# Access to Care Among Rural Minorities: Children 

## Appendix

## Methods and Data Sources, and Detailed Tables

## Study Design

A cross-sectional analysis of data from the combined 1997 and 1998 National Health Interview Surveys (NHIS) was used to explore the interrelationship of non-metro residence and race on health care access, measured by health insurance, and health care utilization, measured as reported health care encounters. "Persons less than 18 years of age" was the definition of children. In analyzing health insurance and health services use, children were divided into two groups: ages $0-8$ and $9-17$ years.

## Data Source

The NHIS is an annual survey conducted for the National Center for Health Statistics by the U.S. Bureau of the Census and is the principal source of information on the health of the civilian, non-institutionalized household population of the United States. It uses a complex sample design involving stratification, clustering, and multistage sampling. In both 1997 and 1998, the Hispanic and African American populations were over-sampled. NHIS files include weights for each person that reflect design, ratio, non-response, and post-stratification adjustments. The analysis on working age adults used data from the combined 1997 and 1998 Person-Level Files.

The 1997 NHIS consisted of 39,832 households with 103,447 people in 40,623 families; the 1998 NHIS had 38,209 households with 98,785 people in 38,773 families. The combined sample size for the Person-Level Files is 202,262. The total response rate for the NHIS in 1997 was $91.8 \%$; in 1998 it was $90.0 \%$.

The public use files for the National Health Interview Survey (NHIS) 1997 and 1998 are the basis for the analysis. The Sample Child data was constructed by randomly selecting a child in each family interviewed in the NHIS (in families with children). A knowledgeable adult (typically a parent or guardian) answered questions on the sample child's behalf. The Child Sample section of the NHIS comprises a Child Health Status section and a Child Health Care Access and Utilization Section.

The Child Health Status section has two components, one that covers health conditions the child might experience, limitations of activity, and health status, and one that covers child behavior. The former includes questions on specific conditions such as mental retardation, developmental delays, cerebral palsy, cystic fibrosis, sickle cell anemia, autism, diabetes, arthritis, congenital and other heart disease, asthma, allergies, anemia, ear infections, stuttering, and stammering. It also asks about hearing and vision loss; health problems that require special equipment such as a brace or a wheelchair; problems requiring prescription medicine for at least three months; and whether the sample child's health is better, worse, or the same compared to 12 months ago. The child behavior component questions were designed to serve as a global mental
health indicator. Questions came from the Child Behavior Checklist for Ages 2-3 and the Child Behavior Checklist for Ages 4-18, both of which are standardized instruments for reporting children's problems.

The Child Health Care Access and Utilization section has three parts, one covering access to care, one addressing dental care, and one health care provider contacts. Questions about access to health care concern having a regular place for sick care and routine or preventive care; changes in the place of care; reasons for any delay in medical care; and the affordability of medical care. The sole question about dental care asks the length of time since the child's last dental visit. Questions about health care provider contacts cover visits to or from medical doctors and other health care professionals and visits from home care providers. Unlike similar questions for adults in the NHIS Person Data files, which ask about such contacts in the last year, in the Sample Child survey the period asked about was the last 12 months. Thus, average number of visits per year are based on respondent's reports, rather than extrapolations based on year.

## Analytic approach

Covariates used in the analysis for children are sex (male or female), race (non-Hispanic white; non-Hispanic African American; Hispanic; and other), impairment (presence of an impairment or health problem that limits the child's ability to crawl, walk, run, or play), region (Northeast, Midwest, South, and West), mother's education (high school graduate or non-high school graduate), rurality (rural or non-rural, where rural is defined as "non-MSA" and non-rural locations range in population from $5,000,000$ or more to under 250,000 ), insurance (covered or not in the last 12 months), family size, and income (dichotomized into $\$ 20,000$ and above or less than $\$ 20,000$ ). Family size and income are used to approximate the effects of poverty. Although a poverty status variable (poor defined as up to 1.49 times the 1997 poverty threshold) was included with the data set, the variable was missing from $22 \%$ of the records. This high proportion of missing data was deemed to threaten the strength of model building, necessitating use of family size plus income as a surrogate measure.

The next logical step after thoroughly describing the data is investigation of any simultaneous associations between the covariates in the data and the outcomes of interest. For example, the association between a visit to a physician and income level may be changed or eliminated if health insurance coverage is also considered at the same time. This requires either stratified cross-tabulation tables or logistic regression. The sample sizes used in parameter estimation in a logistic regression model can be smaller than those necessary for a stratified cross-tabulation table analysis that produced adjusted odds ratios. Logistic regression is robust to small cell sizes, and the effects of any small cell sizes are reflected in the relative size of the standard errors of the parameter estimates. Because of the desirable properties of logistic regression, it is the method chosen for these analyses.

The outcomes of interest in this study are a presence or absence of health insurance coverage and visit to a physician in the last 12 months. Each is analyzed separately. Following Mueller et al. (1998) the outcome of a visit to a physician in the last 12 months was dichotomized to yes or no. Further, because the patterns of health care are known to be different for younger children and older children, each analysis was done on an age-specific group of the data (children 0-8 years old and children 9-17 years old). The analysis of each outcome was done with a logistic regression model using SAS-callable SUDAAN 8 with SAS 8.2.

A model-building methodology was used in all analyses. The goal was to produce a model for each outcome and each age group that contained covariates with statistically significant effects. Because this study focuses on effects of rurality and race, these variables were retained in the model even if they were a statistically insignificant or marginally significant. The hierarchy rule was followed, meaning that all components of a statistically significant interaction were left in the model regardless of their own statistical significance.

The algorithm used to build each separate model was to start with a model that included all covariates of interest, including two- and three-way interactions. Then, starting with the highest order interactions, statistically insignificant covariates were deleted one at a time ( $\alpha=$ $0.01)$, then main effects ( $\alpha=0.05$ ). The final model in each case has only statistically significant covariates with the exceptions described already.

