

Marriage and the Economic Well-  
Being of Families with Children:  
A Review of the Literature

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## Abstract

This paper brings together a body of empirical evidence on how marriage affects the economic well-being of families with children. The paper considers the theoretical reasons marriage might enhance economic well-being, clarifies the empirical questions about the potential roles of marriage, and presents descriptive data and the evidence from empirical studies. The review deals with the impact of higher marriage propensities on incomes and wealth, of gains in marriage relative to cohabitation, of the stimulus to male earnings associated with marriage, and of the changes in economic well-being associated with entry into marriage, divorce, remarriage, and parenthood.

## **Introduction**

The last four decades of the twentieth century witnessed a series of changes that have been described as an “earthquake that shuddered through the American family” (Preston 1984). These changes—which include very large increases in non-marital childbearing and cohabitation, higher ages at first marriage, and higher rates of divorce and separation—have had a direct and profound impact on the well-being of American children. In 1998, only 68 percent of all children in the United States lived with both parents (Lang and Zagorsky 2000), and more than half of all children can now expect to spend at least some part of their childhood in a single-parent family. In 2000, two in five children in families headed by single women (39.7 percent) were poor compared to only 8.1 percent of children in married families (U.S. Census Bureau 2000).

These changes in family structure have caused a great deal, perhaps all, of the increases in child poverty between the early 1970s and the 1990s (Lerman 1996; Sawhill 1999). In addition, the shift toward single-parent families may have contributed to a higher incidence of other social problems, such as higher rates of school dropouts, of alcohol and drug use, of adolescent pregnancy and childbearing, and of juvenile delinquency (Lang and Zagorsky 2000; McLanahan and Sandefur 1994). Family structure has become so important to the well-being of American children that some observers now argue that marriage is replacing race, class, or neighborhood as the greatest source of division in the U.S. (Rector, Johnson, and Fagan 2001; Rauch 2001).

Recognizing the critical role of family structure, especially in low-income communities, the Congress placed the issue of marriage on the nation’s legislative agenda when it passed new welfare laws in 1996 under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA, P. L. 104-193). PRWORA emphasized

marriage as the foundation of a successful society and as critical to the interests of children. PRWORA aimed not only to expand work and reduce welfare dependency, but also specified explicit goals to “end the dependence of needy parents on government benefits by promoting...marriage,” “prevent and reduce the incidence of out-of-wedlock pregnancies,” and “encourage the formation and maintenance of two-parent families.”

In the six years since the passage of PRWORA, the idea of a public policy role in promoting marriage has gained strength. In the context of reauthorizing the primary welfare program (Temporary Assistance to Needy Families, or TANF), the Bush Administration proposed funding for efforts to support healthy marriages through education, training, mentoring, public advertising, and reducing financial disincentives to marry. Yet, initiatives aimed at promoting healthy marriages are controversial. Some object to the initiative on philosophical grounds, arguing that the government should not involve itself in such deeply personal matters. Others question the effectiveness of spending money on marriage promotion as a way of reducing poverty. A common argument is that providing single mothers with financial supports can do more than marriage promotion to reduce child poverty. Some worry that marriage promotion might end up penalizing single-parent families or ignoring the potential dangers of additional domestic violence. Still another concern is that marriage promotion efforts will do little for minority families, partly because of the weak earnings capacities of minority men (Mincy 2001). Instead of promoting marriage, many advocate policies to help non-custodial parents contribute additional child support and become more involved in the lives of their children. Such efforts could include employment and training services for non-custodial fathers and other low-income men, reforming the public child support enforcement system to reduce work disincentives, and offering transitional employment

and case management services to ex-offenders (Holzer and Offner 2002; Sorensen, Mincy, and Halpern 2000).

Without a significant change in the earnings capacities of low-income men, opponents of marriage initiatives argue that families who are at a high risk of poverty will gain few economic benefits from marriage. Indeed, marriage may actually worsen rather than ease economic hardship (Lichter, Graefe, and Brown 2001; Edin 2000).

Advocates of marriage promotion policies cite a large body of evidence pointing to the economic and social gains associated with marriage (Waite and Gallagher 2000). The social science literature has documented impressive positive associations between marriage and the earnings of men, family income, wealth, mental health, longevity, happiness, and the success of children (Institute for American Values 2002). Studies find gains from marriage, even among people with similar personal, family, and geographic characteristics. Yet, questions remain about key issues relevant to pro-marriage initiatives: Do the gains extend to the low-income population? In what ways do the gains result from marriage itself, as distinct from unmeasured differences in personal attitudes, talents, and circumstances? Is the link between marriage and positive outcomes a causal relationship and, if so, how do the causal mechanisms work?

The purpose of this paper is to bring together the empirical evidence on one aspect of the potential gains from marriage—the impact of marriage on the current economic well-being of families with children. While empirical evidence alone cannot settle public policy debates, especially on such value-laden issues as marriage promotion, evidence can inform the discussions and potentially clarify the differences between positions held by competing sides. The first step is to consider theoretically the ways in which marriage might enhance economic well-being. The second step is to clarify the empirical questions about the

potential roles of marriage. Next, we turn to the empirical evidence. After presenting the observed differences in income by marital status, we examine studies of the impact of higher marriage propensities on incomes, of gains in marriage relative to cohabitation, of the stimulus to male earnings associated with marriage, and of the changes in economic well-being associated with entry into marriage, divorce, remarriage, and parenthood. We assess the findings on all groups, but focus especially on the effects of marriage on low-income, minority, and/or less educated individuals.

