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Abstract

Lack of health insurance affects workers and families who depend on job-based coverage for health care. In 2007, the unemployment rate in California was 5.5%. By the end of 2009, it had more than doubled to 12.3%. This study uses data from the 2007 and 2009 California Health Interview Survey to assess changes in access to job-based health insurance among California workers and their dependents. We find that although increased unemployment dramatically reduced the number of employees, the proportion of employees with no access to job-based coverage through either their own or a spouse's work remained constant. Among adults with no family access to job-based insurance, the most significant determinants of being uninsured were income and citizenship. Due to more generous public health insurance options, children with the lowest household incomes were not significantly more likely to be uninsured than children with higher household incomes. The results highlight the importance of public health insurance for children and confirm the need for the Affordable Care Act's insurance expansion provisions.

Keywords: employment-based insurance, workers, children, recession

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Since the middle of the 20th century, the main provider of health insurance benefits for the majority of the nonelderly in the United States has been their employer. During the continuing Great Recession that began in fall 2008, the unemployment rate in the U.S. climbed from 4.6% in 2007 to 9.1% in 2011, with the largest jump occurring in early 2009. In 2009, 57% of the total U.S. population received their health insurance through their own or a family member's employment, which represented a 4.3 percentage point drop from 2007 (KFF 2011).

California was particularly hard hit by job loss during the Great Recession. In 2007, the unemployment rate for the state was 5.4%. By the end of 2009, the statewide unemployment rate had more than doubled to 12.3%, one of the highest in the nation (CA EDD 2011). Job loss, foreclosures, and loss of insurance coverage have combined in many areas of the state to make families vulnerable to prolonged financial and health problems. California alone represents one-tenth of the population of the country. County unemployment rates in 2009 ranged from a low of 8.0% (Marin) to a high of 30.1% (Imperial).

The existing research literature has tracked both the decline in job-based coverage and its cost implications for workers and their families (Claxton et al. 2009; Doty et al. 2011; Fronstin 2011; Gould 2008; Gould 2010; Jacobs and Graham-Squire 2009). Determinants of access to job-based coverage have not been as well examined, with more focus given to those who voluntarily forego job-based health insurance when it is available to them (Bernard and Selden 2006; Cooper and Vistnes 2003). Additionally, no research has been done to rigorously examine the resulting health insurance status of those without access to job-based coverage and whether the decline in job-based coverage has affected children differently than their parents, although Fairbrother et al. (2010) quantified the impact of parental job loss on uninsurance among children. Some other studies have tried to assess

whether increased public coverage options for children “crowd out” private health insurance (Seiber and Florence, 2010), or how public coverage increases can absorb uninsured children (Jacobs et al. 2011).

In this study, we examine the health insurance status of workers and their children in California who have no access to job-based coverage, both before and after the start of the Great Recession. Do parents and children have different health insurance statuses if the family does not have access to employment-based insurance? Did the economic downturn change the pattern that existed in 2007 before the Great Recession, or did it exacerbate the differences? Did the determinants of access to job-based coverage change because of the Great Recession, or did the existing patterns continue for those who were able to keep their jobs despite the large increase in unemployment?

Dataset and Study Design

Our study examines these questions using the 2007 and 2009 California Health Interview Surveys (CHIS), linking data from the adult, child, and adolescent interviews to create a complete picture of family access to job-based health insurance. The CHIS is the largest state-based health survey in the nation, with approximately 50,000 households interviewed during each iteration of the survey. The survey is administered in six different languages (English, Spanish, Mandarin, Cantonese, Vietnamese, and Korean) to give a full picture of California’s multiethnic/multilingual population. Additionally, the survey sample is stratified into 44 counties and county-groupings (for some rural counties with small populations), ensuring representative samples for most counties. The county stratification also enables policy analysis that takes into account the variations across counties, most notably county differences in unemployment rates and county differences in county-based public health care insurance programs for children. Using CHIS 2007 and 2009 data enables us to examine the impact of the economic recession that began in the final quarter of 2008.

“Uninsured” is defined as any period of one month or greater of not having medical insurance coverage within the 12 months prior to the CHIS interview. “Access to coverage” means that an employee both worked for a firm that offered medical health insurance to any employee and that they were eligible for that insurance. Questions needed to measure offer and eligibility for employment-based insurance were asked for both the adults respondent and respondent’s spouse, if any. “No access” included those who worked in firms that did not offer coverage to any employee, as well as employees who were not eligible for their employer-sponsored health plans (most commonly due to short tenure or number of hours worked per week).

