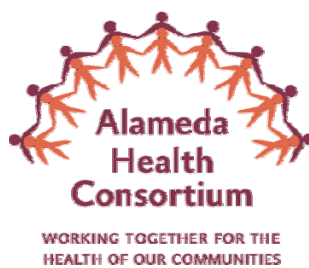


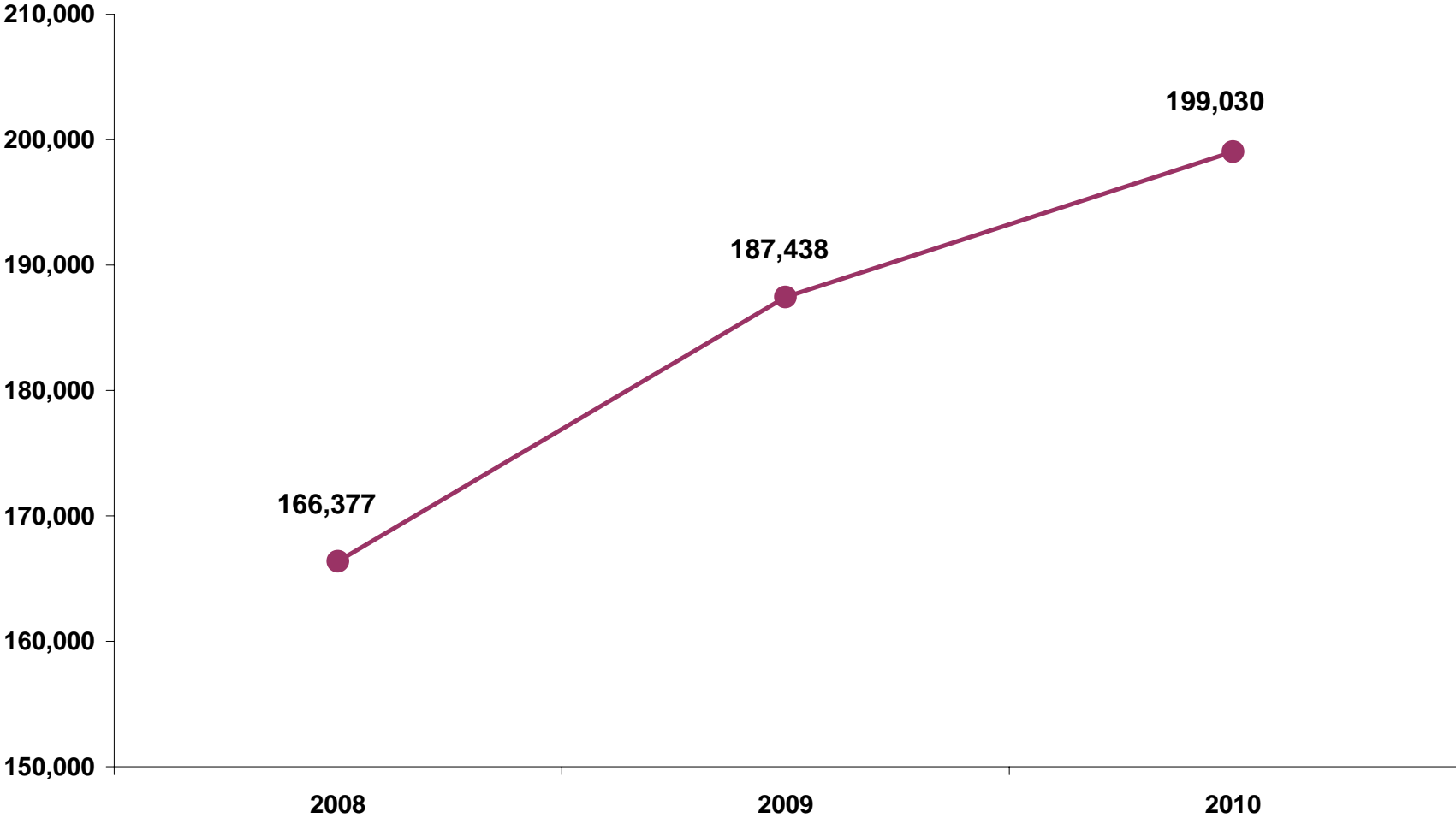
# The Uninsured in Alameda County 2010

January 2012



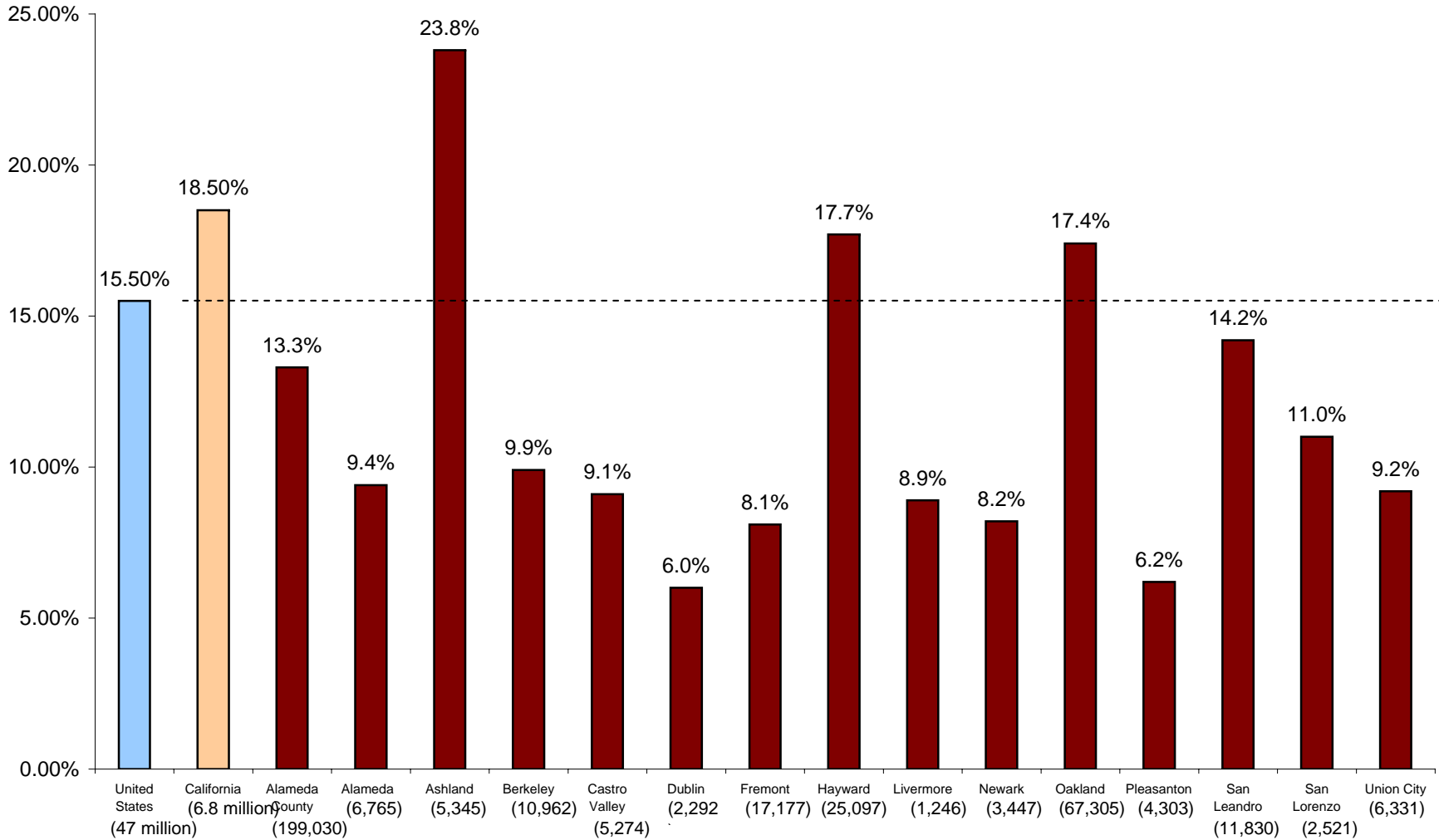
**Number of Uninsured in Alameda County Rises in Recession**

