

# Whose Kids are Covered?



## A STATE-BY-STATE LOOK AT UNINSURED CHILDREN

M A R C H 2 0 0 7

Prepared for the Robert Wood Johnson Foundation by the State Health Access Data Assistance Center, University of Minnesota—  
Using data from the U.S. Census Bureau (2004-2006 Current Population Surveys), U.S. Centers for Medicare & Medicaid Services  
(2002-2005) and the U.S. Centers for Disease Control and Prevention's National Health Interview Survey (1997 & 2005).

**CoverThe**  
**Uninsured**  
LET'S GET AMERICA'S KIDS COVERED

## **WHOSE KIDS ARE COVERED?**

### ***A State-by-State Look at Uninsured Children***

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This report is being released in conjunction with the Robert Wood Johnson Foundation's *Cover the Uninsured* campaign, which in 2007, is focusing on the need for children to have health insurance. Now in its fifth year, the campaign is the largest mobilization in history to shine a national spotlight on the need to secure health coverage for all Americans. The Foundation and the broad network of business owners, union members, teachers, students, consumers, doctors, nurses, faith leaders and others involved in this campaign are planning activities that highlight the success of SCHIP, demonstrate the ongoing need for ensuring that children have health coverage and enroll eligible families in insurance programs.

The Robert Wood Johnson Foundation (RWJF) commissioned the State Health Access Data Assistance Center (SHADAC), located at the University of Minnesota School of Public Health to develop a comprehensive state-by-state analysis on children's access to health insurance.

The Foundation focuses on the pressing health and health care issues facing our country. As the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans, the Foundation works with a diverse group of organizations and individuals to identify solutions and achieve comprehensive, meaningful and timely change. For more than 30 years, the Foundation has brought experience, commitment and a rigorous, balanced approach to the problems that affect the health and health care of those it serves. When it comes to helping Americans lead healthier lives and get the care they need, the Foundation expects to make a difference in your lifetime. For more information, visit [www.rwjf.org](http://www.rwjf.org).

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The University of Minnesota's State Health Access Data Assistance Center (SHADAC) helps states monitor rates of health insurance coverage and understand factors associated with uninsurance. SHADAC provides targeted policy analysis and technical assistance to states that are conducting their own health insurance surveys and/or using data from national surveys. Information is available at [www.shadac.org](http://www.shadac.org).

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**Table 1**

**Percent of Uninsured Children (0-18) who are Living in Families Below 200% of the Federal Poverty Level (approximately \$40,000 for a family of four in 2005) by Age and State: Three-Year Average 2003-2005**

