

Health Insurance Coverage in America

2003 Data Update

November 2004

THE HENRY J.
KAISER
FAMILY
FOUNDATION

THE KAISER COMMISSION ON
Medicaid and the Uninsured

kaiser commission on medicaid and the uninsured

Beginning with our 1998 report, “Uninsured in America,” the Kaiser Commission on Medicaid and the Uninsured has been updating both national and state information on the uninsured annually, examining how many Americans lack coverage, who the uninsured are, and the reasons why health insurance coverage is changing. These reports focus on describing the nature of health insurance coverage overall, with a particular focus on low-income families.

Forty-five million Americans were without health insurance in 2003. Since 2000 the number of uninsured under the age of 65 has grown by over five million. The downturn in the economy that started in 2001 continued to affect jobs, family incomes, and health insurance coverage through 2003. Most of the growth in the population has occurred among persons in low-income families, who are at the greatest risk of losing their health insurance coverage. Employer-sponsored health insurance has decreased markedly—covering 66 percent of the nonelderly in 2000, but only 62 percent by 2003.

The nation’s public programs for low-income families, Medicaid and the State Children’s Health Insurance Program, filled in the gap for children. The share of children who are uninsured has actually decreased since 2000. But state budget crises curbed most plans to expand public insurance to more low-income adults. Consequently, adults have accounted for all of the growth in the number of uninsured over these four years. Of the 5.4 million more uninsured adults since 2000, three-quarters have low incomes and over half are between 19 and 34 years old.

By closely monitoring changes in the number and composition of the uninsured each year, it is the Commission’s hope that these reports will continue to inform policy debates and assist in the evaluation of policy options to address the uninsured.



James R. Tallon
Chairman



Diane Rowland, Sc.D.
Executive Director

Health Insurance Coverage in America

2003 Data Update

November 2004

Prepared by

Catherine Hoffman and Alicia Carbaugh
Kaiser Commission on
Medicaid and the Uninsured

Allison Cook
The Urban Institute



THE KAISER COMMISSION ON
Medicaid and the Uninsured

Acknowledgments:

Special thanks go to staff of the Kaiser Commission on Medicaid and the Uninsured (KCMU), Kaiser Family Foundation (KFF), and the Urban Institute:

- ❖ to Hannah Yang and Catherine Barnard of KCMU for their data-precision,
- ❖ to Alicia Morgan of KFF for consultation and assistance with the publishing of this report,
- ❖ to Ardine Hockaday of KFF for the layout and design of this report,
- ❖ to Rakesh Singh of KCMU, whose help in communicating the Commission's work is invaluable, and
- ❖ to Marie Wang, formerly of the Urban Institute, for her careful documentation last year to ensure the continuity of our efforts.

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.

Contents

| | |
|-------------------------|---|
| Highlights | 5 |
| Overview | 7 |

Profile of the Uninsured

| | |
|---|----|
| Figure 1: Number of Nonelderly Uninsured Americans, 1994-2003 | 11 |
| Figure 2: Total Nonelderly Population vs. the Uninsured by Poverty Level, 2003 | 11 |
| Figure 3: Health Insurance Coverage of the Nonelderly by Poverty Level, 2003 | 12 |
| Figure 4: Total Nonelderly Population vs. the Uninsured by Age Group, 2003 | 12 |
| Figure 5: Uninsured Rates by Age and Income Groups, 2003 | 13 |
| Figure 6: Nonelderly Uninsured by Age and Income Groups, 2003 | 13 |
| Figure 7: Health Insurance Coverage of Children and Nonelderly Adults, 2003 | 14 |
| Figure 8: Nonelderly Uninsured by Family Work Status, 2003 | 14 |
| Figure 9: Health Insurance Coverage by Family Poverty Level and Work Status, 2003 | 15 |
| Figure 10: Health Status Within Health Insurance Coverage Types, 2003 | 15 |
| Figure 11: Health Insurance Coverage of Children and Adults by Health Status, 2003 | 16 |
| Figure 12: Total Nonelderly Population vs. the Uninsured by Race/Ethnicity, 2003 | 16 |
| Figure 13: Uninsured Rates Among Racial/Ethnic and Income Groups, 2003 | 17 |
| Figure 14: Nonelderly Uninsured by Citizenship, 2003 | 17 |
| Figure 15: Total Workers vs. Uninsured Workers by Poverty Level, 2003 | 18 |
| Figure 16: Total Workers vs. Uninsured Workers by Business Size, 2003 | 18 |
| Figure 17: Employer-Sponsored Insurance Rates Among Full-Time/Full-Year Workers by Poverty Level and Firm Size, 2003 | 19 |
| Figure 18: Total Workers vs. Uninsured Workers by Occupation, 2003 | 19 |
| Figure 19: Uninsured Rates Among Industry Groups, White vs. Blue Collar Jobs, 2003 | 20 |
| Figure 20: Uninsured Rates Among the Nonelderly by State, 2002-2003 | 20 |

Trends in Health Insurance Coverage

| | |
|--|----|
| Figure 21: States with Significant Increases in Uninsured Rates Between 2000-2003 | 21 |
| Figure 22: Number of Uninsured Children and Adults, 2000-2003 | 21 |
| Figure 23: Health Insurance Coverage Changes, 2000-2003 | 22 |
| Figure 24: Changes in Rates of Employer-Sponsored Insurance, Children vs. Adults, 2000-2003 | 22 |
| Figure 25: Changes in Medicaid and Uninsured Rates, Children vs. Adults, 2000-2003 | 23 |
| Figure 26: Changes in Uninsured Rates by Poverty Levels, 2000-2003 | 23 |
| Figure 27: Changes in the Nonelderly Population, 2000-2003 | 24 |
| Figure 28: Growth in Nonelderly Uninsured Adults by Family Income and Age, 2000-2003 | 24 |
| Figure 29: Changes in the Working Population, 2000-2003 | 25 |
| Figure 30: Growth in Uninsured Workers by Firm Size and Worker's Family Income, 2000-2003 | 25 |

National Tables: Health Insurance Coverage of the Nonelderly Population, 2003

| | | |
|----------|---|-----|
| Table 1: | Health Insurance Coverage of the Nonelderly, 2003 | .28 |
| Table 2: | Health Insurance Coverage of Children, 2003 | .29 |
| Table 3: | Health Insurance Coverage of Nonelderly Adults, 2003 | .30 |
| Table 4: | Health Insurance Coverage of the Low-Income Nonelderly, 2003 | .31 |
| Table 5: | Health Insurance Coverage of Low-Income Children, 2003 | .32 |
| Table 6: | Health Insurance Coverage of Low-Income Nonelderly Adults, 2003 | .33 |
| Table 7: | Health Insurance Coverage of Workers, 2003 | .34 |

National Tables: Profile of the Nonelderly Uninsured Population, 2003

| | | |
|-----------|--|-----|
| Table 8: | Characteristics of the Nonelderly Uninsured, 2003 | .36 |
| Table 9: | Characteristics of Uninsured Children, 2003 | .37 |
| Table 10: | Characteristics of Uninsured Nonelderly Adults, 2003 | .38 |
| Table 11: | Characteristics of the Low-Income Nonelderly Uninsured, 2003 | .39 |
| Table 12: | Characteristics of Uninsured Workers, 2003 | .40 |

State Tables: Health Insurance Coverage of the Nonelderly Population, 2002-2003

| | | |
|----------------|---|-----|
| Table 13: | Health Insurance Coverage of the Nonelderly by State, 2002-2003 | .42 |
| Table 14: | Health Insurance Coverage of Children by State, 2002-2003 | .43 |
| Table 15: | Health Insurance Coverage of Nonelderly Adults by State, 2002-2003 | .44 |
| Table 16: | Health Insurance Coverage of the Low-Income Nonelderly by State, 2002-2003 | .45 |
| Table 17: | Health Insurance Coverage of Low-Income Children by State, 2002-2003 | .46 |
| Table 18: | Health Insurance Coverage of Low-Income Nonelderly Adults by State, 2002-2003 | .47 |
| Table 19: | Uninsured Rates Among Children by Poverty Level and State, 2002-2003 | .48 |
| Table 20: | Uninsured Rates Among Nonelderly Adults by Poverty Level and State, 2002-2003 | .49 |
| Table Endnotes | | .50 |

| | |
|-------------------|-----|
| Data Notes | .51 |
|-------------------|-----|

Health Insurance Coverage in America — 2003 Data Update —

This report, like previous editions, provides detailed information about health insurance coverage in the U.S. for 2003—primarily in the form of descriptive tables. A set of figures preface the tables, describing who the uninsured currently are, as well as highlighting changes in health coverage since 2000. This Data Update contains the most current information available (for calendar year 2003) using the Census Bureau's March 2004 Supplement (the Annual Social and Economic Supplement).

Detailed national tables examine health insurance coverage by key social and economic determinants:

- ❖ Age
- ❖ Gender
- ❖ Family income and poverty levels
- ❖ Household type
- ❖ Family work status
- ❖ Race/ethnicity
- ❖ Education
- ❖ Citizenship
- ❖ Health status

Separate tables are provided for children, adults, and low-income populations. Two national tables describe health insurance coverage among workers (age 18-64) and examine uninsured workers by these additional factors:

- ❖ Work status
- ❖ Business size
- ❖ Occupation
- ❖ Industry

State-level tables (based on two-year averages of 2002 and 2003 data) provide the health insurance distributions for each state's total nonelderly population, as well as children, adults, and the low-income population.

About the Health Insurance Coverage Estimates:

The data in this report are based on an analysis of the Census Bureau's March 2004 Current Population Survey (CPS), the primary source of annual health insurance coverage information in the United States. While other ongoing national surveys may be able to more precisely determine health coverage over a specific time period, the CPS remains the most frequently cited national survey on health insurance coverage. Despite changes made in the survey design over time, it also remains the best survey for trending changes in health insurance from year to year.

2003 Data Update
HIGHLIGHTS

Overview

Health Insurance Coverage Continues to Decline

Almost 45 million Americans were uninsured in 2003 (44.7 million under the age of 65)—growing by 1.4 million from the previous year and a total of over 5 million since 2000.

The proportion of Americans with employer-sponsored insurance continued to decline for the fourth consecutive year in 2003, driving both the share and the number who are uninsured upward. Employer-based coverage has never been able to fully cover all nonelderly Americans. Even through most of the 1990s when the economy was growing and competition for workers was high, the number of uninsured continued to grow by about one million each year.

Both adults and children experienced significant decreases in the share with job-based coverage. The proportion of children with employer-sponsored insurance dropped from 62% in 2000 to 57% by 2003.

The 2001 recession, brief as it was, triggered a sharp downturn in job-based coverage and it continued to affect health insurance coverage even in 2003, as employment was slow to recover, job opportunities shifted, and family incomes declined.

The number of uninsured children has remained steady however since 2000, at about nine million—even as the number of children living in poverty has grown.

Enrollment in both Medicaid and the State Children's Health Insurance Program (S-CHIP) has been increasing in response to greater numbers who qualify and also because of improved outreach efforts. Declines in employer-sponsored insurance among children have been fully offset by increases in Medicaid and S-CHIP enrollment since 2000. Children's uninsured rates actually decreased between 2000 and 2003.

In sharp contrast, adults accounted for all of the growth in the number of uninsured since 2000. Three-quarters of this growth was among low-income adults.

Public coverage has increased among adults, but with Medicaid's limits on adult eligibility, it has not been nearly enough to buffer them from the loss of job-based coverage. The share of nonelderly adults who were uninsured grew from 17.9% to 20.3% by 2003, as the number of uninsured adults grew by over 5 million.

The slowed economy continued to shift incomes downward. As the population grew by 7.6 million people between 2000 and 2003, 5.6 million moved into poverty—where uninsured rates are highest.

The share of nonelderly Americans living in poverty is now 18%. Almost one in every four children comes from a poor family (23%). Another 17% of the nonelderly are near-poor (with incomes between 100% and 200% of the poverty level).

Health insurance coverage has declined not only because of lower incomes, but also because employment continues to shift to businesses where health benefits are less likely to be offered.

More workers in 2003 were either self-employed or were working in firms with less than 25 employees than in 2000; fewer were working in medium and large firms. And, more jobs have shifted into the service sector for example, where more than 30% of workers are uninsured.

Southern and western states continue to have higher uninsured rates, but several central and northeastern states also experienced increases between 2000 and 2003 in the share of their residents who were uninsured.

Profile of the Uninsured in 2003

While the number of uninsured Americans has been growing, who the uninsured are and the social and economic factors putting a person at risk of being uninsured have not changed substantially over time.

Two-thirds (65%) of the uninsured in 2003 come from low-income families.

Those with low incomes (incomes less than 200% of the federal poverty level or less than \$38,000 for a family of four) are more likely to be uninsured, with those under the poverty level facing the greatest risk of being uninsured (36%). Because the likelihood of having employer-sponsored insurance increases with income, only 6% of those with incomes at 400% of the poverty level or above are uninsured.

The majority of the uninsured (80%) are adults.

Adults are more likely to be uninsured than children primarily because public health insurance programs are designed to help low-income children. Twenty percent of adults are uninsured compared to just under 12% of children. Adults ages 19-34 are at the greatest risk of being uninsured (29%), while those who are considered “near-elderly” (ages 55-64) are at the lowest risk of being uninsured among adults (13%).

Low-income adults are at a particularly high risk of being uninsured and comprise half of the uninsured; low-income adults without children make up one-third of the uninsured.

Eligibility for Medicaid and S-CHIP is limited for adults. Nonelderly adults must meet stringent income eligibility standards and, unless severely disabled or pregnant, even the poorest are generally ineligible if they do not have dependent children.

Over 80% of the uninsured come from working families.

Almost 70% of the uninsured have at least one full-time worker in the family and an additional 12% have a part-time worker in the family—only 19% of the uninsured are not connected to the workforce. Not having a connection to the workforce raises the chance of being uninsured markedly—those in families with no workers are more than three times as likely to be uninsured compared to those in families with two full-time workers (29% vs. 9%).

Minorities are disproportionately represented among the uninsured, as they make up one-third (34%) of the nonelderly population but over half (52%) of the uninsured.

Racial and ethnic minorities are at greater risk of being uninsured compared to whites, which make up the majority of the population. Income differences contribute to this difference, but do not account for all of the insurance disparity. Hispanics have the highest uninsured rate with over a third not having health coverage in 2003.

Across the country, uninsured rates vary from 9% in Minnesota to 28% in Texas—a three-fold difference.

Uninsured rates vary widely among states largely due to differences in the structure of state economies and employer-sponsored insurance as well as the share of families with low-incomes and the scope of state Medicaid and S-CHIP programs. Regionally, southern and western states generally have higher uninsured rates.

Over 26 million workers are uninsured; over half of them (56%) are low-income workers.

Low-income workers are four times more likely to be uninsured compared to those with incomes above 200% of the poverty level (44% vs. 11%).

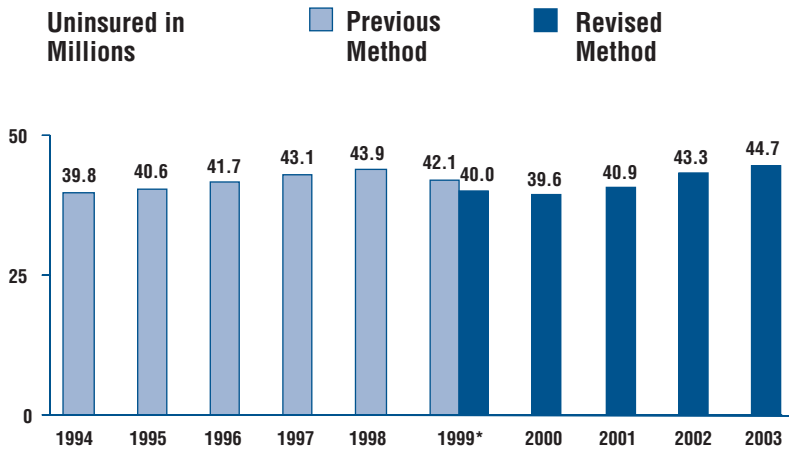
Workers who are self-employed or employed in small businesses (less than 25 employees) make up 30% of all workers, but comprise half of uninsured workers.

Self-employed workers and those working in firms with less than 25 workers run the highest risk of being uninsured. The likelihood of being uninsured decreases as business size increases.

Uninsured rates vary greatly both across and within industries.

Across industries, uninsured rates run as high as 38% in agriculture to just 6% in public administration. Health coverage also varies by occupation. Blue-collar occupations make up the majority of the workforce in America (63%) and also the majority of uninsured workers (81%). Within many industries, the difference in uninsured rates between blue- and white-collar workers is two-fold or more.

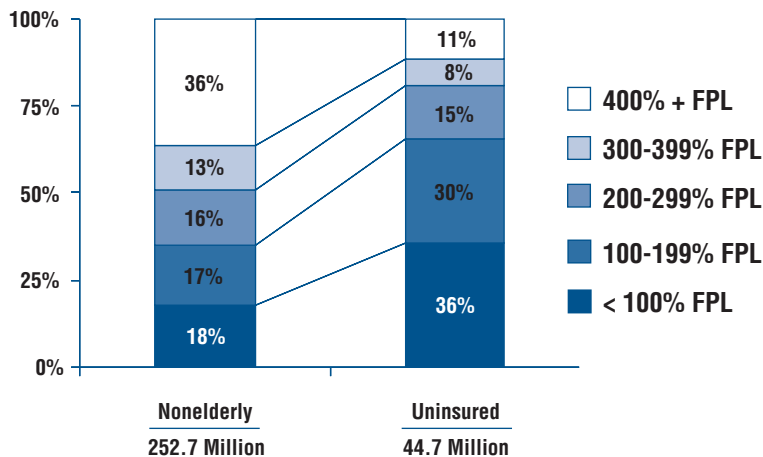
Figure 1
Number of Nonelderly Uninsured Americans, 1994-2003



*Revised method estimates for 1999 are comparable to later years, except they are based on a smaller sample.
 KCMU/Urban Institute 2004

The number of nonelderly uninsured Americans increased again in 2003—by 1.4 million. Since the economic downturn in 2001, the number of Americans without insurance has been increasing while family incomes have shifted downward and the share of Americans with employer-sponsored coverage has steadily decreased. The number of Americans without health insurance has increased by over 5 million people since 2000.

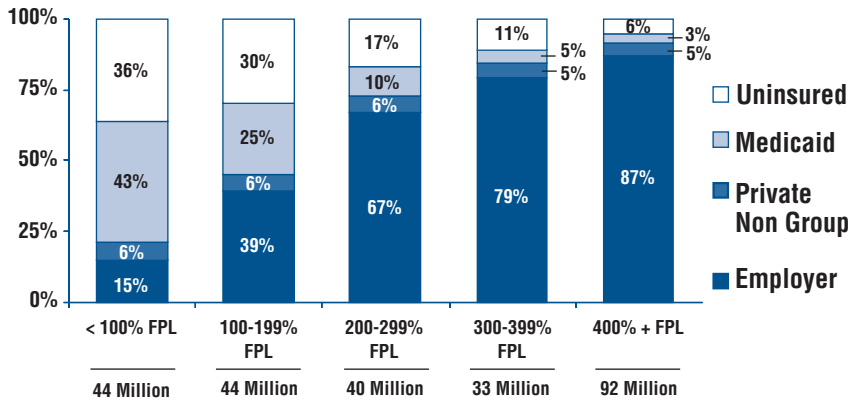
Figure 2
Total Nonelderly Population vs. the Uninsured by Poverty Level, 2003



The federal poverty level was \$18,810 for a family of four in 2003.
 KCMU/Urban Institute 2004

A little over a third of nonelderly Americans come from low-income families (less than 200% of the poverty level or \$37,620 for a family of four in 2003), but they comprise over two-thirds of the uninsured. The poorest (under 100% of poverty) make up the largest share of the uninsured. Those with the highest family incomes (400%+ of the poverty level or about \$75,000 for a family of four) make up a third of the nonelderly, but just 11% of the uninsured.

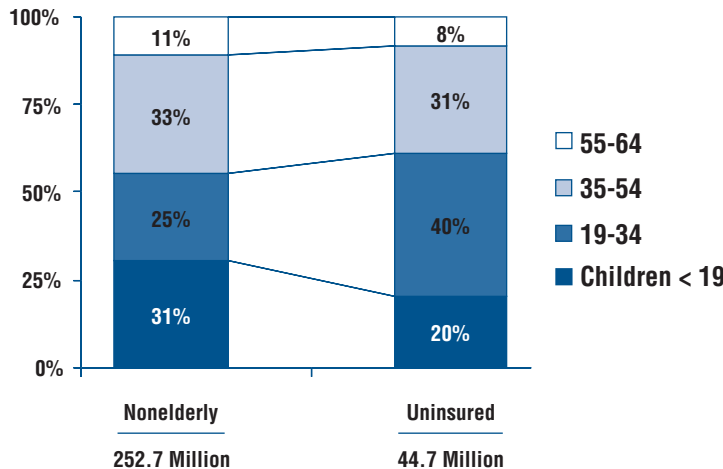
Figure 3
Health Insurance Coverage of the Nonelderly
by Poverty Level, 2003



Medicaid also includes S-CHIP, other state programs, Medicare, and military-related coverage. The federal poverty level was \$18,810 for a family of four in 2003. Data may not total 100% due to rounding. KCMU/Urban Institute 2004

The likelihood of having employer-sponsored coverage increases with income. The majority of low-income people (those with income less than 200% of the poverty level) do not have employer-sponsored insurance because it is not available to them or they cannot afford their share of the premium's cost. Among the poor with incomes less than 100% of the poverty level (\$18,810 for a family of four), only 15% had job-based coverage in 2003, compared to 87% of those with incomes of 400% and above. Medicaid and other public programs help to fill in the gaps for the poor and near-poor (100-199% of poverty) however, a third remain uninsured.

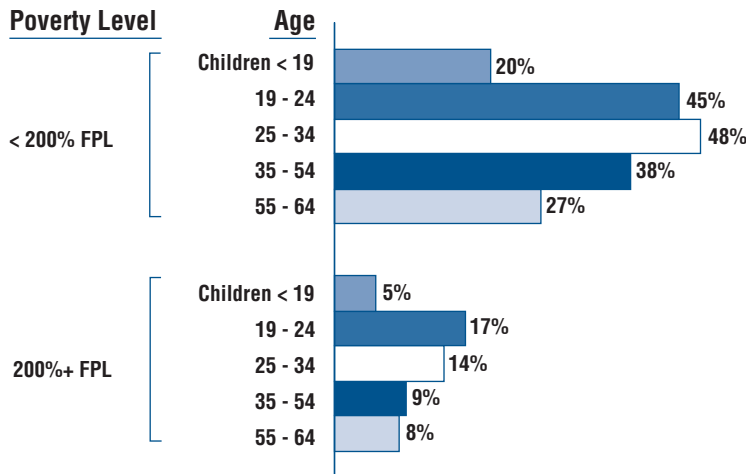
Figure 4
Total Nonelderly Population vs. the Uninsured
by Age Group, 2003



Data may not total 100% due to rounding. KCMU/Urban Institute 2004

Adults (age 19 and older) make up about 70% of the population under 65, but 80% of the uninsured. Adults ages 19-34 are disproportionately affected, as this age group represents only a quarter of the entire nonelderly population, yet represents 40% of the uninsured. Their chances of being uninsured are high because they are more likely to have low incomes and to be single.

