



CALIFORNIA  
HEALTHCARE  
FOUNDATION

# SNAPSHOT California's Uninsured

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2003

# Introduction

Approximately 6.5 million Californians — slightly more than 20 percent of the non-elderly population — went without health insurance in 2002. In contrast to the nation, which showed a marked decrease in employer-based coverage and an increase in the uninsured in 2002, California actually showed gains in job-based insurance and a decrease in the uninsured population. At the same time, the overall percentage of uninsured people in California has been growing steadily since 1987, when it stood at almost 18 percent.

The growth of the uninsured population is a complex problem, driven by numerous economic and demographic forces. Fluctuation in employment, family income, racial diversity, and citizenship status each play a significant role, as do premium costs. This presentation examines California's uninsured through the lens of these factors in order to provide a snapshot of the elements that may be influencing the level of health coverage in the state.

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# State Comparison of the Uninsured

## 3 Year Average, 2000–2002\*

State	TOTAL	UNINSURED RESIDENTS	
	Millions	Millions	Percentage
TOTAL U.S.	247.7	41.2	16.6%
<b>Lowest Proportion</b>			
Minnesota	4.5	0.4	9.2%
Rhode Island	0.9	0.1	9.2%
Wisconsin	4.8	0.4	9.3%
Iowa	2.5	0.2	9.9%
New Hampshire	1.1	0.1	10.0%
Massachusetts	5.6	0.6	10.6%
<b>Highest Proportion</b>			
Texas	19.0	5.0	26.3%
New Mexico	1.6	0.4	25.2%
Louisiana	3.8	0.8	21.5%
Oklahoma	2.9	0.6	21.3%
Florida	13.4	2.8	20.8%
<b>California</b>	<b>31.2</b>	<b>6.5</b>	<b>20.7%</b>

\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

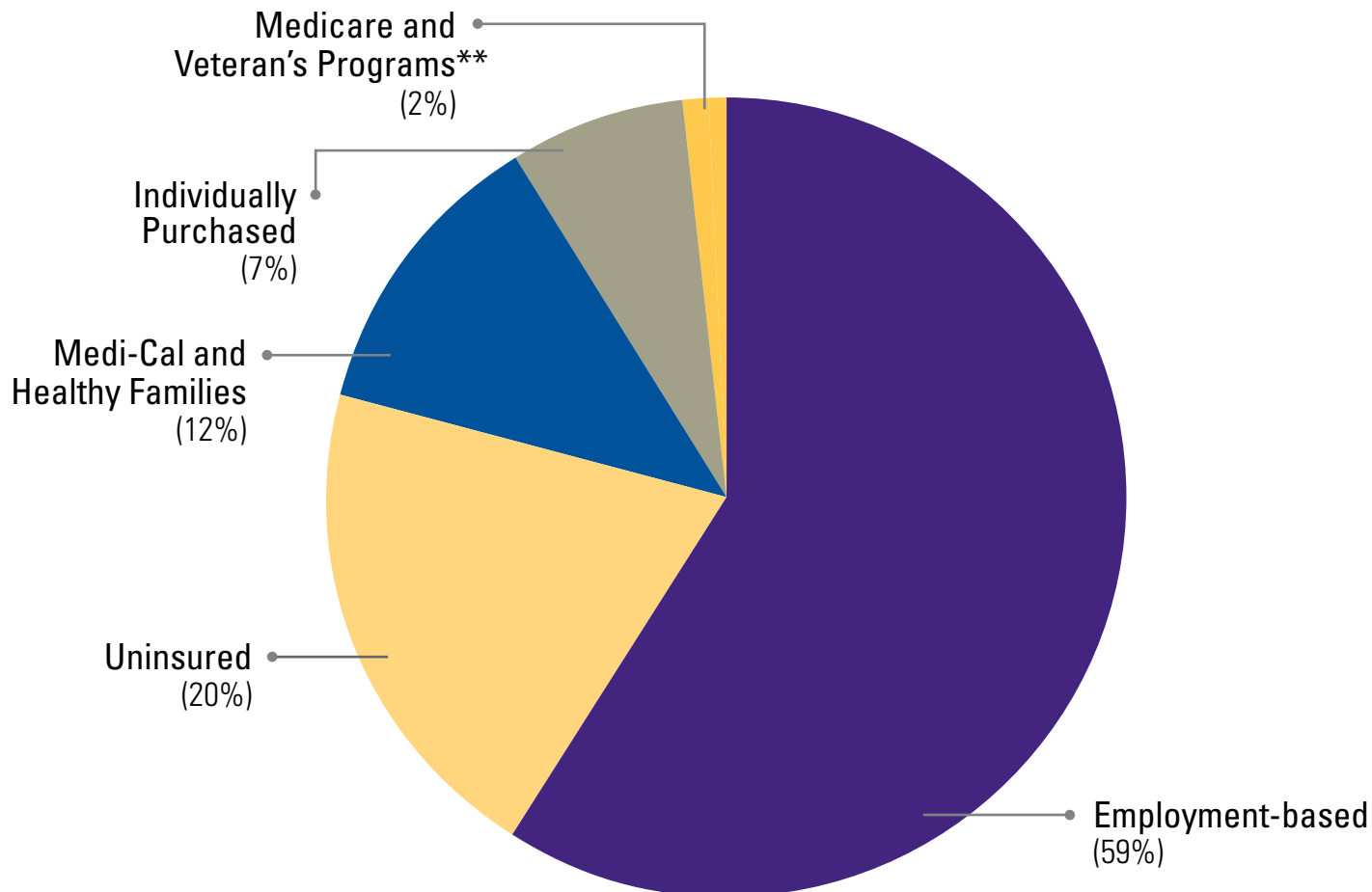
### California's Uninsured

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**California** has the sixth largest proportion of uninsured in the nation.

# Health Insurance Sources in California, 2002\*



\*non-elderly population, ages 0-64 \*\*Includes Tricare/CHAMPVA

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

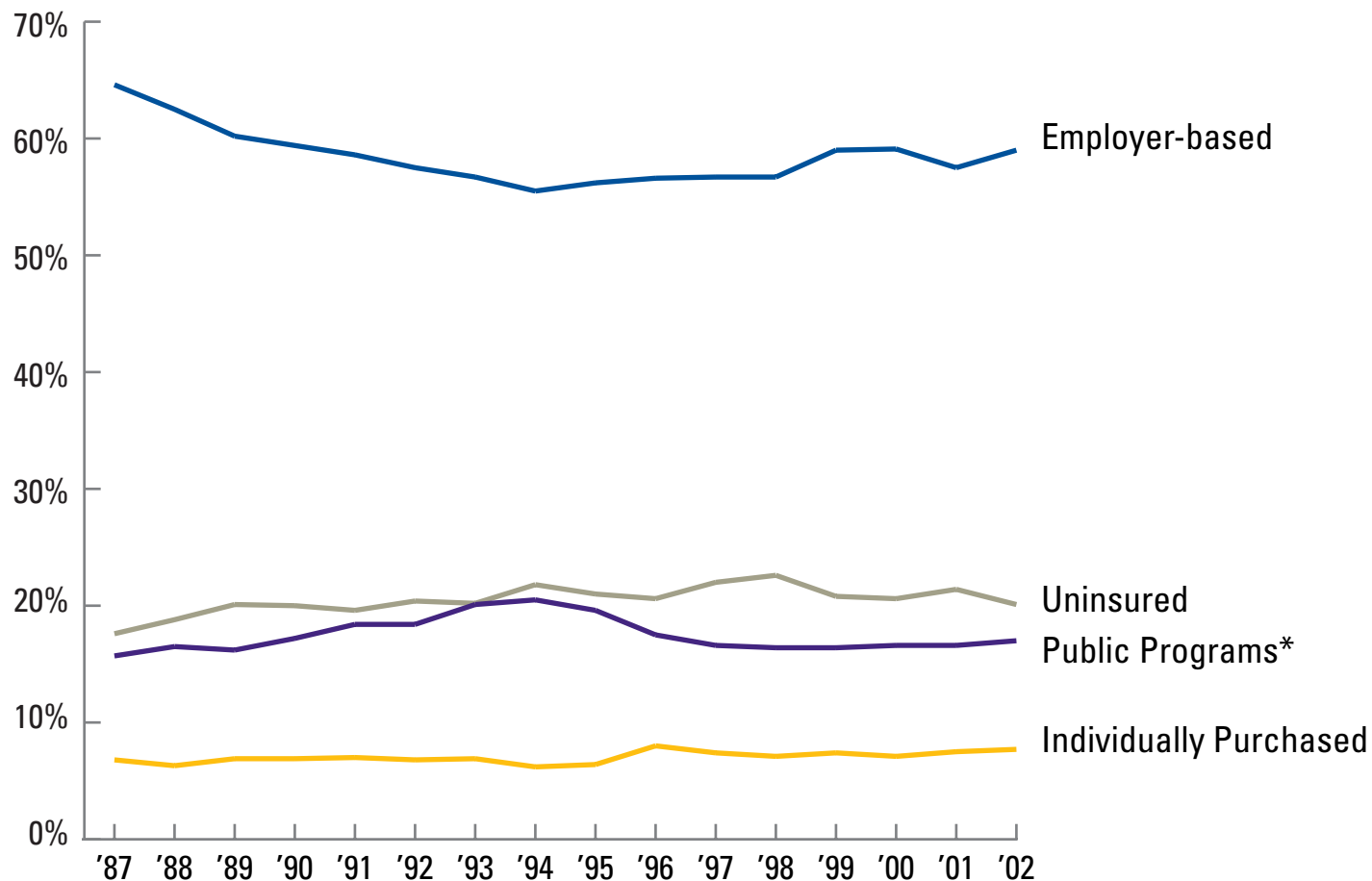
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Employment-based coverage is the most important source of insurance.

