

Employment-Based Health Benefits: Trends in Access and Coverage, 1997–2010

By Paul Fronstin, Ph.D., Employee Benefit Research Institute

AT A GLANCE

- Since 2002 the percentage of workers with health coverage has been declining, mostly because fewer workers have access to coverage.
- Both the *offer rate* (the percentage of workers offered a health benefit) and the *coverage rate* for employment-based health benefits declined between 1997 and 2010. Between 1997 and 2010, the percentage of workers offered health benefits from their employers decreased from 70.1 percent to 67.5 percent, and the percentage of workers covered by those plans decreased from 60.3 percent to 56.5 percent.
- The *take-up rate* (the percentage of workers taking coverage when offered by their employers) declined from 86 percent in 1997 to 83.6 percent in 2010.
- Between 1997 and 2010, the percentage of workers offered health benefits from their employers decreased from 70.1 percent to 67.5 percent, and the percentage of workers covered by those plans decreased from 60.3 percent to 56.5 percent.
- Two-thirds of workers not eligible for their employers' health plans reported that they worked part time in 2010, up from one-half in 1997.
- In 2010, 46.7 percent of wage and salary workers ages 18–64 reported that they worked for employers that did not offer health benefits. Another 14.7 percent worked for employers that provided health benefits but were not eligible for those benefits. One-quarter of workers reported that they were offered health benefits but they chose not to participate.
- Between 1997 and 2010, the percentage of workers who declined coverage because of cost increased from 23.2 percent to 29.1 percent. In 2010, two-thirds reported that they declined coverage because they had other coverage, down from 78.9 percent in 1997.
- In 2010, one-half of workers whose employers did not offer health benefits were uninsured, up from 44.1 percent in 1997. In contrast, 29.7 percent of those workers had employment-based health benefits as dependents, 8.1 percent purchased health insurance directly from insurers, and 11.7 percent were covered by public programs.
- Among workers who were not eligible for their employers' health plans, 38.7 percent were uninsured in 2010, and 41.1 percent had employment-based health benefits as dependents.
- Eligible workers with access to health benefits through their own jobs were less likely to be uninsured and more likely to be covered by employment-based health benefits as dependents. Specifically, 24.8 percent were uninsured in 2010, whereas 62.8 percent had employment-based health benefits as dependents.

Paul Fronstin is director of the Health Research and Education Program at the Employee Benefit Research Institute (EBRI). This *Issue Brief* was written with assistance from the Institute's research and editorial staffs. Any views expressed in this report are those of the author and should not be ascribed to the officers, trustees, or other sponsors of EBRI, EBRI-ERF, or their staffs. Neither EBRI nor EBRI-ERF lobbies or takes positions on specific policy proposals. EBRI invites comment on this research.

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Employment-Based Health Benefits: Trends in Access and Coverage, 1997–2010

By Paul Fronstin, Ph.D., Employee Benefit Research Institute

Introduction

Employment-based health benefits are the most common form of health insurance in the United States. In 2010, 58.7 percent of nonelderly individuals were covered by employment-based health plans, with 68.6 percent of working adults covered, 35.3 percent of non-working adults covered, and 54.8 percent of children covered (Fronstin, 2011).

The percentage of the population with employment-based health benefits has been declining, most recently due to the 2007–2009 recession. The percentage of individuals under age 65 with employment-based health benefits fell from 62.4 percent in 2008 to 58.7 percent in 2010, and the percentage of workers with coverage through their own employers fell from 54.2 percent in 2007 to 51.5 percent in 2010, its lowest level since 1994 (Fronstin, 2011).

The purpose of this *Issue Brief* is to examine the state of employment-based health benefits among workers with respect to *offer rates*, *coverage rates*, and *take-up rates*. It also examines how the state of employment-based health benefits has changed since the mid-1990s, reasons why workers do not have employment-based health benefits from their own employers, and how these reasons have changed since the 1990s. The estimates presented in this paper can also serve as a baseline against which to measure the impact of the Patient Protection and Affordable Care Act of 2010 (PPACA) on employment-based health benefits in the future.

Offer Rates and Take-Up Rates

Overall, the percentage of individuals working for employers that sponsor a health plan increased between 1997 and 2002. In 1997, 79.8 percent of workers were employed by firms that sponsored health plans (Figure 1), and by 2002 that had increased to 81.1 percent. During that same period, the percentage of workers offered health benefits (the *offer rate*) increased from 70.1 percent to 71.6 percent, and the percentage of workers covered by health plans increased from 60.3 percent to 61 percent.

However, since 2002, the percentage of individuals working for employers that sponsor health plans has been declining, as has the percentage of workers offered coverage and the percentage of workers covered by their own employers' health plans. The decline in take-up rates experienced between 1997 and 2002 has continued as well. The percentage of workers eligible for coverage fell from 71.6 percent to 67.5 percent between 2002 and 2010; the percentage with coverage fell from 61 percent to 56.5 percent.

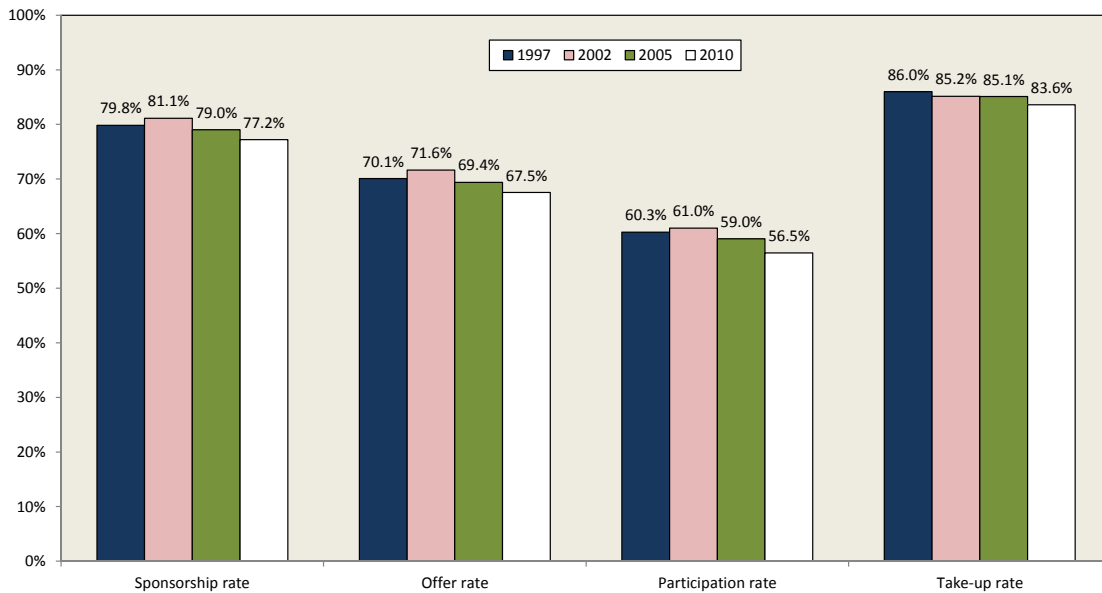
Despite the fact that offer and coverage rates increased during the 1997–2002 period, the percentage of workers taking coverage when it was offered (the take-up rate) declined from 86 percent to 85.2 percent—a decline that continued after 2002, with the take-up rate falling to 83.6 percent by 2010.

During the decline in eligibility and coverage, the percentage of workers with health benefits as dependents declined as well. In 1997, 20.4 percent of workers had employment-based coverage as dependents (Figure 2). By 2010, 18.2 percent had coverage as dependents. The likelihood that a worker was uninsured was in large part unchanged between 1997 and 2005, but then jumped to 17.8 percent in 2010.

Reasons Why Workers Do Not Have Coverage

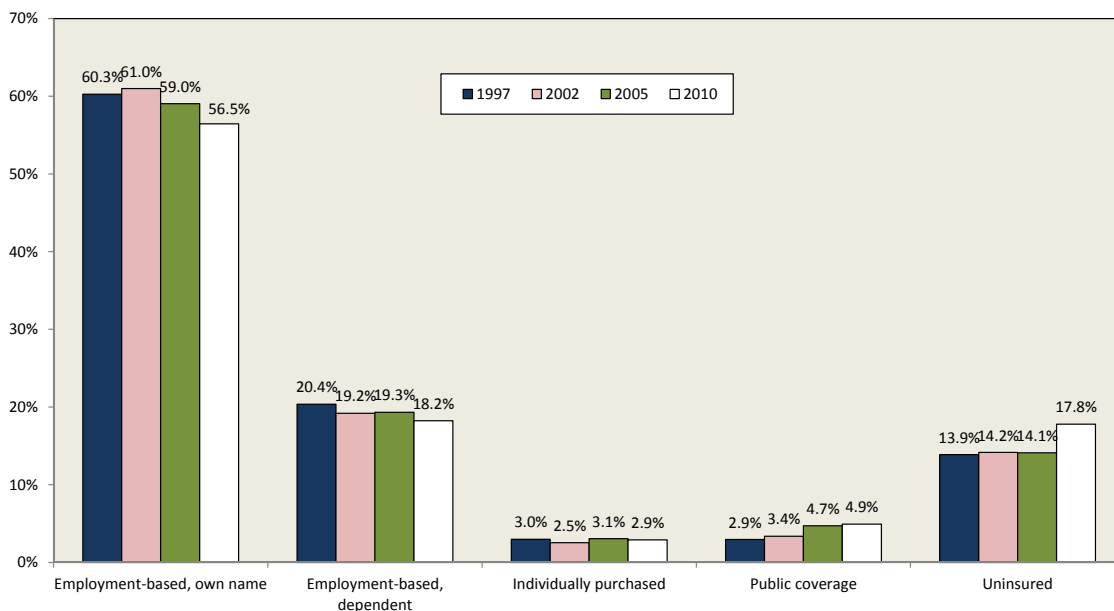
There are a number of reasons why workers may not be covered by their employer's health plans. In 2010, 46.7 percent of wage and salary workers ages 18–64 reported that they worked for employers that did not offer health

Figure 1
Sponsorship Rates, Offer Rates, Participation
Rates, and Take-Up Rates, Select Years
Wage and Salary Workers, Ages 18–64, Select Years, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 2
Sources of Health Insurance, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

benefits (Figure 3). Another 14.7 percent worked for employers that provided health benefits but were not eligible for those benefits. One-quarter (25.2 percent) reported that they were offered health benefits but chose not to participate.

Between 1997 and 2010, the percentage of workers reporting that their employers did not offer a plan increased from 41.6 percent to 46.7 percent. There were slight declines in the percentage reporting that they were not eligible for the plans, and a generally stable rate (at about 25 percent) of those saying they chose not to be covered. At the same time, the percentage reporting “don’t know” decreased from 16.9 percent in 1997 to 13.4 percent in 2010.

Workers were much more likely to report that they were not eligible for health benefits because they worked part time. Specifically, 67.2 percent of workers reported that they were ineligible because of their part-time status in 2010. Workers not eligible for their employers’ health plans provided a number of reasons. As shown in Figure 4, in 2010, nearly one-fifth (19.4 percent) reported that they had not completed the required waiting period, while 9.1 percent reported that they were not eligible because they were employed either on a contract or temporary basis. Between 1997 and 2010, the percentage of workers reporting that they were not eligible for health coverage because they worked part time increased from 51 percent to 67.2 percent, while the percentage reporting that they had not completed the waiting period dropped from 34.8 percent to 19.4 percent. The percentage reporting that they were contract or temporary employees was little changed.

Among the reasons given by those who chose not to participate in their employer’s health plan, two-thirds (67.9 percent) stated that they were covered by other health insurance in 2010 (Figure 5). Nearly 3 in 10 (29.1 percent) reported that their employer’s plan was too costly, and another 2.2 percent reported either that they did not need insurance or that they did not want insurance. Since 1997, the percentage reporting that they declined coverage because they were covered by other insurance fell from 78.9 percent to 67.9 percent, while the percentage reporting that their employers’ plans were too costly increased from 23.2 percent to 29.1 percent.

Sources of Coverage Among Workers Without Own-Name Coverage

As mentioned above, there are three main reasons why workers would not have coverage from their own employers: The employer does not offer coverage, the employee is not eligible for coverage, or the employee declined coverage that he or she was eligible for. Workers whose employers do not offer health benefits are more likely to be uninsured than to have employment-based health benefits as dependents. In addition, the percentage uninsured has been generally increasing, while the percentage with coverage as dependents has been decreasing. In 2010, 50.5 percent of workers whose employers did not offer health benefits were uninsured, up from 44.1 percent in 1997 (Figure 6), while contrast, 29.7 percent of those workers had employment-based health benefits as dependents in 2010, down from 38 percent in 1997.

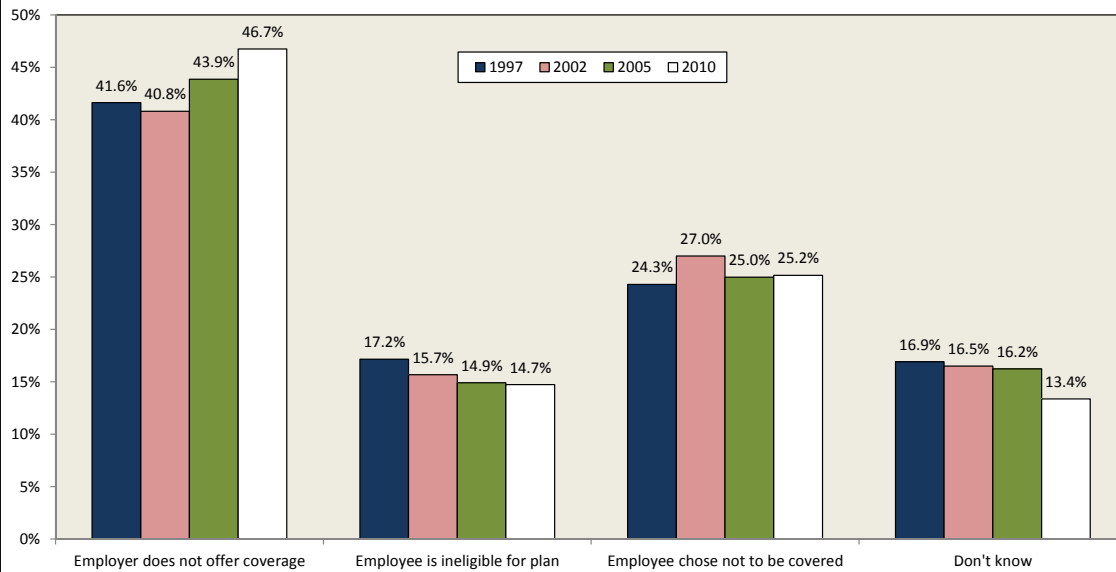
Among workers who were not eligible for their employers’ health plans, 38.7 percent were uninsured in 2010, 41.1 percent had employment-based health benefits as dependents, 7.8 percent purchased health insurance directly from insurers, and 12.4 percent were covered by public programs (Figure 7).

Workers with access to health benefits through their own job were much less likely to be uninsured and much more likely to be covered by employment-based health benefits as dependents. Specifically, 24.8 percent were uninsured in 2010, while 62.8 percent had employment-based health benefits as dependents (Figure 8). However, the percentage uninsured has been trending higher while the percentage with employment-based coverage as dependents has been trending lower. Between 1997 and 2002, the percentage of workers declining coverage as dependents fell from 74.3 percent to 62.8 percent, while the uninsured rate increased from 17.7 percent to 24.8 percent among workers declining coverage.

