

# Children With Health Insurance: 2001

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## Consumer Income

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### INTRODUCTION

Whether children have health insurance coverage has attracted much attention from policymakers and the public in recent years. Most children have health insurance from private sources, mainly through employment of a parent. Youth in low-income families often have coverage through the medicaid program, the State Children's Health Insurance Program (SCHIP), or another related state-based health insurance program.

The medicaid program began in 1965 and was designed as a federal-state partnership to equalize access to health care for groups of low-income individuals (primarily children, pregnant women, and the elderly) as well as individuals with certain disabling conditions. Expansions of the medicaid program throughout the 1980s and 1990s targeted children in low-income families, allowing more children to qualify for the program.

More recently, as part of the Balanced Budget Act of 1997, Congress established the SCHIP, which increased states' flexibility in providing coverage to low-income children. In addition,

some states operate state-funded programs that provide coverage to children. Despite these programs, 12.1 percent of youth under the age of 19 were uninsured in 2001.<sup>1</sup> However, children's uninsured rates in 2001 were lower than the rates in 1997 (see Figure 1).

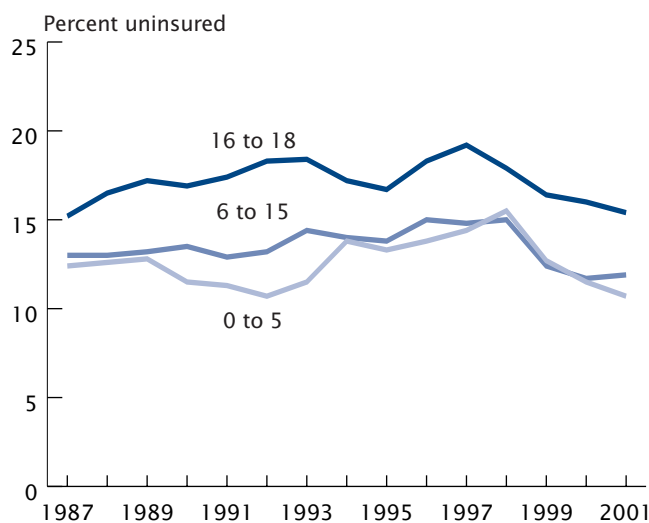
This paper investigates patterns of children's health insurance coverage and explores the characteristics of uninsured children. It focuses on the demographic characteristics and family composition of

<sup>1</sup> Although the Census Bureau's standard definition of children is people aged 17 or younger, the definition in this report is 18 or younger to match the SCHIP definition.

### Current Population Reports

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Figure 1.  
**Uninsured Children by Age: 1987-2001**



Source: U.S. Census Bureau, Current Population Survey, 1988 to 2002 Annual Social and Economic Supplements.

Demographic Programs

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uninsured children in 2001. Using the data from the Current Population Survey (CPS), it provides national estimates of the number and percentage of uninsured children by age, race and ethnicity, nativity, geographic location, and by family type and family income.

The Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS) provides data for this report. The CPS is a nationally representative household survey of the civilian noninstitutionalized population. The ASEC is the primary source of information on income, education, work experience, and health insurance coverage. The health insurance data include person-level information on type and source of coverage. The estimates derived from the 2000, 2001, and 2002 CPS, which provide information for 1999, 2000, and 2001, respectively, are weighted using Census 2000 population controls. Estimates described in earlier health insurance reports have used weights based on the 1990 census. Additionally, the estimates in this report reflect the information from the expanded sample.<sup>2</sup>

## HIGHLIGHTS

- Among all children under the age of 19, 12.1 percent (9.2 million) were without health insurance all year in 2001. This rate was not different from the rate in 2000 (12.3 percent or 9.4 million).

<sup>2</sup> In an effort to improve the reliability of state estimates of children's health insurance coverage, in 2001 the Census Bureau increased the CPS ASEC sample size to 78,000 households. All statements in this report have undergone statistical testing, and all comparisons are significant at the 90-percent confidence level. Further information on the source and accuracy of the estimates is available at [www.bls.census.gov/cps/ads/2002/ssrcacc.htm](http://www.bls.census.gov/cps/ads/2002/ssrcacc.htm).

- Children under the age of 6 were the least likely to be without health insurance in 2001, only 10.7 percent compared with 11.9 percent of those aged 6-15 and 15.4 percent of those aged 16-18.
- While employment-based health insurance covered the same percentage of children under age 6 (61.0) and those aged 16-18 (61.7), a larger proportion of children aged 6-15 had health insurance from this source (65.6).
- Medicaid, SCHIP, and other state-based programs covered 28.0 percent of children under the age of 6, 21.2 percent of children aged 6 to 15, and 15.0 percent of those aged 16-18. The high rate of government coverage among younger children resulted in this age group being the most likely to have health insurance coverage.
- While 92.4 percent of non-Hispanic White children had some kind of health insurance, the comparable figure for Hispanic children was only 75.1 percent.
- Among children who were Asians or Pacific Islanders, 70.4 percent had private health insurance and 22.4 percent had some kind of government health insurance. Only non-Hispanic White children had a higher private health insurance rate and a lower government health insurance rate than Asian or Pacific Islander children.
- Native children were more likely than foreign-born children to have private health insurance (69.5 percent compared with 44.1 percent) or government health insurance (25.7 compared to 20.9 percent).
- Among foreign-born children, noncitizens were more likely than citizens to be without health insurance (41.6 percent compared with 15.9).
- Children in the Midwest were the most likely to have private health insurance and employment-based health insurance, and they were the least likely to have government health insurance or to be uninsured.
- In 2001, 14.9 percent of children inside central cities lacked health insurance, compared with 10.6 percent children in suburbs and 11.8 percent outside metropolitan areas.
- The proportion of children without health insurance ranged from 4.7 percent in Rhode Island to 22.7 percent in Texas. However, the uninsured rate in Rhode Island was not different from the rates in Vermont, Montana, Minnesota, and Iowa, and the rate in Texas was not different from that in New Mexico.

