

# CALIFORNIA HEALTH CARE ALMANAC



## California's Uninsured: Treading Water

DECEMBER 2012

# Introduction

In 2011, California had the largest total number of people under 65 years old without health insurance — 7.1 million — of any state in the nation. The percentage of Californians who are uninsured has risen steadily over the past two decades; the state now has the seventh largest percentage of residents without coverage in the US.

The percentage of Californians who have employer-based coverage continued to fall, dropping from 65% in 1987 to 52% in 2011. While public insurance has partially covered this gap, almost 22% of Californians remain uninsured. This statistic should change dramatically in the coming years if the Patient Protection and Affordable Care Act is implemented as planned.

## KEY FINDINGS INCLUDE:

- Nearly one in four workers in the state is uninsured.
- Employees in businesses of all sizes are more likely to be uninsured in California than in the United States. In businesses with fewer than ten employees, slightly more than 40% of workers are likely to have no insurance.
- Nearly one-third of the uninsured in California and the nation have annual family incomes of \$50,000 or more.
- Fifty-four percent of California's uninsured children are in families where the head of household worked full-time during calendar year 2011.
- Nearly 60% of the uninsured population is Latino.

## California's Uninsured

### CONTENTS

Compared to Other States.....	3
Sources and Trends.....	5
By Employer Size and Type .....	9
By Family Income.....	11
By Age Group .....	17
By Work Status.....	20
By Race/Ethnicity.....	21
By Citizenship .....	23
About the Author .....	24
About the Data.....	24

# State Comparison of the Uninsured

3-Year Average, 2009 to 2011\*

	TOTAL POPULATION	UNINSURED RESIDENTS	
	IN MILLIONS	IN MILLIONS	SHARE OF TOTAL
<b>United States</b>	<b>265.7</b>	<b>48.5</b>	<b>18.2%</b>
<b>HIGHEST PROPORTION STATES</b>			
Texas	22.5	6.1	27.0%
Florida	15.3	3.8	24.8%
Nevada	2.3	0.6	24.3%
New Mexico	1.7	0.4	23.9%
Georgia	8.7	1.9	21.8%
South Carolina	3.9	0.9	21.8%
<b>California</b>	<b>32.9</b>	<b>7.1</b>	<b>21.6%</b>

## California's Uninsured

Compared to Other States

California has the seventh largest percentage of uninsured in the nation and the largest total number of uninsured. Only two states (Massachusetts and Hawaii) have uninsured rates under 10%.

\*All numbers reflect the nonelderly population, under age 65.

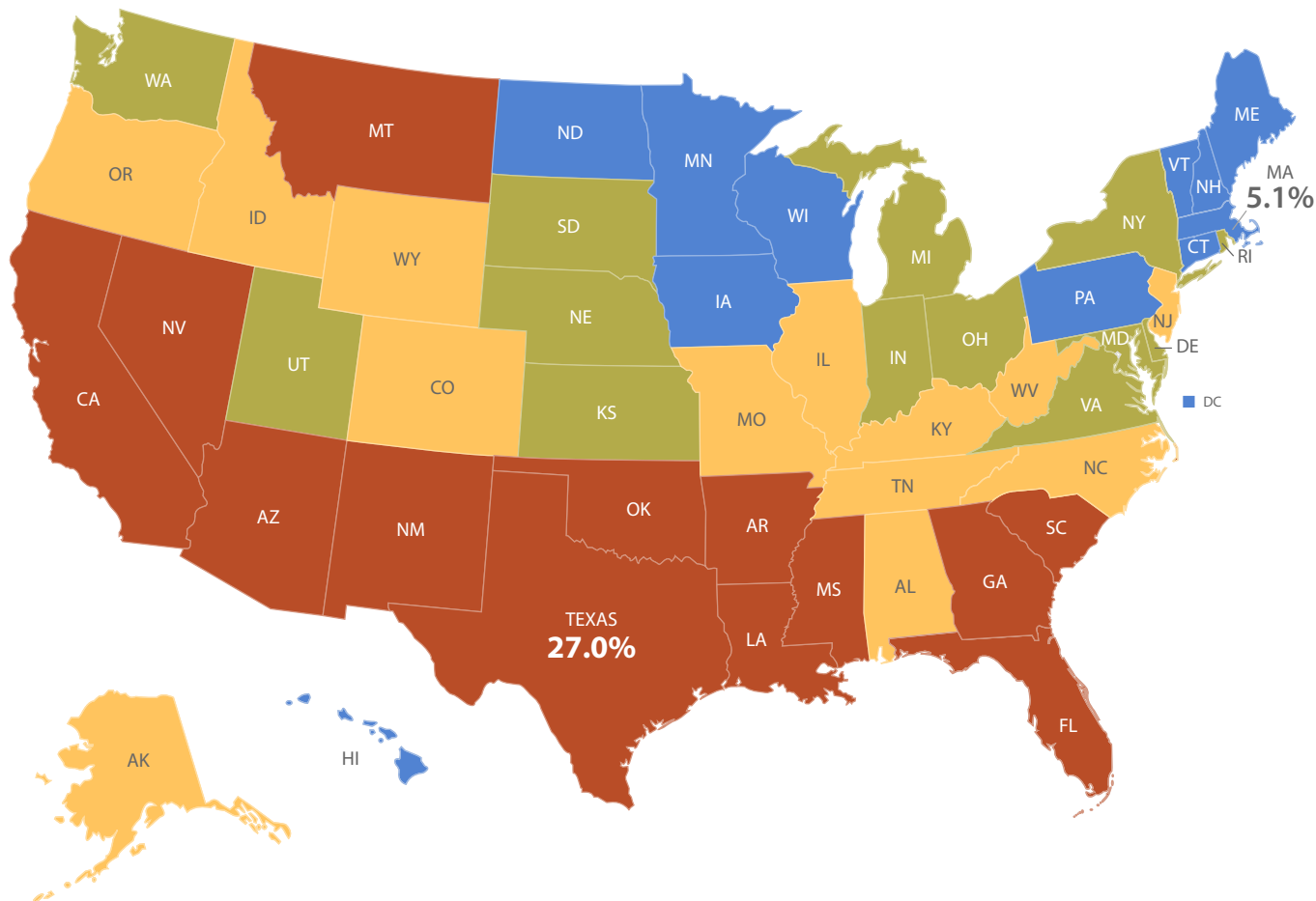
Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2010–2012 March Supplements.

# National Comparison of the Uninsured

## 3-Year Average, 2009 to 2011\*

### PERCENTAGE OF UNINSURED RESIDENTS

■ 0.0% to 12.9%   
 ■ 13.0% to 15.9%   
 ■ 16.0% to 19.9%   
 ■ 20.0% and higher



### California's Uninsured

Compared to Other States

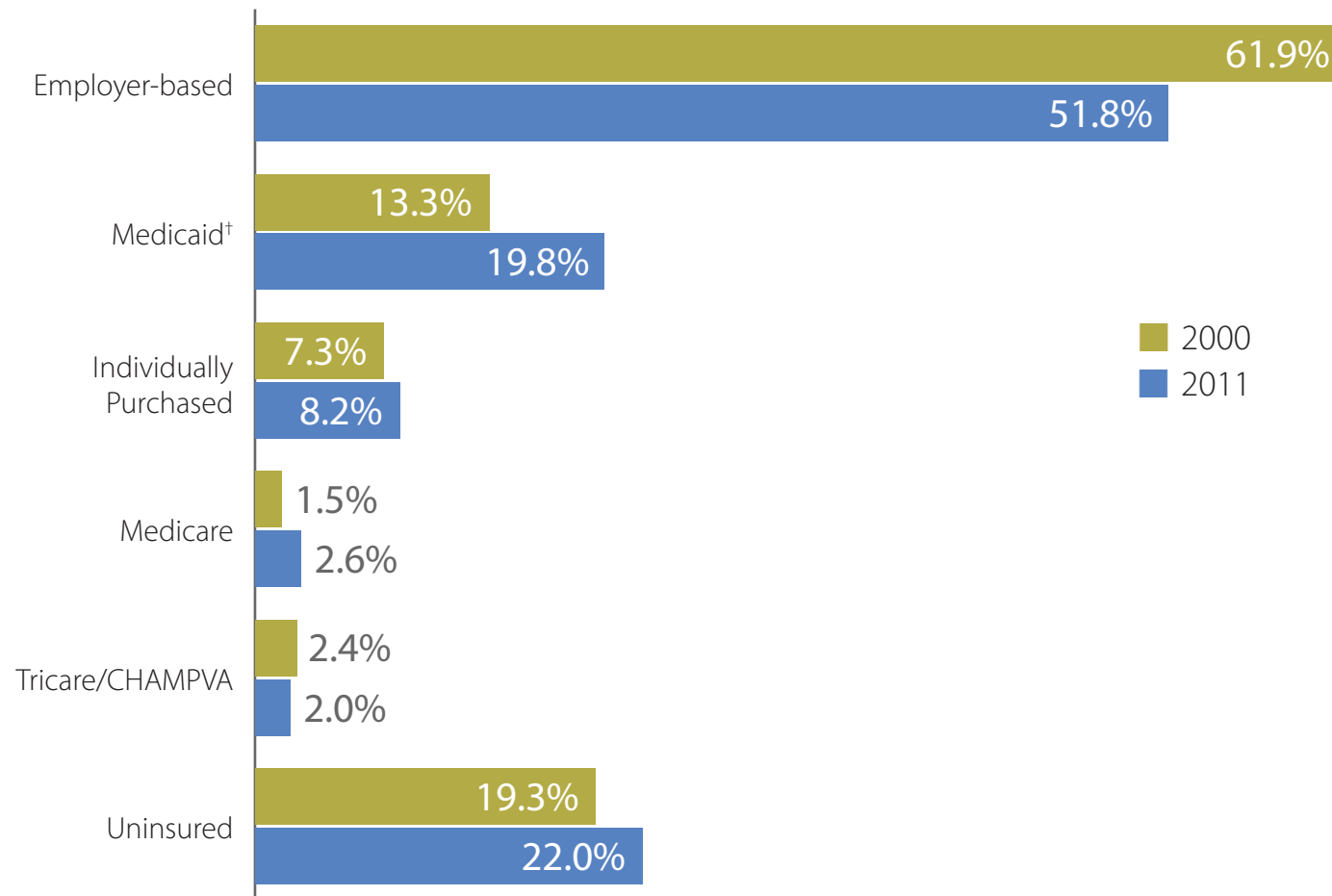
In 13 states, including California, more than 20% of residents are not insured. Texas has the highest rate of uninsured residents (27%), and Massachusetts has the lowest (5%).

