

HEALTH INSURANCE COVERAGE IN THE UNITED STATES

Highlights

- Both the percentage and number of people without health insurance decreased in 2007. The percentage without health insurance was 15.3 percent in 2007, down from 15.8 percent in 2006, and the number of uninsured was 45.7 million, down from 47.0 million (Table 6).²⁷
- The number of people with health insurance increased to 253.4 million in 2007 (up from 249.8 million in 2006). The number of people covered by private health insurance (202.0 million) in 2007 was not statistically different from 2006, while the number of people covered by government health insurance increased to 83.0 million, up from 80.3 million in 2006.
- The percentage of people covered by private health insurance was 67.5 percent, down from 67.9 percent in 2006 (Figure 7). The percentage of people covered by employment-based health insurance decreased to 59.3 in 2007 from 59.7 percent in 2006. The number of people covered by employment-based health insurance, 177.4 million, was not statistically different from 2006.

²⁷ For a brief description of how the Census Bureau collects and reports on health insurance, see the text box "What Is Health Insurance Coverage?" For a discussion of the quality of ASEC health insurance coverage estimates, see Appendix C.

What Is Health Insurance Coverage?

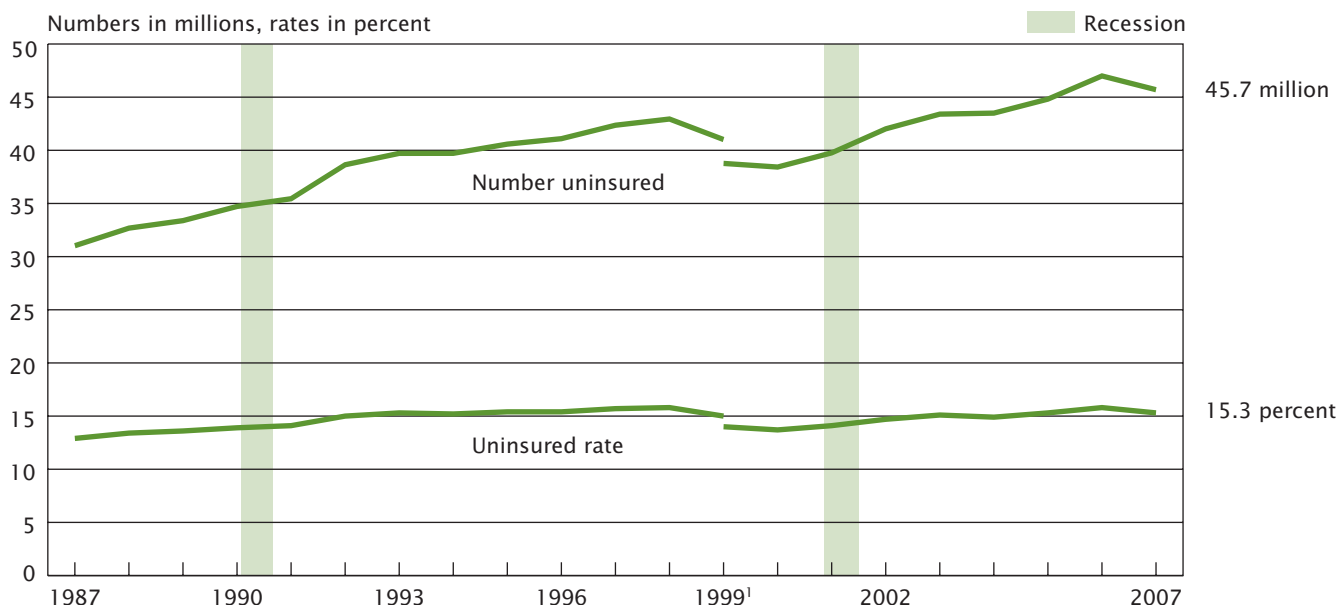
The Annual Social and Economic Supplement (ASEC) to the Current Population Survey (CPS) asks about health insurance coverage in the previous calendar year. The survey asks separate questions about the major types of health insurance, and people who answer "no" to each of the coverage questions are then asked to verify that they were, in fact, not covered by any type of health insurance. For reporting purposes, the Census Bureau broadly classifies health insurance coverage as private coverage or government coverage. Private health insurance is a plan provided through an employer or a union or purchased by an individual from a private company. Government health insurance includes the federal programs Medicare, Medicaid, and military health care; the State Children's Health Insurance Program (SCHIP); and individual state health plans.* People were considered "insured" if they were covered by any type of health insurance for part or all of the previous calendar year. They were considered "uninsured" if they were not covered by any type of health insurance at any time in that year.

Research shows health insurance coverage is underreported in the CPS ASEC for a variety of reasons. Annual retrospective questions appear to cause few problems when collecting income data (possibly because the interview period is close to when people pay their taxes). However, because health insurance coverage status can change over the course of a year, answering questions about this long reference period may lead to response errors. For example, some people may report their insurance coverage status at the time of their interview rather than their coverage status during the previous calendar year. Compared with other national surveys, the CPS ASEC's estimate of the number of people without health insurance more closely approximates the number of people who were uninsured at a specific point in time during the year than the number of people uninsured for the entire year.

For more information on the quality of CPS ASEC health insurance estimates, see Appendix C, "Estimates of Health Insurance Coverage." For a comparison of health insurance coverage rates from the major federal surveys, see *How Many People Lack Health Insurance and for How Long?* (Congressional Budget Office, May 2003) and *People With Health Insurance: A Comparison of Estimates From Two Surveys* (Survey of Income and Program Participation Working Paper 243, June 2004).

