

## Health insurance a dream for many single moms working part time

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(Phys.org) —Single mothers in the U.S. went without health insurance coverage for an average of more than nine months during the country's most recent economic recession, and mothers who were underemployed went without coverage longer than women who did not work, a new study by scholars at the University of Illinois indicates.

"Our most important finding is that single mothers who 'play by the rules' by working, yet work part time involuntarily or in low-wage jobs, have a greater risk of being uninsured than mothers who do not work," said study co-author Chi-Fang Wu, a professor of social work at Illinois. "If the Affordable Care Act – also known as 'Obamacare' – is defunded, this will likely continue. If society wants to 'make work pay' and ensure that single mothers are sufficiently healthy to pursue career goals and to care for their children, then Congress must continue provisions that provide universal [health care](#) coverage."

The study examined the length of time that single mothers had no [health care coverage](#) across the 32-month period during and after the recession that began in December 2007 and ended in June 2009.

Participants for the study were drawn from the Survey of Income and Program Participation, which included 455 single mothers ages 18-65 who were interviewed between August 2008 and March 2011. The women had at least one related child under age 18 living in their households at the outset of the survey. More than half – 52 percent – of the women were ages 25-39 and had education beyond high school.

The one-third of the mothers in the study sample who were adequately employed – defined as those who were working full time or voluntarily working part time and earning more than 125 percent of the federal poverty level – fared best, going just over four months without insurance coverage.

However, the coverage gap widened to more than 10 months for mothers who experienced unemployment or involuntary breaks in employment.

Mothers who were underemployed – women working full time but earning less than 125 percent of the federal poverty level or involuntarily working part time – went without health insurance coverage the longest, nearly 13 1/2 months, or about 42 percent of the time period studied.

The mothers who were unemployed may have had better luck at maintaining [health insurance coverage](#) than their underemployed counterparts because they were eligible for Medicaid, or they may have remained on their employers' group plans temporarily after losing their jobs under the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Because Medicaid applicants with jobs usually have to meet higher income thresholds than unemployed applicants, mothers who are underemployed may not qualify for Medicaid benefits even though their incomes are similar to those of people receiving unemployment compensation, Wu said.

The [single mothers](#) who went the fewest number of months without health insurance were more likely to be high school graduates or to have postsecondary education and higher household incomes that, in turn, may have increased the likelihood of their obtaining jobs that provided health care benefits and COBRA coverage. Or, the women with higher household incomes may have been able to buy private insurance.

Women who were U.S. citizens and lived in areas other than the South were more likely to resume insurance coverage quicker too.

"A lack of health care coverage and related health care problems increase health care costs and interfere with employment, intensifying the financial hardships that single-mother families disproportionately face," Wu said. "Under the Temporary Assistance for Needy Families (welfare) regulations, recipients are expected to and do enter the workforce to provide for their children, yet many are able to find only low-paying and part-time jobs that provide less access to health care coverage than their unemployed counterparts have."

In the absence of universal health care, vulnerable groups, particularly single [mothers](#), are likely to remain at high risk of going without [health insurance](#), the authors wrote.

The link between underemployment and longer gaps in [insurance coverage](#) demonstrates the necessity of welfare policy reform to help recipients obtain adequate employment, Wu said.

Under the U.S. Department of Health and Human Services' controversial waiver program, states may obtain approval to waive the work requirement for welfare recipients who are participating in approved pilot projects aimed at improving work outcomes. Many conservatives oppose the waiver program because they believe it promotes welfare dependency and unemployment.

Wu's co-author, Mary Keegan Eamon, is a professor emerita in social work at Illinois.

The study was published recently in the *Journal of Women and Social Work*.

Provided by University of Illinois at Urbana-Champaign

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