Valuing All Our Families
Progressive Policies that Strengthen Family Commitments and Reduce Family Disparities

By Shawn Fremstad and Melissa Boteach  January 2015
Valuing All Our Families

Progressive Policies that Strengthen Family Commitments and Reduce Family Disparities

By Shawn Fremstad and Melissa Boteach  January 2015
1 Introduction

5 Part I: Trends and changes in the American family
   5 Children’s living arrangements
   8 Marriage, cohabitation, and divorce
   8 Birth rates by marital status
   9 Marital satisfaction and domestic violence

10 Part II: The three S’s of family: Structure, stability, and strength
   10 Family structure, stability, and strength and children’s well-being
   14 The importance of the three S’s
   21 The three S’s must be considered together

23 Part III: Class gaps related to the three S’s

27 Part IV: Factors driving class gaps in the three S’s
   28 Employment, earnings, inequality and marriage
   37 Why working-class women haven’t delayed childbirth as much as women with four-year college degrees
   39 Economic trends and two-parent family instability

41 Part V: Policy recommendations to reduce class gaps and risks related to the three S’s
   41 The economic plank
   45 The social plank

59 Conclusion

60 About the authors, Acknowledgments

61 Endnotes
Introduction

Stable, healthy marriages and relationships can bolster the economic security and well-being of adults and children. Too often, however, national debates about the American family have been limited to arguing the merits of married versus single parenthood or “traditional” families versus “alternative” ones. An underlying assumption often seems to be that these are static types of families that children are born into and remain in until they leave home.

Reality is much more complex. Relatively few children—less than one in four—currently live in families with married parents in which only the father is employed, compared to the roughly two in three children who did in 1960. Families in the United States—including those headed by married parents—appear to be much more unstable than in most other wealthy nations. In fact, more than half of U.S. children today will spend at least part of their childhoods not living with two biological parents, even though the vast majority of children begin their lives living with both of them. A family headed by only one adult is typically not a permanent state; rather, it is more frequently a transitional situation. Moreover, grandparents, other kin, and parents living apart from their children often play major and supporting roles in their children’s upbringing.

This complex reality does not mean that policymakers should throw up their hands and conclude that public policy can do little to influence children’s or adults’ stability and well-being via family-related policies. As argued in this report, a clear-eyed approach that better aligns family policy with the lived experience of 21st century families could provide the necessary supports to improve American family life. Such an approach should eschew simple diagnoses and prescriptions, such as the idea held by some conservatives that only the decline in marriage needs to be reversed, primarily through cultural change, or the idea held by some progressives that only the economy needs to be fixed.
This report aims to move beyond these simple binaries that tend to structure public debate in this area. In addition to reviewing the extensive research that has been done on families today, this report offers a new framework for understanding family indicators that can influence child and adult outcomes and highlights some key economic and social policies that would strengthen family commitments and reduce family disparities. While the approach taken in this report is informed by empirical research, just as importantly, it is also based on core values. At a basic level, human beings need love, care, connection, and belonging. Family bonds that fulfill these basic needs come in many guises, each of which deserves society’s support and respect. The recommendations would update family policy in ways that make it more likely that all of our families are stable, healthy, and strong.

Part I of this report briefly reviews some key trends related to family change in recent decades, including the decline in the share of children living with their married parents and the increasing likelihood that children will spend part of their childhood with unmarried cohabiting parents, as well as stepparents.

Part II argues that a modern approach to family policy needs to encompass three related factors: family structure, family stability, and family strength—a new framework called the three S’s.

---

**FIGURE 1**

The three S’s: A new framework for family policy

- **Family Strength**: Quality of parents’ and other primary caregivers’ relationships with each other and with their children, regardless of whether caregivers are living together.
- **Family Structure**: Composition of the family unit at a point in time.
- **Family Stability**: Extent of transitions between structures and changes in strength factors over time.
Considering these three factors together yields a richer and more balanced understanding of how family factors influence well-being and economic security than would focusing exclusively on any single one. Both rigorous research and widely held public understanding tell us that any of the three S’s can trump one or both of the others when it comes to well-being, depending on the context and circumstances in which individual families find themselves.

Part III discusses class gaps related to the three S’s. Noneconomic factors such as changes in social norms and technology, as well as economic factors such as growing inequality, have both contributed to major changes in family structure, stability, and strength since the 1960s. At the same time, the growth in economic inequality since the 1970s has profoundly shaped and constrained the family-related choices facing parents without four-year college degrees. As a result, compared to better-off families, struggling and working-class families increasingly lack the resources needed to avoid and navigate family instability and conflict. This has contributed to growing differences on indicators related to the three S’s between socioeconomic classes.

The final part of this report outlines a policy agenda to reduce the risks that all families face related to the three S’s but with a particular emphasis on reducing class gaps in these risks. The proposed policy agenda has both an economic and a social plank.

The economic plank includes recommendations to tackle economic factors that have made families—and particularly working-class families—more vulnerable to risks related to the three S’s. These recommendations include:

- Increasing overall employment
- Increasing the minimum wage substantially, strengthening basic labor standards, and making it easier for workers to form and join labor unions
- Substantially increasing the earned income tax credit, or EITC, for adults without custodial children, and particularly young adults
- Ensuring that disadvantaged married and cohabiting couples have meaningful access to key work and income supports
- Reducing marriage penalties in the Supplemental Security Income, or SSI, program for people with disabilities
- Enacting work-family policies, including paid family leave, earned sick days, and high-quality child care, and increasing the availability of flexible and predictable work schedules
- Improving access to postsecondary education and training for both men and women
The social plank includes recommendations to provide social supports and services that reduce the risks that all families face related to the three S’s but that would also disproportionately help low-income and working-class families. Specifically, these recommendations include:

- Increasing access to birth control and other reproductive health services
- Increasing access to effective couples counseling for adults and relationship education for high school students
- Modernizing the child support system and family law
- Continuing successful home-visitation programs and increasing access to parenting education

This report also highlights the need to reform the United States’ immigration and criminal justice systems to avoid separating families unnecessarily.

This report provides much more detail on the social plank than the economic one, largely because the Center for American Progress has already written extensively on economic policies that would promote shared prosperity. It is important to note, however, that real progress on the three S’s will only be made with the implementation of both economic and social reforms such as those outlined in this report.
Part I: Trends and changes in the American family

This section highlights some important family-related indicators and trends. These include trends in children’s living arrangements; marriage, divorce, and cohabitation; birth rates by marital status; and marital satisfaction and domestic violence. The focus in this section is overall trends, but part III reviews the extent of gaps by socioeconomic class in many of these indicators.

Children’s living arrangements

As Figure 2 shows, about three in five children today, or 59.6 percent, live with two married biological or adoptive parents. Another 3.5 percent live with two unmarried biological or adoptive parents, and another 5.4 percent live with a biological parent and a stepparent. Among the nearly one in four children living with a single parent who is not living with an unmarried partner, the majority—56 percent—live with a parent who has been previously married.
**FIGURE 2**  
About 7 out of every 10 children live with two parents  

Living arrangements of children, 2013  

<table>
<thead>
<tr>
<th>Children (under age 18) living with:</th>
<th>Percent of all children</th>
<th>Number (in thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two parents</td>
<td>68.5</td>
<td></td>
</tr>
<tr>
<td>Two married biological or adoptive parents</td>
<td>59.6</td>
<td>44,069</td>
</tr>
<tr>
<td>Two unmarried biological or adoptive parents</td>
<td>3.5</td>
<td>2,619</td>
</tr>
<tr>
<td>One biological or adoptive parent and one stepparent</td>
<td>5.4</td>
<td>3,957</td>
</tr>
</tbody>
</table>

**One parent, no unmarried partner**  
Mother  
21.0  
15,558  
Father  
3.1  
2,291  

**One parent and unmarried partner**  
Mother  
2.7  
1,975  
Father  
1.0  
708  

**Not living with parents**  
Grandparent  
1.9  
1,431  
Other  
1.8  
1,302  

Note: Data exclude about 217,000 household residents under age 18 who were listed as family reference people or spouses. The two-parent category includes children living with two stepparents.  


Figure 3 does not provide a count of the number of children raised by same-sex parents or same-sex couples. Official data are fairly imprecise in this area, but the Williams Institute has estimated that about 2 percent of Americans—both current children and adults—have a parent who identifies as lesbian, gay, bisexual, or transgender, or LGBT.  

As Figure 2 shows, the share of children living with two married parents, including a married stepparent, steadily declined in the 1970s and 1980s, falling from 85.4 percent in 1968 to about 69 percent in 1994. This is due to increases in the divorce rate, as well as rate of births to unmarried parents, both of which are discussed below. The share of children living with two married parents stayed relatively steady until the mid-2000s, when it dipped below 68 percent. In 2007, the U.S. Census Bureau
started counting the share of children who lived with two unmarried biological parents, which previously had been counted as mother- or father-only families.\textsuperscript{10} This brought the total share of American children living with two biological parents—married and unmarried combined—up to nearly 71 percent. That number fell again during and after the Great Recession, however, hitting a low of 68.1 percent in 2012. It increased slightly in 2013, perhaps signaling some stabilization.

One notable but relatively unremarked upon change over the past several decades is the large increase in the share of children who live with one or more of their grandparents. In 1970, about 3 percent of children lived in households maintained by grandparents; today, it is about 6 percent. An additional 4 percent of children live in parent-maintained households that include one or more of their grandparents. About 45 percent of children living with grandparents also live with one, but not both, of their parents, most often their mothers.\textsuperscript{11}

\begin{figure}
\centering
\includegraphics[width=\textwidth]{figure3}
\caption{Living arrangements of children, 1980–2013}
\end{figure}

\textbf{FIGURE 3}
Living arrangements of children, 1980–2013

\begin{itemize}
\item \textbf{Two parents (married or unmarried)}
\item \textbf{Two married parents}
\item \textbf{One parent: Mother}
\item \textbf{One parent: Father}
\item \textbf{No parent}
\end{itemize}

Note: Data for 2013 exclude approximately 217,000 household residents under age 18 who were listed as family reference people or spouses. Prior to 2007, Current Population Survey data identified only one parent on the child’s record. This meant that a second parent could only be identified if he or she was married to the first parent. In 2007, a second parent identifier was added to the CPS. This permits the identification of two co-resident parents, even if the parents are not married to each other. In this table, “two parents” reflects all children who have both a mother and a father identified in the household, including biological, step, and adoptive parents. Before 2007, “mother only” and “father only” included some children who lived with two unmarried parents. Beginning in 2007, “mother only” and “father only” referred to children for whom only one parent in the household had been identified, whether biological, step, or adoptive.


Marriage, cohabitation, and divorce

While the percentage of children living outside of married and other two-parent households has not changed as much in recent decades as it did in the 1970s and 1980s, divorce and related causes of family instability remain high. In recent cohorts, nearly one in four couples who were married at the time of their child’s birth had divorced or separated by the time the child was 9 years old. As a result, slightly more than half of children in families headed by single mothers today previously lived in married families. Union dissolution among cohabiting partners is even more frequent: About one in two parents who were cohabiting at the time of their child’s birth separated within the first nine years of their child’s life. At the same time, divorce appears to have fallen somewhat from its peak in the early 1980s, although as noted in part III, this is likely due solely to a decline in divorce among people with four-year college degrees.

Increases in unmarried partnerships among adults have accompanied declines in marriage over the past few decades. As a result, taking both cohabiting and marital unions into account, there has been little change in the typical age at which adults first enter into an intimate union—about age 22 for women and 23.5 for men. Living with an intimate partner for some period of time is a new normal on the road of family life.

Birth rates by marital status

The overall birth rate in the United States hit an all-time low in 2013 and is nearly half what it was in 1960. While the nonmarital birth rate increased sharply in the latter half of the 1970s and through the 1980s, it was the same in 2013 as in 1993: 44.8 births per 1,000 unmarried women ages 15 to 44. From 2002 to 2012, the birth rate fell for both unmarried black and unmarried Hispanic women. Still, a much larger share of all births today are nonmarital—40.6 percent in 2013, compared to 31 percent in 1993—due to downward trends in the marital birth rate, which hit a record low in 2010.

The majority of nonmarital births today—about 60 percent—are to unmarried parents who live together, not to mothers living apart from the child’s father. As the Congressional Research Service notes in a recent review, “The decline in the percentage of births to married women has in large measure been in tandem with the increase in births to parents who are living together but who are not married (in cohabiting relationships).”
Taken together, these trends relating to divorce, dissolution of cohabiting relationships, and nonmarital births mean that a majority of children in the United States today will likely spend part of their childhood not living under the same roof as one of their biological parents.

Marital satisfaction and domestic violence

It is important to note two trends that suggest changes in qualitative aspects of marriages and other intimate relationships. First, while marital satisfaction does not seem to have changed much in recent decades, there is some evidence that the time couples spend together has declined, probably due to the rise of dual-earner couples and economic pressures. Second, the rate of intimate partner violence—as measured by the National Crime Victims survey—is much lower today across all marital status types than in 1994, when the Violence Against Women Act was enacted. In 1994, for example, the national rate of intimate partner violence among women who were married at the time they were surveyed was 5.9 victimizations per 1,000 females ages 12 or older; by 2010, it had fallen to 2 victimizations per 1,000 women. Similarly, among women who were separated from their spouse or partner at the time they were surveyed, it fell from 151.4 victimizations per 1,000 females in 1994 to 59.6 victimizations per 1,000 females in 2010.
Part II: The three S’s of family:
Structure, stability, and strength

Before discussing the three S’s of family, it is useful to define family. Of course, there is no single precise definition, but we generally agree with family sociologist Phillip Cohen when he writes that “families are groups of related people, bound by connections that are biological, legal, or emotional” and that “the label family signals an expectation of care or commitment” making “family relationships … the basis for a wide range of social obligations.”

This paper focuses on families with children and the qualities of family life that research suggests can most affect children’s emotional and economic security. This is because most of the policy debate in this area has focused on children’s well-being, and child-related research is particularly extensive. However, this does not mean that families without children or considerations related to adult’s well being are secondary or unimportant. In fact, the three S’s can matter for adult’s well-being and for families without children too, and several of the policies put forward in this report would have positive effects beyond improving children’s lives.

Family structure, stability, and strength and children’s well-being

Family structure

Family structure means a family’s basic composition. Among families with children, common structures include situations in which:

- A child lives with both of their different-sex biological parents, who are either married or unmarried
- Both of their same-sex parents, one of whom may be a biological parent
- Only one of their parents, who may or may not have remarried or repartnered
- Two adoptive parents, who may be same-sex or different-sex partners
- Their grandparents, other relatives, or caretakers, along with both, only one, or neither of their biological parents
Which kind of differences in family structure might matter for children and why? In general, the theory is that children’s well-being depends largely on parents and other caregivers’ investments in their children, both in terms of time and money. Thus, family structures that provide children with less time from caretakers and with fewer investments that require financial resources can negatively affect children’s well-being.

