



CALIFORNIA  
HEALTHCARE  
FOUNDATION

# SNAPSHOT California's Uninsured

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2008

# Introduction

Over the past 20 years, the percent of uninsured Californians under age 65 has continued to rise as employer-sponsored health insurance has declined. Between 1987 and 2007, employer-sponsored coverage declined almost 8 percent. Although Medicaid and individually purchased coverage partially offsets that decline, 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.

Some findings from this year's snapshot include:

- Workers at private sector businesses of all sizes are experiencing an increased likelihood of being uninsured, although it is most pronounced in businesses with fewer than 10 employees.
- Almost a third of the uninsured have family incomes of more than \$50,000 per year.
- Twenty-seven percent of families with incomes between \$25,000 and \$50,000 are uninsured.
- Seventy percent of uninsured children are in families where the head of the household has a year round, full-time job.
- Nearly 60 percent of the state's uninsured are Latino.

In light of current economic conditions in California, with companies large and small laying off workers and government considering cuts to health care programs to help lessen burgeoning budget deficits, the ranks of the uninsured are likely to grow in the coming year.

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](http://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](http://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](http://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](http://www.chcf.org/topics/healthinsurance/index.cfm?itemID=133313). For updates and analysis on California health reform, see [www.calhealthreform.org](http://www.calhealthreform.org).

## California's Uninsured

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# State Comparison of the Uninsured, 3-Year Average, 2005–2007

	TOTAL millions	UNINSURED RESIDENTS	
		millions	share of total
<b>TOTAL U.S. POPULATION</b>	<b>259.6</b>	<b>45.3</b>	<b>17.4</b>

## HIGHEST PROPORTION STATES

Texas	20.7	5.6	27.1%
Florida	15.1	3.7	24.2%
New Mexico	1.7	0.4	24.9%
Louisiana	3.6	0.8	22.2%
Arizona	5.5	1.2	21.9%
Mississippi	2.5	0.5	21.2%
Oklahoma	3.0	0.6	21.0%
California	32.2	6.6	20.5%

## LOWEST PROPORTION STATE

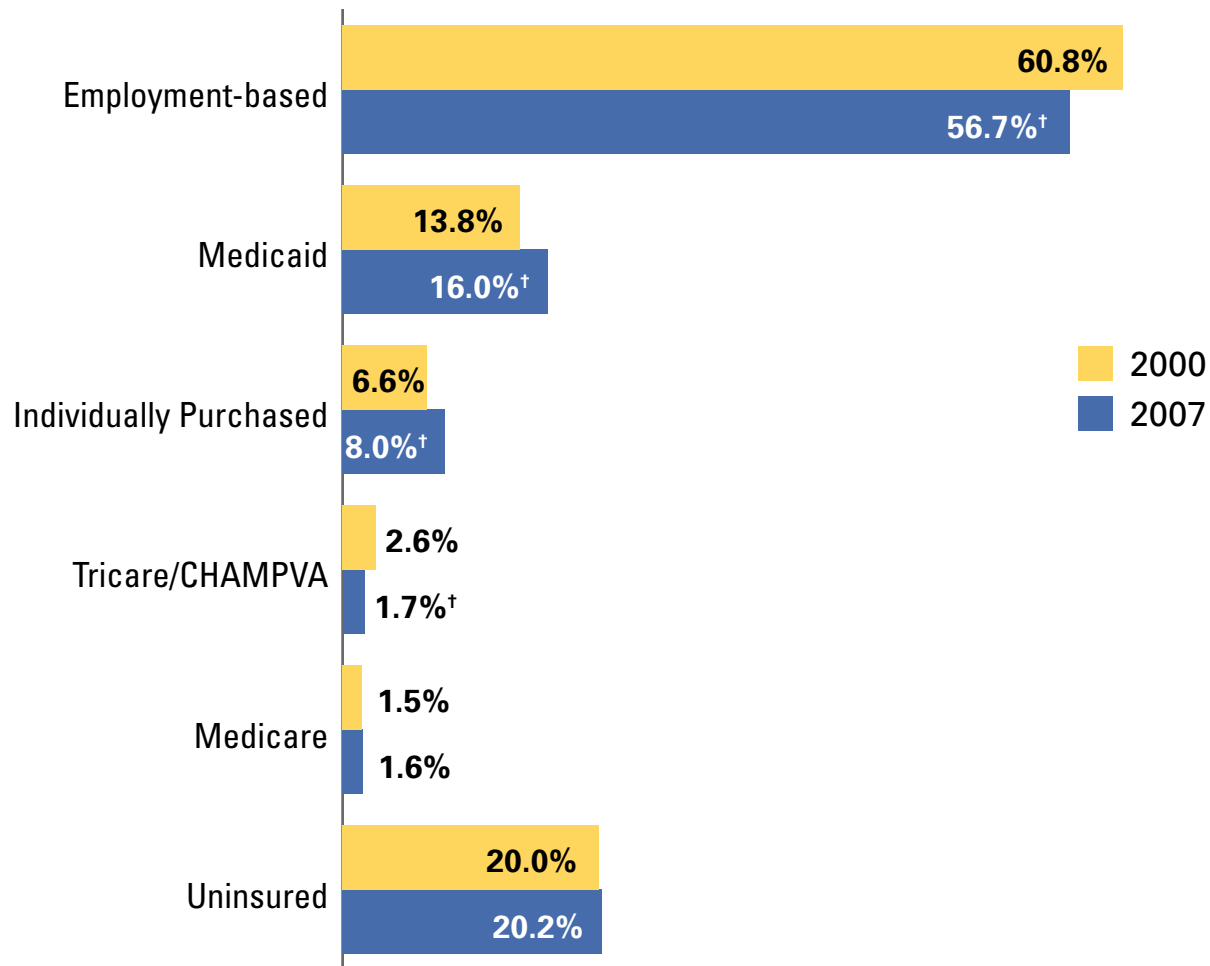
Massachusetts	5.5	0.5	9.4%
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## California's Uninsured State Comparison

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

Source: Employee Benefit Research Institute estimates of the 2006–2008 Current Population Survey, March Supplement.

# Health Insurance Sources, 2000 and 2007\*



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

<sup>†</sup>Estimate for 2007 is statistically different from estimate for 2000 at  $p \leq 0.05$  level.

