

Residents without Health Insurance

It is estimated that nearly 1 in 10 Contra Costa residents age 18-64 years old do not have health insurance.



Table 3. Percent of residents age 18-64 years old that do not have health insurance 2001-2002

Places	% Uninsured
Contra Costa	9.3%
Bay Area Counties	13.9%
California	22.8%
Population Groups*	% Uninsured
Latino	30.7%
African American	15.0%
Asian	11.6%
White	7.8%
Bay Area Counties	13.9%

* Due to small number of survey responses, these race/ethnic estimates combine data from the nine Bay Area Counties: Alameda, Contra Costa, Marin, Napa, Santa Clara, San Francisco, San Mateo, Solano and Sonoma. Even after combining data from the nine Bay Area counties, we were unable to calculate Bay Area estimates for other race/ethnic groups, including Native Americans/Alaska Natives and Native Hawaiian/other Pacific Islanders.

Nearly **10%** of Contra Costa adults age **18-64 years lack health insurance**. This represents approximately **43,000 residents**. In comparison, nearly a quarter of California adults age 18-64 years do not have health insurance.

People of Color have the greatest risk of being uninsured

Among Bay Area residents age 18-64 years, **Hispanic/Latinos** and **African Americans** are **2 to 3 times more likely than Whites to be without health insurance**. National studies also find that Hispanic/Latinos and African Americans are more likely to be uninsured.

People with low incomes are much more likely to be uninsured

In a national survey of non-elderly Americans, more than half of those with incomes below the federal poverty level (60.9%) and between poverty and twice the poverty level (53.5%) were uninsured.

Many low-income working families without job-based health insurance earn too much to be eligible for government subsidized insurance programs like Medi-Cal or Healthy Families.

Research shows that people without health insurance are much more likely to be sicker and die earlier than those who have insurance. Children and families without health insurance put off visits to the doctor, and as a result tend to be sicker when they finally seek care. Without the care of a regular physician, families are more likely to go to the emergency room for treatment.

Data Sources and Methods

The estimates in this report were calculated using data from the California Health Interview Survey and scientifically derived multipliers from the California Health Care Foundation. These multipliers allowed us modify the CHIS estimates in order to provide more accurate high-end estimates for each group.

The California Health Interview Survey's AskCHIS data query system, copyright (c) 2003 the Regents of the University of California, all rights reserved, provided the foundation for calculating the estimates in this report. Data from the California Health Interview survey are available online at <http://www.chis.ucla.edu/>

(Note: The AskCHIS data are generated from a telephone survey that asks questions to a randomly selected group of adults in Contra Costa and other counties in California. Since these statistics are estimates, we do not recommend using them for evaluation purposes.)

Studies have found that health insurance levels from the California Health Interview Survey are under reported and that there are wider gaps between the estimates for certain groups, such as African Americans. To account for this, we used the California Health Care Foundation's multipliers to obtain more accurate high-end estimates for each group. There was no multiplier specific to Asians, so we used the 'other' multiplier for this group. We were unable to calculate confidence intervals or statistical significance for these estimates. For more information please see the California HealthCare Foundation's California's Uninsured and Medi-Cal Populations: A Policy Guide to the Estimates at <http://www.chcf.org>.

National comparisons from Families USA. One in three: Non-elderly Americans without health insurance, 2002-2003. Available online at <http://www.familiesusa.org>.

Information about eligibility for government subsidized health insurance programs from Contra Costa County Children and Families Policy Forum. Contra Costa County Children's Report Care: Health Insurance, 2003. Available online at <http://www.cocoschools.org/about/reptcard.html>.