

The Medically Uninsured in New Jersey: A Chartbook

August 2004



**State of New Jersey
Department of Human Services**

***In Collaboration with*
Rutgers Center for State Health Policy**

Project funded by the U.S. Department of Health & Human Services, Health Resources and Services Administration,
State Planning Grant # 1 P09 OA 00040-01

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Acknowledgments

The design and implementation of the New Jersey Family Health Survey was supported by a grant from The Robert Wood Johnson Foundation to Rutgers Center for State Health Policy. The analysis appearing in this chartbook was supported by a State Planning Grant from the Health Resources and Services Administration, U.S. Department of Health and Human Services to the State of New Jersey.

Executive Summary

It is estimated that there are over one million people in New Jersey without health insurance coverage. In 2001, in an effort to learn more about this population and gather precise population-based estimates of health care coverage, access, and other health-related measures, Rutgers Center for State Health Policy conducted the New Jersey Family Health Survey (NJFHS). Data from the NJFHS were collected from July-December 2001, with a total of 2,265 families, including 6,466 individuals, interviewed in this survey. The analysis provided in this chartbook is restricted to individuals less than 65 years of age. Separate analyses are presented for children ages 18 and under and adults ages 19 to 64.

According to the NJFHS, the number of uninsured non-elderly adults in New Jersey (855,000) is over three times greater than the number of uninsured children (238,000). Most (63%) of these uninsured children have been without coverage for 12 months or longer. An even greater percentage (74%) of uninsured adults have been without coverage for 12 months or longer. For both adults and children who do have health insurance, employer-sponsored insurance is the most frequently-found source of coverage.

Uninsured rates among children vary across different parts of NJ and by individual characteristics. The highest uninsured rates are found in densely populated urban areas of northeastern New Jersey. Children living in families with incomes below 200% of the Federal Poverty Level (FPL) have a much higher uninsured rate than children in wealthier families. While only 6% of children in families with incomes above 200% of the FPL are uninsured, these children account for one-third of all uninsured children in NJ. Ethnicity and immigration status are also significant predictors of uninsured status among children. Most notably, Hispanic children, with a 24% uninsured rate, are four times more likely to be uninsured than their non-Hispanic white peers. Children who are born outside of the U.S. and are not citizens have a 47% uninsured rate, which is five times higher than the uninsured rate for children born in the U.S.

Background

The aim of this chartbook is to understand the characteristics of the over one million New Jersey residents who lack health care coverage. To do so, it is important to consider the context of some of the significant policy initiatives and public program expansions that have been implemented in the past several years in an effort to address the chronic problem of the uninsured.

New Jersey is seen as a national leader with regard to its public policies designed to increase both the affordability and accessibility of health insurance coverage. For example, New Jersey was one of the first states in the early 1990s to enact comprehensive reform legislation to address fundamental problems in the non-group and small-group health insurance markets. While the state is currently re-examining further options to ensure the continued viability of these two markets, there are approximately 78,000 people currently enrolled in the non-group market and 897,000 in the small-group market (Source: 2003 NJDOBI administrative data).

In addition, New Jersey has experienced considerable success with its State Children's Health Insurance Program (SCHIP). NJ KidCare was launched in 1998, followed by the expansion three years later, in 2001, to NJ FamilyCare. These programs enjoyed the benefit of implementation at a time when the New Jersey economy was robust, federal SCHIP dollars were available and tobacco settlement funds were earmarked to support these initiatives. It is also worthy of mention that since the inception of NJ KidCare, the State has directed substantial resources to support targeted outreach efforts to enroll minority children and other vulnerable populations. As a result of the convergence of all of these factors, the income levels for program eligibility in New Jersey are among the most generous in the nation; e.g., 350% of FPL for children (for additional information on NJ FamilyCare, please see [www. NJFamilyCare.org](http://www.NJFamilyCare.org)).

The recent state budget shortfalls have prevented expansion of public coverage programs and have halted new enrollments of some categories of adults in the NJ FamilyCare program. However, it is significant to note that approximately 500,000 children under age 21 are currently covered by the NJ FamilyCare and Medicaid programs and approximately 128,000 adults also receive benefits under NJ FamilyCare (Sources: New Jersey FamilyCare/Medicaid, June 2004 enrollment data).

About the Chartbook

This chartbook describes the characteristics of the medically uninsured in New Jersey. The analysis is based on the New Jersey Family Health Survey (NJFHS), which was conducted from July to December, 2001. The survey was administered to 2,265 households, including 6,466 individuals. Since most of the elderly receive coverage through the federal Medicare program, the chartbook focuses on individuals less than 65 years of age. Thus, NJFHS data from 1,875 households and 5,505 individuals under the age of 65 are used in the charts and tables presented here.

Tabulations in the chartbook focus on the relationship between health insurance coverage and socioeconomic and health status of New Jersey residents. Following a summary of coverage status for all non-elderly New Jersey residents (individuals living in institutions such as nursing homes are not included in the survey), separate analyses are presented for children (ages 18 and under) and non-elderly adults (ages 19 to 64). The chartbook is designed to answer the following questions:

1. How many New Jersey residents lack health insurance coverage?
2. For how long have the uninsured been without coverage?
3. What factors predict the likelihood that an individual lacks coverage?
4. What are the characteristics of the uninsured population in New Jersey?

About the New Jersey Family Health Survey

The New Jersey Family Health Survey (NJFHS) was designed to provide precise population-based estimates of healthcare coverage, access, and other health-related measures. The survey was developed in consultation with an advisory committee consisting of state officials and other healthcare stakeholders in New Jersey.

Data were collected by telephone interviews from July to December 2001. A total of 2,265 families including 6,466 individuals were interviewed. The survey response rate was 59.3%. The NJFHS uses scientific sampling techniques to assure that the numbers presented in this chartbook fully represent the non-institutionalized population of New Jersey.

To assure that the persons from particularly vulnerable populations are represented in the survey in adequate numbers for analysis, some groups (i.e., persons below 200% of the Federal Poverty Level) were purposely over-represented in the sample. However, to adjust for this “over-sampling,” all estimates presented are weighted to accurately reflect the New Jersey household population. The survey weights also adjust for under-coverage of households without telephones.

Because they are based on a sample of the population of New Jersey, the results obtained from all surveys, including the NJFHS, are subject to sampling variability. This means that it is possible that differences in uninsured rates across subsets of the population may reflect sampling error instead of true differences in the population. Formal statistical tests show that all of the differences in uninsured rates shown across population subgroups in this chartbook *are* statistically significant, except the difference between boys and girls under age 19.

2001 Federal Poverty Level (FPL)

Family Size	100%	200%	350%
1	\$8,590	\$17,180	\$30,065
2	\$11,610	\$23,220	\$40,635
3	\$14,630	\$29,260	\$51,205
4	\$17,650	\$35,300	\$61,775

Estimates of the Uninsured Population: The NJFHS Compared to Other Surveys

For a variety of reasons, estimates of the uninsured from the New Jersey Family Health Survey (NJFHS) can differ from estimates obtained by other surveys. The source and magnitude of these differences vary with the particular survey that is compared to the NJFHS.

The NJFHS asks about coverage status at the time of the interview and, therefore, produces “point-in-time” estimates of the uninsured. Other surveys, such as the federal government’s Current Population Survey (CPS), ask questions to determine whether individuals had been uninsured for all of the previous calendar year. Many analysts believe that a significant number of respondents to the CPS do not understand the question, and report their coverage status at the time of the interview. Therefore, the results from the CPS are often interpreted as a mixture of “point-in-time” and “full year” estimates of the uninsured.