From this perspective, a key structural distinction is between families with two adults sharing care and financial responsibilities for a child and those with only one adult bearing all or the vast majority of these responsibilities. On average, families headed by two adults have more income than families headed by only one adult. Compared to a parent living on his or her own, married and cohabiting couples benefit from economies of scale—particularly in the sharing of housing and food costs. Having two actual or potential breadwinners rather than one can also increase the amount of insurance, or safety net, that a family has against job loss and other economic shocks.

A closely related issue is that women—children’s mothers—usually end up bearing the bulk of these care and financial responsibilities when a marriage or relationship ends. Despite making up roughly half of the workforce today, women continue to be paid much less than men on average. Mothers face discrimination in the workforce not only because they are women but also—and especially—because they are mothers. Shelly Correll, a sociologist at Stanford, has found that “employers rate fathers as the most desirable employees, followed by childless women, childless men and finally mothers.” Sociologist Michelle Budig has documented that women’s earnings decrease as a result of having children, even after controlling for educational attainment, family structure, job characteristics, and several other factors. For mothers, the wage penalty generally is about 4 percent for each child they have; this grows further, to about 6 percent, for low-income women.

When it comes to the resource of time available to directly care for children, families headed by two adults—married or cohabiting—are likely to have greater overall time resources that can be devoted to such care than families headed by only one adult. As Ariel Kalil, a developmental psychologist at the University of Chicago, and her colleagues have recently documented, mothers living on their own with children spend nearly an hour more per day on solo child care compared to married mothers, and they also work more outside the home than married mothers. But the extra care time that these mothers living on their own provide does not make up for the additional care that the other caregiver in a two-parent home typically provides.
Family stability

In this report, family stability means the extent of transitions between family structures. In The Marriage Go-Round: The State of Marriage and the Family in America Today, family sociologist Andrew Cherlin argues that:

*The trait that most clearly differentiates [American family life] from family life in other Western countries, is sheer movement: frequent transitions, shorter relationships. Americans step off and on the carousel of … marriages and cohabiting relationships … more often.*

Understanding the role of stability distinct from structure is important because the income and time risks for a parent who cares for children by herself—or, much more rarely, himself—are often addressed or reduced by remarrying or repartnering with a new person. Children raised in stepparent families tend to have similar family incomes as children raised in two-parent biological households and tend to receive similar amounts of care—partly because noncustodial parents provide child support and parenting time.

Similarly, financial support and co-parenting arrangements between parents who no longer live together can address income and time risks to some extent. Grandparents and other kin can also play an important role in this regard. This can be seen in Kalil’s research on differences in caregiving time by family structure. Kalil and her colleagues found little difference in the amount of caregiving time provided to children in married families with two biological parents; unmarried families with two biological parents; stepfamilies; and multigenerational families that do not include a biological father living under the same roof as the mother. Nonresidential biological fathers in stepfamilies and grandparents in multigenerational families provide nearly as much solo caregiving time as fathers in married biological parent families. However, the researchers also found that children of mothers living on their own received less care time that the other groups; for these children, even though their mothers provided more solo care time than mothers in the other groups, nonresident biological fathers provided much more limited care time than fathers in other groups.

While families can, and often do, make subsequent transitions in family structures that address income and time risks, these transitions are rarely seamless. When two-parent families separate or divorce, the result is generally a lower living standard for children and less caregiving time from parents, at least temporarily.
In recent research, sociologists Laura Tach and Alicia Eads found that children whose parents divorced in the early 2000s had household incomes that were about 20 percent lower one year after the divorce. Similarly, among children whose parents ended an unmarried partnership, household incomes were about 25 percent lower one year after the end of the union.34

Transitions may also require social and emotional adjustments—for both children and adults—that have their own challenges. In short, stability is important because, as Cherlin explains, “repeated movements of parents and their partners and spouses in and out of the child’s household … could affect the child’s emotional development” while “stable households, whether headed by one or two parents, do not require that children adjust repeatedly” to family transitions.35

Family strength

Finally, family strength means the quality of parents’ relationships with each other and the strength of marital and cohabiting relationships, including the degree of conflict and, in the most severe cases, the presence of domestic violence. In this report, the term family strength encompasses the extent and quality of parenting, including “co-parenting” among separated and divorced parents, and the extent and quality of noncustodial parents’—typically fathers’—involvement with their children’s development.

Family strength can matter for both children and adults in ways that cut across both family structure and family stability. Differences in child outcomes within a particular family structure—such as marriage—may vary by the strengths of the relationships between the parents themselves and the individual parents and their children. Strong relationships also make family structure changes and instability less likely. And whether families can make family structure transitions that do not negatively affect children may depend on the quality of relationships. For example, a separated or divorced father who has a strong commitment to his child’s well-being may be more likely to actively co-parent by providing ample time and financial support.
The importance of the three S’s

There is little question that children of different-sex parents who spend all or part of their childhood living apart from one of their biological parents have worse outcomes, on average, than children who grow up spending all of their childhood with both of their biological parents. But the correlations between parental absence and children’s outcomes do not tell us whether family structure is actually causing any of the difference in outcomes.

This is because having a nonresidential parent is “highly correlated with many social and economic disadvantages. Hence, children from nontraditional households might do worse because they are reared in a disadvantaged environment and not because they lived without both parents.”36 These correlated disadvantages include lower parental educational attainment, lower maternal and paternal age, and greater likelihood of family health problems.37 Much the same can be said about children who are disadvantaged when it comes to either of the other S’s.

Rigorous research on the three S’s and child well-being attempts to isolate the extent to which a particular “S-factor” is causing a difference in well-being, independent of the effects of other important correlated factors. While the findings cited below come from research that attempts to control for many of these factors using a variety of methods, all of these methods have limitations. A related issue is that it can be difficult, if not impossible, for researchers to cleanly distinguish between the effects of each of the three S’s.

Family structure and stability

Most of the rigorous research on the effects of family structure and stability on child well-being focuses on whether children with different-sex divorced parents fare worse than children raised by different-sex continuously married parents. A smaller body of research encompasses various other structure types, including children raised by unmarried biological parents, children who have a parent who has died, children raised in stepparent families, and children raised by same-sex and generally unmarried couples.

Especially over the past decade, researchers have also attempted to better disentangle the effects of structure from stability—for example, by comparing stable one-parent families with stable two-parent families, or by examining the effects of
multiple structural transitions. Finally, because the vast majority of parents who live apart from their children are fathers rather than mothers, researchers are typically estimating the effect of having a nonresident biological father or the transition from a family structure that includes a resident biological father to one that does not.38

The published research in this area is vast, so this report highlights findings only from recent high-quality literature reviews. Of particular and most recent note is a 2013 review conducted by Sara McLanahan, a sociologist at Princeton University, and her colleagues that focuses on research specifically aimed at isolating the causal effect of structure and stability on children.39 McLanahan and her colleagues concluded that what they called “father absence”—a term they use to encompass both divorce and dissolution of a cohabiting union, as well as families that include a stepfather—likely negatively affects certain aspects of children’s social-emotional development, particularly their likelihood of engaging in some forms of antisocial behavior.40 They did not find consistent evidence, however, that paternal absence had a negative impact on “internalizing” behavior problems such as anxiety and depression.

Looking at educational outcomes, McLanahan and her colleagues concluded that there was consistent evidence that paternal absence negatively affects children’s likelihood of graduating from high school.41 However, they found little evidence that paternal absence negatively affects children’s cognitive ability and test scores.42 Finally, they found some evidence that paternal absence may negatively affect the mental health of children once they have grown up, but there is no consistent evidence that it has a negative impact on adult employment, earnings, or wages.

In addition to McLanahan and her colleagues, several other organizations have conducted rigorous reviews since 2009, including the Urban Institute, the Pew Research Center, the Organization for Economic Cooperation and Development, or OECD, and researchers commissioned by the United Kingdom’s Department of Children, Schools and Families. These reviews, including the international ones, rely heavily on U.S. research.43 These other reviews reach similar conclusions as McLanahan and her colleagues, although they tend to be more conservative when it comes to concluding that the evidence establishes causal links.44

There are some important caveats to the research finding connections between family structure and child outcomes. First, the conclusions generally refer to average differences in risks of various negative outcomes and do not mean that all, or even most, children who are not raised continuously in a two-parent family will experience these risks.45 Second, the research is effectively limited to different-sex
relationships and marriage, so the findings do not offer any support for claims that children do worse when raised by same-sex couples because at least one of the biological parents is always absent in such couples. In fact, as the American Pediatrics Association recently noted, a separate and growing body of research “demonstrates that children and adolescents who grow up with gay and/or lesbian parents fare as well in emotional, cognitive, social and sexual functioning as do children whose parents are heterosexual.”46 Finally, as discussed further below, these findings provide little to no support for the related idea that children’s well-being depends on having a family comprising two parents who both have a genetic link to the child.47

McClanahan’s review and much of the existing research do not clearly distinguish between the effect of family structure per se and the effect of family instability. This is problematic because, as Jane Waldfogel, a professor of social work and public affairs at Columbia University, and her colleagues note, family structure has been “typically conflated with family stability” even though “the effects of family structure on child outcomes might be due, at least in part, to its association with stability.”48

In fact, family instability—transitions between family structures—may matter as much if not more for children than the formal structure of their family. As the American Sociological Association, or ASA, explained in an amicus brief to the Supreme Court in United States vs. Windsor—the case in which the Supreme Court struck down the section of the Defense of Marriage Act that defined the word “marriage” as used in all federal laws and rules to mean only marriage of a man and a woman—research suggests that “positive child well-being is the product of stability in the relationship between the two parents, stability in the relationship between the parents and child, and greater parental socioeconomic resources.”49

In highlighting the importance of stability, the ASA countered the claim made by defenders of the Defense of Marriage Act that marriage should be limited to different-sex couples because children do better when raised in this structure.50

Waldfogel and her colleagues distinguished between findings related to family structure and those related to family stability in their summary of 14 studies that used data on children in the Fragile Families and Child Wellbeing Study, or FFS—which includes children who are more disadvantaged on average than children nationwide.51 They concluded that 6 of the 14 studies found evidence of a negative effect of family instability, distinct from family structure, on child outcomes. One study found “no difference in children’s vocabulary scores at age three between
stable two-parent families (whether cohabiting or married) and stable single-mother families” but also found that scores were lower in unstable married and cohabiting families than in stable single-mother and two-parent families. Based on their own analysis of the data, Waldfogel and her colleagues suggest that:

*Instability seems to matter more than family structure for cognitive and health outcomes, whereas growing up with a single mother (whether that family structure is stable or unstable over time) seems to matter more than instability for behavior problems.*

**Family strength**

Family strength is a complex, multidimensional concept, which this report makes no attempt to detail exhaustively. Instead, the discussion of research and the policy recommendations highlight two particularly important elements that relate to the other two S’s: first, the extent of marital and parental conflict, including domestic violence, and its effect on children; and second, other factors that contribute to family strength, including commitment, emotional support, time, and social networks.

**Family conflict**

In a recent book that reviews the extensive research on the impact of marital conflict on child and adult well-being, E. Mark Cummings and Patrick Davies explain that “marital conflict is associated with a host of adjustment problems across family members—including depression, alcohol problems, and divorce in adults, and behavior, emotional, and academic problems in children.” While most of the research on the effects of parental conflict focuses on married couples, it seems reasonable to think that conflict between unmarried parents similarly affects children.

Of course, conflict between parents is a normal part of marriage and family life; research does not suggest that all conflict between parents negatively affects children. What research does suggest is that the more frequently angry conflict happens within the home, the more children become “vulnerable to emotional, behavioral, cognitive, and physiological reactions that may lead to adjustment problems.” In addition, the “critical matters [for children] are the relative constructiveness of conflict and the extent to which conflicts are resolved,” with expressions of anger and hostility during conflict particularly affecting children’s adjustment.
In a review of literature for the journal *The Future of Children*, Paul Amato notes how chronic conflict between parents can trump structure:

> Marriages marked by chronic, overt conflict and hostility are “intact” structurally but are not necessarily good environments in which to raise children. Some early studies compared children living with divorced parents and children living with two married but discordant parents. In general, these studies found that children in high-conflict households experience many of the same problems as do children with divorced parents. ... When parents exhibit chronic and overt conflict, children appear to be better off, in the long run, if their parents split up rather than stay together.\(^{57}\)

Along similar lines, Mooney, Oliver, and Smith note in their review of literature that:

> Children may also be affected indirectly as a result of parent conflict leading to a reduced capacity to parent effectively, thus contributing to impaired parent-child relationships and a higher likelihood of anxiety, behavior problems or withdrawal in children.\(^{58}\)

As noted in the previous section, although the incidence of domestic violence seems to have declined in recent decades, it still remains a major problem. Such violence is devastating not only for the mothers who experience it, but also for the children who witness it. A recent review of literature notes that:

> Empirical evidence suggests that growing up in an abusive home environment can critically jeopardize the developmental progress and personal ability of children, the cumulative effect of which may be carried into adulthood and can contribute significantly to the cycle of adversity and violence.\(^{59}\)

**Other family strength factors**

In addition to conflict, other important aspects of family strength that may matter for child well-being include parents’ and nonparental partners’ level of commitment to the development of children in the family, the level of intimacy and emotional support that spouses or other partners provide to one another, and the extent of interaction and time spouses or other partners spend together and with children. In addition, the degree to which a family has access to social networks that are helpful in raising children or providing social support is an important factor, underscoring the role that extended families, evidence-based home-visitation programs, and vibrant communities can play in children’s development.
Both family structure and stability vary by race, ethnicity, immigration status and national origin, sexual orientation, and disability status. Family-related differences within these communities deserve a much deeper review than provided in this report, but some important differences and considerations are highlighted below. In future work, CAP plans to provide more extensive analyses of issues that these communities face related to the three S’s.

Communities of color and immigrants

It is important to have a solid understanding of racial and ethnic differences and how these issues play out for communities of color in order to avoid stereotyped conclusions and assumptions. Three trends seem to be particularly relevant when examining family structure and stability in families of color.

First, there are substantial differences in marriage rates and the share of children living with both parents when comparing race, ethnicity, and immigrant status. While the share of never-married adults has increased across the board, the trend has been particularly pronounced among blacks and Latinos. The share of black adults ages 25 and older who have never been married increased fourfold between 1960 and 2012—from 9 percent to 36 percent—compared to a doubling for whites—from 8 percent to 16 percent—and Hispanics—from 12 percent to 26 percent—over the same time period. Economic disparities that are associated with overall declines in marriage among young people have been particularly stark for blacks. In 2012, for example, among never-married young adults ages 25 to 34, there were only 51 employed black men for every 100 black women overall—both employed and unemployed women—down from 87 employed black men for every 100 black women in 1960. For non-Hispanic whites and Asian-Americans, the ratio of never-married employed young men to never-married women has also declined over time, but is still about 1 to 1.

Roughly two in five black children—or 41 percent—lived with both parents in 2013, compared to 65.1 percent of Hispanic children and 73.7 percent of white children. For both black and Hispanic children, the bulk of changes in family structure occurred in the 1970s and 1980s. In aggregate, Asian American children were the most likely of any racial group to live with both parents in 2013: 83.5 percent lived in two-parent families. However, there are considerable demographic differences by national origin within the Asian American community, including differences in family structure. For example, data from the 2010 American Community Survey show that 74 percent of Filipino American children lived in married two-parent households compared to 94 percent of Indian American children, and households headed by Vietnamese or Filipino adults were much more likely to be multigenerational than those headed by Korean or Japanese adults.