### **Theories of How Marriage Increases Economic Well-Being**

According to Gary Becker's seminal work, marriage makes families better off partly by allowing individuals within families to specialize, which yields greater productivity on the part of the mother and father (Becker 1981). In addition to specialization, the sharing of economic and social resources in marriage yields economies of scale and provides for risk-sharing protection against unexpected events (Waite 1995; Oppenheimer 2000). Economies of scale arise because many costs of maintaining a family are nearly fixed (e.g., housing, heating, transportation). Compared to a situation where two parents live together with their children, the *combined* economic well-being of these same parents living in two separate households will necessarily be lower. This situation also applies to couples with no children, but children compound the drop in economic well-being because they typically require high expenditures and generate no (or very little) additional income.<sup>1</sup>

The number of adults in a household able to participate in the labor market will

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<sup>1</sup> Economies of scale are reflected in the official poverty threshold. In 2001, the poverty threshold for a two-adult one-child household was \$14,255, while the sum of the thresholds for one adult (\$9,214) and for one-adult with one child (\$12,207) was \$21,421. Thus, it costs an additional \$7,166 to maintain two adults and one child in two households at the poverty level than in one household at the poverty level. Having parents separated in two different households is more expensive than having the family share one household.

increase the family's economic well-being so long as the additional adults earn enough to offset the added required costs of each person. In the case of families near the poverty line, the spouse/partner need only add about \$3,000 in income to offset the increase in needs associated with an additional person.<sup>2</sup> Actual levels of economic well-being in parental households are determined by the earnings of each parent and of course, child support payments. Indeed, the explicit purpose the guidelines used to establish levels of child support is to redistribute parental income in a way that ensures that custodial parents have some of the additional resources they need to raise a child. These mechanisms can generate extra benefits to married families, over and above what would take place if individuals remained single and lived alone.

Complications arise in comparisons of married couples with cohabiting couples and single parents living with other relatives or other adults. The marriage-induced economies of scale can certainly apply to either of these household structures as well. It is unclear whether specialization or risk-sharing mechanisms work as well, since marriage is a more stable living arrangement than is cohabitation or single parenthood with other adults. With higher stability, couples can more easily plan and make investments that will pay off over the long term. They may save, invest, and thereby accumulate wealth at a higher rate. Married couples may obtain higher wealth transfers from the grandparents of their children than cohabiting couples or single parents. Relative to cohabiting couples, married couples are probably more likely to adjust to income shocks to one partner with upward adjustments (for example, more work) by the other partner.

Several other mechanisms may generate a beneficial impact of marriage on economic

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<sup>2</sup> Of course, at higher living standards, the additional income brought into the family will have to be higher to keep prevent a reduction in the family's living standards.

well-being. Married men may be more committed to work and less likely to quit because of more stable personal routines and the greater emotional support from wives. Husbands may see work as an especially urgent priority because of their family responsibilities. One spouse may help the other invest in the skills required to increase long-term earnings. The apparent marriage advantage in emotional health for men and women (Waite and Gallagher 2000) might carry over into jobs and earnings power. For these reasons, married workers, especially men, may earn a wage premium over equally qualified unmarried male workers.<sup>3</sup> The higher income of husbands might be partly offset by a lessening of the earnings pressure on wives. Typically, women who have children experience a wage penalty with additional children. However, the child-induced earnings penalty is similar for married and unmarried women.

The specific route to marriage or non-marriage may play a role as well. The gains for a continuous marriage relative to a second marriage may differ from the gains for the first year parents are married over the first year of single motherhood. First marriages between parents may be more beneficial than second and subsequent marriages involving step-parents. Mothers who divorce often end up with a property settlement and a flow of child support payments. Never-married mothers are much less likely to receive either source of income. Men who become non-custodial parents face child support obligations that might be related to their income and thus, serve as a tax on income. The impact on the father's work effort is uncertain, since the income loss associated with child support payments should act to encourage work while the lower marginal gain from working (because some of each added dollar goes to child support) should discourage work effort.

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<sup>3</sup> The evidence for these patterns is discussed in the empirical sections of the paper.

All of these potential effects of marriage may be weaker or stronger among individuals with low education and earnings capacity. If potential partners initially have little or no “productivity” or “insurance value”, and the prospect of increasing these attributes is slim even if they marry, then the benefits to marriage may be minimal (Edin 2000). There is evidence that weak career transitions of men delay marriages (Oppenheimer 2000). Because the U.S. social safety net has tended to distort the returns to marriage among low-income families by targeting single parents for public assistance, government policies may undermine the benefits of marriage to low-income families. On the other hand, marriage may be more attractive to the poor, since it is especially urgent for them to increase their income in any way, to avoid income instability, to engage in long-term planning, and to expand the involvement of both parents in child-rearing.

What does the empirical evidence reveal about gains in current well-being resulting from marriage, especially among low-income, minority, and less-educated individuals? Before attempting to answer this question, we first attempt to clarify the issue by recognizing the many ways of asking how marriage can contribute to economic well-being.

### **Alternative Ways of Asking How Marriage Affects Economic Outcomes**

Debates about the role of marriage are partly to differences in the way competing sides pose the question about marriage’s impact on well-being. Three subparts of the question are the numbers of people moving from one to another marital status, how they do so (by longer duration marriages or a higher incidence of marriage), and why they do so (better initial matches, changes in attitudes about morality, improved interpersonal skills, or better economic incentives to marry or remain married). For each of these comparisons, one can measure economic well-being on the basis of income, income adjusted for family size, the variability of income, or such direct indicators as avoiding economic hardships,

attaining wealth, or owning cars and other consumer durable goods. Here is a small list of questions that illustrate some of the variations:

- What is the impact on economic well-being of a marginal increase in the incidence of marriage by those who had not married but have a high probability of marriage? What if the increase affected 1 percent of the population or 2, 15, or 30 percent of the population?
- What is the impact on economic well-being of a marginal change in the propensity to marry and to remain married, when the added marriages are induced by improved financial incentives?
- What is the impact on economic well-being of a large jump in the incidence and/or the duration of marriages induced by changes in attitudes about the importance of marriage?
- What would be the impact on economic well-being if an exogenous increase in the earnings of less educated men encouraged higher marriage rates?
- What would be the impact on economic well-being of additional marriages that result from delays in childbearing, from more marriages between pregnancy and the birth of a child, and higher remarriage rates after divorce?
- What are the potential benefits of “stimulating” additional marriages through purposeful pro-marriage efforts? More specifically, how might these marriages “at the margin” differ from other marriages both in terms of *who* is affected (i.e., marrying) and *how* (i.e., what are the effects)?
- Have the positive effects of marriage on economic well-being decreased in recent years, especially in light of the reduction in poverty taking place among single parents?

For each of these questions, the investigator could examine differences by race and ethnic origin, by educational background and initial academic ability, and by region and/or size of city. Another set of questions places heavy demands on the researcher by considering the distribution of gains from marriage. As, for example, with the question:

- Of the unmarried couples that marry or remain married, what proportion gain 10 percent of initial family income, 20 percent, 30 percent and what proportion lose more than 10 percent of initial family income?

Since these questions involve causal inference, the answers require special analyses that control for heterogeneity and joint causation. Because of identification problems that limit the ability of researchers to determine causal effects, it is common to ask descriptive-oriented questions such as:

- How does economic well-being differ between married and unmarried parents with the same observable characteristics, such as education, family background, race, sex, academic test scores, and region?

All of the questions developed can capture particular aspects of the effect of marriage on economic well-being. The literature addresses only a small share of the potential questions and rarely do authors note that their specific question is only one of many possible ways of testing the relationship between marriage and economic well-being. Nevertheless, it is instructive to have some awareness of the complexity of the subject and of the possibility that marriage may greatly enhance well-being according to some measures and for some groups while doing little to help other groups.

### **Empirical Evidence on the Links Between Marriage and Economic Well-Being**

#### *Some Basic Facts*

Before going into research on the causes of differences between married couple families with children and other types of families with children, it is useful to examine the observed differences in income, in income relative to needs, in the number of children, and in the total number of people in the household. Data from the Census Bureau typically group families into married-couple families, female householder with no husband present, and male householder with no wife present. The latest information on income differences between these types of families comes from the March 2001 Current Population Survey (CPS).

Table 1 shows that among families with children, the median income of married couple families was nearly three times as high as unmarried, female-headed families with children and twice as high as unmarried, male-headed families with children. The gap narrows considerably when we consider income per person. By this measure, married couple families averaged 1.26 times the amount available to the average family headed by unmarried men and 2.06 times the amount available to the average family headed by unmarried women. The data are consistent with the common view of potential economies of scale, since the average family size is about one person larger in married couple families than in other families.

Some unexpected differences emerge when we examine income and family size using a more detailed classification of household structure, as derived from data using the National Survey of America's Families (NSAF). Note in Table 2 that the average size of households and the average number of children are similar for married couples and other types of families, except single parents with no other adults present. The potential scale economies appear to evaporate in comparisons between married couples and either cohabiting couples or single parents with at least one other adult present.

Despite these similarities in the number of adults and children, married couples still show a substantial economic advantage, as measured by the income-to-needs ratios (income divided by the household's poverty threshold). Married couples have incomes nearly four times their basic needs, a ratio that is 30-70 percent higher than what cohabiting couples experience and 63-113 percent higher than what single parents experience.

While married couples have average income and average income-to-needs ratios that exceed those of other family types, the means and medians do not convey the distributional differences within groups and the overlapping between groups. The degree of overlap

captures the extent to which some cohabiting or one-parent families have higher income-to-needs ratios than do some married couple families. Overlapping depends on the size of the average difference in economic status and the inequality within each group. For an income gap of a fixed size, higher inequality will increase the overlap. Note in Table 2 that within-group inequality is relatively high, especially among single parent families with no other adult present. As a result, despite sizable differences in income-to-needs levels, we can see in Table 3 and Figure 2 considerable overlapping of the distributions across types of households. For example, about 50 percent of cohabiting couples have higher income-to-needs levels than the bottom 25 percent of married couples. Even among single parent families with no other adult present, the top 30 percent did better in terms of income-to-needs levels than the lowest 25 percent of married couples.

Recognizing the existence of overlapping is useful in showing that many families not headed by married couples are able to achieve moderate to high income-to-needs levels and that marriage is far from the only factor influencing economic differences across families. However, the basic data leave open the questions raised above, particularly questions about the size of the marriage impact on economic well-being and how the impact may vary among groups.

#### *Methods and Analytical Issues*

The empirical evidence on how marriage affects economic well-being comes from three types of studies. One common approach is to examine the effects on income of leaving marriage (through divorce or separation) and of not entering marriage. The divorce-related studies typically follow women and children a few years after the divorce, often with data on income within marriage. They capture *changes* in income linked to *changes* in family status. A second is to compare married couple families with people in other types of

families, holding constant for a range of individual, family, and area characteristics. Included in these studies are analyses of the wage premium associated with marriage among men. The comparison is on *levels* of earnings, income and/or assets. Authors of both types of studies are generally aware of the problem of unmeasured differences between married and unmarried people that may affect both marriage and wages or incomes independent of any effect on marriage. A third is to simulate what would have taken place had women (usually mothers) married someone from the pool of available men with characteristics similar to those already married to comparable women.

