



Health Insurance Coverage in New York, 2004–2005

N O V E M B E R 2 0 0 7

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Highlights

COVERAGE, 2004–2005

General health insurance coverage patterns in New York are consistent: most of the uninsured are working adults or from low-income families, New York City has a greater share of uninsured people than does the rest of the state, and 40 percent of the uninsured in the state are already eligible for a public program.

- Seventeen percent of non-elderly residents of New York City and 14 percent of non-elderly residents of New York State are uninsured.* There are 1.2 million uninsured non-elderly persons in New York City and 2.2 million uninsured non-elderly persons in New York State.
 - *These estimates reflect new methodological changes and adjustments to the data and are not comparable to previous years' estimates.* (See page iv for a description of these changes.)
- New York State's uninsured are largely working adults or individuals from low-income families:
 - Nearly two-thirds (63%) of the uninsured have family income no greater than 200 percent of the federal poverty level (FPL).
 - More than three-quarters (78%) of the uninsured are workers or their dependents.
 - Low-income workers (those with family incomes no greater than 200% FPL) represent 51 percent of uninsured workers, and workers in small firms (< 25 workers) or who are self-employed make up 50 percent of uninsured workers.
 - Over 85 percent of uninsured workers are employed in “low-ESI firms,” firms in which less than 75 percent of workers have job-based coverage.
 - More than a quarter of uninsured workers (28%), however, have incomes greater than 300 percent FPL, and more than one-fifth (22%) work in firms with 1,000 or more workers.
- Coverage patterns vary in New York City and in the rest of the state. Residents outside New York City are more likely to have employer-sponsored insurance and are less likely to have public coverage or to be uninsured.
- An estimated 0.9 million, or 40 percent, of the 2.2 million uninsured New Yorkers are eligible for an existing public health insurance program.

* “Non-elderly” includes all individuals under age 65. Data in this publication are for the non-elderly.

Methodology

Data presented in this report (including a lower estimate of the number of uninsured) differ from estimates in earlier reports because of Census Bureau revisions to the Current Population Survey (CPS) and because of adjustments we have made to try to more accurately represent the distribution of health insurance coverage. These changes are described below and in more detail on page 53.

DATA SOURCE

Data shown are from the 2005 and 2006 Annual Social and Economic Supplements (ASEC) to the CPS and reflect revisions to CPS health insurance estimates made by the Census Bureau in August 2006 and March 2007. (See <http://www.census.gov/hhes/www/hlthins/usernote/usernote3-21rev.html> for a discussion of the most recent revisions.) Coverage tabulations in this publication are based on a two-year merge of data for 2004 and 2005. Eligibility tabulations are based on data for 2005. (See “Sources,” page 52, for a more detailed explanation.)

ADJUSTMENT FOR THE UNDERREPORTING OF PUBLIC COVERAGE

The data presented in this analysis have been adjusted for the underreporting of public coverage on the CPS. Data presented before 2007 do not reflect this adjustment. For a detailed description of this adjustment, see “Notes on CPS Methodology and Explanations,” page 53.

CHANGE IN COVERAGE HIERARCHY METHODOLOGY

See “Notes on CPS Methodology and Explanations,” page 53, for a detailed explanation of differences between the coverage hierarchy used in this publication and the hierarchy used in versions published before 2005.

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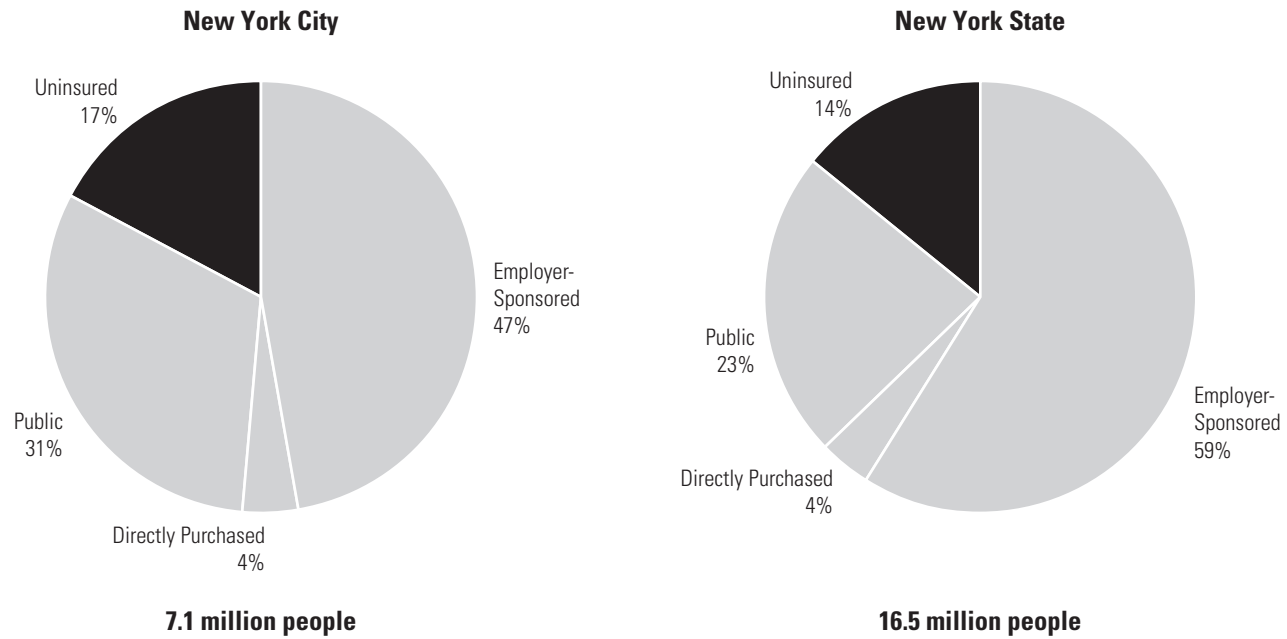
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Section I

Overview of Coverage in
New York City, Rest of State,
and New York State,
2004–2005

Figure 1

Distribution of Health Insurance Coverage, New York City and New York State, 2004–2005

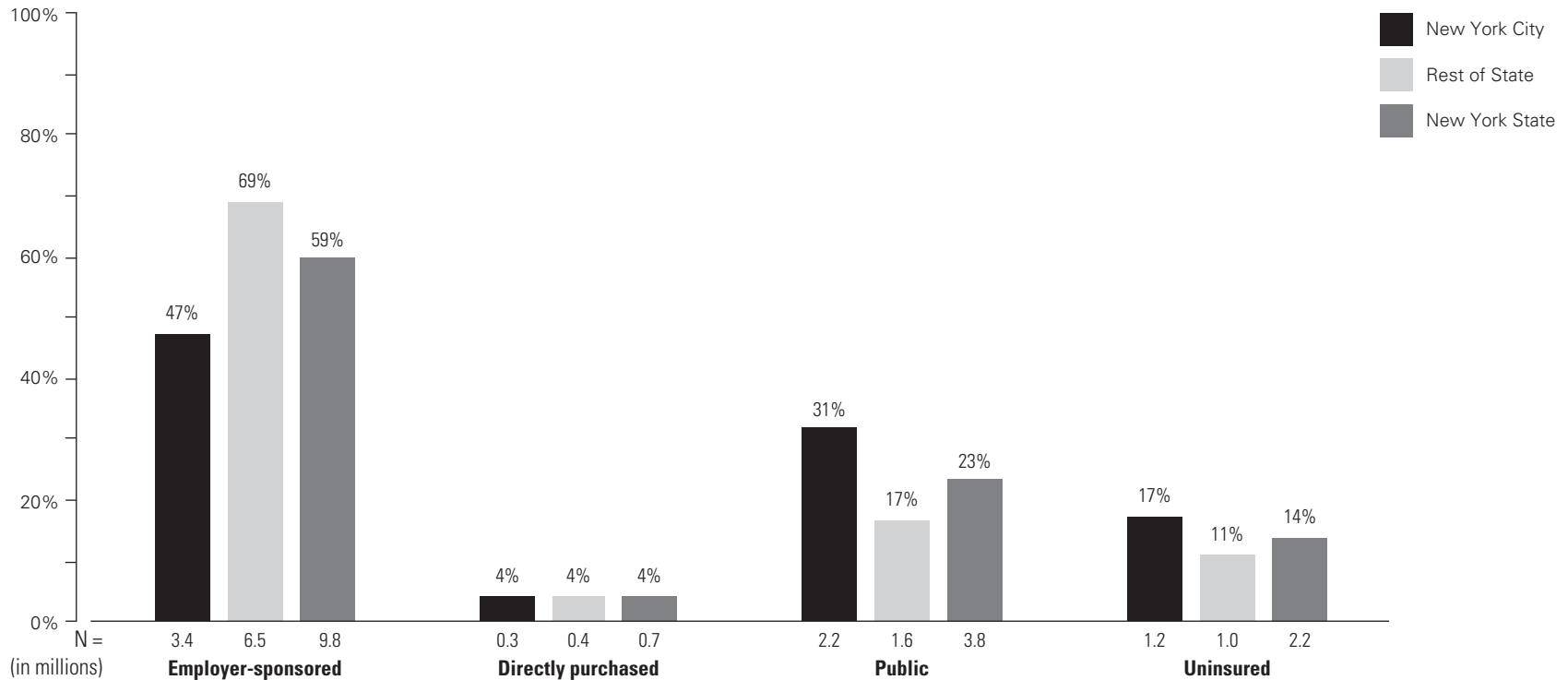


Note: Data include all persons below age 65. Figures may not sum to 100% due to rounding.

One in seven New York State residents lacks health insurance. There are 1.2 million uninsured residents in New York City and 2.2 million uninsured in New York State.

Figure 2

Distribution of Health Insurance Coverage, New York City, Rest of State, and New York State, 2004–2005

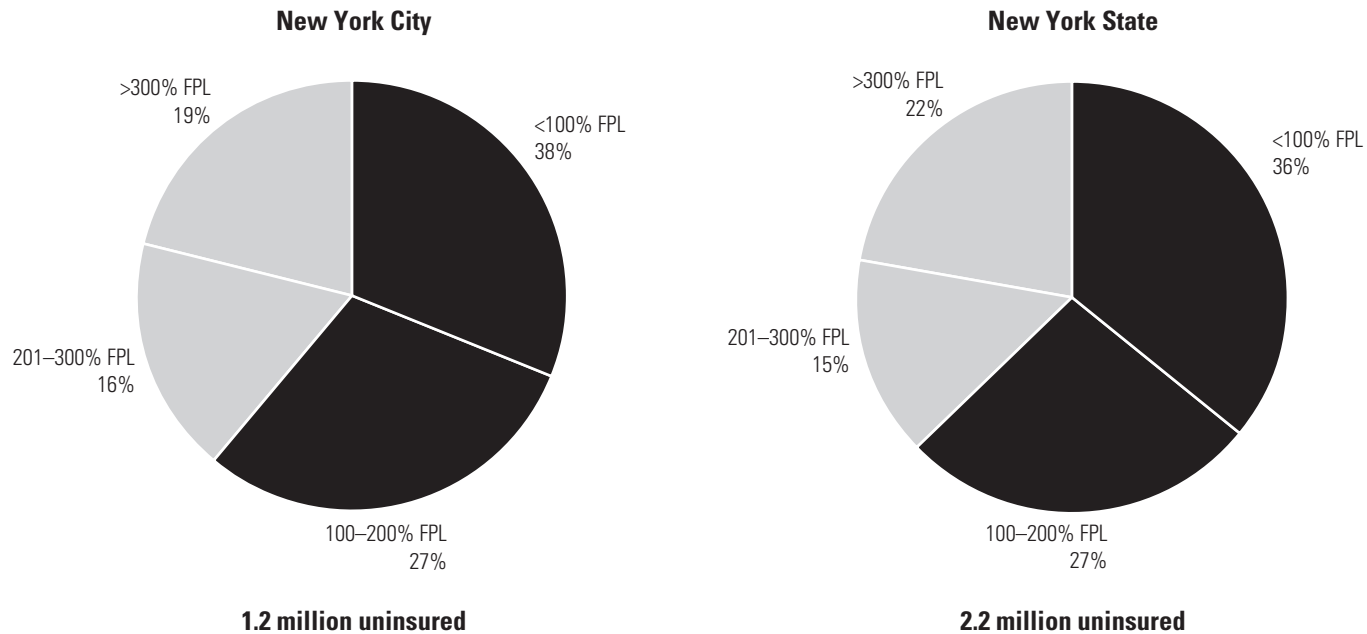


Note: Data include all persons below age 65.

New Yorkers outside New York City have higher rates of employer-sponsored coverage than those who reside in New York City. While lower rates of job-based coverage in New York City are partially offset by higher rates of public coverage, rates of uninsurance in New York City remain higher than those in the rest of the state.

Figure 3

Percent of Total Uninsured by Family Income, New York City and New York State, 2004–2005

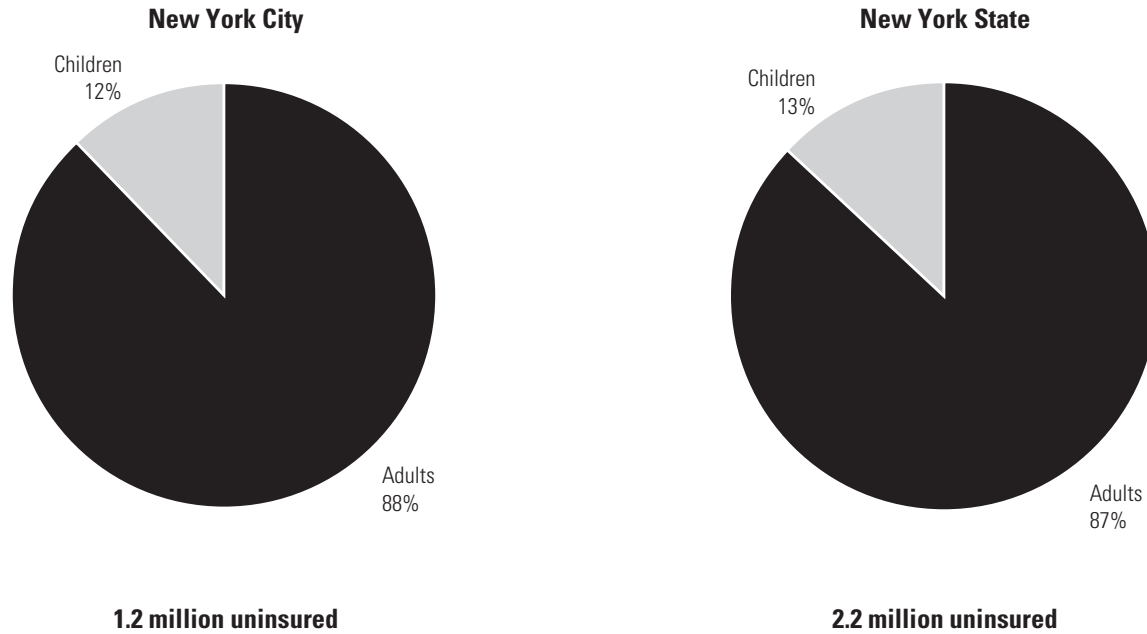


Note: Data include all persons below age 65. “Low-income” is defined here as income no greater than 200% FPL (in 2005, \$39,942 for a family of four).

