

2019 CENSUS DATA ON HEALTH INSURANCE COVERAGE IN SHELBY COUNTY

The U.S. Census Bureau released new data in September on [income](#), [poverty](#), [education](#), and health insurance coverage in 2019. These metrics paint a picture of the social and economic circumstances across America in the final year of a historically long period of economic growth. For years to come, they will serve as a baseline to measure many of the coronavirus recession's short- and long-term effects.

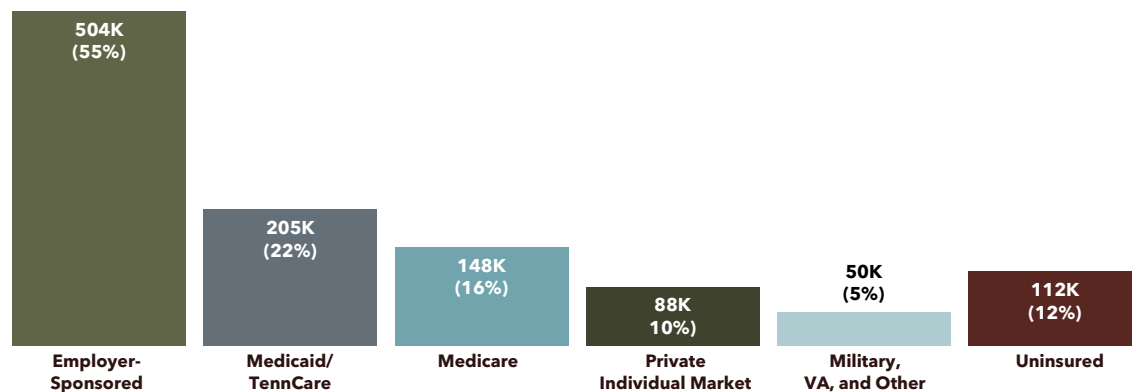
Here's what stands out from the 2019 estimates of health insurance coverage in Shelby County, Tennessee.

KEY TAKEAWAYS

- Except for a drop in private individual market enrollment, health coverage in Shelby County did not change much from 2018 to 2019.
- Men, Hispanics, younger adults, the unemployed, and people with less education and income are the most likely to be uninsured in Shelby County.

Figure 1. Employer-Sponsored Plans and Medicaid Are Shelby County's Largest Sources of Health Insurance Coverage

Where Shelby County Residents Get Their Health Insurance (2019)



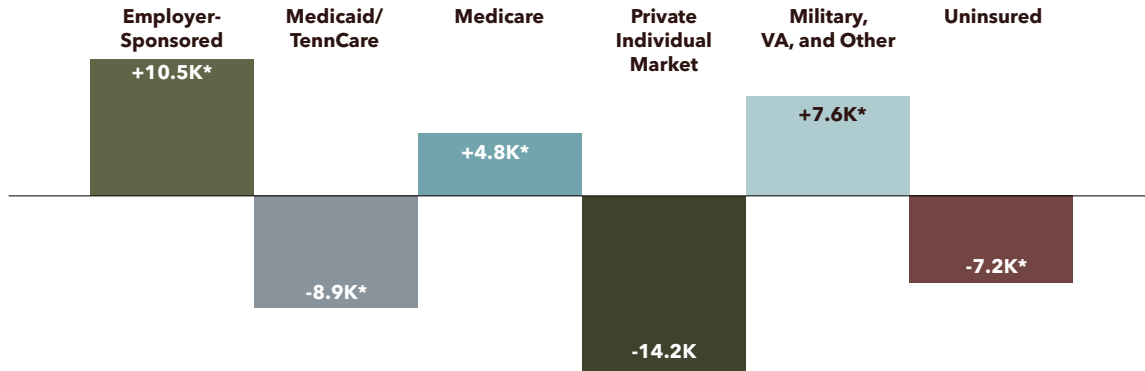
Note: Percentages add up to 122% because coverage types are not mutually exclusive – especially among adults age 65+, who often have multiple plans (e.g. “dual eligibles” on both Medicare and Medicaid or people with both Medicare and a private Medicare supplement plan).

