

Texas

Demographic Characteristics and Trends

Texas Association of
Mutual Insurance
Companies

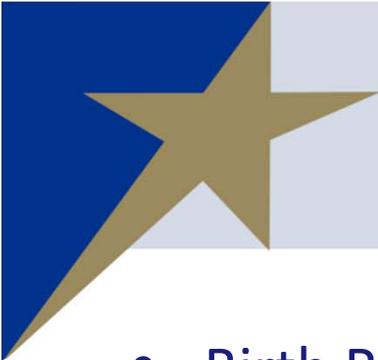
October 7, 2010
Round Rock, TX

25 Million Reasons to be Proud of Texas (among a few more)

Demographic Highlights

TEXAS is:

- big.** The population of Texas is the second largest in the United States, approaching 25 million people (estimated population of 24.8 million people in 2009).⁷
- young.** Approximately 28% of Texas' population is under 18 and only 10% of the population is older than 65 years.¹ Webb County in Texas, has the youngest population in the U.S. with children younger than 5 comprising 12.8% of the population.⁷
- embracing of culture and diversity.** Approximately 9 million or 38% of Texans are of Hispanic descent, 2.8 million or 12% are African Americans, and 1 million or 4% are other (non-Anglo mainly of Asian descent).¹ In about a decade, it is expected that Texas' population will have more persons of Hispanic descent than any other racial or ethnic group.⁴
- a desired place to live and work.** Net in-migration to Texas accounts for almost half of the population growth in recent years.¹ More than 171,900 college graduates moved into Texas each year between 2006 and 2008, placing Texas as 2nd in the Nation by this measure.
- urban.** Texas has three of the top 10 largest cities in the Nation.³ Several of the metropolitan areas in Texas are among the most rapidly growing in the Nation.⁵
- rural.** Texas is the second largest state in the Nation in terms of square miles (268,601) and approximately 17% of the population lives in rural areas.¹
- a working state.** Texas has a civilian labor force of more than twelve million workers and an unemployment rate lower than in most States.⁶
- family oriented.** Texas ranks 3rd among states for the percent of households which are married-couple families with children (24.4%).²
- multigenerational.** Texas ranks 3rd among states for percent of households which are multigenerational (4.5%).²
- growing – fast.** Texas gained more population than any other state in the last estimate year (between July 1, 2008 and July 1, 2009), adding 478,000 people.⁷ Among cities over 100,000 population in the U.S., 4 of the 10 fastest growing areas are in Texas (2007-2008 change).⁷

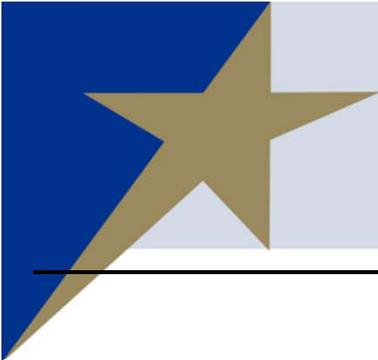


Natural Increase in Texas (Births minus Deaths)

- Birth Rate: 16.8 per 1,000 vs. 14.0 for US (2nd highest)
- Death Rate: 6.8 per 1,000 vs. 8.3 for US (5th lowest)
- Natural Increase: 10.0 per 1,000 vs. 5.7 for US (3rd highest)

- Texas is young:
 - Median Age: 33.2 vs. 36.8 for US (2nd lowest)

- Texas has a high total fertility rate (Children per woman)
 - 2.34 vs. 2.05 for US (4th highest)

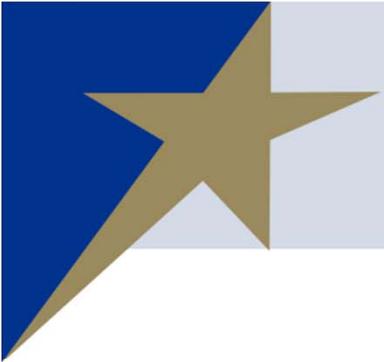


Fastest Growing States, 2000-2009

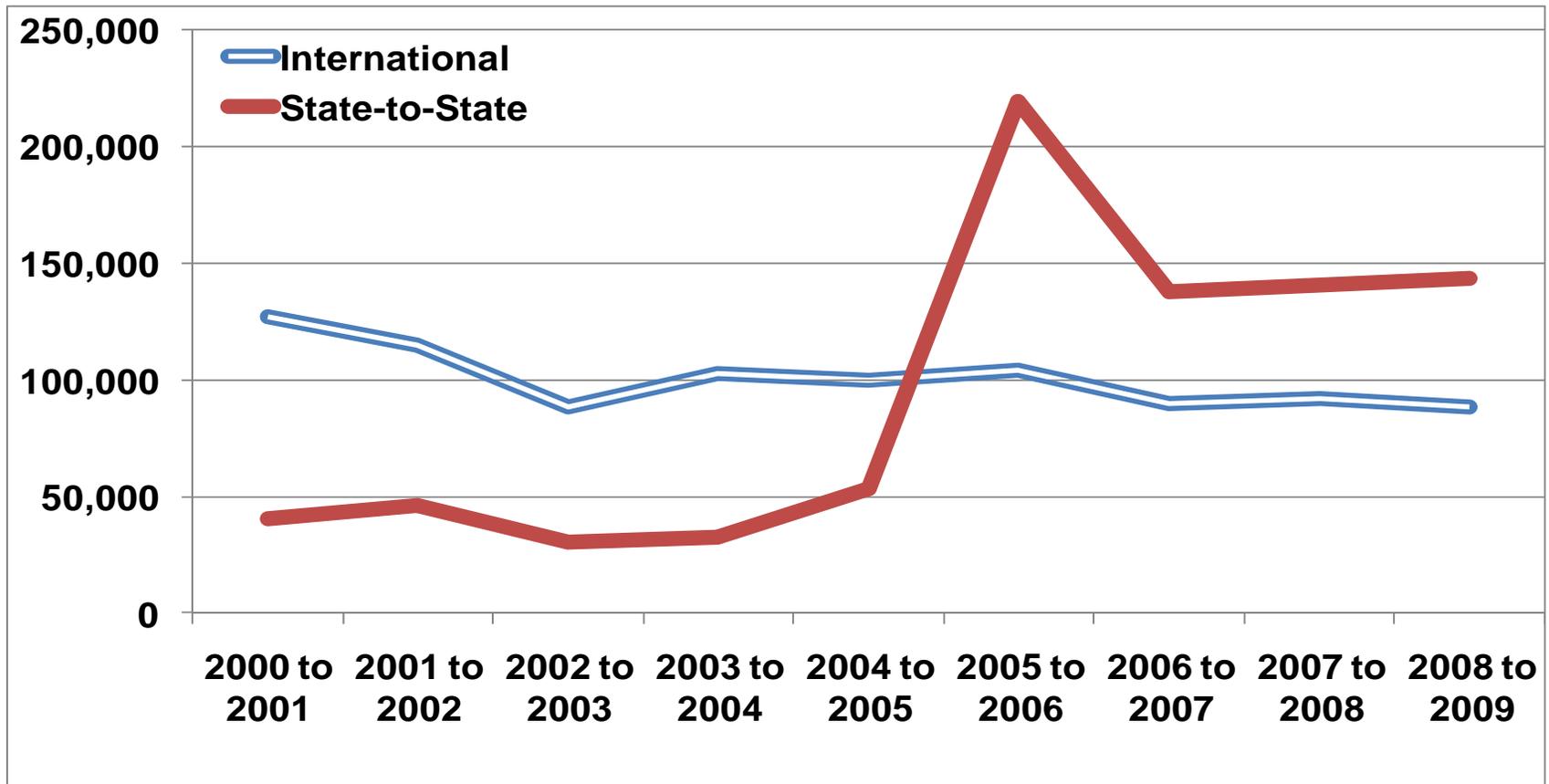
	2000 Population*	2009 Population*	Numerical Change 2000-2009	Percent Change 2000-2009
United States	281,424,602	307,006,550	25,581,948	9.1
Texas	20,851,820	24,782,302	3,930,484	18.8
California	33,871,648	36,961,664	3,090,016	9.1
Florida	15,982,378	18,537,969	2,555,130	16.0
Georgia	8,186,453	9,829,211	1,642,430	20.1
Arizona	5,130,632	6,595,778	1,465,171	28.6
North Carolina	8,049,313	9,380,884	1,334,478	16.6
Virginia	7,078,515	7,882,590	803,542	11.4

* Population values are decennial census counts for April 1 for 2000 and estimates for July 1 for 2009.

Source: Derived from U.S. Bureau of the Census Estimates for dates indicated by the Texas State Data Center, University of Texas at San Antonio.

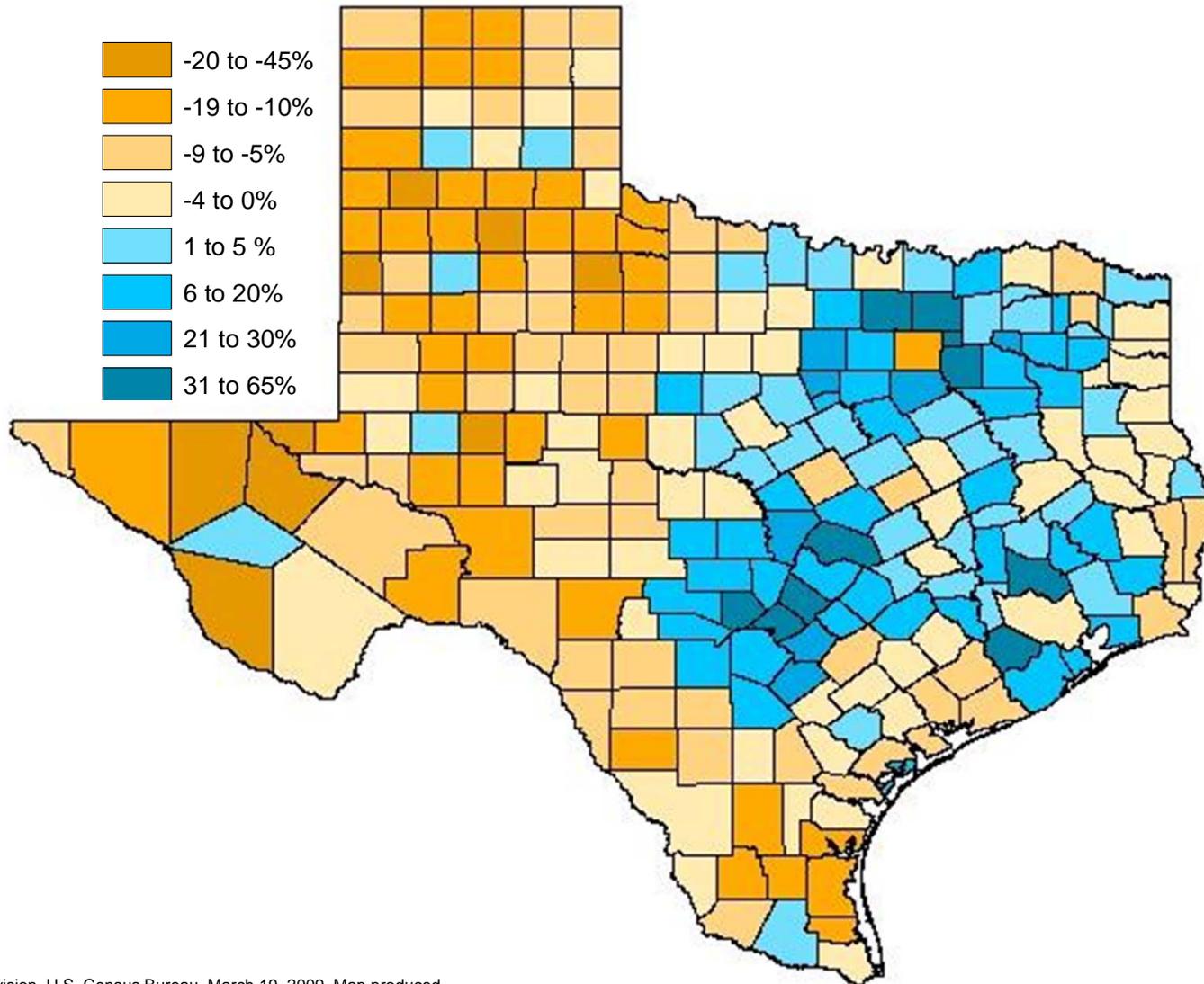


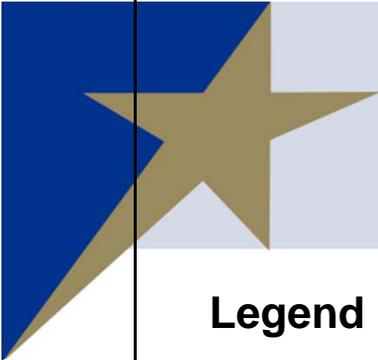
Estimated Annual Net Migration to Texas, 2000 to 2009



Source: U.S. Bureau of the Census 2009 Estimates

Estimated domestic migration (2000-2008) by county as a percentage of 2000 population

