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PEOPLE WITH HEALTH INSURANCE: A COMPARISON OF ESTIMATES FROM TWO SURVEYS

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[*This report is released to inform interested parties of health insurance coverage research and to encourage discussion.*]

Introduction

The Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC) and the Survey of Income and Program Participation (SIPP) are commonly used data sets for health insurance coverage estimates. Although both surveys are household surveys conducted by the United States Census Bureau, they are designed to meet different needs and, hence, have different sample sizes, interview techniques, sample compositions, and survey reference periods. Accordingly, the two surveys produce varying health insurance coverage rates.

The CPS ASEC, which collects annual information, found that 83.6 percent of people were covered by health insurance for some or all of 1998.[1] The SIPP, which collects monthly information, found 92.0 percent of people covered by health insurance for at least 1 month of 1998.[2] Since the SIPP collects monthly information and allows us to see changes from month to month, SIPP may be closer to the truth. This implies that although designed to estimate the coverage at some point during a year, the CPS is underestimating it. Some researchers believe that the CPS estimates are closer to point-in-time estimates than the annual estimate in the SIPP.[3]

[1] In the CPS, respondents report coverage even if they were covered less than the whole year.
[2] 1998 was the last year in which the entire 1996 SIPP panel was interviewed.

[3] See CBO (2003).

Overview of CPS and SIPP Survey Design and Techniques[4]

The CPS ASEC is an annual survey currently with approximately 78,000 households. The ASEC is administered between February and April of each year with most of the interviews taking place in March (all were in March prior to 2001). Generally, one respondent from each household provides information covering the previous calendar year on all individuals who reside within that household.

In contrast, the SIPP is a longitudinal household survey in which each individual aged 15 or over provides monthly information covering the last 4 months.[5] The SIPP sample size is smaller than that of the CPS. Approximately 36,700 households were interviewed in wave 1 of the 1996 panel (35,102 households in wave 1 of the SIPP 2001 panel).[6] The subsequent waves experienced some sample losses; by wave 10 the sample size had fallen to approximately 29,000 households.

The differences in survey design potentially affect the precision and accuracy of the estimates from data sets. Both surveys have advantages and disadvantages over one another. While the CPS has a larger sample size, it also has a longer recall period of up to 16 months, compared with the SIPP, which has a recall period of no more than 5 months. Respondents in the CPS may tend to forget or not report spells of coverage lasting only a few months because of the larger recall period. However, respondents in SIPP, because of

[4] See Short (2001) for the estimates of people under age 65 without health insurance across six surveys (Current Population Survey, Survey of Income and Program Participation, Medical Expenditure Panel Survey, National Health Interview Survey, Community Tracking Survey, and National Survey of America's Families).

[5] Proxy interviews are allowed if an individual is unavailable for interview.

[6] A wave is a four-month period during which all respondents are interviewed, one-fourth in each month.

the shorter recall period, are more likely to report all coverage spells, irrespective of their length, which allows data users to see changes from month to month. Additionally, while the CPS data set gives information for an entire year, at least four SIPP waves have to be combined to get a calendar year's data. Finally, continuous sample loss in successive waves of the SIPP may bias its estimates, but the monthly information makes the SIPP closer to the truth.

Objectives and Research Methodology

This paper investigates the CPS-SIPP differences in health insurance coverage rates by comparing the coverage rates in the two surveys by different economic and demographic characteristics for 1996-1999 and 2001. It further explores the differences by coverage types and coverage lengths for 2001. This paper also examines the hypothesis that the CPS estimates are closer to point-in-time estimates than the annual estimates in the SIPP; and it explores alternative explanations regarding the relationship between the estimates from the two surveys. Comparisons for 2001 are interesting for two reasons. First, 2001 is the latest year from which we have information from both surveys. Second, 2001 is the first year of the SIPP 2001 panel, and is therefore less likely to suffer selection bias due to sample loss.[7]

The second part of the paper compares the CPS annual estimates with the SIPP estimates of varying coverage lengths – ever covered, mostly covered, always covered, etc. This will help determine whether the CPS estimates are consistently closer to the SIPP estimates for coverage of any particular length of time.

To explore the effects of sample composition on the estimated CPS-SIPP differentials, linear probability regressions are run for each survey with identical independent variables on each. This process investigates the extent to which differences in sample composition between the CPS and the SIPP are related to the differential estimates.