# Insurance Coverage Source Trends in California, 1987–2002\*



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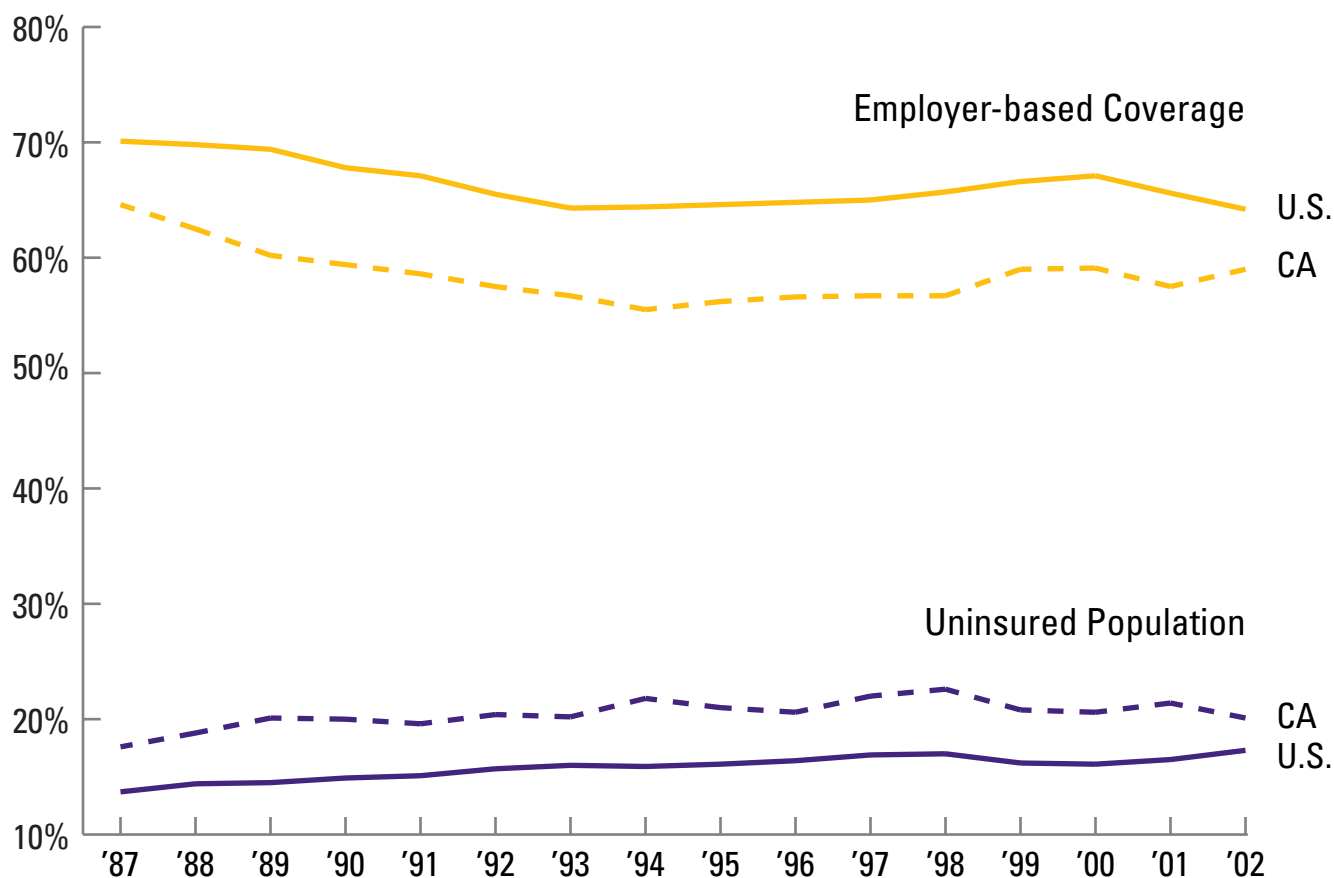
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Employment-based coverage has been declining over the past 15 years.

\*non-elderly population, ages 0–64 \*\*Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA  
Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2003 Supplements.

# Employer-based Coverage and Uninsured Population Trends

## California vs. U.S., 1987–2002\*



\*non-elderly, ages 0–64

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California consistently has lower employer-based coverage and higher uninsured than the nation, but the gap has recently narrowed.

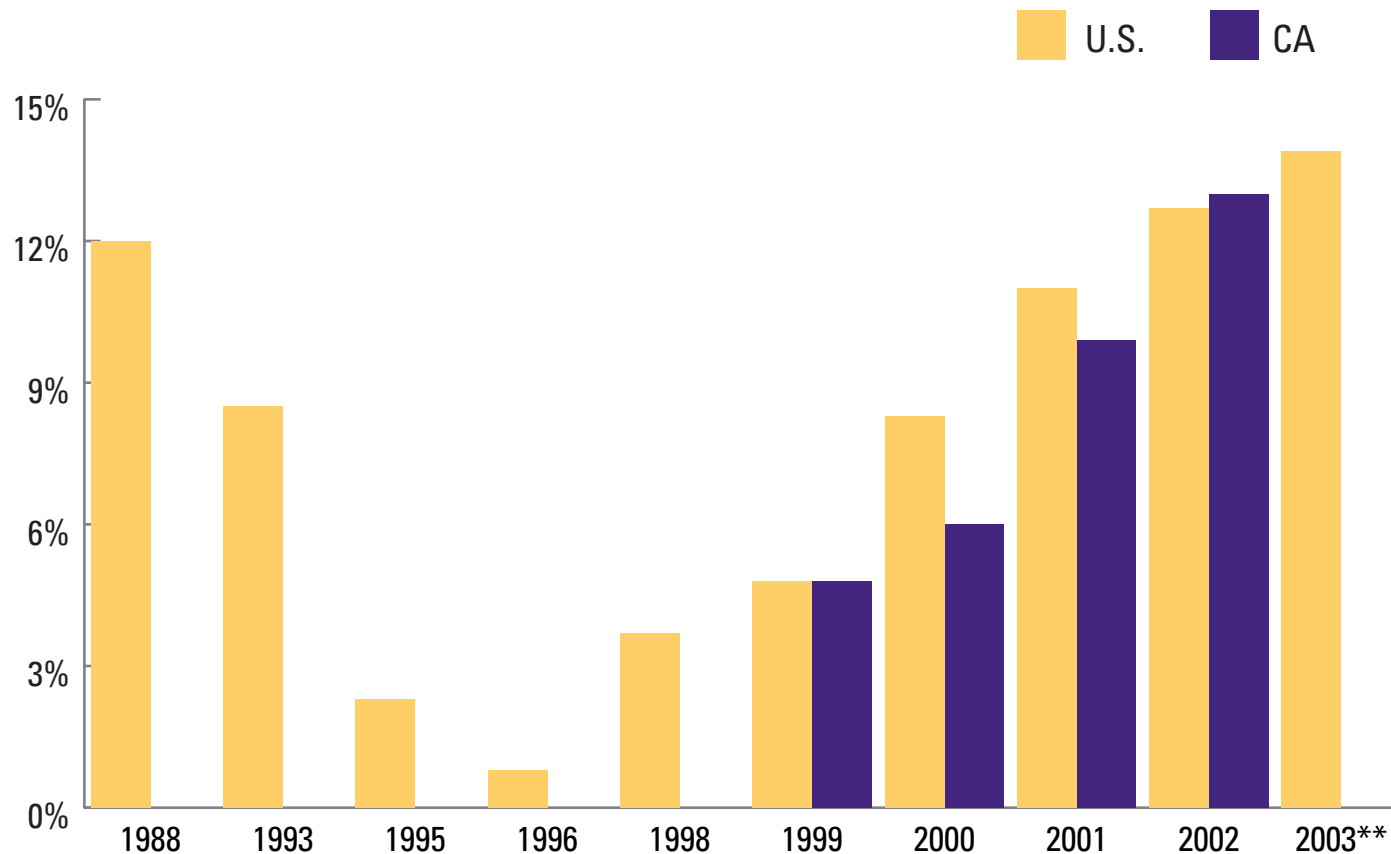
# Employer-based Premium Increases California vs. U.S., 1988–2003\*