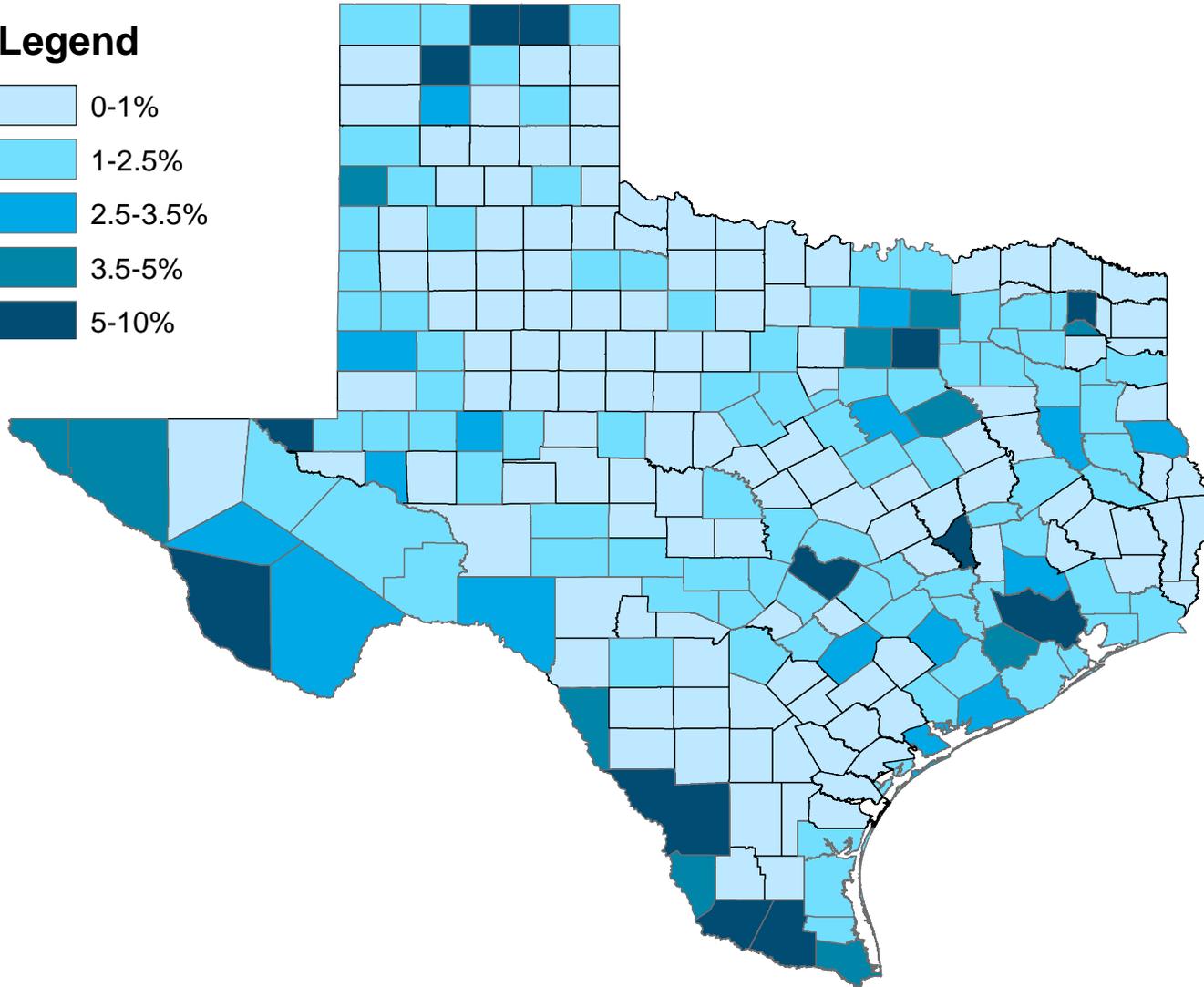


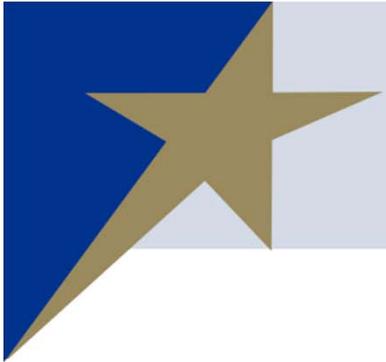


Estimated international migration (2000-2008) by county as a percentage of 2000 population

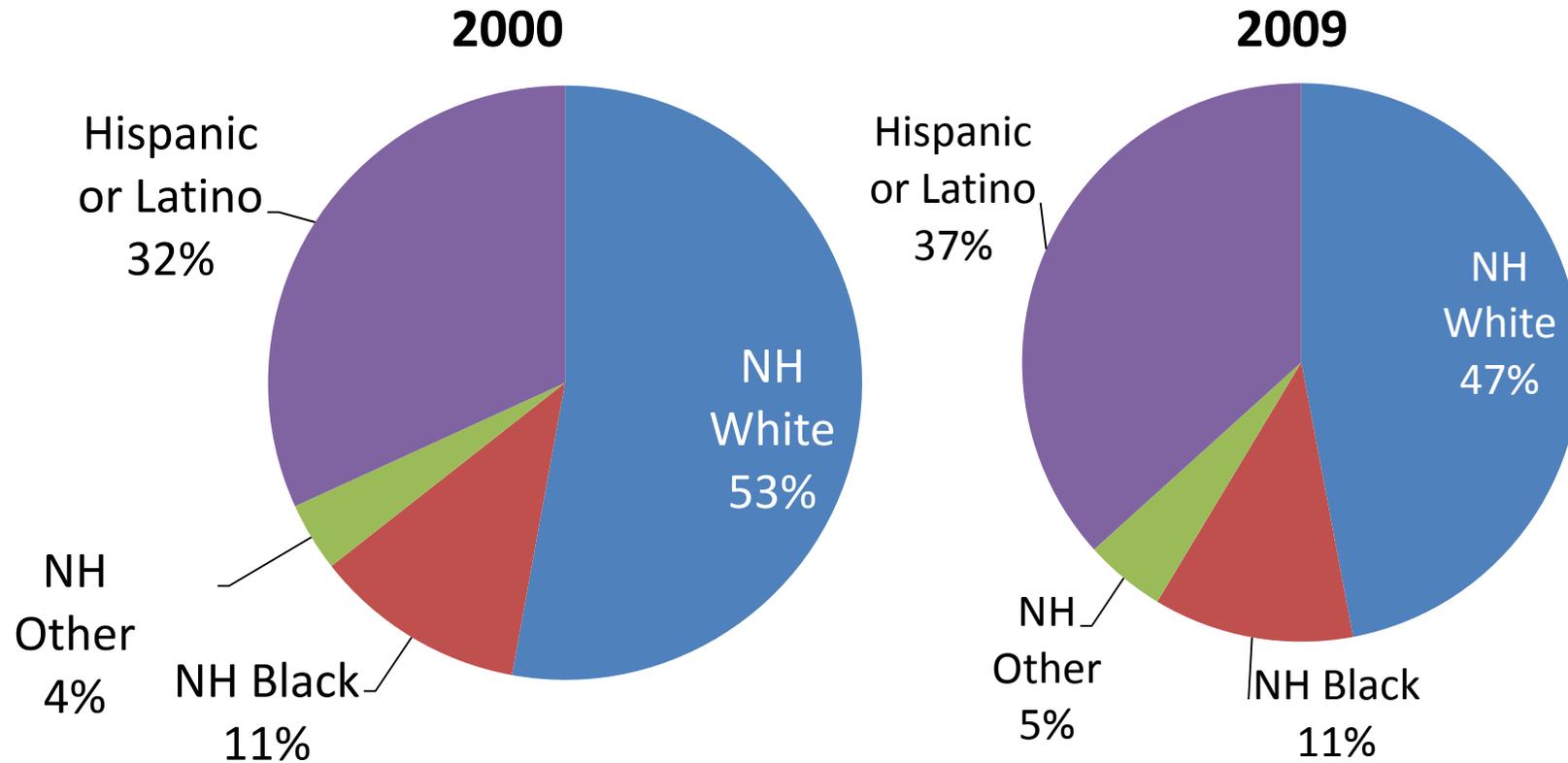
Legend

- 0-1%
- 1-2.5%
- 2.5-3.5%
- 3.5-5%
- 5-10%

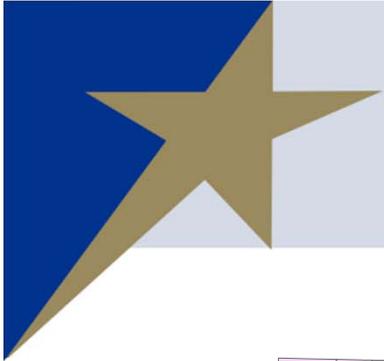




Texas Racial and Ethnic Composition, 2000 and 2009

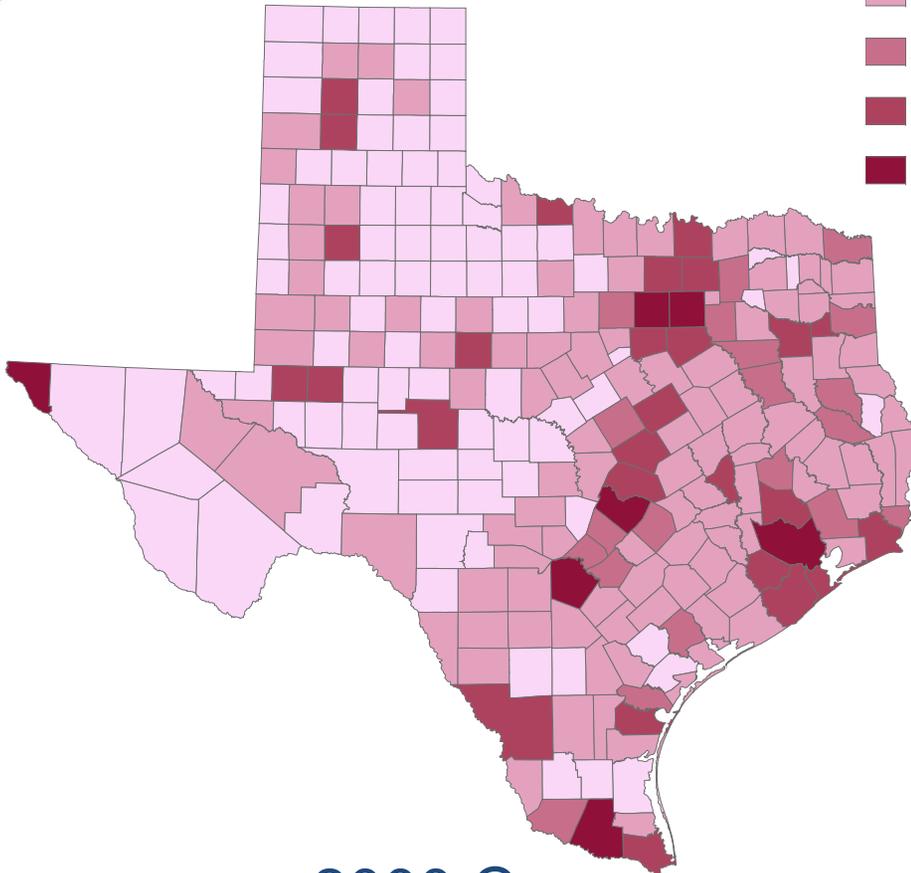


Source: U.S. Census Bureau. 2000 Census count and 2009 Population Estimate

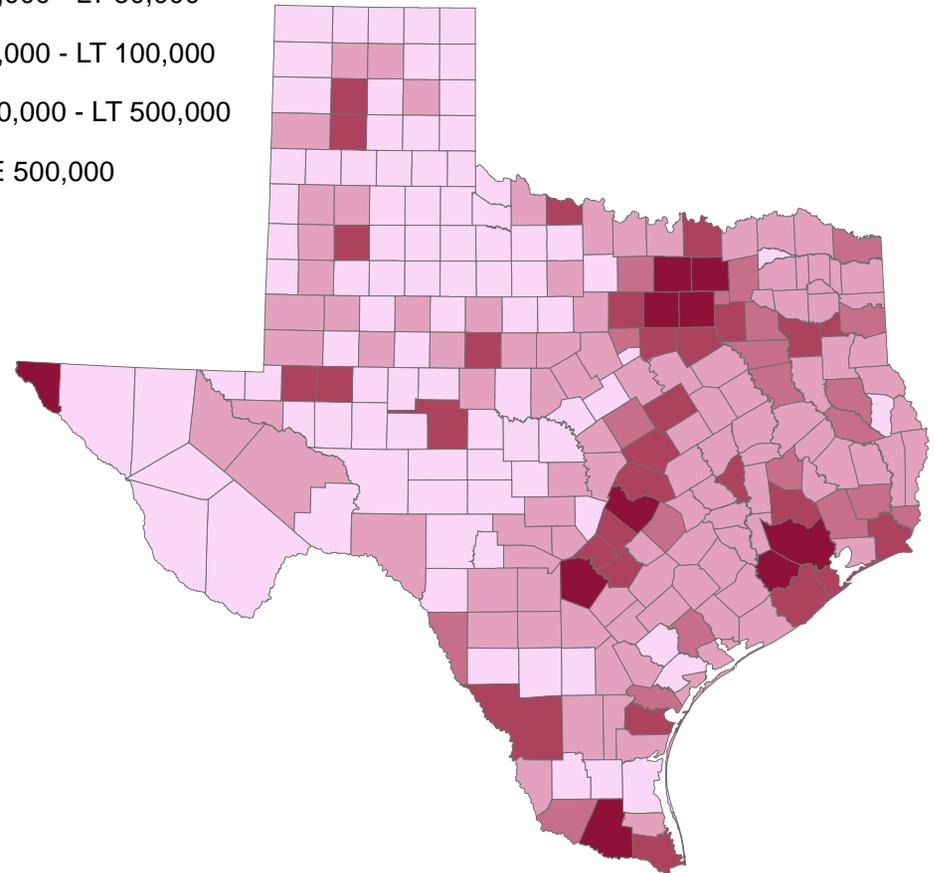


Total Population, 2000 Census and 2009 Estimate

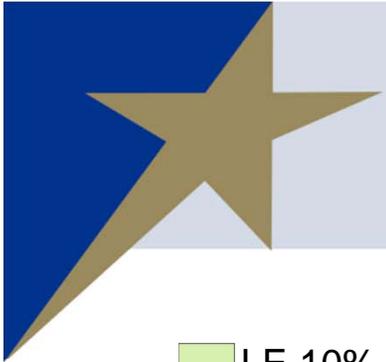
- Lt 10,000
- 10,000 - LT 50,000
- 50,000 - LT 100,000
- 100,000 - LT 500,000
- GE 500,000



