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Folder Title:
Health Care Reform - 92 Proposal - Discussion of "Job Lock"

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U.S. BUREAU OF LABOR STATISTICS
DIVISION OF LABOR FORCE STATISTICS
 GAO Building, room 2486
 441 G Street, N.W.
 Washington, D.C. 20212
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FACSIMILE COVER SHEET

DATE: 3/25/92

TIME: 4:45 PM

NAME: Hans Kuttner

ORGANIZATION: _____

RECEIVING FAX # 456-7739

RECEIVING PHONE # 456-6563

FROM: Francis Horvath

SENDER'S TELEPHONE # 523-1371

NUMBER OF PAGES (INCLUDING COVER SHEET) 5

COMMENTS OR INSTRUCTIONS: _____

* Please note: Value of median
duration, discussed yesterday, is
currently 8.2 weeks.

*IF YOU DID NOT RECEIVE A COMPLETE TRANSMITTAL PLEASE NOTIFY THE SENDER.

U.S. Department of Labor

Bureau of Labor Statistics
441 G Street, N.W.
Washington, D.C. 20212



March 25, 1992

TO : Hans Kuttner

FROM : Francis Horvath
Data Development Staff
Bureau of Labor Statistics

RE : Data on unemployment duration

Following our meeting yesterday, I have assembled some data series on unemployment duration for you.

All data here are derived from the Current Population Survey (CPS).

The list here includes:

1. A time series on median duration of (in progress) spells of unemployment
2. Average duration of (in progress) spells
3. Retrospective information on unemployment in the previous calendar year from the March supplement to the CPS. (From USDL News Release 91-447, 9/11/91)

Please call me (523-1371) if you have any questions or problems with the data.

MEDIAN DURATION UNEMPLOYMENT, WEEKS	WEEKS		MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	ANNUAL AVERAGE
	JAN.	FEB.											
ORIGINAL													
1990.....	5.1	5.9	6.3	5.8	5.3	4.2	4.9	5.2	5.1	5.4	5.4	6.1	5.4
1991.....	5.9	7.0	8.3	8.1	6.6	5.6	6.3	7.1	6.3	6.8	7.1	8.1	6.9
1992.....	8.1	9.2											
SEASONALLY ADJUSTED													
1967.....							4.5	4.7	4.6	4.9	4.7	4.8	-
1968.....	5.1	4.5	4.1	4.6	4.4	4.4	4.5	4.2	4.6	4.8	4.4	4.4	-
1969.....	4.4	4.9	4.0	4.0	4.2	4.4	4.4	4.4	4.7	4.5	4.8	4.6	-
1970.....	4.6	4.5	4.6	4.1	4.7	4.9	5.1	5.4	5.2	5.2	5.6	5.9	-
1971.....	6.2	6.3	6.4	6.5	6.7	5.7	6.2	6.4	5.8	6.5	6.4	6.2	-
1972.....	6.2	6.6	6.6	6.7	6.6	5.4	6.1	6.0	5.6	5.7	5.7	6.1	-
1973.....	5.7	5.2	5.5	5.0	4.9	5.0	5.2	4.9	5.4	5.5	5.1	4.7	-
1974.....	5.0	5.1	4.8	5.0	4.6	5.3	5.7	5.0	5.3	5.5	5.2	5.7	-
1975.....	6.3	7.1	7.2	8.7	9.4	8.8	8.6	9.2	9.2	8.6	9.5	9.0	-
1976.....	9.0	8.2	8.7	8.2	8.3	7.8	7.7	7.9	7.0	7.7	8.4	8.0	-
1977.....	7.5	7.2	7.2	7.3	7.9	6.2	7.1	7.0	6.7	6.9	7.0	6.8	-
1978.....	6.5	6.7	6.2	6.1	5.7	6.0	5.8	5.8	5.6	5.9	5.5	5.6	-
1979.....	5.9	5.9	5.9	5.4	5.6	5.6	5.9	4.8	5.5	5.5	5.3	5.7	-
1980.....	5.3	5.8	6.0	5.8	5.7	6.4	7.0	7.5	7.7	7.5	7.7	7.5	-
1981.....	7.4	7.1	7.1	7.4	6.9	6.6	7.1	7.2	6.8	6.8	6.9	6.9	-
1982.....	7.1	7.5	7.7	8.1	8.5	9.5	8.5	8.7	9.5	9.7	10.0	10.2	-
1983.....	11.1	9.8	10.4	10.9	12.3	11.3	10.1	9.3	9.3	9.4	9.3	8.7	-
1984.....	9.1	8.3	8.3	8.2	9.1	7.5	7.5	7.3	7.6	7.2	7.2	7.3	-
1985.....	6.8	7.1	7.1	6.9	6.9	6.6	6.9	7.1	6.9	7.1	7.0	6.8	-
1986.....	6.7	6.9	6.8	6.7	6.8	7.0	6.9	7.1	7.4	7.0	7.1	7.1	-
1987.....	6.9	6.6	6.6	7.1	6.6	6.5	6.5	6.4	6.0	6.3	6.2	6.0	-
1988.....	6.2	6.4	6.4	5.9	5.9	5.8	6.1	5.9	5.7	5.6	5.7	5.9	-
1989.....	5.6	5.4	5.4	5.4	5.3	5.4	5.5	5.0	5.0	4.9	4.8	4.9	-
1990.....	5.1	5.3	5.0	5.0	5.3	5.2	5.3	5.3	6.0	5.9	5.8	5.9	-
1991.....	5.9	6.3	6.5	6.9	6.6	6.9	6.8	7.2	7.4	7.4	7.7	7.8	-
1992.....	8.1	8.2											-

