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*Health Insurance
Among Children of
Unemployed Parents*

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PREFACE

This report was funded by the Pension and Welfare Benefits Administration, U.S. Department of Labor, as part of RAND's Center for the Study of Employee Health Benefits. It will be of interest to those considering programs to raise the level of health insurance coverage in the United States.

CONTENTS

Preface..... iii
Tables..... vii
Acknowledgments..... ix
DATA AND METHODS..... 2
TABULATIONS OF HEALTH INSURANCE STATUS BY EMPLOYMENT STATUS..... 2
TABULATIONS FOR UNINSURED CHILDREN..... 7
TABULATIONS FOR CHILDREN IN UNEMPLOYED FAMILIES..... 10
Appendix
A. SAMPLE SIZES 17
B. TABULATIONS AMONG UNINSURED CHILDREN FOR 1992 PANEL ONLY 18
References..... 25

TABLES

1. Distribution of Children by Health Insurance Source and Employment Status (%).....	3
2. Distribution of Non-Elderly Adults by Health Insurance Source and Employment Status (%).....	4
3. Percentage Uninsured Within Labor Market Status.....	5
4. Distribution of Uninsured Individuals by Employment Status (%).....	6
5. Distribution of Individuals in "Unemployed Families" by Health Insurance Source (%).....	6
6. Distribution of Uninsured Children by Poverty Status and Parents' Employment, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	7
7. Distribution of Uninsured Children by Parents' Employment Status (full time vs. part time), Pooled 1990, 1991, and 1992 SIPP Panels (%).....	8
8. Distribution of Uninsured Children by Parents' Industry of Employment, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	9
9. Distribution of Uninsured Children by Parents' Class of Employment, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	10
10. Distribution of Children in Currently Unemployed Families by Current Health Insurance and Unemployment Insurance Status, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	10
11. Distribution of Uninsured Children in Currently Unemployed Families by Current (while unemployed and uninsured) Poverty Status and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	11
12. Distribution of Uninsured Children in Unemployed Families by Poverty Status While Employed and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	12
13. Distribution of Uninsured Children in Unemployed Families by Full- or Part-Time Status While Employed and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	13
14. Distribution of Uninsured Children in Unemployed Families by Industry and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	14

15.	Distribution of Uninsured Children in Unemployed Families by Parents' Class of Employment and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%).....	15
A.1.	Number of People per Panel.....	17
A.2.	Number of Person-Seam Months in Analysis.....	17
B.1.	Distribution of Uninsured Children by Poverty Status and Parents' Employment, 1992 SIPP Panel Only (%).....	18
B.2.	Distribution of Uninsured Children by Parents' Employment Status (full-time vs. part-time), 1992 SIPP Panel Only (%)...	18
B.3.	Distribution of Uninsured Children by Parents' Industry of Employment, 1992 SIPP Panel Only (%).....	19
B.4.	Distribution of Uninsured Children by Parents' Class of Employment, 1992 SIPP Panel Only (%).....	20
B.5.	Distribution of Children in Currently Unemployed Families by Current Health Insurance and Unemployment Insurance Status, 1992 SIPP Panel Only (%).....	20
B.6.	Distribution of Uninsured Children in Currently Unemployed Families by Current (while unemployed and uninsured) Poverty Status and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%).....	20
B.7.	Distribution of Uninsured Children in Unemployed Families by Poverty Status While Employed and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%).....	21
B.8.	Distribution of Uninsured Children in Unemployed Families by Full- or Part-Time Status While Employed and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%).....	21
B.9.	Distribution of Uninsured Children in Unemployed Families by Industry and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%).....	22
B.10.	Distribution of Uninsured Children in Unemployed Families by Parents' Class of Employment and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%).....	23

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HEALTH INSURANCE AMONG CHILDREN OF UNEMPLOYED PARENTS

Since nearly half of all children who lose their insurance do so because their parents lose or change a job, my budget will also ensure that people who temporarily lose their jobs can still afford to keep their health insurance. No child should be without a doctor just because a parent is without a job.

President Clinton
State of the Union Address
January 24, 1997

In his 1997 State of the Union Address, President Clinton proposed several incremental initiatives to address the problem of lack of health insurance in the United States. One of those proposals would provide health insurance to up to 5 million uninsured children. A second proposal would provide health insurance to temporarily unemployed adults and their families. The two proposals were linked by the observation that nearly half of all children lose their health insurance "because their parents lose or change a job."

