



Center for Latin American, Caribbean & Latino Studies

# Health Insurance Patterns Among Latinos in Comparative Perspective 2004 — 2007

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## 1. Overview

This report examines the rates at which the four major racial/ethnic groups in the United States – Latinos, non-Hispanic Whites, non-Hispanic Blacks and Asians – lacked health insurance from 2004-2006 in the U.S. overall and in the ten states with the largest Latino populations: California, Texas, Florida, New York, Illinois, Arizona, New Jersey, Colorado, New Mexico and Georgia. It will compare the rates at which men and women and adults of different age categories lack insurance compared to other groups, and in doing so briefly highlight some of the changes which have occurred over time. Finally, it examines the relationship between the lack of health insurance and four socio-economic and demographic variables: employment, income, education and nativity.<sup>1</sup>

## 2. Lack of insurance trends by socio-demographic characteristics

### 2.1 Race/Ethnic Characteristics

In both 2001 and 2007, Latino adults in the U.S. were uninsured at rates which were extraordinarily higher than the other race/ethnic groups. In 2001, adults aged 18 - 64 in the U.S. were uninsured at a rate of about 18%. The rate at which Latino adults were uninsured in 2007 was more than double the national average at 42%. They were followed by non-Hispanic Blacks at 23%, Asians at 18% and non-Hispanic Whites at 14%. (See table 1).

Table 1  
Uninsured Adults Ages 18-64 by Race/Ethnicity  
(in percentages) 2001 - 2007

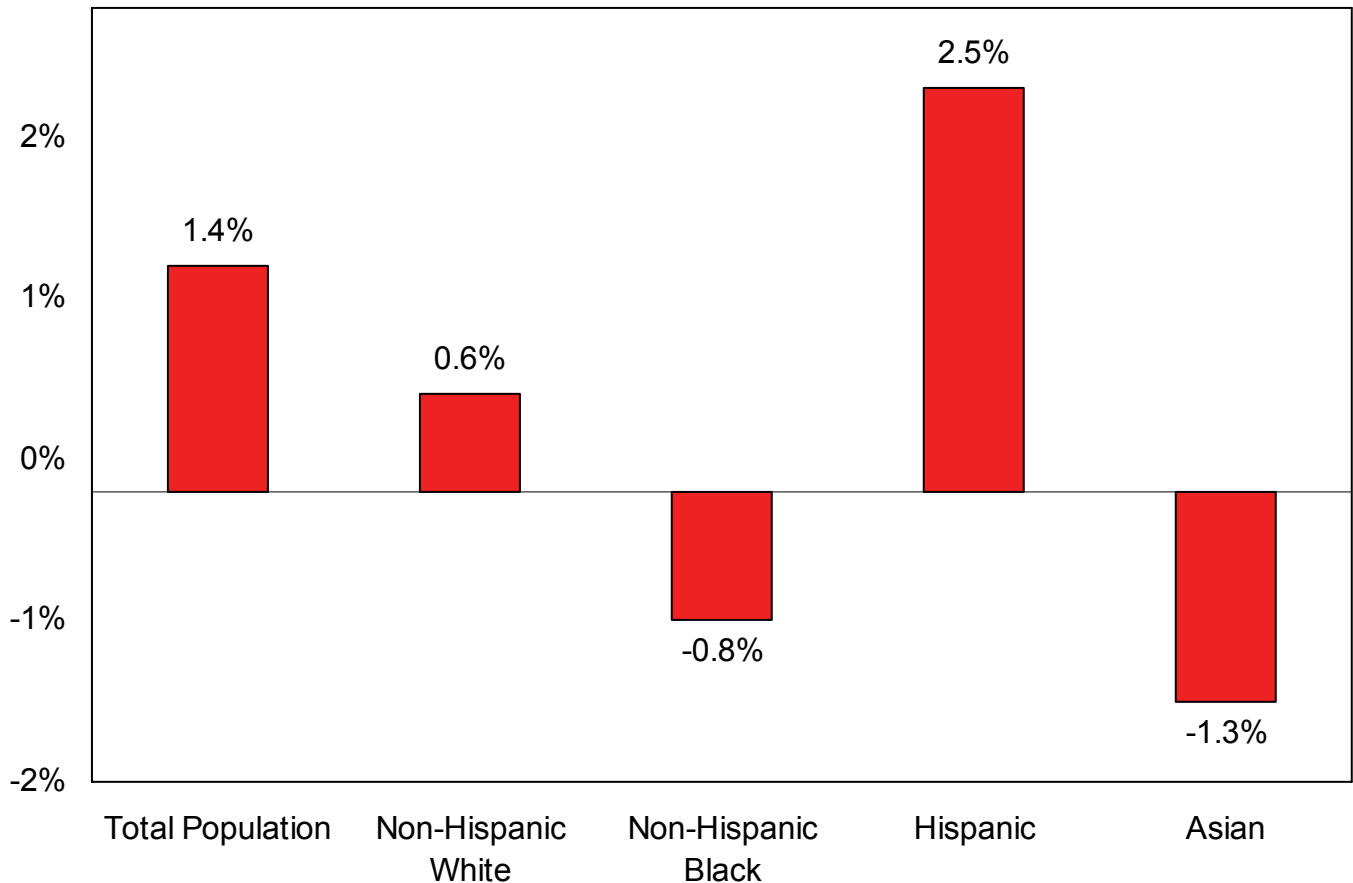
	2001	2007
Total Population	18.3	19.7
Non-Hispanic White	13.7	14.3
Non-Hispanic Black	23.3	22.5
Hispanic	39.8	42.3
Asian	19.2	17.9

<sup>1</sup> Throughout the report, the terms 'Latino' and 'Hispanic' are used synonymously to refer to people with ethnic or national ties to countries of South America and the Caribbean who currently live in the United States. I prefer the term 'Latino' and use it in expository parts of the paper. I use 'Hispanic' only in tables and charts which contain data obtained from the census or other large-scale surveys since this is the term used to obtain data in those surveys. Finally, the terms 'White' and 'Black' used periodically throughout to facilitate comprehension should always be understood to mean 'non-Hispanic/Latino White' and 'non-Hispanic/Latino Black' respectively.