* Types of insurance are not mutually exclusive; people may be covered by more than one during the year.

Figure 6.
Number Uninsured and Uninsured Rate: 1987 to 2007



¹ Implementation of Census 2000-based population controls occurred for the 2000 ASEC, which collected data for 1999. These estimates also reflect the results of follow-up verification questions that were asked of people who responded “no” to all questions about specific types of health insurance coverage in order to verify whether they were actually uninsured. This change increased the number and percentage of people covered by health insurance, bringing the CPS more in line with estimates from other national surveys.

Note: Respondents were not asked detailed health insurance questions before the 1988 CPS. For information on recessions, see Appendix A.

Source: U.S. Census Bureau, Current Population Survey, 1988 to 2008 Annual Social and Economic Supplements.

- The percentage of people covered by government health insurance programs increased to 27.8 percent in 2007, from 27.0 percent in 2006. The percentage and number of people covered by Medicaid increased to 13.2 percent and 39.6 million in 2007, up from 12.9 percent and 38.3 million in 2006.
- In 2007, the percentage and number of children under 18 years old without health insurance were 11.0 percent and 8.1 million, lower than they were in 2006—11.7 percent and 8.7 million (Table 6). Although the uninsured rate for children in poverty decreased to 17.6 percent in 2007, from 19.3 percent in

2006, children in poverty were more likely to be uninsured than all children.²⁸

- The uninsured rate and number of uninsured for non-Hispanic Whites decreased in 2007 to 10.4 percent and 20.5 million (from 10.8 percent and 21.2 million in 2006). The uninsured rate for Blacks decreased to 19.5 percent in 2007 from 20.5 percent in 2006. The number of uninsured Blacks in 2007 was not statistically different from 2006, at 7.4 million. (Table 6).

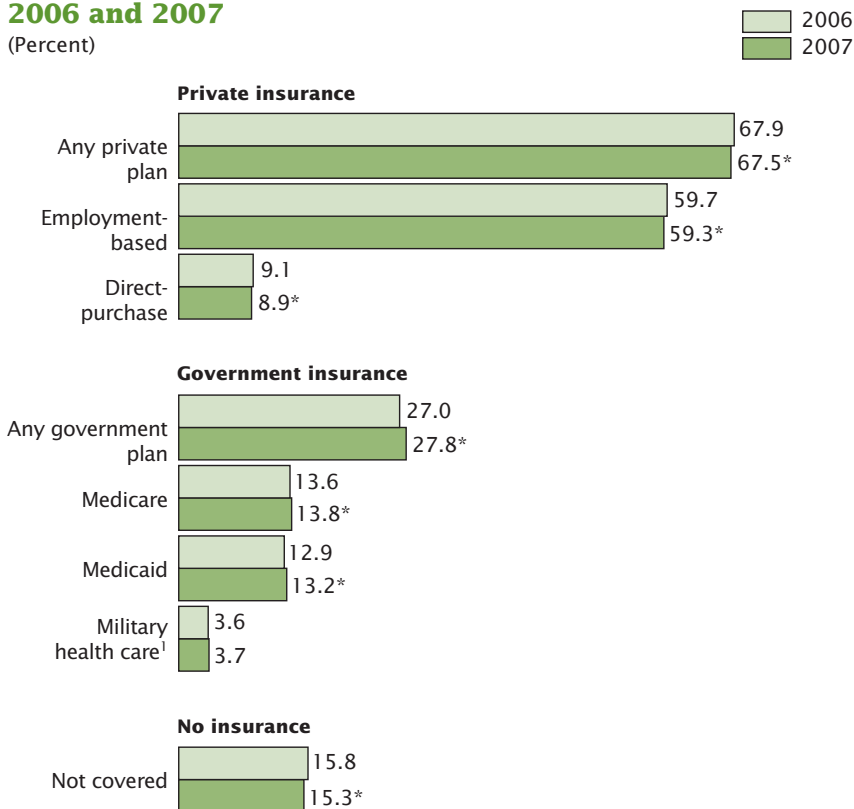
²⁸ The number of uninsured children in poverty in 2007 was not statistically different from the number in 2006.

- The percentage and number of uninsured Hispanics were 32.1 percent and 14.8 million in 2007, lower than 34.1 percent and 15.3 million in 2006 (Table 6).

Type of Coverage

Most people (59.3 percent) were covered by a health insurance plan related to employment for some or all of 2007, a proportion that was lower than that in 2006. The rate of private coverage decreased in 2007 to 67.5 percent, from 67.9 percent in 2006, while the number of people covered by private insurance was statistically unchanged at 202.0 million in 2007 (Figure 7).

Figure 7.
**Coverage by Type of Health Insurance:
 2006 and 2007**
 (Percent)



* Statistically different at the 90-percent confidence level.

¹ Military health care includes CHAMPUS (Comprehensive Health and Medical Plan for Uniformed Services)/Tricare and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs and the military.

Note: The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year.

Source: U.S. Census Bureau, Current Population Survey, 2007 and 2008 Annual Social and Economic Supplements.

The percentage of those covered by government health programs increased to 27.8 percent in 2007 from 27.0 percent in 2006. The number of those covered also increased to 83.0 million in 2007 from 80.3 million in 2006. The percentage of people with Medicaid coverage (13.2 percent) and the percentage of people covered by Medicare (13.8 percent) were higher in 2007 than in 2006—12.9 percent and 13.6 percent,

respectively. The number of people insured by Medicaid and Medicare also increased—to 39.6 million by Medicaid and 41.4 million by Medicare.

