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## Covering the Remaining Uninsured Children – Almost Half of Uninsured Children Live in Immigrant Families

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### Abstract

**Objective**—Previous authors have answered “how many children in immigrant families are uninsured”; we do not know the inverse: “how many uninsured children live in immigrant families”. This paper will show the total contribution of having an immigrant parent to the uninsured rate for children in the United States.

**Data Source**—Secondary data from the 2008-2010 American Community Survey.

**Study Design**—Descriptive analyses and a multinomial probit model illustrate the relationship between immigration history and insurance status.

**Principal Findings**—In 2010, almost half (42%) of uninsured children live in an immigrant family. State level estimates range from a low of 4% in Maine to a high of 69% in California. Two-thirds (69%) of these uninsured children are citizens; furthermore 39% are Medicaid eligible, 39% are not eligible for Medicaid, and eligibility is unknown for the 21% that are low-income, non-citizens.

**Conclusions**—In 2000, a third of all uninsured children lived in immigrant families. In 2010, 42% of all uninsured children lived in immigrant families. Initiatives to expand coverage or increase Medicaid and CHIP uptake will require decision makers to develop new policy and outreach approaches to enroll these children so they do not fall further behind.

### Keywords

Medicaid; Immigrant; Children; Uninsured; insurance

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While Healthy People 2020 calls for universal insurance coverage for children by 2020<sup>1</sup>, children in immigrant families are emerging as one of the largest groups of uninsured children in the U.S. Over a decade ago, researchers demonstrated that a third of uninsured children lived in immigrant families (36% in 2000)<sup>2</sup>. In the ten years since that key finding, the number of children living in immigrant families has continued to grow. In 2010, one in four children had at least one immigrant parent, with 88% of these children holding U.S. citizenship<sup>3</sup>. This paper will show that having an immigrant parent is the distinguishing characteristic shared by almost half of uninsured children, with 42% of uninsured children in the United States living in an immigrant family.

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Decision makers pursuing the goals of Healthy People 2020 and universal coverage for children must consider the context of uninsured children living in immigrant families because having a non-native parent represents a broad cluster of coverage barriers. A growing literature shows that children with immigrant parents are more likely to be uninsured<sup>4,5</sup>, with both government policies<sup>6,7,8,9</sup> and labor market conditions<sup>10</sup> contributing to higher uninsured rate for children in immigrant families. However, almost all children in immigrant families are U.S. citizens, but the eligible children in immigrant families are less likely to enroll in Medicaid than children in native families.<sup>11,12</sup>

The purpose of this paper is to show the total contribution of having a non-native parent to the U.S. uninsured rate for children. The key new finding is the fact that almost half (42%) of uninsured children in the United States live in immigrant families, while two-thirds (69%) of these uninsured children in immigrant families hold U.S. citizenship. This paper (1) identifies the share of uninsured children who live in immigrant families, (2) estimates state level differences in these shares, (3) estimates a lower bound for how many of these uninsured children are eligible for Medicaid and the Children's Health Insurance Program (CHIP), and (4) shows that insurance barriers faced by immigrant children are more than just their parents' citizenship.

## Study Data and Methods

The U.S. Census Bureau's American Community Survey (ACS) is uniquely suited to answer these questions. The ACS interviews over 2.8 million households annually including over 40,000 children in immigrant families. The ACS data were obtained from the **Integrated Public Use Microdata Series (IPUMS)** project at the University of Minnesota Population Center<sup>13</sup>. The ACS data distributed by IPUMS include many valuable additions, including family pointers identifying relationships within the household, logic edits for type of health insurance, and health insurance units for estimating Medicaid eligibility.

### Definition of Children in Immigrant Families.

This paper uses “children in immigrant families” and “children with immigrant parents” interchangeably. Both of these terms refer to children born in the United States or abroad who have at least one parent who immigrated to the United States<sup>14</sup>. The ACS does not collect information on the legal status of non-citizens. With this information, all children in the United States can be classified into four groups:

1. Immigrant (first generation) children who are not citizens and their immigration statuses are unknown from the data.
2. Immigrant (first generation) children who have gone through the naturalization process and obtained citizenship.
3. Children with at least one immigrant parent (second generation immigrants) who are native born, citizens. Their parents may or may not be lawfully residing in the United States.
4. Children with two native parents. These children are citizens, independent of location of their birth.

