

## Appendix A

### Overview of Method & Data Sources

#### 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 rural residence and race on health care access, measured by health insurance, and health care utilization, measured as reported health care encounters. The population of interest was working age adults. Working-age adults are defined as persons between the ages of 18 and 64.

#### 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, noninstitutionalized 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 oversampled. NHIS files include weights for each person that reflect design, ratio, nonresponse, 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 data used to analyze working age adults came from the 1997 and 1998 NHIS Person-Level Files. These files were concatenated and the survey sampling weights adjusted to half their original size to convert two years of data to the equivalent of data for a single year. Slight differences in the surveys from 1997 and 1998 required some manipulation of the 1997 data to get comparable values for person-level health insurance status (insured/not insured/missing).

There are six sections in the Family Core, which is the source for the Person-level variables. These six sections are the Health Status and Limitation of Activity Section; the Injury Section; the Health Care Access and Utilization Section; the Health Insurance Section; the Socio-demographic Section; and the Income and Assets Section.

The *Health Status and Limitation of Activity Section* contains respondent-assessed disabilities, disability-associated conditions, and overall health status for all family members.

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For activity limitations, respondents were asked questions about work limitations, the need for personal assistance with personal care needs such as eating, bathing, dressing, getting around inside the home, and the need for personal assistance with routine needs such as everyday household chores, and doing necessary business, shopping or running errands. Only if any such limitations were identified were respondents asked to specify the health condition(s) causing the limitation(s) and how long they had each condition. For adults, the fixed response categories for conditions or health problems were broad: vision/problem seeing; hearing problem; arthritis/rheumatism; back or neck problem; fractures, bone/joint injury; other injury; heart problem; stroke problem; hypertension/high blood pressure; diabetes; lung/breathing problem; cancer; birth defect; mental retardation; other developmental problem; senility; depression/anxiety/emotional problem; weight problem; and other impairment. Each condition was classified as chronic, not chronic, or unknown if chronic. Conditions that cannot be cured once acquired, such as heart disease, diabetes, birth defects, amputations, and senility, were considered chronic. Conditions related to pregnancy were always considered not chronic. Additionally, conditions must have been present at least three months to be considered chronic.

The *Injury Section* contains information about medically attended injuries and poisonings that occurred to any member of the family within a three-month period. Both injuries and poisonings were episode-based, with each episode consisting of at least one injury or poisoning. Injuries were classified according to the nature-of-injury codes 800-959 or 990-999 of the Ninth Revision of the International Classification of Diseases (ICD-9-CM).

The *Health Care Access and Utilization Sections* from the 1997 and 1998 NHIS are identical and contain information addressing access to health care and utilization of services. This section has three parts: Access to Care; Hospitalization; and Health Care Contacts. Home care and office visits were distinguished beginning in 1997 and there were separate questions for both. Also beginning in 1997, respondents were asked about care from all types of medical doctors such as dermatologists, psychiatrists, ophthalmologists, general practitioners, nurses, physical therapists, and chiropractors. Respondents were also asked about 10 or more visits to doctors or other health care professionals in the last 12 months.

The *Health Insurance Section* covers type of health care coverage (Medicare, Medicaid, military/VA, CHAMPUS/TRICARE/CHAPM-VA, state-sponsored health plan, other government program, Indian Health Service, or private insurance), private insurance characteristics, periods of time without health insurance and reasons for no health insurance, and out-of-pocket costs in the last year.

The *Socio-demographic Section* collected information on place of birth, citizenship status, and educational attainment for all family members regardless of age. Adults were also asked if they were working in the week before the interview, and if not, their main reason for not working. For those who were working, additional questions inquired about the number of hours worked, how many months they worked in the previous year, how much they earned in the last year, and whether their employer provided health insurance.

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The *Income and Assets Section* contains information regarding income sources and total combined family income and home tenure status. Specifically, respondents were asked if their income came from wages and salary, Social Security or Railroad Retirement, other pensions, Supplemental Security Income, Welfare/Temporary Assistance to Needy Families, interest from saving or other bank accounts, dividends from stocks or mutual funds, rental income, royalties, estates, or trusts, child support payments, alimony, Worker’s Compensation, and Unemployment Compensation. A detailed poverty indicator used information from the U.S. Bureau of the Census on 1997 poverty thresholds. The poverty indicator was a ratio of the 1997 income value to the poverty threshold, given the family’s overall size as well as the number of children aged 17 and under in the family. The resulting ratio, ordered into 14 gradients, applies to each family in the survey.

The principal variable of interest was rural residence. The NHIS measure of rurality was used. The NHIS defines any place of residence outside of a Metropolitan Statistical Area (MSA) as “rural.”

Non-informative responses were not used in the analysis. Non-informative responses include those coded to reflect “Don’t Know,” Not in universe”, “Not ascertained”, “Refused”, and all missing responses. Exclusion of non-informative answers changes the base for calculating the percentages in each cross-classification cell, so sample sizes are the maximum possible number of responses that could be used and not necessarily the actual number used.

Analysis began with series of descriptive tables including the important demographic variables and covariates. Two principal outcomes were explored as a measure of access: physician visits in the last twelve months, expressed as a binary variable (yes/no), and insured status (medical insurance coverage in the last 12 months yes/no).

The weighted and unweighted populations included in the analyses for working age adults are shown in Table B-1. All population estimates and estimates of the proportions with accompanying standard errors and all logistic regressions were done with SAS-callable SUDAAN 8 and SAS 8.1. Use of this technique guarantees both unbiased point estimates and valid variance estimation. Because the NHIS sample survey design does not oversample persons who live in rural areas, some sample sizes are small for rural minorities. The NHIS documentation does not specify a minimum numeric value for valid point estimates, but some of the rural minority sample sizes are small enough for concern (fewer than 60 observations in the combined data).

**Table A-1. Unweighted and Weighted (italicized) Sample Sizes for the Combined 1997 & 1998 NHIS Data**

	<b>White</b>	<b>Afr Amer</b>	<b>Hispanic</b>	<b>Other</b>
<b>Metro Working Age Adults* (18-64)</b>				

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<b>Male</b>	27,786 44,965,383	6,033 7,606,837	10,598 88,378,071	2,168 3,257,459
<b>Female</b>	29,638 46,137,945	8,195 9,258,784	11,367 7,961,159	2,377 3,431,998
<b>Non-metro Working Age Adults* (18-64)</b>				
<b>Male</b>	8,489 14,010,328	841 1,107,079	1,241 947,788	244 402,001
<b>Female</b>	8,826 14,079,126	1,107 1,334,106	1,183 740,494	266 405,320

\* Figures from the combined 1997 & 1998 NHIS Person-Level Files calculated in SAS-Callable SUDAAN 8

*Analytic approach*

Covariates used in the analysis for working age adults are sex (male or female), race (non-Hispanic white; non-Hispanic African American; Hispanic; and other), limitation of normal activities (such as walking, climbing, standing, sitting, stooping, grasping, carrying, pushing, going out to shop, attend movies or sporting events, visit friends, attend clubs and meetings, go to parties, or to relax at home reading, watching TV, sewing, or listening to music), region (Northeast, Midwest, South, and West), level of 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), poverty status (poor defined as up to 1.49 times the 1997 poverty threshold), self-reported health status (good-to-excellent or poor/fair), presence of an acute or chronic condition, and age in years.

The algorithm used to build each separate model was to start with a model that included all covariates of interest, including specific pre-identified two- and three-way interactions. Then, starting with the highest order interactions, statistically insignificant interactions 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 main effects and main effects associated with an interaction term, with the exceptions described already.

