

Texas's Most Vulnerable Populations

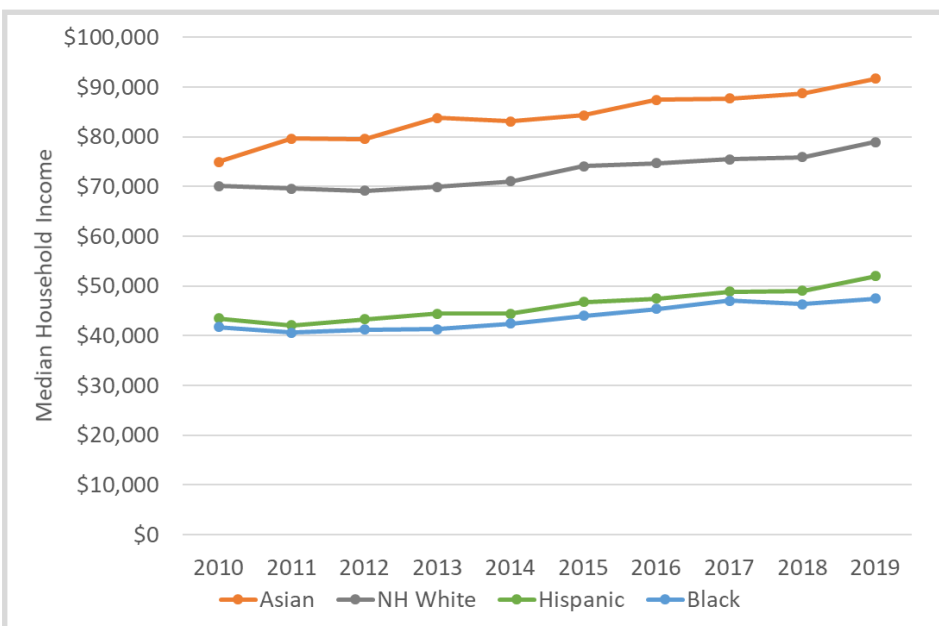
In this Brief:

Recent studies conducted during the pandemic have helped to identify subsets of the population most impacted by the coronavirus and the ensuing economic recession. We use the recently released 2019 American Community Survey one-year summary data to estimate Texas's most vulnerable populations, their share of the population, and explore some of their pre-existing challenges, specifically around housing and food insecurity and health insurance status. Our findings show:

- Disparities in household income leave Blacks and Hispanics at a greater disadvantage when facing income losses during the pandemic
- Renters, renters with lower incomes, Blacks, and households with children are the most vulnerable to housing insecurity and risk of eviction
- Food insecurity and need for assistance is a reality for many Texans, especially female-headed households, even prior to the pandemic
- Persistently low health insurance coverage in the state increases vulnerability of Texans with employer-based coverage and further compounds challenges faced by the uninsured working poor.