Source: 2019 American Community Survey 1-Year Estimates (1)

In 2019, 88% of Shelby County residents had health insurance – more than half of them through an employer (Figure 1). (1) Compared to 2018, fewer people in Shelby were covered by the private individual market (Figure 2). Other sources of coverage were statistically unchanged due to the estimates' margins of error.* Different age groups also relied on each source of coverage to varying degrees (Figure 3). For statewide historical trends going back to 2010, see [A Deep Dive into Health Insurance Coverage in Tennessee](#).

Figure 2. Compared to 2018, Fewer Shelby Countians Were Covered by the Private Individual Market in 2019

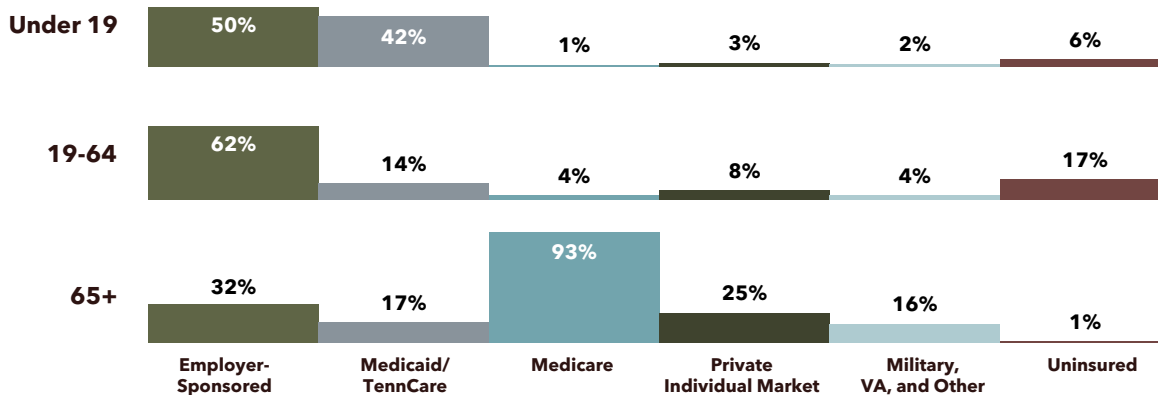
Year-Over-Year Change in Number of Shelby County Residents in Different Health Coverage Types (2018-2019)



Note: Coverage types are not mutually exclusive since people can have more than one at a time (e.g. “dual eligibles” on both Medicare and Medicaid). * Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant for these categories.
 Source: 2019 American Community Survey 1-Year Estimates (1)

Figure 3. Shelby County Residents of Different Ages Rely on Different Sources of Health Insurance Coverage

Where Shelby County Residents Get Their Health Insurance by Age (2019)



Note: Coverage types are not mutually exclusive since people can have more than one at a time (e.g. “dual eligibles” on both Medicare and Medicaid).
 Source: 2019 American Community Survey 1-Year Estimates (1)