AVERAGE DURATION UNEMPLOYMENT, WEEKS	WEEKS												ANNUAL AVERAGE
	JAN.	FEB.	MAR.	APR.	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.	
ORIGINAL													
1990.....	11.7	11.7	12.5	13.0	12.1	11.2	11.4	12.1	12.2	11.8	12.4	12.7	12.1
1991.....	12.2	12.8	13.7	14.8	13.4	13.2	13.2	13.9	13.9	14.1	14.8	15.6	13.8
1992.....	16.0	16.9											
SEASONALLY ADJUSTED													
1948.....	8.9	8.4	8.7	8.5	9.1	8.8	8.6	8.8	8.5	9.5	7.8	8.1	-
1949.....	8.2	8.3	8.3	8.8	9.1	10.0	10.8	11.0	11.7	10.9	11.6	11.8	-
1950.....	11.3	11.8	12.4	12.6	12.7	13.1	12.5	12.2	12.2	12.3	10.7	10.7	-
1951.....	10.6	10.8	10.1	10.6	9.9	8.7	9.2	9.1	9.1	8.9	9.7	9.3	-
1952.....	9.3	8.8	8.4	9.0	7.8	7.3	7.5	7.6	8.1	9.1	9.5	8.8	-
1953.....	9.3	8.4	8.5	7.8	7.9	8.2	7.9	8.0	7.1	7.2	7.9	8.0	-
1954.....	8.7	9.5	10.6	10.9	11.6	12.3	12.5	12.8	12.9	13.3	13.2	13.4	-
1955.....	13.4	14.2	13.4	14.3	14.4	13.4	13.8	12.3	11.7	11.5	11.3	12.0	-
1956.....	11.7	12.5	11.6	11.0	10.4	10.1	10.5	12.0	11.8	11.6	10.9	11.4	-
1957.....	10.4	10.7	10.8	10.6	10.4	10.2	10.1	10.5	9.8	11.1	10.4	10.4	-
1958.....	10.5	11.0	11.2	12.1	13.1	14.4	14.6	15.7	16.5	16.5	16.4	15.7	-
1959.....	16.3	15.5	15.3	14.9	14.7	14.9	14.3	13.7	13.7	12.9	13.1	13.1	-
1960.....	13.5	13.1	13.0	12.6	11.9	11.9	12.6	12.2	12.9	13.5	13.9	12.4	-
1961.....	13.7	13.6	14.1	15.5	15.6	16.2	17.3	17.0	16.1	15.9	17.0	15.8	-
1962.....	15.3	16.0	15.0	14.9	15.5	15.1	14.6	14.5	14.1	14.1	13.3	13.6	-
1963.....	13.8	14.1	14.5	14.5	14.5	14.0	14.0	13.9	14.2	13.9	13.3	13.3	-
1964.....	13.5	13.2	13.5	12.4	13.6	13.6	14.7	13.0	12.7	12.6	14.0	12.7	-
1965.....	12.2	12.6	12.0	11.4	11.1	11.6	11.6	11.9	11.9	12.1	11.7	11.4	-
1966.....	11.9	11.2	11.1	10.8	10.2	9.7	9.7	9.8	10.1	10.3	9.7	9.5	-
1967.....	9.3	9.2	8.9	8.8	8.7	8.3	8.3	8.9	8.4	8.7	8.9	8.6	-
1968.....	9.4	8.7	8.5	8.7	8.2	7.9	8.4	8.3	8.2	8.4	8.1	8.2	-
1969.....	8.1	7.9	7.9	7.9	7.9	7.7	7.8	7.9	8.0	7.6	8.0	8.0	-
1970.....	7.9	8.0	8.3	8.2	8.6	8.6	8.9	8.8	8.9	8.7	9.3	9.8	-
1971.....	10.5	10.4	10.6	10.9	11.2	11.6	11.5	11.5	11.9	12.6	12.0	11.5	-
1972.....	12.1	12.4	12.3	12.4	12.3	12.4	11.8	11.8	12.1	11.7	11.4	11.4	-
1973.....	11.0	10.5	10.6	10.0	10.1	9.6	9.6	9.8	9.4	10.2	9.9	9.5	-
1974.....	9.5	9.6	9.7	9.8	9.6	9.7	9.9	9.8	9.6	9.9	9.6	10.1	-
1975.....	10.7	11.7	11.8	12.9	13.4	15.3	15.0	15.6	16.1	15.4	16.6	16.5	-
1976.....	16.6	16.3	16.5	15.9	15.0	16.9	15.7	15.6	15.2	15.2	15.3	15.1	-
1977.....	15.2	14.7	14.5	14.4	14.9	14.4	14.3	13.9	14.0	13.7	13.6	13.6	-
1978.....	12.9	12.5	12.4	12.3	12.1	12.1	12.0	11.4	11.4	11.7	11.1	10.6	-
1979.....	11.1	11.2	11.7	11.0	11.1	10.4	10.3	10.6	10.5	10.5	10.6	10.8	-
1980.....	10.4	10.6	11.0	11.4	10.9	11.3	11.8	12.4	12.9	13.1	13.6	13.7	-
1981.....	14.3	14.1	14.0	13.9	13.6	13.7	13.8	14.4	13.6	13.5	13.1	13.1	-
1982.....	13.4	14.1	14.1	14.5	14.9	15.7	15.4	16.2	16.6	17.2	17.1	18.1	-
1983.....	19.4	19.2	19.4	19.5	20.5	20.8	21.2	20.0	20.2	20.2	19.7	19.2	-
1984.....	20.4	19.0	19.1	18.9	18.8	18.1	18.0	17.3	17.0	16.7	17.0	16.8	-
1985.....	15.9	15.9	16.1	16.4	15.3	15.5	15.5	15.3	15.3	15.3	15.7	15.1	-
1986.....	14.8	15.2	14.6	14.7	14.7	15.2	15.2	15.5	15.4	15.2	15.0	15.0	-
1987.....	14.9	14.7	14.9	14.8	14.9	14.9	14.2	14.4	14.2	14.0	14.0	14.2	-
1988.....	14.2	14.3	13.7	13.2	13.9	13.2	13.5	13.6	13.5	13.4	12.6	12.9	-
1989.....	12.6	12.3	12.3	12.3	12.0	11.1	11.9	11.4	11.5	11.9	11.7	11.6	-
1990.....	12.0	11.8	11.9	11.8	11.8	11.8	12.0	12.3	12.4	12.1	12.5	12.5	-
1991.....	12.5	12.9	13.0	13.4	13.1	14.0	13.9	14.1	14.2	14.6	14.9	15.3	-
1992.....	16.4	17.0											-