Section 1: Sources of Insurance Coverage

Findings for All Non-Elderly Residents

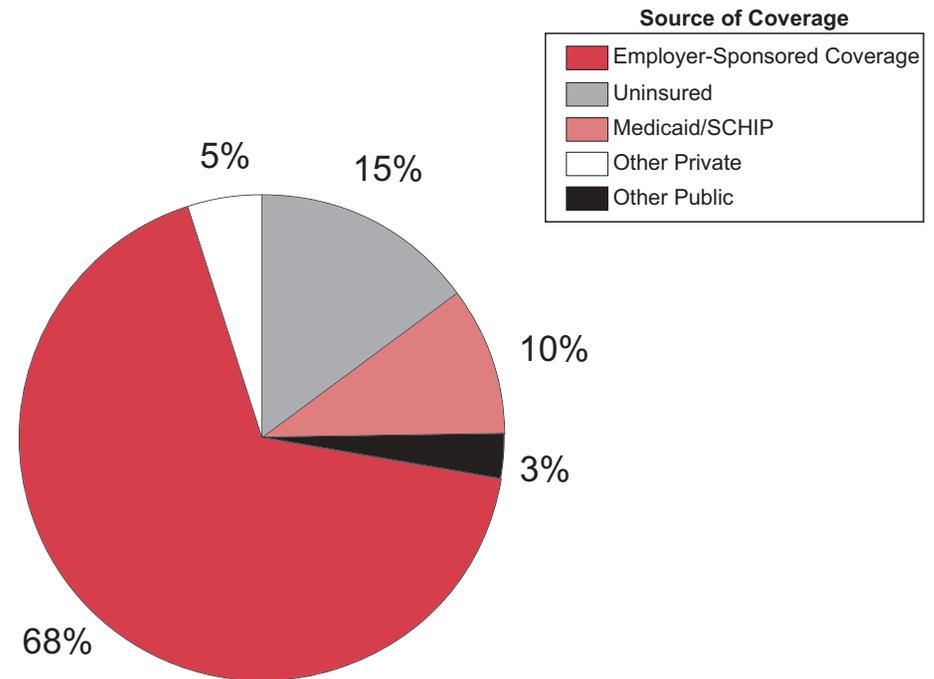
Figure 1.1:

- Data from the NJFHS show that about 1,093,000 non-elderly residents of New Jersey were medically uninsured in 2001.
- This represents 15% of the total non-elderly non-institutionalized population in New Jersey.

Figure 1.2 A & B:

- The estimated number of uninsured children in New Jersey is 238,000.
- This number represents 11% of all of children in New Jersey.
- An estimated 855,000 of non-elderly adults in New Jersey were uninsured in late 2001.
- This number represents 17% of the non-elderly adult population in New Jersey.

Figure 1.1: Sources of Insurance Coverage among all Non-Elderly Residents of NJ, 2001

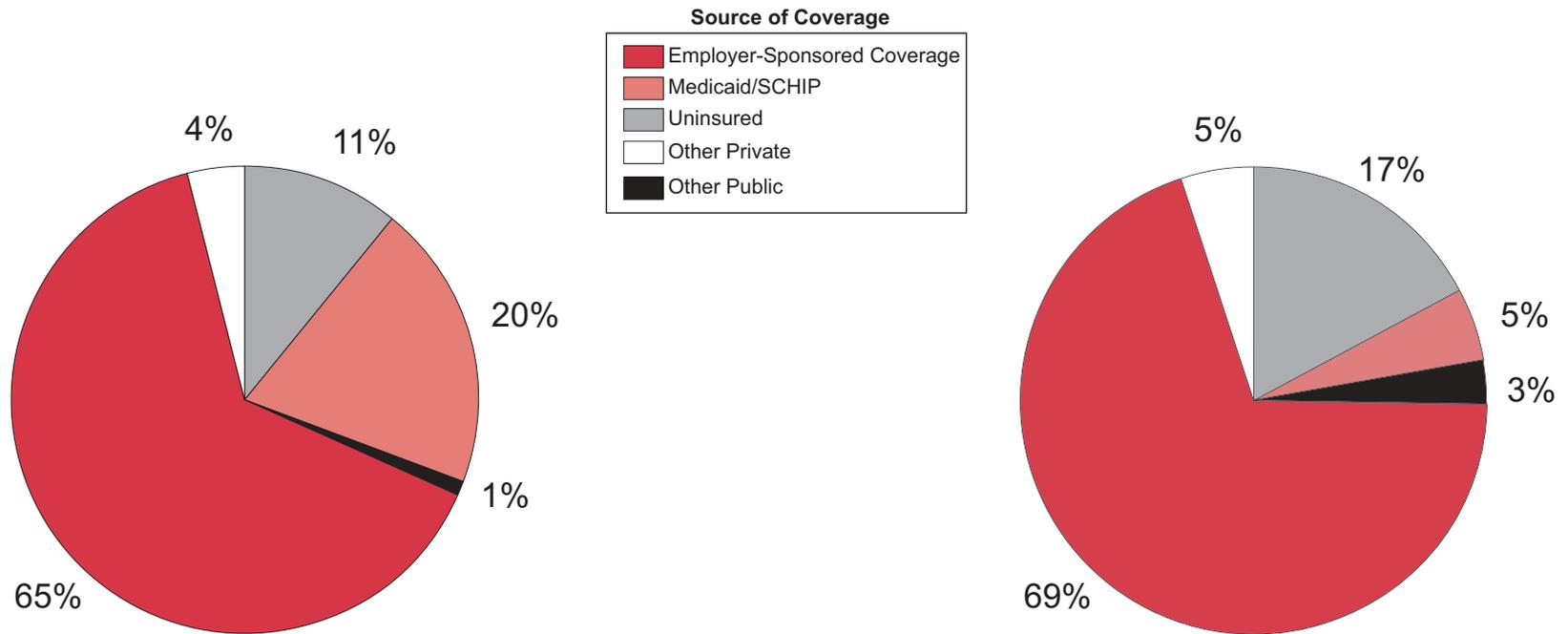


Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Figures 1.2 A & B: Sources of Insurance Coverage in NJ, 2001

A: Children (Age 18 and Under)

B: Non-Elderly Adults (Ages 19 - 64)



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Section 2: Findings for Uninsured Children

Findings for Uninsured Children

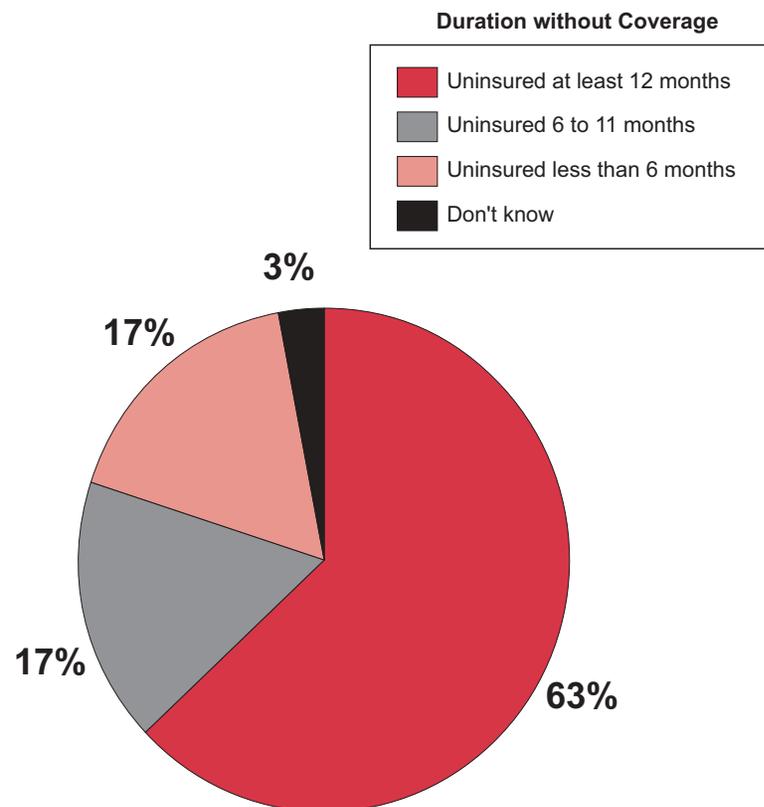
Time Without Insurance

Figure 2.1:

Most of New Jersey's uninsured children are experiencing long spells without coverage.

- Most uninsured children (63%) at the time of the survey had been uninsured for at least one year.
- Only 17% of uninsured children had been uninsured for less than six months.
- It is important to note, however, that the NJFHS measures spells of uninsurance that were in progress at the time of the survey. These spells include a disproportionately large number of long-term uninsured persons. Periods of uninsurance measured from their beginning would tend to be shorter, on average, than those described here.

