

Black-White Gaps for Men and Women in Employer-Sponsored Health Insurance

By Helen Levy

Discussion by Melissa McInerney

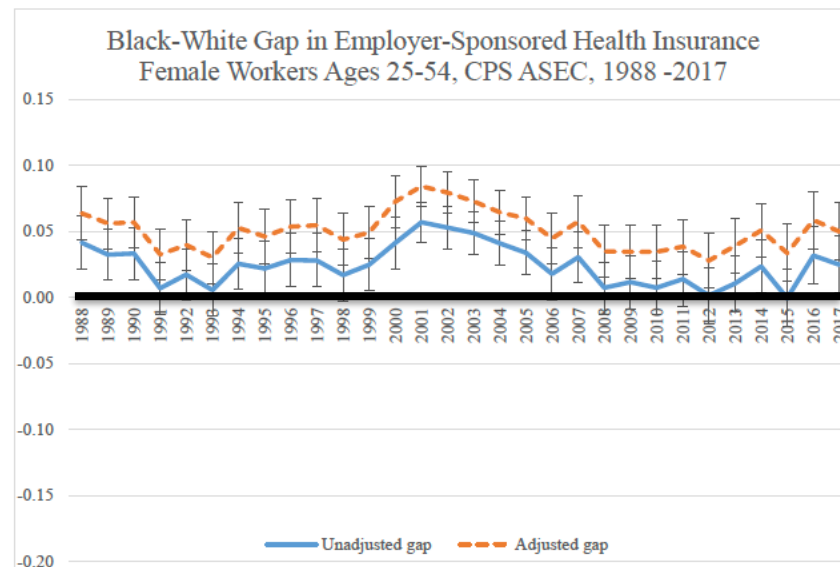
Contributions

- Estimates of racial differences in own employer-sponsored insurance coverage
 - Important to estimate racial differences by sex
 - Updated estimates
 - Unadjusted differences
 - Differences in own-employer-sponsored coverage adjusted by education to see if similar workers have similar coverage
- Quantify share differences attributable to offer, eligibility, take-up

Women

- Black women workers more likely to be covered by own employer insurance than white women workers

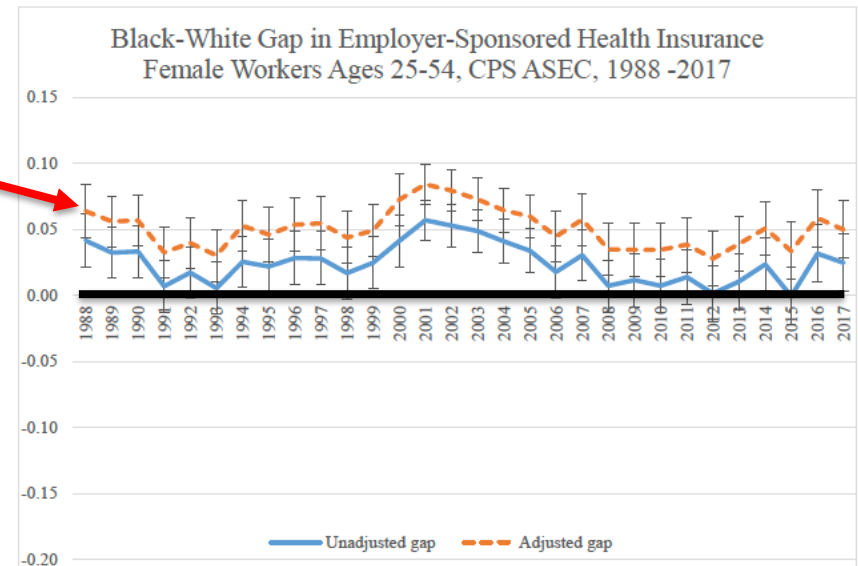
Figure 4



Women

- Black women workers more likely to be covered by own employer insurance than white women workers
 - Coverage gap gets larger when control for education

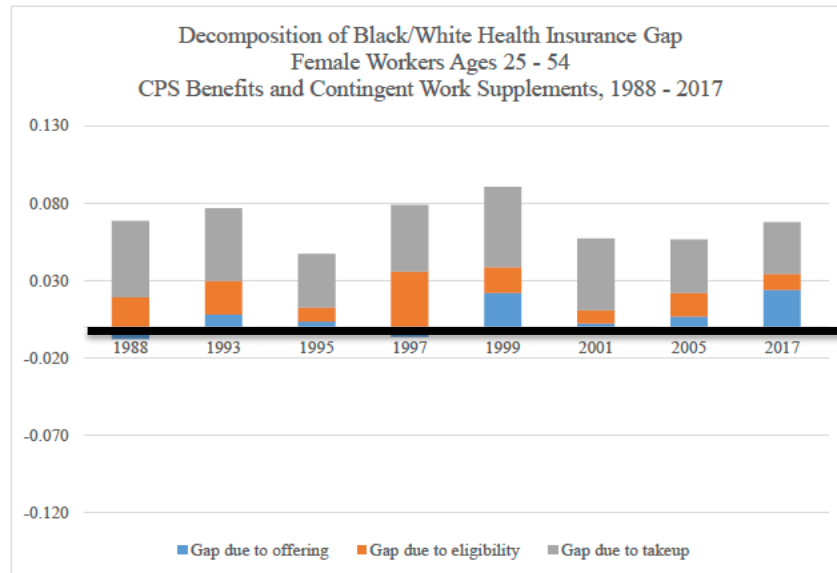
Figure 4



Women

- Black women more likely to work for firms that offer ESI, are more likely to be eligible, and are more likely to take up health insurance

