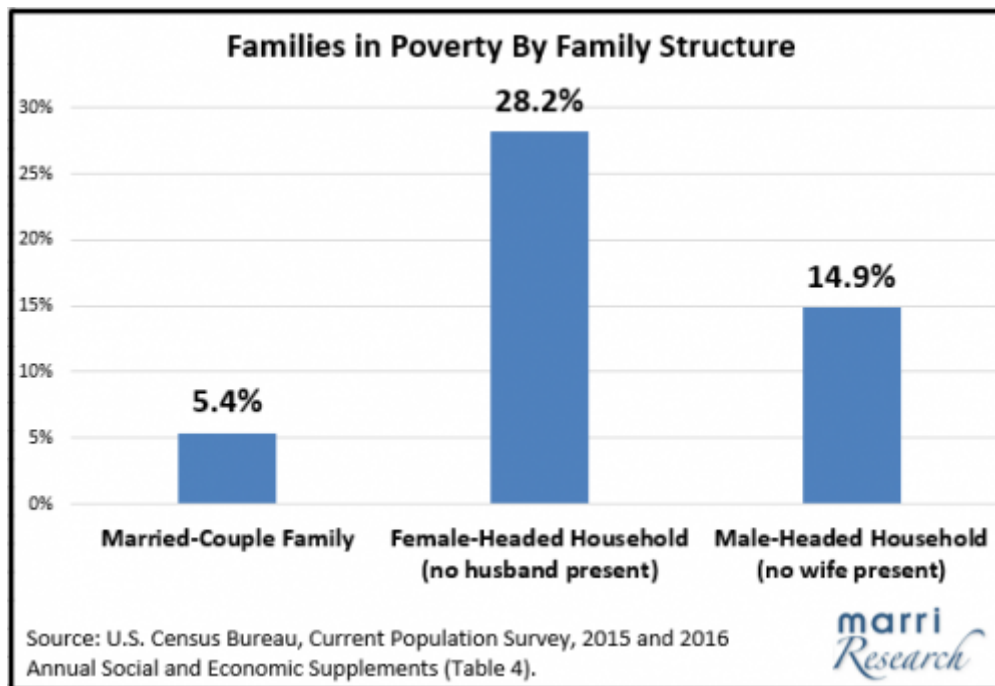


# Effects of Family Structure on Poverty

More than 15.8 million American children live below the official poverty line.<sup>1)</sup> Poverty is principally a problem of non-intact families. In 2015, five times as many single, female-headed families were in poverty compared to married-couple families.<sup>2)</sup> Marriage is the most effective safeguard against child poverty.



## 1. Married Families

The decline in rates of marriage is significantly associated with an increase in child poverty<sup>3)</sup> because marriage decreases a child's probability of living in poverty by 82 percent.<sup>4)</sup> Along with high school graduation, family intactness has the greatest influence on the proportion of women and children living in poverty.<sup>5)</sup> Not surprisingly, then, children raised in married families are less likely to rely on government assistance. According to 2012 Census data, 50.0 percent of families with single mothers and 29.5 percent with single fathers participated in means-tested programs in an average month, compared with 14.7 percent of married-couple families.<sup>6)</sup> Living with two married parents produces innumerable positive outcomes in children that increase their ability to reach their potential and move up the income ladder.<sup>7)</sup>

## 2. Divorced Families

Divorcing or separating mothers are 2.83 times more likely to be in poverty than those who remain married.<sup>8)</sup> Roughly 28 percent of mothers with children experience poverty within a year after their divorce.<sup>9)</sup> Women whose family income was below the national median and mothers who were not in the workforce before the divorce are very likely to experience poverty following their divorce.<sup>10)</sup>

Economically, women suffer more from divorce than men.<sup>11)</sup> 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.<sup>12)</sup>

Divorce can also increase a household's dependence on government benefits. Within 12 months of divorce, almost 30 percent of mothers with minor children receive public assistance in the form of Supplemental Security Income (SSI), cash public assistance income, or Food Stamp benefits.<sup>13)</sup> 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.<sup>14)</sup> However, it seems that welfare benefits may decrease the incentives for remarriage,<sup>15)</sup> a path out of poverty for men and women alike.<sup>16)</sup>

### 3. Single-Parent Families

In 2015, over 17 million children were raised in mother-only families, 43 percent of whom lived below the poverty line.<sup>17)</sup> About 30 percent of women whose first child was born out of wedlock are poor, compared to 8 percent of women whose first child was born inside wedlock.<sup>18)</sup> According to a simulation study, if single mothers 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.<sup>19)</sup>

Single-parent families are vulnerable in a number of ways. In 2014 over three quarters of homeless families nationwide were headed by single mothers with children.<sup>20)</sup> Many single mothers receive government aid in the form of welfare. Fifty percent of female-headed families received major means-tested welfare in 2012.<sup>21)</sup>

Welfare benefits also correlate with a decrease in the marriage rate, thus narrowing 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.<sup>22)</sup> 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.<sup>23)</sup> In particular, receiving benefits from the AFDC welfare program corresponds with a 5 percent reduction in the marriage rate.<sup>24)</sup>

### 4. Cohabiting Families

Poverty rates are significantly higher among cohabiting families than among married families. The 2015 Annual Social and Economic Supplement indicates that 47.5 percent of children who live with their cohabiting parents are in poverty.<sup>25)</sup> Cohabiting couples lack the relationship stability<sup>26)</sup> and material pooling<sup>27)</sup> that married couples experience.

