



Insurance, Access, and Quality of Care Among Hispanic Populations

2003 Chartpack

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Introduction

This Chartpack is intended to serve as a quick reference and overview of insurance, access, and quality of care experiences among Hispanic populations in the United States. The charts draw from recent reports published by The Commonwealth Fund, as well as new analyses of *Current Population Surveys*, the *2000 Medical Expenditure Panel Survey*, the *1996 Panel of the Survey of Income and Program Participation*, the *2001 Behavioral Risk Factor Surveillance System Survey*, and *The Commonwealth Fund 2001 Health Care Quality Survey*.

The charts profile uninsured rates and insurance instability over time among Hispanic populations; examine the link between lack of insurance, access to health care, and the receipt of preventive health services; and document the extent to which limited English language proficiency undermines patient-provider communication and overall quality of care for Hispanic populations.

The Chartpack is divided into the following seven sections:

- Uninsured Rates and Insurance Instability over Time
- Profile of Uninsured Hispanics: Income, Wage, and Immigration
- Insurance and Access to Health Care
- Use of Preventive Health Services Among Hispanic Populations
- Insurance and Preventive Health Care: Preventive Care Rates Lower for Adults with Any Time Uninsured
- Care Experiences and Satisfaction with Quality of Care: Insurance and Language Ability
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References

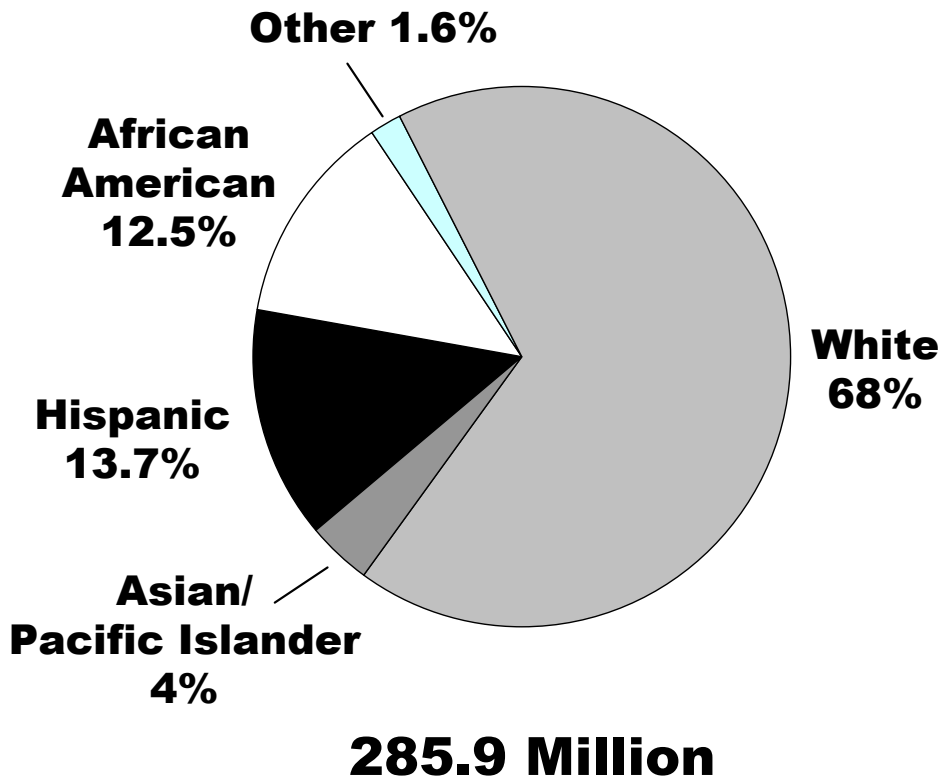
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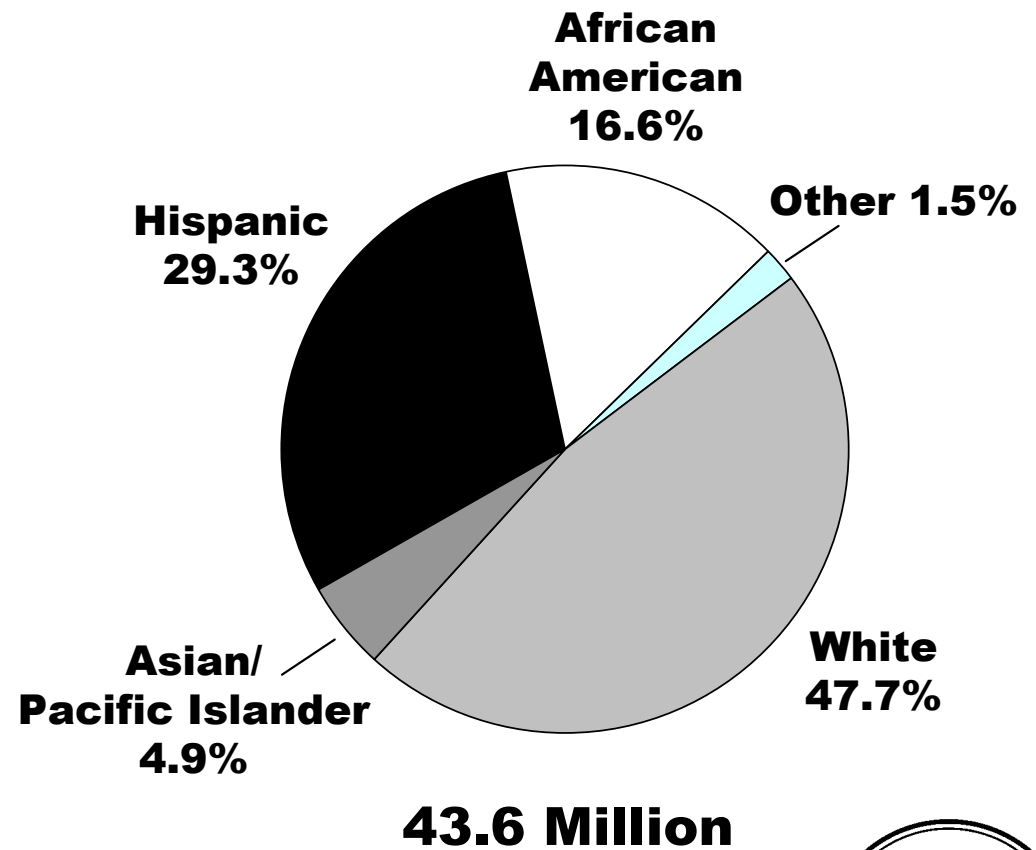
1. Uninsured Rates and Insurance Instability over Time

Hispanics Disproportionately Uninsured: In 2002, They Comprised 14 Percent of Total Population But 29 Percent of the Uninsured

Total Population



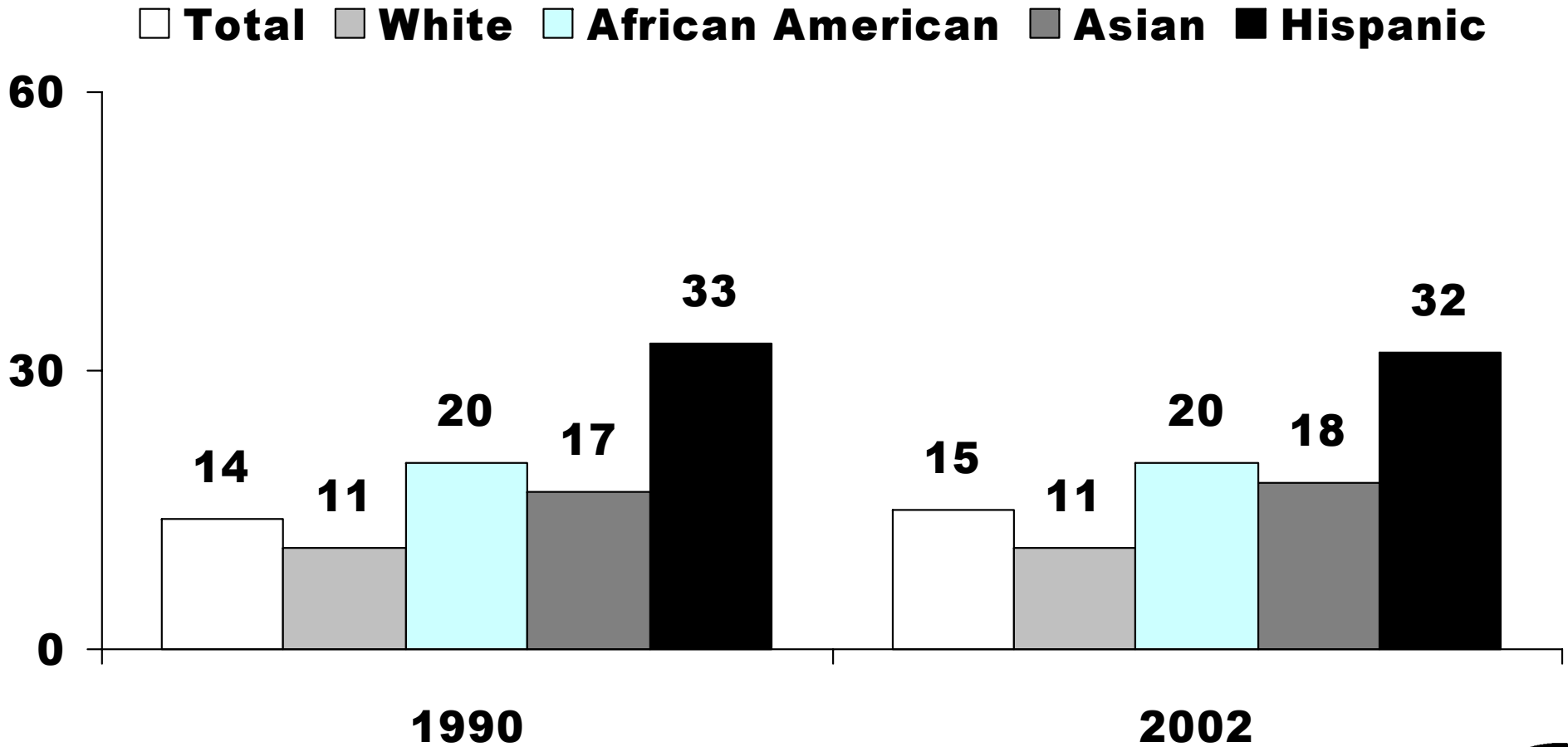
Uninsured Population



Data: March 2003 Current Population Survey. Except for Hispanics, race categories based on reports of only one race: White alone, non-Hispanic; Black alone; Asian alone; and Hispanic, any race.
Source: The Commonwealth Fund analysis of data from Robert J. Mills and Shailesh Bhandari, September 2003, U.S. Census Bureau.

Hispanic Uninsured Rates Have Remained Consistently High over the Past Decade

Percent of Total Population Uninsured



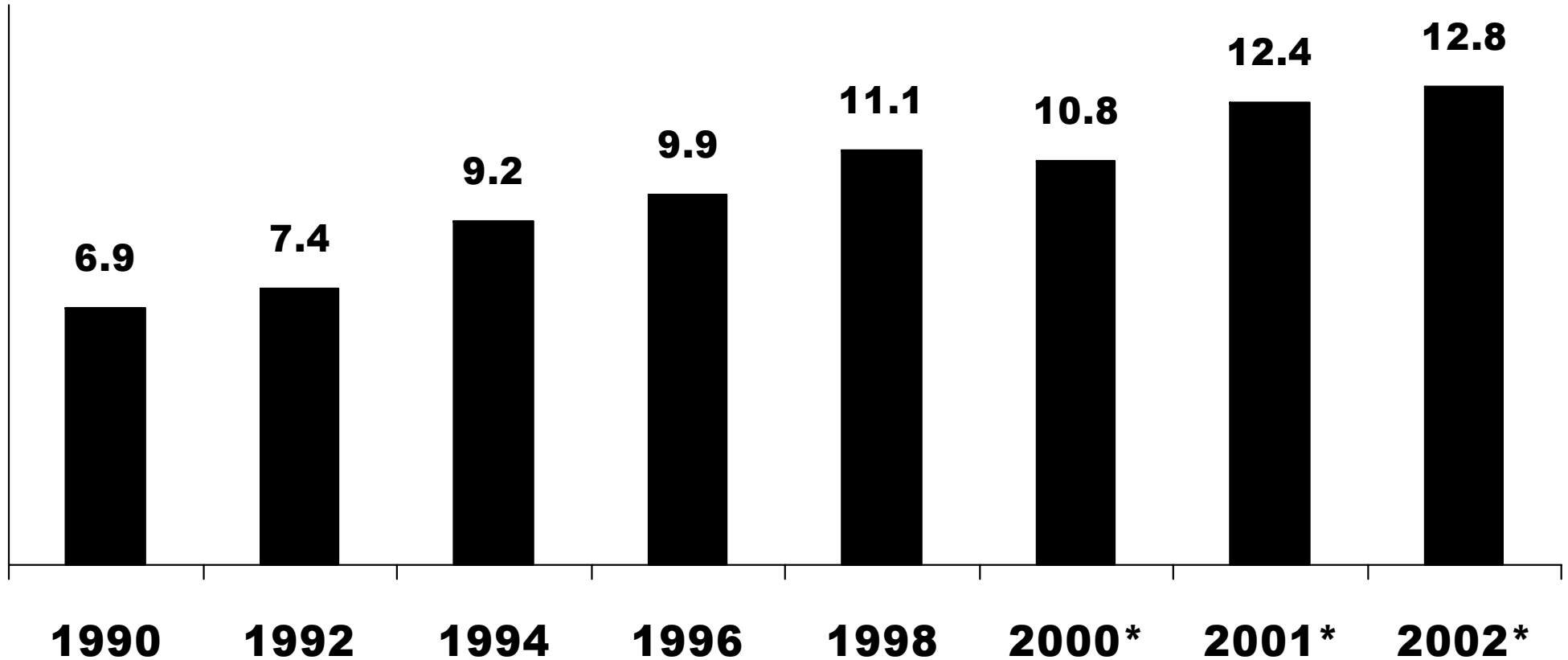
Data: March 1991, 2003 Current Population Surveys.

Source: Robert J. Mills and Shailesh Bhandari, September 2003, U.S. Census Bureau.



The Number of Uninsured Hispanics Nearly Doubled from 1990 to 2002

Total Uninsured Hispanics in Millions



Data: March 1991–2002 CPS.

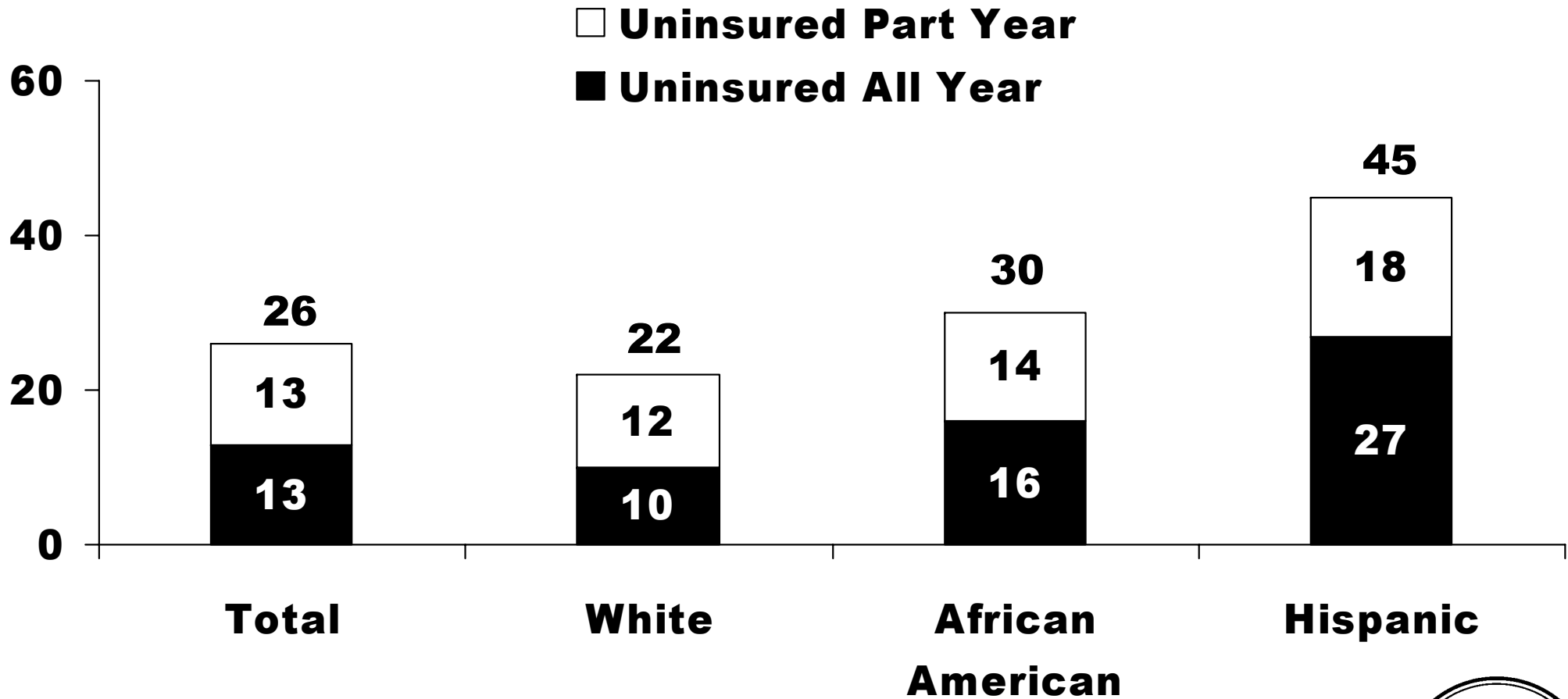
* Uninsured estimates from 2000 and beyond take into account the insurance verification question introduced in March 2001 CPS. Data for 2002 come from Robert J. Mills and Shailesh Bhandari, September 2003, U.S. Census Bureau.

Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



Nearly Half of Hispanics Under Age 65 Were Uninsured for All or Part of the Year During 2000

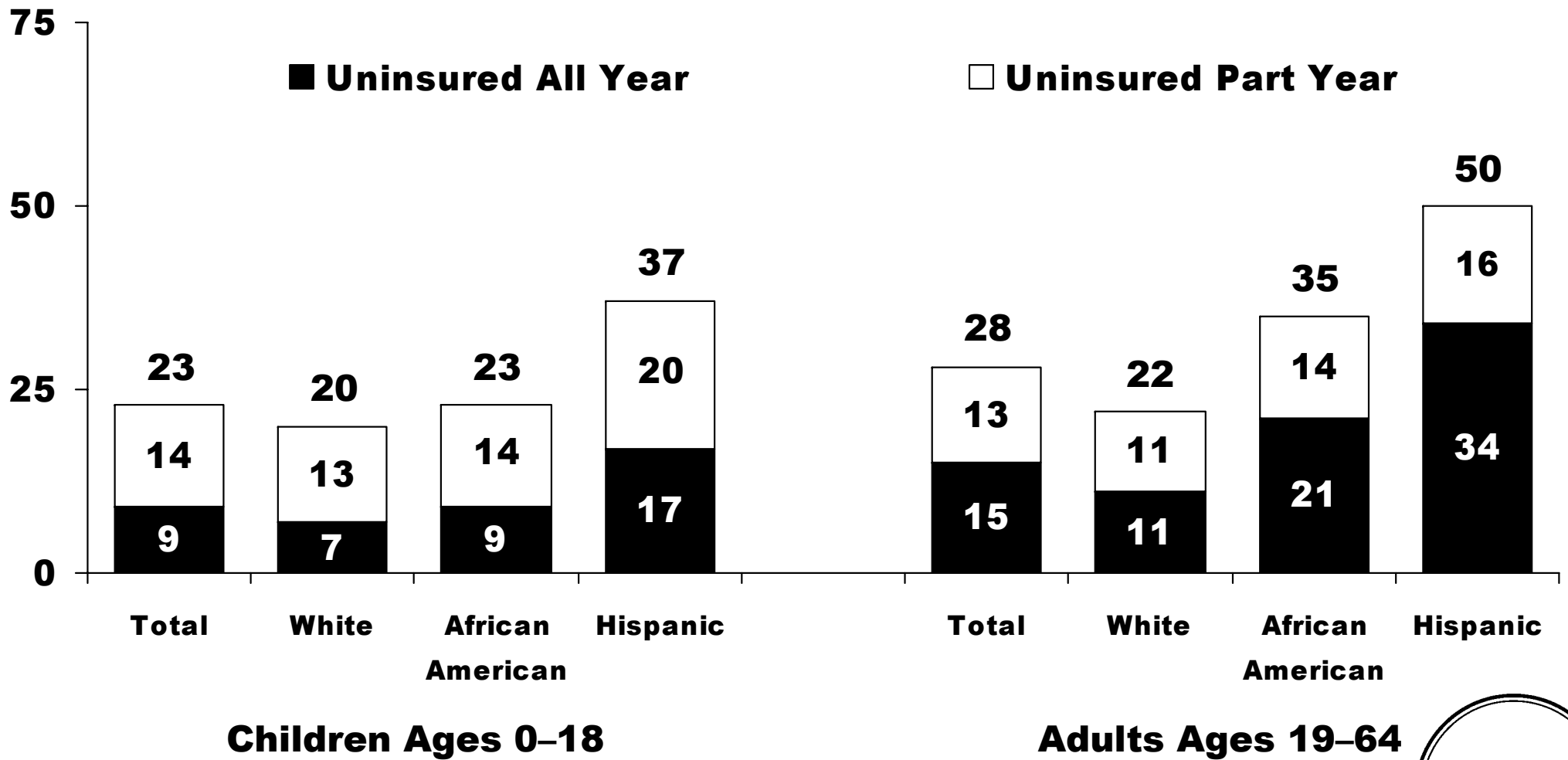
Percent of Population Under 65 Uninsured All or Part Year, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Hispanic Children as Well as Adults Are at High Risk of Being Uninsured

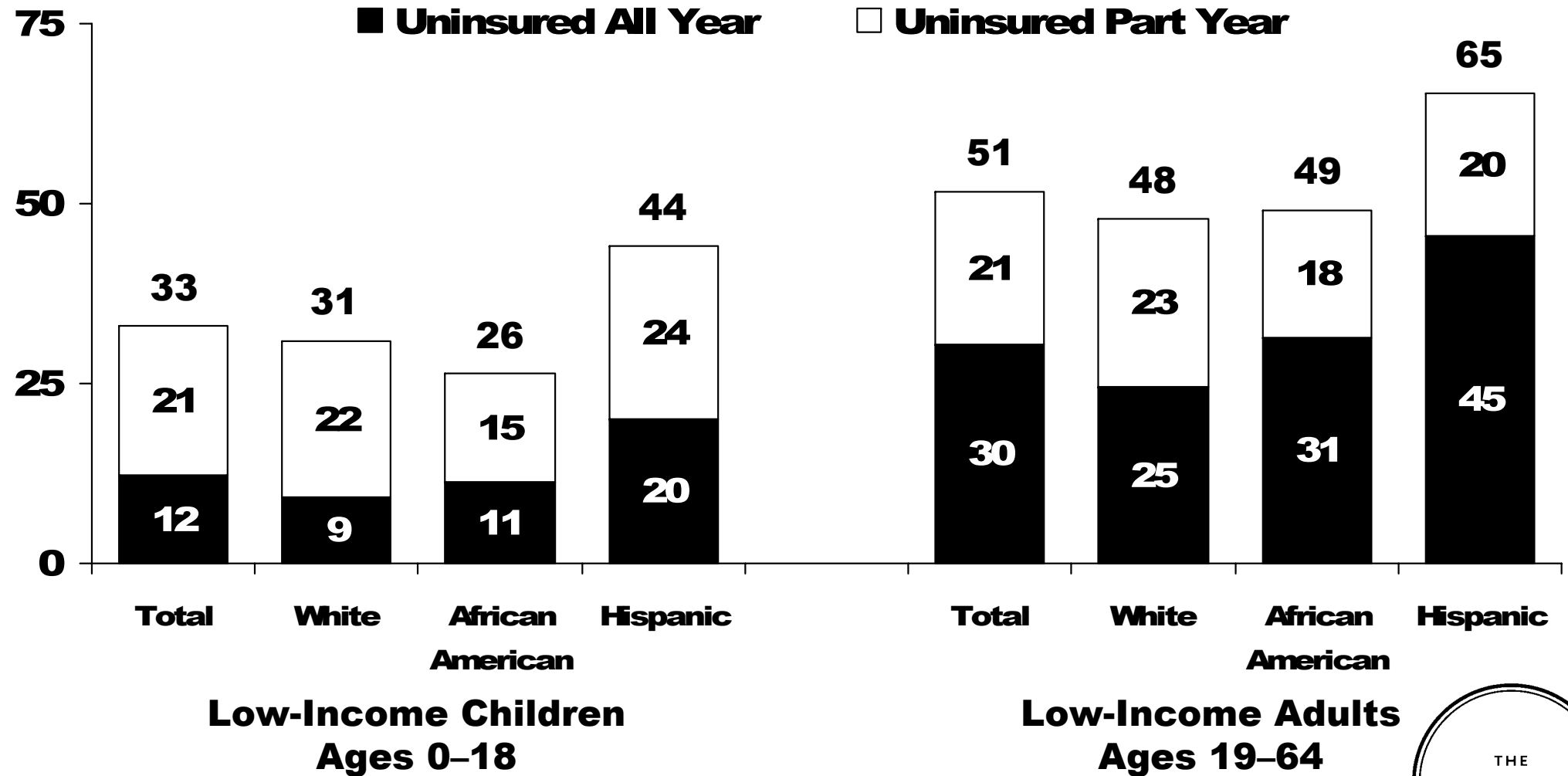
Percent of Population Uninsured All or Part Year, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Among Low-Income Children and Nonelderly Adults, Uninsured Rates Are Highest for Hispanics

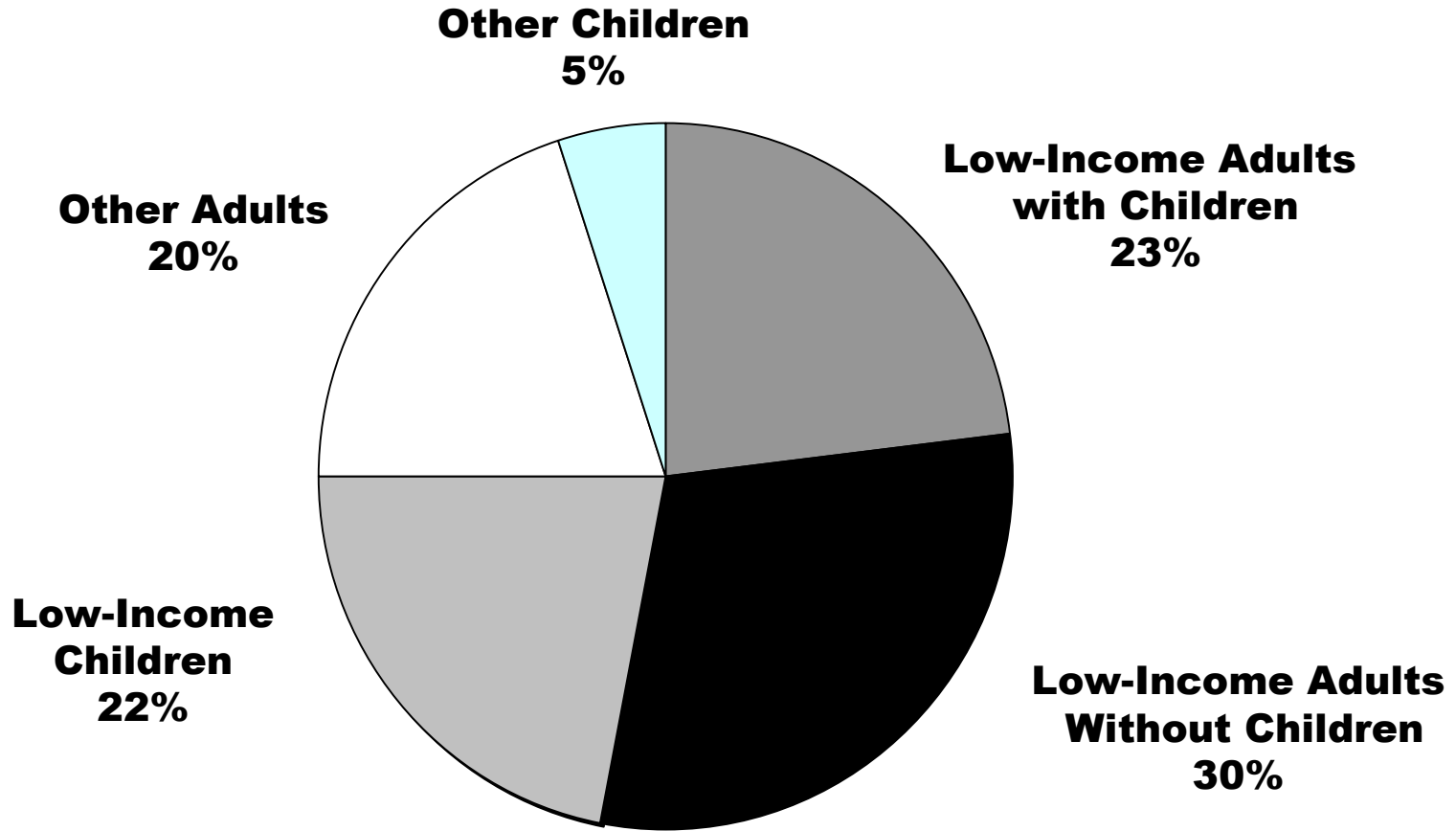
Percent of Population with Income Below 200% Poverty Uninsured All or Part Year, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

2. Profile of Uninsured Hispanics: Income, Wage, and Immigration

Three-Quarters of Uninsured Hispanics Are Low-Income*



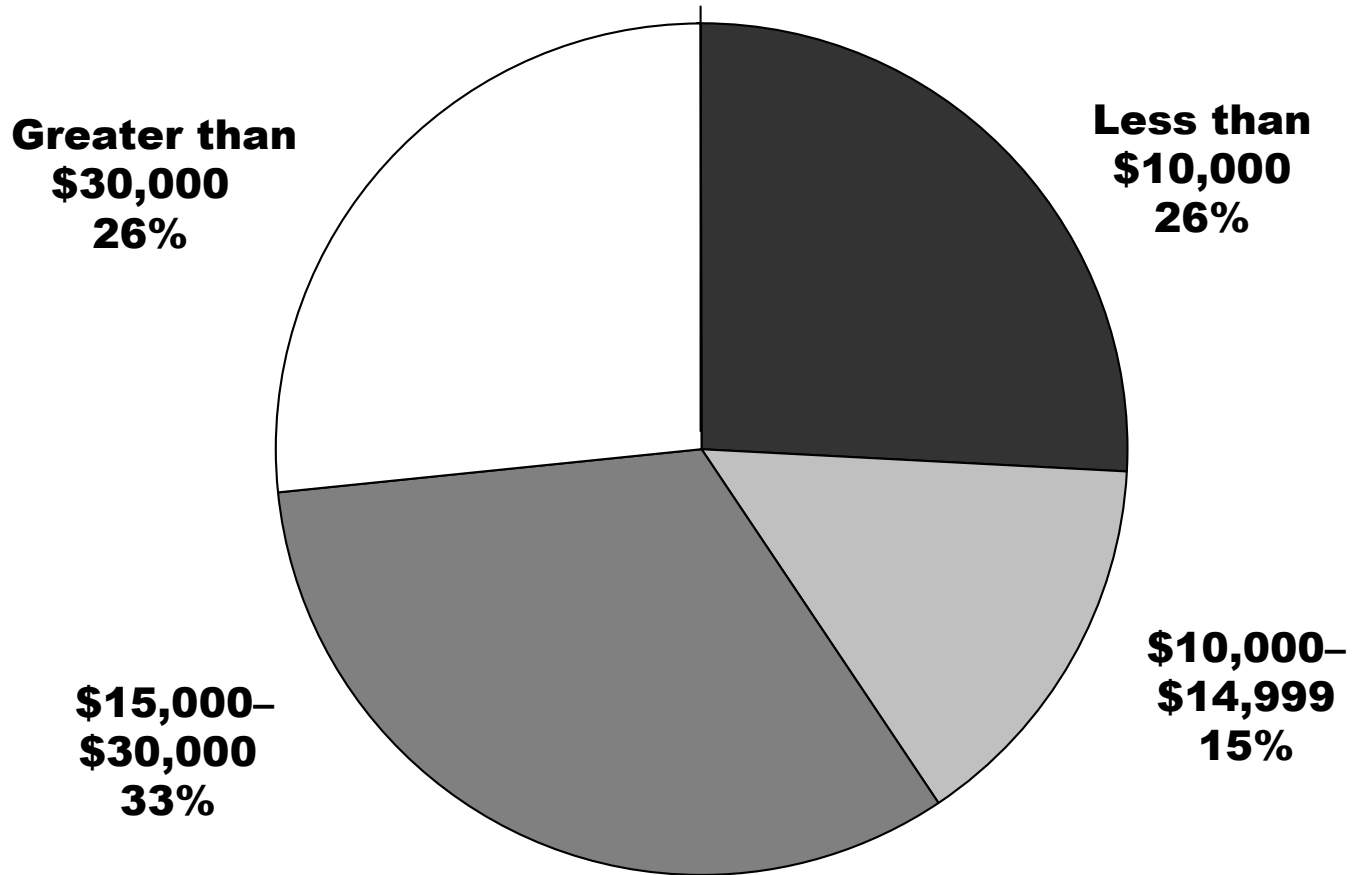
12.4 Million Uninsured Hispanics, 2001

* Low-income defined as under 200% poverty, \$28,500 for a family of three in 2001.
Source: The Commonwealth Fund and Columbia University analysis of March 2002 Current Population Survey.



Forty-One Percent of Uninsured Nonelderly Hispanics Have Household Incomes of Less than \$15,000

Household Income Distribution of Uninsured Nonelderly Hispanics



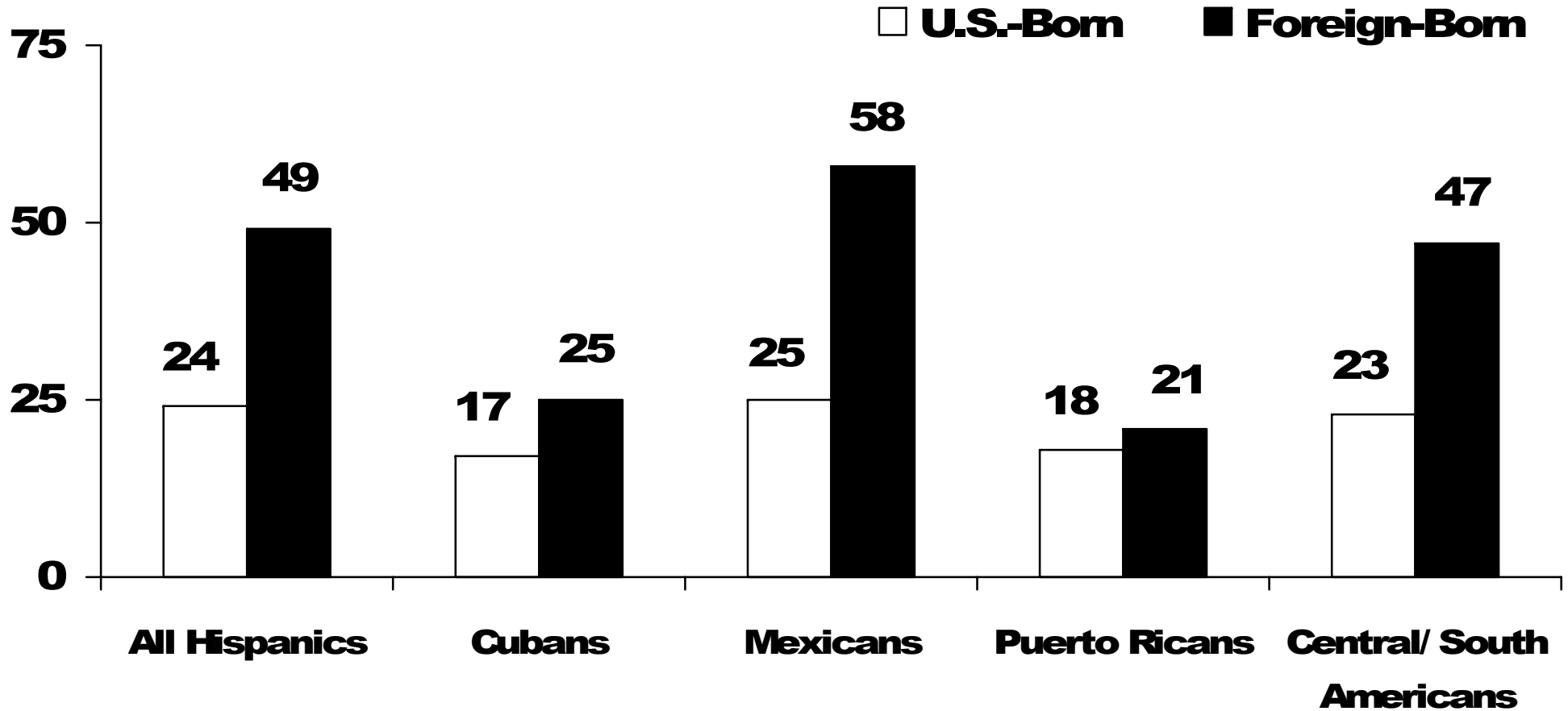
12.3 Million Uninsured Hispanics Under Age 65, 2001

Source: The Commonwealth Fund and Columbia University analysis of March 2002 Current Population Survey.



Uninsured Rates Among Hispanics Vary by Immigration Status and Country of Origin

Percent of Nonelderly Hispanics Uninsured, 1997



Data: 1997 National Health Interview Survey.

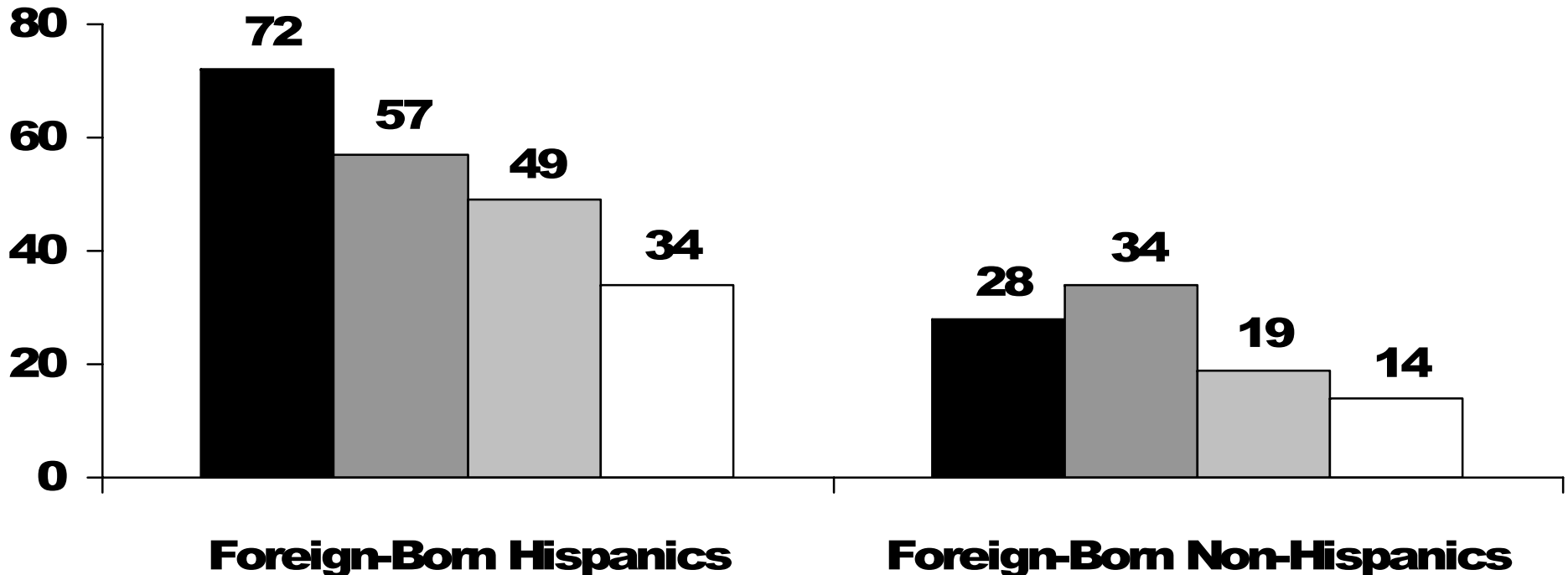
Source: Claudia L. Schur and Jacob Feldman. *Running in Place: How Job Characteristics, Immigrant Status, and Family Structure Keep Hispanics Uninsured*. The Commonwealth Fund, May 2001.



