Is Marriage a Panacea? Union Formation Among Economically Disadvantaged Unwed Mothers

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Current U.S. government policy views marriage as an economic panacea for disadvantaged unwed mothers. In this article, we use retrospective family life history data from the 1995 National Survey of Family Growth *to examine marital histories of at-risk women. First, we examine current marital behavior and poverty of women from disadvantaged family backgrounds. Second, we evaluate the role of unwed childbearing in linking poverty and welfare dependence between childhood and adulthood. Third, we document the extent to which marriage is associated with economic well-being among socially and economically disadvantaged women, and the extent to which unwed mothers ultimately benefit from marriage. Our results indicate that disadvantaged women who have had children out of wedlock have substantially lower rates of subsequent marriage than other women. Poverty and welfare receipt are substantially lower for those who married and stayed married than for those who never-married or were divorced. The economic benefits of marriage are especially strong among women from disadvantaged families. However, for women who marry, but later divorce, poverty rates exceed those of never-married women. Marriage alone will not offset the long-term deleterious effects associated with unwed childbearing, nor will it eliminate the existing disparity in poverty and welfare receipt among various racial and ethnic groups.*

Promoting marriage among low-income single mothers is increasingly viewed as a public policy strategy for reducing welfare dependency and encouraging economic self-sufficiency (Lichter 2001; Sawhill 2002a). Indeed, among its many goals, the 1996 welfare reform bill—the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)—sought to end dependence on government benefits by "promoting job preparation, work, and *marriage*" (our emphasis) and by "encouraging the formation and maintenance of two-parent families." Few state welfare plans (Temporary Assistance for Needy Families or TANF) have addressed this goal, preferring instead to move low-income welfare mothers into the labor force. If measured by employment take-up rates among single mothers and by reductions in welfare caseloads, the success of "work first" welfare programs is unprecedented (Corcoran et al. 2000; Lichter and Jayakody 2002). Caseloads have been cut by more than 50 percent after peaking in 1994, while poverty rates among female-headed families with children were the lowest on record in 2000 (U.S. Bureau of the Census 2001). Re-authorization of the welfare bill has

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shifted the debate to questions of how best to keep caseloads low, especially in a weakened economy where former welfare recipients now face unemployment (Haskins, Sawhill, and Weaver 2001).

The growing consensus—from across the political spectrum—is that marriage may be one answer, especially for disadvantaged unwed mothers (Horn and Sawhill 2001; Murray 2001; Ooms 1998).[1] Whether marriage is a viable solution to poverty and welfare dependence is a politically contentious question for which the empirical evidence is limited (Blackburn 2000; Lefebvre and Merrigan 1998; Moffitt, Reville, and Winkler 1998). Quantitative studies largely ignore the marital behavior of economically disadvantaged women and only a handful of studies identify the specific impediments to building successful relationships that lead to lasting marriages (Blau, Kahn, and Waldfogel 2000; Edin 2000; Lichter, McLaughlin, and Ribar 2002). Our primary goal in this article is to help frame the debate over marriage promotion policy. We provide baseline information on the marital behavior of young women, including unwed mothers and women who grew up in poverty and disadvantaged single-parent families. More importantly, we evaluate whether the marriages entered into by disadvantaged unwed mothers—the targets of recent welfare reform legislation—lead them out of poverty and off welfare. Put simply, is marriage an economic panacea or are marriage proponents overstating the benefits? Our objectives are accomplished using retrospective family life history data from the 1995 National Survey of Family Growth (NSFG).

Marriage and Welfare Policy

The marriage movement and "wedfare" programs have a contentious history (cf., Coltrane 2001; Sawhill 2002b; Wilson 2002).[2] Marriage proponents claim that the receipt of public assistance income often creates disincentives to marriage and encourages out-of-wedlock childbearing (Besharov and Sullivan 1996; Fagan 2001). They argue that a failed welfare system (under AFDC) contributed to the breakdown of the family, especially among the poor, and that welfare reform can now reinvigorate marriage and American family life (Murray 1984, 2001). A growing literature also suggests that marriage is associated with better emotional and physical health, and that children, on balance, do better being raised by their married biological parents (McLanahan and Sandefur 1996; Waite and Gallagher 2000).[3] Children presumably benefit economically from marriage and lower rates of out-of-wedlock childbearing. Indeed, female-headed families with children—most of which began with a nonmarital

1. Wade Horn and Isabel Sawhill (2001) argue that Congress should remove existing marriage disincentives built into existing policies (such as Earned Income Tax Credit) and that they should consider providing dollar incentives for marriage. This may include explicit financial incentive, such as giving couples on welfare a $100 or more bonus payment if they choose to marry. Patrick Fagan (2001) calls for the establishment of an Office of Marriage Initiatives that would be a repository of successful state welfare initiatives that encourage stable marriages and reduce divorce.

2. "Wedfare" usually refers to state welfare programs that allow unmarried mothers to keep part of their welfare income, childcare, or medical benefits if they become married. This presumably eliminates the marriage penalty, i.e., it removes disincentives to marriage among economically disadvantaged and welfare-dependent women. These programs are controversial because they seem to assume that poor mothers are spurning marriage proposals in order to collect welfare benefits.

3. In 1999, the poverty rate was 27.8 percent for unmarried female householders and 21.7 percent for unrelated females (i.e., women living alone or with other unrelated individuals). The corresponding poverty rate for married women was only 4.8 percent (Dalaker and Proctor 2000). As the reasoning goes, if single women became married, their economic circumstances would become more like those of women who are currently married and poverty and welfare dependence would decline accordingly. The economic benefits of marriage also are apparent in a large and related literature focusing on the economic consequences of divorce and remarriage (Smock, Manning, and Gupta 1999). Studies show that divorce is disproportionately observed among low-income women, while at the same time divorce reinforces their disadvantaged economic circumstances. The best means to economic recovery is not public assistance or employment, but remarriage (Bianchi 1999; Morrison and Ritualo 2000).

birth—had a poverty rate of 32.5 percent in 2000, which is over 6 times greater than the 4.7 percent observed for married couples with children (Proctor and Dalaker 2002; U.S. Bureau of the Census 2001). From a welfare policy standpoint, women should be encouraged to marry before they bear children. In doing so, a smaller share of all women and children will be poor and dependent on welfare. Reductions in unwed childbearing will also help slow growing racial and ethnic group differences in child poverty (Eggebeen and Lichter 1991).

Many studies show that low-income women often hold mainstream family values and aspire to stable and satisfying marriages, much as middle-class America does (e.g., Jones and Luo 1999; McLoyd et al. 2000). In their study of low-income single mothers, Susan Holloway and associates' (1997:226) "overwhelming conclusion was that most of them were the very embodiment of traditional American values." Marriage proponents believe that the government can provide the help poor women need to realize these aspirations, much as work-based welfare reform provides work supports (e.g., EITC and child care subsidies) that encourage greater economic self-sufficiency. Indeed, the burgeoning labor force participation of single mothers since PRWORA has shattered old stereotypes about the lack of a strong work ethic among low-income women (Blank and Schmidt 2001; Monroe and Tiller 2001; Smith et al. 2000).

Critics claim that marriage initiatives may stigmatize unwed mothers, while ignoring the strengths of alternative family living arrangements (Coltrane 2001; Holloway et al. 1997; Jarrett 1996). Others view marriage and the two-parent nuclear family as a particular Eurocentric or "American" social construction, rooted in sexism and largely out of step with this country's diverse family and economic histories and cultural traditions, especially those of African Americans and other ethnic groups (Dickerson 1995). They are also concerned that promoting marriage is disingenuous, a political ruse to deflect government responsibility for eradicating poverty and welfare dependence. The marriage debate shifts "blame" from larger economic and political forces that reinforce women's economic inequality (e.g., globalization and economic restructuring, gender inequality in pay, lack of work supports, lack of child support enforcement, etc.) to the putative bad choices and dysfunctional behaviors of disadvantaged single women (Luker 1996; Rice 2001). Efforts to promote marriage through tax incentives, marriage bonuses, or media or information campaigns may also encourage economically dependent women to enter unwisely into emotionally unhealthy or even violent relationships. Indeed, welfare caseload workers often aim to reduce the economic and emotional dependency on men among low-income and welfare dependent women, who frequently find themselves mired in exploitative or unsatisfying relationships.[4] The policy concern of time-limited welfare is that women may feel compelled to stay in dysfunctional relationships that hurt rather than benefit their children.

