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Fast Facts from EBRI:

Employment-Based Health Coverage: Union vs. Nonunion

WASHINGTON—Who is more likely to have employment-based health insurance coverage: Union workers or nonunion workers?

According to a study by the nonpartisan Employee Benefit Research Institute (EBRI), union workers are more likely to have employment-based health benefits than nonunion workers. For example, in 2009, 80.4 percent of union workers were covered by health benefits through their own job, compared with 52.2 percent of nonunion workers.

Since union workers account for a declining share of the working population in the private sector, EBRI 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 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,” online at www.ebri.org

Additional findings on union and nonunion health insurance coverage from the report:

- In 2009, 10.6 percent of union workers were covered as a dependent, whereas 18.4 percent of nonunion workers had coverage as a dependent.
- Overall, 91 percent of union workers had coverage either through their own job or as a dependent, while 70.6 percent of nonunion workers had any employment-based coverage.
- Conversely, very few union workers were uninsured. In 2009, 5.6 percent did not have any health insurance coverage. That compares with 20.2 percent among nonunion workers in 2009.

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