2000 Census

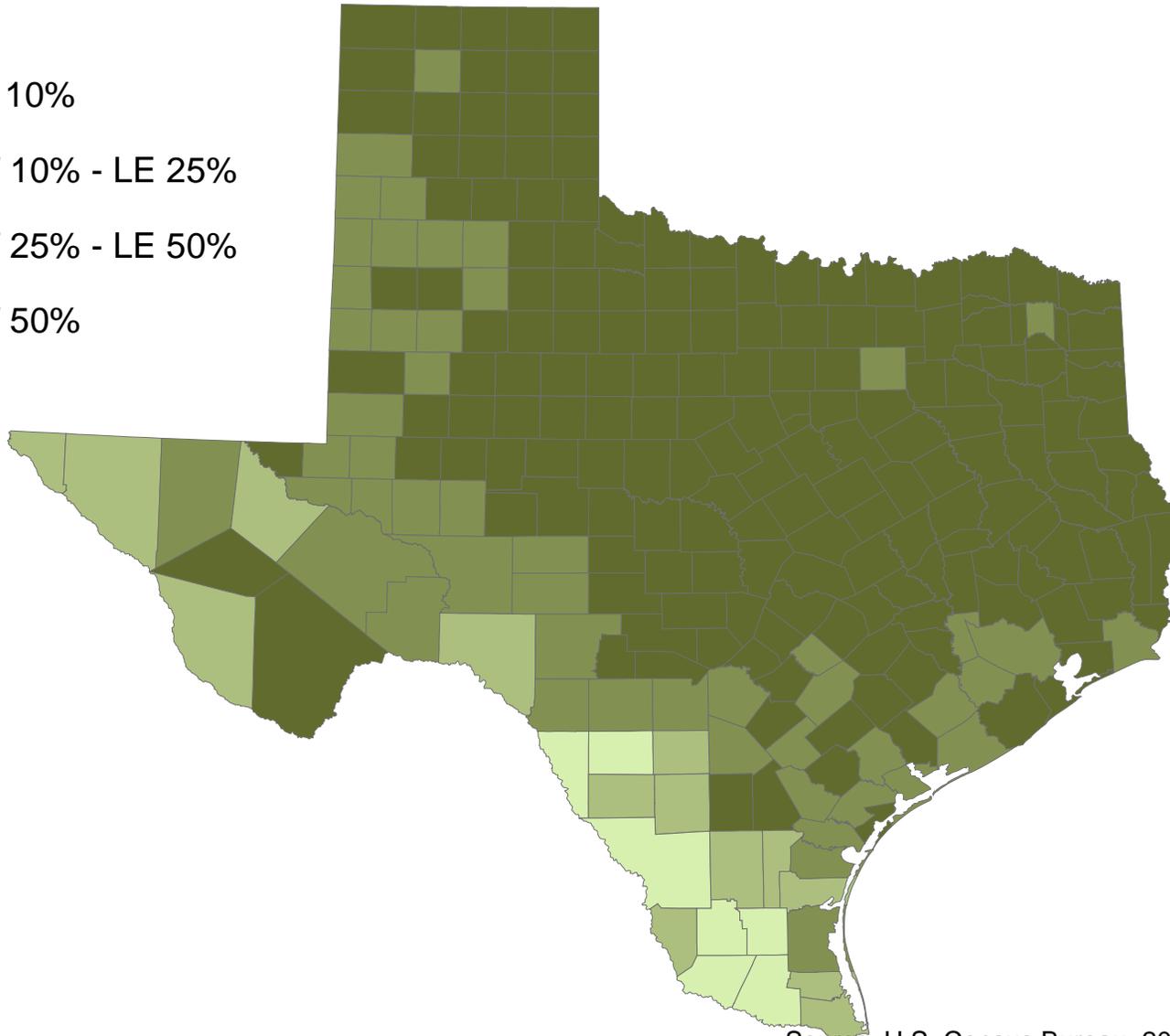


2009 Estimate

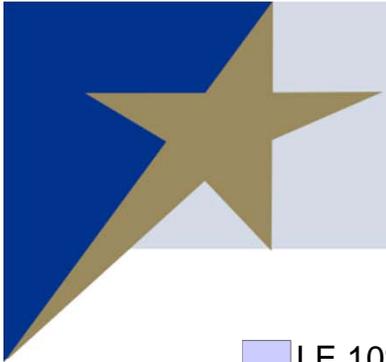


Estimated Percent Non-Hispanic Anglo, 2009

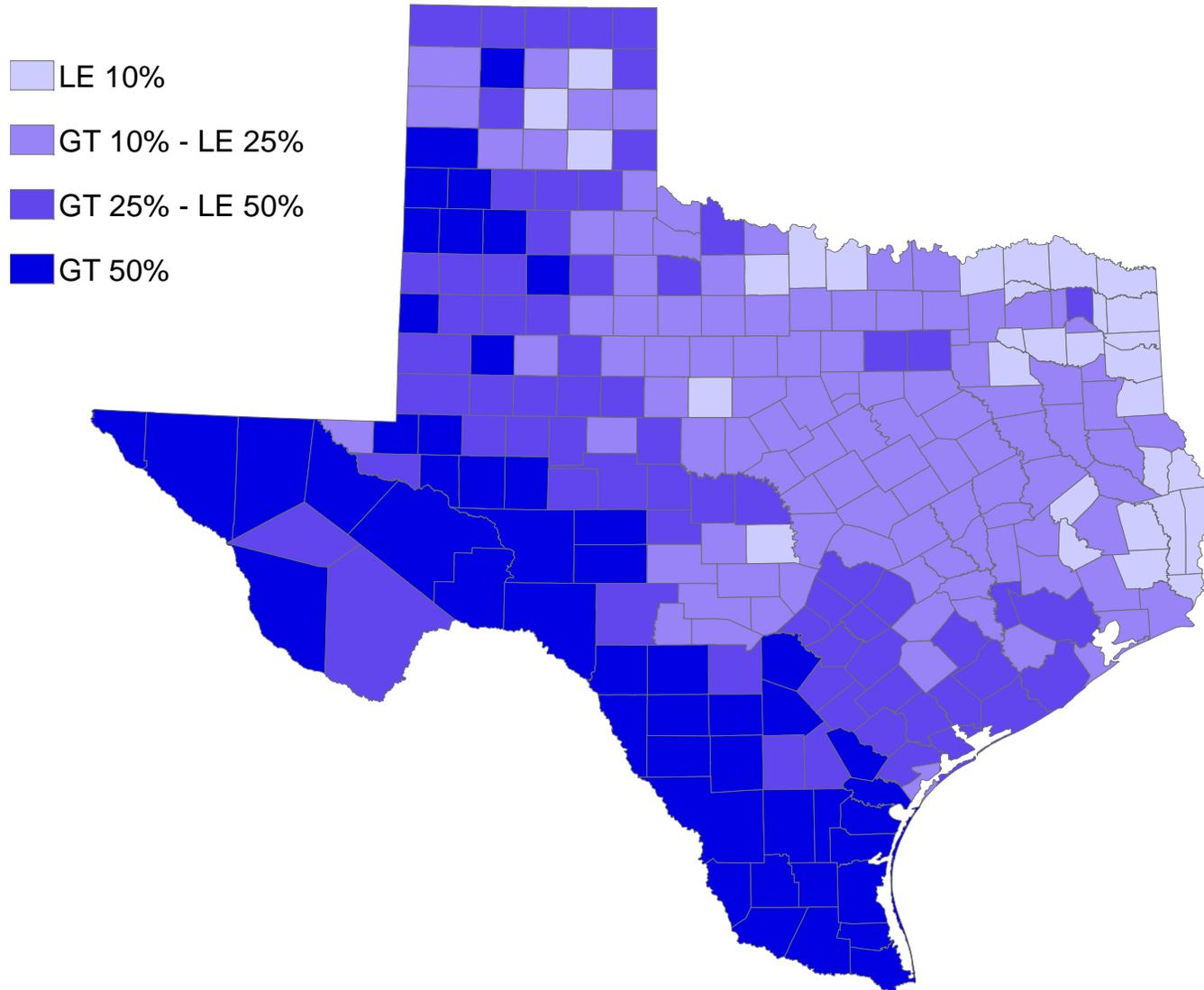
- LE 10%
- GT 10% - LE 25%
- GT 25% - LE 50%
- GT 50%



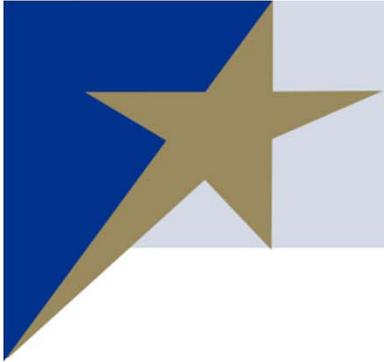
Source: U.S. Census Bureau. 2009 Population Estimates