*In two years, the number of uninsured increased by nearly 20%*



Source: U.S. Census Bureau, American Community Survey, 2008-2010

**Oakland, Hayward, and Ashland are Above the National Average on the Percent of Residents who are Uninsured**

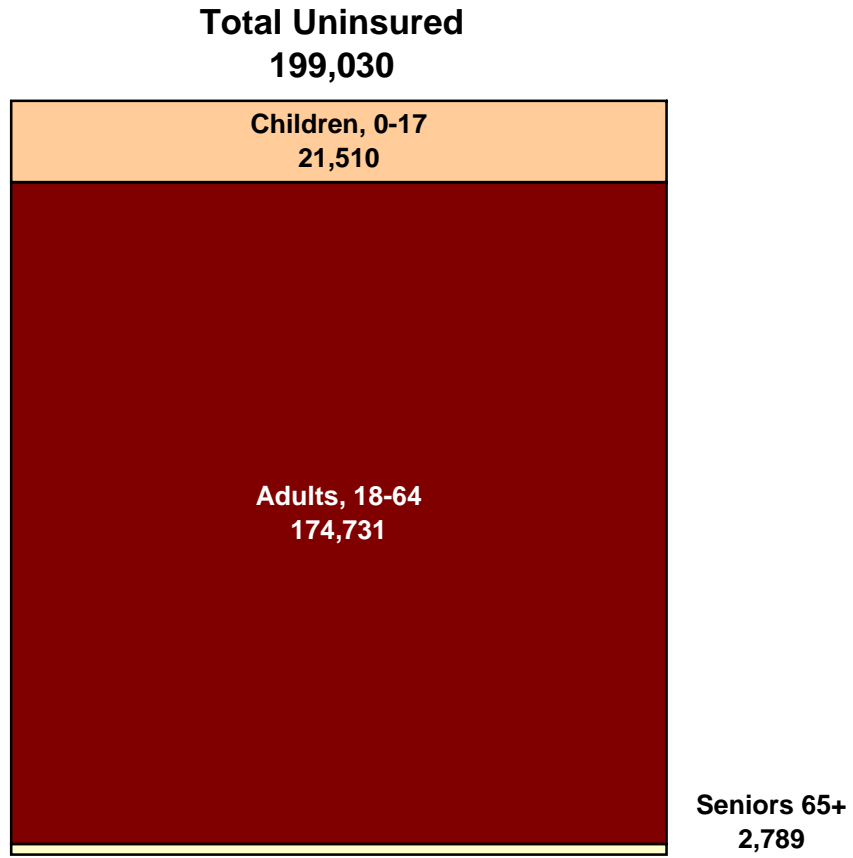


Note: Data are based on the U.S. Census Bureau's 2008-2010 American Community Survey 3-year estimates. Data are based on a sample and are subject to sampling variability. The value shown here is the 90 percent margin of error. 3-year city estimates are only available for cities with a population of 20,000 or more.

**The Majority of Uninsured Alameda County Residents are Adults**

*There are public programs to insure low-income children, including Medi-Cal and Healthy Families.  
Adults are eligible for fewer public health insurance programs.*

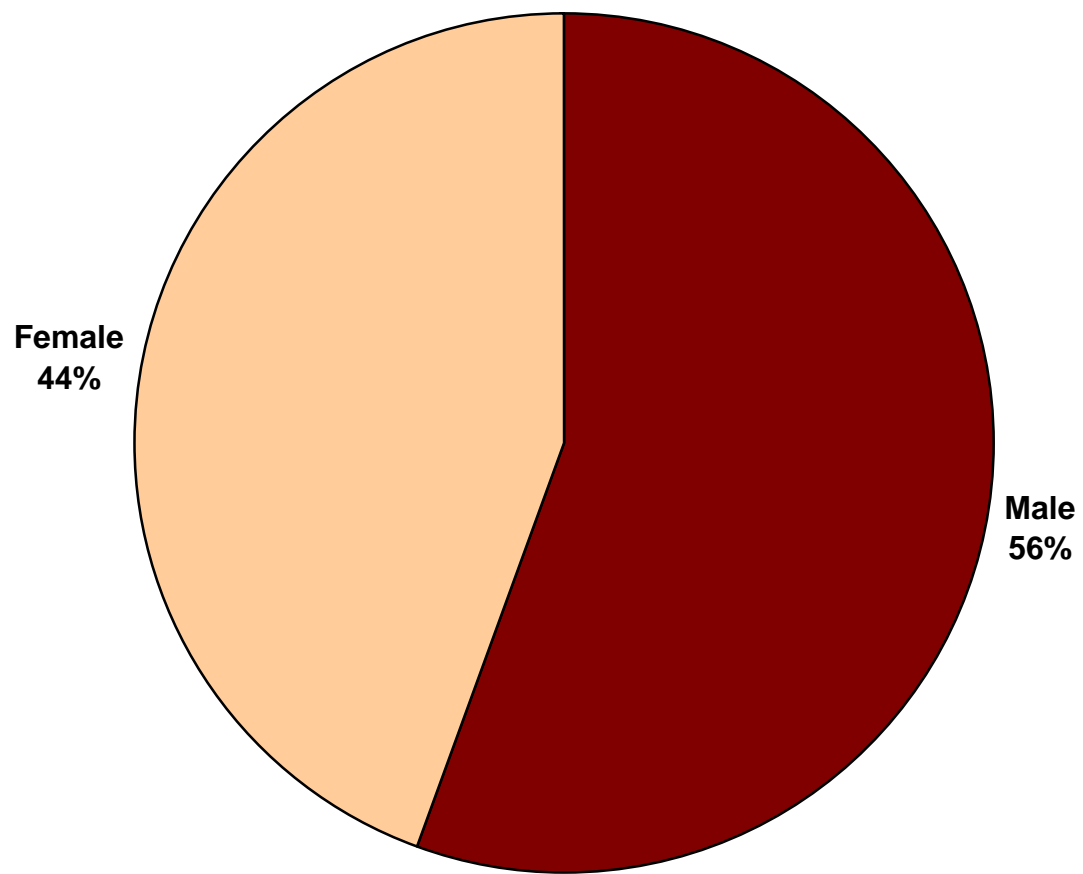
250,000  
200,000  
150,000  
100,000  
50,000  
0



