

Illinois' Uninsured: Underlying Tables and Supplementary Charts

A report by The Gilead Outreach and Referral Center

*Analysis of the March 2002 Supplement to the Current Population Survey
(U.S. Census Bureau) by Deborah Rosenberg, PhD, and Kristin Rankin, MSPH,
at the University of Illinois at Chicago School of Public Health*

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**Notes on the Data and Methods Used in
Illinois' Uninsured: Who They Are, Where They Live
and *Illinois Uninsured: Underlying Tables and Supplementary Charts***

What Is the Current Population Survey (CPS)?

The Current Population Survey (CPS) has been conducted for more than 50 years by the Bureau of the Census and the Bureau of Labor Statistics. Every month, a scientifically selected sample of more than 50,000 U.S. households is drawn in order to gather information about employment and other labor force characteristics of the U.S. population. The sample is representative of the civilian noninstitutional population and can be used to describe attributes of the nation as a whole or of individual states and other geographic areas.

As early as 1948, two questions about income that were not part of the core CPS were added during one month of the survey in order to enrich the data. Today, a whole array of additional questions are asked during March, including questions about household and family characteristics, geographic mobility, marital status, educational attainment, income and poverty status, work experience, and health insurance coverage. The Annual Demographic Survey, or the March Supplement, is used to generate the annual Population Profile of the United States and many other reports. In 1999, Congress allocated additional funds to the Census Bureau to increase the sample size of the March Supplement specifically so that more reliable estimates of the number and percent of low-income children without health insurance could be produced. Beginning in July 2001, the sample for the Annual Demographic Supplement was increased to 72,000 households across the nation.

The data used in *Illinois' Uninsured: Who They Are, Where They Live* and *Illinois Uninsured: Underlying Tables and Supplementary Charts* are from the Illinois portion of the CPS March 2002 Supplement, available on the CPS website at:
<http://www.bls.census.gov/cps/cpsmain.htm>

The Census and the Current Population Survey (CPS)

It is important to understand the difference between the Census that is taken every 10 years and the Current Population Survey. The Census is not based on a sample, but attempts to obtain a complete count of every person living in the United States. Because this is such a formidable task, the Census is carried out only once a decade, and it asks only the most essential questions about who we are and where we live. Surveys, such as the Current Population Survey (CPS), ask more detailed questions because they are asked of a much smaller number of people a sample and asked in a very timely manner once a month.

Of course, we are really interested in knowing the characteristics of the whole nation or the whole state, not just those of the relatively small group of people included in the

survey. Therefore, numbers from the Census are combined with the CPS sample data in order to describe the characteristics of the whole population. The CPS sample is designed so that the total number of people in the entire population represented by each person in the survey is known, and then each person can be weighted according to the information from the complete Census. For example, in *Illinois' Uninsured: Who They Are, Where They Live* and *Illinois Uninsured: Underlying Tables and Supplementary Charts*, we report the weighted total and weighted percent of uninsured residents of Illinois under age 65 by select characteristics. These weighted data result from multiplying the sample estimates for those people in the CPS by the weights representing the appropriate population totals from the Census. This process permits us to arrive at estimates for all of Illinois.

How accurate are the CPS data?

The March 2002 Supplement of the CPS is the first to use data from the 2000 Census, which means the numbers and percentages we present are likely to be accurate since the data are so recent. In addition to using timely data, another factor that influences accuracy is the size of the sample used in the CPS. One way that scientists have of measuring this component of accuracy is to calculate what is called a "confidence interval" around the reported numbers and percentages. The confidence interval provides a range of numbers or percents that indicates us how close the data we report are to the actual number or percentage in the population. This is what public opinion polls mean when they say, for example, that 42% of people polled are supporting a candidate *plus or minus 4%*. The 42% is an estimate based on the small sample of voters who were included in the poll. The "plus or minus" defines a confidence interval that estimates the level of support for the candidate in the whole voting population as between 38%-46%.

The CPS provides instructions and general parameters needed for calculating statistically reasonable confidence intervals. This information can be found in the Source and Accuracy of Data document at <http://www.bls.census.gov/cps/ads/1996/ssrcacc.htm#march> . The tables in *Illinois Uninsured: Underlying Tables and Supplementary Charts* present confidence intervals for the numbers and percentages in this report. Table 1.1 on p. 7, for example, shows that the percent of individuals under age 65 who are uninsured in Illinois is 15.3%, with a 95% confidence interval of 14.6-16.0. This means that although 15.3% is an estimate, we are almost certain that the true percent of individuals who are uninsured in Illinois is between 14.6%-16.0%. The narrower the confidence interval, the more reliable the estimate. In general, data were included in this report if numbers and percentages were based on at least 75,000 individuals or 25,000 households. Using this approach typically results in confidence intervals that are reasonably narrow. In some instances, however, the confidence intervals around numbers or percents might be fairly wide. We caution the reader to take these data for what they are suggestive and worth further investigation, but not as accurate as we would like.

Methodology for the Report

The CPS asks multiple questions about insurance status. In order to capture the number and percent of people who are uninsured, these have to be combined into a single measure. The CPS recommends that individuals be considered uninsured if they answer "no" to all of the questions about the following sources of insurance coverage in the past year: group coverage, group coverage through a spouse, Medicaid, Medicare, Champus, children's coverage by a person inside or outside of the household, or children's coverage by Medicaid or Medicare.

Definitions for some other variables presented here should also be noted:

- Work status is only collected on individuals 16 years of age and older;
- Unemployment means a person is actively looking for a job while "not in the workforce" means a person has not been actively looking for a job during the past month;
- The selected industry data are only calculated for full-time and part-time workers;
- Educational attainment is only assessed for those 19 and older because any of the people in this age group should have had the opportunity to complete high school;
- The income variable is defined for families rather than for individuals;
- For race and ethnicity, if an individual defined themselves as Hispanic, they were classified as such, and therefore whites and African Americans include non-Hispanics only.

Four geographic areas were defined for this analysis: the State of Illinois, the City of Chicago, the metropolitan area outside of Chicago, and Downstate Illinois. The City of Chicago consists of all areas within the city border. The metropolitan area outside of Chicago is defined as suburban Cook County, DuPage County, Kane County, Kendall County, Will County, Grundy County, Lake County, and McHenry County. Downstate Illinois is defined as all other areas of Illinois outside of Chicago and the remainder of the metropolitan area. For each geographic area, estimates of uninsuredness are reported overall and also by select characteristics.

The CPS data are reported for individuals and also for households which are defined as all individuals living together in one unit, regardless of whether they are related to one another. For this report, we consider these households as "families" and use this term throughout. We report data for individuals who are uninsured and for families in which at least one member is uninsured. The decision to focus on families in which at least one member is uninsured was made with the understanding that any uninsuredness has the potential for affecting the economic well being of the entire family as well as affecting the health of the uninsured person. The number and percent of families in which all members are uninsured is reported only for each geographic area overall.

The elderly population people 65 years old and older were not included in this report since insurance coverage by Medicare is an entitlement for all US citizens in this age group. Some low-income individuals, and particularly low-income children are also entitled to health insurance coverage through Medicaid or through the State Children's Health Insurance Program (SCHIP, or KidCare in Illinois), but in contrast to Medicare these programs have more complex eligibility requirements. We include the people for whom these programs are intended in this report because it is important to understand what proportion are actually being covered.