## COVERAGE STATUS AND TYPES BY SELECTED CHARACTERISTICS

### In 2001, 9.2 million children did not have health insurance.

Among all children under the age of 19, 12.1 percent (9.2 million) were without health insurance all year in 2001 (see Table 1). Of the 67.3 million children with health insurance coverage, the majority (77.8 percent) had private health insurance, while 29.0 percent had government health insurance.<sup>3</sup> Of all children, private sources covered 68.4 percent (52.4 million),

<sup>3</sup> Private health insurance includes employment-based health insurance and privately purchased health insurance. Government health insurance includes Medicare, Medicaid, SCHIP, other state-based plans, and military health care. Note that people may have more than one type of health insurance, so percentages will sum to more than 100.

Table 1.  
**Children's Health Insurance Status and Type of Coverage by Selected Characteristics: 2001**

(Numbers in thousands)

Characteristics	Total children	Covered by private or government health insurance						Not covered
		Private health insurance		Government health insurance				
		Total	Employment-based	Total	Medicaid/State-based/SCHIP	Medicare	Military health care	
<b>NUMBERS</b>								
<b>Children (under 19 years of age)</b>								
Total .....	76,559	52,352	48,699	19,522	17,089	451	2,488	9,237
<b>Age</b>								
0-5 .....	23,373	15,062	14,264	7,322	6,546	156	810	2,503
6-15 .....	41,133	28,640	26,997	10,057	8,734	214	1,351	4,879
16-18 .....	12,054	8,650	7,438	2,144	1,810	81	327	1,855
Under 18 years .....	72,628	49,647	46,439	18,822	16,502	423	2,381	8,509
<b>Race and Ethnicity</b>								
Whites .....	59,599	42,994	39,920	13,197	11,339	262	1,911	6,785
Non-Hispanic Whites .....	46,870	37,455	34,745	8,627	7,036	175	1,656	3,567
Blacks .....	12,307	6,428	6,102	5,041	4,651	160	396	1,764
Asians and Pacific Islanders .....	3,408	2,400	2,188	764	609	17	146	411
American Indians and Alaskan Natives .....	1,246	530	488	520	490	11	35	278
Hispanics (of any race) .....	13,529	5,870	5,480	4,934	4,648	94	278	3,363
<b>Family Income to Poverty Ratio</b>								
Less than 100 percent .....	12,352	2,754	2,262	7,669	7,456	220	198	2,714
100 to less than 133 percent .....	5,493	2,155	1,885	2,645	2,481	59	178	1,134
133 to less than 200 percent .....	11,004	6,220	5,647	3,831	3,381	57	481	1,870
200 to less than 250 percent .....	7,539	5,547	5,144	1,584	1,344	28	252	980
250 percent or higher .....	39,564	35,521	33,617	3,551	2,201	78	1,361	2,315
<b>Nativity</b>								
Native .....	73,171	50,859	47,352	18,813	16,423	430	2,449	7,950
Foreign born .....	3,388	1,493	1,347	709	666	22	39	1,288
Naturalized citizen .....	478	299	280	120	101	3	19	76
Not a citizen .....	2,910	1,194	1,067	589	565	19	20	1,212
<b>Region</b>								
Northeast .....	12,964	9,386	8,940	3,180	2,954	54	237	1,123
Midwest .....	16,442	12,691	11,844	3,401	3,096	98	295	1,310
South .....	28,150	18,095	16,814	7,889	6,669	200	1,258	4,002
West .....	19,003	12,179	11,101	5,052	4,370	99	698	2,802
<b>Residence</b>								
Inside Metropolitan Areas .....	62,604	43,255	40,383	15,180	13,233	320	2,007	7,585
Inside Central Cities .....	22,215	12,646	11,788	7,527	6,870	175	683	3,300
Outside Central Cities .....	40,389	30,609	28,595	7,652	6,363	145	1,323	4,285
Outside Metropolitan Areas .....	13,955	9,097	8,316	4,343	3,856	131	481	1,652
<b>PERCENTS</b>								
<b>Children (under 19 years of age)</b>								
Total .....	100.0	68.4	63.6	25.5	22.3	0.6	3.2	12.1
<b>Age</b>								
0-5 .....	30.5	64.4	61.0	31.3	28.0	0.7	3.5	10.7
6-15 .....	53.7	69.6	65.6	24.5	21.2	0.5	2.7	11.9
16-18 .....	15.7	71.8	61.7	17.8	15.0	0.7	3.3	15.4
Under 18 years .....	94.9	68.4	63.9	25.9	22.7	0.6	3.0	11.7
<b>Race and Ethnicity</b>								
Whites .....	77.8	72.1	67.0	22.1	19.0	0.4	3.2	11.4
Non-Hispanic Whites .....	61.2	79.9	74.1	18.4	15.0	0.4	3.5	7.6
Blacks .....	16.1	52.2	49.6	41	37.8	1.3	3.2	14.3
Asians and Pacific Islanders .....	4.5	70.4	64.2	22.4	17.9	0.5	4.3	12.1
American Indians and Alaskan Natives .....	1.6	42.5	39.2	41.7	39.4	0.9	2.8	22.3
Hispanics (of any race) .....	17.7	43.4	40.5	36.5	34.4	0.7	2.1	24.9
<b>Family Income to Poverty Ratio</b>								
Less than 100 percent .....	16.1	22.3	18.3	62.1	60.4	1.8	1.6	22.0
100 to less than 133 percent .....	7.2	39.2	34.3	48.1	45.2	1.1	3.2	20.7
133 to less than 200 percent .....	14.4	56.5	51.3	34.8	30.7	0.5	4.4	17.0
200 to less than 250 percent .....	9.8	73.6	68.2	21.0	17.8	0.4	3.3	13.0
250 percent or higher .....	51.7	89.8	85.0	9.0	5.6	0.2	3.4	5.8
<b>Nativity</b>								
Native .....	95.6	69.5	64.7	25.7	22.4	0.6	3.3	10.9
Foreign born .....	4.4	44.1	39.8	20.9	19.7	0.6	1.2	38.0
Naturalized citizen .....	0.6	62.6	58.6	25.1	21.1	0.5	4.0	15.9
Not a citizen .....	3.8	41.0	36.7	20.2	19.4	0.6	0.7	41.6
<b>Region</b>								
Northeast .....	16.9	72.4	69.0	24.5	22.8	0.4	1.8	8.7
Midwest .....	21.5	77.2	72.0	20.7	18.8	0.6	1.8	8.0
South .....	36.8	64.3	59.7	28.0	23.7	0.7	4.5	14.2
West .....	24.8	64.1	58.4	26.6	23.0	0.5	3.7	14.7
<b>Residence</b>								
Inside Metropolitan Areas .....	81.8	69.1	64.5	24.2	21.1	0.5	3.2	12.1
Inside Central Cities .....	29.0	56.9	53.1	33.9	30.9	0.8	3.1	14.9
Outside Central Cities .....	52.8	75.8	70.8	18.9	15.8	0.4	3.3	10.6
Outside Metropolitan Areas .....	18.2	65.2	59.6	31.1	27.6	0.9	3.4	11.8