Table 3. Extent of unemployment during the year by sex, 1989-90

Extent of unemployment	Total		Men		Women	
	1989	1990	1989	1990	1989	1990
	Numbers (in thousands)					
Total who worked or looked for work	133,444	134,438	71,475	71,959	61,970	62,477
Percent with unemployment	12.9	14.7	13.7	16.7	12.1	13.6
Total with unemployment	17,257	19,786	9,778	11,294	7,480	8,492
Did not work but looked for work	1,577	1,874	723	891	854	982
1 to 14 weeks	863	1,018	290	354	573	665
15 weeks or more	714	855	432	538	281	318
Worked during the year	15,681	17,913	9,055	10,403	6,625	7,509
Year-round workers ¹ with 1 or 2 weeks of unemployment	827	1,054	562	710	265	344
Part-year workers ² with unemployment	14,853	16,859	8,493	9,694	6,360	7,165
1 to 4 weeks	3,487	3,642	1,741	1,816	1,747	1,828
5 to 10 weeks	3,358	3,688	1,899	2,040	1,459	1,626
11 to 14 weeks	2,228	2,497	1,359	1,460	870	1,037
15 to 26 weeks	3,589	4,309	2,188	2,640	1,411	1,869
27 weeks or more	2,181	2,745	1,317	1,737	864	1,008
Median weeks of unemployment for all workers	11.3	12.0	12.0	12.7	10.3	10.9
With 2 spells or more of unemployment	5,072	5,806	3,177	3,686	1,895	2,120
2 spells	2,480	2,854	1,517	1,678	943	1,178
3 spells or more	2,612	2,952	1,660	2,010	952	942
	Percent distribution					
Did not work but looked for work	100.0	100.0	100.0	100.0	100.0	100.0
1 to 14 weeks	64.7	54.4	40.2	39.7	67.0	67.7
15 weeks or more	45.3	45.6	59.8	60.3	33.0	32.3
Worked during the year	100.0	100.0	100.0	100.0	100.0	100.0
Year-round workers ¹ with 1 or 2 weeks of unemployment	5.3	6.9	6.2	6.8	4.0	4.6
Part-year workers ² with unemployment	94.7	94.1	93.8	93.2	96.0	95.4
1 to 4 weeks	22.2	20.3	19.2	17.5	26.4	24.3
5 to 10 weeks	21.4	20.5	20.9	19.6	22.2	21.7
11 to 14 weeks	14.2	13.9	15.0	14.0	13.1	13.8
15 to 26 weeks	23.0	24.1	24.2	25.4	21.3	22.2
27 weeks or more	13.8	16.3	14.5	16.7	13.0	13.4
With 2 spells or more of unemployment	32.3	32.4	35.1	35.4	28.6	28.2
2 spells	15.7	15.9	16.8	18.1	14.2	15.7
3 spells or more	16.7	16.5	18.3	19.3	14.4	12.5

¹ Worked 50 or 61 weeks.

² Worked less than 50 weeks.

NOTE: Data refer to persons 18 years and over. Data on weeks of

unemployment for part-year workers in 1989 have been revised and may differ slightly from previously published data.



Housing and Household Economic Statistics Division

DATE: March 26, 1992	NUMBER OF PAGES: 7 (plus cover)
FAX TO: Hans Kuttner	FAX NUMBER: (202) 456-7739
ORGANIZATION: White House	PHONE NUMBER: (202) 456-6563
Charge \$ _____	
FROM: Paul Ryscavage (301) 763-8573	FAX NUMBER: (301)763-8412 PHONE NUMBER: (301)763-8550
FAX TRANSMISSION RECORD	
TITLE OF DOCUMENT:	
<input checked="" type="checkbox"/> AS REQUESTED	<input type="checkbox"/> FOR CLEARANCE
<input type="checkbox"/> PER CONVERSATION	<input type="checkbox"/> FOR COMMENTS
<input type="checkbox"/> PER MEMORANDUM	<input type="checkbox"/> FOR YOUR INFORMATION
MESSAGE:	
<p>Hans,</p> <p>The data from Report A are what I discussed with you (Tables F & G). I also faxed some of the discussion of those data from my report. Report B contains data from the 1985 panel--which the authors incorrectly identified. Hopefully, I'll have data from the 1987 panel for those who had been covered and <u>employed</u> and then had a spell of unemployment in a day or so.</p> <p style="text-align: right;">Paul</p>	

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Current Population Reports

**Household
Economic Studies**

Series P-70, No. 16-RD-2

Report A

**Spells of Job
Search and Layoff
... and Their Outcomes**

CENSUS



**Data from the
Survey of Income and
Program Participation**

Report A

7

Among the major age-sex groups, men age 25 to 54 had the greatest concentration of months spent in persistent job search and layoff of five months or longer—58.3 percent. The comparable proportion for women was 47.2 percent. Spells of 5 months or longer accounted for 55.4 percent of all months spent in job search and layoff for Blacks, a much greater proportion than for Whites and Hispanics.

HEALTH INSURANCE AND UNEMPLOYMENT INSURANCE COVERAGE

An important dimension of an individual's spell of job search or layoff is his or her economic security during the spell. This economic security is typically dependent on the income of the household in which the person resides and his or her position in the household. If the person happens to be the chief breadwinner then the person's economic security, and that of the household, is imperiled. If, however, the person is a "first-time jobseeker" from an affluent household, the period of job search may not create any threat to their economic security.⁸

In this section we focus on whether or not persons who began spells of job search or layoff in 1984 had health insurance coverage and unemployment insurance coverage during the spell. The absence or presence of both coverages have a bearing on an individual's economic well-being during a spell of job search or layoff, even though the data presented here do not, by themselves, reflect the degree of their importance in this matter.

⁸The BLS has periodically examined the linkages between labor market problems, such as unemployment, and economic hardship. See *Linking Employment Problems to Economic Status*, U.S. Department of Labor, Bureau of Labor Statistics, Bulletin 2289, August 1987.

Health Insurance

The loss of health insurance coverage as a result of job termination has been a topical issue in public policy circles in recent years. In 1985, Federal legislation was passed requiring employers with 20 or more employees to make previously held employment-related health insurance available to workers who have been laid off (the Consolidated Omnibus Reconciliation Act of 1985, P.L. 99-272). Unemployed workers can now retain their coverage at their own expense for up to 18 months.