Race and Hispanic Origin

In 2007, the uninsured rate for non-Hispanic Whites decreased to 10.4 percent from 10.8 percent (Table 6). The uninsured rate for Blacks was also lower in 2007 (19.5 percent)

than in 2006 (20.5 percent). The uninsured rate for Asians was 16.8 percent in 2007, higher than the 15.5 percent in 2006 but not statistically different from 2005.²⁹ Among Hispanics, the uninsured number and rate decreased in 2007 to 14.8 million and 32.1 percent from 15.3 million and 34.1 percent in 2006.

Table 7 displays the 3-year average (2005–2007) number and percentage of uninsured by race and Hispanic origin.³⁰ Because of the relatively small populations of these groups, the sampling variability of their health insurance data is larger than for the other racial groups and may cause single-year estimates to fluctuate more widely. American Indians and Alaska Natives had a 3-year-average (2005–2007) uninsured rate (32.1 percent) that was higher than the rate for Native Hawaiians and Other Pacific Islanders (20.5 percent). The 3-year average also shows that the uninsured rate for American Indians and Alaska Natives was not statistically different from the rate for Hispanics (32.8 percent). Using 2-year averages, neither American Indians and Alaska Natives nor Native Hawaiians and Other Pacific Islanders had a statistical change in their uninsured rates between 2004–2005 and 2006–2007.

²⁹ The data allow the change in the percentage of uninsured Asians to be seen in a long-term context. For example, the uninsured rate for Asians increased between 2004 and 2005, decreased between 2005 and 2006, and increased between 2006 and 2007.

³⁰ Data users should exercise caution when interpreting aggregate results for the American Indian and Alaska Native and the Native Hawaiian and Other Pacific Islander populations because these populations consist of groups that differ in economic characteristics. In addition, the CPS does not use separate population controls for weighting the American Indian and Alaska Native and the Native Hawaiian and Other Pacific Islander samples to national totals.

Table 6.
People Without Health Insurance Coverage by Selected Characteristics: 2006 and 2007

(Numbers in thousands, confidence intervals [C.I.] in thousands or percentage points as appropriate. People as of March of the following year)

Characteristic	2006					2007					Change in uninsured (2007 less 2006) ¹		
	Total	Uninsured				Total	Uninsured				Number	Percentage	
		Number	90-percent C.I. ² (±)	Percentage	90-percent C.I. ² (±)		Number	90-percent C.I. ² (±)	Percentage	90-percent C.I. ² (±)			
PEOPLE													
Total	296,824	46,995	532	15.8	0.2	299,106	45,657	526	15.3	0.2	*-1,337	*-0.6	
Family Status													
In families	245,199	36,230	478	14.8	0.2	245,443	34,629	468	14.1	0.2	*-1,601	*-0.7	
Householder	78,454	10,770	171	13.7	0.2	77,908	10,272	168	13.2	0.2	*-499	*-0.5	
Related children under 18	72,609	8,303	241	11.4	0.3	72,792	7,802	233	10.7	0.3	*-501	*-0.7	
Related children under 6	24,204	2,690	138	11.1	0.5	24,543	2,555	135	10.4	0.5	-135	*-0.7	
In unrelated subfamilies	1,367	341	49	25.0	3.1	1,516	363	51	23.9	2.9	21	-1.0	
Unrelated individuals	50,258	10,423	269	20.7	0.5	52,147	10,665	272	20.5	0.5	242	-0.3	
Race³ and Hispanic Origin													
White	237,892	35,486	473	14.9	0.2	239,399	34,300	466	14.3	0.2	*-1,186	*-0.6	
White, not Hispanic	196,252	21,162	375	10.8	0.2	196,768	20,548	370	10.4	0.2	*-614	*-0.3	
Black	37,369	7,652	262	20.5	0.7	37,775	7,372	258	19.5	0.7	-280	*-1.0	
Asian	13,194	2,045	138	15.5	1.0	13,268	2,234	144	16.8	1.0	*188	*1.3	
Hispanic (any race)	44,854	15,296	322	34.1	0.7	46,026	14,770	321	32.1	0.7	*-526	*-2.0	
Age													
Under 18 years	74,101	8,661	246	11.7	0.3	74,403	8,149	238	11.0	0.3	*-512	*-0.7	
18 to 24 years	28,405	8,323	241	29.3	0.7	28,398	7,991	236	28.1	0.7	*-332	*-1.2	
25 to 34 years	39,868	10,713	272	26.9	0.6	40,146	10,329	267	25.7	0.6	*-384	*-1.1	
35 to 44 years	42,762	8,018	237	18.8	0.5	42,132	7,717	232	18.3	0.5	*-301	-0.4	
45 to 64 years	75,653	10,738	272	14.2	0.3	77,237	10,784	273	14.0	0.3	47	-0.2	
65 years and older	36,035	541	62	1.5	0.2	36,790	686	70	1.9	0.2	*145	*0.4	
Nativity													
Native born	259,545	34,380	467	13.2	0.2	261,842	33,269	460	12.7	0.2	*-1,111	*-0.5	
Foreign born	37,279	12,615	335	33.8	0.7	37,264	12,388	333	33.2	0.7	-226	-0.6	
Naturalized citizen	14,538	2,384	149	16.4	0.9	15,050	2,651	157	17.6	0.9	*267	*1.2	
Not a citizen	22,741	10,231	303	45.0	1.0	22,214	9,737	296	43.8	1.0	*-494	-1.2	
Region													
Northeast	54,139	6,648	209	12.3	0.4	54,031	6,143	202	11.4	0.4	*-506	*-0.9	
Midwest	65,491	7,458	221	11.4	0.3	65,480	7,495	221	11.4	0.3	37	0.1	
South	108,030	20,486	358	19.0	0.3	109,710	20,210	358	18.4	0.3	-276	*-0.5	
West	69,163	12,403	284	17.9	0.4	69,883	11,809	278	16.9	0.4	*-593	*-1.0	
Residence													
Inside metropolitan statistical areas ..	249,391	39,421	495	15.8	0.2	251,363	38,497	490	15.3	0.2	*-924	*-0.5	
Inside principal cities	95,240	18,107	349	19.0	0.3	96,874	17,935	348	18.5	0.3	-172	*-0.5	
Outside principal cities	154,151	21,314	377	13.8	0.2	154,489	20,563	370	13.3	0.2	*-751	*-0.5	
Outside metropolitan statistical areas ⁴ ..	47,433	7,574	282	16.0	0.6	47,743	7,160	274	15.0	0.5	*-414	*-1.0	
Household Income													
Less than \$25,000	55,856	13,933	309	24.9	0.5	55,267	13,539	304	24.5	0.5	*-394	-0.4	
\$25,000 to \$49,999	72,582	15,319	323	21.1	0.4	68,915	14,515	315	21.1	0.4	*-804	0.0	
\$50,000 to \$74,999	58,555	8,459	243	14.4	0.4	58,355	8,488	243	14.5	0.4	29	0.1	
\$75,000 or more	109,831	9,283	254	8.5	0.2	116,568	9,115	252	7.8	0.2	-168	*-0.6	
Work Experience													
Total, 18 to 64 years old	186,688	37,792	502	20.2	0.3	187,913	36,822	497	19.6	0.3	*-971	*-0.6	
Worked during year	147,789	27,627	443	18.7	0.3	148,603	26,840	438	18.1	0.3	*-787	*-0.6	
Worked full-time	123,272	22,010	402	17.9	0.3	123,882	21,060	395	17.0	0.3	*-950	*-0.9	
Worked part-time	24,517	5,618	213	22.9	0.8	24,721	5,780	216	23.4	0.8	163	0.5	
Did not work	38,899	10,165	284	26.1	0.6	39,310	9,981	282	25.4	0.6	-184	-0.7	