At the household level, we included household income as a percentage of the Federal Poverty Level (FPL) in all models, which took into account the income of both the adult CHIS respondent and their spouse, if any. We also include region of residence in California, as there was variation among regions as to the increase in the unemployment rate. At the individual level, we included two employment characteristics of the adult CHIS respondent: (1) firm size and (2) hourly wage. The wage variable was calculated as a multiplier of the minimum wage, to account for any inflation in the minimum wage between data years.

Individual level demographic information included racial/ethnic group and citizenship status, separately. The racial/ethnic group categorization followed the U.S. Office of Management and Budget (OMB) protocol of assigning any mention of Latino heritage to the category “Latino.” Additional categories were therefore all “nonLatino” and included: (1) white, (2) African American, (3) Asian American and other Pacific Islander, and (4) other single or multiple race. Citizenship status categories for the models including adults were: (1) U.S.-born citizen, (2) naturalized citizen, (3) noncitizen with a green card, and (4) noncitizen without a green card. For the models that only included children (ages 0–18), the categories took into account the parent’s citizenship statuses as well, with the following categories: (1) child and parents are both U.S.-born citizens, (2) child is citizen, parent is naturalized citizen, (3) child is citizen, parent is noncitizen with a green card, (4) child is citizen, parent is noncitizen without a green card, (5) child is noncitizen.

We developed two sets of multivariate logistic regression models for two different outcomes, pooling the 2007 and 2009 CHIS data and adding in a “year” indicator to isolate the impact of the Great Recession. Stratified models (data not shown) indicated that there were no significant differences between the years in the effects of the covariates. We first examined the determinants of having job-based coverage, both for “own” access among all working age adults (ages 18–64) and “family” access among all nonelderly (ages 0–64). The self-employed were not included in this population, as they are not employees and were therefore not asked the questions about access to job-based coverage in the CHIS surveys.

In the models for all nonelderly persons, children and adolescents (ages 0–17) were linked to the access to job-based coverage of either the adult CHIS respondent, or that person’s spouse. Next, we examined the determinants of being uninsured among those without family access to job-based coverage. We separated those models into ages 0–18 and ages 19–64, since public health insurance coverage has more generous eligibility requirements (and a greater number of options, including the state’s CHIP program, Healthy Families, as well as county-run Healthy Kids programs that exist in many counties) for persons under age 19. The same covariates were used in both data years for each set of models.

Results

The population specifications for the regression models revealed an unexpected trend. Although the increased unemployment dramatically reduced the size of the number of employees, the proportion of employees who did not have access to job-based coverage through either their own or a spouse's work remained constant from 2007 to 2009 (Exhibit 1). In 2007, 83.7% of adults were themselves employed or in a family with an employee. In 2009, that proportion had dropped to 78.5%, illustrating the toll of an unemployment rate that rose from 5.5% to 12.3%. However, the proportion of adults in families with at least one adult employee who did not have access to job-based coverage remained constant from 2007 (21.0%) to 2009 (21.3%; Exhibit 1). The sizes of these populations were also similar even as the number of workers shrank, because the total nonelderly adult population grew from 2007 to 2009.

Income is the major determinant of whether an adult has his/her own access to job-based coverage, or a nonelderly person has family-level access (Exhibit 2); lower-income workers have less access to job-based insurance. The odds ratios are highly significant both at the household level (incorporating all wage earners in the family) and at the individual level (wage of the CHIS adult respondent only). Firm size was also a highly significant predictor of access to job-based coverage. Workers in firms under 10 employees had 4.9 times the odds of lacking access to job-based coverage compared to workers in the largest firms (Exhibit 2).

Over half of adults with no access to their own job-based coverage were uninsured for all or part of the past year (54.7% in 2007 and 54.8% in 2009), and nearly two-thirds of adults with no family access to job-based coverage were uninsured (61.7% in 2007 and 61.8% in 2009; Exhibit 3). In contrast, only 21.4% of children with no access to job-based coverage were uninsured for all or part of the year in 2007, and that rate dropped slightly in 2009 to 20.6% (Exhibit 4).

