

# ***PERSONALLY SPEAKING***

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## **POVERTY, WORK, AND MARRIAGE**

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*Permission to quote is granted when the source is acknowledged.*

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Very little in today's Census Bureau press release on income, poverty, and health insurance coverage in the United States for 2012 indicates that marriage matters. In that release the Bureau highlights race and Hispanic origin, nativity, sex, age, geographic region, income inequality, and households that include at least one additional adult. All we get on marriage is that the poverty rate for married-couple families is 6.3 percent compared to 16.4 percent for families headed by a male householder and 30.9 percent for female-headed families.

What's missing in the press release is the data needed to better understand the American condition. We get nothing on the enormous differences in household income for those three family types. Nothing on the even greater differences in income comparing poor female-headed families to all nonpoor married-couple families. Nothing on work experience and poverty. Nothing on the rate of poverty among married-couple families by race. The researcher has to dig into the report itself and the detailed tables hidden away in the Bureau's vast database to find that information. Even then he sometimes comes up empty.

In addition to marriage, what really matters when it comes to poverty is work. For the 47.8 million persons 18-to-64 years of age who did not work at all in 2012, the poverty rate was 33.1 percent. For the 98.7 million who worked year round, full time, including persons of every race, gender, and region, the rate of poverty plunged to 2.9 percent.

For purposes of understanding the American condition, the nitty-gritty is in household income and poverty for the three family types. Median household income in 2012 for all married-couple families was \$75,694. For the other two family types income was much lower. For male-headed households it was \$48,634; for female-headed households it dropped to \$34,002.

The difference in household income between married-couple families living *above* poverty and female-headed families living *below* poverty is staggering. In 2012 it reached \$92,791. In other words, poor female-headed families are forced to provide for the basic needs of their members on \$7,733 per month less than married-couple families who are not poor. Perhaps more so than all of the statistics in the Census report relating to income inequality, this statistic alone tells us more about the Great American Divide between the haves and the have-nots.

Another startling statistic is that the 2012 rate of poverty for Asian Americans was lower than for white Americans: 11.7 percent versus 12.7 percent. At 27.2 percent, the poverty rate for black Americans was more than twice as high. Even more startling is that the household income for Asians was not just more than double the income for blacks -- \$68,636 compared to \$33,321 -- it was substantially higher than the \$53,706 reported for whites.

For both whites and blacks, there was a huge difference in the rate of poverty among married - couple families and all other families. For white married-couple families the rate of poverty was 5.7 percent; among all other white families it was 23.8 percent. Similarly, the poverty rate among black married-couple families was 9.8 percent; among the rest of black families it was 35.3 percent.

Perhaps the most startling statistic from the 2012 Census report is that the poverty rate for black married-couple *families* was actually lower than for all white *persons* – 9.8 percent vs. 12.7 percent.

These data demonstrate that coming to grips with the problem of the Great American Divide between the haves and the have-nots requires year-round full-time jobs and families structured around marriage. It cannot be finessed by safety-net programs or income redistribution schemes that undermine the work ethic and encourage more tax avoidance and evasion.

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