Gender and Employer-Sponsored Insurance

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Abstract:

Employees are compensated not just in wages but may also receive a range of employee benefits. In the United States, health insurance coverage is an important benefit offered by many employers. The gender gap in employee benefits such as employer-sponsored insurance (ESI) has been understudied as most research on the male-female wage gap studies differences in earnings only. Thus, the differences in the totality of compensation, including as employer-sponsored health coverage and employer contributions to health insurance merits further study.

This paper uses the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) data from 2019 and Oaxaca-Binder decomposition to decompose differences in employer-sponsored health insurance (ESI) coverage by gender and marital status. Furthermore, this paper leverages survey questions about the *reasons* an individual does not have ESI to explore the marginal effects of employer offering, eligibility for ESI, and individual take-up choice on outcomes.

Using a logit regression to estimate ESI, I find that both married and unmarried women have a lower take up rate than their male counterparts.[3] However, while the lower take up among married women may be explained at the family level, the lower take up of unmarried women cannot. Results from Oaxaca-Binder decomposition reveal that differences in ESI between unmarried men and women can be explained by differences in endowments (such as age, education levels, and nativity). However, for married men and women, approximately eighty percent of the difference in ESI policyholding cannot be explained by differences in endowments. Adding in the value of health insurance benefits reduces the wage gap between unmarried men and women by approximately 29 percent.

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[2] This report is released to inform interested parties of ongoing research and to encourage discussion. Any views expressed on statistical, methodological, technical, or operational issues are those of the author and not necessarily those of the U.S. Census Bureau. For more information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www2.census.gov/programs-surveys/cps/techdocs/cpsmar19.pdf>. The U.S. Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release. CBDRB-FY21-POP001-0133.
Source: 2019 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

[3] The effect for (married x women) on take-up rate is not statistically different from the effect for unmarried women.

1. **Introduction**

Despite a narrowing gap in human capital accumulation for women relative to men in the last century (Goldin, 2014), a wage gap persists between male and female workers (Altonji and Blank 1999; Kunze 2017). However, total employee compensation may include additional non-wage benefits which act as a separate form of reward, and distributions of this benefit may be different from standard wages (Kristal, Cohen, and Mundlak, 2011). In the United States, health insurance coverage is an important benefit offered by many employers, and if there are significant gender differences in employer sponsored insurance then an important piece of the gender "compensation gap" may be missing from existing studies.

An employer-sponsored health plan is an important component of employee compensation because it can reduce health insurance costs in two ways. First, an employer-sponsored plan allows employees to access health care based on the employer's risk-pool, which may reduce the cost of insurance particularly for those who belong to higher-risk groups which would face a high cost on the open market. Second, many employers pay some or all of the premiums for health insurance due to the tax-preferred status of health insurance payments over traditional wage payments (Gruber, 2011). Thus, health insurance is a uniquely valuable and widespread form of non-wage compensation. However, provision of health insurance may induce firms to reduce wages, resulting in some trade-off between increased benefits and increased wages (Lluis and Abraham, 2013). Taken together, it is clear that examination of a wage-only gap ignores potentially important differences in compensation.

This paper examines an alternative formulation of the gender compensation gap by comparing the total value of wages plus the value of employer-sponsored insurance.[4] A priori, it is theoretically

[4] The CPS Basic survey asks whether each member of the household is male or female. However, field representatives are instructed to only ask the question if they are unsure how to code an individual. Thus, most people are likely coded by gender instead of sex and this paper will refer to outcomes as based on gender. The Census Bureau has efforts underway to survey for both gender and sex in the future.

ambiguous whether health insurance benefits will change the gender compensation gap. Women may have differences in risk preferences, social preferences, and competitive preferences. Some of these differences, such as higher risk aversion as seen in experimental settings (Croson and Gneezy 2009), may indicate that women are willing to accept jobs with lower salaries to ensure consistent health coverage through their employer. Furthermore, some studies indicate female workers have stronger preferences for benefits including health insurance than their male counterparts (Monheit and Vistnes 1999). Women's higher risk aversion and preferences for benefits may mean they are more willing to trade additional salary for health insurance coverage than men and adding in the value of ESI will decrease the gender wage gap.

However, other research suggests that because women are more expensive to insure, firms which offer ESI tend to have larger wage gaps than firms which do not (Cowan and Schwab, 2016). If this is the case, adding in the value of health benefits may increase the gender wage gap as men benefit from both higher wages and increased access to health coverage. Similarly, Hodges (2020) finds that female-dominated occupations are less likely to offer health insurance and more likely to pay lower wages, which may mean adding in the value of health benefits would increase the gender compensation gap.

This paper adds to the literature on gender differences in ESI in several important ways. First, I quantify the difference in ESI policyholding recorded in the CPS ASEC by gender and marital status. I use information on employment, employer offer of ESI, employee eligibility for ESI, and employee take-up of ESI to quantify where in the chain to ESI policyholding women are likely to lose access to ESI. Second, by presenting results separately for married and unmarried adults, I advance the understanding of ESI access by marital status, which may be important in people's access to insurance as a dependent on their spouses plan. Third, this paper examines how differences in employer-sponsored insurance take-up (i.e. accepting ESI offered by an employer) affects the gender compensation gap, incorporating

differences in both wages and the value of health insurance benefits. This adds an important dimension to the existing literature by providing a more complete picture of differences in total compensation between genders. Finally, this paper analyzes the gender compensation gap by presenting differences in wages and differences in wages-plus-health-benefits to determine how the gender wage gap is affected by this valuable non-monetary form of compensation.

2. Previous Literature

2.1 ESI and the Wage Gap

Several papers explore how employer benefits contribute to labor market inequality. For example, Solberg and Loughlin (1995) use data from the 1991 National Longitudinal Survey of Youth (1979 cohort) to explore the effect of a wide range of benefits on young workers (ages 26 to 34) including ESI, but also life insurance, paid vacation, dental insurance, education subsidies, parental leave, flexible hours, and subsidized child care. Using an index of the value of compensation rather than just wages reduces the overall male/female gap from 16 percent to 11 percent, although the male/female gap remains significant. The paper was restricted to exploring wage gaps of early-career workers while wage gaps may differ in magnitude for later career workers who have had time to develop skills or sort into the career with a utility-maximizing pay and benefits mix.

Cowan and Schwab (2016) use data from 4 waves of the NLSY79 (2002, 2004, 2006, 2008), and employ a difference-in-difference estimation strategy to compare the wage gap for full-time workers with ESI offered through their employer with their counterparts at firms which do not offer ESI. Because women are more expensive to insure, firms may discriminate in their hiring practices to create a cheaper insurance pool and reduce their employer premiums, or firms may choose to employ women only if they can pay them lower wages. The authors find that women at firms which offer ESI have a larger wage gap relative to their male counterparts than women at firms which do not offer ESI. Lennon (2019) builds on the work of Cowan and Schwab by using data from the 2006-2014 Medical Expenditure

Panel Survey (MEPS) to examine anticipatory effects on the gender wage gap between the announcement of the ACA employer mandate in 2010 and the implementation in 2014. This legal change created a difference-in-difference quasi-experimental design for employees in firms with above 50 employees (which became legally required to provide health insurance.) The mandate reduced the possibility that unobservable differences drive wage gaps between firms that choose to offer a health insurance benefit and firms which do not. Lennon found that larger wage gaps persisted in firms which offered ESI, implying the wage gap increase attributable to ESI is not due to unobserved differences between firms. Both of these papers explored differences in wages between male and female workers, however, neither explored the total compensation gap between men and women when wages and health insurance benefit values are included.

2.2 ESI and Total Compensation

The literature most similar to this paper explores the gender ESI gap and the total effect on compensation. To my knowledge, no papers have explored the wage-plus-health-benefits compensation gap after the implementation of the Affordable Care Act. Yet, the changing landscape of health insurance coverage, including changes to the direct-purchase marketplaces through healthcare.gov, as well as mandatory extensions of health insurance coverage for large employers, may change the value of ESI for workers and employers. This paper extends the existing literature by incorporating analysis of the current status of ESI and the wage gap. This paper further examines the differences in ESI from employment, offer, eligibility, and take-up and shows how these differences in ESI impact the gender compensation gap.

Importantly, I provide additional focus on the gender compensation gap by marital status. This is an important metric because married women's labor supply may be affected by their access to health insurance as a dependent on their husband's plan (Gruber and Madrian, 2002; Wellington and Cobb-Clark, 2000). Furthermore, women with access to a husband's plan may not seek jobs which supply

health insurance (Buchmueller and Valletta, 1999; Royalty and Abraham 2006), but may still have access to ESI through their spouse.

The previous economic literature on the gender compensation gap inclusive of the value of ESI provision is scarce. Levy (2006) and Buchmueller (1996) represent notable exceptions but these studies pre-date the health care changes in the last decade, including new provision of health insurance coverage through the ACA.

Levy (2006) uses the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) from 1981 to 2001 and concludes that the ESI gap between men and women is due primarily to gender differences in take-up, but finds that these differences cannot be explained by observable differences in characteristics between men and women.

Buchmueller (1996) uses the 1993 CPS Employee Benefits Supplement and finds that unmarried women are more likely to be offered ESI compared to their male counterparts. The reason for a gender ESI-gap seems to stem from married women's lower rates of ESI take-up. Importantly, this paper differentiates itself from Levy (2006) by using a sample of all working-age adults without restricting to full-time, full-year workers.

3. Data and Methods

3.1 Data

The data for this study come from the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) for 2019. The CPS ASEC is a nationally representative household survey conducted by the U.S. Census Bureau in February through April of each year, which collects data on individual's earnings, health insurance coverage, and household and family composition.