- Represents or rounds to zero.

* Statistically different from zero at the 90-percent confidence level.

¹ Details may not sum to totals because of rounding.

² A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see "Standard Errors and Their Use" at <www.census.gov/hhes/www/p60_235sa.pdf>.

³ Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches. Information on people who reported more than one race, such as White and American Indian and Alaska Native or Asian and Black or African American, is available from Census 2000 through American FactFinder. About 2.6 percent of people reported more than one race in Census 2000. Data for American Indians and Alaska Natives, Native Hawaiians and Other Pacific Islanders, and those reporting two or more races are not shown separately.

⁴ The "Outside metropolitan statistical areas" category includes both micropolitan statistical areas and territory outside of metropolitan and micropolitan statistical areas. For more information, see "About Metropolitan and Micropolitan Statistical Areas" at <www.census.gov/population/www/estimates/aboutmetro.html>.

Source: U.S. Census Bureau, Current Population Survey, 2007 and 2008 Annual Social and Economic Supplements.

Table 7.
People Without Health Insurance Coverage by Race and Hispanic Origin Using 2- and 3-Year Averages: 2004–2005 and 2006–2007

(Numbers in thousands. People as of March of the following year)

Race ¹ and Hispanic origin	3-year average 2005–2007 ²		2-year average				Change (2006–2007 average less 2004–2005 ² average)	
			2004–2005 ²		2006–2007			
	Estimate	90-percent confidence interval ³ (±)	Estimate	90-percent confidence interval ³ (±)	Estimate	90-percent confidence interval ³ (±)	Estimate	90-percent confidence interval ³ (±)
Number Uninsured								
All races	45,822	360	44,156	418	46,326	427	*2,170	562
White.....	34,578	320	33,484	372	34,893	379	*1,409	499
White, not Hispanic.....	20,873	255	20,732	300	20,855	301	123	399
Black.....	7,343	176	6,935	202	7,512	210	*577	274
American Indian and Alaska Native.....	809	61	693	67	869	75	*176	95
Asian.....	2,147	96	2,031	111	2,139	114	109	149
Native Hawaiian and Other Pacific Islander.....	140	26	139	30	141	31	2	41
Hispanic (any race).....	14,673	233	13,633	263	15,033	274	*1,400	349
Percentage Uninsured								
All races	15.4	0.1	15.1	0.1	15.5	0.1	*0.5	0.2
White.....	14.5	0.1	14.2	0.2	14.6	0.2	*0.4	0.2
White, not Hispanic.....	10.6	0.1	10.6	0.2	10.6	0.2	–	0.2
Black.....	19.6	0.5	18.9	0.5	20.0	0.5	*1.1	0.7
American Indian and Alaska Native.....	32.1	2.0	30.3	2.5	32.9	2.4	2.6	3.2
Asian.....	16.5	0.7	16.3	0.9	16.2	0.8	–0.2	1.1
Native Hawaiian and Other Pacific Islander.....	20.5	3.4	22.8	4.4	19.5	3.8	–3.2	5.5
Hispanic (any race).....	32.8	0.5	32.1	0.6	33.1	0.6	*1.0	0.8

* Statistically different from zero at the 90-percent confidence level.