Second, children of color and children of immigrant parents are more likely to live in a wider variety of family arrangements, and there are often economic implications associated with these differences. For example, people of color are much more likely to live in multigenerational families than non-Latino whites. Children of immigrant parents are more likely to live with two married parents than children of U.S.-born parents. Most children with an immigrant parent or parents are from Latin America, and 4 of every 10 children with an immigrant parent have a parent who emigrated from Mexico. As Nancy Landale, a sociologist at Penn State University, and her colleagues note, among the challenges these families face are “low parental education, poverty, and language barriers.”

Second, children of color and children of immigrant parents are more likely to live in a wider variety of family arrangements, and there are often economic implications associated with these differences. For example, people of color are much more likely to live in multigenerational families than non-Latino whites. Most children with an immigrant parent or parents are from Latin America, and 4 of every 10 children with an immigrant parent have a parent who emigrated from Mexico. As Nancy Landale, a sociologist at Penn State University, and her colleagues note, among the challenges these families face are “low parental education, poverty, and language barriers.”

In many cases, the presence of multiple generations may entail economies of scale and greater caregiving resources for children. Recent research finds that economically vulnerable groups, including...
Latinos, blacks, and young adults, are less likely to live in poverty when they live in multigenerational households. Thomas DeLeire and Ariel Kalil have found that “teenagers living with their single mothers and at least one grandparent in multigenerational households have developmental outcomes that are at least as good and often better than the outcomes of teenagers in married families.” Similarly, Kalil has found that children whose fathers are absent but who live with their mothers and a grandparent receive as much caregiving time as children in two-parent families.

Finally, blacks and Latinos are more likely to face economic hardships and, as noted below, economic factors may be particularly strong drivers of differences in family structure and stability. Both blacks and Latinos have much lower incomes on average and higher rates of poverty and unemployment than Asian Americans and whites. Similar differences by race and ethnicity exist within marital status groups. For example, among married couples with children, blacks and Hispanics have higher poverty rates than the other two demographic groups. In 2013, among people in married-couple Hispanic families with children, more than one-third—35.2 percent—had incomes below 150 percent of the poverty line, a greater share than for blacks at 25.5 percent, whites at 16.5 percent, and Asian Americans at 13.5 percent.

At the same time, individuals of color were significantly more likely than nonminorities to consider “holding a steady job” to be a high-priority criterion for a partner. Taken together, these differences—lower levels of economic resources and the heightened importance of economic stability—underscore the connection between economic opportunity and family formation.

Several public policies have proven particularly detrimental to the stability and strength of families of color. As discussed in the text box in the policy recommendations section below, the U.S. immigration and criminal justice systems disproportionately affect families of color. Reforming these two systems would increase the stability and strength of adult partnerships and parent-child relationships.

**LGBT communities**

According to survey evidence from the Williams Institute, about 3.5 percent of American adults identify themselves as gay, lesbian, bisexual, or transgender, or LGBT. Although current estimates are likely imprecise, they suggest that of the LGBT men and women ages 50 or younger who are living alone or with a spouse or partner, just more than one-third—35 percent—are raising a child under age 18. About 3 million LGBT adults of all ages report having or having had a child, and about one-quarter of a million children are being raised by same-sex and LGBT couples.

Despite recent progress in recognizing families headed by same-sex couples, including the Supreme Court’s 2013 reversal of Section 3 of the Defense of Marriage Act—a law that blocked federal recognition of legal same-sex marriages—significant legal and political barriers still stand in the way of LGBT individuals’ ability to form strong and stable families. For example, as of the writing of this report, same-sex couples were not able to marry in 15 states. Furthermore, restrictive adoption laws in many states mean that nonbiological LGBT parents may lack legal ties to their children.

These and other ongoing causes of inequality not only deny recognition to LGBT families but may also prevent LGBT partners and their children from accessing benefits that contribute to stability, including employer-provided health insurance, Social Security, and job-protected family and medical leave. In addition, despite the “myth of gay affluence,” there is considerable economic hardship in the LGBT community. As the Williams Institute has documented, about 21 percent of children raised in same-sex couple families had incomes below the poverty line in 2010, compared to about 12 percent in married different-sex families and nearly 30 percent in unmarried different-sex couple families.

**People with disabilities**

Adults with disabilities are less likely to be married and more likely to be divorced or never married than adults without disabilities. For example, among adults ages 25 to 44, only about 30 percent of those with a disability were married in 2013 compared to about 54 percent of those with no disabilities. Similarly, children with disabilities are less likely to live in married-parent families than children without disabilities. People with disabilities and families with disabled members generally have lower incomes than those without disabilities and are more likely to experience economic hardship, even after taking income into account.
The three S’s must be considered together

As a practical matter, while it may never be possible to definitively establish the individual impact of each of the three S’s on child well-being, it definitively matters to consider the three S’s together. Doing so yields a richer and more balanced understanding of how family factors influence children’s well-being than focusing exclusively on any single one of the factors. For example, while children who grow up living under the same roof as both of their biological parents have better outcomes on average than children raised in other family structures, the actual well-being of individual children also depends on family stability and strength.

For example, research suggests that “a majority of children in high-conflict intact families are exposed to parental conflict for a relatively long period of time.” In such cases, if the parents are unable to reduce conflict, their children may experience better outcomes if their parents were to live apart. At the same time, however, conflict does not necessarily end when parents separate: While exposure to conflict may be less frequent, it may also be more likely to center on the children. In both cases, therefore, it is important to reduce conflict between the parents.

More generally, family strength plays a major role in determining whether people will stay committed and continue to care for one another and whether they will enter into a strongly committed marriage or other union in the first place.
Connecting the dots between family strength on the one hand and family structure and stability on the other is particularly important given that marriage and relationship norms have shifted toward greater egalitarianism and away from the female homemaker/male breadwinner model. As women’s employment and educational attainment have grown, their individual ability to both voice dissatisfaction with and exit unhealthy relationships has increased.\textsuperscript{87} Similarly, as women’s political role has grown and old-fashioned ideas about gender roles have waned, policymakers have reformed family laws such as fault-based divorce laws that had previously limited women’s— and men’s— ability to leave unfulfilling marriages. Both of these changes have contributed to making family strength an increasingly important predictor of family stability and structure.

Similarly, while two-parent families typically have higher incomes and more time to dedicate to child care than single-parent ones, this does not mean that a single parent who has recently separated or divorced the child’s other parent should seek to enter a new cohabiting or marital relationship as quickly as possible. As Cherlin suggests, citing the research on the effects of family instability on children, “if you are a lone parent, take your time finding a new live-in partner… don’t move in with someone, and don’t remarry, until you are sure the relationship will be a lasting one that will benefit your children.”\textsuperscript{88}
Part III: Class gaps related to the three S’s

The three S’s are important for all children, regardless of social and economic class, but there are reasons to be concerned about disparities in the three S’s between socioeconomic classes. While class gaps in marriage and related indicators are indisputable, it is important to remember that marriage remains a highly valued institution in the United States and that the vast majority of Americans across all income and demographic groups still aspire to stable and healthy marriages and relationships.

In fact, if anything, people with low incomes hold more traditional views on marriage than those with higher incomes. Thus, rather than a difference in the degree to which working-class families value marriage and stable healthy relationships, class gaps in the three S’s are largely a reflection of the “constrained choices” facing many young working-class adults today. As Andrew Cherlin argues:

"The young adults without bachelor’s degrees who are the heirs of the industrial working class today are not a cultural vanguard confidently leading the way toward a postmodern family lifestyle. Rather … for the most part, these are people who would like to marry before having children but who think they are not economically ready."

Differences in family structure between social and economic classes are not new; class gaps in marriage rates, for example, were observed as early as the late 1800s in the United States. As Andrew Cherlin documents in a new book *Labor’s Lost Love: The Rise and Fall of the Working-Class Family in America*, however, these gaps narrowed among white men in the two decades after World War II as marriage rates reached a historical peak. Since then, as wage growth for men without college degrees stopped in its tracks and earnings inequality widened, marriage rates fell across the board. For the bottom of the income distribution, declining wages among service workers is associated with a disproportionate drop in marriage rates, causing the marriage gap to widen.
Among the youngest Baby Boomers today, nearly 90 percent had been married by their mid-40s, with only limited differences in marriage rates by educational class. However, there are class differences when it comes to the divorce rate among these Baby Boomers: About 50 percent of those with only high school degrees or some college have been divorced, compared to about 30 percent of those with a bachelor’s degree or higher.92

Looking beyond the aging Boomers, recent projections suggest lower marriage rates among Generation Xers and Millennials by the time they turn 40. Among Generation X-ers, about 82 percent of women are married by age 40, but this could decline to anywhere between 69 percent and 77 percent if current trends hold.93

As noted above, there has been an increase in cohabitation, and cohabiting parents have higher dissolution rates than married ones. However, greater instability for cohabiting couples is not necessarily due to the fact that they are not married. In recent research using data from the Fragile Families Study, Laura Tach and Kathy Edin, sociologists at Cornell and Johns Hopkins universities, respectively, find the difference in dissolution rates between married and cohabiting couples can be mostly explained by existing differences in parents’ education levels and other
characteristics. These differences explain more than “two-thirds of the increased dissolution risk between cohabiting and dating parents relative to married parents.” As Tach and Lein put it, “if married parents were as disadvantaged as the average dating couple [who become unmarried parents], they would be about three times more likely to end their unions by their child’s ninth birthday.”

As with marriage and divorce, there are considerable class gaps in nonmarital births. Women with bachelor’s degrees are much less likely to have nonmarital births than women with only high school degrees or some college. Tracking young parents of all educational-attainment levels who had reached ages 26 to 31 in 2011, Cherlin and his colleagues found that about two-thirds have had at least one child outside of marriage. Nearly one-third of college-educated mothers in this age range have had at least one nonmarital birth, which means nonmarital births are not limited exclusively to less-educated mothers. Moreover, the largest percentage increases in nonmarital births since 1990 have been among women with bachelor’s degrees, as well as those with associate degrees or some college. Finally, while nonmarital birth rates have fallen among all age groups under 35 since 2007, they have increased among women ages 35 and older.

![Figure 5](image-url)

**FIGURE 5**

Young mothers without four-year college degrees are more likely to have had a child while unmarried

Births among women ages 26–31 by educational attainment, 2011

As one might guess given these gaps in family structure and stability by socio-economic class, there are also underlying class gaps in marital satisfaction and conflict. As Conger and his colleagues note, “research dating back to the depression years of the 1930s has confirmed that families often suffer when faced with economic hardship or low [socioeconomic status].” Among the most recent contemporary studies they cite are ones finding that “greater educational attainment was positively related to marital satisfaction” and “low incomes, financial instability, or economic problems are associated with lower levels of marital quality.”

Some of the most important work in this area comes from Paul Amato and his colleagues. In their book, Alone Together: How Marriage in America Is Changing, they find that “lower levels of income, educational attainment, and occupational prestige were associated with higher rates of marital problems, less marital happiness, and greater instability.” According to Amato and his colleagues:

*In terms of reported divorce proneness, for example, the two most disadvantaged groups [in Amato’s research] reported the greatest marital instability whereas the most prosperous couples reported the lowest probability of risk for divorce. The upper middle class couples also reported the lowest levels of marital conflict and relationship problems. In addition, the most prosperous group reported the greatest marital happiness and the two most disadvantaged groups reported the lowest levels of happiness with their unions. These findings capture very well the basic message from related research during the past decade. On average, higher economic, educational and occupational status is associated with greater marital stability and quality.*

Finally, while domestic violence knows no class boundaries, it is both more prevalent among low-income couples, and it is harder for women without economic means to escape. For example, among the mothers in the Fragile Families Survey, those without high school degrees and Latinas have the highest rates of experiencing intimate partner violence, while white mothers and mothers with college degrees experience the lowest rates. According to research, both mother’s economic dependency and traditional attitudes about women’s roles are key predictors of domestic violence.
Part IV: Factors driving class gaps in the three S’s

Both economic and noneconomic factors have contributed to family change across economic classes since the 1960s. Noneconomic factors, including the reform of divorce laws and changing social norms, almost certainly played a leading role in family change in the late 1960s and early 1970s. In a review of evidence conducted in the early 2000s, David Ellwood and Christopher Jencks, both professors at Harvard University, concluded that, “taken together, legal, technical, and normative changes probably help explain why family-related behavior began to change in the late 1960s and early 1970s, even though the economy was strong and growing.” This helps explain why both marriage and birth rates have fallen across the board since the 1960s.

But what about the increasing gaps in marriage and related indicators by socioeconomic class in more recent decades? Here, the bulk of the evidence suggests that growing inequality and the retreat from shared economic prosperity have been the driving forces. As Ellwood and Jencks note, “non-economic factors [do not] seem capable of explaining changes in family structure since 1980 unless we assume quite long lags between legal and technical changes and changes in individual behavior.” After 1980, they suggest “economic forces [became] far more important in influencing fertility and marriage decisions.”

In fact, for many young working-class people today, economic insecurity makes stable, healthy relationships all the more difficult to attain. In research drawing on her extensive interviews with young working-class people currently in their mid-20s to early 30s, sociologist Jennifer Silva has argued that the decline of good union jobs and the rise of poorly compensated service jobs might be to blame. She writes:

[These factors] made lasting marriages less attainable, exacerbating feelings of distrust or even fear about intimate relationships. Commitment, rather than a hedge against external risks of the market, becomes one demand too many on top of the already excessive demands of the post-industrial labor force.
The economy has changed in many ways over the past several decades. Among the key economic factors that may have contributed to class gaps in family structure and stability are stagnant and declining wages for working-class men; limited real growth in family incomes, even as families worked harder and longer on average with the rise of women’s breadwinning; the decline of unions and the near disappearance of well-paid manufacturing work; and growing gaps in wealth. Changes in the global economy and the rise of technology played a role in these shifts, but inequality has been exacerbated in large part by conservative economic policies promoted since the 1970s. These include cutting taxes for high-income people while rolling back workplace protections, allowing the minimum wage to erode in real terms, and opposing the adoption of basic labor standards and social insurance programs that address women’s increasing economic role.

A discussion of all of these economic factors is beyond the scope of this report. Instead, this report discusses three closely related ones—employment, earnings, and inequality—that can provide considerable insight into how economic change has likely affected family structure and the other two S’s.

### Employment, earnings, inequality, and marriage

#### Employment

Even as the male-breadwinner/female-homemaker family has become more rare, a steady job remains a key criterion for the vast majority of women in evaluating a potential spouse or partner. In a recent Pew Research Center survey, 78 percent of never-married women said it was very important for a potential spouse or partner to have a steady job; for women, employment was even more important than having shared ideas about having and raising children. By comparison, only about 46 percent of never-married men said that it was very important for a potential spouse or partner to have a steady job; for men, similar ideas about having and raising children were much more important than a potential spouse or partner having steady work.