For this paper, groups 1 – 3 would all be considered children in immigrant families. All tables and the figure include children, ages 17 and below, for the fifty states and District of Columbia. Puerto Rico is excluded.

## Medicaid Eligibility.

States consider many criteria to determine Medicaid and CHIP eligibility, including household income, age of the applicant, household wealth, citizenship documentation, medical expenditures, and other criteria. Since survey data do not measure all dimensions of Medicaid eligibility, studies typically use an income-based model to estimate eligibility<sup>15,16</sup>. Consistent with the literature, this study's estimate of Medicaid eligibility combines respondent age with the household income thresholds in the state of residence for the relevant year. The ACS definition of a family does not correspond with Medicaid eligibility. The analysis uses the "health insurance unit" (HIU) instead of family to determine Medicaid eligibility<sup>17</sup>.

Undocumented immigrants present a challenge for determining Medicaid eligibility. While several groups of non-citizens are eligible for Medicaid<sup>18</sup>, undocumented immigrants are not generally income eligible. However, four states (IL, MA, NY, and WA), the District of Columbia, and some counties do provide coverage through local funding for all children, regardless of immigration status<sup>19</sup>. Since the ACS does not collect immigration status (legal resident vs. undocumented), it is not possible to estimate Medicaid eligibility for most non-citizens. With the exception of the four states and DC listed above, all non-citizens are categorized as "unknown eligibility". This approach produces little change in the estimates since 88% of children in immigrant families are U.S. citizens.

To account for the complex sample of the ACS, all analyses use the survey commands in STATA 12. Individual weights produce representative estimates for the nation and for individual states. Standard errors are corrected for geographic and household clustering. Average marginal effects from a multinomial probit model of insurance choice estimate the impact of immigrant characteristics on the insurance outcome (Uninsured, Medicaid, Private Insurance), controlling for age, race, gender, poverty level of the health insurance unit, highest educational attainment in the household, and parental nativity.

## Study Results

Table 1 provides descriptive statistics of the sample. The descriptive statistics show that children in immigrant families are distinct demographically from children in native families, but they also show broad diversity across immigrant families. Most importantly, Table 1 shows that 86% of children in immigrant families are native born citizens and another 2% are naturalized citizens. Only 12% of these children are non-citizens.

Table 2 shows children in immigrant families as a share of (1) all *uninsured* children and (2) *all* children. In 2010, children in immigrant families comprised 24% of all children. *Citizen* children in immigrant families are 21% of all children. The remaining 3% were *non-citizens*, but their immigration status is not collected by the ACS.

Having an immigrant parent is a defining characteristic of uninsured children. Almost half (42%) of uninsured children have immigrant parents. By citizenship status, citizen children in immigrant families are 29% of all uninsured children while non-citizen children account for another 13%. State level estimates are available in an online appendix.

Since most children in immigrant families are citizens and live in families well above the poverty line, the question remains whether uninsured children with immigrant parents are eligible for public coverage. Table 3 examines the insurance coverage and Medicaid/CHIP eligibility for these children. For children with immigrant parents, 14% lack health insurance. The remaining 86% have private insurance or Medicaid/CHIP. A third (5.5%) of the 14% uninsured are eligible for Medicaid based on their HIU income and state of

residence. The eligibility estimates should be interpreted as a lower bound since the ACS does not indicate immigration status and eligibility for most non-citizens remains unknown. The unknown eligibility group is small since 88% of children in immigrant families are U.S. citizens.

Table 4 presents average marginal effects from a multinomial probit model of insurance choice. This model estimates the impact of immigrant characteristics on the insurance outcome variable (Uninsured, Medicaid, Private Insurance), controlling for age, race, gender, poverty level of the health insurance unit, highest educational attainment in the household, and parent nativity. Multinomial probit is a nonlinear estimator so a marginal effect is calculated for each respondent using the values of the covariates for that respondent. The average of the marginal effects is presented in Table 4. The underlying multinomial probit coefficients are available from the author by request.

