



RESORTING TO HOME SURGERY

When he was bitten on the elbow by a black widow spider, Jim Harrington worked for an electrical contractor that didn't provide health insurance.

Unable to afford medical care, he lanced the painful swelling himself with a hot needle and then applied packs of mashed garlic. When the elbow later became inflamed, a friend who was a nurse performed surgery in another friend's living room to remove a hardened lump from Harrington's arm.

"I couldn't go to the doctor because I didn't have insurance," Harrington said. "I would have had to declare bankruptcy."

During his 25 years working as an electrician in San Diego, Harrington sometimes has had jobs with health insurance, but the benefits typically don't kick in for three months and by then the job may be almost over. In the unsteady construction industry, many workers improvise for healthcare or struggle to pay huge premiums, he said.

THE CENTER ON POLICY INITIATIVES' 2007 STUDY, *The Working Uninsured*, showed that 2.9 million working Californians – 17% of all workers – have no healthcare coverage of any kind. Another 11% of workers rely on publicly funded health programs.

This secondary report goes deeper into specific industries and occupations, to pinpoint those with much higher rates of uninsured workers.

As health costs continue to rise, employers are whittling away at job-based health benefits, creating a financial burden for workers and the entire community. Forced to pay medical costs out of pocket, the uninsured may forego treatment until a condition becomes critical, often at high public cost.

The Working Uninsured

Uninsurance Rates within California Industries and Occupations

PART 2, JULY 2008

Findings

INDUSTRIES

- In 10 major industries in California, more than 25% of the workforce is completely uninsured for healthcare expenses. In seven of those major industries, more than one-third of workers are uninsured.
- Together, those 10 industries employ 776,000 uninsured workers.

OCCUPATIONS

- In 10 major occupations, which cut across industries, more than 25% of all workers are uninsured. In all but two of those occupations, the percentage uninsured is more than a third.
- All of the sectors with the highest rates of uninsured workers are blue-collar occupations.



