

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

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Abstract. This paper analyzes the effects of the *United States v. Windsor* (2013) and *Obergefell v. Hodges* (2015) Supreme Court rulings on same-sex marriage, employing a difference-in-differences methodology that leverages the variation in timing and the multifaceted natures of legalization across states, and exploring the federal recognition of same-sex marriages and marriage equality. The findings indicate significant increases in insurance coverage, a shift from Medicaid to employer-sponsored plans, enhanced labor supply, and alterations in Social Security benefits for same-sex couples compared to opposite-sex counterparts. The study also demonstrates a reduction in disparities in insurance and labor outcomes among same-sex couples across states, with lower-income households decreasing reliance on government health insurance in favor of employer-sponsored options. Permutation tests reveal limited effects of the 2015 ruling on couples in states with prior legal recognition, highlighting the heterogeneous impact of legalization. The analysis further reveals that family structures without children are most likely to transition from government-subsidized to employment-based coverage. 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

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