FP-12-16 Health Insurance Coverage of U.S. Children, 2010

Seth Williams

Follow this and additional works at: https://scholarworks.bgsu.edu/ncfmr_family_profiles

Part of the Family, Life Course, and Society Commons

Repository Citation

This Report is brought to you for free and open access by the Sociology at ScholarWorks@BGSU. It has been accepted for inclusion in National Center for Family and Marriage Research Family Profiles by an authorized administrator of ScholarWorks@BGSU.
Health insurance coverage is integral to the well-being of American children, providing greater access to basic health care services and the timely treatment of illness. Recent policy efforts have been expanded to provide coverage to a broader number of children.

Trends in Children's Health Insurance Coverage

- Figure 1 shows that the percentage of children who are uninsured in the United States has declined over the past decade, from 12% in 2000 (National Kids Count Program) to 8% in 2010. Despite this decline, nearly 6 million children remain without health care coverage.
- Increasingly, children rely on public coverage. In 2000, nearly one-fifth of children relied on public coverage versus roughly one-third in 2010. The share of children covered under private insurance fell from 70% to 60% in the last decade.


Note: Public coverage includes Children's Health Insurance Program (CHIP), Medicaid, Medicare, VA Health Care and individual state health plans. Also includes those covered by more than one public plan and no private coverage.

Health Insurance Coverage by Race, Ethnicity, and Nativity of Child

- Figure 2 shows that the level and types of coverage among children vary by nativity and race-ethnicity.
  - Foreign-born Hispanic children have the highest rate of non-coverage (47%), whereas native-born Whites and Asians have the lowest rates of non-coverage (6%).
  - Native-born Hispanics (11%) are more often uninsured than are native Whites (6%), Blacks (7%), or Asians (6%).
  - Private insurance is most common among White (74%) and Asian (74%) native-born children.

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2010
Health Insurance Coverage by Family Structure

- Children living in father only households are at the greatest risk of lacking coverage (12%), whereas children in married households and female same-sex cohabiting households are the least likely to be uninsured (7%), as shown in Figure 3.
- Private coverage is most common (74%) in married-couple households and relatively uncommon among different-sex cohabiting couples (34%).
- Public coverage is most common among single mother (53%) and different-sex cohabiting couples (56%), and only one-fifth of married couple households rely on public insurance coverage.

Figure 3. Health Insurance Coverage of U.S. Children by Family Structure, 2010

<table>
<thead>
<tr>
<th>Married Cohabitng Households</th>
<th>Single-Parent Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Different-Sex Couples</td>
<td>Male Same-Sex Couples</td>
</tr>
<tr>
<td>Female Same-Sex Couples</td>
<td>Father Only</td>
</tr>
<tr>
<td>Mother Only</td>
<td></td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2010

Health Insurance Coverage by Educational Attainment of Household Head

- Figure 4 illustrates an education gradient; as the education of the household head increases, non-coverage and public coverage of children decrease.
  - One in 6 children in households headed by an adult with less than a high school education is uninsured (16%) in contrast to only 3% among children in households with a college graduate head.
  - Children in households headed by adults with a Bachelor’s degree are most likely to have private coverage (89%), and only one-fifth (21%) of children in households headed by an adult without a high school degree have private insurance.

Figure 4. Health Insurance Coverage of U.S. Children, 2010 by Educational Attainment of Household Head

<table>
<thead>
<tr>
<th>Less than HS</th>
<th>HS / GED</th>
<th>Some College</th>
<th>Bachelors Degree +</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uninsured</td>
<td>Public Coverage</td>
<td>Private Coverage</td>
<td></td>
</tr>
<tr>
<td>16%</td>
<td>73%</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>63%</td>
<td>43%</td>
<td>31%</td>
<td>8%</td>
</tr>
<tr>
<td>21%</td>
<td>47%</td>
<td>62%</td>
<td>89%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2010