The model-building process for working age adults using *health insurance coverage* 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 (above/below \$20,000)
- Family size
- High school graduate (yes or no)

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- Region
- Health (good-to-excellent or poor/fair)
- Limited in activities?
- Rurality (urban or rural)
- Age (ages 18 to 24, ages 25 to 49, ages 50 to 64)
- Marital status

Two way interactions:

- Rurality and sex
- Rurality and race/ethnicity
- Rurality and family income
- Rurality and high school graduate
- Rurality and region
- Rurality and age
- Rurality and limited activity
- Sex and age
- Sex and region
- Race and region
- Race and family income
- Race and high school graduate
- Limited activity and race/ethnicity
- Limited activity and family income

Three way interactions:

- Rurality, sex, and age
- Rurality, race, and family income
- Rurality, race, and high school graduate

Even with fairly stringent criteria for inclusion of interaction terms, the model describing possession of health insurance is complex, with 11 main effects, 10 two-way and one three-way interaction:

- Sex (male or female)
- Race/ethnicity (white, African American, Hispanic, other)
- Family income (above/below \$20,000)
- Family size
- High school graduate (yes or no)
- Region
- Health (good-to-excellent or poor/fair)
- Limited in activities?
- Rurality (urban or rural)
- Age (ages 18 to 24, ages 25 to 49, ages 50 to 64)
- Marital status

Two way interactions:

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- Rurality and sex
- Rurality and race/ethnicity
- Rurality and family income
- Sex and age
- Sex and region
- Race and region
- Race and family income
- Race and high school graduate
- Limited activity and race/ethnicity
- Limited activity and family income

Three way interaction:

- Rurality, race, and family income

### *Physician visits*

The model-building process for working age adults using *visits to a physician in the last 2 weeks* 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 (above/below \$20,000)
- Family size
- Insurance (yes/no)
- High school graduate (yes or no)
- Region
- Health (good-to-excellent or poor/fair)
- Limited in activities?
- Rurality (urban or rural)
- Age (ages 18 to 24, ages 25 to 49, ages 50 to 64)
- Marital status

Two way interactions:

- Rurality and sex
- Rurality and race/ethnicity
- Rurality and family income
- Rurality and high school graduate
- Rurality and limited activity
- Rurality and age
- Rurality and insurance
- Sex and age
- Family income and insurance

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- Race and family income
- Race and high school graduate
- High school graduate and insurance
- Limited activity and race/ethnicity
- Limited activity and family income

Three way interactions:

- Rurality, family income, and insurance
- Rurality, sex, and age
- Rurality, race, and family income
- Rurality, race, and high school graduate
- Rurality, high school graduate, and insurance

The following variables proved to be significant and were retained in the final model:

- Sex (male or female)
- Race/ethnicity (white, African American, Hispanic, other)
- Family income (above/below \$20,000)
- Family size
- Insurance (yes/no)
- High school graduate (yes or no)
- Region
- Health (good-to-excellent or poor/fair)
- Limited in activities?
- Rurality (urban or rural)
- Age (ages 18 to 24, ages 25 to 49, ages 50 to 64)
- Marital status

Two way interactions:

- Rurality and age
- Rurality and race/ethnicity
- Sex and age
- Limited activity and race/ethnicity

## **Appendix B Detailed Tables**

### **Chapter Two**

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- B-13. Probability of health insurance coverage for a married woman living in the West, by residence, race, family income, education and age. (Model assumes that the woman is in good health without physical limitations, family of 3 persons).

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- B-17. Probability of a physician visit in the past two weeks among working age adults, by residence and race.
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Table B-1. Summary Characteristics for Working Age Adults (18-64 years old) by Race/Ethnicity and Metropolitan and Non-metro Locations, 1997 & 1998 NHIS Data

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	<b>Overall</b>	<b>White</b>	<b>Afr. Amer.</b>	<b>Hispanic</b>	<b>Other</b>
<b>Metropolitan</b>					
Total Sample	98,216	57,571	14,219	21,854	4,572
<i>Weighted population estimate</i>	<i>131,147,026</i>	<i>91,315,577</i>	<i>16,831,289</i>	<i>16,279,823</i>	<i>6,720,339</i>
Age (mean in years)	38.8	39.7	37.4	35.7	37.3
Education (mean in years)	13.2	13.7	12.7	11.0	13.9
Family Size (mean number of persons)	3.1	2.9	3.1	3.8	3.5
Number of Conditions (mean per respondent)	0.15	0.15	0.22	0.13	0.09
<b>Non-metro</b>					
Total Sample	22,169	17,333	1,942	2,379	515
<i>Weighted population estimate</i>	<i>33,025,422</i>	<i>28,111,821</i>	<i>2,458,203</i>	<i>1,665,687</i>	<i>815,214</i>
Age (mean in years)	39.4	39.8	37.3	35.3	37.1
Education (mean in years)	12.6	12.8	11.8	10.2	12.6
Family Size (mean number of persons)	3.1	3.0	3.3	3.7	3.1
Number of Conditions (mean per respondent)	0.21	0.20	0.29	0.17	0.19

Unweighted and weighted sample sizes calculated using the 1997 & 1998 NHIS Person-Level Data in SAS-Callable SUDAAN 8.0.0. Means and percentages calculated using the 1997 & 1998 NHIS Person-Level Data in SAS 8.02

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Table B-2. Education and income among working age adults, by residence and race/ethnicity

	<b>Total</b>	<b>White</b>	<b>African-American</b>	<b>Hispanic</b>	<b>Other</b>
<b>Metropolitan</b>	<b>98,216</b>				
Education					
Less than HS	15.1%	9.6%	19.9%	41.6%	13.3%
HS or above	84.9%	90.4%	80.1%	58.4%	86.7%
Income (a)					
Poverty	17.9%	11.6%	32.7%	39.3%	22.8%
Above poverty	82.1%	88.4%	67.3%	60.7%	77.2%
Family Income					
<\$20,000	18.2%	13.0%	32.7%	33.3%	19.2%
>\$20,000	81.8%	87.0%	67.3%	66.7%	80.8%
Health insurance (b)					
Not covered	18.1%	13.3%	22.8%	38.2%	22.2%
Covered	81.9%	86.7%	77.2%	61.8%	77.8%
<b>Non-metro</b>	<b>22,169</b>				
Education					
Less than HS	18.8%	15.9%	30.9%	49.6%	22.0%
HS or above	81.2%	84.1%	69.1%	50.4%	78.0%
Income (a)					
Poverty	25.4%	20.9%	53.7%	51.4%	38.3%
Above poverty	74.6%	79.1%	46.3%	48.6%	61.7%
Family Income					
<\$20,000	25.3%	21.9%	49.3%	43.4%	36.9%
>\$20,000	74.7%	78.1%	50.7%	56.6%	63.1%
Health insurance (b)					
Not covered	21.1%	18.3%	30.2%	47.4%	39.1%
Covered	78.9%	81.7%	69.8%	52.6%	60.9%

Means and percentages calculated using the 1997 & 1998 NHIS Person-Level Data in SAS 8.02

(a) "Poverty" means less than 150% of the 1997 Federal Poverty level.

