CRS Report for Congress

Health Insurance: Uninsured Children, by State, 2005-2007

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Summary

Based on data from the Census Bureau's Current Population Survey (CPS), an estimated 8.9 million children under age 19[1] were uninsured in 2007, representing 11.3% of all children in the United States.

When examining health insurance coverage among children at the state level, a three-year average is used to provide more reliable estimates. During 2005-2007, the estimated average percentage of children without health insurance nationally was 11.5%, ranging from 4.8% in Massachusetts to 20.9% in Texas. The proportion of uninsured children tended to be lower in the Midwest and New England, and higher in the South and West. In 28 states and the District of Columbia, the 2005-2007 average uninsured rate for children was significantly below the national rate; in seven states, it was significantly higher. The 2005-2007 average uninsured rate among children in Texas (20.9%) was significantly higher than any other state, including Florida, which had the second-highest rate of uninsured children (19.1%).

Estimates of Health Insurance Coverage by State

During 2005-2007, the estimated average percentage of children under age 19 who lacked health insurance coverage was 11.5%. **Table 1** shows that 2005-2007 average uninsured rates for children ranged from 4.8% in Massachusetts to 20.9% in Texas. Twenty-nine states and the District of Columbia had average uninsured rates for children of less than 10.0%. Six states (Arizona, Florida, Mississippi, Nevada, New Mexico, and Texas) had rates of 15% or more. Generally, states with the lowest average uninsured rates for children were located in the Midwest and Northeast; states with the highest rates were in South and West (**Figure 1**).

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[1] Census Bureau estimates for children generally refer to individuals under age 18. Estimates in this report refer to individuals under age 19, which corresponds with the cutoff used for Medicaid poverty-related child eligibility and the State Children's Health Insurance Program (SCHIP) allotment formula.

Table 1 provides private health insurance,[2] public health insurance,[3] and uninsured estimates with percentage rankings for children by state. The right side of the table indicates whether a state's three-year average uninsured rate for children is statistically lower (shown with a "-"), statistically higher (shown with a "+"), or not statistically different (shown with a "x") than the national rate of 11.5%.[4]

Both private and public health insurance affect a state's uninsured rate. For example, as shown in **Table 1**, Maine and New Hampshire have similarly low uninsured rates.[5] However, New Hampshire has the highest three-year average *private* coverage rate for children in the country (81.4%) and the third-lowest public coverage rate (18.1%). On the other hand, Maine has a much lower three-year average private coverage rate for children (67.3%), and a *public* coverage rate (36.0%) that is roughly double that of New Hampshire. Thus, even though there are differences regarding whether children in Maine and New Hampshire obtain private or public health insurance, the impact is that both have similarly low three-year average uninsured rates.

Estimates with 95% Confidence Intervals. The estimates in this report are based on data from the March 2006, 2007, and 2008 supplements to the Current Population Survey (CPS).[6] The CPS is representative of the civilian, noninstitutionalized population and is designed to produce reliable estimates at the national, regional, and state levels.

The small sample sizes available from the CPS for many states, especially when examining a subset of the sample such as children under the age of 19, make it prudent to use a three-year average and consider state-level estimates in terms of a range of values. Like **Table 1**, **Table 2** shows the best point estimates, or single values, for the average number and percentage of children covered and not covered by health insurance. The table also reports a range of values — the 95% confidence interval — for these estimates. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. The size of the range depends primarily on the sample size. A 95% confidence interval means that if repeated samples were collected under essentially the same conditions and their confidence intervals calculated, in the long run about 95% of those intervals would contain the true number of children with (or without) health insurance.

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[2] Coverage through an employer or union, all coverage from outside the home, and coverage purchased directly from a private insurer.

[3] Medicare, Medicaid, the State Children's Health Insurance Program (SCHIP), and other government-provided health insurance, as well as coverage related to employment in the military.

[4] Statistical significance was tested at the 95% confidence level (also referred to as the 5% significance level). This means that one can be 95% certain that the difference between a state's uninsured rate and the national rate is not zero (i.e., the state's rate is statistically higher or lower) or could be zero (i.e., the state's rate is not statistically different).

