



Health Insurance Coverage of America's Children

January 2007



THE KAISER COMMISSION ON
Medicaid and the Uninsured

The Kaiser Commission on Medicaid and the Uninsured provides information and analysis on health care coverage and access for the low-income population, with a special focus on Medicaid's role and coverage of the uninsured. Begun in 1991 and based in the Kaiser Family Foundation's Washington, DC office, the Commission is the largest operating program of the Foundation. The Commission's work is conducted by Foundation staff under the guidance of a bipartisan group of national leaders and experts in health care and public policy.

Health Insurance Coverage of America's Children

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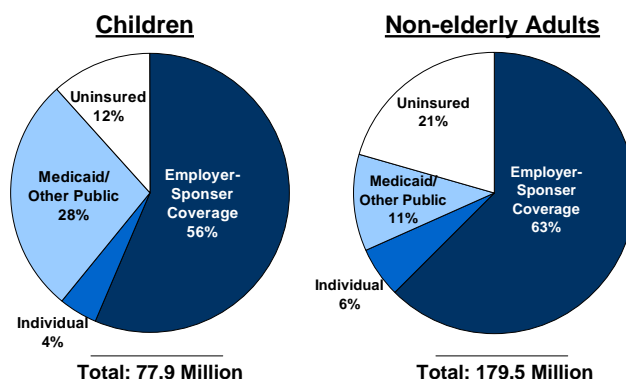
THE KAISER COMMISSION ON
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Health Insurance Coverage of America's Children 2005

Thirty-three million—over 40% of all children—are from poor or near-poor families.
Over twenty million rely on Medicaid and SCHIP for health insurance.
Nine million children were uninsured in 2005.

There are nearly 78 million children in the United States and their access to health care is determined in large part by whether or not they have health insurance coverage. Uninsured children are less likely to have a medical home compared to those with health insurance. Needed care is more likely to be postponed and uninsured children are also less likely to see a physician or dentist for standard preventive care. Unhealthy children miss school and their parents miss work to care for them – just some of the consequences experienced by nine million uninsured children today.

Health Insurance Coverage of Children and Adults, 2005



Data may not total 100% due to rounding.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Children are at greater risk than adults of being uninsured because as a group they are more likely to be poor. While about a third of adults under age 65 come from low-income families (incomes less than twice the poverty level, which in 2005 was about \$40,000 for a family of four) -- over 40% of children come from low-income families. However, children are much less likely than adults to be uninsured (12% vs. 21% in 2005) because of two public insurance programs: Medicaid and the State Children's Health Insurance Program (SCHIP). Medicaid and SCHIP cover all children whose family incomes are below levels set by individual states that are at or above federal minimum requirements.

Medicaid, SCHIP, and other state programs for children's coverage play an important role in providing health insurance for children. The programs cover about 60% of all poor children (family

incomes less than the poverty level) and about 40% of near-poor children (those with family incomes between one and two times the poverty level). Including higher income children with disabilities who qualify, these public programs insure more than a quarter of all children in the United States.

This chartbook provides fundamental facts about children's health insurance coverage today. Using the most recent Census Bureau data available (2005), it examines children's coverage by:

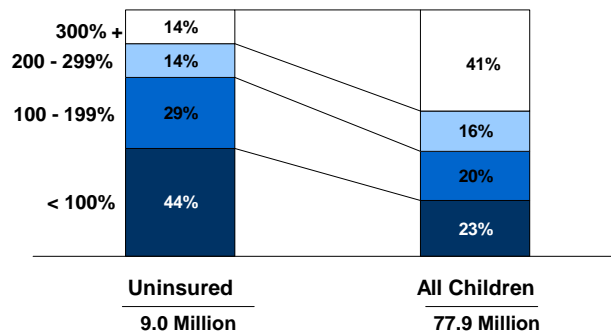
- family income
- family work status
- type of family or household
- age
- health status
- race and ethnicity
- citizenship status, and
- geographic region.

In addition to figures, each section also contains tables that provide more detailed information about family income and health insurance. For example, estimates of the share of uninsured children in families with full-time workers who are from poor, near-poor, middle-income or higher income families are included in the tables. Not all subgroups of children could be analyzed in this way however, because the survey sample size was not large enough to produce a reliable estimate in all cases. Health insurance coverage of racial and ethnic minority children by income groups was possible only for Whites, Blacks, and Hispanics, for example. Sample sizes were too small for Asian, American Indian, and multiracial children to analyze their health coverage by income groups as well. In addition, a set of state-level tables (for all children, low-income children, and uninsured rates by poverty level) can be found at the end of the chartbook.

Family Poverty Level and Health Coverage

While 43% of all children come from poor or near-poor families, nearly three-quarters (73%) of uninsured children come from low-income families (less than 200% of the poverty level, e.g., about \$40,000 for a family of four in 2005). The majority of low-income children do not have private health insurance.

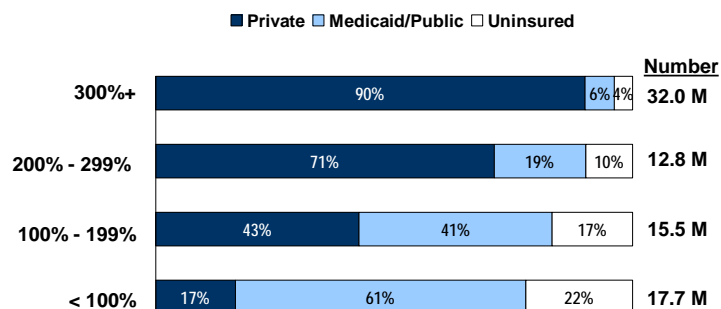
Children Uninsured vs. Population, by Poverty Level, 2005



Data may not total 100% due to rounding. The federal poverty level was \$19,971 for a family of four in 2005.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Public insurance programs -- Medicaid, SCHIP, and other state programs -- are essential sources of coverage for children in this country, covering about 60% of all poor children and about 40% of near-poor children. Over half (58%) of nonelderly Medicaid beneficiaries are children. Yet, more than one in five poor children and 17% of near-poor children remain uninsured. Many of them have parents who may not know about these public programs or think their children are not eligible.

Children's Health Insurance Coverage by Poverty Level, 2005

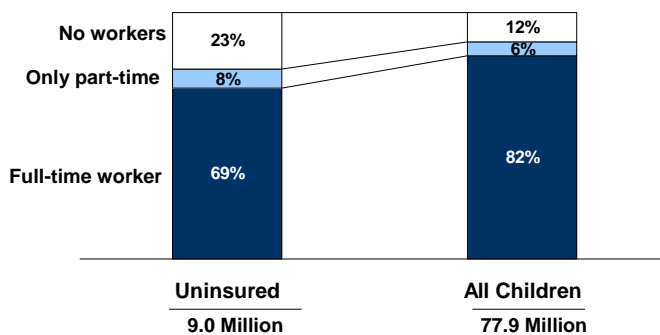


Rows may not total 100% due to rounding. The federal poverty level was \$19,971 for a family of four in 2005.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Work Status and Health Coverage

Although job-based health insurance is declining, it still covers more than half of children in this country. However, not all working families have access to, or can afford, employer-sponsored insurance. Nearly 70% of uninsured children live in families where there is at least one full-time worker.