Uninsured Workers in Selected Industry Subsectors in California

MAJOR INDUSTRY GROUP	INDUSTRY	ESTIMATED NO. OF WORKERS	PERCENT UNINSURED	95% CI
Agriculture, Forestry, Fishing and Hunting	Crop Production	131,000	36.2%	(29.4%, 42.9%)
	Animal Production	46,000	25.5%	(14.3%, 36.8%)
	Support Activities for Agriculture	45,000	18.7%	(8.1%, 29.3%)
Construction	Construction	926,000	32.2%	(28.5%, 35.8%)
Manufacturing	Bakeries, except Retail	19,000	49.8%	(22.6%, 76.9%)
	Cut and Sew Apparel	86,000	35.0%	(22.4%, 47.6%)
	Not Specified Manufacturing Industries	143,000	9.7%	(4.7%, 14.7%)
Retail Trade	Automobile Dealers	102,000	14.0%	(5.7%, 22.2%)
	Radio, TV, and Computer Stores	41,000	19.3%	(9.4%, 29.2%)
	Grocery Stores	183,000	19.8%	(13.3%, 26.3%)
	Specialty Food Stores	19,000	55.5%	(35.3%, 75.7%)
	Clothing and Accessories, except Shoe Stores	42,000	37.7%	(24.3%, 51.1%)
	Not Specified Trade	344,000	18.9%	(12.9%, 24.8%)
Transportation and Warehousing	Truck Transportation	106,000	22.6%	(12.7%, 32.6%)
	Services Incidental to Transportation	116,000	25.0%	(14.2%, 35.7%)
	Couriers and Messengers	45,000	27.7%	(13.1%, 42.2%)
	Warehousing and Storage	36,000	33.3%	(15.7%, 51%)
Information	Motion Pictures and Video Instruction	134,000	21.5%	(10.9%, 32.1%)
Financial Activities	Non-Depository Credit and Related Activities	171,000	11.0%	(6.1%, 15.9%)
	Insurance Carriers and Related Activities	234,000	8.0%	(4.1%, 11.9%)
	Real Estate	342,000	11.8%	(8.4%, 15.2%)
Professional and Business Services	Accounting, Tax Preparation, Bookkeeping & Payroll	100,000	14.4%	(6.2%, 22.6%)
	Architectural, Engineering and Related Services	287,000	7.8%	(3.6%, 12%)
	Specialized Design Services	89,000	19.2%	(11.4%, 27.1%)
	Computer Systems Design and Related	393,000	5.1%	(2.4%, 7.8%)
	Management, Scientific and Technical Consulting Services	140,000	6.4%	(3.5%, 9.3%)
	Employment Services	64,000	23.1%	(13%, 33.1%)
	Investigation and Security Service	83,000	28.3%	(12.8%, 43.8%)
	Services to Buildings and Dwelling	97,000	37.1%	(26.4%, 47.8%)
Educational Services	Landscaping Services	102,000	46.9%	(36%, 57.8%)
	Elementary and Secondary Schools	908,000	6.4%	(4.5%, 8.4%)
Health Services	Other Schools, Instruction and Educational Services	134,000	9.8%	(5.3%, 14.4%)
	Home Health Care Services	51,000	16.0%	(7%, 25.1%)
	Other Health Care Services	357,000	7.2%	(3.6%, 10.9%)
	Hospitals	372,000	5.0%	(2.7%, 7.3%)
Social Assistance	Nursing Care Facilities	32,000	26.6%	(14%, 39.3%)
	Individual and Family Services	168,000	9.9%	(5.7%, 14.2%)
Leisure and Hospitality	Child Day Care Services	178,000	19.6%	(13.9%, 25.4%)
	Artists, Performing Arts, Spectator Sports and Related	171,000	19.4%	(13.4%, 25.3%)
	Other Amusement, Gambling, and Recreation	128,000	18.5%	(8.8%, 28.3%)
	Traveler Accommodation	94,000	28.1%	(16.6%, 39.6%)
Other Services	Restaurants and Other Food Service	483,000	37.0%	(32.2%, 41.8%)
	Automotive Repair and Maintenance	113,000	39.1%	(28%, 50.1%)
	Beauty Salons	87,000	18.2%	(10.2%, 26.2%)
	Nail Salons and Other Personal Care	35,000	25.9%	(12.4%, 39.5%)
	Religious Organizations	74,000	16.8%	(9.4%, 24.3%)
Public Admin.	Private Households	131,000	34.6%	(26.8%, 42.3%)
	Executive Offices and Legislative	1,052,000	4.3%	(2.8%, 5.8%)

These data were collected as part of the largest state health survey in the US, in which The UCLA Center for Health Policy Research interviewed 43,000 California adults by phone on a comprehensive list of health-related questions. This study compiles the responses on occupation and insurance status.