Immigrant Uninsured Rates Decline with Length of Time in the U.S., Yet Foreign-Born Hispanics Are More Likely to Be Uninsured than Other Immigrant Groups

Percent Length of Time Uninsured, Nonelderly, 1997

<5 Years
 5 to <10 Years
 10 to <15 Years
 15 Years+

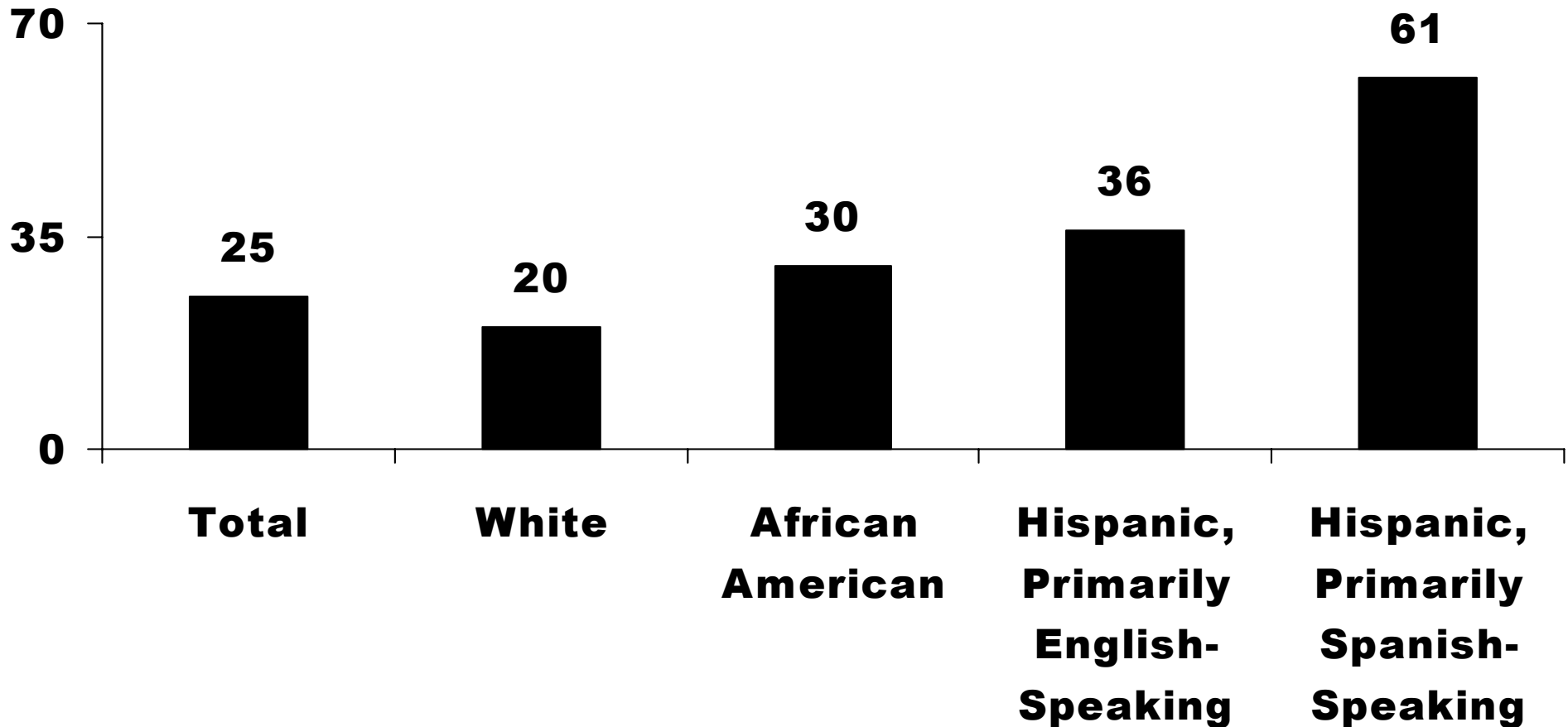


Data: 1997 National Health Interview Survey.
 Source: Claudia L. Schur and Jacob Feldman. *Running in Place: How Job Characteristics, Immigrant Status, and Family Structure Keep Hispanics Uninsured*. The Commonwealth Fund, May 2001.



A Large Proportion of Primarily Spanish-Speaking Hispanics Lacks Insurance

Percent of Nonelderly Adults Uninsured All or Part Year, 2001

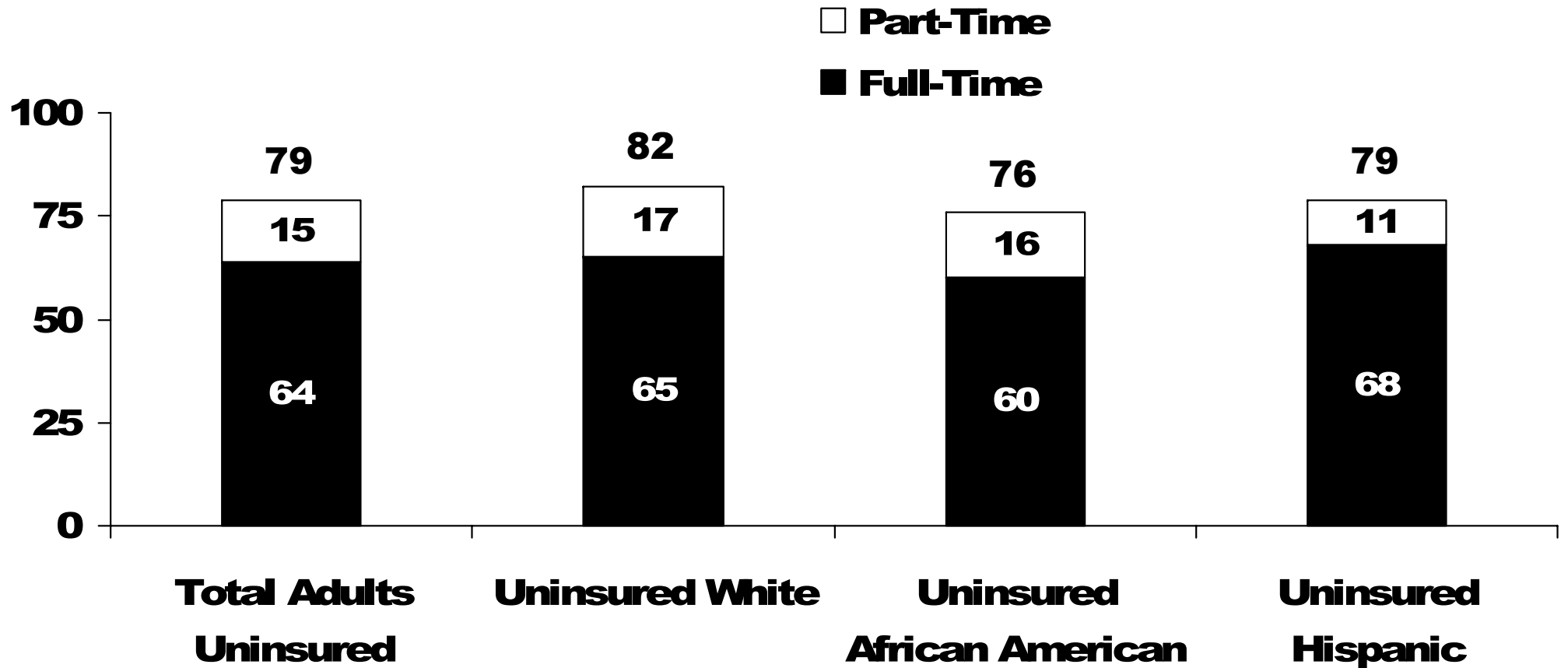


Data: The Commonwealth Fund 2001 Health Care Quality Survey.
 Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



The Vast Majority of Uninsured Nonelderly Adult Hispanics Work Full-Time

Percent of Uninsured Adults Ages 19–64 Who Work Full- or Part-Time



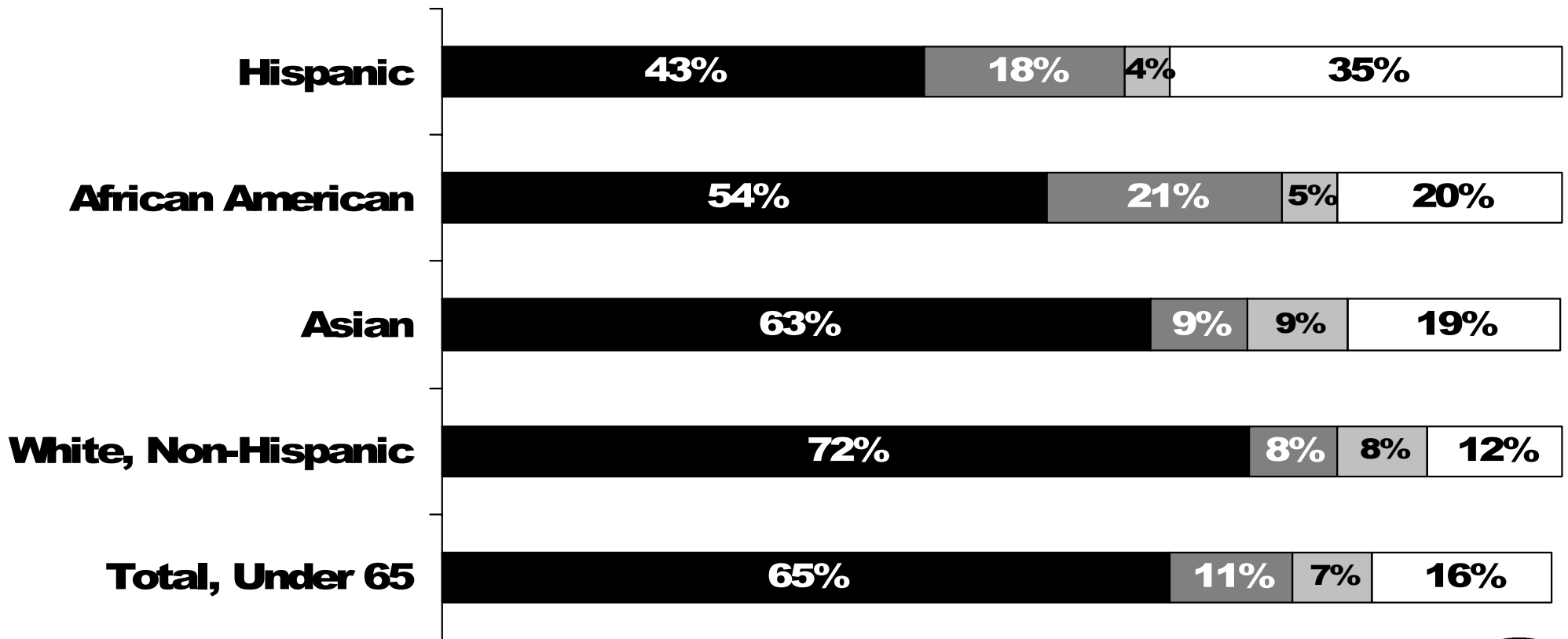
Source: The Commonwealth Fund and Columbia University analysis of Pooled March 2000–2002 Current Population Surveys.



Hispanics Are Substantially Less Likely to Have Health Insurance Coverage Through an Employer

Insurance Sources for Under-65 Population, 2001

Employer
 Public*
 Individual/Military/Other
 Uninsured



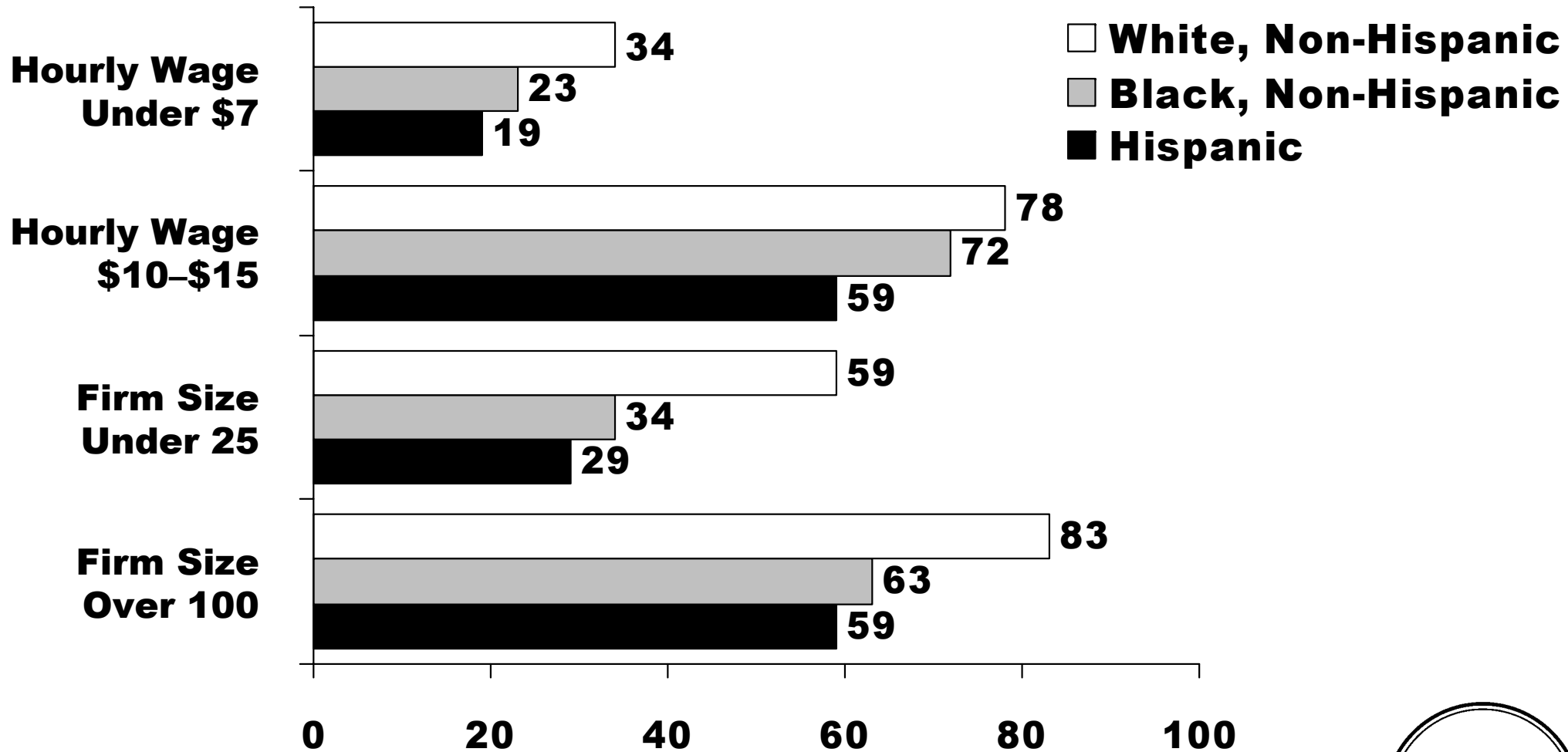
* Includes Medicare, Medicaid, and other public insurance.

Source: The Commonwealth Fund and Columbia University analysis of March 2002 Current Population Survey.



The Pattern of Low Rates of Employer-Sponsored Coverage Extends Across Various Wage Groups and Firm Sizes

Percent of Under-65 Working Family Population with Employer Coverage, 1998



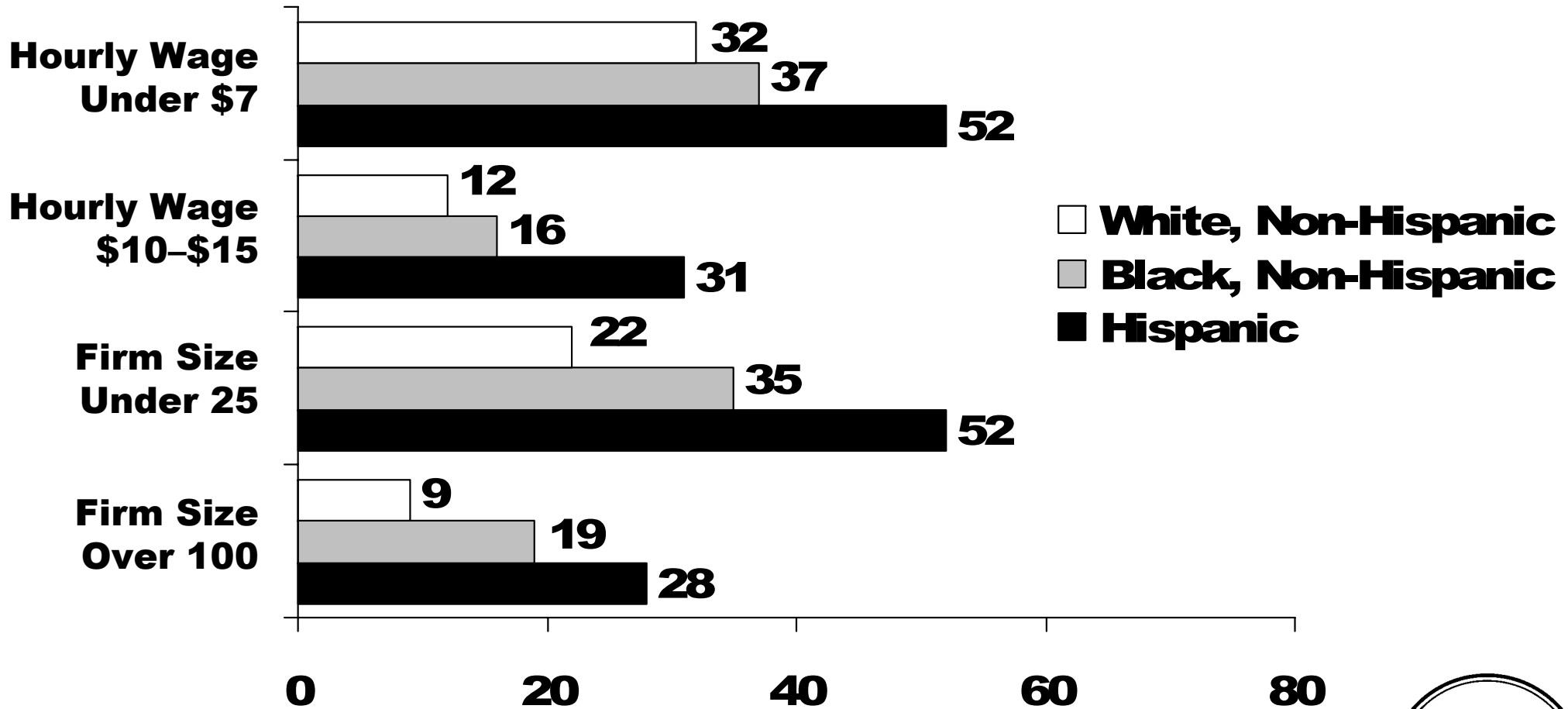
Data: March 1999 Current Population Survey.