Pew’s report on the survey did not detail whether working-class women place a higher value on steady employment than higher-income women. However, it did show that black and Latino adults, both of whom are disproportionately working class, are generally more likely than non-Latino whites to say that having a spouse or partner with a steady job was very important to them. Does this mean that
adults who are struggling economically have higher economic standards when it comes to choosing a partner? Probably not: it could merely reflect that more advantaged groups have less reason to worry about their odds of finding a partner who they can count on to be steadily employed in a good job.

Moreover, as Kathy Edin, a sociologist at Johns Hopkins University, and her colleagues have concluded based on qualitative research conducted in low-income communities, the “norms of economic standards among the low-income population now demand [not just] financial stability on the part of men” but also “economic independence on the part of the women as two key prerequisites for marriage.” Thus, from a values-based perspective, low-income and higher-income people likely hold very similar values when it comes to potential spouses. Higher-income families typically are dual-earners, in which each partner likely has the ability to be independent if the union dissolves, while low-income men and women often aspire to this.

While women continue to place a high value on steady employment when it comes to a partner or spouse, Pew researchers Wendy Wang and Kim Parker have also documented that the supply of men who meet this standard has fallen. In 2012, among every 100 unmarried women ages 25 to 64, there were 97 unmarried men, but when male employment is taken into account, there were only 65 employed unmarried men per 100 women. Looking at young never-married adults, there has been a steady decline in employed men. As shown in Figure 6, in an updated version of their analysis produced by Center for American Progress analyst Rachel West, among never-married young adults ages 25 to 34 in 1960, there were 139 employed young men per 100 women; by contrast, there are only about 92 employed young men per 100 women today.
Earnings

As Figure 7 shows, wages for the bottom 50 percent of male workers were lower in real terms in 2012—nearly a $1.50 an hour lower at the middle of the wage distribution—than they were in 1979, while those male workers at the top of the wage distribution all had substantially higher real wages.113
Among women, who started out at much lower wage rates than men at every point of the distribution, no group saw declines in their real wages. However, as with men, there was considerable growth in wage inequality. For women in the bottom fifth of the wage distribution, the real gains were insignificant to very small—less than 75 cents per hour—while the gains for those in the top quintile were sizable—roughly 50 percent and higher. At the same time, women at all points of the wage distribution continue to earn less than men, but the difference has narrowed most for women and men at the bottom of the wage distribution due to limited wage growth for women and declining wages for men.
Analyses first conducted by economists Adam Looney and Michael Greenstone show that growing disparities in earnings for both men and women are associated with growing disparities in marriage between 1970 and 2011. Figures 9a and 9b show these relationships, updated through 2013 by Rachel West. As Figure 9b shows, earnings for men at the 60th percentile of earnings and below were much lower in 2013 than in 1970, with the declines following a clear gradient. Only about the top 30 percent of men had higher earnings in 2011 than in 1970. The increases here also follow a clear gradient with the greatest increases at the very top. Figure 9a shows the declines in the share of men married, using the same earnings deciles as in figure 9b. As it shows, marriage rates declined across the board for men, but the greatest declines were among lowest-earning men, followed by those in the middle of the earnings distribution.

Figure 10 shows change in the share of married women by earnings decile between 1970 and 2013. The first bar on the left spans the bottom half of the women’s earning distribution and includes all women with no earnings in 1970. The trend is similar to that for men in figure 9a: the greatest declines in marriage are for women at the 60th percentile of the earnings distribution and below, and the declines are more modest for those between the 70th percentile and 90th percentile. Because nearly half of women did not have earnings in 1970, this report does not show a figure for the changes in women’s earnings over this period—but recall from figure 8 that real hourly wages increased substantially for women at the top of the wage distribution, but very little, if at all, for those women workers at the middle and below.
FIGURE 9
Decline in the share of married adults has been strongest among lowest-earning men

Percentage-point change in share of married men, by earnings decile: 2013 compared with 1970

Percent change in men’s real earnings, by earnings decile: 2013 compared with 1970

Note: Includes all noninstitutionalized men ages 30 to 50. The first earnings category includes all men with no earnings in 1970.

FIGURE 10
Percentage-point change in share of married women, by earnings decile

2013 compared with 1970

Note: Includes all noninstitutionalized women ages 30 to 50. The first earnings category includes all women with no earnings in 1970.
As with previous research highlighted in this report on the relationships between the three S’s and child and adult well-being, there are considerable methodological challenges when it comes identifying the extent and nature of causal connections between earnings and marriage trends. A growing number of studies that use sophisticated methods to get at causality generally do suggest, however, that male earnings and employment trends have had a causal effect on marriage rates and family stability.\textsuperscript{115} For example, Dan Black, a professor of public policy at University of Chicago, and his colleagues used a natural experiment—economic booms and busts in local coal and steel industries from the 1970s through the early 1990s—to determine the impact of male wages on marriage rates.\textsuperscript{116} They found that “the expansion of high-wage jobs for low-skilled men increased marriage rates and reduced the incidence of female-headed households.”

The evidence on the impact of female earnings and employment trends is less consistent. In theory, increased earnings could increase working-class women’s “economic attractiveness” to potential partners, particularly men who have seen their wages and earnings decline. On the other hand, greater economic self-sufficiency may make these women less willing to marry or stay with partners whose economic stock is declining. Moreover, with never-married men placing a greater priority on alignment about raising children than on a potential partner’s employment status, while women feel the opposite, conflict about work-family priorities may also negatively affect family formation.\textsuperscript{117}

Findings from empirical research can be cited in support of either theory for women. However, the research generally does not use methods that can reliably identify causal linkages. Some important exceptions come from experimental evaluations of employment and work-support programs for disadvantaged women, as well as early childhood programs. For example, the Perry Preschool demonstration, a random assignment study that tracked the effectiveness of high-quality preschool intervention, seems to have increased women’s employment and earnings, as well as their marriage rates.\textsuperscript{118} And both the Minnesota Family Investment Program demonstration and the New Hope demonstration—progressive “welfare reform” demonstration programs that were rigorously evaluated in the 1990s—increased employment and earnings for certain groups of disadvantaged mothers, while also increasing their likelihood of being or remaining married.\textsuperscript{119}
Regardless of whether women’s earnings are causally related to marriage rates, increasing women’s income, closing the gender wage gap, and updating workplace policies to better enable families to balance work and caregiving should remain priorities for policymakers. Given the research underscoring the positive effects on child outcomes of higher incomes and more time, as well as the stress that financial strain and unpredictable schedules can place on working-class relationships, these policies are important in their own right.

In their recent book, *Marriage Markets: How Inequality is Remaking the American Family*, legal scholars June Carbone and Naomi Cahn pull the male and female strands of research and theory together to explain the growing class gap in marriage: “At the top, there are more successful men seeking to pair with a smaller pool of similarly successful women. In the middle and the bottom, there are more competent and stable women seeking to pair with a shrinking pool of reliable men.” As Carbone and Cahn describe it, when women cannot find a partner who is sufficiently reliable, the next-best option is independence, which gives them greater individual control over their lives and finances.

**Inequality**

Related research suggests that beyond negative or stagnant wage and employment trends, the growth in inequality—a combination of more rapidly increasing wages at the top and more limited or negative growth for those at the bottom—is playing an important role in marriage trends. For example, economists Eric Gould and M. Daniele Paserman conclude that increasing inequality explains a substantial part of the decline in the marriage rate over the past few decades. As they put it, “higher male inequality is clearly altering the fundamentals of the local marriage market, resulting in lower marriage rates.” They suggest that the most likely causal mechanism involves women in high-inequality geographical areas taking longer to find a first or second husband, in part because the potential “payoff” from spending more time searching for a relatively higher-earning spouse is larger. In similar research, David Loughran of RAND found that rising male inequality accounts for a significant part of the decline in marriage among white women and more-educated black women.
Sociologists Tara Watson and Sara McLanahan have found that “low-income men are less likely to marry when they are farther from the median income in their reference group.” In other words, when there is a greater income gap in an area between low-income men and middle-income men, the marriage rate will be lower. Watson and McLanahan argue that their results are consistent with an identity model of marriage—one in which cohabiting partners are less likely to marry the further they are from a combined income that allows them to lead a “middle-class lifestyle.” But they also note that other explanations may play an important role.

Growing inequality may also negatively affect educational attainment and other factors that affect lifetime earnings. Economists Melissa Kearney and Phillip Levine have found that young disadvantaged women are more likely to have nonmarital births when they live in places with higher levels of inequality between the bottom and the middle of the income spectrum. Kearney and Levine are also investigating the extent to which income inequality and lack of mobility reduce the educational attainment of disadvantaged young men. Their research finds that low-income boys who grow up in areas with greater levels of inequality between the bottom and the middle of the income distribution are relatively more likely to drop out of high school—even after controlling for a host of factors, including family structure.

This is particularly significant because, as noted earlier, there are strong educational gradients in marriage and divorce, and black and Latino women are more likely than white women to say that a partner’s educational attainment is important. As Cahn and Carbone put it, due to greater increases in educational attainment among women, there is:

> A larger group of successful women in the center [who] seeks to pair with a shrinking group of comparable men. Female high school graduates used to be able to marry men with a college education; today they are much less likely to get married at all. And sociologists find that women in this center group, particularly among whites, cohabit more than American women in any other group; they live with a partner, marry, divorce, and cohabit with someone else to a greater degree than in any other group.
Why working-class women haven’t delayed childbirth as much as women with four-year college degrees

Birth rates have fallen for women at all educational levels since the 1960s. But women with bachelors degrees have increasingly delayed childbirth until their 30s, while less-educated women remain much more likely to have children in their 20s. Figure 11 below shows the number of women who had a child in 2010 by educational attainment and age.

Given the much greater economic insecurity of working-class women and men, why aren’t more delaying childbirth until their 30s, when they are more likely to have steady employment and be married? One possibility is that working-class adults are more liberal when it comes to core values related to family matters—that is, compared to adults with four-year college degrees, they might value marriage less and have more casual attitudes toward childbirth. But evidence from surveys and qualitative research provides little support for this view. If anything, working-class people seem to value the cultural and religious aspects of marriage as much or more highly than more-educated adults. Additionally, working-class people—particularly those with only a high school diploma or less—are much more likely to support restrictions on legal abortion.128 Additionally, working-class people—particularly those with only a high school diploma or less—are much more likely to support restrictions on legal abortion.129

---

**FIGURE 11**

**Women with four-year college degrees are much more likely to have children in their 30s**

Women who had a child in 2010 by educational attainment, in thousands

In fact, as legal scholars June Carbone and Naomi Cahn suggest, the more traditional values that are part of what they term the “red state family paradigm” may contribute to the growing gap in women having children in their 20s or 30s. As they put it:

*Red regions of the country have higher teen pregnancy rates, more shotgun marriages, and lower average ages at marriage and first birth. What the red family paradigm has not acknowledged is that the changing economy has undermined the path from abstinence through courtship to marriage. As a result, abstinence into the mid-20s is unrealistic, shotgun marriages correspond with escalating divorce rates, and early marriages, whether prompted by love or necessity, often founder on the economic realities of the modern economy, which disproportionately rewards investment in higher education. Efforts to insist on a return to traditional pieties thus inevitably clash with the structure of the modern economy and produce recurring cries of moral crisis.*

Sociologist Philip Cohen also points toward a plausible answer when he argues that:

*We need to think about marriage, education, and childbearing as linked events that unfold over time. Delaying childbearing and continuing education are decisions that are made together, based on the opportunities people have. And completing more education increases both the likelihood of marriage and reduces the likelihood of divorce and the earnings potential of one’s spouse. So I think you could tell the story like this: Women with better educational opportunities delay childbearing, which increases their marriage prospects, and makes it more likely they will be [stably] married and financially better off when they have children in their 30s.*

In their own detailed reviews of the evidence, Christopher Jencks and David Ellwood of Harvard University tell a similar story. As they note, compared to less-educated women, college-educated women are more able to obtain good jobs with clear career paths. College-educated women may also be more aware of facing greater “career costs associated with early childbearing.” Thus, the combination of greater satisfaction with their work lives and concern about the negative impact that childbirth in their 20s may have on their career advancement may lead them to postpone having children. In contrast, less-educated women are more likely to see potential male partners performing badly in the labor market. As a result, poor economic conditions may encourage them to delay marriage but leave them less likely to have the economic opportunities that would lead them to postpone motherhood.
Economic trends and two-parent family instability

Economics not only play a role in determining whether people get married in the first place, but they are also associated with the likelihood of divorce, with married parents living at or near the poverty line facing higher risks of separation.\textsuperscript{134} A large body of research finds that earnings and other economic factors are strong predictors of whether parents stay together\textsuperscript{135} and underscores how financial stress is a risk factor for marital conflict, violence, and divorce.\textsuperscript{136} Notable recent research using data from the Fragile Families Study found that economic factors actually appear to be a more important predictor of dissolution for married parents than for cohabiting ones.\textsuperscript{137} On the other hand, for cohabiting families—who are not as economically well-off to start with—relationship quality was the most important predictor of dissolution.

These findings underscore that family policy must not only concern itself with single parents, who are often in that state temporarily, but also with disadvantaged couples, whether they are married or unmarried.\textsuperscript{138} Of course, the overall poverty rate is much lower for children living with both parents—13.2 percent—than it is for those children living with just one parent—41.8 percent.\textsuperscript{139} However, because the vast majority of children—68.5 percent in 2013—live in two-parent families, which includes children living with two unmarried parents, the number of impoverished children in such families is very large, around 6.7 million.\textsuperscript{140}

It is also important to note that the official poverty threshold falls far below what most Americans think the minimum income is that parents with children need to afford basic necessities. In a 2007 survey, Gallup asked participants what the smallest amount of yearly income a family of four would need to get along in their local community.\textsuperscript{141} The median answer was $45,000—an amount more than twice the 2007 federal poverty line of $20,650.\textsuperscript{142} Thus, 200 percent of the poverty line provides a better but still somewhat conservative measure of the income that families with two children need to make ends meet at a basic level. When using this threshold, an additional 9.7 million children live in two-parent families with incomes between 100 percent and 200 percent of the poverty line.\textsuperscript{143}

Moreover, married parents comprise a significant share of parents: There are more married parents living below the poverty line than never-married parents. Of the 12 million poor adults who lived with related minor children in 2010, about 43 percent were married; 39 percent were never married, although a substantial share of this group were in a cohabiting relationship; 10 percent were divorced; 6 percent were married but separated; and 2 percent were widowed.\textsuperscript{144}
In short, contrary to Sen. Rand Paul’s (R-KY) claim that marriage is the only difference between being poor and not poor with kids, millions of poor children live with both of their married parents. For these children, poverty not only means hardship and fewer resources—it also means there is an increased risk that their parents will end up separating or divorcing.

