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Family versus Household

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www.welfareacademy.org

Part of a forthcoming volume
Family Well-Being After Welfare Reform
Edited by Douglas J. Besharov

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The definitions of families and households influence our understanding of children's well-being. This chapter illustrates this point by drawing on the distinction between single-mother families and single-mother households. Single mothers are typically viewed as unmarried women living alone with their children. Yet they often are not living in households alone, and they experience a wide variety of household living arrangements. In 1995, for example, 40 percent of single mothers were not living independently.[1] Differentiating between unmarried-mother families and households is important because children raised in single-mother families with no other adults present may have substantially different childhood experiences from children raised by unmarried mothers who are co-residing with other adults (for example, a cohabiting partner, extended family members, or unrelated individuals). Empirical evidence indicates that a single mother's household living arrangements, not just her marital status, have implications for her children's social and economic well-being.[2]

This chapter focuses on children in cohabiting-parent families for two reasons. First, cohabitation represents a two-parent family form that has become a prominent part of children's lives. Yet traditionally, cohabiting unions with children have been treated like single-parent families because the parent and his or her cohabiting partner are not legally married. This

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[1]Rebecca London, "Trends in Single Mothers' Living Arrangements from 1970 to 1995: Correcting the Current Population Survey," *Demography* 35 (1998): 125–131.

[2]See, for example: Kurt Bauman, "Shifting Family Definitions: The Effect of Cohabitation and Other Nonfamily Household Relationships on Measures of Poverty," *Demography* 36 (1999): 315–325; Eirik Evenhouse and Siobhan Reilly, "Pop Swapping? Welfare and Children's Living Arrangements," paper presented at the meeting of the Population Association of America, New York, 1999; Wendy D. Manning and Daniel T. Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and the Family* 58 (1996): 1,998–2,010; Robert A. Moffit, Robert Reville, and Anne E. Winkler, "Beyond Single Mothers: Cohabitation and Marriage in the AFDC Program," *Demography* 35 (1998): 259–278; Elizabeth Thomson, Thomas Hanson, and Sarah S. McLanahan, "Family Structure and Child Well-Being: Economic Resources vs. Parental Behavior," *Social Forces* 73 (1994): 221–242.

approach is problematic because at times children live with both biological parents, who are not married but are sharing a residence. Alternatively, children live with one biological parent and the parent's cohabiting partner, somewhat akin to a step family. Using parents' marital status as a basis for making conclusions about children's lives may not be as informative or reliable as considering household living arrangements and relationships. To date, analyses of the effects of family structure on children have largely ignored cohabitation.

Second, one of the goals of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act was to encourage the formation and maintenance of two-parent families. Cohabitation represents a type of two-parent family, but it was probably not the two-parent family form that was envisioned by the original architects of welfare reform. Thus, it is important to consider the relationship between cohabitation and public assistance.

Children's and Mother's Living Arrangements

Cohabitation has become a family form experienced by increasing numbers of Americans. Half of adults have cohabited, and most recent marriages are preceded by cohabitation.[3] Consequently, increasing numbers of children are experiencing cohabitation; some of those children are born into cohabiting-parent families, and others live with one biological parent and his or her cohabiting partner. According to 1990 decennial census data released in the Public Use Microdata Sample (PUMS), 2.2 million, or 3.5 percent, of children were living in cohabiting-parent families.[4] This family structure is more common for some racial and ethnic groups than for others. For example, 8 percent of Puerto Rican children were living in cohabiting-parent families, in contrast to only 3 percent of white children.[5] These children are commonly grouped with children living with single, unmarried mothers.

If the scope is narrowed to children in single-mother families, we obtain a slightly different perspective. Figure 1 shows that slightly more than half (57 percent) of children in 1990 were residing just with their mother and no other adults, indicating that a substantial percentage of children in single-mother families are not living with only their biological mother.[6] One in twelve children who were living with unmarried mothers lived in a cohabiting couple family, and about one-third of children who were living with unmarried mothers lived in

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[3]Larry Bumpass and Hsien-Hen Lu,"Trends in Cohabitation and Implications for Children's Family Contexts in the United States," *Population Studies* 54 (2000): 29–41.

[4]Manning and Lichter.

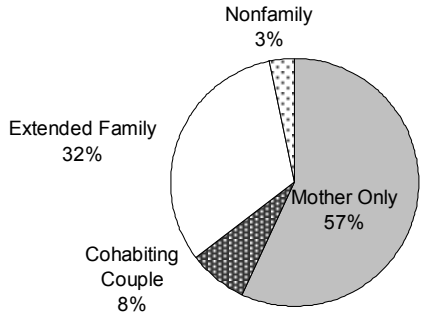
[5]Ibid.

[6]Wendy D. Manning and Pamela Smock, "Children's Living Arrangements in Unmarried-Mother Families," *Journal of Family Issues* 18 (1997): 526–544.

extended-family households.[7] Furthermore, racial and ethnic variations in living arrangements exist among children in single-mother families. For example, 11 percent of Puerto Rican children in unmarried-mother families lived in cohabiting-parent households, whereas 6 percent of African American children did so.

Not all children who live in cohabiting-parent households are living with both biological parents. About half (54 percent) of children are living in cohabiting-parent families that are

Figure 1. Living Arrangements of Children in Single Mother Families



Source: Wendy D. Manning and Pamela Smock, "Children's Living Arrangements in Unmarried-Mother Families," *Journal of Family Issues* 18 (1997), 526-544.

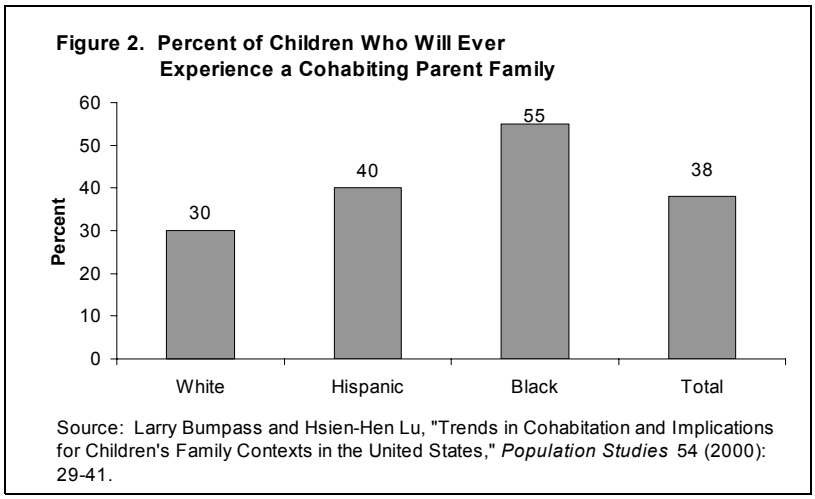
structurally similar to step families in that they live with only one biological parent and the other half live with two biological parents.[8] Children are increasingly born into cohabiting-parent families; the percentage doubled between the early 1980s and early 1990s such that 12 percent of children born in the early 1990s were born into cohabiting-parent families. Births to cohabitors represent an increasing proportion of unmarried childbearing. Among children born to unmarried mothers in the early 1990s, 40 percent were born into two-parent, cohabiting-parent families.[9] Clearly, these trends require a shift away from standard notions of single-mother families.