Why Workers Are Uninsured

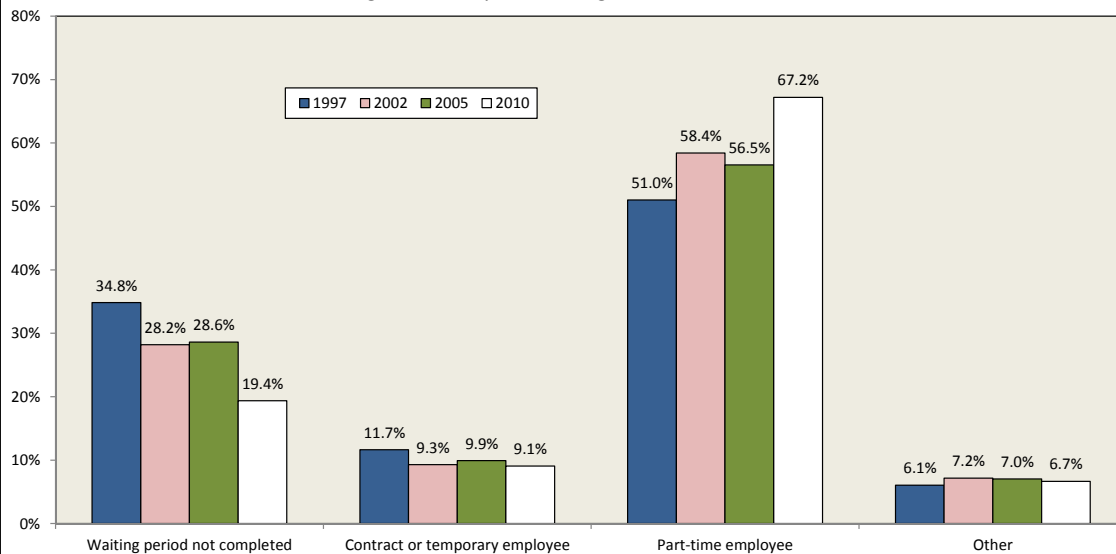
The majority of uninsured workers report that they are not covered by health benefits because their employers did not offer coverage. In 2010, 58.2 percent of uninsured workers reported that they worked for employers that did not offer

Figure 3
Reasons Why Employees Are Not Covered by
Own Employer's Health Plan, Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

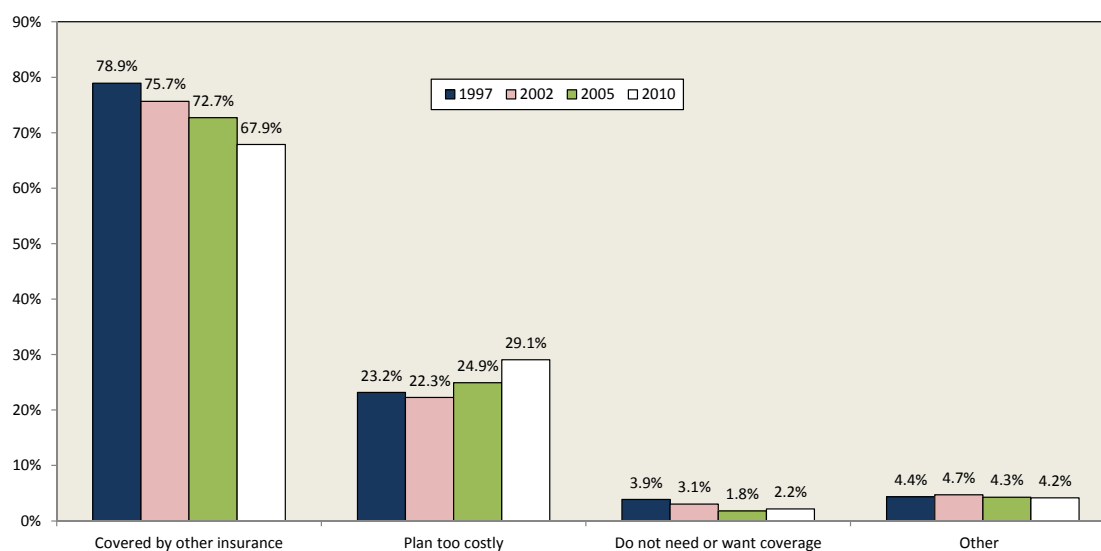
Figure 4
Reasons for Being Ineligible Among Workers Not
Participating in Own Employer's Health Plan,^a Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

^a Details sum to more than 100 percent because workers can choose more than one reason for being ineligible.

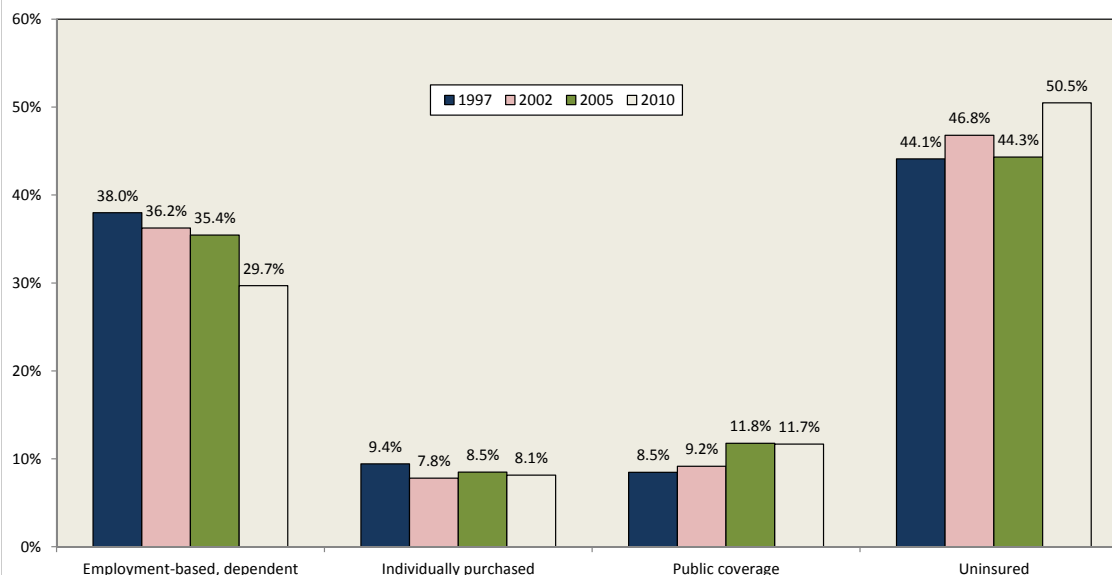
Figure 5
Reasons for Workers Choosing Not to
Participate in Own Employer's Health Plan,^a Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

^a Details sum to more than 100 percent because workers can choose more than one reason for choosing not to participate.

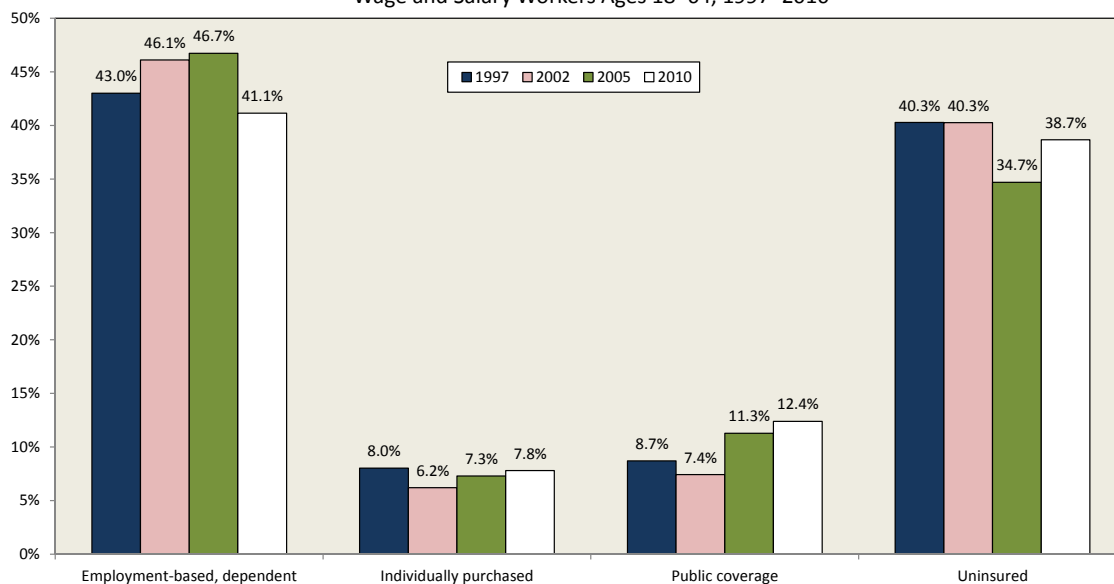
Figure 6
Sources of Health Insurance Among Workers
Whose Employer Does Not Sponsor Health Benefits, Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 7
Sources of Health Insurance Among Workers Who
Are Not Eligible for Their Employer's Health Plan, Select Years

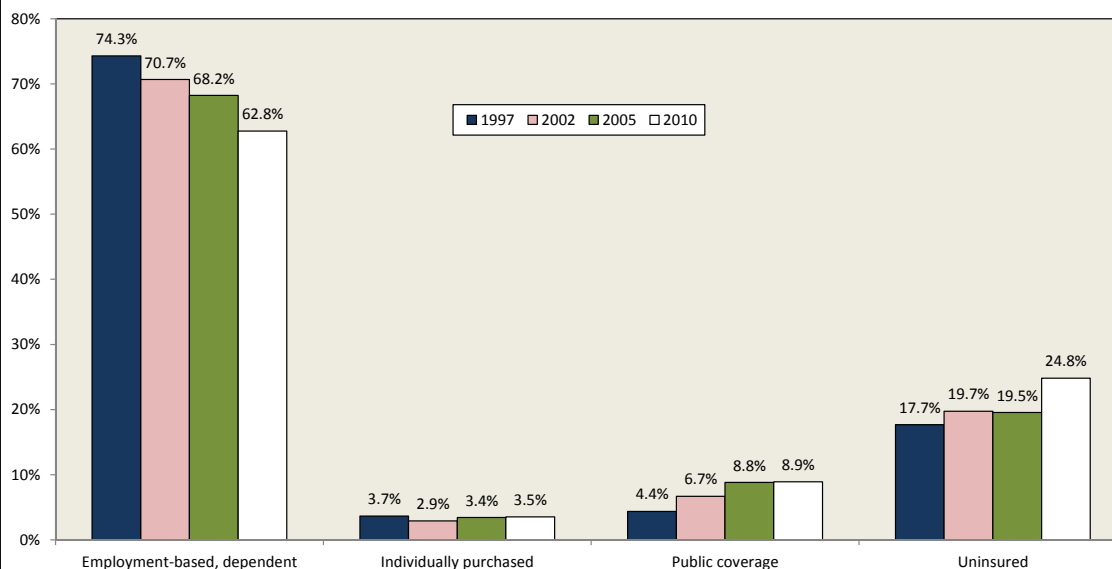
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 8
Sources of Health Insurance Among Workers Who
Choose Not to Participate in Their Employer's Health Plan, Select Years

Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

health benefits to any employees (Figure 9). This is up from 53.1 percent in 1997. Fourteen percent of uninsured workers were not eligible for their employers' plans in 2010, down from 20 percent in 1997. And 15.4 percent of uninsured workers chose not to be covered, up from 12.4 percent in 1997.

Uninsured workers were not eligible for health benefits offered by their employers for a number of reasons. In 2010, 54.3 percent of workers reported that they were not eligible because they were employed part time, up from 36.4 percent in 1997 (Figure 10). Nearly 29 percent reported that they had not completed the required waiting period in 2010, down from 49.1 percent in 1997. And 10.5 percent reported that they were employed either on a contract or temporary basis, down slightly from 12.3 percent in 1997, though this figure has been trending upward since 2002.

When uninsured workers were eligible for health benefits, most reported that they had declined coverage because the plans were too costly. In 2010, 77.2 percent declined coverage on that basis, up from 64 percent in 2002 (Figure 11). Almost 6 percent reported that they had declined coverage because they did not need or want coverage in 2010, down from 9.2 percent in 2002. More than 17 percent reported that they declined coverage for some other reason in 2010.

Offer Rates, Take-Up Rates, and Job Characteristics

While overall offer and take-up rates both fell between 1997 and 2010, these variables also fell for various subgroups of workers, often at different rates. In addition, the level of offer rates varies across different subgroups. There is often little or no variation in take-up rates across different subgroups.

In the remainder of this section, trends in offer rates and take-up rates are examined by worker job characteristics. Figures 12–19 present these trends for various job characteristics for 1997–2010. More detailed information on the total number of workers employed by firms that sponsor health benefits, the total number offered health benefits, and the total number covered by health benefits are presented in the appendix.

Firm Size

Offer rates increase with firm size. In 2010, 39.4 percent of workers in firms with fewer than 25 employees were offered health benefits, compared with 76.5 percent in firms with 100 or more employees (Figure 12). The offer rate among workers in firms with fewer than 25 employees fell about 8 percent since 1997. It was unchanged for workers in firms with 25–99 employees, and it fell about 4 percent among workers in firms with 100 or more employees.

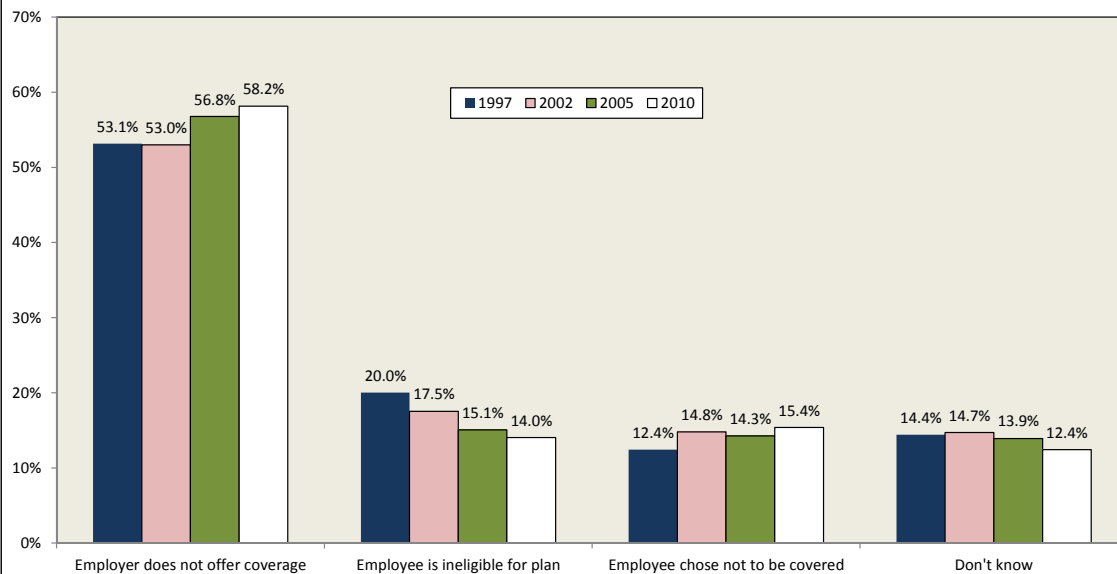
Take-up rates, while they vary with firm size, do so much less than offer rates. For instance, in 2010, 77.8 percent of workers in firms with fewer than 25 employees took coverage when it was offered, compared with 84.9 percent of workers in firms with 100 or more employees (Figure 13). Take-up rates have declined about 4 percent since 1997 among workers in firms with fewer than 25 workers; 2 percent among workers in firms with 25–99 workers; and 3 percent among workers in firms with 100 or more employees.

Hours of Work

Offer rates increase with hours of work. Nearly 80 percent of full-time workers were eligible for health benefits in 2010, compared with 36.3 percent of workers employed 20–34 hours per week, and 17.8 percent of workers employed 1–19 hours per week (Figure 14). Between 1997 and 2010, offer rates increased slightly for full-time workers and for workers employed 20–34 hours per week. While the offer rate fell from 21.5 percent to 17.8 percent among workers employed 1–19 hours per week, a 3.7 percentage point drop (from 21.5 percent) is a 21 percent drop in the likelihood that a worker was offered coverage.

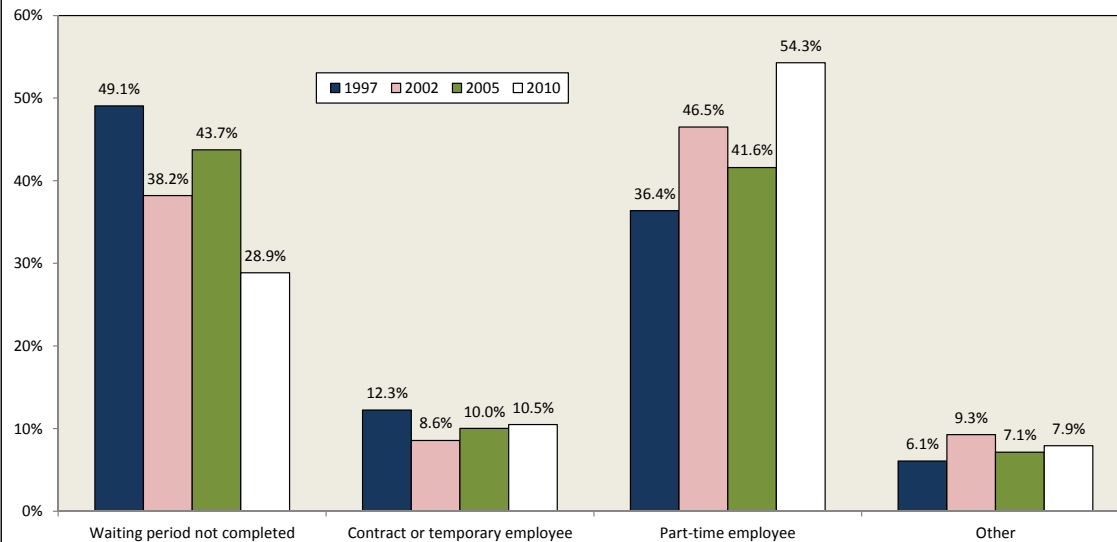
Take-up rates for workers eligible for health benefits were highest among full-time workers: 85.9 percent of them took coverage when it was offered, compared with 62.7 percent among workers employed 20–34 hours per week and 56 percent among those employed less than 20 hours per week (Figure 15). Take up rates are little changed for full-time workers but have dropped 7 percent among those employed less than 20 hours per week.

