

# State Profiles

## Health Insurance, Access, and Use: California

Tabulations from the 1999  
National Survey of  
America's Families  
SP-02

Contact Persons:  
Jennifer M. Haley (jhaley@ui.urban.org)  
Matthew Fragale (mfragale@ui.urban.org)

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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 California 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\\_CA.pdf](http://newfederalism.urban.org/pdf/State_profile_CA.pdf))<sup>i</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 California and the nation as a whole.

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

	California			U.S.	
	1997	1999		1997	1999
<b>All (0-64)</b>					
Employer-Sponsored	61.1	63.4		69.7	70.5 *
Medicaid/SCHIP/State	12.5	11.1 **		8.8	8.5
Other	7.3	6.8		6.1	5.9
Uninsured	19.1	18.8		15.4	15.1
<b>Children (0-17)</b>					
Employer-Sponsored	56.6	60.1 **		66.7	66.6
Medicaid/SCHIP/State	24.2	20.7 **		17.4	16.8
Other	5.4	6.0		4.1	4.2
Uninsured	13.8	13.2		11.8	12.3
<b>Adults (18-64)</b>					
Employer-Sponsored	63.1	64.9		71.1	72.2 **
Medicaid/SCHIP/State	7.1	6.7		5.1	4.9
Other	8.2	7.2		6.9	6.6
Uninsured	21.6	21.3		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 California 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>California</b>													
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)	29,713,949
<b>Children</b>	5,617,386	60.1	(1.4)	1,938,765	20.7	(1.3)	559,578	6.0	(0.6)	1,233,026	13.2	(0.9)	9,348,756
0-10	3,572,949	59.6	(1.9)	1,327,833	22.2	(1.8)	408,682	6.8	(0.9)	685,589	11.4	(0.9)	5,995,054
11-17	2,044,437	61.0	(2.3)	610,932	18.2	(2.0)	150,896	4.5	(1.0)	547,437	16.3	(1.7)	3,353,702
<b>Adults</b>	13,212,802	64.9	(1.4)	1,354,228	6.7	(0.5)	1,457,230	7.2	(0.6)	4,340,934	21.3	(1.2)	20,365,193
18-34	5,109,803	60.3	(2.0)	576,097	6.8	(0.7)	584,709	6.9	(0.9)	2,207,016	26.0	(1.6)	8,477,626
35-64	8,102,999	68.2	(1.6)	778,131	6.6	(0.7)	872,521	7.3	(0.8)	2,133,918	18.0	(1.4)	11,887,567
<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 California 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>		
	<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>California</b>												
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)
Less than 100 percent	1,209,774	24.3	(2.5)	1,782,657	35.8	(2.2)	306,886	6.2	(1.2)	1,686,964	33.8	(2.4)
100-200 percent	2,202,942	40.4	(2.4)	965,763	17.7	(1.6)	372,408	6.8	(1.2)	1,918,429	35.1	(2.2)
200-399 percent	3,647,791	71.9	(2.7)	276,395	5.5	(1.0)	275,436	5.4	(1.1)	874,815	17.2	(2.3)
400 percent or higher	11,769,681	82.9	(1.4)	268,178	1.9	(0.5)	1,062,078	7.5	(0.8)	1,093,753	7.7	(1.3)
<b>Children</b>	5,617,386	60.1	(1.4)	1,938,765	20.7	(1.3)	559,578	6.0	(0.6)	1,233,026	13.2	(0.9)
Less than 100 percent	327,999	16.7	(2.4)	1,089,401	55.6	(3.7)	67,326	3.4	(1.5)	474,741	24.2	(2.9)
100-200 percent	842,801	40.9	(3.7)	626,231	30.4	(3.0)	132,341	6.4	(1.8)	459,781	22.3	(3.1)
