# The Future of Children 

# Marriage and Child Wellbeing Revisited 

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PRINCETON-BROOKINGS

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# Marriage and Child Wellbeing Revisited: Introducing the Issue 

## Sara McLanahan and Isabel Sawhill

Marriage is on the decline. Men and women of the youngest generation are either marrying in their late twenties or not marrying at all. Childbearing has also been postponed, but not as much as marriage. The result is that a growing proportion of children are born to unmarried parentsroughly 40 percent in recent years, and over 50 percent for children born to women under 30 .

Many unmarried parents are cohabiting when their child is born. Indeed, almost all of the increase in nonmarital childbearing during the past two decades has occurred to cohabiting rather than single mothers. ${ }^{1}$ But cohabiting unions are very unstable, leading us to use the term "fragile families" to describe them. About half of couples who are cohabiting at their child's birth will split by the time the child is five. Many of these young parents will go on to form new relationships and to have additional children with new partners. The consequences of this instability for children are not good. Research increasingly shows that family
instability undermines parents' investments in their children, affecting the children's cognitive and social-emotional development in ways that constrain their life chances. ${ }^{2}$

## Previous Research

With these trends as background, the Future of Children first addressed the issue of marriage and its effects on children a decade ago, in 2005. Then, we found that children raised in single-parent families didn't fare as well as those raised in twoparent families, that the rise of single parenthood was contributing to higher rates of poverty, and that children raised by same-sex couples fared no better or worse than those raised by opposite-sex parents (this last conclusion was tentative, given the lack of good research at the time). The issue went on to consider a variety of ways that government policy might encourage marriage or enhance the quality of parents' relationships. Marriage education programs promoted and funded by the Bush administration received special attention, although at the time there were no findings from strong evaluations to tell us what those programs might have

[^0]accomplished. We also reviewed financial incentives in tax and benefit programs and found that they create some penalties for marriage, although the effect of those penalties on behavior and the feasibility of altering them, given the budgetary costs, were unclear. After reviewing the evidence, the editors concluded that marriage was important for child wellbeing but that policymakers shouldn't focus on marriage to the exclusion of other strategies aimed at the same goal, such as alleviating poverty, reducing unintended pregnancies, and encouraging fathers' monetary and emotional involvement.

## A Decade of Change

Although many of the findings and conclusions of the earlier issue remain relevant, the past decade has produced a number of developments and research findings that made it worthwhile to revisit marriage and child wellbeing.

Whereas most scholars now agree that children raised by two biological parents in a stable marriage do better than children in other family forms across a wide range of outcomes, there is less consensus about why. Is it the quality of parenting? Is it the availability of additional resources (time and money)? Or is it just that married parents have different attributes than those who aren't married? Thus a major theme we address in this issue is why marriage matters for child wellbeing. Although definitive answers to these questions continue to elude the research community, we've seen a growing appreciation of how these factors interact, and all of them appear to be involved.

While marriage is declining, new forms of partnership are emerging, giving rise to a second theme of this issue. The number
of cohabiting parents with children, for example, has increased dramatically during the past two decades. How should we view these partnerships? Are they just marriages without a piece of paper, or are they something else? We know that such relationships are, on average, less stable or durable than marriage, and they seem to entail less commitment. But cohabitation can be short- or long-term; it can be a precursor to marriage or to single motherhood; it can involve two biological parents, or only one parent plus an unrelated male or female partner; and it can involve a second parent who is either very engaged or very uninvolved in the child's life. Repartnering and serial cohabitation are common, often leading to half siblings and creating a shifting set of members in a child's household.

In addition to an increase in cohabiting parent families, we've seen much greater acceptance of families formed by samesex partners. The data on married samesex couples and their children are still not robust. Since marriage was prohibited among such couples until very recently, most of what we know about how children fare in gay or lesbian households is based on children born to heterosexual couples who later split up. This fact makes it difficult to directly compare children raised in stable, same-sex households with children raised in stable heterosexual households. In the future, more children will be raised by same-sex couples from birth, which should create additional advantages for them.

A third theme associated with the decline in marriage is the growing divide in family formation patterns by class and by race and ethnicity. The best-educated third of the population is continuing to marry before having children, while the rest of the population is not. However, the decline in
marriage and the rise of cohabiting unions have crept up the socioeconomic ladder and are increasingly found not just among the poor but among the middle class as well. The United States also shows striking racial and ethnic differences in marriage patterns, even after adjusting for differences in education. Compared to both white and Hispanic women, black women marry later in life, are less likely to marry at all, and have higher rates of marital instability. Many people believe that these disparities by both class and race/ethnicity are related to the decline in stable, well-paying jobs for men, along with women's enhanced ability to support themselves outside marriage. Others argue that changes in social norms and expectations are responsible for the trends. The relative importance of economics versus culture continues to be debated, but most experts believe that both have played a role.

Finally, and perhaps most important, we now have new research on the efficacy of various policy options for increasing marriage, and stable marriages in particular. Careful evaluation of marriage education programs suggests that they do little or nothing to change behavior, although they may have modest effects on the quality of parents' relationships. Some analysts believe that this means we should improve rather than abandon such efforts. Others argue that the costs versus the benefits of such programs make them a poor choice compared to alternative policies.

One such alternative is to improve disadvantaged young adults' educational and economic prospects, thereby making them more "marriageable." New research prepared for this volume (see the article by Daniel Schneider) suggests that this strategy may be less effective than often
assumed. Although some programs, such as Career Academies, have both improved young men's earnings and increased their likelihood of marrying, these programs appear to be outliers. Most experimentally induced improvements in the education or earnings of disadvantaged men have had little or no effect on their entry into marriage.

Still another alternative would be to reduce so-called "marriage penalties" in tax and benefit programs, especially the latter. One article prepared for this issue, by Ron Haskins, suggests that these penalties are a less serious problem than some people have assumed. A final policy option is to reduce the large number of unplanned pregnancies that so often lead to unwed childbearing and highly unstable cohabitations. One way to do this is to offer effective forms of longacting contraception at no cost to women who are not planning to have a child. Where this has been tried, it has produced large declines in unintended pregnancy and saved taxpayer dollars at the same time.

## Summary of the Articles

The first two articles in this issue explore the link between marriage and child wellbeing. In "Why Marriage Matters for Child Wellbeing," David Ribar theorizes that, all else equal, marriage should produce advantages that can improve children's wellbeing, such as better coordination between parents and economies of scale that make limited resources go further. Digging more deeply, he then examines specific mechanisms through which marriage appears to improve children's lives. Some of these have been well studied, including family income, parents' physical and mental health, and parenting quality. Others have received less attention, including net wealth, borrowing constraints,
and informal insurance through social networks. Ribar argues that although many of these mechanisms could be bolstered by public programs that substitute for parental resources-greater cash assistance, more generous health insurance, better housing, more help for caregivers, etc.-studies of child wellbeing that attempt to control for the indirect effects of these mechanisms typically find that a direct positive association remains between child wellbeing and marriage, strongly suggesting that marriage is more than the sum of these particular parts. Thus, Ribar argues, the advantages of marriage for children are likely to be hard to replicate through policy interventions other than those that bolster marriage itself.

In "The Evolving Role of Marriage: 19502010," Shelly Lundberg and Robert Pollak offer a new perspective on why marriage is associated with increases in parental investments and child wellbeing. They argue that the sources of gains from marriage have changed in such a way that couples with high incomes and high levels of education have the greatest incentives to maintain longterm relationships. As women's educational attainment has overtaken that of men, and as the ratio of men's to women's wages has fallen, they write, traditional patterns of gender specialization in household and market work have weakened. The primary source of gains from marriage has shifted from the production of household services to investment in children. For couples whose resources allow them to invest intensively in their children, Lundberg and Pollak argue, marriage provides a commitment mechanism that supports such investment. For those who lack the resources to invest intensively in their children, on the other hand, marriage may not be worth the cost of limited independence and potential mismatch.

The next two articles describe new family forms and their implications for children's wellbeing. In "Cohabitation and Child Wellbeing," Wendy Manning writes that cohabitation has become a central part of the family landscape in the United Statesso much so that by age 12,40 percent of American children will have spent at least part of their lives in a cohabiting household. Cohabitation, Manning notes, is associated with several factors that have the potential to reduce children's wellbeing, including lower levels of parental education and fewer legal protections. Most importantly, cohabitation is often a marker of family instability, which is strongly associated with poorer outcomes for children. Children born to cohabiting parents see their parents break up more often than do children born to married parents; in this way, being born into a cohabiting parent family sets the stage for later instability. On the other hand, stable cohabiting families with two biological parents seem to offer many of the same health, cognitive, and behavioral benefits that stable married biological parent families provide. Overall, the link between parental cohabitation and child wellbeing depends on the type of cohabiting family and age of the child when he or she is exposed to cohabitation.

In "Marriage and Family: LGBT Individuals and Same-Sex Couples," Gary Gates notes that although estimates vary, as many as 2 million to 3.7 million U.S. children under age 18 may have a lesbian, gay, bisexual, or transgender parent, and about 200,000 are being raised by same-sex couples. After carefully reviewing the evidence presented by scholars on both sides of the issue, Gates concludes that same-sex couples are as good at parenting as their differentsex counterparts. Any differences in the wellbeing of children raised in same-sex and
different-sex families can be explained not by their parents' gender composition but by the fact that children being raised by samesex couples have, on average, experienced more family instability, because most children being raised by same-sex couples were born to heterosexual parents, one of whom is now in a same-sex relationship.

Gates notes that although same-sex couples today are less likely to be raising children than same-sex couples a decade ago, those who are doing so are more likely to be raising their child since birth. This change should be associated with less instability and better outcomes for children. Gates also writes that whereas in the past, most same-sex parents were in a cohabiting relationship, this situation is changing rapidly. As more and more same-sex couples marry, we have the opportunity to consider new research questions that can contribute to our understanding of how marriage and parental relationships affect child wellbeing.

The next two articles examine disparities in marriage and review the evidence for economic and cultural explanations for these disparities. In "The Growing Racial and Ethnic Divide in U.S. Marriage Patterns," Kelly Raley, Megan Sweeney, and Danielle Wondra review the role of structural factors, such as declining employment prospects and rising incarceration rates for unskilled black men, in accounting for the decline in marriage. Such factors clearly play a role, the authors write, but they don't fully explain the divergence in marriage patterns. In particular, they don't tell us why we see racial and ethnic differences in marriage across all levels of education, not just among the unskilled. The authors argue that the racial gap in marriage that emerged in the 1960s, and has grown since, is due partly
to broad changes in ideas about family arrangements that have made marriage optional. As the imperative to marry has fallen, the economic determinants of marriage have become increasingly important. Race continues to be associated with economic disadvantage, and thus as economic factors have become more relevant to marriage and marital stability, the racial gap in marriage has grown.

In "One Nation, Divided: Culture, Civic Institutions, and the Marriage Divide," Brad Wilcox, Nicholas Wolfinger, and Charles Stokes provide another look at the causes of the retreat from marriage and the growing class divide in marriage. These include growing individualism and the waning of a family-oriented ethos, the rise of a "capstone" model of marriage, and the decline of civil society.

The authors argue that these cultural and civic trends have been especially consequential for poor and working-class American families. Yet if we take into account cultural factors like adolescent attitudes toward single parenthood and the structure of the family in which they grew up, the authors find, the class divide in nonmarital childbearing among U.S. young women is reduced by about one-fifth. For example, compared to their peers from less-educated homes, adolescent girls with college-educated parents are more likely to hold marriage-friendly attitudes and to be raised in an intact, married home, factors that reduce their risk of having a child outside of marriage. Wilcox, Wolfinger, and Stokes conclude by outlining public policy changes and civic and cultural reforms that might strengthen family life and marriage across the country, especially among poor and working-class families.

The last two articles discuss policies that might increase marriage. In "The Family Is Here to Stay-or Not," Ron Haskins makes five points. First, he writes, we might encourage marriage by reducing marriage penalties in means-tested benefits programs and expanding programs like the Earned Income Tax Credit to supplement the incomes of poorly educated men. Second, we have strong evidence that offering long-acting, reversible contraception and other forms of birth control to low-income women can reduce unintended pregnancies and nonmarital births. Third, although the "couples relationship programs" piloted by the Bush administration produced few positive results, there were some bright spots that could form the basis for designing and testing a new generation of such programs. Fourth, we could create more opportunities for disadvantaged young men to prepare for employment, and we could reduce their rates of incarceration. And, fifth, we could do more to help single mothers raise their children, for example, by expanding child-care subsidies.

In the final chapter, "Lessons Learned from Non-Marriage Experiments," Daniel Schneider reviews evidence from social experiments to assess whether programs that successfully increased the economic wellbeing of disadvantaged men and women also increased the likelihood that they would marry. Included here are programs such as early childhood education, human capital development, workforce training, and income support. These programs were not designed to affect marriage. But to the extent that they increased participants' economic resources, they could have had such an effect. Schneider argues that these programs tell us how much we might be able to shift the economic wellbeing of either men or women using actual
as opposed to hypothetical policy tools, and thus shift marriage rates in the real world. Overall, he finds little evidence that manipulating men's economic resources increases the likelihood that they will marry, though there are exceptions. For women, on the other hand, there is more evidence of positive effects.

## Implications for Policy

Marriage education programs haven't had much success. They were launched with high hopes more than a decade ago, but they have had little impact on marriage rates, which continue to fall. That doesn't necessarily mean we shouldn't continue to look for ways to improve relationships among young adults, including decisionmaking or interpersonal skills. These skills are not only important to a successful marriage; they also help with negotiating the labor market and other aspects of life.

In the long run, nothing could be more important than improving the human capital and economic prospects of less-skilled men and women. Even if such efforts don't lead more of them to marry, they will be in a better position to support themselves and any children they have. And the fact that most well-educated adults are still marrying in large numbers suggests that education is critical. It motivates people to delay childbearing until an age when more stable relationships, including marriage, are more likely. It also means that these parents will have more resources to invest in their children.

The past decade has seen legislative action to reduce marriage penalties, especially in the Earned Income Tax Credit, one of the largest antipoverty programs in the federal arsenal. It's questionable whether further efforts along these lines are warranted,
given the high costs to the federal budget and a lack of clear evidence that any penalties that remain are changing people's behavior.

One promising way to reduce the proportion of children raised in single-mother families is to prevent unintended pregnancies by improving access, lowering costs, and training providers to offer the most effective
forms of contraception to women who don't want to get pregnant. ${ }^{3}$ Whether this would restore marriage as the standard way of raising children by enabling more people to form stable relationships before childbirth is uncertain. But it would at least mean less poverty and dependence on government benefits and more parents ready to take on the most important task that any adult ever undertakes.

## ENDNOTES

1. Sara McLanahan et al., "Introducing the Issue," Future of Children 20, no. 2 (2010): 3-16; Wendy D. Manning, "Cohabitation and Child Wellbeing," Future of Children 25, no. 2 (2015): 51-66.
2. Sara McLanahan and Audrey N. Beck, "Parental Relationships in Fragile Families," Future of Children 20, no. 2 (2010): 17-37.
3. Isabel Sawhill, Generation Unbound: Drifting into Sex and Parenthood without Marriage (Washington, DC: Brookings Institution Press, 2014).

# Why Marriage Matters for Child Wellbeing 

## David C. Ribar

## Summary

Marriage between two parents, compared with other family living arrangements, appears, on average, to enhance children's wellbeing and development. Some of the positive association between marriage and children's wellbeing comes from positive associations between marriage and other things that also contribute to children's wellbeing. David Ribar first sets up a standard economic rational-choice model to show that, all else equal, marriage should produce advantages that can improve children's wellbeing, such as better coordination between parents and economies of scale that make limited resources go further.

Digging more deeply, he then examines specific mechanisms through which marriage may operate to improve children's lives. Some of these have been well studied, including income, fathers' involvement, parents' physical and mental health, parenting quality, social supports, health insurance, home ownership, parents' relationships, bargaining power, and family stability. Others have received less attention, including net wealth, borrowing constraints, and informal insurance through social networks. Many of these mechanisms could be bolstered by public policy; that is, when they are lacking in children's lives, public policy could potentially provide substitutes-greater cash assistance, more generous health insurance, better housing, more help for caregivers, etc.

Yet studies of child wellbeing that control for the indirect effects of these mechanisms typically find that direct positive associations remain between children's wellbeing and marriage, strongly suggesting that marriage is more than the sum of these particular parts. Thus, Ribar argues, the advantages of marriage for children's wellbeing are likely to be hard to replicate through policy interventions other than those that bolster marriage itself.

[^1]Reams of social science and medical research convincingly show that children who are raised by their married, biological parents enjoy better physical, cognitive, and emotional outcomes, on average, than children who are raised in other circumstances. ${ }^{1}$ Because nearly all of this research (necessarily and rightly!) uses data from surveys and interviews rather than experiments in which children are randomly assigned to one group or the other, social scientists have vigorously debated whether the results reflect mere associations between marriage and wellbeing or causal effects of marriage on wellbeing. Increasingly, however, using statistical methods that mimic key aspects of experimental designs, researchers have been able to make a strong case that marriage has causal impacts on outcomes such as children's schooling, their social and emotional adjustment, and their employment, marriage, and mental health as adults. ${ }^{2}$ Thus the intriguing research and policy questions are focusing less on whether than on why marriage between biological parents improves children's wellbeing.

Social scientists have identified numerous household characteristics that contribute to child wellbeing, including economic circumstances, parental skills and ability, stability, social supports, and neighborhoods, among others. ${ }^{3}$ Just as empirical research has linked family structure to many child outcomes, it has also linked family structure to many of these other characteristics. ${ }^{4}$ These relationships immediately suggest pathways-or more formally, mediating mechanisms-through which marriage may affect child wellbeing.

Empirical researchers recognize the importance of these mediating mechanisms,
and many researchers have adjusted their analyses to account for them-especially household economic resources or socioeconomic status. However, studies have seldom examined more than a few at a time. This article takes a more comprehensive view and catalogs a wider range of mechanisms, working from a general theoretical model of how families produce child wellbeing and using that model to trace how marriage might work through those pathways.

## Conceptual Framework

To frame my analysis, I begin with a relatively straightforward theoretical economic model of how different types of families produce child wellbeing. Models are abstractions that necessarily simplify processes, but they let us focus on potential mechanisms for the impacts of family structure and, most importantly, explain relationships that we observe in the data. The first simplification involves the main outcome we're interested in, child wellbeing, which we will consider as a single developmental outcome, rather than as separate domains such as physical, emotional, social, or intellectual wellbeing. This simplification makes analysis easier but risks glossing over processes that are specific to these narrower domains. Another simplification is the economic approach itself, which starts from an assumption that parents make rational choices to maximize the outcomes they value, subject to the constraints that they face. Despite these simplifications, the model is able to point to many reasons why marriage would affect child wellbeing.

Following a theoretical approach developed by economist Robert Willis, let's first consider how wellbeing is produced for children whose mother never married and whose father is not involved their upbringing; then we'll consider different forms of fathers'
involvement. ${ }^{5}$ Initially focusing on lone motherhood lets me introduce many of the general mechanisms for producing child wellbeing and provides a critical point of comparison to married-couple parenthood. From a policy perspective, this strategy also identifies mechanisms that are relevant to lone motherhood and could possibly be affected by policy. As I introduce family structures with other forms of paternal involvement, I will discuss their implications through the mechanisms identified for lone mothers and also discuss how the conceptual model needs to be altered.

## A Lone Mother

Consider a mother raising a child whose father is wholly uninvolved with the child's upbringing. Let's put aside any behavior or decision-making by the child and instead focus on the mother's behavior. Assume that the mother values both her child's wellbeing and her own consumption of other goods in the present, and also assume that she considers and values these outcomes in the future. Combining elements from economists' frameworks for household production and health production, let's assume that the level of child wellbeing in each period depends on the level of wellbeing from the previous period and is augmented or maintained through inputs of the mother's time and of goods and services she can purchase. ${ }^{6}$ Further assume that present wellbeing depends on the history and stability of wellbeing over the child's lifespan and is subject to shocks such as illness, injury, or other crises. The mother has only so much time available, and the time that she can devote to investing in her child's wellbeing is reduced by the time that she spends at work, earning an income. In a given period, she can also spend only so much on goods or services for the child and herself; in particular, she cannot spend more
than the total of her earnings, the returns on her net savings (or carrying cost on her net debt), any other unearned or transferred income, and the amount of her borrowing or savings. In each period, the mother presumably chooses to allocate her time (for example, for child care and work) and goods (for example, for the child and for her own consumption) to maximize her lifetime valuation of the child's wellbeing and her own consumption, subject to the constraints on the production of child wellbeing, on her time, and on her budget.

This model suggests a number of ways that a mother's characteristics and circumstances might contribute to better outcomes for her child:

- More economic resources or greater economic flexibility in the form of a higher income; more assets or wealth; larger private or social assistance payments; better access to health insurance and child care; availability of employment; access to goods and services; and opportunities to save and borrow, which allow her to purchase more goods that can benefit the child.
- More nonmarket resources, including more time to spend with the child and deeper social networks.
- Greater efficiency in the form of higher market productivity from better work skills and better health, leading to higher wages, as well as greater productivity at home, which allows the mother to produce better child outcomes with fewer resources.
- Increased family and residential stability and reduced susceptibility to shocks that can directly affect the production of child wellbeing.

The model's dynamic structure has further implications. In particular, children's developmental outcomes in a given period depend not only on conditions and behaviors in that period but also on the conditions and behaviors in previous periods. In addition, the mother's decisions and behaviors depend on her expectations of future conditions.

## A Father Living Apart

Now consider a father who doesn't live with the mother and child but acknowledges paternity. We look at the father individually because he and the mother are both decision-makers. Let's assume that, like the mother, the father values his child's wellbeing and his own consumption now and in the future. We can modify the process for producing child wellbeing so that it depends on inputs of both parents' time and purchased goods, instead of just the mother's. We also assume that the father faces constraints on his time and on his budget in each period. Although the father has distinct preferences and constraints, we still assume that he chooses to allocate his own time and goods to advance his preferences, subject to the constraints he faces.

Under the assumptions we've made so far, this father's availability should never reduce the child's wellbeing and would more likely improve it. The reason is simple: any goods or time the father contributes add to the economic and time resources that would have been available in his absence. Thus, his availability, or more precisely involvement, produces more opportunities. Along the same lines, the availability and involvement of a second parent also increase the chances that at least one of the parents will have access to resources such as health insurance, other types of insurance, and a social network.

A wrinkle in this framework is that the child's wellbeing is what economists call a "public good" in the sense that the mother cannot exclude the father from benefiting from good outcomes for the child, nor can the father exclude the mother. Assuming that the father remains involved and can observe the mother's inputs and the child's wellbeing, this fact has some positive implications for the stability of investments in the child, because the father's contributions of goods and time should move inversely to the mother's. Thus, if the mother suffers an economic shock, such as losing a job, getting a pay cut, or losing government benefits, the father would contribute more, partially mitigating the shock and providing a form of insurance. Similarly, mothers would be expected to partially compensate for shocks that affect the father. However, there are also negative implications. For one thing, positive changes to either parent's contributions to the child's wellbeing would cause the other parent to reduce his or her support, so the child wouldn't benefit fully from one parent's good fortune. More generally, because of the public goods problem, uncoordinated contributions from the parents would lead to less investment in the child's wellbeing than we would see if the contributions were coordinated. On the whole, however, in the framework we've considered so far, an involved father who lives apart from the mother and child adds to, rather than subtracts from, the child's wellbeing. Note, though, that these beneficial outcomes stem from assuming that the parents have benevolent or altruistic preferences (that is, we assume that each parent positively values the child's wellbeing) and that the parents' contributions are helpful (that is, we assume that each parent's inputs of goods and time add to the production of wellbeing).

## The child's wellbeing is what economists call a 'public good' in the sense that the mother cannot exclude the father from benefiting from good outcomes for the child, nor can the father exclude the mother.

The involvement of a father who doesn't live with the mother and child becomes more ambiguous once we modify the model to allow for conflict or harmony between the parents, which can affect the child's development. Conflict and negative interactions between the parents could offset or swamp the resources and other potential contributions from the father. The implications of the model also become more ambiguous if the father is not able to observe the mother's contributions to child wellbeing. ${ }^{7}$

## A Coresident Father

Based on the model, having a father who lives with the mother and child will confer several additional advantages for child wellbeing relative to having a father who lives apart. Many of these advantages can be considered "efficiencies" in the context of our earlier list of mechanisms. The first efficiency is that it costs less for family members to live together than apart, assuming the same standard of living in each home. We can view these economies of scale in living costs as increases in nonmarket productivity-the mother and father can each enjoy more consumption
and better child wellbeing for a given set of time and goods inputs. Second, living together reduces the access costs associated with the father's inputs of time and goods. It also reduces the cost of access to the father's private insurance and social networks, enhancing the value of those mechanisms. Third, when parents live together, it should be easier to coordinate household decision-making. ${ }^{8}$ Moreover, each parent could have greater say in how the other parents' resources are allocated. In particular, mothers might play a bigger role in allocating fathers' resources and expenditures toward children. Fifth, living together makes it easier for the couple to support and reinforce each other's parenting.

Having a long-term coresident father, as is likely to be the case if the parents are married, could help in other ways. First, a long-term cooperative arrangement between the parents could encourage each one to specialize in different types of productive activities-for example, one parent could specialize in caring for the child at home and the other in working outside the home-leading to higher overall household productivity and better child outcomes. ${ }^{9}$ Second, a long-term arrangement would also encourage each parent to invest more in "marriage-specific capital," that is, in goods that have near-term costs but pay off in the long term within their marriage. Third, of course, a long-term coresidential relationship implies a stable family. More generally, however, married relationships tend to be more stable than other relationships. A stable relationship contributes to stability not only in the child's family arrangements but also in the family's economic and housing circumstances. Fourth, long-term relationships, and marriage specifically, could have other
benefits for the parents, such as better physical or psychological health and greater happiness, that could help them produce better outcomes for children. ${ }^{10}$

As we've seen in the case of fathers who live apart from their children, several of these benefits from coresidential relationships depend on positive interactions and the absence of conflict between the parents. Conflict between coresidential parents might harm a child more than conflict between parents who don't live together; the child's proximity to the conflict makes it difficult to shield the child from it. Similarly, when one of the parent's actions might be harmful to the child, coresidence puts the child closer to that harm and may make it harder to protect the child.

This conceptual discussion has highlighted many ways that marriage might improve children's development. We've identified mechanisms that are usual suspects in this sort of investigation, such as economic resources, specialization, coordination, father involvement, relationship quality, and stability, and that have been considered before. However, we've also turned up some new leads, such as borrowing ability and market access, that might be worth pursuing.

## Some Empirical Challenges

Before running down our leads, we need to consider some formidable challenges in developing the empirical evidence. A central methodological challenge in analyzing mechanisms empirically, as in the analysis of the total impacts of marriage, is known as selection. Our theoretical discussion provides many reasons that marriage might improve children's wellbeing. However, we have to remember that marriage itself is a behavioral outcome and that many of the
favorable characteristics and mechanisms that we discussed as consequences of marriage might themselves cause people to marry or to remain married. In discussing the net impacts of marriage, the selection question comes down to whether marriage leads to good or successful parenting or whether people with the traits of good parents are more likely to marry. Similarly, when we consider particular mechanisms, such as efficiency or stability, we have to ask whether marriage enhances these attributes, the attributes enhance marriage, or some combination of the two. Because the mechanisms have been studied less extensively than the net impact of marriage, much of the empirical evidence is indirect and associational. In particular, the evidence typically tells us that there are associations, first, between marriage and the attributes and, second, between the attributes and child wellbeing. But associational evidence can't prove that marriage directly causes the attributes or that the attributes directly affect child wellbeing.

Another methodological challenge is the possibility of reverse causality-namely, that problems in children's development or other characteristics of children might cause stresses on parents that either keep them from marrying or lead them to divorce. Indeed, this argument has been used to suggest that the gender of a couple's first-born child can affect the likelihood of divorce and predict other parental behaviors. ${ }^{11}$

The dynamic nature of child development and wellbeing presents another challenge to research. If a child's current developmental attainments depend on previous attainments and on the child's developmental history, then the child's entire history of family status also becomes relevant. Far too
frequently, empirical research simply examines the association between family structure at one point in time and child outcomes at either that point or some later point. Such analyses can miss long periods during which the child might have been exposed to different family structures. Starting with a pioneering 1993 study by sociologists Lawrence Wu and Brian Martinson, several studies have tried to account for the dynamic nature of child development and wellbeing; however, such studies have tended to be exceptions. ${ }^{12}$

## Indirect Evidence on Mediating Mechanisms

With these methodological caveats in mind, we can now discuss evidence regarding the hypothesized pathways through which marriage might affect children's wellbeing. The evidence in this section is indirect and mostly takes the form of empirical associations between family structure and the hypothesized mediating mechanisms, but does not go on to consider whether these associations actually lead to mediating effects.

## Economic Resources

Income. Income differences between married-couple families and other families have been studied extensively. ${ }^{13}$ These differences appear whether or not income is adjusted for family size. For example, Adam Thomas, an economist, and Isabel Sawhill, a senior editor of Future of Children, reported that the average annual incomes of lone-mother households in 2003 were only 37 percent of the incomes of marriedparent households, and that the annual incomes of cohabiting parent households were only 61 percent of the incomes of married-parent households. Even when they adjusted for taxes, social assistance benefits, work expenses, and family size,

Thomas and Sawhill found that lone-mother and cohabiting families had 55 and 64 percent, respectively, of the incomes of married-couple households. ${ }^{14}$ More recent analyses indicate that these disparities likely widened during and after the Great Recession. ${ }^{15}$ Disparities in income between married couples and other family structures appear in other countries besides the United States. ${ }^{16}$

> Average annual incomes of lone-mother households ... were only 37 percent of the incomes of married-parent households, and ... annual incomes of cohabiting parent households were only 61 percent of the incomes of married-parent households.

Although much of the evidence regarding income differences is associational, several studies have examined incomes and marital status for the same families over time. These longitudinal analyses compare changes in each family's incomes with changes in that same family's marital status, which helps to control statistically for characteristics, such as skills and attitudes, that are specific to the family and might otherwise contribute to the observed association between income and marriage. Most notably, economists Marianne Page and Ann Huff Stevens have compared family incomes for children for several years before and after family status changes. They found that U.S. children who were born into two-parent, married families
suffered a 41 percent decline in family incomes in the year following divorce, and that children born into single-parent families enjoyed a 68 percent increase in their family incomes in the year following a marriage. These income differences were largely sustained in later years following the family structure changes. ${ }^{17}$

Assets and wealth. Incomes are an important economic resource for households, but they are not the only one. Researchers have found that married-parent households have more financial assets and are wealthier than other types of households, and that lone mothers and cohabiting parents have substantially fewer assets than other households. ${ }^{18}$ There is also evidence that divorce is associated with a greater risk of personal bankruptcy. ${ }^{19}$

Researchers have paid particular attention to one type of asset-home ownership. Studies inside and outside the United States indicate that married parents transition sooner from renting to home ownership than do other types of parents. ${ }^{20}$ Although home ownership typically costs more than renting on a month-to-month basis, it has generally been a means for households to build wealth through equity and appreciation, with homeowners being able to tap into that equity through lines of credit and other financial mechanisms.

## Borrowing and savings constraints.

Borrowing and saving allow households to move money from one period to another. These tools help households deal with emergencies and unexpected expenditures. More generally, they let households smooth and stabilize consumption across time. Although there are informal ways to borrow and save, banks and other financial institutions are especially reliable and
effective. Research has found that married adults are much more likely to be "banked," in the sense of having access to a checking or savings account, than are their unmarried counterparts. ${ }^{21}$ Access to financial accounts provides indirect evidence that people have the ability to borrow or save.

One set of studies has asked people directly whether and from whom they could raise money in an emergency, but the results have been equivocal. For example, an Australian study reported that married adults were more likely than others to report being able not only to raise money but also to do so from various sources; however, a similar analysis for U.S. households did not find significant differences between married-couple and other households. ${ }^{22}$

Health insurance. Insurance, particularly health insurance, also helps protect families against unexpected expenditures and acts to stabilize consumption. Unlike countries with universal health coverage, the United States has substantial numbers of people who lack health insurance, and studies frequently find that marital status is a predictor for this condition. In particular, nonelderly divorced and never-married women are much more likely to be uninsured than married women are. However, because poor mothers can enroll in Medicaid, these differences are concentrated among women with moderate and high household incomes. ${ }^{23}$ Other studies have similarly found that U.S. women's risk of losing health insurance rises following a divorce, especially for women who were initially included as dependents on their husbands' policies. ${ }^{24}$ These coverage differences extend to children-those in married-couple families are more likely to have insurance, and especially private insurance, than are those living in other types of households. ${ }^{25}$

## Nonmarket Resources

Time availability. In principle, coresidence should increase parents' total time availability and let them spend more time caring for children. There is evidence of this benefit for both younger and older children. A comparison of the total time that U.S. children aged $0-14$ spent with household caregivers revealed that those who lived with two coresident biological parents spent more time with caregivers than those who lived in single-parent or married or unmarried stepparent families. ${ }^{26}$ Similarly, studies have found that teenagers in singleparent households, and especially teenage boys, spent more time in unsupervised activities than did teenagers in two-parent households, and, more generally, that in single-parent households, teenagers' time was less structured. ${ }^{27}$

Social networks. Besides increasing the time available for children within a household, the presence and involvement of a second parent may also increase access to time and other resources that are available through that parent's social network of friends and relatives. Research that has investigated individual mothers' access to financial, child-care, and residential support over time has found that mothers' transitions into coresidential relationships strengthened these social supports and that exits from such relationships weakened them. ${ }^{28}$

## Efficiencies

Economies of scale. Economists have long investigated how households' consumption needs vary with household size, and their analyses of consumption data regularly find that coresidence offers sizeable economies of scale. ${ }^{29}$ Indeed, the evidence is so firm that the government takes economies of scale into account when it sets measures of families' needs, such as the U.S. poverty
thresholds and the Thrifty Food Plan (a minimum-cost budget developed by the U.S. Department of Agriculture for purchasing nutritionally adequate meals). For example, the annual poverty threshold in 2014 for two adults living with a child was $\$ 19,055$, while the threshold for a single, nonelderly adult and child was $\$ 16,317$ and the threshold for a single, nonelderly adult was $\$ 12,316$. That is, the threshold for two adults living apart plus one child was $\$ 28,633$ altogether, or 50 percent higher than the threshold for a coresiding family of three, thanks to economies of scale that the coresiding family can take advantage of. ${ }^{30}$ Effectively, every study that adjusts income by the poverty threshold implicitly takes some account of economies of scale.

Specialization. In addition to reducing the costs of living, coresidence should create incentives for couples to alter how they spend their time to maximize the household's total output. In particular, parents who live together can specialize in the activities in which each is relatively more productive. Specialization brings rewards in the form of increased productivity in the chosen activity, but it can also bring risks in the form of forgone productivity or growth of skills in other activities. Because of these trade-offs, we would expect the incentives for specialization to be stronger the longer the coresidential relationship is expected to last. However, empirical studies of elements of specialization have reached mixed conclusions. One research approach has compared household behaviors for new married couples across U.S. states that relaxed their divorce laws in the 1970s. Consistent with the specialization hypothesis, this approach indicates that wives in states with unilateral divorce laws, and thus presumably greater risks to marriage, were more likely to
work than wives in other states; couples in unilateral divorce states were also less likely to engage in other couple-specific investments. ${ }^{31}$ Although marriage might change how couples allocate market labor, such changes might not necessarily benefit children. Evidence across several decades indicates that the amount of time U.S. mothers spend with their children hasn't changed much, despite the fact that mothers today are much less likely to be married and much more likely to be in the work force than mothers in earlier years. ${ }^{32}$ Also, a study that used rigorous statistical techniques to account for selection's effect on family structure (see the discussion of empirical challenges) found that married U.S. mothers devoted less daily time to either market labor or child care than did single mothers. ${ }^{33}$

> The amount of time U.S. mothers spend with their children hasn't changed much, despite the fact that mothers today are much less likely to be married and much more likely to be in the work force than mothers in earlier years.

Parental stress. An alternative measure of household efficiency, albeit indirect and inversely proportional, is the amount of parental stress reported by the mother. Research has compared mothers' reports of parenting-related stress at different points in their lives. These studies have found that
mothers reported more such stress when they transitioned into single parenthood and into new relationships with men who weren't their children's biological fathers. Some results also indicated that mothers reported less stress when they transitioned into coresidential arrangements with their children's biological fathers. ${ }^{34}$

## Stability and Better Processes

Family instability. Some exceptional circumstances aside, a child who is living with both of his or her biological parents has grown up with a stable family structure. Conversely, a child whose parents have divorced or remarried has likely experienced instability. So some family structures involve less stability than others. Beyond these crude differences, children could experience very different numbers of transitions from one family structure to another or have different degrees of risk for instability. An analysis of the Fragile Families and Child Wellbeing Study, which has followed children over time since 1998, found that children who were born to unmarried mothers experienced many more transitions than did children born to married mothers. Children born to mothers in noncoresidential romantic (for example, dating) relationships and to mothers who were not in relationships with the fathers had a high number of transitions, but so did children of mothers in cohabiting relationships. ${ }^{35}$ Another analysis found that by age 10 children born to cohabiters were twice as likely to have had their parents separate as children born to married parents. ${ }^{36}$

Complex arrangements. Living in a family structure other than with married biological parents also increases the risk that a child will be raised in a complex arrangement involving other biologically related or
unrelated adults and partly related or unrelated children. About a quarter of children living apart from one of their biological parents in 2009 were estimated to be living with a stepparent, and nearly a third of children living apart from one of their biological parents were estimated to be in a family arrangement involving sibling complexity. ${ }^{37}$ Children's wellbeing tends to be worse in more complex family arrangements, although the evidence is mixed when it comes to a few particular arrangements, such as three-generation families. ${ }^{38}$

Changes in bargaining power. Marriage may alter the parents' relationship by giving the mother more bargaining power over the distribution of the couple's resources. Mothers tend to direct more resources to children than do fathers; thus a change in bargaining power could mean that children get a larger share of resources. For example, analyses of household spending have found that single-father families spend a greater share of their money than do marriedparent families on food away from home, alcohol, and tobacco, and a smaller share on fruits, vegetables, and children's toys and education. ${ }^{39}$

Evidence about changes in bargaining power is indirect. It comes primarily from analyses of young adults who grew up in states or countries with different divorce laws. Economists have hypothesized that unilateral divorce laws weaken marriages by making it easier for husbands and wives to dissolve them. They have also hypothesized that these laws may weaken mothers' bargaining position within marriages because mothers' traditional specialization in childrearing and marriage-specific activities leaves them more economically vulnerable than fathers in the event of
a divorce. When researchers compared young adults' education, health, and other outcomes in the United States and Europe, they found that these outcomes were worse for children who were exposed to unilateral divorce laws than for those who grew up with more restrictive divorce laws. Although some of the differences in outcomes could be attributed to an increase in the divorce rate, the changes in divorce were too small to explain all of them, suggesting that changes in bargaining power were also responsible. ${ }^{40}$ The interpretation that changes in bargaining power caused some of the differences in these studies is controversial. It hinges on the assumption that unilateral divorce reduces women's bargaining power, an assumption that is undercut by evidence that most divorce filings are initiated by women rather than men and that unilateral divorce laws are associated with reductions in domestic violence, female suicide, and murders of wives by their husbands. ${ }^{41}$

Dysfunction and conflict. The subject of domestic violence reminds us that not all marital processes are positive or beneficial. Some marriages are characterized by problems, such as dysfunctional family processes and high levels of conflict, that can harm children's wellbeing. Pathbreaking research in 1991 by sociologist Andrew Cherlin and several colleagues compared children's school achievement and behavioral problems before and after some of them were exposed to their parents' divorce. ${ }^{42}$ A novel feature of the study was that the researchers could measure the levels of dysfunction and conflict in the families before divorce. They found that these preexisting conditions explained a substantial portion of the harm to children's wellbeing from divorce. More recent studies have continued to find that conflict harms
children's wellbeing and that the benefits of marriage occur mainly in families with low levels of conflict. ${ }^{43}$

## Direct Evidence

Empirical researchers who investigate the effects of marriage on child wellbeing frequently discuss certain mechanisms as explanations for why marriage might affect child wellbeing, and sometimes researchers try to account for these mechanisms directly in their analyses. Typically, the researchers' statistical models include measures of family structure along with one or two mediating mechanisms. The researchers usually find that the mechanisms they've chosen to study explain some but not all of the relationship between family structure and the selected measure of wellbeing.

