 39.4 percent), while the proportions for workers in medium size establishments declined by 11.4 points (from 69.5 percent to 58.1 percent), and for workers in large establishments fell by 5.5 points (from 84.9 percent to 79.4 percent).
- None of these groups had a statistically significant change in the percentage with public health insurance.
- The percentage of uninsured increased for workers in small and medium establishment sizes. The proportion of workers who were uninsured increased by 10.8 points (from 38.9 percent to 49.7 percent) in small establishments and by 9.2 points (from 22.1 percent to 31.3 percent) in medium sized establishments.

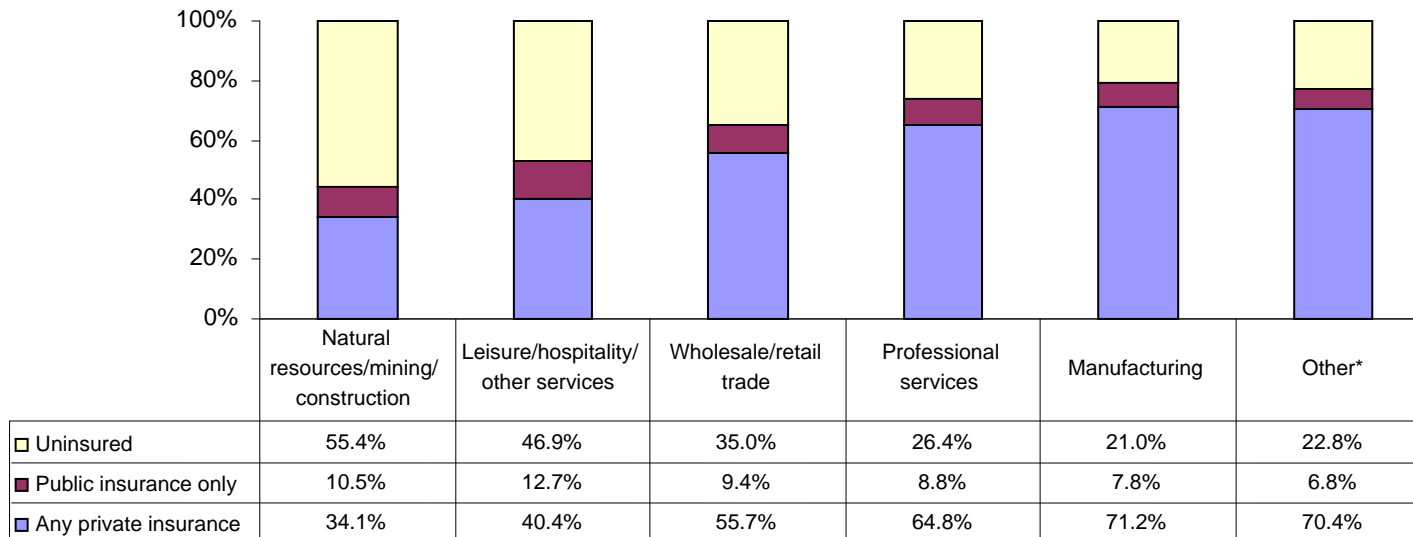
Insurance Status by Establishment Size, 1996–97 to 2005–06



Did the insurance status of non-elderly full-time low income workers vary by industry in 2005–06?

- Full-time low income workers employed in natural resources/mining/construction (34.1 percent) or leisure/hospitality/other services (40.4 percent) were less likely to have private health insurance than workers employed in other industries.
- Full-time low income workers employed in leisure/hospitality/other services were more likely to have public coverage (12.7 percent) than workers employed in professional services (8.8 percent), manufacturing (7.8 percent), and "other" industries (6.8 percent).
- More than half (55.4 percent) of full-time low income workers employed in natural resources/mining/construction were uninsured. This was a higher percentage than workers in any other industry category.