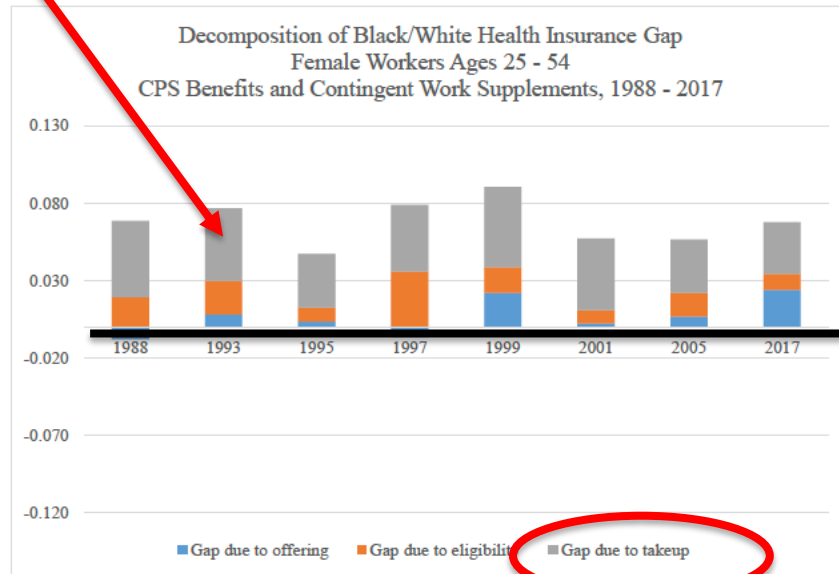
Figure 11



Women

- Black women more likely to work for firms that offer ESI, are more likely to be eligible, and are more likely to take up health insurance
- Higher take-up rates seem to drive differences in coverage

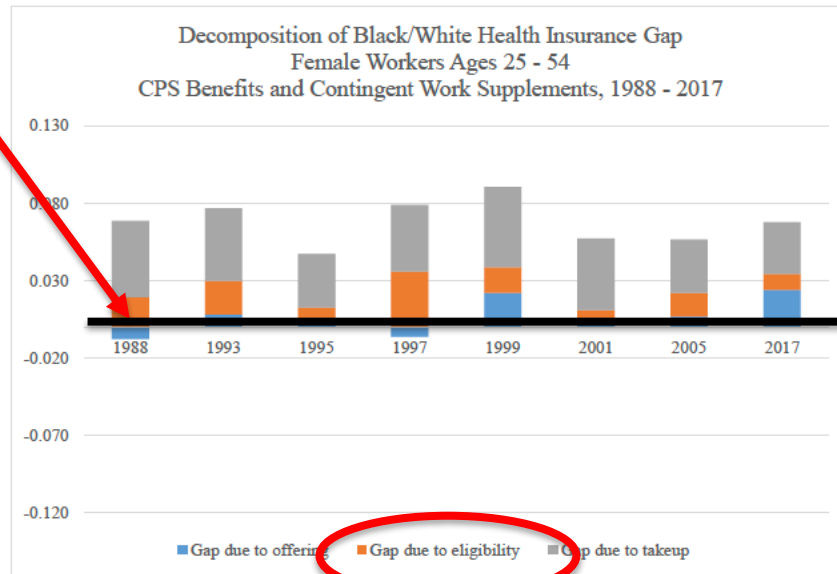
Figure 11



Women

- Black women more likely to work for firms that offer ESI, are more likely to be eligible, and are more likely to take up health insurance
- Higher take-up rates seem to drive differences in coverage
- Eligibility also a large part

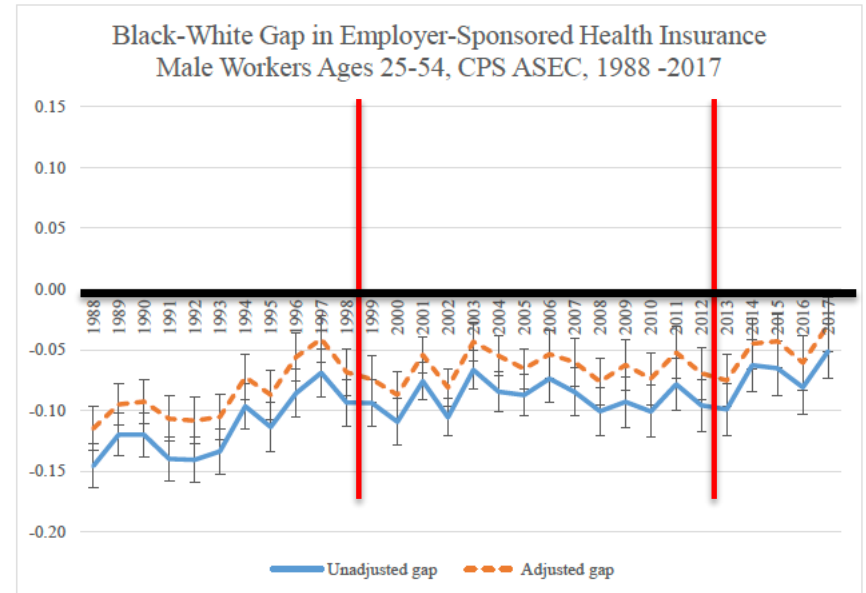
Figure 11



Men

- Black male workers less likely to be covered by own employer insurance than white male workers
 - Coverage gap gets smaller (closer to 0) when control for education
 - It is closing over time, even when just look within periods when survey questions were the same

