

## Health Insurance Coverage Status of Children Ages 0 to 17: 2003 to 2005

The Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), a joint project between the Bureau of Labor Statistics and the Census Bureau, provides annual estimates of the number of people with and without health insurance by selected characteristics, including age. The Census Bureau recommends using 3-year averages to compare estimates across states and 2-year averages to evaluate changes in state estimates over time.

Though health insurance coverage is likely to be underreported in the CPS and confidence intervals can be relatively large for small population areas such as North Dakota, CPS statistics are one tool in the process of estimating the number of children at risk.

Comparing states using 3-year-average uninsured rates for 2003-05 shows that Texas (20.1 percent) had the highest proportion of uninsured children in the nation, while Vermont (4.7 percent) had the lowest (Table 1). However, when the 90-percent confidence intervals are taken into account, there is little statistical difference among states. For example, to be 90-percent confident in these estimates, the average for Texas could be as low as 18.1 percent or as high as 22.1 percent. Given this range, nine other states have averages with confidence intervals overlapping that of Texas.

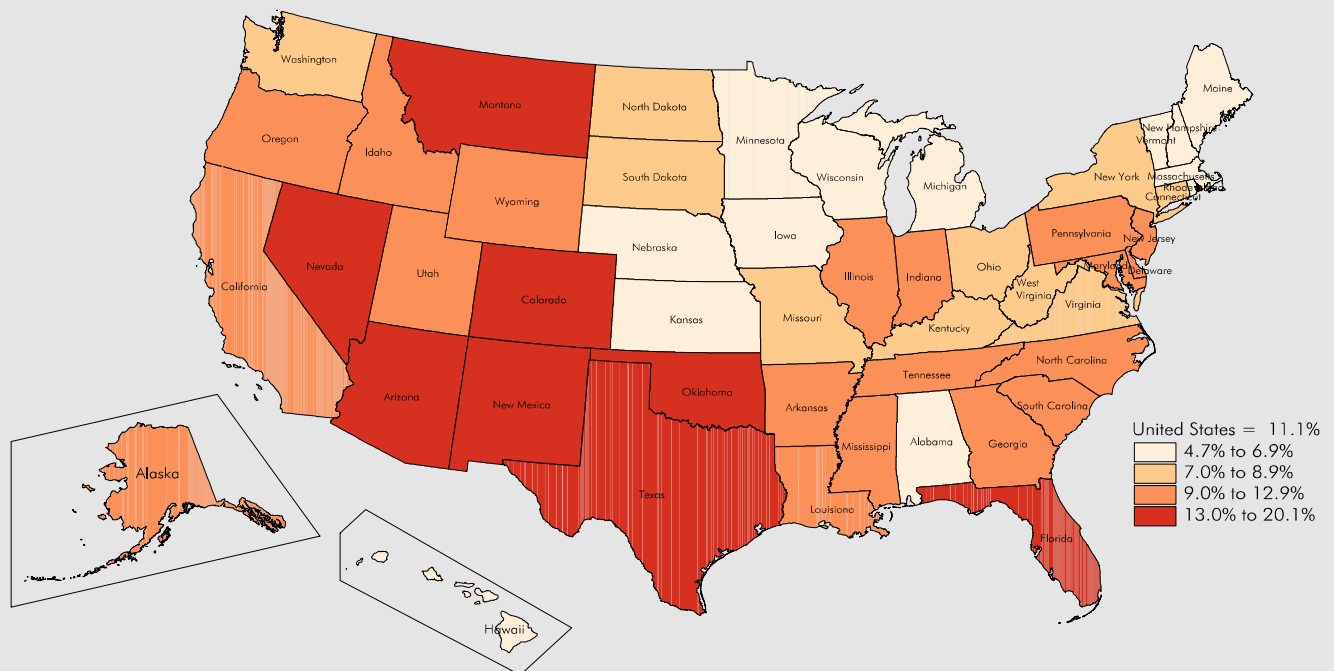
North Dakota's 3-year average was 8.7 percent of uninsured children, with a 90-percent confidence interval of 3.7 percent to 13.7 percent (Table 1). Nationally, the 2003-05 3-year-average uninsured rate for children was 11.1 percent. The 90-percent confidence interval for the nation ranged from 11.0 percent to 11.2 percent.