Using data from the 1990, 1991, and 1992 panels of the Survey of Income and Program Participation (SIPP), this report presents tabulations of the interrelation between parental unemployment and children's health insurance coverage. The report begins by tabulating employment status by source of (or lack of) health insurance, separately for adults and children. It then tabulates the characteristics of uninsured children with unemployed parents.

DATA AND METHODS

These tabulations are based on a pooled dataset from the SIPP. The SIPP is a longitudinal survey run by the U.S. Bureau of the Census. Families are interviewed every four months for 28 months. At each interview they are asked about their employment and health insurance status in each of the previous four months (since the last interview). A new sample ("panel") of approximately 15,000 households is drawn once

a year. Thus, the SIPP data are ideal for exploring the relation between current uninsurance, current unemployment, and the characteristics of recent employment.

Our analysis pools data from the 1990, 1991 and 1992 panels. We begin the analysis in 1990 because of a change in the SIPP health insurance questions. Prior to 1990, the SIPP only identified employer-sponsored health insurance. This group includes both those covered by a current employer and those covered by a previous employer. This distinction is important for this study because previous-employer coverage is common for the unemployed and for those starting new jobs. Since the 1990 panel, the interviews have included an additional set of questions designed to differentiate between these two groups. The 1992 panel is the most recently available data.

All of the tabulations are done on a consistent dataset. That dataset uses the first two interviews as "initial conditions"; i.e., to determine employment in the last six months. We use information from the first two interviews to identify the characteristics of the most recent job. Those with no job in the last six months are treated as a separate category.

These restrictions imply that our data cover the period October 1989 to April 1994. The 1990 panel covered the period October 1989 to August 1992. The 1991 panel covered the period October 1990 to August 1993. Finally, we use the most recently released data from the 1992 panel. It covers October 1991 to April 1994--the first seven interviews. For that panel, several additional interviews have since occurred. Those data have not yet been released. Appendix B to the paper reports selected tabulations for the 1992 panel only.

Throughout, we pool data from all families with complete interviews. Klerman (1992) explores the implications of this assumption and does not find significant bias. Our analysis pools across panels of different sample sizes. We adjust the weights so that the average individual has the same weight across panels. Within panels, we maintain the relative weights implied by the "panel weights," i.e., the information in the population control totals.

TABULATIONS OF HEALTH INSURANCE STATUS BY EMPLOYMENT STATUS

Tables 1 and 2 tabulate health insurance status by employment status. Table 1 presents the results for children (under 18). Table 2

Table 1
Distribution of Children by Health Insurance Source
and Employment Status (%)

Source of Insurance	Family Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
CurrEmp	51.61	0.00	0.00	0.00	51.61
PrevEmp	1.03	0.13	0.21	0.00	1.37
Private	17.49	0.40	1.25	0.92	20.06
Gov	4.36	1.67	7.40	0.78	14.21
Unins	10.37	0.79	1.27	0.34	12.77
Total	84.85	2.98	10.13	2.04	100.00

NOTES: Status is for the month preceding each of the SIPP interviews for the 1990, 1991, and 1992 panels (covering the period October 1989 to April 1994).

Employment status of all members is assigned based on employment status of husband and wife of family. Children are all individuals under age 18 who are not family heads.

Row Headings: CurrEmp = Parent's current employer; PrevEmp = Parent's previous employer, often through COBRA; Private = Private insurance, not through an employer; Gov = Insurance through the government; usually Medicaid, but sometime Medicare; Unins = Uninsured, no insurance.

Column Headings: Emp = employed; Unemp = unemployed; OLF = Out of the labor force; No Ad. = No adult in family.

presents the results for adults (18-64; almost all individuals 65 and older are covered by Medicare). More precisely, "adults" are all individuals age 18 or over plus anyone who is a family head (even if less than age 18). "Children" are all individuals less than 18 years old, except for family heads who are less than 18.

In particular, the tables report the joint distribution of employment status and health insurance status for each individual (child/adult). Thus, each entry is the percentage of all children/adults with the corresponding combination of employment status and health insurance coverage. The labor market statuses are *Emp* (employed), *Unemp* (unemployed), *OLF* (out of the labor force), and

NoAdult. This fourth category corresponds to children without a parent in the family.