State	0-5 years old			6-12 years old			13-18 years old			All children 0-18 years old		
	Percent	SE	Number	Percent	SE	Number	Percent	SE	Number	Percent	SE	Number
Alabama	-	-	-	81.3% **	5.5%	17,751	57.6%	8.1%	20,670	64.0%	5.5%	52,054
Alaska	60.0%	7.4%	3,598	47.4% *	7.4%	3,435	51.7%	6.7%	3,797	53.2% *	5.0%	10,830
Arizona	72.9%	5.6%	58,351	77.3% *	4.6%	69,729	66.8%	5.1%	62,322	72.3% *	3.5%	190,401
Arkansas	45.4%	10.4%	8,180	55.9%	8.4%	13,940	53.1%	7.6%	15,849	53.0%	5.8%	37,969
California	61.1%	3.1%	215,708	68.0%	2.6%	310,634	60.8%	2.5%	334,428	63.4%	1.8%	860,770
Colorado	65.1%	5.6%	35,500	70.4%	4.5%	43,120	58.0%	5.3%	34,551	64.5%	3.4%	113,171
Connecticut	44.7% *	7.1%	9,750	49.3% *	7.1%	10,932	55.6%	6.3%	17,217	51.3% **	4.6%	37,899
Delaware	55.6%	7.8%	4,250	59.9%	7.4%	4,998	56.5%	7.0%	4,150	58.3%	4.9%	13,398
District of Columbia	-	-	-	-	-	-	69.3%	8.5%	3,039	73.9%	6.1%	7,642
Florida	55.5%	4.3%	106,416	64.9%	3.6%	163,039	63.7%	3.3%	174,890	62.2%	2.4%	444,345
Georgia	60.9%	6.0%	64,172	76.4%	5.3%	71,868	61.3%	5.5%	64,497	66.0%	3.9%	200,537
Hawaii	-	-	-	49.0%	10.5%	3,481	43.0% *	9.2%	3,350	42.5% **	6.7%	8,370
Idaho	66.6%	7.5%	8,327	61.4%	6.8%	10,491	54.4%	6.4%	10,293	59.9%	5.0%	29,110
Illinois	66.2%	4.9%	67,978	67.9%	4.4%	84,018	57.4%	4.2%	85,058	63.3%	3.1%	237,054
Indiana	72.4%	7.0%	28,646	53.5%	8.2%	25,029	59.0%	6.0%	43,572	60.5%	5.3%	97,247
Iowa	64.3%	8.3%	13,064	65.2%	6.9%	10,976	66.2%	8.3%	10,527	66.1%	5.3%	34,567
Kansas	62.5%	8.4%	9,085	71.3%	7.7%	10,210	75.5% *	6.4%	15,307	70.4%	5.1%	34,602
Kentucky	78.4% *	7.0%	19,333	74.8%	7.2%	23,265	66.0%	7.2%	25,960	73.4% *	4.6%	68,558
Louisiana	69.5%	8.2%	24,007	65.3%	7.6%	23,921	68.8%	6.8%	41,340	68.2%	5.1%	89,267
Maine	54.5%	9.0%	3,823	66.4%	8.0%	3,684	53.8%	8.2%	4,755	57.9%	5.4%	12,262
Maryland	53.4%	7.4%	24,745	61.4%	7.3%	23,309	56.7%	6.7%	28,879	57.4%	5.1%	76,932
Massachusetts	-	-	-	40.6% **	8.1%	14,775	53.6%	8.2%	24,245	48.0% **	5.8%	51,341
Michigan	60.9%	7.8%	25,523	60.0%	7.4%	29,331	50.9%	6.5%	37,284	56.5%	4.9%	92,137
Minnesota	54.6%	8.3%	11,996	54.4%	7.8%	15,525	50.9%	7.1%	18,156	53.8%	5.2%	45,677
Mississippi	78.4% *	7.4%	18,883	76.9%	6.1%	27,239	67.5%	6.1%	29,339	73.7% *	4.2%	75,461
Missouri	45.6%	9.2%	13,984	67.2%	7.4%	25,826	65.8%	6.1%	33,246	61.2%	5.2%	73,055
Montana	69.8%	7.2%	7,643	69.4%	7.0%	9,232	57.7%	7.0%	7,438	65.8%	4.9%	24,312
Nebraska	69.4%	8.1%	6,277	62.9%	8.5%	6,433	58.2%	8.0%	6,478	63.0%	5.6%	19,188
Nevada	57.4%	5.6%	19,669	66.9%	5.1%	25,878	57.7%	5.3%	19,439	61.1%	3.6%	64,986
New Hampshire	35.7% **	8.2%	2,391	42.8% **	8.7%	2,479	46.2% *	7.5%	3,242	41.3% ***	5.3%	8,112
New Jersey	55.4%	6.2%	37,422	49.0% **	5.8%	40,085	51.4% *	4.9%	54,245	51.4% **	3.7%	131,752
New Mexico	78.6% **	5.6%	18,480	69.2%	6.3%	20,894	64.6%	5.9%	21,910	69.7%	4.3%	61,284
New York	61.9%	5.5%	61,219	65.9%	4.4%	91,195	59.2%	4.0%	104,145	62.0%	3.0%	256,559
North Carolina	74.1%	6.1%	47,427	62.3%	5.6%	59,606	67.2%	4.7%	74,223	67.1%	3.7%	181,256
North Dakota	79.4% *	7.5%	2,873	66.2%	8.3%	2,914	70.6%	6.3%	4,325	71.5%	4.7%	10,112
Ohio	63.0%	6.7%	39,220	64.1%	5.7%	54,703	62.8%	5.7%	63,532	63.3%	4.1%	157,455
Oklahoma	61.0%	6.9%	27,462	65.7%	6.7%	27,282	56.8%	6.2%	32,538	60.8%	4.5%	87,283
Oregon	68.7%	7.3%	17,603	64.8%	6.4%	23,487	58.7%	6.2%	25,469	63.0%	4.6%	66,559
Pennsylvania	69.3%	6.0%	59,092	65.9%	5.6%	63,031	66.2%	5.3%	62,453	66.9%	4.2%	184,575
Rhode Island	51.9%	8.6%	2,656	59.3%	8.7%	3,352	52.0%	7.6%	4,025	54.5%	5.7%	10,033
South Carolina	54.8%	10.0%	13,246	70.1%	7.3%	27,561	66.9%	6.4%	25,346	65.1%	4.9%	66,153
South Dakota	64.4%	7.5%	3,530	56.0%	8.3%	3,282	53.1%	7.2%	3,601	58.0%	5.1%	10,413
Tennessee	68.7%	8.4%	28,587	66.7%	7.7%	36,349	72.9%	7.3%	39,003	69.5%	5.1%	103,938
Texas	67.7%	2.9%	274,665	73.3% **	2.4%	343,490	68.1% **	2.4%	328,405	69.7% **	1.7%	946,560
Utah	60.1%	7.8%	13,129	65.2%	6.4%	21,225	51.3%	6.3%	17,494	58.5%	4.8%	51,848
Vermont	-	-	-	-	-	-	36.2% ***	7.5%	1,503	36.2% ***	6.2%	2,963
Virginia	54.8%	8.5%	26,840	64.5%	7.2%	29,507	50.3%	6.5%	36,578	55.2%	5.1%	92,925
Washington	59.4%	8.4%	22,339	48.6% *	8.5%	18,865	55.9%	6.8%	32,430	55.0%	5.5%	73,633
West Virginia	74.5%	7.2%	3,909	55.0%	10.3%	6,143	56.8%	6.7%	11,159	58.1%	5.6%	21,211
Wisconsin	54.1%	9.6%	12,531	62.9%	8.0%	21,139	69.4%	6.7%	30,454	63.7%	5.3%	64,124
Wyoming	45.4% *	8.3%	1,822	42.6% **	8.0%	2,157	46.9% *	7.2%	2,646	46.2% **	5.3%	6,626
TOTAL - U.S.	63.1%	1.1%	1,555,369	66.5%	0.9%	1,984,349	61.4%	0.9%	2,158,803	63.6%	0.6%	5,698,521

