

Rates of Public Health Insurance Coverage for Children Rise as Rates of Private Coverage Decline

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Since the 1960s, federal and state programs have sought to increase the number of children covered by health insurance, with growing success.¹ As a result, the share of children with some type of health insurance has increased steadily, even amid the recent recession. All individuals, and especially children, benefit from having health insurance.² Indeed, children without health insurance are less likely to be immunized and are 70 percent less likely than insured children to receive care for common childhood conditions and emergencies.³

Although insurance coverage is critical for healthy outcomes among children, it is important to also look at these trends by *type* of coverage. For example, while private insurance still covers the majority of children, public insurance is on the rise, covering children who otherwise may not have access to health insurance.⁴ By examining rates of public and private insurance coverage separately, we demonstrate the importance of both types of insurance programs.

This brief uses data from the 2008, 2009, and 2010 American Community Survey to document rates of children's health insurance, both private and public. We track the marked increase in public coverage and the decline in private insurance by region and place type (rural, suburban, and central city). We also provide a brief synopsis of children's transition from private to public insurance coverage during the previous three years.

Overall Rates of Coverage Continued to Rise in 2010

Between 2009 and 2010, rates of health insurance coverage among children increased in all place types by about one-half a percentage point (see Table 1). This increase continues the trend of rising coverage since 2008, with a national aggregate increase of 1.9 percentage points across the three years (2008 to 2010). The largest regional increase in coverage occurred in the South, where rates rose by more than a full percent-

Key Findings

- Nationally, private health insurance for children decreased by just under 2 percentage points, while public health insurance increased by nearly 3 percentage points.
- Rural places and central cities witnessed significant declines in rates of private health insurance for children in nearly every region. Rates of public insurance coverage rose in every region and place type.
- Between 2009 and 2010, thirty-nine states plus Puerto Rico saw declines in rates of private health insurance coverage for children. In thirty-five of those states and Puerto Rico, rates of children's public insurance increased during the same period.
- Children's health insurance coverage overall continued to rise in 2010, increasing by 0.6 of a percentage point since 2009, and 1.9 percentage points since 2008.

age point since 2009 and 2.7 percentage points since 2008. In contrast, rates in the Northeast (the region with the highest rates of coverage since 2008) remained flat between 2009 and 2010. Children's health insurance coverage increased in nine states between 2009 and 2010, rising by more than two percentage points in one state (Florida). Following national trends, the percentage of insured children did not significantly decline in any state.

From 2009 to 2010, the type of coverage changed significantly, with a 1.9 percentage point decline in the share of children covered by private insurance and a 3.0 percentage point increase in public insurance. During that year, thirty-nine states and Puerto Rico saw declines in the percentage of children covered by private health insurance. Two states, Hawaii and Vermont, saw declines greater than 5 percentage points. Meanwhile,

