



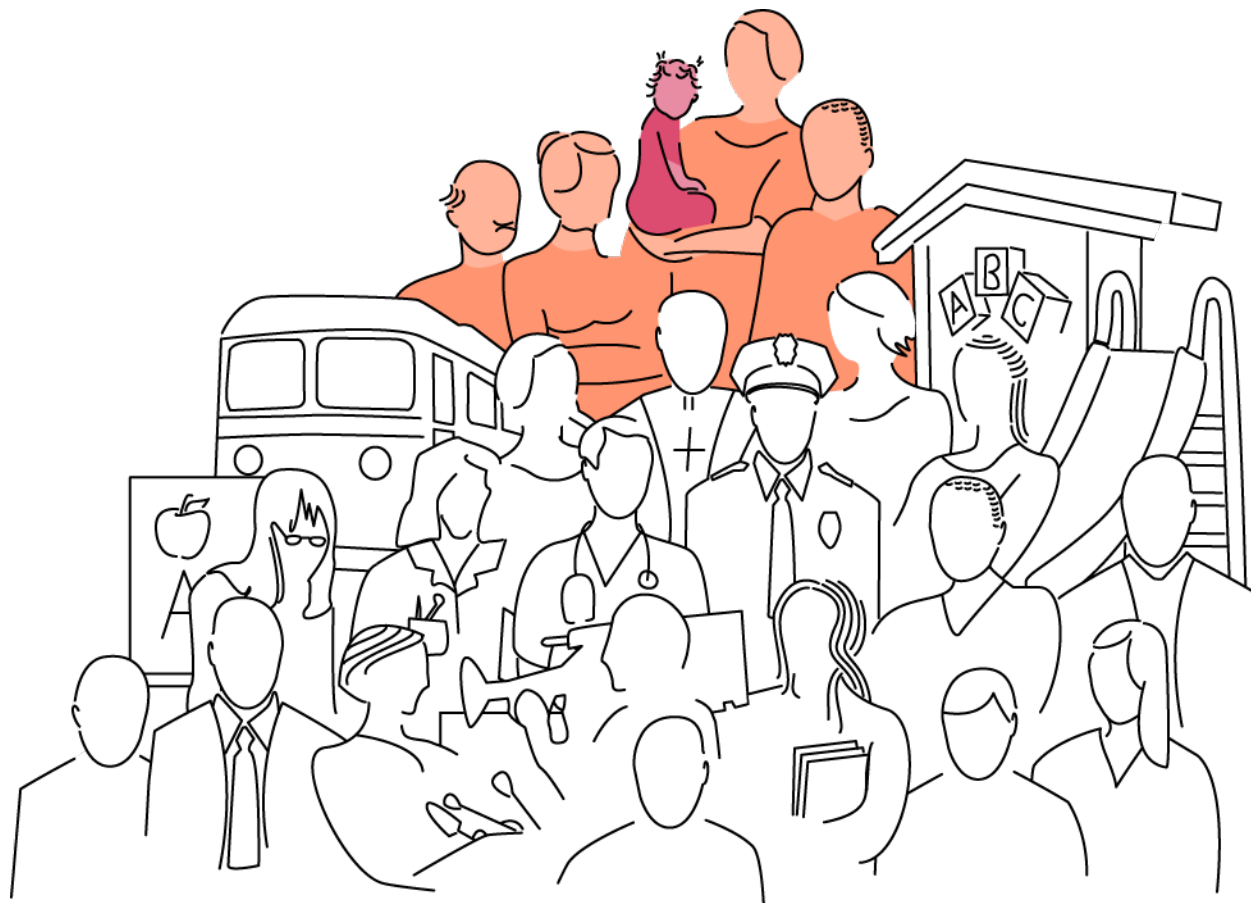
Center for Urban Child Policy

Advancing Public Policy to Improve the Well-Being of Children

HOW MUCH WOULD MARRIAGE IMPROVE THE FINANCIAL WELL-BEING OF YOUNG CHILDREN IN SHELBY COUNTY?

