

TENNESSEE'S UNINSURED IN 2017

The U.S. Census Bureau released new data this month on health insurance coverage across the U.S. in 2017. Here are our top 3 takeaways for Tennessee. See the **Metro Area Charts** section at the end for Tennessee metro area data.

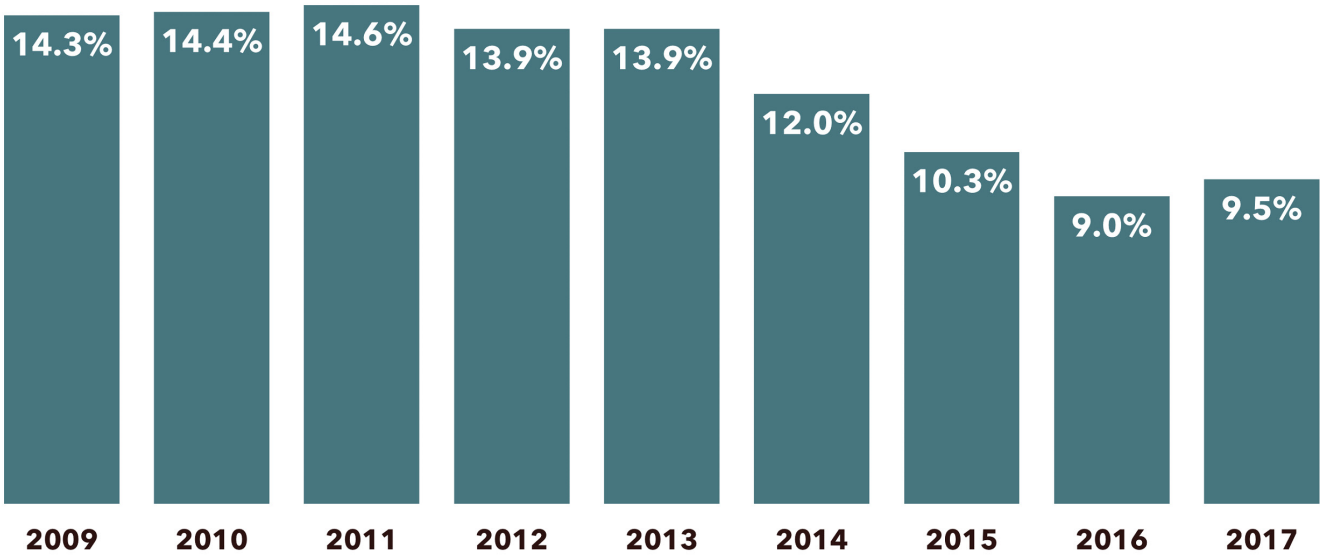
KEY TAKEAWAYS

- In 2017, 629,142 Tennesseans were uninsured, about 37,000 more individuals than in 2016.
- The uninsured rate in Tennessee increased from 9.0% in 2016 to 9.5% in 2017.
- The largest increased in the uninsured rate occurred among 18-24 year olds, Tennesseans with incomes between \$50,000 and \$75,000, and individuals with less than a high school diploma.

1. Tennessee's uninsured rate increased in 2017.

- The proportion of Tennesseans who were uninsured increased from 9.0% in 2016 to 9.5% in 2017 (**Figure 1**). The number of uninsured Tennesseans increased by about 37,000 – from 592,310 in 2016 to 629,142 in 2017
- Nationally, the uninsured rate increased from 8.6% to 8.7%.