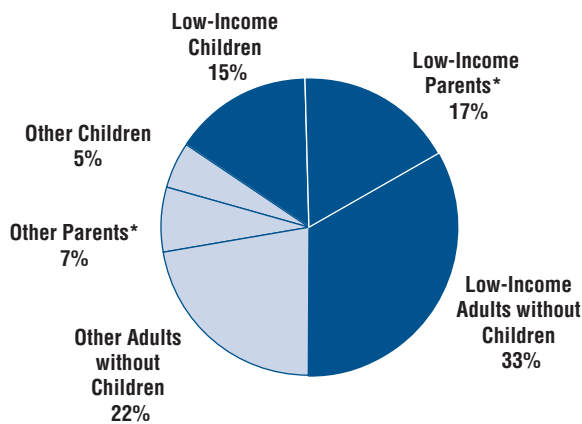
Figure 5
Uninsured Rates by Age and Income Groups, 2003



200% of the poverty level was \$37,620 for a family of four in 2003.
 KCMU/Urban Institute 2004

Age group differences persist at both lower and higher income levels. Regardless of income, adults age 19 to 34 run the greatest risk of not having health insurance. Almost half of low-income adults in this age range were uninsured in 2003 (low-income is defined as less than 200% of poverty or less than \$38,000 for a family of four).

Figure 6
Nonelderly Uninsured by Age and Income Groups, 2003



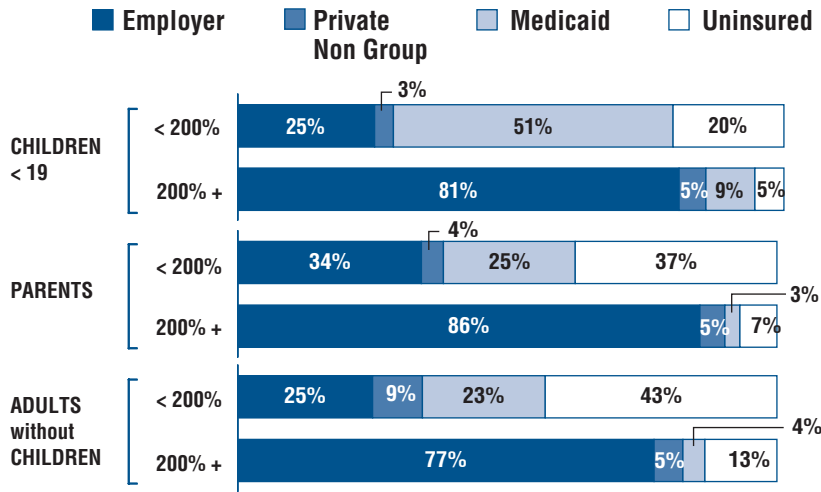
Total = 44.7 Million Uninsured

Two-thirds of the uninsured are from low-income families—families with income less than 200% of poverty or less than \$38,000 for a family of four (shaded darker here). Of the 9 million children who have no health insurance, the large majority qualify as low-income beneficiaries for either Medicaid or S-CHIP. Half of the uninsured are low-income adults, most of whom do not qualify for these public programs.

*Parents of children in the household under age 19. Other adults include childless adults and parents of children who are no longer dependents. Low-income includes those with family incomes less than 200% of the poverty level (\$37,620 for a family of four in 2003). Data do not total 100% due to rounding.
 KCMU/Urban Institute 2004

Figure 7

Health Insurance Coverage of Children and Nonelderly Adults, 2003

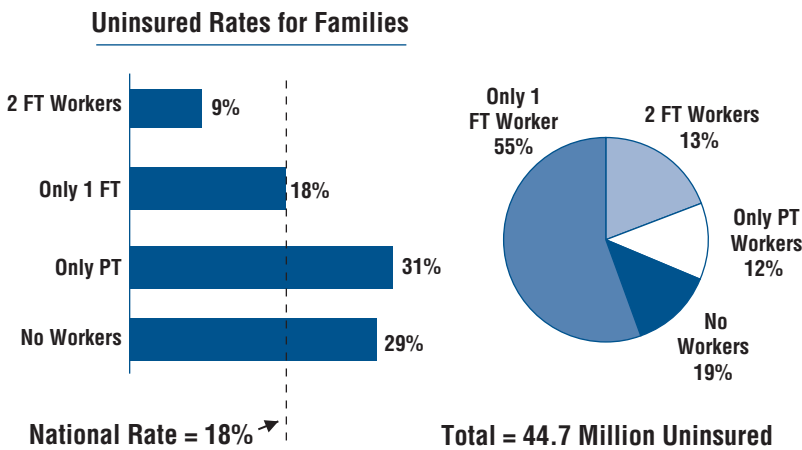


Medicaid also includes S-CHIP, other state programs, Medicare, and military-related coverage. Adults without children includes childless adults and parents whose children are no longer dependents. 200% of the poverty level was \$37,620 for a family of four in 2003. Data may not total 100% due to rounding. KCMU/Urban Institute 2004

Medicaid and S-CHIP are essential sources of coverage for children in this country. Half of low-income children are covered by Medicaid or other state programs. Low-income adults without children have less job-based coverage than low-income parents, in part because many are single, without access to health benefits as a dependent of another worker. Unlike some poor parents, they do not qualify for Medicaid unless they are pregnant or disabled, regardless of how poor they are—leaving 43% without health coverage.

Figure 8

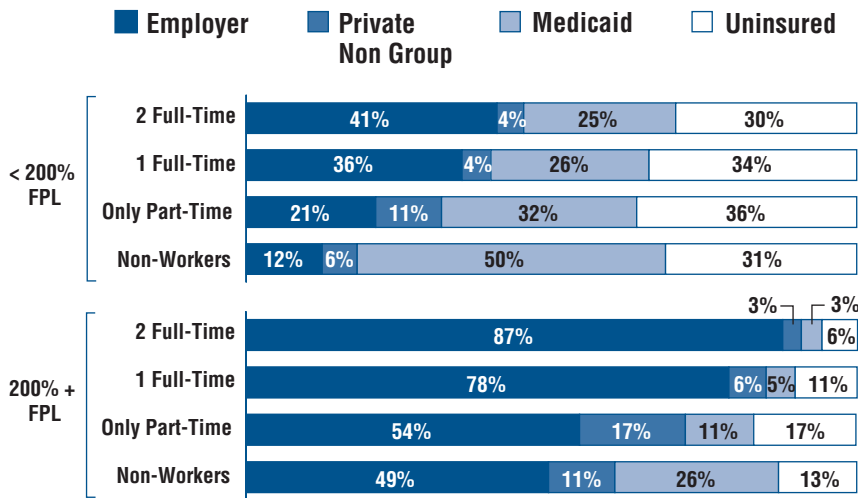
Nonelderly Uninsured by Family Work Status, 2003



FT = Full-Time; PT = Part-Time. Data in pie do not total 100% due to rounding. KCMU/Urban Institute 2004

The large majority of adults under 65 are working and over 80% of the uninsured (including children) come from working families. Over two-thirds of the uninsured have at least one full-time worker in their family. Not having any family members who work outside the home, or only a part-time worker in the family, raises the risk of being uninsured markedly relative to families with at least one full-time worker.

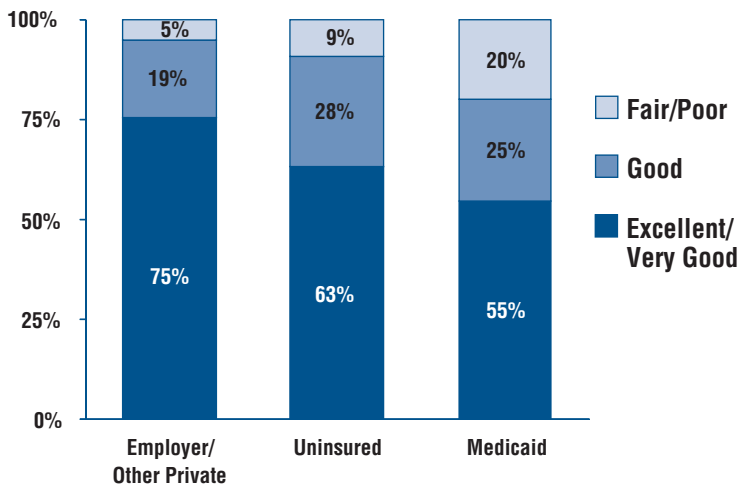
Figure 9
Health Insurance Coverage
by Family Poverty Level and Work Status, 2003



Medicaid also includes S-CHIP, other state programs, Medicare, and military-related coverage. 200% of the poverty level was \$37,620 for a family of four in 2003. Data may not total 100% due to rounding. KCMU/Urban Institute 2004

Family income strongly determines whether a person has employer-sponsored insurance. Even among those in families with two full-time workers, the likelihood of having employer-sponsored insurance increases with income and the risk of being uninsured decreases. Thirty percent of low-income families with two full-time workers are uninsured compared to only 6% of those in higher income families (low-income is defined as less than 200% of poverty or less than \$38,000 for a family of four).

Figure 10
Health Status Within Health Insurance
Coverage Types, 2003

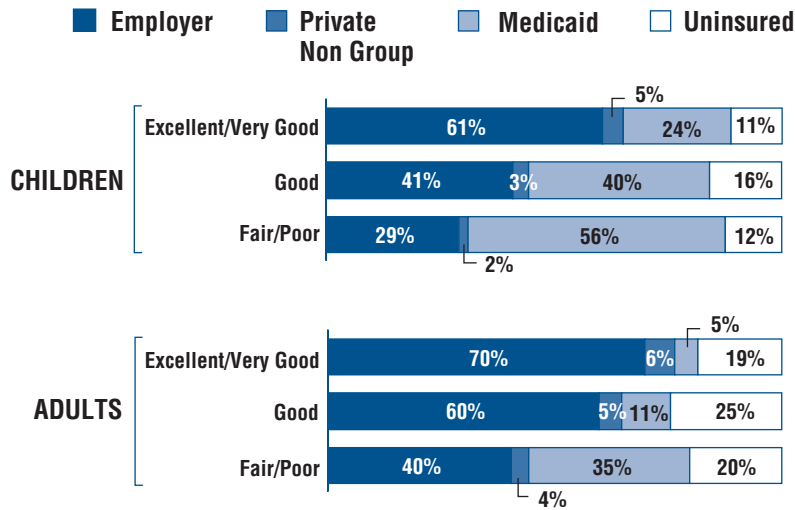


Medicaid also includes S-CHIP, other state programs, Medicare, and military-related coverage. Data may not total 100% due to rounding. KCMU/Urban Institute 2004

The uninsured are more likely than those with private health coverage to be in fair or poor health. If the uninsured do not have job-based group coverage, their health problems often make private non-group coverage unavailable or unaffordable. Because Medicaid is the insurance safety net for low-income persons with chronic and disabling conditions, the Medicaid population is the least healthy, with one in five being in fair or poor health.

Figure 11

Health Insurance Coverage of Children and Adults by Health Status, 2003

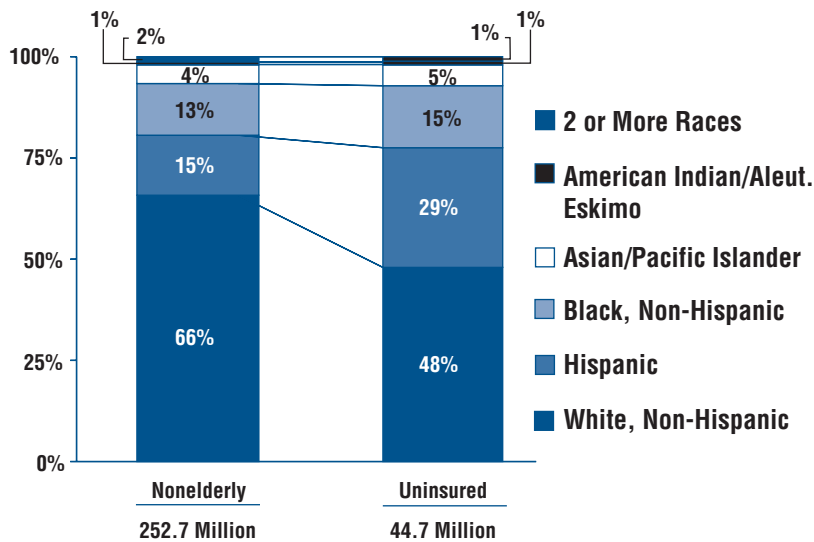


Medicaid also includes S-CHIP, other state programs, Medicare, and military-related coverage. Data may not total 100% due to rounding. KCMU/Urban Institute 2004

Private health insurance covers only a minority of Americans who are not in good health. Almost 60% of children and over a third of adults who are in fair or poor health are covered by Medicaid. Still, 12% of children and 20% of adults in fair or poor health remain uninsured.

Figure 12

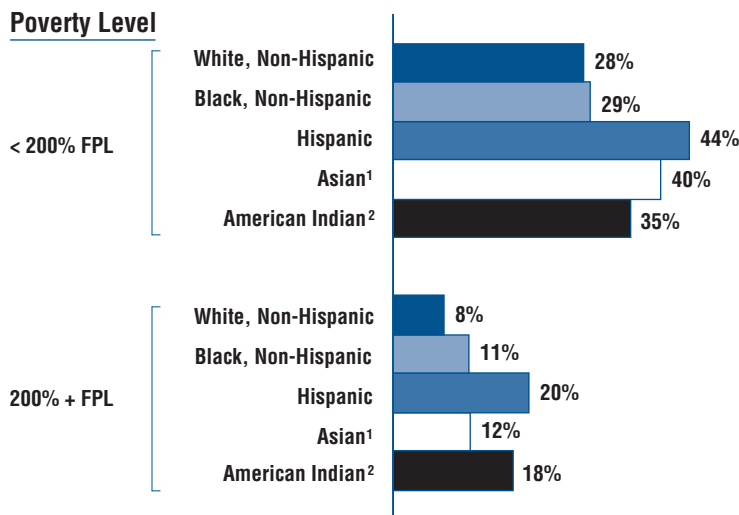
Total Nonelderly Population vs. the Uninsured by Race/Ethnicity, 2003



Data may not total 100% due to rounding. KCMU/Urban Institute 2004

Racial and ethnic minorities, who now make up a third of the nonelderly population, comprise a little over half of the uninsured—in part because they are more likely to be in low-income families (families with income less than 200% of poverty). About 50% - 60% of Blacks, Hispanics, and American Indians, compared to a quarter of Whites, come from families living under 200% of the poverty level.

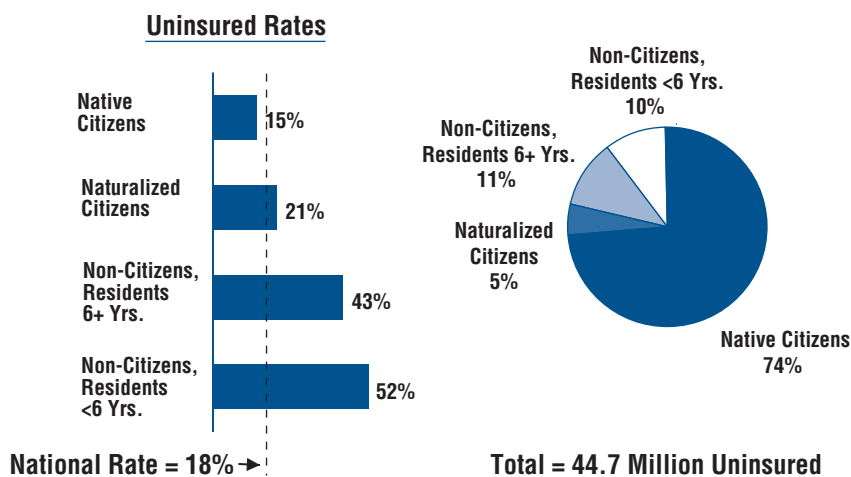
Figure 13
Uninsured Rates Among Racial/Ethnic and Income Groups, 2003



¹Asian group includes Pacific Islanders. ² American Indian group includes Aleutian Eskimos. 200% of the poverty level was \$37,620 for a family of four in 2003. KCMU/Urban Institute 2004

While being from a low-income family (a family with income less than 200% of poverty) raises the risk of being uninsured markedly, it does not account for all of the differences in health coverage across racial and ethnic groups. Insurance disparities persist for most groups at both lower and higher income levels. Uninsured rates are the highest among low-income Hispanics, Asians, and American Indians.

Figure 14
Nonelderly Uninsured by Citizenship, 2003

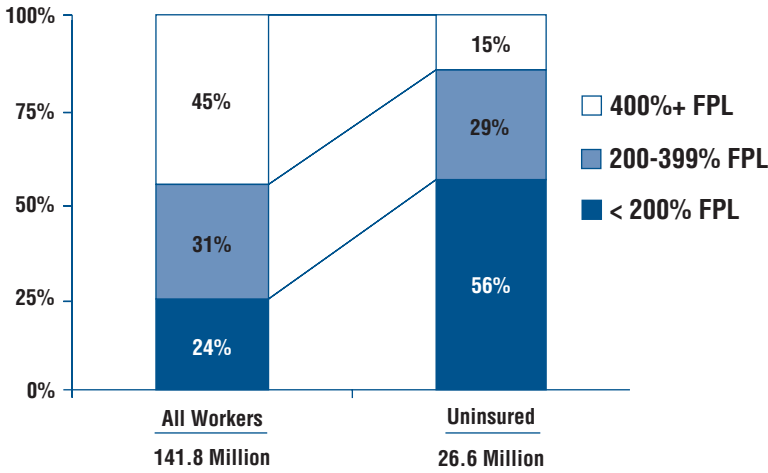


KCMU/Urban Institute 2004

Almost 80% of the uninsured are U.S. citizens. Non-citizens are disproportionately represented among the uninsured (21% vs. 8% of the total nonelderly population) in part because they are more likely to be from low-income families. The majority of all immigrants do have health coverage, however their uninsured rates are considerably higher than native citizens and even immigrants that have gained full citizenship are at above average risk of being uninsured.

Figure 15

Total Workers vs. Uninsured Workers by Poverty Level, 2003

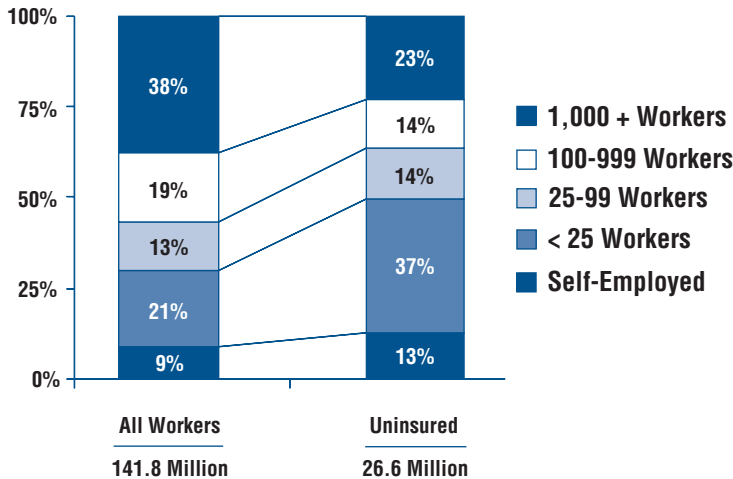


Does not include family members of workers. The federal poverty level was \$18,810 for a family of four in 2003. KCMU/Urban Institute 2004

Low-income workers (those with income less than 200% of poverty) are much less likely to work in businesses that offer health insurance benefits. And as a result, they comprise about a quarter of all workers in the country, but make up over half of all uninsured workers. Millions of workers' dependent spouses and children are uninsured as well (not captured in figure).

Figure 16

Total Workers vs. Uninsured Workers by Business Size, 2003

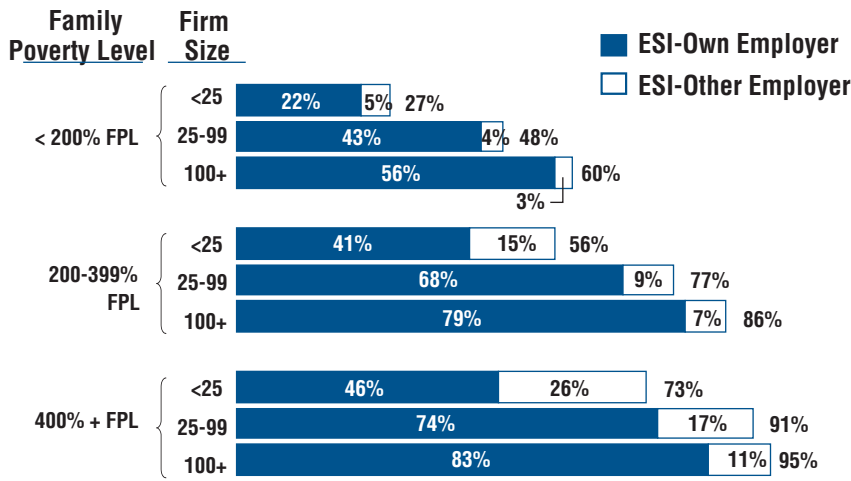


Data may not total 100% due to rounding. KCMU/Urban Institute 2004

Self-employed workers and those working in small firms face the greatest risk of being uninsured—well over a quarter do not have health insurance. The self-employed and those working in the smallest firms (less than 25 workers) make up half of the uninsured, yet only 30% of all workers. In contrast, workers in the largest firms (1,000 workers or more) represent almost 40% of workers, but less than a quarter of the uninsured.

Figure 17

Employer-Sponsored Insurance Rates Among Full-Time/Full-Year Workers by Poverty Level and Firm Size, 2003

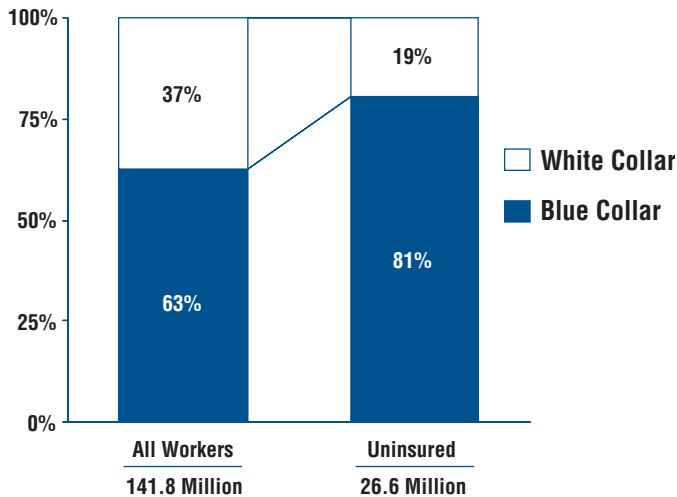


ESI = Employer-sponsored insurance. Sums may not equal totals due to rounding. 200% of the poverty level was \$37,620 for a family of four in 2003. KCMU/Urban Institute 2004

The combination of a low income and working in a small business lowers the chances of having employer-sponsored insurance substantially. While almost all workers who have high family incomes (400% of poverty or higher) and who work in large firms (100+ employees) have job-based coverage either themselves or through another working family member, less than half of low-income workers (workers with income less than 200% of poverty) in smaller firms do not.

Figure 18

Total Workers vs. Uninsured Workers by Occupation, 2003

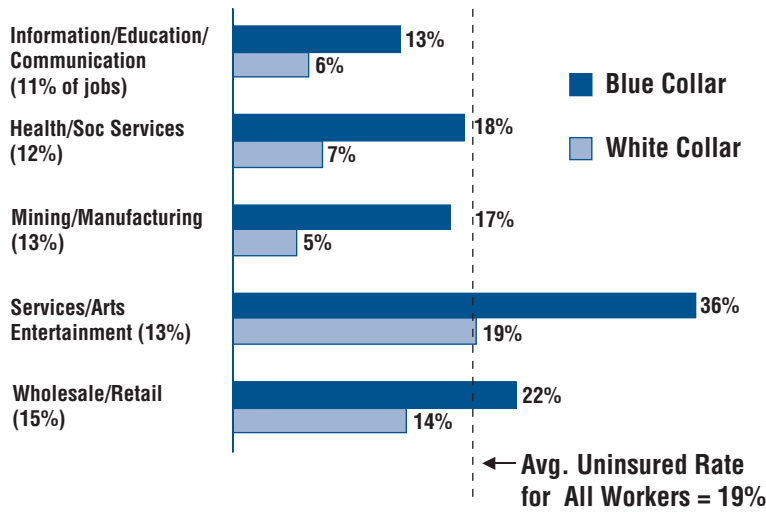


White collar workers include all professionals and managers; Blue collar workers include other workers such as assemblers, laborers, technicians, and clerical, service, and sales workers. KCMU/Urban Institute 2004

Almost two-thirds of working adults under age 65 hold “blue collar” jobs—which includes laborers, clerical, and most retail workers for example. With lower wages and benefits they also make up the bulk of uninsured workers, over 80% in 2003.