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

while government sources covered 25.5 percent (19.5 million). Among children with private health insurance, 93.0 percent had employment-based coverage. Among those with government health insurance, 87.5 percent had Medicaid, SCHIP, or other state-based sources; Medicare and military-related health insurance covered 0.6 percent (0.5 million) and 3.2 percent (2.5 million) of all children, respectively.

### **Older youth were less likely to have coverage.**

Younger children, those under the age of 6, were the least likely to be without health insurance in 2001. Only 10.7 percent of younger children were uninsured in 2001, compared with 11.9 percent of those aged 6-15 and 15.4 percent of those aged 16-18. While employment-based health insurance coverage did not differ between children under age 6 (61.0) and those aged 16-18 (61.7), a larger proportion of children aged 6-15 had health insurance from this source (65.6). However, the overall private health insurance rate for 16- to 18-year-olds was higher than that for younger youth, reflecting that this age group was more likely than other age groups to have privately purchased health insurance.

Medicaid, SCHIP, and other state-based programs covered 28.0 percent of children under the age of 6, 21.2 percent of children aged 6 to 15, and 15.0 percent of those aged 16-18. The high rate of government coverage among younger children resulted in this age group being the most likely to have health insurance coverage, even though this group was the least likely to have private health insurance (64.4 percent). Children 16 to 18 years old were more likely than younger children to be without health insurance in

2001, due to their lower coverage rate through government sources.

### **Nearly 1 in 4 Hispanic children were without health insurance.**

While 24.9 percent of Hispanic children did not have any kind of health insurance, the comparable figures were 7.6 percent for non-Hispanic White children and 23.8 percent for American Indian/Alaska Native children in 2001.<sup>4</sup> Among children who were Asian or Pacific Islanders, 70.4 percent were covered by private health insurance and 22.4 percent by government health insurance. Only non-Hispanic White children had a higher private health insurance rate and lower government health insurance rate than Asians or Pacific Islander children. American Indians and Alaska Natives were the most likely to have government health insurance at 39.9 percent.<sup>5</sup>

### **Despite government health insurance programs that target children in low-income families, poorer children were more likely to lack health insurance.**

Both health insurance coverage rates and coverage types were related to income. As income increased, overall insurance rates and private insurance rates increased, but the rate of insurance from government sources decreased.

Nearly 90 percent of children who were in families with incomes of 250 percent or above the federal

poverty threshold had coverage through private sources. Eighty-five percent (33.6 million) had health insurance coverage through an employer's source. Nine percent of youth who were in families with 250 percent or above the federal poverty line had government health insurance coverage. An estimated 62.1 percent of children in families below 100 percent of the poverty threshold had government health insurance. Despite programs that target poor youth, 22.0 percent (2.7 million) of poor youth were without health insurance for the entire year.

### **About 2 in 5 foreign-born children lacked health insurance.**

Native children were more likely than foreign-born children to have both private health insurance (69.5 percent compared with 44.1 percent) or government health insurance (25.7 compared with 20.9 percent). Among foreign-born children, noncitizens were more likely than citizens to be uninsured — 41.6 percent of children who were not citizens did not have health insurance coverage, compared with 15.9 of naturalized citizen children. Only 10.9 percent of native children were without health insurance in 2001.<sup>6</sup>

### **Children in the Midwest were the most likely to be insured.**

The proportion of children without health insurance was higher in the South (14.2 percent) and the West (14.7 percent), relative to the Northeast (8.7 percent) and the Midwest (8.0 percent).<sup>7</sup> Children in the Midwest were the most likely to have private health insurance

