

I Can't Give You Anything But Love: Would Poor Couples With Children Be Better Off Economically If They Married?

By Paula Roberts

Introduction

Most children live in one of four household types: married, cohabiting, single parent living with another adult in a non-romantic relationship, and single parent. On the surface, the data are clear: married-couple households have a much lower poverty rate than any other family type. For example, in 1998, among households with children, approximately 8 percent of married-couple families, 16 percent of cohabiting couples, 24 percent of single parents living with another adult in the household, and 38 percent of single-parent families were officially poor. While there was some variation by race, poverty among married-couple families was considerably lower than in any other family type in every instance (see Table 1 on the next page).

About the Author

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Not surprisingly, married couple households also accumulate more wealth than other households. One study found that married couples had a median net worth of \$26,000 while singles and cohabiters had a median net worth of \$1,000.¹ Another study found that significant differences persisted right through the age of retirement. The typical single mother manages to amass less than half as much wealth by her mid-60s and 70s as the typical mother who is always married while raising her children.² In addition, women who spend 10 or more years raising dependent children outside of marriage are 55 percent more likely to live in poverty at ages 65 to 75 than women who are married when raising their children.³

It appears that a stable marriage provides significant protection against poverty. However, are these economic results actually attributable to marriage? It is possible that marriage changes the behavior and economic strategies of both the members of the couple and their commu-

SUMMARY

Policymakers and researchers alike are debating whether marriage might be an anti-poverty strategy for families with children. Some believe that if more parents married, there would be a substantial decrease in poverty.⁴ Others suggest that increasing the marriage rate among poor and near-poor parents, while not dramatically reducing poverty, would make a significant dent in the poverty rate for families with children.⁵ Still others are highly skeptical of these claims.⁶ This issue brief summarizes recent research bearing on the validity of these viewpoints. In particular, it reviews recent econometric studies by the Urban Institute's Robert Lerman on the economic effects of marriage on low-income couples.

In brief, the work of Lerman and others suggests that even among mothers with high poverty rates and low educational attainment, marriage can have positive economic effects. Marriage can lead to lower poverty rates and less material hardship. However, being married does not eliminate poverty and material hardship. In addition, the evidence that increasing marriage would contribute to poverty reduction does not, in itself, provide guidance about which public policies or programs might result in increased marriage. Nor does it provide guidance about which policies might increase the number of healthy marriages (without inadvertently increasing the number of unhealthy ones) or which policies might support marriage without disadvantaging single-parent families. More research is needed to answer these important questions.

TABLE 1

Percent of Households with Children in Poverty, by Race and Household Status, 1998

Type of Household	All Races	White	Black	Hispanic
Married Couple	8.2%	6.3%	9.4%	17.9%
Cohabiting Couple	16.0%	10.8%	18.4%	27.6%
Single Parent, Other Adults in the Household	24.2%	14.7%	31.4%	36.1%
Single Parent, No Other Adult Present	38.1%	27.4%	52.4%	49.3%

Source: Lerman, R. (2002). How Do Marriage, Cohabitation, and Single Parenthood Affect the Material Hardships of Families With Children? Washington, DC: Urban Institute, Table 3.

nity, which could make the couple more economically successful. For example, marriage might increase the work effort of one or both members of the couple because they see the need to meet their mutual responsibilities. One or both might invest in further education or delay immediate consumption in order to save for future family needs (e.g., a down payment on a house). In addition, family members might be more likely to provide financial assistance to a married couple in order to help them achieve their goals. However, perhaps what is being observed is a selection bias: the people who choose to marry may have greater economic potential to start with—so of course they have better economic outcomes than those who do not marry.

Whether it is the behavioral effects of marriage, the characteristics of those who marry, or a combination of both that leads to improved economic outcomes is a very important question in the context of government efforts to encourage marriage in the low-income community. Current efforts are predicated on the notion that the behavioral effects of marriage are the primary cause of improved economic well-being. If this is not the case, then these strategies will not likely be successful.

Why Might Marriage Matter?