200-399 percent	1,314,648	77.0	(3.1)	120,346	7.1	(2.0)	73,575	4.3	(1.4)	198,468	11.6	(2.1)
400 percent or higher	3,131,939	86.5	(1.7)	102,788	2.8	(1.1)	286,336	7.9	(1.2)	100,036	2.8	(0.8)
<b>Adults</b>	13,212,802	64.9	(1.4)	1,354,228	6.7	(0.5)	1,457,230	7.2	(0.6)	4,340,934	21.3	(1.2)
Less than 100 percent	881,775	29.1	(3.0)	693,256	22.9	(1.9)	239,560	7.9	(1.5)	1,212,222	40.1	(3.0)
100-200 percent	1,360,141	40.0	(2.3)	339,532	10.0	(1.3)	240,067	7.1	(1.6)	1,458,648	42.9	(2.3)
200-399 percent	2,333,143	69.3	(3.2)	156,049	4.6	(1.0)	201,861	6.0	(1.4)	676,347	20.1	(2.8)
400 percent or higher	8,637,743	81.7	(1.7)	165,391	1.6	(0.4)	775,743	7.3	(0.9)	993,717	9.4	(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 California 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>California</b>												
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)
Female	9,263,104	63.3	(1.4)	1,894,605	12.9	(0.9)	1,028,353	7.0	(0.6)	2,453,283	16.8	(1.1)
Male	9,567,084	63.5	(1.4)	1,398,388	9.3	(0.7)	988,454	6.6	(0.7)	3,120,677	20.7	(1.1)
<b>Children</b>	5,617,386	60.1	(1.4)	1,938,765	20.7	(1.3)	559,578	6.0	(0.6)	1,233,026	13.2	(0.9)
Female	2,705,432	59.4	(2.1)	975,611	21.4	(1.9)	262,333	5.8	(0.9)	609,714	13.4	(1.2)
Male	2,911,955	60.7	(1.8)	963,154	20.1	(1.8)	297,245	6.2	(1.0)	623,312	13.0	(1.2)
<b>Adults</b>	13,212,802	64.9	(1.4)	1,354,228	6.7	(0.5)	1,457,230	7.2	(0.6)	4,340,934	21.3	(1.2)
Female	6,557,672	65.0	(1.7)	918,995	9.1	(0.7)	766,020	7.6	(0.7)	1,843,568	18.3	(1.3)
Male	6,655,130	64.8	(1.7)	435,233	4.2	(0.6)	691,209	6.7	(0.9)	2,497,365	24.3	(1.5)
<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 California 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>California</b>												
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)
White Non-Hispanic	9,835,997	71.0	(1.4)	1,027,111	7.4	(0.8)	1,366,018	9.9	(0.9)	1,629,369	11.8	(1.0)
Black Non-Hispanic	1,210,112	58.5	(4.5)	524,878	25.4	(3.3)	97,633	4.7	(1.4)	235,372	11.4	(3.0)
Hispanic	5,164,344	50.6	(1.8)	1,571,154	15.4	(1.3)	235,641	2.3	(0.5)	3,245,297	31.8	(1.7)
Other Non-Hispanic	2,619,736	73.4	(3.7)	169,849	4.8	(1.6)	317,516	8.9	(1.9)	463,922	13.0	(2.9)
<b>Children</b>	5,617,386	60.1	(1.4)	1,938,765	20.7	(1.3)	559,578	6.0	(0.6)	1,233,026	13.2	(0.9)
White Non-Hispanic	2,681,829	72.2	(2.2)	479,982	12.9	(1.7)	364,869	9.8	(1.3)	190,456	5.1	(0.9)
Black Non-Hispanic	310,611	47.5	(5.8)	276,224	42.2	(5.8)	28,911	4.4	(1.6)	38,859	5.9	(2.7)
Hispanic	1,913,795	47.1	(2.4)	1,088,648	26.8	(2.2)	109,188	2.7	(0.9)	955,008	23.5	(2.0)
Other Non-Hispanic	711,151	78.1	(5.0)	93,911	10.3	(3.8)	56,610	6.2	(2.4)	48,703	5.4	(2.2)
<b>Adults</b>	13,212,802	64.9	(1.4)	1,354,228	6.7	(0.5)	1,457,230	7.2	(0.6)	4,340,934	21.3	(1.2)
White Non-Hispanic	7,154,168	70.5	(1.6)	547,129	5.4	(0.6)	1,001,149	9.9	(1.1)	1,438,913	14.2	(1.2)
Black Non-Hispanic	899,500	63.6	(5.5)	248,655	17.6	(3.0)	68,722	4.9	(1.6)	196,513	13.9	(4.1)