Figure 2.1: Length of Time without Coverage for Uninsured Children in NJ, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

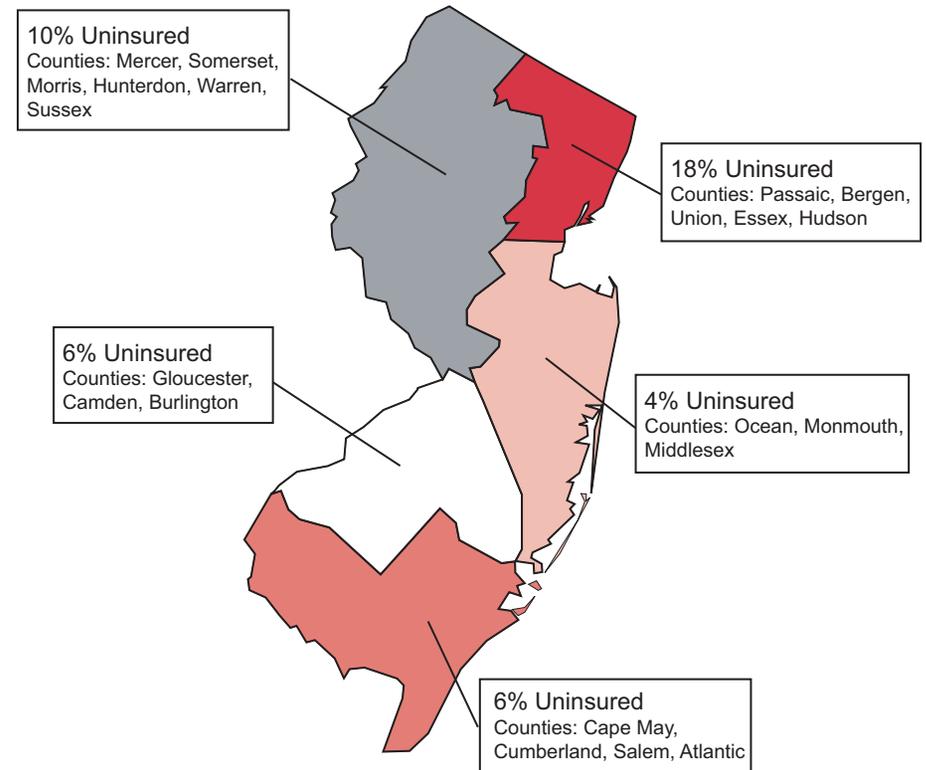
Region of New Jersey

Figure 2.2:

The percentage of children lacking coverage varies across regions of New Jersey. The highest uninsured rates are found in densely populated areas in northern New Jersey.

- The percentage of children lacking coverage is highest (18%) in the northeastern region containing Passaic, Bergen, Union, Essex, and Hudson Counties, which is the most urban part of the state.
- Children in the southern half of New Jersey are much less likely to lack coverage compared to their counterparts in the rest of the state.
- Children living in the most urbanized areas are at the highest risk of lacking insurance coverage. Specifically, 14% of children in these areas are uninsured compared to 9% of children in other parts of the state (See Table 1 for more information).

Figure 2.2: Percentage of Children in NJ without Coverage by Region, 2001



Note: The mapping of counties into the regions specified in this chartbook reflect the data collection strategy for the NJFHS. Specifically, data were collected from households in each of these regions to ensure that estimates from the survey are both reliable and representative of New Jersey's total population.

Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Family Income

Figure 2.3:

Family income is an important determinant of coverage for children.

- A large percentage (17-19%) of children living in or near poverty are uninsured.
- Children living in families with income greater than 200% of the Federal Poverty Level (FPL) are significantly less likely to be without coverage.

Figure 2.3: Percentage of Children in NJ without Coverage by Family Income as a Percentage of the Federal Poverty Level (FPL), 2001

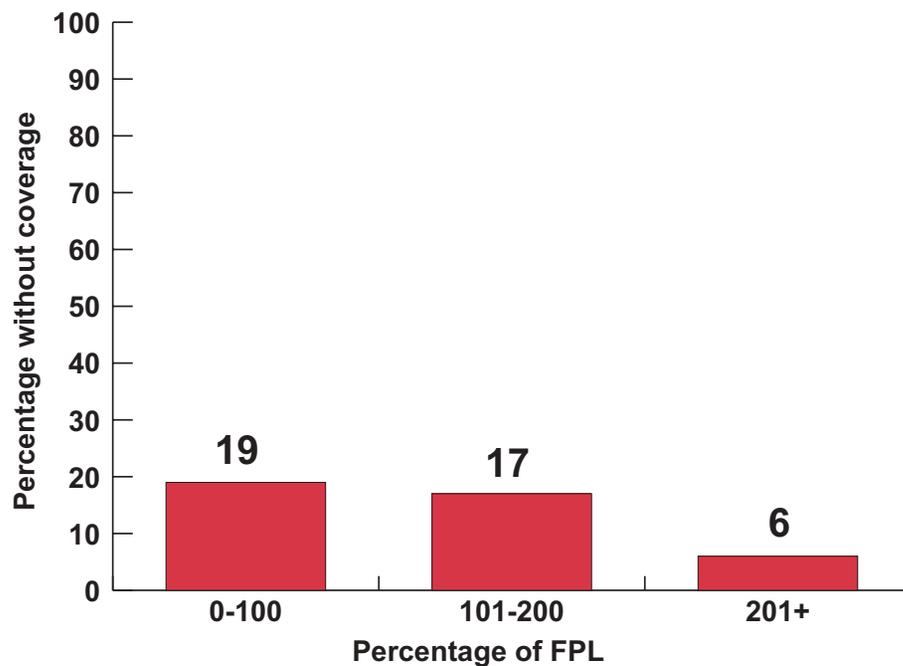
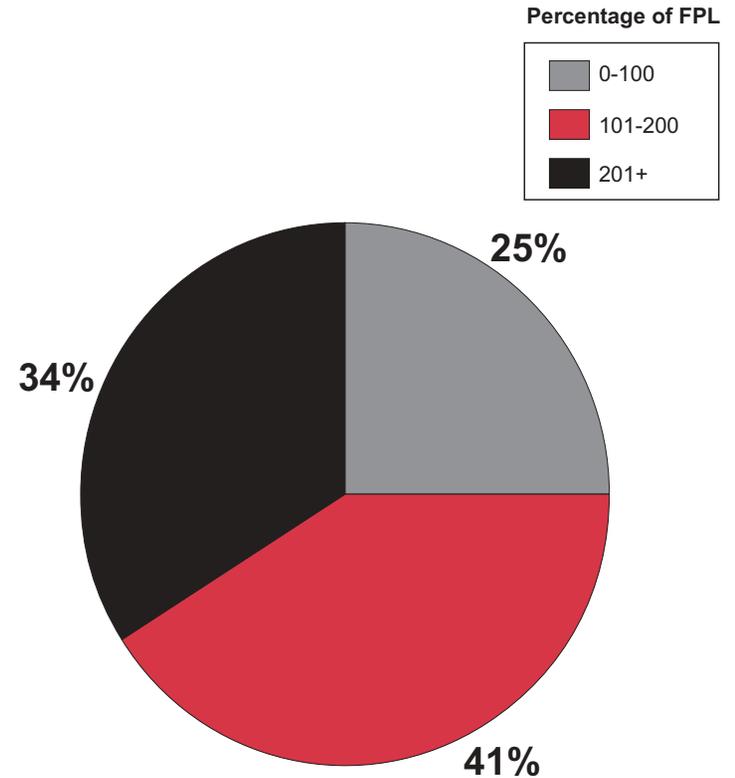


Figure 2.4:

Although children in poverty (i.e., at or below 100% of the federal poverty level) face the highest risk for lacking coverage, they do not represent the majority of uninsured children.

- Only one-fourth of all uninsured children are living in poverty.
- A plurality of uninsured children (2 out of 5) is living near, but not below, poverty (i.e. family income at 101-200% of the FPL).
- Approximately one-third of all uninsured children come from families with income above 200% of the FPL.

Figure 2.4: Uninsured Children in NJ by Family Income as a Percentage of the Federal Poverty Level (FPL), 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

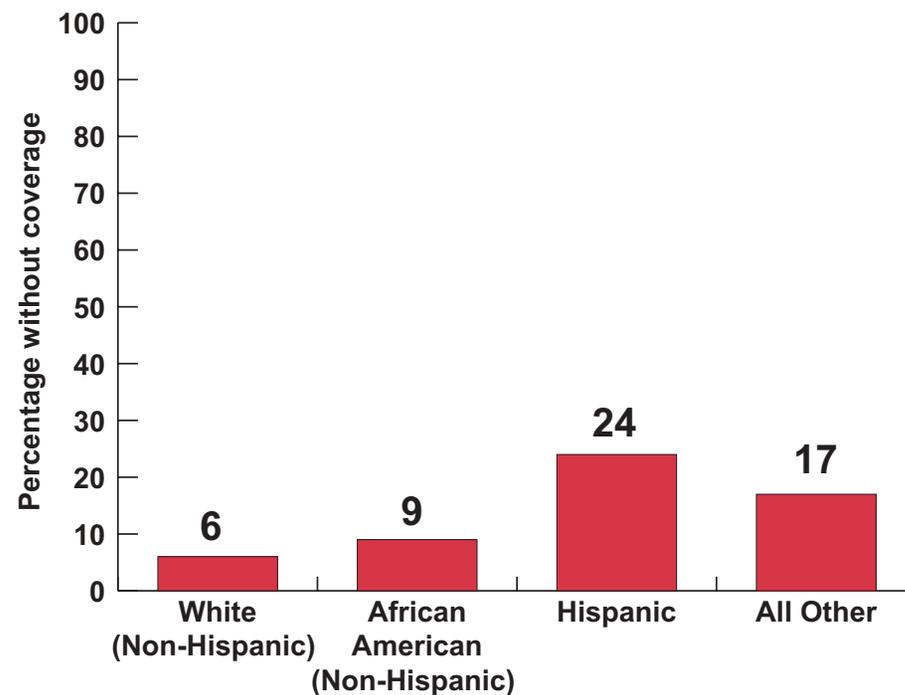
Race/Ethnicity

Figure 2.5:

Percentage of children lacking coverage varies significantly by race and ethnicity.

