# Uninsured Children 2009-2011: Charting the Nation's Progress

by Joan Alker, Tara Mancini, and Martha Heberlein

# **Key Findings**

- While nationally children's coverage rates continued to improve, more states held steady, showing no progress despite an improving economy. Full implementation of the Affordable Care Act (ACA) provides the next opportunity to make substantial progress for children's health coverage.
- 2. Hispanic children are disproportionately represented among uninsured children. Children living in families with lower incomes, who are age 6 or older and those in rural areas are also more likely to be uninsured.
- Nevada continued to have the highest rate of uninsured kids in the country, as Massachusetts maintained its lead with the lowest rate. Hawaii was the only state to show a significant increase in the number of uninsured children from 2009-2011, yet remained one of the strongest states in terms of coverage.

Steady progress continued to be made in the US with respect to covering children. Despite no reduction in the number of children living in poverty, a strong commitment to children's health coverage through Medicaid and the Children's Health Insurance Program (CHIP) and the protection of

children's eligibility levels by the Affordable Care Act,<sup>1</sup> the number of uninsured children declined to 5.5 million in 2011 from 6.4 million in 2009 (see Figure 1 on page 2). Children's coverage rates rose to 92.5 percent in 2011, whereas adults continued to be uninsured at much higher rates (see Figure 2 on page 2).

Using data from the American Community Survey, this report examines trends in children's coverage over a two-year period, from 2009-2011. It looks at both the national and state changes in the number and rate of uninsured children, as well as the demographic characteristics of the children that remain uninsured.

Progress has been widespread, but significant disparities among states endured. This year, fewer states (20) saw significant declines in their rates of uninsured children as compared to 34 states during the prior two-year period.<sup>2</sup> Because some states with large numbers of uninsured children, such as Texas, Florida, and California, saw improvements in coverage, national rates of children's coverage continued to go up. Yet the majority of states (30) saw no significant change in their rates of coverage. Just one state, Hawaii, saw an increase in uninsured children.

While progress can and should continue over the next year, full and successful implementation of the provisions of the Affordable Care Act, pro-

Using data from the American Community Survey, this report examines trends in children's coverage over a two-year period, from 2009-2011.



25% 22.5% 21.6% 20.0% 20% 15% Children's Uninsured Rate Children's Poverty Rate 10% 8.6% 8.0% 7.5% 5% 0% 2009 2010 2011

Figure 1: Children's Uninsurance Rate Declined While Their Poverty Rate Increased

vides the next big opportunity for a sharp decline in the number of uninsured children. Even though the individual requirement to have coverage does not apply to low-income families,3 awareness of the mandate and a move to a widespread "culture of coverage" on January 1, 2014 will likely result in more children gaining coverage.4

Approximately two-thirds of children who are uninsured are eligible for Medicaid and CHIP but are not enrolled.<sup>5</sup> As such, it will be important for state and federal policymakers to continue to move forward aggressively to reduce the number of uninsured children by eliminating red tape and ensuring that eligible children are enrolled, especially as systems are upgraded in preparation for 2014 and beyond. Also, the extension of Medicaid to

low-income parents and other adults will likely boost children's coverage rates, as research suggests that parents who are covered are more likely to have insured children.<sup>6</sup> Additionally, the ACA stipulates that a child must be covered prior to the parent enrolling in Medicaid, further ensuring that children are covered as their parents are.

