



Marriage and Economic Well-Being

The Economy of the Family Rises or Falls with Marriage

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THE ECONOMIC WELL-BEING OF THE UNITED STATES IS STRONGLY RELATED TO MARRIAGE, WHICH IS A CHOICE ABOUT HOW WE CHANNEL OUR SEXUALITY. THE IMPLICATIONS OF SEXUAL CHOICES ARE APPARENT WHEN COMPARING FAMILY STRUCTURES ACROSS BASIC ECONOMIC MEASURES SUCH AS EMPLOYMENT, INCOME, NET WORTH, POVERTY, RECEIPT OF WELFARE, AND CHILD ECONOMIC WELL-BEING. IN ALL OF THESE THE STABLE, INTACT MARRIED FAMILY OUTPERFORMS OTHER SEXUAL PARTNERING STRUCTURES; HENCE THE ECONOMY RISES WITH THE FORMER AND ENCOUNTERS MORE DIFFICULTIES AND INEFFICIENCIES AS IT DIVERGES FROM IT.

Family structure and economic well-being are correlated. Economic well-being can be quantified in various ways, such as through household income, employment status, net worth, poverty, and the receipt of welfare.

Behind the demographics of changing family structures with all their economic implications lies a deeper change: the lessening capacity for the intimate social relationships that marriage demands.

Most American parents now cannot stand each other enough to raise the children they have brought into existence. In 2008, only 45 percent of American 17-year-olds were in a family headed by their biological parents, leaving them weaker in their relational capacities than prior generations. The numbers are lowest among African-Americans, where only 17 percent of 17-year-olds have spent their childhood in an intact family. Among Asian Americans, the intact family is strongest, but even for them it is only 62 percent.¹ These data have profound implications for both the household economy and the national economy, and cannot be disconnected from the fiscal strains this nation is experiencing.

Family Structure: Employment and Income

Married families generally earn higher incomes than stepfamilies, cohabiting families, divorced families, separated families, and single-parent families. According to one study, the median household income of married families is twice that of divorced households and four times that of separated households.²

Marriage and the Marriage Premium. The “marriage premium” is the name economists give to the increase in husbands’ productivity and earnings caused by their entering marriage. One study claims that married men make, on average, almost 30 percent more than their non-married counterparts in hourly wages.³ Marriage increases earnings for white men by approximately 24 percent and for black men by approximately 20 percent.⁴ Twice as many (32 percent) married fathers worked 45 hours or more per week in 1997, compared to cohabiting fathers (16 percent).⁵ Gary Becker in his *Treatise on the Family*⁶ argues that working longer and more regularly incentivizes a worker to increase his productivity (to further reap income benefits); hence, we have one synergistic path to the marriage premium, a significant strength that is missing in most of the other family structures.

This difference in earnings for men increases significantly as they age. Nobel Laureate George Akerlof found that young married men are more likely to be in the labor force, employed, and working a full-time job than their non-married counterparts.⁷ Twenty- to 24-year-old married men earn 11-14 percent more than single men their age.⁸ Married white men between 55 and 64 years old make 19.5 percent more than divorced, separated, and widowed men, and 32 percent more than all unattached men.⁹

