



Employers are passing on an increasing share of the cost of health care coverage to their employees. The full extent to which these costs have been shifted to employees is unknown since little data is available. However, we do know that the proportion of full-time employees whose employer covered a portion of health care premiums on Long Island declined rapidly, by 4 to 5 percentage points, between 1990 and 1997. During this same period another 2-3% of employees, whose employers initially paid the full cost of health insurance, were forced to begin contributing towards the cost o

A number of other factors also play an important role in deciding whether or not an employee has health care benefits. For example, workers who belong to a union are far more likely to have health care benefits than non-unionized workers, and they were also far less likely to lose them between 1990 and 1997. The advantage experienced by unionized workers is clear from Figure 5. Age also has a large impact on access to benefits. Young workers are far less likely to have benefits and are losing them at a faster rate. When workers between

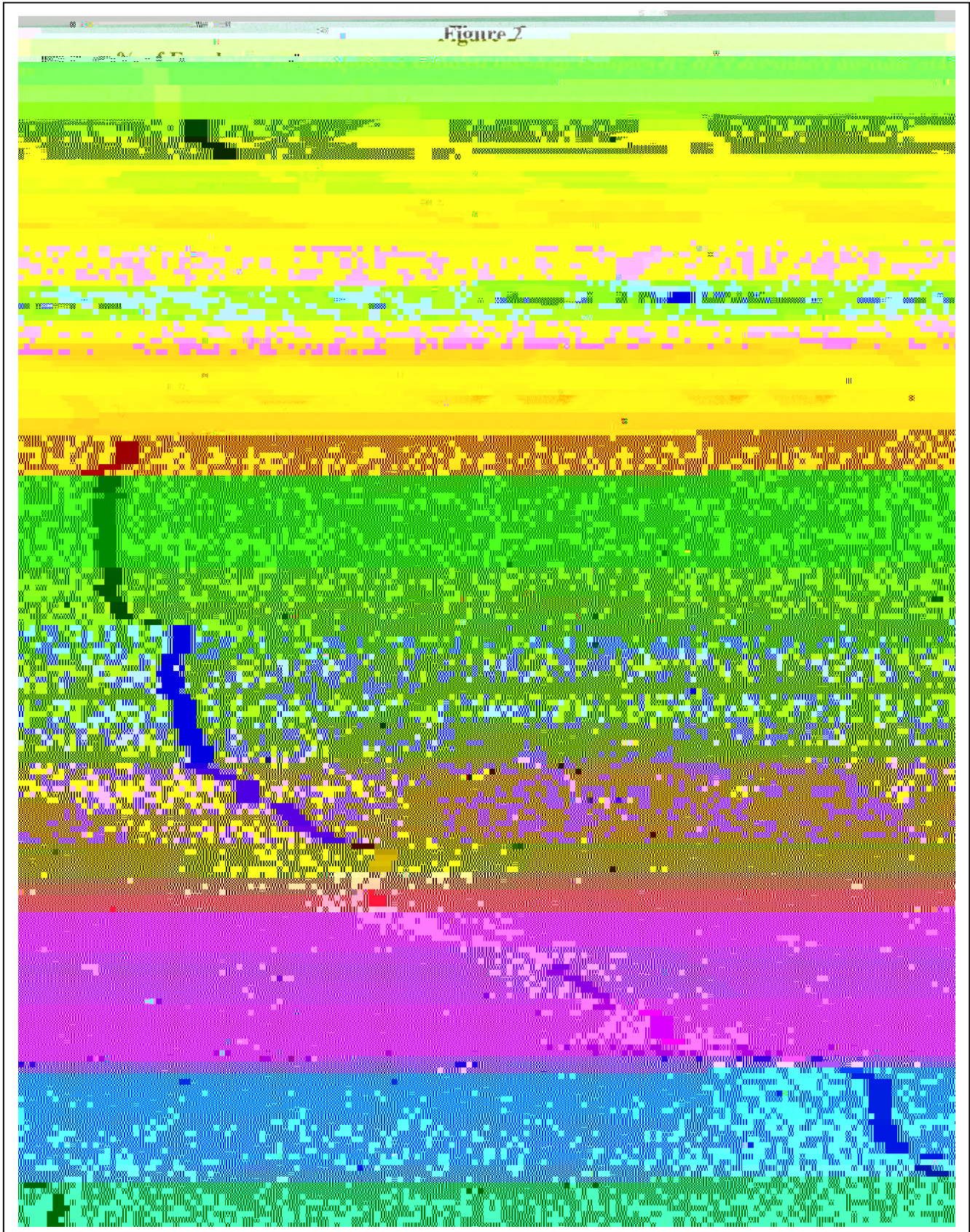
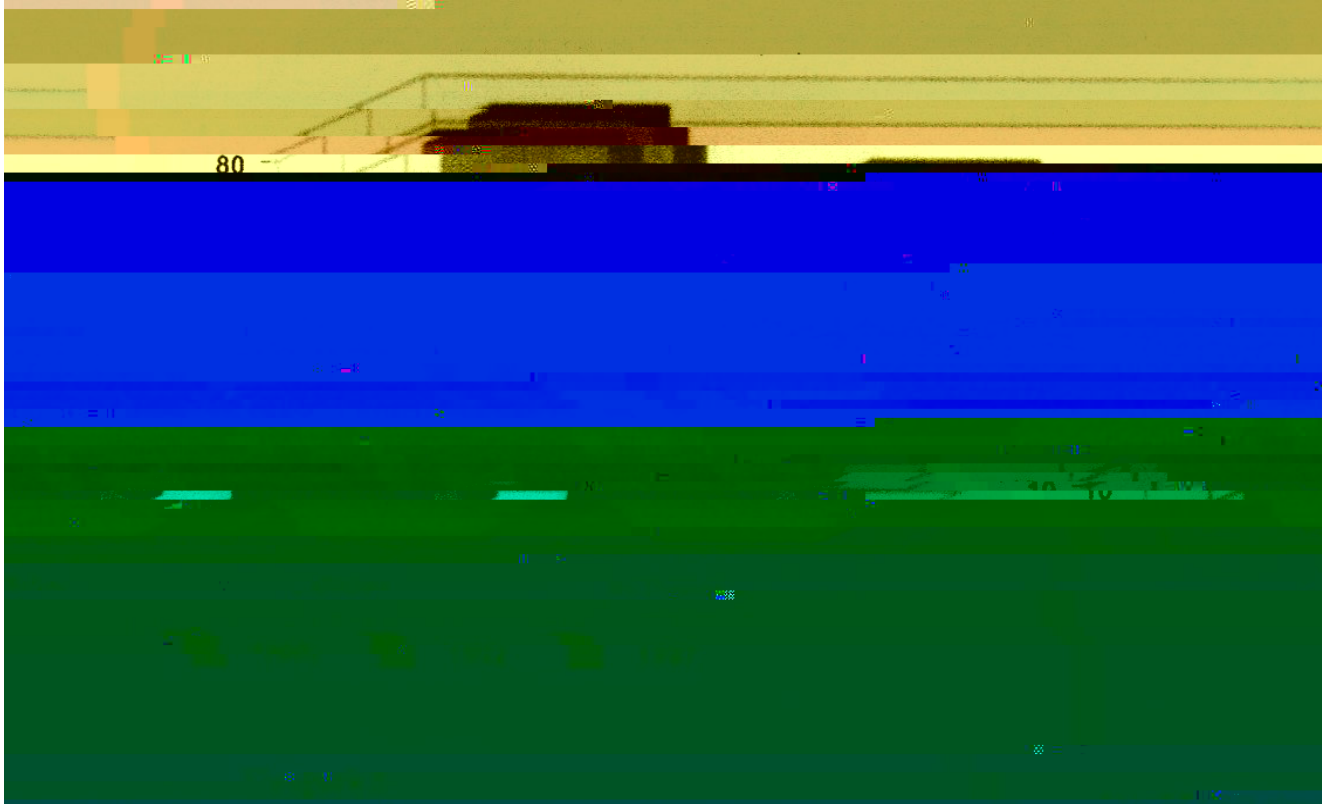


Figure 4

a) Full-time Employees, Job Tenure, by Education



80

20

b) Part-time Employees, Job Tenure, by Education

