The number of insured people in the US has increased significantly since implementation of the Affordable Care Act’s (ACA’s) coverage reforms in 2014. Since that time, the number of people insured nationally has increased by approximately 19 million (Skopec, Holahan, and Elmendorf 2018). However, the increase in coverage has occurred unevenly across the states, with states that have chosen to expand Medicaid eligibility under the law experiencing the largest increases in coverage. Nationally, we estimate that 11 percent of the nonelderly population (those below age 65) are uninsured in 2018. In comparison, we estimate that 19 percent of the Texas nonelderly population, 4.7 million people, remain uninsured; this is the highest uninsurance rate of any state in the country. Although the Texas uninsurance rate remains high, the state has seen a significant increase in coverage across a diverse group of residents since implementation of the ACA.¹

This brief provides detailed characteristics of the Texas uninsured population as well as an analysis of how the characteristics of this population vary across localities. Such information can be valuable when developing policy approaches intended to expand insurance coverage. As a companion to this analysis, we have also prepared fact sheets exploring the characteristics of the uninsured in Texas counties and county groups (we place counties with small populations into groups for more reliable estimates). These fact sheets can be accessed here.

Methods

Survey data require time to collect and process, so the most recent year for which data are available lag behind the current year. Also, survey data often differ from administrative data on the number of people enrolled in programs such as Medicaid and the Children’s Health Insurance Program (CHIP) and in Marketplace-based private coverage. To estimate the number and characteristics of uninsured
Texans in 2018 in a manner consistent with the latest enrollment data, we used the Urban Institute’s Health Insurance Policy Simulation Model (HIPSM).

**Estimating the Number of Uninsured Texans in 2018**

HIPSM is a detailed microsimulation model of the health care system designed to estimate the cost and coverage effects of proposed health care policy options. HIPSM is based on two years of the American Community Survey, which provides national and state representative samples of the US population. The population is aged to future years using projections from the Urban Institute’s Mapping America’s Futures tool. HIPSM is designed to incorporate timely, real-world data when they are available. We regularly update the model to reflect published Medicaid and Marketplace enrollments and costs in each state. HIPSM is calibrated to reproduce the latest available Texas enrollment numbers for Medicaid, CHIP, and private Marketplace coverage with premium tax credits. As a check, we compared the 2018 HIPSM results with 2016 results from the American Community Survey and the National Health Interview Survey. The 2018 HIPSM Texas uninsurance rate was within 0.2 percentage points of both surveys. Further, the distribution of major characteristics of the uninsured, such as income, race and ethnicity, and age, were very similar in all three.

**Estimates for Counties and Local Areas**

The American Community Survey is designed to produce statistically valid estimates down to local areas called Public Use Microdata Areas (PUMAs). Each of these areas has roughly the same population. Texas contains 212 PUMAs. This is a cumbersome number of areas for presenting most results, and PUMAs do not necessarily correspond to easily identifiable jurisdictions. Consequently, we grouped PUMAs together in two different ways. First, we combined PUMAs into 41 counties or groups of less populous counties. Estimates for these counties and county groups are provided in fact sheets produced as part of this project. To the extent possible, our county groups correspond either with Texas Councils of Government or regional planning commissions. Each fact sheet shows the major characteristics of the uninsured in that area. The uninsurance rate and characteristics of the uninsured in individual counties or county groups can vary considerably from the statewide average. For example, 61 percent of the uninsured across the state are Hispanic and 24 percent are white, non-Hispanic. In Hidalgo county, however, 97 percent of the uninsured are Hispanic, and in North Texas (Wichita Falls), 62 percent of the uninsured are white, non-Hispanic.

Second, we used cluster analysis to define six clusters of PUMAs in which the characteristics of the uninsured were much closer to each other than to other localities. This allowed us to characterize local variation in the uninsured that county and county group estimates miss. For example, many large, urban counties contain many PUMAs—sometimes more than a dozen—that are notably different from each other. Local areas in each of these counties can be much more like other areas in Texas than their neighboring localities. All 212 Texas PUMAs fit into one of these six categories, which are most easily characterized by their composition of income and race and ethnicity: majority white and high income; majority white and low income; majority Hispanic and low income; large majority Hispanic and very low
income; plurality of a racial or ethnic group and medium income; plurality of a racial or ethnic group and low income. The cluster analysis identified these categories as those in which the characteristics of the uninsured were much closer to each other than to other localities. Here, a very low–income area is defined as one in which nearly 70 percent of the uninsured population has incomes below 138 percent of the federal poverty level (FPL); low-income areas are those in which roughly 60 percent of the uninsured population has incomes below 138 percent of FPL; medium income areas are defined as those in which just over 50 percent of the uninsured population has incomes below 138 percent of FPL; and the sole higher-income area has 46 percent of its uninsured population below 138 percent of FPL and nearly 30 percent above 300 percent of FPL. Areas with a plurality of racial or ethnic groups are those where no single racial or ethnic group constitutes at least 50 percent of the area’s uninsured population. Areas with a large racial or ethnic majority are those where one racial or ethnic group constitutes over 80 percent of the area’s uninsured population. Policy changes and outreach programs would likely have similar effects on the localities within each of these clusters.

Limitations

This analysis has several limitations. Our model is based on survey data, which necessarily involve some degree of error in reported characteristics such as income, citizenship, and receipt of benefits such as from the Supplemental Nutrition Assistance Program (SNAP). We have found that the characteristics of the uninsured are very similar across the American Community Survey and the National Health Interview Survey, increasing confidence in our estimates of the statewide distribution. However, reported receipt of SNAP is generally noticeably lower than the enrollment reported in administrative data in all surveys (Stevens, Fox, and Heggeness 2018). No estimates of characteristics of the uninsured at a local level are available other than from the American Community Survey, nor are publicly available administrative data on local enrollment in Medicaid, CHIP, or Marketplace coverage with tax credits, so there are no external benchmarks for our local estimates.

Results

Statewide Findings

In table 1, we show the characteristics of the statewide Texas nonelderly uninsured population.

SOCIOECONOMIC CHARACTERISTICS

Income. The uninsured are heavily concentrated at low incomes. About 60 percent of the uninsured have family modified adjusted gross income (MAGI) below 138 percent of FPL, and 88 percent have family MAGI below 300 percent of FPL. The uninsurance rate varies with income, ranging from 29 percent of those with incomes below 138 percent of FPL to only 4 percent of those with incomes above 400 percent of FPL.
### TABLE 1
Characteristics of the Nonelderly Uninsured Population in Texas, 2018

<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Family modified adjusted gross income as a percentage of FPL</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>2,822</td>
<td>60%</td>
<td>29%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>617</td>
<td>13%</td>
<td>23%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>685</td>
<td>15%</td>
<td>21%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>302</td>
<td>6%</td>
<td>12%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>268</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td><em>Age</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>640</td>
<td>14%</td>
<td>8%</td>
</tr>
<tr>
<td>19–34</td>
<td>1,992</td>
<td>42%</td>
<td>32%</td>
</tr>
<tr>
<td>35–54</td>
<td>1,624</td>
<td>35%</td>
<td>23%</td>
</tr>
<tr>
<td>55–64</td>
<td>440</td>
<td>9%</td>
<td>14%</td>
</tr>
<tr>
<td><em>Sex</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>2,437</td>
<td>52%</td>
<td>20%</td>
</tr>
<tr>
<td>Female</td>
<td>2,257</td>
<td>48%</td>
<td>18%</td>
</tr>
<tr>
<td><em>Race or ethnicity</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>1,117</td>
<td>24%</td>
<td>12%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>454</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>2,842</td>
<td>61%</td>
<td>27%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>189</td>
<td>4%</td>
<td>16%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>56</td>
<td>1%</td>
<td>18%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>37</td>
<td>1%</td>
<td>12%</td>
</tr>
<tr>
<td><em>Education (ages 19–64)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>1,214</td>
<td>30%</td>
<td>48%</td>
</tr>
<tr>
<td>High school</td>
<td>1,598</td>
<td>39%</td>
<td>29%</td>
</tr>
<tr>
<td>Some college</td>
<td>842</td>
<td>21%</td>
<td>20%</td>
</tr>
<tr>
<td>College graduate</td>
<td>400</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>4,055</td>
<td>100%</td>
<td>25%</td>
</tr>
<tr>
<td><em>Health status</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>1,109</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>Very good</td>
<td>1,332</td>
<td>28%</td>
<td>19%</td>
</tr>
<tr>
<td>Good</td>
<td>1,540</td>
<td>33%</td>
<td>20%</td>
</tr>
<tr>
<td>Fair</td>
<td>543</td>
<td>12%</td>
<td>24%</td>
</tr>
<tr>
<td>Poor</td>
<td>170</td>
<td>4%</td>
<td>21%</td>
</tr>
<tr>
<td><em>Family type (ages 19–64)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>1,734</td>
<td>43%</td>
<td>30%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>648</td>
<td>16%</td>
<td>33%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>600</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>1,073</td>
<td>26%</td>
<td>22%</td>
</tr>
<tr>
<td>Total</td>
<td>4,055</td>
<td>100%</td>
<td>25%</td>
</tr>
<tr>
<td><em>Family receiving other benefits</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>1,297</td>
<td>28%</td>
<td>26%</td>
</tr>
<tr>
<td>Not receiving other benefits</td>
<td>3,398</td>
<td>72%</td>
<td>18%</td>
</tr>
<tr>
<td><em>Employment</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Family work status</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>1,551</td>
<td>33%</td>
<td>31%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>520</td>
<td>11%</td>
<td>31%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>2,623</td>
<td>56%</td>
<td>15%</td>
</tr>
<tr>
<td><em>Family firm size</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>1,551</td>
<td>33%</td>
<td>31%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>1,190</td>
<td>25%</td>
<td>30%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>1,953</td>
<td>42%</td>
<td>13%</td>
</tr>
</tbody>
</table>
## Table: Uninsurance by Industry Sector