For example, a recent study hypothesized that household income and access to health insurance might explain the associations between various family structures and children's general health, activity-limiting health conditions, and mental health. The authors confirmed that family structure was associated with income and insurance, and that income and insurance were in turn associated with children's health; however, the inclusion of measures of income and insurance in the statistical analysis did little to reduce the remaining associations between family structure and children's health. ${ }^{44}$ Thus, they found support for their hypothesis that differences in income and insurance produced differences in children's health, but they also found that family structure had other associations with health beyond these mechanisms. This pattern of partial explanation is repeated across many, many studies.

The principal exception to this pattern involves studies that have focused on family
stability. Starting with Wu and Martinson's pioneering article (discussed above in the section on empirical challenges), researchers with access to children's entire histories of family living arrangements have found that instability, as measured by the simple number of transitions in family arrangements, often accounts for most if not all of the associations between family structure and children's outcomes. Wu and Martinson found that the number of family transitions that young women experienced increased the chances that they would give birth before marriage. Other researchers have uncovered similar findings in analyses of young children's problem and social behaviors and young women's early transitions to either marriage or cohabitation. ${ }^{45}$ Such findings aren't universal; some studies report that children's wellbeing is associated with both the number of family structure transitions and their exposure to a nonmarital family structure at a given point in time. ${ }^{46}$ Also, these results are subject to an important qualification. Because the studies measure stability by counting the number of family structure changes, the results could indicate that this particular measure of family structure explains children's wellbeing outcomes better than other measures of family structure. That is, it could be that the studies haven't really explained why family structure matters, they've just found the best way to measure it.

## Conclusions

Researchers have offered numerous causal explanations for the observed empirical association between marriage among biological parents and children's wellbeing. Their theoretical analyses almost always consider several of these explanations but frequently discuss only enough of them to justify a general empirical analysis of
the relationship between family structure and child wellbeing or to justify analyses of the available measures of potential mechanisms. I have attempted to enumerate a more comprehensive set of outcomes, at least as predicted by a standard rationalchoice model of household investments in children's wellbeing. My analysis includes many mechanisms that have been investigated in previous studies, including economic resources, specialization, father involvement, parents' physical and mental health, parenting quality and skills, social supports, health insurance, home ownership, parental relationships, bargaining power, and family stability. However, it also points to many others that have received less attention, including net wealth, borrowing constraints, informal insurance through social networks, and inefficiencies associated with parents living apart.

Also, even though studies often mention many explanations for the relationship between family structure and child wellbeing, the studies rarely include measures corresponding to the full set of offered explanations and even more rarely test these explanations rigorously enough to distinguish among them. The exceptions to this rule, such as Wu and Martinson's
careful analysis of how family histories can affect child wellbeing, remain notable because of their rarity. Clearly, we need more comprehensive empirical tests of specific mechanisms. The fact that many studies have directly examined and found evidence of selected mechanisms yet have also found remaining associations from family structure suggest that much remains to be explained.

The other implication from the long list of nonexclusive candidate mechanisms, the indirect evidence indicating the association of these mechanisms with marriage and children's outcomes, and the associations between marriage and children's outcomes that remain in studies that also directly examine mechanisms, is that the likely advantages of marriage for children's wellbeing are hard to replicate through policy interventions other than those that bolster marriages themselves. While interventions that raise incomes, increase parental time availability, provide alternative services, or provide other in-kind resources would surely benefit children, these are likely to be, at best, only partial substitutes for marriage itself. The advantages of marriage for children appear to be the sum of many, many parts.

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## The Evolving Role of Marriage: 1950-2010

## Shelly Lundberg and Robert A. Pollak

## Summary

Since 1950, marriage behavior in the United States has changed dramatically. Though most men and women still marry at some point in their lives, they now do so later and are more likely to divorce. Cohabitation has become commonplace as either a precursor or an alternative to marriage, and a growing fraction of births take place outside marriage.

We've seen a retreat from marriage within all racial and ethnic groups and across the socioeconomic spectrum. But the decoupling of marriage and parenthood has been much less prevalent among college graduates. Why are college graduates such a prominent exception?

Some scholars argue that marriage has declined furthest in low-income communities because men with less education have seen their economic prospects steadily diminish, and because welfare and other social programs have let women rear children on their own. Others contend that poor women have adopted middle-class aspirations for marriage, leading them to establish unrealistic economic prerequisites. The problem with these explanations, write Shelly Lundberg and Robert Pollak, is that they focus on barriers to marriage only in very poor communities. Yet we've seen a retreat from marriage among a much broader swath of the population.

Lundberg and Pollak argue that the sources of gains from marriage have changed in such a way that families with high incomes and high levels of education have the greatest incentives to maintain long-term relationships. As women's educational attainment has overtaken that of men, and as the ratio of men's to women's wages has fallen, they write, traditional patterns of gender specialization in household and market work have weakened. The primary source of gains from marriage has shifted from production of household services to investment in children. For couples whose resources allow them to invest intensively in their children, marriage provides a commitment mechanism that supports such investment. For couples who lack the resources to invest intensively in their children, on the other hand, marriage may not be worth the cost of limited independence and potential mismatch.
www.futureofchildren.org

[^2]A"quiet revolution" in American women's careers, education, and family arrangements began in the 1970 s. ${ }^{2}$ During the prosperous years of the post-war baby boom, couples married after leaving school, and most young mothers stayed at home with their children. Many mothers returned to the labor force when their children were grown, but their educational and career aspirations were shaped by domestic responsibilities. As fertility rates fell and women's intermittent employment turned into lifetime commitments to market work and careers, the terms of the marital agreement changed. People increasingly delayed marriage to attend college or because they expected smaller families, and divorce rates rose. Marriage as a social institution appeared to be endangered.

By the turn of the century, the state and future of marriage in the United States had become the focus of considerable scholarly and public attention. More men and women than ever, though still a small minority, do not marry at all. Cohabitation, both as a precursor and an alternative to marriage, has become commonplace. A growing fraction of births take place outside marriage. Though this overall retreat from marriage can be observed among all major racial and ethnic groups and across the socioeconomic spectrum, there has been a pronounced divergence between marriage and childbearing trends at the top and the bottom of the income distribution. In particular, the apparent decoupling of marriage and parenthood that has caused so much concern among policy makers and the public has been much less prevalent among college graduates.

The median age at first marriage hit a historic low during the height of the baby
boom in the 1950s-just over 20 for women, and about 23 for men. A modest delay in first marriages during the 1960s was followed by a rapid increase in marriage age that continued for the next four decades. ${ }^{3}$ Additional years in school explain part of this delay: among both young men and women, college attendance rose steadily until the 1980s, when improvements in men's educational attainment stalled while women's continued to rise. The proportion of young adult women with college degrees equaled, and then exceeded, that of men in the 1990s. ${ }^{4}$ Beginning in the 1980s, increases in premarital cohabitation by young couples became another important force behind marriage timing; the age at which households were first formed remained roughly constant while first marriages were further delayed. ${ }^{5}$

Marriage delay reduced the fraction of young men and women who were currently married (or ever married) while in their twenties. But in the 1970s, the prevalence of marriage began to decline even for older men and women. Figure 1 shows this decline for men and women ages 30 to 44, much of it accounted for by an increase in cohabitation. Data from the National Survey of Family Growth, which has conducted in-home interviews with national samples of 15 - to 44 -year-old women since 1973, show an eight percentage point drop in the fraction of women who were currently married between 1982 and the most recent wave of data collection, in 2006-10. That decline, from 44 to 36 percent, was exactly offset by the increase in the proportion who were cohabiting, which rose from 3 to 11 percent, leaving the prevalence of all coresidential unions (that is, marriage and cohabitation combined) unchanged. ${ }^{6}$

The gap between the proportion of 30 - to 44 -year-olds currently married (now about

Figure 1. Proportion of Men and Women Ever Married and Currently Married, Ages 30-44


Sources: U.S. Census 1950-2000, American Community Survey 2010.

60 percent) and the proportion who have ever been married ( 80 percent for women, 74 percent for men) has widened due to increases in divorce (figure 1). The annual divorce rate (the number of divorces per thousand married couples) more than doubled between 1960 and 1980, from less than 10 to more than 20 . The divorce rate stabilized after 1980, though it continued to rise among certain age groups. ${ }^{7}$

In recent decades, the social and legal significance of marriage has eroded. The costs of exiting marriage fell as unilateral divorce regimes, in one form or another, were adopted across the United States. Children born out of wedlock acquired greater rights to financial support and inheritance through a series of Supreme Court decisions in the 1960s and 1970s. ${ }^{8}$ Marriage also became less important for determining fathers' child support obligations when, during the 1990s, the states (following a federal mandate) introduced in-hospital, voluntary programs that reduced the costs of establishing legal paternity. ${ }^{9}$ Changes in social norms have also played a role: the stigmas associated with nonmarital sex, cohabitation,
nonmarital fertility, and divorce have declined dramatically. ${ }^{10}$ As the boundaries blurred, spells of cohabitation became longer and more likely to involve children. ${ }^{11}$

Rising rates of nonmarital fertility in the United States have received a great deal of attention from researchers and policy makers. The median age at first marriage for women has been rising more rapidly than the median age at first birth. In 1991, the two trends crossed, and they continue to diverge. In 2010, the median age at first birth (25.3) was nearly one year lower than the median age of women at first marriage (26.1). ${ }^{12}$ The circumstances in which nonmarital births take place have been changing. For women who reached childbearing age in the 1950s through the mid-1960s, the primary cause of rising premarital births was an increase in premarital pregnancies that were brought to term (and, in all probability, an increase in premarital sex). During the following two decades, the principal factor driving the upward trend in premarital childbearing was that people became less likely to marry following a premarital conception-that is, the prevalence of so-called "shotgun

Figure 2. White Men and Women Ages 30-44 Currently Married, by Education


Sources: U.S. Census 1950-2000, American Community Survey 2010.
weddings" has declined. ${ }^{13}$ At the same time, the proportion of nonmarital births to lone mothers has also been decreasing: 52 percent of nonmarital births now occur within cohabiting unions, many of them "shotgun cohabitations." ${ }^{14}$

Compared with other wealthy countries, the United States is an outlier in many dimensions of family dynamics. The level of fertility that occurs outside any unionmarital or cohabiting-is relatively high here, and both marital and cohabiting unions are very unstable. ${ }^{15}$ In many northern European countries, cohabitation has progressed further in the direction of becoming a replacement for marriage: a
much smaller proportion of the population ever marries, rates of cohabitation and proportions of births within cohabiting unions are much higher, and these unions are much more durable. ${ }^{16}$ Like the United States, most countries in Europe show a socioeconomic gradient in family structure—people with less education are more likely both to cohabit and to have children outside of marriage-but these discrepancies are less pronounced there. ${ }^{17}$

The different trends in marriage behavior across socioeconomic groups are most easily seen by focusing on a single racial group. Among whites, the retreat from marriage has been much more rapid for men and
women with less education (figure 2). We place people into three groups: college graduates, those with some college, and those with a high school education or less. The proportion of men ages 30 to 44 who are currently married (reflecting both marriage and divorce behavior) has decreased for men with a college degree, but it has declined substantially more for men with less education. Until 1990, women without college degrees were more likely to be married than were female college graduates, but since then the opposite has been true. Rates of both marriage and remarriage have risen for women with college degrees relative to women with less education. ${ }^{18}$ Long-term marital stability has a steep education gradient: the predicted probability that a first marriage will remain intact for 15 years is sharply higher for white women with a college degree ( 80 percent) than for white women with some college ( 57 percent) or those with a high school diploma ( 53 percent). ${ }^{19}$

The prevalence of cohabitation sharply decreases as education rises (table 1), and cohabitation tends to play different roles for women with high and low levels of education. For highly educated women, cohabitation usually precedes marriage-a part of courtship or a trial
marriage that rarely includes childbearing. Serial cohabitation (that is, multiple premarital cohabiting relationships) is much more prevalent among economically disadvantaged men and women. And, among poorer and less-educated people, cohabiting unions are more likely to end in dissolution than in marriage. ${ }^{20}$

> Compared with other wealthy countries, the United States is an outlier in many dimensions of family dynamics.

The growing divergence in marriage, cohabitation, and fertility behavior across educational groups may have important implications for inequality and the intergenerational transmission of economic advantage and disadvantage. In her presidential address to the Population Association of America in 2004, Princeton sociologist Sara McLanahan (the editor-inchief of Future of Children) showed how the rise in single-parent families, along with widening gaps in divorce rates and the age at which women have children,

Table 1. Current Union Status by Percentage among Women Aged 15-44 Years, 2006-10

|  | First <br> marriage | Second <br> marriage <br> or higher | Cohabiting | Never in <br> a union | Formerly <br> married |
| :--- | :---: | :---: | :---: | :---: | :---: |
| No high school diploma or GED | 36.6 | 7.7 | 20.2 | 19.1 | 16.5 |
| High school diploma or GED | 39.5 | 9.2 | 15.5 | 20.3 | 15.6 |
| Some college | 42.1 | 7.4 | 11.6 | 26.4 | 12.6 |
| Bachelor's degree | 58.3 | 3.3 | 6.8 | 25.5 | 6.1 |
| Master's degree or higher | 63.0 | 4.4 | 5.5 | 20.1 | 7.0 |

Source: Casey E. Copen, Kimberly Daniels, Jonathan Vespa, and William D. Mosher, "First Marriages in the United States: Data from the 2006-10 National Survey of Family Growth," National Health Statistics Reports 49 (2012): 1-22.
were leading to growing disparities in the parental resources, both time and money, that children of more- and less-educated mothers receive. ${ }^{21}$ Young men and women today whose mothers attended college are more than twice as likely to graduate from college as are children with less-educated mothers. ${ }^{22}$ Johns Hopkins sociologist Andrew Cherlin has emphasized the costs to children, and particularly the children of people without a college education, of the instability in living arrangements and parental ties inherent in what he calls the American "marriage-go-round." ${ }^{23}$

## Understanding the Retreat from Marriage

Social scientists examining the general decline in the prevalence and stability of legal marriage have focused on two forces: decreasing economic opportunities for many men and increasing economic opportunities for women. Steady employment and high earnings are strongly correlated with men's marital status, probably because a stable income lets them fulfill a traditional role as family breadwinner. Since the 1970s, many young men, particularly those with low levels of education, have found it increasingly hard to establish a stable career with earnings above the poverty line, and this seems to have been an important factor in delaying marriage. ${ }^{24}$ Proponents of an alternative "independence hypothesis" have argued that, as women get more education and work and earn more, their increased economic independence should reduce their need for marriage. But most studies have found that women who earn more are more likely to marry, so empirical support for the independence hypothesis is limited. ${ }^{25}$ (See the article in this issue by Daniel Schneider for further discussion of the independence hypothesis.) Changing social norms about divorce, cohabitation, and gender roles have
clearly reinforced the retreat from marriage, but the evolution of these norms has also been shaped by behavioral responses to market forces. ${ }^{26}$

> Since the 1970s, many young men, particularly those with low levels of education, have found it increasingly hard to establish a stable career with earnings above the poverty line, and this seems to have been an important factor in delaying marriage.

[^3]the joint consumption category to include shared leisure activities as well as household public goods. They coined the phrase "hedonic marriage" to describe modern marriages in which there is little genderbased division of labor and consumption benefits are paramount. ${ }^{27}$ Children can enhance the gains to marriage in two ways: because children provide joint consumption benefits to their parents, they are themselves household public goods, and coresidence lets their parents efficiently coordinate child care and investment in children. ${ }^{28}$

Though the most recent increases in age at first marriage can largely be attributed to increases in premarital cohabitation, the pronounced delay in marriage between 1970 and 1990 was associated with an extended period of living alone. In this earlier period, then, marriage became less attractive and living alone became more attractive. Advances in contraceptive technology, changes in state laws in the 1970s regarding access to oral contraceptives, and the legalization of abortion made reliable fertility control readily available to young single women. ${ }^{29}$ These changes in technology and law, together with the weakening of norms that stigmatized premarital sex, reduced the risk and increased the availability of sex outside marriage or cohabiting unions. As a result, delaying "union formation" no longer required choosing between abstinence and the risk of an unplanned pregnancy. These changes in technology and law accelerated women's entry into the labor force and particularly into careers that required extended periods of postsecondary education. ${ }^{30}$

Greater availability of market substitutes for goods and services that used to be produced in the household, as well as improvements in household technology, also made living alone
more attractive. Market substitutes let people outsource functions such as cooking and child care that had traditionally been regarded as central to the family. Improvements in household technology, such as electric washing machines and microwaves, reduced not only the time people needed to perform household tasks but also the level of skill they required to clothe and feed themselves. ${ }^{31}$ These market substitutes and household technologies were, to a considerable extent, a market response to the growing number of single-person households as well as to increased market work by women.

As the potential quality of life for oneadult households improved and women entered the work force, the value of specialization and exchange in two-person households fell. Gender specialization in married couple households has decreased dramatically during the past 60 years. ${ }^{32}$ The labor force participation rate for women ages 25 to 54 increased from 37 percent to 75 percent between 1950 and 2010, while the participation rate for prime-age men fell from 97 percent to 89 percent. Though married women still spend more time than married men doing housework, women's housework time has fallen by 10 hours per week since 1965 and men's has increased by about four hours per week. ${ }^{33}$ As women's educational attainment, wages, and hours of market work have risen relative to men's, the opportunities for gains from trade within a household, which depend to a large extent on the segregation of men and women in separate home and market sectors, have diminished—and so have the potential gains to marriage.

The increased social acceptance of cohabitation, with or without children, has substantially changed the state of marriage. Since 1987, the proportion of women
who are currently cohabiting has more than doubled, and the increase has been particularly rapid among women with a high school education or some college. ${ }^{34}$ Indeed, much of the decline in marriage during the past two decades involved substitution of cohabitation for legal marriage. Cohabitation provides many of the economic benefits of marriage, since a cohabiting couple can benefit from both joint production (for example, specialization and the division of labor, and economies of scale) and joint consumption (for example, shared leisure and household public goods, including children). What distinguishes marriage from cohabitation in an economically meaningful way?

For one thing, marriage is more costly to exit than cohabitation, and the costs of divorce are legal, social and, for most people, psychological. The legal costs of divorce have fallen as states have replaced fault-based or mutual-consent grounds for divorce with laws permitting unilateral divorce, and the social costs have also fallen as divorce has become commonplace. However, many sociologists note that people have come to see divorce as a terrible personal failure to be avoided, if necessary by delaying or avoiding marriage. ${ }^{35}$ The institution of marriage retains considerable cultural significance in America, and the public commitment to a permanent and exclusive relationship that marriage entails distinguishes it from cohabitation, which often begins informally and without an explicit discussion of terms or intentions. ${ }^{36}$

These costs of divorce mean that marriage serves as a commitment mechanism that fosters cooperation and encourages marriage-specific investments, and economic models of marriage emphasize the relatively high cost of exit. ${ }^{37}$ Commitment
devices let people lock themselves into courses of action that are desirable in the long term, but from which they may be tempted to deviate in the short term. Willingness to enter into a marriage from which it is costly to exit also signals to a mate a desire for long-term commitment. A plausible theory of marriage, however, must explain why such a long-term marital commitment is valuable, and this requires that we specify the types of gains that longterm commitment can foster.

In a traditional marriage, in which the wife works exclusively in the household and the husband works exclusively in the market, long-term commitments support the production benefits of specialization and exchange. ${ }^{38}$ This pattern of specialization leaves the wife vulnerable because she fails to accumulate market skills that would increase her wages if she were to enter the labor market. Marriage and, in particular, the costs of divorce protect her. Specialization and vulnerability plausibly described most marriages in the 19th and early 20th centuries, but they are less and less plausible as a rationale for contemporary American marriage in the face of men's and women's converging economic lives. With the production gains attributable to marriage declining, why do couples continue to marry?

Hedonic/consumption theories of marriage focus on shared leisure and household public goods. Although two-person living arrangements may have advantages over living alone, they don't provide a rationale for long-term commitment unless they require investments in physical capital or in the stock of skills that economists call human capital. Shared leisure may involve the purchase of physical capital (for example, ski equipment) or investment
in activity-specific human capital (for example, skiing lessons), but this seems too insubstantial to provide a plausible account of marriage in the absence of production gains from specialization. In this sense, children differ from other household public goods both because parents tend to be extremely attached to their own children, whether defined by birth or adoption, and because stability and consistency in parenting enhances children's wellbeing. Among its many functions, marriage is a legal and social institution that can help parents make a long-term commitment to invest in their children.

## One of the most striking aspects of the trends in marriage behavior is the relative stability of traditional patterns of marriage and childbearing among the highly educated.

One of the most striking aspects of the trends in marriage behavior is the relative stability of traditional patterns of marriage and childbearing among the highly educated, compared with the pronounced retreat from marriage and marital childbearing among men and women with a high-school diploma or less and, to a lesser extent, among those with some college. Social scientists have identified three factors that may contribute to or cause the unevenness of the retreat from marriage: a decline in the marriageability of men with low levels of education; incentives created by government policies (for example, welfare benefits and the Earned Income

Tax Credit); and the increasing cultural significance of marriage to women in lowincome communities.

The marriageability explanation attributes the decline in marriage to a pronounced deterioration in the economic prospects of men with low levels of education. This hypothesis is related to the relative wage hypothesis that we have already discussed (that is, the decline in the ratio of men's wages to women's wages, which drastically reduced the gains from the traditional pattern of gender specialization). But unlike the change in relative wages, the decline in marriageability applies only to men at the bottom of the earnings distribution. Many men who live in inner cities earn so little that they are likely to be a net drain on household resources. ${ }^{39}$ Harvard sociologist William Julius Wilson argues that the decline in inner-city industrial jobs has caused a shortage of marriageable men; among blacks, this shortage has been exacerbated by rising incarceration rates. ${ }^{40}$ Falling wages and employability made these men less able to contribute to a joint household and, hence, reduced their attractiveness as cohabiting partners or husbands. Marriage to or cohabitation with less-employable men may carry additional costs, to the extent that these men are at risk for incarceration or prone to substance abuse or violence. Outside of extremely disadvantaged groups, however, incomepooling by unmarried mothers and the unmarried fathers of their children would lift many families above the poverty line. ${ }^{41}$

In two books published almost three decades apart, American Enterprise Institute political scientist Charles Murray has argued that government welfare benefits and welfare policy caused the retreat from marriage. ${ }^{42}$ In the first, he contended
that both the value of welfare benefits and the fact that receiving benefits was conditioned on not having a man in the house caused poor women to substitute welfare dependency for marriage to provide for their children. More recently, he argued that welfare benefits have sapped the moral fiber of the working poor and triggered a cascade of bad behaviors. Murray's sociopsychological version of the marriageability hypothesis, however, applies only to those eligible or almost eligible for welfare benefits, and so it does not account for the breadth of the retreat from marriage.

Studies of how government tax and transfer programs affect marriage, cohabitation, and lone parenthood generally focus on the incentives created by a particular meanstested program (for example, the Earned Income Tax Credit, food stamps, or Temporary Assistance for Needy Families) and how individuals and couples respond to these incentives. Most empirical studies find that, individually, these programs have had little or no effect. ${ }^{43}$ A study of how all means-tested programs taken together affect family structure and incentives to marry and cohabit would need to take into account state-specific rules and the complex interactions among the various programs. ${ }^{44}$ One of the few studies to investigate the effect of the marriage penalties and bonuses in the tax system on marriage and cohabitation by couples not eligible or almost eligible for welfare found that cohabiting couples are more likely to marry when they have positive tax incentives for doing so, but that the size of the effect is small. ${ }^{45}$

Based on their ethnographic work, sociologists Kathryn Edin and Maria Kefalas offer a cultural explanation of the decline in marriage among women in
low-income communities, arguing that these women have unrealistically high aspirations for marriage. ${ }^{46}$ In these communities, they write, marriage is no longer closely connected to parenting. Rather, it's about "the white picket fence dream": good stable jobs and maturity are prerequisites. They focus, however, on severely disadvantaged women; thus, like the marriageability explanation, their work can't account for the breadth of the retreat from marriage. Cherlin asserts more broadly that as the "practical significance" of marriage has diminished, its "cultural significance" has grown. ${ }^{47}$

Culture does a better job explaining persistent similarities or differences in behavior across groups than it does explaining change. The rapid changes in cohabitation, marriage, and nonmarital fertility since 1960 are more easily explained as responses to changing incentives, rather than as responses to cultural changes in the significance of marriage. One could argue that the continuity in family life among white college-graduate men and women reflects their commitment to traditional cultural norms and values, but this argument assumes that college-graduate men and women are more committed to traditional norms and values than those with less education. We think it is more likely that the persistence of marriage patterns among this better-off group results from offsetting changes in incentives-specifically, the decrease in returns to traditional patterns of gender specialization and the increase in the returns to investment in children's skills and capabilities, perhaps reinforced by a cultural script that emphasizes intensive investments in children.

## Marriage and Investments in Children

We've seen that the dramatic changes in women's economic status since 1950 have led to wholesale redefinitions of men's and women's roles in the household, rendering obsolete the commitments between wageearning men and their stay-at-home wives that were central to marriage in the first half of the 20th century. ${ }^{48}$ Changes in family law and social norms weakened the marriage commitment by making divorce easier to obtain and blurring the social distinction between cohabitation and marriage. Once cohabitation became a legally and socially acceptable way to achieve the benefits of coresidential intimacy and economic cooperation, the advantages of living in a two-adult household no longer provided a rationale for marriage.

In our view, long-term commitment is valuable in early 21st century America primarily because it promotes investment in children. Thus differences across socioeconomic groups in how people perceive the returns to the joint project of investing in children can explain the unevenness of the retreat from marriage over the past three decades. This explanation is speculative, but it is consistent with emerging evidence on patterns of parental investment, and we find competing explanations unpersuasive.

Investment in children is clearly not the only reason couples have ever made longterm commitments, nor do we claim it is the only reason couples do so now. In particular, not all women of childbearing age who marry intend to have children, and women who marry after menopause generally don't intend to have additional children. For many older couples, the marital commitment may be to provide care for each
other in old age. The debate over same-sex marriage is best understood as a contest over social recognition and acceptability, where considerations involving children play a secondary role. Despite these caveats, however, the link between marriage and childrearing remains fundamental.

## Long-term commitment is valuable in early 21st century

 America primarily because it promotes investment in children. Thus differences across socioeconomic groups in how people perceive the returns to the joint project of investing in children can explain the unevenness of the retreat from marriage over the past three decades.Couples may be much less likely than they were in the past to need marital commitment to support a sharply gender-specialized division of labor, but, among collegegraduate couples, marriage has persisted as the standard context for childrearing. Among the well-educated and well-off, intensive investment in children is a characteristic parenting pattern, and their investments have been increasing both in absolute terms and relative to the investments made by those with less education and fewer resources. Couples with low levels of education are more likely to choose cohabitation or lone parenthood as a context for rearing children, and their parenting practices are systematically different.

Table 2. Nonmarital Births as a Proportion of All Births by Mother's Education, 2010

|  | Non-Hispanic White | Black | Hispanic |
| :--- | :---: | :---: | :---: |
| High School or Less | 53.6 | 83.5 | 59.6 |
| Some College | 31.0 | 68.7 | 45.3 |
| College Graduate or More | 5.9 | 32.0 | 17.4 |

Sources: Centers for Disease Control and Prevention, National Center for Health Statistics, VitalStats (http://www.cdc.gov/nchs/vitalstats.htm).

Rising returns to human capital have contributed to increasing inequality and have increased parental incentives for intensive investment in children. Parents with limited resources and lower levels of skill, however, may expect the returns from early investments in children to be low, particularly if they are uncertain about their ability to make later investments that foster upward mobility. Poverty and/or uncertain employment prospects may also hamper investments in children through the demands they impose on parents' mental and emotional resources. Finally, high-income, high-education parents may have better access to information about the payoffs to early child enrichment activities, and their actions may be reinforced by evolving class-specific social norms.

For the best-off women, the decoupling of marriage and childbearing has simply not occurred. Single or cohabiting motherhood remains uncommon among non-Hispanic white college graduates, although these are the women most likely to have the earnings and employment benefits that would let them support a child alone (see table 2). Patterns of marriage, childbearing, and childrearing across education and income groups are consistent with the existence of a close connection between the decision to marry and childrearing practices. Within each racial and ethnic group, the rate of nonmarital childbearing declines sharply as
mothers' educational attainment rises. Vital statistics data reveal additional evidence that highly educated women postpone childbearing and wait for marriage until the biological clock has almost run out-for college-graduate women in their early 40 s, the rate of nonmarital childbearing rises to 10 percent.

Direct evidence on parental investments in children also shows pronounced and increasing inequality, and one key reason that parenting practices are diverging is likely to be the dramatic divergence in the resources of high- and low-income families since 1980. Data indicate that parents with more education spend more time with children and that parents with more income spend more money on children. The time parents spend with children has increased in recent decades despite rising rates of maternal employment. ${ }^{49}$ And despite their higher rates of employment, mothers with a college education spend about 4.5 hours more per week with their children than do mothers with a high-school degree or less. ${ }^{50}$ Our own analysis shows that, among parents whose youngest child is under five, the widening gap in child-care time by parents' education is particularly pronounced for fathers. ${ }^{51}$

Inflation-adjusted expenditures on children have increased over time, and these increases have been especially pronounced for high-income households. ${ }^{52}$ To a large
extent, spending inequality across income groups has been driven by the increase in income inequality. But expenditures on children as a percentage of income have also been rising overall, particularly in the 1990s and especially for people in the top 20 percent of the income distribution. A study of expenditures on child "enrichment items" by income finds that parents' spending on education and child care, trips and recreation, and books and computers rises with total expenditures, and that many such expenditures rise more rapidly than income, particularly for parents of older children. ${ }^{53}$

The differences in time and money that parents spend on childrearing are reflected in parenting practices and attitudes. In her ethnographic research, University of Pennsylvania sociologist Annette Lareau documented pronounced class differences in childrearing practices that reflect parents' "cultural repertories" for childrearing. ${ }^{54}$ The "concerted cultivation" of middle-class children, consistent with the advice their parents receive from experts, is designed to foster children's cognitive and social skills. This intensive investment includes parental involvement in recreational and leisure activities as well as school and schoolwork, and it is one source of the large gaps in skills and behavior that we see when children enter school. ${ }^{55}$ Psychologists have found significant differences in both vocabulary and language processing at 18 months. By 24 months, toddlers from better-off families are six months ahead of more disadvantaged children. Infants' exposure to what psychologists call child-directed speech is associated with early language acquisition. ${ }^{56}$ In Lareau's framework, working-class and poor families see successful parenting as consistently providing food, shelter, and other basic support, but not as the concerted cultivation practiced by middle-class parents.

Edin and Kefalas conclude that in the face of economic hardship, poor mothers "adopt an approach to childrearing that values survival, not achievement." ${ }^{57}$

In the rational-choice framework that economists and many other social scientists use, parents who have full information about children's developmental needs and the relationship between parents' actions and children's outcomes might choose different child investment strategies because they have different preferences or perceived opportunities. One possible source of class differences in parenting that falls outside this framework is gaps in knowledge about children's developmental needs and the relationship between parents' actions and children's outcomes. If parents in general don't realize that talking with or reading to their children can increase their children's vocabularies, then the class gradient in children's vocabularies could be an unintended by-product of following different class-specific cultural norms, and not the result of parents deliberately choosing different investment strategies. Alternatively, highly educated parents may have better information about the returns to time and activities with children. Time-use data provide some support for the information hypothesis: highly educated mothers not only spend more time on child care than less-educated mothers do, but they also adjust time and activities as their children age in ways that are more developmentally appropriate. ${ }^{58}$ In either of these scenarios, teaching parents about the effects of alternative parenting practices could affect their behavior and, hence, their children's development.

Preferences regarding outcomes for children or activities with children seem unlikely to differ systematically with income or
education. If all parents love and are attached to their children, then they will want their children to be happy and economically successful. One possible source of difference could be rooted in parents' desires for their children to remain emotionally (and possibly physically) close and to share their social and cultural values. For highly educated and well-off parents, these objectives are more or less consistent; economically successful children are likely to accept their family's culture and values. For less-educated and poorer parents, these objectives may conflict: children who are economically successful might reject their family's culture and values. For this reason, these parents may be ambivalent about their aspirations for their children.

Alternatively, parents may have direct preferences when it comes to childrearing practices. To the extent that they do, these preferences will affect the investments they make in their children. Preferences for engaging in some activities rather than others (called "process preferences") may also contribute to the class differences in children's outcomes. ${ }^{59}$ Parents who enjoy reading to or verbally interacting with their children are more likely to do so than are parents who don't enjoy these activities.

Even if parents with different levels of education have identical aspirations for their children and identical process preferences, however, differences in their resources and in the productivity of their time will produce differences in parenting practices. To the extent that money makes a difference to children's wellbeing, greater household income will lead to better outcomes for children, and the growth in income and wealth inequality will accentuate the class divide in parental investments and in child outcomes. The productivity
of parents' time with children may also increase with parents' education-at least for outcomes such as success in school and at work—because more-educated parents possess academic skills that they can impart to their children and may also have better information about how children learn. ${ }^{60}$ Theory can't tell us how both higher parental wages and increased productivity of parental time would affect the amount of time parents allocate to their children. But we know that, in fact, more-educated parents spend more time with their children, and that the gaps are increasing. Moreover, although rational choice analysis seldom recognizes the problem, poverty and insecure employment can lead to levels of household stress that harm children's development. ${ }^{61}$ The extent to which economic and other household stress has long-term effects beyond severely disadvantaged families is unclear.

Recent work on the dynamics of child development suggests another source of variation in the productivity of parental time. In a series of papers, Nobel Prizewinning economist James Heckman and his collaborators have established that early investment in children's human capital plays a crucial role in their long-term outcomes. Heckman's research has focused on estimating the relationship between parental, school, and community inputs and children's human capital, including both cognitive skills and noncognitive or socio-emotional skills, and on identifying nonfamily interventions (such as early childhood education) that can help disadvantaged children. ${ }^{62}$ One of his key findings is that a strong positive relationship exists between younger children's stocks of human capital and the productivity of later investment in those children. That is, the returns to investments in older
children are greater if investments were made when the children were young. ${ }^{63}$ Thus child development is a cumulative process that depends on the full history of parental, school-based, and other investments. ${ }^{64}$ This dynamic reinforcement suggests that both later parental investments and formal schooling will be more productive for children who have early cognitive and health advantages, whether these advantages come from genetic endowments, the prenatal environment, or early childhood investments. ${ }^{65}$ The increasing evidence that "skill begets skill" implies that even if the time highly educated, wealthier parents spend with their children is not inherently more productive, payoffs to parental investments are highest for these children. ${ }^{66}$

The reinforcing effect of early investments on later ones also suggests that parents' beliefs and expectations about later investments by schools, by the children, and by the parents themselves will affect the expected returns to early investments. Because the children of less-educated and less-affluent parents go to schools and live in neighborhoods that make later investments from outside the family less likely, their parents may be less likely to make early investments than parents with more education and more resources. Furthermore, compared with parents with more education, those with less education often face greater uncertainty about their own future incomes and, therefore, about their own ability to make later investments. ${ }^{67}$

A two-stage conceptual framework captures the essential point. In the first stage, the children are passive and the parents are the decision makers. In the second stage, the children are active decision makers exposed to an environment that includes neighborhood
and school. Parents of young children understand that their authority will diminish and that nonfamily influences and the child's own choices will play an increasing and, eventually, a dominant role: adolescence marks a predictable shift in decision-making power away from parents and toward children. The returns to parental investments made in the first stage depend on the environment their children will face and the choices their children will make in the second stage, including their willingness to remain in school and limit participation in risky behaviors. It also depends on the parents' expectations of their own future income and their ability to make further investments.

## A strong positive relationship

 exists between younger children's stocks of human capital and the productivity of later investment in those children. That is, the returns to investments in older children are greater if investments were made when the children were young.The wage premium for people who enter the labor market with a college degree has risen substantially in the last 30 years, increasing the incentives for all parents to invest in their children's human capital. However, the returns to completing some college are substantially less than the returns to graduating from college, and the returns to attending college without receiving at least an associate degree are very low. ${ }^{68}$ Even a
large earning premium for college graduates may have little effect on the returns that poorer, less-educated parents expect from early childhood investments if they regard the probability that their children will eventually graduate from college as small.