An individual's employment status is coded hierarchically based on the employment status of family head/spouse/mother/father. If there are two adults (conventionally, husband/wife, we do not require marriage;

Table 2

Distribution of Non-Elderly Adults by Health Insurance Source and Employment Status (%)

Source of Insurance	Family Employment Status			
	Emp	Unemp	OLF	Total
OwnCurrEmp	43.09	0.00	0.00	43.09
OwnPrevEmp	1.63	0.23	1.39	3.26
SpCurrEmp	13.37	0.00	0.00	13.37
SpPrevEmp	0.62	0.05	0.43	1.11
Private	13.07	0.67	4.67	18.41
Gov	1.47	0.64	3.83	5.94
Unins	10.79	1.55	2.48	14.83
Total	84.04	3.15	12.81	100.00

NOTES: Insurance source is for the month preceding each of the SIPP interviews for the 1990, 1991, and 1992 panels (covering the period October 1989 to April 1994). Employment status of all members is assigned based on employment status of husband and wife of family. Adults are all individuals over 18 and under 65, plus all family heads (even under 18).

Row Headings: OwnCurrEmp = Own current employer; OwnPrevEmp = Own previous employer, often through COBRA; SpCurrEmp = Spouse's current employer; SpPrevEmp = Spouse's previous employer, often through COBRA; Private = Private insurance, not through an employer; Gov = Insurance through the government; usually Medicaid, but sometime Medicare; Unins = Uninsured, no insurance.

Column Headings: Emp. = employed; Unemp = unemployed; OLF = out of the labor force.

mother/father), then coding is as follows. If either adult is employed, everyone in the family is coded as employed (even if the other adult is not employed). If neither adult is employed, but at least one of the adults is unemployed, everyone in the family is coded as unemployed. Everyone in the family is coded as Out of the Labor Force only if both adults are out of the labor force. For a single adult, that adult's

employment status is attributed to all the children. If there are no adults, employment status is coded as "No Adult."

For each individual, we report health insurance coverage. For children, the tables consider *CurrEmp* (parent's current employer), *PrevEmp* (parent's previous employer, often through COBRA), *Private* (private insurance, not through an employer), *Gov* (insurance through the government; usually Medicaid, but sometimes Medicare), and *Unins* (uninsured, no insurance). For adults, we report *OwnCurrEmp*, *OwnPrevEmp* (own current and previous employer), and *SpCurrEmp*, *SpPrevEmp* (spouse's current and previous employer).

Uninsurance rates are lower for children than for adults; overall, 13 percent versus 15 percent. This is primarily because children are much more likely to be covered through the government, 14 percent versus 6 percent. The complement of this finding is that children are less likely to have private insurance than are adults. Finally, note that there are more than twice as many (2.5) adults as children.

For both children and adults, the unemployed are the most likely to be uninsured (Table 3). For children, 26 percent of the unemployed are uninsured versus 12 percent of the employed, 13 percent of those out of the labor force, and 17 percent of those with no adult in the family. Among adults, the corresponding percentages are 49, 13, 19, and 0 respectively.¹

¹The precise definition of an "unemployed family" is important. As we noted earlier, these tables treat a family with one employed and one unemployed adult as employed (rather than unemployed). The alternative definition--a household is unemployed if any adult is unemployed--raises the number of "unemployed" children (from 2.98 percent to 5.99 percent) and adults (from 3.15 percent to 5.32 percent). The share of children reporting parent's current employer and adults reporting spouse's current employer also increases. The share of the unemployed (both children and adults) who are uninsured decreases. For children, there is a small increase (from 26.40 percent to 26.57 percent). For adults, there is a large drop (from 49.38 percent to 38.21 percent).

Table 3
Percentage Uninsured Within Labor Market Status

	Family Employment Status				% Uninsured Among All Children/Adults
	Emp	Unemp	OLF	No Ad.	
Children	12.22	26.40	12.50	16.83	12.76
Adults	12.84	49.38	19.36	0.00	14.83

NOTE: See Table 1 for column headings.

Nevertheless, for both children and adults, most of the uninsured are in employed families (even with our hierarchical rules--if neither adult is employed and either is unemployed, everyone in the family is unemployed). Table 4 shows that 81 percent of uninsured children are in "employed" families and 73 percent of uninsured adults. Only 6 percent of uninsured children and 10 percent of uninsured adults are in "unemployed" families.

Tables 1 and 2 showed that children are 6 percent more likely (5.70 percent = $3.15/2.98-1$) than adults to be in unemployed families. Turning to the unemployed in particular, Table 5 presents the results within the unemployed separately for children and adults. Within the unemployed, children are much less likely to be uninsured: 26 percent versus 49 percent. This is because they are more likely to be covered through a government program, 56 percent versus 20 percent. Hence, they are less likely to be covered by private insurance.