Figure 9
Reasons Why Uninsured Employee Is Not
Covered by Own Employer's Health Plan, Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

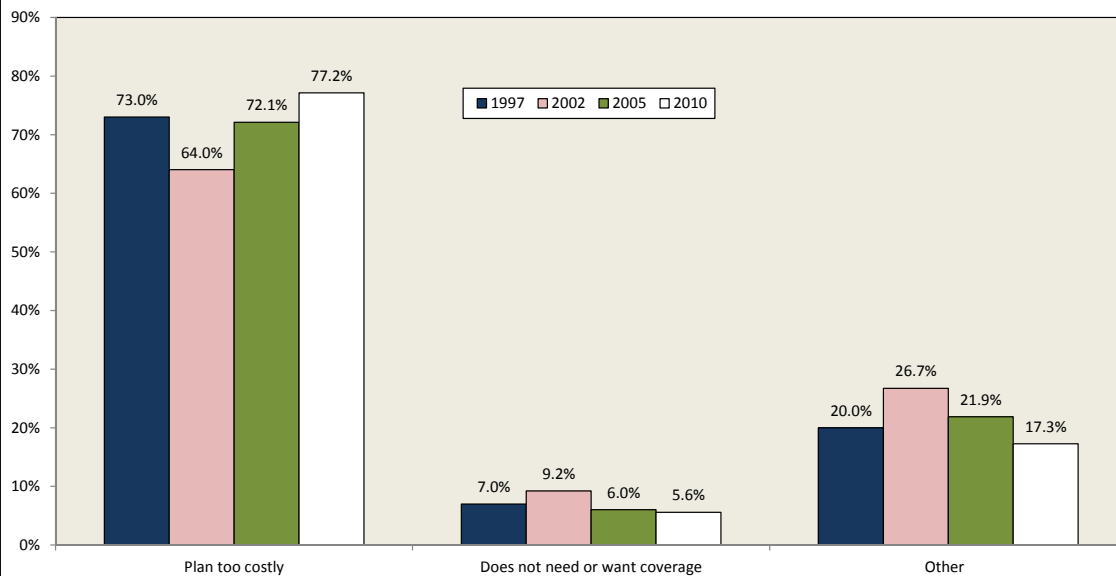
Figure 10
Reasons for Being Ineligible Among Uninsured Workers
Not Participating in Own Employer's Health Plan,^a Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

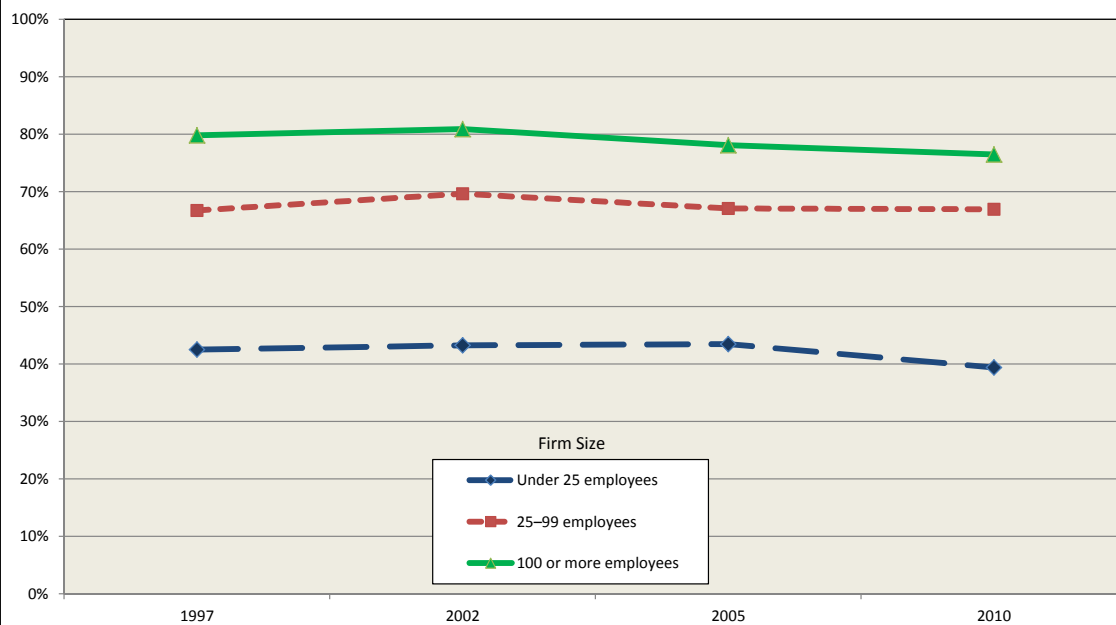
^a Details sum to more than 100 percent because workers can choose more than one reason for being ineligible.

Figure 11
Reasons for Uninsured Workers Choosing Not
to Participate in Own Employer's Health Plan, Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



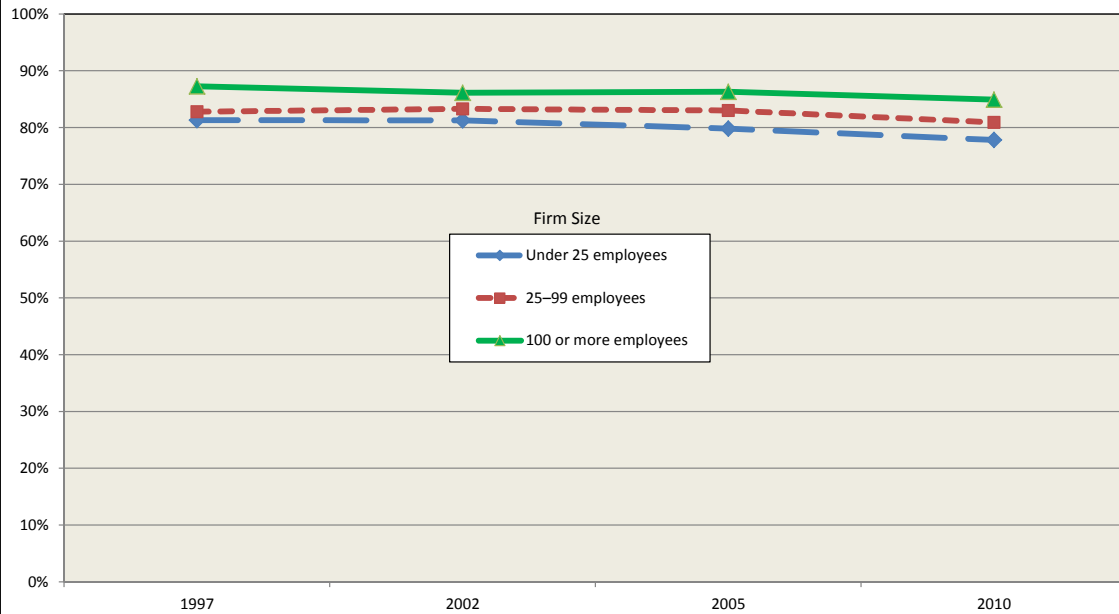
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 12
Offer Rates, by Firm Size, Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



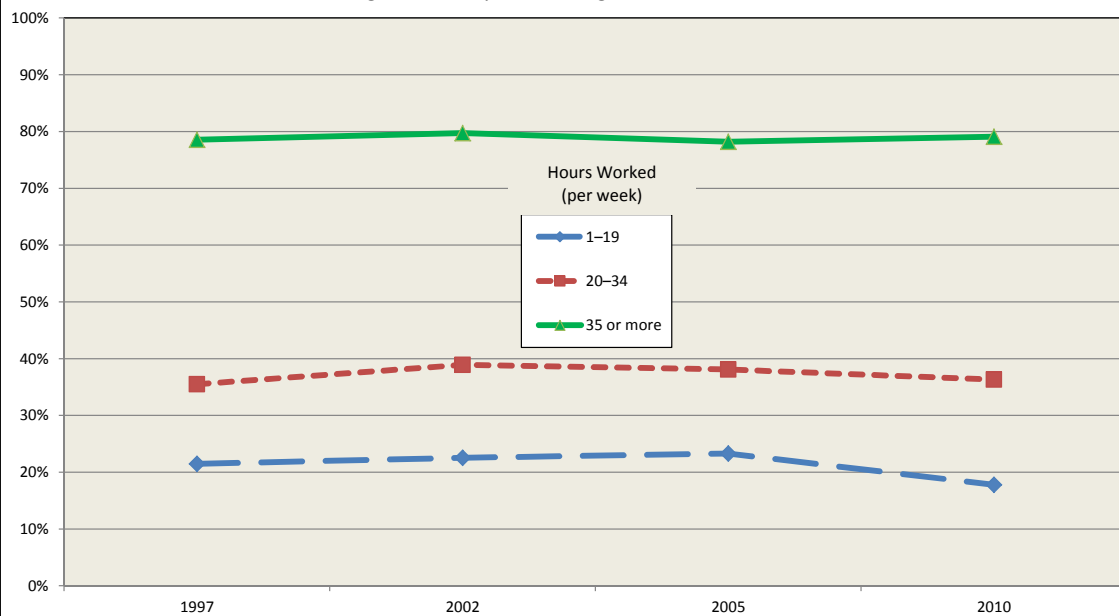
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 13
Take-Up Rates, by Firm Size, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 14
Offer Rates, by Hours Worked, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Sector of Employment

Public-sector workers are more likely than private-sector workers to be eligible for health benefits. Between 79 and 83 percent of public-sector workers were eligible for health benefits in 2010, compared with 64.8 percent of private-sector workers (Figure 16). Offer rates did not change for state and local government workers. However, between 1997 and 2010, offer rates dropped 5 percent among private-sector workers and 10 percent among federal workers.

In 2010, the take-up rate was 82.2 percent among private-sector workers, 87 percent among federal government workers, 87.7 percent among local government workers, and 90.9 percent among state workers (Figure 17). Take-up rates fell about 4 percent between 1997 and 2010 among private-sector workers and dropped 2 percent among local government workers. Both state and federal workers experienced a slight increase in take-up rates between 1997 and 2010.

Unionization

Union workers were more likely than nonunion workers to be eligible for health benefits. In 2010, 87.6 percent of union workers were offered health coverage compared with 64.4 percent of nonunion workers (Figure 18). The offer rate has fallen at a slightly higher rate among union workers. Between 1997 and 2010, union workers experienced a 5 percent drop in offer rates while nonunion workers experienced a 3 percent drop.

Take-up rates among both union and nonunion workers are generally high. In 2010, 91.4 percent of union workers and 81.9 percent of nonunion workers took coverage when it was offered (Figure 19). Between 1997 and 2010, the take-up rate fell 3 percent for nonunion workers and 2 percent for union workers.

Offer Rates, Take-Up Rates, and Demographics

The focus of this section is on changes in the percentage of workers eligible for health benefits (offer rates) and the percentage of eligible employees who are covered by their health plans (take-up rates) by various demographic characteristics of workers. Figures 20–29 present these trends for 1997–2010. More detailed tables can be found in appendix figures A4–A6.

Gender and Age

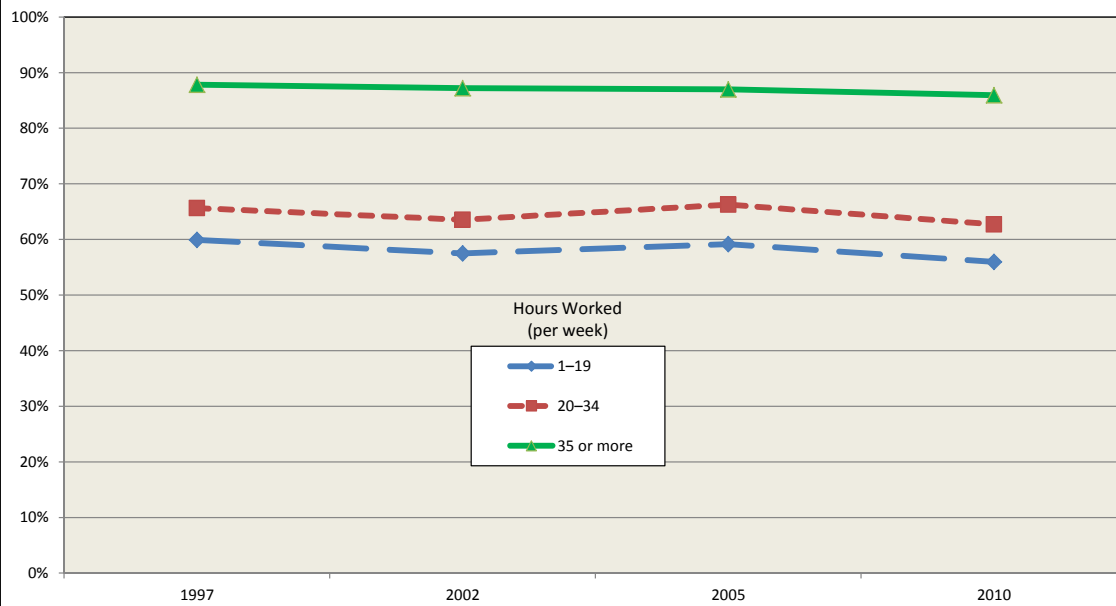
Men are more likely than women to be offered health benefits and are more likely to be covered by those benefits. In 2010, 69.2 percent of men and 65.8 percent of women were offered health coverage through their jobs (Figure 20). However, offer rates declined 6 percent among men between 1997 and 2010 but less than 1 percent among women. Because offer rates increased among women between 1997 and 2002, examining 1997 and 2010 masks a 4 percent decline among women that started in 2002.

Men are more likely than women to take coverage from their own employer when it is offered. In 2010, 87.2 percent of men took coverage when it was offered, while 79.7 percent of women took it (Figure 21). The take-up rate fell by about 4 percent for men and 1 percent for women between 1997 and 2010.

Among both men and women, offer rates increased with age. In 2010, the offer rate among men ages 18–20 was 22.5 percent (Figure 22), and among women ages 18–20 it was 19.8 percent (Figure 23). Among 55–64 year olds, the offer rate was 79.5 percent for men and 75 percent for women. Younger workers also experienced larger declines in offer rates than older workers. Among 18–20 year olds, between 1997 and 2010, the offer rate declined 14 percent for men and 15 percent for women, while among 55–64 year olds it declined 1 percent for men and increased 9 percent for women.

