

Health Coverage in Communities of Color: Talking about the New Census Numbers

September 2009

This month, the U.S. Census Bureau released its latest data on income, poverty, and health coverage. The number of Americans living without health coverage is staggering: 46.3 million people were uninsured in 2008, and communities of color continued to bear the brunt of this crisis. In 2008, people of color made up 35 percent of the U.S. population but 54 percent of the uninsured. In fact, as in years past, every racial and ethnic group had uninsured rates that were higher than the rate for non-Hispanic whites and higher than the national average.

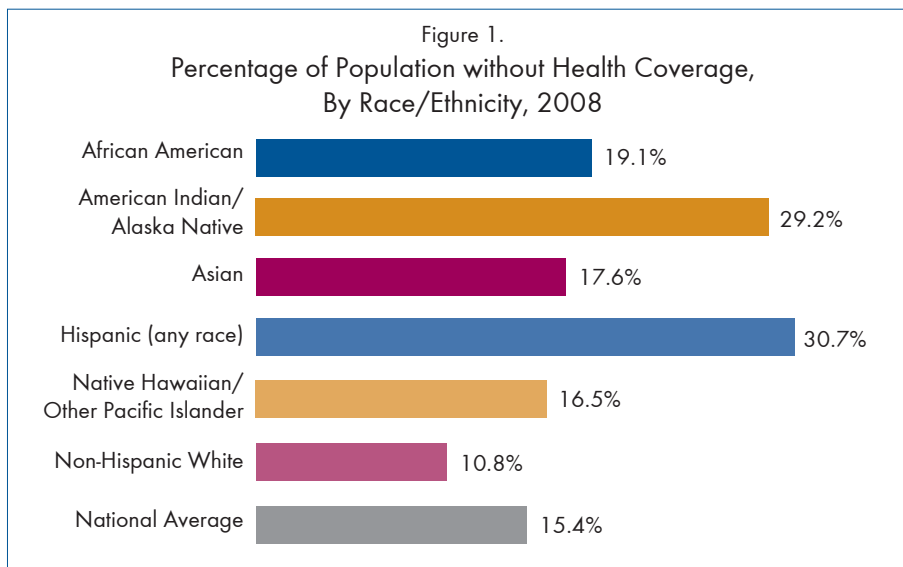
As the recession has deepened, the share of people with job-based health insurance in particular has declined, falling from 59.3 percent in 2007 to 58.5 percent in 2008. Every racial and ethnic group was more likely not to have job-based health coverage than non-Hispanic whites. Only 27 percent of those with job-based coverage were people of color. The Census data reveal that communities of color continue to experience a host of other societal problems at higher rates than non-Hispanic whites. For example, in 2008, well over half of the 39.8 million people living in poverty were racial and ethnic minorities.

As sobering as these numbers are, they do not paint a complete picture: The unemployment rate increased substantially during the latter part of 2008 and has continued to rise in 2009, and the full effects of this increase are not reflected in the current Census numbers. With people of color experiencing higher rates of unemployment than non-Hispanic whites, this is likely to exacerbate disparities in health and health care even more. For example, because people of color are more likely to be uninsured, they are less likely to have a regular health care provider, they suffer from poorer health, and they are more likely to die prematurely. Fortunately, public health coverage programs continue to provide an important safety net for those without coverage. In 2008, Medicaid enrollment, for instance, increased by 3 million to a total of 42.6 million; 56 percent of those enrollees were racial and ethnic minorities.

The current debate in Congress about how to improve our nation's health care system presents a historic opportunity to eliminate disparities in health coverage and to address other inequities in the system. Health reform legislation must include options for affordable coverage, strengthen existing safety net programs that have proven to be vitally important to communities of color, and promote health equity. As Congress continues its work on health reform, it is important to consider the following:

