



Who's More Likely to Be Uninsured? It's Not Who You Think.

[By Akbar Ali]

Sexual orientation and public health policy are two things which are becoming increasingly linked as the national fight for equal rights for same-sex couples becomes increasingly prevalent and contentious. While a record number of Americans now support civil unions granting equal rights for same-sex couples as are bestowed upon heterosexual couples, the benefits of legal marriage continue to be denied to gay and lesbian couples, who must often register for services as single or unmarried and take on additional expenses and restrictions not levied against traditional married couples.

But America's social landscape is changing — and how. For the first time ever, more heterosexual women are unmarried than married, electing to pursue live-in relationships and long-term partners with whom they share everything from children to mortgages but no marriage certificate.

These changing social trends are also bringing some new challenges. A new study released by UCLA's Williams Institute, an organization which researches public policy and sexual-orientation law, has found that individuals in unmarried partnerships are substantially less likely to have health insurance than their married counterparts. But here's the really surprising news: unmarried heterosexual couples also lag behind gay couples in holding health insurance.

According to data gathered from the Bureau of Labor Statistics, 15% of the overall population is uninsured, with 10% of married people lacking health coverage. Same-sex couples have an expectedly higher-than-average rate of being uninsured, which stands at 20%. But the rate of uninsured unmarried heterosexuals is significantly higher, with almost a full third being classified as without health coverage. All together, these figures put the number of

uninsured same-sex couples at 300,000, while uninsured heterosexual couples tally to more than 3 *million*.

The implications of this widespread disparity are obvious: lacking sufficient insurance, unmarried heterosexual couples have placed themselves in a position of significant financial risk should a major illness or injury occur. Healthcare costs are only expected to rise, and with the number of unmarried couples also expected to grow in coming years, these two factors could bring about a new generation of health challenges.

M.V. Lee Badgett, research director of the Williams Institute, says, "We know lack of insurance is related to poorer care, less care, and care that has to be paid for by someone else in many cases."

With such a large existing gap between demographics that is only expected to grow in coming years, industry experts have begun pointing their fingers to the lack of equal employer health coverage as the primary culprit. But that's only part of the picture.

Another factor is the sheer cost of health insurance. Premiums have increased by 87% since 2000 alone, according to the Kaiser Family Foundation. Single and unmarried

Americans are more willing to put their health at risk if it means fewer deductions from their paychecks. Married couples with children have little choice but to be insured, no matter what the cost.

Additionally, more Fortune 500 companies are making a concerted effort to offer benefits for domestic partners. Currently, about half of all Fortune 500 companies offer domestic-partner benefits, with 33% of all organizations making benefits available to same-sex couples, just above the number offering benefits to heterosexual couples. The key to getting more people insured will depend on the broadening of the definition of the American family.

Jennifer Gaboury, a board member with the Alternatives to Marriage Project, affirms, "What I would like to see is increased attention to changing demographics to produce policies that are in fact family-friendly, which recognize the diverse situations in which people live. Recognizing gay civil marriage and domestic partnerships is one way to do that but not the only way."

Regardless of the direction of the public discourse on health insurance, the decline of marriage, and the fight for gay rights, the debate won't end any time soon.