## Modeling process: Health Insurance

The model-building process for children 0-8 years old using health insurance coverage in the last 12 months as the outcome started with the following list variables and covariates:

Variables:

- $\quad$ Sex (male or female)
- Race/ethnicity (white, African American, Hispanic, other)
- Income ( $\geq \$ 20,000$ versus $<\$ 20,000$ )
- Family size
- Rurality (urban or rural)
- Impairment (yes or no)
- Region (Northeast, Midwest, South, West)
- Mother's Education (high school graduate yes or no)

Two way interactions:

- Rurality and sex
- Rurality and race/ethnicity
- Rurality and income
- Rurality and impairment
- Rurality and region
- Rurality and mother's education
- Mother's education and income
- Race/ethnicity and mother's education
- Region and income
- Race/ethnicity and income

Three way interactions:

- Rurality, mother's education, and income
- Rurality, race/ethnicity, and income
- Rurality, race/ethnicity, and mother's education
- Rurality, region, and omcp,e

The final model used for health insurance among children aged $0-8$ contained the following covariates:

- Race/ethnicity
- Rurality
- Region
- Mother's Education
- Family size
- Income
- Rurality and race/ethnicity
- Mother's education and income

The model-building process for children 9-17 years old using health insurance coverage in the last 12 months as the outcome started with the same list of covariates and interactions as for children 0-8 years old. Each was selected based on its possible or suspected association with the outcome. The final model was almost the same as the model for children $0-8$ years old and contained the following covariates:

- Race/ethnicity
- Rurality
- Region
- Mother's Education
- Family income
- Family size
- Race/ethnicity and income
- Mother's education and income

The only difference in the final models in the two age groups for children is that the interaction of race/ethnicity and mother's education is in the model for the $0-8$ year olds and, instead of this interaction, race/ethnicity and poverty is in the model for the 9-17 year olds. The logistic regression was set up to predict the probability of having health insurance coverage in the last 12 months, so a negative beta coefficient reflects a decreased probability of being insured.

## Modeling process physician visits

Following Mueller et al. (1998) the outcome of a visit to a physician in the last 12 months was dichotomized to yes or no. Analysis was again done on age-specific groups of children (children 0-8 years old and children 9-17 years old). The analysis of each outcome was done with a logistic regression model using SAS-callable SUDAAN 8 with SAS 8.2. A modelbuilding methodology was used in all analyses.

The model-building process for children 0-8 years old, using visits to a physician in the last 12 months as the outcome, started with the following list of covariates and interactions. Each was selected based on its possible or suspected association with the outcome.

Variables:

- Sex (male or female)
- Race/ethnicity (white, African American, Hispanic, other)
- Family income ( $\geq \$ 20,000$ versus $<\$ 20,000$ )
- Family size
- Insurance (yes/no)
- Rurality (urban or rural)
- Impairment (yes or no)
- Region (Northeast, Midwest, South, West)
- Mother's Education (high school graduate yes or no)

Two-way interactions:

- Rurality and sex
- Rurality and race/ethnicity
- Rurality and income
- Rurality and insurance
- Rurality and impairment
- Rurality and region
- Rurality and mother's education
- Income and insurance
- Mother's education and income
- Mother's education and insurance

Three-way interactions:

- Rurality, income, and insurance
- Rurality, mother's education, and income
- Rurality, mother's education, and insurance

The final model for predicting whether or not a child aged $0-8$ years would see a physician, after iteratively deleting non-statistically significant covariates from the model, contained the following covariates:

- Race/ethnicity
- Insurance
- Rurality
- Region
- Mother's Education

The logistic regression was set to predict the probability of a visit to a physician in the last 12 months. A negative beta coefficient reflects a decreased probability of a physician visit. Note that the child's sex was not included in the final model because sex did not have a significant effect on physician use among children this age. Reported impairment also did not affect utilization in this group of young children.

The model-building process for children 9-17 years old using visits to a physician in the last 12 months as the outcome was the same as for children $0-8$ years old. The final model, after iteratively deleting non-statistically significant covariates from the model, contained the following covariates:

- Sex
- Race/ethnicity
- Family size
- Income
- Insurance
- Rurality
- Impairment
- Region
- Mother's Education
- Rurality and sex
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Table 1-1. Summary of recent studies addressing access to care among non-metro minority children

| Study | Data Source | Geographic <br> scope | Outcome of <br> interest | Race <br> effect? | Rural effect? |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Smith et al <br> 1996 | Clinical records <br> (screening project <br> in a non-metro <br> county) | CA | Unmet needs | Yes | Not tested (rural <br> setting only) |
| Bussing et al <br> 1998 | Diagnostic and <br> services <br> assessment <br> interviews | FL | ADHD service <br> use | Yes | Yes |
| Lowery et al, <br> 1998 | National Maternal <br> and Infant Health <br> Survey, 1991; <br> NHIS, 1993 | US | Immunization <br> rates | Yes | No |
| Ford et al, <br> 1999 | National <br> Longitudinal Study <br> of Adolescent <br> Health, 1995 | US | Physical <br> exam, <br> foregone care | Yes | Not reported |
| Newacheck <br> et al 1999 | National Health <br> Interview Survey <br> (NHIS) 1995 | US | Health <br> insurance <br> status | Yes | No |
| Ziv et al 1999 | NAMCS 1994 | US | Visits, health <br> insurance <br> status | Yes | Not tested |
| Newacheck <br> et al 2000 | NHIS 1994 1995 | US | Health <br> insurance <br> status | Yes in <br> bivariate; not <br> reported in <br> multivariate | Yes in bivariate; <br> not reported in <br> multivariate |
| Guendelman <br> et al 2001 | NHIS 1997 | US | Health <br> insurance; <br> delay of care | Not reported | Not reported |

Table 2-1. Summary characteristics of children (under 18 years old) by race/ethnicity and metropolitan and non-metro residence, 1997 \& 1998 NHIS Sample Child data