However, as a result of the Supreme Court decision in National Federation of Independent Business v. Sebelius, whether or not to extend Medicaid coverage to parents and other adults below 133 percent of the federal poverty level (FPL), is a choice left to the states. This choice will be of significant consequence for children in states such as Texas, Florida, Georgia, and

Figure 2: Children are Uninsured at Lower Rates than Adults

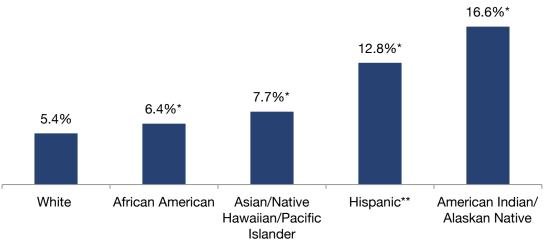
	2009	2011	Percentage Point Change
Children	8.6%	7.5%	-1.1
Adults	20.6%	21.0%	0.4

7.2

7.8%

0.6

Figure 3: Coverage Disparities Continue Between Racial & Ethnic Groups



Hispanic children account for an aston-ishing 40 percent of the nation's uninsured children, despite being 24 percent of the child population.

Notes: \* indicates a statistically significant difference from White, Non-Hispanic children.

Arizona where many of the uninsured children live and the decision to extend Medicaid coverage is uncertain.

#### Which children are uninsured?

Hispanic children are disproportionately represented among uninsured children. Children living in families with lower incomes, who are age 6 or older and those in rural areas are also more likely to be uninsured.

## Race and Ethnicity

Even though all racial and ethnic groups experienced gains in coverage, disparities continue to exist (see Figure 3). White and African American children have the lowest rates of uninsurance. In contrast, Hispanic and American Indian children lag considerably behind, despite a decline in their rates of uninsurance from 2009-2011.

The uninsured rate for Hispanic children, who may be of any race, is double that of White, non-Hispanic children. Moreover, Hispanic children account for an astonishing 40.4 percent of the nation's uninsured children, despite being 23.6 percent of the child population.

#### Age

Children age six and older are much more likely to be uninsured than younger children and constitute almost three-quarters of uninsured children. Although the percent of uninsured children across all age groups declined by 1.1 percentage points from 2009 to 2011, older children continue to have higher rates of uninsurance than younger children (8.3 percent vs. 5.9 percent).

Figure 4: Medicaid Plays a Large Role in Covering Poor and Low-Income Children

Percent of FPL	Medicaid		ESI		Uninsured	
	2009	2011	2009	2011	2009	2011
Under 50% FPL	77.7%	80.4%*	9.8%	9.3%*	11.0%	9.3%*
Under 100% FPL	75.4%	78.8%*	11.7%	10.9%*	12.1%	10.0%*
100-199% FPL	49.5%	53.5%*	34.7%	33.2%*	13.6%	11.4%*
200% FPL & above	11.2%	12.3%*	76.3%	76.2%	5.4%	4.8%*

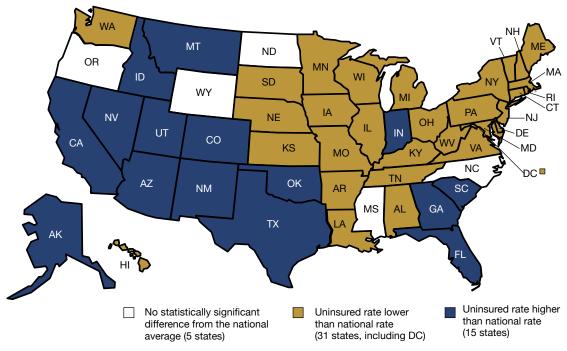
Note: \* Indicates that the percentage point change is significant at the 90% confidence level.

<sup>\*\*</sup> Hispanic children can be of any race.



Figure 5: 31 States Had Lower Uninsurance Rates for Children than the National Average

Overall, the country continued to make progress in insuring children yet coverage levels still vary dramatically from state to state.



### Income

Children in all income groups gained coverage from 2009 to 2011. Children between 100 and 199 percent of the poverty level experienced the greatest improvement, but also had the highest rate of uninsurance in 2011 at 11.4 percent. In fact, all low-income children (those below 200 percent of the FPL) were approximately two times more likely to be uninsured than children above 200 percent of the FPL.

