



FIRST FOCUS

MAKING CHILDREN & FAMILIES THE PRIORITY

Kids without Coverage: State by State Trends, 2004-2006

Summary

Each year the Census Bureau releases information regarding the health insurance status of Americans. This year, that data showed that 8.7 million children were without health coverage in 2006. This amounts to 11.7% of all children, and is a significant increase from 2005, when 10.9% of all children were uninsured. While the jump in the national rate is certainly alarming, a state by state look at the insurance status of children reveals trends that are, perhaps, of even greater concern. Most states across the country saw rises in the percentage of children without coverage from 2005 to 2006, and even more saw rises in this percentage over the two year period from 2004 to 2006. While there are some regional differences, the national trend of more and more children without insurance is happening on the local level as well.

“Highlights”

- In 39 states and the District of Columbia, the percentage of children without insurance was higher in 2006 than it was in 2004
- 15 states experienced climbs in their rate of uninsured children in both of the past two years. Only 9 states enjoyed two straight years of reducing the percentage of uninsured children.
- The biggest jump in uninsured children was in Louisiana, with its rate more than doubling since 2004 (from 7% to nearly 16%). The biggest drop was in Oklahoma, going from 16.2% in 2004 to 12.5% last year (nevertheless, Oklahoma’s rate is still higher than the national rate).
- 6 states had rates of uninsured kids that jumped more than 4 percentage points since 2004, and no states dropped that much. The percentage of uninsured children grew by more than 1 full percentage point in 31 states over that time.
- In 2006, 17 states had higher rates of uninsured kids than the national rate, including some of the largest states like California, Texas, and Florida. This is up from only 11 states in 2003.¹

¹ Peterson, Chris L. Health Insurance: Uninsured Children by State, 2001-2003. Congressional Research Service. August 31, 2004.

Regional Differences

States in the Midwest and the Northeast tend to have lower rates of uninsured children than the rest of the country (west of the Mississippi and north of Virginia, only New Jersey and Delaware have more than 10% of their kids uninsured), while children in the South and the Southwest generally fare the worst (Texas tops the list with 21.12% of its children without coverage). While there are easily identifiable regional clusters when it comes to rates of coverage, these clusters disappear somewhat when looking at the year to year changes. States that saw increases in uninsured children two years in row can be found all over the map, from New York to Hawaii, from Idaho to Florida. However, more than half of the 11 states that have lowered their percentages of uninsured children since 2004 can be found in the mid-Atlantic and Midwest region.

While variations exist across states for numerous reasons, including economic conditions, eligibility rules for public coverage, and the level of resources dedicated to public health, there can be no doubt that the national trend of higher rates of uninsured children is reflected in and perhaps generated by the state trends.

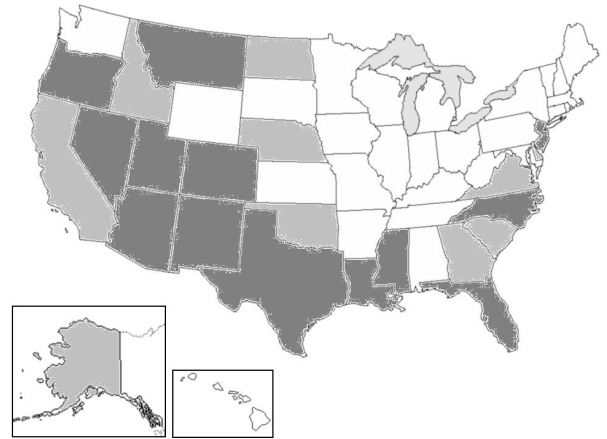
Limitations of the Data

The numbers used in this report come from the US Census Bureau's Current Population Survey Social and Economic Supplement from 2004 to 2006. These numbers are generated from sampling, and as such, there is the potential for error. When using subsets of data (like children in specific states), the margin of error grows. Because of this unavoidable sampling error, for many of the differences between rates from one year to the next, we cannot say with a high degree of certainty, that the difference is "real." That is to say some of the differences are not statistically significant. Those that are statistically significant are marked that way in the table on the following page.