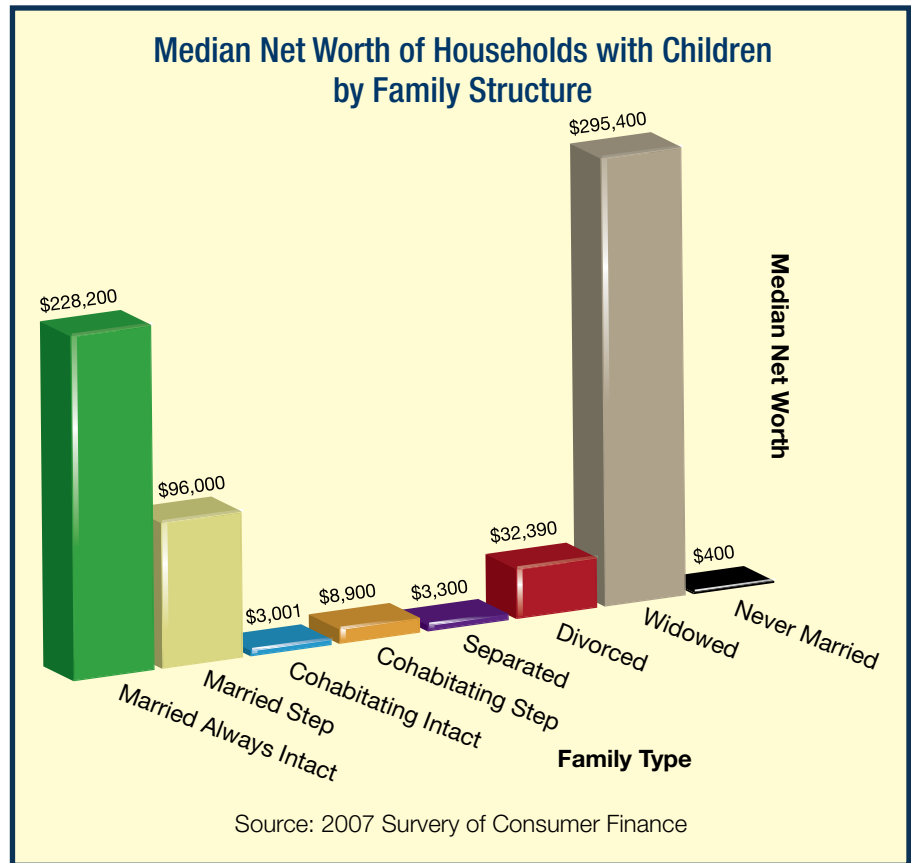
The marriage premium does not hold at the same level in the stepfamily. Among married men with children, men in stepfamilies make about 15 percent less per hour than fathers in intact families.¹⁰

Cohabiting Families. Cohabiting men have, on average, less stable employment histories than single and married men.¹¹ Cohabiting fathers are less likely to have consistent, full-time work than are married fathers, and are less likely to work long hours. Half as many (16 percent) cohabiting fathers worked 45 hours or more per week in 1997, compared to married fathers (32 percent).¹²

Cohabiting households have higher incomes than single-parent households but lower incomes than married-parent households.¹³ In 2004, over 60 percent of cohabiting U.S. working men earned less than \$25,000 annually, and only 6 percent earned at least \$50,000.¹⁴ The median income among all U.S. men that year was \$40,700.¹⁵

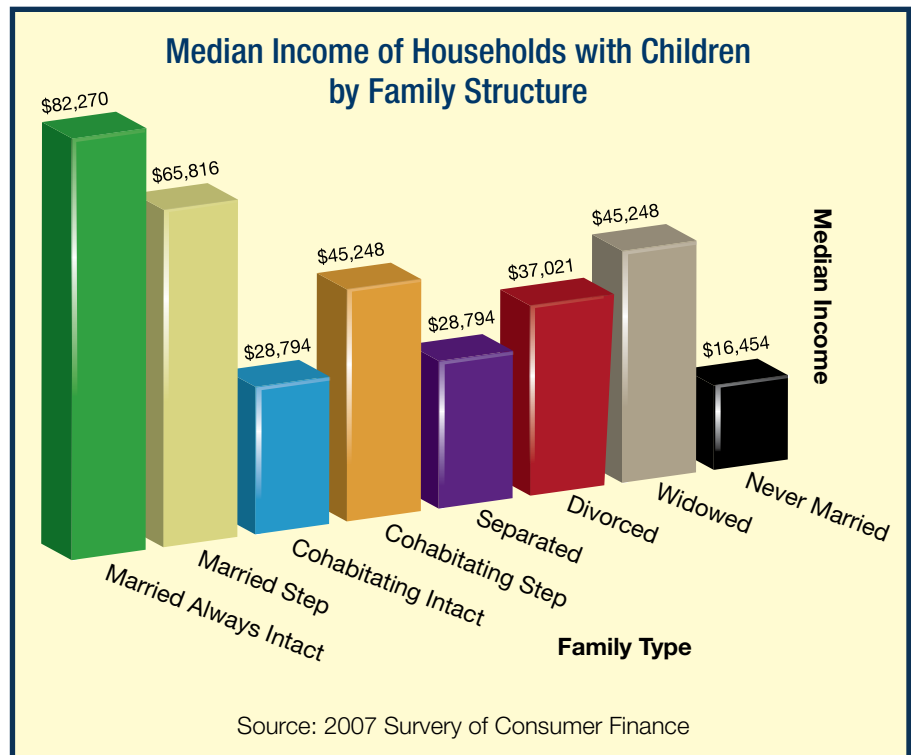
Mothers who cohabit have lower incomes than mothers in a stepfamily who are married to a man other than the father of their children,¹⁶ but cohabiting unmarried women work more hours as their partner’s income increases.¹⁷ Furthermore, cohabiting couples in the United States are 3.6 times more likely to keep separate bank accounts than married couples are.¹⁸