Source: U.S. Census Bureau, American  
Community Survey, 2010

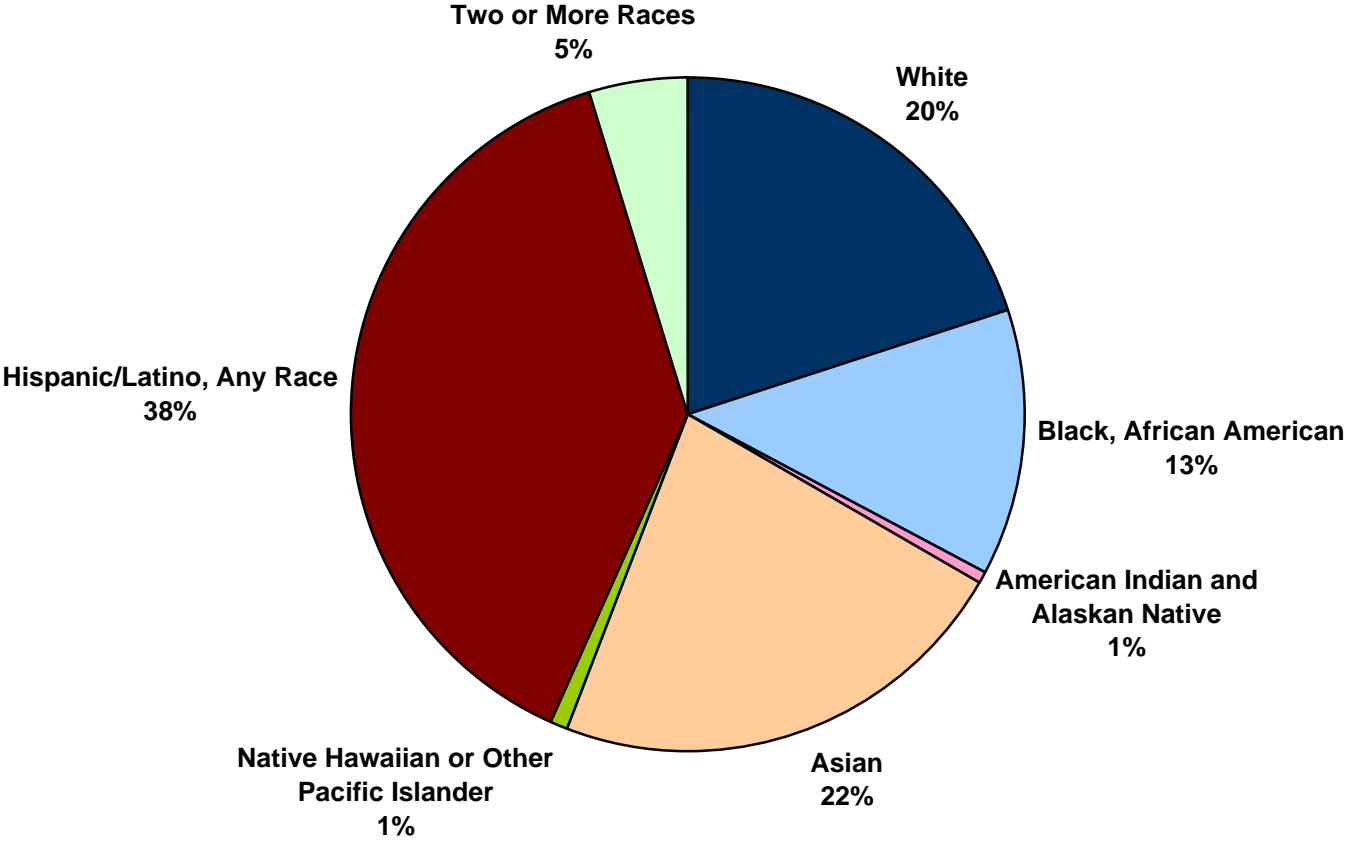
### Men Represent a Larger Share of the Uninsured than Women

*Eligibility for a number of public health insurance programs is based on family status*



Source: U.S. Census Bureau, American  
Community Survey, 2010

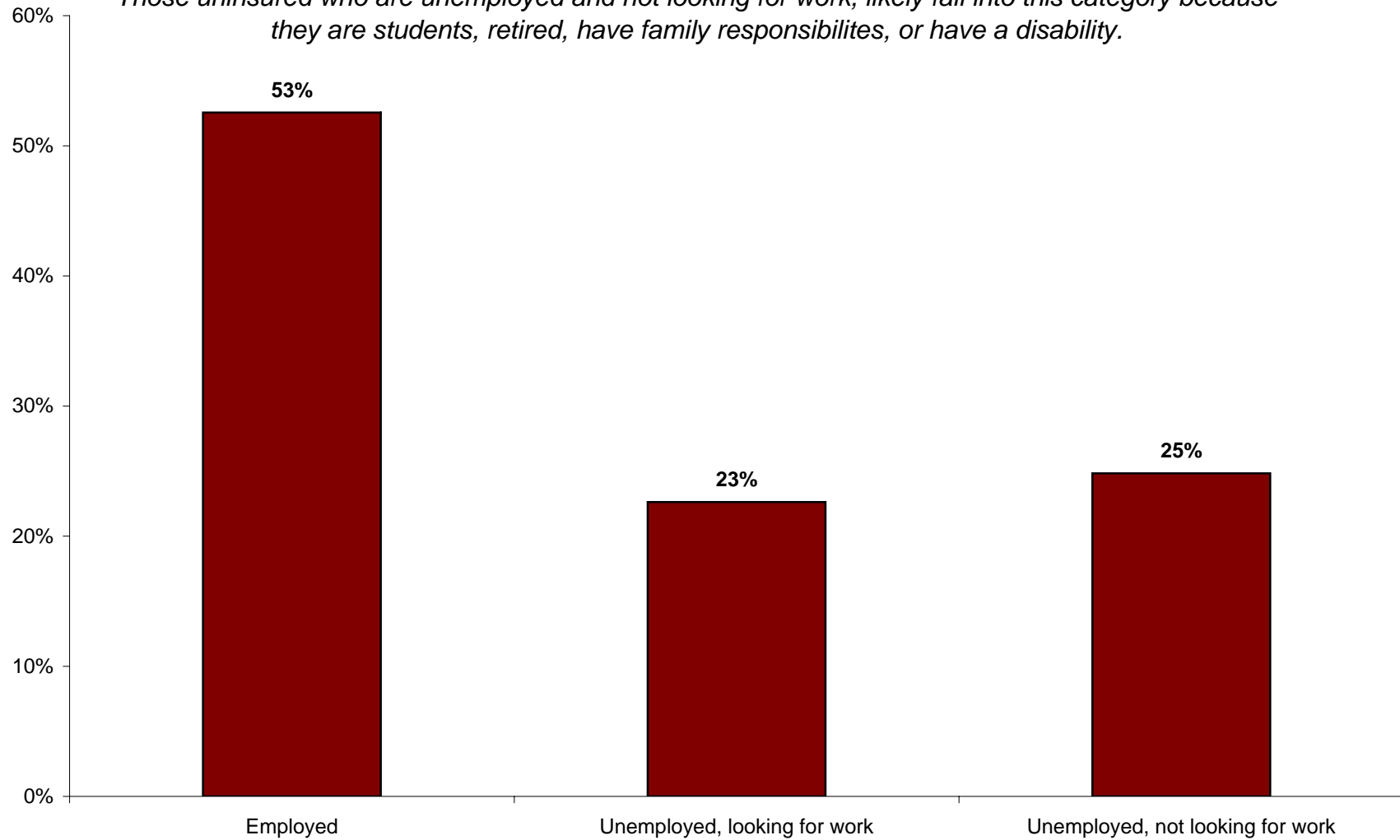
**Uninsured in Alameda County, by Race and Ethnicity**