Table 4
Distribution of Uninsured Individuals by Employment Status (%)

	Family Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Children	81.22	6.17	9.92	2.69	100.00
Adults	72.80	10.48	16.72	0.00	100.00

NOTE: See Table 1 for column headings.

Table 5
Distribution of Individuals in
"Unemployed Families" by Health
Insurance Source (%)

Source of Insurance	Children	Adults
OwnCurrEmp	0.03	0.00
OwnPrevEmp	0.02	7.40
SpCurrEmp	0.00	0.00
SpPrevEmp	4.24	1.49
Private	13.43	21.39
Gov	55.87	20.34
Unins	26.40	49.38
Total	100.00	100.00

NOTE: See Table 2 for row headings.

TABULATIONS FOR UNINSURED CHILDREN

This section presents tabulations of the characteristics of uninsured children. Table 6 presents the joint distribution of employment status and poverty status among uninsured children. It shows that uninsured children are divided about two-fifths poor (income below the poverty line), two-fifths near poor (income between the poverty line and twice the poverty line), and one-fifth not poor (income above twice the poverty line). Among the employed, the near poor are overrepresented. Among the unemployed and OLF, the poor are overrepresented. Note, however, that for many of the children in unemployed families, the current low income is transient. Parents will soon be reemployed; often with health insurance.

The next group of tabulations, showing health insurance status by characteristics of employment, emphasizes the transient nature of unemployment for many of these children. It considers the characteristics of parents' most recent job. For employed families, these characteristics refer to the current job. For families with no currently employed adult, these characteristics refer to the most recent

Table 6
Distribution of Uninsured Children by Poverty Status
and Parents' Employment, Pooled 1990, 1991,
and 1992 SIPP Panels (%)

	Family Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Poor	25.84	4.66	6.35	1.34	38.19
Near poor	34.65	1.11	2.89	0.91	39.56
Not poor	20.72	0.40	0.68	0.45	22.25
Total	81.22	6.17	9.92	2.69	100.00

NOTES: Status is for the month preceding each of the SIPP interviews for the 1990, 1991, and 1992 panels (covering the period October 1989 to April 1994).

Employment status of all members is assigned based on employment status of husband and wife of family. Children are all individuals under age 18 who are not family heads.

Column Headings: Emp = Employed; Unemp = Unemployed; OLF = Out of the labor force; No Ad. = No adult in family.

Row Headings: Poor = Income below the poverty line; Near Poor = Income between 100 percent and 200 percent of poverty; Not Poor = Income above 200 percent of poverty.

job. As noted above, we use a six-month retrospective window. Those with no job in the last six months are coded as "No job."

When there were two working parents, the following rules were used. If only one parent was employed, these tabulations use the characteristics of the employed parent. If both parents are employed, the tabulations use the characteristics of the "family head" (usually, but not always, the man). If no parent is currently employed, the tabulations use the characteristics of the most recently employed (within 6 months) parent. If both adults were last employed in the same month, the tabulations again use the characteristics of the "family head."

Table 7 considers the number of hours worked by the parents of uninsured children. More than two-thirds of uninsured children are in a family with a parent who works full time. In order of frequency, the remaining children are in families with only a part-time parent, no parent in the labor force (not even unemployed), only an unemployed parent, or no parent in the family. Among the unemployed and OLF, most of those who have had jobs had full time jobs. Note, however, that a

third of the unemployed and more than three-quarters of the OLF have had no job in the previous six months.

Table 8 considers the industry of employment of the parents of uninsured children. In order of importance, the largest industries are retail trade (14.75 percent), construction (13.47 percent), professional services (10.86 percent), business repair services (6.82 percent),

Table 7
Distribution of Uninsured Children by Parents' Employment Status (full time vs. part time), Pooled 1990, 1991, and 1992 SIPP Panels (%)

	Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Full Time	68.94	3.30	1.34	0.00	73.59
Part Time	12.28	0.56	0.63	0.00	13.47
No Job	0.00	2.30	7.94	2.69	12.94
Total	81.22	6.17	9.92	2.69	100.00

NOTES: Part time is less than 35 hours. "No Job" is no job in the last six months. See text for treatment of multi-worker families. For column headings, see Table 6.