During the late 1980s and early 1990s, positive economic circumstances for men tended to decrease a cohabiting couple’s odds of separating and accelerate their marriage. Greater earnings for a



man increased the likelihood he and his cohabiting partner would marry.¹⁹

Divorced Families. Marital unhappiness increases non-employed wives’ probability of entering the workforce,²⁰ and the probability of divorce, controlling for marital happiness, was highest when wives’ income was 40-50 percent of the total family income.²¹ A Canadian study found that divorce



rates increase as married women's income approaches that of their husbands, and accelerate further when women's income surpasses that of their husbands.²² For each additional \$1,000 increase in wives' income, the chances of divorce increase three percent.²³

The economy of the family changes for the worse after a divorce, particularly for mothers. Men's incomes are much higher than women's following a divorce.²⁴ Between 1992 and 1994, the median family income of divorced women who did not remarry or begin cohabiting was less than half that of their continuously-married counterparts.²⁵ A 2001 study found that women who divorce suffer significant declines in family income, even if they do subsequently remarry or cohabit. This study found that single divorced women's median family income dropped 45 percent, while the median income of remarried or cohabiting women was 14 percent lower than before their divorce.²⁶

Following a divorce, the financial situation of the *custodial parent* is drastically affected by the children's presence. The parent with custody of the children experiences a 52 percent drop in his or her household income.²⁷ For divorced mothers with children during the years 1987 to 1994, that drop in household income translated into \$20,000 less, according to analysis of the National Survey of Families and Households.²⁸

Single-Parent Families. In 1991, female-headed households with children had the lowest median income of all family households with children.²⁹ Never-married single mothers were worse off economically when their child began the first grade than were any other mothers.³⁰ Furthermore, at the time their children are born, (as gauged by income-to-needs ratio, poverty status, welfare use, and work-force participation and behavior) the economic status of single mothers over age 20 resembles that of teenage single mothers more closely than it resembles that of married mothers their own age.³¹

Family Structure: Net Worth

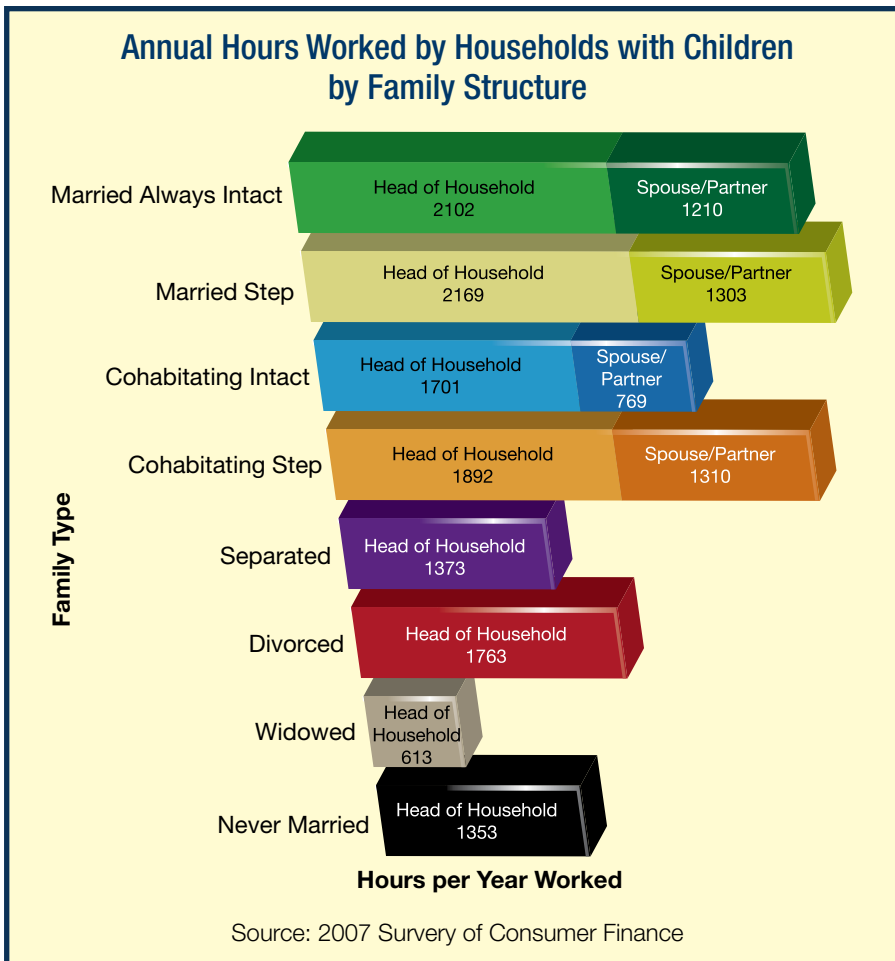
A family's net worth is the value of all its assets minus any liabilities it holds. Married households tend to have the largest net worth, but the difference is due to more than the mere presence of two adults in the household. Data on asset formation show very significant differences in the economic strength of the married family compared to divorced, cohabiting, and always-single parent families. RAND Corporation economist James P. Smith studied the assets of married couples in their fifties and found that, the median value of the assets owned by married families was \$132,200. The medians among other family structures were significantly lower: \$35,000 among never-married households, \$33,670 among divorced households, and \$7,600 among separated households.³²

