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# Profile of the uninsured population in the service areas of the Community Memorial Foundation

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*Research and evaluation for family and community development*

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# Introduction

- The focus of this report is persons 18 - 64 years of age who are below 200 percent of the poverty level and who are without health insurance.
  - An individual is below 200 percent of the poverty level if that person's income is less than \$21,574 per year.
  - A four-person household with two children is below 200 percent of the poverty level if its income is less than \$42,054 per year.
- The data in this report cover 29 communities served by the Community Memorial Foundation.
- The source of the data is as follows:
  - Total population numbers are based on the decennial census for year 2000.
  - Health insurance rates are derived from the Current Population Survey conducted by the U.S. Census Bureau for calendar years 2005, 2006 and 2007 in suburban metro Chicago.
  - Demographic allocation methods are used to develop the final estimates. The methodology section at the end of this report describes those methods in detail.

# Health insurance coverage of persons 18-64 years old and below 200 percent of poverty

Place	Total Population	Total population below 200% of poverty	Total population below 200% of poverty: Insured	Total population below 200% of poverty: Uninsured	Percentage of the population below 200% of poverty that is uninsured
Total in all 29 places	201,849	26,022	16,384	9,638	37%
Bedford Park village	337	29	19	10	35%
Bridgeview village	9,190	2,154	1,389	765	36%
Broadview village	5,230	877	552	326	37%
Brookfield village	11,549	1,675	1,080	595	36%
Burr Ridge village	6,059	355	232	123	35%
Clarendon Hills village	4,375	248	159	89	36%
Countryside city	3,845	588	379	209	36%
Darien city	14,845	1,113	731	382	34%
Downers Grove village	29,264	2,518	1,634	884	35%

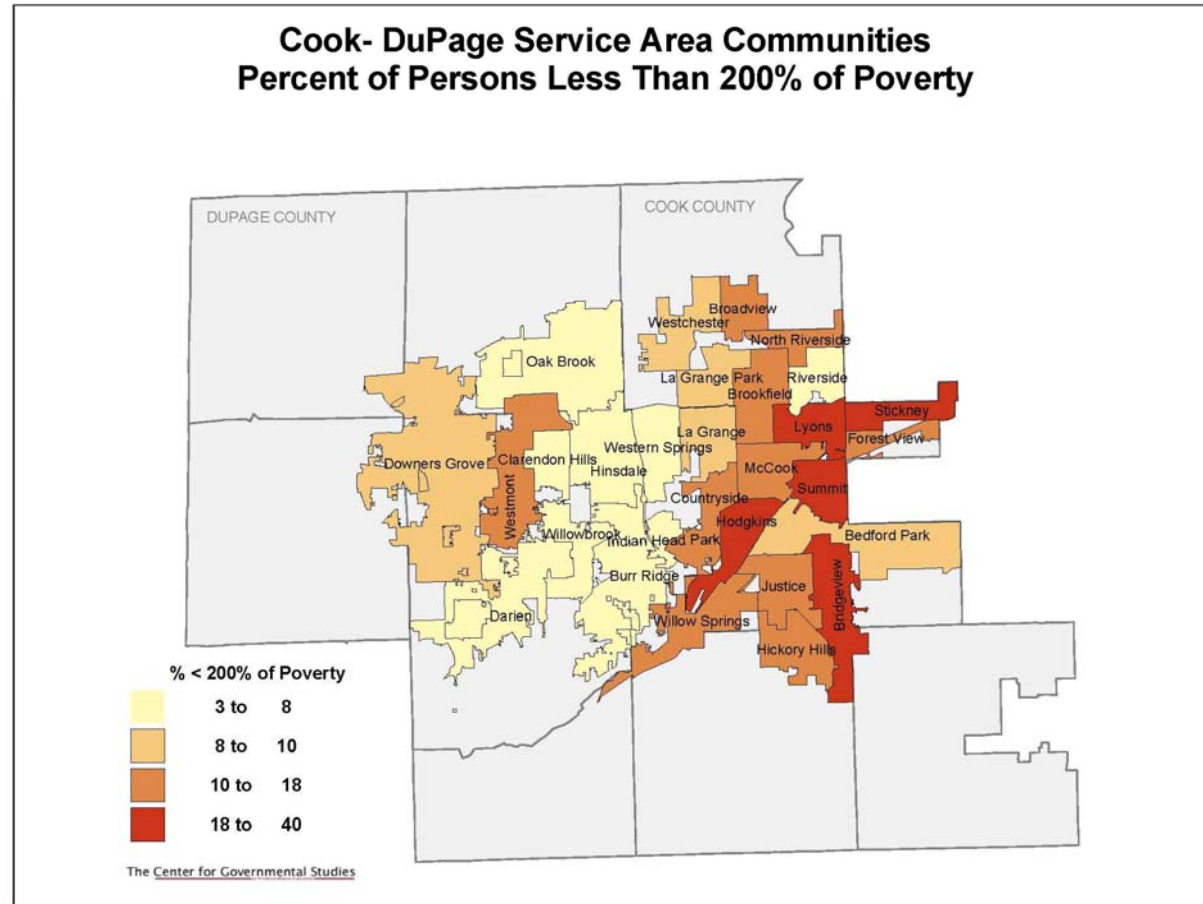
# Health insurance coverage of persons 18-64 years old and below 200 percent of poverty