The Data in *Illinois' Uninsured: Who They Are, Where They Live* and *Illinois Uninsured: Underlying Tables and Supplementary Charts* are presented from various perspectives. Both the numbers of uninsured and the percents, or rates, of uninsuredness are presented. Numbers are critical for understanding how many people are affected by the lack of health insurance. Percents, or rates, of uninsuredness are critical for understanding the relative impact of the problem across groups. Taken together, these data show the magnitude of the problem of uninsuredness in Illinois.

**Table 1.1 Number and Percent of Uninsured Individuals Under Age 65 in Illinois, 2001
by Select Individual Characteristics**

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Illinois Individuals Overall	10,903,221	1,668,687	1,581,025- 1,756,349	15.3%	14.6%- 16.0%
Gender					
Male	5,391,802	867,993	804,678- 931,308	16.1%	15.0%- 17.2%
Female	5,511,419	800,694	739,876- 861,512	14.5%	13.5%- 15.5%
Age					
0-18	3,250,007	348,098	307,965- 388,231	10.7%	9.5%- 11.9%
19-29	1,788,179	433,566	388,783- 478,349	24.3%	22.1%- 26.5%
30-49	3,913,145	649,439	594,650- 704,228	16.6%	15.3%- 17.9%
50-64	1,951,890	237,584	204,421- 270,747	12.2%	10.6%- 13.8%
Race/Ethnicity					
White, Non-Hispanic	7,396,239	811,931	750,688- 873,174	11.0%	10.2%- 11.8%
African-American, Non-Hispanic	1,830,039	416,702	368,567- 464,837	22.8%	20.5%- 25.1%
Hispanic	1,292,690	372,905	333,800- 412,010	28.9%	26.3%- 31.5%
Other	384,253	67,149	47,731- 86,567	17.5%	12.9%- 22.1%
Hispanics					
Hispanic, US Citizens	887,663	176,207	149,254- 203,160	19.9%	17.2%- 22.6%
Hispanic, Non-US Citizens	405,027	196,698	161,111- 232,285	48.6%	43.5%- 53.7%
Children Eligible for Kidcare*					
Children age 0-11	738,063	118,410	73,694- 163,126	16.0%	10.4%- 21.6%
Children age 12-18	329,535	80,736	43,797- 117,675	24.5%	14.8%- 34.2%
Education (19 and older)					
Less than High School	884,102	282,786	245,164- 320,408	32.0%	28.5%- 35.5%
High School Graduate	4,712,063	840,826	776,029- 905,623	17.8%	16.6%- 19.0%
Bachelor s Degree or Higher	2,057,049	196,977	165,572- 228,382	9.6%	9.0%- 10.2%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

*Citizens with family income less than 185% of the Federal Poverty Level

**Table 1.1 Number and Percent of Uninsured Individuals Under Age 65 in Illinois, 2001
by Select Individual Characteristics, *continued***

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Work Status (16 and Older)					
Full Time	4,918,942	678,814	612,046- 745,582	13.8%	12.5%- 15.1%
Part Time	954,475	190,895	155,444- 226,346	20.0%	16.7%- 23.3%
Unemployed	421,981	135,456	94,346- 176,566	32.1%	24.1%- 40.1%
Not in Workforce	1,992,859	410,529	358,570- 462,488	20.6%	18.3%- 22.9%
Select Groups Not In Workforce					
Ill or Disabled	378,810	59,852	39,995- 79,709	15.8%	11.0%- 20.6%
Taking Care of Home or Family	466,727	105,945	79,531- 132,363	22.7%	17.7%- 27.7%
In School	324,460	73,328	51,350- 95,306	22.6%	16.6%- 28.6%
Select Industries					
Construction	371,049	91,278	66,758- 115,798	24.6%	18.9%- 30.3%
Retail Trade	936,946	243,606	203,564- 283,648	26.0%	22.3%- 29.7%
Business, Auto & Repair Services	406,311	78,418	55,690- 101,146	19.3%	14.3%- 24.3%
Personal Services**	161,304	49,359	31,326- 67,392	30.6%	21.3%- 39.9%
Firm Size: Full Time[@]					
<25 employees	1,244,240	289,908	246,231- 333,585	23.3%	20.2%- 26.4%
25-99 employees	666,064	93,915	69,043- 118,787	14.1%	10.6%- 17.6%
100-999 employees	1,008,784	102,896	76,863- 128,929	10.2%	7.8%- 12.6%
1000+ employees	1,918,792	147,747	116,555- 178,939	7.7%	6.1%- 9.3%
Firm Size: Part Time[@]					
<25 employees	361,920	81,432	58,271- 104,593	22.5%	16.9%- 28.1%
25-99 employees	102,490	24,905	12,095- 37,715	24.3%	13.4%- 35.2%
100-999 employees	142,329	19,926	8,467- 31,385	14.0%	6.5%- 21.5%
1000+ employees	297,398	49,368	31,333- 67,403	16.6%	11.1%- 22.1%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

**Excluding private household services

[@] Excluding self-employed

**Table 1.2 Number and Percent of Families in Which at Least One Member Under Age 65 is Uninsured, Illinois, 2001
by Select Family Characteristics**

	Total Families	# of Families Uninsured	95% Confidence Interval+	% of Families Uninsured	95% Confidence Interval+
Illinois Families Overall	3,401,699	872,969	808,788- 937,150	25.7%	24.1% 27.3%
Annual Family Income*					
\$25,000 or lower	699,696	262,332	227,102- 297,562	37.5%	33.5%- 41.5%
\$25,001 - \$75,000	1,667,025	418,040	373,582- 462,498	25.1%	22.8%- 27.4%
More than \$75,000	1,011,543	171,456	142,968- 199,944	17.0%	14.4%- 19.6%
Select Family Types					
Husband/Wife with no Children	704,335	156,088	128,906- 183,270	22.2%	18.8%- 25.6%
Husband/Wife with Children	1,197,743	285,194	248,462- 321,926	23.8%	21.1%- 26.5%
Single male with no Children	91,054	46,270	31,467- 61,073	50.8%	39.4%- 62.2%
Single male with Children	87,532	39,697	25,986- 53,408	45.4%	33.8%- 57.0%
Single female with no Children	103,606	41,581	27,548- 55,614	40.1%	29.6%- 50.6%
Single female with Children	303,866	115,501	92,117- 138,885	38.0%	31.9%- 44.1%

+ With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

*Due to invalid data on family income some families are excluded from this analysis

**Table 2.1 Number and Percent of Uninsured Individuals Under Age 65 in Chicago, 2001
by Select Individual Characteristics**