FIGURE 1. THE UNINSURED RATE IN TENNESSEE, 2009-2017

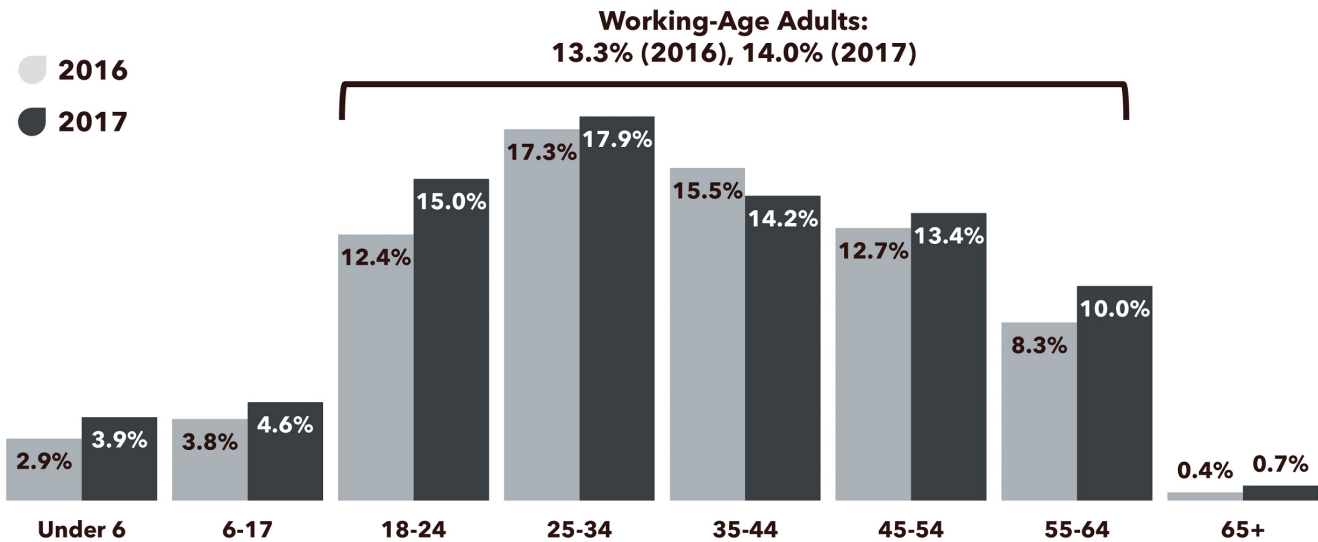


Source: U.S. Census Bureau, 2016-2017 American Community Survey 1-year estimates (1)

2. Uninsured rates varied significantly by age and race/ethnicity.

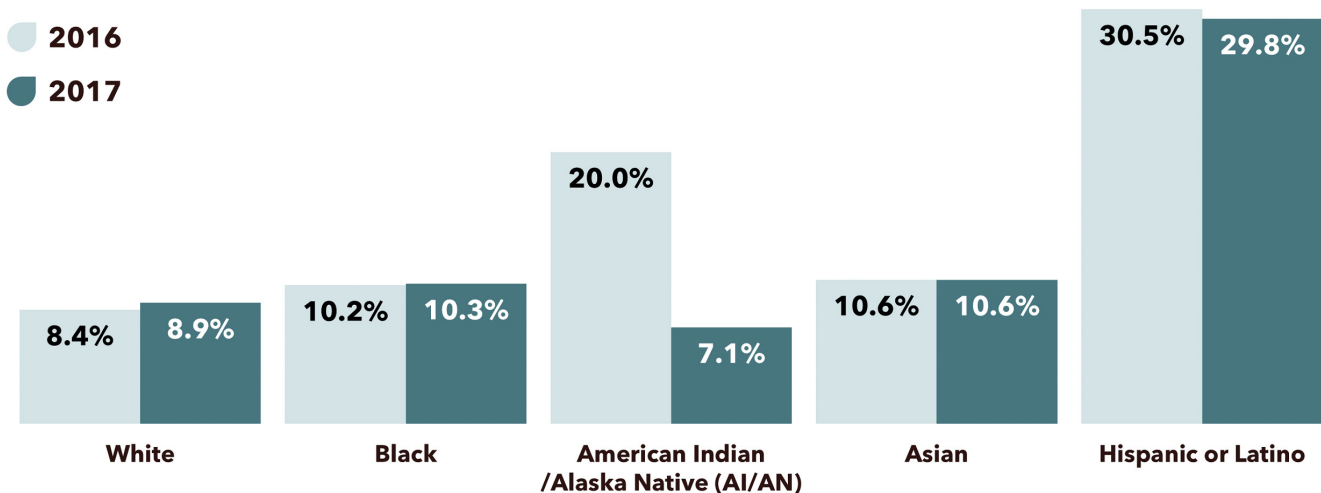
- Working-age adults 19-64 had higher uninsured rates (14.0%) than children and older adults. (**Figure 2**)
- The uninsured rate increased for all age groups except 35-44 year olds.
 - The largest increase was among 18-24 year olds from 12.4% in 2016 to 15.0% in 2017.
- Uninsured rates were highest among Hispanic or Latino Tennesseans (29.8%) and lowest among American Indian/Alaska Natives (AI/AN) (7.1%). (**Figure 3**).
- While uninsured rates increased for most, decreases in the uninsured rate were seen among 2 racial/ethnic groups – AI/AN and Hispanic or Latino. (**Figure 3**)

FIGURE 2. THE UNINSURED IN TENNESSEE BY AGE



Source: U.S. Census Bureau, 2016-2017 American Community Survey 1-year estimates (1)

