

Contact: Tracey Young, EBRI, (202) 775-6329, young@ebri.org

Fast Facts from EBRI:

How The Recession Affected Workers' Health Coverage, by Age and Gender

WASHINGTON—Who suffered the greatest decline in employment-based health coverage during the recession: men or women? How did the decline of employment-based health benefits affect younger and older workers?

According to research from the nonprofit Employee Benefit Research Institute (EBRI), both men and women experienced a statistically significant decline in the percentage with health coverage through their own job: The percentage of men with coverage through their own job fell from 56.2 percent to 54.3 percent, while the percentage of women with coverage through their own job fell from 50.1 percent to 49.5 percent.

Additionally, workers in nearly all age groups experienced a statistically significant decline in the percentage with health coverage through their own job, with the exception of the youngest (those ages 18–20) and oldest (55–64) groups of workers. The youngest workers are least likely of all age groups to have health coverage in their own name, while the oldest are the most likely to have it.

The analysis uses data from 2008 and 2009 that were collected in the March 2009 and March 2010 Current Population Survey following the 2007–2009 recession. The full report appears in the April 2011 *EBRI Issue Brief*, “The Impact of the 2007–2009 Recession on Workers’ Health Coverage,” online at www.ebri.org

During a recession, some employers will drop coverage, some will increase the worker share of the premium, and some may change eligibility requirements. Structural changes in the economy during a recession, such as the substitution of part-time workers for full-time workers, reduce the number of workers eligible for health benefits. This reflects the fact that while unemployment is rising, an increasing share of workers might decline coverage for a number of reasons.

###

Fast Facts from EBRI is issued by the nonpartisan Employee Benefit Research Institute to highlight benefits information that may be of current interest. Established in 1978, EBRI is an independent nonprofit organization committed exclusively to data dissemination, policy research, and education on economic security and employee benefits. EBRI does not take policy positions and does not lobby.