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Table B-3. Overall health status, current health and presence of limitations among working age adults, by residence and race / ethnicity

	<b>Total</b>	<b>White</b>	<b>African-American</b>	<b>Hispanic</b>	<b>Other</b>
<b>Metropolitan</b>	98,216 unweighted observations				
Self-reported health status					
Good to Excellent	92.32%	93.62%	86.75%	90.46%	93.00%
Fair to poor	7.68%	6.38%	13.25%	9.54%	7.00%
Current health status					
Chronic condition	9.34%	9.45%	12.06%	7.50%	5.47%
Acute condition	0.25%	0.25%	0.30%	0.28%	0.16%
Well	90.40%	90.29%	87.64%	92.23%	94.37%
Limitations					
Limited	10.02%	10.12%	13.10%	7.99%	5.86%
Not Limited	89.98%	89.88%	86.90%	92.01%	94.14%
<b>Non-metro</b>	22,169 unweighted observations				
Self-reported health status					
Good to Excellent	89.10%	89.96%	80.31%	88.06%	87.90%
Fair to poor	10.90%	10.04%	19.69%	11.94%	12.10%
Current health status					
Chronic condition	12.44%	12.31%	16.28%	9.45%	11.51%
Acute condition	0.34%	0.33%	0.25%	0.69%	0.18%
Well	87.22%	87.36%	83.47%	89.86%	88.31%
Limitations					
Limited	13.14%	12.97%	17.17%	10.42%	12.22%
Not Limited	86.86%	87.03%	82.83%	89.58%	87.78%

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Table B-4. Health insurance among working age adults, by residence and race / ethnicity

	<b>Total</b>	<b>White</b>	<b>African American</b>	<b>Hispanic</b>	<b>Other</b>
<b>Metropolitan</b>					
Percent uninsured (raw)	16.6%	11.8%	21.0%	37.2%	19.6%
Percent uninsured (adjusted)	18.0%	13.2%	22.9%	38.2%	22.2%
Covered	82.0%	86.8%	77.1%	61.8%	77.8%
<b>Non-metro</b>					
Percent Uninsured (raw)	19.5%	17.0%	29.4%	46.7%	21.3%
Percent uninsured (adjusted)	21.1%	18.2%	30.2%	47.4%	39.1%
Covered	78.9%	81.8%	69.8%	52.6%	60.9%

Percentages calculated using the 1997 & 1998 NHIS Person-Level Data in SAS-Callable SUDAAN 8.0.0  
Means calculated using the 1997 & 1998 NHIS Person-Level Data in SAS 8.02

(a) Adjusted health insurance rates. "Raw" health insurance rates are based on a yes / no answer to the question, "do you have health insurance?" Adjusted rates remove from the "yes" category persons who could not name their health insurer, who had coverage limited to specific services or diseases instead of general coverage, and who answered "Indian Health Service" with no other insurer named.

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B-5 Percent of working age adults who lack health insurance, by residence, race/ethnicity, and demographic characteristics

	Total	White	African American	Hispanic	Other
<b>Metropolitan</b>					
Education					
Less than high school	37.6	28.0	31.7	53.3	37.4
High school graduate	14.0	11.2	20.1	26.5	18.9
Household Income*					
≥ \$20,000	12.5	9.7	15.5	28.2	17.4
< \$20,000	39.2	32.8	35.6	56.7	39.6
Health status					
Good	17.5	12.7	22.7	38.5	21.2
Fair to poor	22.9	19.0	23.2	34.5	30.6
Gender					
Male	19.9	14.5	25.9	41.9	23.7
Female	16.2	12.0	20.4	34.3	20.8
<b>Non-Metro</b>					
Education					
Less than high school	37.1	32.0	39.0	61.1	47.1
High school graduate	16.9	15.3	25.8	32.4	36.1
Household Income*					
≥ \$20,000	14.4	12.8	19.1	32.6	38.4
< \$20,000	39.1	35.8	42.0	62.6	39.8
Health status					
Good	20.8	18.0	30.3	47.9	39.2
Fair to poor	23.0	19.9	29.6	43.1	38.6
Gender					
Male	22.1	19.0	30.9	49.7	40.6
Female	20.2	17.5	29.5	44.4	37.6

\*Household income is used in lieu of poverty for multivariate analysis, because information on poverty status was missing from over 20% of all records. Accordingly, income information is provided here, as well.

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Table B-6. Factors affecting the probability of health insurance coverage among working age adults, based on logistic regression

Factor	Beta coefficient	SE Beta	p-value
Intercept	1.813	0.087	0.00000
<b>Sex</b>			
Male	-0.558	0.063	0.00000
Female	0.000	0.000	.
<b>Region</b>			
Northeast	0.000	0.000	.
Midwest	-0.596	0.067	0.37623
South	-0.579	0.064	0.00000
West	-0.394	0.068	0.00000
<b>Age Category</b>			
18 to 24	0.000	0.000	.
25 to 49	0.110	0.046	0.01867
50 to 64	0.391	0.059	0.00000
<b>Combined race/ethnicity recode</b>			
Hispanic	-0.566	0.105	0.00000
White	0.000	0.000	.
African American	-0.234	0.113	0.04045
Other	-0.692	0.159	0.00002
<b>Family income</b>			
\$20,000 or more	1.432	0.046	0.00000
below \$20,000	0.000	0.000	.
<b>Family size</b>			
Each additional member	-0.098	0.008	0.00000
<b>Rurality</b>			
Non-rural	0.000	0.000	.
Rural	-0.213	0.068	0.00203
<b>Health</b>			
Good to excellent	0.000	0.000	.
Poor/fair	-0.135	0.038	0.00047
<b>High school graduate</b>			
Not a HS graduate	-0.806	0.040	0.00000
HS graduate	0.000	0.000	.
<b>Marital Status</b>			
Separated	-0.634	0.054	0.00000
Divorced	-0.815	0.034	0.00000
Married	0.000	0.000	.
Single/Never Married	-0.662	0.029	0.00000
Widowed	-0.654	0.063	0.00000
<b>Limitations</b>			
Limited in any way	0.757	0.057	0.00000
Not limited in any way	0.000	0.000	.
<b>Rurality and Family Income</b>			
Non-rural and \$20,000 or more	0.000	0.000	.
Non-rural and <\$20,000	0.000	0.000	.
Rural and \$20,000 or more	-0.206	0.079	0.01005
Rural and <\$20,000	0.000	0.000	.

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Covariates	Beta coefficient	SE Beta	p-value
<b>Rurality and Sex</b>			
Non-rural and Male	0.000	0.000	.
Non-rural and Female	0.000	0.000	.
Rural and Male	0.183	0.040	0.00001
Rural and Female	0.000	0.000	.
<b>Rurality and Race/ethnicity</b>			
Non-rural and Hispanic	0.000	0.000	.
Non-rural and white	0.000	0.000	.
Non-rural and black	0.000	0.000	.
Non-rural and Other	0.000	0.000	.
Rural and Hispanic	-0.081	0.162	0.61413
Rural and White	0.000	0.000	.
Rural and Black	-0.002	0.118	0.99149
Rural and Other	0.125	0.208	0.54816
<b>Region and Race/ethnicity</b>			
Northeast and Hispanic	0.000	0.000	.
Northeast and White	0.000	0.000	.
Northeast and Black	0.000	0.000	.
Northeast and Other	0.000	0.000	.
Midwest and Hispanic	0.033	0.113	0.77104
Midwest and White	0.000	0.000	.
Midwest and Black	0.029	0.126	0.81623
Midwest and Other	0.337	0.227	0.13800
South and Hispanic	-0.076	0.107	0.47680
South and White	0.000	0.000	.
South and Black	0.262	0.107	0.01562
South and Other	0.626	0.164	0.00017
West and Hispanic	0.076	0.108	0.48175
West and White	0.000	0.000	.
West and Black	0.457	0.133	0.00068
West and Other	0.791	0.155	0.00000
<b>Region and Sex</b>			
Northeast and Male	0.000	0.000	.
Northeast and Female	0.000	0.000	.
Midwest and Male	0.166	0.064	0.00990
Midwest and Female	0.000	0.000	.
South and Male	0.284	0.054	0.00000
South and Female	0.000	0.000	.
West and Male	0.146	0.056	0.01038
West and Female	0.000	0.000	.
<b>Sex and Age category</b>			
Male and age 18 to 24	0.000	0.000	.
Male and age 25 to 49	-0.018	0.051	0.71861
Male and age 50 to 64	0.289	0.062	0.00001
Female and age 18 to 24	0.000	0.000	.
Female and age 25 to 49	0.000	0.000	.
Female and age 50 to 64	0.000	0.000	.