TABLE 1. PERCENTAGE POINT CHANGE IN HEALTH INSURANCE COVERAGE FOR PERSONS UNDER AGE 18

	ALL PLACES			RURAL			SUBURBAN			CENTRAL CITY		
	Percent Insured	% Point Change from 2009	% Point Change from 2008	Percent Insured	% Point Change from 2009	% Point Change from 2008	Percent Insured	% Point Change from 2009	% Point Change from 2008	Percent Insured	% Point Change from 2009	% Point Change from 2008
United States	92.00	0.57	1.94	91.29	0.69	2.17	92.60	0.43	1.46	91.38	0.73	2.61
Northeast Region	95.43	0.09	1.04	93.56	0.04	1.19	95.90	0.10	0.88	95.01	0.16	1.30
Midwest Region	94.27	0.21	0.90	92.29	0.04	0.71	95.14	-0.04	0.42	94.27	0.79	1.96
South Region	90.22	1.10	2.68	91.08	1.22	2.92	90.45	0.97	2.10	89.27	1.21	3.54
West Region	90.39	0.38	2.39	88.33	0.72	3.66	90.92	0.23	1.84	90.23	0.48	2.79
Alabama	94.09	0.03	2.13	93.71	0.10	2.55	94.47	0.31	1.37	93.86	-0.51	3.08
Alaska	87.85	1.49	0.71	80.69	-0.30	2.06	87.59	-0.86	-3.57	91.62	3.37	2.39
Arizona	87.24	-0.74	3.43	85.30	-0.92	6.18	88.33	-0.99	1.94	86.66	-0.43	4.40
Arkansas	93.45	-0.32	2.19	94.24	0.34	3.29	93.94	0.21	0.36	91.92	-1.71	2.93
California	91.03	0.49	1.85	91.10	0.16	5.83	91.06	0.32	1.44	91.01	0.69	2.14
Colorado	89.88	0.03	4.24	85.35	1.96	8.05	91.63	-0.27	2.45	89.07	-0.19	5.53
Connecticut	97.04	0.81	1.93	97.55	0.57	2.29	98.18	0.81	1.98	94.43	1.00	1.88
Delaware	94.66	0.13	2.41	92.93	-2.10	4.39	94.56	0.35	1.31	98.01	2.42	5.48
District of Columbia	97.71	0.53	1.99	N/A	N/A	N/A	N/A	N/A	N/A	97.71	0.53	1.99
Florida	87.30	2.12	4.84	88.96	4.25	8.42	87.11	2.32	4.52	87.45	1.16	4.95
Georgia	90.21	1.12	1.68	90.22	2.18	1.59	89.70	0.71	1.02	92.41	1.80	4.60
Hawaii	96.34	-1.21	-0.03	94.82	-1.81	2.20	97.13	-0.87	-0.79	96.69	-1.16	-1.39
Idaho	89.49	0.72	3.16	87.80	2.84	4.32	90.99	1.35	3.97	89.32	-2.89	0.62
Illinois	95.51	0.00	1.14	96.22	-0.11	1.41	95.52	-0.65	0.41	95.24	1.09	2.26
Indiana	91.10	-0.06	1.25	87.43	-1.56	1.86	92.30	-0.17	0.05	91.80	1.19	2.63
Iowa	95.98	0.55	1.57	95.47	0.13	1.72	97.07	-0.65	0.68	95.64	2.38	2.31
Kansas	91.76	-0.01	0.02	90.76	0.87	0.86	94.09	-0.06	-0.62	90.09	-0.71	-0.53
Kentucky	93.99	0.34	0.96	93.38	0.02	1.41	94.15	0.53	0.75	94.82	0.58	0.50
Louisiana	94.46	0.95	2.20	93.64	1.25	3.96	94.66	0.27	1.87	94.90	1.77	1.11
Maine	96.00	1.61	3.37	95.63	3.26	4.06	95.87	-0.08	1.59	97.49	2.29	7.38
Maryland	95.24	0.03	0.49	94.94	0.01	1.56	95.34	-0.06	0.18	94.86	0.38	1.55