Public coverage rates for children with no access to job-based coverage rose from 2007 (57.6%) to 2009 (59.4%; Exhibit 4). The corresponding rates of public coverage for adults with no access to family job-based coverage also stayed statistically flat from 2007 (14.1%) to 2009 (14.7%), but the rate of public coverage for those with no access to their own job-based insurance declined from 11.3% in 2007 to 10.2% in 2009 (Exhibit 3).

The determinants for being uninsured differed between children and adults (Exhibit 5). Children with the lowest household incomes were not significantly more likely to be uninsured compared to the ones with higher incomes, due to increased public health insurance options. Region of residence did have a significant impact among children with no access to job-based coverage, with those residing in "other southern California," which includes the counties of San Diego, Orange,

Exhibit 1. Percent of Total NonElderly Adults and Employee Population with Family Access to Job-Based Coverage, Ages 18-64, California, 2007 and 2009

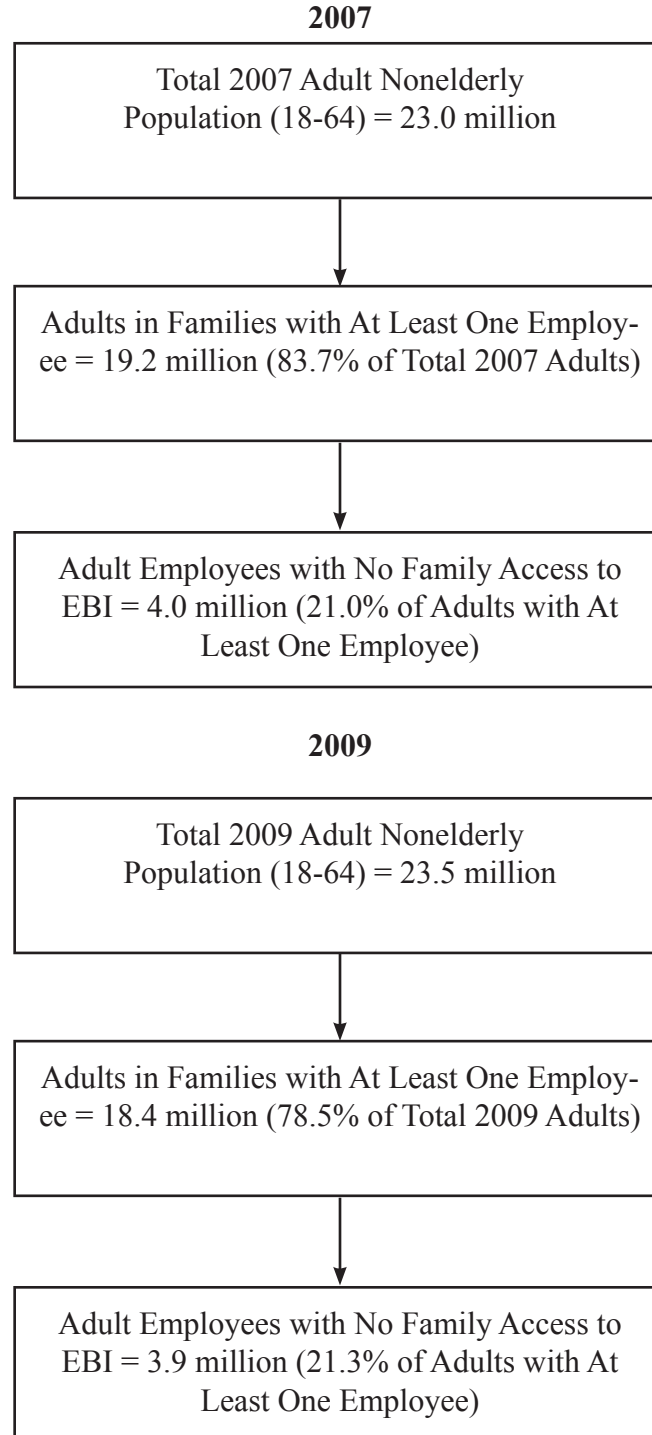


Exhibit 2. Odds of Having No Access to Own or Family Job-Based Coverage among Employed Adults and Nonelderly Persons, Ages 0-64, California, 2007 and 2009