Over 60 percent of the uninsured in New York State and New York City are from low-income families. Of these, more than half are from families with incomes below 100 percent of the federal poverty level. Uninsured New York City residents make up slightly more than half (54%) of the total uninsured in New York State.

Figure 4

Percent of Total Uninsured by Age, New York City and New York State, 2004–2005

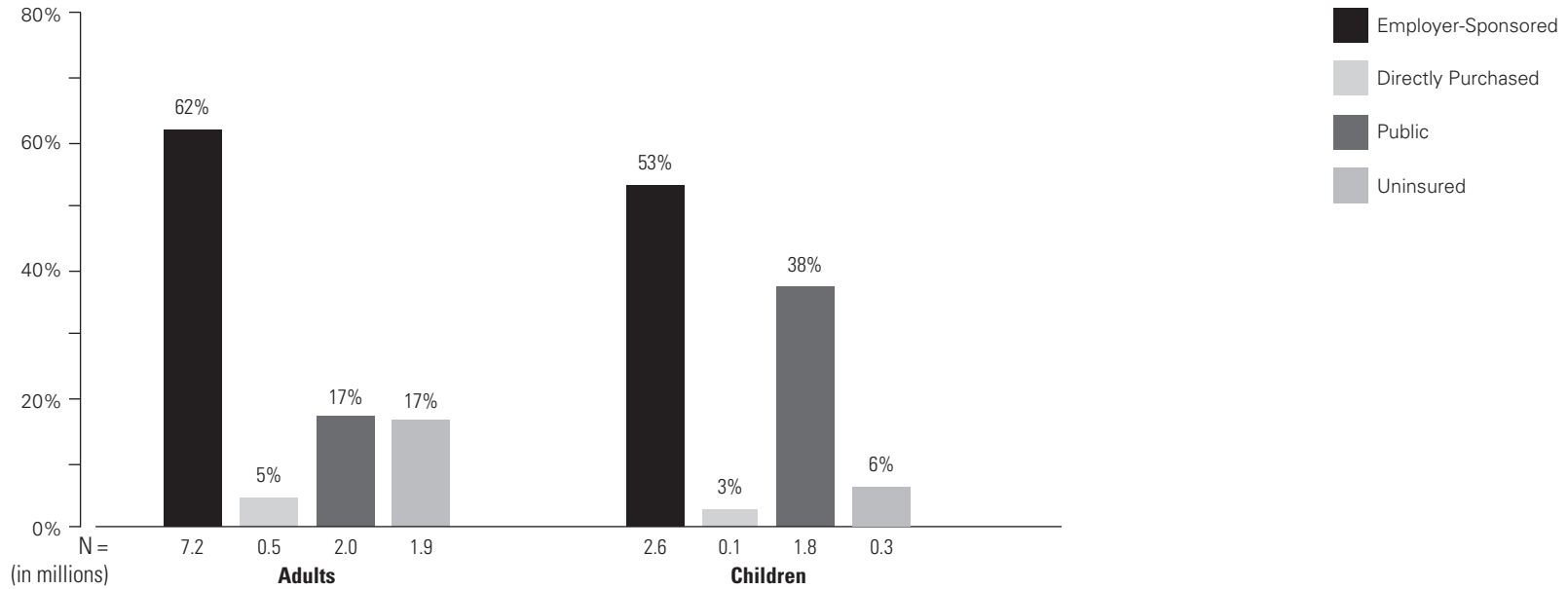


Note: Data include all persons below age 65. Children are defined as persons aged 0–18 and adults as persons aged 19–64.

Adults make up a disproportionate share of the uninsured. About 1.9 million adults are uninsured in New York State, and 1.1 million of these adults reside in New York City. Statewide, about 300,000 children are uninsured, and just under half of them reside in New York City.

Figure 5

Distribution of Health Insurance Coverage by Age, New York State, 2004–2005

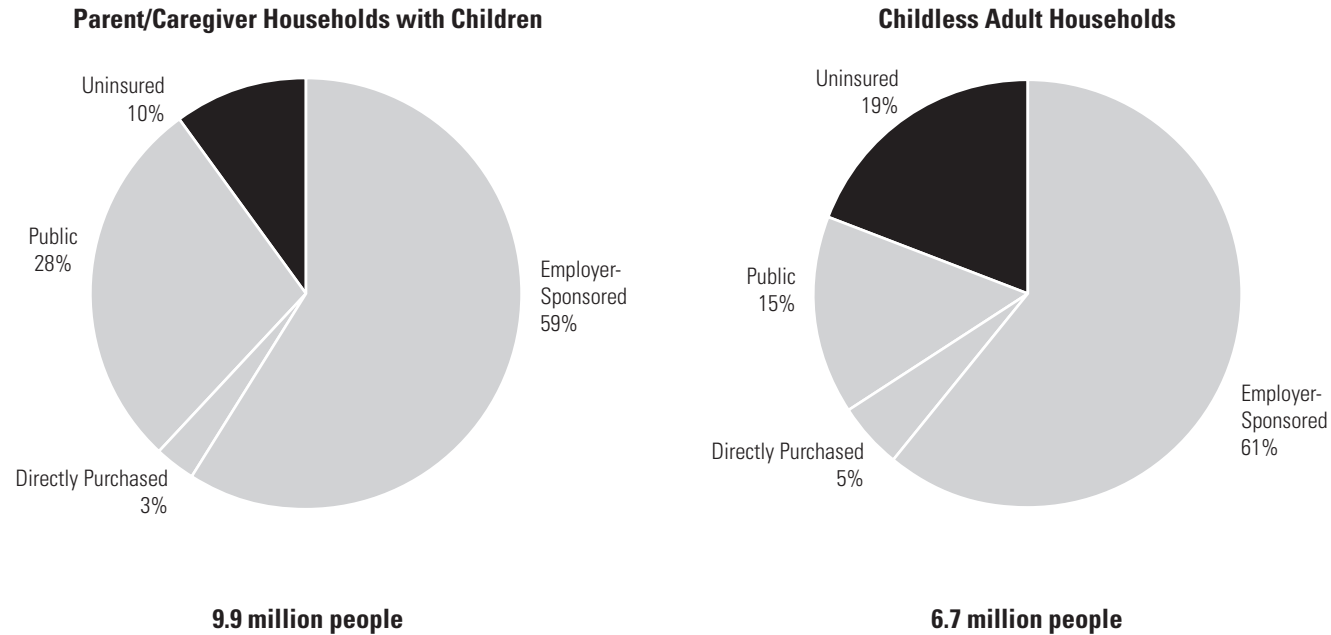


Note: Data include all persons below age 65. Children are defined as persons aged 0–18 and adults as persons aged 19–64.

One in six adults in New York State is uninsured. While children are less likely than adults to have employer-sponsored coverage, the rate of uninsurance among adults is nearly three times that of children, in large part because adults are less likely to be enrolled in public coverage.

Figure 6

Distribution of Health Insurance Coverage by Household Type, New York State, 2004–2005

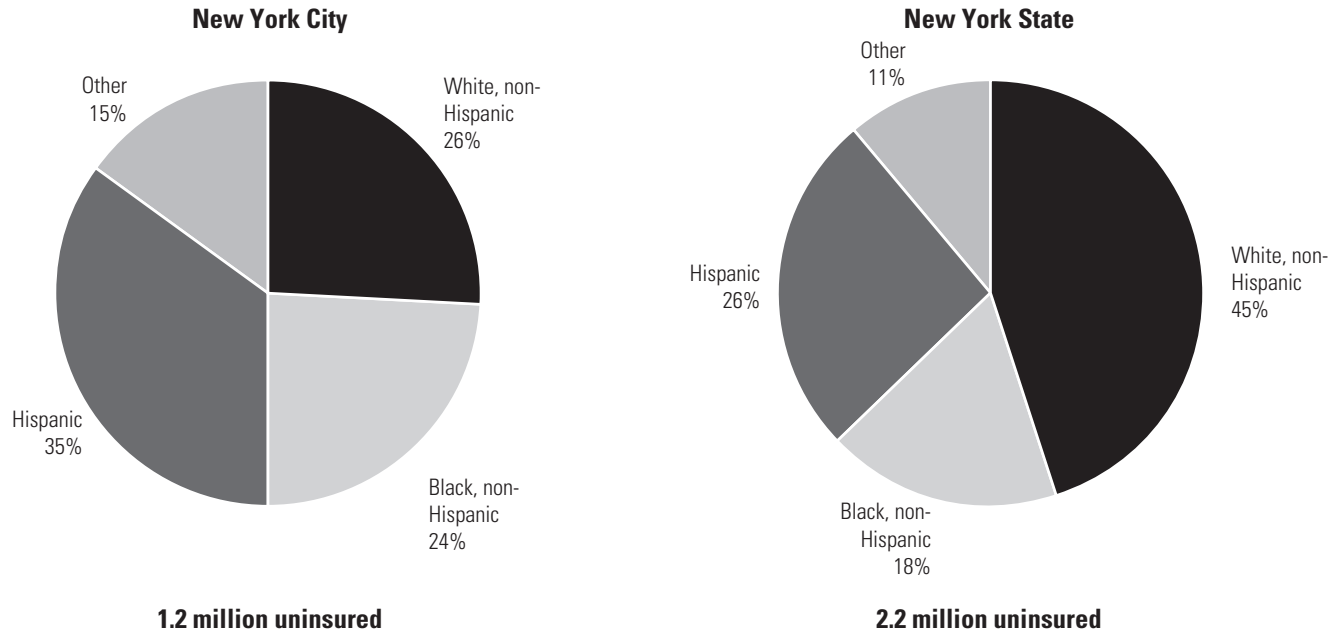


Note: Data include all persons below age 65.

Individuals in households with parents/other caregivers with children are less likely to be uninsured than those in childless adult households. This is largely because parents and children are more likely than childless adults to be eligible for Child Health Plus, Family Health Plus, or Medicaid. Close to 2.8 million individuals in parent/caregiver households are enrolled in public coverage.

Figure 7

Percent of Total Uninsured by Race/Ethnicity, New York City and New York State, 2004–2005

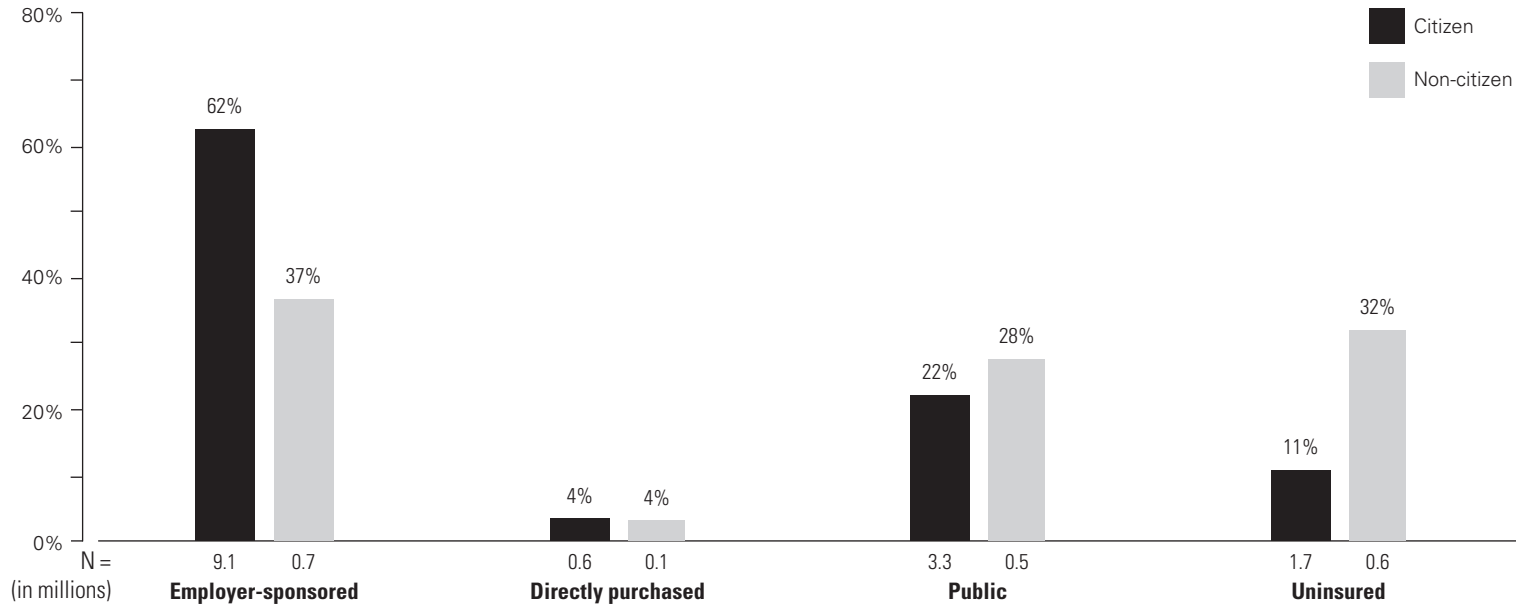


Note: Data include all persons below age 65.

Just over one-third of the uninsured in New York City are Hispanic. Hispanics are more likely to be uninsured than other racial or ethnic groups in New York State and New York City. They have the lowest rates of employer-sponsored coverage and are about half as likely as whites to have coverage through an employer. In New York City, 45 percent of Hispanics are enrolled in Medicaid or SCHIP, but this is not enough to offset low rates of employer coverage. About one-fifth of Hispanics, or over 400,000 persons, are uninsured.

