

Research-in-Brief

Women's Access to Health Insurance: Excerpts

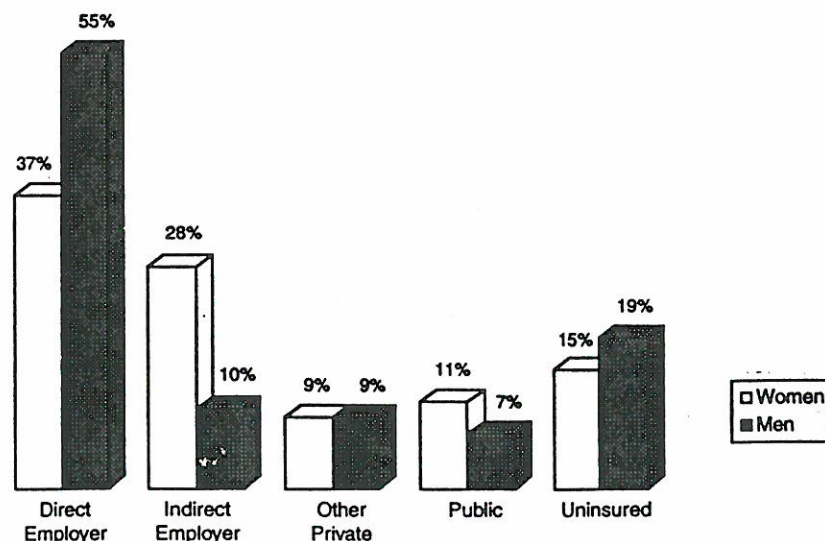
GENDER DIFFERENCES IN SOURCES OF INSURANCE COVERAGE

Overall, women are more likely than men to have insurance coverage. Our findings show that in 1990, 15 percent of women between the ages of 18 and 64, or 12 million women, are uninsured compared to 19 percent, or 14 million men (see Figure 1).⁴ Women are less likely to have insurance through their own employers (direct employer-based insurance) than are men. While 55 percent of men aged 18-64 are insured through their own employers, only 37 percent of women in this age group have direct coverage. In contrast to men, women are more likely to receive insur-

ance through other sources. For example, 28 percent of women aged 18-64 receive insurance indirectly through an employer other than their own (generally their spouses'), while only 10 percent of men are covered indirectly.⁵ Women are also more likely to have a publicly funded source of insurance: 11 percent of women ages 18 to 64 are covered through the public sector while only seven percent of men are publicly insured. Women's higher rate of Medicaid coverage (eight percent for women versus three percent for men) accounts for the difference (not shown).⁶

Figure 1. Sources of Health Insurance of Persons Ages 18-64, by Gender, 1990

- ⇒ Women have less access to health insurance from their own employers (direct-employer based) than do men.
- ⇒ Considering all sources, men are slightly less likely to have health insurance than are women.



Source: IWPR analysis of data from the March 1991 Current Population Survey.

Figure 6. Why Do Women Lack Insurance? Social and Economic Factors

Percent of Women in Each Category Who Are Uninsured

Race



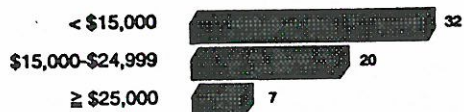
- Hispanic women, of all races, are the least likely to have health insurance.

Education



- Women who have not completed high school are four times more likely than college graduates to lack health insurance.

Family Income



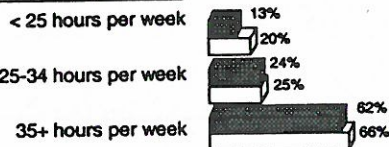
- Women with low family income are least likely to have health insurance.

Source: IWPR analysis of data from the March 1991 Current Population Survey.

Figure 10. Direct Employer-Based Coverage for Employees Ages 21-64 by Gender, Hours Worked Per Week, Firm Size, and Job Tenure

Percent with Health Insurance from Own Employer

By Hours Worked



In nearly all circumstances, men have more access to health insurance through their own employers than do women.

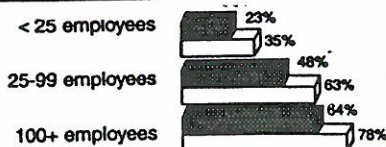
- The more hours worked per week, the more likely workers are to have health insurance from their own employers.

By Job Tenure



- The more years on the job, the more likely workers are to have health insurance from their own employers.

By Firm Size



- The larger the firm, the more likely workers are to have health insurance from their own employers.

□ Men ■ Women

Source: IWPR analysis of data from the March 1991 Current Population Survey.

The Institute for Women's Policy Research (IWPR) is an independent, nonprofit, research institute dedicated to conducting and disseminating research that informs public policy debates affecting women. The data in this Research-in-Brief are excerpted from the IWPR report, *Women's Access to Health Insurance*, available from IWPR for \$15.00. Call 202/785-5100 for more information.