FIGURE 3. THE UNINSURED IN TENNESSEE BY RACE/ETHNICITY



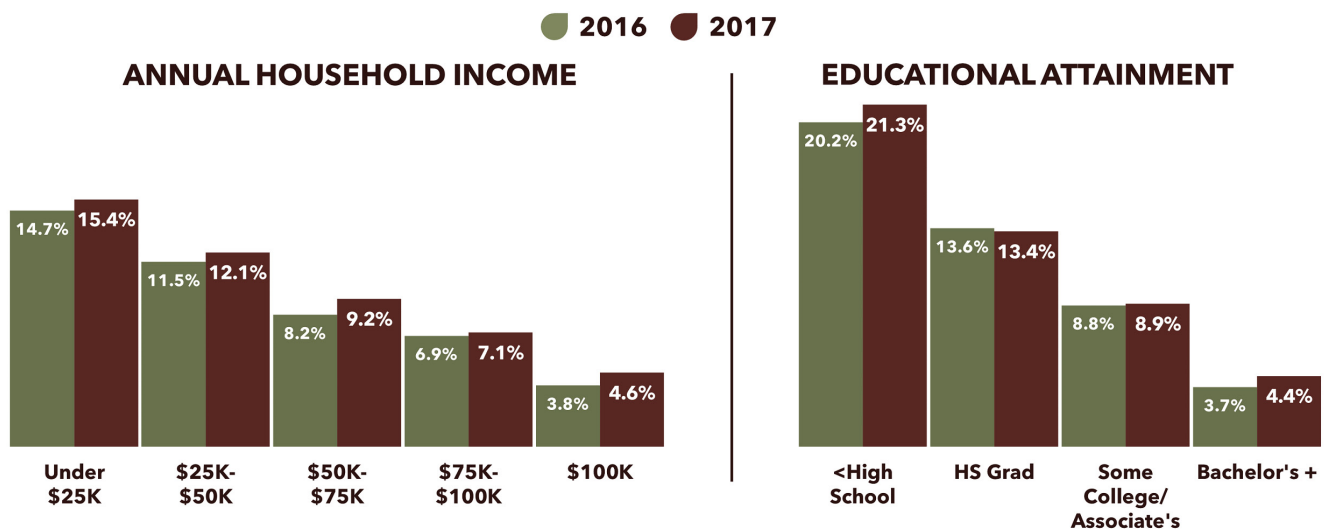
“Hispanic or Latino” includes individuals of any race.

Source: U.S. Census Bureau, 2016-2017 American Community Survey 1-year estimates (1)

3. Uninsured rates were higher for Tennesseans with lower incomes and less education.

- Uninsured rates were higher for Tennesseans with lower incomes. 15.4% of Tennesseans living in households with incomes below \$25,000 were uninsured compared to 4.6% living in households with incomes above \$100,000 (**Figure 4**).
 - 17.0% of Tennesseans with incomes below 138% of the poverty threshold were uninsured compared.
- Uninsured rates were higher for Tennesseans with lower levels of education. 21.3% of Tennesseans with less than a high school education were uninsured compared to 4.4% with a bachelor’s degree or higher (**Figure 4**).
- Uninsured rates increased across all income groups and most education levels. (**Figure 4**)
 - The uninsured rate increased the most for Tennesseans with incomes between \$50,000 and \$75,000 – from 8.2% in 2016 to 9.2% in 2017 – and for individuals with less than a high school diploma – from 20.2% in 2016 to 21.3% in 2017.

FIGURE 4. THE UNINSURED IN TENNESSEE BY INCOME & EDUCATION



Source: U.S. Census Bureau, 2016-2017 American Community Survey 1-year estimates (1)

You can read the Census Bureau’s full report at [Health Insurance Coverage in the United States: 2017](#)

METRO AREA CHARTS

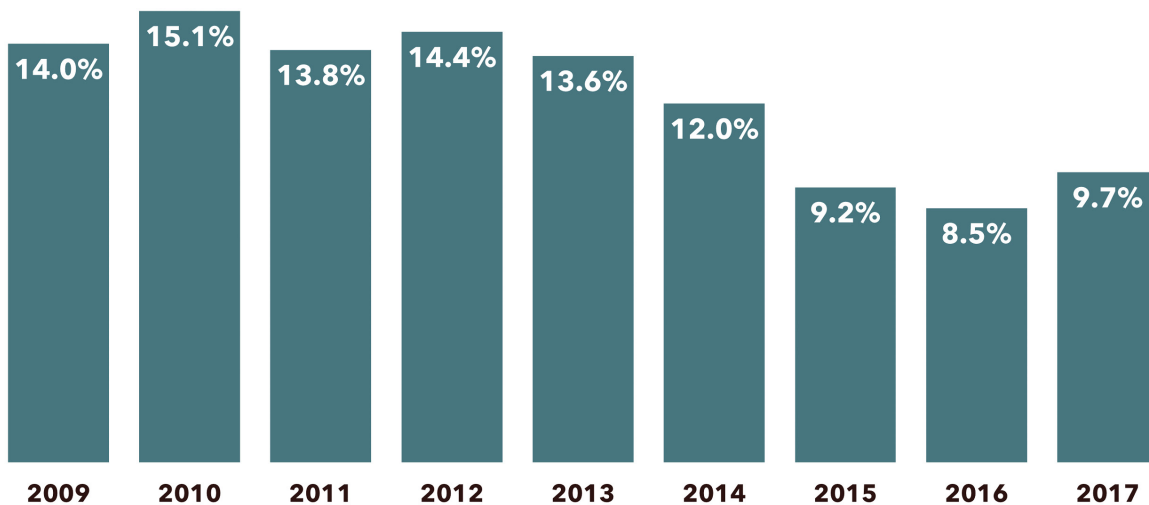
About Metro Areas

The U.S. Census Bureau's September data release also includes 2017 estimates for 5 metropolitan statistical areas (MSAs) that include Tennessee cities. MSAs include population centers and their surrounding areas – including areas that can cross state lines (2) Later in the year, the Census will release county-level estimates using 5 years of data (2013-2017).