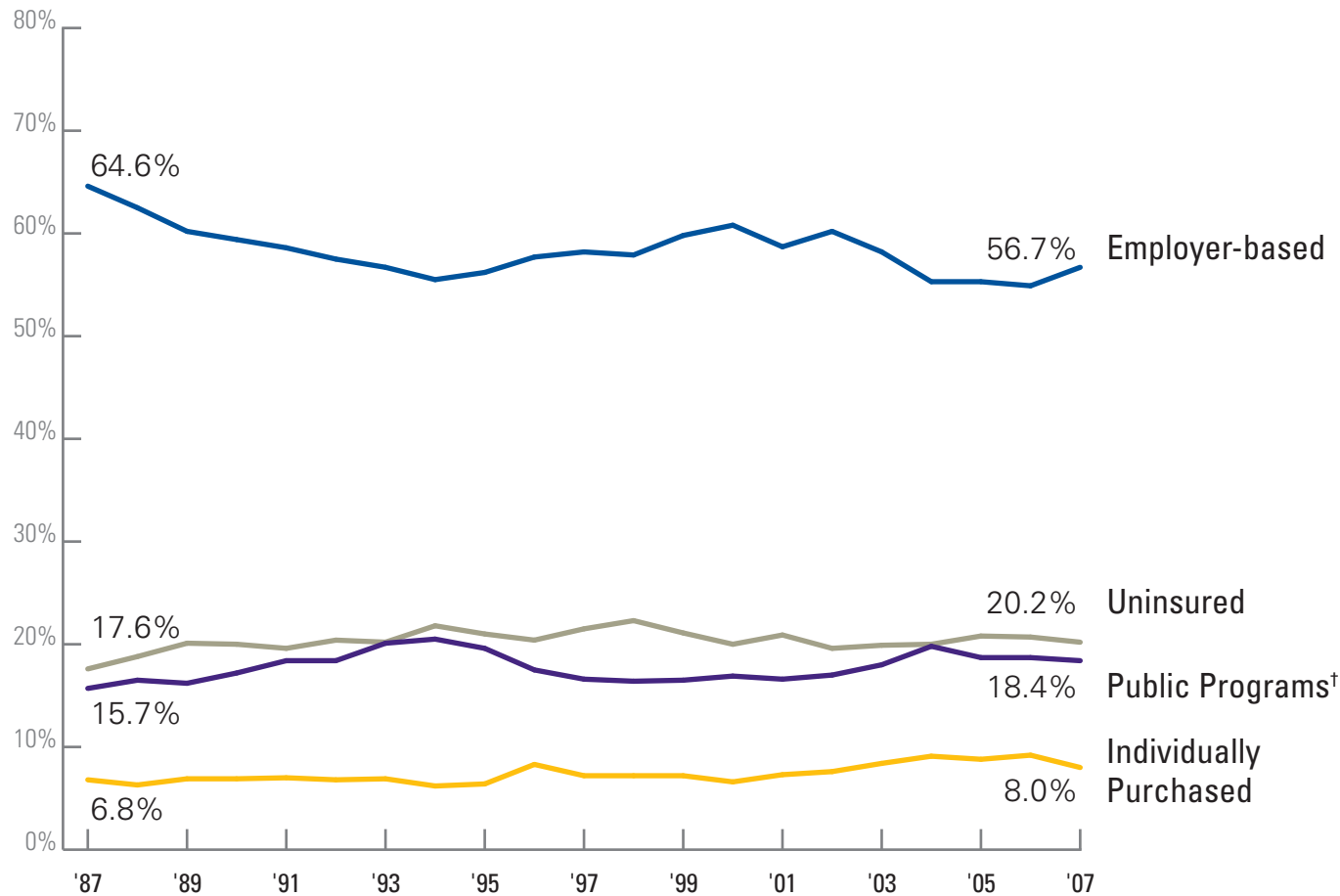
Note: Details may not add to totals because individuals may receive coverage from more than one source.

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

## California's Uninsured Sources and Trends

Over the past 7 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, 1987–2007\*



## California's Uninsured Sources and Trends

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

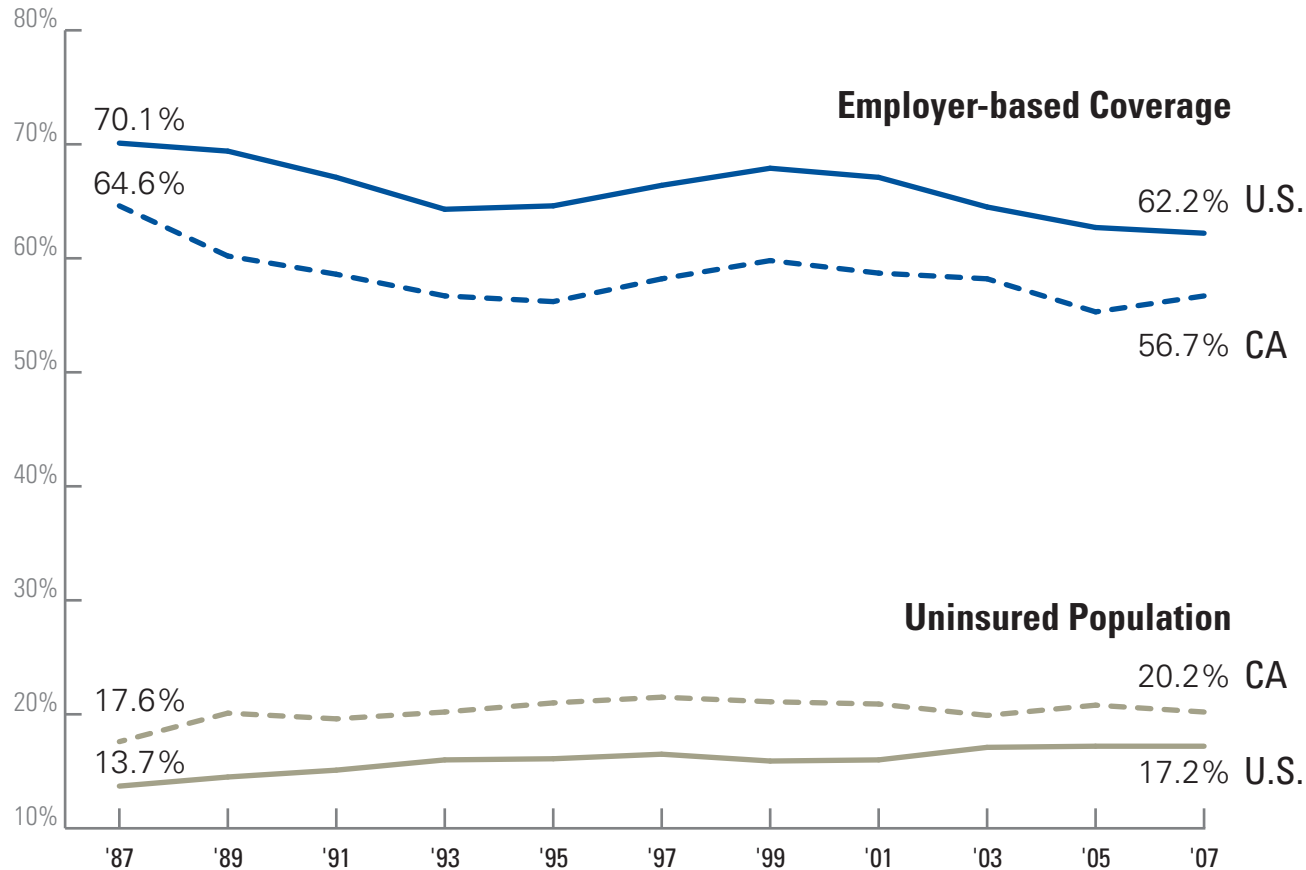
\*All numbers reflect non-elderly Californian residents, ages 0 through 64.

†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, 1988–2008 Supplements.