The differences in childrearing practices among parents at different education and income levels can be explained by differences in information, differences in parents' resources and the productivity of their time, and differences in preferences, perhaps reflecting different cultural norms. The expected returns to intensive parenting may also depend on school and neighborhood environments, and on societal investments in children. These differences affect parents' motivation to make intensive investments in their children's human capital and, hence, in their willingness to enter into the long-term, cooperative joint parenting arrangement that marriage encourages. If marriage is a mechanism by which parents support a mutual commitment to invest intensively in their children's human capital, then parents who expect low returns from their early investments will see the benefits of marriage as substantially lower than do parents who expect high returns and intend to pursue an intensive investment strategy.

## Conclusions

Since 1950, the sources of gains that people can expect from marriage have changed rapidly and radically. As women's educational attainment surpassed that of men and the ratio of men's to women's wages fell, the traditional pattern of gender specialization and division of labor in the household weakened. The primary source of gains to marriage shifted from production of household services to investment in children. As a result, the gains from marriage fell sharply for some groups and,
despite the weakening of traditional sources of gains from marriage, may actually have risen for others.

For some people, the decline in the malefemale wage ratio and the erosion of traditional patterns of gender specialization meant that marriage was no longer worth the costs of limited independence and potential mismatch. Cohabitation became a socially and legally acceptable living arrangement for all groups, but it serves different functions among the poor and less educated than among the affluent and highly educated. The poor and less educated are much more likely to bear and rear children in cohabitating relationships. Among college graduates, marriage and parenthood remain more tightly linked. College-graduate men and women have delayed marriage and typically cohabit before marriage, but their children are seldom conceived before they marry and their marriages are relatively stable. This class divergence in patterns of marriage and parenthood is associated with class differences in childrearing, with college-graduate mothers and fathers engaged in "concerted cultivation" of their children.

How do we understand these class differences and the class divergence in marriage, parenthood, and childrearing? Over the past 50 years, rising returns to human capital combined with diverging parental resources across the education, income, and wealth distribution have increased the expected gains to investing in children, especially for more-educated, wealthier parents. The importance of joint investment in children has increased, while the importance of other reasons for making long-term marital commitments has diminished. We have argued that different patterns of childrearing are the key to
understanding class differences in marriage and parenthood, not an accidental or unintended by-product of these differences. Marriage is the commitment mechanism for the joint project of childrearing, and this implies that marriage is more valuable for parents whose resources and expectations lead them to invest intensely in their children's human capital.

Policy recommendations should reflect beliefs about causal effects. Policies to encourage marriage rely on the observed correlation between marriage and positive outcomes for children. If the only reason that marriage and positive outcomes for children are correlated, however, is that parents who marry are those with the resources, skills, and desire to make intensive investments in their children, then this correlation is not causal but entirely due to selection. To the extent that policies to promote marriage encourage parents to marry who would not otherwise have done so, these policies will have little effect on their parenting practices or on outcomes for their children.

Our argument linking marriage and parents' willingness and ability to invest in children's human capital does not let us make predictions about the future trajectory of marriage. Other wealthy countries have progressed further down a path in which nonmarital childbearing and relatively stable cohabitation have become the norm for college-graduate men and women. A future in which the tide turns and traditional links among marriage, fertility, and childrearing reassert themselves seems unlikely. We do believe that the future will depend, at least in part, on parents' willingness to invest in their children, and that their willingness to do so will depend on the expected returns to these investments.

The appropriate policy responses to increasing inequality depend on what has caused the socioeconomic divergence in child investments, and research here is at an early stage. Evidence of parenting's important role in child development and of socioeconomic gaps in cognitively stimulating caregiving has led many countries to develop intervention programs that teach parents about child development and help them build parenting skills. ${ }^{69}$ If low-income parents are dissuaded from intensive early investments by uncertain future payoffs, then increased public investments in their children may spark the optimism that generates greater preschool investments. Children whose development is compromised by poverty and high levels of stress in early childhood may be helped by interventions that improve the incomes, health, and living situations of poor families. Improved prospects for investments in their children may, in turn, lead more parents to consider marriage.

The large and growing gulf in opportunities and outcomes that we have described is not simply between severely disadvantaged children who live below the poverty line and children who live above it. The "diverging destinies" that McLanahan has highlighted are now dividing children whose parents are college graduates from those whose parents have less education. Although the disparities in child outcomes are often partly attributed to the retreat from marriage and the rise in nonmarital fertility, we have argued that causation may run in the opposite direction: parents who are able to adopt a highinvestment strategy are those most likely to get married and stay married, using marriage as a commitment device to support joint investments in their children. If our analysis is correct, equality of opportunity will be a major challenge in the 21st century.

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## Cohabitation and Child Wellbeing

Wendy D. Manning

## Summary

In recent decades, writes Wendy Manning, cohabitation has become a central part of the family landscape in the United States-so much so that by age 12, 40 percent of American children will have spent at least part of their lives in a cohabiting household. Although many children are born to cohabiting parents, and cohabiting families come in other forms as well, the most common cohabiting arrangement is a biological mother and a male partner.

Cohabitation, Manning notes, is associated with several factors that have the potential to reduce children's wellbeing. Cohabiting families are more likely than married families to be poor, and poverty harms children in many ways. Cohabiting parents also tend to have less formal education-a key indicator of both economic and social resources-than married parents do. And cohabiting parent families don't have the same legal protections that married parent families have.

Most importantly, cohabitation is often a marker of family instability, and family instability is strongly associated with poorer outcomes for children. Children born to cohabiting parents see their parents break up more often than do children born to married parents. In this way, being born into a cohabiting family sets the stage for later instability, and children who are born to cohabiting parents appear to experience enduring deficits of psychosocial wellbeing. On the other hand, stable cohabiting families with two biological parents seem to offer many of the same health, cognitive, and behavioral benefits that stable married biological parent families provide.

Turning to stepfamilies, cohabitation's effects are tied to a child's age. Among young children, living in a cohabiting stepfamily rather than a married stepfamily is associated with more negative indicators of child wellbeing, but this is not so among adolescents. Thus the link between parental cohabitation and child wellbeing depends on both the type of cohabiting parent family and the age of the child.

[^4]Cohabitation has become a typical pathway to family formation in the United States. The share of young and middle-aged Americans who have cohabited has doubled in the past 25 years. ${ }^{1}$ Today the vast majority ( 66 percent) of married couples have lived together before they walk down the aisle. In 2013, about 5 million (or 7 percent) of children were living in cohabiting parent families. ${ }^{2}$ By age 12,40 percent of children had spent some time living with parents who were cohabiting. ${ }^{3}$ In other words, cohabitation has become a central part of the family landscape for both children and adults, so much so that my colleague Pamela Smock and I have characterized this development as a "cohabitation revolution." ${ }^{4}$

In this article, I update our understanding of parental cohabitation and child wellbeing by reviewing population-based research in the United States over the past decade (2005 to the present). Populationbased research is important because it studies a representative sample of a specific population (for example, five-year-old children, mothers ages 20-24, or all children born in 2000), making it possible to generalize the findings. I focus on family structure defined by the biological relationship of adults to children (biological parents and stepparents) as well as parents' marital status (cohabiting or marital unions). My review is limited to different-sex parent families because to date no researcher has contrasted the wellbeing of children in same-sex cohabiting and same-sex married parent families (see Gary Gates's article in this issue for more on same-sex couples, marriage, and children's wellbeing).

## Types of Cohabiting Parent Families

Cohabiting unions are becoming an increasingly common family context for having and raising children. In the early 1980s, 20 percent of cohabiting unions included children; by the early 2000s, this figure had risen to 40 percent. ${ }^{5}$ Yet children are still more often part of marital than cohabiting unions.

Two basic pathways into cohabiting parent families exist: children are either born into a cohabiting parent family (a two biological parent family) or they live with their mother or father and her or his cohabiting partner (a stepfamily). Although "stepfamily" formally refers to married-parent families, I'll be using the term to describe all families (marital and cohabiting) where at least one adult is not the biological parent of one or more of the children. For the sake of brevity, I will also include cohabiting families with adoptive children in one of these two categories, depending on whether the children were adopted by both cohabiting parents together or live with an adoptive parent and a cohabiting partner.

A growing proportion of children are born to cohabiting parents, increasing from 6 percent in the early 1980s to about one-quarter today. ${ }^{6}$ At least one-quarter of children will spend some of their childhood living with a cohabiting stepparent. Another way to look at these patterns is to take a snapshot of children living with cohabiting parents: in 2013, 43 percent of these children were living with two biological cohabiting parents and 56 percent with a biological parent (in most cases, the mother) and a cohabiting partner (that is, in a stepfamily). ${ }^{7}$ Children in cohabiting stepfamilies were older on average than children living in cohabiting biological parent families.

Cohabiting parent families are more complex than married parent families. Children in cohabiting stepfamilies not only live with stepparents, but 37 percent live with step or half siblings. Cohabiting parent families more often include half or step siblings than do married parent families. ${ }^{8}$

## Parents' Pathways into Cohabitation and Marriage

Single women who get pregnant make decisions about whether to continue living alone, or to begin cohabiting or marry before their child is born. In the early 1970s, 30 percent of unmarried single pregnant women got married before their child was born to ensure that the child was born into a married couple family. Today, only 5 percent do so, and single pregnant women are increasingly likely to begin cohabiting (rather than marry) before their children are born. ${ }^{9}$ Nearly one-fifth of pregnant single women begin cohabiting before their child is born, and only 13.5 percent of these cohabiting pregnant mothers go on to marry before the child's birth. ${ }^{10}$ Patterns of cohabitation and marriage differ according to social class, however; better-off pregnant women tend to move into marriage, and more disadvantaged pregnant women tend to remain single or cohabit. Thus parents with few economic resources are more likely to form cohabiting parent families rather than marriages. Cohabitation in general is less stable than marriage, and the cohabiting relationships that occur in response to pregnancy are quite fragile and unstable. ${ }^{11}$

Children born to unmarried mothers, whether single or cohabiting, rarely experience their biological parents' marriage; only 20 percent of unmarried mothers married the biological father by the child's fifth birthday. ${ }^{12}$ However, children born to parents who are already
cohabiting experience their parents' marriage more often than do children born to single mothers; in fact, nearly half of such children will see their biological parents get married. ${ }^{13}$

> In the early 1980s, 20 percent of cohabiting unions included children; by the early 2000s, this figure had risen to 40 percent.

Unplanned births are associated with later family instability in both marital and cohabiting unions. ${ }^{14}$ Thus, one way to judge whether a family type is a preferred setting for having and raising children is by the likelihood that children who are born into that family type will be planned or unplanned. Single mothers (neither cohabiting nor married) report that their child was unplanned more often than do mothers who are cohabiting, but cohabiting parents report that their child was unplanned more often than do parents who are married. ${ }^{15}$

## How Do Children Fare in Cohabiting Parent Families?

Cohabiting and married parent families are similar in terms of their basic family structure; two adults are present and available in the home to help raise children. But although some cohabiting parent families feature two biological parents, the most common arrangement is a biological mother and a stepfather. Despite the parallel family structure in married and cohabiting parent families, children in cohabiting parent families may not receive the same social and institutional supports that children in married parent
families receive. ${ }^{16}$ For example, cohabiting parent families don't have the same legal protections that married parent families have. Further, cohabiting stepparent families must navigate the challenges presented both by life as a stepfamily and by the lack of a formally recognized relationship. ${ }^{17}$

Family stability is a major contributor to children's healthy development. A fundamental distinction between cohabiting and marital unions is the duration or stability of the relationship.

Family stability is a major contributor to children's healthy development. ${ }^{18} \mathrm{~A}$ fundamental distinction between cohabiting and marital unions is the duration or stability of the relationship. Overall, cohabiting unions last an average of 18 months. ${ }^{19}$ From a child's perspective, more children born to cohabiting parents see their parents break up by age five, compared to children born to married parents. ${ }^{20}$ Only one out of three children born to cohabiting parents remains in a stable family through age 12 , in contrast to nearly three out of four children born to married parents. ${ }^{21}$ Further, children born to cohabiting parents experience nearly three times as many family transitions (entering into or dissolving a marital or cohabiting union) as those born to married parents ( 1.4 versus 0.5 ). ${ }^{22} \mathrm{My}$ work with Susan Brown and Bart Stykes shows that the number of family transitions experienced by children in cohabiting
unions has changed relatively little over the past 20 years.

Children raised in cohabiting parent families have fewer economic resources than do children in married parent families. ${ }^{23}$ Cohabiting families are more likely to be poor; 20.7 percent of cohabiting stepparent families and 32.5 percent of cohabiting biological parent families live at or below the poverty line, compared to 10.6 percent of married stepparent families and 11.2 percent of married biological parent families. ${ }^{24}$ The median income of cohabiting parent households is about 50 percent lower than that of married parent households, and cohabiting mothers of young children have lower incomes than do married mothers. ${ }^{25}$ Cohabiting parents are also slightly less likely to be employed than married parents. ${ }^{26}$ Further, married parent families are much more likely to own a home, a substantial asset. ${ }^{27}$ Children in cohabiting parent families are slightly more likely to be uninsured, and they rely more heavily on public health insurance ( 56 percent) than do children living in married parent families (19 percent). ${ }^{28}$

One key indicator and source of both economic and social resources is education. Having better educated parents may translate to better wellbeing for children through income, access to formal and informal resources, social skills, relationship options, and social support. Cohabiting mothers have lower levels of education than married mothers do. This is partly tied to the mothers' age, as cohabiting parents are on average younger than married parents. Forty-one percent of children in married biological parent families have a mother with a college degree, compared to 23 percent of children in married stepparent families, 9 percent of children in cohabiting
biological parent families, and 13 percent in cohabiting stepparent families. ${ }^{29}$ We see a similar pattern of educational attainment for fathers and male partners in married and cohabiting parent families.

How adults interact with their childrenthat is, their parenting style and skills-is another key indicator of how well their children will fare. The bulk of the evidence shows that cohabiting and married parents are similar in their reports of parenting. As we've seen, married parent families are better off socioeconomically than cohabiting parent families, so to assess differences in parenting requires that we account for socioeconomic differences. Married and cohabiting parents are similar in many ways, including the quality of their relationships at the time of their child's birth, levels of engagement and caregiving, the amount of time mothers spend with their children, and mothers' involvement with their children at ages five and nine. ${ }^{30}$ Married and cohabiting biological parents share similar parenting behaviors when it comes to parental involvement, engagement, and aggravation. ${ }^{31}$ A key distinction appears to be among stepfathers: cohabiting stepfathers spend less time actively engaged with young children then do married stepfathers. ${ }^{32}$

## Recent Findings

In the past 10 years, researchers have published at least 30 studies that use population-based sample data to assess cohabitation and child wellbeing in the United States. The outcomes they've examined include physical health (for example, overall health, obesity, and asthma), behaviors (for example, aggression, anxiety, delinquency, antisocial behavior, and sexual activity), and cognitive indicators (for example, scholastic aptitude tests such as the Peabody Picture Vocabulary

Test or the Woodcock-Johnson test; literacy, math, and reading test scores; and grades). The data sets these researchers have used constitute a varied set of population-based sources. A few of them are cross-sectional (for example, the National Survey of Family Growth and the National Survey of American Families), meaning that they provide a snapshot of children's family life at one point in time. Others are longitudinal, meaning that they follow the same individuals over time, allowing researchers to directly link family experiences to children's outcomes over the course of the child's life. Some of the longitudinal data sources began following children at birth, thus capturing early family life (for example, the Early Childhood Longitudinal, Birth Cohort Study, and the Fragile Families and Child Wellbeing Study), while others didn't begin following their subjects until kindergarten (for example the Early Childhood Longitudinal, Kindergarten Cohort Study) or the adolescent years (for example, the National Longitudinal Study of Adolescent Health and the National Longitudinal Survey of Youth 1997). Another set of longitudinal studies has focused on parents (for example, the National Survey of Families and Households and the Panel Study of Income Dynamics). Each data source has strengths and weaknesses, but taken together, they provide a pretty good picture of how children fare in a variety of types of families.

To show how children fare in cohabiting parent families, it's important to be clear about which family type will be the benchmark or reference group to which all other types will be compared. In most studies, families with two married biological parents constitute the reference group. There may be sound theoretical reasons for this approach, but relying on married
biological parent families as the comparison group doesn't give us information about the wellbeing of children in cohabiting stepparent families, as it doesn't separate stepparenthood from cohabitation. To accurately assess how children in cohabiting parent families fare, we need to distinguish those living with two biological parents from those living with stepparents, and only then make direct comparisons to married parent families.

Assessments of cohabiting parent families and child wellbeing focus on different points in a child's life. Some consider family structure at birth, while others consider family structure at a specific age (for example, age 5) or among groups of children in a specific age range (for example, $12-17$ ). To get a complete picture, it's important to consider family experiences over the course of an entire childhood, because we otherwise miss a large part of children's lives. ${ }^{33}$ Children's developmental stages are important: the outcomes that are most important for teenagers aren't the same as those for infants. And, as we've seen, family instability is a critical measure of wellbeing, so many researchers account for levels of family instability or change when assessing child outcomes. A further complication is that not all family changes are alike (for example, a change from marriage to divorce may affect children differently than a change from cohabitation to marriage).

Researchers also account for the differences between cohabiting and married parent families when it comes to socioeconomic circumstances and parental resources, because children's outcomes aren't determined solely by their parents' union status or family stability; in fact, social and economic factors influence the types of families that people form. Similarly,
children's behavior and temperament may also affect the types of families that are formed. For example, mothers whose children have behavior problems may find it harder to attract a spouse and may be more likely to cohabit than marry. Thus, cohabiting parent families may be more likely to have children with behavioral problems not because cohabitation causes behavioral problems, but because children's behavioral problems lead to cohabitation rather than marriage. How families are formed may also be affected by parents' characteristics, such as psychological resources, that aren't observed, or measured, in surveys. It's hard to establish whether unobserved differences between cohabiting and marital families result from characteristics that affect people's decisions about marriage versus cohabitation, or whether they are a benefit of marriage itself. Most researchers have tried to deal with this problem by including an extensive set of measured characteristics in their analysis, employing sophisticated statistical methodologies, and/or using longitudinal data to control for factors that preceded family formation.

Table 1 summarizes the research findings, with distinctions based on children's age ( $0-12$ versus $13-17$ ) as well as family structure at birth and contemporaneous family structure (measured at the time of the interview). The contrast is between cohabiting and married parent families. Below I describe the research in some detail, but table 1 provides a general overview of recent studies of cohabitation and child wellbeing. It is important to acknowledge that there are a few exceptions to the findings reported in table 1 depending on the data source, which outcome we're looking at, or key family factors included in analysis.

Table 1: Summary of Research on Associations between Cohabitation and Child Wellbeing

|  |  | Children 0-12 |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
|  |  |  | Children 13-17 |  |  |

Note: NA = data not available; 82 percent of adolescents in cohabiting parent families live with stepparents.

## Children Ages 0-12

The research indicates that family structure at birth makes a difference for young children's health outcomes (table 1). At birth, children born into cohabiting parent families are more likely to have low birth weight than are their counterparts born to married parents. ${ }^{34}$ This health disadvantage extends to age five; children born to cohabiting parents more often experience asthma, obesity, and poor health than do children born to married parents. ${ }^{35}$ In contrast, when family structure is measured at older ages, children living with cohabiting and married parents have similar levels of overall health, asthma, and obesity. ${ }^{36}$ The family experience that has a consistent and negative implication for child health in both cohabiting and married parent families is family instability. ${ }^{37}$ Family instability encapsulates experiences at the time of birth as well as subsequent family change. Children raised in stable married families have better overall health than children raised in stable cohabiting families, but similar rates of obesity and asthma. In contrast, children raised in unstable
cohabiting and unstable married families are similar when it comes to asthma, overall health, and obesity. ${ }^{38}$ If cohabiting parents marry, this appears to be positively associated with child health. For example, at age one, children raised by cohabiting parents who marry have rates of asthma similar to those of children whose parents have not married. But by age five, children raised by cohabiting parents who later married fare better in overall health than do children raised in stable cohabiting unions. ${ }^{39}$ Even when cohabiting parents eventually marry, however, their children don't achieve the same levels of health as children with stably married parents. ${ }^{40}$

To see whether marriage versus cohabitation affects young children's cognitive skills, internalizing behaviors (negative or problematic behaviors directed at the self), or externalizing behaviors (negative or problematic behaviors directed at others), we can focus either on an early indicator of family structure (at the time of birth) or on a more contemporaneous (current) measure. Family structure at birth sets the
stage for subsequent instability, as children born to cohabiting parents experience more family transitions than do children born to married parents. Indeed, family structure at birth appears to have enduring negative implications for children's psychosocial wellbeing at later ages. Children born to cohabiting parents have more problems with peers, more aggressive behaviors, more internalizing problems, and more negative teacher assessments than do children born to married parents. Instability, then, appears to harm psychosocial wellbeing. ${ }^{41}$

In contrast, how contemporaneous (current) family structure affects children's psychosocial wellbeing depends on whether the married or cohabiting parent family consists of two biological parents (a stable family) or a biological parent and a stepparent (indicating family transitions). Generally, young children living in two biological parent cohabiting families fare as well as children residing in two biological parent married families, but young children living in cohabiting stepfamilies fare worse than their counterparts in married stepfamilies (table 1). After accounting for parenting, parent's depressive symptoms, parental involvement, and socioeconomic resources, this pattern holds true for many psychosocial outcomes, such as aggression, anxiety and depression, as well as cognitive outcomes. ${ }^{42}$ Further, studies that focus just on low-income children (the targets of many public policies) also show that for most behavioral and cognitive outcomes, children in cohabiting two-biological-parent families fare as well as children in married two biological parent families. ${ }^{43}$

Young children who live with cohabiting stepparents don't appear to fare as well as children who live in a married stepparent family. Thus, among children in stepparent
families, marriage is associated with more positive outcomes than cohabitation. For instance, children in cohabiting stepparent families have lower literacy scores at age four and poorer academic outcomes at age five than do children in married stepparent families. ${ }^{44}$ A similar pattern exists when we look at the entire range of children from birth to 12 years old: children who live with married stepparents have higher academic achievement and fewer behavior problems than do children who live with cohabiting stepparents. ${ }^{45}$

## Adolescents

Generally, adolescents fare as well in cohabiting stepparent families as they do in married stepparent families (table 1). And the vast majority ( 82 percent) of adolescent children living with cohabiting parents are, in fact, living in cohabiting stepparent families. By adolescence, most children who were born into cohabiting two biological-parent families have experienced either their parents' marriage or breakup. After accounting for sociodemographic characteristics, as well as parents' own health and psychological distress, adolescents living in cohabiting and married stepparent families have similar overall physical health. ${ }^{46}$ Their eating behaviors (consumption and skipping meals) are also similar, as is their emotional wellbeing, and teenagers show similar levels of depressive symptoms when they move into both cohabiting and married stepparent families. ${ }^{47}$ However, one recent study found more depressive symptoms among adolescents living in cohabiting stepparent families than among those in married stepfamilies. ${ }^{48}$

Most indicators of behavior, relationships, and academic achievement are similar among adolescents in cohabiting and
married stepparent families (table 1). ${ }^{49}$ Adolescents in cohabiting and married stepparent families are comparable across a range of problem behaviors: drinking, marijuana use, delinquency, smoking, and externalizing behaviors. ${ }^{50}$ They also have similar levels of teenage fertility, early sex, and relationship conflict. Although high school graduation and college enrollment rates are similar among adolescents in cohabiting and married stepparent families, adolescents in cohabiting stepfamilies report lower grades, lower school engagement, and more school suspensions. ${ }^{51}$

By definition, adolescents in stepparent (cohabiting and married) families have experienced at least one family transition, and they have entered into stepparent families in a variety of ways. In adolescence, family transitions are associated with delinquency, drug use, depressive symptoms, earlier age at first sex, teenage motherhood, lower school engagement, poorer grades, and lower graduation rates. ${ }^{52}$ Because there are so many potential pathways in and out of families, it is hard to simply explain and generalize the implications of family transitions. For example, high school graduation rates are lower among teenagers born to single mothers who subsequently cohabited than among those whose mothers married. But among teenagers who have experienced divorce, mothers' cohabitation and remarriage are associated with similar graduation levels. ${ }^{53}$ A mother's marriage provides a physical health benefit in adolescence only when the mother stays married to the child's biological father. ${ }^{54}$ Further, when cohabiting stepparents marry, teenagers' levels of school engagement, delinquency, and depressive symptoms don't improve. ${ }^{55}$

Some researchers have tried to refine their analyses by considering the age at which children experienced biological or step cohabiting parent families, as well as how long they spent in cohabiting parent families. Neither age or amount of time spent in cohabiting parent families has been shown to be related to adolescents' wellbeing, but further research using more recent data sets may reveal important distinctions. ${ }^{56}$

## Next Steps

As we've seen, the link between parental cohabitation and child wellbeing depends on the type of cohabiting parent family and the age of the child. Children who are born to cohabiting parents appear to experience enduring negative outcomes. Yet stable cohabiting two biological parent families seem to offer many of the same health, cognitive, and behavioral benefits that stable married biological parent families provide. Cohabiting rather than married stepparent families are associated with more negative indicators of child wellbeing among young children, but not among adolescents. Certainly, there are exceptions to these conclusions. Further study that focuses on recent birth cohorts of children is warranted.

Cohabitation has become especially prominent in the lives of minority children. About half ( 54 percent) of black children, two-fifths (43 percent) of Hispanic children, and one-third ( 35 percent) of white children are expected to live in a cohabiting parent family at some point. ${ }^{57}$ Researchers find racial and ethnic differences in the role that family instability and family structure play in child wellbeing, but largely haven't considered whether cohabiting parents influence child wellbeing in similar or different ways for blacks, whites, and

Hispanics. Further, researchers typically haven't assessed variation in the role of cohabitation within racial or ethnic groups. (For an exception see Paula Fomby and Angela Estacion's 2011 study. ${ }^{58}$ )

Cohabiting parent families' influence on child wellbeing could also vary according to social class. Cohabitation is more common among women with lower levels of education, and women with modest levels of education more frequently have children in cohabiting parent families. ${ }^{59}$ A study that examined the effect of family structure solely among low-income families found that family structure was not strongly related to child outcomes among this group. ${ }^{60}$ A practical issue is that populationbased studies often don't include sufficient sample sizes to study disadvantaged cohabiting parent families only.

Another source of variation that researchers studying cohabitation and child wellbeing have largely overlooked is the gender of the child. A few studies indicate that family transitions are more strongly associated with some outcomes for boys than for girls, but we don't have much research on this topic.

I've focused on two pathways into parental cohabitation: a) being born to two biological parents who are cohabiting or b) living with a parent and his or her cohabiting partner who is not biologically related to the child. Additional exposure to parental cohabitation is possible, but I haven't directly addressed it here: for example, children may also live in a cohabiting family part-time, depending on custody arrangements, when their nonresident biological mother or father starts living with a cohabiting partner. A comprehensive portrait of family life needs to include the
full range of family experiences, including varying custody arrangements.

## Policy has been inconsistent in its treatment of cohabiting parent families.

One type of cohabiting family that didn't receive much attention until recently is the same-sex parent family. Ten years ago in the Future of Children, when William Meezan and Jonathan Rauch reviewed the state of knowledge on same-sex marriage and parenting, same-sex marriage was legal in only one state. ${ }^{61}$ Recently, public acceptance of same-sex marriage has skyrocketed, and the legal climate has shifted such that same-sex marriage is legally recognized nationwide (see Gary Gates's article in this issue for an excellent discussion of same-sex parent families). To date, no researchers have used population-based data to empirically evaluate child wellbeing specifically among children with married same-sex parents. Same-sex marriage may be associated with greater child wellbeing in terms of family stability, legal protections, and improved economic wellbeing through full access to state and federal benefits and insurance. ${ }^{62}$ Yet same-sex parent families, regardless of marital status, may face heightened stress and challenges because of barriers to acceptance and support. New research assessing the wellbeing of children with married, cohabiting, and single lesbian and gay parents will be on the horizon.

As children spend increasing shares of their lives with parents who are cohabiting, policy has been inconsistent in its treatment of cohabiting parent families. Public programs face challenges in terms of
whether to include cohabiting partners and their income when determining eligibility for services and benefit levels. ${ }^{63}$ Some programs, such as the Affordable Care Act, base eligibility on the "tax-filing unit," and cohabiting partners and their incomes are not part of that unit. ${ }^{64}$ Other programs, such as the Supplemental Nutrition Assistance Program (SNAP), base decisions about eligibility on the "consuming unit," which includes cohabiting partners. Further, whether cohabiting partners and their income are included in eligibility criteria for some programs, such as Temporary Assistance for Needy Families, can vary from state to state. ${ }^{65}$

Another way the government ensures children's wellbeing is through the enforcement of child support orders. Child support policy requires nonresident parents to provide economic resources to their children, and these most often must be paid whether or not the parent cohabits
with a new partner or remarries. However, a nonresident parent may petition the court to adjust the level of support based on the new cohabiting partner's provision of children's expenses. Relatively recently, the federal government has attempted to help support low-income families by investing considerable resources in initiatives to help couples, parents, and families maintain healthy relationships (see the article in this issue by Ron Haskins for more about these programs). At the outset, these initiatives treated participants as simply married or unmarried, but some have moved toward recognizing a broader spectrum of family experiences, including cohabitation.

Certainly, cohabitation is here to stay, and it should be integrated into programs and policies dedicated to improving the lives of children. Policies and programs need to keep pace with family change to best serve the needs of children and their parents.

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# Marriage and Family: LGBT Individuals and Same-Sex Couples 

## Gary J. Gates

## Summary

Though estimates vary, as many as 2 million to 3.7 million U.S. children under age 18 may have a lesbian, gay, bisexual, or transgender parent, and about 200,000 are being raised by same-sex couples.

Much of the past decade's legal and political debate over allowing same-sex couples to marry has centered on these couples' suitability as parents, and social scientists have been asked to weigh in. After carefully reviewing the evidence presented by scholars on both sides of the issue, Gary Gates concludes that same-sex couples are as good at parenting as their different-sex counterparts. Any differences in the wellbeing of children raised in same-sex and different-sex families can be explained not by their parents' gender composition but by the fact that children being by raised by same-sex couples have, on average, experienced more family instability, because most children being raised by same-sex couples were born to different-sex parents, one of whom is now in the same-sex relationship.

That pattern is changing, however. Despite growing support for same-sex parenting, proportionally fewer same-sex couples report raising children today than in 2000. Why? Reduced social stigma means that more LGBT people are coming out earlier in life. They're less likely than their LGBT counterparts from the past to have different-sex relationships and the children such relationships produce. At the same time, more same-sex couples are adopting children or using reproductive technologies like artificial insemination and surrogacy. Compared to a decade ago, same-sex couples today may be less likely to have children, but those who do are more likely to have children who were born with same-sex parents who are in stable relationships.

In the past, most same-sex couples raising children were in a cohabiting relationship. With same-sex couples' right to marry now secured throughout the country, the situation is changing rapidly. As more and more same-sex couples marry, Gates writes, we have the opportunity to consider new research questions that can contribute to our understanding of how marriage and parental relationships affect child wellbeing.

[^5]The speed with which the legal and social climate for lesbian, gay, bisexual, and transgender (LGBT) individuals, same-sex couples, and their families is changing in the United States has few historical precedents. Measures of social acceptance related to sexual relationships, parenting, and marriage recognition among same-sex couples all increased substantially in the last two decades. The legal climate followed a similar pattern. In 2005, when the Future of Children last produced an issue about marriage and child wellbeing, only one state allowed same-sex couples to legally marry. By June 2015, the Supreme Court had ruled that same-sex couples had a constitutional right to marry throughout the United States.

Analyses of the General Social Survey, a biennial and nationally representative survey of adults in the United States, show that, in the years between 1973 and 1991, the portion who thought that same-sex sexual relationships were "always wrong" varied little, peaking at 77 percent in 1988 and 1991. The two decades since have seen a rapid decline in this figure, from 66 percent in 1993 to 40 percent in $2014 .{ }^{1}$ Conversely, the portion of those who say that same-sex sexual relationships are never wrong didn't go much above 15 percent until 1993. From 1993 to 2014, that figure increased from 22 percent to 49 percent. Notably, 2014 marks the first time in the 30 years that the General Social Survey has been asking this question that the portion of Americans who think same-sex sexual relationships are never wrong is substantially higher than the portion who say such relationships are always wrong.

The General Social Survey data demonstrate an even more dramatic shift in support for
marriage rights for same-sex couples. In 1988, just 12 percent of U.S. adults agreed that same-sex couples should have a right to marry. By 2014, that figure had risen to 57 percent. Data from Gallup show a similar pattern, with support for marriage rights for same-sex couples increasing from 27 percent in 1996 to 60 percent in $2014 .^{2}$ Gallup's analyses document even larger changes in attitudes toward support for adoption by same-sex couples. In 1992, its polling showed that only 29 percent of Americans supported the idea that same-sex couples should have the legal right to adopt children. In a 2014 poll, that figure was 63 percent, even higher than support for marriage among same-sex couples. ${ }^{3}$

## Legal Recognition of Same-Sex Relationships

These shifts in public attitudes toward same-sex relationships and families have been accompanied by similarly dramatic shifts in granting legal status to same-sex couple relationships. California was the first state to enact a statewide process to recognize same-sex couples when it created its domestic partnership registry in 1999. Domestic partnership offered California same-sex couples some of the benefits normally associated with marriage, namely, hospital visitation rights and the ability to be considered next of kin when settling the estate of a deceased partner. In 2000, Vermont enacted civil unions, a status designed specifically for same-sex couples to give them a broader set of rights and responsibilities akin to those associated with marriage.

Massachusetts became the first state to legalize marriage for same-sex couples in 2004. In 2013, the U.S. Supreme Court declared unconstitutional the provision of the federal Defense of Marriage Act
(passed in 1996) that limited federal recognition of marriages to different-sex couples. ${ }^{4}$ That ruling, in Windsor v. United States, prompted an unprecedented wave of lawsuits in every state where same-sex couples were not permitted to marry. After numerous rulings in these cases affirming the right of same-sex couples to marry in a series of states, the Supreme Court's June 2015 decision meant that same-sex couples could marry anywhere in the country. ${ }^{5}$

Globally, marriage or some other form of legal recognition through civil or registered partnerships is now widely available to same-sex couples across northern, western, and central Europe, large portions of North and South America, and in South Africa, Australia, and New Zealand. ${ }^{6}$ Conversely, homosexuality remains criminalized, in some cases by punishment of death, throughout much of Africa, the Middle East, and Southeast Asia, and in Russia and many Pacific and Caribbean island nations. ${ }^{7}$

## Effects on LGBT Relationships and Families

Social norms and legal conditions affect how we live our lives. Psychologists document how social stigma directed toward LGBT people can be quite insidious and damage their health and wellbeing. ${ }^{8}$ It can also affect how they form relationships and families. For example, studies from the early 1980s found that same-sex couple relationships were, on average, less stable than differentsex relationships. ${ }^{9}$ My own analyses of data from the early 1990s showed that lesbians and gay men were less likely than their heterosexual counterparts to be in a cohabiting relationship. ${ }^{10}$ Is this because same-sex couple relationships differ from different-sex relationships in ways that lead to instability? Are lesbians and gay men just not the marrying type? Recent research
suggests that the social and legal climate may explain a great deal about why same-sex couples behave differently from differentsex couples in terms of relationship formation and stability. As society has begun to treat same-sex couples more like different-sex couples, the differences between the two groups have narrowed. For example, compared to 20 years ago, proportionately more lesbians and gay men are in cohabiting same-sex relationships, and they break up and divorce at rates similar to those of comparable different-sex couples. ${ }^{11}$ As of March 2015, Gallup estimated that nearly 40 percent of same-sex couples were married. ${ }^{12}$

## As society has begun to treat same-sex couples more like different-sex couples, the differences between the two groups have narrowed.

The social and legal climate for LGBT people also affects how they form families and become parents. In a climate of social stigma, LGBT people can feel pressure to hide their identities and have relationships with different-sex partners. Not surprisingly, some of those relationships produce children. Today, most children being raised by same-sex couples were born to different-sex parents, one of whom is now in the same-sex relationship. This pattern is changing, but in ways that may seem counterintuitive. Despite growing support for same-sex parenting, proportionally fewer same-sex couples report raising children today than in 2000. Reduced social stigma means that more LGBT people are coming out earlier in life. They're less likely than
their LGBT counterparts from the past to have different-sex relationships and the children such relationships produce. ${ }^{13}$

But that's not the full story. While parenting may be declining overall among samesex couples, adoption and the use of reproductive technologies like artificial insemination and surrogacy is increasing. Compared to a decade ago, same-sex couples today may be less likely to have children, but those who do are more likely to have children who were born with same-sex parents who are in stable relationships. ${ }^{14}$

## Framing the Debate

The legal and political debates about allowing same-sex couples to marry tend to focus on two large themes that can be seen even in the earliest attempts to garner legal recognition of same-sex marriages. These two themes pit arguments about the inherent and traditional relationship between marriage and procreation (including the suitability of same-sex couples as parents) against arguments about the degree to which opposition to legal recognition of same-sex relationships is rooted in irrational animus and discrimination toward same-sex couples or lesbian, gay and bisexual (LGB, used here because these arguments rarely consider the transgender population) individuals more broadly. (Throughout this article, I use LGB rather than LGBT when data or research focuses only on sexual orientation and not on gender identity.)