Insurance Status by Industry, 2005–06

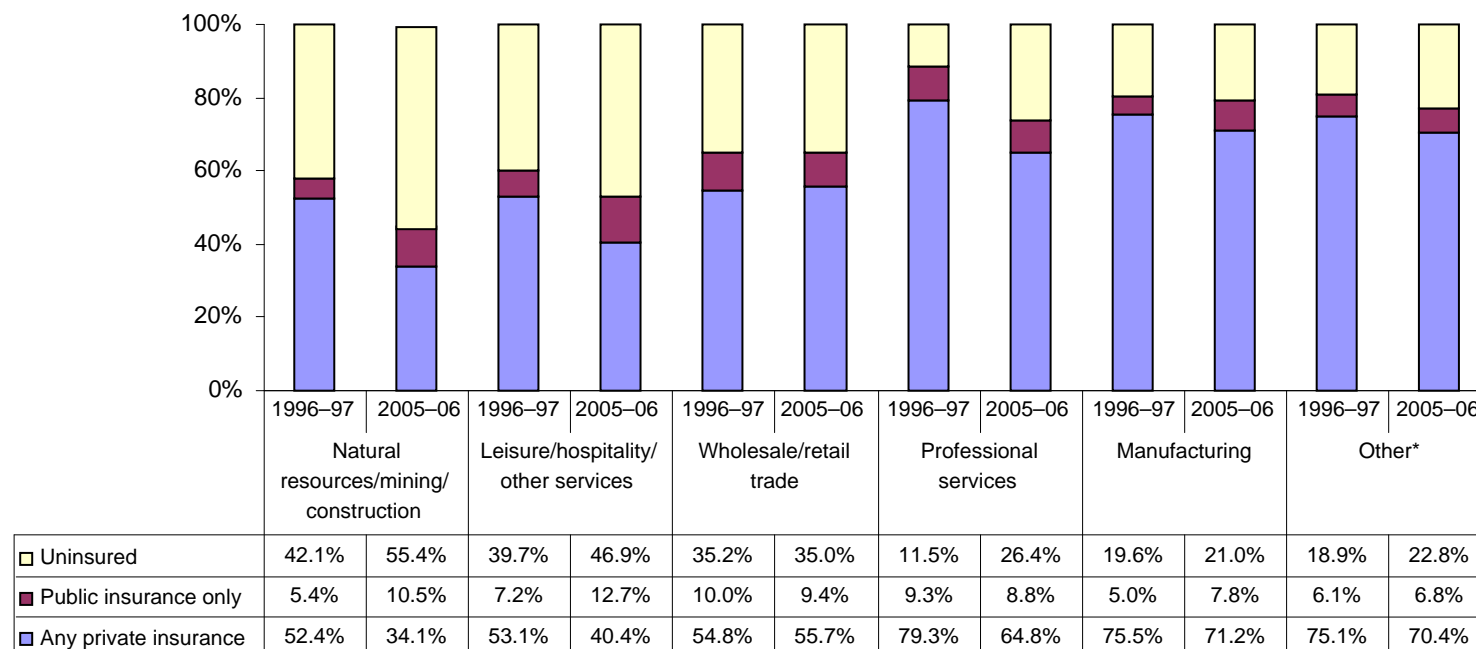


* Includes transportation and utilities, financial activities, public administration, military, and unclassifiable industries

Did the insurance status of non-elderly full-time low income workers by industry change from 1996–97 to 2005–06?

- Full-time low income employed in natural resources/mining/construction had an 18.3 points decrease in the proportion with private coverage, from 52.4 percent in 1996–97 to 34.1 percent in 2005–06, and a 13.3 point increase in the percentage of uninsured (from 42.1 percent to 55.4 percent).
- private coverage (from 53.1 percent to 40.4 percent) and a 5.5 point increase in the percentage with public coverage (from 7.2 percent to 12.7 percent).
- Full-time low income employed in leisure/hospitality/other services had a 12.7 point decrease in the percentage with
- private coverage (from 79.3 percent to 64.8) and an increase of 14.9 points in the proportion of uninsured (from 11.5 percent to 26.4 percent).