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Increase Over Prior Year

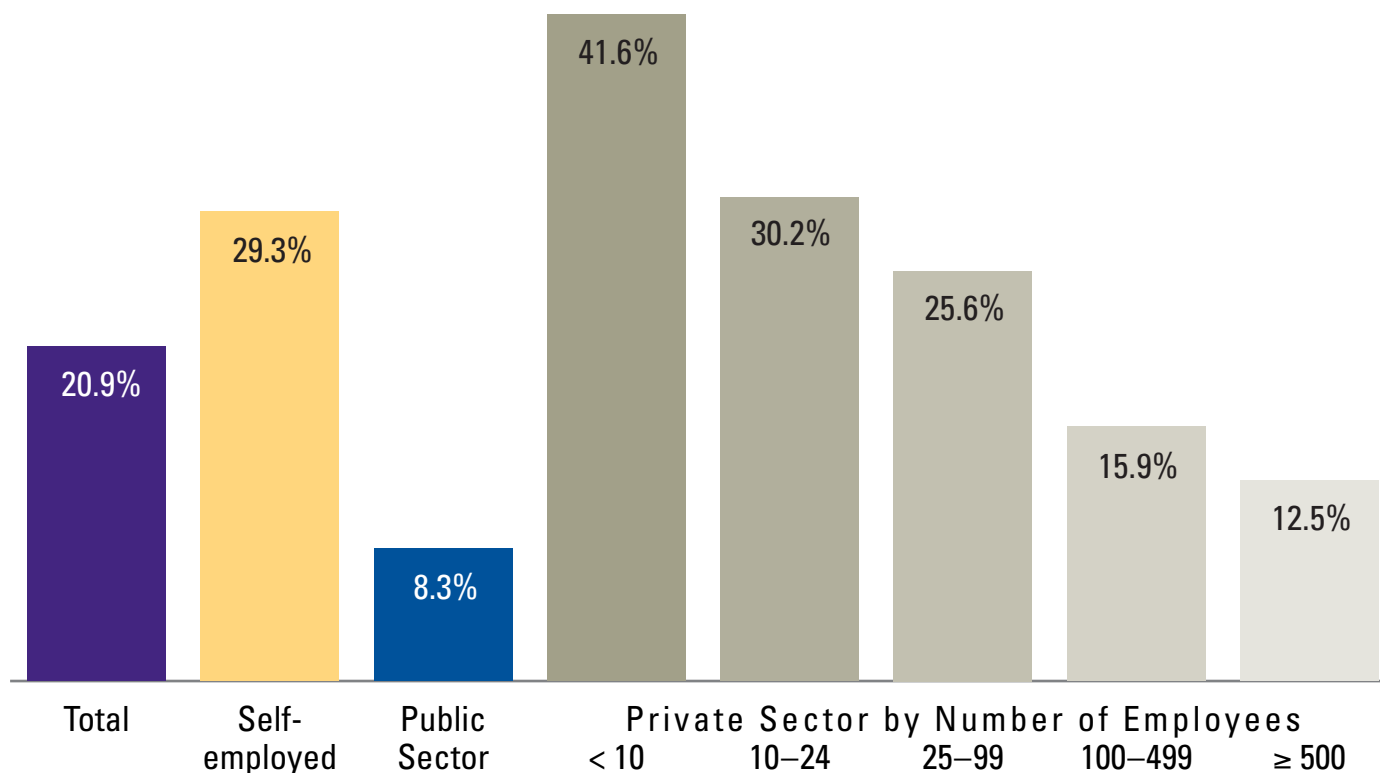


Employer-based premium increases in California caught up with national increases in 2002.

\*non-elderly population, ages 0–64 \*\*California data not available for 2003.

Sources: Kaiser/HRET Employer Health Benefits, 2003 Annual Survey. KFF/HRET CA Employer Health Benefits Survey, 2002.

# Likelihood of Being Uninsured by Employer Size and Type in California, 2002\*



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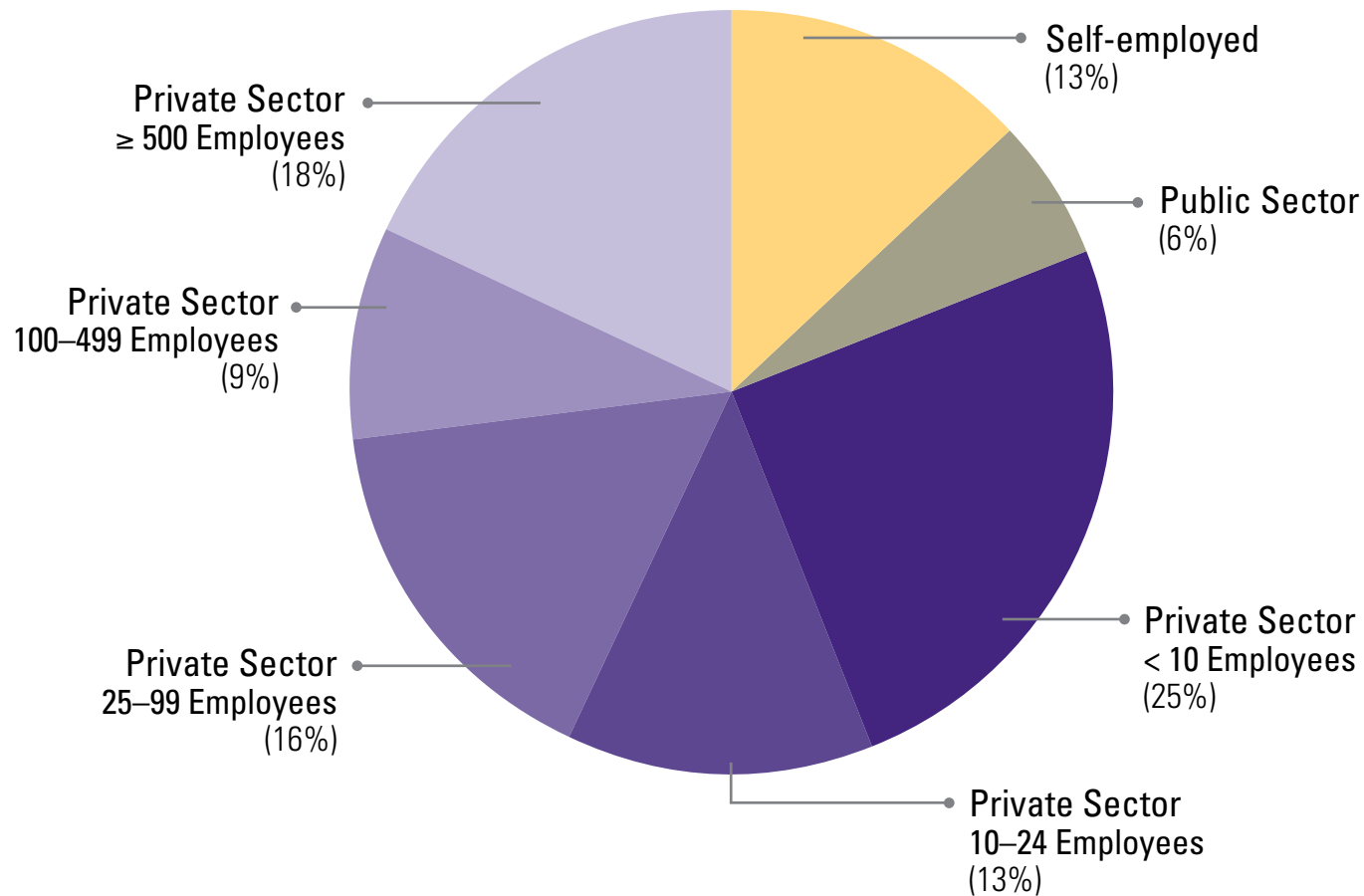
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Those employed by businesses with **ten or fewer** employees are most likely to be uninsured.