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Chicago Individuals Overall	2,385,568	592,667	540,323- 645,011	24.8%	22.9%- 26.7%
Gender					
Male	1,154,860	294,151	257,255- 331,047	25.5%	22.7%- 28.3%
Female	1,230,708	298,516	261,347- 335,685	24.3%	21.7%- 26.9%
Age					
0-18	721,904	146,520	120,473- 172,567	20.3%	17.1%- 23.5%
19-29	496,656	151,217	124,756- 177,678	30.5%	26.0%- 35.0%
30-49	851,146	218,623	186,810- 250,436	25.7%	22.5%- 28.9%
50-64	315,862	76,307	57,507- 95,107	24.2%	19.0%- 29.4%
Race/Ethnicity					
White, Non-Hispanic	769,541	120,300	96,697- 143,903	15.6%	12.8%- 18.4%
African-American, Non-Hispanic	959,173	259,367	221,307- 297,427	27.0%	23.6%- 30.4%
Hispanic	576,192	182,695	155,253- 210,137	31.7%	27.8%- 35.6%
Other	80,661	30,304	17,252- 43,356	37.6%	24.8%- 50.4%
Hispanics					
Hispanic, US Citizens	388,023	85,549	66,745- 104,353	22.1%	17.8%- 26.4%
Hispanic, Non-US Citizens	188,169	97,145	72,102- 122,188	51.6%	44.2%- 59.0%
Children Eligible for Kidcare*					
Children age 0-11	249,384	58,479	27,039- 89,919	23.4%	12.4%- 34.5%
Children age 12-18	99,750	36,309	11,530- 61,088	36.4%	16.6%- 56.2%
Education (19 and older)					
Less than High School	338,304	132,986	107,178- 158,794	39.3%	33.4%- 45.2%
High School Graduate	902,706	251,110	215,656- 286,564	27.8%	24.5%- 31.1%
Bachelor s Degree or Higher	422,654	62,052	44,421- 79,683	14.7%	13.1%- 16.3%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

*Citizens with family income less than 185% of the Federal Poverty Level

**Table 2.1 Number and Percent of Uninsured Individuals Under Age 65 in Chicago, 2001
by Select Individual Characteristics, *continued***

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Work Status (16 and Older)					
Full Time	982,915	195,600	159,715- 231,485	19.9%	16.6%- 23.2%
Part Time	153,052	61,680	41,522- 81,838	40.3%	30.1%- 50.5%
Unemployed	120,450	62,152	34,300- 90,004	51.6%	35.5%- 67.7%
Not in Workforce	533,690	170,247	136,766- 203,728	31.9%	26.7%- 37.1%
Select Groups Not In Workforce					
Ill or Disabled	144,326	33,628	18,743- 48,513	23.3%	14.3%- 32.3%
Taking Care of Home or Family	111,660	33,833	18,903- 48,763	30.3%	19.1%- 41.5%
In School	106,312	36,465	20,965- 51,965	34.3%	22.5%- 46.1%
Select Industries					
Construction	45,748	14,868	4,970- 24,766	32.5%	14.7%- 50.3%
Retail Trade	153,293	62,237	41,988- 82,486	40.6%	30.4%- 50.8%
Business, Auto & Repair Services	110,615	37,609	21,868- 53,350	34.0%	22.4%- 45.6%
Personal Services**	24,064	12,778	3,602- 21,954	53.1%	27.0%- 79.2%
Firm Size: Full Time[@]					
<25 employees	218,228	86,200	62,371- 110,029	39.5%	31.0%- 48.0%
25-99 employees	137,796	18,878	7,725- 30,031	13.7%	6.2%- 21.2%
100-999 employees	217,078	30,608	16,407- 44,809	14.1%	8.0%- 20.2%
1000+ employees	387,612	44,963	27,751- 62,175	11.6%	7.4%- 15.8%
Firm Size: Part Time[@]					
<25 employees	40,180	22,983	10,677- 35,289	57.2%	37.2%- 77.2%
25-99 employees	20,817	8,306	908- 15,704	39.9%	12.3%- 67.5%
100-999 employees	27,858	6,658	34- 13,282	23.9%	3.2%- 44.6%
1000+ employees	52,205	16,288	5,928- 26,648	31.2%	14.7%- 47.7%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

**Excluding private household services

[@] Excluding Self-employed

Table 2.2 Number and Percent of Families in Which at Least One Member Under Age 65 is Uninsured, Chicago, 2001 by Select Family Characteristics

	Total Families	# of Families Uninsured	95% Confidence Interval+	% of Families Uninsured	95% Confidence Interval+
Chicago Families Overall	782,319	270,848	235,051- 306,645	34.6%	30.9%- 38.3%
Annual Family Income*					
\$25,000 or lower	227,054	92,706	71,755- 113,657	40.8%	33.7%- 47.9%
\$25,001 - \$75,000	397,340	135,616	110,278- 160,954	34.1%	28.9%- 39.3%
More than \$75,000	148,756	33,356	20,787- 45,925	22.4%	15.0%- 29.3%
Select Family Types					
Husband/Wife with no Children	110,291	37,905	24,507- 51,303	34.4%	24.6%- 44.2%
Husband/Wife with Children	176,684	80,318	60,816- 99,820	45.5%	37.3%- 53.7%
Single male with no Children	27,214	16,099	7,367- 24,831	59.2%	38.7%- 79.7%
Single male with Children	26,110	16,680	7,792- 25,568	63.9%	43.4%- 84.4%
Single female with no Children	42,494	16,226	7,459- 24,993	38.2%	22.0%- 54.4%
Single female with Children	117,802	49,079	33,833- 64,325	41.7%	31.8%- 51.6%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

*Due to invalid data on family income some families are excluded from this analysis

Table 3.1 Number and Percent of Uninsured Individuals Under Age 65, in the Metro Area Outside of Chicago[^], 2001 by Select Individual Characteristics					
	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Metro Area[^] Individuals Overall	4,916,777	622,367	568,730- 676,004	12.7%	11.7%- 13.7%
Gender					
Male	2,436,186	336,778	297,302- 376,254	13.8%	12.3%- 15.3%
Female	2,480,591	285,589	249,233- 321,945	11.5%	10.1%- 12.9%
Age					
0-18	1,456,138	121,310	97,608- 145,012	8.3%	6.7%- 9.9%
19-29	754,285	176,015	147,468- 204,562	23.3%	20.0%- 26.6%
30-49	1,802,006	253,708	219,439- 287,977	14.1%	12.3%- 15.9%
50-64	904,348	71,334	53,157- 89,511	7.9%	6.0%- 9.8%
Race/Ethnicity					
White, Non-Hispanic	3,433,885	324,395	285,650- 363,140	9.5%	8.4%- 10.6%
African-American, Non-Hispanic	568,692	101,542	77,675- 125,409	17.8%	14.0%- 21.6%
Hispanic	634,465	161,875	136,036- 187,714	25.5%	22.0%- 29.0%
Other	279,735	34,555	20,619- 48,491	11.5%	7.1%- 15.9%
Hispanics					
Hispanic, US Citizens	432,737	72,292	55,004- 89,580	16.7%	13.1%- 20.3%
Hispanic, Non-US Citizens	201,728	89,582	65,531- 113,633	44.4%	37.3%- 51.5%
Children Eligible for Kidcare*					
Children age 0-11	200,554	27,086	5,683- 48,489	13.5%	3.6%- 23.4%
Children age 12-18	84,614	15,992	-455- 32,439	18.9%	1.4%- 36.4%
Education (19 and older)					
Less than High School	318,537	88,496	67,441- 109,551	27.8%	22.2%- 33.4%
High School Graduate	1,922,800	310,100	270,706- 349,494	16.1%	14.2%- 18.0%
Bachelor s Degree or Higher	1,219,302	102,462	79,808- 125,116	8.4%	7.7%- 9.1%

[^] The metropolitan area outside of Chicago is defined as suburban Cook County, DuPage County, Kane County, Kendall County, Will County, Grundy County, Lake County, and McHenry County