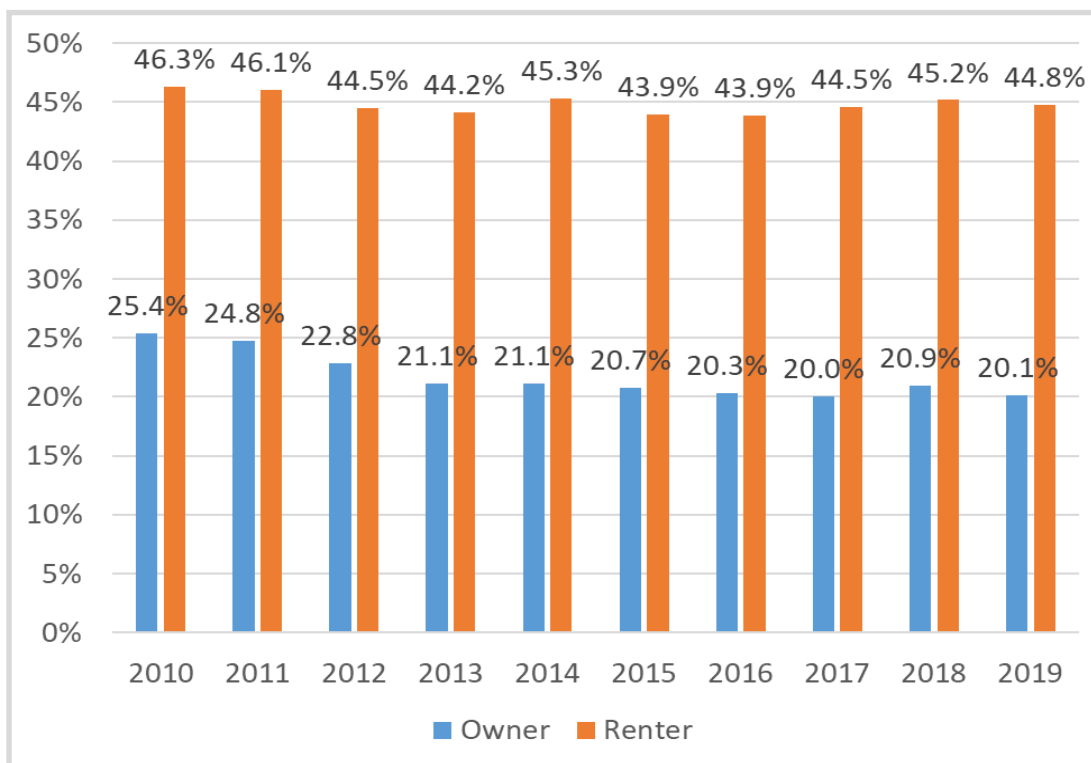
On March 13, 2020, Governor Greg Abbott declared a state of disaster in Texas due to COVID-19. As more data became available, we were able to understand the impact of the novel coronavirus and which groups faced the greatest health risks. In addition to the threats to health and safety, COVID-19 wreaked havoc on the Texas economy, with over 1.6 million unemployed in April.¹ Recent studies using data from the Census Bureau's [Household Pulse Survey](#) and other surveys taken after the pandemic, have helped to identify the subsets of the population most impacted by the coronavirus and the pandemic-induced economic recession. Although the newly released 2019 American Community Survey (ACS) one-year estimates data do not allow direct evaluation of the impact of the pandemic because the data were collected prior to its occurrence, the ACS includes demographic, social, economic, and housing characteristics that will help us to identify the subsets of the Texas population who were most vulnerable as we entered into the pandemic. In this brief, we

Figure 1. Median Household Income (Adjusted for Inflation) by Race/Ethnicity, Texas, 2010-2019



Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

Figure 2. Percent of Households with Housing Cost Burden by Housing Tenure, Texas, 2010-2019



Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

present some of Texas's most vulnerable populations, provide an estimate of their share of the population, and explore some of their pre-existing challenges, specifically around housing and food insecurity and health insurance status.

As Texas and the nation faced unprecedented health risks, survey findings suggested households were experiencing additional risks during the pandemic. Findings from the Census Bureau's national Household Pulse Surveys indicated households were facing job and income losses, housing and food

insecurity, loss of employer based health insurance, among other challenges, with the threat of risk varying by demographic and household characteristics. In the following sections, we make use of the recently released 2019 ACS one-year estimates to better understand the number of Texans most vulnerable to the demographic, economic, health, and

housing impacts of the coronavirus pandemic.

Disparities in Household Income Leave African Americans and Hispanics at a Greater Disadvantage When Facing Income Losses During the Pandemic.

Results from the first Household Pulse Survey found 47% of adults 18 and over nationally reported loss of employment income or another adult in their household had lost employment income since March 13.ⁱⁱⁱ This comes after steady increases in median

The American Community Surveyⁱⁱ

The U.S. Census Bureau's American Community Survey is an on-going survey that provides data on over 40 demographic topics. The annual one-year summary provides these data for geographies with populations of 65,000 or more. These annual data are helpful in monitoring trends and comparing larger geographies, including states and metropolitan areas. The 2019 ACS one-year estimates can be found at data.census.gov.

household incomes since 2010, accounting for inflation. Estimates from the 2019 ACS, show Texas median household incomes increased from \$56,998 in 2010 to \$64,034 in 2019, below the national median household income of \$65,712. Despite increases in median household income, Figure 1 demonstrates the gap among race/ethnicity groups remain unchanged, with Blacks or African Americans (used interchangeably throughout) and Hispanics or Latinos (used interchangeably throughout) making between 26 to 31 thousand dollars less than non-Hispanic (NH) Whites and between 39 to 44 thousand dollars less than Asians in Texas. This disparity in household income places African American and Hispanic households in greater peril during an economic recession.