Figure 8

Distribution of Health Insurance Coverage by Citizenship Status, New York State, 2004–2005

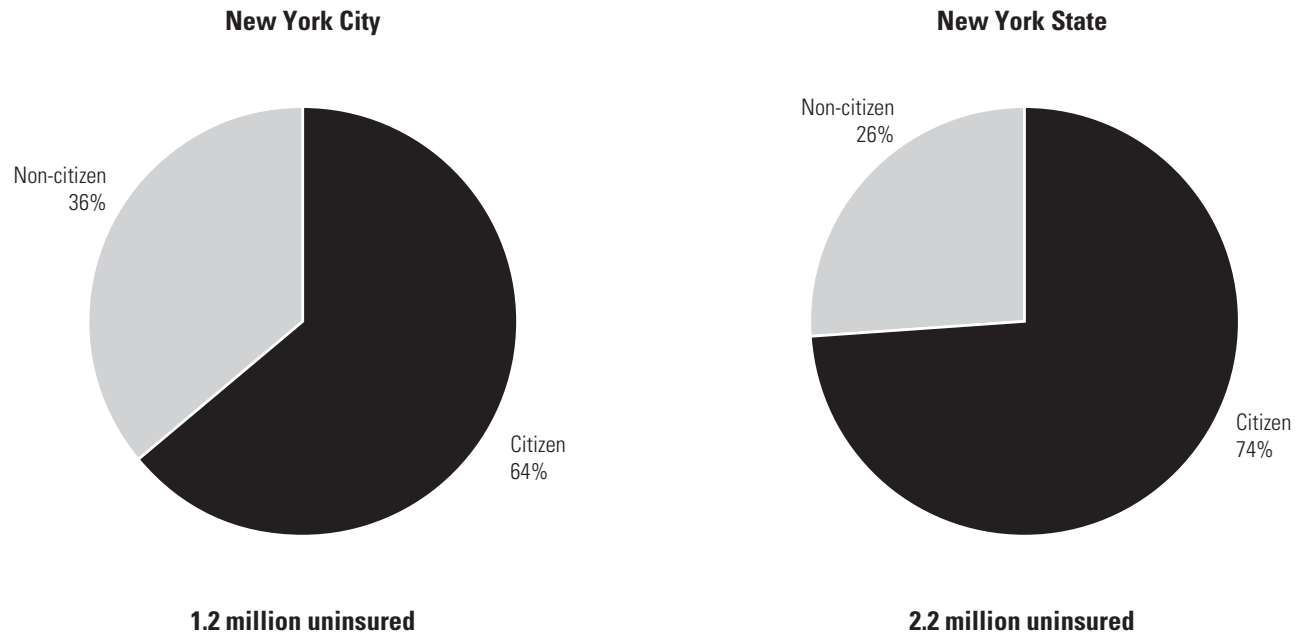


Note: Data include all persons below age 65.

Non-citizens in New York State are much less likely than citizens to receive coverage through an employer. While higher rates of public coverage among non-citizens help offset lower rates of job-based coverage, nearly one-third of all non-citizens in New York State are uninsured.

Figure 9

Percent of Total Uninsured by Citizenship Status, New York City and New York State, 2004–2005

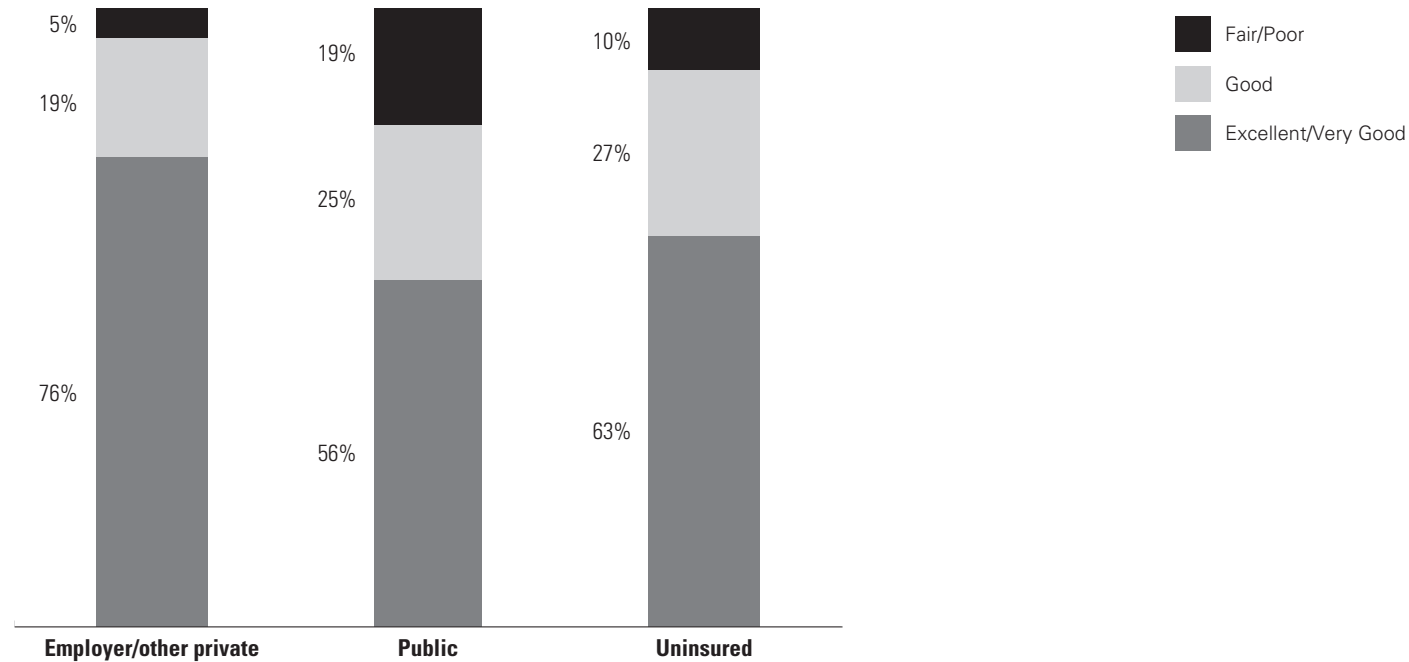


Note: Data include all persons below age 65.

Non-citizens make up over one-third of all uninsured in New York City and just over one-quarter of all uninsured in New York State. Non-citizens make up a larger share of the uninsured in New York City in part because they make up a larger share of the total population there. Public coverage provides an important safety net for non-citizens in New York City, and three in ten are enrolled in Child Health Plus, Medicaid, or Family Health Plus.

Figure 10

Health Status within Health Insurance Coverage Types, New York State, 2004–2005

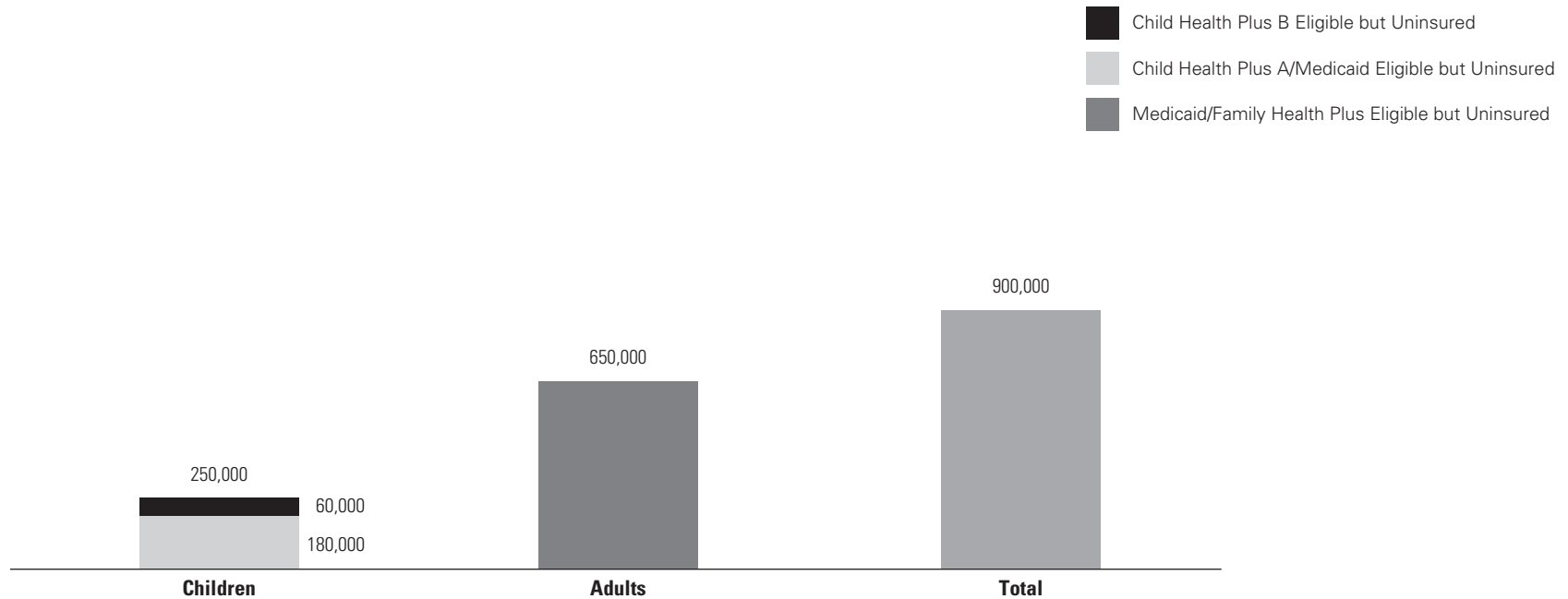


Note: Data include all persons below age 65. "Employer/other private" includes employer-sponsored and directly purchased coverage.

Those with employer-based or other private coverage are most likely to report being in excellent or very good health in New York State. Because Child Health Plus, Medicaid, and Family Health Plus provide coverage to a significant share of residents who are chronically ill or disabled, those with public coverage are most likely to report being in fair or poor health.

Figure 11

Estimates of Uninsured Children and Non-elderly Adults Eligible for Public Coverage, New York State, 2005

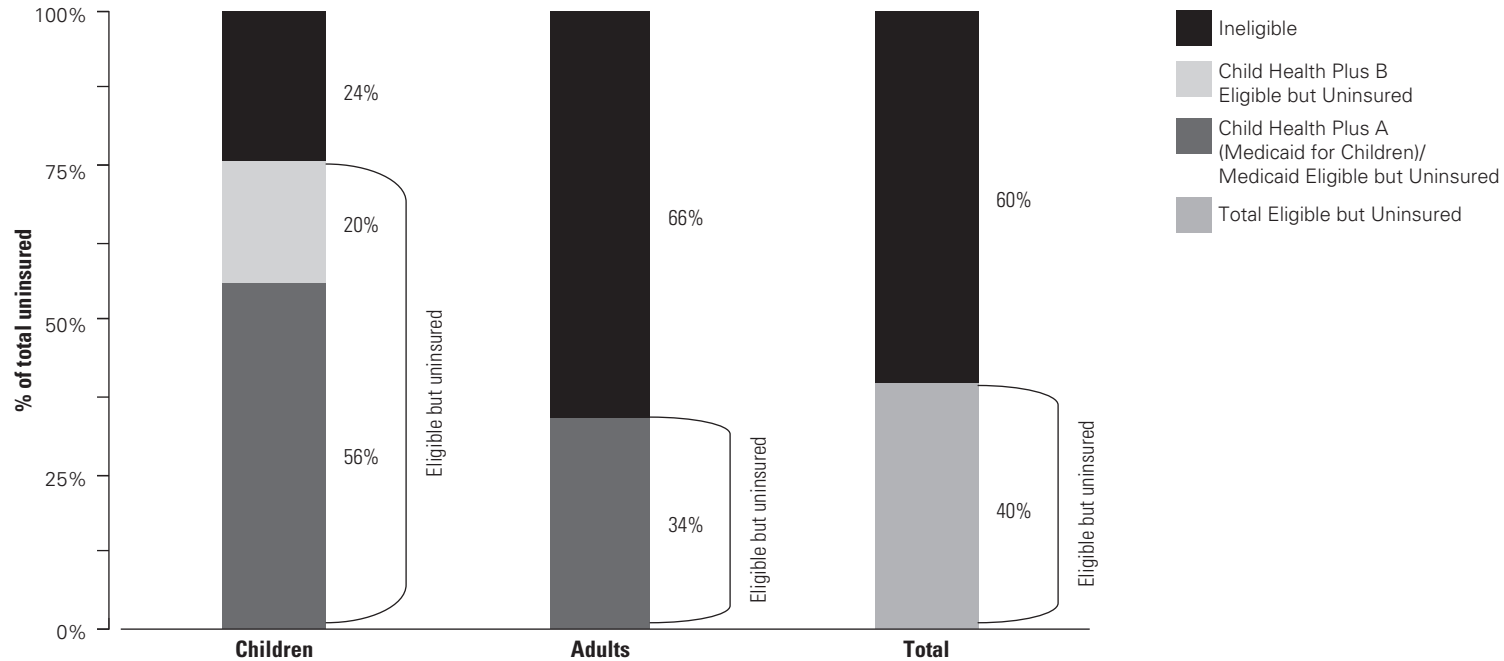


Note: Child Health Plus A/Medicaid data and Child Health Plus B data include children aged 0–18. Medicaid/Family Health Plus data include adults aged 19–64. Estimates of eligible but uninsured are for 2005 only; unless otherwise noted, other estimates presented in this report are based on 2004–2005 data. Numbers may not sum to totals due to rounding.

An estimated 900,000 residents of New York State are uninsured but eligible for Medicaid, Family Health Plus, or Child Health Plus. Adults make up nearly three-quarters of the eligible but uninsured.

Figure 12

Percent of Uninsured Children and Non-elderly Adults Eligible for Public Coverage, New York State, 2005



Note: Child Health Plus A/Medicaid data and Child Health Plus B data include children aged 0–18. Adult eligibility estimates include Family Health Plus. Estimates of eligible but uninsured are based on 2005 estimates of uninsured in New York State. Unless otherwise noted, other estimates presented in this report are based on 2004–2005 data.