Our own analysis of the Federal Reserve Board's Survey of Consumer Finance (2007), which is summarized in Chart 5, shows a similar trend but with a more detailed break-out of wealth by family type.

Married Families. Earlier analyses are in line with the findings shown in Chart 5, which is of households with children. Other researchers found that the median net worth of married households is three times greater than the median net worth of widows, four times greater than that of divorced and never-married individuals, and over 16 times greater than that of separated individuals.³³ Non-married men have 63 percent less net worth than married men, on average.³⁴

Married couples generally save more,³⁵ have higher net worth,³⁶ and enjoy greater net worth growth from year to year.³⁷ Married households have net worth growth rates ranging from \$3,000 to \$17,000 per annum more than all other households.³⁸ Interestingly, black married couples benefit more economically from marriage than whites do.³⁹

Divorced Families. Separation and divorce decrease household net worth significantly. Four years prior to divorce, a married couple's net worth decreases from the median amount of \$8,918, and reaches approximately \$3,452 the year before the divorce. This is frequently due to couples having separated prior to actually obtaining their divorce. Their net worth begins to increase the year of the



divorce, to a median of \$4,175, but remains below \$10,000 a decade after the divorce.⁴⁰

Cohabiting Families. Older cohabitators who have never been married have, on average, 78 percent less net worth than those in intact families.⁴¹ Cohabiters who have been divorced once or widowed once have 68 percent less net worth than intact families. Cohabiters have the lowest net worth growth of all family structures; their net worth growth is comparable to that of widows and widowers.⁴²

Single-Parent Families. Single-mother families possess significantly less net worth than married parents, stepfamilies, and single fathers. Twenty-five percent of single-mother families have wealth exceeding \$3,500 and 50 percent have either no wealth or negative wealth (in debt), whereas 25 percent of cohabiting families have wealth greater than \$6,800 and only 35 percent have zero or negative wealth.⁴³

