



CALIFORNIA
HEALTHCARE
FOUNDATION

SNAPSHOT California's Uninsured

2007

Introduction

The number of uninsured Californians under age 65 continues to rise as employer-sponsored health insurance declines. Some who lose insurance at their workplace are buying individual policies, others become eligible for coverage through public programs like Medi-Cal. But more than 20 percent of Californians remain uninsured. The problem, though national, is more prominent in California, which has a lower percentage of individuals with employer-sponsored coverage and a higher proportion of uninsured. And because of California's large population, the number of people without insurance—6.6 million—is the highest of any state.

Reacting to inaction at the federal level, California is pursuing solutions closer to home. In 2006, California enacted legislation (SB 1448) that provides \$540 million in new federal funds for local efforts to expand health coverage and care to uninsured individuals. And, in 2007, coverage expansion and health reform are high on the Sacramento policy agenda.

Some findings from this year's snapshot include:

- Workers at private sector businesses of all sizes are experiencing an increased likelihood of being uninsured.
- More than a third of the uninsured have family incomes of more than \$50,000 per year.
- Nearly 70 percent of uninsured children are in families where the head of the household has a full-time job.
- Nearly 60 percent of the state's uninsured are Latino.

The data from the Employee Benefit Research Institute's analysis of the Current Population Survey, from which this snapshot is drawn, can be accessed at www.chcf.org. For more information on the CPS and other data sources on California's uninsured, see *California's Uninsured and Medi-Cal Populations: A Policy Guide to the Estimates* at www.chcf.org/topics/healthinsurance/index.cfm?itemID=105691. For more on costs, see *Health Care Costs 101* at www.chcf.org/topics/healthinsurance/index.cfm?itemID=119856 and the 2007 addition of *Health Insurance: Can Californians Afford It?* at www.chcf.org/topics/healthinsurance/index.cfm?itemID=133313. For updates and analysis on California health reform, see www.calhealthreform.org.

California's Uninsured

CONTENTS

State Comparison of the Uninsured	3
Sources and Trends	
Health Insurance Sources	4
Insurance Coverage Source Trends	5
Employer-based Coverage and Uninsured Population Trends	6
by Employer Size and Type	
Likelihood of Being Uninsured	7
Uninsured Worker Distribution	8
by Family Income	
Likelihood of Being Uninsured	9
Uninsured Distribution	10
Uninsured by Percent of FPL	11
Public Programs	
Eligibility Among Uninsured	12
by Age Group	
Likelihood of Being Uninsured	13
Uninsured Distribution	14
Uninsured Children Under Age 18 by Work Status of Family Head	15
by Ethnicity	
Likelihood of Being Uninsured	16
Income Levels and Uninsured Rates	17
Uninsured Distribution	18
by Citizenship	
Highest Uninsured Noncitizen Rates	19
Appendix	
About the Data	20

State Comparison of the Uninsured

3-Year Average, 2004–2006

	TOTAL millions	UNINSURED RESIDENTS millions	RESIDENTS share of total
TOTAL U.S. POPULATION	257.5	44.6	17.3

HIGHEST PROPORTION STATES

Texas	20.3	5.4	26.8%
Florida	14.9	3.6	24.0%
New Mexico	1.7	0.4	24.0%
Oklahoma	3.0	0.6	21.7%
Arizona	5.3	1.1	21.6%
Louisiana	3.7	0.8	21.1%
Nevada	2.2	0.4	20.7%
California	32.0	6.6	20.5%

LOWEST PROPORTION STATE

Minnesota	4.5	0.4	9.6%
-----------	-----	-----	------

California's Uninsured State Comparison

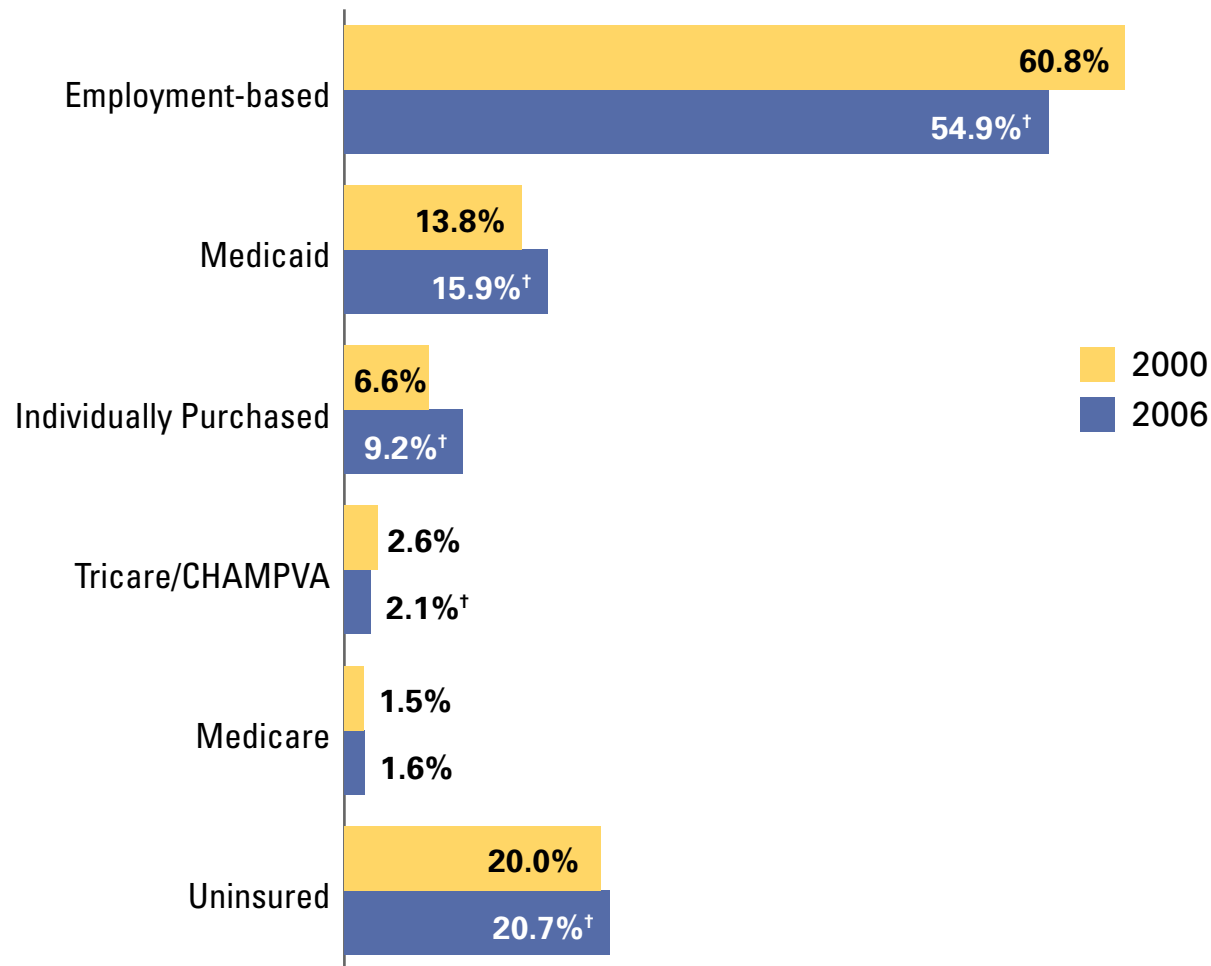
California has the eighth largest proportion of uninsured in the nation and the largest number of uninsured residents.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the 2005–2007 Current Population Survey, March Supplement.