	Odds of Having No Access to Own Job-Based Coverage, Ages 18-64			Odds of Having No Access to Family Job-Based Coverage, Ages 0-64		
Variable	Odds Ratio	95% Confidence Limits		Odds Ratio	95% Confidence Limits	
Year						
2007 (ref)						
2009	1.044	0.923	1.180	1.029	0.911	1.163
Poverty						
300% FPL and Above (ref)						
200-299% FPL	1.597***	1.345	1.895	1.788***	1.491	2.145
100-199% FPL	2.499***	2.118	2.949	3.445***	2.895	4.099
0-99% FPL	3.621***	2.908	4.508	6.583***	5.381	8.053
Gender						
Male (ref)						
Female	1.215***	1.089	1.356	0.805***	0.732	0.885
Citizenship Status						
US Born Citizen (ref)						
Naturalized Citizen	0.713***	0.596	0.853	0.720***	0.597	0.869
NonCitizen with Green Card	1.007	0.813	1.249	0.835	0.676	1.032
NonCitizen without Green Card	1.215	0.950	1.553	1.225	0.979	1.534
Age Group						
Ages 0-5	-	-	-	0.398***	0.336	0.472
Ages 6-18	-	-	-	0.395***	0.336	0.465
Ages 19-29 (ref) (a)						
Ages 30-44	0.487***	0.421	0.563	0.333***	0.282	0.393
Ages 45-54	0.522***	0.448	0.609	0.358***	0.301	0.426
Ages 55 -64	0.403***	0.341	0.477	0.264***	0.219	0.317
Race/Ethnicity						
White, NonLatino (ref)						
African American	1.034	0.793	1.348	1.214	0.949	1.553
Latino	0.967	0.818	1.144	1.011	0.864	1.182
Asian/Native Hawaiian/ Pacific Islander	0.829	0.669	1.026	0.921	0.753	1.127

Exhibit 2. Cont.

American Indian/Alaskan Native/ Other Single or Multiple Race	0.897	0.694	1.159	0.977	0.758	1.259
Region						
Los Angeles County (ref)						
Central Coast	0.986	0.793	1.226	0.875	0.696	1.100
Greater Bay Area	0.872	0.731	1.040	0.768**	0.640	0.923
Northern/Sierra Counties	1.039	0.858	1.258	1.059	0.870	1.289
Other Southern California	0.991	0.855	1.149	0.863	0.742	1.004
Sacramento Area	0.910	0.732	1.132	0.816	0.652	1.022
San Joaquin Valley	1.047	0.883	1.242	1.037	0.873	1.230
Firm Size						
1,000 or More Employees (ref)						
100 to 999	1.187*	1.002	1.406	1.183	0.983	1.423
51 to 99	1.267	0.977	1.643	1.180	0.925	1.506
10 to 50	2.378***	2.029	2.787	2.367***	2.014	2.781
Fewer Than 10	4.949***	4.266	5.743	3.386***	2.958	3.876
Minimum Wage						
5X Minimum Wage and Above (ref)						
4X to Less Than 5X Minimum Wage	0.844	0.667	1.068	0.786	0.600	1.030
3X to Less Than 4X Minimum Wage	1.115	0.896	1.386	1.013	0.790	1.300
2X to Less Than 3X Minimum Wage	1.457***	1.189	1.784	1.429**	1.128	1.810
1X to Less Than 2X Minimum Wage	2.674***	2.196	3.255	2.539***	2.052	3.142
Less than 1X of the Minimum Wage	5.281***	4.349	6.414	4.883***	3.983	5.986
<p>* p < .05; ** p < .01; *** p < .001 (a) Ages 18-29 for Model 1 (adults only) and Ages 19-29 for Model 2 (all ages). Sources: 2007 and 2009 California Health Interview Surveys</p>						

Exhibit 3. Insurance Status During the Past 12 Months Among NonElderly Adults With No Access to Own or Family Employment-Based Insurance (EBI), Ages 19-64, California, 2007 and 2009

	2007 CHIS Data			
Insurance Status	No Access to Own EBI		No Access to Family EBI	
	Number	Percent	Number	Percent
EBI All Year	769,000	18.6%	278,000	7.4%
Medi-Cal/Healthy Families All Year	467,000	11.3%	528,000	14.1%
Privately Purchased All Year	436,000	10.6%	443,000	11.8%
Other All Year	194,000	4.7%	191,000	5.1%
Uninsured All or Part Year	2,258,000	54.8%	2,317,000	61.7%
TOTAL	4,124,000	100.0%	3,757,000	100.0%

