

Los Angeles Times

State's Construction Workers Top the List of Chronically Uninsured Employees, Study Finds

3/19/2009

By Rong-Gong Lin II

As the federal stimulus package pumps billions of dollars into construction projects, a new study released this week found that construction workers in California, more than any other profession in the state, remain chronically uninsured when it comes to healthcare.

The snapshot, taken at a time when the construction industry was in full swing, found that even then more than a quarter of construction workers lacked insurance for an entire year. The percentage of those uninsured at any point in the year was 40%.

The findings suggest that the money now pouring into construction projects may help alleviate unemployment but is unlikely to lead to a significant increase in Californians with health insurance, the study's author said.

"As we are creating these jobs with taxpayer money, we should not be digging a larger hole in terms of the health insurance crisis," said Murtaza Baxamusa, director of research and policy at the Center on Policy Initiatives, a nonprofit research and worker advocacy group based in San Diego.

The report found other professions with high rates of workers who lacked insurance for a full year, including the leisure and hospitality industry at 24%, as well as workers in manufacturing, transportation, utilities, and wholesale and retail trade at 15%.

For construction workers, self-employment and high turnover remain barriers to insurance, researchers reported. The primary reason construction workers said they did not have health insurance was because they found it unaffordable.

The report analyzed data from the California Health Interview Survey conducted in 2005 by UCLA's Center for Health Policy Research when an estimated 6.5 million Californians lacked health insurance. By 2007, that number had declined by about 100,000, but experts say those gains have been lost to increasing unemployment.

E. Richard Brown, director of the UCLA research center, said he also expects those with jobs to lose health insurance. Among them may be car salesmen who face shrinking paychecks because of declining sales, forcing them to decide between paying for health insurance or rent.

"They're less likely to be able to afford the costs of health insurance," Brown said. "This is a problem that's undoubtedly getting worse by the day in California and nationally."