\*All numbers reflect the nonelderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2010–2012 March Supplements.

# Health Insurance Sources

## California Residents, 2000 and 2011\*



### California's Uninsured

Sources and Trends

Over the past eleven years, Medicaid coverage has partially offset declining employer-sponsored insurance, but not enough to prevent continued growth in California's uninsured population. In 2011, slightly more than one in five Californians was uninsured.

\*All numbers reflect the nonelderly population, under age 65. Estimates for 2011 are statistically different from estimates for 2000 at  $p \leq 0.05$  level.

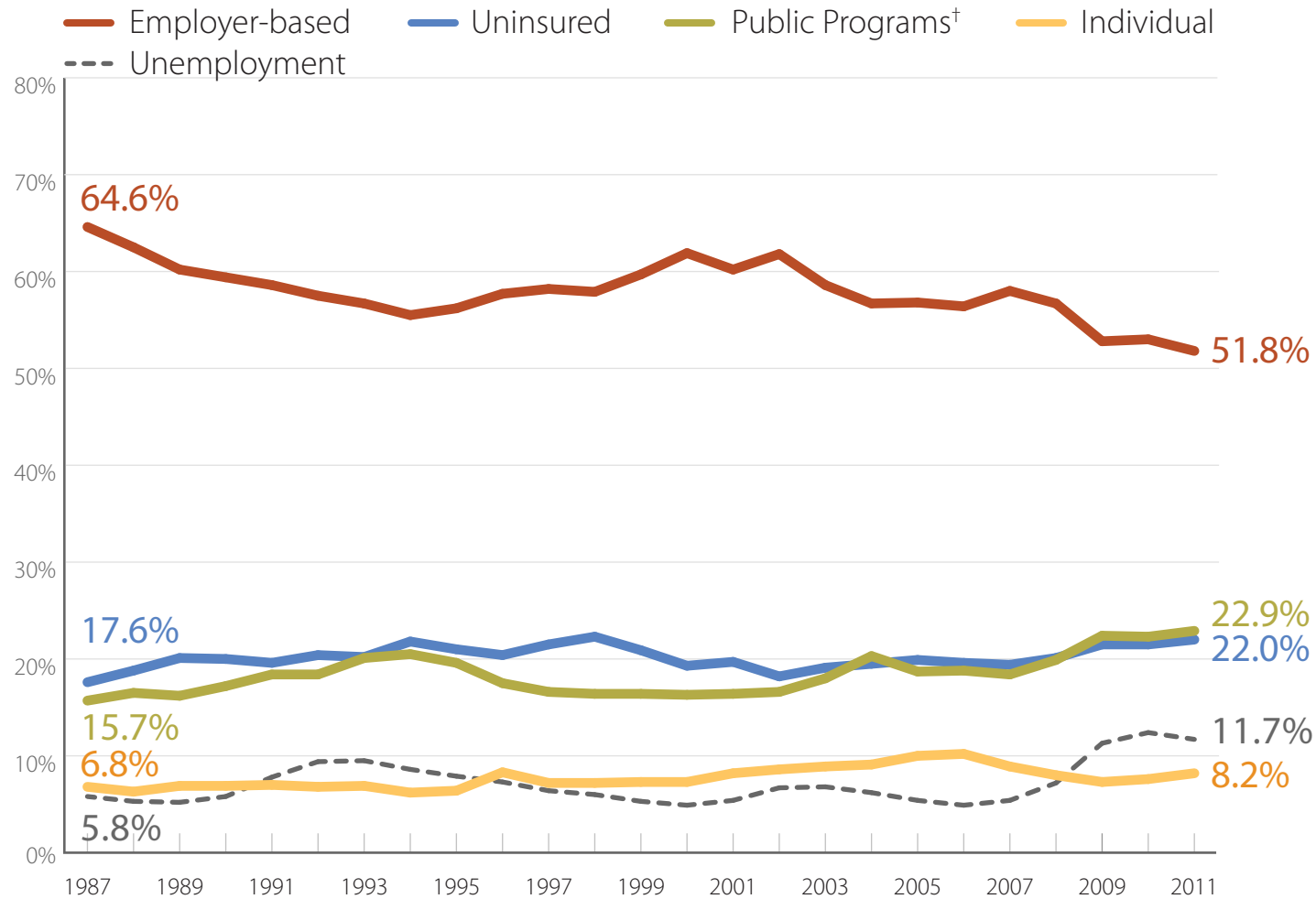
†Includes Medi-Cal and Healthy Families.

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, 2001 and 2012 March Supplements.

# Insurance Coverage Source and Unemployment Trends

California Residents, 1987 to 2011\*



\*All numbers reflect the nonelderly population, under age 65.

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

Notes: 1987–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Unemployment rates are annual averages without seasonal adjustment.

Sources: Employee Benefit Research Institute estimates of the Current Population Survey, 1988–2012 March Supplements.

## California's Uninsured

Sources and Trends

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

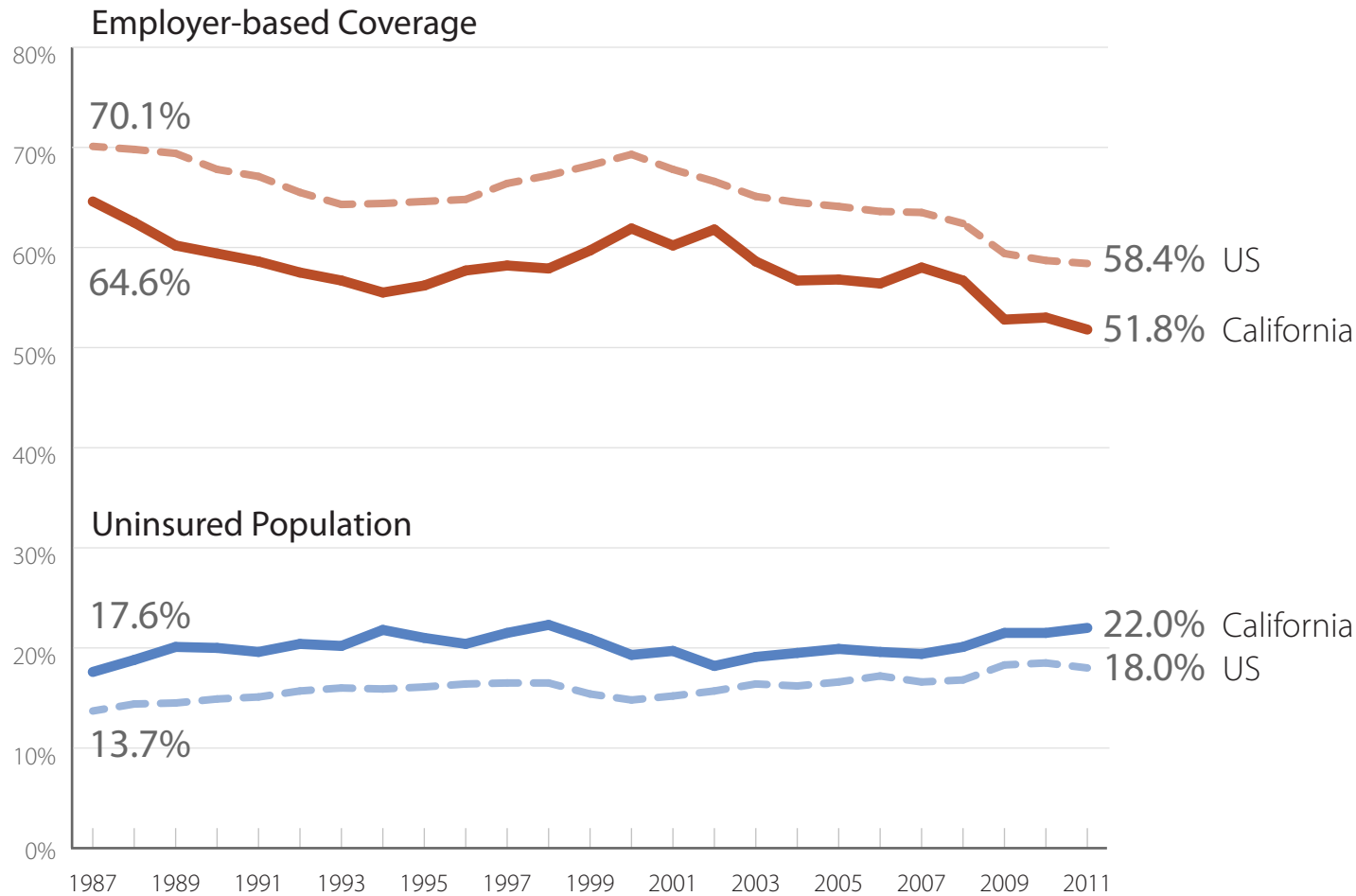
# Employer-based Coverage and Uninsured Trends