# Employer-based Coverage and Uninsured Population Trends, U.S. vs. California, 1987–2007\*



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

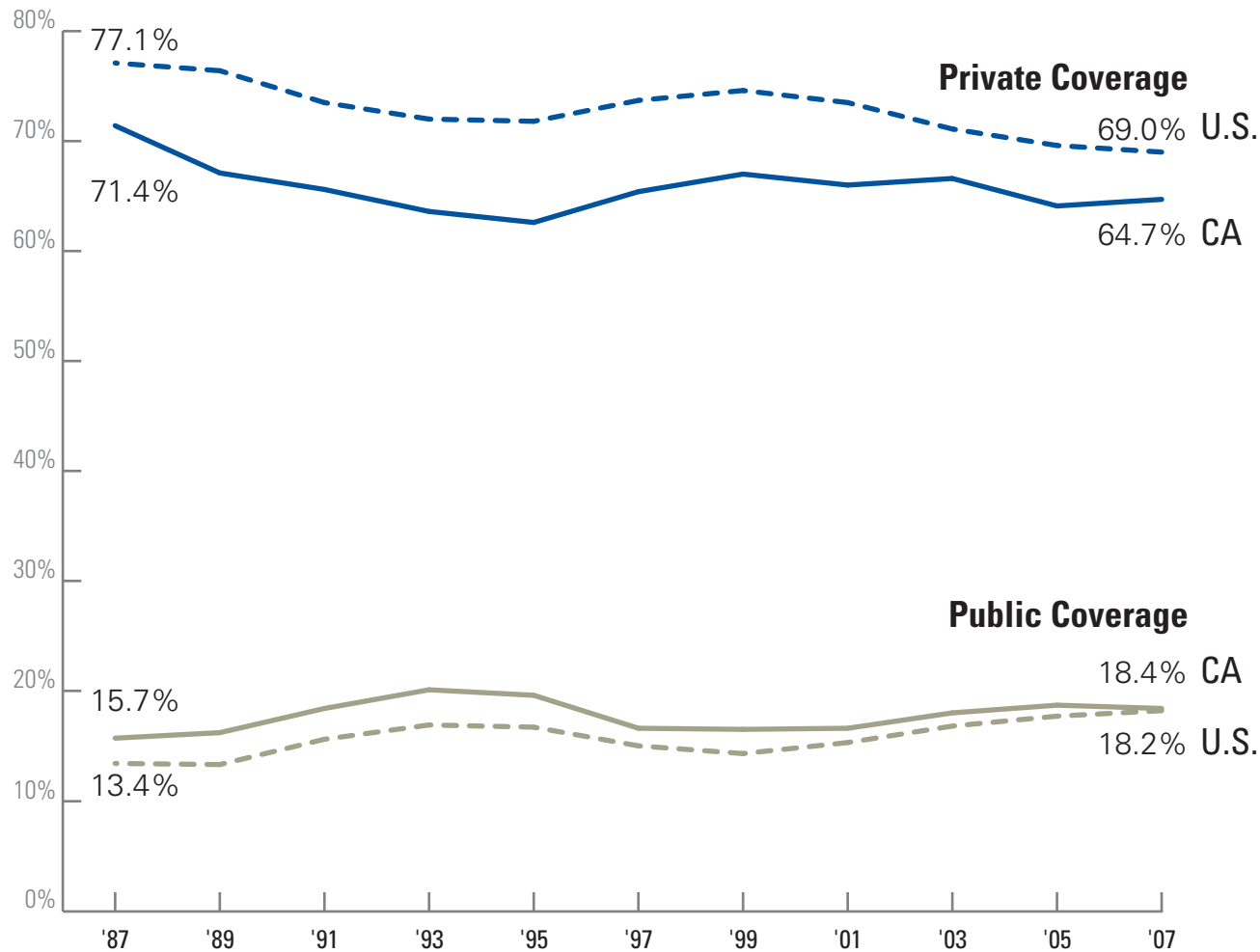
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2008 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.

# Private and Public Coverage Trends, U.S. vs. California, 1987–2007\*



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

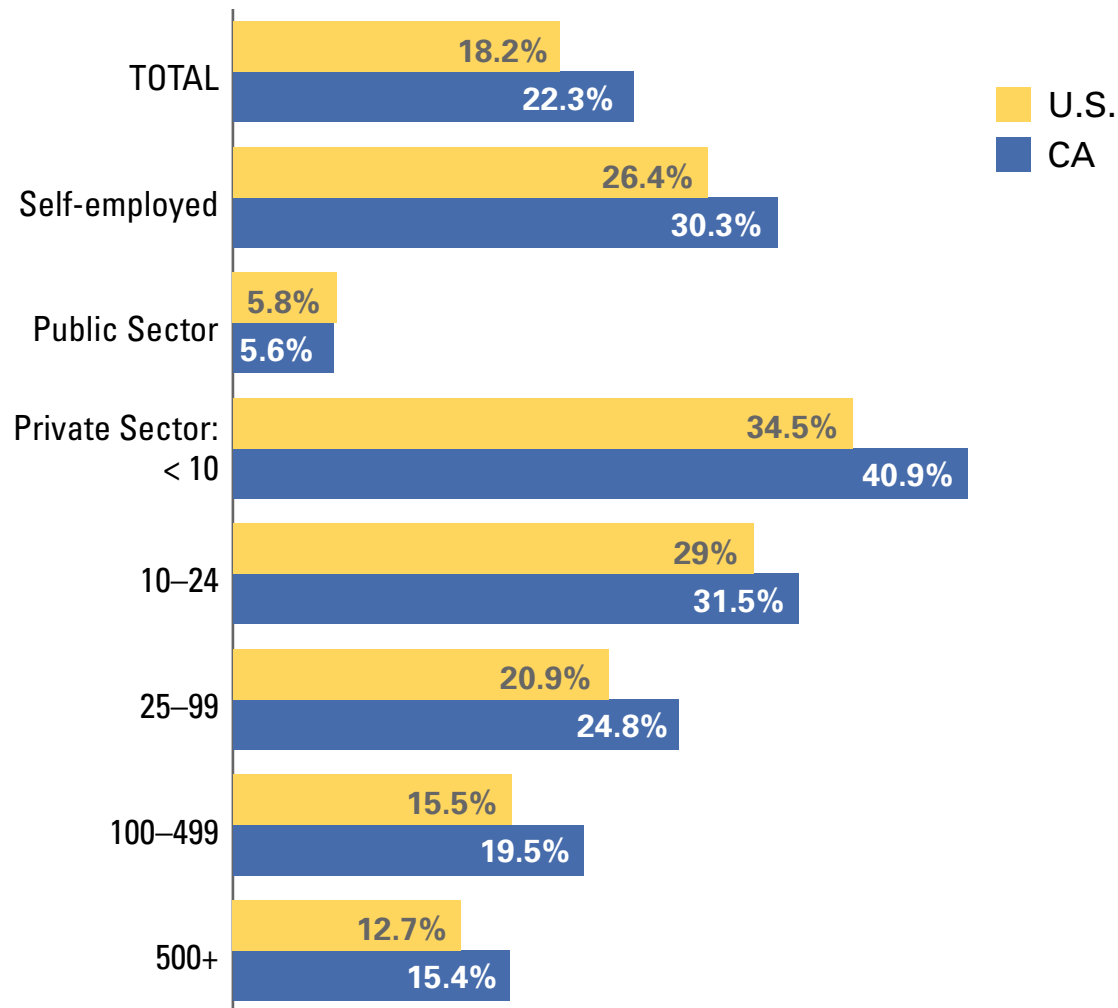
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2008 Supplements.

## California's Uninsured Sources and Trends

While the rate of public coverage for California and the nation is comparable, California lags the nation in the rate of private coverage.