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Covariates	Beta coefficient	SE Beta	p-value
<b>Family Income and Race/ethnicity</b>			
\$20,000 or more and Hispanic	-0.282	0.067	0.00004
\$20,000 or more and White	0.000	0.000	.
\$20,000 or more and Black	-0.310	0.076	0.00007
\$20,000 or more and Other	-0.353	0.144	0.01494
<\$20,000 and Hispanic	0.000	0.000	.
<\$20,000 and White	0.000	0.000	.
<\$20,000 and Black	0.000	0.000	.
<\$20,000 and Other	0.000	0.000	.
<b>High school grad &amp; Race/ethnicity</b>			
< HS and Hispanic	-0.182	0.057	0.00158
< HS and White	0.000	0.000	.
< HS and Black	0.455	0.077	0.00000
< HS and Other	0.048	0.123	0.69589
HS+ and Hispanic	0.000	0.000	.
HS+ and White	0.000	0.000	.
HS+ and Black	0.000	0.000	.
HS+ and Other	0.000	0.000	.
<b>Limitations and Family Income</b>			
Limited and \$20,000 or more	-0.708	0.066	0.00000
Limited and <\$20,000	0.000	0.000	.
Not limited and \$20,000 or more	0.000	0.000	.
Not limited and <\$20,000	0.000	0.000	.
<b>Limitations and Race/ethnicity</b>			
Limited and Hispanic	0.571	0.086	0.00000
Limited and White	0.000	0.000	.
Limited and Black	0.140	0.091	0.12357
Limited and Other	-0.293	0.169	0.08342
Not Limited and Hispanic	0.000	0.000	.
Not Limited and White	0.000	0.000	.
Not Limited and Black	0.000	0.000	.
Not Limited and Other	0.000	0.000	.
<b>Rurality, Race, and Family Income</b>			
Metro, Hispanic, \$20,000 or more	0.000	0.000	.
Metro, Hispanic, < \$20,000	0.000	0.000	.
Metro, White, \$20,000 or more	0.000	0.000	.
Metro, White, < \$20,000	0.000	0.000	.
Metro, Black, \$20,000 or more	0.000	0.000	.
Metro, Black, < \$20,000	0.000	0.000	.
Metro, Other, \$20,000 or more	0.000	0.000	.
Metro, Other, < \$20,000	0.000	0.000	.
Rural, Hispanic, \$20,000 or more	0.212	0.193	0.27190
Rural, Hispanic, < \$20,000	0.000	0.000	.
Rural, White, \$20,000 or more	0.000	0.000	.
Rural, White, < \$20,000	0.000	0.000	.
Rural, Black, \$20,000 or more	0.184	0.146	0.20860
Rural, Black, < \$20,000	0.000	0.000	.
Rural, Other, \$20,000 or more	-0.953	0.361	0.00877
Rural, Other, < \$20,000	0.000	0.000	.

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The beta coefficients in the preceding table present relative changes in the probability that a person will have health insurance, as influenced by varying personal characteristics. For policy purposes, the absolute probability that a particular person with a particular set of needs will be insured needs to be addressed.

A long series of probabilities could be calculated from the very complex model of insurance coverage that emerged from the analysis. For purposes of this report, several key variables have been used to calculate the likelihood that persons across differing regions of the country will be insured. These calculations are presented in Tables B-7 though B-16.

Table B-7. Probability of health insurance coverage for a married woman living in the Northeast, by residence, race, family income, education and age. (Model assumes that the woman is in good health with no physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
18-24	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>Metropolitan</b>				
White	89.4	79.1	67.0	47.5
African American	83.1	77.6	61.6	53.0
Hispanic	78.4	57.5	53.5	30.0
Other	74.9	58.3	50.4	32.2
<b>Non-metro</b>				
White	83.7	70.0	60.2	40.3
African American	79.6	73.3	56.4	47.7
Hispanic	74.7	52.3	48.1	25.7
Other	46.2	28.7	48.2	30.3
<b>25-49</b>				
<b>Metropolitan</b>				
White	90.5	80.9	69.3	50.3
African American	84.6	79.5	64.2	55.8
Hispanic	80.2	60.2	56.2	32.3
Other	76.9	60.9	53.1	34.4
<b>Non-metro</b>				
White	85.2	72.0	62.8	43.0
African American	81.3	75.4	59.1	50.5
Hispanic	76.7	55.1	50.9	27.8
Other	48.9	31.0	50.9	32.7
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	92.6	84.9	75.0	57.2
African American	87.9	83.7	70.3	62.5
Hispanic	84.3	66.7	63.0	38.8
Other	81.5	67.4	60.0	41.3
<b>Non-metro</b>				
White	88.4	77.3	69.1	49.3
African American	85.2	80.2	65.7	57.4
Hispanic	81.6	61.9	57.8	33.8
Other	55.9	37.3	57.9	39.2

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Table B-8. Probability of health insurance coverage for a divorced woman living in the Northeast, by residence, race, family income, education and age. (Model assumes that the woman is in poor health and has physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
18-24	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>Metropolitan</b>				
White	77.5	60.6	62.6	42.7
African American	69.7	61.8	60.3	51.7
Hispanic	72.3	49.3	62.7	38.5
Other	47.5	29.8	38.4	22.6
<b>Non-metro</b>				
White	67.6	48.3	55.5	35.7
African American	64.5	56.1	55.1	46.4
Hispanic	67.9	44.1	57.5	33.5
Other	70.6	10.9	36.4	21.1
<b>25-49</b>				
<b>Metropolitan</b>				
White	79.4	63.2	65.1	45.4
African American	72.0	64.4	62.9	54.4
Hispanic	74.5	52.1	65.2	41.1
Other	50.2	32.1	41.1	24.6
<b>Non-metro</b>				
White	70.0	51.0	58.2	38.3
African American	67.0	58.8	57.8	49.1
Hispanic	70.3	46.8	60.2	36.0
Other	22.5	12.0	38.9	23.0
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	83.6	69.4	71.2	52.5
African American	77.3	70.5	69.2	61.3
Hispanic	79.4	59.0	71.3	48.0
Other	57.2	38.5	48.0	30.2
<b>Non-metro</b>				
White	75.6	58.0	64.8	45.1
African American	77.9	65.4	64.5	56.1
Hispanic	75.8	53.8	66.7	42.7
Other	27.8	15.3	45.8	28.4

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Table B-9. Probability of health insurance coverage for a married woman living in the Midwest, by residence, race, family income, education and age. (Model assumes that the woman is in good health without physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
18-24	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>Metropolitan</b>				
White	82.4	67.6	52.6	33.3
African American	73.6	66.3	47.6	39.0
Hispanic	67.4	43.5	39.6	19.6
Other	69.7	51.9	43.9	26.8
<b>Non-metro</b>				
White	73.9	55.9	45.4	27.1
African American	68.8	60.9	42.4	34.1
Hispanic	62.6	38.5	34.6	16.4
Other	39.8	23.7	41.8	25.1
<b>25-49</b>				
<b>Metropolitan</b>				
White	83.9	70.0	55.5	35.8
African American	75.7	68.7	50.4	41.7
Hispanic	69.8	46.2	42.2	21.4
Other	72.0	54.6	46.6	29.1
<b>Non-metro</b>				
White	76.0	58.6	48.2	29.3
African American	74.1	63.4	45.1	36.6
Hispanic	65.2	41.1	37.1	18.0
Other	42.5	25.7	44.5	27.3
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	87.4	75.5	62.3	42.4
African American	80.5	74.4	57.4	48.6
Hispanic	75.4	53.3	49.2	26.5
Other	77.3	61.5	53.6	35.1
<b>Non-metro</b>				
White	80.7	65.2	55.2	35.5
African American	76.6	69.7	52.1	43.3
Hispanic	71.3	48.0	43.9	22.5
Other	49.5	31.4	51.5	33.2