Chattanooga, TN Metro Area Uninsured Rates

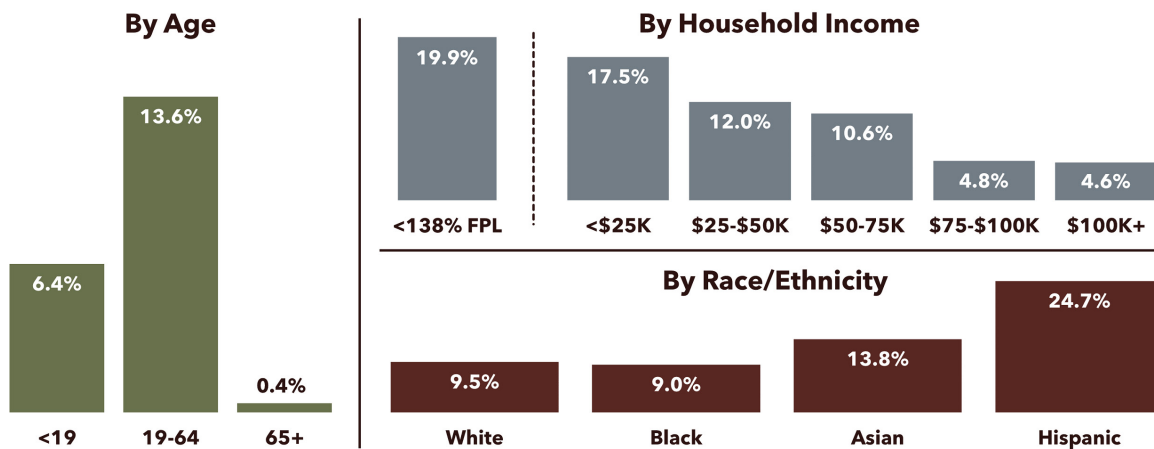
The Chattanooga, TN metropolitan statistical area (MSA) includes Chattanooga and its surrounding areas – including areas in Georgia. A map of Tennessee's MSAs can be viewed [here](#).

FIGURE 5. THE UNINSURED RATE, 2009-2017
Chattanooga, TN Metro Area



Source: U.S. Census Bureau, 2009-2017 American Community Survey 1-year estimates (1)

FIGURE 6. THE UNINSURED IN 2017
Chattanooga, TN Metro Area

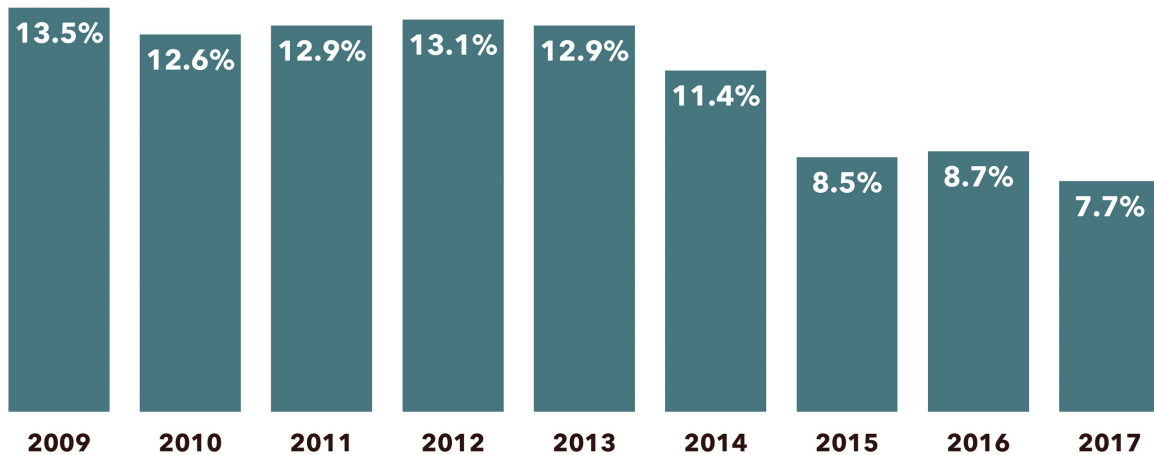


FPL = federal poverty level. "Hispanic or Latino" includes individuals of any race. AI/AN = American Indian/Alaskan Native
Source: U.S. Census Bureau, 2017 American Community Survey 1-year estimates (1)