When examining the 2-year averages between 2003-04 and 2004-05 to evaluate changes in state estimates over time, only Massachusetts had a change that was statistically different from zero (Table 1). This means that one can say with 90-percent confidence that the 2004-05 average percent of children in Massachusetts without health insurance (5.3 percent) was lower than the 2003-04 average percent of children in Massachusetts without health insurance (7.0 percent). The confidence intervals for the differences between these two averages for every other state include zero, thus, for these states, one cannot say with 90-percent confidence that there was any change between the 2003-04 and 2004-05 averages. For information on the methodology, source, and accuracy of these data, visit the following website at [www.census.gov/qpsd/techdoc/cps/cps-main.html](http://www.census.gov/qpsd/techdoc/cps/cps-main.html).

Figure 1. Percent of Children Ages 0 to 17 Without Health Insurance by State: 3-Year Average 2003-2005

Note: To view the 90-percent confidence intervals for the 3-year average percentages, see Table 1.

Source: U.S. Census Bureau, Current Population Survey, 2004 to 2006 Annual Social and Economic Supplements, [www.census.gov/hhes/www/hlthins/hlthins.html](http://www.census.gov/hhes/www/hlthins/hlthins.html)



**Table 1. Percent of Children Ages 0 to 17 Without Health Insurance by State Using 2- and 3-Year Averages: 2003 to 2005**

Notes: <sup>1</sup>Details may not sum to totals because of rounding. \*Statistically different from zero at the 90-percent confidence level. Since the confidence interval for this estimate does not include zero, we can conclude with 90-percent confidence that the 2004-05 average percent of children in Massachusetts without health insurance was lower than the 2003-04 average percent of children in Massachusetts without health insurance. The confidence intervals for every other state include zero, thus, we cannot say with 90-percent confidence that there was change between the 2003-04 and 2004-05 averages for these states. For methodology, source, and accuracy of these data, visit [www.census.gov/apspd/techdoc/cps/cps-main.html](http://www.census.gov/apspd/techdoc/cps/cps-main.html). Source: U.S. Census Bureau, Current Population Survey, 2004 to 2006 Annual Social and Economic Supplements, [www.census.gov/hhes/www/hlthins/hlthins.html](http://www.census.gov/hhes/www/hlthins/hlthins.html)

