

Rush to the Altar?

In a [recent survey](#) focusing on the personal economic impact of health care costs, we asked respondents if they or anyone in their household decided to get married in the past year mainly to have access to health care benefits. Seven percent of respondents answered 'yes'.

In this data note, we want to spend a moment considering how to interpret this surprising number. The bottom line: we don't recommend translating it literally into a concrete number of insurance-fueled unions, but rather treating it as a signal that the cost of health care is affecting people's personal decisions in ways we might not have previously considered.

The specific question, which appeared toward the end of the survey, asked:

In the past year, have you or anyone in your household ...

- a. Decided to get married, mainly to have access to your spouse's health care benefits
- b. Decided to get married, mainly so your spouse could have access to your health care benefits

We combined those who answered 'yes' to either item a or b to arrive at the seven percent figure.

According to the National Center for Health Statistics, there were 2,230,000 marriages in 2005 (<http://www.cdc.gov/nchs/fastats/divorce.htm>). This suggests that substantially fewer than seven percent of the population got married in 2007 (roughly, "the past year"). Clearly, then, the seven percent figure cannot be taken literally.

Why did we get that result, and why do we think it's worth considering?

Without doing more testing, we can't answer the former question definitively. Several common phenomena in survey research may apply. First, respondents may have interpreted the word 'household' more broadly than its social scientific meaning, including perhaps family members not living in the home or other relatives as "their family". For example, they may have been thinking about a grown child whose decision to marry was influenced by access to health benefits, or a niece, cousin, aunt, uncle, etc. They may also have misheard or unconsciously broadened the time frame, answering 'yes' if anyone in their family ever got married in part for health benefits.

While not wanting to suggest that the figure should be interpreted literally, we remain intrigued by the number and think it worth considering as a measure of Americans' perception that people they know are making major life decisions on the basis of health care concerns. Certainly, a significant number of Americans – but definitely less than seven percent – got married in the last year and considered health benefits, at least in part, in their decision.

Methodology

The survey was conducted from April 3 – 13, 2008, among a nationally representative random sample of 2,003 adults ages 18 and older. Telephone interviews were carried out in English and Spanish by Princeton Survey Research Associates. The margin of sampling error for the total sample is plus or minus 3 percentage points; for results based on subgroups, the sampling error is higher. Note that sampling error is only one of many potential sources of error in this or any other public opinion poll. Full question wording and results are available at http://www.kff.org/kaiserpolls/h08_pomr042908pkg.cfm.