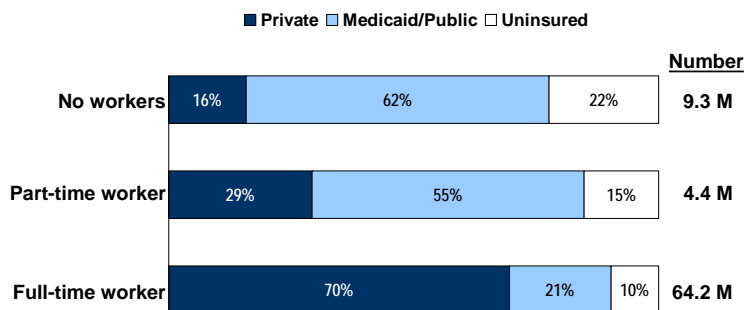
Children Uninsured vs. Population, by Family Work Status, 2005



Children are considered to be in full-time worker families if at least one parent in the home works full-time.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

A fifth of children in families with a full-time worker are covered by Medicaid or other public insurance; leaving 10% of this large group of 64 million children with no health insurance. Fewer than half of low-income children living in families with at least one full-time worker have employer-sponsored insurance.

Children's Health Insurance Coverage by Family Work Status, 2005



Rows may not total 100% due to rounding. Children are considered to be in full-time worker families if at least one parent in the home works full-time.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

**Distribution of Uninsured Children in Each Poverty Category
by Family Work Status
2005**

Poverty Level	Number	Distribution	2 Full-time	1 Full-time	Only Part-time	No Workers	Total
			Workers	Worker	Workers		
<100%	3,956,043	43.8%	2.4%	34.7%	12.4%	50.5%	100.0%
100-199%	2,600,491	28.8%	17.2%	75.1%	5.3%	2.3%	100.0%
200-299%	1,253,879	13.9%	32.4%	63.5%	3.0%	1.1%	100.0%
300%+	1,225,008	13.6%	40.6%	57.2%	1.3%	0.9%	100.0%
Total	9,035,420	100.0%	16.0%	53.4%	7.5%	23.1%	100.0%

**Health Insurance Coverage of Children
By Family Work Status and Family Income (Federal Poverty Levels, FPL)
2005**

Children in Families with Full-Time Workers

Poverty Level	Number	Distribution	Distribution by Coverage Type					
			Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	6,654,439	10.4%	16.3%	2.6%	57.8%	1.3%	22.1%	100.0%
100-199%	13,770,116	21.5%	40.5%	4.1%	36.4%	1.7%	17.4%	100.0%
200-299%	12,243,529	19.1%	66.8%	5.1%	16.6%	1.8%	9.8%	100.0%
300%+	31,516,951	49.1%	85.7%	4.5%	4.8%	1.2%	3.8%	100.0%
Total	64,185,035	100.0%	65.2%	4.3%	19.3%	1.4%	9.8%	100.0%

Children in Families with Only Part-Time Workers or No Workers

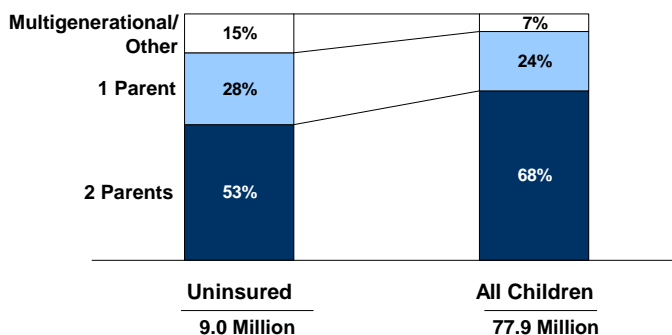
Poverty Level	Number	Distribution	Distribution by Coverage Type					
			Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	11,067,236	80.6%	11.6%	3.7%	60.5%	1.7%	22.5%	100.0%
100-199%	1,689,018	12.3%	19.5%	7.3%	60.1%	1.3%	11.8%	100.0%
200-299%	507,936	3.7%	(38.8%)	14.1%	(35.0%)	2.0%	10.1%	100.0%
300%+	458,995	3.3%	(59.1%)	(18.0%)	(15.7%)	1.3%	5.9%	100.0%
Total	13,723,185	100.0%	15.2%	5.0%	58.0%	1.6%	20.1%	100.0%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.
Estimates with larger margins of error are not provided.

Household Type and Health Coverage

Most children live in households with both their parents (68%), as do over half of uninsured children. Uninsured children however, are more likely than others to live with just one parent and/or with grandparents, or other extended family members (referred to as multigenerational and other households here).

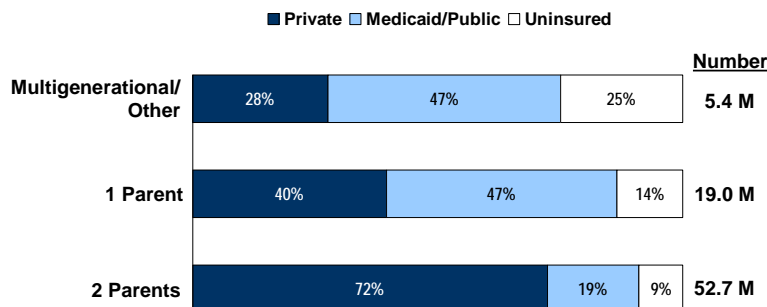
Uninsured Children vs. All Children, by Household Type, 2005



Approximately 1% of children live in households with no adult, three-quarters of whom are 17-18 years old.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Children living with both their parents are the most likely to have private health insurance (72%) because family incomes are generally higher and there are potentially two sources for employer-based insurance. Children living with one parent are more likely to qualify for Medicaid and SCHIP and, for them, these programs are the primary source of health insurance, covering nearly half of these children (47%). Children living with extended family are the least likely to have health coverage—25% are uninsured.

Children's Health Insurance Coverage by Household Type, 2005



Rows may not total 100% due to rounding. Approximately 1% of children live in households with no adult, three-quarters of whom are 17-18 years old.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

**Distribution of Uninsured Children in Each Poverty Category
by Household Type
2005**

Poverty Level	Number	Distribution	2 Parents with	1 Parent with	Multigenerational/ Other with Children*	Total**
			Children	Children		
<100%	3,956,043	43.8%	33.1%	31.5%	28.5%	93.1%
100-199%	2,600,491	28.8%	63.6%	29.6%	5.3%	98.6%
200-299%	1,253,879	13.9%	67.1%	26.3%	5.4%	98.8%
300%+	1,225,008	13.6%	80.2%	17.5%	2.0%	99.6%
Total	9,035,420	100.0%	53.0%	28.4%	15.0%	96.4%

**Health Insurance Coverage of Children
By Household Type and Family Income (Federal Poverty Levels, FPL)
2005**

Children in Households with Two Parents

Poverty Level	Children with Two Parents		Distribution by Coverage Type					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	5,205,923	9.9%	14.5%	4.0%	54.0%	2.3%	25.1%	100.0%
100-199%	9,475,207	18.0%	40.2%	4.3%	36.1%	2.0%	17.5%	100.0%
200-299%	9,421,030	17.9%	68.4%	4.7%	15.8%	2.1%	8.9%	100.0%
300%+	28,564,853	54.2%	86.9%	4.2%	4.3%	1.2%	3.4%	100.0%
Total	52,667,013	100.0%	68.0%	4.3%	17.0%	1.6%	9.1%	100.0%