The marginal effects in Table 4 shows that the impact of the immigrant characteristics on the probability of each insurance outcome. For example, an immigrant child living in a household where Spanish is the primary language is 2.1% points more likely to be uninsured than a child in a household with English as its primary language. Similarly, the Spanish language household child is 4.5% points less likely to have Medicaid coverage but 2.5% points more likely to have private coverage ( $p < 0.01$ ).

For the immigrant characteristics, the child's citizenship and Latin American origin are the largest contributors to the probability that a child in an immigrant family will be uninsured. Compared to the native born, non-citizen children are 10.8% points more likely to be uninsured, even after controlling for other immigrant characteristics and household socioeconomic status. The only other characteristic of similar magnitude is birth in Latin America. Immigrant children born in Latin America are 7.3% points more likely to be uninsured than children born in the US with immigrant parents. No other immigrant characteristic independently increases the probability of being uninsured by more than 2.5% points.

## Discussion

A decade ago, a third of uninsured children lived in immigrant families. This paper shows that, in 2010, approaching half of uninsured children (42%) had immigrant parents. Previous research has shown that uninsured children are less likely to receive key health care interventions that boost the life prospects of children.<sup>20,21,22</sup> These results demonstrate that children living in immigrant families are the group most likely to miss key investments in their health and human capital.

The Affordable Care Act includes substantial efforts for outreach and enrollment for the new expansion populations, but many of the uninsured children in immigrant families are already Medicaid eligible. An extensive literature documents successful approaches for outreach to immigrant populations, including streamlined application procedures, bilingual forms, and using groups in the immigrant community to lead the outreach efforts<sup>23</sup>. However, decision makers must recognize that, while the children may be Medicaid eligible U.S. citizens, their immigrant parents must be willing to enroll their eligible children. With the future of immigration reform undecided, enrollment groups must provide a safe harbor for child citizens who may have undocumented parents.

While non-citizens are only 11% of children in immigrant families, they are 20% of the uninsured children in immigrant families. The Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA), gave states the option to expand eligibility to immigrant children in their first five years of residence<sup>24</sup>, but fewer than half of the states

have extended eligibility to this population. These children lacking Medicaid eligibility would benefit from more states embracing CHIPRA's offer.

**Limitations**

The key limitation to this analysis is the lack of data on the immigration status for non-citizens. Some non-citizen children are eligible for public coverage. These eligible non-citizens include refugees<sup>25</sup>, children living in the 21 states that cover these children without the five year wait for lawful residents<sup>26</sup>, and children in the four states, the District of Columbia, and some individual counties that cover undocumented children through local funding. Placing non-citizens in a separate “Unknown Eligibility” group makes the estimates of Medicaid eligibility a lower bound; more of these uninsured children in immigrant families will be Medicaid eligible than reported in the tables. This bias is limited since only 15% of the uninsured low-income children with immigrant parents are non-citizens (12% of all uninsured children in immigrant families).

**Conclusion**

A decade ago, a third of uninsured children lived in immigrant families. This paper shows that, in 2010, approaching half of uninsured children (42%) have immigrant parents, with over two-thirds of these uninsured children holding U.S. citizenship. Initiatives to expand coverage or increase Medicaid and CHIP uptake will require decision makers to develop new policy and outreach approaches to enroll these children so they do not fall further behind.

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**Appendix**

**Appendix 1**

Percent of all uninsured children living in immigrant families by state, 2008-2010

| State | Sample |       | Linearized<br>Std. Err. | 95% c.i. |       |
|-------|--------|-------|-------------------------|----------|-------|
|       | Size   | Mean  |                         | l.b.     | u.b.  |
| ME    | 423    | 4.1%  | 1.3%                    | 1.7%     | 6.6%  |
| SD    | 382    | 4.3%  | 2.0%                    | 0.4%     | 8.2%  |
| MT    | 828    | 5.3%  | 1.5%                    | 2.4%     | 8.2%  |
| VT    | 111    | 6.1%  | 4.4%                    | -2.5%    | 14.8% |
| ND    | 264    | 6.5%  | 3.3%                    | 0.2%     | 12.9% |
| WV    | 543    | 6.9%  | 2.3%                    | 2.3%     | 11.4% |
| MS    | 1,890  | 9.0%  | 1.2%                    | 6.6%     | 11.4% |
| AK    | 774    | 9.8%  | 2.3%                    | 5.2%     | 14.3% |
| WY    | 324    | 11.4% | 3.5%                    | 4.5%     | 18.3% |
| LA    | 1,845  | 11.7% | 1.4%                    | 8.9%     | 14.5% |
| OH    | 4,575  | 13.4% | 1.0%                    | 11.5%    | 15.4% |