Source: U.S. Census Bureau, American Community Survey, 2010

## The Majority of Uninsured Residents in Alameda County are Employed

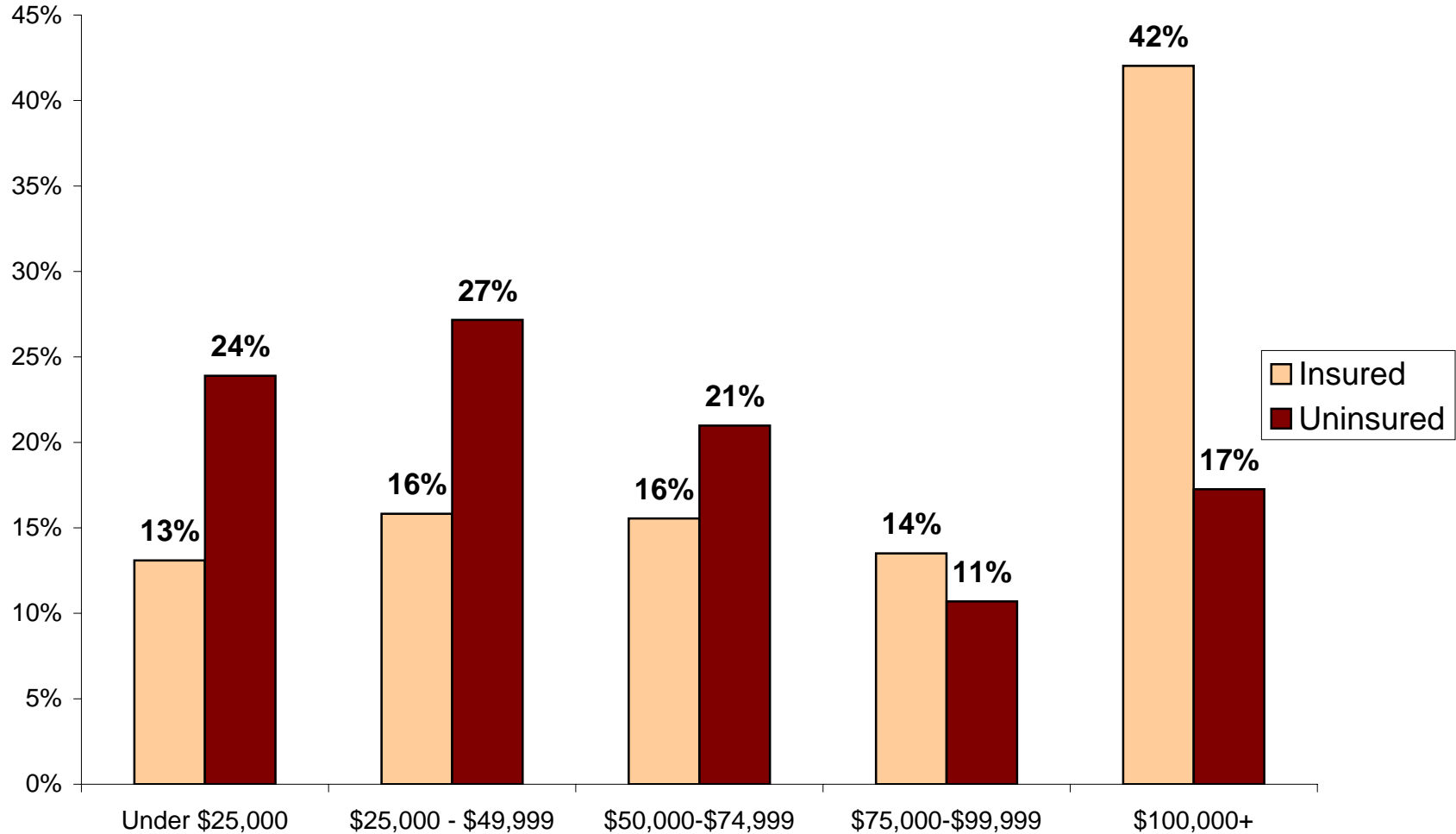
*Those uninsured who are unemployed and not looking for work, likely fall into this category because they are students, retired, have family responsibilities, or have a disability.*



Source: U.S. Census Bureau, American Community Survey, 2010

## Uninsured Households Have Lower Incomes than the Insured Households

*Low-wage jobs often do not offer health insurance as an employee benefit. For those that do, oftentimes the take-up rate is low, because premiums are high.*