Kingsport - Bristol, TN Metro Area Uninsured Rates

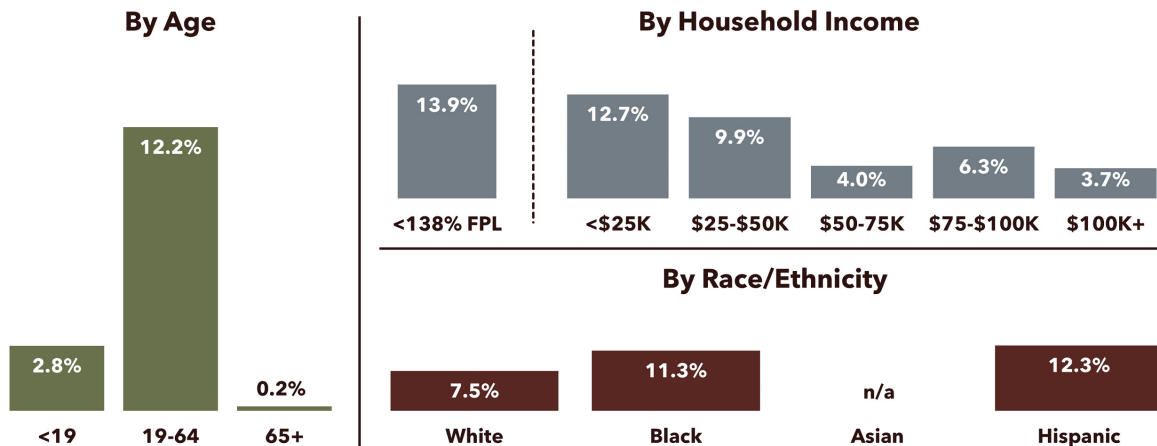
The Kingsport-Bristol, TN metropolitan statistical area (MSA) includes Kingsport, TN, Bristol, TN, Bristol, VA and their surrounding areas – including areas in Virginia. A map of Tennessee's MSAs can be viewed [here](#).

FIGURE 7. THE UNINSURED RATE, 2009-2017
Kingsport - Bristol, TN Metro Area



Source: U.S. Census Bureau, 2009-2017 American Community Survey 1-year estimates (1)

FIGURE 8. THE UNINSURED IN 2017
Kingsport - Bristol, TN Metro Area

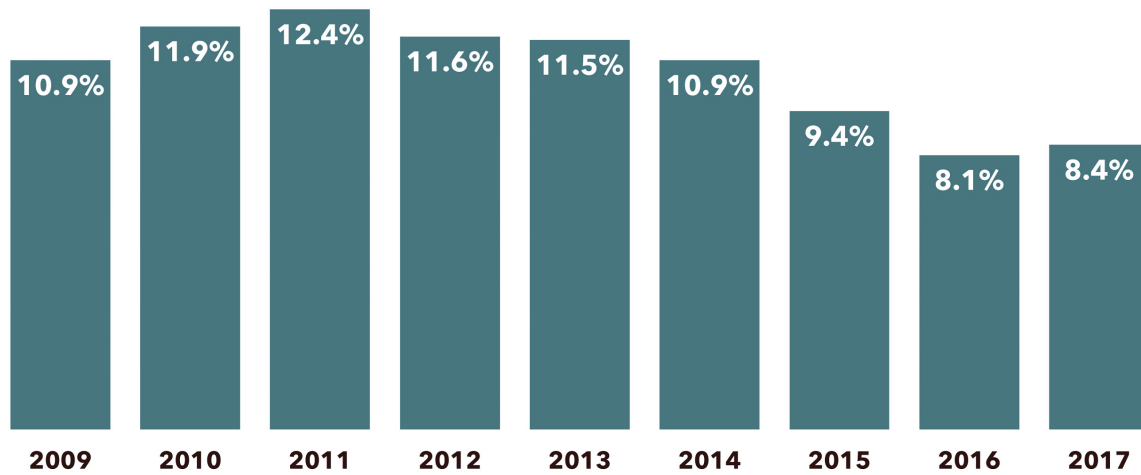


FPL = federal poverty level. "Hispanic or Latino" includes individuals of any race. AI/AN = American Indian/Alaskan Native
Source: U.S. Census Bureau, 2017 American Community Survey 1-year estimates (1)

Knoxville, TN Metro Area Uninsured Rates

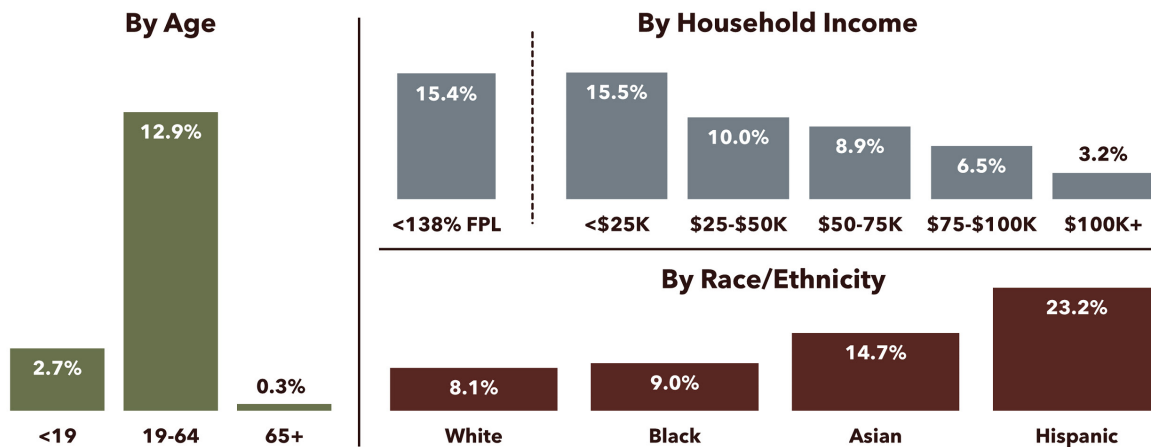
The Knoxville, TN metropolitan statistical area (MSA) includes Knoxville and its surrounding areas. A map of Tennessee's MSAs can be viewed [here](#).