Children in Households with One Parent

Poverty Level	Children with One Parent		Distribution by Coverage Type					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	7,797,696	41.1%	10.8%	1.5%	70.6%	1.1%	16.0%	100.0%
100-199%	5,180,677	27.3%	35.4%	4.1%	44.7%	1.0%	14.9%	100.0%
200-299%	2,892,219	15.3%	59.9%	7.4%	20.4%	0.9%	11.4%	100.0%
300%+	3,083,577	16.3%	73.0%	9.6%	9.8%	0.6%	6.9%	100.0%
Total	18,954,169	100.0%	35.1%	4.4%	46.0%	1.0%	13.5%	100.0%

Children in Multigenerational/Other Households*

Poverty Level	Children in Multigenerational/ Other Households		Distribution by Coverage Type					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	4,020,640	74.1%	16.2%	3.4%	51.1%	1.3%	28.1%	100.0%
100-199%	696,875	12.8%	(34.3%)	4.4%	(39.7%)	1.8%	19.8%	100.0%
200-299%	405,547	7.5%	---	6.8%	(30.1%)	0.1%	(16.8%)	100.0%
300%+	306,387	5.6%	---	1.3%	(15.6%)	1.8%	7.9%	100.0%
Total	5,429,449	100.0%	24.0%	3.6%	46.1%	1.3%	25.0%	100.0%

* Multigenerational/other households with children include families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g. a niece living with her aunt).

** Totals do not equal 100% because approximately 4% of uninsured children live in households with no adult.

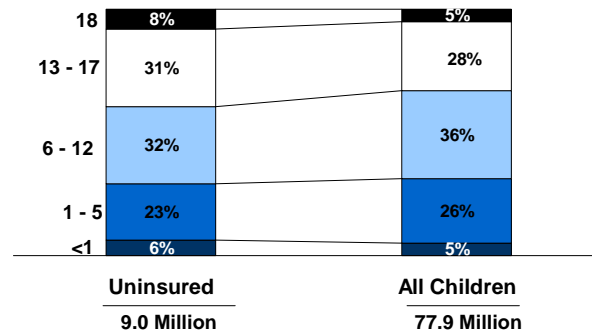
() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.

Estimates with larger margins of error are not provided.

Age and Health Coverage

Both the youngest and the oldest children—those less than one year and 18 year olds—are disproportionately likely to be uninsured. Eighteen year olds are at greatest risk of being uninsured. They make up five percent of all children, but eight percent of uninsured children, in part, because some of them are no longer living at home and are no longer dependents.

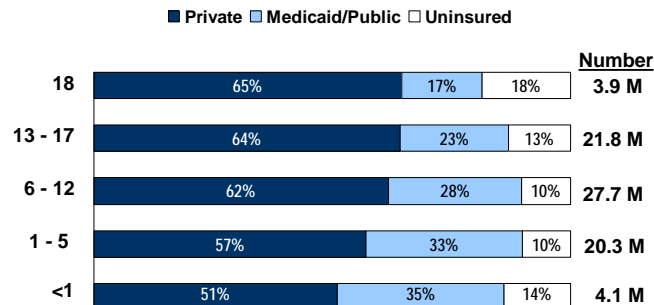
Children Uninsured vs. Population, by Age Group, 2005



SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Children not in school yet, particularly those under a year old, are least likely to have private insurance because their mothers may be less likely to be in the workforce, which both reduces the family's income and decreases access to employer-sponsored coverage for the family. Because more pre-schoolers come from low-income families, they are also more likely to have public coverage than older children. Were it not for Medicaid and SCHIP, the chances of being uninsured among children would be much higher, particularly among pre-schoolers.

Children's Health Insurance Coverage by Age Group, 2005



SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Distribution of Uninsured Children in Each Poverty Category by Age, 2005

Poverty Level	Number	Distribution	Under One	1-5 Years	6-12 Years	13-17 Years	18 Years	Total
			Year Old	Old	Old	Old	Old	
<100%	3,956,043	43.8%	6.6%	24.7%	30.5%	28.9%	9.3%	100.0%
100-199%	2,600,491	28.8%	4.9%	22.6%	34.4%	31.4%	6.7%	100.0%
200-299%	1,253,879	13.9%	4.9%	20.4%	30.0%	36.9%	7.8%	100.0%
300%+	1,225,008	13.6%	9.2%	19.2%	30.5%	34.1%	7.0%	100.0%
Total	9,035,420	100.0%	6.2%	22.8%	31.5%	31.4%	8.0%	100.0%

Health Insurance Coverage of Children By Age and Family Income (Federal Poverty Levels, FPL) 2005

Children Under 1 Year Old

Poverty Level	Children Under 1 Year Old		Distribution by Coverage Type					
			Private		Public		Uninsured	
			Employer	Individual	Medicaid	Other		Total
<100%	1,156,801	28.5%	7.2%	1.0%	(67.9%)	1.2%	22.6%	100.0%
100-199%	825,566	20.4%	(34.3%)	2.9%	(45.6%)	1.8%	15.5%	100.0%
200-299%	576,899	14.2%	(63.5%)	2.3%	(20.9%)	2.6%	10.8%	100.0%
300%+	1,493,682	36.9%	82.5%	3.7%	5.0%	1.2%	7.6%	100.0%
Total	4,052,948	100.0%	48.5%	2.6%	33.5%	1.5%	13.9%	100.0%

Children 1-5 Years Old

Poverty Level	Children 1-5 Years Old		Distribution by Coverage Type					
			Private		Public		Uninsured	
			Employer	Individual	Medicaid	Other		Total
<100%	5,205,769	25.6%	11.6%	1.9%	66.1%	1.5%	18.8%	100.0%
100-199%	4,277,413	21.0%	36.9%	3.1%	44.1%	2.1%	13.7%	100.0%
200-299%	3,202,770	15.7%	64.8%	4.5%	20.1%	2.6%	8.0%	100.0%
300%+	7,660,911	37.7%	87.0%	3.9%	4.7%	1.4%	3.1%	100.0%
Total	20,346,863	100.0%	53.7%	3.3%	31.1%	1.7%	10.1%	100.0%

Children 6-12 Years Old

Poverty Level	Children 6-12 Years Old		Distribution by Coverage Type					
			Private		Public		Uninsured	
			Employer	Individual	Medicaid	Other		Total
<100%	6,035,726	21.8%	14.5%	1.6%	62.5%	1.5%	20.0%	100.0%
100-199%	5,717,190	20.6%	40.6%	3.2%	39.1%	1.4%	15.6%	100.0%
200-299%	4,770,631	17.2%	69.6%	4.5%	16.6%	1.5%	7.9%	100.0%
300%+	11,225,633	40.5%	86.5%	3.9%	5.1%	1.1%	3.3%	100.0%
Total	27,749,180	100.0%	58.5%	3.4%	26.6%	1.3%	10.3%	100.0%

Children 13-17 Years Old

Poverty Level	Children 13-17 Years Old		Distribution by Coverage Type					
			Private		Public		Uninsured	
			Employer	Individual	Medicaid	Other		Total
<100%	4,381,116	20.1%	15.0%	5.7%	51.5%	1.7%	26.1%	100.0%
100-199%	3,986,718	18.3%	37.2%	6.6%	34.3%	1.3%	20.5%	100.0%
200-299%	3,663,301	16.8%	62.8%	7.3%	15.8%	1.4%	12.6%	100.0%
300%+	9,803,806	44.9%	83.7%	6.1%	4.9%	1.1%	4.3%	100.0%
Total	21,834,941	100.0%	57.9%	6.3%	21.5%	1.3%	13.0%	100.0%