	2009 CHIS Data			
Insurance Status	No Access to Own EBI		No Access to Family EBI	
	Number	Percent	Number	Percent
EBI All Year	779,000	19.4%	239,000	6.4%
Medi-Cal/Healthy Families All Year	410,000	10.2%	549,000	14.7%
Privately Purchased All Year	408,000	10.2%	429,000	11.5%
Other All Year	218,000	5.5%	210,000	5.6%
Uninsured All or Part Year	2,193,000	54.7%	2,306,000	61.8%
TOTAL	4,008,000	100.0%	3,733,000	100.0%

Note: Rates may not add up to 100% due to rounding.

Sources: 2007 and 2009 California Health Interview Surveys

Exhibit 4. Insurance Status During the Past 12 Months Among Children With No Access to Family Employment-Based Insurance (EBI), Ages 0-18, California, 2007 and 2009

	2007 CHIS Data		2009 CHIS Data	
	No Access to Family EBI		No Access to Family EBI	
Insurance Status	Number	Percent	Number	Percent
Employment-Based Coverage All Year	153,000	8.0%	125,000	7.6%
Medi-Cal/Healthy Families All Year	1,102,000	57.6%	980,000	59.4%
Privately Purchased All Year	144,000	7.5%	122,000	7.4%
Other All Year	104,000	5.4%	83,000	5.0%
Uninsured All or Part Year	409,000	21.4%	341,000	20.6%
TOTAL	1,503,000	100.0%	1,651,000	100.0%

Note: Rates may not add up to 100% due to rounding.

Sources: 2007 and 2009 California Health Interview Surveys

Imperial, San Bernadino, and Riverside, had nearly twice the odds of being uninsured compared to those in Los Angeles County. Among adults with no family access to job-based insurance, the most significant determinants of being uninsured were income (at both the household and individual levels) and racial/ethnic group, with Latinos having 1.9 times the odds of non-Latino whites.

Conclusions and Discussion

The Great Recession's major effect on employment in California was a massive reduction in the number of currently employed workers, but it did not reduce access to job-based health insurance for those who remained employed. Income is the biggest predictor of access to job-based coverage, which is not a surprising finding by itself, but the strength of this finding is highly important. In 2009, the lowest-income worker had six times the odds of lacking access to job-based insurance compared to the highest-income worker group. Firm size also was a strong predictor, even after controlling for household and individual income level. Workers in firms under 50 employees had double or triple the odds of those in larger firms of lacking access to health insurance through their own or a family member's job, reflecting the challenging and volatile costs for small firms that offer employment-based coverage to their workers.

Exhibit 5. Odds of Being Uninsured Among Children and NonElderly Adults Who Do Not Have Access to Family Job-Based Coverage, Ages 0-64, California, 2007 and 2009

	Ages 0-18			Ages 19-64		
Variable	Odds Ratio	95% Confidence Limits		Odds Ratio	95% Confidence Limits	
Year						
2007 (ref)						
2009	0.919	0.666	1.267	1.048	0.872	1.284
Poverty						
300% FPL and Above (ref)						
200-299% FPL	1.667	0.887	3.132	1.869***	1.390	2.512
100-199% FPL	2.068*	1.137	3.761	2.313***	1.767	3.027
0-99% FPL	1.334	0.724	2.458	1.724***	1.279	2.325
Gender						
Male (ref)						
Female	0.718*	0.512	0.990	0.534***	0.445	0.642
Family Citizenship Status						
US Born Child Citizen and Both Parents US Born (ref)						
Citizen Child and Naturalized Citizen Parent	0.738	0.474	1.149	-	-	-
Citizen Child and NonCitizen with Green Card Parent	1.258	0.706	2.242	-	-	-
Citizen Child and NonCitizen w/o Green Card Parent	0.525*	0.278	0.992	-	-	-
NonCitizen Child	1.351	0.741	2.462	-	-	-
Citizenship Status						
US Born Citizen (ref)						
Naturalized Citizen	-	-	-	0.858***	0.624	1.180
NonCitizen with Green Card	-	-	-	1.361	0.971	1.906
NonCitizen without Green Card	-	-	-	1.506	1.083	2.247
Age Group						
Ages 0-5 (ref, child)				-	-	-
Ages 6-18	1.428	0.958	2.128	-	-	-
Ages 19-29 (ref, adults)	-	-	-			
Ages 30-44	-	-	-	1.281*	1.004	1.636
Ages 45-54	-	-	-	1.296*	1.007	1.668

Exhibit 5. Cont.