Although many children might not be living in a cohabiting-parent family at any one point in time, a considerable share will eventually spend some of their lives in one. Figure 2 illustrates that two-fifths of children in the United States are expected to live in a cohabiting-

[7]Ibid.

[8]Jason Fields, "Living Arrangements of Children," *Current Population Reports* (P70–74) (Washington, D.C.: U.S. Bureau of the Census, 2001).

[9]Bumpass and Lu.



parent family at some point during their childhood.[10] These estimates vary somewhat, depending on the data source and methodology.[11] Cohabitation is expected to be part of some children's lives more than others. More than half (55 percent) of all African American children are expected to experience a cohabiting-parent family, as will about 40 percent of Hispanic children and about 30 percent of white children.[12]

Implications of Cohabitation for Children

One way to establish the importance of distinguishing cohabiting-couple families from single-parent or married-couple families is to show that children in cohabiting-couple families fare better or worse than children in other types of families. Cohabitation may be advantageous for children by providing two potential caretakers and income providers, but it may be disadvantageous for children because of the relatively short duration and informal nature of cohabiting unions.

Assessments of the implications of children's family living arrangements can be complicated because of selection issues. A particular family type does not necessarily cause children to be advantaged or disadvantaged. For instance, individuals who choose to enter a specific type of family do so because of particular characteristics related to child outcomes, such as income or education.

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[10]Ibid.

[11]See Deborah Roempke Graefe and Daniel T. Lichter, "Life Course Transitions of American Children: Parental Cohabitation, Marriage, and Single Motherhood," *Demography* 36 (1999): 205–217.

[12]Estimates drawn from Bumpass and Lu.

Economic factors. The definitions of family and household become particularly important when we analyze the economic situation of children living in cohabiting-parent families. Official poverty estimates are based on family income, and the cohabiting partner is not considered part of the family. Recently, the National Academy of Sciences recommended that the definition of family be expanded so that the cohabiting partner's income is included in family income when estimating poverty levels.[13] Each approach represents an extreme. The official estimates assume that the partner provides nothing, and the expanded family definition assumes that the partner shares equally with all family members. It is unlikely that either assumption accurately reflects the circumstances that cohabiting families experience.[14]

Including the cohabiting partner's income in family income makes a substantial difference in the poverty levels of children in cohabiting parent families.[15] Their analysis of PUMS data indicates that poverty rates of children in unmarried families in 1990 were quite high, nearly 50 percent. When the male partner's income is treated as part of the family income and he is counted as part of the consuming unit, about 31 percent of children in cohabiting-parent families are living in poverty, compared with 44 percent when the partner is excluded from the family. Yet including the cohabiting partner as part of the family unit does not change the overall levels of poverty for children in single-mother families: Children in cohabiting-couple families represent only a small share of children, and cohabiting partners, on average, are not high-income earners.[16]

Children living in cohabiting-couple families fare worse economically than their counterparts in married couple families, but they fare better than children living with single mothers.[17] Although living with two parents does not guarantee economic security, the parents of children in married-couple families possess considerably stronger socioeconomic resources than cohabiting parents. Figure 3 compares the poverty rates of children in unmarried-mother families. The poverty rates of children living with their mother's cohabiting partner are considerable lower than those of children living with only their mother or in non-family households. Figure 3 also illustrates the differential gain in cohabitation for children on the basis of their race and ethnicity. For example, Puerto Rican and white children living with just their mother have poverty rates twice that of children in living in cohabiting-parent families. Black and Mexican American children still gain economically from living in cohabiting-parent

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[13]Constance F. Citro and Robert T. Michael, *Measuring Poverty*. (Washington, D.C.: National Academy Press, 1995).

[14]Bauman.

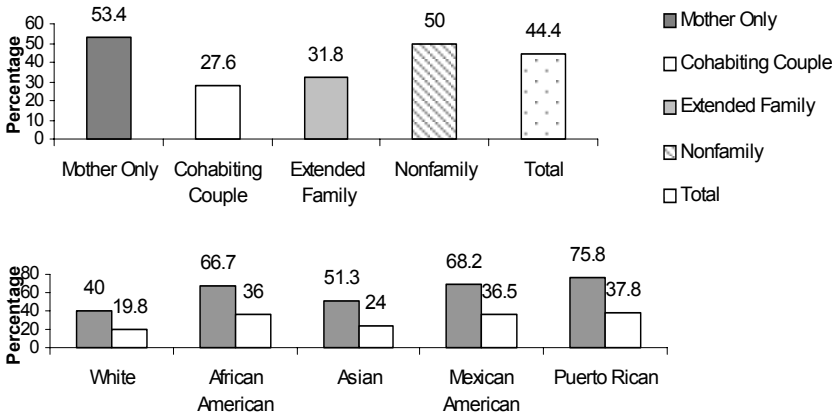
[15]Manning and Lichter.

[16]See also Bauman; Marcia Carlson and Sheldon Danziger, "Cohabitation and the Measurement of Child Poverty," *Review of Income and Wealth* 2 (1999): 179–191; Manning and Smock.

[17]Manning and Lichter.

families, but the benefit is somewhat smaller. Taken together, these results suggest that understanding the economic circumstances of children requires distinguishing cohabiting-parent families from both single-parent and married-couple families.

Figure 3. Poverty Rates of Children in Unmarried Mother Families



Source: Wendy D. Manning and Daniel T. Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and the Family* 58 (1996).

Another measure of economic uncertainty is material hardship—whether there were times when a household could not pay its essential expenses. Using Survey of Income and Program Participation (SIPP) data, Bauman found that income from cohabiting partners did significantly less to alleviate material hardship than did the income from a spouse.[18] These findings suggest that cohabiting couples may not share their income in the same manner as married couples. It appears that children in cohabiting-parent families could potentially benefit less from their parent's cohabiting partner than they would from their parent's spouse.

Social factors. Considerably less research attention has been paid to the social or developmental consequences of cohabitation for children. Until recently, data that include cohabitation as a family type have not been widely available. In addition, sample-size limitations have prevented detailed analyses and hampered the generalizability of results. Policymakers should be cautious about drawing broad conclusions from select small samples.