In the United States, the earliest legal attempt to expand marriage to include samesex couples began in 1970, when Richard Baker and James McConnell applied for and were denied a marriage license in Hennepin County, Minnesota. ${ }^{15}$ They filed a lawsuit that eventually came before the Minnesota and U.S. supreme courts. The

Minnesota court ruling observed that the arguments in favor of allowing the couple to marry were based on the proposition that "the right to marry without regard to the sex of the parties is a fundamental right of all persons and that restricting marriage to only couples of the opposite sex is irrational and invidiously discriminatory." The court wasn't persuaded by these arguments, ruling that "the institution of marriage as a union of a man and woman, uniquely involving the procreation of children, is as old as the book of Genesis." ${ }^{16}$ The U.S. Supreme Court dismissed the case on appeal for lack of any substantial federal question. ${ }^{17}$

More than 30 years later, in a ruling from the U.S. Court of Appeals for the Seventh Circuit in Baskin v. Bogan, which upheld a lower court's ruling that Indiana's ban on marriage for same-sex couples was unconstitutional, Judge Richard Posner offered a distinctly different perspective from that of the Minnesota court regarding similar arguments made in a case seeking to overturn Indiana's ban on marriage for same-sex couples. He wrote:

At oral argument the state's lawyer was asked whether "Indiana's law is about successfully raising children," and since "you agree same-sex couples can successfully raise children, why shouldn't the ban be lifted as to them?" The lawyer answered that "the assumption is that with opposite-sex couples there is very little thought given during the sexual act, sometimes, to whether babies may be a consequence." In other words, Indiana's government thinks that straight couples tend to be sexually irresponsible, producing unwanted children by the carload, and so must be pressured (in the form of governmental encouragement of marriage through a combination of
sticks and carrots) to marry, but that gay couples, unable as they are to produce children wanted or unwanted, are model parents-model citizens really-so have no need for marriage. Heterosexuals get drunk and pregnant, producing unwanted children; their reward is to be allowed to marry. Homosexual couples do not produce unwanted children; their reward is to be denied the right to marry. Go figure. ${ }^{18}$

As in Baker v. Nelson, the U.S. Supreme Court opted not to take Baskin v. Bogan on appeal. But this time, the court's inaction prompted a rapid expansion in the number of states that allowed same-sex couples to marry.

This article explores the social and legal debates about access to marriage for samesex couples, how social and legal change is affecting the demographic characteristics of LGBT people and their families, whether parents' gender composition affects children's wellbeing, and how social science research has contributed to those debates and can track the impact of these social changes in the future.

## LGBT Families: Demographic Characteristics

Depending on which survey we consider, from 5.2 million to 9.5 million U.S. adults identify as LGBT (roughly 2-4 percent of adults). ${ }^{19}$ An analysis of two state-level population-based surveys suggests that approximately 0.3 percent of adults are transgender. ${ }^{20}$ More people identify as LGBT today than in the past. Findings from the 2012 Gallup Daily Tracking survey suggest that, among adults aged 18 and older, 3.6 percent of women and 3.3 percent of men identify as LGBT. ${ }^{21}$ Nearly 20 years ago, 2.8 percent of men and
1.4 percent of women identified as lesbian, gay, or bisexual in a national survey. ${ }^{22}$ These estimates measure the LGBT population by considering who identifies themselves using the terms lesbian, gay, bisexual, or transgender. Self-identity is not necessarily the only way to measure sexual orientation or gender identity. For example, if sexual orientation is measured by the gender of one's sexual partners or sexual attractions, then population estimates increase. Findings from the 2006-08 National Survey of Family Growth, a national survey of adults aged 18-44 conducted by the National Center for Health Statistics, show that 12.5 percent of women and 5.2 percent of men report at least some same-sex sexual behavior. An estimated 13.6 percent of women and 7.1 percent of men report at least some same-sex sexual attraction. ${ }^{23}$

Estimates for the number of cohabiting same-sex couples in the United States are most commonly derived from U.S. Census Bureau data, either decennial Census enumerations (beginning in 1990) or the annual American Community Survey (ACS). Unfortunately, the accuracy of the Census Bureau figures for same-sex couples has been called into question because of a measurement problem whereby a very small portion of different-sex couples (mostly married) make an error on the survey when recording the gender of one of the partners or spouses, so that the survey appears to identify the couple as same-sex. Findings from various analyses of Census and ACS data suggest that the presence of these false positives among same-sex couples could mean that from one-quarter to onehalf of identified same-sex couples may be miscoded different-sex couples. ${ }^{24}$

In 2010, the U.S. Census Bureau released estimates of the number of same-sex
couples that were adjusted to minimize the inaccuracies created by the measurement problem. They reported nearly 650,000 same-sex couples in the country, an increase of more than 80 percent over the figure from Census 2000 of 360,000 couples. ${ }^{25}$ Same-sex couples represent about 0.5 percent of all U.S. households and about 1 percent of all married and unmarried cohabiting couples. My analyses of the National Health Interview Survey (NHIS), an annual survey of adults conducted by the U.S. Department of Health and Human Services, suggest that there were approximately 690,000 same-sex couples in the United States in 2013, representing 1.1 percent of all couples, a modest increase from the 2010 figures. ${ }^{26}$ Gallup estimates from March 2015 suggest that the number of cohabiting same-sex couples may be close to 1 million. ${ }^{27}$

## The population of married same-sex couples appears to have doubled or even tripled in just one year.

Estimating the number of married samesex couples in the United States is difficult. Not all states collect administrative marriage data that explicitly identifies same-sex couples. A further complication comes from the measurement issues in Census Bureau data. Estimates of the number of same-sex couples who identify as married are now reported in annual ACS tabulations, but the measurement error that I've discussed likely means that these figures aren't very accurate. ${ }^{28}$

Based on NHIS data, I calculated that there may have been as many as 130,000
married same-sex couples by the end of 2013, approximately 18 percent of all samesex couples. ${ }^{29}$ By contrast, ACS estimates from the same year suggested that there were more than 250,000 married same-sex couples. The NHIS and ACS estimates both were made before the majority of states allowed same-sex couples to marry. Gallup estimates from data collected in March 2015 found 390,000 married same-sex couples. ${ }^{30}$ Regardless of the accuracy of these estimates, it's clear that same-sex couples are marrying at a rapid rate. The population of married same-sex couples appears to have doubled or even tripled in just one year. ${ }^{31}$

## LGBT and Same-Sex Couple Parents and Families

LGBT individuals and same-sex couples come to be parents in many ways. My own analyses estimate that 37 percent of LGBT individuals have been parents and that as many as 6 million U.S. children and adults may have an LGBT parent. ${ }^{32}$ I estimate that while as many as 2 million to 3.7 million children under age 18 may have an LGBT parent, it's likely that only about 200,000 are being raised by a same-sex couple. ${ }^{33}$ Many are being raised by single LGBT parents, and many are being raised by differentsex couples where one parent is bisexual. Most surveys find that bisexuals account for roughly half of the LGBT population, and my NHIS analyses suggest that among bisexuals with children, more than six in 10 are either married ( 51 percent) or partnered (11 percent) with a different-sex partner. ${ }^{34}$ Only 4 percent are living with a same-sex spouse or partner.

Data rarely provide clear information about the birth circumstances of children with LGBT parents or those living with samesex couples. But, as I've already pointed out, my analyses of ACS data suggest that
most children currently living with samesex couples were likely born in previous different-sex relationships. Two-thirds of children under age 18 living with a same-sex cohabiting couple (married or unmarried) are identified as either the biological child or stepchild of one member of the couple. Only about 12 percent of them are identified as adopted or foster children, though that figure has been increasing over time. ${ }^{35}$ My research also shows that, among people who have ever had a child, LGB individuals report having had their first child at earlier ages than their nonLGB counterparts. ${ }^{36}$ This is consistent with many studies documenting that LGB youth are more likely to experience unintended pregnancy or fatherhood when compared to their non-LGB counterparts. ${ }^{37}$ Researchers speculate that social stigma directed toward LGB youth contributes to psychological stress. That stress can sometimes lead them to engage in risky behaviors, including sexual activity that results in unplanned pregnancies.

Analyses of many data sources show that racial and ethnic minorities (particularly African Americans and Latinos) who are LGB or in same-sex couples are more likely to report raising or having had children. The proportion of all same-sex couples raising children tends to be higher in more socially conservative areas of the country, where LGB people may have come out relatively later in life, so were more likely to have children with a different-sex partner earlier in life. ${ }^{38}$ These patterns likely also contribute to the broad economic disadvantage observed among same-sex couples and LGB individuals who are raising children. They have lower incomes than their different-sex couple or non-LGB counterparts and have higher levels of poverty. ${ }^{39}$ In fact, same-sex couples with children are twice as likely as
their married different-sex counterparts to be living in poverty.

The evidence of economic disadvantage among same-sex couples with children is intriguing given the overall high levels of education historically observed among those in same-sex couples. Nearly all research shows that individuals in same-sex couples have higher levels of education than those in different-sex couples. ${ }^{40}$ But this pattern differs among couples raising children. While nearly half of those in same-sex couples have a college degree, only a third of those raising children have that much education. Same-sex couple parents also report higher rates of unemployment than their different-sex counterparts. Individuals in same-sex and different-sex couples with children report similar levels of labor force participation ( 81 percent and 84 percent, respectively), but those in same-sex couples are more likely to be unemployed ( 8 percent versus 6 percent, respectively). While in the majority of same-sex and different-sex couples with children, both spouses or partners are employed ( 57 percent and 60 percent, respectively), same-sex couples are more likely to have neither partner employed ( 8 percent versus 5 percent, respectively). ${ }^{41}$

The percentage of same-sex couples who are raising children began declining in 2006. ${ }^{42}$ As I've said, this may actually be a result of social acceptance and LGBT people coming out (being more public about their LGBT identity) earlier in life today than in the past. In a Pew Research Center study, for example, younger respondents reported that they first told someone that they were LGBT at younger ages than did older respondents. ${ }^{43}$ It may be that lesbians and gay men are less likely now than in the past to have different-sex sexual relationships
while young and, therefore, are less likely to have children with a different-sex partner. Today, about 19 percent of same-sex couples are raising children under age 18, with little variation in that statistic between married and unmarried couples. Among LGB individuals not in a couple, the figure is also 19 percent. ${ }^{44}$

## Social Science and Political Debates

To the extent that social scientists have weighed in on the debate about allowing same-sex couples to marry and the consequences that such a change might have on society and families, they have largely focused on parenting. Questions regarding the extent to which LGBT individuals and same-sex couples become parents, how they come to be parents, and whether and how sexual orientation or gender composition of children's parents might affect their health and wellbeing have all been considered within the framework of the debates about legalizing marriage for same-sex couples.

## Social Science on Trial

This dynamic may be best observed in the testimony that emerged from a trial in the case of DeBoer v. Snyder, a lawsuit filed in the U.S. District Court for the Eastern District of Michigan that challenged the state's ban on marriage for same-sex couples. The case originated when plaintiffs April DeBoer and Jayne Rowse were denied the ability to complete a joint adoption (where both partners are declared a legal parent to the child) because Michigan allowed such adoptions only among married couples. Judge Bernard A. Friedman ordered a trial, the first such trial in a case involving marriage rights for same-sex couples since a challenge to California's Proposition 8 (a 2008 ballot initiative, later overturned by the courts, that made
marriage for same-sex couples illegal). Given the origins of the lawsuit, litigants on both sides assembled expert witnesses from the social sciences, including me, to testify regarding what social science tells us about parenting among same-sex couples.

In addition to me, expert witnesses for the plaintiffs included psychologist David Brodzinsky and sociologist Michael Rosenfeld. Defense experts included family studies scholar Loren Marks, economists Joseph Price and Douglas Allen, and sociologist Mark Regnerus. A significant focus of the trial concerned the degree to which social scientists agree, or legitimately should agree, with the proposition that research overwhelmingly shows that the gender composition of two-parent families is not associated with differences in their children's health and wellbeing.

The courtroom can be a challenging environment for academic debates about scholarly theoretical frameworks and research methodology. The setting tends to value argumentation using assertion and provocation over the more scholarly rhetorical tendency of detailed explanation. But I present the research in the context of the trial as a way to emphasize the degree to which policy debates about the meaning of marriage and family can affect how scholars interpret research findings. In the end, I argue that the research on same-sex parenting and families is remarkably consistent. It shows that children raised by same-sex couples experience some disadvantages relative to children raised by different-sex married parents. But the disadvantages are largely explained by differences in experiences of family stability between the two groups. Many children being raised by same-sex couples have experienced the breakup of their different-sex parents, resulting in more
instability in their lives. That instability has negative consequences. These findings are consistent in research conducted by scholars on both sides of the debate regarding marriage for same-sex couples. No research suggests that the gender composition or sexual orientation of parents is a significant factor in negative child outcomes.

The earliest attempts to systematically study parenting by LGB people or samesex couples occurred in the 1980s. In their 1989 study of gay parenting, Jerry Bigner and Frederick Bozett wrote: "The term gay father is contradictory in nature. This is more a matter of semantics, however, as gay has the connotation of homosexuality while father implies heterosexuality. The problem lies in determining how both may be applied simultaneously to an individual who has a same-sex orientation, and who also is a parent." They assert that "although research is limited, it appears that gay fathers are at least equal to heterosexual fathers in the quality of their parenting." ${ }^{45}$ More than two and a half decades later, this statement was still being debated in a Michigan courtroom.

## Child Health and Wellbeing

For example, let's compare a commentary piece by expert witness Loren Marks with a friend-of-the-court brief from the American Sociological Association that was filed in the U.S. Supreme Court cases challenging California's Proposition 8 (Hollingsworth $v$. Perry) and the federal DOMA (Windsor $v$. United States), and refiled in the Michigan case. ${ }^{46}$ Marks takes serious issue with an assertion in a brief on gay and lesbian parenting published by the American Psychological Association, which says, "Not a single study has found children of lesbian or gay parents to be disadvantaged in any significant respect relative to children of heterosexual parents. ${ }^{.47}$ Based on his review
of several decades of parenting research, Marks argues that the bulk of research focused on same-sex couple parenting uses relatively small samples that cannot be generalized to the population as a whole. He points out that the research does not sufficiently capture the diversity of same-sex couple parenting, because study populations are biased toward female parents with relatively high education and socioeconomic status. In the absence of large-scale longitudinal parenting studies (that is, studies that follow a group of people over time) with representative samples, Marks concludes that it is premature to assert that gender composition in two-parent families is not related to child health and wellbeing.

The American Sociological Association, examining many of the same studies considered by Marks, came to a very different conclusion. Its amicus brief opens by arguing:

The social science consensus is clear: children raised by same-sex parents fare just as well as children raised by opposite-sex parents. Numerous nationally representative, credible, and methodologically sound social science studies form the basis of this consensus. These studies reveal that children raised by same-sex parents fare just as well as children raised by opposite-sex couples across a wide spectrum of child-wellbeing measures: academic performance, cognitive development, social development, psychological health, early sexual activity, and substance abuse. ${ }^{48}$

The brief concludes: "The social science consensus is both conclusive and clear: children fare just as well when they are raised by same-sex parents as when they are raised by opposite sex parents. This consensus holds true across a wide range of
child outcome indicators and is supported by numerous nationally representative studies." The disparate conclusions drawn from these two reviews of largely the same research studies result from philosophic differences about the conditions necessary to draw consensus conclusions about social science research. Marks argues for a bar of more large, representative, and longitudinal studies. The American Sociological Association asserts that the absence of negative findings among a large group of smaller and often nonrepresentative samples is compelling and supported by enough larger studies using representative and longitudinal samples to substantiate a claim that children are not harmed by having same-sex parents.

Three other recent studies (all discussed in great detail in the Michigan trial) using population-based data purport to challenge the American Sociological Association's assertion of a consensus that parents' gender composition doesn't harm child outcomes. First, in a study of young adults, sociologist Mark Regnerus found that those who reported having parents who had a same-sex sexual relationship fared far worse on a wide variety of health and wellbeing measures than did those raised largely by their married, different-sex biological parents. ${ }^{49}$

Second, Douglas Allen and colleagues published a commentary concerning a study by Michael Rosenfeld that questioned Rosenfeld's decision, in his analyses of data from U.S. Census 2000, to limit his sample of children in same-sex and different-sex couples to those who have lived in the household for at least five years. ${ }^{50}$ Allen and colleagues found that when they loosened that restriction in the data, children raised by same-sex couples showed educational disadvantages compared to those with
different-sex married parents. Rosenfeld's original analyses reported no significant differences between the two groups. Third, Allen conducted another study that analyzed Canadian Census data and purported to show that young adults living with same-sex couples have lower high school graduation rates when compared to those living with different-sex married couples. ${ }^{51}$

## Family Structure and Stability

The scholarly debates surrounding these studies all focus on the degree to which it's necessary to take a history of family instability into account when assessing differences in outcomes among children living in different types of family structures. Most research suggests that living in unstable families can harm children's wellbeing. ${ }^{52}$ This issue is at the heart of the widespread criticism of Regnerus's New Family Structures Study. ${ }^{53}$ Regnerus took histories of family instability into account for some, but not all, of the comparison groups that he established to consider how family structure affects child outcomes. One group included all respondents who indicated that a parent had had a same-sex sexual partner before the respondent turned age 18, regardless of past experiences of family instability (for example, divorce or separation of parents); Regnerus compared that group to respondents who had specific types of family stability or instability, including those who lived only with their married biological parents, those who lived in stepfamilies, and those who lived with single parents. Critics argued that the negative outcomes of children with a parent who had a same-sex sexual relationship were much more likely related to a history of family instability than to either the sexual orientation or gender composition of the parents. A later analysis of the Regnerus data supports critics' arguments and shows that
most of the negative outcomes documented in the original study don't hold when we take into account the family instability history of respondents who reported parents who had same-sex relationships. ${ }^{54}$

Allen and colleagues' challenge to Rosenfeld's study essentially reanalyzed data after removing Rosenfeld's control for family stability, which Rosenfeld achieved by limiting the sample to children who had been in the same family structure for five years. When they didn't take family instability directly into account, Allen and colleagues, like Regnerus, found negative outcomes when they compared children raised by same-sex couples with children raised by different-sex married couples. If it's true that most children being raised by same-sex couples were born to differentsex parents, then they are likely, on average, to have experienced more family instability in their lives than children living with different-sex married parents have experienced. Rosenfeld argued that because Allen and colleagues expanded the sample to include all children without concern for whether they lived in the observed family structure for any length of time, the differences they found in child outcomes were more likely the result of family instability than of their parents' gender composition.

A careful reading of Allen's Canadian Census study actually confirms Rosenfeld's assertion. In his assessment of differences in high school graduation rates among young adults, Allen showed that when household mobility (having lived in the household for at least five years) is taken into account, the differences between respondents in samesex and different-sex married households aren't significant. Notably, this finding is presented in an appendix table but isn't discussed in the body of Allen's paper.

One of the most intriguing aspects about the expert social science witnesses in the Michigan trial is that, upon closer inspection, witnesses for both the plaintiffs and the defense substantially agreed about the research on same-sex couple parenting. Allen's analyses of education outcomes using Canadian Census data mirrored the findings of plaintiffs' witness Rosenfeld. The sample of respondents who reported a parent who had a same-sex sexual relationship in Regnerus's study shared many of the same demographic traits that I have observed in my own work studying children being raised by same-sex couples, particularly with regard to economic disadvantage. The real disagreements between the plaintiffs' and defense witnesses largely revolved around what conclusions can be drawn from particular methodological approaches and the degree to which any contradictory findings should be a factor in determining whether same-sex couples should be allowed to legally marry.

> Upon closer inspection, witnesses for both the plaintiffs and the defense [in the Michigan trial] substantially agreed about the research on same-sex couple parenting.

In the end, Judge Friedman, a Reagan appointee to the federal judiciary, issued a strongly worded opinion in favor of the plaintiffs' right to marry. ${ }^{55}$ His opinion was later overturned by the U.S. Sixth Circuit Court of Appeals, but upheld by the Supreme Court. In his ruling, Freidman dismissed arguments suggesting that the limitations
of social science research with regard to same-sex couple parents were sufficient to cause concern about how allowing same-sex couples to marry would affect children and families. Though Friedman's judicial ruling hardly settles the debates among social scientists about LGBT and same-sex couple parenting, it has affected legal cases that followed. Judge Posner's words that I cited earlier demonstrate that lawyers defending Indiana's ban on marriage for same-sex couples effectively conceded that same-sex couples make entirely suitable parents. Since the Michigan ruling, it has become very rare for those opposed to allowing same-sex couples to marry to base their arguments partly on questions about the suitability of same-sex couples as parents or on possible negative consequences for children's health and wellbeing.

## Married Same-Sex Couples

Substantial evidence shows that marriage promotes stability in couples and families. ${ }^{56}$ Stability, and the financial and social benefits that come with it, contribute to better outcomes for children raised by married parents. The widespread acceptance of marriage for same-sex couples comes at a time when more of them are pursuing parenting as a couple through adoption and reproductive technologies and fewer are raising children from prior differentsex relationships. Will marriage have the stabilizing effect on same-sex couples and their families that we've seen in different-sex couples? Evidence suggests that it might, since lesbians and gay men have a strong desire to be married and have views about the purpose of marriage that are similar to those of the general population.

## Desire for Marriage

In two recent studies, the Pew Research Center has found that 56 percent of
unmarried gay men and 58 percent of unmarried lesbians would like to be married someday, compared to 45 percent of unmarried bisexuals and 46 percent of the unmarried general population. ${ }^{57}$ The views of bisexuals and the general population may be similar because the vast majority of coupled bisexual men and women report having different-sex spouses or partners. At the time of the Pew survey, neither marriage nor recognition of a legal relationship through civil union or domestic partnership was yet widely available for same-sex couples in the United States. So it isn't surprising that lesbians and gay men were less likely to be married or in a civil union or registered domestic partnership when compared to bisexuals or the general population. When current marital status was taken into account, approximately 60 percent of LGBT adults in the Pew survey were currently married or said they would like to be married someday, compared to 76 percent of the general population.

## Relationship Formation

While desire for marriage may be relatively high among lesbians and gay men, there are differences between the groups, and between LGB individuals and heterosexuals, in patterns of forming relationships.
Among LGB men and women, lesbians are the most likely to be in cohabiting relationships, usually at rates very similar to those of non-LGB women. Overall, LGB individuals are less likely than non-LGB individuals to be in a married or unmarried cohabiting relationship. My analyses of the 2013 NHIS show that roughly six in 10 non-LGB adults are living with a partner or spouse, compared to about four in 10 LGB individuals. However, the likelihood of having a cohabiting spouse or partner is markedly higher among lesbians, at 51 percent, than among gay men or bisexual
men and women, about one in three of whom are coupled. The difference between lesbians and non-LGB women (58 percent) in the NHIS was not statistically significant. ${ }^{58}$ In an older paper, Christopher Carpenter and I also found that cohabiting partnerships were more common among lesbians than among gay men (though the data were from California only) and that lesbians' levels of cohabitation were comparable to those found in heterosexual women. ${ }^{59}$

> LGBT respondents were no different from the general population in their belief that love, companionship, and making a lifelong commitment were the three most important reasons for a couple to marry.

Findings from a Pew Research Center survey of LGBT adults showed that, consistent with the NHIS analyses, 37 percent of LGBT adults were cohabiting with a spouse or partner. The Pew findings also showed that lesbians were more likely than gay men to have a spouse or partner (40 percent versus 28 percent, respectively). Unlike the NHIS findings, bisexual women were the most likely among LGB men and women to have a spouse or partner at 51 percent, compared to 30 percent of bisexual men. Among the general population, Pew found that 58 percent of adults were cohabiting with a spouse or partner. Regardless of cohabitation, 40 percent of gay men were in a committed relationship, compared to 66 percent of lesbians. Among
bisexual men and women, the figures were 40 percent and 68 percent, respectively. In the general population, Pew estimates that about 70 percent were in committed relationships. ${ }^{60}$

As we've seen, lesbians and gay men appear to be partnering at higher rates today than in the past. In analyses of the 1992 National Health and Social Life Survey, a populationbased survey of adults focused on sexual attitudes and behaviors, 19 percent of men who identified as gay and 42 percent of women who identified as lesbian reported being in a cohabiting partnership. ${ }^{61}$ This suggests that gay men are nearly twice as likely to partner today as they were in the early 1990s. It also confirms that the pattern of higher levels of coupling among lesbians when compared to gay men has persisted over time.

## Reasons to Marry

The Pew survey also considered the reasons that people marry. LGBT respondents were no different from the general population in their belief that love, companionship, and making a lifelong commitment were the three most important reasons for a couple to marry. The only substantial difference between LGBT respondents and the general population in this regard was that LGBT people gave more weight to legal rights and benefits as a reason to marry than did the general population. ${ }^{62}$ This difference may not be surprising given the substantial media attention focused on the legal rights and benefits that were not available to same-sex couples in places where they could not marry.

The findings also suggested that lesbians and gay men were largely responsible for the fact that rights and benefits were ranked higher among LGBT respondents; lesbians and gay men ranked rights and benefits,
as well as financial stability, as much more important than bisexuals did (bisexuals were similar to the general population in this regard, and this portion of the analyses didn't separately consider transgender respondents). ${ }^{63}$ Recall that the Pew findings show that most coupled bisexuals are with different-sex partners, while coupled lesbians and gay men are with same-sex partners. Given their more limited access to marriage, rights, benefits, and financial stability might be more important for lesbians and gay men.

## Social Impact

When social scientists examine the issue of marriage rights for same-sex couples, they do so largely through the medium of parenting and family studies. Broader public discourse and debate often involves more philosophical (rather than empirical) arguments about marriage as a social and legal institution and the degree to which allowing same-sex couples to marry reflects a fundamental or undesirable change to that institution (a book that pits philosopher John Corvino against political activist Maggie Gallagher, Debating Same-Sex Marriage, provides an example of these arguments). ${ }^{64}$ However, social scientists certainly have led the way in tracking contemporary changes in patterns of family formation and marriage. Sociologist Andrew Cherlin, for example, has documented many of these changes, including: increases in the age of first marriage; diverging patterns of both marriage and divorce by education, such that those with lower levels of education are less likely to marry and more likely to divorce when compared to those with higher educational attainment; increases in nonmarital births and cohabitation; and increases in the number of children living in families not headed by their married biological mothers and fathers. ${ }^{65}$

Some public debate has emerged regarding the degree to which these social changes are related to allowing same-sex couples to marry. Political commentator Stanley Kurtz argues that marriage for samesex couples in Europe has contributed to and hastened the institutional decline in marriage, to the detriment of families and children. ${ }^{66}$ Journalist Jonathan Rauch disagrees, arguing that allowing same-sex couples to marry will enhance the prestige of the institution and reinvigorate it during a period of decline. ${ }^{67}$

The empirical evidence for a link between the emergence of marriage rights for samesex couples and broader marriage, divorce, and fertility trends is weak. Economist Lee Badgett has shown that trends in differentsex marriage, divorce, and nonmarital birth rates did not change in European countries after they legalized marriage for same-sex couples. ${ }^{68}$ Another study, using data from the United States, found that allowing same-sex couples to marry or enter civil unions produced no significant impact on state-level marriage, divorce, abortion, and out-of-wedlock births. ${ }^{69}$ In the Netherlands, where marriage for same-sex couples has been legal for more than a decade, neither the country's domestic partnership law nor the legalization of same-sex marriage appears to have affected different-sex marriage rates. Curiously, however, there appear to be different effects among liberals and conservatives: the introduction of samesex marriage was associated with higher marriage rates among conservatives and lower rates among liberals. ${ }^{70}$

## Conclusions: New Opportunities for Family Research

The demographic and attitudinal data that I've summarized suggest that same-sex and different-sex couples may not look as
different in the future as they do today. Already they have similar perspectives on the desire for and purpose of marriage, and increasing numbers of same-sex couples are marrying and having their children as a married couple. Even under the challenging circumstances of social and legal inequality between same-sex and different-sex couples, it's clear that samesex couples are as good at parenting as their different-sex counterparts, and their children turn out fine. Lesbian and gay parents report outcomes similar to those of their heterosexual counterparts with regard to mental health, stress, and parental competence. Same-sex and different-sex parents show similar levels of parental warmth, emotional involvement, and quality of relationships with their children. So, not surprisingly, few differences have been found between children raised by samesex and different-sex parents in terms of self-esteem, quality of life, psychological adjustment, or social functioning. ${ }^{71}$ As the legal and social playing fields become more equal for same-sex and differentsex couples, we have the opportunity to consider new research questions that can contribute to debates about whether and how parental relationship dynamics affect child wellbeing.

For example, while society has changed in its views about LGBT people and their families, it has also changed in its attitudes about gender and the norms associated with how men and women organize their relationships and families. In 1977, more than half of Americans thought that having a mother who works outside the home could be harmful to children. In 2012, only 28 percent of Americans thought so. ${ }^{72}$ Changing social norms concerning gender and parenting likely play a role in explaining the decisions that couples make
about how to divide time between work and family. Since those decisions can affect family finances and involvement in parenting, research has considered the effects that family division of labor can have on child wellbeing. ${ }^{73}$

Same-sex couples raising children give us the opportunity to assess how parents divide labor in the absence of gender differences between spouses or partners. However, comparisons between same-sex and different-sex couples are more complicated when same-sex couples don't have access to marriage. Decisions about employment and division of labor among same-sex couples could be directly associated with their inability to marry if, for example, their access to health insurance for each other or their children were contingent on both partners working, because spousal benefits would not be available. But there is also evidence that same-sex couples intentionally favor more egalitarian divisions of labor precisely as a rejection of traditional male/female roles in parenting. ${ }^{74}$

With equal access to marriage among samesex and different-sex couples and trends toward greater intentional parenting among same-sex couples (as opposed to raising children from prior relationships), the two groups now look more similar in many ways, except, of course, in the couple's gender composition. These are the right conditions for a kind of "treatment" and "control" approach to studying the two groups (or perhaps three, if you think that male and female same-sex couples might behave differently based on gendered behavioral norms) and isolating the influence of gender roles in decisions about how much and which parents work outside the home, how much they interact with their children, and, ultimately, whether any of those decisions affect children's wellbeing. There's already
some evidence that children raised by same-sex couples may show fewer genderstereotyped behaviors and be more willing to consider same-sex sexual relationships (though there is still no evidence that they are more likely than other children to identify as LGB). ${ }^{75}$

The award-winning television program Transparent highlights the increasing visibility of parenting among transgender individuals, a relatively understudied subject. In a survey of more than 6,000 transgender individuals in the United States, nearly four in 10 ( 38 percent) reported having been a parent at some time in their lives. ${ }^{76}$ Existing research offers no evidence that children of transgender parents experience developmental disparities or differ from other children with regard to their gender identity or development of sexual orientation. As with LGB people, several studies have shown that people who transition or "come out" as transgender later in life are more likely to have had children than those who identify as transgender and/ or transition at younger ages. This suggests that many transgender parents likely had their children before they identified as transgender or transitioned. ${ }^{77}$

Just like comparing same-sex and differentsex parents, studying transgender parents offers another fascinating opportunity to better understand the relationship between gender and parenting. Transgender parenting research could consider whether the dynamics of parent/child relationships change when a parent transitions from one gender to another. In essence, this would give us another "treatment" and "control" group to explore parent-child relationships when the same parent is perceived as and perhaps conforms behaviors to one gender
versus when that parent presents and parents as another gender.

While arguments about what drives trends and changes in marriage and family life may continue, it appears that, with the Supreme Court's ruling that same-sex couples have a constitutional right to marry, heated debates about the subject may be drawing to a close, at least in the United States. Polling data suggest that a substantial majority of Americans now support allowing same-sex couples to marry and raise children. For decades, scholarship regarding LGBT and same-sex couple parenting has occurred in a contentious political and social environment that invited unusual scrutiny. For example, publication of the Regnerus study in 2012 prompted unprecedented responses from scholars who both criticized and supported it. ${ }^{78}$ LGBT advocates actually initiated legal action amid charges of academic malfeasance and fraud. ${ }^{79}$

This article highlights how research on LGBT and same-sex couple parenting can not only advance our understanding of the challenges associated with parenting in the face of stigma and discrimination, but also contribute more broadly to family scholarship. While robust political and social debates can be critical in allowing social and political institutions to progress and advance, they can make it hard to advance scholarly goals of objectivity and academic freedom. Let us hope that as the debates about LGBT rights and marriage for samesex couples cool, scholars can work in a less volatile political and social environment and advance much-needed research that includes and explores parenting and family formation among same-sex couples and the LGBT population.

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# The Growing Racial and Ethnic Divide in U.S. Marriage Patterns 

R. Kelly Raley, Megan M. Sweeney, and Danielle Wondra

## Summary

The United States shows striking racial and ethnic differences in marriage patterns. Compared to both white and Hispanic women, black women marry later in life, are less likely to marry at all, and have higher rates of marital instability.

Kelly Raley, Megan Sweeney, and Danielle Wondra begin by reviewing common explanations for these differences, which first gained momentum in the 1960s (though patterns of marital instability diverged earlier than patterns of marriage formation). Structural factors-for example, declining employment prospects and rising incarceration rates for unskilled black men-clearly play a role, the authors write, but such factors don't fully explain the divergence in marriage patterns. In particular, they don't tell us why we see racial and ethnic differences in marriage across all levels of education, and not just among the unskilled.

Raley, Sweeney and, Wondra argue that the racial gap in marriage that emerged in the 1960s, and has grown since, is due partly to broad changes in ideas about family arrangements that have made marriage optional. As the imperative to marry has fallen, alongside other changes in the economy that have increased women's economic contributions to the household, socioeconomic standing has become increasingly important for marriage. Race continues to be associated with economic disadvantage, and thus as economic factors have become more relevant to marriage and marital stability, the racial gap in marriage has grown.

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[^6]Today's racial and ethnic differences in children's family experiences are striking. In 2014, 70 percent of nonHispanic white children (ages $0-18$ ) and roughly 59 percent of Hispanic children were living with both of their biological parents. The same was true for only a little more than one-third of black children. ${ }^{1}$ Although many children raised in single-parent households thrive and prosper, at the population level, single-parent families are associated with poorer outcomes for children, such as low educational attainment and teen childbearing. ${ }^{2}$ Some social scientists argue that single-parent families may harm children's development directly, by reducing fathers' and mothers' ability to invest in their children. Others suggest that common factors, such as economic distress, contribute both to family instability and to developmental problems in children. ${ }^{3}$ That is, in this view, family structure itself is not the source of children's disadvantages. Regardless, even if many single-parent families function well and produce healthy children, population-level differences in family stability are associated with distress for both parents and children.

To explain racial and ethnic variation in children's families, we must better understand the differences in marriage patterns across groups. We begin by describing racial and ethnic differences in marriage formation and stability, then review common explanations for these differences. We also discuss how these gaps have evolved over time and how they relate to social class. To date, many explanations have focused on the poor and working class, even though racial and ethnic differences in family formation exist across the class spectrum. We argue that the racial gap in marriage that emerged in the 1960s, and
has grown since, is due partly to broad changes in ideas about family arrangements that have made marriage optional (but still desirable). As the imperative to marry has fallen, alongside other changes in the economy that have increased women's economic contributions to the household, socioeconomic standing has become increasingly important for marriage. Race continues to be associated with economic disadvantage, and thus as economic factors have become more relevant to marriage and marital stability, the racial gap in marriage has grown.

Although we primarily focus on black-white differences in marriage, we also consider contemporary family patterns for other racial and ethnic groups (Hispanics, Asians, and Native Americans). New waves of migration have added to the diversity of the United States, and blacks are no longer the largest minority group. Moreover, considering the family patterns of other minority groups, whether disadvantaged or comparatively well-off, can give us insight into the sources of black-white differences. Our ability to analyze historical marriage trends among Hispanics, however, is limited due to changing measurement strategies in federal data, shifts over time in the characteristics of migrant populations, and the fact that the marriage patterns of migrants differ from those of U.S.-born Hispanics.

## Black-White Differences in Marriage and Marital Stability

Young adults in the United States are waiting longer to marry than at any other time in the past century. Women's median age at first marriage currently stands at 27, compared to a median marriage age of 24 as recently as 1990 and a low of just over 20 in 1955. ${ }^{4}$ Although social scientists
debate whether today's young people will eventually marry in the same numbers as earlier generations, marriage remains commonplace. In 2013, more than eight women in ten in their early 40 s were or had ever been married. ${ }^{5}$

## Contemporary Differences

At the same time, racial and ethnic differences in marriage are striking. The median age at first marriage is roughly four years higher for black than for white women: 30 versus 26 years, respectively, in 2010. ${ }^{6}$ At all ages, black Americans display lower marriage rates than do other racial and ethnic groups (see table 1, panel A). Consequently, a far lower proportion of
black women have married at least once by age 40. Our tabulations of data from the U.S. Census Bureau's American Community Survey for 2008-12 show that nearly nine out of 10 white and Asian/Pacific Islander women had ever been married by their early 40s, as had more than eight in 10 Hispanic women and more than three-quarters of American Indian/Native Alaskan women. Yet fewer than two-thirds of black women reported having married at least once by the same age.

In addition to later age at first marriage and lower proportions ever marrying, black women also have relatively high rates of marital instability (see table 1, panel B).

Table 1. Women's Age-Specific Rates of First Marriage and Divorce by Race, Ethnicity, and Nativity

|  | Panel A. Marriage |  |  |  |  |  |  |
| :--- | ---: | ---: | :---: | :---: | :---: | :---: | :---: |
|  | White | Black | Asian/ <br> Pacific <br> Islander | American <br> Indian/ <br> Native <br> Alaskan | Hispanic, <br> Total | Hispanic, <br> U.S. <br> born | Hispanic, <br> foreign <br> born |
| $15-19$ | 8.7 | 5.0 | 8.5 | 20.3 | 16.7 | 13.1 | 32.6 |
| $20-24$ | 58.9 | 23.0 | 41.4 | 53.5 | 59.1 | 50.4 | 81.3 |
| $25-29$ | 115.6 | 43.0 | 133.7 | 76.6 | 81.0 | 75.9 | 89.2 |
| $30-34$ | 130.6 | 47.6 | 152.5 | 74.9 | 87.4 | 83.0 | 92.1 |
| $35-39$ | 123.0 | 44.6 | 129.1 | 70.5 | 80.4 | 72.7 | 86.8 |
| $40-44$ | 111.6 | 39.4 | 100.5 | 51.8 | 77.9 | 72.6 | 82.2 |


|  | Panel B. Divorce |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | White | Black | Asian/ <br> Pacific <br> Islander | American <br> Indian/ <br> Native <br> Alaskan | Hispanic, <br> Total | Hispanic, <br> U.S. <br> born | Hispanic, <br> foreign <br> born |
| $20-24$ | 48.44 | 40.13 | 12.23 | 63.61 | 26.79 | 36.74 | 16.13 |
| $25-29$ | 38.80 | 44.29 | 13.23 | 52.02 | 26.71 | 40.43 | 15.31 |
| $30-34$ | 31.60 | 44.43 | 15.95 | 40.15 | 25.03 | 37.09 | 16.83 |
| $35-39$ | 29.66 | 41.20 | 12.98 | 41.58 | 23.70 | 36.31 | 16.43 |
| $40-44$ | 26.33 | 38.86 | 13.07 | 48.60 | 21.47 | 30.15 | 16.78 |

[^7]At nearly every age, divorce rates are higher for black than for white women, and they are generally lowest among Asian and foreign-born Hispanic women. ${ }^{7}$ Recent demographic projections suggest that these racial and ethnic gaps in marriage and marital dissolution will continue growing. ${ }^{8}$

Thus far we've relied primarily on data from the U.S. Census and other similar sources (for example, the American Community Survey). These sources offer historical continuity and large sample sizes, but they generally offer only limited information about women's marital histories and background characteristics. Moreover, they almost certainly underestimate the size of racial gaps in marital instability, as black women tend to transition more slowly than white women do from separation to legal divorce. ${ }^{9}$ For our final look at contemporary marriage patterns, we now turn to a smaller data set, the National Survey of Family Growth, to get a better sense of how
women's accumulated life experiences of marriage vary across race, ethnicity, and nativity. This data set contains retrospective histories on the formation and dissolution of cohabiting and marital relationships for a nationally representative sample of women aged 15-44. Table 2 displays these results.