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Table B-10. Probability of health insurance coverage for a divorced woman living in the Midwest, by residence, race, family income, education and age. (Model assumes that the woman is in poor health and has physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
18-24	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>Metropolitan</b>				
White	66.5	45.9	47.9	29.1
African American	56.6	47.9	46.3	37.8
Hispanic	59.8	35.6	48.9	26.3
Other	41.1	24.6	32.5	18.4
<b>Non-metro</b>				
White	53.5	34.0	40.7	23.5
African American	50.8	42.1	41.1	32.9
Hispanic	54.7	31.0	43.5	22.3
Other	16.7	8.6	30.6	17.1
<b>25-49</b>				
<b>Metropolitan</b>				
White	67.9	48.6	50.7	31.5
African American	59.3	50.6	49.1	40.4
Hispanic	62.4	38.2	51.6	28.4
Other	43.8	26.7	35.0	20.1
<b>Non-metro</b>				
White	56.2	36.5	43.4	25.5
African American	53.5	44.8	43.8	35.4
Hispanic	57.4	33.4	46.3	24.3
Other	18.3	9.5	33.0	18.7
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	73.7	55.6	57.6	37.8
African American	65.9	57.6	56.1	47.3
Hispanic	68.7	45.0	58.6	34.5
Other	50.8	32.6	41.6	25.0
<b>Non-metro</b>				
White	63.0	43.2	50.4	31.2
African American	60.4	51.8	50.3	42.0
Hispanic	64.1	39.9	53.3	29.8
Other	22.9	12.2	39.5	23.4

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Table B-11. Probability of health insurance coverage for a married woman living in the South, by residence, race, family income, education and age. (Model assumes that the woman is in good health without physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>18-24</b>				
<b>Metropolitan</b>				
White	82.6	68.0	53.2	33.7
African American	78.2	71.6	53.9	45.1
Hispanic	65.4	41.3	37.4	18.2
Other	75.8	59.4	52.5	33.3
<b>Non-metro</b>				
White	74.3	56.3	45.8	27.4
African American	73.9	66.6	48.6	39.9
Hispanic	60.5	36.3	32.5	15.2
Other	47.3	29.6	49.3	31.3
<b>25-49</b>				
<b>Metropolitan</b>				
White	84.1	70.3	55.9	36.2
African American	80.0	73.8	56.6	47.9
Hispanic	67.8	44.0	40.0	19.9
Other	77.7	62.1	54.3	35.7
<b>Non-metro</b>				
White	76.3	59.0	48.6	29.7
African American	76.0	69.0	51.3	42.6
Hispanic	63.1	38.9	35.0	16.7
Other	50.1	32.0	52.1	33.7
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	87.5	75.8	62.7	42.9
African American	84.1	78.9	63.3	54.9
Hispanic	73.6	51.0	46.9	24.8
Other	82.2	68.4	61.1	42.4
<b>Non-metro</b>				
White	81.0	65.6	55.6	35.9
African American	80.7	74.7	58.3	49.6
Hispanic	69.4	75.7	41.6	21.0
Other	57.1	38.4	59.0	50.3

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Table B-12. Probability of health insurance coverage for a divorced woman living in the South, by residence, race, family income, education and age. (Model assumes that the woman is in poor health and has physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>18-24</b>				
<b>Metropolitan</b>				
White	65.9	46.3	48.4	29.5
African American	62.6	54.1	52.6	43.8
Hispanic	57.6	33.6	46.6	24.5
Other	48.7	30.8	39.5	23.5
<b>Non-metro</b>				
White	53.9	34.3	41.1	23.8
African American	57.0	48.3	47.2	38.7
Hispanic	52.4	29.1	41.3	20.8
Other	21.4	11.3	32.5	21.9
<b>25-49</b>				
<b>Metropolitan</b>				
White	68.3	49.1	21.1	31.8
African American	65.2	56.8	55.3	46.5
Hispanic	60.2	36.1	42.3	26.6
Other	51.4	33.1	42.2	28.5
<b>Non-metro</b>				
White	56.7	36.9	43.8	25.8
African American	59.7	51.0	50.0	41.3
Hispanic	55.1	31.4	44.0	22.6
Other	23.3	12.5	40.1	23.9
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	74.1	56.1	58.1	38.2
African American	71.2	63.6	62.1	53.5
Hispanic	66.7	42.8	56.3	32.4
Other	58.4	39.6	49.2	31.2
<b>Non-metro</b>				
White	83.4	43.6	50.3	31.5
African American	66.2	58.0	57.0	48.2
Hispanic	61.9	37.7	51.0	27.9
Other	28.7	15.9	47.0	29.3

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Table B-13. Probability of health insurance coverage for a married woman living in the West, by residence, race, family income, education and age. (Model assumes that the woman is in good health without physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>18-24</b>				
<b>Metropolitan</b>				
White	85.1	71.9	57.7	37.2
African American	84.0	76.7	63.1	54.6
Hispanic	72.6	49.6	45.6	23.8
Other	81.6	67.5	60.1	41.4
<b>Non-metro</b>				
White	77.6	60.8	50.5	31.3
African American	80.6	74.5	58.0	49.3
Hispanic	68.2	44.4	40.3	20.1
Other	56.1	37.4	58.0	39.3
<b>25-49</b>				
<b>Metropolitan</b>				
White	86.5	74.0	60.4	40.5
African American	85.4	80.5	65.6	57.3
Hispanic	74.7	52.3	48.3	25.8
Other	83.2	69.9	62.7	44.1
<b>Non-metro</b>				
White	79.5	63.4	53.2	33.7
African American	82.2	76.5	60.6	52.0
Hispanic	70.5	47.1	43.0	21.9
Other	58.3	40.0	60.6	42.0
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	89.4	79.1	66.9	47.4
African American	88.6	84.5	71.6	64.0
Hispanic	79.6	59.3	55.3	31.5
Other	86.8	75.5	69.1	51.1
<b>Non-metro</b>				
White	83.7	69.6	60.1	40.2
African American	86.0	81.2	67.1	59.0
Hispanic	76.0	54.1	50.0	29.1
Other	65.4	46.9	67.1	48.9

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Table B-14. Probability of health insurance coverage for a divorced woman living in the West, by residence, race, family income, education and age. (Model assumes that the woman is in poor health and has physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>18-24</b>				
<b>Metropolitan</b>				
White	69.9	50.9	53.0	33.5
African American	71.0	63.3	61.8	53.3
Hispanic	65.5	41.4	55.0	31.3
Other	57.4	38.7	48.1	30.3
<b>Non-metro</b>				
White	58.5	38.6	45.6	27.3
African American	66.0	57.7	56.7	47.0
Hispanic	60.7	36.5	49.6	26.8
Other	27.9	15.3	45.9	28.5
<b>25-49</b>				
<b>Metropolitan</b>				
White	72.2	53.7	55.7	36.0
African American	73.2	65.8	64.4	56.0
Hispanic	68.0	44.1	57.7	33.7
Other	60.0	41.3	50.9	32.7
<b>Non-metro</b>				
White	61.1	41.3	48.4	29.5
African American	68.4	60.4	59.4	50.7
Hispanic	63.3	39.1	52.4	29.1
Other	30.1	16.8	48.7	30.8
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	77.5	60.5	62.5	42.7
African American	78.4	71.8	70.5	62.8
Hispanic	73.8	51.1	64.4	40.2
Other	66.5	48.2	57.8	39.1
<b>Non-metro</b>				
White	67.6	48.2	55.4	35.6
African American	74.1	66.8	65.9	57.7
Hispanic	69.5	45.9	59.3	35.2
Other	36.4	21.1	55.7	37.1

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Gender interacted with rurality, region, and age, with men generally having higher rates of insurance coverage than women in each situation. Effects of income and education were similar across men and women. To save space, the next two tables presents results for the South; other regions are not presented but may be calculated using the information from Table B-6.