\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

# Uninsured by Employer Size and Type in California, 2002\*



\*non-elderly population, ages 0-64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

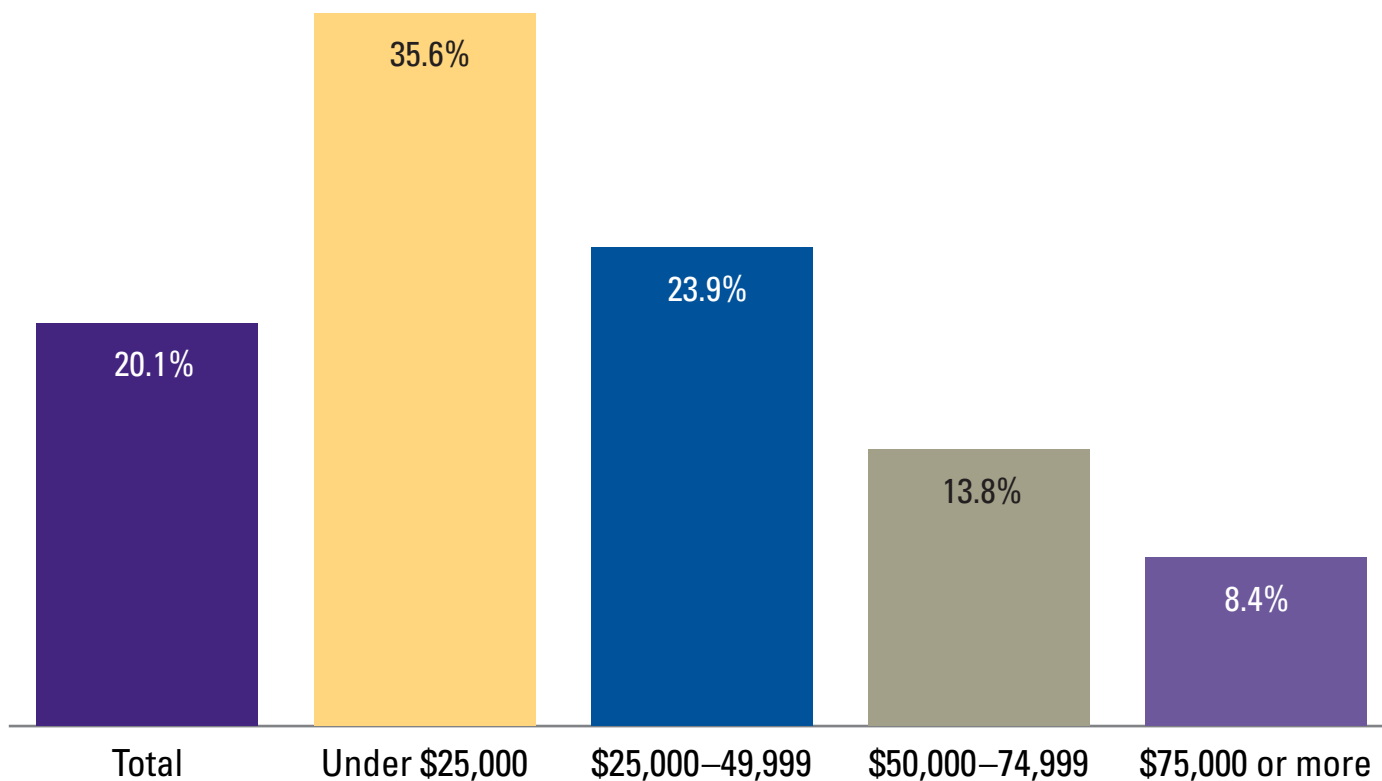
## California's Uninsured

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**More than 25 percent** of uninsured workers are employed by private companies with 100 or more employees.

# Likelihood of Being Uninsured by Family Income in California, 2002\*



\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, Marsh 2003 Supplement.

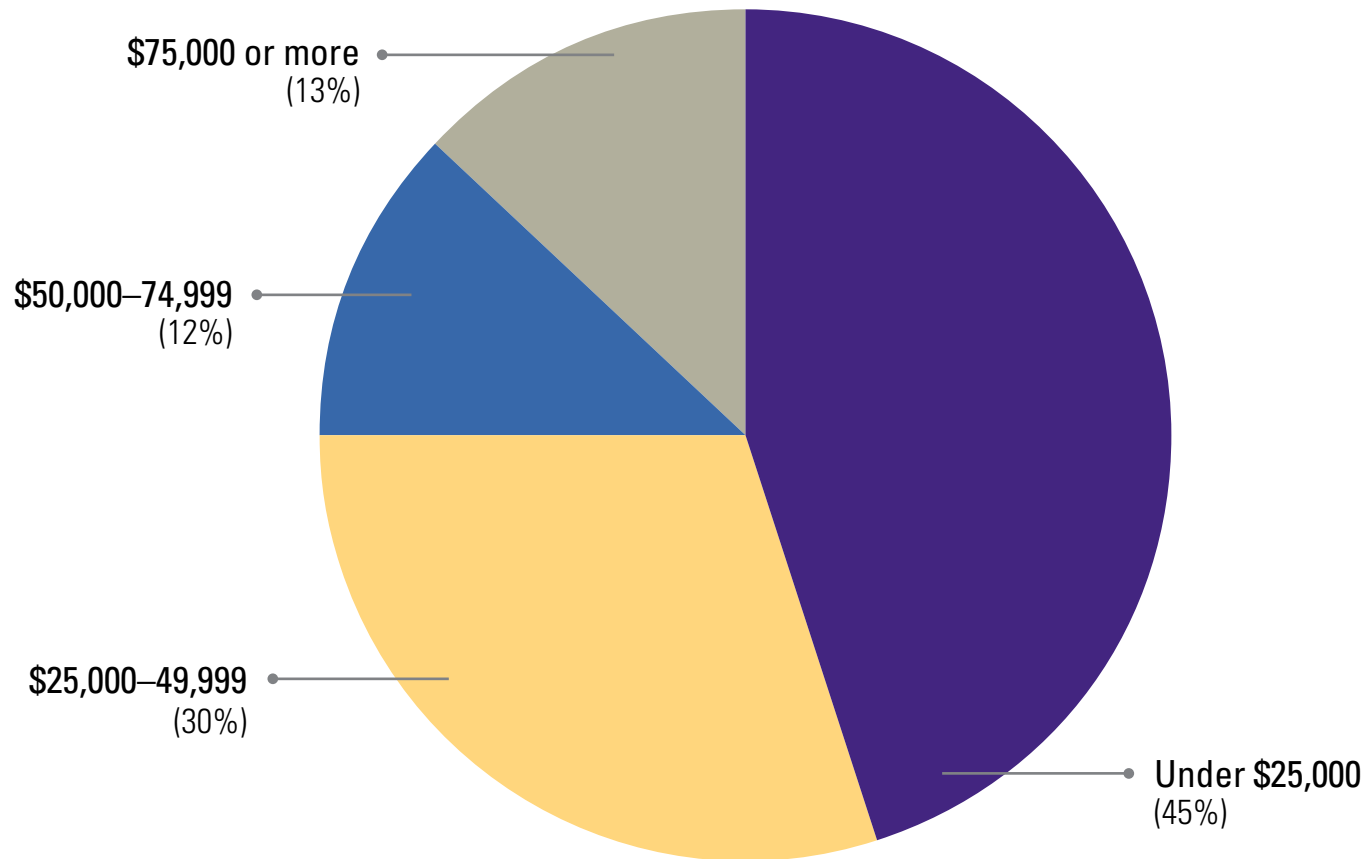
## California's Uninsured

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**More than one third** of those with family incomes under \$25,000 are uninsured.