Source: Kevin Quinn. *Working Without Benefits: The Health Insurance Crisis Confronting Hispanic Americans*. The Commonwealth Fund, March 2000.



Working Hispanic Families Are Uninsured at a Substantially Higher Rate than White or African American Families in Similar Situations

Percent of Under-65 Workers Who Are Uninsured, 1998



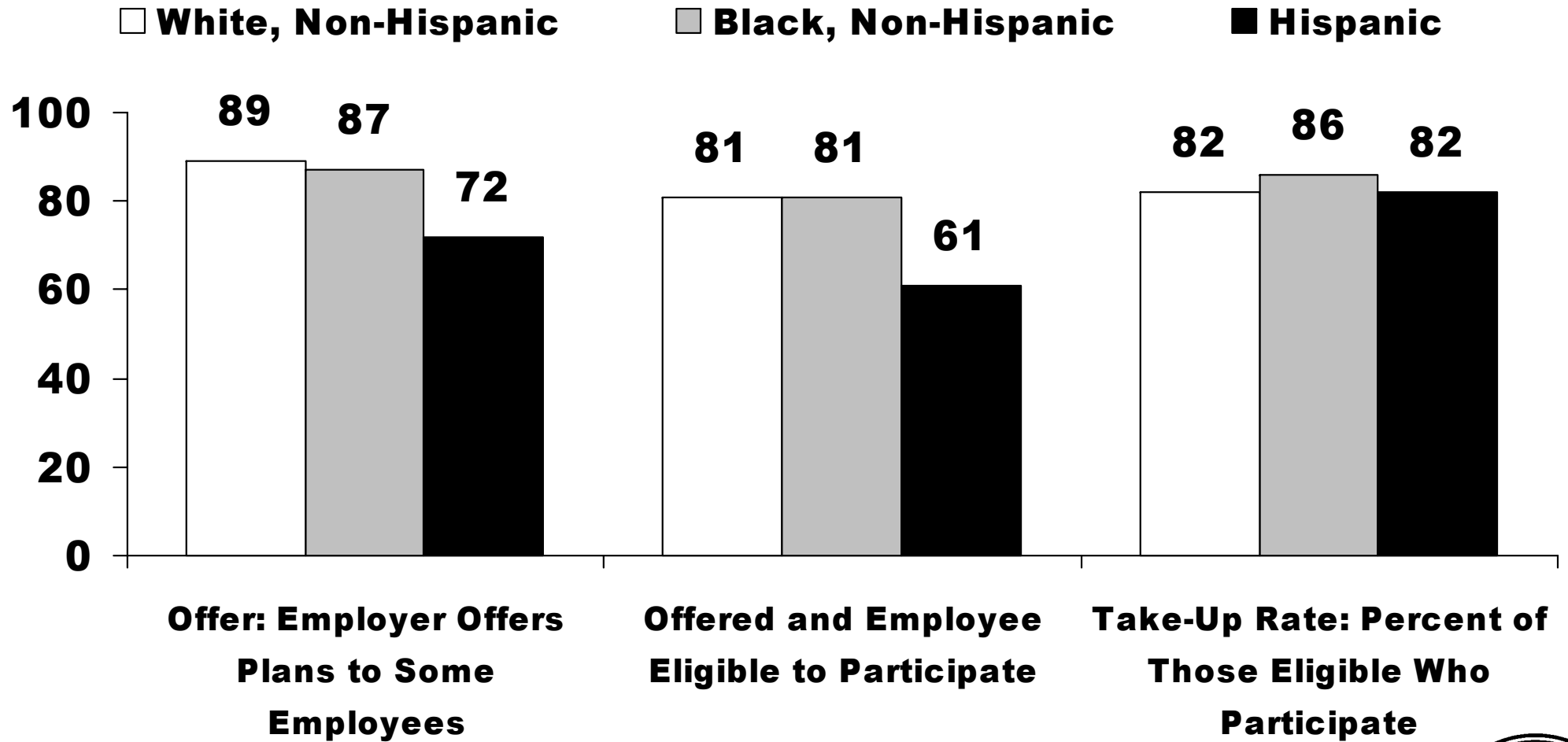
Data: March 1999 Current Population Survey.

Source: Kevin Quinn. *Working Without Benefits: The Health Insurance Crisis Confronting Hispanic Americans*. The Commonwealth Fund, March 2000.



Hispanic Employees Take Insurance When They Can, But Are Less Likely to Have the Opportunity

Percent of Nonelderly Adult Workers, 1999



Note: Excludes self-employed.

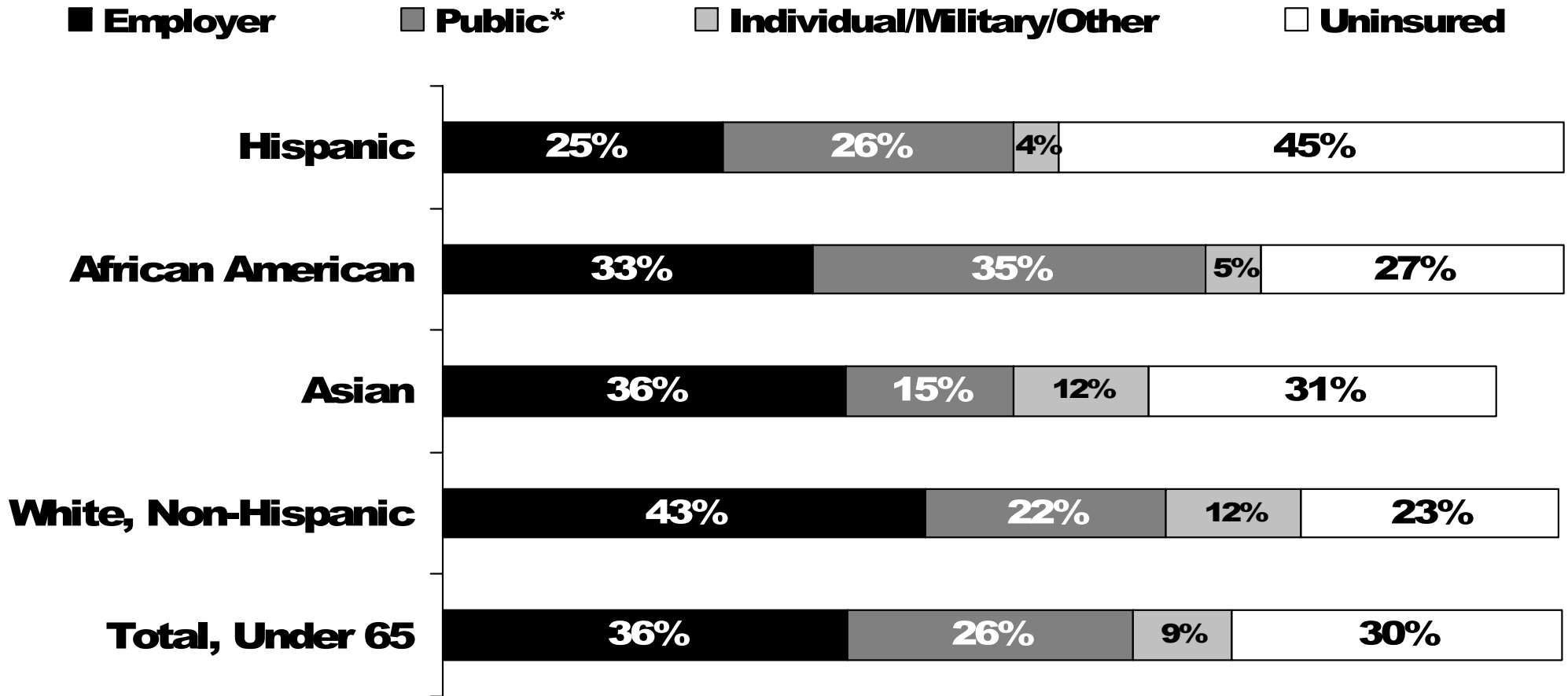
Data: The Commonwealth Fund 1999 National Survey of Workers' Health Insurance.

Source: Kevin Quinn. *Working Without Benefits: The Health Insurance Crisis Confronting Hispanic Americans*. The Commonwealth Fund, March 2000.



Low-Income Hispanics Have Low Rates of Public Coverage

Insurance Sources for Under-65 Population with Incomes Below 200% Poverty, 2001



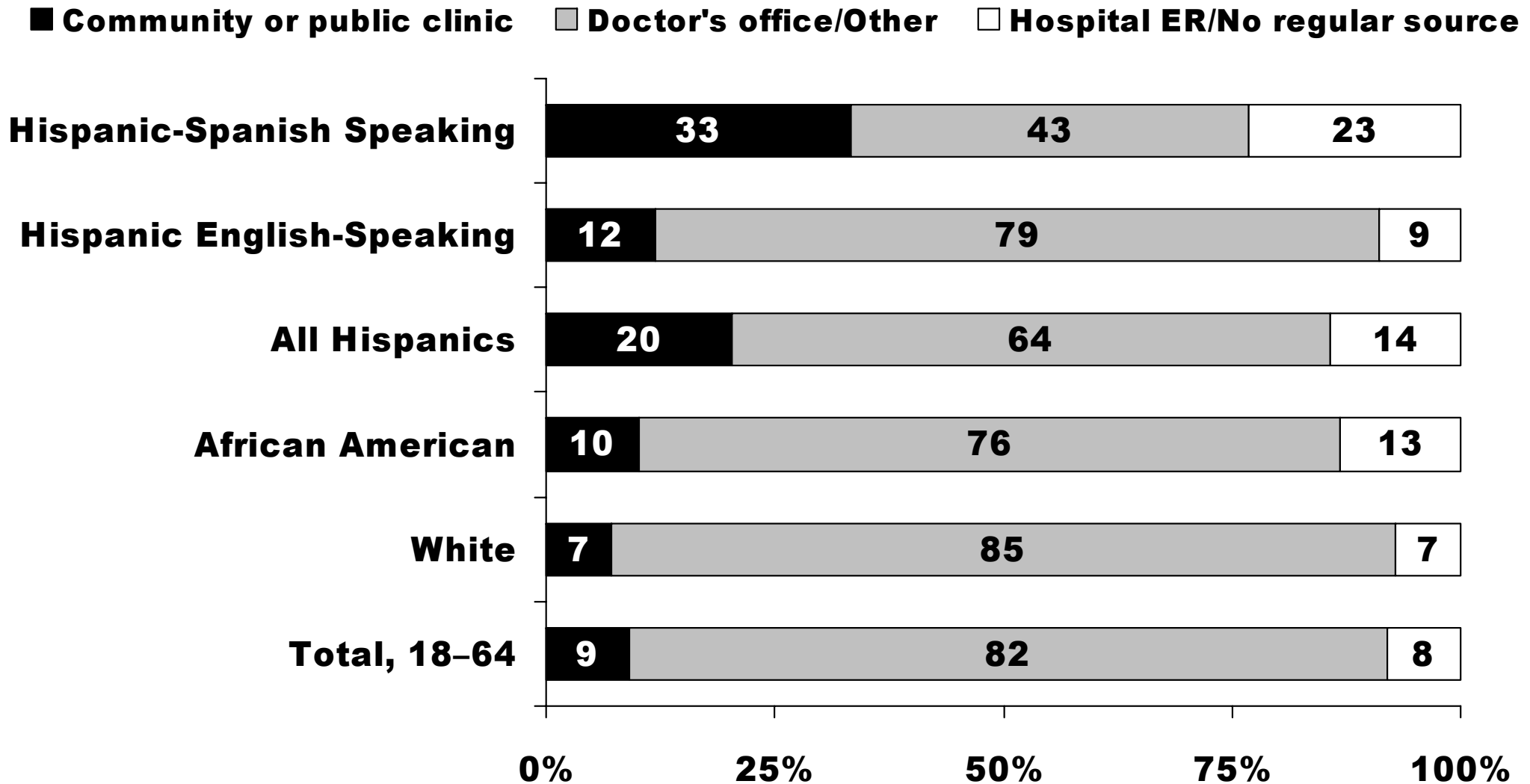
* Includes Medicare, Medicaid, and other public insurance.

Source: The Commonwealth Fund and Columbia University analysis of March 2002 Current Population Survey.



3. Insurance and Access to Health Care

Hispanics Are More Likely to Rely on Community or Public Clinics as Their Regular Source of Care, 2001

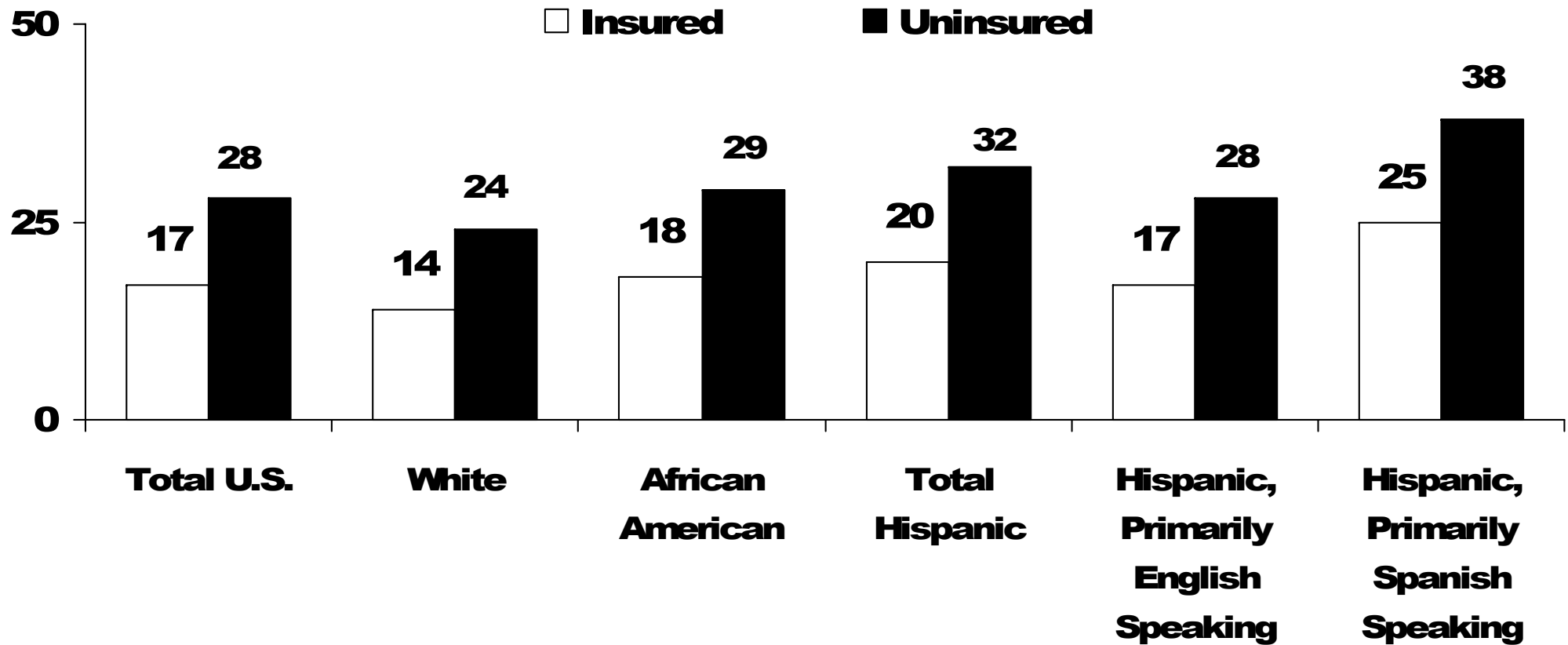


Data: The Commonwealth Fund 2001 Health Care Quality Survey.

Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.

Nearly Two of Five Uninsured Spanish-Speaking Hispanics Have Little Choice of Where to Go for Medical Care

Percent of Adults Reporting They Have “Very Little” or “No Choice”, 2001



Base: Adults with health care visits in past two years

Adjusted percentages controlling for poverty and education.

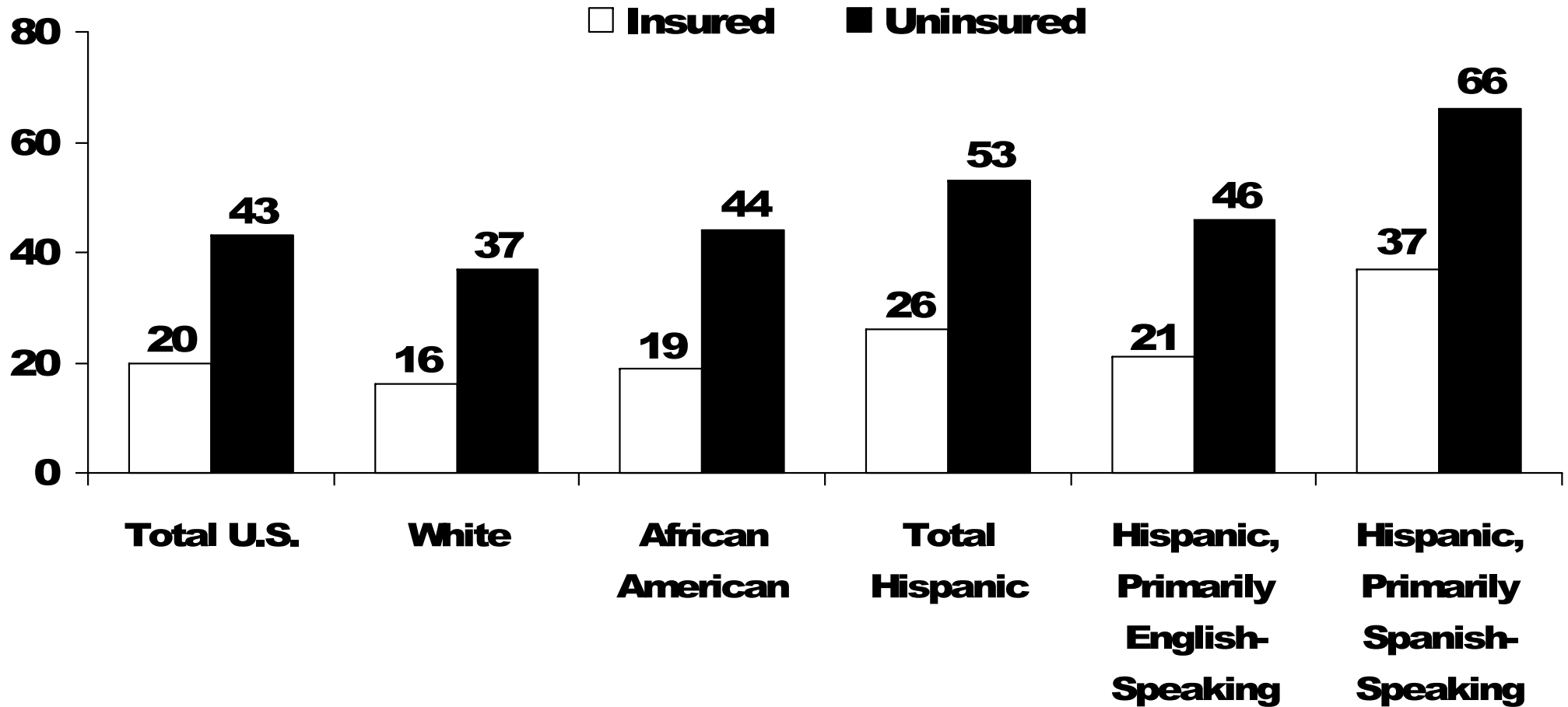
Data: The Commonwealth Fund 2001 Health Care Quality Survey.

Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



More Than Half of Uninsured Hispanics Are Without a Regular Doctor

Percent of Nonelderly Adults Without a Regular Doctor, 2001



Base: Adults with health care visits in past two years.

Adjusted percentages controlling for poverty and education.