Data for this paper come from the 1997-2000 and 2002 CPS ASEC and the SIPP panels representing those years -- the 1996 SIPP panel provides information for 1996-1999, and the 2001 SIPP panel waves 1 to 4 provide information for 2001.

Annual Estimates from 1996-99 and 2001

The CPS health insurance rates, measuring at least one month of coverage during the calendar year, varied from the corresponding SIPP rates for different years and for different economic and demographic groups. The estimated rates of at least one month of coverage for all people varied between the two surveys by 8.9 percentage points in 1996 - 82.3 percent versus 91.2 percent in the CPS ASEC and SIPP, respectively (see Table 1). However, the magnitude of the difference in 1996 was as high as 14.4 percentage points (for those with family income below the poverty line) and as low as 3.3 percentage points (for individuals with college degrees). This was the first year of the 1996 SIPP panel.[8]

The estimated differentials varied in the later years of the 1996 panel as well. However, 2001 is more interesting for comparison, as it is the first year of the 2001 SIPP panel.

[7] All longitudinal surveys are subject to sample loss in each of the successive waves.
[8] In 1996, according to the SIPP, 78.2 percent of people had health insurance for all 12 months. See Bhandari and Mills (2003) for details.

Several changes took place between 1996 and 2001 in the CPS and SIPP questionnaires. For example, the CPS ASEC added a verification question and increased its sample size.[9] Both CPS and SIPP included new questions on the State Children Health Insurance Program (SCHIP). In 2001, the overall coverage differential for all people was down to 7.8 percentage points (85.4 percent versus 93.2 percent); the difference was as high as 16.2 percentage points (for those aged 18-24) and as low as 4.8 percentage points (for those with college degrees).[10]

The estimates of health insurance by type of coverage for 2001 also varied (see Table 2). While the overall difference between CPS ASEC and SIPP in 2001 was 7.8 percentage points for all people, the estimates of private health insurance coverage differed by 12.3 percentage points (70.9 percent versus 83.2 percent in CPS ASEC and SIPP, respectively) and government health insurance coverage rates differed by 5.5 percentage points (25.3 percent in CPS ASEC versus 30.8 percent in SIPP) for all people.[11] The gap in the estimates of people with both private and government health insurance coverage in 2001 was 10.1 percentage points (10.7 percent in CPS ASEC versus 20.8 percent in SIPP).

Many researchers have discussed the underreporting of health insurance coverage by CPS respondents.[12] Since Tables 1 and 2 show that the differences in the estimates between

[9] See Nelson and Mills (2001) for the discussion of the verification questions and the effects.
[10] In 2001, 78.3 percent of people had health insurance for all 12 months.
[11] This paper considers employment-based health insurance and directly purchased health insurance as private; others such as Medicare, Medicaid, and military-related are considered as government.
[12] See Bennefield (1995) and CBO (2003).

the surveys varied across different groups, and by coverage types, it is important to further examine the estimate differentials.

This paper uses the estimates of coverage for a particular month as a proxy for point-in-time estimates. Table 3 provides health insurance estimates by type from the CPS ASEC and the average of monthly estimates by type using SIPP. For 2001, the CPS estimate of any type of coverage for all people was 0.5 percentage point different from the SIPP monthly average. This overall estimate gives the impression that the CPS rates are roughly equal to the SIPP point-in-time estimates. A further comparison reveals a more complicated picture.

Private health insurance rates in the CPS were lower than the SIPP monthly average rates -- 3.1 percentage points for all people in 2001 (70.9 percent in CPS versus 74.0 percent in SIPP). Government health insurance rates in the CPS and SIPP monthly average were within 0.4 percentage point for all people in 2001 (25.3 percent in CPS versus 24.9 percent in SIPP).[13] Although government health insurance rates in CPS are consistent with the point-in-time estimates in SIPP, private health insurance rates are not. This report examines alternative explanations.

One hypothesis is that CPS respondents report the current status when they are asked about the status of the previous year. If this hypothesis is true, the estimates would be close across the surveys conducted around the same period of time. Since the CPS data for 2000 were collected around March 2001, we compare the CPS estimates for 2000

with the SIPP estimates for March 2001 (see Table 4). The difference in private health insurance coverage rates is 2.6 percentage points (71.9 percent in 2000 using CPS versus 74.5 percent in March 2001 using SIPP), which does not support the hypothesis.