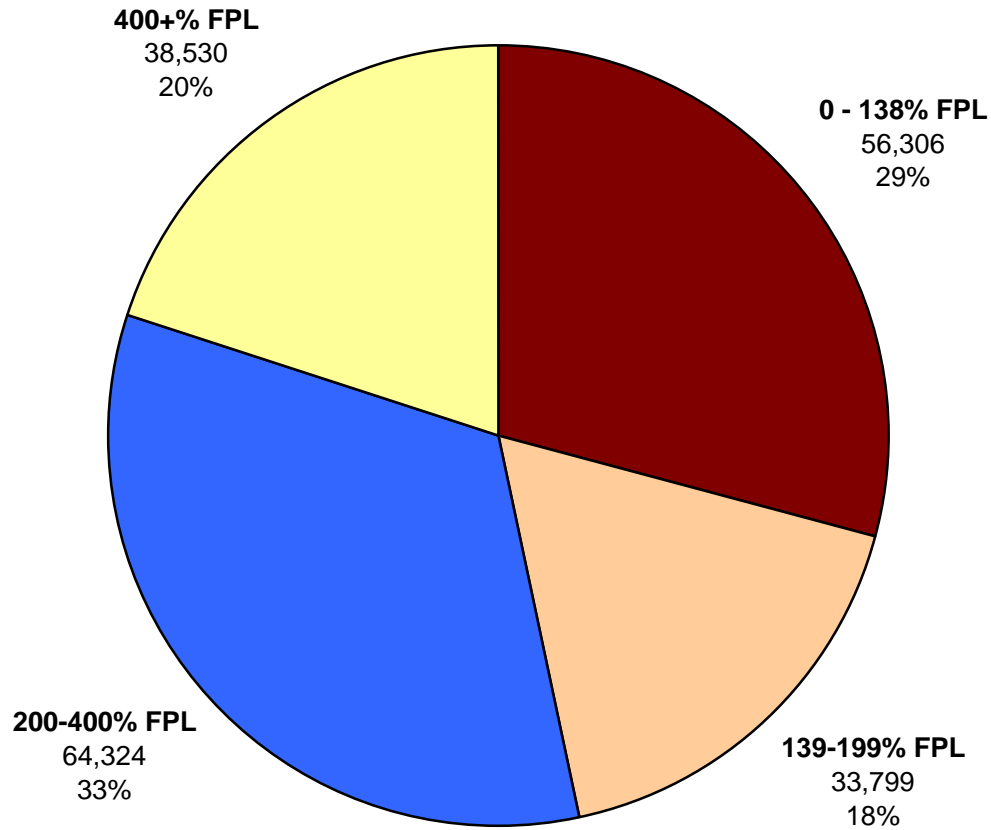


Source: U.S. Census Bureau, American Community Survey, 2010



## Alameda County's Uninsured, by Federal Poverty Level

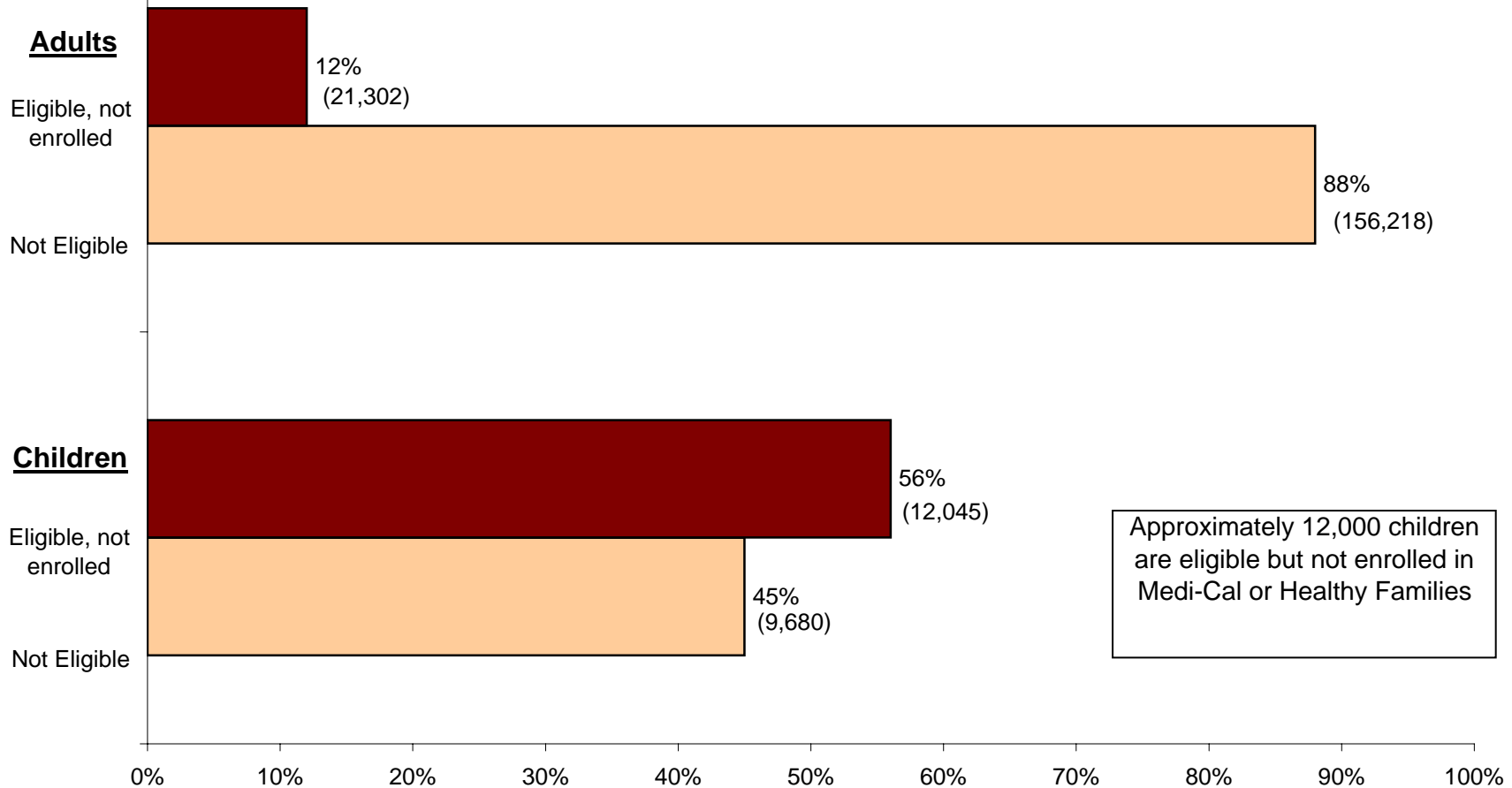
*Those under 200% of the federal poverty level qualify for the county program HealthPAC; however nearly half of the uninsured in the county are above the income qualification*



Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE), 2009

**The vast majority of uninsured Alameda County adults do not qualify for Medi-Cal or Healthy Families. Many children are eligible, but not enrolled.**

*Many uninsured do not qualify because of program requirements, such as family composition, age, disability, and immigration documentation*