	2004	2005	2006
United States	10.5%	10.9%	11.7%*
ALABAMA	6.3%	4.5%	7.4%*
ALASKA	9.7%	8.6%	10.5%
ARIZONA§	13.8%	16.4%	17.0%
ARKANSAS§	6.2%	10.7%	9.3%
CALIFORNIA	11.8%	13.4%*	12.8%
COLORADO	14.5%	13.7%*	14.6%
CONNECTICUT	7.1%	7.7%	6.0%
DELAWARE	11.3%	11.7%	11.7%
DISTRICT OF COLUMBIA	7.1%	6.3%	8.7%
FLORIDA‡	14.4%	18.1%	18.9%
GEORGIA	11.4%	11.0%	12.8%
HAWAII§	3.8%	5.2%	6.4%
IDAHO‡	8.6%	11.4%	12.9%
ILLINOIS	10.5%	10.0%	9.5%
INDIANA	8.5%	9.8%	7.8%
IOWA	5.9%	5.0%	6.2%
KANSAS	6.4%	6.2%	7.3%
KENTUCKY	8.3%	6.8%	9.7%†
LOUISIANA‡	7.0%	8.4%	15.9%*
MAINE	4.5%	7.5%†	6.3%
MARYLAND	9.4%	8.3%	9.9%
MASSACHUSETTS	5.8%	4.2%	7.0%*
MICHIGAN	6.0%	5.0%	4.7%
MINNESOTA	6.2%	5.9%	8.3%
MISSISSIPPI‡	13.4%	11.3%	18.9%*
MISSOURI	7.3%	7.5%	9.1%
MONTANA	14.0%	14.0%	14.6%
NEBRASKA‡	5.9%	5.2%	10.1%*
NEVADA	16.0%	14.4%	18.8%†
NEW HAMPSHIRE	6.2%	5.4%	7.3%
NEW JERSEY‡	10.1%	10.5%	13.3%†
NEW MEXICO	14.5%	20.1%*	17.9%
NEW YORK‡	6.7%	7.7%	8.4%
NORTH CAROLINA‡	10.0%	11.7%	14.0%
NORTH DAKOTA‡	9.0%	9.2%	10.4%
OHIO‡	7.9%	7.6%	5.6%*
OKLAHOMA§	16.2%	11.0%*	12.5%
OREGON	10.5%	10.3%	13.1%
PENNSYLVANIA‡	9.5%	7.4%*	7.3%
RHODE ISLAND§	7.1%	7.6%	4.2%*
SOUTH CAROLINA§	7.8%	10.2%	10.7%
SOUTH DAKOTA	7.9%	8.0%	9.3%
TENNESSEE‡	9.4%	9.1%	6.4%†
TEXAS	20.7%	18.9%†	21.2%*
UTAH‡	10.2%	12.3%	15.0%
VERMONT‡	4.5%	5.3%	8.3%†
VIRGINIA‡	7.2%	8.5%	10.1%
WASHINGTON	6.6%	8.7%	6.9%
WEST VIRGINIA	8.8%	6.7%	8.6%
WISCONSIN	4.7%	6.9%†	4.9%
WYOMING	8.5%	11.0%	8.1%

* Statistically significant difference from previous year, $p < 5\%$
† Statistically significant difference from previous year, $p < 10\%$
‡ State's rate in 2006 is significantly different from 2004, $p < 5\%$
§ State's rate in 2006 is significantly different from 2004, $p < 10\%$

Rate of Health Insurance Coverage Among Children, 2006



- Percentage of children without health coverage is less than 10%
- Percentage of children without health coverage between 10 and 13%
- Percentage of children without health coverage is greater than 13%

Change in the Rate of Health Insurance Coverage Among Children from 2004 to 2006



- Percentage of children without health coverage has increased since 2004
- Percentage of children without health coverage has decreased since 2004