There are five major reasons why married couples with children might be more economically successful than other household types:

- **Economies of scale.** Married couples can share expenses for common needs like food, rent, and utilities. In the long run, this frees up money for asset accumulation (e.g., a car, household appliances) and for savings.
- **The potential for more earnings.** The number of adults in a household who are able to work increases economic well-being so long as each earns enough to offset the additional costs associated with his or her presence in the household. Having more than one potential earner also provides more flexibility to meet employment disruptions, such as a job layoff. Even if one partner is unemployed, the other may increase his or her hours of work or take a second job to ameliorate the income loss.
- **Improved work effort.** Marriage changes the work behavior of some men: husbands with children earn higher wages and work more hours than non-husbands with similar characteristics. Thus, marriage appears to improve men's (and hence their families') economic status.
- **Division of labor.** One parent might not work outside the home or work only part-time. This would reduce the need for costly child care. It would also free the other parent to work overtime or take a

second job, increasing family income.

- **Ability to obtain help from the extended family or the community.** Friends and relatives might be more likely to give monetary gifts to married couples. These gifts (e.g., shower and wedding gifts, money for the down payment on a home) allow couples to accumulate material goods and assets that help them build wealth. Likewise, couples might receive financial help from one or both of their families in times of economic stress in order to keep their household together.

Of course, the degree to which any of these factors operates varies with the particular couple. At one extreme, both members of the couple may come from wealthy families and be highly educated. Their potential income (even if only one of them is employed) and their access to economic help from their families may be quite high. At the other end of the spectrum, both members of the couple may be high school dropouts from economically marginal families. Then, both their earnings potential and their ability to access resources from family may be quite limited. Nonetheless, marriage may still provide some economic benefits, such as the economies of scale, the ability to share household tasks, and the ability for both members of the couple to earn incomes.

For example, envision a couple with one child. Living together as a three-person unit, they need an annual income of \$15,670 to reach the poverty level. If they split up into one two-person unit and one single-person unit, they need an additional \$6,130 each year just to maintain poverty-line status of the two household units (the two-person unit needs \$12,490 and the single-person unit needs \$9,310). Obviously, one major factor for the three-person family in this example is economies of scale. In addition, if both adults are able to work, even at minimum-wage jobs, they will have a combined income above the poverty level. If one works full-time and the other half-time (at minimum wage), they could earn \$16,068 per year, which is slightly above the poverty level for a three-person family. If both work full-time, they could earn \$21,424, or roughly 136 percent of poverty. In other words, the general factors that make marriage economically useful for all couples apply to low-income couples as well, although marriage does not bring them into the middle class.

Moreover, as the above example demonstrates, marriage yields economic gains only if available potential mates have the ability to generate more income than expenses. A mother with one child needs \$12,490 per year to reach the poverty level. If she marries, her new spouse will

need to bring at least \$3,180 per year in income, just to stay at the poverty level. If he does not generate at least this much income, then the mother and child will be in worse economic straits. Low-income women recognize this.⁷ They are skeptical of “marriage for marriage’s sake” and cite the lack of men with good jobs, as well as fears of domestic violence and problems related to drug and alcohol abuse, as reasons for not simply jumping into marriage.⁸

Isn’t Cohabitation Just as Good?

All of the factors that make marriage economically beneficial should also apply to cohabitation. The economies of scale are present in living together: there are two potential wage earners, division of labor is possible, and extended family and the community may provide help. However, evidence suggests that while cohabitation has positive economic effects, they are not as strong as those seen in marriage. This is possibly because there is less income-sharing among cohabiters than among married couples⁹ or because there may be less commitment and less sense of a future together. There is also a longevity effect—the longer a couple has a relationship, the greater the economic gains in both income and the accumulation of wealth. Since cohabitation is usually shorter term than marriage, this might also explain why the

positive economic effects of cohabitation are not as great as marriage.¹⁰

In addition, several studies find that married couples are much more likely to receive financial help from their families than are cohabiting couples or singles. This help makes a substantial difference in reducing the material hardship often associated with low income.¹¹ It is not clear why this is—it could be that families are more willing to help couples in a committed relationship or it could be that the families of married couples have more wealth to share. Whatever the reason, while cohabitation has a positive economic effect on couples and their children, the poverty rate for cohabiting couples is still twice that of married couples. Nonetheless, cohabiters experience less poverty than single parents living with another adult and those living alone. This holds true across racial groups.

How Much Is Explained by Selection?