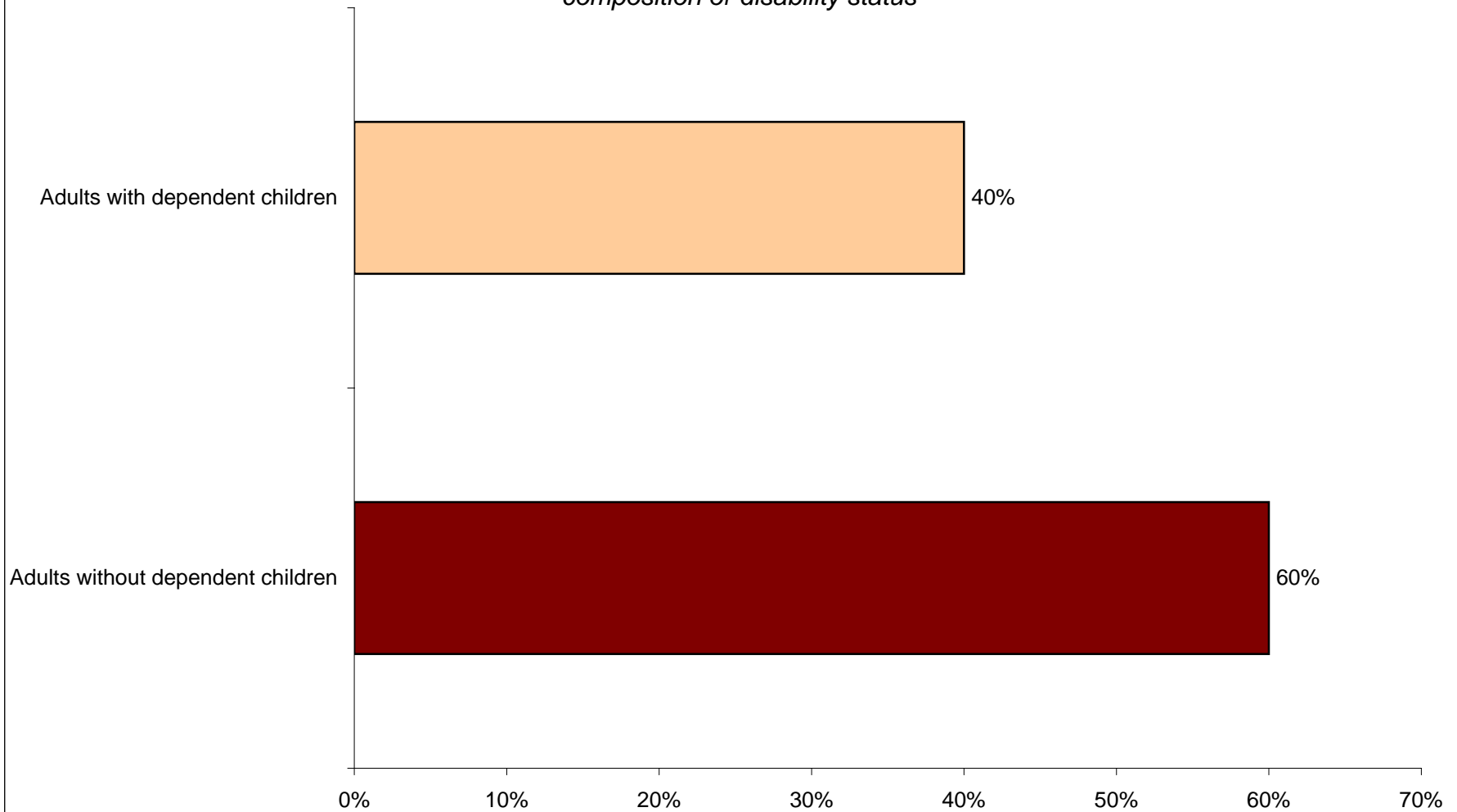


Approximately 12,000 children are eligible but not enrolled in Medi-Cal or Healthy Families

Source: California Health Interview Survey 2007 & 2009

## The majority of the Uninsured do not have dependent children

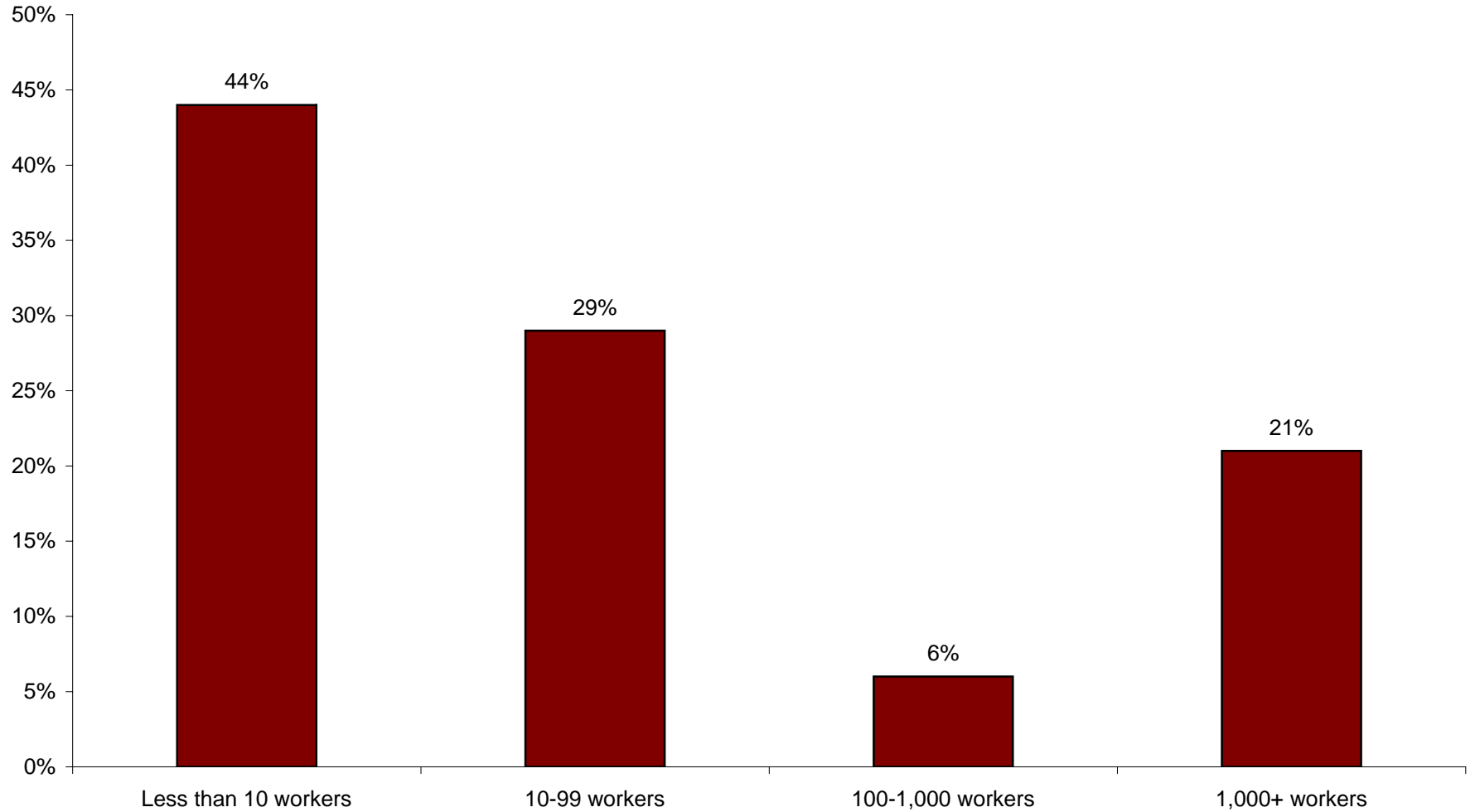
*Many of the uninsured do not qualify for Medi-Cal because of program requirements, such as family composition or disability status*



