

Five Boroughs, Common Problems: The Uninsured in New York City

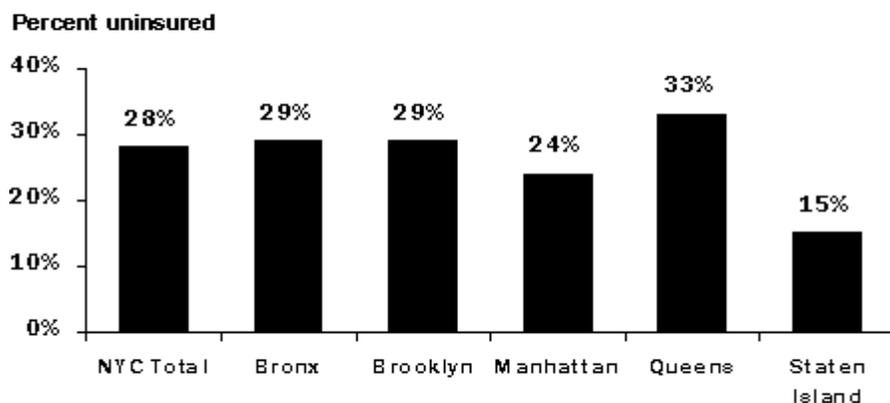
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A large and growing number of New York City residents lack health insurance, and often face serious health and financial consequences as a result. Citywide, 28 percent of working-age adults in New York City ages 18-64, or more than one million men and women, are uninsured – a rate 50 percent higher than that for New York State or the nation. New York City residents account for 41 percent of the state's population and 60 percent of its uninsured residents. New York City has the seventh-largest percentage of uninsured nonelderly (age 64 and younger) residents in the nation's 85 largest urban areas.

Uninsured Rates in the Boroughs

The proportion of uninsured New Yorkers varies across the city's five boroughs. Queens has the highest percentage, where one of every three (33%) nonelderly adults is uninsured. In both Brooklyn and the Bronx, 29 percent of nonelderly adults are uninsured. One of four (24%) nonelderly adults residing in Manhattan is without coverage. Staten Island, where 15 percent of working-age adults lack coverage, has the lowest percentage of uninsured residents of the five boroughs and a rate that is only about half the citywide average.

Uninsured Rates in NYC Boroughs
Adults Ages 18-64



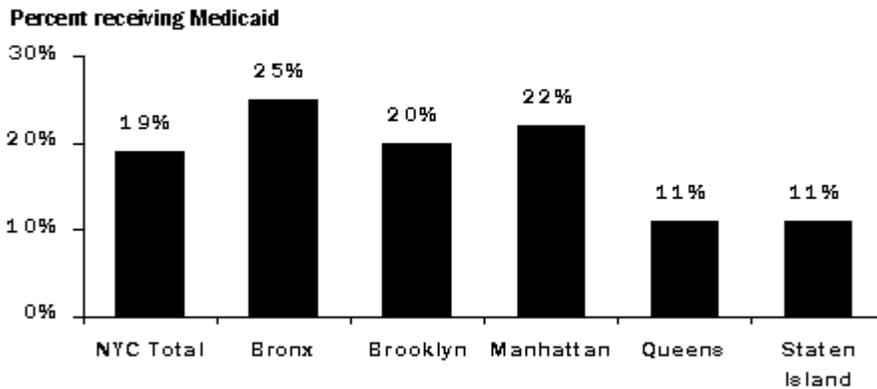
Source: *The Commonwealth Fund Survey of Health Care in New York City, 1997.*

Medicaid Coverage in the Boroughs

Nearly 1.8 million low-income New Yorkers rely on Medicaid for their health insurance coverage, including approximately one million adults. About one of five (19%)

of the city's working-age adults is covered by the program, though its role varies across the five boroughs. Medicaid covers 25 percent of Bronx adults, 22 percent of Manhattan adults, and 20 percent of Brooklyn adults. It covers far smaller proportions of adults in Queens and Staten Island—11 percent each.

