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Why Do Married-Couple Households Experience Fewer Household Hardships?

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Abstract

Married-couple households are more affluent, less likely to be poor, and experience fewer hardships than other types of households, such as single-parent families or people living on their own. This research brief explores why, focusing on differences across household types in income, non-income resources, such as wealth, and demographic and socioeconomic characteristics, such as age and education.

In our recent study, published in *Demographic Research*, we find that married-couple households experience fewer hardships than other households while single-parent families with children experience the most. Other household types, such as cohabiting couples and people living alone, fall in between. The biggest reason for the married-couple advantage is wealth—married couples often have more savings and assets to fall back on. Income also plays a significant role, followed by demographic and socioeconomic characteristics.

In short, the income- and wealth-building capacity of married-couple households are important for helping them avoid hardships. Meanwhile, a more moderate portion of the married-couple household advantage reflects the selection of more fortunate demographic and socioeconomic groups into marriage—for instance, people with higher levels of education are more likely to marry than others.

Introduction

Over the past several decades, there has been a decline in the share of households headed by married couples and a corresponding increase in the diversity of household living arrangements, including increases in cohabitation, single-parent families, and non-family households. While this trend partly reflects people's preferences, it may have negative economic consequences, since married-couple households generally have higher incomes and lower poverty rates than other types of households.

While disparities in income and poverty across households are well-known, there is growing interest in hardship measures to better understand well-being. Unlike poverty measures, which focus on whether income appears sufficient to meet basic needs, hardship measures capture the real-life challenges people face—such as difficulty paying bills or living in poor housing conditions. These measures offer a more direct view of how households experience financial strain. A relatively small number of studies have examined the link between household living arrangements and hardship and they generally show that married-couple households are less likely to experience hardship than other household types.

We build on this research by examining how much of the variation in hardship across household types can be explained by differences in income, non-income resources such as wealth, and demographic and socioeconomic characteristics, such as age, race, and education. Since all these factors are linked to hardship, they are expected to help explain why some household types experience more hardship than others. Importantly, differences in income and wealth are partly caused by differences in household living arrangements.

For instance, married-couple households often have two earners, which typically put them at an advantage over single-parent families and people living alone for earning more income and accruing more wealth over time. In contrast, sociodemographic characteristics such as education represent the selection of people into different household types. People with bachelor's degrees are more likely to get married than people with less than a high school degree. Thus, married couples might experience less hardship only because they have these advantaged characteristics, rather than marriage itself leading to less hardship.

We investigated these issues using 2021 data from the Survey of Income and Program Participation, which contain detailed information on household living arrangements, hardships, and other household characteristics. Our analysis included four summary measures of hardship representing bill-paying hardship, housing hardship, food hardship, and neighborhood problems. We compared six types of households: married-couple households, cohabiting households, single-parent households, nonfamily households, and people living alone.

We began by examining the association between hardship and household living arrangements. We then conducted decomposition analyses to determine how much of the disparity in hardship across household types could be explained by differences in income (measured as the ratio of a household's income to its poverty threshold), non-income resources (measured with total net wealth and health insurance coverage), demographic characteristics (age, race/ethnicity, nativity, presence of a person with a disability, region, and metropolitan status), and socioeconomic characteristics (education and labor force status). The variables used in our analysis and their mean values are in Appendix A of this research brief and methodological details can be found in our published paper.

Findings

Table 1 shows the percentage of households experiencing each summary hardship indicator—such as food hardship—based on the number of affirmative responses to related survey questions.[1] For example, 9.7% of households experienced a food hardship in 2021, defined as responding affirmatively to at least two of the four food-related hardship questions. About 8.5% of household experienced a bill-paying hardship, 17.4% a housing hardship, and 8.8% a neighborhood hardship.