Consistent with other sources, we again see lower levels of marriage among black women than among white or Hispanic women. Among those who do marry, black women experience more marital instability than do white or Hispanic women. About 60 percent of white women who have ever married are still married in their early 40s, compared to 55 percent of Hispanic women but only 45 percent of black women. After accounting for women who have never married at all, then, roughly half of white and Hispanic women in their early 40s are stably married, compared to less than a third of black women the same age. The nature of instability also varies by race: Among women

Table 2. Women's Marital Life Profiles at Ages 40-44: Percentage with Life Histories of No Marriage, Stable Marriage, or Unstable Marriage

| Race, Ethnicity, and Nativity | All Women |  |  |  |  | Percentage of Ever-Married Women Experiencing Unstable Marriage | Percentage of Unstably Married Women Who Have... |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Unstable Marriage |  |  |  |  |  |
|  | No Marriage | Stable <br> Marriage | Total | Married Only Once | Married 2+ Times |  | Married Only Once | Married 2+ Times |
| White, nonHispanic | 7 | 54 | 38 | 16 | 23 | 41 | 41 | 59 |
| Black, nonHispanic | 34 | 29 | 35 | 21 | 15 | 53 | 58 | 42 |
| Hispanic, total | 14 | 48 | 39 | 18 | 21 | 45 | 46 | 54 |
| Hispanic, foreign born | 11 | 48 | 41 | 19 | 21 | 46 | 48 | 52 |
| Hispanic, U.S. born | 21 | 46 | 34 | 15 | 19 | 42 | 43 | 57 |

Source: Author's calculations from 2006-10 National Survey of Family Growth.

Figure 1. Percentage of U.S. Women Aged 40-44 Years Who Had Ever Married, by Year, Race, and Ethnicity


Source: 1930-2000 U.S. Decennial Census and 2012 American Community Survey, Integrated Public Use Microdata Series.
who've experienced any marriage that ended (in table 2, our "unstable marriage" group), black women are more likely to have been married only once ( 58 percent, versus 42 percent who have been married two or more times), whereas white women are more likely to have married multiple times (59 percent, versus 41 percent who married only once.)

## Historical Trends

Although social scientists sometimes attribute racial differences in family patterns to long-run historical influences such as the legacy of slavery, marriage was common among black families in the early 20th century. ${ }^{10}$ Thus the racial divergence we see now in marriage formation is relatively recent. From 1890 through 1940, black women tended to marry earlier than white women did, and in the mid-20th century first marriage timing was similar for black and white women. ${ }^{11}$ In 1950, black women
aged 40-44 were actually more likely to have ever married than were white women of the same age (figure 1). Racial differences in marriage remained modest as recently as 1970, when 94.8 percent of white women and 92.2 percent of black women had ever been married. ${ }^{12}$

The likelihood of ever marrying by midlife (which we define as age 40-44) conveys important information about the nature of group differences in marriage, yet these figures reflect age-specific marriage rates that prevailed at earlier points in time. If we understand the historical timing of the racial divergence in marriage rates with greater precision, we may shed light on what caused the change and variability in family patterns. Sociologists Robert Mare and Christopher Winship report that during the 1960s, marriage rates began to decline much more rapidly for black women than for white women across all age groups. ${ }^{13}$ Thus looking
at age-specific marriage rates suggests that the racial divergence in marriage patterns gained momentum about 10 years earlier than figure 1 suggests, after about 1960.

Although before the 1960s age at first marriage and the proportion of women ever married were similar among whites and blacks, blacks had higher rates of marital dissolution during this period. If we examine the percentage of ever-married white and black women who were currently married and living with their husbands at midlife, the historical story about trends in the racial marriage gap changes somewhat. Figure 2 displays these results. We now see large racial differences in the likelihood of being married even as early as 1930, when only 69 percent of ever-married black women in their early 40s were married and living with a spouse, compared with roughly

88 percent of white women the same age. Some of this difference reflects higher rates of mortality among black men, but some is due to higher rates of separation. In the early 1900 s, very small percentages of women, whether black or white, were officially divorced. Somewhat more were married but not living with their spouses, though the percentage was small by today's standards. Still, the proportion was twice as high for black women as for whites. ${ }^{14}$ Between 1940 and 1980, both white and black women experienced large increases in divorce, but the increase occurred sooner and more steeply for black women. ${ }^{15}$ By 2012 , roughly 73 percent of white women in their early 40s who had ever married were still married and living with their spouses, compared with just over half ( 52.7 percent) of black women the same age. ${ }^{16}$

Figure 2. Percentage of U.S. Women Who Are Currently Married, Spouse Present, by Year, Race, Ethnicity: Women Aged 40-44 Who Had Ever Married


Source: 1930-2000 U.S. Decennial Census and 2012 American Community Survey, Integrated Public Use Microdata Series.

In short, we can learn much from taking a longer-run view of the black-white marriage gap. We see that the racial gap in marriage formation was minimal through about 1960, both in terms of marriage ages and rates, but that the higher rate of marital instability among black than among white women has deeper historical roots. Divorce rates increased earlier and more steeply among black than among white women. After about 1970, we see marital instability continue to diverge between black and white women, but we also begin to see a new racial gap in the likelihood of ever marrying, driven by a decline in marriage formation among blacks. As we'll see below, when we explore variation by social class, a similar pattern has appeared more recently among lesseducated whites.

## Explaining the Black-White Marriage Gap

Social scientists can't fully account for the racial and ethnic differences in marriage, even though these differences have been intensely debated for decades. Given the large differences between them, marriage patterns of white and black women have been of particular interest. Empirical research best supports explanations for the black-white marriage gap that involve labor market disparities and other structural disadvantages that black people face, especially black men. These explanations are rooted in classic demographic arguments about the affordability of marriage and about imbalances in the numbers of men and women available for marriage. ${ }^{17}$

In their highly influential 1987 book The Truly Disadvantaged, sociologists William Julius Wilson and Kathryn Neckerman hypothesized that black women's low marriage rates in the 1970s and 1980s were due to a deficit of marriageable
men. ${ }^{18}$ An enormous decline in unskilled manufacturing jobs during the 1970s and 1980s hit black men particularly hard. ${ }^{19}$ The black-white unemployment gap grew rapidly, and by 1985 unemployment rates for black men aged 25-54 were two times higher than for white men in the same age range. Among men aged 16-24 the racial disparity was even greater, with the unemployment rate for black men three times that of white men. ${ }^{20}$ Black men were also much more likely to die or be incarcerated, and this (combined with low rates of interracial marriage) depressed the number of men available for black women to marry. Unemployment rates for black men continue to be much higher than for white men, and black men's rates of incarceration have increased dramatically since 1980, suggesting that these factors are still relevant today. Indeed, in the early 2000 s, more than one-third of young black men who hadn't attended college were incarcerated, and nearly twice as many black men under age 40 had a prison record than a bachelor's degree. Overall, black men are seven times more likely than white men to be incarcerated. ${ }^{21}$

Yet men's demographic availability, unemployment, and low earnings don't completely explain black-white differences in marriage. ${ }^{22}$ Moreover, black marriage rates fell at the same time that racial discrimination was declining and black men's wages were growing. Between 1960 and 1980, employed blacks saw real increases in wages relative to whites, partly due to increases in their educational attainment and partly because returns to education also increased. ${ }^{23}$ During this time, the proportion of blacks who were in the middle class (defined as between 200 and 499 percent of the federal poverty line) increased substantially. ${ }^{24}$

Not all black men were reaping the benefits of increasing opportunity that came via civil rights legislation. As we've seen, black unemployment rates were growing, and the racial disparities are even greater if we account for the high rates of incarceration among less-educated black men. ${ }^{25}$ Still, the proportion of blacks who are poor is lower today than in 1960, and blacks' median household income, after adjusting for inflation, is higher. ${ }^{26}$ Black marriage rates began to fall even while the black middle class was growing, and they continued falling after 1980 even as black men's unemployment rates and real wages improved (although not relative to white men's). We'll return to this problematic mismatch between historical trends in marriage and labor force patterns toward the end of this article.

Other explanations for the black-white marriage gap focus on additional constraints on the availability of partners for black women. For example, women tend to marry partners who have accumulated at least as much schooling as they have. ${ }^{27}$ Among both blacks and whites in the United States today, young women tend to be more educated than young men. ${ }^{28}$ This constrains the pools of desirable partners for marriage. But the education gap between men and women is larger for blacks, making this constraint particularly important for black women. Moreover, rates of intermarriage among blacks differ substantially by gender. ${ }^{29}$ Black men are more than twice as likely as black women to marry someone of a different race..$^{30}$ This, too, constrains the pool of potential partners for black women. ${ }^{31}$

Finally, some explanations emphasize racial differences in the ratio of men's to women's wages, as opposed to men's earnings alone. A specialization model of marriage suggests
that the gains to marriage are greatest when men's wages are high relative to women's, so that men can specialize by working in the labor market while women work in the home. ${ }^{32}$ The ratio of men's to women's wages is much smaller among blacks than whites. Thus the specialization model suggests that marriage rates should be lower for blacks. Although family scholars are quick to point out that black marriages have historically been less characterized by specialization, considerable evidence suggests that the expectation that men will provide for their families economically is strong across groups. ${ }^{33}$ Yet the ratio of men's to women's wages can't explain lower marriage rates among blacks. Declines in black women's marriage rates between 1968 and 1996 don't track changes over time in women's wages relative to men's. Marriage rates fell, while the female-tomale wage ratio remained similar across time. ${ }^{34}$ Moreover, other analyses show that both women's and men's earnings are positively associated with marriage and that the positive association between women's earnings and marriage has been increasing over time, suggesting that the argument that gender specialization supports marriage may be outdated. ${ }^{35}$

Although differences in men's (and women's) employment, earnings, incarceration, and education contribute to the racial gap in marriage, they give an incomplete account. We've argued elsewhere that taking a broader view of marriage and how it relates to other social institutions may uncover additional sources of black-white differences in marriage. ${ }^{36}$ The United States has become increasingly stratified by class, in terms of earnings, wealth, and occupational and residential segregation. Consequently, the sources of racial inequality likely vary by social class. ${ }^{37}$

## Social Class and the Racial Gap in Marriage

If rising unemployment and incarceration among black men fully explained the racial gap in marriage, we would expect racial differences in marriage among people with the same level of education to be small; we would also expect such differences to be concentrated among economically disadvantaged blacks. After all, black men without any college education were affected
most by both trends. ${ }^{38}$ Yet, although the racial marriage gap is largest among those who didn't go to college, we see a gap at all levels of the educational distribution. For example, among college-graduate women in 2012, 71 percent of blacks had ever married, compared to 88 percent of whites (see table 3). Moreover, while we see differences by education in the proportion of black women in their early 40s who have ever married, there are no clear educational differences

Table 3. Percentage of Women and Men Ages 40-44 Who Had Ever Married, by Year, Race, and Education

|  | Women |  |  |  | Men |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1980 | 1990 | 2000 | 2012 | 1980 | 1990 | 2000 | 2012 |
|  | White, Non-Hispanic |  |  |  |  |  |  |  |
| Total | 95.8 | 93.4 | 90.9 | 87.9 | 93.9 | 91.4 | 86.3 | 81.6 |
| <=12 years | 96.7 | 95.1 | 92.4 | 87.1 | 94.0 | 91.4 | 85.6 | 77.6 |
| 13-15 years | 96.0 | 94.5 | 91.6 | 88.9 | 94.6 | 92.4 | 86.6 | 82.6 |
| $16+$ years | 91.1 | 89.4 | 87.8 | 87.9 | 93.0 | 90.5 | 87.2 | 85.5 |
|  | Black, Non-Hispanic |  |  |  |  |  |  |  |
| Total | 88.7 | 83.2 | 72.8 | 62.4 | 88.5 | 82.6 | 73.7 | 65.3 |
| <=12 years | 88.4 | 81.8 | 70.0 | 55.8 | 87.7 | 79.8 | 69.5 | 57.6 |
| 13-15 years | 91.5 | 84.9 | 75.7 | 64.6 | 91.3 | 86.2 | 79.4 | 73.1 |
| $16+$ years | 86.9 | 85.0 | 77.1 | 70.9 | 90.4 | 86.4 | 82.9 | 76.5 |
|  | Hispanic, Total |  |  |  |  |  |  |  |
| Total | 93.3 | 90.6 | 88.0 | 82.7 | 92.4 | 89.9 | 85.4 | 77.3 |
| <=12 years | 93.9 | 90.4 | 88.2 | 81.0 | 92.4 | 89.2 | 85.1 | 76.0 |
| 13-15 years | 91.8 | 92.4 | 87.9 | 85.5 | 92.9 | 92.3 | 86.7 | 79.9 |
| $16+$ years | 87.1 | 87.8 | 87.2 | 85.8 | 92.2 | 89.2 | 85.5 | 80.8 |
|  | Hispanic, Foreign Born |  |  |  |  |  |  |  |
| Total | 93.1 | 90.8 | 89.4 | 84.7 | 92.8 | 90.7 | 87.9 | 79.6 |
| <=12 years | 93.8 | 90.2 | 89.7 | 83.4 | 93.0 | 90.3 | 87.5 | 78.7 |
| 13-15 years | 89.2 | 94.1 | 88.7 | 89.0 | 91.8 | 92.5 | 89.6 | 82.7 |
| 16+ years | 90.7 | 90.6 | 88.0 | 88.0 | 92.0 | 90.8 | 88.8 | 83.0 |
|  | Hispanic, U.S. Born |  |  |  |  |  |  |  |
| Total | 93.4 | 90.4 | 86.2 | 79.6 | 92.2 | 89.0 | 81.8 | 73.5 |
| <=12 years | 93.9 | 90.6 | 85.8 | 75.1 | 91.9 | 87.7 | 80.8 | 69.7 |
| 13-15 years | 93.9 | 91.6 | 87.3 | 83.0 | 93.6 | 92.1 | 84.4 | 77.6 |
| 16+ years | 82.8 | 85.6 | 86.5 | 84.0 | 92.4 | 88.0 | 82.1 | 79.0 |

[^8]among white women. We see a similar pattern in the proportion of men who have ever married, although data from 2012 show some evidence that white men with a high school degree or less are moving away from marriage.

But, as we've argued, looking at the proportion of people who are married by midlife doesn't capture the most recent changes in marriage patterns among younger women. To overcome this problem, we calculated age-specific marriage rates using data from the 2008-12 American Community Survey (see figures 3a and 3b). Here we see signs that white women with a high school degree or less are beginning to retreat from marriage. Starting in their early 20s, white women with a bachelor's degree have higher marriage rates than white women with lower levels of education. In fact, marriage rates for college-educated white women in their late 20s and early 30s are higher than those for white women with less education at any age. Their higher marriage rates persist through the peak marrying ages, until their mid-40s. This is a dramatic change from white women's marriage patterns in the late 1970s, when peak age-specific marriage rates for lesseducated women were considerably higher than those ever observed among collegeeducated women. ${ }^{39}$ In the near future, the proportion who have ever married at age 40 may fall among white women with less than a college degree, both absolutely and relative to their better-educated counterparts. ${ }^{40}$

We find further evidence that white women's marriage patterns diverge by education when we consider marital stability, as table 4 shows. In 2012, the likelihood that ever-married white women were currently married in their early 40s was much lower among the least educated than among the most educated ( 65.5 percent versus 82.7
percent, respectively). This reflects growing socioeconomic differences in divorce risk, which have also been documented elsewhere. ${ }^{41}$ This difference by education in the endurance of marriage among white women is relatively recent, but it has deeper historical roots among black women. Back in 1980, there was no clear relationship between educational level and the likelihood that ever-married white women would be currently married at midlife (see table 4). The story is quite different for black women. Though table 4 again shows that stable marriage is lower overall among ever-married black women than among ever-married white women, within each educational group, marital instability increased earlier and more dramatically among black women with a high school degree or less. Even in 1980, ever-married black women with low levels of education were less likely than the relatively more educated to be married at midlife.

To summarize, increases in divorce preceded declines in marriage, beginning first among the most disadvantaged blacks. Whites and blacks of all classes have experienced delays in marriage, but declines in the proportion who have ever married at age 40-44 also appeared first for blacks with low levels of education. By 1980, we began to see an educational divergence in family patterns for whites. First, the collegeeducated saw declines in divorce, while those without college maintained high levels of divorce. More recently, whites with the lowest levels of education are beginning to experience delays in marriage relative to college-educated women, and an increasing proportion are likely to never marry.

Figure 3a. Age-Specific First Marriage Rates, by Education: White Women


Source: 2008-12 American Community Survey, Integrated Public Use Microdata Series.
Note: Rates are calculated as the number of marriages per 1,000 unmarried women.

Figure 3b. Age-Specific First Marriage Rates, by Education: Black Women


Source: 2008-12 American Community Survey, Integrated Public Use Microdata Series.
Note: Rates are calculated as the number of marriages per 1,000 unmarried women.

Table 4. Percentage of Women and Men Ages 40-55 Who Are Currently Married (Spouse Present) among Those Ever Married, by Year, Race, and Education

|  | Women |  |  |  | Men |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1980 | 1990 | 2000 | 2012 | 1980 | 1990 | 2000 | 2012 |
|  | White, Non-Hispanic |  |  |  |  |  |  |  |
| Total | 83.9 | 78.3 | 77.4 | 73.5 | 88.4 | 82.6 | 79.2 | 76.8 |
| <=12 years | 84.1 | 78.3 | 74.5 | 65.5 | 88.1 | 79.7 | 73.9 | 68.2 |
| 13-15 years | 82.5 | 76.1 | 76.0 | 69.9 | 88.0 | 80.9 | 79.6 | 76.2 |
| 16+ years | 84.5 | 81.1 | 83.4 | 82.7 | 89.4 | 86.9 | 87.8 | 86.4 |
| Black, Non-Hispanic |  |  |  |  |  |  |  |  |
| Total | 55.6 | 51.5 | 52.6 | 52.7 | 72.9 | 64.2 | 61.4 | 60.5 |
| <=12 years | 54.5 | 49.3 | 49.5 | 45.6 | 71.5 | 60.9 | 55.9 | 53.6 |
| 13-15 years | 56.6 | 50.5 | 53.1 | 52.3 | 75.0 | 65.3 | 65.8 | 61.4 |
| 16+ years | 65.7 | 60.9 | 60.9 | 62.8 | 80.9 | 73.4 | 74.9 | 74.5 |
| Hispanic, Total |  |  |  |  |  |  |  |  |
| Total | 75.8 | 68.8 | 71.2 | 68.9 | 83.0 | 75.8 | 72.8 | 73.1 |
| <=12 years | 75.4 | 69.1 | 71.1 | 68.6 | 82.2 | 74.6 | 71.3 | 71.6 |
| 13-15 years | 77.3 | 68.1 | 68.1 | 64.6 | 83.4 | 77.1 | 74.1 | 73.8 |
| 16+ years | 78.3 | 68.1 | 76.1 | 75.6 | 88.5 | 79.3 | 80.1 | 79.8 |
| Hispanic, Foreign Born |  |  |  |  |  |  |  |  |
| Total | 79.2 | 72.5 | 74.7 | 71.8 | 83.0 | 75.1 | 75.0 | 75.6 |
| <=12 years | 78.7 | 72.7 | 75.0 | 72.3 | 81.2 | 73.7 | 74.1 | 75.1 |
| 13-15 years | 83.4 | 71.3 | 70.7 | 66.5 | 88.5 | 77.1 | 77.7 | 75.5 |
| $16+$ years | 79.6 | 72.4 | 77.3 | 75.5 | 88.6 | 81.1 | 79.7 | 79.2 |
| Hispanic, U.S. Born |  |  |  |  |  |  |  |  |
| Total | 73.1 | 65.4 | 66.8 | 64.1 | 83.0 | 76.6 | 69.2 | 68.7 |
| <=12 years | 73.0 | 65.1 | 64.8 | 58.3 | 82.9 | 75.9 | 66.0 | 62.3 |
| 13-15 years | 72.5 | 66.4 | 66.3 | 63.2 | 80.4 | 77.2 | 71.2 | 72.3 |
| 16+ years | 76.6 | 64.4 | 75.2 | 75.7 | 88.4 | 77.9 | 80.5 | 80.3 |

Source: 1980-2000 U.S. Decennial Census and 2012 American Community Survey, Integrated Public Use Microdata Series.

## Explanations for the Black-White Marriage Gap by Education

Black-white differences in marriage appear at all levels of education, suggesting that something more than class status is at play. At the same time, we've seen that class status has become increasingly associated with marriage patterns. Among black women, and more recently among white women, lower levels of education have become associated with higher levels of
divorce and declines in marriage. This increasing connection between education and the formation of stable families suggests that the structural forces that generate racial differences in marriage and marital stability might vary across different educational groups. ${ }^{42}$

As we've said, classic arguments that link lower marriage rates among black women to a shortage of marriageable men tend to focus on differences in men's employment
prospects and incarceration. Because unemployment and incarceration are highest among black men who are disadvantaged to begin with, we would expect these factors to suppress marriage rates most strongly among poor and working-class black women.

A shortage of marriageable men may be part of the explanation for low marriage rates among better-educated black women, but it's harder to see how the ratio of men to women can explain low marriage rates among better-educated black men. Some scholars argue that the scarcity of better-off black men relative to black women, which is compounded by black men's relatively lower levels of education and higher rates of interracial marriage, may increase black men's bargaining power and make marriage less attractive to them as an option in early adulthood. ${ }^{43}$ This argument assumes, however, that men would rather have informal relationships with women than marry, despite having access to a larger pool of women eligible for marriage. Because nearly all studies linking the gender ratio to marriage have focused on what predicts marriage among women, we don't have good evidence on this point. A true test of this argument would analyze men's marriage.

Another possibility is that both middle-class black men and middle-class black women have more trouble finding spouses because their social worlds consist mostly of people who are not likely to connect them to potential mates. Marriages between black people and people of other races continue to be rare. ${ }^{44}$ More broadly, our social networks tend to be homophilous; that is, they include only people of our own race. ${ }^{45}$ Even friendships that cross racial boundaries tend to be less close and involve fewer shared activities. ${ }^{46}$ Although the social networks that form around work may provide some
access to potential mates, this is likely to be less true for blacks who work in mostly white environments. ${ }^{47}$ For example, research shows that black adolescent girls who go to schools where the student body is mostly white are less likely than white girls to be involved in romantic relationships. ${ }^{48}$

Finally, many studies have documented important racial differences in the economic returns to schooling. As young adults, black men have more trouble transitioning into stable full-time employment than white men do, and this racial difference is particularly pronounced among men with lower levels of education. In early adulthood, even collegeeducated black men earn less than white men, however. ${ }^{49}$ These differences in career entry alone help explain why black men are slower to marry than white men. But a difficult transition to stable employment is an even greater barrier to marriage for black men than it is for white men.

Blacks' greater sensitivity to labor force transitions might be explained at least partly by the fact that black families accumulate less wealth than white families do. For example, home ownership is less likely to lead to wealth among blacks than among whites, because of high levels of residential segregation and a general reluctance among whites to live near blacks. ${ }^{50}$ Thus young black couples are less likely to have a nest egg to fall back on if they lose their jobs. They are also less likely to be able to rely on their parents for support during rough times. Research shows that differences in wealth can account for some of the racial gap in marriage, especially among men..$^{51}$

In sum, differences in employment, earnings, and wealth might account for a sizeable portion of the contemporary racial gap in marriage. Additionally, persistent
patterns of racial stratification, such as high rates of residential segregation (which affects the accumulation of wealth, as well as school quality and young men's risk of incarceration), combine with economic disadvantage to depress black marriage rates today. Yet we still don't know why black marriage began to fall in the middle of the 20th century and why it continued to do so through good economic times and bad.

Another puzzle is that Hispanic marriage patterns more closely resemble those of whites than those of blacks, despite the fact that Hispanic and black Americans face similar levels of economic disadvantage. ${ }^{52}$ A common explanation is that a large proportion of the Hispanic population in the United States consists of first or second generation immigrants who come from collectivist countries where the imperative to marry remains strong. ${ }^{53}$ Yet studies that have tried to link race- or ethnic-specific attitudes and beliefs to variation in marriage patterns have generally not found clear supporting evidence. Compared to whites, black women and (especially) men are less likely to say they want to marry, but so are Hispanic women. ${ }^{54}$ Moreover, differences in attitudes about marriage can't explain lower rates of marriage among blacks. ${ }^{55}$ Even if the attitudes that immigrants bring from other countries buoy Hispanic marriage rates, over time and across generations Hispanic women in the United States experience lower levels of marriage and higher rates of unmarried childbearing. In the third generation and beyond, Hispanic women's family patterns increasingly resemble those of black Americans. Exposure to economic disadvantage in the United States, then, combined with the widespread individualistic ethos here, eventually trumps whatever pro-marriage disposition Hispanics might have had. ${ }^{56}$

## The Growing Importance of Economic Status for Marriage

To understand the dramatic declines in marriage among blacks, we must consider broad changes in the labor force as well as changing ideas about gender and family relationships. These changes made employment and earnings, especially those of women, more important for forming stable families. Changing ideas about family affected both whites and blacks, but they affected black families earlier and more strongly because blacks were and continue to be more economically vulnerable. Since 1980, as economic restructuring has eroded opportunities for less-educated whites, they too are seeing dramatic changes in family life.

Over the past century, families in the United States and most of Europe have undergone sweeping changes across all social and demographic groups. The age at marriage rose, nonmarital cohabitation became common, and divorce rates skyrocketed. Some demographers refer to these broad changes in family life as the Second Demographic Transition. (The original Demographic Transition was the shift from high birth and death rates to low birth and death rates experienced first by Western Europe and eventually by all countries). Because these changes have occurred in both good economic times and bad, and have affected all socioeconomic groups, many believe that changing ideas about the family have helped drive them. ${ }^{57}$

For example, during the 1960s and 1970s divorce and premarital sex both became more widely accepted. ${ }^{58}$ Changes in attitudes toward divorce appear to have followed rises in divorce, suggesting something other than growing acceptance was responsible for the rise in divorce
that started around the beginning of the 20th century. ${ }^{59}$ Nonetheless, rising divorce rates combined with growing acceptance of premarital sex might have encouraged people to delay marriage and cohabit outside of marriage. ${ }^{60}$ Altogether, this reinforced the notion that decisions to marry or divorce are a private concern, not something subject to social sanction.

Shifts in the labor force likely also contributed to the Second Demographic Transition's changes in family life. The service-based economy's growth since 1950 has enhanced the incentives to get an education for both men and women, but especially for women. ${ }^{61}$ Because marriage in early adulthood would interfere with college and starting a career, men and women have been delaying marriage for the past 50 years. ${ }^{62}$ Nonetheless, until recently, most women have continued to marry eventually.

Since 1980, marriage and divorce patterns have become increasingly stratified by class. For example, in the late 1970s, the percentage of marriages that dissolved within 10 years was not that different among women with a college degree ( 29 percent) than among women with just a high school diploma ( 35 percent), a difference of only 6 percentage points. For marriages beginning in the early 1990s, this gap had grown to over 20 percentage points. ${ }^{63}$ As we've noted, differences in marriage are also beginning to emerge by social class. Historically, college-educated women were less likely to marry. ${ }^{64}$ But beginning with people born in 1955-64, college-educated women became more likely than other women to ever marry. ${ }^{65}$ Recent projections suggest that the educational gap in marriage will continue to widen over time. ${ }^{66}$ Other evidence has shown that higher-earning women are also increasingly more likely to marry. ${ }^{67}$

Young adults who don't earn a college degree face diminishing prospects in today's information economy. Wage disparities by education have grown substantially since 1980, mostly due to the growing demand for college-educated workers. ${ }^{68}$ Compared to their more highly educated counterparts, people without a college degree are less likely to achieve the economic security they feel they need for marriage, and those who do marry are more likely to divorce.

In sum, in the early part of the 20th century, urbanization and other shifts in the economy occurred alongside gradual but modest increases in divorce, especially among blacks. In the years immediately following World War II, unanticipated economic prosperity boosted marriage rates, but only temporarily. Broader cultural trends that emphasized individual choice and gender equality contributed to a growing divorce rate. Divorce among blacks had begun to rise earlier, and the postwar marriage boom didn't last as long for blacks as it did for whites. By the 1960s, the proportion of blacks who ever married had started to decline. Divorce among whites began rising later, but divorce rates for both whites and blacks accelerated substantially in the 1970s. Starting in 1980, as the gap between the wages of more- and less-educated people started to widen, the educational gradient in divorce began to grow as well. Today, divorce rates are substantially higher for the less-educated than for those with a college degree. Most recently, it looks as if the proportion of less-educated white women who ever marry has begun to fall. Although college-educated women delay marriage, most will eventually get and stay married. This divide between moreand less-educated white women helps us understand black-white differences, because it makes clear that over time, marriage has
become increasingly linked to employment and earnings, especially for women. Even though blacks' economic opportunities have improved in some respects, they still aren't nearly equivalent to those of whites. ${ }^{69}$ Thus black-white differences in marriage have grown so much since 1960 because economic factors have become increasingly important for marriage formation and stability, and blacks continue to face economic disadvantage.

## Inequality and the Continuing Significance of Race

A number of points emerge from our discussion. First, racial differences in U.S. marriage patterns remain large. On average, black women are less likely to marry and to remain married than are white women. Second, although racial gaps in marriage persist across the educational distribution, they tend to be largest among people with the least education. Moreover, for both black and white women, marriage appears to have begun to fall first among those with no more than a high school degree. Third, for both black and white women, marital instability rose before marriage formation fell. Finally, for both groups, educational gradients in marital instability emerged before educational gradients in marriage formation. These patterns have implications for change and variability in families that transcend racial differences in marriage.

No existing explanation alone can fully account for racial gaps in marriage patterns. But we are likely setting the bar too high if we expect any single theory to account for change and variability in processes as complex as marriage formation and dissolution. A broader lesson from studying racial differences in marriage is that if we seek to explain changing family patterns, we need to examine social class. Although
no single explanation can account for all the racial gaps we see in marriage, individual theories offer useful (albeit partial) explanations for marriage gaps in specific socioeconomic strata. Most of the recent research on the racial marriage gap focuses on relatively disadvantaged populations and on women. Yet we could learn much about racial variability in marriage, and about family change more broadly, if we looked at marriage patterns among relatively well-off populations and among men.

There may be meaningful linkages between broad trends in marriage formation and marital stability and the differences we see by race. When the imperative to marry was high, as it was through the mid-20th century in the United States, the vast majority of women married despite high levels of poverty. But as an individualistic ethos took hold, the dominant model of marriage shifted from institutional marriage based on gendered roles and economic cooperation to relatively fragile marriages based on companionship, and divorce rates began to climb. ${ }^{70}$ Rising divorce rates, in turn, have further increased the ideal of individual selfsufficiency, encouraging delays in marriage and high levels of marital instability, as demographer Larry Bumpass argued in his 1990 Presidential Address to the Population Association of America. ${ }^{71}$ As women and couples became increasingly aware of marriage's fragility, investments in some marital relationships may have declined, lowering the likelihood that they would last. The growth in divorce may also have led some women and couples to be less willing to marry in the first place. Bumpass argued that no changes have altered family life more than the growth in marital instability.

Finally, people with less education appear to be leading the trends with respect to
marriage and marital stability, regardless of race. Again, there may be lessons here for thinking about family change more broadly. Generally, as marital stability and, eventually, marriage formation became more strongly linked to the transition into stable employment for both men and women, blacks' economic disadvantage became a greater impediment to marriage. The legacy of legal discrimination, as
well as continued racial bias in friendship networks, residential preferences, and mate preferences, all contribute to racial inequalities within education groups. Yet whites are not immune to structural forces. Growing inequality has contributed to high rates of divorce among less-educated whites for decades, and, more recently, has started to erode their marriage opportunities as well.

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# One Nation, Divided: Culture, Civic Institutions, and the Marriage Divide 

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#### Abstract

Summary Since the 1960s, the United States has witnessed a dramatic retreat from marriage, marked by divorce, cohabitation, single parenthood, and lower overall marriage rates. Marriage is now less likely to anchor adults' lives or provide a stable framework for childrearing, especially among poor and working-class Americans.

Much research on the retreat from marriage has focused on its economic foundations. Bradford Wilcox, Nicholas Wolfinger, and Charles Stokes take a different tack, exploring cultural factors that may have contributed to the retreat from marriage and the growing class divide in marriage. These include growing individualism and the waning of a family-oriented ethos, the rise of a "capstone" model of marriage, and the decline of civil society.

These cultural and civic trends have been especially consequential for poorer American families. Yet if we take into account cultural factors like adolescent attitudes toward single parenthood and the structure of the family in which they grew up, the authors find, the class divide in nonmarital childbearing among U.S. young women is reduced by about one-fifth. For example, compared to their peers from less-educated homes, adolescent girls with college-educated parents are more likely to hold marriage-friendly attitudes and to be raised in an intact, married home, factors that reduce their risk of having a child outside of marriage.


Wilcox, Wolfinger, and Stokes conclude by outlining public policy changes and civic and cultural reforms that might strengthen family life and marriage across the country, especially among poor and working-class families.

[^9]Over the past half century, the United States has witnessed a dramatic retreat from marriage. The increases we've seen in nonmarital childbearing, age at first marriage, divorce, single parenthood, and cohabitation mean that marriage is less likely to anchor both the adult life course and the lives of children. Perhaps most remarkably, only 5 percent of children were born out of wedlock in 1960. Today the figure is 40 percent. Marriage also plays a smaller role in guiding the exchange of sex, emotional intimacy, mutual aid, and financial support between adults. This retreat from marriage is noteworthy both because adults are less likely to thrive emotionally, physically, and economically outside of marriage, and because children who grow up outside of an intact, two-parent married family are more likely to suffer from psychological and social problems, and less likely to acquire the education
and life experiences they need to realize the American dream of stable work and a comparatively high income. ${ }^{1}$

The retreat from marriage has not affected all Americans equally. People with less education and income have been hit especially hard, as figure 1 indicates. ${ }^{2}$ Today, 68 percent of American women who didn't graduate from high school have a child outside of wedlock by age 25 , compared to 41 percent of women with a high school degree or some college but not a bachelor's degree, and just 6 percent of women who are college graduates. This growing marriage divide in America has left adults and children in less-educated and lowerincome communities doubly disadvantaged: not only do they face life with fewer socioeconomic advantages, but they are less likely to enjoy the stability, social support, and economies of scale that marriage typically furnishes. ${ }^{3}$

Figure 1. Nonmarital Births by Age 25, by Women's Education


Source: National Survey of Family Growth, 2006-10.

This article explores America's retreat from marriage and the growing class divide in marriage that has accompanied it, focusing on its roots in culture, civic life, and social class (as measured by education). Many on the left argue that the retreat from marriage is primarily an economic problem, whereas many on the right argue that it is largely a policy problem. Both arguments generally overlook the role of cultural and civic factors that have proved especially consequential for less-educated Americans. On the cultural side, we've seen a rise in individualism and the fall of a familycentered ethos; on the civic side, religious and secular engagement has declined. The growing class divide in American marriage is linked to these cultural and civic changes.

## Explaining the Retreat from Marriage: Culture and Civil Society

Progressive scholars have emphasized economic explanations for the retreat from marriage, whereas conservative scholars have stressed shortfalls in public policy. In perhaps the most well-known account, sociologist William Julius Wilson argued that the shift to a post-industrial economy starting in the 1970s undercut the availability of good jobs for men, thereby making them less "marriageable." ${ }^{4}$ In contrast, political scientist Charles Murray contends that the increased generosity of welfare benefits in the late 1960s and 1970s played a key role by reducing the need for male breadwinners in lowerincome communities and thereby eroded the practical and normative importance of marriage. ${ }^{5}$

Studies find qualified support for both the liberal and the conservative position, though neither can fully account for either the overall retreat from marriage or the growing educational divide in marriage. Welfare
benefits have been linked to higher rates of nonmarital childbearing and lower levels of marriage. ${ }^{6}$ But the evidence is mixed, and the explanatory power of welfare is modest at best. ${ }^{7}$ Likewise, economic restructuringdeindustrialization, deunionization, the declining ratio of men's to women's income, and, consequently, men's diminished marriageability-also appears to have played a role in the retreat from marriage, especially among African Americans and the less educated. ${ }^{8}$ Nevertheless, economic factors account for only a modest portion of the dramatic retreat from marriage. ${ }^{9}$

The fact that neither public policy nor economics can fully explain the retreat from marriage suggests that we must incorporate cultural and civic factors into any serious consideration of family trends over the past half-century. In particular, shifts in attitudes, aspirations, and norms, coupled with declining participation in secular and religious civic institutions, have undercut the social pressure to marry, to have children within marriage, and to stay married. But let us be clear: By considering cultural and civic factors, we're not advancing individualistic or "personal responsibility" explanations for the retreat from marriage. Culture and civil society are collectively produced, just as much as economics and public policy. Moreover, changing economic conditions have made some Americans particularly susceptible to cultural conditions that undercut marriage. ${ }^{10}$

Since the late 1960s, five cultural trends have been particularly consequential for marriage and family life. First, the rise of "expressive individualism"-the idea that personal desires trump social obligationsmeans that Americans feel less obligated to get and stay married, and have come to expect more fulfillment from marriage. In
turn, rising expectations for marriage have made Americans more hesitant to marry, quicker to divorce, and less likely to believe that marriage and parenthood must be bundled together. ${ }^{11}$ Second, the changes in mores and behavior associated with the sexual revolution diminished the connection between sex, marriage, and parenthood, thereby making marriage less necessary and nonmarital childbearing more acceptable and more common. ${ }^{12}$ Third, second-wave feminism, which arose concurrently with women's rising labor force participation in the 1960s and 1970s, fostered a sense of independence among women and raised their expectations for equality and intimacy in marriage, all of which reduced the imperative to get and stay married. ${ }^{13}$ Fourth, an increasing number of children were reared in nonintact families. ${ }^{14}$ Many became pessimistic about their own prospects for a lasting marriage, so they remained unmarried. ${ }^{15}$ Together these developments made a family-centered ethos less central to American life.

