Demographics

Samples

Gilbert Market Research
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(This report does not account for the effects of the coronavirus pandemic.)

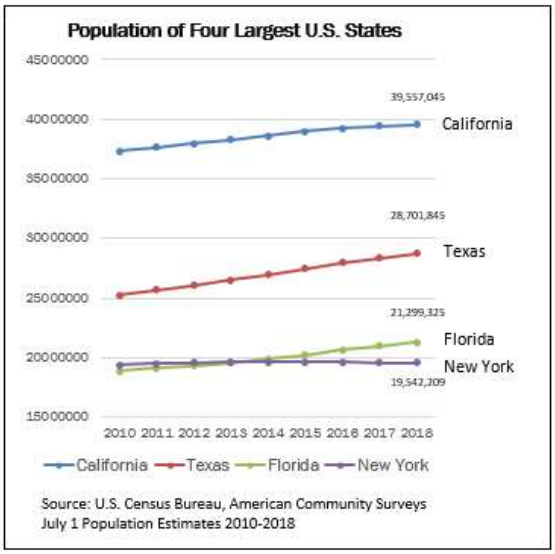
Demographic Portrait of New York State, March 2020

The present and future landscapes for gaming in New York will, in no small measure, be shaped by the state's demography. A vast state of 47.1[1] thousand square miles, New York holds much diversity and many stark contrasts. From Wall Street and Niagara Falls and from wealthy suburbs to struggling agricultural communities, New York boasts the most highly populated city in America amid a state with much rurality.

Although each region and city may have a separate story to tell, there are two main trends that emerge from New York's demographic statistics. One trend is population decline; the other trend is division, or a state divided by geography. With few exceptions, there is little difference in the trajectory of population across the state: the number of residents is shrinking. However, there is a marked difference in the characteristics of residents across the state. Neighboring counties share more than borders. They share values, workforce opportunities, educational resources, and industries. They share their sameness or their diversity. In New York, this sharing of characteristics among neighbors results in an upstate and downstate bifurcation.

While *upstate* and *downstate* may be an intangible state of mind to many New Yorkers, it is also a very real geographic designation. *Upstate* is considered all of New York except New York City, Long Island, Westchester, Rockland, Orange, Putnam, and Duchess Counties. Geographically, most of New York is upstate. Population-wise, most of its inhabitants are downstate. Through the lens of demographics and the regional market clusters defined by the New York State Department of Labor (Appendix A)—counties, Labor Market Regions (LMRs), and Metropolitan Statistical Areas (MSAs)—this distinction becomes clearer.

General Population: The New York State population is in a modest decline but will grow in the long term.



In 2010, New York was the third most populous state in the United States and growing. But, as Americans flocked to the sunbelt, New York's population was surpassed by Florida, and the state fell to its current fourth place position in 2014. By the following year, 2015, New York's population peaked at 19,661,411 and has been declining at an average rate of just over a quarter of one percent ever since.[2] The latest population estimate from the U.S. Census Bureau for 2019 puts the number of residents of New York at 19,453,561, a loss of 88,648 individuals compared to

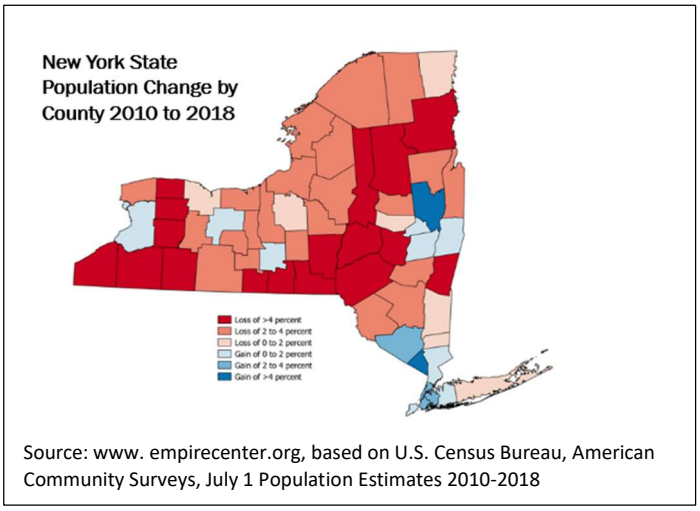
[1] New York Department of Health, Vital Statistics of New York State 2016. https://www.health.ny.gov/statistics/vital_statistics/2016/table02.htm (accessed 3/25/2020)
[2] U.S. Census, Annual Estimates of the Residential Population: April 1, 2010 to July 1, 2018, https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=PEP_2018_PEPANNRES&prodType=table (accessed March 17, 2020)

the year before. [3] These diminishing numbers may be a temporary adjustment or a flattening out of a more mature population moving to Florida, California, and the Southwest (See Appendix B). It may also be that the state hasn't totally made the transition from receding industries to the emergent tech and health sectors, especially in older upstate cities and towns. Still, most forecasts predict that the population will grow over the next decade and beyond.[4] The reason for optimism is perhaps fueled by a steady flow of young immigrants, who at age 28 are ten years younger than the median age of 2018 New Yorkers.

New York County Population: Not all counties are experiencing a uniform decline.

Since 2010, forty-six of New York State's 62 counties have experienced population declines, the greater *percentages* being posted in smaller, sparsely populated counties such as Hamilton in upstate New York. In Hamilton, the loss of 123 residents from 2016 to 2018 in a town of 4,557, has a noticeable impact. Of course, for sheer numbers, New York City has accrued the greatest losses of almost 70,000 residents between 2016-2018.[5]

Not all the losses, however, come from upstate regions. The southern and western portions of the state, as well as a swath of counties through the center, have sustained downturns. On the other hand, thirteen counties have defied the trend and seen net upticks since 2016. Six have registered steady incremental gains between 2010 to 2018, including the last two years in the period. Spread throughout the state, the six counties with solid growth are Nassau County, Ontario County, Orange County, Richmond County, Rockland County, and Saratoga County. These are not increases of high magnitude but rather small inclines, ranging from 0.1% to 4.6%. It may be interesting to note that Nassau County, part of Long Island, also has the largest household size, i.e., children, who may account for some of this growth.



Source: www. empirecenter.org, based on U.S. Census Bureau, American Community Surveys, July 1 Population Estimates 2010-2018

Much of the upswing has taken place in areas surrounding and in New York City: Nassau, Ontario, and Richmond (Staten Island). Three of these counties—Nassau, Saratoga, and Ontario--also have some of the lowest poverty rates in the state and are well below the average rate for New York state (13.7%) and the U.S. (13.1% or 11.8% depending on Census sources).[6] (See Appendix B)

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[3] U.S. Census Bureau, QuickFacts: United States,https://www.census.gov/quickfacts/fact/table/NY,US/PST045219 (Accessed March 14, 2020) and 2018 ACS 1-Year Estimates Data Profiles, https://www.census.gov/acs/www/data/data-tables-and-tools/american-factfinder/ (accessed March 16, 2020)

[4] The impact of the Coronavirus has not been estimated or applied to any of the population projections in this report.

[5] U.S. Census, Annual Estimates of the Residential Population: April 1, 2010 to July 1, 2018, https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=PEP_2018_PEPANNRES&prodType=table (accessed March 17, 2020)

[6] U.S. Census Bureau, "Small Area Income and Poverty Estimates (SAIPE) 2018, New York State and Counties," https://www.census.gov/data-tools/demo/saipe/ . (accessed 03/19/20) Note that this differs from the 2019 Current Population Survey,Annual Social Economic Supplement with shows the U.S at 11.8% povery rate. (accessed 03/21/20)

General State Demographic Profile: New York is more diverse than the rest of the nation.

Home to New York City, with 28,209 people per square mile, and farming towns, with only two people per square mile, New York, and its residents, are unique and varied state. But as different as New Yorkers may be from one another, together they form a general profile that contrasts with the rest of the nation.[7]

In some ways, New York mirrors the demographic characteristics of the rest of the country. Both New York and the United States as a whole support an aging population with the percentage of people over 65 years of age, hovering in the 16.4% range, up from 13% in 2010. The median age for New York state (39 years) and the U.S. (38.2 years) is climbing toward 40. Other basic attributes such as the percentage of men to women, household size, high school graduation rates, and the percentage adults in the labor force are all similar.[8]

There are, however, some notable exceptions to New York's resemblance to the rest of the U.S. New York is far more diverse in race and ethnicity, continuing its legacy as an international melting pot. Foreign-born residents account for 22.8% of all New Yorkers, more than nine percentage points higher than the nation overall. New York has a larger percentage of African Americans, Asians, and Hispanics than the U.S. generally and, consequently, fewer whites, 55.4% (NY) vs. 60.4% (US). In fact, this diversity is the result of a continuing shift of racial and ethnic composition. Since 2010, New York state has recorded a 16.4% increase in Asian population and an 8.5% increase in Hispanic and Latino residents.

New York can also claim more college graduates, 37.2% (NY) vs. 32.6% (US). Finally, in a state whose headcount of billionaires is second only to California, the median household income in 2018 was $67,844, 9.5% greater than the U.S.[9]

Regional Demographic Profiles: New Yorkers are not a homogeneous bunch. New York City, Long Island, and the Hudson Valley are more similar to each other than to the remaining seven regions.

The New York State Department of Labor divides the state's 62 counties into ten geographic, or Labor Market Regions. These are the Capital Region, Central New York, Finger Lakes, Hudson Valley, Long Island, Mohawk Valley, New York City, North Country, Southern Tier, and Western New York.

