## UNAUTHORIZED AND UNINSURED

# BUILDING HEALTHY COMMUNITIES SITES AND CALIFORNIA

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## Why is this fact sheet important?

The California Endowment has selected 14 sites throughout the state under its Building Healthy Communities (BHC) initiative. While BHC is focused on the broad social determinants of health – including improved land use, access to healthy food, and youth development – one key challenge for many residents of the BHC communities is access to medical insurance. This is especially true for unauthorized immigrants who are explicitly excluded from the insurance exchanges and Medi-Cal insurance expansion of the 2010 Patient Protection and Affordable Care Act (ACA). While insurance coverage is a key issue for unauthorized immigrants, there is also evidence that maintaining a large population of uninsured residents harms others in terms of both economic and community health – thus, it matters for all Californians.

## How many unauthorized immigrants live here and how do they fare economically?

We estimate that, of the nearly one million people residing in BHC sites, unauthorized immigrants represent 13 percent of the population, almost double that of the state's total share. Furthermore, approximately 30 percent of all children residing in BHC sites have at least one unauthorized parent. In general, these communities have a higher share of people of color: while there is great diversity between sites, BHC sites collectively are majority-Latino and the share of white residents is half that of the state. BHC sites are also some of the poorest communities in the state – although the gap in poverty between unauthorized immigrants and U.S. citizens is smaller in the sites than in the state.

## How is the unauthorized population in the BHC sites doing in terms of health insurance?

To profile the relative access to medical insurance of the unauthorized, we estimate the percentage of residents 25-64 years old with any type of insurance (for example, employer-sponsored, Medi-Cal, military) by nativity and legal status. This age range is chosen for comparison because it is conventional – specifically, those under 25 years of age are more likely to be covered by their parents and those older than 64 qualify for Medicare. Consistent with previous studies, unauthorized immigrants have very low medical insurance coverage: only around 38 percent of the working age population is covered in BHC sites – rates far below the native born (79 percent) and somewhat lower than the average rate for unauthorized adults in the state (42 percent). One of the most common types of medical insurance coverage is employer sponsored, but still, only 18 percent of the unauthorized in the 14 BHC sites have coverage through an employer, and only 24 percent do throughout the entire state.

### What larger lessons and connections can be garnered from this profile?

Although there are unique demographic circumstances and economic challenges in the diverse BHC sites, the lack of medical insurance for unauthorized migrants is a consistent theme. Indeed, improving insurance coverage for all adults may be critical for the sites since the percentage of children who have at least one unauthorized parent is much higher than in the rest of the state. Given this, there may exist a broad advocacy opportunity around this issue in which the BHC sites may find common ground and play an important role. And it is not just the newly covered who might benefit: as some past research suggests, the benefits of a higher insurance coverage rate may extend beyond unauthorized parents and their children to all residents of a community.

## **BHC SITES AND CALIFORNIA**

BHC SITE	Total Population	White, Non-Latino	Latino (Any Race)	Asian, Non-Latino	Black, Non-Latino	Other, Non-Latino	Unauthorized Immigrant (Non-U.S. Citizen)	Children Residing with at Least One Unauthorized Immigrant Parent <sup>3</sup>
Boyle Heights	87,892	8%	73%	14%	3%	1%	17%	39%
Central Santa Ana	85,752	9%	81%	8%	1%	1%	22%	46%
Central, Southeast and Southwest Fresno	98,754	20%	56%	13%	8%	3%	10%	20%
Central West Long Beach	86,657	15%	53%	14%	14%	4%	13%	34%
City Heights	84,563	29%	41%	14%	13%	3%	10%	27%
Del Norte County	24,513	78%	12%	2%	*	8%	*	*
East Coachella Valley	34,207	27%	69%	1%	2%	1%	14%	35%
East Oakland	89,771	7%	46%	11%	32%	4%	17%	35%
East Salinas	48,983	15%	75%	8%	1%	1%	18%	40%
Richmond	47,439	14%	48%	13%	22%	2%	14%	36%
South Kern	70,151	47%	41%	6%	4%	3%	8%	19%
South Los Angeles	89,787	1%	70%	1%	26%	1%	19%	40%
South Sacramento	77,323	36%	28%	17%	11%	7%	6%	15%
Southwest and East Merced	60,911	33%	53%	8%	3%	3%	10%	23%
All BHC Sites	986,703	20%	55%	10%	11%	3%	13%	31%
California	37,042,462	40%	38%	13%	5%	4%	7%	19%