Hispanic	3,250,550	52.9	(2.0)	482,505	7.9	(1.1)	126,452	2.1	(0.7)	2,290,289	37.2	(2.0)
Other Non-Hispanic	1,908,584	71.7	(4.2)	75,939	2.9	(1.0)	260,906	9.8	(2.3)	415,219	15.6	(3.5)
<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 California 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>California</b>												
<b>All Adults</b>	13,212,802	64.9	(1.4)	1,354,228	6.7	(0.5)	1,457,230	7.2	(0.6)	4,340,934	21.3	(1.2)
Married, with Children	4,909,391	72.6	(1.4)	247,736	3.7	(0.6)	423,097	6.3	(0.9)	1,182,382	17.5	(1.4)
Married, without Children	3,476,221	78.4	(2.7)	169,549	3.8	(1.1)	249,224	5.6	(1.7)	541,353	12.2	(2.1)
Single, with Children	876,227	43.4	(2.5)	514,839	25.5	(2.7)	75,218	3.7	(0.9)	553,082	27.4	(2.9)
Single, without Children	3,950,963	55.3	(2.6)	422,104	5.9	(0.9)	709,690	9.9	(1.4)	2,064,117	28.9	(2.3)
<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 California 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>California</b>												
<b>All Children</b>	5,617,386	60.1	(1.4)	1,938,765	20.7	(1.3)	559,578	6.0	(0.6)	1,230,057	13.2	(0.9)
No parents	83,207	20.3	(5.6)	232,995	56.7	(8.5)	39,682	9.7	(4.3)	54,843	13.4	(4.9)
One parent family	998,387	42.3	(3.2)	905,042	38.3	(3.4)	127,678	5.4	(1.4)	330,941	14.0	(2.1)
Two-parent family	4,535,792	69.0	(1.6)	800,728	12.2	(1.1)	392,218	6.0	(0.8)	844,273	12.8	(1.2)
<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 California 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>California</b>												
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)
Full-Time Worker(s)	17,175,906	71.1	(1.1)	1,655,940	6.9	(0.5)	1,440,757	6.0	(0.5)	3,894,563	16.1	(0.9)
Part-Time Worker(s) only	918,778	38.7	(4.7)	326,703	13.8	(2.1)	269,620	11.4	(2.3)	856,902	36.1	(4.5)
No Workers	735,504	23.2	(3.2)	1,310,349	41.3	(3.1)	306,430	9.7	(2.1)	822,495	25.9	(3.3)
<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 California 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>California</b>												
<b>All Working Adults</b>	8,198,552	75.3	(1.6)	322,454	3.0	(0.4)	294,304	2.7	(0.6)	2,079,003	19.1	(1.2)
0-99 Employees	4,285,069	68.0	(2.0)	218,656	3.5	(0.6)	219,767	3.5	(0.9)	1,577,274	25.0	(1.7)
100-999 Employees	2,615,586	80.6	(2.8)	94,419	2.9	(0.8)	70,247	2.2	(1.0)	465,897	14.4	(2.2)
1000 Employees or More	1,297,897	96.3	(1.5)	9,378	0.7	(0.4)	4,290	0.3	(0.3)	35,832	2.7	(1.3)
<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 California 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>		
	<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>California</b>												
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)
<b>MSA</b>	18,263,891	64.0	(1.2)	3,130,987	11.0	(0.6)	1,927,920	6.8	(0.5)	5,217,480	18.3	(1.0)
Children	5,406,190	60.4	(1.5)	1,856,403	20.7	(1.4)	552,700	6.2	(0.6)	1,140,939	12.7	(0.9)
Adults	12,857,701	65.7	(1.4)	1,274,584	6.5	(0.5)	1,375,220	7.0	(0.6)	4,076,541	20.8	(1.2)