The "lack of insurance data" in this report were derived from Health Statistics Data obtained by the Center for Disease Control from 2004 to 2006. In September 2008 these data became available by race, age and ethnicity/race on a state by state basis. They may be obtained if a request is accompanied by a proposal for a particular project. Lack of insurance statistics are available on the CDC website for regions (such as the Northeast) and nationally for the year 2007. The rates discussed here represent the rate at which individuals of a particular group responded that they did not have health insurance divided by the total number of people in that group who answered the question.

In 2007 the overall rate of uninsured adults in the U.S. had increased slightly by 1.4% from 2001. This rise was also observed for Latinos for whom the rate of uninsured persons increased by 2.5% which was greater than any other group. The rate at which non-Hispanic Whites lacked insurance also increased .6%. Non-Hispanic Blacks saw a decrease in the rate of uninsured individuals (-.08%) and lack of insurance rates for Asians decreased by 1.3%. (See figure 1).

Figure 1  
Percent Change in Health Insurance Coverage by Race/Ethnicity Among Adults  
2001-2007



Latinos are not insured at rates which were considerably higher than other race/ethnic groups in the ten states with the largest Latino populations as indicated in Table 2 below.

Table 2  
 Uninsured Adults Ages 18 - 64 by Race/Ethnicity in the Ten States  
 With the Largest Latino Populations, 2004 - 2006  
 (in percentages)

	Total Population	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians
California	20.1	9.7	12.3	34.4	11.9
Texas	30.8	16.8	29.3	55.7	17.1
Florida	25.2	17.9	26.5	43.8	19.6
New York	16.4	10.6	16.5	32.7	18.5
Illinois	17.1	10.3	24.6	41.7	12.2
Arizona	23.4	13.6	16.3	46.1	17.4
New Jersey	17.0	8.9	16.7	44.5	12.6
Colorado	18.6	12.8	17.3	42.5	*
New Mexico	25.7	15.7	23.5	35.2	*
Georgia	18.6	14.9	23.3	30.4	11.1

Note: \* indicates insufficient data.

Thus, Latinos lack health insurance at rates which are double the national average. In the ten most Latino-populous U.S. states, Hispanics lacked insurance at rates which are one and a half to two times the rate at which the next most uninsured group (non-Hispanic Blacks) lacked health insurance in 2004-2006. Non-Hispanic Whites and Asians had the lowest rates of uninsured adults both nationally and in the ten states examined. In most cases those who lack insurance in these two latter groups hover around 10%. In all states examined, what is most conspicuous is the disparity in the rate at which Latino adults are uninsured compared with the other major race/ethnic groups.

2.2 Age

Nationally, young adults have been uninsured at higher rates than older adults. (See figure 2). This pattern is also evident within each of the race/ethnic groups examined here. That is, for non-Hispanic Whites, non-Hispanic Blacks, Latinos, and Asians, younger adults lack insurance to a greater degree than older adults. Additionally, in every age category Latinos had higher rates of non-insured persons than found among the other race/ethnic groups. (See table 3).

Figure 2  
 Uninsured by Age Group, Total Population of U.S. 2004 - 2006  
 (in percentages)