The sample is restricted to working age adults (aged 18 to 64, inclusive), representing about 198 million adults when weighted. The CPS ASEC questions about health insurance coverage begin by asking a working-age adult whether they have any health insurance coverage, and if so, whether they have

health coverage from a job, from the government or state, or from some other means. Based on the respondent's answers, the survey will adapt questions to determine which of six subtypes of insurance an individual has (ESI, direct purchase, TRICARE, Medicare, Medicaid, or VA/CHAMPVA), and how long they held this coverage. If the respondent reports someone in their household has employer-sponsored insurance (ESI), the respondent is asked to identify the policyholder.

If the responses indicate someone is employed but is not the policyholder of an ESI plan, the CPS ASEC instrument asks follow-up questions to determine why the individual does not have ESI. Specifically, the survey asks if their employer offers coverage to *any* employees. If the firm does offer coverage to some employees, the respondent is asked if they were *eligible* to receive ESI. If the employee worked for a firm that offered insurance and they were eligible to receive it, then by default we know they decided not to *take-up* coverage.

3.2 Methods

In order to analyze gender differences in own-ESI coverage, and determine how own employment, ESI offer, eligibility, and take-up contribute to these differences, I employ statistical decomposition, following the analysis of Farber and Levy (2000). The survey instrument asks each respondent who is employed (and not self-employed) whether their employer offers coverage to any employees in their workforce. If so, they are then asked if they were eligible to participate in their employer's health insurance, and ESI take-up is inferred if respondent has ESI coverage and is the policyholder for that coverage. From this, we can examine four margins: employment status (W), employer offer of ESI (O), employee eligibility for ESI (E), and employee take-up of ESI (T). In the decomposition, the rate of coverage due to each individual element can be constructed as the product of the offer rate (O), the eligibility rate conditional on an offer (E), and the take-up rate conditional on eligibility (T) between males (m) and females (f):

$$\Delta Coverage_{m,f} = \Delta Work_{m,f} \cdot \Delta\left(Offer_{m,f} \middle| Work_{m,f}\right) \cdot \Delta\left(Eligibility_{m,f} \middle| Offer_{m,f}\right) \cdot \Delta(Takeup_{m,f} \mid Eligibility_{m,f})$$

The difference between coverage rates between men and women can be expanded to:

$$Cov_m - Cov_f = \left(W_m - W_f\right) \cdot O_f \cdot E_f \cdot T_f + \left(O_m - O_f\right) \cdot W_f \cdot E_f \cdot T_f + \left(E_m - E_f\right) \cdot W_f \cdot O_f \cdot T_f + \left(T_m - T_f\right) \cdot W_f \cdot E_f \cdot O_f + covariance$$

There are four distinct terms on the right-hand side of the equation, which represent the percentage point difference due to: employment $\left(W_m - W_f\right)$, the offering rate $\left(O_m - O_f\right)$, the eligibility rate$\left(E_m - E_f\right)$, and the take-up rate $\left(T_m - T_f\right)$, respectively. This provides the contribution of each to overall differences in the gender ESI gap.

Next, logit regression models predict individual's (i) ESI outcomes with a rich set of controls:

$$Outcome_i = \beta_0 + \beta_1 Woman_i + \beta_2 Married_i + \beta_3 \left(Woman_i \, x \, Married_i\right) + \gamma X_i + \epsilon_i$$

The outcomes of interest are: ESI policyholder, employed (and not self-employed), offered ESI (conditional on working), eligible for ESI (conditional on offer), take-up of ESI (conditional on eligibility), and employee premium payments reported in the CPS ASEC (conditional on take-up). All models include controls (X) for age, age squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children in the household, and Medicaid expansion status of state of residence. Additionally, models include fixed effects for fourteen major industries (using NAIACS codes) and ten major occupation groups (developed for CPS using the Standard Occupational Classification Manual).

The focus of this analysis is on gender differences in ESI outcomes, but there are differences in these outcomes by marital status as well as gender. Thus, coefficient β_1, represents the effect for

unmarried women compared to unmarried men and results for the linear combination of $(\beta_1 + \beta_3)$ represents the effect for married women compared to married men.

Next, a standard Oaxaca-Blinder decomposition is performed to determine how much of the gap in employment, ESI offer, ESI eligibility, and ESI take-up can be explained by differences in observable characteristics between men and women. An Oaxaca-Binder decomposition shows what the predicted outcomes would be if the characteristics of women matched the observable characteristics of men. Any remaining differences in ESI outcomes must be explained by differences in returns to characteristics (Oaxaca and Ransom 1998).

Finally, this paper calculates the updated wage differential considering differences in employee compensation (ESI benefits). For simplicity, this paper assumes health insurance is the only benefit offered by employers. While it certainly is a limitation of the study that the full range of benefits offered by employers cannot be quantified, health benefits are unique given the commonality of ESI provision across employers and the high value of the benefit. Thus, traditional employee hourly wages are calculated as:

$$HourlyWage_i = \frac{AnnualEmployeePay_i}{\left(\frac{weeks}{year}\right)_i \cdot \left(\frac{hours}{week}\right)_i}$$

The traditional wage formulation above is also used for employees who do not receive ESI. However, for employees who do receive ESI, their full compensation as an hourly wage can be written as:

$$AdjustedHourlyWage_i = \frac{AnnualEmployeePay_i + (Value\ Of\ ESI)_i - PremiumsPaidByEmployee_i}{\left(\frac{weeks}{year}\right)_i \cdot \left(\frac{hours}{week}\right)_i}$$

Individual's reports of wage and salary income, weeks worked each year, hours worked each week, and health insurance premium payments paid by the respondent are released with the CPS ASEC file, which

leaves the value of ESI as the only undefined term on the right hand side. According the Kaiser Family Foundation (2019) estimates, the annual total premiums (sum of value paid by employee and employer) for single coverage plans were $7,188 and family plans were $20,576. This paper uses these estimates as the value of ESI for employees who receive coverage through their employer. These figures have limitations; for example, some people in high-risk groups would face a much higher premium on the open market. However, they represent a reasonable estimate of the average value derived from this additional benefit, and I use these to provide estimates of the value conferred by ESI take-up.

4. Results

4.1 Summary Statistics

Table 1 provides weighted summary statistics for working-age adults by gender and marital status. Panel A describes ESI outcomes: employment status, offered ESI, eligible for ESI, take-up of ESI, and ESI premiums paid by the individual.

Unmarried and married people may have different outcomes regarding own-ESI policyholding since married people may make different labor supply decisions (Gruber and Madrian, 2002; Wellington and Cobb-Clark 2000) or choose different employers (Buchmueller and Valletta, 1999; Royalty and Abraham 2006) because they are able to access health insurance as a dependent on their spouse's plan.

For unmarried men and unmarried women, rates of employment (69.8 % vs 70.0%) and having an employer that offers ESI conditional on employment (78.4% vs 79.2%) are not significantly different, but unmarried men are more likely to be eligible for ESI conditional on offer (90.5% vs 89.2). Although unmarried working age women are more likely to have health insurance coverage overall, there is not a significant difference in ESI coverage or policyholding.[5]

[5] Unless otherwise noted, differences are at the $p<0.05$ level

Married men are more likely to be employed than married women (79.9% v 67.2%), more likely to be offered ESI (84.8% v 83.2%), more likely to qualify for ESI conditional on offer (96.7% v 93.2%), and more likely to take-up coverage from their employer (79.5% v 71.8%). However, there is no statistical difference in ESI coverage between these two groups, which likely indicates married women are dependents on their husband's plan.

In addition, the type of ESI offer may differ between men and women. Both unmarried men and married men are less likely than their female counterparts to pay a premium for their ESI coverage[6]. However, premiums are not statistically different between men and women for either marital status[7].

The gender differences observed in ESI health coverage and take-up may be due to differences in composition of the sample by sex. Table 1, Panel B reveals some differences in characteristics by gender and marital status which may be correlated with ESI prevalence. For example, both married and unmarried men are more likely to work full-time, year-round than women, and many employers require employees to work full-time to be eligible for employer benefits, Thus, men may be more likely to be employed in positions which qualify for ESI coverage. However, both married and unmarried women have higher educational attainment on average than their male counterparts, which might provide them greater access to jobs offering ESI coverage.[8]

4.2 Difference in Factors of ESI Provision, By Gender

Table 2 Panel A shows the difference in each element in the chain to ESI policy holding by gender for unmarried working-age adults. Unmarried men and women are not statistically different in terms of rates of employment, ESI offer or ESI take-up. However, unmarried men are more likely to be eligible for ESI conditional on offer. In the decomposition results presented in Panel B, although

[6] The difference in paying premiums between unmarried men and women is not statistically different from the difference between married men and women.
[7] The difference in amount of premiums between unmarried men and women is not statistically different from the difference between married men and women.
[8] For those with no high school diploma, associate's degrees, and bachelor's degrees, the difference between unmarried men and women is not statistically different from the difference between married men and women.

unmarried women had an advantage in employment status and ESI offer conditional on employment, this was offset by unmarried men's advantage in ESI eligibility conditional on offer and ESI take-up.

Panels C and D present analogous results for married men and women. Panel C shows that married men have an advantage over married women in every link in the chain to ESI policyholding. In the decomposition presented in Panel D, we see that of the 14.71 percentage point gap in ESI policyholding, about half of women's disadvantage comes from differences in employment (7.05 percentage points), and about a quarter of the gap is due to higher take-up rates among married men (4.03 percentage points).

4.3 Regression Analysis Predicting ESI Outcomes

In order to explore differences in ESI between married and unmarried women, I estimate a set of logit regression models on ESI outcomes. Table 3 reports exponentiated odds ratios from these logit regression models of ESI outcomes on a set of socio-demographic characteristics. Thus, values above 1 represent greater likelihood compared to reference category and values below 1 represent reduced likelihood. As this paper focuses on gender differences in ESI, the key independent variable is gender. In addition, marital status is interacted with gender. In Table 3, I present the results for gender, marital status and the interaction term. Additional controls (listed in Table 1, Panel B) are included in the regression but not presented in Table 3, along with fixed effects for industry and occupation. Panel B presents the linear combination of the interaction which represents the comparison of unmarried women to unmarried men, and the comparison of married women to married men.