| State | Sample | Mean  | Linearized | 95% c.i. |       |
|-------|--------|-------|------------|----------|-------|
|       | Size   |       | Std. Err.  | l.b.     | u.b.  |
| KY    | 1,626  | 13.8% | 1.6%       | 10.7%    | 16.9% |
| MO    | 2,721  | 14.3% | 1.4%       | 11.4%    | 17.1% |
| IN    | 3,916  | 15.3% | 1.2%       | 13.0%    | 17.5% |
| NH    | 326    | 15.7% | 3.9%       | 8.0%     | 23.4% |
| PA    | 4,316  | 16.4% | 1.2%       | 14.0%    | 18.8% |
| MI    | 3,001  | 17.6% | 1.6%       | 14.6%    | 20.7% |
| SC    | 2,797  | 18.8% | 1.4%       | 16.1%    | 21.5% |
| IA    | 812    | 18.9% | 2.8%       | 13.5%    | 24.3% |
| AL    | 1,851  | 19.0% | 1.8%       | 15.6%    | 22.5% |
| OK    | 2,926  | 22.0% | 1.5%       | 19.1%    | 24.9% |
| WI    | 1,885  | 24.6% | 2.4%       | 19.9%    | 29.2% |
| TN    | 2,422  | 24.8% | 1.7%       | 21.5%    | 28.1% |
| AR    | 1,317  | 25.5% | 2.4%       | 20.9%    | 30.1% |
| KS    | 1,450  | 28.8% | 2.3%       | 24.3%    | 33.3% |
| DE    | 313    | 29.9% | 5.2%       | 19.7%    | 40.2% |
| ID    | 1,340  | 29.9% | 2.6%       | 24.8%    | 35.0% |
| MN    | 2,216  | 29.9% | 2.3%       | 25.3%    | 34.4% |
| HI    | 267    | 30.1% | 4.8%       | 20.6%    | 39.6% |
| DC    | 79     | 31.7% | 7.6%       | 16.7%    | 46.7% |
| MA    | 612    | 32.7% | 3.1%       | 26.6%    | 38.7% |
| OR    | 2,401  | 34.8% | 1.9%       | 31.1%    | 38.5% |
| NC    | 4,786  | 37.6% | 1.3%       | 35.1%    | 40.1% |
| NM    | 1,491  | 38.7% | 2.4%       | 33.9%    | 43.4% |
| NE    | 749    | 39.4% | 3.8%       | 31.9%    | 46.9% |
| UT    | 2,375  | 40.5% | 2.0%       | 36.5%    | 44.4% |
| GA    | 6,303  | 41.1% | 1.2%       | 38.8%    | 43.3% |
| VA    | 3,017  | 41.2% | 1.6%       | 38.0%    | 44.5% |
| IL    | 3,625  | 41.3% | 1.5%       | 38.3%    | 44.2% |
| WA    | 2,891  | 41.3% | 1.7%       | 37.9%    | 44.7% |
| MD    | 1,667  | 42.3% | 2.0%       | 38.3%    | 46.3% |
| RI    | 284    | 43.1% | 4.4%       | 34.5%    | 51.8% |
| CO    | 3,230  | 46.3% | 1.6%       | 43.1%    | 49.5% |
| NY    | 5,890  | 47.0% | 1.2%       | 44.8%    | 49.3% |
| FL    | 14,699 | 47.2% | 0.7%       | 45.9%    | 48.6% |
| AZ    | 5,668  | 48.3% | 1.2%       | 45.9%    | 50.6% |
| CT    | 778    | 51.2% | 2.9%       | 45.5%    | 56.9% |
| NV    | 3,037  | 54.2% | 1.6%       | 51.1%    | 57.4% |
| TX    | 26,907 | 54.7% | 0.6%       | 53.7%    | 55.8% |

|       | Sample |       | Linearized | 95% c.i. |       |
|-------|--------|-------|------------|----------|-------|
| State | Size   | Mean  | Std. Err.  | l.b.     | u.b.  |
| NJ    | 3,184  | 58.1% | 1.4%       | 55.3%    | 60.9% |
| CA    | 22,281 | 68.8% | 0.5%       | 67.7%    | 69.8% |