California vs. US Residents, 1987 to 2011\*

## California's Uninsured

Sources and Trends

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



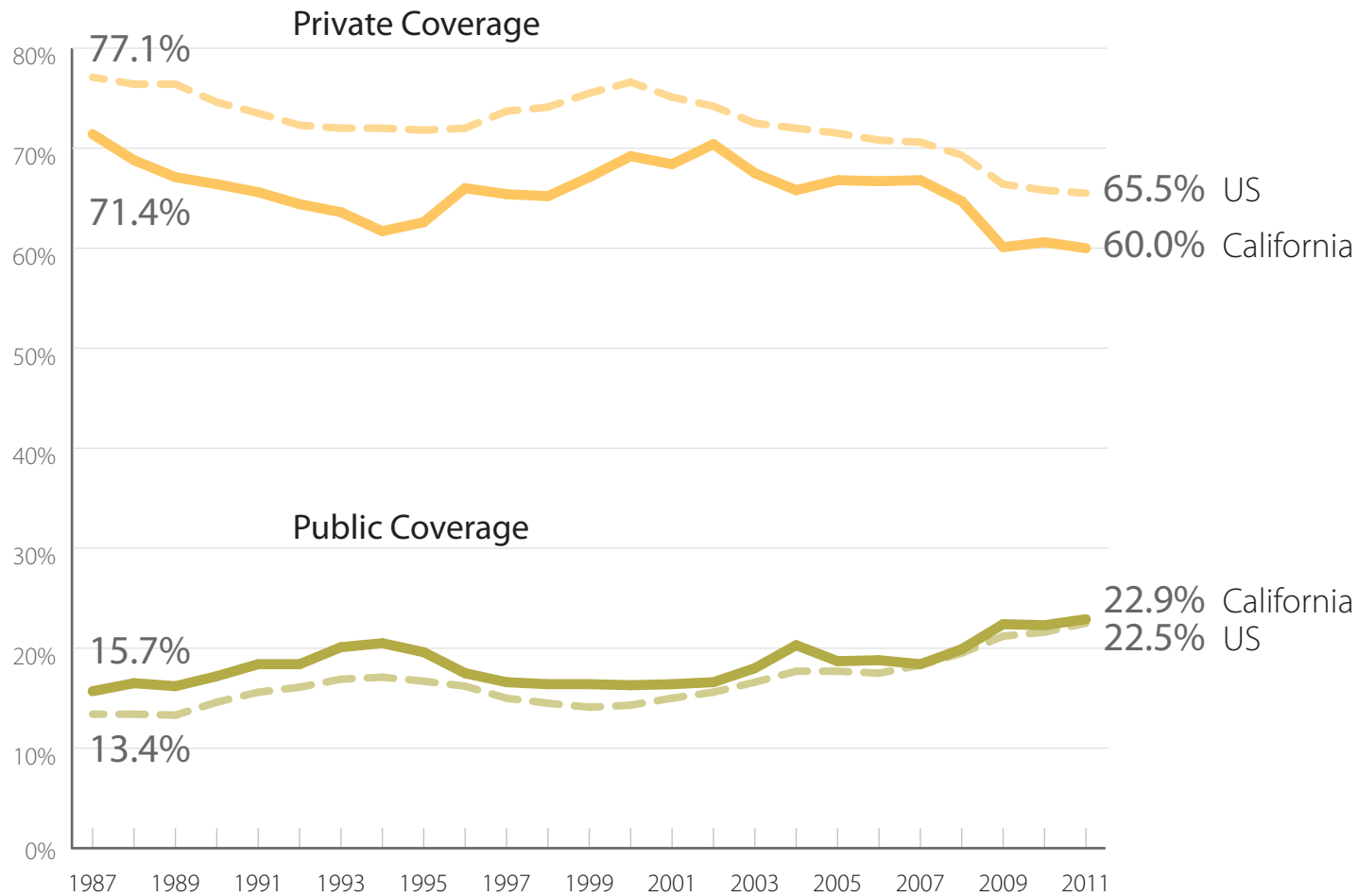
\*All numbers reflect the nonelderly population, under age 65.

Notes: 1987–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1988–2012 March Supplements.

# Private and Public Coverage Trends

California vs. US Residents, 1987 to 2011\*



## 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.

\*All numbers reflect the nonelderly population, under age 65.

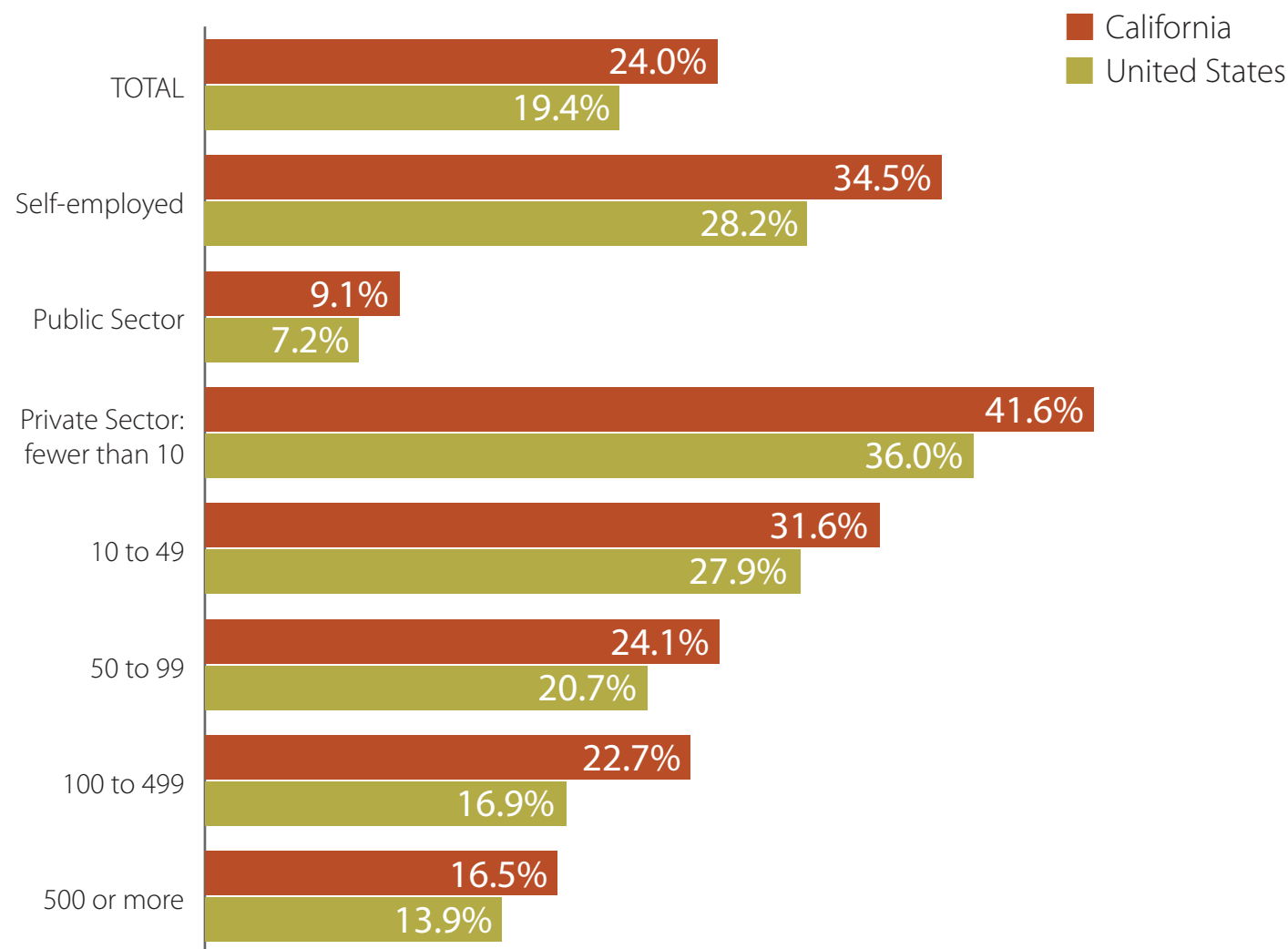
Notes: 1987–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1988–2012 March Supplements.



# Likelihood of Workers Being Uninsured

## by Employer Size and Type, California vs. US Residents, 2011\*



### California's Uninsured

by Employer Size and Type

Employees in businesses of all sizes are more likely to be uninsured in California than in the United States as a whole. In businesses with fewer than ten employees, slightly more than 40% of workers are likely to have no insurance.

\*All numbers reflect the working population, ages 18 to 64.

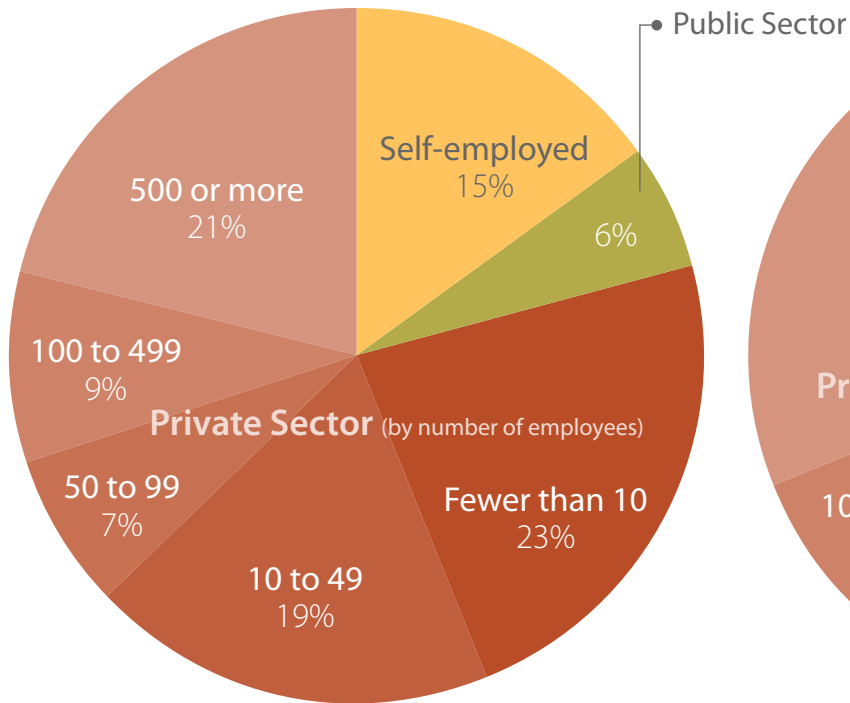
Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Uninsured Workers vs. Total Workers by Employer Size and Type, California Residents\*