As in married parent families, children's emotional and developmental well-being may depend to some extent on their biological relationship to adults in the household. Most of the research that examines how cohabiting two-biological parent families contrast to married two-

[18]Bauman.

biological parent families suggests that few academic achievement, behavior problems, and developmental outcomes differentials exist.[19] Yet, some racial and age differences are evident.[20]

The evidence that contrasts the well-being of children in cohabiting and married *stepparent* families is more mixed and depends more on the age of the child, as well as their race and ethnicity. Children in cohabiting and married stepparent families share similar levels of well-being for the following indicators: behavior problems, school engagement, and some measures of academic achievement and temperament.[21] However, these researchers also report that children in cohabiting stepparent families fare worse than children in married stepparent families in terms of academic performance, school behavior, and some indicators of behavior problems.

Taken together, the evidence suggests that regardless of the comparison group, children from cohabiting parent families appear to experience some unique social and developmental outcomes. Yet, the evidence is not conclusive and requires further attention to the parenting context in terms of behaviors and relationship quality, age of the child, as well as the stability of marital and cohabiting unions.

Cohabitation and Public Assistance

Welfare reform has been aimed in part at encouraging the formation and maintenance of two-parent families. Cohabitation is a type of two-parent family that is often not considered in research on welfare. The challenge is that cohabitation is not a legal status; policies vary and

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[19]Susan Brown, "Child Well-Being in Cohabiting Unions," paper presented at the annual meeting of the Population Association of America, Washington D.C., March 2001; Rebecca Clark and Sandi Nelson, "Beyond the Two-Parent Family," paper presented at the annual meeting of the Population Association of America, Los Angeles, March 2000; Thomas L. Hanson, Sarah S. McLanahan, and Elizabeth Thomson, "Economic Resources, Parental Practices, and Children's Well-Being," in Greg J. Duncan and Jeanne Brooks-Gunn, editors, *Consequences of Growing Up Poor* (New York: Russell Sage Foundation, 1997), 190–238.

[20]See Brown; Clark and Nelson. Nearly 80 percent of children in cohabiting two-biological parent families are under the age of five (Brown).

[21]Clark and Nelson; Donna R. Morrison, "Child Well-Being in Step Families and Cohabiting Unions Following Divorce: A Dynamic Appraisal," paper presented at the annual meeting of the Population Association of America, Chicago, March 1998; Donna R. Morrison and Amy Ritualo, "Routes to Children's Economic Recovery after Divorce: Are Maternal Cohabitation and Remarriage Equivalent?" *American Sociological Review* 65 (2000): 560–580; Elizabeth Thomson, Thomas Hanson, and Sarah S. McLanahan, "Family Structure and Child Well-Being: Economic Resources vs. Parental Behavior," *Social Forces* 73 (1994): 221–242.The authors focus on intact married couple families and statistically significant differences among the other family types were not reported in the paper and cannot be inferred.

have differing levels of enforcement. This section addresses two central issues. First, it reviews the eligibility rules and compares the receipt of welfare in single- and cohabiting-parent families. Second, it presents research that investigates whether welfare promotes or creates an incentive for cohabitation.

Moffit and his colleagues have examined the state-level Aid to Families with Dependent Children (AFDC) eligibility rules for cohabiting families.[22] Although this research reflects the old welfare system, it has implications for the new welfare system. Under the old system, if the cohabiting male was biologically related to the child, the family was treated like a married-couple family: They would only be eligible for AFDC if he was disabled. Thus, little difference existed in the treatment of children in married- and cohabiting-parent families when the children were biologically related to both partners or spouses. However, if the male was not biologically related to the children, the children in cohabiting families were not treated the same as children in step families. In step families, male income was counted against the welfare grant. In cohabiting-partner families, his income was not counted against the grant in many states. Some variation existed across states, but often, his contribution was ignored.[23] Consequently, children in step families formed by marriage were treated differently from children in step families formed by cohabitation.

The empirical findings indicate that children living in a cohabiting couple family are slightly less likely (24 percent) to receive AFDC than are children living with single mothers (30 percent).[24] A more detailed examination of welfare receipt and family type illustrates some subtle differences in welfare receipt based on biological relationships between cohabiting partners and children. Brandon and Bumpass rely on SIPP data to examine differences in types and rates of public assistance for various types of families.[25] Not surprisingly, levels of AFDC receipt are highest for children living with only their mother (figure 4). Children living with their biological mother and her cohabiting partner came in a close second. Their odds of welfare receipt were almost twice as high as those of children living with two biological cohabiting parents. Children residing in households with two married parents experienced the lowest probabilities of welfare receipt, half as high as two-biological-cohabiting-parent families. These empirical results basically reflect the eligibility rules outlined by Moffit. At the same time, we can see considerable variation in how children in cohabiting families are treated under the former welfare system.

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[22]Moffit *et. al.*

[23]Moffit *et al.*

[24]Manning and Lichter.

[25]Peter Brandon and Larry Bumpass, "Children's Living Arrangements, Coresidence of Unmarried Fathers, and Welfare Receipt," *Journal of Family Issues* 22 (2001): 3–26.

How does welfare receipt influence cohabitation rates? Some argue that welfare dependence will provide opportunities and encourage mothers to cohabit rather than marry. The income of their partners generally is not discounted against their AFDC grant. Under this logic, women in states with the highest welfare benefits and the most lenient policies will experience the highest cohabitation rates.

Bivariate-level comparisons reveal that cohabitation appears to be more common among children and mothers who received AFDC benefits than among children and mothers who did not.[26] Moffit and his colleagues used two national data sources, the Panel Study of Income Dynamics and the National Longitudinal Survey of Youth, to examine AFDC state benefits as well as the leniency of the treatment of a cohabiting male's contribution to the household.[27] The study found only limited evidence that welfare acts as an incentive to cohabit. More refined analyses using the SIPP data confirm those results: AFDC benefit levels are not associated with increased odds of cohabitation.[28]

Future Considerations

This paper illustrates the importance of carefully considering definitions of families and households. Children's economic and social well-being vary depending on who we include in our measures of families and households. We must be explicit about the meaning of family and household types when analyzing welfare and family structure. The complexity and shifting nature of family life makes it difficult to create enforceable policies, but we need to think beyond marital status when we consider children's social and economic well-being.

Married couples are presumed to share equally in all family and household resources. This assumption most probably is not completely true and depends to some extent on the power dynamics of the families. It remains unclear how to treat the issue of income pooling for cohabiting-couple families. Further investigation of intrahousehold income distribution is required, as well as an analysis of parenting roles.