Some of the empirical studies test the division of labor and role specialization hypothesis as a factor influencing men's earnings and the allocation of time in the household. However, few studies deal with how this theory and accompanying empirical evidence explains differences between married couples and cohabiting couples or single parents living with other adults. Few empirical studies examine how marriage affects actual economies of scale across all types of families. While some studies examine the impact of government tax and transfer programs in discouraging marriage (by limiting the economic gains from marriage), few have examined the entire effect of the overall tax and transfer system on actual economic differences across various types of families.

One way of studying marriage impacts on economic well-being is to find exogenous factors influencing marriage (such as a social experiment promoting marriage or improve financial incentives to marry) and then seeing whether the entire group exposed to these exogenous factors (both married and unmarried) achieved higher levels of economic well-being than the group not exposed. Only a few studies have provided such evidence.

Our review of empirical studies begins with analyses that measure current income as a function of current marital-family type, while holding constant for other factors. The

second set of studies relies on longitudinal information to measure how changes in marital or family status affect marriage.

*Linking Marriage Levels to Rates of Child Poverty, Income Inequality, and Wealth*

A common objection to the idea that marriage enhances economic well-being is that the men who current single mothers would marry are often poor themselves and their marriage would leave the children in poverty in any case (Edin 2000; Ooms 2002). Lerman (1996) simulated what would happen to the current family income of single mothers if their tendency to marry in 1989 was the same as in 1971 and they married available men with similar levels of education, race-ethnic origin, and age. A recent study by Thomas and Sawhill (2001) replicated this approach for women in 1999. Both analyses find that the couples in simulated marriages have incomes considerably below those in actual marriages, but that declines in poverty and inequality associated with marriage are substantial. Lerman finds that child poverty rates would have fallen from 17.1 percent in 1989 to 14.7 percent (with simulated marriages but assuming no labor supply response by husbands) or 13.1 percent (including earnings gains from an induced labor supply response by husbands). In addition, the simulations suggest that the added marriages would have prevented half of the rise in family income inequality. Thomas and Sawhill project that the simulated marriages would have reduced the child poverty rate from about 17 to about 13 percent, even in the absence of any labor supply response by husbands.

Other studies of marriage and current economic status compare ever-married or currently married individuals with unmarried individuals with similar demographic, area, and family background characteristics. One study of this type by Lichter, Graefe, and Brown (2001) focuses on whether the marriage gains are higher or lower among those most at-risk of poverty. The authors use current and retrospective data from the National Survey of

Family Growth (NSFG) to estimate how family background affects unwed parenting, whether being ever married or in a current marriage reduces poverty and the receipt of food stamps, whether the gains from marriage are as large for the disadvantaged as for other groups, and whether the reduction in poverty associated with marriage lessens the impact on poverty of unwed childbearing and family background. The authors estimate a sequence of equations predicting the probability of poverty as a function of personal characteristics, sometimes including and sometimes not including the ever-married or currently married variables.

The results from the Lichter, Graefe, and Brown study indicate that marriage significantly and substantially reduces the likelihood of poverty, holding constant for family background, race and ethnicity, age, education, and marital vs. non-marital childbearing. The reduction in poverty associated with having ever-married was about one-third; a two-thirds reduction was associated with current marriage. The impact of marriage was not strong enough to eliminate the measured effect of family background or of non-marital childbearing. A key finding was that marriage apparently exerted a larger effect on poverty among women at a high risk of poverty than among women at a lower risk of poverty. The authors obtained this result by finding a negative, statistically significant coefficient on the variable interacting marriage with the at-risk status. Although this result might indicate a larger marriage impact on the income of the least advantaged, it might also reflect the fact that the same income gain will do more to reduce poverty among the high risk women because they are closer to the poverty line.

These findings provide evidence for a marriage effect, but the true effect of marriage might be more or less than the authors indicate. It might be less since women who married might differ from women who did not marry in ways not easy to measure but which tend to

reduce poverty even in the absence of marriage. It might be higher because the desire to marry and subsequently marry might deter women from bearing children before marriage. In this case, the higher poverty associated with unwed childbearing might be partly attributed to differences in expected marriage rates.

In another study, Hao (1996) used the 1987-88 National Survey of Families and Households (NSFH) to examine the net worth of families as a function of marriage and family status, personal characteristics (age, race, education, number of children) and area variables (region and percentage of families in poverty in the respondent's county). The impact of marriage was positive and significant relative to cohabitation of single motherhood but not compared to single father families. Moreover, intact married couples generally attained less wealth than step-parent families, especially when duration of the two states was low. As duration increases, intact married couples gain over all groups, including stepparent and especially single father families. Married couple families generally received more in the form of private transfers relative to other groups, when the author takes account of the probability of receiving a transfer and the mean size of the transfers. Intact married couples did better than all other groups in receipt of private transfers.

These findings are worth noting, but are subject to possible selectivity bias. If unobserved characteristics of people who tend to marry would affect wealth accumulation independent of marriage, then the added wealth attributed to marriage or family structure might in fact be linked to those unobserved characteristics. Still, the study adds evidence that a longer duration in an intact marriage significantly increases family wealth while staying in cohabitation or single parenthood does not.

### *Marriage Effects Relative to Cohabitation*

Studies often focus on the impact of a particular type of family. Cohabitation has attracted the interest of scholars, partly because standard census family income estimates do not count the cohabiting partner as part of the family and thus exclude his or her income and the addition to family needs. In one study of cohabitation, Manning and Lichter (1996) estimated the impact of family type (married couple, cohabiting couple, single female, and single male) on the income-to-need ratios of children, holding constant for race, ethnicity, parental education, parental age, age of the child, and the number of other children. The results showed that relative to married couple families, the income-to-needs ratio was .43 points lower for cohabiting couples, 1.26 lower for single female families, and .54 lower for single male families.

