

A Profile of South Carolina'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 South Carolina's budget would see a net gain of \$600 million over a two-year period if the state expanded Medicaid.² Approximately 188,000 uninsured nonelderly adults, or 40 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 South Carolina 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. Another one-fifth of uninsured low-wage workers are found in the construction and manufacturing sectors (see Table 1). Restaurants alone are the top employers of these workers (17 percent). The most common jobs for uninsured low-wage workers are cashiers, construction laborers, and cooks (see Table 2).



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Table 1. Top Industry Sectors in South Carolina

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Accommodation and food services	17.3%	Accommodation and food services	21.1%
Retail trade	15.6%	Retail trade	15.3%
Health care and social assistance	12.2%	Administrative, support, and waste management services	11.6%
Manufacturing	10.7%	Construction	10.7%
Administrative, support, and waste management services	7.2%	Manufacturing	10.7%
Construction	6.6%	Health care and social assistance	6.7%
Educational services	6.5%	Other services*	6.4%
Other services*	4.9%	Transportation and warehousing	3.8%
Transportation and warehousing	3.4%		
Professional, scientific, and technical services	2.5%		

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

Table 2. Top Occupations in South Carolina

For Low-Wage Workers		For Low-Wage, Uninsured Workers	
Cashiers	6.8%	Cashiers	5.5%
Cooks	3.8%	Construction laborers	4.9%
Waiters and waitresses	3.3%	Cooks	4.4%
Retail Salespersons	3.0%	Janitors and building cleaners	4.0%
Janitors and building cleaners	2.7%	Laborers and freight, stock, and material movers	3.3%
Nursing assistants	2.6%	Waiters and waitresses	3.1%
Maids and housekeeping cleaners	2.5%		
Construction laborers	2.3%		
Laborers and freight, stock, and material movers	2.3%		
Personal care aides	2.1%		

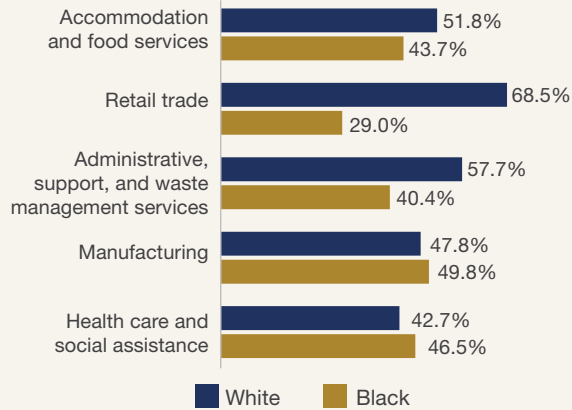
For both Table 1 and 2:
Workers with no occupation are not listed.
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).

Demographics of uninsured low-income adults

Overall, the majority of low-income uninsured citizens (regardless of work status) in South Carolina who would benefit from Medicaid expansion classify themselves as White (57 percent); 39 percent are Black/African American; and the remainder describe themselves as American Indian/Alaska Native, Asian/Native Hawaiian or Pacific Islander, or some other race/two or more races. These low-income uninsured citizens are evenly split between men and women.

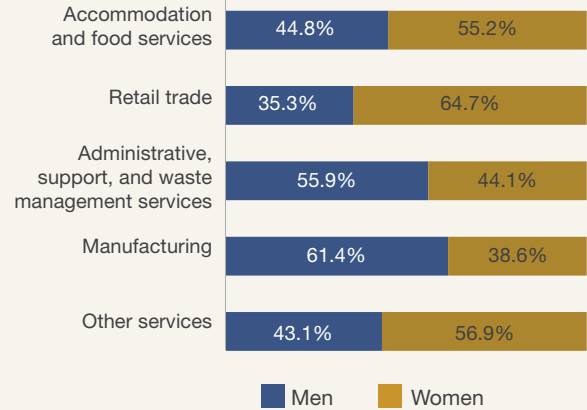
Figure 1 shows the top industry sectors with low-wage uninsured workers by race. There is considerable variation by occupational sector. Figure 2 shows the top industry sectors employing low-wage uninsured workers by gender which also finds considerable variation depending on the industry.

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).⁵

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



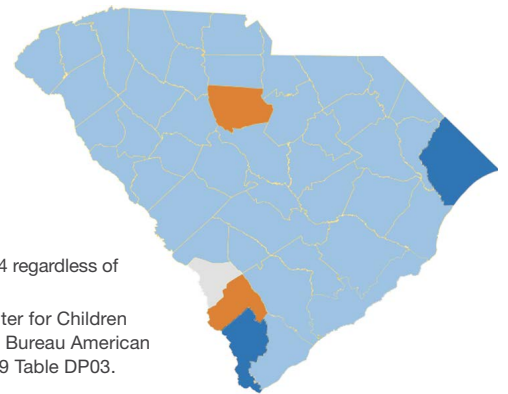
Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau American Community Survey (ACS) 2019 Public Use Microdata Sample (PUMS).⁶

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

The map shows counties in South Carolina and the proportion of uninsured workers regardless of income or citizenship. In two counties (Jasper and Horry), more than one-fifth of working adults lack health insurance. Table 3 lists the 11 counties in South Carolina that have more than 15 percent of their workers uninsured. These counties are a mix of rural and metropolitan counties; most states have predominantly rural counties on this list.⁷

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 US Census Bureau American Community Survey (ACS) 2015-2019 Table DP03.

Table 3. South Carolina Counties Where More than 15 Percent of Nonelderly Workers are Uninsured

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

Source: Georgetown University Center for Children and Families analysis of US Census Bureau American Community Survey (ACS) 2015-2019 Table DP03. Out of South Carolina's 46 counties, one county estimate was suppressed (Allendale County) due to high margins of error and low-reliability. Suppression rules did not affect the counties presented in the table. Contact authors for more information on the methodology.

County	Uninsured Rate
United States	11.0%
South Carolina	13.5%
Jasper	22.2%
Horry	21.8%
Dillon	18.7%
Saluda	18.1%
Georgetown	17.0%

County	Uninsured Rate
Beaufort	16.4%
Oconee	16.4%
Sumter	16.3%
Marion	16.1%
Clarendon	15.6%
Union	15.1%

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/>. 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.

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

⁴ All data are derived from the U.S. Census Bureau American Community Survey (2019). Most data come from the Public Use Microdata Sample (PUMS); county data calculated from American Community Survey five-year (2015-2019) prepared tables. Contact authors for more information on sources of data and methods.

⁵ 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 some other race/ two or more races are suppressed due to small sample sizes and low-reliability. Estimates for construction industry suppressed due to small sample sizes and low-reliability in all but one category. Contact authors for more information on the methodology.

⁶ Construction and health care and social assistance industries suppressed due to small sample sizes and low-reliability in one category. Contact authors for more information on the methodology.

⁷ See other factsheets in this series at <https://ccf.georgetown.edu/2021/04/28/low-wage-uninsured-workers-who-are-they-and-where-do-they-work/>.