Table 1. Prevalence of Hardship, 2021

	Percent
Food Hardship (2+)	**9.7%**
Food did not last	11.0%
Did not eat balanced meals	10.7%
Skipped meals	5.6%
Ate less than should	5.7%
Bill-paying hardship (1+)	**8.5%**
Did not pay utility bill	6.4%
Did not pay mortgage/rent	5.2%
Housing Hardship (1+)	**17.4%**
Insect, pest problems	10.2%
Plumbing problems	6.7%
Cracks in wall	6.7%
Holes in floor	1.6%
Neighborhood hardship (2+)	**8.8%**
Noise problems	15.1%
Trash, litter	9.0%
Stay at home for fear	9.9%
Neighborhood is unsafe	5.1%
Sample size	17,408

[1] This approach to measuring hardship is similar to the one used in Iceland, J., & Sakamoto, A. (2022). The Prevalence of Hardship by Race and Ethnicity in the USA, 1992-2019. Population Research and Policy Review, 41(5), 2001–2036.

Figure 1 shows differences in experiences of hardship across different types of households. We find that married couples are the least likely to experience any of the hardships, while single-parent families are the most likely to report experiencing any of them. Other household types, such as cohabiting couples and people living alone, fall in between. For instance, 5.8% of married couple household experienced a food hardship, compared to 19.9% of single parent families, 11.5% of cohabiting couples, 12.2% of other families (such as siblings living together), 12.1% of single people living alone, and 10.4% of unrelated people living together (such as housemates).
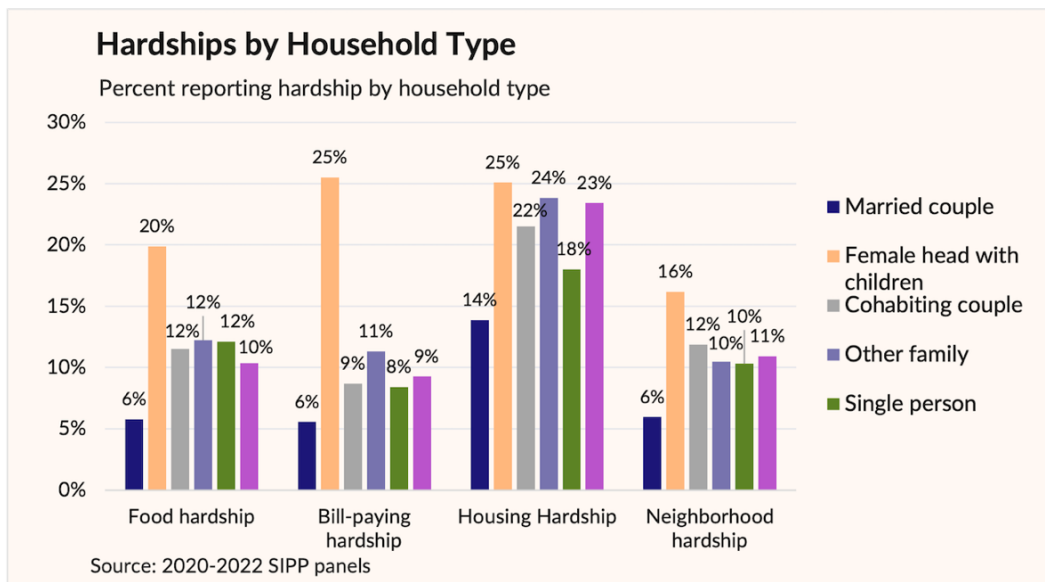

Figure 1: Percent reporting hardship by household type, 2020-2022

Explaining Differences in Hardship Across Households

Figures 2-5 show how each set of factors—income, non-income resources, demographic characteristics, and socioeconomic (SES) characteristics—contributes to explaining the differences in hardship between married couples and other household types. We show comparisons only where the differences in hardship between married-couple household and each of the other household types were statistically significant in regression models.

