

MANY CHILDREN IN WORKING POOR FAMILIES ARE UNINSURED

Recent strides have been made to increase health care coverage for low income children in California, but a significant number of children in working poor families remain uninsured, according to a new study by researchers at the School of Public Health.

The study found that these children were far more likely to be uninsured and less likely to have a usual source of health care than were children from nonworking poor and nonpoor families. In addition, a larger proportion of children older than age two from working poor families either had never seen a dentist or had not received dental care in the previous two years of the survey.

“This survey highlights the health access disparities that still exist in California,” says lead author **Sylvia Guendelman, Ph.D., M.S.W.**, professor of health policy and management. “These are kids that are falling through the cracks in health coverage. They are from families whose incomes are too high to qualify for Medi-Cal, yet too low to afford their own health insurance and who do not have employer-sponsored health care.”

The working poor are defined as households of four earning less than 200 percent of the federal poverty level, or \$35,300 per year, and who did not rely upon Temporary Assistance for Needy Families (TANF) or Welfare to Work aid as their primary sources of income. According to the 2001 federal poverty guidelines used by the researchers, the annual income level for a family of four at the poverty level is \$17,650.

The authors of the study, published in the January 2005 issue of the monthly journal *Medical Care*, analyzed data from the 2001 California Health Interview Survey. Information from 16,528 children ages 17 and younger who had corresponding information on parental work status and income were included in the analysis.




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The study found that 20.4 percent of children in working poor families were uninsured compared with 7.9 percent from poor and 3.8 percent from non-poor families. In addition, 10.9 percent of children in working poor families did not have a usual source of healthcare, such as a regular doctor or community clinic, compared with 3.9 percent of children in nonworking poor families.

Although the study found that health access disparities still exist, it also found reason to be optimistic. The study showed that fewer kids from working poor families are uninsured since California implemented the Healthy

Families program in 1998, a state-supported, low-cost insurance plan for children and teens who do not have other insurance or who qualify for Medi-Cal. According to state figures from 1994, as many as 32 percent of children from working poor families were without health insurance compared with 20 percent in the current study. The Healthy Families program, however, is vulnerable to cutbacks.

Other authors of the study are **Veronica Angulo, M.P.H. '98**, and **Doug Oman, Ph.D.**, adjunct assistant professor of maternal and child health. 

— Sarah Yang