Table F shows the health insurance coverage status of persons during their spells of job search or layoff by their status one month before the spell. At that time, these persons may have been either employed or not in the labor force so the effect of a job loss is not fully seen.⁹ (Further analysis of this issue would involve separating and comparing these two groups.) Nevertheless, health insurance status before and during the spell for the entire group is of interest.

About 11.0 million persons (or 63.6 percent of the total with only one spell) had health insurance coverage before their spell of looking for work or layoff began. Of that total, 1.0 million had no coverage during their spell and 1.2 million had coverage only in some months. Together, this amounts to 20.1 percent of the total with either no coverage or only some health insurance coverage during their spell.

The proportion of men aged 25 to 54 who had health insurance coverage before their spells began, but then either had none or only some, was 27.4 percent. The

⁹The SIPP data analyzed here do not reflect health insurance coverage obtained through public sources, that is, through Medicare, Medicaid, CHAMPUS, and CHAMPVA. Consequently, it is possible that some portion of the persons analyzed here who reported no private health insurance coverage, may indeed have been covered by one of the public programs.

Table E. Distribution of Months of Spells of Job Search and Layoff, by Major Age-Sex Groups, Race, and Hispanic Origin

(Covers spells that began in 1984 and were completed in 1984, 1985, or early 1986. In percent)

Age, sex, race, and Hispanic origin	Total	Total months in spells lasting—				
		1 month	2 months	3 months	4 months	5 months or more
Total.....	100.0	9.6	10.9	10.4	19.9	49.6
Both sexes:						
16 to 24 years.....	100.0	10.2	11.1	10.8	18.9	49.0
55 years and over.....	100.0	10.7	9.4	10.5	28.8	40.6
Men, 25 to 54 years.....	100.0	8.0	10.9	10.1	14.7	58.9
Women, 25 to 54 years.....	100.0	9.7	10.9	9.9	22.3	47.2
White.....	100.0	10.2	11.7	11.1	19.0	48.1
Black.....	100.0	7.6	8.4	8.4	20.3	55.4
Hispanic ¹	100.0	9.0	10.1	11.8	27.8	41.4

¹Persons of Hispanic origin may be of any race.

NOTE: Components may not add to totals because of rounding. Users of spell estimates should be aware that the associated standard errors may be underestimated. The Census Bureau is currently researching this subject.

a Report A

Table F. Health Insurance Coverage During First and Only Spell of Job Search and Layoff, by Coverage Status 1 Month Before Spell Began

(Covers spells that began in 1984 and were completed in 1984, 1985, or early 1986. Numbers in thousands)

Coverage status, age, sex, race, and Hispanic origin	All persons	Covered during spell:		
		All months	Some months	No months
Total	17,296	9,098	1,728	6,472
Covered	11,000	8,784	1,225	891
In own name	5,158	3,889	822	872
Not covered	6,298	312	503	6,481
Both sexes, 18 to 24 years	7,147	3,545	807	2,895
Covered	4,440	3,488	529	426
In own name	1,227	728	235	268
Not covered	2,705	159	279	2,289
Men, 25 to 64 years	3,832	1,805	471	1,555
Covered	2,398	1,743	387	269
In own name	1,911	1,341	365	204
Not covered	1,439	63	83	1,286
Women, 25 to 64 years	4,870	2,584	379	1,908
Covered	3,039	2,526	275	239
In own name	1,163	828	187	150
Not covered	1,830	57	105	1,668
Both sexes, 65 and over	1,448	1,002	71	314
Covered	1,121	1,029	36	58
In own name	853	788	35	53
Not covered	327	20	36	268
WHITE	13,708	7,756	1,902	4,850
Covered	9,292	7,514	980	797
In own name	4,279	3,080	661	538
Not covered	4,416	242	323	3,863
BLACK	3,054	1,008	305	1,551
Covered	1,373	853	236	173
In own name	705	439	152	114
Not covered	1,682	45	159	1,477
HISPANIC ¹	1,380	512	101	766
Covered	667	483	85	117
In own name	319	180	72	84
Not covered	714	49	18	649

¹Persons of Hispanic origin may be of any race.
NOTE: Components may not add to totals because of rounding.

proportion for young persons 18 to 24 years old was 21.5 percent and for women 25 to 64, it was 18.9 percent. The lower proportions for young persons and women probably reflect the fact that they were more likely than men to have health insurance coverage in someone else's name. Only 8.3 percent of the persons age 65 and over had only some or no coverage during their spells.

Blacks and Hispanics who had spells of job search and layoff were more likely than Whites to have only some or no health insurance coverage after their spells began. The proportions were 29.8 percent for Blacks and 30.3 percent for Hispanics. The proportion among Whites was 19.1 percent.

The SIPP data also indicate that the likelihood of having only some or no health insurance coverage during a spell of job search or layoff rises as the length of the spell increases. Table G shows that for those persons with a 1-month spell, 7.8 percent had some or no coverage, but for those with a spell of 9 months or more, 48.0 percent had only some months or no months of health insurance coverage. Differences by these spell durations were observed for the major age-sex groups (except for those persons age 65 and over).

Unemployment Insurance

Table H contains data on the unemployment insurance coverage status of spells of job search and layoff. Unemployment insurance benefits are available to unemployed workers who have demonstrated their attachment to the labor force by a specified amount of recent work and/or earnings in covered employment. Consequently, many of the job search and layoff spells observed in the SIPP were not covered because individuals did not meet eligibility requirements.

According to the data, of the 26.7 million spells that began in 1984, approximately 18.8 percent of the total had unemployment insurance coverage in some of the months of the spells (11.7 percent had coverage in all of

Table G. Persons Who Had Only Some or No Months of Health Insurance Coverage During First and Only Spell of Job Search and Layoff, by Duration of Spell and Major Age-Sex Groups

(Covers spells that began in 1984 and were completed in 1984, 1985, or early 1986. In percent)

Duration of spell	All persons	Both sexes, 18-24 years	Men, 25-64 years	Women, 25-64 years	Both sexes, 65 years and over
Total	20.1	21.5	27.4	16.0	8.3
1 month	7.8	9.3	11.0	4.1	3.4
2 months	18.5	18.7	21.2	13.9	(B)
3 months	19.8	24.4	22.3	13.2	(B)
4 months	21.0	25.1	33.8	25.6	11.7
5 to 8 months	35.6	33.6	47.2	32.8	(B)
9 months or more	48.0	57.4	40.3	51.2	(B)

(B) Base less than 200,000.

