Marital Decisions of Low-Income Mothers: Considering Economic Factors and Partner Quality

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ABSTRACT

Marriage has been declining in popularity. Less than 56 percent of adults were married in 2005; a substantial decrease from 1960, when over 67 percent of adults were married (Center for Marriage and Families, 2005). This is a problematic trend; marriage provides important social and health benefits, and it can be economically beneficial, especially for low-income women. A troubling fact though is that poor single-mothers are significantly less likely to marry than their more financially secure counterparts (McLaughlin and Lichter, 1997). Some argue that these women avoid marriage because of a disincentive effect of means-tested transfers. Others, noting that low-income women often express a desire to marry, hypothesize that poor women value marriage and will avoid marrying their partner if he is unfit. This study, using data from the Fragile Families and Child Wellbeing Survey, examines the underlying motivations and factors that low-income mothers take into account when they choose to marry their partner. Specifically, does welfare
reduce the likelihood of marriage among poor women? Or do less-than-attractive partner characteristics play a more important role in her decision? I find that teenage mothers are less likely to marry than non-teen mothers, and that African American mothers are less likely to marry their partners than the average non African American mother. I also found that there was no significant effect of partner economic or parental quality on a woman’s likelihood of marriage, and that the threat of losing welfare benefits was not a barrier to marriage among respondents.
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Chapter 1. Introduction

Marriage is one of the most important institutions in American society; yet trends show that many couples choose not to enter this contract. More than 67 percent of adults were married in 1960, while today that number has declined to less than 56 percent (Center for Marriage and Families, 2005). Along with this decrease in marriage rates, there has been a marked increase in cohabitation rates. In 2006, approximately 25 percent of all unmarried women ages 25 through 39 were cohabitating with their partner (The National Marriage Project, 2006). Additionally, an increasing number of children are born out of wedlock; the number has increased from 5 percent in 1960 to 34 percent in 2005 (Center for Marriage and Families, 2005). This raises concerns, as it is well established that children fare best when raised by married biological parents (Waite and Gallagher, 2001; Cohen, 2002; Wu and Hart, 2002; Lichter et al., 2004).

To the extent that marriage provides important social, health, and economic benefits, these changing patterns of union formation may also be problematic for low income women. Evidence shows that marriage is one of the best ways for unmarried mothers to escape poverty. For example Robert Rector (2004) found that if single mothers marry, only 17 percent of them remain poor, but if they remain single, 55 percent of them will remain in poverty. Although like marriage, cohabitation brings another wage-earner into the household, unmarried partners neither pool their incomes
to the same extent as married couples (Winkler, 1997) nor do these unions enjoy the same longevity. Cohabiting relationships among low income partners are particularly short-lived (Lichter et al., 2006).

Despite the potential benefits of marriage, poor single-mothers are significantly less likely to marry than their more financially secure counterparts, prompting policy-makers and researchers to try and understand why. (McLaughlin and Lichter, 1997). Among the most common explanations to emerge are those that emphasize the lack of “marriageable men.” According to this perspective, high incarceration rates, unemployment, low wages and job instability, especially among minorities, have led to a shortage of economically attractive partners. Another prominent explanation for low rates of marriage among poor single-mothers posits that the availability of means-tested public transfers (e.g., TANF) creates a disincentive to marriage. Given that the wages of cohabiting partners are not included in the determination of welfare eligibility, many argue that low-income mothers prefer to remain unmarried rather than risk losing these benefits. In fact, concerns over the role of welfare in driving up rates of non-marital births were a large part of the driving force behind the 1996 welfare reform (Personal Responsibility and Work Opportunity Reconciliation Act, PL 104-193).
However, these considerations may not fully explain the motivations of poor women who remain single. Many low-income women are optimistic about their current relationships, and they indicate that they want to marry. For those who do not marry, it may be that their partner is not interested in making it permanent. Moreover, while a current partner may be considered unsuitable in some way for marriage, studies show that many poor women still hold marriage as the ideal, but are holding out until they find an appropriate spouse.

The goal of the present study is to examine the underlying motivations and factors that low-income mothers take into account when they choose to marry their partners. Does the potential loss of TANF benefits prevent a woman from marrying her partner, as many argue, or does this not play a significant role in her decision? If a woman marries the father of her child, is she making an economic choice, or do these considerations not play a role? To answer these questions, I will use data from the Fragile Families and Child Wellbeing (FFCW), a longitudinal study of unmarried couples who were first interviewed at the birth of their child and then again one year later. This panel data set follows 3600 non-marital births and 1100 marital births in 75 hospitals within 20 cities in the United States between 1998 and 2000. Beginning with a sample of unmarried, cohabiting mothers in 1998, I will use probit models to assess whether and how much the women’s perceptions of the threat of losing welfare
benefits influence their probability of marrying their partners by the first follow-up study period in 1999. I will also assess the relative importance of a woman’s own and her partner’s views about the future of their relationship, the partners’ economic “quality” (as measured by whether he provided financial support during the pregnancy, and whether or not he plans to financially support the child), his “quality” as a father (as measured by non-monetary support during the pregnancy, and drug use), and an overall combination of the two. Knowledge of the motivations behind a woman’s decision of whether or not to marry her partner will be an important addition to policy field. The government has programs, such as the Healthy Marriage Initiative, that promote marriage for low-income women as a choice which provides benefits to them and their children (Hawkins et al., 2006). Understanding the context of marriage in this population, and the choices that low-income women make will allow policy makers to target their interventions more effectively.