Source: Author's calculations from the 2008, 2009, 2010 American Community Survey

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**Table 1**

Descriptive statistics, 2008-2010 American Community Survey

|                         | Immigrant Families |           | Native Families |           |
|-------------------------|--------------------|-----------|-----------------|-----------|
|                         | Mean               | Std. Err. | Mean            | Std. Err. |
| Language Spoken at Home |                    |           |                 |           |
| English                 | 49.96%             | 0.11%     | 95.66%          | 0.03%     |
| Spanish                 | 35.40%             | 0.11%     | 3.26%           | 0.02%     |
| Other language          | 14.64%             | 0.08%     | 1.08%           | 0.01%     |
| Linguistic Isolation    | 24.96%             | 0.12%     | 0.68%           | 0.01%     |
| Citizenship Category    |                    |           |                 |           |
| Native                  | 86.11%             | 0.08%     | 99.40%          | 0.01%     |
| Naturalized             | 2.20%              | 0.03%     | 0.36%           | 0.01%     |
| Not citizen             | 11.69%             | 0.08%     | 0.25%           | 0.01%     |
| Hispanic                | 56.76%             | 0.14%     | 11.68%          | 0.05%     |
| Race                    |                    |           |                 |           |
| American Indian         | 0.91%              | 0.03%     | 2.34%           | 0.02%     |
| Black                   | 9.15%              | 0.08%     | 18.94%          | 0.06%     |
| Asian                   | 18.80%             | 0.10%     | 1.87%           | 0.02%     |
| Other Race              | 20.66%             | 0.12%     | 3.35%           | 0.03%     |
| White                   | 55.77%             | 0.14%     | 78.67%          | 0.06%     |
| Parent Nativity         |                    |           |                 |           |
| 2 parent HH, 2 native   | 3.62%              | 0.05%     | 64.85%          | 0.07%     |
| 2 parent HH, 1 native   | 25.21%             | 0.11%     | 0.00%           | n/a       |
| 2 parent HH, 0 native   | 49.55%             | 0.14%     | 0.00%           | n/a       |
| 1 parent HH, 1 native   | 1.68%              | 0.03%     | 32.07%          | 0.07%     |
| 1 parent HH, 0 native   | 19.95%             | 0.11%     | 0.00%           | n/a       |
| World Area of Birth     |                    |           |                 |           |
| United States           | 84.58%             | 0.08%     | 98.96%          | 0.01%     |
| Latin America           | 8.50%              | 0.06%     | 0.29%           | 0.01%     |
| Asia                    | 3.99%              | 0.04%     | 0.33%           | 0.01%     |
| Europe                  | 1.64%              | 0.03%     | 0.36%           | 0.01%     |
| Africa                  | 0.87%              | 0.03%     | 0.04%           | 0.00%     |
| Other North America     | 0.39%              | 0.01%     | 0.02%           | 0.00%     |
| Male                    | 51.31%             | 0.09%     | 51.18%          | 0.05%     |
| Poverty category        |                    |           |                 |           |
| 100% and below          | 24.50%             | 0.13%     | 19.71%          | 0.06%     |
| 101%-200                | 28.00%             | 0.13%     | 19.84%          | 0.06%     |
| 201%-300                | 16.94%             | 0.10%     | 17.61%          | 0.05%     |
| 301%-400                | 9.96%              | 0.08%     | 13.82%          | 0.05%     |
| GT 400%                 | 20.61%             | 0.10%     | 29.02%          | 0.06%     |