<b>Non-MSA</b>	566,298	48.3	(9.6)	162,006	13.8	(3.9)	88,888	7.6	(3.6)	356,480	30.4	(6.9)
Children	211,197	53.8	(9.7)	82,362	21.0	(7.2)	6,878	1.8	(1.2)	92,087	23.5	(8.4)
Adults	355,101	45.5	(10.0)	79,644	10.2	(2.9)	82,010	10.5	(5.3)	264,393	33.9	(8.6)
<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 California 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>California</b>												
<b>All</b>	18,830,188	63.4	(1.1)	3,292,993	11.1	(0.6)	2,016,808	6.8	(0.5)	5,573,960	18.8	(0.9)
US-born	14,956,534	66.6	(1.2)	2,854,363	12.7	(0.7)	1,604,866	7.2	(0.5)	3,043,967	13.6	(0.9)
Foreign-born	3,873,655	53.4	(2.4)	438,630	6.1	(0.8)	411,942	5.7	(1.0)	2,529,993	34.9	(2.4)
<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 California, 1999<sup>11</sup>**

	<b>California</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>	5,573,960	100.0	—	36,063,311	100.0	—
<b>Age</b>						
0-10	685,589	12.3	(0.9)	5,300,798	14.7	(0.6)
11-17	547,437	9.8	(1.0)	3,582,658	9.9	(0.4)
18-34	2,207,016	39.6	(1.8)	14,094,559	39.1	(0.8)
35-64	2,133,918	38.3	(1.9)	13,085,296	36.3	(0.9)
<b>Gender</b>						
Female	2,453,283	44.0	(1.6)	17,786,994	49.3	(0.8)
Male	3,120,677	56.0	(1.6)	18,276,317	50.7	(0.8)
<b>Race/Ethnicity</b>						
White Non-Hispanic	1,629,369	29.2	(2.0)	18,874,066	52.3	(1.2)
Black Non-Hispanic	235,372	4.2	(1.1)	6,111,394	17.0	(0.8)
Hispanic	3,245,297	58.2	(2.3)	9,545,969	26.5	(0.8)
Other Non-Hispanic	463,922	8.3	(1.7)	1,531,882	4.3	(0.4)
<b>Income</b>						
Less than 100 percent	1,686,964	30.3	(2.5)	10,222,507	28.4	(1.0)
100-200 percent	1,918,429	34.4	(2.3)	12,029,333	33.4	(1.0)
200-300 percent	874,815	15.7	(2.0)	6,436,909	17.9	(0.8)
300 percent or higher	1,093,753	19.6	(2.9)	7,374,562	20.5	(1.1)
<b>Community Type<sup>12</sup></b>						
MSA	5,217,480	93.6	(2.1)	26,988,845	75.1	(1.3)
Non-MSA	356,480	6.4	(2.1)	8,950,512	24.9	(1.3)
<b>Place of Birth</b>						
US-born	3,043,967	54.6	(2.6)	28,344,684	78.6	(0.9)
Foreign-born	2,529,993	45.4	(2.6)	7,718,627	21.4	(0.9)
<b>Health Status</b>						
Fair/Poor Health	1,152,545	20.7	(1.8)	6,042,118	16.8	(0.6)
Excellent/Very Good/Good Health	4,421,415	79.3	(1.8)	30,021,192	83.3	(0.6)
Has a Limiting Disability <sup>13</sup>	528,374	9.5	(1.1)	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 California, 1999<sup>11</sup>**

	<b>California</b>		<b>U.S. Total</b>	
	<u>Percent</u>	<u>(S.E.)</u>	<u>Percent</u>	<u>(S.E.)</u>
<b>All</b>	18.8	(0.9)	15.1	(0.4)
<b>Age</b>				
0-10	11.4	(0.9)	11.9	(0.6)
11-17	16.3	(1.7)	13.0	(0.6)
18-34	26.0	(1.6)	22.0	(0.7)
35-64	18.0	(1.4)	12.8	(0.4)
<b>Gender</b>				
Female	16.8	(1.1)	14.8	(0.4)
Male	20.7	(1.1)	15.4	(0.4)
<b>Race/Ethnicity</b>				
White Non-Hispanic	11.8	(1.0)	11.3	(0.4)
Black Non-Hispanic	11.4	(3.0)	19.8	(1.0)
Hispanic	31.8	(1.7)	32.4	(0.9)
Other Non-Hispanic	13.0	(2.9)	13.7	(1.3)
<b>Income</b>				
Less than 100 percent	33.8	(2.4)	32.3	(1.1)
100-200 percent	35.1	(2.2)	27.8	(0.9)
