How Do Marriage, Cohabitation, and Single Parenthood Affect the Material Hardships of Families with Children?

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Abstract

        This paper examines the effect of marital and family status on the experience of material hardship, using data from the Survey of Income and Program Participation (SIPP). Among the key indicators of hardship are the ability to meet essential expenses, housing conditions, neighborhood problems (including crime, schools, public services), and having enough resources to buy adequate amounts of food. The results indicate marriage does lower material hardship, even among households with similar incomes and demographic and educational characteristics. Moreover, the reduced hardship associated with marriage extends both to low-income and to less-educated women, despite their less promising marriage market.

1. Introduction

The decline in marriage and associated two-parent families in the United States continues to complicate efforts to reduce child poverty. Although the 30-year trend away from two-parent families has slowed in recent years, the share of children living outside married couple families remains high. About one in three children live in one-parent families and nearly 40 percent live away from at least one biological parent. The negative impact on poverty and inequality is well documented. Recent estimates suggest that were marriage rates at levels of the early 1970s, the 1998 US child poverty rate would have been 3.5 percentage points lower (Thomas and Sawhill 2001), as would income inequality among children (Lerman 1996). Waite and Gallagher (2000) report a number of other positive economic and social effects of marriage.

Yet, questions have been raised about whether the economic benefits of marriage extend to low-income, less educated women. Kim Gandy, president of the National Organization for Women, reportedly argued, "To say that the path to economic stability for poor women is marriage is an outrage." (Toner 2002). The worry is that the prospective spouses of low-income women and men are themselves too poor or too limited in their earnings capacities to contribute significantly to the family's resources (see Edin 2000). While the lack of a second earner complicates the economic problems of less educated mothers, another adult with zero or low earnings would hardly be a solution. On the other hand, a second earner or caregiver need only provide about $2,000-$3,700 in earnings in order to offset the increase in family needs required by an additional person.[1]

The focus of much of the discussion about the economic benefits of marriage is on the distinction between married couple families and single parent families. Yet, as some

authors emphasized decades ago (e.g., Stack and Simmel, 1974), low-income single parents are often able to draw on other family members for support, either formally or informally. The presence of other adults could, in principle, limit the advantages of marriage associated with economies of scale in household production, with the division of labor and risk sharing among adults (Lerman 2002). If so, the economic benefits from marriage could be modest or zero relative to such family forms as cohabitation or single parenthood with other adults present in the household.

A second issue arising in estimating the gains from marriage among adults with low earnings capacities is that income, even income relative to needs, may be a weak measure of economic well being. Current income relative to needs does not take account of permanent income, income variability, wealth accumulation, or the ability to draw on resources of relatives and friends. Broader measures of economic well being may be of special importance to low-income families trying to avoid material hardships. As Mayer and Jencks (1989) demonstrated, income poverty offers only part of the explanation for the experience of material hardships. Some families may manage their budgets better than others. Measured income may understate actual income and the ability to consume, particularly for low-income families. While some poor families are experiencing material hardships, other equally poor families are able to avoid these problems by drawing on assets or on help from friends.

Marriage might well offer families a better chance for asset building and transfers from friends and family. Hao (1996) points to the less extensive networks available to mothers with cohabiting partners and to single parents who receive little from the kin of

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[1] The increase in the poverty threshold associated with adding another adult depends on the initial family size and number of children. See http://www.census.gov/hhes/poverty/threshld/thresh01.html.

non-custodial fathers. Hao finds that while single parents and cohabiting couples are less likely to receive transfers from the kin of the absent biological parent, they are more likely to obtain transfers from friends. Apparently, the higher transfers to married couples encourage wealth accumulation and add to the wealth advantage married couples have over cohabiting couples and single parents.

In a recent paper (Lerman 2001), I examined the economic role of marriage, while taking account of the complexity of household forms and using direct measures of hardship as well as income and poverty measures. The analysis used information on family and household relationships and on material hardship from the National Survey of America's Families (NSAF). Results based on tabulations and multivariate analyses showed that even among the poor, material hardships were substantially lower among married couple families with children than among other families with children, including those with at least two potential earners. Moreover, the size of the marriage impacts was quite large, generally higher than the effects of education. The impacts were particularly high among non-Hispanic black families. Reductions in material hardship associated with marriage emerged not only relative to one-parent families with no adult present, but also relative to cohabiting parents and to one-parent families with other adults present.

This paper extends the analysis in two ways. First, the paper replicates and widens the review of hardship and household status, using data from the Survey of Income and Program Participation (SIPP). Topical module 8 in the 1996 SIPP panel includes a more extensive set of questions about material hardships than were included in the NSAF. In addition, SIPP questions deal with the availability of help from friends and relatives. Second, the paper examines the question of whether the reduced hardship experienced by married families, including poor married couple families, is simply the result of higher levels of

income and lower levels of income variability in the past two years. The SIPP analysis also takes account of the role of household stability in determining material hardships.

The next sections describe the data and methodology. Section four presents descriptive information about the sample and basic tabulations linking specific material hardships to household status. The fifth section presents the multivariate results, capturing the effects of the household status, conditional on the current income-to-needs ratio, the prior level and variability of income-to-needs ratios, and the extent of household instability. I summarize the findings in section six.

2. The Data

To examine family patterns, poverty, and material hardship, I draw on the 1996 Panel of the Survey of Income and Program Participation (SIPP). The 1996 panel consists of 36,700 sample units (households) and involves interviews with members of initial households from April 1996 through March 2000. SIPP collects data on income, labor force activity, program participation and demographic characteristics. Surveys are conducted once every four months and respondents are asked about their experience during the prior four months. In addition to the core data, SIPP asks questions on supplemental topics in various topical modules. I draw on the adult well being module in wave 8 of the 1996 SIPP panel, which took place between August 1998 and November 1998. The survey includes a number of questions on the experience of material hardships and the assistance of others in meeting basic needs.

The sample included 10,601 individuals who were reference persons in households with children under age 18 as of wave 8. A reference person is the household member whose name is on the lease or who is the owner of the home. In the case of married couples, the reference person may be the husband or wife. The household definition does

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not count subfamilies as separate units and thus reduces the number of single parents, such as when a mother and child live with her married parents. The household definition allows us to incorporate cohabiting partners into the economic unit. Under the standard family definition, a unit involving cohabiting couples with children would be designated as a single parent family, with family income that excluded income from the cohabiting partner. All poverty and hardship indicators are based on the household as an economic unit. The household poverty rates are lower than family poverty rates, but they may be a more accurate reflection of the income-sharing unit.[2]

From data on material hardship in wave 8, I analyze the differences in the experience of material hardship across family types. In addition, I draw on data from waves 1-7 to calculate the person's household income, the ratio of household income to household needs (or welfare ratio), the person's marital and household status, and the person's employment status in the prior months.