Bauman (1999) examined how poverty rates would change if the Census Bureau counted both the income of cohabiters and their addition to the needs of families. As of 1997, counting cohabiters in the family unit would have meant a 1.1 percentage point lower poverty rate (12.2 instead of 13.3 percent of the population). However, fully counting the cohabiting partner's income implies income sharing that may not exist. As a partial test of this issue, Bauman estimated the impact of cohabiting partner income (and other factors) on the experience of material hardship, holding constant for family income. The equation yields an estimate of whether hardship declines as much with income received by cohabiting partners as it does from income received by the head of the household. In fact, income linked to cohabiters did significantly less than marriage to reduce hardship, holding constant for the race and gender of the family head, the presence and number of children and adults, receipt of health insurance, food stamps, energy assistance, residential mobility, and homeownership.

Another test of income sharing developed by Winkler (1997) adds confirming evidence that cohabiters are less likely to share their incomes than married couples. The analysis builds on the idea that high levels of non-wage income generally reduce the hours people supply to the job market. Winkler's insight is to recognize that if a male cohabiting partner fully shared his income with his partner, then increases in his non-wage income would reduce his partner's hours worked by as much as increases in her non-wage income. By this test, married couples fully share their income but cohabiting couples as a whole do not. Female cohabiting partners reduce their hours of work more in response to their own non-wage income than to the earnings of a cohabiting partner. However, pooling is more common among long-term cohabiting couples and cohabiting couples with children.

Other evidence based on labor supply responses suggests that pooling and specialization is less common among cohabiting couples than among married couples. Using data from the Panel Study of Income Dynamics (PSID), Song (1999) finds a lower response by cohabiting women than married women to the size of the male-female wage differential. In general, married women work less than cohabiting women and married men work more than cohabiting men. The evidence is consistent with the notion that the higher probability of disruption among cohabiting couples than among married couples accounts for much of the observed differences in labor supply levels and responses. Married women increase their work effort when the likelihood of divorce increases, but cohabiting women do not.

#### *Basic Estimates of the Marriage Premium for Men in the Labor Market*

Evidence from prior research confirms an earnings advantage for married men over unmarried men dating back at least to the nineteenth century (Goldin 1990). As of 2000, the wage differences between married men and unmarried men were substantial. To summarize

recent data and set the context for the literature review of the male marriage premium, we present basic regressions predicting weekly earnings (in log form) and weeks worked in 2000 as a function of marital status-presence of children variables, while controlling for race, potential work experience, work experience squared, years of schooling, region, size of PMSA, and recent migrant status. The data come from the March 2001 Current Population Survey (CPS).

The results in Tables 4 and 5 show the differences in weekly earnings and weeks worked gains associated with differences in marital status and the presence of children relative to a never-married man with no children. These estimates yield a weekly wage premium of married men over separated, divorced, and never-married men ranging from 16 to 35 percent, with variations related to both marital status and presence of children. The presence of children raised the wage premium for divorced fathers, but not for separated or never-married fathers. The addition to weekly wages accounts for only part of the labor market advantage of married men. There are large marriage-related differences in weeks worked per year as well. Note that the gains associated with marriage are higher among black men than among all men. The presence of children exerted especially large positive impacts on black divorced and separated fathers, but the effect of children on never-married men is negative. Of course, these results provide information on those who actually married and not what would happen if others with the same characteristics became married.

Although the more educated and those with better earnings opportunities are more likely than others to marry and remain married (Waite and Gallagher 2000), these adjusted marriage gains control not only for education, but also for potential work experience, and other observed indicators of earnings capacity. Still, factors other than marriage itself might

account for at least some of these apparent marriage-related economic gains. The search for alternative explanations has stimulated researchers to ask the following questions: Is the marriage impact due to a selection effect? Or is the marriage premium caused by marriage itself? Has the marriage premium changed over time? How does the marriage premium vary with the presence of children? Do people who marry possess unobservable characteristics, such as ability, honesty, loyalty, dependability, and determination, which are crucial to succeeding in both the labor and marriage markets (Cornwell and Rupert 1997)?

*Studies of the Male Marriage Premium and the Potential Role of Selection Effects*

Several studies have examined the selection issue. Using panel data, some authors have estimated the effect of marriage by assuming that the unobserved heterogeneity can be captured by variables representing an individual-specific fixed effect. In one application of this technique examining the earnings of young white men from 1976 to 1980, Korenman and Newmark (1991) found that of the 11 percent marriage premium, less than half is attributable to selection effects. Daniel's 1995 analysis of a more recent cohort of young men found similar overall effects, with slightly higher shares associated with selection. In an analysis of a cohort of white men who were followed from ages 19 to 29 in 1970 to 29 to 39 in 1980, Cornwell and Rupert (1997) estimated a marriage effect of about 5-7 percent on wages, after controlling for observed characteristics and for fixed unobserved individual differences. However, in some specifications, marriage did not appear to raise wages significantly. Gray (1996) conducted a study examining two cohorts of 24-31 year-old white men using the same model. His results indicated that marriage gains fell sharply over time, largely due to the declining specialization of the partners. The gain to marriage rises with the duration of the marriage and falls with the increase in hours worked by wives.

In another recent effort to distinguish a marriage effect from a selection effect, Chun and Lee (2001) used the March 1999 CPS and included all 18-40 year-old working males in the analysis. The analysis uses a switching model in which the marriage equation is identified separate from the wage equation, using an index of the marriage market and the mother's country of birth-- factors that should influence marriage but not wages. In addition, the authors predict the impact of work time of wives, including their predicted hours of work as a factor influencing wages. The estimates yielded a 12 percent average marriage effect; the effects are much larger in marriages in which wives did not work (about 27 percent) than in cases in which they did work (a 15 percent effect at 20 hours of work). The negative impact of working hours of wives is consistent with the theory that husband-wife specialization is a big reason for the marriage impact on wages.