Finally, it is important to note that cohabiting parents and other “fragile family” types also experience very high poverty rates akin to those of single mothers. For example, the poverty rate for children living with two unmarried parents was 48 percent in 2013. This somewhat surprising fact is due primarily to demographic differences. Most unmarried, cohabiting parents are under age 34 and do not have education beyond high school, while the vast majority of married parents are older than age 34 and do have education beyond high school. Compared to married fathers, the fathers in unmarried partnerships are more than twice as likely to not be employed. Compared to married mothers, the mothers in unmarried partnerships are also more likely to be unemployed, although the difference in employment is much less for mothers than it is for the fathers. Comparing unmarried parenting couples to single parents, the unmarried cohabiting couples tend to be younger and less educated than single-mother households. Therefore, simply promoting marriage among these couples is unlikely to resolve the income constraints and high poverty rates they face.
Part V: Policy recommendations to reduce class gaps and risks related to the three S’s

A policy agenda that aims to reduce class gaps and risks related to the three S’s must have two basic planks:

- An economic plank that addresses the increases in earnings inequality and related economic factors that have made working-class children particularly more vulnerable to risks related to the three S’s
- A social plank that provides supports and services that reduce children’s vulnerabilities related to the three S’s

The economic plank

The Center for American Progress has written extensively on economic policies that would boost employment, wages, and job quality for American workers, including those without four-year college educations, as well as the growing number of college-educated young people who are economically insecure. Such economic reforms would help very low-income, working-age families, but they also aim to bolster the economic security and opportunity of working-class and middle-class families more broadly. This more holistic focus is an indispensable part of any serious agenda to address risks and growing class gaps related to the three S’s. Disparities related to family change and child well-being are not limited to very low-income people but extend up the income distribution. Thus, narrowly targeted policies are unlikely to have a transformative effect on promoting stable, healthy families.

A related limitation of narrowly targeted policies is that they can effectively penalize marriage or exclude married couples altogether. While research does not suggest that people choose whether to marry based upon eligibility for work and income supports, ensuring that work and income supports are available to disadvantaged married couples would help address the economic stressors that make working-class marriages more vulnerable to dissolution. At the same time, these types of investments that serve married couples should not come at the expense of other disadvantaged households or favor low-income married families over low-income families headed by a parent living on her own.
The list below highlights some of CAP’s economic policy recommendations that are particularly important for reducing class gaps in the three S’s. These policies would help address constrained choices that working-class adults face in the marriage market, as well as economic stressors that imperil the stability of married or otherwise committed couples.

- Increase the minimum wage substantially and strengthen other basic labor standards such as overtime regulations and enforcement against wage theft.\footnote{155}

- Make it easier for workers to form and join labor unions.\footnote{156} As economist Alan Blinder has recently argued, there is a need to “tilt the playing field in favor of, rather than against unions.”\footnote{157} Recently published research finds that “controlling for many factors, union membership is positively and significantly associated with marriage”—a relationship that is “largely explained by the increased income, regularity and stability of employment and fringe benefits that come with union membership.”\footnote{158}

- Substantially increase overall employment by, among other things, increasing investments in our public infrastructure, enacting fiscal stimulus packages, reducing the trade deficit, and providing publicly subsidized jobs for people with barriers to stable employment.\footnote{159} Jared Bernstein and Dean Baker have argued that full employment—the lowest possible unemployment rate consistent with stable inflation—is probably around 4 percent today, nearly 2 percentage points lower than the unemployment rate as of November 2014.\footnote{160}

- Substantially increase the Earned Income Tax Credit, or EITC, for workers who do not have dependent children, and eliminate restrictive eligibility rules that require workers under age 25 to have dependent children to receive the credit. The maximum EITC for workers without a qualifying child is currently only $500—compared to $3,305 for workers with one child—and eligibility for these workers without custodial children is quite restrictive.\footnote{161} Workers without qualifying children are completely ineligible for the EITC if they are under age 25 or have earnings that are roughly equivalent to working full time, year round at just the federal minimum wage.\footnote{162} A married couple without children is ineligible for the EITC if one adult works full time, year round at the federal minimum wage and the other works only about one-third of the year at that wage level.\footnote{163} These restrictive eligibility rules effectively exclude many struggling working fathers living apart from their children, as well as many young working-class men and women who do not yet have children.\footnote{164} Bolstering the rewards of work for young people who do not yet have children could help these workers find stronger financial footing before they become parents.
• Ensure that disadvantaged married parents—as well as unmarried couples raising children—have access to key work and income supports, particularly temporary re-employment assistance. While the Temporary Assistance for Needy Families, or TANF, program should play this role, it clearly does not. Currently, about 5.2 million children below the poverty line are living in married two-parent families, and another 1.4 million are living in unmarried two-parent families, but a mere 84,000 two-parent families receive basic income support and employment services through TANF. Outside of California, fewer than 30,000 two-parent families receive such assistance. Research suggests that well-designed temporary assistance programs for two-parent families could have positive effects on marriage. The original version of the Minnesota Family Investment Program, or MFIP, a demonstration program that was evaluated in the mid 1990s, reduced divorce among two-parent families receiving benefits. The federal government should build on these results by establishing a national TANF demonstration project that combines elements of both the original MFIP program and the New Hope model. These progressive demonstration projects ensured that families had an adequate income floor while searching for work or addressing issues that limited their work capacity, including through transitional jobs, re-employment, and other services to low-income married- and cohabiting-couple families. Unlike the current TANF program, these programs did not utilize “participation rates” or harshly punitive measures that aimed mostly at reducing the number of people who got help; instead, they emphasized helping struggling parents obtain and maintain stable employment.

• Reduce marriage penalties in the federal Supplemental Security Income program, or SSI. Under current deeming regulations in SSI, when a person with a disability who receives SSI marries a person not receiving SSI, much of their spouse’s income would be deemed to them, meaning that—unless the new spouse has very modest income—the spouse with the disability is no longer eligible for SSI. The rules should be modified to ensure that a disabled person in this situation would not lose benefits until their new family’s total income is above at least 200 percent of the federal poverty line. Similarly, when two people with disabilities who receive SSI benefits get married, their total benefits—which are already extremely low—should not be reduced by 25 percent, as is currently the case.
• Enact work-family policies, including ones that ensure all workers have access to the kinds of family-related benefits and services that most higher-income workers have, including paid family leave, earned sick days, and high-quality child care.\textsuperscript{169} These policies would help all families, regardless of structure, to better manage work and caregiving responsibilities.\textsuperscript{170} Moreover, these types of policies could reduce relationship-damaging stress disproportionately felt by many dual-earner working-class couples. As author Paul Amato and his colleagues have found, “dual-earner arrangements are linked with positive marital quality among middle-class couples and with negative marital quality among working-class couples.”\textsuperscript{171} They attribute this difference partly to work-family conflicts among working-class couples, contributing to greater marital tension and low job satisfaction.

• Increase the availability of flexible and predictable work schedules. Vermont and San Francisco recently adopted right-to-request laws that allow workers to ask employers for flexible work arrangements or changes to their schedules without fear of retaliation or other negative consequences. The employers would have to consider each request in good faith and try to find an accommodation unless doing so was demonstrably at odds with their business plan.\textsuperscript{172}

• Improve access to affordable and effective postsecondary education and training for both men and women through strategies such as expanding apprenticeships, community college and state university enrollment, and other educational programs and services that put young adults on a pathway to good-paying jobs.\textsuperscript{173}

One likely benefit of institutional reforms such as these, especially if implemented together, is that they could increase the likelihood that young working-class men and women will delay having children until they are more established in their careers and have more stable marriages and relationships. Women and men with four-year college degrees are more likely to have spent much of their 20s in highly structured institutional environments. First, they spend time in four-year college and universities and then in good jobs—or at least relatively good jobs—that often come with a range of family-related benefits and provide a clearer path to increases in earnings, benefits, and other career goals over time.\textsuperscript{174}

This different institutional environment likely provides strong incentives to delay childbirth and a different set of social cues and peer influences. Among poorly compensated service employees, having children in one’s 20s is simply normative, whether in a married or unmarried couple. (see Figure 11 and accompanying
discussion) By contrast, among highly educated workers, having children in one’s 30s or beyond is simply normative, and while the vast majority of these workers are married, an unmarried couple’s decision to have a child is not necessarily viewed as abnormal or something deserving of disapprobation.175

Finally, it is worth noting that such economic policies would have a range of positive effects on the well-being of workers and their children even if they do not have major effects on family structure and stability. For example, there are good reasons to think that increasing educational attainment of young people and raising working-class wages will positively affect family stability and delay childbirth. But, even if they don’t, they will still have plenty of positive effects on parents and their children.

The social plank

While reducing inequality through stronger labor-market institutions and social insurance is an essential part of any serious agenda to address the three S’s, it is not sufficient by itself. If it were, there would be few unhealthy marriages or unstable families at or near the top of the economic ladder. Despite class gaps in marriage and stability, divorce, discord, and poor relationships are a reality in many privileged families too. But privileged couples with these problems have something that others lack: ample resources to address the resulting challenges.

In contrast, working-class families are most likely to experience family instability and conflict but are least likely to have the services and supports needed to manage these problems effectively. Therefore, in addition to addressing the economic drivers of family change, it is important to ensure that families at all income levels have the tools they need to maximize their chances of forming and maintaining stable and healthy families.

As noted above, economic policies that aim to meaningfully change an issue of this magnitude and breadth cannot be narrowly targeted to those at the very bottom of the income distribution. Similarly, there is no single narrowly targeted social policy that can act as a silver bullet. To make meaningful change, the United States needs to adopt policies and programs that address risks and vulnerabilities faced by adults and children at various key points in the family life cycle, including interventions before adults enter serious relationships through cohabitation and/or marriage and the possibility of divorce, separation, and remarriage and repartnering.
So, for example, it is important to address the heightened risks of unplanned pregnancies that young people face. But family policy also needs to address the risks that are more likely to appear later in the family life cycle such as the risks for both children and adults associated with chronic marital and relationship conflict. High school years may be an important time to provide universal information to young people about relationship skills and reproductive health that pay long-term dividends in this regard, but couples also need to be able to access the tools they need, including effective couples counseling, if and when problems manifest themselves later.

The remainder of this report highlights four big-picture family policy reforms:

- Increase access to birth control and other reproductive health services
- Increase access to effective couples counseling for adults and relationship education for high school students
- Modernize the child support system and family law
- Continue successful home-visitation programs and increase access to parenting education.

It also highlights the need to reform the nation’s immigration and criminal justice systems to avoid separating families unnecessarily. This is not a comprehensive set of recommendations, but it provides a starting point and an illustrative set of policies that would reduce risks related to the three S’s that adults and kids face at various points in the family life cycle.

*Increase access to birth control and other reproductive health services*

The United States has among the highest rates of unintended pregnancy in the developed world. Because an unintended pregnancy by definition is not an intentionally chosen one, this is a concern from the perspective of personal autonomy. It is also a concern from the perspective of the three S’s because research finds a variety of associations between unintended births and family conflict and stability.

While unintended pregnancy and childbirth are risks for women of child-bearing age generally, risks are particularly high for young women under age 25, among whom most births—about 58 percent—are unintended. At the same time, the overall birth rate has remained at or near historical lows, and birth rates have sharply declined for young people over the past several decades. Between 1990 and 2012, the birth rate for women ages 20 to 24 declined from 116.5 births per 1,000 women to 83.1 births per 1,000 women. In terms of actual numbers, there were fewer births to women under age 25 in 2012 than in any year since 1945,
despite the U.S. population being more than double today what it was then. These trends are due to a variety of factors, including the bipartisan expansion of access to family planning services that began during the Johnson and Nixon administrations, as well as increases in educational attainment and women's labor-force participation and freedom.\textsuperscript{182}

Still, there were roughly 1.4 million unintended births in 2012, and about 3 out of every 10 of these were to women under age 25.\textsuperscript{183} As in other areas related to family life, there are considerable class gaps in unintended childbearing. About 83 percent of births to mothers with college degrees are intended, compared to about 60 percent of those to mothers without a college degree.\textsuperscript{184} This differential is due to both the higher rate of unintended pregnancies among women without college degrees and much lower abortion rates among women without any college education.\textsuperscript{185}

The Affordable Care Act, or ACA, includes several reforms that increase access to affordable reproductive care.\textsuperscript{186} Most importantly, the law expands affordable health insurance—coverage that includes a range of reproductive health services—to millions of Americans who would otherwise not have it. According to the most recent Congressional Budget Office projections, about 26 million more nonelderly people will have insurance in 2017 than would have been the case without the ACA.\textsuperscript{187} Nearly all of this increase in the number of insured Americans is due to expansions in public coverage, particularly Medicaid, and individual private coverage obtained through the health care exchanges that the ACA creates.

Medicaid already provides a range of reproductive health services, although abortion is a notable exception.\textsuperscript{188} Under the ACA, all new private health plans must also provide reproductive health coverage without any co-pays. Covered services include all contraceptive methods approved by the Food and Drug Administration and contraceptive-related education and counseling.\textsuperscript{189} This new benefit saved covered women nearly $500 million in 2013 alone; the savings will increase substantially with the full implementation of the ACA and as knowledge of the availability of these services increases.\textsuperscript{190}

Preventive reproductive health care coverage under Medicaid may be particularly helpful for women who opt to use long-acting reversible contraceptives, or LARCs, such as intrauterine devices, or IUDs, and birth control implants. Although LARCs are generally more reliable and effective than other methods, they are also costly to pay for out of pocket. For example, an IUD can provide protection for up to 12 years, but it can cost as much as $1,000 upfront; birth control
implants—such as Implanon and Nexplanon—can provide protection for up to three years but can cost as much as $800 upfront. These relatively high upfront costs are likely one of the reasons why only about 12 percent of women using contraception currently use them.

To make more progress in reducing unintended pregnancies, particularly among young people, there are several steps federal and state policymakers can take.

First, states should fully implement the Affordable Care Act. Unfortunately, in slightly more than half of the states, conservative governors or state legislatures have refused to adopt one of the most important improvements in the ACA: the expansion of Medicaid. Many of the states that have not yet implemented the expansion have higher than average rates of unintended pregnancies. Research shows that previous expansions of Medicaid family planning services have reduced the number of unplanned births—particularly among young women—and reduced health care and other costs. All states should implement the Medicaid expansion.

Second, as Isabel Sawhill, senior fellow and co-director of the Center for Children and Families at the Brookings Institution, has recommended, public policy should work to make LARCs more widely available and ensure that medical professionals are educated and trained to provide these options to women. Where LARCs have been more available, they have lowered the rates of both unplanned pregnancy and abortion. Over just the past decade, the use of LARCs has increased from 2.4 percent of contraceptive users in 2002 to 12 percent of them between 2011 and 2013. But the use of LARCs continues to trail both oral contraception and condoms. At the same time, efforts to expand the utilization of LARCs should always aim to “expand—not restrict—contraceptive options for all” and “support each woman in identifying her family planning priorities and in adopting the method that best meets her current needs.”