Massachusetts	98.47	-0.15	0.55	N/A	N/A	N/A	98.65	-0.07	0.72	97.84	-0.40	-0.06
Michigan	95.92	0.48	1.12	94.93	0.59	0.16	96.43	0.53	1.11	95.48	0.28	1.74
Minnesota	93.43	0.04	-0.27	92.04	0.69	0.36	93.72	-0.04	-1.10	94.26	-0.38	1.00
Mississippi	91.56	1.83	4.23	91.67	2.77	4.65	91.17	1.12	1.88	92.10	-0.54	8.89
Missouri	93.77	0.67	0.90	91.87	1.62	0.17	94.53	-0.01	0.58	94.03	1.38	2.60
Montana	87.56	0.47	2.03	85.92	-0.17	3.58	91.18	5.05	-2.48	90.37	-0.10	0.37
Nebraska	94.39	0.68	1.26	93.56	-0.67	2.19	96.86	0.46	0.89	93.63	1.90	0.64
Nevada	82.62	0.42	2.86	82.08	-1.91	0.71	82.99	-0.15	1.71	81.97	1.30	3.77
New Hampshire	95.21	-0.12	0.32	94.05	-0.50	1.73	96.50	0.39	1.14	94.66	-0.46	-3.48
New Jersey	94.00	0.35	1.22	N/A	N/A	N/A	94.44	0.31	1.23	89.20	-0.47	-0.18
New Mexico	89.78	1.21	3.46	89.28	1.73	3.75	89.59	1.45	4.09	90.45	0.42	2.63
New York	95.15	-0.20	0.95	91.59	-2.05	0.86	95.76	0.05	0.89	95.18	-0.13	1.03
North Carolina	92.25	0.44	2.06	91.98	0.74	1.97	92.72	0.55	2.30	91.92	0.03	1.86
North Dakota	93.54	-0.83	1.28	90.82	-2.71	-1.21	96.16	-0.86	2.28	96.79	2.69	5.31
Ohio	94.04	0.39	1.26	90.03	-0.35	-0.75	95.16	0.22	0.90	94.66	1.44	3.91
Oklahoma	90.04	1.22	2.97	87.90	-0.97	2.73	91.40	1.51	2.78	90.91	3.53	3.51
Oregon	91.25	1.64	4.01	89.18	3.24	5.02	91.42	1.34	4.01	92.37	1.03	3.41
Pennsylvania	94.81	0.14	0.93	93.11	0.78	0.32	95.18	-0.24	0.34	94.94	0.85	3.06
Rhode Island	94.42	-0.15	0.09	N/A	N/A	N/A	95.32	-0.74	0.21	92.51	0.94	-0.16
South Carolina	90.56	0.52	3.11	90.67	3.22	3.10	90.20	-0.48	2.77	91.86	0.58	4.56
South Dakota	91.69	-0.74	0.11	89.53	-0.48	1.50	95.22	0.52	0.24	93.33	-2.02	-2.61
Tennessee	94.69	0.56	1.89	94.36	1.02	1.34	95.17	0.14	1.01	94.38	0.71	3.32
Texas	85.51	1.79	3.32	84.08	1.70	3.09	86.82	1.57	2.33	84.59	1.93	4.29
Utah	89.12	-0.62	2.23	85.38	-1.80	-1.69	90.96	-0.32	2.34	84.50	-0.71	3.86
Vermont	97.97	1.13	1.98	97.29	0.88	2.50	99.29	1.45	1.54	N/A	N/A	N/A
Virginia	93.44	0.04	1.06	94.07	0.60	3.37	93.05	-0.21	0.20	94.16	0.42	2.10
Washington	93.58	0.43	2.05	91.25	-0.62	-0.72	93.46	0.51	2.02	94.66	0.60	3.11
West Virginia	95.45	0.97	2.14	95.05	0.63	3.47	95.84	1.64	0.67	95.48	-0.34	2.69
Wisconsin	94.97	-0.01	0.16	92.79	0.21	0.87	96.57	0.07	0.06	94.43	-0.25	-0.14
Wyoming	92.10	1.05	0.83	90.95	1.38	0.62	N/A	N/A	N/A	94.00	-1.95	-0.08
Puerto Rico	95.70	0.27	1.19	95.32	-0.17	-0.20	95.82	0.64	0.89	95.24	-0.96	2.19