Source: 2004, 2005, and 2006 Current Population Survey

\* Indicates statistical significance between state rate and national rate at p<0.05, \*\*p<0.01, \*\*\*p<0.001

SE = Standard error

Note: Data for which there are 50 or less unweighted observations within a state are not reported; as such a small number of respondents can generate imprecise and misleading estimates.

**Table 2**

**Changes in Percent of Working Adults 18-64 Years of Age with Children (0-17) Living in the Household who were Offered Health Insurance Through Their Employer in the United States by Selected Characteristics: 1997 to 2005**

	1997 NHIS			2005 NHIS			Difference in Percents
	Percent	SE	Number	Percent	SE	Number	
TOTAL - U.S.	69.2%	0.4%	58,090,383	66.8%	0.4%	60,284,075	2.4% ***
Below 100% FPL (below \$19,971 income for 2005 for a family of four)	37.8%	1.2%	5,708,966	33.4%	1.3%	5,870,131	4.4% *
At or Above 100% FPL ( below \$19,971 income for 2005 for a family of four)	72.7%	0.4%	52,381,417	70.5%	0.4%	54,413,944	2.2% ***
Below 200% FPL (below \$39,942 income for 2005 for a family of four)	52.1%	0.7%	16,940,462	47.8%	0.8%	17,050,718	4.3% ***
200% - 399% FPL (\$39,942 - \$79,884 income for 2005 for a family of four)	73.5%	0.5%	22,620,066	70.2%	0.6%	20,759,437	3.2% ***
400% FPL (At or Above \$79,884 income for 2005 for a family of four)	79.7%	0.6%	18,529,855	78.2%	0.5%	22,473,920	1.5%
RACE							
White	69.1%	0.5%	46,443,835	66.6%	0.4%	48,874,370	2.6% ***
Black	73.7%	0.9%	6,952,309	70.6%	1.1%	7,316,613	3.1% *
American Indian/Alaskan Native	59.3%	4.0%	413,013	53.0%	3.7%	482,123	6.3%
Asian	66.3%	2.1%	2,393,149	66.2%	2.0%	2,761,999	0.2%
Other	60.6%	2.2%	1,597,483	62.2%	3.8%	689,969	-1.7%
Insured	77.5%	0.4%	49,200,132	76.1%	0.4%	49,509,439	1.4% **
Uninsured	23.5%	0.9%	8,886,330	23.9%	0.8%	10,605,278	-0.4%

Source: National Health Interview Survey 1997 and 2005.

\* Indicates statistical significant difference between offer rates over time at  $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$   
SE = Standard Error

**Table 3**

**Number and Percent of Children (0-18) With and Without Health Insurance Coverage in the United States by State: Three-Year Average 2003-2005**