- Among all racial and ethnic groups examined, non-Hispanic white children are the least likely to be uninsured.
- Hispanic children are the most likely to lack coverage, with an uninsured rate four times that for non-Hispanic white children.
- Non-Hispanic African American children are much less likely than Hispanic children, but somewhat more likely than non-Hispanic white children, to be uninsured.
- However, compared to non-Hispanic white children, non-Hispanic African American children are more likely to have public coverage, and much less likely to have private coverage (according to tabulations from the NJFHS not shown here).
- The uninsured rate among children falling into the “All Other” racial/ethnic category is also significantly higher than average. The remaining racial/ethnic category contains all individuals who do not fall into the three categories described above. Specifically, this category refers to individuals classifying themselves as American Indians, Native Americans, Aleutian/Eskimo, Asian/Pacific Islander, or other unspecified race.

Figure 2.5: Percentage of Children in NJ without Coverage by Race/Ethnicity, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

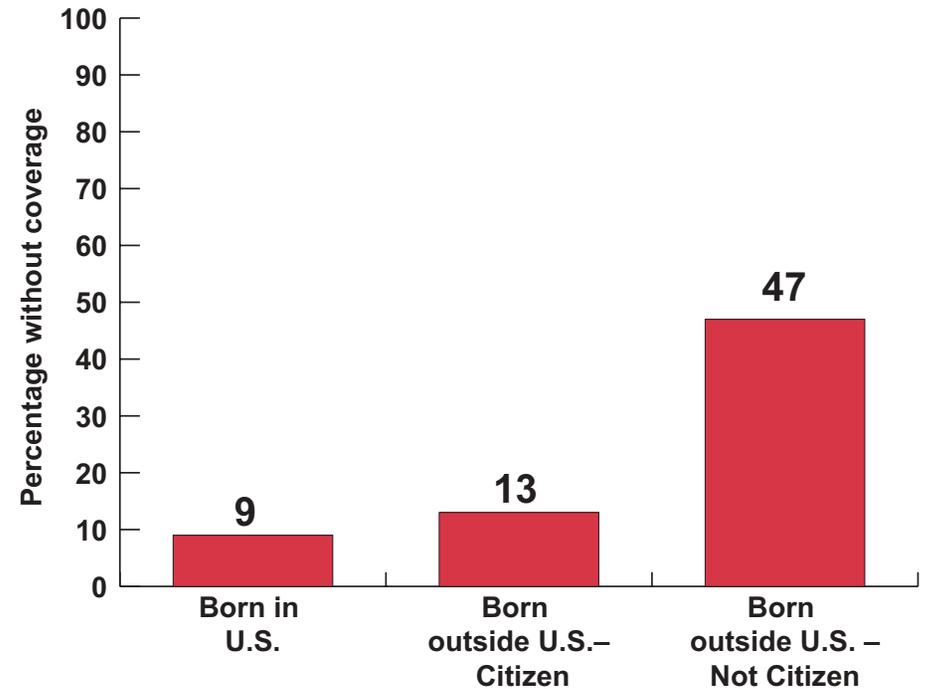
Immigration/Citizenship

Figure 2.6:

The percentage of children lacking coverage varies dramatically by citizenship and immigration status.

- Approximately 1 of every 2 foreign-born children in New Jersey, who is not a U.S. citizen, is uninsured.
- More than 1 in 10 foreign-born children in New Jersey, who is a U.S. citizen, is uninsured.
- Less than 1 in 10 American-born children is uninsured.

Figure 2.6: Percentage of Children in NJ without Coverage by Immigration Status and Citizenship, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Section 3: Findings for Uninsured Adults

Findings for Uninsured Adults

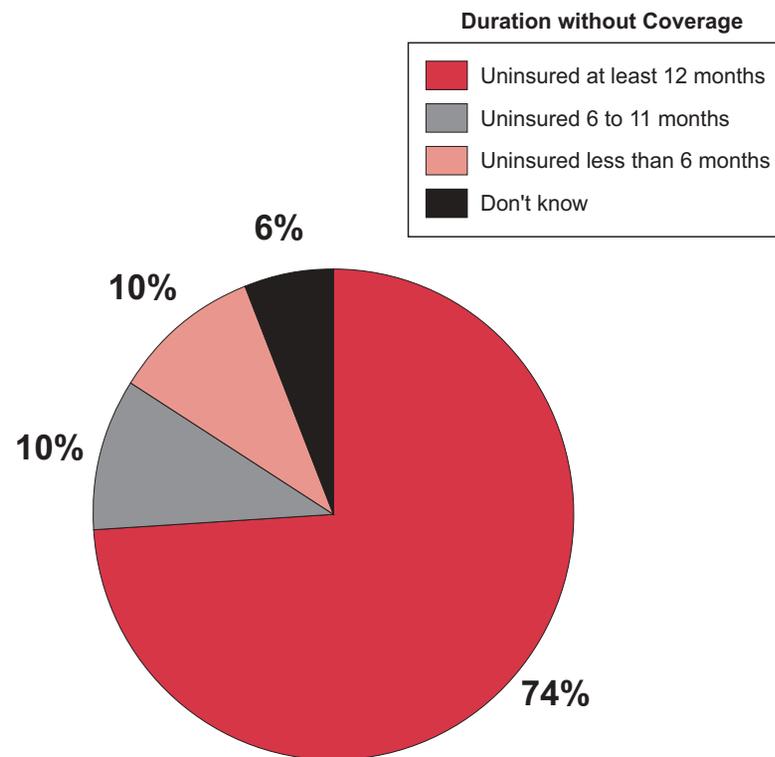
Time without Insurance

Figure 3.1:

Most of New Jersey's uninsured adults experience long spells without coverage. Uninsured spells for adults tend to be longer than they are for children.

- Most uninsured adults (74%) at the time of the survey had been uninsured for at least a year. This is a percentage higher than that for children.
- Only 10% of uninsured adults had been uninsured for less than six months. This is a percentage lower than that for children.
- As noted previously, the NJFHS measures spells of uninsurance that are in progress at the time of the survey. These spells include a disproportionately large number of long-term uninsured spells. Spells measured from their beginning would tend to be shorter, on average, than those described here.

Figure 3.1: Length of Time without Coverage for Uninsured Non-elderly Adults in NJ, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

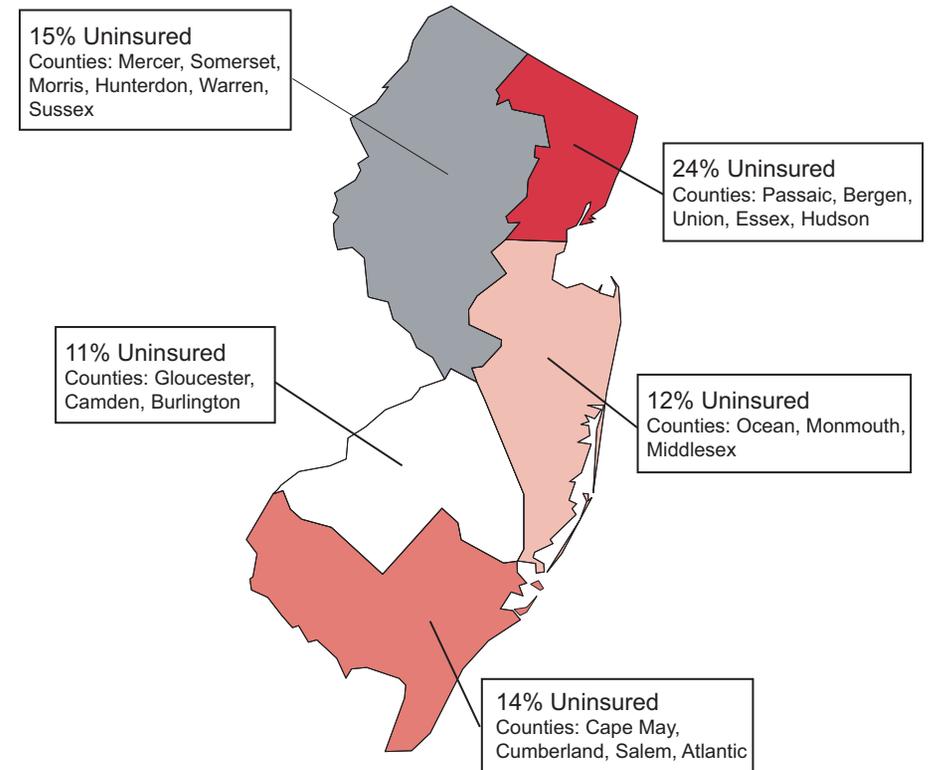
Region of New Jersey

Figure 3.2:

The percentage of adults lacking coverage varies across regions of New Jersey. The pattern of variation is similar to that found for children. The highest uninsured rates are found in densely populated areas in northern New Jersey.