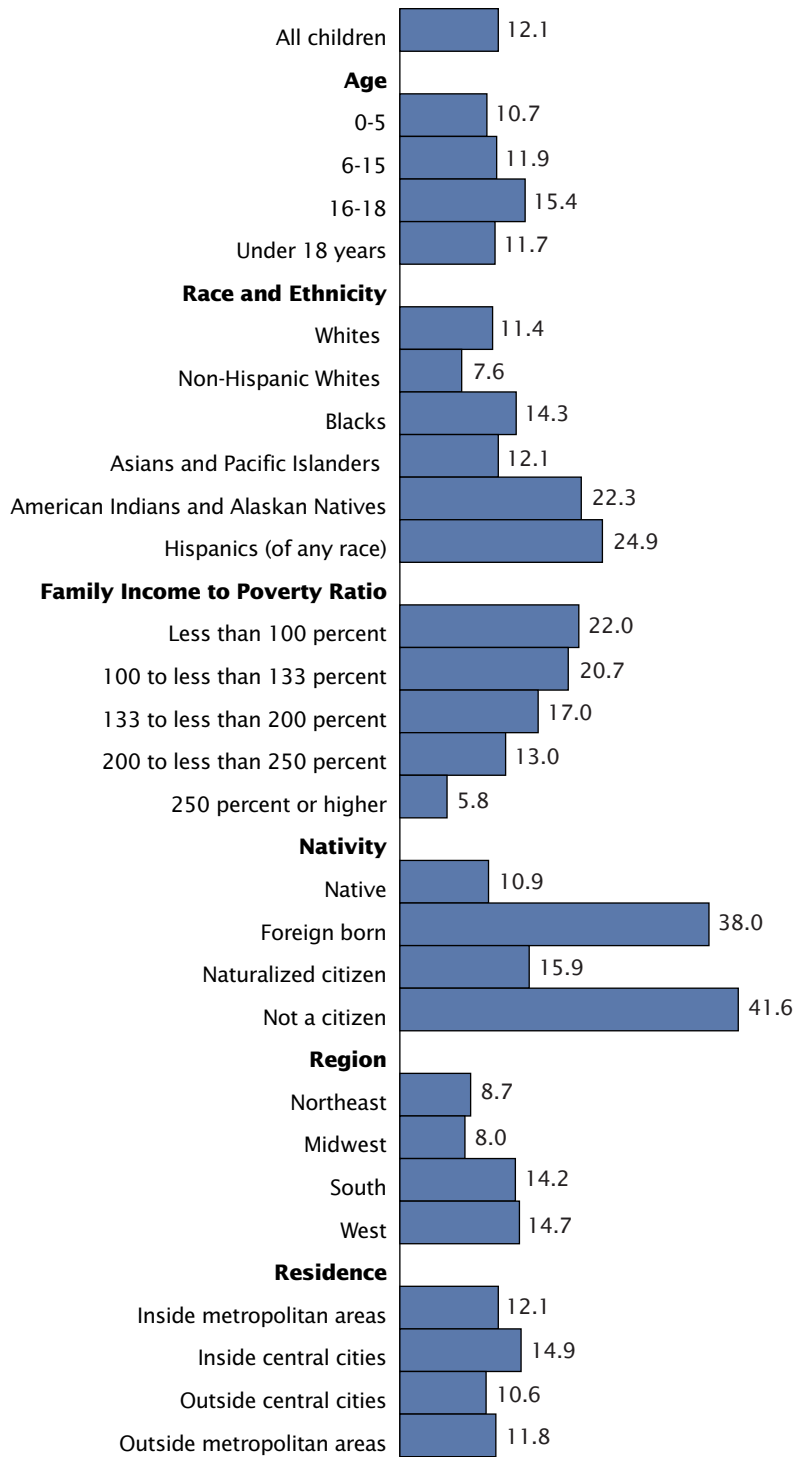
<sup>4</sup> The rate for Hispanic children was not different from that for American Indian/Alaska Native children.

<sup>5</sup> The CPS Annual Social and Economic Supplement, the source of these data, obtained interviews from 78,000 households nationwide but is not large enough to produce reliable estimates for American Indians and Alaska Natives. For better accuracy of the estimates, 3-year averages have been presented for this group.

<sup>6</sup> Readers should use caution when interpreting numbers for a small population group such as naturalized citizen children.

<sup>7</sup> There is no statistical difference between uninsured rates in the South and the West.

Figure 2.  
**Percentage of Children Who Were Uninsured in 2001**



Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

and employment-based health insurance, and they were the least likely to have government health insurance or to be uninsured.

**Children inside central cities were the least likely to have health insurance.**

In 2001, 14.9 percent of children inside central cities did not have health insurance, a rate higher than for children in the suburbs (10.6 percent) and outside metropolitan areas (11.8 percent).<sup>8</sup> Children living in suburbs were the most likely to have private health insurance (75.8 percent) or employment-based health insurance (70.8 percent). Suburban children were also the least likely to have government health insurance (18.9 percent) or to be uninsured (10.6 percent).