1,225
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2,216

CENSUS

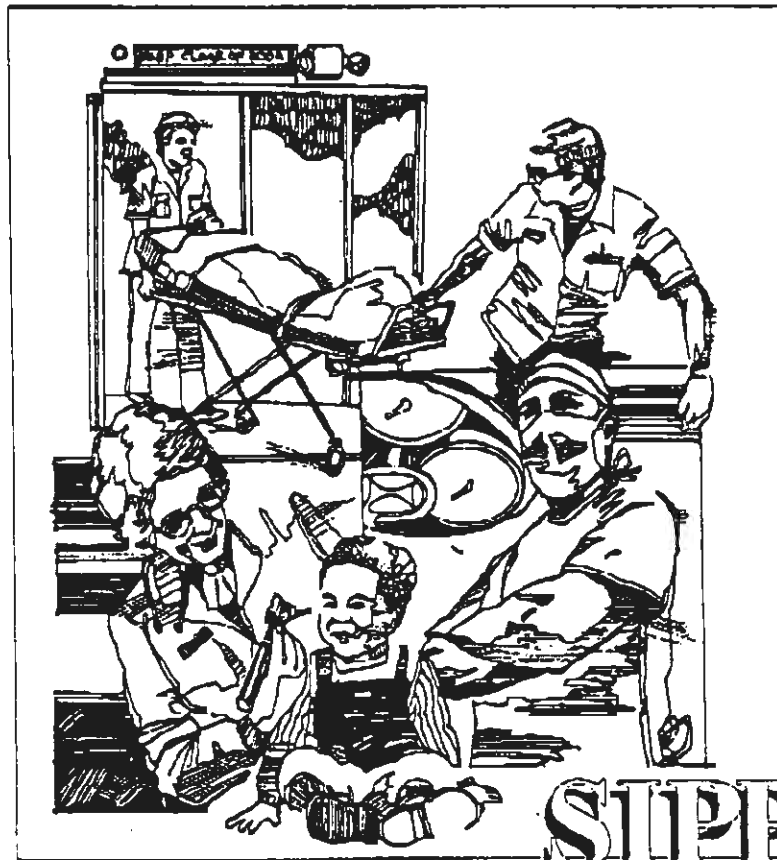


Current Population Reports
Household Economic Studies
Series P-70, No. 17

Report B

Health Insurance Coverage 1986-88

by
Charles Nelson
and
Kathleen Short



SIIPP

Survey of Income and Program Participation

U.S. Department of Commerce
BUREAU OF THE CENSUS

12 Report B

Full-period, part-time workers were less likely than their full-time counterparts to have continuous health insurance coverage. One-fourth (25 percent) of these workers lacked continuous coverage, compared with 14 percent of full-period, full-time workers. There was a major difference between full- and part-time workers in their levels of own employer-provided coverage. Of part-time workers with continuous coverage, only 21 percent were covered through their own plans. The comparable figure for full-time workers was 74 percent. The difference between the private and employer-provided health insurance rates for this group implies that many of these workers are covered as dependents (77 percent of full-period, part-time workers were women).

Slightly less than one-half (45 percent) of workers with one or more job interruptions experienced one or more months without health insurance coverage. Men in this category were more likely than women to lack health coverage for at least one month (52 to 39 percent), while men in this category were more likely than women to be covered continuously by their own employer-provided plan (22 to 12 percent).

Sixty percent of younger workers (those 18-24 years old) with job interruptions spent one or more months without health insurance coverage. For workers 25 years old and over, comparable percentages ranged from 24 percent (workers 55-64 years old) to 47 percent (workers 25-34 years old).

The relationship between health insurance coverage and employment is an important one, given the fact that such a large proportion of total health insurance is derived through an employer (either as a primary policyholder or as a dependent). In the fourth quarter of

1988, 72 percent of insured persons were covered through either their own employment or the employment of another family member. A recent Census Bureau study, "Spells of Job Search and Layoff...and Their Outcomes,"¹¹ examined the private health insurance status of persons with spells of job search or layoff from the 1984 SIPP panel file. This analysis (updated to reflect 1985 panel data) reveals that 18 percent of persons with private health insurance coverage prior to their job search or layoff spell were not covered at some point during their spell. (See table M.) Women were as likely as men to lose private health insurance coverage during job search or layoff spells. Blacks and those of Hispanic origin were as likely to spend at least part of a job search or layoff without private insurance as Whites.

Spell duration is an important determinant of private health coverage during periods of job search or layoff. Persons whose spells lasted only one month were very likely to retain their private health coverage (only 8 percent lost coverage), while those whose spells lasted nine months or more were about as likely to lose their coverage as retain it. (See table N.)

Participation in Major Assistance Programs

As defined here, the term "major assistance programs" refers to the following types of means-tested assistance: AFDC, General Assistance, SSI, Food Stamps, and housing assistance. About one-half (52 percent) of those who participated in a major assistance program at some point over the 28-month period lacked continuous

¹¹See Current Population Reports, Series P-70, No. 18-RO-2.

Table M. Private Health Insurance Status of Persons 16 Years Old and Over With Health Insurance Coverage During ~~the Entire~~ Employment, During Spells of Job Search and Layoff, by Sex, Age, Race, and Hispanic Origin: 1985 SIPP Panel

(Numbers in thousands)

Characteristic	Number	Percent	Insurance status during job search and layoff			
			Covered during entire period	Not covered		
				Total	Partly covered	Not covered at all
All persons	11,808	100.0	81.8	18.1	8.1	10.0
Sex:						
Male	5,650	100.0	78.2	21.8	9.8	11.8
Female	5,958	100.0	85.3	14.7	6.4	8.2
Age:						
18 to 24 years	4,888	100.0	82.8	17.2	8.5	8.7
25 to 64 years	6,041	100.0	80.5	19.5	8.3	11.1
65 years and over	880	100.0	88.3	13.8	4.7	9.1
Race and Hispanic origin:						
White	10,007	100.0	82.7	17.3	7.5	9.7
Black	1,194	100.0	78.1	23.9	12.9	11.0
Hispanic origin ¹	789	100.0	74.8	25.2	7.7	17.4

¹Persons of Hispanic origin may be of any race.

