Marriage Lock? Staying Together for the Sake of Health Insurance

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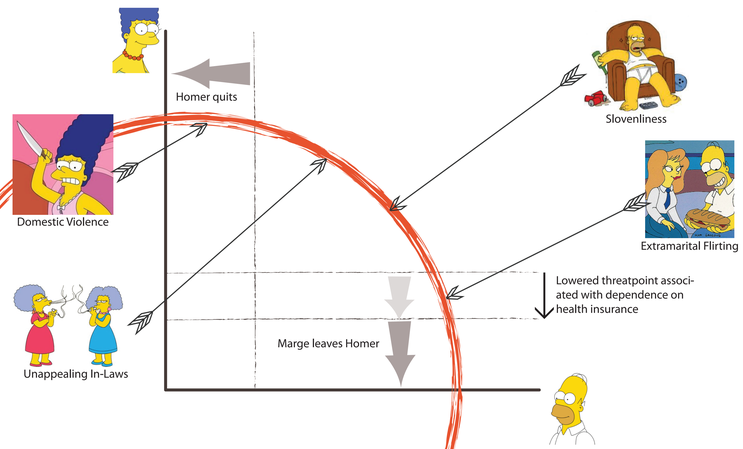
Introduction: Health insurance as a marital resource

Fragmented health care system in the United States fails to provide a secure safety net for Americans. People risk losing coverage as they transition out of jobs and marriages: the two largest sources of health insurance for adults under 65. In this environment, health care coverage for the family can be a valuable marital resource that individuals can contribute to a marriage. Here, I show that people who are dependent on their spouses for health insurance have lower hazards of divorce than those who have their own source. The association between insurance dependence and lower hazard of divorce is stronger for women than for men reinforcing the argument that marriage remains a gendered institution.

Theory: Household Bargaining



Data: Who are we studying?

I use the 2004 Panel of the Survey of Income and Program Participation (SIPP). Each SIPP panel is a longitudinal survey following individuals and households for a period of 48 months. The SIPP updates marital status, employment, insurance, and other time-varying demographic information every month. I include the randomly assigned primary respondent from each household in my analysis. I also limit the sample to non-student adults aged 18 to 64 who were married at the beginning of the study period.

	Employed Full-Time	Not Full-Time	Total
Insured under own name	7,328	1,259	8,587
Insured under someone else's plan	2,467	3,043	5,510
Gov't Insurance (Medicare, Medicaid)	192	838	1,030
Uninsured	936	1,059	1,995
Total at-risk sample			17,122

Note: Population at risk at first reference month (November 2003)

Method: Who is at greater risk for divorce?

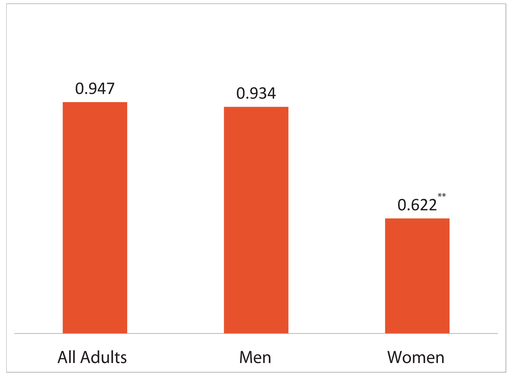
I use Cox's proportionate hazard model to answer this question. I measure the risk of divorce of insurance dependent relative to those who have their own insurance plan. Hazard ratios greater than 1.0 indicate heighted risk of divorce relative to the reference group.

$$h_i(t) = h_0(t)\exp(\beta Z_i + \gamma X_i) \quad \textbf{eq.1}$$

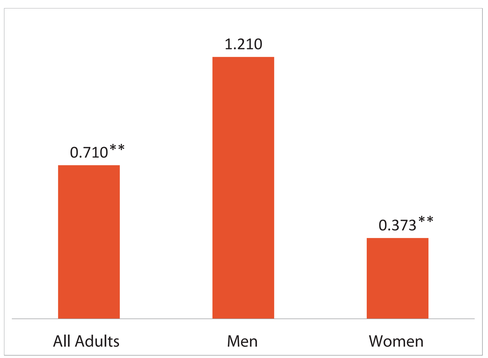
$$\eta_i = \beta Z_i + \gamma X_i \quad \textbf{eq.2}$$

Key Findings: Insurance matters, more so for women

Relative Hazard of Divorce when Insured through Spouse's Health Care Plan
(Primary policy holder's hazard = 1.000)



Relative Hazard of Divorce when Insured through Spouse's Health Care Plan without Full Time Employment
(Reference: primary policy holder with employment; hazard = 1.000)



Conclusion

Access to health insurance is another resource that an individual can bring into a marriage. I argue that its role within an American marriage is comparable to other traditionally studied marital resources--education, income, and financial assets.

The different patterns between men and women paint marriage as a gendered institution. Resources that are generally associated with employment and income--health insurance being one of several--also fall within the responsibility of the male bread winner. These findings add to the research showing the husband as the spouse who is more likely to perform marital tasks affiliated with the labor market.

Results: Hazard Ratios

Analysis Population	Adults	Men only	Women only	Adults	Men only	Women only
Insurance Status						
Insured under own name	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*
Insured under someone else's plan	0.947	0.934	0.622**	1.251	0.872	0.893
Gov't Insurance (Medicare, Medicaid)	1.267	0.591	0.940	1.904**	0.318	1.571
Uninsured	1.030	0.913	0.976	1.025	1.038	0.996
Full-Time Employment						
Employed full-time				*(reference)*	*(reference)*	*(reference)*
Not employed full-time				1.451*	1.324	1.089
Interaction: Insurance and Full-time Employment						
Another's insurance x not FT employee				0.391**	1.048	0.384**
Gov't insurance x not FT employee				0.416**	1.702	0.432*
Uninsured x not FT employee				0.804	0.545	0.867
Age	1.171**	1.261**	1.138**	1.181**	1.271**	1.146**
Age-squared	0.998**	0.997**	0.998**	0.998**	0.997**	0.998**
Race						
Non-Hispanic White	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*
African American	0.763	0.814	0.544**	0.758	0.817	0.530**
Hispanic	0.730*	0.911	0.752	0.725*	0.912	0.738
Asian	0.330**	0.211**	0.508	0.324**	0.210**	0.497
Other	0.871	0.681	0.959	0.856	0.683	0.946
Educational Attainment						
High School Diploma or Equiv.	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*
Less than High School	0.495**	0.332**	0.652	0.498**	0.331**	0.666
Associate degree or some college	0.987	0.891	0.946	0.980	0.899	0.939
Bachelors' degree	0.752*	0.852	0.629*	0.745*	0.865	0.620*
Advanced degree	0.489**	0.469*	0.571*	0.481**	0.474*	0.558*
Children						
Childless	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*	*(reference)*
One child	0.654**	0.317**	1.179	0.652**	0.315**	1.155
Two children	0.466**	0.159**	0.922	0.462**	0.160**	0.895
Three or more children	0.293**	0.090**	0.624*	0.291**	0.090**	0.622*
Log(Monthly Household Income)	1.034	0.988	1.164**	1.038	0.994	1.141**
Log(Monthly income net of own)	0.675**	0.701**	0.627**	0.675**	0.700**	0.631**
Analysis Population	Adults	Men only	Women only	Adults	Men only	Women only
Number of Observations	*540,574*	*247,466*	*293,108*	*540,574*	*247,466*	*293,108*

*p < .05; ** p < .01

Penn Demography