

Rural and Urban Children Have Lower Rates of Health Insurance Coverage and are More Often Covered by Public Plans

MARYBETH J. MATTINGLY AND MICHELLE L. STRANSKY

As legislators continue to debate an overhaul of America's health insurance system, it is critical to remember America's children. In order to better understand children's current access to health care, we show estimates of health insurance coverage for children under age 18 (Table 1) and public and private insurance (Table 2) by region, state, and place in 2008 from recently released American Community Survey data.¹

The differences highlighted reveal the crucial role public health insurance plans play in providing for the needs of children, particularly those residing in rural and urban places. Yet nearly 10 percent of our youngest citizens are still without health care coverage. As major changes to America's health insurance system are considered, the needs of the youngest citizens should be at the forefront.

Data

This analysis is based upon U.S. Census Bureau estimates from the 2008 American Community Survey.³ Tables were produced by aggregating information from detailed tables available on American FactFinder (http://factfinder.census.gov/home/saff/main.html?_lang=en). These estimates are based on survey data, thus caution must be used in making comparisons. Confidence intervals for rural estimates were created according to the 2008 American Community Survey Accuracy of the Data⁴; confidence intervals for non-rural places were calculated using the margins of error for those with health insurance and the population under 18, as recommended by Census Bureau officials. If the confidence intervals overlap, differences are not statistically significant ($p < 0.05$).⁵ Differences discussed in the text are statistically significant.

Key Findings

- Nearly one in ten American children has no health insurance coverage.
- Rural children have lower rates of health insurance coverage in every region except the South, where children residing in central cities have the lowest rate of coverage.
- In the following fourteen states, rural children have the lowest rate of health insurance coverage, lower than both suburban places and central cities: Alaska, Arizona, California, Colorado, Florida, Hawaii, Indiana, Louisiana, Minnesota, Montana, New York, Oregon, South Dakota, and Wisconsin.²
- In the following eight states, rural children have rates similar to children in central cities but significantly lower than children in the suburbs: Alabama, Arkansas, Iowa, Kansas, Missouri, Ohio, Pennsylvania, and Texas.
- Of those children who have health insurance, an estimated 28 percent rely on a public option.
- Of children with health insurance, almost two-thirds are covered by private health insurance.
- Across the United States, a significantly smaller share of children in rural places and in central cities is covered by private health insurance than in the suburbs. A larger percent of children in rural places and central cities is covered by public plans than in the suburbs.
- In the South and the West, rural children have the lowest rates of private health insurance coverage compared to their central city and suburban counterparts. Children living in central cities have less private health insurance coverage than children in rural and suburban places in the Northeast and the Midwest.