|  | Total | White | African American | Hispanic | Other |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Metropolitan |  |  |  |  |  |
| Total sample (Weighted population estimates) | $\begin{gathered} 22,672 \\ 56,680,661 \end{gathered}$ | $\begin{gathered} 11,256 \\ 34,749,517 \end{gathered}$ | $\begin{gathered} 3,815 \\ 9,237,919 \end{gathered}$ | $\begin{gathered} 6,616 \\ 9,811,625 \end{gathered}$ | $\begin{gathered} 990 \\ 2,881,601 \end{gathered}$ |
| Age (mean in years) | 8.4 | 8.5 | 8.5 | 7.8 | 8.3 |
| Mother's Education (mean in years) | 13.2 | 13.8 | 12.7 | 11.3 | 13.6 |
| Percent: Mother's Education less than High School | 17.3 | 8.4 | 20.7 | 46.0 | 18.1 |
| Family Size (mean number of persons) | 4.4 | 4.3 | 4.4 | 4.9 | 4.7 |
| Number of Physician Visits | 3.7 | 4.1 | 3.2 | 3.2 | 3.3 |
| Number of Conditions (mean per respondent) | 2.0 | 2.1 | 2.1 | 1.8 | 1.7 |
| Percent Uninsured | 11.9 | 8.0 | 11.8 | 26.6 | 13.6 |
| Non-metro |  |  |  |  |  |
| Total sample (Weighted population estimates) | $\begin{gathered} 5,258 \\ 14,853,862 \end{gathered}$ | $\begin{gathered} 3,786 \\ 11,840,988 \end{gathered}$ | $\begin{gathered} 583 \\ 1,536,700 \end{gathered}$ | $\begin{gathered} 750 \\ 1,043,228 \end{gathered}$ | $\begin{gathered} 139 \\ 432,946 \end{gathered}$ |
| Age (mean in years) | 9.0 | 9.1 | 8.7 | 8.3 | 8.2 |
| Education (mean in years) | 12.8 | 13.0 | 12.1 | 11.1 | 12.8 |
| Percent: Mother's Education less than High School | 16.5 | 12.2 | 26.7 | 49.6 | 20.6 |
| Family Size (mean number of persons) | 4.4 | 4.3 | 4.6 | 5.1 | 4.5 |
| Number of Physician Visits | 3.6 | 3.7 | 3.2 | 3.0 | 3.5 |
| Number of Conditions (mean per respondent) | 2.2 | 2.2 | 2.2 | 1.9 | 2.1 |
| Percent Uninsured | 15.7 | 13.3 | 19.0 | 30.3 | 35.4 |

Unweighted and weighted sample sizes calculated using the 1997 \& 1998 NHIS Sample Child Data in SAS-Callable SUDAAN 7.5.6
Means and percentages calculated using the 1997 \& 1998 NHIS Sample Child Data in SAS 8.1.

Table 2-2. summary characteristics for children (under 18 years old) by race/ethnicity and impaired/not impaired status in metropolitan and non-metro locations, 1997 \& 1998 NHIS data*

|  |  | Impaired |  |  |  | Not Impaired |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Metropolitan | White | African American | Hispanic | Other | White | African American | Hispanic | Other |
| Characteristic | $\begin{gathered} 239 \\ 742,925 \end{gathered}$ | $\begin{gathered} 90 \\ 258,104 \end{gathered}$ | $\begin{gathered} \hline 134 \\ 209,590 \end{gathered}$ | $\begin{gathered} 17 \\ 62,713 \end{gathered}$ | $\begin{gathered} 11,007 \\ 33,979,958 \end{gathered}$ | $\begin{gathered} 3,720 \\ 8,962,150 \end{gathered}$ | $\begin{gathered} 6,476 \\ 9,594,275 \end{gathered}$ | $\begin{gathered} 972 \\ 2,817,384 \end{gathered}$ |
| Age (mean in years) | 10.2 | 9.0 | 8.7 | 10.6 | 8.4 | 8.5 | 7.8 | 8.3 |
| Mother's Education (mean in years) | 13.5 | 11.9 | 11.8 | 12.3 | 13.8 | 12.7 | 11.3 | 13.6 |
| Percent: Mother's Education less than High School | 8.6 | 37.1 | 38.8 | 24.3 | 8.4 | 20.2 | 46.2 | 18.0 |
| Family Size (mean number of persons) | 4.5 | 4.9 | 4.9 | 5.3 | 4.3 | 4.4 | 4.9 | 4.7 |
| Number of Physician Visits | 8.0 | 8.2 | 7.8 | 6.6 | 4.0 | 3.1 | 3.1 | 3.2 |
| Number of Conditions (mean per respondent) | 3.8 | 4.2 | 4.3 | 3.3 | 2.0 | 2.0 | 1.8 | 1.7 |
| Percent Uninsured | 7.23 | 8.56 | 17.76 | 5.33 | 8.04 | 11.95 | 25.84 | 13.85 |
| Non-metro | White | African American | Hispanic | Other | White | African American | Hispanic | Other |
| Characteristic | $\begin{gathered} \hline 114 \\ 330,311 \end{gathered}$ | 13 | $\begin{gathered} 30^{* *} \\ 35,710 \end{gathered}$ | 3 | $\begin{gathered} 3,669 \\ 11,503,746 \end{gathered}$ | $\begin{gathered} 569 \\ 1,503,777.5 \end{gathered}$ | $\begin{gathered} 720 \\ 1,007,518 \end{gathered}$ | $\begin{gathered} 136 \\ 426,243 \end{gathered}$ |
| Age (mean in years) | 11.9 | ** | 10.2** | ** | 9.0 | 8.7 | 8.2 | 8.1 |
| Mother's Education (mean in years) | 12.7 | ** | 11.6** | ** | 13.0 | 12.1 | 11.1 | 12.8 |
| Percent: Mother's Education less than High School | 12.2 | ** | 50.5** | ** | 12.2 | 27.0 | 49.6 | 20.9 |
| Family Size (mean number of persons) | 4.1 | ** | 4.6** | ** | 4.3 | 4.6 | 5.1 | 4.6 |
| Number of Physician Visits | 7.4 | ** | 5.5** | ** | 3.6 | 3.1 | 2.9 | 3.6 |
| Number of Conditions (mean per respondent)** | 3.8 | ** | 3.4** | ** | 2.1 | 2.2 | 1.9 | 2.1 |
| Percent Uninsured | 15.33 | ** | 18.29** | ** | 13.17 | 19.21 | 30.76 | 35.18 |

*Unweighted and weighted sample sizes calculated using the 1997 \& 1998 NHIS Sample Child Data in SAS-Callable SUDAAN 7.5.6 All means and percentages calculated using the 1997 \& 1998 NHIS Sample Child Data in SAS 8.
**Unweighted sample size too small for estimation

Table 2-3. Weighted (italics) and unweighted sample sizes of children (under 18 years old) by condition status, by race/ethnicity and non-rural and rural residence

|  | Total | White | African <br> American | Hispanic | Other |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Metropolitan |  |  |  |  |  |
| No conditions | 2,861 | 1,328 | 403 | 982 | 148 |
| At least one condition | $19,870,834$ | $3,518,849$ | 871,348 | $1,287,774$ | 392,884 |
| Non-metro | $50,609,828$ | $3,123,069$ | $8,366,571$ | $8,523,871$ | $2,488,718$ |
| No conditions |  |  |  |  |  |
| At least one condition | 4,74 | 369 | 60 | 95 | 20 |
|  | $1,259,967$ | 971,793 | 112,968 | 125,551 | 49,655 |
|  | $13,593,895$ | $10,869,195$ | $1,423,732$ | 917,677 | 383,291 |