– Represents or rounds to zero.

¹ Federal surveys now give respondents the option of reporting more than one race. Therefore, two basic ways of defining a race group are possible. A group such as Asian may be defined as those who reported Asian and no other race (the race-alone or single-race concept) or as those who reported Asian regardless of whether they also reported another race (the race-alone-or-in-combination concept). This table shows data using the first approach (race alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches. Information on people who reported more than one race, such as White and American Indian and Alaska Native or Asian and Black or African American, is available from Census 2000 through American FactFinder. About 2.6 percent of people reported more than one race in Census 2000.

² The 2004 and 2005 data were revised in March 2007. See <www.census.gov/hhes/www/hlthins/usemote/schedule.html>.

³ A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see "Standard Errors and Their Use" at <www.census.gov/hhes/www/p60_235sa.pdf>.

Source: U.S. Census Bureau, Current Population Survey, 2005 to 2008 Annual Social and Economic Supplements.

Nativity

The uninsured rate for the native-born population declined to 12.7 percent in 2007, from 13.2 percent in 2006, while the uninsured rate for the foreign-born population was statistically unchanged at 33.2 percent in 2007 (Table 6). Among the foreign-born population, the uninsured rate for naturalized citizens increased to 17.6 percent in 2007 (from 16.4 percent in 2006), while the uninsured rate for noncitizens declined to 43.8 percent in 2007 (from 45.0 percent in

2006).³¹ The proportion of the foreign-born population without health insurance in 2007 was about two and one-half times that of the native-born population in 2007.

Economic Status

The proportion of people not covered by health insurance is lower among people with higher income. In 2007, 24.5 percent of people in households

³¹ The number of uninsured foreign-born citizens in 2007 was not statistically different from the number in 2006.

with annual incomes of less than \$25,000 had no health insurance coverage. Uninsured rates decreased for each consecutive household income group to 21.1 percent for households with incomes of \$25,000 to \$49,999, 14.5 percent for households with incomes of \$50,000 to \$74,999, and 7.8 percent for households with incomes of \$75,000 or more. Among the four household income groups in Table 6, the uninsured rate was not statistically different in 2007 from 2006 in the lower three groups. The

uninsured rate fell for people in households in the highest income group to 7.8 percent in 2007, from 8.5 percent in 2006.

Among 18- to 64-year-olds in 2007, the percentage of workers (people who worked at some time during the year) with no health insurance coverage was 18.1 percent, lower than the 18.7 percent in 2006. The number of workers who were uninsured decreased to 26.8 million in 2007 from 27.6 million in 2006. In 2007, full-time workers were more likely to be covered by health insurance (83.0 percent) than part-time workers (76.6 percent) or nonworkers (74.6 percent).³² The number and percentage of uninsured among full-time workers decreased to 21.1 million and 17.0 percent in 2007 from 22.0 million and 17.9 percent in 2006. The number and percentage uninsured among part-time workers (5.8 million and 23.4 percent) were not statistically different from 2006.³³

Children's Health Insurance Coverage

In 2007, the percentage and number of children under 18 years old without health insurance (11.0 percent and 8.1 million) were lower than in 2006 (11.7 percent and 8.7 million) (Table 6).

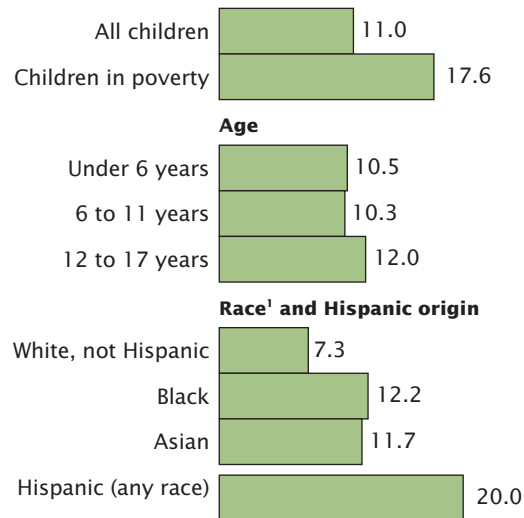
The proportion of children not covered by health insurance varied by poverty status, age, race, and Hispanic origin. Figure 8 shows that children in poverty were more likely to be uninsured than the population of all children in 2007—17.6 percent compared with 11.0 percent. Children 12 to 17 years old had a higher uninsured rate than those under 12 years

³² Workers are classified as part-time if they worked fewer than 35 hours per week in the majority of the weeks they worked in 2007.

³³ The number and percentage of uninsured nonworkers were statistically unchanged between 2006 and 2007 at 10.0 million and 25.4 percent.

Figure 8.
Uninsured Children by Poverty Status, Age, and Race and Hispanic Origin: 2007

(Percent)



¹ Federal surveys now give respondents the option of reporting more than one race. This figure shows data using the race-alone concept. For example, "Asian" refers to people who reported Asian and no other race.

Source: U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Economic Supplement.

old—12.0 percent compared with 10.4 percent.

In 2007, the uninsured rates were 7.3 percent for non-Hispanic White children, 12.2 percent for Black children, 11.7 percent for Asian children, and 20.0 percent for Hispanic children.³⁴ The uninsured rates for non-Hispanic White children and Asian children in 2007 were not statistically different from their respective rates in 2006. The uninsured rates for Black children and Hispanic children in 2007 decreased from their respective rates in 2006.