200-399 percent	17.2	(2.3)	15.4	(0.7)
400 percent or higher	7.7	(1.3)	6.1	(0.4)
<b>Community Type<sup>12</sup></b>				
MSA	18.3	(1.0)	14.3	(0.4)
Non-MSA	30.4	(6.9)	18.4	(1.0)
<b>Place of Birth</b>				
US-born	13.6	(0.9)	13.2	(0.4)
Foreign-born	34.9	(2.4)	33.3	(1.2)
<b>Health Status</b>				
Fair/Poor Health	31.2	(2.9)	25.7	(1.0)
Excellent/Very Good/Good Health	17.0	(0.9)	14.0	(0.3)
Has a Limiting Disability <sup>13</sup>	15.6	(1.7)	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 California, 1999<sup>14</sup>**

	<b>California</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>	3,292,993	100.0	—	20,254,895	100.0	—
<b>Age</b>						
0-10	1,327,833	40.3	(2.5)	8,707,580	43.0	(0.8)
11-17	610,932	18.6	(1.7)	3,389,373	16.7	(0.7)
18-34	576,097	17.5	(1.6)	3,932,261	19.4	(0.7)
35-64	778,131	23.6	(1.9)	4,225,681	20.9	(0.7)
<b>Gender</b>						
Female	1,894,605	57.5	(2.3)	11,521,220	56.9	(0.9)
Male	1,398,388	42.5	(2.3)	8,733,675	43.1	(0.9)
<b>Race/Ethnicity</b>						
White Non-Hispanic	1,027,111	31.2	(2.6)	8,863,879	43.8	(1.2)
Black Non-Hispanic	524,878	15.9	(2.1)	6,248,536	30.9	(1.2)
Hispanic	1,571,154	47.7	(2.9)	4,384,723	21.7	(0.8)
Other Non-Hispanic	169,849	5.2	(1.8)	757,757	3.7	(0.5)
<b>Income</b>						
Less than 100 percent	1,782,657	54.1	(3.2)	11,500,333	56.8	(1.2)
100-200 percent	965,763	29.3	(2.7)	5,824,835	28.8	(1.0)
200-300 percent	276,395	8.4	(1.6)	1,733,835	8.6	(0.7)
300 percent or higher	268,178	8.1	(2.1)	1,195,893	5.9	(0.5)
<b>Community Type<sup>12</sup></b>						
MSA	3,130,986	95.1	(1.8)	15,581,219	77.0	(1.1)
Non-MSA	162,006	4.9	(1.8)	4,649,377	23.0	(1.1)
<b>Place of Birth</b>						
US-born	2,854,363	86.7	(1.7)	19,012,204	93.9	(0.5)
Foreign-born	438,630	13.3	(1.7)	1,242,691	6.1	(0.5)
<b>Health Status</b>						
Fair/Poor Health	739,172	22.5	(2.2)	4,376,390	21.6	(0.7)
Excellent/Very Good/Good Health	2,553,821	77.6	(2.2)	15,878,505	78.4	(0.7)
Has a Limiting Disability <sup>13</sup>	895,893	27.2	(2.0)	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 California, 1999<sup>14</sup>**

	Less than 100% of Poverty						100 to 199% of Poverty					
	<u>California</u>			<u>U.S. Total</u>			<u>California</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>	1,782,657	100.0	—	11,500,333	100.0	—	965,763	100.0	—	5,824,835	100.0	—
<b>Age</b>												
0-10	686,382	38.5	(3.1)	4,955,902	43.1	(1.3)	468,521	48.5	(4.1)	2,583,562	44.4	(1.4)
11-17	403,018	22.6	(2.6)	1,971,561	17.1	(1.1)	157,711	16.3	(2.4)	1,041,304	17.9	(1.2)
18-34	334,598	18.8	(2.1)	2,264,571	19.7	(0.9)	127,026	13.2	(2.4)	1,028,239	17.7	(1.2)
35-64	358,658	20.1	(2.1)	2,308,299	20.1	(0.9)	212,506	22.0	(4.0)	1,171,729	20.1	(1.4)
<b>Gender</b>												
Female	1,091,696	61.2	(3.0)	6,806,614	59.2	(1.1)	532,739	55.2	(3.9)	3,258,648	55.9	(1.6)
Male	690,961	38.8	(3.0)	4,693,719	40.8	(1.1)	433,024	44.8	(3.9)	2,566,187	44.1	(1.6)
<b>Race/Ethnicity</b>												