Most of the research reviewed in this chapter cannot account for the effects of transitions into and out of cohabiting-parent families on children's well-being. The data requirements are somewhat strict, requiring complete children's residence histories or prospective data that includes cohabitation as a living arrangement. There appears to be increased awareness that the greater the number of family transitions that children experience, the more negatively their lives

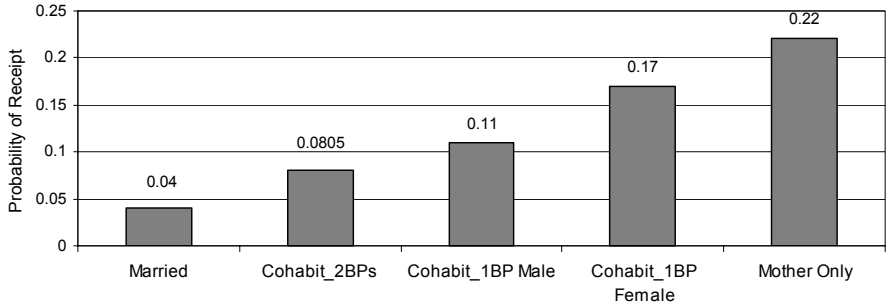
[26]Evenhouse and Reilly; Moffit *et al.*

[27]Moffit *et al.*

[28]Evenhouse and Reilly.

are influenced.[29] If children are born into single-parent families, they are expected to spend about half of their childhood with a single mother; if they are born into cohabiting-parent families they are expected to spend one-quarter of their life living with a single mother.[30]

Figure 4. Predicted Probability of Public Assistance Receipt, by Parental Gender, Presence, and Family Structure



Source: Peter Brandon and Larry Bumpass, "Children's Living Arrangements, Coresidence of Unmarried Fathers, and Welfare Receipt," *Journal of Family Issues* 22 (2001), 3-26, Table 7.
Note: BP = Biological parent.

We must focus our attention on treatment of cohabiting families under Temporary Assistance to Needy Families (TANF). This issue is complicated: States have extensive control over their welfare programs, so more variation and flexibility will exist than under the AFDC system. In an environment of rapid policy change and shifts in control to local areas, it will be difficult to capture how children in cohabiting families are treated.

Larger samples or targeted subsamples will allow us to learn more about variation in the meanings of family and household living arrangements among race and ethnic groups. Cohabitation is more common among minorities and individuals with weak economic prospects; and as a consequence, it sometimes has been viewed as an adaptive family-formation strategy among the disadvantaged.[31] Family ties and kinship are defined differently depending in part on the long-standing cultural traditions of racial and ethnic groups. Thus, to assume that policy levers to encourage one type of family form will have the same implications for all children is misguided.

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[29]See, for example, Lawrence L. Wu and Bruce C. Martinson, "Family Structure and the Risk of a Premarital Birth," *American Sociological Review* 58 (1993): 210–232.

[30]Bumpass and Lu.

[31]Nancy S. Landale and Renata Forste, "Patterns of Entry into Cohabitation and Marriage among Mainland Puerto Rican Women," *Demography* 28 (1991): 587–607.

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Comments

Irv Garfinkel[*]

This presentation briefly describes the Fragile Family and Child Well-Being study. In it, I present some data from the first two cities in the study that relate both to the prevalence of cohabitation and the effects of poverty and discuss the implications of cohabitation for both welfare and child-support policy.[1]

The Fragile Families and Child Well-Being study will ultimately collect data in twenty cities. It will be nationally representative of nonmarital births in all cities with populations greater than 200,000. We used a stratified random sampling process to pick the cities, and we stratify by welfare, child-support, and labor-market regimes.

We pick the extremes: very generous and very penurious welfare states. We pick effective and ineffective child-support enforcement regimes. And we pick cities on the basis of whether they had a relatively strong or relatively weak labor market. Picking the extremes, we have eight cells. We have another eight cities that are in the middle on at least one of those variables. In addition to these sixteen cities, we have another four cities in which our foundation funders had particular interest; they were picked because of that interest, not randomly.

We interview the mothers before they leave the hospital after giving birth, and we ask them to introduce us to the fathers. More than 90 percent of the mothers we ask agree to participate. In the first two cities, we reached 75 percent of the fathers. We have now finished data collection in five additional cities, and in four of those cities, the father response rate was 74 percent. In the fifth city, the response rate for fathers is only about 62 or 64 percent. We may do some more work in that last city.

We are particularly interested in answering four different questions. First, who are the fathers? I have been doing research on child support for twenty-some years, and the big problem is that the fathers are not there or do not identify themselves. In a nationally representative sample, one obtains information about a much smaller number of nonresident fathers than about

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[1]An excellent, related paper is Eirik Evanhouse and Siobhan Reilly, "Pop Swapping: Welfare and Children's Living Arrangements,"presented at the meeting of the Population Association of America, New York, 1999. The paper measures cohabitation, distinguishes between cohabiting of two biological parents versus cohabiting of a biological and social parent, and analyzes the effects of welfare on those living arrangements.

mothers who reside with the child but apart from the child's father. We wanted to get a sample that would allow us simply to describe the fathers. We knew from the start that we would not get all the fathers to participate, so we asked the mothers about the characteristics of the fathers to obtain some information about them.

Second, what proportion of the parents live together? What proportion are romantically involved?

Third, how do the environments in which the parents live affect their relationships and, ultimately (the fourth question), how do the fathers, their relationships, and the environments affect child well-being? We are trying to measure child well-being from the outset, so we get measures of how the children are doing at birth. We also have a proposal for obtaining even more detailed measures from the hospital, but we have birth weight from our survey. Our principal interest is the long-run effects on the children.

So much for background on fragile families and child well-being. In the cities that are in the extreme environments, we have an *N* of 325 births. Of those, 75 are marital births and 250 are nonmarital births. The data are from Oakland and Austin, our first two cities, both of which are cities with large sample sizes. The sample of nonmarital births numbers 500, which is relatively small, but it consists of only two of the twenty cities; the data are preliminary but still relatively informative.

What proportion of the couples who had nonmarital births are cohabiting? In Oakland and Austin, almost half. We were kind of taken aback by that finding, because Larry Bumpass's estimate, until recently, was about one-third. We realized, however, that his estimate was based on data that go back to the 1980s. The most recent estimate, as Wendy Manning reports here, is 40 percent in the early 1990s, and our sample was drawn in 1998. So nearly half is quite consistent, if one projects the trend. My guess is that figure will hold up when we get our full sample. That nearly half of the unwed parents are cohabiting at birth underlines the point that Wendy made, which is that cohabitation is an important phenomenon.

Data from Austin and Oakland also suggest that in addition to the large proportion of cohabitors, a huge proportion of mothers are living with either their mother or another adult. Roughly three-quarters of the women who have nonmarital births are living with somebody else.

The distinction between household and family measures of well-being is important. To illustrate, a comparison of household income with the mothers' income shows that the mother's income averaged about $5,000 in 1997 and the household income about $16,000. Calculating a poverty rate on a family basis, approximately 80 percent of the unwed mothers are poor. The proportion drops to just a little more than 50 percent if one uses a household definition of income.