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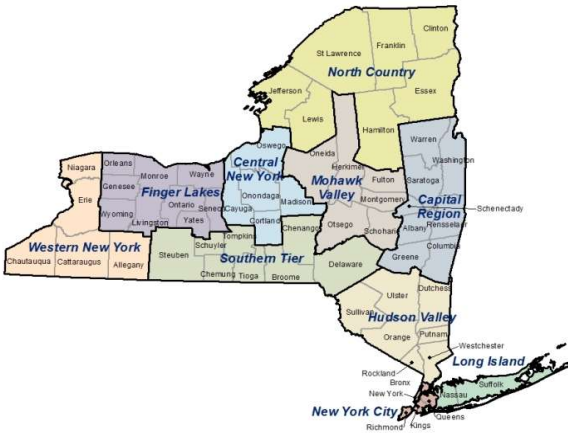
[7] Table 2: *Population, Land Area, and Population Density by County, New York State* - 2016.www.health.ny.gov › statistics › vital_statistics › table02

[8] U. S. Census Bureau, "Quick Facts: NewYork and U.S. Population Estimates," *ACS, CPH, CPS*, 2018 https://www.census.gov/quickfacts/fact/table/NY,US/PST045218 (Accessed 03/21/2020)

[9] U.S. Census Bureau, "Quick Facts: New York," https://www.census.gov/quickfacts/NY 2020) and *U.S. Census Bureau: 2018 ACS 1-Year Estimates Data Profiles." https://www.census.gov/acs/www/data/data-tables-and-tools/american-factfinder/ (accessed March 16, 2020)

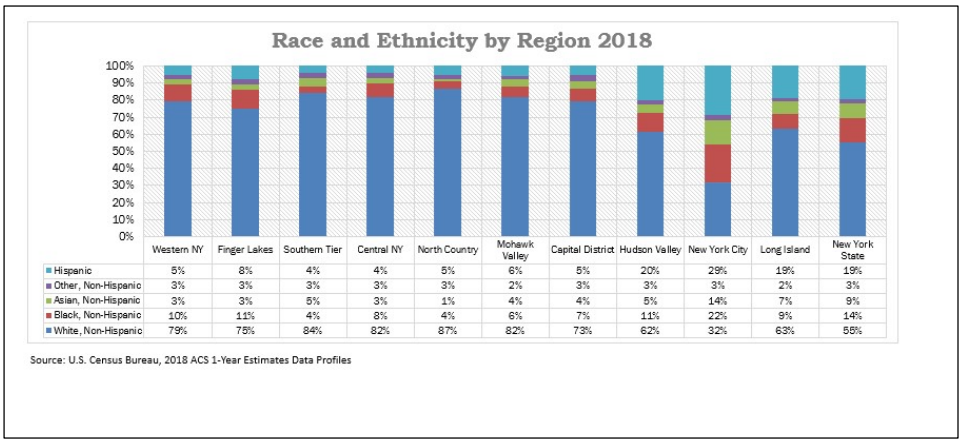
43% of all New Yorkers live in only one of these LMRs: that region is, of course, New York City. When the two regions contiguous to New York City—Long Island and the Hudson Valley— are added to that number—then two out of every three New York residents are accounted for.

Apart from population density, the ten LMRs also differ in median age, racial characteristics, income, and other variables, often shaped by different ways of life the nearer or farther one is from the urban core. For instance, New York City has the youngest median age of all regions at 37.3 years. Not surprisingly, this is close to the state statistic due to the heft of the city's 8.4 million people. On the other hand, as soon as one departs New York City, the median age shifts to 40 years of age and above. The region with the highest percentage of residents aged 65 or older is Mohawk Valley, 19.6% compared to New York City's 14.8%.[10]



Source: New York State Department of Labor

Age does not vary as much across the regions as does racial composition. New York City exhibits the greatest diversity of all regions, with the most even distribution of all major racial types. While whites still predominate, their representation is only 32%, far less than half the percentage of seven other regions, where numbers tally in the 73% to 87% range. New York City neighbors, Long Island and the Hudson Valley, share its ethnic variety, albeit in smaller numbers.[11]

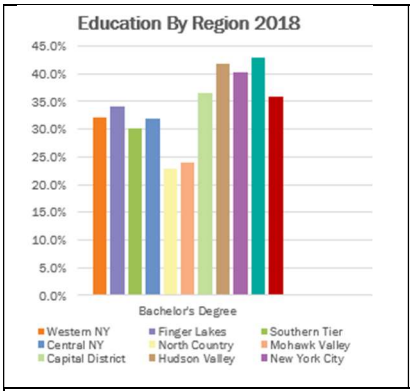


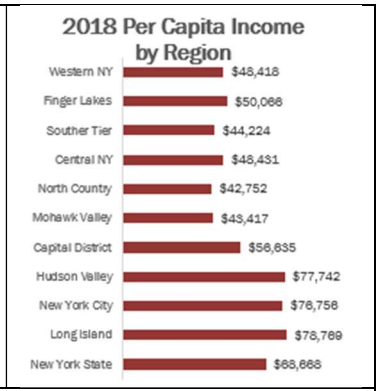
The upstate-downstate pattern is repeated in household income and education. Long Island, where the per capita income is $78,769, and the nearby regions of Hudson Valley and New York City top the list of wage earners. This threesome also earns best marks for the most residents with bachelor's degrees. The Capital District, which includes Albany, the seat of New York government, and wealthier communities such as Saratoga, comes next in both per capita income and education. At the other end of the spectrum are the North Country and Mohawk Valley, with the lowest income and fewest college graduates.[12]

Population Growth in Two Metro Areas: One Upstate and one Downstate.

[10] U.S. Census Bureau, "2018 ACS 1-Year Estimates Data Profiles," https://www.census.gov/acs/www/data/data-tables-and-tools/american-factfinder/ (accessed March 16, 2020)
[11] Ibid.
[12] Op.cit.

New York state comprises 15 metropolitan statistical areas, or MSAs (See Appendix C). Each of these is anchored by at least one urban area of 50,000 people. Two of the fifteen MSAs recognized by the New York State Department of Labor are the same as the market regions above: *New York City*, which includes the five boroughs, and *Long Island*, which includes Nassau and Suffolk counties.





Source: U.S. Census Bureau, "2018 ACS 1-Year Estimates Data Profiles."
https://www.census.gov/acs/www/data/data-tables-and-tools/american-factfinder/

These two MSAs, as well as Westchester County, are swallowed up by the massive New York-Newark-Jersey City MSA tracked by the U.S. Census. By population, this mega-sized MSA is the largest metropolitan area in the country. Approximately one out of 16 of all Americans lives in this metropolitan area of about 20 million.

No matter how the New York City metro area is measured, the end result is that it represents over 40% of the state population. The next two largest MSAs, Nassau-Suffolk (Long Island) and Orange-Rockland-Westchester, underscore downstate's dominance. Buffalo, the state's second largest city and the flagship of the fourth greatest MSA, Buffalo-Cheektowga-Niagara Falls, leads the upstate line-up. Rochester Metro, spearheaded by New York's third largest city, rounds out the top five in population.

While the population of most New York MSAs have been sloping slowly downward in recent years, two have not. Orange-Rockland-Westchester and Albany-Schenectady-Troy have seen their populations steadily climb. Orange and Rockland Counties are driving the growth in the ORW MSA. Their proximity to New York City and to wealthier enclaves has made them desirable. Albany-Schenectady-Troy, which is not receiving a boost from the capital city, shows Schenectady and Saratoga Counties on the rise. The upward trend of each may be tied to increased job growth and healthier economies.

Looking at the whole of New York State will not provide more than a sweeping view. The state's uniqueness and wide-ranging diversity can get lost in an aggregation of averages and other statistics.

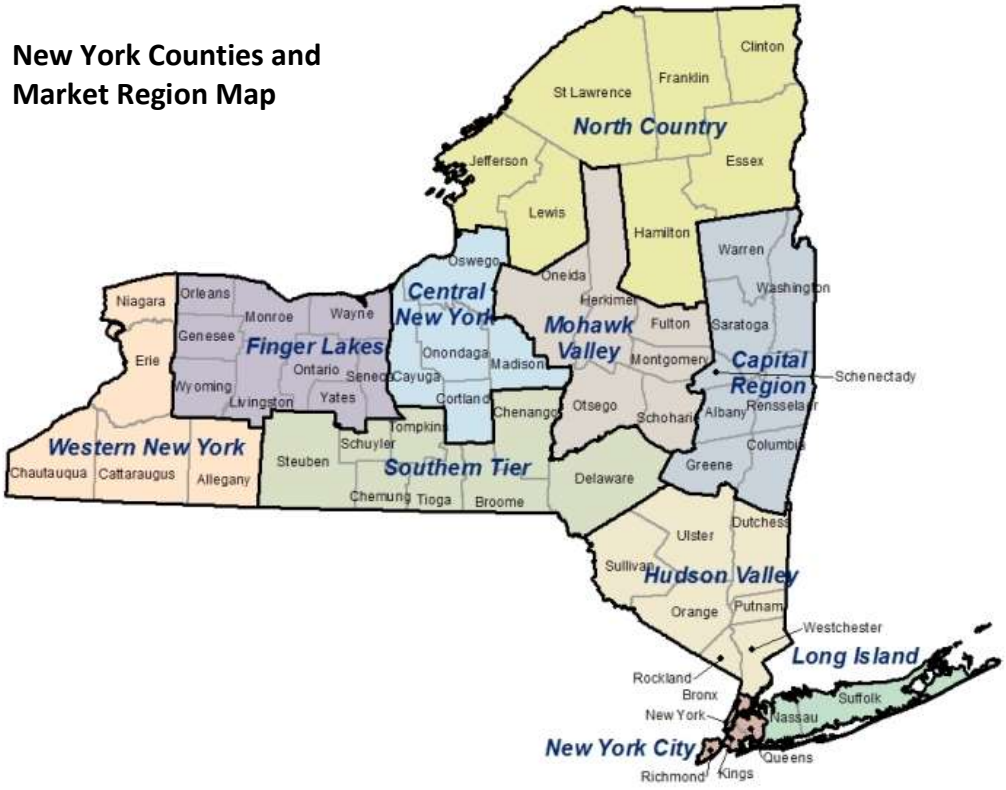
	Metropolitan Statistical Area	2010	2015	2018	Trend
	New York-Newark-Jersey City*	19594977	20182305	19979477	
1	New York City Counties	8190355	8468181	8398748	
2	Nassau,Suffolk Counties	2836072	2847597	2839436	
3	Orange,Rockland,Westchester Counties	1636586	1668450	1675258	
4	Buffalo-Cheektowaga-Niagara Falls*	1079966	1135230	1130152	
5	Rochester Metro*	1054445	1081954	1071082	
6	Albany-Schenectady-Troy*	871080	881830	883169	
7	Syracuse Metro*	663108	660458	650502	
8	Dutchess,Putnam Counties	397392	393327	392610	
9	Utica-Rome Metro*	299224	295600	291410	
10	Binghamton Metro*	251489	246020	240219	
11	Kingston Metro*	182435	180143	178599	
12	Glens Falls Metro*	128985	126918	125462	
13	Watertown-Fort Drum*	116582	117635	111755	
14	Ithaca Metro	101620	104926	102793	
15	Elmira Metro*	88824	87071	84254	

Source: Source: U.S. Census Bureau, ACS Population Estimates 2010-2018 and 1-Year Estimates Detailed Tables B01003, 2010,2015
*MSA defined by U.S. Census Bureau Decennial Census

The nation's largest city wields influence and power that can overshadow the majority of New Yorkers who live outside the city's bounds. Downstate's innovation and corporate investment and Upstate's lack of both are difficult to reconcile. Yet, both are experiencing negative growth, but probably for different reasons. The high-cost of New York City living, the chasm between wealthy and poor, and migration to other states may be part of the reason for New York City's slide. The lack of new business investment and an unprepared workforce may be part of the reason for Upstate's decline.