The questions about material hardship cover general and specific problems in making ends meet as well as the availability of outside help to meet basic needs. One summary question asks respondents: "During the past 12 months, has there been a time when your household did not meet all of your essential expenses?" Other questions deal with housing conditions, neighborhood problems (including crime, schools, public services), problems so severe that respondents desire to move, an inability to pay rent or mortgage, an inability to pay utility bills, and the adequacy of resources to insure food security.[3] For those experiencing hardships, there are questions about who outside the household might provide help.

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[2] In 2001, mean family income of poor single parents living in multiple family households was only $4,785, while the mean household income for this group was about $23,500 (CPS tabulations by author).
[3] The specific hardship questions used in the analysis appear in Appendix 1.

In addition to examining patterns of individual hardships, I created a hardship index that captures the number and severity of the household's hardship experiences. The basis for the index is simply a priori judgments about the importance of each of the individual measures. The index is equal to the sum of: either cannot be reached by phone or phone service disconnected in the last 12 months (1 point), sometimes or not enough to eat within the past four months (2 points), either conditions in home bad enough to move (2 points) or having been evicted in the last 12 months (4 points), and gas or electricity cut off (2 points).

For each month of the first through eighth waves, I defined members of the sample by the following household status categories: married couples, cohabiting couples, single parents living with at least one other adult but no cohabiting partner (single parent, others), and single parents living with no other adults present (single parents, alone). Using data on the first 8 waves, I created a variable representing the number of times an individual's family status changed over these 32 months. In addition, I calculated the welfare ratios of the household residences of each sample member in the 28 months prior to wave 8. The main variables used from these lagged variables were the average welfare ratio (over the 28 months) and the variability of each person's household welfare ratio, as measured by the coefficient of variation over the 28 months before wave 8.

The adult well being topical module provides data on the extent of help for meeting basic needs that is available from family, friends, and organizations. In earlier work, Mayer and Jencks (1989) found that a family's ability to borrow $500 reduced material hardship by as much as multiplying family income by three. Although the SIPP questionnaire does not include a question about borrowing ability, the access to help variables should capture a similar capacity to draw on external resources.

Most of the estimates use a sample of all households with either male or female reference persons as of wave 8. However, in examining the effects of family structure on hardship in wave 8 net of past income levels, it was important to focus on all persons filling the same role at the time of the survey measuring hardship. For this reason, I imposed a restriction liming the sample to adult women with children under 18 who were the reference person and heading households, the spouse of the household head, or the cohabiting partner of the head as of wave 8. This group is made up of 10,209 women. Using this restriction means I follow the person filling the same role (wives and women cohabiting partners) instead of following backward some men and some women who were arbitrarily designated as reference person.

3. Methods

The paper uses three approaches to examine the relationship between marital and household status and material hardship. The first is descriptive, using tabulations of household status, changes in household status, and various hardship indicators by household status. The descriptive analysis provides important details about which hardships are most common in each household status and how the material hardship-household status connection varies by the household's poverty status and the reference person's educational attainment.

The second approach involves multivariate analyses to estimate the extent to which hardship levels in wave 8 depend on contemporaneous measures of household status, personal characteristics and income-to-needs ratios. For individual hardships, I use probit equations. To take account of the ordered nature of the hardship index, I use ordered probit models. The results show whether and how much the material hardship gaps between household types decline, once I take account of the household's welfare ratio. If marriage

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raises a household's income by more than its needs, then comparing the hardship levels of married households to the levels of other households at the same welfare ratio may understate the gains from marriage. On the other hand, ignoring some unobserved variables—especially a household's long-term income—could lead to an overstatement of gains from marriage.

The third approach takes account of the past levels and variability of incomes in attempting to explain differences in hardship by household status. Using SIPP data on income, household size, and household status in the prior 28 months, I construct variables for the past average welfare ratio, coefficient of variation of each person's household welfare ratio, and the changes in family structure. With these variables, we can tell whether the higher past incomes of married couples is what gives them their advantage in limiting material hardship compared to other types of households. Given that the dependent variable is a step function and far from normally distributed, I use the ordered probit model to estimate the effects of household status on the degree of material hardship.

The results of the three approaches provide descriptive evidence on the experience of material hardship by married couples and other family types overall, net of each person's income generating attributes, current income relative to needs, and income relative to needs over the past 2 1/4 years. In addition, the multivariate equations provide estimates of the impact of each of these variables on hardship.

4. Descriptive Results

The first step is to examine the characteristics of the 10,601 household heads in the sample, with respect to household status, personal characteristics, and economic status. Table 1 shows the weighted shares of households with children headed by married couples, cohabiting couples, non-cohabiting single parents with at least one other adult, and single

parents living alone. The 71 percent share of households headed by married couples was higher than the percent share of single parent families because it incorporates subfamilies into larger households.[4] Cohabiting couples headed only 3 percent of households with children. In contrast, single parents with other adults accounted for more than 12 percent of households with children, nearly half of all households headed by single parents.

Even among households with children two years old or younger, one in four were headed by unmarried household heads. Cohabitation was only slightly more common among households with young children than among all households. Single parents headed only about one in ten of these households with no other adults.

Several notable differences across types of households appear in Table 2. Cohabiting couples are the households with the lowest average age and educational level. Single parent households averaged only about one year less in education than did married couples. The number of working age adults differed only slightly between married couple, cohabiting, and single parents with other adults. Not surprisingly, single parents with no other adults experienced the primary disadvantage of having only one working age adult present. In addition, nearly 25 percent of reference persons in single parent households did not work at all during the prior month; all but 13 percent of heads of married couple households were employed. The gap in employment status between married couple and cohabiting households was only 3 percentage points. More than half of single parents were divorced or separated. Of the non-cohabiting parents, the never-married accounted for about one in four living with at least one other adult and about one in three living only with their children.

