

# JOINT ECONOMIC COMMITTEE

## Fact Sheet

Senator Charles E. Schumer, Chairman  
Congresswoman Carolyn B. Maloney, Vice Chair

### THE NUMBER OF AMERICANS WITHOUT HEALTH INSURANCE ROSE AGAIN IN 2006

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

Both the number of Americans without health insurance coverage and the uninsured as a percentage of the population rose in 2006, according to the latest estimates by the Census Bureau. The number of people without health insurance is the largest on record and has increased in every year since President Bush took office.

#### The National Picture

**Over two million additional Americans were without health insurance in 2006.** The number of Americans without health insurance rose by 2.2 million in 2006 to 47.0 million. The percentage of the population not covered by health insurance rose for

the second consecutive year, increasing by 0.5 percentage points in 2006, to 15.8 percent. The percentage of people not covered by health insurance has not been this high since 1998. More people are without health insurance now than at any point since Census began collecting comparable data in 1987.

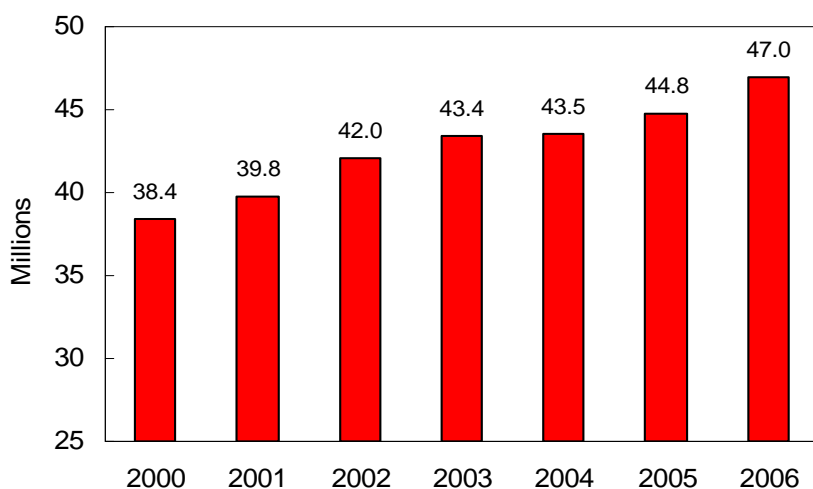
**Since 2000, the ranks of the uninsured have grown by 8.6 million Americans.** The number of uninsured has increased in each of the last six years (**Chart 1**). There are now 8.6 million more Americans without health insurance than there were in 2000 when President Bush took office. That is a 22.3 percent increase in the number of uninsured between 2000 and 2006.

**Growth in the uninsured reflects declines in private coverage.** The percentage of Americans covered by private and employer-provided insurance has now declined in six consecutive years, every year since 2000. Only 67.9 percent of Americans drew on private sources for any of their insurance coverage during 2006. 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 (**Chart 2**).

**Due to declines in private coverage, government programs have become an even more critical safety net.** According to Census Bureau figures, the number of Ameri-

**Chart 1: The Number of Uninsured Has Increased  
By 8.6 Million Since 2000**

Number of people not covered by health insurance, 2000-2006



Source: Bureau of the Census, U.S. Department of Commerce.

cans covered by Medicaid and The Children’s Health Insurance Program (CHIP) has increased by 8.75 million since the year 2000, from 10.6 percent to 12.9 percent of the population. Although Medicaid also assists many adults, the effect of public coverage expansions are especially noticeable among children. Since its creation in 1997, CHIP has helped reduce the uninsured rate of low-income children by about one-third from 22 percent to 15 percent.