Family Structure: Poverty and Welfare

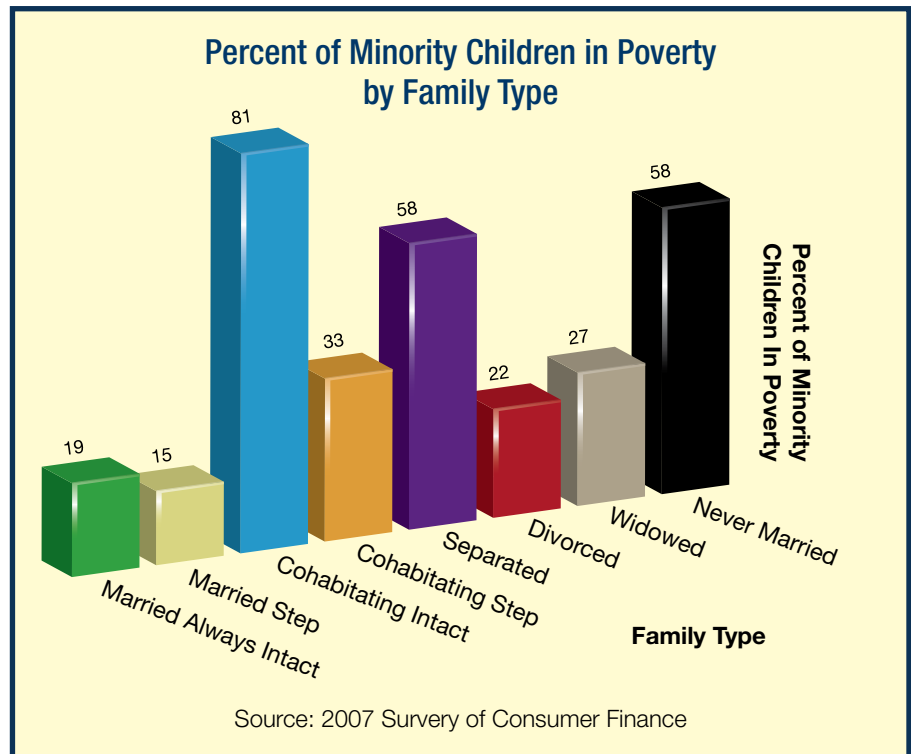
The U.S. Census Bureau creates a set of poverty thresholds annually based on family composition and size, which is useful, despite its severe and justified critics.⁴⁴ If a family's pre-tax income (without capital gains or welfare benefits) falls below this threshold, then the family is in poverty.⁴⁵ Poverty is principally the problem of non-intact family structures. Compared to married families, six times as many female-headed families are impoverished.

Married Families. Only 5.8 percent of married families were living in poverty in 2009, compared to 16.9 percent of male householders and 29.9 percent of female householders.⁴⁶ Additionally, intact families are less likely than cohabiting families or single individuals to have ever participated in the Food Stamp Program⁴⁷ (now the Supplemental Nutrition Assistance Program).

Cohabiting Families. Poverty rates are significantly higher among cohabiting families than among married families. Analysis of the 1997 and 1999 waves of the National Survey of America's Families showed that the poverty rates of cohabiting parents were 7.5-15.4 percentage points higher than those of married, two-parent families.⁴⁸ The rate of poverty was 12.7-23.8 percent higher for single-parent families with another adult present than for married-parent families.⁴⁹

Divorced Families. Between 1967 and 1984, National Longitudinal Surveys data showed that approximately 44 percent of women fell into poverty after a divorce.⁵⁰ Divorcing or separating mothers are 2.83 times more likely to be in poverty than those who remain married.⁵¹ Following a divorce, women are more likely to be impoverished than men.⁵²

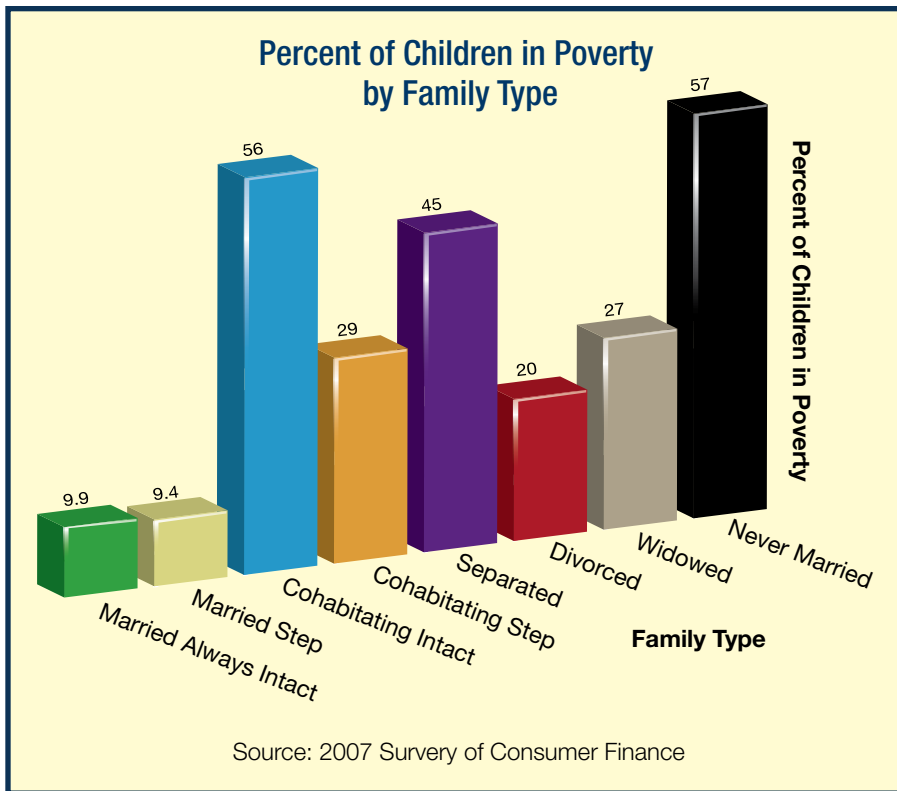
Economically, women suffer more from divorce than men. Though child support helps a woman