|                         | Immigrant Families |           | Native Families |           |
|-------------------------|--------------------|-----------|-----------------|-----------|
|                         | Mean               | Std. Err. | Mean            | Std. Err. |
| Highest Education in HH |                    |           |                 |           |
| Less Than High School   | 17.12%             | 0.12%     | 4.63%           | 0.04%     |
| High School Graduate    | 28.19%             | 0.13%     | 26.86%          | 0.07%     |
| Some College            | 22.22%             | 0.12%     | 31.42%          | 0.07%     |
| College Graduate        | 32.46%             | 0.12%     | 37.10%          | 0.07%     |
| Workers in HH           |                    |           |                 |           |
| Zero workers            | 7.65%              | 0.08%     | 12.81%          | 0.05%     |
| One worker              | 45.49%             | 0.14%     | 44.27%          | 0.07%     |
| Two or more workers     | 46.87%             | 0.14%     | 42.92%          | 0.07%     |
| Child's Age             | 8.17               | 0.01      | 8.67            | 0.01      |
| Year                    |                    |           |                 |           |
| 2008                    | 32.51%             | 0.13%     | 33.43%          | 0.06%     |
| 2009                    | 33.61%             | 0.13%     | 33.43%          | 0.06%     |
| 2010                    | 33.88%             | 0.13%     | 33.14%          | 0.06%     |
| Number of Observations  | 447,531            |           | 1,631,607       |           |

Source: Author's calculations from the 2008-2010 American Community Survey

**Table 2**

Children in Immigrant Families as a Share of All Children and Uninsured Children, 2010

|                               | Uninsured children |           | All children |           |
|-------------------------------|--------------------|-----------|--------------|-----------|
|                               | Pct of Total       | Std. Err. | Pct of Total | Std. Err. |
| Lives in Immigrant Family     |                    |           |              |           |
| - All (Citizen + Non-citizen) | 41.9%              | 0.4%      | 24.2%        | 0.1%      |
| - Citizen Children            | 28.9%              | 0.4%      | 21.4%        | 0.1%      |
| - Non-citizen Children        | 13.0%              | 0.2%      | 2.8%         | 0.0%      |
| Lives in Native Family        | 58.1%              | 0.4%      | 75.8%        | 0.1%      |
| Sample Size                   | 50,030             |           | 692,297      |           |

Source: Author's calculations from the 2010 American Community Survey

**Table 3**

Insurance Status and Medicaid/CHIP eligibility for Children in Immigrant Families, 2010

|                                   | Immigrant Families |           | Native Families |           |
|-----------------------------------|--------------------|-----------|-----------------|-----------|
|                                   | Mean               | Std. Err. | Mean            | Std. Err. |
| Uninsured                         |                    |           |                 |           |
| Not Medicaid Eligible             | 5.52%              | 0.10%     | 2.90%           | 0.04%     |
| Medicaid Eligible                 | 5.52%              | 0.11%     | 3.21%           | 0.05%     |
| Unknown Eligibility <sup>++</sup> | 2.91%              | 0.07%     | 0.06%           | 0.00%     |
| Private                           | 42.71%             | 0.22%     | 60.70%          | 0.12%     |
| Medicaid                          | 42.79%             | 0.23%     | 32.79%          | 0.12%     |
| Number of Observations            | 153,222            |           | 539,075         |           |

Source: Author's calculations from the 2010 American Community Survey

<sup>++</sup> Low income, non-citizens in states not providing coverage to all low income children.

Table 4

Multinomial Probit Estimates of the Marginal Effect on Probability of Uninsured, Medicaid, or Private Insurance for Children in Immigrant Families, 2008-2010