| State               | 3-year average:<br>2003-2005 |                         | 2-year average |                         |            |                         | Change in percentage points (2004-<br>2005 average less 2003-2004 average) <sup>1</sup> |                         |
|---------------------|------------------------------|-------------------------|----------------|-------------------------|------------|-------------------------|---|-------------------------|
|                     | Percent                      | 90% Confidence Interval | 2003-2004      |                         | 2004-2005  |                         | Percent   | 90% Confidence Interval |
|                     |                              |                         | Percent        | 90% Confidence Interval | Percent    | 90% Confidence Interval |   |                         |
| United States       | 11.1                         | 11.0 to 11.2            | 11.1           | 11.0 to 11.2            | 11.0       | 10.9 to 11.1            | 0.1   | 0.2 to 0.0              |
| Alabama             | 6.9                          | 3.3 to 10.5             | 7.8            | 4.1 to 11.4             | 6.1        | 2.9 to 9.2              | -1.7  | -4.1 to 0.7             |
| Alaska              | 10.0                         | 5.5 to 14.6             | 11.0           | 6.8 to 15.2             | 8.9        | 4.5 to 13.3             | -2.1  | -5.2 to 1.0             |
| Arizona             | 15.2                         | 9.1 to 21.3             | 14.5           | 9.0 to 19.9             | 15.5       | 9.8 to 21.2             | 1.1   | -2.9 to 5.0             |
| Arkansas            | 9.2                          | 4.5 to 13.9             | 8.4            | 4.4 to 12.3             | 8.6        | 4.3 to 12.8             | 0.2   | -2.7 to 3.1             |
| California          | 12.8                         | 11.9 to 13.8            | 12.4           | 11.4 to 13.3            | 13.0       | 12.2 to 13.8            | 0.7   | 0.0 to 1.3              |
| Colorado            | 14.0                         | 7.2 to 20.8             | 14.2           | 8.3 to 20.1             | 14.2       | 6.9 to 21.4             | -0.1  | -4.7 to 4.6             |
| Connecticut         | 8.0                          | 3.9 to 12.1             | 7.9            | 4.5 to 11.3             | 7.9        | 3.5 to 12.2             | -0.1  | -2.8 to 2.7             |
| Delaware            | 10.7                         | 4.7 to 16.7             | 9.9            | 5.0 to 14.7             | 11.8       | 5.2 to 18.3             | 1.9   | -2.2 to 6.0             |
| Florida             | 16.2                         | 13.8 to 18.6            | 15.1           | 12.9 to 17.2            | 16.6       | 14.3 to 18.9            | 1.6   | 0.0 to 3.1              |
| Georgia             | 12.1                         | 8.6 to 15.6             | 12.6           | 8.9 to 16.2             | 11.4       | 8.8 to 13.9             | -1.2  | -3.4 to 1.0             |
| Hawaii              | 6.0                          | 2.9 to 9.0              | 6.1            | 3.3 to 8.9              | 5.3        | 2.5 to 8.0              | -0.9  | -2.8 to 1.1             |
| Idaho               | 11.4                         | 6.1 to 16.7             | 11.3           | 6.5 to 16.1             | 10.3       | 5.5 to 15.0             | -1.1  | -4.4 to 2.3             |
| Illinois            | 10.5                         | 8.4 to 12.6             | 10.6           | 8.6 to 12.5             | 10.8       | 8.8 to 12.7             | 0.2   | -1.2 to 1.6             |
| Indiana             | 9.1                          | 5.9 to 12.4             | 8.9            | 6.0 to 11.7             | 9.2        | 6.0 to 12.4             | 0.4   | -1.8 to 2.5             |
| Iowa                | 6.5                          | 3.0 to 10.0             | 7.3            | 3.9 to 10.6             | 5.4        | 2.1 to 8.7              | -1.9  | -4.2 to 0.5             |
| Kansas              | 6.6                          | 3.1 to 10.1             | 6.4            | 3.5 to 9.3              | 6.7        | 2.9 to 10.5             | 0.3   | -2.1 to 2.7             |
| Kentucky            | 8.5                          | 3.9 to 13.2             | 9.4            | 4.9 to 13.9             | 7.6        | 3.2 to 11.9             | -1.9  | -5.0 to 1.3             |
| Louisiana           | 10.6                         | 5.5 to 15.7             | 11.2           | 6.3 to 16.1             | 8.3        | 4.1 to 12.5             | -2.9  | -6.1 to 0.3             |
| Maine               | 6.6                          | 2.2 to 11.0             | 5.9            | 2.7 to 9.0              | 6.9        | 1.9 to 11.9             | 1.1   | -1.9 to 4.0             |
| Maryland            | 9.0                          | 5.1 to 12.8             | 8.9            | 5.5 to 12.3             | 9.4        | 5.4 to 13.4             | 0.5   | -2.1 to 3.1             |
| Massachusetts       | 6.1                          | 3.8 to 8.4              | 7.0            | 4.6 to 9.3              | 5.3        | 3.3 to 7.2              | *-1.7   | -3.2 to -0.2            |
| Michigan            | 5.7                          | 4.2 to 7.1              | 5.9            | 4.5 to 7.2              | 5.6        | 4.3 to 6.9              | -0.3  | -1.2 to 0.7             |