Insurance Status by Industry, 1996–97 to 2005–06

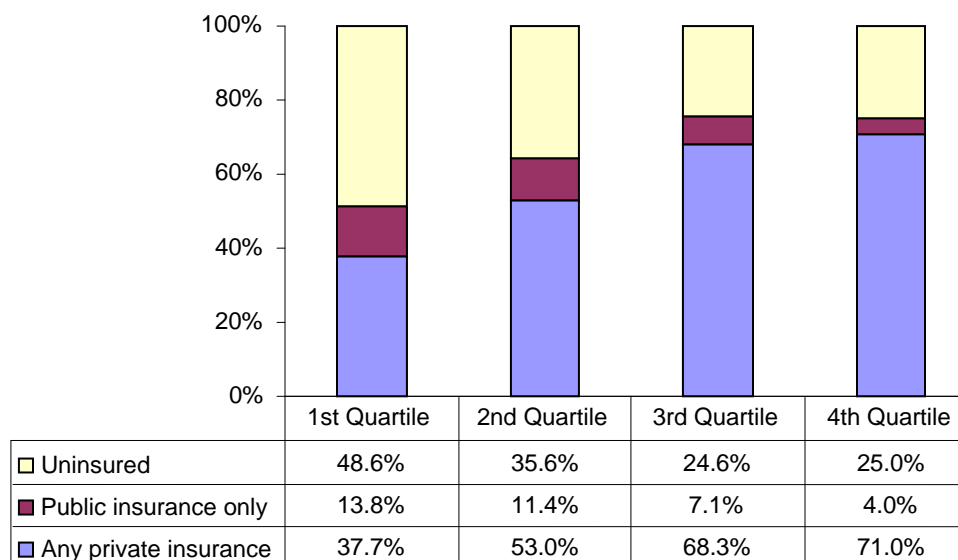


* Includes transportation and utilities, financial activities, public administration, military, and unclassifiable industries

Did the insurance status of non-elderly full-time low income workers vary by hourly wage in 2005–06?

- Workers in the lowest wage quartile (first) were less likely to have private health insurance than workers in higher wage quartiles (37.7 percent compared to 53.0 percent, 68.3 percent, and 71.0 percent, respectively). Workers in the second wage quartile were also less likely to have private coverage than workers in higher wage quartiles.
- Workers in the lowest wage quartile were more likely to have public coverage than the other groups (13.8 percent compared to 11.4 percent, 7.1 percent and 4.0 percent, respectively). Workers in the second wage quartile were also more likely to have public coverage than workers in higher wage quartiles.
- Workers in the lowest wage quartile were more likely to be uninsured than workers in higher wage quartiles (48.6 percent compared to 35.6 percent, 24.6 percent and 25.0 percent, respectively). Workers in the second wage quartile were also more likely to be uninsured than workers in higher wage quartiles.