White Non-Hispanic	475,973	26.7	(4.1)	4,402,261	38.3	(1.7)	241,656	25.0	(4.3)	2,749,107	47.2	(2.0)
Black Non-Hispanic	331,233	18.6	(3.2)	3,966,081	34.5	(1.8)	148,515	15.4	(3.2)	1,625,838	27.9	(1.8)
Hispanic	891,800	50.0	(4.7)	2,742,011	23.8	(1.1)	556,311	57.6	(4.8)	1,283,258	22.0	(1.6)
Other Non-Hispanic	83,651	4.7	(2.0)	389,980	3.4	(0.5)	19,282	2.0	(1.0)	166,631	2.9	(0.6)
<b>Community Type<sup>12</sup></b>												
MSA	1,668,859	93.6	(3.3)	8,640,880	75.3	(1.9)	954,070	98.8	(0.9)	4,588,308	78.9	(1.5)
Non-MSA	113,798	6.4	(3.3)	2,842,651	24.8	(1.9)	11,693	1.2	(0.9)	1,229,029	21.1	(1.5)
<b>Place of Birth</b>												
US-born	1,566,204	87.9	(2.3)	10,838,554	94.3	(0.5)	781,071	80.9	(3.7)	5,408,409	92.9	(0.9)
Foreign-born	216,453	12.1	(2.3)	661,779	5.8	(0.5)	184,692	19.1	(3.7)	416,425	7.2	(0.9)
<b>Health Status</b>												
Fair/Poor Health	349,131	19.6	(3.3)	2,601,670	22.6	(1.1)	241,267	25.0	(4.3)	1,201,794	20.6	(1.5)
Excellent/Very Good/Good Health	1,433,526	80.4	(3.3)	8,898,663	77.4	(1.1)	724,496	75.0	(4.3)	4,623,041	79.4	(1.5)
Has a Limiting Disability <sup>13</sup>	382,640	21.5	(3.0)	3,303,029	28.7	(1.3)	286,220	29.6	(4.6)	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: California 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>California</b>								
Usual Source of Care <sup>19</sup>								
None	4.2	(0.8)	6.9	(1.9)	27.4	(3.3)	7.8	(0.7)
ER	0.8	(0.3)	3.0	(1.2)	2.6	(1.2)	1.5	(0.4)
Doctor's Office	69.8	(1.5)	41.3	(3.7)	21.7	(3.3)	57.6	(1.3)
Other	25.2	(1.6)	48.8	(3.7)	48.2	(4.7)	33.1	(1.3)
Unmet Need <sup>20</sup>								
Medical/Surgical	2.7	(0.6)	3.8	(1.3)	3.2	(1.4)	3.0	(0.5)
Dental	5.7	(0.8)	8.6	(2.0)	11.9	(2.0)	7.1	(0.6)
Prescription Drug	1.1	(0.4)	2.5	(0.9)	3.6	(1.1)	1.7	(0.3)
ANY	8.3	(1.0)	12.2	(2.2)	15.0	(2.4)	10.0	(0.8)
Not Confident in Access to Care <sup>21</sup>	4.2	(0.7)	17.3	(2.3)	31.1	(3.6)	10.5	(0.8)
Not Satisfied with Quality of Care <sup>22</sup>	9.6	(1.1)	14.6	(2.8)	15.3	(3.0)	11.3	(1.1)
<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 California Children, 1999<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 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>California</b>								
Usual Source of Care <sup>19</sup>								
None	6.9	(2.0)	7.1	(2.1)	27.3	(4.4)	11.7	(1.4)
ER	3.0	(1.4)	3.1	(1.4)	3.5	(1.6)	3.1	(0.8)
Doctor's Office	52.9	(4.1)	39.7	(4.4)	15.9	(3.0)	38.7	(2.4)
Other	37.2	(3.9)	50.1	(4.2)	53.4	(5.6)	46.5	(2.4)
Unmet Need <sup>20</sup>								
Medical/Surgical	3.4	(1.3)	3.6	(1.4)	2.6	(1.2)	3.3	(0.8)
Dental	5.4	(1.7)	8.9	(2.2)	11.8	(2.4)	8.4	(1.2)
Prescription Drug	1.0	(0.8)	2.7	(0.9)	2.8	(0.9)	2.1	(0.5)
ANY	8.8	(2.1)	12.2	(2.4)	13.2	(2.6)	11.3	(1.4)
Not Confident in Access to Care <sup>21</sup>	4.3	(1.1)	18.3	(2.6)	27.9	(4.1)	15.7	(1.5)
Not Satisfied with Quality of Care <sup>22</sup>	8.3	(1.8)	15.1	(3.1)	13.9	(3.1)	12.5	(1.7)
<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: California 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>California</b>								