Finally, the federal government should increase funding for family planning services provided under Title X of the Public Health Services Act, including funding to conduct evidence-based social marketing campaigns that aim to increase knowledge about and use of effective contraception. Iowa’s “Avoid the Stork” campaign, which aimed to reach women between the ages of 18 and 30, was pretested among college students and used humor to capture people’s attention with a big, awkward looking stork showing up at social and other events. A survey found that approximately 72 percent of the 18- to 30-year-old women in the state reported having seen or heard the campaign. Contrasting those who had been exposed to the
campaign with those who had not, researchers found that exposed individuals were more likely to intend to use contraceptives and more likely to be better informed about how to use them effectively.\textsuperscript{199} During the period the campaign operated, unintended pregnancies declined in Iowa by about 4 percentage points, although it is impossible to say how much of this decline was due to the campaign.\textsuperscript{200}

These steps would help address family structure, stability, and strength. Improved access to and use of contraceptives would help women delay childbirth until they are in a healthy, committed relationship. Delaying childbirth can help young couples who are married or cohabiting finish their education or achieve more economic stability, removing some of the financial stress that can strain working-class relationships.

\textit{Increase adults’ access to effective couples counseling and high school students’ access to relationship education}

For married or cohabiting parents, as well as their children, a key risk threatening well-being is parental conflict. As noted above, high levels of parental conflict can adversely affect children’s health, development, and school performance and can lead to family instability and divorce.

Both couples therapy and relationship education aim to reduce harmful conflict and strengthen marriages and other couple relationships. Trained professionals typically provide couples therapy in a series of sessions to individual couples.\textsuperscript{201} Relationship education programs provide information to groups of couples about “what a healthy relationship is and what it is not” and aim to help couples improve communication and other relationship skills.\textsuperscript{202} A solid body of research finds that both couples therapy and relationship education can have positive effects on marital satisfaction and related outcomes, although there are questions about the ability to generalize this research to the broad range of families that experience relationship distress.\textsuperscript{203}

In fact, when it comes to relationship education programs targeted to low-income couples, there is now overwhelming evidence that these programs are not effective. As part of its marriage-promotion initiative in the 2000s, the George W. Bush administration conducted random-assignment evaluations of marriage education and relationship skills programs designed for low-income—under 200 percent of the poverty line—married and unmarried couples. The programs, which cost about $9,000 to $11,000 per couple, had no positive effects on marriage, marital stability, relationship quality, children’s well-being, or other related indicators.\textsuperscript{204} Even more troublingly, at one of the program sites—in Baltimore—there was actually an increase in domestic violence and other negative impacts among families who participated in the Building Healthy Families program.\textsuperscript{205}
While relationship education does not appear to improve outcomes for low-income couples, it remains unclear whether the more individualized approach provided by individual couples counseling would be helpful, either in improving marital satisfaction or providing couples with the tools and information to end a relationship with less harmful conflict that could have detrimental effects on children. Moreover, while there is clear evidence that couples counseling can be helpful for many middle-class couples, affordability and other access barriers appear to limit its utilization more broadly. Although data are limited, it appears that most couples experiencing marital distress do not get couples therapy. For example, a survey of Oklahomans who had been divorced found that only 37 percent reported getting marital counseling before their divorce; among those who were currently married, only 19 percent reported ever receiving couples counseling.206

Low utilization of couples counseling—especially therapy provided by an expert with specialized training in empirically based approaches—is likely due in large part to the high cost of such services. Couples therapy is generally not covered by public or private health insurance. Even when affordability is not an issue, there may be skepticism about the effectiveness of therapy or reluctance to participate.

CAP proposes testing the effectiveness of expanding access to couples counseling—that is, the kind of professional help that many higher-income couples turn to when they contemplate separation or divorce—to economically insecure working-class and middle-class families. Those eligible should include both married and unmarried couples, as well as same-sex couples.

Various approaches to providing and funding counseling should be considered as part of the pilot, including:

- Providing coverage for couples counseling as a preventive service through Medicaid and individual policies obtained through the health care exchanges
- Encouraging couples counseling coverage in employer-based health policies
- Providing subsidies to families through public health departments or other community agencies that can be used to obtain couples counseling.

Before testing a pilot that involves the expansion of insurance coverage, it would be important to determine the extent to which counseling professionals are willing to work with public and private health insurers.
Counseling should not be funded by diverting the increasingly scarce funding available for temporary assistance and other work supports under the TANF block grant, as was the case with the Bush administration’s marriage-promotion initiative. The block grant’s value been subjected to extraordinary erosion since it was established in 1996, even though the number of children living below the poverty line has increased. But even if the block grant’s funding increased, TANF does not provide the proper institutional context for couples counseling to reach a broad range of working-class families. Instead, TANF should be focused on income support and fostering stable employment and career advancement for individual low-income adults.

Time binds and other related barriers, in addition to direct cost, are likely contributing to a considerable class bias in access to couples therapy. For example, many working-class couples may find it very difficult to take time off from work to regularly attend a therapy session during the day. Even if sessions are available in the evening, lack of child care and other such barriers may make attendance difficult or impossible. Several of the work-family reforms discussed above—including increasing access to child care and giving workers more control over their work schedules—could help reduce these barriers. Paid sick leave could also help as long as parents—both married and unmarried—can use it to attend couples counseling.

Finally, while relationship education targeted at low-income couples has not proven effective, there is some reason to believe that relationship education provided to high school students may work better. One example is the Relationship Smarts Plus curriculum developed for high school students. An evaluation of its use in health classes in 39 public high schools in Alabama found that it “improved relationship knowledge and skills for a large sample of economically diverse youth” who participated in the classes, compared to a control group of students who did not. Further evaluation of such programs is warranted; however, for the reasons discussed above, temporary assistance should not be used as a funding source for these programs.
Reforming laws and policies that undermine family structure, stability, and strength

In addition to taking many of the proactive steps that this report outlines to strengthen families, the government should also re-examine and reform public policies that are actively separating and weakening families. Two such areas for reform are immigration and criminal justice, both of which have had disproportionate effects on families of color.

**Immigration reform**

The national immigration enforcement system takes a heavy toll on children and families living in the United States. An estimated 11.2 million unauthorized immigrants currently live in the United States, but an even greater number of people—16.6 million—live in mixed-status families, with some members who have legal status and some members who do not. In many cases, these families comprise citizen children with undocumented parents. Deportations therefore affect not only the undocumented, but documented immigrants and citizens as well. Two-thirds of undocumented people have lived in the United States country for more than a decade—they are settled people who have worked hard, built lives and raised families here.

Over the past six years, the government has deported on average 400,000 people each year. This enforcement overdrive has caused family separations throughout the United States. As sociologist Joanna Dreby has found, the effects of these removals fall disproportionately on women, who must find ways to support their children and families because deportations are heavily skewed toward men—often the main breadwinners in immigrant families. Deportations therefore affect not only the undocumented, but documented immigrants and citizens as well. Two-thirds of undocumented people have lived in the United States country for more than a decade—they are settled people who have worked hard, built lives and raised families here.

But even as these actions protect as many as 5 million people from deportation, they still leave more than 6 million people vulnerable to removal. These executive actions by their very nature are only temporary: The next president can revoke them if he or she chooses. Only legislative immigration reform that provides a permanent pathway to legal status and eventual citizenship for the entire undocumented population can ensure that the national immigrant families are kept together.

**Criminal justice reform**

Criminal justice and re-entry policies have direct implications for the stability and economic security of a large number of families with children. More than half of adult inmates are parents of minor children, and 2.6 million American children—or 1 in 25—had a parent in prison in 2012, a more than seven-fold increase since 1980. Incarceration takes an emotional and financial toll on families and children. Most parents in state prisons—71 percent—were employed either in full-time or part-time positions prior to incarceration, meaning a sudden loss of income for the inmate’s family.

Incarceration also weakens family bonds. Incarceration—especially lengthy periods of incarceration—is correlated with divorce and disruptions in caregiving. Children of incarcerated parents are also more likely to be exposed to negative family dynamics and emotional distress.
In a recent CAP report on the collateral consequences of criminal records, CAP sets forth several recommendations to reform the national criminal justice system in ways that would strengthen families, including:

- **Enacting sentencing reform and alternatives to incarceration:** Common-sense sentencing reforms—such as reviewing harsh federal mandatory-minimum penalties and expanding the “safety-valve” provision to give judges more flexibility in sentencing—could reduce the amount of time that incarcerated parents spend apart from their children. In addition, policymakers should explore effective and less costly alternatives to incarceration such as “problem-solving courts,” which connect individuals who have substance abuse and mental health challenges with treatment in lieu of incarceration.

- **Implement pro-family re-entry policies:** Policymakers should remove barriers to family reunification for parents with criminal records. Currently, people with criminal records face barriers to employment, housing, education, building good credit, and income assistance, which can affect the ability to rebuild their lives and reunite with their families. In particular, the one-strike policy in public housing stands in the way of family reunification. CAP recommends that this overly broad policy should be replaced with individualized assessments to preserve public safety while enabling people who have been rehabilitated to reunite with their families and avoid homelessness while getting back on their feet.

Additionally, policies should also ensure that people with criminal records have a fair shot at employment opportunities that will help them provide for their families. With 87 percent of employers utilizing background checks in hiring, jobseekers with records often have their resumes thrown out immediately. Fair-chance hiring policies such as “banning the box” on job applications where applicants must disclose a criminal record can help ensure that qualified individuals are not rejected solely on the basis of criminal activity and charges.

There is much that public policy can do to strengthen families, but at a minimum, government should re-examine policies that are unnecessarily separating families. Immigration reform and criminal justice reform would be two important steps in this direction.

---

*Modernize the child support system and family law*

When parents end their marriages or residential partnerships, children are at high risk of a lower standard of living and receiving less parental care time. Social insurance programs can help reduce income instability in these cases in the same way that they help in the case of job loss and other income shocks.

However, many existing programs have limitations that reduce the extent of income support and stability they provide to children who are transitioning between family types. For example, monthly income assistance provided to parents and children under the TANF block grant is extremely modest in most states and comes with strict means testing and a growing list of burdensome requirements. As a consequence, the share of struggling parents that it can meaningfully help has fallen steadily.
The Earned Income Tax Credit—while an extremely important tool for stabilizing family income—is provided only once a year as a lump sum and is thus not immediately responsive to income shocks caused by separation or divorce. And while child care assistance can address both time and money gaps facing low-income parents, it is under-funded and available only to a fraction of the families who qualify.223

Child support payments made by one parent to the other parent can play a crucial role in both the short- and long-term economic security of children whose parents live apart. Among mothers who received child support from fathers in 2001, 17 percent of their individual income on average came from child support; among custodial fathers who received child support from mothers, the payments accounted for just more than 10 percent of their individual income.224 Among custodial parents with incomes below the poverty line who receive child support, the payments on average account for just more than half—52 percent—of their income.

Still, child support has considerable limitations. In 2011, only about half of custodial parents had agreements or orders in place for the payment of support by the other parent. Among the roughly 7.1 million who did, only about two-thirds—or 4.6 million—actually received payments during the year; among those who did receive payments, nearly 2 million did not receive the full amount agreed to or ordered.225

There are several reasons for these discrepancies. It often takes time for parents to reach a child support agreement. Where parents do not readily agree on the amount—or related matters such as the division of parenting time—it can take time and money for courts or administrative agencies to resolve the dispute and issue an order requiring the payment of support.

Beyond the legal process of establishing a child support order, the much larger overall process of separation or divorce itself can be economically and emotionally destabilizing for both parents and children. As a result, parents may need to incur large upfront costs—such as for separate housing and transportation—that hinder their immediate ability to pay support. Even before taking these new costs into account, many parents have poorly compensated jobs and face other employment-related challenges that limit their ability to make adequate and regular child support payments.226 In fact, nearly 2 million of the 6 million custodial mothers without a legal child support award say they did not have one because they think the father cannot afford to pay support.227
A number of important policy demonstrations and reforms are currently in place that seek to address these issues. For example, the National Child Support Noncustodial Parent Demonstration Project, established by the federal Office of Child Support in 2012, will rigorously test the effectiveness of providing employment and other services to noncustodial parents in eight states over a five-year period. In addition to employment services, the demonstration sites will provide peer supports that aim to increase the quality and quantity of parenting provided by noncustodial parents and reforms that better calibrate child support obligations to parents’ actual ability to pay.

More recently, in November 2014, the federal Office of Child Support issued an important regulatory proposal to modernize the existing child support rules to make them more flexible and efficient for both child support agencies and the parents they serve. The proposed rules are the product of extensive consultation between the federal Office of Child Support, state child support agencies and policymakers, and other stakeholders.

Significant improvements in the proposed rules include:

- Updating rules related to state child support guidelines for setting the amount of a parent’s child support obligation. In particular, the proposed rule requires child support orders to better reflect the actual ability of parents to pay support and child support agencies to be more responsive to changes in parents’ ability to pay support.

- Allowing states to incorporate parenting time agreements—sometimes still referred to as “visitation”—into child support orders.

- Allowing states to use federal child support funds to provide education and information about responsible parenting and co-parenting, family budgeting, and the financial consequences of raising children when the parents are not married. Importantly, funds could be used to provide this kind of information not just to parents, but also to young people who are not yet parents and to the general public.

- Giving state agencies new options to use federal child support funding to provide a focused set of employment services to noncustodial parents who are unemployed or struggling to make regular payments.
One important service that would not be allowed under the proposed rule is subsidized employment. This is unfortunate because carefully designed and implemented programs that provided subsidized “transitional” jobs can be a valuable bridge to regular employment for very disadvantaged parents, including those who have been incarcerated or have criminal records. CAP recommends that the Office of Child Support give states the option to use child support funding to provide transitional jobs. CAP also recommends that it amend the proposed rules to allow states to use federal child support funding for electronic monitoring systems, which can be used to ensure that parents are able to work and pay the support they owe instead of the current system of incarcerating parents if they are found in contempt of court-ordered child support.

Once the rules are finalized, state policymakers should act quickly to modernize their child support systems to the extent allowable under the rules. In a future report, CAP will provide more detailed recommendations for state policy reforms under the updated federal rules that would address the risks that children face that are related to the three S’s.

In addition, CAP proposes a national demonstration project that would test a system in which initial child support payments are publicly subsidized on a temporary basis in conjunction with the provision of employment services, work supports, and skills training in co-parenting to both parents. The subsidized payments would be paid only in months that the custodial parent did not apply for or receive traditional monthly income-assistance payments through the TANF program and the demonstration would be branded in a way that clearly identifies it as distinct from temporary assistance.

Finally, extensive reforms to the connections between TANF and the child support system are necessary, including ending the requirement that custodial parents assign child support rights to the government as a condition of applying for assistance. Child support should be paid directly to all parents, including those receiving TANF and treated similarly to earned income for purposes of calculating income.

Beyond child support, a broader question that deserves much more attention and debate than it has received is whether family law generally needs wholesale reform to bring it into the 21st century. In *Failure to Flourish: How Law Undermines Family*, family law scholar Clare Huntington argues that “instead of helping strengthen families, the U.S. legal system undercuts family relationships, making it harder for parents to provide children with the relationships necessary
for healthy child development.” In her view, family law fails to address the needs of unmarried but committed parents, and divorce laws “exacerbate acrimony, turning money and custody into a win-lose battle.” Similarly, legal scholars June Carbone and Naomi Cahn, while not agreeing with all of Huntington’s prescriptions, agree that existing law does not match the realities of today’s families.