APPENDIX A
NEW YORK COUNTIES and MARKET REGIONS
From the New York State Department of Labor

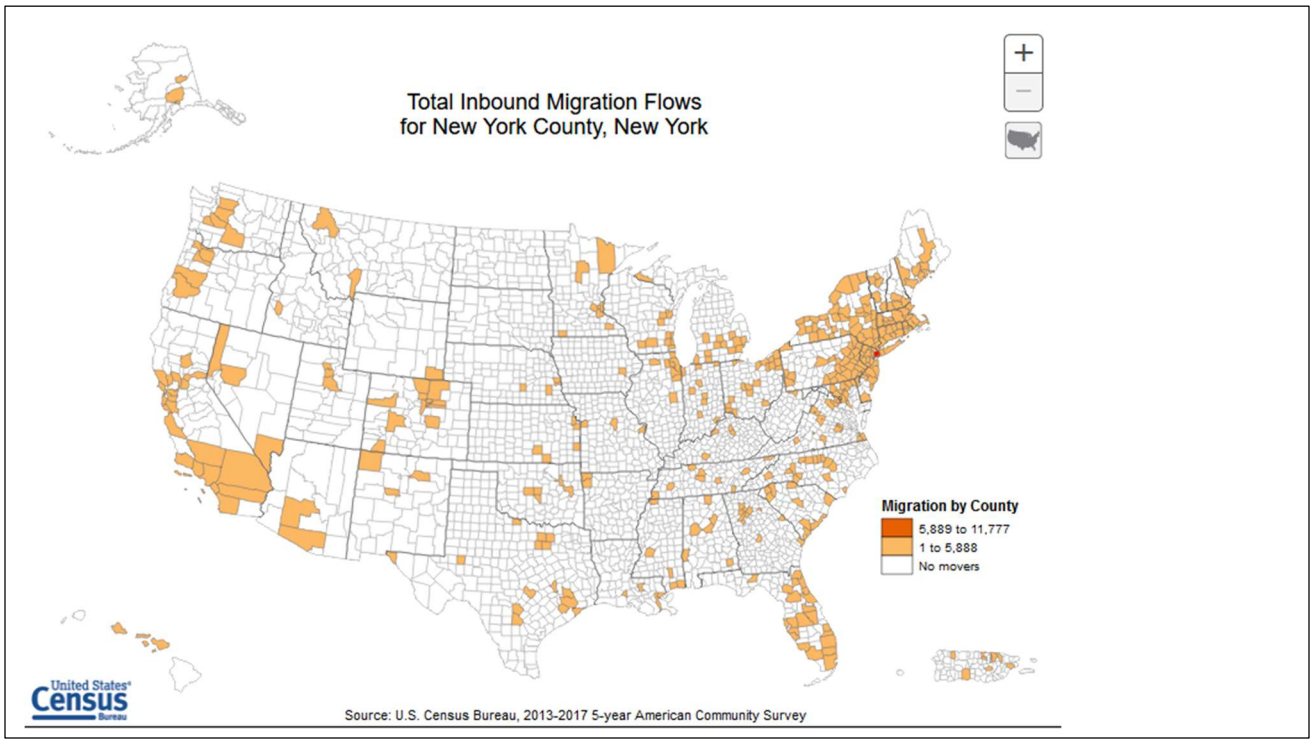
New York Counties and Market Region Map

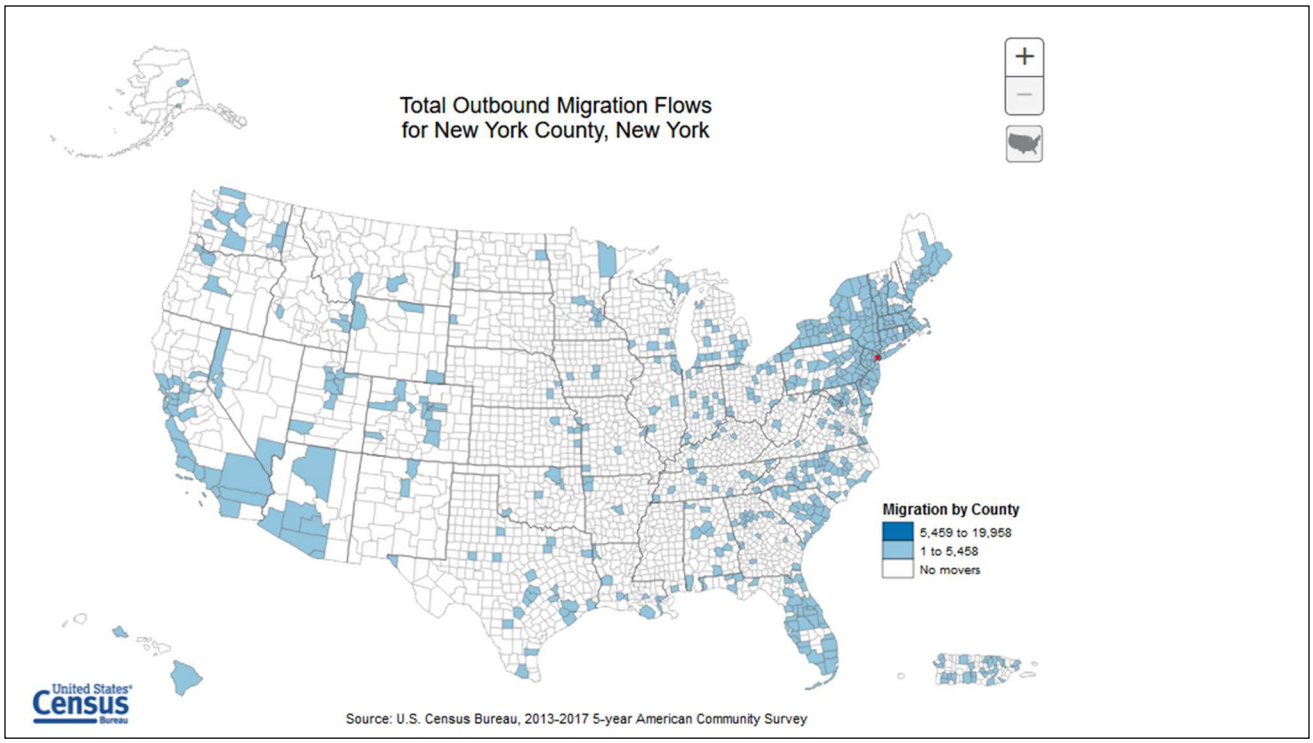


Ten New York Labor Market Regions			
Region	**Counties**	**Region**	**Counties**
Capital	Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren, and Washington	**Mohawk Valley**	Fulton, Herkimer, Montgomery, Oneida, Otsego, and Schoharie
Central NY	Cayuga, Cortland, Madison, Onondaga, and Oswego	**New York City**	Bronx, Kings, New York, Queens, and Richmond
Finger Lakes	Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, and Yates	**North Country**	Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis, and St. Lawrence
Hudson Valley	Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester	**Southern Tier**	Broome, Chemung, Chenango, Delaware, Schuyler, Steuben, Tioga, and Tompkins
Long Island	Nassau and Suffolk	**Western NY**	Allegany, Cattaraugus, Chautauqua, Erie, and Niagara

Source: New York Department of Labor, https://labor.ny.gov/stats/lsgeog.shtm (Accessed 3/20/2020)

APPENDIX B
INBOUND AND OUTBOUND NEW YORK MIGRATION FLOWS





APPENDIX C
METROPOLITAN STATISTICAL AREAS
From the New York State Department of Labor

Metropolitan Statistical Areas

- Albany-Schenectady-Troy: Albany, Rensselaer, Saratoga, Schenectady, and Schoharie counties
- Binghamton: Broome and Tioga counties
- Buffalo-Niagara Falls: Erie and Niagara counties
- Dutchess-Putnam Metropolitan Division: Dutchess and Putnam counties
- Elmira: Chemung County
- Glens Falls: Warren and Washington counties
- Ithaca: Tompkins County
- Kingston: Ulster County
- Nassau-Suffolk Metropolitan Division: Nassau and Suffolk counties
- New York City labor market area: Bronx, Kings, New York, Queens, and Richmond counties
- Orange-Rockland-Westchester labor market area: Orange, Rockland, and Westchester counties
- Rochester: Livingston, Monroe, Ontario, Orleans, Wayne, and Yates counties
- Syracuse: Madison, Onondaga, and Oswego counties
- Utica-Rome: Herkimer and Oneida counties
- Watertown-Fort Drum: Jefferson County

Minor Counties (outside of Metropolitan Statistical Areas)

- Allegany County
- Cattaraugus County (also Olean Micropolitan Area)
- Cayuga County (also Auburn Micropolitan Area)
- Chautauqua County (also Jamestown-Dunkirk-Fredonia Micropolitan Area)
- Chenango County
- Clinton County (also Plattsburgh Micropolitan Area)
- Columbia County (also Hudson Micropolitan Area)
- Cortland County (also Cortland Micropolitan Area)
- Delaware County
- Essex County
- Franklin County (also Malone Micropolitan Area)
- Fulton County (also Gloversville Micropolitan Area)
- Genesee County (also Batavia Micropolitan Area)
- Greene County
- Hamilton County
- Lewis County
- Montgomery County (also Amsterdam Micropolitan Area)
- Otsego County (also Oneonta Micropolitan Area)
- St. Lawrence County (also Ogdensburg-Massena Micropolitan Area)
- Schuyler County
- Seneca County (also Seneca Falls Micropolitan Area)
- Steuben County (also Corning Micropolitan Area)
- Sullivan County
- Wyoming County