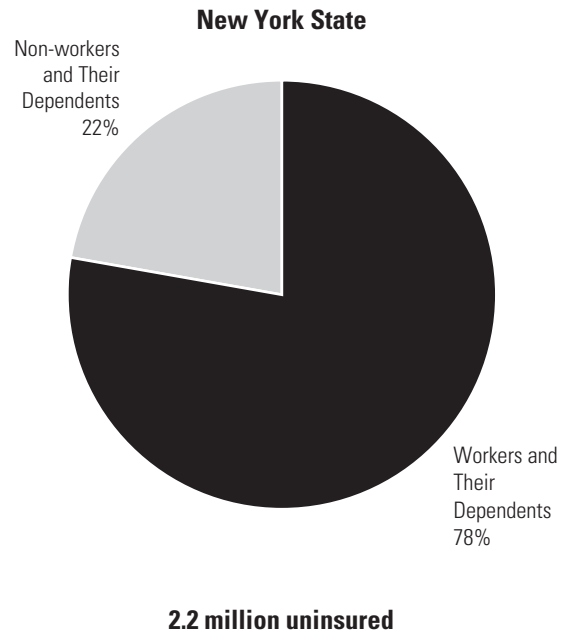
Two-fifths of New York State’s uninsured are eligible for Medicaid, Family Health Plus, or Child Health Plus. Just over three-quarters of uninsured children are eligible for Medicaid or Child Health Plus. Adults are less likely to be eligible for public coverage, especially if they are not parents. Just over one-third of all uninsured adults are eligible for Medicaid or Family Health Plus.

Section 2

Coverage among Workers,
New York State,
2004–2005

Figure 13

Percent of Total Uninsured by Worker and Dependent Status, New York State, 2004–2005

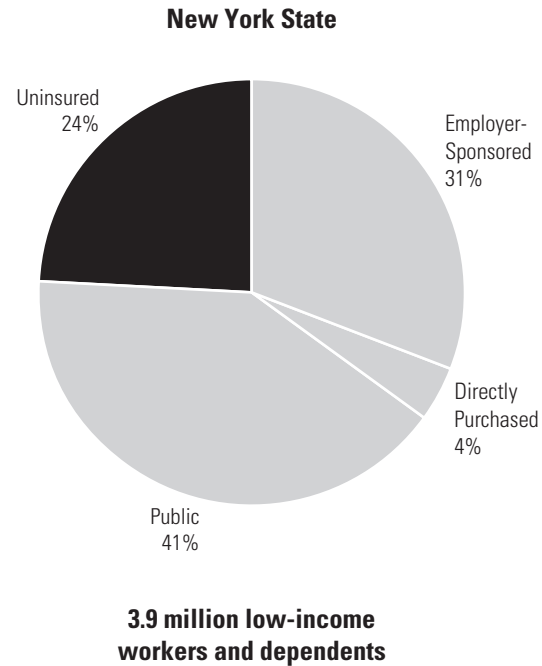


Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers. Dependents include non-working spouses, children aged 0–18, and full-time students aged 19–22.

Over three-quarters of uninsured New Yorkers are members of working families.

Figure 14

Distribution of Health Insurance Coverage among Low-Income Workers and Dependents, New York State, 2004–2005

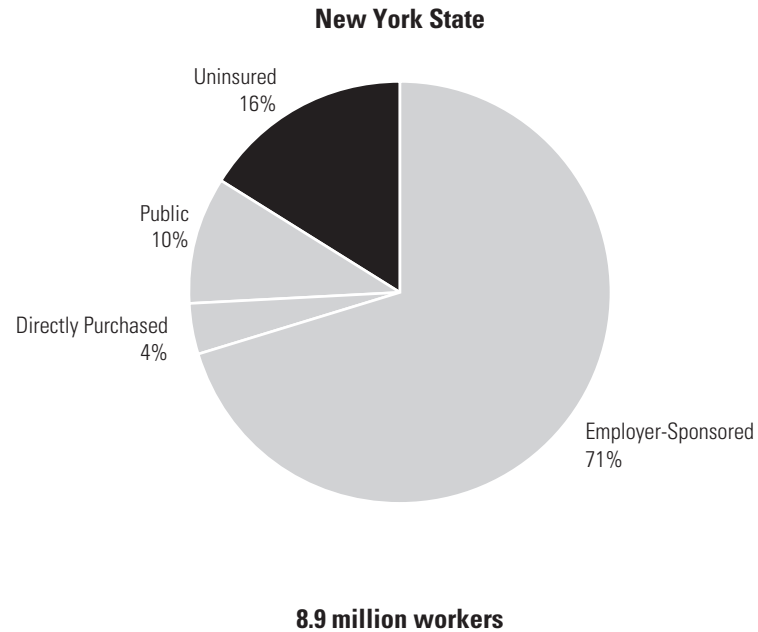


Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers. Dependents include non-working spouses, children aged 0–18, and full-time students aged 19–22. “Low-income” is defined here as income no greater than 200% FPL (in 2005, \$39,942 for a family of four).

More than 900,000 low-income workers and their dependents lack health insurance coverage, making up nearly a quarter of all workers and dependents with income less than 200% FPL. Low-income workers are less likely than their higher-income counterparts to have access to job-based coverage, and less likely to be able to afford it when it is offered. Child Health Plus, Medicaid, and Family Health Plus are important safety nets for low-income working families; 41 percent of low-income workers and their dependents are enrolled in these programs.

Figure 15

Distribution of Health Insurance Coverage among Workers, New York State, 2004–2005

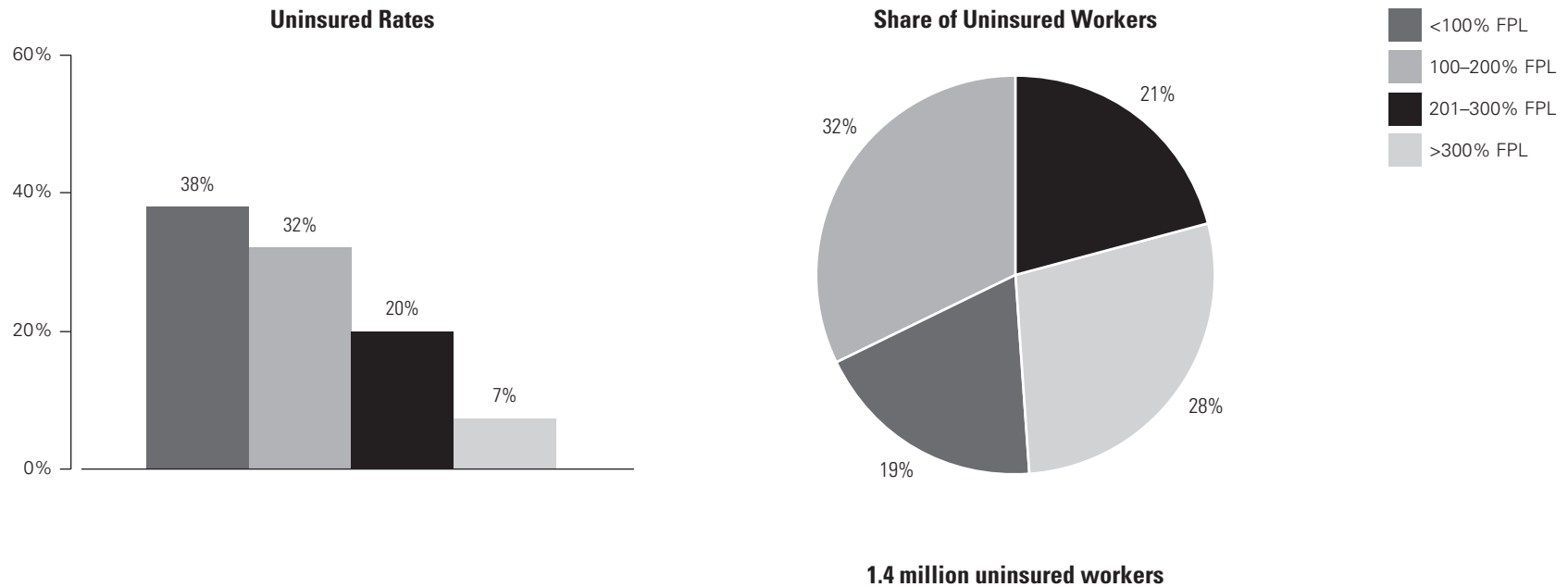


Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers. Figures may not sum to 100% due to rounding.

Three in ten workers in New York State do not have job-based coverage. Just over half these individuals are uninsured; one in three is enrolled in public coverage. Among workers with coverage through an employer, the large majority (89%) have incomes above 200% FPL.

Figure 16

Uninsured Workers by Income, New York State, 2004–2005

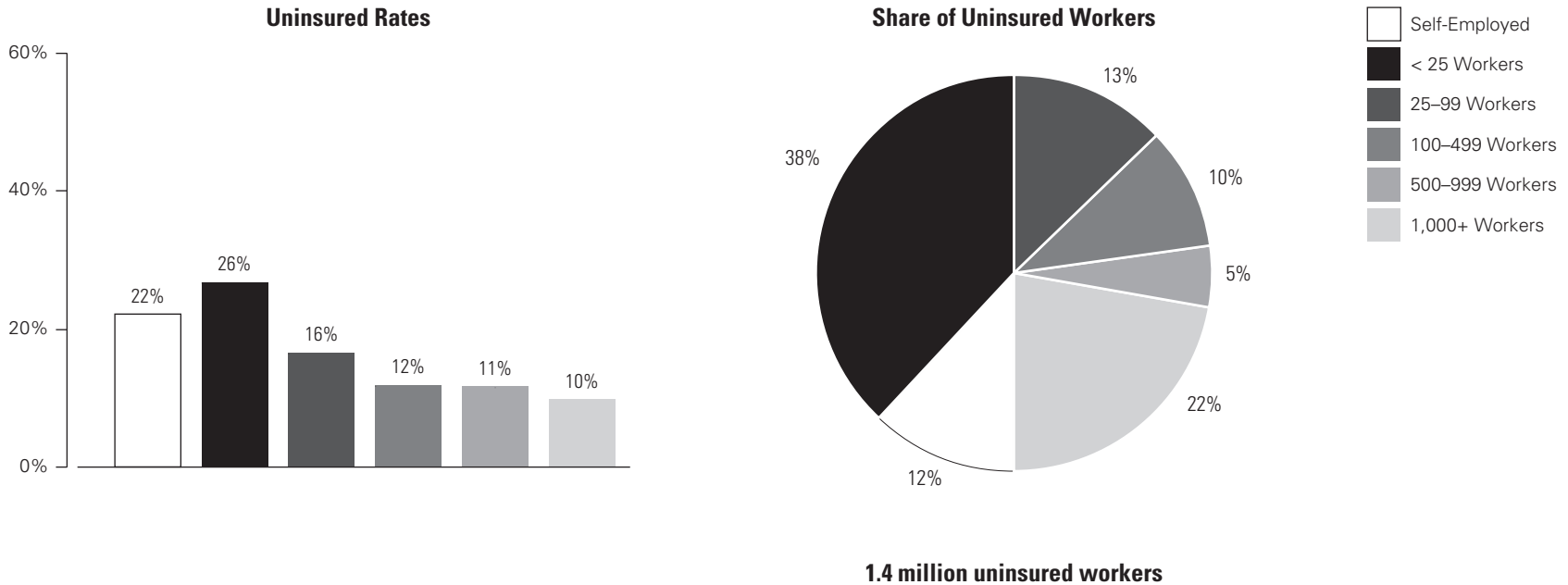


Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers. “Low-income” is defined here as income no greater than 200% FPL (in 2005, \$39,942 for a family of four).

Low-income workers are more likely than higher-income workers to be uninsured. While low-income workers make up just under a quarter of all workers, they make up slightly more than half of all uninsured workers.

Figure 17

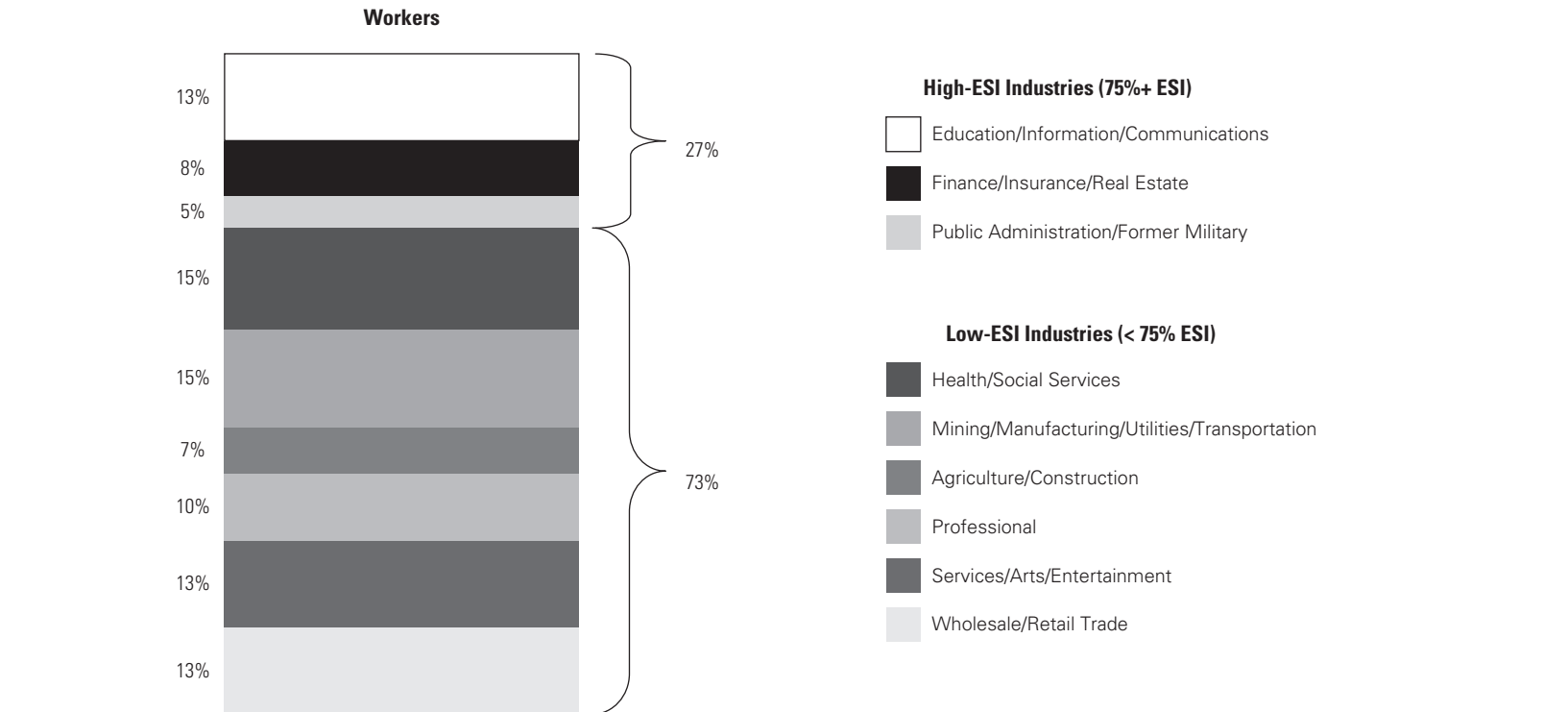
Uninsured Workers by Firm Size, New York State, 2004–2005



Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers.