<sup>1)</sup> U.S. Census Bureau, Current Population Survey, 2015 Annual Social and Economic Supplement. The U.S. Census Bureau creates a set of poverty thresholds annually based on family composition and

size, which must be worked with, despite its severe and justified critics. If a family's pre-tax income (without capital gains or welfare benefits) falls below this threshold, then the family is in poverty.

- <sup>2)</sup> U.S. Census Bureau, Current Population Survey, 2015 and 2016 Annual Social and Economic Supplements, "Table 4: Families in Poverty by Type of Family: 2014 and 2015".
- <sup>3)</sup> Adam Thomas and Isabel Sawhill, "For Love and Money? The Impact of Family Structure on Family Income," *Marriage and Child Wellbeing* 15, no. 2 (2005).
- <sup>4)</sup> Calculated from data in U.S. Bureau of the Census, American Community Survey, 2007-2009, at [http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_09\\_3YR\\_S1702&prodType=table](http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_09_3YR_S1702&prodType=table), as cited by Robert Rector, "Marriage: America's Greatest Weapon Against Child Poverty," Heritage Foundation Special Report #117 on Poverty and Equality, September 5, 2012.
- <sup>5)</sup> Henry Potrykus and Patrick Fagan, "U.S. Social Policy Dependence on the Family Derived from the Index of Belonging," Marriage and Religion Research Institute (February 2013), available at <http://marri.us/policy-2013>.
- <sup>6)</sup>, <sup>21)</sup> Shelley K. Irving and Tracy A. Loveless, "Dynamics of Economic Well-Being: Participation in Government Programs, 2009-2012: Who Gets Assistance?" *Household Economic Studies* (2015): 9-10. Available at <http://www.census.gov/content/dam/Census/library/publications/2015/demo/p70-141.pdf>.
- <sup>7)</sup> Paul R Amato, "The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-being of the Next Generation," *The Future of Children* (2005): 75-96.
- <sup>8)</sup> Teresa A. Mauldin and Yoko Mimura, "Marrying, Unmarrying, and Poverty Dynamics among Mothers with Children Living at Home," *Journal of Family and Economic Issues* 28, no. 4 (December 2007): 576.
- <sup>9)</sup>, <sup>13)</sup> Diana B. Elliott, and Tavia Simmons, "Marital Events of Americans: 2009," Washington, DC: US Department of Commerce, Economics and Statistics Administration, US Census Bureau, 2011. Available at <http://www.census.gov/prod/2011pubs/acs-13.pdf>.
- <sup>10)</sup> House Committee on Ways and Means, *Green Book: Background Material and Data on Programs Within the Jurisdiction of the Committee on Ways and Means*, Bill Archer. (105th Cong., 2d sess., 1998, Committee Print 105, 7).
- <sup>11)</sup> Diana B. Elliott, and Tavia Simmons, "Marital Events of Americans: 2009," Washington, DC: US Department of Commerce, Economics and Statistics Administration, US Census Bureau, 2011. Available at <http://www.census.gov/prod/2011pubs/acs-13.pdf>.
- <sup>12)</sup> Judi Bartfeld, "Child Support and Postdivorce Economic Well-Being of Mothers, Fathers, and Children," *Demography* 37, no. 2 (2000): 209.
- <sup>14)</sup> Julia Heath, "Determinants of Spells of Poverty Following Divorce," *Review of Social Economy* 49, (1992): 305-315.
- <sup>15)</sup> C. Dewilde and W. Uunk, "Remarriage as a Way to Overcome the Financial Consequences of Divorce- A Test of the Economic Need Hypothesis for European Women," *European Sociological Review* 24, no. 3 (2008): 400.
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- <sup>18)</sup> Daniel T. Lichter, Deborah R. Graefe, and J.B. Brown, "Is Marriage A Panacea? Union Formation Among Economically Disadvantaged Unwed Mothers," *Social Problems* 50, (2003): 60-86.
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<sup>23)</sup> Lisa A. Gennetian and Virginia Knox, "Staying Single: The Effects of Welfare Reform Policies on Marriage and Cohabitation," *The Next Generation*, Working Paper no. 13 (2003): 20.

<sup>24)</sup> M.P. Bitler, J.B. Gelbach, H.W. Hoynes, and M. Zavodny, "The Impact of Welfare Reform on Marriage and Divorce," *Demography* 41, no. 2 (2004): 222.

<sup>25)</sup> U.S. Census Bureau, Population Division, Current Population Survey, 2015 Annual Social and Economic Supplement, Table C8, available at <http://www.census.gov/hhes/families/data/cps2015C.html>.

<sup>26)</sup> Daniel Lees, "The Psychological Benefits of Marriage," *Research Note* (2007): 1-4. Available at [http://www.maxim.org.nz/file/pdf/psychological\\_benefits\\_of\\_marriage.pdf](http://www.maxim.org.nz/file/pdf/psychological_benefits_of_marriage.pdf).

<sup>27)</sup> Kristen R. Heimdal and Sharon K. Houseknecht, "Cohabiting and Married Couples' Income Organization: Approaches in Sweden and the United States," *Journal of Marriage and Family* 65, no. 3 (2003): 534.

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