Region

At 11.4 percent, the Northeast and the Midwest had lower uninsured rates in 2007 than the West (16.9 percent) and the South (18.4 percent)

³⁴ In 2007, the uninsured rate for Black children was not statistically different from the uninsured rate for Asian children.

(Table 6). These rates represented decreases from the 2006 uninsured rates in the Northeast (12.3 percent), the West (17.9 percent), and the South (19.0 percent). The uninsured rate for the Midwest in 2007 was not statistically different from 2006.

Metropolitan Status

The uninsured rate for people living inside metropolitan statistical areas decreased to 15.3 percent in 2007 from 15.8 percent in 2006 (Table 6). In 2007, the uninsured rate was higher among people in principal cities (18.5 percent) than among people not in principal cities (13.3 percent). The uninsured rate for people living outside metropolitan statistical areas decreased from 16.0 percent to 15.0 percent between 2006 and 2007.³⁵

³⁵ In 2006 and 2007, the percentage of uninsured living within metropolitan statistical areas was not statistically different from the percentage of uninsured living outside metropolitan statistical areas.

Table 8.

Number and Percentage of People Without Health Insurance Coverage by State Using 2- and 3-Year Averages: 2004–2005 and 2006–2007

(Numbers in thousands. People as of March of the following year)

State	3-year average (2005–2007) ¹					2-year average, percentage uninsured					Change (2006–2007 average less 2004–2005 ¹ average) ³
	Total	Uninsured				2004–2005 ¹		2006–2007			
		Number	90-percent confidence interval ² (±)	Per- centage	90-percent confidence interval ² (±)	Per- centage	90-percent confidence interval ² (±)	Per- centage	90-percent confidence interval ² (±)		
United States	296,588	45,822	360	15.4	0.1	15.1	0.1	15.5	0.1	*0.5	
Alabama	4,542	632	44	13.9	1.0	13.5	1.1	13.6	1.1	0.1	
Alaska	664	115	8	17.3	1.1	16.9	1.3	17.4	1.3	0.5	
Arizona	6,228	1,219	64	19.6	1.0	18.1	1.2	19.6	1.2	1.5	
Arkansas	2,774	485	30	17.5	1.1	16.8	1.3	17.5	1.3	0.7	
California	36,148	6,720	151	18.6	0.4	18.4	0.5	18.5	0.5	0.1	
Colorado	4,773	799	52	16.7	1.1	16.3	1.3	16.8	1.3	0.5	
Connecticut	3,475	344	30	9.9	0.9	10.9	1.1	9.4	1.0	*-1.5	
Delaware	856	101	8	11.8	0.9	12.7	1.2	11.7	1.1	-1.0	
District of Columbia	564	64	6	11.4	1.0	12.8	1.3	10.6	1.2	*-2.2	
Florida	18,007	3,698	105	20.5	0.6	19.8	0.7	20.7	0.7	0.9	
Georgia	9,295	1,658	70	17.8	0.8	17.6	0.9	17.6	0.9	–	
Hawaii	1,267	105	10	8.3	0.8	8.5	0.9	8.2	0.9	-0.3	
Idaho	1,473	216	15	14.7	1.0	14.7	1.2	14.6	1.2	–	
Illinois	12,647	1,735	75	13.7	0.6	13.4	0.7	13.7	0.7	0.3	
Indiana	6,247	766	49	12.3	0.8	13.7	1.0	11.6	0.9	*-2.1	
Iowa	2,933	274	25	9.4	0.9	8.7	1.0	9.9	1.0	1.2	
Kansas	2,713	320	26	11.8	1.0	10.5	1.1	12.5	1.2	*2.0	
Kentucky	4,122	569	42	13.8	1.0	13.0	1.2	14.6	1.2	*1.6	
Louisiana	4,166	807	48	19.4	1.1	16.9	1.3	20.2	1.4	*3.3	
Maine	1,316	125	12	9.5	0.9	9.6	1.1	9.1	1.1	-0.5	
Maryland	5,582	761	50	13.6	0.9	13.4	1.0	13.8	1.1	0.4	
Massachusetts	6,334	527	41	8.3	0.7	10.3	0.8	7.9	0.7	*-2.4	
Michigan	9,960	1,075	59	10.8	0.6	10.7	0.7	11.0	0.7	0.3	
Minnesota	5,156	438	38	8.5	0.7	8.2	0.9	8.8	0.9	0.6	
Mississippi	2,883	543	32	18.8	1.1	16.8	1.3	19.8	1.3	*3.0	
Missouri	5,767	723	49	12.5	0.8	11.8	1.0	12.9	1.0	1.1	
Montana	933	150	10	16.1	1.1	16.9	1.3	16.4	1.3	-0.5	
Nebraska	1,762	212	17	12.0	1.0	10.5	1.1	12.8	1.2	*2.3	
Nevada	2,517	452	29	17.9	1.1	17.7	1.4	18.4	1.4	0.7	
New Hampshire	1,308	138	12	10.5	0.9	9.9	1.0	11.0	1.1	1.1	
New Jersey	8,647	1,318	65	15.2	0.7	14.2	0.9	15.6	0.9	*1.4	
New Mexico	1,943	425	25	21.9	1.3	20.1	1.5	22.7	1.6	*2.6	
New York	19,041	2,551	93	13.4	0.5	12.8	0.6	13.6	0.6	*0.8	
North Carolina	8,865	1,469	68	16.6	0.8	15.1	0.9	17.2	0.9	*2.1	
North Dakota	619	68	6	11.1	0.9	10.5	1.1	11.1	1.1	0.6	
Ohio	11,318	1,249	63	11.0	0.6	11.0	0.7	10.9	0.7	-0.1	
Oklahoma	3,516	640	40	18.2	1.1	18.5	1.4	18.4	1.3	-0.2	
Oregon	3,702	621	42	16.8	1.1	15.9	1.3	17.3	1.3	1.4	
Pennsylvania	12,313	1,203	63	9.8	0.5	10.3	0.6	9.8	0.6	-0.6	
Rhode Island	1,051	108	10	10.3	0.9	10.9	1.1	9.7	1.1	-1.2	
South Carolina	4,264	705	46	16.5	1.1	16.0	1.3	16.2	1.2	0.2	
South Dakota	776	87	7	11.2	0.9	11.4	1.0	11.0	1.0	-0.4	
Tennessee	5,979	830	51	13.9	0.8	13.3	1.0	14.0	1.0	0.7	
Texas	23,253	5,687	136	24.4	0.6	23.9	0.7	24.8	0.7	*0.9	
Utah	2,573	399	25	15.6	1.0	14.9	1.1	15.1	1.1	0.3	
Vermont	619	68	6	11.0	1.0	11.0	1.2	10.7	1.1	-0.3	
Virginia	7,559	1,031	57	13.6	0.7	13.1	0.9	14.1	0.9	1.0	
Washington	6,359	770	51	12.1	0.8	12.8	1.0	11.6	0.9	-1.3	
West Virginia	1,803	268	17	14.9	1.0	16.5	1.2	13.8	1.1	*-2.7	
Wisconsin	5,465	480	40	8.8	0.7	9.7	0.9	8.5	0.9	*-1.2	
Wyoming	515	73	6	14.3	1.1	13.7	1.3	14.1	1.3	0.4	