**Continue successful home-visitation programs and increase access to parenting education**

Children at all income levels face risks related to the extent of skills, capabilities, and resources that their parents have when it comes to parenting. Some analysts such as Kimberly Howard and Richard Reeves of the Brookings Institution argue that differences in “parenting quality” explain much of the difference in children’s outcomes that are often attributed to family structure and stability. Within the three S’s framework, the quality of parent-child relationships is considered an essential part of family strength—one that overlaps in important ways with family structure and stability, but one that is also fundamentally important in families regardless of structure and stability.

Home visiting is one of the most important approaches to providing parenting education and other services that aim to improve parenting skills and capabilities for the target population, generally low-income or other disadvantaged or underserved parents. Effective home-visiting approaches typically involve ongoing visits to a family—only at the parents’ request—by a public health nurse or other trained professional, ideally starting before a child’s birth and through his or her early childhood. The visitors typically provide information to parents about child health and development, as well as other services and supports that may be available.

Extensive research has now found that several home-visiting program models have a range of positive impacts on children’s well-being. Pregnant women who participate in evidence-based programs have lower rates of depressive symptoms and stress and better birth outcomes. Parents participating in the program are more likely to take actions to promote early language and literacy and create a more stimulating learning environment for their child. Over the long term, children in the programs have higher grade point averages and are more likely to graduate from high school.

Evidence-based programs are also likely to have benefits related to family stability and the quality of interactions between parents. For example, families participating in the Nurse-Family Partnership during pregnancy and the first two years of their child’s life had fewer subsequent pregnancies spaced closely together than
parents not in the program. And because home visiting appears to increase educational attainment over the long term for children and possibly parents as well, such programs may have positive effects on family structure and stability too.\textsuperscript{237}

Established by Congress in 2010, the Maternal, Infant, and Early Childhood Home Visiting, or MIECHV, program provides federal funding to states and tribes to establish and expand evidence-based home-visiting programs.\textsuperscript{238} Federal funds are targeted to provide home visits by professionals to “high-risk” families, including families at risk for negative child outcomes. In addition, at least 75 percent of federal funding must be used for program models that have been shown to improve outcomes in rigorous evaluations. The remaining funding can be used for promising home-visiting approaches that could lead to further evidence-based improvements in home visiting. States and tribes receiving funds are required to show improvement in benchmark areas related to family stability and strength such as reduction in crime or domestic violence, improved maternal and infant health, improved family economic security, and better access to community resources and support. The federal law also mandates a large-scale random-assignment evaluation of the home-visiting programs it funds.\textsuperscript{239}

Congress should expand access to home visiting by reauthorizing and increasing public investment in the MIECHV program. Absent reauthorization or extension, current MIECHV funding is limited: only $400 million in fiscal year 2015. If not renewed, MIECHV’s authorization expires on March 30, 2015, although states will be able to use funding awarded to states before that date until September 30, 2017. In his budget proposal for FY 2015, President Obama proposed increasing investment in home visiting to $15 billion over the 10-year period through FY 2024, which Congress should enact.
Conclusion

A large body of research suggests that family structure, stability, and strength—the three S’s—can have important effects on children’s emotional and economic security. Government can play an essential role in reducing the risks that all children face related to these three S’s.

Class gaps in the three S’s that may negatively affect children from working-class families are of particular concern. There is overwhelming evidence that growing inequality has heightened the risks that working-class and middle-class children face and has contributed to growing class gaps in the three S’s. Any effort to address these risks must include policies to tackle rising income inequality and low wages.

At the same time, there is a need to develop new social policies and strengthen existing ones in ways that promote strong and stable families. This paper highlights several policies along these lines: strengthening efforts to reduce unintended pregnancies, expanding access to evidence-based marriage and couples counseling, modernizing the child support system, and expanding investments in home-visiting programs, in addition to reforming systems such as immigration and criminal justice to stop separating families unnecessarily.

While nonexhaustive, this list of policies would represent a step in the right direction toward stronger, more stable families at all stages of the family lifecycle.
About the authors

Shawn Fremstad is a Senior Fellow at Center for American Progress and a senior research associate at the Center for Economic and Policy Research. Melissa Boteach is the Vice President of the Poverty to Prosperity Program at Center for American Progress.

Acknowledgments

The authors would like to thank Donna Barry, Naomi Cahn, Maura Calsyn, June Carbone, Vanessa Cardenas, Andrew Cherlin, Philip N. Cohen, Roberta Downing, Brendan V. Duke, Laura Durso, Joan Entmacher, Nancy Folbre, Jocelyn Frye, Sarah Glynn, Katie Hamm, Heidi Hartmann, Elisabeth Jacobs, Elaine Maag, Alyssa Peterson, Isabel Sawhill, Sally Steenland, Rebecca Vallas, Judy Warner, Rachel West, and Philip Wolgin.
Endnotes

1 Among the problems with simple binary oppositions—such as traditional families versus alternative ones—is that they can “exaggerate[d] differences, confound description and prescription, and set up overburdened dualisms that erase continuities, underplay contingency, and overestimate the internal coherence of social forms.” Loïc Wacquant, Urban Outcasts: A Comparative Sociology of Advanced Marginality (Cambridge: Polity Press, 2008), pp. 233–234.


3 Compared to other wealthy western nations, the United States is notable for having both high marriage and divorce rates, as well as a substantially larger share of children living in no-parent and one-parent households. See Organisation for Economic Co-operation and Development, “Doing Better for Families” (2011), Table 1.1, available at http://www.oecd.org/els/family/4770118.pdf.

4 In recent birth cohorts, about 30 percent of children had experienced the dissolution of their parents’ marriage or cohabiting union. See Sheila Kennedy and Larry Bumpass, “Cohabitation and children’s living arrangements: New estimates from the United States,” Demographic Research 19 (1663) (2008), available at http://www.ncbi.nlm.nih.gov/pmc/articles/PMC2612998/. Adding this percentage to the share of children (about 16 percent to 17 percent in recent years) who are born to women who are neither married nor in a cohabiting union with their child’s father, suggests that about 46 percent of children will have spent at least part of their childhood by age 9 living apart from one of their parents.

5 It is worth remembering that “only rarely in history has love been seen as the main reason for getting married.” Stephanie Coontz, Marriage, a History: From Obedience, or How Love Conquered Marriage (New York: Penguin Books, 2005), p. 15.

6 In this report, the term working-class families is used to refer generally to economically insecure families—roughly in the bottom third of the income distribution—headed by adults who typically lack four-year college degrees. While a dwindling number of these families have traditional working-class jobs in manufacturing, they are more commonly employed in poorly compensated service jobs—including jobs in retail sales, hospitality, and providing care to adults and children—that often have irregular schedules. Heather Boushey and others, “Understanding Low-Wage Work in the United States” (Washington: Center for Economic and Policy Research, 2007), available at http://www.cepr.net/index.php/publications/reports/understanding-low-wage-work-in-the-united-states/.


10 As Andrew Cherlin notes, “Americans still use the term ‘single parents’ to describe unmarried parents, as if the only possible statuses were to be married or to be without a partner.” Andrew J. Cherlin, “Demographic trends in the United States: A review of research in the 2000s,” Journal of Marriage and Family 72 (3) (2010), pp. 403–419.


12 Kennedy and Bumpass, “Cohabitation and children’s living arrangements.”

13 Ibid.

14 In a review of research conducted in the 2000s, Andrew Cherlin finds that “nearly all studies suggest that the lifetime probability of disruption is between 40% and 50%.” Cherlin, “Demographic trends in the United States,” pp. 403–419. An exception is Sheila Kennedy and Bruce Ruggles’ research, which finds a substantial increase in age-standardized divorced rates between 1990 and 2008, with divorce rates doubling over the past two decades among persons older than 35 but stable or declining among the younger couples. Sheila Kennedy and Steven Ruggles, “Breaking Up Is Hard to Count: The Rise of Divorce in the United States, 1980–2010,” Demography 51 (2) (2014): 587–598. However, economist Justin Wolfers has countered that vital statistics and most other data suggest that divorce has declined since 1980. Justin Wolfers, “How We Know the Divorce Rate is Falling,” The New York Times, December 3, 2014. While Wolfers argues that “gray divorce”—divorce among long-married older couples—has increased—due in part to longer life expectancies—he argues this is not representative of the overall trend.


17 Some have argued that premarital cohabitation reduces stability among partners who subsequently marry. In recent research, however, Kelly Musick and Larry Bumpass find that “direct marriage and marriage preceded by cohabitation were statistically in distinguishable in all outcomes examined, providing no evidence that premarital cohabitation has negative consequences for well-being or ties to family and friends.” Kelly Musick and Larry Bumpass, “Examining the Case for Marriage: Union Formation and Changes in Wellbeing,” Journal of Marriage and Family 74 (1) (2012): 1–18.


20 Ibid.

21 Ibid.


25 The National Crime Victims survey asks respondents whether they have experienced intimate partner violence in the past six months. Marital status is based on the time of the interview.


33 Kalil, Ryan, and Chor, “Time Investments in Children Across Family Structures.”

34 Laura Tach and Alicia Eads, “The cost of breaking up,” Focus 30 (2) (Fall/Winter 2013–14), available at http://www.irp.wisc.edu/publications/focus/pdfs/foc302e.pdf. See also Laura Tach and Alicia Eads, “Trends in the Economic Consequences of Marital and Cohabitation Dissolution,” draft paper presented at 2014 Population Association of American conference, available at http://paa2014.princeton.edu/papers/141903; Examining changes in these trends since the 1980s, Tach and Eads also “find little evidence that changes in marital stability have contributed to rising income instability,” and their conclusions suggest “that cohabitation has come to play an economic function more similar to marriage, at least among cohabitations that involve children.”

35 Cherlin, The Marriage-Go-Round.

36 Kevin Lang, and Jay L. Zagorsky, “Does Growing up with a Parent Absent Really Hurt?” Journal of Human Resources 41 (2) (2006): 251–273; Similarly, as Sara McLanahan and colleagues note, “The literature on father absence has been criticized for its use of cross-sectional data and methods that fail to account for reverse causality, for omitted variable bias, or for heterogeneity across time and subgroups. Indeed, some researchers have argued that the negative association between father absence and child well-being is due entirely to these factors. This critique is well founded because family disruption is not a random event and because the characteristics that cause father absence are likely to affect child well-being through other pathways. Similarily, parents’ expectations about how their children will respond to father absence may affect their decision to end their relationship. Finally, there is good evidence that father absence effects play out over time and differ across subgroups. Unless these factors are taken into account, the so-called effects of father absence identified in these studies are likely to be biased.” Sara McLanahan, Laura Tach, and Daniel Schneider, “The Causal Effects of Father Absence,” Annual Review of Sociology 39 (2013): 399–427. A related, influential critique, most prominently raised by Judith Rich Harris is that sociological research on family structure fails to take into account the roles that both genetic inheritance and children’s peer groups—rather than their parents—play in producing outcomes that are then erroneously attributed to family structure. Judith Rich Harris, The Nurture Assumption: Why Children Turn Out the Way They Do 2nd edition (New York: Free Press, 2009); Kathleen Kingsbury, “Why Parents (Still) Don’t Matter,” Time, February 24, 2009, available at http://content.time.com/time/health/article/0,8599,1881384,00.html. In his 1999 presidential address to the Population Association of American, sociologist Andrew Cherlin acknowledged the importance of genetic factors and peer groups but also concluded that there was “strong evidence that parents still make a major difference.” Andrew J. Cherlin, “Going to extremes: Family structure, children’s well-being, and social science,” Demography 36 (4) (1999): 421–428.
43 Among the nine U.S. studies that McLanahan, Tach, and Schneider reviewed pertaining to educational attainment, five studies provided evidence of causal impact on educational attainment, and four studies did not. Among the 12 U.S. studies that McLanahan, Tach, and Schneider reviewed pertaining to test scores, three studies provided fairly consistent evidence of a causal effect the others provided no or only mixed evidence of such an impact.

38 Moreover, a substantial share—about 40 percent, according to one estimate—of children who live apart from their mothers also live apart from their fathers. Liliana Sousa and Elaine Sorensen, “The Economic Reality of Nonresident Mothers and Their Children” (Washington: Urban Institute, 2006), available at http://www.urban.org/publications/311342.html.


45 A related, important caveat has to do with the magnitude of differences. Amato (2005), writing in the Brookings/Princeton journal Future of Children, is helpful here. Based on his own review of the literature, he concludes that children growing up with two continuously married parents are less likely than other children to experience negative outcomes, and the case for a causal relationship is particularly strong “if we focus on children growing up with two happily married biological parents.” But based on this research, he also estimates that increasing the share of children who grow up with continuously married parents would improve the overall well-being of U.S. children only modestly. The improvements are relatively small because problems such as being suspended from school, engaging in delinquent behavior, and attempting suicide have many causes, with family structure being but one. Paul R. Amato, “The Impact of Family Formation Change on the Cognitive, Social, and Emotional Well-Being of the Next Generation,” The Future of Children 15 (2) (2005): 75–96, available at http://files.eric.ed.gov/fulltext/EJ799852.pdf.


47 Laura Hamilton and her colleagues found that, after controlling for socioeconomic resources, families with two adoptive parent invest at similar levels as families with two biological parent. Without controls, adoptive parents’ level of investment is actually higher. As they note, “these findings are inconsistent with the expectations of sociological family structure explanations, which highlight barriers to parental investment in nontraditional families, and evolutionary science’s kin selection theory, which maintains that parents are genetically predisposed to invest in biological children. Instead, these patterns suggest that adoptive parents enrich their children’s lives to compensate for the lack of biological ties and the extra challenges of adoption.” Laura Hamilton, Simon Cheng, and Brian Powell, “Adoptive Parents, Adoptive Parents: Evaluating the Importance of Biological Ties for Parental Investment,” American Sociological Review 72 (1) (2007): 95–116.


50 United States of America v. Edith Schlain Windsor No. 12–307, available at http://www.supremecourt.gov/docketpdfs/12-307_brief_on_the_merits_for_respondent.pdf. DOMA’s defenders argued “biological parents have a genetic stake in the success of their children that no one else does” and that “children benefit from having parental role models of both sexes.”
51 Waldfogel, Craigie, and Brooks-Gunn, "Fragile Families and Child Wellbeing; Fragile Families and Child Wellbeing Study; or FFS, follows a cohort of children born in 20 large cities—defined as more than 200,000 people—between 1998 and 2000, to parents who were married, cohabiting, romantically involved, or unmarried at the time. Thus, FFS is not nationally representative of all children born in the United States during this same period. For example, only about 40 percent of mothers in the national FFS study were white, non-Hispanic compared to 60 percent in the nationally representative Early Childhood Longitudinal Study. Robert L. Wagmiller Jr, “How Representative Are the Fragile Families Study Families?: A Comparison of the Early Childhood Longitudinal Study-Birth Cohort and Fragile Families Samples,” Working Paper 10-01 (Buffalo, NY: University of Buffalo, 2010).

