

# State Profiles

## Health Insurance, Access, and Use: Texas

Tabulations from the 1999  
National Survey of  
America's Families  
SP-11

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Assessing  
the New  
Federalism

*An Urban Institute  
Program to Assess  
Changing Social Policies*

## Assessing the New Federalism

*Assessing the New Federalism* is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states. It focuses primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project provides timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey, studies of policies in 13 states and a database with information on all 50 states and the District of Columbia. Publications and database are available free of charge on the Urban Institute's Web site: <http://newfederalism.urban.org/>. This paper is one in a series of papers analyzing information from these and other sources.

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The following set of tabulations presents detailed descriptive information on health insurance coverage, access to care, and health care utilization in Texas and the nation. These tabulations are based on the 1999 National Survey of America's Families (NSAF) and are an update of similar tabulations developed using the 1997 NSAF (the 1997 data are available online at [http://newfederalism.urban.org/pdf/State\\_profile\\_TX.pdf](http://newfederalism.urban.org/pdf/State_profile_TX.pdf))<sup>1</sup>. Although detailed comparisons between 1997 and 1999 are not available in these tabulations, Table A presents an overview of changes in the distribution of health insurance coverage for Texas and the nation as a whole.

**Table A. Health Insurance Coverage of Nonelderly Population by Age, Texas and the U.S., 1997-1999.**

	Texas		U.S.	
	1997	1999	1997	1999
<b>All (0-64)</b>				
Employer-Sponsored	60.3	62.5	69.7	70.5 *
Medicaid/SCHIP/State	9.5	7.9 **	8.8	8.5
Other	5.1	4.6	6.1	5.9
Uninsured	25.1	25.0	15.4	15.1
<b>Children (0-17)</b>				
Employer-Sponsored	54.0	56.7	66.7	66.6
Medicaid/SCHIP/State	20.6	16.9 **	17.4	16.8
Other	4.2	3.4	4.1	4.2
Uninsured	21.2	22.9	11.8	12.3
<b>Adults (18-64)</b>				
Employer-Sponsored	63.4	65.3	71.1	72.2 **
Medicaid/SCHIP/State	4.1	3.6	5.1	4.9
Other	5.6	5.2	6.9	6.6
Uninsured	26.9	25.9	17.0	16.3

**Source:**

Urban Institute tabulations of the National Survey of America's Families (NSAF), 1997 and 1999.

**Notes:**

\* Indicates change from 1997 to 1999 is statistically significant at the 0.10 confidence level.

\*\* Indicates change from 1997 to 1999 is statistically significant at the 0.05 confidence level.

\*\*\* Indicates change from 1997 to 1999 is statistically significant at the 0.01 confidence level.

The remaining tables presented in this State Profile focus only on 1999. Further details on changes by state and nationally between 1997 and 1999 are available in other publications (Kenney, Dubay, and Haley 2000; Zuckerman, Haley, and Holahan 2000).

Tables 1 through 10 present the distribution of insurance coverage (Employer-Sponsored, Medicaid/SCHIP/State, Other Coverage, and Uninsured<sup>ii</sup>) by selected subgroups, including age, family income, gender, race/ethnicity, family structure, family work status, worker's firm size, community type, and country of origin. Table 11 presents characteristics of the uninsured, and Table 12 summarizes estimates of uninsurance rates for each of the subgroups shown in Table 11. Tables 13 and 13a describe characteristics of enrollees in Medicaid, SCHIP, or other state insurance programs, overall and separately for poor and

near-poor enrollees. Tables 14 through 17a present indicators of access to and utilization of health care for children and adults by type of insurance coverage, overall and separately for the low-income population (defined as those with family incomes below 200 percent of the federal poverty level, or \$33,060 for a family of four in 1998).

### ***The National Survey of America's Families***

The NSAF is a household survey conducted as part of the Urban Institute's *Assessing the New Federalism* (ANF) project, which was designed to analyze the devolution of responsibility for social programs from the federal government to the states. The first round of the NSAF was fielded in 1997, the second round was fielded in 1999, and a third round will be fielded in 2002. Along with providing a nationally-representative sample of over 44,000 households in each round, the NSAF has large, state-representative samples in 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin) and over-samples the low-income population. Comparable State Profiles for each of these 13 states in 1997 and 1999 are available on the ANF Web site (<http://newfederalism.urban.org>). Extensive information about the survey, including the design features, response rate, weighting procedures, and treatment of nonresponse, is available in a series of online methodology reports (<http://newfederalism.urban.org/nsaf/methodology.html>).

Readers should note that NSAF estimates of the number of uninsured children and non-elderly adults are lower than those based on the Census Bureau's Current Population Survey (CPS). There are many differences between these two surveys, including the surveys' approaches to measuring insurance coverage. First, prior to March 2000, the CPS approach to measuring coverage has been to ask a series of questions about insurance coverage and assume that any person not designated as being covered through any type of health plan is uninsured. NSAF uses a series of questions similar to CPS in wording but added a question that confirms whether people who appear not to have coverage are, in fact, uninsured. A substantial number of respondents used this opportunity to designate a particular type of coverage for those who initially appeared to be uninsured.

For the March 2000 survey, the CPS also added a confirmation question. Revised estimates for 1999 that used information collected through the confirmation question suggested a lower uninsurance rate from the CPS than was originally estimated (Nelson and Mills 2001). A detailed analysis of the implications of the confirmation question in NSAF is available in Rajan, Zuckerman, and Brennan (2000). In addition, CPS measures insurance coverage during the calendar year prior to the survey (which occurs in March), while NSAF measures insurance coverage at the time of the survey. As a result,

the CPS uninsurance rate would not be directly comparable to the statistics reported in these tables.

### **Public use files**

Researchers can access the NSAF data through public use files available on the ANF Web site. Files based on both the 1997 and 1999 rounds of data are available to download. In addition, custom tabulations using either year of data are available using a Windows-based program, the NSAF CrosstabMaker. The CrosstabMaker is easy to use and requires no knowledge of the survey or statistical software packages. These resources are available at no charge to users who register at <http://newfederalism.urban.org/nsaf/cpuf/index.htm>.

### **References**

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<sup>i</sup> Note that different categories of insurance coverage are used in the 1997 and 1999 State Profiles. The tabulations using the 1997 NSAF classified coverage into five categories: Employer, Other Private, Medicaid/State, Other Public, or Uninsured. In 1999, coverage was grouped into four slightly different categories: Employer-Sponsored, Medicaid/SCHIP/State, Other, and Uninsured. Thus, direct comparisons within coverage groups between the two rounds of data are not possible using these reports. See notes following the tables for further details on the categorization of insurance coverage.

<sup>ii</sup> To create mutually exclusive coverage categories, people reporting multiple types of insurance coverage are classified according to a hierarchy that looks first for employer coverage and then for Medicaid/SCHIP/State coverage.

**Table 1: Health Insurance Coverage of Nonelderly Texas Population by Age, 1999<sup>1</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>			<b>Total</b>
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>
<b>Texas</b>													
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)	18,190,804
<b>Children</b>	3,367,916	56.7	(1.4)	1,004,425	16.9	(1.1)	203,741	3.4	(0.4)	1,361,621	22.9	(1.1)	5,937,704
0-10	1,997,974	52.7	(1.6)	841,986	22.2	(1.6)	112,879	3.0	(0.5)	841,891	22.2	(1.4)	3,794,730
11-17	1,369,942	63.9	(2.1)	162,439	7.6	(1.0)	90,862	4.2	(0.7)	519,730	24.3	(2.3)	2,142,973
<b>Adults</b>	8,000,276	65.3	(1.3)	440,696	3.6	(0.5)	633,670	5.2	(0.6)	3,178,459	25.9	(1.3)	12,253,101
18-34	2,885,389	59.2	(2.1)	226,325	4.7	(0.6)	207,889	4.3	(1.1)	1,552,690	31.9	(2.1)	4,872,294
35-64	5,114,887	69.3	(1.4)	214,371	2.9	(0.6)	425,781	5.8	(0.7)	1,625,769	22.0	(1.5)	7,380,807
<b>U.S. Total</b>													
<b>All</b>	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)	238,589,231
<b>Children</b>	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)	71,964,150
0-10	28,560,386	64.3	(0.8)	8,707,580	19.6	(0.5)	1,819,164	4.1	(0.3)	5,300,798	11.9	(0.6)	44,387,927
11-17	19,390,894	70.3	(0.8)	3,389,373	12.3	(0.6)	1,213,298	4.4	(0.3)	3,582,658	13.0	(0.6)	27,576,223
<b>Adults</b>	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)	166,625,081
18-34	42,487,694	66.2	(0.8)	3,932,261	6.1	(0.3)	3,652,598	5.7	(0.3)	14,094,559	22.0	(0.7)	64,167,112
35-64	77,776,003	75.9	(0.5)	4,225,681	4.1	(0.2)	7,370,988	7.2	(0.3)	13,085,296	12.8	(0.4)	102,457,969