**Previous Studies**

**Overview**

As the values and traditions of society change, so to does the institution of marriage. As other living arrangements such as cohabitation have become increasingly popular, marriage rates have subsequently decreased. The total percentage of all
females who are married has declined from 66 percent in 1960 to 52 percent in 2005; for males, these percentages have declined from 69 percent in 1960 to 55 percent in 2005 (The National Marriage Project, 2006). This decline is even more pronounced among African Americans; the percentage of black females in 1960 who were married was 59.8 percent, and in 2005 the percentage decreased to 30.2 percent (The National Marriage Project, 2006). Although the percentage of married black males in 1960 was 60.9 percent, the percentage had dropped to 37.9 percent by 2005. As marriage rates decline, many people choose to cohabitate as either a precursor or substitute to marriage. The number of cohabitating couples has greatly increased over the same time period that showed a decrease in marriage rates. Experts estimate that approximately 25 percent of all unmarried women ages 25 through 39 are currently cohabitating with their partner (The National Marriage Project, 2006). Statistics show that in 1960, there were 439,000 cohabitating, unmarried, same-sex partners, but by 2005, that number grew to 4,855,000 (The National Marriage Project, 2006).

**Union Formation among Low-Income Women**

Dramatic changes in patterns of union formation are evident across society, yet family formation decisions among the low-income population are of special interest to policy makers. While overall marriage rates are in decline, they are
particularly low among this cohort because research demonstrates that poverty acts as a deterrent to marriage (McLaughlin and Lichter, 1997). Controlling for race, a poor woman with a job is 17 percent less likely to marry than a non-poor woman, while a poor woman without a job is 34 percent less likely to marry than a non-poor woman (McLaughlin and Lichter, 1997). For African American women, the likelihood that they will marry is even lower. Only 50 percent of all Black women are expected to marry by age 28, while 80 percent of white women are expected to marry by the same age (Lichter et al., 1992).

As previously noted, cohabitation rates have increased as marriage rates have decreased. For poor couples in particular, cohabitation is “a common but short-lived experience” (Lichter et al., 2006). Overall, half of these unions end in one year and 90 percent end in five years (Lichter et al., 2006). Forty-five percent of cohabitating relationships for non-poor women survive one year while 7 percent survive 5 years; for poor women, 65 percent of relationships survive one year and 17 percent survive five years (Lichter et al., 2006; Carlson, McLanahan, & England, 2004). Research suggests that non-poor women are more likely to transition into marriage more often and more quickly, while poor women delay marriage or permanently substitute with a cohabiting relationship (Lichter et al., 2006).
When we examine racial differences, African American women are much less likely than white women to transition from cohabitation to marriage; cohabiting whites were 129 percent more likely to marry than cohabitating black couples (Manning and Smock, 1995). Thus cohabitation may be more likely to serve as a precursor to marriage among whites but as a substitute for marriage among African Americans (Rindfuss and Vanden Heuvel, 1990; Manning and Smock, 1995).

A final important factor in cohabitation and marriage rates among low income couples is the presence of children. The evidence of children’s affect on marriage and cohabitation is mixed. Manning and Smock (1995) found that children increase the chance of marrying a cohabiting partner for both Blacks and Whites. However, Qian and colleagues (2005) found that for both Whites and Blacks, the odds that an unwed mother will marry instead of cohabit are 30 percent lower than the odds for single women without a child. Manning and Smock (2005) also found that for White mothers, pregnancy is an “impetus to marriage;” however, among African Americans, marriage is often not a requirement for childbearing.

**Benefits of Marriage**

Poor women seem to face bleak marriage prospects in an environment where marriage is declining in overall popularity. Some may argue that declining
marriage rates simply signal a change in society’s values, and that marriage is no better or worse than other types of unions. However, marriage has been linked with many positive outcomes, especially for the low-income population. For the majority of people, marriage is correlated with “better physical and mental health, job productivity, and longevity” (Waite and Gallagher, 2001; Cohen, 2002; Wu and Hart, 2002; Lichter et al., 2004). In addition, marriage can offer poor women a path out of poverty; research shows that a single mother is much more likely to remain poor if she remains single (Rector, 2004). For example, a typical unwed mother has an average household income of $22,426, which is much lower than that the average married mother’s household income of $51,993 (Garfinkel et al., 2001). Beyond the economic advantage, most studies demonstrate that children who grow up in a married household with their biological parents have better developmental outcomes compared with children born out of wedlock or whose parents divorce and/or remarry (Waite and Gallagher, 2001; Cohen, 2002; Wu and Hart, 2002; Lichter et al., 2004).