* Statistically different from zero at the 90-percent confidence level.
 – Represents or rounds to zero.

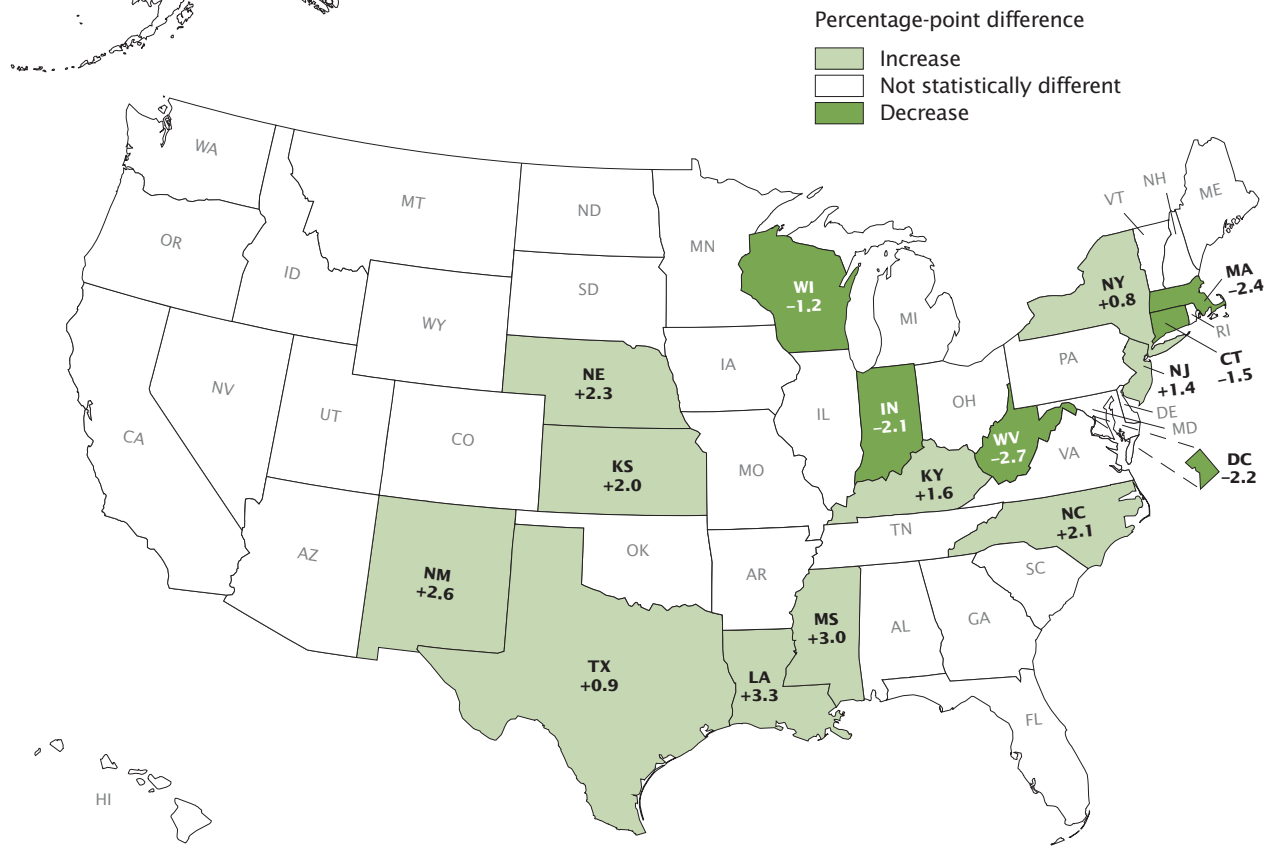
¹ The 2004 and 2005 data were revised in March 2007. See <www.census.gov/hhes/www/hlthins/usernote/schedule.html>.

