



Working Families Need Access to Medicaid and SCHIP

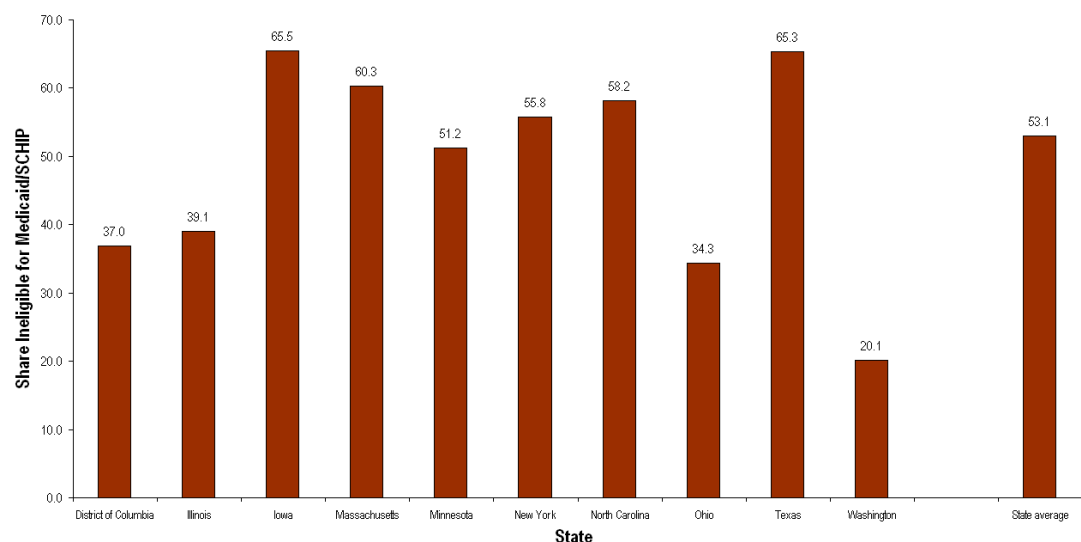
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One-in-five U.S. jobs does not provide health insurance, a pension, or wages high enough to support a family (Schmitt forthcoming 2008). While higher-paid workers are typically offered employment-based benefits, low-wage workers are not. These workers and their families need access to work supports, such as health insurance and child care assistance, to bridge the gaps between their earnings and needs.

Across ten states, just over half (53.1 percent) of people living in families below a basic family budget are ineligible for either Medicaid or the State Children's Health Insurance Program in their state (Figure 1). While eligibility varies across states, no state covers more than 80 percent of those in need.

We define a basic family budget as the resources necessary to cover the basic costs of housing, health care, childcare, transportation, taxes, and other essentials in the family's locality, based on the family size and composition. The budgets do not include expenses for eating out, educational expenses, retirement or debt repayment. To determine eligibility for Medicaid and SCHIP, we mapped detailed, state-specific program eligibility rules onto government survey data, the Survey of Income and Program Participation and the Current Population Survey's Annual Social and Economic Supplement. These findings are a part of a larger report that will be released on October 10, 2007 (Albelda and Boushey, 2007). More details can be found at www.bridgingthegaps.org.

Figure 1. Many Families Living Below a Basic Family Budget are Not Eligible for Medicaid or SCHIP



Source: Bridging the Gaps Project analysis of the Survey of Income and Program Participation 2001-03 panel except in the District of Columbia, where we use the Current Population Survey's Annual Social and Economic Supplement for survey years 2002-06.

Note: Families comprised of one or two adults and none, or one to three children under age 13 are included in this analysis.

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References

- Albelda, Randy, Heather Boushey, Elizabeth Chimienti, Rebecca Ray, and Ben Zipperer. *Bridging the Gaps: A Picture of How Work Supports Work in Ten States*. Washington, DC: Center for Economic and Policy Research, (forthcoming 2007).
- Schmitt, John. "Measuring Good and Bad Jobs in the U.S. Economy." *Challenge* (forthcoming 2008).