

# A Profile of Kansas's Low-Wage Uninsured Workers

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The recently enacted American Rescue Plan Act of 2021 (ARP) includes new large financial incentives for states to extend health insurance coverage to low-wage workers and other adults earning less than \$17,775 a year.<sup>1</sup> These incentives apply to regular spending in a state's Medicaid program and offer a five-percentage point across the board increase in the federal share for a 24-month period after the state extends coverage. The Kaiser Family Foundation estimates that Kansas's budget would see a net gain of \$250 million over a two-year period if the state expanded Medicaid.<sup>2</sup> Approximately 82,700 uninsured nonelderly adults, or 38 percent of the state's uninsured adult population, would gain health insurance.<sup>3</sup>

This fact sheet examines which workers and industries would benefit from expansion of Medicaid coverage.<sup>4</sup> The top three industry sectors in Kansas employing low-wage uninsured workers are hospitality, retail, and health care and social assistance, accounting for approximately 44 percent of those working without insurance (see Table 1). Restaurants and other food service establishments are the top employers for these workers. The most common occupational sector for low-wage, uninsured workers is food preparation and serving, followed by sales (see Table 2).



The Georgetown University Center for Children and Families (CCF) is an independent, nonpartisan policy and research center founded in 2005 with a mission to expand and improve high-quality, affordable health coverage for America's children and families. CCF is based in the McCourt School of Public Policy's Health Policy Institute.

**Table 1. Top Industry Sectors in Kansas**

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Retail trade	14.7%	Accommodation and food services	16.4%
Accommodation and food services	13.6%	Retail trade	15.3%
Health care and social assistance	13.3%	Health care and social assistance	12.2%
Educational services	10.3%	Manufacturing	9.5%
Manufacturing	9.7%	Construction	9.2%
Construction	6.0%	Other services*	6.3%
Administrative, support, and waste management services	5.7%		
Other services*	4.8%		
Transportation and warehousing	4.4%		
Agriculture, forestry, fishing, and hunting	3.0%		

\* Other services category includes industries such as repair and maintenance, barber shops and beauty salons, and laundry services.  
Note: Workers with no occupation are not listed.  
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).

**Table 2. Top Occupational Sectors in Kansas**

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Food preparation and serving	10.9%	Food preparation and serving	13.4%
Transportation and material moving	10.1%	Sales	11.2%
Sales	10.0%	Production	10.6%
Office and administrative support	9.8%	Transportation and material moving	9.8%
Production	8.7%	Construction	9.4%
Healthcare support	7.2%	Office and administrative support	6.6%
Educational instruction and library	6.3%	Healthcare support	6.3%
Building, grounds cleaning, and maintenance	6.2%	Building, grounds cleaning, and maintenance	5.5%
Construction	5.5%		
Management	5.4%		

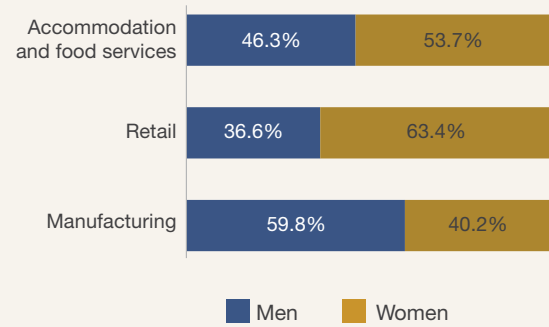
Note: Workers with no occupation are not listed.  
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).

## Demographics of uninsured low-income adults

Overall, White people comprise 78 percent of low-income uninsured adults, Black people comprise 11.5 percent, the remainder describe themselves using other categories including American Indian, Asian/Pacific Islander, or multi-racial. Ten percent of low-income uninsured adults identify as Latino (these individuals can be of any race).

The data does not permit a closer look at industry sector by race, but Figure 1 shows the top industry sectors with low-wage uninsured workers by gender. Overall, women comprise a slight majority of uninsured low-income adult citizens (53 percent), but the gender breakdown of workers in the sectors with the highest number of low-wage uninsured workers varies by industry.

**Figure 1. Gender of Low-Wage, Uninsured Workers in Top Industry Sectors**



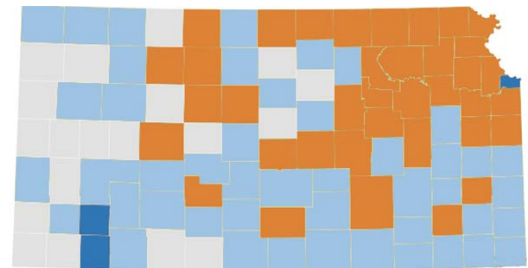
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS). Health care and social assistance and construction industries suppressed due to small sample sizes and low-reliability in one category. Contact authors for more information on the methodology.

## Which parts of the state have higher proportions of uninsured workers?

The map shows the range of uninsured rates for all nonelderly adult workers by county which varies from a high of 25.5 percent for Seward County in the southwest of the state to the lowest rate of 4.9 percent in Wabaunsee County. Table 3 lists fourteen counties that have more than 15 percent of their workers lacking insurance. All are rural counties except for Wyandotte and Linn counties which are in the Kansas City metropolitan area.

**Uninsured Rate for Nonelderly Workers**

- Above 20%
- Between 10-20%
- Lower than 10%
- Estimate suppressed due to unreliable data



Note: Includes all workers ages 19-64 regardless of income or citizenship status.

Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2015-2019 Table DP03.

**Table 3. Kansas Counties with 15 Percent or More of Workers Uninsured**

Note: Includes all workers ages 19-64 regardless of income or citizenship status.

Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2015-2019 Table DP03. Out of Kansas's 105 counties, 19 county estimates were suppressed due to high margins of error and low-reliability. Contact authors for more information on the methodology.

County	Uninsured Rate
United States	11.0%
Kansas	10.5%
Seward	25.5%
Wyandotte	23.5%
Haskell	22.6%
Hamilton	18.0%
Linn	17.4%
Chautauqua	17.3%

County	Uninsured Rate
Gray	17.1%
Anderson	16.0%
Ford	15.7%
Harper	15.4%
Bourbon	15.3%
Gove	15.3%
Montgomery	15.3%
Pawnee	15.2%

## Endnotes

<sup>1</sup> For more information on the provisions of the law, see E. Park and S. Corlette, “American Rescue Plan Act: Health Coverage Provisions Explained” (Washington DC: Georgetown University Center for Children and Families and Center on Health Insurance Reform, March 2021), available at <https://ccf.georgetown.edu/2021/03/11/american-rescue-plan-act-health-coverage-provisions-explained/>.

<sup>2</sup> R. Rudowitz, B. Corallo, and R. Garfield, “New Incentive for States to Adopt the ACA Medicaid Expansion: Implications for State Spending” (Washington DC: Kaiser Family Foundation, March 2021), available at <https://www.kff.org/medicaid/issue-brief/new-incentive-for-states-to-adopt-the-aca-medicaid-expansion-implications-for-state-spending/>.

<sup>3</sup> Kaiser Family Foundation, “Who Could Medicaid Reach with Expansion in Kansas?” (Washington DC: Kaiser Family Foundation, February 2021), available at <https://files.kff.org/attachment/fact-sheet-medicaid-expansion-KS>.

<sup>4</sup> All data are derived from the American Community Survey (2019) most from the Public Use Microdata Sample; county data calculated from American Community Survey five-year (2015-2019) prepared tables. Contact authors for more information on sources of data and methods.