Results from Table 3 show that, ceteris paribus, unmarried women do not statistically differ from unmarried men in terms of the likelihood of employment, employer offer of ESI conditional on employment, or eligibility for ESI conditional on offer. However, they are less likely to take-up ESI if offered (O.R. 0.84) than unmarried men. Although unmarried women are not significantly more or less likely than unmarried men to be the policyholder for ESI coverage, they are more likely to pay a

premium for their ESI plan (O.R. 1.12). Unmarried women cannot obtain dependent coverage through a spouse, and thus may have fewer opportunities for dependent coverage than married women (Simpson, 2017). Therefore, it is unsurprising that they have comparable rates of policyholding for ESI relative to unmarried men.

Married women are less likely than married men to be the policyholder of ESI coverage (O.R. 0.72). Furthermore, along every link in the chain to obtaining an ESI policy, married women are less likely than comparable men to be offered ESI, be eligible for ESI, or to take up ESI. Specifically, married women are less likely to be employed (O.R. 0.47) than married men; among those employed, married women are less likely to work for an employer who offers ESI (O.R. 0.80) than their male counterparts; and among those offered ESI, married women are less likely to be eligible for coverage (O.R. 0.75) than men. Finally, married women who do take-up ESI are more likely than married men to pay a premium for their health coverage (O.R. 1.19).[9]

4.4 Oaxaca-Binder Decomposition

Table 1 revealed significant variation in sociodemographic characteristics between men and women. In this analysis, I use Oaxaca-Blinder decomposition to explore how much of the observed difference in ESI can be explained by these differences. In these analyses, I further stratify the sample by

[9] In Appendix Table C1, I explore the reasons for not taking up ESI health insurance coverage by gender and marital status as reported in the CPS ASEC. Notably, married women are more likely than men to decline insurance because they are covered by another plan. Married men are more likely to decline because they have not worked at their firm long enough to sign up. Unmarried men are more likely to decline because they do not need health insurance (the gender gap in persons responding they do not need insurance is not statistically different between married and unmarried.) Men are more likely than women not to have ESI because it is too expensive or because they have not worked at a company long enough to qualify. Unfortunately, the reasons given are not exhaustive (and a respondent may give multiple reasons for non-take-up.)
In Appendix Table C2, I show alternative sources of health insurance for those who do not take-up ESI. Unmarried women are more likely than unmarried men to access Medicaid, but the opposite is true for married adults. Married women are 9.3 percentage points more likely than married men to have private group insurance through another family member. Overall, it is apparent that among those who do not take-up ESI, both married and unmarried women are more likely than men to receive health coverage from another source. (The gender gap in "Any Health Insurance" is not statistically different between married and unmarried.)

marital status in Table 4, performing the Oaxaca-Binder decomposition separately for working age adults who are unmarried and those who are married.[10]

Table 4, Panel A reports results of a logit Oaxaca-Binder decomposition for gender differences in ESI outcomes for unmarried, working age adults. This analysis once again demonstrates the key differences in ESI between unmarried men and women. For example, unmarried women are more likely than unmarried men to work for a firm that offers ESI and to be the policyholder for ESI. However, they are less likely to be eligible for their firm's ESI (conditional on offer) and more likely than unmarried men to pay a premium for the plan. Most of these differences are explained by observable characteristics. However, results in Table 4 suggest that differences in observable characteristics would also predict that unmarried women would take-up ESI at a higher rate than they do (hence the negative estimate on the unexplained portion of the gap for this outcome.)

For every link in the chain to ESI policyholding, married women are less likely than married men to work, or to be offered, eligible for, or take-up ESI. These differences in ESI outcomes can be at least partially explained by differences in characteristics between married women and married men. However, differences in endowments cannot fully explain the observed differences in ESI policyholding between married men and women. Even when gender differences between observed characteristics are incorporated, for example, there remain unexplained differences across all outcomes. For example, the 12.7 percent gap in employment among married working age adults cannot be explained at all by observable characteristics, which would actually predict a female advantage in employment. For employer offer, eligibility, and take-up at least some of the gap between married men and women remains unexplained. Furthermore, no significant portion of the 2.1 percentage point gap in offer or the

[10] Appendix Table B1 shows all the coefficients for explained and unexplained effects for unmarried working-aged adults, and Appendix Table B2 shows the same for married working-aged adults.

2.7 percentage point gap in ESI premium payments can be explained by differences in observable characteristics.

Performing the Oaxaca-Binder decomposition reaffirms the results in Table 3. Specifically, the gender difference in ESI eligibility and take-up are not due to differences in observable characteristics; even if endowments between married men and women were equal, significant differences in ESI offer, eligibility, and take-up remain.

4.5 The Gender Compensation Gap

In Table 5 I explore what gender differences in ESI outcomes mean for the gender compensation gap. In column 2, I regress the logarithm of hourly wages on the same set of covariates used in Table 3 and described in the methods section. As described above, accessing health insurance benefits confers approximately $7,188 of value to total annual compensation for those with a single plan and $20,576 for those with a family plan (Kaiser, 2019). Reported values of premiums paid are available from the CPS ASEC. I calculate the adjusted log wage as *log(HourlyWage – Premiums + Value of Benefits).* I report only coefficients for female, married, and the interaction term of female and married. In Panel B I display the linear combination of effects. The regression for the log(adjusted hourly wage) is presented in the third column, and the difference between the two measures is presented in the final column.

Overall, unmarried women are paid 13.1% less per hour compared to their male counterparts (while married women earn about 27.7% less per hour.) In column 3, the ESI-adjusted log wage for unmarried women is only 9.2% percent below the adjusted log wage for unmarried men. This represents a 3.86 percentage point reduction in the gender wage gap for unmarried women relative to unmarried men (a reduction of approximately 29%).

For married women, with the log wage adjustment for ESI, the adjusted gender compensation gap is 26.3%, and there is no statistically significant change to the wage gap when the value of ESI is included.

4.6 Robustness Check with Full-Time, Full-Year Workers

Appendix Table A1 repeats the results of Table 3 for full-time, full-year employees. Like Table 3, Appendix Table A1 shows results in exponentiated odds ratios, and confirms that married women have significant and negative outcomes for ESI policyholding, employer offering, employee eligibility, and ESI take-up.[11] Like the main results, married women who take up ESI are more likely to pay a premium than their male counterparts.[12] Unmarried women are less likely to take-up ESI as we saw in the main results (Appendix Table A1, column 4), however, there is no statistically significant difference between premium payments for unmarried women and unmarried men working full-time, year-round.[13]

Appendix Table A2 presents the results of Table 4 for full-time, full-year workers. Panel A suggests that differences in observable characteristics predict that unmarried women should take-up ESI at an even higher rate than they do, consistent with the main analysis. However, there are also significant unexplained differences in ESI policyholding and ESI offer by gender for full-time, year-round workers. Married women are less likely than married men to qualify for or take up ESI and differences in endowments cannot fully explain the observed differences for every link in the chain to ESI policyholding between married men and women.

Finally, Appendix Table A3 is analogous to Table 5 for the full-time, full-year worker universe. For unmarried women, adding in the value of ESI reduces the wage gap by approximately 4.14 percentage points, and the results remain statistically significant. For married women, there is no significant difference in the adjusted and unadjusted wage gap.

[11] The effect for married women for ESI offer and ESI eligibility was not statistically different from the effect for unmarried women.

[12] The effect for married women on ESI premium payment was not statistically different from the effect for unmarried women.

5. Discussion

This paper examined the gender differences in ESI coverage and their contribution to the total compensation gap between men and women with results segregated by marital status.

Conditional on eligibility for ESI, results indicate that the gender gap in ESI is driven in part by differences in take-up between unmarried men and women (Table 3), which may result from higher premiums for ESI coverage offered to women. For married women, there are significant gender differences in every link of the chain to ESI policyholding. For example, married women are less likely to be employed, less likely to work for employers who offer ESI, less likely to be eligible for or take-up benefits.[14] These differences may result from intra-household utility maximization, although this paper does not explicitly test for the underlying cause of this difference.

Although this paper does not attempt to explain the causal mechanisms underlying gender differences in ESI, results from the Oaxaca-Binder decomposition (Table 4) highlight that differences in ESI take-up are not explained by differences in endowments between unmarried men and women, and must be in part due to differences in coefficients, such as differential gender returns to employment or differences in the value of ESI (e.g. higher premiums for offered ESI) .

Finally, this paper finds that adding the value of ESI benefits to overall wages does not significantly narrow or widen the wage gap for married women, but the wage gap for unmarried women is significantly reduced by the inclusion of ESI benefits (Table 5).[15] The results for unmarried women comport with the findings of papers such as Solberg and Loughlin (1995) which found that the wage gap narrows when employer benefits are added as compensation. This may indicate that unmarried women value ESI more than unmarried men and are more willing to trade additional wages for ESI benefits.

[14] The gender gap between ESI offer and ESI take-up is not statistically different between married and unmarried groups.

[15] The difference between wage and adjusted wage is not statistically different between married and unmarried women.

However, these results contradict papers such as Hodges (2020), which showed that female-dominated industries have both lower wages and fewer benefits, and thus concludes that women are not trading benefits for increased salary. The Hodges paper focused on ESI and wage outcomes between occupational categories which are male vs female dominated, perhaps the differing conclusions are due to the inclusion of industry and occupational controls in this analysis.

The current paper focuses on all women, but there are important intersectional effects of race/ethnicity, and gender. Future analysis will explore the effects studied in this paper with a focus on different effects by race and Hispanic origin. Women who also belong to an underrepresented race or ethnicity likely experience different labor market outcomes than white women. This exploration of intersectionality is an important dimension to explore in future research.

