

A Profile of Florida'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.¹ 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 Florida's budget would see a net gain of \$1.8 billion over a two-year period if the state expanded Medicaid.² Approximately 789,800 uninsured nonelderly adults, or 33 percent of the state's uninsured adult population, would gain health insurance.³

This fact sheet examines which workers and industries would benefit from expansion of Medicaid coverage.⁴ The top three industry sectors in Florida employing low-wage uninsured workers are hospitality, retail, and administrative/support/waste management services which together account for almost half of those working without insurance (see Table 1). The most common jobs for uninsured low-wage workers are cashiers, cooks, waiters and waitresses, retail salespersons, and construction workers (see Table 2). Restaurants and construction firms are the top two employers of these workers (26 percent).⁵



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Table 1. Top Industry Sectors in Florida

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Accommodation and food services	16.9%	Accommodation and food services	19.6%
Retail	16.3%	Retail	15.7%
Health care and social assistance	11.3%	Administrative, support, and waste management services	11.4%
Administrative, support, and waste management services	8.7%	Construction	10.1%
Construction	6.9%	Health care and social assistance	8.0%
Other services*	6.3%	Other services*	6.8%
Educational services	5.8%	Manufacturing	3.4%
Transportation and warehousing	3.9%	Transportation and warehousing	3.3%
Professional, scientific, and technical services	3.8%	Professional, scientific, and technical services	3.0%
Manufacturing	3.5%	Educational services	2.9%

* Other services category includes industries such as repair and maintenance, barber shops and beauty salons, and laundry services.

Table 2. Top Occupations in Florida

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Cashiers	5.7%	Cashiers	5.5%
Waiters and waitresses	3.7%	Cooks	4.8%
Customer service representatives	3.5%	Waiters and waitresses	4.0%
Retail salespersons	3.4%	Retail salespersons	3.7%
Cooks	3.2%	Construction laborers	3.2%
Janitors and building cleaners	2.2%	Landscaping and groundskeeping workers	3.2%
Driver/sales workers and truck drivers	2.2%	Customer service representatives	2.8%
Maids and housekeeping cleaners	2.2%	Driver/sales workers and truck drivers	2.6%
Laborers and freight, stock, and material movers	2.0%	Maids and housekeeping cleaners	2.4%
Landscaping and groundskeeping workers	1.9%	Laborers and freight, stock, and material movers	2.2%

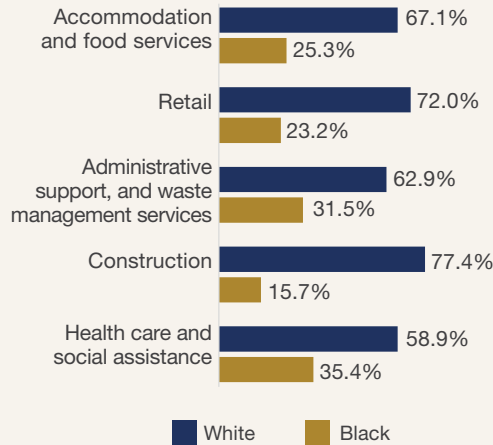
Note for Table 1 and 2: Workers with no occupation are not listed.

Source: Georgetown University Center for Children and Families analysis of US Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).

Demographics of uninsured low-income adults

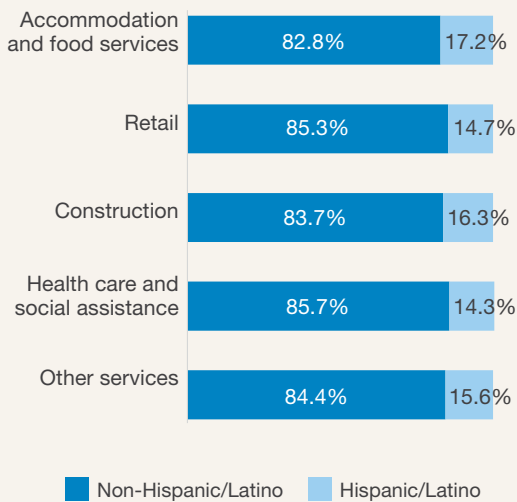
Figure 1 finds that by race, White workers form the majority of low-wage uninsured workers in all of the top industries. Figure 2 looks at ethnicity (Latino workers can be of any race) and finds that Latino workers comprise between 14 and 18 percent of workers in the top industry sectors for which there is reliable data. And Figure 3 shows the top industry sectors employing low-wage uninsured workers by gender and finds considerable variation depending on the industry. Construction is very male-dominated while the health care /social assistance sector is the reverse.

