

# Equally Married, Equally Benefited: Same-sex Marriage, Health Insurance, Labor Market, and Social Security

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**Abstract.** This paper analyzes the economic impacts of same-sex marriage (SSM) legalization in the United States through an analysis of the Supreme Court decisions in *United States v. Windsor* (2013) and *Obergefell v. Hodges* (2015). Employing a difference-in-differences approach, I evaluate changes in health insurance coverage, labor market outcomes, and social security benefits among same-sex couples (SSCs). Relative to opposite-sex couples, results indicate that federal recognition increased SSCs' overall insurance coverage by 2.63%, primarily via improved coverage in employer-sponsored insurance by 5.01%. At the same time, social security benefits increase following the ruling by 13.4%. The study highlights the economic benefits of understudied *United States v. Windsor* (2013), even in states without legalization prior to *Obergefell v. Hodges* (2015). Relative to SSCs in SSM-already-legal states, SSCs in not-yet-legal states responded with an increase in insurance coverage by 8.02% and in employer-sponsored insurance by 4.75% post-2013. A 1.934-hour reduction in weekly working hours, and a 15.2% less social security income received are also recorded. The results underscore the profound implications of marriage policy interactions between state and federal levels on minority behaviors in insurance and labor markets.

**Keywords:** same-sex marriage; health insurance; labor market; social security

**JEL Codes:** D10; I13; I18