

Characteristics of the Uninsured in Texas, 2018

Spotlight: Harris County (Houston)

Matthew Buettgens, Linda Blumberg, and Clare Pan

The share and characteristics of the uninsured population vary substantially across geographic areas within Texas. This fact sheet shows the number and characteristics of nonelderly people in **Harris County (Houston)** who were uninsured in 2018. These estimates are produced using the Urban Institute's Health Insurance Policy Simulation Model (HIPSM) and are part of a statewide analysis available here http://bit.ly/TX_Uninsured.

In 2018, an estimated 22 percent of people below age 65 living in Harris County (Houston) were uninsured, compared with 19 percent of all Texans and 11 percent of the US population. Among the uninsured in Harris County (Houston), 59 percent had incomes below 138 percent of the federal poverty level, 13 percent were non-Hispanic white, 65 percent were Hispanic, and 14 percent were non-Hispanic black. 13 percent were eligible for Medicaid or the Children's Health Insurance Program, and 15 percent were eligible for premium tax credits for private marketplace coverage. 192,000 people would become eligible for Medicaid if Texas were to expand eligibility to those with income below 138 percent of the federal poverty level, as permitted under the Affordable Care Act. Also, 71 percent of the uninsured in Harris County (Houston) were in working families, 46 percent were in families consisting entirely of US citizens, and 71 percent of adults had a high school education or less.

FIGURE 1

The Uninsured Rate in Harris County (Houston) Compared with Other Texas Counties, Texas as a Whole, and the US

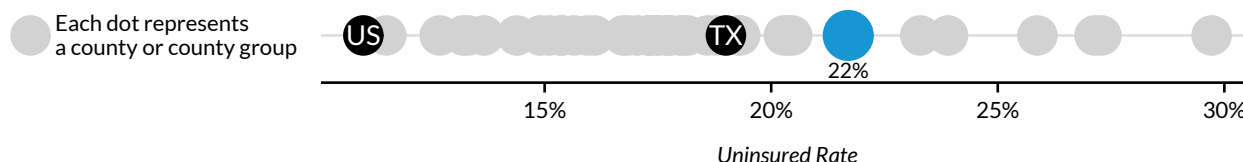
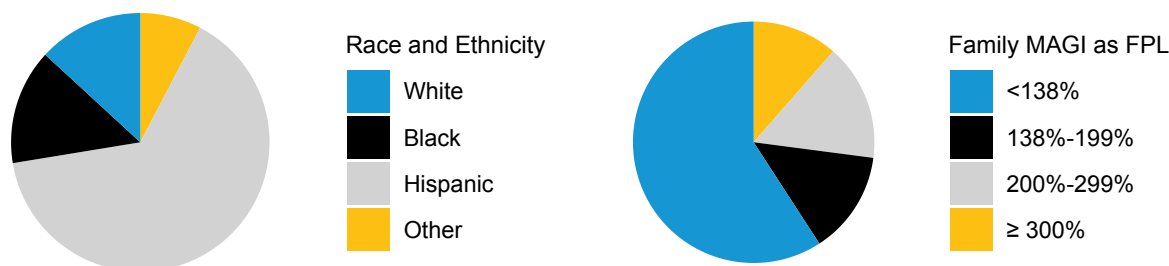


FIGURE 2

Characteristics of the Uninsured in Harris County (Houston)



MAGI = Modified adjusted gross income; FPL = federal poverty level

Characteristics of Uninsured in Harris County, Houston/Houston-Galveston Area Council

	Thousands of people	Percent of area uninsured
Family modified adjusted gross income (% of federal poverty level)		
<138%	536	59%
138%-199%	125	14%
200%-299%	142	16%
300%-399%	58	6%
≥400%	45	5%
Age		
0-18	125	14%
19-34	380	42%
35-54	322	36%
55-64	79	9%
Race and ethnicity		
Non-Hispanic white	119	13%
Non-Hispanic black	131	14%
Hispanic	586	65%
Asian/Pacific Islander	69	8%
American Indian/Alaska Native	0.	0%
Other, non-Hispanic	0.	0%
Education (ages 19-64)		
Less than a high school diploma	263	34%
High school diploma	291	37%
Some college	152	19%
College graduate	75	10%
<i>Total</i>	781	100%
Health status		
Excellent	220	24%
Very good	253	28%
Good	297	33%
Fair	104	12%
Poor	31	3%
Family structure (ages 19-64)		
Single without dependents	342	44%
Single with dependents	116	15%
Couple without dependents	121	16%
Couple with dependents	201	26%
<i>Total</i>	781	100%
Family work status		
No workers	265	29%
Only part-time worker(s)	91	10%
At least one full-time worker	550	61%
Public assistance receipt		
SNAP	224	25%
Not receiving SNAP	682	75%
Language spoken at home		
English	289	32%
Spanish	525	58%
Other	92	10%
English proficiency (ages 19-64)		
Speaks very well or better	633	81%
Does not speak very well or less proficient	148	19%
<i>Total</i>	781	100%
Family citizenship status		
All citizens	415	46%
At least one noncitizen	491	54%
Program eligibility		
Eligible for Medicaid/CHIP	117	13%
Eligible for marketplace premium tax credits	138	15%
Not currently eligible	651	72%
Would gain Medicaid eligibility if Texas expands Medicaid	192	21%
Would be ineligible even with Medicaid expansion	459	51%
Total	906	100%

Source: Urban Institute analysis, HIPSM 2018.

Notes: Sample sizes smaller than 100 are not shown. SNAP recipients are undercounted in the HIPSM.

This fact sheet was funded by the Episcopal Health Foundation. The views expressed should not be attributed to the Urban Institute, its trustees, or its funders. Further information on the Urban Institute's funding principles is available at urban.org/fundingprinciples. Copyright © December 2018. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.