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HEALTH INEQUALITY OF SELF-EMPLOYED WORKERS: FOCUSING ON HEALTH CARE UTILIZATION

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Abstract

This paper investigates the health care utilization behaviors of self-employed workers compared to wage-and-salary workers in Korea, in view of health inequality. Since working hours of the self-employed are directly related to their income, they are expected to face higher opportunity costs of health care utilization than wage-and-salary workers. The paper shows the fact that self-employed workers definitely have significant less out-patient visits than wage-and-salary workers and such disparities appear larger for healthier and lower income groups, who gain relatively less utility from health care usage. Furthermore, we provide some evidences that the difference in health care usage stems from heterogeneous opportunity costs of time across self-employed and wage-and-salary workers: the positive income effects of a higher hourly income are more likely to be offset by a higher opportunity cost of health care usage for self-employed workers.

Keywords: Health Inequality, Health Care Utilization, Self-Employed Workers.