[5] Their uninsured rates are statistically lower than the national rate and are not statistically different from each other.

[6] Because the supplement is now fielded from February through April, it has been officially renamed the Annual Social and Economic supplement (ASEC) to the CPS, though many analysts continue to refer to it by its traditional name.

Reasons for Differences in the Percentage Uninsured

Figure 1 indicates that children under age 19 in the South and West are more likely to lack health insurance, and that those in the Midwest and New England are more likely to be covered. Various characteristics of a state's population may account for these differences. Nationwide, the uninsured rate for children is related to race and ethnicity, family structure, and family members' employment. The prevalence of particular population and employer characteristics may account for some of the regional or state variation in uninsured rates for children. The percentage of a state's child population that is uninsured may also be affected by state policies, such as eligibility criteria for the state's Medicaid program or its State Children's Health Insurance Program (SCHIP).

Table 1. Health Insurance Coverage Estimates with Rankings by State for Children Under Age 19, 2005-2007 Average

(sorted by percentage uninsured ranking, numbers in thousands)

State	Total population	Private health insurance			Public health insurance (including military)			Uninsured			
		Number	Percent Value	Rank	Number	Percent Value	Rank	Number	Percent Value		Rank
United States	78,256	50,884	65.0%	NA	23,173	29.6%	NA	9,016	11.5%	NA	NA
Massachusetts	1,565	1,183	75.6%	4	378	24.2%	43	76	4.8%	-	1
Iowa	743	563	75.8%	3	200	26.9%	33	41	5.5%	-	2
Michigan	2,611	1,894	72.5%	11	750	28.7%	27	148	5.7%	-	3
Hawaii	312	221	70.8%	16	110	35.3%	11	18	5.8%	-	4
Wisconsin	1,390	1,045	75.2%	5	364	26.2%	36	81	5.8%	-	5
Maine	302	203	67.3%	28	109	36.0%	10	19	6.4%	-	6
New Hampshire	317	258	81.4%	1	57	18.1%	49	21	6.6%	-	7
Alabama	1,175	780	66.4%	31	394	33.5%	15	78	6.7%	-	8
Connecticut	873	655	75.1%	6	203	23.3%	45	60	6.9%	-	9
Minnesota	1,320	1,036	78.5%	2	263	19.9%	47	91	6.9%	-	10
West Virginia	418	252	60.3%	41	170	40.6%	4	29	7.0%	-	11
