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## Income and Benefits, I: Health Insurance Coverage

WASHINGTON—How does income affect the likelihood of having health insurance coverage?

Not surprisingly, it affects it a lot. A study by the nonpartisan Employee Benefit Research Institute (EBRI) answers that and other questions about health insurance coverage. Here are the details for employment-based coverage for individuals under age 65 in 2008:

In general, individuals in families with high levels of income were far more likely to be covered by employment-based health benefits.

In 2008, 5.1 percent of individuals in families with annual income below \$10,000 had employment-based health benefits in their own name, compared with 39.1 percent of those in families with annual income of \$75,000 or more.

**Nonelderly Population With Selected Sources of Health Insurance,  
by Family Income, 2008**

Income Level	Coverage Level
Under \$10,000	5.1%
\$10,000–\$19,999	12.8
\$20,000–\$29,999	24.4
\$30,000–\$39,999	31.5
\$40,000–\$49,999	35.5
\$50,000–\$74,000	37.8
\$75,000 and over	39.1

Source: Employee Benefit Research Institute estimates from the Current Population Survey, March 2009 Supplement.

Overall, the percentage of the nonelderly U.S. population (under age 65) with health insurance coverage decreased slightly to 82.6 percent in 2008. Full-time, full-year workers, public-sector workers, workers employed in manufacturing, and managerial and professional workers are more likely to have employment-based health benefits. Poor families are most likely to be covered by public coverage programs, such as Medicaid or S-CHIP. Details appear in the September 2009 *EBRI Issue Brief*, available at [www.ebri.org/pdf/briefspdf/EBRI\\_IB\\_9-2009\\_No334\\_HI-Cvg1.pdf](http://www.ebri.org/pdf/briefspdf/EBRI_IB_9-2009_No334_HI-Cvg1.pdf)

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