Unweighted and weighted sample sizes calculated using the 1997 \& 1998 NHIS Sample Child Data in SAS-Callable SUDAAN 7.5.6

Table 2-4. Percentages of children whose mothers have less than a high school education, by race, residence and age of child

|  | Total | Metropolitan | Non-metro |
| :---: | :---: | :---: | :---: |
| Young Children $(0-8)$ |  |  |  |
| Total, all races | 18.0 | 18.2 | 17.1 |
| White | 9.8 | 8.9 | 12.8 |
| African American | 23.5 | 23.6 | 23.5 |
| Hispanic | 44.3 | 44.0 | 47.1 |
| Other | 19.5 | 18.2 | 27.9 |
| Adolescents $(9-17)$ |  |  |  |
| Total, all races | 16.3 | 16.4 | 15.9 |
| White | 8.9 | 7.9 | 11.7 |
| African American | 19.5 | 17.7 | 29.9 |
| Hispanic | 17.0 | 48.6 | 52.4 |
| Other | 17.4 | 18.0 | 13.4 |

*Estimates based on 14,293 unweighted observations for young children and 13,642 unweighted observations for adolescent children.

Table 2-5. Percentages of children living in poverty, by race, residence and age of child

|  | Total | Metropolitan | Non-metro |
| :--- | :---: | :---: | :---: |
| Young Children $(0-8)$ |  |  |  |
| Total, all races | 28.8 | 27.4 | 34.4 |
| White | 17.4 | 14.7 | 26.3 |
| African American | 56.1 | 53.0 | 72.2 |
| Hispanic | 51.8 | 50.9 | 35.2 |
| Other | 28.7 | 27.8 | 35.1 |
| Adolescents (9-17) | 22.5 |  |  |
| Total, all races | 12.5 | 21.6 | 25.5 |
| White | 45.8 | 10.1 | 19.1 |
| African American | 48.3 | 43.5 | 57.8 |
| Hispanic | 28.1 | 26.0 | 51.2 |
| Other |  | 39.5 |  |

* Estimate based on 11,164 observations for younger children and 10,584 observations for adolescents. This represents a decrease of $22 \%$ from the original sample. Differences due to missing data, principally poverty status.

Table 2-6. Percentages of non-metro children with access to routine health care and preventive care, by race

| Race/Ethnicity | Single Place | More Than One <br> Place | No, or Care at <br> ER |
| :--- | :---: | :---: | :---: |
| White | $96.7 \%$ | $2.97 \%$ | $0.35 \%$ |
| African American | $93.8 \%$ | $4.52 \%$ | $1.73 \%$ |
| Hispanic | $96.1 \%$ | $3.64 \%$ | $0.25 \%$ |
| Other | $97.5 \%$ | $1.89 \%$ | $0.64 \%$ |

Table 2-7. Percentages of non-metro children with delayed health care, by race

| Race/Ethnicity | Delay of Care? |  |
| :--- | :---: | :---: |
|  | Yes | No |
| White | $6.5 \%$ | $93.6 \%$ |
| African American | $10.8 \%$ | $89.2 \%$ |
| Hispanic | $10.1 \%$ | $89.9 \%$ |
| Other | $13.7 \%$ | $86.3 \%$ |

Tables for Chapter Three

Table 3-1. Children who lack health insurance, by age, race and residence

| Percent without <br> coverage: | Total | Metropolitan | Non-metro |
| :--- | :---: | :---: | :---: |
| Young Children (0-8) |  |  |  |
| Total, all races | 12.3 | 11.5 | 15.0 |
| White | 9.3 | 8.2 | 12.7 |
| African American | 10.6 | 9.8 | 15.0 |
| Hispanic | 23.7 | 23.3 | 27.4 |
| Other | 15.4 | 11.6 | 41.4 |
| Older Children (9-17) |  |  |  |
| Total, all races | 13.4 | 12.5 | 16.3 |
| White | 9.4 | 7.8 | 13.4 |
| African American | 15.2 | 13.9 | 22.9 |
| Hispanic | 29.1 | 28.6 | 33.6 |
| Other | 17.1 | 15.9 | 29.5 |

Table 3-2. Logistic Regression predicting health insurance among children aged 0-8 Years

| Covariates | Beta Coefficient | SE Beta | P-value |
| :---: | :---: | :---: | :---: |
| Intercept | 3.44 | 0.15 | 0.0000 |
| Race/ethnicity |  |  |  |
| Hispanic | -0.70 | 0.09 | 0.0000 |
| White | 0.00 | 0.00 |  |
| African American | 0.19 | 0.12 | 0.1220 |
| Other | -0.15 | 0.20 | 0.4575 |
| Family Income |  |  |  |
| \$20,000 or more | 0.00 | 0.00 |  |
| Less than \$20,000 | -0.87 | 0.09 | 0.0000 |
| Family Size |  |  |  |
| Each additional family member | -0.04 | 0.02 | 0.1205 |
| Metro vs. Non-Metro |  |  |  |
| Metro | 0.00 | 0.00 |  |
| Non-Metro | -0.41 | 0.10 | 0.0001 |
| Region |  |  |  |
| Northeast | 0.00 | 0.00 |  |
| Midwest | -0.22 | 0.15 | 0.1469 |
| South | -0.83 | 0.13 | 0.0000 |
| West | -0.65 | 0.13 | 0.0000 |
| Mother's Education |  |  |  |
| High School + | 0.00 | 0.00 |  |
| Less than High School | -1.27 | 0.11 | 0.0000 |
| Metro, Race/ethnicity |  |  |  |
| Metro - Hispanic | 0.00 | 0.00 |  |
| Metro - White | 0.00 | 0.00 |  |
| Metro - African American | 0.00 | 0.00 | . |
| Metro - Other | 0.00 | 0.00 |  |
| Non-Metro - Hispanic | 0.37 | 0.22 | 0.1045 |
| Non-Metro - White | 0.00 | 0.00 |  |
| Non-Metro - African American | 0.37 | 0.30 | 0.2164 |
| Non-Metro - Other | -1.32 | 0.45 | 0.0036 |
| Education, Family Income |  |  |  |
| High School +, \$20k or more | 0.00 | 0.00 |  |
| High School +, < \$20k | 0.00 | 0.00 |  |
| <HS, \$20k or more | 0.00 | 0.00 |  |
| <HS, <\$20k | 1.08 | 0.16 | 0.0000 |