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 2: Health Insurance Coverage of Nonelderly Texas Population by Income, 1999<sup>1</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
<b>Texas</b>												
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)
Less than 100 percent	678,108	20.4	(2.3)	927,482	27.8	(2.3)	188,327	5.7	(1.1)	1,538,210	46.2	(2.8)
100-200 percent	2,110,765	49.1	(2.4)	353,927	8.2	(1.0)	135,115	3.1	(0.7)	1,702,047	39.6	(2.4)
200-399 percent	1,963,527	64.8	(2.5)	118,611	3.9	(0.9)	166,557	5.5	(1.2)	783,050	25.8	(2.3)
400 percent or higher	6,615,792	87.9	(1.5)	45,101	0.6	(0.2)	347,413	4.6	(0.7)	516,773	6.9	(1.2)
<b>Children</b>	3,367,916	56.7	(1.4)	1,004,425	16.9	(1.1)	203,741	3.4	(0.4)	1,361,621	22.9	(1.1)
Less than 100 percent	194,656	13.7	(2.4)	666,331	46.9	(3.6)	12,666	0.9	(0.4)	547,413	38.5	(3.2)
100-200 percent	776,880	48.9	(2.8)	225,185	14.2	(1.8)	50,823	3.2	(1.0)	535,996	33.7	(2.7)
200-399 percent	671,601	67.1	(2.9)	89,049	8.9	(2.3)	52,395	5.2	(1.4)	188,250	18.8	(2.3)
400 percent or higher	1,724,780	89.5	(1.3)	23,861	1.2	(0.4)	87,858	4.6	(0.8)	89,963	4.7	(1.0)
<b>Adults</b>	8,000,276	65.3	(1.3)	440,696	3.6	(0.5)	633,670	5.2	(0.6)	3,178,459	25.9	(1.3)
Less than 100 percent	483,452	25.3	(2.8)	261,151	13.7	(2.0)	175,661	9.2	(1.8)	990,797	51.9	(3.9)
100-200 percent	1,333,885	49.2	(3.0)	128,742	4.8	(1.2)	84,292	3.1	(0.8)	1,166,052	43.0	(3.1)
200-399 percent	1,291,926	63.6	(3.0)	29,563	1.5	(0.6)	114,162	5.6	(1.5)	594,800	29.3	(2.8)
400 percent or higher	4,891,012	87.4	(1.9)	21,240	0.4	(0.2)	259,555	4.6	(0.9)	426,810	7.6	(1.6)
<b>U.S. Total</b>												
<b>All</b>	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
Less than 100 percent	7,811,916	24.6	(0.9)	11,500,333	36.3	(1.0)	2,167,503	6.8	(0.5)	10,222,507	32.3	(1.1)
100-200 percent	22,547,559	52.1	(1.1)	5,824,835	13.5	(0.4)	2,875,344	6.6	(0.4)	12,029,333	27.8	(0.9)
200-399 percent	31,074,302	74.2	(0.8)	1,733,835	4.1	(0.3)	2,643,519	6.3	(0.4)	6,436,909	15.4	(0.7)
400 percent or higher	106,781,200	87.7	(0.4)	1,195,893	1.0	(0.1)	6,369,682	5.2	(0.3)	7,374,562	6.1	(0.4)
<b>Children</b>	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)
Less than 100 percent	2,652,611	20.6	(1.1)	6,927,463	53.7	(1.4)	362,981	2.8	(0.4)	2,965,349	23.0	(1.3)
100-200 percent	8,617,805	52.4	(1.3)	3,624,867	22.0	(1.0)	720,980	4.4	(0.5)	3,489,029	21.2	(1.2)
200-399 percent	10,902,631	77.9	(1.0)	996,798	7.1	(0.6)	617,707	4.4	(0.5)	1,477,623	10.6	(0.7)
400 percent or higher	25,778,233	90.1	(0.5)	547,825	1.9	(0.2)	1,330,794	4.7	(0.3)	951,454	3.3	(0.3)
<b>Adults</b>	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
Less than 100 percent	5,159,305	27.5	(1.1)	4,572,870	24.3	(1.0)	1,804,522	9.6	(0.7)	7,257,158	38.6	(1.2)
100-200 percent	13,929,754	51.9	(1.2)	2,199,968	8.2	(0.4)	2,154,364	8.0	(0.5)	8,540,304	31.8	(1.0)
200-399 percent	20,171,671	72.3	(1.0)	737,037	2.6	(0.3)	2,025,812	7.3	(0.6)	4,959,286	17.8	(0.9)
400 percent or higher	81,002,967	87.0	(0.5)	648,068	0.7	(0.1)	5,038,888	5.4	(0.3)	6,423,108	6.9	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 3: Health Insurance Coverage of Nonelderly Texas Population by Gender, 1999<sup>1</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>												
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)
Female	5,585,237	61.5	(1.4)	843,615	9.3	(0.6)	416,070	4.6	(0.6)	2,244,080	24.7	(1.4)
Male	5,782,955	63.5	(1.4)	601,506	6.6	(0.6)	421,342	4.6	(0.6)	2,296,000	25.2	(1.2)
<b>Children</b>	3,367,916	56.7	(1.4)	1,004,425	16.9	(1.1)	203,741	3.4	(0.4)	1,361,621	22.9	(1.1)
Female	1,667,708	57.5	(1.9)	487,746	16.8	(1.2)	103,420	3.6	(0.6)	642,528	22.2	(1.7)
Male	1,700,209	56.0	(1.9)	516,679	17.0	(1.5)	100,321	3.3	(0.6)	719,093	23.7	(1.4)
<b>Adults</b>	8,000,276	65.3	(1.3)	440,696	3.6	(0.5)	633,670	5.2	(0.6)	3,178,459	25.9	(1.3)
Female	3,917,529	63.3	(1.8)	355,869	5.8	(0.7)	312,650	5.1	(0.7)	1,601,552	25.9	(1.8)
Male	4,082,747	67.3	(1.8)	84,827	1.4	(0.4)	321,021	5.3	(0.9)	1,576,907	26.0	(1.6)
<b>U.S. Total</b>												
<b>All</b>	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
Female	83,907,600	69.8	(0.4)	11,521,220	9.6	(0.3)	7,022,888	5.8	(0.2)	17,786,994	14.8	(0.4)
Male	84,307,377	71.2	(0.5)	8,733,675	7.4	(0.2)	7,033,160	5.9	(0.2)	18,276,317	15.4	(0.4)
<b>Children</b>	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)
Female	23,368,843	66.5	(0.7)	5,904,759	16.8	(0.6)	1,383,419	3.9	(0.3)	4,499,691	12.8	(0.6)
Male	24,582,437	66.8	(0.7)	6,192,194	16.8	(0.5)	1,649,043	4.5	(0.2)	4,383,765	11.9	(0.5)
<b>Adults</b>	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
Female	60,538,757	71.2	(0.5)	5,616,461	6.6	(0.2)	5,639,469	6.6	(0.3)	13,287,303	15.6	(0.4)
Male	59,724,940	73.2	(0.5)	2,541,482	3.1	(0.2)	5,384,117	6.6	(0.3)	13,892,553	17.0	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 4: Health Insurance Coverage of Nonelderly Texas Population by Race/Ethnicity, 1999<sup>1</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
<b>Texas</b>												
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)
White Non-Hispanic	7,008,785	75.3	(1.5)	354,848	3.8	(0.5)	565,571	6.1	(0.7)	1,383,297	14.9	(1.2)
Black Non-Hispanic	1,224,365	55.4	(4.6)	343,037	15.5	(2.1)	100,887	4.6	(1.5)	540,630	24.5	(3.9)
Hispanic	2,484,760	42.2	(2.1)	744,441	12.6	(1.1)	136,138	2.3	(0.6)	2,527,161	42.9	(1.9)
Other Non-Hispanic	650,282	83.7	(6.1)	2,795	0.4	(0.4)	34,816	4.5	(3.0)	88,992	11.5	(5.3)
<b>Children</b>	3,367,916	56.7	(1.4)	1,004,425	16.9	(1.1)	203,741	3.4	(0.4)	1,361,621	22.9	(1.1)
White Non-Hispanic	1,868,951	72.3	(1.8)	200,896	7.8	(1.1)	130,131	5.0	(0.8)	384,502	14.9	(1.6)
Black Non-Hispanic	345,375	45.8	(4.8)	229,025	30.4	(4.0)	13,829	1.8	(0.9)	165,379	21.9	(4.0)
Hispanic	969,395	40.4	(2.3)	571,710	23.9	(2.2)	54,405	2.3	(0.7)	802,084	33.5	(1.7)
Other Non-Hispanic	184,195	91.2	(4.2)	2,795	1.4	(1.4)	5,375	2.7	(2.7)	9,656	4.8	(2.7)
<b>Adults</b>	8,000,276	65.3	(1.3)	440,696	3.6	(0.5)	633,670	5.2	(0.6)	3,178,459	25.9	(1.3)
White Non-Hispanic	5,139,834	76.4	(1.7)	153,953	2.3	(0.5)	435,439	6.5	(0.9)	998,795	14.9	(1.4)
Black Non-Hispanic	878,990	60.4	(5.6)	114,012	7.8	(1.9)	87,058	6.0	(2.1)	375,251	25.8	(5.4)
Hispanic	1,515,364	43.4	(2.5)	172,731	4.9	(1.1)	81,733	2.3	(0.8)	1,725,077	49.4	(2.6)
Other Non-Hispanic	466,088	81.1	(8.0)	.	.	.	29,440	5.1	(3.8)	79,336	13.8	(7.2)
<b>U.S. Total</b>												
<b>All</b>	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
White Non-Hispanic	128,165,235	76.8	(0.5)	8,863,879	5.3	(0.2)	11,086,300	6.6	(0.2)	18,874,066	11.3	(0.4)
Black Non-Hispanic	17,341,382	56.0	(1.3)	6,248,536	20.2	(1.0)	1,241,635	4.0	(0.4)	6,111,394	19.8	(1.0)
Hispanic	14,635,209	49.6	(1.0)	4,384,723	14.9	(0.6)	945,534	3.2	(0.3)	9,545,969	32.4	(0.9)
Other Non-Hispanic	8,073,151	72.4	(1.6)	757,757	6.8	(0.9)	782,578	7.0	(0.9)	1,531,882	13.7	(1.3)
<b>Children</b>	47,951,280	66.6	(0.6)	12,096,953	16.8	(0.4)	3,032,462	4.2	(0.2)	8,883,455	12.3	(0.5)
White Non-Hispanic	34,879,259	75.6	(0.7)	4,803,953	10.4	(0.4)	2,252,037	4.9	(0.3)	4,209,425	9.1	(0.7)
Black Non-Hispanic	5,317,271	48.3	(1.6)	3,803,466	34.6	(1.6)	282,836	2.6	(0.4)	1,600,033	14.5	(0.9)
Hispanic	5,231,095	46.0	(1.2)	3,023,882	26.6	(1.0)	335,251	3.0	(0.4)	2,787,252	24.5	(1.0)
Other Non-Hispanic	2,523,656	73.4	(2.4)	465,652	13.5	(2.1)	162,337	4.7	(1.2)	286,745	8.3	(1.1)
<b>Adults</b>	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
White Non-Hispanic	93,285,977	77.2	(0.4)	4,059,926	3.4	(0.2)	8,834,263	7.3	(0.3)	14,664,641	12.1	(0.4)
Black Non-Hispanic	12,024,111	60.3	(1.5)	2,445,070	12.3	(0.9)	958,799	4.8	(0.5)	4,511,360	22.6	(1.4)
Hispanic	9,404,115	51.9	(1.1)	1,360,841	7.5	(0.5)	610,283	3.4	(0.4)	6,758,717	37.3	(1.1)
Other Non-Hispanic	5,549,495	72.0	(1.7)	292,105	3.8	(0.6)	620,241	8.1	(1.1)	1,245,137	16.2	(1.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 5: Health Insurance Coverage of Texas Adults Aged 18-64 by Family Structure, 1999<sup>1,6</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>												
<b>All Adults</b>	8,000,276	65.3	(1.3)	440,696	3.6	(0.5)	633,670	5.2	(0.6)	3,178,459	25.9	(1.3)
Married, with Children	2,954,451	70.8	(1.6)	78,614	1.9	(0.5)	171,300	4.1	(0.6)	967,014	23.2	(1.2)
Married, without Children	2,271,061	75.0	(3.3)	15,046	0.5	(0.3)	115,934	3.8	(1.2)	627,952	20.7	(3.1)
Single, with Children	506,765	44.7	(2.5)	148,396	13.1	(2.0)	34,782	3.1	(1.0)	444,328	39.2	(2.9)
Single, without Children	2,267,999	57.9	(2.6)	198,640	5.1	(1.1)	311,654	8.0	(1.5)	1,139,166	29.1	(2.8)
<b>U.S. Total</b>												
<b>All Adults</b>	120,263,697	72.2	(0.4)	8,157,942	4.9	(0.1)	11,023,586	6.6	(0.2)	27,179,855	16.3	(0.4)
Married, with Children	42,826,652	79.9	(0.5)	1,267,701	2.4	(0.2)	2,455,433	4.6	(0.2)	7,065,699	13.2	(0.5)
Married, without Children	36,869,789	82.4	(0.7)	746,778	1.7	(0.2)	2,945,973	6.6	(0.5)	4,184,780	9.4	(0.6)
Single, with Children	6,699,011	48.0	(1.1)	2,619,409	18.8	(0.8)	563,509	4.0	(0.4)	4,069,486	29.2	(1.0)
Single, without Children	33,868,245	62.4	(0.8)	3,524,054	6.5	(0.4)	5,058,671	9.3	(0.5)	11,859,891	21.8	(0.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 6: Health Insurance Coverage of Texas Children Aged 0-17 by Family Structure, 1999<sup>1,7</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>												
<b>All Children</b>	3,367,916	56.8	(1.4)	1,000,204	16.9	(1.1)	203,741	3.4	(0.4)	1,361,621	23.0	(1.1)
No parents	97,732	36.1	(6.3)	81,960	30.3	(5.3)	2,438	0.9	(0.7)	88,643	32.7	(7.1)
One parent family	527,876	35.5	(2.4)	465,992	31.4	(2.3)	48,833	3.3	(0.9)	443,602	29.9	(2.7)
Two-parent family	2,742,308	65.7	(1.6)	452,251	10.8	(1.3)	152,470	3.7	(0.5)	829,376	19.9	(1.1)
<b>U.S. Total</b>												
<b>All Children</b>	47,900,589	66.6	(0.6)	12,080,601	16.8	(0.4)	3,029,327	4.2	(0.2)	8,880,486	12.4	(0.5)
No parents	831,444	29.7	(2.5)	1,263,605	45.1	(2.6)	169,042	6.0	(1.4)	537,319	19.2	(2.0)
One parent family	8,133,383	45.7	(1.0)	6,259,316	35.2	(1.0)	611,564	3.4	(0.3)	2,794,305	15.7	(0.9)
Two-parent family	38,935,762	75.9	(0.7)	4,557,680	8.9	(0.4)	2,248,721	4.4	(0.3)	5,548,861	10.8	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 7: Health Insurance Coverage of Nonelderly Texas Population by Family Work Status, 1999<sup>1,8</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>												
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)
Full-Time Worker(s)	10,692,519	69.3	(1.1)	597,365	3.9	(0.3)	559,460	3.6	(0.4)	3,587,750	23.2	(1.1)
Part-Time Worker(s) only	221,880	24.4	(4.3)	209,903	23.1	(4.2)	100,021	11.0	(3.0)	377,022	41.5	(5.8)
No Workers	453,793	24.6	(3.1)	637,853	34.6	(3.2)	177,930	9.6	(2.0)	575,309	31.2	(3.0)
<b>U.S. Total</b>												
<b>All</b>	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
Full-Time Worker(s)	154,635,701	76.6	(0.4)	10,127,488	5.0	(0.2)	9,501,412	4.7	(0.2)	27,541,261	13.7	(0.4)
Part-Time Worker(s) only	6,098,616	44.6	(1.7)	2,423,126	17.7	(1.1)	1,492,394	10.9	(0.9)	3,676,615	26.9	(1.6)
No Workers	7,480,660	32.4	(1.1)	7,704,282	33.4	(1.0)	3,062,241	13.3	(0.8)	4,845,435	21.0	(1.0)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 8: Health Insurance Coverage of Nonelderly Working Texas Population by Firm Size, 1999<sup>1,9</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>												
<b>All Working Adults</b>	4,599,038	72.0	(1.6)	59,037	0.9	(0.2)	157,586	2.5	(0.6)	1,571,165	24.6	(1.6)
0-99 Employees	2,268,562	63.0	(2.5)	54,773	1.5	(0.4)	91,626	2.5	(0.7)	1,188,829	33.0	(2.5)
100-999 Employees	1,690,781	81.6	(3.1)	4,263	0.2	(0.2)	52,973	2.6	(1.1)	324,133	15.6	(2.9)
1000 Employees or More	639,695	90.0	(2.6)	—	—	—	12,987	1.8	(1.5)	58,203	8.2	(2.1)
<b>U.S. Total</b>												
<b>All Working Adults</b>	73,268,162	80.4	(0.5)	2,072,326	2.3	(0.2)	2,666,728	2.9	(0.2)	13,144,968	14.4	(0.4)
0-99 Employees	38,087,994	73.8	(0.6)	1,586,840	3.1	(0.2)	1,935,097	3.8	(0.2)	9,969,296	19.3	(0.6)
100-999 Employees	24,578,838	87.1	(0.8)	380,729	1.4	(0.2)	590,366	2.1	(0.3)	2,666,551	9.5	(0.7)
1000 Employees or More	10,601,330	93.4	(0.9)	104,757	0.9	(0.4)	141,265	1.2	(0.4)	509,121	4.5	(0.7)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 9: Health Insurance Coverage of Nonelderly Texas Population by Community Type, 1999<sup>1,10</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)	Number	Percent	(S.E.)
<b>Texas</b>												
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)
<b>MSA</b>	9,931,592	63.7	(1.2)	1,159,104	7.4	(0.6)	675,063	4.3	(0.5)	3,838,807	24.6	(1.1)
Children	3,000,390	58.6	(1.6)	802,350	15.7	(1.3)	166,462	3.3	(0.5)	1,147,217	22.4	(1.1)
Adults	6,931,202	66.1	(1.5)	356,754	3.4	(0.5)	508,601	4.9	(0.7)	2,691,590	25.7	(1.4)
<b>Non-MSA</b>	1,436,600	55.6	(2.9)	286,017	11.1	(1.6)	162,348	6.3	(1.3)	701,274	27.1	(2.7)
Children	367,526	44.8	(4.0)	202,076	24.6	(3.4)	37,279	4.5	(1.3)	214,404	26.1	(3.5)
Adults	1,069,074	60.6	(3.4)	83,942	4.8	(1.0)	125,069	7.1	(1.7)	486,869	27.6	(3.1)
<b>U.S. Total</b>												
<b>All</b>	167,913,425	70.5	(0.4)	20,230,596	8.5	(0.2)	14,040,509	5.9	(0.2)	35,939,357	15.1	(0.4)
<b>MSA</b>	136,151,817	71.9	(0.4)	15,581,219	8.2	(0.2)	10,697,985	5.7	(0.2)	26,988,845	14.3	(0.4)
Children	38,587,130	68.3	(0.6)	9,310,066	16.5	(0.5)	2,324,112	4.1	(0.2)	6,246,629	11.1	(0.3)
Adults	97,564,688	73.4	(0.4)	6,271,153	4.7	(0.2)	8,373,873	6.3	(0.2)	20,742,216	15.6	(0.4)
<b>Non-MSA</b>	31,761,608	65.2	(0.9)	4,649,377	9.6	(0.5)	3,342,524	6.9	(0.4)	8,950,512	18.4	(1.0)
Children	9,269,317	60.3	(1.6)	2,768,069	18.0	(1.1)	708,350	4.6	(0.4)	2,620,641	17.1	(1.7)
Adults	22,492,291	67.5	(0.8)	1,881,307	5.6	(0.4)	2,634,174	7.9	(0.5)	6,329,871	19.0	(0.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 10: Health Insurance Coverage of Nonelderly Texas Population by Place of Birth, 1999<sup>1</sup>**

