

Undocumented Residents Make Up Small Share of California's Uninsured Population

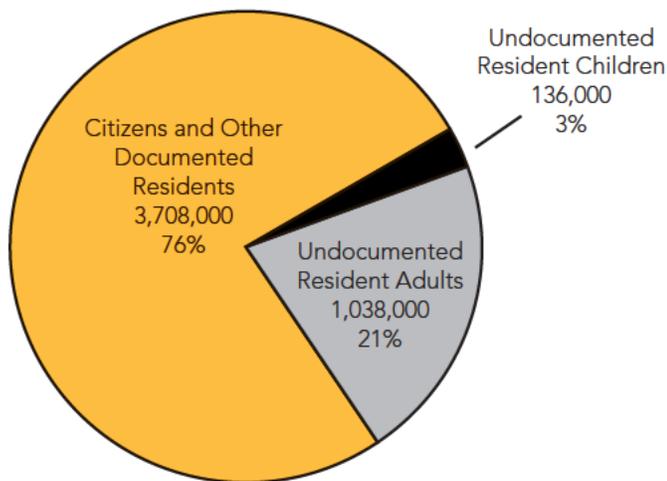
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One in five of the 4.8 million Californians who were uninsured at the time they were interviewed in 2005 was an undocumented resident adult, that is, an adult residing in the U.S. without official papers (Exhibit 1). In addition to these 1,038,000 uninsured undocumented adults, 136,000 undocumented children were also uninsured, according to data from the 2005 California Health Interview Survey (CHIS 2005).

The great majority of uninsured Californians are citizens and documented noncitizens. Nearly four in five of California's uninsured adults and children are citizens or noncitizens with green cards or other official documentation to reside in the U.S. (Exhibit 1). Nearly three million of the state's uninsured are U.S. citizens.

Exhibit 1. Uninsured Californians by Citizenship and Immigration Status

4.8 Million Uninsured Californians at Time of Interview



Source: 2005 California Health Interview Survey

Uninsured Undocumented and Citizens are Mainly Full-Time Workers

The uninsured undocumented have high rates of full-time employment, but they face many obstacles to obtaining affordable health insurance coverage – largely the same obstacles as those faced by uninsured citizens.

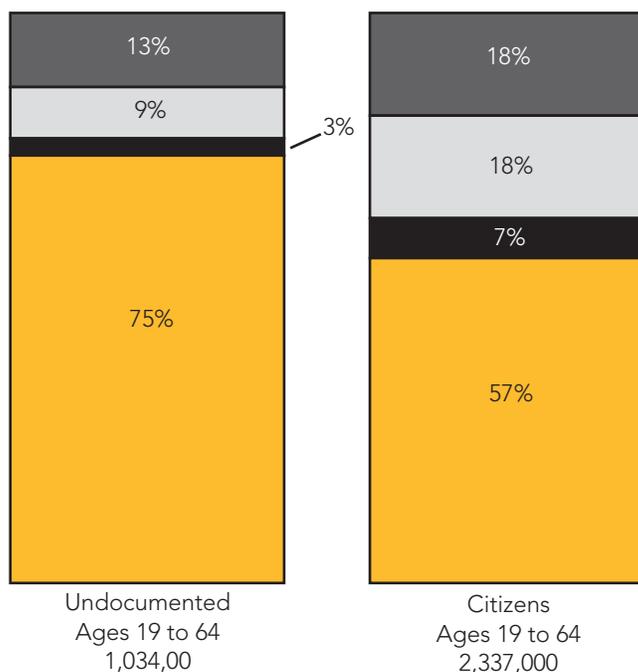
Considering only uninsured undocumented adults ages 19-64, 75% are full-time employees or in families with at least one full-time employee, compared to 57% of the 2.3 million uninsured citizens (Exhibit 2). Only 13% of uninsured undocumented adults are in non-working families (that is, a family in which no adult was currently employed), compared to 18% of uninsured citizen adults.

The high percentage of the uninsured who are full-time employees – or other workers and their families – underscores the failure of the current voluntary, employment-based insurance system to provide affordable coverage to California's and the nation's population. This failure is most evident when access to health benefits for the uninsured who are employees is examined.

Both undocumented and U.S.-citizen employees who are uninsured face enormous barriers to obtaining employment-based insurance coverage. Among uninsured employees, 78% of undocumented adults and 73% of U.S.-citizen adults have no access to employment-based insurance (data not shown). This is because their employer (and their spouse's employer, if they have a working spouse) does not offer health insurance or they are not eligible for it. Self-employed adults and their families, whether undocumented or citizens, face even greater barriers to obtaining health insurance because they do not have access to employer-sponsored coverage, a problem that is exacerbated if their incomes are moderate or low.

Exhibit 2. Family Work Status of Uninsured Undocumented Residents and Uninsured Citizens, Ages 19-64

- No adult currently employed
- At least one adult is self-employed
- At least one adult works part-time as employee
- At least one adult works full-time as employee



Source: 2005 California Health Interview Survey

Nineteen percent of undocumented employees and 14% of citizen employees have access to job-based coverage through their own or a spouse's employment, but their low family incomes (at or below 250% of the poverty level) suggest that the required employee share of premiums may well be unaffordable. Only 3% of undocumented uninsured employees and 11% of uninsured citizen employees have access to job-based insurance and have family incomes above 250% of the federal poverty level – a level at which they would be better able to afford some share of employment-based coverage premiums.

rising costs of health insurance, the voluntary nature of employment-based insurance arrangements, low wages that make coverage unaffordable for many citizens and noncitizens alike, and public programs that leave millions of citizens and noncitizens without a health insurance safety net.

The growing support for comprehensive health care reform is in response to the problems faced by many Californians. Health care reform policies that cover all Californians without regard to residency status would benefit citizen and noncitizen uninsured children and adults. There is wide agreement on covering all

Conclusion

California's uninsured are overwhelmingly U.S. citizens and documented residents. The state's uninsured problem is the by-product of factors endemic to the U.S. health care system, factors that affect citizens, documented immigrants, and undocumented residents alike.

About half of California's 2.34 million undocumented residents of all ages were uninsured in 2005. Undocumented immigrants are more vulnerable than citizens to the factors that have generated this problem of uninsurance. These factors include rapidly

children in California. Requiring employers to help pay for coverage for their workers and workers' families would further address the barriers that now limit access to affordable health insurance for many working citizens, green card holders, and the undocumented.

Methodology

The estimates of the undocumented population are based on analyses of the 2005 California Health Interview Survey (CHIS). Immigration status was determined by using information from questions on citizenship, green card status, country of birth, and number of years living in the U.S. More information about this method can be found at: www.healthpolicy.ucla.edu.

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