Ages 55 -64	-	-	-	1.206	0.927	1.569
Race/Ethnicity						
White, NonLatino (ref)						
African American	0.621	0.212	1.822	1.092	0.694	1.717
Latino	1.317	0.845	2.054	1.882***	1.433	2.471
Asian/Native Hawaiian/Pacific Islander	1.079	0.490	2.379	1.084	0.753	1.559
American Indian/Alaskan Native/Other Single or Multiple Race	0.906	0.389	2.107	1.011	0.606	1.687
Region						
Los Angeles County (ref)						
Central Coast	0.456*	0.229	0.909	0.793	0.559	1.124
Greater Bay Area	1.831*	1.050	3.193	0.834	0.624	1.114
Northern/Sierra Counties	1.235	0.740	2.062	1.119	0.868	1.656
Other Southern California	1.816**	1.190	2.770	1.064	0.813	1.394
Sacramento Area	0.978	0.419	2.286	0.878	0.595	1.295
San Joaquin Valley	0.654	0.388	1.102	1.012	0.759	1.348
Firm Size						
1,000 or More Employees (ref)						
100 to 999	1.529	0.816	2.862	1.207	0.861	1.693
51 to 99	1.086	0.429	2.748	0.975	0.651	1.462
10 to 50	1.462	0.852	2.508	1.227	0.928	1.623
Fewer Than 10	1.651*	1.053	2.590	1.236	0.936	1.631
Minimum Wage						
5X Minimum Wage and Above (ref)						
4X to Less Than 5X Minimum Wage	1.207	0.403	3.616	1.132	0.599	2.141
3X to Less Than 4X Minimum Wage	1.690	0.657	4.342	1.448	0.874	2.398
2X to Less Than 3X Minimum Wage	1.031	0.449	2.369	1.812*	1.142	2.875
1X to Less Than 2X Minimum Wage	1.461	0.683	3.126	1.953***	1.313	2.903
Less than 1X of the Minimum Wage	1.116	0.523	2.378	1.541*	1.069	2.222

* p < .05; ** p < .01; *** p < .001

Sources: 2007 and 2009 California Health Interview Surveys

For those without access to job-based insurance, the odds of being uninsured remained the same from 2007 to 2009 for both adults and children. A consistent pattern that held before and during the Great Recession was that adults had three times the rate of being uninsured (62%) compared to their children (21%), owing to the more generous eligibility requirements of public health insurance programs covering children. Expanding coverage opportunities for workers with no access to job-based insurance would narrow the coverage gap between children and their working parents.

Through provisions enacted under national health care reform (the Patient Protection and Affordable Care Act of 2010 [ACA]), small businesses are able to take advantage of tax credits if they have fewer than 25 employees, the average wage is \$50,000 or less, and they offer health insurance to their employees. This economic stimulus for small businesses might have the desired effect of encouraging more small firms to offer coverage to their workers. However, it is unlikely that any major increase in coverage for adults will occur before January 2014, when the new state-based Health Insurance Exchange begins offering subsidized coverage. These exchanges will be new, highly regulated, easily accessible marketplaces for buying health insurance coverage directly from insurance companies and for individuals and families to receive subsidies if they meet eligibility requirements. When the exchanges become operational, businesses with less than 100 employees will be able to purchase coverage through the local exchange. Also, employees that are not offered affordable job-based coverage will be eligible to purchase coverage in the new exchange. Those with household incomes up to 400% FPL will be eligible to receive subsidies to purchase that insurance. The lowest-income families (up to 133% FPL) will become eligible for coverage through the Medi-Cal program, regardless of whether or not they have dependent children.

Based on our results, these provisions would target those who now have the least access to job-based coverage. Workers in small businesses have three times the odds of those in large firms of not being offered and being eligible for an employer-sponsored health insurance plan. Households with income under 300% FPL have two to three times the odds of not having access to job-based coverage as those with higher income levels. Workers who were able to keep their jobs through the Great Recession still faced these challenges in obtaining health insurance. It is likely that these underlying trends will continue until the ACA provisions take full effect in 2014.

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