# Family Income of the Uninsured in California, 2002\*



\*non-elderly population, ages 0–64

\*\*See “To Buy or Not to Buy: A Profile of California’s Non-poor Uninsured” and “What People Buy When They Don’t Buy Health Insurance” at [www.chcf.org](http://www.chcf.org).

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

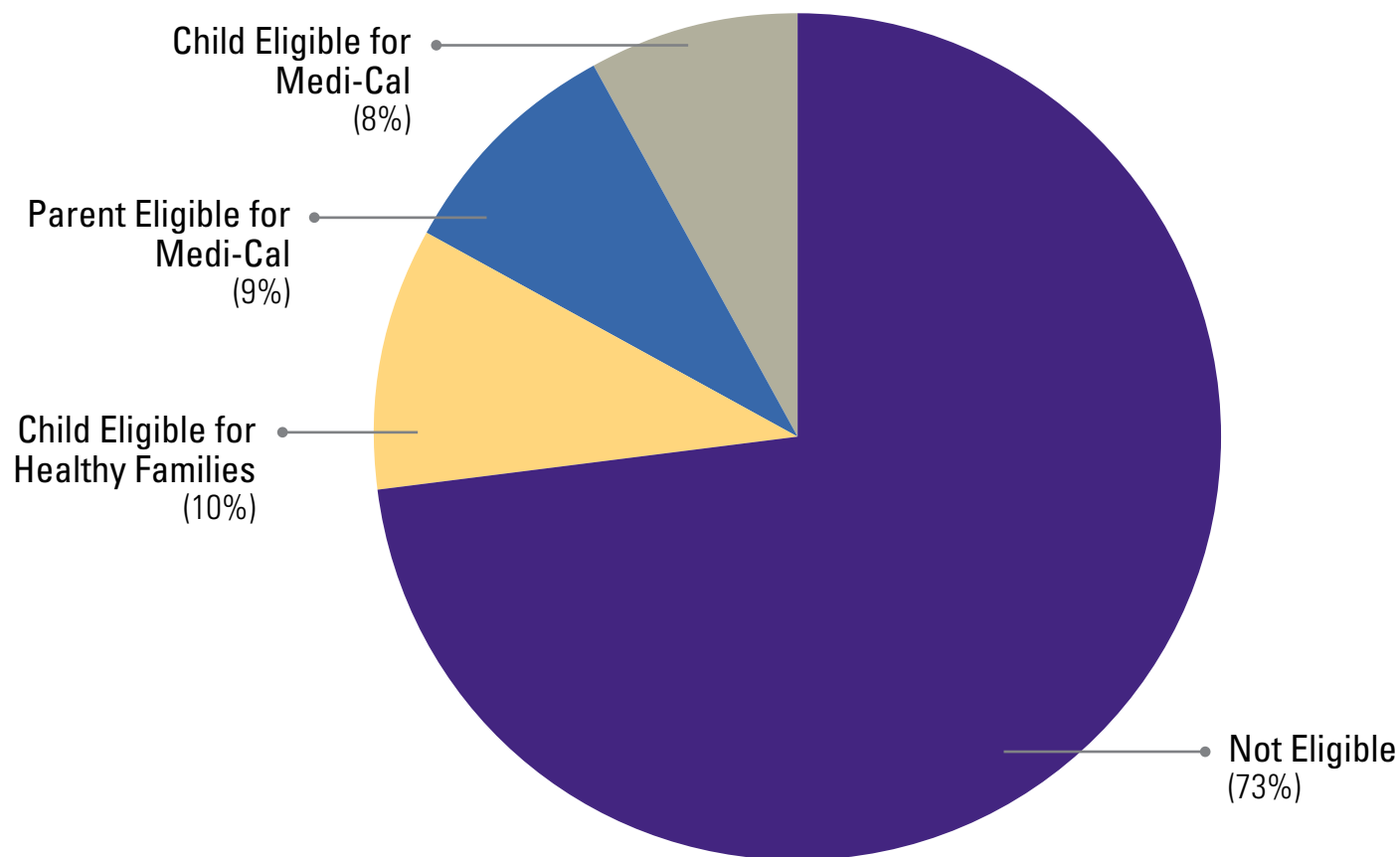
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Surprisingly,  
**25 percent** of  
California’s  
uninsured  
have a family  
income above  
\$50,000.\*\*

# Eligibility for Public Programs Among the Uninsured in California, 2002\*



\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

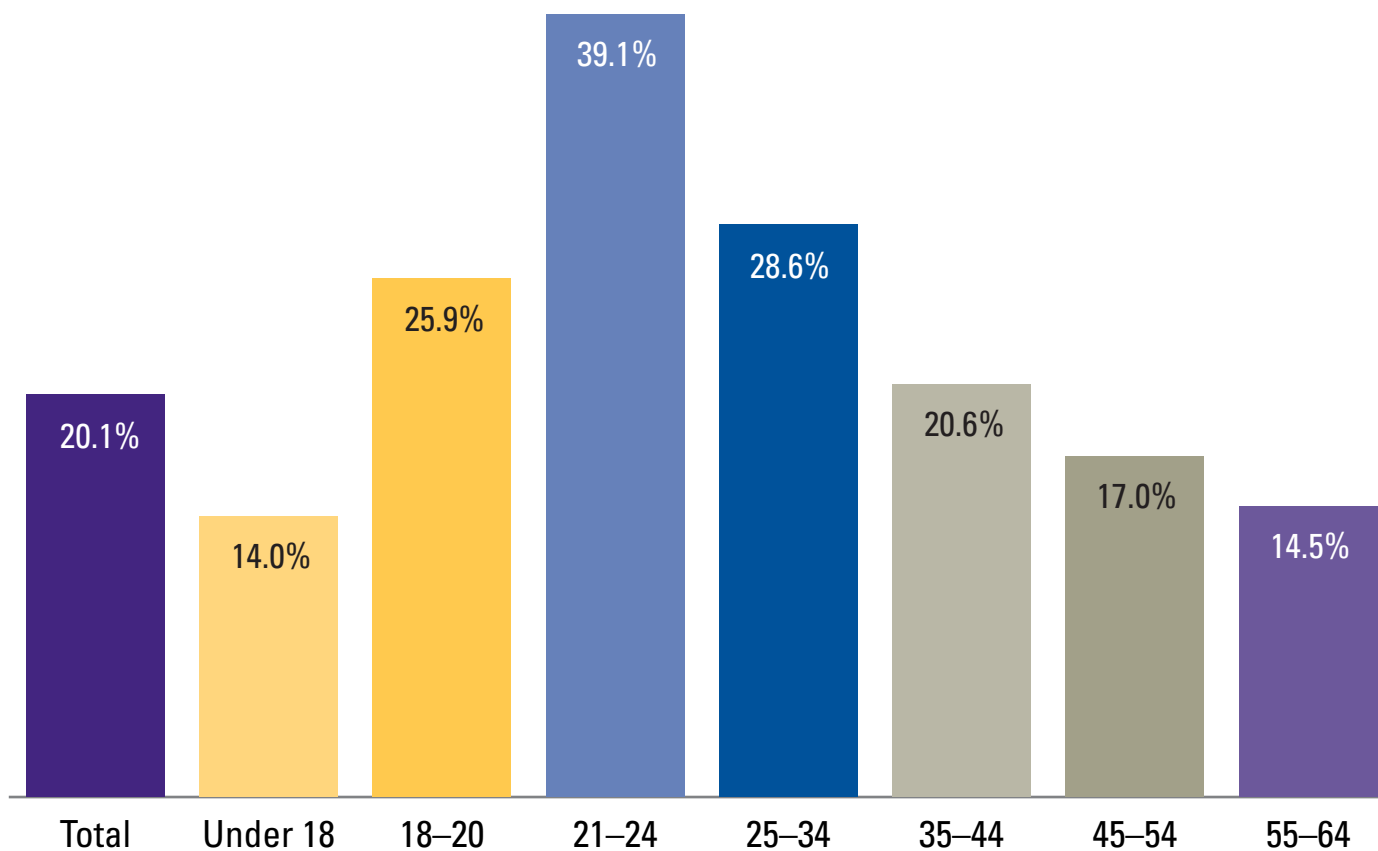
## California's Uninsured

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**More than 25 percent** of California's uninsured, many of them children, are eligible for public programs but are not enrolled.