Estimated Percent Hispanic, 2009

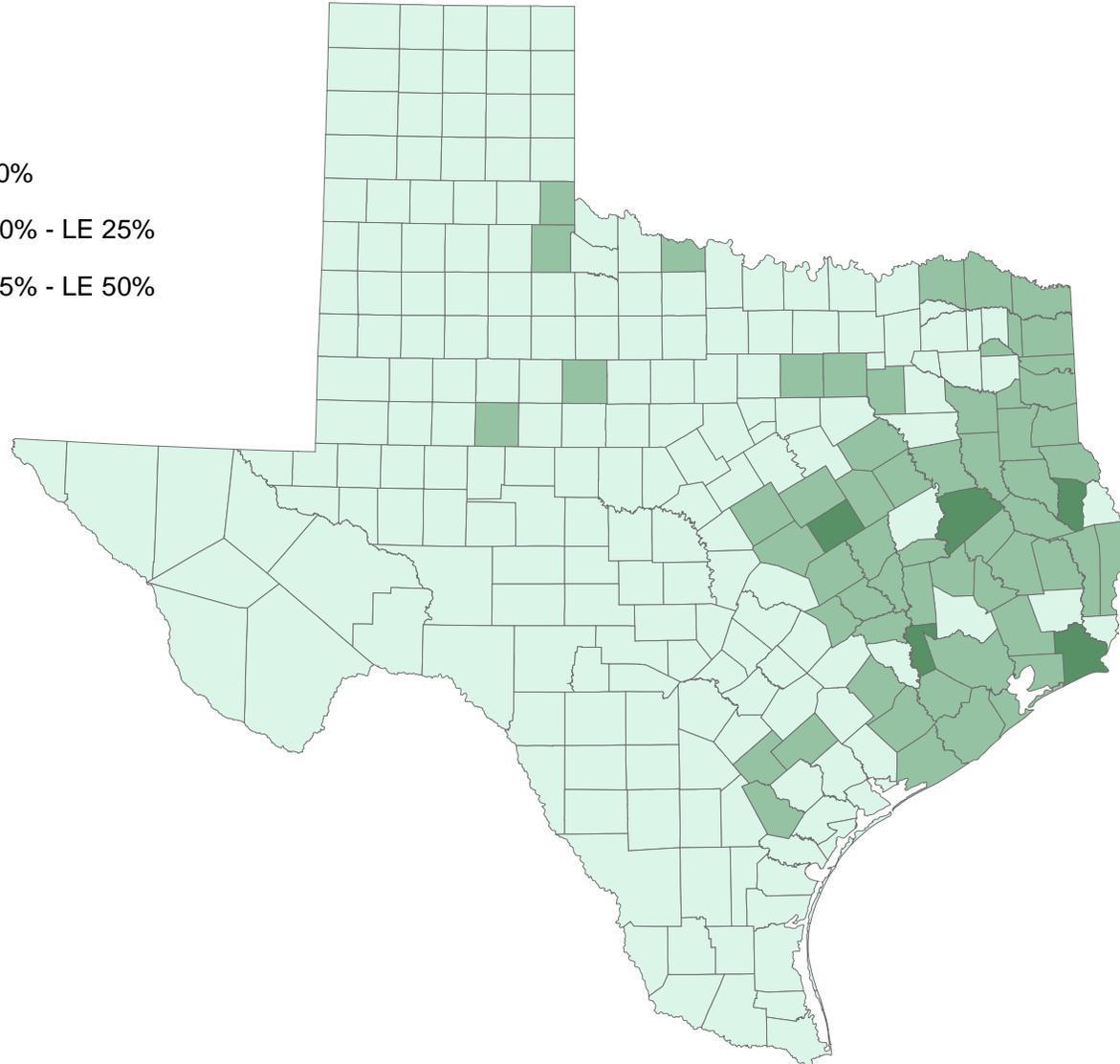


Source: U.S. Census Bureau. 2009 Population Estimates

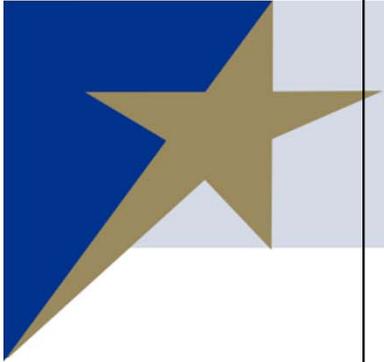


Estimated Percent Non-Hispanic Black, 2009

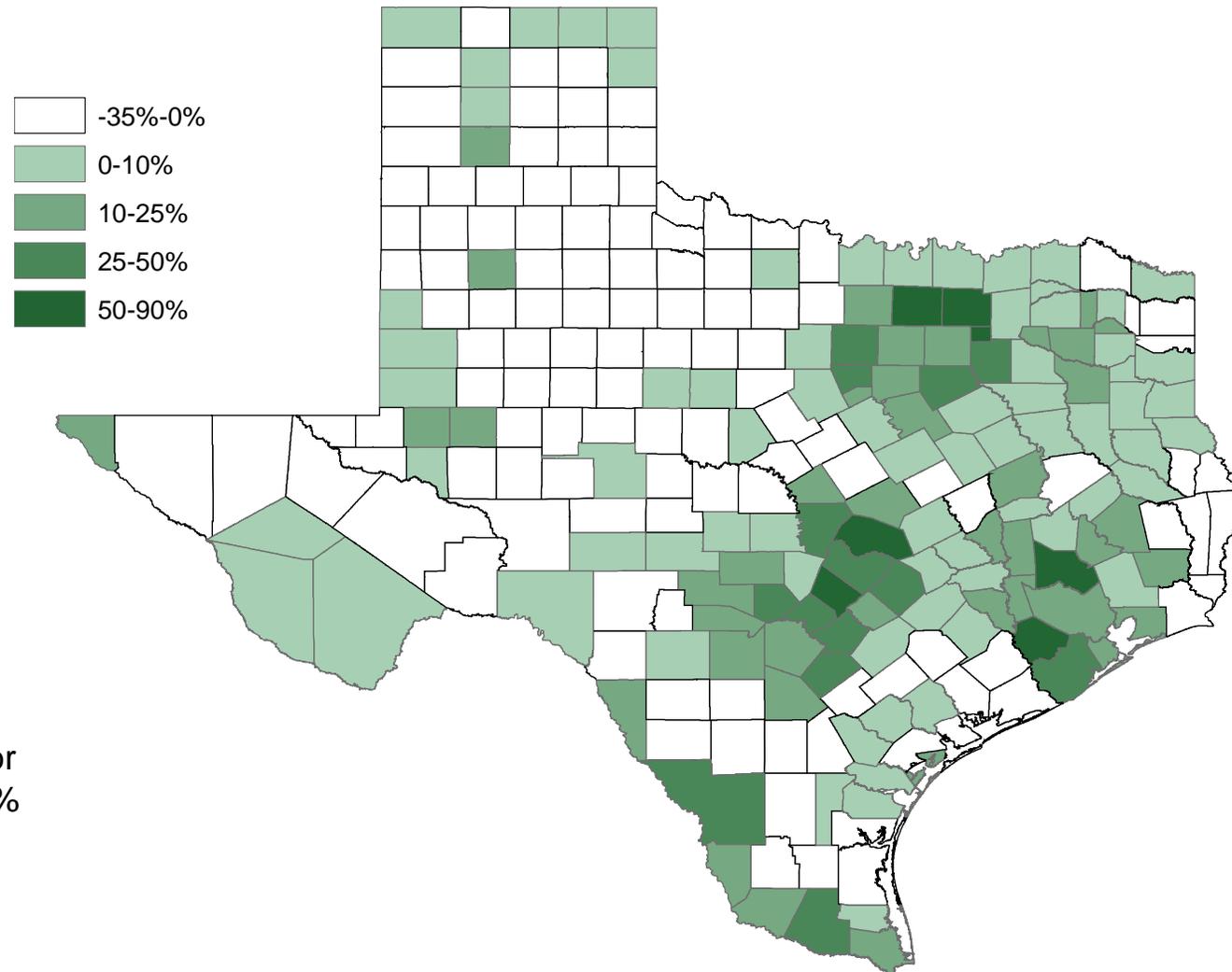
- LE 10%
- GT 10% - LE 25%
- GT 25% - LE 50%



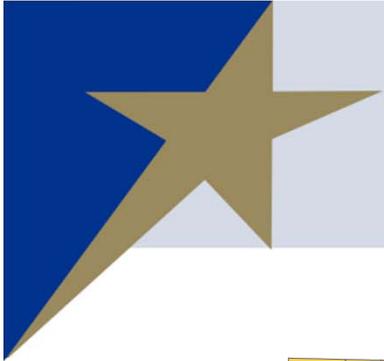
Source: U.S. Census Bureau. 2009 Population Estimates



Percent Change of Total Population in Texas Counties, 2000-2009

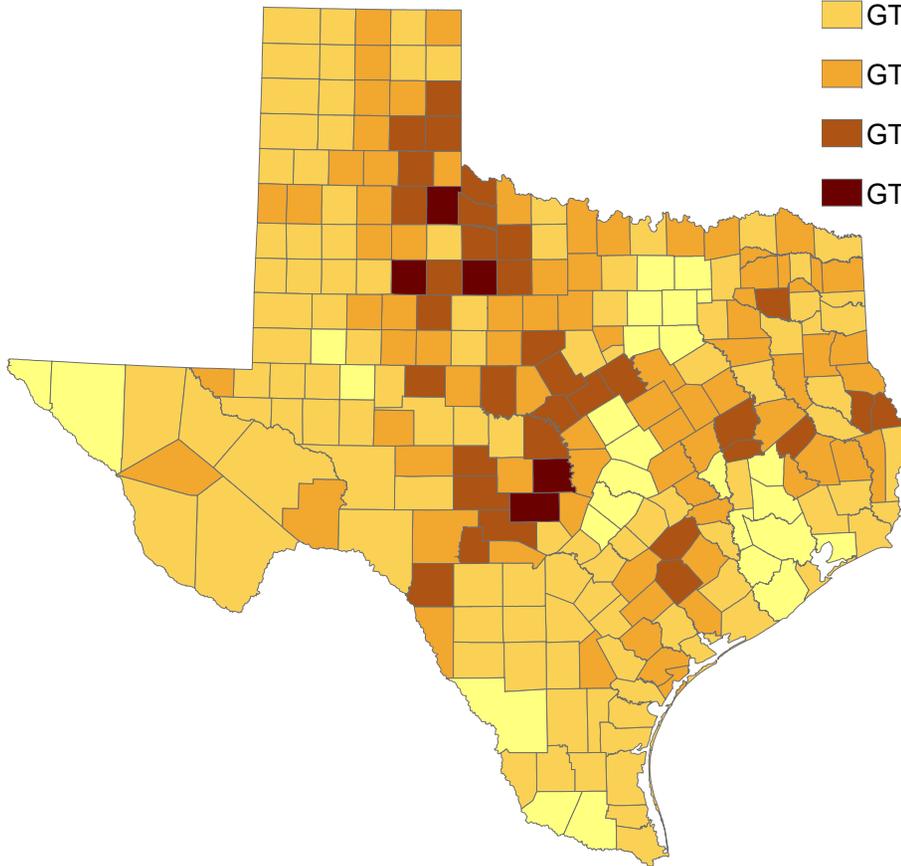


Population increase for Texas was almost 19% during this period

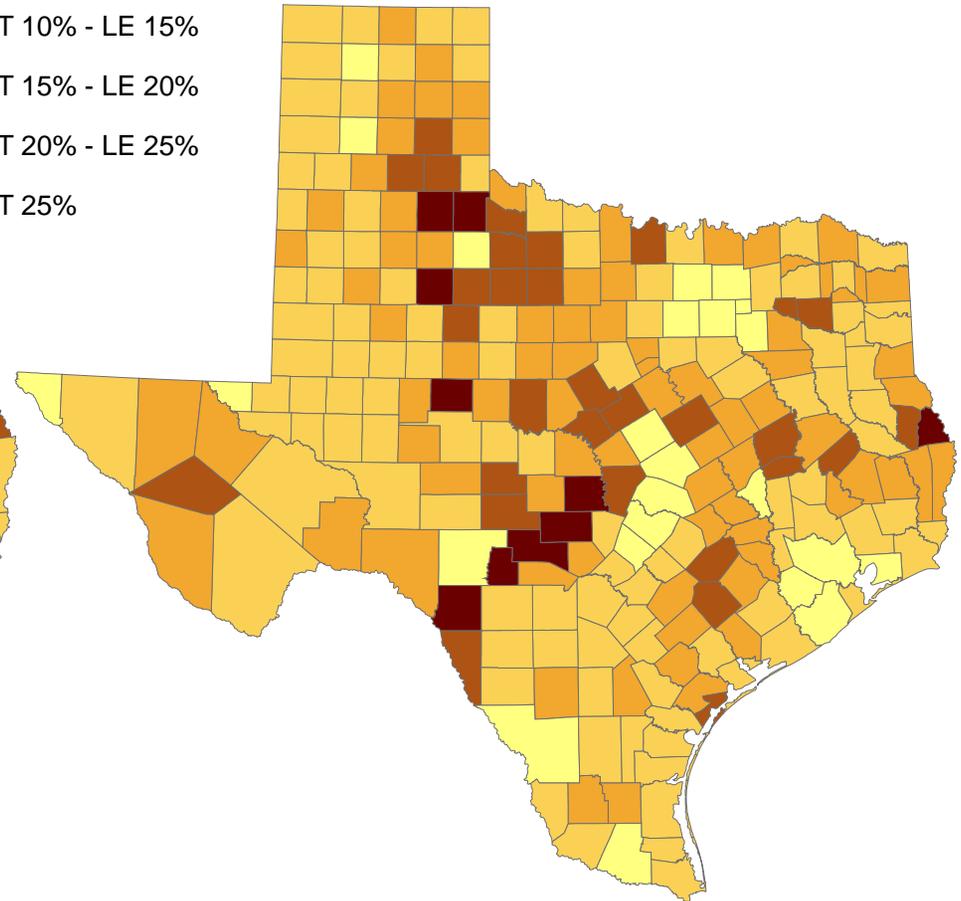


Percent of Persons Aged 65 Years and Older in Texas Counties, 2000 Census and 2009 Estimated

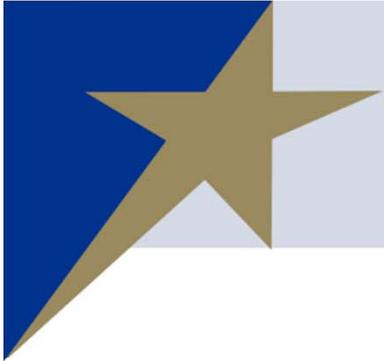
- LE 10%
- GT 10% - LE 15%
- GT 15% - LE 20%
- GT 20% - LE 25%
- GT 25%