APPENDIX D
2018 POPULATION DENSITY BY COUNTY

State / County Name	2018 Population	Square Mileage	2018 Population Density
Albany County (NY)	307117	522.8	587.45
Allegany County (NY)	46430	1029.31	45.11
Bronx County (NY)	1432132	42.1	34017.39
Broome County (NY)	191659	705.77	271.56
Cattaraugus County (NY)	76840	1308.35	58.73
Cayuga County (NY)	77145	691.58	111.55
Chautauqua County (NY)	127939	1060.23	120.67
Chemung County (NY)	84254	407.35	206.83
Chenango County (NY)	47536	893.55	53.20
Clinton County (NY)	80695	1037.85	77.75
Columbia County (NY)	59916	634.71	94.40
Cortland County (NY)	47823	498.76	95.88
Delaware County (NY)	44527	1442.44	30.87
Dutchess County (NY)	293718	795.63	369.16
Erie County (NY)	919719	1,042.69	882.06
Essex County (NY)	37300	1,794.23	20.79
Franklin County (NY)	50293	1,629.12	30.87
Fulton County (NY)	53591	495.47	108.16
Genesee County (NY)	57511	492.94	116.67
Greene County (NY)	47491	647.16	73.38
Hamilton County (NY)	4434	1,717.37	2.58
Herkimer County (NY)	61833	1,411.47	43.81
Jefferson County (NY)	111755	1,268.59	88.09
Kings County (NY)	2582830	70.82	36470.35
Lewis County (NY)	26447	1,274.68	20.75
Livingston County (NY)	63227	631.76	100.08
Madison County (NY)	70795	654.84	108.11
Monroe County (NY)	742474	657.21	1129.74
Montgomery County (NY)	49455	403.04	122.70
Nassau County (NY)	1358343	284.72	4770.80
New York County (NY)	1628701	22.8	71434.25
Niagara County (NY)	210433	522.36	402.85
Oneida County (NY)	229577	1,212.43	189.35
Onondaga County (NY)	461809	778.39	593.29
Ontario County (NY)	109864	644.07	170.58
Orange County (NY)	381951	811.69	470.56
Orleans County (NY)	40612	391.26	103.80
Oswego County (NY)	117898	951.65	123.89
Otsego County (NY)	59749	1,001.70	59.65

Putnam County (NY)	98892	230.31	429.39
Queens County (NY)	2278906	108.53	20997.94
Rensselaer County (NY)	159442	652.43	244.38
Richmond County (NY)	476179	58.37	8157.94
Rockland County (NY)	325695	173.55	1876.66
St. Lawrence County (NY)	108047	2,680.38	40.31
Saratoga County (NY)	230163	809.98	284.16
Schenectady County (NY)	155350	204.52	759.58
Schoharie County (NY)	31097	621.82	50.01
Schuyler County (NY)	17912	328.33	54.55
Seneca County (NY)	34300	323.71	105.96
Steuben County (NY)	95796	1,390.56	68.89
Suffolk County (NY)	1481093	912.05	1623.92
Sullivan County (NY)	75498	968.13	77.98
Tioga County (NY)	48560	518.6	93.64
Tompkins County (NY)	102793	474.65	216.57
Ulster County (NY)	178599	1,124.24	158.86
Warren County (NY)	64265	866.95	74.13
Washington County (NY)	61197	831.18	73.63
Wayne County (NY)	90064	603.83	149.15
Westchester County (NY)	967612	430.5	2247.65
Wyoming County (NY)	40085	592.75	67.63
Yates County (NY)	24841	338.14	73.46

Source: New York State Department of Health, Table 2: Population, Land Area, and Population Density by County, New York State-2016, www. health.ny.gov/statistics/vital/table02.
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Hispanic Millennials and Healthcare Coverage in the U.S.

Prepared: February 2020 (secondary research)

PURPOSE

The main purpose of this project was to gather data, on a short deadline, that corresponded to questions posed by the Client in an examination of Hispanic Millennials and the state of healthcare coverage in the U.S. These questions explored a range of characteristics and behaviors among Hispanic Millennials that could lead to a better understanding of trends, correlations, and causes relative to enollment in healthcare coverage.

SUMMARY

Hispanics in America are not a monolithic block and neither are Millennials. Hispanics differ in country of origin, culture, attitudes, and activities, among other characteristics. The Millennial generation, individuals born between the years of 1981 and 1996,[1] differ in all of these attributes, and more. What is not so variable, however, is that Hispanics are the largest racial segment of uninsured in the U.S., 17.8%, according to the U.S. Census Bureau's *Health Insurance in the United States: 2018*. Millennials, of all generational cohorts, report the highest percentage, 16%, without healthcare coverage (TCHS, 2019).

The reasons for the lack of healthcare coverage, particularly among Hispanic populations, may be several. Household income, lack of employer-sponsored insurance, language and cultural barriers, citizenship status, and even the "invincible" syndrome among males may all contribute. But it is important to note that the reduction in uninsured across all groups in the U.S. has been dramatic since the passage of the Affordable Care Act and the Medicaid expansion. As one example, the rate of uninsured among Spanish-speaking Latinos in Oregon fell from a high of 64.3% to 13.7% (Alcala et al., 2017). However, in most recent reports, the rate of uninsured is again on the rise. In light of new regulations and modifications to the ACA in 2018 and 2019 (Table 5), there has been a gradual uptick.

Finally, Hispanics are the fastest growing and the youngest of all major ethnic or racial segments in the U.S. Half the population growth in the U.S. can be attributed to Hispanics (Ad Age Datacenter, Aug. 13. 2018). 58% of Hispanics are Millennials or younger, and nearly one-third are 18 years of age or younger (Pew Research Center, 2016)(Appendix A). By 2025, one out of every two new entrants in the labor market will be Hispanic (SHRM). This change in demographics will have sweeping implications for healthcare and health insurance coverage.

METHODOLOGY

The volume of data in all forms that is available on U.S. Health coverage, trends, and demographics requires a careful curation of information. Reputable sources include government databases and reports, well-known research firms, and trade associations. Most of the studies consulted in this report, which is essentially an overview, contain secondary or tertiary data, with the notable exception of the U.S. Census and some other primary sources.

[1] Pew Research Center. The specific birth years that constitute the Millennial generation differ among experts, research groups, and academics.

The main focus of this report is to present information, not necessarily to evaluate or synthesize it. Time constraints do not allow careful rumination or analysis. Therefore, much of what is provided here includes summary bullet points, many of which are quoted from the original source. All items are attributed to the appropriate author.

When information about Hispanic Millennials was unavailable, similar data for Millennials as a group, or Hispanics as a group, were gathered for potential extrapolation. Note that "Hispanic" and "Latino" are mostly used interchangeably in the studies cited here.

QUESTIONS

1. *What are the trends among Hispanic Millennials in terms of* ***healthcare coverage****, especially when it comes to private insurance versus Medicaid?*

Millennials

A. Hispanic Millennials made up 21% of U.S. Millennials in 2014. At that time, the number born in the U.S. was declining: 65% of Hispanic Millennials were born in the U.S. in 2014 vs. 81% in 2000 (Pew Research Center, 2016).

B. 16% of Millennials do not have health insurance (TCHS, 2019). This is the greatest number of any generational cohort.

C. "Millennial men were most likely to be uninsured out of all gender and age combinations, with a rate of 19 percent" Latino men have some of the highest rates (Leins, 2017).

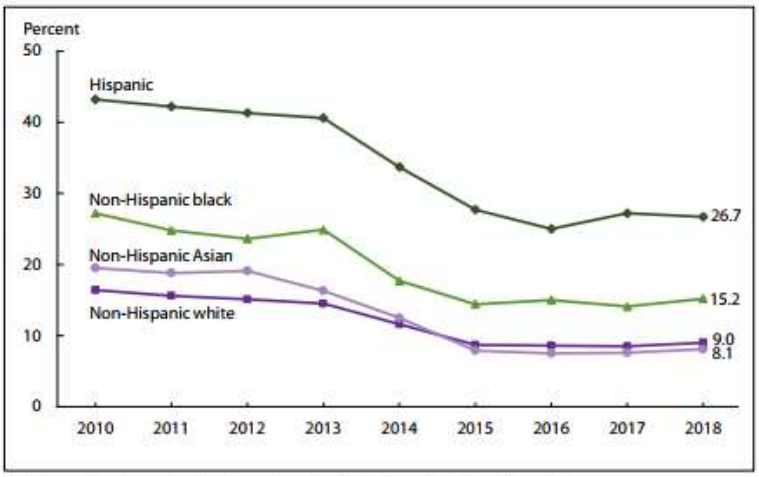
D. Millennials are less likely than other generations to rely on information from healthcare professionals (TCHS, 2019).

All Hispanic

E. Hispanic adults have the highest uninsured rates overall. 17.8% by U.S. Census calculations for 2018.

This was estimated to be as high as 26.7% in early reporting from the *U.S. Department of Health and Human Services' Early Release of Estimates from the National Health Interview Survey, 2018* of those without insurance at the time of the interview.

Figure 6. Percentage of adults aged 18–64 who were uninsured at the time of interview, by race and ethnicity: United States, 2010–2018



NOTE: Data are based on household interviews of a sample of the civilian noninstitutionalized population.
SOURCE: NCHS, National Health Interview Survey, 2010–2018, Family Core component.

Note that the other major survey, *Health Insurance Coverage in the United States: 2018* is produced by the U.S. Department of Commerce, U.S. Census Bureau and defines uninsured as an individual who does not have coverage for an entire year. Uninsured Hispanics are calculated at 17.8% for the calendar year of 2018.

F. In 2018, Hispanics had the lowest rate of overall health insurance coverage and the lowest rate of private insurance but NOT the highest rate of public coverage, which was highest for those who identified as Black (Berchick, 2019). (See the table below.)