The figures show that non-income resources consistently play the largest role in explaining differences in hardships. For example, differences in non-income resources explain 74% of the difference in food hardship experienced by married-couple households versus unrelated people (see Figure 2, the last bar).
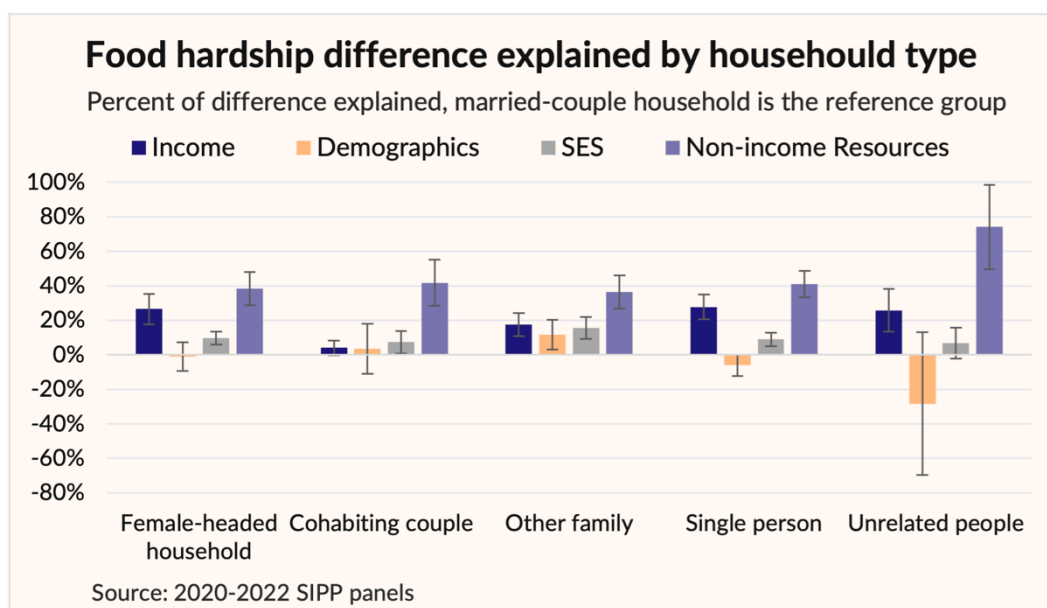

Figure 2: Food hardship difference explained by household type, 2020-2022

Bill-paying hardship difference explained by household type

Percent of difference explained, married-couple household is the reference group

■ Income ■ Demographics ■ SES ■ Non-income Resources
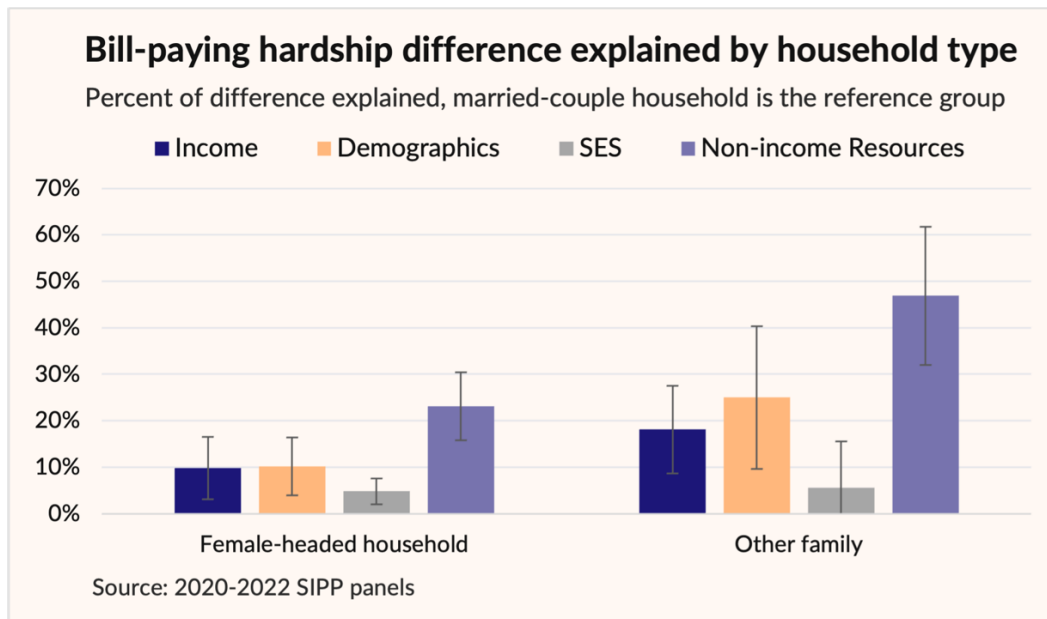
Source: 2020-2022 SIPP panels