N/A= Not applicable.

1. The bold and shaded font indicates statistical significance ($p < 0.05$).

2. Levels of urbanization are defined as follows: Rural consists of American Community Survey geographic components "not in metropolitan or micropolitan statistical area" and "in micropolitan statistical area"; suburban includes "in metropolitan statistical area—not in principal city" and central city includes "in metropolitan statistical area—in principal city."

Source: American Community Survey, 2008, 2009, and 2010.

thirty-five of those states and Puerto Rico saw increases in public coverage.⁵ Thus, the decreases in rates of private coverage are nearly proportionate to the increases in public insurance in most states. This suggests that states' public insurance programs were able to provide coverage for children who lost their private insurance in 2010 and who would otherwise be uninsured.⁶

During this one-year period, the most dramatic shifts from private to public were in central cities. Rates of private insurance coverage shrunk by more than 5 percentage points in the central cities of ten states and in Puerto Rico. Twelve states and Puerto Rico saw increases in public insurance of this magnitude.

The pattern described above for 2009-2010 echoes the shift from private to public plans in the previous year. Between 2008 and 2010 (not shown), private insurance decreased by 4.5 percentage points and public insurance increased by 7.9 percentage points.⁷ During this period, forty-six states, plus Puerto Rico and Washington, DC, saw declines in private health insurance coverage rates for children, and forty-two states, plus Puerto Rico and Washington, DC, experienced increases in public coverage.⁸ Again, the most drastic increases in public insurance were found in central cities. Twenty-one states plus Washington, DC, registered increases of 10 percentage points or more in metropolitan centers; of these places, just three saw declines in private insurance of the same magnitude (see Table 2).

Is Public Insurance Displacing Private Insurance?

At first glance, the trend of declining private insurance coverage for children and growing rates of public insurance might suggest that public coverage is "crowding out" private health insurance at an alarming rate. "Crowd out" occurs when the incentives are such that families opt out of costly private coverage options (usually provided by their employers) in favor of less expensive public coverage.

Crowd-out indicates that consumers have a choice between private and public coverage. However, economic evidence suggests that the children who lost private coverage would have had no insurance if they were not eligible for public coverage.¹⁰ Child poverty rates rose nearly two percentage points in 2010, suggesting that children may be increasingly (and now perhaps only) eligible for public insurance.¹¹ The unemployment rate also remains high, at 8.6 percent in November 2011, which suggests that many families may no longer have private employer-based insurance.¹² It is also likely that many parents are no longer working the same types of jobs since the recession, and may now be working part-time or in a different sector. This change in the labor market may leave dependent children ineligible for private coverage. Finally, employers continue to look for ways to reduce costs, including offering fewer benefits to employees. Therefore, families may be enrolling their children in public insurance because enrollment in a private plan is no longer an option.¹³

Policy Implications

The Joint Select Committee on Deficit Reduction failed to reach an agreement by November 23, 2011 on a plan for reducing the federal deficit. As required by the Budget Control Act of 2011, automatic across-the-board spending cuts will go into effect in January 2013, under a process called sequestration. Under the current sequestration law, state children's health insurance programs (SCHIP) and Medicaid would be protected from these automatic cuts.¹⁴ However, the existing sequestration plan requires that half of the budget cuts come from the military, a mandate that is unpopular with many members of Congress. Indeed, it appears there may be an effort to modify the sequestration law in order to reduce required cuts to the military, possibly before the close of 2011. If enacted, a reformulated law could substitute deep budget cuts to social programs including SCHIP and Medicaid programs in order to reduce the cuts to the military.

In addition to the uncertainty of funding for children's health insurance programs at the federal level, states will continue to wield significant influence and control over these programs. Amidst widespread budget deficits, at least twenty states have already made deep cuts in health care services, including freezing enrollment, limiting services, and constraining eligibility requirements (thus dropping enrollees).¹⁵ In addition, the most significant effects of the Patient Protection and Affordable Care Act (PPACA) have yet to be enacted, as the legislation does not take full effect until 2014. Even after the PPACA has been fully implemented, policy experts are uncertain how it will affect rates of private and public health insurance. However, the uncertainty and delay of health care reform and the lingering effects of the recession indicate that the shift from private to public coverage is not likely to cease in the immediate future.

While there are still children who would benefit from insurance coverage in the United States, public policy has been largely successful in providing coverage to children who would otherwise be uninsured.¹⁶ Children who have health insurance have more favorable health outcomes than those who do not, with long-term benefits that carry into adulthood.¹⁷ As the expense of care continues to rise, legislators, insurers, and health care professionals should consider alternative measures for reducing health care costs, such as renegotiating reimbursement rates for providers and reducing the cost of pharmaceuticals, thereby slowing the rise of private health care premiums. Such measures may also slow the increasing rates of enrollment in public insurance.

