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.

Key Findings: Insurance matters, more so for women

I use Cox’s proportional 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 heightened risk of divorce relative to the reference group.

Relative Hazard of Divorce when Insured through Spouse’s Health Care Plan

(Primary policy holder’s hazard = 1.000)

- All Adults: 0.947
- Men: 0.934
- Women: 0.622

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)

- All Adults: 0.710
- Men: 0.720
- Women: 0.373

Method: Who is at greater risk for divorce?

I use Cox’s proportional 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 heightened risk of divorce relative to the reference group.

h(t) = h0(t) exp(βZi + γXi)

ηi = βZi + γXi

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 breadwinner. 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.