Usual Source of Care <sup>19</sup>								
None	10.8	(0.8)	14.3	(2.3)	40.3	(2.4)	17.3	(0.8)
ER	2.5	(0.5)	3.1	(1.3)	2.8	(0.8)	2.6	(0.4)
Doctor's Office	62.9	(1.2)	37.6	(3.9)	19.5	(1.8)	52.0	(1.1)
Other	23.8	(1.2)	44.9	(4.0)	37.3	(2.1)	28.1	(0.9)
Unmet Need <sup>20</sup>								
Medical/Surgical	8.2	(0.7)	8.7	(1.9)	13.6	(1.9)	9.4	(0.7)
Dental	13.1	(0.9)	19.7	(2.8)	20.7	(2.3)	15.1	(0.8)
Prescription Drug	4.1	(0.6)	10.3	(1.9)	6.5	(1.2)	5.0	(0.6)
ANY	19.9	(1.2)	30.1	(3.5)	27.8	(2.8)	22.3	(1.0)
Not Confident in Access to Care <sup>21</sup>	5.4	(0.6)	14.3	(3.0)	27.9	(2.8)	10.8	(0.8)
Not Satisfied with Quality of Care <sup>22</sup>	10.4	(0.9)	18.6	(3.0)	17.8	(2.7)	12.4	(0.9)
<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 California Adults, 1999<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>California</b>								
Usual Source of Care <sup>19</sup>								
None	17.8	(2.4)	14.4	(2.5)	42.6	(3.1)	27.6	(1.9)
ER	2.0	(0.9)	3.4	(1.7)	3.1	(1.0)	2.7	(0.6)
Doctor's Office	44.9	(3.3)	33.9	(3.8)	15.6	(2.1)	31.0	(2.0)
Other	35.3	(2.7)	48.3	(3.8)	38.7	(2.6)	38.8	(1.7)
Unmet Need <sup>20</sup>								
Medical/Surgical	9.3	(1.9)	9.0	(2.2)	10.4	(1.7)	9.7	(1.1)
Dental	17.2	(3.0)	20.6	(3.0)	18.6	(2.6)	18.3	(1.7)
Prescription Drug	5.5	(1.7)	8.2	(1.9)	6.6	(1.5)	6.4	(1.0)
ANY	24.5	(2.6)	31.0	(4.0)	25.9	(3.3)	26.1	(1.9)
Not Confident in Access to Care <sup>21</sup>	8.0	(1.3)	16.0	(3.7)	29.6	(3.4)	18.3	(1.7)
Not Satisfied with Quality of Care <sup>22</sup>	10.9	(2.0)	17.7	(3.1)	20.4	(3.1)	15.8	(1.7)
<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: California 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>California</b>								
Any Doctor Visit	77.6	(1.4)	71.2	(3.0)	44.2	(3.4)	71.9	(1.2)
If Any, Average Number of Visits	3.1	(0.1)	3.6	(0.2)	2.5	(0.2)	3.2	(0.1)
Any Health Professional Visit	38.6	(1.9)	33.2	(3.6)	21.6	(2.6)	35.2	(1.6)
If Any, Average Number of Visits	2.6	(0.1)	2.8	(0.3)	2.7	(0.4)	2.6	(0.1)
Any Dental Visit	84.7	(1.5)	72.0	(3.3)	45.2	(4.1)	76.7	(1.3)
If Any, Average Number of Visits	2.5	(0.1)	2.7	(0.3)	1.9	(0.1)	2.5	(0.1)
Any Mental Visit	3.6	(0.5)	7.4	(1.7)	0.5	(0.3)	4.0	(0.5)
If Any, Average Number of Visits	7.9	(1.5)	19.1	(5.8)	2.1	(0.4)	12.1	(2.5)
Any ER Visit	18.8	(1.4)	29.9	(3.4)	10.2	(2.0)	20.0	(1.3)
If Any, Average Number of Visits	1.6	(0.1)	1.9	(0.2)	1.4	(0.2)	1.7	(0.1)
Any Well-Child Doctor Visit	64.6	(1.6)	75.0	(2.9)	41.8	(3.6)	63.8	(1.4)
If Any, Average Number of Visits	1.9	(0.1)	2.2	(0.1)	1.7	(0.1)	1.9	(0.1)
Any Hospital Stay	4.5	(0.7)	7.5	(1.9)	2.2	(1.0)	4.9	(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 California 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>California</b>								
Any Doctor Visit	73.9	(3.1)	69.3	(3.5)	41.3	(3.8)	64.3	(2.1)
If Any, Average Number of Visits	3.3	(0.2)	3.5	(0.3)	2.5	(0.3)	3.3	(0.2)
Any Health Professional Visit	34.2	(3.8)	32.1	(3.9)	22.1	(3.1)	30.5	(2.4)