Place	Total Population	Total population below 200% of poverty	Total population below 200% of poverty: Insured	Total population below 200% of poverty: Uninsured	Percentage of the population below 200% of poverty that is uninsured
Forest View village	466	68	44	24	36%
Hickory Hills city	8,837	1,409	897	512	36%
Hinsdale village	9,535	805	527	278	34%
Hodgkins village	1,312	516	265	251	49%
Indian Head Park village	2,200	80	52	28	36%
Justice village	7,731	1,256	812	444	35%
La Grange village	9,006	923	589	334	36%
La Grange Park village	7,207	738	485	253	34%
Lyons village	6,361	1,544	968	575	38%
McCook village	141	26	17	8	34%

# Health insurance coverage of persons 18-64 years old and below 200 percent of poverty

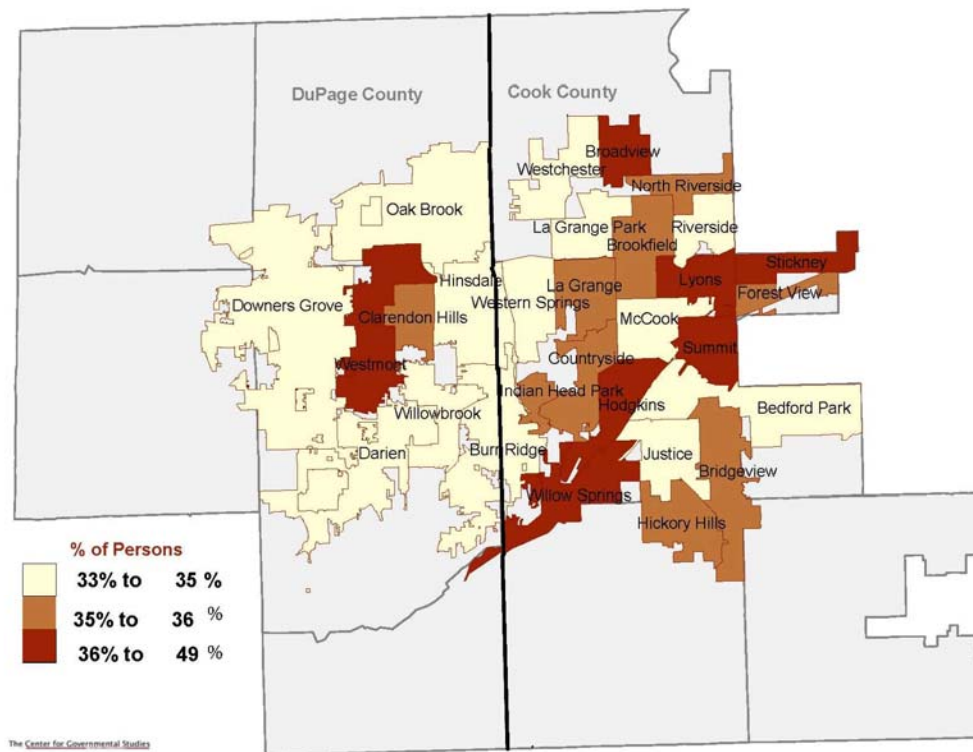
Place	Total Population	Total population below 200% of poverty	Total population below 200% of poverty: Insured	Total population below 200% of poverty: Uninsured	Percentage of the population below 200% of poverty that is uninsured
North Riverside village	3,619	675	433	241	36%
Oak Brook village	4,961	151	98	53	35%
Riverside village	5,580	389	254	135	35%
Stickney village	3,510	895	532	364	41%
Summit village	6,398	2,365	1,306	1,059	45%
Westchester village	9,298	858	560	298	34%
Western Springs village	6,890	197	131	65	33%
Westmont village	15,139	2,714	1,693	1,021	37%
Willowbrook village	5,669	428	279	149	35%
Willow Springs village	3,293	429	266	163	38%