Compared with workers in larger firms, self-employed workers and those in small firms (less than 25 workers) are more likely to be uninsured, in part because they are less likely to have employer-sponsored coverage. Just over half of small-firm and self-employed workers have job-based coverage, compared with slightly more than three-quarters of workers in larger firms. Self-employed and small-firm workers make up a disproportionate share of all uninsured workers, and nearly 700,000 lack coverage.

Figure 18
Workers, by Industry, New York State, 2004–2005

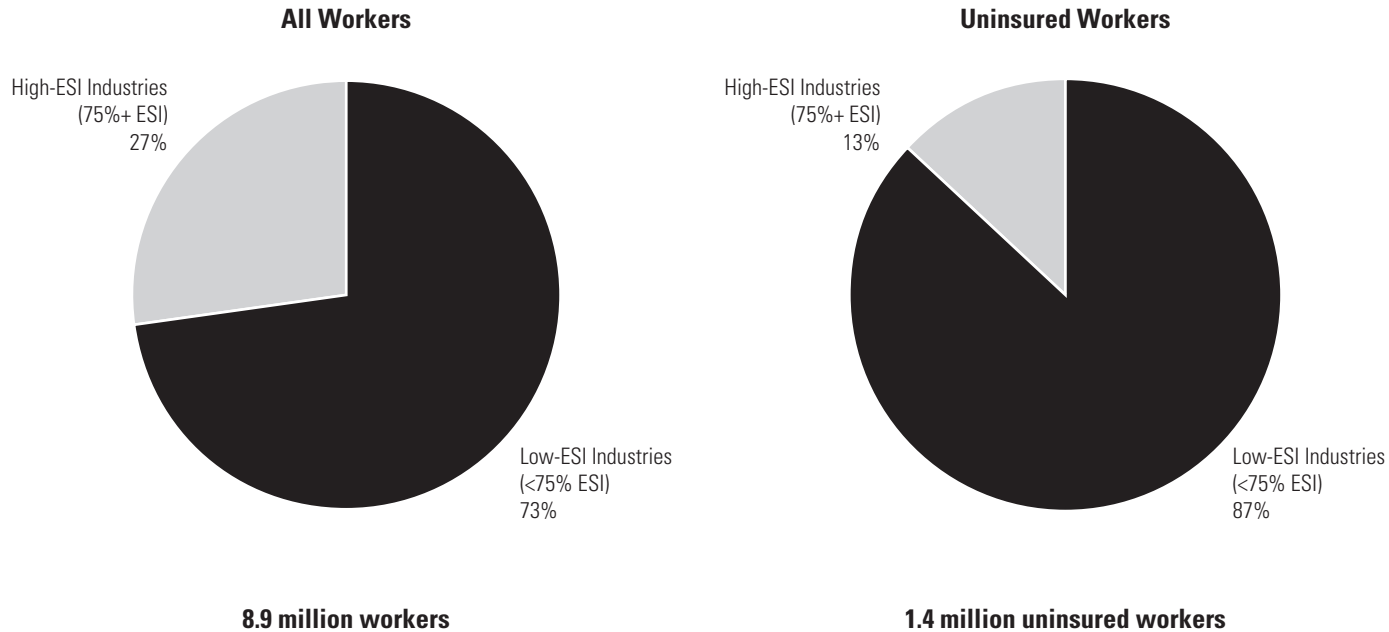


Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers. “High-ESI industries” are those in which 75% or more of workers have employer-sponsored coverage. “Low-ESI industries” are those in which less than 75% of workers have employer-sponsored coverage. Figures may not sum to 100% due to rounding.

Nearly three-quarters of all workers in New York State are employed in industries in which less than 75 percent of workers have job-based coverage.

Figure 19

Total Workers versus Uninsured Workers, by Industry, New York State, 2004–2005



Note: Workers include persons aged 19–64 who work full- or part-time, including self-employed workers. “High-ESI industries” are those in which 75% or more of workers have employer-sponsored coverage. “Low-ESI industries” are those in which less than 75% of workers have employer-sponsored coverage.

Workers in low-ESI industries make up a disproportionate share of uninsured workers; 1.2 million lack coverage. This is in part because workers in low-ESI industries are less likely than workers in high-ESI industries to have access to job-based coverage or to be able to afford it if offered. Workers in industries with low rates of job-based coverage are more than twice as likely to be uninsured as those in high-ESI industries.

T A B L E 1

Health Insurance Coverage among the Non-elderly, New York State, 2004–2005 (percent, except where noted)

		Non-elderly ^a (millions)	Distribution by Coverage Type			
			Private		Public ^b	Uninsured
			Employer	Directly Purchased		
Total		16.5	59.5	4.1	23.0	13.5
Age						
Children — Total		4.9	53.4	2.9	37.6	6.1
Adults — Total		11.7	62.0	4.5	16.9	16.6
Adults 19–34		4.0	52.2	4.9	18.8	24.1
Adults 35–54		5.7	66.6	3.8	15.8	13.8
Adults 55–64		2.0	68.2	5.8	16.1	9.8
Annual Family Income						
< \$20,000		4.4	16.9	4.6	53.0	25.5
\$20,000–\$39,999		3.4	52.0	5.2	24.4	18.4
\$40,000+		8.7	83.6	3.3	7.4	5.7
Family Income Related to FPL^c						
< 100%		3.4	12.4	4.0	59.9	23.7
100–150%		1.3	28.5	4.1	46.0	21.4
151–200%		1.4	45.7	6.5	25.1	22.6
201–250%		1.2	57.1	6.8	19.6	16.5
251–300%		1.2	71.9	5.3	11.0	11.8
300%+		8.0	85.5	3.0	5.4	6.1
Household Type^d						
Single adults living alone		1.2	58.4	7.0	20.7	13.9
Single adults living together		2.1	45.2	5.8	18.5	30.5
Married adults		3.3	71.5	4.1	10.9	13.5
One parent with children ^e		2.4	34.5	3.1	51.1	11.2
Two parents with children ^e		6.7	69.8	3.3	18.8	8.1
Multigenerational/other with children ^f		0.8	34.9	4.1	40.0	20.9

T A B L E 1 (continued)

Health Insurance Coverage among the Non-elderly, New York State, 2004–2005 (percent, except where noted)

	Non-elderly ^a (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	4.0	84.4	2.0	7.9	5.7
One full-time	8.8	64.8	4.1	17.0	14.2
Only part-time ^a	1.2	31.9	8.4	38.1	21.5
Non-workers	2.5	13.7	5.3	61.0	20.0
Race/Ethnicity^h					
White only (non-Hispanic)	9.7	71.0	4.5	14.1	10.4
Black only (non-Hispanic)	2.6	43.8	2.7	38.2	15.3
Hispanic	2.8	36.6	3.0	39.8	20.7
Other	1.4	54.3	5.7	21.9	18.0
Citizenship					
U.S. citizen — native	13.1	62.4	4.0	22.8	10.8
U.S. citizen — naturalized	1.6	60.9	5.2	18.9	15.0
Non-U.S. citizen, resident for < 5 years	0.4	34.3 [†]	(4.8)	26.0 [†]	35.0 [†]
Non-U.S. citizen, resident for 5+ years	1.4	37.4	3.1	28.2	31.2
Health Status					
Excellent/very good	11.5	65.0	4.2	18.4	12.3
Good	3.6	52.6	3.6	26.7	17.1
Fair/poor	1.5	33.3	3.8	48.6	14.3

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 2

Health Insurance Coverage among the Non-elderly, New York City, 2004–2005 (percent, except where noted)

		Non-elderly ^a (millions)	Distribution by Coverage Type			
			Private		Public ^b	Uninsured
			Employer	Directly Purchased		
Total		7.1	47.2	4.3	31.5	17.0
Age						
Children — Total		2.1	38.9	3.4	51.1	6.6
Adults — Total		5.0	50.7	4.7	23.2	21.4
Adults 19–34		1.9	43.7	4.9	23.2	28.1
Adults 35–54		2.4	54.4	4.1	22.7	18.9
Adults 55–64		0.7	56.9	6.2	24.8	12.0
Annual Family Income						
< \$20,000		2.5	12.8	3.7	58.4	25.1
\$20,000–\$39,999		1.7	48.3	4.4	26.9	20.5
\$40,000+		2.9	75.9	4.8	11.3	8.1
Family Income Related to FPL^c						
< 100%		2.0	9.5	3.5	64.6	22.4
100–200%		1.4	35.1	4.5	37.1	23.4
201–300%		1.1	56.5	5.7	19.5	18.2
300%+		2.6	79.1	4.3	7.7	8.9
Household Type^d						
Single adults living alone		0.6	53.6 [†]	7.1	23.2	16.1
Single adults living together		1.1	42.3	5.1	19.2	33.4
Married adults		1.2	60.1	4.4	16.9	18.6
One parent with children ^e		1.2	25.6	(1.7)	60.8	11.9
Two parents with children ^e		2.6	55.1	4.5	29.8	10.7
Multigenerational/other with children ^f		0.4	25.1 [†]	(4.5)	48.2 [†]	22.2 [†]

T A B L E 2 (continued)

Health Insurance Coverage among the Non-elderly, New York City, 2004–2005 (percent, except where noted)

	Non-elderly ^a (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	1.3	75.7	3.2	12.9	8.2
One full-time	3.8	55.3	4.2	22.8	17.7
Only part-time ^a	0.5	24.5 [†]	8.2	43.3 [†]	23.9 [†]
Non-workers	1.5	8.6	4.4	66.2	20.9
Race/Ethnicity^h					
White only (non-Hispanic)	2.4	63.4	6.3	17.1	13.2
Black only (non-Hispanic)	1.8	42.0	2.6	39.7	15.8
Hispanic	2.0	31.0	2.8	45.0	21.2
Other	0.9	51.1 [†]	6.1	22.8	19.9
Citizenship					
U.S. citizen — native	4.6	48.0	4.7	34.4	12.9
U.S. citizen — naturalized	1.1	58.4	5.0	21.2	15.4
Non-U.S. citizen, resident for < 5 years	0.3	29.9 [†]	(3.7)	29.7 [†]	36.7 [†]
Non-U.S. citizen, resident for 5+ years	1.1	36.4	(2.1)	30.6	31.0
Health Status					
Excellent/very good	4.6	52.4	4.7	26.2	16.6
Good	1.8	42.8	3.7	34.5	19.0
Fair/poor	0.8	25.9	3.6	56.0	14.5

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 3

Health Insurance Coverage among the Non-elderly, Rest of State, 2004–2005 (percent, except where noted)

	Non-elderly ^a (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	9.4	68.7	3.8	16.5	10.9
Age					
Children — Total	2.7	64.6	2.6	27.1	5.7
Adults — Total	6.7	70.4	4.4	12.1	13.1
Adults 19–34	2.1	60.0	4.8	14.8	20.4
Adults 35–54	3.3	75.3	3.6	10.9	10.2
Adults 55–64	1.3	74.9	5.5	11.0	8.6
Annual Family Income					
< \$20,000	1.9	22.5	5.7	45.8	26.0
\$20,000–\$39,999	1.7	55.6	6.0	22.1	16.3
\$40,000+	5.8	87.5	2.6	5.4	4.5
Family Poverty Level^c					
< 100%	1.3	16.9	4.8	52.8 [†]	25.5
100–200%	1.4	39.8	6.3	33.3	20.6
201–300%	1.3	70.7	6.3	12.0	11.0
300%+	5.4	88.6	2.4	4.2	4.8
Household Type^d					
Single adults living alone	0.6	63.1 [†]	6.9	18.3	11.8
Single adults living together	1.0	48.6	6.6	17.6	27.2
Married adults	2.1	78.1	4.0	7.4	10.5
One parent with children ^e	1.2	43.4	4.6	41.4	10.6
Two parents with children ^e	4.2	78.9	2.5	12.1	6.5
Multigenerational/other with children ^f	0.4	45.2 [†]	(3.7)	31.5 [†]	19.5 [†]

T A B L E 3 (continued)

Health Insurance Coverage among the Non-elderly, Rest of State, 2004–2005 (percent, except where noted)

	Non-elderly ^a (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	2.7	88.7	1.4	5.4	4.4
One full-time	5.0	71.8	4.0	12.6	11.6
Only part-time ^a	0.7	37.0	8.6	34.6	19.8
Non-workers	1.0	21.5	6.5	53.2	18.8
Race/Ethnicity^h					
White only (non-Hispanic)	7.4	73.4	3.9	13.2	9.5
Black only (non-Hispanic)	0.8	48.2 [†]	(3.0)	34.8 [†]	14.0
Hispanic	0.8	50.1 [†]	(3.5)	27.0	19.4
Other	0.5	60.7 [†]	(5.0)	20.0 [†]	14.3 [†]
Citizenship					
U.S. citizen — native	8.5	70.3	3.6	16.5	9.6
U.S. citizen — naturalized	0.4	67.4 [†]	(5.6)	13.1	14.0 [†]
Non-U.S. citizen, resident for < 5 years	0.1	45.6 [†]	(6.6) [†]	(15.1) [†]	32.6 [†]
Non-U.S. citizen, resident for 5+ years	0.3	40.4 [†]	6.5	21.8 [†]	31.4 [†]
Health Status					
Excellent/very good	6.9	73.3	3.9	13.2	9.5
Good	1.8	62.2	3.5	19.1	15.2
Fair/poor	0.7	41.2	3.9	40.9	14.0

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 4

Health Insurance Coverage among Children, New York State, 2004–2005 (percent, except where noted)