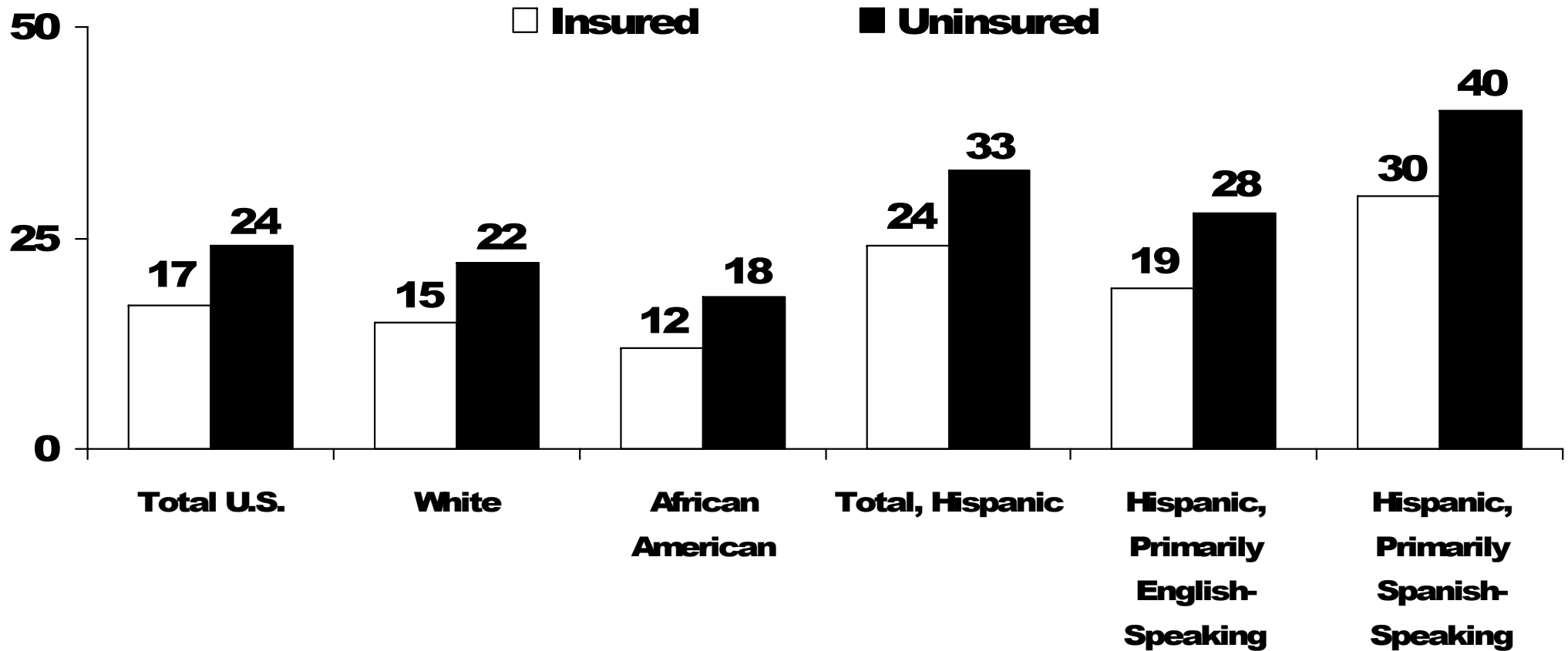
Data: The Commonwealth Fund 2001 Health Care Quality Survey.

Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



Uninsured Hispanics with Health Problems Are Least Likely to Visit a Doctor

Percent of Sicker Nonelderly Adults with NO Health Care Visit in the Past Year, 2001



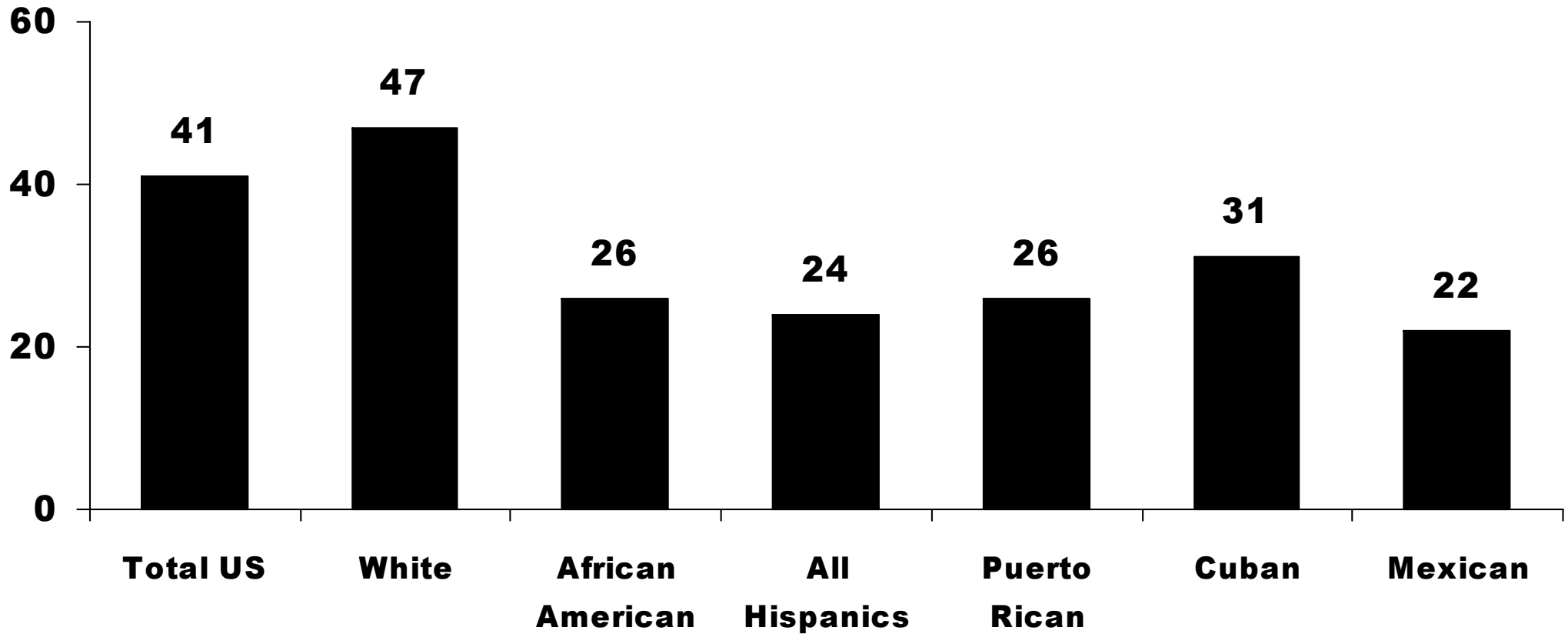
Base: Adults with fair/poor health status, chronic illness, or disability.
 Adjusted percentages controlling for poverty and education.
 Data: The Commonwealth Fund 2001 Health Care Quality Survey.
 Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



4. Use of Preventive Health Services Among Hispanic Populations

Rates of Dental Exam Visits During the Year Are Very Low Among Hispanics

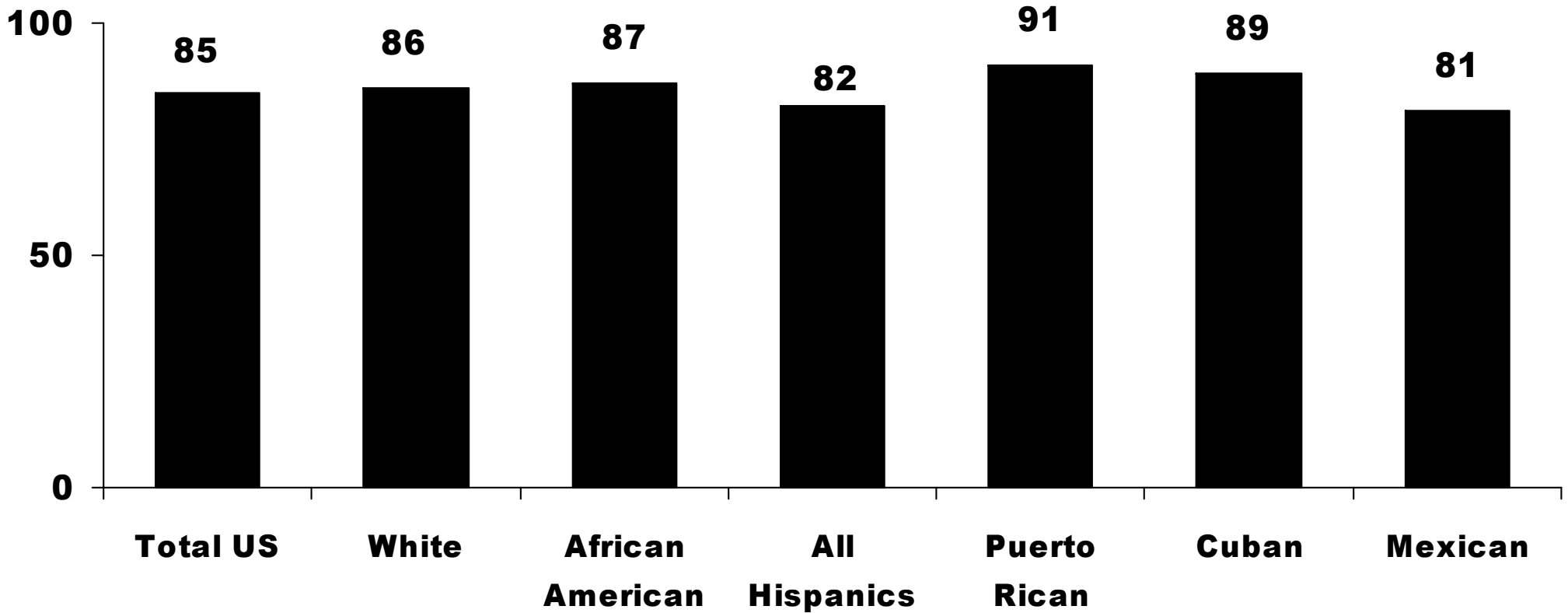
Percent of Adults Ages 19–64 Receiving a Dental Exam Within Past Year, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Rates of Routine Pap Tests Vary by Race/Ethnicity and Hispanic Origin

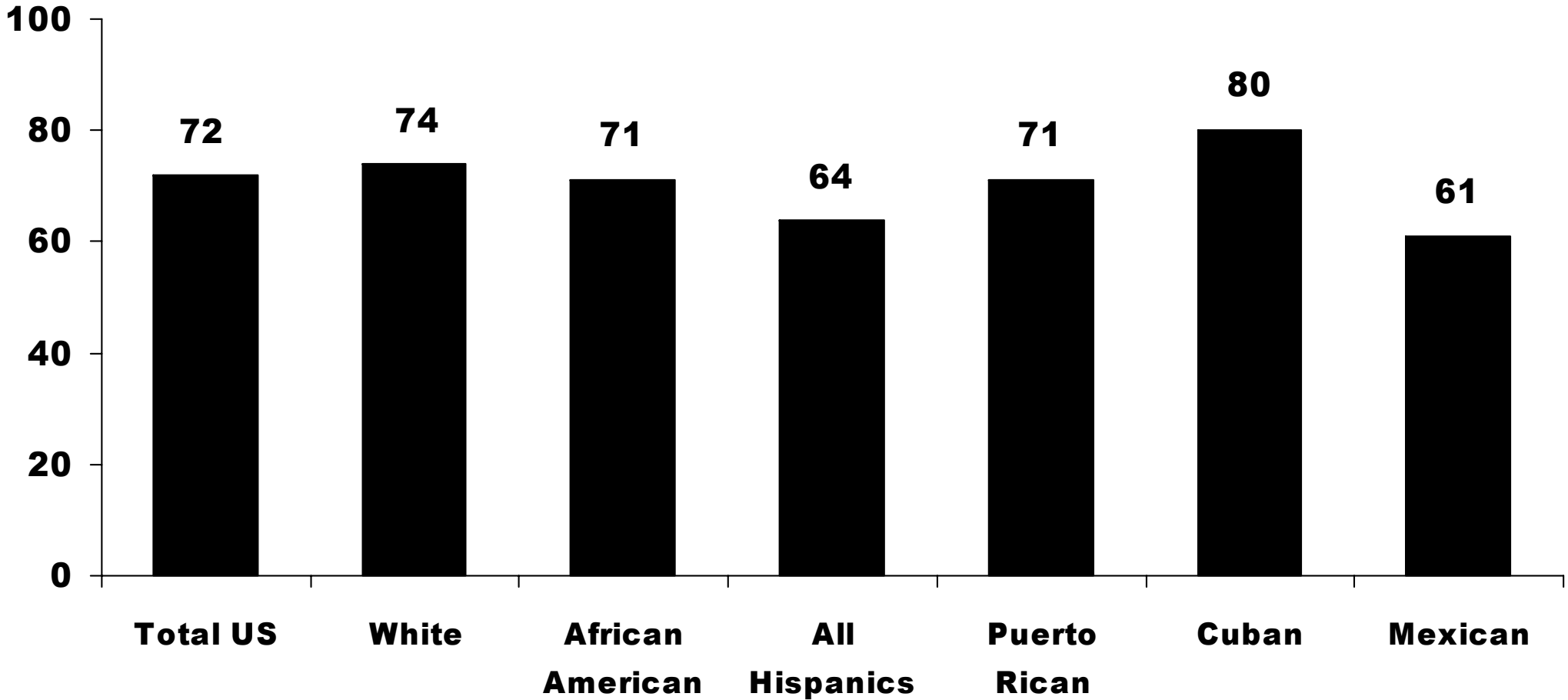
Percent of Women Ages 19–64 Receiving Pap Test Within Past Three Years, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Rates of Routine Mammograms Vary by Race/Ethnicity and Hispanic Origin

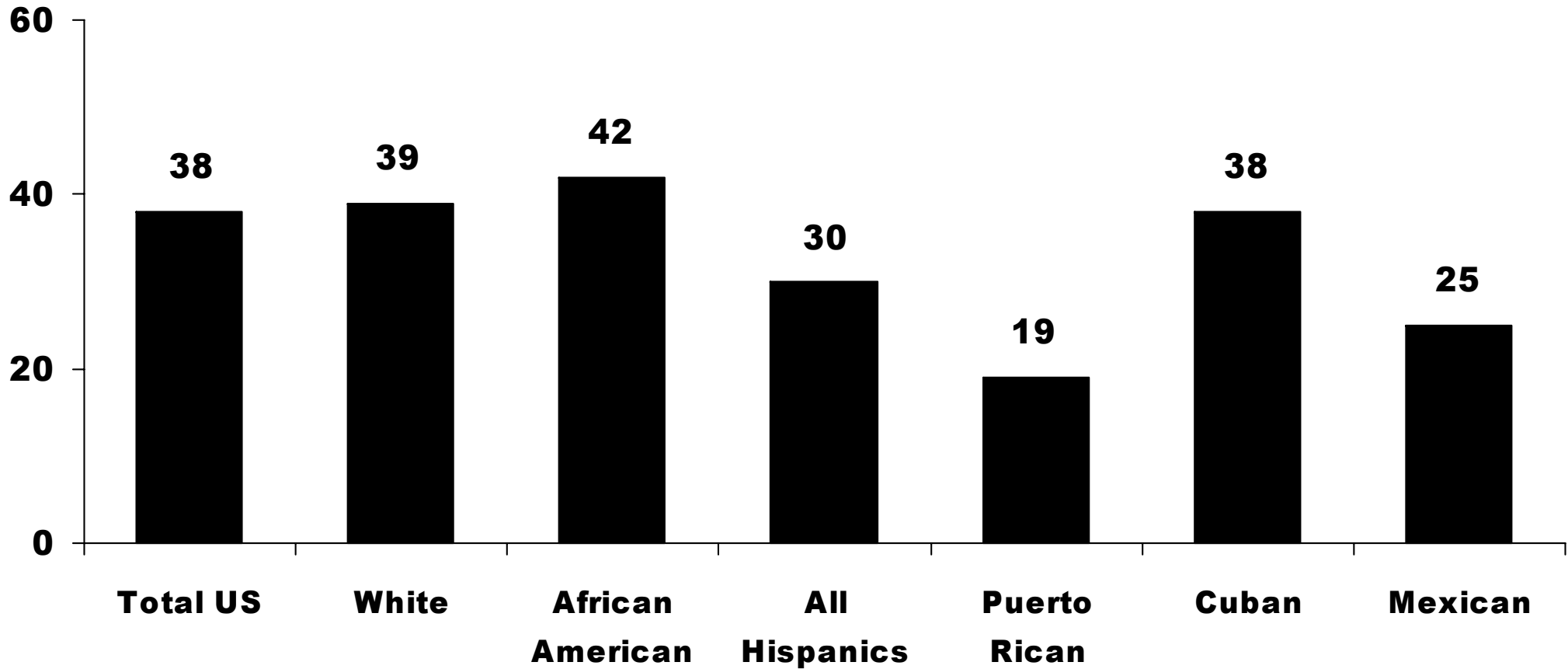
Percent of Women Ages 40–64 Receiving Mammogram in Past Two Years, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Hispanic Men Are Less Likely to Have Had Prostate Screening: Rates Vary by Hispanic Origin

Percent of Men Ages 40–64 Receiving Prostate Exam in Past Two Years, 2000

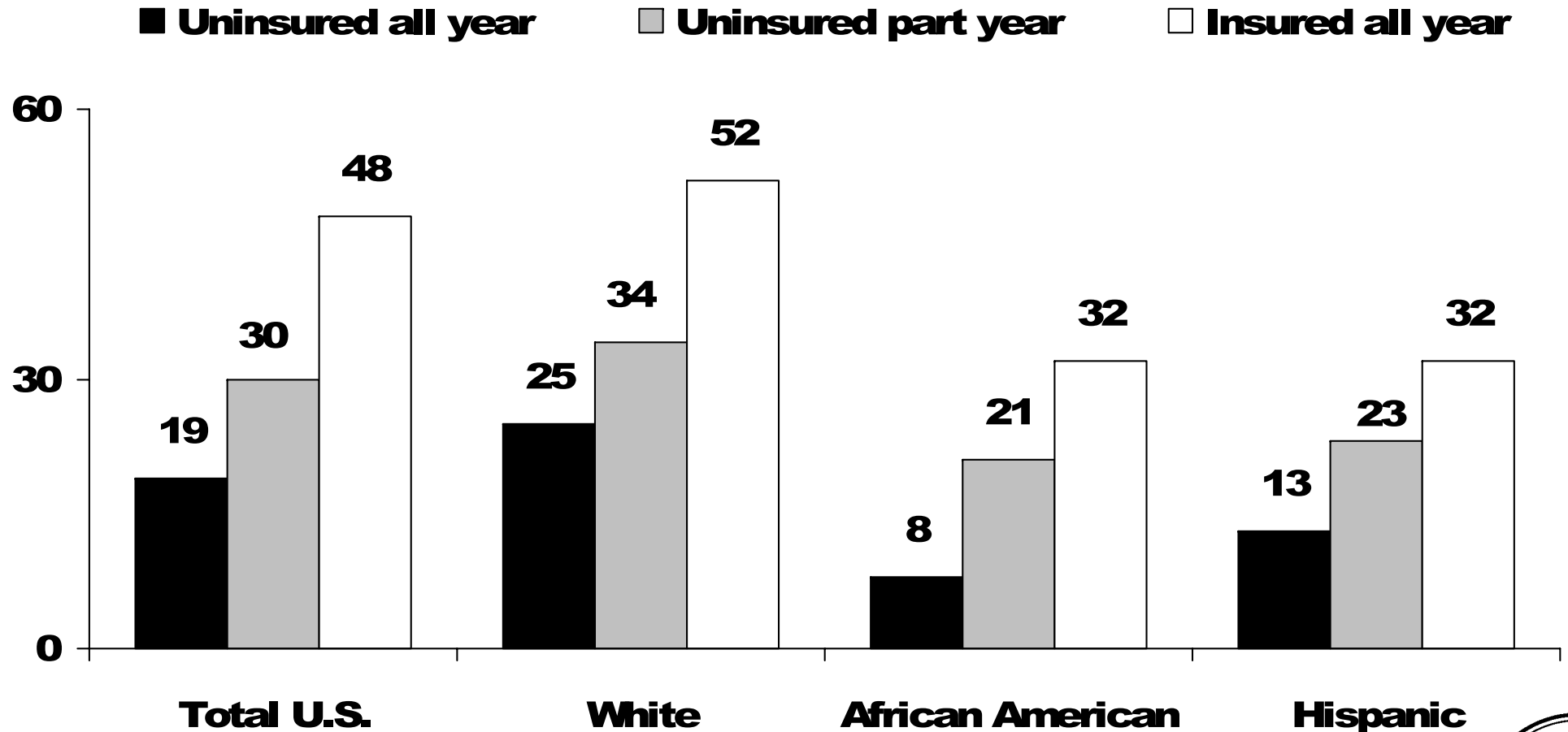


Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

**5. Insurance and Preventive Health Care:
Preventive Care Rates Lower
for Adults with Any Time Uninsured**

Insurance Matters for Routine Dental Exams: Rates of Dental Visits by Race/Ethnicity and Insurance