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Tables.Table 1- Summary Statistics

	Unmarried Men		Unmarried Women		Difference		Married Men		Married Women		Difference	
Variable	Mean	SE	Mean	SE			Mean	SE	Mean	SE		
Panel A. Outcomes												
Any Health Coverage	0.828	0.003	0.877	0.003	-0.049	***	0.919	0.002	0.923	0.002	-0.003	
Any ESI Coverage	0.546	0.005	0.541	0.004	0.005		0.717	0.004	0.711	0.004	0.006	
ESI Policyholder (Own ESI Policy)	0.397	0.004	0.397	0.004	0.001		0.521	0.004	0.374	0.004	0.147	***
Employed/Not Self-Employed	0.698	0.004	0.700	0.004	-0.002		0.799	0.003	0.672	0.003	0.127	***
Offered ESI (Conditional)	0.784	0.004	0.792	0.004	-0.009		0.848	0.003	0.832	0.003	0.017	***
Eligible (Conditional)	0.905	0.003	0.892	0.003	0.013	**	0.967	0.002	0.932	0.002	0.035	***
Take-up (Conditional)	0.803	0.005	0.802	0.005	0.001		0.795	0.003	0.718	0.004	0.077	***
Employee Pays Any ESI Prem	0.797	0.005	0.814	0.005	-0.017	*	0.804	0.004	0.829	0.004	-0.025	***
Employee Pays Full ESI Prem	0.074	0.004	0.081	0.003	-0.008		0.060	0.002	0.068	0.003	-0.009	*
Median ESI Premium (w/o $0s)	1394	41	1407	25	-14		2399	138	2199	73	200	
	Unmarried Men		Unmarried Women		Difference		Married Men		Married Women		Difference	
	Mean	SE	Mean	SE			Mean	SE	Mean	SE	Mean	SE
Panel B. Controls												
Age	35.67	0.095	37.54	0.080	-1.874	***	45.89	0.069	44.97	0.058	0.918	***
Not Medicaid Expansion State	0.374	0.003	0.380	0.003	-0.007		0.394	0.003	0.393	0.003	0.000	
Medicaid Expansion State	0.626	0.003	0.620	0.003	0.007		0.606	0.003	0.607	0.003	0.000	
No Children	0.865	0.003	0.760	0.003	0.105	***	0.518	0.003	0.535	0.003	-0.017	***
Has Children	0.135	0.003	0.240	0.003	-0.105	***	0.482	0.003	0.465	0.003	0.017	***
Employment												
Not Working	0.234	0.004	0.257	0.003	-0.024	***	0.103	0.002	0.284	0.003	-0.181	***
Work less then FT/FY	0.227	0.004	0.259	0.003	-0.032	***	0.113	0.002	0.221	0.003	-0.108	***
Work FT/FY	0.540	0.004	0.484	0.004	0.056	***	0.784	0.003	0.494	0.004	0.289	***
Race and Hispanic Origin												
White	0.728	0.002	0.695	0.002	0.033	***	0.813	0.002	0.802	0.002	0.011	***
White, Not Hispanic	0.547	0.003	0.530	0.002	0.017	***	0.654	0.003	0.649	0.002	0.006	
Black	0.172	0.002	0.208	0.002	-0.036	***	0.084	0.002	0.084	0.002	0.001	
Asian	0.053	0.001	0.050	0.001	0.002		0.078	0.001	0.086	0.001	-0.008	***
Hispanic	0.208	0.002	0.189	0.002	0.019	***	0.173	0.002	0.171	0.002	0.002	
Education												
Less than High School	0.118	0.003	0.098	0.002	0.019	***	0.090	0.002	0.075	0.002	0.014	***
High School/GED	0.345	0.005	0.277	0.004	0.068	***	0.265	0.004	0.227	0.003	0.038	***
Some College	0.166	0.004	0.177	0.003	-0.011	*	0.140	0.003	0.138	0.002	0.002	
Associate's Degree	0.093	0.003	0.116	0.003	-0.023	***	0.102	0.002	0.118	0.002	-0.017	***
Bachelor's Degree	0.200	0.004	0.218	0.004	-0.017	**	0.247	0.003	0.270	0.003	-0.023	***
Greater than Bachelor's Degree	0.079	0.003	0.114	0.003	-0.036	***	0.157	0.003	0.171	0.003	-0.015	***
Citizenship												
Native Born	0.860	0.003	0.869	0.003	-0.009	*	0.768	0.003	0.773	0.002	-0.005	
Naturalized Citizen	0.052	0.002	0.059	0.002	-0.006	*	0.112	0.002	0.109	0.002	0.003	
Non-Citizen	0.088	0.002	0.072	0.002	0.016	***	0.120	0.002	0.118	0.002	0.002	
N (in thousands)	45,900		45,850				49,360		52,450			

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights for the 2019 CPS ASEC Production file. Standard errors calculated using balanced repeated replication variance estimation. Proportions are survey weighted.

Source: 2019 Current Population Annual Social and Economic Supplement Production File.

Table 2- Results from Decomposition of Unadjusted Gender Difference in Own ESI Health Insurance Coverage by Marital Status

Panel A. Unmarried Difference						
	Men		Women		Difference	
	Estimate	SE	Estimate	SE		
Policyholder for ESI	0.3804	(0.0041)	0.3799	(0.0035)	-0.0005	
Employed/Not Self-Employed	0.6815	(0.0037)	0.6867	(0.0038)	0.0052	
Firm Offers ESI	0.7782	(0.0040)	0.7862	(0.0038)	0.0080	
Eligible for ESI (Conditional on Offer)	0.8978	(0.0034)	0.8833	(0.0035)	-0.0145	**
Take-Up ESI (Conditional on Eligibility)	0.7990	(0.0047)	0.7966	(0.0047)	-0.0024	
Panel B. Unmarried Decomposition						
Decomposition:			Raw Difference		-0.0005	
			Work		0.0029	
			Offer		0.0039	
			Eligible		-0.0062	
			Take-Up		-0.0011	

Panel C. Married Difference						
	Men		Women		Difference	
	Estimate	SE	Estimate	SE		
Policyholder for ESI	0.5211	(0.0038)	0.3740	(0.0036)	-0.1471	***
Employed/Not Self-Employed	0.7992	(0.0029)	0.6724	(0.0034)	-0.1268	***
Firm Offers ESI	0.8485	(0.0029)	0.8316	(0.0031)	-0.0169	***
Eligible for ESI (Conditional on Offer)	0.9665	(0.0016)	0.9320	(0.0024)	-0.0345	***
Take-Up ESI (Conditional on Eligibility)	0.7951	(0.0032)	0.7177	(0.0044)	-0.0774	***
Panel D. Married Decomposition						
Decomposition:			Raw Difference		-0.1471	
			Work		-0.0705	
			Offer		-0.0076	
			Eligible		-0.0139	
			Take-Up		-0.0403	

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights for the 2019 CPS ASEC Production file. Standard errors calculated using balanced repeated replication variance estimation.

Source: 2019 Current Population Annual Social and Economic Supplement Production File.

Table 3- Exponentiated Odds Ratios from Logit Regression Model Predicting Own ESI Outcomes and Linear Combinations of Effects for Select Observable Characteristics

Panel A.						
	Policyholder for ESI	Employed/ Not Self-Employed	Employer Offers ESI (Conditional on Work)	Eligibility (Conditional on Offer)	Take-Up (Conditional on Eligibility)	Employee Contributes to ESI
Female	0.99	0.98	0.94	1.00	0.84**	1.12*
	[0.93 , 1.05]	[0.92 , 1.04]	[0.86 , 1.03]	[0.85 , 1.17]	[0.75 , 0.95]	[1.01 , 1.26]
Married	0.72***	1.58***	1.06	1.30**	0.47***	1.02
	[0.68 , 0.77]	[1.49 , 1.68]	[0.99 , 1.15]	[1.11 , 1.53]	[0.42 , 0.52]	[0.93 , 1.11]
Female×Married	0.73***	0.48***	0.85**	0.75**	0.74***	1.06
	[0.67 , 0.79]	[0.45 , 0.52]	[0.77 , 0.94]	[0.61 , 0.93]	[0.65 , 0.85]	[0.93 , 1.20]
Panel B.						
Linear Combinations:						
Female	0.99	0.98	0.94	1.00	0.84**	1.12*
C.I.	[0.93 , 1.05]	[0.92 , 1.04]	[0.86 , 1.03]	[0.85 , 1.17]	[0.75 , 0.95]	[1.01 , 1.26]
Female +						
Female x Married	0.72***	0.47***	0.80***	0.75***	0.63***	1.19***
C.I.	[0.68, 0.76]	[0.45 , 0.49]	[0.75 , 0.85]	[0.66 , 0.86]	[0.58 , 0.67]	[1.10 , 1.29]

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Controls include: age, age-squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children, state Medicaid expansion status, industry and occupation fixed effects

Source: 2019 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

Table 4- Summary of Exponentiated Odds Ratio of Wage Gaps and Fraction Explained by Observables Using a Logit Oaxaca-Binder Decomposition of Employment and Own ESI Outcomes

	Policyholder for ESI	Employed/ Not Self-Employed	Employer Offers ESI (Conditional on Work)	Eligibility (Conditional on Offer)	Take-Up (Conditional on Eligibility)	Employee Contributes to ESI
Unmarried						
Female	0.603***	0.716***	0.824***	0.931***	0.855***	0.821***
	(0.005)	(0.004)	(0.004)	(0.003)	(0.004)	(0.005)
Male	0.582***	0.719***	0.809***	0.941***	0.868***	0.800***
	(0.006)	(0.004)	(0.005)	(0.003)	(0.005)	(0.006)
Difference	0.021**	-0.003	0.015**	-0.010*	-0.012+	0.021*
	(0.007)	(0.006)	(0.006)	(0.004)	(0.007)	(0.008)
Explained Difference	0.033***	-0.002	0.028***	-0.010***	0.023***	0.003
	(0.005)	(0.002)	(0.004)	(0.003)	(0.004)	(0.004)
Unexplained Difference	-0.012+	-0.002	-0.013+	Z	-0.036***	0.018+
	(0.007)	(0.006)	(0.007)	(0.004)	(0.008)	(0.009)
Married						
Female	0.488***	0.674***	0.825***	0.930***	0.701***	0.834***
	(0.004)	(0.003)	(0.003)	(0.002)	(0.005)	(0.004)
Male	0.571***	0.801***	0.846***	0.967***	0.790***	0.807***
	(0.004)	(0.003)	(0.003)	(0.002)	(0.003)	(0.004)
Difference	-0.083***	-0.127***	-0.021***	-0.037***	-0.089***	0.027***
	(0.006)	(0.004)	(0.004)	(0.003)	(0.006)	(0.005)
Explained Difference	-0.013***	0.008***	0.005	-0.027***	-0.009**	Z
	(0.003)	(0.001)	(0.003)	(0.002)	(0.003)	(0.003)
Unexplained Difference	-0.070***	-0.135***	-0.026***	-0.010***	-0.080***	0.027***
	(0.006)	(0.004)	(0.005)	(0.003)	(0.006)	(0.006)

P<.10 + P<.05 * P<.01 ** P<.001 ***

Z rounds to zero.