# Likelihood of Being Uninsured by Age Group in Californian, 2002\*



\*non-elderly population, ages 0-64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

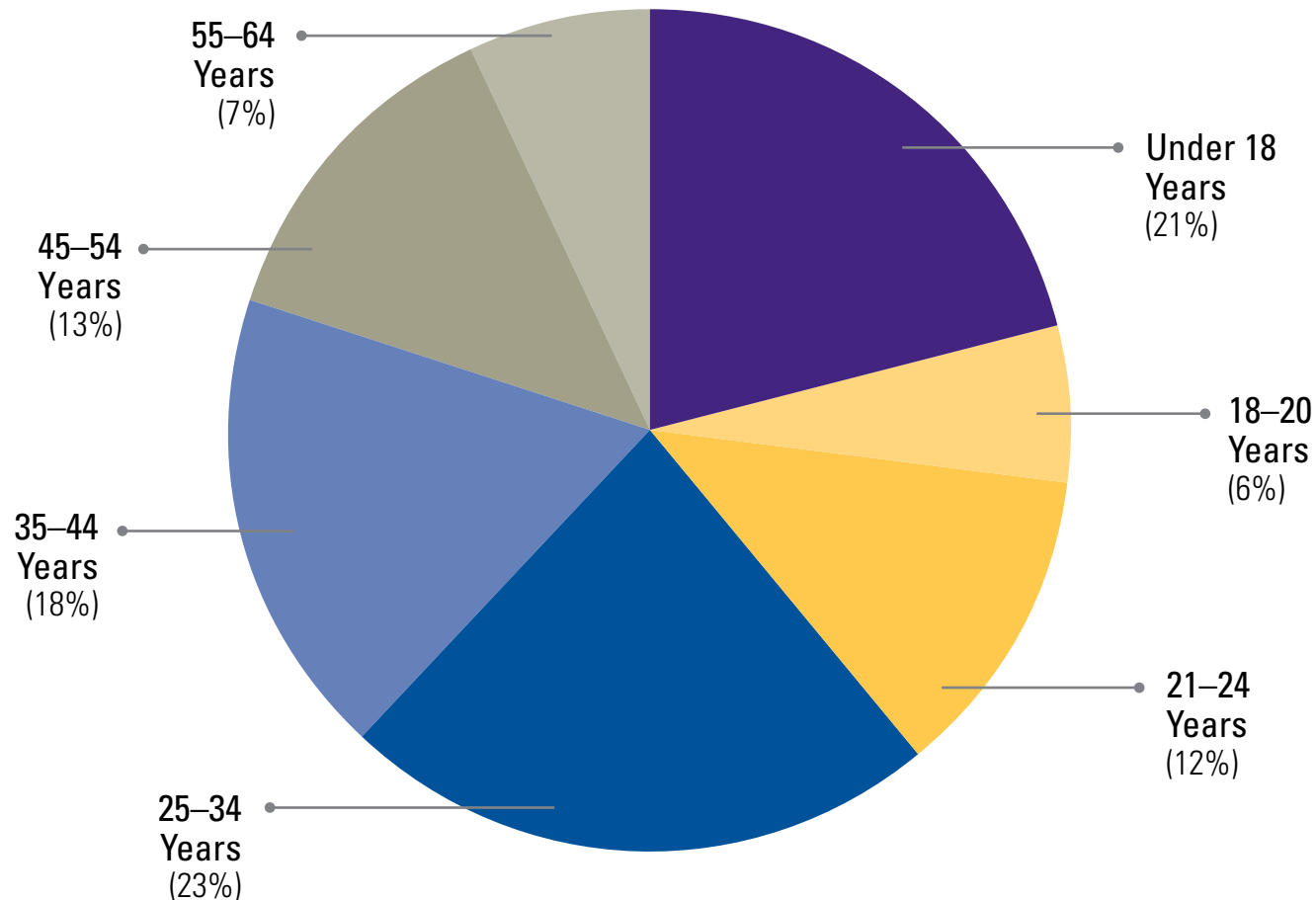
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The likelihood of being uninsured varies dramatically with age; those 21 to 24 are more than **2.5 times** as likely to be uninsured as are those under 18 or between 55 and 64.

# Age Group of the Uninsured in California, 2002\*



\*non-elderly population, ages 0-64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

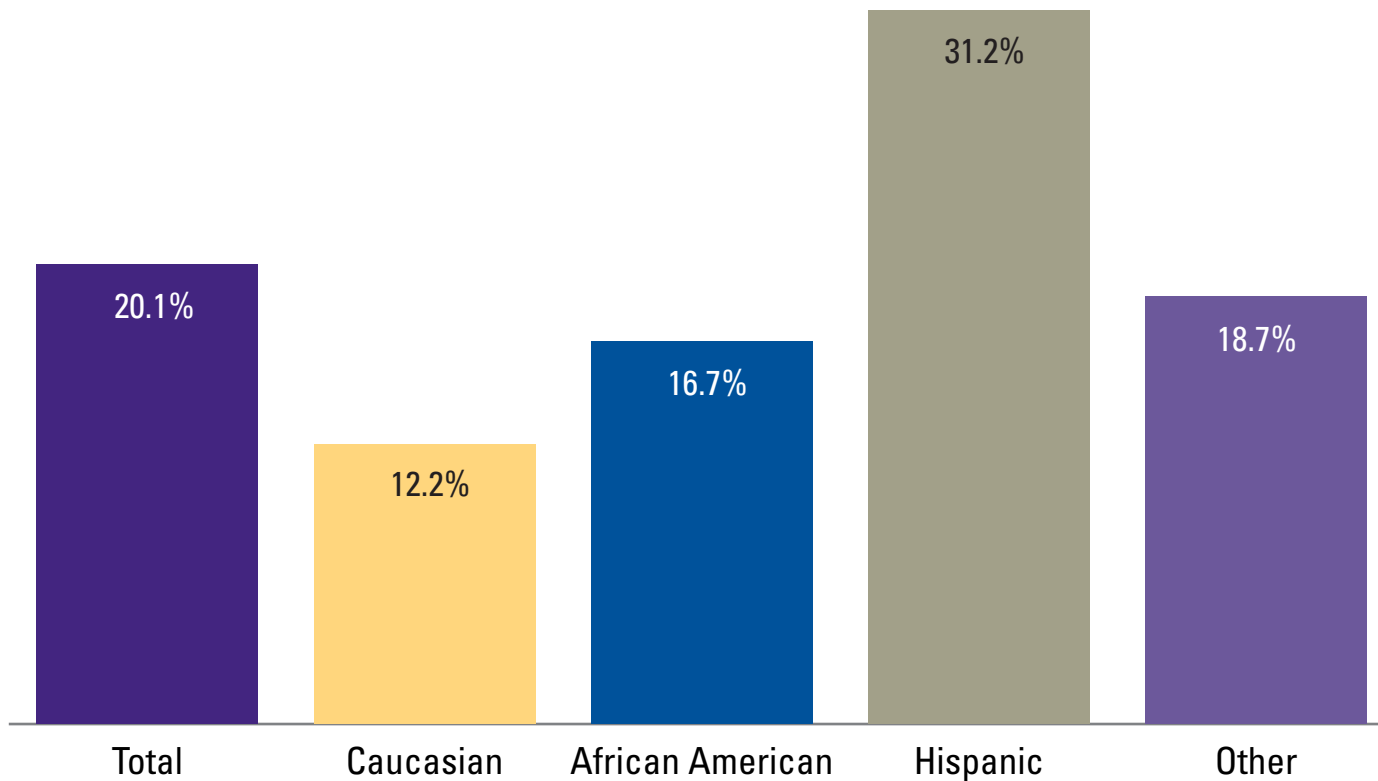
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**Twenty-one percent of California's uninsured are below the age of 18.**