	<b>Employer-Sponsored<sup>2</sup></b>			<b>Medicaid/SCHIP/State<sup>3</sup></b>			<b>Other Insurance<sup>4</sup></b>			<b>Uninsured<sup>5</sup></b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>												
<b>All</b>	11,368,192	62.5	(1.1)	1,445,121	7.9	(0.5)	837,411	4.6	(0.4)	4,540,080	25.0	(1.0)
US-born	10,228,481	66.2	(1.1)	1,379,176	8.9	(0.6)	754,366	4.9	(0.5)	3,093,496	20.0	(1.0)
Foreign-born	1,139,710	41.7	(2.7)	65,945	2.4	(0.9)	83,045	3.0	(1.1)	1,446,584	52.9	(3.0)
<b>U.S. Total</b>												
<b>All</b>	168,214,977	70.5	(0.4)	20,254,895	8.5	(0.2)	14,056,048	5.9	(0.2)	36,063,311	15.1	(0.4)
US-born	155,363,461	72.1	(0.4)	19,012,204	8.8	(0.2)	12,708,815	5.9	(0.2)	28,344,684	13.2	(0.4)
Foreign-born	12,851,516	55.5	(1.2)	1,242,691	5.4	(0.4)	1,347,233	5.8	(0.5)	7,718,627	33.3	(1.2)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 11: Characteristics of the Uninsured in Texas, 1999<sup>11</sup>**