# Likelihood of Workers Being Uninsured by Employer Size and Type, U.S. vs California,\* 2007



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

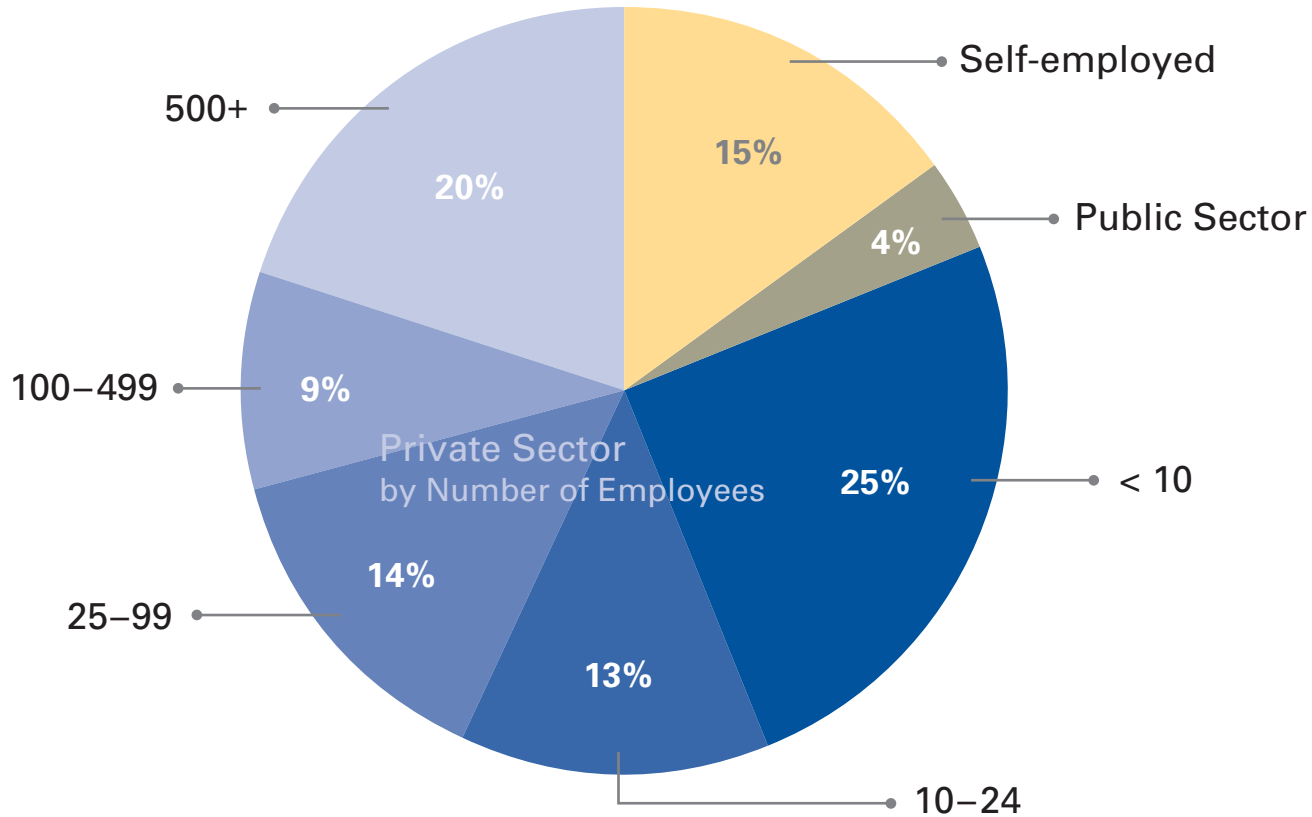
Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2008 Supplement.

## 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 be uninsured in California than in the United States.

# Uninsured Workers by Employer Size and Type, 2007\*



## California's Uninsured by Employer Size and Type

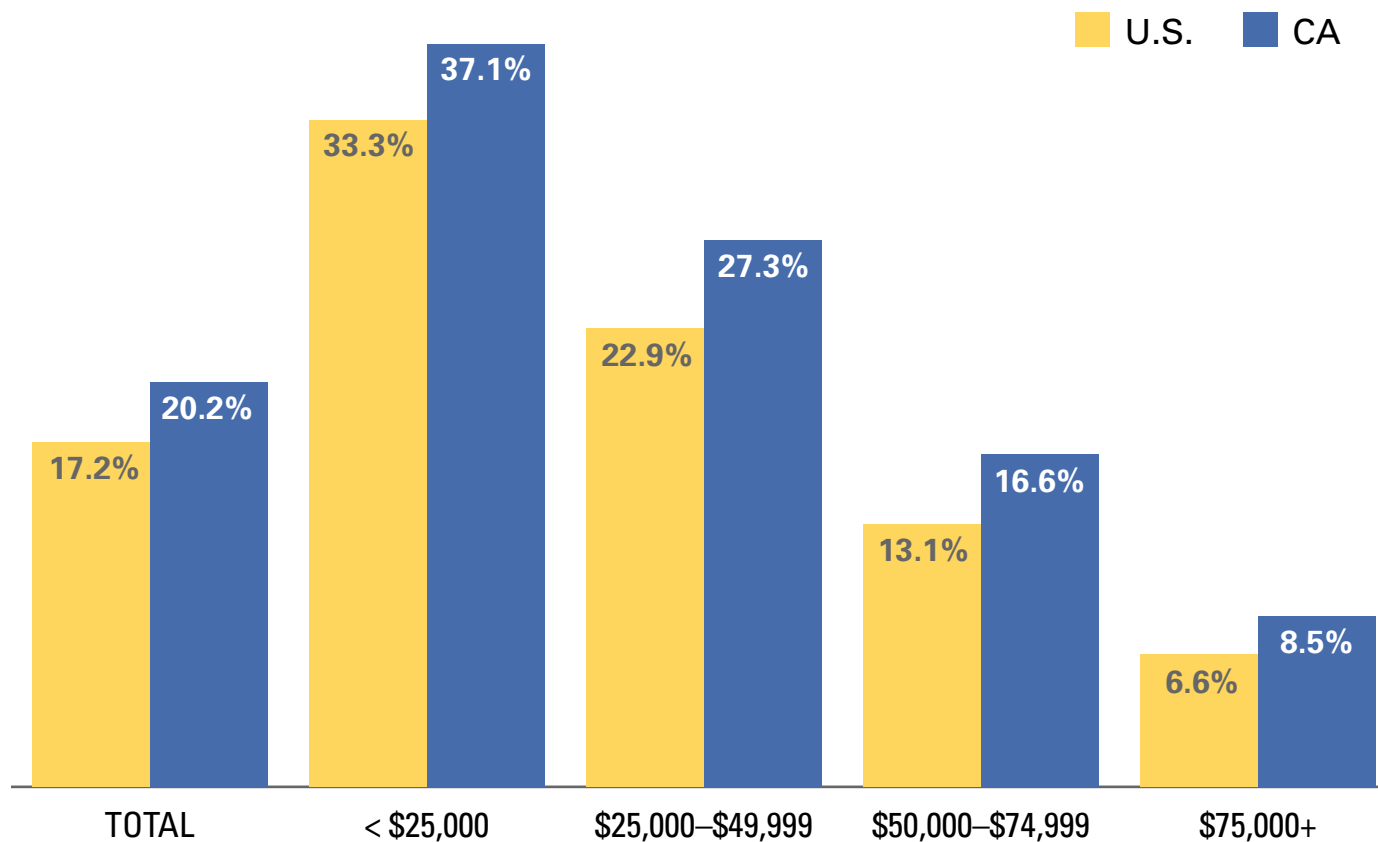
Almost thirty percent of California's uninsured work for employers with 100 or more workers.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2008 Supplement.

# Likelihood of Being Uninsured by Family Income, U.S. vs California,\* 2007

(in 2007 dollars)