Adult (25	-64) Popu	lation
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	Poverty (Family Income < 150% of Poverty Line) <sup>1</sup>		Has Medical Insurance Coverage		Has Employer-Sponsored Medical Insurance Coverage		Has Low-Income Government Insurance or Assistance (e.g., Medi-Cal) <sup>2</sup>	
BHC SITE	U.Sborn (U.S. Citizen)	Unauthorized Immigrant (Non-U.S. Citizen)	U.Sborn (U.S. Citizen)	Unauthorized Immigrant (Non-U.S. Citizen)	U.Sborn (U.S. Citizen)	Unauthorized Immigrant (Non-U.S. Citizen)	U.Sborn (U.S. Citizen)	Unauthorized Immigrant (Non-U.S. Citizen)
Boyle Heights	51%	61%	71%	35%	38%	13%	13%	18%
Central Santa Ana	34%	47%	79%	33%	57%	21%	8%	10%
Central, Southeast, and Southwest Fresno	47%	70%	78%	38%	42%	13%	19%	23%
Central West Long Beach	46%	63%	79%	38%	51%	13%	12%	23%
City Heights	39%	62%	83%	31%	52%	13%	10%	13%
Del Norte County	31%	53%	83%	*	46%	*	12%	*
East Coachella Valley	33%	60%	79%	36%	54%	16%	8%	16%
East Oakland	44%	55%	78%	46%	46%	22%	18%	21%
East Salinas	35%	55%	84%	39%	63%	24%	6%	10%
Richmond	34%	50%	82%	49%	55%	30%	14%	15%
South Kern	34%	61%	81%	49%	48%	29%	12%	16%
South Los Angeles	55%	66%	70%	28%	38%	12%	17%	15%
South Sacramento	33%	57%	83%	54%	55%	17%	11%	34%
Southwest and East Merced	37%	59%	82%	45%	48%	20%	14%	19%
All BHC Sites	41%	59%	79%	38%	48%	18%	13%	17%
California	23%	50%	85%	42%	59%	24%	6%	13%

#### Notes

- \* indicates that the underlying number of observations is too small to make a reliable calculation of the variable in question.

  1 These are computed at the individual leel using the ACS variable indicating the ratio of family income to the poverty line by family type.

  2 Employer and low-income insurance coverage do not add up to total coverage which also includes private purchased insurance, veteran coverage, etc.