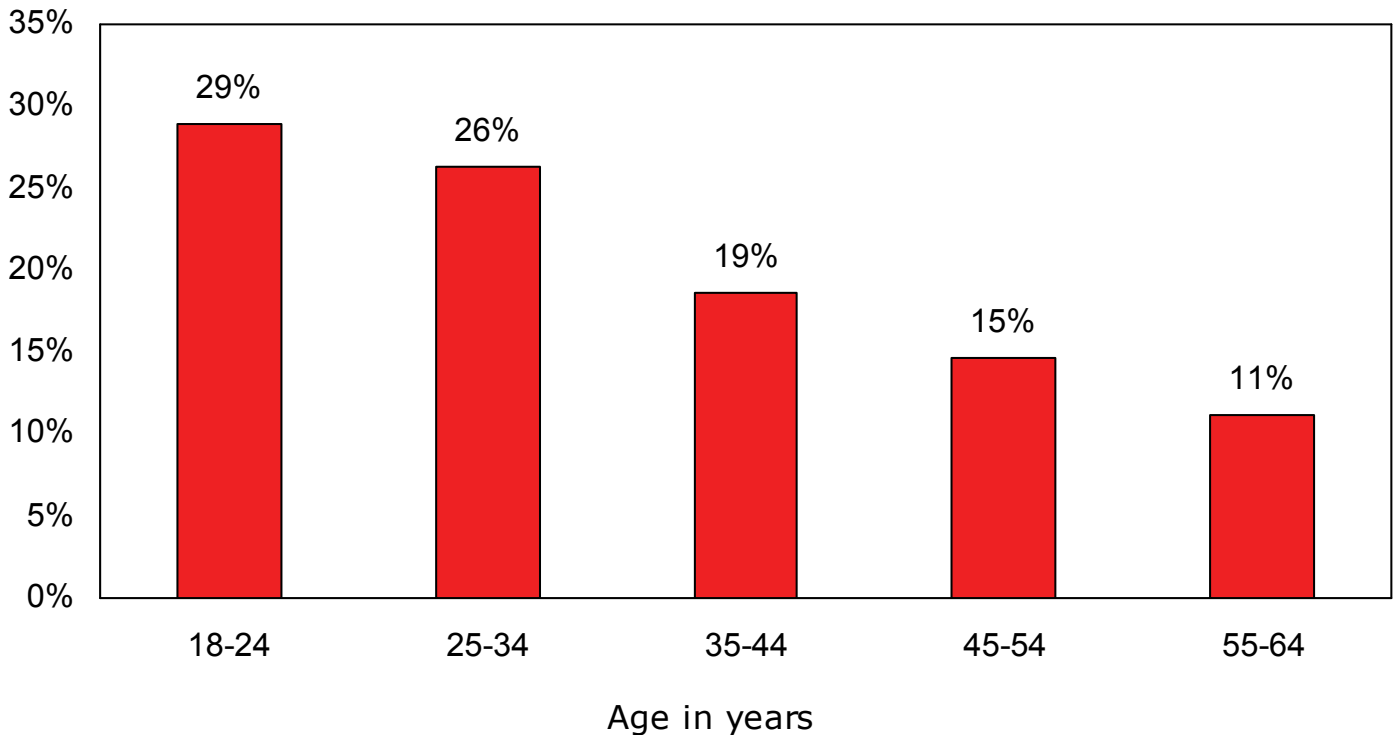


Table 3  
Uninsured Adults by Age Category and Race/Ethnicity, 2004 - 2006  
(in percentages)

	Total Population	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanics	Asians
Ages 18-24	29.8	25.2	31.3	51.5	25.3
Ages 25-44	18.0	14.0	22.2	35.2	13.0
Ages 45-64	12.3	10.1	19.1	27.2	10.5

Table 4 indicates that in each state with the largest Latino populations, Latinos in nearly every age category had significantly higher rates of uninsured adults than the other race/ethnic groups.

Table 4  
Uninsured Adults by Age Category, Race/Ethnicity, and State 2004 - 2006  
(in percentages)

Age Category	Total Population			Non-Hispanic Whites			Non-Hispanic Blacks		
	18-24	25-44	45-64	18-24	25-44	45-64	18-24	25-44	45-64
California	30.4	21.2	14.2	17.5	10.0	7.4	*	*	15.1
Texas	45.6	32.4	21.5	26.5	17.2	13.3	44.7	27.7	23.7
Florida	43.4	26.6	17.2	34.9	18.8	12.5	38.4	25.7	21.4
New York	27.8	18.2	9.7	23.3	11.2	6.1	22.7	16.3	14.3
Illinois	31.3	17.1	11.1	20.8	9.9	7.3	33.2	20.9	25.2
Arizona	36.7	25.4	15.1	22.4	14.1	10.8	*	*	*
New Jersey	29.1	18.1	11.6	17.5	8.8	6.7	23.0	15.8	15.7
Colorado	32.3	19.4	12.0	23.3	12.8	9.6	*	19.3	11.9
New Mexico	37.8	27.5	18.8	25.7	16.6	12.6	*	*	17.0
Georgia	30.0	17.9	14.5	27.9	14.3	11.0	29.1	21.4	23.2

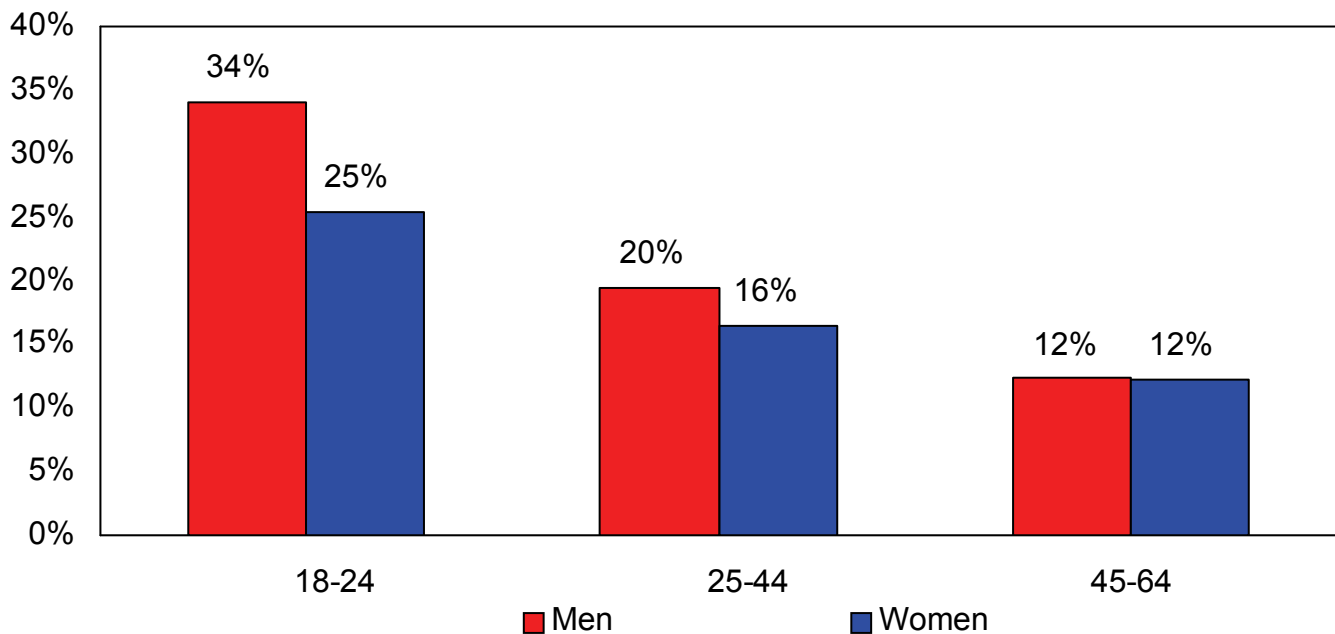
  

Age Category	Hispanics			Asians		
	18-24	25-44	45-64	18-24	25-44	45-64
California	43.3	34.1	28.2	*	10.1	10.9
Texas	66.2	54.8	47.4	*	*	*
Florida	60.5	43.9	33.1	*	18.8	*
New York	39.9	36.0	20.6	33.1	17.6	13.4
Illinois	61.4	41.4	21.7	*	12.6	*
Arizona	51.6	46.9	36.6	*	*	*
New Jersey	56.5	46.0	33.6	24.9	11.0	10.3
Colorado	54.1	42.7	29.8	*	*	*
New Mexico	44.1	36.3	27.7	*	*	*
Georgia	45.4	27.0	16.8	*	*	*