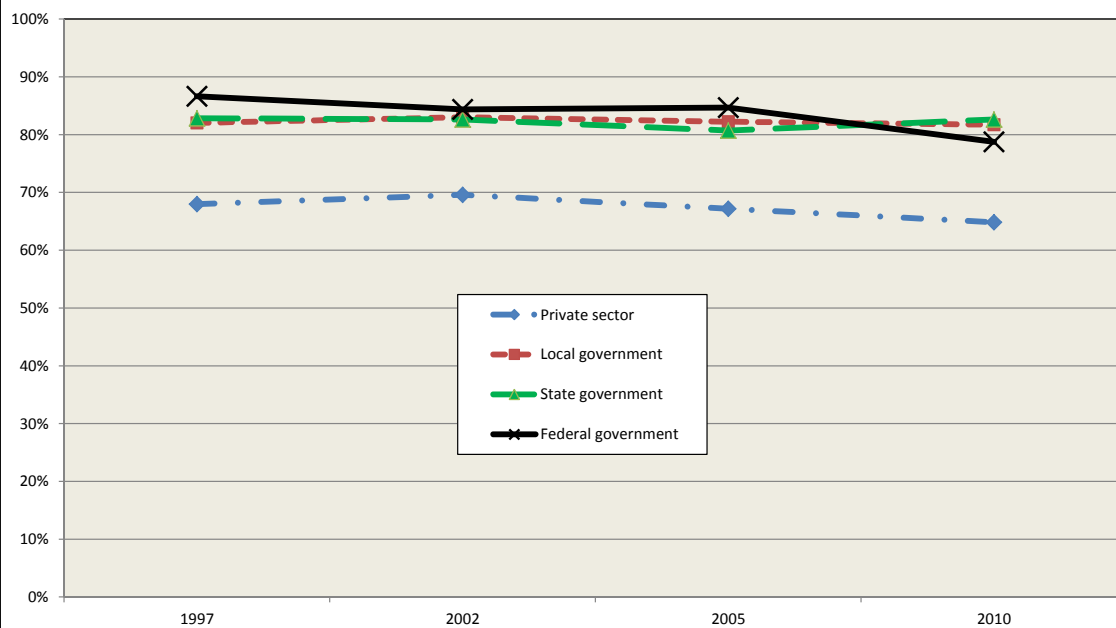
Take-up rates were about the same regardless of age for workers ages 25 and older. Among men in 2010, the take-up rate was 52 percent among 18–20 year olds, 76 percent among 21–24 year olds, and between 87–91 percent for those ages 25 and older (Figure 24). Among women, the take-up rate was 45 percent among 18–20 year olds, 70 percent among 21–24 year olds, and between 77–85 percent for those ages 25 and older (Figure 25). Take-up rates fell

Figure 15
Take-Up Rates, by Hours Worked, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



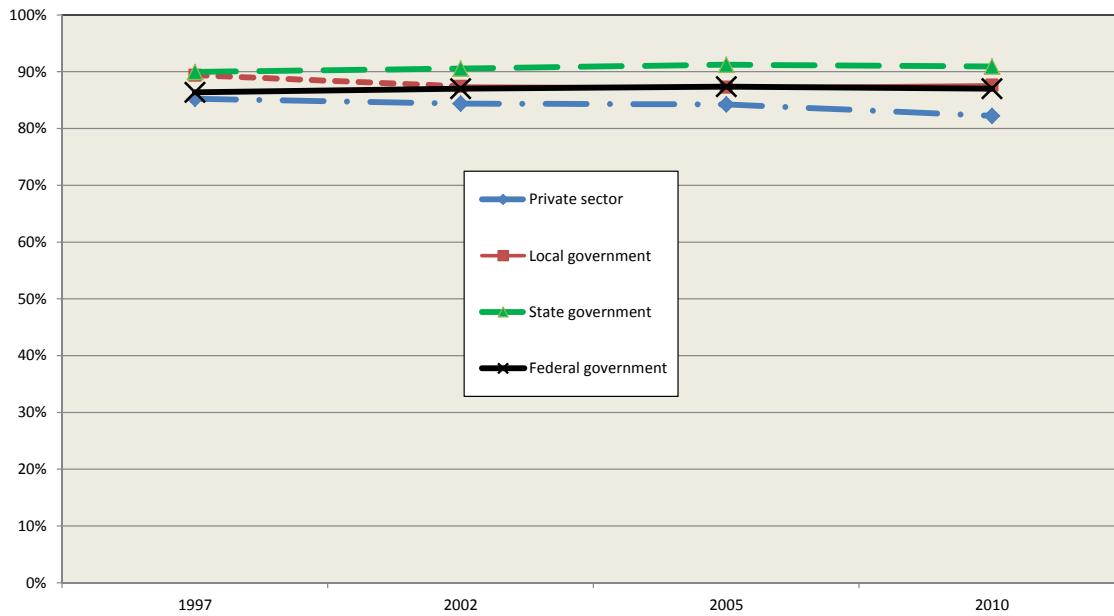
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 16
Offer Rates, by Sector of Employment, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



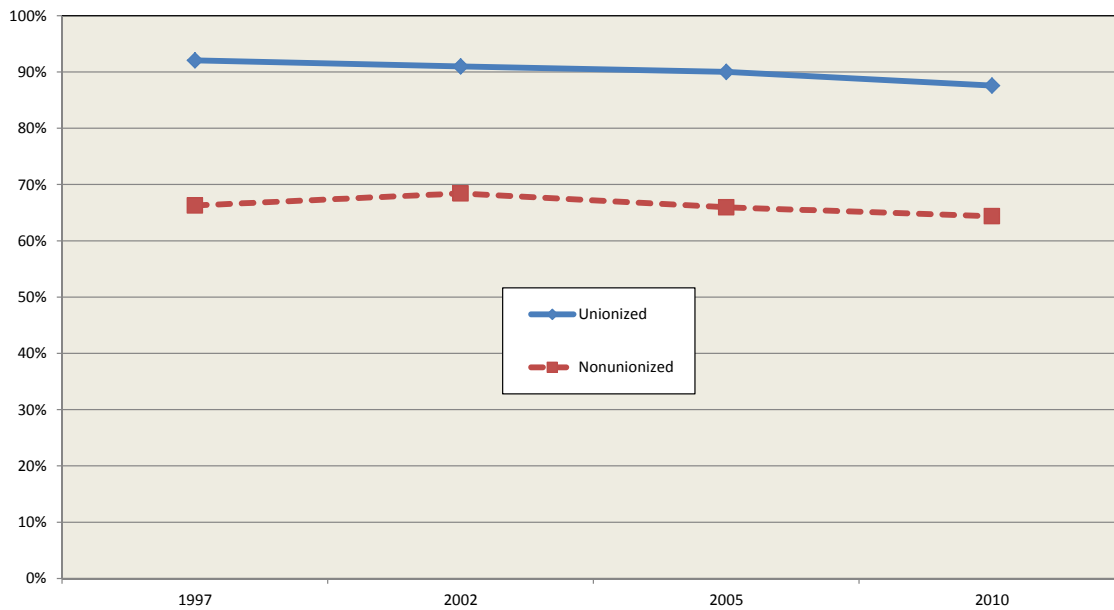
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 17
Take-Up Rates, by Sector of Employment, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



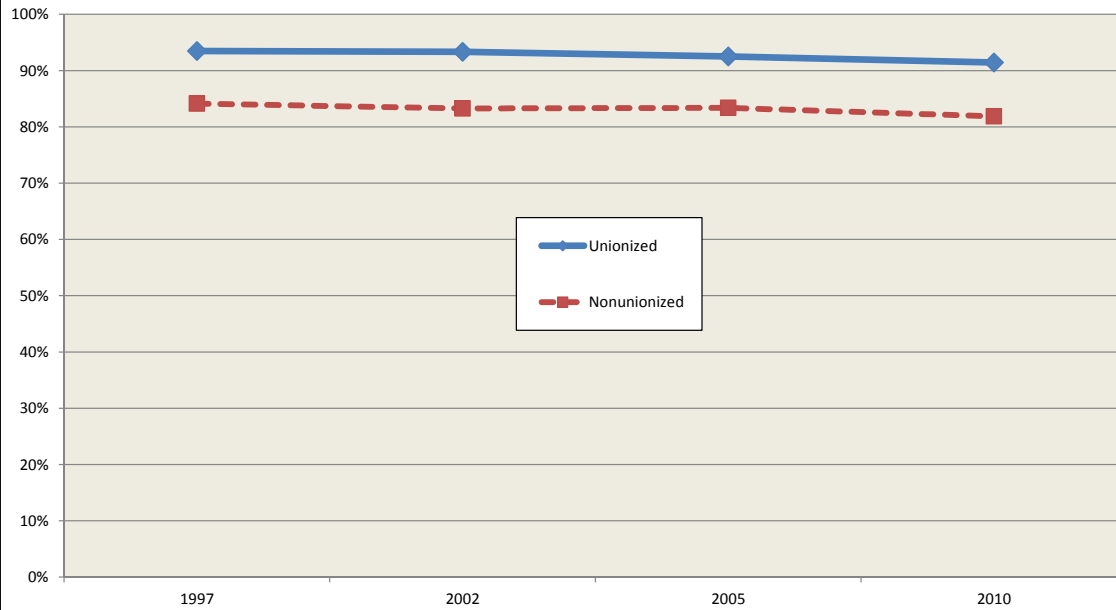
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 18
Offer Rates, by Union Status, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



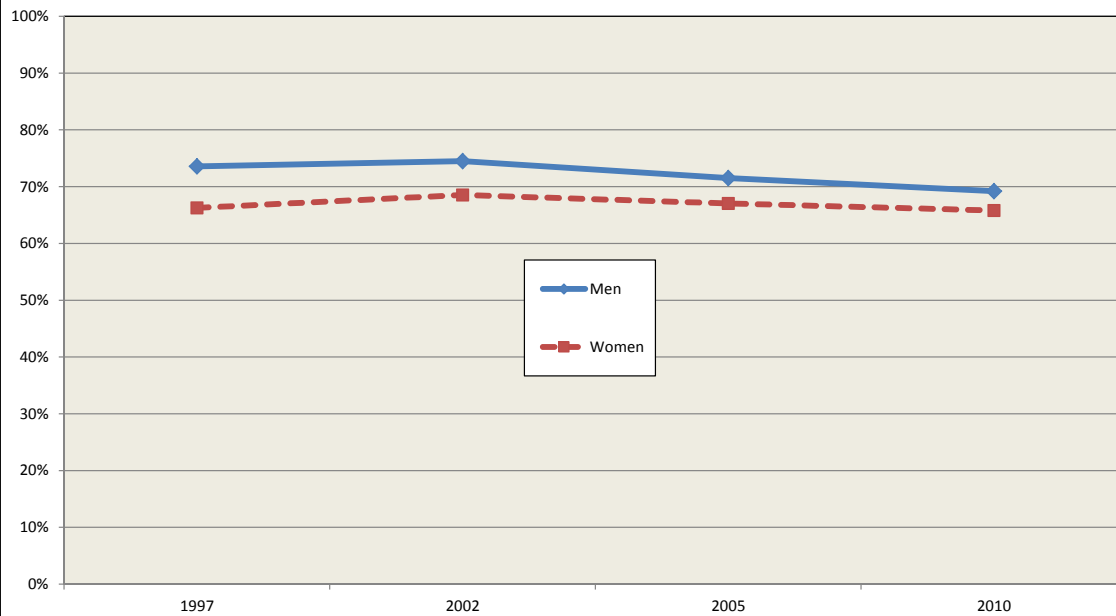
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 19
Take-Up Rates, by Union Status, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



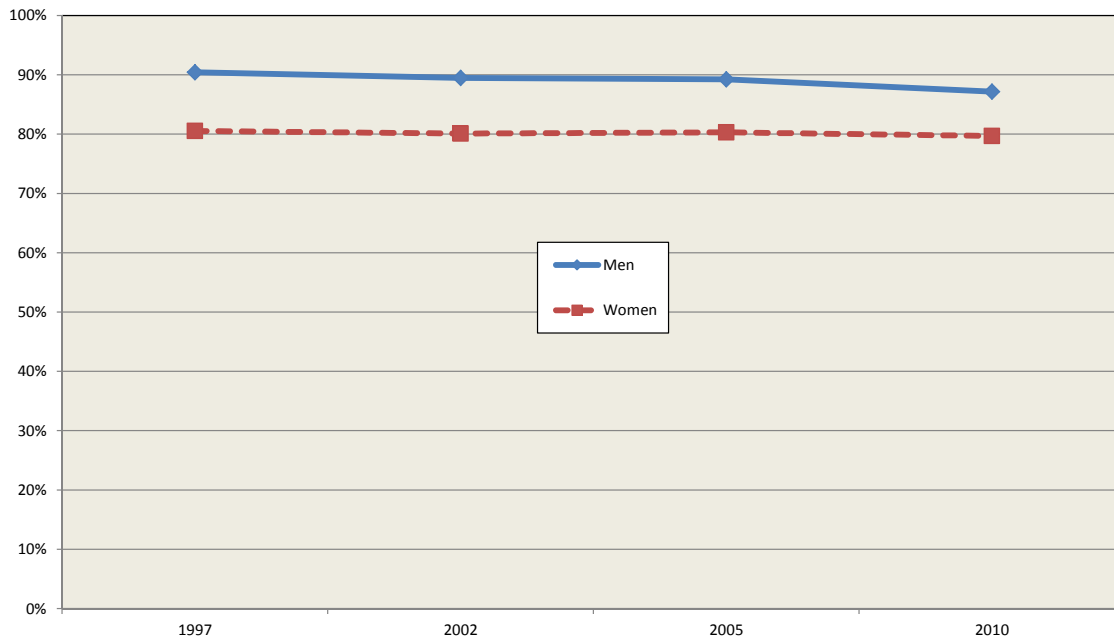
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 20
Offer Rates, by Gender, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



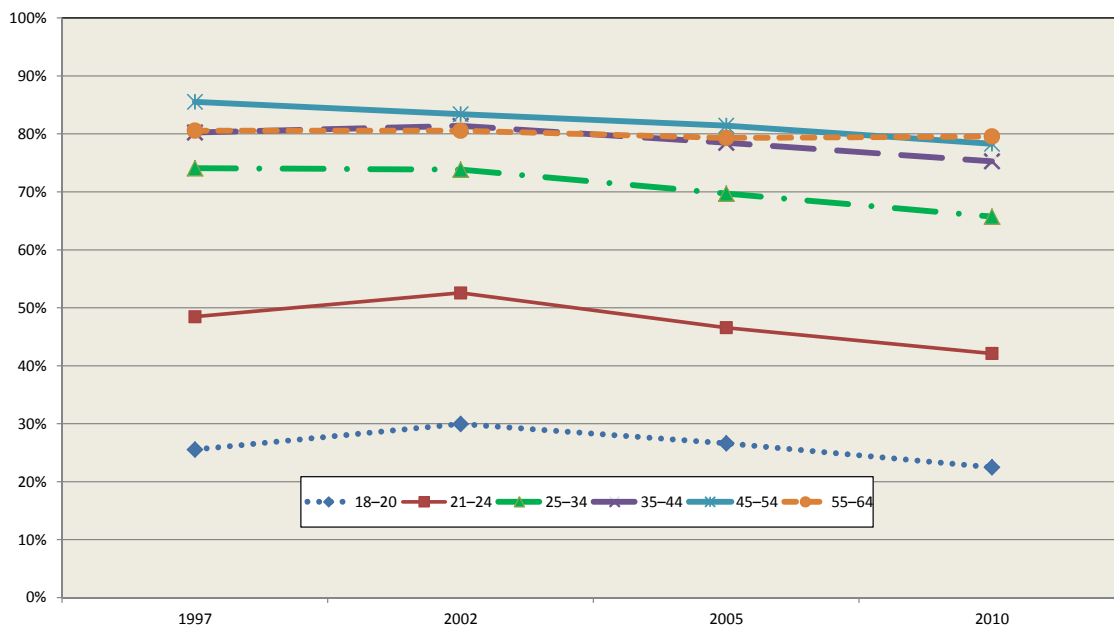
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 21
Take-Up Rates, by Gender, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 22
Offer Rates, by Age, Male Wage and Salary Workers, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

40 percent for men ages 18–20 and 47 percent for women ages 18–20 between 1997 and 2010. They fell 17 percent for men ages 21–24 and 15 percent for women ages 21–24. However, among those ages 25 and older, men experienced declines of between 2 percent and 5 percent, while women experienced next to no decline.

Race/Ethnicity

Compared with eligibility rates of Hispanic workers, offer rates are generally higher for white and black workers and workers of other races. In 2010, the offer rate was 70.9 percent for white workers, 67.4 percent for black workers, 51.8 percent for Hispanic workers, and 68 percent for workers of other races (Figure 26). Offer rates fell slightly between 1997 and 2010 for white and black workers (about 2 percent each), increased about 4 percent for workers of other races, and fell 10 percent among Hispanic workers.

Take-up rates are generally the same across all races. However, there was more variability in 2010 than in 1997. In 1997, the take-up rate was about 86 percent, regardless of race (Figure 27). By 2010, it was 84 percent for whites, 83 percent for blacks, 80 percent for Hispanics, and 83 percent for workers of other races.

Education

Education is highly correlated with eligibility for health benefits. Nearly 80 percent of workers with college degrees and 86 percent of workers with graduate degrees were eligible for employment-based health benefits in 2010, compared with 39 percent of workers without high school diplomas and 64 percent among high school graduates (Figure 28). Offer rates fell for all education levels but declined much more for workers without high school educations. Those workers experienced a 28 percent drop in offer rates, compared with a 7 percent decline among high school graduates, a 4 percent decline among college graduates, and a 3 percent decline among workers with graduate degrees.

There was much less variation in take-up rates by educational level in 2010, which ranged from 75 percent for workers without high school degrees to 87 percent among those with graduate degrees (Figure 29). Take-up rate declines between 1997 and 2010 ranged from 9 percent for those without high school degrees to 3 percent among those with graduate degrees.

Why Workers Are Not Covered, by Job Characteristics

As noted above, there are a number of reasons why a worker may not be covered by his or her own employer's health plan. In 2010, 46 percent of workers were not covered by employment-based health benefits because their employers did not offer those benefits to any workers; 15 percent were not eligible; and 25 percent declined coverage (Figure 30).