Rhode Island	256	180	70.3%	21	81	31.5%	21	18	7.0%	-	12
Kansas	736	516	70.1%	23	223	30.3%	25	53	7.2%	-	13
District of Columbia	119	63	53.0%	48	54	46.0%	1	9	7.3%	-	14
Pennsylvania	2,944	2,132	72.4%	12	771	26.2%	35	222	7.6%	-	15
Ohio	2,922	2,063	70.6%	17	826	28.3%	30	224	7.7%	-	16
Vermont	140	91	64.8%	33	56	39.7%	6	11	7.7%	-	17
Washington	1,617	1,124	69.5%	25	492	30.5%	24	126	7.8%	-	18
Indiana	1,682	1,183	70.3%	20	454	27.0%	32	132	7.9%	-	19
Tennessee	1,537	970	63.1%	36	557	36.2%	9	130	8.5%	-	20
Kentucky	1,061	679	64.0%	34	366	34.5%	14	92	8.7%	-	21
New York	4,770	3,101	65.0%	32	1,561	32.7%	16	415	8.7%	-	22
Nebraska	467	347	74.2%	7	117	25.1%	41	41	8.7%	-	23
South Dakota	205	144	70.4%	19	58	28.4%	29	18	8.8%	-	24
Illinois	3,395	2,395	70.6%	18	871	25.6%	40	305	9.0%	-	25
North Dakota	155	114	73.6%	8	38	24.2%	42	14	9.1%	-	26
Missouri	1,483	991	66.8%	30	453	30.5%	23	138	9.3%	-	27
Arkansas	732	405	55.3%	47	322	44.0%	2	69	9.5%	-	28
Maryland	1,455	1,068	73.4%	9	348	23.9%	44	141	9.7%	-	29
Wyoming	130	91	70.2%	22	37	28.1%	31	13	9.7%	x	30
Virginia	1,933	1,341	69.4%	26	569	29.4%	26	194	10.0%	x	31
Alaska	193	122	63.0%	37	76	39.2%	7	20	10.3%	x	32
Delaware	216	150	69.6%	24	56	26.1%	37	23	10.6%	x	33
Idaho	427	293	68.6%	27	111	25.9%	38	51	12.0%	x	34
Oregon	920	619	67.2%	29	237	25.8%	39	111	12.1%	x	35
Georgia	2,568	1,543	60.1%	42	907	35.3%	12	313	12.2%	x	36
South Carolina	1,094	677	61.8%	38	356	32.5%	18	134	12.2%	x	37
New Jersey	2,237	1,639	73.3%	10	387	17.3%	50	279	12.5%	x	38
Oklahoma	948	539	56.9%	46	368	38.9%	8	119	12.6%	x	39
Louisiana	1,140	668	58.7%	44	398	34.9%	13	145	12.7%	x	40
California	10,089	6,032	59.8%	43	3,259	32.3%	20	1,294	12.8%	+	41
North Carolina	2,333	1,409	60.4%	40	757	32.5%	19	303	13.0%	x	42
Utah	841	607	72.2%	13	173	20.5%	46	109	13.0%	x	43
Colorado	1,254	896	71.4%	14	245	19.6%	48	172	13.7%	x	44
Montana	230	145	63.2%	35	66	28.6%	28	32	13.9%	x	45
Mississippi	820	421	51.3%	50	344	41.9%	3	122	14.9%	+	46
Nevada	686	486	70.9%	15	113	16.5%	51	111	16.2%	+	47
Arizona	1,747	1,013	58.0%	45	571	32.7%	17	286	16.4%	+	48
New Mexico	535	272	50.8%	51	215	40.1%	5	96	17.9%	+	49
Florida	4,295	2,612	60.8%	39	1,151	26.8%	34	822	19.1%	+	50
Texas	6,917	3,654	52.8%	49	2,131	30.8%	22	1,447	20.9%	+	51

