While all seniors in the U.S. are covered by Medicare, not all younger Americans have health insurance. After rising steadily throughout the 1990s, the share of the population not covered by health insurance declined in 1999. It now stands at roughly 15%.

Rates of uninsured nonelderly adults, broken down by race and ethnicity, show that whites have the smallest fraction of uninsured. One of every four blacks and more than one of every three Hispanics has no health insurance coverage. Uninsured rates are higher among low-income individuals, with whites showing the most drastic income-related changes in incidence. Among low-income individuals, the rate of uninsured whites doubles, nearing the uninsured rate of low-income blacks. For low-income Hispanics, the uninsured rate rises to 45.7%.

Although females tend to have higher poverty rates, males are less likely to be insured. A breakdown of categories by age shows that young adult males (19–34) have the highest percent of uninsured individuals. Surprisingly, near-elderly females (55–64) have a higher percent of uninsured than males of the same age.

Past welfare efforts have been criticized for not allowing the working poor or near-poor to retain supplemental benefits (such as health care benefits) when they enter the workforce or improve their financial situation slightly. A breakdown of uninsured nonelderly adults by family work status supports this contention: The poor and near-poor have higher uninsured rates when at least one person in the house is working than if no one in the family has a job.
Children's coverage rates show a similar pattern. In the aggregate and for two-parent families, the percent of uninsured children falls as family income rises. However, in one-parent households and multigenerational/other households, poor children have a higher rate of coverage than do the near-poor.

Distinguishing between poor and near-poor does not yield a difference for black or Hispanic children in terms of coverage rates. Among white children, however, those from poor families have lower coverage rates than those whose families are classified as near-poor. Among poor families, the percent of uninsured children is higher for whites than for blacks. Like the larger nonelderly population of Hispanics, more than one of every three Hispanic children living in poverty or near-poverty lacks health insurance.

In the Fourth District states of Kentucky, Ohio, and Pennsylvania, as in the nation as a whole, the share of low-income individuals without health insurance is considerably higher than the share of all individuals without insurance. These Fourth District states show better rates of coverage for the nonelderly, and more specifically for children, than does the U.S. While the percents of uninsured adults and children in Kentucky are fairly close to those for the nation, Ohio and Pennsylvania enjoy considerably lower rates.