Table 3-3. Probability that a non-metro child age $0-8$ would have health insurance, by race, area of residence, family income and maternal education
Note: Probabilities were calculated using the beta coefficients from Table 3-2. Family size was set to 4.4 , the mean for the study population. All other factors vary as indicated in the tables below.

|  | Over \$20,000 |  | Under \$20,000 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Mom HS Grad | Mom not HS Grad | Mom HS Grad | Mom not HS Grad |
| Northeast |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 96.3 | 88.0 | 91.6 | 90.1 |
| African American | 96.9 | 89.9 | 93.0 | 91.6 |
| Hispanic | 92.9 | 78.5 | 84.5 | 81.8 |
| Other | 95.7 | 86.3 | 90.4 | 88.9 |
| Non-metro |  |  |  |  |
| White | 94.6 | 83.0 | 87.9 | 85.7 |
| African American | 96.8 | 89.5 | 92.7 | 91.3 |
| Hispanic | 92.6 | 77.8 | 83.9 | 81.2 |
| Other | 80.0 | 52.8 | 62.6 | 58.0 |
| Mid West |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 95.5 | 85.5 | 89.8 | 87.9 |
| African American | 96.2 | 87.7 | 91.4 | 89.8 |
| Hispanic | 91.2 | 75.5 | 81.4 | 78.3 |
| Other | 94.8 | 83.5 | 88.3 | 86.2 |
| Non-metro |  |  |  |  |
| White | 93.3 | 79.6 | 85.4 | 82.8 |
| African American | 96.1 | 87.2 | 91.1 | 89.4 |
| Hispanic | 90.9 | 73.8 | 80.7 | 77.6 |
| Other | 76.2 | 47.4 | 57.3 | 52.6 |
| South |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 91.9 | 76.2 | 82.7 | 79.8 |
| African American | 93.2 | 79.5 | 85.2 | 82.7 |
| Hispanic | 85.0 | 61.4 | 70.3 | 66.2 |
| Other | 90.8 | 73.4 | 80.4 | 77.3 |
| Non-metro |  |  |  |  |
| White | 88.3 | 68.0 | 76.0 | 72.4 |
| African American | 93.0 | 78.8 | 84.7 | 82.1 |
| Hispanic | 84.5 | 60.4 | 69.5 | 65.3 |
| Other | 63.5 | 32.8 | 42.2 | 37.6 |
| West |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 93.2 | 79.3 | 85.1 | 82.5 |
| African American | 94.3 | 82.3 | 87.4 | 85.1 |
| Hispanic | 87.1 | 65.6 | 74.0 | 70.1 |
| Other | 92.2 | 76.7 | 83.1 | 80.3 |
| Non-metro |  |  |  |  |
| White | 90.1 | 71.8 | 79.2 | 75.8 |
| African American | 94.1 | 81.7 | 86.9 | 84.6 |
| Hispanic | 86.7 | 64.7 | 73.2 | 69.3 |
| Other | 67.6 | 36.9 | 46.6 | 41.9 |

Table 3-4. Logistic Regression for health insurance among children aged 9-17 Years

| Covariates | Beta Coefficient | SE Beta | P -value |
| :---: | :---: | :---: | :---: |
| Intercept | 3.39 | 0.13 | 0.0000 |
| Race/ethnicity |  |  |  |
| Hispanic | -1.08 | 0.10 | 0.0000 |
| White | 0.00 | 0.00 |  |
| African American | -0.40 | 0.13 | 0.0043 |
| Other | -0.98 | 0.22 | 0.0000 |
| Family Income |  |  |  |
| \$20,000 or more | 0.00 | 0.00 |  |
| Less than \$20,000 | -1.42 | 0.12 | 0.0000 |
| Family Size |  |  |  |
| For each additional family member | -0.03 | 0.02 | 0.1129 |
| Metro vs. Non-Metro |  |  |  |
| Metro | 0.00 | 0.00 |  |
| Non-Metro | -0.41 | 0.10 | 0.0000 |
| Region |  |  |  |
| Northeast | 0.00 | 0.00 |  |
| Midwest | -0.17 | 0.12 | 0.1811 |
| South | -0.73 | 0.11 | 0.0000 |
| West | -0.31 | 0.12 | 0.0114 |
| Mother's Education |  |  |  |
| High School + | 0.00 | 0.00 | 0.0000 |
| Less than High School | -1.21 | 0.10 | 0.0000 |
| Education, Family Income |  |  |  |
| High School +, \$20k or more | 0.00 | 0.00 | . |
| High School +, < \$20k | 0.00 | 0.00 | . |
| <HS, \$20k or more | 0.00 | 0.00 |  |
| <HS, <\$20k | 0.89 | 0.15 | 0.0000 |
| Race/ethnicity, Family Income |  |  |  |
| Hispanic, \$20k or more | 0.00 | 0.00 |  |
| Hispanic, < \$20k | 0.55 | 0.16 | 0.0010 |
| White, \$20k or more | 0.00 | 0.00 |  |
| White, <\$20k | 0.00 | 0.00 |  |
| African American, \$20k or more | 0.00 | 0.00 |  |
| African American, <\$20k | 0.68 | 0.21 | 0.0016 |
| Other, \$20k or more | 0.00 | 0.00 | . |
| Other, <\$20k | 0.91 | 0.37 | 0.0165 |

Table 3-5. Probability that an adolescent (ages $9-17$ ) would have health insurance, by race and residence, varying family income and maternal education Note: Probabilities are calculated using the beta coefficients for main effects and interactions from Table 3-4. Family size is set to 4.4 , the mean for the study population. All other factors vary as indicated in the tables below.