	<b>Texas</b>			<b>U.S. Total</b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>All</b>	4,540,080	100.0	—	36,063,311	100.0	—
<b>Age</b>						
0-10	841,891	18.5	(1.1)	5,300,798	14.7	(0.6)
11-17	519,730	11.5	(1.1)	3,582,658	9.9	(0.4)
18-34	1,552,690	34.2	(1.6)	14,094,559	39.1	(0.8)
35-64	1,625,769	35.8	(1.7)	13,085,296	36.3	(0.9)
<b>Gender</b>						
Female	2,244,080	49.4	(1.7)	17,786,994	49.3	(0.8)
Male	2,296,000	50.6	(1.7)	18,276,317	50.7	(0.8)
<b>Race/Ethnicity</b>						
White Non-Hispanic	1,383,297	30.5	(1.9)	18,874,066	52.3	(1.2)
Black Non-Hispanic	540,630	11.9	(1.7)	6,111,394	17.0	(0.8)
Hispanic	2,527,161	55.7	(2.2)	9,545,969	26.5	(0.8)
Other Non-Hispanic	88,992	2.0	(0.9)	1,531,882	4.3	(0.4)
<b>Income</b>						
Less than 100 percent	1,538,210	33.9	(2.6)	10,222,507	28.4	(1.0)
100-200 percent	1,702,047	37.5	(2.6)	12,029,333	33.4	(1.0)
200-300 percent	783,050	17.3	(1.9)	6,436,909	17.9	(0.8)
300 percent or higher	516,773	11.4	(2.0)	7,374,562	20.5	(1.1)
<b>Community Type<sup>12</sup></b>						
MSA	3,838,807	84.6	(1.9)	26,988,845	75.1	(1.3)
Non-MSA	701,274	15.5	(1.9)	8,950,512	24.9	(1.3)
<b>Place of Birth</b>						
US-born	3,093,496	68.1	(2.5)	28,344,684	78.6	(0.9)
Foreign-born	1,446,584	31.9	(2.5)	7,718,627	21.4	(0.9)
<b>Health Status</b>						
Fair/Poor Health	1,006,022	22.2	(2.4)	6,042,118	16.8	(0.6)
Excellent/Very Good/Good Health	3,534,059	77.8	(2.4)	30,021,192	83.3	(0.6)
Has a Limiting Disability <sup>13</sup>	532,160	11.7	(2.0)	4,441,810	12.3	(0.5)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 12: Uninsurance Rates in Texas, 1999<sup>11</sup>**

	<u>Texas</u>	<u>U.S. Total</u>
	Percent (S.E.)	Percent (S.E.)
<b>All</b>	25.0 (1.0)	15.1 (0.4)
<b>Age</b>		
0-10	22.2 (1.4)	11.9 (0.6)
11-17	24.3 (2.3)	13.0 (0.6)
18-34	31.9 (2.1)	22.0 (0.7)
35-64	22.0 (1.5)	12.8 (0.4)
<b>Gender</b>		
Female	24.7 (1.4)	14.8 (0.4)
Male	25.2 (1.2)	15.4 (0.4)
<b>Race/Ethnicity</b>		
White Non-Hispanic	14.9 (1.2)	11.3 (0.4)
Black Non-Hispanic	24.5 (3.9)	19.8 (1.0)
Hispanic	42.9 (1.9)	32.4 (0.9)
Other Non-Hispanic	11.5 (5.3)	13.7 (1.3)
<b>Income</b>		
Less than 100 percent	46.2 (2.8)	32.3 (1.1)
100-200 percent	39.6 (2.4)	27.8 (0.9)
200-399 percent	25.8 (2.3)	15.4 (0.7)
400 percent or higher	6.9 (1.2)	6.1 (0.4)
<b>Community Type<sup>12</sup></b>		
MSA	24.6 (1.1)	14.3 (0.4)
Non-MSA	27.1 (2.7)	18.4 (1.0)
<b>Place of Birth</b>		
US-born	20.0 (1.0)	13.2 (0.4)
Foreign-born	52.9 (3.0)	33.3 (1.2)
<b>Health Status</b>		
Fair/Poor Health	42.9 (3.8)	25.7 (1.0)
Excellent/Very Good/Good Health	22.3 (1.0)	14.0 (0.3)
Has a Limiting Disability <sup>13</sup>	23.7 (3.7)	15.6 (0.7)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999. Standard errors for each percent are given in parentheses. See further notes following last table.

