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Income, Poverty and Marriage in Maryland - What the Research Says

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KEY TAKEAWAYS

The financial advantages of marriage are among the most well-established relationships in the social sciences.

In Maryland, the median income of families with children headed by married couples is more than three times higher compared to those headed by women.

There is no county in Maryland where family structure did not matter significantly for the financial welfare of households and children.

No matter how much pundits and policy makers sometimes try to wish it away, the financial advantages to marriage – compared to being single, divorced, and separated – are among the most well-established relationships in the social sciences. It is true that the associations between finances and related factors such as unemployment, with marriage, go both ways. Challenges such as poverty or even tight incomes, chronic unemployment, less certain or marginal employment, and so on certainly make it harder for folk to marry, or at least to feel safe and comfortable making that leap. The role of male unemployment in discouraging marriage, essentially making many men less “marriageable” to women, was explored, for example, in William Julius’ Wilson’s classic *The Truly Disadvantaged* (1). But the huge differences in income, including poverty, by marital status are not just due to the fact that financially privileged and secure people are more likely to get married.

As Linda Waite and Maggie Gallagher pointed out in their classic *The Case for Marriage*, drawing on well-established research that continues to

hold up well, (2) there are many practical reasons that married people do better financially, all other things being equal. These include access to two incomes, often two

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inheritances, accumulated savings and investments over time (including insurance, social security, pensions and so forth), and potential support from both partners' extended families. Married people are better able to divide labor, specialize, and so be successful. They can share and handle risk and calamity better as well, since one partner can "cover" for the other in case of job loss, an entrepreneurial venture that takes a while to realize substantial returns, and so on. Not to mention the fact that it is cheaper for two people to live together than it is for them to have separate residences (3). And, as W. Bradford Wilcox has established, compared to single men, married males are generally more productive, focused, and efficient at earning more money (4). Finally, to the extent that marriage is associated with better physical and mental health, this also has positive financial repercussions.

Figure 1 shows, for the United States versus Maryland, the median family income differences in 2021 inflation adjusted dollars, using the Census' ACS 5-year estimates, for homes headed by married couples versus single males or females. This combines families who both do and do not include dependent children.

Here, we can see that Maryland is more prosperous than the national average, and that this advantage shows up within each type of family household. Never-the-less, the degree to which families headed by married couples have higher median incomes is dramatic.

Figure 1: Median Family Income in 2021 Inflation-Adjusted Dollars, by Family Structure, U.S. vs Maryland, Census ACS 2021 5-Year Estimates

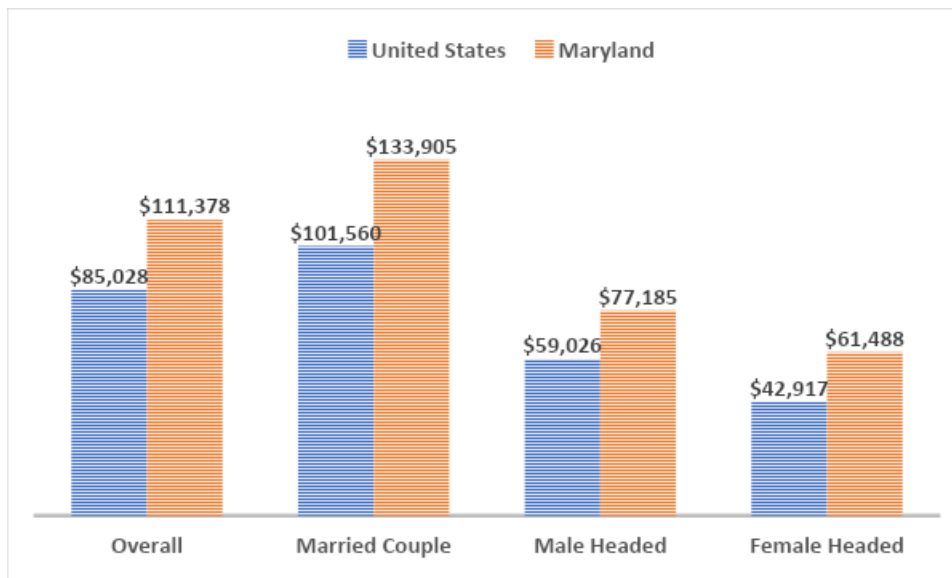


Table 1 shows the realities illustrated in Figure 1 by county. Obviously, some counties are much more prosperous than others, and this is reflected across each household type. And yet, in every county, married couple households have much higher median incomes. It is not even close.