<table>
<thead>
<tr>
<th>Major Industry (employed age 19–64)</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>42</td>
<td>2%</td>
<td>40%</td>
</tr>
<tr>
<td>Mining</td>
<td>35</td>
<td>1%</td>
<td>12%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>186</td>
<td>7%</td>
<td>17%</td>
</tr>
<tr>
<td>Construction</td>
<td>409</td>
<td>15%</td>
<td>43%</td>
</tr>
<tr>
<td>Transportation</td>
<td>102</td>
<td>4%</td>
<td>19%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>399</td>
<td>15%</td>
<td>24%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>91</td>
<td>3%</td>
<td>12%</td>
</tr>
<tr>
<td>Professional</td>
<td>294</td>
<td>11%</td>
<td>23%</td>
</tr>
<tr>
<td>Education</td>
<td>91</td>
<td>3%</td>
<td>8%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>256</td>
<td>10%</td>
<td>18%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>408</td>
<td>15%</td>
<td>42%</td>
</tr>
<tr>
<td>Other services</td>
<td>216</td>
<td>8%</td>
<td>35%</td>
</tr>
<tr>
<td>Other industries</td>
<td>126</td>
<td>5%</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Total employed</strong></td>
<td><strong>2,656</strong></td>
<td><strong>100%</strong></td>
<td><strong>23%</strong></td>
</tr>
</tbody>
</table>

## Citizenship

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>3,095</td>
<td>66%</td>
<td>14%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>1,600</td>
<td>34%</td>
<td>54%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All US citizens</td>
<td>2,704</td>
<td>58%</td>
<td>14%</td>
</tr>
<tr>
<td>At least one noncitizen in the family</td>
<td>1,990</td>
<td>42%</td>
<td>36%</td>
</tr>
</tbody>
</table>

## English proficiency (age 19–64)

<table>
<thead>
<tr>
<th>Speaks very well or better</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>4,055</td>
<td>100%</td>
<td>25%</td>
</tr>
</tbody>
</table>

## Language spoken at home

| English                             | 1,854               | 39%                           | 14%             |
| Spanish                             | 2,478               | 53%                           | 34%             |
| Other                               | 363                 | 8%                            | 9%              |

## Health insurance eligibility and coverage

<table>
<thead>
<tr>
<th>Program eligibility</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Medicaid/CHIP</td>
<td>691</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Eligible for Marketplace PTCs</td>
<td>809</td>
<td>17%</td>
<td>31%</td>
</tr>
<tr>
<td>Not currently eligible</td>
<td>3,194</td>
<td>68%</td>
<td>20%</td>
</tr>
<tr>
<td>Would gain Medicaid eligibility if Texas expands Medicaid</td>
<td>1,177</td>
<td>25%</td>
<td>38%</td>
</tr>
<tr>
<td>Would be ineligible even with Medicaid expansion</td>
<td>2,017</td>
<td>43%</td>
<td>20%</td>
</tr>
</tbody>
</table>

### Mixed coverage scenarios

| All family members uninsured        | 3,076               | 66%                           | 100%            |
| At least one family member enrolled in private coverage, nongroup or employer | 152 | 3% | 1% |
| At least one family member enrolled in public insurance | 1,466 | 31% | 17% |
| At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled | 111 | 2% |
| At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled | 352 | 8% |
| **Total**                           | **4,695**           | **100%**                      | **19%**         |

**Source:** Urban Institute analysis, HIPSM 2018.

**Notes:** CHIP = the Children’s Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Small firms are defined as employers with fewer than 50 employees. Data include people age less than 65 who are residents of Texas.
Age. Children make up only 14 percent of the uninsured and have an unemployment rate far lower than adults; 8 percent of children are uninsured compared with 25 percent of all adults. This is mainly because of the availability of Medicaid and CHIP; children with incomes up to 206 percent of FPL are eligible for one of these public insurance programs in Texas. By contrast, nondisabled adult parents are eligible for Medicaid only with incomes up to approximately 18 percent of FPL, and there is no income-related eligibility for nondisabled adult nonparents. Among adults, unemployment rates decline with age, ranging from 32 percent of those age 19 to 34 uninsured to 14 percent of those age 55 to 64 uninsured.

Race and ethnicity. Sixty-one percent of the uninsured are Hispanic, 24 percent are non-Hispanic white, and 10 percent are non-Hispanic black. Hispanics have a notably higher unemployment rate than any other race/ethnicity group: 27 percent are uninsured compared with 12 percent of non-Hispanic whites and 16 percent of non-Hispanic blacks.

Education. Nearly 70 percent of the uninsured adults in Texas have a high school education or less, with 39 percent having a high school diploma and 30 percent not having one. Unemployment rates vary dramatically with educational attainment, ranging from 48 percent of those with less than a high school education down to 10 percent of college graduates.

Self-reported health status. Fifteen percent of the uninsured report being in fair or poor health. On average, people who report being in fair or poor health have notably higher levels of health care spending than those reporting better health. The differences in health care spending between those reporting excellent, very good, or good health are much smaller on average.

Family structure. Forty-three percent of the adult uninsured are single without dependents, 16 percent are in single-parent families, 15 percent are in childless couples, and the remaining 26 percent are in two-parent families with dependents. Adults in single-parent families and singles without children have the highest unemployment rates (33 percent and 30 percent, respectively). Twenty-two percent of adults in two-parent families are uninsured, and 15 percent of adults in couples without children are uninsured.

Receipt of other benefits. Twenty-eight percent of the uninsured report receiving SNAP benefits, and among all SNAP recipients, 26 percent are uninsured. This is a notably higher unemployment rate than the 18 percent rate for those not receiving other benefits. As noted, survey data generally underreport receipt of SNAP, so we are likely underestimating the number of uninsured people receiving SNAP.

**EMPLOYMENT-RELATED CHARACTERISTICS**

Family work status. Two-thirds of the Texas uninsured are in working families. A majority (56 percent) are in families with at least one full-time worker. The unemployment rates among families without workers and families with only part-time workers are identical (31 percent uninsured). By contrast, only 15 percent of people in families with at least one full-time worker are uninsured.

Firm size. Forty-two percent of uninsured Texans are in families with at least one adult who works in a large firm (defined as one with more than 50 employees), and 25 percent are members of families with only small-firm workers. The remaining 33 percent are in families with no worker. The unemployment
rates for families without workers and families with only small-firm workers are nearly identical (31 percent and 30 percent uninsured, respectively). In contrast, only 13 percent of people in families where at least one adult works in a large firm are uninsured.

**Industry.** The three most common major industries that employ uninsured Texas adults are construction, wholesale and retail trades, and arts/entertainment/recreation services, each employing 15 percent of uninsured workers. Other common industries include professional services (11 percent), health and social services (10 percent), other services (8 percent), and manufacturing (7 percent). Considered another way, nearly half of uninsured workers are employed in a service industry, whether professional, education, health and social services, arts/entertainment/recreation, or other services.

**CITIZENSHIP AND LANGUAGE**

**US citizenship.** Two thirds of the uninsured are US citizens. However, US citizens are much less likely to be uninsured than people who are not US citizens (14 percent versus 54 percent uninsured, respectively). Likewise, fifty-eight percent of uninsured Texas are in families consisting entirely of citizens. Although most uninsured Texans are in families made up of only citizens, people in families with at least one noncitizen have a higher likelihood of being uninsured; 36 percent of people in families with at least one noncitizen are uninsured compared with 14 percent of people in all-citizen families. These large differences are attributable to US citizens tending to have higher incomes and more employment opportunities that come with offers of private health insurance (data not shown) combined with the fact that noncitizens are not eligible for subsidized public insurance programs.

Although citizenship is strongly correlated with insurance coverage, as is Hispanic ethnicity (as discussed), many of the uninsured Hispanic residents of the state are citizens. Consequently, citizenship only partly explains the differences in insurance coverage between Hispanic Texans and those of other races and ethnicities. Over 40 percent of uninsured Hispanic Texans are US citizens (1.2 million people; data not shown).

**English proficiency and language spoken at home.** Eighty-six percent of uninsured adults report speaking English very well or better. However, 53 percent of the uninsured report speaking Spanish as their primary language at home. Thus, most uninsured Hispanics are English proficient, but many prefer speaking Spanish at home. The uninsurance rate among those speaking Spanish at home is 34 percent, compared with 14 percent among those who primarily speak English at home.

**HEALTH INSURANCE PROGRAM ELIGIBILITY AND COVERAGE OF FAMILY MEMBERS**

**Program eligibility.** We estimate that 15 percent of the Texas uninsured are eligible for Medicaid or CHIP, and an additional 17 percent are eligible for premium tax credits for private Marketplace coverage. The remaining 68 percent of the uninsured (3.2 million people) are not currently eligible for any financial assistance for health insurance coverage. If Texas were to expand Medicaid eligibility, 1.2 million more uninsured people would become Medicaid eligible, making 57 percent of all uninsured Texans eligible for Medicaid, CHIP, or Marketplace premium tax credits.
Those currently eligible for Medicaid or CHIP have an uninsurance rate of 12 percent, which is low for Texas but still above the nationwide uninsurance rate of 11 percent. This low uninsurance rate among public coverage eligible Texans is because most of the eligible are children. Not only are the income eligibility thresholds higher for children, but their likelihood of enrolling in Medicaid or CHIP is high as well (Haley et al. 2018). Still, 691,000 people are uninsured and are eligible for free or low-cost coverage through Medicaid or CHIP, and additional investments in outreach and enrollment assistance could increase coverage significantly among this population.

Thirty-one percent of Texans eligible for Marketplace tax credits are uninsured. Nationwide, only 20 percent of those eligible for Marketplace tax credits are uninsured (data not shown). Therefore, this form of financial assistance for health coverage is underused in Texas relative to the rest of the country. Again, additional outreach and enrollment assistance could improve participation among this group.

**Coverage of family members.** Two-thirds of uninsured Texans are in families consisting entirely of uninsured people, 31 percent have at least one family member enrolled in Medicaid or CHIP, and 3 percent are in families with at least one member with private health coverage.

**Local Variation**

In figure 1, we map uninsurance rates for the 212 Texas PUMAs. The areas with the highest uninsurance rates (over 25 percent) are found in parts of major cities, El Paso, and the southern tip of Texas, ranging from Cameron and Hidalgo Counties up to McMullen and Live Oak Counties. Areas with the lowest uninsurance rates (less than 14 percent) are generally in suburban areas of major cities, along with areas around Waco and Amarillo. In Harris County (the Houston area), some PUMAs with uninsurance rates of 10 percent are adjacent to areas with uninsurance rates exceeding 30 percent.

In figure 2, we show local variation in the characteristics of the uninsured by assigning PUMAs to a small number of categories defined by cluster analysis. The uninsured populations in areas within each category are very similar to each other but noticeably different from those in the other categories. The cluster analysis defined the categories by local area income and racial and ethnic composition of the resident uninsured population. The race and ethnicity of the uninsured was the characteristic that most starkly distinguished localities.