We cannot adjudicate these competing cultural and policy claims here. The facts about the privileged economic circumstances of married over single or divorced mothers are indisputable. Their interpretation and policy implications, however, are ambiguous. Our goals are modest: to describe the marital histories of American women and compare the economic circumstances of married women with those of unmarried or divorced mothers. In light of current policy debates, we pay special attention to the marital histories and poverty of unmarried mothers who grew up in economically disadvantaged single parent families. As we argue below, whether marriage affords long-term economic benefits ultimately depends on whether disadvantaged women are able to *get married, stay married, and marry well* (i.e., marry economically attractive men).

4. A number of recent studies, for example, have shown that cohabiting women suffer higher rates of physical violence and emotional abuse (DeMaris 2000; Brownridge and Halli 2000). Cohabitors are also more likely to be unhappy or dissatisfied with their current situation compared with married women (Brown 2000; Brown and Booth 1996).

Marriage and Poverty Among Disadvantaged Women

Getting Married

Marriage promotion initiatives must accommodate the obvious: marital opportunities are often severely limited for disadvantaged women, even if marriage is a personal goal (Furstenberg, Brooks-Gunn, and Morgan 1987; Tucker and Mitchell-Kernan 1995). Large sex ratio imbalances characterize most poor inner city neighborhoods (e.g., because of high male mortality and incarceration). Moreover, a sizeable share of the unmarried men available to single women are not considered attractive marriage candidates, if measured by whether they hold a steady job that pays well (McLaughlin and Lichter 1997; Edin and Lein 1997). Scott South (1991) and R. Kelly Raley and Jenifer Bratter (2003), for example, show that having a good job—being a good breadwinner—is an especially important quality in a prospective husband. Marriage is unlikely to be a panacea if economically disadvantaged women face serious marriage market constraints or if they lack clear economic incentives to marry. For women with limited marital prospects who nevertheless desire children and a family (even without a coresidential partner or husband), the transition to adulthood may be marked by unwed childbearing rather than by marriage (Rosenzweig 1999; South 1996).[5]

A demographic shortage of men cannot, by itself, account for currently high rates of nonmarriage among low-income women or for the growing gap in family behavior between African Americans and whites (McLaughlin and Lichter 1997; South and Lloyd 1992). Unmarried or cohabiting mothers often have "high hopes about marriage" at the time of the birth of their children (Waller 2001). But the promise of marriage is often sabotaged by substance abuse, physical abuse and conflict, and mistrust (e.g., regarding infidelity). For these reasons, unwed mothers often perceive little tangible benefit from marriage over remaining single (Waller 2001). Single mothers also consider the low earnings, employment instability, and source of earnings (i.e., illicit income) in their evaluations of potential marriage or cohabiting partners, and typically find the men available to them wanting on these criteria (cf., Bulcroft and Bulcroft 1993; Edin 2000). A recent study by Ellen Scott and associates (2002) suggests that single mothers almost universally place their children first—before a relationship with a man—and that they often regard marriage as a potential threat to the well-being of their children or as an indulgence they cannot afford. Low-income women are often unwilling to give up their autonomy and household decision-making simply for the sake of being married. According to Robin Jarrett (1996:371), single mothers often believe that marriage to an "economically insecure male" would end up "making the situation worse." For many low-income women, marriage would be a problem, not a solution.

The current preoccupation with the behavioral shortcomings of potential or current male partners often deflects attention from the fact that unwed childbearing affects women's own marriageability (Bennett, Bloom, and Miller 1995; Upchurch and Lillard 2001). Unwed childbearing may restrict marital search activities and diminish the willingness of potential marital partners to assume the co-parental role. These men also bear any additional economic and emotional costs associated with sharing their wives' time and affection with other men's children. Indeed, recent studies show that early unwed childbearing significantly reduces the probability of subsequent marriage (Bennett, Bloom, and Miller 1995; Lefebvre and Merrigan 1998). Teen unwed mothers are more than twice as likely as other women (i.e., without a nonmarital birth) to be never married by age 35 (Lichter and Graefe 2001). For low-income

5. This is vividly portrayed in the qualitative interviews of African American single mothers reported by Robin Jarrett (1996). The case of Leslie, a young single mother on welfare, is illustrative. She says: "Just because you poor, you want someone to love, too. Just because you poor, you might have to live off welfare, that doesn't mean you're not eligible to have children. Like once you reach a certain income that you not eligible to have children because you too poor."

women, unwed childbearing, along with limited marital opportunities, may undermine marriage promotion policies, however well-intentioned or well-conceived.

Staying Married

Marriage may provide long-term economic benefits, but only if the relationship lasts. Unfortunately, few studies track single mothers' marital and economic circumstances over time, but what we do know paints a picture of substantial family and marital instability (Edin 2000; Harris 1996). The children of divorced parents experience higher divorce rates themselves as adults (Heaton 2002; Teachman 2002). Marriages entered into or motivated by an unintended pregnancy have high rates of dissolution (Heaton 2002; Timmer and Orbuch 2001). Unwed mothers, of whom a disproportionate share are poor, are more likely than other women to be involved in unstable or serial relationships. They are more likely to move into and out of cohabiting relationships and are substantially more likely to be divorced or remarried than women who marry before having children. Only 30 percent of teen unwed mothers who later married are still married at age 40 (Graefe and Lichter 2002). Similarly, in their longitudinal study of largely urban black adolescent mothers in Baltimore, Frank Furstenberg, Jeanne Brooks-Gunn, and S. Philip Morgan (1987) report that more than one-half of the early marriages had dissolved after five years.

Studies of welfare leavers show that unmarried mothers often engage in income packaging, i.e., putting together income from work, intimate partners, and friends and family (Edin 2000). Kathleen Harris (1996) shows that, among women who exited welfare through paid employment, 7.2 percent became married within one year of exit and 18.3 percent became married after three years. Job instability and low wages often thwarted women's economic self-sufficiency and their aspirations to stay off welfare. In contrast, working women who later married or cohabited with an employed man were significantly less likely to return to welfare. Still, over one-half of all women who left welfare through marriage or cohabitation returned to the welfare rolls after 5 or 6 years. Clearly, marriage is no long-term economic panacea if disadvantaged single mothers enter into ill-advised and economically fragile marriages. Marital instability for them is high. Many low-income couples are emotionally unprepared for marriage. Others lack good relationship or communication skills, are poorly matched with their partners, or continue to experience stresses associated with low income (Edin 2000; Furstenberg, Brooks-Gunn, and Morgan 1987).

Marrying Well

Finally, the question of whether unmarried mothers marry or stay married may be less salient than that of *who* they marry. Simply, do the men disadvantaged unwed mothers marry provide sufficient economic resources to lift them out of poverty? Studies of men indicate that employment and earnings—as well as job stability—are significant predictors of entry into marriage, even for low-income fathers (Mincy and Dupree 2001; Oppenheimer, Kalmijn, and Lim 1997). For men, having a steady job is arguably a prerequisite for being "ready for marriage" and for the economic commitments required of family life (Sassler and Goldscheider 2003). Work also makes unmarried men more attractive as partners to unmarried women. The policy implication is clear: a stable job at good pay, in the end, may be an effective marriage promotion policy, one that also benefits women and their families economically (Oppenheimer and Lew 1995; Oppenheimer and Lewin 1999).

Unfortunately, we know surprisingly little about the economic characteristics of the men that low-income women marry. Previous research shows, however, that women generally remain unmarried rather than marry men of low socioeconomic status (Lewis and Oppenheimer 2000; Lichter, Anderson, and Hayward 1995). Or, stated differently, the traditional pattern of upward marital mobility means that most women, regardless of their economic status

or earnings potential, benefit economically from marriage. Indeed, women on average prefer to marry men with higher levels of education and earnings than themselves (Raley and Bratter 2003). Supporting the view that marriage can be an economic panacea, Zhenchao Qian (1999) and Debra Blackwell and Daniel Lichter (2000) report that women on average are more likely to marry up in educational status than marry down. But these studies also reveal that upward marital mobility is largely the province of non-poor women. Educational homogamy is strongest among the lowest and highest educational categories; i.e., low-educated women tend to marry low-educated men, while highly-educated women are most likely to marry highly-educated men.