**UNINSURED CHILDREN: WHO ARE THE UNINSURED?**

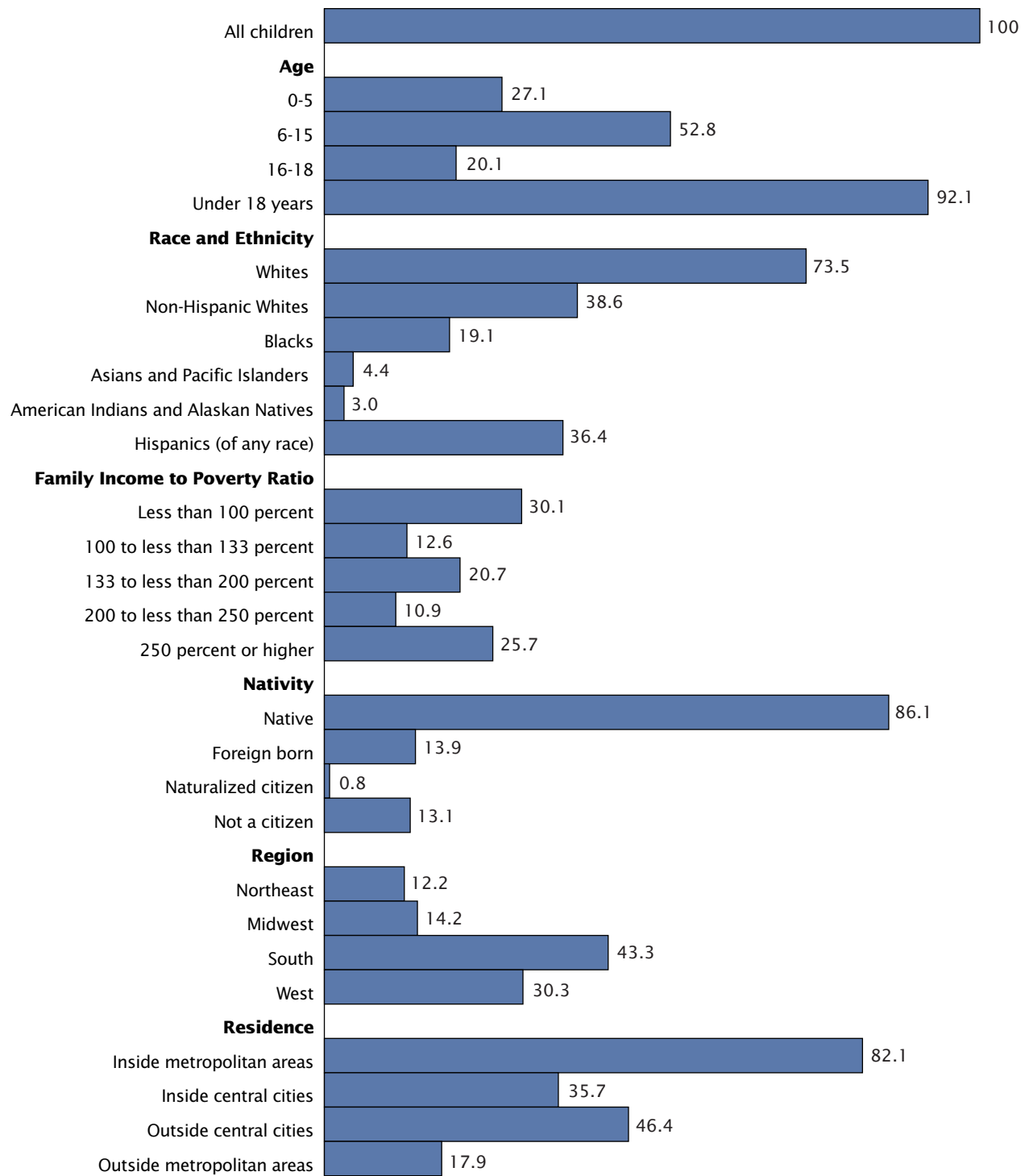
To better understand which children are most likely to lack health insurance as well as to describe the population of uninsured children, this section looks at the distribution of the uninsured children across demographic groups.

**Non-Hispanic White children constituted the largest percentage of uninsured children.**

American Indian and Alaskan Native and Hispanic children were more likely to be uninsured than Blacks, Asian or Pacific Islander, or non-Hispanic White children (Figure 2). Among all uninsured children, Non-Hispanic White children, the least likely group to be uninsured, constituted the largest proportion of uninsured children in 2001 (38.6 percent) (see Figure 3). Hispanic children were the next largest

<sup>8</sup> In this report, "suburbs" refers to metropolitan areas outside central cities.

Figure 3.  
**Distribution of Uninsured Child Population in 2001**  
 (Percent)



Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

Table 2.  
**Uninsured Child Population by Characteristic: 2001**

(Numbers in thousands)

Characteristic	Percent of the total child population	Uninsured percent	Percent of the uninsured child population
<b>Children (under 19 years of age)</b>			
<b>All children</b> .....	<b>100.0</b>	<b>12.1</b>	<b>100.0</b>
<b>Age</b>			
0-5 .....	30.5	10.7	27.1
6-15 .....	53.7	11.9	52.8
16-18 .....	15.7	15.4	20.1
Under 18 years .....	94.9	11.7	92.1
<b>Race and Ethnicity</b>			
Whites .....	77.8	11.4	73.5
Non-Hispanic Whites .....	61.2	7.6	38.6
Blacks .....	16.1	14.3	19.1
Asians and Pacific Islanders .....	4.5	12.1	4.4
American Indians and Alaskan Natives .....	1.6	22.3	3.0
Hispanics (of any race) .....	17.7	24.9	36.4
<b>Family Income to Poverty Ratio</b>			
Less than 100 percent .....	16.1	22.0	30.1
100 to less than 133 percent .....	7.2	20.7	12.6
133 to less than 200 percent .....	14.4	17.0	20.7
200 to less than 250 percent .....	9.8	13.0	10.9
250 percent or higher .....	51.7	5.8	25.7
<b>Nativity</b>			
Native .....	95.6	10.9	86.1
Foreign born .....	4.4	38.0	13.9
Naturalized citizen .....	0.6	15.9	0.8
Not a citizen .....	3.8	41.6	13.1
<b>Region</b>			
Northeast .....	16.9	8.7	12.2
Midwest .....	21.5	8.0	14.2
South .....	36.8	14.2	43.3
West .....	24.8	14.7	30.3
<b>Residence</b>			
Inside Metropolitan Areas .....	81.8	12.1	82.1
Inside Central Cities .....	29.0	14.9	35.7
Outside Central Cities .....	52.8	10.6	46.4
Outside Metropolitan Areas .....	18.2	11.8	17.9

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

group — they constituted 36.4 percent of uninsured children in 2001.

**About a quarter of uninsured children lived in families above 250 percent of the federal poverty line.**

As mentioned earlier, children whose family income-to-poverty ratios were lower were more likely to be uninsured. While 22.0 percent of children in poor families

were uninsured in 2001, 5.8 percent of children in families above 250 percent of poverty were uninsured (see Figure 2). About 63 percent of uninsured children were in families whose incomes were below 200 percent of the federal poverty line (see Figure 3). Still, about a quarter of uninsured children were in families whose income was above 250 percent of the federal poverty line.

**Foreign-born children represented a disproportionate amount of the uninsured.**

While native-born children constituted about 95.6 percent of the U.S. child population, they made up only 86.1 percent of the uninsured child population. Foreign-born children who were not citizens were over represented among the uninsured — they composed 13.1 percent of uninsured children, while representing only 3.8 percent of the child population.

**Over 80 percent of the uninsured children lived inside metropolitan areas.**

Approximately 82 percent of uninsured children lived inside metropolitan areas — approximately equal to the percent of all children within the United States who reside in metropolitan areas. However, children who lived inside central cities were disproportionately represented among the uninsured. While 29.0 percent of all children lived in central cities, 35.7 percent of uninsured children lived inside central cities.