Insurance Coverage in the United States: 2018

Characteristic	Total																				
	2017	2018	Any health insurance													Uninsured[5]					
			2017		2018			Private health insurance[3]					Public health insurance[4]								
								2017		2018			2017		2018			2017		2018		
	Number	Number	Percent	Margin of error[2] (±)	Percent	Margin of error[2] (±)	Change (2018 less 2017)[1,*]	Percent	Margin of error[2] (±)	Percent	Margin of error[2] (±)	Change (2018 less 2017)[1,*]	Percent	Margin of error[2] (±)	Percent	Margin of error[2] (±)	Change (2018 less 2017)[1,*]	Percent	Margin of error[2] (±)	Percent	Margin of error[2] (±)	Change (2018 less 2017)[1,*]
Total	322,490	323,668	92.1	0.2	91.5	0.2	*–0.5	67.7	0.3	67.3	0.4	–0.4	34.8	0.3	34.4	0.3	*–0.4	7.9	0.2	8.5	0.2	*0.5
Family Status																						
In families	260,958	261,336	92.7	0.2	92.1	0.2	*–0.5	69.0	0.4	68.7	0.4	–0.3	33.3	0.3	32.9	0.4	*–0.4	7.3	0.2	7.9	0.2	*0.5
Householder	83,539	83,508	92.7	0.2	92.4	0.3	*–0.3	72.2	0.4	72.0	0.4	–0.2	34.6	0.4	34.4	0.4	–0.2	7.3	0.2	7.6	0.3	*0.3
Related children under age 18	71,971	71,750	95.2	0.3	94.7	0.3	*–0.4	61.8	0.6	62.0	0.7	0.2	36.8	0.6	35.6	0.7	*–1.2	4.8	0.3	5.3	0.3	*0.4
Related children under age 6	22,922	22,720	95.5	0.4	94.8	0.5	*–0.7	59.0	1.0	59.7	1.0	0.7	40.2	1.0	38.0	1.0	*–2.1	4.5	0.4	5.2	0.5	*0.7
In unrelated subfamilies	1,113	1,069	88.3	2.6	86.9	3.4	–1.4	53.1	4.9	50.0	5.1	–3.1	41.5	5.2	42.4	4.6	0.8	11.7	2.6	13.1	3.4	1.4
Unrelated individuals	60,419	61,264	89.6	0.4	88.9	0.4	*–0.6	62.4	0.7	61.5	0.6	–0.8	40.9	0.6	40.6	0.5	–0.3	10.4	0.4	11.1	0.4	*0.6
Residence																						
Inside metropolitan statistical areas	279,458	281,369	92.1	0.2	91.6	0.2	*–0.5	68.4	0.4	68.1	0.4	–0.3	33.6	0.3	33.2	0.4	–0.4	7.9	0.2	8.4	0.2	*0.5
Inside principal cities	103,823	104,716	90.4	0.4	90.4	0.4	Z	62.9	0.7	63.4	0.7	0.5	35.7	0.6	35.3	0.6	–0.5	9.6	0.4	9.6	0.4	Z
Outside principal cities	175,635	176,653	93.1	0.2	92.3	0.2	*–0.7	71.6	0.5	70.9	0.5	*–0.8	32.3	0.4	32.0	0.5	–0.3	6.9	0.2	7.7	0.2	*0.7
Outside metropolitan statistical areas[6]	43,032	42,300	91.9	0.5	90.9	0.7	*–1.0	62.9	1.1	62.0	1.3	–0.8	42.6	1.2	42.4	1.2	–0.2	8.1	0.5	9.1	0.7	*1.0
Race[7] and Hispanic Origin																						
White	247,193	247,472	92.3	0.2	91.8	0.2	*–0.6	69.9	0.4	69.3	0.4	*–0.5	34.1	0.3	33.8	0.3	–0.3	7.7	0.2	8.2	0.2	*0.6
White, not Hispanic	195,183	194,679	94.8	0.2	94.6	0.2	–0.2	75.1	0.4	74.8	0.4	–0.3	33.3	0.3	33.2	0.3	–0.1	5.2	0.2	5.4	0.2	0.2
Black	42,461	42,758	90.7	0.5	90.3	0.5	–0.4	55.5	1.0	55.4	1.1	–0.1	41.9	0.9	41.2	0.9	–0.7	9.3	0.5	9.7	0.5	0.4
Asian	19,498	19,770	93.6	0.7	93.2	0.6	–0.5	72.4	1.4	73.1	1.3	0.7	26.6	1.2	26.1	1.1	–0.5	6.4	0.7	6.8	0.6	0.5
Hispanic (any race)	59,033	59,925	83.8	0.6	82.2	0.6	*–1.6	50.7	0.9	49.6	1.0	*–1.1	37.5	0.7	36.5	0.8	*–1.0	16.2	0.6	17.8	0.6	*1.6
Nativity																						
Native-born	277,057	277,848	93.6	0.2	93.2	0.2	*–0.4	69.3	0.4	69.1	0.4	–0.2	35.4	0.3	34.9	0.3	*–0.5	6.4	0.2	6.8	0.2	*0.4
Foreign-born	45,433	45,820	82.6	0.6	81.1	0.6	*–1.6	57.7	0.8	56.0	0.9	*–1.6	30.9	0.8	31.2	0.7	0.2	17.4	0.6	18.9	0.6	*1.6
Naturalized citizen	21,880	22,296	92.2	0.6	91.2	0.6	*–0.9	65.4	1.0	64.0	1.0	–1.3	35.9	1.0	36.4	1.0	0.5	7.8	0.6	8.8	0.6	*0.9
Not a citizen	23,553	23,524	73.8	1.0	71.4	1.0	*–2.3	50.5	1.1	48.4	1.1	*–2.1	26.3	1.0	26.2	1.0	–0.1	26.2	1.0	28.6	1.0	*2.3

2. *What are the trends among Hispanic Millennials in terms of **healthcare service**s. Are their hospital, clinic, and physician choices different than those of other cultural groups?*

Hispanic Americans may have a preference for health care providers who speak Spanish and offer services in their community.

The Commonwealth Fund reported that disparities in healthcare such as the low rate of cervical cancer screenings among Hispanic women could be addressed with "promotores de salud" or community health workers who speak Spanish and understand the culture of the surrounding patients. This implies that Hispanics may have a preference for physicians and other health providers with whom they can communicate and who can address their needs (Hostetter, 2018).

In fact, a newsletter from the National Latina Institute for Reproductive Health revealed that "[i]n many states, a Title X funded health center is one of the few places a person of any immigration status can access reproductive health care and preventive health care services in a linguistically-appropriate manner." Title X is a federally funded program for family planning services.

3. *What are Hispanic Millennial trends in terms of **healthcare utilization**? Are they using more services when they have coverage? Are they expected to be more chronically ill than previous generations?*

<u>Millennials</u>

From *The TransAmerica Center for Health Studies* report published in 2019. **How do Millennials use healthcare?**

A. **Millennials are less likely than other cohorts to visit the doctor.** Millennial respondents are most likely (32% vs. 27% of Gen X and 19% of Boomers) to report zero visits to the doctor's office in the past twelve months.

B. **However, Millennials are more likely than older generations to have one or more mental health visits** (20% vs. 11% of Gen X and 7% of Boomers), chiropractor/massage therapy visits (19% vs. 12% of Gen X and 9% of Boomers), and acupuncture visits (13% vs. 3% of Gen X and 2% of Boomers).

C. **Millennial satisfaction with the quality of healthcare systems has decreased since 2016.** Millennials (21% vs. 18% of Gen X and 13% of Boomersstating "not at all" or "not very satisfied") are the least satisfied with the quality of healthcare.

D. **Most Millennials consider preventive healthcare and self-care their most important health-related priorities.** More than half of Millennials (55%) say their current, most important health-related priority is "staying healthy and covering basic preventive healthcare expenses."

Hispanics and Hispanic Millennials

E. 50% of Hispanic Millennials surveyed agreed to the statement "I don't need to get check-ups or see a doctor unless it's absolutely necessary" (vs. 29% of all Hispanics 35-64 and 44% of non-Hispanic Millennials). This was according to research conducted by marketing firms Sensis and ThinkNow. This survey has not been throughly reviewed, so consider it suggestive rather than absolute.

F. The Commonwealth Fund suggests that barriers to accessing healthcare among Hispanic American populations may include "the lack of trust in the health care system bred both by immigration challenges and the underrepresentation of Hispanics in health care professions" (Hostetter, 2018).

Chronic Diseases Among the Hispanic Population

G. U.S. **Hispanics live longer and have a 24% lower death rate** from many of the ten leading causes of death that afflict whites (Hispanic Health/Vital Signs, 2015).

H. But there are two exceptions to the above. Hispanics are more likely to die from diabetes or liver disease than whites.

I. The following is from VitalSigns, published by the CDC in 2015.

Hispanics have different degrees of illness and health risks than whites.

- 35% less heart disease and 49% less cancer;
- A lower death rate overall, but about a 50% higher death rate from diabetes;
- 24% more poorly controlled high blood pressure;
- 23% more obesity;
- 28% less colorectal screening.

Whether Hispanics were born in the US makes a difference.

- Cancers related to infections (cervical, stomach, and liver) are more common among Hispanics born in another country.
- Compared with US-born Hispanics, foreign-born Hispanics have:
    - About half as much heart disease;
    - 48% less cancer;
    - 29% less high blood pressure;
    - 45% more high total cholesterol.

Source: https://www.cdc.gov/vitalsigns/hispanic-health/index.html

4. *In the 2016 PwC US-Based Hispanic Consumer study, it says: "Hispanic's **spending power** continues to multiply." Are there any data or forecasts that show specific areas of financial growth for this group and why? (Example: job growth?) And, in particular, are there data that show Millennials having greater spending power than other groups?*

Millennials

"The median adjusted income in a household headed by a Millennial was $69,000 in 2017. That is a higher figure than for nearly every other year on record, apart from around 2000, when households headed by people ages 22 to 37 earned about the same amount – $67,600 in inflation-adjusted dollars."

Source: Richard Fry. Millennial households earn more than young adult households did in the past | Pew Research Center. https://www.pewresearch.org/fact-tank/2018/12/11/young-adult-households-are-earning-more-than-most-older-americans-did-at-the-same-age/

Hispanics

Although 50% of Hispanics are in "traditionally low-income" jobs (retail, hospitality, food, construction, and agriculture) there are some trends that indicate that their spending power will multiply. This includes the following:

A. **Workforce:** "Hispanics currently make up 16 percent of the overall U.S. labor market and will account for one out of every two new workers entering the workforce by 2025 and 66,000 are turning 18 every month" (SHRM).

B. **Education and Better-Paying Jobs:** "Hispanics are enrolling in college in record numbers, on par with rates of white students and outpacing the rates of enrollment for black students."