Table 1: Median Family Income by Marital Status of Householder, Census ACS 2021 5-Year Estimate

COUNTIES	<u>Overall</u>	<u>Married</u>	<u>Male Headed</u>	<u>Female Headed</u>
Allegany	66,549	78,286	51,214	31,883
Anne Arundel	125,907	142,081	91,383	74,261
Baltimore (County)	102,411	124,356	73,615	60,135
Baltimore (City)	67,462	103,704	53,897	43,492
Calvert	136,948	151,856	93,110	66,381
Caroline	75,487	87,568	54,215	39,090
Carroll	121,581	132,463	77,963	69,063
Cecil	96,571	107,119	80,362	50,574
Charles	120,704	141,097	94,969	73,849
Dorchester	72,610	88,216	48,547	39,893
Frederick	123,503	139,386	90,575	56,038
Garrett	70,512	86,624	50,588	37,831
Harford	116,268	132,673	79,992	60,337
Howard	154,703	172,412	115,962	80,530
Kent	92,164	112,656	76,944	34,668
Montgomery	140,347	164,826	87,228	72,553
Prince George's	106,626	129,020	79,032	76,466
Queen Anne's	117,432	128,112	91,667	58,006
St. Mary's	118,328	138,600	94,277	45,938
Somerset	61,961	77,605	15,184	35,085
Talbot	96,226	109,937	65,345	51,153
Washington	84,024	100,236	65,435	39,847
Wicomico	77,278	94,600	63,533	41,386
Worcester	91,138	99,667	64,737	49,455

This can all become particularly tragic, and negative in its consequences for individuals but also for communities, counties, and states, as it impacts children. Children in households headed by married couples are far better off financially, and much less likely to suffer from poverty, certainly compared to those in single parent, and especially female-headed, homes. This reality is behind the long-standing term, and insights associated with it, first advanced by Diana Pearce in 1978, namely “the feminization of poverty.” That is, that poverty has become increasingly associated with female-headed

homes, particularly those caring for children (5). This exploded especially following the 1960's and remains a profound issue today. The notion that this so-called "gender gap" in poverty can be fixed without decreasing the numbers of singles raising children on their own is a pipe dream. Certainly, many policies, including addressing any gender wage discrimination, can ameliorate the financial challenges of, for example, women raising children on their own. Indeed, we should do everything in our power to, realistically and wisely, improve the condition of single parents. But none are or will ever be a substitute for committed married partners sharing the tremendous task, and expense, of raising children.

It is admitted that cohabiting couples enjoy some of the financial advantages married couples have, which can be of some benefit to any coresident children in their households. But this is not enough to completely close the gap with married folk. Both mutual commitment and stability enhance the financial benefits of marriage and, as we have already covered, cohabitation has, on average, less of each. For example, the 2020 U.S. Census recorded that, for those caring for children under 18, the median *personal* earning of cohabiting parents was \$31,686 where they were raising joint biological children with their partners, and \$37,100 where the child(ren) in their household was (were) not the joint biological child(ren) with their partners. This compares with median personal earnings of \$56,215 for married parents raising children under 18. The advantage of marriage over cohabitation is, on average, substantial (6). Census data for Maryland, once again using 5-year American Community Survey (ACS) estimates, clearly show the strong connection between the marital status of parents, and both the median income and percent below poverty for households with children under 18 in the Free State.

This is evident, first, in Figure 2. Notice the dramatic differences in median income among families with children under 18. As mentioned earlier, Maryland is more prosperous than national averages. Yet the degree to which the families headed by married couples do better, nationally and in Maryland, is eye-popping. In Maryland, the median income of families with children headed by married couples is more than three times higher compared to those headed by women.