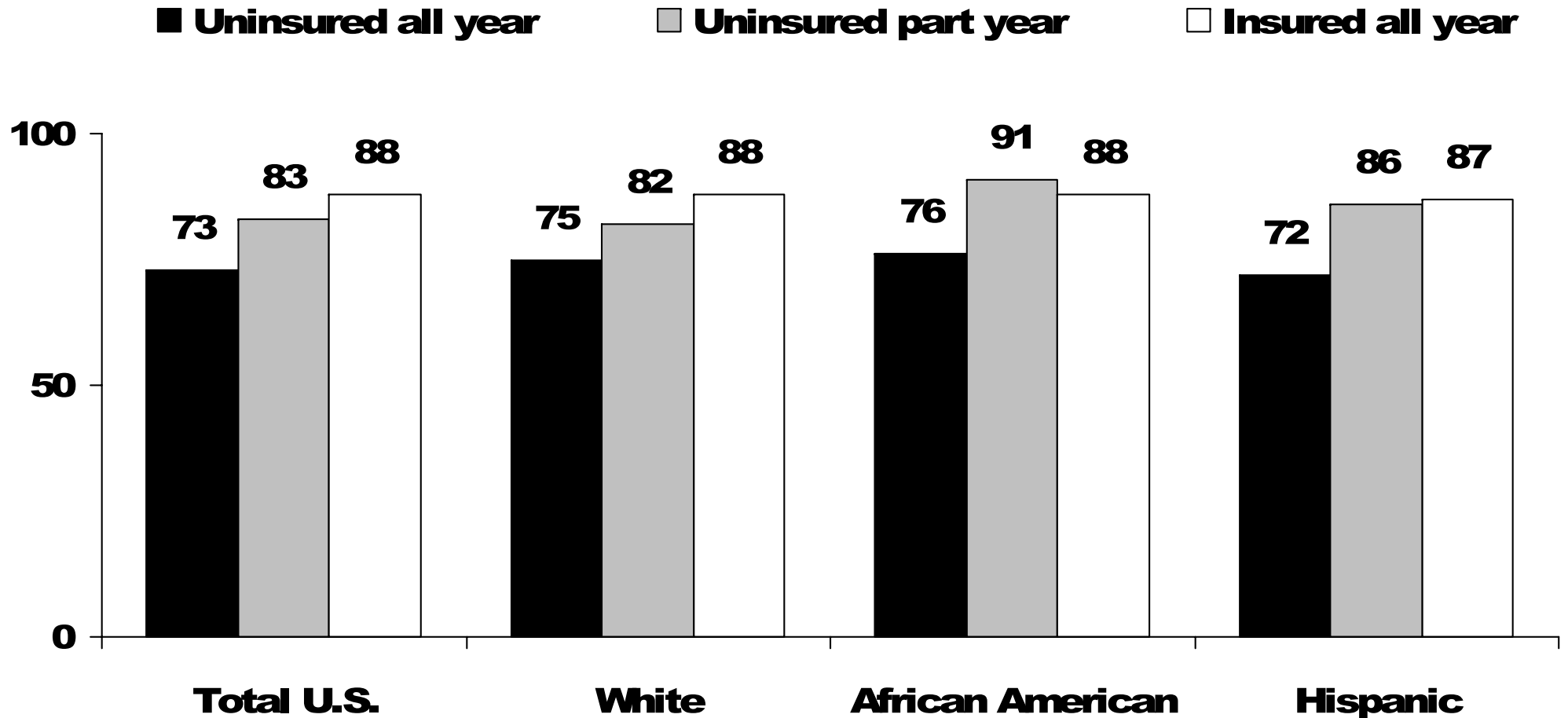
Percent of Adults Ages 19–64 Receiving a Dental Exam During Past Year, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Insurance Matters for Routine Pap Tests: Pap Test Screening Rates by Race/Ethnicity and Insurance

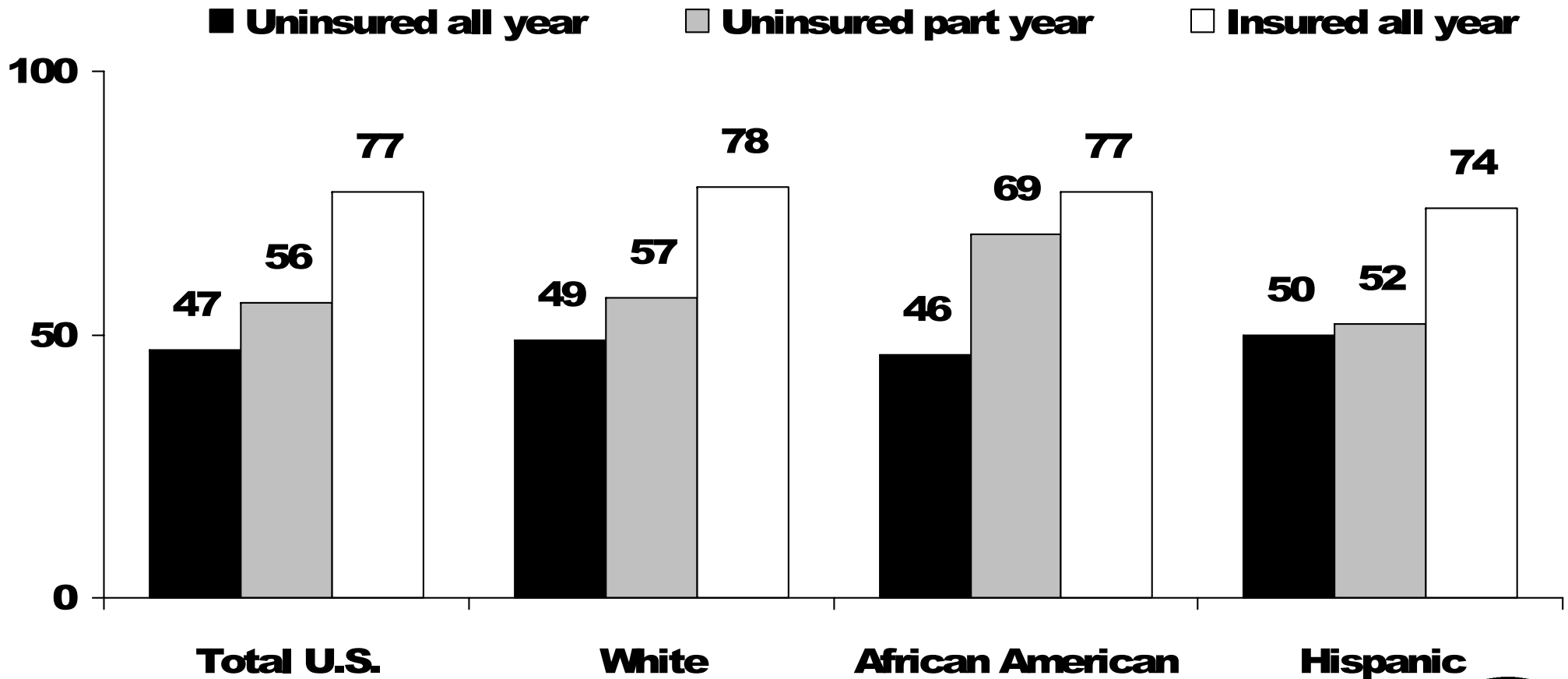
Percent of Women Ages 19–64 Receiving Pap Test Within Past Three Years, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Insurance Matters for Routine Mammograms: Mammogram Rates by Race/Ethnicity and Insurance

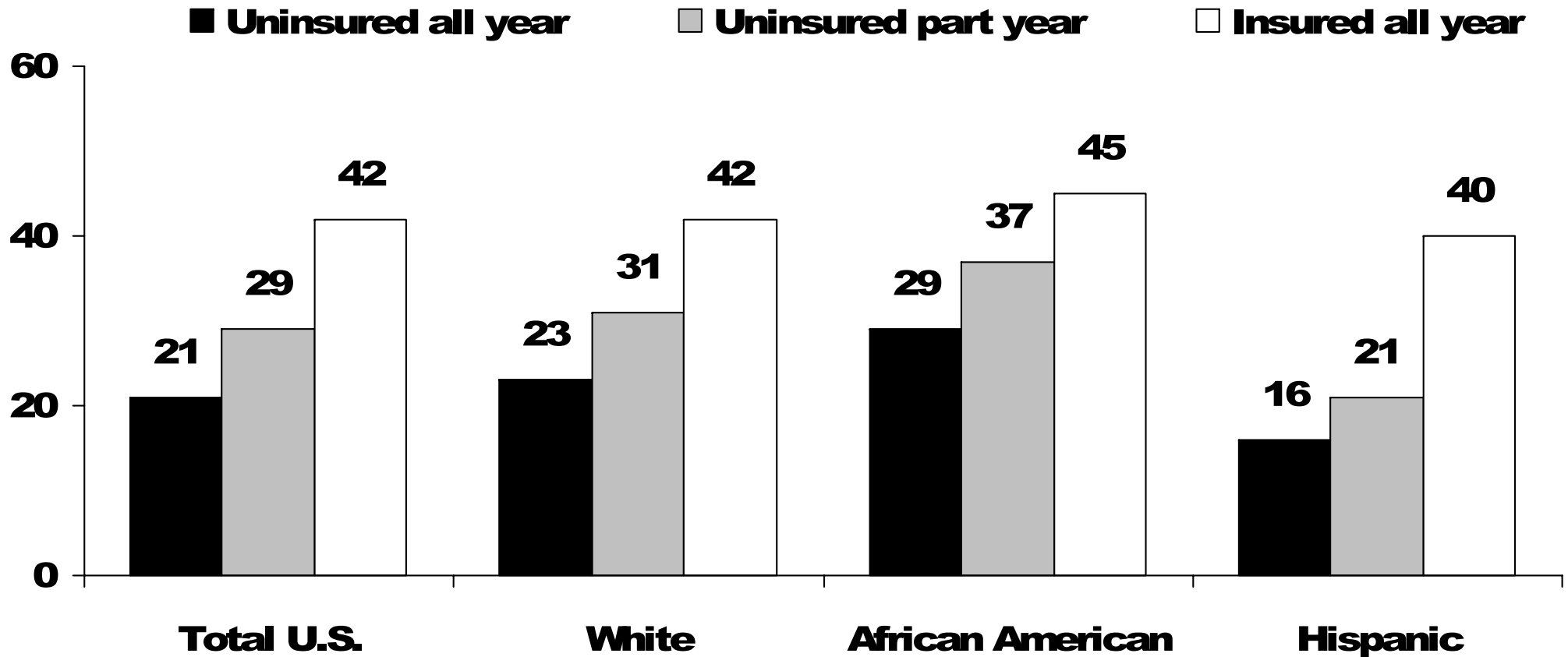
Percent of Women Ages 40–64 Receiving Mammogram in Past Two Years, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Insurance Matters for Routine Prostate Exams: Prostate Exam Rates by Race/Ethnicity and Insurance

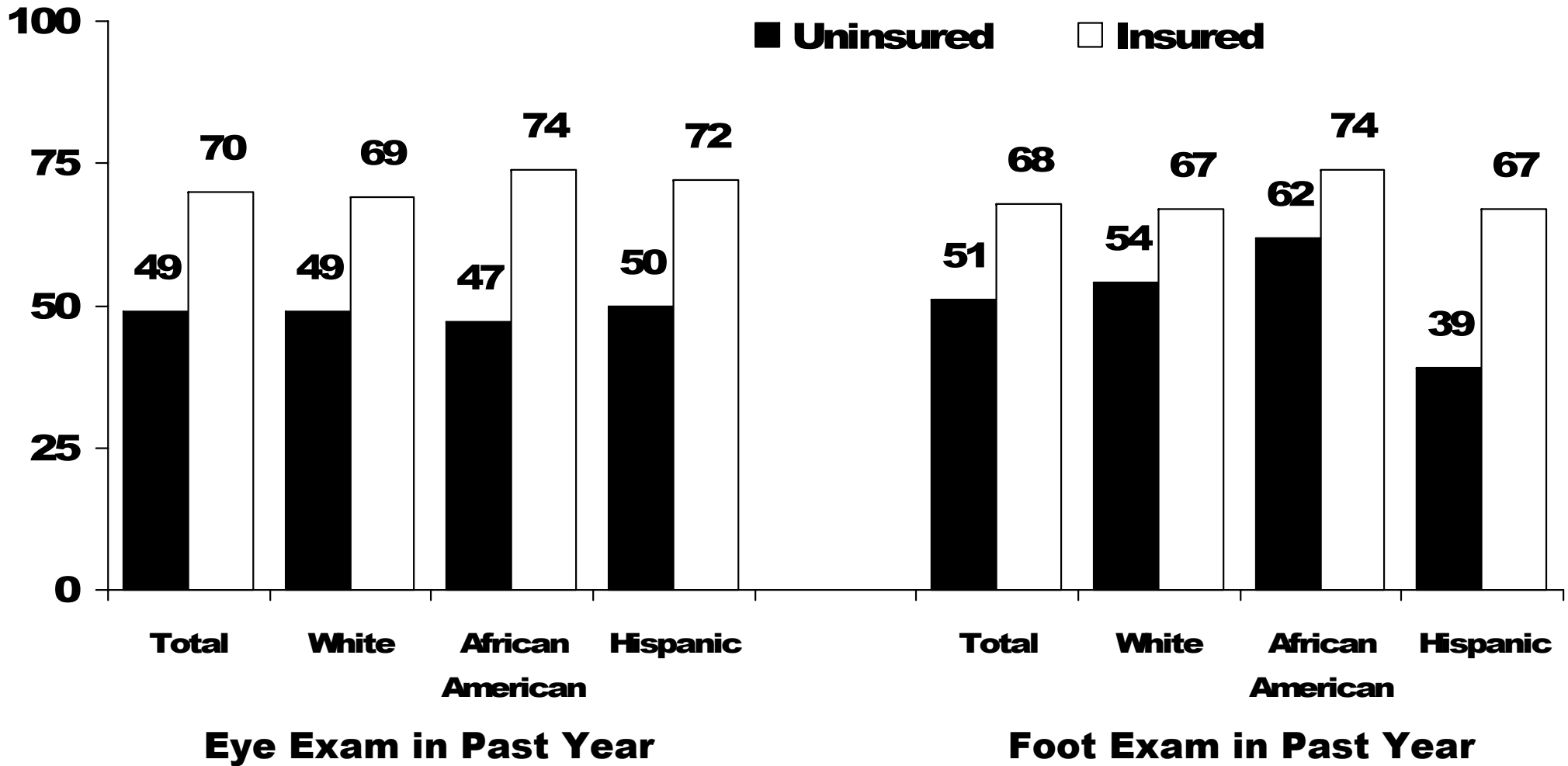
Percent of Men Ages 40–64 Receiving Prostate Exam in Past Two Years, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Insurance Matters for Management of Diabetes: Care of Diabetic Adults by Race/Ethnicity and Insurance

Percent of Diabetic Adults Ages 18–64 with Eye or Foot Exam in Past Year, 2001



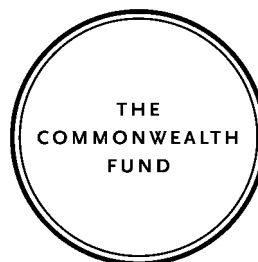
Note: The eye exam is to check for signs of glaucoma, cataracts, and retinopathy, for which people with diabetes are at increased risk; the foot exam is to check for loss of feeling, blood flow, and changes in shape (American Diabetes Assn.).
 Source: Analysis of BRFSS 2001 for The Commonwealth Fund by John Z. Ayanian, Joel S. Weissman, and Alan M. Zaslavsky, Department of Health Care Policy, Harvard Medical School.

**6. Care Experiences and Satisfaction
with Quality of Care:
Insurance and Language Ability**

Availability of Language Interpretation Services Is Limited Among Hispanic Adults, 2001

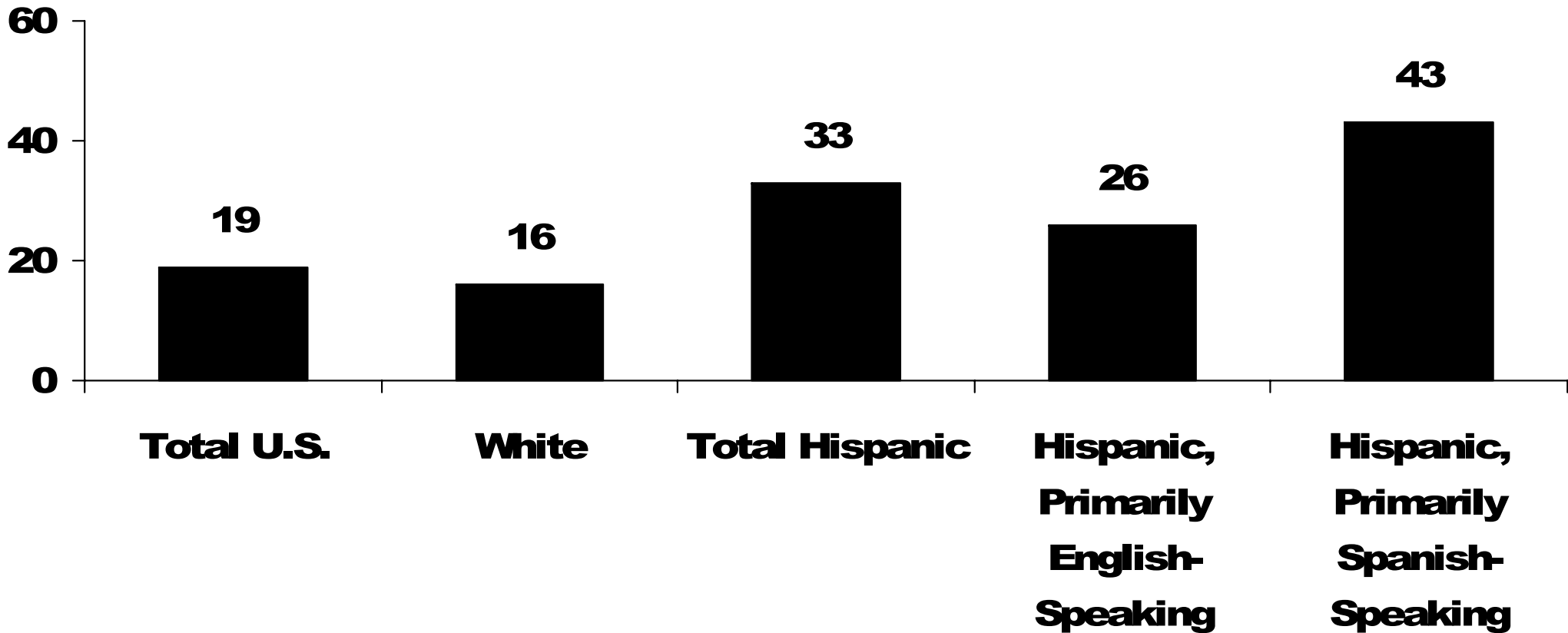
Always, usually, or sometimes have a hard time speaking with/understanding doctor because of language barrier	44%
Of those who need interpreter, percent who always or usually get interpreter	49%
Usual interpreter:	
Staff person	55%
Family or friend	43%
Trained medical interpreter	1%
With interpreter's help, fully understood what doctor was saying	70%

Data: The Commonwealth Fund 2001 Health Care Quality Survey.
 Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



Hispanics Have Greater Problems Understanding and Communicating with Their Doctor

Percent of Adults Ages 18–64 Who Had at Least One Problem Communicating* with Their Provider, 2001



Base: Adults with health care visits in past two years.

