Residents without Health Insurance

Latinos are most likely to be without health insurance.

Almost 15% of Contra Costa residents between 0 and 64 years of age (132,000) are without insurance for all or part of the year. In comparison one-fifth (20.2%) of California residents under 65 do not have health insurance.

- Over 130,000 residents, or nearly 15% of the population, have no insurance.
- 85% of the uninsured are between 18 and 64 years of age.

Table 1. Residents 0–64 years old without health insurance 2005

<table>
<thead>
<tr>
<th></th>
<th>Cases</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contra Costa</td>
<td>132,000</td>
<td>14.7%</td>
</tr>
<tr>
<td>Greater Bay Area</td>
<td>896,000</td>
<td>14.5%</td>
</tr>
<tr>
<td>California</td>
<td>6,530,000</td>
<td>*20.2%</td>
</tr>
</tbody>
</table>

These percentages are crude rates unadjusted for age.
* Significantly higher percentage compared to the county.

Adults between the ages of 18 and 64 make up the majority (85%, 111,000) of the uninsured in Contra Costa. The lack of public coverage options and declining employment-based insurance account for the greater proportion of adults who are uninsured compared to children. At least 21,000 of the county’s children 0-17 years (8%) are without insurance for some or all of the year.

People with low incomes are more likely to be uninsured.

In Contra Costa, 43% of residents with incomes less than 200% the federal poverty level (FPL) are uninsured. In 2005, 200% of the FPL was $19,140 per year for one person, and $32,180 for a family of 3. Many low-income families cannot afford job-based insurance yet earn too much to be eligible for government subsidized
insurance programs like Medi-Cal or Healthy Families.

The rates of uninsurance among men and women in Contra Costa are similar (13.9% vs. 15.4% respectively).

Editor’s note: Further analysis of Contra Costa’s uninsured is not possible due to small numbers, so we look to the Greater Bay Area to learn more about the uninsured in our area. The Greater Bay Area includes: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma.

Latinos have the highest rate of uninsurance among all race groups. Among Greater Bay Area residents, Latinos are more likely to be without health insurance than any other race group and the region overall. Whites are least likely to be without insurance. The majority of uninsured residents in the Greater Bay Area are Latino (391,000), followed by Whites (247,000), Asians (167,000), and African Americans (69,000).

Residents 0–64 years old without health insurance by Race/Ethnicity

Table 2. Greater Bay Area 2005

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Cases</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latino</td>
<td>391,000</td>
<td>*27.9%</td>
</tr>
<tr>
<td>White</td>
<td>247,000</td>
<td>**8.6%</td>
</tr>
<tr>
<td>Asian</td>
<td>167,000</td>
<td>12.9%</td>
</tr>
<tr>
<td>African American</td>
<td>69,000</td>
<td>17.6%</td>
</tr>
<tr>
<td>Greater Bay Area</td>
<td>896,000</td>
<td>14.5%</td>
</tr>
</tbody>
</table>

These percentages are crude rates unadjusted for age.
[*] Significantly higher percentage compared to the county.
[**] Significantly percentage.
In the U.S., African Americans also have high rates of uninsurance. Almost a fifth (19%) of African Americans are uninsured which is above the national average of 15% and well above the percentage of Whites (10%).

**Men are more uninsured at the state level** Similar to Contra Costa, the rates of uninsurance among men and women for the Greater Bay Area are virtually the same (15.6% vs. 13.4% respectively). For California overall, however, men are significantly more likely than women to be without insurance (21.7% vs. 18.8% respectively) – in other words, women are more likely to be insured than men. This may be because some programs offer specific coverage for current and expectant mothers, and because women in general are poorer than men and thus qualify for public insurance.

**No insurance leads to poor health** Despite being in worse health than people with coverage, the uninsured use fewer services and face higher out-of-pocket spending than their insured counterparts. Families without health insurance put off visits to the doctor, and as a result tend to be sicker when they finally seek care. Overall, the uninsured are more likely to die earlier than people who have insurance.

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**Data Sources: Health Insurance**


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**Tables**

Tables 1-2: Local data about health insurance from the California Health Interview Survey’s AskCHIS data query system, copyright© 2005 the Regents of the University of California, all rights reserved, available online at: http://www.chis.ucla.edu/. Data analysis performed March 8, 2007. Greater Bay Area includes the counties of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma.

In Table 2, data for the following race/ethnicity groups was excluded due to small numbers: American Indian/Alaska Natives, Native Hawaiian/ Pacific Islanders, and Two or More Races. Due to unstable estimates, percentages could not be calculated for these groups. These groups were included in Table 1 and estimates for men and women.

Ask CHIS data are generated from a telephone survey that asks questions to a randomly selected group of residents in Contra Costa and other counties in California. Responses are then weighted to represent the county, region, and state as whole.