Renters, Renters with Lower Incomes, African Americans, and Households with Children Most Vulnerable to Housing Insecurity and Risk of Eviction.

Results from the first Household Pulse Survey found 10.7% of adults nationally reported being unable to pay their rent or mortgage and 21.3% having slight to no confidence that they would be able to pay for

housing on time the next month. These findings come during a time when many cities in the country and in Texas are challenged to provide more affordable housing. Conventionally, households that spend more than 30% of their income on housing costs are considered to bear a housing cost burden.^{IV} Although research out of the Joint Center for Housing Studies of Harvard University has found housing cost burdens have been declining since 2010,^V ACS 2019 estimates suggest prior to the COVID-19 pandemic, there were nearly 36.5 million households nationally already cost burdened. In Texas in 2019, nearly 2.33 million, or 23.3%, households reported living with a housing cost burden. As seen in Figure 2, Texas renter households have consistently been at much greater risk, with 44.8% of these bearing a housing cost burden, as compared to 20.1% of owner households in 2019.

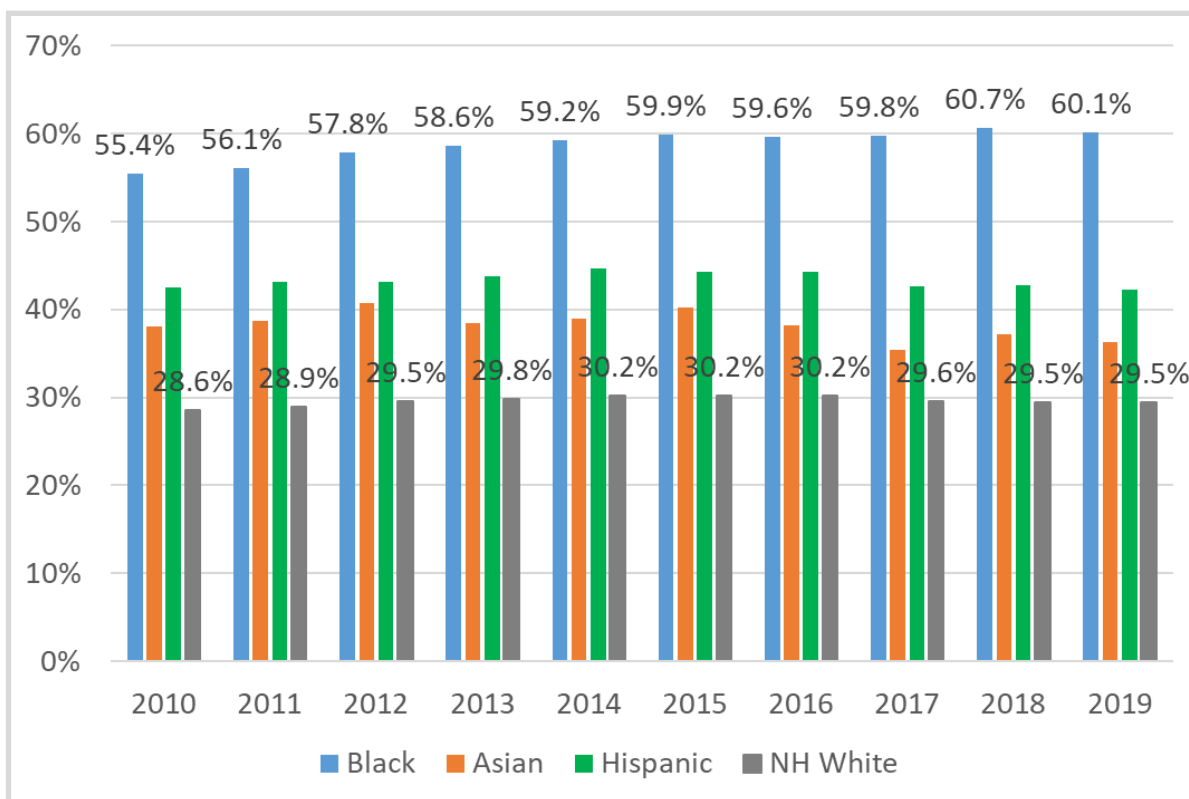
According to the National Low Income Housing Coalition, of the 43.7 million renter households in the U.S., nearly 11 million have extremely low incomes at or below the poverty level or 30% of the area median income, whichever is higher.^{VI} The second wave of the national Household Pulse Survey found housing insecurity to be greater among adults