The increase in the overall number of children enrolled in some type of health insurance coverage is a positive step in ensuring the health of the next generation of young adults in the United States. Children benefit when local and federal legislators support public insurance programs that cover preventive and emergent care for those who would otherwise have no means to pay for such services.

TABLE 2. PERCENTAGE POINT CHANGE IN PRIVATE AND PUBLIC HEALTH INSURANCE COVERAGE, FOR PERSONS UNDER AGE 18

	ALL PLACES				RURAL				SUBURBAN				CENTRAL CITY			
	Percent Private	% Point Change from 2009	Percent Public	% Point Change from 2009	Percent Private	% Point Change from 2009	Percent Public	% Point Change from 2009	Percent Private	% Point Change from 2009	Percent Public	% Point Change from 2009	Percent Private	% Point Change from 2009	Percent Public	% Point Change from 2009
United States	59.60	-1.93	36.23	2.96	53.73	-1.36	42.04	2.34	67.00	-1.64	29.10	2.48	50.31	-2.84	44.89	3.99
Northeast Region	66.40	-2.05	33.72	2.67	61.51	-1.45	37.73	1.73	75.95	-1.28	24.06	1.83	47.58	-4.76	52.89	5.51
Midwest Region	64.32	-1.73	34.28	2.34	61.62	-1.59	36.15	1.95	73.00	-1.91	25.96	2.19	50.77	-1.90	47.51	2.95
South Region	54.76	-1.97	38.62	3.41	46.50	-1.44	48.13	2.81	61.51	-1.54	31.75	2.79	48.22	-3.20	44.31	4.75
West Region	58.21	-2.01	36.01	3.04	54.39	-1.02	38.46	2.36	62.74	-2.02	32.00	2.86	53.66	-2.14	40.10	3.19
Alabama	56.67	-2.22	41.21	2.91	50.20	-2.91	47.07	2.36	64.14	-1.45	33.88	2.69	50.76	-3.08	46.51	3.18
Alaska	61.88	0.19	32.20	2.80	44.57	4.97	42.28	-3.23	69.10	-0.50	26.05	0.39	65.92	-2.03	31.32	6.85
Arizona	53.90	-1.10	37.48	1.31	43.71	-0.86	45.67	0.56	62.41	-1.01	30.87	1.17	48.56	-0.70	41.41	0.99
Arkansas	46.85	-2.93	51.05	3.32	42.06	-1.59	55.61	0.98	54.97	-0.44	43.83	3.15	44.34	-7.19	51.46	4.92
California	55.47	-2.22	39.12	3.35	50.79	-6.11	46.08	7.04	58.26	-2.61	36.41	3.60	52.63	-1.61	41.77	2.87
Colorado	64.77	-1.95	27.90	2.39	58.57	6.02	29.67	-2.74	72.78	-2.95	21.83	3.29	56.30	-3.12	35.00	2.48
Connecticut	70.78	-2.40	29.28	3.64	73.28	0.98	26.77	0.07	79.55	-0.74	21.32	1.86	51.08	-6.33	47.17	7.90
Delaware	63.28	-3.37	36.37	4.73	44.47	-12.84	53.09	11.54	73.99	1.26	24.51	-0.87	33.58	-12.92	69.29	17.45
District of Columbia	53.55	2.21	55.01	3.83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	53.55	2.21	55.01	3.83
Florida	52.80	-1.65	37.36	4.33	40.04	-3.91	51.78	9.35	55.15	-0.92	34.48	3.50	49.28	-3.04	41.69	5.15
Georgia	55.12	-2.17	37.88	3.56	42.41	-1.90	50.85	4.40	60.68	-1.75	31.50	2.45	45.87	-4.01	49.21	6.03
Hawaii	69.39	-5.30	31.58	3.15	56.09	-9.54	41.75	4.27	77.85	-1.40	24.47	0.22	68.37	-9.25	33.04	8.33