Figure 2: Median Income in Last 12 Months, in Families with Children Under 18, by Family Structure, U.S. vs Maryland, Census ACS 2021 5-Year Estimates

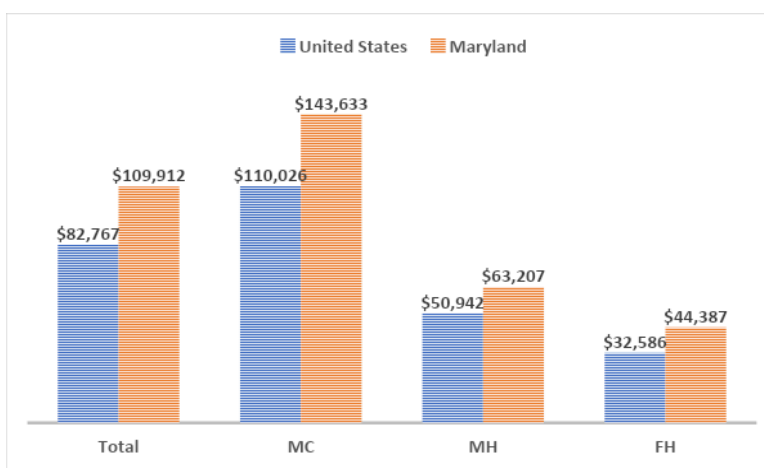


Table 2 presents these figures by county. Notice that in every one of them, the financial advantages of marriage for families with dependent children is dramatic. Even in wealthy Howard County, the median income of families with children under 18 is almost three times higher for those headed by married couples compared to those that are female headed.

Table 2: Median Income for Families with Children Under 18, by Family Type, Census ACS 2021 5-Year Estimate

COUNTIES	<u>Overall</u>	<u>Married</u>	<u>Male Headed</u>	<u>Female Headed</u>
Allegany	59,460	87,020	50,036	26,049
Anne Arundel	128,564	149,052	91,080	53,822
Baltimore (County)	101,164	137,492	56,275	45,502
Baltimore (City)	54,059	113,675	46,499	30,779
Calvert	141,745	160,813	85,982	68,049
Caroline	65,980	93,354	46,250	34,506
Carroll	133,187	145,804	61,026	60,447
Cecil	97,436	111,768	66,105	32,970
Charles	118,266	142,930	77,578	55,174
Dorchester	52,928	95,037	37,438	31,050
Frederick	123,994	145,650	83,796	45,758
Garrett	63,857	94,609	51,328	32,093
Harford	121,340	145,385	71,922	40,050
Howard	162,445	181,703	100,417	63,634
Kent	85,539	124,750	43,958	29,648
Montgomery	138,439	168,982	70,792	54,091
Prince George's	92,005	123,852	60,225	57,086
Queen Anne's	114,215	131,086	88,052	35,482
St. Mary's	118,676	143,263	82,302	40,142
Somerset	37,207	78,940	N/A	28,690
Talbot	98,016	130,242	70,904	37,614
Washington	78,891	112,995	48,658	30,360
Wicomico	69,027	102,688	55,536	32,506
Worcester	89,337	106,959	110,347	36,047

As Figure 3 shows, differences in percentages of children in married and other households that are classified as being below the poverty level are no less dramatic. In Maryland, children in female-headed households are almost *six times more likely to be poor* than those headed by married couples.

Figure 3: Percent of Children Below Poverty Level in Last 12 Months, by Family Structure, U.S. vs Maryland, Census ACS 2021 5-Year Estimates