If Any, Average Number of Visits	2.7	(0.2)	2.8	(0.3)	2.8	(0.5)	2.8	(0.2)
Any Dental Visit	75.9	(3.7)	71.6	(3.5)	43.8	(5.0)	66.0	(2.5)
If Any, Average Number of Visits	2.2	(0.1)	2.8	(0.3)	1.9	(0.2)	2.4	(0.2)
Any Mental Visit	2.4	(1.3)	7.4	(1.9)	0.4	(0.3)	4.1	(0.9)
If Any, Average Number of Visits	1.3	(0.2)	21.4	(6.3)	1.4	(0.4)	16.9	(5.1)
Any ER Visit	19.3	(2.8)	29.7	(3.7)	9.2	(2.5)	21.4	(2.2)
If Any, Average Number of Visits	1.9	(0.3)	1.9	(0.2)	1.5	(0.2)	1.8	(0.1)
Any Well-Child Doctor Visit	65.3	(3.3)	73.7	(3.1)	40.5	(4.3)	63.1	(2.3)
If Any, Average Number of Visits	2.2	(0.2)	2.2	(0.1)	1.7	(0.1)	2.1	(0.1)
Any Hospital Stay	4.3	(1.6)	7.5	(2.1)	1.0	(0.6)	4.9	(1.1)
<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: California 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 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>California</b>								
Any Doctor Visit	73.2	(1.3)	73.7	(3.0)	40.2	(2.6)	66.2	(1.2)
If Any, Average Number of Visits	4.3	(0.3)	7.9	(1.4)	2.7	(0.2)	4.4	(0.3)
Any Health Professional Visit	31.5	(1.3)	32.1	(3.5)	19.7	(2.0)	29.0	(1.0)
If Any, Average Number of Visits	3.0	(0.2)	5.0	(0.8)	2.7	(0.5)	3.1	(0.2)
Any Dental Visit	79.2	(1.3)	62.6	(3.7)	46.0	(3.5)	71.0	(1.1)
If Any, Average Number of Visits	2.4	(0.1)	2.6	(0.2)	2.5	(0.4)	2.4	(0.1)
Any Mental Visit	8.0	(0.7)	17.5	(2.4)	5.0	(1.1)	8.0	(0.5)
If Any, Average Number of Visits	14.6	(4.9)	13.6	(2.4)	9.1	(2.3)	13.7	(3.5)
Any ER Visit	20.8	(1.3)	32.9	(3.8)	12.1	(1.5)	19.7	(1.1)
If Any, Average Number of Visits	1.7	(0.1)	2.7	(0.8)	1.9	(0.5)	1.8	(0.1)
Any Breast Exam (women only)	59.7	(2.1)	48.4	(4.9)	33.4	(3.3)	53.9	(1.5)
Any Pap Smear (women only)	66.4	(2.0)	68.5	(4.4)	47.5	(3.6)	63.1	(1.6)
Any Hospital Stay	8.0	(0.8)	17.4	(2.7)	4.8	(0.9)	8.0	(0.6)
<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 California Adults, 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 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>California</b>								
Any Doctor Visit	66.0	(2.7)	73.7	(3.2)	36.1	(3.0)	54.8	(2.1)
If Any, Average Number of Visits	5.3	(1.1)	6.8	(0.8)	2.8	(0.3)	5.0	(0.6)
Any Health Professional Visit	28.6	(2.8)	32.4	(4.0)	15.9	(2.1)	23.9	(1.5)
If Any, Average Number of Visits	3.3	(0.3)	5.3	(1.0)	3.5	(0.7)	3.8	(0.4)
Any Dental Visit	61.9	(3.7)	63.8	(3.1)	38.8	(3.5)	52.6	(2.3)
If Any, Average Number of Visits	2.5	(0.1)	2.7	(0.2)	2.3	(0.2)	2.5	(0.1)
Any Mental Visit	5.5	(1.8)	13.7	(2.6)	6.8	(1.7)	7.4	(1.1)
If Any, Average Number of Visits	46.0	(38.0)	13.1	(4.0)	8.0	(2.0)	21.6	(11.9)
Any ER Visit	21.3	(2.6)	34.5	(3.8)	13.1	(1.4)	20.0	(1.5)
If Any, Average Number of Visits	2.0	(0.3)	2.9	(1.0)	2.2	(0.8)	2.3	(0.4)
Any Breast Exam (women only)	46.5	(3.8)	48.3	(5.4)	33.7	(4.2)	42.3	(2.3)
Any Pap Smear (women only)	60.3	(3.0)	66.6	(5.7)	42.3	(4.2)	56.2	(2.2)
Any Hospital Stay	10.6	(1.6)	18.2	(2.9)	5.2	(1.0)	9.6	(0.9)
<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.