Table 1. Health insurance among children by place size¹ in 2008

	2008 AMERICAN COMMUNITY SURVEY ²															
	TOTAL			RURAL			SUBURBAN			CENTRAL CITY						
	Population under 18	Percent insured %	95% CI Lower Upper	Population under 18	Percent insured %	95% CI Lower Upper	Population under 18	Percent insured %	95% CI Lower Upper	Population under 18	Percent insured %	95% CI Lower Upper				
United States	73,786,055	90.1	90.0	90.2	11,392,125	89.1	89.0	89.2	38,729,045	91.1	91.0	91.3	23,664,885	88.8	88.6	88.9
Northeast	12,365,293	94.4	94.2	94.6	1,098,288	92.4	91.9	92.9	7,510,146	95.0	94.8	95.3	3,756,859	93.7	93.5	94.0
Midwest	16,035,365	93.4	93.2	93.5	3,504,092	91.6	91.3	91.8	8,085,156	94.7	94.5	95.0	4,446,117	92.3	92.1	92.5
South	27,478,112	87.5	87.4	87.7	5,149,260	88.2	87.9	88.4	14,221,964	88.4	88.1	88.6	8,106,888	85.7	85.4	86.1
West	17,907,285	88.0	87.8	88.2	1,640,485	84.7	84.3	85.0	8,911,779	89.1	88.7	89.4	7,355,021	87.4	87.0	87.9
Alabama	1,119,732	92.0	91.2	92.7	310,775	91.2	90.2	92.1	521,758	93.1	92.9	93.3	287,199	90.8	89.1	92.5
Alaska	180,431	87.1	85.5	88.8	45,196	78.6	78.0	79.3	41,883	91.2	87.2	95.1	80,264	89.2	86.1	92.4
Arizona	1,705,841	83.8	82.9	84.7	126,060	79.1	77.5	80.7	737,825	86.4	84.8	88.0	841,956	82.3	81.0	83.5
Arkansas	701,489	91.3	90.3	92.2	265,556	91.0	90.0	91.9	232,263	93.6	93.3	93.9	203,670	89.0	87.4	90.6
California	9,347,714	89.2	88.9	89.5	167,602	85.3	83.9	86.7	4,796,101	89.6	89.2	90.1	4,384,011	88.9	88.2	89.5
Colorado	1,203,936	85.6	84.7	86.6	150,251	77.3	76.1	78.5	612,614	89.2	87.9	90.5	441,071	83.5	81.7	85.4
Connecticut	809,967	95.1	94.5	95.7	65,559	95.3	93.2	97.3	520,643	96.2	95.4	97.0	223,765	92.6	91.2	93.9
Delaware	206,043	92.2	90.4	94.1	40,652	88.5	85.5	91.6	141,942	93.3	91.0	95.5	23,449	92.5	87.1	98.0
Washington, DC	111,263	95.7	93.8	97.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	111,263	95.7	93.8	97.7
Florida	3,996,332	82.5	81.8	83.1	211,748	80.5	80.4	80.7	2,777,608	82.6	81.8	83.4	1,006,976	82.5	81.3	83.6
Georgia	2,536,058	88.5	87.9	89.2	440,550	88.6	87.9	89.4	1,699,242	88.7	87.8	89.5	396,266	87.8	87.0	88.6
Hawaii	284,493	96.4	95.3	97.5	85,335	92.6	89.8	95.4	136,076	97.9	97.0	98.8	63,082	98.1	96.3	99.9
Idaho	412,970	86.3	84.8	87.9	138,708	83.5	82.4	84.6	152,380	87.0	84.5	89.6	121,882	88.7	87.8	89.6
Illinois	3,175,518	94.4	94.0	94.8	355,189	94.8	94.0	95.6	1,755,878	95.1	94.8	95.4	1,064,451	93.0	92.2	93.8
Indiana	1,579,871	89.8	89.0	90.7	338,311	85.6	84.4	86.7	741,442	92.3	91.3	93.2	500,118	89.2	87.7	90.6
Iowa	708,251	94.4	93.7	95.1	295,944	93.8	92.9	94.6	206,871	96.4	95.2	97.6	205,436	93.3	91.8	94.9
Kansas	698,223	91.7	90.9	92.6	240,575	89.9	88.9	91.0	232,351	94.7	94.1	95.3	225,297	90.6	88.8	92.5
Kentucky	1,004,446	93.0	92.3	93.7	406,875	92.0	91.2	92.8	362,971	93.4	92.3	94.4	234,600	94.3	92.9	95.7
Louisiana	1,105,606	92.3	91.5	93.0	291,396	89.7	88.6	90.7	495,847	92.8	92.1	93.5	318,363	93.8	92.0	95.6
Maine	274,570	92.6	91.2	94.0	109,825	91.6	90.2	93.0	126,972	94.3	92.2	96.4	37,773	90.1	86.3	93.9
Maryland	1,338,996	94.7	94.2	95.3	67,084	93.4	91.5	95.2	1,041,838	95.2	94.6	95.7	230,074	93.3	91.9	94.7
