

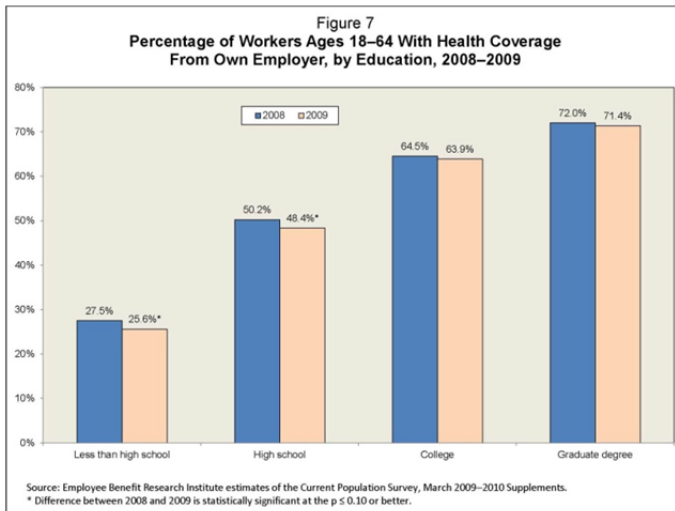
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Fast Fact from EBRI:

How Educational Levels Affected Health Coverage During the Recession

WASHINGTON—How did the recent recession affect the health coverage of workers with different educational levels?

According to the nonprofit Employee Benefit Research Institute (EBRI) there is a clear correlation between changes in the percentage of workers with health coverage through their own job and level of education: Workers with a high school education or less experienced a statistically significant decline in the likelihood of having health coverage, while those with higher levels of education did not.



Specifically, the percentage of workers with less than a high school education who had health coverage through their job fell from 27.5 percent to 25.6 percent between 2008 and 2009. Among workers with a high school education, the percentage with coverage through their job fell from 50.2 percent to 48.4 percent. Neither workers with a college degree nor those with a graduate degree experienced a statistically significant decline in coverage through their own jobs.

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.

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