Figure 19

Uninsured Rates Among Industry Groups, White vs. Blue Collar Jobs, 2003

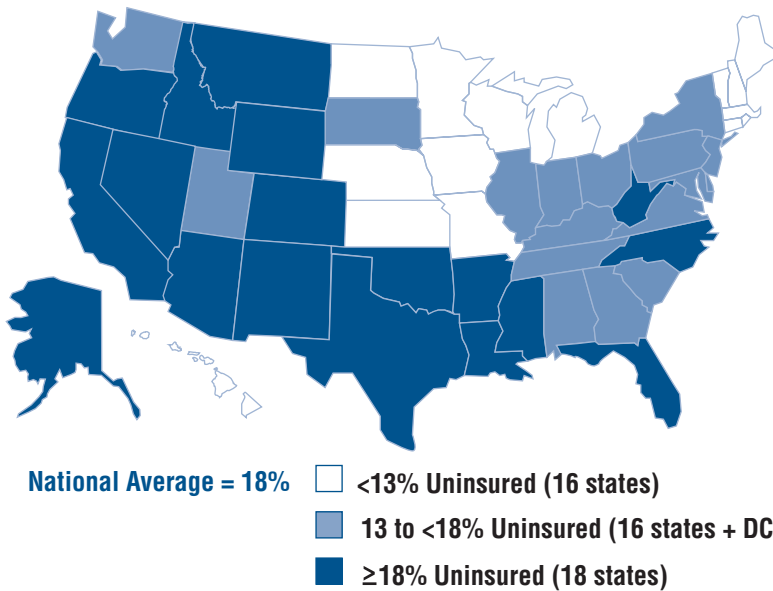


White collar workers include all professionals and managers; all other workers classified as Blue collar.
KCMU/Urban Institute 2004

Health coverage varies by industry, ranging from uninsured rates over 30% in agriculture, construction, and service jobs to just 6% in public administration. However, even in industries where health coverage is better than average, large differences in coverage exist between white and blue collar employees. In the industry groups shown here, representing almost two-thirds of all jobs, the gap in coverage between white and blue collar workers is nearly two-fold on average.

Figure 20

Uninsured Rates Among the Nonelderly by State, 2002-2003

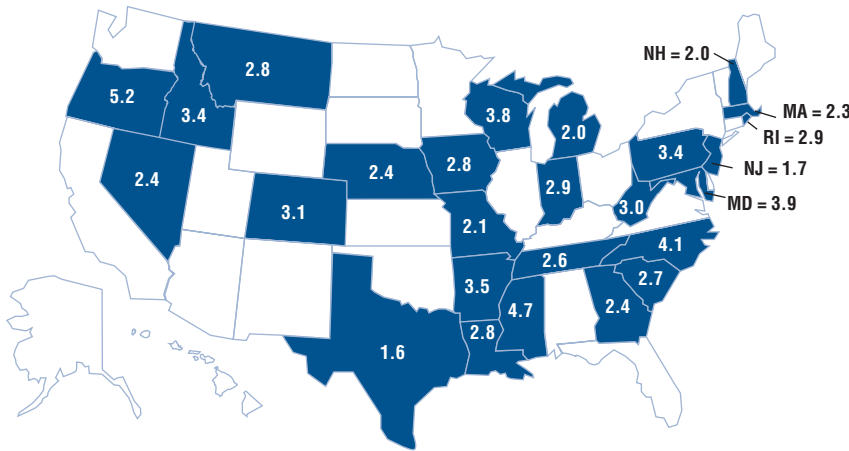


KCMU/Urban Institute 2004

Insurance coverage varies by state depending on the share of families with low incomes, the nature of the state's employment, and the inclusiveness of state Medicaid programs. Uninsured rates are higher than the national average in many western and southern states. Some southern states experienced a significant increase in their uninsured rates and combined with continued population migration, southern states accounted for half of the growth in the uninsured since 2000.

Figure 21

**States with Significant Increases in Uninsured Rates
Between 2000-2003
(Percentage Point Increases)**

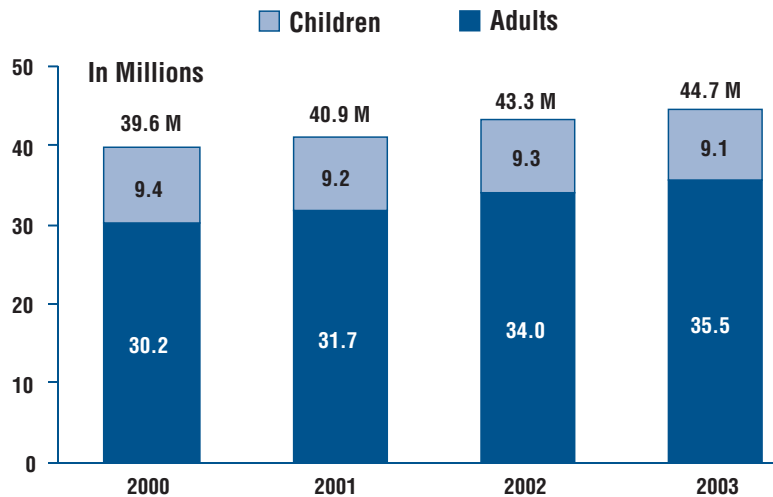


Nationally the uninsured rate increased by 1.5 percentage points between 2000 and 2003

Only the 26 states marked in blue had a significant change in uninsured rate ($p < .10$).
KCMU/Urban Institute 2004

Figure 22

**Number of Uninsured Children and Adults,
2000-2003**



Sums may not equal totals due to rounding.
KCMU/Urban Institute 2004

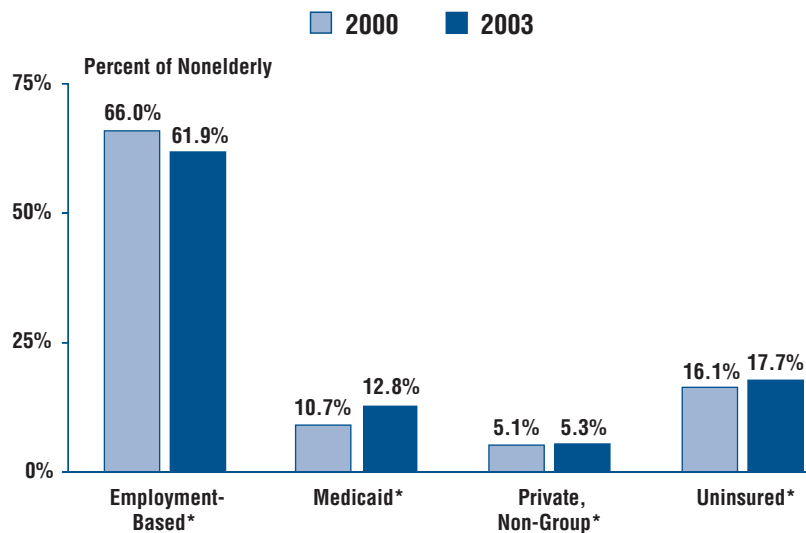
Since 2000, uninsured rates have grown significantly in 26 states; and not just among states in the south and west. Fourteen northeastern and north central states also experienced substantial increases in the share of their population who was uninsured. The uninsured rate decreased in just one state, New York, where Medicaid rates increased for both children and adults.

TRENDS

Over 250,000 fewer children were uninsured in 2003 than had been in 2000. The number of uninsured adults grew by over 5 million over these four years.

Figure 23

Health Insurance Coverage Changes, 2000-2003



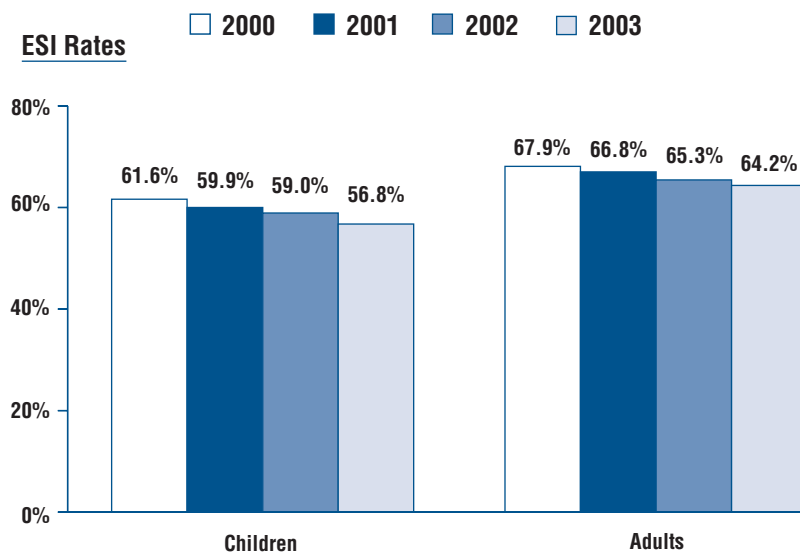
*Statistically significant change between 2000 and 2003 ($p < .05$). Medicaid also includes S-CHIP and other state programs.

KCMU/Urban Institute 2004

Growth in the uninsured was driven by declines in employer-sponsored insurance between 2000 and 2003. The share with public coverage (Medicaid, S-CHIP, and other state programs) has been growing, as expected following an economic recession, but not enough to fully offset the loss of job-based coverage. The proportion of the nonelderly who lack coverage has significantly increased since 2000—to where more than one in six is now uninsured.

Figure 24

Changes in Rates of Employer-Sponsored Insurance, Children vs. Adults, 2000-2003

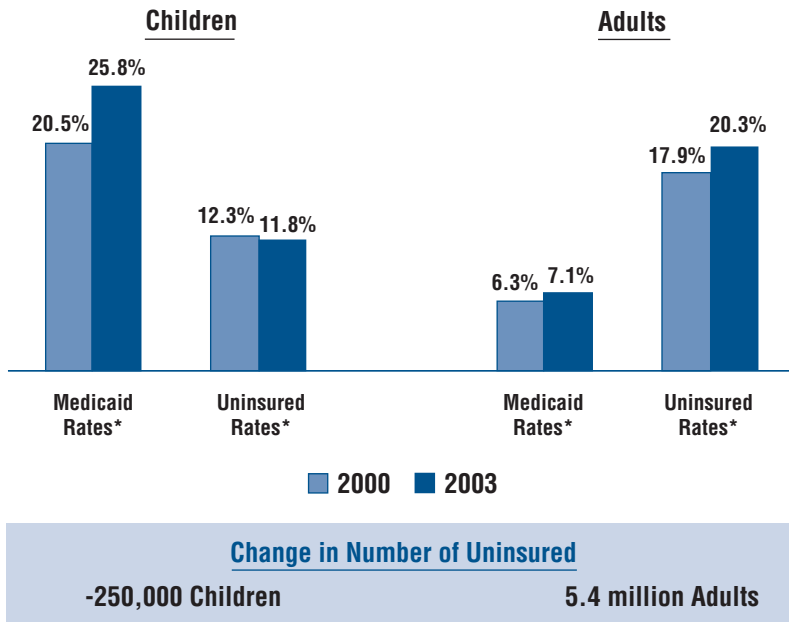


KCMU/Urban Institute 2004

Both children and adults experienced significant decreases in the share with job-based coverage between 2000 and 2003. Children are less likely to have employer-sponsored insurance largely because dependent coverage costs more for employers to offer, workers' contributions are greater for family vs. single benefits, and more children come from low-income families than adults.

Figure 25

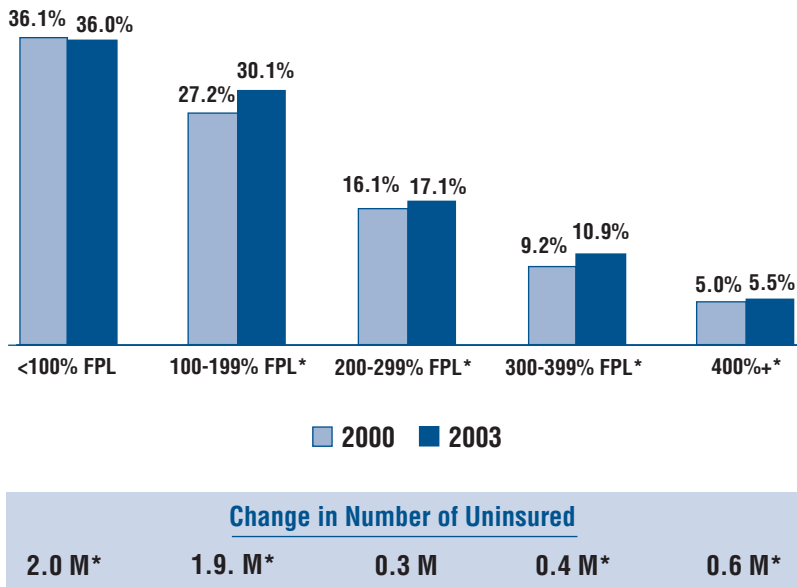
Changes in Medicaid and Uninsured Rates, Children vs. Adults, 2000-2003



*Statistically significant change 2000-2003 (p<.05)
KCMU/Urban Institute 2004

Figure 26

Changes in Uninsured Rates by Poverty Levels, 2000-2003



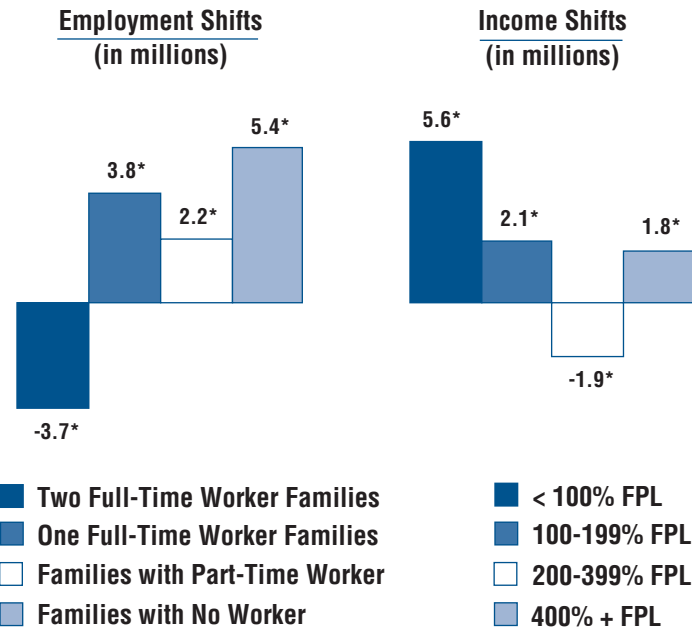
*Statistically significant change (p<.05). The federal poverty level was \$18,810 for a family of four in 2003.
KCMU/Urban Institute 2004

The decline in employer-sponsored insurance among children was more than offset by increases in Medicaid and S-CHIP enrollment since 2000, resulting in both lower uninsured rates and fewer uninsured children. Public coverage improved for adults as well, but not nearly enough to buffer them from the loss of job-based coverage. As a result, uninsured rates for adults increased substantially.

Uninsured rates increased significantly across all of these income levels, except among the poorest (those with incomes less than the poverty level). Most of the growth in the uninsured since 2000 (3.9 million of the 5.1 million total) occurred among low-income families as more Americans moved from middle-income to poor and near-poor income groups—where the chances of being uninsured are much higher.

Figure 27

Changes in the Nonelderly Population, 2000-2003 (Total Growth of 7.6 Million People)

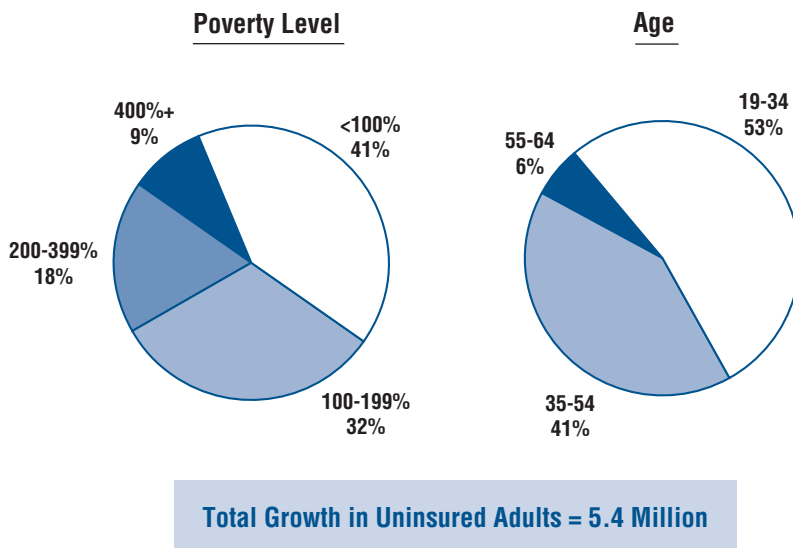


*Statistically significant change between 2000 and 2003 (p<.10). The federal poverty level was \$18,810 for a family of four in 2003.
KCMU/Urban Institute 2004

The economic downturn beginning in 2001 shifted both employment and family incomes between 2000 and 2003. Fewer families had two full-time workers in them—which decreases the chances of having job-based health benefits available to the family. The slow job recovery also meant more were working only part-time or not at all. While the nonelderly population grew by 7.6 million since 2000, nearly three-quarters of that growth occurred among the poor (5.6 million) and another 2 million moved to being near-poor from the middle class.

Figure 28

Growth in Nonelderly Uninsured Adults by Family Income and Age, 2000-2003

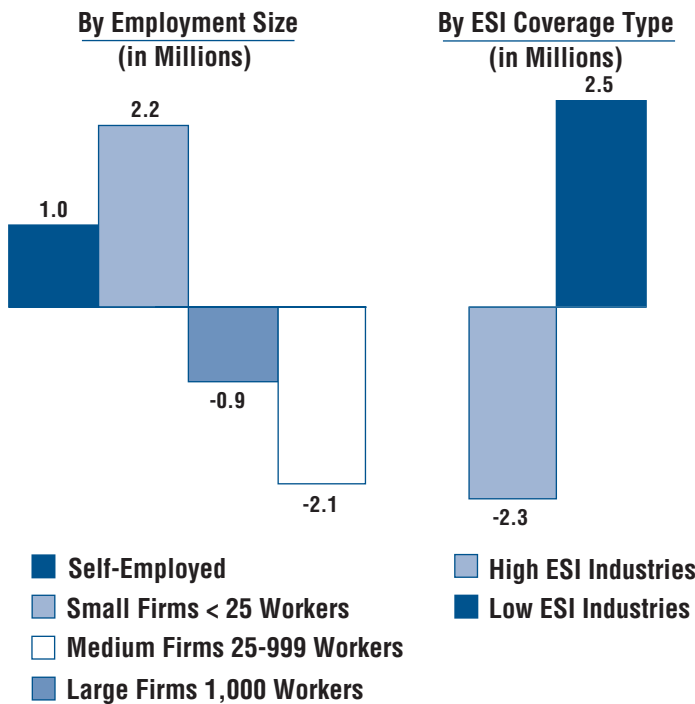


The federal poverty level was \$18,810 for a family of four in 2003.
KCMU/Urban Institute 2004

Without Medicaid to fully buffer the loss of employer-sponsored insurance for adults, all of the increase in numbers of uninsured since 2000 has occurred among adults. Three-quarters (73%) of the growth in uninsured adults since 2000 has been among persons with low incomes, less than 200% of poverty. Younger adults (age 19-34, who make up 36% of all nonelderly adults) comprised over half of the growth in the uninsured.

Figure 29

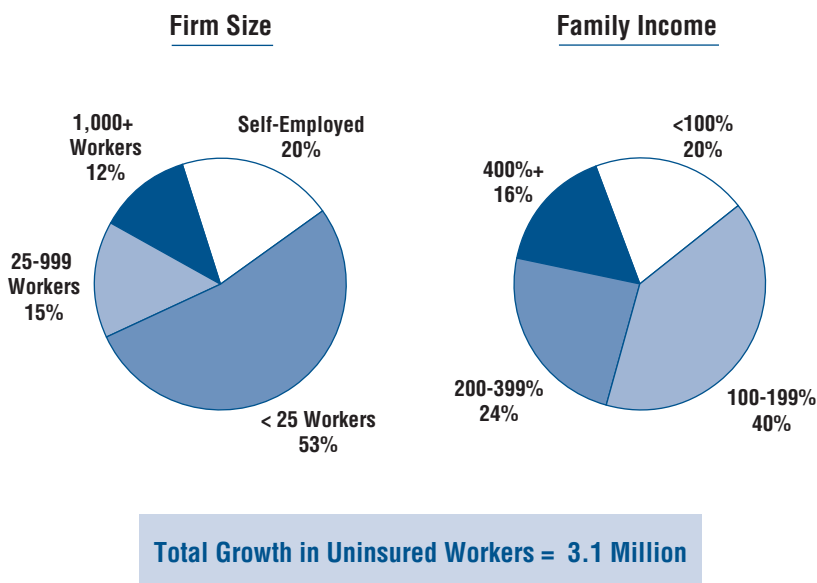
Changes in the Working Population, 2000-2003 (Total Growth of 200,000 Workers)



KCMU/Urban Institute 2004

Figure 30

Growth in Uninsured Workers by Firm Size and Worker's Family Income, 2000-2003



The federal poverty level was \$18,810 for a family of four in 2003.
KCMU/Urban Institute 2004

More workers are now either self-employed or working in small firms (less than 25 employees) than had been in 2000. Because the self-employed do not have access to group health insurance and those in small firms are much less likely to be offered health benefits, more than 25% of these workers are uninsured. In addition, more jobs shifted out of industries that typically offer health benefits (e.g., manufacturing, education, public administration) into industries that are less likely to offer benefits (e.g., service sector, retail, and construction).