Health Insurance Sources

2000 and 2006*



*All numbers reflect non-elderly Californian residents, ages 0 through 64.

†Estimate for 2006 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

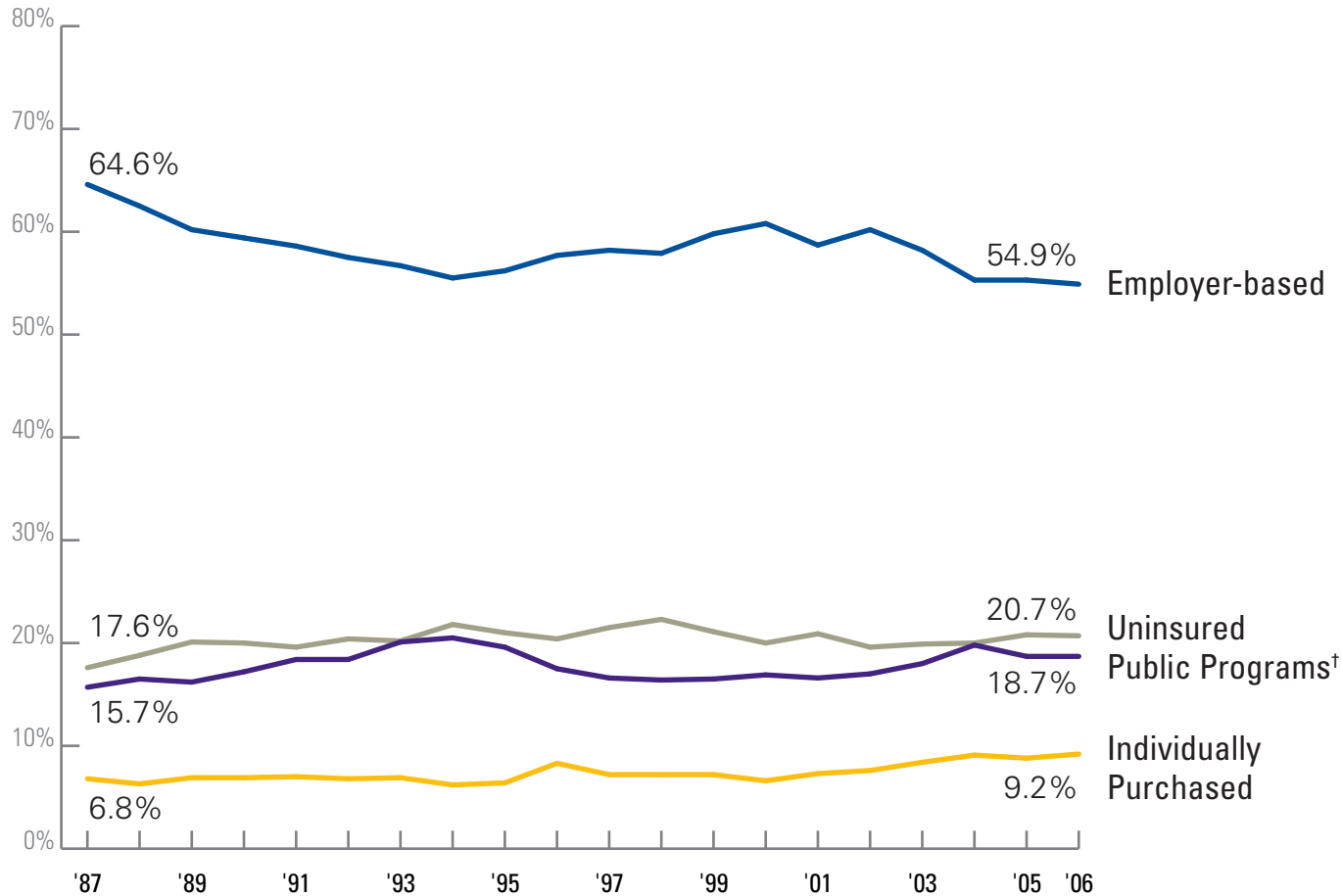
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2007 Supplements.

California's Uninsured Sources and Trends

Over the past 6 years, Medicaid and individually purchased coverage have partially offset declining employer-sponsored insurance, but not enough to prevent growth in California's uninsured population.

Insurance Coverage Source Trends

1987–2006*



*All numbers reflect non-elderly Californian residents, ages 0 through 64.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

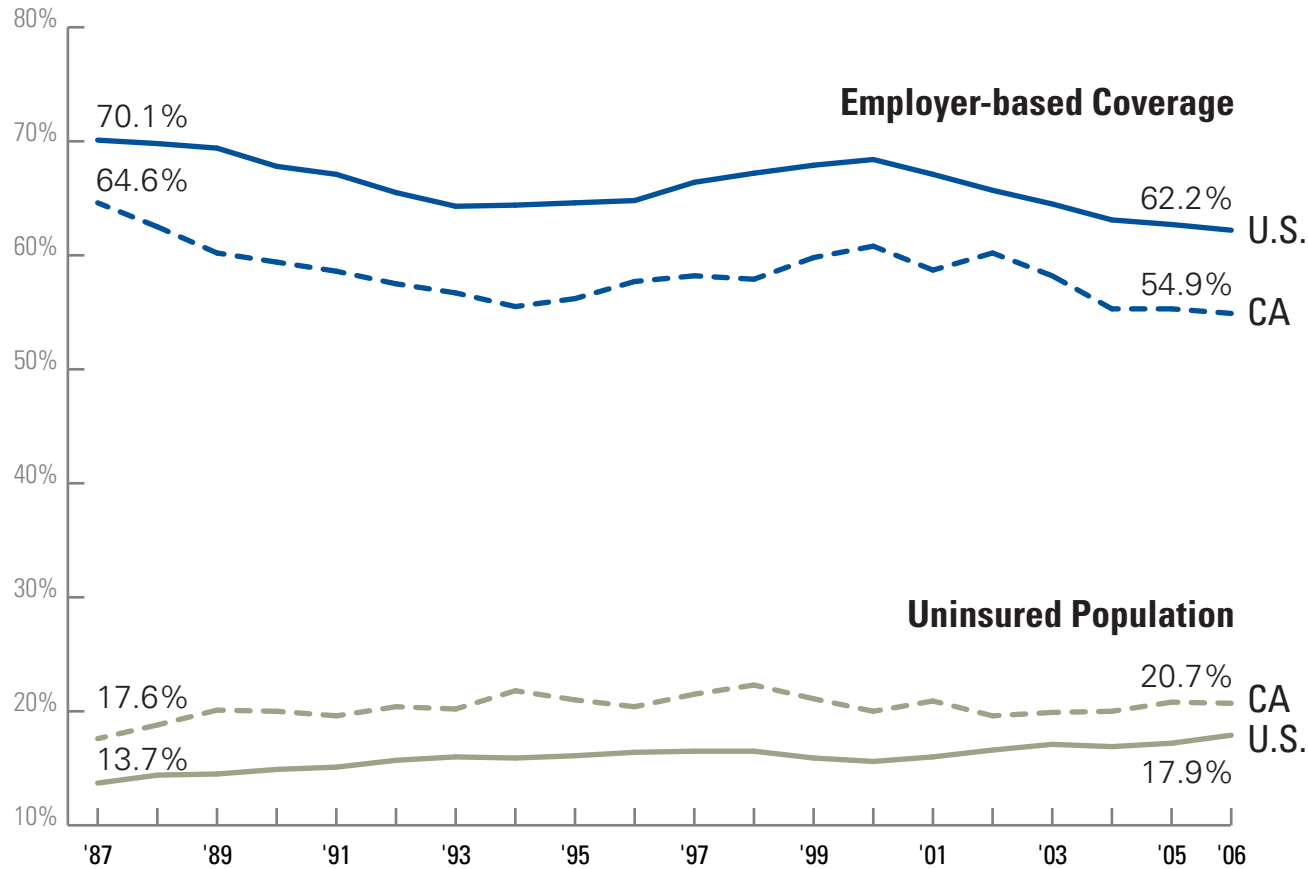
Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2007 Supplements.