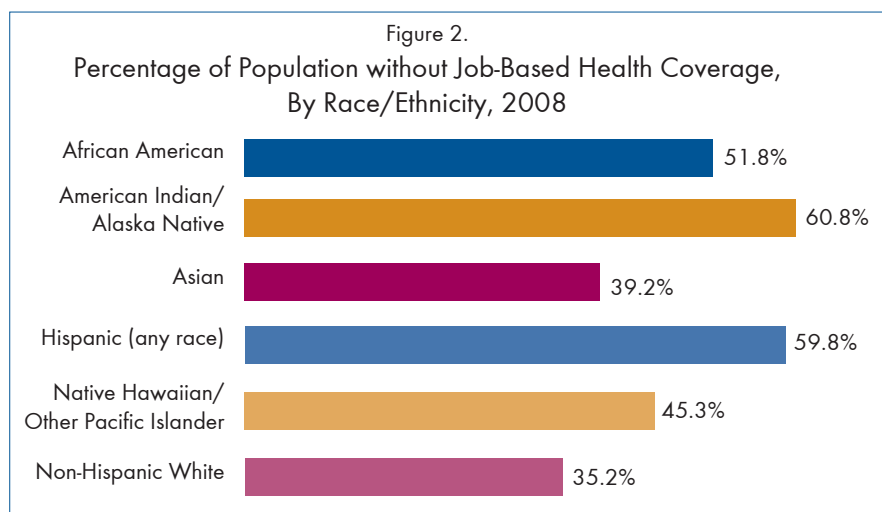
People of color are more likely to lack health coverage.

Although communities of color make up only 35 percent of the population, they account for 54 percent of the 46.3 million uninsured. In fact, every racial and ethnic group has uninsured rates that are higher than the rate for non-Hispanic whites and higher than the national average.



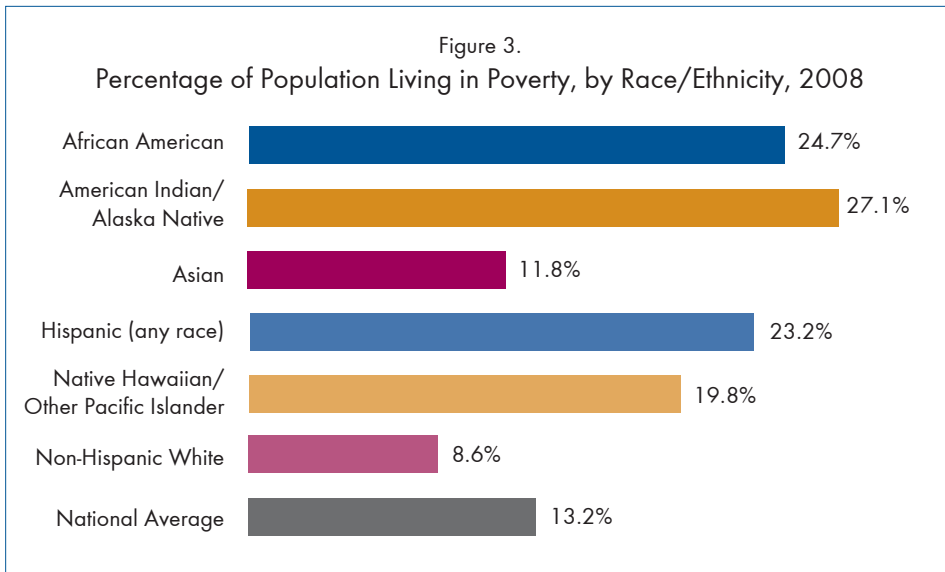
Enrollment in private insurance declined, and people of color are even less likely to have job-based coverage in particular.

When people lose their jobs, families often lose their health coverage. Rising unemployment has hit communities of color the hardest—13 percent of Latinos and more than 15 percent of African Americans are unemployed, compared to 9 percent of non-Hispanic whites. This problem has been exacerbated by the economic recession and isn't captured in the current Census numbers.



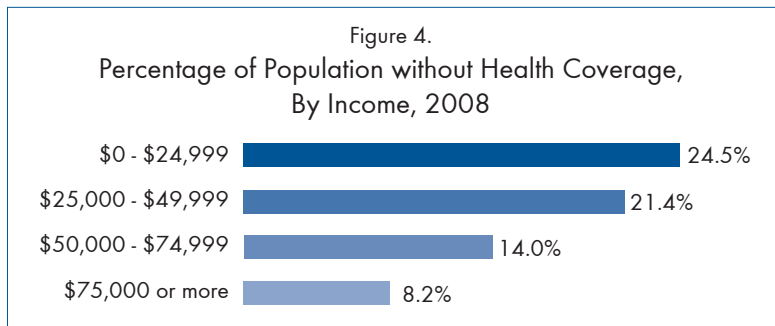
People of color are more likely to live in poverty, which limits access to health coverage and leads to poorer health.