Idaho	62.83	0.66	32.15	1.86	57.25	0.85	35.48	3.81	70.07	3.04	25.70	-1.83	58.84	-3.81	36.67	4.36
Illinois	60.10	-1.80	38.57	1.64	60.13	0.19	41.33	-1.03	67.19	-2.88	31.33	2.11	48.23	-1.09	49.76	2.16
Indiana	60.86	-3.12	34.03	3.59	57.51	-2.40	34.19	1.10	70.97	-2.51	24.87	2.97	47.99	-4.10	47.55	5.72
Iowa	70.12	-2.08	31.59	2.48	67.37	-5.30	36.07	6.56	81.83	-0.63	19.11	-0.76	62.67	1.41	38.06	0.29
Kansas	68.31	0.04	26.56	0.15	62.18	-0.84	32.71	2.64	79.63	0.23	17.73	0.30	61.39	0.77	30.11	-2.98
Kentucky	58.49	0.06	39.52	1.57	48.93	0.44	48.28	0.31	70.02	0.77	28.44	1.26	57.74	-1.54	41.02	4.15
Louisiana	47.56	-3.47	50.87	5.24	41.96	-1.61	55.96	3.43	53.97	-3.85	45.01	5.14	42.14	-4.99	56.49	8.05
Maine	59.55	-2.18	41.34	2.80	53.09	-0.63	48.02	2.08	67.44	-3.34	32.59	2.31	52.56	-4.33	51.88	9.22
Maryland	68.36	-2.39	29.80	2.77	67.30	1.86	32.24	0.60	72.49	-2.07	25.67	2.45	48.51	-6.34	48.63	5.46
Massachusetts	72.58	-2.75	31.49	2.89	N/A	N/A	N/A	N/A	77.59	-2.70	26.45	2.62	55.43	-3.18	48.77	3.98
Michigan	61.82	-2.29	39.71	3.50	59.10	-2.02	42.07	2.56	71.01	-2.89	30.41	3.86	44.16	-2.66	57.21	4.13
Minnesota	73.23	-0.85	24.74	1.71	69.17	1.37	28.52	-0.11	79.50	-1.45	18.48	2.54	62.29	-2.70	35.86	2.54
Mississippi	43.94	-3.18	50.63	4.60	37.62	-3.15	57.62	6.38	56.99	-2.28	36.15	1.54	36.50	-6.52	59.55	6.04
Missouri	63.55	-0.98	33.42	1.74	53.74	0.98	41.56	0.02	71.94	-1.64	25.08	1.35	52.91	-1.49	45.08	3.93
Montana	60.82	-0.45	31.63	2.94	58.05	-1.57	31.36	2.39	70.29	3.44	25.45	1.04	63.79	0.82	35.60	5.40
Nebraska	68.31	-0.87	31.04	3.66	66.50	-2.36	31.62	2.60	84.26	-0.05	15.43	1.06	59.33	-2.03	40.74	8.02
Nevada	61.39	-3.93	24.19	4.15	65.98	-5.72	21.05	7.13	64.71	-1.79	20.11	-0.20	56.38	-6.62	29.38	8.73
New Hampshire	71.66	-2.39	26.34	1.84	64.08	-7.05	33.02	6.34	81.58	0.14	17.13	-0.94	57.76	-3.93	40.48	4.20
New Jersey	70.16	-1.90	26.73	2.64	N/A	N/A	N/A	N/A	73.52	-1.16	23.87	2.00	33.59	-17.08	57.95	15.67
New Mexico	45.49	-0.78	49.50	3.60	43.17	0.68	52.68	2.80	42.98	-1.78	52.14	5.86	49.99	-1.53	44.66	3.22
New York	62.34	-1.86	37.60	2.37	63.83	-0.44	32.86	-1.39	78.05	-0.54	21.45	1.25	47.73	-3.93	53.05	4.59
North Carolina	55.96	-2.68	39.41	3.37	48.12	-2.36	47.15	3.01	62.22	-1.47	33.36	2.11	55.26	-4.36	39.17	4.38
North Dakota	78.33	-0.50	20.66	1.45	73.51	-3.04	21.02	0.62	87.66	-0.10	12.13	-0.39	81.26	4.28	26.08	4.58
Ohio	63.85	-1.57	34.77	2.30	60.01	-1.80	36.50	2.54	73.48	-1.44	25.64	1.83	43.44	-2.55	55.29	3.61
Oklahoma	52.01	-1.68	41.34	2.67	46.14	-0.80	45.62	-0.16	59.33	-3.86	36.24	6.03	49.79	0.06	43.18	2.30
Oregon	62.43	-1.68	33.27	4.50	55.86	-0.05	37.79	4.70	66.28	-0.88	29.15	2.93	61.27	-3.83	34.86	5.26