Table 1. Median Household (HH) Income and Housing Cost Burden by Housing Tenure, Texas, 2019

2019 Households (HH) with Incomes below Texas Median HH Income	Owner HHs		Renter HHs	
	# of owner HHs	% of owner HHs	# of renter HHs	% of renter HHs
HH Income Less than \$20,000	491,069		675,901	
30 percent or more on housing cost	355,494	72.4%	619,055	91.6%
HH Income between \$20,000 to \$34,999	606,385		672,024	
30 percent or more on housing cost	266,156	43.9%	572,163	85.1%
HH Income between \$35,000 to \$49,999	613,467		591,455	
30 percent or more on housing cost	201,018	32.8%	317,935	53.8%
HH Income less than \$20,000 to \$49,999	1,710,921		1,939,380	
30 percent or more on housing cost	822,668	48.1%	1,509,153	77.8%

Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

Figure 3. Percent of Renter Households by Race/Ethnicity, Texas, 2010-2019



Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

especially those with lower incomes, face greater cost-burdens and may face greater risk of eviction during the pandemic-induced recession, relative to homeowners, including those with similar incomes.

in households with incomes of less than \$25,000 who had experienced loss of employment income. Half of these households reported either slight or no confidence in their ability to pay the next month's rent or mortgage on time, compared with 8.4% of adults in households with an income of \$100,000 or more.^{VII} The 2019 ACS data in Table 1 show that in Texas, households with lower incomes also have a larger share of cost-burden, especially for renter households, with 77.8% of renter households with incomes of less than \$50,000 having a cost-burden, compared to 48.1% of owner households with the same income. Not surprisingly, households with lower incomes can face greater challenges paying their mortgage or rent and often spend a larger share of their income on housing costs. These data indicate renter households in Texas,

Additionally, housing insecurity and risk of eviction may not affect all race/ethnicities equally in Texas. As seen in Figure 3, renter householders in Texas are much more likely to be Black, followed by Hispanic, and Asian, whereas NH Whites are more likely to be in owner households. Indeed, renter households have steadily increased among the Black population since 2010. The disparity in homeownership demonstrated in the ACS 2019 data indicate householders of color, especially African Americans, may be more vulnerable to housing insecurity and/or risk of eviction during the pandemic.