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



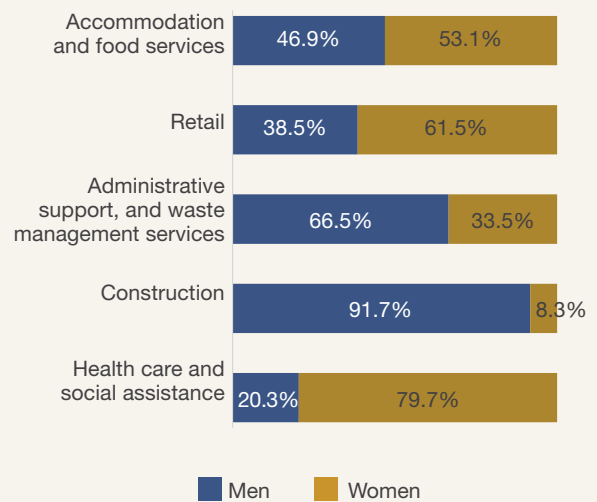
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS). Estimates for the share of low-wage workers in each industry sector who are American Indian/Alaska Native, Asian/Native Hawaiian or Pacific Islander, and Two or More Races/Some Other Race are suppressed due to small sample sizes and low-reliability. 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). 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. Estimates for administrative, support, and waste management industry suppressed due to small sample size and low-reliability in one category. Contact authors for more information on the methodology.

Figure 3. 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.

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

The map shows counties in Florida and the proportion of uninsured workers regardless of income or citizenship. Table 3 lists the top 10 counties in Florida with the highest percentage of their workers uninsured. With the exception of Collier County, these counties are predominantly rural counties, a pattern seen in other non-expansion states.⁶ Not all of these workers would be eligible if the state expanded Medicaid because their incomes might be too high to qualify or because of their citizenship status.

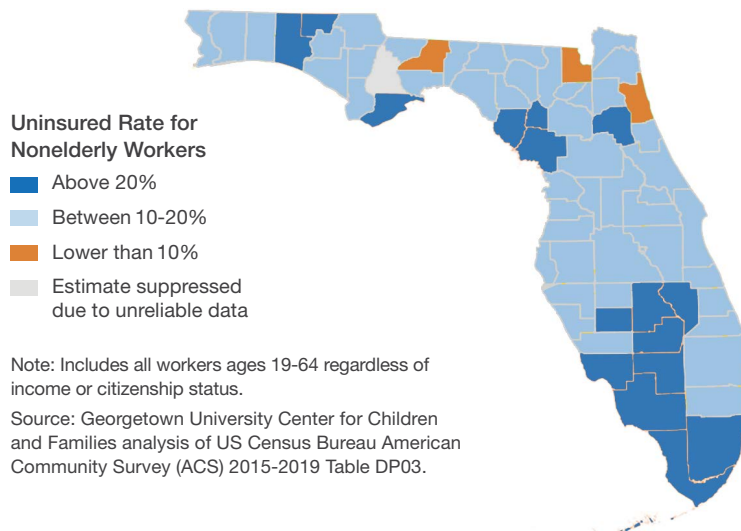


Table 3. Top 10 Counties with Highest Uninsured Rates for Nonelderly Workers in Florida

County	Uninsured Rate	County	Uninsured Rate
United States	11.0%	Monroe	26.6%
Florida	16.9%	Putnam	26.3%
Hendry	35.1%	Holmes	25.7%
Glades	32.1%	Collier	24.9%
Franklin	30.0%	Dixie	23.7%
DeSoto	28.5%	Okeechobee	23.5%

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 Florida's 67 counties, one county estimate (Liberty County) was suppressed due to high margins of error and low-reliability. Suppression rules did not affect the top ten presented in this table.

Endnotes

¹ 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/>.

² 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/>.

³ Kaiser Family Foundation, "Who Could Medicaid Reach with Expansion in Florida?," available at <https://files.kff.org/attachment/factsheet-medicaid-expansion-FL>.

⁴ All data are derived by the authors 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.

⁵ Ibid.

⁶ See other factsheets in this series at <https://ccf.georgetown.edu/2021/05/17/low-wage-uninsured-workers-state-profiles/>.