Reports

Table N. Persons 18 Years Old and Over with a Loss of Private Health Insurance During Job Search or Layoff, by Duration of Spell, Sex, and Age: 1985 SIPP Panel

(In percent)

Characteristic	Total	Duration of spell					
		1 month	2 months	3 months	4 months	5-8 months	9 or more months
All persons	18.1	8.5	14.3	16.4	20.4	32.4	46.0
Sex:							
Male	21.8	12.2	18.3	17.6	28.3	39.2	41.6
Female	14.7	5.5	10.8	14.9	28.6	24.5	66.4
Age:							
18 to 24 years	17.2	7.0	8.2	13.6	20.6	40.2	(B)
25 years and over	18.7	9.5	16.2	16.7	27.9	27.8	35.3

B Base less than 200,000.

health insurance, and 9 percent were not covered by any type of health insurance for the entire 28 months. (See table O.) The comparable proportions for those who did not participate in these programs were 24 and 4 percent, respectively. As a result of their higher level of Medicaid coverage, persons spending 22 months or

more as a major assistance program participant were about twice as likely to have continuous health insurance coverage than persons with 1 to 21 months of participation. Sixty-four percent of persons participating in assistance programs for 22 months or more were continually covered by health insurance, compared with

Table O. All Persons, by Receipt of Major Assistance Programs and Health Insurance Coverage: 1985 SIPP Panel

(Numbers in thousands)

Health insurance coverage	No months in program	Months participating in an assistance program				
		Total	1 to 6 months	7 to 21 months	22 months or more	
					Total	28 months
All persons	191,088	35,390	7,753	9,104	16,532	14,832
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Covered by private or government health insurance:						
Less than 28 months	23.7	51.6	69.7	69.1	36.8	27.2
No months	3.5	8.7	10.8	12.5	6.0	5.6
1 to 6 months	2.5	6.0	11.3	8.1	3.7	3.7
7 to 14 months	3.8	9.7	14.1	14.9	5.2	4.7
15 to 21 months	4.9	12.2	14.9	20.3	7.1	5.0
22 to 27 months	9.0	15.2	18.6	15.2	13.7	8.2
28 months	76.3	48.2	30.3	39.6	64.2	72.8
Covered by private health insurance:						
Less than 28 months	29.8	66.4	77.0	60.6	93.1	93.2
No months	5.4	45.0	19.8	27.7	64.2	66.3
1 to 6 months	3.3	13.9	11.4	14.4	14.7	14.1
7 to 14 months	4.6	10.7	10.3	17.9	0.1	5.7
15 to 21 months	6.0	9.4	16.6	13.1	4.8	3.9
22 to 27 months	10.8	7.3	16.2	7.5	3.6	3.1
28 months	70.2	13.8	23.0	19.4	6.9	6.8
Covered by Medicaid:						
Less than 28 months	99.9	73.5	99.9	98.5	50.2	40.6
No months	98.8	42.0	70.4	53.4	24.5	23.7
1 to 6 months	0.8	9.0	23.9	7.0	3.7	2.9
7 to 14 months	0.3	8.9	4.3	22.1	4.4	3.9
15 to 21 months	0.1	6.9	0.9	13.9	5.9	3.9
22 to 27 months	0.1	6.8	0.4	2.1	11.7	6.1
28 months	0.1	28.5	0.1	1.5	49.8	59.4



Housing and Household Economic Statistics Division

DATE: March 31, 1992	NUMBER OF PAGES: (plus cover) 8
FAX TO: Hans Kuttner	FAX NUMBER: (202) 456-7739
ORGANIZATION: White House	PHONE NUMBER: (202) 456-6563
Charge \$ _____	
FROM: Paul Ryscavage (301) 763-8573	FAX NUMBER: (301)763-8412 PHONE NUMBER: (301)763-8660
FAX TRANSMISSION RECORD	
TITLE OF DOCUMENT:	
<input checked="" type="checkbox"/> AS REQUESTED	<input type="checkbox"/> FOR CLEARANCE
<input type="checkbox"/> PER CONVERSATION	<input type="checkbox"/> FOR COMMENTS
<input type="checkbox"/> PER MEMORANDUM	<input type="checkbox"/> FOR YOUR INFORMATION
MESSAGE:	
<p>Hans,</p> <p>Attached are tables containing the data on health insurance coverage and unemployment spells from the 1987 SIPP panel. Unlike the previous data I sent you, these reflect persons who were employed at some time in the month before their spells of unemployment began. The previous data reflected persons who were employed as well as not in the labor force before their spells began. The table penciled 1 contains the totals and the tables penciled 2 thru 7 contain spell lengths. The tables also identify source of coverage.</p> <p>If I can be of further help please call and we'll see what we can do.</p> <p style="text-align: right;">Paul</p>	

MAILING ADDRESS:

Bureau of the Census
HES Division
Room 302, Iverson Mall
Washington, DC 20233

STREET ADDRESS:

HES Division
3737 Branch Avenue
Room 302
Temple Hills, Maryland 20748

TABLE 1 PERSONS 16 AND OVER WITH 1 UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE, SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL
[A] HEALTH INSURANCE COVERAGE--MONTHS : [3] TYPE OF HEALTH INSURANCE COVERAGE : [C] AGE : [D] SEX : [E] RACE :
[F] DEFINITION : [G] LENGTH OF SPELL