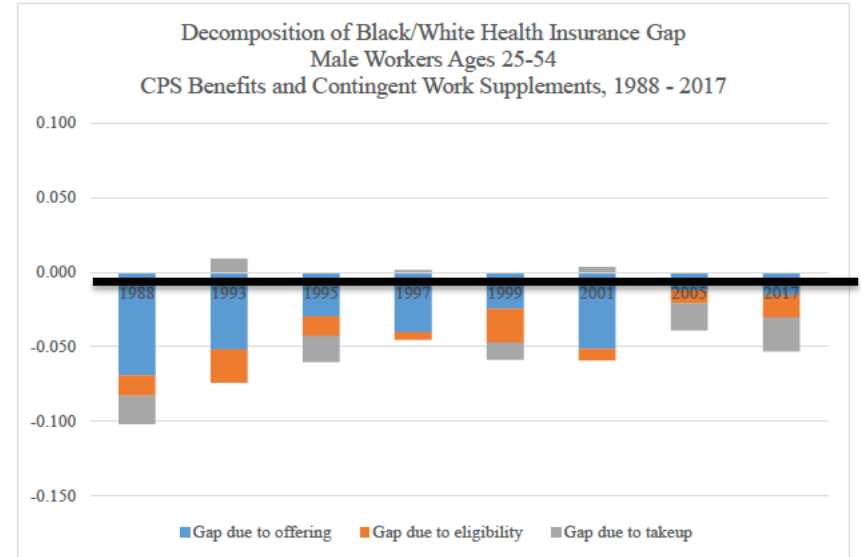
Figure 3



Men

- Black men less likely to work for firms that offer ESI, be eligible, or take up insurance if eligible

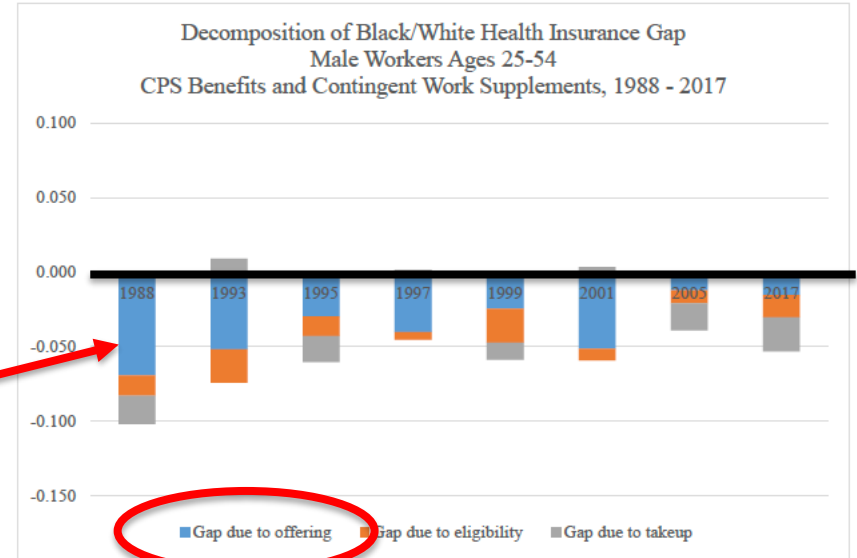
Figure 10



Men

- Black men less likely to work for firms that offer ESI, be eligible, or take up insurance if eligible
- Lower coverage seems to be due to lower prevalence of working at employer that offers ESI

Figure 10



Discussion

- Women:
 - Offer potential explanations for why Black women more likely to be eligible and take up ESI
- Men:
 - Black men are less likely than white men to work for employers that offer ESI; Black women are more likely than white women to work for employers that offer ESI; attempt to identify differences in jobs held by Black men and Black women

Understanding the Offer Gap:

Black women more likely to work for firms offering ESI

Black men less likely to work for firms offering ESI

Possible explanations for differences between Black men and Black women in firm offer of ESI relative to whites

#1: Firm Size

#2: Industry

#3: Region

#1: Firm Size

Large firms more likely to offer ESI

Black workers more likely to work in large firms

Firm Size

Larger firms more likely to offer health insurance

Figure 2.3

Percentage of Firms Offering Health Benefits, by Firm Size, Region, and Industry, 2019

	Percentage of Firms Offering Health Benefits
FIRM SIZE	
3-9 Workers	47%*
10-24 Workers	63*
25-49 Workers	77*
50-199 Workers	93*
200-999 Workers	99*
1,000-4,999 Workers	100*
5,000 or More Workers	100*
All Small Firms (3-199 Workers)	56%*
All Large Firms (200 or More Workers)	99%*

SOURCE: Kaiser Family Foundation. 2019. Employer Health Benefits 2019 Annual Survey. <https://www.kff.org/health-costs/report/employer-health-benefits-annual-survey-archives/>

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56% of firms with 3-199 workers offer ESI

99% of firms with 200+ workers offer ESI

SOURCE: Kaiser Family Foundation. 2019. Employer Health Benefits 2019 Annual Survey. <https://www.kff.org/health-costs/report/employer-health-benefits-annual-survey-archives/>

Firm Size

Black men and women more likely to work at larger firms

Table 1
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 CPS Annual Social and Economic Supplement, 1988 - 2017 (pooled)

	White men	Black men	White women	Black women
Own-employer health insurance	0.718	0.623	0.570	0.597
Any health insurance	0.883	0.782	0.900	0.820
Education < high school graduate	0.060	0.105	0.042	0.088
Education = high school graduate	0.310	0.386	0.290	0.331
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Education ≥ college	0.359	0.211	0.367	0.244
Age	39.3	38.5	39.4	38.6
Married	0.674	0.499	0.648	0.361
Public sector	0.137	0.177	0.198	0.240
Full-time, full-year workers	0.837	0.783	0.655	0.718
Part-time, full-year workers	0.024	0.035	0.122	0.073
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Firm size 1 – 49	0.254	0.194	0.239	0.150
Firm size 50 – 99	0.129	0.111	0.115	0.099
Firm size ≥ 100	0.602	0.683	0.630	0.740
Sample n	613,623	75,497	569,988	95,512

68.3% of Black men work at firms ≥100

60.2% of white men work at firms ≥100

74.0% of Black women work at firms ≥100

63.0% of white women work at firms ≥100

Firm Size

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Maybe need to look at finer measure of firm size? If 200+ seems to be the cutoff for health insurance offerings? What is % Black/white male and female workers in firms of 200+?

SOURCE: Kaiser Family Foundation. 2019. Employer Health Benefits 2019 Annual Survey. <https://www.kff.org/health-costs/report/employer-health-benefits-annual-survey-archives/>

#1: Firm Size

Large firms more likely to offer ESI

Black workers more likely to work in large firms

Are Black male workers less likely to work in firms with 200+?