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

*Citizens with family income less than 185% of the Federal Poverty Level

**Table 3.1 Number and Percent of Uninsured Individuals Under Age 65, in the Metro Area Outside of Chicago[^], 2001
by Select Individual Characteristics, *continued***

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Work Status (16 and Older)					
Full Time	2,321,772	294,865	250,817- 338,913	12.7%	10.9%- 14.5%
Part Time	440,500	66,956	45,954- 87,958	15.2%	10.8%- 19.6%
Unemployed	168,911	30,235	10,807- 49,663	17.9%	7.5%- 28.3%
Not in Workforce	788,215	135,573	105,693- 165,453	17.2%	13.7%- 20.7%
Select Groups Not In Workforce					
Ill or Disabled	76,683	10,889	2,418- 19,360	14.2%	4.0%- 24.4%
Taking Care of Home or Family	232,607	41,404	24,888- 57,920	17.8%	11.4%- 24.2%
In School	206,314	32,185	17,623- 46,747	15.6%	9.1%- 22.1%
Select Industries					
Construction	187,506	45,564	28,238- 62,890	24.3%	16.3%- 32.3%
Retail Trade	472,012	119,419	91,375- 147,463	25.3%	20.2%- 30.4%
Business, Auto & Repair Services	194,257	27,196	13,810- 40,582	14.0%	7.6%- 20.4%
Personal Services**	68,760	20,903	9,167- 32,639	30.4%	16.2%- 44.6%
Firm Size: Full Time[@]					
<25 employees	592,370	123,213	94,727- 151,699	20.8%	16.5%- 25.1%
25-99 employees	330,388	52,862	34,200- 71,524	16.0%	10.8%- 21.2%
100-999 employees	494,469	40,052	23,807- 56,297	8.1%	5.0%- 11.2%
1000+ employees	876,706	59,616	39,798- 79,434	6.8%	4.6%- 9.0%
Firm Size: Part Time[@]					
<25 employees	164,938	26,555	13,327- 39,783	16.1%	8.8%- 23.4%
25-99 employees	45,477	8,777	1,172- 16,382	19.3%	4.3%- 34.3%
100-999 employees	60,260	7,653	552- 14,754	12.7%	1.7%- 23.7%
1000+ employees	145,729	17,196	6,551- 27,841	11.8%	4.9%- 18.7%

[^] The metropolitan area outside of Chicago is defined as suburban Cook County, DuPage County, Will County, Kane County, Kendall County, Will County, Grundy County, Lake County, and McHenry County

+With a high degree of certainty, the actual number of uninsured or the percent of uninsured is within the confidence interval

**Excluding private household services

[@] Excluding Self-Employed

Table 3.2 Number and Percent of Families in Which at Least One Member Under Age 65 is Uninsured, Metro Area Outside of Chicago[^], 2001 by Select Family Characteristics

	Total Families	# of Families Uninsured	95% Confidence Interval+	% of Families Uninsured	95% Confidence Interval+
Metro Area[^] Families Overall	1,461,816	325,746	286,493- 364,999	22.3%	19.9% 24.7%
Annual Family Income*					
\$25,000 or lower	171,547	66,730	48,954- 84,506	38.9%	30.8%- 47.0%
\$25,001 - \$75,000	666,783	155,269	128,159- 182,379	23.3%	19.7%- 26.9%
More than \$75,000	611,791	94,346	73,210- 115,482	15.4%	12.2%- 18.6%
Select Family Types					
Husband/Wife with no Children	312,901	53,133	37,270- 68,996	17.0%	12.4%- 21.6%
Husband/Wife with Children	605,608	121,911	97,887- 145,935	20.1%	16.6%- 23.6%
Single male with no Children	32,059	15,742	7,107- 24,377	49.1%	29.9%- 68.3%
Single male with Children	25,488	12,685	4,934- 20,436	49.8%	28.2%- 71.4%
Single female with no Children	36,845	11,019	3,795- 18,243	29.9%	13.5%- 46.3%
Single female with Children	92,512	31,440	19,237- 43,643	34.0%	23.3%- 44.7%

[^] The metropolitan area outside of Chicago is defined as suburban Cook County, DuPage County, Kane County, Kendall County, Will County, Grundy County, Lake County, and McHenry County

+ With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

* Due to invalid data on family income some families are excluded from this analysis

**Table 4.1 Number and Percent of Uninsured Individuals Under Age 65 in Downstate Illinois, 2001
by Select Individual Characteristics**

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Downstate Individuals Overall	3,600,876	453,653	407,846- 499,460	12.6%	11.4%- 13.8%
Gender					
Male	1,800,756	237,065	203,938- 270,192	13.2%	11.5%- 14.9%
Female	1,800,120	216,588	184,923- 248,253	12.0%	10.4%- 13.6%
Age					
0-18	1,071,966	80,268	60,987- 99,549	7.5%	5.8%- 9.2%
19-29	537,239	106,334	84,143- 128,525	19.8%	16.1%- 23.5%
30-49	1,259,992	177,108	148,472- 205,744	14.1%	12.0%- 16.2%
50-64	731,679	89,942	69,532- 110,352	12.3%	9.7%- 14.9%
Race/Ethnicity					
White, Non-Hispanic	3,192,813	367,235	326,015- 408,455	11.5%	10.3%- 12.7%
African-American, Non-Hispanic	302,173	55,793	38,090- 73,496	18.5%	13.2%- 23.8%
Hispanic	82,033	28,335	17,505- 39,165	34.5%	23.8%- 45.2%
Other	25,857	2,290	-1,299- 5,879	17.2%	-7.3%- 41.7%
Hispanics					
Hispanic, US Citizens	66,902	18,365	9,645- 27,085	27.5%	16.4%- 38.6%
Hispanic, Non-US Citizens	15,131	9,970	1,938- 18,002	65.9%	41.1%- 90.7%
Children Eligible for Kidcare*					
Children age 0-11	287,376	32,845	9,278- 56,412	11.4%	3.7%- 19.1%
Children age 12-18	145,082	28,436	6,506- 50,366	19.6%	6.0%- 33.2%
Education (19 and older)					
Less than High School	227,259	61,303	43,778- 78,828	27.0%	20.4%- 33.6%
High School Graduate	1,886,559	279,617	242,207- 317,027	14.8%	13.0%- 16.6%
Bachelor s Degree or Higher	415,092	32,464	19,710- 45,218	7.8%	6.6%- 9.0%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

*Citizens with family income less than 185% of the Federal Poverty Level

**Table 4.1 Number and Percent of Uninsured Individuals Under Age 65 in Downstate Illinois, 2001
by Select Individual Characteristics, *continued***