| Minnesota           | 6.3                          | 3.4 to 9.2              | 6.4            | 3.8 to 8.9              | 6.4        | 3.4 to 9.3              | 0.0   | -2.0 to 2.0             |
| Mississippi         | 12.4                         | 6.2 to 18.5             | 12.9           | 7.0 to 18.7             | 12.5       | 6.7 to 18.3             | -0.4  | -4.5 to 3.8             |
| Missouri            | 7.7                          | 4.5 to 10.9             | 7.7            | 4.9 to 10.5             | 7.9        | 4.7 to 11.0             | 0.2   | -2.0 to 2.3             |
| Montana             | 15.9                         | 6.9 to 24.9             | 16.5           | 7.9 to 25.1             | 15.0       | 6.7 to 23.2             | -1.6  | -7.5 to 4.4             |
| Nebraska            | 6.2                          | 3.0 to 9.5              | 6.4            | 3.6 to 9.2              | 5.9        | 2.7 to 9.0              | -0.6  | -2.7 to 1.6             |
| Nevada              | 15.9                         | 8.5 to 23.4             | 16.7           | 10.1 to 23.3            | 15.2       | 7.3 to 23.1             | -1.5  | -6.6 to 3.6             |
| New Hampshire       | 5.9                          | 2.5 to 9.2              | 6.0            | 3.1 to 8.8              | 6.1        | 2.5 to 9.6              | 0.1   | -2.2 to 2.4             |
| New Jersey          | 10.8                         | 8.1 to 13.5             | 10.8           | 8.4 to 13.1             | 10.7       | 7.9 to 13.4             | -0.1  | -1.9 to 1.7             |
| New Mexico          | 16.1                         | 6.7 to 25.5             | 14.1           | 6.4 to 21.8             | 17.6       | 8.0 to 27.2             | 3.5   | -2.7 to 9.7             |
| New York            | 8.2                          | 7.0 to 9.3              | 8.3            | 7.2 to 9.3              | 7.6        | 6.5 to 8.6              | -0.7  | -1.4 to 0.0             |
| North Carolina      | 11.3                         | 8.3 to 14.4             | 11.1           | 8.2 to 13.9             | 11.1       | 8.3 to 13.8             | 0.0   | -2.0 to 2.0             |
| <b>North Dakota</b> | <b>8.7</b>                   | <b>3.7 to 13.7</b>      | <b>8.4</b>     | <b>4.2 to 12.6</b>      | <b>9.3</b> | <b>3.9 to 14.7</b>      | <b>0.9</b>  | <b>-2.5 to 4.3</b>      |
| Ohio                | 8.1                          | 6.2 to 9.9              | 8.1            | 6.4 to 9.8              | 8.0        | 6.2 to 9.7              | -0.2  | -1.4 to 1.1             |
| Oklahoma            | 15.3                         | 7.4 to 23.1             | 17.1           | 9.4 to 24.8             | 14.0       | 6.6 to 21.3             | -3.2  | -8.5 to 2.2             |
| Oregon              | 11.5                         | 5.1 to 17.8             | 12.1           | 6.3 to 17.9             | 10.5       | 4.4 to 16.5             | -1.7  | -5.9 to 2.6             |
| Pennsylvania        | 9.0                          | 7.1 to 10.8             | 9.3            | 7.6 to 11.0             | 9.3        | 7.4 to 11.1             | -0.1  | -1.3 to 1.2             |
| Rhode Island        | 6.7                          | 2.6 to 10.8             | 6.2            | 3.0 to 9.4              | 7.5        | 2.6 to 12.3             | 1.3   | -1.6 to 4.1             |
| South Carolina      | 9.1                          | 4.3 to 13.9             | 8.3            | 4.4 to 12.2             | 9.2        | 4.3 to 14.1             | 0.9   | -2.2 to 4.0             |
| South Dakota        | 8.4                          | 4.5 to 12.3             | 8.3            | 5.0 to 11.6             | 8.4        | 4.6 to 12.2             | 0.1   | -2.4 to 2.6             |
| Tennessee           | 9.9                          | 5.6 to 14.2             | 10.3           | 6.1 to 14.5             | 9.5        | 5.8 to 13.1             | -0.9  | -3.6 to 1.9             |
| Texas               | 20.1                         | 18.1 to 22.1            | 20.6           | 18.6 to 22.5            | 20.2       | 18.4 to 21.9            | -0.4  | -1.7 to 0.9             |
| Utah                | 10.7                         | 6.9 to 14.4             | 9.9            | 6.8 to 12.9             | 11.5       | 7.5 to 15.5             | 1.7   | -0.9 to 4.2             |
| Vermont             | 4.7                          | 1.3 to 8.0              | 4.4            | 1.7 to 7.0              | 5.1        | 1.3 to 8.8              | 0.7   | -1.6 to 3.0             |
| Virginia            | 8.5                          | 5.5 to 11.5             | 8.3            | 5.5 to 11.1             | 8.4        | 5.7 to 11.0             | 0.0   | -1.9 to 2.0             |
| Washington          | 8.1                          | 4.6 to 11.5             | 7.6            | 4.5 to 10.6             | 7.9        | 4.8 to 11.0             | 0.4   | -1.8 to 2.5             |
| West Virginia       | 8.2                          | 3.7 to 12.6             | 8.7            | 4.4 to 12.9             | 8.1        | 3.7 to 12.4             | -0.6  | -3.6 to 2.4             |
| Wisconsin           | 6.7                          | 3.9 to 9.5              | 6.3            | 3.9 to 8.7              | 6.2        | 3.5 to 8.9              | -0.1  | -1.9 to 1.7             |
| Wyoming             | 11.3                         | 4.4 to 18.3             | 10.9           | 5.0 to 16.7             | 10.8       | 3.8 to 17.7             | -0.1  | -4.6 to 4.4             |