Table 2 summarizes several basic characteristics of the locality groups defined by the cluster analysis. The two locality groups with the highest uninsurance rates are those in which the majority of the population’s uninsured are Hispanic and have low or very low average income. These two locality groups account for more than 60 percent of the state’s nonelderly uninsured population (2.8 million people) and 49 percent of the state’s total nonelderly population. In these groups, roughly three-quarters of uninsured nonelderly adults have a high school education or less. The uninsured in the majority Hispanic, very low-income group are more likely to have family incomes below 138 percent of FPL, and the uninsured adults are somewhat more likely to have a high school education or less. The uninsured in this group are also the least likely to be in families of all US citizens.
FIGURE 1
Local Area Uninsurance Rates of Nonelderly Texans, 2018

Source: Urban Institute, HIPSM 2018.
FIGURE 2
Local Area Variation in the Characteristics of Uninsured Texans, 2018

Major group
- Majority white, high income
- Majority white, low income
- Majority Hispanic, low income
- Large majority Hispanic, very low income
- Plurality of race/ethnicity, medium income
- Plurality of race/ethnicity, low income

Source: Urban Institute, HIPSM 2018.
### TABLE 2

**Characteristics of Texas Locality Groups**

*Categoryized by race or ethnicity and income of their uninsured populations*

<table>
<thead>
<tr>
<th></th>
<th>Large majority-Hispanic, very low-income group</th>
<th>Majority-Hispanic, low-income group</th>
<th>Majority-white, low-income group</th>
<th>Plurality of a race or ethnicity, low-income group</th>
<th>Plurality of a race or ethnicity, medium-income group</th>
<th>Majority-white, higher-income group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total nonelderly population (thousands)</td>
<td>5,211</td>
<td>6,698</td>
<td>3,795</td>
<td>2,132</td>
<td>5,419</td>
<td>1,105</td>
</tr>
<tr>
<td>Number of uninsured (thousands)</td>
<td>1,449</td>
<td>1,386</td>
<td>621</td>
<td>338</td>
<td>790</td>
<td>110</td>
</tr>
<tr>
<td>Uninsured rate</td>
<td>28%</td>
<td>21%</td>
<td>16%</td>
<td>16%</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td>Percent of all uninsured in the state</td>
<td>31%</td>
<td>30%</td>
<td>13%</td>
<td>7%</td>
<td>17%</td>
<td>2%</td>
</tr>
<tr>
<td>Share of uninsured in group with family income below 138% FPL</td>
<td>67%</td>
<td>59%</td>
<td>58%</td>
<td>58%</td>
<td>54%</td>
<td>46%</td>
</tr>
<tr>
<td>Share of uninsured adults in group with high school education or less</td>
<td>76%</td>
<td>72%</td>
<td>68%</td>
<td>61%</td>
<td>60%</td>
<td>38%</td>
</tr>
<tr>
<td>Share of uninsured in group in families with all members US Citizens</td>
<td>42%</td>
<td>55%</td>
<td>82%</td>
<td>62%</td>
<td>66%</td>
<td>80%</td>
</tr>
</tbody>
</table>

**Source:** Urban Institute analysis, HIPSM 2018.

**Notes:** FPL = the federal poverty level. Locality groups were defined by using cluster analysis on the 212 Public Use Microdata Areas in Texas. The six resulting clusters (or groups) are those in which the characteristics of the uninsured are much closer to each other than to the characteristics of the uninsured in other localities.
The uninsurance rates are similar (15 to 16 percent) in the locality groups where the uninsured are mostly white and low income and in the two groups whose uninsured populations are characterized by a plurality of a race or ethnicity. These three groups account for 37 percent of the state’s uninsured (1.8 million people) but 47 percent of the state’s total nonelderly population. The education level of the uninsured adults in groups with a racial or ethnic plurality is somewhat higher than in the majority white, low-income group, with about 60 percent having a high school education or less in the plurality groups compared with 68 percent in the white, low-income group.

The locality group where the uninsured population is majority white and higher income has the lowest uninsurance rate of the six groups: 10 percent of the area’s nonelderly population are uninsured. This group of localities accounts for about 5 percent of the state’s nonelderly population and only 2 percent of the state’s uninsured. The uninsured in this group are the most highly educated: only 38 percent have a high school education or less, they are the least likely to have income below 138 percent of FPL (46 percent), and they are largely in families composed entirely of US citizens (80 percent). Below, we provide more detail on the characteristics of the uninsured in each of these six locality groups.

**Majority-white localities.** Although 60 percent of uninsured Texans are Hispanic, 15 percent of them live in local areas where most of the uninsured are white, non-Hispanic. Most frequently, uninsured Texans living in majority-white localities are part of families where all family members are US citizens (about 80 percent) and proficient in English (94 percent). Workforce participation among the uninsured in these areas is moderately lower than in non-majority white localities.

Differences in income distribution and geography separate majority white localities into two distinct clusters. The *majority-white, higher-income* cluster (table 3) consists entirely of suburban areas of Dallas-Fort Worth, Austin, and Houston, and these areas combined include about 2 percent of the state’s uninsured residents. This cluster differs from the statewide average characteristics of the uninsured in almost every respect. On average, the uninsured in this cluster have substantially higher incomes (46 percent with incomes below 138 percent of FPL and 28 percent with incomes above 300 percent of FPL), they are more highly educated (most of these uninsured people have at least some college), and they are overwhelmingly (80 percent) in families where all members are US citizens. The local areas in this cluster also have the lowest uninsurance rate (10 percent) across all our six clusters.

The second group of majority white localities fall into the *majority-white, low-income* cluster (table 4). About 13 percent of the Texas uninsured live in the areas in this cluster, which covers most of central and northeastern Texas, along with Potter county and a PUMA near Houston. Nearly 60 percent of the uninsured in this cluster have incomes below 138 percent of FPL; only 15 percent have incomes above 300 percent of FPL. Across all localities in this cluster, 16 percent of residents are uninsured.

**Majority-Hispanic localities.** About 61 percent of the uninsured live in areas where Hispanics make up the majority of the uninsured. The uninsured in these areas are less likely to be US citizens, they are somewhat less likely to have a high level of English proficiency (although English proficiency is still very common), and a majority speak Spanish as their primary language at home. Lower educational attainment is more common among uninsured people in these local areas, and it is more common for them to be in two-adult families with children. These areas have the highest uninsurance rates in Texas, in part because of the larger prevalence of noncitizens in their populations.
### TABLE 3
Characteristics of the Nonelderly Uninsured in Texas Localities in the Majority-White, Higher-Income Group, 2018

<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family modified adjusted gross income as a percentage of FPL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>51</td>
<td>46%</td>
<td>22%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>11</td>
<td>10%</td>
<td>16%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>18</td>
<td>16%</td>
<td>18%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>13</td>
<td>12%</td>
<td>10%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>17</td>
<td>16%</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>14</td>
<td>13%</td>
<td>5%</td>
</tr>
<tr>
<td>19–34</td>
<td>46</td>
<td>42%</td>
<td>17%</td>
</tr>
<tr>
<td>35–54</td>
<td>37</td>
<td>33%</td>
<td>10%</td>
</tr>
<tr>
<td>55–64</td>
<td>13</td>
<td>12%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>57</td>
<td>51%</td>
<td>10%</td>
</tr>
<tr>
<td>Female</td>
<td>54</td>
<td>49%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Race and ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>61</td>
<td>55%</td>
<td>9%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>7</td>
<td>7%</td>
<td>12%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>24</td>
<td>22%</td>
<td>15%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>15</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>1</td>
<td>1%</td>
<td>8%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>1</td>
<td>1%</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Education (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>8</td>
<td>9%</td>
<td>43%</td>
</tr>
<tr>
<td>High school</td>
<td>28</td>
<td>29%</td>
<td>21%</td>
</tr>
<tr>
<td>Some college</td>
<td>26</td>
<td>27%</td>
<td>13%</td>
</tr>
<tr>
<td>College graduate</td>
<td>34</td>
<td>35%</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Health status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>30</td>
<td>27%</td>
<td>9%</td>
</tr>
<tr>
<td>Very good</td>
<td>34</td>
<td>30%</td>
<td>10%</td>
</tr>
<tr>
<td>Good</td>
<td>35</td>
<td>32%</td>
<td>11%</td>
</tr>
<tr>
<td>Fair</td>
<td>9</td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td>Poor</td>
<td>3</td>
<td>2%</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Family type (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>52</td>
<td>54%</td>
<td>19%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>12</td>
<td>12%</td>
<td>22%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>14</td>
<td>14%</td>
<td>7%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>19</td>
<td>19%</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td>96</td>
<td>100%</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Family receiving other benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>14</td>
<td>12%</td>
<td>22%</td>
</tr>
<tr>
<td>Not receiving SNAP</td>
<td>97</td>
<td>88%</td>
<td>9%</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family work status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>41</td>
<td>37%</td>
<td>24%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>13</td>
<td>12%</td>
<td>23%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>56</td>
<td>51%</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Family firm size</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>41</td>
<td>37%</td>
<td>24%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>27</td>
<td>25%</td>
<td>19%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>42</td>
<td>38%</td>
<td>5%</td>
</tr>
</tbody>
</table>
### Thousands of people Share of state total uninsured Uninsurance rate

<table>
<thead>
<tr>
<th>Major Industry (employed age 19–64)</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mining</td>
<td>1</td>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>Construction</td>
<td>5</td>
<td>7%</td>
<td>20%</td>
</tr>
<tr>
<td>Transportation</td>
<td>2</td>
<td>2%</td>
<td>6%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>10</td>
<td>16%</td>
<td>13%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>4</td>
<td>7%</td>
<td>7%</td>
</tr>
<tr>
<td>Professional</td>
<td>10</td>
<td>15%</td>
<td>9%</td>
</tr>
<tr>
<td>Education</td>
<td>3</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>7</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>12</td>
<td>18%</td>
<td>24%</td>
</tr>
<tr>
<td>Other services</td>
<td>5</td>
<td>8%</td>
<td>19%</td>
</tr>
<tr>
<td>Other industries</td>
<td>2</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Total employed</strong></td>
<td><strong>65</strong></td>
<td><strong>100%</strong></td>
<td><strong>10%</strong></td>
</tr>
</tbody>
</table>