> "While general college attendance has increased among the nation's high school graduates as a whole, it has risen the most—by 20 percentage points—among Hispanic high school graduates. In fact, in the Class of 2012, Hispanic high school graduates (69 percent) were more likely to be enrolled in college in October 2012 than either white (67 percent) or black (63percent) students" (SHRM).

C. **Buying Power:** According to The New American Economy, a bipartisan group founded by Michael Bloomberg, "Hispanics have an estimated after-tax income of nearly $690 billion. In states with large Latino populations, such as Texas and California, more than one of every five consumer dollars available is due to the spending power of Hispanic households" (qtd. Joint Economic Committee, 2019).

5. *Can you provide recent data showing the states/DMAs with the most prominent growing Hispanic populations correlated with the strongest and/or increasing purchasing power and/or acculturation?*

The following chart from the *Ad Age Data Center Hispanic Fact Pack 2018* shows sizeable discretionary spending by DMA in 2017.

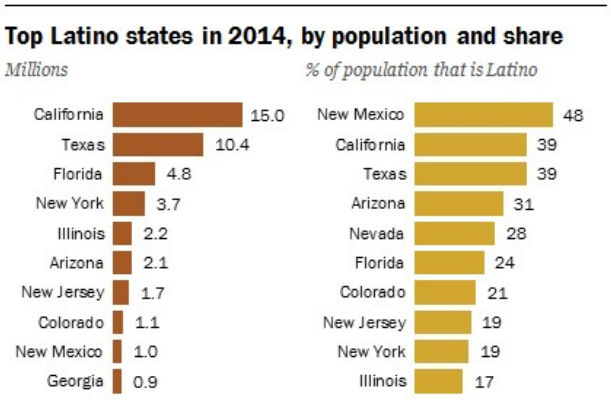
Discretionary spending in 2017

Dollars in billions by region and designated market area.

Region	Hispanic total discretionary spending	Hispanic percent of total	Total spending in region or DMA	Non-Hispanic spending
Northeast	$26.3	6.6%	$399.0	$372.7
Midwest	17.6	4.3	406.8	389.1
South	84.0	12.1	695.7	611.7
West	78.9	15.6	507.0	428.1
Designated market area				
Boston	2.0	2.8	71.0	69.0
Chicago	5.1	8.4	61.1	56.0
Dallas	7.2	15.9	45.0	37.8
Houston	10.1	25.0	40.5	30.4
Los Angeles	35.9	27.0	132.9	97.1
Miami	15.4	45.4	34.0	18.6
New York	18.8	12.4	152.1	133.3
Philadelphia	1.7	3.0	56.8	55.1
San Antonio	13.3	39.1	34.1	20.8
San Francisco	9.2	11.2	82.2	73.0
Washington	4.0	7.0	56.3	52.3
Total U.S.	$206.9	10.3%	$2,008.5	$1,801.6

Source: Simmons Research (simmonsresearch.com). Data based on Simmons National Hispanic Consumer Study, Winter 2018, for the dates of Jan. 24, 2017, through March 9, 2018. Table shows amount and proportion of nation's total discretionary spending contributed by Hispanics and their household by region and market, 2017. Discretionary purchases include household spending on items such as tobacco, alcohol, education, reading, personal care, apparel, dining out, donations, household furniture and numerous forms of entertainment.

With additional time, the Hispanic population of these DMAs could be extracted from Census.gov and indexed to spending. To get some idea of Hispanic population by state, see the chart below from the Pew Research Center.



Note: Charts show the top 10 states for the number of Latinos and the share of the population that is Latino.
Source: Pew Research Center tabulations of the 2014 American Community Survey (IPUMS)
"U.S. Latino Population Growth and Dispersion Has Slowed Since Onset of the Great Recession"

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6. *Why are Hispanics and Asians in particular not eligible for **financial assistance** under the ACA in higher numbers than Whites, Blacks, and American Indian populations? How much of this is related to lack of citizenship/residency vs. other reasons?*

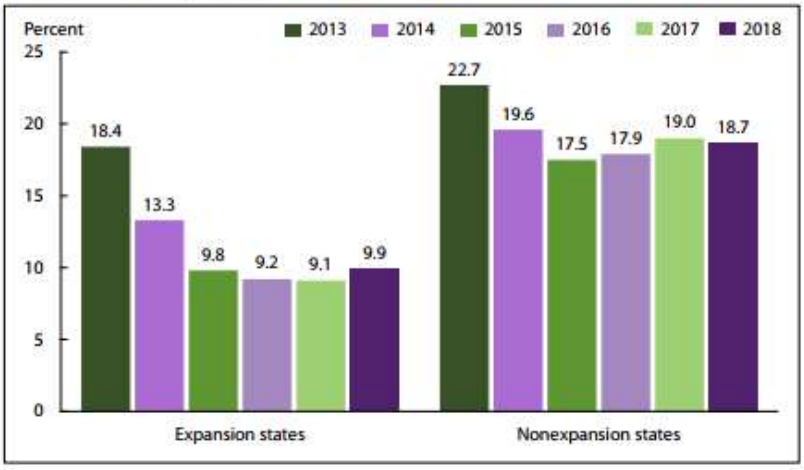
There may be three main reasons why Hispanics may not be eligible for financial assistance under the Affordable Care Act.

1. They may be ineligible because of their citizenship status. Only U.S. citizens and noncitizens with special status can purchase insurance on the exchange. See Table 5 for the rate of uninsured among noncitizens (28.6%, the highest of any demographic characteristic provided)

2. They may not file tax returns and therefore are ineligible.

3. They may reside in a non-Medicaid expansion state. See the chart below for almost double the rate of uninsured in non-expansion states (National Center for Health Statistics; Cohen, Robin A, and Emily Terlizzi, Micheal Martinez, 2019).

Figure 9. Percentage of adults aged 18–64 who were uninsured at the time of interview, by year and state Medicaid expansion status: United States, 2013–2018



NOTES: For 2013 and 2014, there were 26 Medicaid expansion states. For 2015, there were 29 Medicaid expansion states. For 2016–2018, there were 32 Medicaid expansion states. Data are based on household interviews of a sample of the civilian noninstitutionalized population.
SOURCE: NCHS, National Health Interview Survey, 2013–2018, Family Core component.

7. *Is there any research regarding **healthcare brand loyalty** among U.S. Hispanics/Multicultural Hispanics and resulting business outcomes?*

No publicly-available source was found on this topic. There is general information that Hispanic Millennials may follow in the footsteps of parents and other family members in choosing providers.

8. *Are there any other interesting **Census** figures related to Hispanics vs. Millennial Hispanics and health insurance or healthcare?*

To see other trends or correlations would require downloading custom tables and running some cross tabs. There is also a lot of parsing on Hispanic whites vs. other Hispanics, U.S. born vs. non-U.S. born, and countries of origin, specifically Mexico. Unfortunately, time did not permit this type of exploration and is beyond the scope of this report. However, see question #10 for more information on HHI and health insurance coverage.

Of significance, too, are the numbers of U.S. Hispanics having access to healthcare insurance. The majority of Americans receive their health insurance through employers. Low income, blue-collar jobs are often ones in which employers do not offer health insurance.

9. *Is there a correlation between Hispanic Millennial healthcare coverage and household income?*

There appears to be a correlation between household income and healthcare coverage.

"In 2018, people in households with lower income had lower health insurance coverage rates than people in households with higher income.

"For example, 86.2 percent of people in households with an annual income of less than $25,000 had health insurance coverage, compared with 96.8 percent of people in households with income of $150,000 or more" (Berchick, 2019). See Table 4below.

Table 4. Health Insurance Coverage in the United States: 2018.

Table 4.

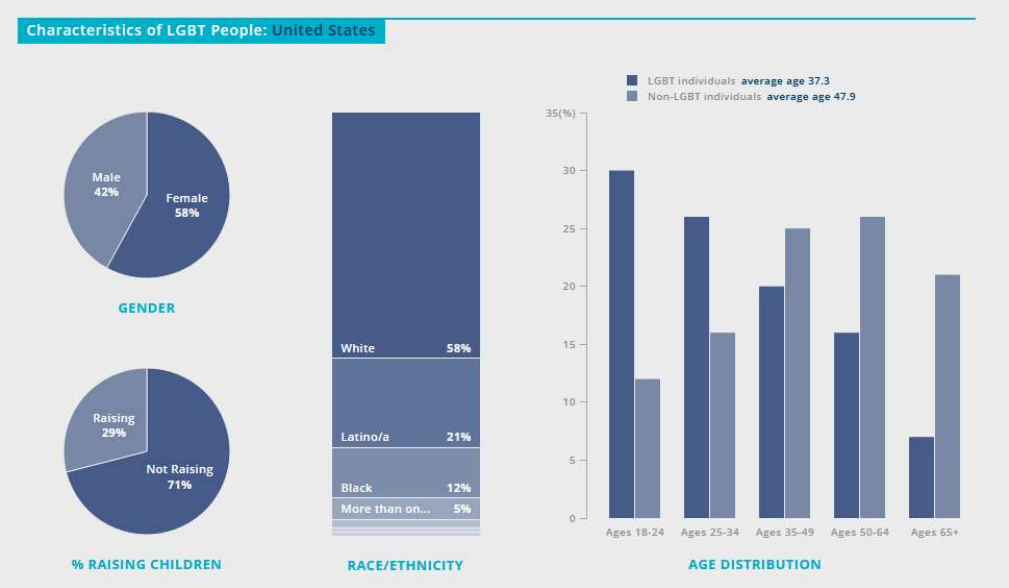
Percentage of People by Type of Health Insurance Coverage by Household Income and Income-to-Poverty Ratio: 2017 and 2018

(Numbers in thousands. Margins of error in percentage points. Population as of March of the following year. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <https://www2.census.gov/programs-surveys/cps/techdocs/cpsmar19.pdf>)