FIGURE 9. THE UNINSURED RATE, 2009-2017
Knoxville, TN Metro Area



Source: U.S. Census Bureau, 2009-2017 American Community Survey 1-year estimates (1)

FIGURE 10. THE UNINSURED IN 2017
Knoxville, TN Metro Area

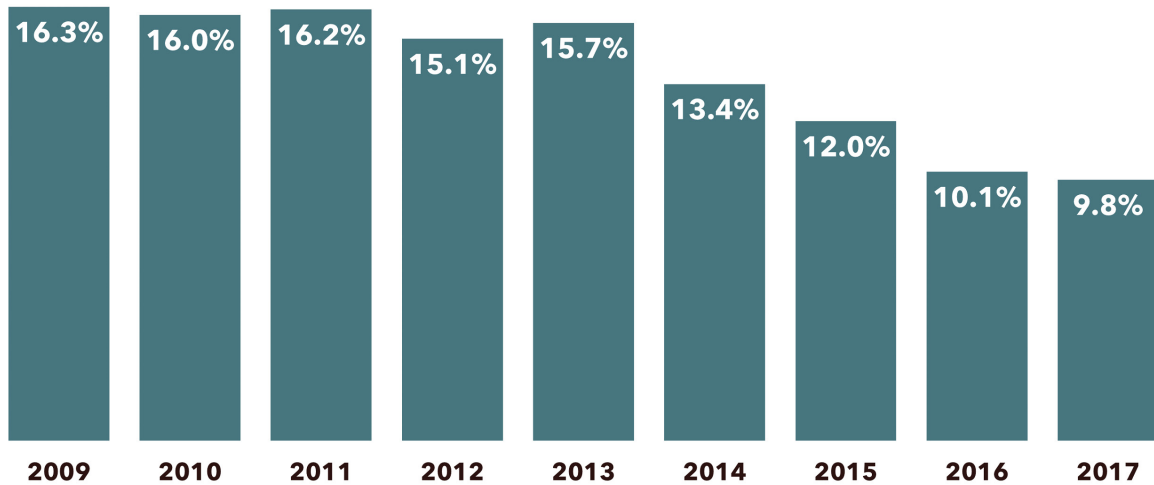


FPL = federal poverty level. "Hispanic or Latino" includes individuals of any race. AI/AN = American Indian/Alaskan Native
Source: U.S. Census Bureau, 2017 American Community Survey 1-year estimates (1)

Memphis, TN Metro Area Uninsured Rates

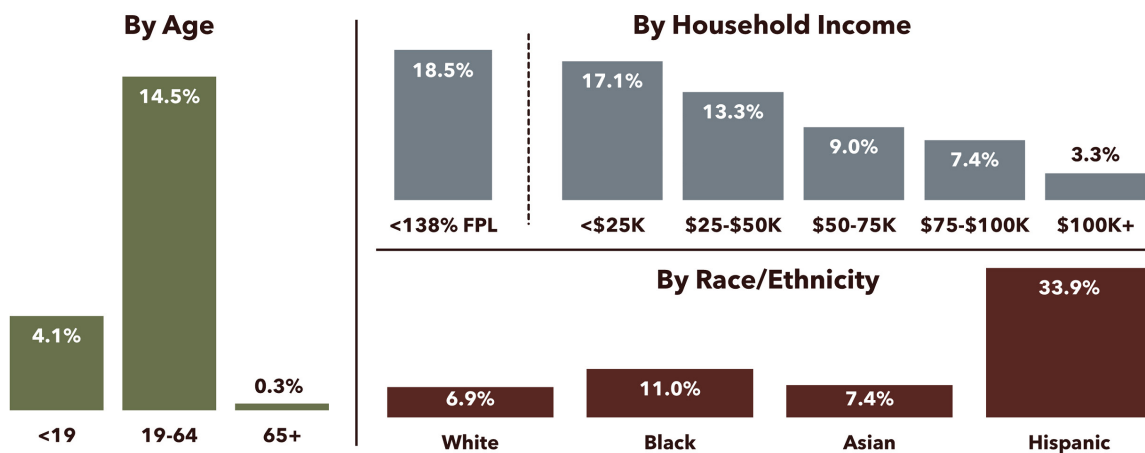
The Memphis, TN metropolitan statistical area (MSA) includes Memphis and its surrounding areas – including areas in both Mississippi and Arkansas. A map of Tennessee's MSAs can be viewed [here](#).