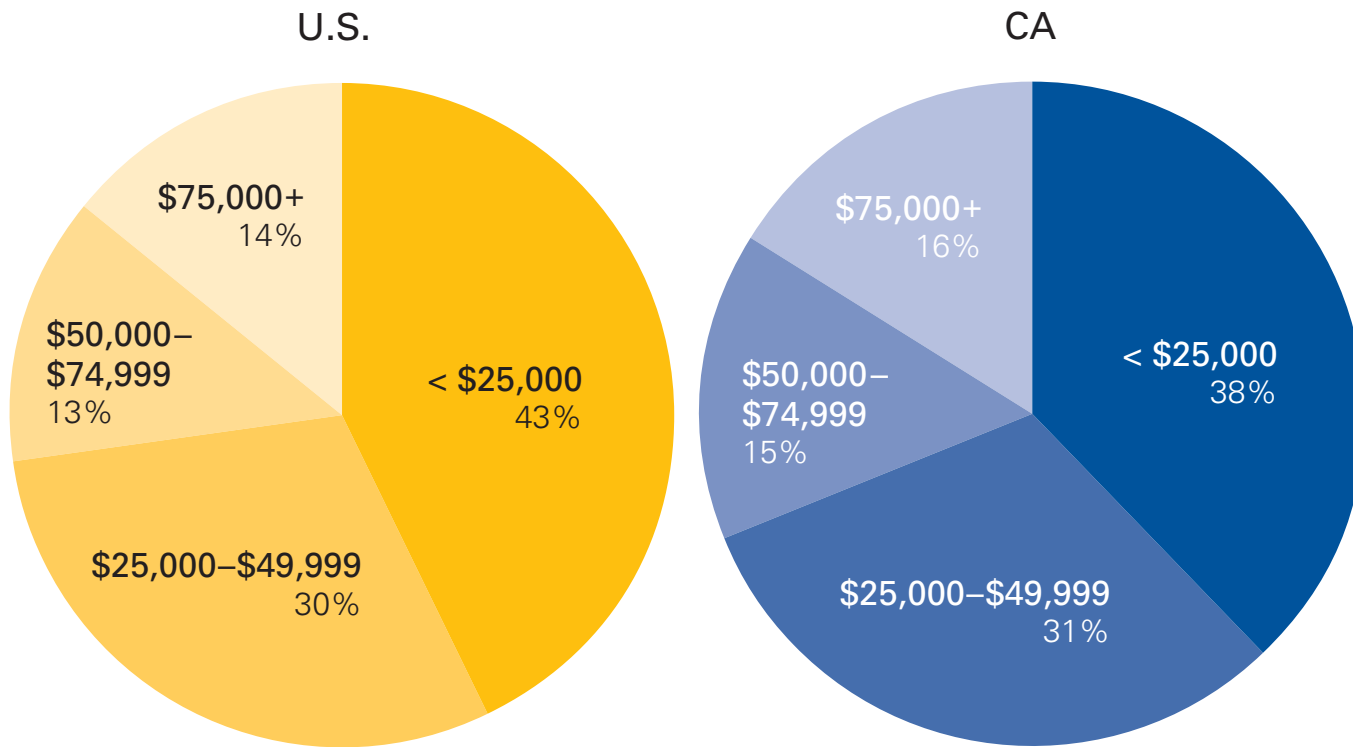
\*All numbers reflect non-elderly Californian residents, ages 0 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2008 Supplement.

## California's Uninsured by Family Income

Families with yearly incomes below \$25,000 are most likely to be uninsured. The likelihood of being uninsured is greater in California than the United States for all income levels.

# Family Income of the Uninsured, U.S. vs. California, 2007\*



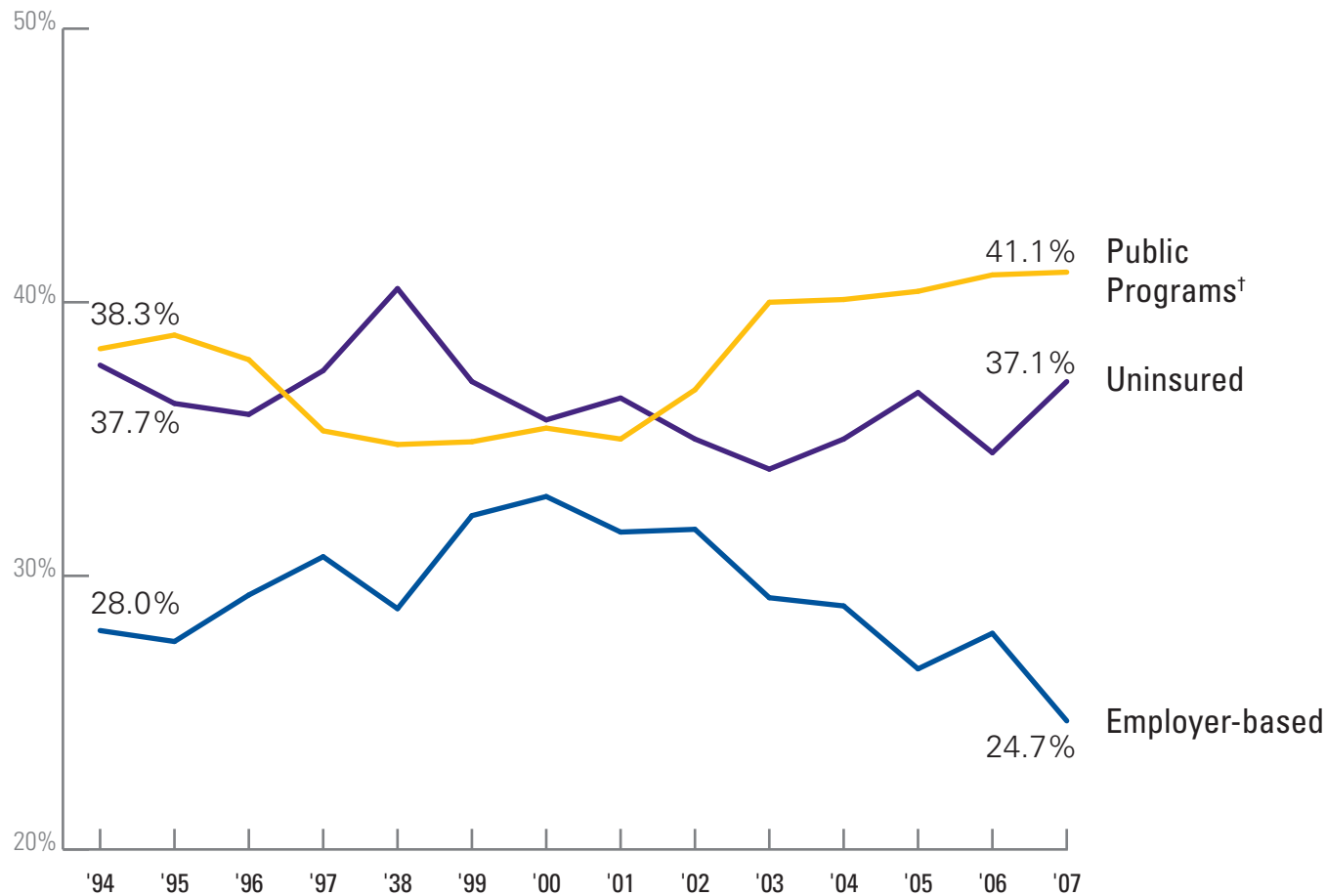
## California's Uninsured by Family Income

Almost a third of California's uninsured have family incomes of \$50,000 or more, slightly more than the United States as a whole.

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

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2008 Supplement.

# Insurance Coverage Source Trends, by Family Income <25k, California, 1994–2007\*



## California's Uninsured Sources and Trends

Families with income less than \$25,000 were more likely to be covered by public programs in 2007 than in 1994.