The tabulations in Table 3 show that married couple households were much more

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[4] According to data from the March 1998 Current Population Survey (CPS), single parent families made up 68 percent of all families.

likely to avoid poverty than all other types of households. The married couple advantage was substantial even compared to household types with a similar average number of working age adults (cohabiting couples and non-cohabiting single parents with other adults). The highest advantage for married couples in reduced poverty was among black households. Relative to poverty levels of married couple households, the percentage in poverty among black single parents was 20-40 percentage points lower; for whites, the gap was only 8-20 percentage points.

Turning to the income-to-needs or welfare ratios on the bottom panel of Table 3, we see similar advantages for married couple households across all races. These differences reinforce the evidence of clear benefits from extra working age adults in the household. The shortfall relative to married couples was lower for cohabiting partners and non-cohabiting parent households with other adults than for single parents living with no other adult.

How did these differences in poverty and welfare ratios translate into differences in material hardships? Not surprisingly, given their lower poverty rates, married couple households were much less likely than other households with children to have trouble making ends meet and to experience hardships related to insufficient food, poor housing conditions, or having no utility services (see Table 4). The share of households unable to meet their basic expenses was quite high, ranging from 30-36 percent for cohabiting and single parent households to about 15 percent for married couple households. Single parents and cohabiting couples were much more likely to face food problems, poor housing conditions, and problems with utilities, including telephones. The one exception was that single parents with no other adults were less likely to experience crowding, defined as having more than one person per room.

One reason married couples might experience a lower than average incidence of material hardship and poverty is that people with higher income-generating capacity may be more likely to marry. In this section of the paper, I take account of heterogeneity and selection factors by examining hardship outcomes among low-income households and households with less educated household heads. Limiting the sample to low-income households may actually go beyond controlling for selection. If marriage induces higher incomes, then married couples will have higher incomes than unmarried couples with the same income-generating capacity. Married couples with the *same* incomes as unmarried couples are likely to have lower income-generating capacities. It follows that comparing low-income married couples with low-income unmarried couples biases measured effects of marriage downward. Comparing less educated married couple households with less educated unmarried households may not go far enough. Even among households with a poorly educated reference person, the people who actually marry may have higher income-generating capacities than those who remain unmarried. Still, the comparisons among households with similarly low education are illuminating and they potentially capture some of the differences induced by one or another marital/household status.

The evidence from Tables 5 and 6 indicate the persistence of marriage effects on material hardship, both among households under 150 percent of the poverty line and among less-educated household heads. Even among poor and near-poor households, married couples were much more likely than cohabiting couples or single parent households to meet basic needs. In fact, it is quite noteworthy that a sizable majority of low-income households report they are able to meet their basic needs.[5] Generally, low-income married couples had a lower incidence of specific material hardships, though the gains varied with the hardship in

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question. As was the case among all households, crowding (more than one person per room) was less common among low-income single parent households than among low-income married or cohabiting couples. Still, taken as a whole, the indicators are consistent with the view that marriage helps avert hardship even among low-income households.

The advantages associated with marriage were somewhat less pronounced for households whose reference person had not completed high school. Among the less educated, married couple households were much more likely to meet basic needs than were single parents, but only slightly more likely to do so than cohabiting couples. Again, while the patterns vary by specific measure of hardship, less educated married households generally did better in avoiding material hardships.

Some households can avoid material hardship by drawing on family, friends, or community institutions when they need special help. The SIPP topical module asks families about their access to such help, both in general and in response to experiences of specific hardships. One might expect married couple families to have the most access to such help, since they can draw on two sets of relatives with which they have long-term relationships. The tabulations in Table 7 show an advantage for married couple households in drawing on help from family, friends and others in the community. It is striking that about 80 percent of single parents, even poor single parents, said they could get all or most of the help they need from either family, friends, or others in the community. Poor cohabiting couple households were the group least able to draw on external resources when requiring special help.

Perhaps not surprisingly, the households reporting they could draw on outside help

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[5] Only about 40 percent of households with incomes below 150% of the poverty line report they cannot meet basic expenses.

in times of need were more likely to be able to meet basic expenses than those unable to draw on such help (not reported in tables). Thirty-six percent of households not able to access help from family, friends, or others said they could not meet basic living expenses; in contrast, only 17 percent of households able to access help of some kind reported a problem meeting basic living expenses. This relationship was true among all types of households. In the multivariate analysis, we can explore whether the connection between outside help and avoiding material hardship holds up, after controlling for poverty and other factors affecting hardships.

Although the vast majority of households reported help was available, most experiencing specific hardships did not get much assistance in dealing with the problems. For example, of the 8 percent of households not paying their rent or mortgage at some point over the last 12 months, 75 percent received no help from family, friends, or community institutions. Again, this pattern prevailed for all types of households.

In addition to their advantage in drawing on family and friends, married couple households may have been better able to avoid hardships because of their higher level of incomes in the recent past or a lower level of income instability and household instability. The first step is to measure the welfare ratio during the prior 28 months before the eighth wave of the SIPP of households of mothers who were reference persons, spouses, or cohabiting partners as of wave eight. In trying to capture economic instability, we focus on mothers in order to maintain some homogeneity. I calculated each mother's coefficient of variation in household welfare ratios over the prior 28 months. The measure of household instability was the number of times the reference person moved from one household status to another. For example, a change in household status might mean a single parent married or began cohabiting.

The time pattern of welfare ratios shown in Table 8 indicates only modest differences between current and past average welfare ratios. The welfare ratio of married couple households was quite similar to that of past welfare ratios of the reference person's household. Only for single parents with no other adult was the welfare ratio higher in the prior 28 months than in the fourth month of wave eight. Stability did vary by type of household, in a direction favorable to married households. The coefficient of variation of the welfare ratio was 15-20 percent lower among married couple households than among other household types.

The differences in household welfare ratios narrow sharply across household types among women with less than a high school diploma. Note that married couple households had only a modestly higher current and past welfare ratio than did cohabiting couples. Wide gaps in welfare ratios were apparent between married or cohabiting couples and single mothers, especially single parents with no other adult present. For this subset of single mothers, their welfare ratio in the current month was low relative to their average welfare ratio. This might be because in earlier months, many of the women heading families were in other types of households. Single mothers with no other adult showed the highest variability of welfare ratios.

The current month's welfare ratio was probably unusually low for the average poor household of any type. Temporary shocks, such as unemployment or the sudden departure of an earner in the family, cause incomes to fall quickly to levels well below the household's normal income. The difference between prior and current welfare ratios was much higher among married couple households than among cohabiting or single mother households. Poverty was no doubt more transitional for married couples than other groups. One reason

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poor married couple households experienced less hardship than other types of poor households was their higher long-term relative to short-term income.