Children 18 Years Old

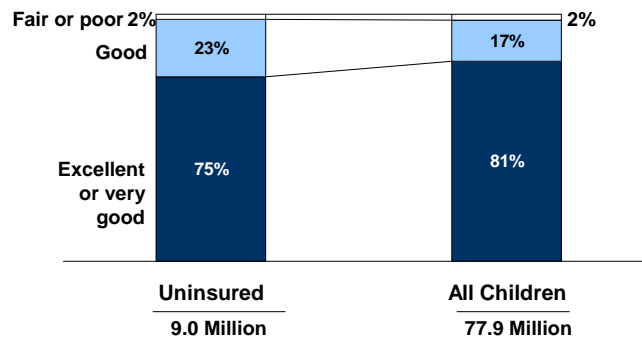
Poverty Level	Children 18 Years Old		Distribution by Coverage Type					
			Private		Public		Uninsured	
			Employer	Individual	Medicaid	Other		Total
<100%	942,264	24.0%	15.4%	13.1%	(30.5%)	2.0%	(39.0%)	100.0%
100-199%	652,247	16.6%	(36.0%)	12.0%	(23.5%)	1.9%	(26.8%)	100.0%
200-299%	537,865	13.7%	(57.6%)	9.3%	14.1%	0.9%	(18.1%)	100.0%
300%+	1,791,914	45.7%	82.9%	6.1%	5.0%	1.2%	4.8%	100.0%
Total	3,924,290	100.0%	55.4%	9.2%	15.4%	1.5%	18.5%	100.0%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points. Estimates with larger margins of error are not provided.

Health Status and Health Coverage

Uninsured children are somewhat less likely to be in the very best of health. While 81% of all children are reported to be in excellent or very good health, 75% of uninsured children are in such good health.

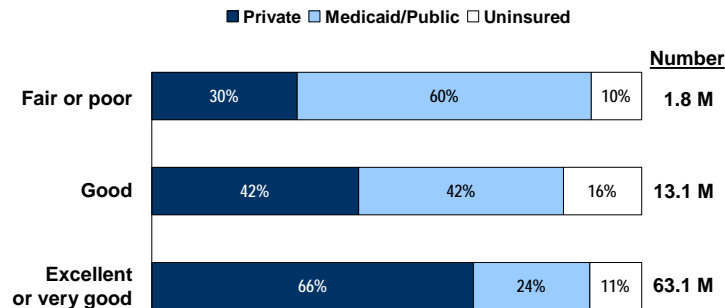
Children Uninsured vs. Population, by Health Status, 2005



SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Among children in the worst health (reported as fair or poor), the majority are covered by Medicaid and other public insurance, with just 30% having private insurance. In contrast, two-thirds of children in the best of health are insured privately, and a quarter are covered by public programs.

Children's Health Insurance Coverage by Health Status, 2005



Rows may not total 100% due to rounding.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

**Distribution of Uninsured Children in Each Poverty Category
by Health Status
2005**

Poverty Level	Number	Distribution	Excellent/ Very Good	Good	Fair/Poor	Total
<100%	3,956,043	43.8%	72.7%	24.8%	2.5%	100.0%
100-199%	2,600,491	28.8%	72.9%	25.5%	1.6%	100.0%
200-299%	1,253,879	13.9%	77.8%	21.0%	1.3%	100.0%
300%+	1,225,008	13.6%	82.3%	15.6%	2.1%	100.0%
Total	9,035,420	100.0%	74.7%	23.2%	2.0%	100.0%

**Health Insurance Coverage of Children
By Health Status and Family Income (Federal Poverty Levels, FPL)
2005**

Children in Very Good or Excellent Health

Poverty Level	Children in Very Good or Excellent Health		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	12,406,946	19.7%	15.2%	4.0%	56.0%	1.6%	23.2%	100.0%
100-199%	11,816,432	18.7%	41.2%	5.0%	36.1%	1.7%	16.0%	100.0%
200-299%	10,528,790	16.7%	67.4%	5.7%	15.8%	1.9%	9.3%	100.0%
300%+	28,320,909	44.9%	86.4%	4.7%	4.1%	1.2%	3.6%	100.0%
Total	63,073,077	100.0%	60.8%	4.8%	22.3%	1.5%	10.7%	100.0%

Children in Good Health

Poverty Level	Children in Good Health		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	4,534,037	34.7%	9.2%	1.9%	66.0%	1.3%	21.6%	100.0%
100-199%	3,219,226	24.6%	29.1%	2.6%	46.4%	1.3%	20.6%	100.0%
200-299%	1,986,745	15.2%	57.7%	4.1%	23.4%	1.6%	13.2%	100.0%
300%+	3,322,871	25.4%	78.8%	4.4%	9.9%	1.1%	5.8%	100.0%
Total	13,062,879	100.0%	39.2%	3.0%	40.4%	1.3%	16.1%	100.0%

Children in Fair or Poor Health

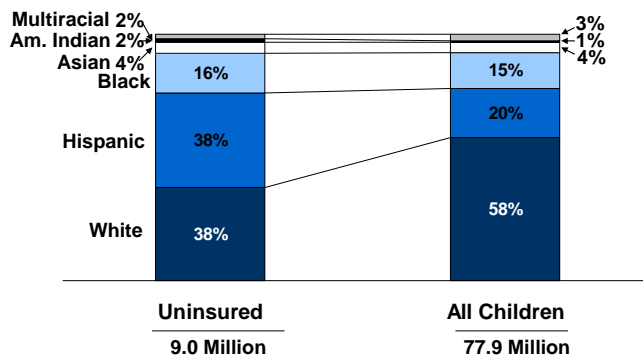
Poverty Level	Children in Fair or Poor Health		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	780,692	44.1%	7.1%	1.3%	(76.8%)	1.9%	12.9%	100.0%
100-199%	423,475	23.9%	(23.5%)	1.4%	(62.7%)	2.5%	9.9%	100.0%
200%+	568,096	32.1%	(59.1%)	3.5%	(29.1%)	1.0%	7.3%	100.0%
Total	1,772,263	100.0%	27.7%	2.0%	58.1%	1.8%	10.4%	100.0%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.
Estimates with larger margins of error are not provided.

Race and Health Coverage

Almost 60% of all children are White in this country, but they comprise only 38% of uninsured children. As a group, White children come from higher income families, which explains part of the racial and ethnic differences in health coverage. Hispanic children make up just 20% of all children, but 38% of uninsured children.