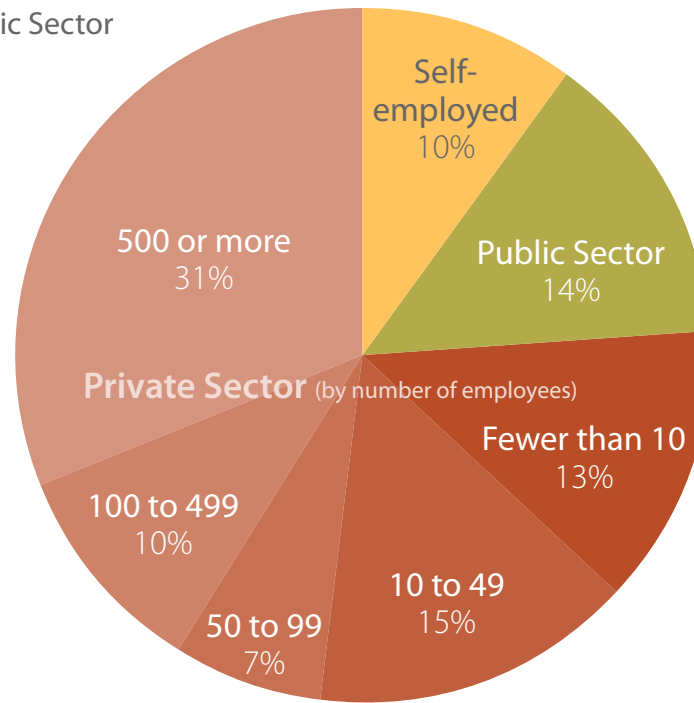
## California's Uninsured by Employer Size and Type

Thirty percent of California's uninsured workers are employed by firms with 100 or more workers. About one in four workers in California is uninsured.

UNINSURED WORKERS  
n=4.1 million



TOTAL WORKERS  
n=17.0 million

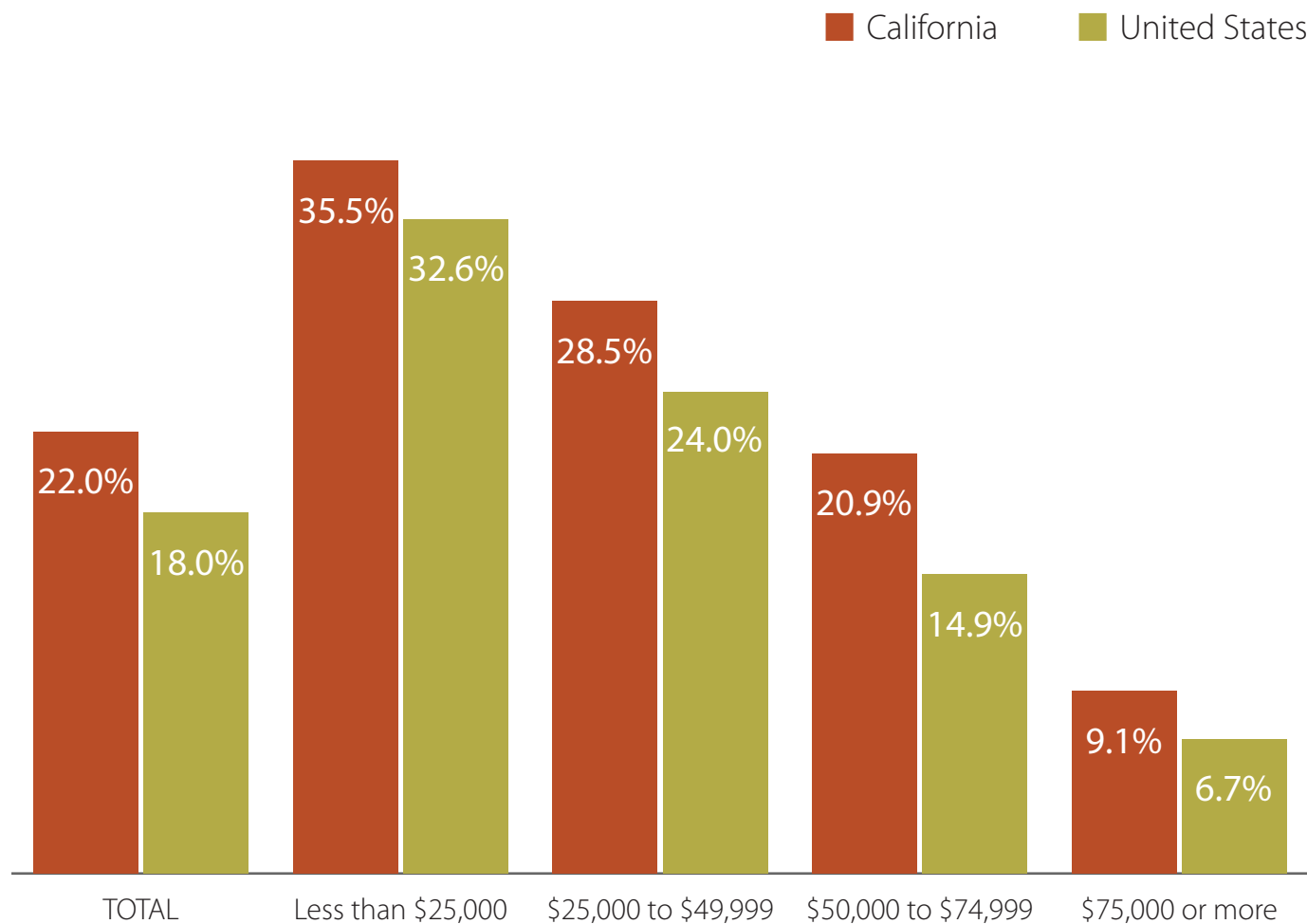


\*All numbers reflect the working population, ages 18 to 64.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Likelihood of Being Uninsured, by Family Income

California vs. US Residents, 2011\*



## California's Uninsured

by Family Income

Californians with annual family incomes below \$25,000 are most likely to be uninsured. The likelihood of being uninsured is greater in California than the United States as a whole for all income levels.

\*All numbers reflect the nonelderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Family Income of the Uninsured

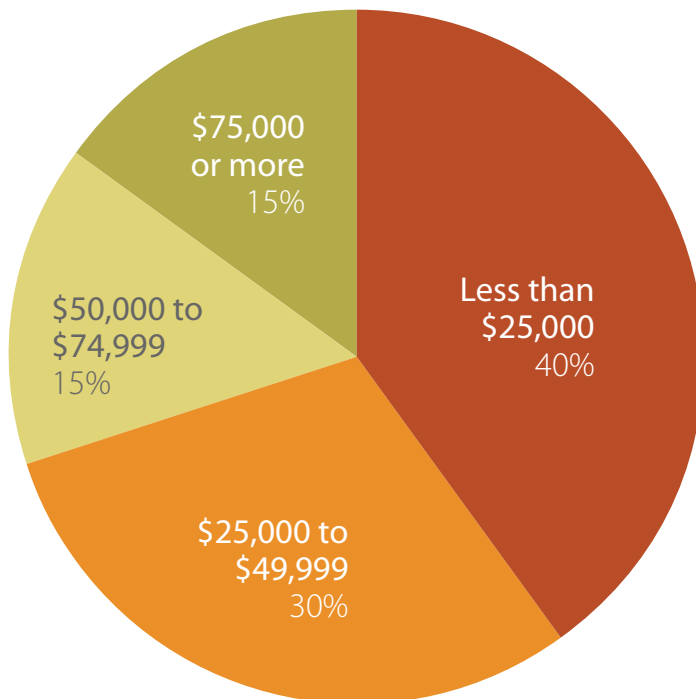
## California vs. US Residents, 2011\*

### California's Uninsured

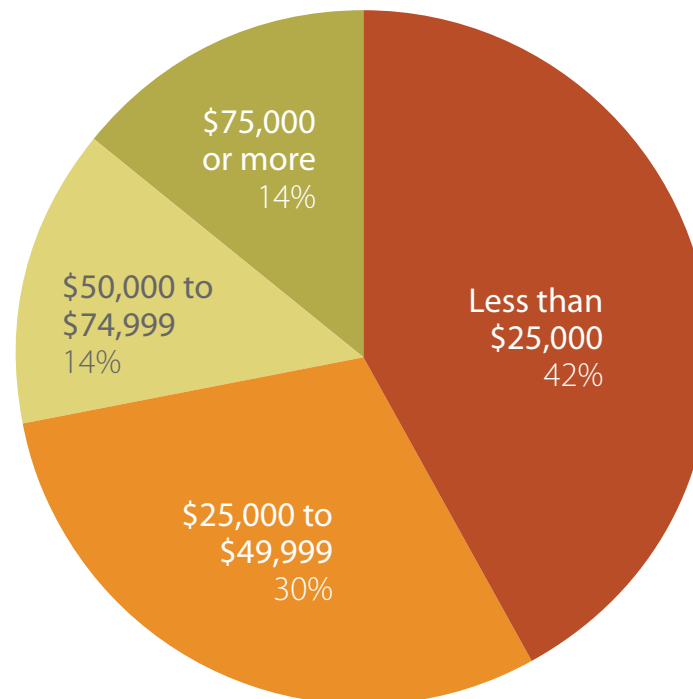
by Family Income

Nearly one-third of the uninsured, in California and the US, have family incomes of \$50,000 or more.