Given all of these benefits, encouraging marriage is a rational public policy aim, especially for the low-income population who stand to gain the greatest economic benefit. However, it is important to recognize that according to evidence from surveys as well as ethnographic studies (e.g., Edin 2002; Furstenberg, Brooks-Gunn, and Philip 1987) many low-income women do not have to be convinced of the
benefits of matrimony, because they already value the institution of marriage highly and desire it for themselves. Research shows that approximately 70 percent of low-income single women want to get married now or in the future (Lichter et al., 2004). It is critical, therefore, that we gain a greater understanding of the barriers that prevent poor women from translating their wishes into actual marriages.

**Barriers to Marriage for Poor Women**

One of the most prominent explanations for their low rates of marriage is that low-income women may not be able to afford marriage if it means that losing their welfare benefits. Theory says that the welfare system may discourage marriage and favor one parent families over two parent families (Garfinkel et al., 2001). Because welfare is income tested, it may encourage some couples, namely those where the father has earnings and the mother has none, to remain unmarried (Garfinkel et al., 2001). The research is conflicting on the true effect of Temporary Aid to Needy Families (TANF) benefits though. Some studies have found that welfare income is “negatively associated with the transitions to marriage” (Lichter et al., 2006; Lichter, Batson, & Brown, 2004). Lichter found that “cohabiting women who receive welfare are only 60 percent as likely to make the transition into marriage as those who do not receive welfare” (Lichter et al., 2006). Other findings show that receiving TANF
benefits is statistically unrelated to marriage transitions among women, yet living in an area with higher welfare payments significantly decreases the probability of marriage (McLaughlin and Lichter, 1997). Yet conversely, there are studies that find no relationship between TANF benefits and transitions into marriage (Lichter et al., 1992; Carlson, McLanahan & England, 2004). If there is a relationship between TANF benefits and marriage, the effect is most likely more important for women who are cohabiting than for single women.

An alternative explanation for the fact that low-income women want to marry but are unable to is that the marriage market for low-income women is inadequate. The marriage market theory says that “prospective marital partners search for the best match among potential partners available in local marriage markets” (Lichter et al., 1992). According to this theory, the probability that a woman will marry depends on her own qualifications and the pool of potential partners with appropriate characteristics (Lichter et al., 1992). Therefore, one explanation for the fact that low-income women want to marry but cannot is that they lack suitable partners in their market. McLaughlin and Lichter found that women who live in areas with a greater number of available partners with above-poverty earnings increased her likelihood of marriage in a given year, and that, “poor women who live in areas with comparatively higher welfare payments are less likely to marry in that given year” (McLaughlin and
Lichter, 1997). The lack of a suitable partner is especially problematic for poor African American women. For every unmarried white woman at age 28, there are 0.79 unmarried white men with adequate earnings; however, for every unmarried black woman at age 25, there are only 0.30 unmarried black men who have earnings above the poverty line (Lichter et al., 1992). There is a “lack of marriageable men” for many African American women. William Julius Wilson is the most famous proponent of this theory; he argues that the declining employment and economic status of young black men starting in the 1960’s contributed to a lack of suitable partners resulting in an increase of single families (Wilson, 1991).

Focus of Current Study

This study will examine the weight that different factors play in a low-income woman’s decision to marry. On one hand, a poor woman may choose not to marry in order to keep her TANF benefits, so I will determine the effect that this potential loss has on the decision of whether or not to marry. On the other hand, a woman may be willing to lose her benefits, yet her partner may not be of a high enough quality for her to marry. To examine this, I will assess the partners’ quality economically and as a father in order to see if this is more or less of an important consideration than the potential loss of TANF benefits. And finally, it is possible that
neither of these considerations are important, but rather, that marriage is an aspect of a complex and emotional relationship that does not lend itself easily to evaluation.

Through this examination, this study will expand upon the literature concerning partner quality and marital mismatch. Previous research has assessed partner quality in economic terms, or as a function of age, education, and income, but there is little research that assesses the personal characteristics of a partner as a father. When all of these factors are examined together, I will determine which has the most important affect on a low-income mothers’ likelihood of marriage.

**Conceptual Model**

Figure 1 presents the conceptual model that guides the present study. As shown, the probability of marriage for low income cohabiting mothers is theorized to be a function of mothers’ background characteristics, her knowledge of welfare rules and two distinct dimensions of partner “quality”-- economic and parental. In the next section, I describe the specific variables that are used to measure each of these constructs.
Figure 1

Demographic Characteristics:
- Teen mother?
- Race
- Education
- Income
- Mother’s opinion of relationship’s future
Father’s opinion of relationship’s future

Knowledge of Welfare Rules

Partner Economic Characteristics:
- Give money during pregnancy
- Provide financial support for child

Partner Quality as a Father:
- Helped in non-monetary ways during pregnancy
- Drug problem?

Marriage
Chapter 2. Data

The Fragile Families and Child Wellbeing Study follows approximately 4,700 children born in the United States between 1998 and 2000. The principal authors of the study are Nancy Reichman, Sara McLanahan, Julien Teitler, and Irwin Garfinkel (Introduction to the Fragile Families Public Use Data, 2005). The study was designed in the hopes of “providing previously unattainable information about the conditions and capabilities of new unwed parents and the well-being of their children.” Therefore, it asks new mothers specific and in-depth questions concerning subjects such as income status, their relationship with the father of their child, and child health development.