- The percentage of adults lacking coverage is highest (24%) in the region containing Passaic, Bergen, Union, Essex, and Hudson Counties, which is the most urban part of the state.
- Adults in southern New Jersey are somewhat less likely to lack coverage compared to their counterparts in the rest of the state.
- Regional variation in uninsured rates among adults is less dramatic than it is among children.
- Adults living in the most urbanized areas are at the highest risk of lacking coverage. Specifically, 27% of adults in these areas are uninsured compared to 14% of adults in other parts of the state (See Table 1 for more information).

Figure 3.2: Percentage of Non-Elderly Persons in NJ without Coverage by Region, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Family Income

Figure 3.3:

Family income is an important determinant of coverage for adults. The association between coverage and income is much stronger for adults than it is for children.

- More than 1 in 3 adults living in poverty (i.e., below 100% of the federal poverty level) lacks health insurance coverage.
- The uninsured rate for adults with family income just above poverty (101-200% of the FPL) is the same as that for adults with family income below poverty.
- For adults with family income above 200% of the FPL, the percentage who lack insurance diminishes rapidly with rising income.

Figure 3.3: Percentage of Non-elderly Adults in NJ without Coverage by Family Income as a Percentage of the Federal Poverty Level (FPL), 2001

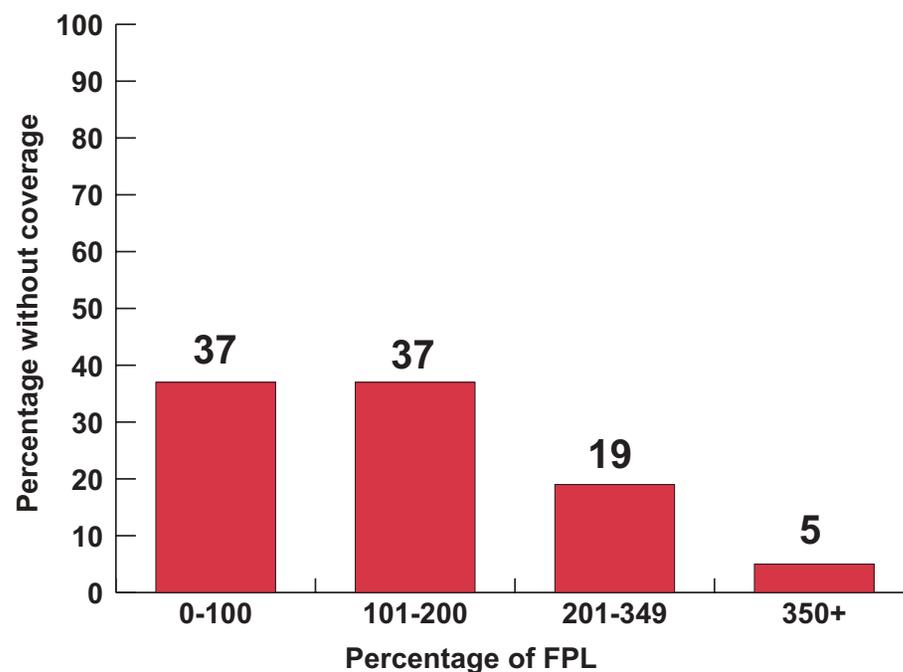
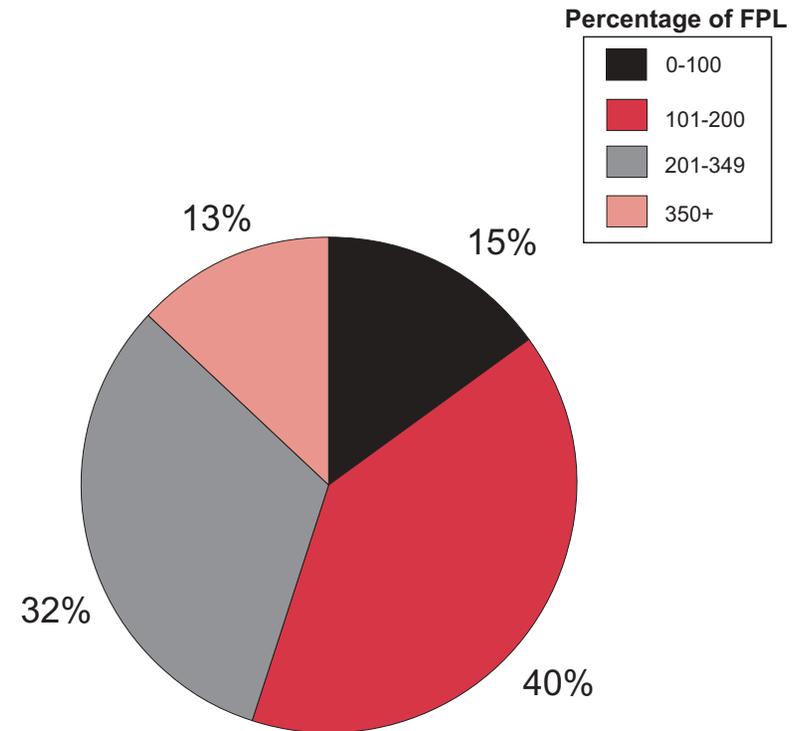


Figure 3.4:

Although adults living in or near poverty face the highest risk for lacking coverage, they do not represent the majority of uninsured adults. This is similar to the result found for uninsured children.

- Only 15% of all uninsured adults in New Jersey are living in poverty.
- The plurality of uninsured adults (2 out of 5) is living near, but not below, poverty (i.e., family income at 101-200% of the FPL).
- 45% of all uninsured adults come from families with income above 200% of the FPL.
- More than 1 in 10 uninsured adults lives in a family with income exceeding 350% of the FPL.

Figure 3.4: Characteristics of Uninsured Non-elderly Adults in NJ by Family Income as a Percentage of the Federal Poverty Level (FPL), 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Employment Status

Figure 3.5:

Insurance coverage varies significantly by employment status.

- Unemployed adults (i.e., those seeking work) face the greatest risk for being uninsured with 1 of every 2 lacking coverage.
- Part-time workers also face high uninsured rates with 1 in 5 lacking coverage.
- Full-time workers face the smallest risk of lacking coverage.
- Adults who are not in the labor force are also less likely to be uninsured compared to part-time and unemployed workers.