Insurance Status by Wage Quartiles, 2005–06

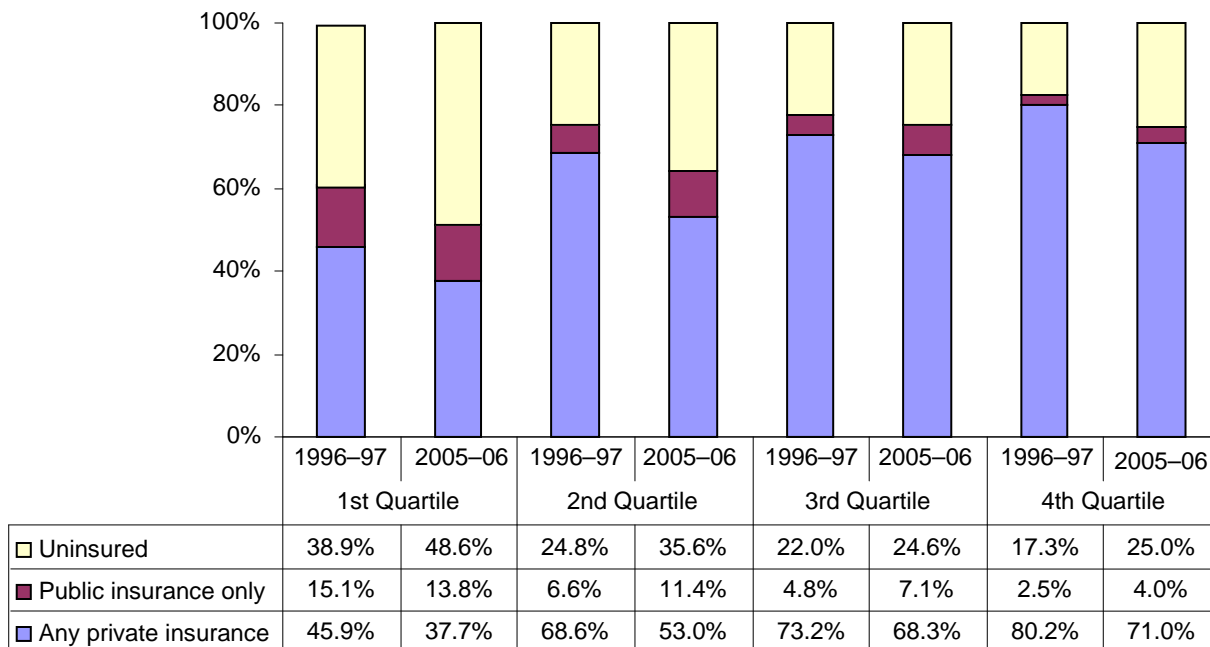


*6.1 percent had missing wage data

Did the insurance status of non-elderly full-time low income workers, by hourly wage, change from 1996–97 to 2005–06?

- Workers in the first wage quartile had a decline of 8.2 points in the percentage with private health insurance, from 45.9 percent in 1996–97 to 37.7 percent in 2005–06. This group also had a 9.7 point increase in the percentage of uninsured (from 38.9 percent to 48.6 percent).
- Workers in the second wage quartile had a 15.6 point decline in the proportion with private coverage (from 68.6 percent to 53.0 percent), an increase of 4.8 points in the percentage with public coverage (from 6.6 percent to 11.4 percent) and a 10.8 point increase in the percentage of uninsured (from 24.8 percent to 35.6 percent).
- Workers in the third wage quartile had a decline of 11.5 points in the percentage with private coverage (from 73.2 percent to 68.3 percent) and a 2.6 point increase in the percentage of uninsured (from 22.0 percent to 24.6 percent).
- Workers in the fourth wage quartile had a decline of 9.2 points in the percentage with private coverage (from 80.2 percent to 71.0 percent) and an increase of 7.7 points in the percentage of uninsured (from 17.3 percent to 25.0 percent).

Insurance status by Wage Quartiles, 1996–97 to 2005–06



* 0.12 percent had missing wage data in 1996–97 and 6.1 percent had missing wage data in 2005–06

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Vistnes JP, Schone BS. *Pathways to Coverage: The Changing Roles of Public and Private Sources*. *Health Affairs* 2008 (Jan./Feb.); 27(1): 44-56.

Yu CS and Long SK. *What's Driving the Downward Trend in Employer-Sponsored Health Insurance?* *Health Services Research* 2006 (December) 41(6): 2074-2094.

Definition of Terms

Age

Defined using the last available age for each sampled person.

Census region

Each MEPS sampled person was classified as living in one of the following four regions as defined by the U.S. Census Bureau.

- Northeast—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, and Pennsylvania.

- Midwest—Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, South Dakota, North Dakota, Nebraska, and Kansas.
- South—Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi, Arkansas, Louisiana, Oklahoma, and Texas.
- West—Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Washington, Oregon, California, Alaska, and Hawaii.

Citizen

The MEPS does not include questions about citizenship. This data was merged onto the MEPS from the previous years' NHIS, from which MEPS respondents are drawn. Citizenship status in the NHIS is reported for all household members by the household respondent.

Education

Measured as the highest level of education each individual has attained. We use the following three education categories:

- Less than high school—having less than 12 years of education.
- High school graduate—having 12 years of education.
- At least some college—having more than 12 years of education.

Education data was missing for 1.0 percent of cases in 2005–06.

Establishment

A particular workplace or location. A small establishment is defined as having fewer than 25 employees; a medium-sized establishment has 25 to 99 employees; a large establishment has 100 or more employees. Establishment size was missing for 4.2 percent of cases in 1996–97 and for 8.6 percent of cases in 2005–06.

Employee

A person on the actual payroll. This includes temporary and contract workers but excludes persons that are self-employed.

Employment status

We use the following employment categories:

- Full-time/full-year—working full-time (35 or more hours per week) for all 12 months of the year,
- Part-time/part-year—working less than full-time and / or for less than 12 months of the year, and
- Unemployed/not in the labor force (NLF)—not working at any time during the year despite searching for employment, or not working any during the year and not searching for employment.