Coverage Rates by the Length of Coverage

The differences between the CPS and SIPP estimates may be that the CPS respondents do not report short spells of coverage. Since the SIPP captures short spells of coverage, SIPP estimates of different coverage lengths can be compared to annual CPS ASEC estimates to determine whether spells of a certain length are systematically forgotten by CPS respondents.

While 25.3 percent of people in 2001 were covered by government health insurance according to CPS, 25.1 percent of people in the SIPP had similar health insurance for at least 6 months in the same year – not a significant difference (see Table 5). This suggests that the CPS respondents were not likely to report the coverage by this source if they were covered less than 6 months during a year. However, this is not true with private health insurance.

Table 5 also shows that at least 8 months of private health insurance in the SIPP (72.6 percent) is closest to the CPS rate (70.9 percent) for all people in 2001 -- a difference of

[13] The difference is not significantly different from zero.

1.7 percentage points.[14] This suggests that the CPS respondents were not likely to report the coverage through this source if they were covered less than 8 months.[15]

A comparison shows no difference between the CPS estimate and the SIPP estimate of at least 8 months of coverage by any health insurance for all people. This carries the implication that the overall health insurance coverage rate for 2001 in the CPS was equal to at least 8 months of coverage in the SIPP for the same year.

Sample Compositions and the estimates differentials

The CPS and the SIPP differ from each other in many ways including instruments, interview techniques, reference periods, and sample composition. Both surveys are weighted to represent the whole United States, but the compositions of the weighted totals also vary. According to CPS, 42.1 percent of people were currently married and 23.8 percent were college graduates in 2001. The corresponding figures according to SIPP were 43.7 percent and 25.3 percent, respectively (see Table 6). Similarly, while 43.1 percent of people were employed full-time in CPS, the corresponding figure was 38.1 percent in SIPP. Additionally, the regression coefficients from the two surveys are not uniform.

[14] The SIPP estimates of at least 7 months of the private health insurance coverage was higher than the CPS estimate by 4.0 percentage points, and that of at least 9 months of coverage was less than the CPS estimate by 3.7 percentage points, for all people.

[15] The major component of private health insurance is employment-based. An estimated 75.9 percent of employed people were covered by employment-based health insurance in 1997 (Bhandari, 2002).

These differences in the sample compositions and in regression coefficients cause some differentials in the estimates, which can be estimated using the coefficients of linear regressions and the sample characteristics as follows.

$$HI_{CPS} = B_{CPS} * X_{CPS} \quad (1)$$

$$HI_{SIPP} = B_{SIPP} * X_{SIPP} \quad (2)$$

$$COVERAGE_{CPS} = \Sigma B_{CPS} * \overline{X_{CPS}} \quad (3)$$

$$COVERAGE_{SIPP} = \Sigma B_{SIPP} * \overline{X_{SIPP}} \quad (4)$$

Equations (1) and (2) are binary linear regressions, where HI is binary variable showing health insurance status, B is the vector of the regression coefficients, and X is the vector of independent controls.[16] The subscripts refer to the survey it represents. Equations (3) and (4) produce the health insurance coverage rates for all people from the respective samples, where the second components of the right hand side are the means of the independent variables representing sample characteristics.

The effect of sample composition on the estimates is as follows.

If the CPS respondents are asked SIPP questions and respond like SIPP respondents

$$COVERAGE = \Sigma B_{SIPP} * \overline{X_{CPS}} \quad (5)$$

If the SIPP respondents are asked CPS questions and respond like CPS respondents

$$COVERAGE = \Sigma B_{CPS} * \overline{X_{SIPP}} \quad (6)$$

The analysis of the sample compositions and linear regression coefficients as described above shows that if the CPS respondents were asked the SIPP questions, assuming that they responded the way the SIPP respondents did, the health insurance coverage rate for all persons would be 92.7 percent – a difference of 0.5 percentage points when compared with the original SIPP coverage rate of 93.2 percent (Table 7). Similarly, if the SIPP respondents were asked the CPS questions, with the same assumption, the health insurance coverage rate would be 86.5 percent – a difference of 1.1 percentage points when compared with the original 85.4 percent coverage rate. Thus, the differences in the composition explain only a small portion of the overall difference.