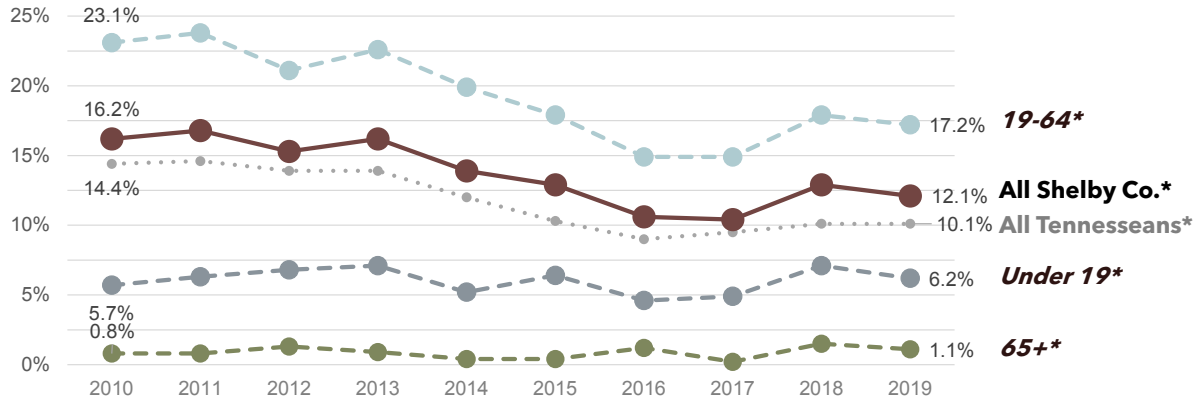
Shelby County’s uninsured rate held steady at 12.1% last year (Figure 3). (1) Around 112,000 Shelby County residents were uninsured in 2019. This includes about 39,000 people who might become Medicaid-eligible if the state expands the program (ages 19-64 with household incomes under 138% of poverty) – although some may be ineligible due to their immigration status.† Small

† People living in the U.S. without legal authorization (a.k.a. illegal/undocumented immigrants) are not eligible for Medicaid. Methods for estimating their share of the uninsured population vary, but [one study](#) estimated that as many as 29,000 uninsured adults in Tennessee under 138% of FPL would not qualify for Medicaid due to their immigration status.

changes from the 2018 uninsured rate for different age groups (**Figure 4**) were all within margins of error and not considered statistically significant.*

Figure 4. Shelby County’s Uninsured Rate Held Steady in 2019

% of Shelby County Residents Who Were Uninsured by Age (2010-2019)



* Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant.

Source: 2010-2019 American Community Survey 1-Year Estimates (1)

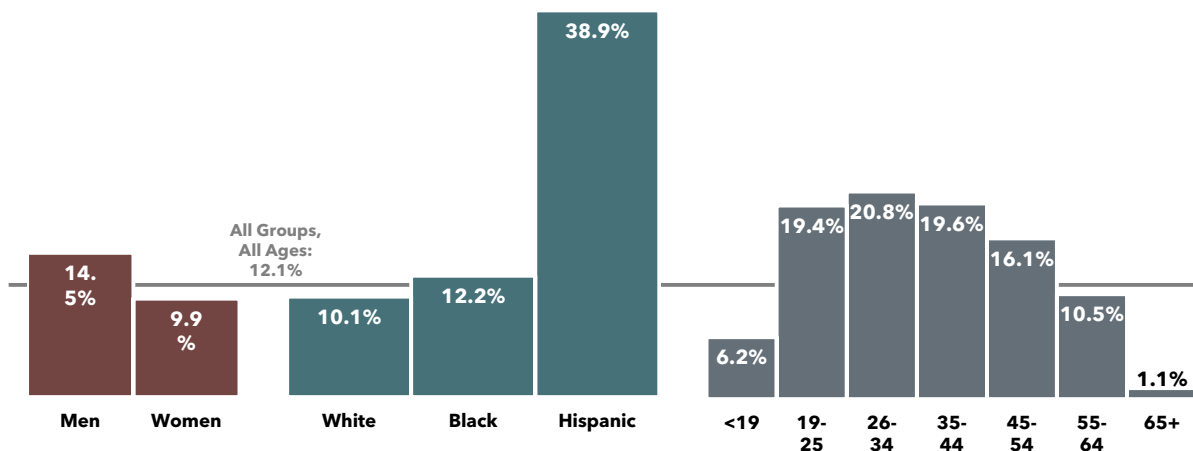
Demographic Variation

Some Shelby County residents are more likely than others to be uninsured – including men, Hispanics, younger adults, the unemployed, and those with less education and income (Figures 5 and 6). (1) The highest uninsured rates in 2019 occurred among:

- Unemployed, working-age adults in the labor force – 40% vs. 17% for all working-age adults.
- Hispanic Shelby County residents – 39% vs. 12% for black and 10% for white residents
- Shelby County residents with less than a high school diploma – 29% vs. 13% for all adults 25+
- People ages 26-34 – 21 vs. 12% for the county as a whole.