California's Uninsured Sources and Trends

Although most Californians still receive health insurance through employers, coverage from that source has declined substantially over the last 20 years.

Employer-based Coverage and Uninsured Population Trends

California vs. U.S., 1987–2006*



*All numbers reflect non-elderly population, ages 0 through 64.

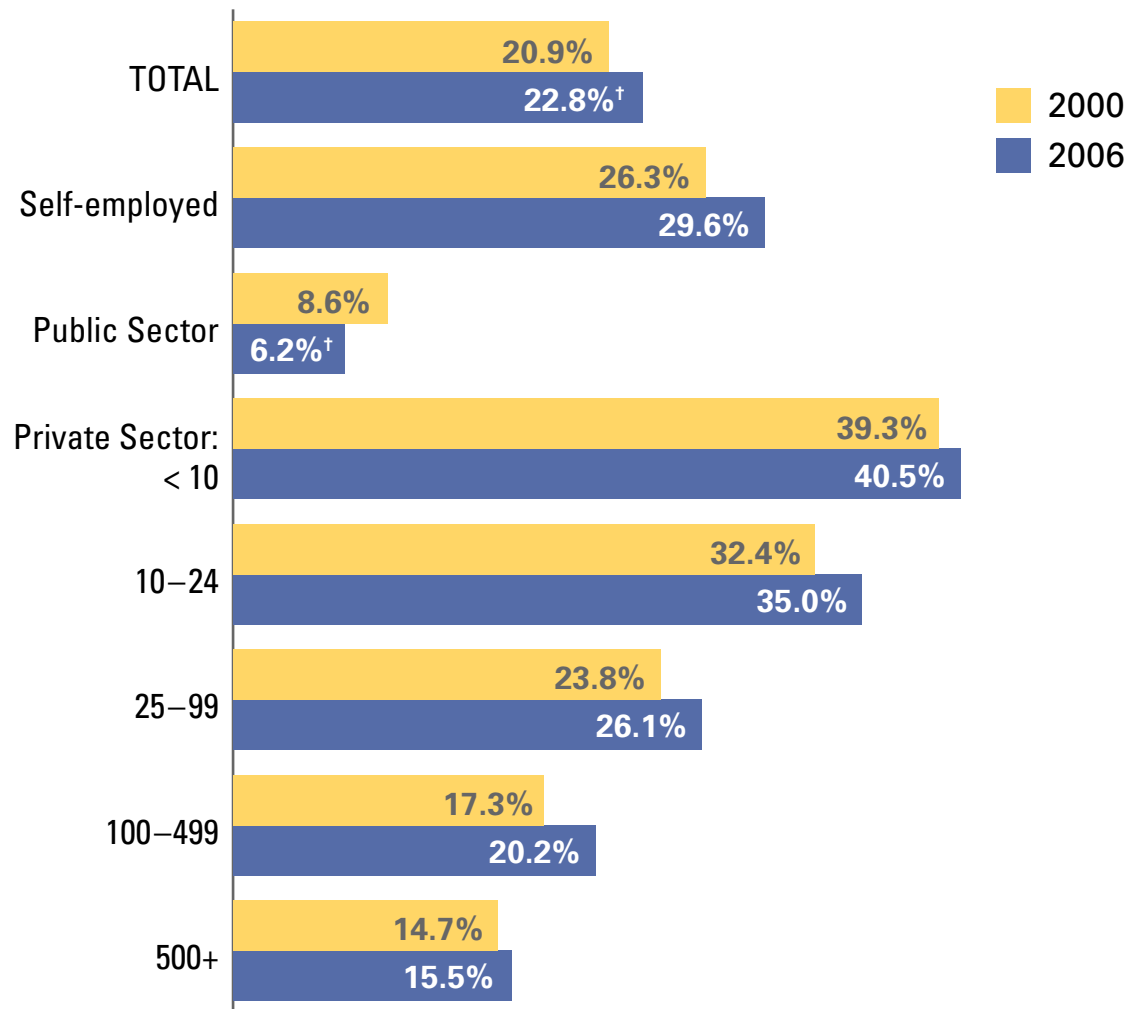
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2007 Supplements.

California's Uninsured Sources and Trends

California has a higher proportion of uninsured residents and lower rates of employer-based coverage than the nation.

Likelihood of Workers Being Uninsured by Employer Size and Type, 2000 and 2006*



*All numbers reflect non-elderly Californian residents, ages 18 through 64.

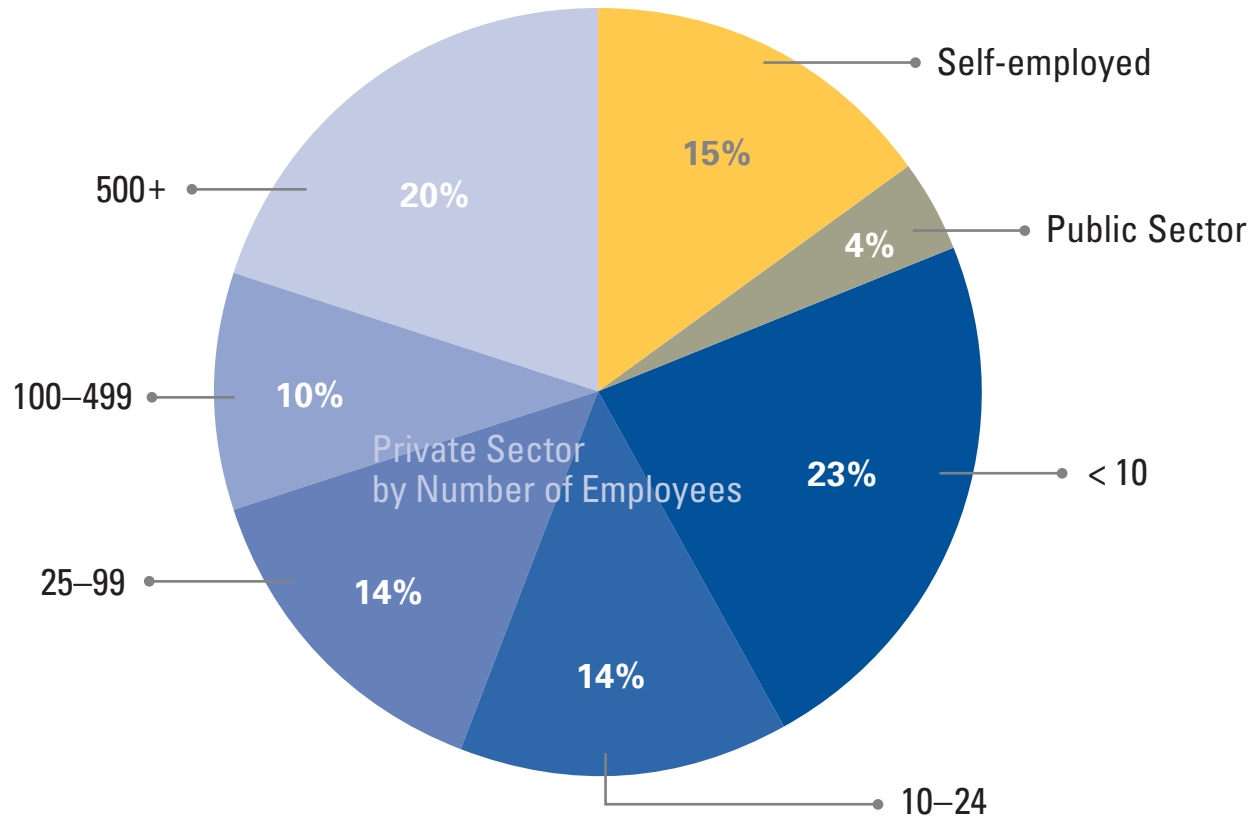
†Estimate for 2006 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2007 Supplements.