52 Waldfogel, Craigie, and Brooks-Gunn, "Fragile Families and Child Wellbeing." p. 102

53 E. Mark Cummings and Patrick Davies, Marital Conflict and Children: An Emotional Security Perspective (New York: Guilford Press, 2010).

54 There are also good reasons to think that it may be different in important ways. For example, because unmarried parents are more likely to separate than married ones, children living in high-conflict married families may experience longer periods of exposure to negative conflict than children living in high-conflict unmarried families. At the same time, there may be important qualitative differences in the kind of conflict that typically occurs in married versus unmarried family types. Cummings and Davies, Marital Conflict and Children, pp. 15–16.

55 Cummings and Davies, Marital Conflict and Children, p. 178.

56 Ibid.


61 Ibid.


68 Landale, Thomas, and Van Hook, “The Living Arrangements of Children of Immigrants.”


70 Landale, Thomas, and Van Hook, “The Living Arrangements of Children of Immigrants.”


76 Gates, “LGBT Parenting in the United States.”


87 In his classic Exit, Voice, and Loyalty, the late Yale social scientist Albert O. Hirschman argued that people can respond to unsatisfactory institutions or other situations through either “exit” or “voice” and that their “loyalty” to the institution plays a significant role in determining how they respond. Albert O. Hirschman, Exit, Voice, and Loyalty: Responses to Decline in Firms, Organizations, and States (Cambridge, MA: Harvard University Press, 1970).


91 Ibid.


96 Women with a bachelor’s or higher are also more likely to be age 30 or older before having their first birth; however, nearly two-thirds—64 percent—of them have at least one child by age 29. Gladys Martinez, Kimberly Daniels, and Anjani Chandra, “Fertility of Men and Women Aged 15-44 Years in the United States: National Survey of Family Growth, 2006-2010,” National Health Statistics Reports 51 (2012): 1–28.


100 Amato and others, Alone Together.


104 Ibid.

105 Ibid.

For a short, but striking discussion of how this has played out in Detroit, see Philip Cohen, “Six grueling demographic indicators of Detroit’s decline; Family Inequality, December 1, 2014, available at https://familyinequality.wordpress.com/2014/12/01/detroits-decline/.

Some examples include President Nixon’s at-the-time surprising veto of the Comprehensive Child Care Development Act in 1971, which would have provided affordable child care to all families on a sliding scale basis; President George H.W. Bush’s 1990 veto of legislation providing unpaid family and medical leave; the lack of other basic labor standards for working parents, such as paid family leave, that are commonplace in most other wealthy democracies; and a level of public spending on family policies that is near the very bottom compared to other members of the OECD. See Nancy L. Cohen, “Why America Never Had Universal Child Care,” New Republic, April 24, 2013; Donna Lenhoff, “Family and Medical Leave in the United States: Historical and Political Reflections” (Minnesota: Hubert H. Humphrey Institute of Public Affairs, 2004); Olivier Thévenon, “Family policies in OECD countries: A comparative analysis,” Population and Development Review 37 (1) (2011): 57–87.


In addition, nearly half of blacks and Hispanics said that having as least as much as education was important, compared to only about one in four whites.


June Carbone and Naomi Cahm, Marriage Markets: How Inequality is Remaking the American Family (New York: Oxford University Press, 2014). As they explain in more detail, “For those whose incomes place them in the bottom third of the population, increasing disparities between men and women have made both more likely to give up on each other. … These patterns encourage women to invest in their own resources rather than in the men in their lives and men to move on to new relationships when their current ones hit rough patches. Family stability is an inevitable casualty.”


In addition, in an analysis of educational gradients across European countries, Matthijs Kalmijn finds that “the positive effect of more education on marriage is stronger in societies where inequality in socioeconomic outcomes between educational groups is stronger.” Matthijs Kalmijn, “The educational gradient in marriage: A comparison of 25 European countries,” Demography 50 (4) (2013): 1499–1520.

Cahn and Carbone, Marriage Markets.

See, for example, Kathryn Edin and Joanna M. Reed, “Why Don’t They Just Get Married? Barriers to Marriage Among the Disadvantaged,” The Future of Children 15 (2) (2005): 117–137. People without four-year degrees or higher are more likely to say that they believe in God and that religion is very important in their lives and relevant to modern problems. At the same time, there are no real differences in church attendance by education. Albert L. Winseman, “Does More Educated Really = Less Religious,” Gallup Index of Leading Religious Indicators, February 4, 2003, available at http://www.gallup.com/poll/7729/does-more-educated-really-less-religious.aspx.


133 A related factor, not directly addressed by Ellwood and Jencks, is that increasing student-loan debt burdens could be causing men and women to delay marriage. In a working paper, economist Dora Gicheva finds a negative relationship between the amount of student-loan debt and the probability of marriage. Dora Gicheva, "In Debt and Alone? Examining the Causal Link between Student Loans and Marriage" (Greensboro, NC: University of North Carolina at Greensboro, 2013), available at http://www.uncg.edu/bae/people/gicheva/ MBA_loans_marriageJune13.pdf; Looking only at college graduates, Robert Bozick and Angela Estacion find evidence to suggest that student-loan debt causes women, not men to delay marriage, Robert Bozick and Angela Estacion, "Do Student Loans Delay Marriage? Debt Repayment and Family Formation in Young Adulthood," Demographic Research 30 (69) (2014): 1865–1891. However, recessions area remains limited and findings inconsistent.

134 See discussion in Tach and Eidn, "The Compositional and Institutional Sources of Union Dissolution for Married and Unmarried Parents in the United States."

135 Ibid.

136 Amato and others, Alone Together.

137 Tach and Eidn, "The Compositional and Institutional Sources of Union Dissolution for Married and Unmarried Parents in the United States.


140 Bureau of the Census, "Table C8: Poverty Status, Food Stamp Receipt, And Public Assistance For Children Under 18 Years By Selected Characteristics: 2013."


143 Bureau of the Census, "Table C8: Poverty Status, Food Stamp Receipt, And Public Assistance For Children Under 18 Years By Selected Characteristics: 2013."

144 Fremstad, "Married … without Means."


146 Bureau of the Census, "Table C8: Poverty Status, Food Stamp Receipt, And Public Assistance For Children Under 18 Years By Selected Characteristics: 2013."

147 Ibid.


149 Ibid.

150 Ibid.


152 As we have recently noted, poverty has risen among young adults across educational levels, including those with associates and bachelor’s degrees. Melissa Boteach and Shawn Fremstad, "The Top 3 Things You Need to Know About the 2013 Poverty and Income Data," Center for American Progress, September 16, 2014, available at https://www.americanprogress.org/issues/poverty/news/2014/09/16/97154/the-top-3-things-you-need-to-know-about-the-2013-poverty-and-income-data/.


162 For tax year 2015, a worker with no qualifying children is ineligible for the EITC if their earned income is $14,820 or higher. This amount is equal to the gross earnings of someone who works 2,044 hours—roughly 40 hours per week for 51 weeks—during the year at $7.25 an hour.

163 For tax year 2015, a married couple with no qualifying children is ineligible for the EITC if their earned income is $20,330 or higher. This amount is equal to the gross earnings of a couple that works a combined total of 2,804 hours during the year at $7.25 an hour.


165 Bureau of the Census, “Table C8: Poverty Status, Food Stamp Receipt, And Public Assistance For Children Under 18 Years By Selected Characteristics: 2013.”

166 Lisa Gennetian, “The Long-Term Effects of the Minnesota Family Investment Program on Marriage and Divorce Among Two-Parent Families” (New York: MDRC, 2003), available at: http://www.mdrc.org/sites/default/files/full_567.pdf. Minnesota's current Temporary Assistance program is also named MFIP; but it is quite different from the original MFIP demonstration program.

167 New Hope had positive effects on marriage among never-married mothers, Gassman-Franks and Yoshikawa, “Five-Year Effects of an Anti-Poverty Program on Marriage among Never-Married Mothers.”


170 See, for example, Nancy Folbre, “Disincentives to Care.”

171 Amato and others, Alone Together.


173 Erickson, “The Middle-Class Squeeze.”

174 See Arne L. Kalleberg, Good Jobs, Bad Jobs: The Rise of Polarized and Precarious Employment Systems in the United States, 1970s to 2000s (New York: Russell Sage, 2013), p. 9. Kalleberg notes these good jobs: 1) “pay relatively high earnings and … provide opportunities for increase in employment over time; 2) “provide adequate fringe benefits;” 3) “enable the worker to have opportunities for autonomy and control over work activities”; 4) “give the worker some flexibility and control over scheduling and terms of employment”; and 5) “provides the worker with some control over the termination of the job.”

175 In a survey conducted by Pew Research Center and Time magazine in 2010, slightly more Americans said that the growing variety of family types is “good” rather than “bad” (34 percent versus 29 percent); the majority of Americans did not view the trend of more unmarried couples raising children as bad for society. On the other hand, a large majority of Americans (69 percent) did think that “more single women having children on their own” would be a “bad thing” Paul Taylor and others, “The Decline of Marriage and Rise of New Families” (Washington: Pew Research Center, 2010) and Paul Taylor, Rich Morin, and Wendy Wang, “The Public Renders a Split Verdict on Changes in Family Structure” (Washington: Pew Research Center, 2011). The authors’sense is that there is growing public acceptance of highly educated and economically secure women “having children on their own” but that this does not extend to working-class or even middle-class women. That said, some commentators have argued that stigma extends to higher-income mothers who opt to have children on their own. For example, see Katie Roiphe’s comments as a panelist at Modern Family: Coupling and Uncoupling in American, an event sponsored by the New America Foundation, June 12, 2013, video available at http://newamerica.net/events/2013/modern_family_coupling_uncoupling. More generally, on middle-class mothers choosing to parent alone, see Rosanna Hertz, Single by Chance, Mothers by Choice (New York: Oxford University Press, 2006). It is also worth noting that in the Pew survey cited above, the percentage of Americans who think children of divorced parents face a lot more challenges than those raised by married parents is about the same as the percentage who think that children of “single parents” face a lot more challenges than those raised by married parents (42 percent and 38 percent respectively). A much smaller share (16 percent) thought that children of unmarried parents faced more challenges than children of married ones.

177 As the Institute of Medicine put it in a 1995 report, “determining whether and when to bear children” is “one of the most basic measures of women’s autonomy.” Institute of Medicine, The Best Intentions: Unintended Pregnancy and the Well-Being of Children and Families (Washington: National Academy Press, 1995), p. 11.

178 For a summary of some of this research, see Adam Sonfield and others, “The Social and Economic Benefits of Women’s Ability to Determine Whether and When to Have Children” (Washington: Guttmacher Institute, 2013). As in some other research areas discussed in this paper, the extent to which are relationships between unintended pregnancy and various indicators of wellbeing are causal remains unclear. For a discussion of some of the issues here, see Frank Furste, Destinies of the Disadvantaged (New York: Russell Sage, 2010); Isabel Sawhill, Quintin Karpilow, and Joanna Venator, “The Impact of Unintended Childbearing on Future Generations” (Washington: The Brookings Institution, 2014).


180 In fact, some political conservatives have argued that the U.S. birth rate is much too low and that financial incentives should be provided, typically in the form of nonrefundable federal tax credits, to increase fertility. See James Pethokoukis, “Washington needs to start talking about America’s falling birthrate,” AEIdeas, March 5, 2014, available at http://www.aei.org/publication/washington-needs-to-start-talking-about-americas-falling-birthrate/.


184 Ibid.

185 Lawrence B. Finer and Mia R. Zolna, “Unintended pregnancy in the United States: incidence and disparities, 2006,” Contraception 84 (5) (2011): 478–485, available at http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3338192/. Some 49 percent of women with college degrees end their unintended pregnancy through an abortion compared to 40 percent of high school graduates and 32 percent of non-high-school graduates. However, a higher percentage of women with some college short of a four-year degree end an unintended pregnancy by abortion—56 percent. This may be because many of them are in college when they experience the pregnancy.


188 Under the Hyde Amendment, federal funds may only be used for abortion in cases of rape or incest or where the pregnancy endangers the woman’s life. Currently, 17 states use state funds to extend Medicaid coverage to include all or most medically necessary abortions. Guttmacher Institute, “State Funding of Abortion Under Medicaid” (2014), available at http://www.guttmacher.org/statecenter/spibs/spib_SFAM.pdf. For details on the coverage of abortion under the ACA, see Alina Salganicoff and others, “Coverage for Abortion Services and the ACA” (Menlo Park, CA: Kaiser Family Foundation, 2014), available at http://kff.org/womens-health-policy/issue-brief/coverage-for-abortion-services-and-the-aca/.

189 Health Resources and Services Administration, “Women’s Preventive Services Guidelines,” available at http://www.hrsa.gov/womensguidelines/ (last accessed December 2014). Also covered are well-woman preventive care visits, testing and counseling for sexually transmitted infections and HIV, breastfeeding support, and screening and counseling for interpersonal and domestic violence.


According to the American Association for Marriage and Family Therapy, about 11 to 12 sessions is typical. See FAQs at American Association for Marriage and Family Therapy, “About AAMFT”, available at http://www.aamft.org/IMIS15/AAMFT/Press/FAQs/Content/About_AAMFT/Qualifications.aspx?Key=7d1341ef-0f95-46a3-9082-6c37f2ab2c6f (last accessed December 2014).


204 The Supporting Healthy Marriage, or SHM, program provided education and marriage education workshops to groups of low-income married couples. According to a final evaluation released earlier this year, the program did not increase marital stability or have measurable positive effects on children, despite the high cost ($9,100 per couple) of the program. The Building Strong Families, or BSF, project provided group sessions on relationship skills to unmarried, romantically involved couples who were expecting or had recently had a child. As with SHM, the costs were high at $11,000 per couple. The final evaluation of BSF, released in 2012, found that the couples who received BSF services were actually slightly less likely to be together three years later than couples in a control who did not receive the services. Robert G. Wood and others, “The Long-Term Effects of Building Strong Families: A Relationship Skills Education Program for Unmarried Parents” (Princeton, NJ: Mathematica Policy Research, 2012), available at http://www.mathematica-mpr.com/~media/publications/PDFs/family_support/BSF_36month_impact_ES.pdf.


213 Passel and Cohn, “Unauthorized Immigrant Totals Rise in 7 States, Fall in 14.”


Bureau of the Census, Custodial Mothers and Fathers and Their Child Support: 2011, Table 3.


See their discussion of family law reform in Cahn and Carbone, Marriage Markets, pp. 183–201.

The authors are not big fans of the term “parenting quality.” It has a clinical feeling that seems out of place when talking about the relationships between parents and children, but it is used here as shorthand for parenting skills and capabilities.


As with the three S’s generally, however, the authors are skeptical about the extent to which it can be isolated from family structure, stability, or other elements of family strength.


The Center for American Progress is a nonpartisan research and educational institute dedicated to promoting a strong, just and free America that ensures opportunity for all. We believe that Americans are bound together by a common commitment to these values and we aspire to ensure that our national policies reflect these values. We work to find progressive and pragmatic solutions to significant domestic and international problems and develop policy proposals that foster a government that is “of the people, by the people, and for the people.”