CALIFORNIA



UNITED STATES

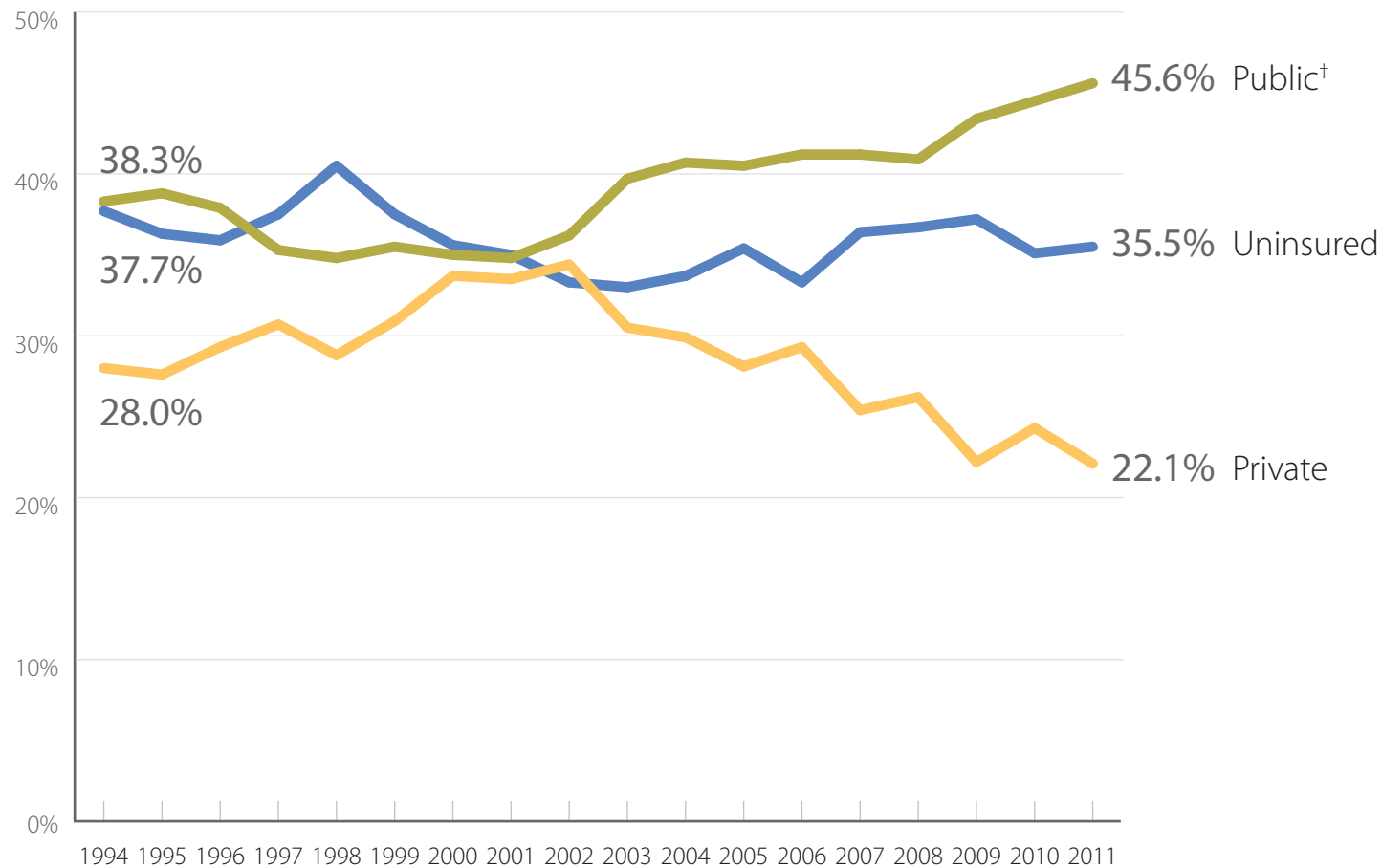


\*All numbers reflect the nonelderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Insurance Coverage Source Trends, by Family Income

Less than \$25,000, California Residents, 1994 to 2011\*



## California's Uninsured

by Family Income

Among Californians with family incomes less than \$25,000, more were likely to be covered by public programs and fewer were likely to be covered by private insurance in 2011 than in 1994.

\*All numbers reflect the nonelderly population, under age 65.

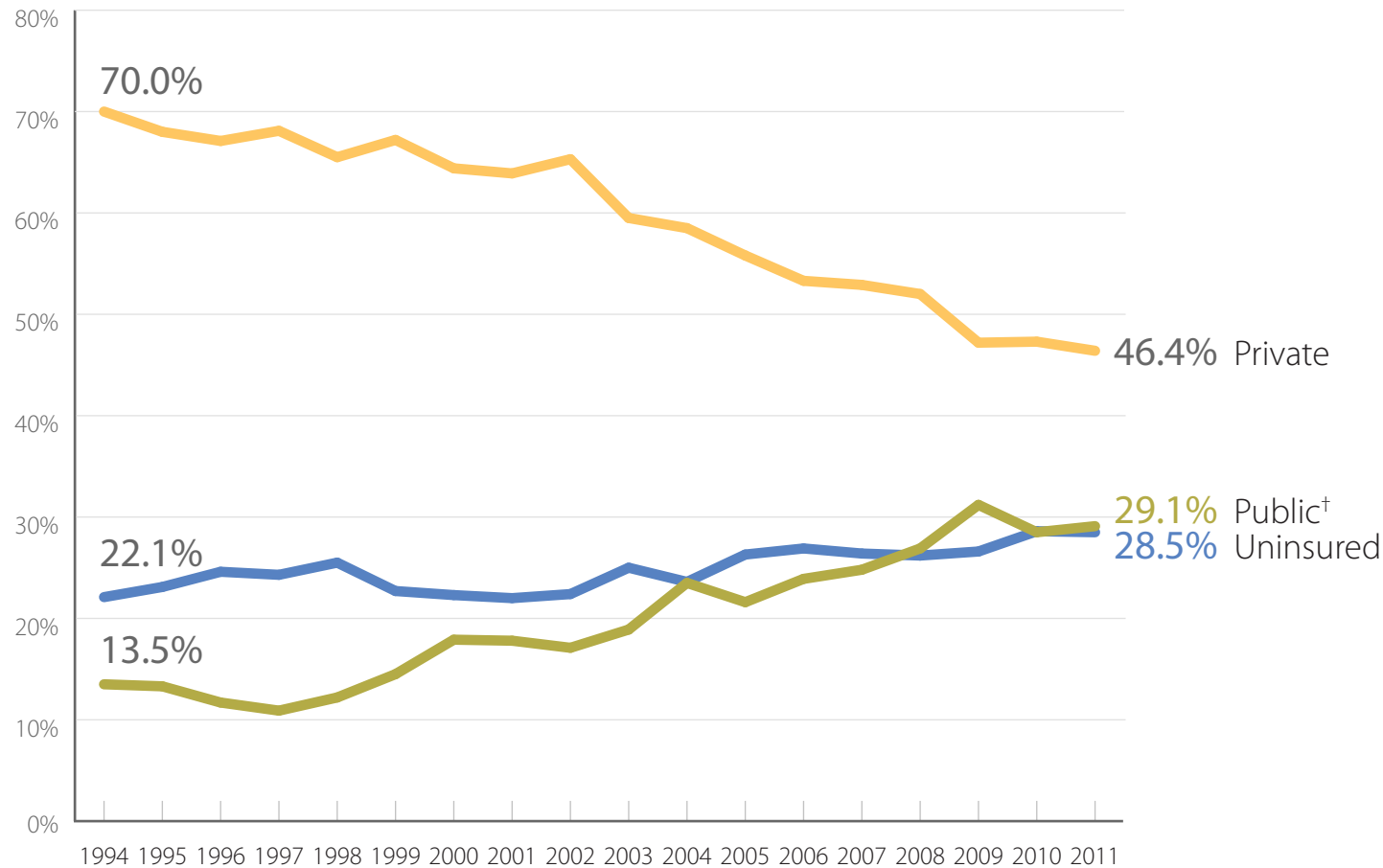
†Includes Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. 1994–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2012 March Supplements.

# Insurance Coverage Source Trends, by Family Income

\$25,000 to \$49,999, California Residents, 1994 to 2011\*



## California's Uninsured

by Family Income

Among Californians with family incomes between \$25,000 and \$49,999, the percentage covered by public programs more than doubled from 1994 to 2011. This group has seen a steep erosion in private coverage during this period.

\*All numbers reflect the nonelderly population, under age 65.

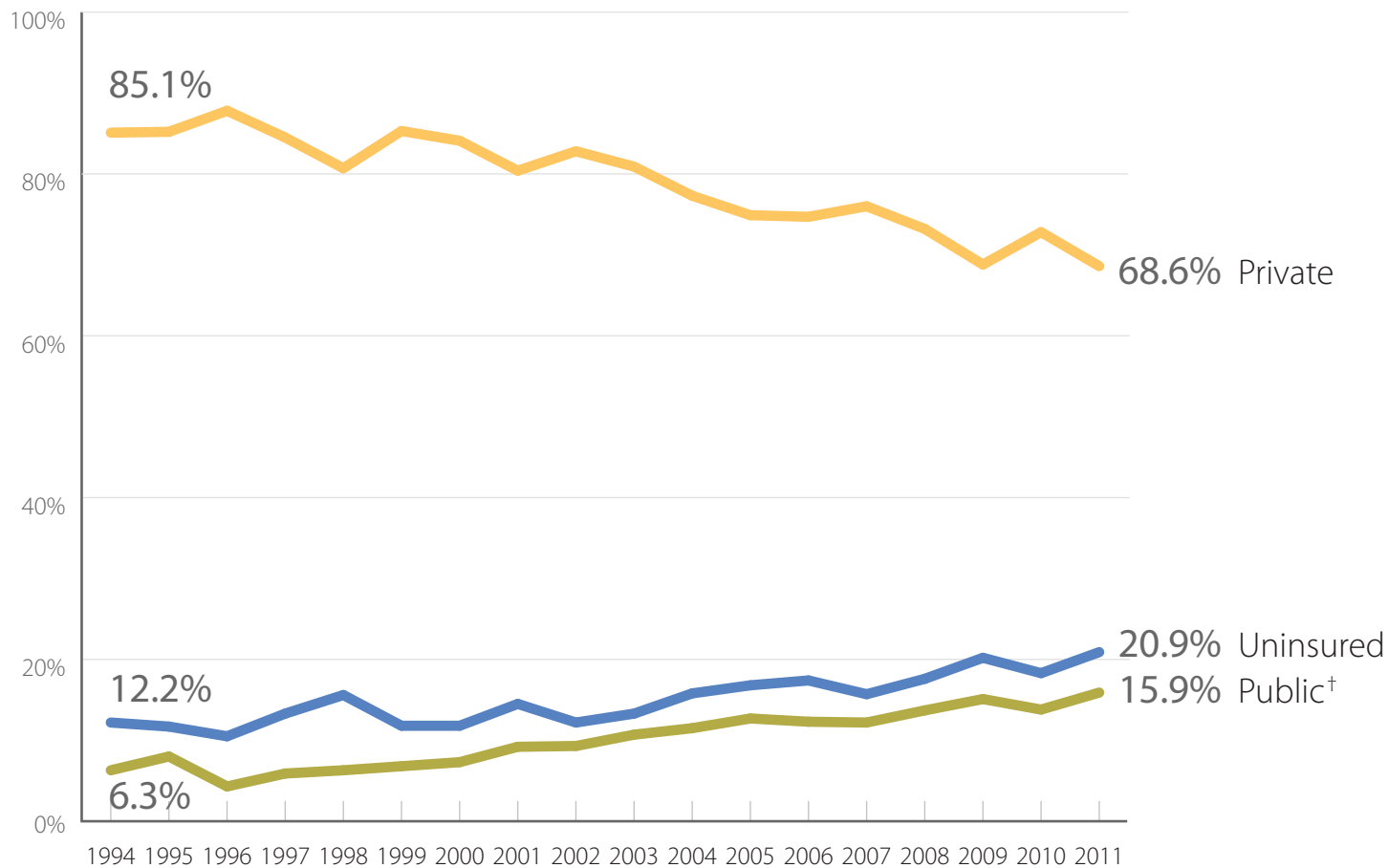
†Includes Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. 1994–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2012 March Supplements.