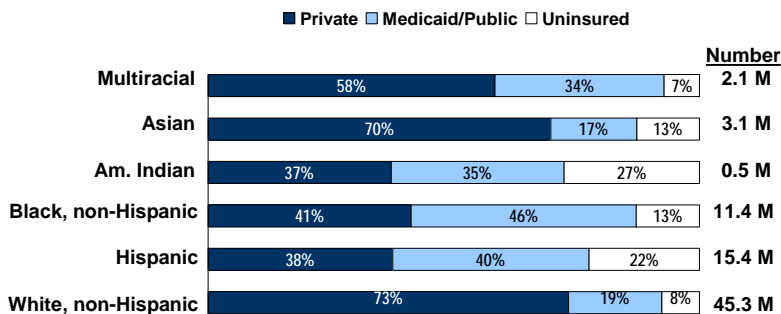
Children Uninsured vs. Population, by Race, 2005



Data may not total 100% due to rounding. American Indian category includes Aleutian Eskimos.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

The majority of White, Asian, and multiracial children have private health insurance, compared to about 40% of Black, Hispanic, and American Indian children. Medicaid plays a larger role for low-income groups; still, among American Indians and Hispanics, more than 20% of children are uninsured.

Children's Health Insurance Coverage by Race, 2005



Rows may not total 100% due to rounding. American Indian category includes Aleutian Eskimos.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

**Distribution of Uninsured Children in Each Poverty Category
by Race
2005**

Poverty Level	Number	Distribution	Hispanic	White, Non-Hispanic	Black, Non-Hispanic	American Indian	Asian	Two or More Races	Total
<100%	3,956,043	43.8%	41.2%	29.1%	22.2%	1.8%	3.9%	1.8%	100.0%
100-199%	2,600,491	28.8%	45.3%	34.0%	13.7%	2.0%	3.8%	1.2%	100.0%
200-299%	1,253,879	13.9%	33.2%	48.1%	10.4%	1.1%	5.4%	1.8%	100.0%
300%+	1,225,008	13.6%	19.0%	63.6%	8.5%	0.6%	6.2%	2.0%	100.0%
Total	9,035,420	100.0%	38.3%	37.8%	16.3%	1.6%	4.4%	1.7%	100.0%

**Health Insurance Coverage of Children
By Race/Ethnicity and Family Income (Federal Poverty Levels, FPL)
2005**

White, Non-Hispanic Children

Poverty Level	White, Non-Hispanic Children		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	6,231,893	13.8%	18.5%	5.9%	54.9%	2.3%	18.5%	100.0%
100-199%	7,091,019	15.6%	43.7%	6.5%	35.7%	1.7%	12.5%	100.0%
200-299%	7,939,792	17.5%	69.5%	6.9%	14.4%	1.6%	7.6%	100.0%
300%+	24,055,568	53.1%	86.9%	5.1%	3.8%	1.0%	3.2%	100.0%
Total	45,318,272	100.0%	67.7%	5.8%	17.7%	1.4%	7.5%	100.0%

Black, Non-Hispanic Children

Poverty Level	Black, Non-Hispanic Children		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	4,847,098	42.3%	10.2%	2.0%	68.2%	1.4%	18.1%	100.0%
100-199%	2,666,655	23.3%	38.0%	2.3%	44.6%	1.7%	13.4%	100.0%
200-299%	1,560,625	13.6%	62.9%	3.2%	23.0%	2.5%	8.3%	100.0%
300%+	2,373,634	20.7%	83.5%	2.2%	8.1%	1.8%	4.4%	100.0%
Total	11,448,012	100.0%	39.1%	2.3%	44.1%	1.7%	12.9%	100.0%

Hispanic Children

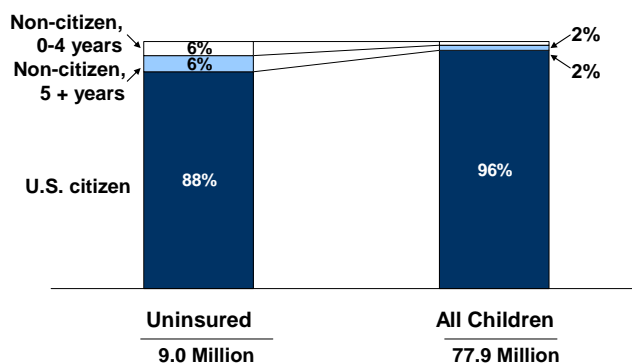
Poverty Level	Hispanic Children		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	5,434,236	35.2%	8.9%	1.4%	58.9%	0.9%	30.0%	100.0%
100-199%	4,610,910	29.9%	29.6%	2.6%	40.9%	1.4%	25.5%	100.0%
200-299%	2,364,605	15.3%	56.2%	2.0%	22.7%	1.4%	17.6%	100.0%
300%+	3,011,023	19.5%	76.0%	3.1%	11.8%	1.5%	7.7%	100.0%
Total	15,420,774	100.0%	35.5%	2.2%	38.7%	1.2%	22.4%	100.0%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.
Estimates with larger margins of error are not provided.

Citizenship and Health Coverage

Almost 90% of uninsured children are U.S. citizens. However, non-citizen children are disproportionately represented among the uninsured (12% vs. 4% of all children) in part because they are more likely to be from low-income families and many do not qualify for public coverage. The chances of being uninsured are three to four times greater among children who are not U.S. citizens compared to those who are citizens.

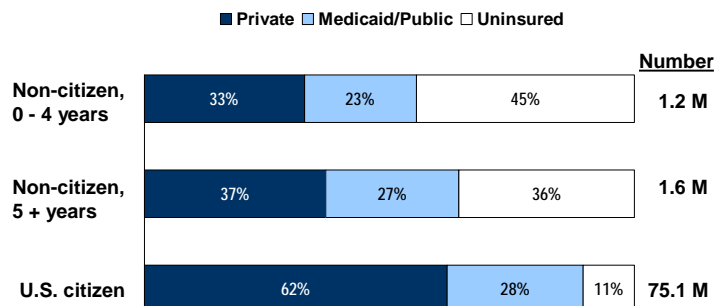
Children Uninsured vs. Population, by Citizenship Status, 2005



SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

Legal residents immigrating before 1996 are eligible for Medicaid in nearly all states, however, most legal immigrants entering the country after 1996 are only eligible for the full benefits of Medicaid after they have lived here five years unless their state chooses to provide separate coverage for legal non-citizens. Nearly half (45%) of non-citizen children who have lived in the U.S. less than five years have no health insurance.

Children's Health Insurance Coverage by Citizenship Status, 2005



Rows may not total 100% due to rounding.
SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

**Distribution of Uninsured Children in Each Poverty Category
by Citizenship Status
2005**

Poverty Level	Number	Distribution	U.S. Citizen	Non-citizen, Resident <5 yrs	Non-citizen, Resident 5+ yrs	Total
<100%	3,956,043	43.8%	84.7%	7.8%	7.5%	100.0%
100-199%	2,600,491	28.8%	86.5%	5.8%	7.7%	100.0%
200-299%	1,253,879	13.9%	93.6%	2.9%	3.5%	100.0%
300%+	1,225,008	13.6%	94.4%	2.0%	3.6%	100.0%
Total	9,035,420	100.0%	87.8%	5.8%	6.5%	100.0%

**Health Insurance Coverage of Children
By Citizenship and Family Income (Federal Poverty Levels, FPL)
2005**

U.S. Citizen Children

Poverty Level	U.S. Citizen Children		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	16,610,945	22.1%	13.6%	3.3%	61.3%	1.6%	20.2%	100.0%
100-199%	14,623,666	19.5%	38.8%	4.5%	39.7%	1.6%	15.4%	100.0%
200-299%	12,440,621	16.6%	66.0%	5.5%	17.3%	1.8%	9.4%	100.0%
300%+	31,433,312	41.9%	85.6%	4.7%	4.9%	1.2%	3.7%	100.0%
Total	75,108,544	100.0%	57.3%	4.5%	26.2%	1.5%	10.6%	100.0%

Non-U.S. Citizen Children

Poverty Level	Non-U.S. Citizen Children		Distribution by Coverage					
	Number	Distribution	Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	1,110,731	39.7%	9.6%	3.1%	(32.2%)	0.6%	(54.5%)	100.0%
100-199%	835,467	29.8%	(28.0%)	2.5%	(25.7%)	1.7%	(42.1%)	100.0%
200%+	853,478	30.5%	(65.2%)	3.9%	13.2%	0.4%	17.3%	100.0%
Total	2,799,676	100.0%	32.0%	3.2%	24.5%	0.9%	39.5%	100.0%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points. Estimates with larger margins of error are not provided.