Figure 3: Bill-paying hardship difference explained by household type, 2020-2022

Further analysis indicates that *wealth* is by far the key non-income resource that explains differences in hardship across household types. Income plays the next most important role for food hardship and a significant role for bill-paying hardship, though it plays little role in explaining differences in housing and neighborhood hardships. Demographic and socioeconomic characteristics play a moderate role in explaining hardship differences between married-couple households and other household types, but only in certain cases. For example, demographic factors significantly contribute to the differences in hardship between married couples and other family households across all four measures.
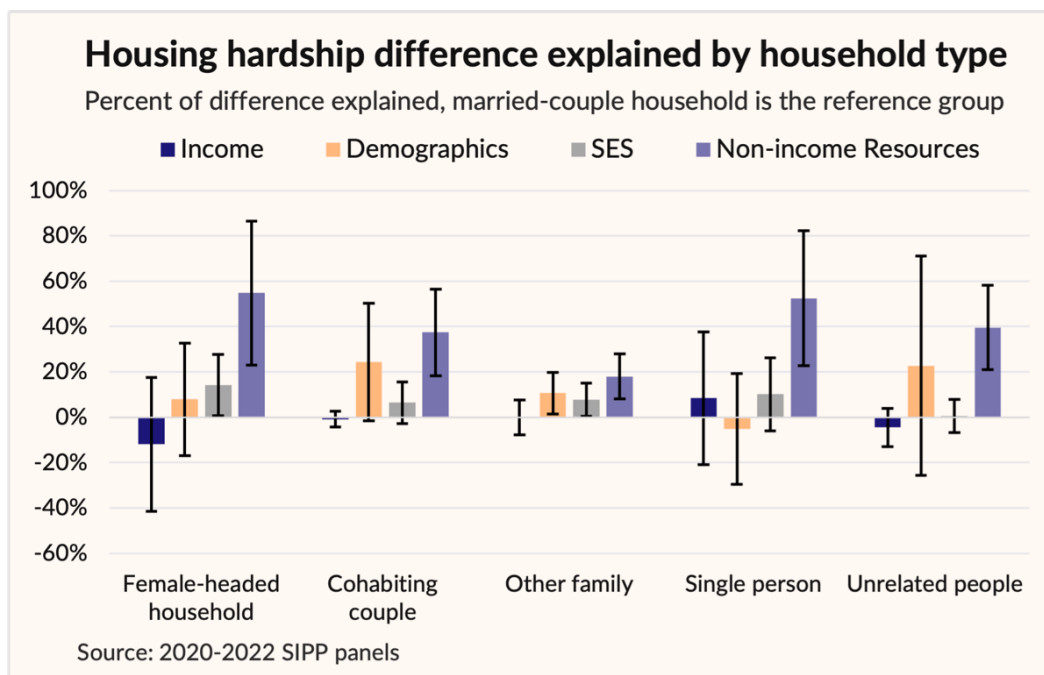
Housing hardship difference explained by household type