For men, marriage reaps as many benefits as education does. Salaries increase faster for married men over time than for single men, net of occupation, industry, hours and weeks worked, and tenure (Bartlett and Callahan 1984). Much of this can be explained by examining the reason for the increase in productivity once men get married and stay married. Married men gain more human capital faster than single men because they acknowledge the large responsibility of supporting their family and therefore work harder and possibly more hours (Kenny 1983).

Most studies of the marriage premium do not explicitly model the interacting impact of children on labor market outcomes. One exception is the recent empirical work by Sasser (2001). She examines the wage premiums associated with marriage and the presence of children, separately and jointly. Her analysis covers the period from 1969 through 1989 and draws on data from the PSID. Overall, Sasser's results confirm other findings that the marriage premium declined over time (from about 17 to 9 percent) and that about half of the

initial wage premium resulted from selection—people capable in the job market are more likely to marry than those with similar observed characteristics. However, nearly all the decline in the marriage wage premium resulted from a reduction in the selection effect; the impact of marriage *per se* remained relatively constant. Once she controls for the presence and number of children, this conditional marriage wage premium shows no decline and remained at about 8 percent. These results are somewhat surprising, given the expected decline in specialization associated with the increased labor force participation of wives.

#### *Possible Explanations of the Male Marriage Premium*

Married men earn more than single men for various reasons (Waite and Gallagher 2000). Higher men's earnings and job stability decrease the risk of divorce. Married men tend to seek jobs that are less risky and willing to pay more income to the employees. These occupations usually require a college education or higher. Men who receive a higher education are more likely to become stable workers because of their relatively established working environment, thereby increasing their earnings. The type of work they seek and the occupation in which they choose to enter create a significant difference in earnings between married and single men. They lead more settled lives as husband and father and therefore are more productive in the work force and more reliable in the home. Their level of productivity is much higher than that of single men, and they are less likely to quit a job or be fired from one. Cohabiting men do not receive the same marriage premium as married men, partly because cohabitation is often temporary.

Thus, most studies suggest that specialization within marriage raises men's earnings. Apparently, married men can focus more on work and thereby become more productive if the duties of a marriage are effectively divided.

The higher incidence of specialization among married couples might raise incomes but may lead to inequalities within marriage and raise risks for the non-working spouse in the event of a divorce. It is interesting that some opponents of public policies encouraging marriage argue that, as currently structured, too many marriages do not involve equal sharing of market participation and work at home (Gornick 2002). Thus, while economists focus on aggregate gains for the couple that occur partly through the division of labor, sociologists see the presence of unequal sharing of market work and housework as a negative outcome.

Apparently, the equal sharing of market work lowers the perceived gains from marriage, especially among women. In a recent paper, Nock (forthcoming) finds that marriages in which each partner earns between 40 and 59 percent of total family earnings are more likely to end in divorce, mainly because wives become less committed to the union. Using data from the NSFH in 1987-88 and 1992-94, Nock first shows that moves toward equal sharing (usually as a result of more work hours by wives) reduce the couple's commitment to remain married. This test is powerful because it assesses how *changes* in sharing affect *changes* in commitment and thus holds constant for initial differences in earnings of wives and husbands. However, it uses a commitment index instead of divorce as the outcome variable. In a second approach, Nock estimates the risk per period of divorce as a function of equal sharing and of hours of work by wives and husbands. When the hours variable is excluded, equal sharing of earnings in the first period raises the risk of divorce between the first and second periods. Most of the impact on divorce comes from higher hours of work by wives. Divorce is the most significant outcome variable, but this test cannot control for preexisting differences in the sharing of earnings, since there is only one period prior to observed outcome (divorce or not). Still, the results raise questions

about the potential of a trade-off between the equality of sharing and the stability of marriages.

Other evidence indicates that higher earnings among married women do not raise the chances of divorce, despite the positive association between married women's earnings and divorce rates. Using data from the NSFH, Sayer and Bianchi (2000) estimate effects of wives' earnings, while taking account of the views of wives and husbands about gender roles; of non-economic factors related to divorce, such as duration of the marriage and whether either spouse feels the marriage is troubled or unhappy; and of demographic and prior life course variables, such as education, presence of a premarital birth, and a previous divorce. They find that the impact of wives' earnings does not exert a statistically significant effect on the probability of divorce, once they control for other independent factors influencing divorce. However, the effects appear to vary by the income level of the husband. While earnings by wives with relatively affluent husbands reduce or have no effect on divorce, more earnings by wives of low-income husbands may increase the likelihood of divorce.

Overall, the evidence from static analyses reveals clear and large economic gains associated with the marriage state. The research findings document substantially higher income levels for married couples than for unmarried individuals with the same observed characteristics. The added income associated with marriage is substantial even for women with a high risk of poverty and even taking into account the lower incomes of their potential spouses. Theoretically, cohabitating couples could derive the same economic advantages as married couples—through the mechanisms as the presence of at least two potential earners, scale economies, specialization, and insurance. In fact, however, the combined income of cohabiting couples and the sharing of such income fall short of what we observe among married couples.

One way to examine the reasons for the economic benefits of marriage is to observe what happens as people make a transition into marriage or out of marriage. Another is to consider how components of income, especially the earnings of men, respond to marriage. We now turn to this literature.

### **Changes in Economic Well-Being Related to Marriage, Divorce and Parenthood**

A large body of research has examined how transitions into and out of marriage alter economic outcomes. Much of the work deals with economic well-being after divorce, while other studies examine shifts in labor force activity when men and women marry, divorce, or become parents.