### 2.3 Sex

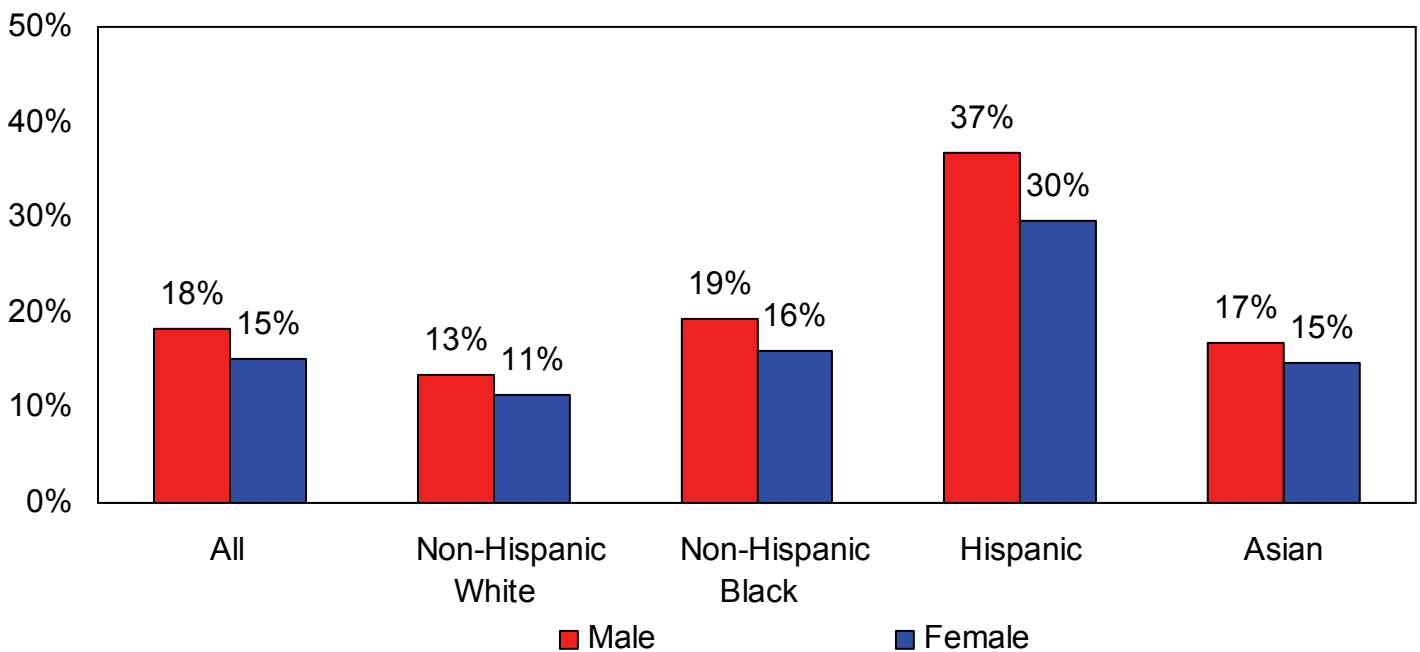
Nationally in 2007, more men were uninsured than women within each age bracket, and this disparity is largest in the youngest group of adults. (See figure 3).

Figure 3  
Uninsured by Age Group and Sex, Total Population of U.S., 2007  
(in percentages)



Furthermore, this sex imbalance persists within each race/ethnic group, but nowhere is this disparity greater than among Latinos as indicated in figure 4.

Figure 4  
 Uninsured by Race/Ethnicity and Sex, 2007  
 (in percentages)



When the ten states with the largest Latino populations are examined, the disparities by sex, race/ethnicity are striking. In every state the percentage of Hispanics who were uninsured, males and females, was extraordinarily higher than found among the other race/ethnic groups. In every state Hispanic adult males had higher rates of uninsured persons than females, although the differentiations varied by state as indicated in table 5.

Table 5  
Uninsured Adults by Sex, Race/Ethnicity in the Ten States with Largest Latino Populations  
(in percentages)

	Non-Hispanic Whites		Non-Hispanic Blacks		Hispanics		Asians	
	Males	Females	Males	Females	Males	Females	Males	Females
California	10.6	8.8	12.3	12.3	35.2	33.6	15.2	8.4
Texas	15.5	18.1	26.9	31.2	56.3	55.1	*	*
Florida	19.3	16.5	29.5	24.2	47.2	40.0	20.2	19.0
New York	12.0	9.2	20.0	14.0	40.4	25.1	16.8	21.0
Illinois	11.1	9.6	29.5	20.8	46.9	35.2	11.9	12.5
Arizona	15.1	12.0	*	*	50.1	42.1	*	*
New Jersey	9.5	8.3	18.7	15.1	49.6	39.2	12.4	12.9
Colorado	14.0	11.6	19.7	14.2	43.4	41.4	*	*
New Mexico	16.4	15.0	26.3	19.6	36.2	34.2	*	*
Georgia	15.1	14.7	26.2	20.8	29.2	31.8	*	*

Note: \* designates insufficient data.