2000

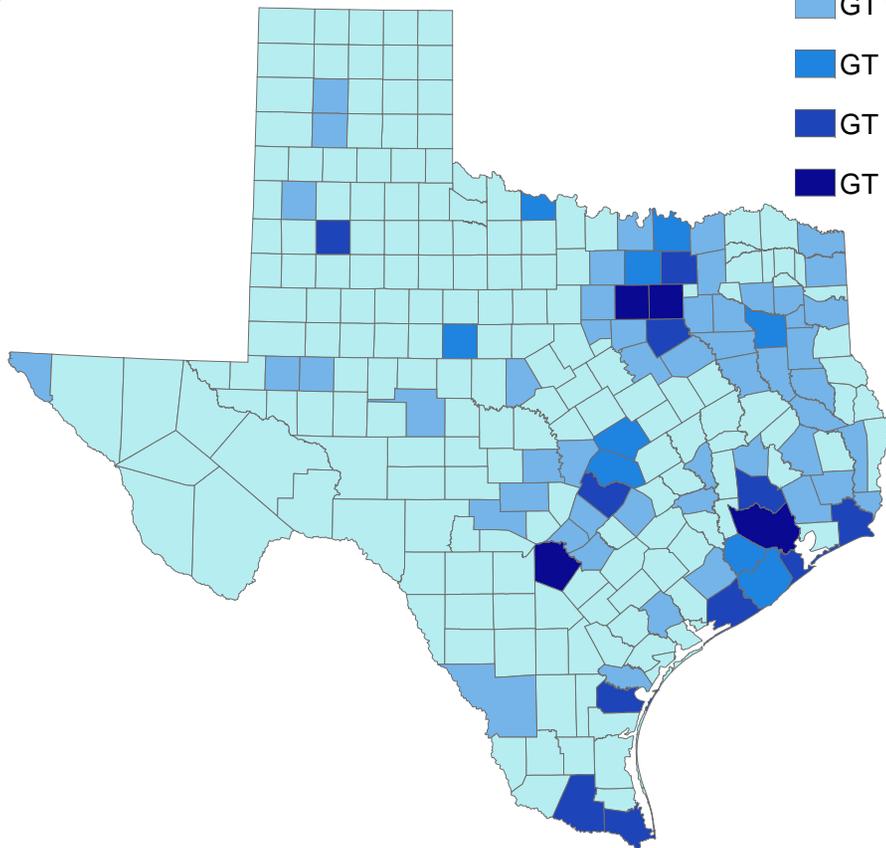


2009

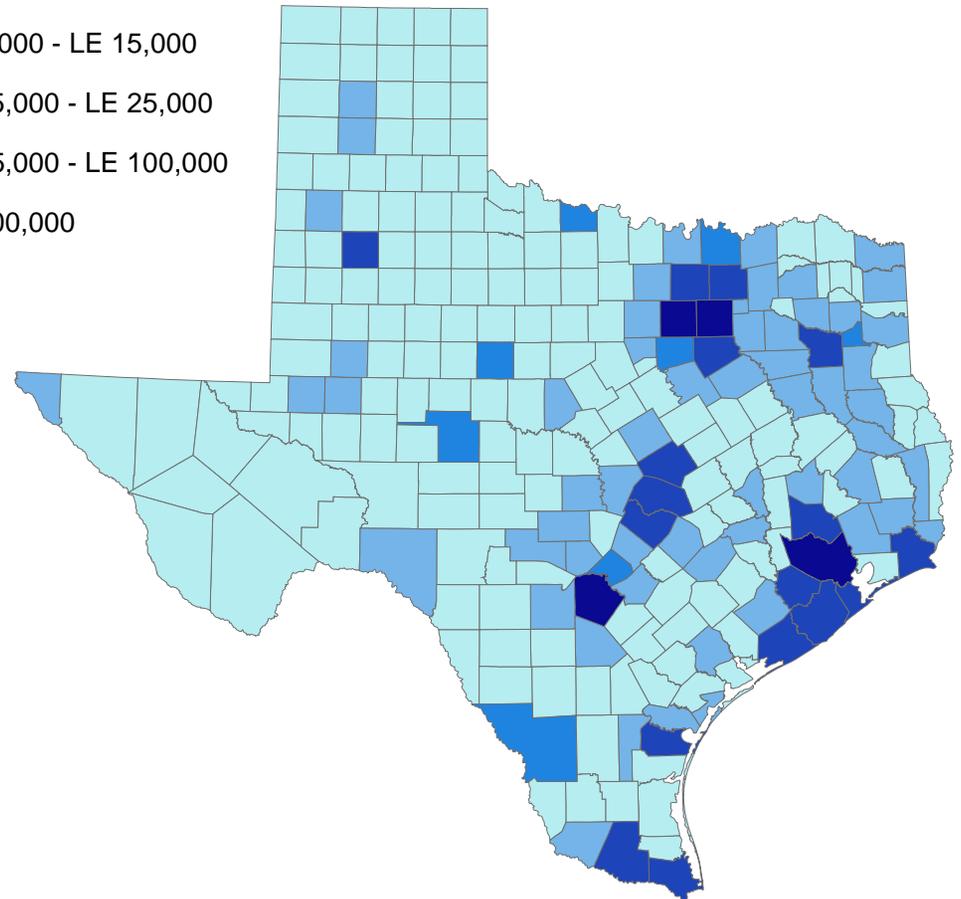


Population Aged 65 Years and Older by County, 2000 and 2009

- LE 5,000
- GT 5,000 - LE 15,000
- GT 15,000 - LE 25,000
- GT 25,000 - LE 100,000
- GT 100,000

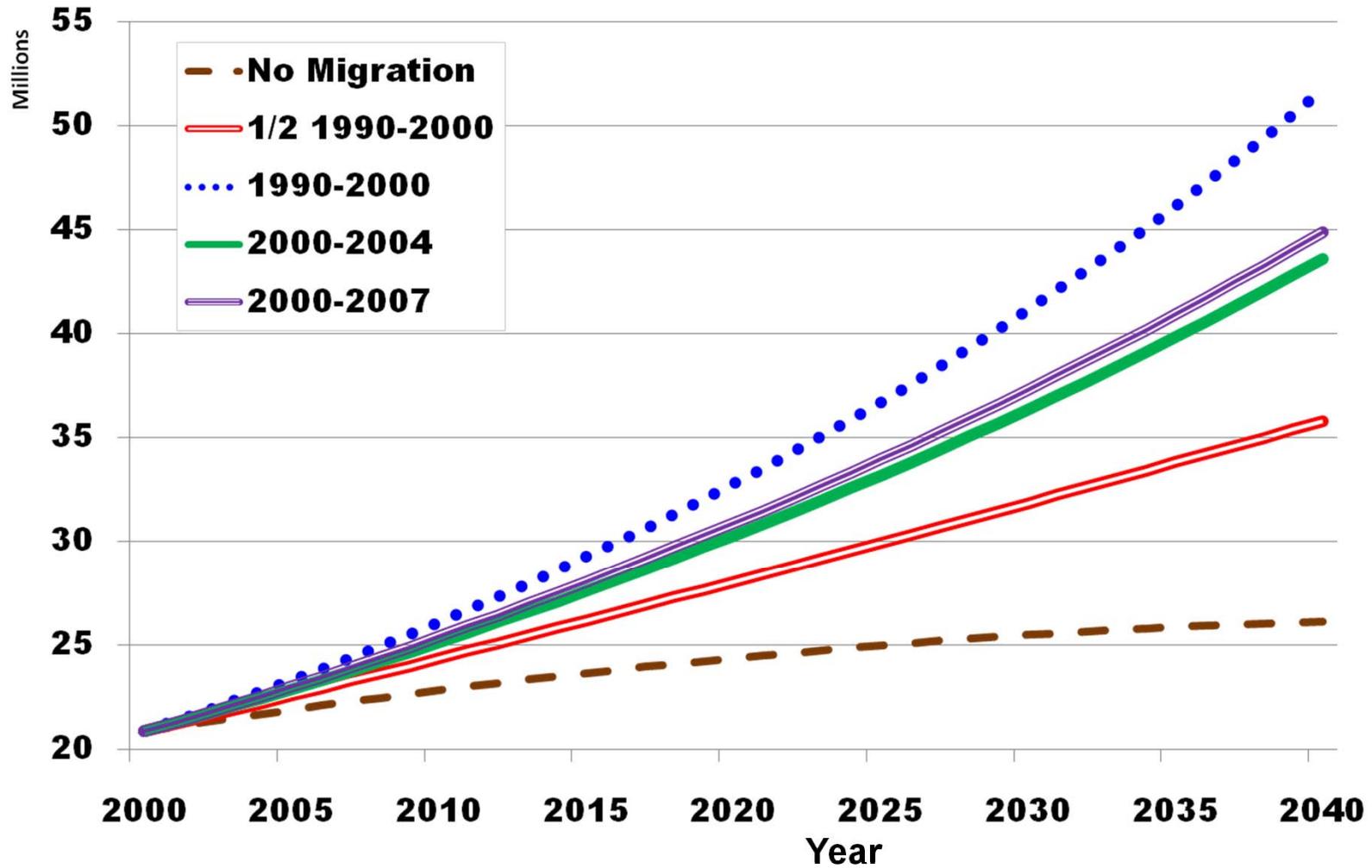


2000

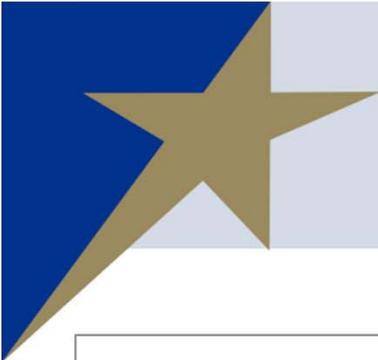


2009

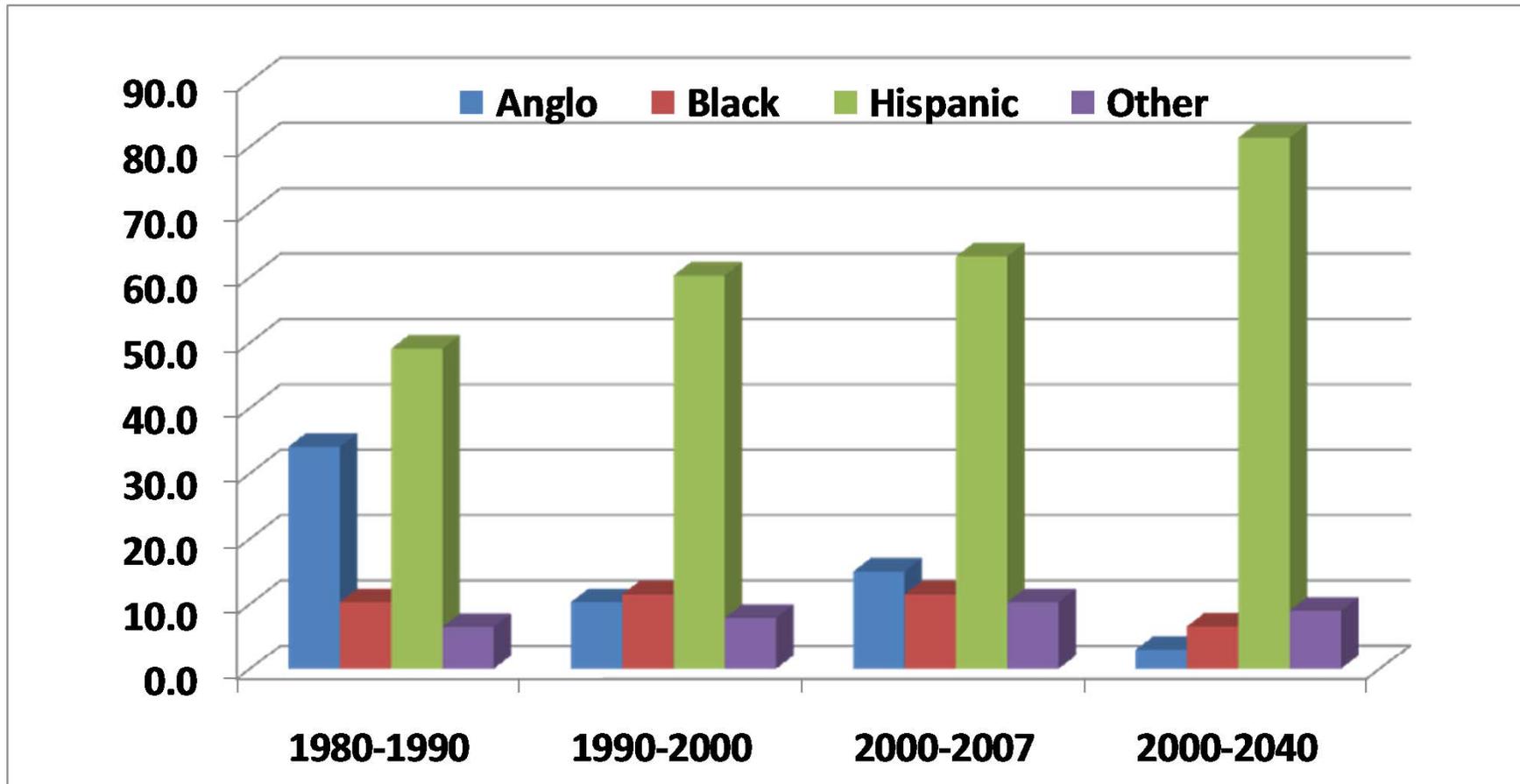
Projected Population Growth in Texas, 2000-2040



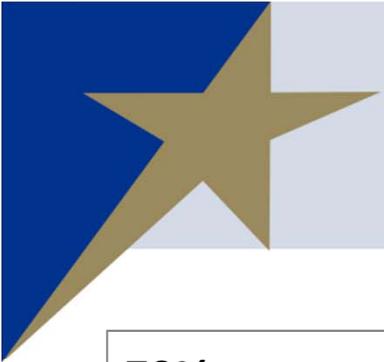
Source: Texas State Data Center 2008 Population Projections



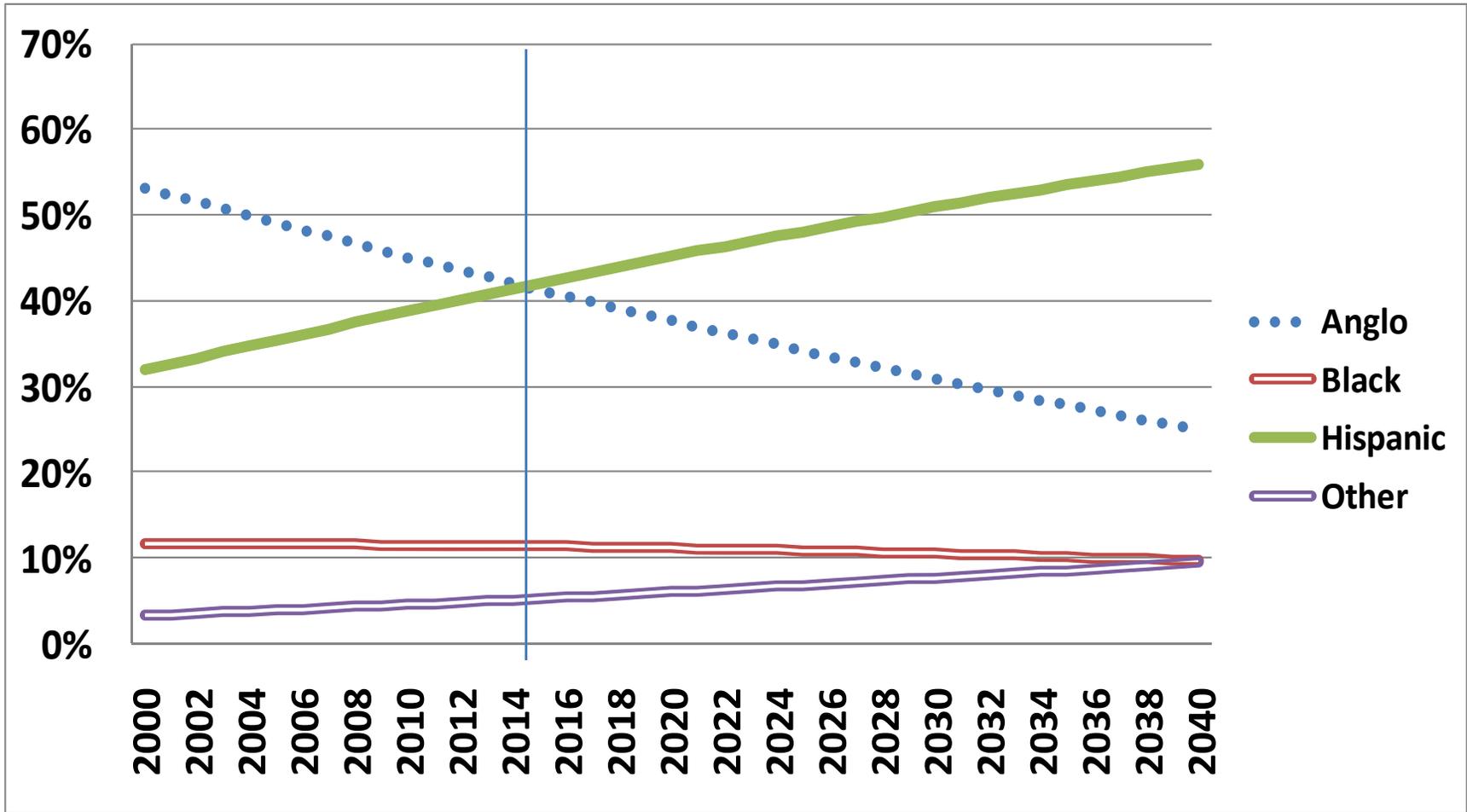
Percent of Population Growth and Projected Population Growth by Race/Ethnicity, Texas