This pattern, however, is not observed among historically disadvantaged groups—African American women, in particular. For them, marriage is associated with downward educational mobility (Blackwell and Lichter 2000). A larger share of African American women form marital unions with men having less education rather than more education than themselves. This pattern of mate selection undercuts claims that marriage is a route to upward economic mobility among disadvantaged women. Indeed, a recent study by Wendy Sigle-Rushton and Sara McLanahan (2002) claims that single women, even if they married their babies' fathers, would continue to have much higher rates of poverty than currently married women (cf., Thomas and Sawhill 2002). The reason is that single mothers have much different characteristics—education, health status, and employment—than currently married women, and therefore have less access to economically-attractive marriage partners.

The Current Study

This article evaluates current policy claims that marriage can be a route out of poverty and welfare dependence for disadvantaged women. We have several specific objectives. First, we examine patterns of unwed childbearing and marriage among women who grew up in disadvantaged families. Specifically, what share of women with disadvantaged family backgrounds eventually establish stable marriages and escape poverty as adults?

Second, we evaluate whether unwed childbearing and nonmarriage link poverty and welfare dependence between childhood and adulthood. That is, do family formation behaviors provide a critical pathway that contributes to the intergenerational transmission of economic disadvantage? Previous studies show that childhood socioeconomic disadvantages are associated with teen pregnancy and unwed childbearing (Furstenberg 1991; Singh et al. 2001). As we show here, unwed childbearing is an impediment to lasting marriages that must be addressed before new marriage initiatives can achieve success.

Third, we document the extent to which marriage is associated with greater economic well-being. That is, to what extent does a disadvantaged family background—and the unmarried childbearing that often results from impoverishment—ultimately reduce the likelihood of marrying "economically attractive" men? Is marriage an economic panacea for reducing poverty and welfare receipt? The answers are especially germane to the hotly contested question of whether marriage provides a long-term solution to America's welfare dependency problem.

Data and Methods

The National Survey of Family Growth (NSFG) provides a national probability sample of women aged 15 to 44, and is designed to produce national estimates of pregnancy, childbearing, and reproductive and child health (Potter et al. 1997). Its 198 primary sampling units are located in every state and in all of the largest metropolitan areas. Hispanics and non-Hispanic blacks were over-sampled. Cycle 5 provides detailed retrospective life history information, including family background, marital and nonmarital relationship histories, and fertility experiences for

10,847 women in 1995 (Abma et al. 1997). These data were collected using life calendars designed to improve the validity of retrospective accounts. Specifically, respondents first fill in major life events (e.g., birth of children) to provide a framework the interviewer uses to help respondents fill in events that are often more difficult to remember (e.g., dates of cohabitation). The 1995 NSFG included, for the first time, full cohabitation histories, information on husbands and sexual partners, and contextual data. The unweighted response rate for eligible women was 78.6 percent (Kelly et al. 1997). For the purposes of our study, the sample is restricted to 7,665 women aged 25 to 44 at interview, of which 75 percent are white, 14 percent are black, and 10 percent are Hispanic.

Our primary dependent variables are family poverty, as officially measured by the Office of Management and Budget, and food stamp receipt. As shown in Table 1, 11.5 percent of our sample was poor in 1995; 11.9 percent received food stamps. We hypothesize that a disadvantaged family background is associated with higher rates of adult poverty (as measured at the

Table 1 • ***Profile of Women Age 25–45 (1995 NSFG, Weighted Proportions)***

	% or Mean (s.d.)
First birth status	
% Nonmarital first birth (total)	19.0
% as teen	24.8
% as adult	75.2
% Marital first birth	54.7
% Childless	26.3
Family background	
Mean years of mom's education	11.0 (3.7)
Mean years of dad's education	11.1 (4.2)
% Mom did not work	43.8
% From non-intact family	34.1
% Disadvantaged family background	19.0
Socio-demographic characteristics	
Mean age	34.6 (5.5)
Mean years of education	13.0 (2.8)
% Less than high school	16.1
% High school or Associate	58.9
% College	25.0
Race/ethnicity	
% Hispanic	10.9
% White	75.5
% Black	13.6
Current marital status	
% Married	63.4
% Cohabiting	6.8
% Previously married	13.6
% Never married	16.2
Economic outcomes	
Mean income as % of poverty line	332.0 (224.9)
% Below the poverty line	11.5
% Below 180% of the poverty line	24.1
% Receiving food stamps	11.9
Unweighted n	7665

1995 survey date) and food stamp receipt, and that nonmarital childbearing and (non)marriage mediate these relationships. Poverty and food stamp receipt are related but not redundant measures of economic hardship; only a minority of poor female-headed households who are eligible for food stamps actually receive them, and eligibility for food stamps is set at 130 percent of the family income poverty threshold. Moreover, the 1996 welfare bill sought to reduce dependence on government assistance rather than reduce poverty (hence, our additional focus on food stamps).[6] We also augment our analysis with an alternative measure of poverty. In additional sensitivity analyses, we define poverty as 180 percent of the official poverty threshold. Whether marriage provides a solid economic footing (which we define at 180 percent of the official poverty measure) may be just as relevant as whether marriage reduces poverty as officially measured. In 1995, 24.1 percent of our sample was below 180 percent of the poverty threshold.

Family background characteristics shape attitudes about marriage and family formation and opportunities to marry and "marry well." A disadvantaged family background is defined here on the basis of childhood family and economic experiences. A non-intact family is defined as any instance in which the respondent did not live with two biological or adoptive parents from birth; 34 percent of our sample is from a non-intact family (Table 1). South (2001a) reports that women growing up in a mother-only family have roughly a 20 percent lower probability of marriage than women growing up with both parents. Maternal educational attainment is measured by the number of completed years of schooling. We also identify women whose mothers never worked while they were growing up (between the ages of five and 15); 44 percent of NSFG respondents' mothers did not work during this period. For our analyses, respondents are considered disadvantaged if they grew up in a non-intact family *and* met either of two conditions: (1) their mothers had low education (i.e., were high school drop-outs) *or* (2) their mothers were never employed.

As defined here, disadvantaged women who report that they grew up in non-intact families and their mothers did not work are arguably families that depended on public assistance income or on income from family and friends. For respondents from nonintact households whose mothers dropped out of high school, it is unlikely that their mothers were able to adequately support their families with a family wage, even if they were employed. Furthermore, mothers working outside of the home provide role models for their daughters; the absence of such role models during childhood may place today's unmarried mothers at greater risk of welfare dependence and low income. For our purposes, we assume that NSFG respondents who grew up in married-couple families or in nonintact families but whose mothers were employed and had higher earning potential (by virtue of not being a high school dropout) are at less risk of adult poverty (but obviously not entirely insulated from adult poverty) than are the disadvantaged women we have identified here. Our calculations indicate that 19 percent of our sample has an "at-risk" or disadvantaged family background (Table 1).

We distinguish between women who had a nonmarital first birth as a teen and those who had a nonmarital first birth as an adult. Teen pregnancy and childbearing may have more deleterious long-term economic and social consequences than later adult unwed childbearing. Teen pregnancies also are more likely to be unintended; they both reflect and reinforce eco-

6. For our purposes, we focus on food stamp receipt rather than public assistance income (received by 9.5 percent of our sample in 1995). Unlike AFDC, eligibility for food stamps is not tied to marital status or to having children in the home. Food stamp eligibility is established at 130 percent of the poverty threshold, but we also know that a substantial share of eligible families do not receive food stamps. Eligible low-income married couples are less likely to receive food stamps than low-income female heads, in part because the act of applying for and receiving AFDC automatically qualifies single mothers for food stamps. Married couples, on the other hand, need to apply directly for food stamps—a fact that implies some knowledge of their eligibility. To marriage proponents, the reasons for lower food stamp utilization are probably less relevant than the fact that similarly eligible married couples are less likely than single mothers to rely on government assistance and to be economically self-sufficient.

nomic disadvantage. In our analysis, we contrast teen and adult unwed mothers with women who experienced a marital first birth or who were childless at the 1995 survey date. Nearly 20 percent of our sample had a nonmarital first birth, and roughly one-fourth of these occurred when the mothers were teenagers.