# Insurance Coverage Source Trends, by Family Income

\$50,000 to \$74,999, California Residents, 1994 to 2011\*



## California's Uninsured

by Family Income

Nearly 16% of Californians with family incomes between \$50,000 and \$74,999 rely on public insurance.

\*All numbers reflect the nonelderly population, under age 65.

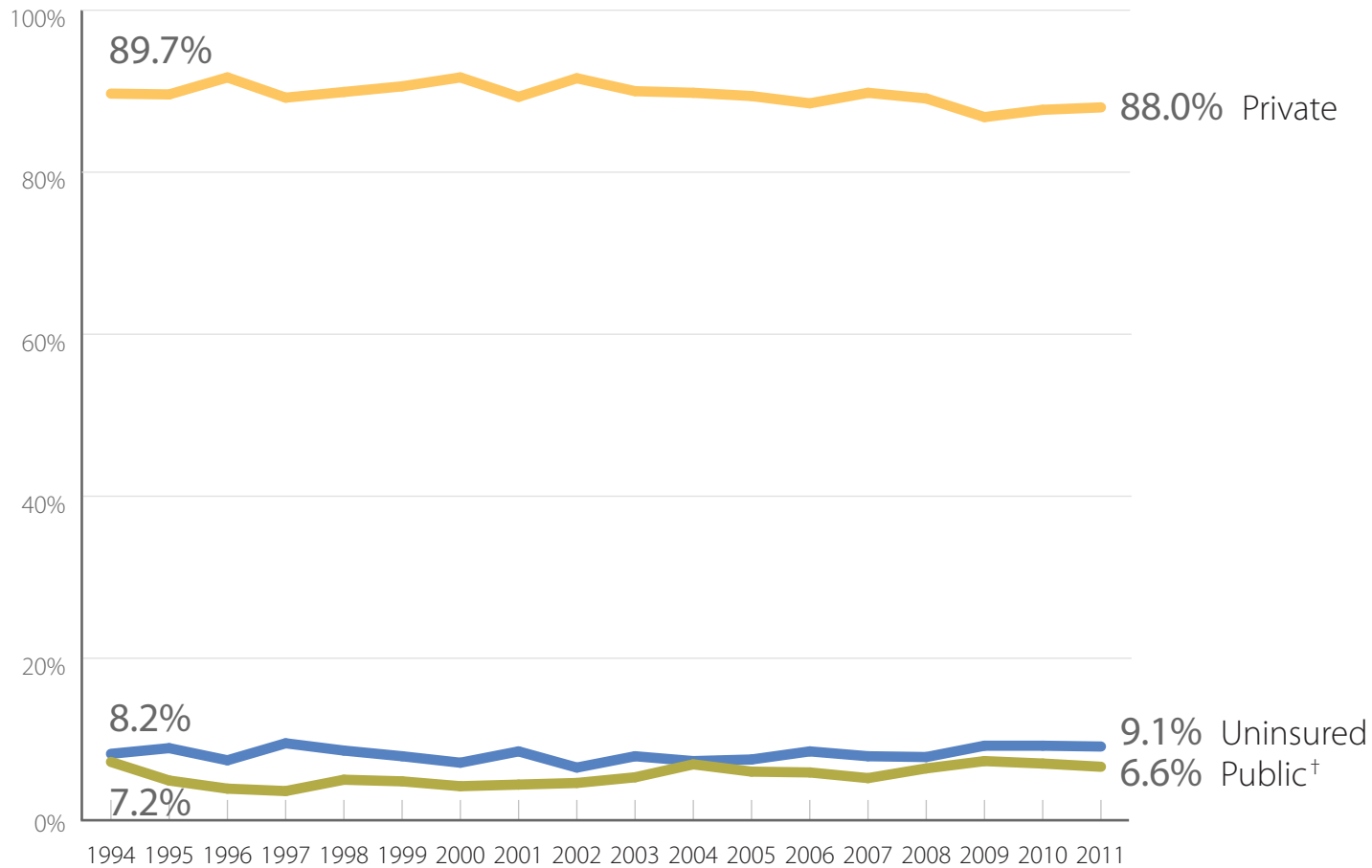
†Includes Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: Details may not add to totals because individuals may receive coverage from more than one source. 1994–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2012 March Supplements.

# Insurance Coverage Source Trends, by Family Income

\$75,000 and Over, California Residents, 1994 to 2011\*



## California's Uninsured

by Family Income

The majority of Californians with family incomes above \$75,000 are covered by private insurance. However, nearly 10% are uninsured.

\*All numbers reflect the nonelderly population, under age 65.

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

Notes: Details may not add to totals because individuals may receive coverage from more than one source. 1994–1998 data are not directly comparable with 1999–2011 data because of a methodological change in the way individuals with coverage were counted.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2012 March Supplements.



# Eligibility for Public Health Insurance Programs

## Uninsured California Residents, 2011

### California's Uninsured

by Age Group

Up to 75% of California's uninsured children are eligible for Medi-Cal and Healthy Families, but for adults, only 12% or less are eligible.

	WITHOUT ADJUSTMENT FOR TIME IN UNITED STATES*		WITH ADJUSTMENT FOR TIME IN UNITED STATES†	
	NUMBER	SHARE OF TOTAL	NUMBER	SHARE OF TOTAL
<b>ADULTS (AGES 19 TO 64)</b>				
<b>Total Uninsured</b>	<b>6,174,443</b>	<b>100%</b>	<b>6,174,443</b>	<b>100%</b>
Eligible for Medi-Cal‡	396,587	6%	741,800	12%
Not Eligible	5,777,856	94%	5,432,643	88%
<b>CHILDREN (AGE 18 AND UNDER)</b>				
<b>Total Uninsured</b>	<b>1,115,500</b>	<b>100%</b>	<b>1,115,500</b>	<b>100%</b>
Eligible for Medi-Cal‡	417,871	37%	448,928	40%
Eligible for Healthy Families‡	354,807	32%	390,763	35%
Not Eligible	342,822	31%	275,809	25%

\*Excludes all noncitizens from eligibility.

†Excludes noncitizens from eligibility if in United States less than five years.

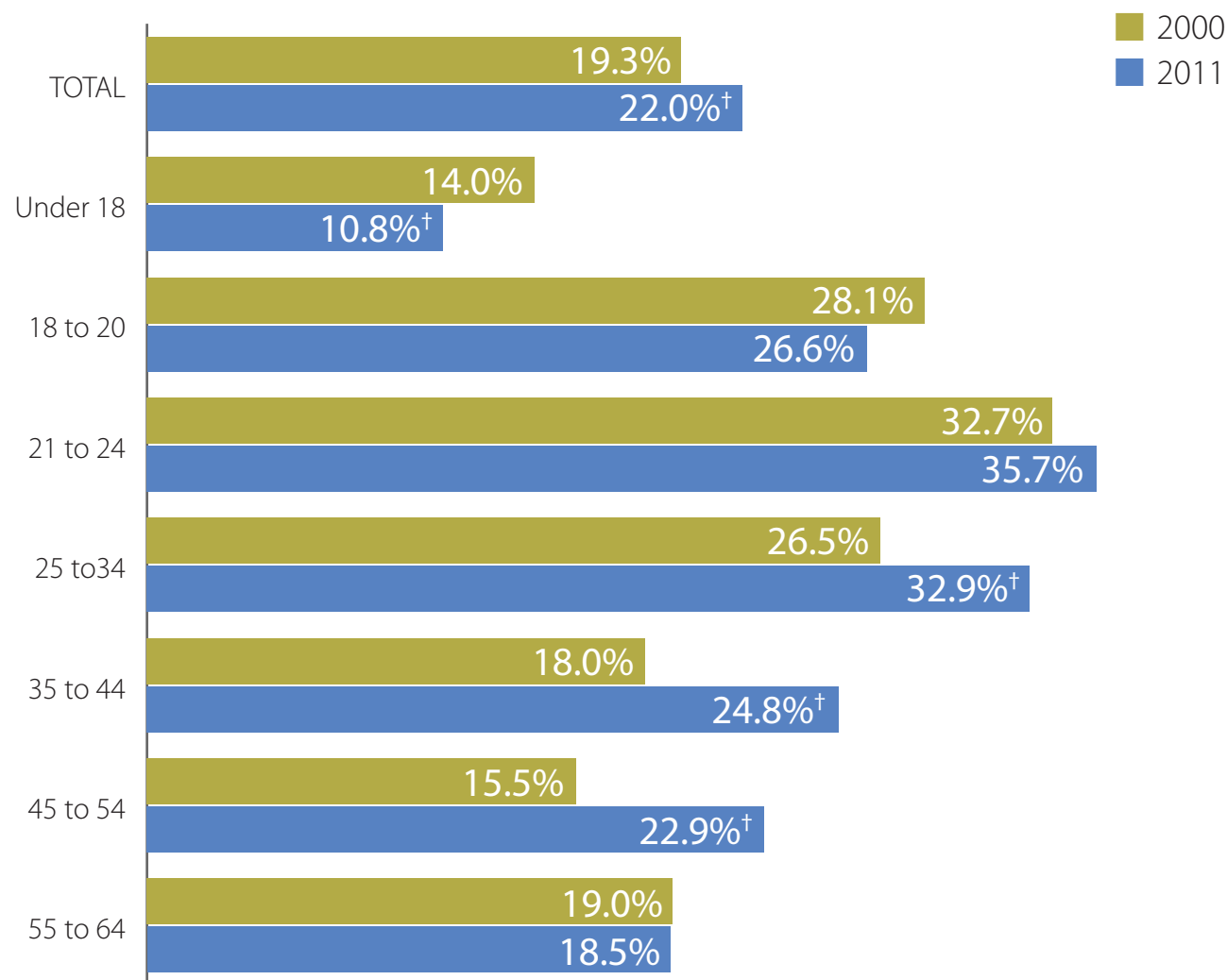
‡CPS collects data on citizenship but not immigration status. The lower number without adjustment underestimates eligible residents because it is restricted to citizens; the higher number with adjustment overestimates eligible residents because it includes all noncitizens who have resided in the US for at least five years (regardless of immigration status).