	Total	Children ⁱ (millions) 4.9	Distribution by Coverage Type			
			Private		Public ^b	Uninsured
			Employer	Directly Purchased		
			53.4	2.9	37.6	6.1
Age						
< 1	0.2	50.8 [†]	(2.8)	39.7 [†]	(6.7)	
1–5	1.2	52.4	2.2	40.5	5.0	
6–18	3.5	53.9	3.2	36.5	6.4	
Annual Family Income						
< \$20,000	1.3	12.9	2.3	74.9	9.9	
\$20,000–\$39,999	0.9	36.9	2.9	51.9	8.3	
\$40,000+	2.6	80.1	3.2	13.3	3.4	
Family Income Related to FPL^c						
< 100%	1.3	12.2	(2.4)	75.6	9.8	
100–200%	0.9	37.2	2.8	51.3	8.7	
201–300%	0.7	60.3 [†]	4.9	31.0	3.8	
300%+	2.0	86.4	2.7	7.8	3.1	
Household Type^d						
One parent with children ^e	1.4	31.4	2.5	59.7	6.4	
Two parents with children ^e	3.1	66.3	2.9	26.4	4.4	
Multigenerational/other with children ^f	0.3	26.6 [†]	(4.3)	52.4 [†]	16.7 [†]	

T A B L E 4 (continued)

Health Insurance Coverage among Children, New York State, 2004–2005 (percent, except where noted)

	Children ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	1.2	80.4	2.1	14.7	2.9
One full-time	2.6	57.9	3.1	33.0	6.0
Only part-time ^g	0.3	17.8 [†]	(4.4)	71.0 [†]	6.9
Non-workers	0.8	9.2	3.1	76.6	11.1
Race/Ethnicity^h					
White only (non-Hispanic)	2.5	69.5	3.3	22.6	4.7
Black only (non-Hispanic)	0.9	33.2 [†]	(2.2)	56.6 [†]	7.9
Hispanic	1.0	33.7 [†]	(1.8)	57.3 [†]	7.1
Other	0.4	48.6 [†]	(5.1)	38.0 [†]	8.3
Citizenship					
U.S. citizen — native	4.5	54.9	3.0	36.6	5.5
U.S. citizen — naturalized	0.1	58.8 [†]	(1.6)	31.3 [†]	(8.2) [†]
Non-U.S. citizen, resident for < 5 years	0.1	23.3 [†]	(2.1)	55.9 [†]	(18.7) [†]
Non-U.S. citizen, resident for 5+ years	0.1	29.1 [†]	(1.5)	56.7 [†]	(12.7) [†]
Health Status					
Excellent/very good	3.9	58.2	3.0	33.0	5.8
Good	0.9	37.1	2.5	52.6	7.8
Fair/poor	0.1	19.1 [†]	(3.2)	74.3 [†]	(3.4)

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 5

Health Insurance Coverage among Children, New York City, 2004–2005 (percent, except where noted)

	Children ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	2.1	38.9	3.4	51.1	6.6
Age					
< 1–5	0.6	36.3 [†]	4.1	53.9 [†]	5.7
6–18	1.5	39.9	3.1	50.0	7.0
Annual Family Income					
< \$20,000	0.8	8.8	2.4	80.0	8.8
\$20,000–\$39,999	0.5	37.5 [†]	2.2	53.2 [†]	7.1
\$40,000+	0.8	68.7	5.0	21.9	4.4
Family Income Related to FPL^c					
≤200%	1.3	19.2	2.5	70.1	8.1
201%+	0.8	68.8	4.7	22.1	4.4
Household Type^d					
One parent with children ^e	0.7	23.1	1.3	69.5	6.0
Two parents with children ^e	1.2	51.0	4.4	39.8	4.8
Multigenerational/other with children ^f	0.2	20.8 [†]	3.8	56.7 [†]	18.6 [†]

T A B L E 5 (continued)

Health Insurance Coverage among Children, New York City, 2004–2005 (percent, except where noted)

	Children ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Full-time	1.5	52.2	3.6	38.9	5.3
Only part-time ^g	0.1	14.9 [†]	2.0	77.2 [†]	5.9 [†]
Non-workers	0.5	5.7	3.1	80.4	10.7
Race/Ethnicity^h					
White only (non-Hispanic)	0.5	63.2 [†]	5.3	28.3 [†]	3.2
Non-white	1.6	30.6	2.7	58.8	7.8
Citizenship					
U.S. citizen	1.9	40.4	3.5	50.3	5.8
Non-U.S. citizen	0.2	23.0 [†]	1.7	59.9 [†]	15.4 [†]
Health Status					
Excellent/very good	1.6	43.6	3.3	46.7	6.4
Good/fair/poor	0.6	25.5	3.7	63.4 [†]	7.4

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 6

Health Insurance Coverage among Children, Rest of State, 2004–2005 (percent, except where noted)

	Total	Children ⁱ (millions) 2.7	Distribution by Coverage Type			Uninsured
			Private		Public ^b	
			Employer	Directly Purchased		
			64.6	2.6	27.1	5.7
Age						
	< 1–5	0.8	64.3	0.9	29.9	4.9
	6–18	2.0	64.7	3.2	26.1	6.0
Annual Family Income						
	< \$20,000	0.5	19.1	2.2	67.2 [†]	11.6
	\$20,000–\$39,999	0.4	36.3 [†]	3.6	50.4 [†]	9.7
	\$40,000+	1.8	85.5	2.4	9.2	2.9
Family Income Related to FPL^c						
	≤ 200%	1.0	27.0 [†]	2.6	59.4 [†]	11.0
	201%+	1.8	84.9	2.6	9.8	2.8
Household Type^d						
	One parent with children ^e	0.7	39.8 [†]	3.8	49.6 [†]	6.9
	Two parents with children ^e	1.9	76.0	1.9	17.8	4.2
	Multigenerational/other with children ^f	0.2	34.1 [†]	5.0	46.7 [†]	14.1 [†]

T A B L E 6 (continued)

Health Insurance Coverage among Children, Rest of State, 2004–2005 (percent, except where noted)

		Children ⁱ (millions)	Distribution by Coverage Type			
			Private		Public ^b	Uninsured
			Employer	Directly Purchased		
Family Work Status						
	Full-time	2.3	73.5	2.2	19.5	4.8
	Only part-time ⁹	0.2	20.2 [†]	6.4 [†]	65.8 [†]	7.7 [†]
	Non-workers	0.3	15.7 [†]	3.1	69.5 [†]	11.8 [†]
Race/Ethnicity^h						
	White only (non-Hispanic)	2.0	71.1	2.7	21.1	5.1
	Non-white	0.8	47.4 [†]	2.1	43.1 [†]	7.3
Citizenship						
	U.S. citizen	2.7	65.5	2.6	26.6	5.4
	Non-U.S. citizen	0.1	34.3 [†]	2.1	47.6 [†]	16.0 [†]
Health Status						
	Excellent/very good	2.3	68.1	2.8	23.6	5.4
	Good/fair/poor	0.4	46.4 [†]	1.2	45.4 [†]	7.0

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

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T A B L E 7

Health Insurance Coverage among Non-elderly Adults, New York State, 2004–2005 (percent, except where noted)

	Non-elderly Adults ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	11.7	62.0	4.5	16.9	16.6
Gender/Age					
Adult Males — Total	5.7	62.1	4.4	14.2	19.3
Males 19–34	2.0	51.9	4.9	15.0	28.3
Males 35–54	2.8	66.1	4.0	13.5	16.4
Males 55–64	0.9	71.2	4.6	14.6	9.6
Adult Females — Total	6.0	61.9	4.7	19.4	14.1
Females 19–34	2.0	52.6	4.9	22.4	20.1
Females 35–54	2.9	67.1	3.7	17.9	11.3
Females 55–64	1.1	65.7	6.8	17.4	10.1
Annual Family Income					
< \$20,000	3.0	18.7	5.6	43.2	32.5
\$20,000–\$39,999	2.5	57.4	6.0	14.6	22.0
\$40,000+	6.1	85.1	3.4	4.9	6.7
Family Income Related to FPL^c					
< 100%	2.1	12.6	5.0	50.0	32.4
100–150%	0.9	28.0	5.5	38.3	28.2
151–200%	1.0	45.7	7.7	17.4	29.2
201–250%	0.9	59.2	8.0	11.8	21.0
251–300%	0.9	73.0	5.0	6.8	15.2
300%+	6.0	85.2	3.1	4.6	7.1
Parental Status^e					
Male parents	1.8	72.6	3.4	12.7	11.3
Male non-parents	3.9	57.3	4.8	14.9	23.0
Female parents	2.4	62.3	3.6	22.5	11.6
Female non-parents	3.6	61.6	5.4	17.3	15.7

T A B L E 7 (continued)

Health Insurance Coverage among Non-elderly Adults, New York State, 2004–2005 (percent, except where noted)

	Non-elderly Adults ^l (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	2.8	86.2	1.9	5.0	6.9
One full-time	6.3	67.6	4.5	10.4	17.6
Only part-time ^g	0.9	36.7	9.8	27.0	26.5
Non-workers	1.7	15.7	6.2	54.1	24.0
Race/Ethnicity^h					
White only (non-Hispanic)	7.2	71.5	4.9	11.2	12.4
Black only (non-Hispanic)	1.7	49.5	3.0	28.3	19.2
Hispanic	0.0	38.2	3.7	29.8	28.4
Other	1.0	56.6 [†]	6.0	15.5	21.9
Citizenship					
U.S. citizen — native	8.6	66.4	4.5	15.6	13.5
U.S. citizen — naturalized	1.5	61.0	5.4	18.2	15.4
Non-U.S. citizen, resident for < 5 years	0.4	37.8 [†]	(5.2)	16.8 [†]	40.2 [†]
Non-U.S. citizen, resident for 5+ years	1.2	38.7	3.4	24.8	33.2
Health Status					
Excellent/very good	7.6	68.4	4.9	11.1	15.7
Good	2.7	57.6	3.9	18.4	20.1
Fair/poor	1.4	34.7	3.8	46.2	15.3

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 8

Health Insurance Coverage among Non-elderly Adults, New York City, 2004–2005 (percent, except where noted)

	Non-elderly Adults ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	5.0	50.7	4.7	23.2	21.4
Gender/Age					
Adult Males — Total	2.4	51.3	4.1	19.3	25.3
Males 19–34	0.9	43.5	4.9	19.7	31.9
Males 35–54	1.1	54.9	3.4	18.8	22.9
Males 55–64	0.3	61.3 [†]	(4.0)	20.4 [†]	14.3 [†]
Adult Females — Total	2.6	50.2	5.3	26.7	17.8
Females 19–34	1.0	44.0	5.0	26.7	24.4
Females 35–54	1.2	53.9	4.6	26.2	15.2
Females 55–64	0.4	53.4 [†]	8.0	28.3 [†]	10.3
Annual Family Income					
< \$20,000	1.7	14.7	4.4	48.0	33.0
\$20,000–\$39,999	1.2	52.4	5.2	16.6	25.7
\$40,000+	2.1	78.7	4.7	7.1	9.5
Family Income Related to FPL^c					
< 100%	1.2	10.0	4.3	54.1 [†]	31.6 [†]
100–200%	0.9	34.3	5.2	29.1	31.5
201–300%	0.8	58.2	5.9	12.4	23.6
300%+	2.1	79.3	4.4	6.3	10.0
Parental Status^e					
Male parents	0.7	58.6 [†]	4.3	21.4	15.7
Male non-parents	1.7	48.5	4.0	18.6	28.9
Female parents	1.0	48.0	4.1	33.1	14.8
Female non-parents	1.6	51.5	6.0	22.8	19.7

T A B L E 8 (continued)

Health Insurance Coverage among Non-elderly Adults, New York City, 2004–2005 (percent, except where noted)

	Non-elderly Adults ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	0.9	79.3	2.6	7.9	10.2
One full-time	2.7	58.9	4.6	14.2	22.2
Only part-time ^a	0.3	28.4 [†]	10.7	29.9 [†]	31.1 [†]
Non-workers	1.0	9.9	5.0	59.1	25.9
Race/Ethnicity^h					
White only (non-Hispanic)	1.8	63.4	6.6	13.8	16.2
Black only (non-Hispanic)	1.2	48.0	2.6	29.0	20.4
Hispanic	1.3	33.5	3.4	34.6	28.5
Other	0.7	53.7 [†]	6.0	16.9	23.5 [†]
Citizenship					
U.S. citizen — native	2.8	53.5	5.4	23.3	17.8
U.S. citizen — naturalized	1.1	58.5	5.3	20.3	15.8
Non-U.S. citizen, resident for < 5 years	0.3	34.8 [†]	(3.8)	19.0 [†]	42.4 [†]
Non-U.S. citizen, resident for 5+ years	0.9	37.5	(2.2)	27.7	32.6
Health Status					
Excellent/very good	3.0	57.0	5.4	15.7	21.9
Good	1.3	48.3	3.7	25.1	23.0
Fair/poor	0.7	27.7	3.5	52.8 [†]	15.9

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 9

Health Insurance Coverage among Non-elderly Adults, Rest of State, 2004–2005 (percent, except where noted)

	Non-elderly Adults ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	6.7	70.4	4.4	12.1	13.1
Gender/Age					
Adult Males — Total	3.3	69.9	4.6	10.5	15.0
Males 19–34	1.0	59.7	4.8	10.6	24.9
Males 35–54	1.7	73.7	4.3	10.0	12.0
Males 55–64	0.6	76.5	4.9	11.5	7.1
Adult Females — Total	3.4	70.9	4.2	13.7	11.2
Females 19–34	1.1	60.2	4.9	18.6	16.3
Females 35–54	1.7	76.9	2.9	11.8	8.4
Females 55–64	0.7	73.3	6.1	10.6	9.9
Annual Family Income					
< \$20,000	1.3	23.9	7.1	37.1	31.9
\$20,000–\$39,999	1.3	62.0	6.8	12.7	18.5
\$40,000+	4.0	88.4	2.7	3.7	5.2
Family Income Related to FPL^c					
< 100%	0.8	16.4	6.1	43.8 [†]	33.7 [†]
100–200%	0.9	40.8	8.1	25.1	25.9
201–300%	1.0	72.2	7.0	7.0	13.9
300%+	3.9	88.3	2.5	3.7	5.5
Parental Status^e					
Male parents	1.1	80.7	2.9	7.7	8.7
Male non-parents	2.2	64.3	5.5	11.9	18.3
Female parents	1.4	72.3	3.2	15.1	9.4
Female non-parents	2.0	69.9	4.8	12.8	12.5