**Table 13: Characteristics of Medicaid/SCHIP/State Enrollees in Texas, 1999<sup>14</sup>**

	<b>Texas</b>			<b>U.S. Total</b>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>All</b>	1,445,121	100.0	—	20,254,895	100.0	—
<b>Age</b>						
0-10	841,986	58.3	(2.7)	8,707,580	43.0	(0.8)
11-17	162,439	11.2	(1.7)	3,389,373	16.7	(0.7)
18-34	226,325	15.7	(1.9)	3,932,261	19.4	(0.7)
35-64	214,371	14.8	(2.6)	4,225,681	20.9	(0.7)
<b>Gender</b>						
Female	843,615	58.4	(2.2)	11,521,220	56.9	(0.9)
Male	601,506	41.6	(2.2)	8,733,675	43.1	(0.9)
<b>Race/Ethnicity</b>						
White Non-Hispanic	354,848	24.6	(3.1)	8,863,879	43.8	(1.2)
Black Non-Hispanic	343,037	23.7	(2.8)	6,248,536	30.9	(1.2)
Hispanic	744,441	51.5	(3.2)	4,384,723	21.7	(0.8)
Other Non-Hispanic	2,795	0.2	(0.2)	757,757	3.7	(0.5)
<b>Income</b>						
Less than 100 percent	927,482	64.2	(3.9)	11,500,333	56.8	(1.2)
100-200 percent	353,927	24.5	(3.5)	5,824,835	28.8	(1.0)
200-300 percent	118,611	8.2	(2.1)	1,733,835	8.6	(0.7)
300 percent or higher	45,101	3.1	(1.0)	1,195,893	5.9	(0.5)
<b>Community Type<sup>12</sup></b>						
MSA	1,159,104	80.2	(2.9)	15,581,219	77.0	(1.1)
Non-MSA	286,017	19.8	(2.9)	4,649,377	23.0	(1.1)
<b>Place of Birth</b>						
US-born	1,379,176	95.4	(1.7)	19,012,204	93.9	(0.5)
Foreign-born	65,945	4.6	(1.7)	1,242,691	6.1	(0.5)
<b>Health Status</b>						
Fair/Poor Health	277,057	19.2	(2.7)	4,376,390	21.6	(0.7)
Excellent/Very Good/Good Health	1,168,064	80.8	(2.7)	15,878,505	78.4	(0.7)
Has a Limiting Disability <sup>13</sup>	362,838	25.1	(3.1)	5,964,709	29.5	(1.0)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

Table 13a: Characteristics of Low-Income Medicaid/SCHIP/State Enrollees in Texas, 1999<sup>14</sup>

	Less than 100% of Poverty						100 to 199% of Poverty					
	<u>Texas</u>			<u>U.S. Total</u>			<u>Texas</u>			<u>U.S. Total</u>		
	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Number</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>All</b>	927,482	100.0	—	11,500,333	100.0	—	353,927	100.0	—	5,824,835	100.0	—
<b>Age</b>												
0-10	555,229	59.9	(3.3)	4,955,902	43.1	(1.3)	188,716	53.3	(6.3)	2,583,562	44.4	(1.4)
11-17	111,102	12.0	(2.3)	1,971,561	17.1	(1.1)	36,469	10.3	(3.0)	1,041,304	17.9	(1.2)
18-34	133,931	14.4	(2.0)	2,264,571	19.7	(0.9)	47,202	13.3	(3.6)	1,028,239	17.7	(1.2)
35-64	127,220	13.7	(2.9)	2,308,299	20.1	(0.9)	81,540	23.0	(6.7)	1,171,729	20.1	(1.4)
<b>Gender</b>												
Female	538,781	58.1	(3.3)	6,806,614	59.2	(1.1)	228,916	64.7	(4.1)	3,258,648	55.9	(1.6)
Male	388,701	41.9	(3.3)	4,693,719	40.8	(1.1)	125,011	35.3	(4.1)	2,566,187	44.1	(1.6)
<b>Race/Ethnicity</b>												
White Non-Hispanic	195,520	21.1	(3.9)	4,402,261	38.3	(1.7)	80,306	22.7	(5.5)	2,749,107	47.2	(2.0)
Black Non-Hispanic	236,136	25.5	(3.6)	3,966,081	34.5	(1.8)	80,593	22.8	(6.3)	1,625,838	27.9	(1.8)
Hispanic	493,032	53.2	(4.2)	2,742,011	23.8	(1.1)	193,028	54.5	(7.1)	1,283,258	22.0	(1.6)
Other Non-Hispanic	2,795	0.3	(0.3)	389,980	3.4	(0.5)	—	—	—	166,631	2.9	(0.6)
<b>Community Type<sup>12</sup></b>												
MSA	749,213	80.8	(4.3)	8,640,880	75.3	(1.9)	284,894	80.5	(5.9)	4,588,308	78.9	(1.5)
Non-MSA	178,269	19.2	(4.3)	2,842,651	24.8	(1.9)	69,033	19.5	(5.9)	1,229,029	21.1	(1.5)
<b>Place of Birth</b>												
US-born	888,803	95.8	(1.4)	10,838,554	94.3	(0.5)	326,662	92.3	(4.4)	5,408,409	92.9	(0.9)
Foreign-born	38,679	4.2	(1.4)	661,779	5.8	(0.5)	27,265	7.7	(4.4)	416,425	7.2	(0.9)
<b>Health Status</b>												
Fair/Poor Health	178,910	19.3	(2.9)	2,601,670	22.6	(1.1)	75,281	21.3	(5.4)	1,201,794	20.6	(1.5)
Excellent/Very Good/Good Health	748,572	80.7	(2.9)	8,898,663	77.4	(1.1)	278,646	78.7	(5.4)	4,623,041	79.4	(1.5)
Has a Limiting Disability <sup>13</sup>	217,379	23.4	(3.3)	3,303,029	28.7	(1.3)	101,653	28.7	(6.7)	1,723,504	29.6	(1.8)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 14: Access to Health Care by Insurance Status: Texas Children, 1999<sup>15</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Children</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Usual Source of Care <sup>19</sup>								
None	4.8	(0.7)	6.5	(1.8)	23.4	(2.8)	9.4	(0.7)
ER	0.8	(0.3)	2.9	(1.3)	4.6	(1.2)	2.0	(0.4)
Doctor's Office	73.5	(1.7)	45.8	(3.3)	34.3	(3.1)	59.8	(1.4)
Other	20.9	(1.5)	44.8	(2.6)	37.7	(3.4)	28.8	(1.4)
Unmet Need <sup>20</sup>								
Medical/Surgical	2.4	(0.5)	3.1	(1.1)	6.1	(1.3)	3.4	(0.5)
Dental	5.8	(0.8)	7.1	(1.7)	14.9	(2.1)	8.1	(0.7)
Prescription Drug	1.9	(0.6)	4.1	(1.8)	4.2	(1.1)	2.8	(0.6)
ANY	8.7	(1.0)	11.0	(2.2)	18.0	(2.2)	11.2	(0.9)
Not Confident in Access to Care <sup>21</sup>	4.4	(0.8)	10.6	(2.9)	22.8	(2.2)	9.7	(0.9)
Not Satisfied with Quality of Care <sup>22</sup>	9.6	(1.3)	11.0	(2.3)	16.6	(2.6)	11.3	(1.0)
<b>U.S. Total</b>								
Usual Source of Care <sup>19</sup>								
None	3.7	(0.2)	5.4	(0.6)	18.1	(1.3)	5.8	(0.2)
ER	0.5	(0.1)	2.6	(0.5)	4.4	(0.6)	1.3	(0.1)
Doctor's Office	76.2	(0.5)	52.3	(1.3)	44.2	(2.3)	68.2	(0.5)
Other	19.6	(0.5)	39.8	(1.3)	33.4	(1.8)	24.7	(0.5)
Unmet Need <sup>20</sup>								
Medical/Surgical	2.1	(0.2)	3.4	(0.5)	6.4	(0.7)	2.8	(0.2)
Dental	5.4	(0.3)	7.2	(0.6)	13.9	(1.0)	6.7	(0.3)
Prescription Drug	1.2	(0.2)	2.6	(0.4)	3.3	(0.5)	1.7	(0.1)
ANY	7.7	(0.4)	11.0	(0.7)	17.6	(1.2)	9.5	(0.3)
Not Confident in Access to Care <sup>21</sup>	3.9	(0.2)	12.2	(0.9)	22.9	(1.6)	7.6	(0.3)
Not Satisfied with Quality of Care <sup>22</sup>	8.8	(0.4)	11.2	(0.9)	20.4	(1.7)	10.5	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 14a: Access to Health Care by Insurance Status:  
Low-Income Texas Children, 1999<sup>15,23</sup>**