Uninsured Workers in Selected Occupations in California

MAJOR OCCUPATIONAL GROUP	OCCUPATION	ESTIMATED NO. OF WORKERS	PERCENT UNINSURED	95% CI
Management	Managers, All Other	484,000	6.1%	(3.7%, 8.4%)
Business and Financial Operations	Management Analysts	91,000	6.7%	(2.7%, 10.7%)
	Accountants and Auditors	262,000	4.7%	(2.1%, 7.3%)
Community, Soc. Service	Clergy	24,000	24.0%	(9.7%, 38.3%)
Education, Training and Library	Elementary and Middle School Teachers	591,000	5.5%	(3%, 7.9%)
	Other Teachers and Instructors	124,000	11.7%	(6.7%, 16.8%)
	Teacher Assistants	85,000	17.0%	(8.2%, 25.8%)
Arts, Design, Media, Entertainment, Sports	Artists and Related Workers	68,000	12.1%	(5.1%, 19%)
	Designers	144,000	15.5%	(9.5%, 21.5%)
Healthcare Practitioner and Technical	Registered Nurses	254,000	3.3%	(1.5%, 5.2%)
	Nursing, Psychiatric, Home Health Aides	89,000	22.8%	(13%, 32.6%)
Protective Service	Security Guards And Gaming Surveillance	73,000	32.0%	(15.2%, 48.7%)
Food Preparation and Serving Related	First-Line Supervisors of Food Preparation and Serving Workers	28,000	27.4%	(11%, 43.8%)
	Cooks	136,000	41.1%	(32.1%, 50.2%)
	Food Preparation Workers	47,000	31.7%	(15.9%, 47.4%)
	Waiters and Waitresses	106,000	36.3%	(26.2%, 46.4%)
	Dining Room and Cafeteria Attendants, and Bartender Helpers	27,000	37.1%	(18.4%, 55.8%)
Building & Grounds Cleaning & Maintenance	Janitors and Building Cleaners	208,000	21.8%	(15.2%, 28.4%)
	Maids and Housekeeping Cleaners	124,000	36.5%	(28.9%, 44.1%)
	Grounds Maintenance Workers	112,000	45.7%	(35.3%, 56.1%)
Personal Care and Service	Hairdressers, Hairstylists, Cosmetologists	78,000	17.8%	(9.1%, 26.5%)
	Miscellaneous Personal Appearance Workers	20,000	30.3%	(12.9%, 47.7%)
	Child Care Workers	180,000	19.8%	(14%, 25.7%)
	Personal and Home Care Aides	105,000	23.7%	(16.7%, 30.8%)
Sales and Related	First-Line Supervisors of Retail Sales Workers	189,000	9.2%	(4.6%, 13.8%)
	First-Line Supervisors of Non-Retail Sales Workers	122,000	8.5%	(3.6%, 13.3%)
	Cashiers	191,000	33.8%	(25.4%, 42.3%)
	Retail Salespersons	337,000	20.8%	(16%, 25.7%)
	Sales Representatives	171,000	11.0%	(4.7%, 17.2%)
	Real Estate Brokers and Sales Agents	141,000	10.2%	(5.3%, 15.1%)
Office and Administrative Support	Bookkeeping, Accounting, and Auditing Clerks	177,000	8.2%	(3.7%, 12.7%)
	Customer Service Representatives	189,000	21.6%	(13.9%, 29.4%)
	Receptionists and Information Clerks	96,000	14.5%	(7.8%, 21.3%)
	Couriers and Messengers	34,000	28.8%	(12.4%, 45.3%)
	Shipping, Receiving, and Traffic Clerks	62,000	27.7%	(15.9%, 39.5%)
	Stock Clerks and Order Fillers	152,000	18.1%	(10%, 26.1%)
	Secretaries and Administrative Assistant	208,000	8.7%	(4.2%, 13.2%)
	Office Clerks, General	361,000	9.1%	(5.8%, 12.4%)
Farming, Fishing, Forestry	Miscellaneous Agricultural Workers	105,000	41.7%	(33.5%, 49.9%)
Construction and Extraction	Carpenters	157,000	34.6%	(26.3%, 42.9%)
	Carpet, Floor, and Tile Installers and Finishers	29,000	39.4%	(21.8%, 57%)
	Construction Laborers	115,000	47.1%	(37.6%, 56.6%)
	Drywall Installers, Ceiling Tile Installers and Tapers	20,000	59.7%	(37.9%, 81.5%)
	Electricians	64,000	30.3%	(15.1%, 45.5%)
	Painters, Construction and Maintenance	50,000	54.2%	(38.9%, 69.5%)
Installation, Maintenance and Repair	Pipelayers, Plumbers, Pipefitters, Steamfitters	53,000	32.3%	(15.6%, 49.1%)
	Automotive Service Technicians/Mechanics	69,000	41.4%	(27.2%, 55.6%)
	Other Installation, Maintenance and Repair Workers	25,000	33.4%	(15.4%, 51.4%)
Production	Miscellaneous Assemblers and Fabricators	60,000	44.2%	(28.9%, 59.5%)
	Sewing Machine Operators	44,000	48.5%	(31.7%, 65.3%)
	Packaging and Filling Machine Operators	29,000	44.9%	(23.9%, 65.8%)
Transportation and Material Moving	Production Workers, All Other	94,000	22.3%	(11.3%, 33.4%)
	Driver/Sales Workers and Truck Drivers	224,000	27.7%	(20.8%, 34.6%)
	Cleaners of Vehicles and Equipment	19,000	46.8%	(25.2%, 68.3%)
	Laborers and Freight, Stock and Material Movers, Hand Packers And Packagers, Hand	151,000	29.4%	(20.7%, 38.1%)
		54,000	34.0%	(19.9%, 48%)