State	Number of children with health insurance	Percent of children with health insurance	SE	Number of children without health insurance	Percent of children without health insurance	SE	Total number of children in state
Alabama	1,070,724	92.8%	0.8%	83,024	7.2% ***	0.8%	1,153,749
Alaska	177,555	89.7%	1.0%	20,489	10.3%	1.0%	198,044
Arizona	1,379,595	84.1%	1.2%	262,350	15.9% ***	1.2%	1,641,945
Arkansas	644,617	90.0%	1.1%	71,398	10.0%	1.1%	716,015
California	8,764,487	86.6%	0.5%	1,358,484	13.4% ***	0.5%	10,122,970
Colorado	1,050,269	85.7%	1.0%	175,144	14.3% **	1.0%	1,225,413
Connecticut	814,681	91.7%	0.8%	73,421	8.3% ***	0.8%	888,102
Delaware	186,534	89.1%	1.0%	22,681	10.9%	1.0%	209,215
District of Columbia	106,537	91.1%	1.3%	10,400	8.9%	1.3%	116,937
Florida	3,515,866	83.1%	0.8%	713,288	16.9% ***	0.8%	4,229,154
Georgia	2,139,786	87.5%	1.0%	304,247	12.5%	1.0%	2,444,033
Hawaii	296,907	93.8%	0.8%	19,665	6.2% ***	0.8%	316,572
Idaho	358,090	88.1%	1.1%	48,174	11.9%	1.1%	406,265
Illinois	3,060,486	89.1%	0.7%	374,489	10.9%	0.7%	3,434,975
Indiana	1,518,553	90.4%	1.0%	161,444	9.6%	1.0%	1,679,997
Iowa	684,312	93.1%	0.8%	51,084	6.9% ***	0.8%	735,395
Kansas	679,282	93.2%	0.8%	49,168	6.8% ***	0.8%	728,451
Kentucky	953,616	91.1%	1.0%	93,074	8.9% **	1.0%	1,046,691
Louisiana	1,067,576	89.1%	1.2%	132,142	10.9%	1.2%	1,199,717
Maine	283,396	93.1%	0.7%	20,883	6.9% ***	0.7%	304,278
Maryland	1,322,015	90.8%	1.0%	133,444	9.2% *	1.0%	1,455,459
Massachusetts	1,479,852	93.4%	0.7%	103,904	6.6% ***	0.7%	1,583,756
Michigan	2,513,154	93.9%	0.6%	162,668	6.1% ***	0.6%	2,675,822
Minnesota	1,225,587	93.5%	0.7%	84,993	6.5% ***	0.7%	1,310,580
Mississippi	704,371	87.3%	1.3%	102,855	12.7%	1.3%	807,227
Missouri	1,355,729	91.9%	0.8%	119,412	8.1% ***	0.8%	1,475,142
Montana	191,154	83.8%	1.6%	37,008	16.2% **	1.6%	228,161
Nebraska	436,458	93.5%	0.8%	30,591	6.5% ***	0.8%	467,049
Nevada	542,278	83.6%	1.1%	106,167	16.4% ***	1.1%	648,445
New Hampshire	303,906	94.0%	0.6%	19,402	6.0% ***	0.6%	323,309
New Jersey	2,039,309	88.9%	0.8%	255,043	11.1%	0.8%	2,294,353
New Mexico	435,266	83.4%	1.5%	86,842	16.6% ***	1.5%	522,109
New York	4,430,666	91.4%	0.5%	417,350	8.6% ***	0.5%	4,848,015
North Carolina	1,990,880	88.1%	0.9%	268,928	11.9%	0.9%	2,259,807
North Dakota	140,956	90.9%	1.0%	14,153	9.1% *	1.0%	155,109
Ohio	2,714,049	91.6%	0.7%	249,019	8.4% ***	0.7%	2,963,068
Oklahoma	763,050	84.1%	1.4%	144,294	15.9% **	1.4%	907,344
Oregon	796,988	88.2%	1.1%	106,535	11.8%	1.1%	903,523
Pennsylvania	2,734,923	90.8%	0.8%	276,974	9.2% **	0.8%	3,011,898
Rhode Island	248,984	93.0%	0.8%	18,679	7.0% ***	0.8%	267,663
South Carolina	978,548	90.5%	1.0%	102,625	9.5% *	1.0%	1,081,173
South Dakota	185,590	91.2%	0.9%	17,879	8.8% **	0.9%	203,469
Tennessee	1,331,740	89.9%	1.2%	149,989	10.1%	1.2%	1,481,730
Texas	5,325,983	79.7%	0.7%	1,358,654	20.3% ***	0.7%	6,684,638
Utah	716,729	89.0%	1.0%	88,898	11.0%	1.0%	805,626
Vermont	137,201	94.4%	0.7%	8,180	5.6% ***	0.7%	145,381
Virginia	1,752,554	91.3%	0.9%	167,903	8.7% **	0.9%	1,920,457
Washington	1,460,217	91.7%	0.9%	131,745	8.3% ***	0.9%	1,591,962
West Virginia	377,774	91.2%	1.0%	36,357	8.8% **	1.0%	414,131
Wisconsin	1,300,429	92.8%	0.8%	100,702	7.2% ***	0.8%	1,401,130
Wyoming	111,001	88.6%	1.1%	14,305	11.4%	1.1%	125,307
TOTAL - U.S.	68,800,213	88.5%	0.1%	8,960,548	11.5%	0.1%	77,760,760

Source: 2004, 2005 and 2006 U.S. Census Bureau Current Population Survey (CPS) - Annual Social and Economic Supplement.

\* Indicates statistical significance between state uninsurance rate and national uninsurance rate at p<0.05, \*\*p<0.01 and \*\*\*p<0.001.  
SE = Standard Error