|  | Over \$20,000 |  | Under \$20,000 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Mom HS Grad | Mom not HS Grad | Mom HS Grad | Mom not HS Grad |
| Northeast |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 96.3 | 88.6 | 86.3 | 82.0 |
| African American | 94.6 | 83.9 | 89.3 | 85.8 |
| Hispanic | 89.8 | 72.5 | 78.7 | 72.9 |
| Other | 90.7 | 74.4 | 85.4 | 81.0 |
| Non-metro |  |  |  |  |
| White | 94.5 | 83.7 | 80.7 | 75.2 |
| African American | 92.0 | 77.5 | 84.7 | 80.0 |
| Hispanic | 85.4 | 63.9 | 71.7 | 64.1 |
| Other | 86.6 | 65.9 | 79.5 | 73.8 |
| Mid West |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 95.6 | 86.7 | 84.1 | 79.4 |
| African American | 93.6 | 81.4 | 87.5 | 83.6 |
| Hispanic | 88.2 | 69.0 | 75.7 | 69.4 |
| Other | 89.2 | 71.1 | 83.2 | 78.2 |
| Non-metro |  |  |  |  |
| White | 93.6 | 81.3 | 77.9 | 71.9 |
| African American | 90.7 | 74.4 | 82.3 | 77.2 |
| Hispanic | 83.2 | 59.6 | 67.4 | 60.1 |
| Other | 84.5 | 62.0 | 76.6 | 70.4 |
| South |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 92.6 | 789 | 75.2 | 68.7 |
| African American | 89.4 | 71.5 | 80.0 | 74.4 |
| Hispanic | 81.0 | 55.9 | 64.1 | 56.4 |
| Other | 82.5 | 58.4 | 73.8 | 67.2 |
| Non-metro |  |  |  |  |
| White | 89.3 | 71.3 | 66.8 | 59.3 |
| African American | 84.8 | 62.4 | 72.7 | 65.9 |
| Hispanic | 73.8 | 45.7 | 54.2 | 46.2 |
| Other | 75.7 | 48.2 | 65.2 | 57.6 |
| West |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 95.0 | 85.0 | 82.2 | 77.0 |
| African American | 92.7 | 79.2 | 85.9 | 81.6 |
| Hispanic | 86.6 | 65.9 | 73.1 | 66.3 |
| Other | 87.7 | 68.1 | 81.1 | 75.7 |
| Non-metro |  |  |  |  |
| White | 92.7 | 79.1 | 75.4 | 69.0 |
| African American | 89.5 | 71.7 | 80.2 | 74.6 |
| Hispanic | 81.1 | 56.2 | 64.3 | 56.7 |
| Other | 82.6 | 58.6 | 74.0 | 67.4 |

Table 4-1. Logistic regression predicting physician visit in the previous year among children aged 0-8 Years

| Covariates | Beta Coefficient | SE Beta | P-value |
| :--- | :---: | :---: | :---: |
| Intercept | 3.49 | 0.12 | 0.0000 |
| Race/ethnicity |  |  |  |
| Hispanic | -0.35 | 0.11 | 0.0015 |
| White | 0 | 0 | . |
| African American | -0.38 | 0.12 | 0.0027 |
| Other | -0.19 | 0.20 | 0.3441 |
| Insurance | -1.10 |  |  |
| Not Covered | 0 | 0.09 | 0.0000 |
| Covered | 0 | 0 | . |
| Metro vs. Non-Metro | -0.07 | 0 |  |
| Metro |  | 0.11 | . |
| Non-Metro | 0 | 0 | 0.5233 |
| Region | -0.67 | 0.15 | . |
| Northeast | -0.48 | 0.14 | 0.0000 |
| Midwest | -0.72 | 0.14 | 0.0007 |
| South |  | 0 | 0.0000 |
| West | 0 | 0.10 |  |
| Mother's Education | -0.51 |  | 0.0000 |
| High School + |  |  |  |
| Less than High School |  |  |  |

Table 4-2. Percentage of children age $0-8$ with a health care visit during the past year, by region, residence, race / ethnicity, and resources available to the child

| Residence and race of child: | Mom a HS Grad |  | Mom not a HS Grad |  |
| :---: | :---: | :---: | :---: | :---: |
| North | Insured | Not insured | Insured | Not insured |
| Metropolitan |  |  |  |  |
| White | 97.0 | 91.6 | 95.2 | 86.8 |
| African American | 95.7 | 88.2 | 93.1 | 81.8 |
| Hispanic | 95.9 | 88.5 | 93.3 | 82.2 |
| Other | 96.4 | 90.0 | 94.2 | 84.4 |
| Non-metro |  |  |  |  |
| White | 96.8 | 91.1 | 94.8 | 85.9 |
| African American | 95.4 | 87.4 | 92.6 | 80.7 |
| Hispanic | 95.6 | 87.8 | 92.8 | 81.2 |
| Other | 96.2 | 89.4 | 93.8 | 83.5 |
| Midwest |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 94.3 | 84.8 | 91.0 | 92.4 |
| African American | 92.0 | 79.2 | 87.3 | 89.3 |
| Hispanic | 92.2 | 79.7 | 87.7 | 89.6 |
| Other | 93.1 | 82.2 | 89.3 | 91.0 |
| Non-metro |  |  |  |  |
| White | 94.0 | 83.9 | 90.4 | 75.8 |
| African American | 91.5 | 78.1 | 86.5 | 68.1 |
| Hispanic | 91.7 | 78.6 | 86.9 | 68.8 |
| Other | 92.8 | 81.2 | 88.6 | 72.1 |
| South |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 95.3 | 87.1 | 92.4 | 80.2 |
| African American | 93.3 | 82.2 | 89.3 | 73.5 |
| Hispanic | 93.5 | 82.6 | 89.6 | 74.1 |
| Other | 94.4 | 84.8 | 91.0 | 77.0 |
| Non-metro |  |  |  |  |
| White | 95.0 | 86.3 | 91.9 | 79.1 |
| African American | 82.8 | 81.2 | 88.6 | 72.1 |
| Hispanic | 93.0 | 81.6 | 88.9 | 72.7 |
| Other | 94.0 | 83.9 | 90.4 | 75.8 |
| West |  |  |  |  |
| Metropolitan |  |  |  |  |
| White | 94.1 | 84.2 | 90.6 | 76.1 |
| African American | 91.6 | 78.4 | 86.8 | 68.6 |
| Hispanic | 91.8 | 78.9 | 87.1 | 69.2 |
| Other | 93.0 | 81.5 | 88.8 | 72.5 |
| Non-metro |  |  |  |  |
| White | 93.7 | 83.2 | 89.9 | 7.8 |
| African American | 91.0 | 77.2 | 85.9 | 67.0 |
| Hispanic | 91.3 | 77.7 | 86.3 | 67.7 |
| Other | 92.5 | 80.4 | 88.1 | 71.1 |