	Total	# of People Uninsured	95% Confidence Interval+	% of People Uninsured	95% Confidence Interval+
Work Status (16 and Older)					
Full Time	1,596,169	188,348	153,134- 223,562	11.8%	9.7%- 13.9%
Part Time	359,879	62,259	42,007- 82,511	17.3%	12.2%- 22.4%
Unemployed	132,117	43,070	19,883- 66,257	32.6%	18.2%- 47.0%
Not in Workforce	666,936	104,709	78,448- 130,970	15.7%	12.1%- 19.3%
Select Groups Not In Workforce					
Ill or Disabled	158,093	15,335	5,283- 25,387	9.7%	3.7%- 15.7%
Taking Care of Home or Family	133,425	33,623	18,739- 48,507	25.2%	15.6%- 34.8%
In School	148,500	20,493	8,873- 32,113	13.8%	6.5%- 21.1%
Select Industries					
Construction	137,705	30,846	16,590- 45,102	22.4%	13.3%- 31.5%
Retail Trade	311,312	61,951	41,749- 82,153	19.9%	14.1%- 25.7%
Business, Auto & Repair Services	101,590	13,613	4,142- 23,084	13.4%	4.7%- 22.1%
Personal Services**	68,459	15,677	5,513- 25,841	22.9%	9.9%- 35.9%
Firm Size: Full Time[@]					
<25 employees	430,460	80,496	57,469- 103,523	18.7%	13.9%- 23.5%
25-99 employees	196,239	22,175	10,087- 34,263	11.3%	5.5%- 17.1%
100-999 employees	301,280	32,237	17,663- 46,811	10.7%	6.1%- 15.3%
1000+ employees	654,061	43,168	26,303- 60,033	6.6%	4.1%- 9.1%
Firm Size: Part Time[@]					
<25 employees	156,343	31,894	17,398- 46,390	20.4%	12.1%- 28.7%
25-99 employees	36,381	7,822	643- 15,001	21.5%	4.0%- 39.0%
100-999 employees	53,990	5,615	-468- 11,698	10.4%	-0.3%- 21.1%
1000+ employees	99,943	15,891	5,658- 26,124	15.9%	6.5%- 25.3%

+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

**Excluding private household services

[@] Excluding Self-Employed

Table 4.2 Number and Percent of Families in Which at Least One Member Under Age 65 is Uninsured, Downstate Illinois, 2001 by Select Family Characteristics

	Total Families	# of Families Uninsured	95% Confidence Interval+	% of Families Uninsured	95% Confidence Interval+
Downstate Families Overall	1,157,564	276,375	240,215- 312,535	23.9%	21.2%- 26.6%
Annual Family Income*					
\$25,000 or lower	301,096	102,896	80,824- 124,968	34.2%	28.3%- 40.1%
\$25,001 - \$75,000	602,902	127,156	102,621- 151,691	21.1%	17.5%- 24.7%
More than \$75,000	250,996	43,754	29,359- 58,149	17.4%	12.2%- 22.6%
Select Family Types					
Husband/Wife with no Children	281,142	65,049	47,498- 82,600	23.1%	17.6%- 28.6%
Husband/Wife with Children	415,450	82,964	63,144- 102,784	20.0%	15.7%- 24.3%
Single male with no Children	31,781	14,429	6,162- 22,696	45.4%	26.2%- 64.6%
Single male with Children	35,933	10,333	3,337- 17,329	28.8%	12.4%- 45.2%
Single female with no Children	24,267	14,337	6,096- 22,578	59.1%	37.4%- 80.8%
Single female with Children	93,552	34,982	22,110- 47,854	37.4%	26.5%- 48.3%

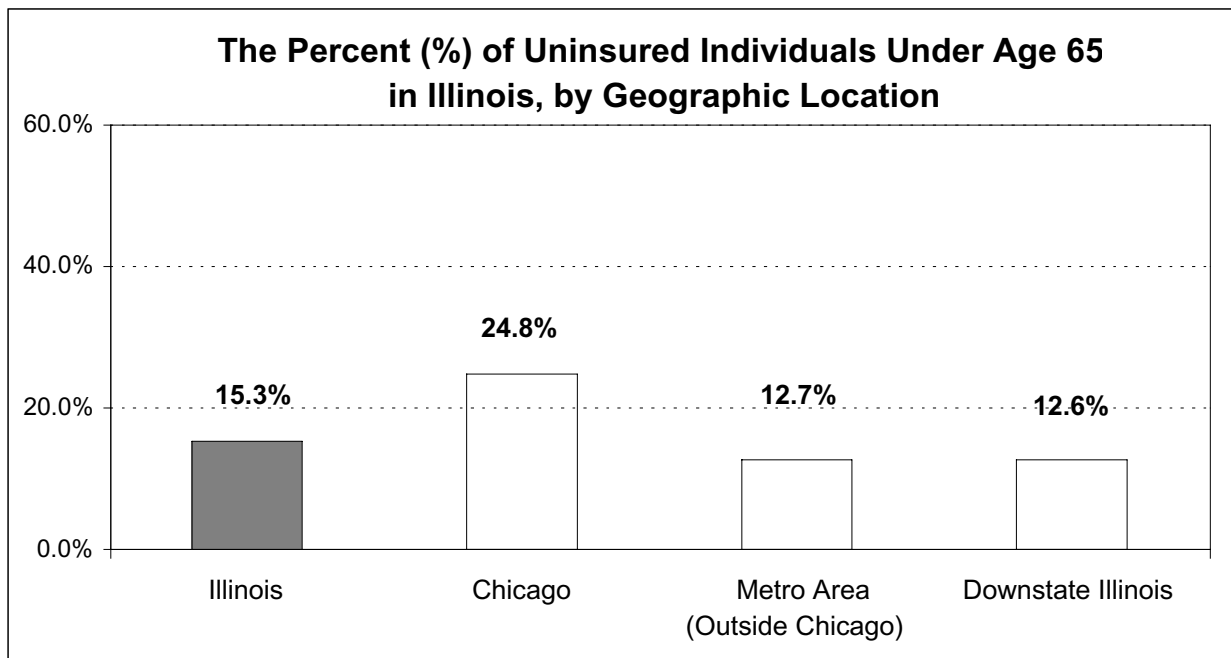
+With a high degree of certainty, the actual number or percent of uninsured is within the confidence interval

* Due to invalid data on family income some families are excluded from this analysis

The Impact of Uninsuredness in Illinois

Lack of health insurance is a problem faced by people living in every part of Illinois. In the State as a whole, more than 1 in every 7 residents under the age of 65 is uninsured:

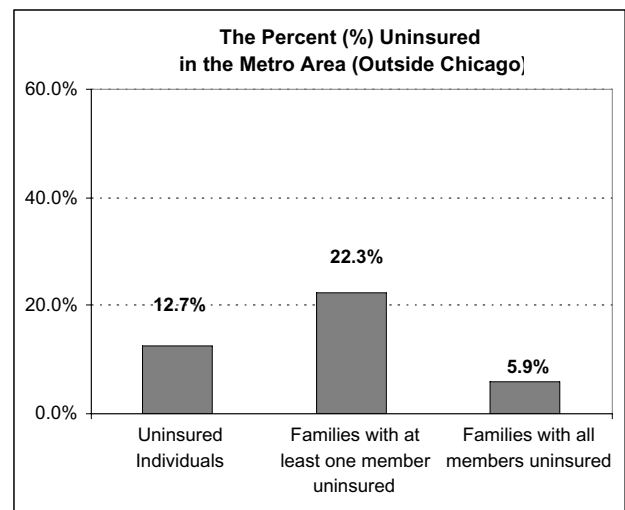
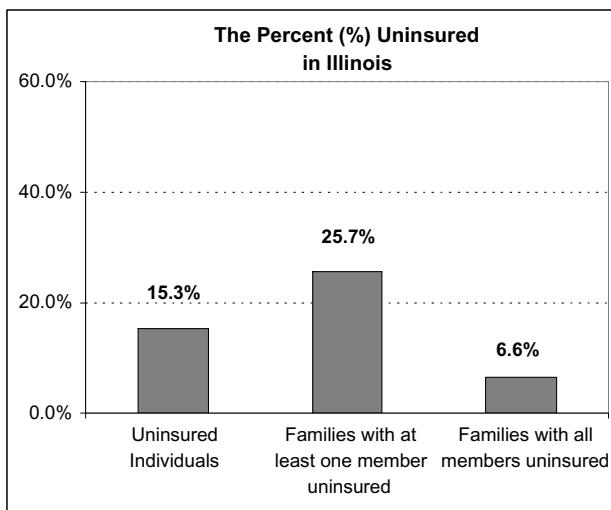
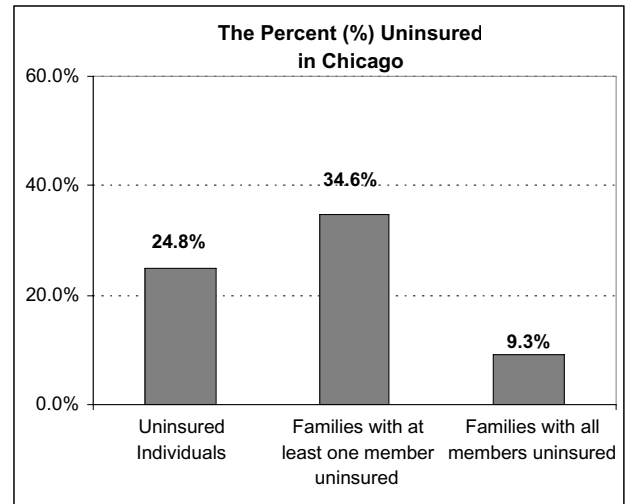
- In Chicago, close to 1 in every 4 city residents is uninsured
- In the metropolitan area outside of Chicago, 1 in every 8 residents is uninsured.
- Downstate, 1 in every 8 residents is uninsured.



The Impact of Uninsuredness on Individuals and Families in Illinois

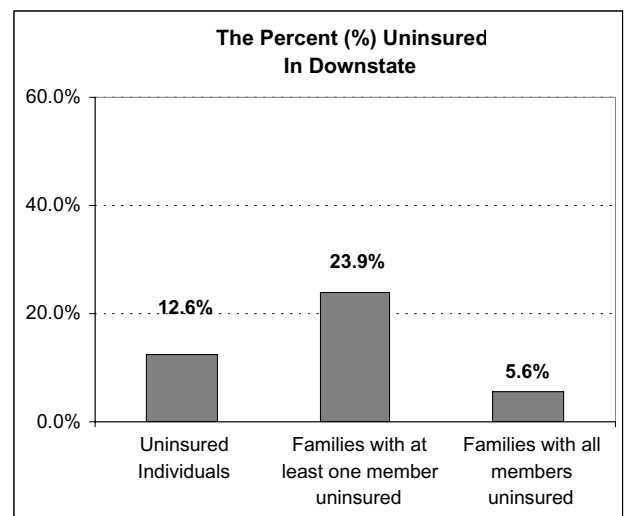
More than 1 in every 7 Illinois residents under the age of 65 is uninsured.

But uninsuredness has a wider impact given that more than one quarter of Illinois families have at least one member who does not have health insurance.



In Chicago, almost 1 in 4 city residents is uninsured, and 1 in 3 families is affected by uninsuredness.

Downstate and in the metropolitan area outside of Chicago, approximately 1 in 8 residents is uninsured and close to one quarter of families have at least one member who is uninsured.

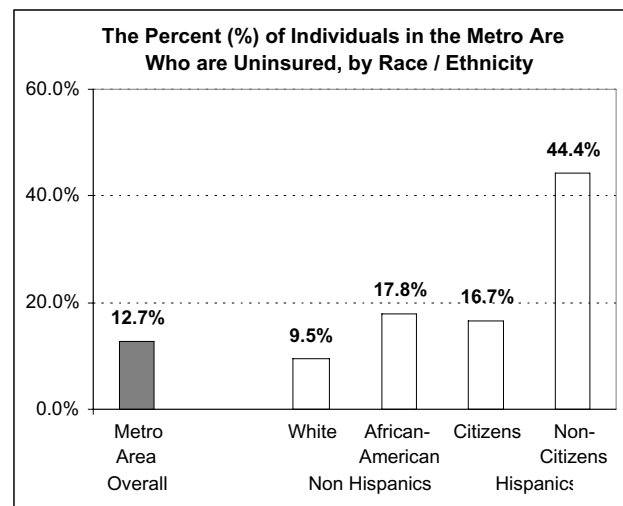
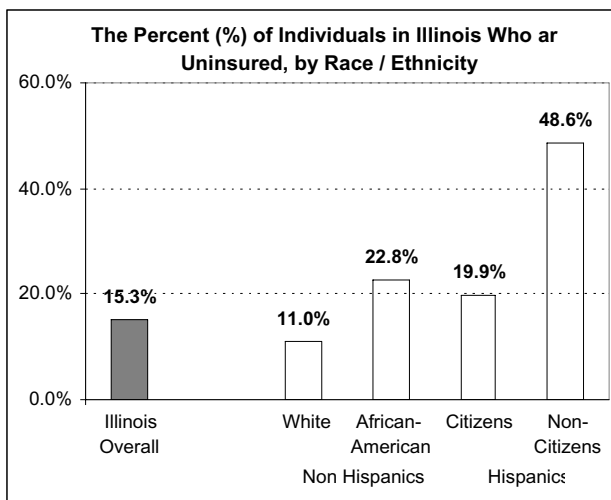
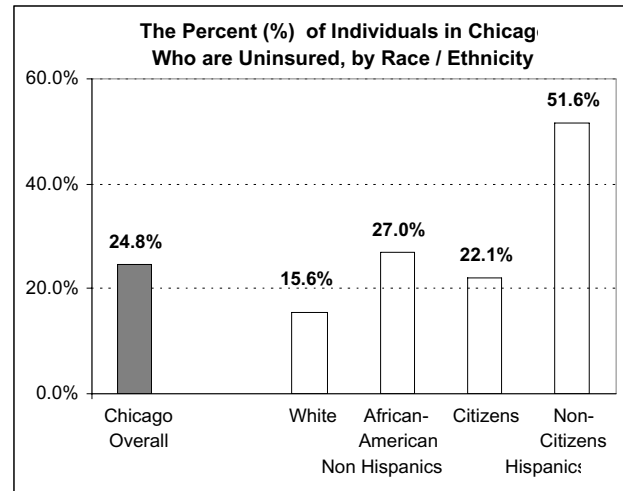


The Impact of Uninsuredness on Individuals by Race and Ethnicity

Lack of health insurance is a problem in all racial and ethnic groups in Illinois.

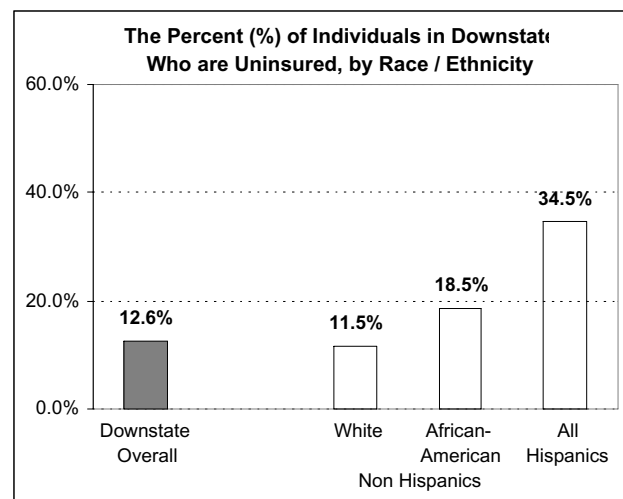
The percent of uninsured varies across racial and ethnic groups.