Figure 3.5: Percentage of Non-elderly Adults in NJ without Coverage by Employment Status, 2001

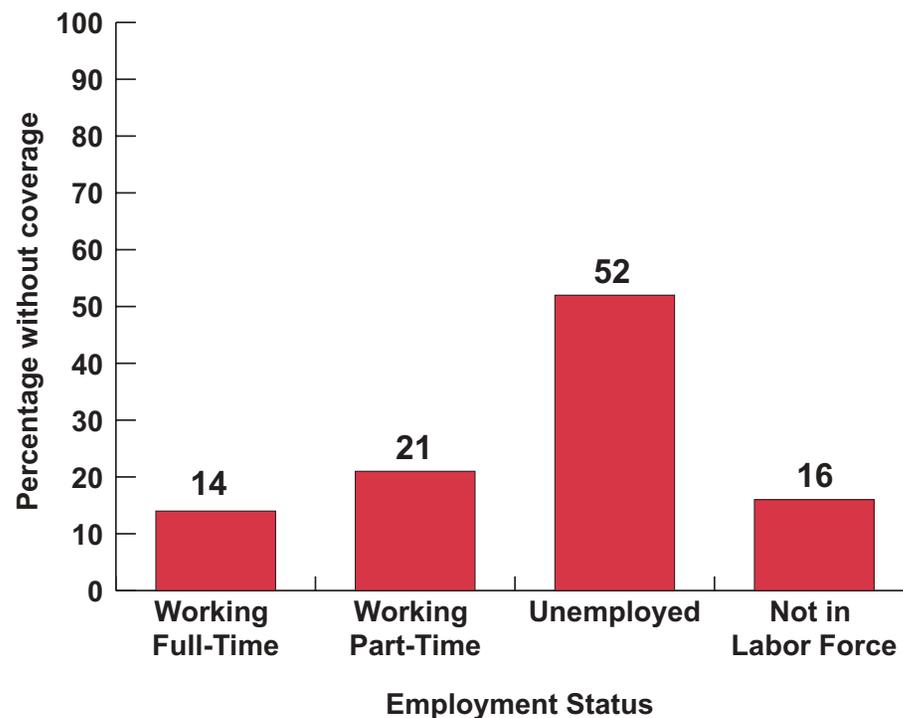
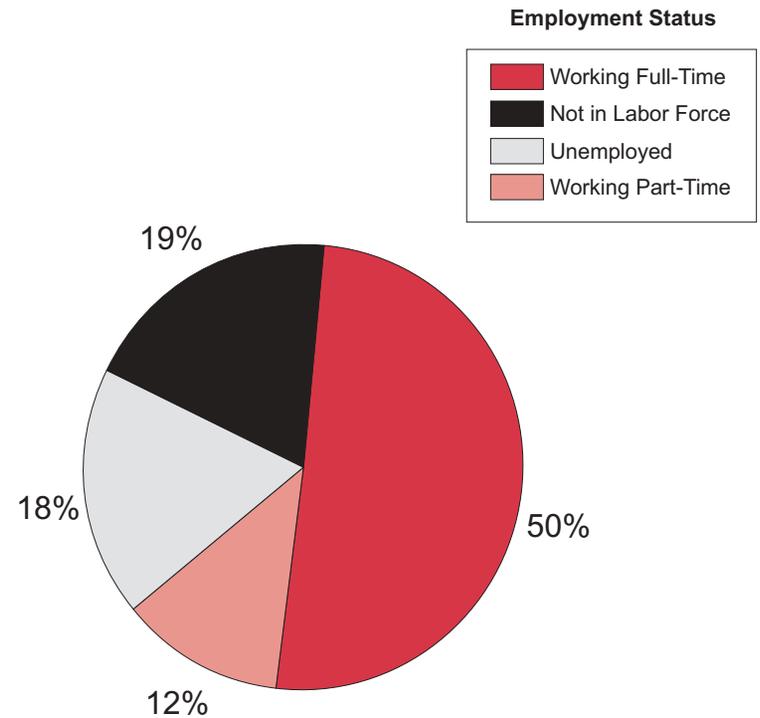


Figure 3.6:

- Despite their relatively small risk of lacking coverage, full-time workers account for half of all uninsured adults. Unemployed and part-time workers, as well as those not in the labor force, each account for much smaller shares of the uninsured adult population.

Figure 3.6: Characteristics of Uninsured Non-elderly Adults in NJ by Employment Status, 2001



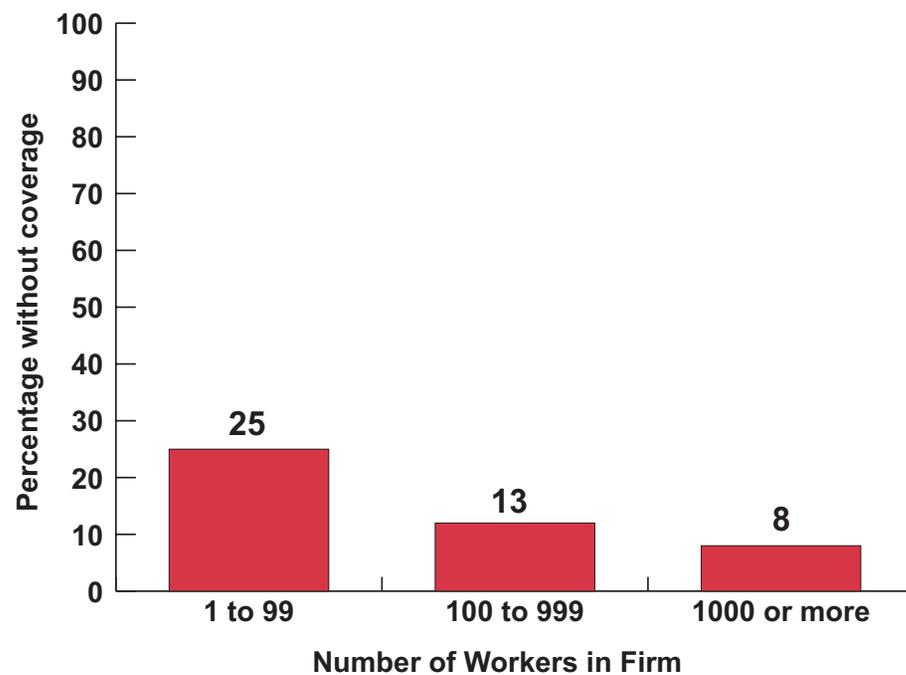
Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Firm Size

Figure 3.7:

- Among all workers in New Jersey, those employed by small firms are the most likely to be uninsured. Those employed by large firms are the least likely to be uninsured.

Figure 3.7: Percentage of Workers in NJ without Coverage by Firm Size, 2001

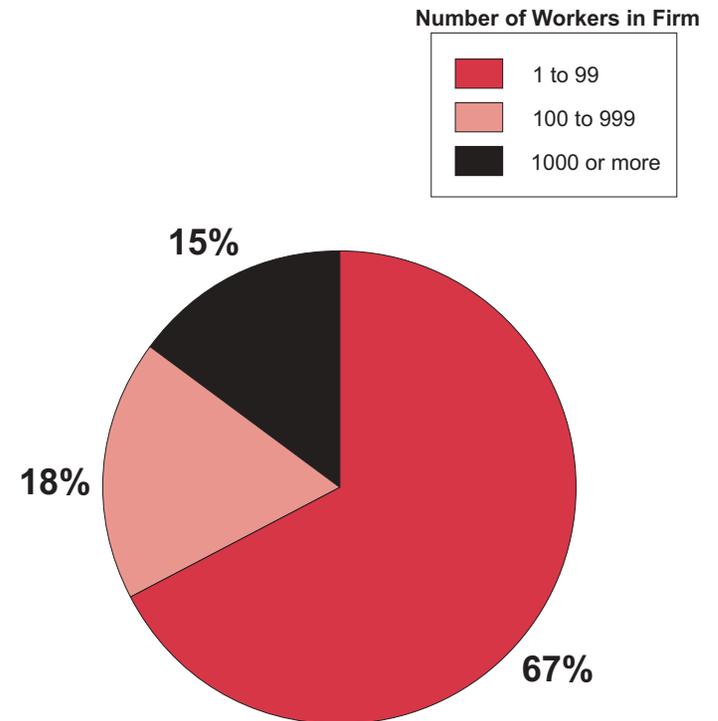


Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Figure 3.8:

- Among all uninsured workers, two-thirds are employed by firms with fewer than 100 employees.
- This proportion reflects the prevalence of small firms in NJ, which employ the plurality (45%) of the state's workforce (according to tabulations from the NJFHS not shown here).

Figure 3.8: Uninsured Workers in NJ by Firm Size, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Figure 3.9 A&B:

The percentage of adults lacking coverage varies significantly by race and ethnicity.

- Among all racial and ethnic groups, non-Hispanic white adults are the least likely to be uninsured.
- Hispanic adults are the most likely to lack coverage, with an uninsured rate four times that for non-Hispanic white adults.
- Non-Hispanic African American adults are also very likely to be uninsured, with 1 in 5 lacking coverage.
- The uninsured rate among other racial/ethnic groups matches the statewide average of 15% among all non-elderly residents.
- Men are more likely to be uninsured than women across all racial/ethnic groups examined.

Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Figure 3.9 A: Percentage of Non-elderly Adults in NJ without Coverage by Race/Ethnicity, 2001

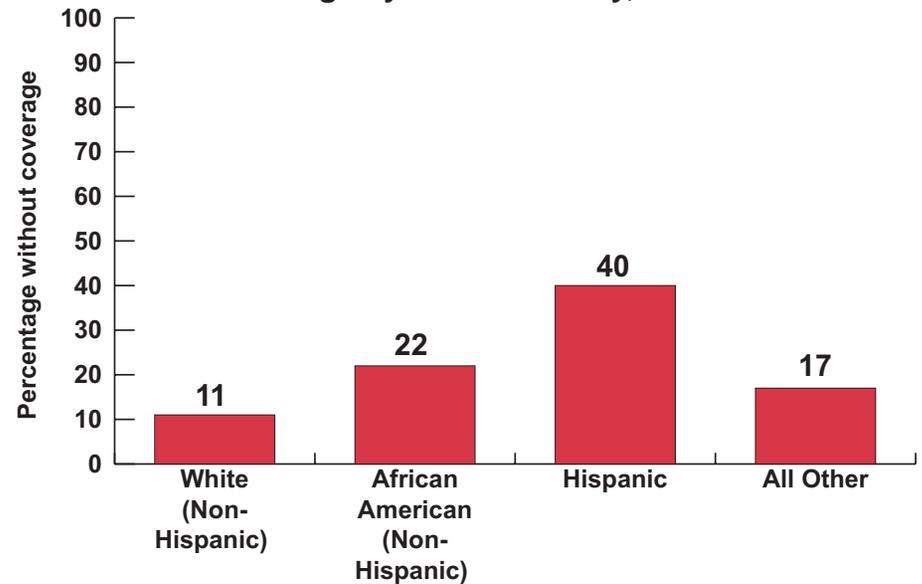


Figure 3.9 B: Percentage of Non-elderly Adults in NJ without Coverage by Race/Ethnicity and Gender, 2001

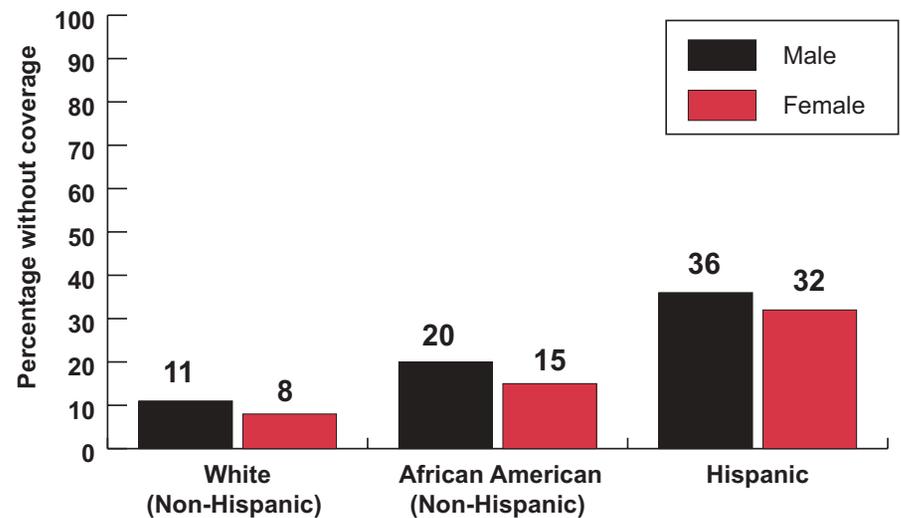
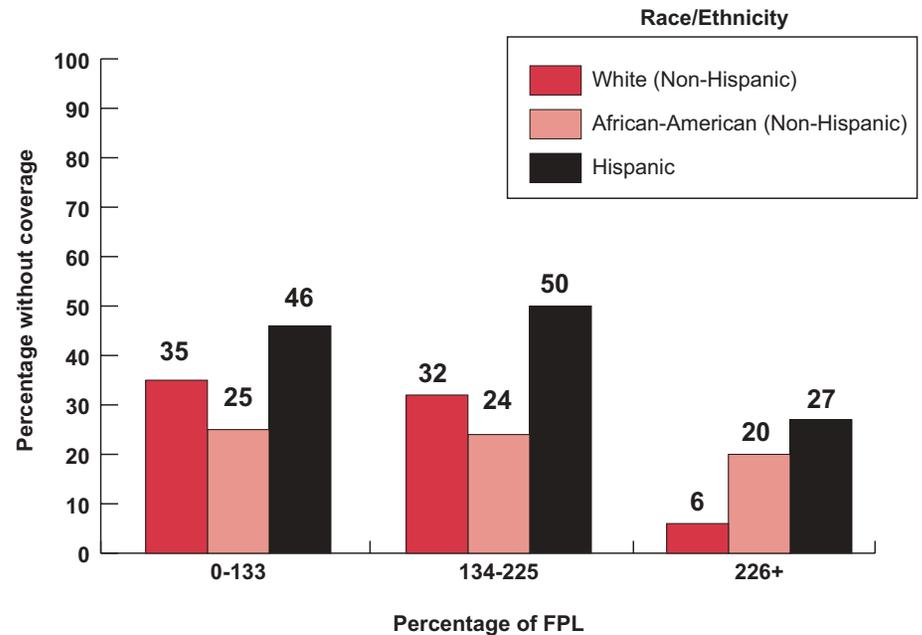


Figure 3.10:

Differences in family income do not “explain away” the association between coverage and race/ethnicity. Within each income class examined, Hispanics are significantly more likely to be uninsured than non-Hispanic whites or African Americans.

- Almost one-half of all Hispanic adults with family income below 133% of the FPL are uninsured.
- Similarly, one-half of all Hispanic adults with family income between 134 and 225% of the FPL are uninsured.
- Non-Hispanic African Americans have the lowest uninsured rate among all adults with family income below 133% of the FPL.
- Non-Hispanic African Americans also have the lowest uninsured rate among adults with family income between 134 and 225% of the FPL.
- At the highest income level examined (above 225% of the FPL), the uninsured rate for non-Hispanic whites is much lower than the corresponding rates for non-Hispanic African Americans and Hispanics.

Figure 3.10: Percentage of Non-elderly Adults in NJ without Coverage by Race/Ethnicity and Family Income as a Percentage of the Federal Poverty Level (FPL), 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

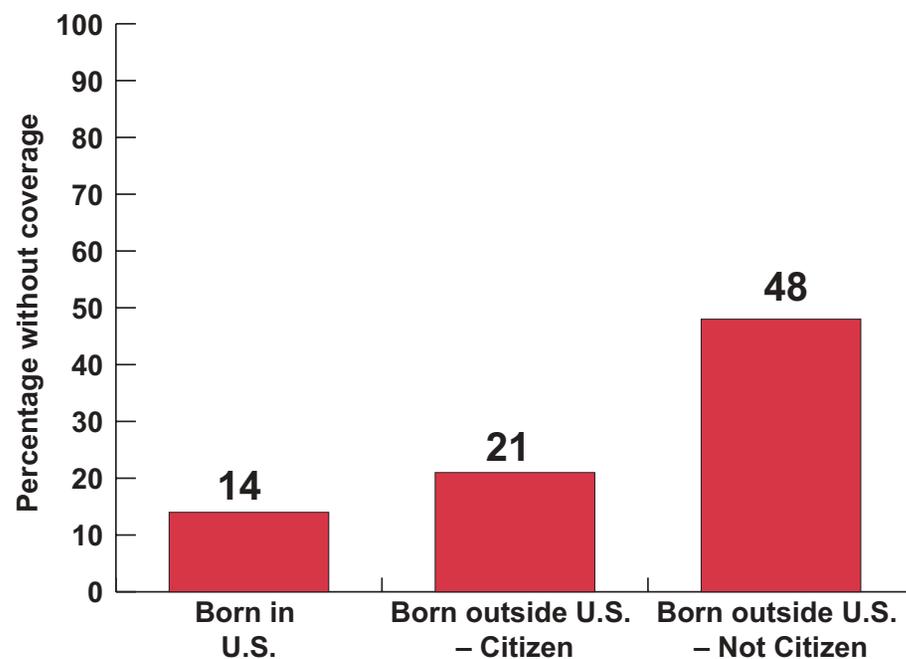
Immigration/Citizenship

Figure 3.11:

The percentage of adults lacking coverage varies dramatically by citizenship and immigration status.

- Approximately 1 of every 2 foreign-born adults in New Jersey, who is not a U.S. citizen, is uninsured.
- 1 in 5 foreign-born adults in New Jersey, who is a U.S. citizen, is uninsured.
- 1 in 7 American-born adults is uninsured.