Overall, the descriptive tables suggest a strong relationship between household structure, poverty, and hardship. However, they capture only the role of individual variables one at a time. To take account of several observed differences at once, we turn to multivariate analyses of the determinants of material hardships.

5. Household Status and Other Determinants of Material Hardships

The SIPP data offer a wealth of information about potential factors affecting the experience of material hardships. This section focuses on a single dependent variable—the hardship index—to see the role of household type and other determinants of not only the incidence but also the degree of material hardship. I created a hardship index that combines lack of phone availability, food sufficiency, housing adequacy and utility shutoffs; it takes on values ranging from 0 (no hardships) to 9 (the highest level of hardship). However, since only a handful of cases reached a level beyond 5 on the index, I coded those with 6-9 on the index with a value of 5. Ordinary least squares and ordered probit equations provided estimates of the determinants of this index. Because the results yielded similar outcomes and the OLS results are easy to interpret, we discuss the OLS estimates in this section.

The equations cover three groups of women who were household heads or wives or partners of household heads as of August-November 1998—all women, women in low-income households, and women with less than a high school diploma. For each group, I specify four models of the household status-hardship relationship. The first conditions on the age, race, and education of the reference person, the number of young children, and the current welfare ratio. The second adds the level and variability of the welfare ratio over the prior 28 months. Equation 3 includes information on instability of household status. The

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fourth model holds constant as well for the household's ability to access help from friends, family, and others in the community.

The results in Table 9 provide strong evidence that married households experience less severe hardship, even after taking account of a variety of economic and social circumstances. Under model (1), in which the household status effects are net of current welfare ratios, the increase in the hardship index from being a cohabiting couple or single-parent household ranges from .27 to .36, or about 100 percent relative to the .31 mean of the hardship index of married parents.[6] The rise in hardship associated with differences in household status is about 10 times the increase in hardship in moving 50 to 150 percent of the poverty line (going from 0.5 to 1.5 on the welfare ratio). Since gains in the welfare ratio might be most important at low values, we included in another analysis (not shown) the level as well as the square of the welfare ratio. The results showed that the increases were most beneficial in reducing hardship as households moved up modestly from very low welfare ratios. The coefficients on the household status variables were several times the coefficients on race, low education, and additional children under age 5.

The additional covariates added in models 2-4 help explain why the household status variables have such a large association with material hardship. Surprisingly, the addition of the level and variability of welfare ratios over the prior 28 months (moving from model 1 to model 2) causes the coefficients on household status to fall only slightly. Still, the average welfare level over the prior 28 months exerts a very substantial impact on the hardship index. So too, does the variability of welfare ratios (as measured by the coefficient of variation). The beta coefficient estimates reveal that a one standard deviation increase in variability increases the hardship index by about 6 percent of a standard deviation; a standard

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[6] The results come from OLS regressions using the 1996 SIPP panel, waves 1-8, and topical module 8.

deviation increase in average welfare ratios lowers the hardship index by about 9 percent of a standard deviation. Changes in household status are associated with increased hardship, though the inclusion of household instability measures again lowers the household status coefficients only by 1-2 percentage points.

Model 4 adds to the equation measures of the household's access to help from family, friends, and others in the community. Although these "access to help" variables only modestly lower the coefficients on household status, they exert large, statistically significant impacts. In fact, the reduction in hardship associated with access to help from family is nearly as large as the increase in hardship associated with single parenthood.

Do these patterns hold for low-income and less educated women? Table 10 presents the models applied to women in households below 1.5 times the poverty line. If anything, the link between household status and hardship is even stronger for these low-income women than for all women. In addition, access to help from family and friends apparently play an especially powerful role in reducing hardships of poor and near-poor households. Surprisingly, the rise in hardship associated with single parent households and no other adults is smaller than for cohabiting couples and single parents with other adults present. Other noteworthy findings from Table 10 are that being black or not completing high school did not significantly raise hardship, once we limit the sample to poor and near-poor households.

Limiting the sample to women high school dropouts offers a way of seeing how marriage and household status affects material hardships experienced by at-risk women. Again, the pattern of results in Table 11 is broadly similar to what we saw for all women and for low-income women. Two differences stand out. First, among less-educated women, the increase in hardship associated with cohabitation (relative to marriage) is not statistically

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significant. Second, the declines in material hardship associated with help from family and friends are substantially larger among less-educated women than among the other two groups. In fact, the access to help from family variable exerts an effect that exceeds those associated with single parenthood.

Drawing on multivariate findings in Tables 9 through 11, we see that hardship is significantly less likely among married couple households than among cohabiting couple or single parent households with similar observed characteristics. Even when we compare households with the same education, race, number of children under 6, current and past levels of income-to-needs, prior income and household instability, cohabiting couples and single parents experience significantly higher hardship than do married couple households. While access to help from family and friends can reduce material hardship substantially, the gains to married couple households relative to other types of households remain large and significant.

To examine the robustness of these results, I estimated probit equations to examine the effects of household status and other factors on the probability of any hardship (1 or higher on the hardship index). Because the procedure is non-linear, the marginal impacts of independent variables may depend on the values specified for other variables. Table 12 presents how changes of one unit in the independent variables affect the probability of hardship, assuming all other dummy variables equal zero, that the age of reference person is 33, the household has one child under age 6, the current and past welfare ratios equal 2, and the coefficient of variation equals .5. Note that the estimated effects of household status hold constant for demographic and educational factors, current and past economic status, household changes, and access to help from family, friends, and relatives.

Even with these extensive control variables, single parent status significantly raises the probability of material hardship, from 9 to 13 percentage points. Given mean values ranging from .2 to .37, the impacts represent an increase in hardship of 35-60 percent of the mean values. For cohabiting couples, the probit results are not statistically significant and thus represent one important difference from the OLS estimates of the hardship index. In separate estimates (not in the tables) that exclude the access to help variables, the effect of cohabitation (relative to marriage) becomes statistically significant, raising the incidence of hardship for women as a whole by 5 percentage points. Thus, one reason cohabiting couples experience a higher incidence of hardship than married couples is they have less access to help from family, friends, and community resources than do married couples.

Another noteworthy result from Table 12 is that access to help from family exerts a strikingly large role in reducing material hardship. The results show that households having access to all or most of the help they need from family reduces the incidence of hardship by more than an increase in income from the poverty level to double the poverty level. The black and Hispanic variables vary in level and significance. Neither variable is significant in the low-income sample; among the less educated, being black may embody unobserved factors that increase hardship, while being Hispanic appears to reduce the incidence of hardship.