### Citizenship

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>92</td>
<td>83%</td>
<td>9%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>19</td>
<td>17%</td>
<td>23%</td>
</tr>
</tbody>
</table>

### Family citizenship status

<table>
<thead>
<tr>
<th>Family citizenship status</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All US citizens</td>
<td>88</td>
<td>80%</td>
<td>9%</td>
</tr>
<tr>
<td>At least one noncitizen in the family</td>
<td>22</td>
<td>20%</td>
<td>17%</td>
</tr>
</tbody>
</table>

### English proficiency (age 19–64)

<table>
<thead>
<tr>
<th>English proficiency</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaks very well or better</td>
<td>90</td>
<td>94%</td>
<td>12%</td>
</tr>
<tr>
<td>Does not speak very well or less proficient</td>
<td>6</td>
<td>6%</td>
<td>45%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>96</strong></td>
<td><strong>100%</strong></td>
<td><strong>12%</strong></td>
</tr>
</tbody>
</table>

### Language spoken at home

<table>
<thead>
<tr>
<th>Language spoken at home</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>72</td>
<td>65%</td>
<td>9%</td>
</tr>
<tr>
<td>Spanish</td>
<td>19</td>
<td>18%</td>
<td>20%</td>
</tr>
<tr>
<td>Chinese</td>
<td>3</td>
<td>3%</td>
<td>12%</td>
</tr>
<tr>
<td>Korean</td>
<td>2</td>
<td>1%</td>
<td>31%</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>3</td>
<td>2%</td>
<td>25%</td>
</tr>
<tr>
<td>Other</td>
<td>12</td>
<td>11%</td>
<td>7%</td>
</tr>
</tbody>
</table>

### Health insurance eligibility and coverage

#### Program eligibility

<table>
<thead>
<tr>
<th>Eligible for Medicaid/CHIP</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Marketplace PTCs</td>
<td>12</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>Not currently eligible</td>
<td>71</td>
<td>65%</td>
<td>8%</td>
</tr>
<tr>
<td>Would gain Medicaid eligibility if Texas expands Medicaid</td>
<td>28</td>
<td>26%</td>
<td>29%</td>
</tr>
<tr>
<td>Would be ineligible even with Medicaid expansion</td>
<td>43</td>
<td>39%</td>
<td>5%</td>
</tr>
</tbody>
</table>

#### Mixed coverage scenarios

<table>
<thead>
<tr>
<th>Mixed coverage scenarios</th>
<th>Thousands</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All family members uninsured</td>
<td>84</td>
<td>76%</td>
<td>100%</td>
</tr>
<tr>
<td>At least one family member is enrolled in private coverage, nongroup or employer</td>
<td>7</td>
<td>6%</td>
<td>1%</td>
</tr>
<tr>
<td>At least one family member enrolled in public insurance</td>
<td>20</td>
<td>18%</td>
<td>14%</td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled</td>
<td>3</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled</td>
<td>4</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>110</strong></td>
<td><strong>100%</strong></td>
<td><strong>10%</strong></td>
</tr>
</tbody>
</table>


Notes: CHIP = the Children’s Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Cells with sample size smaller than 100 are not shown. Small firms are defined as employers with fewer than 50 employees. Data include residents age 64 and younger.
## TABLE 4
Characteristics of the Nonelderly Uninsured in Texas Localities in the Majority-White, Low-Income Group, 2018

<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family modified adjusted gross income as a percentage of FPL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>359</td>
<td>58%</td>
<td>25%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>77</td>
<td>12%</td>
<td>20%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>91</td>
<td>15%</td>
<td>17%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>49</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>46</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>83</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>19–34</td>
<td>261</td>
<td>42%</td>
<td>29%</td>
</tr>
<tr>
<td>35–54</td>
<td>210</td>
<td>34%</td>
<td>19%</td>
</tr>
<tr>
<td>55–64</td>
<td>67</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>328</td>
<td>53%</td>
<td>17%</td>
</tr>
<tr>
<td>Female</td>
<td>293</td>
<td>47%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Race and ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>351</td>
<td>57%</td>
<td>14%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>59</td>
<td>10%</td>
<td>17%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>184</td>
<td>30%</td>
<td>23%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>13</td>
<td>2%</td>
<td>19%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>9</td>
<td>1%</td>
<td>15%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>6</td>
<td>1%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Education (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>115</td>
<td>21%</td>
<td>40%</td>
</tr>
<tr>
<td>High school</td>
<td>250</td>
<td>46%</td>
<td>24%</td>
</tr>
<tr>
<td>Some college</td>
<td>125</td>
<td>23%</td>
<td>17%</td>
</tr>
<tr>
<td>College graduate</td>
<td>48</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>Total</td>
<td>538</td>
<td>100%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>Health status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>143</td>
<td>23%</td>
<td>14%</td>
</tr>
<tr>
<td>Very good</td>
<td>174</td>
<td>28%</td>
<td>16%</td>
</tr>
<tr>
<td>Good</td>
<td>207</td>
<td>33%</td>
<td>18%</td>
</tr>
<tr>
<td>Fair</td>
<td>72</td>
<td>12%</td>
<td>19%</td>
</tr>
<tr>
<td>Poor</td>
<td>26</td>
<td>4%</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Family type (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>239</td>
<td>44%</td>
<td>29%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>81</td>
<td>15%</td>
<td>29%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>91</td>
<td>17%</td>
<td>12%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>128</td>
<td>24%</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>538</td>
<td>100%</td>
<td>21%</td>
</tr>
<tr>
<td><strong>Family receiving other benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>160</td>
<td>26%</td>
<td>24%</td>
</tr>
<tr>
<td>Not receiving SNAP</td>
<td>461</td>
<td>74%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family work status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>242</td>
<td>39%</td>
<td>28%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>68</td>
<td>11%</td>
<td>28%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>311</td>
<td>50%</td>
<td>12%</td>
</tr>
<tr>
<td><strong>Family firm size</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>242</td>
<td>39%</td>
<td>28%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>136</td>
<td>22%</td>
<td>27%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>243</td>
<td>39%</td>
<td>10%</td>
</tr>
</tbody>
</table>
## Major Industry (employed age 19–64)

<table>
<thead>
<tr>
<th>Major Industry</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>11</td>
<td>3%</td>
<td>35%</td>
</tr>
<tr>
<td>Mining</td>
<td>7</td>
<td>2%</td>
<td>14%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>25</td>
<td>7%</td>
<td>14%</td>
</tr>
<tr>
<td>Construction</td>
<td>46</td>
<td>13%</td>
<td>32%</td>
</tr>
<tr>
<td>Transportation</td>
<td>11</td>
<td>3%</td>
<td>14%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>49</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>9</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>Professional</td>
<td>27</td>
<td>8%</td>
<td>19%</td>
</tr>
<tr>
<td>Education</td>
<td>11</td>
<td>3%</td>
<td>6%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>34</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>51</td>
<td>15%</td>
<td>35%</td>
</tr>
<tr>
<td>Other services</td>
<td>26</td>
<td>8%</td>
<td>29%</td>
</tr>
<tr>
<td>Other industries</td>
<td>39</td>
<td>11%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Total employed</strong></td>
<td>347</td>
<td>100%</td>
<td>19%</td>
</tr>
</tbody>
</table>

## Citizenship

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>531</td>
<td>86%</td>
<td>15%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>90</td>
<td>14%</td>
<td>51%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All US citizens</td>
<td>511</td>
<td>82%</td>
<td>15%</td>
</tr>
<tr>
<td>At least one noncitizen in the family</td>
<td>110</td>
<td>18%</td>
<td>32%</td>
</tr>
</tbody>
</table>

## English proficiency (age 19–64)

<table>
<thead>
<tr>
<th>English proficiency</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaks very well or better</td>
<td>505</td>
<td>94%</td>
<td>20%</td>
</tr>
<tr>
<td>Does not speak very well or less proficient</td>
<td>33</td>
<td>6%</td>
<td>51%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>538</td>
<td>100%</td>
<td>21%</td>
</tr>
</tbody>
</table>

## Language spoken at home

<table>
<thead>
<tr>
<th>Language spoken at home</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>441</td>
<td>71%</td>
<td>15%</td>
</tr>
<tr>
<td>Spanish</td>
<td>148</td>
<td>24%</td>
<td>31%</td>
</tr>
<tr>
<td>Other</td>
<td>32</td>
<td>5%</td>
<td>8%</td>
</tr>
</tbody>
</table>

## Health insurance eligibility and coverage

### Program eligibility

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Medicaid/CHIP</td>
<td>114</td>
<td>18%</td>
<td>13%</td>
</tr>
<tr>
<td>Eligible for Marketplace PTCs</td>
<td>134</td>
<td>22%</td>
<td>29%</td>
</tr>
<tr>
<td>Not currently eligible</td>
<td>373</td>
<td>60%</td>
<td>15%</td>
</tr>
<tr>
<td>Would gain Medicaid eligibility if Texas expands Medicaid</td>
<td>187</td>
<td>30%</td>
<td>36%</td>
</tr>
<tr>
<td>Would be ineligible even with Medicaid expansion</td>
<td>186</td>
<td>30%</td>
<td>10%</td>
</tr>
</tbody>
</table>

### Mixed coverage scenarios

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All family members uninsured</td>
<td>412</td>
<td>66%</td>
<td>100%</td>
</tr>
<tr>
<td>At least one family member is enrolled in private coverage, nongroup or employer</td>
<td>25</td>
<td>4%</td>
<td>1%</td>
</tr>
<tr>
<td>At least one family member enrolled in public insurance</td>
<td>183</td>
<td>30%</td>
<td>14%</td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled</td>
<td>15</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled</td>
<td>55</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>621</td>
<td>100%</td>
<td>16%</td>
</tr>
</tbody>
</table>


Notes: CHIP = the Children's Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Cells with sample size smaller than 100 are not shown. Small firms are defined as employers with fewer than 50 employees. Data include residents age 64 and younger.
Majority-Hispanic localities are also split into two distinct clusters based on income. The characteristics of the uninsured in the large majority-Hispanic, very low-income cluster differ the most from the statewide average characteristics of the uninsured (table 5). About 31 percent of the state’s uninsured people live in areas that fit into this cluster, and 28 percent of the population in these localities is uninsured. The cluster covers most of the southern border areas, El Paso, and areas of major cities, particularly Houston and Dallas-Fort Worth. Just over two-thirds of the uninsured in this cluster have incomes below 138 percent of FPL. Hispanic residents make up 84 percent of the uninsured in this cluster, and 58 percent of the uninsured are in families that include at least one member who is not a US citizen. Seventy-six percent of uninsured adults in this cluster have a high school education or less, and 39 percent lack a high school diploma. Sixty-seven percent of this uninsured population are members of working families, and 55 percent are part of families with at least one full-time working adult. About 36 percent of the uninsured in this group report receiving SNAP benefits.