Children from lower-income families are more likely to be covered by Medicaid than employersponsored insurance (ESI), while the reverse is true for children from higher-income families (see Figure 4 on page 3). As in years past, the majority of children are insured by ESI; however, the 51.9 percent of children with ESI in 2011 represents a 2.4 percentage point decrease from 2009. Medicaid, the second largest source of coverage for children, covers almost 36.5 percent of the nation's children, a 4.1 percentage point increase from 2009.

# Geographic Location

Where children live has a significant impact on their access to health insurance. The uninsurance rate for children living in both urban and rural areas declined from 2009 to 2011; however, rural children are still uninsured at a slightly higher rate (7.7 percent) than the national average (7.5 percent) and their urban counterparts (7.4 percent).

#### How are states doing?

Overall, the country continued to make progress in insuring children yet coverage levels still vary dramatically from state to state. In 2011, 15 states had rates of uninsurance among children higher than the national average of 7.5 percent, five states were not different from the national average, and 31 were lower than the national average (see Figure 5). States with higher rates of uninsurance clustered in the West and South, including large states such as California, Texas, and Florida.

Figure 7 (on page 5) shows the five states with the highest rates of uninsurance for children and



#### Half of Uninsured Children Live in Six States

Six states (Texas, California, Florida, Georgia, Arizona, and New York,) account for half of the uninsured children nationwide. Texas alone has close to a million uninsured children or almost 17 percent of the total nationwide.

Figure 6: States with the Largest Number of Uninsured Children

State	2011 Number Uninsured	As a Share of US Total
Texas	916,522	16.6%
California	744,797	13.5%
Florida	475,112	8.6%
Georgia	236,568	4.3%
Arizona	208,419	3.8%
New York	180,834	3.3%
Six State Total	2,762,252	50.0%
National Total	5,527,657	

Texas and Oregon led the nation with declines of 3.1 percentage points in their rates of uninsured children, with Florida close behind at 2.9 percentage points.

the five states with the lowest rates (see Table 2 in the Appendix for a full listing). Nevada continued to have the highest rate of uninsured kids in the country, and its rate of 16.2 percent was considerably higher than the next state on the list – Texas at 13.2 percent. Massachusetts maintained its lead in the country in ensuring coverage, with 98.3 percent of kids having insurance there. Hawaii was the only state to show a significant increase in the number of uninsured children from 2009-2011, yet remains one of the strongest states in coverage rates (see Table 3 in the Appendix).

#### Which states are making progress?

By looking at the change in coverage rates over a two-year period, we are able to examine which states are making progress and which are falling behind. As described above fewer states showed declines in their rate of uninsured children (20) as compared to 2008-2010 when 34 states saw a significant decline.

States with the most improvement: Twenty states showed significant declines in their rates of child uninsurance (see Table 4 in the Appendix for a full listing). Texas and Oregon led the nation with declines of 3.1 percentage points in their rates of uninsured children, with Florida close behind at 2.9 percentage points (see Figure 8 on page 6). It is worth noting that for some of these states, such as Texas and Florida, it is easier to make progress because they began with such a high rate of uninsured children. In 2011, Florida ranked 48th and Texas ranked

Figure 7: States with the Lowest and Highest Rates of Uninsured Children

States with Lowest Uninsured Rates				
Massachusetts	1.7%			
Vermont	2.4%			
Connecticut	2.9%			
Hawaii	3.6%			
Illinois and New Hampshire	3.7%			

States with Highest Uninsured Rates				
Nevada	16.2%			
Texas	13.2%			
Arizona	12.9%			
Florida	11.9%			
Alaska	11.8%			



Thirty states saw no significant change in their rate of uninsured children.

Figure 8: States with the Greatest Decline in Child Uninsurance Rates

State	2009-2011 Percentage Point Change		
Oregon	- 3.1		
Texas	- 3.1		
Florida	- 2.9		
Mississippi	- 2.2		
New Mexico	- 2.2		

50th in children's coverage, despite the fact that they are making some progress.