Source: Congressional Research Service analysis of data from the March 2006-2008 Current Population Survey.
Note: People may have both private and public coverage. The symbol "-" indicates that a state's uninsured rate is statistically lower than the national rate, "+" indicates that it is statistically higher, and "x" indicates that it is not statistically different.
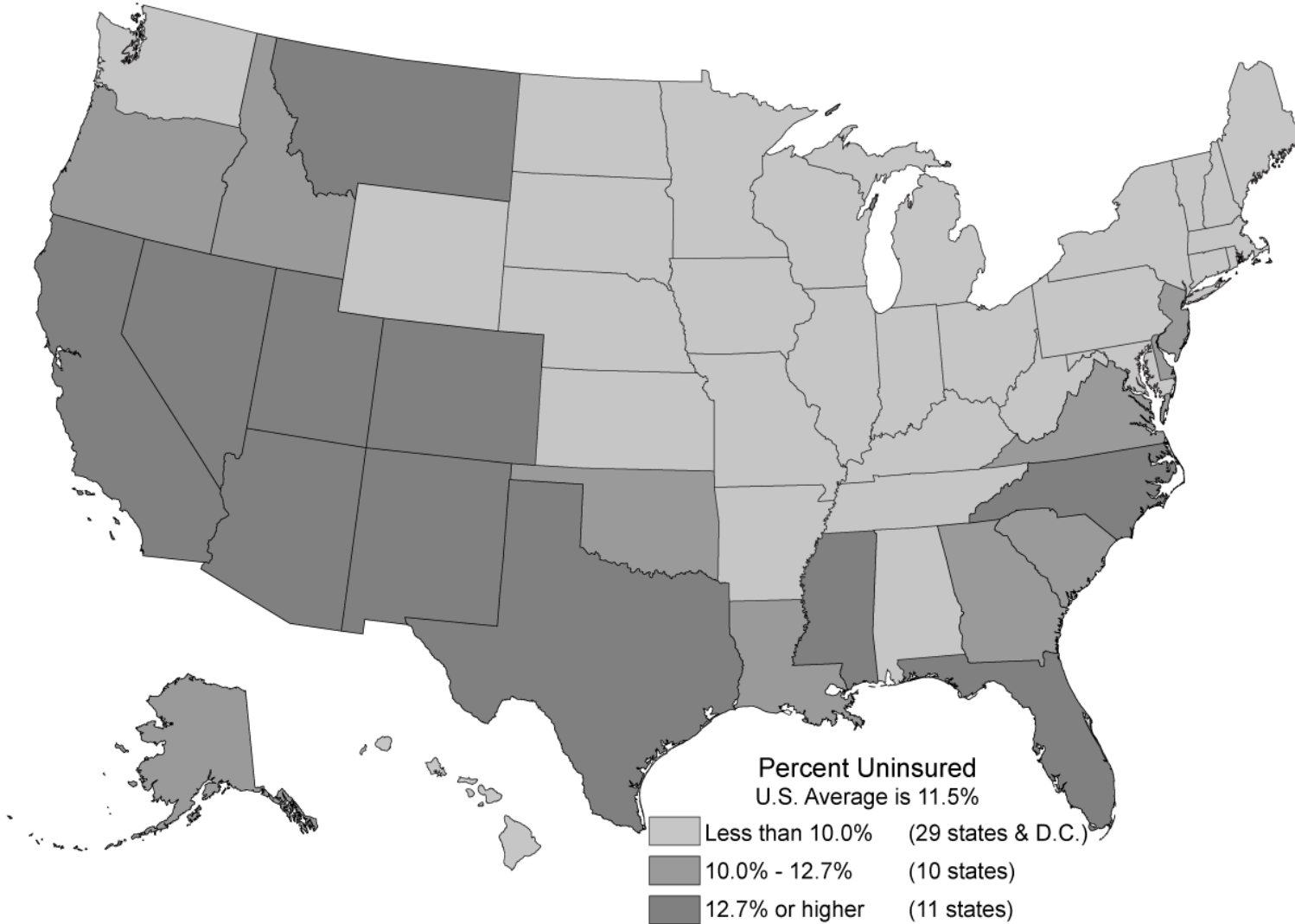
Table 2. Health Insurance Coverage Estimates with 95% Confidence Intervals by State for Children Under Age 19, 2005-2007 Average
(numbers in thousands)