All these developments helped fuel the fifth cultural trend: what sociologist
Andrew Cherlin calls the transition from a "cornerstone" to a "capstone" model of marriage. Men and women became less likely to see marriage as a foundation for adulthood, as the exclusive venue for sexual intimacy and parenthood, and as a "union card for membership in the adult world." ${ }^{16}$ Instead, marriage became an opportunity for men and women to consecrate their arrival as successful adults, to signal that they were now confident they could achieve a fulfilling romantic relationship built on a secure, middle-class lifestyle. The advent of the capstone model of marriage means that more Americans see marriage as out of their reach, given the perceived economic and emotional requirements to get married nowadays. ${ }^{17}$

Consequently, Americans are spending less of their lives within the bonds of matrimony.

The collective result of these cultural changes is that a less family-oriented, more individualistic approach to relationships, marriage, and family life has gained ground since the 1960s. For instance, young adults have become less likely to associate parenthood with marriage. In the late 1970s, less than 40 percent of high school seniors thought that having a child outside of marriage was "experimenting with a worthwhile lifestyle" or "not affecting anyone else." By the early 2000s, that figure stood at more than 55 percent. ${ }^{18}$ In sum, expressive individualism, the sexual revolution, feminism, the growing number of children reared in nonintact families, and the rise of the capstone model of marriage all coalesced to weaken the social and behavioral connections among sex, marriage, and parenthood. Consequently, stable marriage functions far less as an anchor and guide to adult life and to the bearing and rearing of children.

The retreat from marriage has been fueled by a parallel retreat in American civil society, especially with respect to religious participation. In Bowling Alone, political scientist Robert Putnam documented how many forms of secular and religious civic engagement, from membership in the Shriners to church attendance, have declined since the 1960s. ${ }^{19}$ Figure 2 shows the downward trend in regular religious attendance (attending several times a month or more). Civic institutions have traditionally supplied Americans with social solidarity, moral guidance, financial support, and family-friendly social networks, all of which reinforce the marriage norm and strengthen family life. In particular, religious attendance and belief have long upheld

Figure 2. Frequent Church Attendance in the United States, 1972-2012


Source: General Social Survey, 1972-2012.
the institutional power and stability of marriage. ${ }^{20}$ Still, adherence to conservative religious beliefs without attending church regularly is associated with worse family outcomes, whereas combining adherence with regular attendance is associated with better family outcomes. ${ }^{21}$ This may explain why single parenthood is high in Arkansas, with its many nominal Baptists, and low in Utah, with its many active Mormons.

As we've seen, accounts that stress either economic factors or public policy (or both) in explaining the retreat from marriage in America don't tell the whole story. First, cultural shifts that gathered steam in the late 1960s and the 1970s undercut a cornerstone model of marriage as the preeminent venue for sex, childbearing and childrearing, mutual aid, and economic support-all understood to be secured by an ethic of marital permanence. Second, participation has been declining in the secular and, especially, the religious institutions that long nurtured the social conditions conducive to strong marriages.

## The Growing Class Divide in Marriage

The changing cultural and civic fabric of the United States likely accounts for a meaningful share of the nation's retreat from marriage. What's more, these cultural and civic changes also figure in the large and growing class divide in marriage.

To be sure, public policy and especially economic forces play a substantial role in the class-based schism in marriage. Most obviously, federal and state welfare policies make marriage less economically necessary. And since they target low-income Americans and often penalize marriage financially (that is, two people can often receive more total benefits if they remain unmarried than they would if they were married to one another), they are likely to have had a disproportionate impact on nonmarital childbearing and marriage among the less educated. ${ }^{22}$ As economists Adam Carasso and C. Eugene Steuerle note, "most households with children who earn low or moderate incomes (say, under $\$ 40,000)$ are significantly penalized for
getting married."23 (See the article in this issue by Ron Haskins for further discussion of marriage penalties.) More importantly, real wages have fallen for men without college degrees and increased for women without college degrees; these developments have reduced the pool of marriageable men and at the same time made marriage less financially necessary for less-educated women in poor and working-class communities. ${ }^{24}$ These policy and economic changes together have helped drive down marriage rates and increase nonmarital childbearing among lesseducated Americans. ${ }^{25}$

What's more, all of these developments have been magnified by the cultural trends of the past four decades. As sociologists Kathryn Edin and Maria Kefalas argue, highly educated women have much greater financial and personal incentives to postpone motherhood than do poor and working-class women, for whom work provides fewer opportunities to pursue self-development and a substantial salary. ${ }^{26}$ For that reason, the sexual revolution's decoupling of sex and marriage has proved more consequential for nonmarital childbearing among lesseducated Americans. College graduates, and those on the college track, have far greater incentives to use contraception consistently to avoid a nonmarital pregnancy than do their less-educated peers. By contrast, as Edin and Kefalas point out, adolescents and young adults who are not on a college or professional track are more likely to welcome the birth of a child before marriage because motherhood gives their life new meaning and purpose. ${ }^{27}$

Or take the rise of the capstone model of marriage. Edin and Kefalas note that the high economic and emotional expectations associated with modern marriage put it out of the reach of many working-class and poor
couples, who are burdened by financial hardship and the stresses associated with lowwage jobs. ${ }^{28}$

Secularization may also be particularly consequential for working-class and poor Americans, insofar as religious institutions offer not just guidance but also financial and social support to their members, and they are one of the few venues where poor and working-class Americans, including lowerincome African Americans, have leadership opportunities. ${ }^{29}$ These opportunities can engender a sense of meaning and self-worth, as well as civic skills such as public speaking, budgeting, and planning, that benefit relationships and family life.

More broadly, the cultural and civic changes of the last half-century have deinstitutionalized marriage, leaving fewer norms, roles, and durable social practices to guide adults' romantic relationships, entry into marriage, childbearing, and roles within marriage and family life more generally. ${ }^{30}$ The freedom, choices, and options associated with contemporary relationships and family life are more easily navigated by educated Americans, or adolescents who are on track to become college-educated. After all, they typically enjoy more problem-solving skills, more income, and habits of delayed gratification. ${ }^{31}$ All of these make it easier for the collegeeducated to navigate a social world where sex, relationships, childbearing, and family life no longer need occur in any consistent order, and where many of the available options, such as having children outside of marriage with one or more partners, make it harder for adults to realize their goal of a strong and stable marriage. That is, college-educated Americans are more likely to make prudent choices for their professional and family futures, and to have the financial and social resources to recover from imprudent choices.

In contrast, less-educated Americans have more difficulty navigating relationships without clear norms, especially when they have ready access to options that may be appealing in the short term but that make it more difficult to realize prosperity and stable marriages in the long term. As legal scholar Amy Wax has observed, "the conventions and customs surrounding marriage [were] designed to bridge the gap between aspirations and the mundane steps necessary to achieve them. ${ }^{, 332}$ Now, with fewer marriage-friendly conventions and institutionalized customs, less-educated Americans have more difficulty taking the steps, and avoiding the detours, that would allow them to realize their aspirations for marriage. ${ }^{33}$

More specifically, Americans without college degrees (and from homes where their parents don't have college degrees) are less likely to avoid the behaviors and attitudes that make it hard to establish a strong and stable romantic relationship, and less likely to have the resources, social or economic, for the capstone model of marriage. These cultural and civic factors, and not just economic disadvantage per se, may help explain why less-educated Americans are now more likely to have children outside of marriage, less likely to marry, and more likely to see their relationships dissolve.

As Edin and Kefalas have noted, it's not just financial challenges that can threaten relationships. Behaviors that are inimical to good long-term relationships are also a problem:

Lack of money is certainly a contributing cause [of relationship problems] . . . But rarely the only factor. It is usually the young father's criminal behavior, spells of incarceration that so often follow, a pattern of intimate violence, his chronic infidelity, and an inability to leave drugs and alcohol alone that cause relationships to falter and die. ${ }^{34}$

Are these behaviors more common among less-educated Americans? Generally, yes. Marital infidelity, idleness, drug use, more accepting attitudes toward single parenthood, and lower levels of religious attendance, all of which can affect relationships, are more common among the less-educated, as table 1 indicates. These beliefs and behaviors may have made it more difficult for people from poor and working-class communities to forge strong and stable relationships by making it harder for men and women to trust one another, have confidence in a shared future, and move toward or maintain a strong marriage, as well as steer clear of a nonmarital birth. ${ }^{35}$ Future research will have to determine

Table 1. Adult Attitudes and Behaviors by Education for Men and Women Ages 18-60

|  | Less than <br> high school | High school <br> grad/some <br> college | College <br> graduate | Sample <br> size |
| :--- | :---: | :---: | :---: | ---: |
| Ever cheated on your spouse | $22 \%$ | $19 \%$ | $15 \%$ | 7,634 |
| Attend church frequently | $22 \%$ | $26 \%$ | $32 \%$ | 14,559 |
| Employed or enrolled in school | $81 \%$ | $87 \%$ | $90 \%$ | 14,523 |
| Ever smoked crack or injected heroin | $17 \%$ | $9 \%$ | $4 \%$ | 11,367 |
| Single moms do just fine | $71 \%$ | $65 \%$ | $56 \%$ | 2,336 |

Sources: General Social Survey 2000-12; National Survey of Religion and Family Life.

Table 2. Adolescent Attitudes and Behaviors by Mother's Education

|  | Mother did <br> not finish <br> high school | Mother is high <br> school grad and/or <br> has some college | Mother <br> graduated from <br> four-year college |
| :--- | :---: | :---: | :---: |
| Definitely expects to attend college | $32 \%$ | $51 \%$ | $76 \%$ |
| Didn't use birth control at |  |  |  |
| most recent sex (if sexually active) | $36 \%$ | $31 \%$ | $26 \%$ |
| Not sexually active | $55 \%$ | $59 \%$ | $72 \%$ |
| Would be embarrassed if got pregnant | $45 \%$ | $58 \%$ | $73 \%$ |
| OK with being a single parent | $27 \%$ | $22 \%$ | $18 \%$ |
| Frequent religious attendance | $50 \%$ | $54 \%$ | $67 \%$ |
| Biological parents married | $41 \%$ | $46 \%$ | $59 \%$ |
| Median household income | $\$ 30,000$ | $\$ 41,000$ | $\$ 50,000$ |

Source: Add Health, 1994-95.
Note: Sample size $=14,782$.
whether these cultural and civic differences among adults indeed help to account for class divides in marriage- and family-related behaviors.

Among adolescents from less-educated homes, these experiences, aspirations, attitudes, and behaviors may elevate the risk that they go on to have a child outside of marriage, or not form strong marriages. Table 2 indicates that children from lesseducated homes are less likely to expect to get a college education. Less than half of teenagers whose mothers don't have college degrees expect to attend college, compared to three-quarters from homes with collegeeducated mothers. This orientation to education may reduce not only their odds of attending college but also of avoiding a nonmarital pregnancy. Teenagers with less-educated parents are also more likely to be sexually active and not to have used birth control in their last sexual encounter, both of which are risk factors for nonmarital childbearing.

Adolescents from homes with collegeeducated mothers are also much more likely to come from an intact family, meaning that
their biological parents are married to one another: almost 60 percent of teens in these homes hail from such a family, versus less than half from less-educated homes. Teens from homes with college-educated mothers are more likely to view marriage as an ideal and as a real possibility for themselves. ${ }^{36}$ Indeed, table 2 shows that teens from less-educated homes are less likely to be embarrassed by a teen pregnancy and more inclined to be OK with being a single parent. Seventy-three percent of adolescents from homes with college-educated mothers say they would be embarrassed by a teen pregnancy, compared to about half of adolescents from less-educated homes. This orientation to parenthood and pregnancy has implications for childbearing and marriage.

And teenagers from less-educated families are less likely to be embedded in a religious community that could help them steer clear of a nonmarital pregnancy and propel them toward marriage as an adult. ${ }^{37}$ Table 2 shows that two-thirds of adolescents from homes with college-educated mothers regularly attend religious services (that is, several times a month or more), compared to about
half of adolescents from less-educated homes.

Economist Isabel Sawhill has observed that "family formation is [one] new fault line in the American class structure."38 Accordingly, we explore the links between culture, civic engagement, and the class divide in nonmarital childbearing. Using the National Longitudinal Study of Adolescent to Adult Health (Add Health), a nationally representative survey that has tracked thousands of Americans from adolescence in the mid-1990s through adulthood, we conducted a statistical analysis of nonmarital childbearing among 7,859 young women. We wanted to see what percentage of these women had a child out of wedlock by their late twenties or early thirties (measured in 2009), and how this varies by their mothers' education. Our analysis lets us test the idea that a distinctive set of family-related experiences, beliefs, and behaviors, along with beliefs and expectations related to education among teens, can help account for educational divides in nonmarital childbearing. We also explored the extent to which family income during the young women's teenage years accounts for educational divides in nonmarital childbearing.

We found that 20 percent of women whose mothers were college graduates had given birth outside of marriage, compared to 44 percent of women whose mothers were high school dropouts, and 37 percent of women whose mothers had a high school degree or some college but no bachelor's degree, controlling for race, ethnicity, and the age of the respondent. (To statistically control means we held these three factors constant, to better determine the direct role education plays in determining nonmarital childbearing.) This means that young
women with the least-educated mothers are more than twice as likely to have a nonmarital birth, and young women whose mother has a high school degree or some college, but no bachelor's degree, are almost twice as likely to have a nonmarital birth, compared to young women who come from a home where their mother is college-educated. ${ }^{39}$ What happens when income is factored into the model? In our statistical analysis, educational differences in nonmarital childbearing decline by about 15 percent after controlling for household income during adolescence. So growing up with fewer material resources seems to be one reason that young women from lesseducated homes are more likely to have a child out of wedlock.

What about cultural and civic factors? According to our statistical analysis, these factors-an adolescent's family structure, orientation toward college, history of sexual activity and birth control use, attitudes toward teenage childbearing and single parenthood, and religiosity-reduce the differences in expected nonmarital childbearing between women with collegeeducated mothers and those without by approximately one-fifth.

This result suggests that cultural and civic differences between Americans from college-educated homes and those from less-educated homes may help explain the growing marriage divide in the nation. We've presented our own analysis of the Add Health data because so little datadriven research has explored the possibility that cultural and civic factors can help explain the growing class divide in marriage in the United States. A fuller understanding of this trend will require more research, exploring a range of outcomes and using a variety of statistical techniques. And
we stress that we aren't denying the role that structural factors play in explaining America's marriage divide; indeed, we agree with William Julius Wilson that distinctive cultural and civic patterns found in workingclass and poor communities may arise from systematic disadvantage and social isolation. ${ }^{40}$

Once such patterns are better established, they will help us better understand how relationships and family life among more disadvantaged Americans aren't entirely the product of structural factors. Cultural and civic factors shouldn't be ignored when trying to explain the marriage divide. Our results suggest that divergent experiences and orientations to education, family, and religion between the college educated and the less educated may deepen the class divide in marriage in America.

## Policy, Cultural, and Civic Strategies for Stronger Families

America's growing marriage divide, along with the retreat from marriage itself, poses three challenges:

- Growing family fragility undercuts the American dream. Children are much less likely to acquire the material resources or human capital they need to thrive, or to avoid the detours that can derail their chances of success, when they are raised outside of an intact family. Indeed, economist Raj Chetty and his colleagues found that when it comes to poor children's chances for upward mobility across the United States, "the strongest and most robust predictor is the fraction of children with single parents" in their communities. ${ }^{41}$
- Growing family fragility is fueling inequality, measured in both social and economic terms. Studies suggest that
between one-fifth and two-fifths of the growth in family income inequality in recent decades can be attributed to the fact that less-educated Americans are now much less likely to get and stay married—and to enjoy the economies of scale and male wage premiums associated with marriage-than their bettereducated peers. ${ }^{42}$
- Growing family fragility is reinforcing gender inequality among lesseducated Americans. High rates of single parenthood leave women with the burdens of childrearing and maintaining a home. They also seem to have a disproportionate impact on the educational and economic futures of boys from working-class and poor homes. As economists David Autor and Melanie Wasserman point out, "Even more concerning is that male children born into low-income, single-parent headed households-which, in the vast majority of cases are female-headed householdsappear to fare particularly poorly on numerous social and educational outcomes." ${ }^{43}$

For these reasons, the nation should experiment with a range of public and private strategies to narrow the growing marriage divide. These strategies must be sensitive to the complex roots of this divide: that is, they must address the economic, policy, cultural, and civic factors that we've identified in this article.

At the level of public policy, policies targeting the economic and educational welfare of lower-income adults, couples, and families are particularly important. To strengthen and stabilize the economic foundations of lower-income families and relationships, the federal government should expand the child tax credit (CTC)
from $\$ 1,000$ to $\$ 3,000$ (and extend it to payroll taxes). This would allow families to deduct up to $\$ 3,000$ per child from their federal income tax, as well as the taxes they pay for Social Security and Medicare. Any money that families received from the Earned Income Tax Credit (EITC) would not count against this expanded child tax credit. Measures like increasing the CTC would strengthen the economic foundations of middle-income families as well. To reduce the possibility that an expanded CTC might encourage single-parenthood, we would not make it refundable for people beyond their payroll and income tax liability. That is, the expanded CTC would mean that families would pay lower taxes on income, but wouldn't receive a CTC check from the federal government based on the number of children they have.

Public policy should also seek not to penalize marriage among lower-income families. Although the EITC can reward lower-income couples when one partner earns markedly more than his or her partner, most transfer policies end up penalizing marriage. ${ }^{44}$ Marriage penalties associated with Medicaid are particularly worrisome, given that many lower-income couples use Medicaid to pay for births and the health care of their young children. ${ }^{45}$ And lower-income couples with similar incomes often stand to receive substantially less from the EITC if they marry. ${ }^{46}$ Indeed, one study indicates marriage penalties reduce the odds of marriage, especially among lower-income couples. ${ }^{47}$ Marriage penalties associated with tax and transfer policies targeting low-income families must be eliminated or at least minimized for the first five years of a couple's married life, to reduce the disincentives to marriage that millions of lower-income couples and their families face, particularly in the first few
years of their relationship when children often enter the picture.

On the educational front, we need to pursue efforts to expand vocational and apprenticeship opportunities for less-educated adults, both to renew the economic foundations of workingclass families and to give young adults a renewed sense of dignity. Research suggests that at least one such approach, Career Academies, holds promise for improving both the economic and marital prospects of young men. ${ }^{48}$ Likewise, some relationship education programs-for example, the Oklahoma Marriage Initiative and Supporting Father Involvementhave improved the quality and stability of low-income parents' relationships, or the emotional welfare of children whose parents have participated in them. ${ }^{49}$ However, other vocational and relationship programs have failed to show a positive impact on couples and their kids. Federal and state governments should continue to experiment with vocational, apprenticeship, and relationship education programs to see which ones are most likely to make a real difference in the lives of lower-income couples, families, and their children. (Daniel Schneider discusses vocational programs in depth elsewhere in this issue.)

The public policy ideas we've mentioned don't directly address the cultural and civic challenges facing less-educated Americans. But insofar as they encourage work, make family life more affordable, or teach valuable relationship skills, they may create a context where marriage-friendly beliefs, behaviors, and civic institutions are more likely to flourish. Still, public policy is not the only answer to the family challenges confronting the United States. Given that a large share of public policies don't achieve
their intended effect, ${ }^{50}$ these may not offer a great deal of hope for bridging the marriage divide.

Hence the nation also needs new cultural and civic initiatives to strengthen family life. On the cultural front, a social marketing campaign and nonprofit initiatives to provide relationship education to couples seem particularly promising. Campaigns against smoking, drunken driving, and teenage pregnancy have shown both that culture matters in shaping behavior, and that coordinated efforts to change behavior can actually work. ${ }^{51}$ Take the National Campaign to Prevent Teenage and Unplanned Pregnancy. It has worked with state and local organizations, advertising agencies, Hollywood producers, and religious institutions in its successful efforts to change norms and behaviors related to teen pregnancy, which has fallen by more than 50 percent since the early 1990s. ${ }^{52}$ A similar campaign organized around what Brookings Institution scholars Ron Haskins and Isabel Sawhill have called the "success sequence"-where young adults are encouraged to pursue education, work, marriage, and parenthood in that ordercould also play a valuable role in delaying parenthood, strengthening marriage, and stabilizing family life. ${ }^{53}$ If such a campaign received widespread support from a range of educational, media, pop cultural, business, and civic institutions, and partnered where necessary with federal, state, and local governments, it might meet with the same level of success as the nation's campaign to prevent teen pregnancy.

Promising local civic initiatives designed to strengthen family life already exist, such as First Things First in Chattanooga, Tennessee. ${ }^{54}$ This program, which works primarily with African American and
non-Hispanic white families in southeastern Tennessee, provides education on marriage, fatherhood, and parenting, and sponsors a range of public events, such as Chattanooga's Ultimate Date Night, to help couples forge strong and happy relationships. First Things First has not yet been thoroughly evaluated, but it seems to have been successful in targeting a primarily non-college-educated clientele. Programs like this need to be scrutinized and, if they prove to be effective, replicated across the country.

We also need religious efforts to strengthen family life among Americans from poor and working-class communities, whether at the congregational, regional, or national level. Such efforts should focus on helping men learn how to find employment, find a partner, and forge a strong marriage. Why men? The answer is simple: they are more at risk for engaging in behaviors like infidelity or criminal activity that put their relationships at risk. ${ }^{55}$

For this reason, churches and other religious groups should target men with messages and ministries that stress fidelity, emotional engagement in marriage and family life, and sacrificing for one's family. Research suggests that fidelity, men's emotional engagement, and generosity toward family life pay real dividends for men, their mates, and their children. ${ }^{56}$ Churches should also be smart about how they deliver these messages to men. For example, one black Baptist pastor in Seattle scheduled a men's ministry in conjunction with Monday Night Football and delivered his message at halftime. The point is that such messages are most likely to be heard and internalized in contexts where men feel comfortable. Messages and ministries targeting men could also help churches close the large gender gap in religious participation.

Given the challenges that less-educated men and women, especially African Americans, face in today's job market, churches should establish employment ministries, either as congregations or on a regional or national basis. These ministries should provide tips about finding and keeping jobs, cultivate job skills (for example, basic computer experience, office etiquette or customer service know-how, and other valuable skills for the modern work force), and offer an emotional outlet for parishioners who are unemployed or underemployed. Considering the importance of employment (especially men's) for the quality and stability of family life, such ministries could play a vital role in strengthening families in poor and workingclass communities. ${ }^{57}$

Given the complexity, confusion, and ambiguities associated with dating, marriage, and family life, we believe that churches, or local ecumenical groups, should address these topics early and often, but in a manner that is pastorally sensitive to the lived experience of the audience to whom messages are addressed. Clergy can't ignore the large numbers of single parents and other unmarried adults in their congregations. The precise message will vary by religious tradition, race, ethnicity, region, and the family status of the audience, but two themes are worth highlighting.

First, when it comes to dating and mating, churches should encourage adolescents and young adults to take things slowly and to save childbearing for marriage. Couples should be required to take a premarital preparation course before they marry in a church. Young adults who do these things are more likely to enjoy strong marriages. ${ }^{58}$

Second, churches and other ministries should do more to speak honestly about both the
good parts and the challenges of married life for both children and adults. This should include messages about forgiveness, fidelity, and mutual generosity, as well as the value of building a spiritual life together. The research is clear: pursuing these virtues fosters strong and stable families, especially when rooted in a shared faith. ${ }^{59}$ Moreover, religious institutions must be adamant that domestic violence is not to be tolerated, and that afflicted couples should consider separating. Clergy also need to take chemical dependency seriously, with appropriate referrals to rehabilitation programs, support groups, and 12 -step programs. Honesty is key in all of this: clergy and lay leaders need to be candid about the joys and struggles that they and other lay members have faced, both to be believable and to give succor to spouses and parents who are struggling in their marriages or other family relationships. Indeed, research suggests that couples are more likely to have hope for their relationship when they realize that other couples struggle with similar challenges. ${ }^{60}$

To be clear: We don't believe that the cultural and civic initiatives we've mentioned will bridge the marriage divide in America on their own. Any successful effort to strengthen marriage and family life in the 21st century will require a range of public policy, cultural, and civic strategies. But given the importance of marriage and family life to the welfare of our children, the need for equal opportunity, and the value that ordinary Americans of all persuasions attach to a good marriage and family life, we can think of few worthier causes.

For more information about the Add Health survey, visit http://www.cpc.unc.edu/ projects/addhealth/data.

## ENDNOTES

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## The Family Is Here to Stay—or Not

## Ron Haskins

## Summary

The past four decades have seen a rapid decline in marriage rates and a rapid increase in nonmarital births. These changes have had at least three worrisome effects on children. Scholars disagree about the magnitude of these effects, but surveys and other research evidence appear to definitively establish that the nation has more poverty, more income inequality, and less salutary child development, especially as a result of the rise in nonmarital births and single-parent families.

Ron Haskins examines whether and how government policies could do something to reverse these trends, or deal with their consequences if they can't be reversed. He finds evidence that some policies could produce enough impacts to be worth pursuing further, at the very least by developing and testing pilot programs.

First, writes Haskins, we might encourage marriage by reducing marriage penalties in means-tested benefits programs and expanding programs like the Earned Income Tax Credit to supplement the incomes of poorly educated men. Second, we have strong evidence that offering long-acting, reversible contraception and other forms of birth control to low-income women can reduce nonmarital births. Third, although the couples relationship programs piloted by the Bush administration in an effort to encourage marriage produced few positive results, there are some bright spots that could form the basis for designing and testing a new generation of such programs. Fourth, we could create more opportunities for disadvantaged young men to prepare for employment, and we could reduce their rates of incarceration. And, finally, we could do more to help single mothers raise their children, for example, by expanding child care subsidies.

[^10]In 1976, Mary Jo Bane, who went on to become academic dean at Harvard's John F. Kennedy School of Government, published Here to Stay: American Families in the Twentieth Century. The book, which was widely admired, argued that the heralded decline of marriage and the two-parent family was a wild exaggeration. I doubt that Bane or any other scholar would publish such an optimistic book today. What appeared in the 1970s to be a trickle of changes in family composition has become a flood. The two most consequential changes are the decline in marriage rates, especially among minorities and people with modest education and low income, and the rise of unmarried childbearing. Many of these changes and their consequences are detailed elsewhere in this issue of Future of Children, and I will review them only
briefly here. My main purpose is to examine whether and how government policies could do something to reverse the trends in family dissolution, or deal with their consequences if they can't be reversed. For this, we first need a clear understanding of the dimensions of the problem.

## A Revolution in Children's Living Arrangements

Figure 1 shows changes in family structure between 1970 and 2010 for women at age 35 . The changes can be succinctly summarized: the proportion of women who were married and living with their children declined by about 35 percent, to about half; the proportion living in other family structures increased. The share of families consisting of single women with children grew by 120 percent over the period, to more than one in five. About half of these

Figure 1. Changes in Women's Family Structure at Age 35, 1970-2010


Source: Author's calculations from the decennial census (U.S. Census Bureau, 1970, 1980, 1990, 2000) and the American Community Survey (2010).
Note: Some columns total slightly more or less than 100 percent due to rounding.
single mothers had never been married, and about one-quarter had a live-in partner. ${ }^{1}$

These remarkable changes in family structure were produced by two related factors that also changed dramatically from 1970 to 2010, namely, the rapid decline in marriage rates for most but not all demographic groups and, due in part to the decline in marriage rates, the rapid increase in nonmarital births. By 2013, the proportion of children living in two-parent families had fallen to 69 percent, a historic low, from about 85 percent in 1970. ${ }^{2}$ But this figure is somewhat misleading, because many children now living in a married-couple family were either born outside marriage or have experienced a divorce and the remarriage of one or both of their parents. In addition, some of the children now living with their married parents will experience their parents' divorce before reaching age 18. The demographer Larry Bumpass estimates that about half of children will spend some time in a single-parent family before they turn $18 .{ }^{3}$

In the next section, I describe the evidence that, on average, children's development suffers when their parents split. With this cautionary tale in mind, I then turn to examining government policies that could halt or reverse the decline in marriage rates or ameliorate the negative effects of these demographic changes on children and families.

## Changes in Family Composition: So What?

The changes in family composition traced above have at least three worrisome effects on children: increased poverty rates, increased income inequality, and harm to children's growth and development. Scholars disagree about the magnitude of these effects, but surveys and other research
evidence appear to definitively establish the fact that the nation has more poverty, more income inequality, and less wholesome child development as a result of the changes in family composition, especially the rise in nonmarital births and single-parent families.

## Impacts on Poverty

Figure 2 presents the poverty rates for female-headed and married-couple families with children. Since 1980, children in female-headed families have been four or five times more likely to be poor than children in married-couple families. The increasing share of children in femaleheaded families has been like a motor powering the child poverty rate curve, constantly pushing it up. Thus, even if the American economy or government programs helped more single mothers escape poverty, the poverty rate would nonetheless hold steady or even increase because a growing share of children have been moving from the family form with the lowest poverty rate into the family form with the highest poverty rate. Brookings Institution economist Isabel Sawhill estimates, based on a statistical analysis, that if the proportion of children in female-headed families had held steady at its 1970 level of 12.0 percent, and everything else influencing family poverty rates had remained the same, in 2013 the poverty rate for children would have been 16.4 percent rather than its actual rate of 21.3 percent. ${ }^{4}$ Without any additional government spending or new government programs, different decisions by mothers and fathers about fertility and marriage could have produced an impressive reduction in childhood poverty of nearly 25 percent.

## Impacts on Income Inequality

Speaking in an inner-city neighborhood in 2013, President Barack Obama said that income inequality is the "defining

Figure 2. Poverty Rates for Female-Headed and Married-Couple Households with Children, 1975-2013


Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see http://www.census.gov/prod/techdoc/cps/cpsmar13.pdf.
challenge of our time." ${ }^{5}$ The nonpartisan Congressional Budget Office has examined income inequality by reviewing the income of households between 1979 and 2010. ${ }^{6}$ The budget office's report, which divides the distribution of household income into fifths, with an equal number of households in each fifth, shows that although income grew over the period for all groups, the magnitude of the increase was greater the higher up the distribution we go. In inflation-adjusted dollars, the increase in after-tax, after-transfer income for the bottom 20 percent, the top 20 percent, and the top 1 percent was 49 percent, 85 percent, and over 200 percent, respectively. Clearly, income inequality has grown substantially.

Figure 3 shows the mean income, based on Census Bureau data, of female-headed families with children and married-couple families with children since 1974. The
increase in female-headed families over the last four decades is reducing the share of children from families in the figure's top line, who enjoy relatively high family income, and increasing the share from families in the lower line, who experience lower family income. By definition, these two demographic changes increase income inequality.

Looking beyond increasing inequality in the current generation, sociologists Sara McLanahan and Christine Percheski conducted one of the first thorough analyses of how changes in household structure affected income distribution and economic opportunity in the children's generation. They concluded that "single motherhood ... decreases intergenerational economic mobility by affecting children's material resources and the parenting they experience." ${ }^{7}$ Single parenthood, then, affects not just

Figure 3. Mean Income of Married-Couple and Female-Headed Households with Children, 1974-2013


Source: Author's calculations from the Current Population Survey, Annual Social and Economic Supplements (table F-10).
children's current economic circumstances but their economic circumstances once they become adults as well.

## Impacts on Children

Since the early 1990s, when sociologists Paul Amato and Bruce Keith reviewed studies of how divorce affects children and McLanahan and her sociologist colleague Gary Sandefur wrote Growing Up with a Single Parent, the ranks of those who deny that living in a single-parent family is not optimal for children's development have diminished greatly. ${ }^{8}$ A more recent review that focuses on children born outside marriage updates and expands these earlier findings. ${ }^{9}$ In addition, McLanahan and her colleagues have recently reviewed the best scientific studies and reached the conclusion that not having a father present has negative consequences for children, especially when it comes to high school graduation rates, social-emotional adjustment, and adult
mental health. ${ }^{10}$ The article in this issue by David Ribar thoroughly reviews this research and reaches the same conclusion.

> Single parenthood affects not just children's current economic circumstances but their economic circumstances once they become adults as well.

One additional finding suggests a mechanism that could explain impacts on children's wellbeing. Based on the nationally representative sample of nonmarital births from the Fragile Families study, which has been following 5,000 children born in large U.S. cities in the late-1990s, two
researchers examined changes over the first five years of a child's life in the composition of families formed by a nonmarital birth. ${ }^{11}$ The data give an idea of the turmoil that these children experience at home. Fifty-five percent of the birth mothers or fathers had at least one new romantic relationship before the child turned five, and most of these mothers had two or more new romantic relationships. If we define an unstable family as one in which the relationship between the biological parents ends or relationships with new partners begin, and a complex family as one in which one or both parents have a child with a parent who doesn't live in the household, nearly 80 percent of the children experienced family instability, family complexity, or both by their fifth birthday. These changes in family and household composition are not helpful to children's development. ${ }^{12}$

Given the malign impact of single-parent families on poverty rates, family income, and child development, it's especially regrettable that nonmarital births and broken families afflict black people much more than any other demographic group. The annual rate of births per 1,000 teen females is 44 for blacks versus 27 for whites; the proportion of births to unmarried women is 71 percent for blacks compared with 29 percent for whites; and the proportion of children not living with their married parents is 66 percent for blacks versus 26 percent for whites. These stark racial differences make policy proposals regarding fertility and family structure, to which we now turn our attention, all the more important. ${ }^{13}$

## What to Do: Government Policy

It's good advice for politicians to lower their expectations before they sponsor reform policies, because most policies don't
produce major impacts. It follows that making big claims for their effectiveness almost always produces disappointment. So it is in scholarly reviews of policy proposals. Most readers will have grasped the fact that I see major problems in the collapse of the American married-couple family, the rise of nonmarital births and single parenting, and the consequent impact on the development and wellbeing of the nation's children. But the policy solutions for which we have evidence suggest that we have no policies that, even if well financed and implemented, would reverse these trends or fully ameliorate their consequences. On the other hand, we do have evidence that some policies at our disposal produce modest impacts and might, with some justification, be called promising. Promising or not, we must face the fact that we are likely to always have millions of femaleheaded families. It follows that, as we explore ways to reverse the collapse of the two-parent family, we must also help singleparent families improve their economic circumstances and promote opportunity for their children.

## Marriage and the Tax Code

The tax code and means-tested programs can present disincentives for marriage, because single people who marry and combine their incomes could see higher taxes and fewer means-tested benefits. Two features of the federal tax code create marriage incentives and penalties. ${ }^{14}$ The first is tax rates that vary with income; the second is the requirement that married couples file jointly to qualify for the Earned Income Tax Credit (EITC) and other tax credits. If the tax code had a flat rate for all incomes, the total tax bill for two individuals, whether married or single, would be the same. Take the EITC as an example of how tax penalties arise. The EITC, which is intended
primarily to increase the incentive to work and augment income among low-income workers, especially parents, is designed so that qualified workers receive more money as they earn more up to a certain amount; then their EITC payment is flat for several thousand dollars of additional earnings; then the EITC payment phases out over a broad income range. In 2014, a married couple with two children qualified for an EITC equal to 40 percent of their combined earnings up to $\$ 13,650$, or a maximum EITC of $\$ 5,460$; their EITC remains at $\$ 5,460$ until their earnings reach $\$ 23,260$, at which point their EITC phases out at the rate of about 21 percent of each additional dollar of earnings so that the credit equals zero at $\$ 49,186$. If a mother with two children and $\$ 20,000$ in earnings marries a man earning $\$ 30,000$, her EITC falls from the maximum of $\$ 5,460$ to zero.

To understand the net impacts of the EITC on marriage penalties and incentives for all low-income couples, we need descriptive data on a representative sample of lowincome adults who could marry. Then we could analyze the size of the marriage penalties and bonuses they encounter based on their actual combined income. One of the few studies of this type used data from the 2002 National Survey of America's Families, which collected information on household composition, income, welfare receipt, and a number of other variables from a representative sample of the U.S. population. ${ }^{15}$ To conduct their analysis, the authors identified the 744 cohabiting couples with children in the sample who had a combined income under 200 percent of the poverty level. They calculated the impact that marriage would have on their EITC benefit as it existed in 2008 (the EITC has been expanded since 2008) as well as the couples' Temporary Assistance
for Needy Families (TANF) welfare benefit, if the mother received one. They examined what would happen to the income of these actual low-income couples, given their number of children and their combined earnings, if they should decide to marry.

A major finding was that 75 percent of the cohabiting low-income couples would receive a marriage bonus from the EITC, while only 10 percent would receive a penalty (the remaining 15 percent would experience little to no change). The average increase in the EITC for the 75 percent who received it would be about $\$ 1,400$. Other tax code exemptions, deductions, and credits these couples could qualify for if married increased the marriage bonus to a total of around $\$ 2,400$. For the 10 percent who were hit with a marriage penalty from the EITC, the average total penalty was around $\$ 1,750$.

Turning to the TANF program, because TANF benefits phase out rapidly as earnings increase, almost all the cohabiting couples who received TANF would have their benefit reduced. But only 14 percent of the couples were receiving TANF benefits. For this small minority of couples, the TANF benefit was between $\$ 1,800$ and $\$ 2,100$. Of the 14 percent of couples who received TANF, fewer than 4 percent got both a tax penalty and a TANF reduction; for these families the combined loss was substantial, about $\$ 3,300$. But 70 percent of the 14 percent who received a TANF reduction also received an EITC bonus. The combined tax bonus and TANF reduction for these couples still left them with a net marriage bonus that averaged $\$ 1,300$.