Conclusion

CPS respondents tend to underreport their health insurance coverage when compared with estimates from SIPP. The nature of the underreporting varies across economic and demographic groups; and it varies by the type of coverage. Additionally, the variation in the sample composition between the surveys may cause some differences. This paper examined the CPS and SIPP data and found that annual government health insurance coverage rates in the CPS were close to the SIPP estimates of at least 6 months of similar coverage; and private health insurance coverage rates in the CPS were close to SIPP estimates of 8 or more months of similar coverage. For 2001, the overall health insurance rate in the CPS was closest to the SIPP estimates of 8 or more months of coverage. In reality, there are other reasons for differences besides non-reporting of short spells of the

[16] See Table 6 for B and X vectors.

spell. Further research is needed to explore the dynamics of the CPS-SIPP differentials across economic and demographic groups.

Since the sample composition of the two surveys varied slightly, the health insurance rates reflected these differences. This paper examined these effects for 2001 using binary linear regressions coefficients and found that if the SIPP respondents were interviewed using the CPS questions, the health insurance rate would increase by 1.1 percentage points. Similarly, if the CPS respondents were asked the SIPP questions, the health insurance rate would decrease by 0.5 percentage points. Therefore, only a small part of the observed difference between the health insurance coverage rates in two surveys is explained by the difference in their sample composition.

Table 1: Reporting Any Health Insurance for 1 Month or More, by Selected Characteristics: CPS-SIPP Comparison: 1996-2000
(Percent)

	1996		1997		1998		1999		2001	
	CPS	**SIPP**	**CPS**	**SIPP**	**CPS**	**SIPP**	**CPS**	**SIPP**	**CPS**	**SIPP**
All People	82.3	91.2	81.8	91.7	81.6	92.0	83.6	92.0	85.4	93.2
Men	81.0	89.9	80.6	90.6	80.8	90.9	82.7	91.1	84.2	92.2
Women	83.6	92.4	83.0	92.8	82.5	93.1	84.4	92.9	86.5	94.1
Aged 0 - 17	85.2	92.3	85.0	92.6	84.6	92.9	87.2	92.9	88.3	95.5
Aged 18 - 24	70.9	82.7	69.9	84.5	70.1	85.1	72.1	84.6	71.9	88.1
Aged 25-34	77.6	87.2	76.7	87.9	76.3	88.0	77.7	88.2	76.6	88.8
Aged 35-44	83.6	89.9	82.7	90.4	82.8	90.8	84.9	90.8	83.9	91.2
Aged 45-54	86.3	92.2	86.1	92.4	86.4	92.5	87.4	92.1	86.9	92.4
Aged 55-64	86.1	92.3	85.7	92.4	85.0	93.6	86.7	93.3	86.9	94.0
Non-Hispanic Whites	88.5	93.6	88.0	94.2	88.1	94.6	90.2	94.5	90.0	95.5
Blacks	78.3	88.6	78.5	89.5	77.8	89.8	80.2	89.1	81.0	91.9
Hispanics (of any race)	66.4	77.8	65.8	78.1	64.7	78.1	67.0	79.0	66.8	80.5
Income-to-poverty Ratio:										
Lass than 100 percent	66.2	80.6	65.2	81.4	64.5	81.3	67.0	81.0	68.9	84.8
100 to 199 percent	77.8	85.4	76.1	85.5	77.8	86.1	78.1	86.0	77.2	86.7
200 percent or more	88.1	95.8	89.1	96.0	87.9	95.8	90.0	95.8	90.8	96.0
Northeast	86.2	93.1	85.7	93.8	86.0	94.1	88.3	94.0	88.0	95.7
Midwest	89.2	94.4	88.6	94.9	87.9	95.6	89.8	95.4	89.3	95.3
South	81.8	88.9	81.6	89.5	81.9	89.6	83.4	89.2	83.4	91.2
West	81.4	89.6	80.9	89.9	80.3	90.0	81.9	90.8	82.5	92.1
Inside Metropolitan Areas	84.5	91.5	83.8	91.9	83.6	92.3	85.3	92.4	85.3	93.5
Inside Central Cities	80.7	89.4	80.0	89.9	79.8	90.5	80.9	90.6	81.6	91.4
Outside Central Cities	86.7	92.8	86.0	93.1	85.8	93.3	87.9	93.4	87.4	94.6
Outside Metropolitan Areas	83.5	89.9	84.1	90.9	84.3	91.1	86.0	90.5	85.7	92.1
Full-Time Employed[1]	83.9	92.0	83.5	92.6	83.3	92.8	83.8	92.9	84.3	93.1
Part-Time Employed[1]	79.7	86.8	78.2	86.4	79.2	87.4	81.0	87.4	80.2	88.8
Not Working[1]	86.2	90.4	85.9	91.8	85.3	91.6	86.7	91.3	86.3	92.9
Currently Married	88.9	93.6	88.4	94.1	88.3	94.2	89.5	94.4	88.8	94.4
Previously Married	84.2	90.1	83.5	90.6	83.8	90.6	85.0	90.6	85.6	91.6
Never Married	79.9	89.2	79.7	89.8	79.2	90.3	81.7	90.0	82.1	92.5
Less than High School[2]	77.0	85.1	76.2	85.7	75.8	85.1	76.5	84.5	75.0	85.0
High School Graduate[2]	84.5	90.3	83.8	90.9	83.9	91.3	85.5	91.3	84.8	91.5
Some College[2]	87.5	92.7	87.1	93.0	87.0	93.2	88.2	92.9	87.2	94.2
College Graduate[2]	92.9	96.2	92.3	96.4	92.0	96.7	93.4	97.0	92.3	97.1