#2: Industry

Firms in certain industries more likely to offer ESI
Black workers more likely to work in these industries?

Industry

Some industries more likely to offer health insurance

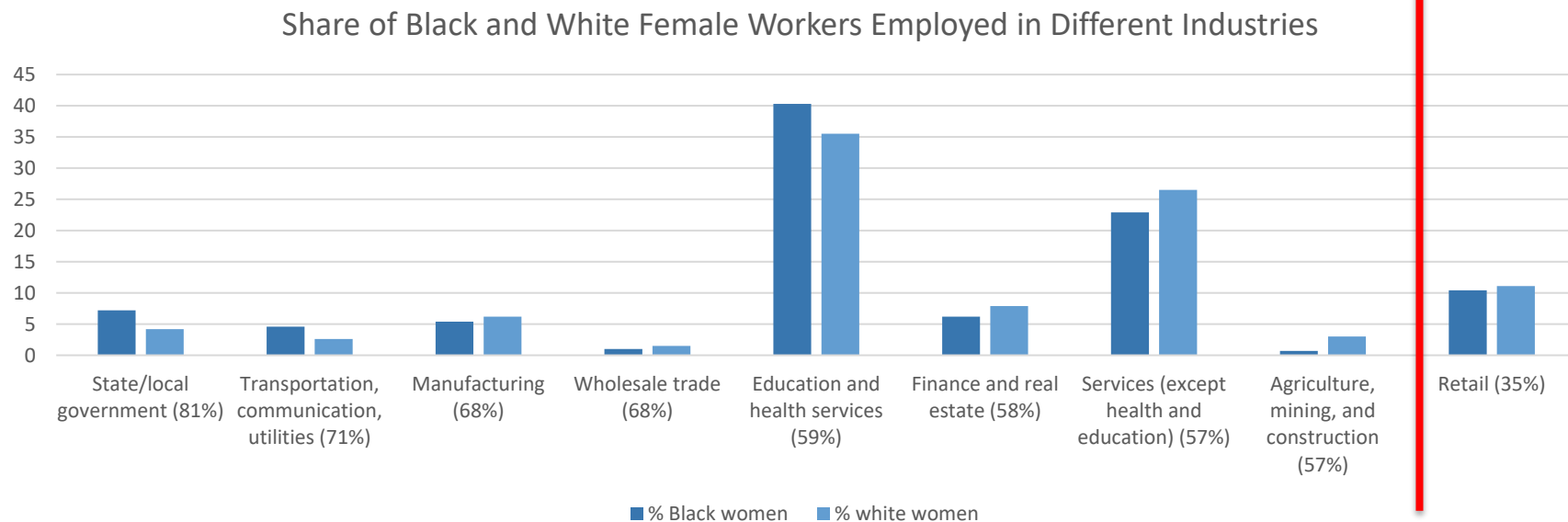
Percentage of Firms Offering Health Benefits

INDUSTRY	
Agriculture/Mining/Construction	57%
Manufacturing	68*
Transportation/Communications/Utilities	71
Wholesale	68*
Retail	35*
Finance	58
Service	57
State/Local Government	81*
Health Care	59
ALL FIRMS	57%

SOURCE: Kaiser Family Foundation. 2019. Employer Health Benefits 2019 Annual Survey. <https://www.kff.org/health-costs/report/employer-health-benefits-annual-survey-archives/>

Industry

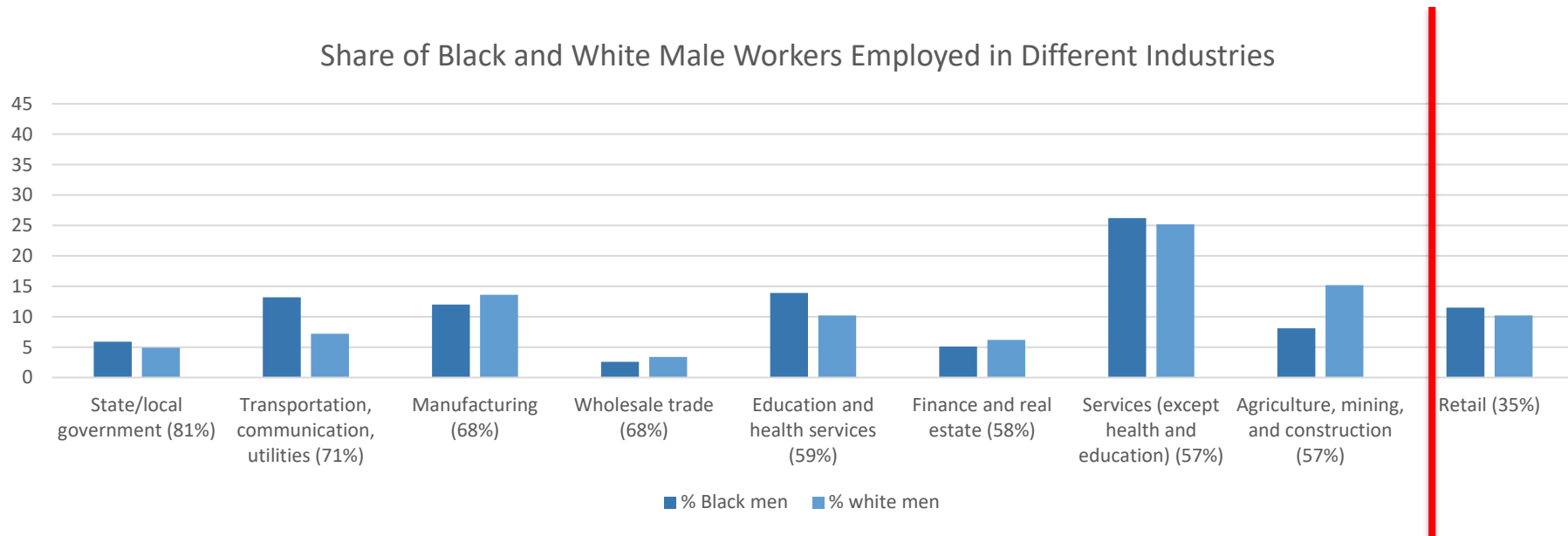
% Female Black and white workers, by industry (57% firms offer ESI)