#### States falling behind or remaining stagnant:

The only state which showed a significant rise in the rate and number of uninsured children was Hawaii. Despite this increase, Hawaii continued to be a leader in covering children. The remaining thirty states saw no significant change in their rate of uninsured children.8 Given the ongoing national success, these findings should sound a cautionary note for policymakers in these states, showing that progress has slowed as compared to national trends.

#### Conclusion

From 2009 to 2011, children's coverage rates continued to improve nationally. Yet, compared to prior years, more states held steady, not showing any forward momentum despite an improving economy. While states should continue to make strides to cover uninsured children over the next year by streamlining processes and upgrading eligibility systems, full implementation of the Affordable Care Act is the next big opportunity to make significant progress for children's health coverage.

#### **Endnotes**

- The Affordable Care Act contains a "maintenance-of-effort" provision, which requires states to maintain eligibility levels for children's coverage through October 1, 2019.
- T. Mancini, M. Heberlein, & J. Alker, "Despite Economic Challenges, Progress Continues: Children's Health Insurance Coverage in the United States from 2008-2010," Georgetown University Center for Children and Families (November 2011).

- Even though nearly everyone is subject to the individual responsibility requirement, some people will not face a penalty if they fail to have coverage, including those who lack access to affordable options, those with income below the tax-filing threshold (\$9,500 for a single person in 2011), and those who experience a short gap in coverage. Additionally, the Secretary of HHS has significant flexibility to identify other circumstances under which it might be appropriate for someone to secure an exemption.
- G. Kenney, et al., "Improving Coverage for Children Under Health Reform Will Require Maintaining Current Eligibility Standards for Medicaid and CHIP," Health Affairs, 30(12): 2371-2381 (December 2011).
- G. Kenney, et al., "Gains for Children: Increased Participation in Medicaid and CHIP in 2009," Robert Wood Johnson Foundation & Urban Institute (August 2011).
- S. Rosenbaum & R. Perez Trevino Whittington, "Parental Health Insurance Coverage as Child Health Policy: Evidence from the Literature, First Focus (June 2007); and L. Ku & M. Broaddus, "Coverage of Parents Helps Children, Too," Center on Budget and Policy Priorities (October 2006).
- Other states showed declines, as seen in Table 4 in the Appendix, but these declines were not statistically significant at the 90 percent confidence level.
- Seven states (Utah, Massachusetts, Pennsylvania, North Dakota, District of Columbia, Arizona, and Wyoming) showed an increase in the number of uninsured children during this period but these increases were not statistically significant.

#### Methodology

This factsheet analyzes data from the Census Bureau's 2009 and 2011 American Community Survey (ACS) published on the American Fact Finder, "Children" are defined as those under the age of 18.

Where only numbers are available, percent esti-



mates and their standard errors were computed based on formulas provided in the ACS's "Instructions for Applying Statistical Testing to ACS 1-Year Data."

Data on sources of health insurance coverage and poverty level include only those individuals for whom poverty status can be determined. Therefore, this population is slightly smaller than the total non-institutionalized population of the US, which is the universe used to calculate all other data in the brief. Individuals can report more than one source of coverage; as such totals may add to more than 100 percent.

When reporting health coverage for racial and ethnic groups, the uninsured rates for single-race alone categories (e.g., "Black or African-American Alone"), as defined by the U.S. Census Bureau, are used. The categories "Some other race alone" and "Two or more races" are not included. All references to White children within the brief are based on data for those who identify as "White alone, non-Hispanic." Those who identify as "Hispanic," which refers to a person's ethnicity, can be of any race.

It should be noted that the 2009 and 2011 data have different population controls as they are based on different decennial census population baselines. Despite this, the cross-year state and national demographic comparisons contain a large enough population sample that it should not substantially affect percentage estimates. However, more caution should be used when comparing number estimates, especially for children under age five and for all racial/ethnic groups. As there is currently no information on how the change in population controls could impact data that is disaggregated by income level, caution should also be used with this data.