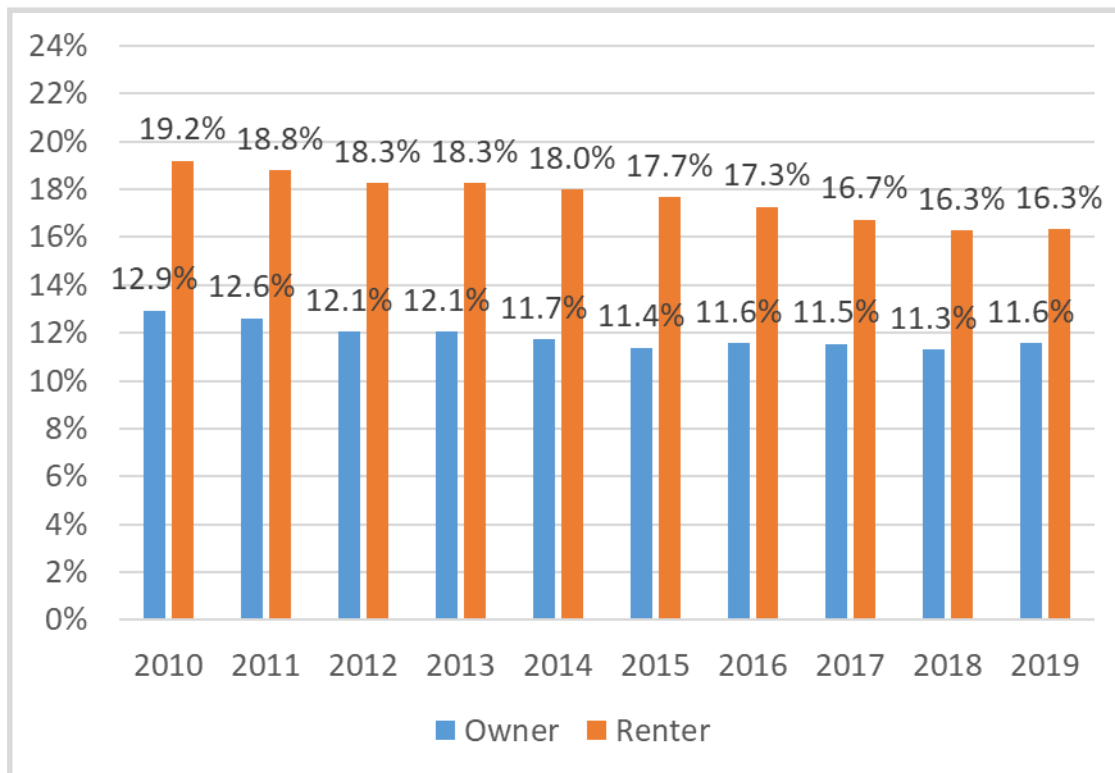
Other groups potentially vulnerable to housing insecurity and/or risk of eviction included households with children and younger households. Household Pulse Survey results from June found adults in households with

children across the nation were also less confident in their ability to pay their rent or mortgage than adults who don't live with minor children.^{viii} As seen in Figure 4, renter householders in Texas are more likely to live with young children than owner households.

Household Pulse Survey results from June also found 33.7% of adults ages 25 to 39 nationally reported either slight or no confidence in their household's ability to pay their rent or mortgage the next month, compared to 12.2% of respondents ages 65 and above.^{ix} As seen in Figure 5, owner households with younger householders (under 35 years old) in Texas are more likely to experience housing cost burden than owner households with older householders (65+ years old). However, renter households with younger householders (under 35 years old) in Texas are less likely to experience housing cost burden than their counterparts with old householders (65+ years old).

The Aspen Institute estimates between 1.15 and 1.66 million Texas households and between 2.65 and 3.81 million Texans are at risk of eviction.^x The 2019 ACS data help us to understand those most at-risk may be renters, renters with lower incomes, renters living with

Figure 4. Percent of Households with Young Children (<6 years old), Texas, 2010-2019



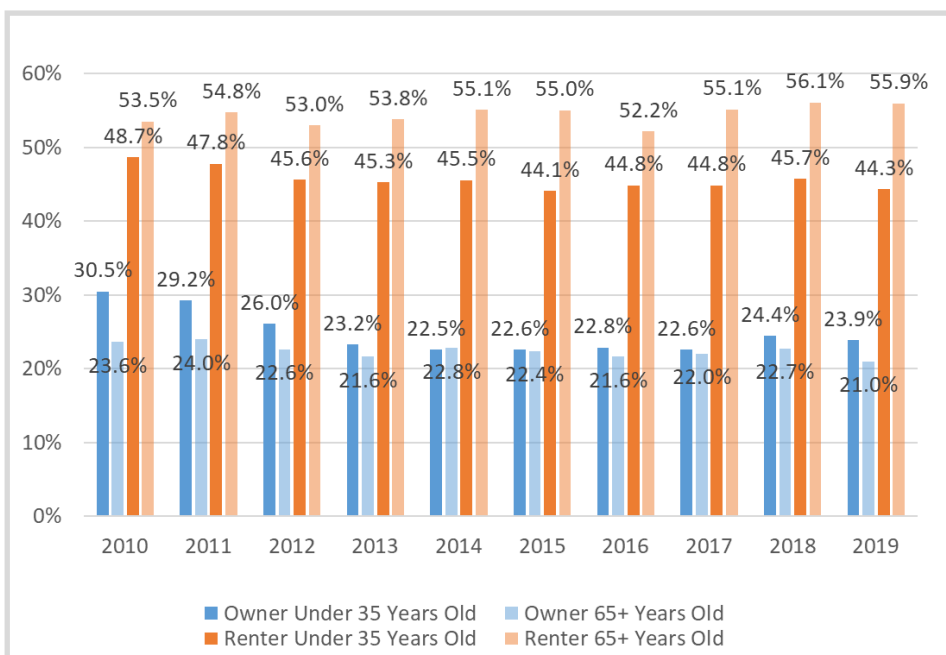
Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

