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Middle-Class Adults Losing Health Insurance in County Coverage Up for Children and the Poor, but Many Still Uninsured

Middle-income working adults in San Diego County continue to lose health insurance coverage, despite a drop in the total number of uninsured, according to data released today.

Health insurance coverage has fallen substantially among adults in the county's low- to middle-income households, those earning between \$30,000 and \$80,000. The number of uninsured rose 43% in that group, including an increase of 30% among adults making between \$30,000 and \$50,000, and 78% for those making between \$50,000 and \$80,000.

The new data show 13.1% of county residents were uninsured in 2005. Health coverage for children and adults with very low incomes has increased since 2003, but a total of 388,000 individuals, including 54,000 children, still lacked health insurance in 2005.

The data are part of the 2005 California Health Interview Survey (CHIS), the largest state health survey and one of the largest health surveys in the United States. The survey is conducted every two years and provides information at the state and county level. CHIS is a collaborative project of the UCLA Center for Health Policy Research, the California Department of Health Services, and the Public Health Institute.

"Public programs focused on covering children and the poor apparently have had some success," said Donald Cohen, executive director of the Center on Policy Initiatives, a nonprofit think tank that analyzed the data. "But far too many people are still living without accessible health care, and the squeeze on the middle class is getting worse."

Lower-income households continue to bear the brunt of the health care crisis, with 195,000 uninsured adults living in households with income under \$30,000 a year. But the number of uninsured in the middle-income bracket has risen to 119,000.

Between 2003 and 2005, the public insurance program for children called Healthy Families enrolled an additional 21,000 children in the county, an increase of 54%.

The biggest improvement in coverage was among adolescents, ages 12-17. In that age group, number of uninsured dropped by almost 48%.

Data for San Diego County, 2005 California Health Interview Survey
(Extracted by Center on Policy Initiatives)

Table 1: Uninsurance Among Adults by Income

Annual household income	2003	2005	% Change
\$30,000 and under	246,000	195,000	-20.7%
\$30,001-\$50,000	60,000	78,000	30.0%
\$50,001-\$80,000	23,000	41,000	78.3%
\$80,001-\$100,000	14,000	9,000	-35.7%
\$100,001 and above	9,000	12,000	33.3%

Table 2: Uninsured by Age

	Uninsured		
	2003	2005	% Change
Child (0-11)	34,000	32,000	-5.9%
Adolescent (12-17)	42,000	22,000	-47.6%
Adult (18-64)	352,000	332,000	-5.7%
Senior (65+)	1,000	1,000	0.0%
All	429,000	388,000	-9.6%

Table 3: Insurance Coverage by Type

	Type of Coverage		
	2003	2005	% Change
Government Program	744,000	739,000	-0.7%
Employer Based	1,540,000	1,669,000	8.4%
Privately Purchased	179,000	162,000	-9.5%
Uninsured	429,000	388,000	-9.6%

Table 4: Healthy Families Coverage of Children

Healthy Families Coverage			
2003	2005	Change	% Change
39000	60000	21000	53.8%

Table 5: Uninsurance by Poverty Status

Poverty Level	Number Uninsured
0-99% FPL	102,000
100-199% FPL	118,000
200-299% FPL	58,000
300% FPL and above	110,000
All	388,000

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