avoid poverty after divorce, it does not help as much as most think. Over 35 percent of custodial mothers receiving child support were impoverished 16-18 months following the divorce, while only 10.5 percent of all non-custodial fathers (those paying child support and those not) were impoverished.⁵³

Divorce can also increase a household's dependence on government benefits. Seventeen to 25 percent of wives who divorce after two to eight years of marriage receive AFDC benefits (Aid to Families with Dependent Children, now Temporary Assistance for Needy Families or TANF). Twenty





to 40 percent of mothers with minor children receive welfare benefits.⁵⁴ Mothers who were employed at the time of a divorce were much less likely to become welfare recipients than mothers who were not working.⁵⁵ Divorced mothers who receive welfare do so for three to four years, on average, during which time they begin to work their way out of poverty.⁵⁶ However, it seems that welfare benefits may decrease the incentives for remarriage,⁵⁷ a path out of poverty for men and women alike.⁵⁸

Single-Parent Families. Analysis of the 1997 and 1999 waves of the National Survey of America's Families showed that the rate of poverty was 30.9-43.1 percent higher among single-parent families than among married, two-parent families.⁵⁹ Single motherhood is the strongest determinant of female poverty in the United States.⁶⁰ According to one estimate, almost half of single mothers are in poverty.⁶¹ According to another estimate, 30 percent of women whose first child was born out of wedlock are poor, compared to eight percent of women whose first child was born inside wedlock.⁶²

Fifty-five percent of single mothers who work part-time and do not marry their children's fathers live in poverty. According to one simulation, if they were to marry their child's father, only 17 percent would be impoverished. One hundred percent of unemployed single mothers who do not marry the fathers of their children live in poverty; according to the same simulation, should these mothers marry their child's father, only 35 percent would be impoverished.⁶³

Many single mothers receive government aid in the form of welfare. More than 75 percent of

single teenage mothers receive welfare within five years of giving birth.⁶⁴ Forty percent of nonteenage single mothers are poor, and nearly 60 percent rely on food stamps or cash welfare payments after the birth of their child.⁶⁵ Single mothers generally remain impoverished longer than divorced mothers. Whereas divorced mothers who receive welfare do so for three to four years, the always-single mother is less likely to stop receiving welfare and takes longer to exit poverty.⁶⁶

Receiving welfare may actually decrease women's employment. Women are less likely to be employed in states with high levels of welfare benefits.⁶⁷ Findings from an experiment conducted by the U.S. Office of Income Security Policy show that female heads-of-households responded to income guarantees by significantly reducing their work effort.⁶⁸

Welfare benefits also correlate with a decrease in the marriage rate, diminishing another path out of poverty. A \$100 increase in monthly welfare benefits for single mothers decreases a woman's likelihood of marrying by 2.5-5 percentage points.⁶⁹ According to one study, 80 percent of single parents who entered into select welfare programs remained single two to four years after first receiving payments.⁷⁰ In particular, receiving benefits from the AFDC welfare program corresponds with a five percent reduction in the marriage rate.⁷¹

Conclusion

Economic well-being is tied to family structure, especially to intact married family life.

Married couples enjoy, on average, larger incomes, greater net worth, and greater year-to-year net worth growth. Married couples also create the best economic environment for children. Their children experience more economic mobility and less poverty in childhood than children in any other family structure.

Long-term income, wealth and hence poverty are largely a matter of choice in America today—the choice of marriage and the pathways to it. This assertion is not only based on all the associated structural correlates, but also on the revealed income-earning capacities of the different householders, as exemplified by the marriage premium, and on their “home-economics” wealth-management choices, as exemplified by the strong net-worth accrual of the intact married family (especially when controlling for other socio-economic factors). Choice about marriage is mainly a choice about how to handle our sexual capacities and our sexual relationships.

There is an intimate relationship between our income and wealth and our sexual culture. They rise or fall together, and thus, strange though it may seem, there is a significant connection between our sexual culture and our national economic strengths and weaknesses. ❖

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