**Steep rises in private insurance premiums have played an important role in declining employer-sponsored coverage.**

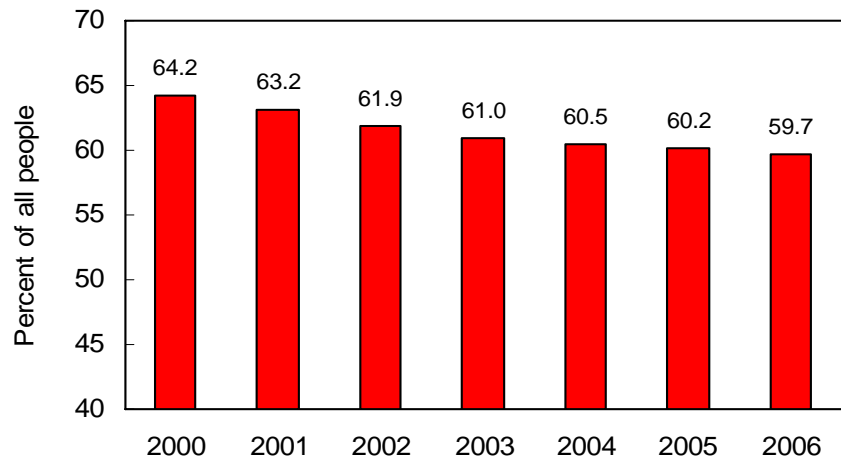
Insurance premiums charged to employers have increased by 87 percent since the year 2000, almost five times the rate of overall inflation. Those cost increases have caused many employers to drop insurance coverage, and have increased cost pressures on those employees who are offered insurance. In 2006, the average worker contribution for employer-provided family coverage grew to \$248 per month, from \$135 per month in 2000. That 84 percent increase is more than four times the rate of worker wage growth over the same period.

**Nearly half of all the uninsured work full time.**

The ranks of the uninsured in 2006 included 27.6 million Americans who had worked at some time during the year. Among those were 22.0 million people who worked full-time (35 or more hours per week in the majority of weeks they worked in 2006). Another 5.6 million Americans who worked part-time during 2006 were without health insurance.

**Over one in nine children are growing up without health insurance.** The total number of uninsured children (under 18) rose by 276,000 to 8.7 million from 2000 to 2006. The percentage of children without health insurance increased for the

**Chart 2: A Declining Percentage of People Have Employer-Sponsored Health Insurance**  
**Percentage of population with employer-sponsored health insurance, 2000-2006**



Source: Bureau of the Census, U.S. Department of Commerce.

second consecutive year, from 10.9 percent in 2005 to 11.7 percent in 2006. Those increases reversed improvements that had occurred between 1998 and 2004, when the number of children not covered by health insurance fell substantially, largely due to success in enrolling low-income children in SCHIP and Medicaid.

**Minorities are more likely to be without health insurance.**

The percentage of Hispanics and blacks without health insurance was particularly high relative to non-Hispanic whites and other ethnic groups. One-third of Hispanics and one-fifth of blacks were uninsured in 2006. The Hispanic uninsured rate rose to 34.1 percent in 2006 from 32.3 percent in 2005, and the black uninsured rate rose to 20.3 percent in 2006 from 18.7 percent in 2005.

**The State Picture**

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 2005-2006, to gauge state health insur-

ance coverage trends under President Bush.

**Two-thirds of all states saw the number of uninsured increase.** Between the 1999-2000 and 2005-2006 periods, 34 states experienced a statistically significant increase in the number of uninsured (**Table 1**) and 26 states also showed a statistically significant increase in the percentage of uninsured (**Table 2**). Texas was the state with the largest increase in the number of uninsured (992,000). Mississippi and Missouri experienced the largest increases in the percentage of people uninsured (4.8 percentage points each). The percentage of people without health insurance in Utah and Arkansas increased by 4.7 and 4.5 percentage points, respec-

tively. The other states with at least a 3 percentage point increase were Delaware, Florida, Georgia, Maryland, New Jersey, North Carolina, Oregon, Rhode Island, South Carolina, and Tennessee.

**Few states saw increases in health insurance coverage.** Only one state experienced a statistically significant reduction in both the number and percentage of uninsured: New York (with declines of 362,000 people and 2.1 percentage points). New Mexico saw a statistically significant reduction in the percentage of uninsured (decline of 2.3 percentage points), but no significant change in the number of uninsured.