Data were collected on 3600 non-marital births and 1100 marital births in 75 hospitals within 20 cities in the United States. The national study uses a stratified random sample of every U.S. city with more than 200,000 residents. The stratification was according to labor market conditions and policy environments, rather than geographic factors. All 77 cities with the ideal population were scored on “welfare generosity, the strength of the child support system, and labor market strength.” Cities were then split into “extreme regime” cells and groups with more moderate scores on the three categories. Eight cities from each group were chosen, and to this group, the authors added Newark, NJ; Oakland CA; Detroit MI, and San Jose, CA because they
were of interest to specific foundations. In almost all 20 cities, nearly 75 percent of the fathers were interviewed; the authors find that the “warm glow” of childbirth seems to be an ideal time to catch the father and include him in the study. Follow up interviews with both parents took place when the child was 12, 30, and 48 months old. At each of these interviews, data on child health and well-being was collected, and in-home assessments of child well-being were carried out at 30 and 48 months. Specifically, the interviews ask parents for information on “attitudes, relationships, parenting behavior, demographic characteristics, health (mental and physical), economic and employment status, neighborhood characteristics, and program participation.”

This study is based on the mother responses at the baseline and the first follow up at 12 months. The response rate for unmarried mothers at the baseline was 87 percent and the rate was 90 percent at the one year follow-up. Approximately 75 percent of the unmarried fathers were interviewed at baseline, and their response rate at the one-year follow up was 70 percent (Introduction to the Fragile Families Public Use Data, 2005).

**Analysis Sample**

To examine the possible effect of the explanatory variables, my sample is restricted to mothers who were unmarried at the baseline survey and who were
receiving welfare benefits. This restriction allows me to determine whether the threat of losing welfare benefits influences a mother’s decision to marry her partner. The final sample has 1,603 observations.

Variables

The dependent variable in this study is a binary outcome of whether the mother married her partner (coded 1 if married, 0 if remained unmarried). There are three key domains of explanatory variables which examine the factors and motivations behind the mother’s decision of whether to marry their partner: their knowledge of rules concerning welfare benefits, the economic characteristics of her partner, and the partner’s quality as a father.

The first domain, the knowledge of welfare rules, is constructed from respondents answers to the question of “Can a mother receive welfare if she is married and living with her husband?” Women are assigned a code of 1 on the constructed dummy variable for welfare knowledge named “thinklose” if they reply “No” and 0 if they reply “Yes” or “Don’t know”.

The other categories of explanatory variables examine the partner’s economic quality, and his quality as a father. To assess her partner’s economic quality as a father, I examine two variables. The first variable that I create, “givemon,” is a dummy
variable with a value of 1 if the father gave the respondent money during the pregnancy and a 0 if he did not. The other variable measuring economic quality is “support,” which is a dummy variable with the value of 1 if the father told the respondent that he will provide financial support for the child and 0 if he will not provide financial support. The number of observations for this variable was very low (N=864), so I used a regression-based imputation strategy to deal with missing values increasing the number of observations to 1,603.

Finally, I examine the weight that a partner’s quality as a father holds in the decision of whether or not a mother will marry. This domain is comprised of two variables. The first, “dadhelp,” asks the mother if the father helped during the pregnancy in non-financial ways (i.e. transportation, chores, etc.). This variable is a dummy variable, where a value of 1 indicates that he helped, while 0 indicates that he did not. The other variable is “drug,” which asks the mother if her partner had trouble keeping friends or a job due to drug or alcohol use. This is a binary variable with a value of 1 if he has problems keeping friends or a job due to drugs and alcohol, and 0 if he does not.

Given that the propensity to marry is correlated with a woman’s demographic characteristics, it is essential that these types of variables be controlled in multivariate

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I regressed the following variables on support: age, education, race, and income, as well as the partner quality variables (drug, givemon, and dadhelp).
models. My control variables include: the mother’s age, race, education level, income, her opinion of her relationships status and quality, and her partner’s opinion of the relationship status and quality. The age variable, “teenmom,” is a dummy variable with an assigned value of 0 if the mother is not a teenage (over 19), and 1 if she is 19 or younger. To control for race, I use a series of dummy variables with the values of 0 and 1. African American respondents are assigned a value of 1 for the “black” dummy variable, Hispanic respondents are assigned a value of 1 on the “hisp” dummy variable, any respondent who lists another race (not White), is assigned a value of 1 on the “otherrc” variable, and a respondent who does not list their race is assigned a value of 1 on the “missrc” dummy variable. I control for the mother’s educational level with a series of dummy variables to capture her years of schooling. To control for the effect of the mother’s education, I use a series of dummy variables that captured her level of schooling. The variable “lths” has a value of 1 if the mother has not completed high school, and 0 otherwise; “hsged” has a value of 1 if the mother has completed high school or her GED, and 0 otherwise; and finally, “somecoll” has a value of 1 if the mother has completed at least some college education, and 0 otherwise. To control for the mother’s income level, I employ a variable named “annwages” that reported her annual income. The level of missing data for this variable was high, so again, I
employed a regression-based imputation technique to assign a predicted value to the missing observations².