	Employer-Sponsored/ Other Insurance <sup>16</sup>		Medicaid/ SCHIP/State <sup>17</sup>		Uninsured <sup>18</sup>		All Low-Income Children	
	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)	Percent	(S.E.)
<b>Texas</b>								
Usual Source of Care <sup>19</sup>								
None	9.2	(2.0)	6.5	(1.9)	24.8	(3.0)	14.0	(1.2)
ER	1.7	(0.6)	3.3	(1.5)	3.8	(1.3)	2.9	(0.7)
Doctor's Office	58.6	(3.5)	45.1	(3.3)	29.6	(3.4)	44.2	(1.9)
Other	30.5	(3.1)	45.2	(3.0)	41.9	(3.9)	39.0	(1.9)
Unmet Need <sup>20</sup>								
Medical/Surgical	3.1	(1.1)	3.3	(1.3)	5.6	(1.3)	4.0	(0.8)
Dental	9.1	(2.0)	6.6	(1.6)	14.5	(2.4)	10.3	(1.3)
Prescription Drug	3.5	(1.5)	4.0	(2.0)	3.0	(1.0)	3.5	(1.0)
ANY	13.7	(2.5)	10.0	(2.2)	17.5	(2.5)	14.0	(1.6)
Not Confident in Access to Care <sup>21</sup>	6.2	(1.7)	10.8	(3.0)	24.3	(2.7)	14.1	(1.4)
Not Satisfied with Quality of Care <sup>22</sup>	10.2	(2.2)	10.8	(2.4)	18.0	(2.8)	13.1	(1.4)
<b>U.S. Total</b>								
Usual Source of Care <sup>19</sup>								
None	5.6	(0.5)	5.3	(0.7)	18.5	(1.5)	8.4	(0.4)
ER	1.2	(0.2)	2.7	(0.5)	4.9	(0.8)	2.5	(0.3)
Doctor's Office	67.0	(1.2)	50.5	(1.5)	40.6	(2.7)	55.2	(0.8)
Other	26.2	(1.2)	41.5	(1.4)	36.0	(2.1)	33.9	(0.8)
Unmet Need <sup>20</sup>								
Medical/Surgical	3.0	(0.4)	3.4	(0.5)	5.8	(0.7)	3.7	(0.3)
Dental	8.1	(0.8)	7.2	(0.6)	13.6	(1.2)	9.0	(0.5)
Prescription Drug	2.0	(0.3)	2.6	(0.4)	2.9	(0.4)	2.4	(0.2)
ANY	11.4	(0.9)	11.0	(0.8)	16.6	(1.3)	12.4	(0.5)
Not Confident in Access to Care <sup>21</sup>	5.1	(0.5)	12.7	(0.9)	22.7	(1.7)	11.7	(0.5)
Not Satisfied with Quality of Care <sup>22</sup>	10.3	(0.8)	11.2	(1.0)	19.4	(2.1)	12.5	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 15: Access to Health Care by Insurance Status: Texas Adults, 1999<sup>15</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Adults</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Usual Source of Care <sup>19</sup>								
None	11.8	(1.1)	8.9	(3.3)	38.9	(3.3)	18.7	(1.1)
ER	1.7	(0.5)	6.1	(2.3)	5.8	(1.1)	2.9	(0.5)
Doctor's Office	65.0	(1.8)	45.5	(5.7)	24.7	(2.0)	53.8	(1.5)
Other	21.5	(1.5)	39.5	(5.6)	30.7	(2.9)	24.6	(1.3)
Unmet Need <sup>20</sup>								
Medical/Surgical	6.5	(0.9)	9.3	(4.6)	10.8	(2.0)	7.7	(0.8)
Dental	12.1	(0.8)	21.3	(6.3)	16.3	(2.3)	13.5	(0.9)
Prescription Drug	5.4	(0.8)	11.3	(4.8)	10.1	(2.5)	6.8	(0.9)
ANY	18.4	(1.2)	26.5	(6.0)	22.6	(2.7)	19.8	(1.1)
Not Confident in Access to Care <sup>21</sup>	6.0	(0.9)	13.3	(5.2)	21.5	(3.1)	10.3	(1.2)
Not Satisfied with Quality of Care <sup>22</sup>	10.4	(1.1)	14.6	(4.6)	18.6	(3.7)	12.5	(1.1)
<b>U.S. Total</b>								
Usual Source of Care <sup>19</sup>								
None	10.7	(0.4)	10.6	(0.9)	33.4	(1.2)	14.4	(0.4)
ER	1.6	(0.2)	6.0	(1.1)	6.3	(0.5)	2.6	(0.2)
Doctor's Office	66.1	(0.5)	43.0	(1.4)	31.4	(1.4)	59.3	(0.4)
Other	21.6	(0.4)	40.4	(1.4)	28.9	(1.0)	23.7	(0.4)
Unmet Need <sup>20</sup>								
Medical/Surgical	6.1	(0.2)	10.3	(1.0)	13.8	(0.8)	7.6	(0.2)
Dental	11.3	(0.3)	18.8	(1.0)	22.8	(1.0)	13.5	(0.3)
Prescription Drug	4.3	(0.2)	11.2	(0.8)	10.4	(0.6)	5.7	(0.2)
ANY	16.9	(0.4)	29.1	(1.2)	30.5	(1.1)	19.7	(0.3)
Not Confident in Access to Care <sup>21</sup>	5.9	(0.2)	12.0	(1.0)	22.7	(1.0)	8.9	(0.3)
Not Satisfied with Quality of Care <sup>22</sup>	9.4	(0.3)	14.2	(1.2)	18.9	(1.2)	11.1	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.

Standard errors for each percent are given in parentheses.

See further notes following last table.

