

Health Insurance Coverage OF LATINOS IN THE UNITED STATES

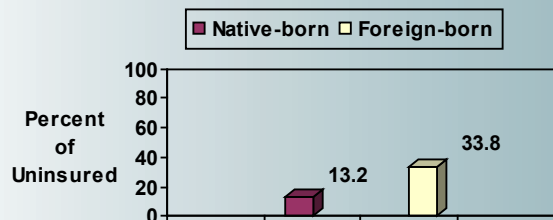
INTRODUCTION

The growing Latino population in the U.S. presents many opportunities as well as challenges for our nation. One challenge in particular, health insurance coverage, is examined in this fact sheet.

IMMIGRATION STATUS AND BARRIERS TO COVERAGE

- The foreign-born U.S. population is about 2.5 times more likely to be uninsured than the native-born population: 33.8% of the foreign-born population are uninsured compared to 13.2% of the native-born population (Figure 1).¹

Figure 1.
uninsured by Birthplace



Source: U.S. Census Bureau, 2007.

- Naturalization status is directly correlated to an individual's health insurance coverage: 45% of non-U.S. citizens lacked insurance in 2006 compared to 16.4% of naturalized citizens.²
- Documented immigrants are 11% less likely than the U.S.-born population to have a usual source of health care. Undocumented immigrants are 20% less likely than the U.S.-born population to have a usual source of health care.³
- Many immigrants face eligibility restrictions for public health coverage through Medicaid and the State Children's Health Insurance Plan, so the continuing decline in employer-sponsored health coverage in the U.S. is a particularly acute problem for immigrant families.⁴
- Of the 4.8 million Californians interviewed in 2005, 21%, or 1,038,000, were undocumented immigrant adults. 3% or 136,000 of the uninsured were undocumented children.⁵

LATINOS DISPROPORTIONATELY UNINSURED

- There are currently an estimated 45.5 million Latinos in the U.S., comprising 15.1% of U.S. households.⁶
- The Latino population in the U.S. will more than double from 14% in 2005 to 29% by 2050.⁷
- Between 2005-2006, the uninsured rates for Latinos increased from 32.3 percent to 34.1 percent. Uninsured rate for African Americans also increased, from 19 percent to 20.5 percent. During this period, the uninsured rate for Asians decreased from 17.2 percent to 15.5 percent and the uninsured rate for non-Latino Whites remained the same at 10.8 percent.⁸
- 35% of Latinos under 65 years of age were without health insurance coverage in 2005.⁹
- 33% of Latino adults 18 years of age and over were without a usual source of health care in 2005.¹⁰
- 58% of foreign-born Latinos report having health insurance, compared with 75% of native-born Latinos. Latinos who are bilingual or speak predominantly English are over 1.5 times more likely to have health insurance than those who speak predominantly Spanish.¹¹
- Latinos who earn less than \$30,000 annually are over 4 times as likely to lack health insurance as those who make more than \$50,000 annually.¹²
- In California, the farmworker population in particular suffers enormous health disparities: over 70% lack health insurance.¹³

CHILDREN

- 11.7% of all children nationwide did not have health insurance in 2006.¹⁴
- About 22.1% of Latino children did not have any health insurance in 2006, compared with 7.3% of non-Latino White children, 14.1% of Black children, and 11.4% of Asian children.¹⁵
- 11% of Latino children were without health care in 2005.¹⁶

CONCLUSION

While barriers to health care affect all people living and working in the U.S., they affect the poorest and most vulnerable populations, including immigrants, most acutely. Latino immigrants, who represent a large and growing population in the U.S., face a disproportionate number of health care obstacles when compared to other ethnic groups. Therefore, understanding the factors that influence Latino immigrants' health status is essential to creating appropriate and effective health care policy interventions.

Author Information

1. Xóchitl Castañeda, Director, Health Initiative of the Americas at the UC Berkeley School of Public Health.
2. Gilbert Ojeda, Director, California Program on Access to Care, UC Berkeley School of Public Health.

Acknowledgements

This fact sheet was updated with the support of Steven Lopez, California Program on Access to Care, Donna Fox, California Program on Access to Care, and Veronica Garcia, Health Initiative of the Americas. Layout and design by Jeremiah Cothren, Health Initiative of the Americas.

References

1. U.S. Census Bureau. 2007. *Income, Poverty, and Health Insurance Coverage in the United States: 2006*. P. 22 <http://www.census.gov/prod/2007pubs/p60-233.pdf>
2. Ibid.
3. Bitler, Marianne, P. & Shi, Weiyi. 2006. *Health insurance, health care use, and health status in Los Angeles County*. Public Policy Institute of California San Francisco, CA.
4. Kaiser Commission on Medicaid and the Uninsured and the National Council of La Raza. 2006. *The role of employer-sponsored coverage for immigrants: a primer*. Washington, D.C.: Alker, Joan, C. & Ng'andu, Jennifer. <http://www.kff.org/uninsured/7524.cfm>
5. Brown, E. Richard, Pourat, Naderah, and Wallace, Steven P.. 2007. *Undocumented Residents Make Up Small Share of California's Uninsured Population*. University of California, Los Angeles, Health Policy Research Center.
6. US Census. <http://www.census.gov/Press-Release/www/releases/archives/population/011910.html>
7. Passel, Jeffrey S. and Cohn, D'Vera. 2008. *U.S. Population Projections: 2005-2050*. Pew Research Center. <http://pewhispanic.org/files/reports/85.pdf>
8. U.S. Census Bureau. 2007. *Income, Poverty, and Health Insurance Coverage in the United States: 2006*. www.census.gov/prod/2007pubs/p60-233.pdf
9. National Center for Health Statistics. 2007. *Health of Hispanic/Latino Population*. cdc.gov/nchs/fastats/Hispanic_health.htm
10. Ibid.
11. Pew Hispanic Center and HJ Kaiser Family Foundation. March 2004. *Health Care Experiences*. Survey Brief, Table 1 <http://pewhispanic.org/files/reports/15.8.pdf>
12. Ibid.
13. Aguirre International. June 2005. *The California Farm Labor Force Overview and Trends from the National Agricultural Workers Survey*. <http://agcenter.ucdavis.edu/AgDoc/CalifFarmLaborForceNAWS.pdf>
14. U.S. Census Bureau. 2007. *Income, Poverty, and Health Insurance Coverage in the United States: 2006*. www.census.gov/prod/2007pubs/p60-233.pdf
15. Ibid.
16. National Center for Health Statistics. 2007. *Health of Hispanic/Latino Population*. cdc.gov/nchs/fastats/Hispanic_health.htm

OCTOBER 2008