* Doctor didn't listen to everything, patient didn't understand fully, or patient had questions but didn't ask them.

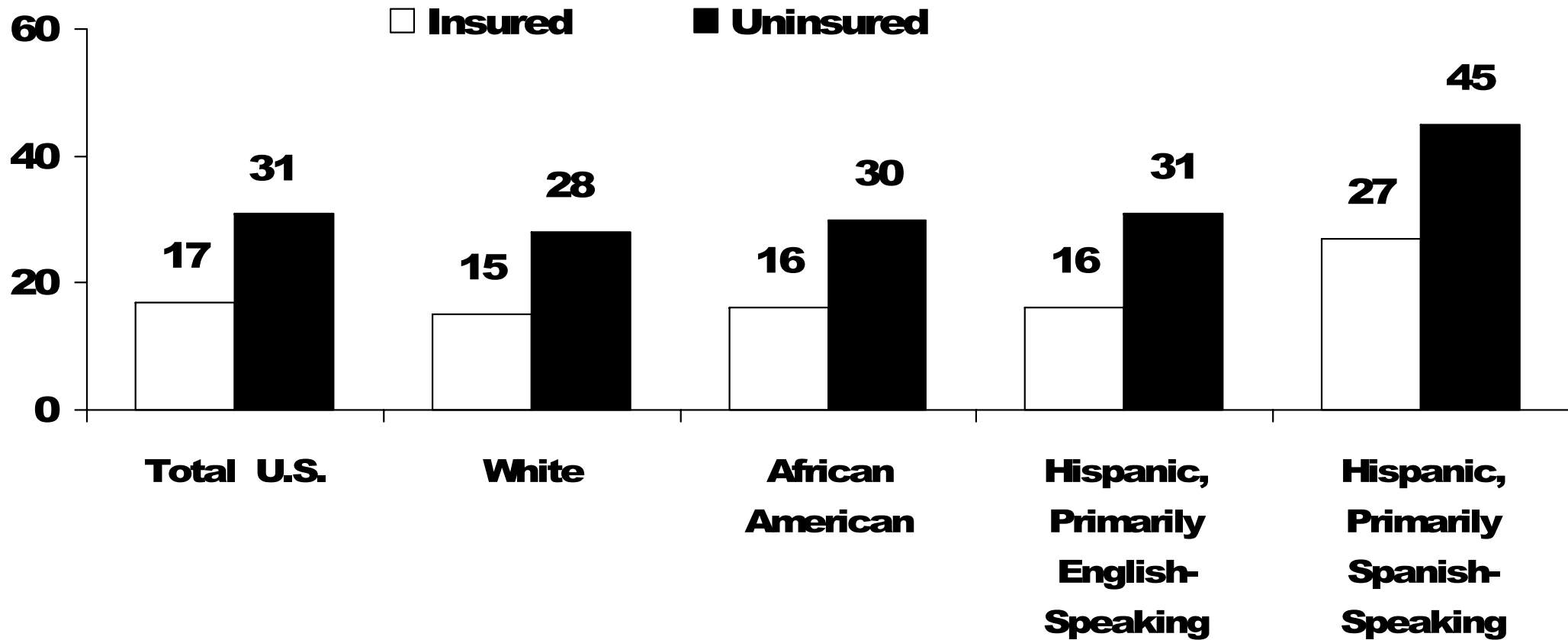
Data: The Commonwealth Fund 2001 Health Care Quality Survey.

Source: Karen Scott Collins, et al. *Diverse Communities, Common Concerns: Assessing Health Care Quality for Minority Americans*. The Commonwealth Fund, March 2002.



Lack of Insurance and English Proficiency Are Associated with Communication Problems

Percent of Adults Ages 18–64 Reporting One or More Communication Problems,* 2001



Base: Adults with health care visits in past two years.

* Doctor didn't listen to everything, patient didn't understand fully, or patient had questions but didn't ask them. Adjusted percentages controlling for poverty and education.

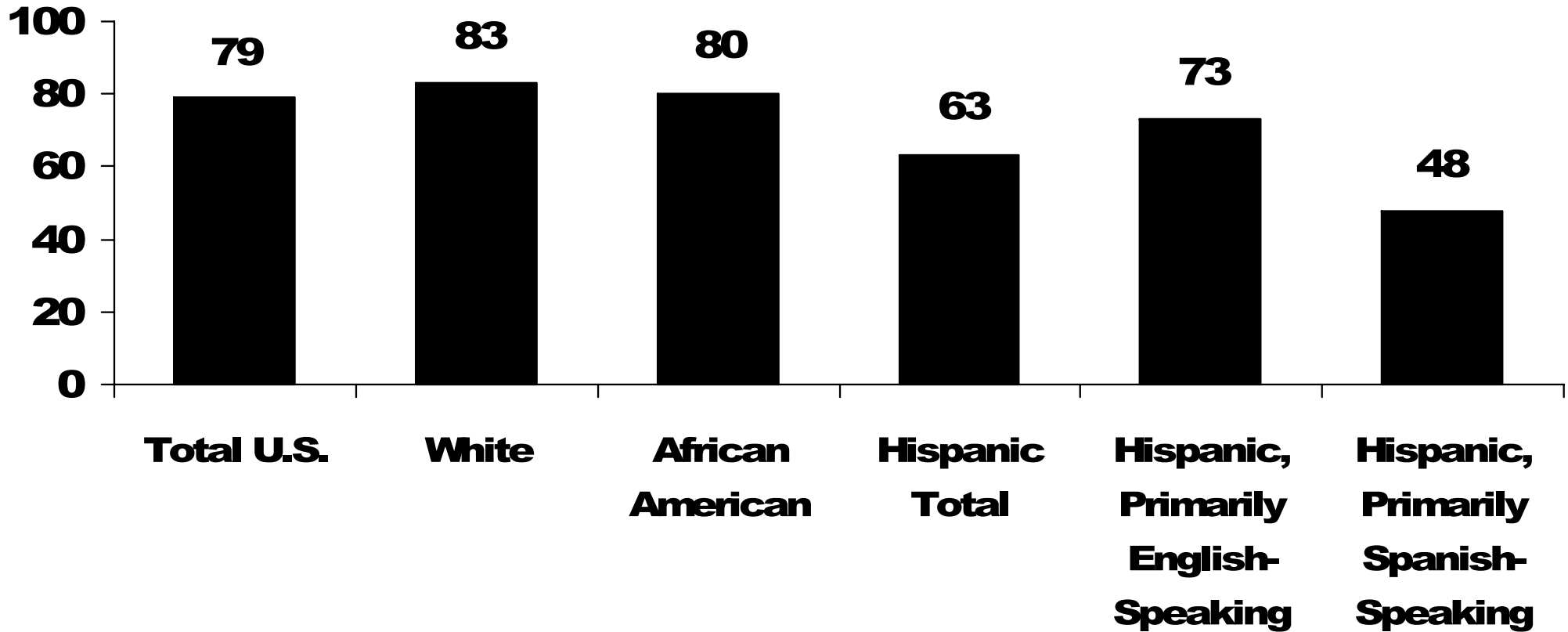
Data: The Commonwealth Fund 2001 Health Care Quality Survey.

Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



Spanish-Speaking Hispanics Have the Most Difficulty Understanding Prescription Instructions

Percent of Adults Ages 18–64 Reporting It Is “Very Easy” to Understand and Read Instructions on Prescription Bottle, 2001

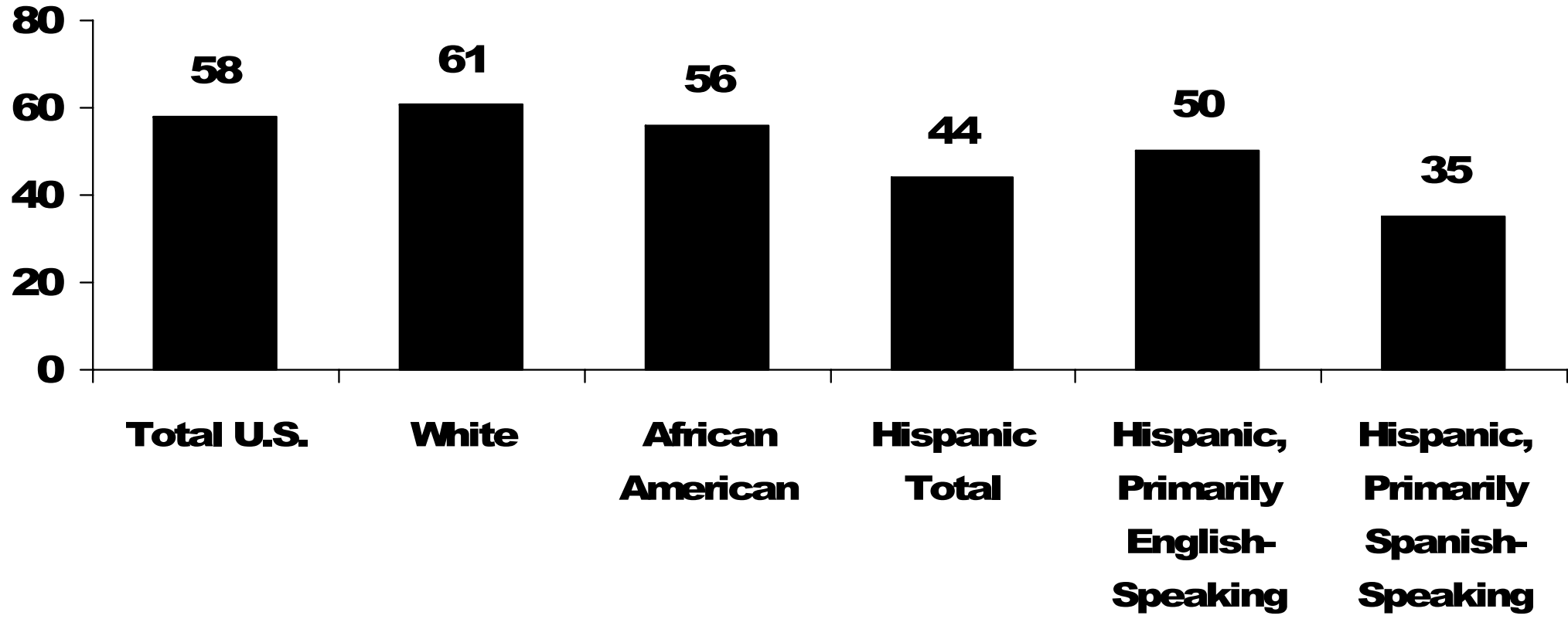


Data: The Commonwealth Fund 2001 Health Care Quality Survey.
 Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



Spanish-Speaking Hispanics Have the Most Difficulty Understanding Information from Their Doctor's Office

Percent of Adults Ages 18–64 Reporting It Is “Very Easy” to Read and Understand Written Information from Their Doctor’s Office, 2001

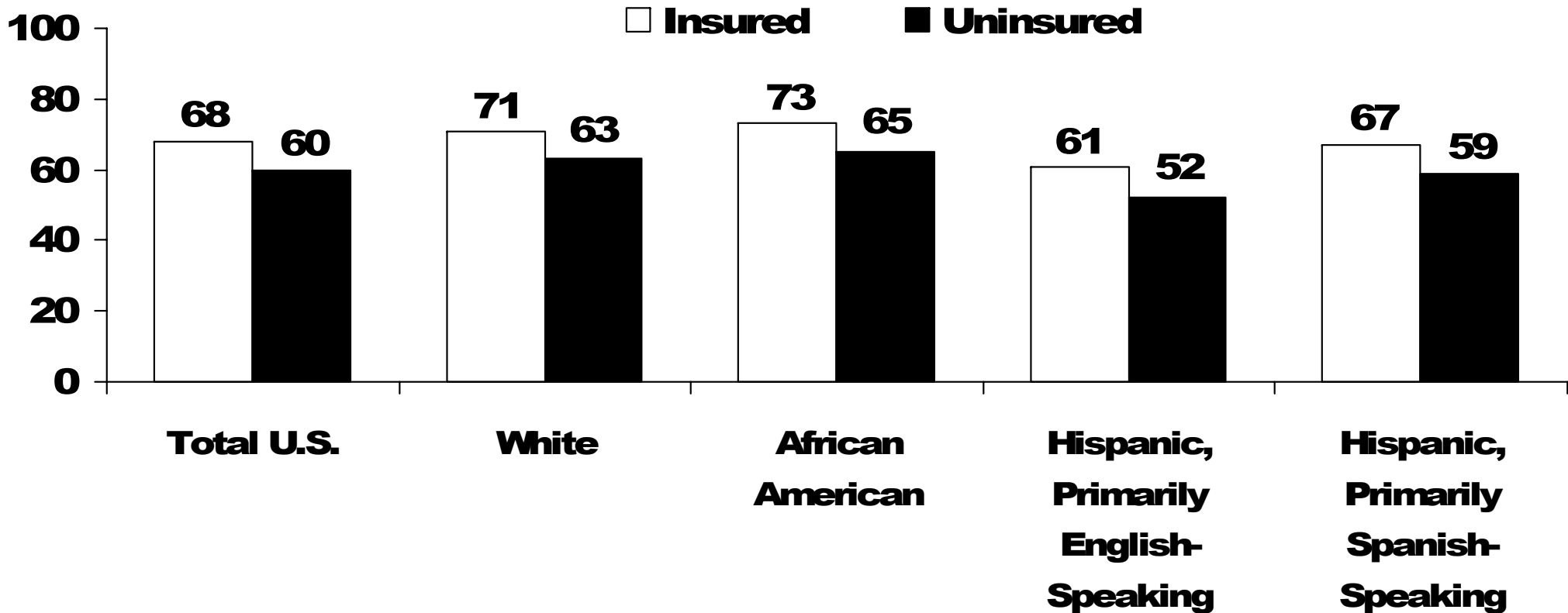


Data: The Commonwealth Fund 2001 Health Care Quality Survey.
 Source: Michelle M. Doty. *Hispanic Patients’ Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



English-Speaking Hispanics Are Less Satisfied with the Amount of Time Spent with Their Doctor

Percent of Adults Ages 18–64 Reporting Their Doctor Spent Sufficient Amount of Time with Them, 2001



Base: Adults with health care visits in past two years.

Adjusted percentages controlling for poverty and education.

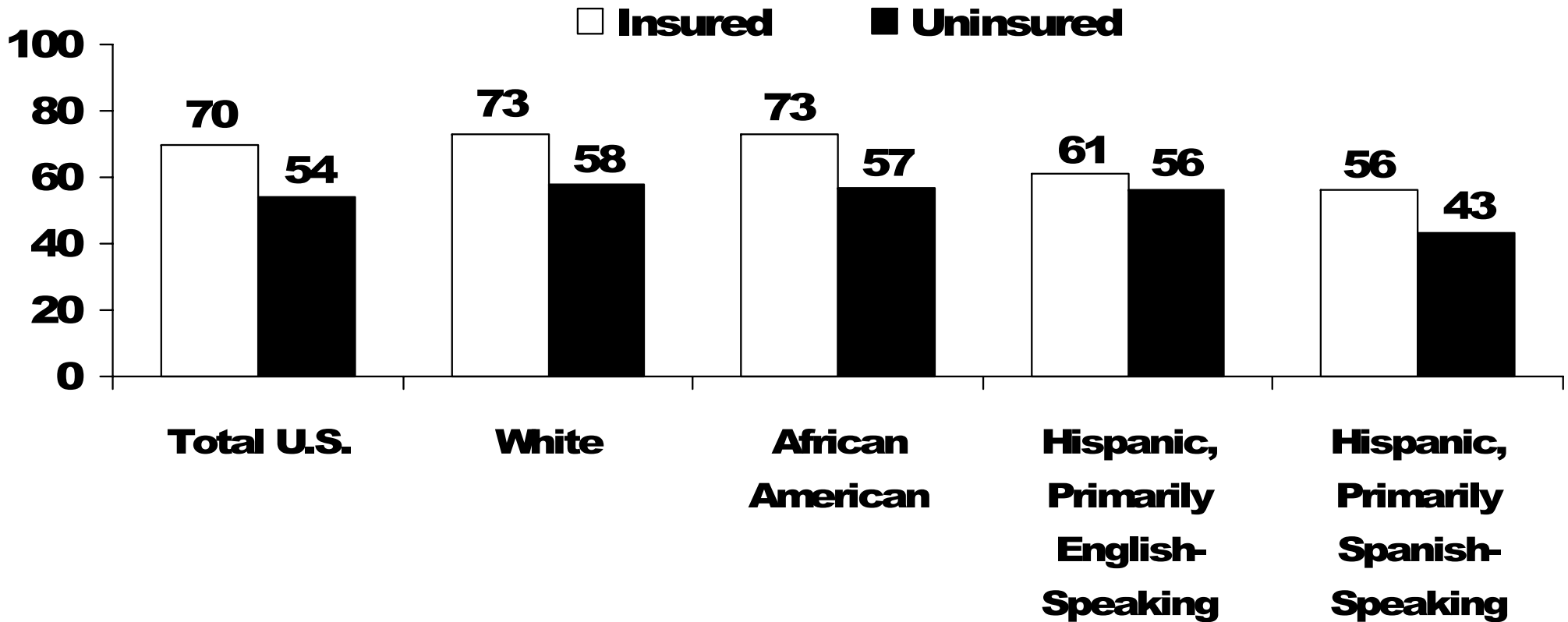
Data: The Commonwealth Fund 2001 Health Care Quality Survey.

Source: Michelle M. Doty. *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



Uninsured Spanish-Speaking Hispanics Are Least Likely to Report a “Great Deal” of Confidence in Their Doctor

Percent of Adults Ages 18–64 Reporting “Great Deal” of Confidence in Their Doctor, 2001



Base: Adults with health care visits in past two years.

Adjusted percentages controlling for poverty and education.

Data: The Commonwealth Fund 2001 Health Care Quality Survey.