Percent of difference explained, married-couple household is the reference group

Figure 4: Housing hardship difference explained by household type, 2020-2022

They also play a role in explaining two types of hardship among female-headed households and one among cohabiting couples, but do not account for any hardship differences between married couples and non-family households.
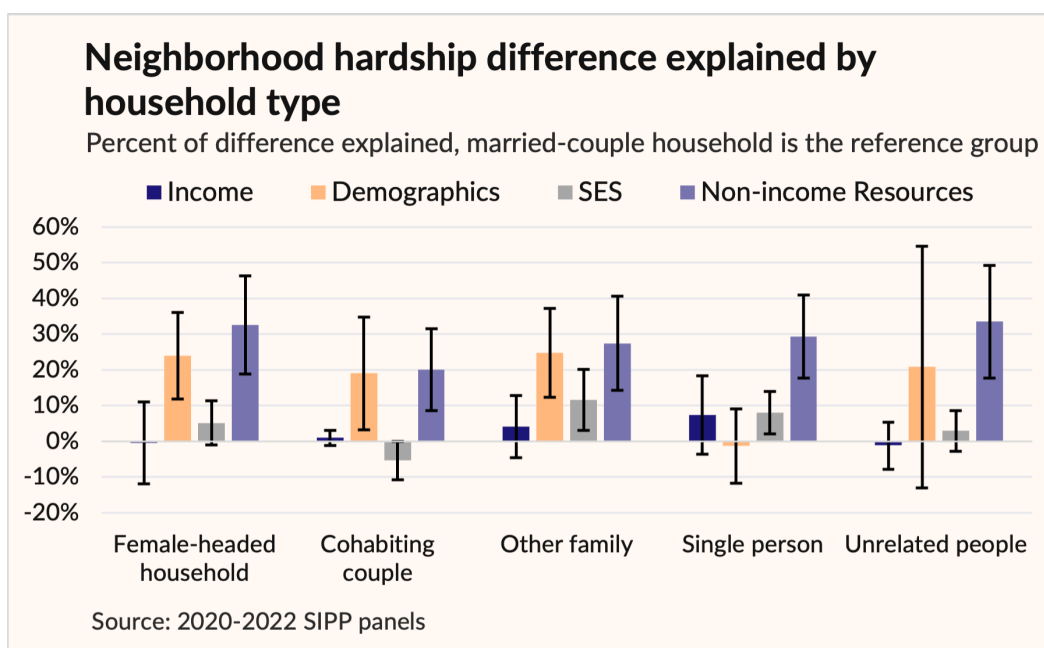

Neighborhood hardship difference explained by household type

Percent of difference explained, married-couple household is the reference group

Figure 5: Neighborhood hardship difference explained by household type, 2020-2022

Discussion

We find that married-couple households experience the fewest hardships and female-headed households experience the most, with other household types somewhere in between. Non-income resources—mainly wealth—play the largest role in explaining disparities in hardship between married-couple households and other household types, often accounting for roughly 30 to 50% of the differences. Income plays an important role in explaining differences in food and bill-paying hardship (sometimes 10-25% of the difference), but no significant role in explaining differences in housing and neighborhood hardship. Demographic, and to a lesser extent socioeconomic characteristics, help explain certain hardship differences between married-couple households and some other household types, but their overall impact is no more than moderate.

Thus, the two most important set of characteristics that explain household disparities in hardship—income and wealth—are those that are partly shaped by one's household living arrangements. Married couples are more likely to have higher incomes and accrue wealth than other household because they often can more effectively develop strategies to maximize their income and savings, such as by having both partners work or devising an efficient division of labor. Married couples tend to be more committed to one another than even cohabiting partners, which can support longer-term planning and wealth accumulation—such as buying a home.

Conversely, family instability—which often results in maintaining separate homes, incurring court costs, paying child support, and the partial diversion of fathers' income from the household—is financially burdensome and thus reduces wealth accumulation.

Demographic and socioeconomic characteristics also contribute to explaining why married couples experience fewer hardships in some instances, indicating that *selection* into marriage helps explain some hardship disparities, especially when compared to other family households. For example, householders with higher levels of education are less likely to experience food hardship, and married-couple households tend to have higher levels of education than cohabiting-couple households, other family households, and female-headed households with children.

The difference in hardship across households remains in some instances even after controlling for all factors. This indicates that, at least for some of the comparisons, people who marry differ in ways not captured by our data. For instance, illustrating a *selection* effect, people with better psychological health might be more likely to marry, and better mental health is associated with less hardship. However, there are other mechanisms not captured in the data by which marriage can *causally* confer economic benefits that reduce hardship. Among these, being in a committed married relationship facilitates task specialization. This specialization allows couples to focus their efforts on the tasks they are relatively better at, which allows them to use their time more effectively and efficiently. While cohabitation could confer the same benefits of marriage, married-couple partnerships tend to be more stable than cohabiting ones, which could lead to higher levels of investment in the partnership and lower levels of hardship.