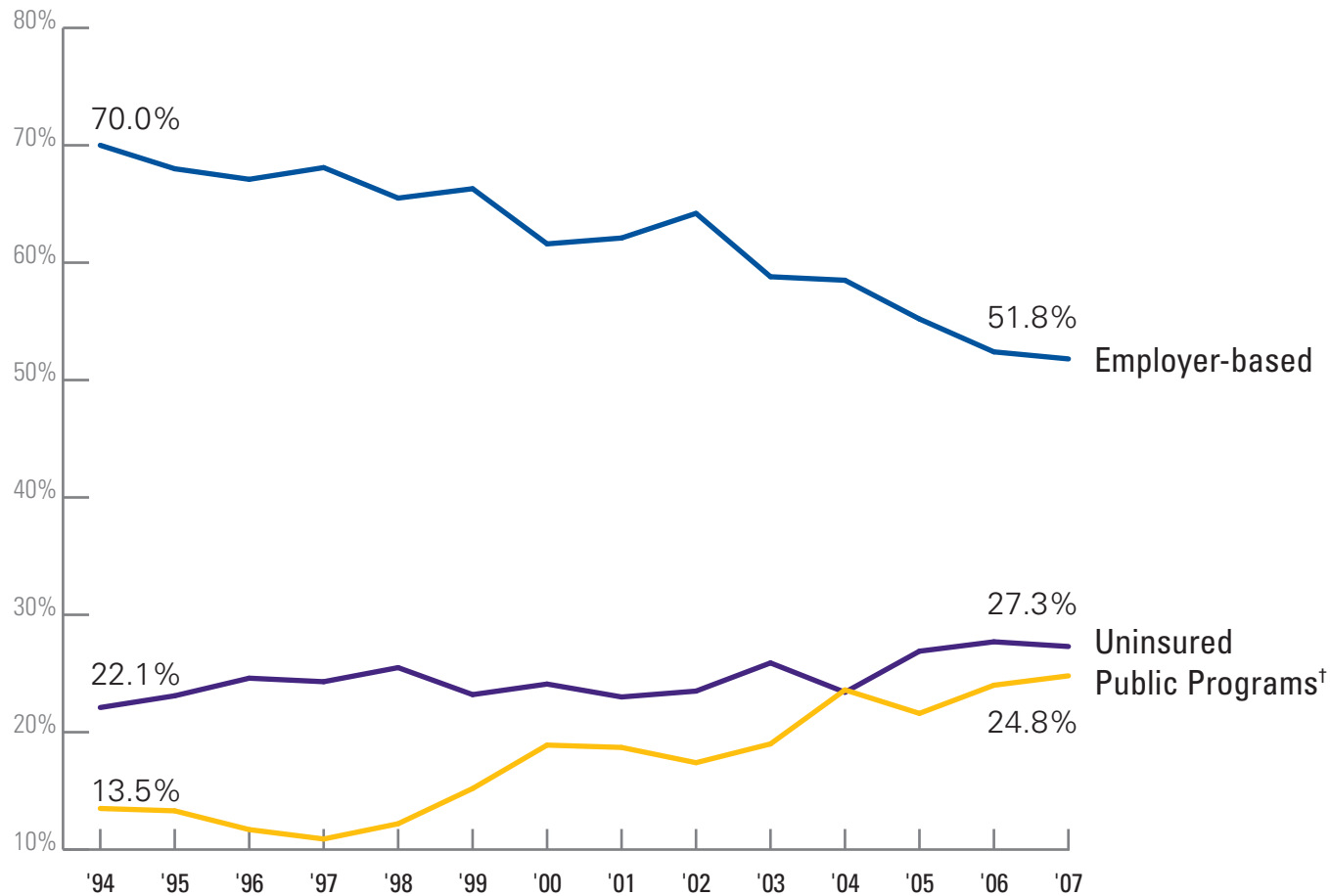
\*All numbers reflect non-elderly Californian residents, ages 0 through 64.

†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 Current Population Survey, 1995–2008 Supplements.

# Insurance Coverage Source Trends, by Family Income 25k–50k, California, 1994–2007\*



## California's Uninsured Sources and Trends

Half of families with incomes between \$25,000 and \$50,000 either are covered by public programs or are uninsured.

\*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 Current Population Survey, 1995–2008 Supplements.

# Eligibility for Public Health Insurance Programs Among Uninsured, 2007\*

	NUMBER (in millions)	SHARE OF TOTAL
<b>ADULTS</b>		
<b>Total Uninsured</b>	<b>5.38</b>	<b>100%</b>
Eligible for Medi-Cal <sup>†</sup>	.22 – .51	4 – 10%
Not Eligible	4.86 – 5.16	90 – 96%
<b>CHILDREN</b>		
<b>Total Uninsured</b>	<b>1.12</b>	<b>100%</b>
Eligible for Medi-Cal <sup>†</sup>	.28 – .32	25 – 29%
Eligible for Healthy Families <sup>†</sup>	.37 – .42	33 – 38%
Not Eligible	.38 – .46	34 – 41%

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

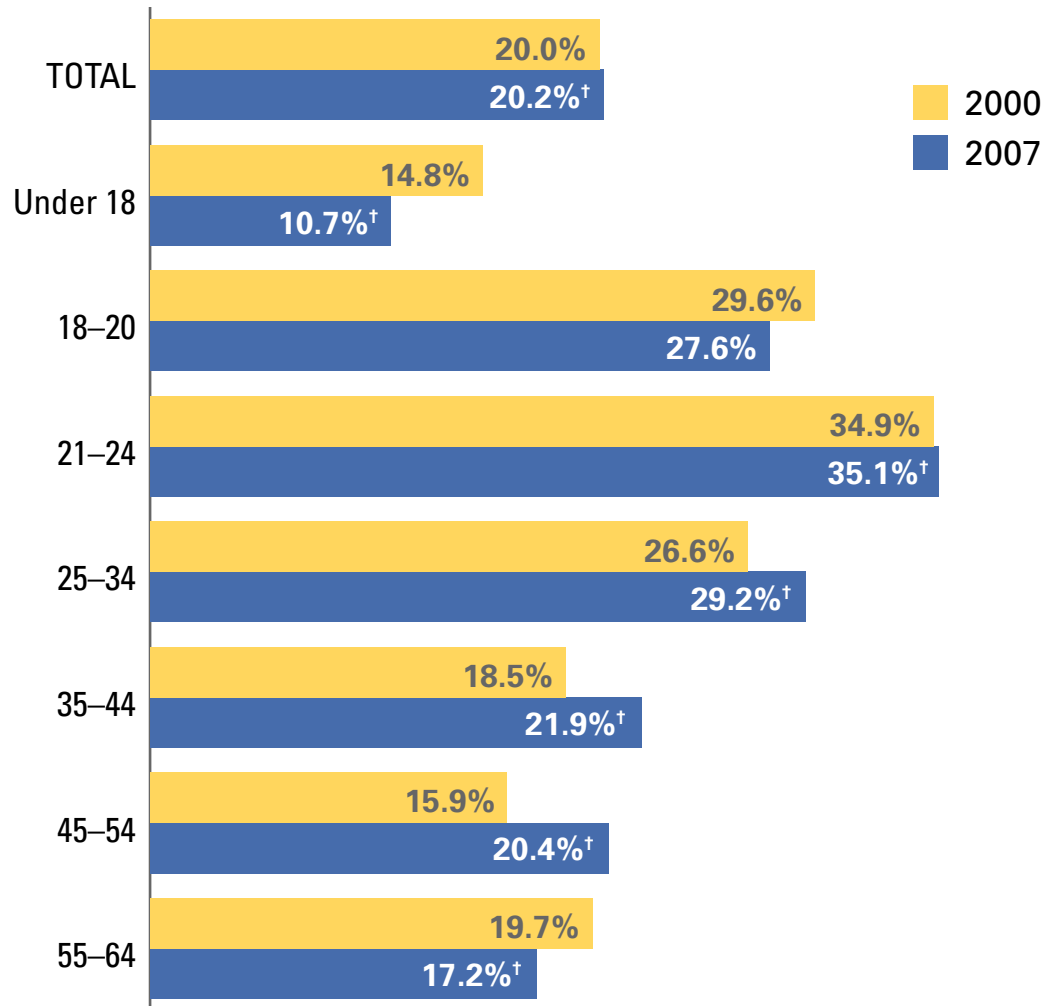
<sup>†</sup>CPS collects data on citizenship but not immigration status. The low end of the “eligible” range underestimates the number of eligible residents because it is restricted to citizens; the high end of the range overestimates the number of eligible residents because it includes all non-citizens 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](http://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 programs, but less than 10 percent of adults are eligible.

