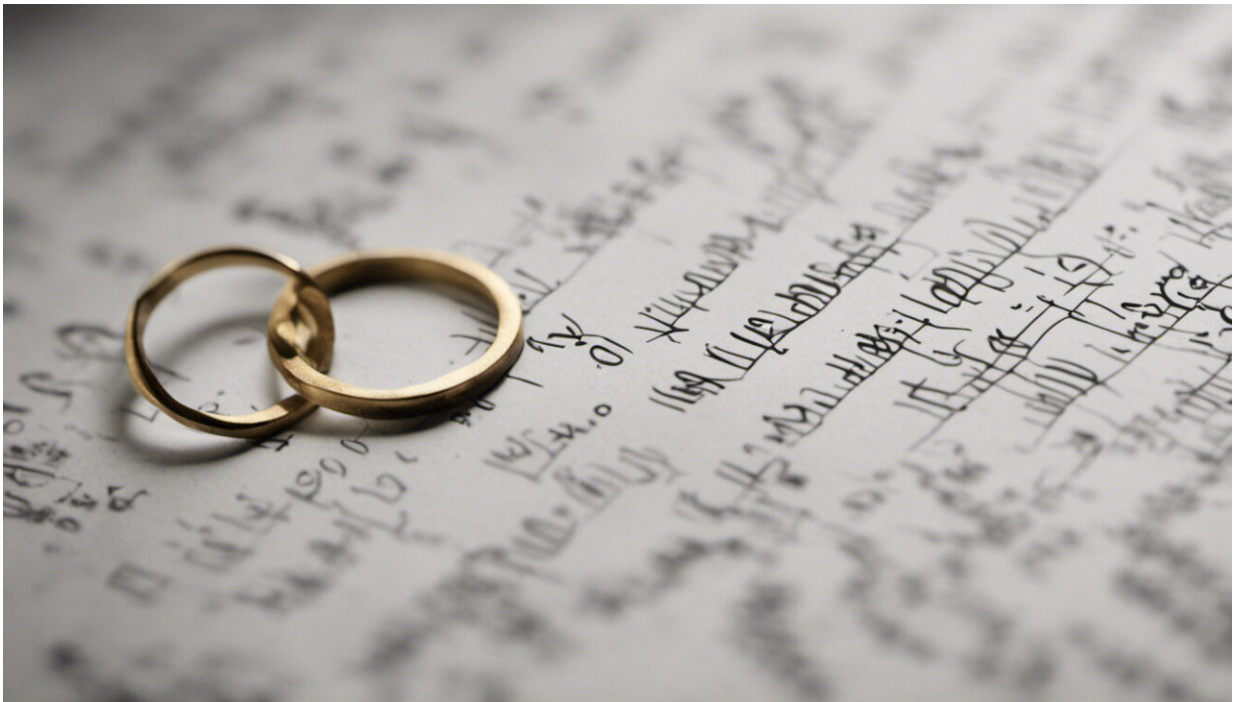


Low-income parents want a white picket fence, not just money, before getting married

November 28 2018, by Christina Gibson-Davis



Credit: AI-generated image ([disclaimer](#))

Marriage rates in the U.S. [are declining](#), especially among the lowest-income Americans.

However, in October, wage growth in the U.S. hit a [nine-year high](#), with low-wage workers seeing some of the biggest gains. A turnaround in

wages could spur [marriage](#) rates to climb back up. Lack of money is a [primary reason](#) why lower-income people don't get married, particularly if they already have a child.

But [as researchers who study](#) how and why low-income [parents](#) get married, we believe that more money in a paycheck might not be enough to increase marriage rates. When asked why they don't get married, low-income couples say that there is an "economic bar to marriage." Before they walk down the aisle, many couples want to own a house, have a [bank account](#) and have a job that offers health insurance.

In other words, it takes a bundle of financial achievements before low-income parents feel like they are ready to wed.

Why we care

Marriage tends to lead to benefits for kids and their parents, including higher test scores for children and [higher incomes for families](#). And if low-income parents don't get married, they and their children might miss out on both the economic and psychological benefits that marriage could convey.

[In a study](#) published on Oct. 23, we sought to identify whether low-income parents who meet more of these financial achievements are more likely to marry than couples who meet fewer. We used data from a survey of a sample of 4,444 unmarried, low-income parents to see how couples who met a set of economic achievements – what we call "the economic bar to marriage" – were more likely to marry.

To measure the economic bar to marriage, we looked at seven items that relate to economic well-being, including experiencing wage growth, having private health insurance, owning a home, having a bank account, avoiding welfare receipt and not experiencing any economic hardship.

Couples who met four of these seven items we counted as meeting the economic bar to marriage.

Our results showed that low-income parents who met the economic bar to marriage were 47 percent more likely to marry than couples who did not.

Who meets the bar

We also examined whether meeting the bar was associated with union types beyond marriage; the importance of gender in meeting the bar; and whether meeting the bar has positive associations with [relationship quality](#).

Meeting the bar did not make couples more likely to move in together – just more likely to get married. Parents did not view cohabitation as equivalent to marriage. Our study reinforces the "specialness" of marriage, and is consistent with the idea that many Americans hold marriage in [high regard](#).

In fact, couples who were already cohabiting were the most likely to get married after meeting the bar. Our study indicates that, for people already in a committed [relationship](#), achieving the economic bar moved them from cohabitation to marriage.

What's more, couples need more than just money. Economic factors besides take-home pay play into couple's marriage decisions.

When mothers make economic gains

We also assessed couples' self-reported satisfaction with their relationship, using a six-item scale on levels of support and affection in

the relationship.

Relationship quality is important, because low-income parents with higher-quality relationships can [better support and nurture their children](#). Couples who met the economic bar to marriage, compared to those who did not, reported higher satisfaction with their relationships.

Being more satisfied with your relationship when you are doing economically better may not sound surprising. But we found that relationship satisfaction was more likely to go up when the woman, rather than the man, was making economic contributions.

To be clear, most of the parents in our sample did not get married. In our study, as has been [found before](#), low-income parents who have just had a child together do not stay together for very long. After 36 months, about half of the couples in our study were no longer romantically involved.

[Some scholars have suggested](#) that if low-income people have more money, they might be more likely to get married. But as our results show, couples want more than just more money to get married. They want the white picket fence.

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