**FAMILY PATTERNS OF HEALTH INSURANCE COVERAGE**

**Around 87 percent of families had no uninsured children.**

Out of 16.4 million one-child families and 23.4 million multichild families in 2001, 87.4 and 87.5 percent, respectively, had all children insured (see Table 3).<sup>9</sup> Among multichild families, 4 percent had at least one uninsured child and one insured child; an estimated 8.5 percent of multichild families had all uninsured children.

<sup>9</sup> These estimates are not statistically different.

Table 3.  
**Families With Uninsured Children by Characteristic: 2001**

(Numbers in thousands)

Characteristics	One-child families			Two-or-more-child families			
	Total number of families	Percent insured	Percent uninsured	Total number of families	All insured	All Uninsured	Combination
<b>Total</b> .....	<b>16,410</b>	<b>87.4</b>	<b>12.6</b>	<b>23,428</b>	<b>87.5</b>	<b>8.5</b>	<b>4.0</b>
<b>Family Income to Poverty Ratio</b>							
Less than 100 percent .....	1,721	74.8	25.2	3,532	76.6	16.8	6.5
100 to less than 133 percent .....	830	77.1	22.9	1,640	76.5	16.0	7.4
133 to less than 200 percent .....	1,839	77.8	22.2	3,454	81.7	12.8	5.4
200 to less than 250 percent .....	1,456	84.2	15.8	2,416	85.6	9.4	5.0
250 percent or higher .....	10,564	92.3	7.7	12,385	94.0	3.7	2.3
<b>Highest Education Level in Family (18 years and older)</b>							
No high school diploma .....	1,176	72.5	27.5	2,366	68.9	22.4	8.7
High school graduate only .....	4,203	82.2	17.8	5,902	83.5	10.7	5.8
Some college, no degree .....	3,523	86.8	13.2	4,666	87.6	8.4	4.1
Associate degree .....	1,925	91.3	8.7	2,540	91.6	6.0	2.4
Bachelor's degree or higher .....	5,583	93.3	6.7	7,950	94.7	3.6	1.8
<b>Family Structure</b>							
All families .....	16,410	87.4	12.6	23,428	87.5	8.5	4.0
Married-couple .....	10,353	90.3	9.7	17,438	89.5	7.3	3.3
Female householder, no spouse present .....	4,538	83.2	16.8	4,989	83.5	11.1	5.5
Male householder, no spouse present .....	1,518	79.7	20.3	1,000	73.4	16.5	10.1

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

### Nearly 1 in 4 poor families had uninsured children.

Families with higher income levels had higher percentages of insured children. Among all families, poor and near-poor families were the most likely to have uninsured children — about 1 in 4 in 2001.<sup>10</sup> Families with incomes above 250 percent of the poverty level were the least likely to have uninsured children.

<sup>10</sup> Rates for families with an income level less than or equal to 100 percent of the poverty line were not different from the rates for those with an income level of 100 percent to 133 percent of the poverty line.

### Families with higher education levels were less likely to have uninsured children.

Families in which the highest education level was at least a bachelor's degree were the least likely to have uninsured children (6.7 percent among one-child families). Families with no high school graduate were the most likely to have at least one uninsured child (27.5 percent among one-child families).

### Families with a male householder were the most likely to have uninsured children.

While married-couple families were the most likely to have insured children, families with a male householder (no spouse present)

were more likely than those with a female householder (no spouse present) to have all children insured. About 9 in 10 married-couple families had all children insured, which is higher than the rates for other family types.

### CHILDREN'S HEALTH INSURANCE RATES BY STATES

#### Children in Texas and New Mexico were the most likely to be uninsured.

The proportion of children without health insurance ranged from 4.7 percent in Rhode Island to 22.7 percent in Texas, based on estimates from the expanded CPS sample (see Table 4). Although the data presented suggest that Rhode



Table 4.  
**Percent of Children Without Health Insurance for the Entire Year by State  
(3-Year Average): 1999 to 2001**

(Numbers in thousands)