# Percentage of persons 18-64 years old and below 200 percent of poverty: Service region maps



# Percentage of persons 18-64 years old and below 200 percent of poverty who are uninsured: Service region maps

Percent of Uninsured Persons at Less than 200% of Poverty - 2000





# Race/ethnicity of persons 18-64 years old, below 200 percent of poverty and uninsured

Place	Total Population	Total population below 200% of poverty	Total population below 200% of poverty: Insured	Total population below 200% of poverty: Uninsured	Percentage of the population below 200% of poverty that is uninsured
Total in service area	201,849	26,022	16,384	9,638	37%
White	162,514	17,620	11,782	5,837	33%
Latino	14,397	4,231	1,960	2,271	54%
Non-White and Non-Latino	24,938	4,171	2,641	1,530	37%

Note: Census data do not permit a regional estimate of African Americans or Asians due to the relatively small size of these populations in the CMF service area; see Methodology for more details. Estimates of insurance coverage for both African Americans and Asians are available for Downers Grove, Westchester and Westmont. Estimates for African Americans alone are available for Broadview, Justice, LaGrange and Summit. For Asians alone, estimates are available for Burr Ridge, Darien, Hinsdale, Oak Brook and Willowbrook. These estimates are available from the authors.

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# Methodology

Estimates of persons without health insurance in the Community Memorial Foundation (CMF) service are not available from any existing source. To develop these estimates, Rob Paral and Associates used the following methodology:

- 1) Process 2000 Census summary data files SF1 and SF4 to acquire race/ethnic-based population totals by poverty level and age for each of the CMF communities.
  - Data by poverty level and age are not available for all race/ethnic groups due to suppression by the Census Bureau as a result of sampling constraints. For example, certain suburbs do not have data specific to African Americans. Data for White Non-Latinos and Latinos were available for each suburb. Thus our race/ethnic-based estimates at the regional level are limited to White Non-Latinos, Latinos and Others.
- 2) Process 2006-2008 Current Population Survey records (representing calendar years 2005-2007) for suburban metro Chicago to acquire race/ethnic based rates of insurance coverage by poverty level and age.
- 3) Apply race/ethnic-specific health insurance coverage rates to each CMF community.
- 4) Sum race/ethnic-based estimates to community-level total.

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# About Rob Paral and Associates

Rob Paral and Associates is a consulting firm that helps service organizations, charitable foundations and other institutions understand the populations they serve and the impact of their programs. Our recent projects have included:

- Helping a health policy organization determine the need for health insurance in legislative districts in Illinois.
- Assisting California foundations in measuring the civic potential of immigrants in local communities in that state.
- Providing a legal aid corporation with information to understand the shifting needs of its clients.
- Evaluating the impact of charitable giving and support for community foundations.
- Developing policies and procedures needed by a state agency to communicate with limited-English clients.

Direct outcomes of our work have recently been cited in *The New York Times*, the *Washington Post*, the *Economist*, the *Wall Street Journal*, and a large number of other major news media outlets. Please contact us at [info@robparal.com](mailto:info@robparal.com), [www.robparal.com](http://www.robparal.com), and 773-506-7308.