Table 8
Distribution of Uninsured Children by Parents' Industry of
Employment, Pooled 1990, 1991, and 1992 SIPP Panels (%)

Industry	Family Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Agriculture	5.36	0.43	0.14	0.00	5.93
Mining	0.62	0.04	0.01	0.00	0.67
Construction	13.47	0.58	0.09	0.00	14.13
Manufacturing, Non-Durable	4.68	0.26	0.28	0.00	5.22
Manufacturing, Durable	5.94	0.46	0.14	0.00	6.54
Transport/ Communication	5.61	0.24	0.08	0.00	5.93
Wholesale Durable	1.94	0.07	0.01	0.00	2.02
Wholesale Nondurable	2.11	0.08	0.06	0.00	2.26
Retail Trade	14.75	0.63	0.47	0.00	15.85
Finance/Insurance	2.23	0.14	0.06	0.00	2.43
Business Repair Services	6.82	0.26	0.12	0.00	7.19
Personal Services	4.84	0.16	0.16	0.00	5.16
Entertainment	0.94	0.05	0.02	0.00	1.00
Professional	10.86	0.41	0.30	0.00	11.58
Public Administration	1.05	0.06	0.02	0.00	1.13
Other, Not Reported	0.00	0.00	0.00	0.00	0.01
No Job	0.00	2.30	7.94	2.69	12.94
Total	81.22	6.17	9.92	2.69	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table 6.

durable goods manufacturing (5.94 percent), transportation and communication (5.61 percent), and agriculture (5.36 percent). No other single "one-digit" industry has more than 5 percent (except for unemployed and out of the labor force). Note, however, that these are raw percentages (not rates). Thus, the ranking is very sensitive to how the groups are defined. Combining groups would change the ranking.

Table 9 repeats the tabulation by "Class of Employment." Most uninsured children (65 percent) are in families with an adult employed in a private firm. Another large group (17 percent) are in families with a self-employed adult. Children with parents employed by government do not represent a large share of the uninsured. Among the

Table 9
Distribution of Uninsured Children by Parents' Class of Employment,
Pooled 1990, 1991, and 1992 SIPP Panels (%)

	Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Private Firm					
Employee	59.56	3.43	1.65	0.00	64.64
Public Firm Employee	4.62	0.22	0.10	0.00	4.92
Self Employed	17.04	0.22	0.23	0.00	17.49
No Job	0.00	2.30	7.94	2.69	12.94
Total	81.22	6.17	9.92	2.69	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table 6.

unemployed with recent work experience, most of that recent work experience was at a private firm.

TABULATIONS FOR CHILDREN IN UNEMPLOYED FAMILIES

This section presents further tabulations of the characteristics of children in unemployed families. Table 10 tabulates health insurance status and unemployment insurance status while unemployed by health insurance status on the previous job. The table shows that few children in unemployed families (8 percent) have a family member who has been employed in the last six months at an insured job. Thus, continuation programs of the type proposed in the State of the Union Address ("temporarily lose their jobs . . . keep their health insurance," i.e.,

Table 10
Distribution of Children in Currently Unemployed Families by
Current Health Insurance and Unemployment Insurance Status,
Pooled 1990, 1991, and 1992 SIPP Panels (%)

HI	UI	Insurance on Previous Job			Total
		PJ-Ins	PJ-No Ins	No Job	
Yes	Yes	2.88	8.66	4.47	16.01
Yes	No	1.73	17.23	38.63	57.59
No	Yes	2.03	6.77	2.80	11.60
No	No	1.15	6.62	7.03	14.80
Total		7.79	39.28	52.93	100.00

NOTES: HI= health insurance; UI = unemployment insurance; PJ-Ins = insurance on previous job; PJ-No Ins = no insurance on previous job; No Job = no previous job in the last 6 months.

recently employed at an insured job) will have only a small effect on the health insurance status of children in currently unemployed families.

Among those with a recent insured job, more than half already have health insurance. Thus, among all children in unemployed families, only 3.18 (=2.03+1.15) percent are currently uninsured but have a parent who was employed at a job providing health insurance in the past six months. A requirement of current receipt of unemployment insurance further cuts the total to only 2.03 percent of all children in unemployed families.²

Tables 11 through 15 present tabulations for uninsured children in unemployed families. All of the tables cross-classify by receipt of health insurance on the last job. Those with no job in the last six months are labeled "No Job."

Tables 11 and 12 characterize the poverty status of the families. Table 11 characterizes poverty status while unemployed; Table 12, when last employed.