young children, renters with retirement age householders, and African American Texans.

Food Insecurity and Need for Assistance a Reality for Many Texans, Especially Female Headed Households, Even Prior to the Pandemic.

Feeding America estimates 54 million may experience food insecurity in 2020 due to the effects of the pandemic, and households with children are at even greater risk.^{xi} However, the USDA's Household Food Security in the U.S. report estimates more than 35 million people faced hunger in 2019, prior to the pandemic.^{xii} The first wave of the Household Pulse Survey found that about 10% of adults nationally reported they did not get enough of the food they needed some of the time or often. Another 32% reported getting enough, but not the kinds of food they needed. Food insecurity was more often reported by adults living with

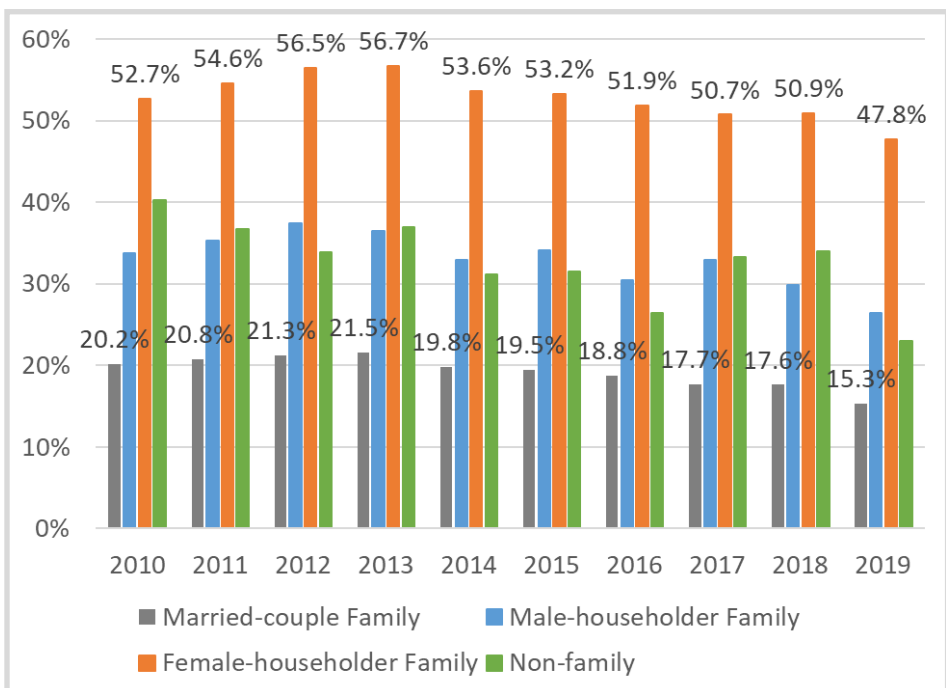
Figure 5. Percent of Households with Housing Cost Burden by Householder Age, Texas, 2010-2019



Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

children and those living in households with incomes of less than \$25,000. For instance, 36% of adults living in households where someone experienced losses in employment and household incomes of less than \$25,000 reported either “sometimes not having enough to eat” or “often not having enough to eat” in the past week, compared with 2.1% of adults in households with an income of \$100,000 or more.