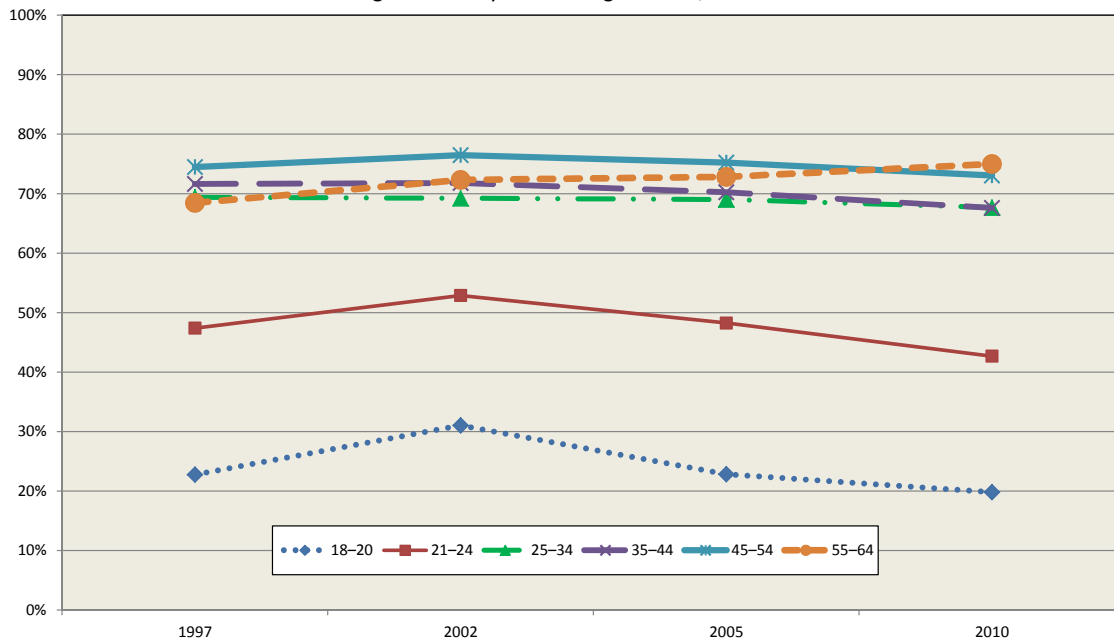
In the remainder of this section, trends in why workers are not covered by employment-based health benefits in their own jobs are examined by worker job characteristics. Figures 30–32 present the total number of workers for various job characteristics. The following analysis also focuses on changes in the reasons why workers are not covered by their own employers' health plans.

Firm Size

Sponsorship rates tend to increase with firm size. In 2010, 72.2 percent of workers in firms with fewer than 25 employees reported that their employers did not offer health benefits to any employees, compared with 30.2 percent of workers in firms with 100 or more employees (Figure 30). In contrast, eligibility rates decrease with firm size. In 2010, 7 percent of workers in firms with fewer than 25 employees reported that they were not eligible for health benefits, compared with 20.4 percent among workers in firms with 100 or more employees. The larger the firm, the more likely employees were to report they declined coverage.

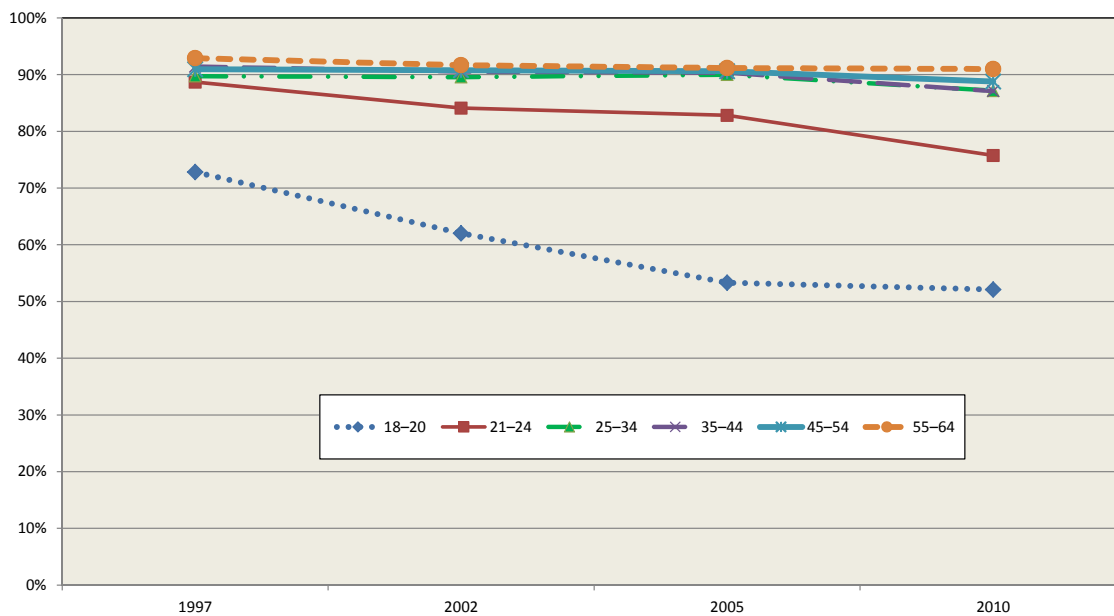
Between 1997 and 2010, there was a shift toward more workers reporting that they did not have health coverage from their own employers because their employers did not offer coverage. Between 1997 and 2010, workers employed in larger firms experienced a greater increase in the likelihood that their employers did not offer coverage than those in smaller firms.

Figure 23
Offer Rates, by Age, Female Wage and Salary Workers, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



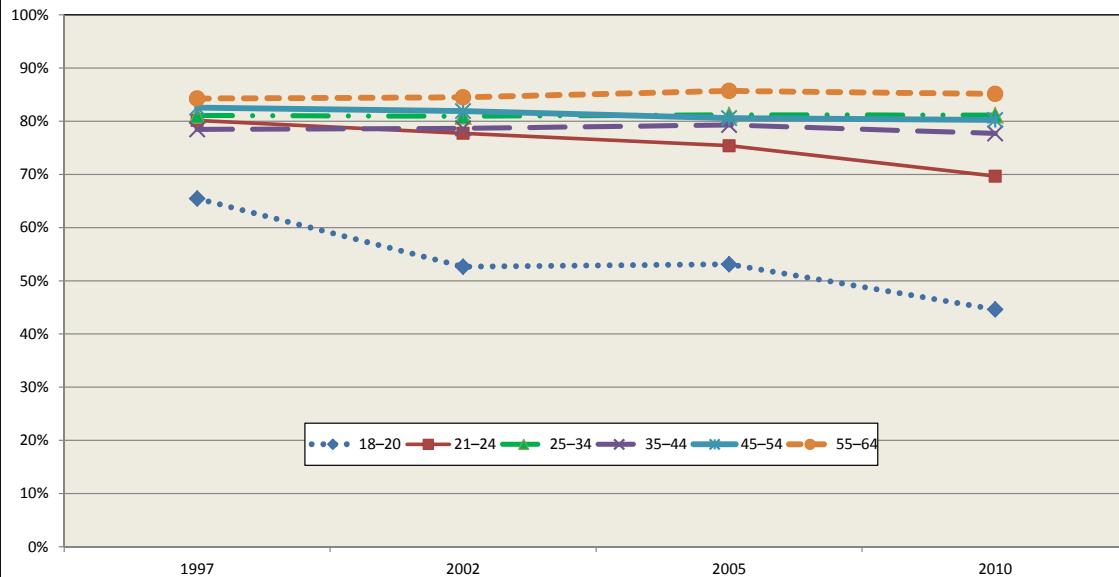
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 24
Take-Up Rates, by Age, Male Wage and Salary Workers, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



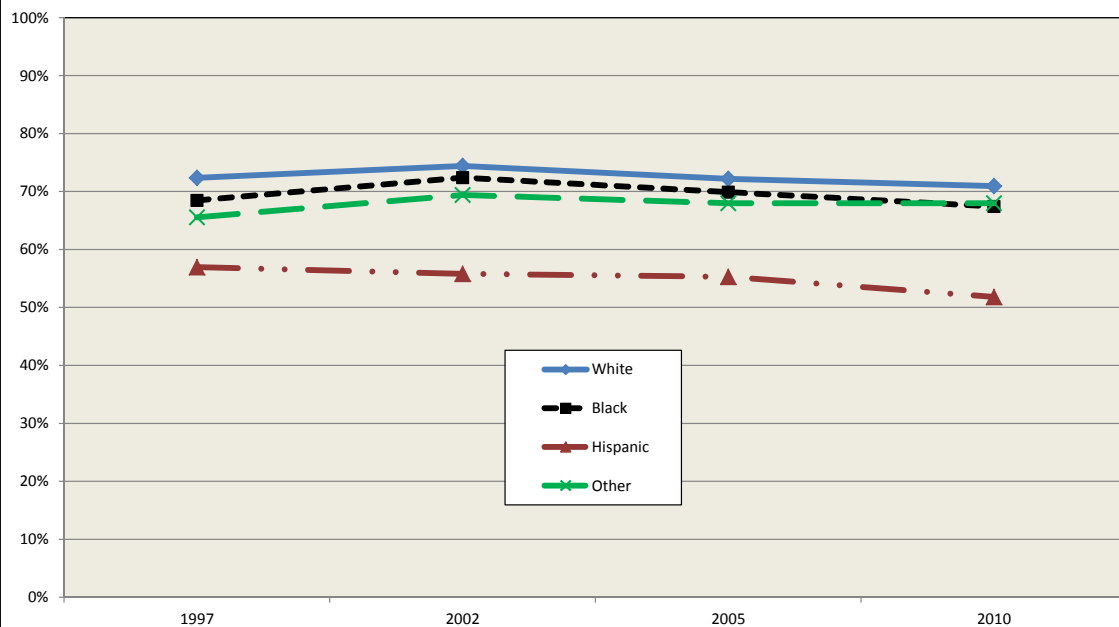
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 25
Take-Up Rates, by Age, Female Wage and Salary Workers, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



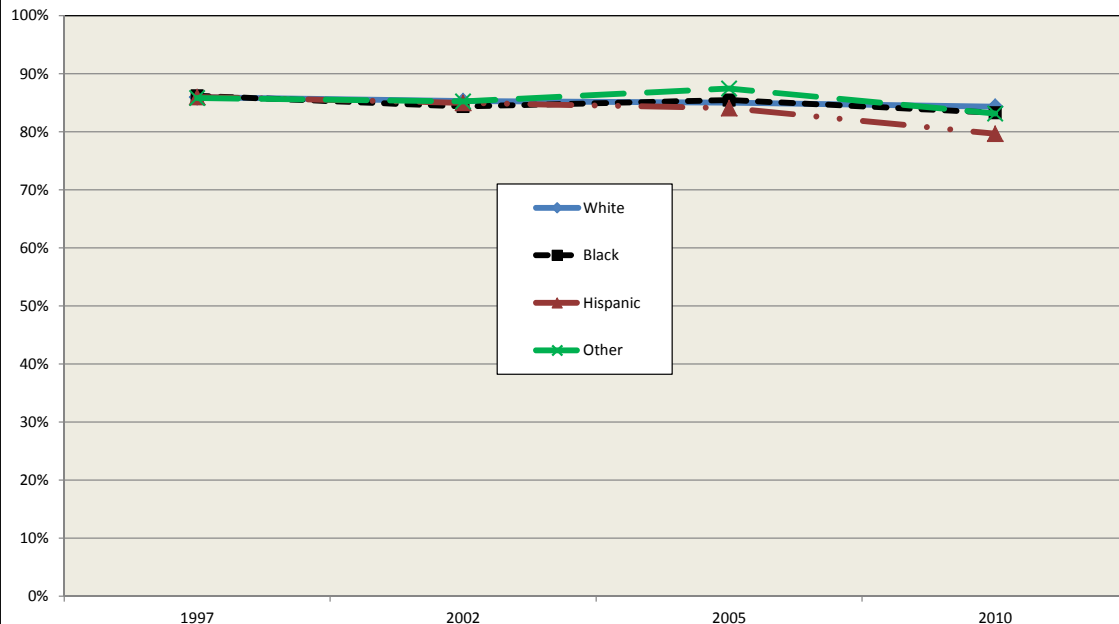
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 26
Offer Rates, by Race, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



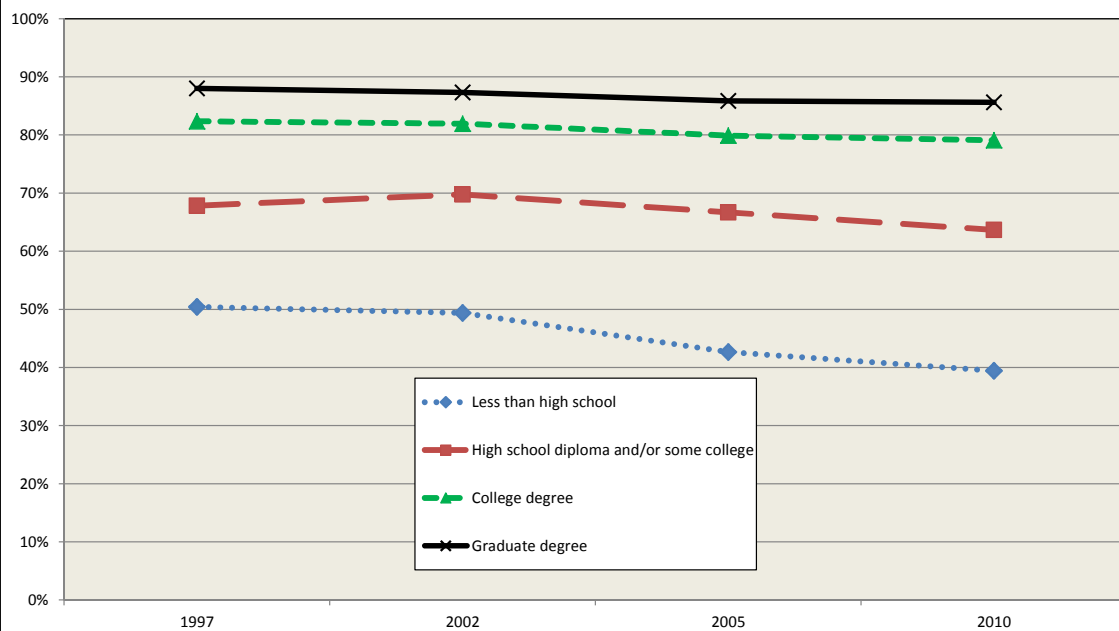
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 27
Take-Up Rates, by Race, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



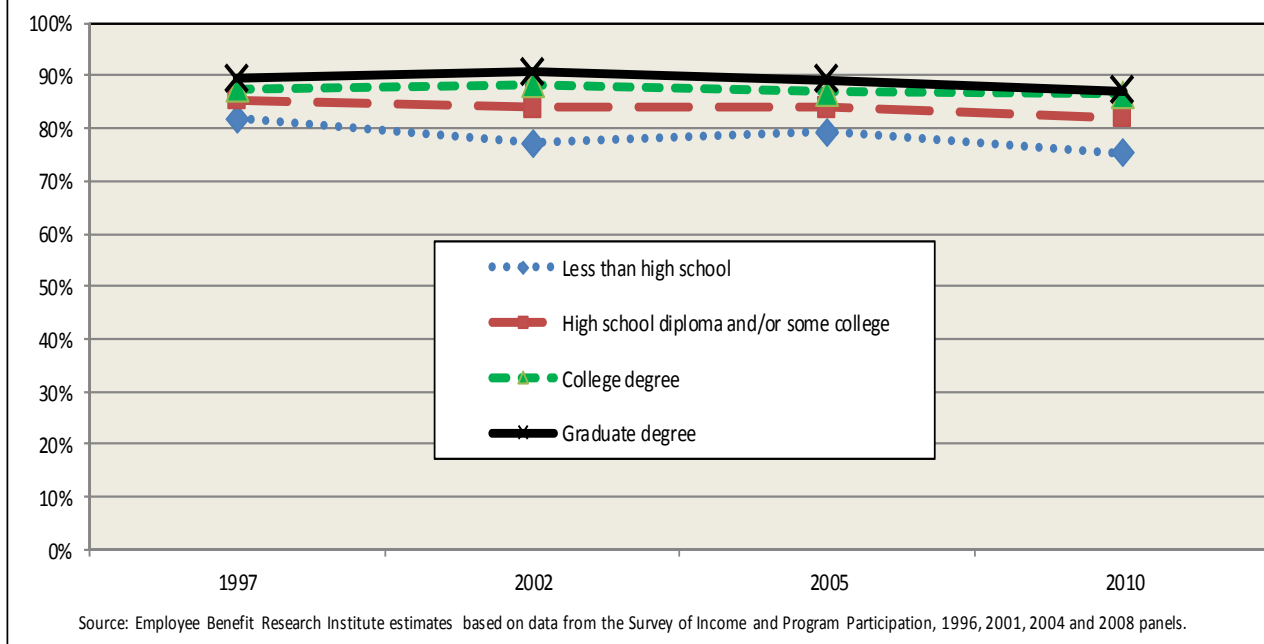
Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 28
Offer Rates, by Education, Select Years
 Wage and Salary Workers Ages 18–64, 1997–2010



Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004 and 2008 panels.