**Table 15a: Access to Health Care by Insurance Status:  
Low-Income Texas Adults<sup>15,23</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Low-Income Adults</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Usual Source of Care <sup>19</sup>								
None	18.1	(2.3)	8.1	(3.4)	39.7	(4.0)	27.3	(2.2)
ER	4.5	(1.6)	4.8	(1.4)	7.0	(1.5)	5.7	(1.2)
Doctor's Office	42.5	(3.6)	49.4	(6.3)	20.2	(2.5)	32.7	(2.0)
Other	34.9	(3.5)	37.7	(6.0)	33.2	(3.5)	34.3	(2.1)
Unmet Need <sup>20</sup>								
Medical/Surgical	5.9	(1.4)	8.8	(5.2)	9.3	(2.3)	7.7	(1.4)
Dental	14.2	(1.7)	24.1	(6.8)	12.7	(2.0)	14.4	(1.4)
Prescription Drug	5.1	(1.1)	12.7	(5.4)	8.9	(2.4)	7.5	(1.3)
ANY	19.6	(2.1)	28.3	(6.5)	19.4	(2.6)	20.2	(1.6)
Not Confident in Access to Care <sup>21</sup>	11.4	(2.1)	10.5	(5.4)	23.1	(3.7)	16.8	(1.9)
Not Satisfied with Quality of Care <sup>22</sup>	11.4	(2.1)	10.5	(5.4)	23.1	(3.7)	16.8	(1.9)
<b>U.S. Total</b>								
Usual Source of Care <sup>19</sup>								
None	12.5	(0.7)	10.6	(1.1)	33.7	(1.2)	19.6	(0.6)
ER	2.9	(0.4)	6.4	(1.3)	7.0	(0.6)	4.8	(0.3)
Doctor's Office	55.4	(1.3)	41.7	(1.6)	27.2	(1.4)	43.6	(0.9)
Other	29.1	(1.3)	41.3	(1.5)	32.2	(1.2)	32.0	(0.8)
Unmet Need <sup>20</sup>								
Medical/Surgical	7.6	(0.5)	10.1	(1.0)	13.5	(1.0)	10.0	(0.4)
Dental	14.7	(0.9)	18.8	(1.2)	20.9	(1.0)	17.5	(0.6)
Prescription Drug	7.4	(0.6)	10.4	(0.9)	10.4	(0.6)	8.9	(0.4)
ANY	21.6	(0.9)	29.1	(1.4)	29.9	(1.1)	25.6	(0.7)
Not Confident in Access to Care <sup>21</sup>	9.5	(0.7)	12.5	(1.2)	23.8	(1.2)	14.9	(0.6)
Not Satisfied with Quality of Care <sup>22</sup>	12.2	(0.6)	13.4	(1.2)	18.9	(1.4)	14.6	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 16: Utilization of Health Care by Insurance Status: Texas Children, 1999<sup>15,24</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Children</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Any Doctor Visit	74.8	(1.4)	75.1	(2.7)	43.6	(2.9)	67.7	(1.2)
If Any, Average Number of Visits	3.3	(0.1)	4.3	(0.3)	3.0	(0.3)	3.5	(0.1)
Any Health Professional Visit	32.0	(1.7)	34.1	(3.4)	23.8	(3.0)	30.5	(1.4)
If Any, Average Number of Visits	3.3	(0.4)	3.6	(0.3)	2.4	(0.3)	3.2	(0.2)
Any Dental Visit	74.7	(1.9)	81.6	(2.4)	45.7	(3.2)	68.6	(1.5)
If Any, Average Number of Visits	2.3	(0.1)	2.3	(0.1)	2.5	(0.2)	2.4	(0.1)
Any Mental Visit	3.9	(0.6)	6.2	(1.9)	4.0	(0.9)	4.3	(0.6)
If Any, Average Number of Visits	9.8	(1.9)	10.0	(3.4)	11.9	(6.2)	10.3	(2.0)
Any ER Visit	24.6	(1.8)	39.9	(3.4)	19.0	(2.4)	25.9	(1.3)
If Any, Average Number of Visits	2.0	(0.2)	2.3	(0.2)	1.8	(0.2)	2.0	(0.1)
Any Well-Child Doctor Visit	59.7	(1.7)	73.4	(3.4)	38.9	(3.1)	57.2	(1.4)
If Any, Average Number of Visits	1.8	(0.1)	2.3	(0.1)	1.7	(0.1)	1.9	(0.0)
Any Hospital Stay	7.4	(0.9)	10.5	(1.9)	3.6	(0.9)	7.1	(0.6)
<b>U.S. Total</b>								
Any Doctor Visit	80.1	(0.5)	77.7	(1.2)	48.2	(1.9)	75.7	(0.5)
If Any, Average Number of Visits	3.2	(0.0)	4.0	(0.1)	2.7	(0.1)	3.3	(0.0)
Any Health Professional Visit	35.3	(0.5)	35.2	(1.2)	24.3	(1.4)	33.9	(0.5)
If Any, Average Number of Visits	2.6	(0.1)	3.4	(0.2)	2.4	(0.1)	2.7	(0.1)
Any Dental Visit	84.8	(0.4)	75.7	(1.3)	50.0	(1.6)	78.9	(0.4)
If Any, Average Number of Visits	2.4	(0.0)	2.2	(0.1)	2.1	(0.1)	2.4	(0.0)
Any Mental Visit	5.0	(0.3)	10.4	(1.0)	3.2	(0.5)	5.7	(0.3)
If Any, Average Number of Visits	9.7	(1.0)	14.7	(1.6)	11.3	(2.6)	11.4	(0.9)
Any ER Visit	22.9	(0.6)	36.1	(1.2)	20.5	(1.4)	24.8	(0.4)
If Any, Average Number of Visits	1.6	(0.0)	2.3	(0.1)	1.8	(0.1)	1.8	(0.0)
Any Well-Child Visit	67.2	(0.6)	74.8	(1.1)	43.7	(1.6)	65.5	(0.6)
If Any, Average Number of Visits	1.8	(0.0)	2.3	(0.1)	1.7	(0.1)	1.9	(0.0)
Any Hospital Stay	6.6	(0.3)	10.8	(0.8)	3.8	(0.5)	7.0	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 16a: Utilization of Health Care by Insurance Status:  
Low-Income Texas Children, 1999<sup>15,23,24</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Low-Income Children</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Any Doctor Visit	62.4	(3.2)	75.1	(2.9)	41.4	(3.6)	58.6	(2.0)
If Any, Average Number of Visits	2.9	(0.2)	4.3	(0.3)	3.0	(0.3)	3.5	(0.1)
Any Health Professional Visit	26.4	(2.5)	34.5	(3.7)	24.2	(3.6)	28.0	(1.9)
If Any, Average Number of Visits	2.7	(0.2)	3.5	(0.3)	2.2	(0.3)	2.8	(0.2)
Any Dental Visit	60.1	(4.0)	83.1	(2.5)	40.9	(3.2)	58.6	(2.1)
If Any, Average Number of Visits	1.9	(0.1)	2.3	(0.1)	2.5	(0.2)	2.2	(0.1)
Any Mental Visit	4.0	(1.1)	6.0	(2.1)	2.2	(0.8)	4.0	(0.8)
If Any, Average Number of Visits	14.1	(3.2)	9.3	(3.5)	6.2	(2.6)	10.3	(2.1)
Any ER Visit	28.9	(3.7)	38.3	(4.0)	18.1	(2.9)	27.8	(2.2)
If Any, Average Number of Visits	2.0	(0.2)	2.3	(0.2)	1.9	(0.2)	2.1	(0.1)
Any Well-Child Doctor Visit	52.0	(3.8)	73.0	(3.8)	38.8	(3.4)	53.5	(2.2)
If Any, Average Number of Visits	1.8	(0.1)	2.3	(0.1)	1.7	(0.1)	2.0	(0.1)
Any Hospital Stay	8.7	(2.3)	10.0	(2.0)	3.0	(1.0)	7.0	(1.0)
<b>U.S. Total</b>								
Any Doctor Visit	74.0	(1.0)	76.8	(1.3)	45.8	(2.2)	68.8	(0.9)
If Any, Average Number of Visits	3.2	(0.1)	4.0	(0.1)	2.6	(0.1)	3.4	(0.1)
Any Health Professional Visit	33.4	(1.1)	34.3	(1.4)	24.0	(1.6)	31.6	(0.9)
If Any, Average Number of Visits	2.7	(0.1)	3.3	(0.2)	2.3	(0.1)	2.9	(0.1)
Any Dental Visit	76.6	(1.0)	75.8	(1.4)	46.9	(1.7)	69.4	(0.8)
If Any, Average Number of Visits	2.2	(0.1)	2.3	(0.1)	2.1	(0.1)	2.2	(0.1)
Any Mental Visit	5.2	(0.5)	10.3	(1.1)	3.2	(0.6)	6.6	(0.4)
If Any, Average Number of Visits	10.3	(1.3)	14.5	(1.7)	11.0	(3.1)	12.8	(1.2)
Any ER Visit	26.8	(1.3)	35.9	(1.3)	19.2	(1.5)	28.4	(0.8)
If Any, Average Number of Visits	1.7	(0.1)	2.3	(0.1)	1.8	(0.1)	2.0	(0.1)
Any Well-Child Visit	63.4	(1.2)	74.3	(1.3)	43.9	(1.8)	63.0	(1.0)
If Any, Average Number of Visits	1.9	(0.0)	2.3	(0.1)	1.7	(0.1)	2.0	(0.0)
Any Hospital Stay	6.9	(0.6)	10.8	(0.9)	3.4	(0.6)	7.5	(0.4)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 17: Utilization of Health Care by Insurance Status: Texas Adults, 1999<sup>15,24</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Children</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Any Doctor Visit	73.8	(1.4)	76.0	(4.2)	37.5	(2.7)	64.5	(1.3)
If Any, Average Number of Visits	3.7	(0.2)	8.4	(1.7)	4.0	(0.4)	4.0	(0.2)
Any Health Professional Visit	24.0	(1.6)	17.8	(4.0)	15.2	(2.6)	21.5	(1.4)
If Any, Average Number of Visits	3.0	(0.2)	8.1	(2.0)	3.0	(0.4)	3.2	(0.2)
Any Dental Visit	64.8	(1.7)	37.6	(6.3)	38.3	(3.3)	56.9	(1.4)
If Any, Average Number of Visits	2.3	(0.1)	2.7	(0.6)	2.6	(0.8)	2.4	(0.2)
Any Mental Visit	5.0	(0.9)	16.1	(5.5)	4.4	(1.1)	5.3	(0.7)
If Any, Average Number of Visits	6.4	(0.9)	13.8	(5.7)	4.3	(1.2)	6.7	(0.8)
Any ER Visit	16.4	(1.2)	44.0	(4.8)	23.6	(3.6)	19.3	(1.3)
If Any, Average Number of Visits	1.6	(0.1)	2.7	(0.4)	1.9	(0.2)	1.8	(0.1)
Any Breast Exam (women only)	59.8	(2.4)	43.1	(8.1)	31.0	(3.6)	51.4	(2.1)
Any Pap Smear (women only)	66.6	(2.7)	62.4	(8.5)	42.9	(3.7)	60.2	(2.3)
Any Hospital Stay	8.3	(0.9)	30.7	(6.4)	6.0	(1.2)	8.5	(0.8)
<b>U.S. Total</b>								
Any Doctor Visit	75.3	(0.4)	75.9	(1.5)	45.8	(1.0)	70.5	(0.4)
If Any, Average Number of Visits	3.9	(0.1)	7.6	(0.4)	3.5	(0.2)	4.1	(0.1)
Any Health Professional Visit	28.6	(0.5)	30.5	(1.3)	19.6	(0.9)	27.2	(0.4)
If Any, Average Number of Visits	2.9	(0.1)	6.1	(0.7)	2.8	(0.2)	3.1	(0.1)
Any Dental Visit	75.3	(0.4)	55.8	(1.5)	42.7	(1.3)	69.0	(0.4)
If Any, Average Number of Visits	2.3	(0.0)	2.4	(0.1)	2.3	(0.1)	2.3	(0.0)
Any Mental Visit	6.2	(0.2)	20.0	(1.2)	5.1	(0.5)	6.7	(0.2)
If Any, Average Number of Visits	10.1	(0.9)	15.8	(1.9)	8.0	(1.0)	10.7	(0.8)
Any ER Visit	20.5	(0.4)	43.8	(1.5)	22.2	(0.8)	21.9	(0.4)
If Any, Average Number of Visits	1.7	(0.0)	2.9	(0.2)	1.8	(0.1)	1.8	(0.0)
Any Breast Exam (women only)	63.2	(0.8)	48.9	(1.6)	33.4	(1.0)	57.6	(0.6)
Any Pap Smear (women only)	68.6	(0.7)	62.8	(2.1)	45.0	(1.2)	64.5	(0.6)
Any Hospital Stay	9.0	(0.3)	26.0	(1.3)	6.9	(0.5)	9.5	(0.3)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