**FACT SHEET: HEALTH INSURANCE COVERAGE 2006**

**Table 1: Number of People without Health Insurance Coverage for the Entire Year, By State, 1999-2000 and 2005-2006**

State	1999-2000 average	2005-2006 average	Change (2005-2006 average less 1999-2000 average) <sup>1</sup>
	Thousands	Thousands	Thousands
United States	38,597	45,905	7,308 *
Alabama	564	673	109 *
Alaska	115	111	-4
Arizona	915	1,247	332 *
Arkansas	362	502	140 *
California	6,307	6,774	467 *
Colorado	629	799	169 *
Connecticut	302	353	51
Delaware	71	104	33 *
District of Columbia	76	69	-7
Florida	2,753	3,722	970 *
Georgia	1,144	1,656	512 *
Hawaii	116	110	-5
Idaho	209	220	11
Illinois	1,601	1,753	152 *
Indiana	591	790	199 *
Iowa	219	274	55 *
Kansas	286	307	21
Kentucky	499	569	70 *
Louisiana	831	823	-8
Maine	135	129	-6
Maryland	518	761	244 *
Massachusetts	545	620	75 *
Michigan	906	1,038	132 *
Minnesota	347	441	94 *
Mississippi	390	542	152 *
Missouri	428	720	292 *
Montana	151	152	1
Nebraska	148	201	53 *
Nevada	355	457	102 *
New Hampshire	104	138	34 *
New Jersey	974	1,303	329 *
New Mexico	434	419	-15
New York	2,930	2,568	-362 *
North Carolina	1,049	1,448	399 *
North Dakota	67	72	5
Ohio	1,141	1,213	72
Oklahoma	568	644	76 *
Oregon	436	615	179 *
Pennsylvania	943	1,216	274 *
Rhode Island	69	106	37 *
South Carolina	518	697	178 *
South Dakota	75	90	16 *
Tennessee	557	803	246 *
Texas	4,557	5,549	992 *
Utah	271	428	157 *
Vermont	56	67	12 *
Virginia	788	978	191 *
Washington	765	787	23
West Virginia	255	275	20
Wisconsin	458	495	37
Wyoming	72	75	3

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

<sup>1</sup>Details may not sum to totals because of rounding

Source: Bureau of the Census, U.S. Department of Commerce.

**FACT SHEET: HEALTH INSURANCE COVERAGE 2006**

**Table 2: Percent of People without Health Insurance Coverage for the Entire Year, By State, 1999-2000 and 2005-2006**

State	1999-2000 average	2005-2006 average	Change (2005-2006 average less 1999-2000 average)
	Percent	Percent	Percentage points
United States	13.9	15.5	1.6 *
Alabama	12.9	14.9	2.0 *
Alaska	18.3	16.9	-1.4
Arizona	17.8	20.2	2.4 *
Arkansas	13.7	18.2	4.5 *
California	18.6	18.8	0.2
Colorado	14.5	16.9	2.4 *
Connecticut	8.9	10.2	1.3
Delaware	9.2	12.2	3.0 *
District of Columbia	13.7	12.4	-1.4
Florida	17.4	20.7	3.3 *
Georgia	14.3	18.0	3.7 *
Hawaii	9.5	8.7	-0.8
Idaho	16.5	15.1	-1.4
Illinois	13.0	13.9	0.9
Indiana	9.9	12.7	2.8 *
Iowa	7.6	9.4	1.8 *
Kansas	10.9	11.3	0.4
Kentucky	12.7	13.9	1.2
Louisiana	19.2	19.8	0.6
Maine	10.7	9.8	-0.9
Maryland	10.0	13.6	3.6 *
Massachusetts	8.7	9.8	1.1
Michigan	9.1	10.4	1.3 *
Minnesota	7.1	8.6	1.5 *
Mississippi	14.1	18.8	4.8 *
Missouri	7.7	12.5	4.8 *
Montana	16.9	16.4	-0.5
Nebraska	8.8	11.4	2.6 *
Nevada	17.4	18.3	0.9
New Hampshire	8.3	10.6	2.3 *
New Jersey	11.7	15.0	3.3 *
New Mexico	23.9	21.6	-2.3 *
New York	15.6	13.5	-2.1 *
North Carolina	13.3	16.6	3.3 *
North Dakota	10.7	11.6	0.9
Ohio	10.2	10.7	0.5
Oklahoma	17.0	18.4	1.4
Oregon	12.7	16.7	4.0 *
Pennsylvania	7.8	9.9	2.1 *
Rhode Island	6.7	10.1	3.5 *
South Carolina	13.3	16.6	3.3 *
South Dakota	10.3	11.7	1.4
Tennessee	9.9	13.6	3.7 *
Texas	22.3	24.1	1.8 *
Utah	12.2	16.9	4.7 *
Vermont	9.3	10.9	1.6
Virginia	11.4	13.1	1.7 *
Washington	13.2	12.5	-0.7
West Virginia	14.5	15.2	0.7
Wisconsin	8.5	9.1	0.6
Wyoming	14.8	14.6	-0.2

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

Source: Bureau of the Census, U.S. Department of Commerce.