# Likelihood of Being Uninsured by Ethnicity in California, 2002\*



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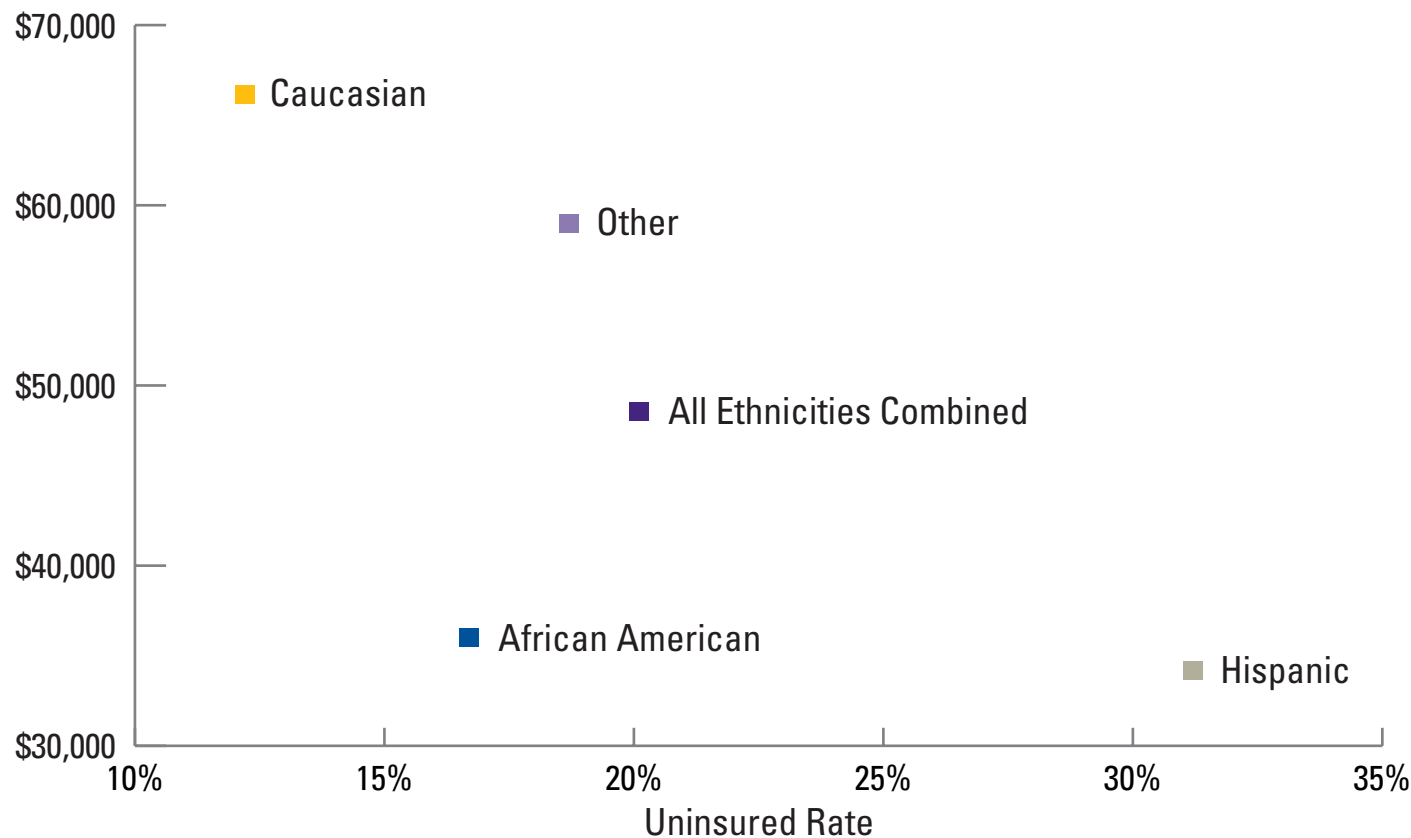
Hispanics are much more likely to be uninsured than other ethnic groups.

\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

# Income Levels and Uninsured Rates by Ethnicity in California, 2002\*

Median Family Income



\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, Marsh 2003 Supplement.

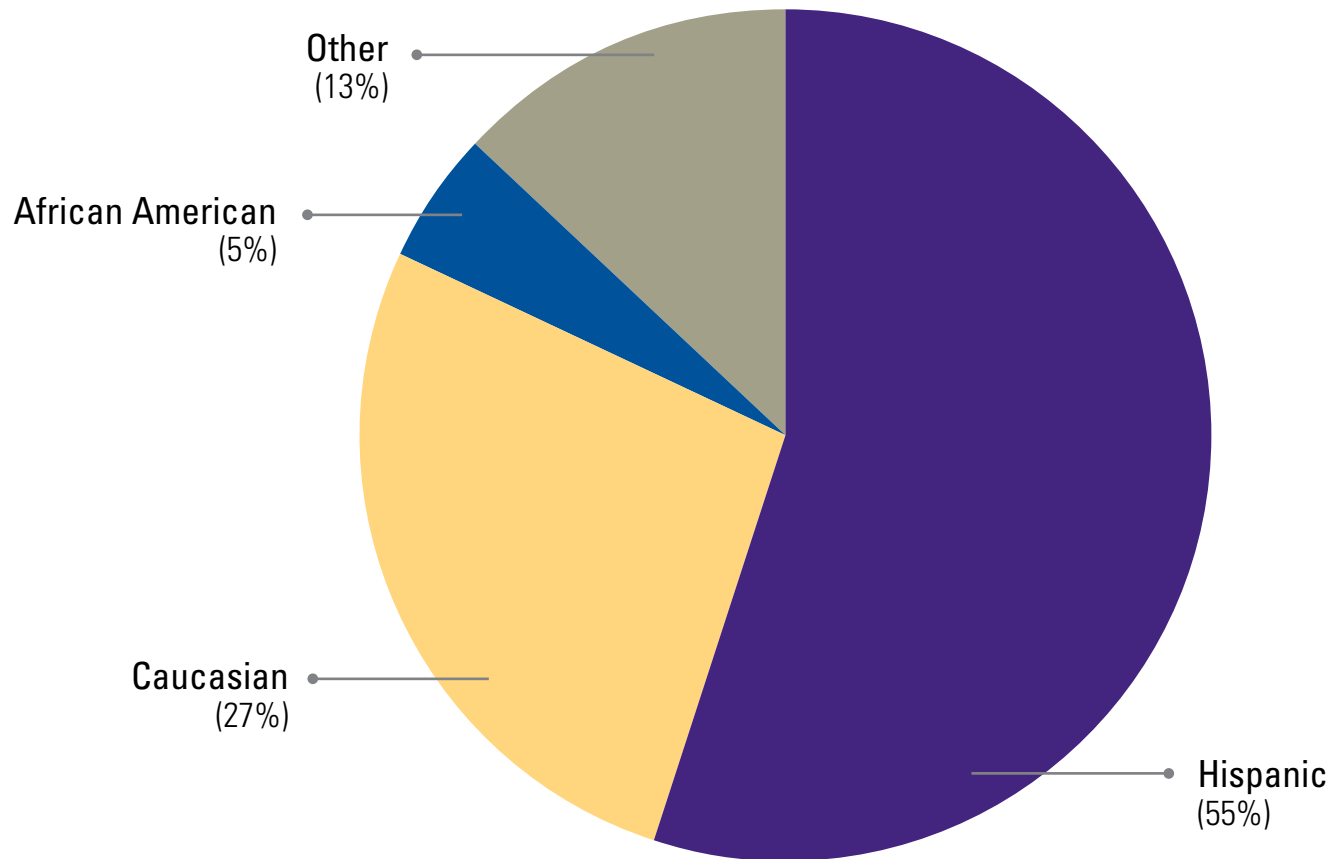
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African Americans and Hispanics have very similar median family incomes; however a much larger proportion of Hispanics are uninsured.

# Ethnicity of the Uninsured in California, 2002\*



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**More than half**  
of California's  
uninsured  
population  
are Hispanic.