**FIGURE 11. THE UNINSURED RATE, 2009-2017
Memphis, TN Metro Area**



Source: U.S. Census Bureau, 2009-2017 American Community Survey 1-year estimates (1)

**FIGURE 12. THE UNINSURED IN 2017
Memphis, TN Metro Area**

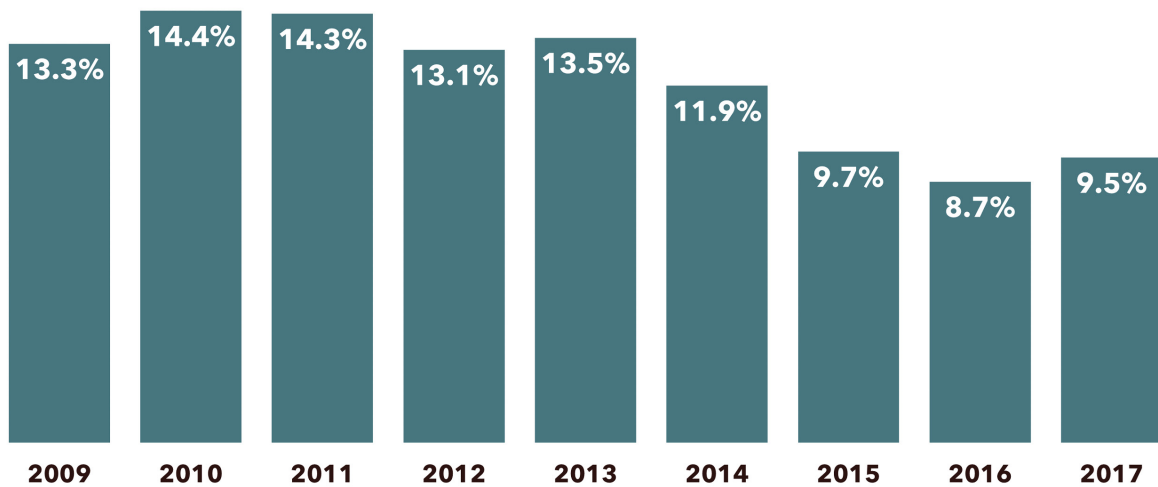


FPL = federal poverty level. "Hispanic or Latino" includes individuals of any race. AI/AN = American Indian/Alaskan Native
Source: U.S. Census Bureau, 2017 American Community Survey 1-year estimates (1)

Nashville - Murfreesboro - Franklin, TN Metro Area Uninsured Rates

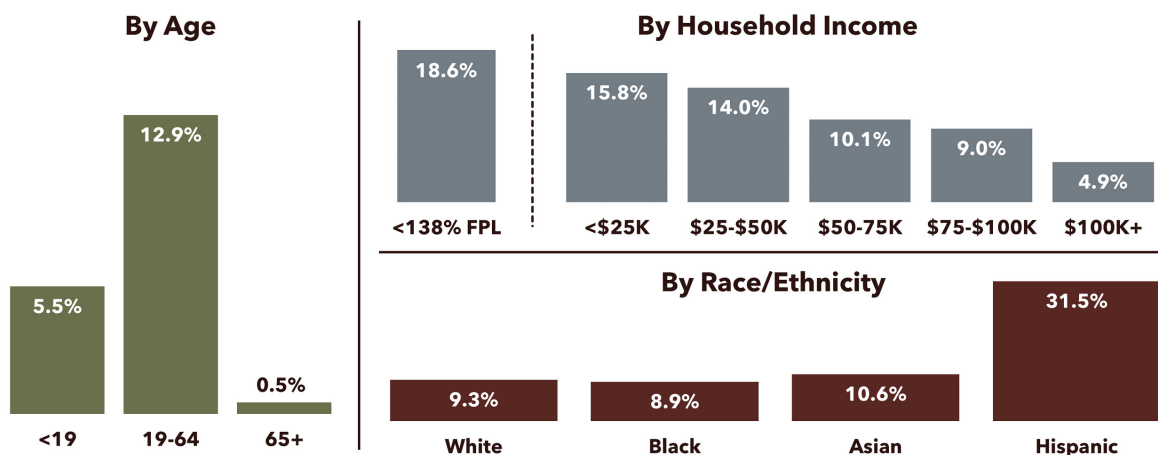
The Nashville-Murfreesboro-Franklin, TN metropolitan statistical area (MSA) includes Nashville, TN, Murfreesboro, TN, and Franklin, TN and their surrounding areas. A map of Tennessee's MSAs can be viewed [here](#).