|                       | Uninsured |           |     | Medicaid |           |     | Private Insurance |           |     |
|-----------------------|-----------|-----------|-----|----------|-----------|-----|-------------------|-----------|-----|
|                       | dy/dx     | Std. Err. |     | dy/dx    | Std. Err. |     | dy/dx             | Std. Err. |     |
| Household Language    |           |           |     |          |           |     |                   |           |     |
| English               | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| Spanish               | 0.021     | 0.0030    | *** | -0.045   | 0.0030    | *** | 0.025             | 0.0034    | *** |
| Other language        | 0.009     | 0.0035    | *** | -0.066   | 0.0033    | *** | 0.057             | 0.0041    | *** |
| Linguistic Isolation  | 0.008     | 0.0023    | *** | -0.067   | 0.0027    | *** | 0.060             | 0.0028    | *** |
| Citizenship Category  |           |           |     |          |           |     |                   |           |     |
| Native Born           | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| Naturalized           | -0.009    | 0.0081    |     | -0.031   | 0.0081    | *** | 0.040             | 0.0091    | *** |
| Not citizen           | 0.108     | 0.0069    | *** | -0.043   | 0.0071    | *** | -0.066            | 0.0080    | *** |
| Household Structure   |           |           |     |          |           |     |                   |           |     |
| 2 parent HH, 1 native | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| 2 parent HH, 0 native | 0.007     | 0.0023    | *** | -0.016   | 0.0024    | *** | 0.009             | 0.0028    | *** |
| 1 parent HH, 1 native | 0.022     | 0.0060    | *** | -0.113   | 0.0075    | *** | 0.091             | 0.0076    | *** |
| 1 parent HH, 0 native | -0.003    | 0.0029    |     | -0.032   | 0.0032    | *** | 0.034             | 0.0034    | *** |
| Hispanic              | 0.034     | 0.0031    | *** | -0.078   | 0.0031    | *** | 0.044             | 0.0037    | *** |
| World Area of Birth   |           |           |     |          |           |     |                   |           |     |
| US                    | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| Latin America         | 0.073     | 0.0069    | *** | 0.010    | 0.0072    |     | -0.082            | 0.0081    | *** |
| Asia                  | -0.010    | 0.0077    |     | -0.009   | 0.0076    |     | 0.019             | 0.0086    | **  |
| Europe                | -0.040    | 0.0094    | *** | 0.049    | 0.0086    | *** | -0.008            | 0.0103    |     |
| Africa                | -0.046    | 0.0113    | *** | -0.012   | 0.0117    |     | 0.058             | 0.0130    | *** |
| Other North America   | -0.022    | 0.0185    |     | 0.099    | 0.0163    | *** | -0.077            | 0.0232    | *** |
| Race                  |           |           |     |          |           |     |                   |           |     |
| White                 | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| American Indian       | 0.010     | 0.0085    |     | -0.022   | 0.0098    | **  | 0.013             | 0.0102    |     |
| Black                 | -0.009    | 0.0038    | **  | -0.023   | 0.0038    | *** | 0.032             | 0.0044    | *** |
| Asian                 | -0.014    | 0.0034    | *** | 0.044    | 0.0033    | *** | -0.030            | 0.0040    | *** |
| Other Race            | -0.015    | 0.0023    | *** | -0.002   | 0.0028    |     | 0.017             | 0.0029    | *** |
| Male                  | -0.001    | 0.0012    |     | 0.001    | 0.0013    |     | -0.001            | 0.0015    |     |
| Poverty category      |           |           |     |          |           |     |                   |           |     |