Additionally, the estimates are not adjusted to address the Medicaid undercount often found in surveys, which may be accentuated by the absence of state specific health insurance program names in the ACS.

Authors: Joan Alker, Tara Mancini, and Martha Heberlein

The Center for Children and Families (CCF) is an independent, nonpartisan policy and research center whose mission is to expand and improve health coverage for America's children and families. CCF is based at Georgetown University's Health Policy Institute. For additional information, contact (202) 687-0880 or childhealth@georgetown. edu.

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Table 1. Number of Uninsured Children Under 18, 2009 and 2011

STATE	2009 NUMBER UNINSURED	2009 STATE RANKING IN NUMBER OF UNINSURED	2011 NUMBER UNINSURED	2011 STATE RANKING IN NUMBER OF UNINSURED
United States	6,369,023	-	5,527,657	-
Alabama	66,730	25	59,061	23
Alaska	24,993	13	22,109	12
Arizona	207,853	47	208,419	47
Arkansas	44,061	18	39,950	19
California	890,998	50	744,797	50
Colorado	124,366	39	115,726	41
Connecticut	30,433	16	23,377	13
Delaware	11,310	5	9,379	4
District of Columbia	3,198	1	4,133	2
Florida	600,537	49	475,112	49
Georgia	281,144	48	236,568	48
Hawaii	7,066	3	10,980	7
Idaho	46,971	19	38,968	18
Illinois	142,269	42	113,311	40
Indiana	140,011	41	128,725	42
Iowa	32,312	17	31,741	17
Kansas	57,717	20	46,345	20
Kentucky	64,407	22	62,444	26
Louisiana	72,758	26	64,635	28
Maine	15,194	10	14,165	10
Maryland	64,548	23	61,486	25
Massachusetts	19,816	11	24,099	14
Michigan	106,809	34	93,810	32
Minnesota	83,057	28	79,824	29
Mississippi	78,509	27	60,983	24
Missouri	98,465	32	94,934	33
Montana	28,470	15	25,562	15
Nebraska	28,000	14	26,892	16
Nevada	121,386	37	107,404	38
New Hampshire	13,476	8	10,192	6
New Jersey	129,835	40	105,165	37
New Mexico	58,739	21	47,469	21
New York	204,997	46	180,834	46
North Carolina	185,902	45	174,572	45
North Dakota	7,951	4	9,615	5
Ohio	172,347	44	157,202	44
Oklahoma	102,678	33	99,384	36
Oregon	90,527	31	62,887	27
Pennsylvania	147,428	43	149,227	43
Rhode Island	12,293	7	8,672	3
South Carolina	107,439	35	91,191	31
South Dakota	14,751	9	12,039	9
Tennessee	87,306	29	84,927	30
Texas	1,119,685	51	916,522	51
Utah	89,132	30	97,242	35
Vermont	3,989	2	3,019	1
Virginia	121,583	38	108,483	39
Washington	107,540	36	97,208	34
West Virginia	21,133	12	16,994	11
Wisconsin	65,407	24	58,236	22
Wyoming	11,497	6	11,638	8