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Controls include: age, age-squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children, state Medicaid expansion status, industry and occupation fixed effects

Source: 2019 Current Population Annual Social and Economic Supplement Production file.

Table 5- Adjusted Wage and Compensation Gap with Controls for Observable Characteristics

Panel A.				
	Employee Premium for Health Insurance	Log Wage	Adjusted Log Wage	Difference [Column 3 – Column 2]
Female	0.0301	-0.1309***	-0.0923***	0.0386*
	(0.0251)	(0.0118)	(0.0114)	(0.0164)
Married	0.4510***	0.1795***	0.2127***	0.0332*
	(0.0226)	(0.0102)	(0.0105)	(0.0146)
Female × Married	-0.1147***	-0.1463***	-0.1703***	-0.0240*
	(0.0304)	(0.0138)	(0.0142)	(0.0198)
Panel B.				
Linear Combinations				
Female	0.0301	-0.1309***	-0.0923***	0.0386*
S.E.	(0.0251)	(0.0118)	(0.0114)	(0.0164)
Female + Female x Married	-0.0846***	-0.2772***	-0.2626***	0.0146
S.E.	(0.0197)	(0.0090)	(0.0088)	(0.0126)

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Controls include: age, age-squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children, state Medicaid expansion status, industry and occupation fixed effects

Source: 2019 Current Population Annual Social and Economic Supplement Production file.

Appendix Table A1- Exponentiated Odds Ratios from Logit Regression Model Predicting Own ESI Outcomes and Linear Combinations of Effects for Select Observable Characteristics for Full-Time, Full-Year Workers

Panel A.					
	Policyholder for ESI	Employer Offers ESI (Conditional on Work)	Eligibility (Conditional on Offer)	Take-Up (Conditional on Eligibility)	Employee Contributes to ESI
Female	0.98	0.91+	0.95	0.87*	1.11+
	[0.91:1.05]	[0.82:1.01]	[0.77:1.15]	[0.77:0.98]	[0.98:1.25]
Married	0.69***	1.05	1.21*	0.46***	1.01
	[0.64:0.74]	[0.97:1.15]	[1.01:1.46]	[0.42:0.52]	[0.92:1.11]
Female×Married	0.71***	0.88*	0.83	0.70***	1.08
	[0.64:0.78]	[0.78:1.00]	[0.65:1.05]	[0.61:0.81]	[0.94:1.24]
Panel B.					
Linear Combinations:					
Female	0.98	0.91+	0.95	0.87*	1.11+
C.I.	[0.91:1.05]	[0.82:1.01]	[0.77:1.15]	[0.77:0.98]	[0.98:1.25]
Female + Female x Married	0.69***	0.81***	0.78**	0.61***	1.20***
C.I.	[0.65, 0.73]	[0.74 , 0.87]	[0.67 , 0.91]	[0.57 , 0.66]	[1.10 , 1.30]

P < .10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Controls include: age, age-squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children, state Medicaid expansion status, industry and occupation fixed effects

Source: 2019 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

Appendix Table A2- Summary of Exponentiated Odds Ratio of Wage Gaps and Fraction Explained by Observables Using a Logit Oaxaca-Binder Decomposition of Employment and Own ESI Outcomes for Full-Time, Full-Year Workers

	Policyholder for ESI	Employer Offers ESI (Conditional on Work)	Eligibility (Conditional on Offer)	Take-Up (Conditional on Eligibility)	Employee Contributes to ESI
Unmarried					
Male	0.694***	0.857***	0.962***	0.870***	0.823***
	(0.005)	(0.004)	(0.002)	(0.005)	(0.006)
Female	0.650***	0.828***	0.961***	0.873***	0.804***
	(0.007)	(0.005)	(0.003)	(0.005)	(0.007)
Difference	0.045***	0.029***	0.001	-0.002	0.019*
	(0.007)	(0.006)	(0.003)	(0.007)	(0.009)
Explained Difference	0.064***	0.046***	0.003	0.032***	0.002
	(0.005)	(0.004)	(0.002)	(0.005)	(0.004)
Unexplained Difference	-0.019*	-0.017*	-0.002	-0.034***	0.016
	(0.009)	(0.007)	(0.004)	(0.009)	(0.010)
Married					
Male	0.565***	0.864***	0.967***	0.714***	0.838***
	(0.005)	(0.003)	(0.002)	(0.005)	(0.005)
Female	0.598***	0.853***	0.973***	0.792***	0.809***
	(0.004)	(0.003)	(0.001)	(0.003)	(0.004)
Difference	-0.032***	0.011**	-0.006**	-0.078***	0.030***
	(0.007)	(0.004)	(0.002)	(0.006)	(0.005)
Explained Difference	0.044***	0.034***	0.002	0.005	0.004
	(0.003)	(0.003)	(0.002)	(0.004)	(0.003)
Unexplained Difference	-0.076***	-0.023***	-0.008**	-0.083***	0.026***
	(0.007)	(0.005)	(0.003)	(0.007)	(0.006)

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Controls include: age, age-squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children, state Medicaid expansion status, industry and occupation fixed effects

Source: 2019 Current Population Annual Social and Economic Supplement Production file.

Table A3- Adjusted Wage and Compensation Gap with Controls for Observable Characteristics for Full-Time, Full-Year Employees

Panel A.				
	Employee Premium for Health Insurance	Log Wage	Adjusted Log Wage	Difference Column 3 – Column 2
Female	0.0317	-0.1384***	-0.0970***	0.0414**
	(0.0267)	(0.0108)	(0.0105)	(0.0151)
Married	0.4486***	0.1696***	0.2042***	0.0346*
	(0.0230)	(0.0101)	(0.0103)	(0.0144)
Female × Married	-0.1200***	-0.1354***	-0.1620***	-0.0266
	(0.0322)	(0.0130)	(0.0133)	(0.0186)
Panel B.				
Linear Combinations				
Female	0.0317	-0.1384***	-0.0970***	0.0414**
S.E.	(0.0267)	(0.0108)	(0.0105)	(0.0151)
Female + Female x Married	-0.0883***	-0.2738***	-0.2590***	0.0148
S.E.	(0.0206)	(0.0090)	(0.0092)	(0.0129)

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Controls include: age, age-squared, educational attainment, full-time work status, race, Hispanic origin, citizenship, presence of children, state Medicaid expansion status, industry and occupation fixed effects

Source: 2019 Current Population Annual Social and Economic Supplement Production file.

Appendix Table B1- Adjusted Wage and Compensation Gap with Controls for Observable Characteristics for Unmarried Working-Aged Adults