### 3. Possible explanations

What are the explanations for these startling discrepancies in health insurance coverage between race/ethnic groups, age groups, and the sexes? Levels of income, education, employment status and nativity status may have had an impact on access to health insurance. Each of these factors and the possibility of their contributing effect on the rate of uninsured individuals among race/ethnic groups will be addressed in the following sections. Data on employment, income, education and nativity were obtained from the *American Community Survey, 2007*.

#### 3.1 Employment

Table 6 indicates the rates at which individuals in each race/ethnic group lacked employment or were not in the work force (i.e. 'non-working') by the states with the largest Latino populations, as well as uninsured rates. Non-Hispanic Blacks demonstrated higher rates of non-working adults than any other group in each state. In New Mexico, however, the proportion of Latinos who were unemployed was higher than for any other group. In Colorado and New York, Latinos and non-Hispanic Blacks were non-working at about the same rate. For most states, Latinos ranked second in the rate at which individuals were not in the work force. In Georgia, however, the 'second-place' position is held by Asians.

Yet the data for non-working adults do not correlate positively to the rates at which adults lack insurance. Between 32% and 43% of non-Hispanic Blacks were either not in the workforce or not working, while between 12% and 29% of non-Hispanic Blacks lacked health insurance. Between 29% and 37% of Latino adults were non-working, but they lack health insurance at rates between 30% and 56%. It is unknown whether or not these data on Hispanics include undocumented persons.

Table 6  
Absence of Health Insurance and Employment Status by State With Largest Latino Populations, Race/Ethnicity  
2006 - 2007

State	Non-Hispanic White		Non-Hispanic Black		Hispanic		Asian	
	No insurance	Unemployed or not in labor force	No insurance	Unemployed or not in labor force	No insurance	Unemployed or not in labor force	No insurance	Unemployed or not in labor force
California	9.7%	27.4%	12.3%	40.7%	34.4%	32.9%	11.9%	31.1%
Texas	16.8%	26.3%	29.3%	37.9%	55.7%	33.8%	17.1%	32.8%
Florida	17.9%	28.6%	26.5%	35.9%	43.8%	28.6%	19.6%	30.2%
New York	10.6%	26.7%	16.5%	38.0%	32.7%	36.8%	18.5%	33.5%
Illinois	10.3%	24.6%	24.6%	43.0%	41.7%	30.7%	12.2%	29.0%
Arizona	13.6%	28.3%	16.3%	37.9%	46.1%	32.0%	17.4%	30.9%
New Jersey	8.9%	24.9%	16.7%	36.6%	44.5%	30.0%	12.6%	28.0%
Colorado	12.8%	23.1%	17.3%	32.3%	42.5%	31.3%	*	29.1%
New Mexico	15.7%	26.7%	23.5%	29.7%	35.2%	34.0%	*	29.6%
Georgia	14.9%	27.6%	23.3%	36.6%	30.4%	29.6%	11.1%	32.4%

Note: \* denotes no data.

In fact, rates of non-employment and the uninsured do not correspond for any race/ethnic group. In the case of non-Hispanic Whites, non-Hispanic Blacks and Asians, the rate of non-employment was always higher than the rate at which individuals did not have health insurance. Latinos, on the other hand, lacked insurance at higher rates – sometimes extraordinarily higher – than the corresponding state rates at which individuals were not working. In other words, for Latinos, although not working could be a contributing factor to the rate at which they did not have health insurance, it cannot by any means explain why they lacked it at such high rates. This is because the rate at which they were uninsured far exceeded the rate at which individuals were not working.

Employment status also does not explain differences in health-insured status between the sexes since for all race/ethnic groups. Simply stated a greater percentage of women were not working compared with men, but men were uninsured at rates which were higher than women. (See table 7 for data).

Table 7  
Absence of Health Insurance by Race/Ethnicity and Sex, 2006 - 2007

	Non-Hispanic White		Non-Hispanic Black		Hispanic		Asian	
	Male	Female	Male	Female	Male	Female	Male	Female
California	22.1%	32.7%	44.5%	37.0%	23.7%	42.3%	68.2%	79.3%
Texas	19.0%	33.5%	41.3%	34.8%	24.0%	43.4%	65.3%	78.2%
Florida	23.1%	33.8%	39.0%	33.2%	20.8%	36.3%	59.8%	69.5%
New York	22.4%	30.9%	40.8%	35.6%	29.9%	43.0%	70.7%	78.6%
Illinois	19.8%	29.2%	47.0%	39.5%	21.2%	40.6%	68.2%	80.1%
Arizona	22.0%	34.2%	37.4%	38.4%	21.6%	42.7%	59.1%	81.1%
New Jersey	18.9%	30.6%	39.1%	34.5%	22.7%	37.2%	61.8%	71.6%
Colorado	17.6%	28.6%	32.8%	31.8%	23.7%	39.1%	56.5%	70.9%
New Mexico	21.4%	31.9%	33.0%	25.0%	29.0%	39.0%	61.9%	64.0%
Georgia	20.2%	34.6%	38.7%	34.8%	17.5%	44.9%	56.3%	79.7%

Finally, employment status does not appear to be linked to uninsured rates by broad age categories. Figure 5 depicts the rates at which individuals from different age groups are either unemployed or are not part of the work force. Proportionally 18-24 years olds tended to not work at rates which were higher than those who were older. It should be noted that this age group also lacked insurance at higher rates. However, employment does not seem to be the determining factor for lack of insurance since the oldest adults aged 45-64, those who in general are insured at higher rates, were not working at rates that match the youngest age group aged 18-24. (See figure 6).

In summary, employment does not seem to be a factor which explains the rate at which individuals, broken down by race/ethnic group, sex and age lack health insurance. Non-working status could theoretically account for all those lacking health insurance among Non-Hispanic Whites, Non-Hispanic Blacks and Asians, but it could only account for a portion of Latinos between the ages of 18 and 44 who lack health insurance.