The second cluster of majority-Hispanic areas, the majority-Hispanic, low-income cluster, has an income distribution similar to the majority-white, low-income cluster, with nearly 60 percent of the uninsured having incomes below 138 percent of FPL (table 6). About 30 percent of uninsured Texans live in areas that fall into this cluster, which is found in the far western tip of the state and in the southeast, as well as in parts of the Dallas-Fort Worth area. Twenty-one percent of people living in this group of local areas are uninsured, and 28 percent of the areas’ Hispanic residents are uninsured. Hispanics make up 65 percent of the uninsured in this cluster, and 45 percent of the cluster’s uninsured are members of families that include at least one non-US citizen. Seventy-two percent of these areas’ uninsured adults have a high school education or less. However, 70 percent are members of working families, and 59 percent have at least one family member who is a full-time worker. These employment rates are the highest among the uninsured in any of the six clusters. Twenty-seven percent of the uninsured in the cluster report receiving SNAP benefits.

Localities with a plurality of a race or ethnicity. The remaining 24 percent of the Texas uninsured live in areas where no single racial or ethnic group makes up a majority of the uninsured. These areas have a similar uninsured rate (15 to 16 percent), and their uninsured populations have consistent rates of workforce participation (67 percent in working families, 56 percent with at least one full-time worker), citizenship (more than 60 percent are in families in which all members are US citizens), and English proficiency (near 90 percent). The educational attainment among their uninsured populations is similar as well, with a higher share of college degree holders (14 to 15 percent) than any other clusters except the majority-white, high-income group.

As similar as these areas are in many respects, they can still be separated into two clusters based on race or ethnicity, income, and geography. The most distinct is the plurality of race or ethnicity, low-income cluster (table 7), which includes 7 percent of the state’s uninsured and is found in parts of the greater Houston and Dallas-Fort Worth areas, along with a PUMA in Austin. The income distribution in these areas is like that in the majority-white and majority-Hispanic low-income clusters. Its uninsured population is also the most racially and ethnically diverse. Non-Hispanic blacks and Asians/Pacific Islanders are much more common among the uninsured in this cluster than in any other (21 percent and 10 percent, respectively). In this cluster, 39 percent of the uninsured are Hispanic and 27 percent are white, non-Hispanic.
<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th></th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Thousands of people</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family modified adjusted gross income as a percentage of FPL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>977</td>
<td>67%</td>
<td>34%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>186</td>
<td>13%</td>
<td>29%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>178</td>
<td>12%</td>
<td>26%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>62</td>
<td>4%</td>
<td>16%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>47</td>
<td>3%</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>191</td>
<td>13%</td>
<td>10%</td>
</tr>
<tr>
<td>19–34</td>
<td>611</td>
<td>42%</td>
<td>46%</td>
</tr>
<tr>
<td>35–54</td>
<td>515</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>55–64</td>
<td>132</td>
<td>9%</td>
<td>22%</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>746</td>
<td>51%</td>
<td>29%</td>
</tr>
<tr>
<td>Female</td>
<td>703</td>
<td>49%</td>
<td>27%</td>
</tr>
<tr>
<td><strong>Race and ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>70</td>
<td>5%</td>
<td>16%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>116</td>
<td>8%</td>
<td>20%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>1,219</td>
<td>84%</td>
<td>31%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>31</td>
<td>2%</td>
<td>21%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>9</td>
<td>1%</td>
<td>23%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>4</td>
<td>0%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Education (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>493</td>
<td>39%</td>
<td>53%</td>
</tr>
<tr>
<td>High school</td>
<td>467</td>
<td>37%</td>
<td>39%</td>
</tr>
<tr>
<td>Some college</td>
<td>223</td>
<td>18%</td>
<td>30%</td>
</tr>
<tr>
<td>College graduate</td>
<td>75</td>
<td>6%</td>
<td>15%</td>
</tr>
<tr>
<td>Total</td>
<td>1,258</td>
<td>100%</td>
<td>37%</td>
</tr>
<tr>
<td><strong>Health status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>339</td>
<td>23%</td>
<td>25%</td>
</tr>
<tr>
<td>Very good</td>
<td>392</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>Good</td>
<td>481</td>
<td>33%</td>
<td>29%</td>
</tr>
<tr>
<td>Fair</td>
<td>179</td>
<td>12%</td>
<td>32%</td>
</tr>
<tr>
<td>Poor</td>
<td>58</td>
<td>4%</td>
<td>28%</td>
</tr>
<tr>
<td><strong>Family type (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>476</td>
<td>38%</td>
<td>40%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>218</td>
<td>17%</td>
<td>43%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>191</td>
<td>15%</td>
<td>28%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>373</td>
<td>30%</td>
<td>38%</td>
</tr>
<tr>
<td>Total</td>
<td>1,258</td>
<td>100%</td>
<td>37%</td>
</tr>
<tr>
<td><strong>Family receiving other benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>521</td>
<td>36%</td>
<td>29%</td>
</tr>
<tr>
<td>Not receiving SNAP</td>
<td>928</td>
<td>64%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family work status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>480</td>
<td>33%</td>
<td>37%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>166</td>
<td>11%</td>
<td>38%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>803</td>
<td>55%</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Family firm size</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>480</td>
<td>33%</td>
<td>37%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>373</td>
<td>26%</td>
<td>38%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>596</td>
<td>41%</td>
<td>20%</td>
</tr>
<tr>
<td>Major Industry (employed age 19–64)</td>
<td>Thousands of people</td>
<td>Share of state total uninsured</td>
<td>Uninsurance rate</td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>---------------------</td>
<td>---------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Agriculture</td>
<td>10</td>
<td>1%</td>
<td>60%</td>
</tr>
<tr>
<td>Mining</td>
<td>8</td>
<td>1%</td>
<td>20%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>56</td>
<td>7%</td>
<td>31%</td>
</tr>
<tr>
<td>Construction</td>
<td>144</td>
<td>18%</td>
<td>58%</td>
</tr>
<tr>
<td>Transportation</td>
<td>35</td>
<td>4%</td>
<td>30%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>118</td>
<td>15%</td>
<td>37%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>24</td>
<td>3%</td>
<td>23%</td>
</tr>
<tr>
<td>Professional</td>
<td>89</td>
<td>11%</td>
<td>40%</td>
</tr>
<tr>
<td>Education</td>
<td>23</td>
<td>3%</td>
<td>12%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>84</td>
<td>11%</td>
<td>29%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>102</td>
<td>13%</td>
<td>48%</td>
</tr>
<tr>
<td>Other services</td>
<td>67</td>
<td>9%</td>
<td>52%</td>
</tr>
<tr>
<td>Other industries</td>
<td>29</td>
<td>4%</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Total employed</strong></td>
<td>790</td>
<td>100%</td>
<td>35%</td>
</tr>
</tbody>
</table>

**Citizenship**

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>788</td>
<td>54%</td>
<td>19%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>661</td>
<td>46%</td>
<td>62%</td>
</tr>
</tbody>
</table>

**Family citizenship status**

| All US citizens                    | 611                 | 42%                             | 20%              |
| At least one noncitizen in the family | 838               | 58%                             | 40%              |

**English proficiency (age 19–64)**

| Speaks very well or better          | 1,020               | 81%                             | 35%              |
| Does not speak very well or less proficient | 238         | 19%                             | 57%              |
| **Total**                           | 1,258               | 100%                            | 37%              |

**Language spoken at home**

| English                             | 262                 | 18%                             | 18%              |
| Spanish                             | 1,114               | 77%                             | 36%              |
| Other                               | 73                  | 5%                              | 10%              |

**Health insurance eligibility and coverage**

**Program eligibility**

| Eligible for Medicaid/CHIP          | 212                 | 15%                             | 12%              |
| Eligible for Marketplace PTCs       | 180                 | 12%                             | 33%              |
| Not currently eligible              | 1,057               | 73%                             | 36%              |
| Would gain Medicaid eligibility if Texas expands Medicaid | 355         | 24%                             | 46%              |
| Would be ineligible even with Medicaid expansion | 702         | 48%                             | 32%              |

**Mixed coverage scenarios**

| All family members uninsured        | 884                 | 61%                             | 100%             |
| At least one family member is enrolled in private coverage, nongroup or employer | 29         | 2%                              | 2%               |
| At least one family member enrolled in public insurance | 536         | 37%                             | 21%              |
| At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled | 31         | 2%                              | 21%              |
| At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled | 123         | 9%                              | 21%              |

**Total**                            | 1,449               | 100%                            | 28%              |

**Source:** Urban Institute analysis, HIPSM 2018.

**Notes:** CHIP = the Children’s Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Cells with sample size smaller than 100 are not shown. Small firms are defined as employers with fewer than 50 employees. Data include residents age 64 and younger.
### TABLE 6
Characteristics of the Nonelderly Uninsured in Texas Localities in the Majority-Hispanic, Low-Income Group, 2018