2003 Data Update
TABLES

Table 1
Health Insurance Coverage of the Nonelderly, 2003

| | Nonelderly (millions) | Percent Distribution by Coverage Type | | | | |
|--|--------------------------|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | Uninsured |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Nonelderly^a | 252.7 | 61.9% | 5.3% | 12.8% | 2.3% | 17.7% |
| Age | | | | | | |
| Children - Total | 77.6 | 56.8% | 4.3% | 25.8% | 1.3% | 11.8% |
| Adults - Total | 175.1 | 64.2% | 5.8% | 7.1% | 2.7% | 20.3% |
| Adults 19-24 | 23.6 | 45.1% | 10.7% | 10.1% | 1.7% | 32.4% |
| Adults 25-34 | 38.9 | 60.3% | 4.0% | 7.9% | 1.1% | 26.6% |
| Adults 35-44 | 43.3 | 68.9% | 4.7% | 6.6% | 1.6% | 18.2% |
| Adults 45-54 | 41.0 | 71.6% | 5.1% | 5.7% | 3.0% | 14.5% |
| Adults 55-64 | 28.4 | 67.3% | 6.6% | 6.2% | 6.9% | 13.0% |
| Annual Family Income | | | | | | |
| <\$20,000 | 62.5 | 20.3% | 6.7% | 32.3% | 4.0% | 36.8% |
| \$20,000 - \$39,999 | 55.1 | 54.4% | 5.4% | 14.7% | 2.6% | 23.0% |
| \$40,000+ | 135.2 | 84.2% | 4.7% | 3.1% | 1.3% | 6.7% |
| Family Poverty Level^c | | | | | | |
| <100% | 44.4 | 15.0% | 5.9% | 39.8% | 3.3% | 36.0% |
| 100-199% | 44.0 | 39.5% | 5.7% | 21.0% | 3.6% | 30.1% |
| ...100-149% | 22.2 | 30.8% | 5.6% | 26.8% | 4.0% | 32.8% |
| ...150-199% | 21.8 | 48.4% | 5.8% | 15.2% | 3.2% | 27.4% |
| 200-399% | 72.7 | 72.5% | 5.4% | 5.7% | 2.1% | 14.3% |
| ...200-299% | 39.8 | 67.1% | 5.7% | 7.8% | 2.3% | 17.1% |
| ...300-399% | 32.8 | 79.2% | 5.0% | 3.2% | 1.8% | 10.9% |
| 400%+ | 91.7 | 87.0% | 4.8% | 1.5% | 1.2% | 5.5% |
| Household Type | | | | | | |
| Single Adults Living Alone | 18.3 | 60.6% | 9.0% | 9.9% | 4.2% | 16.2% |
| Single Adults Living Together | 27.7 | 44.1% | 8.5% | 9.2% | 2.7% | 35.5% |
| Married Adults | 51.7 | 71.2% | 5.4% | 3.3% | 3.6% | 16.5% |
| 1 Parent with children ^d | 31.2 | 38.3% | 4.8% | 36.2% | 1.3% | 19.5% |
| 2 Parents with children ^d | 110.7 | 71.7% | 4.3% | 10.4% | 1.4% | 12.2% |
| Multigenerational/Other with children ^e | 13.0 | 38.2% | 3.3% | 27.1% | 2.8% | 28.6% |
| Family Work Status | | | | | | |
| 2 Full-time | 70.1 | 83.2% | 3.0% | 4.2% | 1.0% | 8.5% |
| 1 Full-time | 135.7 | 64.7% | 5.3% | 10.3% | 1.4% | 18.3% |
| Only Part-time ^f | 17.8 | 30.3% | 12.5% | 23.4% | 3.1% | 30.8% |
| Non-Workers | 29.1 | 16.8% | 6.5% | 38.9% | 8.7% | 29.1% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 165.9 | 69.7% | 6.4% | 8.7% | 2.3% | 12.9% |
| Black only (non-Hispanic) | 32.0 | 48.8% | 2.7% | 24.6% | 2.9% | 21.0% |
| Hispanic | 38.2 | 40.6% | 2.7% | 20.9% | 1.4% | 34.3% |
| Asian/S. Pacific Islander only | 11.2 | 62.3% | 6.8% | 9.0% | 1.4% | 20.4% |
| Am. Indian/Aleut./Eskimo only | 1.5 | 38.2% | 3.9% | 24.9% | 5.0% | 28.0% |
| Two or More Races ^g | 3.9 | 54.5% | 4.5% | 21.0% | 3.3% | 16.7% |
| Citizenship | | | | | | |
| U.S. citizen – native | 222.2 | 64.1% | 5.4% | 13.3% | 2.4% | 14.9% |
| U.S. citizen – naturalized | 10.5 | 63.7% | 6.1% | 6.9% | 2.2% | 21.2% |
| Non-U.S. citizen, resident for < 6 years | 8.4 | 31.9% | 4.3% | 11.2% | 0.6% | 52.1% |
| Non-U.S. citizen, resident for 6+ years | 11.6 | 41.1% | 3.6% | 10.6% | 1.2% | 43.4% |
| Health Status | | | | | | |
| Excellent/Very Good | 177.2 | 66.5% | 5.8% | 10.4% | 1.3% | 15.9% |
| Good | 54.7 | 55.5% | 4.4% | 15.0% | 2.4% | 22.7% |
| Fair/Poor | 20.7 | 39.4% | 3.7% | 27.6% | 9.5% | 19.7% |

Table 2
Health Insurance Coverage of Children, 2003

| | Children (millions) | Percent Distribution by Coverage Type | | | | |
|--|------------------------|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | Uninsured |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Children^h | 77.6 | 56.8% | 4.3% | 25.8% | 1.3% | 11.8% |
| Age | | | | | | |
| <1 | 3.5 | 49.9% | 2.4% | 33.9% | 1.9% | 11.9% |
| 1-5 | 20.3 | 54.6% | 3.0% | 31.0% | 1.4% | 10.0% |
| 6-18 | 53.8 | 58.1% | 4.9% | 23.3% | 1.2% | 12.4% |
| Annual Family Income | | | | | | |
| <\$20,000 | 19.4 | 14.6% | 3.3% | 58.0% | 1.4% | 22.6% |
| \$20,000 - \$39,999 | 16.0 | 41.9% | 4.3% | 35.9% | 1.5% | 16.3% |
| \$40,000+ | 42.2 | 81.9% | 4.8% | 7.2% | 1.1% | 5.1% |
| Family Poverty Level^c | | | | | | |
| <100% | 17.8 | 13.2% | 3.1% | 59.5% | 1.4% | 22.8% |
| 100-199% | 15.6 | 38.7% | 3.7% | 38.7% | 1.5% | 17.4% |
| ...100-149% | 8.1 | 30.2% | 3.1% | 47.0% | 1.2% | 18.6% |
| ...150-199% | 7.5 | 47.8% | 4.4% | 29.9% | 1.8% | 16.2% |
| 200-399% | 22.4 | 74.5% | 4.8% | 11.9% | 1.4% | 7.4% |
| ...200-299% | 12.8 | 69.0% | 4.9% | 15.9% | 1.4% | 8.8% |
| ...300-399% | 9.6 | 81.8% | 4.7% | 6.6% | 1.3% | 5.6% |
| 400%+ | 21.8 | 87.2% | 5.3% | 3.4% | 0.9% | 3.2% |
| Household Typeⁱ | | | | | | |
| 1 Parent with children ^d | 18.7 | 34.7% | 4.4% | 46.0% | 0.9% | 13.9% |
| 2 Parents with children ^d | 52.4 | 68.6% | 4.2% | 16.8% | 1.4% | 9.0% |
| Multigenerational/Other with children ^e | 5.6 | 25.6% | 3.3% | 43.4% | 1.4% | 26.3% |
| Family Work Status | | | | | | |
| 2 Full-time | 21.7 | 78.7% | 2.9% | 10.7% | 1.1% | 6.6% |
| 1 Full-time | 42.2 | 59.0% | 5.0% | 23.6% | 1.3% | 11.1% |
| Only Part-time ^f | 4.8 | 22.0% | 7.2% | 52.1% | 1.1% | 17.6% |
| Non-Workers | 9.0 | 12.3% | 3.1% | 58.7% | 1.6% | 24.3% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 46.0 | 68.2% | 5.6% | 17.2% | 1.3% | 7.7% |
| Black only (non-Hispanic) | 11.6 | 39.2% | 1.9% | 42.6% | 1.3% | 14.9% |
| Hispanic | 14.5 | 35.6% | 1.9% | 39.4% | 1.1% | 21.9% |
| Asian/S. Pacific Islander only | 3.0 | 61.7% | 5.8% | 19.0% | 0.8% | 12.6% |
| Am. Indian/Aleut.Eskimo only | 0.5 | (28.9%) | 3.6% | ----- | 4.3% | (19.1%) |
| Two or More Races ^g | 1.9 | 50.6% | 3.7% | 32.5% | 2.4% | 10.8% |
| Citizenship | | | | | | |
| U.S. citizen | 74.6 | 58.0% | 4.4% | 25.7% | 1.3% | 10.6% |
| Non-U.S. citizen, resident for < 6 years | 1.9 | 26.5% | 3.7% | 25.0% | 0.4% | 44.4% |
| Non-U.S. citizen, resident for 6+ years | 1.0 | (31.2%) | 1.6% | (30.6%) | 0.3% | (36.4%) |
| Health Status | | | | | | |
| Excellent/Very Good | 63.4 | 60.7% | 4.5% | 22.5% | 1.3% | 11.0% |
| Good | 12.5 | 41.0% | 3.5% | 38.6% | 1.3% | 15.6% |
| Fair/Poor | 1.7 | 29.2% | 2.0% | 55.1% | 1.4% | 12.3% |

() = 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
Health Insurance Coverage of Nonelderly Adults, 2003

| | Nonelderly (millions) | Percent Distribution by Coverage Type | | | | |
|--|--------------------------|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | Uninsured |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Nonelderly Adults^j | 175.1 | 64.2% | 5.8% | 7.1% | 2.7% | 20.3% |
| Gender/Age | | | | | | |
| Adult Males Total | 86.0 | 64.3% | 5.5% | 5.4% | 2.7% | 22.1% |
| M 19-34 | 31.2 | 54.6% | 6.3% | 5.4% | 1.1% | 32.6% |
| M 35-54 | 41.3 | 69.6% | 4.9% | 5.5% | 2.4% | 17.7% |
| M 55-64 | 13.5 | 70.4% | 5.8% | 5.3% | 7.1% | 11.4% |
| Adult Females Total | 89.1 | 64.1% | 6.0% | 8.7% | 2.7% | 18.5% |
| F 19-34 | 31.3 | 54.6% | 6.8% | 12.1% | 1.6% | 25.0% |
| F 35-54 | 43.0 | 70.8% | 4.9% | 6.9% | 2.1% | 15.2% |
| F 55-64 | 14.8 | 64.4% | 7.4% | 7.0% | 6.7% | 14.5% |
| Annual Family Income | | | | | | |
| <\$20,000 | 43.1 | 22.9% | 8.2% | 20.7% | 5.1% | 43.1% |
| \$20,000 - \$39,999 | 39.1 | 59.5% | 5.8% | 5.9% | 3.0% | 25.8% |
| \$40,000+ | 92.9 | 85.3% | 4.6% | 1.3% | 1.4% | 7.4% |
| Family Poverty Level^c | | | | | | |
| <100% | 26.6 | 16.2% | 7.8% | 26.6% | 4.6% | 44.8% |
| 100-199% | 28.4 | 40.0% | 6.8% | 11.3% | 4.8% | 37.1% |
| ...100-149% | 14.1 | 31.1% | 7.1% | 15.2% | 5.6% | 40.9% |
| ...150-199% | 14.2 | 48.7% | 6.6% | 7.4% | 4.0% | 33.3% |
| 200-399% | 50.3 | 71.7% | 5.6% | 3.0% | 2.4% | 17.3% |
| ...200-299% | 27.0 | 66.2% | 6.1% | 4.0% | 2.7% | 21.0% |
| ...300-399% | 23.2 | 78.1% | 5.1% | 1.8% | 2.0% | 13.0% |
| 400%+ | 69.8 | 86.9% | 4.7% | 0.9% | 1.3% | 6.2% |
| Parent Status^d | | | | | | |
| M Parents | 29.0 | 74.5% | 4.4% | 4.4% | 1.2% | 15.6% |
| M Non-Parents | 57.0 | 59.1% | 6.1% | 5.9% | 3.4% | 25.4% |
| F Parents | 37.6 | 65.9% | 4.4% | 11.1% | 1.5% | 17.1% |
| F Non-Parents | 51.5 | 62.7% | 7.1% | 7.0% | 3.5% | 19.6% |
| Family Work Status | | | | | | |
| 2 Full-time | 48.4 | 85.2% | 3.1% | 1.4% | 1.0% | 9.4% |
| 1 Full-time | 93.5 | 67.3% | 5.4% | 4.3% | 1.4% | 21.5% |
| Only Part-time ^f | 13.1 | 33.3% | 14.4% | 12.9% | 3.8% | 35.6% |
| Non-Workers | 20.1 | 18.9% | 8.0% | 30.0% | 11.9% | 31.2% |
| Education | | | | | | |
| Less than high school | 22.1 | 33.5% | 2.8% | 17.6% | 3.8% | 42.4% |
| High school graduate | 54.6 | 59.5% | 4.8% | 8.5% | 3.3% | 23.9% |
| Some college/Assoc. degree | 51.1 | 67.7% | 7.2% | 5.7% | 2.8% | 16.6% |
| College grad or greater | 47.3 | 80.0% | 6.7% | 2.1% | 1.4% | 9.8% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 119.9 | 70.3% | 6.6% | 5.4% | 2.7% | 15.0% |
| Black only (non-Hispanic) | 20.4 | 54.2% | 3.1% | 14.4% | 3.8% | 24.5% |
| Hispanic | 23.7 | 43.7% | 3.2% | 9.6% | 1.6% | 41.9% |
| Asian/S. Pacific Islander only | 8.2 | 62.6% | 7.2% | 5.4% | 1.6% | 23.2% |
| Am. Indian/Aleut./Eskimo only | 0.9 | (43.8%) | 4.0% | 13.4% | 5.4% | (33.3%) |
| Two or More Races ^g | 2.0 | (58.3%) | 5.3% | 9.8% | 4.1% | 22.4% |
| Citizenship | | | | | | |
| U.S. citizen - native | 148.1 | 67.1% | 5.9% | 7.0% | 2.9% | 17.0% |
| U.S. citizen - naturalized | 9.9 | 64.0% | 6.0% | 6.2% | 2.2% | 21.5% |
| Non-U.S. citizen, resident for < 6 years | 6.5 | 33.5% | 4.4% | 7.1% | 0.6% | 54.4% |
| Non-U.S. citizen, resident for 6+ years | 10.6 | 42.1% | 3.8% | 8.7% | 1.2% | 44.1% |
| Health Status | | | | | | |
| Excellent/Very Good | 113.9 | 69.8% | 6.5% | 3.7% | 1.4% | 18.6% |
| Good | 42.2 | 59.8% | 4.7% | 8.0% | 2.7% | 24.8% |
| Fair/Poor | 19.0 | 40.3% | 3.8% | 25.2% | 10.2% | 20.4% |

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

Table 4
Health Insurance Coverage of the Low-Income Nonelderly, 2003
(Less than 200% of Poverty)

| | Low-Income Nonelderly (millions) | Percent Distribution by Coverage Type | | | | Uninsured |
|--|--|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Low-Income Nonelderly^a | 88.4 | 27.2% | 5.8% | 30.5% | 3.5% | 33.1% |
| Age | | | | | | |
| Children - Total | 33.4 | 25.1% | 3.4% | 49.8% | 1.4% | 20.3% |
| Adults - Total | 55.0 | 28.5% | 7.3% | 18.7% | 4.7% | 40.8% |
| Adults 19-24 | 13.1 | 26.1% | 12.0% | 15.5% | 1.5% | 44.8% |
| Adults 25-34 | 14.3 | 27.2% | 4.6% | 18.6% | 2.0% | 47.7% |
| Adults 35-44 | 11.9 | 31.1% | 5.3% | 19.7% | 3.1% | 40.8% |
| Adults 45-54 | 8.7 | 29.1% | 6.3% | 21.9% | 7.7% | 35.1% |
| Adults 55-64 | 7.1 | 30.1% | 8.9% | 19.3% | 14.9% | 26.8% |
| Annual Family Income | | | | | | |
| <\$20,000 | 62.0 | 20.1% | 6.6% | 32.4% | 4.0% | 36.8% |
| \$20,000 - \$39,999 | 23.6 | 41.5% | 4.1% | 27.0% | 2.3% | 25.1% |
| \$40,000+ | 2.8 | 63.8% | 2.1% | 15.3% | 1.4% | 17.4% |
| Family Poverty Level^c | | | | | | |
| <100% | 44.4 | 15.0% | 5.9% | 39.8% | 3.3% | 36.0% |
| 100-199% | 44.0 | 39.5% | 5.7% | 21.0% | 3.6% | 30.1% |
| ...100-149% | 22.2 | 30.8% | 5.6% | 26.8% | 4.0% | 32.8% |
| ...150-199% | 21.8 | 48.4% | 5.8% | 15.2% | 3.2% | 27.4% |
| Household Type | | | | | | |
| Single Adults Living Alone | 6.2 | 23.7% | 12.2% | 25.5% | 9.3% | 29.3% |
| Single Adults Living Together | 14.1 | 20.6% | 10.8% | 16.0% | 4.2% | 48.3% |
| Married Adults | 9.3 | 30.5% | 8.4% | 12.1% | 7.5% | 41.4% |
| 1 Parent with children ^d | 20.9 | 22.1% | 3.3% | 49.4% | 1.5% | 23.7% |
| 2 Parents with children ^d | 29.5 | 35.5% | 3.7% | 28.6% | 2.1% | 30.0% |
| Multigenerational/Other with children ^e | 8.5 | 20.6% | 3.4% | 37.7% | 3.0% | 35.3% |
| Family Work Status | | | | | | |
| 2 Full-time | 6.3 | 41.3% | 4.4% | 23.6% | 1.1% | 29.6% |
| 1 Full-time | 43.5 | 35.6% | 4.5% | 24.5% | 1.6% | 33.9% |
| Only Part-time ^f | 13.0 | 21.3% | 10.8% | 29.6% | 2.5% | 35.8% |
| Non-Workers | 25.6 | 12.4% | 5.9% | 42.7% | 7.8% | 31.2% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 42.6 | 32.1% | 8.9% | 26.0% | 4.5% | 28.5% |
| Black only (non-Hispanic) | 17.3 | 24.1% | 2.7% | 40.5% | 3.4% | 29.3% |
| Hispanic | 22.5 | 21.0% | 2.0% | 31.4% | 1.5% | 44.1% |
| Asian/S. Pacific Islander only | 3.5 | 26.9% | 9.2% | 21.6% | 2.4% | 39.8% |
| Am. Indian/Aleut./Eskimo only | 0.9 | 16.2% | 3.9% | (39.5%) | 5.1% | (35.4%) |
| Two or More Races ^g | 1.6 | 24.1% | 5.1% | 41.1% | 3.5% | 26.2% |
| Citizenship | | | | | | |
| U.S. citizen - native | 73.5 | 28.2% | 6.2% | 33.3% | 3.8% | 28.4% |
| U.S. citizen - naturalized | 3.2 | 34.0% | 6.8% | 17.1% | 4.0% | 38.1% |
| Non-U.S. citizen, resident for < 6 years | 5.3 | 15.7% | 3.3% | 15.2% | 0.6% | 65.1% |
| Non-U.S. citizen, resident for 6+ years | 6.4 | 21.3% | 3.2% | 16.4% | 1.5% | 57.6% |
| Health Status | | | | | | |
| Excellent/Very Good | 54.1 | 30.6% | 6.9% | 27.6% | 1.7% | 33.1% |
| Good | 22.6 | 24.6% | 4.5% | 30.7% | 3.4% | 36.9% |
| Fair/Poor | 11.6 | 16.4% | 3.4% | 43.1% | 11.8% | 25.4% |

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

Table 5
Health Insurance Coverage of Low-Income Children, 2003
(Less than 200% of Poverty)

| | Nonelderly (millions) | Percent Distribution by Coverage Type | | | | |
|--|--------------------------|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | Uninsured |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Low-Income Children^h | 33.4 | 25.1% | 3.4% | 49.8% | 1.4% | 20.3% |
| Age | | | | | | |
| <1 | 1.8 | 19.5% | 1.2% | 59.2% | 2.3% | 17.8% |
| 1-5 | 9.5 | 23.3% | 1.8% | 56.9% | 1.7% | 16.3% |
| 6-18 | 22.0 | 26.3% | 4.2% | 46.0% | 1.2% | 22.2% |
| Annual Family Income | | | | | | |
| <\$20,000 | 19.4 | 14.6% | 3.3% | 58.0% | 1.4% | 22.6% |
| \$20,000 - \$39,999 | 12.2 | 36.6% | 3.6% | 40.9% | 1.5% | 17.3% |
| \$40,000+ | 1.8 | 59.9% | 2.1% | 21.7% | 1.4% | 15.0% |
| Family Poverty Level^c | | | | | | |
| <100% | 17.8 | 13.2% | 3.1% | 59.5% | 1.4% | 22.8% |
| 100-199% | 15.6 | 38.7% | 3.7% | 38.7% | 1.5% | 17.4% |
| ...100-149% | 8.1 | 30.2% | 3.1% | 47.0% | 1.2% | 18.6% |
| ...150-199% | 7.5 | 47.8% | 4.4% | 29.9% | 1.8% | 16.2% |
| Household Typeⁱ | | | | | | |
| 1 Parent with children ^d | 12.9 | 20.1% | 2.7% | 60.3% | 0.9% | 16.0% |
| 2 Parents with children ^d | 14.8 | 31.7% | 3.4% | 42.8% | 1.9% | 20.3% |
| Multigenerational/Other with children ^e | 4.8 | 18.7% | 3.3% | 47.9% | 1.7% | 28.6% |
| Family Work Status | | | | | | |
| 2 Full-time | 3.1 | 37.3% | 3.0% | 38.6% | 1.2% | 19.9% |
| 1 Full-time | 17.6 | 31.7% | 3.2% | 45.0% | 1.6% | 18.6% |
| Only Part-time ^f | 4.0 | 16.1% | 5.6% | 58.4% | 0.7% | 19.2% |
| Non-Workers | 8.7 | 11.7% | 2.8% | 59.6% | 1.5% | 24.4% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 13.6 | 32.9% | 5.6% | 43.7% | 1.7% | 16.0% |
| Black only (non-Hispanic) | 7.7 | 20.2% | 1.8% | 57.4% | 1.2% | 19.4% |
| Hispanic | 9.7 | 18.6% | 1.2% | 52.4% | 1.1% | 26.7% |
| Asian/S. Pacific Islander only | 1.0 | (26.7%) | 6.0% | (39.3%) | 1.3% | (26.7%) |
| Am. Indian/Aleut./Eskimo only | 0.4 | (11.2%) | 3.8% | ----- | 3.1% | (21.0%) |
| Two or More Races ^g | 0.9 | 23.2% | 2.8% | (56.0%) | 2.2% | 15.7% |
| Citizenship | | | | | | |
| U.S. citizen | 31.3 | 25.8% | 3.4% | 51.0% | 1.5% | 18.3% |
| Non-U.S. citizen, resident for < 6 years | 1.4 | 13.4% | 3.0% | 30.1% | 0.4% | 53.0% |
| Non-U.S. citizen, resident for 6+ years | 0.7 | (16.6%) | 0.8% | (37.6%) | 0.5% | (44.5%) |
| Health Status | | | | | | |
| Excellent/Very Good | 24.8 | 27.7% | 3.6% | 47.1% | 1.4% | 20.2% |
| Good | 7.4 | 18.3% | 2.9% | 55.8% | 1.6% | 21.4% |
| Fair/Poor | 1.1 | 12.7% | 1.6% | 70.6% | 0.9% | 14.2% |