Source: Bureau of Labor Statistics. Labor Force Characteristics by Race and Ethnicity, 2018. <https://www.bls.gov/opub/reports/race-and-ethnicity/2018/home.htm>

Industry

% Male Black and white workers, by industry (57% firms offer ESI)

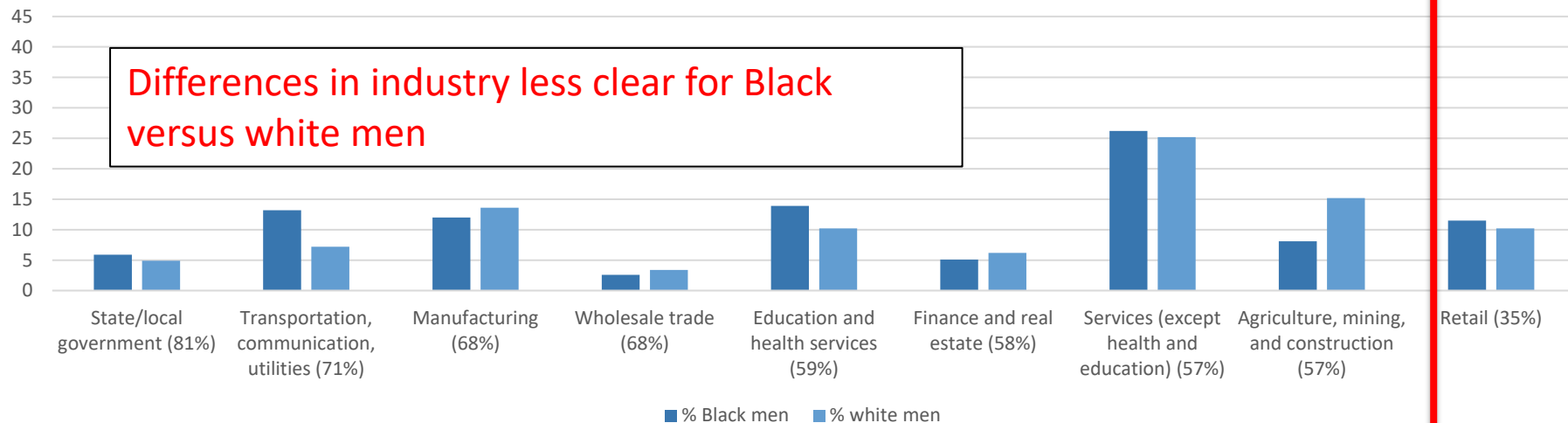


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Industry

% Male Black and white workers, by industry (57% firms offer ESI)

Share of Black and White Male Workers Employed in Different Industries



Source: Bureau of Labor Statistics. Labor Force Characteristics by Race and Ethnicity, 2018. <https://www.bls.gov/opub/reports/race-and-ethnicity/2018/home.htm>

#2: Industry

Firms in certain industries more likely to offer ESI
Black workers more likely to work in these industries?

Relationship more clear for Black women

#3: Region

Firms outside South more likely to offer ESI

Black workers more likely to live in South, low ESI offer rates

Region of the country

Employers outside the South more likely to offer health insurance

Percentage of Firms Offering Health Benefits

REGION	
Northeast	58%
Midwest	61
South	53
West	57

SOURCE: Kaiser Family Foundation. 2019. Employer Health Benefits 2019 Annual Survey. <https://www.kff.org/health-costs/report/employer-health-benefits-annual-survey-archives/>

Region of the country

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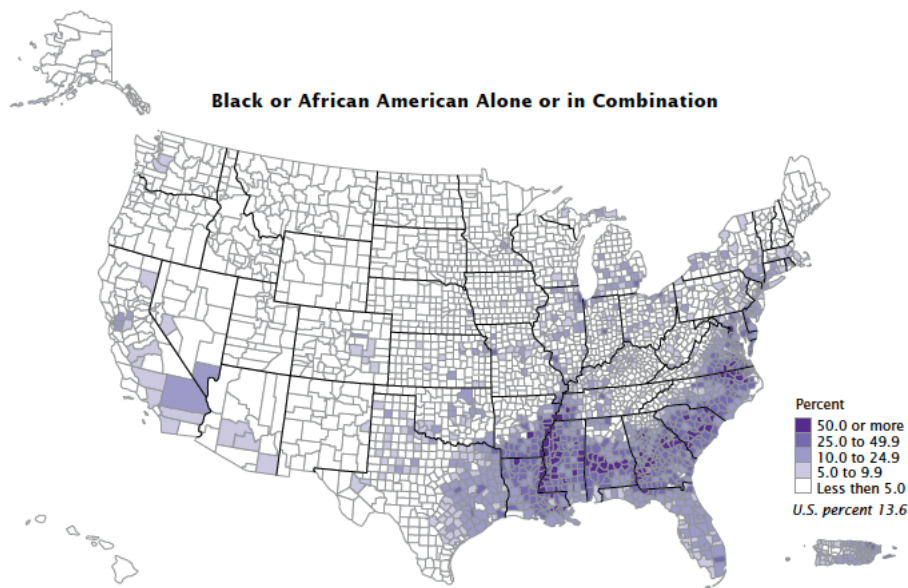
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Region of the country

Employers outside the South more likely to offer health insurance; 55% Blacks live in South



Source: U.S. Census Bureau, 2010 Census Redistricting Data (Public Law 94-171) Summary File, Table P1.