Figure 29
Take-Up Rates, by Education, Select Years
Wage and Salary Workers Ages 18–64, 1997–2010



Hours of Work

Whether a worker reports that his or her employer offers a health plan varies little with the number of hours that the employee works. In 2010, 43.8 percent of workers employed full time said their employer did not sponsor a health plan, compared with 48.7 percent for those working fewer than 20 hours per week (Figure 31). Rather, part-time workers were about four times as likely as full-time workers to report that they did not have health coverage because they were not eligible.

Between 1997 and 2010, workers employed fewer than 20 hours per week were more likely to report that their employers did not offer coverage or they were not eligible, and were less likely to report that they declined coverage. Those working 20–34 hours per week were more likely than full-time workers to report that their employers did not offer coverage or they declined it. Those employed full-time were less likely over time to report that they were not eligible for coverage and more likely to report that either their employers did not offer it or they declined it.

Sector of Employment

Between 1997 and 2010, the percentage of private-sector workers reporting that they were not covered by employment-based health benefits because their employers did not offer coverage increased from 43.4 percent to 49.3 percent (Figure 32). They were less likely in 2010 than in 1997 to report that they were ineligible for the plans that were offered. A similar pattern was seen for state government workers.

Among local government workers, the percentage reporting that their employer did not sponsor a health plan was essentially unchanged from 1997 to 2010. Fewer workers reported not being eligible for coverage in 2010 than in 1997, and more reported declining it when it was offered.

Federal government workers were less likely in 2010 than in 1997 to report that they were not covered by employment-based health benefits because they declined coverage. They were more likely to report that coverage was not offered.

Unionization

Both union workers and nonunion workers were more likely in 2010 than in 1997 to report that they did not have coverage because their employer did not offer a plan and were less likely to report that they did not have coverage because they were not eligible. While union members were less likely than nonunion workers to report not having coverage because their employer did not offer a plan, the decline in the percentage of union workers reporting that their employers did not offer plans was greater than the decline reported by nonunion workers.

Why Workers Are Not Covered, by Demographics

Gender and Age

In 2010, men not covered by their own employers' health plans were more likely than women to report that they were not covered because their employer did not offer a health plan (Figure 33). Women were more likely than men to report that they were either not eligible for coverage or that they declined coverage. Between 1997 and 2010, both men and women experienced an increase in the likelihood that they were not covered because their employers did not offer health plans. During that period, both experienced a decline in reporting being ineligible, and both had a slight increase in the percentage reporting that they chose not to be covered.

With respect to age, younger workers were more likely than older workers to lack coverage, either because their employers did not sponsor health plans or because the workers were not eligible. For example, among 18–20 year olds, 51.1 percent reported their employers did not offer coverage and 27 percent reported that they were not eligible for the plan, compared with 43.3 percent and 12.1 percent, respectively, among 55–64 year olds.

All age groups, except 55–64 year olds, experienced an increase between 1997 and 2010 in the percentage reporting that they did not have coverage because their employers did not offer plans. The 55–64 year olds experienced an increase in the percentage reporting that they declined coverage.

Race/Ethnicity

Hispanics were more likely than whites, blacks, or other races to report that they were not covered by their employers' health plans because the employers did not offer plans in 2010. Nearly 63 percent of Hispanics reported that their employers did not offer plans, compared with 42.1 percent of whites and 41.1 percent of blacks in 2010 (Figure 34). Hispanics were least likely to report that they were ineligible for their employers' plans or that they declined coverage.

Between 1997 and 2010, across all races the percentage reporting that they were not covered by their employers' health plans because one was not offered or because the workers declined coverage increased, and the percentage of workers reporting that they were not eligible for coverage decreased.

Education

There is a strong correlation between educational level and reasons for not having health coverage. Low education is correlated with a higher percentage of workers reporting that their employers did not offer health coverage, and a lower percentage reporting either they were not eligible for coverage or they chose not to be covered (Figure 35).

Between 1997 and 2010, workers across all educational levels experienced an increase in the percentage reporting that their employers did not offer plans and a decline in the percentage reporting that they were ineligible for the plans.

Figure 30

Reasons Why Employee Is Not Covered by Own Employer's Health Plan, by Firm Size, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Total				Employer Does Not Sponsor Health Plan				Employee is Not Eligible for Health Plan				Employee Chose Not to be Covered				Don't Know			
	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010
Total	44.3	45.0	50.0	51.8	18.1	18.2	21.7	24.0	7.7	7.1	7.5	7.7	10.9	12.3	12.6	13.2	7.5	7.5	8.2	6.9
Under 25 employees	14.7	14.9	16.2	16.5	9.7	10.0	11.2	11.9	1.1	1.2	1.2	1.1	1.8	1.9	2.2	2.1	2.0	1.8	1.7	1.4
25–99 employees	6.5	6.1	6.4	6.6	2.7	2.6	2.9	3.2	1.0	0.9	0.9	0.7	1.7	1.7	1.7	1.8	1.1	0.9	1.0	0.8
100 or more employees	22.3	23.4	26.6	28.1	5.2	5.3	7.3	8.5	5.5	4.9	5.4	5.7	7.5	8.7	8.7	9.2	4.1	4.5	5.3	4.6
Don't know	0.9	0.7	0.7	0.7	0.4	0.3	0.3	0.4	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.3	0.3	0.3	0.2
	(percentage within firm size categories)																			
Total	100.0%	100.0%	100.0%	100.0%	40.8%	40.3%	43.4%	46.3%	17.4%	15.8%	16.7%	14.9%	24.7%	27.3%	25.2%	25.4%	17.0%	16.6%	16.3%	13.4%
Under 25 employees	100.0	100.0	100.0	100.0	66.4	67.2	69.0	72.2	7.7	8.0	7.4	6.9	12.2	12.5	13.4	12.6	13.7	12.3	10.2	8.3
25–99 employees	100.0	100.0	100.0	100.0	42.3	42.4	45.2	49.1	15.2	15.4	13.9	11.3	25.7	27.7	25.7	27.9	16.8	14.5	15.2	11.7
100 or more employees	100.0	100.0	100.0	100.0	23.4	22.8	27.3	30.2	24.5	21.0	20.1	20.4	33.5	37.0	32.8	32.9	18.5	19.2	19.7	16.5
Don't know	100.0	100.0	100.0	100.0	44.5	37.1	46.7	54.3	15.7	11.5	9.6	15.3	5.1	10.0	4.2	5.3	34.8	41.4	39.5	25.1

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

Figure 31

Reasons Why Employee Is Not Covered by Own Employer's Health Plan, by Hours of Work, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Total				Employer Does Not Sponsor Health Plan				Employee is Not Eligible for Health Plan				Employee Chose Not to be Covered				Don't Know			
	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010
Total	44.1	44.9	44.0	43.1	18.0	18.1	18.6	19.4	7.7	7.1	6.6	6.3	10.9	12.3	11.7	11.8	7.4	7.3	7.1	5.6
1–19	5.1	5.1	4.3	5.0	2.4	2.1	1.9	2.4	1.4	1.5	1.2	1.4	0.5	0.6	0.5	0.4	0.8	1.0	0.7	0.7
20–34	10.6	10.8	9.8	11.0	4.5	4.6	4.2	5.1	2.7	2.6	2.4	2.7	1.7	2.0	1.7	1.9	1.8	1.6	1.4	1.2
35 or more	28.4	28.9	29.9	27.2	11.2	11.4	12.6	11.9	3.6	3.0	3.0	2.1	8.7	9.7	9.5	9.4	4.8	4.8	4.9	3.7
	(percentage within hours of work categories)																			
Total	100.0%	100.0%	100.0%	100.0%	40.9%	40.4%	42.4%	45.1%	17.5%	15.9%	14.7%	14.5%	24.8%	27.4%	26.6%	27.3%	16.9%	16.3%	16.1%	13.1%
1–19	100.0	100.0	100.0	100.0	46.4	40.4	44.0	48.7	27.7	29.8	28.1	29.2	9.9	11.0	11.0	8.7	16.0	18.8	16.8	13.4
20–34	100.0	100.0	100.0	100.0	42.1	42.8	43.1	46.6	25.0	23.9	24.9	24.6	15.9	18.8	17.2	17.5	17.0	14.4	14.8	11.2
35 or more	100.0	100.0	100.0	100.0	39.4	39.5	41.9	43.8	12.8	10.4	9.9	7.7	30.8	33.5	31.8	34.7	16.9	16.6	16.4	13.8

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

Figure 32

Reasons Why Employee Is Not Covered by Own Employer's Health Plan, by Class of Worker and Unionization, Select Years

Wage and Salary Workers, Ages 18–64, 1997–2010

	Total				Employer Does Not Sponsor Health Plan				Employee is Not Eligible for Health Plan				Employee Chose Not to be Covered				Don't Know			
	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010
Total	44.3	45.0	50.0	51.8	18.1	18.2	21.7	24.0	7.7	7.1	7.5	7.7	10.9	12.3	12.6	13.2	7.5	7.5	8.2	6.9
Private sector	38.7	39.1	43.8	45.2	16.8	16.9	20.4	22.3	6.3	5.8	6.1	6.2	9.2	10.3	10.7	11.2	6.4	6.1	6.6	5.6
Local government	2.4	2.8	2.9	3.0	0.5	0.5	0.5	0.6	0.8	0.7	0.7	0.8	0.8	1.1	1.1	1.1	0.4	0.6	0.6	0.5
State government	1.5	1.6	1.7	1.7	0.3	0.4	0.3	0.5	0.4	0.4	0.5	0.3	0.5	0.5	0.4	0.5	0.3	0.3	0.4	0.4
Federal government	0.9	0.9	0.9	1.3	0.1	0.2	0.2	0.3	0.2	0.2	0.1	0.3	0.4	0.4	0.4	0.4	0.2	0.2	0.3	0.3
Don't Know	0.8	0.7	0.7	0.7	0.4	0.3	0.3	0.4	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.3	0.3	0.3	0.2
Unionized	2.3	2.6	3.0	3.3	0.4	0.4	0.7	0.8	0.5	0.5	0.4	0.6	1.0	1.0	1.2	1.2	0.4	0.7	0.7	0.6
Nonunionized	41.8	42.3	46.7	48.4	17.6	17.7	20.9	23.1	7.2	6.7	7.1	7.1	9.9	11.3	11.4	11.9	7.0	6.7	7.3	6.2
Total	100.0%	100.0%	100.0%	100.0%	40.8%	40.3%	43.4%	46.3%	17.4%	15.8%	16.7%	14.9%	24.7%	27.3%	25.2%	25.4%	17.0%	16.6%	16.3%	13.4%
Private sector	100.0	100.0	100.0	100.0	43.4	43.2	46.6	49.3	16.2	14.8	14.0	13.7	23.9	26.3	24.4	24.7	16.5	15.6	15.1	12.3
Local government	100.0	100.0	100.0	100.0	18.7	16.1	16.5	19.0	31.7	25.1	25.0	27.8	32.6	38.0	37.0	35.6	17.0	20.8	21.5	17.7
State government	100.0	100.0	100.0	100.0	23.0	24.7	19.6	28.0	26.1	23.6	28.0	20.1	32.6	31.0	26.8	30.1	18.3	20.7	25.6	21.7
Federal government	100.0	100.0	100.0	100.0	14.7	19.8	17.9	24.7	19.4	18.9	14.3	19.6	46.9	41.2	41.1	32.5	19.0	20.1	26.7	23.1
Don't Know	100.0	100.0	100.0	100.0	43.5	37.3	46.8	53.7	15.7	10.9	9.1	15.5	5.0	10.1	4.2	5.4	35.8	41.6	39.9	25.4
Unionized	100.0	100.0	100.0	100.0	18.0	16.3	22.7	24.6	20.4	17.6	14.9	18.7	43.1	40.3	40.4	37.6	18.5	25.9	22.0	19.0
Nonunionized	100.0	100.0	100.0	100.0	42.1	41.9	44.8	47.9	17.3	15.8	15.1	14.6	23.8	26.6	24.4	24.7	16.8	15.8	15.7	12.8

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

Figure 33

Reasons Why Employee Is Not Covered by Own Employer's Health Plan, by Age and Gender, Select Years

Wage and Salary Workers, Ages 18–64, 1997–2010

	Total					Employer Does Not Sponsor Health Plan					Employee is Not Eligible for Health Plan					Employee Chose Not to be Covered					Don't Know			
	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010					
Total	44.3	45.0	50.0	51.8		18.1	18.2	21.7	24.0		7.7	7.1	7.5	7.7	(millions)	10.9	12.3	12.6	13.2		7.5	7.5	8.2	6.9
18–20	5.6	5.2	5.7	5.0		2.3	2.2	2.5	2.5		1.3	1.3	1.4	1.3		0.5	0.8	0.8	0.6		1.6	0.9	1.0	0.5
21–24	5.8	5.8	6.7	6.9		2.4	2.5	3.2	3.3		1.3	1.3	1.3	1.5		0.7	1.0	1.1	1.1		1.4	1.0	1.1	0.8
25–34	11.4	10.9	11.7	12.3		4.6	4.4	5.4	6.0		2.2	1.8	1.7	1.6		3.0	2.9	2.8	2.9		1.6	1.8	1.9	1.8
35–44	11.0	10.7	11.1	11.3		4.5	4.2	4.7	5.2		1.5	1.3	1.4	1.3		3.5	3.5	3.3	3.4		1.5	1.7	1.7	1.4
45–54	7.0	8.3	9.6	10.5		2.7	3.3	3.8	4.4		0.9	0.9	1.0	1.3		2.4	2.9	3.3	3.4		1.0	1.3	1.5	1.4
55–64	3.4	4.2	5.1	6.0		1.6	1.6	2.1	2.6		0.5	0.6	0.7	0.7		0.8	1.2	1.4	1.7		0.5	0.8	1.0	0.9
Men	19.5	20.0	23.0	24.2		8.8	9.4	11.4	12.3		3.2	2.8	3.1	3.1		4.1	4.7	4.9	5.4		3.4	3.1	3.6	3.4
18–20	5.6	5.2	5.7	5.0		2.3	2.2	2.5	2.5		1.3	1.3	1.4	1.3		0.5	0.8	0.8	0.6		1.6	0.9	1.0	0.5
21–24	5.8	5.8	6.7	6.9		2.4	2.5	3.2	3.3		1.3	1.3	1.3	1.5		0.7	1.0	1.1	1.1		1.4	1.0	1.1	0.8
25–34	11.4	10.9	11.7	12.3		4.6	4.4	5.4	6.0		2.2	1.8	1.7	1.6		3.0	2.9	2.8	2.9		1.6	1.8	1.9	1.8
35–44	11.0	10.7	11.1	11.3		4.5	4.2	4.7	5.2		1.5	1.3	1.4	1.3		3.5	3.5	3.3	3.4		1.5	1.7	1.7	1.4
45–54	7.0	8.3	9.6	10.5		2.7	3.3	3.8	4.4		0.9	0.9	1.0	1.3		2.4	2.9	3.3	3.4		1.0	1.3	1.5	1.4
55–64	3.4	4.2	5.1	6.0		1.6	1.6	2.1	2.6		0.5	0.6	0.7	0.7		0.8	1.2	1.4	1.7		0.5	0.8	1.0	0.9
Women	24.8	25.1	27.0	27.7		9.3	8.8	10.2	11.7		4.5	4.3	4.4	4.6		6.9	7.6	7.7	7.8		4.1	4.4	4.6	3.6
18–20	5.6	5.2	5.7	5.0		2.3	2.2	2.5	2.5		1.3	1.3	1.4	1.3		0.5	0.8	0.8	0.6		1.6	0.9	1.0	0.5
21–24	5.8	5.8	6.7	6.9		2.4	2.5	3.2	3.3		1.3	1.3	1.3	1.5		0.7	1.0	1.1	1.1		1.4	1.0	1.1	0.8
25–34	11.0	10.7	11.1	11.3		4.5	4.2	4.7	5.2		1.5	1.3	1.4	1.3		3.5	3.5	3.3	3.4		1.0	1.3	1.5	1.4
45–54	7.0	8.3	9.6	10.5		2.7	3.3	3.8	4.4		0.9	0.9	1.0	1.3		2.4	2.9	3.3	3.4		1.0	1.3	1.5	1.4
55–64	3.4	4.2	5.1	6.0		1.6	1.6	2.1	2.6		0.5	0.6	0.7	0.7		0.8	1.2	1.4	1.7		0.5	0.8	1.0	0.9
Total	100.0%	100.0%	100.0%	100.0%		40.8%	40.3%	43.4%	46.3%	(percentage within gender and age categories)	17.4%	15.8%	16.7%	14.9%		24.7%	27.3%	25.2%	25.4%		17.0%	16.6%	16.3%	13.4%
18–20	100.0	100.0	100.0	100.0		40.1	42.1	43.9	51.1		23.0	24.8	24.9	27.0		8.9	15.7	13.4	12.1		28.0	17.4	17.9	9.9
21–24	100.0	100.0	100.0	100.0		41.2	43.5	48.0	48.6		22.9	22.2	20.1	22.3		12.4	17.5	15.8	16.8		23.5	16.9	16.0	12.3
25–34	100.0	100.0	100.0	100.0		40.6	40.3	45.8	48.9		19.1	16.3	14.1	12.7		26.6	26.6	24.1	23.9		13.8	16.8	16.0	14.5
35–44	100.0	100.0	100.0	100.0		41.2	39.3	42.2	46.0		13.8	12.2	12.4	11.1		31.4	32.8	30.0	30.1		13.5	15.7	15.4	12.8
45–54	100.0	100.0	100.0	100.0		38.3	39.3	39.7	41.7		13.5	10.2	10.9	12.4		34.1	34.9	33.9	32.3		14.1	15.6	15.5	13.6
55–64	100.0	100.0	100.0	100.0		46.4	38.4	40.6	43.3		13.5	15.0	13.1	12.1		24.4	27.6	26.6	28.8		15.8	19.0	19.7	15.8
Men	100.0	100.0	100.0	100.0		45.0	46.9	49.7	50.8		16.4	14.0	13.4	12.9		21.0	23.5	21.2	22.4		17.6	15.6	15.6	13.9
18–20	100.0	100.0	100.0	100.0		40.1	42.1	43.9	51.1		23.0	24.8	24.9	27.0		8.9	15.7	13.4	12.1		28.0	17.4	17.9	9.9
21–24	100.0	100.0	100.0	100.0		41.2	43.5	48.0	48.6		22.9	22.2	20.1	22.3		12.4	17.5	15.8	16.8		23.5	16.9	16.0	12.3
25–34	100.0	100.0	100.0	100.0		40.6	40.3	45.8	48.9		19.1	16.3	14.1	12.7		26.6	26.6	24.1	23.9		13.8	16.8	16.0	14.5
35–44	100.0	100.0	100.0	100.0		41.2	39.3	42.2	46.0		13.8	12.2	12.4	11.1		31.4	32.8	30.0	30.1		13.5	15.7	15.4	12.8
45–54	100.0	100.0	100.0	100.0		38.3	39.3	39.7	41.7		13.5	10.2	10.9	12.4		34.1	34.9	33.9	32.3		14.1	15.6	15.5	13.6
55–64	100.0	100.0	100.0	100.0		46.4	38.4	40.6	43.3		13.5	15.0	13.1	12.1		24.4	27.6	26.6	28.8		15.8	19.0	19.7	15.8
Women	100.0	100.0	100.0	100.0		47.6	35.1	38.0	42.4		18.3	17.3	16.5	16.6		27.6	30.2	28.6	28.1		16.5	17.4	16.9	13.0
18–20	100.0	100.0	100.0	100.0		40.1	42.1	43.9	51.1		23.0	24.8	24.9	27.0		8.9	15.7	13.4	12.1		28.0	17.4	17.9	9.9
21–24	100.0	100.0	100.0	100.0		41.2	43.5	48.0	48.6		22.9	22.2	20.1	22.3		12.4	17.5	15.8	16.8		23.5	16.9	16.0	12.3
25–34	100.0	100.0	100.0	100.0		40.6	40.3	45.8	48.9		19.1	16.3	14.1	12.7		26.6	26.6	24.1	23.9		13.8	16.8	16.0	14.5
35–44	100.0	100.0	100.0	100.0		41.2	39.3	42.2	46.0		13.8	12.2	12.4	11.1		31.4	32.8	30.0	30.1		13.5	15.7	15.4	12.8
45–54	100.0	100.0	100.0	100.0		38.3	39.3	39.7	41.7		13.5	10.2	10.9	12.4		34.1	34.9	33.9	32.3		14.1	15.6	15.5	13.6
55–64	100.0	100.0	100.0	100.0		46.4	38.4	40.6	43.3		13.5	15.0	13.1	12.1		24.4	27.6	26.6	28.8		15.8	19.0	19.7	15.8
Don't Know	7.5	7.5	8.2	6.9		1.6	1.6	1.6	1.6		0.5	0.5	0.5	0.5		0.5	0.5	0.5	0.5		0.5	0.5	0.5	0.5