The question is, What kind of sharing is going on? The few studies that we have suggest that sharing occurs less in cohabitation than in marriage; that is what one would expect. The difference between cohabitation and marriage in part is a lifestyle choice. Some people—primarily middle class—just do not believe in marriage and think that the blessing of the state or of a religion is to be shunned. Even in the groups in which cohabitation is widespread, however, marriage is still a statement of a stronger commitment. As a consequence, it is not surprising that sharing occurs less without marriage.

What is the implication of cohabitation for both welfare and child-support policy? As an expert on child support and welfare, I was startled to realize how frequent and important cohabitation was and surprised that I had not really thought about the implications of cohabitation for policy.

We know that the biggest success of child-support enforcement in the past fifteen years has been the relatively dramatic increases in paternity establishment. Twenty years ago, the rates were in the teens; they are now approaching 50 percent. We have not seen an equivalent increase in child-support orders for nonmarital births. Why? Cohabitation is the answer. Consider a couple that lives together in a marriagelike relationship. They have a child. The proud papa goes to the hospital and wants to establish paternity. If they are not on welfare, why would they get a child-support order? As long as the father lives with the mother and child and contributes to the child's support, neither he nor the mother have any reason to secure a child-support order. Thus the increase in cohabitation increases paternity establishment but not awards.

Yet the Fragile Families data suggest that many cohabiting couples are on welfare. That is a problem. Do we want to start enforcing child-support orders against a man and a woman who are living together? If they are on welfare and drawing public benefits, maybe yes. However, it is a little bizarre to think about taking money from the person who is living with the mother of the child and reimbursing the state.

The 1960s Supreme Court decision striking down state "man-in-the-house" rules said that if a man lived in the house, one could not assume that he was sharing his income with the child. His income could not be counted for the purpose of determining eligibility and benefits. The man envisioned in the house, however, was not the biological father of the child. Given the startling increase in cohabitation since the Supreme Court decision, it may be appropriate to revisit the issue. How different is a cohabiting from a married biological father?

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Comments

Wade F. Horn[*]

A new consensus has developed that fatherlessness is a significant risk factor for poor developmental outcomes for children. Research consistently finds that, even after controlling for income and other sociodemographic variables, children who grow up without the active involvement of a committed and responsible father, compared with those who do, are more likely to fail at school, develop behavioral and emotional problems, get into trouble with the law, engage in early and promiscuous sexual activity, or become welfare dependent later in life.[1] The question no longer is whether fatherlessness matters, but what to do about it.

Despite this important shift in thinking about the importance of fathers to child well-being, fathers received little mention in the historic 1996 welfare reform legislation, except in the tougher child-support enforcement measures and a new grant program supporting visitation by noncustodial parents. The underlying assumption of this legislation seems to be that when it comes to welfare reform, the only fathers worth caring about are nonresident fathers.

But three categories of fathers are relevant to a discussion of welfare reform and child well-being: nonresident fathers, cohabiting fathers, and married fathers. What do we know about these three types of fathers and the influence of each on the well-being of children?

Nonresident Fathers

Today, nearly four of every ten children in the United States are growing up in homes without their biological fathers. In low-income households, the percentage of children growing up without their biological fathers is even higher. Indeed, nearly 90 percent of all households receiving welfare are headed by a single mother.

The historical policy answer to the problem of absent fathers has been child support enforcement—and for good reason. Any man who fathers a child ought to be held responsible for helping to support that child financially. Moreover, research generally substantiates that child

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[1]For a review of this literature, see Wade F. Horn, *Father Facts,* 3d ed. (Gaithersburg, Md.: The National Fatherhood Initiative, 1999).

well-being is improved when nonresident fathers pay child support.[2] Nevertheless, child support enforcement alone is unlikely to improve substantially the well-being of children for several reasons.

First, although receipt of child support has been consistently associated with improvements in child outcomes, the magnitude of the effects tends to be quite small because the average level of child support is quite modest, only about $3,000 per year.[3] Such a modest amount of additional income, although certainly helpful, is unlikely to change significantly the life trajectory of most children.

Second, many fathers of children residing in low-income households are undereducated and underemployed themselves, and as such they may lack the resources to be able to provide meaningful economic support for their children. Too strong a focus on child-support enforcement may lead many of these already marginally employed men to drop out of the paid labor force altogether in favor of participation in the underground economy. It is difficult to be an involved father when one is in hiding. Thus, the unintended consequence of strong child support enforcement policies may be to decrease, not increase, the number of children growing up with the active involvement of their father, proving once again that no good public policy goes unpunished.

Third, an exclusive focus on child-support enforcement ignores the many noneconomic contributions that fathers make to the well-being of their children. If we want fathers to be more than cash machines for their children, we need public policies that support their work as nurturers, disciplinarians, mentors, moral instructors, and skill coaches and not just as economic providers. Doing otherwise is to downgrade fathers to, in the words of Barbara Dafoe Whitehead, "paper dads."[4]

Dissatisfaction with the results of child-support enforcement alone as the primary strategy for dealing with nonresident fathers has led some analysts to advocate enhanced visitation as the mechanism for improving the well-being of children. But most studies have not found frequency of visitation by nonresident fathers to be associated consistently with improvements in child outcomes.

In a recently published meta-analysis of sixty-three studies, however, Paul Amato and Joan Gilbreth question whether frequency of visitation is the most important aspect of a

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[2]For a review, see Irwin Garfinkel, Sarah S. McLanahan, Daniel R. Meyer, and Judith A. Seltzer, editors, *Fathers under Fire: The Revolution in Child Support Enforcement* (New York: Russell Sage Foundation, 1998).

[3]U.S. House of Representatives, Ways and Means Committee, *1996 Green Book* (Washington, D.C.: U.S. Government Printing Office, 1996), 578.

[4]Personal communication.

nonresident father's relationship with his children.[5] Rather, they argue, the quality of the father-child relationship and the degree to which nonresident fathers engage in authoritative parenting (that is, not only encouraging their children but also monitoring their children's behavior and enforcing age-appropriate limits) are more important to child well-being.

Indeed, Amato and Gilbreth found that children who report feeling close to their fathers were more likely to succeed in school and evidenced fewer internalizing and externalizing problems. But the strongest predictor of child well-being—even stronger than payment of child support—was the degree to which nonresident fathers engaged in authoritative parenting. Children whose nonresident fathers listened to their problems, gave them advice, provided explanations for rules, monitored their academic performance, helped with their homework, engaged in mutual projects, and disciplined them were significantly more likely to do well at school and to evidence greater psychological health, compared with children whose fathers mostly engaged them in recreational activities, such as going out to dinner, taking them on vacations, and buying them things.

Unfortunately, other research has found that nonresident fathers are far less likely than in-the-home dads to engage in authoritative parenting.[6] One reason, as Amato and Gilbreth point out, is the constraints inherent in traditional visitation arrangements. Because time with their children is often severely limited, many nonresident fathers strive to make sure their children enjoy themselves when they are with them. As a result, nonresident fathers tend to spend less time than in-the-home fathers helping their children with homework, monitoring their activities, and setting appropriate limits and more time taking them to restaurants or the movies, activities that have not been found to be associated with enhanced child outcomes. Thus, although visitation by nonresident fathers is certainly something to be encouraged, the context of visitation discourages nonresident fathers from engaging in the kinds of behaviors most associated with improvements in child well-being.