Figure 5. Men, Hispanics, and Younger Adults in Shelby County Are More Likely to Be Uninsured

% of Shelby County Residents without Health Insurance Coverage by Demographic Group (2019)

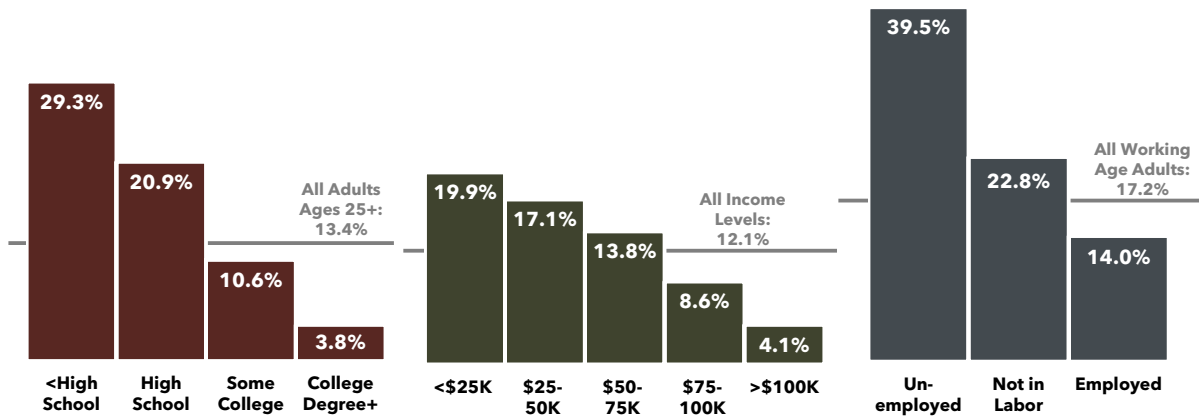


Some Hispanic individuals also appear in the categories for black and white residents.

Source: 2019 American Community Survey 1-Year Estimates (1)

Figure 6. Unemployed Shelby County Residents and Those with Less Education and Income Are More Likely to Be Uninsured

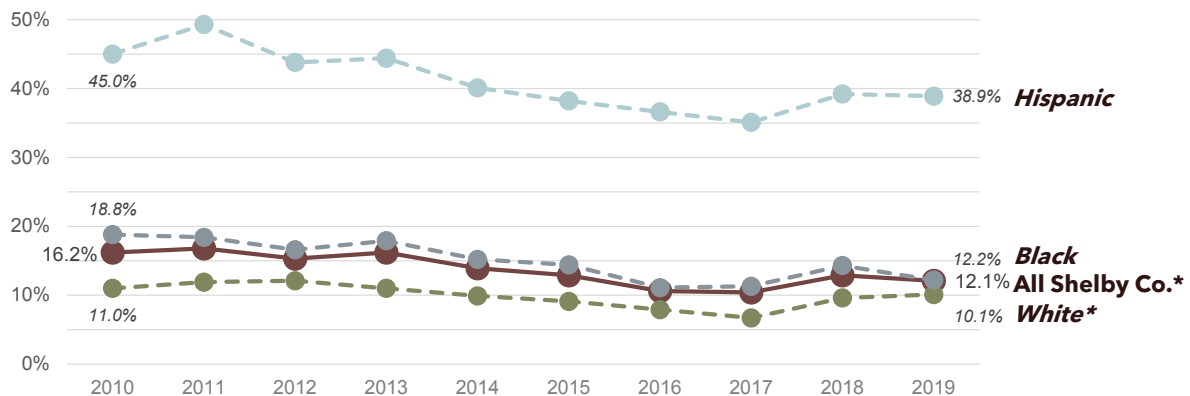
% of Shelby County Residents without Health Insurance Coverage by Economic Characteristics (2019)