T A B L E 9 (continued)

Health Insurance Coverage among Non-elderly Adults, Rest of State, 2004–2005 (percent, except where noted)

	Non-elderly Adults ⁱ (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	1.9	89.5	1.6	3.5	5.3
One full-time	3.5	74.2	4.4	7.5	13.9
Only part-time ^g	0.5	42.1 [†]	9.3	25.1 [†]	23.5
Non-workers	0.7	23.7	7.8	47.2	21.3
Race/Ethnicity^h					
White only (non-Hispanic)	5.4	74.3	4.3	10.3	11.1
Black only (non-Hispanic)	0.5	53.2 [†]	(3.8)	26.6 [†]	16.4 [†]
Hispanic	0.5	50.0 [†]	(4.3)	17.7 [†]	28.0 [†]
Other	0.3	63.7 [†]	(5.9)	12.1 [†]	18.3 [†]
Citizenship					
U.S. citizen — native	5.9	72.5	4.1	11.9	11.6
U.S. citizen — naturalized	0.4	67.4 [†]	(5.5)	12.9	14.2 [†]
Non-U.S. citizen, resident for < 5 years	0.1	46.2 [†]	(8.9) [†]	(10.7) [†]	34.2 [†]
Non-U.S. citizen, resident for 5+ years	0.3	42.1 [†]	(6.8)	16.1 [†]	34.9 [†]
Health Status					
Excellent/very good	4.6	76.0	4.5	8.0	11.5
Good	1.4	66.1	4.2	12.3	17.4
Fair/poor	0.7	41.8 [†]	4.1	39.5 [†]	14.6

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 1 0

Health Insurance Coverage among Workers, New York State, 2004–2005 (percent, except where noted)

	Total	Workers ^k (millions) 8.9	Distribution by Coverage Type			
			Private		Public ^b	Uninsured
			Employer	Directly Purchased		
			70.7	4.1	9.6	15.6
Age						
19–34	3.0	60.4	4.5	12.5	22.6	
35–54	4.6	74.9	3.7	8.5	12.9	
55–64	1.3	79.8	4.9	6.7	8.7	
Worker's Annual Income^l						
< \$20,000	2.4	45.7	5.5	21.6	27.1	
\$20,000–\$39,999	2.9	70.7	4.2	7.4	17.6	
\$40,000+	3.6	87.6	3.1	3.2	6.1	
Family Income Related to FPL^c						
< 100%	0.7	19.2	4.4	38.4 [†]	38.0 [†]	
100–150%	0.6	32.0 [†]	5.5	29.7 [†]	32.8 [†]	
151–200%	0.8	47.5	7.7	13.2	31.6	
201–250%	0.7	60.3	7.0	9.6	23.1	
251–300%	0.7	73.9	4.3	5.6	16.2	
300%+	5.4	86.2	3.0	3.6	7.2	
Work Status^g						
Full-time, full-year	6.4	76.5	3.3	6.7	13.5	
Full-time, part-year	1.1	57.2	3.8	15.0	24.0	
Part-time, full-year	0.8	56.8	9.7	15.6	17.8	
Part-time, part-year	0.6	53.4 [†]	6.3	21.5	18.8	
Business Size (# Workers)						
Self-employed ^m	0.8	53.3	12.5	12.6	21.6	
< 25	2.0	55.2	6.4	12.3	26.1	
25–99	1.2	71.0	3.0	9.9	16.1	
100–499	1.2	76.4	2.4	9.5	11.6	
500–999	0.6	79.4	(1.9)	7.3	11.3	
1,000+	3.2	80.9	2.1	7.5	9.5	

T A B L E 1 0 (continued)

Health Insurance Coverage among Workers, New York State, 2004–2005 (percent, except where noted)

	Workers ^k (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Industry					
High-ESI industries (75%+ ESI) ^a	2.4	84.3	2.5	5.6	7.6
Education/information/communications	1.2	82.0	2.8	6.3	8.9
Finance/insurance/real estate	0.7	82.2	3.4	5.9	8.5
Public administration/former military	0.5	93.3	(0.5)	(3.3)	(2.9)
Low-ESI industries (< 75% ESI) ^a	6.5	65.8	4.7	11.0	18.4
Health/social services	1.3	73.8	3.3	11.2	11.7
Mining/manufacturing/utilities/transportation	1.3	74.3	2.5	9.2	14.1
Agriculture/construction	0.6	57.5 [†]	6.6	8.4	27.5
Professional	0.9	71.1	5.8	7.1	16.0
Services/arts/entertainment	1.2	49.4	6.9	16.2	27.5
Wholesale/retail trade	1.2	64.6	4.8	12.1	18.5
Race/Ethnicity^h					
White only (non-Hispanic)	5.7	77.8	4.4	6.2	11.6
Black only (non-Hispanic)	1.2	63.6	2.7	16.1	17.6
Hispanic	1.2	48.1	3.3	18.6	30.1
Other	0.7	64.9 [†]	5.7	10.7	18.7
Citizenship					
U.S. citizen — native	6.6	75.3	4.0	8.1	12.6
U.S. citizen — naturalized	1.2	69.8	5.0	11.4	13.8
Non-U.S. citizen, resident for < 5 years	0.3	42.4 [†]	(5.0)	12.9 [†]	39.7 [†]
Non-U.S. citizen, resident for 5+ years	0.9	45.1 [†]	3.5	17.8	33.6

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 1 1

Health Insurance Coverage among Workers and Their Dependents, New York State, 2004–2005 (percent, except where noted)

	Workers and Dependents (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	14.1	67.4	3.8	16.4	12.4
Age					
Children — Total	4.1	61.5	2.8	30.7	5.0
Adults — Total	10.0	69.8	4.2	10.6	15.4
Adults 19–34	3.4	59.8	4.7	13.4	22.2
Adults 35–54	5.0	73.8	3.7	9.6	12.9
Adults 55–64	1.6	78.9	4.8	7.9	8.4
Annual Family Income					
< \$20,000	2.2	23.7	4.1	43.4	28.8
\$20,000–\$39,999	3.2	53.4	5.1	22.6	18.9
\$40,000+	8.6	84.0	3.3	7.1	5.6
Family Income Related to FPL^c					
< 100%	1.4	16.6	2.7	56.4	24.3
100–150%	1.2	31.4	4.0	42.0	22.6
151–200%	1.3	46.9	6.4	23.0	23.7
201–250%	1.2	58.2	6.6	18.4	16.8
251–300%	1.1	73.2	5.3	9.7	11.9
300%+	7.8	86.1	2.9	4.9	6.1
Family Work Status					
Full-time, full-year	11.7	73.0	3.4	13.2	10.4
Full-time, part-year	1.3	46.3	3.5	27.8	22.4
Part-time, full-year	0.6	36.9 [†]	10.2	30.9	22.0
Part-time, part-year	0.5	24.9 [†]	6.0	47.5 [†]	21.6
Business Size (# Workers)					
Self-employed ^m	1.9	58.7	9.6	18.7	13.0
< 25	2.2	42.9	6.4	25.5	25.2
25–99	1.5	61.9	3.0	19.9	15.2
100–499	1.8	69.9	3.0	16.6	10.4
500–999	0.9	76.3	2.3	12.5	8.9
1,000+	5.7	79.0	1.6	11.8	7.6

T A B L E 1 1 (continued)

Health Insurance Coverage among Workers and Their Dependents, New York State, 2004–2005 (percent, except where noted)

	Workers and Dependents (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Industry					
High-ESI industries (75%+ ESI) ^a	4.9	82.1	2.7	9.2	6.0
Education/information/communications	2.2	78.8	3.2	11.2	6.7
Finance/insurance/real estate	1.6	80.4	3.0	9.5	7.2
Public administration/former military	1.1	91.4	(1.2)	4.8	2.6
Low-ESI industries (< 75% ESI) ^a	9.2	59.6	4.4	20.2	15.7
Health/social services	2.4	68.0	3.5	19.6	9.0
Mining/manufacturing/utilities/transportation	2.1	69.6	2.0	16.4	12.1
Agriculture/construction	0.8	47.8	7.4	20.0	24.8
Professional	1.1	64.9	6.6	13.7	14.8
Services/arts/entertainment	1.2	36.7	5.9	29.0	28.4
Wholesale/retail trade	1.5	53.0	4.8	24.6	17.5
Race/Ethnicity^b					
White only (non-Hispanic)	8.7	76.7	4.2	9.9	9.3
Black only (non-Hispanic)	1.9	55.6	2.3	28.8	13.3
Hispanic	2.2	45.2	2.8	30.2	21.7
Other	1.2	59.6	5.6	18.8	15.9
Citizenship					
U.S. citizen — native	11.1	70.8	3.7	15.8	9.6
U.S. citizen — naturalized	1.4	68.1	4.9	13.5	13.5
Non-U.S. citizen, resident for < 5 years	0.4	39.7 [†]	(3.8)	24.9 [†]	31.5 [†]
Non-U.S. citizen, resident for 5+ years	1.1	43.4	3.2	22.7	30.7

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 1 2

Health Insurance Coverage among Dependents, New York State, 2004–2005 (percent, except where noted)

		Distribution by Coverage Type				
		Dependents (millions)	Private		Public ^b	Uninsured
			Employer	Directly Purchased		
Total	5.1	61.7	3.3	28.2	6.8	
Age						
Children — Total	4.1	61.5	2.8	30.7	5.0	
Adults — Total	1.1	62.3	4.9	19.0	13.7	
Adults 19–34	0.4	54.8 [†]	6.5	20.2 [†]	18.5 [†]	
Adults 35–54	0.5	63.3 [†]	(4.0)	19.6	13.1	
Adults 55–64	0.2	73.3 [†]	(4.1)	15.7 [†]	(6.9)	
Annual Family Income						
< \$20,000	0.8	15.5	(1.2)	72.1	11.1	
\$20,000–\$39,999	1.1	41.3	4.4	43.0	11.3	
\$40,000+	3.2	80.1	3.4	12.4	4.2	
Family Income Related to FPL^c						
< 100%	0.7	13.9	(1.0)	74.0 [†]	11.0	
100–150%	0.6	30.8 [†]	(2.5)	55.0 [†]	11.7	
151–200%	0.6	45.9 [†]	4.6	37.2 [†]	12.3	
201–250%	0.4	54.5 [†]	6.1	33.1 [†]	6.3	
251–300%	0.4	72.0 [†]	6.9	16.8 [†]	(4.3)	
300%+	2.5	85.8	2.7	7.8	3.8	
Family Work Status						
Full-time, full-year	4.4	66.5	3.3	23.7	6.4	
Full-time, part-year	0.5	41.8 [†]	(1.5)	46.0 [†]	10.6	
Part-time, full-year	0.2	27.9 [†]	(6.5)	58.9 [†]	(6.7)	
Part-time, part-year	0.2	21.1 [†]	(3.3)	69.0 [†]	(6.6) [†]	
Business Size (# Workers)						
Self-employed ^m	0.7	53.6 [†]	8.1	31.0	7.3	
< 25	0.8	39.5	4.2	44.4	11.9	
25–99	0.6	52.7 [†]	3.5	35.3 [†]	8.6	
100–499	0.7	62.5 [†]	3.1	27.9	6.5	
500–999	0.3	71.4 [†]	(2.2)	21.6 [†]	(4.8)	
1,000+	2.0	74.2	1.2	20.0	4.6	

T A B L E 1 2 (continued)

Health Insurance Coverage among Dependents, New York State, 2004–2005 (percent, except where noted)

	Dependents (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Industry					
High-ESI industries (75%+ ESI) ^a	1.7	76.6	2.9	16.3	4.2
Education/information/communications	0.8	72.8	3.7	20.0	3.6
Finance/insurance/real estate	0.6	74.9	(3.0)	15.8	6.3
Public administration/former military	0.4	87.2	(1.3)	9.3	(2.2)
Low-ESI industries (< 75% ESI) ^a	3.4	54.2	3.4	34.3	8.2
Health/social services	0.9	59.6	3.1	33.0	4.4
Mining/manufacturing/utilities/transportation	0.8	62.7	(1.9)	27.4	8.1
Agriculture/construction	0.4	48.1 [†]	6.3	32.4 [†]	13.2
Professional	0.4	62.0 [†]	(5.0)	26.3 [†]	6.8
Services/arts/entertainment	0.4	32.3 [†]	(3.1)	51.4 [†]	13.1
Wholesale/retail trade	0.6	47.3 [†]	(3.6)	40.7 [†]	8.5
Race/Ethnicity^b					
White only (non-Hispanic)	3.0	74.5	3.6	17.0	4.9
Black only (non-Hispanic)	0.8	43.2 [†]	(1.7)	48.5 [†]	6.6
Hispanic	0.9	41.5 [†]	(2.2)	45.6 [†]	10.7
Other	0.5	51.3 [†]	(5.6)	31.5 [†]	11.6
Citizenship					
U.S. citizen — native	4.5	64.2	3.3	27.2	5.3
U.S. citizen — naturalized	0.2	58.0 [†]	(4.5)	25.5 [†]	(12.0) [†]
Non-U.S. citizen, resident for < 5 years	0.2	35.7 [†]	(2.0)	42.8 [†]	19.4 [†]
Non-U.S. citizen, resident for 5+ years	0.3	38.0 [†]	(2.1)	38.6 [†]	21.3 [†]

† = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 1 3

Health Insurance Coverage of Non-elderly Adult Non-workers, New York State, 2004–2005 (percent, except where noted)