Our analyses also distinguish among women who are currently married, ever-married, or never-married. If marriage is an economic panacea, estimates from our multivariate logistic regression models should indicate (1) that the effects of marriage (ever and current) on poverty are negative; (2) that the negative effects of at-risk family backgrounds and nonmarital childbearing should be attenuated when marital status (as a mediating variable) is entered into the model; and (3) that marriage will have stronger negative effects on poverty among disadvantaged women and those with a nonmarital birth than it does on those from more privileged backgrounds (i.e., we expect a statistically significant negative interaction effect between childhood family disadvantage and marriage).[7]

Results

Disadvantaged Family Background and Adult Outcomes

Table 2 provides total and race-specific results on the relationship between family background and marital and economic outcomes. The results provide empirical evidence that growing up in a disadvantaged family is associated with unwed childbearing and negative economic outcomes in adulthood.

First, a disadvantaged family background is strongly associated with nonmarital childbearing. The probability of a nonmarital first birth is roughly twice as high among women with disadvantaged family backgrounds as among other women (i.e., 31 percent versus 16 percent). This two-to-one ratio is observed for both whites and Hispanics. For black women, however, the relationship between a disadvantaged family background and nonmarital childbearing is much weaker. About one-half of low risk black women had a nonmarital first birth, compared with 57.3 percent of black women from disadvantaged family backgrounds. Clearly, higher African American nonmarital fertility is not strictly economic in origin—it is common among both the poor and nonpoor.

Second, disadvantaged women are less likely than other women to be currently married (i.e., 56 percent versus 65 percent). Conversely, higher percentages are cohabiting, previously married, or never-married. Similar patterns—although somewhat less pronounced for whites and blacks—exist for each racial/ethnic group considered here. Disadvantaged Hispanic women in particular are substantially less likely to be married, while other Hispanic women have marriage patterns that are very similar to whites. Comparatively few black women are currently married, regardless of risk status, and substantially more have never been married.

Third, our results support the common assumption of a strong intergenerational transmission of social and economic disadvantage. Nearly 18 percent of the disadvantaged women are poor, while 21 percent receive food stamps. In contrast, only 10 percent of the other women are poor, while slightly less than 10 percent receive food stamps. The race-specific results indicate a similar association between childhood family disadvantage and economic outcomes as adults. Clearly, poverty and welfare dependence are high among racial and ethnic minorities, *regardless of family background.*

7. For highly-educated women with good jobs, getting married may improve economic well-being, but should be largely unrelated to exits from poverty. These women are unlikely to be poor in the first place; therefore, the poverty-ameliorating effects of marriage are likely to be low, especially in comparison to the effects of marriage among socially and economically disadvantaged women.

Table 2 • ***Distribution of Women Age 25–45 by Timing and Marital Status of Frst Birth, Current Marital Status, Economic Outcomes, and Race/Ethnicity (1995 NSFG, Weighted Proportions)***

	Total		*Hispanic*		*White*		*Black*	
	Low Risk	*High Risk*	*Low Risk*	*High Risk*	*Low Risk*	*High Risk*	*Low Risk*	*High Risk*
First birth status								
Nonmarital first birth	16.2*	31.0	21.3*	39.0	10.4*	20.2	50.6*	57.3
As teen	22.7*	29.5	22.5	28.9	15.9*	24.9	31.9	34.7
As adult	77.3*	70.5	77.5	71.1	84.1*	75.1	68.1	65.3
Marital first birth	56.6*	46.5	59.9*	47.8	60.9*	54.4	25.4	21.8
Childless	27.2*	22.6	18.9*	13.2	28.7	25.4	24.0	20.9
Current marital status								
Married	65.1*	56.0	64.4*	49.7	69.8*	65.3	34.7	32.7
Cohabiting	6.4*	8.4	6.3*	11.8	6.2	6.9	7.7*	10.8
Previously married (no partner)	12.8*	17.1	15.1	19.4	11.2*	15.2	21.8	21.1
Never married	15.7*	18.5	14.2*	19.2	12.9	12.7	35.8	35.4
Economic outcomes								
Below poverty line	10.1*	17.8	27.0*	35.2	6.0*	10.7	22.8*	29.4
Below 180% of poverty line	21.3*	35.8	42.1*	51.8	15.6*	25.2	41.7*	55.8
Receiving food stamps	9.7*	21.4	19.5*	33.0	5.8*	12.4	27.4*	40.1
Unweighted n	6078	1587	794	290	4021	760	1263	537

* "Low risk" and "high risk" significantly different at $p < .05$ (two-tailed t-test).

Table 3 • *Current Marital Status of Women Age 25–45 by First Birth Status and Race (1995 NSFG, Weighted Proportions)*

	Marital First Birth	Non-Marital First Birth			Childless
		Total	Teen	Adult	
Total					
Married	82.2*	40.8	40.9	40.8	40.5
Cohabiting	3.8*	11.6	11.2	11.8	9.5
Previously married (no partner)	14.0*	19.2	24.7	17.4	8.7
Never married	0.0*	28.3	23.1	30.1	41.3
Unweighted n	4079	1887	508	1379	1699
Hispanic					
Married	79.2*	37.2	37.7	37.0	34.4
Cohabiting	3.8*	18.8	23.6	17.2	3.9
Previously married (no partner)	17.0	18.9	16.5	19.7	9.7
Never married	0.0*	25.1	22.3	26.1	52.0
Unweighted n	657	284	212	72	143
White					
Married	84.3*	54.5	66.0	52.0	42.8
Cohabiting	3.7*	10.5	8.2	11.0	10.2
Previously married (no partner)	12.1*	17.5	21.6	16.6	8.8
Never married	0.0*	17.5	4.2	20.4	38.2
Unweighted n	2970	569	111	458	1242
Black					
Married	59.0*	25.0	24.3	25.4	28.7
Cohabiting	5.6*	10.2	9.6	10.5	8.2
Previously married (no partner)	35.4*	21.4	29.4	17.6	7.3
Never married	0.0*	43.3	36.8	46.6	55.8
Unweighted n	452	1034	325	709	314

* "Marital first birth" and "non-marital first birth (total)" significantly different at $p < .05$ (two-tailed t-test).

Unwed Childbearing and Economic Outcomes

Previous research has shown that unwed childbearing shapes subsequent economic and family trajectories (Bennett, Bloom, and Miller 1995; McLanahan and Bumpass 1988). Strong bivariate associations between nonmarital birth status and current marital status and various economic outcomes, shown in Tables 3 and 4, reinforce this conclusion. Specifically, women who had a nonmarital first birth are substantially less likely than other women to be married, while larger percentages are currently cohabiting or divorced (see Table 3). Only 41 percent of women with a nonmarital first birth are currently married. Of women with a marital first birth, 82 percent are married.[8]

Women who had a nonmarital first birth also are substantially more likely than other women to be poor. Indeed, 30 percent are poor, compared with only 8.4 percent among women who had a marital birth and 4.6 percent among women who were childless in 1995 (Table 4). Women with nonmarital births—especially those with nonmarital births as teens—

8. The strong negative effects of nonmarital childbearing are corroborated in some additional logistic regression models of current marital status. We found that unwed teen mothers were only 50 percent as likely as other women to be currently married, even when controlling for race, age, education, and family background.

Table 4 • *Economic Outcomes of Women Age 25–45 by First Birth Status and Race (1995 NSFG, Weighted Proportions)*

	Marital First Birth	*Non-Marital First Birth*			*Childless*
		Total	*Teen*	*Adult*	
Total					
Below the poverty line	8.4*	30.1	35.4	28.3	4.6
Below 180% of poverty line	20.0*	52.3	58.2	50.4	12.0
Receiving food stamps	7.8*	35.7	39.5	34.4	3.3
Unweighted n	4079	1887	508	1379	1699
Hispanic					
Below the poverty line	24.7*	48.8	56.9	46.0	8.3
Below 180% of poverty line	43.3*	66.2	64.9	66.7	16.9
Receiving food stamps	18.4*	45.0	50.8	43.1	5.3
Unweighted n	657	284	212	72	143
White					
Below the poverty line	5.5*	20.3	23.5	19.7	3.6
Below 180% of poverty line	15.7*	42.1	48.3	40.7	9.5
Receiving food stamps	5.4*	25.3	22.0	26.1	2.1
Unweighted n	2970	569	111	458	1242
Black					
Below the poverty line	17.1*	35.0	37.3	33.8	9.6
Below 180% of poverty line	34.7*	59.8	63.2	58.1	26.1
Receiving foods stamps	20.7*	45.0	48.2	43.5	10.4
Unweighted n	452	1034	325	709	314

* "Marital first birth" and "non-marital first birth (total)" significantly different at $p < .05$ (two-tailed t-test).

are also disproportionately dependent on welfare income. Specifically, one-third of them receive food stamps. Although we cannot claim unambiguous causal effects, the life course trajectories of unwed mothers are decidedly more disadvantaged than for other women.