In this brief we examine the relationship between marriage and poverty for first-time single mothers and their children in Shelby County. In 2006, 2,599 children were born to first-time single mothers. 1,867 (71.7%) of these children were born into poverty. If their parents were to marry, 1,548 (59.5%) of all children born to first-time single mothers would be lifted out of poverty. With average incomes of \$27,040, these families would remain low income after marriage. CUCP estimates, see methodological notes

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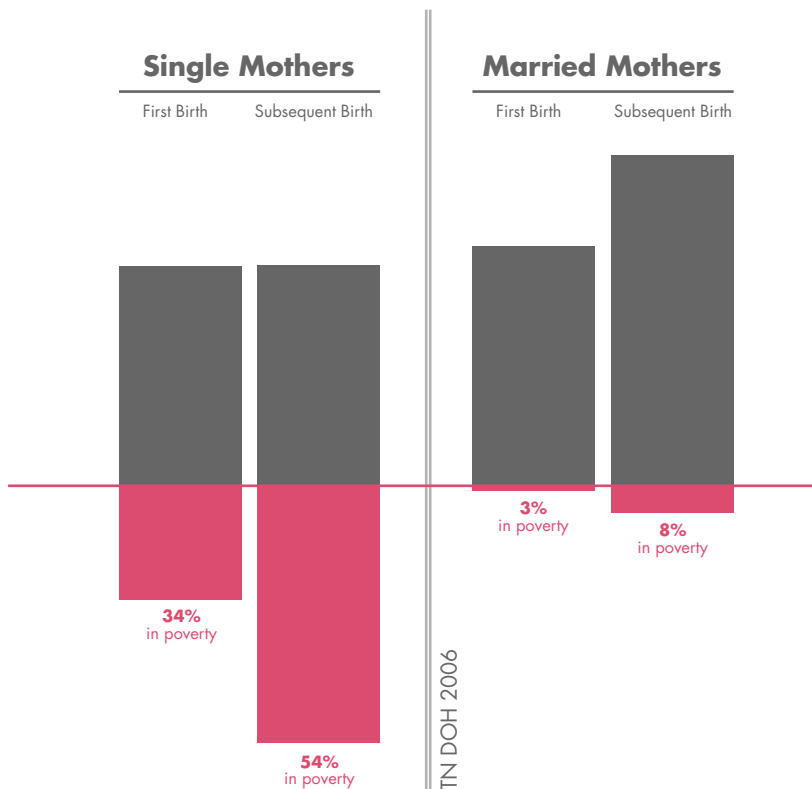


INTRODUCTION

A child's earliest years, particularly from conception to age 3, are a period of critical social, emotional and cognitive brain development. The strength, stability and safety of a child's family and home contribute to his/her healthy development during this period. Several decades of research on the effect of family structure on children's developmental well-being finds that young children do better in married, two-parent families, in part because those families have greater earning potential. In this policy brief, we consider the degree to which first-time single mothers in Shelby County would be helped by marriage – both financially and otherwise. We identify barriers to their transitions to stable marriage, and suggest policy measures to improve the stability of our most fragile families.

WHO GAVE BIRTH IN SHELBY COUNTY IN 2006?

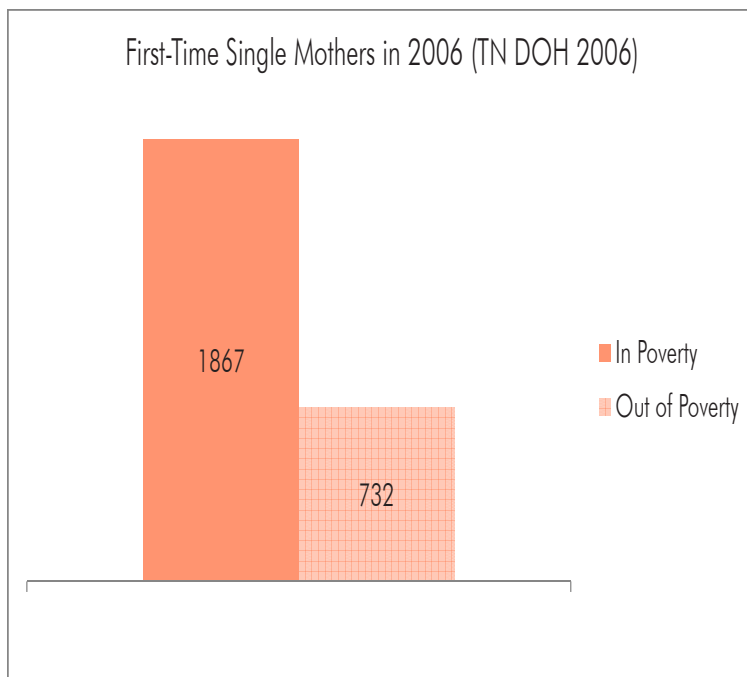
In 2006, 15,140 women gave birth in Shelby County. The following table indicates the marital status of these mothers, whether this was their first or a subsequent child, and the percent of all children in each group born into poverty. (The table is based on the 81% of mothers who reported their household incomes.)



