
Evidence Mounts of Recession's Impact on Women of Reproductive Age

With the Great Recession driving millions of Americans into the ranks of the unemployed, the fallout for many has included the loss of employer-sponsored health insurance. Women of reproductive age (15–44) have been hit particularly hard: according to a Guttmacher Institute analysis of new data from the U.S. Census Bureau, the number covered by private insurance fell by 2.3 million over the course of a single year, from 39 million in 2008 (63.3% of that population) to 36.7 million in 2009 (59.5%). This rate is lower and has fallen considerably faster than the rate for the U.S. population overall.

Medicaid and the Children's Health Insurance Program (CHIP) have managed to mitigate some of these losses, despite the fiscal crisis that

has led almost every state to take action to restrict the programs' enrollment and expenses. Nationally, the number of reproductive-age women on Medicaid or CHIP rose by one million over the same time period, to 9.1 million in 2009 (14.8%). For a greater number of women, however, this safety net failed them. The number of women of reproductive age without any insurance at all increased by 1.3 million, to a total of 13.7 million (22.3%). Indeed, even among those below the federal poverty level—\$18,310 for a family of three—Medicaid and CHIP covered only four in 10 (39.7%) women of reproductive age, because eligibility for the programs is highly restrictive in many states, leaving another four in 10 (41.3%) uninsured.

Patterns of insurance coverage among women of reproductive age vary widely across the states, reflecting differences in levels of unemployment and poverty, state fiscal difficulties and eligibility criteria for Medicaid and CHIP. The proportion who were uninsured in 2008–2009 ranged from less than 7% in Massachusetts—reflecting in part the success of that state's early efforts at health care reform—to nearly 35% in Texas (see table, page 18).

These trends are very much in line with a series of other findings on how the recession is affecting women's reproductive health preferences and decisions and their ability to access the care they need to carry out those decisions. A 2009 Guttmacher study found that the

INSURANCE GAPS

Although Medicaid can help to fill the gap, states with relatively low levels of private insurance coverage also top the list for levels of uninsurance.

Women Aged 15–44, 2008–2009				
	Total	% on Medicaid or CHIP	% privately insured	% uninsured
U.S. TOTAL*	61,605,801	14.8	59.5	22.3
Alabama	941,940	13.4	62.7	20.6
Alaska	139,627	9.8	49.8	24.8
Arizona	1,290,756	20.2	53.6	23.4
Arkansas	556,617	13.8	53.7	29.0
California	7,721,474	15.7	57.3	24.7
Colorado	1,022,668	8.8	65.5	20.9
Connecticut	684,016	12.6	72.1	13.3
Delaware	175,710	15.8	65.2	16.1
District of Columbia	149,688	19.4	67.9	11.8
Florida	3,444,632	9.3	56.6	29.0
Georgia	2,067,302	8.8	60.4	25.0
Hawaii	247,372	14.9	61.3	10.5
Idaho	300,012	9.3	65.6	22.6
Illinois	2,653,944	15.6	64.2	17.7
Indiana	1,264,771	14.9	63.8	20.0
Iowa	572,538	12.5	69.4	16.5
Kansas	546,268	8.9	68.0	17.9
Kentucky	859,624	15.7	57.3	24.2
Louisiana	925,621	11.8	60.6	25.1
Maine	244,584	25.5	59.0	12.1
Maryland	1,174,509	8.9	71.3	16.7
Massachusetts	1,353,253	23.0	69.4	6.7
Michigan	1,956,539	16.3	63.7	18.1
Minnesota	1,031,196	14.1	72.2	12.2
Mississippi	595,298	19.7	53.1	23.2
Missouri	1,175,046	12.8	66.2	18.6
Montana	181,613	12.9	61.8	21.0
Nebraska	352,122	10.5	70.0	14.8
Nevada	521,503	8.9	62.2	25.6
New Hampshire	257,101	9.3	73.1	14.6
New Jersey	1,727,261	11.6	67.5	19.1
New Mexico	397,730	15.3	48.0	30.8
New York	4,036,727	22.2	59.0	17.6
North Carolina	1,900,115	13.4	57.3	22.4
North Dakota	125,319	11.0	71.3	13.5
Ohio	2,252,642	16.5	65.4	15.6
Oklahoma	724,728	11.6	59.5	23.1
Oregon	752,014	11.9	64.8	21.3
Pennsylvania	2,396,244	15.7	68.7	13.7
Rhode Island	214,039	20.0	61.8	16.1
South Carolina	903,082	11.1	63.2	22.1
South Dakota	151,961	9.3	67.4	18.0
Tennessee	1,259,089	18.0	56.5	19.6
Texas	5,143,582	9.6	52.4	34.6
Utah	600,869	6.7	73.2	17.7
Vermont	118,532	21.9	62.2	12.3
Virginia	1,597,040	7.2	66.4	17.1
Washington	1,337,166	12.7	64.5	16.5
West Virginia	342,321	16.8	54.9	23.5
Wisconsin	1,094,072	17.1	69.8	11.0
Wyoming	104,911	9.4	65.1	19.4

*2009 data. Source: Guttmacher Institute tabulations from the Current Population Survey, 2009–2010.

recession had led nearly half of low- and middle-income women to decide to delay pregnancy or limit the number of children they have, but that many of them have faced major problems affording and accessing the care they need and may have ended up trying to stretch their monthly supply of pills or putting off a health care visit as a result (related article, Winter 2010, page 8). As they lost insurance and ran low on money, many women have turned to safety-net providers for free or subsidized care, and indeed a separate 2009 study of family planning centers found that nearly nine in 10 had seen an increase in poor and low-income clients and in those without insurance. Yet, facing their own budget crises, more than half of those providers reported serious challenges in meeting their clients' needs, such as staff layoffs, hiring freezes and cutbacks in the range of contraceptive methods they offer.

—Adam Sonfield