Conclusion

Employment-based health benefits are the most common form of health insurance in the United States, but since 2002 the percentage of workers with coverage has been declining, mostly because fewer workers have access to coverage.

Among workers not covered by their own employer, an increasing percentage report that their employer does not offer coverage. While the percentage reporting that they were not eligible for coverage was in large part unchanged, among workers not eligible, an increasing percentage report being employed on a part-time basis. Among those reporting that they declined coverage, an increasing number reported that the plan was too costly.

While it is possible that these trends will change with a rebound in employment rates, even when the unemployment rate fell between 2002 and 2005, it did not appear to have an impact on employer sponsorship of health plans. It is also possible that these trends will change as a result of PPACA, thus, the estimates presented in this paper can also serve as a baseline against which to measure the impact of PPACA on employment-based health benefits in the future.

Data and Methods Appendix

Data for this study come from a series of supplements to the Survey of Income and Program Participation (SIPP) conducted by the U.S. Census Bureau. SIPP is a nationally representative longitudinal survey of the civilian noninstitutionalized U.S. population. SIPP provides comprehensive information about the income of individuals and households in the United States. It also provides information on participation in public programs. Individuals selected into the SIPP sample are interviewed once every four months over the life of the panel. In addition to a core set of questions asked of participants each four months, a rotating set of topical questions supplements the core questions.

In the 1996, 2001, 2004, and 2008 panels, the topical module added to Wave 5 or Wave 6 of each panel included questions regarding health benefits in the work place and in retirement. These topical questions were fielded in Fall 1997, Summer 2002, Summer 2005, and Summer 2010, for July 1997, May 2002, May 2005 and April 2010. From these questions, users of the survey can determine whether workers' employers sponsor health plans; whether workers are offered coverage; if they take coverage; why they are not eligible for coverage; why they turn down coverage; other sources of coverage they may have; and whether they are uninsured.

The data in this report are for wage and salary workers ages 18–64. Self-employed workers are not included in the analysis because they were not asked questions about employer sponsorship of health benefits.

Figure 34
Reasons Why Employee Is Not Covered by Own Employer's Health Plan, by Race/Ethnicity, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Employer Does Not Sponsor Health Plan					Employee is Not Eligible for Health Plan					Employee Chose Not to be Covered					Don't Know				
	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010
Total										(millions)										
44.3	45.0	50.0	51.8	18.1	18.2	21.7	24.0	7.7	7.1	7.5	7.7	10.9	12.3	12.6	13.2	7.5	7.5	8.2	6.9	6.9
31.4	30.3	32.5	32.6	12.0	10.9	12.9	13.7	5.6	5.2	5.0	5.3	8.4	9.1	9.1	9.0	5.4	5.2	5.5	4.5	4.5
5.1	4.9	5.6	5.7	1.9	1.8	2.1	2.3	1.1	0.8	1.0	1.0	1.2	1.4	1.4	1.5	0.9	0.9	1.1	0.8	0.8
5.8	7.6	8.9	10.3	3.3	4.4	5.3	6.5	0.7	0.9	1.0	0.9	0.9	1.2	1.5	1.8	0.9	1.1	1.1	1.1	1.1
2.0	2.3	3.0	3.3	0.9	1.1	1.3	1.5	0.3	0.3	0.5	0.4	0.4	0.6	0.6	0.9	0.3	0.4	0.5	0.5	0.5
(percentage within race/ethnicity categories)																				
100.0%	100.0%	100.0%	100.0%	40.8%	40.3%	43.4%	46.3%	17.4%	15.8%	16.7%	14.9%	24.7%	27.3%	25.2%	25.4%	17.0%	16.6%	16.3%	13.4%	13.4%
100.0	100.0	100.0	100.0	38.1	36.0	39.7	42.1	17.7	17.0	15.5	16.4	26.9	30.0	28.0	27.7	17.3	17.1	16.8	13.8	13.8
100.0	100.0	100.0	100.0	38.1	37.5	38.0	41.1	21.1	15.8	17.6	18.4	23.0	29.1	25.2	25.7	17.7	17.6	19.1	14.9	14.9
100.0	100.0	100.0	100.0	56.2	57.8	59.9	62.7	12.8	11.9	11.4	8.7	15.6	15.9	16.4	17.9	15.3	14.3	12.2	10.7	10.7
100.0	100.0	100.0	100.0	46.8	46.3	44.8	45.9	16.8	12.9	16.1	12.9	21.2	25.1	21.0	26.3	15.2	15.6	18.1	14.9	14.9

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

Figure 35
Reasons Why Employee Is Not Covered by Own Employer's Health Plan, by Education, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Employer Does Not Sponsor Health Plan					Employee is Not Eligible for Health Plan					Employee Chose Not to be Covered					Don't Know				
	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010
Total										(millions)										
44.3	45.0	50.0	51.8	18.1	18.2	21.7	24.0	7.7	7.1	7.5	7.7	10.9	12.3	12.6	13.2	7.5	7.5	8.2	6.9	6.9
7.2	7.1	5.4	6.3	4.1	4.1	3.4	4.3	1.0	0.8	0.6	0.5	1.1	1.3	0.7	0.9	1.0	0.9	0.7	0.6	0.6
29.8	29.8	34.9	34.2	12.0	11.8	15.3	15.9	5.4	5.0	5.4	5.6	7.0	8.1	8.4	8.2	5.3	5.0	5.7	4.6	4.6
5.4	5.9	7.0	7.9	1.5	1.7	2.2	2.9	1.0	1.0	1.1	1.1	2.0	2.0	2.4	2.7	0.9	1.2	1.2	1.1	1.1
1.9	2.2	2.7	3.4	0.5	0.6	0.7	0.9	0.3	0.4	0.4	0.5	0.8	0.9	1.1	1.5	0.3	0.4	0.5	0.6	0.6
(percentage within education categories)																				
100.0%	100.0%	100.0%	100.0%	40.8%	40.3%	43.4%	46.3%	17.4%	15.8%	16.7%	14.9%	24.7%	27.3%	25.2%	25.4%	17.0%	16.6%	16.3%	13.4%	13.4%
100.0	100.0	100.0	100.0	56.9	58.0	63.9	67.9	13.3	11.0	10.7	8.3	15.5	18.1	13.3	13.8	14.3	12.8	12.1	10.0	10.0
100.0	100.0	100.0	100.0	40.3	39.5	43.9	46.4	18.2	16.7	15.5	16.3	23.5	27.1	24.2	23.9	17.9	16.7	16.4	13.4	13.4
100.0	100.0	100.0	100.0	27.9	29.1	31.6	37.1	18.8	16.3	16.4	14.5	36.8	34.5	34.2	33.9	16.5	20.1	17.8	14.6	14.6
100.0	100.0	100.0	100.0	24.9	25.1	26.0	26.5	17.2	17.1	14.5	13.5	43.9	39.1	39.3	43.3	14.0	18.7	20.2	16.7	16.7

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

Figure A1
Sponsorship Rates, Offer Rates, Participation Rates, and Take-Up Rates, by Firm Size, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Employer Sponsors Health Plan					Employee Eligible for Health Plan					Employee Participates in Health Plan					Take-Up Rate ^a				
	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010
Total	111.4	115.5	122.0	119.1	119.1	88.9	93.7	96.4	92.0	92.0	78.1	82.7	84.6	80.4	80.4	67.1	70.4	72.0	72.0	67.2
	(millions)																			
Under 25 employees	22.4	22.9	24.8	23.8	23.8	11.3	11.9	12.6	11.1	11.1	9.5	9.9	10.8	9.4	9.4	7.7	8.1	8.6	8.6	7.3
25–99 employees	14.5	14.6	14.5	14.4	14.4	11.1	11.5	11.1	10.8	10.8	9.7	10.2	9.7	9.6	9.6	8.0	8.5	8.1	8.1	7.8
100 or more employees	73.3	77.1	81.7	80.0	80.0	65.9	69.9	72.2	69.7	69.7	58.5	62.4	63.8	61.2	61.2	51.1	53.7	55.1	52.0	52.0
Don't know	1.1	0.9	0.9	0.8	0.8	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2
	(percentage within firm size categories)																			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	79.8%	81.1%	79.0%	77.2%	77.2%	70.1%	71.6%	69.4%	67.5%	67.5%	60.3%	61.0%	59.0%	56.5%	56.5%
Under 25 employees	100.0	100.0	100.0	100.0	100.0	50.7	52.0	51.0	46.7	46.7	42.5	43.3	43.4	39.4	39.4	34.6	35.2	34.7	30.6	30.6
25–99 employees	100.0	100.0	100.0	100.0	100.0	76.6	79.0	76.8	74.8	74.8	66.7	69.6	67.1	66.9	66.9	55.2	58.0	55.7	54.2	54.2
100 or more employees	100.0	100.0	100.0	100.0	100.0	89.9	90.7	88.3	87.1	87.1	79.8	80.9	78.1	76.5	76.5	69.7	69.7	67.4	65.0	65.0
Don't know	100.0	100.0	100.0	100.0	100.0	45.8	43.1	40.8	38.1	38.1	28.2	32.1	29.6	23.4	23.4	24.4	24.5	26.5	19.1	19.1

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.
^a Take-up rate is the percentage of workers eligible for coverage who participate.

Figure A2
Sponsorship Rates, Offer Rates, Participation Rates, and Take-Up Rates, by Hours of Work,^a Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Employer Sponsors Health Plan					Employee Eligible for Health Plan					Employee Participates in Health Plan					Take-Up Rate ^b				
	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010
Total	111.4	115.5	122.0	119.1	119.1	88.9	93.7	96.4	92.0	92.0	78.1	82.7	84.6	80.4	80.4	67.1	70.4	72.0	72.0	67.2
	(millions)																			
1–19	5.9	5.8	4.9	5.5	5.5	2.9	3.2	2.6	2.6	2.6	1.3	1.3	1.2	1.0	1.0	0.8	0.8	0.7	0.5	0.5
20–34	13.9	14.4	13.1	14.2	14.2	8.1	8.8	8.0	8.4	8.4	4.9	5.6	5.0	5.2	5.2	3.2	3.6	3.3	3.2	3.2
35 or more	91.5	95.1	93.6	84.8	84.8	77.9	81.7	79.2	71.7	71.7	71.8	75.8	73.2	67.1	67.1	63.1	66.1	63.7	57.6	57.6
Don't know	0.2	0.2	10.4	14.5	14.5	0.0	0.0	6.6	9.2	9.2	0.0	0.0	5.3	7.2	7.2	0.0	0.0	4.4	5.8	5.8
	(percentage within hours of work categories)																			
Total	100.0%	100.0%	100.0%	100.0%	100.0%	79.8%	81.1%	79.0%	77.2%	77.2%	70.1%	71.6%	69.4%	67.5%	67.5%	60.3%	61.0%	59.0%	56.5%	56.5%
1–19	100.0	100.0	100.0	100.0	100.0	49.3	54.7	52.5	47.3	47.3	21.5	22.5	23.3	17.8	17.8	12.9	12.9	13.8	9.9	9.9
20–34	100.0	100.0	100.0	100.0	100.0	58.3	61.2	60.9	59.2	59.2	35.5	38.9	38.1	36.3	36.3	23.3	24.7	25.2	22.8	22.8
35 or more	100.0	100.0	100.0	100.0	100.0	85.2	85.9	84.6	84.6	84.6	78.5	79.7	78.2	79.1	79.1	69.0	69.5	68.0	68.0	68.0
Don't know	100.0	100.0	100.0	100.0	100.0	18.7	10.7	63.8	63.3	63.3	15.4	9.4	51.2	49.6	49.6	13.4	9.4	42.3	40.0	40.0

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.
^a Definition of hours worked changed to include a category for "hours vary."
^b Take-up rate is the percentage of workers eligible for coverage who participate.