It seems fairly clear that married couples are economically better off than cohabiters and single parents. Some factors that contribute to this marital advantage also seem clear: economies of scale, the potential for more earnings, division of labor, and ability to obtain resources from family and community. However, that does not answer the question of whether more marriage would reduce poverty

rates. It may be that the positive economic effects of marriage are less about marital behavior and more a reflection of who chooses to marry. For example, the characteristics that determine success in the workforce (e.g., attitude, talents, education) might also be the characteristics of those who choose marriage. If this is so, the economic rewards of marriage would be more a result of personal characteristics than the behavioral effects of marriage.

Until recently, there was very little research on this point. In part, this has been due to the limitations of the available data sets. While it is possible to identify some characteristics of individuals and couples (e.g., age, educational attainment, immigration status), others—like attitude and life experience—are not generally either quantifiable or recorded. These “unmeasured characteristics” can matter a good deal. Nonetheless, there is now a growing body of social science research, drawing from a variety of data sets, which yields roughly similar results. While no one study may be convincing on its own, the combined body of work allows one to draw reasonably reliable conclusions. For instance, about half of the economic boost that comes from marriage is, in fact, due to selection—that is, the measurable characteristics of those who choose to marry that are controlled for in the studies.¹² This point was rein-

forced in a recent study comparing cohabiting couples with children to married couples with children.¹³ In households in which the children are living with *both* of their biological parents, cohabiting fathers are less likely to currently work, less likely to have worked full time in the last year, more likely to be high school dropouts, and more likely to be under age 25 than their married counterparts. The mothers in these households are also less likely to be currently employed, more likely to be high school dropouts, and more likely to be under age 25 than their married counterparts.¹⁴

Simply put, those who are older and better educated and have greater earning potential are more likely to be married. However, it also appears that marriage changes the work behavior of some men: husbands with children earn higher wages and work more hours than non-husbands with similar characteristics.¹⁵ In other words, the economic benefit of marriage appears to be the result of a combination of personal characteristics that individuals bring to marriage and behavioral changes that may occur after marriage. An important question remains, however: is the behavioral effect large enough to benefit even the young, underemployed, poorly educated couples who are not now choosing to marry?

To address this issue, the Urban Institute’s Robert Lerman used

Census data to simulate income gains that could emerge from marriage. He looked at unmarried, low-income mothers in the year 1989. He asked what would happen to poverty rates if these mothers married the men available in 1989 of similar background, age, and education at the same rate as mothers married in 1971 (when marriage rates among the poor were higher than they were in 1989). He found that while the couples in the simulated marriages would have incomes considerably below those in typical marriages, the declines in poverty associated with these marriages would be substantial. Child poverty rates in 1989 would have fallen from 17.1 percent to 13.1 percent if the husbands had the typical post-marriage labor response—that is, they worked more hours or earned higher wages than if they remained unmarried.¹⁶ An update of Lerman's work using 1999 Census data found the same drop in child poverty, even if the husbands made no change in their work patterns.¹⁷

A 2003 study reinforces the conclusion that marriage does have an anti-poverty effect even when both members of the couple are poor to begin with. Holding constant for family background, race and ethnicity, age, and education, the researchers find that having ever been married reduces the likelihood of currently living in poverty by one-third and being currently married reduces the

likelihood of living in poverty by two-thirds. However, the impact of marriage was not strong enough to eliminate the negative economic effects of non-marital childbearing.¹⁸

Indeed, one cautionary note from many of the studies is that non-marital childbearing is highly related to long-term poverty for mothers and their children, especially when the mothers are poor and near-poor to begin with. Women who have children before marriage are less likely to ever marry.¹⁹ When they do marry, they are less likely to stay married and more likely to marry a man with poor economic prospects.²⁰ Consequently, marriage does not produce the same economic benefits for this group as it does for those who marry before giving birth.

How Much of a Difference Does Marriage Make?

Poverty rates yield a point-in-time analysis using a common (but somewhat arbitrary) standard, the federal poverty line. A fuller picture emerges when one looks at a family's living situation over time and at the issue of material hardship. Do families go without food? Are they unable to pay their rent or mortgage? Do they experience utility shut-offs? With what frequency do they have these experiences?

