



Trends in Health Insurance Coverage by Race/Ethnicity Among Persons Under 65 Years of Age: United States, 1997-2001

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Preliminary data from the 2001 National Health Interview Survey (NHIS) showed a continuing decline in the percent of U.S. children (persons under 18 years old) who lacked health insurance coverage (Table 1). The percent of uninsured children significantly decreased from 13.9% in 1997 to 10.8% in 2001. The decline was seen in all three racial/ethnic groups: a decrease from 26.8% to 24.1% among Hispanic children, from 10.7% to 7.2% among non-Hispanic white children, and from 14.0% to 10.5% among non-Hispanic black children.

The NHIS data revealed that the overall percent of children under 18 years who had public health plan coverage significantly increased from 20.0% in 1998 to 23.4% in 2001 (Table 2). The increase was the largest among Hispanic children (29.7% vs. 35.0%), followed by non-Hispanic white children (13.1% vs. 15.9%). Although a slight increase was also seen among non-Hispanic black children, the difference was not statistically significant. In contrast, the percent of children covered by private health insurance significantly decreased from 69.1% in 1999 to 67.1% in 2001 (Table 3).

For adults aged 18-64 years, the overall percent of those who were uninsured decreased significantly from 18.9% in 1997 to 17.8% in 1999, and since then has not changed significantly (Table 1). This pattern was seen among non-Hispanic white adults aged 18-64 years, but not among Hispanic adults and non-Hispanic black adults aged 18-64 years. During the same period, there was no consistent corresponding increase in the percent with public health plan coverage among adults aged 18-64 years by all three racial/ethnic groups (Table 2). Between 1999 and 2001, a slight decrease in the percent with private health insurance coverage was seen among adults aged 18-64 years, but the difference was not statistically significant (Table 3).

In 2001, Hispanic children were twice as likely as black non-Hispanic children and three times as likely as white non-Hispanic children to be without health insurance coverage. Also, for Hispanic persons, children were three times as likely as adults aged 18-64 years to be covered by public health plans. In contrast, non-Hispanic white and black persons, children were two times as likely as adults aged 18-64 years to be covered by public health plans. Private health insurance coverage was highest among white non-Hispanic adults age 18-64 years (80.0%) and lowest among Hispanic children (41.5%).

The NHIS is a survey of the noninstitutionalized civilian population in the United States conducted continuously throughout the year. The survey has been conducted since 1957 and underwent major redesign of its questionnaire in 1997. For further information, see the [NHIS Website](#). In this analysis, the data from NHIS 2001 are being published prior to final data editing and weighting to provide improved access to the most recent information from the NHIS. In addition, the data on health insurance status were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons not having health insurance coverage are generally within 0.1 percentage point of those based on manual editing procedures used for the final data files. These methods are consistent with those used by the NHIS Early Release Program to generate the estimates of health insurance coverage at the [NHIS Website](#).

Table 1. Percent of persons under age 65 years without health insurance coverage, by age group and race/ethnicity: United States, 1997-2001

Age and Race/Ethnicity	1997	1998	1999	2000	2001
	Percent (Standard Error)				
Less than 18 years, Total	13.9 (0.36)	12.7 (0.34)	11.8 (0.32)	12.2 (0.32)	10.8 (0.34)
Less than 18 years, Hispanic	26.8 (0.89)	26.2 (0.81)	26.5 (0.87)	25.3 (0.84)	24.1 (0.89)

Age and Race/Ethnicity	1997	1998	1999	2000	2001
	Percent (Standard Error)				
Less than 18 years, Non-Hispanic, White	10.7 (0.43)	8.9 (0.37)	8.1 (0.36)	8.6 (0.38)	7.2 (0.37)
Less than 18 years, Non-Hispanic, Black	14.0 (0.87)	13.7 (0.85)	12.0 (0.81)	11.9 (0.79)	10.5 (0.86)
18-64 years, Total	18.9 (0.23)	18.2 (0.27)	17.8 (0.26)	18.4 (0.26)	18.1 (0.26)
18-64 years, Hispanic	39.1 (0.77)	38.8 (0.95)	38.3 (0.87)	40.3 (0.87)	40.1 (0.77)
18-64 years, Non-Hispanic, White	14.8 (0.26)	13.8 (0.29)	13.6 (0.27)	13.9 (0.28)	13.5 (0.27)
18-64 years, Non-Hispanic, Black	23.2 (0.63)	23.9 (0.64)	22.9 (0.77)	23.3 (0.56)	22.8 (0.68)

NOTES: A person was defined as uninsured if he or she did not have any private health insurance, Medicaid, SCHIP, State-sponsored or other government-sponsored health plan, Medicare, or military plan at the time of the interview. A person was also defined as uninsured if he or she had only Indian Health Service coverage or had only a private plan that paid for one type of service such as accidents or dental care. The analysis excluded persons with unknown health insurance status (about 1% of respondents). The data on health insurance status were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons not having health insurance coverage are generally within 0.1 percentage point of those based on manual editing procedures used for the final data files.

