Fast Facts from EBRI:

Worker Occupations and the Decline of Employment-Based Health Coverage During the Recession

WASHINGTON—How did the recent recession affect the health coverage of workers in various job categories?

According to a report from the nonpartisan Employee Benefit Research Institute (EBRI), workers in nearly all broadly defined occupations experienced a statistically significantly decline in health coverage between 2008 and 2009.


Here is additional information from the study:

- The percentage of managerial and professional specialty workers with coverage from their own job fell from 66.1 percent to 65.4 percent between 2008 and 2009.
- The percentage of workers in service occupations with coverage from their own job fell from 33.9 percent to 32.4 percent; coverage among workers in sales and office occupations fell from 50.5 percent to 49.6 percent; coverage among construction, extraction, and maintenance workers fell from 48.3 percent to 46.1 percent; and coverage among workers in production, transportation, and material moving occupations fell from 55 percent to 52.9 percent.
- However, the decline from 22.9 percent to 20.3 percent among workers in farming, fishing, and forestry was not statistically significant.

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 may decline coverage for a number of reasons.

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