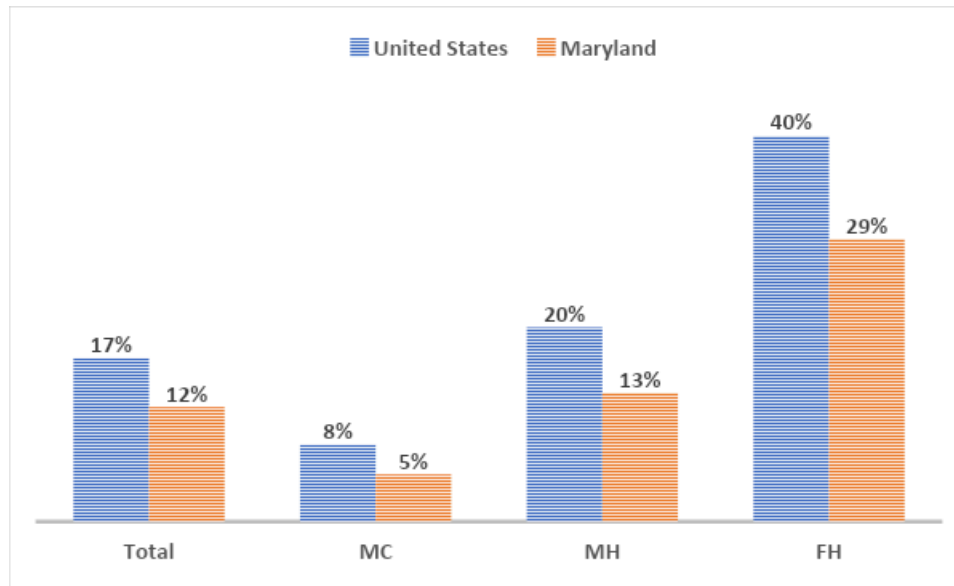


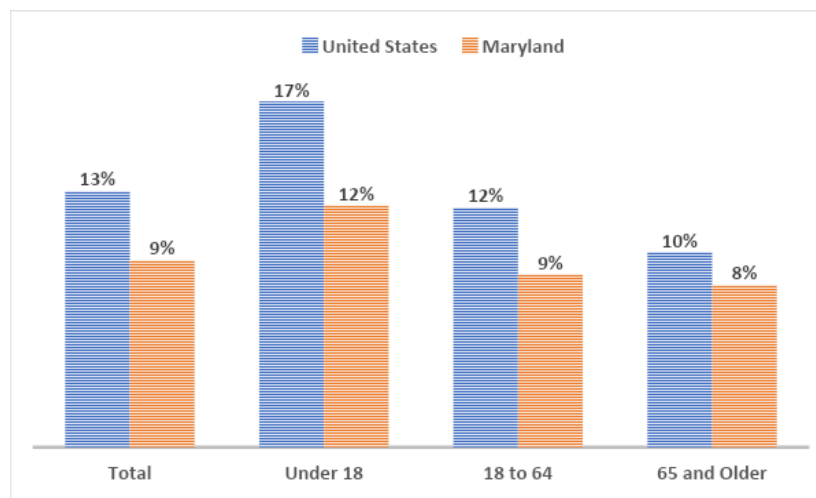
Table 3 looks at these poverty levels by county. In prosperous Calvert County, where the poverty level for children living in female headed households is relatively low (about twenty percent) the latter are almost sixteen times more likely than those headed by married couples to be below poverty level. In Howard County, these are nine times different, in Frederick County, over seven and a half times different. Even in Baltimore City, which has high rates of poverty generally, compared to those in married couple households, children in female headed ones are almost four times more likely to be below poverty level.

Table 3: Percentages of Children Under 18 that are Below Poverty Level, by Marital Status of Householder, Census ACS 2021 5-Year Estimate (7)

COUNTIES	<u>Overall</u>	<u>Married</u>	<u>Male Headed</u>	<u>Female Headed</u>
Allegany	17.3%	8.0%	8.2%	40.7%
Anne Arundel	6.9%	2.3%	5.1%	25.3%
Baltimore (County)	11.9%	5.7%	13.9%	26.1%
Baltimore (City)	27.7%	10.7%	25.2%	42.4%
Calvert	5.0%	1.2%	15.4%	19.1%
Caroline	17.9%	10.6%	25.7%	30.7%
Carroll	4.8%	1.6%	8.5%	22.3%
Cecil	13.7%	5.3%	16.7%	40.4%
Charles	8.0%	2.6%	18.3%	20.1%
Dorchester	24.6%	6.8%	28.7%	45.3%
Frederick	7.9%	3.5%	6.3%	27.3%
Garrett	10.4%	6.7%	20.1%	18.7%
Harford	8.0%	3.2%	7.6%	29.0%
Howard	6.6%	2.7%	9.7%	24.3%
Kent	14.4%	3.8%	19.1%	28.5%
Montgomery	8.6%	4.6%	9.7%	24.7%
Prince George's	12.3%	6.9%	10.5%	23.0%
Queen Anne's	9.1%	3.0%	3.5%	33.0%
St. Mary's	10.3%	2.3%	9.3%	39.1%
Somerset	31.1%	27.6%	78.2%	29.0%
Talbot	10.4%	0.8%	3.8%	39.7%
Washington	18.4%	6.3%	30.7%	42.7%
Wicomico	15.7%	5.9%	6.1%	35.1%
Worcester	14.5%	3.5%	21.1%	37.6%