The race-specific results, also shown in Tables 3 and 4, indicate less likelihood of marriage among minority women but similar patterns of social and economic disadvantage associated with nonmarital childbearing. Specifically, 37 percent of Hispanic and 25 percent of black mothers with a nonmarital birth are married, compared with 55 percent of whites (Table 3). Yet, even among African American women who had a marital first birth, only 59 percent are married and 35 percent are divorced (i.e., previously married). In other words, these data reveal substantial marital and family instability in the lives of African American women, whether they were unwed mothers or not.[9]

Nonmarital childbearing also is associated with long-term negative economic consequences, especially for minority women (Table 4). Indeed, 35 percent of African American mothers who had a nonmarital birth are currently poor and 45 percent receive food stamps. For childless women, only 9.6 percent are poor and 10.4 percent receive food stamps, while 17 percent of African American women who had a marital birth experience poverty and 21

9. In some additional life table analyses of marriage, we found that only 76 percent of African American women without a nonmarital birth are expected to be ever-married by age 40. This compared with 93 percent among Hispanics and 89 percent among Non-Hispanic Whites. For Black women with a nonmarital birth, only 58 percent were ever-married by age 40, compared with 66 percent among Hispanics and 85 percent among whites. Clearly, a nonmarital birth has different implications for marriage across racial and ethnic groups.

percent receive food stamps. For white mothers with a nonmarital birth, 20.3 percent are poor and 25.3 percent receive food stamps. These figures are substantially higher than those observed among other women. Unwed childbearing is clearly associated with later economic hardship.

Marriage and Poverty

We next evaluate whether marriage ameliorates the long-term negative effects (shown in Tables 2–4) associated with a disadvantaged family background and unwed childbearing. In other words, is marriage an economic panacea for at-risk women? Table 5 provides odds ratios from several logistic regression models of poverty. We begin with a baseline model (model 1) that includes disadvantaged family background, race/ethnicity (two dummy variables), and age (35–45 = 1) as predictors. The findings reinforce the bivariate results reported in Table 2. That is, a disadvantaged family background is associated with a greater likelihood of experiencing poverty as an adult. Women who grew up in disadvantaged families are 1.6 times more likely than other women to be poor as adults. This result speaks to the intergenerational character of poverty.

Model 2 evaluates the hypothesis that unwed childbearing mediates the relationship between a disadvantaged family background and later adult poverty. The estimated effect of family background declines (i.e., the odds ratio declines from 1.60 to 1.36), but nevertheless remains statistically significant. Thus, part of the explanation for intergenerational poverty resides in the greater likelihood that childhood disadvantages are associated with unmarried

Table 5 • ***Odds Ratios From Logistic Regression Models of Poverty (1995 NSFG)****

	Model 1	*Model 2*	*Model 3*	*Model 4*	*Model 5*	*Model 6*	*Model 7*
Family background							
Disadvantaged	1.60	1.36	1.14	1.14	1.12	.90	1.02
Race/ethnicity							
Hispanic	4.85	4.26	3.06	3.03	3.16	3.16	3.32
Black	4.48	2.46	2.61	2.41	1.99	2.08	2.20
Age							
35–45	.58	.61	.58	.61	.59	.56	.56
Birth status							
Nonmarital teen		4.39	2.64	2.51	2.23	2.27	2.05
Nonmarital adult		3.71	3.19	2.94	2.61	2.77	2.69
Education							
Less than high school			4.06	4.10	4.06	4.01	2.89
Marital status							
Ever married				.68			
Currently married					.32		
Currently married						.39	.33
Previously married						1.49	1.62
Employment status							
Full-time							.11
Part-time							.42
−2 log likelihood	5600.45	5295.37	5003.39	4982.90	4793.96	4777.59	4185.67
n	7665	7665	7665	7665	7665	7665	7665

* All variables significant at $p < .001$, except "disadvantaged" in models 3–7 (not significant).

childbearing. In fact, women who had a nonmarital birth as a teen are 4.39 times more likely to be poor than other women. Women who had a non-marital birth as an adult are 3.71 times more likely to be poor. Additional sensitivity analyses (not shown) of poverty set at 180 percent of the official poverty threshold revealed that mothers who had a nonmarital birth as an adult are 3.38 times more likely to be poor, while the corresponding figure for teens who had a nonmarital birth is 3.88. Unwed mothers are not only more likely than other women to be officially poor, they are also much more likely than other women to be poor using a higher poverty income threshold (data not shown).

To be sure, the causal mechanisms underlying our statistical results are ambiguous and subject to debate. Unwed mothers share many poverty-predisposing traits with their parents (e.g., race or ethnicity, residential segregation, education, and employment opportunities) that link poverty between parental and filial generations (Gottschalk 1996; Rank and Cheng 1995). For example, unwed childbearing may truncate women's schooling or be associated with low academic achievement. To evaluate this explanation, we include a dummy variable in model 3 (Table 5) indicating whether women dropped out of high school. Not surprisingly, dropping out of high school significantly increases the likelihood of poverty, but this variable does not account completely for the strong positive effect of unwed childbearing on poverty. Women who had a nonmarital birth as a teen are still 2.6 times more likely to be poor as adults than women who did not bear a child out of wedlock, regardless of whether they dropped out of school. At the same time, the effect of family background becomes statistically insignificant (odds ratio = 1.14). The interpretation is clear: only a small portion of the association between having a disadvantaged family background and adult poverty operates through unwed childbearing, and most operates through educational attainment. From a policy standpoint, the implication is that improving educational outcomes for low-income children may be more likely to end intergenerational poverty than reducing unwed childbearing.

We now turn to the central question of this study: is marriage an economic panacea for women from disadvantaged backgrounds or who are unwed mothers? In model 4 (Table 5), we include a dummy variable indicating whether a woman has ever-married. The strong and statistically significant negative coefficient means that ever-married women are substantially less likely to be poor, regardless of race, family disadvantage, nonmarital birth status, or high school dropout. The odds ratio of .68 indicates that ever-married women have a poverty rate that is roughly one-third lower than the poverty rate experienced by never-married women.[10] Marriage matters economically. Becoming married, however, does not significantly attenuate the negative effects associated with unwed childbearing. Instead, the positive effect of unwed childbearing on poverty is largely offset by the economic benefit from marriage in our additive model (i.e., the signs of the coefficients are in opposite directions). Thus, unwed mothers who ever marry fare better economically than those who never marry, but they do not fare as well as women who avoid nonmarital childbearing in the first place.

This general conclusion is largely reinforced in model 5, which substitutes current marriage for ever-married. Not surprisingly, the effect of current marriage is substantially stronger than the effect of being ever-married (which includes both currently married women and divorced women). Net of other variables in the model, currently married women have a poverty rate that is only .32 of other women—roughly two-thirds lower. And, once again, the inclusion of this variable in the model does not appreciably alter the deleterious effects associated with unwed childbearing. Unwed mothers, regardless of whether they become married or not, experience substantially higher rates of poverty than other women.

Do women who have a nonmarital birth benefit more from marriage than women who have not had a nonmarital birth? To address this question, we estimated the effects of two

10. The conclusions also hold when we define poverty at 180 percent of the official poverty threshold. Specifically, ever-married women are about 25 percent less likely than never married women to have family income below 180 percent of the poverty line.

