



Fast Facts from EBRI

Contact: John MacDonald, EBRI, (202) 775-6349, macdonald@ebri.org
FFE 103, Oct 16, 2008

How Many Children Do Not Have Health Insurance?

WASHINGTON—How many children in the United States are uninsured?

The September 2008 *EBRI Issue Brief*, published by the nonpartisan Employee Benefit Research Institute (EBRI), answers this and other questions about the sources of health insurance and characteristics of the uninsured.

Overall, the *Issue Brief* reports that 11 percent of all children—or 8.1 million children—were uninsured in 2007. The numbers represent a slight decrease from 2006, when 11.7 percent of all children—or 8.7 million children—were uninsured. This decrease in uninsured children (those under age 18) from 2006 to 2007 was due at least in part to an increase in enrollment in public-sector programs such as Medicaid and the State Children’s Health Insurance Program (S-CHIP).

Here are some additional details about uninsured children in 2007:

- More than 62 percent of all uninsured children were in low-income families (with income below 200 percent of the federal poverty level).
- Most uninsured children were in families whose family head was employed full-time and full-year (66.4 percent). See details below.
- In families where the family head worked part time or experienced some unemployment, the probability of being uninsured was higher than average.

Children Under Age 18 Without Health Insurance, by Work Status of Family Head (2007)

- Full-time, full-year: 66.4%
- Nonworker: 14.8%
- Part-time, part-year: 4.9%
- Full-time, part-year: 7.1 %
- Part-time, full year: 6.8 %

In addition, the *Issue Brief* reports that younger adults are more likely than older adults to be uninsured. Thirty-five percent of men ages 21–24 and 28.8 percent of women ages 21–24 were uninsured in 2007. This compares with 16.8 percent of men ages 45–54 and 14.2 percent of women ages 45–54 who were uninsured in 2007.

The *EBRI Issue Brief* focuses solely on the nonelderly population because this group can receive health insurance coverage from a number of different sources, and because Medicare covers nearly all of the elderly population (age 65 and over). The estimates presented in the EBRI study, while based on Census Bureau data, differ from those published by the Census because of EBRI’s focus on the nonelderly. The full *Issue Brief* is available at www.ebri.org/pdf/briefspdf/EBRI_IB_09a-2008.pdf

Fast Facts from EBRI is issued by the nonpartisan Employee Benefit Research Institute (EBRI) to highlight benefits information that may be of current interest. Established in 1978, EBRI is an independent nonprofit organization committed exclusively to data dissemination, policy research, and education on economic security and employee benefits. EBRI does not take policy positions and does not lobby. www.ebri.org