

# LATINO UNINSURANCE AT THE NATIONAL AND STATE LEVELS

Making up nearly one-third of all uninsured Americans, Latinos\* have among the most to gain from effective implementation of the health care law.† Currently, one of every three Hispanics is uninsured, representing nearly 16 million people, but many are expected to gain coverage due to new health insurance pathways created by reform. As the nation awaits the U.S. Supreme Court’s decision on the fate of the Affordable Care Act, it is useful to understand how and where Latinos stand to lose if the coverage expansions were to disappear.‡

**Latinos have the highest uninsurance rate in the nation.** One in three (30.7%) Hispanics was uninsured in 2010, a rate nearly three times that of non-Hispanic Whites (11.7%). See Table 1 for comparisons by race/ethnicity and age.

**Although Hispanic citizens’ uninsurance rates are high, noncitizens are among the Latinos most likely to lack coverage.** About three in five Latino noncitizens—and nearly half of all Hispanic noncitizen children—are not covered by any health plan. See Table 2 for more details of Latino uninsurance rates by age and citizenship.

**Latinos’ uninsurance rates vary by state.** While most states have disproportionately high levels of Hispanic uninsurance, overall rates are lower in a handful of states, such as Massachusetts and Hawaii. States with the highest levels of Latino uninsurance are predominantly those in the southeastern region of the country that are experiencing new and rapid Latino growth. See Figure 1 and Table 3 for detailed state-level data.

**Table 1. U.S. Uninsurance Rates by Race/Ethnicity and Age, 2010**

Demographic Category	All Age Groups	Children under Age 18	Adults between Ages 18 and 64	Adults Age 65 and Older
Non-Hispanic White	11.7%	6.9%	15.9%	1%
Non-Hispanic Black	20.5%	10.6%	27.4%	3%
<b>Hispanic</b>	<b>30.7%</b>	<b>16.3%</b>	<b>41.4%</b>	<b>8.6%</b>
American Indian/Alaska Native	27.5%	17.9%	34.5%	2.4%
Asian	18.1%	8.9%	22.6%	9.7%
Native Hawaiian/Pacific Islander	16.7%	6.7%	22%	5.2%

*Source:* NCLR calculation using U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2011 Annual Social and Economic Supplement, [www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed June 2012).

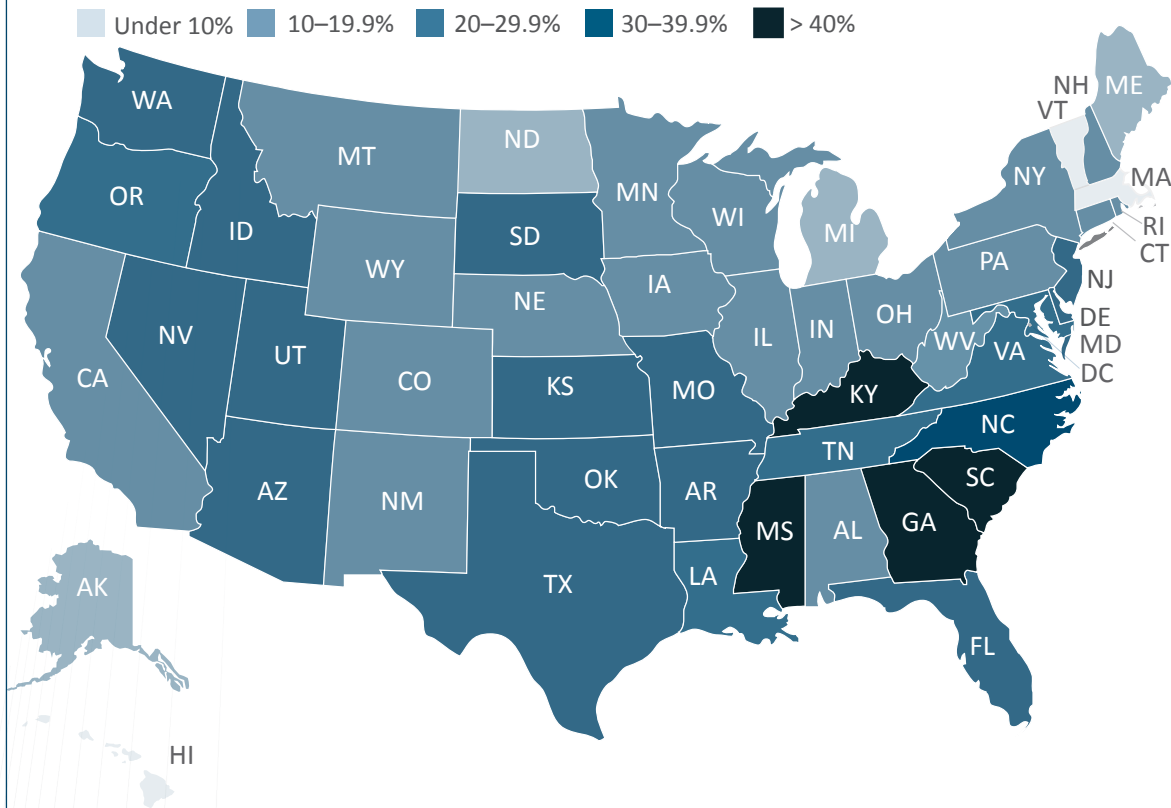
\* The terms “Hispanic” and “Latino” are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. Furthermore, unless otherwise noted, estimates in this document do not include the 3.7 million residents of Puerto Rico.