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## Majority of North Dakota Children Have Health Insurance

The vast majority of North Dakota children ages 0 to 17 are covered by some form of health insurance. Current estimates indicate that the 2003-2005 3-year average of uninsured children in North Dakota was 8.7 percent (approximately 12,000 children).

This month's "Economic Briefs," a monthly publication from the North Dakota State Data Center at North Dakota State University, focuses on those children ages 0 to 17 without health insurance in North Dakota. The Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC), a joint project between the Bureau of Labor Statistics and the Census Bureau, provides annual estimates of the number of people with and without health insurance by selected characteristics. The CPS ASEC is designed to collect statistically reliable estimates primarily at the national level. Because state estimates are less reliable (due to relatively small sample sizes which can cause state estimates to fluctuate widely year-to-year), the Census Bureau recommends using 3-year averages to compare estimates across states and 2-year averages to evaluate changes in state estimates over time. Though health insurance coverage is likely to be underreported in the CPS and confidence intervals around the estimates can be relatively large for states like North Dakota, CPS statistics are one way of estimating the number of children at risk.

Three-year averages from the 2003-2005 CPS ASEC indicate that while the majority of North Dakota children have health insurance coverage, 8.7 percent of the state's children have no form of health insurance. "A concerted effort in North Dakota, through programs such as "Covering Kids," is attempting to further reduce that number," said Richard Rathge, Director of the State Data Center. "Some states such as Minnesota are attempting to fully cover kids, a goal we should consider," said Rathge. Nationally, 11.1 percent of children were without health insurance coverage.

Comparing all states using 3-year-average uninsured rates for 2003-05 shows that Texas (20.1 percent) had the highest proportion of uninsured children in the nation, while Vermont (4.7 percent) had the lowest. When examining the 2-year averages between 2003-04 and 2004-05, only Massachusetts had a statistically significant change in the proportion of uninsured children, dropping 1.7 percentage points to 5.3 percent.

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