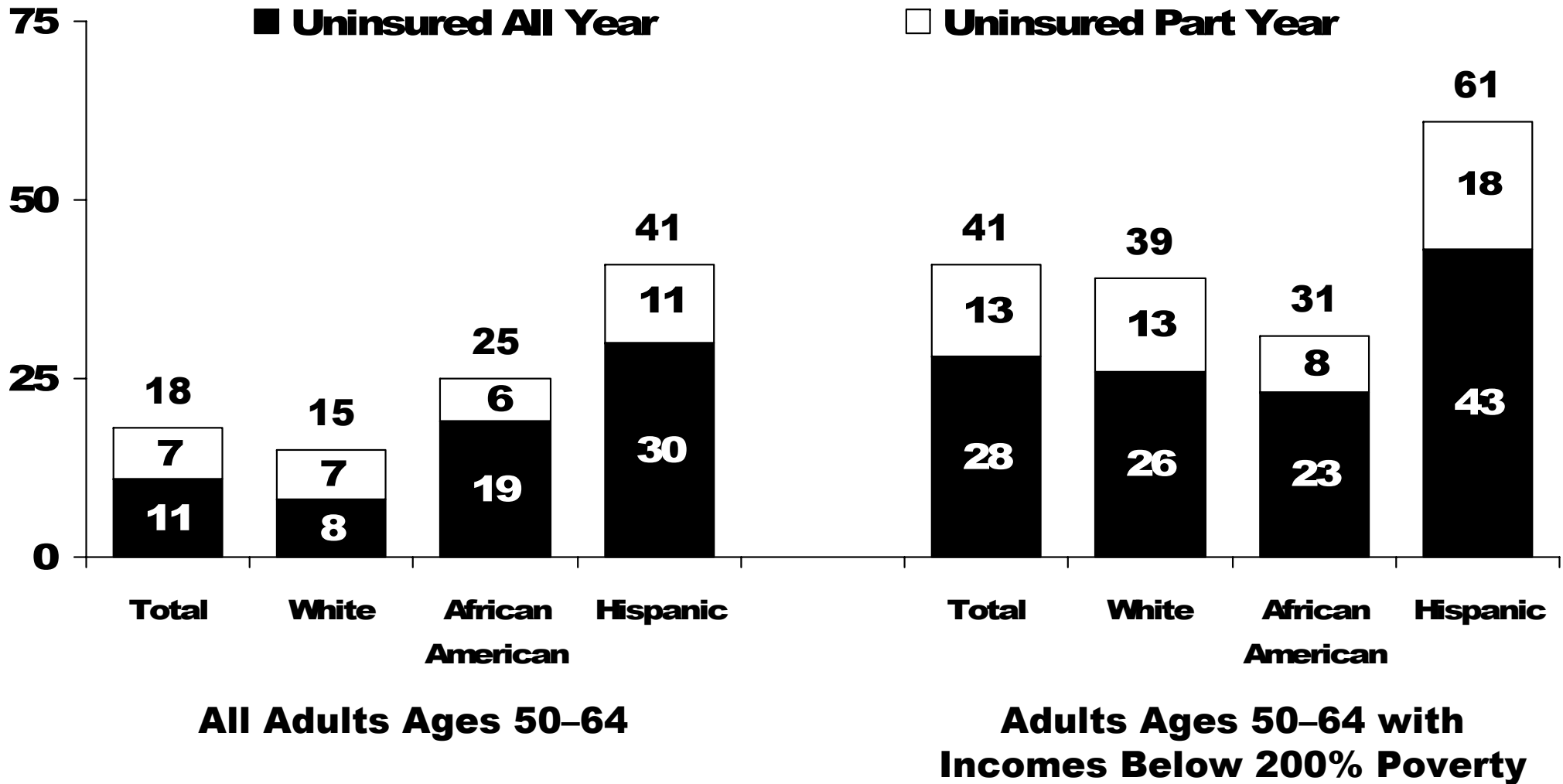
Source: Michelle M. Doty. *Hispanic Patients’ Double Burden: Lack of Health Insurance and Limited English*. The Commonwealth Fund, February 2003.



7. Insurance and Access Among Adults Ages 50–64

Low-Income Hispanic Adults Ages 50–64 Have High Rates of Being Uninsured During the Year

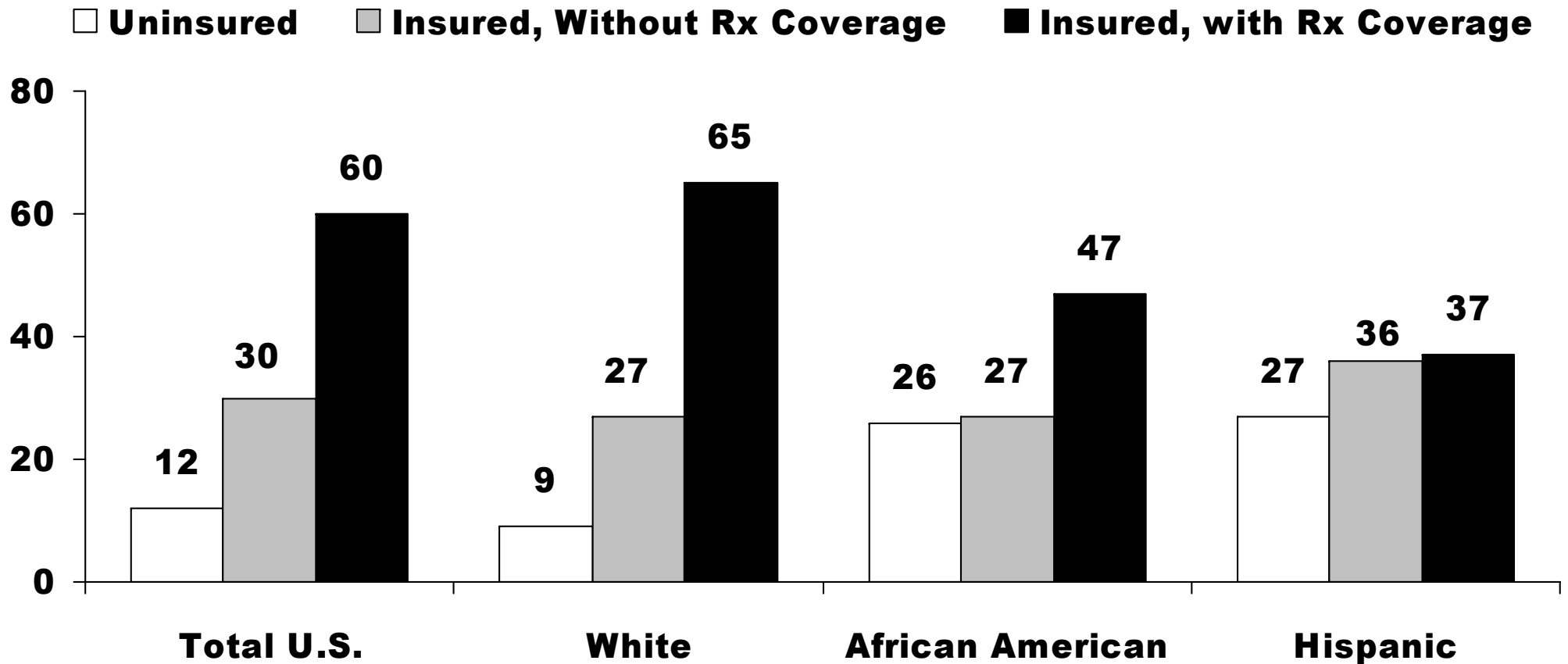
Percent of Adults Ages 50–64 Uninsured All or Part Year, 2000



Source: The Commonwealth Fund and Columbia University analysis of MEPS 2000.

Inadequate Insurance: Hispanics Ages 50–64 Are Least Likely to Have Prescription Drug Coverage

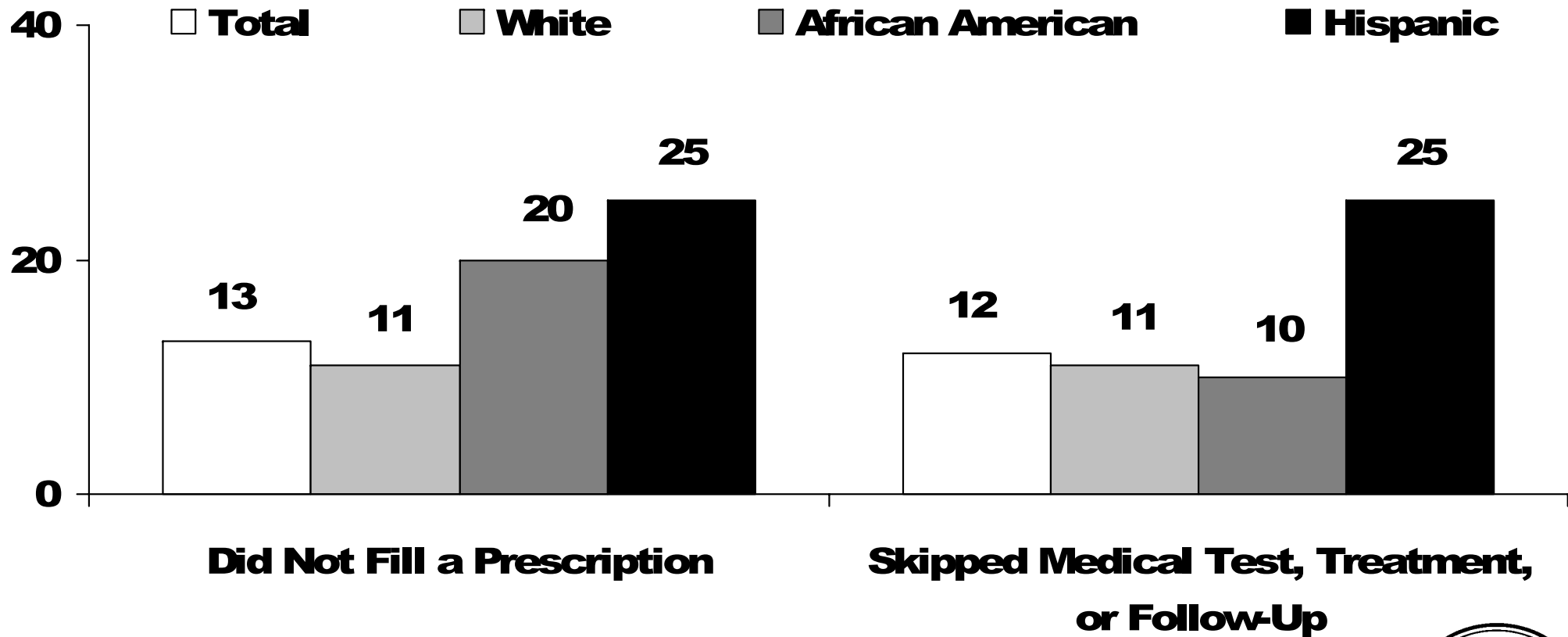
Percent of Adults Ages 50–64 Uninsured, and Insured with and Without Prescription Drug Coverage, 2001



Source: The Commonwealth Fund 2001 Health Care Quality Survey.

A Quarter of Hispanics Ages 50–64 Are Unable to Access Care Because of Cost

Percent of Adults Ages 50–64 Who Went Without Needed Care in the Past Year Due to Cost, 2001



Methods

Data for this chartbook are drawn from recent Fund reports or new analysis of five surveys. These include: *The Commonwealth Fund 2001 Health Care Quality Survey*; the Supplement to March *Current Population Survey (CPS)*, 2000–2002; the *Medical Expenditure Panel Survey (MEPS)*, 2000; the 1996 Panel of the *Survey of Income and Program Participation (SIPP)*; and the *Behavioral Risk Factor Surveillance System Survey (BRFSS)*, 2001. Sherry Glied and Douglas Gould of Columbia University Mailman School of Public Health, Department of Health Policy and Management, provided analysis of the CPS and MEPS. Pamela Farley Short and Deborah Graefe of Pennsylvania State University, Department of Health Policy and Administration, provided analysis of the SIPP. John Ayanian, Joel Weissman, and Alan Zaslavsky at Harvard Medical School, Department of Health Care Policy, analyzed the BRFSS.

The Commonwealth Fund 2001 Health Care Quality Survey was conducted by telephone from April through November of 2001 with a random, nationally representative sample of 6,722 adults age 18 and older. This analysis restricts the sample to nonelderly adults ages 18 to 64; it includes 2,773 non-Hispanic whites, 885 African Americans, and 1,078 respondents who identified themselves as Latino or Hispanic. Hispanics are further categorized by language ability into two groups: those who primarily speak English (N=691) and those who primarily speak Spanish and lack English proficiency (N=387).

The *CPS* is conducted by U.S. Census Bureau for the Bureau of Labor Statistic. It is the primary source of statistics of income, poverty, and labor statistics for the U.S. civilian noninstitutionalized population. The sample size is about 50,000 households representing approximately 132,000 people. The March Supplement asks questions on health insurance coverage during the previous year (i.e., interviews conducted in March 2002 correspond to health insurance coverage during 2001). In March 2001, a question was added which verified whether or not a person was uninsured. When presenting March 2002 data, the insurance estimates take into account the verification question.

The 2000 *MEPS* uses an overlapping panel design in which data are collected in a series of five interviews over a 30-month period, with a new panel started every year. The *MEPS* collects data on health care utilization, health status, and scope and breadth of health insurance. The sample size in 2000 was about 9,500 families representing 23,000 people.

The *SIPP* is a multi-year panel survey conducted by the U.S. Bureau of the Census that interviews a sample of households every four months for several years. The 1996 panel was fielded for four years and consisted of about 37,000 households. Information on insurance status is obtained every four months so that estimates of the length of time uninsured over a four year period can be calculated.

The 2001 *BRFSS* is a federally funded survey designed by the Centers for Disease Control and Prevention (CDC) in collaboration with state health departments to monitor health-related behaviors and risk factors in the US population. The analysis is restricted to adults ages 18 to 64 and defines uninsured adults as having no health insurance at the time they were surveyed.

References

- Karen Scott Collins, Dora L. Hughes, Michelle M. Doty, Brett L. Ives, Jennifer N. Edwards, and Katie Tenney, *Diverse Communities, Common Concerns: Assessing Health Care Quality for Minority Americans* (New York: The Commonwealth Fund, March 2002). (Publication #523)
- Michelle M. Doty, *Hispanic Patients' Double Burden: Lack of Health Insurance and Limited English* (New York: The Commonwealth Fund, February 2003). (Publication #592)
- Kevin Quinn, *Working Without Benefits: The Health Insurance Crisis Confronting Hispanic Americans* (New York: The Commonwealth Fund, March 2000). (Publication #370)
- Claudia Schur and Jacob Feldman, *Running in Place: How Job Characteristics, Immigrant Status, and Family Structure Keep Hispanics Uninsured* (New York: The Commonwealth Fund, May 2001). (Publication #453)

Appendix

Table 1. Demographic Characteristics of Under-65 Population, by Race/Ethnicity and Hispanic Groups Using Averages of Three Years of CPS

Demographic Characteristics	Race/Ethnicity								
	Total	White	Black	All Hispanics	Mexican	Puerto Rican	Cuban	Central/South American	Other
Total Under Age 65, in Millions	244.4	166.7	31.9	32.8	22.2	2.82	1.02	4.79	2.06
Percent Distribution of Total Population	100%	68%	13%	13%	67%	9%	3%	15%	6%
Age									
0–18	31%	29%	37%	39%	41%	37%	25%	33%	38%
19–24	9	9	10	11	12	10	8	11	10
25–44	34	34	32	34	33	33	36	39	33
45–64	26	29	20	15	14	20	32	17	19
Total adults 19–64	69	71	63	61	59	63	75	67	62
Family Structure									
Married with children	31	31	21	37	40	28	30	34	33
Single with children	10	8	20	13	13	19	8	12	14
Married no children	26	30	15	18	18	16	28	20	20
Single no children	32	31	44	31	30	36	34	33	32
Country of Birth									
Born in U.S.	89	97	94	61	62	99	40	34	71
Born Outside the U.S.	11	3	6	39	38	1	60	66	29
Income									
Less than \$10,000	11	8	21	17	17	22	15	16	16
\$10,000–\$14,999	6	5	10	11	12	10	10	10	9
\$15,000–\$30,000	19	16	25	30	32	25	21	28	26
\$30,001–\$49,999	20	20	20	21	21	19	22	22	20
\$50,000 or more	43	51	25	21	18	24	33	24	29
Poverty									
Under 100%	15	10	28	29	30	30	18	23	24
100%–199%	18	15	24	30	32	25	22	30	25
200% or Greater	66	75	48	41	38	45	61	47	51

Table 1 (continued)

Demographic Characteristics	Race/Ethnicity								
	Total	White	Black	All Hispanics	Mexican	Puerto Rican	Cuban	Central/South American	Other
Work Status of Adults									
Full-time, full/part-year	70%	70%	68%	67%	68%	62%	69%	68%	68%
Part-time	13	14	10	10	10	10	11	11	12
Not working	18	16	22	22	22	28	20	20	20
Firm Size of Primary Earner									
Fewer than 25 employees	28	29	18	33	34	22	37	37	28
25–99 employees	13	13	11	17	17	14	16	16	16
100–449 employees	14	14	14	13	13	14	12	14	13
500–999 employees	5	5	7	5	4	6	7	5	5
1,000 or more employees	40	50	50	32	32	45	29	28	38
Wage Rate of Primary Earner									
Less than \$7	17	16	18	22	24	15	18	23	17
\$7–\$10	10	9	12	16	17	13	12	17	14
\$10–\$15	18	18	19	19	18	18	19	19	20
\$15 or more	55	58	51	43	41	54	50	42	49
Industry of Primary Earner									
Professional/Managerial	33	38	23	15	13	21	27	16	22
Service–Household, protective or other	16	13	24	24	24	22	16	30	21
Sales/Admin./Tech. Support/Clerical	31	32	31	27	25	35	35	24	34
Operators/Fabricators/Laborers	17	15	21	27	29	20	21	27	21
Farmers/Forestry/Fishing	3	3	1	7	10	2	1	3	2
Changed Jobs During Year, Primary Earner									
Yes	16	17	15	13	13	15	11	14	15
No	84	83	85	87	87	85	89	86	85

Source: The Commonwealth Fund and Columbia University analysis of March 2000–2002 Current Population Survey.

Table 2. Characteristics of Uninsured Population Under 65, by Race/Ethnicity and Hispanic Subgroups
Using Averages of Three Years of CPS

Distribution of the Uninsured	Race/Ethnicity								
	Total	White	Black	All Hispanics	Mexican	Puerto Rican	Cuban	Central/South American	Other
Total Uninsured Under Age 65	100%	100%	100%	100%	100%	100%	100%	100%	100%
Gender									
Female	48	48	50	46	45	45	44	48	49
Male	52	52	50	54	55	55	56	52	51
Age									
0–18	24	20	27	30	32	25	18	24	26
19–24	17	17	17	17	17	18	10	16	17
25–44	39	39	38	39	39	38	40	44	40
45–64	20	25	18	17	12	19	32	17	16
Total Adults 19–64	76	80	73	70	55	75	82		
Country of Birth									
Born in the U.S.	77	95	90	43	44	98	29	22	56
Born outside the U.S.	23	5	10	57	56	2	71	78	44
Family Structure									
Married with children	21	18	11	31	33	14	22	27	25
Single with children	12	10	20	13	13	36	22	12	15
Married without children	20	23	11	18	17	10	21	20	16
Single without children	47	49	57	39	37	39	35	41	43
Poverty									
Under 100%	33	26	42	39	40	38	32	34	37
100%–199%	29	26	27	37	38	31	31	36	32
Over 200%	38	47	31	25	22	31	37	30	31

Table 2 (continued)

	Race/Ethnicity								
	Total	White	Black	All Hispanics	Mexican	Puerto Rican	Cuban	Central/South American	Other
Work Status of Adult									
Full-time, full/part-year	64%	65%	56%	63%	64%	58%	62%	64%	61%
Part-time	15	17	15	11	11	11	13	12	13
Not working	21	18	29	26	26	31	25	24	26
Firm Size of Primary Earner									
Fewer than 25 employees	46	50	33	47	47	35	45	51	43
25–99 employees	14	13	13	18	18	17	21	18	17
100–499 employees	11	10	14	11	11	14	12	10	11
500–999 employees	4	3	5	3	3	6	4	3	4
1,000 or more	25	24	34	20	20	29	17	18	24
Wage of Primary Earner									
Less than \$7	30	31	29	32	33	25	30	31	29
\$7–\$10	15	14	14	19	19	17	15	19	18
\$10–\$15	16	17	15	15	14	17	16	16	15
\$15 or more	39	39	42	34	33	41	39	34	39
Industry of Primary Earner									
Professional/Managerial	16	21	14	7	6	10	13	7	12
Service	27	24	33	31	30	26	23	38	30
Sales/Admin./Tech. Support or Clerical	27	30	26	20	18	34	26	19	29
Operators/Fabricators or Laborers	24	21	25	31	31	25	36	32	25
Farmers/Forestry/Fishing	6	5	3	12	15	4	2	5	4

Source: The Commonwealth Fund and Columbia University analysis of March 2000–2002 Current Population Survey.