Figure 5  
Rates at which Persons were Non-working by Race/Ethnicity, 2007  
(in percentages)

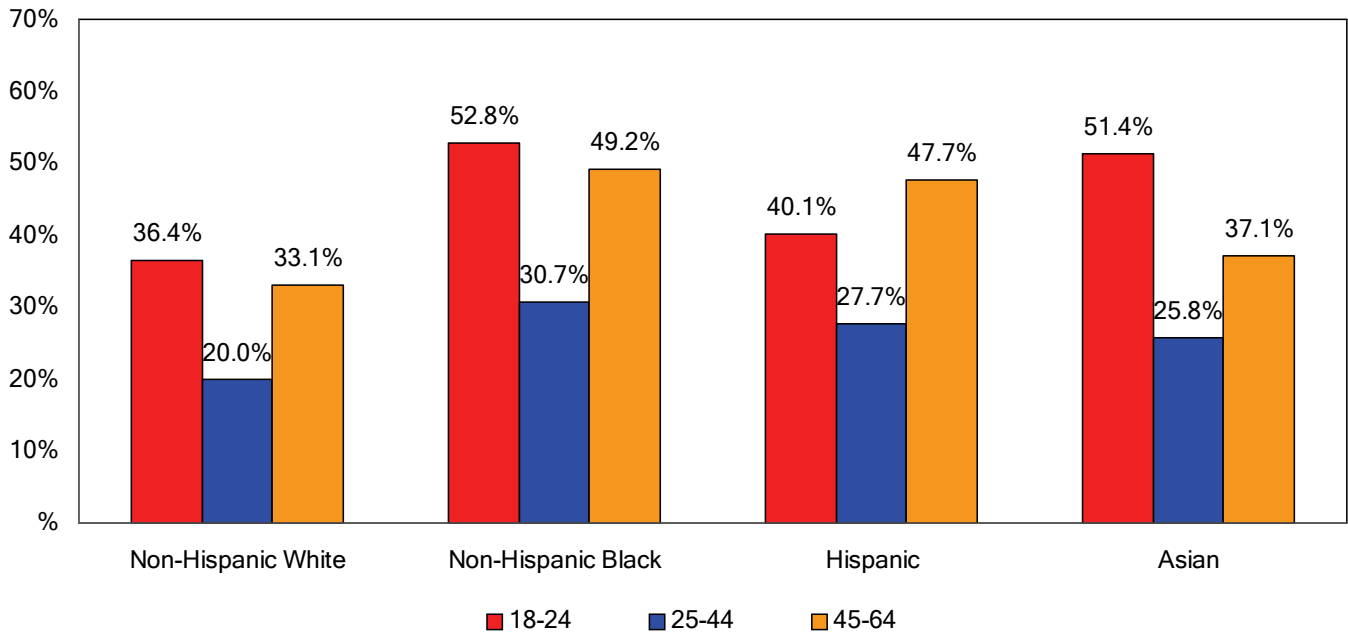
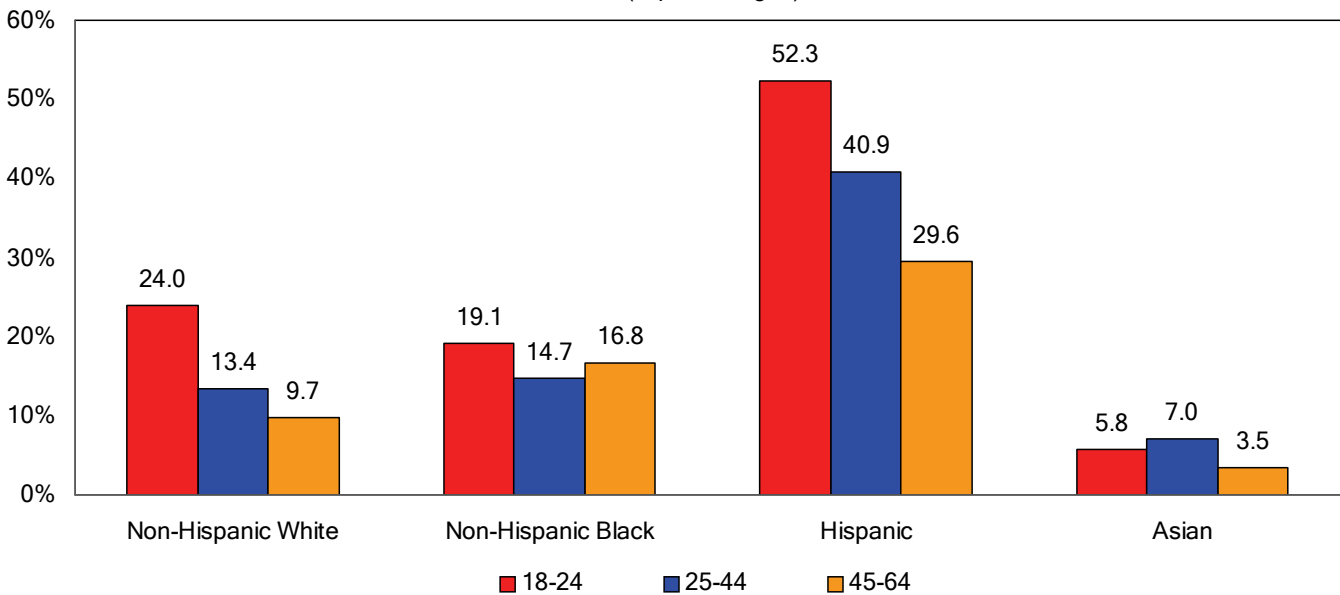