State	Total	3-year average 1999-2001 uninsured	Percent	Total	2-year average 1999-2000 uninsured	Percent	Total	2-year average 2000-2001 uninsured	Percent
<b>United States ...</b>	<b>76,401</b>	<b>9,553</b>	<b>12.5</b>	<b>76,322</b>	<b>9,711</b>	<b>12.7</b>	<b>76,440</b>	<b>9,313</b>	<b>12.2</b>
Alabama .....	1,200	116	9.7	1,198	119	9.9	1,199	112	9.3
Alaska .....	206	30	14.5	208	34	16.3	201	27	13.4
Arizona .....	1,543	281	18.2	1,508	272	18.0	1,566	263	16.8
Arkansas .....	730	89	12.2	724	88	12.1	735	88	12.0
California .....	10,189	1,656	16.2	10,078	1,665	16.5	10,230	1,599	15.6
Colorado .....	1,223	177	14.5	1,215	185	15.2	1,218	169	13.9
Connecticut .....	883	70	7.9	901	71	7.9	856	64	7.4
Delaware .....	211	16	7.5	212	15	6.9	208	16	7.8
District of Columbia .....	116	13	11.3	116	15	12.5	117	11	9.6
Florida .....	3,948	678	17.2	3,855	679	17.6	4,055	700	17.3
Georgia .....	2,325	297	12.8	2,275	261	11.5	2,387	317	13.3
Hawaii .....	334	31	9.2	338	31	9.1	322	29	9.0
Idaho .....	390	60	15.5	385	66	17.2	398	53	13.3
Illinois .....	3,369	374	11.1	3,429	387	11.3	3,294	356	10.8
Indiana .....	1,571	159	10.1	1,587	154	9.7	1,569	177	11.3
Iowa .....	765	47	6.2	765	52	6.8	767	48	6.3
Kansas .....	702	73	10.5	718	85	11.8	691	64	9.3
Kentucky .....	1,030	106	10.3	1,015	105	10.4	1,056	102	9.7
Louisiana .....	1,269	220	17.3	1,249	243	19.5	1,305	188	14.4
Maine .....	303	21	7.0	315	23	7.4	290	22	7.5
Maryland .....	1,410	137	9.7	1,364	135	9.9	1,482	146	9.9
Massachusetts .....	1,528	106	6.9	1,566	118	7.5	1,486	94	6.3
Michigan .....	2,749	209	7.6	2,855	210	7.4	2,589	179	6.9
Minnesota .....	1,310	78	5.9	1,349	82	6.1	1,264	71	5.6
Mississippi .....	818	95	11.6	815	95	11.7	824	86	10.4
Missouri .....	1,503	80	5.3	1,502	80	5.3	1,506	93	6.2
Montana .....	241	38	15.6	244	42	17.3	237	33	14.1
Nebraska .....	469	38	8.0	474	39	8.2	464	36	7.7
Nevada .....	609	106	17.3	607	111	18.4	594	94	15.8
New Hampshire .....	328	21	6.5	341	21	6.1	309	23	7.3
New Jersey .....	2,054	197	9.6	2,093	182	8.7	2,032	209	10.3
New Mexico .....	549	114	20.8	559	128	23.0	531	94	17.8
New York .....	4,934	529	10.7	4,997	562	11.2	4,841	506	10.4
North Carolina .....	2,114	242	11.5	2,059	236	11.4	2,182	243	11.1
North Dakota .....	151	14	9.4	157	16	10.0	147	13	9.0
Ohio .....	2,950	264	9.0	3,025	286	9.5	2,864	264	9.2
Oklahoma .....	903	151	16.8	891	153	17.2	930	156	16.7
Oregon .....	915	108	11.8	914	112	12.2	910	104	11.4
Pennsylvania .....	2,979	209	7.0	3,014	198	6.6	2,955	216	7.3
Rhode Island .....	262	12	4.7	265	12	4.7	258	11	4.3
South Carolina .....	1,045	125	12.0	1,025	133	12.9	1,080	103	9.6
South Dakota .....	196	17	8.7	200	18	9.1	196	17	8.8
Tennessee .....	1,470	110	7.5	1,461	119	8.1	1,483	101	6.8
Texas .....	6,275	1,423	22.7	6,133	1,429	23.3	6,463	1,444	22.3
Utah .....	760	79	10.4	757	73	9.7	766	80	10.4
Vermont .....	146	7	4.9	152	8	5.5	140	5	3.9
Virginia .....	1,864	198	10.6	1,834	219	11.9	1,899	183	9.7
Washington .....	1,565	171	10.9	1,538	163	10.6	1,613	176	10.9
West Virginia .....	405	44	10.8	399	47	11.9	420	44	10.5
Wisconsin .....	1,459	98	6.7	1,509	113	7.5	1,381	67	4.9
Wyoming .....	132	17	13.2	134	18	13.5	131	17	12.9

Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

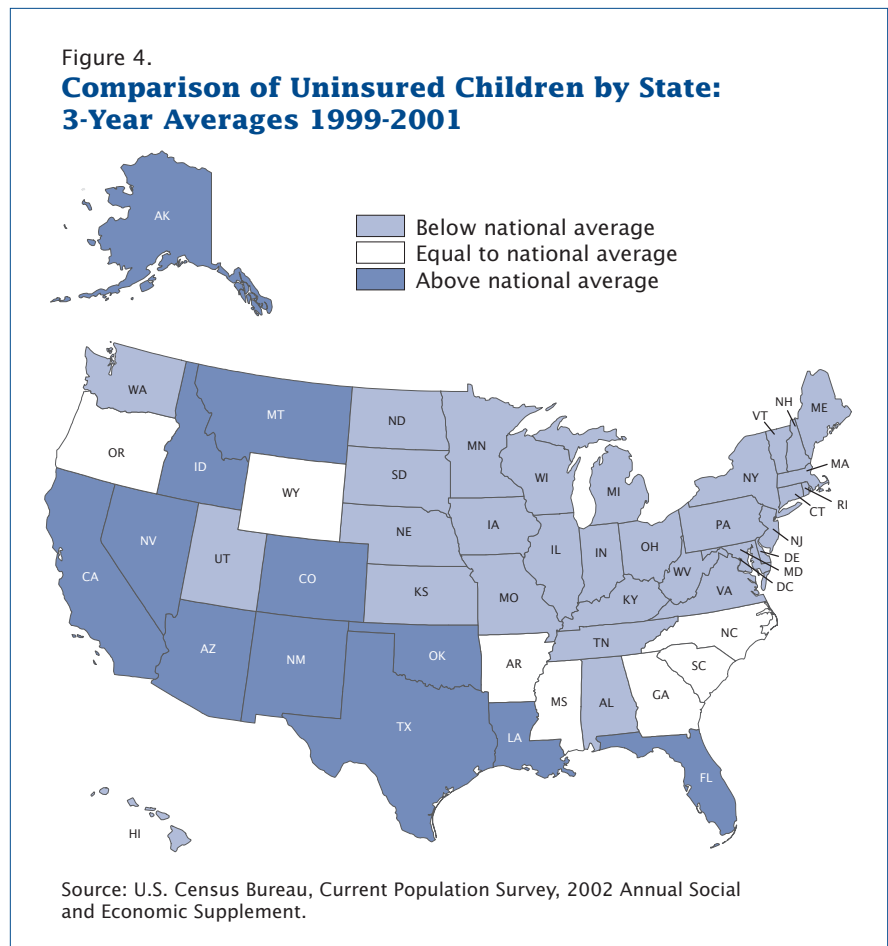
Island had the lowest uninsured rate, its rate was not statistically different from the rates of Vermont, Missouri, Minnesota and Iowa. Similarly, although the data suggest that Texas had the highest uninsured rate, the rates are not significantly different from New Mexico.