	Policyholder for ESI	Employed/ Not Self-Employed	Employer Offers ESI (Conditional on Work)	Eligibility (Conditional on Offer)	Take-Up (Conditional on Eligibility)	Employee Contributes to ESI
Unmarried						
Female	0.603***	0.716***	0.824***	0.931***	0.855***	0.821***
	(0.005)	(0.004)	(0.004)	(0.003)	(0.004)	(0.005)
Male	0.582***	0.719***	0.809***	0.941***	0.868***	0.800***
	(0.006)	(0.004)	(0.005)	(0.003)	(0.005)	(0.006)
Difference	0.021**	-0.003	0.015**	-0.010*	-0.012+	0.021*
	(0.007)	(0.006)	(0.006)	(0.004)	(0.007)	(0.008)
Explained Difference	0.033***	-0.002	0.028***	-0.010***	0.023***	0.003
	(0.005)	(0.002)	(0.004)	(0.003)	(0.004)	(0.004)
Unexplained Difference	-0.012+	-0.002	-0.013+	-Z	-0.036***	0.018
	(0.007)	(0.006)	(0.007)	(0.004)	(0.008)	(0.009)
Explained Difference						
Work Full Time	-0.016***	.	-0.006***	-0.012+	-0.002***	-0.001
	(0.002)	.	(0.001)	(0.007)	(Z)	(0.008)
Black	-0.002**	-0.002	Z	-0.002	-0.002***	-0.003
	(0.001)	(0.021)	(Z)	(0.002)	(0.001)	(0.021)
Hispanic	0.001***	-0.001	0.001***	Z	Z+	0.001
	(Z)	(0.010)	(Z)	(Z)	(Z)	(0.009)
Asian	-Z	Z	Z	-Z	-Z	Z
	(Z)	(0.001)	(Z)	(Z)	(Z)	(0.002)
Other Race	-Z	Z	-Z	-Z	-Z	-Z
	(Z)	(Z)	(Z)	(Z)	(Z)	(Z)
High School	-0.008***	-0.013	-0.003***	-0.001	-0.004***	-Z
	(0.001)	(0.153)	(0.001)	(0.002)	(0.001)	(0.009)
Associate's Degree	0.004***	0.007	0.002***	Z	0.001**	Z
	(0.001)	(0.089)	(Z)	(0.001)	(0.001)	(0.002)
Some College	0.001	0.003	Z	Z	Z	Z
	(0.001)	(0.047)	(Z)	(Z)	(Z)	(0.001)
Bachelor's Degree	0.005***	0.007	0.003**	Z	0.003***	-0.001
	(0.001)	(0.076)	(0.001)	(0.001)	(0.001)	(0.007)
Graduate Degree	0.011***	0.016	0.008***	Z	0.008***	-0.003
	(0.001)	(0.207)	(0.001)	(0.002)	(0.001)	(0.019)
Naturalized Citizen	-Z+	0.001	-Z	Z	-Z	Z
	(Z)	(0.006)	(Z)	(Z)	(Z)	(Z)
Noncitizen	0.004***	-0.001	0.003***	0.001	0.001**	Z
	(0.001)	(0.013)	(0.001)	(0.001)	(Z)	(0.003)
Age	-0.012*	0.012	-0.006	-0.009	0.004	-0.016
	(0.005)	(0.182)	(0.005)	(0.013)	(0.007)	(0.077)
Age-Squared	0.016**	-0.026	0.008	0.014	0.002	0.015
	(0.005)	(0.351)	(0.005)	(0.015)	(0.007)	(0.077)
Expansion State	-0.001*	Z	-0.001**	-Z	-Z	0.001
	(Z)	(0.002)	(Z)	(Z)	(Z)	(0.007)
Has Children	-0.001	-0.005	-0.002+	Z	0.002+	Z
	(0.001)	(0.058)	(0.001)	(0.002)	(0.001)	(0.006)
Ind=Agriculture	0.002***	.	0.001+	Z	Z+	-Z
	(0.001)	.	(Z)	(Z)	(Z)	(0.003)
Ind=Mining	-0.001*	.	-Z	-0.001	-Z+	-Z
	(Z)	.	(Z)	(0.001)	(Z)	(0.002)
Ind=Construction	0.010***	.	0.005*	-Z	0.001	0.005
	(0.002)	.	(0.002)	(0.003)	(0.001)	(0.031)
Ind=Manufacturing	-0.005***	.	-0.004***	-0.001	-0.002+	-0.003
	(0.001)	.	(0.001)	(0.002)	(0.001)	(0.019)
Ind=Wholesale/Retail	Z	.	Z	0.002	0.001*	-0.001
	(Z)	.	(Z)	(0.001)	(Z)	(0.006)
Ind=Transport/Utilities	-0.001	.	-0.001+	-0.001	-Z	0.001
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.009)
Ind=Information	-Z+	.	-Z	-Z	-Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.002)
Ind=Finance	Z+	.	Z	-0.001	0.001+	0.001

	(Z)	.	(Z)	(0.001)	(Z)	(0.005)
Ind=Business Svc	0.001*	.	0.001*	-0.001	Z	Z
	(Z)	.	(Z)	(0.001)	(Z)	(0.002)
Ind=Edu & Health Svc	0.011***	.	0.005+	-0.005	-0.003	Z
	(0.003)	.	(0.003)	(0.004)	(0.003)	(0.013)
Ind=Hospitality	0.001	.	Z	0.001	0.001**	-Z
	(Z)	.	(Z)	(0.001)	(Z)	(0.003)
Ind=Other	-0.002***	.	-0.001**	-Z	-Z	-Z
	(Z)	.	(Z)	(Z)	(Z)	(0.001)
Ind=Public Admin	0.002***	.	0.001**	0.001	0.001*	-Z
	(0.001)	.	(Z)	(0.001)	(Z)	(0.003)
Occ=Management	0.001	.	0.001**	0.002	0.001*	0.001
	(Z)	.	(Z)	(0.002)	(Z)	(0.007)
Occ=Professional	0.006***	.	0.006***	0.002	0.005***	0.004
	(0.001)	.	(0.001)	(0.002)	(0.001)	(0.028)
Occ=Service	-0.006***	.	-0.003***	-0.001	-0.001*	-Z
	(0.001)	.	(0.001)	(0.001)	(Z)	(0.003)
Occ=Sales	-Z	.	-Z	Z	Z	-Z
	(Z)	.	(Z)	(Z)	(Z)	(0.003)
Occ=Admin Support	0.006***	.	0.004***	0.001	0.003*	0.004
	(0.001)	.	(0.001)	(0.002)	(0.001)	(0.027)
Occ=Farming/Forestry	Z	.	Z	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.001)
Occ=Construction	0.005*	.	0.006***	-Z	0.002	0.001
	(0.002)	.	(0.002)	(0.003)	(0.002)	(0.011)
Occ=Installation/Repair	-0.002*	.	-0.002*	-0.001	Z	-0.001
	(0.001)	.	(0.001)	(0.002)	(0.001)	(0.009)
Occ=Production	-0.001	.	-0.001+	-0.001	Z	-0.005
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.031)
Occ=Transportation	0.004**	.	0.002**	0.002	0.002	0.001
	(0.001)	.	(0.001)	(0.002)	(0.001)	(0.006)
Unexplained Difference						
Work Full Time	-0.028	.	-0.005	-Z	0.045+	-0.034
	(0.115)	.	(0.019)	(0.018)	(0.023)	(0.028)
Black	0.001	-0.022	0.005	Z	-0.006	0.004
	(0.018)	(0.146)	(0.005)	(0.015)	(0.004)	(0.004)
Hispanic	0.003	-0.005	0.004	Z	-0.001	-0.003
	(0.012)	(0.035)	(0.004)	(0.004)	(0.003)	(0.003)
Asian	0.001	-0.006	0.001	-Z	-0.001	0.001
	(0.006)	(0.039)	(0.002)	(0.005)	(0.002)	(0.002)
Other Race	0.001	-0.002	-0.001	Z	0.001	-0.001
	(0.006)	(0.017)	(0.001)	(0.004)	(0.001)	(0.001)
High School	-0.022	-0.016	-0.020+	Z	0.003	0.002
	(0.080)	(0.103)	(0.011)	(0.007)	(0.007)	(0.010)
Associate's Degree	-0.008	-0.012	-0.009+	Z	0.002	-0.002
	(0.027)	(0.075)	(0.005)	(0.008)	(0.004)	(0.005)
Some College	-0.010	-0.014	-0.011+	0.001	-0.003	-0.003
	(0.036)	(0.081)	(0.006)	(0.031)	(0.006)	(0.007)
Bachelor's Degree	0.002	-0.035	-0.005	Z	0.007	-0.014
	(0.031)	(0.240)	(0.007)	(0.028)	(0.009)	(0.012)
Graduate Degree	0.006	-0.022	0.002	Z	0.009	-0.002
	(0.025)	(0.134)	(0.006)	(0.019)	(0.006)	(0.007)
Naturalized Citizen	-0.003	0.005	-0.002	-Z	0.002	-0.004+
	(0.011)	(0.039)	(0.002)	(0.010)	(0.002)	(0.002)
Noncitizen	0.004	0.011	0.003	Z	Z	-0.001
	(0.012)	(0.072)	(0.002)	(0.005)	(0.001)	(0.002)
Age	-0.414	-0.962	-0.199	0.014	-0.655**	0.075
	(1.357)	(6.121)	(0.292)	(0.776)	(0.230)	(0.261)
Age-Squared	0.287	0.416	0.139	-0.007	0.333**	-0.041
	(0.946)	(2.623)	(0.157)	(0.403)	(0.118)	(0.130)
Expansion State	-0.048	0.024	-0.012	-0.001	-0.029**	-0.001
	(0.149)	(0.171)	(0.011)	(0.061)	(0.009)	(0.010)
Has Children	-0.008	0.005	-0.004+	-Z	-0.003*	0.002
	(0.028)	(0.030)	(0.002)	(0.007)	(0.002)	(0.001)
Ind=Agriculture	-0.001	.	-0.001	Z	-0.001*	-Z
	(0.006)	.	(0.001)	(0.002)	(0.001)	(Z)

Ind=Mining	-Z	.	-Z	-Z	Z	-Z
	(0.001)	.	(Z)	(Z)	(Z)	(Z)
Ind=Construction	-0.001	.	-0.001	-Z	-0.001	0.002
	(0.008)	.	(0.002)	(0.008)	(0.001)	(0.002)
Ind=Manufacturing	-0.001	.	0.003	-Z	-0.001	0.003
	(0.011)	.	(0.003)	(0.008)	(0.003)	(0.003)
Ind=Wholesale/Retail	-0.005	.	0.002	Z	-0.005+	Z
	(0.016)	.	(0.003)	(0.004)	(0.003)	(0.003)
Ind=Transport/Utilities	-0.001	.	0.001	Z	-0.003+	0.002
	(0.006)	.	(0.002)	(0.004)	(0.002)	(0.002)
Ind=Information	0.001	.	0.001	-Z	Z	Z
	(0.004)	.	(0.001)	(0.007)	(0.001)	(0.001)
Ind=Finance	0.006	.	0.006+	Z	0.001	0.003
	(0.022)	.	(0.003)	(0.013)	(0.003)	(0.002)
Ind=Business Svc	-0.002	.	0.001	Z	-0.003	-0.005+
	(0.011)	.	(0.003)	(0.005)	(0.003)	(0.003)
Ind=Edu & Health Svc	0.003	.	0.003	Z	0.003	-0.001
	(0.014)	.	(0.006)	(0.021)	(0.007)	(0.005)
Ind=Hospitality	0.003	.	0.002	-Z	0.004*	0.001
	(0.016)	.	(0.003)	(0.008)	(0.002)	(0.002)
Ind=Other	Z	.	-0.001	Z	-0.001	-0.002
	(0.003)	.	(0.002)	(0.012)	(0.001)	(0.001)
Ind=Public Admin	0.002	.	0.001	-Z	0.005+	-0.001
	(0.007)	.	(0.002)	(0.009)	(0.003)	(0.002)
Occ=Management	0.003	.	-0.004	-0.001	-0.008	0.010*
	(0.014)	.	(0.004)	(0.036)	(0.005)	(0.004)
Occ=Professional	-0.019	.	-0.008	-Z	-0.025**	0.014+
	(0.074)	.	(0.007)	(0.035)	(0.008)	(0.007)
Occ=Service	-0.014	.	-0.004	-Z	-0.008*	0.006
	(0.056)	.	(0.005)	(0.017)	(0.004)	(0.004)
Occ=Sales	-0.007	.	0.002	-Z	-0.007*	Z
	(0.029)	.	(0.002)	(0.028)	(0.003)	(0.003)
Occ=Admin Support	-0.001	.	-0.002	-Z	-Z	-0.001
	(0.013)	.	(0.003)	(0.018)	(0.004)	(0.004)
Occ=Farming/Forestry	0.002	.	0.001	Z	0.001**	-Z
	(0.010)	.	(0.001)	(Z)	(Z)	(Z)
Occ=Construction	Z	.	0.001	Z	-Z	Z
	(0.004)	.	(0.001)	(0.006)	(0.001)	(0.001)
Occ=Installation/Repair	-0.001	.	Z	Z	-Z	-Z
	(0.004)	.	(0.001)	(0.002)	(0.001)	(0.001)
Occ=Production	-0.005	.	-0.004	-Z	-0.002	-0.001
	(0.020)	.	(0.003)	(0.003)	(0.002)	(0.002)
Occ=Transportation	-0.001	.	-0.001	-Z	0.001	-0.001
	(0.007)	.	(0.002)	(0.006)	(0.002)	(0.002)