Despite our efforts, one limitation of our analysis is that we cannot definitively answer the common question about the extent to which the apparent benefits of marriage represent the selection of wealthier and healthier people into marriage or the causal effect of marriage. We recognize that people with advantaged characteristics often select into marriage, and this likely helps explain lower levels of hardship among married-couple households. With our cross-sectional data we cannot quantify the magnitude of selection at work, so the implications of our analysis are better seen as *suggestive* rather than conclusive. We at least controlled for many characteristics associated with selection, such as race and education.

While there may be other unobserved factors that can account for our finding that married couples experience fewer hardships, previous research indicates that marriage causally improves economic and health outcomes.
 the same time, today's married mothers and fathers are older, more apt to both have college degrees, and more likely to both be in the paid labor force than was the case in the mid-1990's. They are also more likely to have followed the "success sequence" of first finishing school, then finding employment, then getting married, and then having children. Never-married mothers have, by definition, not followed at least part of that sequence.

Policy Implications

Since married couples experience fewer hardships than other households partly because of differences in income, cash transfers could help reduce these hardship disparities. Likewise, policies that promote wealth accumulation, such as homeownership, could also alleviate hardship disparities. One's home is typically the largest asset among homeowners. One approach to make homeownership more attainable is to reduce regulatory barriers to home construction, such as by incentivizing the construction of lower-cost housing. There is a growing YIMBY (Yes in My Back Yard) movement in many cities across the U.S. that encourages greater housing construction to make housing more available and affordable, with the aim of helping low- and middle-income people meet their basic needs in cities with high housing prices. These efforts may help individuals achieve the "American dream" of homeownership and reduce hardship.

Even so, it is important to note that differences in hardship across household types are not driven just by differences in wealth or income. Our findings suggest that income transfers, for example, may have only a moderate impact on reducing food and bill-paying hardship disparities by household type, and no effect on housing and neighborhood disparities. Likewise, making homeownership easier would help reduce disparities in many hardships, but not all of them. Thus, it's important to recognize the limitations of policies that try to equalize income and wealth across household types.

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Another approach to reducing hardship disparities would be to encourage marriage because marriage confers benefits for families and their children. However, marriage promotion policies, such as The Healthy Marriage Initiative launched by the Bush administration in 2001, which provided federal funding for voluntary programs run by local and state governments and community organizations to promote marriage among low-income couples with children, were found to be of limited benefit.

Appendix A. Descriptive Statistics

	Mean	Range
Household type		
Married couple	45.7	0-100
Female-headed with children	6.8	0-100
Cohabiting couple	5.5	0-100
Other family	7.7	0-100
Single person	32.0	0-100
Person living with nonrelatives	2.5	0-100
Income Resources		
Income-to-poverty ratio		
Below 100%	11.8	0-100
100-199%	15.3	0-100
200-299%	14.4	0-100
300-499%	23.0	0-100
Above 500%	35.5	0-100
Non-Income Resources		
Has health insurance (householder)	90.0	0-100
Total net worth (1000s)	657	-1651-33997
Demographic Characteristics		
Age		
Under 25	4.1	0-100
25-34	15.0	0-100
35-44	16.9	0-100
45-54	16.5	0-100
55-64	18.8	0-100
65+	28.7	0-100
Race/Ethnicity		
Non-Hispanic white	65.3	0-100
Non-Hispanic black	12.7	0-100
Non-Hispanic Asian	5.5	0-100
Non-Hispanic other	14.5	0-100
Hispanic	2.0	0-100
Native-born	85.9	0-100
Disabled person present	26.6	0-100
In nonmetro area	19.3	0-100
Region		
West	22.7	0-100
Midwest	21.4	0-100
Northeast	17.4	0-100
South	38.6	0-100

Socioeconomic Characteristics

Education

Less than high school	8.3	0-100
High school	24.6	0-100
Some college	27.4	0-100
BA+	39.7	0-100

Labor force status

Unemployed	1.7	0-100
Full-time employed	48.7	0-100
Part-time employed	12.8	0-100
Out of labor force	36.8	0-100
Sample size	17,408	

Source: 2020-2022 SIPP panels.

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