Cohabiting Fathers

Cohabitation is one of the fastest growing family forms in the United States today. In 1997, 4.13 million couples were cohabiting outside of wedlock, compared with fewer than 0.5 million in 1960.[7] Of cohabiting couples, 1.47 million, or about 36 percent, have children younger

[5]Paul R. Amato and Joan G. Gilbreth, "Non-Resident Fathers and Children's Well-Being: A Meta-Analysis," *Journal of Marriage and the Family* 61 (1999): 557–573.

[6]E. Mavis Heatherington, "An Overview of the Virginia Longitudinal Study of Divorce and Remarriage with a Focus on Early Adolescence," *Journal of Family Psychology* 7 (1993): 9–46; Frank F. Furstenberg and Christine W. Nord, "Parenting Apart: Patterns of Child Rearing After Marital Disruption," *Journal of Marriage and the Family* 47 (1985): 893–905.

[7]Lynne Casper and Ken Bryson, *Household and Family Characteristics: March 1997* (Washington, D.C.: U.S. Bureau of the Census, 1998).

than age eighteen residing with them, up from 21 percent in 1987. Of unmarried couples in the twenty-five to thirty-four age group, nearly 50 percent have children living with them.[8] Larry Bumpass and Hsien-Hen Lu estimate that nearly half of all children today will spend some time in a cohabiting family before sixteen.[9]

Cohabitation also appears to be quite common among the poor. According to recent research by Sarah S. McLanahan and Irv Garfinkel with so-called "fragile families," at the time a child is born out of wedlock, more than half of low-income parents are cohabiting.[10]

Some argue that cohabitation is the equivalent of marriage. But cohabitation is a weak family form, especially compared with marriage. Cohabiting couples break up at much higher rates than do married couples, and although 40 to 50 percent of couples who have a child while cohabiting go on to get married, they are more likely to divorce than are couples who get married before having children.[11] Three-quarters of children born to cohabiting parents will see their parents split up before they reach sixteen, compared with only about one-third of children born to married parents.[12]

Once a father no longer lives with his children, his involvement with his children declines rapidly.[13] Indeed, 40 percent of children in father-absent homes have not seen their father in more than a year. Of the remaining 60 percent, only 1 in 5 sleeps even one night per

[8]Casper and Bryson; see also Wendy D. Manning and Daniel T. Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and the Family* 58 (1996): 998–1010.

[9]Larry Bumpass and Hsien-Hen Lu,"Trends in Cohabitation and Implications for Children's Family Contexts in the United States," *Population Studies* 54 (2000): 29–41.

[10]See "Dispelling Myths About Unmarried Fathers." *Fragile Families Research Brief 1*, Fragile Families and Child Wellbeing Study, Blendheim-Thomas Center for Research on Child Wellbeing at Princeton University and Social Indicators Survey Center at Columbia University, 2000, available from: http://crcw.princeton.edu/fragilefamilies/, accessed September 19, 2001.

[11]Kristin A. Moore, "Nonmarital Childbearing in the United States," in *Report to Congress on Out-of-Wedlock Childbearing*, DHHS Publication PHS 95–1257 (Washington, D.C.: U.S. Department of Health and Human Services, 1995), vii.

[12]David Popenoe and Barbara Dafoe Whitehead, *Should We Live Together? What Young Adults Need to Know about Cohabitation before Marriage* (New Brunswick, N.J.: The National Marriage Project, 1999), 7.

[13]Valarie King, "Non-Resident Father Involvement and Child Well-Being," *Journal of Family Issues* 15 (1994): 78–96; Judith A. Seltzer, "Relationships between Fathers and Children Who Live Apart: The Fathers' Role after Separation," *Journal of Marriage and the Family* 53 (1991): 79–101.

month in the father's home. Only 1 in 6 children living without their fathers see their father an average of once or more per week.[14]

The fact is that children born to cohabiting couples are likely, before too long, to see their dads transform into occasional visitors. Extrapolating from the research literature on attachment theory, it may be that children whose fathers are involved early on but then disappear have worse outcomes than children whose fathers are continuously absent. If so, focusing on strengthening cohabitation may, in reality, be making a bad situation worse.

Moreover, many men in cohabiting relationships are not the biological father of the children in the household, or at least are not the biological father of all the children in the household. By one estimate, 63 percent of children in cohabiting households are born not to the cohabiting couple but to a previous union of one of the adult partners, most often the mother.[15] This situation is problematic in that substantial evidence indicates that cohabitation with a man who is not biologically related to the children substantially increases the risk of both physical and sexual child abuse.[16] Thus, cohabitation not only is unlikely to deliver a long-term father to a child but also puts children at an increased risk for child abuse if they are cohabiting with a man other than their biological father.

Married Fathers

Although speaking of the importance of fathers to the well-being of children is becoming increasingly popular, speaking of the importance of marriage to the well-being of fatherhood or of children is still out of fashion. Yet, the empirical literature clearly demonstrates that children do best when they grow up in an intact, married-parent household. We know, for example, that children who grow up in a household with continuously married parents do better at school, have fewer emotional problems, are more likely to attend college, and are less likely to commit crime or develop alcohol or illicit drug problems. That these results are not simply a result of differences in income is attested to by the fact that stepfamilies, which have household incomes nearly equivalent to continuously married households, offer few of these benefits to children.[17]

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[14]Furstenberg and Nord, 896.

[15]Deborah R. Graefe and Daniel T. Lichter, "Life Course Transitions of American Children: Parental Cohabitation, Marriage, and Single Motherhood," *Demography* 36 (1999): 205–217.

[16]Robert Whelan, *Broken Homes and Battered Children: A Study of the Relationship between Child Abuse and Family Type* (London: Family Education Trust, 1993), 29; see also Martin Daly and Margo Wilson, "Evolutionary Psychology and Marital Conflict: The Relevance of Stepchildren," in *Sex, Power, Conflict: Evolutionary and Feminist Perspectives,* ed. by David M. Buss and Neil Malamuth, (New York: Oxford University Press 1996); Leslie Margolin, "Child Abuse by Mothers' Boyfriends: Why the Over-Representation?" *Child Abuse and Neglect* 16 (1992): 541–551.

[17]Horn.

The empirical evidence also is quite clear that married adults—women as well as men—are happier, healthier, and wealthier than their single counterparts. Married adults also report having more satisfying sex than nonmarried adults, and married men show an earnings boost that is not evident in cohabiting relationships.[18] Married fathers also, on average, are more likely to be actively engaged in the lives of their children and, perhaps just as important, are more accessible to them.