P<.10 + P<.05 * P<.01 ** P<.001 ***

Z rounds to zero

. Not Applicable

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Source: 2019 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

Appendix Table B2- Adjusted Wage and Compensation Gap with Controls for Observable Characteristics for Married Working-Aged Adults

	Policyholder for ESI	Employed/ Not Self-Employed	Employer Offers ESI (Conditional on Work)	Eligibility (Conditional on Offer)	Take-Up (Conditional on Eligibility)	Employee Contributes to ESI
Married						
Female	0.488***	0.674***	0.825***	0.930***	0.701***	0.834***
	(0.004)	(0.003)	(0.003)	(0.002)	(0.005)	(0.004)
Male	0.571***	0.801***	0.846***	0.967***	0.790***	0.807***
	(0.004)	(0.003)	(0.003)	(0.002)	(0.003)	(0.004)
Difference	-0.083***	-0.127***	-0.021***	-0.037***	-0.089***	0.027***
	(0.006)	(0.004)	(0.004)	(0.003)	(0.006)	(0.005)
Explained Difference	-0.013***	0.008***	0.005	-0.027***	-0.009*	Z
	(0.003)	(0.001)	(0.003)	(0.002)	(0.003)	(0.003)
Unexplained Difference	-0.070***	-0.135***	-0.026***	-0.010***	-0.080***	0.027***
	(0.006)	(0.004)	(0.005)	(0.003)	(0.006)	(0.006)
Explained Difference						
Work Full Time	-0.038***	.	-0.017***	-0.024***	-0.007***	Z
	(0.003)	.	(0.003)	(0.002)	(0.001)	(0.034)
Black	Z	Z	Z	Z	Z	Z
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.005)
Hispanic	0.001**	Z	0.001*	Z	Z+	Z
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.005)
Asian	Z	ZZ	ZZ	ZZ	ZZ	ZZ
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.005)
Other Race	ZZ	-0.0001*	Z	ZZ+	Z	Z
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.001)
High School	-0.004***	-0.004***	-0.002***	-0.001	-0.002*	ZZ
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.028)
Associate's Degree	0.002***	0.003***	0.002**	0.001	0.001*	Z
	(Z)	(0.001)	(0.001)	(Z)	(Z)	(0.009)
Some College	ZZ	ZZ	ZZ	ZZ+	-0.001*	ZZ
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.008)
Bachelor's Degree	0.003***	0.004***	0.003***	0.001*	0.002**	Z
	(0.001)	(0.001)	(0.001)	(Z)	(0.001)	(0.017)
Graduate Degree	0.005***	0.004***	0.004***	0.003***	0.004***	Z
	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.030)
Naturalized Citizen	0.0003*	Z	Z	Z	Z	Z
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.001)
Noncitizen	0.004***	Z	0.003***	0.001**	0.002***	Z
	(Z)	(Z)	(0.001)	(Z)	(Z)	(0.009)
Age	0.005***	-0.018***	ZZ	0.003*	0.008***	Z
	(0.001)	(0.002)	(0.001)	(0.002)	(0.002)	(0.006)
Age-Squared	-0.006***	0.019***	ZZ	-0.004*	-0.009***	ZZ
	(0.001)	(0.002)	(0.001)	(0.002)	(0.002)	(0.005)
Expansion State	Z	Z	Z	Z	Z	ZZ
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.002)
Has Children	Z	Z	ZZ	Z	Z	Z
	(Z)	(Z)	(Z)	(Z)	(Z)	(0.014)
Ind=Agriculture	0.002***	.	0.001*	ZZ	-0.001*	ZZ
	(Z)	.	(Z)	(Z)	(Z)	(0.004)
Ind=Mining	-0.001***	.	ZZ	Z	-0.001+	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.003)
Ind=Construction	0.007***	.	0.005**	ZZ	Z	-0.001
	(0.001)	.	(0.002)	(0.001)	(0.001)	(0.062)
Ind=Manufacturing	-0.006***	.	-0.005***	-0.002	-0.001	0.001
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.104)
Ind=Wholesale/Retail	ZZ	.	ZZ	0.001**	0.001*	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.008)
Ind=Transport/Utilities	-0.002***	.	-0.001+	-0.001	-0.001+	Z
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.005)
Ind=Information	-0.0002*	.	Z+	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.003)
Ind=Finance	0.0003*	.	Z	Z	Z	Z

	(Z)	.	(Z)	(Z)	(Z)	(0.012)
Ind=Business Svc	0.001***	.	0.001**	-0.001	0.002***	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.008)
Ind=Edu & Health Svc	0.008***	.	0.006*	-0.004+	-0.009**	Z
	(0.002)	.	(0.002)	(0.002)	(0.003)	(0.012)
Ind=Hospitality	-0.001***	.	-0.001**	-0.0003*	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.003)
Ind=Other	-0.001***	.	-0.001***	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.003)
Ind=Public Admin	-0.001***	.	-0.001**	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.002)
Occ=Management	-0.001**	.	-0.001**	-0.001*	-0.001*	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.001)
Occ=Professional	0.005***	.	0.006***	0.001	0.004***	Z
	(0.001)	.	(0.002)	(0.001)	(0.001)	(0.029)
Occ=Service	-0.002***	.	-0.001**	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.001)
Occ=Sales	Z	.	Z	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.001)
Occ=Admin Support	0.004***	.	0.003*	Z	0.002	Z
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.025)
Occ=Farming/Forestry	Z	.	0.001*	Z	Z	Z
	(Z)	.	(Z)	(Z)	(Z)	(0.001)
Occ=Construction	0.001	.	0.003*	-0.002	-0.002	-0.001
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.043)
Occ=Installation/Repair	-0.001	.	-0.002*	0.001	0.001	Z
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.008)
Occ=Production	-0.001+	.	-0.001+	0.001	-0.001	Z
	(Z)	.	(0.001)	(0.001)	(0.001)	(0.011)
Occ=Transportation	0.003***	.	0.001*	0.001	0.002*	Z
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.006)
Unexplained Difference						
Work Full Time	-0.006	.	0.025*	0.011*	0.026	0.006
	(0.018)	.	(0.011)	(0.005)	(0.023)	(0.024)
Black	0.002	0.006***	Z	0.001*	0.003+	0.001
	(0.002)	(0.001)	(0.001)	(0.001)	(0.002)	(0.002)
Hispanic	-0.001	-0.009***	-0.001	0.002*	Z	-0.003
	(0.003)	(0.002)	(0.002)	(0.001)	(0.003)	(0.002)
Asian	-0.004*	-0.002	-0.002+	0.001	-0.002	-0.001
	(0.002)	(0.002)	(0.001)	(0.001)	(0.002)	(0.002)
Other Race	0.001	Z	Z	Z	0.001	Z
	(0.001)	(0.001)	(0.001)	(Z)	(0.001)	(0.001)
High School	-0.017**	0.003	-0.001	-0.004*	-0.014*	-0.005
	(0.006)	(0.004)	(0.003)	(0.002)	(0.006)	(0.007)
Associate's Degree	-0.012***	0.006**	-0.001	-0.003+	-0.008*	0.003
	(0.003)	(0.002)	(0.002)	(0.001)	(0.004)	(0.005)
Some College	-0.012**	0.003	-0.003+	-0.002	-0.007+	-0.001
	(0.004)	(0.003)	(0.002)	(0.001)	(0.004)	(0.005)
Bachelor's Degree	-0.022*	0.007	-0.003	-0.006+	-0.014	-0.006
	(0.009)	(0.005)	(0.004)	(0.003)	(0.009)	(0.011)
Graduate Degree	-0.019**	0.009**	-0.002	-0.005+	-0.015*	-0.006
	(0.006)	(0.003)	(0.003)	(0.003)	(0.007)	(0.008)
Naturalized Citizen	0.005*	Z	0.002+	Z	0.001	0.001
	(0.002)	(0.002)	(0.001)	(0.001)	(0.002)	(0.002)
Noncitizen	0.004+	-0.012***	0.004**	Z	Z	-0.001
	(0.002)	(0.002)	(0.001)	(0.001)	(0.002)	(0.002)
Age	-0.646**	0.376+	-0.224	-0.200*	-0.440+	-0.123
	(0.245)	(0.193)	(0.154)	(0.097)	(0.239)	(0.223)
Age-Squared	0.367**	-0.124	0.101	0.100+	0.250*	0.056
	(0.128)	(0.100)	(0.081)	(0.051)	(0.124)	(0.118)
Expansion State	-0.008	-0.002	0.001	-0.003	-0.004	0.004
	(0.007)	(0.005)	(0.004)	(0.003)	(0.008)	(0.007)
Has Children	Z	Z	Z	Z	Z	Z
	(0.001)	(Z)	(Z)	(Z)	(0.001)	(0.001)
Ind=Agriculture	-0.001	.	Z	Z	-0.001	Z
	(0.001)	.	(Z)	(Z)	(0.001)	(Z)