Table 2. Percent of Uninsured Children Under 18, 2009 and 2011

STATE	2009 PERCENT UNINSURED	2009 STATE RANKING IN PERCENT OF UNINSURED	2011 PERCENT UNINSURED	2011 STATE RANKING IN PERCENT OF UNINSURED
United States	8.6	-	7.5	-
Alabama	5.9	19	5.3	18
Alaska	13.6	48	11.8	47
Arizona	12.0	46	12.9	49
Arkansas	6.2	21	5.6	20
California	9.5	36	8	35
Colorado	10.2	38	9.4	42
Connecticut	3.8	5	2.9	3
Delaware	5.5	15	4.6	14
District of Columbia	2.8	3	3.9	7
Florida	14.8	49	11.9	48
Georgia	10.9	42	9.5	43
Hawaii	2.5	2	3.6	4
Idaho	11.2	43	9.1	40
Illinois	4.5	6	3.7	5
Indiana	8.8	34	8.1	36
lowa	4.6	7	4.4	11
Kansas	8.2	32	6.4	30
Kentucky	6.3	22	6.1	27
Louisiana	6.5	26	5.8	22
Maine	5.6	17	5.2	16
Maryland	4.8	11	4.6	14
Massachusetts	1.4	1	1.7	1
Michigan	4.6	7	4.1	9
Minnesota	6.6	27	6.3	29
Mississippi	10.3	39	8.1	36
Missouri	6.9	29	6.7	32
Montana	12.9	47	11.5	46
Nebraska	6.3	22	5.9	24
Nevada	17.8	51	16.2	51
New Hampshire	4.7	10	3.7	5
New Jersey	6.4	24	5.2	16
New Mexico	11.4	45	9.2	41
New York	4.6	7	4.2	10
North Carolina	8.2	32	7.6	34
North Dakota	5.6	17	6.4	30
Ohio	6.4	24	5.8	22
Oklahoma	11.2	43	10.6	44
Oregon	10.4	41	7.3	33
Pennsylvania	5.3	13	5.4	19
Rhode Island	5.4	14	4	8
South Carolina	10.0	37	8.4	38
South Dakota	7.6	31	6	26
Tennessee	5.9	19	5.7	21
Texas	16.3	50	13.2	50
Utah	10.3	39	11.1	45
Vermont	3.2	4	2.4	2
Virginia	6.6	27	5.9	24
Washington	6.9	29	6.2	28
West Virginia	5.5	15	4.4	11
Wisconsin	5.0	12	4.4	11
Wyoming	9.0	35	8.6	39



Table 3. Change in the Number of Uninsured Children Under 18, 2009 and 2011

STATE	2009 NUMBER UNINSURED	2011 NUMBER UNINSURED	2009-2011 NUMBER OF UNINSURED CHANGE	RANK 2009-2011 CHANGE IN NUMBER OF UNINSURED
United States	6,369,023	5,527,657	-841,366*	-
Texas	1,119,685	916,522	-203,163*	1
California	890,998	744,797	-146,201*	2
Florida	600,537	475,112	-125,425*	3
Georgia	281,144	236,568	-44,576*	4
Illinois	142,269	113,311	-28,958*	5
Oregon	90,527	62,887	-27,640*	6
New Jersey	129,835	105,165	-24,670*	7
New York	204,997	180,834	-24,163*	8
Mississippi	78,509	60,983	-17,526*	9
South Carolina	107,439	91,191	-16,248*	10
Ohio	172,347	157,202	-15,145*	11
Nevada	121,386	107,404	-13,982*	12
Virginia	121,583	108,483	-13,100*	13
Michigan	106,809	93,810	-12,999*	14
Kansas	57,717	46,345	-11,372*	15
North Carolina	185,902	174,572	-11,330	16
Indiana	140,011	128,725	-11,286	17
New Mexico	58,739	47,469	-11,270*	18
Washington	107,540	97,208	-10,332	19
Colorado	124,366	115,726	-8,640	20
Louisiana	72,758	64,635	-8,123	21
Idaho	46,971	38,968	-8,003*	22
Alabama	66,730	59,061	-7,669	23
Wisconsin	65,407	58,236	-7,171	24
Connecticut	30,433	23,377	-7,056*	25
West Virginia	21,133	16,994	-4,139	26
Arkansas	44,061	39,950	-4,111	27
Rhode Island	12,293	8,672	-3,621*	28
Missouri	98,465	94,934	-3,531	29
Oklahoma	102,678	99,384	-3,294	30
New Hampshire	13,476	10,192	-3,284*	31
Minnesota	83,057	79,824	-3,233	32
Maryland	64,548	61,486	-3,062	33
Montana	28,470	25,562	-2,908	34
Alaska	24,993	22,109	-2,884	35
South Dakota	14,751	12,039	-2,712	36
Tennessee	87,306	84,927	-2,379	37
Kentucky	64,407	62,444	-1,963	38
Delaware	11,310	9,379	-1,931	39
Nebraska	28,000	26,892	-1,108	40
Maine	15,194	14,165	-1,029	41
Vermont	3,989	3,019	-970	42
lowa	32,312	31,741	-571	43
Wyoming	11,497	11,638	141	44
Arizona	207,853	208,419	566	45
District of Columbia	3,198	4,133	935	46
North Dakota	7,951	9,615	1,664	47
Pennsylvania	147,428	149,227	1,799	48
Hawaii	7,066	10,980	3,914*	49
Massachusetts	19,816	24,099	4,283	50
Utah	89,132	97,242	8,110	51