In addition to controlling for these demographic characteristics, I use two variables to control for the quality of the relationship. To examine the mother’s assessment of her relationship status, I employ the variable “chancemarr,” which asks the respondent what she believes that her chances of marrying her partner in the future are. This is a categorical variable, where a value of 1 indicates that there was no chance of marriage in the future and 4 indicates a very good and almost certain chance. The second variable controls for her partner’s assessment of the relationship status. I created a variable called “chancedad,” which allows me to control for the father’s opinion of the chance that the couple will marry in the future. Like “chancemarr,” this variable is a categorical variable where a value of 1 indicates no chance of marriage, and 4 indicates an almost certain chance.

Table 1 presents descriptive statistics for each of the variables used in the analysis. As shown, the sample consists of low-income mothers, the majority of whom are African American (62 percent). Most of the respondents have not completed high

² I regressed annual wages on race, age, and education and the resulting number of observations rose to 1,603.
school or obtained their GED, and the sample reports an average annual wage of only $12,500.

**Methodology**

The first step in addressing my research questions will be to examine the bivariate relationships among my key explanatory variables and the probability of marriage. Given that the dependent variable is binary, I will then estimate a series of probit models in order to predict the likelihood of marriage after taking into account each of the three key explanatory variables, along with controls for other factors associated with the probability of marriage. I will examine the effect of each explanatory variable independently, as well as in combination with one another. The results from these models will allow me to determine if any or all of these three key domains affect the likelihood that a low income mother will marry. I will also be able to examine the size of the effects and which variable is most influential in single mothers’ decisions to marry, while controlling for characteristics of the mother that may affect both the independent and dependent variables.
Bivariate Results

The first step of my analysis was to compare the background characteristics and partner traits of respondents who were married at the one-year follow-up later with those who were not (results are displayed in Table 2). Teen mothers were significantly less likely to be married after one year than were mothers who were over 19. There were racial differences in the likelihood of marriage; White and Hispanic respondents were significantly more likely to be married, while in contrast, 64.4 percent of African American respondents were unmarried after one year, while 42.1 percent were married. There was a significant difference in the likelihood of marriage if the father gave money during the pregnancy; 93.4 percent of the mothers who were married had partners who gave them money, while only 80.5 percent of the unmarried mothers reported that their partners supported them financially during the pregnancy. The final significant difference was observed for women who reported that the child’s father helped in non-monetary ways during the pregnancy. Ninety-three percent of women who were married at the follow-up reported that their partner helped, while only 79.1 percent of the non-married women reported that their partner helped them.
Multivariate Results

Table 3 reports the results for a series of probit models that estimate the likelihood that the respondent will marry her partner in the next year. Model 1 reports only measures of the mother’s demographic characteristics. As shown, the majority of these variables have no discernable effect on the respondent’s likelihood to marry her partner, with two exceptions – being a teen mother and being African American. If the mother is a teenager, she is five percentage points less likely to marry her partner between the baseline and follow-up survey periods, while an African American mother is eight percentage points less likely to marry her partner than the average, non African-American mother.

In Model 2, I add two variables that capture each partner’s assessment of the relationship; they ask each partner the specific question of “what are they chances that you will marry your partner in the future?” Both the mother and father responses to this question are statistically significant and predict whether the mother will marry her partner by the next follow-up survey.

The first thing to note is that with the addition the partners’ ratings of the chance that they will marry to the model, the marginal effect of being an African American mother is reduced (- 4 percentage points). This suggests that part of the
apparent effect of race observed in Model 1 was actually due to the less optimistic forecasts about getting married reported by African American men and women.

In terms of the relationship rating itself, the results from Model 2 show that a mother who is relatively optimistic about her chances of marrying her partner in the future is, on average, 4 percentage points more likely to marry than a woman with the average rating of her prospects for marriage. At the same time, if her partner is optimistic about their future together, she is two percentage points more likely to marry than the average respondent. It is interesting to note that the mother’s perception has a much larger and more statistically significant marginal effect than the father’s response.

The goal of Model 3 is to assess whether and how much the father’s economic characteristics and quality influence the probability of marriage, net of the aforementioned controls. Surprisingly, none of the three “economic quality” measures demonstrate a significant marginal effect on whether the mother marries her partner. It is noteworthy that the effects of the mother’s and father’s assessment of their future chance of marriage remain relatively unchanged in magnitude and remain highly significant, although the level of significance decreases slightly for both measures (from 5.01 to 4.89 for the mother’s response, and from 2.60 to 2.55 for the father’s response).
In Model 4, I remove the variables measuring partner’s economic characteristics, and replace them with mother-reported measures of the father’s quality as a parent. Contrary to expectations, there is no discernable effect of either drug use or non-monetary assistance during the pregnancy on the probability of marriage for the couple. The estimated marginal effects of the remaining variables are quite similar to those reported previously.