Among Hispanics, non-citizens are much more likely to be uninsured than citizens.



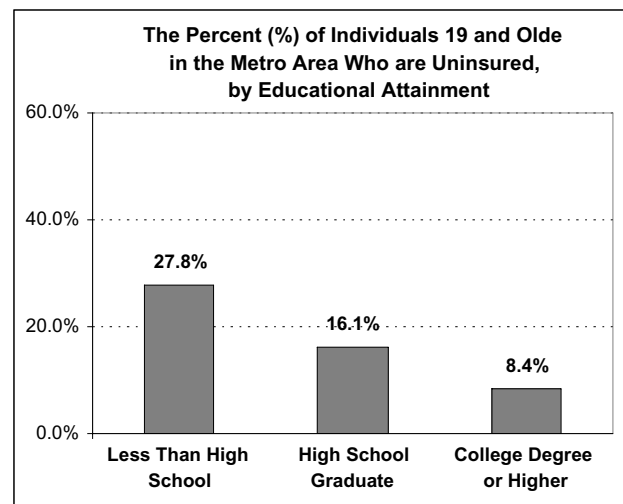
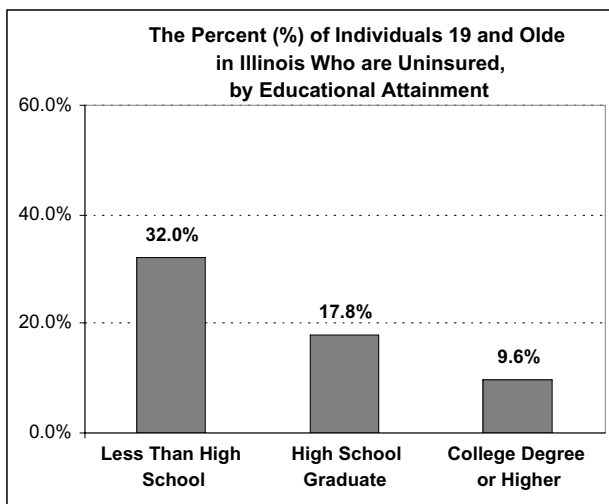
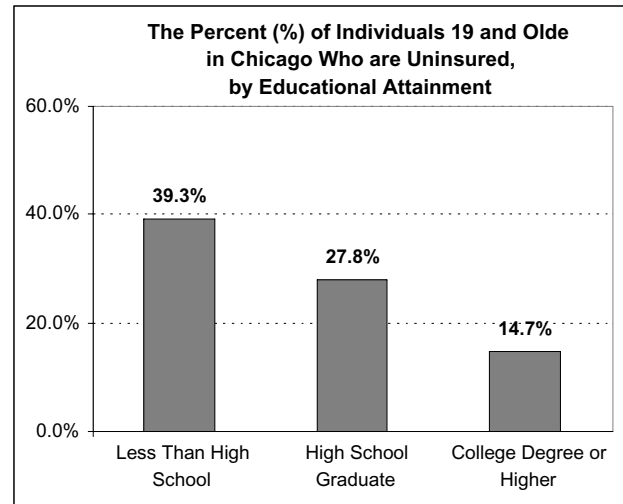
Among Whites the group with the lowest proportion of uninsured almost 1 in 10 lack health insurance regardless of where they live in Illinois.

For all other racial and ethnic groups, the proportion of uninsured is even higher.

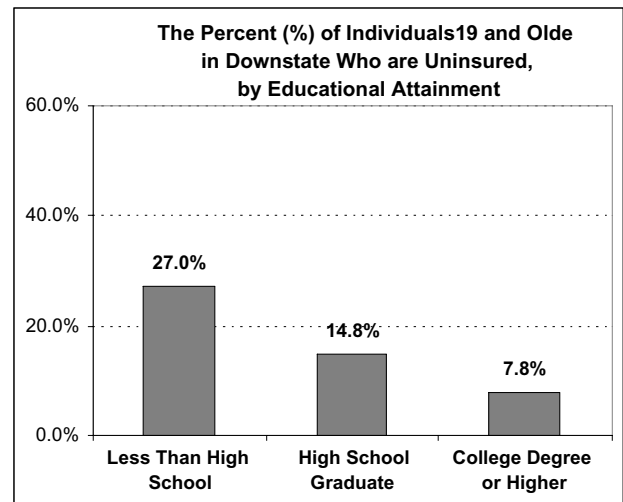


The Impact of Uninsuredness on Those 19 and Older by Educational Attainment

In Illinois, almost 1 in 3 people who have less than a high school education are uninsured, more than 1 in 6 people who have a high school degree are uninsured, and almost 1 in 10 people who have a college degree are uninsured.



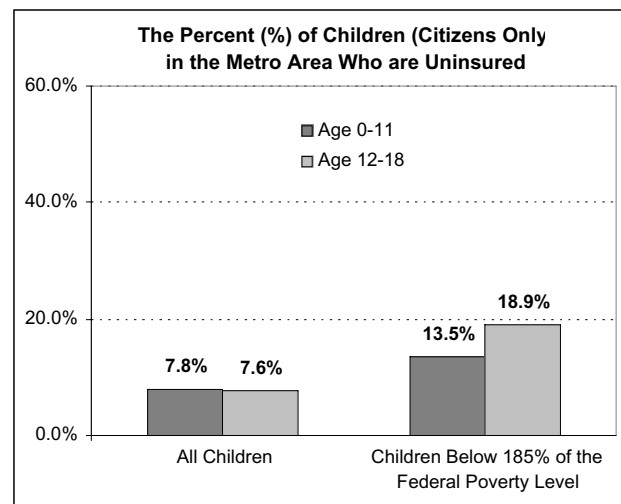
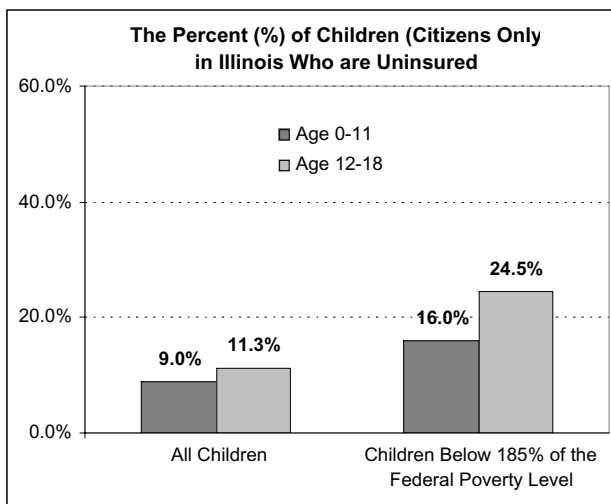
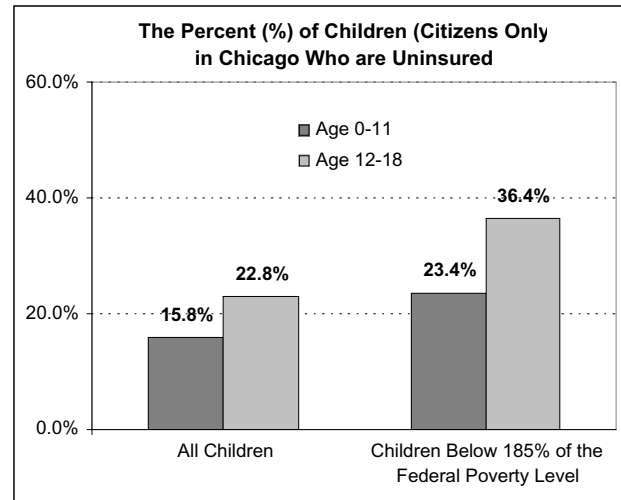
The pattern of uninsuredness according to educational attainment is similar in all areas of Illinois. The problem is greatest for those with little education, but is also significant for those with high school and college degrees.