**Table 4**

**Total Number of People Ever Enrolled in the State Children's Health Insurance Program: Fiscal Years 2002-2005**

State	2002	2003	2004	2005
Alabama	83,359	78,554	79,407	81,856
Alaska	22,291	22,934	21,966	22,322
Arizona	92,705	90,468	87,681	88,005
Arkansas	1,912	NR	799*	1,214
California	856,994	955,152	1,035,752	1,223,475
Colorado	51,826	74,144	57,244 <sup>^</sup>	59,530
Connecticut	21,346	21,471	21,438	22,289
Delaware	9,691	9,744	10,250	10,354
District of Columbia	5,060	5,875	6,093	6,631
Florida	368,180	443,177	419,707	384,801
Georgia	221,005	251,711	280,083	306,733
Hawaii	8,474	12,022	19,237	20,602
Idaho	16,895	16,877	19,054	21,839
Illinois	68,032	126,855	234,027	281,432
Indiana	66,225	73,762	80,698	129,544
Iowa	34,506	37,060	40,776	46,562
Kansas	40,783	45,662	44,350	47,323
Kentucky	93,941	94,053	94,500	63,728
Louisiana	87,675	104,763	105,580	109,150
Maine	22,586	29,474	29,171	30,654
Maryland	125,180	130,161	111,488	120,316
Massachusetts	116,699	125,177	166,508	162,679
Michigan	71,882	77,467	87,563*	89,257
Minnesota	49*	48	4,784	5,076
Mississippi	64,805	75,010	82,900	79,352
Missouri	112,004	150,292	176,014	115,355
Montana	13,875	13,084	15,281	15,841
Nebraska	16,227	45,490	33,314	44,706
Nevada	37,878	47,183	38,519	39,316
New Hampshire	8,138	9,893	10,951	11,892
New Jersey	117,053	119,272	127,244	129,591
New Mexico	19,940	18,841	20,804	24,310
New York	807,145	795,111	826,611	618,973
North Carolina	120,090	149,979	174,259	196,181
North Dakota	4,463	4,955	5,133	5,725
Ohio	183,034	204,114	220,190	216,495
Oklahoma	84,490	91,914	100,761	108,100
Oregon	42,976	44,752	46,720	52,722
Pennsylvania	148,689	160,015	177,415	179,807
Rhode Island	19,515	24,505	25,573	27,144
South Carolina	68,928	76,128	75,597	80,646
South Dakota	11,183	11,361	13,397	14,038
Tennessee	10,216*	NR	NR	NR
Texas	727,452	726,428	650,856	526,406
Utah	33,808	37,766	38,693	43,931
Vermont	6,162	6,467	6,693	6,614
Virginia	67,974	83,716	99,569	124,055
Washington	8,754	9,571	17,002	15,547
West Virginia	35,949	35,320	36,906	38,614
Wisconsin	62,391	68,332	67,893	57,165
Wyoming	5,059	5,241	5,525	6,120
<b>TOTAL - U.S.</b>	<b>5,315,229</b>	<b>5,841,351</b>	<b>6,063,614</b>	<b>6,114,018</b>

Source: U.S. Centers for Medicare & Medicaid Services.

<http://www.cms.hhs.gov/NationalSCHIPPPolicy/SCHIPER/list.asp#TopOfPage>

\* State total is not factored into national total because it was not reported at the time of CMS's total tabulation (but was subsequently added in later SCHIP reports).

<sup>^</sup> Colorado was only able to provide accurate data for 10.5 months for FY 2004.

NR = Indicates that state had not reported data.

