

Consider two random variables X and Y that are indicator random variables for (respectively) events A and B . Recall that this means $X=1 \leftrightarrow A$ occurs, $X=0$ otherwise. $Y=1 \leftrightarrow B$ occurs, $Y=0$ otherwise.

(Idea: A and B are independent events if and only if X, Y independent random variables.

$$P_{X,Y}(1,1) = P(A \cap B) \quad \begin{array}{l} \text{equal} \\ \text{if and only if} \\ A, B \text{ indep.} \end{array} \quad \left\{ \begin{array}{l} P_{X,Y}(1,0) = P(A \cap B^c) \\ P_{X,Y}(0,1) = P(A^c \cap B) \\ P_X(1)P_Y(0) = P(A)P(B^c) \\ P_X(0)P_Y(1) = P(A^c)P(B) \end{array} \right. \begin{array}{l} \text{equal if and only if} \\ A, B \text{ independent} \end{array}$$

$$P_{X,Y}(0,0) = P(A^c \cap B^c) \quad \begin{array}{l} \text{equal iff} \\ A, B \text{ indep} \end{array} \quad \left\{ \begin{array}{l} P_X(0)P_Y(0) = P(A^c)P(B^c) \end{array} \right.$$

So in summary, random variables X, Y are independent exactly when events A, B are independent.