The Impact of Uninsuredness on Children*

There is a national consensus that all children should have access to health insurance. In Illinois, every child in a very low income family is eligible for and should be enrolled in the Kidcare program.

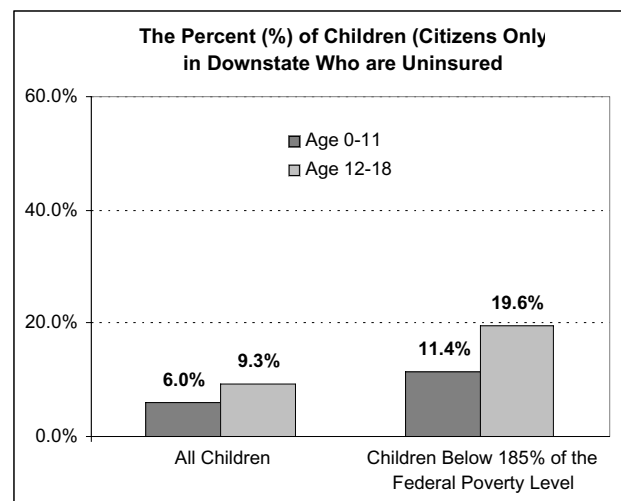
In the State overall, for these very low income families, more than 1 in 7 infants and young children and almost 1 in every 4 adolescents are uninsured.



The proportion of uninsured children in Chicago is particularly high: close to one in 6 infants and young children are uninsured, and more than one-fifth of adolescents in the city are uninsured.

An unacceptably high proportion of children in all areas of Illinois, including those children eligible for the state-supported Kidcare program, are uninsured.

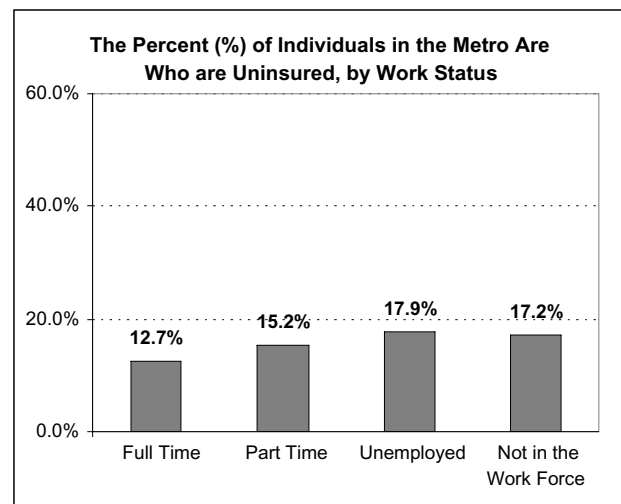
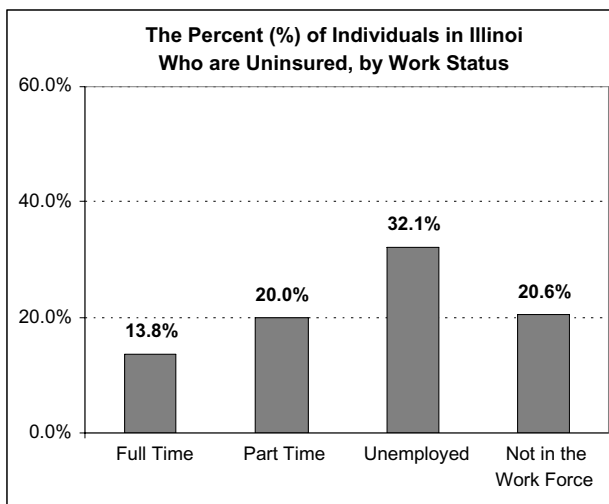
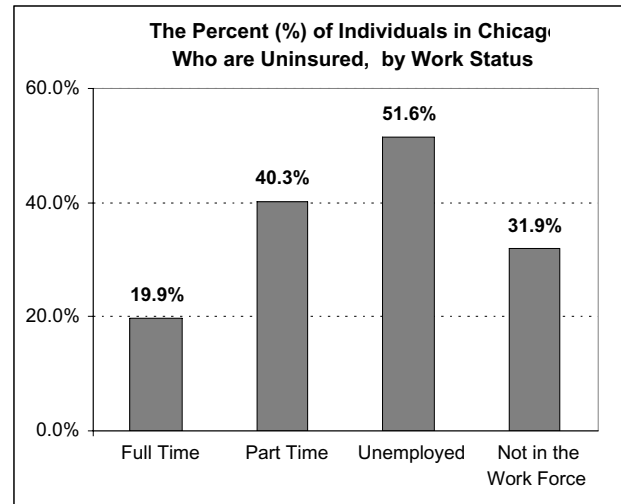
*The confidence intervals around the estimates shown in the charts on this page are fairly wide and therefore the estimates should be interpreted with caution.



The Impact of Uninsuredness on Individuals 16 and Older by Work Status

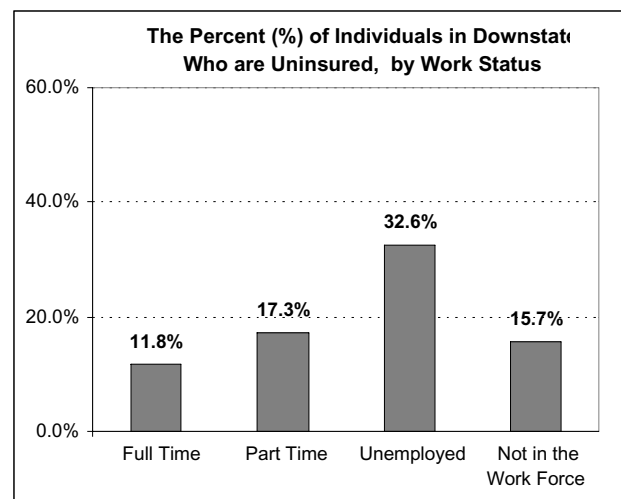
As expected, those adults not in the workforce and those temporarily unemployed have the highest rates of uninsuredness.

More than 1 in 10 adults in Illinois with full-time jobs, though, do not have health insurance.



In Chicago, almost 1 in every 5 full-time workers and 2 in every 5 part-time workers are uninsured.

Full and part time workers in all areas of Illinois, as well the unemployed and those not in the workforce, face the problem of uninsuredness.



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222 South Riverside Plaza
Suite 1900
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