Figure 3.11: Percentage of Non-Elderly Adults in NJ without Coverage by Immigration Status and Citizenship, 2001



Source: New Jersey Family Health Survey, 2001
Rutgers Center for State Health Policy

Table 1 : Percentage of Children and Non-Elderly Adults in NJ without Coverage, 2001

	Children (0-18)	Adults (19-64)	Children and Adults Under 65
Sample Size	1,993	3,512	5,505
Population Size	2,213,487	4,967,826	7,181,313
Family Income (% of FPL)			
100% or less	19	37	29
101-200%	17	37	30
201-349% (Greater than 200% for Children)	6	19	16
350% and Greater (Adults)	N/A	5	4
Age			
0-12	9	N/A	9
13-18	15	N/A	15
19-25	N/A	32	N/A
26-45	N/A	17	N/A
46-64	N/A	11	N/A
Gender			
Male	11	20	17
Female	11	15	14
Race/Ethnicity			
Non-Hispanic White	6	11	10
Non-Hispanic African-American	9	22	17
Hispanic	24	40	34
All Other	17	17	17
Immigration Status			
Born in U.S	N/A	14	12
Born outside U.S			
Citizen	N/A	21	20
Non-Citizen, U.S. Resident < 5 Years	N/A	54	55
Non-Citizen, U.S. Resident 5+ Years	N/A	42	40
Immigration Status			
Born in U.S	9	N/A	N/A
Born outside U.S - Citizen	13	N/A	N/A
Born outside U.S - Not Citizen	47	N/A	N/A

Continued on next page

Table 1 : Percentage of Children and Non-Elderly Adults in NJ without Coverage, 2001, Continued

	Children (0-18)	Adults (19-64)	Children and Adults Under 65
General Health			
Excellent/Very Good	8	13	11
Good	14	22	20
Fair/poor	32	24	25
Dental Health			
Excellent/Very Good	7	10	9
Good	13	19	17
Fair/poor	29	30	30
Region of State*			
One	6	14	12
Two	6	11	9
Three	4	12	10
Four	10	15	14
Five	18	24	22
Employment Status			
Working Full Time	N/A	14	N/A
Working Part Time	N/A	21	N/A
Unemployed	N/A	52	N/A
Not in Labor Force	N/A	16	N/A
Education (for Children, Education of the Most Highly Educated Parent)			
Less than High School	21	42	N/A
High School/GED	12	21	N/A
More than High School	11	17	N/A
Four-year College Degree	5	6	N/A
Urban Residence (Abbott District)**			
No	9	14	13
Yes	14	27	22

* Counties in each Region:

One: Cape May, Cumberland, Salem, Atlantic
 Two: Gloucester, Camden, Burlington
 Three: Ocean, Monmouth, Middlesex
 Four: Mercer, Somerset, Morris, Hunterdon, Warren, Sussex
 Five: Passaic, Bergen, Union, Essex, Hudson

**Abbott Districts are a collection of 30 low-income municipalities in areas of NJ that receive special attention from the NJ Department of Education.

Table 2: Characteristics of Uninsured Children and Non-Elderly Adults in NJ, 2001

	Percentage of Uninsured Children (0-18)	Percentage of Uninsured Non-Elderly Adults (19-64)	Percentage of Uninsured Children and Non-Elderly Adults
Sample Size	170	563	733
Population Size	237,722	854,877	1,092,599
Family Income (% of FPL)			
100% or less	25	15	17
101-200%	41	40	40
201-349% (Greater than 200% for Children)	34	32	32
350% or Greater	N/A	13	11
Age			
0-12	59	N/A	N/A
13-18	41	N/A	N/A
19-25	N/A	28	N/A
26-45	N/A	49	N/A
46-64	N/A	23	N/A
Gender			
Male	54	54	54
Female	46	46	46
Race/Ethnicity			
Non-Hispanic White	33	43	40
Non-Hispanic African-American	14	16	16
Hispanic	44	34	36
All Other	10	7	8
Immigration Status			
Born in U.S	N/A	67	71
Born outside U.S			
Citizen	N/A	11	9
Non-Citizen, U.S. Resident < 5 Years	N/A	13	12
Non-Citizen, U.S. Resident 5 + Years	N/A	10	8
Immigration Status			
Born in U.S	85	N/A	N/A
Born outside U.S - Citizen	1	N/A	N/A
Born outside U.S - Not Citizen	14	N/A	N/A

Continued on next page

Table 2: Characteristics of Uninsured Children and Non-Elderly Adults in NJ, 2001, *Continued*

	Percentage of Uninsured Children (0-18)	Percentage of Uninsured Non-Elderly Adults (19-64)	Percentage of Uninsured Children and Non-Elderly Adults
General Health			
Excellent/Very Good	56	45	47
Good	28	34	33
Fair/poor	16	21	20
Dental Health			
Excellent/Very Good	40	25	29
Good	31	37	35
Fair/poor	29	38	36
Region of State*			
One	4	6	6
Two	8	9	8
Three	9	16	14
Four	16	16	16
Five	62	54	55
Employment Status			
Working Full Time	N/A	50	N/A
Working Part Time	N/A	12	N/A
Unemployed	N/A	18	N/A
Not in Labor Force	N/A	19	N/A
Education (for Children, Education of the Most Highly Educated Parent)			
Less than High School	16	21	N/A
High School/GED	40	46	N/A
More than High School	27	23	N/A
Four-year College Degree	17	10	N/A
Urban Residence (Abbott District)**			
No	65	63	64
Yes	35	37	36

* See Table 1 for notes.

**See Table 1 for notes

Table 3: Percentage of Children and Non-Elderly Adults in NJ without Coverage by Region of NJ, 2001

	Children (0-18)	Adults (19-64)	Children and Adults Under 65
Sample Size	1,993	3,512	5,505
Population Size	2,213,487	4,967,826	7,181,313
Region of State*			
<i>One</i>			
Family Income (% of FPL)			
100% or less	8	18	13
101-200%	5	26	17
201-350% (For Children, Greater than 200%)	6	17	15
Greater than 350%	N/A	6	5
<i>Two</i>			
Family Income (% of FPL)			
100% or less	11	32	22
101-200%	10	26	20
201-350% (For Children Greater than 200%)	3	7	6
Greater than 350%	N/A	4	3
<i>Three</i>			
Family Income (% of FPL)			
100% or less	4	30	17
101-200%	10	28	21
201-350% (For Children Greater than 200%)	1	11	8
Greater than 350%	N/A	4	3
<i>Four</i>			
Family Income (% of FPL)			
100% or less	23	33	29
101-200%	23	50	41
201-350% (For Children Greater than 200%)	7	18	16
Greater than 350%	N/A	3	3
<i>Five</i>			
Family Income (% of FPL)			
100% or less	30	47	39
101-200%	24	44	36
201-350% (For Children Greater than 200%)	10	29	25
Greater than 350%	N/A	7	6

* See Table 1 for notes.

Resource Guide to Learn More about Coverage in New Jersey

Publications:

- Silow-Carroll S, Waldman E, Meyer J, Williams C, Fox K and Cantor JC. *Assessing State Strategies for Health Coverage Expansion: Case Studies of Oregon, Rhode Island, New Jersey, and Georgia*. New York, NY: The Commonwealth Fund, 2002.
- *Health Insurance Coverage in New Jersey: Report Trends and Policy Challenges*. (Issue Brief for the NJ Office of Legislative Services). New Brunswick, NJ: Center for State Health Policy, Rutgers University, 2002.
- Cantor JC, Hamborg P, Brownlee S and Harvey C. *Willingness to Purchase Health Insurance Among The Uninsured in New Jersey: Results From a Survey of Uninsured Adults in Three Counties*. New Brunswick, NJ: Center for State Health Policy, Rutgers University, 2001.

All reports listed above can be found at www.cshp.rutgers.edu

Forthcoming Publications:

- Koller M and Tiedemann A. *Individual Health Insurance Markets: A Case Study*. Rutgers Center for State Health Policy: New Brunswick, NJ. Forthcoming.

For additional information on programs or topics presented in this chartbook, please visit the following web sites:

- See <http://www.njfamilycare.org/> for more information about NJ FamilyCare
- See <http://www.state.nj.us/dobi/ihcmsa.htm> for more information about the NJ Individual Health Coverage Program
- See <http://www.meeps.ahrq.gov/> for more information about the Medical Expenditure Panel Survey Insurance Component (MEPS-IC)



**State of New Jersey
Department of Human Services**

***In Collaboration with*
Rutgers Center for State Health Policy**

Project funded by the U.S. Department of Health & Human Services, Health Resources and Services Administration,
State Planning Grant # 1 P09 OA 00040-01