Notes: 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](http://www.chcf.org). May not add to 100% due to rounding.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Likelihood of Being Uninsured, by Age Group

## California Residents, 2000 and 2011\*



### California's Uninsured

by Age Group

For adults, the likelihood of being uninsured rose between 2000 and 2011, with the groups between ages 25 and 54 experiencing the largest increases. In contrast, those younger than 21 were less likely to be uninsured in 2011 than in 2000.

\*All numbers reflect the nonelderly population, under age 65.

†Estimate for 2011 is statistically different from estimate for 2000 at  $p \leq 0.05$  level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2001 and 2012 March Supplements.

# Age Group of the Uninsured vs. Total Population

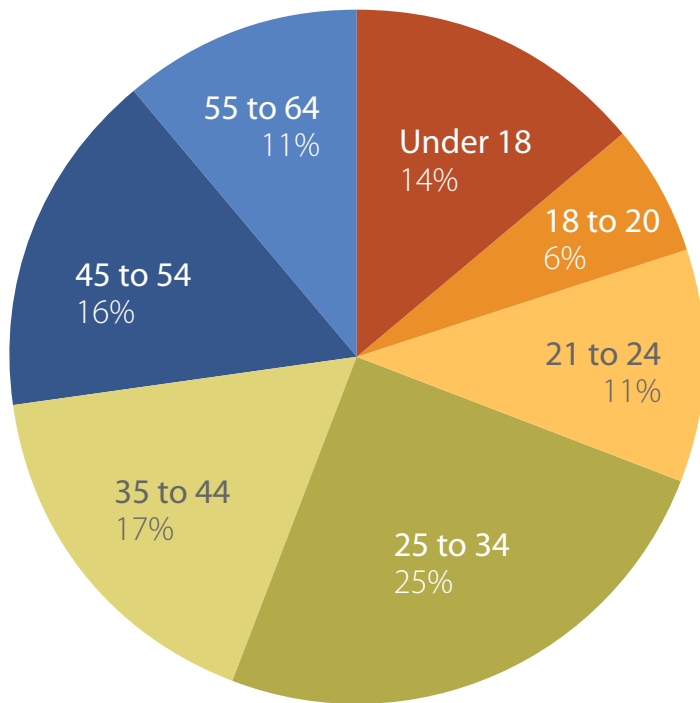
California Residents, 2011\*

## California's Uninsured

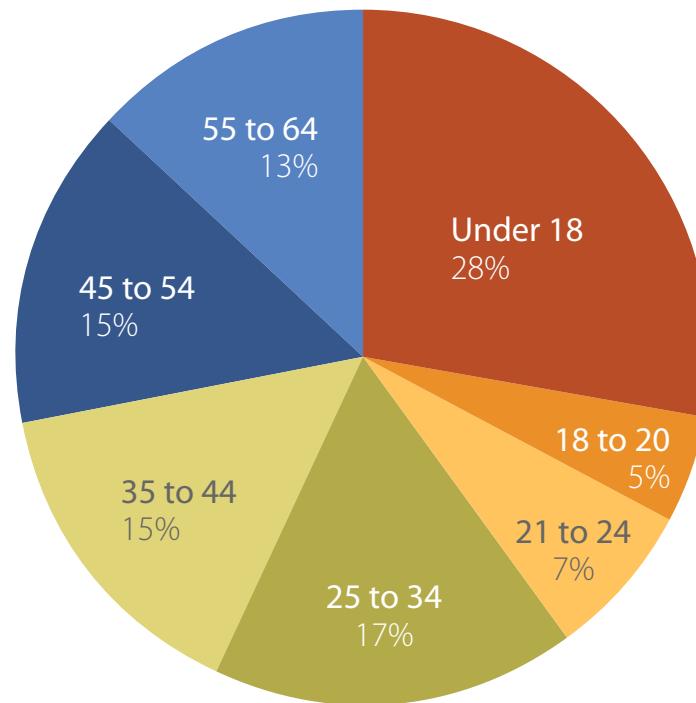
by Age Group

Fourteen percent of California's uninsured are children, but children make up almost 30% of the population. One in four of the uninsured is between the ages of 25 and 34.

UNINSURED



TOTAL POPULATION



\*All numbers reflect the nonelderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

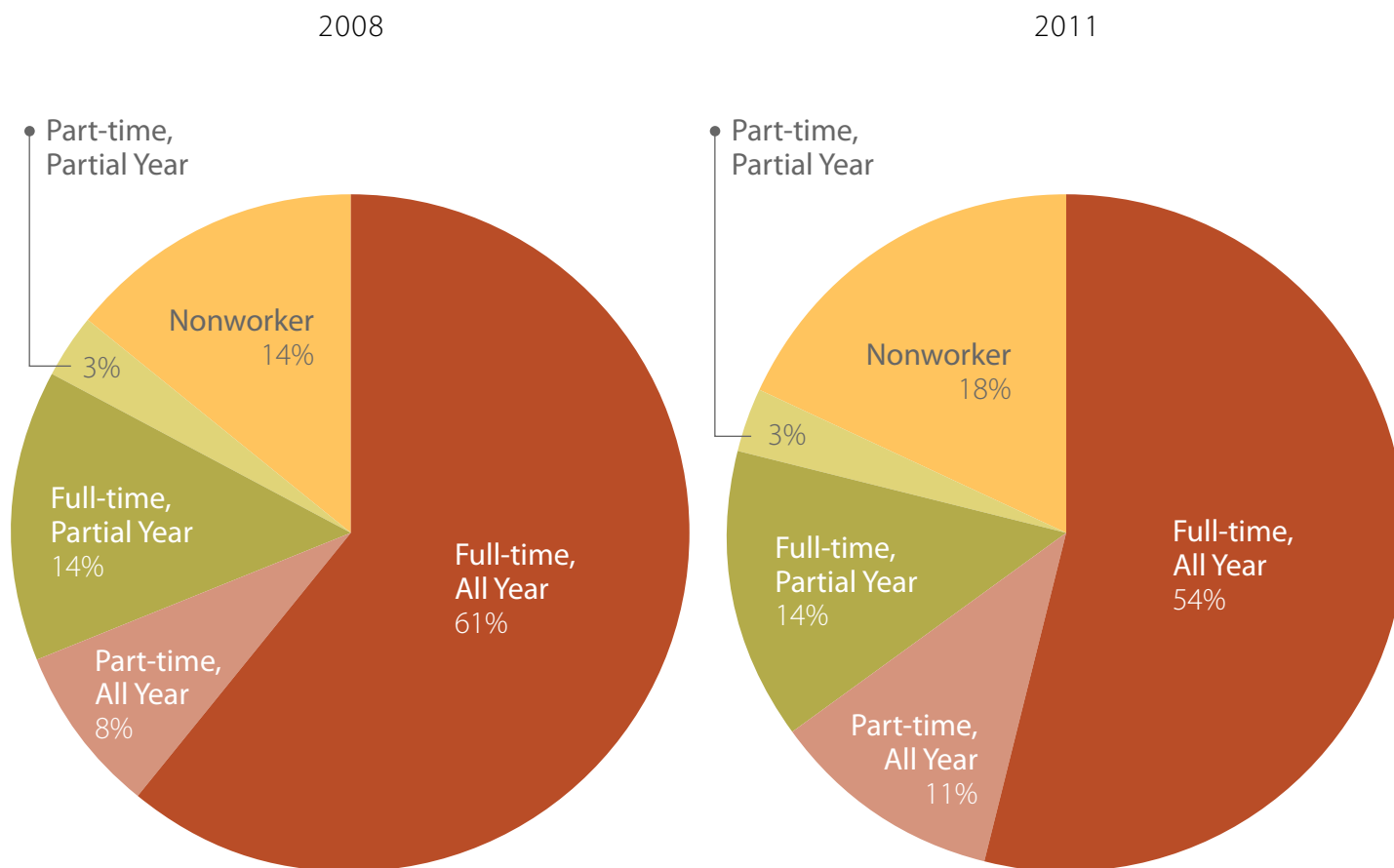
# Uninsured Children,\* by Work Status of Family Head