Finally, in Model 5, I address the key question of whether a mother’s belief that she will lose welfare benefits if she marries her partner affects her propensity to marry the father of her child, net of the other controls. As shown, Model 5 provides no evidence that a concern over losing welfare benefits plays any role in the likelihood that co-resident parents will marry. Once again, the couple’s expectations related to marriage at the baseline survey are the only non-demographic variables to demonstrate a statistically significant marginal effect.
Chapter 4. Discussion

The purpose of this study was to predict low-income mothers’ likelihood of marriage by examining the weight that economic and partner quality factors may play. I attempted to determine which, if any, of these factors, were important considerations in a low-income mothers’ decision of whether or not to marry her partner. I found that there was no statistically significant effect of partner economic quality or quality as a father on a woman’s likelihood of marriage. The threat of losing welfare benefits was also not a barrier to marriage among respondents.

My results also show that teenage mothers are less likely to marry than non-teen mothers, which is not a surprising finding. In addition, African American mothers are less likely to marry their partners than the average non-African American mother. This finding could signify a potential cultural difference in the value of marriage, or it could point to a lack of suitable African American partners in the marriage market.

An examination of the key explanatory variables that measured partner quality provides to have no significant effect on the mother’s likelihood of marriage, nor did the threat of losing welfare benefits. The results demonstrated that the only two variables that played a significant role in the mothers’ decision to marry were the chances of marriage that she believed, and the father’s value for the chance of marrying the respondent; this finding, of course, disproved the study’s hypothesis that
other factors, be it partner characteristics or loss of welfare, may affect the likelihood of marriage. I found that women who believed that their chance of marrying their partner was stronger than average were in fact more likely to marry than the average woman. Similarly, respondents were more likely than average to get married if their partner reported that the chances of marriage were favorable. Upon completing an examination of all possible explanatory variables, these two responses were the most highly significant, and they held the most weight in determining whether the mother married her partner. This is not entirely surprising. There is a strong likelihood that by the time the baseline survey was administered, that most of the respondents knew enough about their partner to evaluate his qualities. It may be that they no longer took specific characteristics into mind when deciding on whether or not to marry; but rather, that all of his characteristics were already known. As a result, when the respondent is asked “what is the chance that you will marry your partner, “she is most likely taking all of his characteristics into consideration. It is logical then that the variable “chancemarr” is the most significant predictor of marriage in this model. It is interesting to note that the father’s response, while also significant, is less so than the mother’s response, and that the variable never has as large of an effect. In this limited sample, we may be able to assert that the mother’s opinion of the future of her relationship may play the most important part in whether or not she and her partner
marry. This, of course, necessitates two partners; men may not have as much weight in the marriage decision, but it is important to remember that only 75 percent of fathers were able to be surveyed. Father’s carry a significant amount of weight in that they have a greater likelihood of leaving the family unit than do mothers.

There were some limitations to this study. One was the small sample size; only 107 women, from an initial sample of 1,603, married within one year. Given that such an extremely small faction of respondents actually married their partners, it is difficult to draw statistical inferences about their relationships, and about the weight that the explanatory variables carry in their decision.

Another important limitation is that this study did not obtain a random sampling of respondents. Mothers were interviewed in specific cities directly after having their child. This event created a “warm glow” effect which allowed interviewers’ access to both the mother and the father; however, there may have been an effect on some responses. For example, women who have just given birth may be more optimistic than average about her chances of marriage, or she may view her partner in a more favorable light. This may make any results difficult to generalize to a larger population.

Finally, when deciding to marry, couples are likely to take many factors into account. Some are likely to be based on rational considerations, while others are likely
to have an emotional basis. It is difficult to quantify these emotional considerations, thus predicting the true likelihood of marriage is not always possible.

**Implications**

The results from this study have several important implications for public policy. First, the finding that the African American respondents were less likely to marry is keeping with previous research showing that African American women are both less likely to marry, and less likely to transition from cohabitation into marriage (Lichter et al., 2006; Manning and Smock, 1995). This may point to a potential cultural difference in the value of marriage, or to a lack of suitable partners in the marriage market. Manning and Smock have noted that, marriage was often not a requirement for childbearing among African American women, which is reflected in the over-representation of African American mothers in my sample of unmarried mothers. While we cannot be sure of the reasons why there is a cultural difference in the likelihood of marriage, this study lends evidence to the findings that argue that one does exist.

In addition, my results question the popular view that poor single mothers are opportunistic and eschew marriage in favor of cohabitation in order to keep welfare benefits. I found no evidence that the threat of losing benefits deterred
respondent’s from marrying their partners. This result is similar to those of other studies which demonstrate that poor women do not avoid marriage because of the potential welfare benefit loss (Lichter et al., 1992; Carlson, McLanahan & Lichter, 1997).

**Potential Remedies**

This study may help to inform future marriage policies. The finding which shows that welfare does not deter poor women from marriage is promising; it means that the government can financially assist poor women without contributing to the decline in marriage rates. If policy makers can rule out welfare as a barrier to marriage, then research can focus on identifying other causes of the decline in marriage.

My results echo those of many others that have documented lower marriage rates among African-American women. This population has a greater likelihood of poverty, and could potentially benefit the most from the economic benefits that marriage provides. African American women may be less likely to marry due to cultural differences, or to a lack of suitable partners. Cultural differences are difficult to address through policy interventions. However, a potential remedy for these low marriage rates is to address the lack of suitable partners within the African
American community. Programs that provide job training or educational assistance may increase the economic status of African American men. In addition, programs that offer recreational activities or mentoring may address the lack of suitable partners. These programs can discourage young men and women from engaging in negative behaviors and supply them with positive role models. Finally, providing affordable counseling services may improve both the quality of the marriage pool, and the health of relationships.