**Table 17a: Utilization of Health Care by Insurance Status:  
Low-Income Texas Adults<sup>15,23,24</sup>**

	<b>Employer-Sponsored/ Other Insurance<sup>16</sup></b>		<b>Medicaid/ SCHIP/State<sup>17</sup></b>		<b>Uninsured<sup>18</sup></b>		<b>All Low-Income Adults</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>Texas</b>								
Any Doctor Visit	65.8	(3.5)	75.0	(4.7)	34.6	(3.3)	52.0	(2.1)
If Any, Average Number of Visits	4.7	(0.4)	9.1	(1.9)	4.5	(0.6)	5.2	(0.4)
Any Health Professional Visit	22.8	(2.7)	18.7	(4.3)	14.9	(2.5)	18.8	(1.7)
If Any, Average Number of Visits	3.8	(0.5)	8.6	(2.0)	3.4	(0.6)	4.0	(0.4)
Any Dental Visit	50.6	(3.2)	33.8	(6.4)	34.3	(3.7)	41.6	(2.0)
If Any, Average Number of Visits	2.3	(0.3)	1.9	(0.2)	3.2	(1.3)	2.6	(0.5)
Any Mental Visit	5.4	(1.6)	13.9	(5.7)	3.9	(1.4)	5.4	(1.2)
If Any, Average Number of Visits	4.6	(1.2)	16.9	(7.5)	2.7	(1.0)	6.6	(1.8)
Any ER Visit	26.0	(2.9)	40.4	(5.0)	23.4	(4.4)	26.0	(2.5)
If Any, Average Number of Visits	1.7	(0.1)	2.5	(0.4)	2.1	(0.2)	2.0	(0.1)
Any Breast Exam (women only)	47.9	(3.9)	40.9	(8.4)	29.7	(3.9)	38.8	(2.7)
Any Pap Smear (women only)	60.5	(3.8)	59.8	(9.0)	44.7	(4.6)	53.3	(3.2)
Any Hospital Stay	10.6	(2.1)	27.0	(6.6)	6.1	(1.3)	9.8	(1.3)
<b>U.S. Total</b>								
Any Doctor Visit	71.6	(1.1)	75.9	(1.6)	42.6	(1.3)	62.2	(0.7)
If Any, Average Number of Visits	4.4	(0.2)	7.4	(0.4)	3.8	(0.2)	4.8	(0.1)
Any Health Professional Visit	29.3	(0.8)	30.6	(1.4)	17.9	(1.1)	25.5	(0.6)
If Any, Average Number of Visits	3.4	(0.2)	6.2	(0.7)	3.2	(0.2)	3.8	(0.2)
Any Dental Visit	63.1	(1.2)	54.1	(1.6)	37.0	(1.4)	52.7	(0.8)
If Any, Average Number of Visits	2.3	(0.1)	2.5	(0.1)	2.3	(0.2)	2.3	(0.1)
Any Mental Visit	7.4	(0.7)	19.6	(1.2)	5.7	(0.6)	8.6	(0.4)
If Any, Average Number of Visits	11.3	(3.4)	15.9	(2.2)	7.8	(1.2)	12.1	(1.7)
Any ER Visit	27.1	(1.0)	44.3	(1.5)	24.2	(1.0)	28.7	(0.7)
If Any, Average Number of Visits	2.0	(0.1)	3.0	(0.2)	1.9	(0.1)	2.2	(0.1)
Any Breast Exam (women only)	55.1	(1.5)	48.6	(1.9)	31.9	(1.3)	46.4	(0.9)
Any Pap Smear (women only)	61.6	(1.5)	63.0	(2.2)	44.4	(1.3)	56.3	(0.9)
Any Hospital Stay	12.8	(0.9)	26.4	(1.4)	8.2	(0.6)	13.2	(0.6)

Source: Urban Institute tabulations of the National Survey of America's Families (NSAF), 1999.  
Standard errors for each percent are given in parentheses.  
See further notes following last table.

## Notes for Tables 1 - 10

1. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
2. Employer-Sponsored coverage includes those who receive coverage directly from a current or former employer or union, those who receive coverage as dependents, those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA), and those who receive coverage under CHAMPUS, Veterans Affairs (VA), or other military program.
3. Medicaid/SCHIP/State coverage includes those who receive coverage through the Medicaid program, through state-specific programs, or, for children less than 18, through separate State Children's Health Insurance Programs (SCHIP).
4. Other Insurance includes those who receive coverage through Medicare, through privately-purchased coverage that is not obtained through an employer or union, and through coverage that cannot be definitively classified as employer-sponsored, privately-purchased, Medicaid/SCHIP/State, Medicare, or CHAMPUS, Veterans Affairs (VA), or other military program.
5. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service Program. Rather than defining uninsurance as a residual, the NSAF confirms uninsurance with a question that verifies whether people who appear not to have coverage are, in fact, uninsured (Rajan, Zuckerman, and Brennan 2001).
6. The family structure of adults is defined in terms of whether or not they are married and whether or not they have any of their own children in the household. "Married" adults are defined as those who report being married or have a spouse in the household. Those who are widowed, divorced, separated, or never married, or whose marital status was not ascertained but who did not report having a spouse in the household, are classified as "single." Those "with children" have at least one biological, adoptive, or stepchild under age 18 living in the household at the time of the survey; all other adults are classified as "without children."
7. Family type for children is defined in terms of their relationship with the adults with whom they live. The category "no parents" means that the child lives with relatives other than parents or with unrelated adults. Children classified as living in "one-parent families" live with a single biological or adoptive parent (the household may contain this parent's unmarried partner). Children living with two biological or adoptive parents (married or unmarried) or one biological or adoptive parent and one stepparent (parents must be married) are classified as living in "two-parent families."
8. Family work status is a hierarchy. Individuals who work fewer than 35 hours per week are considered part-time workers, and those who work 35 or more hours per week are considered full-time workers. Families with at least one full-time worker are classified as "full-time worker" families. Families with no full-time workers but one or more part-time workers are classified as "part-time worker(s) only" families, and those with no full-time or part-time workers in the family are classified as "no workers" families.
9. Firm size is the number of people who are employed at the location of the worker's main job. Based on those who work for an employer. "Working for an employer" includes those who are also self-employed part of the time but work for an employer as their main job. Excludes those who work in the public sector.
10. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see <http://www.census.gov/population/www/estimates/aboutmetro.html>).

## Notes for Tables 11 - 13a

11. Insurance coverage is measured at the time of the survey. Interviewers asked respondents about family members' current enrollment in private and public insurance and followed up with a confirmation question when no coverage was specified. Uninsured includes those who reported no type of health insurance coverage at the time of the survey or who reported coverage under the Indian Health Service program. Excludes persons ages 65 and over and those living in institutions or group quarters.
12. Based on those for whom geographic location is known (county-level information is not available for residents of Alaska). MSAs are Metropolitan Statistical Areas as defined by the U.S. Office of Management and Budget and as used by the U.S. Census Bureau (see <http://www.census.gov/population/www/estimates/aboutmetro.html>).
13. For children, indicates that the child has a physical, learning, or mental health condition that limits participation in the usual kinds of activities done by most children the child's age or limits his or her ability to do schoolwork. For adults, indicates a physical, mental, or other health condition that limits the kind or amount of work the person can do.
14. Insurance coverage is measured at the time of the survey. To create mutually exclusive coverage categories, people reporting multiple types of insurance coverage are classified according to a hierarchy that looks first for employer-sponsored coverage and then for Medicaid/SCHIP/State coverage. Thus, for instance, those with both employer-sponsored coverage and Medicaid would be classified as having employer-sponsored coverage and would not be included in these estimates. Medicaid/SCHIP/State coverage includes those who receive coverage through the Medicaid program, through state-specific programs, or, for children less than 18, through separate State Children's Health Insurance Programs (SCHIP). Excludes persons ages 65 and over and those living in institutions or group quarters.

#### **Notes for Tables 14 - 17a**

15. Insurance coverage is measured at the time of the survey. Excludes persons ages 65 and over and those living in institutions or group quarters.
16. Employer-Sponsored/Other Insurance includes those who receive coverage directly from a current or former employer or union, those who receive coverage as dependents, those who receive coverage under the Consolidated Budget Reconciliation Act of 1986 (COBRA), those who receive coverage under CHAMPUS, Veterans Affairs (VA), or other military program, those who receive coverage through Medicare, those who receive coverage through privately-purchased coverage that is not obtained through an employer or union, and those who receive coverage that cannot be definitively classified in any other category.
17. Medicaid/SCHIP/State coverage includes those who receive coverage through the Medicaid program, through state-specific programs, or, for children less than 18, through separate State Children's Health Insurance programs (SCHIP).
18. Uninsured includes those who report no type of health insurance coverage at the time of the survey or who report coverage under the Indian Health Service Program. Rather than defining uninsurance as a residual, the NSAF confirms uninsurance with a question that verifies whether people who appear not to have coverage are, in fact, uninsured (Rajan, Zuckerman, and Brennan 2001).
19. The NSAF asks, "Is there a place where [person] usually goes when he/she is sick or needs advice about his/her health?" If yes, the interviewer asks, "What kind of place is it that [person] usually goes to?" The response choices are a doctor's office (including an HMO), a hospital emergency room, a clinic or hospital outpatient department, or some other place. "Other" includes those whose usual source of care is a clinic or hospital outpatient department, a naturopathic/herbal provider, a family member or friend who is in the medical profession, dial-in or phone service, or other providers.
20. Unmet need estimates are based on responses to a series of questions asking, "In the past 12 months, did [person] not get or postpone [type of care] when he/she needed it?" "Any" unmet

need indicates that a person had one or more types of unmet need among medical/surgical, dental, and prescription drug need.

21. Based on respondent's answer to the question "How confident are you that your family members can get care if they need it?" "Not confident" includes those respondents who say they are "not too confident" or "not confident at all" that their family can get needed medical care.
22. Based on respondent's answer to the question "How satisfied are you with the quality of medical care your family has received during the last 12 months?" "Not satisfied" includes those respondents who say they are "very dissatisfied" or "somewhat dissatisfied" in the quality of care their family receives.
23. "Low-income" is defined as below 200 percent of the federal poverty level.
24. Health service utilization questions in the NSAF ask whether the sampled person received specific types of care in the 12 months prior to the survey and, if so, how many times.