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

Table 6
Health Insurance Coverage of Low-Income Nonelderly Adults, 2003
(Less than 200% of Poverty)

| | Nonelderly (millions) | Percent Distribution by Coverage Type | | | | Uninsured |
|---|--------------------------|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Low-Income Nonelderly Adults^j | 55.0 | 28.5% | 7.3% | 18.7% | 4.7% | 40.8% |
| Gender/Age | | | | | | |
| Adult Males Total | 25.8 | 28.6% | 6.7% | 14.4% | 5.1% | 45.2% |
| M 19-34 | 13.2 | 28.3% | 7.4% | 10.3% | 1.6% | 52.4% |
| M 35-54 | 9.7 | 28.7% | 5.4% | 18.7% | 6.2% | 41.0% |
| M 55-64 | 2.9 | 29.5% | 7.7% | 18.8% | 17.7% | 26.4% |
| Adult Females Total | 29.2 | 28.3% | 7.9% | 22.5% | 4.3% | 37.0% |
| F 19-34 | 14.2 | 25.2% | 8.8% | 23.5% | 1.9% | 40.6% |
| F 35-54 | 10.9 | 31.6% | 5.9% | 22.4% | 4.0% | 36.1% |
| F 55-64 | 4.2 | 30.4% | 9.8% | 19.7% | 13.0% | 27.1% |
| Annual Family Income | | | | | | |
| <\$20,000 | 42.6 | 22.6% | 8.1% | 20.8% | 5.1% | 43.3% |
| \$20,000 - \$39,999 | 11.3 | 46.7% | 4.7% | 12.0% | 3.2% | 33.4% |
| \$40,000+ | 1.0 | 70.4% | 2.2% | 4.4% | 1.5% | 21.5% |
| Family Poverty Level^c | | | | | | |
| <100% | 26.6 | 16.2% | 7.8% | 26.6% | 4.6% | 44.8% |
| 100-199% | 28.4 | 40.0% | 6.8% | 11.3% | 4.8% | 37.1% |
| ...100-149% | 14.1 | 31.1% | 7.1% | 15.2% | 5.6% | 40.9% |
| ...150-199% | 14.2 | 48.7% | 6.6% | 7.4% | 4.0% | 33.3% |
| Parent Status^d | | | | | | |
| M Parents | 7.3 | 38.9% | 4.3% | 13.2% | 2.5% | 41.2% |
| M Non-Parents | 18.4 | 24.5% | 7.7% | 14.8% | 6.2% | 46.8% |
| F Parents | 13.5 | 31.4% | 4.1% | 27.1% | 2.2% | 35.2% |
| F Non-Parents | 15.7 | 25.7% | 11.1% | 18.6% | 6.1% | 38.5% |
| Family Work Status | | | | | | |
| 2 Full-time | 3.2 | 45.1% | 5.7% | 9.2% | 1.0% | 39.0% |
| 1 Full-time | 25.9 | 38.2% | 5.3% | 10.6% | 1.5% | 44.3% |
| Only Part-time ^f | 9.0 | 23.7% | 13.1% | 16.7% | 3.2% | 43.2% |
| Non-Workers | 16.9 | 12.8% | 7.6% | 34.0% | 11.0% | 34.7% |
| Education | | | | | | |
| Less than high school | 14.6 | 18.9% | 2.4% | 24.1% | 4.4% | 50.3% |
| High school graduate | 20.2 | 29.6% | 5.3% | 19.3% | 5.2% | 40.6% |
| Some college/Assoc. degree | 14.2 | 32.9% | 11.4% | 16.0% | 4.7% | 34.9% |
| College grad or greater | 6.0 | 37.2% | 16.1% | 10.3% | 3.5% | 32.9% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 28.9 | 31.7% | 10.4% | 17.6% | 5.9% | 34.3% |
| Black only (non-Hispanic) | 9.6 | 27.2% | 3.5% | 26.9% | 5.2% | 37.2% |
| Hispanic | 12.8 | 22.8% | 2.6% | 15.5% | 1.9% | 57.2% |
| Asian/S. Pacific Islander only | 2.5 | 27.0% | 10.5% | 14.3% | 2.9% | 45.2% |
| Am. Indian/Aleut.Eskimo only | 0.5 | (20.0%) | 4.0% | (23.0%) | 6.6% | ----- |
| Two or More Races ^g | 0.7 | (25.2%) | 8.0% | (22.1%) | 5.1% | (39.6%) |
| Citizenship | | | | | | |
| U.S. citizen - native | 42.4 | 30.0% | 8.2% | 20.4% | 5.5% | 35.9% |
| U.S. citizen - naturalized | 3.0 | 34.3% | 6.5% | 15.8% | 4.2% | 39.2% |
| Non-U.S. citizen, resident for < 6 years | 3.9 | 16.6% | 3.5% | 9.8% | 0.7% | 69.5% |
| Non-U.S. citizen, resident for 6+ years | 5.7 | 21.9% | 3.5% | 13.9% | 1.6% | 59.1% |
| Health Status | | | | | | |
| Excellent/Very Good | 29.2 | 33.1% | 9.7% | 11.1% | 2.0% | 44.1% |
| Good | 15.2 | 27.6% | 5.3% | 18.5% | 4.2% | 44.4% |
| Fair/Poor | 10.5 | 16.8% | 3.6% | 40.1% | 12.9% | 26.6% |

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

Table 7
Health Insurance Coverage of Workers, 2003

| | Nonelderly (millions) | Percent Distribution by Coverage Type | | | | Uninsured |
|---|--------------------------|---------------------------------------|-------------|-------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Workers^k | 141.8 | 70.7% | 5.6% | 3.8% | 1.1% | 18.7% |
| Age | | | | | | |
| 18-34 | 52.7 | 60.2% | 6.4% | 6.1% | 0.9% | 26.4% |
| 35-54 | 70.3 | 76.4% | 4.8% | 2.8% | 1.0% | 15.0% |
| 55-64 | 18.8 | 78.5% | 6.4% | 1.5% | 2.3% | 11.3% |
| Worker's Annual Income^l | | | | | | |
| <\$20,000 | 45.2 | 47.6% | 7.8% | 8.7% | 1.8% | 34.2% |
| \$20,000 - \$39,999 | 46.5 | 74.8% | 4.6% | 2.4% | 0.9% | 17.2% |
| \$40,000+ | 50.1 | 87.7% | 4.5% | 0.8% | 0.8% | 6.2% |
| Family Poverty Level^c | | | | | | |
| <100% | 12.0 | 21.6% | 9.5% | 17.9% | 1.5% | 49.5% |
| 100-199% | 22.0 | 42.7% | 6.9% | 8.2% | 1.5% | 40.6% |
| 200-299% | 23.0 | 67.6% | 6.0% | 3.2% | 1.3% | 22.0% |
| 300-399% | 20.6 | 79.3% | 4.8% | 1.4% | 1.2% | 13.3% |
| 400%+ | 64.1 | 87.8% | 4.5% | 0.7% | 0.9% | 6.0% |
| Work Status^f | | | | | | |
| Full-time/Full-year | 97.4 | 77.7% | 4.2% | 1.9% | 0.8% | 15.4% |
| Full-time/Part-year | 19.4 | 55.7% | 5.9% | 8.0% | 1.5% | 28.8% |
| Part-time/Full-year | 13.1 | 58.2% | 10.5% | 6.1% | 2.2% | 23.0% |
| Part-time/Part-year | 11.9 | 51.5% | 11.1% | 10.5% | 2.3% | 24.7% |
| Business Size (# Workers) | | | | | | |
| Self-employed ^m | 12.8 | 48.6% | 19.6% | 2.7% | 1.8% | 27.4% |
| <25 | 29.7 | 53.3% | 7.3% | 5.4% | 1.4% | 32.6% |
| 25-99 | 17.2 | 69.8% | 4.5% | 4.5% | 0.9% | 20.5% |
| 100-499 | 16.3 | 77.0% | 2.9% | 3.7% | 0.7% | 15.6% |
| 500-999 | 6.1 | 78.0% | 3.7% | 3.3% | 1.1% | 13.9% |
| 1000+ | 39.3 | 79.4% | 3.2% | 3.7% | 0.9% | 12.8% |
| Public Sector | 20.4 | 86.4% | 2.7% | 2.3% | 1.5% | 7.1% |

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

(Table 7, continued on next page)

Table 7 (continued from previous page)
Health Insurance Coverage of Workers, 2003

| | Nonelderly (millions) | Percent Distribution by Coverage Type | | | | Uninsured |
|--|--------------------------|---------------------------------------|-------------|-------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| Total - Workers^k | 141.8 | 70.7% | 5.6% | 3.8% | 1.1% | 18.7% |
| Occupation/Industryⁿ | | | | | | |
| PROFESSIONALS and MANAGERS: | 52.8 | 82.0% | 5.8% | 1.5% | 0.9% | 9.8% |
| Agriculture | 0.9 | (48.1%) | 21.8% | 2.2% | 1.6% | 26.2% |
| Construction | 2.4 | 70.0% | 9.3% | 1.6% | 1.1% | 18.0% |
| Finance | 4.8 | 84.6% | 5.9% | 0.8% | 0.9% | 7.9% |
| Health and Social Services | 7.1 | 84.4% | 5.3% | 2.1% | 0.8% | 7.3% |
| Information/Communications/Education | 9.8 | 87.5% | 4.1% | 1.4% | 0.9% | 6.1% |
| Mining/Manufacturing | 5.7 | 90.7% | 2.2% | 1.0% | 0.8% | 5.3% |
| Professions | 6.8 | 78.5% | 8.5% | 1.1% | 0.8% | 11.0% |
| Public Administration | 2.9 | 92.7% | 1.7% | 1.1% | 1.3% | 3.2% |
| Services | 4.6 | 69.1% | 8.1% | 2.7% | 1.1% | 19.1% |
| Utilities and Transportation | 1.4 | 88.2% | 2.4% | 1.1% | 0.6% | 7.7% |
| Wholesale and Retail Trade | 6.4 | 77.5% | 6.2% | 1.7% | 1.0% | 13.6% |
| OTHER OCCUPATIONS:^o | 89.0 | 63.9% | 5.5% | 5.2% | 1.3% | 24.1% |
| Agriculture | 1.2 | 35.1% | 8.1% | 9.3% | 0.7% | 46.8% |
| Construction | 8.5 | 49.5% | 5.7% | 3.4% | 0.8% | 40.7% |
| Finance | 5.3 | 74.0% | 7.7% | 2.7% | 1.0% | 14.6% |
| Health and Social Services | 9.5 | 69.1% | 4.5% | 7.3% | 1.3% | 17.7% |
| Information/Communications/Education | 6.5 | 76.5% | 5.5% | 3.4% | 1.2% | 13.3% |
| Mining/Manufacturing | 12.1 | 77.5% | 2.0% | 3.3% | 0.6% | 16.6% |
| Professions | 7.7 | 56.1% | 6.4% | 5.9% | 1.6% | 30.0% |
| Public Administration | 3.4 | 86.6% | 1.8% | 2.1% | 1.6% | 7.9% |
| Services | 14.3 | 45.7% | 8.5% | 8.4% | 1.6% | 35.7% |
| Utilities and Transportation | 5.7 | 73.7% | 3.2% | 2.9% | 0.8% | 19.4% |
| Wholesale and Retail Trade | 14.7 | 63.9% | 6.3% | 6.1% | 1.4% | 22.3% |
| Race/Ethnicity | | | | | | |
| White only (non-Hispanic) | 99.6 | 75.7% | 6.4% | 2.8% | 1.2% | 13.9% |
| Black only (non-Hispanic) | 15.3 | 65.1% | 3.1% | 7.5% | 1.4% | 22.9% |
| Hispanic | 18.4 | 49.8% | 3.3% | 6.0% | 0.8% | 40.2% |
| Asian/S. Pacific Islander only | 6.3 | 69.3% | 6.2% | 3.8% | 1.1% | 19.7% |
| Am. Indian/Aleut.Eskimo only | 0.7 | (52.7%) | 4.2% | 7.4% | 2.1% | (33.6%) |
| Two or More Races ^g | 1.6 | 65.7% | 5.8% | 5.3% | 1.7% | 21.6% |
| Citizenship | | | | | | |
| U.S. citizen - native | 121.3 | 73.5% | 5.8% | 3.7% | 1.2% | 15.8% |
| U.S. citizen - naturalized | 8.0 | 70.1% | 5.7% | 3.5% | 1.0% | 19.7% |
| Non-U.S. citizen, resident for < 6 years | 4.5 | 37.7% | 4.3% | 5.2% | 0.2% | 52.5% |
| Non-U.S. citizen, resident for 6+ years | 8.1 | 46.9% | 3.7% | 6.0% | 0.6% | 42.8% |

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

Table 8
Characteristics of the Nonelderly Uninsured, 2003

| | Nonelderly (millions) | Percent of Nonelderly | Uninsured (millions) | Percent of Uninsured | Uninsured Rate |
|--|--------------------------|--------------------------|-------------------------|-------------------------|-------------------|
| Total - Nonelderly^a | 252.7 | 100.0% | 44.7 | 100.0% | 17.7% |
| Age | | | | | |
| Children - Total | 77.6 | 30.7% | 9.1 | 20.4% | 11.8% |
| Adults - Total | 175.1 | 69.3% | 35.5 | 79.6% | 20.3% |
| Adults 19-24 | 23.6 | 9.3% | 7.7 | 17.1% | 32.4% |
| Adults 25-34 | 38.9 | 15.4% | 10.3 | 23.2% | 26.6% |
| Adults 35-44 | 43.3 | 17.1% | 7.9 | 17.6% | 18.2% |
| Adults 45-54 | 41.0 | 16.2% | 6.0 | 13.3% | 14.5% |
| Adults 55-64 | 28.4 | 11.2% | 3.7 | 8.3% | 13.0% |
| Annual Family Income | | | | | |
| <\$20,000 | 62.5 | 24.7% | 23.0 | 51.4% | 36.8% |
| \$20,000 - \$39,999 | 55.1 | 21.8% | 12.7 | 28.4% | 23.0% |
| \$40,000+ | 135.2 | 53.5% | 9.0 | 20.2% | 6.7% |
| Family Poverty Level^c | | | | | |
| <100% | 44.4 | 17.6% | 16.0 | 35.8% | 36.0% |
| 100-199% | 44.0 | 17.4% | 13.2 | 29.6% | 30.1% |
| ...100-149% | 22.2 | 8.8% | 7.3 | 16.3% | 32.8% |
| ...150-199% | 21.8 | 8.6% | 6.0 | 13.4% | 27.4% |
| 200-399% | 72.7 | 28.8% | 10.4 | 23.2% | 14.3% |
| ...200-299% | 39.8 | 15.8% | 6.8 | 15.2% | 17.1% |
| ...300-399% | 32.8 | 13.0% | 3.6 | 8.0% | 10.9% |
| 400%+ | 91.7 | 36.3% | 5.1 | 11.3% | 5.5% |
| Household Type | | | | | |
| Single Adults Living Alone | 18.3 | 7.3% | 3.0 | 6.7% | 16.2% |
| Single Adults Living Together | 27.7 | 11.0% | 9.9 | 22.1% | 35.5% |
| Married Adults | 51.7 | 20.4% | 8.5 | 19.0% | 16.5% |
| 1 Parent with children ^d | 31.2 | 12.4% | 6.1 | 13.6% | 19.5% |
| 2 Parents with children ^d | 110.7 | 43.8% | 13.5 | 30.3% | 12.2% |
| Multigenerational/Other with children ^e | 13.0 | 5.1% | 3.7 | 8.3% | 28.6% |
| Family Work Status | | | | | |
| 2 Full-time | 70.1 | 27.7% | 6.0 | 13.4% | 8.5% |
| 1 Full-time | 135.7 | 53.7% | 24.8 | 55.4% | 18.3% |
| Only Part-time ^f | 17.8 | 7.1% | 5.5 | 12.3% | 30.8% |
| Non-Workers | 29.1 | 11.5% | 8.4 | 18.9% | 29.1% |
| Race/Ethnicity | | | | | |
| White only (non-Hispanic) | 165.9 | 65.6% | 21.5 | 48.1% | 12.9% |
| Black only (non-Hispanic) | 32.0 | 12.7% | 6.7 | 15.1% | 21.0% |
| Hispanic | 38.2 | 15.1% | 13.1 | 29.4% | 34.3% |
| Asian/S. Pacific Islander only | 11.2 | 4.4% | 2.3 | 5.1% | 20.4% |
| Am. Indian/Aleut./Eskimo only | 1.5 | 0.6% | 0.4 | 0.9% | 28.0% |
| Two or More Races ^g | 3.9 | 1.5% | 0.6 | 1.4% | 16.7% |
| Citizenship | | | | | |
| U.S. citizen - native | 222.2 | 87.9% | 33.0 | 73.9% | 14.9% |
| U.S. citizen - naturalized | 10.5 | 4.1% | 2.2 | 4.9% | 21.2% |
| Non-U.S. citizen, resident for < 6 years | 8.4 | 3.3% | 4.4 | 9.9% | 52.1% |
| Non-U.S. citizen, resident for 6+ years | 11.6 | 4.6% | 5.0 | 11.3% | 43.4% |
| Health Status | | | | | |
| Excellent/Very Good | 177.2 | 70.1% | 28.1 | 63.0% | 15.9% |
| Good | 54.7 | 21.7% | 12.4 | 27.8% | 22.7% |
| Fair/Poor | 20.7 | 8.2% | 4.1 | 9.1% | 19.7% |

Table 9
Characteristics of Uninsured Children, 2003

| | Children (millions) | Percent of Children | Uninsured (millions) | Percent of Uninsured | Uninsured Rate |
|--|---------------------|---------------------|----------------------|----------------------|----------------|
| Total - Children^h | 77.6 | 100.0% | 9.1 | 100.0% | 11.8% |
| Age | | | | | |
| <1 | 3.5 | 4.6% | 0.4 | 4.6% | 11.9% |
| 1-5 | 20.3 | 26.2% | 2.0 | 22.2% | 10.0% |
| 6-18 | 53.8 | 69.3% | 6.7 | 73.2% | 12.4% |
| Family Income | | | | | |
| <\$20,000 | 19.4 | 25.0% | 4.4 | 48.0% | 22.6% |
| \$20,000 - \$39,999 | 16.0 | 20.6% | 2.6 | 28.6% | 16.3% |
| \$40,000+ | 42.2 | 54.4% | 2.1 | 23.4% | 5.1% |
| Family Poverty Level^c | | | | | |
| <100% | 17.8 | 22.9% | 4.0 | 44.3% | 22.8% |
| 100-199% | 15.6 | 20.1% | 2.7 | 29.7% | 17.4% |
| ...100-149% | 8.1 | 10.4% | 1.5 | 16.4% | 18.6% |
| ...150-199% | 7.5 | 9.7% | 1.2 | 13.4% | 16.2% |
| 200-399% | 22.4 | 28.9% | 1.7 | 18.2% | 7.4% |
| ...200-299% | 12.8 | 16.5% | 1.1 | 12.3% | 8.8% |
| ...300-399% | 9.6 | 12.4% | 0.5 | 5.9% | 5.6% |
| 400%+ | 21.8 | 28.1% | 0.7 | 7.7% | 3.2% |
| Household Typeⁱ | | | | | |
| 1 Parent ^d | 18.7 | 24.1% | 2.6 | 28.5% | 13.9% |
| 2 Parents ^d | 52.4 | 67.6% | 4.7 | 51.6% | 9.0% |
| Multigenerational/Other ^e | 5.6 | 7.3% | 1.5 | 16.3% | 26.3% |
| Family Work Status | | | | | |
| 2 Full-time | 21.7 | 28.0% | 1.4 | 15.7% | 6.6% |
| 1 Full-time | 42.2 | 54.4% | 4.7 | 51.3% | 11.1% |
| Only Part-time ^f | 4.8 | 6.1% | 0.8 | 9.2% | 17.6% |
| Non-Workers | 9.0 | 11.5% | 2.2 | 23.8% | 24.3% |
| Race/Ethnicity | | | | | |
| White only (non-Hispanic) | 46.0 | 59.3% | 3.5 | 38.7% | 7.7% |
| Black only (non-Hispanic) | 11.6 | 14.9% | 1.7 | 18.9% | 14.9% |
| Hispanic | 14.5 | 18.7% | 3.2 | 34.8% | 21.9% |
| Asian/S. Pacific Islander only | 3.0 | 3.9% | 0.4 | 4.2% | 12.6% |
| Am. Indian/Aleut.Eskimo only | 0.5 | 0.7% | 0.1 | 1.1% | (19.1%) |
| Two or More Races ^g | 1.9 | 2.5% | 0.2 | 2.3% | 10.8% |
| Citizenship | | | | | |
| U.S. Citizen | 74.6 | 96.2% | 7.9 | 86.6% | 10.6% |
| Non-U.S. citizen, resident for < 6 years | 1.9 | 2.5% | 0.9 | 9.4% | 44.4% |
| Non-U.S. citizen, resident for 6+ years | 1.0 | 1.3% | 0.4 | 4.0% | (36.4%) |
| Health Status | | | | | |
| Excellent/Very Good | 63.4 | 81.6% | 7.0 | 76.3% | 11.0% |
| Good | 12.5 | 16.2% | 2.0 | 21.4% | 15.6% |
| Fair/Poor | 1.7 | 2.2% | 0.2 | 2.3% | 12.3% |

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

Table 10
Characteristics of Uninsured Nonelderly Adults, 2003

| | Nonelderly Adults (millions) | Percent of Nonelderly Adults | Uninsured (millions) | Percent of Uninsured | Uninsured Rate |
|--|------------------------------------|------------------------------------|-------------------------|-------------------------|-------------------|
| Total - Nonelderly Adults^j | 175.1 | 100.0% | 35.5 | 100.0% | 20.3% |
| Gender/Age | | | | | |
| Adult Males Total | 86.0 | 49.1% | 19.0 | 53.5% | 22.1% |
| M 19-34 | 31.2 | 17.8% | 10.2 | 28.6% | 32.6% |
| M 35-54 | 41.3 | 23.6% | 7.3 | 20.5% | 17.7% |
| M 55-64 | 13.5 | 7.7% | 1.5 | 4.3% | 11.4% |
| Adult Females Total | 89.1 | 50.9% | 14.4 | 46.5% | 18.5% |
| F 19-34 | 31.3 | 17.9% | 7.8 | 22.0% | 25.0% |
| F 35-54 | 43.0 | 24.6% | 6.5 | 18.4% | 15.2% |
| F 55-64 | 14.8 | 8.5% | 2.2 | 6.1% | 14.5% |
| Annual Family Income | | | | | |
| <\$20,000 | 43.1 | 24.6% | 18.6 | 52.3% | 43.1% |
| \$20,000 - \$39,999 | 39.1 | 22.3% | 10.1 | 28.3% | 25.8% |
| \$40,000+ | 92.9 | 53.1% | 6.9 | 19.4% | 7.4% |
| Family Poverty Level^c | | | | | |
| <100% | 26.6 | 15.2% | 11.9 | 33.6% | 44.8% |
| 100-199% | 28.4 | 16.2% | 10.5 | 29.6% | 37.1% |
| ...100-149% | 14.1 | 8.1% | 5.8 | 16.3% | 40.9% |
| ...150-199% | 14.2 | 8.1% | 4.7 | 13.4% | 33.3% |
| 200-399% | 50.3 | 28.7% | 8.7 | 24.5% | 17.3% |
| 200-299% | 27.0 | 15.4% | 5.7 | 16.0% | 21.0% |
| 300-399% | 23.2 | 13.3% | 3.0 | 8.5% | 13.0% |
| 400%+ | 69.8 | 39.9% | 4.4 | 12.3% | 6.2% |
| Parent Status^d | | | | | |
| M Parents | 29.0 | 16.6% | 4.5 | 12.7% | 15.6% |
| M Non-Parents | 57.0 | 32.6% | 14.5 | 40.8% | 25.4% |
| F Parents | 37.6 | 21.5% | 6.4 | 18.1% | 17.1% |
| F Non-Parents | 51.5 | 29.4% | 10.1 | 28.4% | 19.6% |
| Family Work Status | | | | | |
| 2 Full-time | 48.4 | 27.6% | 4.5 | 12.7% | 9.4% |
| 1 Full-time | 93.5 | 53.4% | 20.1 | 56.5% | 21.5% |
| Only Part-time ^f | 13.1 | 7.5% | 4.7 | 13.1% | 35.6% |
| Non-Workers | 20.1 | 11.5% | 6.3 | 17.7% | 31.2% |
| Education | | | | | |
| Less than high school | 22.1 | 12.6% | 9.4 | 26.3% | 42.4% |
| High school graduate | 54.6 | 31.2% | 13.1 | 36.7% | 23.9% |
| Some college/Assoc. degree | 51.1 | 29.2% | 8.5 | 23.9% | 16.6% |
| College grad or greater | 47.3 | 27.0% | 4.6 | 13.1% | 9.8% |
| Race/Ethnicity | | | | | |
| White only (non-Hispanic) | 119.9 | 68.5% | 17.9 | 50.5% | 15.0% |
| Black only (non-Hispanic) | 20.4 | 11.7% | 5.0 | 14.1% | 24.5% |
| Hispanic | 23.7 | 13.5% | 9.9 | 28.0% | 41.9% |
| Asian/S. Pacific Islander only | 8.2 | 4.7% | 1.9 | 5.4% | 23.2% |
| Am. Indian/Aleut. Eskimo only | 0.9 | 0.5% | 0.3 | 0.9% | (33.3%) |
| Two or More Races ^g | 2.0 | 1.1% | 0.4 | 1.2% | 22.4% |
| Citizenship | | | | | |
| U.S. citizen - native | 148.1 | 84.6% | 25.2 | 70.9% | 17.0% |
| U.S. citizen - naturalized | 9.9 | 5.7% | 2.1 | 6.0% | 21.5% |
| Non-U.S. citizen, resident for < 6 years | 6.5 | 3.7% | 3.5 | 10.0% | 54.4% |
| Non-U.S. citizen, resident for 6+ years | 10.6 | 6.0% | 4.7 | 13.1% | 44.1% |
| Health Status | | | | | |
| Excellent/Very Good | 113.9 | 65.0% | 21.2 | 59.6% | 18.6% |
| Good | 42.2 | 24.1% | 10.5 | 29.5% | 24.8% |
| Fair/Poor | 19.0 | 10.9% | 3.9 | 10.9% | 20.4% |

