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**New Research from EBRI:**

**Union Worker Health Insurance Coverage  
Less Affected by the Recession**

WASHINGTON—Both union and nonunion employment-based health benefits were affected by the recent economic recession—but unionized worker health insurance coverage suffered less, according to a new analysis from the nonpartisan Employee Benefit Research Institute (EBRI).

For instance, union workers with health insurance coverage through their own job fell from 82 percent in 2007 to 80.4 percent in 2009, a 2 percent decline. That compares with a drop for nonunion workers from 55.9 percent to 52.2 percent, a 6.5 percent decline. While it has long been known that union workers are more likely to have health insurance coverage than nonunion workers, the EBRI data show that union workers with health coverage also suffered less of a decline during the recession than their nonunion counterparts.

The data comes from the 2004 and 2008 panels from the Survey of Income and Program Participation (SIPP) conducted by the Census Bureau. The findings can be found in the July 2011 *EBRI Notes* “Union Status and Health Care Coverage of Workers: The Impact of the Recession,” available online at [www.ebri.org](http://www.ebri.org)

Union workers account for a declining share of the working population in the private sector. The EBRI report notes that further erosion of unionization is likely to coincide with overall erosion in the percentage of workers with employment-based health benefits, despite the fact that union workers are more likely than nonunion workers to have health coverage through their job.

“The analysis shows that unionization is a key to many workers having health benefits, and that during tough economic times, union worker health benefits suffer less,” said Paul Fronstin, director of EBRI’s Health Research and Education Program and author of the study. “However, if unionization in the private sector continues to decline, the percentage of workers with employment-based health benefits will continue to decrease as well.”

Among those workers who were offered health coverage at work but declined it, cost was the top reason cited for both union workers (75.7 percent) and nonunion (84.4 percent). Employers not offering health coverage was the second-most reported reason why union workers (17.7 percent) and nonunion workers (27.4 percent) were uninsured.

The Employee Benefit Research Institute (EBRI) is a private, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions.

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