Massachusetts	1,426,668	97.9	97.6	98.2	N/A	N/A	N/A	N/A	1,095,557	97.9	97.5	98.4	325,978	97.9	97.6	98.2
Michigan	2,388,510	94.8	94.5	95.2	399,683	94.8	94.3	95.3	1,344,583	95.3	95.0	95.7	644,244	93.7	93.0	94.5
Minnesota	1,248,041	93.7	93.3	94.1	310,107	91.7	90.9	92.4	667,573	94.8	94.2	95.4	270,361	93.3	92.5	94.1
Mississippi	762,887	87.3	86.1	88.6	419,401	87.0	86.4	87.6	254,013	89.3	87.6	91.0	89,473	83.2	80.0	86.4
Missouri	1,418,342	92.9	92.4	93.3	363,927	91.7	91.1	92.3	768,847	93.9	93.4	94.5	285,568	91.4	90.0	92.9
Montana	221,829	85.5	83.7	87.3	143,339	82.3	81.7	83.0	28,729	93.7	90.5	96.8	49,761	90.0	86.6	93.4
Nebraska	444,803	93.1	92.3	93.9	172,938	91.4	90.4	92.3	114,233	96.0	94.8	97.2	157,632	93.0	91.1	94.9
Nevada	666,937	79.8	78.3	81.3	46,649	81.4	80.6	82.1	322,197	81.3	80.9	81.6	283,500	78.2	76.3	80.1
New Hampshire	292,592	94.9	93.9	95.9	90,589	92.3	90.8	93.9	148,373	95.4	93.9	96.8	44,573	98.1	96.7	99.5
New Jersey	2,045,334	92.8	92.3	93.3	N/A	N/A	N/A	N/A	1,814,274	93.2	92.7	93.7	231,060	89.4	87.9	90.9
New Mexico	500,994	86.3	85.2	87.5	173,161	85.5	84.3	86.7	152,951	85.5	83.7	87.3	174,882	87.8	85.8	89.8
New York	4,402,183	94.2	93.9	94.5	322,254	90.7	89.7	91.7	1,871,678	94.9	94.4	95.4	2,208,251	94.2	93.7	94.6
North Carolina	2,237,294	90.2	89.6	90.7	636,993	90.0	89.3	90.7	923,588	90.4	89.7	91.1	676,713	90.1	89.1	91.0
North Dakota	140,900	92.3	90.6	93.9	71,693	92.0	90.6	93.5	28,964	93.9	89.7	98.1	40,243	91.5	87.6	95.4
Ohio	2,727,548	92.8	92.3	93.3	523,564	90.8	89.9	91.6	1,567,974	94.3	93.8	94.7	636,010	90.7	89.8	91.7
Oklahoma	903,224	87.1	86.3	87.9	311,193	85.2	84.4	86.0	329,228	88.6	86.8	90.4	262,803	87.4	85.9	88.9
Oregon	865,115	87.2	86.1	88.4	183,427	84.2	82.6	85.7	395,085	87.4	85.9	89.0	286,603	89.0	87.4	90.5
Pennsylvania	2,757,063	93.9	93.4	94.4	413,096	92.8	91.9	93.7	1,741,008	94.8	94.4	95.3	602,959	91.9	90.7	93.0
Rhode Island	228,072	94.3	93.2	95.5	N/A	N/A	N/A	N/A	155,170	95.1	94.0	96.2	72,902	92.7	89.6	95.7
South Carolina	1,064,430	87.4	86.6	88.3	249,473	87.6	86.6	88.5	658,577	87.4	86.2	88.7	156,380	87.3	84.4	90.2
South Dakota	196,191	91.6	90.5	92.7	102,855	88.0	86.9	89.2	43,330	95.0	93.8	96.2	50,006	95.9	94.2	97.7
Tennessee	1,476,111	92.8	92.2	93.4	374,058	93.0	92.3	93.7	591,618	94.2	93.4	94.9	510,435	91.1	89.8	92.3
Texas	6,714,046	82.2	81.8	82.6	727,847	81.0	80.8	81.1	2,913,466	84.5	83.9	85.1	3,072,733	80.3	79.6	81.0
Utah	849,122	86.9	85.8	88.0	88,872	87.1	86.9	87.3	593,371	88.6	87.4	89.8	166,879	80.6	76.9	84.3
Vermont	128,844	96.0	95.0	97.0	82,575	94.8	93.5	96.1	36,671	97.7	97.2	98.3	N/A	N/A	N/A	
Virginia	1,815,340	92.4	91.9	92.9	225,516	90.7	90.0	91.4	1,107,964	92.9	92.3	93.4	481,860	92.1	90.7	93.4
Washington	1,540,488	91.5	90.9	92.2	176,722	92.0	90.9	93.1	928,781	91.4	90.4	92.5	434,985	91.5	90.2	92.9
West Virginia	384,815	93.3	92.2	94.4	170,143	91.6	90.3	92.9	170,041	95.2	93.6	96.7	44,631	92.8	89.7	95.8
Wisconsin	1,309,167	94.8	94.3	95.3	329,306	91.9	91.1	92.7	613,110	96.5	95.8	97.3	366,751	94.6	93.8	95.4
Wyoming	127,415	91.3	89.3	93.2	87,484	90.3	89.0	91.7	N/A	N/A	N/A	N/A	26,145	94.1	91.3	96.9
Puerto Rico	980,770	94.5	93.9	95.1	38,435	95.5	94.8	96.2	706,500	94.9	94.2	95.7	219,308	93.0	91.3	94.8