Table B-15. Probability of health insurance coverage for a married man living in the South, by residence, race, family income, education and age. (Model assumes that the man is in good health without physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
18-24	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>Metropolitan</b>				
White	78.3	61.8	46.3	27.8
African American	73.2	65.8	47.0	38.5
Hispanic	58.9	34.8	31.2	14.5
Other	70.4	52.2	44.7	27.5
<b>Non-metro</b>				
White	72.5	54.0	43.6	25.7
African American	72.1	64.6	46.3	37.8
Hispanic	58.3	32.2	30.6	14.1
Other	45.1	27.8	47.1	29.4
<b>25-49</b>				
<b>Metropolitan</b>				
White	79.9	63.9	48.6	29.7
African American	74.9	67.8	49.3	40.7
Hispanic	61.1	36.9	33.3	15.6
Other	72.3	55.0	47.0	29.3
<b>Non-metro</b>				
White	74.3	56.3	45.9	27.5
African American	73.9	66.6	48.6	39.9
Hispanic	60.5	36.3	32.5	15.2
Other	47.4	29.7	49.4	31.4
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	87.2	76.1	63.0	43.2
African American	84.3	79.1	63.9	55.2
Hispanic	74.0	51.3	47.3	25.0
Other	82.4	68.7	61.5	42.8
<b>Non-metro</b>				
White	83.8	69.9	60.4	40.5
African American	83.6	78.2	63.0	54.5
Hispanic	73.4	50.7	46.5	24.4
Other	61.4	43.1	63.7	45.1

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Table B-16. Probability of health insurance coverage for a divorced man living in the South, by residence, race, family income, education and age. (Model assumes that the man is in poor health and has physical limitations, family of 3 persons).

	Over \$20,000		Under \$20,000	
18-24	HS Grad	Not HS Grad	HS Grad	Not HS Grad
<b>Metropolitan</b>				
White	59.5	39.6	41.6	24.1
African American	56.0	47.3	45.7	37.2
Hispanic	50.8	27.3	39.9	19.8
Other	41.9	25.2	33.2	18.9
<b>Non-metro</b>				
White	51.7	32.3	38.9	22.2
African American	54.7	46.0	45.0	36.5
Hispanic	50.1	27.2	39.1	19.3
Other	19.9	10.4	35.3	20.4
<b>25-49</b>				
<b>Metropolitan</b>				
White	61.7	41.8	43.8	25.9
African American	58.3	49.6	48.0	39.4
Hispanic	53.1	29.6	42.1	21.3
Other	44.1	27.0	35.3	20.3
<b>Non-metro</b>				
White	54.0	34.4	41.1	23.3
African American	57.0	48.3	47.3	38.7
Hispanic	52.4	22.1	41.3	20.3
Other	21.4	11.3	37.5	21.9
<b>50-64 years</b>				
<b>Metropolitan</b>				
White	74.3	56.4	58.4	38.6
African American	71.5	63.9	62.4	53.9
Hispanic	67.1	43.1	56.7	32.8
Other	58.7	40.0	49.5	31.5
<b>Non-metro</b>				
White	67.9	48.5	55.7	33.0
African American	70.5	62.7	61.7	53.2
Hispanic	66.5	42.5	55.9	32.1
Other	32.9	18.7	51.9	33.6

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Table B-17. Probability of a physician visit in the past two weeks among working age adults, by residence and race.

	Total	White	African American	Hispanic	Other
<b>Metropolitan</b>					
No Visit in last 2 weeks	86.50%	85.52%	86.73%	90.25%	90.14%
Visit(s) in last 2 weeks	13.50%	14.44%	13.20%	9.73%	9.84%
Mean # of Visits Per Year	5.3	5.6	5.2	3.9	3.9
<b>Non-metro</b>					
No Visit in last 2 weeks	86.31%	86.13%	86.68%	88.76%	86.38%
Visit(s) in last 2 weeks	13.64%	13.82%	13.28%	11.21%	13.62%
Mean # of Visits Per Year	5.2	5.3	5.3	4.6	5.2

Percentages calculated using the 1997 & 1998 NHIS Person-Level Data in SAS-Callable SUDAAN 8.0.0  
Means calculated using the 1997 & 1998 NHIS Person-Level Data in SAS 8.02

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Table B-18. Probability of a physician visit in the past two weeks among working age adults, by residence, race and selected characteristics.

	Total	White	African-American	Hispanic	Other
<b>Metro</b>					
Education					
Less than high school	12.3	14.9	14.1	8.5	7.9
High school & above	13.9	14.6	13.3	11.0	10.5
Household Income					
≥ \$20,000	13.5	14.4	12.7	9.7	9.7
< \$20,000	14.9	16.7	15.8	10.7	11.2
Health status					
Good	12.1	13.2	11.1	7.9	8.8
Fair to poor	30.6	33.1	27.5	27.2	24.6
Gender					
Male	10.1	11.0	9.4	6.8	7.2
Female	16.7	17.8	16.3	12.8	12.3
<b>Non-Metro</b>					
Education					
Less than high school	14.3	15.0	14.0	10.8	13.6
High school & above	13.6	13.7	13.0	11.9	14.2
Household Income					
≥ \$20,000	13.4	13.4	14.9	12.1	12.7
< \$20,000	15.2	16.0	11.2	11.4	14.1
Health status					
Good	12.0	12.3	10.8	9.1	11.3
Fair to poor	27.6	28.2	23.5	27.2	30.6
Gender					
Male	10.4	10.5	11.4	8.1	10.9
Female	16.9	17.2	14.9	15.1	16.3

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Table B- 19. Factors affecting the probability of a physician visit within the past two weeks among working age adults, based on logistic regression.

	Beta coefficient	SE Beta	p-value
Intercept	-1.055	0.067	0.00000
<b>Sex</b>			
Male	-0.862	0.065	0.00000
Female	0.000	0.000	.
<b>Region</b>			
Northeast	0.000	0.000	.
Midwest	-0.103	0.031	0.00097
South	-0.129	0.029	0.00002
West	-0.015	0.031	0.62891
<b>Age Category</b>			
18 to 24	0.000	0.000	.
25 to 49	0.008	0.043	0.85001
50 to 64	-0.102	0.050	0.04354
<b>Combined race/ethnicity recode</b>			
Hispanic	-0.176	0.040	0.00001
White	0.000	0.000	.
African American	-0.044	0.039	0.25809
Other	-0.299	0.067	0.00001
<b>Family income</b>			
\$20,000 or more	0.061	0.030	0.04148
below \$20,000	0.000	0.000	.
<b>Family size</b>			
Each additional person	-0.162	0.009	0.00000
<b>Insurance</b>			
Not covered	-0.703	0.033	0.00000
Covered	0.000	0.000	.
<b>Rurality</b>			
Metro	0.000	0.000	.
Rural	0.193	0.067	0.00462
<b>Health</b>			
Good to excellent	0.000	0.000	.
Poor/fair	0.626	0.035	0.00000
<b>High school graduate</b>			
Not a HS graduate	-0.121	0.031	0.00012
HS graduate	0.000	0.000	.
<b>Marital Status</b>			
Separated	-0.053	0.057	0.35707
Divorced	-0.072	0.033	0.03187
Married	0.000	0.000	.
Single/Never Married	-0.254	0.030	0.00000
Widowed	-0.086	0.064	0.18110

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	Beta coefficient	SE Beta	p-value
<b>Limitations</b>			
Limited in any way	1.007	0.034	0.00000
Not limited in any way	0.000	0.000	.
<b>Rurality and Age</b>			
Metro and age 18 to 24	0.000	0.000	.
Metro and age 25 to 49	0.000	0.000	.
Metro and age 50 to 64	0.000	0.000	.
Non-metro and age 18 to 24	0.000	0.000	.
Non-metro and age 25 to 49	-0.268	0.072	0.00023
Non-metro and age 50 to 64	-0.372	0.078	0.00000
<b>Rurality and Race/ethnicity</b>			
Metro and Hispanic	0.000	0.000	.
Metro and white	0.000	0.000	.
Metro and black	0.000	0.000	.
Metro and Other	0.000	0.000	.
Non-metro and Hispanic	0.252	0.096	0.00939
Non-metro and White	0.000	0.000	.
Non-metro and Black	0.038	0.091	0.67953
Non-metro and Other	0.370	0.124	0.00314
<b>Sex and Age category</b>			
Male and age 18 to 24	0.000	0.000	.
Male and age 25 to 49	0.208	0.069	0.00293
Male and age 50 to 64	0.576	0.073	0.00000
Female and age 18 to 24	0.000	0.000	.
Female and age 25 to 49	0.000	0.000	.
Female and age 50 to 64	0.000	0.000	.
<b>Limitations and Race/ethnicity</b>			
Limited and Hispanic	0.241	0.078	0.00223
Limited and White	0.000	0.000	.
Limited and Black	0.020	0.073	0.78183
Limited and Other	0.314	0.142	0.02760
Not limited and Hispanic	0.000	0.000	.
Not limited and White	0.000	0.000	.
Not limited and Black	0.000	0.000	.
Not limited and Other	0.000	0.000	.