## California Residents, 2008 and 2011

### California's Uninsured

by Work Status

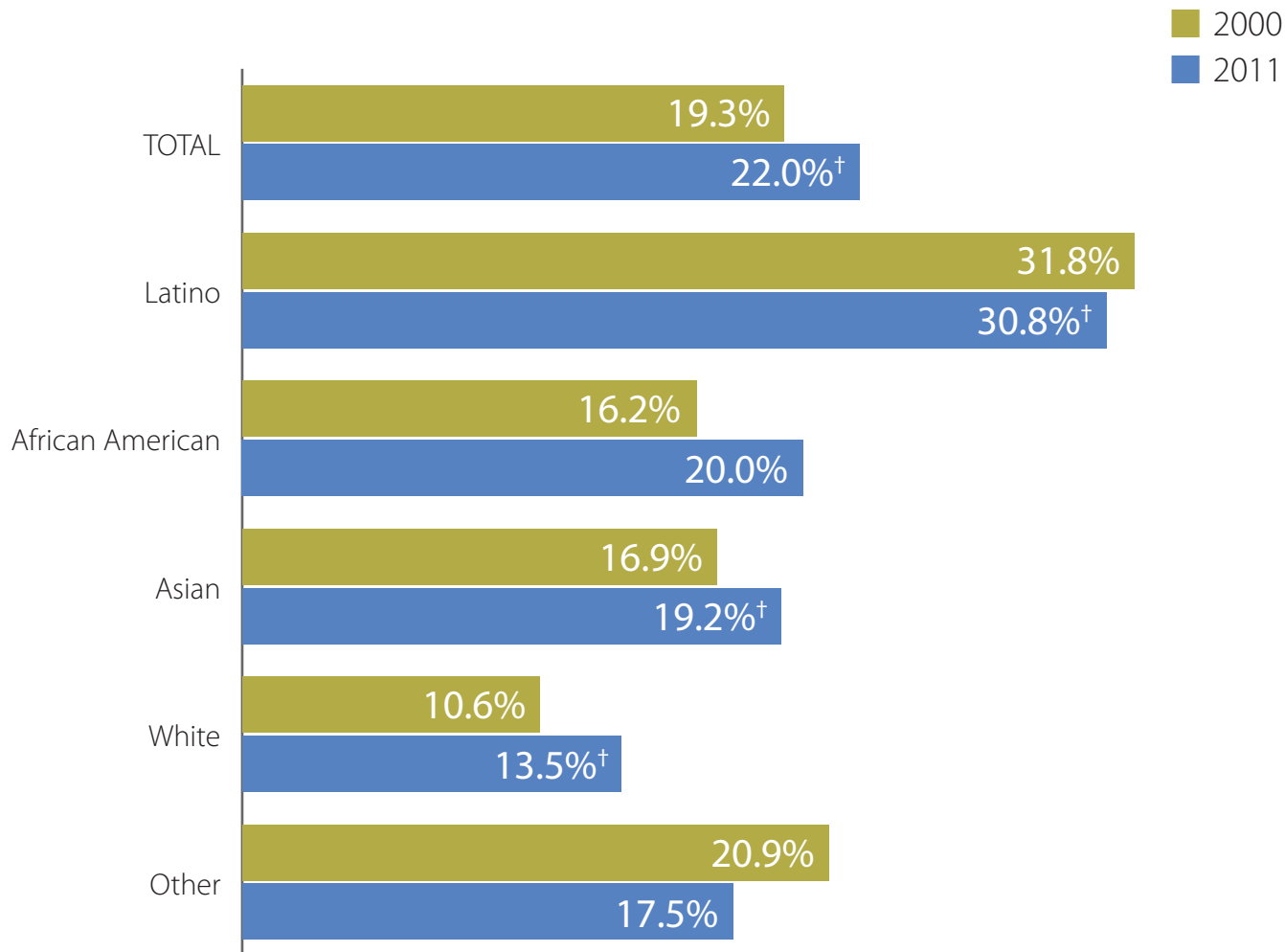
Fifty-four percent of California's uninsured children are in families where the head of household worked full-time during calendar year 2011, down from 61% in 2008.



\*Under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Likelihood of Being Uninsured, by Race/Ethnicity, California Residents, 2000 and 2011\*



Latinos are much more likely to be uninsured than other ethnic groups, and more than twice as likely as Whites. Nearly one in three are uninsured.

\*All numbers reflect the nonelderly population, under age 65.

†Estimate for 2011 is statistically different from estimate for 2000 at  $p \leq 0.05$  level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2001 and 2012 March Supplements.

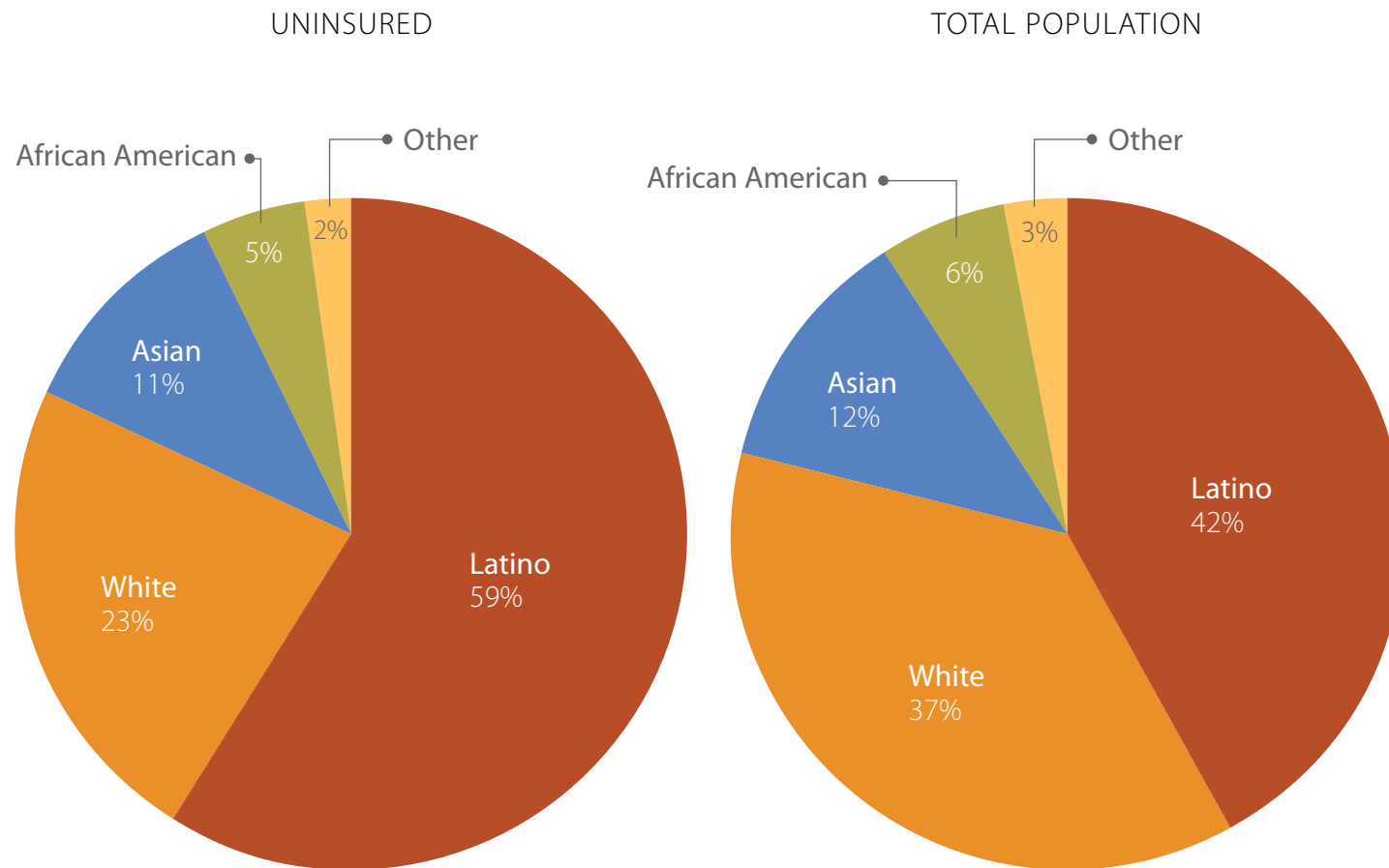
# Race/Ethnicity of the Uninsured vs. Total Population

California Residents, 2011\*

## California's Uninsured

by Race/Ethnicity

In California, Latinos represent 42% of the population but account for nearly 60% of the uninsured.



\*All numbers reflect the nonelderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

# Highest Uninsured Noncitizen Rates by State, 2011\*

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
<b>United States</b>	<b>266.4</b>	<b>7.8%</b>	<b>15.6%</b>	<b>46.0%</b>
Texas	22.8	11.6%	21.7%	61.4%
Florida	15.6	10.1%	20.1%	55.7%
New Jersey	7.4	13.2%	13.2%	46.9%
<b>California</b>	<b>33.2</b>	<b>14.9%</b>	<b>17.7%</b>	<b>46.4%</b>
Nevada	2.3	10.7%	23.6%	46.3%
Maryland	5.0	10.9%	12.8%	39.7%
New York	16.7	11.3%	11.4%	33.1%

## 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 the nonelderly population, under age 65. Includes only states with at least 10% of the population as noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2012 March Supplement.

## About the Author

Paul Fronstin, Director, Health Education and Research Program  
Employee Benefit Research Institute

## About the Data

In September 2011, the Census Bureau announced a revision to the CPS that affects the historical time series. The calendar year coverage estimates for 1999 to 2009 were revised as a result of enhancements to the editing process. As a result of the change, the number of persons with employment-based coverage as a dependent increased by 1.4 million, and the likelihood of having employment-based coverage increased by 0.5%. There was a corresponding decline in the uninsured estimates. The data in this report from 2000 to 2010 are based on the corrected historical data and may not match data published in previous versions. Data prior to 2000 have not been revised.

### FOR MORE INFORMATION



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HEALTHCARE  
FOUNDATION**

510.238.1040  
[www.chcf.org](http://www.chcf.org)

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