California's Uninsured by Employer Size and Type

With the exception of the public sector, employees in businesses of all sizes, including the self-employed, are more likely to have been uninsured in 2006 than in 2000.

Uninsured Workers by Employer Size and Type, 2006*



California's Uninsured by Employer Size and Type

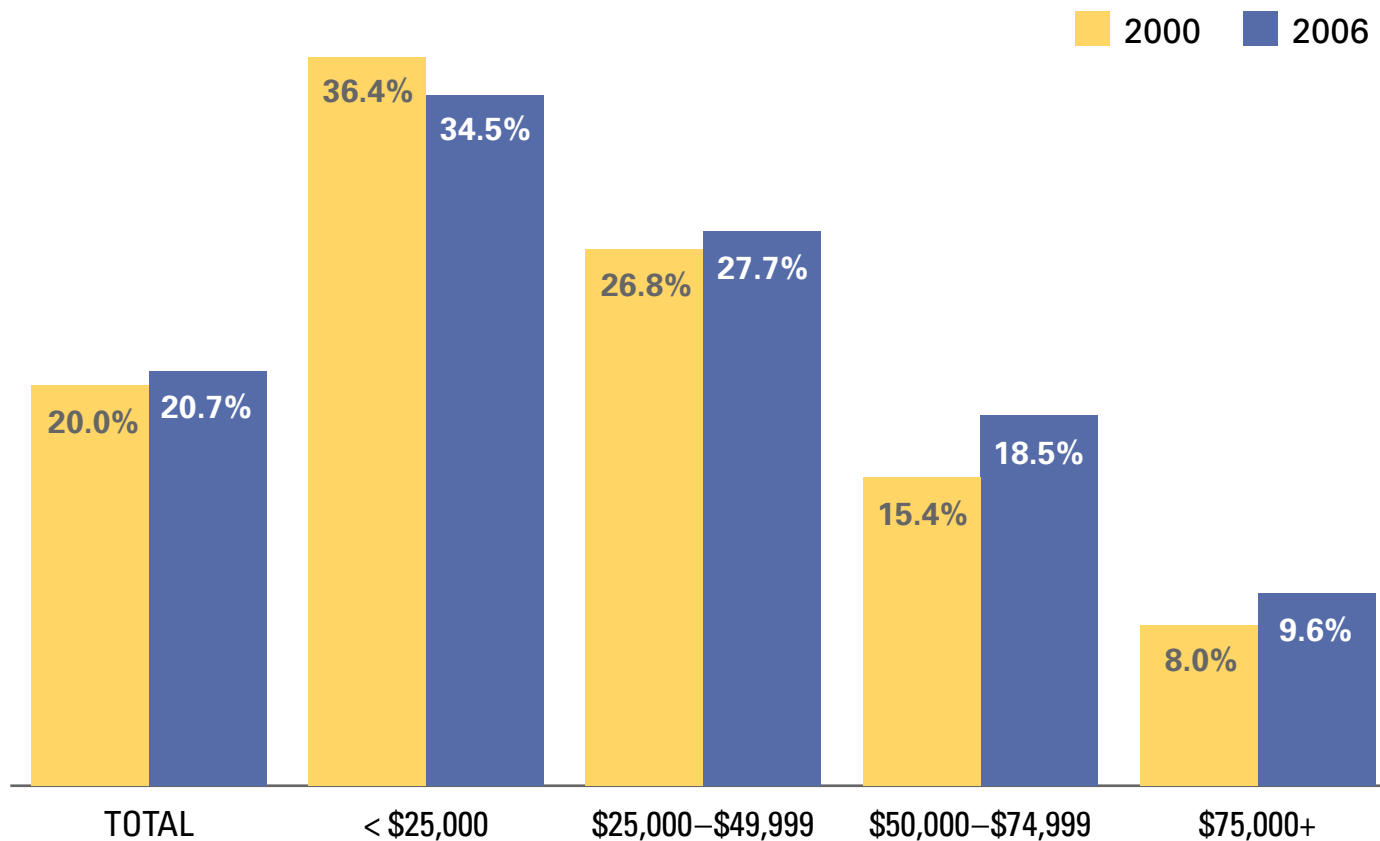
Thirty percent of California's uninsured work for employers with 100 or more workers.

*All numbers reflect non-elderly Californian residents, ages 18 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

Likelihood of Being Uninsured by Family Income, 2000 and 2006*

(in 2006 dollars)