The largest group of women who gave birth in Shelby County in 2006 were unmarried women who already had one or more children at home at the time of the birth. More than half of children who already had a sibling at home and were born to a single mother (54%) were born into poverty. Mothers who are single are 5.5 times more likely to be in poverty than mothers who are married. Additionally, first-time mothers are less likely to be in poverty than their peers having a subsequent child, regardless of marital status.

Young, unmarried couples with children from previous relationships are significantly less likely to form stable marriages with their current partners than are young unmarried couples becoming parents for the first time. The bonds that exist between these parents and their former partners create complications and opportunities for mistrust and jealousy. Additionally, financial obligations to other children and former partners strain the resources of couples trying to live on small incomes. For these reasons marriage is likely to offer greater benefits to first-time parents (Watson and McLanahan 2009).

WHO WERE THE FIRST-TIME SINGLE MOTHERS IN SHELBY COUNTY IN 2006?



We have information on the race, income and age of most first-time single mothers and their partners in Shelby County in 2006. The median age of these women was



21; their median income was \$12,858 (97% of the federal poverty line) Contact CUCP for methodological notes.

Within this sample, Caucasian mothers and mothers older than 23 were less likely to be in poverty. However, most of the single mothers in the sample were 23 or younger and African American (77%), and more than half of this group were in poverty. When we look at the men who were the fathers of these children, we find that most first-time single mothers were partnered with men with similar demographic characteristics (including race, education and income). The average age of fathers in the group was 25.

WOULD MARRIAGE LIFT SINGLE PARENT FAMILIES OUT OF POVERTY?

A significant body of research conducted in the last 15 years considers the degree to which marriage will lift single-parent families out of poverty. For this research, analysts create "simulated plausible marriages" in which they pair single mothers with men who have similar demographic characteristics ((Lerman 1996; Thomas and Sawhill, 2002; Scafidi 2008).

For the current analysis, we have access to information on both the mothers and fathers of children born in Shelby County. As a result, we are able to combine the income of a child's mother with an estimate of the income of his/her father (based on U.S. census data and father's demographic characteristics).

Would marriage lift these families out of poverty?

FIRST-TIME SINGLE MOMS	
ABOVE POVERTY AS SINGLE MOMS	732 (28.1%)
ABOVE POVERTY AS MARRIED MOMS	1548 (59.5%)
IN POVERTY EITHER WAY	319 (12.2%)

Our findings offer a mixed picture of the financial benefits of marriage for first-time single mothers in Shelby County. Accounting for a larger family size, 59.5% of children born to single mothers would be lifted out of poverty if their parents married, another

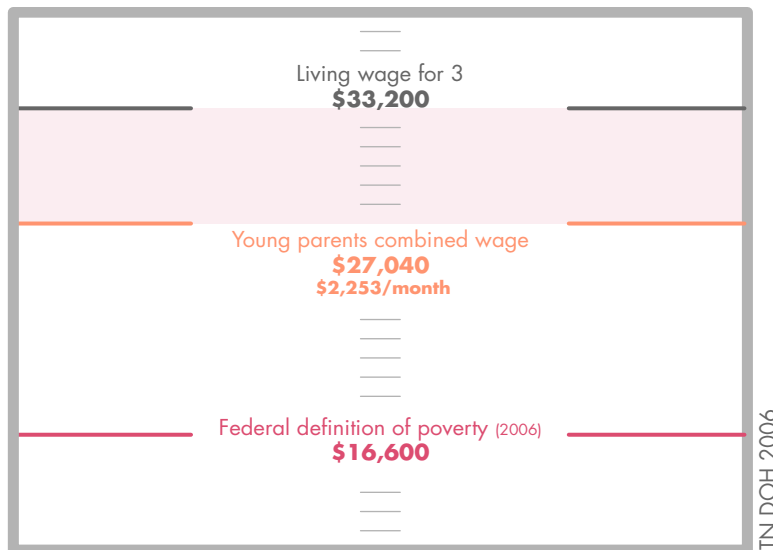


12.2% would not.