Using data from the National Survey of America's Families (NSAF), Lerman looked at these questions across several different family types. As expected, he found poverty rates were much lower in married-couple families than in any other family type. He also found that this translated into less material hardship. Less than 4 percent of married-couple families experienced both missing a meal and inability to pay their bills. The rates were two to three times higher for cohabiters and single parents.²¹

Lerman then focused on just *poor families*, using an income-needs ratio²² and including a number of other variables that might affect the marital outcome (immigrant status, race, education, age of children, and age of adults in the household). He still found that being in a married two-parent household reduces the likelihood of material hardship, especially in comparison to single parents with no other adults present (see Table 2 on p. 6). The protective effect of marriage versus cohabitation or living with another adult in a non-romantic relationship was not as dramatic. Nonetheless, particularly in regard to ability to meet major expenses, such as rent and utilities, married couples did better in all cases except that of households with a single parent and another adult living in a non-romantic relationship.

TABLE 2

Experience of Selected Material Hardships Among the Poor, by Marital and Household Status, 1998

Family Type	% Who Missed Meals for Economic Reasons	% Unable to Pay Utilities, Rent, Mortgage
Married couple, two biological or adoptive parents	22.8	31.0
Married couple, one biological or adoptive parent (step-families)	25.7	30.5
Cohabiting couple, two biological or adoptive parents	22.1	35.2
Cohabiting couple, one biological or adoptive parent	27.5	38.9
Single parent, another adult present	25.6	29.1
Single parent, no other adult present	32.7	38.9

Source: Lerman, R. (2002). Impacts of Marital Status and Parental Presence on the Material Hardship of Families With Children. Washington, DC: Urban Institute, Table 9.

Lerman then conducted two similar studies with different data sources, one using the Survey of Income and Program Participation (SIPP) and the other using the National Longitudinal Survey of Youth (NLSY).²³ He again looked at both poverty rates and material hardship.

The SIPP data allowed him to expand the definition of “material hardship” to include phone or utility shut-offs and evictions. In this study, he again found significantly lower poverty rates and material hardship among married couples than any other

family type. Among married couples, 5.7 percent experienced at least one material hardship during the reference period (August–November 1998). The rate for cohabiting couples was 14 percent, 15.7 percent for single parents with another adult present, and 19.8 percent for single parents with no other adult present.

Lerman then turned his focus to families with incomes below 150 percent of the federal poverty level and those with low educational attainment (less than high school education by the reference person in the household).

Even among the poor and near-poor, married couples were much more likely than cohabiting and single-parent households to meet their basic needs. Generally, they also experienced less material hardship. One reason for this—which he was able to document from the SIPP data—is that married couples have substantially greater access to help from family, friends, and community resources than do cohabiters and singles. Among families with incomes below poverty, 82 percent of married couples were able to access help from family, friends, or community resources. In contrast, only 67 percent of cohabiting couples and 73 percent of single parents living with another adult in a non-romantic relationship were able to access such help. The ability to access this type of help substantially reduced the incidence of material hardship for married couples.²⁴

The NLSY data reinforce the SIPP and NSAF studies on the economic benefits of marriage even for low-income women and their children. Looking at a cohort of women over a 20-year period (1979–1998), Lerman examined both the short-term and long-term economic impacts of marriage, distinguishing among those who married and then became pregnant, those who became pregnant and married (often referred to as “shotgun marriages”), and those who became pregnant and did not marry. Moreover, since the

NLSY participants took the Armed Forces Qualifying Test (AFQT), their academic and technical abilities could be analyzed independently. Since these abilities are highly predictive of job prospects for both the test-taker and her potential partners (assuming that “like marries like”), they offer an excellent proxy for income potential. Those with very low scores are likely to have the lowest paying jobs, as are their potential partners.

By the time they reached their mid-30s, a high percentage of mothers with low AFQT scores had married (76 percent) and/or cohabited (34 percent). The vast majority (72 percent) had also spent time as a single parent. In other words, most had lived in a variety of household configurations.²⁵ However, those with the best economic outcomes were those who were married in the first year of their first child’s life. Their marriages (even the “shotgun marriages”) were relatively stable: these mothers spent an average of 75 percent of the 10 years after their child’s birth in the marriage and only 12 percent of that period as a single parent living alone. This translated into lower poverty rates and higher living standards. After controlling for a variety of factors (including race, AFQT scores, and presence/absence of a premarital pregnancy), Lerman found that getting married raised living standards by about 65 percent

relative to single parents living with no other adult, over 50 percent relative to single parents living with at least one other adult, and 20 percent relative to cohabitation.²⁶