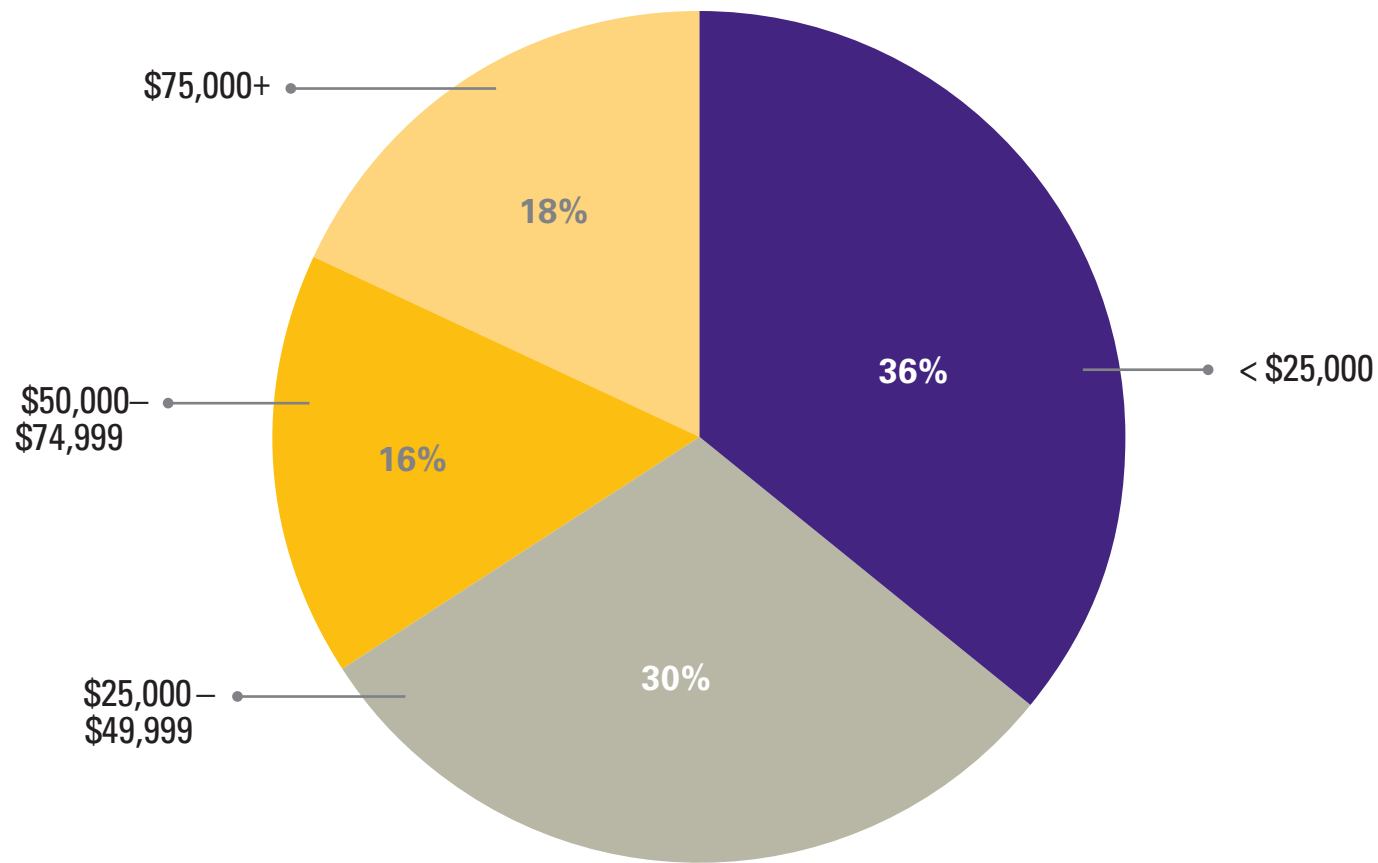
California's Uninsured by Family Income

Although families with yearly incomes below \$25,000 are most likely to be uninsured, the likelihood is rising for those with incomes of \$50,000 and above.

*All numbers reflect non-elderly Californian residents, ages 0 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2007 Supplements.

Family Income of the Uninsured, 2006*



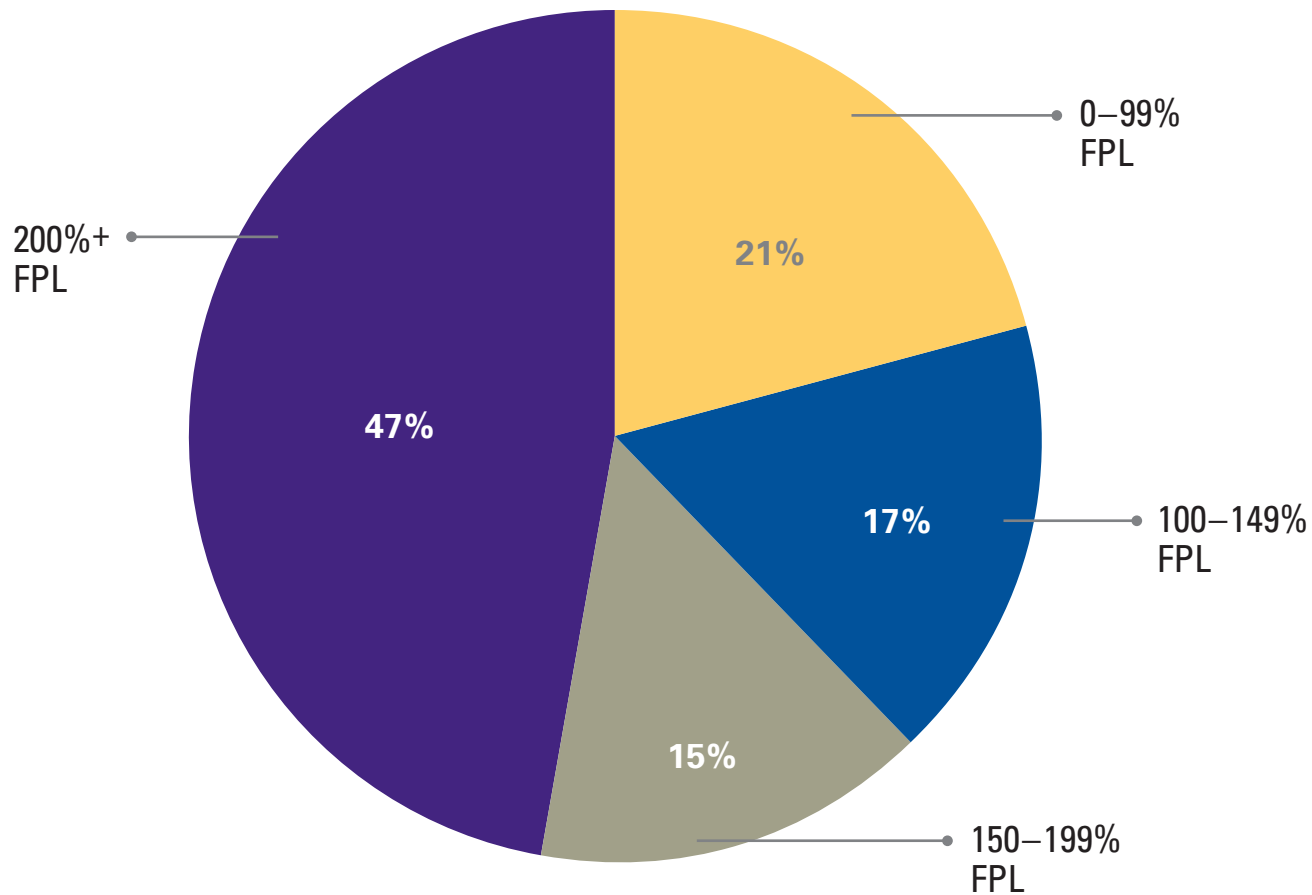
California's Uninsured by Family Income

Just over a third of California's uninsured have family incomes of \$50,000 or more.

*All numbers reflect non-elderly Californian residents, ages 0 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

Family Income of the Uninsured by Percent of FPL, 2006*



*All numbers reflect non-elderly Californian residents, ages 18 through 64.

Note: Income for a family of four at 100 percent of the Federal Poverty Level is \$20,000; income at 200 percent for a family of four is \$40,000.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

California's Uninsured by Family Income

About one fifth of California's uninsured live in homes with family incomes below the Federal Poverty Level. Many of these are childless adults, who are ineligible for public health insurance.

Eligibility for Public Health Insurance Programs Among Uninsured, 2006*

	NUMBER (in millions)	SHARE OF TOTAL
ADULTS		
Total Uninsured	5.34	100%
Eligible for Medi-Cal [†]	.21 – .50	4 – 9%
Not Eligible	4.84 – 5.13	91 – 96%
CHILDREN		
Total Uninsured	1.35	100%
Eligible for Medi-Cal [†]	.34 – .39	25 – 29%
Eligible for Healthy Families [†]	.45 – .51	33 – 38%
Not Eligible	.45 – .56	34 – 42%

*Adult data reflects non-elderly Californian residents, ages 19 through 64. Children include those 18 and below.