**FIGURE 13. THE UNINSURED RATE, 2009-2017
Nashville-Murfreesboro-Franklin, TN Metro Area**



Source: U.S. Census Bureau, 2009-2017 American Community Survey 1-year estimates (1)

**FIGURE 14. THE UNINSURED IN 2017
Nashville-Murfreesboro-Franklin, TN Metro Area**



FPL = federal poverty level. "Hispanic or Latino" includes individuals of any race. AI/AN = American Indian/Alaskan Native

Source: U.S. Census Bureau, 2017 American Community Survey 1-year estimates (1)

DATA TABLE: THE UNINSURED IN TENNESSEE IN 2017

	Tennessee		Chattanooga, TN Metro Area		Kingsport-Bristol, TN Metro Area		Knoxville, TN Metro Area		Memphis, TN Metro Area		Nashville-Murfreesboro-Franklin, TN Metro Area	
Total Uninsured, 2017	629,142	9.5%	53,209	9.7%	23,127	7.7%	73,028	8.4%	130,372	9.8%	179,489	9.5%
2016	592,310	9.0%	46,511	8.5%	26,549	8.7%	69,581	8.1%	133,995	10.1%	161,705	8.7%
2015	667,417	10.3%	49,408	9.2%	25,807	8.5%	80,428	9.4%	158,624	12.0%	176,480	9.7%
2014	776,319	12.0%	64,632	12.0%	36,648	11.4%	92,244	10.9%	177,363	13.4%	212,056	11.9%
2013	886,662	13.9%	72,868	13.6%	39,422	12.9%	96,902	11.5%	208,709	15.7%	234,084	13.5%
2012	882,120	13.9%	76,734	14.4%	40,040	13.1%	81,866	11.6%	199,113	15.1%	213,210	13.1%
2011	922,650	14.6%	72,037	13.8%	39,851	12.9%	86,650	12.4%	211,256	16.2%	229,705	14.3%
2010	898,561	14.4%	79,157	15.1%	38,726	12.6%	82,114	11.9%	207,802	16.0%	227,085	14.4%
2009	883,315	14.3%	72,649	14.0%	40,362	13.5%	75,643	10.9%	210,194	16.3%	208,662	13.3%
By Age, 2017												
Under 19	70,779	4.4%	7,903	6.4%	1,779	2.8%	5,333	2.7%	14,491	4.1%	26,088	5.5%
19-64	554,489	14.0%	44,924	13.6%	21,228	12.2%	67,229	12.9%	115,301	14.5%	152,213	12.9%
65+	3,874	0.7%	382	0.4%	120	0.2%	466	0.3%	580	0.3%	1,188	0.5%
By Race/Ethnicity, 2017												
White	456,492	8.9%	42,629	9.5%	21,484	7.5%	62,870	8.1%	42,454	6.9%	137,492	9.3%
Black	112,886	10.3%	6,577	9.0%	662	11.3%	4,353	9.0%	67,479	11.0%	24,650	8.9%
Asian	12,572	10.6%	1,407	13.8%	n/a	n/a	2,195	14.7%	2,044	7.4%	5,519	10.6%
Hispanic	106,473	29.8%	6,171	24.7%	633	12.3%	7,693	23.2%	25,095	33.9%	43,016	31.5%
AI/AN	1,025	7.1%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	404	8.3%
By Household Income, 2017												
<138% of Poverty, 2017	251,976	17.0%	21,926	19.9%	10,222	13.9%	29,554	15.4%	60,220	18.5%	57,847	18.6%
Under \$25K	177,124	15.4%	15,907	17.5%	7,631	12.7%	22,620	15.5%	42,365	17.1%	34,443	15.8%
\$25,000 to \$49,999	182,009	12.1%	14,428	12.0%	8,488	9.9%	19,950	10.0%	40,453	13.3%	47,286	14.0%
\$50,000 to \$74,999	120,806	9.2%	10,950	10.6%	2,499	4.0%	13,937	8.9%	22,050	9.0%	38,888	10.1%
\$75,000 to \$99,999	64,566	7.1%	3,727	4.8%	2,199	6.3%	8,615	6.5%	12,372	7.4%	26,467	9.0%
\$100,000 and over	76,754	4.6%	6,780	4.6%	2,106	3.7%	7,233	3.2%	11,816	3.3%	30,655	4.9%

Source: U.S. Census Bureau, 2009-2017 American Community Survey 1-year estimates (1)

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(October 5, 2017) Analyzes 2016 data on the rate of the uninsured and where insured Tennesseans get health coverage.

[How Uninsured Rates in Tennessee Counties Vary by Employment and Income](#)

(January 30, 2018) Provides 2016 county-level data on uninsured rates by employment and income.

Click [here](#) for all Affordable Care Act (ACA)-related posts by The Sycamore Institute.

References

1. **U.S. Census Bureau.** American Community Survey 1-year estimates. *Table S2701*. [Online] 2009-2017. [Accessed on September 13, 2018.] Accessed via factfinder.census.gov.
2. -. Geographic Terms and Concepts - Core Based Statistical Areas and Related Statistical Areas. [Online] https://www.census.gov/geo/reference/gtc/gtc_cbsa.html#mesa.