What About the Role of Economics in Marital Stability?²⁷

While low-income married couples and their children may experience less poverty and material hardship than other types of couples, the fact that they are still on the economic margins affects both the stability and quality of their relationships.²⁸ Using educational attainment as a rough proxy for economic status, roughly 60 percent of marriages involving women without a high school degree end in separation or divorce compared to one-third for women who are college graduates.²⁹

A recent series of research papers commissioned by Child Trends, part of a project on conceptualizing and measuring healthy marriage, explains this phenomenon in more depth. Several researchers identify economic insecurity as a stressor for marital stability. They cite a substantial body of demographic literature that suggests that perceived economic hardship has negative effects on relationship quality and is positively related to thoughts of divorce by both men and women.³⁰ For instance, an inability to meet the provider role leads some men to abandon

their marriages.³¹ Some women conclude that having an unemployed or underemployed spouse is a greater economic loss than any gain that might accrue from their married status.³² In fact, one author concludes that, for African-American couples, “relationship quality and stability is *directly linked* to financial and economic issues” (emphasis added).³³

At least one study suggests that addressing these issues could increase marital stability among some low-income couples. Using a random assignment design, an initial evaluation of the Minnesota Family Investment Program (MFIP), a welfare reform program implemented in seven Minnesota counties, found that MFIP increased the proportion of two-parent *recipient* families who stayed married. It also modestly increased marriage and reduced domestic abuse among single-parent *recipient* families three years after the families entered the study.³⁴ Why this occurred is unclear, but the evaluators speculate that increased earnings from income and welfare, primarily from MFIP’s financial incentives, which allowed recipients to keep more of their welfare income as their earnings increased, decreased both financial and marital stress.³⁵ The evaluators also caution that MFIP did not have similar effects on new *applicants* to welfare, a finding that calls into question the pol-

icy significance of the recipient findings cited above. As a result, they stress that replicating programs such as MFIP in different settings would be necessary before policymakers could conclude that earnings supplement interventions would positively affect marriage among low-income families.

Another interesting economic issue raised in the Child Trends papers relates to step-families. As the Fragile Families and Child Wellbeing Study indicates, unmarried couples with incomes near or below poverty often contemplate marriage at the time they have a child together.³⁶ However, many of these couples have children from previous relationships. Thus, any family they form will be a step-family. Unfortunately, step-families have a high divorce rate, which is often linked to financial stress. Making sure that the biological parent(s) of the step-children contribute to the children's support could help relieve some of this stress.³⁷ In addition, many of these couples could likely benefit from a number of other interventions, including improving their mutual communications skills and strengthening relationships with their families of origin.³⁸

Conclusion

The work of Lerman and others suggests that even among mothers with high poverty rates and

low educational attainment, marriage can have positive economic effects. Marriage can lead to lower poverty rates and less material hardship. However, being married does not eliminate poverty and material hardship. Indeed, as Lerman found, even if all unmarried mothers were to marry similar, available partners, the child poverty rate would drop only 4 percentage points. While this would represent a 25 percent drop in the poverty rate for children, substantial poverty would still exist. Marriage may be more than a placebo, but it is clearly not a panacea.

Moreover, poverty and material hardship contribute to marital break-up, eroding the positive effects of marriage. In addition, it is clear from the studies that a number of other factors—including being poor to begin with; having a pre-marital birth, low educational attainment, or limited work experience; and race—influence the extent of marriage's effect on poverty. Controlling for these factors shows that while the positive benefits of marriage cross racial boundaries, they are smaller for African American and Hispanic families, who experience higher rates of these problems, than for whites.³⁹

In addition, the evidence that increasing marriage would contribute to poverty reduction does not, in itself, provide guidance about which public policies

or programs might result in increased rates of marriage. Nor does it provide guidance as to which policies might increase healthy marriages (without inadvertently increasing unhealthy ones) or might support marriage without disadvantaging single-parent families.

In short, marriage can be part of an anti-poverty strategy, but it is no substitute for other efforts to reduce poverty, such as increasing educational attainment, providing job training, taking steps to improve job quality for low-wage workers, strengthening child support enforcement, improving access to work supports, and reducing racial discrimination. Efforts to improve public assistance programs so that they provide help to married couples in times of poverty or material hardship must also be included if the goal is to encourage stable, long-term relationships that will benefit mothers, fathers, and children.



