

# A Profile of Texas'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 Texas's budget would see a net gain of \$1.9 billion over a two-year period if the state expanded Medicaid.<sup>2</sup> Approximately 1.4 million uninsured nonelderly adults, or 34 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 employing low-wage uninsured workers are hospitality, retail, and health care and social assistance, accounting for almost half (48.5 percent) of those working without insurance (see Table 1). Businesses with a large proportion of uninsured low-wage workers include restaurants, construction firms, and home health care agencies. The most common jobs for low-wage, uninsured workers in Texas are *cashiers, cooks, waiters and waitresses, retail sales, and personal care aides* (see Table 2).



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Table 1. Top Industry Sectors in Texas

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Retail trade	16.5%	Accommodation and food services	17.8%
Accommodation and food services	15.5%	Retail trade	16.5%
Health care and social assistance	14.1%	Health care and social assistance	14.2%
Educational services	7.2%	Construction	9.9%
Construction	6.9%	Administrative, support, and waste management	8.7%
Administrative, support, and waste management	6.9%	Other services	6.7%
Other services	6.0%	Manufacturing	4.7%
Manufacturing	4.9%	Educational services	3.8%
Transportation and warehousing	4.2%	Transportation and warehousing	3.7%
Professional, scientific, and technical	3.2%	Professional, scientific, and technical	2.5%

Table 2. Top Occupations in Texas

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Cashiers	5.9%	Cashiers	6.5%
Retail salespersons	3.5%	Cooks	4.2%
Waiters and waitresses	3.4%	Waiters and waitresses	3.8%
Cooks	3.3%	Retail salespersons	3.4%
Customer service representatives	3.0%	Personal care aides	3.3%
Personal care aides	2.7%	Construction laborers	3.0%
Laborers and freight, stock, and material movers	2.4%	Customer service representatives	2.7%
Driver/sales workers and truck drivers	2.4%	Driver/sales workers and truck drivers	2.6%
Maids and housekeeping cleaners	2.1%	Laborers and freight, stock, and material movers	2.5%
Janitors and building cleaners	2.0%	Maids and housekeeping cleaners	2.5%

Note: Workers with no occupation are not listed. Other services category includes industries such as repair and maintenance, barber shops and beauty salons, and laundry services.

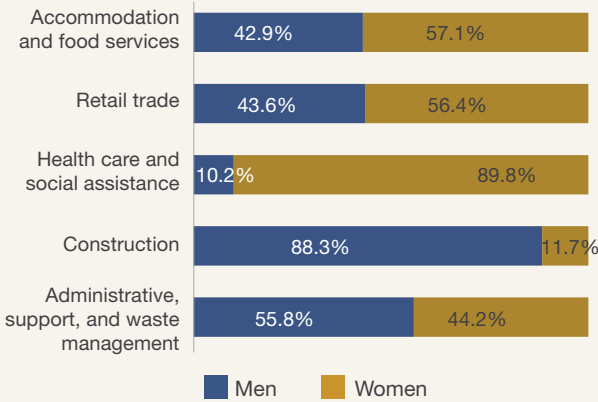
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS). Contact authors for more information on the methodology.

# Demographics of uninsured low-income adults

Our analysis finds that women make up a disproportionate share of low-income, nonelderly citizens in Texas (58 percent) and 55 percent of those who are uninsured. Women dominate the top three industries where large numbers of low-wage uninsured workers are employed (see Figure 1).

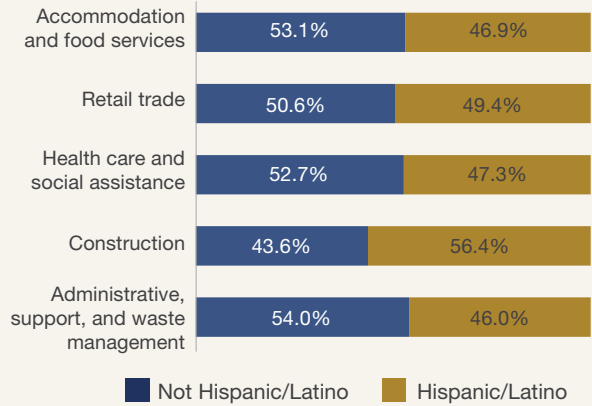
In Texas, as Figure 2 illustrates, ethnicity varies somewhat by industry.<sup>5</sup> In the top three industries with the largest shares of low-wage uninsured workers (i.e., hospitality, retail, health care and social assistance), non-Hispanic/Latino individuals comprise a slim majority of low-wage, uninsured citizen workers.

**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). Contact authors for more information on the methodology.

**Figure 2. Ethnicity of Low-Wage, Uninsured Workers in Top Industry Sectors**



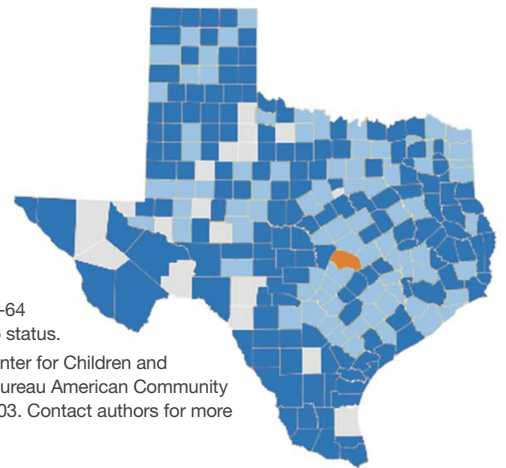
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS). Contact authors for more information on the methodology.

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

The map on the right shows the range of uninsured rates for all nonelderly adult workers across the state of Texas. Only Williamson County has fewer than 10 percent of its workers uninsured (9.9 percent). Table 3 lists 19 counties with reliable data where more than one-third of workers of all incomes and citizenship status are uninsured. Most of these counties are rural except for Hidalgo, Cameron, Webb, and Hudspeth County.

**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. Contact authors for more information on the methodology

**Table 3. Texas Counties with More than a Third of All Working Adults Uninsured**

Figure 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 Texas's 254 counties, 18 county estimates were suppressed due to high margins of error and low-reliability.

County	Uninsured Rate
United States	11.0%
Texas	20.5%
Real	55.0%
Menard	46.8%
Starr	46.6%
Zapata	41.5%
Motley	41.3%
Hidalgo	41.1%
Hall	40.2%
Brooks	40.1%
Cameron	37.6%

County	Uninsured Rate
Maverick	37.5%
Willacy	37.2%
Duval	36.9%
Bailey	36.2%
Briscoe	35.6%
Webb	34.9%
Hudspeth	34.4%
Haskell	34.2%
Kimble	33.5%
Coleman	33.4%

## 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/>. Low-income individuals defined as those earning less than 138 percent of the Federal Poverty Line—approximately \$17,775 for an individual or \$30,305 for a family of three. Workers defined as those who report industry and occupation information on the American Community Survey. Contact authors for more information on sources of data and methods.

<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 Texas?” (Washington DC: Kaiser Family Foundation, February 2021), available at <https://files.kff.org/attachment/fact-sheet-medicaid-expansion-TX>.

<sup>4</sup> Contact authors for more information on sources of data and methods. 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.

<sup>5</sup> The American Community Survey measures race and ethnicity as two separate facets of an individual’s identity. Hispanic/Latino individuals can be of any race.