Two conclusions are justified. First, a small minority of cohabiting couples with combined income under 200 percent of
poverty who marry would be subjected to an EITC marriage penalty. The number of couples who are subjected to the marriage penalty is smaller now because another program, the Child Tax Credit, which provides a refundable tax credit of up to $\$ 1,000$ per child, was expanded in 2009. This additional money from the Child Tax Credit would offset some of the EITC penalty for couples whose combined income places them in the phase-out range. Second, the marriage penalty for the group of mothers and fathers who receive means-tested benefits seems likely to be substantial. The study considered only the EITC and related tax credits and TANF cash benefits, but other welfare benefits such as Medicaid, the Supplemental Nutrition Assistance Program (SNAP), housing, school lunch, and child care also have phase-out rules. A recent study by researchers at the Urban Institute found that nearly 80 percent of a representative sample of families with children below 200 percent of the poverty line received at least one welfare benefit, and 45 percent received two or more. ${ }^{16}$ In many cases, there would be marriage penalties from these programs. An especially serious disincentive occurs in the Medicaid program, where eligibility ends abruptly at a given income level. This annual income level, which varies greatly across states and demographic groups, ranges from about $\$ 21,000$ to $\$ 50,000$ for children's eligibility, although most children under 185 percent of poverty are eligible for coverage. ${ }^{17}$ It's likely that some adults and children who lose their Medicaid benefits because marriage increases their earnings may be covered under the Affordable Care Act, but it's difficult to generalize because health insurance coverage varies so much across states. ${ }^{18}$

It follows from these considerations about means-tested benefits that we should worry
more about the marriage penalty lowincome couples encounter from meanstested programs than about the EITC and other tax credits, especially because the Tax Relief Act of 2010 extended the bottom 15 percent tax bracket for married couples filing jointly, increased the standard deduction, and extended the EITC phaseout range for married couples. The cost of correcting any remaining marriage penalty for low-income couples is likely to be substantial. For this reason, it seems unwise to call for changes in the law until it's clear that these penalties actually reduce marriage rates. One way to find out would be to conduct experiments in which several states are given the authority and funding to allow some low-income couples who marry to keep their TANF, SNAP, Medicaid, and perhaps other benefits for a year or two while other randomly assigned couples would continue to be subject to current program rules. It seems especially likely that SNAP could produce both marriage and work disincentives, because its nearly 46 million recipients can receive as much as $\$ 6,000$ in annual benefits that would be terminated once gross earnings reach about $\$ 25,000$ for a family of three.

A proposal for expanding the EITC that has received attention in the nation's capital is a credit for childless adults. Many economists have attributed falling work rates among poorly educated males to the low wages they receive. If a government program supplemented these low wages, more young men might be drawn into the job market because they could earn a reasonable income when their earnings and the wage supplement are combined. Both President Obama and Sen. Paul Ryan, the chairman of the tax-writing Ways and Means Committee, have released proposals of this type. They would both double the EITC's value for
childless workers to about $\$ 1,000$, expand the phase-out range, and reduce the age of eligibility from 25 to $21 .{ }^{19}$ There is at least a reasonable chance that such a credit could be enacted in the near future, especially because many Republicans and Democrats support such an expansion.

Several proposals to expand the EITC for childless workers have been reviewed and analyzed by scholars at the Urban Institute. ${ }^{20}$ None of the proposals they've reviewed has been implemented or tested. However, former New York City Mayor Michael Bloomberg implemented a wage subsidy experiment of this type before he left office. The research company MDRC is conducting a study of Bloomberg's initiative, having recruited about 6,000 low-income New Yorkers between the ages of 21 and 64 (with a mean age of 37 ) who don't have custody of dependent children for the experiment. ${ }^{21}$ Half were assigned to an experimental group that is now receiving a wage supplement of up to $\$ 2,000$ a year for three years. Thus we will soon have good information on whether supplementing wages will draw more low-income people into the work force, increase their marriage or cohabitation rates, reduce their incarceration or recidivism rates (18 percent of the sample has been incarcerated), or increase their child support payments (12 percent are noncustodial parents). ${ }^{.2}$ In a perfect world, before enacting an EITC expansion, it might be wise for Congress and the president to wait until the results of the New York City experiment are in. But the results of one experiment are almost never definitive because conditions vary so widely across the nation's cities and states. Thus, Congress should give the Department of Health and Human Services the authority to plan and conduct demonstrations like the one now being implemented in New York

City in states or large cities that are willing to bear up to a quarter of the costs.

## Reducing Nonmarital Births

If we could lower the proportion of nonmarital births, more than 55 percent of which are unplanned, we would likely see an array of benefits. ${ }^{23}$ Voluntary birth control could reduce teen pregnancy rates, unintended pregnancies at older ages, and abortion rates. In addition, by reducing the number of single-parent families, it could reduce poverty and income inequality and promote children's development. Finally, birth control saves the government money. In fact, it already produces this entire range of benefits, but more effective use of birth control would expand them.

## If we could lower the

 proportion of nonmarital births, more than 55 percent of which are unplanned, we would likely see an array of benefits.Several studies show a surprising range of impacts when couples decide to avoid unplanned pregnancies. For example, economist Martha Bailey identified two historical events that were associated with increased access to birth control. ${ }^{24}$ The first was the broadening of legal access to contraception that followed 1965's Griswold v. Connecticut Supreme Court case, in which the court overruled Connecticut's laws restricting the sale of contraceptives. The second was the expansion of funding for local family planning clinics provided by federal legislation between 1964 and 1973. Using data from various national
surveys, Bailey found "suggestive evidence" that "individuals" access to contraceptives increased their children's college completion rate, labor force participation rate, wages, and family incomes decades later."

In an earlier issue of Future of Children, Sawhill, along with her Brookings colleagues Adam Thomas and Emily Monea, reviewed several policies that, they believed, showed nonmarital and unplanned births could be reduced. ${ }^{25}$ They also presented results from simulations of the effects of a mass media campaign encouraging men to use condoms, a comprehensive teen pregnancy prevention program that both discouraged sexual activity and provided education in contraceptive use, and an expansion of Medicaid eligibility for contraceptive services. Their simulations suggested that all three policies produced positive benefit-to-cost ratios ( $\$ 3.60$ to each dollar invested for the mass media campaign, $\$ 2.07$ for teen pregnancy prevention programs, and $\$ 4.26$ for an expansion of Medicaid payments for contraception services).

As impressive as the results from simulation and modeling might be, the evidence of what actually happens to pregnancy and abortion rates when women are offered birth control is even more persuasive. In recent years, there have been two well reported, largescale studies of carefully planned efforts to increase the voluntary use of birth control, especially the use of long-acting, reversible contraception (LARC) by low-income mothers. These prospective studies involved training medical personnel, conducting a campaign to advertise the availability of free LARCs and other forms of birth control, and using a straightforward procedure to explain the advantages and disadvantages of various types of contraceptives. The first study, conducted in the St. Louis area and
called the Contraceptive CHOICE Project, enrolled 9,256 low-income mothers. ${ }^{26}$ The mothers were given the option of choosing their contraception method at no cost. The choices included birth control pills, a vaginal ring, the hormonal patch, or injections of depot medroxyprogesterone acetate (DMPA), a long-lasting hormonal contraceptive; or a LARC (an intrauterine device or IUD, or a hormone-releasing implant). Participants were 14 to 45 years old; were either not using any contraception or were willing to consider switching to a different method; did not want to become pregnant for at least the next 12 months; and were either sexually active or planning to be sexually active with a male partner during the next six months. Once they were enrolled, participants underwent an initial interview and then were contacted by phone every six months.

At the end of three years, the mothers who used LARCs or DMPA were much less likely to have become pregnant. The pregnancy rate for those who used the pill, patch, or ring was 9.4 percent; the rate for those who used IUDs and implants was 0.9 percent; and the rate for those who received DMPA injections was 0.7 percent. There were also fewer abortions.

The second large-scale study, this one involving almost the entire state of Colorado, also produced interesting results. ${ }^{27}$ Colorado was experiencing high rates of unintended pregnancy, especially among teens and people in their twenties. Colorado health officials found, based on a state monitoring system, that nearly 80 percent of women using contraception covered by Medicaid were using condoms, withdrawal, or the rhythm method, none of which are particularly effective at preventing pregnancies (withdrawal and the rhythm method are inexpensive, though). Health officials were confident that increasing the use of LARCs by
these women would prove more effective in preventing unwanted pregnancies. Thus, in 2009, supported by a private donation of $\$ 23$ million, health officials implemented the Colorado Family Planning Initiative. ${ }^{28}$ The initiative provided 30,000 LARCs to women who requested them in many of the state's family planning clinics, as well as extensive training for staff and doctors regarding use of LARC methods.

In counties that had access to LARCs, births per 1,000 women aged 15-19 fell from 91 in the year before the initiative began to 67 two years later; for low-income women aged 20-24, births fell from 131 to 110 per 1,000 women. Comparing birth rates in the counties that gave LARCs to women who requested them with rates in counties that continued under the previous system also implied that LARCs had a substantial impact on birth rates. In addition, statewide enrollment in the Special Supplemental Nutrition Program for Women, Infants, and Children, or WIC, which had increased in the three years before the study, declined by 23 percent over the study period. This suggests that in addition to spending less public money on births, the state also spent less on the means-tested WIC program because fewer babies eligible for the program were born. As in the St. Louis study, abortion rates also declined, in this case by 34 percent for teens and 18 percent for 20- to 24 -year-olds. Neither the St. Louis nor the Colorado study met the highest standards of scientific evaluation, so some caution is in order.

We've also seen impressive success with efforts to reduce pregnancy rates specifically among the nation's teenagers. Since the early 1990s, teen birth rates have declined almost every year and have fallen by well over 50 percent, from 59.9 per 1,000 teen
females in 1990 to 26.5 per 1,000 in 2013. ${ }^{29}$ Even so, American teenagers still have much higher birth rates than teens in many other nations with advanced economies. Japan, Denmark, and the Netherlands, for example, all have rates under 5 per $1,000 .{ }^{30}$

Thus it's fortunate that the Obama administration has launched a major initiative to reduce the teen pregnancy rate by expanding what is now widely referred to as evidence-based policy. Although definitions vary, the two primary characteristics of evidence-based policy in this area are directing the highest possible proportion of federal grant funds to teen pregnancy prevention programs that have been shown by rigorous evaluations (those that meet high scientific standards) to produce positive impacts and requiring all programs receiving federal funds to conduct high-quality evaluations and use the results to improve themselves. ${ }^{31}$

As part of its teen pregnancy initiative, the administration, with help from experts at Mathematica Policy Research and Child Trends, both known for their highquality research on children, reviewed all published and unpublished evaluations of teen pregnancy prevention programs they could find. ${ }^{32}$ After reviewing nearly 1,000 studies in accord with detailed procedures developed by the Department of Health and Human Services, the team identified 31 model teen pregnancy prevention programs with strong evidence (mostly from randomized controlled trials) of impacts on sexual activity, use of contraceptives, sexually transmitted infections, or pregnancy rates. ${ }^{33}$ The administration is now funding and evaluating 75 initiatives that replicate one of these model programs, enrolling over 100,000 teens annually in 37 states. ${ }^{34}$

The individual programs are being subjected to rigorous evaluations. ${ }^{35}$ Over the next several years, the results from these evaluations of model teen pregnancy prevention programs should provide a burst of information about whether they can be scaled up and maintain their effectiveness. This approach holds promise for further reducing teen pregnancy and producing the impacts on poverty, income inequality, opportunity, and child development that the research I've reviewed here shows to be possible.

> The average cost of a vaginal delivery is $\$ 18,329$; the cost of a C-section is $\$ 27,866$. By comparison, the average cost of contraception, including LARCs, is between \$100 and $\$ 600$ annually.

One of the most impressive findings from research on family planning is the number of studies that have shown net savings from subsidized payments for birth control, as a recent review on the website the Incidental Economist demonstrates. ${ }^{36}$ As blogger Ezra Klein put it in a post on Vox, here's the basic math: the average cost of a vaginal delivery is $\$ 18,329$; the cost of a C-section is $\$ 27,866$. By comparison, the average cost of contraception, including LARCs, is between $\$ 100$ and $\$ 600$ annually. ${ }^{37}$ Combine these numbers with the fact that a little over 30 percent of unmarried women ages 18-29 have had an unplanned pregnancy; that nearly 70 percent of births to unmarried women ages 20-29 are unplanned; and that, when given a choice between types
of birth control provided without charge, around 70 percent of low-income women select the most effective forms (LARCs); and it will come as no surprise that there are serious savings to be had if we expand the availability of subsidized birth control to lowincome women. ${ }^{38}$ At least four studies have produced estimates of the benefit-cost ratios of expanded use of effective contraception; the estimates range from savings of $\$ 3.74$ to $\$ 7.00$ for every $\$ 1$ spent on birth control. ${ }^{39}$

Clearly, there's little doubt that programs have been developed that will increase use of effective birth control by both teens and older women, that increased use of birth control will reduce both unplanned pregnancies and nonmarital births, and that reducing these pregnancies will save money. Further, reducing pregnancies among single women could mean that they have babies later in life, when they are more prepared to give them effective mothering. In addition, avoiding nonmarital births can increase the chance that women will marry later in life. ${ }^{40}$

## The Bush Marriage Education Initiative

As we've seen, increased marriage rates would affect poverty, inequality, and child development. A major question, of course, is whether we can increase marriage rates. A 2005 comprehensive review of marriage education programs by the Urban Institute showed that, on average, the programs produced substantial positive impacts on relationship satisfaction and communication between couples. But none of the studies involved low-income couples, and none reported long-term impacts on marital stability or children's development or behavior. Nonetheless, as the authors concluded, "The review brings good news, as it indicates that evaluations of marriage programs show significant positive effects on average." ${ }^{41}$

Based on the view that marriage and even improved relationships among low-income unmarried couples would be good for the adults and children involved, the Bush administration launched a marriage initiative in 2001 to test two propositions. The first was that marriage education and associated services for couples might improve relationship quality and help couples either get married or prolong their relationship. The second was that the impacts on couple relationships and marriage rates, if they occurred, might in turn have a positive impact on children's development and behavior.

One part of the Bush initiative was the Building Strong Families (BSF) program, evaluated by the research firm Mathematica. ${ }^{42}$ The BSF program aimed to strengthen the relationships and parenting skills of young couples who had a baby together outside marriage. The program was implemented at eight sites, with about 5,100 couples randomly assigned to an experimental or a control group. Parents in the experimental group were offered marriage education classes in groups, using a formal curriculum, as well as advice and support from a family-services coordinator who encouraged participation in the marriage education classes, met with parents individually to help them with problems, and, if necessary, referred them to community services.

The Mathematica evaluation measured the quality of the couples' relationships, their coparenting relationships, family stability, children's social-emotional development, and other outcomes. These measures were collected both at 15 months and 36 months after participants had enrolled in the program. At 15 months, averaged across all sites, the BSF program saw few significant
effects, including on whether the couples stayed together or got married. Looking at individual sites, six of the eight saw few effects. However, the Oklahoma program saw a pattern of positive effects, while the Baltimore program saw some negative impacts, including a slight increase in physical assaults by the father. The positive effects in Oklahoma included relationship happiness, parenting skills, support and affection, use of constructive behaviors to resolve conflicts, avoidance of destructive conflict behaviors, marital fidelity, quality of coparenting, whether the father lived with the child, and whether the father provided "substantial financial support."

Mathematica's 36-month follow-up again showed few impacts across the eight sites. ${ }^{43}$ There was a modest positive improvement in the children's socio-emotional development, but no significant differences on any of the other measures. At individual sites, the negative impacts of the Baltimore program had disappeared, but so had most of the positive impacts of the Oklahoma program. The other six programs saw few significant effects, with the exception that the Florida site saw negative impacts on a few outcomes. Although most of the Oklahoma impacts had disappeared by 36 months, there was one important difference there between the treatment and control groups: 49 percent of the children in the treatment group, but only 41 percent of control children, were still living with both of their parents.

Marriage advocates inclined to emphasize positive findings could point out that the Oklahoma results at 15 months were very positive and that, although most of them had faded by 36 months, children were still more likely to be living with both their parents, one of the major goals of those who advocate for programs to increase marriage
rates. On the other hand, none of the other programs saw a pattern of positive results. A reasonable conclusion is that the BSF program can't be counted on to positively affect the quality and stability of parents' relationships, or the quality of their parenting. Even so, it might be worthwhile to continue the Oklahoma program to see whether its strong results at 15 months can be replicated and to figure out how the program was able to be so successful at that point.

The second Bush marriage initiative was called Supporting Healthy Marriage (SHM). SHM is similar to BSF; it attempts to increase the relationship skills of couples who are already married, which in turn could help them establish a better marital relationship and a more harmonious and stable home environment for their children. The program was implemented at eight sites. It involved couples in group workshops based on well-developed marriage education curricula, supplemental activities based on the workshop discussions, and family support services to overcome participation barriers and connect families to other services if necessary.

In 2012, MDRC published a detailed report on how the program affected couples 12 months after the program began. Summarizing across the eight sites, the report found that compared with the control group, "the program group showed higher levels of marital happiness, lower levels of marital distress, greater warmth and support, more positive communication, and fewer negative behaviors and emotions in their interactions with their spouses." ${ }^{44}$ In 2014, MDRC published a second follow-up report on data collected 30 months after SHM began. The results were similar to the results at one year-couples
who participated in the healthy marriage program had higher levels of martial happiness; lower levels of marital distress and infidelity; greater warmth, support, and positive communication; and fewer antagonistic and hostile behaviors with their spouses. ${ }^{45}$

These results were more encouraging than those obtained from BSF. But the size of many of the effects was not statistically significant (that is, they might have occurred by chance), and even the effects that were statistically significant were very small in size. More importantly, program couples were no more likely to stay together, and there were no effects on measures of their children's behavior or development, arguably the most important outcomes that the Bush initiatives aimed to improve.

The Bush administration initiative was the first large-scale effort to develop marriage programs for poor couples and to test their effectiveness. It wouldn't be surprising if the initial effort to conduct such large and complex programs produced disappointing results, nor would it be surprising if the programs could be improved over time. This is especially the case because other highquality studies have shown that marriage education can have a positive effect on couples' relationships and breakup rates. ${ }^{46}$

BSF and SHM cost an average of between $\$ 9,000$ and $\$ 11,000$ per couple. When the modest impacts of these programs are compared with their cost, many observers would conclude that the programs need to increase their impacts, reduce their costs, or both. Some researchers and policy makers have concluded that the programs should be abandoned. On the other hand, Philip and Carolyn Cowan, two of the most experienced researchers and designers
of couple relationship programs, recently reviewed the evidence on education programs for couples and reached three conclusions: first, that without intervention, "average couple relationship satisfaction declines"; second, that including fathers in the programs "results in value-added contributions to family functioning"; and, third, that eight of nine studies of couple relationship programs that include child outcomes show benefits for children. The Cowans conclude that "there are too many positive findings to give credence to the claim that couple relationship education programs should be discontinued." ${ }^{47}$

Thus it's worth replicating the Oklahoma program, with a focus on finding ways to reduce its costs and maintain its impacts. It would be especially important to study problems with attendance in the other BSF programs. Averaged across sites, couples who signed up for the program attended only enough sessions to receive about 20 percent of the curriculum. ${ }^{48}$ It seems unlikely that any curriculum can be effective when participants miss an average of 80 percent of its sessions. Oklahoma led the pack in attendance, so a close study of that program should begin with how its leaders were able to get couples to attend their sessions. All in all, however, we can be only modestly optimistic that marriage education programs can have long-term impacts on the nation's problem with declining marriage rates among low-income and minority Americans.

## Helping Young Men

In his heralded 1987 book The Truly Disadvantaged, sociologist William Julius Wilson was one of the first to develop the idea that unemployment among young black men is a key to explaining the decline of marriage among black Americans. ${ }^{49}$ Wilson
constructed a "black marriageable male index" based on comparing the number of employed black men to the number of black women in the same age range. He shows that in 1960 the ratio was about 70 employed black men for every 100 black women in the 20 to 24 age range. Even that ratio is less than desirable, but by the 1980s, it had fallen to 50 employed black men for every 100 black women.

In addition to their high rates of unemployment and nonwork, young black males are very likely to serve time in prison. Nearly 60 percent of black high school dropouts born between 1965 and 1969 had been in prison by the time they reached their early thirties. ${ }^{50}$ Having a prison record makes it even more difficult to find work when these men leave prison. In addition, prison disrupts their relationships with relatives and friends, including their wives, girlfriends, and children. It would be hard to imagine a combination of factors that would do more to reduce marriage prospects than a lousy work history and a prison record.

## It would be hard to imagine a combination of factors that would do more to reduce marriage prospects than a lousy work history and a prison record.

One reason some young men have such difficulty with the law is that their development is impaired by being reared without consistent contact with their fathers. In a compelling review of research on this issue, economists David Autor and Melanie Wasserman show
that over the past three decades, men have performed poorly in educational and economic terms while women have improved their educational and economic status. ${ }^{51}$ Though technological change, the decline of unions, and globalization have contributed to men's economic decline, Autor and Wasserman also argue that what they call "premarket" factors have played an important role. They review evidence that single mothers spend less time with sons and harshly discipline them more often than daughters. Similarly, they note that although boys in general act out in school more often than girls, the gap is greater for boys and girls from female-headed families than for boys and girls from married-couple families. Autor and Wasserman also point out that girls who moved from poor, highrisk neighborhoods to new neighborhoods with less poverty engaged in fewer risky behaviors and had better health than girls who did not. ${ }^{52}$ In sharp contrast, boys who moved were more likely to be arrested, abuse drugs and alcohol, and have poorer health. Autor and Wasserman argue that an important cause of the boys' problems is that the move disrupted their relationship with their fathers or father figures. Boys also see their fathers much less often after their parents separate, so the negative effects of disrupting the bond between fathers and sons seem likely to apply in that case as well. ${ }^{53}$

At least two public policies are backed by moderate evidence that suggests they could improve young men's life situations, increase their chances of finding work, and help them develop a healthy relationship, perhaps leading to marriage, with young women: creating more opportunities for disadvantaged young men to prepare for employment and reducing their rates of incarceration. A number of programs that
have been tested by random-assignment evaluations have shown positive impacts on young men's employment. ${ }^{54}$ Foremost among them are the Career Academies program and apprenticeship programs that give young people a skill and a certificate, often through community colleges, which can greatly increase their employment rates. ${ }^{55}$ The Career Academies program even led to higher marriage rates.

But in that respect, Career Academies may be an outlier. In this issue of Future of Children, Daniel Schneider reviews 16 experimental programs involving early childhood development, workforce training, and income support that aimed to improve the economic wellbeing of low-income men and women. These experiments also collected information on the difference in marriage rates (and sometimes cohabitation rates) between people in the experimental and control groups. ${ }^{56}$ Most of the programs produced positive effects on the economic wellbeing of young men, young women, or both, but only a few, including Career Academies, had strong impacts on marriage rates. Based on Schneider's review, there is only modest evidence that programs that increase economic wellbeing can also increase marriage rates.

States and the federal government should also change mandatory sentencing laws and thereby reduce the number of nonviolent offenders who serve long prison sentences. Many states, sometimes forced by budget shortages, are already beginning to change their mandatory sentencing laws, although we know little yet about the effects of these changes. At the federal level, many politicians from both parties have proposed reforms in mandatory sentencing laws for nonviolent offenses as well as new or improved prison release programs to help former prisoners
adapt to life on the outside, especially by finding a job.

In February 2014, President Obama proposed a third policy that he believes will help young men from poor familiesespecially young men of color-grow into responsible adults. The president appointed a high-level administration task force to write a report that explained the initiative, called My Brother's Keeper, and make recommendations for its goals and activities. ${ }^{57}$ The task force recommended six key "milestones" that the initiative should pursue, such as ensuring that young male children are ready to begin public schooling, that male teens graduate from high school ready for college or a career, and that young men successfully enter the job market. The initiative is an attempt to get local officials from both the government and private sector to plan activities to achieve these goals. By the time My Brother's Keeper issued its firstyear report, foundations had pledged about $\$ 300$ million to support the initiative, and businesses, mayors, and education leaders had pledged well over $\$ 100$ million. The initiative has inspired lots of activity at the local, state, and federal level to achieve its goals, but so far there has been little or no evaluation of its effectiveness in helping young men. ${ }^{58}$ For the time being, we should keep My Brother's Keeper in the category of interesting ideas that do not yet have evidence of how well they work.

Perhaps the Urban Institute's Karin Martinson and Demetra Nightingale, who is now the chief economist at the Department of Labor, best sum up the results of the most promising and bestevaluated fatherhood programs that aim to help low-income fathers gain employment, transition from incarceration to life in
their community, or become better fathers to their children: "The mixed results of programs to date indicate that improving the lives of low-income men and their families is not an easy undertaking."59

## Helping Single Mothers

With apologies to Mary Jo Bane, single mothers are "here to stay." In 2013, about 28 percent of the nation's children were living in single-parent families, and nearly 80 percent of those children, about 17.5 million, lived in female-headed families. Over the course of their childhood, up to half of the nation's children spend some time in a single-parent family. About 16 percent of unmarried mothers with children are living with a male partner at any given time. ${ }^{60}$ Trends in family composition have now reached the point at which by age 25 more women have had babies outside marriage than are married. ${ }^{61}$ We may hope that the trends in declining marriage rates and increasing nonmarital birth rates will turn around, but, meanwhile, a huge share of the nation's children will continue to live in female-headed families. Thus it seems wise to maintain or even expand the focus of state and federal policy on these femaleheaded families.

The federal and state governments have taken two broad approaches to help poor single mothers and their children. One is to provide cash and noncash support. Since the beginning of the War on Poverty in the mid1960 s, both the number of means-tested programs and federal and state spending on such programs have grown dramatically. The federal government and the states now spend about $\$ 1$ trillion annually on these programs, a considerable portion of which goes to female-headed families. ${ }^{62}$ The major programs included in this estimate are Medicaid, food and nutrition
programs, Supplemental Security Income, the EITC, the Additional Child Tax Credit (the version of the Child Tax Credit for lowincome parents who have no or limited tax liability), and housing programs. The second approach is to encourage poor mothers to work, usually at low-wage jobs, and then use government programs to subsidize their earnings. ${ }^{63}$ One of the great tensions in American social policy centers on whether it's better to give welfare benefits to ablebodied mothers or to encourage, cajole, or try to force them to work and then subsidize their earnings, which are often below the poverty level. ${ }^{64}$ A key event in the work approach was passage of the 1996 welfare reform law, which greatly strengthened work requirements and gave states incentives to enforce them.

Although the welfare reform law had some shortcomings, its passage was followed by a huge increase in the proportion of poor single mothers who were employed. In the years before welfare reform, the work rate of single mothers averaged around 69 percent. But by 2000 , the figure had jumped to nearly 83 percent, an increase of about 20 percent. In that year, the poverty rate for families headed by single mothers, under a definition of income that included earnings and governmentprovided work supports, was 29.6 percent, its lowest level ever until that time. ${ }^{65}$ That's the good news-harnessing the efforts of the mothers themselves, augmented by government work support benefits, turned out to be an effective strategy for helping single mothers and their children leave poverty. Even after the recessions of 2001 and 2007-09, mothers in the bottom of the earnings distribution still had higher work rates and lower poverty rates than before the large increase in employment following welfare reform.

However, their work rates fell and their poverty rates increased during both recessions, showing that, like other families, single-mother families depend on the economy to generate jobs if they are to continue making economic progress. Thus the bad news is that the American economy sometimes falls short, especially during recessions. Another piece of bad news is that some mothers were not able to make the transition to work and either used up their time-limited TANF benefits, were eliminated from the rolls for rule violation, or left the rolls voluntarily, perhaps to work at a job that they later lost. This group of mothers lacks both earnings and TANF benefits. In one study, their annual income was $\$ 6,178$, compared with $\$ 17,681$ for working mothers who left TANF. Not surprisingly, these mothers and their children also have high rates of poverty and food insecurity. ${ }^{66}$

Despite the bad news, several policy changes could help poor, single mothers increase their income and in some cases escape poverty. First, we could do more to ensure that they get child support, especially by persuading states, perhaps with financial incentives, to give all child support collections to the mothers by ending the state and federal practice of retaining part of child support payments to reimburse taxpayers in the case of parents who have been on welfare. A second reform to child support policy would be to help states mount work programs for noncustodial fathers who owe child support so they have earnings with which to make their payments. ${ }^{67}$

Another worthwhile improvement in the work support system would be to expand child care subsidies. The federal government expanded child care payments as part of welfare reform and then expanded the amount of available money several times after that. Unfortunately,
the money is still insufficient to help all eligible low-income mothers. Helping more low-income parents with their child care bill would increase their incentive to work, provide an income supplement, and reduce a serious inequity in current law that allows only some low-income working families to receive a child care subsidy while similar families receive no subsidy.

Yet another promising policy would be to give states additional federal dollars to subsidize jobs for low-income parents, both mothers and fathers. Congress included a provision in the American Recovery and Reinvestment Act, enacted in 2009 in response to the Great Recession, that gave states an additional $\$ 5$ billion for the TANF program. This money could be used for three purposes: to provide regular TANF cash benefits, to give one-time payments to families that needed immediate help, or to subsidize jobs. States took full advantage of the provision, allowing the creation of 260,000 jobs, most of them in the private sector. ${ }^{68}$ Because of their experience using these extra funds to create jobs during the Great Recession, many states should now have the ability to set up such jobs and establish the administrative systems necessary to run them. The federal government should provide states with a sum of money, perhaps $\$ 1$ billion annually (and more during recessions), to create jobs in the private or government sectors for people who can't find work. Developing state expertise in subsidizing jobs would be especially appropriate if Congress strengthened the work requirements in the nation's food stamp and housing programs to extend the message that the ablebodied must work or prepare for work as a condition of receiving means-tested benefits.

## Concluding Thoughts

The breakdown of the married-couple family has increased the nation's poverty rate, increased income inequality, and, through both of these mechanisms-as well as the depressing effect on child development associated with single parenting and father absence-increased spending on social programs. We have dug a very deep hole.

Many scholars have all but given up on the possibility that marriage can be restored to its former status as the central feature of American family life and the culturally accepted way to raise children. ${ }^{69}$ Reversal of demographic trends that have been moving in the same direction for four decades and more seems unlikely (though not impossible). Thus we must review our policies on female-headed families and take steps to help them gain at least a modicum of financial security outside the welfare system.

However, based more on an appreciation for what we have lost than on an argument based on social science, I plan to continue searching for and supporting public spending on policies that have the potential to strengthen marriage, including community-based initiatives like those supported by President Bush that so far have been disappointing. In my view, the primary victims of the decline of the married-couple family are young men. Daniel Patrick Moynihan, in the strongest possible language, emphasized this problem nearly a half-century ago with his famous (or infamous, depending on your politics) 1965 report on "the Negro Family." ${ }^{\text {"0 }}$ Autor and Wasserman have updated and greatly strengthened the Moynihan report's conclusion that black males are deeply affected by being reared without
fathers; their case is built on an original and creative interpretation of the social science evidence. ${ }^{71}$ I know of no better way to herald the current and future consequences of trying to rear a considerable portion of American men, especially minority men, in female-headed families than to end with the words Moynihan wrote in the Catholic journal America the same year his report on "the Negro Family" appeared:

From the wild Irish slums of the 19th century Eastern seaboard, to the riottorn suburbs of Los Angeles, there is one
unmistakable lesson in American history: a community that allows a large number of young men to grow up in broken families, dominated by women, never acquiring any stable relationship to male authority, never acquiring any set of rational expectation about the future-that community asks for and gets chaos. Crime, violence, unrest, disorder-most particularly the furious, unrestrained lashing out at the whole social structure-that is not only to be expected; it is very near to inevitable. And it is richly deserved. ${ }^{72}$

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# Lessons Learned from Non-Marriage Experiments 

## Daniel Schneider

## Summary

In the contemporary United States, marriage is closely related to money. Men and (perhaps to a lesser extent) women with more education, higher incomes, larger stocks of wealth, and more stable employment are more likely to marry than are people in more precarious economic positions. But is this relationship truly causal? That is, does economic insufficiency cause people to marry later and less often?

Daniel Schneider reviews evidence from social experiments in areas such as early childhood education, human capital development, workforce training, and income support to assess whether programs that successfully increased the economic wellbeing of disadvantaged men and women also increased the likelihood that they would marry. These programs were not designed to affect marriage. But to the extent that they increased participants' economic resources, they could have had such an effect.

Examining these programs offers three key benefits. First, their experimental designs provide important insight into the causal role of economic resources for marriage. Second, they give us within-group comparisons of disadvantaged men and women, some of whom received economic "treatments" and some who did not. Third, they by and large assess interventions that are feasible and realistic within the constraints of U.S. policy making.

Schneider describes each intervention in detail, discussing its target population, experimental treatment, evaluation design, economic effects, and, finally, any effects on marriage or cohabitation. Overall, he finds little evidence that manipulating men's economic resources increased the likelihood that they would marry, though there are exceptions. For women, on the other hand, there is more evidence of positive effects.

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[^11]In contemporary America, marriage is tightly related to money. Men and, perhaps to a lesser extent, women with more education, higher incomes, larger stocks of wealth, and more stable employment are more likely to marry than are those in more precarious economic positions. This well-supported finding suggests that these kinds of economic insufficiency may cause later and less marriage. But it leaves us wondering whether the relationship between economic resources and marriage is causal and, if it is, what we might then do from a policy perspective.

In this article, I review 15 social experiments in areas such as early childhood education, human capital development, workforce training, and income support to assess the extent to which programs that successfully increased the economic wellbeing of disadvantaged men and women also increased marriage. These programs were not designed to affect marriage. But, to the extent that they increased economic resources, they could have had such "marriage effects." Examining these programs offers three key benefits. First, their experimental designs provide important causal insight into how economic resources affect marriage. Second, they let us compare disadvantaged men and women, some of whom received an economic boost and some who did not. Third, these studies by and large assess interventions that are feasible and realistic within the constraints of U.S. policy making.

Overall, for men, I find little evidence that manipulating their economic resources increases the likelihood they will marry, with one notable exception. For women, there is no evidence that increasing their economic resources makes them less likely to marry
by increasing their independence, and some evidence that it increases the likelihood they will marry.

## Economic Resources and Marriage

Patterns of family formation have changed dramatically in the United States over the past 60 years. Women's median age at first marriage rose from 20 in 1950 to 26.6 in 2012; for men, it rose from 23 to 28.6 in the same period. The share of women projected to never marry has also increased. ${ }^{1}$ At the same time, nonmarital coresidence-that is, cohabitation-has become increasingly common. In 2011-13, nearly 70 percent of women reported that they had ever cohabited, and cohabitations composed 28 percent of all unions among women age 19-44. ${ }^{2}$

These shifts are dramatic, but the growing stratification of family formation by socioeconomic status has perhaps been even more striking. Increasingly, there is a divide in marriage and cohabitation by educational attainment and by race and ethnicity. Compared to others, less-educated and African American men and women are less likely to marry, and less-educated men and women in general are more likely to cohabit. ${ }^{3}$

These decades of change in marriage have also seen stark changes in the economy, characterized by rising economic inequality; declining unionization; stagnant wage growth for most workers; a loss of stable, well-paying middle class jobs; and a general sense of rising economic insecurity and uncertainty. A large number of sociologists, demographers, and economists have sought to connect these demographic and economic trends. Their research has marshaled evidence to suggest that declining economic fortunes among less-educated and African

American men and women is one important cause of the changes in family formation.

These studies generally examine either the relationship between an individual's own economic status-as measured by income, education, employment, or wealthand his or her transitions to marriage or cohabitation, or the relationship between the pool of economically attractive potential partners and an individual's transition to marriage or cohabitation. Below, I briefly review some key findings from this work, highlighting gender differences in the relationship between economic resources and how people form unions and differences in the relationship between economic resources and the type of unions they form.

## Men's Economic Standing and Marriage

There are strong theoretical reasons to expect that men's economic resources would be positively related to getting married. Such resources could make men more attractive as potential spouses and, perhaps, also make them feel that they are ready for marriage according to social norms. Empirical research supports this idea. Men's employment, earnings, education, and wealth are all positively related to whether they marry, and a greater supply of employed men of the same age and race is positively related to whether women marry. ${ }^{4}$

Most of this work assesses economic standing by measuring current employment and earnings. However, it seems more realistic to expect that, although men and women weigh current economic standing when considering marriage, long-term economic potential should also play an important role in their calculations. Perhaps the most direct shorthand way to assess long-term economic potential is education.

And, indeed, there is evidence that more highly educated men are more likely to marry at some point in their lives than are their less-educated counterparts. ${ }^{5}$ Several scholars have used other measures of longterm potential, such as future expected earnings; ownership of a home, vehicle, or financial assets; career maturity; and labor union membership. They've found strong positive relationships between these measures and marriage. ${ }^{6}$

## There are strong theoretical reasons to expect that men's economic resources would be positively related to getting married.