Source: 2019 American Community Survey 1-Year Estimates (1)

Figure 7. Racial/Ethnic Differences in Shelby County’s Uninsured Rates Were Narrower in 2019 than a Decade Prior

% of Shelby County Residents Who Were Uninsured by Race and Ethnicity (2010-2019)



Some Hispanic individuals also appear in the categories for black and white residents. * Due to the margins of error, the difference in 2018 and 2019 estimates is not statistically significant for these categories.

Source: 2019 American Community Survey 1-Year Estimates (1)

Differences in the uninsured rate by race and ethnicity narrowed over the last decade (Figure 7).

(1) In 2019, the uninsured rate was 2.1 percentage point higher among black Shelby County residents than whites – compared to 7.1 points in 2010. Meanwhile, the Hispanic uninsured rate was 28.8 points higher than that of white residents - versus 34.0 in 2010.

See **Table A1** in the Appendix for complete 2010-2019 data.

THE SYCAMORE INSTITUTE

The Sycamore Institute is an independent, nonpartisan public policy research center for Tennessee.

Sign up for email alerts at:
SycamoreInstituteTN.org

Written By
Mandy Pellegrin
Policy Director

Bryce Tuggle
Policy Analyst

Other Contributing Staff
Laura Berlind
Executive Director

Brian Straessle
Director of External Affairs
BStraessle@SycamoreInstituteTN.org

References

1. **U.S. Census Bureau.** 2010-2019 American Community Survey 1-Year Estimates. [Online] September 17, 2020. Available from <http://data.census.gov>.

* Due to the margins of error, the difference in some 2018 and 2019 estimates is not statistically significant. The Census Bureau's American Community Survey generates estimates based on a sample of the total population. The margin of error measures the likely range of the true value if every person were surveyed. When the error margins for two values overlap, the difference may simply be due to sampling or estimation issues. To learn more about the importance of samples, [read our tips for interpreting statistics](#).

Table A1. 2010-2019 Census Data on Shelby County Residents' Education Levels

American Community Survey 1-Year Estimates (2010-2019)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
% Uninsured	16.2%	16.8%	15.3%	16.2%	13.9%	12.9%	10.6%	10.4%	12.9%	12.1%
- among minors	5.7%	6.3%	6.8%	7.1%	5.2%	6.4%	4.6%	4.9%	7.1%	6.2%
- among working-age adults	23.1%	23.8%	21.1%	22.6%	19.9%	17.9%	14.9%	14.9%	17.9%	17.2%
- among 65+	0.8%	0.8%	1.3%	0.9%	0.4%	0.4%	1.2%	0.2%	1.5%	1.1%
- among white residents	11.0%	11.9%	12.1%	11.0%	9.9%	9.1%	7.9%	6.7%	9.6%	10.1%
-among black residents	18.8%	18.4%	16.6%	17.9%	15.2%	14.4%	11.1%	11.3%	14.3%	12.2%
-among Hispanic residents	45.0%	49.3%	43.8%	44.4%	40.1%	38.2%	36.6%	35.1%	39.2%	38.9%
- graduate or professional degree	\$69,397	\$69,448	\$68,062	\$63,540	\$67,686	\$66,399	\$65,651	\$68,299	\$67,966	\$72,327

Inflation-adjusted median earnings are shown in 2019 dollars using the CPI-U-RS. (2) * Indicates a statistically significant change from 2018. Due to the margins of error, the difference in all other 2018 and 2019 estimates is not statistically significant.

Source: U.S. Census Bureau's 2018-2019 American Community Survey 1-Year Estimates (1)