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The Impact of the Macroeconomy on Health Insurance Coverage: Evidence from the Great Recession

by John Cawley, Asako S. Moriya, Kosali Simon
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Abstract:

This paper investigates the impact of the macroeconomy on the health insurance coverage of Americans using panel data from the Survey of Income and Program Participation (SIPP) for 2004-2010, a period that includes the Great Recession of 2007-09. We find that a one percentage point increase in the state unemployment rate is associated with a 1.67 percentage point (2.12%) reduction in the probability that men have health insurance; this effect is strongest among college-educated, white, and older (50-64 year old) men. We estimate that 9.3 million Americans, the vast majority of whom were adult men, lost health insurance due to a higher unemployment rate alone during the 2007-09 recession. We conclude with a discussion of how components of recent health care reform may influence this relationship in the future.

Text: See [Discussion Paper No. 6124](#)



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