SOURCE: U.S. Census Bureau. 2011. The Black Population: 2010.
<https://www.census.gov/prod/cen2010/briefs/c2010br-06.pdf>

#3: Region

Firms outside South more likely to offer ESI

Black workers more likely to live in South, low ESI offer rates

Consistent with lower offer rates for Black men; not consistent with higher offer rates for Black women

Possible explanations for differences between Black men and Black women in firm offer of ESI relative to whites

#1: Firm Size

#2: Industry

#3: Region

Possible explanations for differences between Black men and Black women in firm offer of ESI relative to whites

#1: Firm Size

Are Black men and women more likely to work in firms of 200+ workers?

#2: Industry

#3: Region

Possible explanations for differences between Black men and Black women in firm offer of ESI relative to whites

#1: Firm Size

#2: Industry

Consistent with higher % employers offer ESI to Black women; more nuanced for men

#3: Region

Possible explanations for differences between Black men and Black women in firm offer of ESI relative to whites

#1: Firm Size

#2: Industry

#3: Region

Black men and women are more likely to live in South

Explaining the Eligibility Gap: Black Women More Likely to be Eligible for ESI

Possible explanations for the eligibility gap for women:

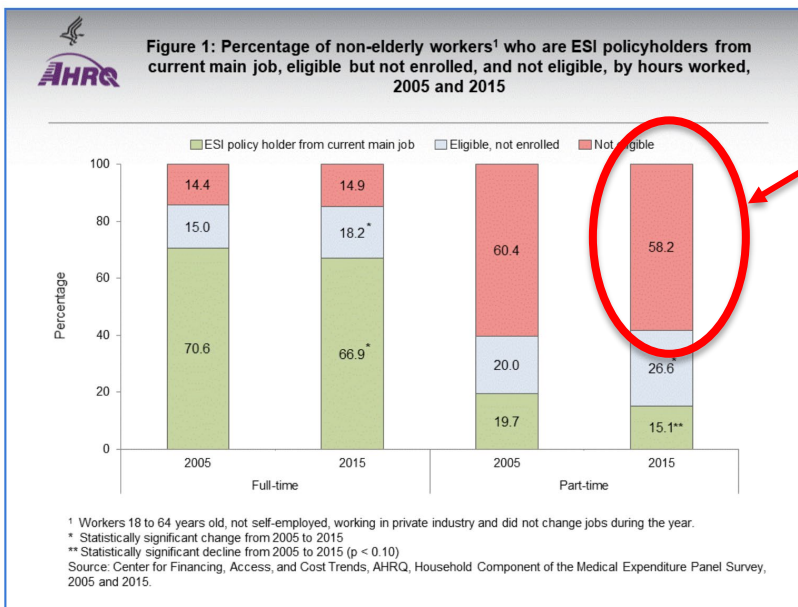
A: Part-time work

B: Waiting period for ESI

Eligibility Gap

Black women more likely to be eligible than white women

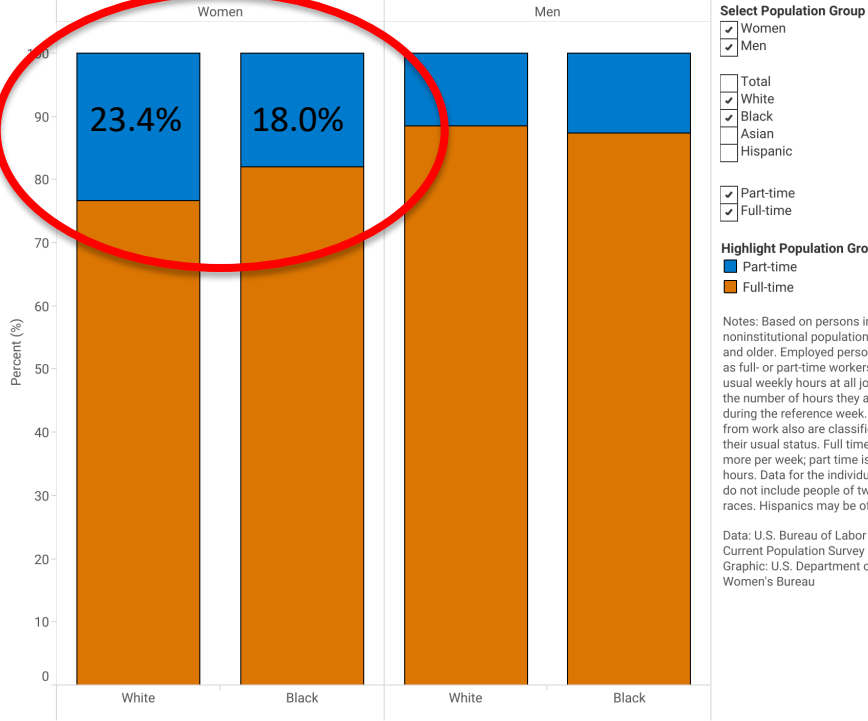
- Part-time workers are much less likely to be eligible for ESI



In 2015, 58.2% of part-time workers were not eligible for ESI at their employer

White women more likely to work part-time than Black Women

Employed workers by full- and part-time status, sex, race and Hispanic ethnicity



Select Population Group

- Women
- Men

- Total
- White
- Black
- Asian
- Hispanic

- Part-time
- Full-time

Highlight Population Group

- Part-time
- Full-time

Notes: Based on persons in the civilian noninstitutional population 16 years of age and older. Employed persons are classified as full- or part-time workers based on their usual weekly hours at all jobs regardless of the number of hours they are at work during the reference week. Persons absent from work also are classified according to their usual status. Full time is 35 hours or more per week; part time is less than 35 hours. Data for the individual race groups do not include people of two or more races. Hispanics may be of any race.