1. Aged 18 and over; 2. Aged 25 and over;

Source: U.S. Census Bureau, Current Population Survey, 1997-2000 and 2002 Annual Social and Economic Supplements, and 1996 and 2001 Surveys of Income and Program Participation.

Table 2: Reporting Health Insurance for 1 Month or more, by Selected Characteristics and Type of Coverage: CPS-SIPP Comparison: 2001* (Percent)

	Any Health Insurance			Private Health Insurance			Government Health Insurance			Private and Government		
	CPS	**SIPP**	**Difference**	**CPS**	**SIPP**	**Difference**	**CPS**	**SIPP**	**Difference**	**CPS**	**SIPP**	**Difference**
All People	85.4	93.2	7.8*	70.9	83.2	12.3*	25.3	30.8	5.5*	10.7	20.8	10.1*
Men	84.2	92.2	8.0*	71.2	83.5	12.3*	23.0	27.8	4.8*	10.0	19.1	9.1*
Women	86.5	94.1	7.6*	70.5	83.0	12.5*	27.4	33.6	6.2*	11.5	22.5	11.0*
Aged 0 - 17	88.3	95.5	7.3*	68.4	81.4	13.1*	25.9	33.9	8.0*	6.0	19.8	13.8*
Aged 18 - 24	71.9	88.1	16.2*	62.3	78.4	16.1*	13.3	21.2	7.8*	3.7	11.5	7.7*
Aged 25-34	76.6	88.8	12.2*	69.6	81.0	11.4*	9.5	14.1	4.7*	2.4	6.2	3.8*
Aged 35-44	83.9	91.2	7.3*	77.5	84.4	6.9*	9.0	13.0	4.0*	2.6	6.1	3.5*
Aged 45-54	86.9	92.4	5.5*	80.0	86.3	6.2*	10.1	14.3	4.2*	3.2	8.1	4.9*
Aged 55-64	86.9	94.0	7.1*	75.7	85.0	9.3*	17.7	21.5	3.8*	6.4	12.5	6.1*
Non-Hispanic Whites	90.0	95.5	5.4*	78.4	88.9	10.5*	24.5	27.7	3.3*	12.9	21.2	8.3*
Blacks	81.0	91.9	10.8*	56.5	72.0	15.5*	32.3	43.1	10.9*	7.7	23.2	15.5*
Hispanics (of any race)	66.8	80.5	13.7*	46.3	61.1	14.8*	24.7	35.6	11.0*	4.1	16.2	12.1*

* Statistically significantly at 90 percent confidence level.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement, and Survey of Income and Program Participation 2001 Panel.