Characteristic	Total																			
			Any health insurance													Uninsured[5]				
								Private health insurance[3]					Public health insurance[4]							
	2017	2018	2017		2018		Change (2018 less 2017)[1,2]	2017		2018		Change (2018 less 2017)[1,2]	2017		2018		Change (2018 less 2017)[1,2]	2017		2018		Change (2018 less 2017)[1,2]
	Number	Number	Per-cent	Margin of error[3] (±)	Per-cent	Margin of error[3] (±)		Per-cent	Margin of error[3] (±)	Per-cent	Margin of error[3] (±)		Per-cent	Margin of error[3] (±)	Per-cent	Margin of error[3] (±)		Per-cent	Margin of error[3] (±)	Per-cent	Margin of error[3] (±)	
Total	322,490	323,668	92.1	0.2	91.5	0.2	*-0.5	67.7	0.3	67.3	0.4	-0.4	34.8	0.3	34.4	0.3	*-0.4	7.9	0.2	8.5	0.2	*0.5
Household Income																						
Less than $25,000	45,388	43,320	86.7	0.6	86.2	0.6	-0.5	26.2	0.7	24.7	0.8	*-1.5	70.8	0.8	71.2	0.7	0.4	13.3	0.6	13.8	0.6	0.5
$25,000 to $49,999	61,072	59,133	87.8	0.5	87.7	0.5	-0.1	47.9	0.8	47.9	0.8	Z	53.8	0.7	53.4	0.8	-0.4	12.2	0.5	12.3	0.5	0.1
$50,000 to $74,999	53,665	55,304	90.3	0.5	89.3	0.5	*-1.1	67.2	0.8	65.9	0.8	*-1.2	34.6	0.7	35.9	0.8	*1.3	9.7	0.5	10.7	0.5	*1.1
$75,000 to $99,999	43,645	44,539	93.4	0.5	92.9	0.5	-0.5	79.0	0.8	78.5	0.8	-0.5	25.1	0.8	24.5	0.8	-0.6	6.6	0.5	7.1	0.5	0.5
$100,000 to $124,999	32,895	34,142	95.1	0.5	94.4	0.5	*-0.7	85.2	0.8	84.2	0.8	-1.0	19.0	0.8	19.0	0.8	-0.1	4.9	0.5	5.6	0.5	*0.7
$125,000 to $149,999	22,674	23,291	96.4	0.5	95.1	0.6	*-1.3	88.9	0.8	86.9	0.9	*-1.9	15.6	0.9	16.0	0.8	0.4	3.6	0.5	4.9	0.6	*1.3
$150,000 or more	63,151	63,939	97.4	0.2	96.8	0.3	*-0.6	92.4	0.4	91.2	0.4	*-1.2	12.4	0.5	12.4	0.5	Z	2.6	0.2	3.2	0.3	*0.6
Income-to-Poverty																						

10. *Any specific insights regarding **LGBTQ** Hispanics (size of market, response to culturally authentic marketers?)and/or LGBTQ millennial Hispanics?*

A. The second largest racial group within the U.S. LGBTQ community is Latino, 21% according to a 2019 study by The Williams Institute, UCLA School of Law. Whites make up 58%.



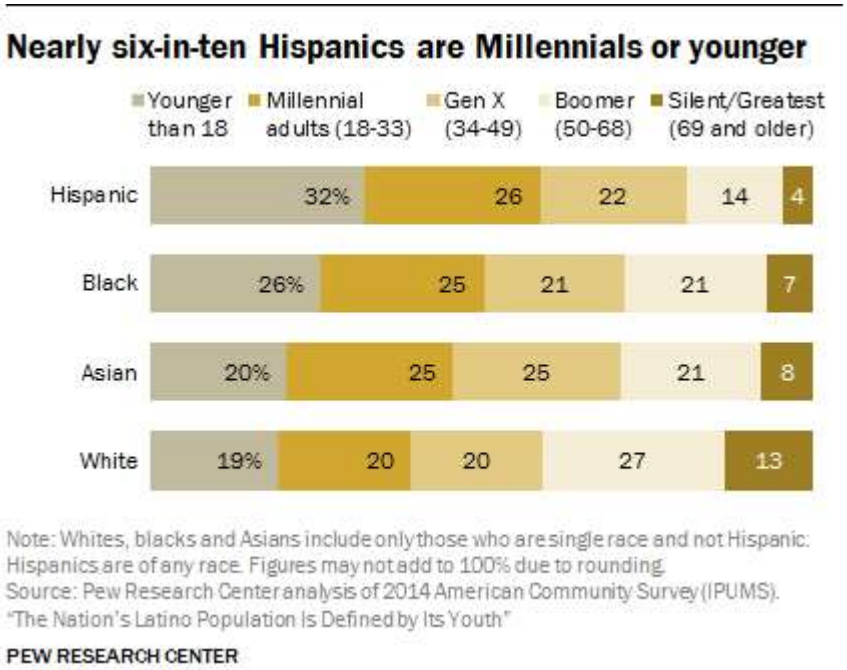
Source: The Williams Institute, UCLA School of Law, LGBT Data & Demographics – The Williams Institute. January 2019. California. Retrieved February 20, 2020, from https://williamsinstitute.law.ucla.edu/visualization/lgbt-stats/?topic=LGBT#demographic

B. In a Gallup Poll, 6.1% of Hispanics identified as LGBT in 2017, an increase of about 42% since 2012 (Newport, 2018) . (See Appendix C)

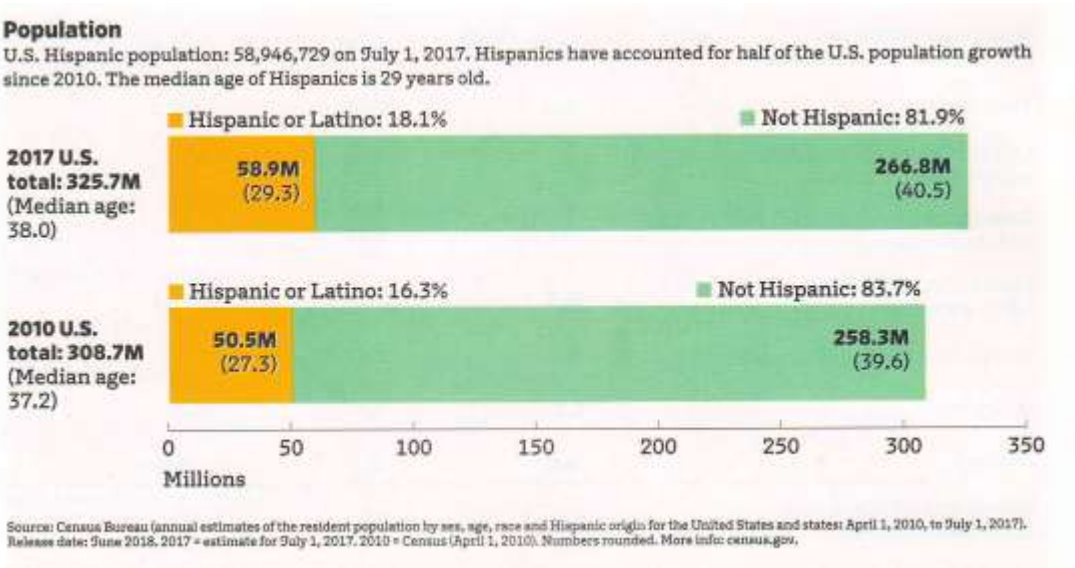
C. In 2017, 8.2% of American Millennials (Described by Gallup as having birth years between 1980-1999) identified as LGBT. (See Appendix C)

D. LGBTQ representation may appear more common among lower income groups due to lower earning power. Lower income groups experience a higher incidence of some conditions and diseases while being excluded from subsidized insurance in non-Medicaid expansion states.