Data: U.S. Bureau of Labor Statistics, Current Population Survey 2020
 Graphic: U.S. Department of Labor, Women's Bureau

SOURCE: Full-Time/Part-Time Employment. U.S. Department of Labor. Women's Bureau
<https://www.dol.gov/agencies/wb/data/latest-annual-data/full-and-part-time-employment>

Possible explanations for the eligibility gap for women:

A: Part-time work

Black women less likely to work part-time and more likely to be eligible for ESI

B: Waiting period

Waiting period

68% of employers impose a waiting period before workers eligible for ESI

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Age	39.3	38.5	39.4	38.6
Married	0.674	0.499	0.648	0.361
Public sector	0.137	0.177	0.198	0.240
Full-time, full-year workers	0.837	0.783	0.655	0.718
Part-time, full-year workers	0.024	0.035	0.122	0.073
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Firm size ≥ 100	0.602	0.683	0.630	0.740
Sample n	613,623	75,497	569,980	95,512

Black women are less likely to be part-year workers than white women

20.9% Black women worked part-year

22.3% white women worked part-year

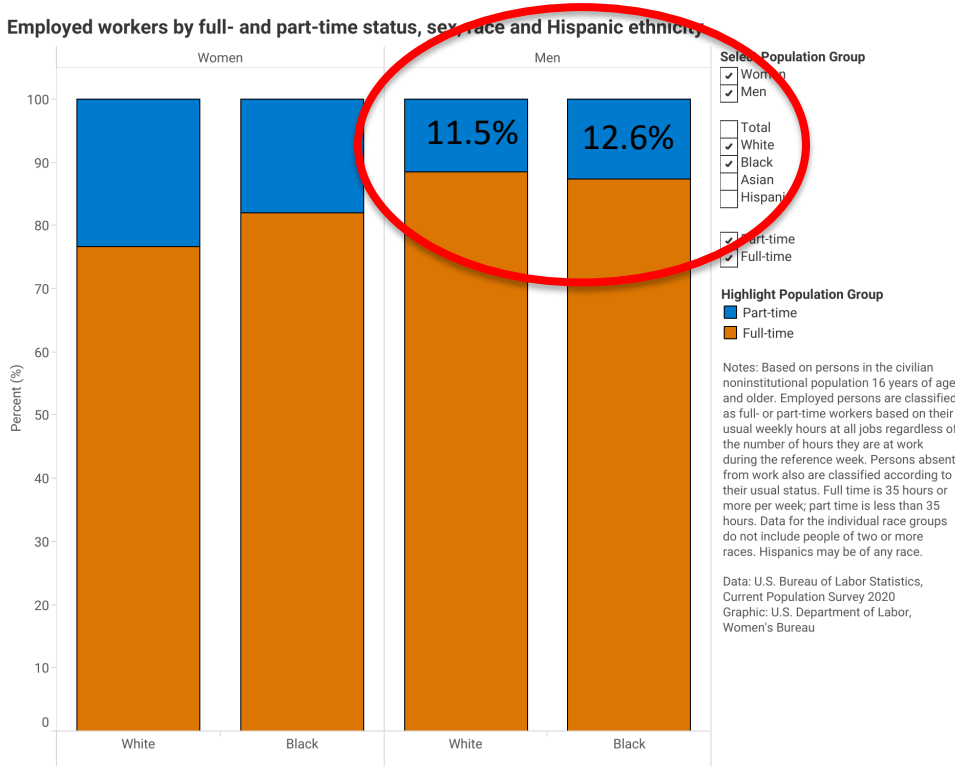
Possible explanations for the eligibility gap for women:

A: Part-time work

B: Waiting period

Black women less likely to work part-year; less likely to be constrained by waiting period

Not much difference in prevalence of part-time work for Black vs. white men



SOURCE: Full-Time/Part-Time Employment. U.S. Department of Labor. Women's Bureau
<https://www.dol.gov/agencies/wb/data/latest-annual-data/full-and-part-time-employment>

Difference in full year work for men consistent with lower eligibility for Black men

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Black men are more likely to be part-year workers than white men

18.3% Black men worked part-year
 13.3% White men worked part-year

Possible explanations for the eligibility gap for men:

A: Part-time work

Black men slightly more likely to work part-time

B: Waiting period

Black men less likely to work full-year; more likely to be constrained by waiting period

Explaining the Take-Up Gap: Black Women More Likely to Take Up ESI

Possible explanation for the take-up gap for women:

Marital status

Take-Up Gap

Keisler-Starkey, Katherine. 2021. Gender and Employer-Sponsored Insurance. SEHSD Working Paper No. 2021-12.

Tables.Table 1- Summary Statistics

Variable	Unmarried Men		Unmarried Women		Difference		Married Men		Married Women		Difference
	Mean	SE	Mean	SE			Mean	SE	Mean	SE	
Panel A. Outcomes											
Any Health Coverage	0.828	0.003	0.877	0.003	-0.049	***	0.919	0.002	0.923	0.002	-0.003
Any ESI Coverage	0.546	0.005	0.541	0.004	0.005		0.717	0.004	0.711	0.004	0.006
ESI Policyholder (Own ESI Policy)	0.397	0.004	0.397	0.004	0.001		0.521	0.004	0.374	0.004	0.147 ***
Employed/Not Self-Employed	0.698	0.004	0.700	0.004	-0.002		0.799	0.003	0.672	0.003	0.127 ***
Offered ESI (Conditional)	0.784	0.004	0.792	0.004	-0.009		0.848	0.003	0.832	0.003	0.017 ***
Eligible (Conditional)	0.905	0.003	0.892	0.003	0.013	**	0.967	0.002	0.932	0.002	0.035 ***
Take-up (Conditional)	0.803	0.005	0.802	0.005	0.001		0.795	0.003	0.718	0.004	0.077 ***

Take-Up Gap

Married women more likely to have any ESI coverage than unmarried women (i.e., from own employer or spouse's)

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54.1% of unmarried women have any ESI coverage compared with 71.1% of married women (Keisler-Starkey, 2021)

Take-Up Gap

Married women less likely to have OWN ESI coverage than unmarried women

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39.7% of unmarried women have own ESI coverage compared with 37.4% of married women (Keisler-Starkey, 2021; 2019 ASEC)

Take-Up Gap

Married women have lower take-up rate than unmarried women

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Take-up (Conditional)	0.803	0.005	0.802	0.005	0.001		0.795	0.003	0.718	0.004	0.077 ***