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ENDNOTES

- 1 Hao, L. (1996). Family Structure, Private Transfers, and the Economic Well-Being of Families with Children. *Social Forces*, 75(1), 269-92.
- 2 Johnson, R., & Favreault, M. (2004). *Economic Status in Later Life Among Women Who Raised Children Outside of Marriage*. Washington, DC: The Urban Institute.
- 3 Johnson & Favreault, 2004.
- 4 Rector, R., Johnson, K., Fagan, P., & Noyes, L. (2003). *Increasing Marriage Will Dramatically Reduce Child Poverty*. Center for Data Analysis Report No. CDA03-06. Washington, DC: Heritage Foundation.
- 5 Haskins, R., & Sawhill, I. (2003). *Work and Marriage: The Way to End Poverty and Welfare*. Welfare Reform and Beyond Policy Brief #28, Washington, DC: Brookings Institution.
- 6 Solot, D., & Miller, M. (2002). *Let Them Eat Wedding Rings: The Role of Marriage Policy in Welfare Reform*. Albany, NY: Alternatives to Marriage Project.
- 7 Gibson, C., Edin, K., & McLanahan, S. (2003). *High Hopes But Even Higher Expectations: The Retreat from Marriage Among Low-Income Couples*. Working Paper # 2003-06-FF. Princeton, NJ: Center for Research on Child Wellbeing. See also Center for Research on Child Wellbeing. (2003). *The Retreat from Marriage Among Low-Income Couples*. Fragile Families Research Brief No. 17. Princeton, NJ: Author. Available at <http://crcw.princeton.edu/fragilefamilies>.
- 8 See Center for Research on Child Wellbeing. (2003). *Barriers to Marriage Among Fragile Families*. Fragile Families Research Brief No. 16. Princeton, NJ: Author. Available at <http://crcw.princeton.edu/fragilefamilies>. See also Scott, E., Edin, K., London, A., & Mazelis, J.M. (2001). *My Children Come First: Welfare-Reliant Women's Post-TANF Views of Work-Family Trade-Offs and Marriage*. New York: MDRC. Available at www.mdrc.org.
- 9 Winkler, A.E. (1997). Economic Decision-Making by Co-Habitators: Findings Regarding Income Pooling. *Applied Economics*, 29(8), 1079-90.
- 10 Smock, P. (2000). Cohabitation in the United States: An Appraisal of Research Themes, Findings, and Implications. *Annual Review of Sociology*, 26, 1-20.
- 11 Hao, 1996; Winkler, 1997; Lerman, R. (2002). *How Do Marriage, Cohabitation, and Single Parenthood Affect the Material Hardships of Families with Children?* Washington, DC: The Urban Institute.
- 12 Korenman, S., & Newmark, D. (1991). Does Marriage Really Make Men More Productive? *Journal of Human Resources*, 26, 282-307; Sasser, A. (2001). *Changes in the Marriage and Child Wage Premium for Men*. Cambridge, MA: Harvard University; Daniel, K. (1995). The Marriage Premium. In M. Tommasi & K. Ierulli (Eds.), *The New Economics of Human Behavior* (pp. 113-25). Cambridge, England: Cambridge University Press. The other 50 percent of the boost that comes from marriage could be attributable to the factors discussed above (e.g., economies of scale) and possibly characteristics not measured in available databases (e.g., stability, commitment).
- 13 Acs, G., & Nelson, S. (2004). *Should We Get Married in the Morning? A Profile of Cohabiting Couples with Children*. Washington, DC: The Urban Institute.
- 14 These patterns also hold true among married and cohabiting couples in which only one member is the biological parent.
- 15 Waite, L., & Gallagher, M. (2000). *The Case for Marriage*. New York: Doubleday.