Source: California Health Interview Survey 2007 & 2009

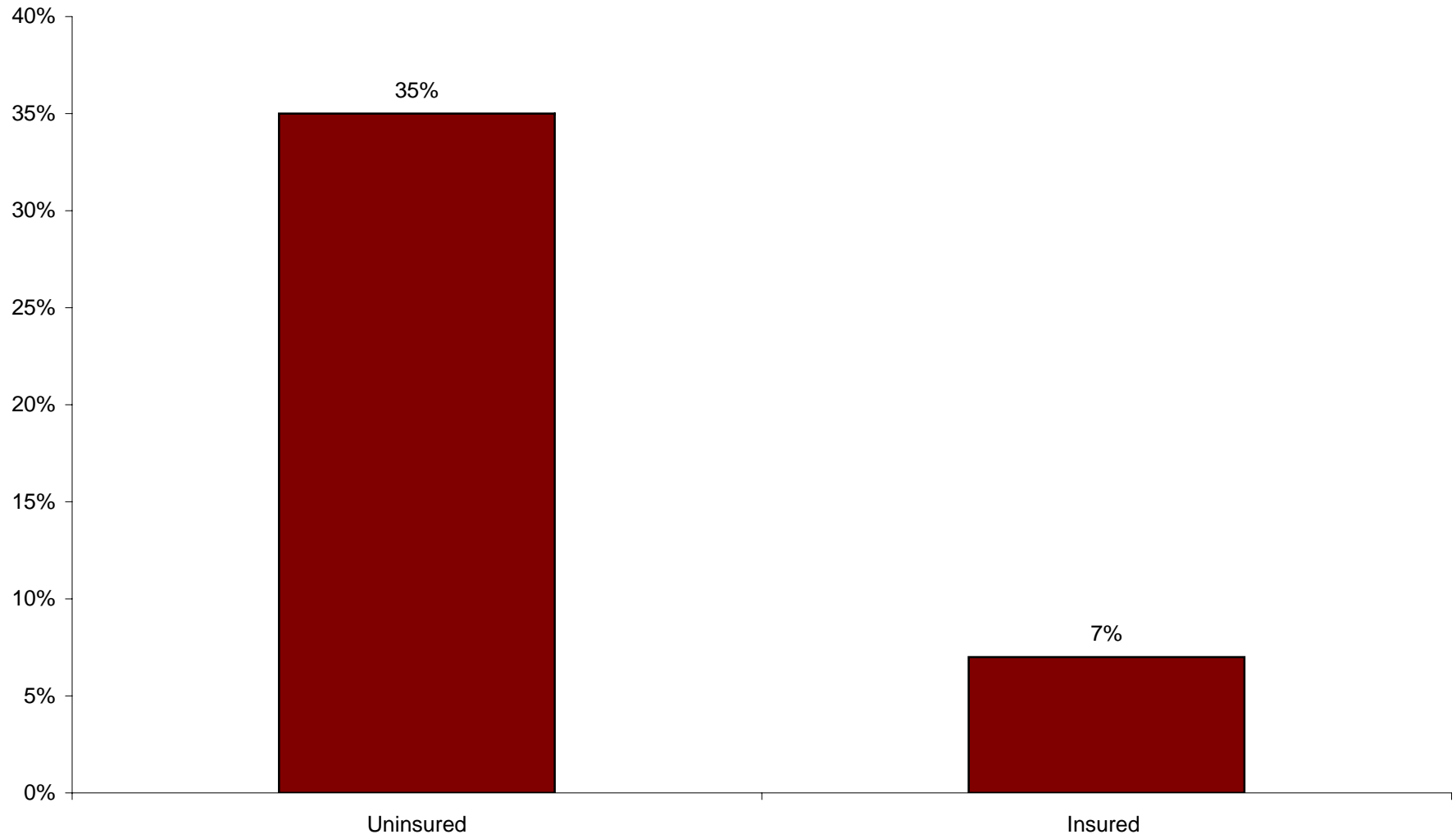
## The majority of working uninsured are employed at small businesses

*Typically small businesses are less likely to offer health insurance to employees, or if health insurance is offered, the employee's share of cost is expensive, making the take-up rate less*



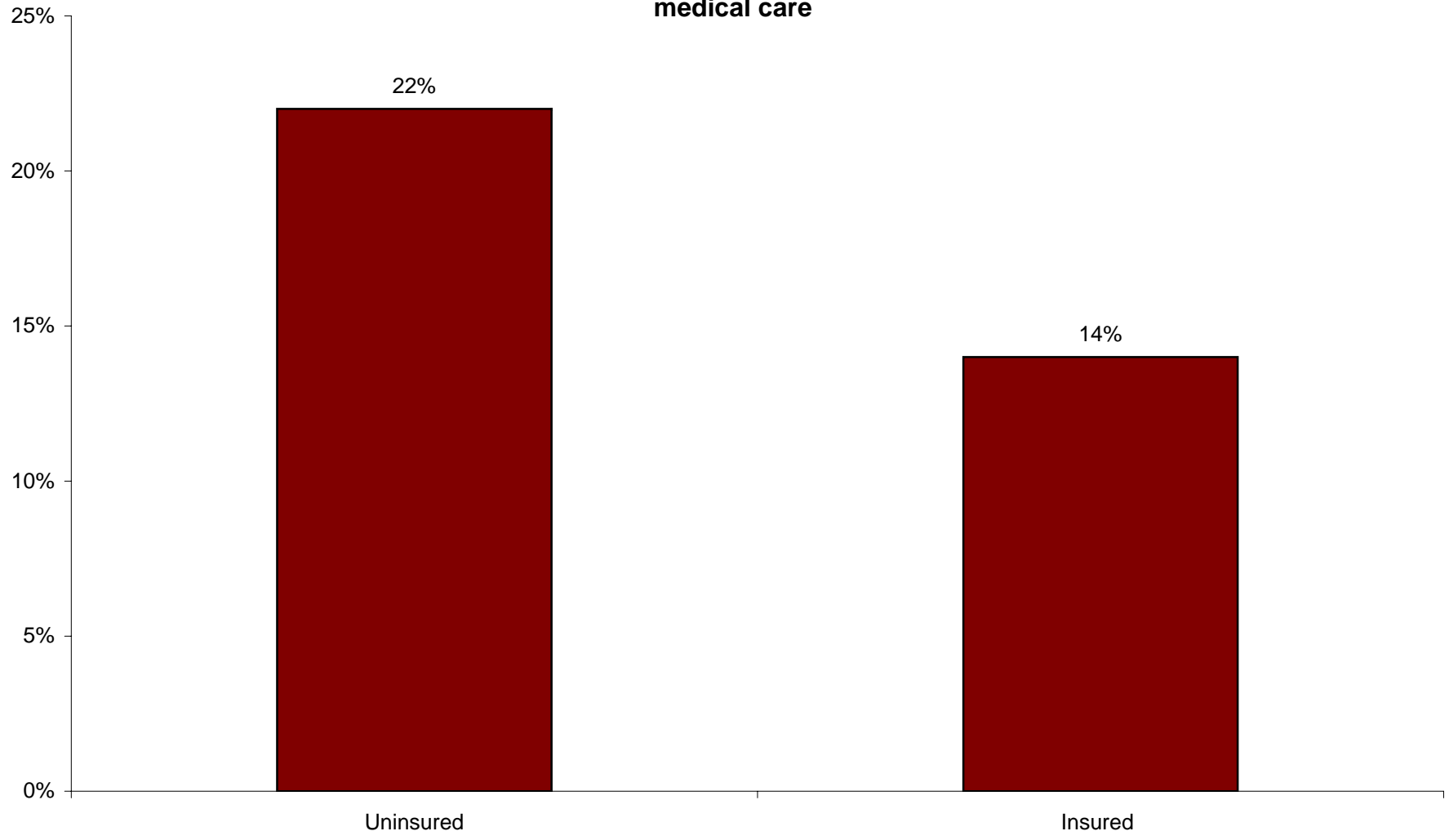
Source: California Health Interview Survey 2007 & 2009