N/A= Not applicable.

¹Levels of urbanization are defined as follows: Rural consists of American Community Survey geographic components "not in metropolitan or micropolitan statistical area" and "in micropolitan statistical area"; suburban includes "in metropolitan statistical area-not in principal city" and central city includes "in metropolitan statistical area-in principal city."

²Data are based on 2008 American Community Survey estimates.

Source: American Community Survey

Table 2. Private and Public Health Insurance among Children by Place Size¹ in 2008

	2008 AMERICAN COMMUNITY SURVEY ²																																				
	TOTAL									RURAL									SUBURBAN									CENTRAL CITY									
	Percent Private Insurance			Percent Public Insurance			Percent Private Insurance			Percent Public Insurance			Percent Private Insurance			Percent Public Insurance			Percent Private Insurance			Percent Public Insurance															
	%	95% CI		%	95% CI		%	95% CI		%	95% CI		%	95% CI		%	95% CI		%	95% CI		%	95% CI		%	95% CI		%	95% CI								
	Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper		Lower	Upper					
United States	64.1	63.9	64.3	28.3	28.2	28.5	57.7	57.5	57.9	34.9	34.6	35.3	71.2	71.0	71.4	22.0	21.8	22.1	55.6	55.4	55.9	35.6	35.3	35.9													
Northeast	70.7	70.3	71.0	26.7	26.3	27.1	64.9	64.6	65.3	31.6	30.7	32.6	79.6	79.2	80.0	17.8	17.4	18.1	54.5	53.7	55.3	43.1	42.4	43.9													
Midwest	69.5	69.1	69.9	26.7	26.4	27.0	65.9	65.7	66.1	29.8	29.2	30.3	78.0	77.6	78.4	19.1	18.8	19.5	57.0	56.4	57.6	38.1	37.4	38.8													
South	59.1	58.8	59.4	30.5	30.2	30.8	50.8	50.4	51.3	40.3	39.8	40.8	65.7	65.3	66.0	24.4	24.0	24.8	52.8	52.4	53.2	35.1	34.6	35.7													
West	62.4	62.1	62.8	27.5	27.2	27.8	56.7	56.1	57.2	31.3	30.5	32.1	66.8	66.3	67.3	24.2	23.7	24.6	58.4	58.0	58.9	30.7	30.2	31.3													
Alabama	62.6	61.2	64.0	31.9	30.8	33.1	55.7	54.1	57.4	39.6	37.7	41.5	69.8	68.4	71.2	24.9	23.3	26.5	56.8	54.5	59.1	36.5	34.0	38.9													
Alaska	66.3	63.6	69.0	25.6	23.1	28.1	49.1	45.5	52.6	34.1	30.6	37.6	73.9	67.2	80.5	22.1	16.7	27.4	71.9	67.1	76.7	22.3	18.2	26.4													
Arizona	56.5	55.3	57.7	29.1	27.8	30.3	47.4	44.4	50.3	35.2	32.0	38.5	63.9	62.2	65.6	23.9	22.1	25.7	51.3	49.7	53.0	32.7	31.0	34.4													
Arkansas	49.5	47.9	51.1	45.1	43.8	46.4	44.1	42.4	45.9	51.1	49.4	52.7	57.9	55.2	60.6	39.0	36.5	41.4	46.8	44.3	49.4	44.4	41.8	47.0													
California	59.9	59.4	60.4	31.0	30.6	31.5	50.0	47.4	52.6	37.4	34.6	40.1	62.8	62.1	63.5	28.7	27.9	29.4	57.1	56.5	57.8	33.3	32.6	34.1													