- 16 Lerman, R. (1996). The Impact of U.S. Family Structure on Child Poverty and Income Inequality. *Economica*, 63, 250S, S119-139.
- 17 Thomas, A., & Sawhill, I. (2002). *For Richer or for Poorer: Marriage as an Anti-Poverty Strategy*. Washington, DC: Brookings Institution. It is worth noting that the authors found that, except in the African-American community, there was not a shortage of “marriageable men” with characteristics similar to those of the mothers. In the African-American community, they did find a shortage of males in some age and education categories. This is likely the result of the large number of minority men in those age groups who were incarcerated or dead. It may also reflect the difficulty the Census Bureau has in finding and interviewing minority men in low-income communities.
- 18 Lichter, D., Graefe, D.R., & Brown, J.B. (2003). Is Marriage a Panacea? Union Formation Among Economically-Disadvantaged Unwed Mothers. *Social Problems*, 50, 1, 60-86.
- 19 Lerman, R. (2002). *Married and Unmarried Parenthood and Economic Well-Being: A Dynamic Analysis of a Recent Cohort*. Washington, DC: The Urban Institute. This article and others by Lerman are available at <http://aspe.hhs.gov/hsp/marriage-well-being03/index.htm>.
- 20 Lichter, Graefe, & Brown, 2003; Acs & Nelson, 2004.
- 21 Lerman, R. (2002). *Impacts of Marital Status and Parental Presence on the Material Hardship of Families with Children*. Washington, DC: The Urban Institute.
- 22 The income-to-needs ratio is the family’s income divided by the poverty level for a family of that size. Thus, a 1:1 ratio means the family income is at the poverty line; a 4:1 ratio means family income is four times the poverty level.
- 23 It should be noted that the Lerman studies, as well as the Sawhill and Thomas update, use economic simulations. The results of simulations depend on the parameters used. The parameters are sometimes derived from other econometrics and sometimes have to be assumed because there are no data with which to measure them. Moreover, the multivariate analysis used to control selection biases, however carefully done, can never fully answer questions of causation. Lerman himself notes that his findings are “far from foolproof,” Nevertheless, he adds, “the robust nature of the results lends some credence to the view that marriage itself generates economic benefits for mothers and children.” Lerman, R. (2002). *Married and Unmarried Parenthood and Economic Well-Being: A Dynamic Analysis of a Recent Cohort*. Washington, DC: The Urban Institute, pp. 32–33.
- 24 Lerman, R. (2002). *How Do Marriage, Cohabitation, and Single Parenthood Affect the Material Hardships of Families with Children?* Washington, DC: The Urban Institute, Table 7.
- 25 Lerman, R. (2002). *Married and Unmarried Parenthood and Economic Well-Being: A Dynamic Analysis of a Recent Cohort*. Washington, DC: The Urban Institute, Table 2.
- 26 Lerman, R. (2002). *Married and Unmarried Parenthood and Economic Well-Being: A Dynamic Analysis of a Recent Cohort*. Washington, DC: The Urban Institute.
- 27 What appears below is an abbreviated discussion of an important topic. It is included here to alert the reader that economics plays a role in marital stability as well as the decision to marry.
- 28 Fein, D. (2004). *Married and Poor: Basic Characteristics of Economically Disadvantaged Married Couples in the U.S.*

- Paper prepared for the March 31, 2004, Supporting Healthy Marriage Team Project meeting in New York City. Bethesda, MD: Abt Associates.
- 29 Raley, K., & Bumpass, L. (2003). The Topography of the Divorce Plateau: Levels and Trends in Union Stability in the United States After 1980. *Demographic Research*, 8, 245-259.
- 30 Smock, P., & Manning, W. (2003). The Conceptualization and Measurement of Relationship Quality: Insights from a Qualitative Study of Cohabiting Young Adults. In S. Jekielek et al. (Eds.), *Conceptualizing and Measuring "Healthy Marriages" for Empirical Research and Evaluation Studies: Recommendation Memos from Experts in the Field*. Washington, DC: Child Trends; Johnson, W. (2003). Conceptualization and Measurement of Positive Couple Relationships. In S. Jekielek et al. (eds.), *Conceptualizing and Measuring "Healthy Marriages" for Empirical Research and Evaluation Studies: Recommendation Memos from Experts in the Field*. Washington, DC: Child Trends.
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The Center for Law and Social Policy (CLASP), a national nonprofit organization founded in 1968, conducts research, legal and policy analysis, technical assistance, and advocacy on issues related to economic security for low-income families with children.

The Couples and Marriage Policy Brief series seeks to inform the debate about public policies to strengthen and stabilize two-parent families and marriage. The series focuses on the effects on child well-being, with a special interest in couple relationships and marriage in low-income communities.

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