Ind=Mining	Z	.	Z	Z	-0.001	Z
	(Z)	.	(Z)	(Z)	(Z)	(Z)
Ind=Construction	0.002+	.	Z	0.001*	0.001	Z
	(0.001)	.	(0.001)	(Z)	(0.001)	(0.001)
Ind=Manufacturing	-0.003	.	0.001	Z	-0.002	-0.001
	(0.002)	.	(0.002)	(0.001)	(0.003)	(0.002)
Ind=Wholesale/Retail	-0.003	.	Z	-0.001	0.001	0.001
	(0.002)	.	(0.001)	(0.001)	(0.002)	(0.002)
Ind=Transport/Utilities	0.002+	.	0.003***	Z	0.001	Z
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.001)
Ind=Information	Z	.	-0.001	Z	0.001	-0.001
	(0.001)	.	(0.001)	(Z)	(0.001)	(0.001)
Ind=Finance	Z	.	Z	-0.001	Z	Z
	(0.002)	.	(0.001)	(0.001)	(0.002)	(0.002)
Ind=Business Svc	-0.002	.	-0.003*	0.002+	Z	-0.002
	(0.002)	.	(0.001)	(0.001)	(0.002)	(0.002)
Ind=Edu & Health Svc	0.002	.	-0.002	0.001	0.007	-0.002
	(0.005)	.	(0.003)	(0.002)	(0.006)	(0.006)
Ind=Hospitality	0.002	.	0.001	-0.001	0.003*	Z
	(0.001)	.	(0.001)	(Z)	(0.001)	(0.001)
Ind=Other	0.002+	.	0.001*	Z	0.001	-0.001
	(0.001)	.	(0.001)	(Z)	(0.001)	(0.001)
Ind=Public Admin	-0.001	.	-0.001	Z	0.002	-0.001
	(0.001)	.	(0.001)	(0.001)	(0.002)	(0.001)
Occ=Management	0.004	.	0.004	-0.002	-0.004	0.007
	(0.004)	.	(0.003)	(0.002)	(0.005)	(0.005)
Occ=Professional	-0.014*	.	0.002	-0.003	-0.019*	0.004
	(0.007)	.	(0.004)	(0.002)	(0.009)	(0.008)
Occ=Service	-0.006+	.	0.001	Z	-0.004	0.002
	(0.003)	.	(0.002)	(0.001)	(0.003)	(0.002)
Occ=Sales	0.002	.	0.002	Z	-0.002	0.003
	(0.002)	.	(0.001)	(0.001)	(0.002)	(0.002)
Occ=Admin Support	-0.003	.	Z	0.002+	-0.005	0.001
	(0.003)	.	(0.002)	(0.001)	(0.003)	(0.003)
Occ=Farming/Forestry	0.001*	.	Z	Z	0.001*	-0.001*
	(0.001)	.	(Z)	(Z)	(Z)	(Z)
Occ=Construction	-0.002*	.	Z	-0.001**	-0.001	0.001
	(0.001)	.	(Z)	(Z)	(0.001)	(0.001)
Occ=Installation/Repair	Z	.	Z	Z	Z	0.001
	(Z)	.	(Z)	(Z)	(Z)	(Z)
Occ=Production	-0.001	.	-0.001	Z	-0.001	0.001
	(0.001)	.	(0.001)	(0.001)	(0.001)	(0.001)
Occ=Transportation	-0.001	.	-0.001	Z	-0.001	0.002+
	(0.001)	.	(0.001)	(Z)	(0.001)	(0.001)

P<.10 + P<.05 * P<.01 ** P<.001 ***

Z rounds to zero

. Not Applicable

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Source: 2019 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

Appendix Table C1- Summary Statistics of Reasons Given for Declining to Take-Up ESI Among Employees Who Were Eligible, By Gender and Marital Status

All Working Age Adults						
	Men		Women		Difference	
Variable	Mean	SE	Mean	SE		
Covered by Another Plan	0.5762	0.0084	0.6423	0.0072	-0.0661	***
Traded health insurance for higher pay	0.0058	0.0013	0.0046	0.0012	0.0012	
Too expensive	0.3522	0.0083	0.3103	0.0072	0.0419	***
Don't need health insurance	0.0266	0.0028	0.0189	0.0021	0.0077	*
Have a pre-existing condition	0.0020	0.0008	0.0015	0.0007	0.0004	
Haven't worked there long enough	0.0415	0.0029	0.0341	0.0026	0.0074	*
Contract or Temporary Employee	0.0053	0.0013	0.0048	0.0010	0.0005	
Other	0.0424	0.0031	0.0360	0.0030	0.0064	+

Unmarried Working Age Adults						
	Unmarried Men		Unmarried Women		Difference	
Variable	Mean	Std	Mean	Std		
Covered by Another Plan	0.4864	0.0137	0.4992	0.0129	-0.0127	
Traded health insurance for higher pay	0.0076	0.0023	0.0048	0.0023	0.0028	
Too expensive	0.3863	0.0133	0.4015	0.0129	-0.0152	
Don't need health insurance	0.0452	0.0058	0.0277	0.0044	0.0175	**
Have a pre-existing condition	0.0035	0.0020	0.0029	0.0018	0.0006	
Haven't worked there long enough	0.0568	0.0058	0.0584	0.0056	-0.0016	
Contract or Temporary Employee	0.0092	0.0025	0.0076	0.0025	0.0016	
Other	0.0522	0.0060	0.0503	0.0057	0.0019	

Married Working Age Adults						
	Married Men		Married Women		Difference	
Variable	Mean	Std	Mean	Std		
Covered by Another Plan	0.6383	0.0093	0.7278	0.0082	-0.0896	***
Traded health insurance for higher pay	0.0046	0.0013	0.0045	0.0012	0.0001	
Too expensive	0.3304	0.0093	0.2571	0.0079	0.0733	***
Don't need health insurance	0.0123	0.0023	0.0138	0.0022	-0.0015	
Have a pre-existing condition	0.0010	0.0005	0.0008	0.0004	0.0002	
Haven't worked there long enough	0.0308	0.0031	0.0193	0.0026	0.0116	**
Contract or Temporary Employee	0.0027	0.0012	0.0023	0.0008	0.0004	
Other	0.0351	0.0030	0.0281	0.0031	0.0070	+

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.
Source: 2019 Current Population Annual Social and Economic Supplement Production file.

Appendix Table C2- Health Insurance Coverage and Type of Coverage for those who do not take up ESI, By Gender and Marital Status

All Working Age Adults						
	Men		Women		Difference	
Variable	Mean	SE	Mean	SE		
Any Health Insurance Coverage	0.7871	0.0070	0.8597	0.0048	0.0726	***
Public Coverage	0.1302	0.0053	0.1488	0.0054	0.0186	*
Private Coverage	0.6696	0.0080	0.7218	0.0069	0.0522	***
ESI (not the policyholder)	0.5283	0.0081	0.5864	0.0077	0.0581	***
Direct-Purchase Coverage	0.0993	0.0050	0.0848	0.0044	-0.0145	*
Medicare	0.0129	0.0020	0.0106	0.0014	-0.0022	
Medicaid	0.0998	0.0048	0.1303	0.0052	0.0305	***
VA/CHAMPVA	0.0200	0.0025	0.0076	0.0012	-0.0124	***

Unmarried Working Age Adults						
	Men		Women		Difference	
Variable	Mean	SE	Mean	SE		
Any Health Insurance Coverage	0.6609	0.0131	0.7463	0.0107	0.0854	***
Public Coverage	0.1661	0.0112	0.2820	0.0114	0.1159	***
Private Coverage	0.5023	0.0143	0.4730	0.0134	-0.0294	
ESI (not the policyholder)	0.3529	0.0139	0.3260	0.0130	-0.0269	
Direct-Purchase Coverage	0.1248	0.0088	0.1192	0.0080	-0.0055	
Medicare	0.0184	0.0038	0.0133	0.0026	-0.0052	
Medicaid	0.1269	0.0098	0.2564	0.0112	0.1295	***
VA/CHAMPVA	0.0222	0.0043	0.0148	0.0026	-0.0073	

Married Working Age Adults						
	Men		Women		Difference	
Variable	Mean	SE	Mean	SE		
Any Health Insurance Coverage	0.8702	0.0059	0.9256	0.0043	0.0554	***
Public Coverage	0.1045	0.0054	0.0701	0.0042	-0.0344	***
Private Coverage	0.7815	0.0080	0.8673	0.0051	0.0859	***
ESI (not the policyholder)	0.6451	0.0092	0.7378	0.0075	0.0927	***
Direct-Purchase Coverage	0.0823	0.0051	0.0649	0.0045	-0.0174	*
Medicare	0.0094	0.0020	0.0093	0.0019	0.0000	
Medicaid	0.0796	0.0046	0.0554	0.0036	-0.0242	***
VA/CHAMPVA	0.0189	0.0027	0.0035	0.0011	-0.0154	***

P<.10 + P<.05 * P<.01 ** P<.001 ***

Note: Weighted using replicate weights. Standard errors calculated using balanced repeated replication variance estimation.

Source: 2019 Current Population Annual Social and Economic Supplement Production file.