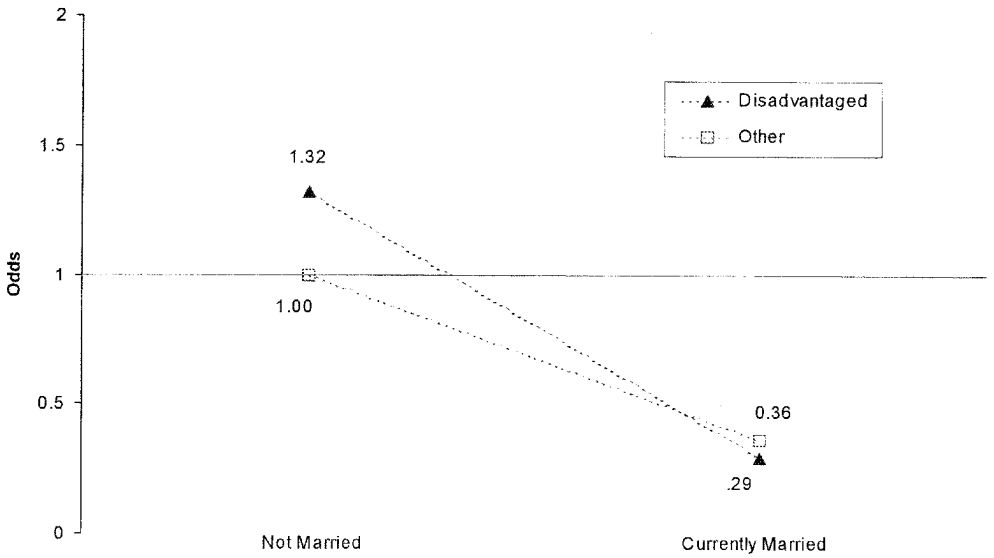

Figure 1 • ***Interaction Between Disadvantaged Background and Marital Status on Poverty***

current marriage-by-unwed childbearing interaction effects on poverty (results not shown). We find no statistically significant difference in the effects of marriage on the likelihood of poverty by nonmarital birth status. Stated differently, marriage benefits unwed mothers economically, but neither more nor less than it does other women.

Similarly, we ask if women from disadvantaged family backgrounds benefit more from marriage (when measured by poverty reductions) than do more-privileged women. Our analysis reveals a statistically significant disadvantaged background-by-current marriage interaction term (odds ratio = .63; $p < .05$). This odds ratio has a straightforward interpretation: the deleterious effect associated with a disadvantaged family background is completely offset by marrying and staying married (i.e., disadvantaged and non-disadvantaged women who marry have similarly low odds of poverty). Marriage, then, offers a way out of poverty for disadvantaged women (see Figure 1). The odds of living in poverty when disadvantaged women marry are similar to odds experienced by low-risk women who marry and are lower than the odds for low-risk women who remain single.[11] This kind of statistical evidence supports the "marriage as a panacea" view.

The results in Table 4 also speak directly to the question of whether marriage has salutary effects in the long run, even if marriage ends in divorce. Model 6 evaluates the effects of previous or current marriage; currently married women have much lower rates of poverty, while divorce exacerbates the likelihood of poverty. The effects of unwed childbearing remain largely unchanged in the model. Since ours is an additive model, the unchanged effect of unwed childbearing means that women who have a child out-of-wedlock and then marry and subsequently divorce are doubly disadvantaged, at least in terms of poverty. *They are worse off than those who never married.* Considering that about one-third of all ever-married women who

11. The main effects are 1.32 ($p < .05$) for a disadvantaged background and .36 ($p < .0001$) for current marriage. The odds of poverty among disadvantaged married women are calculated by multiplying these two main effects by the interaction effect. To be specific, the odds of poverty are $1.32 \times .36 \times .63 = .29$.

had a nonmarital first birth are currently divorced, the implications for the view of "marriage as a panacea" are significant. Yet, for women who stay married, the adverse effects associated with unwed childbearing (odds ratio = 2.27 × .39 or .88 for teen childbearing, and odds ratio = 2.77 × .39 or 1.08 for non-teen childbearing) are largely offset by being currently married. In other words, marriage helps women recover from unwed childbearing, despite their diminished economic status compared with women who marry before they have children.

Our statistical evaluation has the usual limitations of most nonexperimental studies based on survey data. We cannot say unequivocally that entry into marriage (i.e., gaining a husband's income) is the prime factor responsible for improving women's economic circumstances. Women who marry may have other observed and unobserved personal characteristics that contribute to reduced rates of poverty. For example, women who marry may have other resources, such as employment, that both enhance the likelihood of marriage and that reduce the likelihood of poverty (McLaughlin and Lichter 1997). Consequently, in model 7 (Table 5), we add dummy variables to indicate whether women are working full-time or part-time. The results show, first and foremost, that employment, especially full-time employment, is negatively associated with poverty. Yet marriage continues to have a large and statistically significant independent negative effect on poverty.[12]

Finally, we estimated similar models (not shown) of poverty separately for non-Hispanic whites, non-Hispanic blacks, and Hispanics in order to evaluate the generality of our conclusions. The economic benefits of marriage are apparent for all three racial/ethnic groups. In the full model (similar to model 7, specified in Table 5), currently married white women are only .32 times as likely as other white women to be poor. The odds of poverty are also .32 for currently married black women, and .45 among Hispanic women. In other words, there is no evidence here that otherwise similar women of color benefit less from marriage than do whites (at least as measured by escaping official poverty). Using our alternative measure of poverty (i.e., income at 180 percent of the official poverty threshold), marriage remains significantly associated with a lower odds of poverty among both whites (.47) and African Americans (.36). Currently married Hispanic women also have lower, but statistically non-significant, odds of poverty (.77). Yet, even for Hispanics (as for the other groups), getting married and later divorcing more than doubles the likelihood of poverty (odds ratio = 2.136). Any economic benefits of marriage are not limited to white or economically advantaged women.

Marriage and Food Stamp Receipt

To the proponents of marriage policies, marriage has the putative benefits of reducing welfare dependency, promoting economic self-sufficiency, and keeping welfare caseloads low. Critics argue, however, that promoting marriage essentially privatizes a public problem; that is, by marrying, disadvantaged women rely on family income (including their husbands') and will be less reliant on public sources of income, such as welfare or government assistance programs. But does marriage in fact reduce the likelihood of government assistance? To shed light on this issue, Table 6 provides estimates from analyses of food stamp receipt which parallel our previous analyses of poverty (see Table 5).

In many ways, these results mirror those reported earlier for poverty. Specifically, a disadvantaged family background is strongly associated with the receipt of food stamps (model 1, Table 6). A small portion of this statistical association is mediated by nonmarital birth status (model 2); women who had a nonmarital birth as a teen or adult are roughly five times more likely than other women to receive food stamps. The effect of teen unwed childbearing on food stamp receipt could be explained in part by the greater likelihood of dropping out of high

12. Some additional analysis also revealed statistically significant interaction terms between unwed teen and non-teen childbearing and current marriage using model 7, Table 5, as a baseline. As before, the substantive implication is that marriage differentially benefits unwed mothers economically.

Table 6 • *Odds Ratios From Logistic Regression Models of Food Stamp Receipt (1995 NSFG)**

	Model 1	*Model 2*	*Model 3*	*Model 4*	*Model 5*	*Model 6*	*Model 7*
Family background							
Disadvantaged	1.97	1.68	1.42	1.42	1.40	1.40	1.32
Race/ethnicity							
Hispanic	3.67	3.06	2.14	2.12	2.20	2.23	2.18
Black	6.05	3.10	3.39	3.03	2.44	2.53	2.80
Age							
35–45	.57	.61	.57	.62	.59	.55	.55
Birth status							
Nonmarital teen		5.00	3.03	2.87	2.51	2.59	2.39
Nonmarital adult		4.90	4.39	3.90	3.52	3.82	3.82
Education							
Less than high school			4.14	4.22	4.26	4.22	3.06
Marital status							
Ever married				.58			
Currently married					.21		
Currently married						.27	.23
Previously married						1.63	1.75
Employment status							
Full-time							.12
Part-time							.41
−2 log likelihood	5738.76	5284.83	4988.20	4946.92	4609.49	4583.80	4057.39
n	7639	7639	7639	7639	7639	7639	7639

* All variables significant at $p < .001$, except "disadvantaged" in model 7 (significant at $p < .01$).

school among this group of women (model 3). Yet, even if we control for education, women who had a nonmarital birth as a teen are over three times more likely to receive food stamps than other women. Unlike the poverty results, which show education mediating the intergenerational link between family background and poverty, the positive effect of a disadvantaged family background on food stamp receipt remains strong. The odds of food stamp receipt are 42 percent higher among women from disadvantaged families than other women. Moreover, additional analyses (not shown) reveal a negative effect of marriage on food stamp receipt that is statistically significant for whites, blacks, and Hispanics.