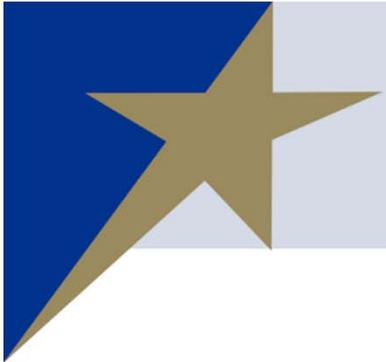
Source: U.S. Census Counts, and Texas State Data Center 2008 Population Projections, 0.5 Scenario



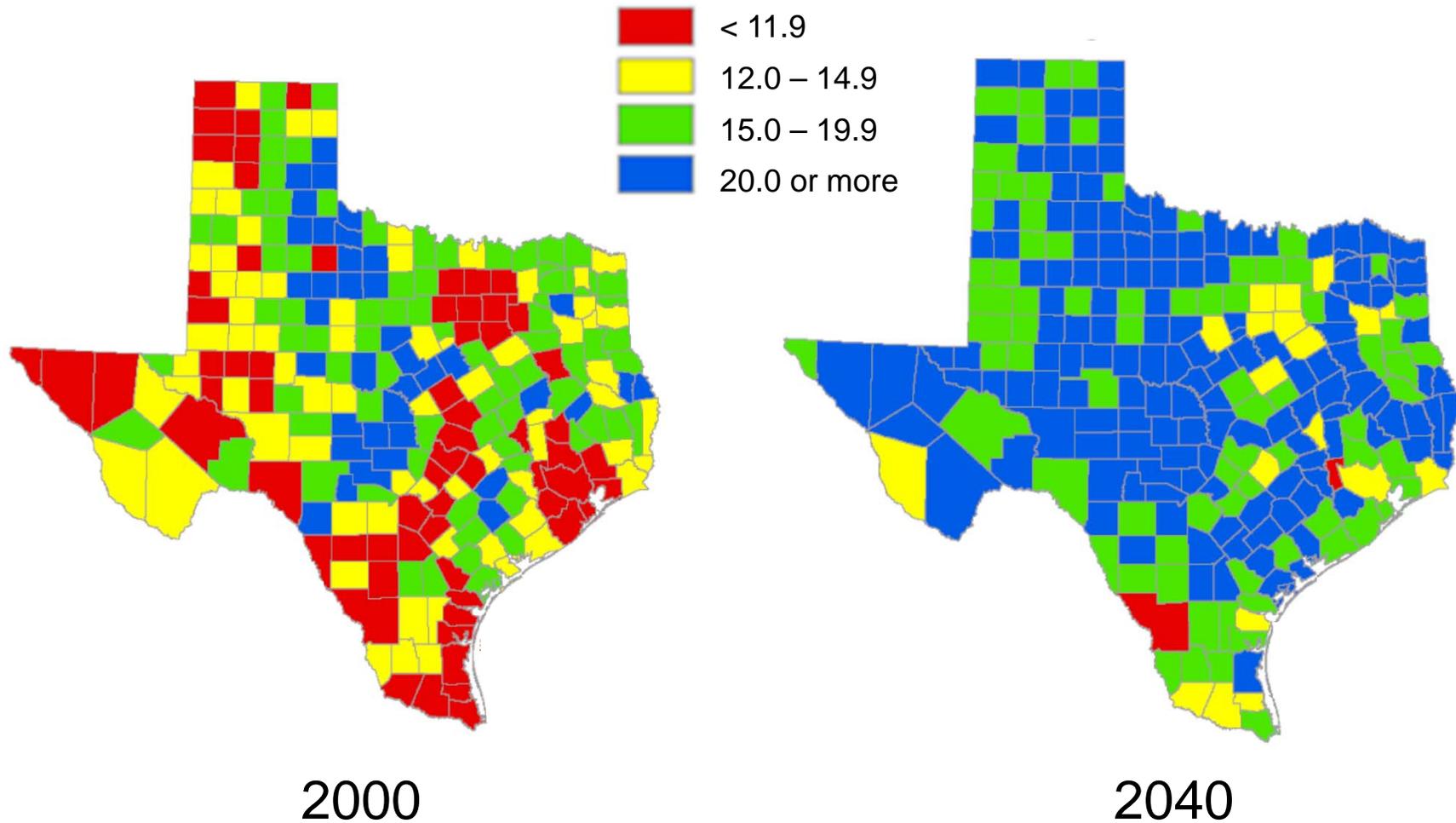
Projected Racial and Ethnic Percent, Texas, 2000-2040

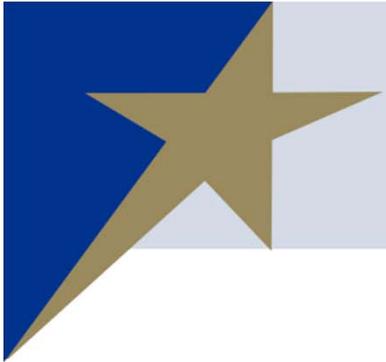


Source: Texas State Data Center 2008 Population Projections , 2000-2007 Migration Scenario

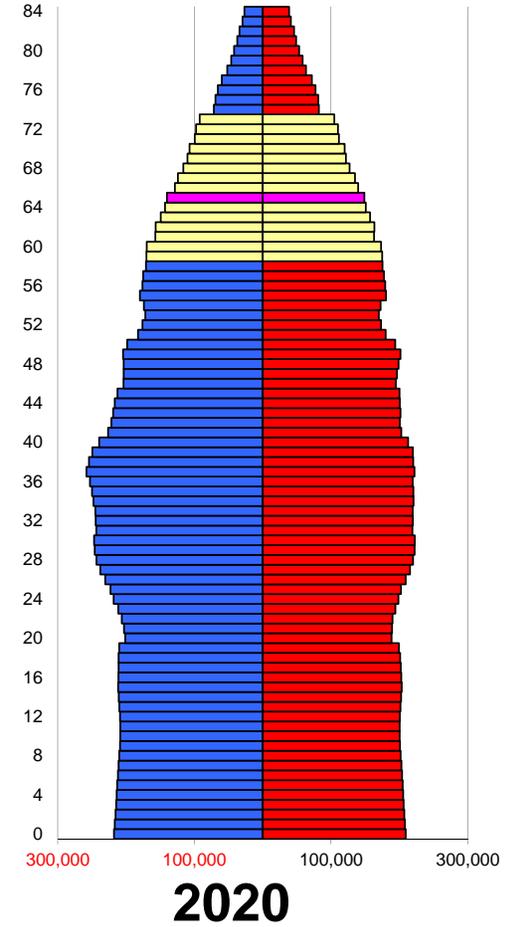
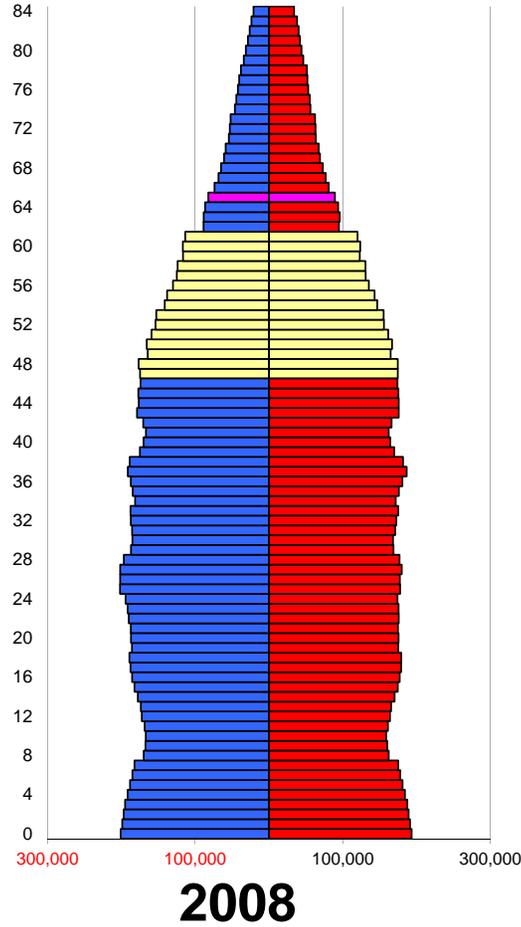
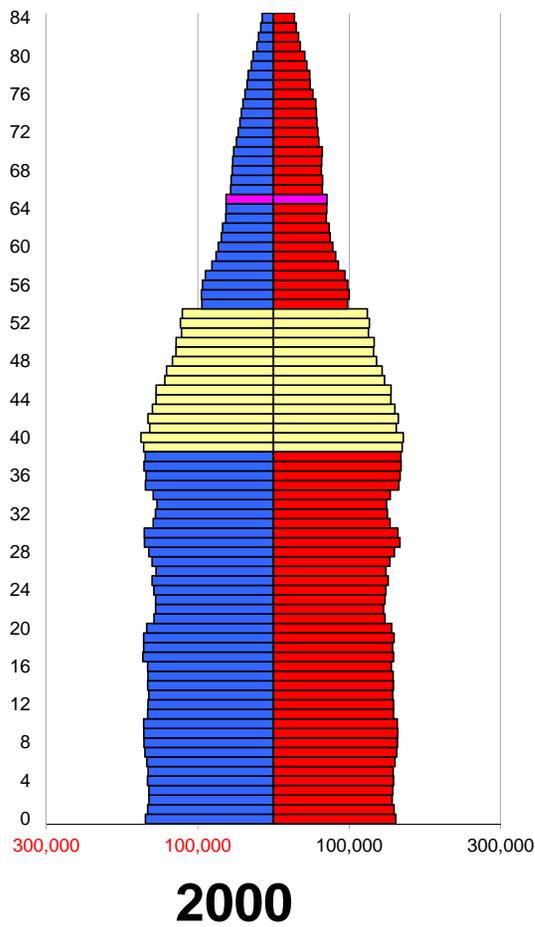


Percent of Persons Aged 65 Years and Older in Texas Counties, 2000 Census and 2040 Projected

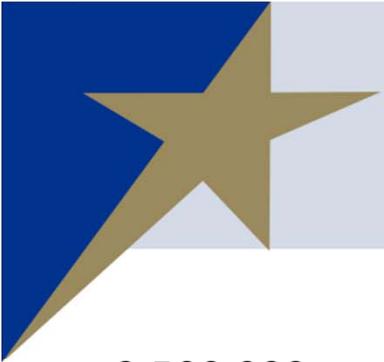




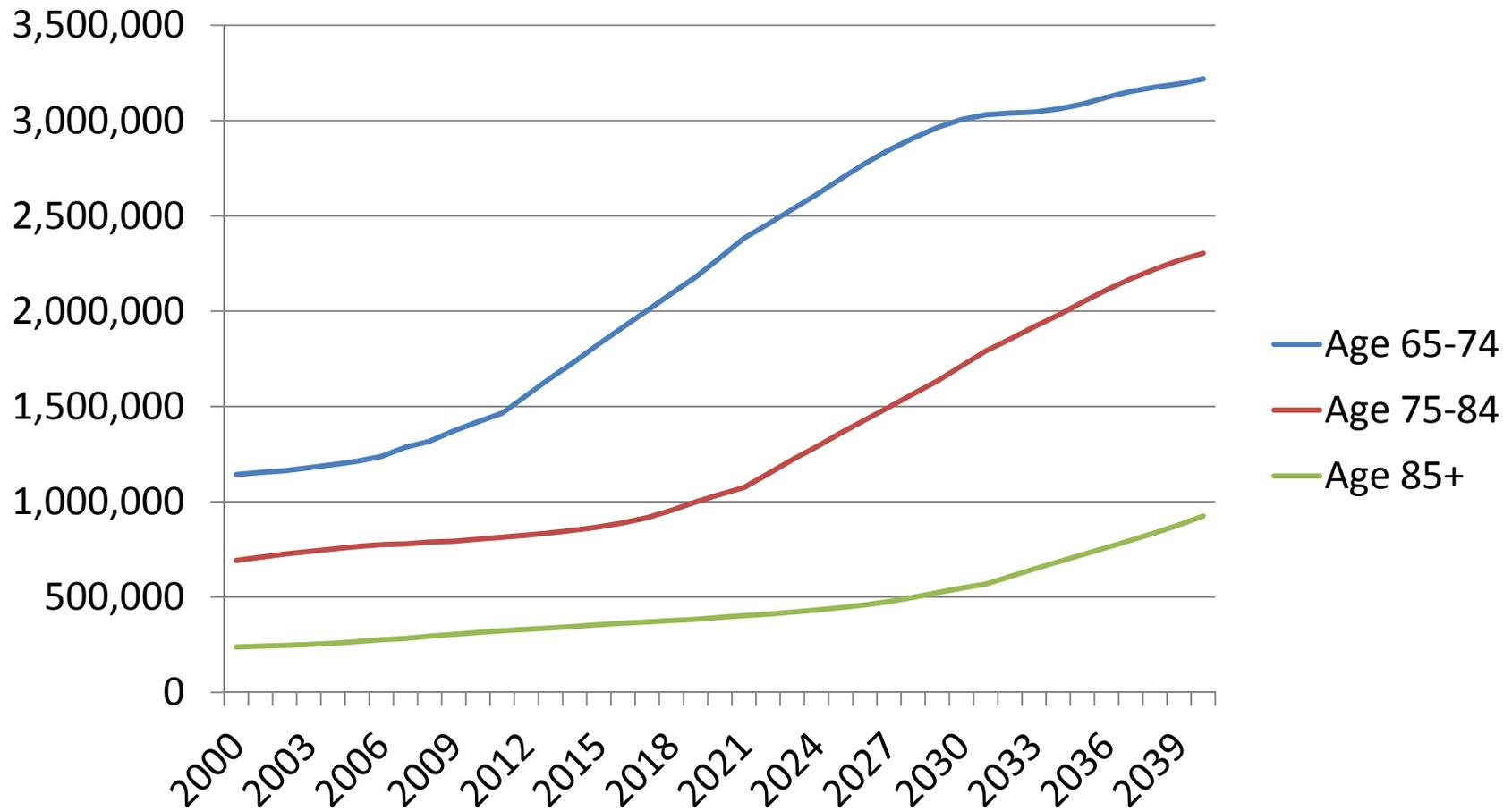
Population Pyramids, Texas



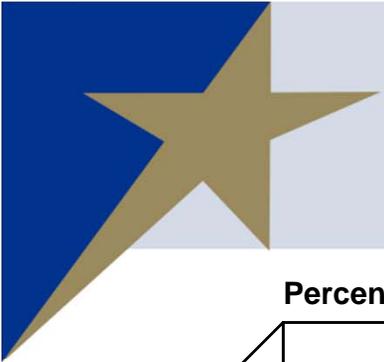
Sources: 2000 Census, Texas State Data Center 2000-2040 Projections