Table 3: Health Insurance Coverage by Selected Characteristics and Type of Coverage: CPS 2001 versus SIPP (monthly average): 2000 (Percent)

	Any Health Insurance			Private Health Insurance			Government Health Insurance		
	CPS 2001	SIPP Average[1]	Difference 2001	CPS 2001	SIPP Average[1]	Difference 2001	CPS 2001	SIPP Average[1]	Difference 2001
All People	85.4	85.9	0.5*	70.9	74.0	3.1*	25.3	24.9	-0.4
Men	84.2	84.6	0.4	71.2	74.0	2.8*	23.0	22.4	-0.7*
Women	86.5	87.1	0.6*	70.5	74.0	3.4*	27.4	27.2	-0.2
Aged 0 - 17	88.3	85.7	-2.6*	68.4	68.3	-0.1	25.9	23.8	-2.2*
Aged 18 - 24	71.9	74.2	2.3*	62.3	64.9	2.6*	13.3	13.1	-0.2
Aged 25-34	76.6	79.2	2.6*	69.6	71.7	2.1*	9.5	9.4	-0.1
Aged 35-44	83.9	84.8	0.9	77.5	78.3	0.8	9.0	8.9	-0.1
Aged 45-54	86.9	87.5	0.6	80.0	81.3	1.2*	10.1	10.4	0.3
Aged 55-64	86.9	89.9	3.0*	75.7	80.4	4.7*	17.7	16.8	-0.8
Non-Hispanic Whites	90.0	90.3	0.2	78.4	81.8	3.3*	24.5	23.5	-1.0*
Blacks	81.0	81.2	0.2	56.5	57.4	0.9	32.3	33.4	1.1
Hispanics (of any race)	66.8	65.6	-1.3	46.3	46.5	0.3	24.7	24.7	0.1

* Statistically significantly at 90 percent confidence level; 1. Monthly average for 2001.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement, and Survey of Income and Program Participation 2001 Panel.

Table 4: Health Insurance Coverage by Selected Characteristics and Type of Coverage: CPS 2000 versus SIPP 2001 (March)
(Percent)

	Any Health Insurance			Private Health Insurance			Government Health Insurance		
	CPS 2000	SIPP March	Difference 2000	CPS 2000	SIPP March	Difference 2000	CPS 2000	SIPP March	Difference 2000
All People	85.8	86.0	0.2	71.9	74.5	2.6*	24.7	24.5	-0.2
Men	84.8	84.7	-0.1	72.3	74.3	2.1*	22.6	22.1	-0.5
Women	86.7	87.3	0.6*	71.6	74.6	3.0*	26.7	26.7	0.0
Aged 0 - 17	88.1	85.8	-2.2*	69.8	69.1	-0.8	24.4	23.5	-0.9*
Aged 18 - 24	72.4	74.8	2.4*	63.7	65.8	2.1*	12.5	12.9	0.4
Aged 25-34	78.1	79.2	1.1	71.4	71.8	0.4	9.1	9.5	0.4
Aged 35-44	84.5	84.9	0.3	78.6	78.6	0.0	8.8	8.6	-0.2
Aged 45-54	87.7	87.8	0.1	81.0	81.7	0.6	10.2	10.2	-0.1
Aged 55-64	86.4	89.9	3.6*	75.4	80.8	5.3*	17.0	15.9	-1.1
Non-Hispanic Whites	90.4	90.3	0.1	79.3	82.1	2.8*	23.9	23.0	-0.9*
Blacks	81.2	81.5	0.2	57.6	58.4	0.9	32.5	33.4	0.9
Hispanics (of any race)	67.1	65.4	-1.7*	47.4	46.8	-0.6	23.7	23.9	0.2

* Statistically significantly at 90 percent confidence level.

Source: U.S. Census Bureau, Current Population Survey, 2001 Annual Social and Economic Supplement, and Survey of Income and Program Participation 2001 Panel.

Table 5: Health Insurance Coverage by Selected Characteristics and Type of Coverage: CPS 2001 versus SIPP (Closest Duration) 2001[1]

(Percent)