\*non-elderly population, ages 0–64

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

# Highest Uninsured Noncitizen Rates\*

## by State, 2002\*\*

STATE	TOTAL POPULATION		UNINSURED RATE	
	Millions	Noncitizen	Citizen	Noncitizen
Texas	19.4	12.5%	23.7%	61.9%
Arizona	4.7	12.5%	14.5%	54.6%
Nevada	1.9	11.9%	18.5%	50.2%
Florida	13.6	11.6%	17.0%	48.9%
California	31.6	17.0%	15.3%	43.5%
New York	16.8	11.7%	14.8%	41.5%
TOTAL U.S.	250.8	7.8%	14.9%	45.4%

\*non-elderly population, ages 0–64

\*\*Includes states with at least 11% of population as noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

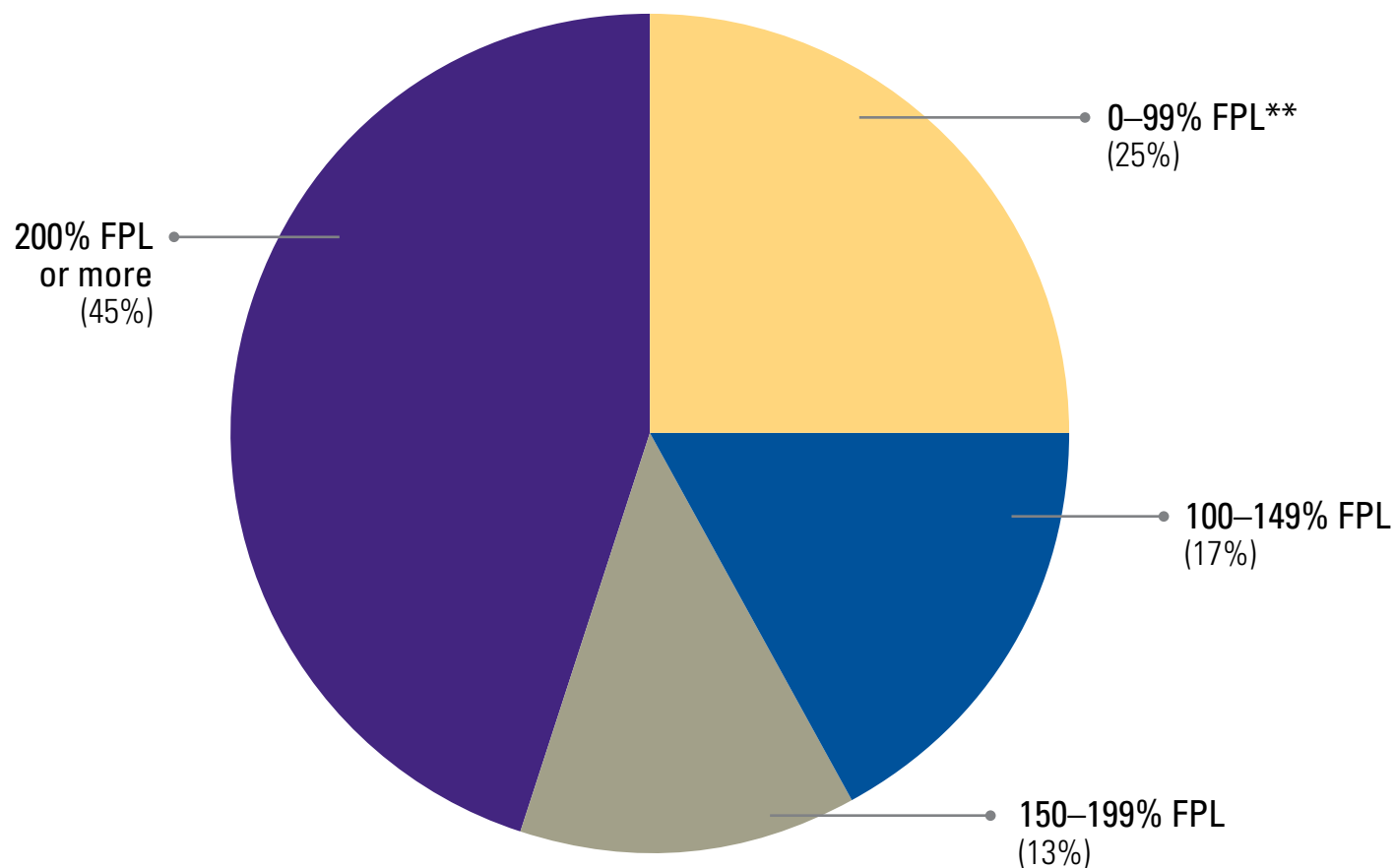
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More of California's noncitizens are insured than in other states with large noncitizen populations.

# Family Income of the Uninsured in California, 2002\*



\*non-elderly population, ages 0-64

\*\*Federal Poverty Level. FPL in 2002 was \$8,860 for a single person and \$18,100 for a family of four.

200% FPL was \$17,720 for a single person and \$36,200 for a family of four.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.

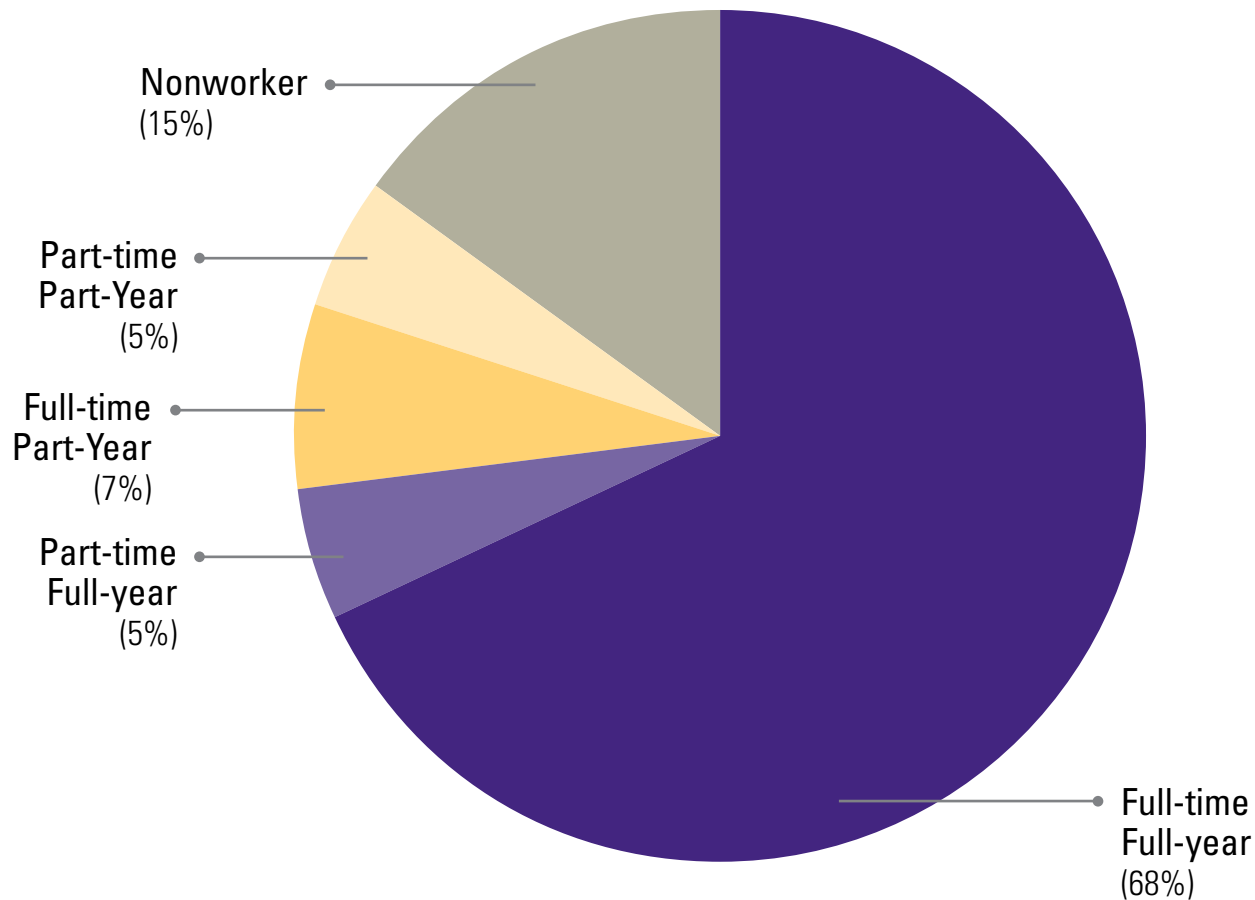
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**Almost one half** of California's uninsured have family income greater than 200% of the Federal Poverty Level, placing them above the income threshold for most public programs.

# Uninsured Children Under 18 by Work Status of Family Head in California, 2002



**Almost 70 percent** of California's uninsured children are in families where the head of household works full time.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2003 Supplement.