Although communities of color make up only 35 percent of the population, they account for 57 percent of the 39.8 million living in poverty. Daily exposure to poor social conditions contributes to poor overall health.



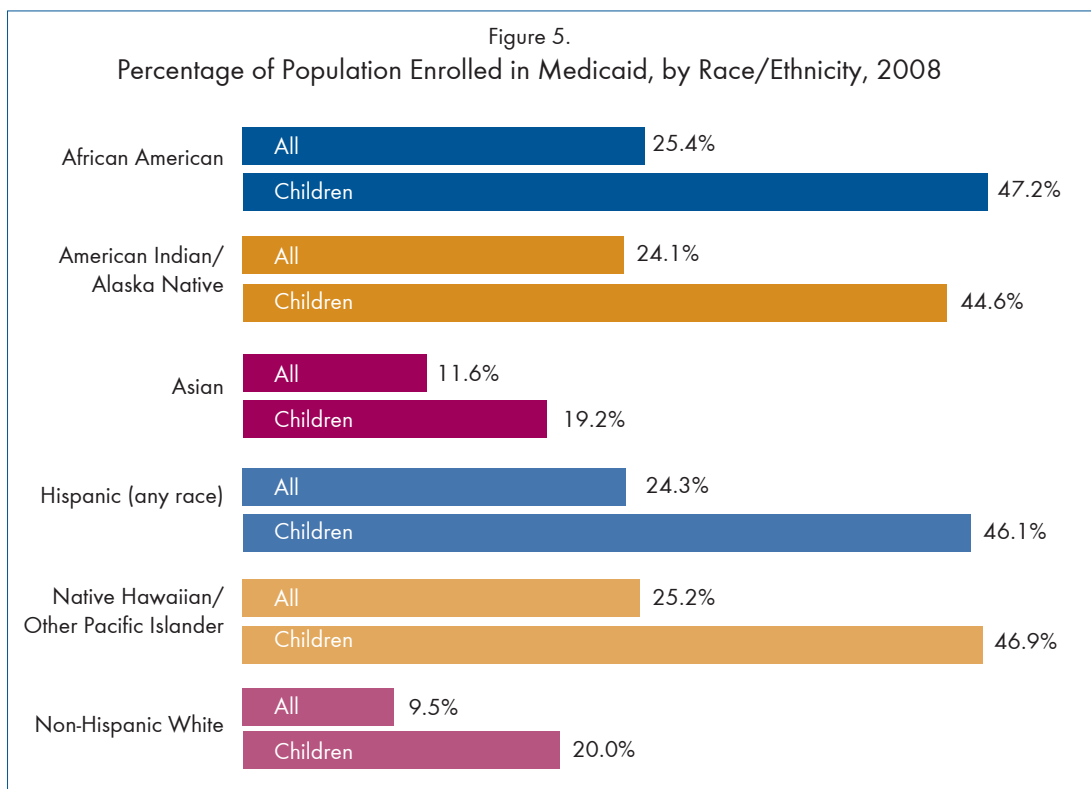
The lower your income, the less likely you are to have health coverage, which means less access to health care for communities of color.

Overall, people of color earn less than non-Hispanic whites, and they are less likely to have access to job-based health coverage, all of which means they are more likely to be uninsured. In 2008, African Americans earned 62 percent (\$34,218) of the median income of non-Hispanic whites (\$55,530), and Hispanics earned 68 percent (\$37,913).



Enrollment in public health coverage programs has increased, and these programs continue to provide a key source of coverage for people of color.

In 2008, enrollment in Medicaid, for instance, rose by 3 million to a total of 42.6 million. Well over half (56 percent) of all enrollees were racial and ethnic minorities. Health reform must include steps to expand and strengthen this and other important safety net programs.



Sources

U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2008*, available online at <http://www.census.gov/prod/2008pubs/p60-235.pdf>.

U.S. Bureau of Labor Statistics, *Economic News Release: Employment Status of the Civilian Population by Race, Sex, and Age*, available online at <http://www.bls.gov/news.release/empsit.t02.htm>.

*This fact sheet was written by
Minority Health Initiatives, Families USA*

*Additional support was provided by
Peggy Denker, Ingrid VanTuinen, and Nancy Magill, Families USA*

*For more information about Families USA's Minority Health Initiatives,
e-mail minorityhealth@familiesusa.org or call 202-628-3030.*