	Non-elderly Adult Non-workers (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Total	2.8	33.9	5.8	40.2	20.1
Gender/Age					
Adult Males — Total	1.0	27.6	6.5	41.3	24.6
Males 19–34	0.4	22.2 [†]	7.5	35.8 [†]	34.5 [†]
Males 35–54	0.3	16.5 [†]	(5.4)	54.6 [†]	23.5 [†]
Males 55–64	0.3	49.5 [†]	(6.4)	32.7 [†]	11.5 [†]
Adult Females — Total	1.8	37.4	5.4	39.7	17.6
Females 19–34	0.6	31.0 [†]	5.3	39.1 [†]	24.6
Females 35–54	0.8	39.6	3.7	41.8	14.8
Females 55–64	0.4	42.5 [†]	8.4	36.4 [†]	12.7
Annual Family Income					
< \$20,000	1.6	9.9	5.5	57.4	27.2
\$20,000–\$39,999	0.4	44.9 [†]	8.7	29.7 [†]	16.7
\$40,000+	0.8	76.0	4.6	11.7	7.7
Family Income Related to FPL^c					
< 100%	1.4	9.2	5.3	56.0 [†]	29.6
100–150%	0.3	19.1 [†]	(5.3)	57.9 [†]	17.7 [†]
151–200%	0.2	38.6 [†]	(7.8) [†]	33.9 [†]	19.7 [†]
201–250%	0.1	53.8 [†]	12.8 [†]	22.8 [†]	(10.7) [†]
251–300%	0.1	68.1 [†]	(8.9) [†]	(13.1) [†]	(9.9) [†]
300%+	0.7	77.1	4.1	12.6	6.2
Parental Status^e					
Male parents	0.1	25.0 [†]	(2.7)	53.3 [†]	19.0 [†]
Male non-parents	0.9	27.9	7.1	39.5	25.5
Female parents	0.7	41.5	3.5	39.6	15.4
Female non-parents	1.1	34.5	6.7	39.7	19.2

T A B L E 1 3 (continued)

Health Insurance Coverage of Non-elderly Adult Non-workers, New York State, 2004–2005 (percent, except where noted)

	Non-elderly Adult Non-workers (millions)	Distribution by Coverage Type			
		Private		Public ^b	Uninsured
		Employer	Directly Purchased		
Family Work Status					
Two full-time	0.1	68.3 [†]	(3.3) [†]	(13.9) [†]	(14.6) [†]
One full-time	0.9	65.3	5.0	16.2	13.5
Only part-time ^a	0.1	53.6 [†]	(7.8) [†]	27.1 [†]	(11.4) [†]
Non-workers	1.7	15.6	6.2	54.1	24.1
Race/Ethnicity^h					
White only (non-Hispanic)	1.5	46.8	6.8	30.9	15.5
Black only (non-Hispanic)	0.5	16.9 [†]	(3.6)	56.5 [†]	23.0 [†]
Hispanic	0.6	16.2 [†]	(4.5)	54.8 [†]	24.5 [†]
Other	0.3	32.4 [†]	(6.8) [†]	29.4 [†]	31.4 [†]
Citizenship					
U.S. citizen — native	2.0	36.8	6.1	40.5	16.6
U.S. citizen — naturalized	0.3	30.2 [†]	(6.7)	41.9 [†]	21.1 [†]
Non-U.S. citizen, resident for < 5 years	0.1	28.6 [†]	(5.4) [†]	24.6 [†]	41.4 [†]
Non-U.S. citizen, resident for 5+ years	0.3	22.2 [†]	(3.0)	42.8 [†]	32.0 [†]
Health Status					
Excellent/very good	1.4	43.3	7.1	25.9	23.7
Good	0.7	33.0	5.7	40.3 [†]	21.0
Fair/poor	0.8	18.0	3.4	65.6	12.9

[†] = Estimate has a large 95% confidence interval of +/-5.0 or more percentage points.

() = Estimate may not be reliable; the standard error relative to the mean is greater than 30% (standard error not shown).

T A B L E 1 4

Uninsured Children and Non-elderly Adults Eligible for Public Health Insurance Coverage, by Source of Eligibility, New York State, 2005

	Eligible but Uninsured	All Uninsured ^a	Eligible but Uninsured as a Percent of Total Uninsured
Children			
Child Health Plus A/Medicaid	180,000		56%
Child Health Plus B	60,000		20%
Total Children	250,000	320,000	76%
Adults, 19–64			
Medicaid/Family Health Plus	650,000		
Total Adults	650,000	1,950,000	34%
Total (Children and Adults)	900,000	2,280,000	40%

Note: Child Health Plus A/Medicaid data and Child Health Plus B data include children aged 0–18. Medicaid/Family Health Plus data include adults aged 19–64. Numbers may not sum to totals due to rounding.

^a Estimates of total uninsured are for 2005 only; unless otherwise noted, other estimates of the uninsured presented in this report are derived from 2004–2005 data.

Notes to Tables

The term “family” as used in family income, family poverty levels, and family work status is defined as a health insurance unit (those who are eligible as a group for “family” coverage in a health plan) throughout this report.

- ^a “Non-elderly” includes all individuals under age 65.
- ^b “Public” includes Medicaid, SCHIP, and other public insurance (mostly Medicare and military-related).
- ^c In 2005, 200% FPL for a family of four was \$39,942.
- ^d “Household,” as it is used here, refers to the subfamily unit.
- ^e “Parent” includes any person with a dependent child.
- ^f “Multigenerational/other with children” includes families with at least three generations in a household, plus families in which adults are caring for children other than their own (e.g., a niece living with her aunt).
- ^g “Part-time” workers are defined as working fewer than 35 hours a week.
- ^h Since 2003, respondents have been able to identify themselves as belonging to more than one racial group. Because there is no way of knowing how people who now report more than one race previously reported their race, comparisons in health insurance coverage by race/ethnicity cannot be made with earlier years.
- ⁱ “Children” includes all individuals under age 19.
- ^j “Non-elderly adults” includes all individuals aged 19–64.
- ^k “Workers” includes full-time and part-time workers aged 19–64.
- ^l Worker’s income only; does not include income from other family members or other sources.
- ^m “Self-employed” includes only the self-employed who are working in firms with fewer than 25 workers.
- ⁿ “High-ESI industries” are those with employer-sponsored coverage rates of 75 percent or more among workers in New York State.
- ^o “Low-ESI industries” are those with employer-sponsored coverage rates of less than 75 percent among workers in New York State.
- ^p Adult non-workers include, but are not limited to, adult dependents.

About the United Hospital Fund and Its Health Insurance Studies Project

The United Hospital Fund is a health services research and philanthropic organization that addresses critical issues affecting hospitals and health care in New York City. Since 1996, the Fund's Health Insurance Studies Project has been documenting the growing problem of New Yorkers without health insurance coverage. Fund analysts track the dimensions of the problem and identify potential solutions. The United Hospital Fund-Commonwealth Fund's groundbreaking report from December 2006, *A Blueprint for Universal Health Insurance Coverage in New York*, is currently helping shape many state discussions on the topic, and the Fund regularly convenes legislators, regulators, advocates, health plan representatives, and health care providers to discuss different options to expand coverage.

Earlier Fund publications on the issue include *Taking Steps, Losing Ground: The Challenge of New Yorkers without Health Insurance Coverage; Trends in Health Insurance Coverage, 2000 and 2001; Estimating the Cost of Enrolling New York City's Eligible but Uninsured Adults in Medicaid*; and *Health Insurance Coverage among Workers and Their Dependents in New York, 2002–2003*. The Fund also devotes significant grant funding to support the development of solutions to the problem. For more information on the Fund's work on the uninsured, see its website, www.uhfny.org.

This publication was prepared by Allison Cook, research associate at the Urban Institute, Dawn Miller, research assistant at the Urban Institute, and Danielle Holahan, senior health policy analyst at the United Hospital Fund.

Sources

Data shown are from the 2005 and 2006 *Annual Social and Economic Supplement to the Current Population Survey* (CPS), tabulated by the Urban Institute. These data reflect corrections made to CPS health insurance estimates released by the Census Bureau in March 2007 and August 2006. Tabulations in this publication are based on a two-year merge of data; coverage tabulations reflect merged data from the 2005 and 2006 CPS and are current to 2004 and 2005. Eligibility estimates reflect Urban Institute tabulations of 2005 eligibility for Medicaid, Child Health Plus, and Family Health Plus in New York State and are based on data from the 2006 supplement to the CPS.

Data are shown for New York City, New York State, and Rest of State. "New York State" data include New York City, while "Rest of State" data exclude New York City. Data for the United States were not included in this publication because the methodology used to adjust for the underreporting of public coverage (see page 54 for a description of this adjustment) at the state level could not be replicated at the national level.

Definitions for CPS data

Employer-sponsored coverage — includes coverage from a person's own employer and coverage from a family member's employer.

Directly purchased coverage — is coverage a person purchases individually, as opposed to coverage through an employer or other group.

Public coverage — includes Medicaid, Medicare, State Children's Health Insurance Program (SCHIP), and Tricare.

Uninsured — means no health insurance coverage.

Notes on CPS Methodology and Explanations

The Current Population Survey asks respondents to report all sources of health insurance coverage that they had in the previous calendar year; respondents may, therefore, report more than one type of coverage. Respondents reporting more than one type of coverage are assigned to a single coverage category based on a hierarchy. The tabulations in this publication reflect a hierarchy in which Medicaid/SCHIP coverage is first, followed by employer-sponsored coverage, other public coverage (i.e., Medicare, Tricare, or other federally funded coverage), directly purchased coverage, and, finally, “uninsured.” Estimates of public coverage shown in the tables and figures in this report reflect all forms of public coverage (i.e., Medicaid, SCHIP, and other state or federally funded coverage). Based on this hierarchy, respondents who reported having public coverage and employer-sponsored coverage during different parts of the same year were categorized as having public health insurance coverage. In versions of this publication released before 2005, employer coverage was first in the hierarchy, above public health insurance. As a result, employer-sponsored coverage numbers here appear slightly lower, while public insurance numbers appear slightly higher than in publications released before 2005. The Census Bureau released revisions to the CPS in August 2006 and March 2007 that resulted in a slight decrease in the uninsured and a corresponding increase in private coverage in New York State. The August 2006 revisions included a one-time correction to weights and a revision to 2004 and 2005 estimates of dependent coverage. In March 2007, the Census Bureau released additional revisions to estimates of dependent coverage. (See <http://www.census.gov/hhes/www/hlthins/usernote/usernote3-21rev.html> for a more detailed description of the most recent revisions.)

The estimates presented in this analysis reflect a new adjustment for the underreporting of public coverage on the CPS. It is widely believed that there is an undercount of Medicaid on the CPS because of observed differences between CPS public coverage estimates and state administrative enrollment data. However, there is also concern that the administrative data may not accurately reflect individuals’ perceptions of their own coverage.¹ We defined the undercount for New York State as halfway between Medicaid/SCHIP enrollment totals from the CPS and the administrative data, and we adjusted reported Medicaid/SCHIP on the CPS to this target. We then adjusted the number of uninsured and privately insured downward by one-third and two-thirds, respectively, of the undercount. This adjustment was based on previous research that found that while most Medicaid enrollees correctly reported having Medicaid, approximately two-thirds of those who did not reported having private coverage, and the remainder reported being uninsured.² The impact of the undercount adjustment was to increase estimates of Medicaid/SCHIP in New York State by about 3 percentage points and decrease the uninsured by about 1 percentage point (0.2 million). (See Appendix, page 55, for a comparison of baseline and undercount-adjusted estimates of the distribution of coverage in New York State.)

¹ Call Kathleen Thiede, Gustur Davidson, Allyson Hall, Jennifer Kincheloe, Lynn Blewett, E. Richard Brown. “Final Report Administrative Data Case Study Report: Sources of Discrepancy between Survey-based Estimates of Medicaid Coverage and State Administrative Counts.” State Health Access Data Assistance Center, July 2006.

² Call KT, G Davidson, AS Sommers, R Feldman, P Farseth, T Rockwood. 2001/2002. Uncovering the missing Medicaid cases and assessing their bias for estimates of the uninsured. *Inquiry* 38(4): 396–408.

Notes on CPS Methodology and Explanations (continued)

The methodology used to tabulate the eligible but uninsured estimates differs in this report from that used in versions of this publication released before 2006. In this publication, Child Health Plus A/Medicaid data used in the eligible but uninsured tabulations include children aged 0–18; in pre-2006 versions of this publication, these data included children aged 0–20. In addition, in this publication the estimate of all uninsured children used for the eligible but uninsured tabulation includes only persons aged 0–18, and the estimate of all uninsured adults for this tabulation includes only persons aged 19–64; in versions of the publication released before 2006, persons aged 19–20 were included in the total uninsured estimates for both children and adults. It should be noted that because the CPS does not contain data on the documentation status of non-citizens, eligibility estimates may include some non-citizen adults who meet the income, age, and resource requirements for Medicaid or Family Health Plus but are not eligible for federal- or state-funded coverage.³ In addition, because the CPS does not contain data on pregnant women, it is not possible to determine individuals' eligibility through pathways specific to this group.

The term “family,” as used in family income, family poverty levels, and family work status, is defined as a health insurance unit (those who are eligible as a group for family coverage in a health plan) throughout this report.

The federal poverty levels provided in the chart notes and table endnotes of this report correspond to Census poverty thresholds. The Census poverty thresholds were used in all data tabulations of health insurance coverage by family income level as a percent of poverty. However, the estimates of uninsured New Yorkers eligible for public health insurance coverage were prepared using the U.S. Department of Health and Human Services (HHS) poverty guidelines; family income was compared with state eligibility levels as established by the HHS poverty guidelines in order to determine individual eligibility for public health insurance programs.

About the United Hospital Fund

The United Hospital Fund's mission is to shape positive change in health care for the people of New York. We advance policies and support programs that promote high-quality, patient-centered health care services that are accessible to all. We undertake research and policy analysis to improve the financing and delivery of care in hospitals, clinics, nursing homes, and other care settings. We raise funds and give grants to examine emerging issues and stimulate innovative programs. And we work collaboratively with civic, professional, and volunteer leaders to identify and realize opportunities for change.

³ New York State does not take into account documentation status in determining eligibility for children.

A P P E N D I X

Comparison of Baseline and Adjusted Estimates of Health Insurance Coverage, New York State, 2004–2005 (percent)

		Distribution by Coverage Type			
		Private		Public	Uninsured
		Employer	Individual		
Baseline CPS					
	All non-elderly	61.1	4.3	20.1	14.5
	Children, aged 0–18	56.9	3.2	32.3	7.6
	Adults, aged 19–64	62.8	4.8	15.0	17.3
Undercount-Adjusted CPS					
	All non-elderly	59.5	4.1	23.0	13.5
	Children, aged 0–18	53.4	2.9	37.6	6.1
	Adults, aged 19–64	62.0	4.5	16.9	16.6

Note: Baseline estimates reflect revisions made by the Census Bureau to the CPS in March 2007 and August 2006. Undercount-adjusted estimates reflect adjustments made to the baseline CPS to take into account the underreporting of public coverage.

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