# Likelihood of Being Uninsured by Age Group, 2000 and 2007\*



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

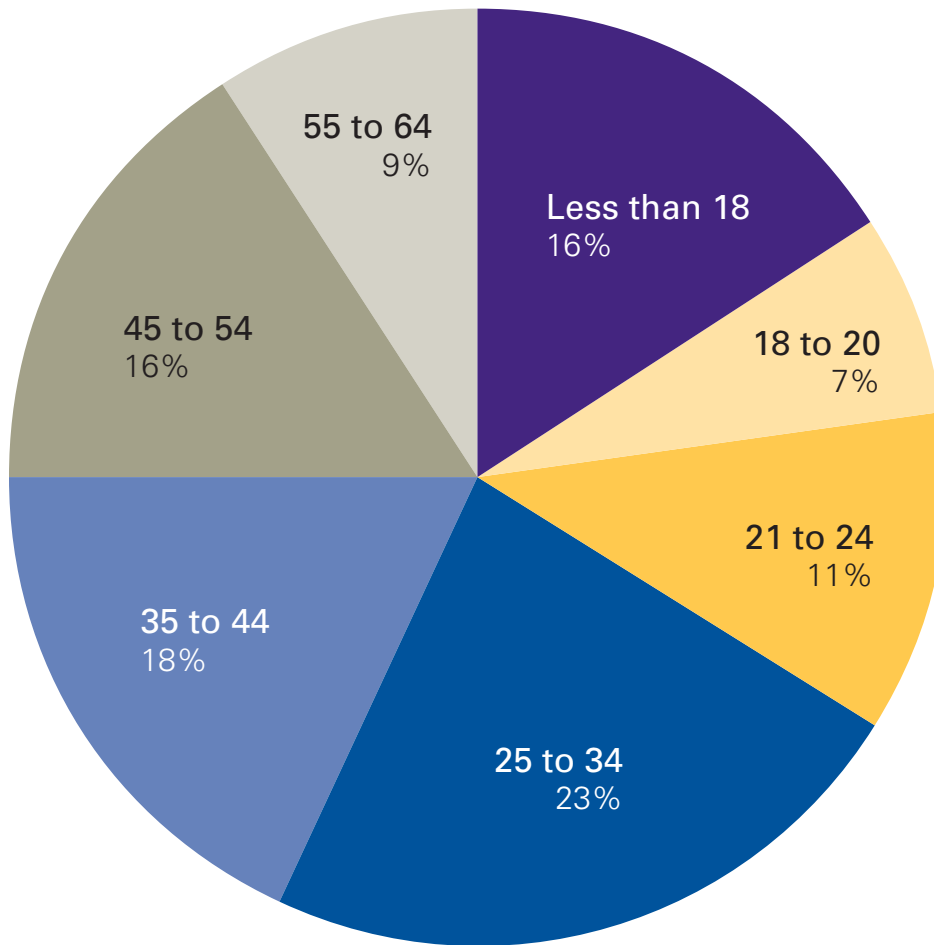
†Estimate for 2007 is statistically different from estimate for 2000 at  $p \leq 0.05$  level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2008 Supplements.

## California's Uninsured by Age Group

From 2000 to 2007, 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 45 to 54 age group.

# Age Group of the Uninsured, 2007\*



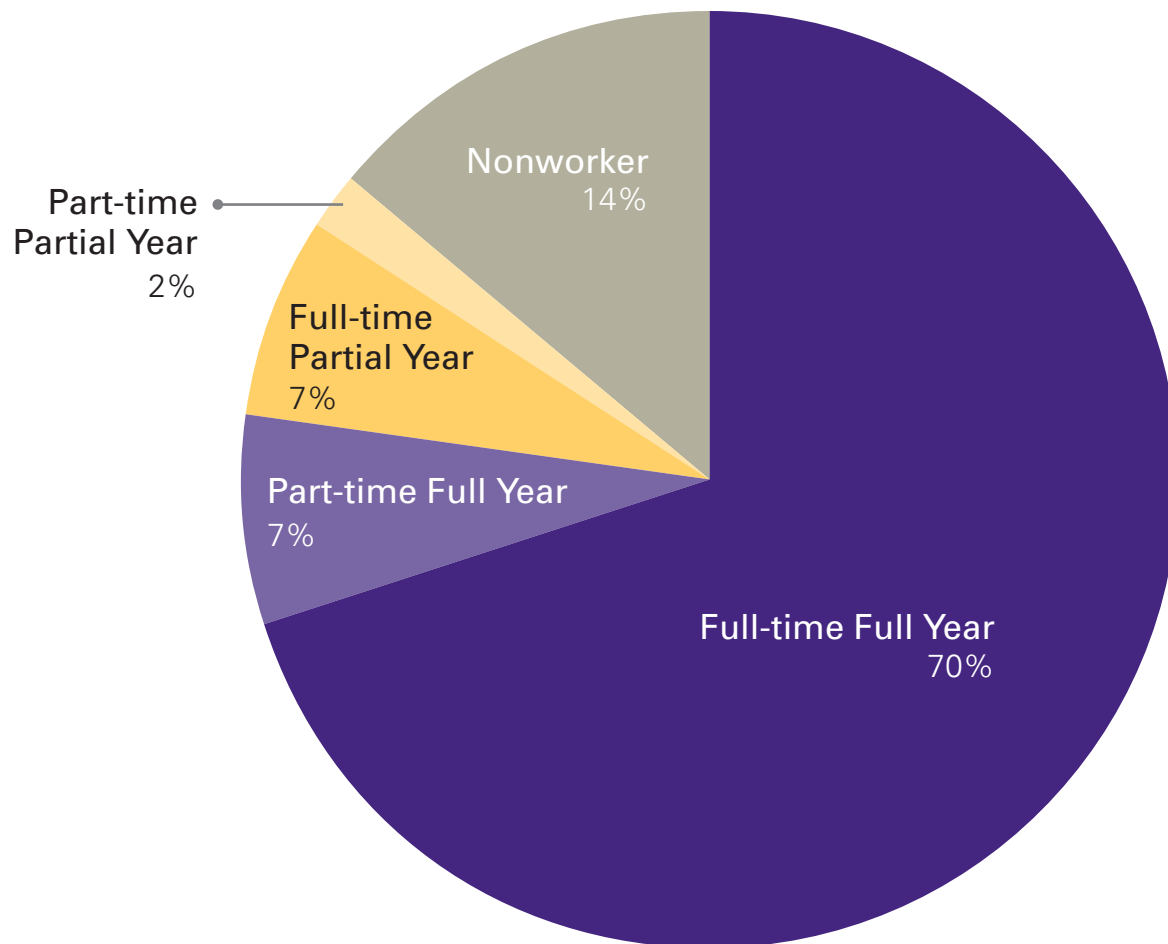
\*All numbers reflect non-elderly Californian residents, ages 0 through 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2008 Supplement.

## California's Uninsured by Age Group

Sixteen percent of California's uninsured are children.

