

# Employee Contributions for Health Insurance, 1980-2000

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 Bureau of Labor Statistics

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## Percent of workers receiving employer-sponsored health insurance who are required to contribute toward the cost of coverage, 1980-2000

Required to contribute	1980	1991	2000
Single coverage	26	51	68
Family coverage	46	69	81

NOTES: Data are from the Bureau of Labor Statistics annual surveys of employee benefits. Data for 1980 and 1991 are for full-time workers in larger private industry establishments. Data for 2000 are for full-time and part-time workers in all private industry establishments, regardless of employment. Other data from the 2000 survey indicate there is little difference in the percent required to contribute by establishment size or by full-time/part-time status.

- The past 20 years have seen many changes in employer-provided health insurance, including a steady increase in the percent of covered workers required to contribute toward the cost of their coverage.
- When the Bureau of Labor Statistics studied benefits among larger employers in 1980, one out of four covered workers were required to contribute toward the cost of their own coverage, and slightly less than half were required to contribute toward the cost of family coverage.
- In 1991, survey data indicated that half of those covered by health insurance among larger employers were required to contribute for single coverage and two-thirds were required to contribute toward family coverage.
- By 2000, two-thirds of covered workers had to contribute toward the cost of their own coverage and just over 80 percent had to contribute toward family coverage.

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