  3 The denominator for these computations is the number of children residing with at least one parent.



TOTAL POPULATION	37,042,462		CHILD POPULATION (< 18 YEARS OLD)	9,276,283	
Nativity U.Sborn (U.S. Citizen)	26,131,169	71%	Nativity U.Sborn	8,627,245	93%
Foreign-born ("Immigrant")	10,911,293	29%	Immigrant	649,038	7%
Naturalized Immigrant (U.S. Citizen)	5,199,944	14%	Unauthorized Immigrant	285,283	3%
Authorized Immigrant (0.5. Citizen)	3,002,427	8%	Resides with at Least One Immigrant Parent <sup>4</sup>	4,771,619	53%
Unauthorized Immigrant (Non-U.S. Citizen)	2,708,922	7%	of those children, share U.Sborn	4,190,753	88%
Female (for each nativity group)	18,753,818	51%	Resides with at Least One Unauthorized Immigrant Parent <sup>4</sup>	1,667,469	19%
U.Sborn	13,146,589	50%	of those children, share U.Sborn	1,358,753	81%
Immigrant	5,607,229	51%	Child Poverty (Family Income < 150% of Poverty Line) <sup>4</sup>	3,017,252	34%
Naturalized Immigrant	2,794,272	54%	Resides with ≥ 1 U.Sborn Parent	1,255,346	25%
Authorized Immigrant	1,508,692	50%	Resides with ≥ 1 Immigrant Parent	1,938,416	41%
Unauthorized Immigrant	1,304,265	48%	Resides with ≥ 1 Naturalized Parent	564,575	24%
Ethno-Racial Group	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Resides with ≥ 1 Authorized Immigrant Parent	688,121	43%
White, Non-Latino	14,708,473	40%	Resides with ≥ 1 Unauthorized Immigrant Parent	1,017,573	62%
Latino (Any Race)	14,012,326	38%		, ,,,,,	
Asian, Non-Latino	4,934,104	13%	UNAUTHORIZED IMMIGRANT POPULATION	2,708,922	7%
Black, Non-Latino	2,035,615	5%	Top Five Countries of Origin	2,370,569	88%
Other, Non-Latino	1,351,944	4%	Mexico	1,956,251	72%
Speaks English Well (Among Those Age ≥ 5 Years Old) <sup>1</sup>	30,503,015	88%	El Salvador	149,009	6%
Immigrant	7,084,401	65%	Guatamala	118,487	4%
Naturalized Immigrant	4,107,292	79%	Jamaica	88,498	3%
Authorized Immigrant	1,798,834	60%	Korea	58,324	2%
Unauthorized Immigrant	1,178,275	44%	Female	1,304,265	48%
Homeownership	7,027,089	55%	Ethno-Racial Group		
U.Sborn	4,952,509	59%	Latino (Any Race)	2,288,304	84%
Immigrant	2,074,580	48%	Asian, Non-Latino	317,926	12%
Naturalized Immigrant	1,532,144	63%	Other (White, Black, Other Non-Latino)	102,692	4%
Authorized Immigrant	407,455	37%	Age and Time in Country (Medians)		
Unauthorized Immigrant	134,981	18%	Age	32 yrs.	
Poverty (Family Income < 150% of Poverty Line) <sup>2</sup>	9,405,049	25%	Age First Arrived in Country	21 yrs.	
U.Sborn	6,048,970	23%	Years Residing in the USA	10 yrs.	
Immigrant	3,356,079	31%	Labor Force Participation (Age 18-64 Years Old)	1,738,725	74%
Naturalized Immigrant	1,012,663	19%	Male Participation	1,125,575	91%
Authorized Immigrant	989,089	33%	of which, share employed	1,027,225	91%
Unauthorized Immigrant	1,354,327	50%	of employed, share full-time	860,674	84%
			Female Participation	613,150	55%
INSURANCE/COVERAGE FOR WORKING AGE POPULATION (25-64)			of which, share employed	517,474	84%
Has Medical Insurance Coverage (Among 25-64 Year Olds)	15,262,144	77%	of employed, share full-time	342,607	66%
U.Sborn	9,976,552	85%	Top 5 Industries	1,012,058	66%
Immigrant	5,285,592	66%	Food & Recreational Services	256,391	17%
Naturalized Immigrant	3,081,845	81%	Manufacturing	202,872	13%
Authorized Immigrant	1,353,620	61%	Business Services	201,843	13%
Unauthorized Immigrant	850,127	42%	Construction	197,790	13%
Has Employer-Sponsored Medical Insurance Coverage	10,522,435	53%	Agriculture, Forestry & Fishing	153,162	10%
U.Sborn	6,996,621	59%	Top 5 Occupations	1,188,323	77%
Immigrant	3,525,814	44%	Food, Health, Protective & Other Service	483,693	31%
Naturalized Immigrant	2,152,819	56%	Precision, Craft & Repair	226,111	15%
Authorized Immigrant	885,643	40%	Construction	191,637	12%
Unauthorized Immigrant	487,352	24%	Transportation & Material Moving	145,032	9%
Has Low-Income Government Insurance or Assistance			Farming, Forestry & Fishing	141,850	9%
(e.g., Medi-Cal) <sup>3</sup>	1,543,702	8%	Annual Earnings among Full-Time Workers (Median)	\$20,000	
U.Sborn	764,098	6%	Male	\$20,800	
Immigrant	779,604	10%	Female	\$18,000	
Naturalized Immigrant	281,088	7%	Annual Earnings among Part-Time Workers (Median)	\$9,000	
Authorized Immigrant	229,934	10%	Male	\$10,000	
Unauthorized Immigrant	268,582	13%	Female	\$8,000	

- 1 Virtually all U.S.-born respondents in the ACS either report speaking English very well or speak no other language but English at home.

  2 These are computed at the individual level using the ACS variable indicating the ratio of family income to the poverty line by family type.

  3 Employer and low-income insurance coverage do not add up to total coverage which also includes private purchased insurance, veteran coverage, etc.

  4 The denominator for these computations is the number of children residing with at least one parent.