Income instability induces additional hardship, especially among less educated households. A one standard deviation increase in the coefficient of variation raises the probability of hardship by about 4 percentage points. Again, it is worth remembering that this instability effect is net of current and past average welfare ratios.

6. Conclusions

This analysis of SIPP data reveals a significant role for marriage in protecting households with children against material hardships. It is well known that married parents have higher incomes than single parents, but the independent role of marriage remains interesting in the context of three questions.

1. Do married parents experience less poverty and hardship than unmarried parents in households with at least two potential adult workers, such as cohabiting couples and non-cohabiting single parents with at least two adults? The presence of another adult among unmarried mothers could, in principle, neutralize the advantages marriages bring in the sharing of child care and market work responsibilities.

2. Do married parents and their children experience less material hardship than other types of households with the same level of income relative to needs? Of those at the same low income-to-needs ratio, it is far from obvious that married couple households should do better than other types of households in avoiding utility cutoffs, inability to pay rent, housing so undesirable that one wishes to move, and inadequate food.

3. Do differences in access to help from family, friends, and community account for any differences among household types in the experience of material hardship?

As expected, the results clearly show that married parents experience lower poverty rates and higher incomes not only than single mothers living without another adult, but also among those unmarried mothers with at least two potential earners. Poverty rates of cohabiting couple parents are double those of married parents; non-cohabiting single parents with at least a second adult had poverty rates three times as high as among married parents. The apparent gains from marriage are particularly high among black households.

The gains from marriage extend to material hardship as well. About 30 percent of cohabiting couples and 33-35 percent of single parents stated that sometime in the past year they did not meet their essential expenses. These levels are twice the 15 percent rate experienced by married parents. Even among households with similar incomes, demographic and educational characteristics, married couples suffer fewer serious material

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hardships. Moreover, despite their less promising marriage market, low-income and less-educated mothers who are married experience significantly less material hardship than low-income, less-educated mothers not married.

Marriage retained an advantage in limiting hardship even among families with the same incomes relative to needs. The variables used for controlling for the effect of income-to-needs ratios were the income-to-needs ratios in the current wave of SIPP (the prior four month period) as well as the mean level and the stability of income-to-needs ratios during the 28 months prior to the current wave. Not surprisingly, higher current welfare ratios, higher past welfare ratios, and lower instability of welfare ratios were all associated with less hardship. However, the inclusion of the income variables left intact virtually all of the differences by marital and family status.

Another possible explanation for the advantage of married parents in minimizing hardship is their greater access to help from family, friends, and others in the community. The results clearly document that the ability to draw on friends, family, and community for help in difficult times substantially lowers a household's risk of material hardship. Moreover, the greater access of married parents to help from family and friends contributes to their advantage in limiting material hardship. The reduction in material hardship associated with access to friends and families also explains part of the marriage advantage among low-income and less-educated subgroups of women. Still, much of the benefit of marriage in lowering hardship remains, even after accounting for differences in access to help from friends, family, and community.

Apparently, there are aspects of marriage not fully captured by the substantial number of observed demographic, educational, and economic attributes of households. The benefits of marriage in avoiding hardship might still be due to some other, unobserved

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individual differences that both contribute to the likelihood of marriage and to the ability to avoid hardships that goes beyond the ability to earn additional income. However, it is equally plausible that marriage itself makes actions that limit hardship—better budgeting, planning, pulling together in a crisis—more common, even among people with similarly low income and education.

These robust findings strengthen the case for policies that promote marriage or at least avoid discouraging marriage. Married parents experience far less hardship not only than single parents with no other adults, but also than cohabiting couples and single parents with another adult. The evidence for economic gains to marriage is quite strong, even for less-educated and low-income individuals. At the same time, the paper provides no evidence as to whether government programs aimed at promoting healthy marriages will, in fact, increase the number of marriages and, if so, whether the induced marriages will achieve the economic benefits generated by existing marriages.

One implication for research is the importance of distinguishing between income poverty and material hardship. The two are distinct, only partly related phenomena. Researchers should make a greater effort to understand why a household's ability to meet basic needs and avoid material hardship depends not only on income but also on factors beyond the household's income and needs. More research on these issues will help improve our understanding of the mechanisms by which marriage limits material hardship.

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Table 1: Distribution of Households with Children, by Type of Household and Race of Household Head and Presence of Child Age 2 or Under

Household Type	All Families	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
Married Couples	71.1	78.0	39.6	67.2
Cohabiting Couples	3.4	3.1	3.1	5.4
Single Parents, Other Adult	12.2	8.4	28.2	14.9
Single Parents, No Other Adult Present	13.3	10.5	29.1	12.5
Observations	10,601	7,260	1,484	1,396
Households with Child, Age 2 or Under	All Families	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
Married Couples	75.2	84.1	37.6	72.6
Cohabiting Couples	4.3	3.6	4.7	6.8
Single Parents, Other Adult	9.5	4.8	29.1	11.0
Single Parents, No Other Adult Present	11.1	7.6	28.7	9.6
Observations	2,401	1,652	355	394

Source: Tabulations from the Survey of Income and Program Participation, 1996 Panel, Wave 8, month 4 (August, September, October, or November 1998).

**Table 2: Characteristics of Households and Reference Person,
By Type of Household with Children Under 18**

	All Households	Married Couples	Cohabiting Couples	Single Parent, Other Adult	Single Parent, No Other Adult
Education of Reference Person	14.2	14.6	12.6	13.2	13.6
Age of Reference Person	38.5	38.9	34.0	42.0	34.3
Percent Female Reference Person	45.2	31.3	46.1	78.0	89.0
Percent Black	14.2	7.9	12.9	33.0	31.2
Percent Hispanic	13.4	12.6	21.1	16.3	12.5
Biological Children, Reference Person	1.99	2.08	1.51	1.87	1.72
Number of Children Under 18	1.93	1.97	1.88	1.83	1.79
Number of Children Ages 0-2	0.27	0.29	0.35	0.21	0.22
Number of Working Age Adults, (includes adults other than reference person or spouse)	2.07	2.27	2.17	2.03	1.00
Number in Household	3.99	4.24	4.05	3.86	2.79
Reference Person Employed in Month	83.9	86.8	83.7	76.8	75.2
Reference Person, Unemployed Sometime During Month	3.4	2.2	5.9	4.8	8.2
Reference Person Enrolled in School	4.3	3.5	3.7	4.0	8.6
Percent Married	72.4	100.0	3.2	4.8	4.0
Percent Widowed	2.0	0.0	3.9	10.4	4.7
Percent Divorced or Separated	16.2	0.0	46.2	59.1	56.3
Percent Never Married	9.4	0.0	46.7	25.7	35.0
Observations	10,601	7,407	419	1,456	1.319

Source: Same as Table 1.