Region and Health Coverage

Health insurance coverage varies by region, and even by state, depending on the share of families with low incomes, the nature of employment in the area, and the inclusiveness of state Medicaid and SCHIP programs. While roughly a quarter of children live in ten southern states, over a third (35%) of uninsured children live there.

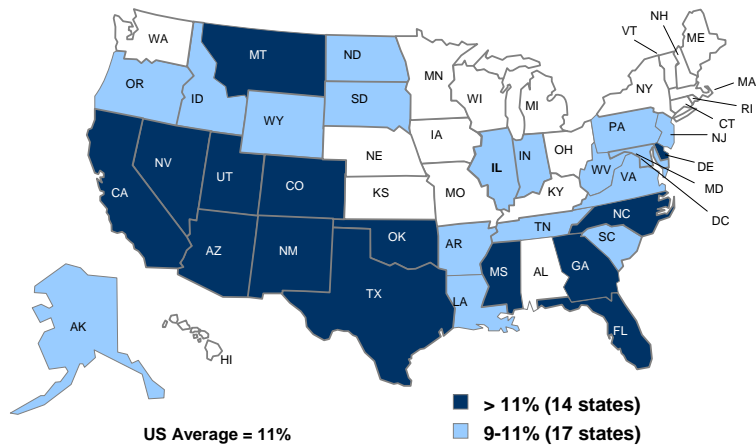
Children Uninsured vs. Population, by Region, 2005

Mountain/Pacific	29%		24%
Midwest	16%		23%
East/North East	20%		26%
South	35%		27%
	Uninsured		All Children
	9.0 Million		77.9 Million

SOURCE: KCMU/Urban Institute analysis of March 2006 CPS.

More than one in ten children nationally are uninsured, but the chances of being uninsured range three fold across the states--from a low of 6% (in several states: AL, HI, IA, MA, MI, NE, NH, VT) to 18-20% (NM and TX). All but one of the states in which children's uninsured rates exceed the national average are in the southern and western regions.

Uninsured Rates for Children under 19, by State, 2004-2005



SOURCE: Urban Institute and KCMU analysis of the March 2006 Current Population Survey. Two-year pooled estimates for states and the US (2004-2005).

Distribution of Uninsured Children in Each Poverty Category by Region 2005

Poverty Level	Number	Distribution	South	East/ North East	Midwest	Mountain/ Pacific	Total
<100%	3,956,043	43.8%	33.6%	21.1%	16.1%	29.2%	100.0%
100-199%	2,600,491	28.8%	38.4%	18.1%	13.6%	29.8%	100.0%
200-299%	1,253,879	13.9%	34.8%	18.6%	19.1%	27.5%	100.0%
300%+	1,225,008	13.6%	29.3%	22.4%	20.0%	28.3%	100.0%
Total	9,035,420	100.0%	34.6%	20.1%	16.3%	29.0%	100.0%

Health Insurance Coverage of Children By Region and Family Income (Federal Poverty Levels, FPL) 2005

Children in Southern States

Poverty Level	Number	Distribution	Distribution by Coverage					
			Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	5,478,092	26.4%	11.8%	2.4%	59.2%	2.3%	24.3%	100.0%
100-199%	4,549,801	21.9%	33.4%	4.0%	38.4%	2.2%	22.0%	100.0%
200-299%	3,465,021	16.7%	63.2%	4.5%	17.7%	2.1%	12.6%	100.0%
300%+	7,265,759	35.0%	82.3%	5.1%	6.2%	1.5%	4.9%	100.0%
Total	20,758,673	100.0%	49.8%	4.0%	29.2%	2.0%	15.0%	100.0%

Children in East/North East States

Poverty Level	Number	Distribution	Distribution by Coverage					
			Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	4,146,896	20.7%	14.6%	3.4%	60.8%	1.1%	20.1%	100.0%
100-199%	3,558,734	17.8%	40.4%	4.1%	40.1%	2.1%	13.3%	100.0%
200-299%	2,968,177	14.8%	65.7%	5.0%	19.5%	1.9%	7.9%	100.0%
300%+	9,360,601	46.7%	88.0%	3.4%	4.4%	1.2%	2.9%	100.0%
Total	20,034,408	100.0%	61.1%	3.8%	24.7%	1.4%	9.1%	100.0%

Children in Midwestern States

Poverty Level	Number	Distribution	Distribution by Coverage					
			Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	3,682,294	20.3%	13.5%	4.0%	64.2%	1.0%	17.3%	100.0%
100-199%	3,301,971	18.2%	45.4%	5.1%	37.9%	0.8%	10.7%	100.0%
200-299%	3,299,287	18.2%	72.9%	5.6%	13.4%	0.8%	7.3%	100.0%
300%+	7,863,908	43.3%	88.6%	3.9%	3.9%	0.5%	3.1%	100.0%
Total	18,147,460	100.0%	62.6%	4.5%	24.0%	0.7%	8.1%	100.0%

Children in Mountain/Pacific States

Poverty Level	Number	Distribution	Distribution by Coverage					
			Private		Public		Uninsured	Total
			Employer	Individual	Medicaid	Other		
<100%	4,414,394	23.3%	13.9%	3.8%	54.7%	1.5%	26.2%	100.0%
100-199%	4,048,628	21.3%	35.7%	4.5%	39.3%	1.3%	19.1%	100.0%
200-299%	3,018,981	15.9%	60.5%	6.6%	19.0%	2.4%	11.4%	100.0%
300%+	7,485,678	39.5%	81.7%	6.7%	5.5%	1.5%	4.6%	100.0%
Total	18,967,681	100.0%	52.7%	5.5%	26.3%	1.6%	13.8%	100.0%

U.S. Regions were defined as:

South: AL, AR, FL, GA, LA, MS, OK, SC, TN, TX

East/ North East: CT, DE, DC, ME, MD, MA, NH, NJ, NY, NC, PA, RI, VT, VA, WV

Midwest: IL, IN, IA, KS, KY, MI, MN, MO, NE, ND, OH, SD, WI

Mountain/ Pacific States: AK, AZ, CA, CO, HI, ID, MT, NV, NM, OR, UT, WA, WY

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points. Estimates with larger margins of error are not provided.