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

Table 11
Characteristics of the Low-Income Nonelderly Uninsured
(Less than 200% of Poverty), 2003

| | Low-Income Nonelderly (millions) | Percent of Low-Income Nonelderly | Uninsured (millions) | Percent of Uninsured | Uninsured Rate |
|--|--|--|-------------------------|-------------------------|-------------------|
| Total - Low-Income Nonelderly^a | 88.4 | 100.0% | 29.2 | 100.0% | 33.1% |
| Age | | | | | |
| Children - Total | 33.4 | 37.7% | 6.8 | 23.1% | 20.3% |
| Adults - Total | 55.0 | 62.3% | 22.5 | 76.9% | 40.8% |
| Adults 19-24 | 13.1 | 14.8% | 5.9 | 20.0% | 44.8% |
| Adults 25-34 | 14.3 | 16.2% | 6.8 | 23.3% | 47.7% |
| Adults 35-44 | 11.9 | 13.4% | 4.8 | 16.6% | 40.8% |
| Adults 45-54 | 8.7 | 9.8% | 3.1 | 10.4% | 35.1% |
| Adults 55-64 | 7.1 | 8.0% | 1.9 | 6.5% | 26.8% |
| Annual Family Income^l | | | | | |
| <\$20,000 | 62.0 | 70.2% | 22.8 | 78.1% | 36.8% |
| \$20,000 - \$39,999 | 23.6 | 26.7% | 5.9 | 20.2% | 25.1% |
| \$40,000+ | 2.8 | 3.2% | 0.5 | 1.7% | 17.4% |
| Family Poverty Level^c | | | | | |
| <100% | 44.4 | 50.2% | 16.0 | 54.7% | 36.0% |
| 100-199% | 44.0 | 49.8% | 13.2 | 45.3% | 30.1% |
| ...100-149% | 22.2 | 25.1% | 7.3 | 24.9% | 32.8% |
| ...150-199% | 21.8 | 24.6% | 6.0 | 20.4% | 27.4% |
| Household Type | | | | | |
| Single Adults Living Alone | 6.2 | 7.0% | 1.8 | 6.2% | 29.3% |
| Single Adults Living Together | 14.1 | 15.9% | 6.8 | 23.3% | 48.3% |
| Married Adults | 9.3 | 10.5% | 3.8 | 13.1% | 41.4% |
| 1 Parent with children ^d | 20.9 | 23.6% | 4.9 | 16.9% | 23.7% |
| 2 Parents with children ^d | 29.5 | 33.4% | 8.8 | 30.2% | 30.0% |
| Multigenerational/Other with children ^e | 8.5 | 9.6% | 3.0 | 10.3% | 35.3% |
| Family Work Status | | | | | |
| 2 Full-time | 6.3 | 7.1% | 1.9 | 6.4% | 29.6% |
| 1 Full-time | 43.5 | 49.2% | 14.7 | 50.4% | 33.9% |
| Only Part-time ^f | 13.0 | 14.7% | 4.6 | 15.9% | 35.8% |
| Non-Workers | 25.6 | 29.0% | 8.0 | 27.3% | 31.2% |
| Race/Ethnicity | | | | | |
| White only (non-Hispanic) | 42.6 | 48.2% | 12.1 | 41.4% | 28.5% |
| Black only (non-Hispanic) | 17.3 | 19.6% | 5.1 | 17.4% | 29.3% |
| Hispanic | 22.5 | 25.5% | 9.9 | 34.0% | 44.1% |
| Asian/S. Pacific Islander only | 3.5 | 4.0% | 1.4 | 4.8% | 39.8% |
| Am. Indian/Aleut.Eskimo only | 0.9 | 1.0% | 0.3 | 1.0% | (35.4%) |
| Two or More Races ^g | 1.6 | 1.8% | 0.4 | 1.4% | 26.2% |
| Citizenship | | | | | |
| U.S. citizen - native | 73.5 | 83.2% | 20.9 | 71.5% | 28.4% |
| U.S. citizen - naturalized | 3.2 | 3.6% | 1.2 | 4.1% | 38.1% |
| Non-U.S. citizen, resident for < 6 years | 5.3 | 6.0% | 3.4 | 11.8% | 65.1% |
| Non-U.S. citizen, resident for 6+ years | 6.4 | 7.2% | 3.7 | 12.6% | 57.6% |
| Health Status | | | | | |
| Excellent/Very Good | 54.1 | 61.2% | 17.9 | 61.3% | 33.1% |
| Good | 22.6 | 25.6% | 8.4 | 28.6% | 36.9% |
| Fair/Poor | 11.6 | 13.2% | 3.0 | 10.1% | 25.4% |

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

Table 12
Characteristics of Uninsured Workers, 2003

| | Workers (millions) | Percent of Workers | Uninsured (millions) | Percent of Uninsured | Uninsured Rate |
|---|-----------------------|-----------------------|-------------------------|-------------------------|-------------------|
| Total - Workers^k | 141.8 | 100.0% | 26.6 | 100.0% | 18.7% |
| Age | | | | | |
| 18-34 | 52.7 | 37.2% | 13.9 | 52.3% | 26.4% |
| 35-54 | 70.3 | 49.6% | 10.6 | 39.7% | 15.0% |
| 55-64 | 18.8 | 13.3% | 2.1 | 8.0% | 11.3% |
| Worker's Annual Income^l | | | | | |
| <\$20,000 | 45.2 | 31.9% | 15.5 | 58.2% | 34.2% |
| \$20,000 - \$39,999 | 46.5 | 32.8% | 8.0 | 30.1% | 17.2% |
| \$40,000+ | 50.1 | 35.3% | 3.1 | 11.8% | 6.2% |
| Family Poverty Level^c | | | | | |
| <100% | 12.0 | 8.5% | 6.0 | 22.4% | 49.5% |
| 100-199% | 22.0 | 15.5% | 9.0 | 33.7% | 40.6% |
| 200-399% | 43.7 | 30.8% | 7.8 | 29.3% | 17.9% |
| 400%+ | 64.1 | 45.2% | 3.9 | 14.6% | 6.0% |
| Work Status^f | | | | | |
| Full-time/Full-year | 97.4 | 68.7% | 15.0 | 56.6% | 15.4% |
| Full-time/Part-year | 19.4 | 13.7% | 5.6 | 21.1% | 28.8% |
| Part-time/Full-year | 13.1 | 9.2% | 3.0 | 11.3% | 23.0% |
| Part-time/Part-year | 11.9 | 8.4% | 2.9 | 11.0% | 24.7% |
| Business Size (# Workers) | | | | | |
| Self-employed ^m | 12.8 | 9.0% | 3.5 | 13.2% | 27.4% |
| <25 | 29.7 | 20.9% | 9.7 | 36.4% | 32.6% |
| 25-99 | 17.2 | 12.1% | 3.5 | 13.2% | 20.5% |
| 100-499 | 16.3 | 11.5% | 2.5 | 9.6% | 15.6% |
| 500-999 | 6.1 | 4.3% | 0.9 | 3.2% | 13.9% |
| 1,000+ | 39.3 | 27.7% | 5.0 | 19.0% | 12.8% |
| Public Sector | 20.4 | 14.4% | 1.4 | 5.4% | 7.1% |

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

(Table 12, continued on next page)

Table 12 (continued from previous page)
Characteristics of Uninsured Workers, 2003

| | Workers (millions) | Percent of Workers | Uninsured (millions) | Percent of Uninsured | Uninsured Rate |
|--|-----------------------|-----------------------|-------------------------|-------------------------|-------------------|
| Total - Workers^k | 141.8 | 100.0% | 26.6 | 100.0% | 18.7% |
| Occupation/Industryⁿ | | | | | |
| PROFESSIONALS and MANAGERS: | 52.8 | 37.3% | 5.2 | 19.5% | 9.8% |
| Agriculture | 0.9 | 0.6% | 0.2 | 0.9% | 26.2% |
| Construction | 2.4 | 1.7% | 0.4 | 1.7% | 18.0% |
| Finance | 4.8 | 3.4% | 0.4 | 1.4% | 7.9% |
| Health and Social Services | 7.1 | 5.0% | 0.5 | 2.0% | 7.3% |
| Information/Communications/Education | 9.8 | 6.9% | 0.6 | 2.3% | 6.1% |
| Mining/Manufacturing | 5.7 | 4.0% | 0.3 | 1.1% | 5.3% |
| Professions | 6.8 | 4.8% | 0.7 | 2.8% | 11.0% |
| Public Administration | 2.9 | 2.1% | 0.1 | 0.3% | 3.2% |
| Services | 4.6 | 3.3% | 0.9 | 3.3% | 19.1% |
| Utilities and Transportation | 1.4 | 1.0% | 0.1 | 0.4% | 7.7% |
| Wholesale and Retail Trade | 6.4 | 4.5% | 0.9 | 3.3% | 13.6% |
| OTHER OCCUPATIONS:^o | 89.0 | 62.7% | 21.4 | 80.5% | 24.1% |
| Agriculture | 1.2 | 0.9% | 0.6 | 2.1% | 46.8% |
| Construction | 8.5 | 6.0% | 3.4 | 12.9% | 40.7% |
| Finance | 5.3 | 3.7% | 0.8 | 2.9% | 14.6% |
| Health and Social Services | 9.5 | 6.7% | 1.7 | 6.3% | 17.7% |
| Information/Communications/Education | 6.5 | 4.6% | 0.9 | 3.3% | 13.3% |
| Mining/Manufacturing | 12.1 | 8.5% | 2.0 | 7.5% | 16.6% |
| Professions | 7.7 | 5.4% | 2.3 | 8.7% | 30.0% |
| Public Administration | 3.4 | 2.4% | 0.3 | 1.0% | 7.9% |
| Services | 14.3 | 10.1% | 5.1 | 19.3% | 35.7% |
| Utilities and Transportation | 5.7 | 4.0% | 1.1 | 4.1% | 19.4% |
| Wholesale and Retail Trade | 14.7 | 10.3% | 3.3 | 12.3% | 22.3% |
| Race/Ethnicity | | | | | |
| White only (non-Hispanic) | 99.6 | 70.2% | 13.9 | 52.2% | 13.9% |
| Black only (non-Hispanic) | 15.3 | 10.8% | 3.5 | 13.2% | 22.9% |
| Hispanic | 18.4 | 13.0% | 7.4 | 27.8% | 40.2% |
| Asian/S. Pacific Islander only | 6.3 | 4.5% | 1.2 | 4.7% | 19.7% |
| Am. Indian/Aleut.Eskimo only | 0.7 | 0.5% | 0.2 | 0.8% | (33.6%) |
| Two or More Races ^g | 1.6 | 1.1% | 0.3 | 1.3% | 21.6% |
| Citizenship | | | | | |
| U.S. citizen - native | 121.3 | 85.5% | 19.2 | 72.2% | 15.8% |
| U.S. citizen - naturalized | 8.0 | 5.6% | 1.6 | 5.9% | 19.7% |
| Non-U.S. citizen, resident for < 6 years | 4.5 | 3.2% | 2.4 | 8.9% | 52.5% |
| Non-U.S. citizen, resident for 6+ years | 8.1 | 5.7% | 3.5 | 13.0% | 42.8% |

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

Table 13
Health Insurance Coverage of the Nonelderly,
by State, 2002-2003

| | Nonelderly (thousands) ^a | Percent Distribution by Coverage Type | | | | Uninsured |
|----------------------|--|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| United States | 251,776 | 62.6% | 5.3% | 12.4% | 2.2% | 17.5% |
| Alabama | 3,839 | 65.2% | 3.6% | 12.2% | 3.4% | 15.5% |
| Alaska | 583 | 55.4% | 3.3% | 15.2% | 5.7% | 20.5% |
| Arizona | 4,778 | 56.7% | 6.7% | 13.8% | 3.3% | 19.5% |
| Arkansas | 2,282 | 53.5% | 5.6% | 16.2% | 5.0% | 19.7% |
| California | 31,573 | 57.1% | 6.5% | 14.4% | 1.7% | 20.3% |
| Colorado | 4,020 | 63.6% | 6.8% | 7.3% | 3.7% | 18.5% |
| Connecticut | 2,917 | 71.0% | 4.3% | 10.4% | 2.0% | 12.2% |
| Delaware | 709 | 69.7% | 3.9% | 11.8% | 2.6% | 11.9% |
| District of Columbia | 495 | 58.5% | 5.0% | 19.8% | 1.4% | 15.3% |
| Florida | 13,828 | 57.5% | 7.1% | 11.2% | 3.0% | 21.2% |
| Georgia | 7,676 | 64.7% | 4.3% | 10.9% | 2.1% | 17.9% |
| Hawaii | 1,052 | 69.0% | 3.7% | 11.0% | 4.6% | 11.7% |
| Idaho | 1,182 | 59.5% | 6.1% | 12.2% | 1.6% | 20.5% |
| Illinois | 11,059 | 67.2% | 5.2% | 9.9% | 1.6% | 16.1% |
| Indiana | 5,383 | 69.6% | 4.5% | 8.9% | 1.7% | 15.3% |
| Iowa | 2,513 | 69.3% | 7.7% | 9.2% | 1.8% | 12.0% |
| Kansas | 2,338 | 67.9% | 7.2% | 8.9% | 3.8% | 12.2% |
| Kentucky | 3,515 | 62.2% | 5.1% | 13.1% | 3.7% | 15.9% |
| Louisiana | 3,889 | 53.4% | 5.7% | 15.7% | 2.9% | 22.1% |
| Maine | 1,076 | 60.6% | 5.5% | 18.4% | 2.6% | 12.9% |
| Maryland | 4,828 | 71.2% | 4.4% | 7.3% | 1.8% | 15.4% |
| Massachusetts | 5,558 | 69.8% | 4.9% | 12.4% | 1.1% | 11.8% |
| Michigan | 8,779 | 68.6% | 4.3% | 13.1% | 1.4% | 12.7% |
| Minnesota | 4,536 | 73.1% | 6.8% | 9.8% | 1.0% | 9.3% |
| Mississippi | 2,494 | 54.0% | 3.7% | 19.6% | 3.1% | 19.5% |
| Missouri | 4,863 | 67.6% | 5.8% | 11.9% | 1.8% | 13.0% |
| Montana | 783 | 52.0% | 10.7% | 12.9% | 4.3% | 20.1% |
| Nebraska | 1,500 | 65.2% | 9.5% | 10.2% | 2.9% | 12.2% |
| Nevada | 1,931 | 64.2% | 4.9% | 7.2% | 2.1% | 21.8% |
| New Hampshire | 1,118 | 76.6% | 3.4% | 6.8% | 1.8% | 11.4% |
| New Jersey | 7,504 | 70.8% | 3.4% | 8.9% | 1.1% | 15.8% |
| New Mexico | 1,614 | 49.0% | 3.6% | 19.3% | 3.4% | 24.7% |
| New York | 16,683 | 60.7% | 4.1% | 16.4% | 1.3% | 17.6% |
| North Carolina | 7,171 | 58.8% | 4.8% | 12.7% | 4.3% | 19.4% |
| North Dakota | 542 | 63.6% | 10.3% | 9.6% | 3.8% | 12.7% |
| Ohio | 9,908 | 70.5% | 3.6% | 10.8% | 1.6% | 13.6% |
| Oklahoma | 2,956 | 57.1% | 5.0% | 12.1% | 3.8% | 22.0% |
| Oregon | 3,105 | 60.7% | 6.6% | 12.6% | 2.0% | 18.1% |
| Pennsylvania | 10,310 | 69.4% | 5.2% | 10.9% | 1.2% | 13.3% |
| Rhode Island | 910 | 66.6% | 4.5% | 16.1% | 1.2% | 11.5% |
| South Carolina | 3,480 | 60.4% | 4.9% | 15.2% | 4.1% | 15.5% |
| South Dakota | 646 | 63.7% | 9.1% | 11.2% | 2.4% | 13.6% |
| Tennessee | 5,131 | 59.4% | 5.8% | 18.2% | 3.1% | 13.5% |
| Texas | 19,563 | 53.4% | 4.5% | 12.5% | 1.8% | 27.7% |
| Utah | 2,147 | 68.2% | 6.9% | 9.3% | 1.5% | 14.0% |
| Vermont | 536 | 61.9% | 5.7% | 18.9% | 2.0% | 11.5% |
| Virginia | 6,346 | 67.5% | 5.3% | 7.2% | 5.0% | 15.1% |
| Washington | 5,412 | 61.3% | 5.8% | 14.1% | 2.3% | 16.5% |
| West Virginia | 1,487 | 56.0% | 3.4% | 18.1% | 4.1% | 18.4% |
| Wisconsin | 4,802 | 69.1% | 5.8% | 11.8% | 1.5% | 11.7% |
| Wyoming | 427 | 60.0% | 6.7% | 11.0% | 3.1% | 19.2% |

Table 14
Health Insurance Coverage of Children,
by State, 2002-2003

| | Children (thousands) ^h | Percent Distribution by Coverage Type | | | | Uninsured |
|----------------------|--------------------------------------|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| United States | 77,432 | 57.9% | 4.2% | 24.6% | 1.4% | 11.9% |
| Alabama | 1,168 | 61.7% | 3.0% | 24.0% | 1.2% | 10.1% |
| Alaska | 204 | 48.0% | 2.5% | 29.7% | 6.7% | 13.1% |
| Arizona | 1,577 | 52.5% | 5.1% | 25.4% | 1.7% | 15.3% |
| Arkansas | 709 | 44.6% | 5.1% | 36.5% | 2.9% | 10.9% |
| California | 10,091 | 52.5% | 4.8% | 27.6% | 1.3% | 13.7% |
| Colorado | 1,203 | 61.6% | 4.8% | 14.5% | 4.5% | 14.7% |
| Connecticut | 912 | 69.6% | 2.9% | 18.1% | 1.1% | 8.2% |
| Delaware | 210 | 63.8% | 3.3% | 22.4% | 1.2% | 9.4% |
| District of Columbia | 118 | 43.2% | 1.9% | 44.2% | 0.4% | 10.4% |
| Florida | 4,139 | 52.6% | 5.9% | 24.4% | 1.4% | 15.6% |
| Georgia | 2,375 | 57.5% | 2.9% | 24.9% | 1.5% | 13.1% |
| Hawaii | 334 | 64.0% | 2.2% | 20.1% | 6.1% | 7.5% |
| Idaho | 390 | 54.8% | 5.5% | 25.2% | 0.6% | 14.0% |
| Illinois | 3,439 | 64.4% | 4.6% | 19.5% | 0.5% | 10.9% |
| Indiana | 1,692 | 66.6% | 5.0% | 18.1% | 0.5% | 9.8% |
| Iowa | 760 | 65.4% | 7.7% | 18.7% | 1.0% | 7.3% |
| Kansas | 747 | 65.0% | 5.5% | 17.9% | 4.4% | 7.2% |
| Kentucky | 1,045 | 55.1% | 4.5% | 26.4% | 2.3% | 11.7% |
| Louisiana | 1,249 | 46.2% | 4.8% | 33.8% | 1.4% | 13.9% |
| Maine | 297 | 53.8% | 4.6% | 32.9% | 1.5% | 7.2% |
| Maryland | 1,471 | 69.8% | 3.7% | 15.6% | 1.5% | 9.4% |
| Massachusetts | 1,569 | 67.3% | 4.2% | 20.6% | 0.5% | 7.4% |
| Michigan | 2,678 | 64.5% | 2.9% | 25.3% | 0.4% | 6.8% |
| Minnesota | 1,311 | 71.2% | 5.4% | 17.0% | 0.2% | 6.2% |
| Mississippi | 805 | 44.2% | 3.0% | 38.5% | 2.5% | 11.8% |
| Missouri | 1,465 | 63.3% | 4.2% | 25.5% | 0.5% | 6.6% |
| Montana | 231 | 46.6% | 8.8% | 26.8% | 1.5% | 16.4% |
| Nebraska | 469 | 61.7% | 6.5% | 22.5% | 2.6% | 6.6% |
| Nevada | 612 | 60.6% | 5.2% | 14.7% | 0.6% | 18.9% |
| New Hampshire | 325 | 74.6% | 3.1% | 16.6% | 0.4% | 5.2% |
| New Jersey | 2,271 | 69.7% | 2.5% | 16.7% | 0.3% | 10.8% |
| New Mexico | 523 | 40.1% | 1.8% | 41.6% | 1.9% | 14.6% |
| New York | 4,915 | 55.6% | 3.5% | 30.3% | 0.5% | 10.2% |
| North Carolina | 2,157 | 50.2% | 4.2% | 28.0% | 4.8% | 12.8% |
| North Dakota | 156 | 61.7% | 8.5% | 18.2% | 3.9% | 7.7% |
| Ohio | 3,066 | 67.3% | 3.0% | 20.8% | 0.5% | 8.5% |
| Oklahoma | 925 | 50.3% | 4.4% | 27.3% | 2.7% | 15.3% |
| Oregon | 881 | 56.1% | 6.2% | 23.8% | 0.9% | 13.0% |
| Pennsylvania | 3,027 | 65.6% | 3.9% | 20.6% | 0.4% | 9.5% |
| Rhode Island | 260 | 62.0% | 3.7% | 28.0% | 0.7% | 5.6% |
| South Carolina | 1,077 | 55.1% | 4.1% | 29.9% | 2.3% | 8.5% |
| South Dakota | 209 | 60.8% | 6.8% | 22.6% | 1.3% | 8.4% |
| Tennessee | 1,466 | 54.9% | 5.3% | 29.1% | 1.5% | 9.2% |
| Texas | 6,478 | 46.6% | 3.0% | 27.8% | 1.0% | 21.6% |
| Utah | 805 | 66.7% | 6.6% | 16.6% | 1.1% | 9.1% |
| Vermont | 147 | 51.1% | 3.7% | 38.6% | 1.1% | 5.5% |
| Virginia | 1,890 | 65.4% | 3.9% | 15.6% | 4.4% | 10.7% |
| Washington | 1,606 | 54.5% | 4.7% | 29.0% | 1.7% | 10.1% |
| West Virginia | 418 | 48.2% | 2.9% | 37.8% | 1.5% | 9.6% |
| Wisconsin | 1,435 | 65.8% | 4.1% | 23.0% | 0.5% | 6.6% |
| Wyoming | 128 | 53.8% | 6.0% | 24.9% | 1.9% | 13.4% |