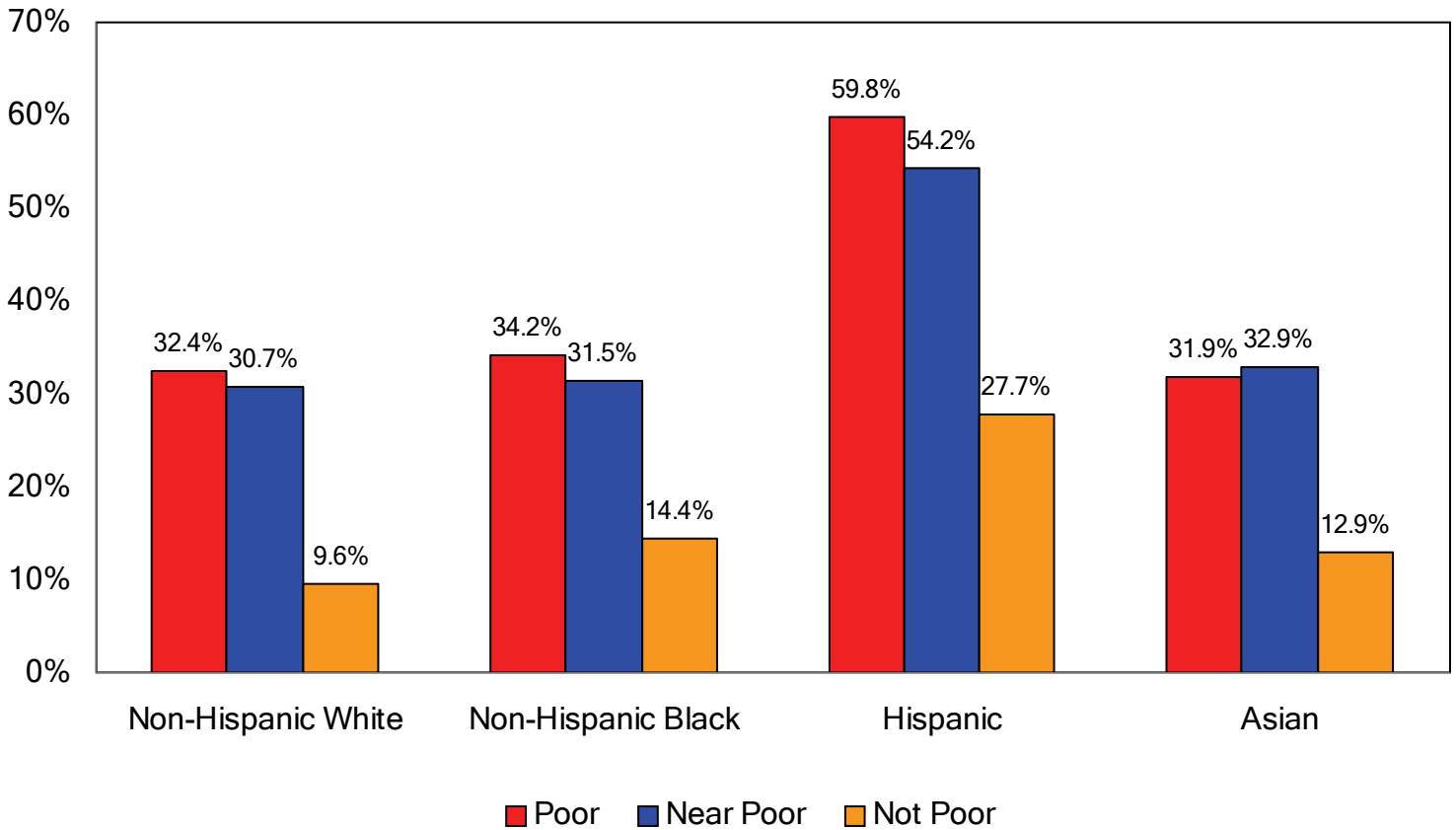
Figure 6  
Rates at which Individuals Lacked Insurance by Race/Ethnicity and Age Group, 2007  
(in percentages)



### 3.2 Income and Poverty Status

Income determines the types of goods and services people can pay for and among these is health insurance. Figure 7 illustrates that those who were ‘poor’ or ‘near poor’ lacked insurance at rates that were much higher than those who are considered were considered ‘not poor’.<sup>3</sup> As was the case with the other variables examined Latinos who were ‘poor’ or ‘near poor’ lacked health insurance at rates which were much higher than the other race/ethnic groups.

Figure 7  
 Percentage of Each Income Group Without Health Insurance  
 by Race/Ethnic Group, 2005 - 2007



<sup>3</sup> ‘Poor’ indicates those in a family where family income was below the poverty threshold. ‘Near poor’ indicates those in a family where family income was 100% to less than 200% of the poverty threshold. ‘Not poor’ indicates those in a family where family income was 200% of the poverty threshold or greater.

An important question to be posed with respect to income levels and the trends in lack of insurance is the proportion of individuals of each race/ethnic group who are found in the category of ‘poor’ or ‘near poor’. Perhaps a higher proportion of people falling into these categories for a particular group can may help explain why some groups are less likely to have health insurance up than others. If Latinos had lower household incomes this might help explain why they have been consistently uninsured at much higher rates than other groups.

Estimates on the proportion of individuals from each race/ethnic who fall below the poverty threshold nationally more closely resemble the patterns found among those who lacked health insurance. Non-Hispanic Whites and Asians lacked insurance at rates similar to each other and lower than the other two groups and it is not coincidental that a smaller proportion of their populations fell into the ‘below poverty’ level. Non-Hispanic Blacks and Latinos were uninsured at much higher rates in the states examined here and were about twice as likely as Asians and Whites to fall below the poverty level. However, poverty status according by race/ethnic group does not exactly parallel non-insurance rates. Latinos were uninsured at rates about twice those of non-Hispanic Blacks. But the proportion of poverty-level Latinos is not greater than the proportion of poverty-level non-Hispanic Blacks when we examine the data by state as indicated in table 8.