† This fact sheet was authored in June 2012 by Kara D. Ryan, Senior Research Analyst with the Health Policy Project in the Office of Research, Advocacy, and Legislation at the National Council of La Raza (NCLR). NCLR is the largest national Hispanic civil rights and advocacy organization in the U.S.

‡ The data on Latino coverage rates presented in this fact sheet are based on NCLR calculations using the following source: U.S. Census Bureau, “Current Population Survey (CPS) Table Creator,” 2008, 2009, and 2010 Annual Social and Economic Supplements, [www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (June 2012). National-level estimates are for 2010, the latest year available for health insurance estimates. State-level calculations use pooled data and represent the average estimate for years 2007, 2008, and 2009.

**Figure 1.**

**U.S. Hispanic Uninsurance Rate by State, 2008–2010**



Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2008, 2009, and 2010 Annual Social and Economic Supplement, [http://www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed June 2012).

**Table 2. Hispanic Uninsurance Rates  
by Citizenship and Age, 2010**

<b>All Nativities</b>	30.7%
Children (under 18)	16.3%
Nonelderly Adults (18 to 64)	41.1%
Elderly Adults (65 and older)	8.6%
<b>U.S.-Born Citizens</b>	20.1%
Children (under 18)	14.2%
Nonelderly Adults (18 to 64)	28.4%
Elderly Adults (65 and older)	4%
<b>Naturalized Citizens</b>	29.6%
Children (under 18)	21.8%
Nonelderly Adults (18 to 64)	35.2%
Elderly Adults (65 and older)	3.3%
<b>Noncitizens</b>	58.5%
Children (under 18)	47%
Nonelderly Adults (18 to 64)	61.3%
Elderly Adults (65 and older)	28.2%

*Source:* NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2011 Annual Social and Economic Supplement, [www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed June 2012).

Table 3. Hispanic Health Coverage Estimates by State, 2008–2010

State	State Population						Latino Uninsurance		
	Hispanics in All Age Groups		Hispanics under Age 18		Hispanics Age 65 and Older		Hispanics in All Age Groups	Hispanics under Age 18	Hispanics Age 65 and Older
	Number	Percent	Number	Percent	Number	Percent			
Alabama	160,613	3.4%	55,087	3.7%	2,346	0.3%	38.8%	27%	36.7%
Alaska	32,657	4.8%	11,871	6.4%	1,441	2.6%	22.5%	13.2%	11.8%
Arizona	2,100,092	31.9%	798,383	45.8%	104,190	13.6%	31.5%	22.3%	9.2%
Arkansas	144,731	5.1%	63,770	9%	1,196	0.3%	31.4%	14%	—
California	14,168,807	38.4%	4,893,931	51.6%	746,912	18%	29.5%	14%	8.1%
Colorado	905,299	18.2%	334,301	27%	40,508	7.6%	29.2%	17.1%	5.3%
Connecticut	382,010	11%	127,890	15.6%	17,096	3.7%	24.4%	9.9%	3.1%
Delaware	61,107	7%	21,806	10.4%	1,363	1.1%	34.7%	19.1%	—
District of Columbia	62,997	10.5%	15,303	13.6%	3,351	4.9%	30.4%	19.6%	10%
Florida	3,785,866	20.7%	1,014,652	25.1%	438,260	14%	33.8%	23.2%	5.7%
Georgia	825,193	8.5%	305,425	11.9%	19,381	2.2%	42.9%	22.6%	17.9%
Hawaii	106,171	8.5%	45,113	15.3%	5,465	2.8%	7.8%	1.9%	1.8%
Idaho	162,224	10.6%	64,957	15.5%	4,587	2.5%	37.3%	22.4%	5.6%
Illinois	1,735,445	13.6%	655,560	20.6%	68,803	4.6%	26.7%	10.8%	10.2%
Indiana	302,745	4.8%	116,956	7.2%	13,114	1.6%	28.4%	15.1%	—
Iowa	167,699	5.6%	69,748	9.8%	2,472	0.7%	27%	8.3%	37.4%
Kansas	239,142	8.7%	104,621	14.8%	6,975	2%	31.6%	16%	2.7%
Kentucky	136,943	3.2%	45,601	4.5%	1,004	0.2%	49.9%	17.2%	—
Louisiana	146,589	3.3%	37,074	3.2%	11,554	2.1%	37.1%	25.6%	4.4%
Maine	16,264	1.2%	6,066	2.2%	906	0.4%	17.9%	4.9%	—
Maryland	457,363	8.1%	141,570	10.5%	18,130	2.7%	38.1%	20.3%	18.8%
Massachusetts	548,217	8.4%	207,247	14.3%	18,210	1.9%	8%	3.3%	12%
Michigan	386,006	3.9%	150,863	4.9%	28,100	2.2%	17.7%	6.6%	1.5%
Minnesota	210,471	4.1%	90,708	7.3%	3,857	0.6%	29%	17.2%	6.4%
Mississippi	70,642	2.4%	22,415	2.9%	1,819	0.5%	48.1%	34.9%	—
Missouri	180,022	3%	73,483	5.2%	5,849	0.7%	35.2%	13.7%	—
Montana	28,283	2.9%	10,726	4.9%	2,191	1.5%	23.5%	10.9%	—
Nebraska	172,207	9.7%	74,641	16.3%	5,040	2.3%	27%	16.8%	2.4%
Nevada	621,270	23.7%	241,227	36%	22,970	7.7%	32%	23.4%	4.2%
New Hampshire	28,078	2.2%	10,969	3.8%	1,340	0.8%	25.2%	15.8%	6.9%
New Jersey	1,659,302	19.2%	509,819	24.8%	84,102	7.7%	31.4%	13.4%	10.5%
New Mexico	849,237	42.7%	285,674	55.4%	74,888	28.5%	24.8%	15.7%	3.2%
New York	3,273,986	17%	1,032,228	23.4%	264,531	10.5%	23.2%	10.2%	3.2%
North Carolina	667,203	7.2%	255,908	11%	13,083	1.1%	45.9%	24.2%	16.2%

