## NUMBER OF UNINSURED AMERICANS IS 7.2 MILLION HIGHER THAN WHEN PRESIDENT BUSH TOOK OFFICE

Highlights from the Census Bureau's Update on U.S. Health Insurance Coverage

#### National:

Since 2000, the ranks of uninsured Americans have grown by 7.2 million. This represents an 18.8 percent increase in the number of uninsured over the economic cycle between 2000 and 2007 (Chart 1). The number of uninsured fell in 2007 for the first time since President Bush was elected.

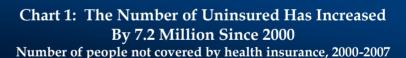
**Nearly one-in-nine children are growing up without health insurance.** Approximately 11 percent of all children – 8.1 million children – did not have health insurance in 2007. This represents a decline of 236,000 since the year 2000. This decline is due entirely to expansions in the public Medicaid/SCHIP program. Child enrollment in the Medicaid program has increased by 5.8 million since 2000, while private health insurance coverage of children has dropped by 3.0 million over the same period.

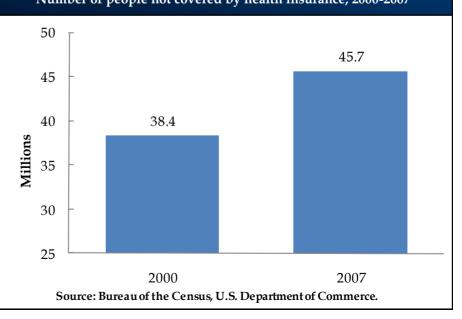
**Minorities are more likely than whites to be without health insurance.** The percentage of Hispanics and African-Americans without health insurance was particularly high relative to whites and other ethnic groups. Almost one-third of Hispanics and one-fifth of African-Americans were uninsured in 2007. The Hispanic uninsured rate fell to 32.1 percent in 2007 from 34.1 percent in 2006, and the black uninsured rate fell to 19.5 percent in 2007 from 20.5 percent in 2006.

**Declines in private coverage continue**. The percentage of Americans covered by private and employer-provided insurance dropped again in 2007 (**Chart 2**). Private coverage has now declined in seven consecutive years. Only 67.5 percent of Americans drew on private sources for any of their insurance coverage during 2007. This is down from 72.6 percent in 2000. The majority of this shift is due to declines in employer-provided insurance, which now covers less than 60 percent of the population.

Only expansion of government coverage prevented further growth in the uninsured during 2007. According to Census Bureau figures, the number of Americans covered by public health insurance grew to 27.8 percent of the population in 2007, counterbalancing declines in private coverage. The number of Americans receiving health insurance from public sources has increased by 14 million since the year 2000, even as private coverage has dropped. The majority of coverage growth is due to expansions in the Medicaid and the State Children's Health Insurance Program (SCHIP).

Steep increases in private insurance premiums have played an important role in declining employer-sponsored coverage. Insurance premiums charged to employers have increased by 98 percent since the year 2000, almost five times the rate of overall inflation. These cost increases have





### FACT SHEET: HEALTH INSURANCE IN AMERICA

caused many employers to drop insurance coverage, and have increased cost pressures on those employees who are offered insurance. In 2007, the average worker contribution for employer-provided family coverage grew to \$273 per month, more than double the average contribution of \$135 per month in 2000. Meanwhile, workers' wages grew by only 24 percent over the same period.

Nearly half of all of the uninsured work full time. The ranks of the uninsured in 2007 included 26.8 million Americans who had worked at some time during the year; among those were 21.1 million people who worked full-time (35 or more hours per week in the majority of weeks they worked in 2007.) Another 5.8 million Americans during 2007 who were without health insurance worked part-time.

# The number of uninsured fell from the record level set in 2006. The num-

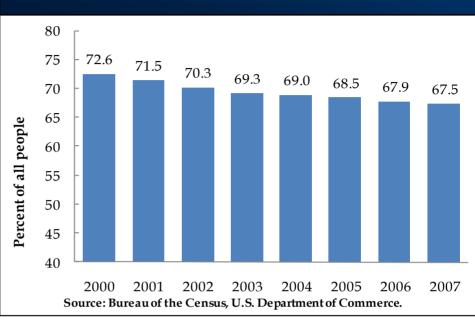
ber of Americans without health insurance declined to 45.7 million in 2007. This represents a drop of 1.3 million from the record level set in 2006, which was the highest level at any point since the Census Bureau began collecting comparable data starting in 1987.

#### States:

Following Census guidance on how to utilize and compare state level data, this report compares the two-year average for 1999-2000, the last years of the Clinton Administration, with the two-year average for 2006-2007, to gauge state health insurance coverage trends under President Bush. Over that period:

**Two-thirds of all states saw the number of uninsured increase.** Between 1999/2000 and 2006/2007, 32 states experienced a statistically significant increase in the number of uninsured, and 25 states also showed a statistically significant increase in the percentage of uninsured. Texas was the state with the largest increase in the number of uninsured (nearly 1.3 million). Mississippi and Missouri experienced the largest increases in the percentage of people uninsured (5.7 and 5.2 percentage points, respectively). The percentage of people without health insurance in Oregon and Tennessee increased by 4.6 and 4.1 percentage points, respectively. The other states with a 3.0 or more percentage point increase were Arkansas, Florida, Georgia, Maryland, Nebraska, New Jersey, North Carolina, and Rhode Island.