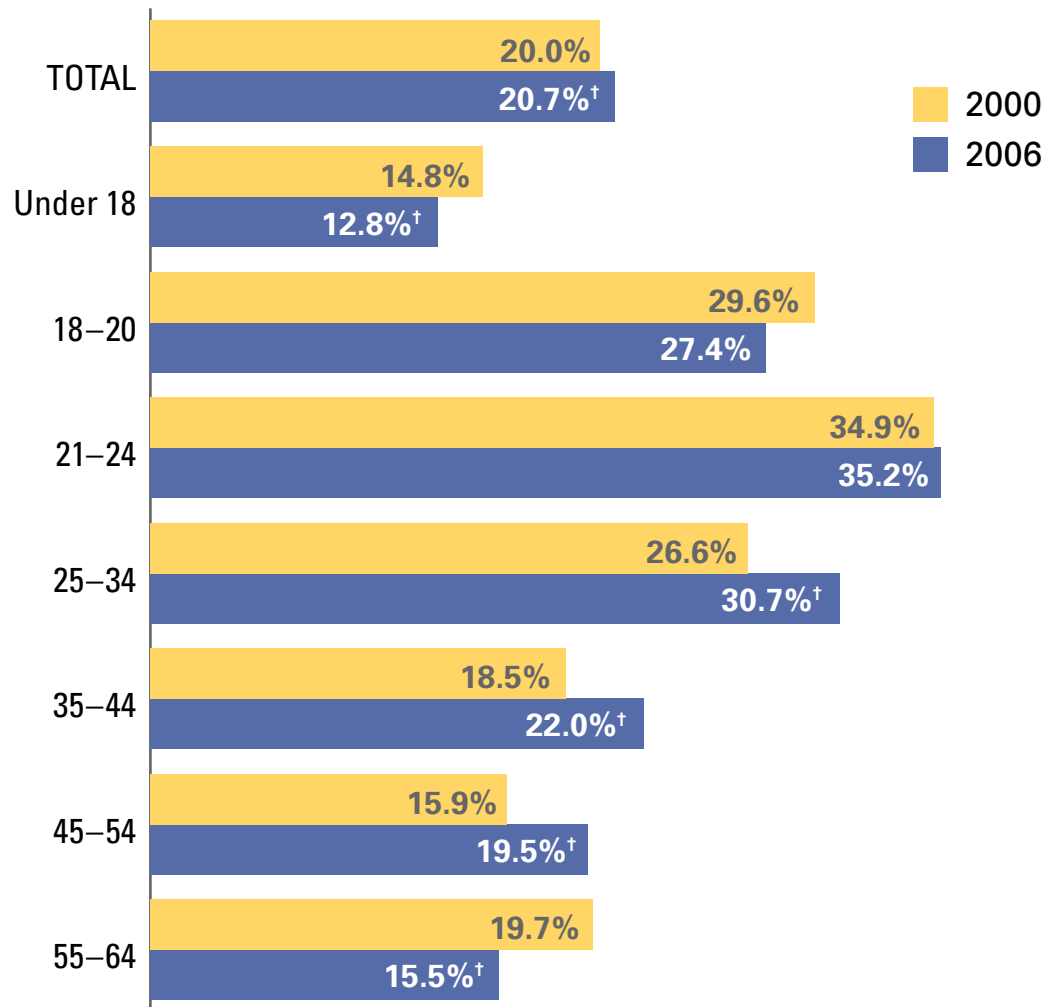
[†]CPS collects data on citizenship but not immigration status. The low end of the “eligible” range underestimates the number of eligible residents because it is restricted to citizens; the high end of the range overestimates the number of eligible residents because it includes all non-citizens who have resided in the U.S. for at least 5 years (regardless of immigration status).

Note: The uninsured may be eligible for other public programs. For more information, see *The Crucial Role of Counties in the Health of Californians: An Overview* at www.chcf.org/topics/view.cfm?itemID=104214.

California’s Uninsured by Family Income

Approximately three-fifths of California’s uninsured children are eligible for public health insurance, but less than 10 percent of adults are eligible.

Likelihood of Being Uninsured by Age Group, 2000 and 2006*



*All numbers reflect non-elderly Californian residents, ages 0 through 64.

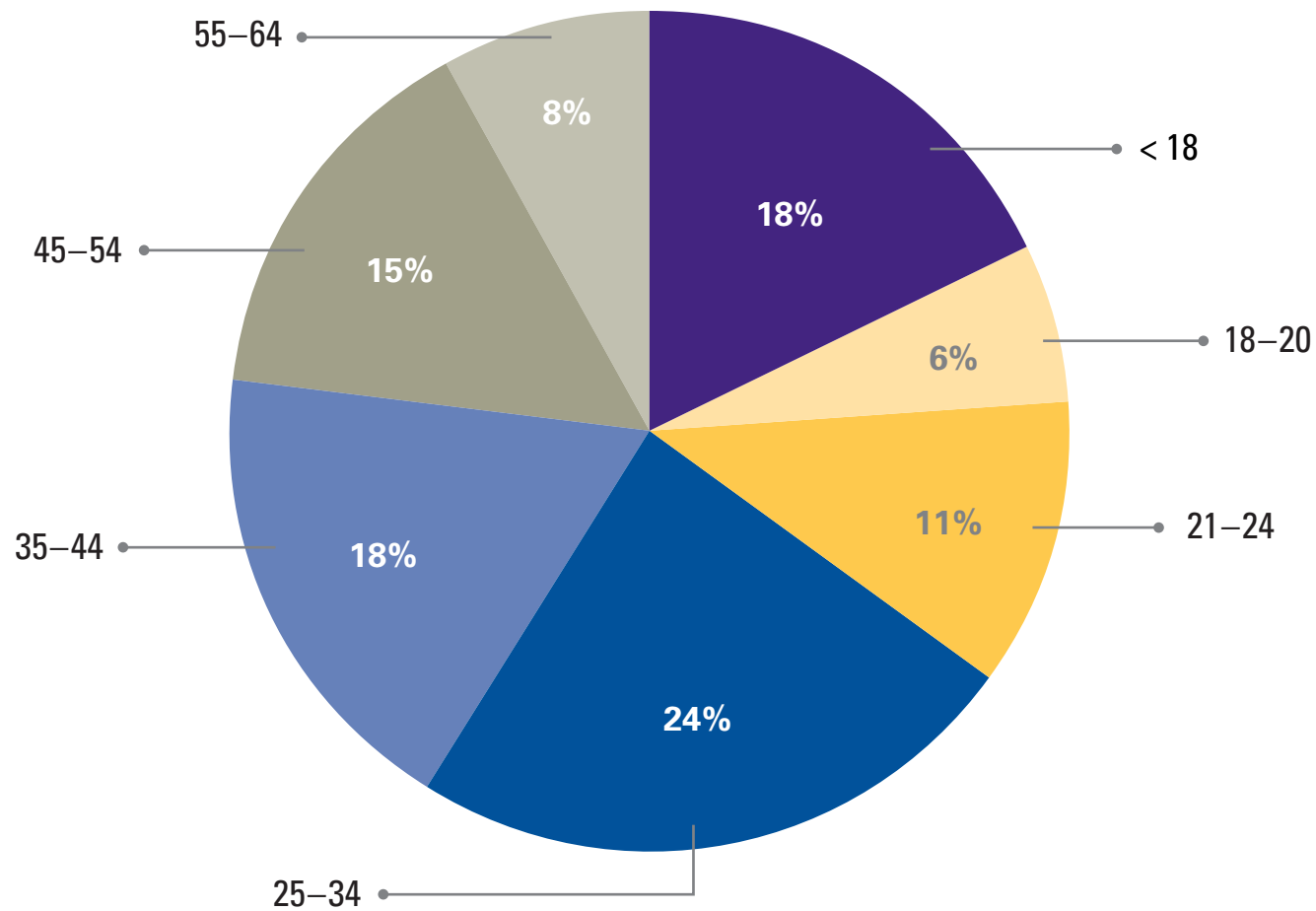
†Estimate for 2006 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2007 Supplements.