BARRIERS TO MARRIAGE FOR UNMARRIED COUPLES

- Many low income couples cite a lack of economic stability as a major barrier to marriage (Edin & Reed 2005).
- Men with higher earnings and more education are more frequently selected as marriage partners than their low income, less educated counterparts (Chun and Lee 2001; Daniel 1995; Korenman and Neumark 1991).
- Young men in stable relationships marry more often when their earnings increase (Sum, forthcoming).
- For many young men, cohabitation may be a more adaptive strategy than marriage during a period of career immaturity, while marriage is a far more likely outcome for more stably employed men (Oppenheimer 1997).

We have demonstrated that having married parents would have lifted a majority of the children born to first-time single mothers in Shelby County out of poverty. However, the more meaningful question is, how far would these families be lifted out of poverty? In 2006, the federal poverty line was \$16,600 for a family of three. Most resesarchers agree it takes roughly twice that much - or \$33,200 a year - to meet a family's needs for food, shelter and clothing (Zedlewski, Chaudry and Simms 2008). With that in mind, we calculated the average "married" incomes for first-time unmarried parents in Shelby County.



Again, our findings are mixed: It is clear that it would be easier for young families in our community to survive on their combined incomes. However, it is also clear that most single-parented families still would not thrive on the combined incomes of both parents. Children in these families would remain eligible for free and reduced priced lunch. However, marriage would prevent most of these vulnerable families from accessing other supports, including TANF, food stamps, child care and housing assistance.

HOW CAN WE OFFER SUPPORT TO VULNERABLE YOUNG FAMILIES?

We have found that more than half of children born to first-time unmarried parents in Shelby County would be lifted out of poverty if their parents were married. At the same time, 12% of children would remain in poverty regardless of the marital status of their parents. Moreover, while marriage would lift many first-time parents and their children out of poverty, it would not mean genuine financial stability.

Unfortunately, many young married couples in Memphis and nationwide are currently unable to secure the resources their children need to thrive. Most of the public programs designed to insure the well-being of children have not been modified to respond to the financial needs of married couples. One exception in TANF allows newly married mothers to not count their new husbands' income as part of the family income for 6 months following the marriage. Accordingly, their assistance payments are neither decreased to reflect the additional household income a husband would bring nor increased to reflect his presence in the household. If the rules regarding eligibility for child care assistance and other needed supports like housing could be configured to offer supports for vulnerable married couples these families could be significantly strengthened. Retaining access to needed supports would no longer give vulnerable couples a financial disincentive to marry.

Additionally, many of the families in Shelby County who would continue to struggle financially after marriage are particularly young and lack high school diplomas. Help securing living wage employment, quality child care and finishing high school can help these young families gain financial stability that will ultimately benefit their children. Helping vulnerable young families become more financially secure can also help make marriage a more feasible option.



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For more information on the well-being on children in Memphis and Shelby County, visit The Urban Child Institute at: <http://www.theurbanchildinstitute.org>; and The State of Children in Memphis & Shelby County, available at: <http://www.theurbanchildinstitute.org/Data-book.php>



References

All demographic data on income and analysis of TN Department of Health birth certificate data included in this policy brief are independent estimates created by Frances Breland at the Center for Urban Child Policy utilizing the March 2006 Current Population Survey estimates of the U.S. Census Bureau and Tennessee Department of Health 2006 Birth Certificate Data for Shelby County.

While there were 2,905 first-time single mothers who reported data on their income in the 2006 Shelby County birth cohort, only 2,599 of them reported enough information about the father of their child to include them in the full analysis of this paper. We depended on the self-reported race, education and age of a woman's partner in order to create estimates of new fathers' earnings. Additionally, we do not have information on whether or not fathers have a child in the home already, so we assume that first-time mothers are partnered with first-time fathers for lack of more information.

