



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

Updated March 2024

Mississippi remains one of only ten states in the nation that have not yet accepted enhanced federal Medicaid funding to cover low-income adults with incomes up to \$20,783 per year.<sup>1</sup> In addition to a permanent enhanced federal match of 90% that is available to states to cover this group, the American Rescue Plan Act of 2021 included additional incentives for states that had not yet adopted the expansion, including a five percentage point increase in the state's federal Medicaid matching rate (FMAP) for 2 years after the state expands for all other Medicaid enrollees.<sup>2</sup> Projections from KFF estimate that Mississippi's budget could see a net gain of \$400 million if the state expands its Medicaid program.<sup>3</sup> Of those Mississippians that may gain health coverage from the expansion, approximately 61% have full or part time workers in their household and almost 80% are parents.<sup>4</sup>

Numerous studies find that expanding Medicaid has a beneficial impact on mortality rates, chronic disease, cancer outcomes, and mental and behavioral health. There is also extensive evidence that Medicaid expansion is a crucial support for rural hospitals.<sup>5</sup> Many studies also show the financial and economic benefits for families that come from expanded Medicaid such as reductions in catastrophic out-of-pocket health costs, decreases in unpaid medical and non-medical debt, and improved satisfaction in personal financial conditions.<sup>6</sup>

This fact sheet examines which industries and occupations have the largest share of low-wage workers that are uninsured. **The food service, construction, and general merchandise industries employ the largest share of uninsured, low-wage workers, collectively accounting for over a quarter of such workers (see Table 1). Cooks, construction laborers, and cashiers are the most likely to be uninsured (see Table 2).**

Table 1: Top Industries for Mississippi's Low-Wage Workers, 2022

| All Workers                         |     |
|-------------------------------------|-----|
| Restaurants and other food services | 11% |
| Construction                        | 7%  |
| Elementary and secondary schools    | 4%  |
| General merchandise stores          | 3%  |
| Medical and surgical hospitals      | 3%  |
| Uninsured Workers                   |     |
| Restaurants and other food services | 13% |
| Construction                        | 11% |
| General merchandise stores          | 2%  |

Table 2: Top Occupations for Mississippi's Low-Wage Workers, 2022

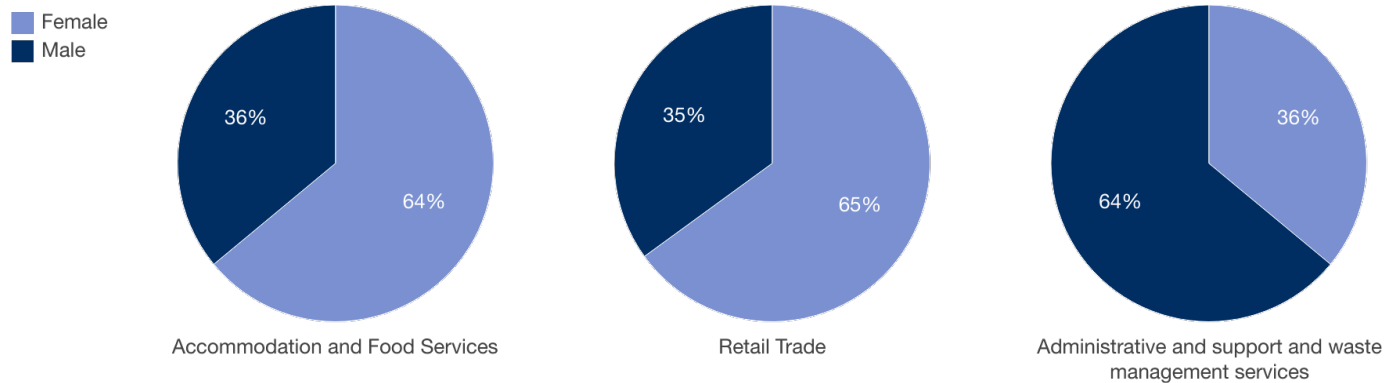
| All Workers                           |    |
|---------------------------------------|----|
| Cashiers                              | 5% |
| Cooks                                 | 4% |
| Personal care aides                   | 4% |
| Laborers and movers                   | 3% |
| Drivers/sales workers & truck drivers | 3% |
| Uninsured Workers                     |    |
| Cooks                                 | 6% |
| Construction Laborers                 | 5% |
| Cashiers                              | 5% |
| Waiters and waitresses                | 4% |
| Drivers/sales workers & truck drivers | 3% |

Source: Georgetown University Center for Children and Families analysis of U.S. Census Bureau 2022 American Community Survey Public Use Microdata Sample (ACS PUMS).