**Table 3. (Continued) Hispanic Health Coverage Estimates by State, 2008–2010**

State	State Population						Latino Uninsurance		
	Hispanics in All Age Groups		Hispanics under Age 18		Hispanics Age 65 and Older		Hispanics in All Age Groups	Hispanics under Age 18	Hispanics Age 65 and Older
	Number	Percent	Number	Percent	Number	Percent			
North Dakota	9,290	1.5%	4,962	3.4%	—	—	15.6%	13.8%	—
Ohio	303,087	2.7%	112,194	4.1%	15,680	1%	22.9%	8.4%	16.7%
Oklahoma	288,729	8%	131,711	14.2%	10,599	2.1%	31.4%	13.2%	13%
Oregon	347,302	9.1%	144,715	16.7%	9,609	1.8%	38.6%	18.1%	—
Pennsylvania	684,130	5.5%	248,850	8.9%	27,408	1.4%	20.8%	12%	21%
Rhode Island	122,964	11.8%	47,601	20.8%	4,271	3%	25.9%	12%	11.4%
South Carolina	125,567	2.8%	38,220	3.5%	5,380	0.8%	52.6%	42.9%	—
South Dakota	22,923	2.9%	9,556	4.8%	956	0.9%	31.8%	16.8%	—
Tennessee	266,704	4.3%	108,352	7.3%	3,343	0.4%	38.2%	25.1%	8.8%
Texas	9,971,992	40.4%	3,595,672	51.8%	613,216	24.6%	36.7%	21.5%	8.7%
Utah	286,417	10.2%	111,651	12.8%	11,789	4.5%	34.9%	25.5%	1.5%
Vermont	6,601	1.1%	2,154	1.7%	505	0.6%	11.6%	4.8%	—
Virginia	532,754	6.9%	175,785	9.3%	15,132	1.7%	35.2%	20.6%	12.9%
Washington	636,158	9.6%	235,919	15%	27,040	3.4%	30.2%	8.6%	15.8%
West Virginia	21,021	1.2%	8,115	2.1%	1,446	0.5%	24.2%	12.1%	25.6%
Wisconsin	324,212	5.8%	130,188	10%	12,023	1.5%	22.8%	9.4%	6.0%
Wyoming	41,372	7.7%	15,855	11.8%	2,938	4.5%	28.5%	18.7%	—
<b>United States</b>	<b>48,786,104</b>	<b>16.1%</b>	<b>17,017,094</b>	<b>22.7%</b>	<b>2,796,372</b>	<b>7.3%</b>	<b>31.2%</b>	<b>16.8%</b>	<b>7.3%</b>

Source: NCLR calculation using U.S. Census Bureau, "Current Population Survey (CPS) Table Creator," 2008, 2009, and 2010 Annual Social and Economic Supplement, [http://www.census.gov/hhes/www/cpstc/cps\\_table\\_creator.html](http://www.census.gov/hhes/www/cpstc/cps_table_creator.html) (accessed June 2012). This table represents estimates only; use caution when interpreting small cell sizes. Estimates for the United States in this table differ slightly from the single-year estimates reported above.