**Table 5**

**Uninsurance Rate for Children (0-18) in the United States by Age and State: Three-Year Average 2003-2005**

State	0-5 years old			6-12 years old			13-18 years old			All children 0-18 years old		
	Percent	SE	Number	Percent	SE	Number	Percent	SE	Number	Percent	SE	Number
Alabama	6.3% *	1.4%	23,314	5.6% ***	1.0%	23,606	9.8% *	1.5%	36,104	7.2% ***	0.8%	83,024
Alaska	9.7%	1.3%	6,081	9.7%	1.2%	6,885	11.5%	1.2%	7,522	10.3%	0.8%	20,489
Arizona	14.6% *	1.5%	79,074	14.7% *	1.5%	90,202	19.2% **	1.8%	93,074	15.9% **	1.1%	262,350
Arkansas	7.9%	1.4%	17,746	9.0%	1.2%	23,592	13.4%	1.7%	30,061	10.0%	0.9%	71,398
California	11.3%	1.2%	351,623	12.3%	1.0%	456,976	16.8% *	1.2%	549,885	13.4%	0.8%	1,358,484
Colorado	13.5%	1.6%	54,632	13.9%	1.5%	61,026	15.6%	1.8%	59,486	14.3% *	1.1%	175,144
Connecticut	7.8%	1.1%	19,475	6.9% **	0.9%	22,729	10.2% *	1.1%	31,217	8.3% ***	0.7%	73,421
Delaware	10.7%	1.4%	7,342	11.6%	1.5%	8,306	10.3% *	1.5%	7,033	10.9%	1.0%	22,681
District of Columbia	7.6%	1.6%	2,828	7.5%	1.7%	3,088	11.7%	1.9%	4,484	8.9%	1.2%	10,400
Florida	14.8% **	1.4%	188,492	15.8% ***	1.3%	250,052	19.9% ***	1.4%	274,744	16.9% ***	0.9%	713,288
Georgia	12.7%	1.7%	105,656	10.9%	1.5%	94,035	14.0%	1.7%	104,555	12.5%	1.1%	304,247
Hawaii	4.7% ***	1.2%	4,599	6.1% **	1.2%	7,239	7.7% ***	1.2%	7,827	6.2% ***	0.8%	19,665
Idaho	10.0%	1.4%	12,454	11.6%	1.4%	16,844	13.9%	1.5%	18,877	11.9%	1.0%	48,174
Illinois	9.3%	1.0%	101,788	10.1%	1.1%	123,048	13.3%	1.2%	149,653	10.9%	0.7%	374,489
Indiana	7.2%	1.4%	39,098	8.0%	1.4%	47,131	13.6%	1.6%	75,215	9.6%	1.1%	161,444
Iowa	8.3%	1.4%	18,721	6.3% **	1.1%	16,274	6.4% ***	1.3%	16,088	6.9% ***	0.8%	51,084
Kansas	6.2% **	1.0%	14,363	5.6% ***	1.1%	14,427	8.5% **	1.4%	20,379	6.8% ***	0.8%	49,168
Kentucky	7.8%	1.3%	24,314	7.7%	1.3%	30,212	11.1%	1.4%	38,549	8.9% *	0.9%	93,075
Louisiana	9.1%	1.5%	34,927	8.5%	1.3%	36,329	15.5%	2.0%	60,886	10.9%	1.1%	132,142
Maine	7.9%	1.4%	6,646	5.3% ***	1.0%	5,566	7.5% ***	1.2%	8,670	6.9% ***	0.8%	20,883
Maryland	9.6%	1.7%	44,601	7.5% *	1.2%	37,897	10.5%	1.7%	50,946	9.2%	1.1%	133,444
Massachusetts	5.6% **	1.4%	24,894	5.7% ***	1.0%	33,370	8.4% ***	1.3%	45,640	6.6% ***	0.8%	103,904
Michigan	5.2% ***	1.0%	41,896	4.8% ***	0.9%	47,449	8.2% ***	1.1%	73,323	6.1% ***	0.7%	162,668
Minnesota	5.6% ***	1.0%	21,685	5.6% ***	1.0%	27,909	8.3% ***	1.1%	35,400	6.5% ***	0.7%	84,993
Mississippi	9.9%	1.5%	24,221	12.5%	1.5%	35,342	15.4%	1.7%	43,292	12.7%	1.1%	102,855
Missouri	7.3%	1.3%	30,800	6.8% **	1.0%	37,639	10.2% *	1.1%	50,974	8.1% ***	0.8%	119,413
Montana	16.9% **	2.4%	10,893	17.1% *	2.5%	13,436	15.0%	2.1%	12,679	16.2% **	1.6%	37,008
Nebraska	6.5% *	1.3%	9,249	6.2% **	1.0%	10,202	7.0% ***	1.2%	11,140	6.5% ***	0.8%	30,591
Nevada	17.8% **	2.1%	34,226	15.9% **	1.8%	38,188	15.8%	1.6%	33,752	16.4% ***	1.3%	106,167
New Hampshire	6.7% *	1.1%	6,522	5.1% ***	0.9%	5,918	6.3% ***	1.1%	6,962	6.0% ***	0.7%	19,403
New Jersey	9.9%	1.5%	67,141	10.0%	1.2%	82,205	13.5%	1.4%	105,698	11.1%	0.9%	255,043
New Mexico	14.4% *	1.8%	23,338	15.9% **	1.7%	29,858	19.3% **	1.7%	33,646	16.6% ***	1.2%	86,842
New York	7.3% *	0.9%	99,185	7.8% *	0.9%	140,106	10.5% *	1.0%	178,058	8.6% ***	0.6%	417,349
North Carolina	8.5%	1.6%	63,343	12.0%	1.7%	94,311	15.2%	1.7%	111,273	11.9%	1.1%	268,928
North Dakota	7.6%	1.2%	3,692	8.7%	1.4%	4,358	10.8%	1.5%	6,103	9.1% *	0.9%	14,153
Ohio	7.0% *	1.0%	62,096	8.0%	1.1%	85,185	10.0% *	1.2%	101,737	8.4% ***	0.8%	249,019
Oklahoma	14.6% *	2.0%	45,479	13.1%	1.9%	40,688	20.3% **	2.2%	58,127	15.9% **	1.4%	144,294
Oregon	9.4%	1.3%	25,987	11.5%	1.4%	36,840	14.5%	1.7%	43,708	11.8%	1.0%	106,535
Pennsylvania	9.4%	1.3%	85,378	9.1%	1.2%	96,763	9.2% **	1.3%	94,834	9.2% *	0.9%	276,975
Rhode Island	6.3% *	1.4%	4,849	6.6% **	1.2%	6,001	7.9% ***	1.3%	7,828	7.0% ***	0.9%	18,679
South Carolina	6.8% *	1.1%	24,315	10.4%	1.4%	39,630	10.9%	1.3%	38,680	9.5%	0.9%	102,625
South Dakota	8.6%	1.2%	5,565	7.9%	1.3%	5,777	10.0% **	1.3%	6,537	8.8% **	0.9%	17,879
Tennessee	9.3%	1.7%	41,500	10.6%	1.8%	55,318	10.4%	1.7%	53,172	10.1%	1.2%	149,989
Texas	18.2% ***	1.1%	405,910	19.7% ***	1.1%	470,217	23.4% ***	1.4%	482,528	20.3% ***	0.8%	1,358,654
Utah	7.6%	1.3%	21,769	12.0%	1.4%	32,821	13.8%	1.6%	34,308	11.0%	1.0%	88,898
Vermont	4.5% ***	1.2%	1,710	4.5% ***	0.9%	2,311	7.6% ***	1.1%	4,160	5.6% ***	0.7%	8,180
Virginia	7.6%	1.2%	48,064	7.3%	1.5%	47,292	11.4%	1.5%	72,547	8.7% *	1.0%	167,903
Washington	7.8%	1.1%	36,533	6.6% **	1.1%	38,486	10.5% *	1.4%	56,726	8.3% **	0.8%	131,745
West Virginia	5.0% ***	1.2%	5,947	7.5%	1.4%	10,950	12.9%	1.7%	19,460	8.8% *	1.0%	36,357
Wisconsin	5.5% **	1.2%	23,657	6.7% **	1.1%	33,213	9.2% **	1.4%	43,831	7.2% ***	0.8%	100,702
Wyoming	9.6%	1.3%	3,762	11.6%	1.7%	5,005	12.7%	1.8%	5,538	11.4%	1.1%	14,306
TOTAL - U.S.	10.2%	1.0%	2,461,380	10.6%	0.8%	2,982,252	13.7%	0.9%	3,516,916	11.5%	0.6%	8,960,547