One early study (Weitzman 1985) of California couples suggested extremely large negative effects of divorce on the economic well-being of women (over 70 percent) and gains for divorced men (over 40 percent) in the first year after divorce. A reanalysis of the data on these couples found much smaller effects, a decline of about 20 percent among women and a gain of about 7 percent for men (Peterson 1996). Evidence from studies of broader samples found negative impacts of 13 to 35 percent on women and increases in male living standards of about 11 to 13 percent (Peterson 1996). In a study of marital splits among British couples, Jarvis and Jenkins (1999) calculate similar income changes in the first year after the split (-18 percent among women and +13 percent among men).

Examining the impact of divorce requires taking account of the fact that women who are poor, have a low educational attainment, and experience many economic hardships have a greater chance of divorce than do other women (Smock, Manning, and Gupta 1999). One analytic problem is to understand how *changes* in income and *changes* in marital status interact. Certainly, if a male breadwinner leaves the marriage and separates from the family, the children will not have immediate access to their father's income and will have to rely

primarily on their mother's earnings, which usually is initially lower (Waite and Gallagher 2000). However, it is also plausible that declines in income could trigger divorces.

To control for the impact of unobserved characteristics, Smock, Manning, and Gupta (1999) derived marriage impacts by jointly estimating the determinants of economic status in married and divorced states together with the determinants of marital status. Drawing on the NSFH, this innovative study uses an endogenous switching model. The sample is made up of married women in 1987-88 who were also interviewed in 1993-94. The authors are able to take account of the role of selection into divorced states in influencing estimates of marital impacts on economic status. They use the assumption of a trivariate normal distribution and a specification that allows for correlations between the error terms of the marital status equation and the two equations for economic status in the married and divorced states. The results yield estimates of the income gains of divorced women had they remained married (or remarried) and of the income losses of married women had they become divorced. The authors conclude that taking account of selection lowers the estimated gains from marriage but not by much. In fact, the correlations between unmeasured influences on marital status and on economic well-being were not significant for family income or for the income-to-needs ratio.

Thus, overall economic benefits from marriage were substantial. For a divorced woman with average characteristics, family income averaged only 1.6 times the poverty level but would have reached 3.5 times the poverty level had the woman remained married and 3.1 times the poverty level had the woman remarried. For the typical married woman, the economic gain to remaining married was even larger.

A recent analysis (Morrison and Ritualo 2000) compares the economic well-being of children in disrupted marriages whose mothers remarry, cohabit, or remain single. The

analysis uses the National Longitudinal Survey of Youth (1979, NLSY79) to examine the economic impact of transitions to remarriage or cohabitation from single motherhood after divorce. By using fixed effects models, the authors control for unobserved differences that may be linked both to subsequent family status and to economic success independently of family status. The findings reveal large short-term gains (over 50 percent increases in family income adjusted for family size) from remarriage relative to remaining single. The estimated advantage of remarriage relative to cohabitation is sensitive to the measurement and assumed sharing patterns of cohabiting couples. The upper bound estimate of family income of cohabiting partners assumes full sharing and that cohabiting men with no observed earnings have earnings levels equal to those of cohabiting men with similar characteristics whose earnings are reported. Using these assumptions, the authors find gains from single to cohabiting status as high as gains from remarriage. However, for the two less generous assumptions about the availability of cohabiting partner income, the authors find substantially higher income gains from remarriage. On a long-term basis, remarriage clearly produces much more favorable economic outcomes for children than does cohabitation or single parenthood.

## **Conclusions**

The findings from existing studies provide considerable evidence about the gains from marriage, including some evidence on whether marriage improves the economic status of low-income families. However, great care must be taken to relate the evidence to specific questions about marriage. The impact of marrying before bearing children might be different from the impact of marrying after a divorce or after having a non-marital birth. The percentage of people married at a point in time might increase because existing marriages last longer or because more people marry and divorce at the same rate. The share

of children in married couple families might increase with no rise in the age-specific share of married women if couples delay childbearing. Finally, marriages might expand among people at risk of poverty or among moderate and high- income individuals.

The accumulated evidence of positive marriage effects on economic well-being is substantial. All three theoretical reasons for economic gains from marriage—economies of scale, risk sharing and division of labor—attract some support. However, gains resulting from economies of scale emerge only in comparisons between married couple and single parent families living with no other adults. Marriage appears to raise earnings of men, partly because of division of labor considerations. Married men not only earn more per hour but also work more hours and weeks than unmarried men with similar job market characteristics. Marriage generally encourages savings and asset accumulation and reduces poverty. Though cohabitation generally raises incomes of mothers with no husbands or partners, it is not a complete substitute for marriage. Cohabitation does less to raise overall incomes than does marriage. In addition, income sharing is more widespread in married couples than among cohabiting couples. Divorce lowers income and economic status, even controlling for the fact that mothers who divorce would have lower than average incomes had they remained married. Remarriage raises the economic status of mothers, both relative to remaining single and relative to moving to a cohabiting relationship.

A key issue is whether the gains from marriage extend to low-income families. Analyzing this issue is difficult since if marriage had raised the incomes of low-income families, some would no longer be in the low-income category. One study tries to overcome the problem by estimating the gains from marriage among those most at risk of poverty (Lichter, Graefe, and Brown 2001). The results reveal that marriage significantly and substantially reduces the likelihood of poverty, holding constant for family background, race

and ethnicity, age, education, and marital vs. non-marital childbearing. Having ever been married reduces poverty by one-third, while currently being married reduces poverty by two-thirds.