<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family modified adjusted gross income as a percentage of FPL</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>812</td>
<td>59%</td>
<td>29%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>203</td>
<td>15%</td>
<td>25%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>208</td>
<td>15%</td>
<td>22%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>86</td>
<td>6%</td>
<td>13%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>77</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>199</td>
<td>14%</td>
<td>9%</td>
</tr>
<tr>
<td>19–34</td>
<td>590</td>
<td>43%</td>
<td>34%</td>
</tr>
<tr>
<td>35–54</td>
<td>474</td>
<td>34%</td>
<td>25%</td>
</tr>
<tr>
<td>55–64</td>
<td>122</td>
<td>9%</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>728</td>
<td>53%</td>
<td>22%</td>
</tr>
<tr>
<td>Female</td>
<td>658</td>
<td>47%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Race and ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>282</td>
<td>20%</td>
<td>13%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>115</td>
<td>8%</td>
<td>16%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>906</td>
<td>65%</td>
<td>28%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>52</td>
<td>4%</td>
<td>19%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>19</td>
<td>1%</td>
<td>18%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>11</td>
<td>1%</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Education (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>385</td>
<td>32%</td>
<td>48%</td>
</tr>
<tr>
<td>High school</td>
<td>478</td>
<td>40%</td>
<td>29%</td>
</tr>
<tr>
<td>Some college</td>
<td>223</td>
<td>19%</td>
<td>20%</td>
</tr>
<tr>
<td>College graduate</td>
<td>100</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Total</td>
<td>1,186</td>
<td>100%</td>
<td>26%</td>
</tr>
<tr>
<td><strong>Health status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>330</td>
<td>24%</td>
<td>18%</td>
</tr>
<tr>
<td>Very good</td>
<td>399</td>
<td>29%</td>
<td>20%</td>
</tr>
<tr>
<td>Good</td>
<td>450</td>
<td>33%</td>
<td>22%</td>
</tr>
<tr>
<td>Fair</td>
<td>160</td>
<td>12%</td>
<td>25%</td>
</tr>
<tr>
<td>Poor</td>
<td>46</td>
<td>3%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Family type (age 19–64)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>510</td>
<td>43%</td>
<td>31%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>192</td>
<td>16%</td>
<td>34%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>167</td>
<td>14%</td>
<td>16%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>317</td>
<td>27%</td>
<td>25%</td>
</tr>
<tr>
<td>Total</td>
<td>1,186</td>
<td>100%</td>
<td>26%</td>
</tr>
<tr>
<td><strong>Family receiving other benefits</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>370</td>
<td>27%</td>
<td>25%</td>
</tr>
<tr>
<td>Not receiving SNAP</td>
<td>1,016</td>
<td>73%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Family work status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>415</td>
<td>30%</td>
<td>31%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>147</td>
<td>11%</td>
<td>31%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>823</td>
<td>59%</td>
<td>17%</td>
</tr>
<tr>
<td><strong>Family firm size</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>415</td>
<td>30%</td>
<td>31%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>374</td>
<td>27%</td>
<td>32%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>596</td>
<td>43%</td>
<td>14%</td>
</tr>
<tr>
<td>Major Industry (employed age 19–64)</td>
<td>Thousands of people</td>
<td>Share of state total uninsured</td>
<td>Uninsurance rate</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>---------------------</td>
<td>---------------------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Agriculture</td>
<td>14</td>
<td>2%</td>
<td>37%</td>
</tr>
<tr>
<td>Mining</td>
<td>13</td>
<td>2%</td>
<td>13%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>59</td>
<td>7%</td>
<td>18%</td>
</tr>
<tr>
<td>Construction</td>
<td>143</td>
<td>18%</td>
<td>47%</td>
</tr>
<tr>
<td>Transportation</td>
<td>31</td>
<td>4%</td>
<td>22%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>115</td>
<td>14%</td>
<td>25%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>26</td>
<td>3%</td>
<td>13%</td>
</tr>
<tr>
<td>Professional</td>
<td>90</td>
<td>11%</td>
<td>25%</td>
</tr>
<tr>
<td>Education</td>
<td>24</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>66</td>
<td>8%</td>
<td>18%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>128</td>
<td>16%</td>
<td>41%</td>
</tr>
<tr>
<td>Other services</td>
<td>63</td>
<td>8%</td>
<td>35%</td>
</tr>
<tr>
<td>Other industries</td>
<td>29</td>
<td>4%</td>
<td>13%</td>
</tr>
<tr>
<td>Total employed</td>
<td>801</td>
<td>100%</td>
<td>24%</td>
</tr>
</tbody>
</table>

### Citizenship

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>873</td>
<td>63%</td>
<td>15%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>513</td>
<td>37%</td>
<td>57%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All US citizens</td>
<td>758</td>
<td>55%</td>
<td>15%</td>
</tr>
<tr>
<td>At least one noncitizen in the family</td>
<td>627</td>
<td>45%</td>
<td>38%</td>
</tr>
</tbody>
</table>

### English proficiency (age 19–64)

<table>
<thead>
<tr>
<th>English proficiency (age 19–64)</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaks very well or better</td>
<td>997</td>
<td>84%</td>
<td>24%</td>
</tr>
<tr>
<td>Does not speak very well or less proficient</td>
<td>189</td>
<td>16%</td>
<td>56%</td>
</tr>
<tr>
<td>Total</td>
<td>1,186</td>
<td>100%</td>
<td>26%</td>
</tr>
</tbody>
</table>

### Language spoken at home

<table>
<thead>
<tr>
<th>Language spoken at home</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>506</td>
<td>36%</td>
<td>14%</td>
</tr>
<tr>
<td>Spanish</td>
<td>772</td>
<td>56%</td>
<td>35%</td>
</tr>
<tr>
<td>Other</td>
<td>107</td>
<td>8%</td>
<td>12%</td>
</tr>
</tbody>
</table>

### Health insurance eligibility and coverage

#### Program eligibility

<table>
<thead>
<tr>
<th>Program eligibility</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Medicaid/CHIP</td>
<td>198</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td>Eligible for Marketplace PTCs</td>
<td>231</td>
<td>17%</td>
<td>31%</td>
</tr>
<tr>
<td>Not currently eligible</td>
<td>957</td>
<td>69%</td>
<td>22%</td>
</tr>
<tr>
<td>Would gain Medicaid eligibility if Texas expands Medicaid</td>
<td>326</td>
<td>24%</td>
<td>38%</td>
</tr>
<tr>
<td>Would be ineligible even with Medicaid expansion</td>
<td>631</td>
<td>46%</td>
<td>19%</td>
</tr>
</tbody>
</table>

#### Mixed coverage scenarios

<table>
<thead>
<tr>
<th>Mixed coverage scenarios</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All family members uninsured</td>
<td>918</td>
<td>66%</td>
<td>100%</td>
</tr>
<tr>
<td>At least one family member is enrolled in private coverage, nongroup or employer</td>
<td>45</td>
<td>3%</td>
<td>1%</td>
</tr>
<tr>
<td>At least one family member enrolled in public insurance</td>
<td>423</td>
<td>31%</td>
<td>17%</td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled</td>
<td>33</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled</td>
<td>95</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,386</td>
<td>100%</td>
<td>21%</td>
</tr>
</tbody>
</table>


Notes: CHIP = the Children’s Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Cells with sample size smaller than 100 are not shown. Small firms are defined as employers with fewer than 50 employees. Data include residents age 64 and younger.
### TABLE 7
Characteristics of the Nonelderly Uninsured in the Texas Localities in the Plurality of a Race or Ethnicity, Low-Income Group, 2018

<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Family modified adjusted gross income as a percentage of FPL</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>196</td>
<td>58%</td>
<td>27%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>44</td>
<td>13%</td>
<td>21%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>51</td>
<td>15%</td>
<td>18%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>25</td>
<td>7%</td>
<td>11%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>23</td>
<td>7%</td>
<td>3%</td>
</tr>
<tr>
<td><em>Age</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>42</td>
<td>13%</td>
<td>7%</td>
</tr>
<tr>
<td>19–34</td>
<td>141</td>
<td>42%</td>
<td>27%</td>
</tr>
<tr>
<td>35–54</td>
<td>122</td>
<td>36%</td>
<td>18%</td>
</tr>
<tr>
<td>55–64</td>
<td>33</td>
<td>10%</td>
<td>11%</td>
</tr>
<tr>
<td><em>Sex</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>173</td>
<td>51%</td>
<td>17%</td>
</tr>
<tr>
<td>Female</td>
<td>165</td>
<td>49%</td>
<td>15%</td>
</tr>
<tr>
<td><em>Race and ethnicity</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>90</td>
<td>27%</td>
<td>11%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>72</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>132</td>
<td>39%</td>
<td>25%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>34</td>
<td>10%</td>
<td>15%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>5</td>
<td>2%</td>
<td>22%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>4</td>
<td>1%</td>
<td>11%</td>
</tr>
<tr>
<td><em>Education (age 19–64)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>68</td>
<td>23%</td>
<td>46%</td>
</tr>
<tr>
<td>High school</td>
<td>114</td>
<td>38%</td>
<td>25%</td>
</tr>
<tr>
<td>Some college</td>
<td>72</td>
<td>24%</td>
<td>18%</td>
</tr>
<tr>
<td>College graduate</td>
<td>42</td>
<td>14%</td>
<td>9%</td>
</tr>
<tr>
<td>Total</td>
<td>296</td>
<td>100%</td>
<td>20%</td>
</tr>
<tr>
<td><em>Health status</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>79</td>
<td>23%</td>
<td>13%</td>
</tr>
<tr>
<td>Very good</td>
<td>103</td>
<td>30%</td>
<td>16%</td>
</tr>
<tr>
<td>Good</td>
<td>108</td>
<td>32%</td>
<td>17%</td>
</tr>
<tr>
<td>Fair</td>
<td>38</td>
<td>11%</td>
<td>21%</td>
</tr>
<tr>
<td>Poor</td>
<td>12</td>
<td>4%</td>
<td>20%</td>
</tr>
<tr>
<td><em>Family type (age 19–64)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>136</td>
<td>46%</td>
<td>26%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>42</td>
<td>14%</td>
<td>27%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>44</td>
<td>15%</td>
<td>12%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>73</td>
<td>25%</td>
<td>16%</td>
</tr>
<tr>
<td>Total</td>
<td>296</td>
<td>100%</td>
<td>20%</td>
</tr>
<tr>
<td><em>Family receiving other benefits</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>78</td>
<td>23%</td>
<td>23%</td>
</tr>
<tr>
<td>Not receiving SNAP</td>
<td>260</td>
<td>77%</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Employment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Family work status</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>113</td>
<td>33%</td>
<td>30%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>38</td>
<td>11%</td>
<td>29%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>188</td>
<td>56%</td>
<td>12%</td>
</tr>
<tr>
<td><em>Family firm size</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>113</td>
<td>33%</td>
<td>30%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>89</td>
<td>26%</td>
<td>27%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>137</td>
<td>40%</td>
<td>10%</td>
</tr>
</tbody>
</table>
### Thousands of people, Share of state total uninsured, Uninsurance rate