Table 3: Percent of Households with Children in Poverty and Average Welfare Ratios, By Race and Household Status in Survey Month

	Percent of Households in Poverty			
Type of Household	All Races	White	Black	Hispanic
Married Couples	8.2	6.3	9.4	17.9
Cohabiting Couples	16.0	10.8	18.4	27.6
Single Parents, Other Adult in Household	24.2	14.7	31.4	36.1
Single Parents, No Other Adult in Household	38.1	27.4	52.4	49.3
All Households	14.4	9.3	28.4	25.0

	Average Welfare Ratio			
Type of Household	All Races	White	Black	Hispanic
Married Couples	3.80	4.11	3.33	2.37
Cohabiting Couples	2.59	2.89	2.19	1.97
Single Parents, Other Adult in Household	2.34	2.80	1.94	1.88
Single Parents, No Other Adult in Household	1.78	2.15	1.30	1.28
All Households	3.31	3.75	2.31	2.14

Source: Same as Table 1.

**Table 4: Incidence of Selected Material Hardships and Hardship Index
by Type of Household: August-November 1998**

Material Hardships Experienced in Past 12 Months	Married Couples	Cohabiting Couples	Single Parents, Other Adult	Single Parents, No Other Adult	All
	Percent of Household Group Experiencing the Hardship				
Unable to meet essential expenses	14.6	29.8	33.3	35.9	20.2
Phone: Cannot be Reached by Phone or Phone Disconnected	5.7	14.0	15.7	19.8	9.1
Housing: Evicted or Home Undesirable Enough to Move	9.6	17.7	15.5	17.2	11.6
Housing: More than 1 Person per Room	7.4	16.1	11.0	4.6	7.8
Food: Sometimes or Often Not Enough to Eat in Household (Past 4 Months)	1.7	3.6	6.9	6.7	3.1
Utilities: Gas or Electricity Cut Off	14.6	29.8	33.3	35.9	20.2
% Experiencing at Least One Hardship	5.7	14.0	15.7	19.8	9.1
Mean Hardship Index	0.31	0.68	0.69	0.79	0.44
Observations	7,407	419	1,456	1,319	10,601

Source: Same as Table 1.

Table 5: Incidence of Selected Material Hardships by Type of Households for Households at 150% of Poverty or Below: August-November 1998

Hardships Experienced in Past 12 Months	Married Couples	Cohabiting Couples	Single Parents, Other Adult	Single Parents, No Other Adult	All
	Percent of Household Group Experiencing the Hardship				
Unable to meet essential expenses	28.9	43.6	44.2	42.6	36.3
Phone: Cannot be Reached by Phone or Phone Disconnected	15.4	25.2	26.0	28.2	21.5
Housing: Evicted or Home Undesirable Enough to Move	14.1	22.1	20.7	19.2	17.1
Housing: More than 1 Person per Room	23.0	32.4	19.9	7.6	18.3
Food: Sometimes or Often Not Enough to Eat in Household (Past 4 Months)	5.5	6.9	11.7	9.5	7.8
Utilities: Gas or Electricity Cut Off	3.5	8.5	5.1	7.0	5.1
Mean Hardship Index	0.62	1.05	1.03	1.02	0.83
Observations	1,282	124	552	742	2,700

Source: Same as Table 1.

Table 6: Incidence of Selected Material Hardships and Hardship Index Among Households In Which Reference Person Has Less than a High School Diploma, by Type of Household : August-November 1998

Hardships Experienced in Past 12 Months	Married Couples	Cohabiting Couples	Single Parents, Other Adult	Single Parents, No Other Adult	All
	Percent of Household Group Experiencing the Hardship				
Unable to meet essential expenses	26.2	28.0	36.3	42.4	31.0
Phone: Cannot be Reached by Phone or Phone Disconnected	15.2	21.3	23.0	34.3	20.2
Housing: Evicted or Home Undesirable Enough to Move	13.4	25.7	20.8	20.5	16.8
Housing: More than 1 Person per Room	29.4	28.1	21.3	12.6	24.9
Food: Sometimes or Often Not Enough to Eat in Household (Past 4 Months)	5.7	5.6	12.0	10.7	7.8
Utilities: Gas or Electricity Cut Off	26.2	28.0	36.3	42.4	31.0
Mean Hardship Index	0.59	0.91	0.97	1.19	0.79
Observations	792	88	315	211	1,406

Source: Same as Table 1.

Table 7: Access to Help When Needed From Family, Friends, and Community, By Type of Household and Poverty Status

Percent of Each Type of Household Having
Access to All or Most Help Needed From:

Type of Household	Family	Friends	Others in Community, Agencies	Any Group
Married Couples	72.3	68.9	39.9	86.9
Cohabiting Couples	66.5	60.4	26.4	79.4
Single Parents, Other Adult	62.3	60.5	34.1	79.1
Single Parents, No Other Adult Present	67.1	60.5	32.2	83.0
All Households	70.2	66.4	37.7	85.2

Families Below Poverty

Percent of Each Type of Household Having
Access to All or Most Help Needed From:

Type of Household	Family	Friends	Others in Community, Agencies	Any Group
Married Couples	69.7	63.1	41.2	82.0
Cohabiting Couples	55.1	51.0	22.9	67.0
Single Parents, Other Adult	60.4	53.2	34.3	73.5
Single Parents, No Other Adult Present	68.9	53.6	32.2	81.6
All Households	66.9	57.3	35.9	79.5

Source: Same as Table 1.

