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# 25.1% of Texans uninsured, Census report finds

12:00 AM CDT on Friday, September 11, 2009

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AUSTIN – Texas again leads the nation in the percentage of residents without health insurance, according to U.S. Census Bureau figures released Thursday.

More than one of every four Texans – 25.1 percent – were uninsured, based on a two-year average for 2007-08. That's up from 24.1 percent for 2005 and 2006, although analysts agreed the recession hit Texas late, holding down what could have been a bigger increase.



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The report comes just as the debate over national health policy heats up with backers and detractors of President Barack Obama's plan branding the data as fresh ammunition.

Obama, speaking to nurses Thursday in Washington, stressed that the number of uninsured Americans rose last year to 46.3 million, up 682,000 from a year earlier.

Though the percentage of Americans who were uninsured for all of last year – 15.4 percent – did not change significantly, Obama said updated surveys show that "the situation has grown worse."

Bureau official David Johnson, explaining why the national rate was unchanged, said a record 29 percent of Americans had government-provided insurance, offsetting an eight-year decline in the number of people who get coverage through jobs – now 58.5 percent.

wife, Consuelo Soto (third from left), holds their 1-month-old son, Alexander, while waiting for a newborn checkup at Plano Children's Medical Clinic, which only takes patients without insurance.

In Texas, conservative and liberal experts clashed over what's really at work in the numbers and what lessons to draw.

John Goodman, president of the National Center for Policy Analysis, which is based in Dallas and advocates free-market solutions to social problems, said the percentage of the U.S. population lacking insurance has been stuck at about 15 percent over the past decade. Enrollment in Medicaid and various states' Children's Health Insurance Programs has grown but has barely put a dent in the

rate, he said.

"As we have expanded free, government-provided insurance in the public sector, the private sector has contracted because employers find that their employees would rather have wages if they can sign up for free coverage from the government," Goodman said.

"So the Medicaid program and the S-CHIP program are crowding out private insurance. We keep adding to the taxpayer burden, but we're not reducing the percent of the population that's uninsured."

But former Texas Medicaid program official Anne Dunkelberg said that nationally the government programs saved the day.

"There's no doubt that our national rate would be much worse" without Medicaid and CHIP, said Dunkelberg, associate director of the Center for Public Policy Priorities. It advocates for low- and middle-income Texans.

Dunkelberg noted that Texas Medicaid rules bar coverage for an able-bodied adult who makes more than \$188 a month and is not pregnant.

"In Texas, the only offsets are for children," she said. "We simply don't have any public coverage option for adults. And our uninsured rate has gotten worse over the last decade in Texas. So the suggestion that employers are dropping coverage of their workers because their workers' children might be able to get [CHIP] coverage is not very logical."

The Census Bureau's report, based on a survey of about 100,000 households taken last spring, came out just hours after a South Carolina congressman called Obama a liar for saying illegal immigrants wouldn't gain coverage under the president's plan.

Johnson, of the Census Bureau, said the survey doesn't pinpoint whether people are in the country illegally, although it showed that 21 percent of the nation's 46.3 million uninsured people last year were noncitizens, both legal and illegal.

In Texas, 1.56 million of the state's 6 million uninsured people – or 26 percent – were noncitizens. In New York and California, two other states with large immigrant populations, noncitizens accounted for 26.4 percent and 37.3 percent, respectively, of people without health coverage.

California still has the highest number – not percentage – of uninsured residents. It had 6.7 million uninsured people, about 700,000 more than Texas in a two-year average ending last year.

But Texas had more uninsured children under 18 – more than 1.2 million last year, compared with 998,000 in California.

Once again, Texas had the nation's highest percentage of children under 18 without coverage – 17.9 percent. Nationwide, the percentage was 9.9 percent.

Goodman, of the right-leaning Dallas think tank, said none of that is surprising.

"We have a large low-income population, we have a large Hispanic population," he said. "It tends to be true that at every level of income, the Hispanics have a higher rate of uninsurance."

Goodman said many lower-wage workers are uninsured for only brief periods. They would be best helped with tax breaks on their individual health insurance premiums similar to those for workers who get coverage through their jobs, he said.

He warned that penalties for employers who don't cover their low-wage workers – proposed by Senate Finance Committee Chairman Max Baucus, D-Mont. – would discourage hiring and needlessly prolong the recession.

But Dunkelberg, of the left-leaning Austin think tank, said it's foolish to "think that we can get to health reform without everyone contributing something."

A plan moving in the U.S. House is "awfully forgiving because it exempts the vast majority of small businesses from any responsibility and then starts with a very graduated contribution that would be required that is dramatically lower than the cost of actually providing coverage to your employees," she said.

The census report underscores how Texas "stands to gain more than any other state" from a national overhaul, she said.