This pair of tables convey two important lessons. First, consider the column totals. Only 12 percent of all unemployed uninsured children

Table 11

Distribution of Uninsured Children in Currently Unemployed Families by Current (while unemployed and uninsured) Poverty Status and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Poor	8.45	38.46	28.61	75.51
Near Poor	2.58	8.92	6.45	17.94
Not Poor	1.02	3.34	2.19	6.54
Total	12.04	50.71	37.25	100.00

NOTES: For row headings, see Table 6. For column headings, see Table 10.

²Note that the comparisons to the administration's proposal are not exact. The definition of an "unemployed family" used here (no employed adult) is slightly narrower than that used in the administration's proposal. However, the administration's proposal excludes some children based on income (those with income above 240 percent of the poverty line and those eligible for Medicaid). Furthermore, individuals would not be eligible in the first month that they collect unemployment insurance.

Table 12
Distribution of Uninsured Children in Unemployed Families by Poverty Status While Employed and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Poor	2.82	25.08	0.00	27.90
Near Poor	5.60	16.45	0.00	22.05
Not Poor	3.63	9.17	0.00	12.80
No Job	0.00	0.00	37.25	37.25
Total	12.04	50.71	37.25	100.00

NOTES: For row headings, see Table 6. For column headings, see Table 10. "No Job" is no job in the last 6 months.

have a parent who held an insured job in the last year. Thus, any proposal incorporating the limitations implicit in the President's remarks in the State of the Union Address will cover only a very small portion of the problem.

Second, consider the row totals--in particular, those for the first column. They show the poverty status of the child's household. Table 11, reporting poverty status while unemployed, shows that 76 percent of the unemployed uninsured children are in poor households. The poverty rate among those in households with recent insured employment is not much lower--70 percent ($70.18=8.45/12.04$).

Table 12 shows that, at least for those with a recent job, high poverty rates are related to the job loss. Among those with a recent insured job, only 23 percent ($23.42=2.82/12.04$) were poor while employed. Among those with a recent job that did not offer health insurance, the rates are higher ($49.46=25.08/50.71$), but not as high as when unemployed ($75.84=38.46/50.71$).

Table 13 tabulates full-time/part-time status. Most unemployed families with uninsured children had an adult who recently held a full-time job. Even among those children in households with an adult who recently held a full-time job, most of those jobs did not provide health insurance. Few recently held a part-time job. A large fraction (over a third) had not held a job in the last six months.

Table 13

Distribution of Uninsured Children in Unemployed Families by Full- or Part-Time Status While Employed and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Full time	11.43	42.11	0.00	53.54
Part time	0.61	8.52	0.00	9.13
No Job	0.00	0.09	37.25	37.33
Total	12.04	50.71	37.25	100.00

NOTES: Full time is 35 or more hours per week. "No Job" is no job in last six months. For column headings, see Table 10.

Table 14 presents a similar tabulation by industry.

Table 14
Distribution of Uninsured Children in Unemployed
Families by Industry and Health Insurance Status
on the Previous Job, Pooled 1990, 1991,
and 1992 SIPP Panels (%)

Industry	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Agriculture	0.58	6.44	0.00	7.02
Mining	0.00	0.63	0.00	0.63
Construction	1.45	7.92	0.00	9.37
Manufacturing				
Non-Durable	1.45	2.73	0.00	4.17
Manufacturing				
Durable	3.07	4.36	0.00	7.43
Transport/				
Communications	1.19	2.67	0.00	3.85
Wholesale Durable	0.13	0.93	0.00	1.06
Wholesale				
Non-Durable	0.21	1.15	0.00	1.36
Retail Trade	0.87	9.30	0.00	10.18
Finance, Insurance	0.43	1.87	0.00	2.30
Business Repair				
Service	0.60	3.60	0.00	4.20
Personal Service	0.37	2.20	0.00	2.57
Entertainment	0.16	0.58	0.00	0.74
Professional	1.34	5.36	0.00	6.70
Public				
Administration	0.21	0.82	0.00	1.03
Other, Not Reported	0.00	0.07	0.00	0.07
No Job	0.00	0.09	37.25	37.33
Total	12.04	50.71	37.25	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table 10.

Table 15 presents a similar tabulation by class of employment.

Table 15

Distribution of Uninsured Children in Unemployed Families by Parents' Class of Employment and Health Insurance Status on the Previous Job, Pooled 1990, 1991, and 1992 SIPP Panels (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Private Firm				
Employee	11.66	43.92	0.00	55.58
Public Firm				
Employee	0.33	3.15	0.00	3.48
Self Employed	0.06	3.55	0.00	3.60
No Job	0.00	0.09	37.25	37.33
Total	12.04	50.71	37.25	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table 10.