State	Private health insurance		Public health insurance (including military)		Uninsured	
	Number	Percent	Number	Percent	Number	Percent
United States	**50,884 +/- 414**	**65.0% +/-0.4%**	**23,173 +/- 318**	**29.6% +/-0.4%**	**9,016 +/- 204**	**11.5% +/- 0.2%**
Alabama	780 +/- 53	66.4% +/-3.1%	394 +/- 42	33.5% +/-3.1%	78 +/- 19	6.7% +/- 1.6%
Alaska	122 +/- 9	63.0% +/-3.2%	76 +/- 8	39.2% +/-3.2%	20 +/- 4	10.3% +/- 2.0%
Arizona	1,013 +/- 65	58.0% +/-2.9%	571 +/- 55	32.7% +/-2.7%	286 +/- 40	16.4% +/- 2.1%
Arkansas	405 +/- 31	55.3% +/-3.3%	322 +/- 30	44.0% +/-3.3%	69 +/- 15	9.5% +/- 2.0%
California	6,032 +/- 160	59.8% +/-1.2%	3,259 +/- 133	32.3% +/-1.1%	1,294 +/- 86	12.8% +/- 0.8%
Colorado	896 +/- 60	71.4% +/-3.0%	245 +/- 36	19.6% +/-2.7%	172 +/- 31	13.7% +/- 2.3%
Connecticut	655 +/- 44	75.1% +/-3.0%	203 +/- 28	23.3% +/-2.9%	60 +/- 16	6.9% +/- 1.8%
Delaware	150 +/- 11	69.6% +/-3.2%	56 +/- 7	26.1% +/-3.1%	23 +/- 5	10.6% +/- 2.2%
District of Columbia	63 +/- 6	53.0% +/-4.2%	54 +/- 6	46.0% +/-4.2%	9 +/- 3	7.3% +/- 2.2%
Florida	2,612 +/- 101	60.8% +/-1.7%	1,151 +/- 76	26.8% +/-1.6%	822 +/- 65	19.1% +/- 1.4%
Georgia	1,543 +/- 75	60.1% +/-2.2%	907 +/- 65	35.3% +/-2.1%	313 +/- 39	12.2% +/- 1.5%
Hawaii	221 +/- 15	70.8% +/-3.0%	110 +/- 12	35.3% +/-3.2%	18 +/- 5	5.8% +/- 1.6%
Idaho	293 +/- 19	68.6% +/-2.9%	111 +/- 13	25.9% +/-2.8%	51 +/- 9	12.0% +/- 2.1%
Illinois	2,395 +/- 95	70.6% +/-1.8%	871 +/- 66	25.6% +/-1.7%	305 +/- 40	9.0% +/- 1.1%
Indiana	1,183 +/- 65	70.3% +/-2.5%	454 +/- 47	27.0% +/-2.4%	132 +/- 26	7.9% +/- 1.5%
Iowa	563 +/- 38	75.8% +/-3.0%	200 +/- 26	26.9% +/-3.1%	41 +/- 12	5.5% +/- 1.6%
Kansas	516 +/- 35	70.1% +/-3.1%	223 +/- 27	30.3% +/-3.1%	53 +/- 13	7.2% +/- 1.8%
Kentucky	679 +/- 49	64.0% +/-3.3%	366 +/- 41	34.5% +/-3.3%	92 +/- 21	8.7% +/- 1.9%
Louisiana	668 +/- 49	58.7% +/-3.2%	398 +/- 42	34.9% +/-3.1%	145 +/- 26	12.7% +/- 2.2%
Maine	203 +/- 16	67.3% +/-3.7%	109 +/- 14	36.0% +/-3.8%	19 +/- 6	6.4% +/- 1.9%
Maryland	1,068 +/- 63	73.4% +/-2.7%	348 +/- 42	23.9% +/-2.6%	141 +/- 27	9.7% +/- 1.8%
Massachusetts	1,183 +/- 64	75.6% +/-2.4%	378 +/- 42	24.2% +/-2.4%	76 +/- 19	4.8% +/- 1.2%
Michigan	1,894 +/- 83	72.5% +/-2.0%	750 +/- 60	28.7% +/-2.0%	148 +/- 27	5.7% +/- 1.0%
Minnesota	1,036 +/- 60	78.5% +/-2.5%	263 +/- 35	19.9% +/-2.5%	91 +/- 21	6.9% +/- 1.6%
Mississippi	421 +/- 32	51.3% +/-3.2%	344 +/- 32	41.9% +/-3.2%	122 +/- 20	14.9% +/- 2.3%
Missouri	991 +/- 61	66.8% +/-2.8%	453 +/- 47	30.5% +/-2.7%	138 +/- 27	9.3% +/- 1.7%
Montana	145 +/- 11	63.2% +/-3.4%	66 +/- 8	28.6% +/-3.2%	32 +/- 6	13.9% +/- 2.4%
Nebraska	347 +/- 23	74.2% +/-3.0%	117 +/- 15	25.1% +/-3.0%	41 +/- 9	8.7% +/- 1.9%