California's Uninsured by Age Group

The likelihood of being uninsured has risen for all but those 20 and under and the near-elderly. The largest increase is seen in the 25 to 34 age group.

Age Group of the Uninsured, 2006*



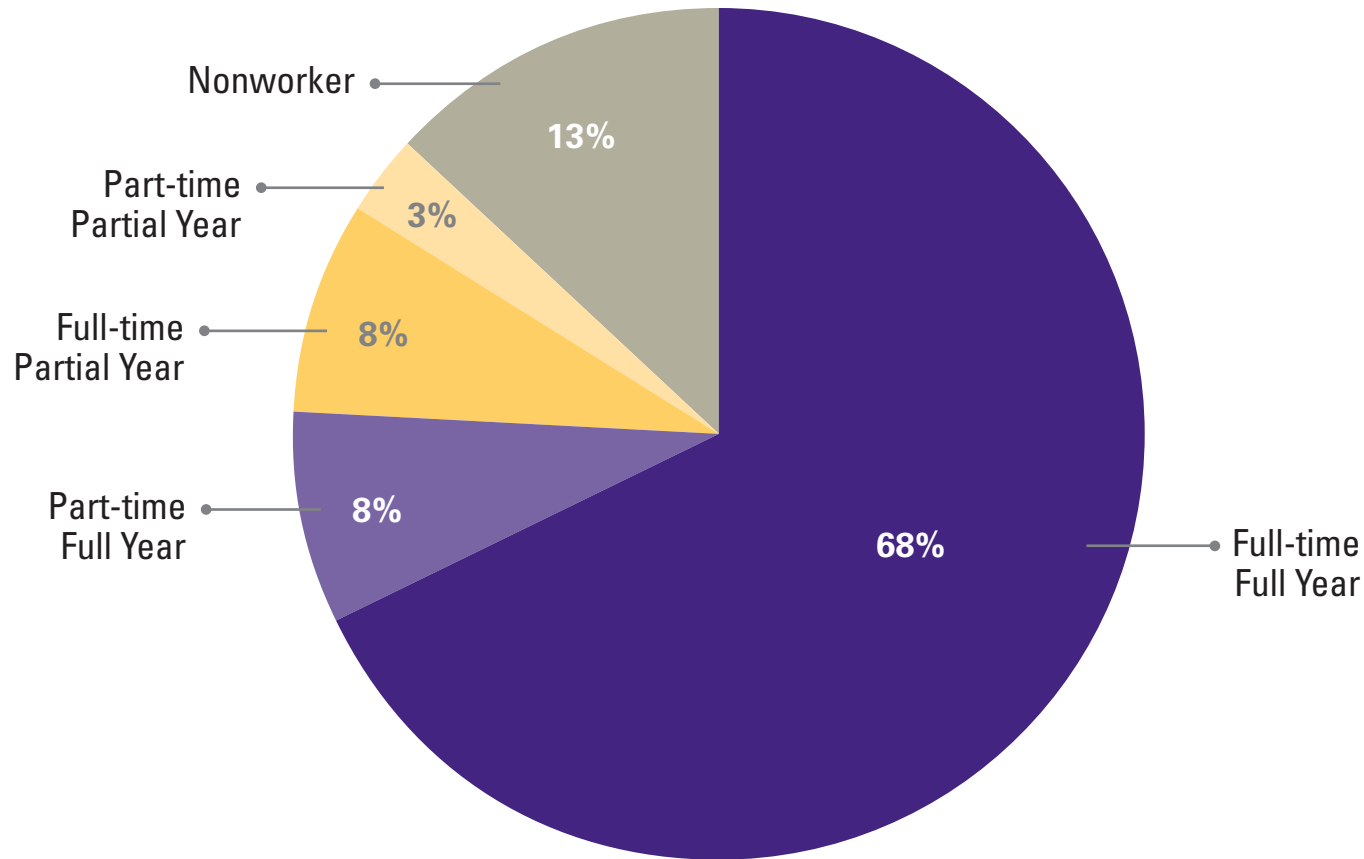
*All numbers reflect non-elderly Californian residents, ages 0 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

California's Uninsured by Age Group

Nearly twenty percent of California's uninsured are children.

Uninsured Children Under Age 18 by Work Status of Family Head, 2006

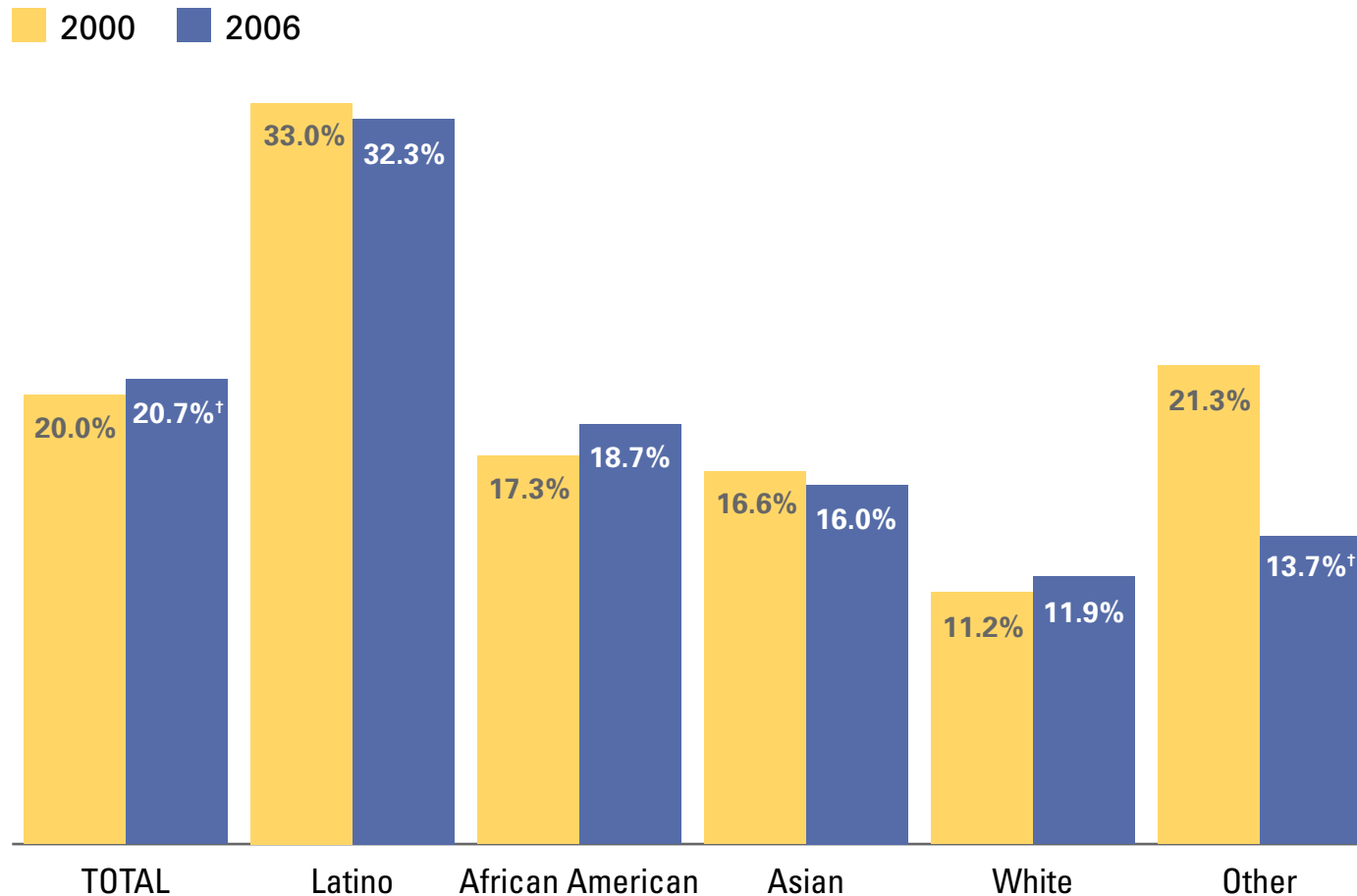


California's Uninsured by Age Group

Sixty-eight percent of California's uninsured children are in families where the head of household works full-time, all year.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