### Uninsured are Less Likely to Have a Usual Source of Care than the Insured



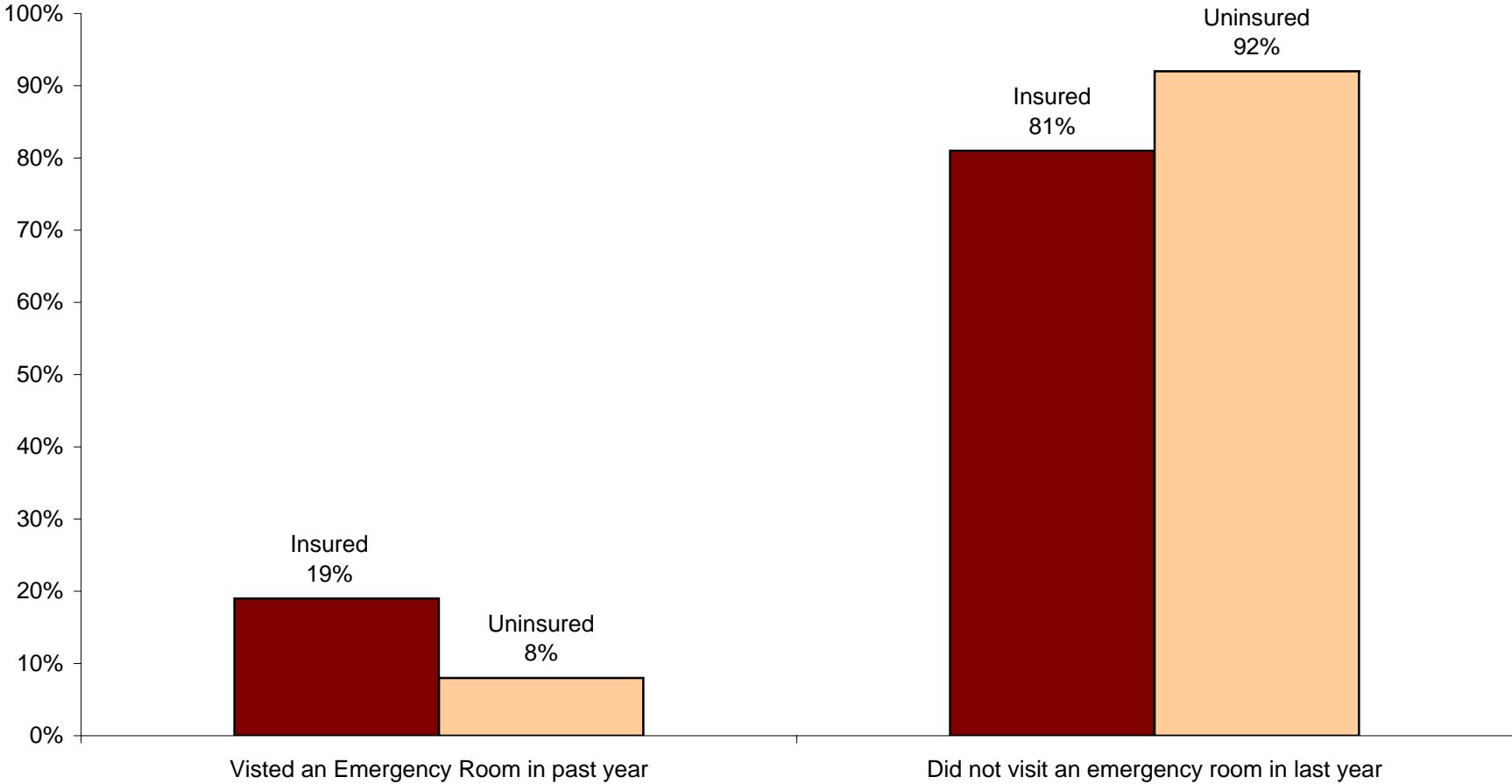
Source: California Health Interview Survey 2007 & 2009

**Uninsured Alameda County residents are more likely than the insured to delay getting medical care**



Source: California Health Interview Survey 2007 & 2009

**Contrary to popular belief, the uninsured use the ER less frequently than the insured population**



Source: California Health Interview Survey 2007 & 2009

## Methodology

### Sources

The **American Community Survey** is conducted annually by the U.S. Census Bureau, as a replacement for the Long Form in the decennial census. It covers topics such as employment, income, health insurance status, and demographic information. 2008 was the first year that uninsured estimates were reported in the American Community Survey. In 2010, 19,230 surveys were completed by Alameda County households. For further information on the methodology of the American Community Survey, please see [here](#). In addition to yearly estimates, the American Community Survey conducts three-year estimates in order to determine more accurate estimates for small areas, such as cities.

The **Small Area Health Insurance Estimates (SAHIE)** is conducted annually by the U.S. Census Bureau. SAHIE utilizes modeling to determine county estimates for the uninsured. It utilizes the American Community Survey annual estimates and combines this with Food Stamp Participation, Medicaid enrollment data, State Children's Health Insurance enrollment data to determine health insurance estimates. For more information on SAHIE, see [here](#).

Estimates on insurance and health status are collected bi-annually from UCLA's **California Health Interview Survey (CHIS)**. CHIS is a random-dial telephone survey conducted a wide range of health topics. CHIS data gives a detailed picture of the health and health care needs of California's large and diverse population. For more information about CHIS, please see [here](#). In 2009, 1,294 surveys were completed by Alameda County households. For further information on the methodology of the California Health Interview Survey, please see [here](#).

In this Alameda County analysis, the U.S. Census Bureau's American Community Survey is used as the data source for uninsured estimates, given its larger sample size, annual collection, and timely publication. It is also used to present information on the uninsured by race, age, sex, income, employment, and city. The ACS three-year estimates are used for city data for accuracy. The Small Area Health Insurance Estimates (SAHIE) are used for poverty data, as the percent of poverty categories that are available most closely mirror the affordable care act levels.

The California Health Interview survey provides additional information through survey questions. This includes information such as: eligibility for public insurance, family type, employer size, health status, and health care usage patterns. Information on these topics is presented using CHIS data by pooling together two years of data collection (2007 and 2009) to increase the sample size. In no instances are data presented when data is not statistically significant.

Using both data sources allows for the most complete understanding of the uninsured in Alameda County. The American Community Survey produces the most consistent and reliable estimates on the uninsured on an annual basis, while the California Health Interview Survey presents useful qualitative information on the health of Californians.