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## **The Effects of Marital Status & Gender on Health Care Insurance Coverage in the United States**

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Oral Presentation O4.2

**THE EFFECTS OF MARITAL STATUS & GENDER ON  
HEALTH CARE INSURANCE COVERAGE IN THE UNITED STATES**

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Having health insurance is a crucial factor for many to sustain life in America. This study examines the demographic determinants of health care coverage within the United States with a focus on how gender and marital status influence the likelihood of having health insurance. Using the human capital theory and the theory of statistical discrimination, it is predicted that married females will have a higher probability of being insured than divorced and separated females. Also, divorced males are predicted to have a higher probability of coverage than divorced females. The data for this research is retrieved from the United States Census Bureau for the Bureau of Labor Statistics using the Current Population Survey (CPS) for the year 2009, with a sample size of nearly 100,000 respondents. An OLS and probit regression are used to conduct this study, as well as descriptive statistics. The study also uses simulations to find the probability of having insurance for various demographic groups in relation to gender and marital status.