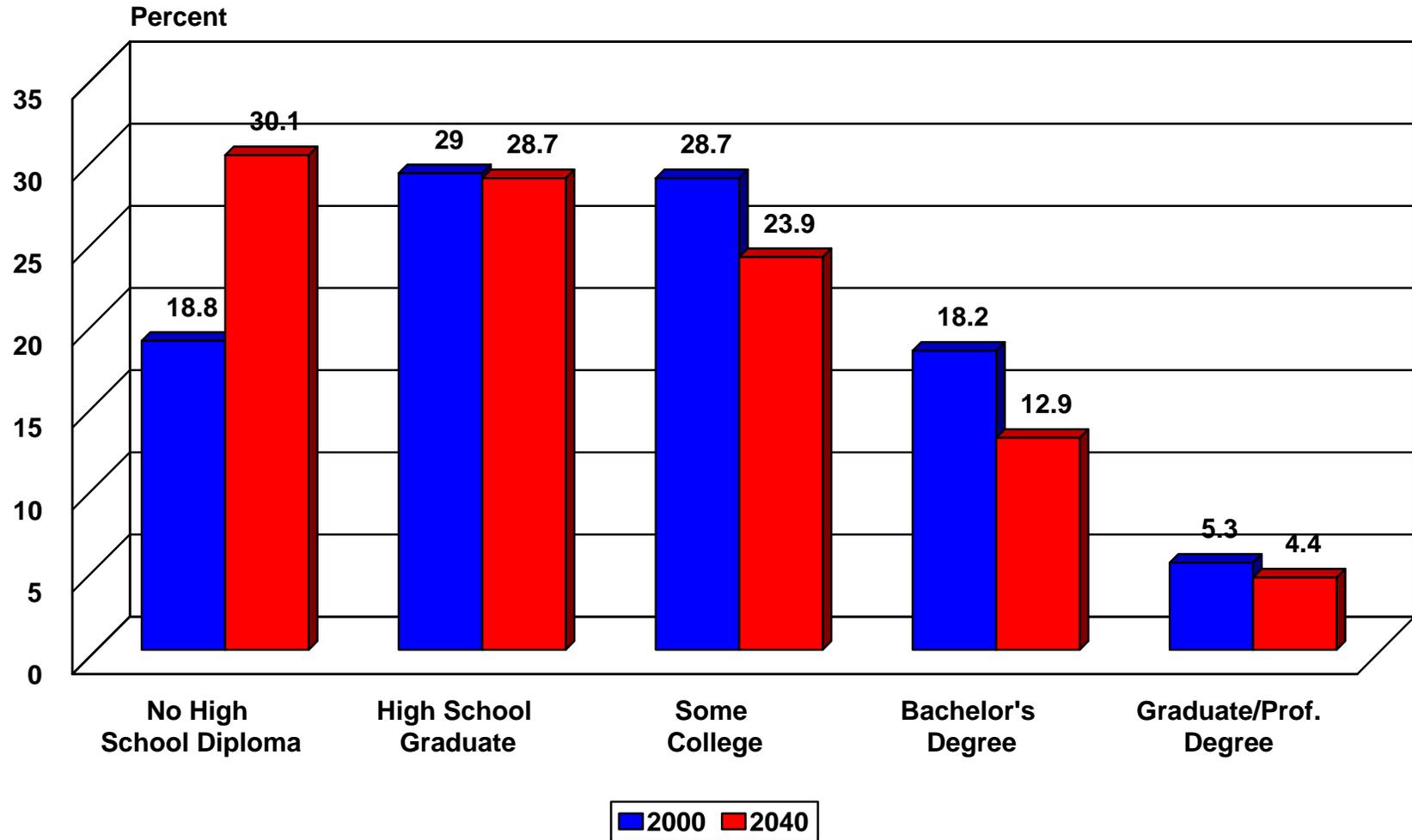
Projected Population of Older Texans



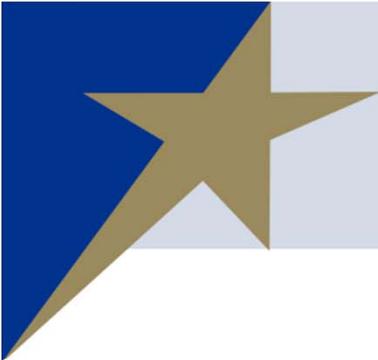
Source: Texas State Data Center, 2000-2004 Projection Scenario



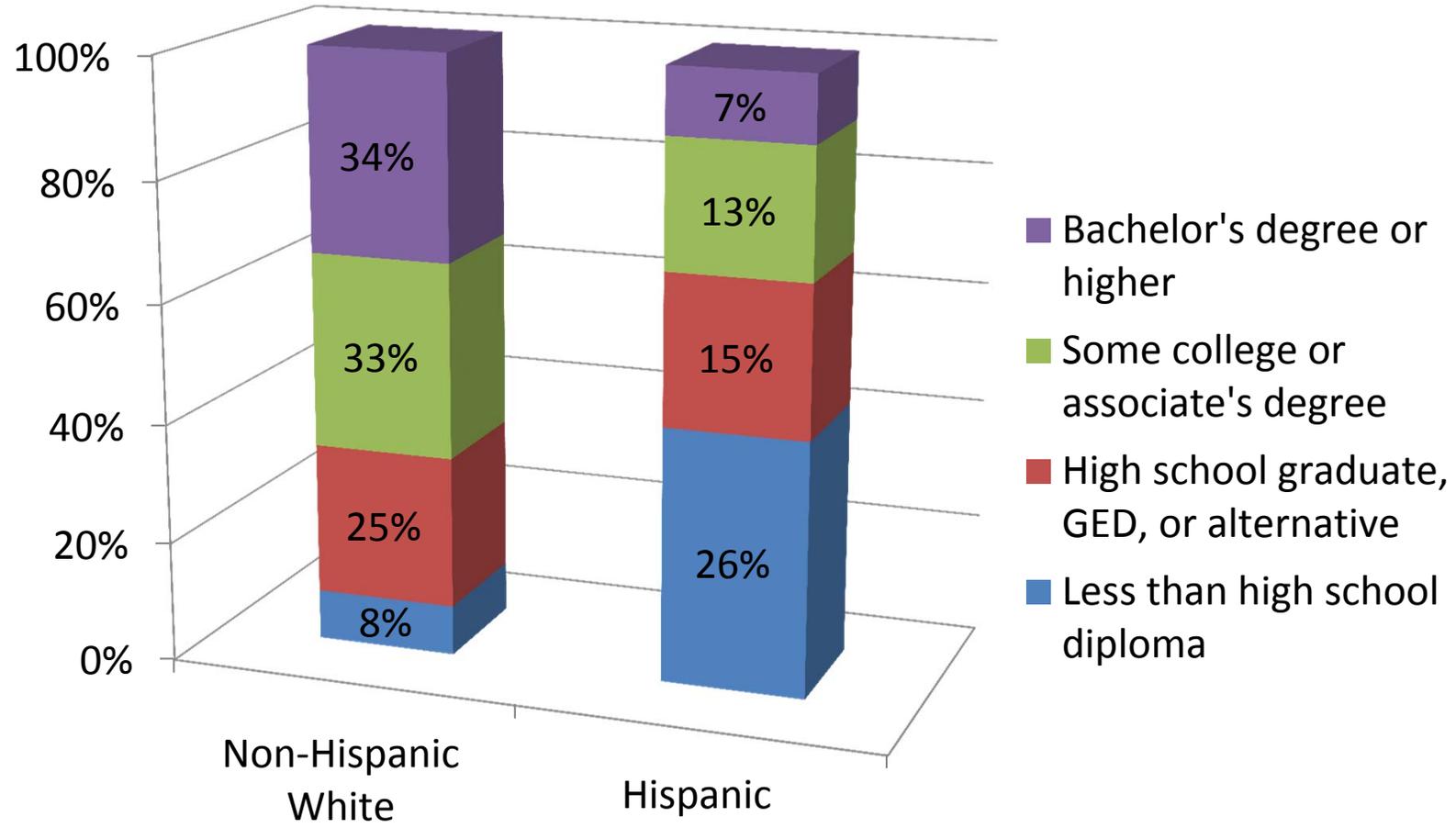
Projected Percent of Labor Force by Educational Attainment in Texas, 2000 and 2040



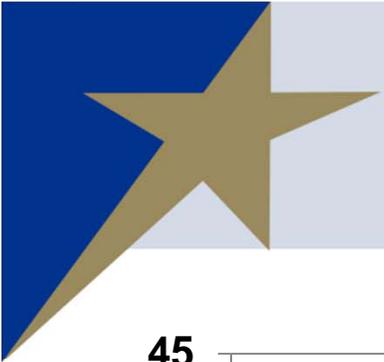
* Projections are shown for the 1.0 scenario



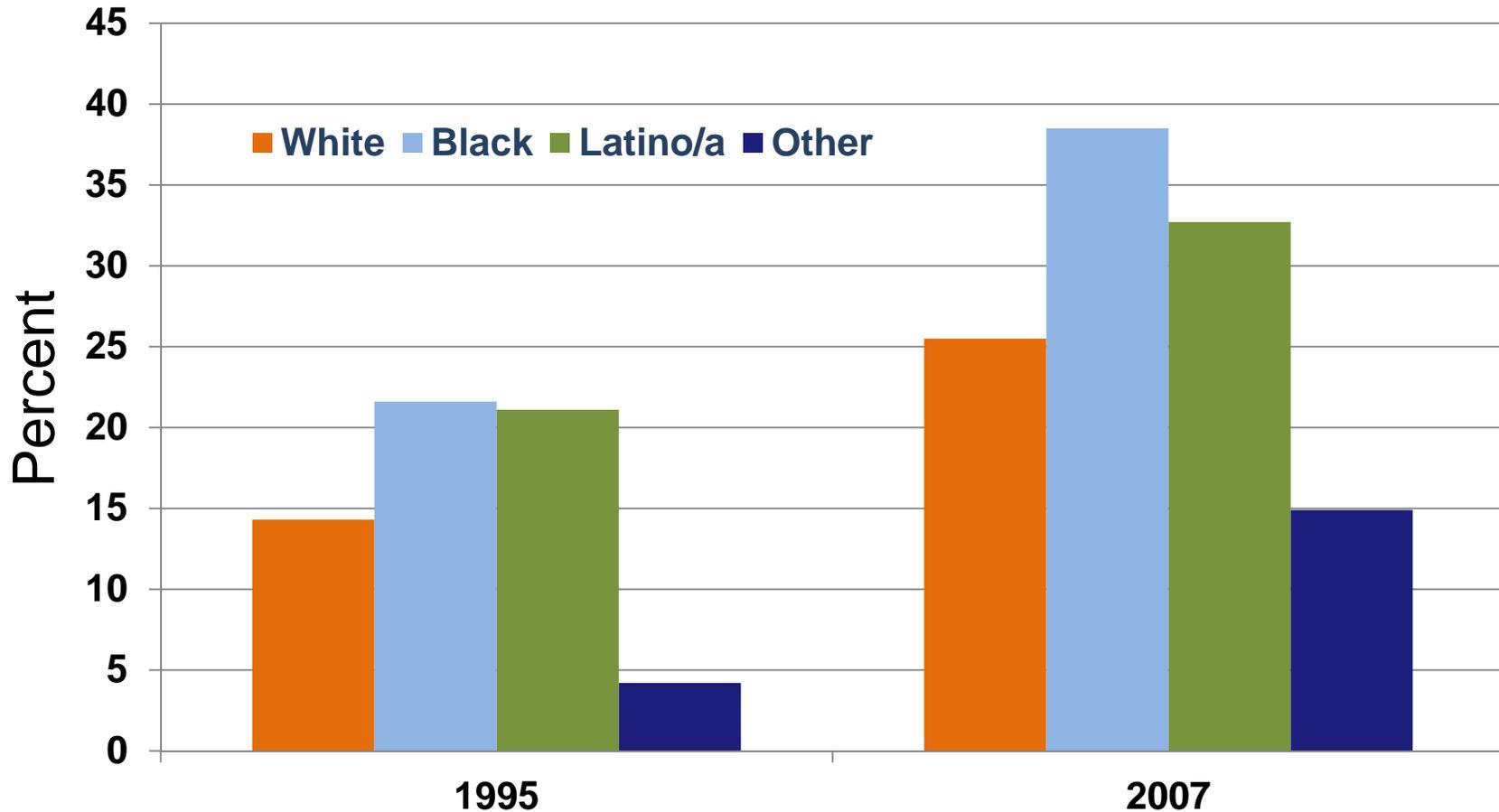
Educational attainment of persons 25+ years of age by ethnicity, Texas, 2009