In contrast, research consistently finds that unwed fathers are unlikely to stay connected to their children over time. Longitudinal research by Robert Lerman and Theodora Ooms, for example, found that 57 percent of unwed fathers visited their child at least once per week during the first two years of their child's life, by the time the child reached age seven and one-half, that percentage dropped to less than 25 percent.[19] Other research suggests that three-quarters of fathers who are not living with their children at the time of their birth never subsequently live with them. Marriage may not be a certain route to a lifetime father, but it is a more certain route than any other.

Of course, some married households, especially in which domestic violence and child abuse are present, are horrible places for both children and adults. But contrary to the stereotypes perpetuated by the media and some advocacy groups, domestic violence and child abuse are substantially *less* likely to occur in intact, married households than in any other family arrangement. The truth is, if we really care about the well-being of children, public policy needs to do a better job of encouraging marriage.

Why Not Marriage?

Given that marriage is good for children and adults, why is everyone not rushing to the altar to get married? First, the past forty years have seen an extraordinary shift in cultural norms concerning sex, marriage, and childbearing. With the advent of effective birth control in the 1960s, sex became separated from marriage. Then, as increasing numbers of women entered the paid labor force, childbearing became separated from marriage. As the data on cohabitation indicate, living together is increasingly becoming separated from marriage as well.

As a result of these cultural and social changes, there is simply less pressure today to get and stay married than there was just two or three generations ago. Forty years ago, there existed an extraordinary consensus that couples in troubled marriages should "stay together for the sake

[18]Steven Stack and J. Ross Eshleman, "Marital Status and Happiness: A 17-Nation Study," *Journal of Marriage and the Family* 60 (1998): 527–536; see also Maggie Gallagher, *The Abolition of Marriage*, (Washington, D.C., 1996); Linda Waite, "Does Marriage Matter?" *Demography* 32 (1995): 483–501.

[19]Robert Lerman and Theodora Ooms, *Young Unwed Fathers: Changing Roles and Emerging Policies*, (Philadelphia: Temple, 1993), 45.

of the kids." Today, couples are increasingly likely to say, "We're getting divorced for the sake of the kids." One can hardly imagine a more dramatic cultural shift.

Second, when couples do get married, public policy frequently punishes them economically. The marriage penalty within the U.S. tax code for higher wage earners is well known. Somewhat less well known is the financial penalty for marriage found in the Earned Income Tax Credit (EITC).

The EITC is an income supplement that provides up to $4,000 a year to a low-income working parent with children. This tax credit is now the largest antipoverty measure in the federal arsenal. The good news is that the EITC, unlike the old welfare system it is beginning to replace, encourages work because only those with earnings are eligible. The bad news is that it can make marriage prohibitively expensive. That's because the EITC is pegged to wages, not to family structure. Thus, two low-wage earners would be far better off, at least as far as the EITC is concerned, if they stay single than if they marry.

Suppose, for example, a single mother is working full-time at a minimum-wage job. This mother will have take-home pay of less than $7,000 after paying taxes and child-care expenses. With the help of the EITC, her take-home pay increases to about $10,000, still not enough to escape poverty. If she marries the father of her children, it can make all the difference—even if he, too, has few work skills and only a minimum-wage job. But marriage will cost this woman about $1,800 in EITC benefits, or almost 20 percent of her net income. Making low-income women choose between $1,800 in tax benefits or a husband and a father for her children simply makes no sense.

A legitimate question is whether low-income couples change their behavior because of the marriage penalties in the EITC. The honest answer is no. Little evidence indicates that low-income communities are filled with mini economists busily calculating the extent of the EITC marriage penalty before deciding to get married. But anecdotal evidence suggests that people in low-income communities have a sense that if they get married they "lose stuff." They may not know exactly how much "stuff" they lose when they marry, but they know marriage is a bad deal. And they are right.

According to calculations by Eugene Steuerle of the Urban Institute, when one takes into account the full package of welfare benefits, the marriage penalty for a single mother who chooses to marry an employed man can be quite severe.[20] For example, when an unemployed single mother marries a man working at minimum wage, the total marriage penalty is $2,688. When a single mother working full-time at minimum wage marries an $8-per-hour full-time worker, the marriage penalty is a shocking $8,060. In such circumstances, marriage simply makes no economic sense.

[20]C. Eugene Steuerle, "The Effects of Tax and Welfare Policies on Family Formation," paper presented at the Conference on Strategies to Strengthen Marriage, Family Impact Seminar, Washington, D.C., June 1997.

Bringing Back the "M" Word

Although some counsel resignation when it comes to nonmarriage in low-income communities, new data from Sarah S. McLanahan and Irv Garfinkel indicate that at the time of the child's birth, two-thirds of low-income, unwed couples want—and expect—to get married. It is not a question, therefore, of imposing middle-class "marriage values" on reluctant low-income couples but of helping low-income couples achieve something they say they want for themselves—lasting, stable marriages. The question is, How?

First, we have to become more willing to bring up the topic. Anyone who has ever spent time in a welfare office can attest to the striking absence of any posters, literature, or conversation promoting the virtues of marriage. Our reluctance to even bring up the topic of marriage sends the not-so-subtle message that marriage is neither expected nor valued. The wonder is not that so few go on to get married, but that some actually do. If we want more marriages in low-income communities, we have to be more willing to bring up the topic.

Second, public policy has to stop punishing couples when they get married. It seems patently unfair to promote the value of marriage and then impose a financial penalty of between $2,000 and $8,000 on couples who get married. At the very least, the EITC needs to be reformed to ensure that it does not punish low-income couples who choose to marry.

Third, states should do more to promote the employment of low-income men so that they are seen as better "marriage material." Some evidence indicates that women—especially women living in low-income communities—are reluctant to marry males whom they consider to have lower economic prospects than themselves.[21] In fact, the availability of a suitable potential husband, primarily defined as employed and not in jail or prison, has been found to have a greater effect on marriage and nonmarital fertility than AFDC benefit levels.[22] One way to

[21]Mark A. Fossett and K. Jill Kiecolt, "Mate Availability and Family Structure Among African-Americans in U.S. Metropolitan Areas," *Journal of Marriage and the Family* 55 (1993): 288–302; Lawrence H. Ganong, Marilyn Coleman, Aaron Thompson, and C. Goodwin-Watson,"African American and European American College Students' Expectations for Self and Future Partners," *Journal of Family Issues* 17 (1996): 758–775; Kim M. Lloyd and Scott J. Smith, "Contextual Influences on Young Men's Transition to First Marriage," *Social Forces* 74 (1996): 1097–1119; Devendra Singh, "Female Judgement of Male Attractiveness and Desirability for Relationships: Role of Waist-to-hip Ratio and Financial Status," *Journal of Personality and Social Psychology* 69 (1995): 1086–1101.