STATE TABLES

Table 1: Health Insurance Coverage of Children by State, 2004-2005

Table 2: Health Insurance Coverage of Low-Income Children by State, 2004-2005

Table 3: Uninsured Rates Among Children by Poverty Level and State, 2004-2005

Table 1
Health Insurance Coverage of Children
by State, 2004-2005

	Children (thousands) ^a	Percent Distribution by Coverage Type				
		Private		Public		Uninsured
		Employer	Individual	Medicaid	Other ^b	
United States	77,836	56.4%	4.5%	26.3%	1.4%	11.4%
Alabama	1,153	56.4%	2.8%	33.4%	1.3%	6.1%
Alaska	195	49.3%	3.7%	30.8%	7.1%	9.2%
Arizona	1,659	47.7%	4.9%	29.8%	1.3%	16.3%
Arkansas	719	45.8%	5.2%	38.6%	1.0%	9.4%
California	10,157	49.1%	6.2%	30.1%	1.0%	13.6%
Colorado	1,234	62.0%	6.5%	14.8%	2.4%	14.3%
Connecticut	880	68.8%	3.2%	19.3%	0.5%	8.2%
Delaware	207	63.2%	2.8%	20.1%	2.0%	11.9%
District of Columbia	119	44.1%	3.1%	45.2%	0.1%	7.6%
Florida	4,250	51.7%	4.7%	24.5%	1.9%	17.2%
Georgia	2,467	50.2%	3.4%	32.0%	2.5%	11.9%
Hawaii	311	64.0%	2.1%	21.6%	6.7%	5.6%
Idaho	413	54.7%	9.3%	24.4%	0.7%	10.9%
Illinois	3,442	63.1%	4.5%	20.7%	0.6%	11.2%
Indiana	1,680	59.7%	3.4%	26.8%	0.6%	9.6%
Iowa	728	64.0%	6.4%	22.7%	0.8%	6.1%
Kansas	722	63.0%	6.1%	22.6%	1.4%	6.9%
Kentucky	1,041	56.4%	3.3%	30.3%	2.2%	7.9%
Louisiana	1,168	50.8%	5.2%	34.7%	0.8%	8.7%
Maine	304	54.1%	3.9%	33.1%	1.8%	7.2%
Maryland	1,448	64.1%	4.0%	20.7%	1.7%	9.5%
Massachusetts	1,588	67.7%	3.8%	22.5%	0.5%	5.5%
Michigan	2,686	63.4%	3.5%	26.7%	0.5%	5.9%
Minnesota	1,315	70.1%	6.6%	16.3%	0.5%	6.5%
Mississippi	810	41.9%	3.9%	39.2%	1.9%	13.1%
Missouri	1,476	56.7%	5.8%	28.3%	0.8%	8.4%
Montana	228	52.4%	5.9%	24.8%	1.6%	15.4%
Nebraska	462	63.0%	5.7%	24.0%	1.2%	6.1%
Nevada	662	65.8%	3.3%	13.6%	1.6%	15.8%
New Hampshire	320	74.0%	3.8%	15.3%	0.7%	6.3%
New Jersey	2,296	70.1%	2.5%	16.2%	0.2%	10.9%
New Mexico	524	40.7%	2.0%	37.9%	1.5%	17.9%
New York	4,831	56.4%	3.3%	31.9%	0.5%	8.0%
North Carolina	2,299	55.5%	4.8%	24.6%	3.5%	11.6%
North Dakota	154	60.6%	8.4%	18.2%	3.1%	9.6%
Ohio	2,927	63.6%	3.5%	23.9%	0.7%	8.3%
Oklahoma	899	47.2%	4.1%	31.5%	2.6%	14.5%
Oregon	918	57.0%	7.5%	24.5%	0.1%	10.9%
Pennsylvania	3,002	62.3%	4.7%	23.0%	0.7%	9.4%
Rhode Island	268	57.4%	4.1%	29.5%	1.5%	7.6%
South Carolina	1,072	52.2%	3.7%	32.7%	2.0%	9.5%
South Dakota	200	53.1%	8.9%	25.9%	3.0%	9.0%
Tennessee	1,490	54.7%	4.2%	29.4%	2.0%	9.7%
Texas	6,706	47.3%	3.5%	27.2%	1.7%	20.4%
Utah	806	61.4%	6.5%	19.3%	0.9%	11.9%
Vermont	144	50.5%	3.5%	39.0%	1.1%	5.9%
Virginia	1,935	65.8%	3.5%	17.1%	4.7%	8.8%
Washington	1,602	57.3%	4.5%	26.6%	3.6%	8.0%
West Virginia	410	54.5%	2.4%	32.8%	1.7%	8.7%
Wisconsin	1,383	63.6%	4.4%	24.6%	0.8%	6.7%
Wyoming	125	57.0%	5.1%	24.4%	2.6%	10.9%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.
 Estimates with larger margins of error are not provided.

Table 2
Health Insurance Coverage of Low-Income Children
(Less than 200% of Poverty) by State, 2004-2005

