Marriage Patterns of TANF Recipients: Evidence from New Jersey

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Trends in Welfare-to-Work

This brief is based on Mathematica’s comprehensive evaluation of Work First New Jersey (WFNJ), the state’s welfare reform initiative. Through a series of five annual surveys, the evaluation is tracking the progress of a representative statewide sample of 2,000 welfare recipients who received cash assistance in 1997 and 1998, during the first 18 months of the state’s Temporary Assistance for Needy Families (TANF) program. The analysis relies on data from the first four surveys with this early group of TANF recipients, focusing on the 1,500 female respondents who entered TANF unmarried. The most recent survey was conducted in spring 2002, about four and a half years after they had entered the program.

A Growing Focus on Marriage

Increasingly, the welfare policy debate is focusing on issues related to marriage and family formation. Research shows that women who leave welfare because of marriage are less likely to return to cash assistance, and that children typically fare better in two-parent families, particularly families with their biological parents. For these reasons, three of the four goals of the 1996 federal welfare reform legislation that created the TANF program emphasized supporting marriage and discouraging nonmarital childbearing. Moreover, in reauthorizing TANF in the coming months, Congress is likely to allocate substantial funds to encourage healthy marriages among low-income parents. Although these new initiatives could target single parents who are part of the TANF caseload, little is known about the typical marriage patterns of this population.

The WFNJ Data

Mathematica’s WFNJ study includes a large statewide sample of TANF recipients in a state with a sizeable welfare caseload. The study has gathered detailed information on the economic outcomes and marital status of these recipients during the four-and-a-half-year period after they entered the TANF program. The study offers a unique opportunity to examine four questions:

- How common is marriage for TANF recipients?
- Which TANF recipients are most likely to marry?
- How is marriage related to their economic status and well-being?
- How stable are the marriages of TANF recipients?

New Jersey’s welfare caseload differs somewhat from the national caseload—in particular, it is more nonwhite and urban. The marriage patterns for TANF recipients nationally could be somewhat different from those presented in this brief. However, the patterns should be fairly typical of those for TANF populations in many large states, as well as for welfare recipients in urban areas throughout the country.

Marriage Is Uncommon

Almost all women—95 percent—enter the New Jersey TANF program unmarried; two-thirds have never been married (Figure 1). Moreover, few marry

1The analysis is restricted to the 97 percent of WFNJ sample members who are women.
During the years after TANF entry. For those who were unmarried when they entered the program, only nine percent were married and living with their husbands four and a half years later, compared with only 5 percent of similar recipients who had never been married (Figure 3). Many of these “marriages” were actually reconciliations of married couples who had been living apart. Divorced TANF recipients also had higher marriage rates and were substantially more likely to marry again than never-married recipients were to marry for the first time (14 percent versus 5 percent).

The likelihood of marriage for TANF recipients varies substantially by ethnicity and family background. African Americans were less likely than their white counterparts to be married and living with a husband four and a half years after entering TANF (6 percent versus 15 percent). Hispanic women’s likelihood of marriage, at 10 percent, fell between these two groups. These differences across ethnic groups are similar to national patterns for the general population. Recipients who grew up in two-parent families and families that did not receive welfare were also somewhat more likely to marry than other recipients.

Some More Likely to Marry Than Others

Some welfare recipients are much more likely to marry than others—particularly those who had been married before they entered the program. For those who were separated when they entered TANF, 22 percent were married and living with a husband four and a half years later, compared with only 5 percent of similar recipients who had never been married (Figure 3). Many of these “marriages” were actually reconciliations of married couples who had been living apart. Divorced TANF recipients also had higher marriage rates and were substantially more likely to marry again than never-married recipients were to marry for the first time (14 percent versus 5 percent).

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Figure 3: Percentage Married at End of Followup, By Initial Characteristics*

*Follow-up period ended approximately four and a half years after TANF entry.

2These results are based on a multivariate analysis that controls for other characteristics when estimating the likelihood of marriage for a group.
hunger in the past year than their single counterparts. They were also much more likely to have private health insurance—44 percent versus 15 percent—probably because some were covered through their husbands' employers. However, they were no more likely to be insured, since TANF recipients who remained single were much more likely to have insurance coverage through a government program.