|                         | Uninsured |           |     | Medicaid |           |     | Private Insurance |           |     |
|-------------------------|-----------|-----------|-----|----------|-----------|-----|-------------------|-----------|-----|
|                         | dy/dx     | Std. Err. |     | dy/dx    | Std. Err. |     | dy/dx             | Std. Err. |     |
| Less than 100%          | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| 101%-200                | -0.016    | 0.0025    | *** | 0.140    | 0.0033    | *** | -0.124            | 0.0031    | *** |
| 201%-300                | -0.026    | 0.0029    | *** | 0.285    | 0.0033    | *** | -0.258            | 0.0035    | *** |
| 301%-400                | -0.031    | 0.0037    | *** | 0.376    | 0.0037    | *** | -0.345            | 0.0043    | *** |
| GT 400%                 | -0.054    | 0.0037    | *** | 0.479    | 0.0036    | *** | -0.425            | 0.0043    | *** |
| Highest Education in HH |           |           |     |          |           |     |                   |           |     |
| Less than High School   | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| High School Graduate    | -0.014    | 0.0027    | *** | 0.036    | 0.0037    | *** | -0.022            | 0.0035    | *** |
| Some College            | -0.027    | 0.0030    | *** | 0.079    | 0.0038    | *** | -0.051            | 0.0038    | *** |
| College Graduate        | -0.038    | 0.0033    | *** | 0.154    | 0.0038    | *** | -0.115            | 0.0041    | *** |
| Workers in HH           |           |           |     |          |           |     |                   |           |     |
| Zero workers            | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| One worker              | -0.007    | 0.0038    | *   | 0.083    | 0.0049    | *** | -0.076            | 0.0046    | *** |
| Two or more workers     | 0.000     | 0.0040    |     | 0.064    | 0.0051    | *** | -0.064            | 0.0049    | *** |
| Child's Age             |           |           |     |          |           |     |                   |           |     |
| Age = 0                 | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| Age = 1                 | 0.033     | 0.0041    | *** | 0.004    | 0.0040    |     | -0.037            | 0.0044    | *** |
| Age = 2                 | 0.032     | 0.0040    | *** | 0.007    | 0.0039    | *   | -0.039            | 0.0043    | *** |
| Age = 3                 | 0.038     | 0.0040    | *** | 0.014    | 0.0039    | *** | -0.052            | 0.0043    | *** |
| Age = 4                 | 0.037     | 0.0040    | *** | 0.019    | 0.0039    | *** | -0.056            | 0.0043    | *** |
| Age = 5                 | 0.026     | 0.0045    | *** | 0.063    | 0.0044    | *** | -0.089            | 0.0049    | *** |
| Age = 6                 | 0.031     | 0.0045    | *** | 0.071    | 0.0044    | *** | -0.102            | 0.0050    | *** |
| Age = 7                 | 0.031     | 0.0046    | *** | 0.079    | 0.0044    | *** | -0.110            | 0.0050    | *** |
| Age = 8                 | 0.043     | 0.0045    | *** | 0.080    | 0.0044    | *** | -0.123            | 0.0050    | *** |
| Age = 9                 | 0.038     | 0.0045    | *** | 0.087    | 0.0044    | *** | -0.125            | 0.0051    | *** |
| Age = 10                | 0.045     | 0.0045    | *** | 0.090    | 0.0045    | *** | -0.134            | 0.0050    | *** |
| Age = 11                | 0.047     | 0.0045    | *** | 0.089    | 0.0045    | *** | -0.136            | 0.0051    | *** |
| Age = 12                | 0.054     | 0.0045    | *** | 0.094    | 0.0045    | *** | -0.148            | 0.0051    | *** |
| Age = 13                | 0.058     | 0.0045    | *** | 0.095    | 0.0045    | *** | -0.153            | 0.0051    | *** |
| Age = 14                | 0.058     | 0.0045    | *** | 0.087    | 0.0045    | *** | -0.144            | 0.0051    | *** |
| Age = 15                | 0.068     | 0.0046    | *** | 0.088    | 0.0045    | *** | -0.156            | 0.0052    | *** |

|                        | Uninsured |           |     | Medicaid |           |     | Private Insurance |           |     |
|------------------------|-----------|-----------|-----|----------|-----------|-----|-------------------|-----------|-----|
|                        | dy/dx     | Std. Err. |     | dy/dx    | Std. Err. |     | dy/dx             | Std. Err. |     |
| Age = 16               | 0.077     | 0.0045    | *** | 0.087    | 0.0045    | *** | -0.164            | 0.0052    | *** |
| Age = 17               | 0.089     | 0.0045    | *** | 0.077    | 0.0046    | *** | -0.166            | 0.0052    | *** |
| Year                   |           |           |     |          |           |     |                   |           |     |
| 2008                   | Ref.      |           |     | Ref.     |           |     | Ref.              |           |     |
| 2009                   | -0.016    | 0.0022    | *** | -0.013   | 0.0025    | *** | 0.029             | 0.0027    | *** |
| 2010                   | -0.028    | 0.0022    | *** | -0.025   | 0.0024    | *** | 0.053             | 0.0027    | *** |
| Number of Observations | 445,157   |           |     |          |           |     |                   |           |     |

Source: Author's estimates from the American Community Surveys (2008, 2009, 2010)

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p<0.1

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p<0.05

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p<0.01