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

Fast Facts from EBRI:
How Union and Nonunion Health Insurance Coverage Fared During the Recession

WASHINGTON—How did the recession impact the health insurance coverage of union and nonunion workers?

Even though both union workers and nonunion workers’ employment-based health benefits were affected by the recession, union workers’ health insurance coverage suffered less, according to a study from the nonpartisan Employee Benefit Research Institute (EBRI).

For example, union workers covered by health insurance through their own job fell from 82 percent to 80.4 percent between 2007 and 2009, a 2 percent decline. For nonunion workers with coverage through their own job, coverage fell from 55.9 percent to 52.2 percent over the period, a 6.5 percent decline.

Additionally, the overall percentage of union workers with any employment-based coverage fell from 93.4 percent to 91 percent (a 2.6 percent decline), while among nonunion workers it fell from 74.3 percent to 70.6 percent (a 5 percent decline).

The data come from the 2004 and 2008 panels of the Survey of Income and Program Participation (SIPP), conducted by the Census Bureau. The full report is 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

EBRI notes that union workers are far more likely to have health insurance coverage through their employer than are nonunion workers. Since union workers account for a declining share of the working population in the private sector, EBRI also 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.

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