<table>
<thead>
<tr>
<th>Major Industry (employed age 19–64)</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>1</td>
<td>0%</td>
<td>26%</td>
</tr>
<tr>
<td>Mining</td>
<td>1</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>12</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Construction</td>
<td>24</td>
<td>13%</td>
<td>36%</td>
</tr>
<tr>
<td>Transportation</td>
<td>9</td>
<td>5%</td>
<td>16%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>34</td>
<td>18%</td>
<td>21%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>8</td>
<td>4%</td>
<td>9%</td>
</tr>
<tr>
<td>Professional</td>
<td>23</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Education</td>
<td>9</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>17</td>
<td>9%</td>
<td>13%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>33</td>
<td>17%</td>
<td>35%</td>
</tr>
<tr>
<td>Other services</td>
<td>15</td>
<td>8%</td>
<td>28%</td>
</tr>
<tr>
<td>Other industries</td>
<td>5</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total employed</strong></td>
<td>192</td>
<td>100%</td>
<td>17%</td>
</tr>
</tbody>
</table>

### Citizenship

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>234</td>
<td>69%</td>
<td>12%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>105</td>
<td>31%</td>
<td>43%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family citizenship status</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All US citizens</td>
<td>210</td>
<td>62%</td>
<td>12%</td>
</tr>
<tr>
<td>At least one noncitizen in the family</td>
<td>128</td>
<td>38%</td>
<td>31%</td>
</tr>
</tbody>
</table>

### English proficiency (age 19–64)

<table>
<thead>
<tr>
<th>Speaks very well or better</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not speak very well or less proficient</td>
<td>36</td>
<td>12%</td>
<td>51%</td>
</tr>
</tbody>
</table>

| Total                             | 296                 | 100%                           | 20%             |

### Language spoken at home

<table>
<thead>
<tr>
<th>Language spoken at home</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>169</td>
<td>50%</td>
<td>13%</td>
</tr>
<tr>
<td>Spanish</td>
<td>118</td>
<td>35%</td>
<td>31%</td>
</tr>
<tr>
<td>Chinese</td>
<td>4</td>
<td>1%</td>
<td>12%</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>9</td>
<td>3%</td>
<td>22%</td>
</tr>
<tr>
<td>Other</td>
<td>40</td>
<td>12%</td>
<td>11%</td>
</tr>
</tbody>
</table>

### Health insurance eligibility and coverage

<table>
<thead>
<tr>
<th>Program eligibility</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Medicaid/CHIP</td>
<td>49</td>
<td>14%</td>
<td>11%</td>
</tr>
<tr>
<td>Eligible for Marketplace PTCs</td>
<td>66</td>
<td>19%</td>
<td>30%</td>
</tr>
<tr>
<td>Not currently eligible</td>
<td>224</td>
<td>66%</td>
<td>15%</td>
</tr>
<tr>
<td>Would gain Medicaid eligibility if Texas expands Medicaid</td>
<td>87</td>
<td>26%</td>
<td>35%</td>
</tr>
<tr>
<td>Would be ineligible even with Medicaid expansion</td>
<td>137</td>
<td>40%</td>
<td>11%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mixed coverage scenarios</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All family members uninsured</td>
<td>228</td>
<td>67%</td>
<td>100%</td>
</tr>
<tr>
<td>At least one family member enrolled in private coverage, nongroup or employer</td>
<td>13</td>
<td>4%</td>
<td>1%</td>
</tr>
<tr>
<td>At least one family member enrolled in public insurance</td>
<td>97</td>
<td>29%</td>
<td>16%</td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled</td>
<td>7</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled</td>
<td>25</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>338</td>
<td>100%</td>
<td>16%</td>
</tr>
</tbody>
</table>

**Source:** Urban Institute analysis, HIPSM 2018.

**Notes:** CHIP = the Children’s Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Cells with sample size smaller than 100 are not shown. Small firms are defined as employers with fewer than 50 employees. Data include residents age 64 and younger.
### TABLE 8
Characteristics of the Nonelderly Uninsured in Texas Localities in the Plurality of a Race or Ethnicity, Medium-Income Group, 2018

<table>
<thead>
<tr>
<th>Socioeconomic characteristics</th>
<th>Thousands of people</th>
<th>Share of state total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family modified adjusted gross income as a percentage of FPL</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;138%</td>
<td>428</td>
<td>54%</td>
<td>25%</td>
</tr>
<tr>
<td>138%–200%</td>
<td>97</td>
<td>12%</td>
<td>19%</td>
</tr>
<tr>
<td>200%–300%</td>
<td>140</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>300%–400%</td>
<td>67</td>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>58</td>
<td>7%</td>
<td>3%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–18</td>
<td>110</td>
<td>14%</td>
<td>6%</td>
</tr>
<tr>
<td>19–34</td>
<td>342</td>
<td>43%</td>
<td>25%</td>
</tr>
<tr>
<td>35–54</td>
<td>267</td>
<td>34%</td>
<td>16%</td>
</tr>
<tr>
<td>55–64</td>
<td>71</td>
<td>9%</td>
<td>10%</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>405</td>
<td>51%</td>
<td>15%</td>
</tr>
<tr>
<td>Female</td>
<td>385</td>
<td>49%</td>
<td>14%</td>
</tr>
<tr>
<td>Race and ethnicity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>263</td>
<td>33%</td>
<td>10%</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>84</td>
<td>11%</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>377</td>
<td>48%</td>
<td>22%</td>
</tr>
<tr>
<td>Asians/Pacific Islanders</td>
<td>43</td>
<td>5%</td>
<td>13%</td>
</tr>
<tr>
<td>American Indian/Alaska Native</td>
<td>12</td>
<td>2%</td>
<td>17%</td>
</tr>
<tr>
<td>Other, non-Hispanic</td>
<td>11</td>
<td>1%</td>
<td>11%</td>
</tr>
<tr>
<td>Education (age 19–64)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than high school</td>
<td>145</td>
<td>21%</td>
<td>44%</td>
</tr>
<tr>
<td>High school</td>
<td>261</td>
<td>38%</td>
<td>23%</td>
</tr>
<tr>
<td>Some college</td>
<td>174</td>
<td>26%</td>
<td>16%</td>
</tr>
<tr>
<td>College graduate</td>
<td>101</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>680</td>
<td>100%</td>
<td>18%</td>
</tr>
<tr>
<td>Health status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent</td>
<td>189</td>
<td>24%</td>
<td>12%</td>
</tr>
<tr>
<td>Very good</td>
<td>232</td>
<td>29%</td>
<td>14%</td>
</tr>
<tr>
<td>Good</td>
<td>258</td>
<td>33%</td>
<td>16%</td>
</tr>
<tr>
<td>Fair</td>
<td>85</td>
<td>11%</td>
<td>20%</td>
</tr>
<tr>
<td>Poor</td>
<td>26</td>
<td>3%</td>
<td>17%</td>
</tr>
<tr>
<td>Family type (age 19–64)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single without dependents</td>
<td>321</td>
<td>47%</td>
<td>25%</td>
</tr>
<tr>
<td>Single with dependents</td>
<td>103</td>
<td>15%</td>
<td>27%</td>
</tr>
<tr>
<td>Couple without dependents</td>
<td>92</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>Couple with dependents</td>
<td>164</td>
<td>24%</td>
<td>14%</td>
</tr>
<tr>
<td>Total</td>
<td>680</td>
<td>100%</td>
<td>18%</td>
</tr>
<tr>
<td>Family receiving other benefits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SNAP</td>
<td>154</td>
<td>19%</td>
<td>21%</td>
</tr>
<tr>
<td>Not receiving SNAP</td>
<td>636</td>
<td>81%</td>
<td>10%</td>
</tr>
<tr>
<td>Employment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family work status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>259</td>
<td>33%</td>
<td>28%</td>
</tr>
<tr>
<td>Only part-time worker in family</td>
<td>88</td>
<td>11%</td>
<td>26%</td>
</tr>
<tr>
<td>At least one full-time worker in family</td>
<td>442</td>
<td>56%</td>
<td>11%</td>
</tr>
<tr>
<td>Family firm size</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No worker in family</td>
<td>259</td>
<td>33%</td>
<td>28%</td>
</tr>
<tr>
<td>Only small-firm workers in family</td>
<td>191</td>
<td>24%</td>
<td>24%</td>
</tr>
<tr>
<td>At least one large-firm worker in family</td>
<td>340</td>
<td>43%</td>
<td>9%</td>
</tr>
</tbody>
</table>
### Major Industry (employed age 19–64)

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number</th>
<th>Share of total uninsured</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>6</td>
<td>1%</td>
<td>38%</td>
</tr>
<tr>
<td>Mining</td>
<td>6</td>
<td>1%</td>
<td>8%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>30</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Construction</td>
<td>48</td>
<td>10%</td>
<td>28%</td>
</tr>
<tr>
<td>Transportation</td>
<td>15</td>
<td>3%</td>
<td>14%</td>
</tr>
<tr>
<td>Wholesale and retail</td>
<td>73</td>
<td>16%</td>
<td>18%</td>
</tr>
<tr>
<td>Finance, ins, real estate</td>
<td>19</td>
<td>4%</td>
<td>9%</td>
</tr>
<tr>
<td>Professional</td>
<td>55</td>
<td>12%</td>
<td>17%</td>
</tr>
<tr>
<td>Education</td>
<td>20</td>
<td>4%</td>
<td>7%</td>
</tr>
<tr>
<td>Health and social service</td>
<td>47</td>
<td>10%</td>
<td>14%</td>
</tr>
<tr>
<td>Arts/entertainment/recreation</td>
<td>83</td>
<td>18%</td>
<td>33%</td>
</tr>
<tr>
<td>Other services</td>
<td>38</td>
<td>8%</td>
<td>28%</td>
</tr>
<tr>
<td>Other industries</td>
<td>21</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total employed</strong></td>
<td>462</td>
<td>100%</td>
<td>17%</td>
</tr>
</tbody>
</table>

### Citizenship

<table>
<thead>
<tr>
<th>Citizenship status</th>
<th>Number</th>
<th>Share</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Citizen</td>
<td>577</td>
<td>73%</td>
<td>12%</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>213</td>
<td>27%</td>
<td>44%</td>
</tr>
</tbody>
</table>

### Family citizenship status

<table>
<thead>
<tr>
<th>Family citizenship status</th>
<th>Number</th>
<th>Share</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All US citizens</td>
<td>525</td>
<td>66%</td>
<td>11%</td>
</tr>
<tr>
<td>At least one noncitizen in the family</td>
<td>265</td>
<td>34%</td>
<td>31%</td>
</tr>
</tbody>
</table>