Nevada	486 +/- 33	70.9% +/-3.1%	113 +/- 19	16.5% +/-2.5%	111 +/- 18	16.2% +/- 2.5%
New Hampshire	258 +/- 17	81.4% +/-2.8%	57 +/- 9	18.1% +/-2.7%	21 +/- 6	6.6% +/- 1.8%
New Jersey	1,639 +/- 78	73.3% +/-2.2%	387 +/- 44	17.3% +/-1.8%	279 +/- 38	12.5% +/- 1.6%
New Mexico	272 +/- 23	50.8% +/-3.6%	215 +/- 23	40.1% +/-3.5%	96 +/- 16	17.9% +/- 2.8%
New York	3,101 +/- 111	65.0% +/-1.6%	1,561 +/- 89	32.7% +/-1.6%	415 +/- 47	8.7% +/- 1.0%
North Carolina	1,409 +/- 73	60.4% +/-2.3%	757 +/- 60	32.5% +/-2.2%	303 +/- 39	13.0% +/- 1.6%
North Dakota	114 +/- 8	73.6% +/-3.1%	38 +/- 5	24.2% +/-3.0%	14 +/- 3	9.1% +/- 2.0%
Ohio	2,063 +/- 87	70.6% +/-1.9%	826 +/- 63	28.3% +/-1.9%	224 +/- 34	7.7% +/- 1.1%
Oklahoma	539 +/- 41	56.9% +/-3.4%	368 +/- 38	38.9% +/-3.3%	119 +/- 22	12.6% +/- 2.2%
Oregon	619 +/- 46	67.2% +/-3.4%	237 +/- 33	25.8% +/-3.2%	111 +/- 23	12.1% +/- 2.3%
Pennsylvania	2,132 +/- 89	72.4% +/-1.9%	771 +/- 61	26.2% +/-1.8%	222 +/- 34	7.6% +/- 1.1%
Rhode Island	180 +/- 13	70.3% +/-3.4%	81 +/- 10	31.5% +/-3.5%	18 +/- 5	7.0% +/- 1.9%
South Carolina	677 +/- 50	61.8% +/-3.3%	356 +/- 41	32.5% +/-3.2%	134 +/- 25	12.2% +/- 2.2%
South Dakota	144 +/- 9	70.4% +/-2.9%	58 +/- 7	28.4% +/-2.8%	18 +/- 4	8.8% +/- 1.8%
Tennessee	970 +/- 60	63.1% +/-2.8%	557 +/- 51	36.2% +/-2.8%	130 +/- 26	8.5% +/- 1.6%
Texas	3,654 +/- 127	52.8% +/-1.5%	2,131 +/- 109	30.8% +/-1.4%	1,447 +/- 90	20.9% +/- 1.2%
Utah	607 +/- 32	72.2% +/-2.5%	173 +/- 20	20.5% +/-2.2%	109 +/- 16	13.0% +/- 1.9%
Vermont	91 +/- 8	64.8% +/-3.7%	56 +/- 7	39.7% +/-3.8%	11 +/- 3	7.7% +/- 2.1%
Virginia	1,341 +/- 70	69.4% +/-2.4%	569 +/- 52	29.4% +/-2.3%	194 +/- 31	10.0% +/- 1.5%
Washington	1,124 +/- 66	69.5% +/-2.7%	492 +/- 50	30.5% +/-2.7%	126 +/- 26	7.8% +/- 1.6%
West Virginia	252 +/- 19	60.3% +/-3.3%	170 +/- 17	40.6% +/-3.3%	29 +/- 7	7.0% +/- 1.7%
Wisconsin	1,045 +/- 62	75.2% +/-2.6%	364 +/- 42	26.2% +/-2.7%	81 +/- 21	5.8% +/- 1.4%
Wyoming	91 +/- 7	70.2% +/-3.4%	37 +/- 5	28.1% +/-3.3%	13 +/- 3	9.7% +/- 2.2%

Source: Congressional Research Service analysis of data from the March 2006-2008 Current Population Survey.
Note: People may have both private and public coverage. The 95% confidence interval is a measure of an estimate's variability (see text for more information).

Figure 1. Percentage of Children Under Age 19 Uninsured, by State, 2005-2007 Average

Percent Uninsured
U.S. Average is 11.5%

	Less than 10.0%	(29 states & D.C.)
	10.0% - 12.7%	(10 states)
	12.7% or higher	(11 states)

Source: Congressional Research Service analysis of data from the March 2006-2008 Current Population Survey.
Note: States in the 10.0%-12.7% category are not statistically different from the national rate.