Family

A family generally consists of two or more persons living together in the same household who are related by blood, marriage, or adoption, as well as foster children. Other types of family units include unmarried persons living together who consider and report themselves a family unit and single persons living with neither a relative nor a person identified as a “significant other.” Relatives identified as usual residents of the household who were not present at the time of the interview, such as college students living away from their parents’ home during the school year, are considered as

members of the family that identified them. All families with one or more members living in the community population for any part of the year are included in the estimates.

Family Income

Income categories are defined by the ratio of family income to the Federal income thresholds, which control for family size and age of the head of family. Family income (poverty status) categories are defined as follows:

- *Low income*: persons in families with income less than or equal to 200 percent of the Federal poverty line including persons with negative income.
- *Middle income*: persons in families with income over 200 percent through 400 percent of the Federal poverty line.
- *High income*: Persons in families with income over 400 percent of the Federal poverty line.

Health insurance status

Insurance for each person is categorized into one of the following three mutually exclusive categories:

- *Any private insurance*: this group includes those who, at any time in the survey year, had individual or group plan coverage for medical or related expenses or who were covered by TRICARE (formerly CHAMPUS), which covers retired members of the uniformed services and the spouses and children of active-duty military. Private health insurance plans may include prepaid health plans such as health maintenance organizations but they exclude extra cash coverage plans, medical benefits linked only to specific diseases (dread disease plans), and casualty benefit plans (such as automobile insurance).
- *Public insurance only*: this group includes persons who were never covered by private insurance or TRICARE

during the year but who were covered at any time by Medicare, Medicaid, SCHIP or other State and local medical assistance programs.

- *Uninsured*: this group includes all persons who did not have private or public insurance coverage at any time in the calendar year.

Industry

Industry categories are defined as follows (Industrial Classification System Code Value in parentheses):

- Natural resources/mining/construction includes the industry categories natural resources (0170–0290), mining (0370–0490) and construction (0770).
- Leisure/hospitality/other services includes the industry categories leisure and hospitality (8560–8690), and other services (8770–9290).
- Wholesale/retail trade includes the industry category wholesale and retail trade (4070–4590 and 4670–5790).
- Professional services includes the industry categories professional and business services (7270–7790), information (6470–6780) and education, health, and social services (7860–8470).
- Manufacturing (1070–3990).
- Other includes the industry categories transportation and utilities (0570–0690 and 6070–6390), financial activities (6870–7190), public administration (9370–9590), military (9890), and unclassifiable industries (9990).

MSA

An MSA is a large population nucleus combined with adjacent communities that have a high degree of economic and social integration with the nucleus. Each MSA has one or more central counties containing the area’s main population concentration. In New England, metropolitan areas consist of cities and towns rather than whole counties.

Non-elderly adult

A person 18 to 64 years of age.

Perceived health status

During each round of interviewing, the household respondent was asked to rate the health of each person in the family according to the following categories: excellent, very good, good, fair, or poor. For this chartbook, the response categories “excellent,” “very good” and “good” were collapsed, as were “fair” and “poor.”

Race/ethnicity

Classification by race and ethnicity is mutually exclusive and based on information reported for each family member. Respondents were asked if each family member's race was best described as white, black, Asian, American Indian, Alaska Native, native Hawaiian or Pacific Islander. In 2005–06, the MEPS survey was modified to allow reporting of multiple races. All persons, whose main national origin or ancestry was reported as Hispanic, regardless of racial background, are classified as Hispanic. All non-Hispanic persons whose race was reported as Asian, American Indian, Alaska native, native Hawaiian, or multiple races (in 2005–06) are classified in the ‘other’ race category. For this analysis the following classification by race and ethnicity was used: Hispanic (of any race), black non-Hispanic and white/other non-Hispanic.

Union

The MEPS records information on whether a person belonged to a labor union. Union membership had 1.04 percent missing data in 1996–97 and 1.33 percent missing data in 2005–06.

Wage

Hourly wage was asked of all persons who reported a current main job that was not self-employment. Wage data were missing for 0.12 percent of cases in 1996–97 and 6.4 percent of cases in 2005–06.

Worker

Same as employee.