**Many Marriages End Quickly**

Many of the marriages that occur after women enter TANF are short-lived—more than a third of those who married after entering the program had separated or divorced three years later. As a result, the economic benefits of marriage are not necessarily secure. This level of marital breakup is more than double the rate for all marriages nationally. In the general population, only 12 percent of first marriages and 15 percent of second marriages fail in their first three years.

**Policy Implications**

In light of the growing federal emphasis on supporting marriage among low-income parents, many policymakers and program operators are exploring options for implementing programs of this type. As state and local leaders plan their response to this new federal focus, this study provides some guidance.

First, marriage is rare for TANF recipients in the first few years after they enter the program; however, the small number who do marry fare substantially better economically. This pattern suggests substantial opportunity for increasing healthy marriage among this population through program and policy changes. Furthermore, interventions that succeed in encouraging marriage may also succeed in improving family economic well-being. Evidence on the effectiveness of these interventions is limited, since programs of this type are just beginning to be implemented. As programs to promote healthy marriage among low-income parents become more common, it will be important to examine their effects on marriage, economic well-being, and child outcomes.

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**TABLE 1**

<table>
<thead>
<tr>
<th>Economic Outcomes and Hardship Measures for Single and Married TANF Recipients</th>
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<tbody>
<tr>
<td>Percentages, Unless Otherwise Indicated</td>
</tr>
<tr>
<td>Status at End of Followup</td>
</tr>
<tr>
<td>Single</td>
</tr>
<tr>
<td>Average income-to-poverty ratio</td>
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<tr>
<td>Owns own home</td>
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<tr>
<td>Evicted in the past year</td>
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<tr>
<td>Experienced hunger in the past year</td>
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<tr>
<td>Health insurance status</td>
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<tr>
<td>Has public insurance</td>
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<tr>
<td>Has private insurance</td>
</tr>
<tr>
<td>Has any insurance</td>
</tr>
</tbody>
</table>

Note: Outcomes measured at the end of the follow-up period, about four and a half years after TANF entry.

*/*/**/*** Significantly different from the mean for single recipients at the .10/.05/.01 level.

Those Who Marry Fare Better

Women who marry after entering TANF have substantially better economic outcomes than their counterparts who do not marry. For example, after four and a half years, the family income of those who were married was 65 percent above the poverty threshold, on average, compared to only 10 percent above poverty for similar recipients who had remained single (Table 1). In most cases, those who were married had higher income because their husbands worked and made substantial contributions to the total income of the family. TANF recipients who marry are also substantially more likely to own their own homes than are those who remain single—19 percent versus 4 percent.

Married TANF recipients also have lower incidence of certain extreme hardships. For example, they were less likely to have been evicted or to have experienced hunger in the past year than their single counterparts. They were also much more likely to have private health insurance—44 percent versus 15 percent—probably because some were covered through their husbands’ employers. However, they were no more likely to be insured, since TANF recipients who remained single were much more likely to have insurance coverage through a government program.
Second, certain cautions are in order. When developing interventions that support marriage, policymakers will have to pay particular attention to domestic violence to be certain that no one is encouraged to enter into or remain in an abusive or dangerous relationship. In addition, the high rate of marital dissolution among TANF recipients who married after entering the TANF program suggests that interventions to promote healthy marriages should address the issues of separation and divorce and work with these couples both before and after they are married to help them cope with and manage problems that can lead to marital breakup.

Finally, encouraging marriage cannot be the only focus of a comprehensive strategy for promoting self-sufficiency among TANF recipients. Their low rate of marriage suggests that, even with a stronger marriage focus within the TANF program—including the introduction of successful interventions that substantially increase the rate of marriage among this population—marriage is unlikely to be a path off welfare and out of poverty for most TANF recipients. Policies that promote healthy marriage may best be viewed as one part of a larger strategy that also focuses on work and employment skills to reduce welfare dependence and improve economic well-being among TANF recipients.

The WFNJ evaluation is funded by the New Jersey Department of Human Services (NJDHS). The opinions expressed here are those of the authors and do not necessarily represent the views of NJDHS. A more detailed presentation of these findings is included in the report “WFNJ Clients Under Welfare Reform: How Is an Early Group Faring Over Time?” available at www.mathematica-mpr.com. For more information on this brief, contact Robert G. Wood at (609) 936-2776, rwood@mathematica-mpr.com. For more information on the full WFNJ evaluation, contact Anu Rangarajan at (609) 936-2765, arangarajan@mathematica-mpr.com, or visit www.mathematica-mpr.com/3rdLevel/workfirst.htm.

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