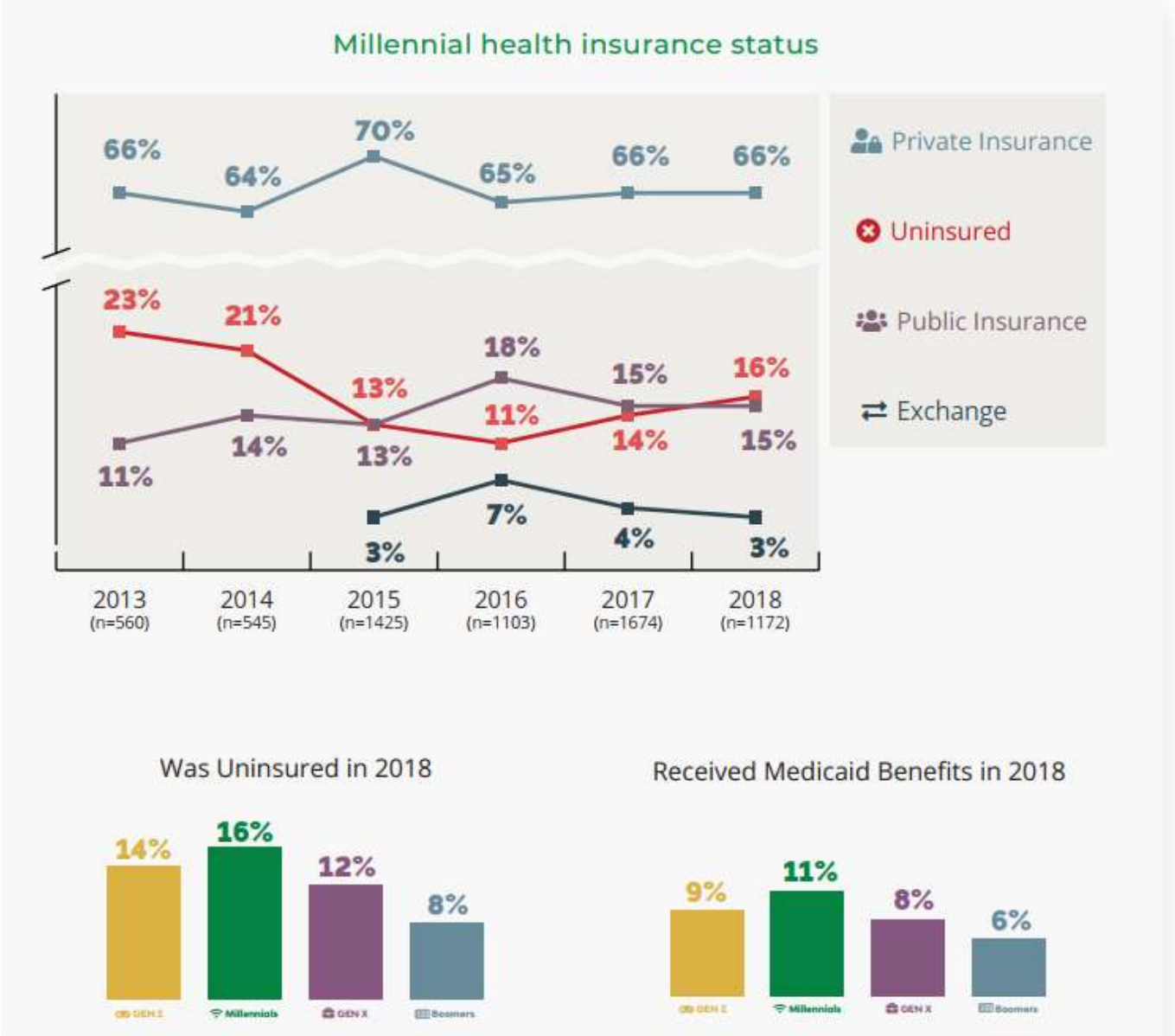
APPENDIX A – MILLENNIAL AND HISPANIC POPULATIONS AND GROWTH



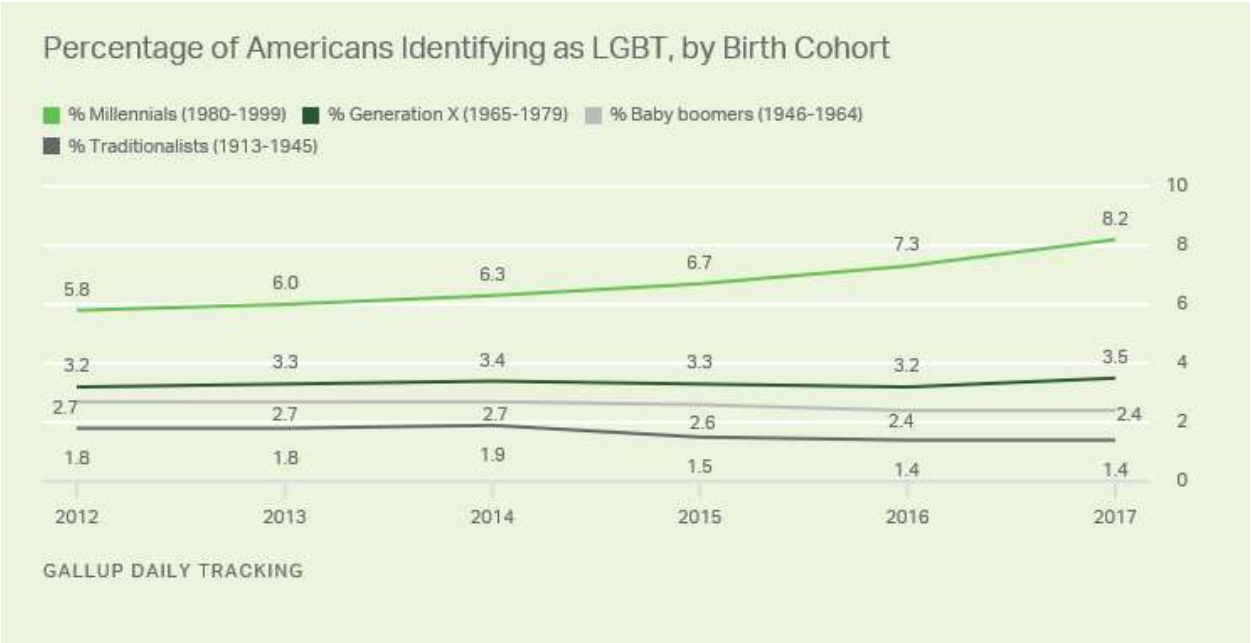
URL: https://www.pewresearch.org/hispanic/2016/04/20/the-nations-latino-population-is-defined-by-its-youth/



APPENDIX B – MILLENNIAL HEALTH INSURANCE TRENDS, TRANSAMERICA CENTER FOR HEALTH STUDIES, *MILLENNIALS: DIGITAL NATIVES DISRUPTING HEALTHCARE*



APPENDIX C – RACIAL AND GENERATIONAL MAKE-UP OF LGBTQ COMMUNITY



Percentage of U.S. Adults Identifying as LGBT by Gender and Race/Ethnicity, 2012-2017

	2012	2013	2014	2015	2016	2017
	%	%	%	%	%	%
Gender						
Male	3.4	3.5	3.6	3.7	3.7	3.9
Female	3.5	3.6	3.9	4.1	4.4	5.1
Race/Ethnicity						
White, non-Hispanic	3.2	3.3	3.4	3.5	3.6	4.0
Black, non-Hispanic	4.4	4.0	4.6	4.5	4.6	5.0
Hispanic	4.3	4.7	4.9	5.1	5.4	6.1
Asian, non-Hispanic	3.5	3.3	4.2	4.9	4.9	4.9

Table 5. Health Insurance Coverage in the United States: 2018, U.S. Census

Insurance Coverage in the United States: 2018

Characteristic	Total																				
	2017	2018	Any health insurance					Private health insurance[3]					Public health insurance[4]					Uninsured[5]				
			2017		2018		Change (2018 less 2017)[1,*]	2017		2018		Change (2018 less 2017)[1,*]	2017		2018		Change (2018 less 2017)[1,*]	2017		2018		Change (2018 less 2017)[1,*]
	Number	Number	Per-cent	Margin of error[2] (±)	Per-cent	Margin of error[2] (±)		Per-cent	Margin of error[2] (±)	Per-cent	Margin of error[2] (±)		Per-cent	Margin of error[2] (±)	Per-cent	Margin of error[2] (±)		Per-cent	Margin of error[2] (±)	Per-cent	Margin of error[2] (±)	
Total	**322,490**	**323,668**	**92.1**	**0.2**	**91.5**	**0.2**	*-0.5	**67.7**	**0.3**	**67.3**	**0.4**	**-0.4**	**34.8**	**0.3**	**34.4**	**0.3**	*-0.4	**7.9**	**0.2**	**8.5**	**0.2**	*0.5
Family Status																						
In families	260,958	261,336	92.7	0.2	92.1	0.2	*-0.5	69.0	0.4	68.7	0.4	-0.3	33.3	0.3	32.9	0.4	*-0.4	7.3	0.2	7.9	0.2	*0.5
Householder	83,539	83,508	92.7	0.2	92.4	0.3	*-0.3	72.2	0.4	72.0	0.4	-0.2	34.6	0.4	34.4	0.4	-0.2	7.3	0.2	7.6	0.3	*0.3
Related children under age 18	71,971	71,750	95.2	0.3	94.7	0.3	*-0.4	61.8	0.6	62.0	0.7	0.2	36.8	0.6	35.6	0.7	*-1.2	4.8	0.3	5.3	0.3	*0.4
Related children under age 6	22,922	22,720	95.5	0.4	94.8	0.5	*-0.7	59.0	1.0	59.7	1.0	0.7	40.2	1.0	38.0	1.0	*-2.1	4.5	0.4	5.2	0.5	*0.7
In unrelated subfamilies	1,113	1,069	88.3	2.6	86.9	3.4	-1.4	53.1	4.9	50.0	5.1	-3.1	41.5	5.2	42.4	4.6	0.8	11.7	2.6	13.1	3.4	1.4
Unrelated individuals	60,419	61,264	89.6	0.4	88.9	0.4	*-0.6	62.4	0.7	61.5	0.6	-0.8	40.9	0.6	40.6	0.5	-0.3	10.4	0.4	11.1	0.4	*0.6
Residence																						
Inside metropolitan statistical areas	279,458	281,369	92.1	0.2	91.6	0.2	*-0.5	68.4	0.4	68.1	0.4	-0.3	33.6	0.3	33.2	0.4	-0.4	7.9	0.2	8.4	0.2	*0.5
Inside principal cities	103,823	104,716	90.4	0.4	90.4	0.4	Z	62.9	0.7	63.4	0.7	0.5	35.7	0.6	35.3	0.6	-0.5	9.6	0.4	9.6	0.4	Z
Outside principal cities	175,635	176,653	93.1	0.2	92.3	0.2	*-0.7	71.6	0.5	70.9	0.5	*-0.8	32.3	0.4	32.0	0.5	-0.3	6.9	0.2	7.7	0.2	*0.7
Outside metropolitan statistical areas[6]	43,032	42,300	91.9	0.5	90.9	0.7	*-1.0	62.9	1.1	62.0	1.3	-0.8	42.6	1.2	42.4	1.2	-0.2	8.1	0.5	9.1	0.7	*1.0
Race[7] and Hispanic Origin																						
White	247,193	247,472	92.3	0.2	91.8	0.2	*-0.6	69.9	0.4	69.3	0.4	*-0.5	34.1	0.3	33.8	0.3	-0.3	7.7	0.2	8.2	0.2	*0.6
White, not Hispanic	195,183	194,679	94.8	0.2	94.6	0.2	-0.2	75.1	0.4	74.8	0.4	-0.3	33.3	0.3	33.2	0.3	-0.1	5.2	0.2	5.4	0.2	0.2
Black	42,461	42,758	90.7	0.5	90.3	0.5	-0.4	55.5	1.0	55.4	1.1	-0.1	41.9	0.9	41.2	0.9	-0.7	9.3	0.5	9.7	0.5	0.4
Asian	19,498	19,770	93.6	0.7	93.2	0.6	-0.5	72.4	1.4	73.1	1.3	0.7	26.6	1.2	26.1	1.1	-0.5	6.4	0.7	6.8	0.6	0.5
Hispanic (any race)	59,033	59,925	83.8	0.6	82.2	0.6	*-1.6	50.7	0.9	49.6	1.0	*-1.1	37.5	0.7	36.5	0.8	*-1.0	16.2	0.6	17.8	0.6	*1.6
Nativity																						
Native-born	277,057	277,848	93.6	0.2	93.2	0.2	*-0.4	69.3	0.4	69.1	0.4	-0.2	35.4	0.3	34.9	0.3	*-0.5	6.4	0.2	6.8	0.2	*0.4
Foreign-born	45,433	45,820	82.6	0.6	81.1	0.6	*-1.6	57.7	0.8	56.0	0.9	*-1.6	30.9	0.8	31.2	0.7	0.2	17.4	0.6	18.9	0.6	*1.6
Naturalized citizen	21,880	22,296	92.2	0.6	91.2	0.6	*-0.9	65.4	1.0	64.0	1.0	-1.3	35.9	1.0	36.4	1.0	0.5	7.8	0.6	8.8	0.6	*0.9
Not a citizen	23,553	23,524	73.8	1.0	71.4	1.0	*-2.3	50.5	1.1	48.4	1.1	*-2.1	26.3	1.0	26.2	1.0	-0.1	26.2	1.0	28.6	1.0	*2.3

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