Other authors (Lerman 1996; Thomas and Sawhill 2001) have simulated income gains that would emerge if currently unmarried mothers married available men with similar characteristics. These studies find that the induced marriages would positively affect at-risk mothers by reducing their likelihood of becoming poor. These gains show up despite evidence that many poor women tend to remain single partly because they view the available men as unstable and unable to provide financial security for their families (Edin 2000).<sup>4</sup>

Many unanswered questions remain about the effects of marriage on economic well-being. What are the precise mechanisms by which married couples achieve higher incomes than cohabiting couples and single mothers living with other adults? There are many studies of marriage impacts on the wages of men, but fewer on the earnings of women. Moreover, studies generally do not model the impact of marriage together with childbearing and in the context of life cycle considerations. In considering how marriage affects work effort by women, one must bear in mind that more work among women might end up reducing marriage by raising the capacity to become independent.

Another set of questions deals with the issue of whether young less educated women at high risk of a premarital birth benefit substantially in the long run from marrying the father of their first child, either before the first pregnancy or before the birth.

A third avenue for research is marriage's role in limiting economic hardship. Early findings suggest marriage serves as a protective device against hunger, overcrowding, and an inability to meet basic expenses (Lerman 2002 and 2001).

While increases in marriage generally raise overall family income, this fact does not imply that federal or state governments can or should actually expand the number of marriages. So far, there is no evidence that direct marriage promotion interventions are or will be effective and which marriages are likely to materialize. At the same time, even if the policies stimulated only a modest increase in marriages, the literature suggests the result would be lower poverty and increased income among families with children.

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<sup>4</sup> The conclusions are based on interviews of over 130 Black, White, and Puerto Rican mothers across Philadelphia.

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**Table 1: Differences in Average Income and Family Size Among Families with Children, by Marital Status and Sex of Household Head: 2000**

Type of Family	Mean Income	Median Income	Income per Person	Family Size
Married Couple Families	\$79,048	\$62,931	\$18,515	4.27
Male Householder, No Wife Present	44,270	32,516	14,719	3.01
Female Householder, No Husband Present	29,075	21,529	9,023	2.92
Ratio of Income and Family Size in Married Couple Families to the Income and Family Size of Other Types of Families				
Male Householder, No Wife Present	1.79	1.94	1.26	1.42
Female Householder, No Husband Present	2.72	2.92	2.05	1.46

Source: U.S. Bureau of the Census, detailed tabulations from the March 2001 Current Population Survey, Tables FINC-03.

**Table 2: Average Income to Needs Ratio, Size of Household and Number of Children, by Marital and Parental Status of Household Heads: 1998**

Marital and Parental Status of Family Heads	Mean Income to Needs Ratio	Number in Household	Number of Children	Gini Coefficient of Income-to- needs ratio
Married couple, 2 Bio/Adoptive Parents	3.91	4.26	2.00	0.364
Married couple, 1 Bio/Adoptive Parent	3.81	4.11	1.85	0.357
Cohabiting couple, 2 Bio/Adoptive Parents	2.30	4.26	1.92	0.390
Cohabiting couple, 1 Bio/Adoptive Parent	3.04	4.08	1.90	0.357
Single Parent, Other Adult in Household	2.40	4.29	1.72	0.411
Single Parent, No Other Adult in Household	1.83	2.96	1.87	0.467
<b>Total</b>	<b>3.37</b>	<b>4.03</b>	<b>1.94</b>	<b>0.403</b>

Note: The tabulations leave out families with foster children and others with no parent present.

Source: Tabulations from the 1999 National Survey of America's Families.

**Table 3: Income-to-Needs Thresholds at Percentile Levels,  
By Type of Marital and Parental Status Household: 1998**

Percentile Level of Income-to-Needs Ratio	Married couples	Cohabiting couples	Single Parent, at least one other adult	Single Parent, no other adult
5%	0.91	0.49	0.36	0.10
10%	1.25	0.64	0.55	0.26
15%	1.53	0.88	0.73	0.44
20%	1.79	1.12	0.91	0.56
25%	2.03	1.26	1.05	0.69
30%	2.26	1.42	1.21	0.79
35%	2.51	1.58	1.37	0.91
40%	2.76	1.81	1.55	1.06
45%	3.02	1.99	1.75	1.21
50%	3.27	2.18	1.98	1.35
55%	3.57	2.41	2.18	1.51
60%	3.82	2.66	2.36	1.75
65%	4.13	2.91	2.59	1.96
70%	4.47	3.18	2.91	2.17
75%	4.88	3.55	3.23	2.40
80%	5.35	3.93	3.54	2.67
85%	6.04	4.44	3.89	3.12
90%	6.88	4.98	4.53	3.84
95%	8.78	5.87	5.59	4.91

Source: Tabulations from the 1999 National Survey of America's Families.

**Table 4: Percentage Gain in Wages by Married, Divorced, and Separated Men Over Never-Married Men with No Children: 2000**

	All Men, Ages 25-49	Black Men, Ages 25-49
Married Men, No Children	28	32
Married Men, with Children	35	29
Divorced, No Children	11	NS
Divorced, with Children	19	26
Separated, No Children	8	NS
Separated, with Children	NS	NS
Never Married, with Children	NS	NS

Note: All effects are statistically significant except for those marked NS.

Source: OLS regressions by author based on March 2001 Current Population Survey.

**Table 5: Gain in Weeks Worked by Married, Divorced, and Separated Men Over Never-Married Men with No Children: 2000**

	All Men, Ages 25-49	Black Men, Ages 25-49
Married Men, No Children	5.1	8.7
Married Men, with Children	6.4	8.9
Divorced, No Children	1.7	NS
Divorced, with Children	4.5	7.6
Separated, No Children	NS	NS
Separated, with Children	4.3	7.5
Never Married, with Children	-2.6	-6.1

Note: All effects are statistically significant except for those marked NS.

Source: OLS regressions by author based on March 2001 Current Population Survey.