Table 4-3. Logistic Regression for Adolescents age 9-17 years for physician visit in the previous year

| Covariates | Beta Coefficient | SE Beta | P-value |
| :---: | :---: | :---: | :---: |
| Intercept | 3.10 | 0.13 | 0.0000 |
| Sex |  |  |  |
| Male | 0.08 | 0.06 | 0.1627 |
| Female | 0.00 | 0.00 | . |
| Race/ethnicity |  |  |  |
| Hispanic | -0.15 | 0.08 | 0.0600 |
| White | 0.00 | 0.00 |  |
| African American | -0.12 | 0.09 | 0.1771 |
| Other | -0.28 | 0.15 | 0.0626 |
| Family Income |  |  |  |
| \$20,000 or more | 0.00 | 0.00 |  |
| Less than \$20,000 | -0.19 | 0.08 | 0.0211 |
| Family Size |  |  |  |
| Each additional family member | -0.12 | 0.02 | 0.0000 |
| Insurance |  |  |  |
| Not Covered | -1.15 | 0.08 | 0.0000 |
| Covered | 0.00 | 0.00 |  |
| Metro vs. Non-Metro |  |  |  |
| Metro | 0.00 | 0.00 |  |
| Non-Metro | 0.01 | 0.12 | 0.9498 |
| Impairment/Health Problem limits crawl/walk/run/play |  |  |  |
| Yes | 1.69 | 0.26 | 0.0000 |
| No | 0.00 | 0.00 |  |
| Region |  |  |  |
| Northeast | 0.00 | 0.00 |  |
| Midwest | -0.59 | 0.10 | 0.0000 |
| South | -0.63 | 0.09 | 0.0000 |
| West | -0.77 | 0.10 | 0.0000 |
| Mother's Education |  |  |  |
| High School + | 0.00 | 0.00 |  |
| Less than High School | -0.47 | 0.08 | 0.0000 |
| Metro vs. Non-Metro, Sex |  |  |  |
| Metro, Male | 0.00 | 0.00 | . |
| Metro, Female | 0.00 | 0.00 |  |
| Non-Metro, Male | -0.48 | 0.16 | 0.0028 |
| Non-Metro, Female | 0.00 | 0.00 |  |
| Metro vs. Non-Metro, Insurance |  |  |  |
| Metro, Not Covered | 0.00 | 0.00 |  |
| Metro, Covered | 0.00 | 0.00 |  |
| Non-Metro, Not Covered | 0.47 | 0.17 | 0.0065 |
| Non-Metro, Covered | 0.00 | 0.00 | . |

Table 4.4 Probability of a physician visit in the past year among adolescents $9-17$ years of age. Model is specific to a boy who is not impaired and whose family income is $\$ 20,000$ or higher.

|  | Insured |  | Not Insured |  |
| :--- | :---: | :---: | :---: | :---: |
|  | Mom HS Grad | $\begin{array}{l}\text { Mom not HS } \\ \text { Grad }\end{array}$ | Mom HS Grad |  |
| Grad |  |  |  |  |$]$

Table 4.5. Probabilities of a physician visit in the past year for a very low resource adolescent (mother's education less than high school, no insurance, income less than $\$ 20,000$ ), by gender, region, residence and race.

|  | Female adolescent | Male adolescent |
| :--- | :---: | :---: |
| Northeast |  |  |
| Metropolitan | 68.2 | 69.9 |
| White | 65.5 | 67.3 |
| Arrican American | 64.8 | 66.6 |
| Hispanic | 61.8 | 63.7 |
| Other | 77.6 | 69.8 |
| Non-metro | 75.4 | 67.3 |
| White | 74.9 | 66.6 |
| African American | 72.3 | 63.6 |
| Hispanic |  |  |
| Other | 54.3 | 56.3 |
| Midwest | 51.3 | 53.3 |
| Metropolitan | 50.5 | 52.5 |
| White | 47.3 | 49.3 |
| African American | 65.7 | 56.2 |
| Hispanic | 62.9 | 53.2 |
| Other | 62.2 | 52.5 |
| Non-metro | 59.1 | 49.2 |
| White |  |  |
| African American | 53.3 | 55.3 |
| Hispanic | 50.3 | 52.3 |
| Other | 49.6 | 51.5 |
| South | 46.3 | 48.3 |
| Metropolitan |  |  |
| White | 64.8 | 55.2 |
| African American | 62.0 | 52.3 |
| Hispanic | 61.3 | 51.5 |
| Other | 58.2 | 48.2 |
| Non-metro |  |  |
| White | 61.5 | 51.7 |
| African American | 58.7 | 48.7 |
| Hispanic | 54.9 | 48.0 |
| Other | 49.8 | 48.8 |
| West | 46.8 | 48.1 |
| Metropolitan | 42.8 |  |
| White |  |  |
| African American |  |  |
| Hispanic |  |  |
| Other |  |  |
| Non-metro | White |  |
| African American |  |  |
| Hispanic |  |  |
| Other |  |  |
|  |  |  |

## Technical Data

The following sequence of tables (T-1through T-4) shows the number of unweighted observations in each cell for principal variables of interest. This information is provided to demonstrate the sample sizes on which observations are based. No calculations should be performed on these data, as the numbers can only be expanded to a valid national projection by applying appropriate weighting factors.

Table T-1. Unweighted observations used for studying health insurance among young children ( $0-8$ )

|  | Total | Insured | No Insurance |
| :---: | :---: | :---: | :---: |
| Race/ethnicity | 14,293 |  |  |
| Hispanic | 4,103 | 3,100 | 1,003 |
| White | 7,278 | 6,598 | 680 |
| Black | 2,232 | 1,987 | 245 |
| Other | 572 | 486 | 86 |
| Family Income |  |  |  |
| \$20,000 or more | 9,561 | 8,567 | 994 |
| Less than \$20,000 | 4,020 | 3,127 | 893 |
| Metro vs. Non-Metro |  |  |  |
| Metro | 11,754 | 10,129 | 1,625 |
| Non-Metro | 2,431 | 2,042 | 389 |
| Region |  |  |  |
| Northeast | 2,578 | 2,361 | 217 |
| Midwest | 2,941 | 2,672 | 269 |
| South | 4,971 | 4,134 | 837 |
| West | 3,695 | 3,004 | 691 |
| Mother's Education |  |  |  |
| High School + | 10,531 | 9,477 | 1,054 |
| Less than High School | 2,833 | 2,049 | 784 |
| Metro |  |  |  |
| Hispanic | 3,719 | 2,817 | 902 |
| White | 5,595 | 5,131 | 464 |
| Black | 1,942 | 1,741 | 201 |
| Other | 498 | 440 | 58 |
| Non-Metro |  |  |  |
| Hispanic | 384 | 283 | 101 |
| White | 1,683 | 1,467 | 216 |
| Black | 330 | 286 | 44 |
| Other | 74 | 46 | 28 |
| Education, Family Income |  |  |  |
| High School +, \$20k or more | 8,050 | 7,421 | 629 |
| High School +, < \$20k | 2,130 | 1,749 | 381 |
| <HS, \$20k or more | 1,072 | 784 | 288 |
| <HS, <\$20k | 1,591 | 1,153 | 438 |