Table 15
Health Insurance Coverage of Nonelderly Adults,
by State, 2002-2003

| | Nonelderly Adults (thousands) ¹ | Percent Distribution by Coverage Type | | | | Uninsured |
|----------------------|--|---------------------------------------|-------------|-------------|--------------------|--------------|
| | | Private | | Public | | |
| | | Employer | Individual | Medicaid | Other ^b | |
| United States | 174,344 | 64.7% | 5.8% | 7.0% | 2.6% | 19.9% |
| Alabama | 2,672 | 66.8% | 3.9% | 7.0% | 4.4% | 17.9% |
| Alaska | 378 | 59.3% | 3.7% | 7.3% | 5.1% | 24.5% |
| Arizona | 3,201 | 58.7% | 7.5% | 8.1% | 4.0% | 21.6% |
| Arkansas | 1,573 | 57.5% | 5.8% | 7.1% | 5.9% | 23.7% |
| California | 21,482 | 59.2% | 7.3% | 8.3% | 1.9% | 23.3% |
| Colorado | 2,817 | 64.5% | 7.7% | 4.3% | 3.4% | 20.1% |
| Connecticut | 2,004 | 71.7% | 5.0% | 6.9% | 2.5% | 14.0% |
| Delaware | 498 | 72.3% | 4.1% | 7.3% | 3.3% | 13.0% |
| District of Columbia | 376 | 63.3% | 6.0% | 12.1% | 1.7% | 16.9% |
| Florida | 9,689 | 59.6% | 7.5% | 5.6% | 3.7% | 23.5% |
| Georgia | 5,301 | 68.0% | 4.9% | 4.7% | 2.4% | 20.1% |
| Hawaii | 718 | 71.4% | 4.4% | 6.7% | 3.9% | 13.6% |
| Idaho | 791 | 61.9% | 6.4% | 5.8% | 2.1% | 23.8% |
| Illinois | 7,620 | 68.4% | 5.4% | 5.6% | 2.1% | 18.4% |
| Indiana | 3,691 | 71.0% | 4.3% | 4.7% | 2.3% | 17.8% |
| Iowa | 1,753 | 71.0% | 7.7% | 5.1% | 2.2% | 14.0% |
| Kansas | 1,591 | 69.2% | 7.9% | 4.7% | 3.6% | 14.6% |
| Kentucky | 2,470 | 65.3% | 5.3% | 7.5% | 4.3% | 17.7% |
| Louisiana | 2,640 | 56.9% | 6.2% | 7.2% | 3.7% | 26.0% |
| Maine | 780 | 63.2% | 5.8% | 12.8% | 3.1% | 15.0% |
| Maryland | 3,357 | 71.7% | 4.7% | 3.6% | 2.0% | 18.0% |
| Massachusetts | 3,990 | 70.8% | 5.2% | 9.2% | 1.3% | 13.6% |
| Michigan | 6,101 | 70.5% | 4.9% | 7.7% | 1.8% | 15.3% |
| Minnesota | 3,225 | 73.8% | 7.4% | 6.9% | 1.3% | 10.5% |
| Mississippi | 1,688 | 58.7% | 4.0% | 10.6% | 3.5% | 23.2% |
| Missouri | 3,398 | 69.4% | 6.4% | 6.0% | 2.4% | 15.7% |
| Montana | 553 | 54.2% | 11.5% | 7.1% | 5.5% | 21.7% |
| Nebraska | 1,031 | 66.8% | 10.8% | 4.6% | 3.1% | 14.8% |
| Nevada | 1,319 | 65.8% | 4.7% | 3.6% | 2.7% | 23.1% |
| New Hampshire | 794 | 77.4% | 3.5% | 2.8% | 2.4% | 14.0% |
| New Jersey | 5,233 | 71.2% | 3.8% | 5.5% | 1.5% | 18.0% |
| New Mexico | 1,091 | 53.2% | 4.5% | 8.7% | 4.1% | 29.5% |
| New York | 11,768 | 62.8% | 4.3% | 10.7% | 1.6% | 20.6% |
| North Carolina | 5,015 | 62.5% | 5.1% | 6.1% | 4.2% | 22.2% |
| North Dakota | 386 | 64.4% | 11.0% | 6.1% | 3.7% | 14.7% |
| Ohio | 6,843 | 71.9% | 3.8% | 6.3% | 2.1% | 15.9% |
| Oklahoma | 2,032 | 60.2% | 5.3% | 5.1% | 4.4% | 25.0% |
| Oregon | 2,223 | 62.5% | 6.7% | 8.2% | 2.5% | 20.1% |
| Pennsylvania | 7,283 | 71.0% | 5.7% | 6.8% | 1.5% | 14.9% |
| Rhode Island | 650 | 68.4% | 4.9% | 11.4% | 1.4% | 13.9% |
| South Carolina | 2,403 | 62.8% | 5.2% | 8.5% | 4.8% | 18.6% |
| South Dakota | 437 | 65.1% | 10.2% | 5.7% | 2.9% | 16.0% |
| Tennessee | 3,665 | 61.2% | 6.0% | 13.8% | 3.8% | 15.2% |
| Texas | 13,086 | 56.8% | 5.3% | 4.9% | 2.3% | 30.8% |
| Utah | 1,342 | 69.2% | 7.1% | 4.9% | 1.7% | 17.0% |
| Vermont | 390 | 66.0% | 6.5% | 11.5% | 2.3% | 13.8% |
| Virginia | 4,457 | 68.3% | 5.8% | 3.7% | 5.2% | 17.0% |
| Washington | 3,806 | 64.2% | 6.3% | 7.8% | 2.5% | 19.3% |
| West Virginia | 1,068 | 59.0% | 3.6% | 10.4% | 5.1% | 21.9% |
| Wisconsin | 3,367 | 70.6% | 6.5% | 7.1% | 2.0% | 13.9% |
| Wyoming | 299 | 62.7% | 7.0% | 5.0% | 3.6% | 21.6% |

Table 16
Health Insurance Coverage of the Low-Income Nonelderly
(Less than 200% of Poverty) by State, 2002-2003

| | Low-Income Nonelderly (thousands) ^a | Percent of Nonelderly with Low Incomes ^c | Percent Distribution by Coverage Type | | | | Uninsured |
|----------------------|--|---|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | | Private | | Public | | |
| | | | Employer | Individual | Medicaid | Other ^b | |
| United States | 87,023 | 34.6% | 28.0% | 6.0% | 29.7% | 3.5% | 32.8% |
| Alabama | 1,441 | 37.5% | 30.1% | 4.7% | 28.6% | 6.4% | 30.2% |
| Alaska | 177 | 30.3% | 22.3% | 3.4% | 32.6% | 6.8% | 34.9% |
| Arizona | 1,824 | 38.2% | 23.8% | 6.4% | 30.5% | 4.5% | 34.8% |
| Arkansas | 968 | 42.4% | 26.4% | 5.3% | 31.6% | 7.3% | 29.3% |
| California | 12,059 | 38.2% | 24.2% | 6.4% | 31.6% | 2.4% | 35.4% |
| Colorado | 1,187 | 29.5% | 29.8% | 8.2% | 18.6% | 5.6% | 37.8% |
| Connecticut | 738 | 25.3% | 31.4% | 4.9% | 30.7% | 4.8% | 28.1% |
| Delaware | 209 | 29.5% | 36.3% | 3.8% | 31.3% | 4.2% | 24.4% |
| District of Columbia | 187 | 37.8% | 20.3% | 5.9% | 44.4% | 2.1% | 27.4% |
| Florida | 4,945 | 35.8% | 25.6% | 7.4% | 25.4% | 3.7% | 37.8% |
| Georgia | 2,527 | 32.9% | 32.7% | 4.3% | 25.6% | 3.7% | 33.7% |
| Hawaii | 377 | 35.9% | 44.3% | 5.5% | 25.0% | 5.1% | 20.1% |
| Idaho | 443 | 37.5% | 32.1% | 5.6% | 26.2% | 1.6% | 34.5% |
| Illinois | 3,736 | 33.8% | 32.6% | 6.0% | 25.6% | 3.6% | 32.2% |
| Indiana | 1,641 | 30.5% | 35.1% | 5.2% | 25.1% | 3.8% | 30.8% |
| Iowa | 690 | 27.5% | 33.5% | 10.4% | 25.3% | 3.2% | 27.6% |
| Kansas | 710 | 30.4% | 33.6% | 10.2% | 23.8% | 4.4% | 28.0% |
| Kentucky | 1,329 | 37.8% | 28.7% | 6.5% | 30.0% | 6.0% | 28.8% |
| Louisiana | 1,662 | 42.7% | 24.9% | 4.6% | 31.8% | 3.2% | 35.6% |
| Maine | 365 | 33.9% | 24.3% | 5.8% | 44.3% | 4.4% | 21.0% |
| Maryland | 1,242 | 25.7% | 32.0% | 6.2% | 21.9% | 2.6% | 37.3% |
| Massachusetts | 1,516 | 27.3% | 30.1% | 6.0% | 37.9% | 2.1% | 23.8% |
| Michigan | 2,885 | 32.9% | 32.6% | 6.7% | 33.0% | 3.3% | 24.4% |
| Minnesota | 1,022 | 22.5% | 31.8% | 9.9% | 32.1% | 2.4% | 23.8% |
| Mississippi | 1,111 | 44.5% | 24.8% | 3.1% | 38.6% | 3.9% | 29.5% |
| Missouri | 1,487 | 30.6% | 29.7% | 8.3% | 32.1% | 3.6% | 26.3% |
| Montana | 313 | 39.9% | 21.6% | 13.4% | 27.5% | 5.9% | 31.6% |
| Nebraska | 430 | 28.6% | 29.3% | 12.5% | 28.4% | 3.7% | 26.1% |
| Nevada | 700 | 36.3% | 36.9% | 4.8% | 15.9% | 3.0% | 39.3% |
| New Hampshire | 221 | 19.8% | 36.5% | 6.6% | 23.5% | 5.2% | 28.2% |
| New Jersey | 1,927 | 25.7% | 29.4% | 4.1% | 28.2% | 2.7% | 35.6% |
| New Mexico | 773 | 47.9% | 19.9% | 2.9% | 35.0% | 5.0% | 37.1% |
| New York | 6,123 | 36.7% | 26.7% | 4.2% | 37.0% | 2.2% | 29.8% |
| North Carolina | 2,778 | 38.7% | 24.5% | 5.6% | 28.2% | 6.6% | 35.0% |
| North Dakota | 169 | 31.1% | 33.3% | 12.6% | 25.3% | 4.7% | 24.1% |
| Ohio | 3,093 | 31.2% | 34.4% | 4.6% | 29.3% | 3.6% | 28.2% |
| Oklahoma | 1,143 | 38.7% | 27.5% | 4.6% | 27.1% | 4.9% | 35.9% |
| Oregon | 1,062 | 34.2% | 25.0% | 7.0% | 30.9% | 3.4% | 33.7% |
| Pennsylvania | 3,150 | 30.6% | 32.9% | 8.0% | 29.4% | 2.5% | 27.2% |
| Rhode Island | 276 | 30.4% | 28.8% | 5.3% | 40.8% | 2.2% | 22.8% |
| South Carolina | 1,247 | 35.8% | 23.1% | 6.2% | 35.7% | 6.7% | 28.4% |
| South Dakota | 208 | 32.2% | 31.6% | 11.3% | 27.6% | 3.1% | 26.3% |
| Tennessee | 1,926 | 37.5% | 27.4% | 6.6% | 38.9% | 4.0% | 23.1% |
| Texas | 8,459 | 43.2% | 24.0% | 4.4% | 24.7% | 2.3% | 44.6% |
| Utah | 744 | 34.6% | 38.8% | 8.4% | 22.7% | 2.5% | 27.5% |
| Vermont | 147 | 27.4% | 20.0% | 8.5% | 46.5% | 3.5% | 21.5% |
| Virginia | 1,805 | 28.4% | 31.1% | 7.9% | 21.0% | 6.6% | 33.4% |
| Washington | 1,706 | 31.5% | 23.9% | 7.1% | 35.3% | 2.8% | 31.0% |
| West Virginia | 659 | 44.4% | 26.1% | 3.3% | 35.6% | 6.6% | 28.4% |
| Wisconsin | 1,348 | 28.1% | 29.8% | 8.9% | 33.6% | 3.4% | 24.3% |
| Wyoming | 137 | 32.1% | 24.8% | 8.4% | 28.2% | 4.4% | 34.2% |

Table 17
Health Insurance Coverage of Low-Income Children
(Less than 200% of Poverty) by State, 2002-2003

| | Low-Income Children (thousands) ^h | Percent of Children with Low Incomes ^c | Percent Distribution by Coverage Type | | | | |
|----------------------|--|---|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | | Private | | Public | | Uninsured |
| | | | Employer | Individual | Medicaid | Other ^b | |
| United States | 32,815 | 42.4% | 26.1% | 3.4% | 48.2% | 1.6% | 20.6% |
| Alabama | 527 | 45.1% | 29.4% | 3.1% | (46.9%) | 2.0% | 18.6% |
| Alaska | 74 | 36.5% | 21.8% | 1.8% | (50.6%) | 7.4% | 18.3% |
| Arizona | 712 | 45.1% | 22.2% | 3.7% | (47.1%) | 2.3% | 24.7% |
| Arkansas | 379 | 53.5% | 22.2% | 4.1% | (57.3%) | 3.2% | 13.2% |
| California | 4,678 | 46.4% | 22.8% | 2.9% | 50.4% | 1.8% | 22.2% |
| Colorado | 448 | 37.2% | 31.5% | 4.1% | 29.3% | 6.5% | 28.6% |
| Connecticut | 259 | 28.4% | (30.3%) | 1.8% | (44.9%) | 1.6% | 21.4% |
| Delaware | 79 | 37.6% | (31.6%) | 1.7% | (47.9%) | 0.8% | 18.0% |
| District of Columbia | 69 | 58.2% | 17.4% | 2.1% | (65.4%) | 0.4% | 14.8% |
| Florida | 1,851 | 44.7% | 24.5% | 4.8% | 44.2% | 0.9% | 25.7% |
| Georgia | 979 | 41.2% | 28.1% | 1.5% | (46.1%) | 1.9% | 22.4% |
| Hawaii | 149 | 44.7% | (45.0%) | 2.4% | (36.0%) | 5.2% | 11.4% |
| Idaho | 180 | 46.1% | 30.3% | 4.3% | (43.9%) | 0.7% | 20.8% |
| Illinois | 1,404 | 40.8% | 34.2% | 3.2% | 41.6% | 0.8% | 20.2% |
| Indiana | 630 | 37.3% | 33.7% | 4.2% | 41.6% | 0.9% | 19.7% |
| Iowa | 254 | 33.4% | (32.2%) | 6.8% | (42.5%) | 2.0% | 16.5% |
| Kansas | 265 | 35.4% | (33.9%) | 4.9% | (42.1%) | 3.5% | 15.6% |
| Kentucky | 499 | 47.8% | 25.5% | 4.4% | (48.4%) | 3.5% | 18.3% |
| Louisiana | 666 | 53.3% | 21.2% | 2.9% | (54.3%) | 0.4% | 21.3% |
| Maine | 124 | 41.8% | 19.7% | 3.0% | (64.6%) | 2.2% | 10.6% |
| Maryland | 430 | 29.2% | (31.0%) | 5.7% | (40.7%) | 1.2% | (21.5%) |
| Massachusetts | 520 | 33.1% | (30.6%) | 4.0% | (50.9%) | 0.7% | 13.8% |
| Michigan | 1,036 | 38.7% | 30.6% | 2.5% | 53.8% | 1.1% | 12.0% |
| Minnesota | 348 | 26.5% | (30.1%) | 5.5% | (46.9%) | 0.3% | 17.2% |
| Mississippi | 441 | 54.8% | 18.7% | 2.7% | (61.0%) | 1.1% | 16.4% |
| Missouri | 550 | 37.6% | 26.1% | 4.1% | (56.6%) | 1.0% | 12.2% |
| Montana | 113 | 49.0% | 21.7% | 9.5% | (46.4%) | 0.9% | 21.6% |
| Nebraska | 161 | 34.4% | (28.0%) | 5.7% | (51.7%) | 1.5% | 13.1% |
| Nevada | 287 | 46.9% | 38.5% | 3.2% | 27.1% | 0.6% | 30.7% |
| New Hampshire | 76 | 23.3% | (34.8%) | 5.4% | (48.3%) | 0.9% | 10.7% |
| New Jersey | 667 | 29.4% | 28.8% | 2.3% | 45.1% | 0.1% | 23.6% |
| New Mexico | 305 | 58.4% | 15.1% | 0.8% | (60.4%) | 2.4% | 21.2% |
| New York | 2,229 | 45.3% | 25.3% | 2.9% | 55.9% | 0.5% | 15.3% |
| North Carolina | 1,044 | 48.4% | 20.8% | 3.1% | 49.2% | 6.1% | 20.9% |
| North Dakota | 59 | 37.6% | (33.6%) | 9.0% | (38.9%) | 3.9% | 14.6% |
| Ohio | 1,153 | 37.6% | 32.9% | 2.8% | 46.8% | 0.9% | 16.5% |
| Oklahoma | 452 | 48.8% | 24.7% | 2.9% | (47.7%) | 3.5% | 21.3% |
| Oregon | 369 | 41.9% | 23.6% | 5.8% | (47.9%) | 1.2% | 21.4% |
| Pennsylvania | 1,141 | 37.7% | 30.8% | 5.2% | 43.9% | 0.5% | 19.7% |
| Rhode Island | 96 | 36.9% | 27.4% | 3.7% | (58.7%) | 0.4% | 9.8% |
| South Carolina | 467 | 43.4% | 18.6% | 4.0% | (57.3%) | 5.0% | 15.2% |
| South Dakota | 78 | 37.3% | 31.1% | 4.9% | (47.8%) | 1.6% | 14.5% |
| Tennessee | 676 | 46.1% | (26.7%) | 3.6% | (51.9%) | 2.0% | 15.8% |
| Texas | 3,464 | 53.5% | 21.5% | 1.9% | 44.4% | 1.0% | 31.3% |
| Utah | 310 | 38.5% | 37.4% | 6.0% | 36.8% | 1.7% | 18.1% |
| Vermont | 48 | 33.1% | 14.7% | 3.3% | (71.7%) | 0.7% | 9.6% |
| Virginia | 661 | 35.0% | (29.7%) | 4.8% | (39.1%) | 4.0% | 22.4% |
| Washington | 623 | 38.8% | 18.9% | 5.0% | (58.9%) | 1.7% | 15.5% |
| West Virginia | 225 | 53.8% | 21.3% | 2.2% | 62.5% | 1.7% | 12.3% |
| Wisconsin | 508 | 35.4% | 29.5% | 4.9% | (52.2%) | 0.8% | 12.6% |
| Wyoming | 51 | 40.2% | 19.4% | 5.5% | (52.5%) | 1.8% | 20.8% |

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

Table 18
Health Insurance Coverage of Low-Income Nonelderly Adults
(Less than 200% of Poverty) by State, 2002-2003

| | Low-Income Nonelderly Adults (thousands) ^j | Percent of Nonelderly Adults with Low Incomes ^c | Percent Distribution by Coverage Type | | | | Uninsured |
|----------------------|--|---|---------------------------------------|-------------|--------------|--------------------|--------------|
| | | | Private | | Public | | |
| | | | Employer | Individual | Medicaid | Other ^b | |
| United States | 54,209 | 31.1% | 29.1% | 7.6% | 18.5% | 4.7% | 40.1% |
| Alabama | 915 | 34.2% | 30.4% | 5.6% | 18.1% | 8.9% | 36.9% |
| Alaska | 102 | 27.0% | 22.7% | 4.6% | 19.5% | 6.4% | 47.0% |
| Arizona | 1,112 | 34.7% | 24.7% | 8.1% | 19.9% | 6.0% | 41.2% |
| Arkansas | 589 | 37.4% | 29.2% | 6.1% | 15.0% | 10.0% | 39.7% |
| California | 7,382 | 34.4% | 25.0% | 8.6% | 19.7% | 2.8% | 43.8% |
| Colorado | 739 | 26.2% | 28.8% | 10.7% | 12.0% | 5.1% | 43.4% |
| Connecticut | 479 | 23.9% | 31.9% | 6.6% | 23.1% | 6.6% | 31.8% |
| Delaware | 130 | 26.1% | 39.1% | 5.0% | 21.2% | 6.3% | 28.3% |
| District of Columbia | 118 | 31.4% | 22.0% | 8.1% | 32.1% | 3.1% | 34.8% |
| Florida | 3,094 | 31.9% | 26.3% | 8.9% | 14.2% | 5.5% | 45.1% |
| Georgia | 1,549 | 29.2% | 35.7% | 6.1% | 12.6% | 4.8% | 40.8% |
| Hawaii | 228 | 31.8% | 43.8% | 7.5% | 17.8% | 5.1% | 25.8% |
| Idaho | 263 | 33.3% | 33.3% | 6.5% | 14.2% | 2.1% | 43.9% |
| Illinois | 2,332 | 30.6% | 31.7% | 7.7% | 15.9% | 5.3% | 39.4% |
| Indiana | 1,010 | 27.4% | 35.9% | 5.9% | 14.9% | 5.6% | 37.8% |
| Iowa | 436 | 24.9% | 34.2% | 12.5% | 15.3% | 3.8% | 34.1% |
| Kansas | 445 | 28.0% | 33.5% | 13.3% | 13.0% | 4.9% | 35.4% |
| Kentucky | 830 | 33.6% | 30.6% | 7.8% | 19.0% | 7.5% | 35.1% |
| Louisiana | 996 | 37.7% | 27.3% | 5.7% | 16.7% | 5.1% | 45.1% |
| Maine | 241 | 30.9% | 26.7% | 7.3% | 33.9% | 5.6% | 26.5% |
| Maryland | 812 | 24.2% | 32.6% | 6.4% | 11.9% | 3.3% | 45.7% |
| Massachusetts | 996 | 25.0% | 29.9% | 7.1% | 31.1% | 2.9% | 29.1% |
| Michigan | 1,849 | 30.3% | 33.7% | 9.1% | 21.3% | 4.5% | 31.4% |
| Minnesota | 674 | 20.9% | 32.7% | 12.2% | 24.5% | 3.4% | 27.2% |
| Mississippi | 670 | 39.7% | 28.9% | 3.4% | 23.8% | 5.7% | 38.1% |
| Missouri | 937 | 27.6% | 31.8% | 10.8% | 17.8% | 5.1% | 34.5% |
| Montana | 200 | 36.2% | 21.5% | 15.7% | 16.8% | 8.7% | 37.3% |
| Nebraska | 268 | 26.0% | 30.1% | 16.6% | 14.4% | 5.0% | 33.9% |
| Nevada | 413 | 31.3% | 35.8% | 6.0% | 8.1% | 4.7% | 45.4% |
| New Hampshire | 146 | 18.3% | 37.4% | 7.2% | 10.7% | 7.4% | 37.3% |
| New Jersey | 1,260 | 24.1% | 29.6% | 5.0% | 19.3% | 4.0% | 42.1% |
| New Mexico | 468 | 42.9% | 23.1% | 4.3% | 18.4% | 6.6% | 47.5% |
| New York | 3,895 | 33.1% | 27.5% | 5.0% | 26.2% | 3.2% | 38.1% |
| North Carolina | 1,735 | 34.6% | 26.8% | 7.2% | 15.5% | 6.9% | 43.5% |
| North Dakota | 110 | 28.4% | 33.1% | 14.6% | 18.0% | 5.2% | 29.1% |
| Ohio | 1,939 | 28.3% | 35.3% | 5.7% | 18.8% | 5.1% | 35.1% |
| Oklahoma | 691 | 34.0% | 29.4% | 5.7% | 13.6% | 5.9% | 45.5% |
| Oregon | 693 | 31.2% | 25.8% | 7.6% | 21.8% | 4.5% | 40.3% |
| Pennsylvania | 2,009 | 27.6% | 34.1% | 9.6% | 21.2% | 3.6% | 31.4% |
| Rhode Island | 181 | 27.8% | 29.6% | 6.2% | 31.3% | 3.2% | 29.7% |
| South Carolina | 780 | 32.5% | 25.8% | 7.5% | 22.7% | 7.7% | 36.3% |
| South Dakota | 130 | 29.8% | 32.0% | 15.2% | 15.4% | 4.0% | 33.4% |
| Tennessee | 1,250 | 34.1% | 27.7% | 8.2% | 31.9% | 5.1% | 27.0% |
| Texas | 4,995 | 38.2% | 25.7% | 6.1% | 11.0% | 3.2% | 53.9% |
| Utah | 434 | 32.3% | 39.9% | 10.1% | 12.7% | 3.2% | 34.2% |
| Vermont | 99 | 25.3% | 22.6% | 11.0% | 34.2% | 4.9% | 27.3% |
| Virginia | 1,144 | 25.7% | 32.0% | 9.7% | 10.5% | 8.1% | 39.8% |
| Washington | 1,083 | 28.4% | 26.7% | 8.3% | 21.7% | 3.4% | 39.9% |
| West Virginia | 434 | 40.7% | 28.6% | 3.9% | 21.7% | 9.1% | 36.7% |
| Wisconsin | 840 | 24.9% | 30.1% | 11.3% | 22.3% | 5.0% | 31.3% |
| Wyoming | 86 | 28.6% | 28.1% | 10.1% | 13.6% | 6.0% | 42.2% |