Figure A3
Sponsorship Rates, Offer Rates, Participation Rates, and Take-Up Rates, by Class of Worker and Unionization, Select Years
Wage and Salary Workers, Ages 18–64, 1997–2010

	Total					Employer Sponsors Health Plan					Employee Eligible for Health Plan					Employee Participates in Health Plan					Take-Up Rate ^a				
	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010	1997	2002	2005	2010	2010
Total	111.4	115.5	122.0	119.1	119.1	88.9	93.7	96.4	92.0	92.0	78.1	82.7	84.6	80.4	80.4	67.1	70.4	72.0	67.2	67.2					
Private sector	92.0	94.7	101.0	96.7	96.7	71.5	74.9	77.5	72.0	72.0	62.6	65.9	67.8	62.7	62.7	53.3	55.6	57.2	51.5	51.5					
Local government	9.0	10.4	10.2	10.5	10.5	8.4	9.7	9.4	9.7	9.7	7.4	8.6	8.4	8.6	8.6	6.6	7.5	7.3	7.5	7.5					
State government	5.8	6.2	6.3	6.9	6.9	5.3	5.6	5.8	6.3	6.3	4.8	5.1	5.1	5.7	5.7	4.3	4.6	4.6	5.2	5.2					
Federal government	3.4	3.4	3.6	4.1	4.1	3.2	3.2	3.4	3.7	3.7	3.0	2.8	3.1	3.3	3.3	2.6	2.5	2.7	2.8	2.8					
Don't know	1.1	0.9	0.9	0.8	0.8	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.3	0.2	0.2	0.2	0.2					
Unionized	16.7	17.0	17.9	16.7	16.7	16.1	16.4	17.0	15.7	15.7	15.4	15.5	16.1	14.6	14.6	14.4	14.4	14.9	13.3	13.3					
Nonunionized	94.5	98.3	103.9	102.2	102.2	72.8	77.3	79.4	76.3	76.3	62.6	67.2	68.5	65.8	65.8	52.7	56.0	57.1	53.9	53.9					
Don't know	0.2	0.2	0.2	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0					
(percentage within class and union categories)																									
Total	100.0%	100.0%	100.0%	100.0%	100.0%	79.8%	81.1%	79.0%	77.2%	77.2%	70.1%	71.6%	69.4%	67.5%	67.5%	60.3%	61.0%	59.0%	56.5%	56.5%	86.0%	85.2%	85.1%	83.6%	83.6%
Private sector	100.0	100.0	100.0	100.0	100.0	77.7	79.1	76.7	74.4	74.4	68.0	69.6	67.2	64.8	64.8	58.0	58.7	56.6	53.3	53.3	85.2	84.4	84.3	82.2	82.2
Local government	100.0	100.0	100.0	100.0	100.0	92.7	93.2	92.2	92.6	92.6	82.0	83.0	82.2	81.7	81.7	73.3	72.6	71.8	71.6	71.6	89.4	87.5	87.3	87.7	87.7
State government	100.0	100.0	100.0	100.0	100.0	91.5	90.8	91.3	90.7	90.7	82.8	82.6	80.7	82.6	82.6	74.5	74.8	73.6	75.1	75.1	90.0	90.6	91.2	90.9	90.9
Federal government	100.0	100.0	100.0	100.0	100.0	94.0	93.5	94.1	89.5	89.5	86.6	84.4	84.7	78.8	78.8	74.8	73.4	74.0	68.5	68.5	86.4	87.0	87.4	87.0	87.0
Don't know	100.0	100.0	100.0	100.0	100.0	45.7	41.3	39.5	38.1	38.1	27.6	30.5	28.5	23.2	23.2	23.8	22.7	25.4	18.9	18.9	86.2	74.4	89.0	81.2	81.2
Unionized	100.0	100.0	100.0	100.0	100.0	96.3	96.4	94.9	94.0	94.0	92.1	91.0	90.0	87.6	87.6	86.1	84.9	83.3	80.1	80.1	93.5	93.3	92.5	91.4	91.4
Nonunionized	100.0	100.0	100.0	100.0	100.0	77.0	78.7	76.4	74.6	74.6	66.3	68.4	66.0	64.4	64.4	55.8	57.0	55.0	52.7	52.7	84.1	83.3	83.4	81.9	81.9
Don't know	100.0	100.0	100.0	100.0	100.0	18.7	10.7	10.6	11.0	11.0	15.4	9.4	10.6	6.3	6.3	13.4	9.4	10.6	6.3	6.3	86.6	100.0	100.0	100.0	100.0

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

^a Take-up rate is the percentage of workers eligible for coverage who participate.

Figure A4

Sponsorship Rates, Offer Rates, Participation Rates, and Take-Up Rates, by Age and Gender, Select Years

Wage and Salary Workers, Ages 18–64, 1997–2010

	Total				Employer Sponsors Health Plan				Employee Eligible for Health Plan				Employee Participants in Health Plan				Take-Up Rate ^a			
	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010
Total	111.4	115.5	122.0	119.1	88.9	93.7	96.4	92.0	78.1	82.7	84.6	80.4	67.1	70.4	72.0	67.2				
18–20	6.8	6.3	6.6	5.5	3.2	3.5	3.4	2.6	1.6	1.9	1.6	1.2	1.1	1.1	0.9	0.6				
21–24	9.7	10.1	10.7	9.9	6.3	7.0	6.9	6.1	4.7	5.3	5.1	4.2	4.0	4.3	4.0	3.1				
25–34	29.8	28.2	29.1	28.0	24.3	22.9	22.9	21.2	21.4	20.2	20.2	18.7	18.4	17.3	17.4	15.8				
35–44	31.7	30.9	30.7	27.8	26.5	26.0	25.3	22.0	24.1	23.7	22.9	19.9	20.7	20.2	19.5	16.5				
45–54	23.2	27.1	29.3	29.2	20.1	23.3	24.9	24.3	18.6	21.6	22.9	22.1	16.2	18.7	19.7	18.7				
55–64	10.2	13.0	15.6	18.6	8.4	11.0	13.0	15.7	7.6	9.9	11.9	14.4	6.8	8.7	10.5	12.7				
Men	58.2	59.9	63.6	60.9	47.4	49.1	50.6	47.1	42.8	44.6	45.5	42.1	38.7	39.9	40.6	36.7				
18–20	3.5	3.3	3.5	2.8	1.7	1.8	1.7	1.4	0.9	1.0	0.9	0.6	0.7	0.6	0.5	0.3				
21–24	5.1	5.3	5.4	4.9	3.3	3.5	3.4	2.9	2.4	2.8	2.5	2.1	2.2	2.3	2.1	1.6				
25–34	16.0	15.1	15.8	14.9	13.2	12.3	12.3	11.1	11.9	11.2	11.0	9.8	10.7	10.0	9.9	8.5				
35–44	16.7	16.1	16.2	14.6	14.2	13.9	13.6	11.7	13.4	13.1	12.7	11.0	12.2	11.9	11.5	9.6				
45–54	11.7	13.7	14.7	14.6	10.5	12.0	12.7	12.3	10.0	11.4	12.0	11.4	9.1	10.4	10.9	10.1				
55–64	5.2	6.5	7.9	9.1	4.5	5.6	6.8	7.8	4.2	5.2	6.3	7.2	3.9	4.8	5.7	6.6				
Women	53.2	55.6	58.4	58.2	41.5	44.6	45.8	44.8	35.3	38.1	39.2	38.3	28.4	30.5	31.4	30.5				
18–20	3.2	3.0	3.1	2.7	1.5	1.7	1.7	1.2	0.7	0.9	0.7	0.5	0.5	0.5	0.4	0.2				
21–24	4.7	4.9	5.3	5.0	3.1	3.5	3.5	3.2	2.2	2.6	2.5	2.1	1.8	2.0	1.9	1.5				
25–34	13.7	13.1	13.3	13.1	11.1	10.6	10.6	10.2	9.5	9.1	9.2	8.9	7.7	7.3	7.4	7.2				
35–44	15.0	14.7	14.5	13.2	12.3	12.1	11.6	10.2	10.8	10.6	10.2	8.9	8.5	8.3	8.1	6.9				
45–54	11.5	13.4	14.6	14.6	9.6	11.3	12.2	12.1	8.6	10.2	11.0	10.6	7.1	8.4	8.8	8.5				
55–64	5.0	6.5	7.7	9.5	3.9	5.4	6.3	7.9	3.4	4.7	5.6	7.2	2.9	4.0	4.8	6.1				
Total	100.0%	100.0%	100.0%	100.0%	79.8%	81.1%	79.0%	77.2%	70.1%	71.6%	69.4%	67.5%	60.3%	61.0%	59.0%	56.5%	86.0%	85.2%	85.1%	83.6%
18–20	100.0	100.0	100.0	100.0	47.7	55.9	51.6	47.8	24.2	30.5	24.8	21.2	16.8	17.5	13.2	10.3	69.5	57.5	53.2	48.6
21–24	100.0	100.0	100.0	100.0	64.9	69.5	64.5	61.2	47.9	52.7	47.4	42.4	40.6	42.7	37.5	30.8	84.6	81.0	79.1	72.7
25–34	100.0	100.0	100.0	100.0	81.7	81.4	78.6	75.8	71.9	71.7	69.4	66.6	61.8	61.4	59.7	56.2	85.9	85.7	86.0	84.3
35–44	100.0	100.0	100.0	100.0	83.6	84.1	82.4	79.1	76.1	76.8	74.6	71.6	65.2	65.5	63.7	59.4	85.6	85.3	85.4	82.9
45–54	100.0	100.0	100.0	100.0	86.8	86.0	84.9	83.4	80.0	80.0	78.3	75.7	69.7	69.3	67.2	64.1	87.1	86.6	85.8	84.7
55–64	100.0	100.0	100.0	100.0	82.2	84.7	83.7	84.3	74.6	76.4	76.1	77.2	66.4	67.4	67.4	68.0	89.0	88.3	88.6	88.1
Men	100.0	100.0	100.0	100.0	81.5	82.0	79.5	77.4	73.6	74.5	71.5	69.2	66.5	66.7	63.8	60.3	90.4	89.5	89.3	87.2
18–20	100.0	100.0	100.0	100.0	49.5	55.7	49.8	50.4	25.5	30.0	26.6	22.5	18.6	18.6	14.2	11.7	72.8	62.0	53.3	52.1
21–24	100.0	100.0	100.0	100.0	64.4	66.6	63.0	59.3	48.5	52.6	46.6	42.1	43.0	44.2	38.6	31.9	88.7	84.1	82.8	75.8
25–34	100.0	100.0	100.0	100.0	82.3	81.5	77.7	74.2	74.1	73.8	69.7	65.7	66.5	66.1	62.7	57.3	89.7	89.6	90.0	87.2
35–44	100.0	100.0	100.0	100.0	85.2	86.1	84.0	80.3	80.2	81.4	78.5	75.3	73.4	73.7	70.9	65.6	91.4	90.6	90.3	87.1
45–54	100.0	100.0	100.0	100.0	90.0	87.6	86.1	84.0	85.5	83.4	81.4	78.3	77.8	75.7	73.8	69.5	91.0	90.8	90.6	88.8
55–64	100.0	100.0	100.0	100.0	86.2	87.1	86.0	85.6	80.5	80.5	79.3	79.5	74.8	73.8	72.3	72.4	92.9	91.7	91.2	91.0
Women	100.0	100.0	100.0	100.0	78.0	80.2	78.5	77.0	66.3	68.5	67.0	65.8	53.4	54.9	53.8	52.4	80.6	80.1	80.3	79.7
18–20	100.0	100.0	100.0	100.0	45.6	56.1	53.8	45.2	22.8	31.0	22.8	19.8	14.9	16.3	12.1	8.8	65.5	52.7	53.1	44.6
21–24	100.0	100.0	100.0	100.0	65.6	72.6	65.9	63.1	47.4	52.9	48.2	42.7	38.0	41.1	36.4	29.7	80.2	77.7	75.4	69.7
25–34	100.0	100.0	100.0	100.0	81.0	81.3	79.7	77.6	69.4	69.2	69.0	67.7	56.3	56.0	56.0	54.9	81.1	80.9	81.2	81.1
35–44	100.0	100.0	100.0	100.0	81.8	82.0	80.5	77.8	71.6	71.8	70.2	67.6	56.2	56.5	55.7	52.5	78.5	78.6	79.3	77.7
45–54	100.0	100.0	100.0	100.0	83.5	84.4	83.6	82.7	74.5	76.5	75.2	73.0	61.5	62.6	60.6	58.6	82.5	81.9	80.6	80.3
55–64	100.0	100.0	100.0	100.0	78.0	82.2	81.4	83.0	68.4	72.3	72.8	75.0	57.7	61.1	62.4	63.8	84.3	84.5	85.7	85.1

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels. Take-up rate is the percentage of workers eligible for coverage who participate.

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

^a Take-up rate is the percentage of workers eligible for coverage who participate.

Figure A5

Sponsorship Rates, Offer Rates, Participation Rates, and Take-Up Rates, by Race/Ethnicity, Select Years Wage and Salary Workers, Ages 18–64, 1997–2010

	Total				Employer Sponsors Health Plan				Employee Eligible for Health Plan				Employee Participates in Health Plan				Take-Up Rate ^a			
	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010
Total	111.4	115.5	122.0	119.1	88.9	93.7	96.4	92.0	78.1	82.7	84.6	80.4	67.1	70.4	72.0	67.2				
	(millions)																			
White	83.1	83.0	84.2	81.0	68.0	69.6	68.7	65.3	60.1	61.7	60.8	57.5	51.7	52.6	51.7	48.4				
Black	12.4	12.5	13.9	12.9	9.9	10.2	11.3	10.2	8.5	9.0	9.7	8.7	7.3	7.6	8.3	7.3				
Hispanic	11.3	14.4	16.6	17.6	7.5	9.4	10.7	10.6	6.5	8.0	9.2	9.1	5.5	6.8	7.7	7.2				
Other	4.6	5.7	7.3	7.6	3.5	4.4	5.7	5.8	3.0	3.9	5.0	5.2	2.6	3.4	4.4	4.3				
	(percentage within race/ethnicity categories)																			
Total	100.0%	100.0%	100.0%	100.0%	79.8%	81.1%	79.0%	77.2%	70.1%	71.6%	69.4%	67.5%	60.3%	61.0%	59.0%	56.5%	86.0%	85.2%	85.1%	83.6%
White	100.0	100.0	100.0	100.0	81.8	83.9	81.6	80.7	72.4	74.4	72.2	70.9	62.2	63.5	61.4	59.8	86.0	85.3	85.0	84.3
Black	100.0	100.0	100.0	100.0	80.0	82.2	81.3	78.8	68.5	72.4	69.9	67.4	59.0	61.1	59.7	56.2	86.2	84.4	85.5	83.3
Hispanic	100.0	100.0	100.0	100.0	66.5	65.5	64.5	60.2	57.0	55.8	55.3	51.8	49.0	47.4	46.5	41.3	86.0	85.0	84.1	79.7
Other	100.0	100.0	100.0	100.0	75.9	78.0	78.1	77.1	65.5	69.4	68.0	68.0	56.2	59.1	59.4	56.5	85.8	85.2	87.4	83.1

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

^a Take-up rate is the percentage of workers eligible for coverage who participate.

Figure A6

Sponsorship Rates, Offer Rates, Participation Rates, and Take-Up Rates, by Education, Select Years Wage and Salary Workers, Ages 18–64, 1997–2010

	Total				Employer Sponsors Health Plan				Employee Eligible for Health Plan				Employee Participates in Health Plan				Take-Up Rate ^a			
	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010	1997	2002	2005	2010
Total	111.4	115.5	122.0	119.1	88.9	93.7	96.4	92.0	78.1	82.7	84.6	80.4	67.1	70.4	72.0	67.2				
	(millions)																			
Less than high school	12.2	11.4	8.2	9.0	7.5	6.8	4.3	4.3	6.2	5.7	3.5	3.5	5.1	4.4	2.8	2.7				
High school diploma and/or some college	70.8	71.9	79.4	71.7	55.5	57.7	61.2	53.7	48.0	50.2	52.9	45.7	41.0	42.1	44.5	37.5				
College degree	19.4	21.4	22.9	24.9	17.5	19.2	20.2	21.6	16.0	17.5	18.3	19.7	14.0	15.5	15.9	17.1				
Graduate degree	9.0	10.7	11.6	13.4	8.5	10.0	10.6	12.4	7.9	9.4	9.9	11.5	7.1	8.5	8.9	10.0				
	(percentage within education categories)																			
Total	100.0%	100.0%	100.0%	100.0%	79.8%	81.1%	79.0%	77.2%	70.1%	71.6%	69.4%	67.5%	60.3%	61.0%	59.0%	56.5%	86.0%	85.2%	85.1%	83.6%
Less than high school	100.0	100.0	100.0	100.0	61.0	59.7	53.0	48.3	50.4	49.4	42.6	39.4	41.3	38.2	33.8	29.7	81.9	77.3	79.4	75.3
High school diploma and/or some college	100.0	100.0	100.0	100.0	78.4	80.2	77.2	74.8	67.8	69.8	66.7	63.7	57.9	58.5	56.1	52.3	85.4	83.9	84.1	82.1
College degree	100.0	100.0	100.0	100.0	90.3	89.6	88.2	86.4	82.4	82.0	79.9	79.1	72.1	72.4	69.4	68.4	87.5	88.4	86.9	86.5
Graduate degree	100.0	100.0	100.0	100.0	93.7	93.7	91.9	92.2	88.0	87.3	85.8	85.6	78.6	79.1	76.7	74.6	89.4	90.6	89.3	87.2

Source: Employee Benefit Research Institute estimates based on data from the Survey of Income and Program Participation, 1996, 2001, 2004, and 2008 panels.

^a Take-up rate is the percentage of workers eligible for coverage who participate.

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