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How Does Union Membership Affect Health Insurance Coverage?

WASHINGTON—How does union membership affect the likelihood of a worker having health insurance benefits?

Union workers are much more likely to have employment-based health benefits than nonunion workers, according to the October 2009 *EBRI Notes*, available at www.ebri.org

In September 2007, 83 percent of union workers were covered by health benefits through their own job, compared with 58 percent of nonunion workers (see chart below). Union workers are more likely to be employed in the public sector, manufacturing industry, blue-collar occupations, and in full-time jobs. Union workers tend to have higher annual earnings than nonunion workers.

Other details:

- Between 2003 and 2007, there was a 3 percentage point decline in the likelihood that a union worker had health coverage through his or her own job. A similar decline was not experienced among nonunion workers. Specifically, in 2007, 82.7 percent of union workers had coverage from their own job, down from 86 percent in 2003. Most of the decline in coverage from a union worker's own job was offset by an increase in the percentage of workers covered as a dependent on someone else's employment-based health plan.
- Premiums are higher in plans with union workers as compared with plans that have no union workers. In 2008, the premium was \$4,836 for employee-only coverage in plans with at least some union workers, whereas it was \$4,635 in plans with no union workers. Family premiums were \$13,009 in plans with at least some union workers, and \$12,507 in plans with no union workers. In both cases, the premiums for plans with at least some union workers were 4 percent higher than the premiums for plans with no union workers (source: Kaiser Family Foundation).

	Total	Employment-Based Coverage			Individually Purchased	Total Public	Uninsured
		Total	Own name	Dependent			
	(millions)						
Total	123.6	97.6	76.2	21.3	5.0	8.1	15.6
Union	17.5	16.4	14.4	2.0	0.2	0.7	0.5
Nonunion	106.1	81.1	61.8	19.3	4.8	7.4	15.1
	(percentage within coverage category)						
Total	100.0%	78.9%	61.7%	17.3%	4.0%	6.5%	12.6%
Union	100.0	94.2	82.7	11.5	1.0	4.0	2.9
Nonunion	100.0	76.4	58.2	18.2	4.5	7.0	14.2

Source: Employee Benefit Research Institute estimates of the Survey of Income and Program Participation, 2004 Panel, Wave 12.
Note: Details may not add to totals because individuals may receive coverage from more than one source.

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