Table 8: Current and Past Welfare Ratios and the Variability of Welfare Ratios, All Women Who Were Heads, Spouses, or Cohabiting Partners in Wave 8

<u>All Women Heads, Spouses, or Cohabiting Partners in Wave 8</u>

Type of Household, Wave 8	Current Welfare Ratio	Welfare Ratio in Prior 28 Months	Ratio: Past to Current Welfare Ratio	Coefficient of Variation of Welfare Ratio
Married Couples	3.80	3.67	0.97	0.34
Cohabiting Couples	2.59	2.38	0.92	0.40
Single Parents, Other Adult	2.34	2.22	0.95	0.39
Single Parents, No Other Adult Present	1.78	1.87	1.05	0.43

<u>Those With Less than a HS Degree</u>

Type of Household, Wave 8	Current Welfare Ratio	Welfare Ratio in Prior 28 Months	Ratio: Past to Current Welfare Ratio	Coefficient of Variation of Welfare Ratio
Married Couples	1.88	1.78	0.95	0.43
Cohabiting Couples	1.84	1.70	0.92	0.45
Single Parents, Other Adult	1.35	1.30	0.96	0.51
Single Parents, No Other Adult Present	0.77	0.85	1.10	0.57

<u>Those Below the Poverty Line in Wave 8</u>

Type of Household, Wave 8	Current Welfare Ratio	Welfare Ratio in Prior 28 Months	Ratio: Past to Current Welfare Ratio	Coefficient of Variation of Welfare Ratio
Married Couples	0.55	1.55	2.81	0.63
Cohabiting Couples	0.59	1.06	1.82	0.67
Single Parents, Other Adult	0.55	1.00	1.81	0.60
Single Parents, No Other Adult Present	0.47	0.91	1.93	0.63

Source: Same as Table 1.

Table 9: Effects of Household Status and Other Factors on Material Hardship Among Women Who Were Household Heads, or Wives or Partners of Household Heads: August-November 1998

Dependent Variable is Index of Material Hardship				
	(1)	(2)	(3)	(4)
Cohabiting Couple	0.266	0.235	0.213	0.183
Single Parent, Other Adult	0.358	0.334	0.305	0.279
Single Parent, No Other Adult	0.349	0.321	0.295	0.273
Black	0.136	0.121	0.124	0.108
Hispanic	0.060	0.059	0.060	0.044 [b]
More than High School Diploma	-0.077	-0.055	-0.051	-0.058
Less than High School Diploma	0.221	0.203	0.202	0.183
Number of Kids Under 6	0.045	0.042	0.043	0.046
Age of Reference Person	-0.009	-0.008	-0.007	-0.008
Current Welfare Ratio	-0.029	-0.008 [a]	-0.008 [a]	-0.010
Welfare Ratio, Prior 28 Months		-0.033	-0.033	-0.030
Coefficient of Variation of Welfare Ratio in Prior 28 Months		0.221	0.212	0.207
1-2 Household Status Changes			0.033 [b]	0.028 [b]
3+ Household Status Changes			0.143	0.132
Enough Help from Family				-0.245
Enough Help from Friends				-0.132
Enough Help from Others in the Community				-0.049
R^2	0.082	0.089	0.090	0.115
Observations	10,158	10,158	10,158	10,158

Source: OLS estimates on data from the 1996 SIPP panel, waves 1-8 and topical module 8.
Note: All results are statistically significant at the 5 percent level except:
[a] Statistically significant at the 10 percent level.
[b] Not statistically significant.

Table 10: Effects of Household Status and Other Factors on Material Hardship Among Women Who Were Household Heads, Wives or Partners of Household Heads in Families Under 1.5 Times the Poverty Line: August-November 1998

Dependent Variable is Index of Material Hardship				
	(1)	(2)	(3)	(4)
Cohabiting Couple	0.388	0.326	0.295	0.251
Single Parent, Other Adult	0.468	0.409	0.342	0.293
Single Parent, No Other Adult	0.312	0.245	0.191	0.183
Black	0.041[b]	0.004[b]	0.017[b]	0.019[b]
Hispanic	-0.068[b]	-0.092[b]	-0.090[b]	-0.084[b]
More than High School Diploma	-0.166	-0.113[a]	-0.099	-0.115
Less than High School Diploma	0.134	0.096[b]	0.094[b]	0.076[b]
Number of Kids Under 6	0.082	0.071	0.074	0.077
Age of Reference Person	-0.006	-0.005[b]	-0.004[b]	-0.004[b]
Current Welfare Ratio	-0.167	-0.143	-0.147	-0.143
Welfare Ratio, Prior 28 Months		-0.122	-0.128	-0.109
Coefficient of Variation of Welfare Ratio in Prior 28 Months		0.054[b]	0.037[b]	0.057[b]
1-2 Household Status Changes			0.098[a]	0.080[b]
3+ Household Status Changes			0.231	0.206
Enough Help from Family				-0.387
Enough Help from Friends				-0.175
Enough Help from Others in the Community				-0.047
R^2	0.046	0.055	0.058	0.092
Observations	10,158	10,158	10,158	10,158

Source: OLS estimates on data from the 1996 SIPP panel, waves 1-8 and topical module 8.
Note: All results are statistically significant at the 5 percent level except:
[a] Statistically significant at the 10 percent level.
[b] Not statistically significant.

Table 11: Effects of Household Status and Other Factors on Material Hardship Among Women With Less than a High School Diploma Who Were Household Heads or Wives or Partners of Household Heads: August-November 1998

Dependent Variable is Index of Material Hardship				
	(1)	(2)	(3)	(4)
Cohabiting Couple	0.191 [b]	0.192 [b]	0.190 [b]	0.127 [b]
Single Parent, Other Adult	0.358	0.309	0.316	0.264
Single Parent, No Other Adult	0.377	0.334	0.339	0.312
Black	0.114 [b]	0.089 [b]	0.093 [b]	0.090 [b]
Hispanic	-0.112 [b]	-0.122 [a]	-0.118 [b]	-0.102 [b]
Number of Kids Under 6	0.106	0.097	0.097	0.102
Age of Reference Person	-0.008	-0.006 [b]	-0.006 [b]	-0.007 [a]
Current Welfare Ratio	-0.127	-0.061 [a]	-0.061 [a]	-0.059 [a]
Welfare Ratio, Prior 28 Months		-0.111	-0.111	-0.084 [b]
Coefficient of Variation of Welfare Ratio in Prior 28 Months		0.381	0.377	0.391
1-2 Household Status Changes			-0.069 [b]	-0.047 [b]
3+ Household Status Changes			0.074 [b]	0.046 [b]
Enough Help from Family				-0.470
Enough Help from Friends				-0.209
Enough Help from Others in the Community				-0.028 [b]
R^2	0.070	0.080	0.082	0.131
Observations	1,378	1,378	1,378	1,378

Note: All results are statistically significant at the 5 percent level except:

[a] Statistically significant at the 10 percent level.