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Table B-20. Probability of a physician visit within the past two weeks among men aged 18 – 24, by race, residence, income and insurance status. (Model specific to men who have completed high school, are married, in good health with no physical limitations)

Region	Over \$20,000		Under \$20,000	
	Insured	Not insured	Insured	Not insured
<b>Northeast</b>				
Metropolitan				
White	10.4%	4.5%	8.3%	4.2%
Afr. Amer.	8.4%	4.4%	7.9%	4.1%
Hispanic	7.4%	3.8%	7.0%	3.6%
Other	6.7%	3.4%	6.3%	3.3%
Non-metro				
White	10.4%	5.5%	9.9%	5.2%
Afr. Amer.	10.4%	5.4%	9.8%	5.1%
Hispanic	11.2%	5.9%	10.6%	5.5%
Other	11.1%	5.8%	10.5%	5.5%
<b>Midwest</b>				
Metropolitan				
White	7.5%	3.9%	8.0%	4.1%
Afr. Amer.	7.2%	3.7%	7.7%	3.9%
Hispanic	6.4%	3.3%	6.8%	3.5%
Other	5.7%	2.9%	6.0%	3.1%
Non-metro				
White	9.5%	5.0%	9.0%	4.7%
Afr. Amer.	9.5%	4.9%	9.0%	4.6%
Hispanic	10.2%	5.3%	9.6%	5.0%
Other	10.1%	5.3%	9.6%	5.0%
<b>South</b>				
Metropolitan				
White	7.8%	4.0%	7.4%	3.8%
Afr. Amer.	7.5%	3.8%	7.1%	3.6%
Hispanic	6.6%	3.4%	6.3%	3.2%
Other	5.9%	3.0%	5.6%	2.9%
Non-metro				
White	9.3%	4.8%	8.8%	4.6%
Afr. Amer.	9.2%	4.8%	8.7%	4.5%
Hispanic	10.0%	5.2%	9.4%	4.9%
Other	9.9%	5.2%	9.4%	4.9%
<b>West</b>				
Metropolitan				
White	8.7%	4.5%	8.2%	4.2%
Afr. Amer.	8.3%	4.3%	7.9%	4.5%
Hispanic	7.4%	3.8%	7.0%	4.9%
Other	6.6%	3.4%	6.2%	4.9%
Non-metro				
White	10.3%	5.4%	9.8%	5.1%
Afr. Amer.	10.2%	5.4%	9.7%	5.0%
Hispanic	11.0%	5.8%	10.4%	5.5%
Other	11.0%	5.8%	10.4%	5.4%

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Table B-21. Probability of a physician visit within the past two weeks among men aged 25-49, by race, residence, income and insurance status. (Model specific to men who have completed high school, are married, in good health with no physical limitations)

Region	Over \$20,000		Under \$20,000	
	Insured	Not insured	Insured	Not insured
<b>Northeast</b>				
Metropolitan				
White	10.7%	5.6%	10.1%	5.3%
Afr. Amer.	10.2%	5.4%	9.7%	5.0%
Hispanic	9.1%	4.7%	8.6%	4.4%
Other	8.1%	4.2%	7.7%	4.0%
Non-metro				
White	10.0%	5.2%	9.4%	4.9%
Afr. Amer.	10.0%	5.2%	9.4%	4.9%
Hispanic	10.7%	5.6%	10.1%	5.3%
Other	10.6%	5.6%	10.1%	5.2%
<b>Midwest</b>				
Metropolitan	9.7%	5.1%	9.2%	4.8%
White	9.7%	5.1%	9.2%	4.8%
Afr. Amer.	9.3%	4.9%	8.8%	4.6%
Hispanic	8.3%	4.3%	7.8%	4.0%
Other	7.4%	3.8%	7.0%	3.6%
Non-metro				
White	9.1%	4.7%	8.6%	4.4%
Afr. Amer.	9.0%	4.7%	8.5%	4.4%
Hispanic	9.7%	5.1%	9.2%	4.8%
Other	9.7%	5.0%	9.2%	4.8%
<b>South</b>				
Metropolitan	9.7%	5.1%	9.2%	4.8%
White	9.5%	4.9%	9.0%	4.7%
Afr. Amer.	9.1%	4.7%	8.6%	4.5%
Hispanic	8.1%	4.2%	7.6%	3.9%
Other	7.2%	3.7%	6.8%	3.5%
Non-metro				
White	8.9%	4.6%	8.4%	4.3%
Afr. Amer.	8.8%	4.6%	8.3%	4.3%
Hispanic	9.5%	4.9%	9.0%	4.7%
Other	9.5%	4.9%	8.9%	4.6%
<b>West</b>				
Metropolitan	9.7%	5.1%	9.2%	4.8%
White	10.5%	5.5%	10.0%	5.2%
Afr. Amer.	10.1%	5.3%	9.6%	5.0%
Hispanic	9.0%	4.7%	8.5%	4.4%
Other	8.0%	4.1%	7.6%	3.9%
Non-metro				
White	9.8%	5.1%	9.3%	4.8%
Afr. Amer.	9.8%	5.1%	9.3%	4.8%
Hispanic	10.5%	5.5%	10.0%	5.2%
Other	10.5%	5.5%	9.9%	5.2%

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Table B-22. Probability of a physician visit within the past two weeks among men aged 50-64, by race, residence, income and insurance status. (Model specific to men who have completed high school, are married, in good health with no physical limitations)

Region	Over \$20,000		Under \$20,000	
	Insured	Not insured	Insured	Not insured
<b>Northeast</b>				
Metropolitan				
White	13.4%	7.1%	12.7%	.0.67
Afr. Amer.	12.9%	6.8%	12.2%	6.4%
Hispanic	11.5%	6.0%	10.9%	5.7%
Other	10.3%	5.4%	9.7%	5.1%
Non-metro				
White	14.4%	6.0%	10.8%	5.7%
Afr. Amer.	14.4%	6.0%	10.8%	5.6%
Hispanic	12.2%	6.5%	11.6%	6.1%
Other	12.2%	6.4%	11.5%	6.1%
<b>Midwest</b>				
Metropolitan				
White	12.2%	6.5%	11.6%	6.1%
Afr. Amer.	11.8%	6.2%	11.1%	5.8%
Hispanic	10.5%	5.5%	9.9%	5.2%
Other	9.4%	4.9%	8.9%	4.6%
Non-metro				
White	10.4%	5.5%	9.9%	5.1%
Afr. Amer.	10.4%	5.4%	9.8%	5.1%
Hispanic	12.2%	5.9%	10.6%	5.5%
Other	11.1%	5.8%	10.5%	5.5%
<b>South</b>				
Metropolitan				
White	12.0%	6.3%	11.3%	5.9%
Afr. Amer.	11.5%	6.0%	10.9%	5.7%
Hispanic	10.2%	5.3%	9.7%	5.0%
Other	9.1%	4.7%	8.7%	4.5%
Non-metro				
White	10.2%	5.3%	9.6%	5.0%
Afr. Amer.	10.1%	5.3%	9.6%	5.0%
Hispanic	10.9%	5.7%	10.3%	5.4%
Other	10.6%	5.7%	10.3%	5.4%
<b>West</b>				
Metropolitan				
White	13.2%	7.0%	12.5%	6.6%
Afr. Amer.	12.7%	6.7%	12.0%	6.4%
Hispanic	11.3%	5.9%	10.7%	5.6%
Other	10.1%	5.3%	9.6%	5.0%
Non-metro				
White	11.3%	5.9%	10.7%	5.6%
Afr. Amer.	11.2%	5.9%	10.6%	5.6%
Hispanic	12.1%	6.4%	11.4%	6.0%
Other	12.0%	6.3%	11.4%	6.0%