# Uninsured Children Under Age 18 by Work Status of Family Head, 2007

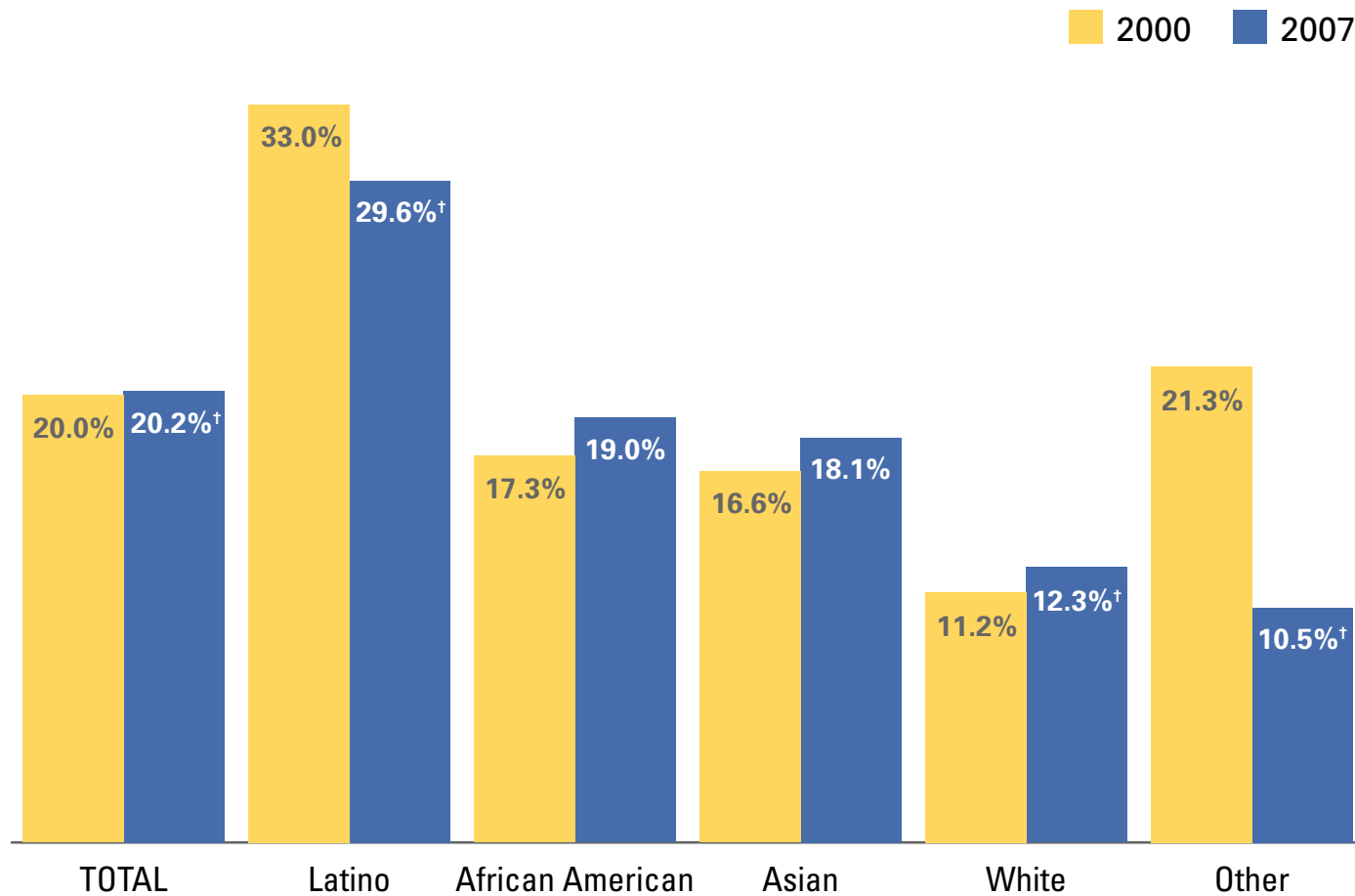


Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2008 Supplement.

## California's Uninsured by Age Group

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

# Likelihood of Being Uninsured by Ethnicity, 2000 and 2007\*



## California's Uninsured by Ethnicity

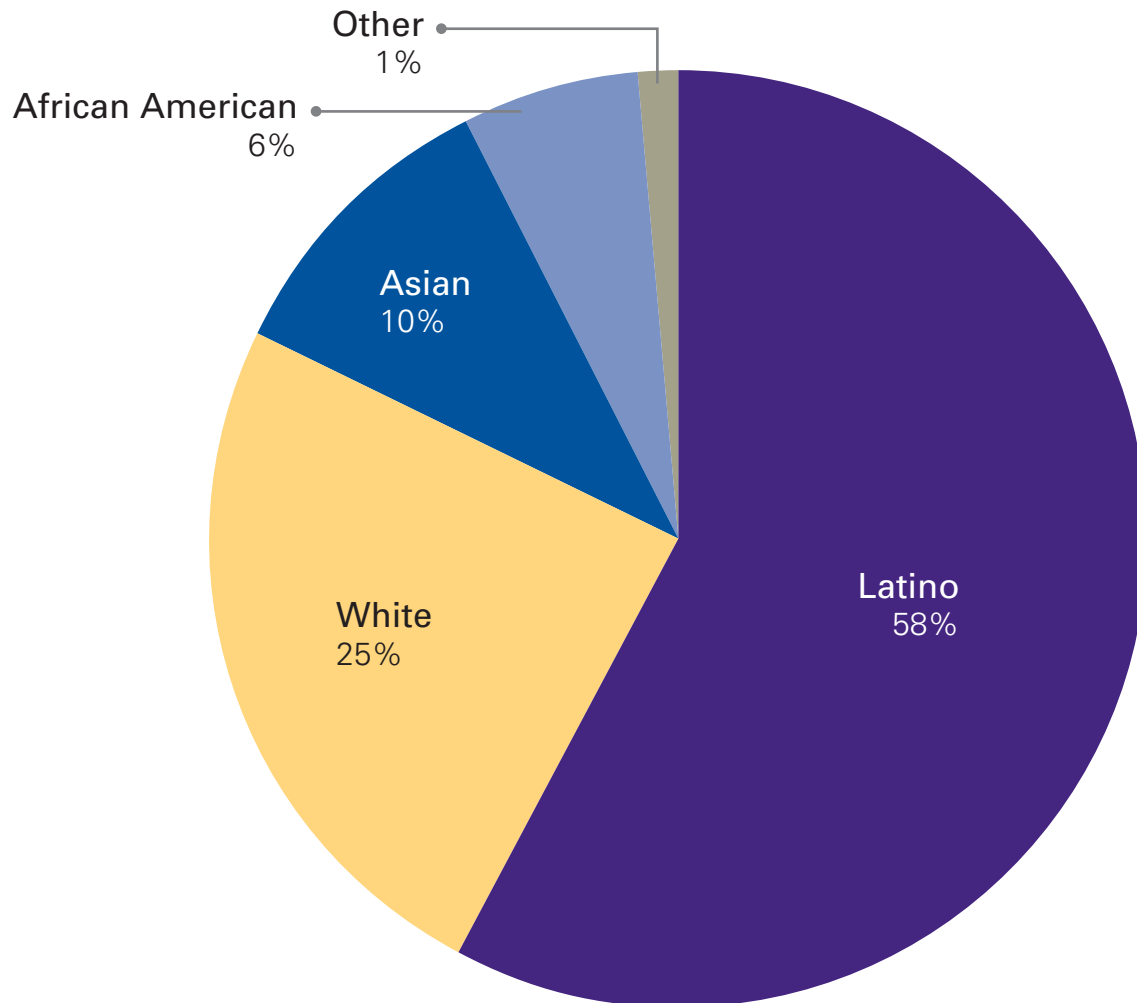
Latinos are much more likely to be uninsured than are other ethnic groups, and more than twice as likely as whites.

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

†Estimate for 2007 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 2008 Supplements.

# Ethnicity of the Uninsured, 2007\*



## 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, 2007 \*

	TOTAL POPULATION		UNINSURED RATE	
	in millions	Noncitizen	Citizen	Noncitizen
Texas	21.2	11.2%	23.5%	61.0%
Florida	15.1	11.7%	19.7%	54.4%
Arizona	5.6	11.6%	16.1%	52.1%
Nevada	2.3	11.7%	15.3%	50.4%
California	32.2	16.7%	15.2%	44.7%
New Jersey	7.4	13.3%	13.9%	43.5%
New York	16.6	11.5%	12.5%	33.2%
<b>TOTAL U.S. POPULATION</b>	<b>261.4</b>	<b>8.0%</b>	<b>14.8%</b>	<b>45.3%</b>

## 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 2008 Supplement.

## About the Data

Data Analyst: Paul Fronstin, Employee Benefit Research Institute

Data tables for the presentation are available at [www.chcf.org](http://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

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