Figure 6. Percent of Households Receiving Public Assistance by Household Type, Texas, 2010-2019



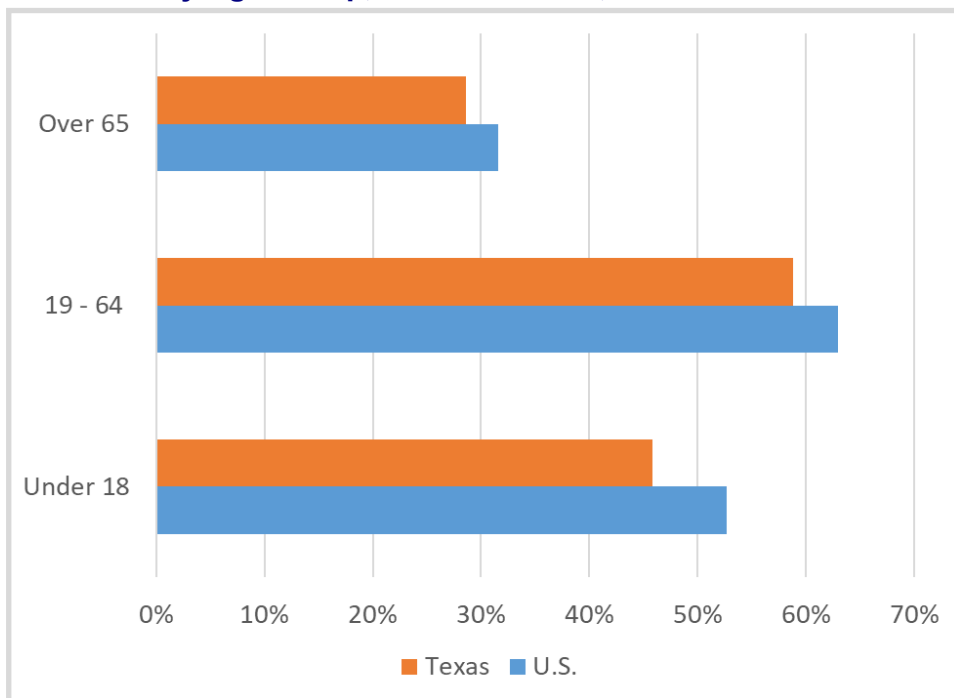
Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

Current ACS estimates show about 33%, or more than 2.4 million households in Texas have one parent present, 1.9 million of which are led by single mothers. Figure 6 below depicts nearly half of households led by female householders receive some type of public assistance, compared to 15.3% of married households. The increased demand at food banks and the results coming out of the Household Pulse Surveys suggest households already in need, in particular those with children and led by single mothers, may be highly vulnerable to food insecurity during the pandemic.

Persistently Low Health Insurance Coverage in the State Increases Vulnerability of Texans with Employer-Based Coverage and Further Compounds Challenges Faced by the Uninsured Working Poor.