Though changing marriage patterns have motivated much of the research on men's economic standing and marriage, very few studies actually estimate to what extent the changes we've seen in age at first marriage and stratification in marriage can be explained by changes in men's economic standing or by changes in the strength of the relationship between men's economic standing and marriage. Instead, most studies examine the experiences of a particular group of people born around the same time. The few studies that have actually examined how changes in men's economic standing contribute to changes in marriage have found mixed effects. One early study, from 1992, found that changes in young black men's employment could account for about 20 percent of the change in their marriage patterns between 1960 and 1980. ${ }^{7}$ Two more recent studies found that rising inequality in men's wages could explain about 20 percent of the decline in women's propensity to
marry between 1970 and 1990. ${ }^{8}$ Even fewer researchers have investigated whether the strength of the relationship between men's economic resources and marriage has changed over time, but prominent accounts of family change suggest that, if anything, young people have come to place a higher premium on economic resources as a social prerequisite of marriage. ${ }^{9}$

## Women's Economic Standing and Marriage

The late UCLA sociologist Valerie Oppenheimer championed the idea that greater economic resources could be positively associated with marriage for women in the same way as for men, as economic resources also make women more attractive as potential partners. ${ }^{10}$ However, other scholars have suggested the opposite, arguing for an "independence effect" through which better-off women might have enough resources to opt out of marriage. ${ }^{11}$

The argument for an independence effect has influenced the debate over how receiving social welfare affects marriage. One set of studies, using city-level data on women's employment, earnings, and welfare receipt, has found that men are less likely to marry when they live in places where women have higher economic standing. ${ }^{12}$ But there is little evidence for the idea that women's income, education, or assets have a negative relationship with whether they choose to marry. In fact, reviews of scholarship on the subject report that better-off women are more likely to marry than are their more disadvantaged peers. ${ }^{13}$ This holds true for women's education, income, and assets, though the magnitude of these relationships is often smaller than it is for men. ${ }^{14}$

One possible reason that we don't see an independence effect for women is that
the theory was developed with reference to a model of marriage, based on gender specialization, that increasingly no longer exists. Indeed, the relationship between women's economic standing and marriage may have changed over time as the economic bargain of marriage moved from gender specialization-the man holds a job, the woman takes care of the home and the children-to a more egalitarian model. ${ }^{15}$ We see some supporting evidence for this perspective in Europe, where women with more education are more likely to marry in countries where gender roles are more egalitarian, but less likely to marry in countries where gender roles are more traditional. ${ }^{16}$

## Cohabitation

Though both marriage and cohabitation are forms of romantic coresidence, research suggests that these two arrangements have very different social meanings. Marriage is often predicated on economic stability and status, and cohabitation is a more fragile and preliminary arrangement suitable for those who lack the resources seen as socially necessary for marriage. ${ }^{17}$ For instance, poor and working-class men and women report that the high economic standard for marriage doesn't apply to cohabitation. In fact, they say that cohabitation is the appropriate choice for young couples, often parents, who are romantically involved but have not yet accumulated the economic prerequisites for marriage. ${ }^{18}$

This view finds support in demographic studies that examine the relationship between men's and women's economic resources and entry into cohabitation versus entry into marriage. For instance, a study that estimated respondents' future earnings potential found that although white men with higher expected earnings were more
likely to marry, there was no evidence of a relationship between the expected earnings of either men or women and how likely they were to cohabit. ${ }^{19}$ Similarly, research using longitudinal data-that is, data that follows people over time-shows that better-educated men and women are more likely to marry, but that there is no relationship between educational attainment and cohabitation; also, people with unstable employment are more likely to cohabit and less likely to marry. ${ }^{20}$ A more recent study of a relatively disadvantaged group of young parents found further evidence of how education shapes the way they form unions. In this group, greater educational attainment increased the likelihood that both men and women would marry, and it reduced the likelihood that men would cohabit. ${ }^{21}$ (For more on cohabitation, see Wendy Manning's article in this issue.)

## Possibilities and Pitfalls

We have strong evidence that men who are better off, as marked by income, employment, education, and wealth, are more likely to marry and perhaps less likely to cohabit. Although there is a theoretical case for an independence effect, in which women's economic resources are negatively related to marriage, little empirical evidence supports this proposition. Do these relationships between economic resources and how people form unions hold lessons for policy?

The positive relationship between economic resources and marriage, and the negative relationship to cohabitation, might lead us to conclude that programs designed to improve people's economic standing should also make them more likely to choose marriage over cohabitation. The implied approach is appealing, particularly because efforts to encourage marriage through education and
advertising have met with limited success. ${ }^{22}$ However, several potential pitfalls are inherent in making this leap from what we observe in the research to making policy.

First, though the finding of a positive association between economic status and marriage is widely documented and robust, the relationships that we see between marriage and earnings, employment, education, and wealth could be spurious. That is, other characteristics of individuals could affect both their economic standing and how likely they are to marry, and these unobserved characteristics could be the real cause of each. In their studies of marriage, scholars have tried to account for such characteristics as propensity to plan ahead, interpersonal skills, and disposition toward marriage, but these are difficult to measure. Social scientists have developed statistical tools to estimate causal effects using observational data, but it has proven difficult to apply such techniques to the study of how economic resources affect union formation.

Second, although policy is most concerned with patterns of union formation among less well-off men and women, research generally considers the relationship between economic resources and union formation in a representative sample of the population. This is good insofar as this work allows us to make statements about the whole population. But relatively little research has focused on how economic factors affect union formation among the disadvantaged young people whose lives policy primarily seeks to improve. Research that focuses on this group might find different results than does research on representative samples of the population.

Finally, research on economic factors and union formation has not generally translated
the relationships we observe into specific, actionable policy. For example, the research suggests that obtaining a college degree, finding steady work, or acquiring assets would raise the probability of marriage. But are such economic transformations possible? Can policy realistically effect such changes? While a major national policy like a guaranteed minimum income or universal child savings accounts might encourage marriage, such ambitious policies would seem to have a slim chance of being enacted in the current political environment. Could effective work and education policies that are already in place or under consideration also produce measurable effects on union formation?

> Experimental evaluations of interventions to enhance human capital and employment have produced reliable causal estimates, focused on key populations, and, by their very design, mapped realistic policy interventions to their demographic effects.

These three problems limit the degree to which existing work on union formation and economic resources can guide family policy. However, we can overcome these problems by considering findings from a very different line of empirical research. Specifically, experimental evaluations of interventions to enhance human capital (that is, formal education, vocational education, or job training) and employment have produced
reliable causal estimates, focused on key populations, and, by their very design, mapped realistic policy interventions to their demographic effects.

## Experimental Evaluations of Economic Interventions

To identify the most relevant evaluations, I imposed a number of selection criteria. First, I focused on experimental interventions that randomized participants into treatment and control groups and tracked the outcomes of both groups over time. Second, I focused on studies conducted in the United States. Though randomized experimental designs have been used around the world, I'm concerned with economic factors and union formation in the United States, which is arguably quite distinct from Europe and even Canada. Third, I focused on interventions that were designed to affect participants' human capital, employment, or income, including modifications to state social welfare policies. ${ }^{23}$ Using these criteria, I found 76 eligible experiments. Rather than review each individual experiment again, I summarized the findings of previous reviews. ${ }^{24}$

It's important to bear in mind that evaluations of these interventions focused on their economic effects. Of the 76 eligible experiments, only 15 assessed participants' union status when they were questioned in a follow-up months or years after the experiment ended. Almost all of these studies assessed union status at the follow-up point rather than assessing transitions between one status and another. That is, these evaluations generally report differences in the share of treatment and control group members who were married at follow-up and not the share that got married between the end of treatment and follow-up. Many of these experiments took

Table 1. Effects of Economic Interventions on Men's and Women's Marital Status

| Intervention | Significan Men | on Marriage? Women |
| :---: | :---: | :---: |
| Early Childhood |  |  |
| Moving to Opportunity | N | Y |
| Perry Preschool | N | Y |
| Project STAR | Y | Y |
| Abecedarian | N | N |
| Education, Job Training, and Job Placement |  |  |
| Career Academies | Y | N |
| Job Corps | N | Y |
| Job Start | N | N |
| CEO | N | - |
| Youth Challenge | N | - |
| ERA | - | N |
| CET | - | N |
| Other Interventions |  |  |
| New Chance | - | N |
| New Hope | - | Y |
| Opportunity NYC | - | Y |
| WCSD | - | N |

place at multiple sites, presented estimates for multiple subpopulations, examined outcomes at multiple follow-up points, or some combination of the three. So, at times, I discuss more than one estimate of a given program's effect on marriage.

## Review of Experiments

The experiments I review below are roughly divided into three groups: those that attempted to intervene relatively early in life; those that delivered education, job training, or job placement later in life; and a residual category of interventions that took other approaches to improving men's and women's socioeconomic status. Table 1 gives a brief summary of these interventions' key effects on marriage, separately for men and women. Finally, I discuss a fourth category of interventions that experimented with changes in welfare rules.

I examined these evaluations to see how the experimental manipulation of economic status might offer insight into the role of economic resources in union formation. However, these evaluations were conducted to determine whether the economic interventions produced their intended effects. In other words, it's not a given that these interventions worked. Indeed, though several of these interventions produced large and relatively long-lasting economic effects, the economic effects of others were modest and inconsistent over time.

## Early Life Interventions

Perry Preschool Project
Perry, based in Michigan, ran from 1962 to 1967; it tested the effects of providing preschool education to a target population of disadvantaged African American children. ${ }^{25}$ The children received a 2.5 -hour
in-school program with a 6:1 studentteacher ratio and a daily home visit of 1.5 hours. Participants were enrolled for either one or two academic years.

This project is particularly valuable because it was a randomized experiment and because study subjects were followed over an extended period of time, with follow-up at ages 19, 27, and 40 . The current scholarly and policy interest in early-life interventions is partly inspired by Perry's apparent positive effects on the wellbeing of treatment group members from childhood well into adulthood, including greater educational attainment, less involvement with the criminal justice system, and higher earnings, though more recent analysis suggests that the positive effects on men may have been overstated.

Perry's age 40 follow-up revealed substantial differences in marital status in the treatment and control groups. Among men who went through the program, 57 percent were married or cohabiting; 23 percent were divorced; and 20 percent were single, never married, or not cohabiting. The control group males were less likely to be in romantic unions (the respective figures were 33 percent, 23 percent, and 44 percent). However, this analysis didn't separate marriage and cohabitation. A new, more rigorous analysis of the Perry data found no effects on men's marriage at age 27. However, it found evidence that Perry's largest effects were on the female participants, for whom it documents positive impacts on IQ, high school graduation, criminal behavior, unemployment, and receiving welfare. It also found that Perry had a large positive effect (a 32 percentage point increase) on the likelihood that women would be married by age 27 .

## Abecedarian

A total of 111 children born between 1972 and 1977 in Orange County, North Carolina, were enrolled in the Abecedarian Project if they appeared to be at high risk of school failure, based on 13 sociodemographic factors. ${ }^{26}$ Treatment had two phases. In early childhood, treated children received year-round child care with a systematic curriculum. For the first three years of school, treated children were assigned a home-school resource teacher who worked to increase parental involvement. So children could be untreated, or treated in one or both of the early childhood and school-age stages. In practice, evaluation studies have focused on comparing the early childhood treatment group with the control group. Adult follow-up occurred at ages 21 and 30. At age 21 , those who received the early childhood treatment were more likely to be in college, and at age 30, they had higher educational attainment and more full-time employment. However, there was no significant difference in marriage at either age 21 or 30 between those who received the early childhood treatment and the control group.

## Project STAR

The TN STAR experiment, which began in 1985, enrolled more than 11,000 kindergarten children through third-graders at 79 schools in Tennessee to evaluate how smaller class sizes affected learning. Children in the treatment group were assigned to classes with 15 students on average, while control group members were assigned to larger classes, averaging 22 students.

The intervention's positive effects on test scores are well documented. ${ }^{27}$ A more recent study linked the original evaluation data to administrative tax records to conduct a longer-term follow-up. It found that students assigned to small classes were more likely
to be enrolled in college by age 20, though they didn't have higher earnings by age 27 . Additionally, children (both boys and girls combined) assigned to small classrooms were more likely to have married by age 27 than were control group members. ${ }^{28}$

## Moving to Opportunity

The U.S. Department of Housing and Urban Development sponsored this major study of the effects of providing housing vouchers to low-income families living in disadvantaged neighborhoods in New York, Baltimore, Boston, Chicago, and Los Angeles. Begun in 1994, the study enrolled approximately 4,600 families. Treatment group members got vouchers that they could use to offset the cost of rent. One group was allowed to use its vouchers anywhere. A second group was allowed to use the vouchers only for housing in a low-poverty neighborhood for the first year; members also received assistance with finding such housing. A control group received neither vouchers nor house-finding assistance.

The program was motivated by research suggesting that living in a high-poverty neighborhood can hurt children's and adults' wellbeing in many ways. ${ }^{29}$ Follow-up studies conducted over the first 10 years of the program found that Moving to Opportunity had mixed effects. Treatment group members were more likely to live in low-poverty neighborhoods, and adult women and their female children in the treatment group had better health by several measures, including obesity, diabetes, and psychological distress. However, there were few effects on employment or income or on children's educational outcomes or involvement in criminal behavior. ${ }^{30}$

I found no published estimates of Moving to Opportunity's effects on adults' marriage.

However, a recent analysis found evidence that girls who were under 13 at the time of treatment were more likely than control group members to be married by the time they were in their 20 s , and somewhat less likely to have children when they were teenagers. In general, the younger the child at the time of treatment, the stronger these effects, suggesting that early-life intervention may be particularly important. ${ }^{31}$

## Education, Job Training, and Job Placement Interventions

## Career Academies

The strongest support for the idea that improving the economic standing of men with low socioeconomic status might induce more marriage is found in the evaluation of the Career Academies program. Career Academies date to the 1980s and currently operate around the country. These small schools within schools allow a group of students and teachers to remain together for two to four years and focus on a single area, such as health or information technology. These academies are explicitly oriented toward easing the transition from school to work with career-focused classes and internships.

The nonprofit social policy research organization MDRC conducted a large randomized trial of Career Academies in nine U.S. high schools, following 1,400 young men and women in Maryland, Florida, Pennsylvania, California, Texas, and Washington, DC. ${ }^{32}$ Participants were drawn from disadvantaged communities. About one-third lived in single-parent households and one-quarter in households receiving social welfare. Still, the sample was somewhat diverse socioeconomically; for example, 12 percent of the students' fathers had graduated from college, and two-thirds lived in two-parent households. Enrollment
in Career Academies produced large economic returns, particularly for men. Participants saw earnings gains averaging 11 percent per year over control group members, for a total increase of almost $\$ 17,000$ over the eight-year follow-up period. There were no effects on education, however. A large share of both the treatment and the control group graduated from high school or received a GED.

## [Career Academies offers] the strongest support for the idea that improving the economic standing of men with low socioeconomic

 status might induce more marriage.When it comes to union formation, the eight-year follow-up found large and statistically significant impacts on marriage/ cohabitation for men. Thirty-six percent of men in the treatment group were married or living with a partner at follow-up, compared with 27 percent of men in the control group. Moreover, further analysis found that the program increased marriage among young men and that the impact on living independently with a child or children and a partner was concentrated only among young men who were married. ${ }^{33}$

Career Academies has thus been one of the most successful interventions in terms of improving men's economic standing and affecting whether they marry. However, the same cannot be said of women. Career Academies had few if any significant effects on women's educational attainment, months employed, hours worked, hourly
wages, or total monthly earnings, and, as we would expect, no effects on women's relationship status.

## Job Corps

Begun in 1964, JobCorps is an educational and vocational program for disadvantaged youths ages 16-24 that aims to give them the skills to either find work or seek additional education. Participants come from households that either receive welfare or subsist below the poverty line, and a very large majority are younger than 20 , nonwhite, and have not completed high school. The mostly residential 28 -week program includes a set of services tailored to participants' individual needs, including formal education, instruction in independent living, health care and health education, vocational training, and help finding a job.

The experimental National Job Corps Study began in November 1994, enrolling about 9,500 people in the treatment group and 6,000 in the control group by February 1996. ${ }^{34}$ Follow-up occurred four years after participants finished the program. Control group members were not permitted to enroll in Job Corps for three years, but they could enroll in similar programs.

Job Corps had positive effects on the education and training of male participants. It also produced positive impacts on employment and earnings that first appeared after three years and persisted through the four-year follow-up. On average, participants' earnings increased by about $\$ 600$ over the four-year period, though these gains were concentrated in years three and four. Job Corps participants were less likely to be arrested (mostly in the first year); they were also less likely to be convicted or incarcerated, and less likely to be victims of a crime.

Despite the positive effects in other areas, there were no significant differences in the share of male treatment and control group members who were married after four years, about 13 percent of each. Similarly, there were no significant differences between the groups in the share who were cohabiting. But the follow-up period was only four years, and all the participants were under 24 when they enrolled. Given that the median age of first marriage in the United States for men is currently 29 , it's possible that participants simply saw themselves as too young to marry, though there were no differences in cohabitation.

JobCorps participation also increased weeks employed in the year, hours employed per year, and earnings in the year for women, though these effects were significant only for women who had no children when the program began. Among these women, 16 percent of treatment group members were married after four years, compared with 13 percent of control group members. A later study similarly found that increases in employment and earnings associated with JobCorps increased women's but not men's likelihood of marriage.

## JOBSTART

The JOBSTART demonstration gave lowskilled school dropouts a set of training and support services designed to place them in jobs. It was modeled on JobCorps, but it wasn't a residential program and was therefore less expensive. As with JobCorps, participants received basic remedial education, vocational training, and job placement services. The participants, ages 17-21, were drawn from very disadvantaged backgrounds. All were high school dropouts with limited literacy, and they lived in households that received public assistance or subsisted at less than the federal poverty line.

MDRC evaluated JOBSTART at 13 sites in New York, Georgia, Connecticut, California, Illinois, Pennsylvania, Texas, Colorado, and Arizona. ${ }^{35}$ A group of 2,312 young people was randomly assigned to either the treatment or the control group. Follow-up surveys were conducted one, two, and four years after the program ended.

The program significantly increased the chances that participants would earn a GED or complete high school; 42 percent of the treatment group did one or the other, versus 28.6 percent of the control group. Initially, participants had lower earnings than those in the control group because they were more likely to be enrolled in school than to be working. But over the next two years, participants' earnings began to increase compared to those of the control group, although the difference was not statistically significant. Perhaps unsurprisingly, then, the program had no effects on marriage for either men or women. As with JobCorps, the young age of the participants likely limited the potential for marriage effects to appear after four years. But where JobCorps had significant economic effects, JOBSTART did not, making marriage effects unlikely in any case.

## Center for Employment

 Opportunities (CEO)This transitional jobs program, run by the Vera Institute of Justice, places recently released ex-offenders directly into paid jobs, where they earn minimum wage. In addition to a short employment-preparation program, participants also receive counseling on employment and other matters. Eventually, participants get help in making the transition to a permanent job. Participants were older on average than those involved in JobCorps, JOBSTART, or Career Academies, with a mean age of 34 . They were also quite
disadvantaged. About half lacked a high school diploma, and nearly 100 percent were nonwhite.

MDRC evaluated the program from January 2004 to October 2005. ${ }^{36}$ Of 977 ex-offenders referred by their parole officers, 568 were assigned to the program and 409 to a control group. Follow-up surveys were conducted after one, two, and three years. Control group members weren't directly placed in transitional jobs, but they did get help finding other work. The program generated a large but shortlived increase in employment. The increase was driven by the treatment group's access to transitional jobs; after the jobs ended, treatment group members did not fare any better than those in the control group. The program had more sustained impacts on participants' recidivism, reducing convictions and incarcerations over the two-year follow-up period.

The program did not affect marriage, however. There were no significant differences between the treatment and control groups in whether they had ever been married, were married at the time of the follow-up survey, or were cohabiting.

## National Guard Youth Challenge

This quasimilitary 17 -month program helps youth who have dropped out of high school. It involves a two-week qualification phase followed by a 20 -week residential phase, in which participants, or "cadets," receive training in eight areas and study for a GED. At the end, participants are placed in jobs, education, or military service.

MDRC conducted a randomized evaluation of the Challenge program beginning in 2005, enrolling 1,200 participants and following up to assess a range of outcomes at nine, 21, and 36 months. ${ }^{37}$ Participants
ranged in age from 16 to 18 . They were overwhelmingly male and had generally performed poorly in school, as shown by low grades and suspensions. At 21 months, members of the treatment group had higher mean weekly earnings and educational attainment than did members of the control group; various subgroups also saw positive effects on full-time employment. At 36 months, treatment group members were more likely to have graduated from high school or received their GED, were more likely to be employed, and had higher annual earnings.

The study did not separately examine marriage and cohabitation, only finding no effect of participation at 21 months on the combined outcome of living with a spouse or partner. At 36 months, 24 percent of program group members were married or cohabiting versus 20 percent of control group members, but this difference was not considered significant.

## Employment Retention and Advancement (ERA)

This project used randomized trials to test 12 programs around the country, each using different interventions designed to help low-wage workers retain work and advance. The interventions fell into three groups: (1) programs that offered career counseling and training for low-wage workers; (2) programs that offered help with job placement, often for particularly disadvantaged populations, such as those with disabilities or substance abuse problems; and (3) programs that used a mix of services and targeted them primarily at welfare recipients.

MDRC studied 45,000 control and treatment group members, beginning between 2000 and 2004 and conducting follow-up between three and four years later. ${ }^{38}$ Of the 12
program sites, the evaluation study found significant economic effects for only three of the programs: those in Texas, Chicago, and Riverside, California. The interventions at these sites appeared to produce gains in earnings and employment for their lowincome, single-parent clients.

Most of the evaluation data was drawn from administrative records, which did not contain information on romantic union status. However, a survey that asked about marriage and cohabitation was conducted at 42 months at three of the 12 sites: Chicago, Riverside, and Los Angeles, two of which (Chicago and Riverside) had shown positive effects on economic outcomes at both 12 and 42 months. The survey found no significant effects on marriage at any of the three sites and mixed effects on cohabitation.

## Center for Employment and Training (CET)

This program provided employment training in a work-like setting in San Jose, California, seeking to connect participants to jobs. ${ }^{39}$ The model was expanded and tested at 12 sites around the country in the mid-1990s; it was successfully implemented, with high fidelity to the model program, in four. However, the economic impacts of even these successful implementations were very weak. Access to the program didn't increase young people's employment or earnings by the end of the 54-month follow-up period, compared with a control group. After 30 months, positive effects on women's employment and earnings were evident, but they didn't persist beyond that point, while evidence of negative effects on men's employment at 30 months also did not persist at 54 months. Effects in the medium- and low-fidelity sites were either negligible or negative. Perhaps not surprisingly, then, there were no impacts on union status.

## Other Interventions

## New Chance

This program was designed to increase the educational attainment of unwed mothers who were high school dropouts. ${ }^{40}$ New Chance offered participants an array of services that included academic instruction, training for employment, help finding a job, and instruction in parenting skills, among others. The program was implemented between 1989 and 1992 at 16 sites around the country. Enrollment was randomized, and respondents were contacted for follow-up at 18 and 42 months. The evaluation found, first, that many control group members were able to obtain similar services through other means, meaning that the comparison of treatment with control group members was really a comparison of the use of different services, rather than a comparison of people who received services with people who didn't. With that in mind, the results suggest that those in the program were more likely to get their GEDs, but were not any more likely to work or reduce their use of welfare, among other outcomes. The share of treatment group members who were married was 8 percent at 18 months and 13 percent at 42 months, not significantly different from the 7 percent and 12 percent of control group members.

## New Hope

Between August 1994 and December 1995, low-income people in two Milwaukee, Wisconsin, neighborhoods were given the opportunity to opt in to a program of wage supplements, affordable health insurance, child-care subsidies, and community service jobs. ${ }^{41}$ Those who were interested were randomly assigned to treatment and control groups. The program lasted for three years, during which nearly 90 percent of participants made use of at least one
program benefit; on average, participants drew on the available benefits in about half of the program months.

The New Hope evaluation enrolled 1,300 people. About 750 had children, and these families were tracked over eight years. The evaluation found strong evidence of positive effects on employment and income, poverty, health, children's involvement in structured programming and activities, and children's academic achievement. While most of the economic effects faded once the program ended, effects on children's activities, school engagement, and social behavior persisted through follow-ups at five and eight years.

New Hope appeared to increase marriage, though only for women who had never been married when they entered the program. The 337 women who had never been married when the program began, and who gave information about their marital status at a five-year follow-up, were nearly twice as likely to have married by year five than were control group members ( 20.7 percent vs. 11.8 percent); there were no effects on cohabitation. Further, as we would expect, New Hope's marriage effects were partially mediated by the program's impacts on earnings and employment; that is, it appears that the gains in income preceded the changes in marital status. Taken together, then, we have strong evidence that economic resources have a positive causal effect on women's marriage.

## Opportunity NYC

This conditional cash transfer programthat is, a program in which participants receive cash in exchange for completing certain actions-is a multifaceted antipoverty effort piloted in New York City in 2007. Participants could earn cash rewards for compliance with a set of 22
behaviors, including children's school attendance and achievement, regular healthcare visits and coverage, and employment and human capital development. Completing any of these behaviors could earn participating families rewards ranging from $\$ 20$ to $\$ 600$.

In cooperation with another nonprofit, Seedco, MDRC conducted a randomized evaluation of the program that followed 4,800 participants, most of whom were women, studying outcomes at 18 and 42 months. ${ }^{42}$ Participating families lived in one of six low-income communities and had incomes of less than 130 percent of the federal poverty line. The data on outcomes came from administrative records and surveys. The evaluators found that almost all of the families ( 98 percent) received rewards; the average family received about $\$ 3,000$ per year. Those who earned the most tended to be more educated, employed full time, and married. Participants saw a range of positive economic effects, including reduced material hardship and improved household savings. However, the program had only modest or no effects on most measures of children's education and family health, and it had mixed effects on employment.

The 18 -month follow-up found some evidence that the program affected marriage. Nineteen percent of participants reported that they were married and living with a spouse, compared with 15.6 percent of control group members, a statistically significant difference. There were no significant differences in the share of each group who were living with a partner: 10.6 percent of participants and 9.3 percent of control group members. The program's effects on marriage could have been produced by either the cash rewards
themselves or by participants engaging in the encouraged behaviors, or both. However, the evaluators also suggest that marriage could reflect strategic economic behavior in which initially single treatment group members married to bring their partner into the program and so increase the possibility of earning rewards by having two enrolled adults in the household. However, whatever the reason, by the 42 -month follow-up survey, there were no significant differences in the share of participants and control group members who were married ( 18.7 percent vs. 17.8 percent), and, in fact, treatment group members were somewhat more likely to have divorced ( 15.4 percent vs. 13.1 percent).

## Wisconsin Child Support

Demonstration (WCSD)
Wisconsin's Child Support Demonstration Evaluation reports the results of an experimental child support policy that increased the income of low-income unmarried mothers. ${ }^{43}$ The analysis is based on survey and administrative data collected from a sample of 709 women in treatment and control groups who entered the study between September 1997 and July 1998 and were followed up in the spring and summer of 2004. In general terms, the study participants were quite disadvantaged; twothirds of mothers were black and only half had completed high school.

The program had some positive effects. Those in the treatment group were more likely to establish paternity and more likely to receive child support. Further, as expected, the program increased women's total support; treatment group members received 20 percent more than control group members in year one and 12 percent more in year three. Six and a half years after the program began, however, there was
no significant difference between the two groups in whether they were married to or cohabiting with the fathers of the children who were the focus of the study. However, treatment group mothers were significantly less likely to be cohabiting with men who were not the fathers of the children. Perhaps increased economic resources don't reduce the likelihood that women will marry, but do reduce the need to enter into cohabiting relationships with men who are not the biological fathers of their children.

## Welfare Reform Interventions

Many evaluations conducted in the 1990s sought to understand how modifications to state public assistance policies might affect marriage. These interventions were conducted in the context of large-scale changes to federal public assistance policy, in particular the 1996 passage of the Personal Responsibility and Work Opportunity Reconciliation Act, which replaced the Aid to Families with Dependent Children program with Temporary Assistance for Needy Families. The new program had a very different structure. It put limits on how long people could receive public assistance and required participants to engage in employmentrelated activities. It also provided enhanced earnings disregards, meaning that program participants could remain eligible while earning more money.

In the years before the Personal Responsibility and Work Opportunity Reconciliation Act was passed, a number of states secured federal waivers to conduct experimental pilot studies of the effects of modifying existing Aid to Families with Dependent Children rules. In general, these welfare reform experiments tested the effects of one or more of the following interventions: (1) mandatory employment,
(2) enhanced earnings disregard, and (3) time limits on receiving welfare. One study pooled the data from 14 such experimentally evaluated interventions. ${ }^{44}$ Since all these modifications were designed to reduce dependency on public benefits and increase employment, the authors wanted to see whether the interventions could either increase women's marriage (if greater affluence encourages marriage) or decrease women's marriage (if greater affluence allows for more independence). However, they found little evidence of any effects on marriage, positive or negative, whether they were examining the main sample, demographic subgroups, or specific combinations of policy changes.

Another review, rather than pooling the data, examined each experiment individually. ${ }^{45}$ While it found that one, the Minnesota Family Investment Program, increased marriage for long-term recipients of public assistance, and another, Delaware's ABC program, produced small increases, none of the other 12 programs affected marriage. In sum, there is no strong evidence that these alterations of public assistance policy, which could have increased work and income, had consistent positive effects on women's marriage. That said, there is also no evidence that any of them reduced women's likelihood of marriage, as the independence hypothesis might predict.

## Conclusions

Over the past 40 years, social scientists have undertaken a massive effort to understand the social and economic forces behind family change in the United States. Scholars have used large representative surveys of men and women, followed respondents over many decades, and carefully modeled the relationships between their economic
resources and their transitions to marriage and cohabitation. A fairly consistent story has emerged: Men's economic resources are positively associated with marriage, but perhaps not with cohabitation; women's economic resources, perhaps contrary to expectations, are also associated positively with marriage and perhaps negatively with cohabitation.

This social science research estimates the relationship between economic resources and union status based on the economic resources that men and women come to possess through social and economic processes. In this review, in contrast, I've drawn on a much smaller but potentially very useful set of studies that randomly assign some people to a control group that is simply followed over time and others to a treatment group that receives an intervention designed to increase the amount and kind of their economic resources.

This experimental method is very powerful. It allows us to exclude the possibility that unobserved personal and social processes that determine different people's economic resources also determine their union status. These experiments are also useful because they focus on the disadvantaged subgroups of men and women who are of primary concern to both scholars and policy makers. Finally, these experiments also test concrete and actionable policy ideas. They tell us whether to expect significant effects on family formation from economic interventions that are often already under way or might realistically be scaled up.

## Effects on Men's and Women's Marriage

What have these experiments shown us about how economic factors affect union status? For men, the evidence is not very strong. One study, JOBSTART, essentially had no
economic effects and so, unsurprisingly, no effects on being married. Two others, JobsCorps and Center for Employment Opportunities, had positive economic effects, but neither affected marriage. A fourth study, the National Guard Youth Challenge, had positive economic effects, but it assessed only the combined outcome of being married or living with a partner, rather than marriage by itself, finding no effects.

The exception is Career Academies. In line with expectations from observational studies, Career Academies produced large economic effects, and, when they were surveyed nine years later, participants were significantly more likely to be married than were control group members. Why was this intervention so much more successful than others? Perhaps the simplest explanation is the size of the economic effects. But certain features of the program's implementation and evaluation may also have contributed. First, the Career Academies follow-up period was fairly long-nine years, as opposed to two to four years for JobsCorps, JOBSTART, Center for Employment Opportunities, and National Guard Youth Challenge. Though most economic effects appear quickly (unless delayed by increased school enrollment), marriage effects may take longer, and this may be particularly true for the relatively young participants in job training and placement programs like Career Academies and JobsCorps. Second, the Career Academies study population was disadvantaged, but it appears to have been somewhat better off than those involved in JobsCorps or JOBSTART. For example, while 24 percent of Career Academies respondents lived in households that received social welfare, nearly all participants in those other two programs received public benefits.

For women, the experimental results are more nuanced. First, there is very little evidence for the hypothesized independence effect, through which greater economic resources would reduce women's likelihood of marriage. For the most part, experiments that successfully raised women's economic standing show no evidence of such reductions in marriage. For example, the Employment Retention and Advancement programs in Chicago and Riverside, as well as JobsCorps (when considering women without children), all had significant economic effects but did not depress marriage. Reviews of welfare reform experiments similarly found no effects.

But, second, several interventions offer evidence that increasing women's economic resources can increase marriage. JobsCorps provides only indirect evidence of this. But several other studies that evaluated either multifaceted programs to alleviate poverty or early childhood interventions have found clear and significant positive effects. Perhaps the best example is New Hope. This intervention, designed to support poor working adults through an earnings supplement, subsidized child care and health insurance, and temporary work when needed, produced large economic effects and, after five years, significantly raised the share of those who were married among those who had never previously been married when the program began. Though it ran for a limited time and thus didn't promise long-term support, it provided help on an as-needed basis, with participants able to use a variety of supports when necessary. In New Hope, we see some evidence for the argument that managing economic risk may affect marriage. A second multifaceted antipoverty program, Opportunity NYC, also had some positive effects on marriage, though it took a different form from New

Hope-participants were paid when they engaged in program-sanctioned activities. Opportunity NYC successfully increased employment and appeared to increase marriage as well, but only at the 18 -month follow-up and not at 42 months. While these effects may have been the result of increased financial stability due to program payments, it is also possible that they were simply a strategic response to program rules that made spouses eligible for the conditional cash transfers.

## Several interventions offer evidence that increasing women's economic resources can increase marriage.

I've also discussed how several interventions in young children's lives affected marriage in adulthood. Of the four interventions that focused on young children-Abecedarian, the Perry Preschool Project, Moving to Opportunity, and Project STAR-three had significant positive effects on marriage decades after intervention.

Third, for women, cohabitation has some interesting dynamics. Unlike for marriage, there is little reason to think that increasing economic resources would increase cohabitation. Rather, we would expect a decline in cohabitation, either because of an independence effect or because those who are better off would opt for marriage over cohabitation. In general, evaluations that assess cohabitation separately from marriage find no effects. However, the Employment Retention and Advancement site in Chicago found evidence of higher rates of cohabitation among the treatment group women than among the control group
women. New Hope, on the other hand, found lower rates (but though the difference was large at 31 percent of treatment vs. 23 percent of controls, it was not statistically significant). Wisconsin's Child Support Demonstration Evaluation offers perhaps the most nuanced finding, showing that although marriage and cohabitation with the father of the children in the study was unaffected, treatment group women, who had higher incomes as a result of the intervention, were less likely to cohabit with other men. This finding, at least, supports a version of the independence hypothesis.

## The Limits of Experimental Design

Though experimentally based empirical work offers some evidence that increasing men's and women's economic resources can increase marriage, the findings are by no means overwhelming. Many interventions have had economic effects but no detectable marriage effects. In some cases, this lack of marriage effects can perhaps be attributed to relatively short follow-up periods or the young age of participants at follow-up, but several other factors could be at play.

First, a key virtue of the experimental studies I've reviewed is that they test either existing programs or interventions that have potential to be implemented widely. But it's also possible that the improvements in short-run earnings or employment that these interventions produce may simply not be large enough to affect marriage, and if we could produce even greater economic change, then marriage effects might follow. But it's also possible that the real economic impediment to marriage is not current economic standing but expectations about the future, and that even when their income temporarily rises, people may still feel uncertain about their economic future. Alternatively, if access to economic
resources earlier in life establishes a certain understanding of marriage and family, then these cognitive models might well persist despite improved economic standing later in life.

Second, these experimental interventions are highly focused on individuals. While manipulating men's and women's own economic resources may affect marriage, this approach ignores the larger social context in which union formation occurs. For instance, if neighborhood poverty exerts an independent negative effect on union formation, then simply altering one person's income while leaving other aspects of the context in which they live unchanged may not accomplish much. The effects of the Moving to Opportunity program on the treated children's marriage in later life suggest that such contextual effects may be quite important. More broadly, the changes in family structure over the past several decades have occurred in a context of widening economic inequality, which may affect marriage. Individual-focused interventions do little (and intend to do little) to address such broad distributional issues. ${ }^{46}$

Third, we may be focusing too much on the role that economic factors play in family change. In interviews, low-income and working-class men and women discuss the importance of economic factors for marriage, but they also give great weight to non-economic factors, including trust, relationship quality, and gender equality. ${ }^{47}$ These relational factors often play a bigger role than economic factors do in people's decisions about forming relationships. ${ }^{48}$

## Future Research

Given these limitations, can we learn more
from this line of inquiry? I would suggest
that future work examining experimental evaluations pursue three avenues.

First, among the most dramatic findings we've seen are Perry Preschool's and Project STAR's significant effects on marriage, decades after the intervention. Though Abecederian, a contemporary early-childhood experiment, shows no such effects for a pooled sample of men and women, other early interventions may have marriage effects in adulthood. Several observational studies of Head Start's effects on adult outcomes find no strong association with teen parenthood or years spent in marriage, but an ongoing experimental evaluation of Head Start-the Head Start Impact Study—promises to provide clearer insight into the program's effects later in life if control and treatment group children are followed into adulthood. ${ }^{49}$ Finally, an evaluation of another educational intervention-the Harlem Children's Zone's Promise Academy, which is targeted at middle and high school students, rather than preschoolers-finds large effects on teen pregnancy, though marriage has not yet been assessed as an outcome. ${ }^{50}$

Second, though I report here only on experimental evaluations that assessed marriage as an outcome, I identified many more experimentally evaluated economic interventions that did not report marriage outcomes. It might be possible to examine marriage as an outcome of those interventions, either using archived data or, perhaps, interviewing participants again. Though new interviews would be expensive and difficult to execute, this approach would ensure adequate follow-up time for any marriage effects to appear.

Recent work on family formation in the United States suggests that beyond income,
work, and education, young couples also feel that assets are an important prerequisite for marriage. ${ }^{51}$ In interviews, poor and working-class couples express a desire to have some savings, own a car, and even purchase a home before marrying. ${ }^{52}$ This observation parallels a movement in social policy and social services to help poor families build savings. ${ }^{53}$ Perhaps the most prominent such effort is the American Dream Demonstration, a randomized evaluation of a matched savings program in Tulsa, Oklahoma. Though this intervention produced only a modest increase in savings, it would be useful to see whether this increase translated into any measurable change in asset ownership and therefore in marriage. ${ }^{54}$

Lastly, current and future evaluations of economic interventions should consider
examining marriage and cohabitation as outcomes, for both men and women. Though many post-intervention outcomes can be assessed using administrative data, information on union status will generally have to be obtained through follow-up surveys. However, such surveys are frequently used, and collecting and reporting union status outcomes would be valuable. Among current and planned interventions, it would be good to learn whether we see effects on marriage from Family Rewards 2.0, a revised version of the conditional cash transfer model used in Opportunity NYC that is currently being tested in the Bronx and Memphis; the GED Bridge to Health and Business program; and the ASAP program (designed to speed community college completion in New York).

## ENDNOTES

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[^3]:    Economists view marriage as a choice made by individuals who evaluate the expected gains from a specific marriage compared with other marriages or with living alone. The potential gains from marriage fall into two broad categories: joint production and joint consumption. Production gains arise in a household that produces domestic goods such as home-cooked meals and child care. The advantages of a two-adult household come either from economies of scale (cooking meals for two people is usually cheaper, on a per capita basis, than cooking separately) or from a division of labor that allows one partner to specialize in market work and the other in domestic labor. Consumption gains come from the joint consumption of household public goods-goods that can be consumed by one person without diminishing the enjoyment of these goods by another. Housing and children are the standard examples of public goods in a family context. University of Michigan economists Betsey Stevenson and Justin Wolfers expanded

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[^7]:    Source: Authors' computations from the 2008-12 American Community Survey, Integrated Public Use Microdata Series. Note: Rates are calculated as the number of marriages per 1,000 unmarried women and number of divorces per 1,000 married women.

[^8]:    Source: 1980-2000 U.S. Decennial Census and 2012 American Community Survey, Integrated Public Use Microdata Series.

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