Table 19
Uninsured Rates Among Children
by Poverty Level and State, 2002-2003

| | Children (thousands) ^h | Percent Uninsured Within Poverty Levels | | | |
|----------------------|--------------------------------------|---|--------------|--------------|-------------|
| | | All Levels ^c | <200% FPL | 200-399% FPL | 400%+ FPL |
| United States | 77,432 | 11.9% | 20.6% | 7.6% | 3.2% |
| Alabama | 1,168 | 10.1% | 18.6% | 4.8% | 1.4% |
| Alaska | 204 | 13.1% | 18.3% | 14.1% | 4.8% |
| Arizona | 1,577 | 15.3% | 24.7% | 7.2% | 7.8% |
| Arkansas | 709 | 10.9% | 13.2% | 10.6% | 4.8% |
| California | 10,091 | 13.7% | 22.2% | 9.4% | 3.8% |
| Colorado | 1,203 | 14.7% | 28.6% | 10.2% | 3.1% |
| Connecticut | 912 | 8.2% | 21.4% | 4.9% | 1.9% |
| Delaware | 210 | 9.4% | 18.0% | 7.1% | 1.2% |
| District of Columbia | 118 | 10.4% | 14.8% | 3.4% | 4.9% |
| Florida | 4,139 | 15.6% | 25.7% | 10.8% | 3.8% |
| Georgia | 2,375 | 13.1% | 22.4% | 8.3% | 4.7% |
| Hawaii | 334 | 7.5% | 11.4% | 6.5% | 2.1% |
| Idaho | 390 | 14.0% | 20.8% | 9.9% | 4.2% |
| Illinois | 3,439 | 10.9% | 20.2% | 7.2% | 1.9% |
| Indiana | 1,692 | 9.8% | 19.7% | 4.8% | 2.9% |
| Iowa | 760 | 7.3% | 16.5% | 3.4% | 1.6% |
| Kansas | 747 | 7.2% | 15.6% | 3.4% | 1.7% |
| Kentucky | 1,045 | 11.7% | 18.3% | 6.9% | 4.2% |
| Louisiana | 1,249 | 13.9% | 21.3% | 7.4% | 2.9% |
| Maine | 297 | 7.2% | 10.6% | 5.6% | 3.7% |
| Maryland | 1,471 | 9.4% | (21.5%) | 6.2% | 3.0% |
| Massachusetts | 1,569 | 7.4% | 13.8% | 5.4% | 3.4% |
| Michigan | 2,678 | 6.8% | 12.0% | 4.1% | 3.0% |
| Minnesota | 1,311 | 6.2% | 17.2% | 3.7% | 0.9% |
| Mississippi | 805 | 11.8% | 16.4% | 8.8% | 2.4% |
| Missouri | 1,465 | 6.6% | 12.2% | 4.2% | 1.8% |
| Montana | 231 | 16.4% | 21.6% | (13.4%) | (7.9%) |
| Nebraska | 469 | 6.6% | 13.1% | 4.7% | 1.3% |
| Nevada | 612 | 18.9% | 30.7% | 11.1% | 5.2% |
| New Hampshire | 325 | 5.2% | 10.7% | 5.7% | 1.7% |
| New Jersey | 2,271 | 10.8% | 23.6% | 10.6% | 2.3% |
| New Mexico | 523 | 14.6% | 21.2% | 6.6% | 3.5% |
| New York | 4,915 | 10.2% | 15.3% | 8.6% | 3.4% |
| North Carolina | 2,157 | 12.8% | 20.9% | 7.7% | 2.1% |
| North Dakota | 156 | 7.7% | 14.6% | 3.2% | 4.2% |
| Ohio | 3,066 | 8.5% | 16.5% | 5.3% | 1.8% |
| Oklahoma | 925 | 15.3% | 21.3% | 12.4% | 5.0% |
| Oregon | 881 | 13.0% | 21.4% | 9.1% | 3.7% |
| Pennsylvania | 3,027 | 9.5% | 19.7% | 4.5% | 2.3% |
| Rhode Island | 260 | 5.6% | 9.8% | 2.6% | 3.6% |
| South Carolina | 1,077 | 8.5% | 15.2% | 3.6% | 3.1% |
| South Dakota | 209 | 8.4% | 14.5% | 5.6% | 3.1% |
| Tennessee | 1,466 | 9.2% | 15.8% | 4.8% | 2.0% |
| Texas | 6,478 | 21.6% | 31.3% | 14.4% | 5.7% |
| Utah | 805 | 9.1% | 18.1% | 3.4% | 3.4% |
| Vermont | 147 | 5.5% | 9.6% | 4.3% | 2.5% |
| Virginia | 1,890 | 10.7% | 22.4% | 6.6% | 2.6% |
| Washington | 1,606 | 10.1% | 15.5% | 7.7% | 5.4% |
| West Virginia | 418 | 9.6% | 12.3% | 8.1% | 3.4% |
| Wisconsin | 1,435 | 6.6% | 12.6% | 4.3% | 2.1% |
| Wyoming | 128 | 13.4% | 20.8% | 10.1% | 5.7% |

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

Table 20
Uninsured Rates Among Nonelderly Adults
by Poverty Level and State, 2002-2003

| | Nonelderly Adults (thousands) ^h | Percent Uninsured Within Poverty Levels | | | |
|----------------------|--|---|--------------|--------------|-------------|
| | | All Levels ^c | <200% FPL | 200-399% FPL | 400%+ FPL |
| United States | 174,344 | 19.9% | 40.1% | 17.1% | 6.3% |
| Alabama | 2,672 | 17.9% | 36.9% | 11.2% | 5.5% |
| Alaska | 378 | 24.5% | 47.0% | 26.0% | 9.6% |
| Arizona | 3,201 | 21.6% | 41.2% | 15.5% | 7.7% |
| Arkansas | 1,573 | 23.7% | 39.7% | 19.2% | 8.1% |
| California | 21,482 | 23.3% | 43.8% | 21.6% | 6.8% |
| Colorado | 2,817 | 20.1% | 43.4% | 20.6% | 6.0% |
| Connecticut | 2,004 | 14.0% | 31.8% | 14.9% | 5.4% |
| Delaware | 498 | 13.0% | 28.3% | 12.1% | 4.6% |
| District of Columbia | 376 | 16.9% | 34.8% | 14.3% | 5.6% |
| Florida | 9,689 | 23.5% | 45.1% | 20.8% | 7.5% |
| Georgia | 5,301 | 20.1% | 40.8% | 17.5% | 6.4% |
| Hawaii | 718 | 13.6% | 25.8% | 11.6% | 5.3% |
| Idaho | 791 | 23.8% | 43.9% | 18.6% | 8.5% |
| Illinois | 7,620 | 18.4% | 39.4% | 14.6% | 5.5% |
| Indiana | 3,691 | 17.8% | 37.8% | 14.1% | 6.8% |
| Iowa | 1,753 | 14.0% | 34.1% | 11.0% | 4.2% |
| Kansas | 1,591 | 14.6% | 35.4% | 9.2% | 4.3% |
| Kentucky | 2,470 | 17.7% | 35.1% | 12.9% | 5.3% |
| Louisiana | 2,640 | 26.0% | 45.1% | 21.5% | 8.0% |
| Maine | 780 | 15.0% | 26.5% | 13.8% | 6.4% |
| Maryland | 3,357 | 18.0% | 45.7% | 16.5% | 5.4% |
| Massachusetts | 3,990 | 13.6% | 29.1% | 14.5% | 5.1% |
| Michigan | 6,101 | 15.3% | 31.4% | 11.8% | 5.8% |
| Minnesota | 3,225 | 10.5% | 27.2% | 11.0% | 3.1% |
| Mississippi | 1,688 | 23.2% | 38.1% | 18.6% | 7.7% |
| Missouri | 3,398 | 15.7% | 34.5% | 11.6% | 6.4% |
| Montana | 553 | 21.7% | 37.3% | 17.7% | 7.7% |
| Nebraska | 1,031 | 14.8% | 33.9% | 11.4% | 5.4% |
| Nevada | 1,319 | 23.1% | 45.4% | 17.7% | 8.9% |
| New Hampshire | 794 | 14.0% | 37.3% | 13.6% | 5.9% |
| New Jersey | 5,233 | 18.0% | 42.1% | 18.8% | 6.4% |
| New Mexico | 1,091 | 29.5% | 47.5% | 23.2% | 9.0% |
| New York | 11,768 | 20.6% | 38.1% | 20.7% | 6.0% |
| North Carolina | 5,015 | 22.2% | 43.5% | 16.7% | 6.0% |
| North Dakota | 386 | 14.7% | 29.1% | 12.4% | 5.6% |
| Ohio | 6,843 | 15.9% | 35.1% | 12.9% | 4.8% |
| Oklahoma | 2,032 | 25.0% | 45.5% | 21.9% | 7.1% |
| Oregon | 2,223 | 20.1% | 40.3% | 17.5% | 5.5% |
| Pennsylvania | 7,283 | 14.9% | 31.4% | 12.7% | 5.7% |
| Rhode Island | 650 | 13.9% | 29.7% | 11.6% | 5.1% |
| South Carolina | 2,403 | 18.6% | 36.3% | 14.0% | 6.6% |
| South Dakota | 437 | 16.0% | 33.4% | 12.7% | 4.7% |
| Tennessee | 3,665 | 15.2% | 27.0% | 11.8% | 6.5% |
| Texas | 13,086 | 30.8% | 53.9% | 26.7% | 8.5% |
| Utah | 1,342 | 17.0% | 34.2% | 11.8% | 5.5% |
| Vermont | 390 | 13.8% | 27.3% | 13.9% | 5.4% |
| Virginia | 4,457 | 17.0% | 39.8% | 14.8% | 5.6% |
| Washington | 3,806 | 19.3% | 39.9% | 18.4% | 6.7% |
| West Virginia | 1,068 | 21.9% | 36.7% | 14.9% | 7.9% |
| Wisconsin | 3,367 | 13.9% | 31.3% | 11.9% | 5.2% |
| Wyoming | 299 | 21.6% | 42.2% | 19.4% | 7.9% |

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 Nonelderly includes all individuals under age 65.
- ^b Other refers to public insurance other than Medicaid (mostly Medicare and military-related coverage). S-CHIP is included in Medicaid.
- ^c The 2003 federal poverty level for a family of four was \$18,810.
- ^d Parent includes any person with a dependent child.
- ^e Multigenerational/other families 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).
- ^f Part-time workers were defined as working < 35 hours per week.
- ^g Beginning with the March 2003 CPS (calendar year 2002 data) respondents could identify themselves in more than one racial group. Since there is no way of knowing how people who reported more than one race in 2003 and 2004 previously reported their race, comparisons in health insurance coverage by race/ethnicity cannot be made with earlier years.
- ^h Children includes all individuals under age 19.
- ⁱ Approximately 1% of children live in households with no adult; the large majority of whom are 17-18 years old.
- ^j Nonelderly adults includes all individuals aged 19-64.
- ^k Workers includes all workers aged 18-64.
- ^l Worker’s income only; does not include income from other family members or other sources.
- ^m The self-employed category includes those who reported being self-employed in firms with less than 25 workers.
- ⁿ A very small percentage (<1%) of workers reported themselves as “former military.” While that category was not included here, these workers are included in the totals.
- ^o The other occupations category includes the following types of jobs: assistants, clerical workers, technicians, repair workers, artists, entertainers, sports-related workers, service workers, laborers, salespersons, operators (equipment, including drivers), skilled trade workers, and assemblers.

2003 Data Update

DATA NOTES

Data Notes

Health Insurance Coverage in America: — 2003 Data Update —

All data contained in this report are based on a collaborative analysis of the Census Bureau's March 2004 Current Population Survey (CPS; Annual Social and Economic Supplements) by analysts at the Kaiser Commission on Medicaid and the Uninsured and the Urban Institute. The March CPS is designed primarily to study cash and noncash income among the civilian, noninstitutionalized population each year, but has also been a key source of health insurance coverage information since 1980 when such questions were first added. While other national surveys may be able to more precisely determine health coverage over a specific time period, the CPS remains the most frequently cited national survey on health insurance coverage. Despite changes made in the survey design over time, it also remains the best survey for trending changes in health insurance from year to year.

Variation in Health Insurance Estimates from Different Surveys

Health coverage estimates from national surveys vary considerably depending on how questions are phrased and how long a period people are asked to recall their experiences. The prime example is the difference in the number of uninsured between the CPS and the Survey of Income and Program Participation (SIPP)—another Census Bureau survey begun in 1983, designed to collect information every four months about income and health insurance coverage over a period of two and a half years. SIPP data are not available on an annual basis however. Other ongoing national surveys that produce health insurance coverage estimates include the Medical Expenditure Panel Survey and the National Health Interview Survey.

The CPS is intended to measure the number of people who are uninsured for the entire year, however, when compared to other national surveys that measure health coverage at the time of the survey, the estimates more closely approximate the number of people uninsured at a specific point in time during a year.

A recent Congressional Budget Office report compared other ways of describing the number of uninsured and showed the marked difference that the time period being studied can make. Using 1998 as the reference year, they found that the number of uninsured at a specific point in time was between 39 and 43 million, depending on the national survey used. In contrast the number of uninsured at any time during the year was about 58 million.¹

Changes in the Census Bureau's Current Population Survey

Over the years, improvements in the CPS' sample and questionnaire have been made in an effort to obtain better estimates of the number of people with health coverage. No major changes have been made in the way in which the survey is conducted or how the questions about health insurance are worded in the past two years. However, changes have been made since 1999 that do affect health coverage comparisons over time.

Verification of Health Insurance Status. In 1999, a small set of new questions were added to the survey, designed to double-check a respondent's answers about whether or not they had health insurance coverage over the entire calendar year. In the past, the CPS asked respondents whether they had various types of private or public health insurance and those who did not report any coverage at all were categorized as uninsured for the whole year. In March 2000, the Census Bureau tested the use of additional "verification" questions—i.e., asking the respondent who had not identified any health insurance coverage thus far in the survey if in fact, he or she was uninsured throughout the entire year and if not, what kind of health insurance the person had.

¹ Congressional Budget Office. *How Many People Lack Health Insurance and For How Long?* May 2003.

As expected, adding the new questions resulted in a decrease in the number of uninsured. For example, the revised estimate of the number of nonelderly uninsured was 3.5 million less (eight percent lower) compared to the unrevised questionnaire's estimate for the year 2000. Health insurance estimates for 1999 going forward that use the revised questionnaire cannot be compared with CPS estimates from earlier years—unless analysts simulate the effect of the new questions on the previous years' data.

Expanded Sample Size. In March 2001, the Census Bureau significantly enlarged the size of the CPS sample—78,000 households were interviewed in 2001. Congress funded the larger sample following the enactment of S-CHIP because data from the CPS are used in the S-CHIP funding formula to states (the number of low-income children and uninsured low-income children). The CPS has enlarged the sample by targeting households with children and those with a member of a racial/ethnic minority group.²

While national estimates change hardly at all, the larger sample size provides more precise estimates of health coverage in all states, reducing the amount of error by 20 - 30 percent. Smaller changes in a state's health coverage with less variation over time can be monitored—with the greatest impact on states with small or diverse populations. Single year estimates of health insurance coverage in each state are now available, where in the past, in order to get reliable estimates in all states, it was necessary to pool two or three years of data together. The expanded sample however is not large enough to study many subgroups within a state (for example, differences across minority groups) and pooled data years are still necessary for this level of analysis.

Race Designation. Beginning with the March 2003 CPS, respondents were allowed to report belonging to more than one racial group—and about two percent of the population do report being of more than one race. Since there is no way of knowing how people who reported more than one race in the past two years (calendar years 2002 and 2003) chose a single race for themselves previously, comparisons in health insurance coverage by race/ethnicity cannot be cleanly made with the years prior to 2002.

Weighting the Sample to Represent the Current Population. Lastly, because the CPS is only a sample of the total U.S. population, each respondent represents thousands of people and is assigned a “weight” based on the most recent decennial census. Beginning with calendar year 2000 data, all estimates have now been weighted to Census 2000 in the public data releases, which improve the quality of trend analyses between 2000 and 2003.

All data in *Health Insurance Coverage in America: 2003 Data Update* are based on the revised questionnaire, use the expanded sample, and are weighted to Census 2000 except for Figure 1, where the method differences are noted to allow some comparison over a longer period of time.

Medicaid Under-Reporting

Medicaid estimates from the CPS remain problematic even with the revised questionnaire. The CPS' Medicaid estimates are consistently lower than Medicaid enrollment numbers from the Centers for Medicare and Medicaid Services, even after adjustments. For example, in 2002 the number participating in Medicaid for at least some part of the year was 45 million; our CPS estimate identified 30 million persons with Medicaid coverage for at least part of 2002. According to the Census Bureau, a major reason for their lower Medicaid estimates is because the primary purpose of the survey is not to collect health insurance information and therefore interviewers receive less training in this content area. Since respondents may not always be aware that the coverage they have is part of the Medicaid program they may be misclassified (particularly when given cards for managed care plans contracted by Medicaid or when states use other names for their public coverage programs).³

In this report we do not adjust for Medicaid under-reporting beyond what the Census Bureau has routinely done for its public use files. The Census Bureau attempts to correct for the under-reporting by assigning Medicaid coverage to those who are generally regarded as “categorically eligible” because they receive other public assistance payments. However, the link between Medicaid and cash assistance no longer exists, which makes the imputation process less valid, compounded by the fact that the number of people receiving public assistance has been decreasing. For this reason, trends in Medicaid coverage need to be interpreted cautiously.

² State Health Access Data Assistance Center, University of Minnesota School of Public Health. *Impact of Changes to the Current Population Survey on State Health Insurance Coverage Estimation*. March 2001. Issue Brief 2 available at www.shadac.org.

In addition, the survey added a new question in 2000 about coverage through S-CHIP, which could potentially affect Medicaid estimates if respondents are confused about the two programs in their state. For example, many reporting S-CHIP coverage of their children have family incomes that would qualify them for Medicaid. In this report, persons who indicated they had S-CHIP coverage are categorized as having Medicaid coverage.

Classifying by Type of Health Coverage

Current Population Survey respondents are asked to report all sources of health insurance and some have more than one source in the course of a calendar year. It is not possible to tell if the sources were simultaneous or at different times in the year. In order to analyze the distributions of health insurance nationally and on the state level, we assign those who report more than one type of insurance in a year to a single category, so that mutually exclusive categories of insurance coverage are created.

Recognizing that Medicaid coverage is frequently under-reported, we assign everyone who says they had Medicaid coverage during the past year to the Medicaid category. For example, a person who reports Medicaid and employer-based coverage from her own employer in the past year would be assigned to the Medicaid category in this report. The sorting hierarchy used in this report prioritizes Medicaid, followed by: employer-based (own job), employer-based (from another's job), other public coverage (Medicare and military-related coverage), other private (non-group coverage), and uninsured (which also includes those who have no insurance but are able to use the Indian Health Service).

Grouping Household Members

Family income and the work status of family members are important factors related to health coverage, so the way in which individuals living together in one household are grouped becomes important to the analysis. In all *Health Insurance Coverage Data Update* reports we group individuals according to their insurance eligibility, rather than relatedness.

The term family as used in family income, family poverty levels, and family work status, is defined as a health insurance unit throughout this report. A health insurance unit includes members of a nuclear family who can be covered under one health insurance policy (i.e., policyholder, spouse, children under 19, full-time students under 23). For example, a household with a 25 year-old man living with his parents would need two separate health policies (two health insurance units) because the son could not be covered as a dependent on his parents' insurance plan. Accordingly, we also assign the son's income separately from his parents' income. Other analysts, including the Census Bureau, may group individuals by households or relatedness and so in this example they would count all three adults as one family with a single income.

Grouping individuals by health insurability vs. relatedness or households increases the number of low-income people. Using the health insurance unit as the basis of analysis is important when trying to estimate the number of people who might be affected by health insurance policy changes.

Select Publications from the Kaiser Commission on Medicaid and the Uninsured

Available at www.kff.org

Reports:

The Uninsured: A Primer – Key Facts About Americans Without Health Insurance, November 2004

Beneath the Surface: Barriers Threaten to Slow Progress on Expanding Health Coverage of Children and Families, October 2004 (#7191)

The Continuing Medicaid Budget Challenge: State Medicaid Spending Growth and Cost Containment in Fiscal Years 2004 and 2005, October 2004 (#7190)

The Economic Downturn and Changes in Health Insurance Coverage, 2000-2003, September 2004 (#7174)

Employer-Sponsored Health Insurance Coverage: Sponsorship, Eligibility, and Participation Patterns in 2001, July 2004 (#7116)

At the Edge: Near-Elderly Americans Talk About Health Insurance, July 2004 (#7127)

Health Insurance Coverage of the Near Elderly, July 2004 (#7114)

The Cost of Care for the Uninsured: What Do We Spend, Who Pays, and What Would Full Coverage Add to Medical Spending, May 2004 (#7084)

Challenges and Tradeoffs in Low-Income Family Budgets: Implications for Health Coverage, April 2004 (#4147)

Access to Care for the Uninsured: An Update, September 2003 (#4142)

Health Insurance Coverage in Rural America, September 2003 (#4093)

Is Lack of Coverage a Short- or Long-Term Condition, June 2003 (#4122)

Sicker and Poorer: The Consequences of Being Uninsured – Executive Summary, updated February 2003 (#4051)

Fact Sheets:

The Uninsured and Their Access to Health Care, November 2004 (#1420-06)

Health Coverage for Low-Income Children, September 2004 (#2144-04)

Uninsured Workers in America, July 2004 (#7117)

The Medicaid Program at a Glance, January 2004 (#2004-04)

Lack of Coverage: A Long-Term Problem for Most Uninsured, January 2004 (#4120-02)

Health Insurance Premiums and Cost-Sharing: The Impact on Low-Income Populations, April 2003 (#4072)

The Uninsured in Rural America, April 2003 (#2252-02)

Kaiser Family Foundation Publication

Employer Health Benefits 2004 Annual Survey, September 2004 (#7148)



The Kaiser Commission on Medicaid and the Uninsured

1330 G Street, N.W.

Washington, D.C. 20005

202-347-5270

Fax 202-347-5274

Request for Publications:

(800) 656-4533

<http://www.kff.org>

Additional copies of this publication (#7153) are available on our website at www.kff.org, or by calling our publications request line at (800) 656-4533.