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How would the Senate health bill affect U.S. workers employed at or near part-time?

The Senate health bill contains requirements for employers to provide coverage for full-time employees or pay a penalty based on the number of full-time employees in the firm. The current language of the bill defines full-time employees as those working more than 30 hours per week. This data brief looks at which industries have a high percentage of employees who either work fewer than 30 hours or whose hours are slightly above that amount, which may place them at risk for reduced hours by an employer wishing to avoid penalties. We then look at the distribution of hours worked by type of health coverage to understand how differs between part and full-time workers.

Table 1 below shows the distribution of hours worked by industry in the United States. From this we see that 95 million U.S. workers work 37 or more hours and would be considered full-time. Twelve million work 30 to 36 hours and may be at risk of reduced hours, while 14 million work fewer than 30 hours at their main job and would be considered part-time. Nearly 10 million workers report that their “work hours vary” and this group would likely be defined as part-time. Altogether, this means that while 72.2 percent of workers hold full-time jobs, the remaining 27.8 percent work part-time or may be at risk of having hours reduced by an employer wishing to avoid paying penalties. The industries with the highest percentage of part-time workers or workers at risk of reduced hours are Restaurants, Building Services and Retail Trade. The industries with the greatest number of part-time workers are Services, Healthcare and Retail Trade.

Table 1. Distribution of hours worked by industry in United States

	Number of workers (1000s)				Percent of workers			
	Hours vary	Below 30 hrs	30 to 36 hrs	37 or more hrs	Hours vary	Below 30 hrs	30 to 36 hrs	37 or more hrs
Agriculture, Forestry, Mining	409	211	114	1,740	16.5%	8.5%	4.6%	70.3%
Construction	1,177	589	599	7,066	12.5%	6.2%	6.3%	74.9%
Manufacturing	604	416	676	12,102	4.4%	3.0%	4.9%	87.7%
Utilities, Transp, Communication	724	453	408	6,554	8.9%	5.6%	5.0%	80.5%
Wholesale	209	140	189	3,044	5.8%	3.9%	5.3%	85.0%
Retail Trade	1,106	2,315	1,746	9,182	7.7%	16.1%	12.2%	64.0%
Financial	482	570	574	7,621	5.2%	6.2%	6.2%	82.4%
Services	3,392	5,935	4,283	33,850	7.1%	12.5%	9.0%	71.3%
Restaurants	754	1,703	1,352	3,190	10.8%	24.3%	19.3%	45.6%
Building Services	138	262	152	618	11.8%	22.4%	13.0%	52.8%
Healthcare	622	1,537	2,009	8,669	4.8%	12.0%	15.7%	67.5%
Nursing Homes	112	181	279	1,191	6.4%	10.3%	15.8%	67.5%
Total	9,729	14,313	12,381	94,826	7.4%	10.9%	9.4%	72.2%

Source: Current Population Survey Jan-June 2009, ages 19-64, hours worked at main job

Table 2 shows the distribution of worker health coverage by the number of hours typically worked. While 60.3 percent of U.S. workers have employer-sponsored insurance through their employer, this only holds for 18.5 percent of employees working fewer than 30 hours a week. For this part-time group, 36.5 percent have insurance through a family member, 10.3 percent have public coverage, 11.7 percent purchase coverage through the individual market and 23.0 percent are uninsured. Slightly more than 60 percent of those working between 30 and 36 hours do not have coverage through their own employer.

Table 2. Distribution of health coverage by hours worked in United States

Coverage type	If working under 30 hrs	If working 30 to 36 hrs	If working 37 or more hrs	All adult workers
ESI thru employer	18.5%	39.2%	67.3%	60.3%
ESI thru family member	36.5%	21.2%	12.1%	15.2%
Public	10.3%	6.0%	2.5%	3.5%
Individual Market / Other	11.7%	8.4%	4.2%	5.3%
Uninsured	23.0%	25.2%	13.9%	15.8%
Total	100.0%	100.0%	100.0%	100.0%

Source: March Current Population Survey 2009, ages 19-64, usual hours worked per week if worked 40 or more weeks during the year

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