As Figure 4 illustrates, children—nationally and in Maryland—are much more likely to be poor than adults, even than elderly people. This, as all of us across the political spectrum can admit, is sad, even deplorable. Yet, as comparing Figures 3 and 4, and Tables 2 and 3, helps us to see, if there were proportionally more children in homes headed by married couples, this would substantially reduce that twelve percent of Maryland children living in poverty.

Figure 4: Individuals Below Poverty Level in Last 12 Months, by Age, U.S. vs Maryland, Census ACS 2021 5-Year Estimates



There is no county in Maryland where family structure did not matter significantly for the financial welfare of households and children. In each one, married couple households did far and away better than male- or female-headed ones. Figures 5a and 5b are scatterplots mapping the relationship between the percent of households with children that are below poverty level (vertical axis), with both the percentages that are headed by married couples, and by single females (horizontal axes). With “1.0” being a perfect correlation, these associations are highly statistically significant and powerful (8). The more that are headed by married couples, the less that are poor. The opposite for female headed, and a scatterplot for male headed would show the same types of result. Especially here, with the welfare of children at stake, the degree to which child poverty is tied to family structure should not be ignored, explained away, or politicized by policy makers.

Figure 5a: Association Between the Percent of Children Living in Married Couple Households and the Percent of Children Below Poverty Level, Past 12 Months, Among Maryland Counties, Census ACS 2021 5-Year Estimates.

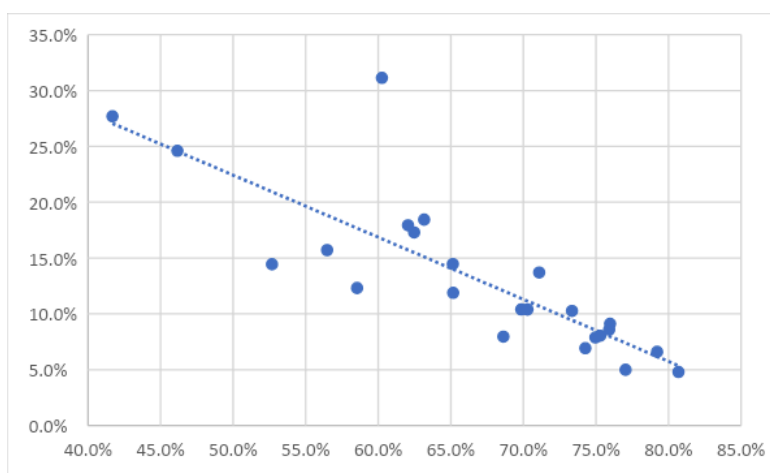
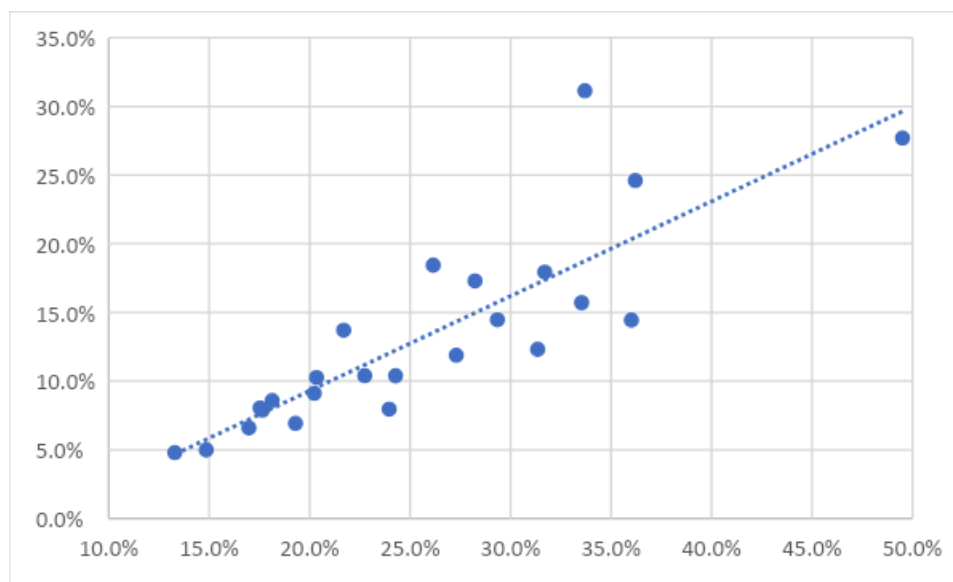