[b] Not statistically significant.

Source: OLS estimates on data from the 1996 SIPP panel, waves 1-8 and topical module 8.

Table 12: Effects of Household Status and Other Factors on the Probability of Material Hardship, Among Women Heads, Wives, or Partners as of August-November 1998

	All Women Heads, Spouses, or Partners	Women in Low-Income Households	Less Educated Women
Cohabiting Couple	0.039[b]	0.044[b]	0.039[b]
Single Parent, Other Adult	0.125	0.108	0.087
Single Parent, No Other Adult	0.119	0.082	0.136
Black	0.064	0.030[b]	0.075[a]
Hispanic	0.022[b]	-0.026[b]	-0.050[b]
More than High School Diploma	-0.022[a]	-0.057	
Less than High School Diploma	0.081	0.041[a]	
Number of Kids Under 6	0.020	0.026	0.052
Age of Reference Person	-0.005	-0.002	-0.003[a]
Current Welfare Ratio	-0.008	-0.049	-0.061
Welfare Ratio, Prior 28 Months	-0.043	-0.059	-0.032[b]
Coefficient of Variation of Welfare Ratio in Prior 28 Months	0.079	-0.005[b]	0.143
1-2 Household Status Changes	0.035	0.049	0.005[b]
3+ Household Status Changes	0.054	0.079	0.011[b]
Enough Help from Family	-0.103	-0.113	-0.161
Enough Help from Friends	-0.053	-0.047	-0.078
Enough Help from Others in the Community	-0.050	-0.035[a]	-0.041[b]
Mean	.20	.37	.36
Observations	10,158	2,595	1,378
Pseudo R^2	.13	.07	.11

Note: The numbers show the impact of a one unit change in the independent variable (or a change from 0 to 1 on the dummy variable) on the probability of material hardship, evaluated at the following values: one child under age 6, age of reference person, 33: current and prior welfare ratio, 2; coefficient of variation, .5; and no household changes. All results are statistically significant at the 1 or 5 percent level except:: [a] statistically significant at the 10 percent level.; and [b] not statistically significant..

Source: Probit estimates based on the 1996 panel of SIPP.

Appendix 1. Text of SIPP Questions on Material Hardship

Telephone Availability

You didn't list a telephone in your home. Is there a way for people to reach you by telephone?
(1) Yes, neighbor's phone, common phone, pay phone
(2) Yes, cell phone
(3) Yes, other device
(4) No, cannot be reached by telephone

Housing Space

The next set of questions is about the quality of your neighborhood, crime in your neighborhood, and the type of services available to you. First, I will ask about your home. How many rooms are there in your home? Count the kitchen but do not count the bathrooms.

Housing Conditions

Are any of the following conditions present in your home?

(1) Problem with pests such as rats, mice, roaches, or other insects
(2) A leaking roof or ceiling
(3) Broken window glass or windows that can't shut
(4) Exposed electrical wires in the finished areas of your home
(5) A toilet, hot water heater, or other plumbing that doesn't work
(6) Holes in the walls or ceiling, or cracks wider than the edge of a dime
(7) Holes in the floor big enough for someone to catch their foot on

Are conditions in your home undesirable enough that you would like to move?
(1) Yes (2) No

Danger from Neighborhood Crime

Overall, is the threat of crime where you live undesirable enough that you would like to move?

Overall Ability to Meet Basic Needs

Next are questions about difficulties people sometimes have in meeting their essential household expenses for such things as mortgage or rent payments, utility bills, or important medical care. During the past 12 months, has there been a time when (YOU/YOUR HOUSEHOLD) did not meet all of your essential expenses?

(1) Yes (2) No

Not Meeting Expenses for Housing and Utilities

Was there any time in the past 12 months when (YOU/YOUR HOUSEHOLD) did not pay the full amount of the rent or mortgage?
(1) Yes (2) No

In the past 12 months (WERE/WAS) (YOU/ANYONE IN YOUR HOUSEHOLD) evicted from your home or apartment for not paying the rent or mortgage?
(1) Yes (2) No

How about not paying the full amount of the gas, oil, or electricity bills?
Was there a time in the past 12 months when that happened to (YOU/YOUR HOUSEHOLD)?
(1) Yes (2) No

In the past 12 months did the gas or electric company turn off service, or the oil company not deliver oil?
(1) Yes (2) No

How about the telephone company disconnecting service because payments were not made?
Was there a time in the past 12 months when that happened to (YOU/YOUR HOUSEHOLD)?
(1) Yes (2) No

Help From Family, Friends, Others in the Community

If (YOU/YOUR HOUSEHOLD) had a problem with which you needed help (for example, sickness or moving), how much help would you expect to get from family living nearby?
(1) All of the help needed (2) Most of the help needed
(3) Very little of the help needed (4) No help

If (YOU/YOUR HOUSEHOLD) had a problem with which you needed help
How much help would you expect to get from friends?
(1) All of the help needed (2) Most of the help needed
(3) Very little of the help needed (4) No help

If (YOU/YOUR HOUSEHOLD) had a problem with which you needed help
How much help would you expect to get from other people in the community besides family and
friends, such as a social agency or a church?
(1) All of the help needed (2) Most of the help needed
(3) Very little of the help needed (4) No help

Food Adequacy

In which of the last four months did (YOU/ANYONE IN YOUR HOUSEHOLD) NOT have enough to eat?
ENTER ALL THAT APPLY AND ENTER "N" AFTER LAST ENTRY
(1) 4 mos. ago (2) 3 mos. ago (3) 2 mos. ago (4) last month (5) current month

I'm going to read you some statements that people have made about their food situation. For these statements, please tell me whether it was OFTEN TRUE, SOMETIMES TRUE, or NEVER TRUE for (YOU/ANYONE IN YOUR HOUSEHOLD) in the last four months. "The food that (I/WE) bought just didn't last and (I/WE) didn't have money to get more."   Was that often, sometimes or never true for (YOU/YOUR HOUSEHOLD) in the last four months?
(1) Often true (2) Sometimes true (3) Never true

In the past four months, did (YOU/ANYONE IN YOUR HOUSEHOLD/ YOU OR THE
OTHER ADULTS IN THE HOUSEHOLD/YOU OR THE OTHER ADULT IN THE HOUSEHOLD) ever eat less than you felt you should because there wasn't enough money to buy food?
(1) Yes (2) No