### English proficiency (age 19–64)

<table>
<thead>
<tr>
<th>English proficiency</th>
<th>Number</th>
<th>Share</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speaks very well or better</td>
<td>602</td>
<td>89%</td>
<td>17%</td>
</tr>
<tr>
<td>Does not speak very well or less proficient</td>
<td>78</td>
<td>11%</td>
<td>53%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>680</td>
<td>100%</td>
<td>18%</td>
</tr>
</tbody>
</table>

### Language spoken at home

<table>
<thead>
<tr>
<th>Language spoken at home</th>
<th>Number</th>
<th>Share</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>404</td>
<td>51%</td>
<td>11%</td>
</tr>
<tr>
<td>Spanish</td>
<td>307</td>
<td>39%</td>
<td>29%</td>
</tr>
<tr>
<td>Other</td>
<td>79</td>
<td>10%</td>
<td>10%</td>
</tr>
</tbody>
</table>

### Health insurance eligibility and coverage

<table>
<thead>
<tr>
<th>Program eligibility</th>
<th>Number</th>
<th>Share</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for Medicaid/CHIP</td>
<td>107</td>
<td>14%</td>
<td>10%</td>
</tr>
<tr>
<td>Eligible for Marketplace PTCs</td>
<td>171</td>
<td>22%</td>
<td>30%</td>
</tr>
<tr>
<td>Not currently eligible</td>
<td>512</td>
<td>65%</td>
<td>13%</td>
</tr>
<tr>
<td>Would gain Medicaid eligibility if Texas expands Medicaid</td>
<td>194</td>
<td>25%</td>
<td>31%</td>
</tr>
<tr>
<td>Would be ineligible even with Medicaid expansion</td>
<td>318</td>
<td>40%</td>
<td>10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mixed coverage scenarios</th>
<th>Number</th>
<th>Share</th>
<th>Uninsurance rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All family members uninsured</td>
<td>550</td>
<td>70%</td>
<td>100%</td>
</tr>
<tr>
<td>At least one family member is enrolled in private coverage, nongroup or employer</td>
<td>33</td>
<td>4%</td>
<td>1%</td>
</tr>
<tr>
<td>At least one family member enrolled in public insurance</td>
<td>207</td>
<td>26%</td>
<td>15%</td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Marketplace PTCs, but not enrolled</td>
<td>21</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>At least one child enrolled in Medicaid, and at least one adult is eligible for Medicaid, but not enrolled</td>
<td>50</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>790</td>
<td>100%</td>
<td>15%</td>
</tr>
</tbody>
</table>

**Source:** Urban Institute analysis, HIPSM 2018.

**Notes:** CHIP = the Children's Health Insurance Program; PTCs = premium tax credits; SNAP = the Supplemental Nutrition Assistance Program. Cells with sample size smaller than 100 are not shown. Small firms are defined as employers with fewer than 50 employees. Data include residents age 64 and younger.
The remaining local areas with a plurality of a race or ethnicity form the *plurality of race or ethnicity, medium-income* cluster (table 8). This cluster is larger and more widely geographically distributed than the plurality of race or ethnicity, low-income cluster. The local areas in this cluster include 17 percent of the state’s uninsured population and is found in the Houston-Galveston, Dallas-Fort Worth, and San Antonio areas, along with other areas in central and eastern Texas. About 54 percent of the uninsured in this cluster have incomes below 138 percent of FPL. More than 80 percent of the uninsured in this cluster are white, non-Hispanic or Hispanic (33 and 48 percent, respectively).

**Discussion**

At 19 percent of the population below age 65, Texas has the highest uninsurance rate in the country. However, the rate of uninsurance and the characteristics of the Texas uninsured population varies tremendously across the state. Thirty-one percent of the uninsured in Texas live in a group of local areas that have uninsurance rates near 30 percent, and 2 percent of the uninsured live in a group of areas with uninsurance rates around 10 percent. To design successful policy strategies for increasing coverage, the characteristics of the state’s uninsured and the variation across geographic areas of the state must be considered. We highlight some of our central findings here along with their implications of policy initiatives.

**Medicaid and CHIP.** The uninsurance rate for children in Texas is less than one-third the rate for nonelderly adults (8 percent versus 25 percent). This difference is primarily because of the broader eligibility for public programs for the state’s children. Texan children in families with incomes up to 206 percent of FPL are eligible for Medicaid or CHIP. However, the state has thus far decided not to expand Medicaid eligibility for adults up to 138 percent of FPL. Consequently, only 15 percent of the state’s uninsured population are currently eligible for public insurance. If the state were to expand Medicaid eligibility to adults with incomes up to 138 percent of FPL, 1.2 million uninsured people currently ineligible for assistance would gain Medicaid eligibility. This assumes that, consistent with current Texas policy, legal immigrant noncitizens would not be eligible. Uninsured people in the majority-white, low-income cluster would gain the most from Medicaid expansion; 30 percent of the uninsured in these areas would gain Medicaid eligibility, making about 70 percent of all uninsured in those localities eligible for Medicaid, CHIP, or Marketplace premium tax credits.

**Citizenship.** Statewide, nearly 60 percent of the uninsured are in families consisting entirely of US citizens. However, 31 percent of the uninsured live in a group of local areas where a majority of the uninsured are in families with at least one noncitizen. The recent proposal to modify the federal public charge rule could exacerbate the uninsurance rate among both citizens and noncitizens in mixed-citizenship families because of fears that enrolling in insurance coverage that provides financial assistance could negatively affect at least some family members’ ability to obtain citizenship. This report focuses on those currently uninsured, so we did not estimate the impact this might have on those already enrolled.
Employment. Two-thirds of the uninsured are members of working families and most (55 percent) are in families that include at least one adult who is a full-time worker. Families in which the adults work only part time have nearly the same uninsurance rate as families with no one in the workforce. Part-time work is not generally a path to independent health coverage. Similarly, families whose workers are only employed in small firms have nearly the same high uninsurance rate as families with no one in the workforce. Consequently, outreach strategies that involve employers and are focused on assisting workers and their family members to enroll in public programs and Marketplace coverage could reach a large number of uninsured Texans. This approach would be particularly useful when directed at small firms and those employing large numbers of part-time workers.

SNAP receipt. Twenty-eight percent of the Texas uninsured report receiving SNAP benefits. This is likely an underestimate because SNAP benefit receipt is underreported in household surveys. Nine states have Medicaid waivers allowing them to automatically determine the Medicaid eligibility of SNAP recipients and enroll them in Medicaid if they are deemed eligible. If Texas were to expand Medicaid, virtually all of the 1.3 million people currently uninsured and receiving SNAP benefits would be eligible for Medicaid and could be enrolled automatically through such a waiver. Still, several of the states with such waivers have not yet expanded Medicaid; most of these use their waivers to enroll more children in Medicaid and CHIP. This is a strategy Texas could put in place even without expanding Medicaid eligibility.

Educational attainment. Seventy percent of the state’s uninsured population has a high school education or less. This has important implications for designing effective outreach and enrollment efforts, particularly under expanded eligibility for public insurance. Language in outreach and enrollment materials must be targeted to an audience with limited education, and in-person enrollment assistance will likely need to be widely available in the localities where most of the uninsured reside in order to be effective.

Marketplace with premium tax credits. Seventeen percent of the Texas uninsured are currently eligible for premium tax credits if they enroll in ACA Marketplace coverage. The uninsurance rate among those eligible for the tax credits is 31 percent in the state, compared with 20 percent nationwide. With additional investments in Marketplace outreach and enrollment assistance, the uninsurance rate within this eligible group can be reduced.

Racial and ethnic diversity across geographic areas. There are substantial geographic differences in the racial and ethnic composition of the Texas uninsured and in the language spoken at home. Statewide, 60 percent of the uninsured are Hispanic. However, 15 percent of the uninsured live in a group of local areas where most of the uninsured residents are non-Hispanic white. Another 31 percent live in a group of local areas where more than 80 percent of the uninsured are Hispanic, and nearly a quarter of the uninsured live in a group of local areas where no racial or ethnic group forms a majority of the uninsured.

Racial and ethnic diversity among the uninsured leads to corresponding differences in language spoken at home, although a large majority of the uninsured in all localities report speaking English very well or better. Cultural and language differences have significant implications for the design of effective outreach and enrollment assistance in coverage expansion efforts. The widespread availability of
materials in Spanish and a large number of Spanish-speaking in-person assisters and call center personnel are likely to be critical, even with high English proficiency among many of the uninsured. In addition, recruitment of members of the communities’ racial or ethnic groups for outreach work is likely to be instrumental in increasing enrollment for those eligible for particular insurance programs.

Texas is a state with significant challenges in reducing the number of uninsured because of its size, racial and ethnic diversity, and large number of noncitizen residents. The characteristics of its local areas vary considerably economically as well. However, with the highest percentage of uninsured residents in the country, there remains considerable room for improvement. In the near term, substantial strides in increasing coverage and improving affordable access to care can be made by expanding eligibility for Medicaid and additional investments in outreach and enrollment assistance for public insurance programs and Marketplace-based insurance coverage. Without policy changes, however, the number and share of uninsured Texans will likely increase with time as rising health care costs continue to increase, making coverage less affordable for low- and middle-income residents, in turn putting more financial pressure on state government and health care providers.

Notes

1 Three analyses estimated detailed changes in insurance coverage in Texas between 2013 and 2016 using an expanded representative of Texas residents in the Urban Institute’s Health Reform Monitoring Survey (Marks, Ho, and Sim 2016a, 2016b, 2016c).


References


About the Authors

**Matthew Buettgens** is a senior fellow in the Health Policy Center at the Urban Institute, where he is the mathematician leading the development of Urban’s Health Insurance Policy Simulation Model (HIPSM). The model is currently being used to provide technical assistance for health reform implementation in Massachusetts, Missouri, New York, Virginia, and Washington as well as to the federal government. His recent work includes a number of research papers analyzing various aspects of national health insurance reform, both nationally and state-by-state. Research topics have included the costs and coverage implications of Medicaid expansion for both federal and state governments; small firm self-insurance under the Affordable Care Act and its effect on the fully insured market; state-by-state analysis of changes in health insurance coverage and the remaining uninsured; the effect of reform on employers; the affordability of coverage under health insurance exchanges; and the implications of age rating for the affordability of coverage. Buettgens was previously a major developer of the Health Insurance Reform Simulation Model—the predecessor to HIPSM—used in the design of the 2006 Roadmap to Universal Health Insurance Coverage in Massachusetts.

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