80.2% of unmarried women take up own ESI coverage compared with 71.8% of married women (Keisler-Starkey, 2021; 2019 ASEC)

Take-Up Gap

Black women less likely to be married

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Education = some college	0.270	0.297	0.301	0.337
Education ≥ college	0.359	0.211	0.367	0.244
Age	39.2	38.5	39.4	38.6
Married	0.674	0.499	0.648	0.361
Public sector	0.137	0.177	0.138	0.240
Full-time, full-year workers	0.837	0.783	0.655	0.718
Part-time, full-year workers	0.024	0.035	0.122	0.073
Full-time, part-year workers	0.118	0.149	0.128	0.143
Part-time, part-year workers	0.021	0.034	0.095	0.066
Firm size 1 – 49	0.254	0.194	0.239	0.150
Firm size 50 – 99	0.129	0.111	0.115	0.099
Firm size ≥ 100	0.602	0.683	0.630	0.740
Sample n	613,623	75,497	569,980	95,512

64.8% of white women workers are married
36.1% of Black women workers are married

Possible explanation for the take-up gap for women:

Marital status

Black women more likely to be unmarried
Unmarried women more likely to take-up ESI

Take-Up Gap

Black men less likely to be married, also consistent with slightly higher take-up

Tables.Table 1- Summary Statistics

Variable	Unmarried Men		Unmarried Women		Difference		Married Men		Married Women		Difference
	Mean	SE	Mean	SE			Mean	SE	Mean	SE	
Panel A. Outcomes											
Any Health Coverage	0.828	0.003	0.877	0.003	-0.049	***	0.919	0.002	0.923	0.002	-0.003
Any ESI Coverage	0.546	0.005	0.541	0.004	0.005		0.717	0.004	0.711	0.004	0.006
ESI Policyholder (Own ESI Policy)	0.397	0.004	0.397	0.004	0.001		0.521	0.004	0.374	0.004	0.147 ***
Employed/Not Self-Employed	0.698	0.004	0.700	0.004	-0.002		0.799	0.003	0.672	0.003	0.127 ***
Offered ESI (Conditional)	0.784	0.004	0.792	0.004	-0.009		0.848	0.003	0.832	0.003	0.017 ***
Eligible (Conditional)	0.905	0.003	0.892	0.003	0.013	*	0.967	0.002	0.932	0.002	0.035 ***
Take-up (Conditional)	0.803	0.005	0.802	0.005	0.001		0.795	0.003	0.718	0.004	0.077 ***

39.7% of unmarried men have own ESI vs. 52.1% of married men
(Keisler-Starkey, 2021; 2019 ASEC)

Take-Up Gap

Black men less likely to be married, also consistent with slightly higher take-up

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Eligible (Conditional)	0.905	0.003	0.892	0.003	0.013	**	0.967	0.002	0.932	0.002	0.035 ***
Take-up (Conditional)	0.803	0.005	0.802	0.005	0.001		0.795	0.003	0.718	0.004	0.077 ***

Unmarried men have lower offer and eligibility rates (Keisler-Starkey, 2021; 2019 ASEC)

Take-Up Gap

Black men less likely to be married, also consistent with slightly higher take-up

Tables.Table 1- Summary Statistics

Variable	Unmarried Men		Unmarried Women		Difference		Married Men		Married Women		Difference	
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Employed/Not Self-Employed	0.698	0.004	0.700	0.004	-0.002		0.799	0.003	0.672	0.003	0.127	***
Offered ESI (Conditional)	0.784	0.004	0.792	0.004	-0.009		0.848	0.003	0.832	0.003	0.017	***
Eligible (Conditional)	0.905	0.003	0.892	0.003	0.013	**	0.967	0.002	0.932	0.002	0.035	***
Take-up (Conditional)	0.803	0.005	0.802	0.005	0.001		0.795	0.003	0.718	0.004	0.077	***

Unmarried men have slightly higher take-up rates (80.3% vs. 79.5%) (Keisler-Starkey, 2021; 2019 ASEC)

Take-Up Gap

Black women less likely to be married

Table 1
Characteristics of Black and White Workers, by Race and Gender
CPS Annual Social and Economic Supplement, 1988 - 2017 (pooled)

	White men	Black men	White women	Black women
Own-employer health insurance	0.718	0.623	0.570	0.597
Any health insurance	0.883	0.782	0.900	0.820
Education < high school graduate	0.060	0.105	0.042	0.088
Education = high school graduate	0.310	0.386	0.290	0.331
Education = some college	0.270	0.297	0.301	0.337
Education ≥ college	0.359	0.211	0.367	0.244
Age	39.2	38.5	39.4	38.6
Married	0.674	0.499	0.648	0.361
Public sector	0.137	0.177	0.158	0.240
Full-time, full-year workers	0.837	0.783	0.655	0.718
Part-time, full-year workers	0.024	0.035	0.122	0.073
Full-time, part-year workers	0.118	0.149	0.128	0.143
Part-time, part-year workers	0.021	0.034	0.095	0.066
Firm size 1 – 49	0.254	0.194	0.239	0.150
Firm size 50 – 99	0.129	0.111	0.115	0.099
Firm size ≥ 100	0.602	0.683	0.630	0.740
Sample n	613,623	75,497	569,980	95,512

67.4% of white men workers are married
49.9% of Black men workers are married

Possible explanation for the take-up gap for women:

Marital status

Black men more likely to be unmarried

Unmarried men only slightly more likely to take-up ESI than married men

Wrap-Up

- Demonstrate the importance of separately considering men and women when examining racial differences in labor market outcomes—own ESI coverage
- Why do Black men report that their firms are less likely to offer ESI? Do they work for the same types of firms that Black women work for (and are more likely to offer ESI?).
- Illustrate that the key difference in own-ESI coverage for Black versus white women arise from differences in take-up (and eligibility to a lesser extent)