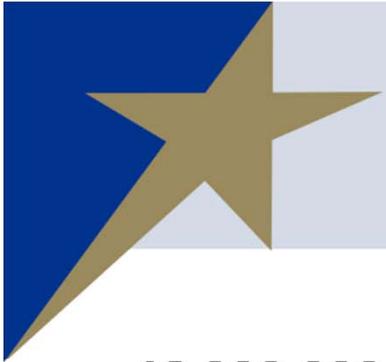
Source: American Community Survey, 2009



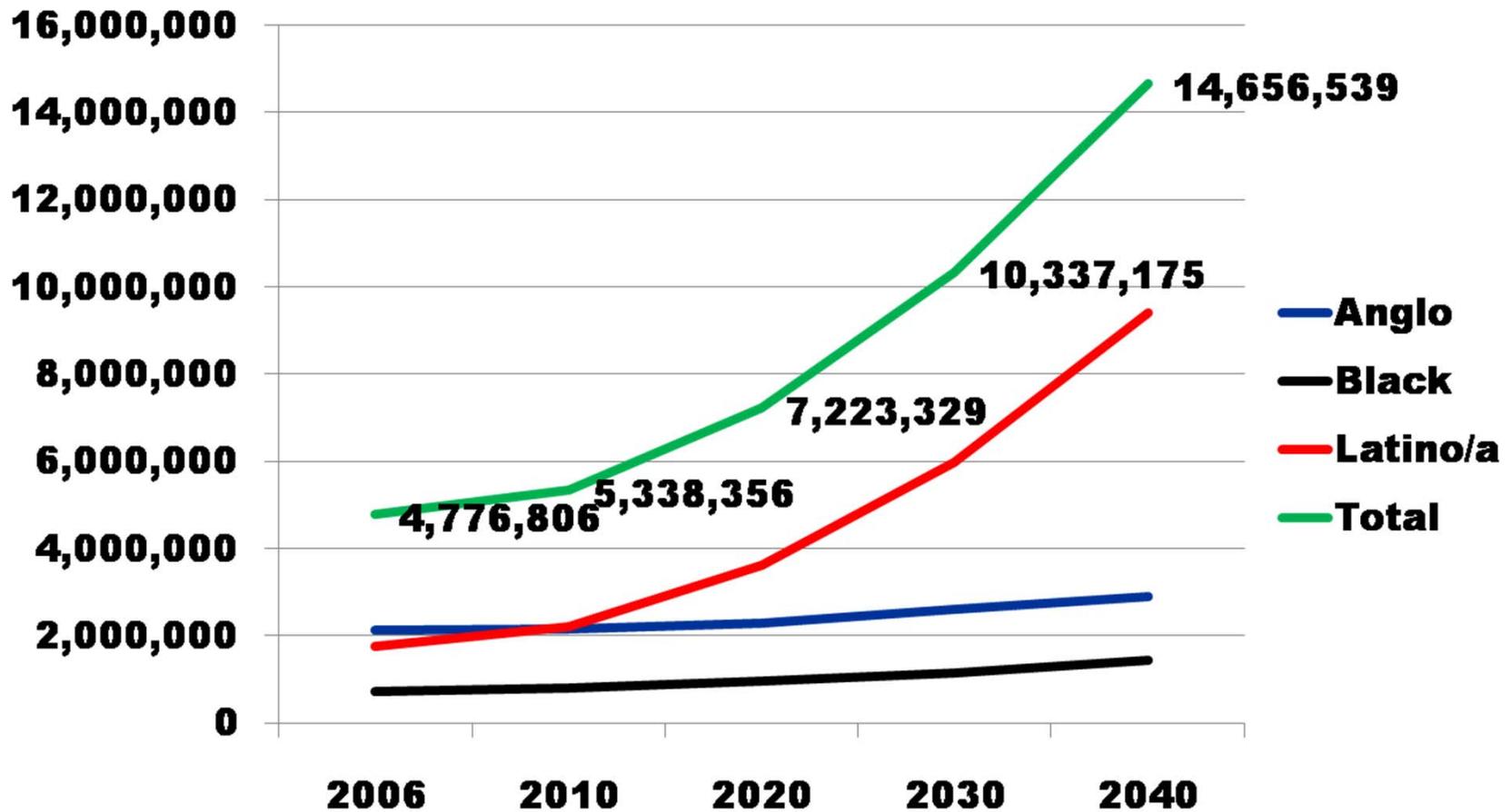
Race/Ethnicity and Obesity in Texas, 1995 and 2007



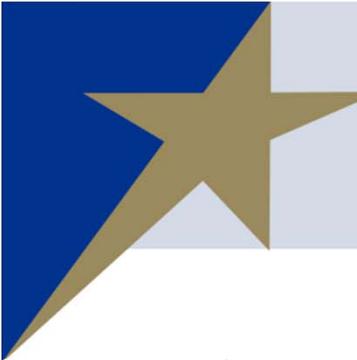
Source: Centers for Disease Control, BRFSS



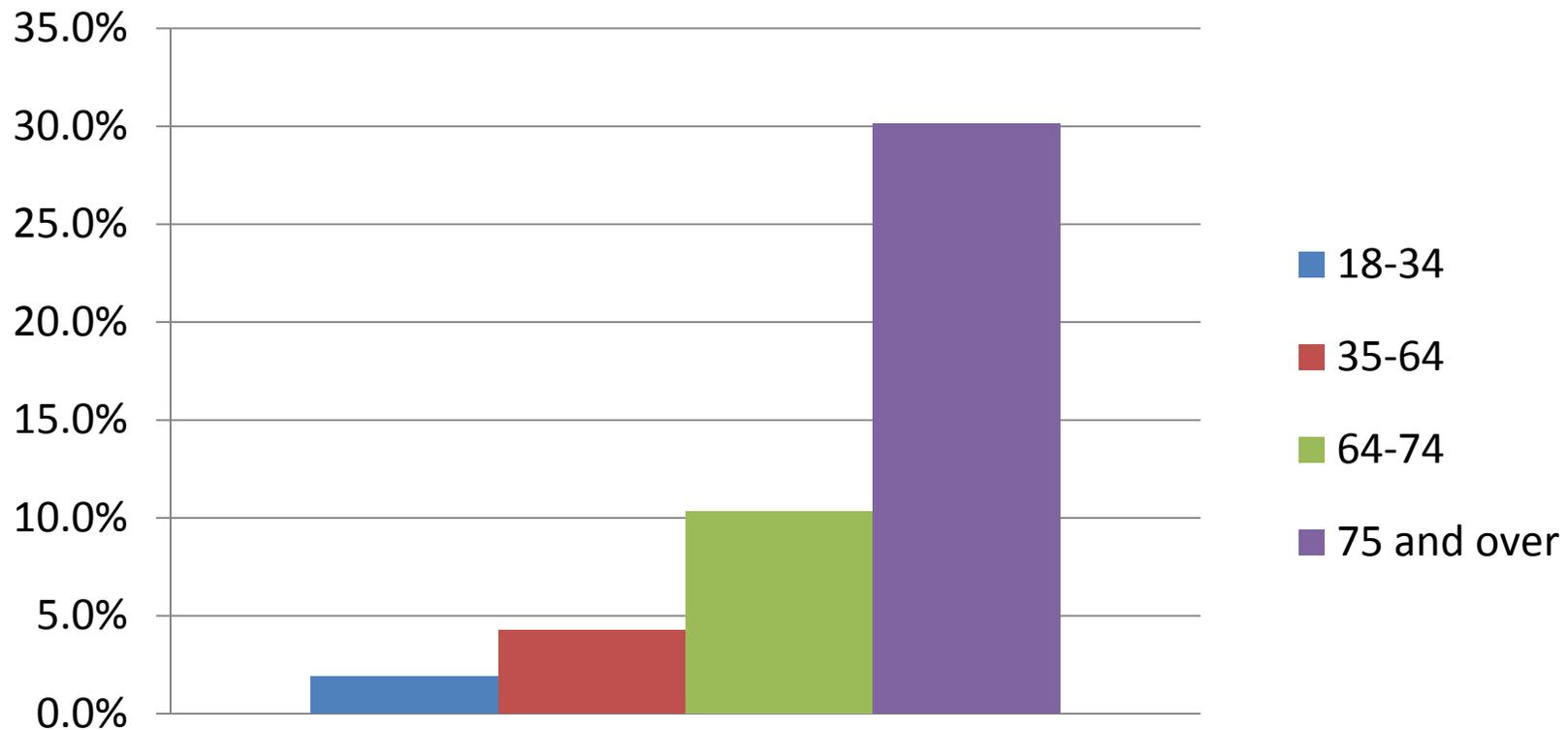
Projected Increase in Obesity in Texas by Ethnicity, 2006 to 2040



Source: Texas State Data Center Projections

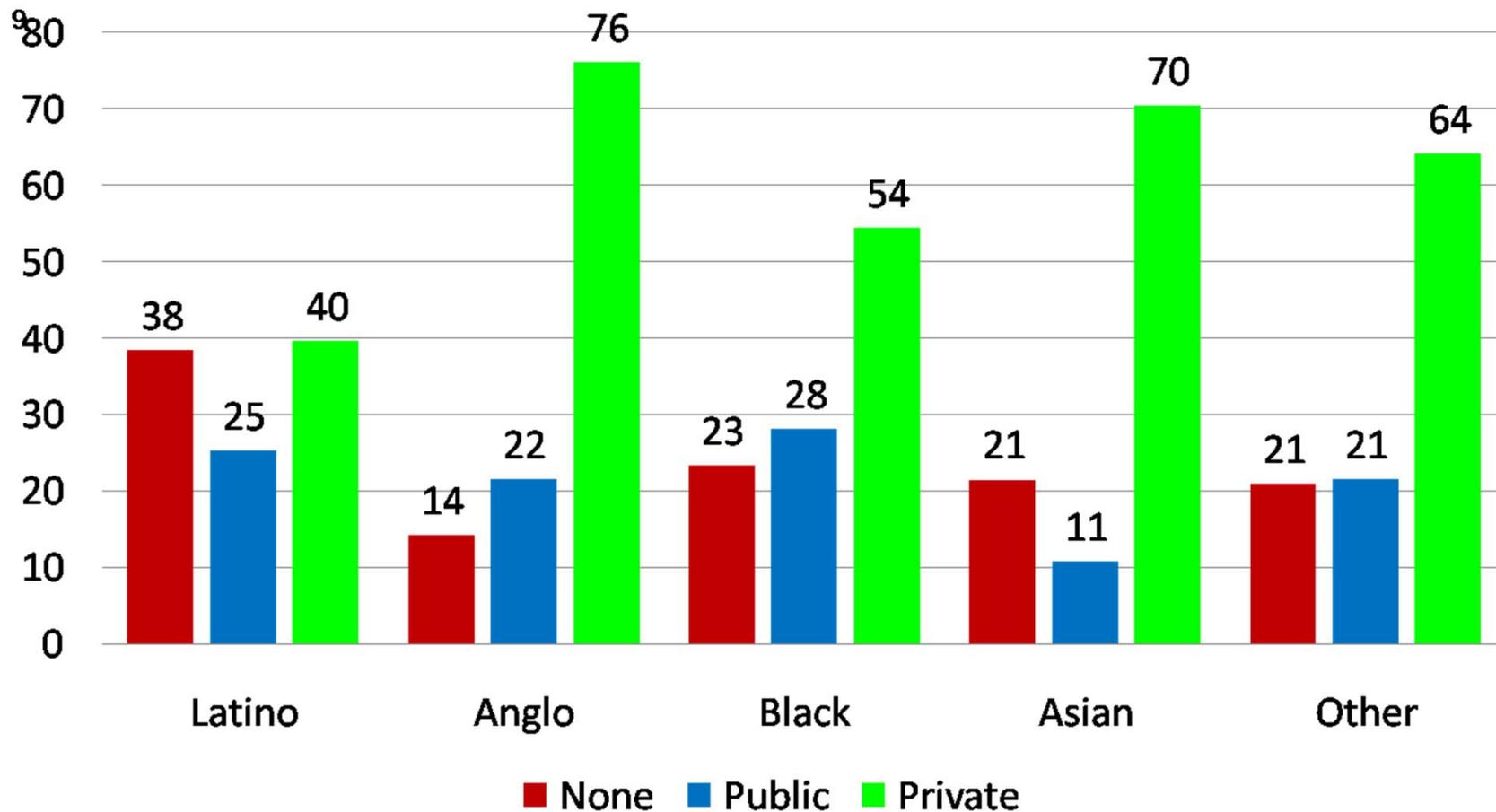


Percent of population with independent living difficulty by age, Texas, 2009

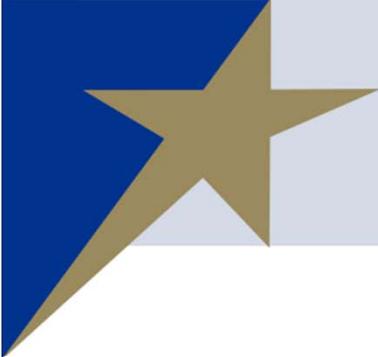


Source: American Community Survey, 2009

Health Insurance Coverage and No Insurance by Type for Ethnic Groups, 2008



Source: American Community Survey, 2008



Major Points

- Texas' population will continue to grow, driven by both natural increase and net migration (internal and international)
- The Hispanic origin population contributes significantly to overall growth of Texas' total population
- The population will continue to increase in major urbanized areas and along the south Texas border, with declining population in most rural areas
- There a number of social and economic trends and disparities that are notable and relevant for the insurance companies

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