These data indicate that Latinos and non-Hispanic Blacks have higher proportions of their populations in this lower income earning bracket than non-Hispanic Whites or Asians. But in seven of the ten states examined, non-Hispanic Blacks actually have larger proportions of their population falling beneath this income-level than Latinos. Accordingly household income and poverty status does not explain the significant difference found in the lack of insurance rates between non-Hispanic Blacks and Latinos.

Table 8  
 Percentage of Population Earning Less than \$20,000  
 Yearly by Race/Ethnicity and State, 2007

	Non-Hispanic Whites	Non-Hispanic Blacks	Hispanic	Asian
California	5.7	14.5	9.4	6.2
Texas	7.1	17.0	15.7	7.7
Florida	7.1	15.2	9.5	7.2
New York	6.6	13.8	15.9	9.1
Illinois	6.5	17.8	8.4	6.5
Arizona	7.1	13.1	12.1	7.6
New Jersey	3.5	11.5	9.5	3.6
Colorado	6.8	12.7	14.2	6.0
New Mexico	9.5	12.3	16.6	7.2
Georgia	7.6	17.1	12.7	5.9

### 3.3 Educational Attainment

One possible causative factor for absence of health insurance is educational attainment. Since socioeconomic success is generally tied to college graduation, we will first examine those who have not attended any college. The overall pattern of lack of college education by race begins to more closely resemble the pattern observed for lack of health insurance. Across the ten states, a greater proportion of Latinos did not have any college-level education compared to other race/ethnic groups and non-Hispanic Blacks again rank second highest in proportion of adults with no completed years of college education. The state which is an exception to this rule is Florida where a greater proportion of non-Hispanic Blacks than Latinos have not gone to college. Florida is also the state where the proportion of Latinos with no college is the lowest, at 50%. This is probably due to the fact that a large portion of the Latino community in Florida is Cuban, a group which is associated with relatively high socioeconomic standing compared with other Latino national sub-groups. Non-Hispanic Whites and Asians rank lowest for lack of college education and more similarly to each other than to any other group.

It is conspicuous that in each state the percentage of Hispanics without any college dwarfs the rates found among all other race/ethnic groups with the exception of Florida. The high rates of uninsured Latinos in each state seem to be positively correlated with the absence of college education. Of course, educational attainment may not be examined alone because of the implications in job market possibilities and with respect to income earning capacity. Nevertheless, here is one variable for which the data establish a clear connection with absence of health insurance. (See table 9 for data).

Table 9

Rates of No College Education and No Health Insurance by Race/Ethnicity and State, 2007

	Non-Hispanic White		Non-Hispanic Black		Hispanic		Asian	
	No College	No Insurance	No College	No Insurance	No College	No Insurance	No College	No Insurance
California	25.3%	9.7%	41.4%	12.3%	66.5%	34.4%	24.4%	11.9%
Texas	32.1%	16.8%	48.3%	29.3%	66.1%	55.7%	25.0%	17.1%
Florida	35.8%	17.9%	55.5%	26.5%	49.8%	43.8%	28.8%	19.6%
New York	34.2%	10.6%	50.7%	16.5%	59.4%	32.7%	34.4%	18.5%
Illinois	34.1%	10.3%	49.1%	24.6%	65.5%	41.7%	17.4%	12.2%
Arizona	28.8%	13.6%	35.4%	16.3%	64.7%	46.1%	24.5%	17.4%
New Jersey	33.4%	8.9%	50.8%	16.7%	60.1%	44.5%	17.8%	12.6%
Colorado	26.3%	12.8%	40.6%	17.3%	62.3%	42.5%	24.6%	NA
New Mexico	27.1%	15.7%	38.7%	23.5%	59.2%	35.2%	32.7%	NA
Georgia	39.0%	14.9%	51.9%	23.3%	66.6%	30.4%	28.4%	11.1%

#### 4. Summary

This report discussed the rates at which men and women of different age groups, sex and ethno-racial identity lacked insurance both nationally and in the ten most Latino-populous states. Some findings are as follows:

- The national rate at of uninsured individuals in 2007 was 20%.
- Latinos lacked health insurance at twice the national average: 40%.
- Latinos were followed by Blacks (23%), Asians (19%) and Whites (14%).
- Those between ages 18 and 24 were uninsured (29%) at rates higher than those 25-44 (23%) or those 45-64 (13%).
- For all states, Latinos were uninsured at higher rates than other race/ethnic groups.
- Within each age group, Latinos had higher rates of uninsured persons than any other race/ethnic group.
- Nationally men lack insurance at rates higher than women.
- For all race/ethnic groups, men made up a greater portion of the uninsured than women nationally.
- For most states with the largest Latino populations, men also make up a greater proportion of the uninsured. Georgia and Texas are two states where this was not the case. In Georgia, Latina women are more uninsured than Latino men. In Texas non-Hispanic White women and non-Hispanic Black women had greater rates of uninsured persons than men from each group.
- The disparity in lacking health insurance between men and women is greatest in the youngest age bracket, from 18 to 24 years old.
- The disparity between men and women is greatest among Latinos than for any other ethno-racial group.

It is probable that a combination factors contributed to the high rate at which Latinos lacked insurance rather than any one of the indicators examined in this report. The one factor which stands out, however, is the high rate of non-college attendance and absence of health insurance among Latinos. Although beyond the scope of this report, it is also likely that citizenship status and especially the timing of migration may be closely related to the high rates of absence of health insurance among Latinos. The large scale migration from Mexico and other Latin American and Caribbean countries from the 1980s on is probably critical since more recent migrants were likely not to have health insurance.

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