# What are the demographics of Mississippi's low-wage uninsured workers?

Figure 1 suggests that low-wage working women in particular would benefit from Medicaid expansion. Women are more likely to be employed within industries with high rates of uninsurance such as accommodation and food services and retail.

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 2022 American Community Survey Public Use Microdata Sample (ACS PUMS).

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

Below is a list of counties with the highest proportion of uninsured workers (of all incomes), with shares ranging from nearly one fifth to over one quarter of a county's employed, non-elderly adult population (See Table 3). Rural counties are more likely to have high rates of uninsurance, and the counties along the Mississippi Delta are hit the hardest (See Figure 2). Eight out of ten counties with the largest share of uninsured workers are rural, a majority of which are in the Delta region.

Figure 2: **Uninsured Rate of Non-Elderly Workers**

Under 10%    10% - 20%    Over 20%

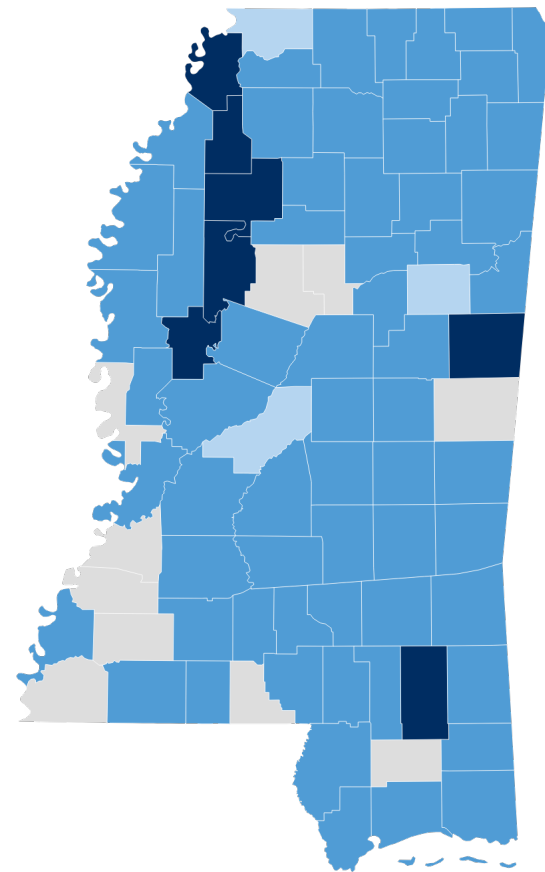


Table 2: **Top 10 Mississippi Counties with Highest Rate of Uninsured, Non-Elderly Workers**

| County          | Uninsured Rate |
|-----------------|----------------|
| 1. Noxubee      | 25.8%          |
| 2. Quitman      | 23.8%          |
| 3. Humphreys    | 22.1%          |
| 4. Tallahatchie | 21.8%          |
| 5. Leflore      | 21.5%          |
| 6. Tunica       | 20.7%          |
| 7. Perry        | 20.6%          |
| 8. Sharkey      | 19.9%          |
| 9. Pearl River  | 19.1%          |
| 10. Coahoma     | 18.9%          |

Source for Table 3 and Figure 2: Georgetown University Center for Children and Families analysis of U.S. Census Bureau 2018-2022 American Community Survey (ACS) Table DP03: Selected Economic Characteristics.

To view this report digitally, including our sources and methods, visit [bit.ly/MSLowWageWorkerFactSheet2024](https://bit.ly/MSLowWageWorkerFactSheet2024)