INDUSTRY FINDINGS

The 10 Worst Major Industries* by Rate of Uninsured

INDUSTRY	UNINSURED RATE	NUMBER UNINSURED
Landscaping Services	46.9%	48,000
Automotive Repair and Maintenance	39.1%	44,000
Services to Buildings and Dwelling	37.1%	36,000
Restaurants and Other Food Service	37.0%	179,000
Crop Production	36.2%	47,000
Cut and Sew Apparel Manufacturing	35.0%	30,000
Private Households	34.6%	45,000
Construction	32.2%	298,000
Investigation and Security Service	28.3%	23,000
Traveler Accommodation	28.1%	26,000

Source: UCLA 2005 California Health Interview Survey

* Major industries are those with at least 75,000 workers in the 3-digit Census Industry code.

- Among the major industries, **Landscaping Services** has the highest proportion of uninsured workers, 46.9%.
- The **Construction** industry, with 32.2% uninsured, has the highest number of uninsured workers, almost 300,000 statewide.
- **Restaurants and Food Service** has the second highest number of uninsured workers, 179,000.



OCCUPATIONAL FINDINGS

The 10 Worst Major Occupations* by Rate of Uninsured

OCCUPATION	PERCENT UNINSURED	NUMBER UNINSURED
Construction Laborers	47.1%	54,000
Grounds Maintenance Workers	45.7%	51,000
Miscellaneous Agricultural Workers	41.7%	44,000
Cooks	41.1%	56,000
Maids and Housekeeping Cleaners	36.5%	45,000
Waiters and Waitresses	36.3%	38,000
Carpenters	34.6%	54,000
Cashiers	33.8%	65,000
Laborers and Freight, Stock & Material Movers	29.4%	44,000
Driver/Sales Workers and Truck Drivers	27.7%	62,000

Source: UCLA 2005 California Health Interview Survey

* Major occupations are those with at least 75,000 workers in the 4-digit Census Occupation Code.

- Construction occupations had high rates of uninsurance, ranging from 30% for electricians to 60% for drywall installers, ceiling tile installers and tapers. Among the largest occupations, **Construction Laborers** had the worst rate, 47.1% uninsured. These workers perform the physical labor at building, highway, tunnel and demolition projects.
- **Grounds Maintenance Workers** had the second-worst uninsurance rate, 45.7%. This category includes landscaping workers, pesticide handlers and tree trimmers.
- The occupation with the largest number of workers uninsured is **Retail Salespersons**, with more than 70,000 uninsured statewide. In all sales and related occupations combined, more than 195,000 workers are uninsured.

Definitions

In this report, *major* industries and occupations are defined as those with more than 75,000 workers statewide.

An *uninsured worker* is an employed person who doesn't have health insurance through employment, a family member's employment, private purchase, or any government health program.

Data and Methodology

The uninsurance rates and worker counts used in this analysis are from the 2005 California Health Interview Survey, conducted by the UCLA Center for Health Policy Research in collaboration with the California Department of Health Services and the Public Health Institute.

The data requested by the Center on Policy Initiatives were: Current insurance status (INS) for California adults 18 years and older by Census industry code (IINDCD4) and by Census occupation code (IOCCCD4).

Using carefully defined weights and calculations, CHIS produced an estimate for the total number of people who met the criteria of our specified request. All counts were rounded to the nearest 1,000 persons. The estimated counts may not match the corresponding North American Industry Classification System (NAICS) and Standard Occupational Classification (SOC) crosswalks since the method of survey is different.

Selection of categories: Because the data is based on a survey sample, the actual uninsured rate found in the overall population may vary. One can assume with 95% confidence that the actual value lies between the levels given in the 95% Confidence Interval (CI). The UCLA Center for Health Policy Research screened unreliable estimates from the data, considering an estimate unreliable if the coefficient of variance exceeded 30% or the category had fewer than five sampled respondents.

Please refer to the CHIS website at <http://www.chis.ucla.edu/> for further information on the survey methodology or variables used in this data estimate.



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