Source: 2004, 2005 and 2006 U.S. Census Bureau Current Population Survey (CPS) - Annual Social and Economic Supplement.

\* Indicates statistical significance between state uninsurance rate and national uninsurance rate at p<0.05, \*\*p<0.01 and \*\*\*p<0.001.  
SE = Standard Error

**Table 6**

**Percent of Uninsured Children (0-18) Living in Families Below 200% of the Federal Poverty Level (approximately \$40,000 for a family of four in 2005) With At Least One Person in the Household Working Full Time by State: Two-Year Average 2004-2005**

State	Percent	SE
Alabama	63.6%	9.6%
Alaska	42.3%	8.1%
Arizona	75.9%	4.5%
Arkansas	65.6%	8.6%
California	74.1%	2.4%
Colorado	70.0%	4.8%
Connecticut	47.3%	8.6%
Delaware	68.2%	6.2%
District of Columbia	45.7%	9.9%
Florida	60.7%	4.0%
Georgia	69.6%	5.0%
Hawaii	41.0%	12.5%
Idaho	76.9%	6.3%
Illinois	65.3%	5.1%
Indiana	72.0%	7.4%
Iowa	73.4%	7.2%
Kansas	69.2%	7.5%
Kentucky	61.1%	8.9%
Louisiana	46.1%	10.0%
Maine	41.7%	8.7%
Maryland	54.0%	8.5%
Massachusetts	45.3%	10.7%
Michigan	44.7%	8.3%
Minnesota	71.5%	7.6%
Mississippi	57.9%	8.2%
Missouri	61.5%	7.0%
Montana	67.7%	7.3%
Nebraska	72.0%	8.0%
Nevada	72.5%	5.6%
New Hampshire	45.2%	8.8%
New Jersey	65.8%	6.6%
New Mexico	81.2%	4.8%
New York	62.3%	5.1%
North Carolina	64.1%	5.6%
North Dakota	69.7%	7.5%
Ohio	50.1%	6.8%
Oklahoma	57.4%	8.0%
Oregon	72.4%	6.1%
Pennsylvania	64.0%	6.2%
Rhode Island	50.4%	10.0%
South Carolina	75.6%	6.5%
South Dakota	51.1%	8.5%
Tennessee	65.2%	8.4%
Texas	77.8%	2.3%
Utah	65.7%	7.7%
Vermont	58.2%	12.1%
Virginia	69.8%	6.9%
Washington	63.1%	8.0%
West Virginia	37.7%	9.5%
Wisconsin	69.1%	7.4%
Wyoming	76.4%	7.3%
TOTAL - U.S.	67.8%	1.0%

Source: 2004 and 2005 U.S. Census Bureau Current Population Survey (CPS) – Annual Social and Economic Supplement.