Whether marriage offsets the effects of family background and nonmarital birth status can be gleaned from Table 6, models 4–6, which include ever-married status, current marital status, and currently and previously married status, respectively. Model 4 shows, for example, that the odds of food stamp receipt are roughly .58 as high among ever-married women as never-married women. Yet, the effects of a disadvantaged family background or unwed childbearing are largely unaffected by the inclusion of ever-married status in the model. Food stamp receipt among mothers who had a nonmarital teen birth is 187 percent greater than among women without a nonmarital birth. For unwed teen mothers who ultimately married, the odds of food stamp receipt are 66 percent greater than for married women who did not bear a first child nonmaritally ($.58 \times 2.87 = 1.66$).

Much of the negative effect of ever-married status on food stamp receipt results from being currently married. Model 5 shows that currently married women are roughly one-fifth as likely to receive food stamps as all other women. Model 6 indicates that currently married

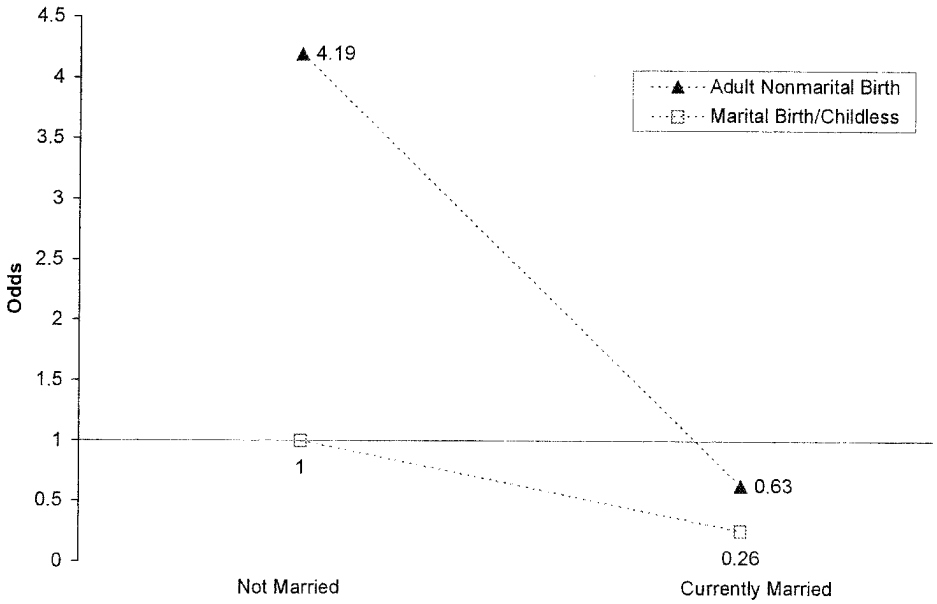

Figure 2 • *Interaction Between Adult Nonmarital Birth and Marital Status on Food Stamp Receipt*

women are only one-fourth as likely to receive food stamps as never-married women. The results of model 6 also reveal that previously married women (mostly divorced women) are 63 percent more likely to receive food stamps than are never-married women. The inclusion of currently married and previously married in the model does not appreciably change the effects of family background or nonmarital birth status. The strong association between current marriage and food stamp receipt remains after taking into account women's employment status.

These analyses indicate that marriage is strongly and negatively associated with the receipt of food stamps. What is perhaps surprising, however, is that marriage does not offset the longer term effects of a disadvantaged family background or unwed childbearing. Women who had a nonmarital birth have a high probability of food stamp receipt, even if they later married. For them, marriage is no economic panacea. Moreover, additional analysis including an at-risk-by-marriage interaction term reveals a negative, but statistically non-significant relationship with food stamp receipt. On the other hand, a statistically significant and negative interaction occurs between nonmarital adult childbearing and current married status (odds ratio = .59, $p < .01$). This means that the estimated positive effect of nonmarital childbearing on food stamp receipt (odds ratio = 4.19, $p < .0001$) is offset by getting married (odds ratio = .26, $p < .0001$). As Figure 2 shows, marriage has a stronger beneficial effect (in terms of lower welfare participation) among women who had a nonmarital birth as an adult (i.e., over age 18) than among women who did not have a nonmarital birth. These unwed mothers who later marry have a lower risk of food stamp receipt (about one-third lower) than women who avoided nonmarital childbearing by first marrying or remaining childless.[13]

13. Interaction effects were estimated by adding interaction terms to model 5, Table 6. We also estimated the interaction effects on poverty of current marriage by teen and nonteen unwed childbearing, based on the full model (model 7, Table 6). These interaction effects were .44 and .41, respectively, and were statistically significant, a result that reinforces our main conclusion that marriage differentially benefits unwed mothers who marry.

The Men Disadvantaged Women Marry

As we have shown, women who bear children out-of-wedlock and women from disadvantaged families are less likely than other women to marry. Moreover, those who marry benefit economically, on average, and sometimes benefit disproportionately from marriage—if benefit is measured in terms of reductions in poverty and food stamp receipt. But the statistical evidence does not necessarily mean that disadvantaged women "marry well." For some women, the income required to rise above poverty and get off of welfare may be minimal; that is, husbands may provide just enough income to "get by." To address this concern, we compare characteristics of men who married disadvantaged unwed mothers with those of other married men. The results in Table 7 center on husbands' education, employment, and income—traits that are most directly related to women's economic well-being in marriages.[14]

Our results point to a singular conclusion: women from disadvantaged families or who have had a nonmarital birth are less likely than other women to marry well. Among disadvantaged women who experienced a nonmarital birth, almost 25 percent are married to high school dropouts. This compares with 18 percent and 12 percent, respectively, of the entire sample of disadvantaged and non-disadvantaged married women. Less than 10 percent of women from non-disadvantaged (low-risk) backgrounds who did not have a nonmarital birth married high school drop-outs.

Disadvantaged women who had their first birth out of wedlock also are more likely than other women to marry non-working men (15 percent) or men with annual incomes less than $30,000 (62 percent). For childless women from more privileged backgrounds, 12 percent are married to non-working men and only 39 percent are married to men with incomes less than $30,000. For low-risk women who had a marital first birth, the corresponding figures are 8 percent and 40 percent. Both groups are substantially more likely than disadvantaged women with a nonmarital birth to be married to men with high incomes—over $30,000 (61 percent vs. 38 percent).

For women who grew up in economically and socially disadvantaged circumstances, the policy prescription is often stated simply: disadvantaged women should stay in school, find a job, get married, and have children—in that order. Yet, as we show here, the probability of marriage among disadvantaged women to an economically attractive partner is small. For example, less than one-half are married to men with incomes over $30,000 and less than 20 percent are married to men with incomes over $50,000 (data not shown). Calculated differently, only about 30 percent of all disadvantaged women will both marry and marry well, if indicated by marrying a man with an annual income over $30,000 (i.e., 47 percent of the 56 percent that are currently married).

Discussion and Conclusion

This article addresses the controversial policy question of whether marriage can be an economic panacea for disadvantaged unwed mothers. The effort to "end welfare as we know it" aimed to move unwed mothers into the workforce, with the explicit goal of promoting economic self-sufficiency and personal responsibility. But the welfare reform bill also encouraged and promoted marriage. Many states have taken this charge seriously, through their state welfare programs (e.g., providing monies, as in Florida and Oklahoma, for marriage preparation courses in high school), and through related marriage initiatives (e.g., covenant marriages laws in Louisiana) (Fein 2001; Sanchez, Nock, and Gager 2001). Unfortunately, our understanding of the prospective marital and cohabitation behavior of disadvantaged unwed mothers—those women most likely to receive public assistance income—is limited. We have virtually no infor-

14. The 1995 NSFG provides a sample of women who supply information about their current husbands. It does not provide a comparison sample of unmarried men.