Figure 5b: Association Between the Percent of Children Living in Female Headed Households and the Percent of Children Below Poverty Level, Past 12 Months, Among Maryland Counties, Census ACS 2021 5-Year Estimates.



Conclusion

One would think that marriage advantages and non-marriage disadvantages in the areas of income and poverty that are this stark, this large, would create public outcry demanding cultural and political elites draw attention to this and encourage robust public and policy conversations focused on how we can better promote and strengthen marriage, especially for those raising children. One would be wrong. This needs to change, and soon. We can throw all the money and brain power we want at the problems being faced by unmarried parents and their kids, but if we do not address the flight from marriage itself, our efforts will not be nearly as successful as they otherwise could be.

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Endnotes

- (1) Chicago: University of Chicago Press, 1987. A second edition was published in 2012 with additional data, analysis, and argumentation.
- (2) 110-18. The points here about the financial benefits of marriage closely follow those set forth by this report's author, David J. Ayers, in his *Christian Marriage: A Comprehensive Introduction* (Bellingham: Lexham Press, 2018), 51-2.
- (3) Clements, Jonathan, "Getting Married Has Its Financial Benefits," *Wall Street Journal*, May 25, 2014, <https://www.wsj.com/articles/SB10001424052702304652804579571931962914924>.

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- (4) See for example his *Washington Post* op-ed from April 2, 2015, “Don’t Be a Bachelor: Why Married Men Work Harder, Smarter, and Make More Money,”
<https://www.washingtonpost.com/news/inspired-life/wp/2015/04/02/dont-be-a-bachelor-why-married-men-work-harder-and-smarter-and-make-more-money/>.
- (5) McLanahan, Sara S. and Marcia J. Carlson. 2001. “Poverty and Gender in Affluent Nations,” *International Encyclopedia of the Social and Behavioral Sciences*, Neil J. Smelser and Paul B. Baltes, editors-in-chief, Volume 17 (Oxford, Elsevier Science Limited, 2001), 11894-900. Available online at <https://www.sciencedirect.com/science/article/pii/B0080430767039838>.
- (6) U.S. Census, “Table A3. Parents With Coresident Children Under 18, by Living Arrangement, Sex, and Selected Characteristics: 2020,”
<https://www.census.gov/data/tables/2020/demo/families/cps-2020.html>.
- (7) Some of the male-headed percentages are impacted by unusual circumstances and small numbers in more sparsely populated counties, given that this family type for children is much less common. For example, in Somerset County, there were only 248 children in such households, 194 (seventy eight percent) of whom were poor. Still, the percentages are accurate.
- (8) For Figure 10a, $r = -.825$. For Figure 10b, $r = .846$. Both have a chance of error less than .001. The percentage African American was significantly negatively correlated to the percentage of children living in married couple households (-.521; Sig. .009), and also significantly positive correlated to both the percentage of children living in female headed households (.544; Sig. .005) and the percentage of children under the poverty limit (.425; Sig. .038). So both correlations between family structure and poverty for children under 18 were re-analyzed using linear regression to control for the percentage African American. Even with the percent African American controlled, both remained highly significant. For the correlation shown in Figure 10a Beta was -.852, and for the correlation shown in Figure 10b it was .897—both with a chance of error of less than .001.