

CENSUS BRIEF

U.S. Department of Commerce
Economics and Statistics Administration
BUREAU OF THE CENSUS



Children Without Health Insurance

MANY AMERICANS VIEW access to health care as essential for the healthy and secure development of children in their formative years. This Census Brief, based on data collected during the March 1997 Current Population Survey, reports on how well American children are protected by health insurance. The data show that the number of American children without health coverage rose from 8.2 million to 10.6 million from 1987 to 1996, overall a period of relative prosperity.

This increase was not simply due to an increase in the number of children (defined as those below the age of 18) during the 9-year period. The proportion of uncovered children rose as well, from 12.9 percent to 14.8 percent of the under-18 population.

Fact: In 1996, 1 in 7 children in the United States had no health insurance.

ethnic group. In 1996, 13.9 percent of White children had no health coverage. For Hispanics, the percentage was more than twice that, 28.9 percent. African-American children fell between those two groups at 18.8 percent.

Fact: Hispanic children are the least likely to have health-insurance coverage.

While poverty might seem the easy answer to why the lack of coverage varies by race and ethnic group, that is not the case.

The percent of poor White children without health insurance was actually higher than that of poor African Americans in 1996 — 25.2 percent versus 19.7 percent. And the proportion of poor Hispanic children without health insurance was essentially the same as for all Hispanic children.

The gap in children's health coverage, in addition to increasing over the past decade, widened in the most recent period studied, 1995-96. During that period, the percentage

WHO ARE THE UNINSURED CHILDREN?

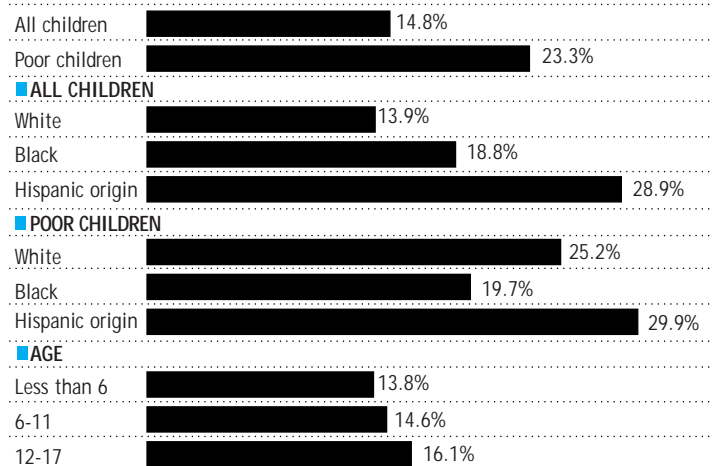
By number, the largest group of children are not poor, as four-fifths are above the poverty level. Nevertheless, there were about 7.2 million non-poor children who did not have health insurance in 1996. They were joined by 3.4 million poor children.

Proportionately, poor children were far more likely to lack necessary health coverage than non-poor children. Among the poor children, 23.3 percent lacked health coverage in 1996, almost twice the 12.7 percent of children above the poverty line.

Fact: Almost 1 in 4 poor children lacked health insurance in 1996.

The proportion of children without health insurance varies greatly by race and

CHILDREN WHO LACKED HEALTH INSURANCE IN 1996



of children not covered rose a full point, from 13.8 percent to 14.8 percent. Among racial and ethnic groups, the proportion of African-American children without coverage was the only one to show a significant rise, from 14.6 percent in 1995 to 19.7 percent in 1996 among poor African-American children and from 15.3 percent to 18.8 percent among all African-American children.

Fact: Most of the increase in uninsured children from 1995-1996 was accounted for by African-American children.

By age, the group most likely to be uninsured has been 12- to 17-year-olds. In 1996, 16.1 percent of this group lacked health coverage; recall that the average for all children was 14.8 percent.

Recent increases in the number and percentage of uninsured children appear to be similarly due to losses of government, not private coverage. From 1995 to 1996, the number of children covered under Medicaid fell from 16.5 million to 15.5 million, the largest drop in any coverage category both in percentage and absolute numbers.

Notably, coverage of children under private, employment-based programs did not change, a predictable result of low levels of unemployment in recent years.

Fact: The growth in the number of children lacking health insurance is largely attributable to the fall-off in Medicaid coverage.

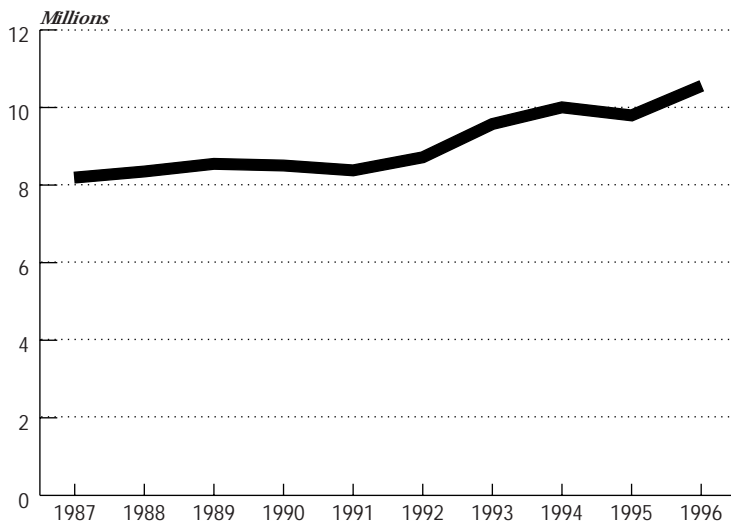
Health insurance coverage for persons under 18 years varies sharply from that of life's other most vulnerable group, the elderly (65 years and older). Mainly because of Medicare, only 1.1 percent of the elderly are without health insurance, compared with 14.8 percent of Americans under 18 years of age.

Fact: A youngster under age 18 is far more likely to be without health insurance coverage than a person 65 years old or older.

Health coverage of the population is a vital issue to the nation's health and is one on which the Census Bureau will continue to report. Future changes in health coverage as programs devolve to the states have emerged as a key issue.

Note: Redesign of health insurance questions in the March 1996 Current Population Survey may partially affect coverage estimates of employment-based and military health care coverage in that year, although overall coverage estimates were not affected.

CHILDREN WITHOUT HEALTH INSURANCE: A NUMBER ON THE RISE



Note: In March 1995 (1994 estimates), the Current Population Survey used redesigned health insurance questions. Increases in estimates of employment-based and military health-care coverage may be partially the result of these questionnaire changes. Overall coverage estimates were not affected.

U.S. Department of Commerce; BUREAU OF THE CENSUS

CENSUS BRIEF

CONTACTS:

Analyst:
Robert Bennefield
301-457-3215
rbennefi@census.gov

Statistical Briefs:
Public Information
Office
301-457-3030
pio@census.gov

This Brief is one of a series that presents information of current policy interest. All statistics are subject to sampling variability, as well as survey design flaws, respondent classification and reporting errors, and data processing mistakes. The Census Bureau has taken steps to minimize errors, and analytical statements have been tested and meet statistical standards. However, because of methodological differences, use caution when comparing these data with data from other sources.