[G] : TOTAL
[F] : COMPREHENSIVE DEFINITION
[E] : ALL RACES
[D] : BOTH SEXES
[C] : TOTAL 16+

HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS	TOTAL	HEALTH INSURANCE COVERAGE STATUS DURING UNEMPLOYMENT SPELL		
		IN ALL MONTHS	IN SOME MONTHS	IN NO MONTHS
PERSONS 16 AND OVER	11737	6547	1194	3996
COVERED	8327	6352	947	1028
IN OWN NAME	5435	3658	868	909
EMPLOYER-PROVIDED	4751	3050	809	892
OTHER	684	607	58	18
IN OTHERS NAME	2892	2694	79	118
NOT COVERED	3410	194	247	2968
[C] : 16 TO 24 YEARS				
PERSONS 16 AND OVER	4058	2120	382	1557
COVERED	2646	2012	237	396
IN OWN NAME	1272	756	198	318
EMPLOYER-PROVIDED	1083	593	171	318
OTHER	190	153	27	0
IN OTHERS NAME	1373	1256	40	78
NOT COVERED	1412	107	144	1160
[C] : 25 TO 54 YEARS				
PERSONS 16 AND OVER	6332	3873	785	2274
COVERED	5261	3796	682	583
IN OWN NAME	3682	2481	651	550
EMPLOYER-PROVIDED	3341	2181	620	541
OTHER	341	300	32	10
IN OTHERS NAME	1378	1315	31	32
NOT COVERED	1071	77	103	1692
[C] : 55 YEARS AND OVER				
PERSONS 16 AND OVER	747	554	27	165
COVERED	620	544	27	49
IN OWN NAME	481	421	19	41
EMPLOYER-PROVIDED	328	276	19	33
OTHER	153	145	0	8
IN OTHERS NAME	140	123	8	9
NOT COVERED	126	10	0	116

TABLE 1 PERSONS 16 AND OVER WITH 1 UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE, SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL

(A) HEALTH INSURANCE COVERAGE--MONTHS : (B) TYPE OF HEALTH INSURANCE COVERAGE : (C) AGE : (D) SEX : (E) RACE : (F) DEFINITION : (G) LENGTH OF SPELL

(G) : 1 MONTH SPELL
(F) : COMPREHENSIVE DEFINITION
(E) : ALL RACES
(D) : BOTH SEXES
(C) : TOTAL '6+

2

Table with 5 columns: HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS, TOTAL, HEALTH INSURANCE COVERAGE STATUS DURING UNEMPLOYMENT SPELL (IN ALL MONTHS, IN SOME MONTHS, IN NO MONTHS). Rows include categories like PERSONS 16 AND OVER COVERED, IN OWN NAME, EMPLOYER-PROVIDED, OTHER, IN OTHERS NAME, NOT COVERED, and age groups [C] : 16 TO 24 YEARS, [C] : 25 TO 54 YEARS, [C] : 55 YEARS AND OVER.

PO3

03-31-92 02:45PM

TABLE 1 PERSONS 16 AND OVER WITH 1 UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE, SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL

(A) HEALTH INSURANCE COVERAGE--MONTHS : (B) TYPE OF HEALTH INSURANCE COVERAGE : (C) AGE : (D) SEX : (E) RACE : (F) DEFINITION : (G) LENGTH OF SPELL

(G) : 2 MONTH SPELL
(F) : COMPREHENSIVE DEFINITION
(E) : ALL RACES
(D) : BOTH SEXES
(C) : TOTAL 16+

3

Table with 5 columns: HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS, TOTAL, IN ALL MONTHS, UNEMPLOYMENT SPELL IN SOME MONTHS, UNEMPLOYMENT SPELL IN NO MONTHS. Rows include PERSONS 16 AND OVER COVERED, IN OWN NAME, EMPLOYER-PROVIDED, OTHER, IN OTHERS NAME, NOT COVERED.

(C) : 16 TO 24 YEARS

Table with 5 columns: HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS, TOTAL, IN ALL MONTHS, UNEMPLOYMENT SPELL IN SOME MONTHS, UNEMPLOYMENT SPELL IN NO MONTHS. Rows include PERSONS 16 AND OVER COVERED, IN OWN NAME, EMPLOYER-PROVIDED, OTHER, IN OTHERS NAME, NOT COVERED.

(C) : 25 TO 54 YEARS

Table with 5 columns: HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS, TOTAL, IN ALL MONTHS, UNEMPLOYMENT SPELL IN SOME MONTHS, UNEMPLOYMENT SPELL IN NO MONTHS. Rows include PERSONS 16 AND OVER COVERED, IN OWN NAME, EMPLOYER-PROVIDED, OTHER, IN OTHERS NAME, NOT COVERED.

(C) : 55 YEARS AND OVER

Table with 5 columns: HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS, TOTAL, IN ALL MONTHS, UNEMPLOYMENT SPELL IN SOME MONTHS, UNEMPLOYMENT SPELL IN NO MONTHS. Rows include PERSONS 16 AND OVER COVERED, IN OWN NAME, EMPLOYER-PROVIDED, OTHER, IN OTHERS NAME, NOT COVERED.

P04

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TABLE 1 PERSONS 16 AND OVER WITH 1 UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE, SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL
[A] HEALTH INSURANCE COVERAGE--MONTHS : [B] TYPE OF HEALTH INSURANCE COVERAGE : [C] AGE : [D] SEX : [E] RACE :
[F] DEFINITION : [G] LENGTH OF SPELL

- [G] : 3 MONTH SPELL
- [F] : COMPREHENSIVE DEFINITION
- [E] : ALL RACES
- [D] : BOTH SEXES
- [C] : TOTAL 16+

4

HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS	TOTAL	HEALTH INSURANCE COVERAGE STATUS DURING UNEMPLOYMENT SPELL		
		IN ALL MONTHS	IN SOME MONTHS	IN NO MONTHS
PERSONS 16 AND OVER	1613	854	251	508
COVERED	1127	821	238	68
IN OWN NAME	652	377	207	68
EMPLOYER-PROVIDED	585	322	134	68
OTHER	68	55	13	0
IN OTHERS NAME	474	444	31	0
NOT COVERED	487	33	13	441
[C] : 16 TO 24 YEARS				
PERSONS 16 AND OVER	532	193	87	253
COVERED	279	169	73	37
IN OWN NAME	127	38	52	37
EMPLOYER-PROVIDED	102	26	39	37
OTHER	25	12	13	0
IN OTHERS NAME	152	131	22	0
NOT COVERED	253	24	13	216
[C] : 25 TO 54 YEARS				
PERSONS 16 AND OVER	973	569	165	240
COVERED	755	560	165	31
IN OWN NAME	480	294	156	31
EMPLOYER-PROVIDED	437	251	156	31
OTHER	43	43	0	0
IN OTHERS NAME	275	256	9	0
NOT COVERED	218	9	0	209
[C] : 55 YEARS AND OVER				
PERSONS 16 AND OVER	108	92	0	16
COVERED	92	92	0	0
IN OWN NAME	45	45	0	0
EMPLOYER-PROVIDED	45	45	0	0
OTHER	0	0	0	0
IN OTHERS NAME	47	47	0	0
NOT COVERED	16	0	0	16