² A 90-percent confidence interval is a measure of an estimate's variability. The larger the confidence interval in relation to the size of the estimate, the less reliable the estimate. For more information, see "Standard Errors and Their Use" at <www.census.gov/hhes/www/p60_235sa.pdf>.

³ Details may not sum to totals because of rounding.

Source: U.S. Census Bureau, Current Population Survey, 2005 to 2008 Annual Social and Economic Supplements.

Figure 9.
**Differences in 2-Year-Average Uninsured Rates by State:
 2006–2007 Less 2004–2005¹**



¹ The 2004 and 2005 data were revised in March 2007. See <www.census.gov/hhes/www/hlthins/usernote/schedule.html>. Source: U.S. Census Bureau, Current Population Survey, 2005 to 2008 Annual Social and Economic Supplements.

State-Level Data

The Census Bureau recommends using 3-year averages to compare estimates across states. Appendix D displays 3-year averages and the associated 90-percent confidence intervals for the United States, each of the 50 states, and the District of Columbia. This ordered list should not be regarded as a ranking.³⁶

³⁶ The CPS ASEC is designed to collect statistically reliable estimates primarily at the national level and secondarily at the regional level. State estimates are considerably less reliable—that is, the sampling variability for state estimates is higher, and state estimates fluctuate more widely year-to-year than national estimates.

Comparing 3-year-average uninsured rates for 2005–2007 across states shows that Texas (24.4 percent) had the highest percentage of uninsured. No one state had the “lowest” uninsured rate. At 8.3 percent, Massachusetts and Hawaii had the lowest point estimates for uninsured rates, but they were not statistically different from Minnesota (8.5 percent), Wisconsin (8.8 percent), and Iowa (9.4 percent). In addition, Hawaii was not statistically different from Maine (9.5 percent) (Table 8).³⁷

³⁷ The uninsured rates for Minnesota, Wisconsin, Iowa, and Maine are not statistically different from each other.

Figure 9 is a map highlighting whether the 2-year-average uninsured rate for 2006–2007 for each state and the District of Columbia is statistically higher, lower, or not different from the 2-year-average uninsured rate for 2004–2005. Five states (Connecticut, Indiana, Massachusetts, West Virginia, and Wisconsin) and the District of Columbia had lower 2-year-average uninsured rates for 2006–2007 than their 2-year-average uninsured rates for 2004–2005. Ten states (Kansas, Kentucky, Louisiana, Mississippi, Nebraska, New Jersey, New Mexico, New York, North Carolina, and Texas) had higher 2-year-average uninsured

Additional Data and Contacts

Detailed tables, historical tables, press releases and briefings, and unpublished data are available electronically on the Census Bureau's income, poverty, and health insurance Web sites. The Web sites may be accessed through the Census Bureau's home page at <www.census.gov> or directly at <www.census.gov/hhes/www/income/income.html> for income data, <www.census.gov/hhes/www/poverty/poverty.html> for poverty data, and <www.census.gov/hhes/www/hlthins/hlthins.html> for health insurance data.

Microdata are available for download by clicking on "Data Tools" on the Census Bureau's home page and then clicking the "DataFerrett" link. Technical methods have been applied to CPS microdata to avoid disclosing the identities of individuals from whom data were collected.

For assistance with income, poverty, or health insurance data or questions about them, contact the Data Integration Division's Information Resources and Dissemination Branch at 301-763-3242, or search your topic of interest using the Census Bureau's "Question and Answer Center" found at <ask.census.gov>.

rates for 2006–2007 than their 2-year-average uninsured rates for 2004–2005.

CPS DATA COLLECTION

The information in this report was collected in the 50 states and the District of Columbia and does not represent residents of Puerto Rico and U.S. island areas.³⁸ It is based on a

³⁸ U.S. island areas include American Samoa, Guam, the Northern Mariana Islands, and the Virgin Islands of the United States.

sample of about 100,000 addresses. The estimates in this report are controlled to national population estimates by age, sex, race, and Hispanic origin. The population controls used to prepare estimates for 1999 to 2007 were based on the results from Census 2000 and are updated annually using administrative records for such things as births, deaths, emigration, and immigration.

The CPS is a household survey primarily used to collect employment data. The sample universe for the basic CPS

consists of the resident civilian noninstitutionalized population of the United States. People in institutions, such as prisons, long-term care hospitals, and nursing homes, are not eligible to be interviewed in the CPS. Students living in dormitories are only included in the estimates if information about them is reported in an interview at their parents' homes. The sample universe for the CPS ASEC is slightly larger than that of the basic CPS since it includes military personnel who live in a household with at least one other civilian adult, regardless of whether they live off post or on post. All other Armed Forces are excluded. For further documentation about the CPS ASEC, see <www.census.gov/apspd/techdoc/cps/cpsmar08.pdf>.

COMMENTS

The Census Bureau welcomes the comments and advice of data and report users. If you have suggestions or comments, please write to:

Charles Nelson
Assistant Division Chief for Income,
Poverty, and Health Statistics
Housing and Household Economic
Statistics Division
U.S. Census Bureau
Washington, DC 20233-8500

or send e-mail to
<charles.t.nelson@census.gov>.