DATA SOURCE: Family Core component of the 1997-2001 National Health Interview Surveys.

Table 2. Percent of persons under age 65 years with public health plan coverage, by age group and race/ethnicity: United States, 1997-2001

Age and Race/Ethnicity	1997	1998	1999	2000	2001
	Percent (Standard Error)				
Less than 18 years, Total	21.5 (0.48)	20.0 (0.49)	20.5 (0.46)	21.8 (0.50)	23.4 (0.50)
Less than 18 years, Hispanic	32.6 (0.87)	29.7 (1.04)	29.4 (0.89)	30.6 (0.99)	35.0 (0.90)
Less than 18 years, Non-Hispanic, White	14.1 (0.49)	13.1 (0.50)	13.7 (0.50)	15.0 (0.54)	15.9 (0.56)
Less than 18 years, Non-Hispanic, Black	41.8 (1.38)	40.3 (1.37)	39.6 (1.42)	41.1 (1.38)	42.5 (1.24)
18-64 years, Total	10.2 (0.20)	9.5 (0.21)	9.0 (0.19)	9.1 (0.19)	9.4 (0.21)
18-64 years, Hispanic	13.0 (0.40)	11.2 (0.51)	10.8 (0.45)	9.9 (0.39)	10.8 (0.39)
18-64 years, Non-Hispanic, White	8.5 (0.21)	7.8 (0.21)	7.4 (0.20)	7.6 (0.20)	8.0 (0.23)
18-64 years, Non-Hispanic, Black	18.5 (0.21)	18.4 (0.66)	16.9 (0.60)	16.7 (0.68)	17.0 (0.59)

NOTES: The category "public health plan coverage" includes Medicaid, SCHIP, Medicare (disability), State-sponsored or other government-sponsored health plan, and military plans. A small number of persons who were covered by both public health plans and private health insurance (table 3) are included in both categories. The analysis excluded persons with unknown health insurance status (about 1% respondents). The data on type of coverage were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons having private or public coverage are generally within 0.1 percentage point of those based on manual editing procedures used for the final data files.

DATA SOURCE: Family Core component of the 1997-2001 National Health Interview Surveys.

Table 3. Percent of persons under age 65 years with private health insurance coverage, by age group and race/ethnicity: United States, 1997-2001

Age and Race/Ethnicity	1997	1998	1999	2000	2001
	Percent (Standard Error)				
Less than 18 years, Total	66.2 (0.57)	68.5 (0.55)	69.1 (0.55)	67.5 (0.53)	67.1 (0.57)
Less than 18 years, Hispanic	42.1 (1.08)	45.4 (1.08)	45.0 (1.04)	45.3 (1.10)	41.5 (1.11)
Less than 18 years, Non-Hispanic, White	76.8 (0.65)	79.1 (0.62)	79.8 (0.60)	77.9 (0.59)	78.2 (0.61)
Less than 18 years, Non-Hispanic, Black	46.1 (1.35)	47.5 (1.44)	49.9 (1.54)	48.9 (1.45)	49.1 (1.39)
18-64 years, Total	72.8 (0.30)	73.5 (0.32)	74.8 (0.33)	74.0 (0.31)	73.9 (0.33)
18-64 years, Hispanic	49.2 (0.76)	50.7 (0.90)	51.7 (0.85)	50.5 (0.88)	49.7 (0.78)
18-64 years, Non-Hispanic, White	78.8 (0.34)	79.6 (0.34)	80.7 (0.34)	80.2 (0.34)	80.0 (0.34)
18-64 years, Non-Hispanic, Black	60.2 (0.91)	59.3 (0.84)	61.9 (1.09)	61.3 (0.82)	61.9 (0.83)

NOTES: The category "private health insurance" excludes plans that paid for only one type of service such as accidents or dental care. A small number of persons who were covered by both public health plans (table 2) and private health insurance are included in both categories. The analysis excluded persons with unknown health insurance status (about 1% respondents). The data on type of coverage were edited using an automated system based on logic checks and keyword searches. For comparability, the estimates for all years were created using these same procedures. The resulting estimates of persons having private or public coverage are generally within 0.1 percentage point of those based on manual editing procedures used for the final data files.

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