SE = Standard Error



**Table 7**

**Percent of Uninsured Children (0-18) Living in Family With At Least One Person Working Full Time by State: Two-Year Average 2004-2005**

State	Percent	SE
Alabama	71.6%	7.4%
Alaska	62.7%	6.1%
Arizona	79.5%	3.6%
Arkansas	77.7%	5.3%
California	77.1%	1.8%
Colorado	75.8%	3.6%
Connecticut	69.7%	5.3%
Delaware	74.0%	4.4%
District of Columbia	54.7%	8.9%
Florida	70.1%	2.9%
Georgia	77.4%	3.7%
Hawaii	65.3%	7.3%
Idaho	79.8%	4.5%
Illinois	71.3%	3.8%
Indiana	77.5%	5.2%
Iowa	80.5%	5.0%
Kansas	78.0%	5.3%
Kentucky	66.8%	6.6%
Louisiana	59.8%	7.7%
Maine	59.9%	6.8%
Maryland	68.7%	5.8%
Massachusetts	66.2%	7.0%
Michigan	62.9%	6.1%
Minnesota	79.2%	4.7%
Mississippi	63.9%	6.6%
Missouri	75.4%	4.9%
Montana	75.6%	5.4%
Nebraska	78.0%	5.9%
Nevada	77.1%	3.9%
New Hampshire	67.3%	6.0%
New Jersey	74.3%	4.0%
New Mexico	84.0%	3.7%
New York	70.4%	3.7%
North Carolina	72.0%	4.1%
North Dakota	76.2%	5.7%
Ohio	64.5%	5.2%
Oklahoma	69.4%	5.6%
Oregon	76.6%	4.7%
Pennsylvania	70.9%	4.7%
Rhode Island	69.5%	5.9%
South Carolina	79.6%	4.8%
South Dakota	68.2%	5.9%
Tennessee	73.0%	6.0%
Texas	81.4%	1.8%
Utah	76.6%	5.1%
Vermont	84.5%	4.7%
Virginia	74.7%	5.5%
Washington	73.4%	5.5%
West Virginia	54.3%	7.6%
Wisconsin	75.5%	5.5%
Wyoming	83.4%	4.5%
TOTAL - U.S.	74.5%	0.7%

Source: 2004 and 2005 U.S. Census Bureau Current Population Survey (CPS) – Annual Social and Economic Supplement.

SE = Standard Error

## Methods & Resources

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### CPS

The Current Population Survey (CPS) is a monthly survey that the Census Bureau conducts for the Bureau of Labor Statistics to provide data on labor force participation and unemployment. As the official source of government statistics on employment status and income, data on health insurance coverage is collected through the Annual Social and Economic Supplement (ASEC), which was initially added to the CPS in March of each year and was expanded to February through April beginning in 2001. The CPS ASEC is both nationally and state representative and has included approximately 78,000 households per year since 2000 (U.S. Census Bureau 2002; Davern et al. 2003). The reference period for health insurance coverage in the ASEC is the previous calendar year so that the 2006 CPS data ask questions about coverage during the calendar year 2005. The ASEC data were collected through a combination of telephone and in-person modes using computer-assisted instruments (U.S. Census Bureau 2002). The 2004, 2005 and 2006 ASEC data are used in these analyses and state estimates are reported as two or three year averages to make sure there is enough sample size to make stable estimates using the CPS ASEC at the state level. Data is pooled across years to improve the reliability of estimates for small sample sizes. All rates cited in this report are based on weighted estimates. The complex survey design is corrected for using Stata version 9.1 software. The sample for our analysis is limited to children aged 0-18. Data for which there are 50 or less unweighted observations within a state are not reported; as such a small number of respondents can generate imprecise and misleading estimates. All reported differences are significant at  $p < 0.05$ .

Despite the fact that the CPS ASEC health insurance items use the entire last year as the reference period for the health insurance coverage survey items, there is considerable debate about what these estimates actually measure. Officially, the Census Bureau refers to the 2006 CPS ASEC health insurance estimates as representing those people who lacked insurance for the entire calendar year 2005. Some researchers, however, feel that the estimates actually reflect a point-in-time estimate as of the interview (Congressional Budget Office 2003; Swartz 1994; Nelson and Short 1990). This assertion is based on comparing the CPS estimates derived from other surveys such as the National Health Interview Survey (NHIS) and the Medical Expenditure Panel Survey (MEPS).

### NHIS

This analysis uses data from the National Health Interview Survey (NHIS), an annual cross-sectional survey of the civilian, noninstitutionalized U.S. population. The NHIS is sponsored by the U.S. Centers for Disease Control and Prevention. Each year, the NHIS collects detailed information on the health conditions, health status, and insurance coverage of a nationally representative sample of households in all 50 states and the District of Columbia. In our analysis we use the NHIS data from 1997 and 2005 and our focus is on the subset of non-elderly working adults (age 18 to 64) who have children (0-17) present in the household. We examine the extent to which this group of people are offered health insurance coverage through their employer and how the rate of offer has changed over time by income and demographic characteristics. The analysis was conducted using StataSE version 9.1 software, and all estimates and standard errors have been adjusted to account for income imputations and the complex survey design of the NHIS. All reported differences are significant at  $p < 0.05$ .

**U.S. Centers for Medicaid and Medicare Services (CMS)**

SHADAC compiled Table 4 from data available from the CMS web site. Counts reported are the count of people ever enrolled in SCHIP in each state throughout the year. This number is typically higher than “average monthly” enrollment numbers that are often produced. Please see for more details:

<http://www.c s.hhs.gov/NationalSCHIPPolicy/SCHIPER/list.asp#TopOfPage>



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