**Few states saw increases in health insurance coverage.** Only New York and the District of Columbia experienced a statistically significant reduction in both the number and percentage of uninsured. Washington, Maine, and Idaho saw a statistically significant reduction in the percentage of uninsured, but no significant change in the number of uninsured.



**Chart 2: A Declining Percentage of People Have** 

**Private Health Insurance** 

Percentage of population with private health insurance, 2000-2007

Table 1: Number of People without Health Insurance Coverage for theEntire Year, By State, 1999-2000 and 2006-2007						
		, Dy Otat	<i>c, 1999 2000 u</i>	iia 200	0 2007	
State	2-year average (1999-2000)		2-year averag (2006-2007)	e	Change (2006-2007 average less 199 2000 average) <sup>1</sup>	
	Thousands	(Rate)	Thousands	(Rate)	Thousands	(Rate)
United States	38,597	(13.9)	46,326	(15.5)	7,729 *	(1.7) *
Alabama	564	(12.9)	619	(13.6)	55	(0.7)
Alaska	115	(18.3)	116	(17.4)	1	(-0.9)
Arizona	915	(17.8)	1,237	(19.6)	322 *	(1.8)
Arkansas	362	(13.7)	486	(17.5)	124 *	(3.7) *
California	6,307	(18.6)	6,702	(18.5)	395 *	(-0.1)
Colorado	629	(14.5)	813	(16.8)	184 *	(2.3) *
Connecticut	302	(8.9)	326	(9.4)	23	(0.5)
Delaware	71	(9.2)	101	(11.7)	29 *	(2.5) *
District of Columbia	76	(13.7)	61	(10.6)	-15 *	(-3.2) *
Florida	2,753	(17.4)	3,738	(20.7)	986 *	(3.3) *
Georgia	1,144	(14.3)	1,660	(17.6)	516 *	(3.3) *
Hawaii	116	(9.5)	103	(8.2)	-13	(-1.3)
Idaho	209	(16.5)	218	(14.6)	9	(-1.9) *
Illinois	1,601	(13)	1,738	(13.7)	136 *	(0.7)
Indiana	591	(9.9)	732	(11.6)	141 *	(1.7) *
lowa	219	(7.6)	291	(9.9)	72 *	(2.2) *
Kansas	286	(10.9)	340	(12.5)	55 *	(1.6)
Kentucky	499	(12.7)	605	(14.6)	106 *	(1.9) *
Louisiana	831	(19.2)	848	(20.2)	18	(1)
Maine	135	(10.7)	119	(9.1)	-16	(-1.6) *
Maryland	518	(10)	769	(13.8)	251 *	(3.7) *
Massachusetts	545	(8.7)	498	(7.9)	-46	(-0.8)
Michigan	906	(9.1)	1,097	(11)	191 *	(1.9) *
Minnesota	347	(7.1)	454	(8.8)	106 *	(1.7) *
Mississippi	390	(14.1)	573	(19.8)	182 *	(5.7) *
Missouri	428	(7.7)	750	(12.9)	322 *	(5.2) *
Montana	151	(16.9)	153	(16.4)	2	(-0.6)
Nebraska	148	(8.8)	225	(12.8)	77 *	(4) *
Nevada	355	(17.4)	469	(18.4)	114 *	(1)
New Hampshire	104	(8.3)	144	(11)	40 *	(2.6) *
New Jersey	974	(11.7)	1,344	(15.6)	370 *	(3.9) *
New Mexico	434	(23.9)	441	(22.7)	7	(-1.2)
New York	2,930	(15.6)	2,590	(13.6)	-339 *	(-2) *
North Carolina	1,049	(13.3)	1,547	(17.2)	498 *	(3.9) *
North Dakota	67	(10.7)	68	(11.1)	2	(0.4)
Ohio	1,141	(10.2)	1,230	(10.9)	89	(0.7)
Oklahoma	568	(17)	646	(18.4)	78 *	(1.4)
Oregon	436	(12.7)	648	(17.3)	212 *	(4.6) *
Pennsylvania	943	(7.8)	1,206	(9.8)	264 *	(1.9) *
Rhode Island	69	(6.7)	102	(9.7)	33 *	(3.1) *
South Carolina	518	(13.3)	696	(16.2)	178 *	(2.8) *
South Dakota	75	(10.3)	86	(11)	11	(0.7)
Tennessee	557	(9.9)	846	(14)	289 *	(4.1) *
Texas	4,557	(22.3)	5,833	(24.8)	1,276 *	(2.6) *
Utah	271	(12.2)	391	(15.1)	120 *	(2.9) *
Vermont	56	(9.3)	66	(10.7)	10 *	(1.4)
Virginia	788	(11.4)	1,071	(14.1)	283 *	(2.7) *
Washington	765	(13.2)	741	(11.6)	-23	(-1.6) *
West Virginia	255	(14.5)	249	(13.8)	-5	(-0.7)
Wisconsin	458	(8.5)	466	(8.5)	8	(0)
Wyoming	72	(14.8)	73	(14.1)	1	(-0.7)

## FACT SHEET: HEALTH INSURANCE IN AMERICA

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

<sup>1</sup>Details may not sum to totals because of rounding Source: US Census Bureau, Current Population Survey, 2000, 2001, 2007, and 2008 Annual Social and Economic Supplement

AUGUST 26, 2008