<sup>\*</sup> indicates that the number change is significant at the 90% confidence level



Table 4. Change in the Percent of Uninsured Children Under 18, 2009 and 2011

STATE	2009 PERCENT UNINSURED	2011 PERCENT UNINSURED	2009-2011 PERCENTAGE POINT CHANGE	RANK 2009-2011 PERCENTAGE POINT CHANGE
United States	8.6	7.5	-1.1*	-
Oregon	10.4	7.3	-3.1*	1
Texas	16.3	13.2	-3.1*	1
Florida	14.8	11.9	-2.9*	3
Mississippi	10.3	8.1	-2.2*	4
New Mexico	11.4	9.2	-2.2*	4
Idaho	11.2	9.1	-2.1*	6
Alaska	13.6	11.8	-1.8	7
Kansas	8.2	6.4	-1.8*	7
Nevada	17.8	16.2	-1.6	9
South Carolina	10.0	8.4	-1.6*	9
South Dakota	7.6	6.0	-1.6*	9
California	9.5	8.0	-1.5*	12
Georgia	10.9	9.5	-1.4*	13
Montana	12.9	11.5	-1.4	13
Rhode Island	5.4	4.0	-1.4*	13
New Jersey	6.4	5.2	-1.2*	16
West Virginia	5.5	4.4	-1.1	17
New Hampshire	4.7	3.7	-1.0	18
Connecticut	3.8	2.9	-0.9*	19
Delaware	5.5	4.6	-0.9	19
Colorado	10.2	9.4	-0.8	21
Illinois	4.5	3.7	-0.8*	21
Vermont	3.2	2.4	-0.8	21
Indiana	8.8	8.1	-0.7	24
Louisiana	6.5	5.8	-0.7	24
Virginia	6.6	5.9	-0.7*	24
Washington	6.9	6.2	-0.7	24
Alabama	5.9	5.3	-0.6	28
Arkansas	6.2	5.6	-0.6	28
North Carolina	8.2	7.6	-0.6	28
Ohio	6.4	5.8	-0.6*	28
Oklahoma	11.2	10.6	-0.6	28
Wisconsin	5.0	4.4	-0.6*	28
Michigan	4.6	4.1	-0.5*	34
Maine	5.6	5.2	-0.4	35
Nebraska	6.3	5.9	-0.4	35
New York	4.6	4.2	-0.4*	35
Wyoming	9.0	8.6	-0.4	35
Minnesota	6.6	6.3	-0.3	39
lowa	4.6	4.4	-0.2	40
Kentucky	6.3	6.1	-0.2	40
Maryland	4.8	4.6	-0.2	40
Missouri	6.9	6.7	-0.2	40
Tennessee	5.9	5.7	-0.2	40
Pennsylvania	5.3	5.4	0.1	45
Massachusetts	1.4	1.7	0.3	46
North Dakota	5.6	6.4	0.8	47
Utah	10.3	11.1	0.8	47
Arizona	12.0	12.9	0.9	49
District of Columbia	2.8	3.9	1.1	50
Hawaii	2.5	3.6	1.1*	50

<sup>\*</sup> indicates that the percentage point change is significant at the 90% confidence level