Colorado	68.0	66.8	69.1	19.0	17.9	20.1	56.4	54.5	58.2	23.2	20.6	25.7	77.0	75.6	78.4	13.2	11.9	14.6	59.3	56.9	61.8	25.5	23.6	27.4													
Connecticut	75.0	73.5	76.6	22.0	20.6	23.4	75.3	73.9	76.7	23.5	19.6	27.3	82.0	80.6	83.4	15.7	14.0	17.3	58.8	55.1	62.5	36.3	32.7	39.9													
Delaware	70.5	67.1	73.8	25.1	22.4	27.9	56.4	52.3	60.4	36.6	31.7	41.4	76.3	73.2	79.4	19.8	16.8	22.8	59.7	50.3	69.1	37.9	29.3	46.4													
Washington, DC	55.5	51.5	59.6	43.7	39.5	48.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	55.5	51.5	59.6	43.7	39.5	48.0													
Florida	58.4	57.6	59.2	25.5	24.8	26.1	45.9	43.5	48.4	35.8	32.6	39.0	60.2	59.2	61.1	23.7	22.9	24.5	56.2	54.7	57.6	28.2	26.8	29.6													
Georgia	58.6	57.8	59.4	32.0	31.2	32.7	48.4	47.1	49.7	42.8	40.7	44.8	63.7	62.8	64.7	26.8	25.9	27.7	48.0	46.2	49.8	42.1	39.5	44.7													
Hawaii	77.9	75.8	79.9	20.9	18.8	22.9	69.1	67.9	70.3	25.9	21.6	30.1	80.1	77.5	82.8	19.7	16.5	22.8	84.8	80.8	88.7	16.7	11.9	21.5													
Idaho	64.6	62.7	66.5	24.7	23.1	26.3	58.4	56.0	60.7	29.1	26.3	31.9	70.9	67.8	74.0	19.4	16.6	22.2	63.9	60.9	66.8	26.4	22.8	30.0													
Illinois	65.9	65.2	66.6	30.8	30.2	31.4	62.8	62.0	63.5	36.6	34.9	38.4	73.9	73.1	74.8	23.2	22.5	23.9	53.8	52.1	55.5	41.4	40.1	42.7													
Indiana	66.4	65.4	67.5	26.0	24.9	27.0	62.3	61.1	63.5	26.4	24.5	28.4	76.3	74.9	77.6	18.4	17.0	19.7	54.6	52.5	56.7	37.0	35.0	39.0													
Iowa	74.1	72.8	75.5	24.5	23.2	25.8	71.9	71.9	72.0	27.1	25.5	28.8	85.9	84.4	87.4	13.6	11.5	15.6	65.3	62.2	68.5	31.7	28.4	35.0													
Kansas	71.4	70.1	72.8	22.4	21.1	23.7	67.6	67.0	68.2	24.9	22.7	27.0	82.1	80.6	83.6	14.1	12.3	15.9	64.5	61.8	67.1	28.4	26.1	30.7													
Kentucky	61.8	60.5	63.0	33.6	32.2	34.9	51.1	49.5	52.6	43.2	41.3	45.1	71.6	69.5	73.7	24.3	22.6	26.0	65.1	62.3	68.0	31.2	28.3	34.2													
Louisiana	51.3	50.1	52.6	44.1	42.8	45.3	44.6	42.9	46.2	48.7	46.6	50.8	58.5	56.7	60.3	36.8	35.3	38.3	46.4	44.1	48.6	51.2	48.4	54.0													
Maine	64.4	62.1	66.6	32.5	30.2	34.9	55.7	53.9	57.5	41.0	38.5	43.5	73.7	70.7	76.7	24.0	20.8	27.2	58.0	52.2	63.9	36.7	29.3	44.2													
Maryland	74.1	73.0	75.3	22.8	21.8	23.7	70.3	69.5	71.1	26.6	22.3	30.8	78.6	77.5	79.8	18.3	17.3	19.4	55.0	52.2	57.7	41.7	38.8	44.6													
Massachusetts	77.0	76.0	78.0	24.0	23.2	24.9	N/A	N/A	N/A	N/A	N/A	N/A	81.3	80.3	82.4	19.4	18.4	20.4	62.4	60.3	64.5	39.8	37.4	42.2													
Michigan	67.7	66.9	68.4	30.9	30.2	31.6	64.8	64.2	65.4	36.5	35.2	37.9	75.9	74.8	77.0	22.3	21.3	23.4	52.3	50.6	53.9	45.3	43.8	46.8													
Minnesota	77.9	77.0	78.8	18.2	17.4	19.0	72.4	72.1	72.6	22.6	21.3	23.9	83.4	82.5	84.2	13.5	12.3	14.7	70.7	69.1	72.4	24.6	22.2	27.1													