Additional research is necessary in order to determine why poor women do not marry even though they express a desire to do so. While the possible explanatory variables in this study proved to be insignificant, with a larger sample size, their effect may be easier to detect. This particular study is a departure from previous research that assesses partner quality based solely on economic or demographic characteristics. Further examination of partner quality with a larger sample size may provide important insight into the relationships of low-income single mothers. Finally, the results suggested that the potential loss of welfare benefits has no effect on the likelihood of marriage. This finding is contrary to the views of many in the political and policy spheres. Additional research on the effect of welfare benefits may therefore change the way that society views poor single mothers.
This area of research is important. Marriage improves economic well-being for low-income individuals, and it is the ideal structure for raising children. We must understand why marriage rates are decreasing and what prevents women who want to marry from doing so. Once we do so, effective interventions to promote marriage will be possible.
References


“Introduction to the Fragile Families Core Public Use Data: Baseline, One-Year and Three-Year Files.” Bendheim-Thoman Center for Research on Child Wellbeing, Princeton University (2005); Available at http://www.fragilefamilies.princeton.edu/Public%20Use%20Data/ff_public_3waves_100605.pdf


Lichter, Daniel, Qian, Z., and Mellott, L. “Marriage or Dissolution? Union Transitions Among Poor Cohabitng Women.” Demography Vol. 43 Iss. 2 (2006); 223-241.


Table 1: Descriptive Statistics for Demographic Characteristics; Partner Quality Variables; and Welfare Knowledge Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teen mom</td>
<td>1603</td>
<td>0.20</td>
<td>0.40</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>White</td>
<td>1603</td>
<td>0.22</td>
<td>0.42</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Black</td>
<td>1603</td>
<td>0.62</td>
<td>0.48</td>
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<td>1</td>
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<tr>
<td>Hispanic</td>
<td>1603</td>
<td>0.24</td>
<td>0.42</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Other Race</td>
<td>1603</td>
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<td>0.35</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Missing Race Value</td>
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<td>0.12</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Less than HS</td>
<td>1603</td>
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<td>0.50</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>HS/GED</td>
<td>1603</td>
<td>0.34</td>
<td>0.47</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Some college</td>
<td>1603</td>
<td>0.16</td>
<td>0.36</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Annual Wages</td>
<td>1423</td>
<td>12499.58</td>
<td>10759.12</td>
<td>553.80</td>
<td>32,760.00</td>
</tr>
<tr>
<td>Log of Annual Wages</td>
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<td>9.30</td>
<td>0.52</td>
<td>6.32</td>
<td>12.70</td>
</tr>
<tr>
<td>Chance of Marriage(mother)</td>
<td>1573</td>
<td>2.32</td>
<td>1.47</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Chance of Marriage (father)</td>
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<td>2.90</td>
<td>1.21</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Thinks will lose welfare benefits</td>
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<td>0.46</td>
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<tr>
<td>Father will support financially</td>
<td>864</td>
<td>0.83</td>
<td>0.38</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Father gave money during pregnancy</td>
<td>1570</td>
<td>0.81</td>
<td>0.39</td>
<td>0</td>
<td>1</td>
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<tr>
<td>Father helped in other ways during pregnancy</td>
<td>1578</td>
<td>0.79</td>
<td>0.41</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Father has a drug problem</td>
<td>1549</td>
<td>0.07</td>
<td>0.26</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>
Table 2: Percentage of Respondents Who Were Married After One Year

<table>
<thead>
<tr>
<th>Variable</th>
<th>Married at 1-Year Follow-Up (n= 107 )</th>
<th>Remained Unmarried at 1-Year Follow-up (n= 1,333 )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teen mom</td>
<td>13.08*</td>
<td>20.41</td>
</tr>
<tr>
<td>White</td>
<td>33.64*</td>
<td>21.53</td>
</tr>
<tr>
<td>Black</td>
<td>42.06*</td>
<td>64.37</td>
</tr>
<tr>
<td>Hispanic</td>
<td>35.51*</td>
<td>21.31</td>
</tr>
<tr>
<td>Other Race</td>
<td>22.43*</td>
<td>12.98</td>
</tr>
<tr>
<td>Missing Race Value</td>
<td>1.90</td>
<td>1.10</td>
</tr>
<tr>
<td>Less than HS</td>
<td>42.10</td>
<td>47.00</td>
</tr>
<tr>
<td>HS/GED</td>
<td>38.30</td>
<td>33.60</td>
</tr>
<tr>
<td>Some college</td>
<td>15.00</td>
<td>15.80</td>
</tr>
<tr>
<td>Annual Wages</td>
<td>$12,109.50</td>
<td>$12,641.40</td>
</tr>
<tr>
<td>Log of Annual Wages</td>
<td>9.30</td>
<td>9.30</td>
</tr>
<tr>
<td>Chance of Marriage (mother)</td>
<td>3.45</td>
<td>0.02</td>
</tr>
<tr>
<td>Chance of Marriage (father)</td>
<td>3.57</td>
<td>2.85</td>
</tr>
<tr>
<td>Thinks will lose welfare benefits</td>
<td>25.20</td>
<td>31.10</td>
</tr>
<tr>
<td>Missing on thinklose</td>
<td>34.60</td>
<td>34.30</td>
</tr>
<tr>
<td>Father will support financially</td>
<td>91.20</td>
<td>84.20</td>
</tr>
<tr>
<td>Father gave money during pregnancy</td>
<td>93.40*</td>
<td>80.50</td>
</tr>
<tr>
<td>Father helped in other ways during pregnancy</td>
<td>93.40*</td>
<td>79.01</td>
</tr>
<tr>
<td>Father has a drug problem</td>
<td>3.81</td>
<td>7.28</td>
</tr>
</tbody>
</table>
Table 3: Probit Coefficients for Models Predicting Low-Income Single Mother’s Likelihood of Marriage