Appendix

A. SAMPLE SIZES

Table A.1
Number of People per Panel

Panel	Adults	Children	Total
1990	25,651	12,141	37,792
1991	17,910	8,239	26,149
1992	24,784	11,618	36,402
Total	68,345	31,998	100,343

NOTE: Excludes those over age 65.

Table A.2
Number of Person-Seam Months in Analysis

Panel	Adults	Children	Total
1990	177,876	80,288	258,164
1991	121,742	53,300	175,042
1992	148,111	66,751	214,862
Total	447,729	200,339	648,068

NOTES: Excludes those over age 65. "Seam month" is the last month reported on at an interview.

Appendix

B. TABULATIONS AMONG UNINSURED CHILDREN FOR 1992 PANEL ONLY

The tables in the body of this report gave results for data pooled from the 1990, 1991, and 1992 panels. The tables in this appendix repeat some of tables using only the 1992 SIPP panel.

Table B.1

Distribution of Uninsured Children by Poverty Status and Parents' Employment, 1992 SIPP Panel Only (%)

	Family Employment Status				
	Emp	Unemp	OLF	No Ad.	Total
Poor	23.50	5.13	6.36	1.60	36.59
Near Poor	35.87	1.24	2.77	0.79	40.67
Not Poor	21.03	0.32	1.00	0.38	22.74
Total	80.39	6.69	10.14	2.77	100.00

NOTES: Status is for the month preceding each of the SIPP interviews for the 1992 panel (covering the period October 1991 to April 1994). Employment status of all members is assigned based on employment status of husband and wife of family. Children are all individuals under age 18 who are not family heads.

Column Headings: Emp = Unemployed; Unemp = Unemployed; OLF = Out of the labor force; No Ad. = No adult in family.

Row Headings: Poor = Income below the poverty line; Near Poor = Income between 100 percent and 200 percent of poverty; Not Poor = Income above 200 percent of poverty.

Table B.2

Distribution of Uninsured Children by Parents' Employment Status (full-time vs. part-time), 1992 SIPP Panel Only (%)

	Employment Status				
	Emp	Unemp	OLF	No Ad.	Total
Full Time	68.31	3.04	1.28	0.00	72.63
Part Time	12.09	0.55	0.44	0.00	13.09
No Job	0.00	3.10	8.42	2.77	14.29
Total	80.39	6.69	10.14	2.77	100.00

NOTES: Part time is less than 35 hours. "No Job" is no job in the last six months. For column headings, see Table B.1.

Table B.3
Distribution of Uninsured Children by Parents' Industry
of Employment, 1992 SIPP Panel Only (%)

Industry	Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Agriculture	4.29	0.52	0.09	0.00	4.90
Mining	1.18	0.02	0.00	0.00	1.20
Construction	12.69	0.47	0.10	0.00	13.27
Manufacturing					
Non-Durable	4.86	0.39	0.08	0.00	5.33
Durable	5.66	0.47	0.14	0.00	6.26
Transport/ Communications	5.52	0.13	0.07	0.00	5.71
Wholesale Durable	2.78	0.05	0.03	0.00	2.86
Wholesale					
Non-Durable	1.85	0.07	0.01	0.00	1.93
Retail Trade	14.58	0.57	0.57	0.00	15.71
Finance/Insurance	1.99	0.11	0.05	0.00	2.15
Business Repair					
Services	6.73	0.30	0.11	0.00	7.14
Personal Services	4.66	0.05	0.11	0.00	4.82
Entertainment	0.81	0.03	0.04	0.00	0.88
Professional	11.75	0.36	0.30	0.00	12.41
Public					
Administration	1.05	0.04	0.03	0.00	1.12
Other, Not Reported	0.00	0.01	0.00	0.00	0.01
No Job	0.00	3.10	8.42	2.77	14.29
Total	81.39	6.69	10.14	2.77	100.00

NOTE: "No Job" is no job in last six months. For column headings, see Table B.1.

Table B.4

**Distribution of Uninsured Children by Parents' Class of Employment,
1992 SIPP Panel Only (%)**

	Employment Status				Total
	Emp	Unemp	OLF	No Ad.	
Private Firm					
Employee	58.35	3.23	1.43	0.00	63.01
Public Firm Employee	5.41	0.21	0.11	0.00	5.73
Self Employed	16.64	0.15	0.19	0.00	16.98
No Job	0.00	3.10	8.42	2.77	14.29
Total	80.39	6.69	10.14	2.77	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table B.1.