The proportion of uninsured children was above the national average in twelve states: Alaska, Colorado, Idaho, Montana, California, Oklahoma, Florida, Louisiana, Nevada, Arizona, New Mexico, and Texas. The proportion of uninsured children was not different from the national average in the District of Columbia, North Carolina, Mississippi, Oregon, South Carolina, Arkansas, Georgia, and Wyoming (see Figure 4). In the remaining states, the proportions of uninsured children were below the national average.

Comparisons of 2-year moving averages (1999-2000 and 2000-2001) show that the proportion of children without coverage decreased in 20 states: Alaska, Arizona, California, Colorado, Idaho, Kansas, Louisiana, Massachusetts, Mississippi, Montana, Nevada, New Mexico, New York, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin, and the District of Columbia. The proportion of uninsured children increased in only six states: Georgia, Indiana, Missouri, New Hampshire, New Jersey, and Pennsylvania. In the remaining states, children's health insurance rates remained the same (see Figure 5).

### ACCURACY OF THE ESTIMATES

Statistics from surveys are subject to sampling and nonsampling error. All comparisons presented in this



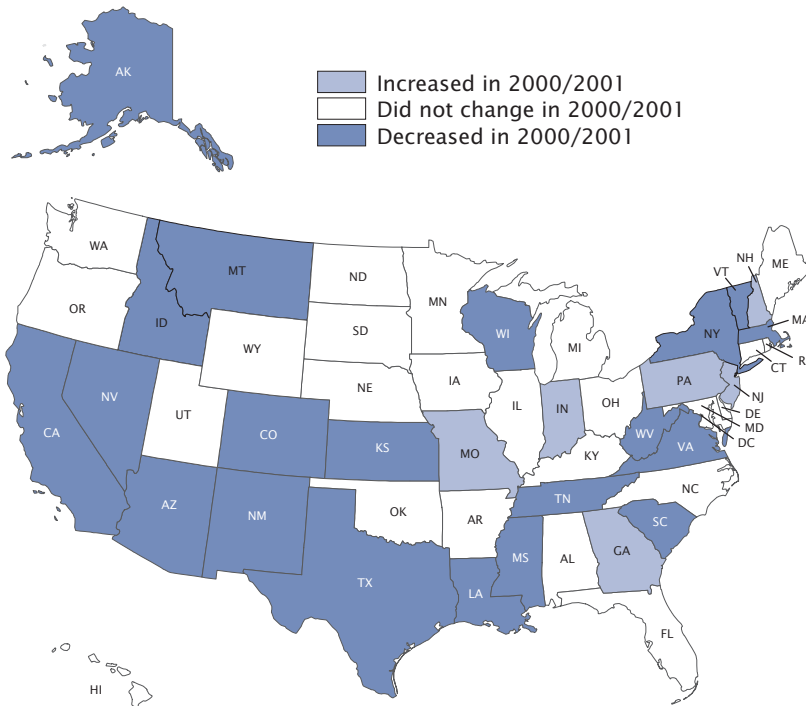
report take sampling error into account and meet the Census Bureau's standards for statistical significance. Nonsampling errors in surveys may be attributed to a variety of sources, such as how the survey was designed, how respondents interpret questions, how able and willing respondents are to provide correct answers, and how accurately answers are coded and classified. The Census Bureau employs quality control procedures throughout the production process including the overall design of surveys, the wording of questions, review of the work of interviewers and coders, and statistical review of reports.

The Current Population Survey weighting procedure uses ratio estimation whereby sample estimates are adjusted to independent

estimates of the national population by age, race, sex, and Hispanic origin. This weighting partially corrects for bias due to undercoverage, but biases may still be present when people who are missed by the survey differ from those interviewed in ways other than age, race, sex, and Hispanic origin. How this weighting procedure affects other variables in the survey is not precisely known. All of these considerations affect comparisons across different surveys or data sources.

For further information on statistical standards and the computation and use of standard errors, contact Jeffrey Stratton of the Demographic Statistical Methods Division on the Internet at [dsmd.source.and.accuracy@census.gov](mailto:dsmd.source.and.accuracy@census.gov).

Figure 5.  
**Changes in 2-Year Moving Averages**  
 (Uninsured children by state: 1999-2000 versus 2000-2001)



Source: U.S. Census Bureau, Current Population Survey, 2002 Annual Social and Economic Supplement.

**Technical Note**

This report presents data on the health insurance coverage of people in the United States during the 2001 calendar year. The data, which are shown by state and selected demographic and socioeconomic characteristics, were collected in the 2002 Annual Social and Economic Supplement to the Current Population Survey (CPS).

**Treatment of Major Federal Health Insurance Programs**

The CPS underreports medicare and medicaid coverage compared

with enrollment and participation data from the Centers for Medicare and Medicaid Services (CMS), formerly the Health Care Financing Administration. A major reason for the lower CPS estimates is that the CPS is a labor force survey and was not designed to collect health insurance data. Consequently, interviewers receive little training on health insurance concepts. Additionally, many people may not be aware that they or their children are covered by a health insurance program, if they have not used covered services recently and therefore fail to report coverage.

CMS data, on the other hand, represent the actual number of people who enrolled or participated in these programs and are a more accurate source of coverage levels.

Changes in medicaid coverage estimates from one year to the next should be viewed with caution. Because many people who are covered by medicaid do not report that coverage, the Census Bureau assigns coverage to those who are generally regarded as “categorically eligible” (those who received some other benefits, usually public assistance payments, that make them eligible for medicaid). Since the number of people receiving public assistance has been dropping, the relationship between medicaid and public assistance has changed, so that the imputation process has introduced a downward bias in the most recent medicaid estimates.

After consulting with health insurance experts, the Census Bureau modified the definition of the population without health insurance in the March 1998 Current Population Survey, which collected data about coverage in 1997. Previously, people with no coverage other than access to the Indian Health Service were counted as part of the insured population. Beginning with the 1997 Health Insurance Coverage report, however, the Census Bureau counted these people as uninsured. The effect of this change on the overall estimates of health insurance coverage was negligible.

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