<table>
<thead>
<tr>
<th></th>
<th>Model 1 Demographic Controls</th>
<th>Model 2 Chances of Marriage</th>
<th>Model 3 Partner Economic Quality</th>
<th>Model 4 Partner Father Quality</th>
<th>Model 5 Quality and Welfare Knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother is a teenager</td>
<td>-0.05*</td>
<td>-0.04**</td>
<td>-0.04**</td>
<td>-0.04**</td>
<td>-0.04**</td>
</tr>
<tr>
<td>Mother is African American</td>
<td>-0.08**</td>
<td>-0.04 *</td>
<td>-0.04*</td>
<td>-0.04 *</td>
<td>-0.04*</td>
</tr>
<tr>
<td>Mother is Hispanic</td>
<td>0.02</td>
<td>0.03</td>
<td>0.02</td>
<td>0.03</td>
<td>0.03</td>
</tr>
<tr>
<td>Mother reports other race</td>
<td>0.01</td>
<td>-0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Mother’s race is not reported</td>
<td>-0.05</td>
<td>-0.03</td>
<td>-0.03</td>
<td>-0.03</td>
<td>-0.03</td>
</tr>
<tr>
<td>Mother did not complete high school</td>
<td>0.00</td>
<td>-0.01</td>
<td>-0.01</td>
<td>-0.01</td>
<td>-0.01</td>
</tr>
<tr>
<td>Mother graduated high school or completed GED</td>
<td>0.02</td>
<td>0.00</td>
<td>0.00</td>
<td>-0.01</td>
<td>-0.01</td>
</tr>
<tr>
<td>Mother completed at least some college education</td>
<td>0.00</td>
<td>-0.02</td>
<td>-0.02</td>
<td>-0.02</td>
<td>-0.02</td>
</tr>
<tr>
<td>Log of Mother’s Annual Wages</td>
<td>-0.01</td>
<td>-0.01</td>
<td>-0.01</td>
<td>-0.02</td>
<td>-0.02</td>
</tr>
<tr>
<td>Chance of Marriage: Mother’s opinion</td>
<td>---</td>
<td>0.04**</td>
<td>0.04**</td>
<td>0.04**</td>
<td>0.04**</td>
</tr>
<tr>
<td>Chance of Marriage: Father’s opinion</td>
<td>---</td>
<td>0.02**</td>
<td>0.02**</td>
<td>0.02**</td>
<td>0.02**</td>
</tr>
<tr>
<td>Father will financially support child (imputed)</td>
<td>---</td>
<td>---</td>
<td>-0.02</td>
<td>---</td>
<td>-0.01</td>
</tr>
<tr>
<td>Father gave money to mother during pregnancy</td>
<td>---</td>
<td>---</td>
<td>-0.01</td>
<td>---</td>
<td>0.00</td>
</tr>
<tr>
<td>Father helped in non-monetary ways during pregnancy</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>-0.04</td>
<td>-0.04</td>
</tr>
<tr>
<td>Father has a drug problem</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>0.02</td>
<td>0.02</td>
</tr>
<tr>
<td>Mother thinks she will lose benefits if she marries</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>0.01</td>
</tr>
<tr>
<td>Mother’s response to loss of benefits is “missing” or “unsure”</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>0.00</td>
</tr>
<tr>
<td>Flagregimp</td>
<td>---</td>
<td>---</td>
<td>0.0</td>
<td>0.0</td>
<td>.01</td>
</tr>
<tr>
<td>R squared</td>
<td>0.0</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
</tr>
</tbody>
</table>

N=1440; Mean = 0.07; Standard Deviation = 0.26

Notes: *=p<.05; **=p<.01

Demographic Characteristics controls for race, education, income, and whether or not the mother is a teenager; Chances of Marriage for Mother and Father add assessment of relationship to controls; Partner Economic Quality adds measure of whether father will financially support child and whether or not he supported mother financially during pregnancy; Partner Quality as a Father adds measure of whether the father assisted in non-monetary ways during pregnancy and whether or not he has a drug problem to controls; Quality and Welfare Knowledge combines both domains of Partner Quality and adds the effect of the possible loss of welfare benefits due to marriage.