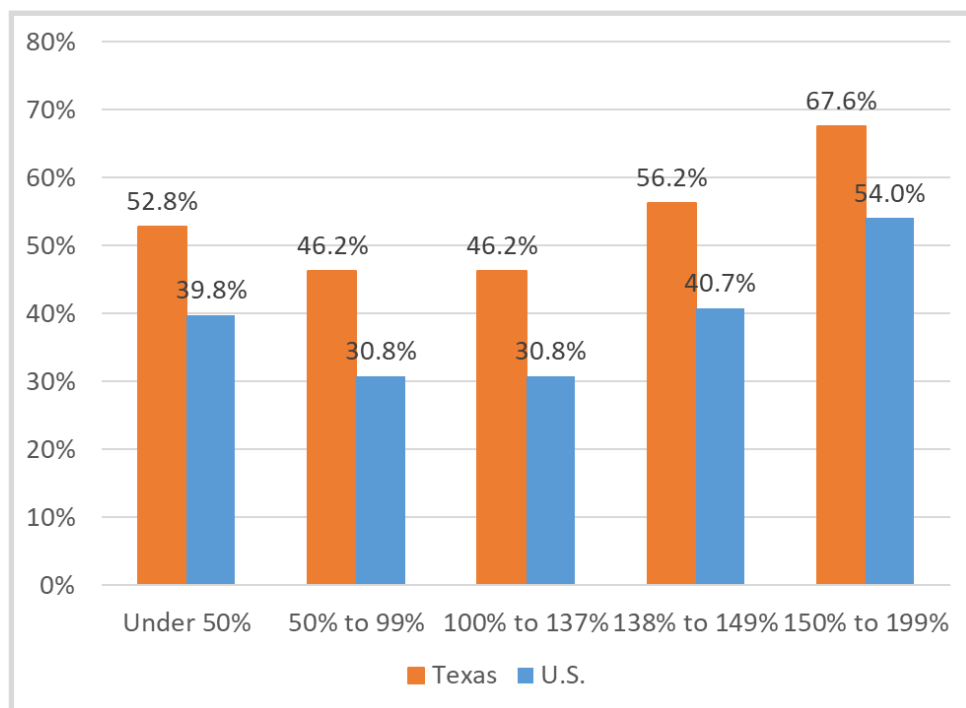
The Census Bureau finds most Americans (55.1%) receive insurance through an employer or a family member's employer.^{xiii} As individuals lose their jobs or incur cuts in hours because of the pandemic, they also face greater risk of losing their health coverage. A new study from the Kaiser Family Foundation (KFF) estimates 26.8 million people across the country could lose their health insurance due to loss of employer-based health coverage.^{xiv} ACS 2019 data indicates Texas has been one of the states with the lowest health insurance coverage rate in the country, even prior to the pandemic. As can be seen in Figure 7, employer-based health insurance is also lower for all age groups in Texas compared to the U.S. In total, about 14.4 million Texans rely on employer-based health insurance. Many of these Texans are at risk of losing their insurance if they lose their job due to the pandemic-induced recession. The KFF study estimates 1.6 million Texans could lose employer coverage and become uninsured.

Figure 7. Percent of the Population with Employer-Based Insurance by Age Group, U.S. and Texas, 2010-2019



Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

Figure 8. Percent of the Population Living Below 200% Poverty without Public Health Insurance, U.S. and Texas, 2010-2019



Source: U.S. Census Bureau, American Community Survey 2019 1-Year Summary File

Although people living in poverty are more likely to qualify and rely on public health insurance, almost half of Texans living in poverty do not have public health insurance coverage, as compared to about 35% in the U.S. These ACS data suggest this subset of the population could be very vulnerable to both the economic and health impacts of the pandemic.

In Conclusion

As more findings are reported from the Household Pulse Survey and additional data from the time of the pandemic become available, including the ACS 2020 data, we will gain a better understanding of the true impact of the pandemic and the associated recession on the Texas population. For now, the ACS 2019 one-year summary data help us to quantify the most vulnerable populations in Texas. For instance, we can estimate the number of renter households, in particular those with lower incomes or those with young children present, that may be at greater risk of housing insecurity. Additionally, we can see the Black population in Texas is increasingly vulnerable due to their lower median household incomes and higher rates of renter households. Further, households

with children, in particular those headed by single mothers and receiving public assistance, may be the most at-risk of housing and food insecurity. Lastly, the persistently low health insurance coverage rates in the state place Texans with employer-based health insurance coverage at greater risk of loss of coverage and compounds the effects that could be felt by the working poor.

About This Report

This brief makes use of the recently released 2019 American Community Survey one-year estimates to better understand the number of Texans most vulnerable to the demographic, economic, and housing impacts of the coronavirus pandemic. Authors of this brief include: Lila Valencia, Helen You, Po-Chun Huang, Janine Geppert, and Lloyd B. Potter at the Texas Demographic Center at The University of Texas at San Antonio.

The Texas Demographic Center produces, interprets, and disseminates demographic information to facilitate data driven decision making for the benefit of Texans.

Endnotes

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