Table B.5

**Distribution of Children in Currently Unemployed Families
by Current Health Insurance and Unemployment Insurance
Status, 1992 SIPP Panel Only (%)**

HI	UI	Insurance on Previous Job			Total
		PJ-Ins	PJ-No Ins	No Job	
Yes	Yes	2.59	7.92	6.20	16.70
Yes	No	1.64	18.40	38.09	58.14
No	Yes	1.93	5.53	3.45	10.91
No	No	0.78	5.26	8.20	14.25
Total		6.94	37.12	55.94	100.00

NOTES: HI = health insurance; UI = unemployment insurance; PJ-Ins = insurance on previous job; PJ-No Ins = no insurance on previous job; No Job = no previous job in the last 6 months.

Table B.6

**Distribution of Uninsured Children in Currently
Unemployed Families by Current (while unemployed
and uninsured) Poverty Status and Health Insurance
Status on the Previous Job, 1992 SIPP Panel Only (%)**

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Poor	7.67	33.09	35.95	76.72
Near Poor	2.42	7.23	8.92	18.56
Not Poor	0.67	2.58	1.47	4.72
Total	10.76	42.90	46.34	100.00

NOTES: For row headings, see Table B.1. For column headings, see Table B.5.

Table B.7

Distribution of Uninsured Children in Unemployed Families by Poverty Status While Employed and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Poor	3.05	17.88	0.00	20.93
Near Poor	4.78	16.53	0.00	21.31
Not Poor	2.94	8.49	0.00	11.43
Unknown	0.00	0.00	46.34	46.34
Total	10.76	42.90	46.34	100.00

NOTES: For row headings, see Table B.1. For column headings, see Table B.5.

Table B.8

Distribution of Uninsured Children in Unemployed Families by Full- or Part-Time Status While Employed and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Full time	10.61	34.79	0.00	45.40
Part time	0.16	8.11	0.00	8.27
No Job	0.00	0.00	46.34	46.34
Total	10.76	42.90	46.34	100.00

NOTES: Full time is 35 or more hours per week. "No Job" is no job in last six months. For column headings, see Table B.5.

Table B.9

Distribution of Uninsured Children in Unemployed Families
by Industry and Health Insurance Status on the
Previous Job, 1992 SIPP Panel Only (%)

Industry	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Agriculture	0.70	7.07	0.00	7.77
Mining	0.00	0.35	0.00	0.35
Construction	0.20	6.84	0.00	7.04
Manufacturing, Non-Durable	2.42	3.34	0.00	5.76
Manufacturing Durable	3.83	3.13	0.00	6.96
Transport/ Communications	0.31	1.55	0.00	1.87
Wholesale Durable	0.16	0.62	0.00	0.78
Wholesale Non-Durable	0.60	0.40	0.00	1.00
Retail Trade	0.32	8.21	0.00	8.53
Finance, Insurance	0.16	1.56	0.00	1.71
Business Repair Service	0.92	3.62	0.00	4.54
Personal Service	0.00	0.75	0.00	0.75
Entertainment	0.30	0.16	0.00	0.46
Professional	0.69	4.62	0.00	5.31
Public Administration	0.16	0.48	0.00	0.64
Other - Not Reported	0.00	0.19	0.00	0.19
No Job	0.00	0.00	46.34	46.34
Total	10.76	42.90	46.34	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table B.5.

Table B.10

Distribution of Uninsured Children in Unemployed Families by Parents' Class of Employment and Health Insurance Status on the Previous Job, 1992 SIPP Panel Only (%)

	Insurance on Previous Job			Total
	PJ-Ins	PJ-No Ins	No Job	
Private Firm				
Employee	10.28	37.94	0.00	48.22
Public Firm				
Employee	0.33	2.82	0.00	3.15
Self Employed	0.16	2.14	0.00	2.30
No Job	0.00	0.00	46.34	46.34
Total	10.76	42.90	46.34	100.00

NOTES: "No Job" is no job in last six months. For column headings, see Table B.5.

REFERENCES

Klerman, J. A. 1992. "A Random Effects Approach to Attrition Bias in the SIPP Health Insurance Data." in *Proceedings, Bureau of the Census Annual Research Conference, 1991*, pp. 335-351 (also RAND RP-118).