Table 7 • *Selected Characteristics of Married Respondents' Current Husbands by Respondents' Family Background (1995 NSFG, Weighted Proportions)*

			Non-Marital			
	All	*Marital*	*Total*	*Teen*	*Adult*	*Childless*
Low risk						
Mean age (s.d.)	38.0 (6.9)	38.4 (6.5)*	37.5 (7.6)	38.5 (7.5)	37.2 (7.6)	36.4 (7.8)
Mean education (s.d.)	13.5 (2.9)	13.5 (3.0)*	12.4 (2.6)	12.3 (2.3)	12.5 (2.7)	14.3 (2.6)
% <12 years	11.2	10.8*	23.3	31.4	21.1	6.2
% Working	91.1	91.9	89.8	89.3	89.9	88.1
Yearly income						
% <$10,000	3.7	3.6	5.1	5.5	5.0	3.5
% $10–20,000	15.5	14.0*	28.3	28.2	28.3	14.5
% $20–30,000	22.1	21.9	25.8	28.1	25.2	20.7
% $30,000 and up	58.8	60.6*	40.8	38.2	41.5	61.3
n	3514	2563	411	101	310	540
High risk (disadvantaged)						
Mean age (s.d.)	38.2 (7.0)	38.7 (6.7)*	37.1 (7.5)	38.4 (7.4)	36.6 (7.5)	38.3 (7.3)
Mean education (s.d.)	12.7 (3.0)	13.0 (3.0)*	12.0 (2.8)	12.0 (2.4)	12.0 (2.9)	13.0 (3.4)
% <12 years	18.3	14.6*	24.7^{+}	17.0	27.7	24.1
% Working	89.5	91.4*	85.1^{+}	83.2	85.9	88.0
Yearly income						
% <$10,000	4.9	3.5*	8.3^{+}	7.6	8.6	5.9
% $10–20,000	22.8	20.7	25.3^{+}	23.8	25.8	27.8
% $20–30,000	25.0	25.3	28.2^{+}	29.0	27.9	19.5
% $30,000 and up	47.3	50.5*	38.2^{+}	39.6	37.7	46.9
n	758	463	192	56	136	103

* "Marital first birth" and "non-marital first birth (total)" tested significantly different at $p < .05$ (two-tailed t-test).
$^{+}$ "Low risk/marital first birth" and "high risk/non-marital first birth" significantly different at $p < .05$ (two-tailed t-test).

mation about whether marriage *per se* lifts disadvantaged single mothers out of poverty or reduces reliance on welfare income.

Our analyses resist simple conclusions. Marriage proponents will take heart in the fact that our analyses reveal that getting married and staying married is associated with economic advantages for unwed mothers, much as it does for women generally (i.e., we found no unwed motherhood by marriage interaction effect). Indeed, marriage counterbalances to a significant degree the deleterious effects associated with out-of-wedlock childbearing (i.e., marriage and unwed childbearing have independent effects, but the signs of these effects are in opposite directions). Moreover, women with disadvantaged family backgrounds benefited disproportionately from marriage, if measured by reductions in poverty. That is, poverty rates for disadvantaged women who marry are little different from poverty rates for other women who marry. Conversely, poverty rates among disadvantaged women who do not marry are much higher than poverty rates among advantaged women who do not marry. Our empirical results thus provide an affirmative answer to the question of whether a stable marriage (as well as more education), on balance, can be a pathway to greater economic stability for disadvantaged women.

Yet, our analyses also suggest a more cautious approach to the view that marriage can be an economic panacea. Like all nonexperimental studies, our retrospective data cannot ascertain the unobserved counterfactual situation, that is, what the poverty rate would be for single women if they actually became married. We are only able to compare married and single women, while controlling statistically for the effects of other observed confounding characteristics that distinguish between married and unmarried women (e.g., employment status, race, etc.) and that also affect the likelihood of being poor.[15] Moreover, our statistical results indicate that for women who marry, but later divorce, poverty rates are substantially higher than for never married women. Without also strengthening fragile marriages, marriage promotion initiatives are unlikely to provide a long-term solution to poverty; indeed, they could make matters worse for disadvantaged women if they separate or divorce. And, although a stable marriage confers measurable economic benefits, it is also true that many unwed disadvantaged mothers do not marry well, as measured by the education and income of their husbands. Marriage may provide a route out of poverty and welfare dependence, but it does not necessarily lead to economically secure married life.

Our analyses also highlight large racial differences in marriage, poverty, and welfare receipt. African American women, in particular, have exceptionally low rates of marriage, regardless of whether they have disadvantaged family backgrounds or become out-of-wedlock mothers. Statistically, marriage occupies a less central role in the lives of African American women (Koball 1998). Over 50 percent had a nonmarital first birth and only about one-third are currently married, whether they had a disadvantaged family background or not. To be successful, marriage promotion policies must be sensitive to existing cultural and economic diversity. Marriage promotion policies cannot substitute for other social and economic policies that address existing racial disparities in well-being. Theodora Ooms (2002), for example, argues for "marriage plus." Indeed, marriage alone will not end the high rates of poverty and

15. Previous studies have compared the marital behavior of unwed mothers with women who miscarried a pregnancy (and who presumably are drawn from the same population), showing that the negative effects of unwed childbearing on marriage are not simply due to the failure to control for other unobserved variables that may select women in unwed childbearing and also are related to poor marital prospects (Lichter and Graefe 2001; Upchurch and Lillard 2001). Another approach is presented by Adam Thomas and Isabel Sawhill (2002). They provide instructive evidence of the potential of reducing child poverty if single mothers became married to the men *actually* available to them. Using the 1998 March Current Population Survey, they matched single mothers to the unmarried men of similar age, race, and education, using a "hot decking" procedure. Although imbalances in the sex ratio preclude the marriage of all women, Thomas and Sawhill (2002) found that marriage would reduce child poverty by 23 percent. More importantly, their simulations revealed that poverty among children living with single mothers would decline from 38 percent to 13 percent, or by about two-thirds. These results have heuristic value regarding the potential role of marriage in reducing poverty, and are similar in magnitude to the estimates we report in Table 5 using a much different statistical approach.

welfare receipt among African American women. Even if black women had the same family backgrounds and rates of marriage and unwed childbearing as whites, their poverty rates would still be 2.2 times higher (see model 7, Table 5). Simply stated, policies that reduce unwed childbearing and remove existing barriers to marriage will help, but will not eliminate, the current large racial disparities in economic well-being and welfare receipt.

Our results also reinforce the view that preventing unwed childbearing represents a serious challenge to successful marriage promotion initiatives (Lichter 2001; Sawhill 2002a). Disadvantaged women, especially unwed mothers, have a lower probability of marriage than other women. Pregnancy prevention is too late for today's single mothers, who remain at great risk of poverty and welfare dependence and who are most affected by time-limited welfare and new work requirements. For them, getting and staying married is difficult to achieve. In fact, most of the mothers who had non-marital first births were not currently married at the times they were interviewed, and a sizable share were either divorced (nearly 20 percent) or cohabiting (about 12 percent). If marriage is to be a pathway from poverty, marriage promotion initiatives must begin by reducing unwed childbearing, especially among teenagers (Lichter 2001; Sawhill 2002a). As our analysis shows, unwed mothers from disadvantaged families are much less likely to marry and stay married than are other women. They are also less likely to wed men with good educations or with earnings that can adequately support a family. Marriage rates arguably will remain low unless the employment circumstances of low-skilled men are improved and the economic conditions of neighborhoods and communities in which unwed mothers live are upgraded (South 2001b).

In summary, whether the U.S. government should actively promote marriage remains a hotly contested issue as state TANF plans address the family formation goals of welfare reform legislation (Coontz and Folbre 2002; Sawhill 2002a). Marriage proponents can point to the documented benefits of marriage as a context for childbearing and child-rearing (Waite and Gallagher 2000; Wilson 2002). Opponents worry about government intrusion in the private lives of unmarried mothers. They also are concerned that time limits or punitive welfare policies may force some needy women into abusive or emotionally unhealthy marriages (Coltrane 2001). To critics, the funds earmarked for marriage promotion might be better used for other purposes (e.g., child care, transportation, and training).

Our results cannot speak directly to these issues. Our interest directs us to a narrower policy question of whether marriage is associated with lower poverty rates among unwed mothers who grew up in disadvantaged circumstances—and we show that it is. But we also find that the likelihood of marriage and the potential economic benefits associated with marriage are uncertain and distributed unevenly. In our view, marriage alone cannot substitute for, or replace, other policy prescriptions, such as minimum wage legislation, affirmative action, expansion of the EITC, and education and training programs, which directly rather than indirectly benefit the poor and provide a strong economic foundation for a stable family life. The goal of strengthening families might best be served through a larger package of social and economic policies that promote the marital, educational, and employment aspirations and needs of low-income women and men.

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