P05

03-31-92 03:45PM

TABLE 1 PERSONS 16 AND OVER WITH 1 UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE,
 SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL
 [A] HEALTH INSURANCE COVERAGE--MONTHS : [B] TYPE OF HEALTH INSURANCE COVERAGE : [C] AGE : [D] SEX : [E] RACE :
 [F] DEFINITION : [G] LENGTH OF SPELL

[G] : 4 MONTH SPELL
 [F] : COMPREHENSIVE DEFINITION
 [E] : ALL RACES
 [D] : BOTH SEXES
 [C] : TOTAL 16+



HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS	TOTAL	HEALTH INSURANCE COVERAGE STATUS DURING UNEMPLOYMENT SPELL		
		IN ALL MONTHS	IN SOME MONTHS	IN NO MONTHS
PERSONS 16 AND OVER	1522	720	183	620
COVERED	1079	710	135	234
IN OWN NAME	703	409	129	165
EMPLOYER-PROVIDED	616	344	107	165
OTHER	87	65	22	0
IN OTHERS NAME	376	301	6	69
NOT COVERED	444	10	47	386
[C] : 16 TO 24 YEARS				
PERSONS 16 AND OVER	508	229	42	237
COVERED	356	229	32	96
IN OWN NAME	176	93	26	58
EMPLOYER-PROVIDED	128	45	26	58
OTHER	48	48	0	0
IN OTHERS NAME	180	136	6	38
NOT COVERED	152	0	11	142
[C] : 25 TO 54 YEARS				
PERSONS 16 AND OVER	952	444	140	367
COVERED	670	444	104	122
IN OWN NAME	500	297	104	100
EMPLOYER-PROVIDED	461	280	81	100
OTHER	40	17	23	0
IN OTHERS NAME	170	147	0	23
NOT COVERED	281	0	37	245
[C] : 55 YEARS AND OVER				
PERSONS 16 AND OVER	62	47	0	16
COVERED	52	37	0	16
IN OWN NAME	27	19	0	7
EMPLOYER-PROVIDED	27	19	0	7
OTHER	0	0	0	0
IN OTHERS NAME	26	17	0	8
NOT COVERED	10	10	0	0

TABLE PERSONS 16 AND OVER WITH UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE, SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL

[A] HEALTH INSURANCE COVERAGE--MONTHS : [B] TYPE OF HEALTH INSURANCE COVERAGE : [C] AGE : [D] SEX : [E] RACE : [F] DEFINITION : [G] LENGTH OF SPELL

- [G] : 5-8 MONTH SPELL
[F] : COMPREHENSIVE DEFINITION
[E] : ALL RACES
[D] : BOTH SEXES
[C] : TOTAL 16+



Table with columns: HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS, TOTAL, IN ALL MONTHS, UNEMPLOYMENT SPELL IN SOME MONTHS, IN NO MONTHS. Rows include categories for persons 16 and over, covered/not covered, and insurance types (own name, employer-provided, other).

PG7

03-31-92 03:45PM

P08

TABLE 1 PERSONS 16 AND OVER WITH 1 UNEMPLOYMENT SPELL BY HEALTH INSURANCE STATUS BEFORE AND AFTER SPELL BEGINS, AGE, SEX, RACE,
 SPELL DEFINITION AND LENGTH OF SPELL 1987 SIPP PANEL
 [A] HEALTH INSURANCE COVERAGE--MONTHS : [B] TYPE OF HEALTH INSURANCE COVERAGE : [C] AGE : [D] SEX : [E] RACE :
 [F] DEFINITION : [G] LENGTH OF SPELL



[G] : 9+ MONTH SPELL
 [F] : COMPREHENSIVE DEFINITION
 [E] : ALL RACES
 [D] : BOTH SEXES
 [C] : TOTAL 16+

HEALTH INSURANCE COVERAGE STATUS 1 MONTH BEFORE SPELL BEGINS	HEALTH INSURANCE COVERAGE STATUS DURING UNEMPLOYMENT SPELL			
	TOTAL	IN ALL MONTHS	IN SOME MONTHS	IN NO MONTHS
PERSONS 16 AND OVER COVERED	367	143	73	151
IN OWN NAME	243	143	51	49
EMPLOYER-PROVIDED	139	50	51	39
OTHER	117	27	51	39
IN OTHERS NAME	23	23	0	0
NOT COVERED	103	94	0	0
	125	0	22	102
[C] : 16 TO 24 YEARS				
PERSONS 16 AND OVER COVERED	57	20	10	27
IN OWN NAME	30	20	0	10
EMPLOYER-PROVIDED	0	0	0	0
OTHER	0	0	0	0
IN OTHERS NAME	0	0	0	0
NOT COVERED	30	20	0	10
	27	0	10	17
[C] : 25 TO 54 YEARS				
PERSONS 16 AND OVER COVERED	292	115	63	114
IN OWN NAME	204	115	51	39
EMPLOYER-PROVIDED	131	41	51	39
OTHER	108	19	51	39
IN OTHERS NAME	23	23	0	0
NOT COVERED	73	73	0	0
	88	0	12	75
[C] : 55 YEARS AND OVER				
PERSONS 16 AND OVER COVERED	18	8	0	10
IN OWN NAME	8	8	0	0
EMPLOYER-PROVIDED	8	8	0	0
OTHER	8	8	0	0
IN OTHERS NAME	0	0	0	0
NOT COVERED	0	0	0	0
	10	0	0	0

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