Medicaid Coverage Rates in NYC Boroughs Adults Ages 18–64



Source: *The Commonwealth Fund Survey of Health Care in New York City, 1997.*

Demographic Characteristics of the Boroughs

The uninsured in New York City and the nation share common characteristics. Regardless of where they live, most uninsured people have low incomes and work for a living. They are also disproportionately members of racial and ethnic minorities. In New York City, three of four uninsured adults ages 18 to 64 have incomes below 250 percent of poverty—approximately \$25,000 for a family of two. Seven of 10 work or live in a family with at least one worker, and nearly one-third work full time. Uninsured rates among New York City's minority adults ages 18 to 64 are 50 percent higher than among the city's white, non-Hispanic adults.

Given this profile of the uninsured, differences in uninsured rates across the five boroughs may be explained by differences in socioeconomic and demographic characteristics of each borough's residents. Queens, for example, has both the highest percentage of uninsured and the highest percentage of near-poor residents—those with household incomes between the federal poverty level and 250 percent of poverty. Individuals in this income bracket are most likely to lack employer coverage and to have incomes that disqualify them for Medicaid coverage. In addition, education levels are higher in Queens than in Brooklyn or the Bronx.

Demographic Characteristics of Adults Surveyed Ages 18–64 in NYC Boroughs

	BOROUGH					
	NYC Total	Bronx	Brooklyn	Manhattan	Queens	Staten Island
	Percent Distribution*					
Income						
Poor	28%	31%	31%	28%	22%	19%
Near-Poor	25	28	25	17	34	18
Non-Poor	38	29	35	45	38	53
Race/Ethnicity						
White	31	14	29	36	36	63
Black	26	33	35	23	17	6

Hispanic	27	46	21	27	25	7
Other	15	7	15	14	23	25
Education						
Less than high school	24	37	23	23	17	14
HS/GED	31	32	35	20	36	36
Some college	22	19	23	18	25	29
College graduate	15	9	13	23	15	16
Postgraduate	8	2	5	17	8	4
Health Status						
Fair/poor health	25	30	24	22	25	14

* Percents may not add up to 100 percent due to rounding and/or missing responses.

Source: The Commonwealth Fund Survey of Health Care in New York City, 1997.

Socioeconomic differences are likely to account for Staten Island's relatively small proportion of uninsured residents. The borough has the highest percentage of nonpoor residents in the city. Furthermore, non-Hispanic whites comprise nearly two-thirds of Staten Island's residents, twice the city average. Blacks and Hispanics make up a much smaller percentage of the population compared with the other boroughs.

One of four (25%) working-age adults in New York City rates his or her own health as fair or poor, including nearly one of three (30%) of those living in the Bronx. Staten Island residents appear to be in the best health.

Access to Care in the Boroughs

No matter where they reside, the uninsured are far more likely than the insured to face barriers in gaining access to health care. Citywide, they are two to three times more likely to go without needed medical care, to not see a physician, and to lack a regular doctor. Uninsured adults are also more likely than the insured to lack preventive care, such as mammograms and prostate exams, and to have problems paying their medical bills when they do receive care. The difficulties faced by the uninsured exist across the five boroughs, with access to care varying little.

Access to Health Care in NYC by Insurance Status Ages 18–64 in NYC Boroughs

	NYC Total	INSURANCE STATUS	
		Uninsured	Insured
No regular doctor	38%	70%	26%
Did not get needed care	11	19	7
Difficulty getting medical care*	25	54	14
No doctor visits in the past year	19	37	12
Had problems paying medical bills	18	31	13

* Extremely/very/somewhat difficult to get medical care.

Source: The Commonwealth Fund Survey of Health Care in New York City, 1997.

Conclusion

The growing number of uninsured New Yorkers is a problem confronting residents and leaders of each of the city's boroughs. Roughly one of four nonelderly adults currently lacks any coverage. Regardless of their borough of residence, the uninsured face serious barriers obtaining health services. The city's health care system, meanwhile, is under increasing strain as it tries to serve ever-greater numbers of uninsured patients. The plight of the uninsured, together with the critical need to expand coverage, is something that unites all New Yorkers.

This fact sheet is based on the *The Commonwealth Fund Survey of Health Care in New York City, 1997*, conducted by Louis Harris and Associates, Inc., from October 1996 to March 1997. The survey interviewed 4,013 adults, ages 18 and older, living in New York City, including 3,750 telephone interviews and 263 interviews with respondents who did not have telephones in their homes. Interviews were conducted in English or Spanish, depending on the adult's preference. In the analysis, the data were weighted to the March 1996 Current Population Survey for New York City. The full survey report is available from the Commonwealth Fund (publication no. 264).