Likelihood of Being Uninsured by Ethnicity, 2000 and 2006*



California's Uninsured by Ethnicity

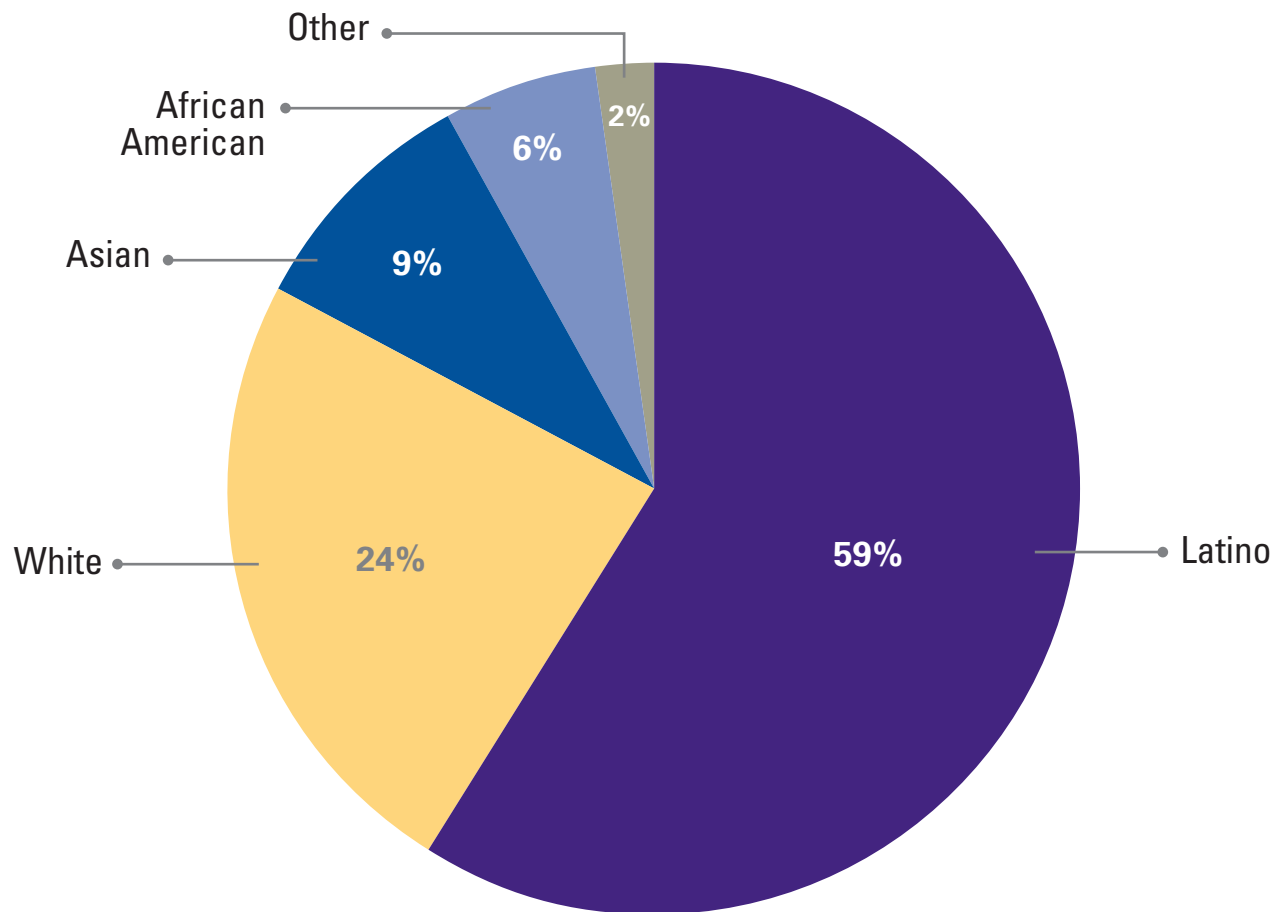
Latinos are much more likely to be uninsured than are other ethnic groups, and nearly 3 times as likely as Whites.

*All numbers reflect non-elderly Californian residents, ages 0 through 64.

[†]Estimate for 2006 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2007 Supplements.

Ethnicity of the Uninsured, 2006*



California's Uninsured by Ethnicity

Nearly 60 percent of California's uninsured are Latinos.

*All numbers reflect non-elderly Californian residents, ages 0 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

Highest Uninsured Noncitizen Rates by State, 2006*

	TOTAL POPULATION		UNINSURED RATE	
	in millions	Noncitizen	Citizen	Noncitizen
Texas	20.6	11.2%	22.8%	62.7%
Arizona	5.6	11.8%	18.1%	61.8%
Florida	15.1	12.8%	20.8%	53.7%
Nevada	2.2	11.5%	18.7%	48.6%
California	32.3	17.2%	15.4%	46.2%
New Jersey	7.5	13.3%	13.2%	44.7%
New York	16.6	11.9%	13.0%	38.3%
TOTAL U.S. POPULATION	260.0	8.3%	15.3%	46.6%

California's Uninsured by Citizenship

Although California has the largest percentage of noncitizens in the nation, a smaller percentage are uninsured than in other states with large noncitizen populations.

*All numbers reflect non-elderly population, ages 0 through 64. Includes only states with at least 11 percent of population as noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2007 Supplement.

About the Data

Data Analyst: Paul Fronstin, Employee Benefit Research Institute

Data tables for the presentation are available at www.chcf.org.

In March 2007, the Census Bureau announced that it had revised the March 2005 and March 2006 data sets. The Census Bureau revised its estimates after discovering a coding error that affected a small number of individuals. These individuals were coded as not having health insurance coverage when in fact they did have coverage. Based on the new Census data, the number of individuals under age 65 with health insurance increased by 1.8 million in both 2004 and 2005. The increase in coverage was mainly due to an increase in the number of people with employment-based health benefits as a dependent. The 1.8 million additional people with health insurance coverage represents 0.7 percent additional individuals with coverage and 0.7 percent fewer individuals counted as uninsured. Census has released corrected historical data that addresses the coding error. The data in this snapshot are based on the corrected historical data and may not match previous snapshots.

California's Uninsured

GIVE US YOUR FEEDBACK

Was the information provided in this report of value? Are there additional kinds of information or data you would like to see included in future reports of this type? Is there other research in this subject area you would like to see? We would like to know.



PLEASE CLICK HERE
to give us your feedback.
Thank you.

FOR MORE INFORMATION



CALIFORNIA
HEALTHCARE
FOUNDATION

California HealthCare Foundation
1438 Webster Street, Suite 400
Oakland, CA 94612
510.238.1040
www.chcf.org