	Any Health Insurance			Private Health Insurance			Goverment Health Insurance		
	CPS	SIPP[2]	Difference	CPS	SIPP[2]	Difference	CPS	SIPP[3]	Difference
All People	85.4	85.4	0.0	70.9	72.6	1.7*	25.3	25.1	-0.1
Men	84.2	84.1	-0.1	71.2	72.6	1.4*	23.0	22.6	-0.5
Women	86.5	86.7	0.2	70.5	72.6	2.1*	27.4	27.5	0.1
Aged 0 - 17	88.3	86.2	-2.1*	68.4	66.0	-2.4*	25.9	24.8	-1.1*
Aged 18 - 24	71.9	72.4	0.5	62.3	62.7	0.4	13.3	12.9	-0.4
Aged 25-34	76.6	77.7	1.1	69.6	69.7	0.2	9.5	9.2	-0.3
Aged 35-44	83.9	84.0	0.1	77.5	77.5	0.0	9.0	8.7	-0.3
Aged 45-54	86.9	87.0	0.1	80.0	80.5	0.4	10.1	10.3	0.2
Aged 55-64	86.9	89.4	2.5*	75.7	79.7	4.0*	17.7	16.7	-0.9
Non-Hispanic Whites	90.0	90.0	0.0	78.4	81.1	2.6*	24.5	23.6	-0.9*
Blacks	81.0	80.9	-0.2	56.5	54.4	-2.1*	32.3	34.0	1.8*
Hispanics (of any race)	66.8	63.7	-3.1*	46.3	43.5	-2.8*	24.7	25.4	0.7

1. SIPP estimates are based on the coverage lengths (in months) that are closest to the CPS estimates;

2. At least 8 months of coverage; 3. At least 6 months of coverage

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement, and Survey of Income and Program Participation 2001 Panel.

Table 6: Regression Coefficients and the Mean Values From CPS and SIPP
Data Year: 2001
Dependent Variable: Any Type of Health Insurance Coverage

	From CPS			From SIPP		
	Coefficient	Standard Error	Means of Variables	Coefficient	Standard Error	Means of Variables
INTERCEPT	0.916	0.004		0.995	0.005	
Aged 18 to 24	-0.227	0.004	0.097	-0.129	0.005	0.092
Aged 25 to 34	-0.247	0.004	0.137	-0.163	0.005	0.134
Aged 35 to 44	-0.205	0.004	0.157	-0.151	0.005	0.159
Aged 45 to 54	-0.191	0.004	0.140	-0.150	0.005	0.145
Aged 55 to 64	-0.180	0.004	0.092	-0.121	0.006	0.093
Aged 65 or more	-0.025	0.004	0.120	-0.041	0.005	0.126
Men	-0.026	0.001	0.489	-0.025	0.002	0.484
Northeast	0.018	0.002	0.189	0.015	0.003	0.189
Midwest	0.019	0.002	0.226	0.009	0.003	0.229
South	-0.013	0.002	0.357	-0.017	0.003	0.357
High School Graduates[1]	0.047	0.003	0.237	0.032	0.004	0.231
Some College[1]	0.090	0.003	0.143	0.069	0.004	0.145
College Graduates[1]	0.117	0.003	0.238	0.082	0.004	0.253
Whites	0.061	0.003	0.816	0.015	0.004	0.817
Blacks	0.043	0.004	0.128	0.026	0.005	0.129
Hispanics (of any race)	-0.145	0.002	0.133	-0.104	0.003	0.118
In Poverty	-0.165	0.002	0.134	-0.082	0.004	0.092
Near Poverty[2]	-0.105	0.002	0.183	-0.069	0.003	0.192
Part-Time[3]	-0.028	0.003	0.094	-0.029	0.004	0.104
Full-Time[3]	0.005	0.002	0.431	0.017	0.003	0.381
Previously Married	0.035	0.003	0.141	0.010	0.004	0.147
Currently Married	0.067	0.002	0.421	0.039	0.003	0.437
City Residents	-0.002*	0.002	0.289	-0.000*	0.003	0.286
Suburb Residents[4]	0.006	0.002	0.524	0.008	0.003	0.512

Note: A linear probability regression model, using health insurance coverage status as the dependent variable, was run on both CPS and SIPP.

* Not significant at 90 percent.

1. Aged 25 and over; 2. Income to poverty ratio: greater than or equal to 100 percent and less than 200 percent.

3. Aged 18 and over; 4. Suburbs are metropolitan areas outside central cities.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement,
and Survey of Income and Program Participation 2001 Panel.

Table 7: Effects of Sample Composition

Dependent Variable: Any Type of Health Insurance Coverage for at least one month (numbers in percent)

	Regression Coefficients From	
Sample Composition From	**CPS**	**SIPP**
CPS	85.4	92.7
SIPP	86.5	93.2
Composition effect	1.1	-0.5

Note: Using the results of the regression reported in Table 6, this table is obtained by multiplying each variable's cofficient by its mean value and summing up.

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement, and Survey of Income and Program Participation 2001 Panel.

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