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Table B-23. Probability of a physician visit within the past two weeks among women aged 18 – 24, by race, residence, income and insurance status. (Model specific to women who have completed high school, are married, in good health with no physical limitations)

Region	Over \$20,000		Under \$20,000	
	Insured	Not insured	Insured	Not insured
<b>Northeast</b>				
Metropolitan				
White	18.5%	10.1%	17.6%	9.6%
Afr. Amer.	17.9%	10.0%	17.0%	9.2%
Hispanic	16.0%	9.0%	15.2%	8.2%
Other	14.4%	7.7%	13.7%	7.3%
Non-metro				
White	21.6%	12.0%	20.6%	11.4%
Afr. Amer.	21.5%	12.0%	20.5%	11.3%
Hispanic	23.0%	12.9%	21.9%	12.2%
Other	22.9%	12.8%	21.8%	12.1%
<b>Midwest</b>				
Metropolitan				
White	17.0%	10.2%	16.2%	8.7%
Afr. Amer.	16.4%	8.9%	15.6%	8.4%
Hispanic	14.7%	7.9%	13.9%	7.4%
Other	13.2%	7.0%	12.5%	6.6%
Non-metro				
White	19.9%	11.0%	19.0%	10.4%
Afr. Amer.	19.8%	10.9%	18.9%	10.3%
Hispanic	21.2%	11.7%	21.2%	11.1%
Other	21.1%	11.7%	20.1%	11.1%
<b>South</b>				
Metropolitan				
White	16.7%	9.0%	1.6%	8.5%
Afr. Amer.	16.1%	8.7%	15.3%	8.2%
Hispanic	14.4%	7.7%	13.6%	7.2%
Other	12.9%	6.8%	12.2%	6.5%
Non-metro				
White	19.5%	10.7%	18.6%	10.2%
Afr. Amer.	19.4%	10.7%	18.5%	10.1%
Hispanic	20.8%	11.5%	19.8%	10.9%
Other	20.7%	11.4%	19.7%	10.8%
<b>West</b>				
Metropolitan				
White	18.3%	10.0%	17.4%	9.5%
Afr. Amer.	17.7%	9.6%	16.8%	9.1%
Hispanic	15.8%	8.5%	15.0%	8.1%
Other	14.3%	7.6%	13.5%	7.2%
Non-metro				
White	21.4%	11.9%	20.4%	11.2%
Afr. Amer.	21.3%	11.8%	20.3%	11.2%
Hispanic	22.7%	12.7%	21.6%	12.0%
Other	22.6%	12.6%	21.6%	12.0%

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Table B-24. Probability of a physician visit within the past two weeks among women aged 25-49, by race, residence, income and insurance status. (Model specific to women who have completed high school, are married, in good health with no physical limitations)

Region	Over \$20,000		Under \$20,000	
	Insured	Not insured	Insured	Not insured
<b>Northeast</b>				
Metropolitan				
White	18.7%	10.2%	17.8%	9.7%
Afr. Amer.	18.0%	9.8%	17.1%	9.3%
Hispanic	16.1%	8.7%	15.3%	8.2%
Other	14.5%	7.8%	13.8%	7.3%
Non-metro				
White	17.6%	9.5%	16.7%	9.0%
Afr. Amer.	17.5%	9.5%	16.6%	9.0%
Hispanic	18.7%	10.2%	17.8%	9.7%
Other	18.6%	10.2%	17.7%	9.6%
<b>Midwest</b>				
Metropolitan				
White	17.2%	9.3%	16.3%	8.8%
Afr. Amer.	16.5%	8.9%	15.7%	8.4%
Hispanic	14.8%	7.9%	14.0%	7.5%
Other	13.3%	7.1%	12.3%	6.7%
Non-metro				
White	16.1%	8.7%	15.6%	8.2%
Afr. Amer.	16.0%	8.6%	15.2%	8.2%
Hispanic	17.2%	9.3%	16.3%	8.8%
Other	17.1%	9.3%	16.2%	8.8%
<b>South</b>				
Metropolitan				
White	16.8%	9.1%	15.9%	8.6%
Afr. Amer.	16.2%	8.7%	15.4%	8.2%
Hispanic	14.5%	7.7%	13.7%	7.3%
Other	13.0%	6.9%	12.3%	6.5%
Non-metro				
White	15.8%	8.5%	15.0%	8.0%
Afr. Amer.	15.7%	8.4%	14.9%	8.0%
Hispanic	16.8%	9.1%	16.0%	8.6%
Other	16.7%	9.0%	15.9%	8.6%
<b>West</b>				
Metropolitan				
White	18.4%	10.1%	17.5%	9.5%
Afr. Amer.	17.8%	9.7%	16.9%	9.2%
Hispanic	15.9%	8.6%	15.1%	8.1%
Other	14.4%	7.7%	13.6%	7.2%
Non-metro				
White	17.3%	9.4%	16.5%	8.9%
Afr. Amer.	17.3%	9.4%	16.4%	8.9%
Hispanic	18.5%	10.1%	17.6%	9.5%
Other	18.5%	10.0%	17.5%	9.5%

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Table B-25. Probability of a physician visit within the past two weeks among women aged 50-64, by race, residence, income and insurance status. (Model specific to women who have completed high school, are married, in good health with no physical limitations)

Region	Over \$20,000		Under \$20,000	
	Insured	Not insured	Insured	Not insured
<b>Northeast</b>				
Metropolitan				
White	17.1%	9.2%	16.2%	8.7%
Afr. Amer.	16.4%	8.9%	15.6%	8.4%
Hispanic	14.7%	7.9%	14.0%	7.4%
Other	13.2%	7.0%	12.5%	6.6%
Non-metro				
White	14.7%	7.8%	13.9%	7.4%
Afr. Amer.	14.6%	7.8%	13.8%	7.4%
Hispanic	15.6%	8.4%	14.9%	8.0%
Other	15.6%	8.4%	14.8%	7.9%
<b>Midwest</b>				
Metropolitan				
White	15.6%	8.4%	14.9%	8.0%
Afr. Amer.	15.1%	8.1%	14.3%	7.6%
Hispanic	13.5%	7.1%	12.8%	6.8%
Other	12.1%	6.4%	14.5%	6.0%
Non-metro				
White	13.4%	7.1%	12.7%	6.7%
Afr. Amer.	13.4%	7.1%	12.7%	6.7%
Hispanic	14.3%	7.6%	13.6%	7.2%
Other	14.3%	7.6%	13.5%	7.2%
<b>South</b>				
Metropolitan				
White	15.3%	8.2%	14.5%	7.8%
Afr. Amer.	14.7%	7.9%	14.0%	7.5%
Hispanic	13.2%	7.0%	12.5%	6.6%
Other	11.8%	6.2%	12.2%	5.9%
Non-metro				
White	13.1%	7.0%	12.4%	6.6%
Afr. Amer.	13.1%	6.9%	12.4%	6.5%
Hispanic	14.0%	7.5%	13.3%	7.1%
Other	14.0%	7.4%	13.2%	7.0%
<b>West</b>				
Metropolitan				
White	16.8%	9.1%	16.0%	8.6%
Afr. Amer.	16.2%	8.8%	15.4%	8.3%
Hispanic	14.5%	7.8%	13.8%	7.3%
Other	13.1%	6.9%	12.4%	6.5%
Non-metro				
White	14.5%	7.7%	13.7%	7.3%
Afr. Amer.	14.4%	7.7%	13.7%	7.3%
Hispanic	15.4%	8.3%	14.7%	7.8%
Other	15.4%	8.3%	14.6%	7.8%