	Low-Income Children (thousands) ^a	Percent of Children with Low Incomes ^c	Percent Distribution by Coverage Type				
			Private		Public	Uninsured	
			Employer	Individual	Medicaid		Other ^b
United States	33,275	42.7%	25.0%	3.8%	50.4%	1.6%	19.3%
Alabama	556	48.2%	24.6%	3.7%	(60.4%)	1.8%	9.6%
Alaska	73	37.6%	18.1%	1.9%	(59.8%)	5.8%	14.4%
Arizona	842	50.7%	24.0%	4.7%	46.3%	1.0%	24.0%
Arkansas	370	51.4%	24.2%	3.8%	(59.4%)	0.7%	11.9%
California	4,787	47.1%	21.1%	4.3%	51.9%	1.0%	21.6%
Colorado	444	36.0%	(29.4%)	4.8%	(33.2%)	3.7%	(28.8%)
Connecticut	248	28.2%	(28.1%)	2.4%	(52.5%)	0.7%	(16.3%)
Delaware	82	39.6%	(31.3%)	2.8%	(41.2%)	2.0%	(22.6%)
District of Columbia	72	60.8%	18.6%	2.1%	(68.7%)	0.2%	10.4%
Florida	1,897	44.6%	25.8%	3.3%	41.3%	2.0%	27.6%
Georgia	1,164	47.2%	20.7%	3.1%	54.5%	3.1%	18.5%
Hawaii	115	36.9%	(37.9%)	1.0%	(47.3%)	4.7%	9.1%
Idaho	180	43.5%	(27.2%)	5.3%	(50.5%)	0.6%	16.4%
Illinois	1,333	38.7%	27.3%	4.4%	47.0%	0.7%	20.5%
Indiana	723	43.0%	29.5%	2.4%	53.2%	0.9%	14.0%
Iowa	257	35.3%	(27.3%)	6.6%	(53.3%)	0.9%	11.9%
Kansas	291	40.4%	(32.7%)	6.0%	(47.0%)	1.3%	13.0%
Kentucky	482	46.3%	(25.4%)	2.2%	(55.3%)	3.1%	14.0%
Louisiana	595	50.9%	24.6%	3.4%	(58.4%)	1.0%	12.5%
Maine	119	39.2%	(17.2%)	3.2%	(65.7%)	1.4%	12.5%
Maryland	497	34.3%	(28.2%)	3.2%	(46.7%)	1.8%	20.2%
Massachusetts	456	28.7%	(25.8%)	4.6%	(58.6%)	0.0%	11.0%
Michigan	1,081	40.2%	31.1%	3.6%	54.1%	0.7%	10.5%
Minnesota	343	26.1%	(31.8%)	7.3%	(45.2%)	0.5%	(15.2%)
Mississippi	457	56.4%	14.6%	4.3%	61.5%	1.6%	18.1%
Missouri	610	41.3%	22.2%	4.8%	(57.4%)	0.7%	15.0%
Montana	110	48.4%	(28.7%)	3.6%	(43.7%)	1.2%	(22.8%)
Nebraska	170	36.8%	(27.4%)	5.5%	(53.7%)	0.9%	12.5%
Nevada	276	41.7%	(42.3%)	2.8%	(27.9%)	1.4%	(25.6%)
New Hampshire	74	23.0%	-----	6.3%	-----	1.2%	(16.7%)
New Jersey	637	27.8%	30.1%	2.1%	(44.3%)	0.4%	23.0%
New Mexico	287	54.9%	15.0%	1.6%	(56.7%)	1.0%	25.6%
New York	2,133	44.2%	25.8%	3.1%	57.4%	0.5%	13.3%
North Carolina	1,022	44.5%	24.8%	4.5%	47.7%	3.5%	19.5%
North Dakota	58	37.6%	(30.8%)	10.2%	(35.3%)	3.9%	(19.8%)
Ohio	1,127	38.5%	26.9%	3.9%	52.9%	1.1%	15.2%
Oklahoma	431	48.0%	22.5%	2.5%	(52.7%)	1.8%	20.5%
Oregon	413	45.0%	(26.4%)	8.0%	(48.0%)	0.2%	17.4%
Pennsylvania	1,212	40.4%	29.3%	5.7%	45.5%	1.3%	18.2%
Rhode Island	103	38.4%	(19.8%)	5.6%	(60.6%)	1.9%	12.1%
South Carolina	513	47.8%	21.1%	3.1%	(58.5%)	2.4%	14.8%
South Dakota	81	40.4%	21.0%	6.4%	(55.6%)	2.8%	14.2%
Tennessee	681	45.7%	23.1%	3.2%	(54.4%)	2.2%	17.1%
Texas	3,444	51.4%	20.1%	2.6%	45.5%	1.9%	29.9%
Utah	316	39.2%	34.3%	6.3%	38.9%	1.0%	19.5%
Vermont	42	29.0%	(14.3%)	3.4%	(71.8%)	2.3%	8.2%
Virginia	688	35.6%	33.4%	2.4%	(41.2%)	5.3%	17.6%
Washington	615	38.4%	22.5%	4.7%	(55.6%)	4.3%	13.0%
West Virginia	195	47.6%	(25.7%)	1.0%	(58.0%)	2.8%	12.5%
Wisconsin	528	38.2%	(32.9%)	3.3%	(49.7%)	1.4%	12.8%
Wyoming	45	36.2%	(22.4%)	2.9%	(54.7%)	2.7%	(17.3%)

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.
Estimates with larger margins of error are not provided.

Table 3
Uninsured Rates Among Children
by Poverty Level and State, 2004-2005

	Children (thousands) ^a	Percent Uninsured Within Poverty Levels			
		All Levels ^c	<200% FPL	200-399% FPL	400%+ FPL
United States	77,836	11.4%	19.3%	7.6%	3.4%
Alabama	1,153	6.1%	9.6%	3.6%	1.9%
Alaska	195	9.2%	14.4%	7.3%	4.7%
Arizona	1,659	16.3%	24.0%	11.7%	4.4%
Arkansas	719	9.4%	11.9%	9.1%	3.2%
California	10,157	13.6%	21.6%	9.0%	4.0%
Colorado	1,234	14.3%	(28.8%)	9.7%	3.3%
Connecticut	880	8.2%	(16.3%)	7.9%	3.4%
Delaware	207	11.9%	(22.6%)	6.1%	3.5%
District of Columbia	119	7.6%	10.4%	3.2%	3.2%
Florida	4,250	17.2%	27.6%	12.5%	5.0%
Georgia	2,467	11.9%	18.5%	9.2%	2.5%
Hawaii	311	5.6%	9.1%	5.1%	1.6%
Idaho	413	10.9%	16.4%	8.0%	4.3%
Illinois	3,442	11.2%	20.5%	7.1%	3.6%
Indiana	1,680	9.6%	14.0%	7.1%	5.2%
Iowa	728	6.1%	11.9%	3.6%	1.9%
Kansas	722	6.9%	13.0%	2.9%	2.7%
Kentucky	1,041	7.9%	14.0%	3.2%	1.7%
Louisiana	1,168	8.7%	12.5%	6.2%	2.4%
Maine	304	7.2%	12.5%	4.9%	2.3%
Maryland	1,448	9.5%	20.2%	5.3%	3.0%
Massachusetts	1,588	5.5%	11.0%	4.8%	2.6%
Michigan	2,686	5.9%	10.5%	3.7%	2.1%
Minnesota	1,315	6.5%	(15.2%)	4.6%	2.5%
Mississippi	810	13.1%	18.1%	8.5%	4.1%
Missouri	1,476	8.4%	15.0%	5.0%	2.4%
Montana	228	15.4%	(22.8%)	10.0%	4.9%
Nebraska	462	6.1%	12.5%	3.4%	1.1%
Nevada	662	15.8%	(25.6%)	12.1%	4.2%
New Hampshire	320	6.3%	(16.7%)	4.0%	2.5%
New Jersey	2,296	10.9%	23.0%	9.0%	4.5%
New Mexico	524	17.9%	25.6%	9.8%	6.4%
New York	4,831	8.0%	13.3%	5.2%	2.4%
North Carolina	2,299	11.6%	19.5%	6.6%	3.5%
North Dakota	154	9.6%	(19.8%)	4.2%	2.5%
Ohio	2,927	8.3%	15.2%	4.5%	3.2%
Oklahoma	899	14.5%	20.5%	11.0%	5.9%
Oregon	918	10.9%	17.4%	7.4%	3.5%
Pennsylvania	3,002	9.4%	18.2%	4.6%	2.2%
Rhode Island	268	7.6%	12.1%	5.7%	4.0%
South Carolina	1,072	9.5%	14.8%	5.8%	2.7%
South Dakota	200	9.0%	14.2%	6.7%	3.8%
Tennessee	1,490	9.7%	17.1%	3.8%	3.1%
Texas	6,706	20.4%	29.9%	14.8%	4.7%
Utah	806	11.9%	19.5%	7.5%	6.2%
Vermont	144	5.9%	8.2%	5.1%	4.7%
Virginia	1,935	8.8%	17.6%	6.2%	2.1%
Washington	1,602	8.0%	13.0%	7.1%	3.0%
West Virginia	410	8.7%	12.5%	6.5%	2.9%
Wisconsin	1,383	6.7%	12.8%	3.6%	2.0%
Wyoming	125	10.9%	(17.3%)	7.6%	6.6%

() = Estimate has a large 95% confidence interval of +/- 5.0 - 7.9 percentage points.
Estimates with larger margins of error are not provided.

Table Endnotes

The term family as used in family income, family poverty levels, and family work status, is defined as a health insurance unit (those who are eligible as a group for "family" coverage in a health plan) throughout this report.

- ^a Children includes all individuals under age 19.
- ^b Other includes other public insurance (mostly Medicare and military-related). S-CHIP is included in Medicaid.
- ^c The 2005 federal poverty level for a family of four was \$19,971.



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