Mississippi	49.3	47.7	50.9	41.0	39.3	42.8	43.3	41.8	44.9	47.1	45.2	49.0	63.2	60.5	65.9	28.7	25.8	31.5	37.7	33.4	42.1	48.0	42.9	53.2													
Missouri	66.7	65.7	67.6	28.6	27.6	29.6	56.3	54.9	57.6	38.0	36.3	39.8	75.4	74.1	76.7	20.4	19.1	21.6	56.4	53.8	59.0	38.7	36.0	41.4													
Montana	65.7	62.7	68.6	21.9	19.6	24.2	61.3	59.5	63.1	23.1	20.3	25.8	77.5	72.7	82.2	18.8	11.9	25.6	71.2	66.8	75.7	20.1	14.3	26.0													
Nebraska	74.2	73.0	75.4	21.2	19.8	22.5	70.0	69.0	71.0	23.7	21.7	25.8	85.5	83.7	87.4	11.9	9.4	14.5	70.6	67.9	73.3	25.0	21.8	28.2													
Nevada	67.4	65.6	69.2	14.4	12.9	15.9	66.5	63.6	69.4	16.6	12.0	21.2	69.3	67.7	71.0	14.7	12.2	17.1	65.4	63.4	67.5	14.1	11.7	16.5													
New Hampshire	77.2	75.4	79.0	20.2	18.3	22.1	72.2	71.4	73.0	23.3	19.7	27.0	83.4	80.0	86.7	14.5	12.1	16.9	67.3	62.1	72.5	32.0	26.4	37.5													
New Jersey	74.0	73.1	74.8	20.3	19.5	21.1	N/A	N/A	N/A	N/A	N/A	N/A	77.0	76.3	77.8	17.5	16.9	18.2	49.8	47.3	52.3	42.0	38.4	45.5													
New Mexico	47.4	45.4	49.4	42.4	40.4	44.3	37.9	35.3	40.5	53.7	51.3	56.1	49.5	46.2	52.9	3																					

ENDNOTES

1. Overlap in public and private health insurance coverage is due to both individuals with double coverage and survey error, but there is no way to differentiate the two, according to officials at the U.S. Census Bureau. However, the rate of overlap is small (just over 2 percent of children in the United States).
2. Note that this does not include places where data are unavailable for rural places, suburban places, or central cities.
3. http://factfinder.census.gov/home/saff/main.html?_lang=en&_ts.
4. To access the Accuracy of the Data document, visit <http://www.census.gov/acs/www/UseData/>.
5. To calculate the confidence intervals for the estimates, refer to the American Factfinder tool and the Accuracy of the Data documentation.

ABOUT THE AUTHORS

Beth Mattingly is director of research on vulnerable families at the Carsey Institute and a research assistant professor of sociology at the University of New Hampshire. Her research addresses child poverty and its implications, the consequences of family violence; the intersections of gender, work, and family; and family well-being (beth.mattingly@unh.edu).

Michelle Stransky is a research assistant at the Carsey Institute and a doctoral candidate in the Department of Sociology at the University of New Hampshire (mlu6@cisunix.unh.edu).

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Huddleston Hall
73 Main Street
Durham, NH 03824

(603) 862-2821

www.carseyinstitute.unh.edu