Pennsylvania	65.94	-1.95	34.75	2.84	61.17	-0.73	38.98	2.54	74.91	-1.00	25.65	1.63	42.97	-5.62	57.86	5.93
Rhode Island	68.02	-0.93	32.88	2.21	N/A	N/A	N/A	N/A	72.38	-3.38	29.08	3.52	58.73	3.61	40.95	-0.07
South Carolina	54.98	-2.14	38.59	2.64	46.13	0.69	48.17	3.11	58.91	-2.49	34.02	1.86	52.29	-5.05	42.14	4.55
South Dakota	67.69	0.66	30.76	0.03	61.32	-0.18	34.40	0.77	82.19	5.67	18.90	-4.37	69.29	-1.46	30.55	0.06
Tennessee	59.24	-1.34	39.58	2.17	52.60	-3.00	46.25	3.77	69.41	-0.91	28.81	0.33	52.15	-0.71	46.73	2.61
Texas	49.38	-1.90	38.78	3.87	44.62	0.28	42.31	1.97	56.91	-1.62	32.20	3.52	43.24	-3.14	44.24	4.97
Utah	71.64	-3.13	20.77	2.87	63.68	-4.18	25.28	2.03	76.86	-1.96	17.12	2.03	56.93	-6.01	30.62	4.86
Vermont	56.02	-6.79	47.77	6.83	51.93	-6.91	52.39	6.57	65.57	-7.06	38.59	9.11	N/A	N/A	N/A	N/A
Virginia	71.91	-1.34	24.40	1.77	57.91	-2.02	39.95	2.07	77.15	-1.02	18.40	1.31	65.18	-2.45	32.82	3.94
Washington	62.12	-1.10	36.30	2.90	50.96	-2.22	45.40	0.62	67.07	-1.40	31.26	2.73	57.02	-2.83	42.20	3.29
West Virginia	56.93	-2.69	43.12	2.54	54.34	1.32	44.87	-2.58	60.51	-5.98	41.12	7.27	52.72	-5.39	47.45	6.93
Wisconsin	67.20	-3.03	32.90	3.61	63.16	-4.54	35.28	4.65	79.89	-1.34	21.82	2.74	51.24	-3.71	46.89	2.50
Wyoming	63.18	-2.91	31.34	2.27	65.69	-0.23	28.90	0.85	N/A	N/A	N/A	N/A	58.35	-11.07	36.38	5.56
Puerto Rico	40.71	-3.38	58.18	3.10	33.64	-2.30	65.13	-1.49	41.61	-2.68	57.58	3.05	39.69	-5.75	58.99	4.73

N/A= Not applicable.

1. The bold and shaded font indicates statistical significance ($p < 0.05$).

2. Levels of urbanization are defined as follows: Rural consists of American Community Survey geographic components "not in metropolitan or micropolitan statistical area" and "in micropolitan statistical area"; suburban includes "in metropolitan statistical area—not in principal city" and central city includes "in metropolitan statistical area—in principal city."

Source: American Community Survey, 2009 and 2010.

Data

The analysis is based on U.S. Census Bureau estimates from the 2008, 2009, and 2010 American Community Survey. Tables were produced by aggregating information from detailed tables available on American Factfinder.¹⁸ These estimates are meant to offer perspective on children's health insurance, but because they are based on survey data, caution must be used in comparing across years or places, as the margin of error may indicate that seemingly disparate numbers fall within sampling error. All differences highlighted in this brief are statistically significant at the 95 percent level.

ENDNOTES

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