Table T-2. Unweighted observations used in studying health insurance among adolescents (9-17)

|  | Total | Insured | No Insurance |
| :--- | :---: | :---: | :---: |
| Race/ethnicity | 13,642 |  |  |
| Hispanic | 3,208 | 2,237 | 971 |
| White | 7,673 | 6,929 | 744 |
| Black | 2,125 | 1,799 | 326 |
| Other | 545 | 451 | 94 |
| Family Income |  |  |  |
| $\$ 20,000$ or more | 10,043 | 8,913 | 1,130 |
| Less than \$20,000 | 2,902 | 2,039 | 863 |
| Metro vs. Non-Metro | 10,758 |  |  |
| Metro | 2,793 | 9,113 | 1,645 |
| Non-Metro |  | 2,303 | 490 |
| Region | 2,495 |  |  |
| Northeast | 2,976 | 2,231 | 264 |
| Midwest | 4,888 | 2,694 | 282 |
| South | 3,191 | 3,904 | 984 |
| West |  | 2,587 | 604 |
| Mother's Education | 9,903 |  |  |
| High School + | 2,445 | 8,873 | 1,030 |
| Less than High School |  | 1,607 | 838 |
| Education, Family Income | 8,146 |  |  |
| High School +, \$20k or more | 1,407 | 7,489 | 657 |
| High School +, < \$20k | 1,174 | 1,084 | 323 |
| <HS, \$20k or more | 1,141 | 820 | 354 |
| <HS, <\$20k |  | 713 | 428 |
| Racelethnicity, Family Income | 1,880 |  |  |
| Hispanic, \$20k or more | 1,148 | 1,426 | 701 |
| Hispanic, < \$20k | 6,500 | 6,030 | 447 |
| White, \$20k or more | 914 | 683 | 470 |
| White, < \$20k | 1,245 | 1,102 | 231 |
| Black, \$20k or more | 738 | 580 | 143 |
| Black, < \$20k | 102 | 355 | 158 |
| Other, \$20k or more |  | 75 | 27 |
| Other, < \$20k |  |  |  |
|  |  |  |  |

Table T-3. Unweighted observations used in studying physician visits among young children (0-8)

|  | Total | Visit | No Visit |
| :--- | :---: | :---: | :---: |
| Race/ethnicity | 14,293 |  | 501 |
| Hispanic | 4,094 | 3,593 | 418 |
| White | 7,275 | 6,857 | 191 |
| Black | 2,215 | 2,024 | 50 |
| Other | 572 | 522 |  |
| Insurance |  |  | 755 |
| Yes | 12,064 | 11,309 | 386 |
| No | 1,993 | 1,607 | 957 |
| Metro vs. Non-Metro |  |  | 203 |
| Metro | 11,728 | 10,771 |  |
| Non-Metro | 2,428 | 2,225 | 116 |
| Region |  |  | 211 |
| Northeast | 2,576 | 2,460 | 421 |
| Midwest | 2,929 | 2,718 | 412 |
| South | 4,961 | 4,540 |  |
| West | 3,690 | 3,278 | 651 |
| Mother's Education |  |  | 404 |
| High School + | 10,529 | 9,878 |  |
| Less than High School | 2,824 | 2,420 |  |

Table T-4. Unweighted observations used to study physician visits among adolescents (9-17)

|  | Total | Visit | No Visit |
| :---: | :---: | :---: | :---: |
| Sex | 13,642 |  |  |
| Male | 6,956 | 5,643 | 1,313 |
| Female | 6,548 | 5,389 | 1,159 |
| Race/ethnicity |  |  |  |
| Hispanic | 3,195 | 2,321 | 874 |
| White | 7,655 | 6,570 | 1,085 |
| Black | 2,110 | 1,726 | 384 |
| Other | 544 | 415 | 129 |
| Metro vs. Non-Metro |  |  |  |
| Metro | 10,708 | 8,771 | 1,937 |
| Non-Metro | 2,796 | 2,261 | 535 |
| Region |  |  |  |
| Northeast | 2,477 | 2,229 | 248 |
| Midwest | 2,964 | 2,504 | 460 |
| South | 4,886 | 3,885 | 1,001 |
| West | 3,177 | 2,414 | 763 |
| Mother's Education |  |  |  |
| High School + | 9,893 | 8,447 | 1,446 |
| Less than High School | 2,438 | 1,683 | 755 |
| Family Income |  |  |  |
| \$20,000 or more | 10,047 | 8,433 | 1,614 |
| Less than \$20,000 | 2,887 | 2,166 | 721 |
| Insurance |  |  |  |
| Yes | 11,310 | 9,673 | 1,637 |
| No | 2,110 | 1,299 | 811 |
| Impaired |  |  |  |
| Yes | 403 | 374 | 29 |
| No | 13,098 | 10,656 | 2,442 |
| Metro vs. Non-Metro, Sex |  |  |  |
| Metro-Male | 5,455 | 4,470 | 985 |
| Metro-Female | 5,253 | 4,301 | 952 |
| Non-Metro -Male | 1,501 | 1,173 | 328 |
| Non-Metro-Female | 1,295 | 1,088 | 207 |
| Metro vs. Non-Metro, Insurance |  |  |  |
| Metro-Not Covered | 1,624 | 966 | 658 |
| Metro-Covered | 9,021 | 7,760 | 1,261 |
| Non-Metro - Not Covered | 486 | 333 | 153 |
| Non-Metro- Covered | 2,289 | 1,913 | 376 |