[22]William J. Darity, Jr., and Samuel L. Myers, "Family Structure and the Marginalization of Black Men: Policy Implications," in *The Decline in Marriage Among African-Americans,* edited by M. Belinda Tucker and Claudia Mitchell-Kernan (New York: Russell Sage Foundation,1995); see also Randall Stokes and Albert Chevan, "Female-Headed Families: Social and Economic Context of Racial Differences," *Journal of Urban Affairs* 18 (1996): 245–268.

encourage marriage, then, is to expand participation in welfare-to-work programs to include low-income men as a means of increasing not only their own life prospects but their marriageability as well.

In expanding employment services to low-income males, however, care should be taken *not* to condition receipt of services on having fathered a child out of wedlock. To do so would only introduce perverse incentives for men to father children out of wedlock, in much the same way that the current system provides perverse incentives for unmarried women to bear children.

Finally, states should take affirmative steps to enhance the marital and parenting skills of high-risk families. Marriage alone is not sufficient to improve the well-being of children. For marriage to have a positive impact on the development of children, parents must have the skills both to sustain a marriage and to be good parents. Unfortunately, many men and women lack the necessary skills to sustain a marriage and raise children well. Some may have grown up in broken homes and never experienced positive marital role models. Others may have had inadequate or abusive parents themselves. To help couples sustain a marriage and be good parents, states should encourage religious and civic organizations to offer parenting and marriage enrichment classes to mothers and fathers applying for public assistance. Although results vary according to the specific curriculum, a substantial body of literature indicates the success of parent skills training and marital enrichment programs.[23]

Conclusion

The new consensus is that fathers do matter to the well-being of children. Regrettably, welfare reform has yet to take this consensus fully into account. Doing so will require that clear distinctions be made between nonresident, cohabiting, and married fathers. Although it is certainly important to help all three categories of fathers be a positive influence in the lives of their children, both experience and research teach us that the category of fathers most likely to improve the well-being of children is married fathers.

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[23]See Michael J. McManus, *Marriage Savers: Helping Your Friends and Family Avoid Divorce* (Grand Rapids: Zondervan, 1995).

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Discussion

Father's Absence

Lawrence W. Sherman: The finding that having no father is better than having one and then losing him replicates the finding of the Cambridge-Somerville delinquency prevention experiment from the 1930s, which found that the children who were given mentors from age twelve on, compared with the control group that was deprived of this wonderful program, were much more likely to be dead, mentally ill, or alcoholic by the time they were fifty. This is the rub: The mentors were young men who went off to World War II about five years after the program started. The children not only lost their original fathers, but they lost the mentors—a double whammy.

We have to think about the issue of how bad it is if a man is making babies and never comes around to see the babies. It might be better for reasons totally unrelated to any morality of intent to have that situation than for him to go home with the baby, stay for a couple years, then leave or create other circumstances. That brings us to policy implications.

There is no evidence that the awareness of loss of income is a real deterrent to marriage. That does not mean that the opposite would not be true. If we had a highly publicized innovation that said "Hey, new law, get married, get more stuff," it could have a huge effect. It is one of the ways we know to change cultures quickly and is how we gave up smoking in public places.

Has anyone put on the table in the Congress the idea of a marriage penalty exemption under a certain income level and not above, which is where all the hit in revenue comes and is the major obstacle to eliminating the marriage penalty? The ceiling would be $35,000, so that those whose total household income was under $35,000 would be totally exempt from the marriage penalty. Then we could come in with my publicity campaign and get everybody married.

Richard J. Gelles: A perfectly laudable proposal that I think Irv Garfinkel came up with years ago is to abolish the personal exemption and replace it with a tax credit for every child born within a legal marriage. Then, like a longevity pay raise, the tax credit could increase for every five years that the couple stays married. Children growing up in cohabiting families in which they are not related to the male caretaker run an extraordinarily high risk of fatal child maltreatment. So you would kill multiple birds with one stone. It is not new money. It is an offset against the personal exemption.

Measuring "Household" Income

Daniel H. Weinberg: One of the lesser known recommendations of the National Academy of Sciences panel on poverty measurement and family assistance was that we should be counting cohabiting couples' income together in determining the poverty rate for a family—in other words, consider them a family. When you do that, as Wade Horn mentioned and as Don Hernandez and some others at the Census Bureau have done, yes, you get a lower poverty rate. The issue, then, is why stop there in terms of sharing of resources? When you start counting roomers and boarders—who, after all, are in the household explicitly to share resources—the poverty rate declines further. Why not go to the household? Why else are they living together but to share resources?

A little-known fact about poverty is that most foster children are nowhere in the poverty universe unless they are older than age fifteen because they are not in a family. They are not related by blood, marriage, or adoption to anybody else in the household, and we do not compute poverty for unrelated children. We only do that for adults.

We ought to do more research on income pooling and what that means. We would then have a basis for making an argument for what the unit should be for calculating eligibility or poverty.

Cohabitation

Wendell Primus: I have started to give some thought to the interaction between child support and welfare rules. I agree with Irv Garfinkel that for fragile families—the 50 percent of couples who are cohabiting at the time of birth—we have to rethink our policies and make sure that both sides of the couple understand the implications.

It probably is true that in these cohabiting families, mothers often walk into the welfare office and say "I'm single" and the welfare office doesn't know. The child-support office is eventually going to catch up with the natural father, and then we have a bad situation, because we're either going to give the dad a retroactive order, with all the implications of that for arrearage, or we're going to accuse the mother of fraud because she didn't say that it was a two-parent family. Both of those situations are undesirable from a policy perspective. We have to do a lot more counseling and so forth.

Another problem is that the participation rates in all of our programs are low, whether two-parent married families or cohabiting families consisting of both natural parents. If there are differences in benefits for cohabiting natural families versus cohabiting stepfamilies, we do have the incentives in the right direction in most of those cases, when you take into account child support. We are just at the tip of the iceberg here in terms of what all of this means for policy.

Wendy D. Manning: There has been a lot of concern that marriage is disappearing among the African American community, and many books and articles have been written about the problem. Rarely do people even talk about cohabitation, but we now need to pay attention to cohabitation as a family form.

About one-fifth of black children born in the United States are born into cohabiting-parent families; the proportion is only about 10 percent among whites. Researchers need to acknowledge these differences and pay attention to what these patterns mean for children's lives. Some of these arrangements are short-term unions, but some of them are long-term. We already know from prior research that African American nonresident fathers visit more often than white nonresident fathers. Men who become nonresident fathers as a result of cohabitation may be more or less involved than divorced nonresident fathers. We don't know about race differences in ties to children among nonresident fathers who were cohabiting at the time of the child's birth.

Data starting in 1976 and continuing through 1996 show consistent levels of marriage among whites and blacks. Most people want to get married. It is not that cohabitation is replacing marriage; it is usually something that is occurring during early adulthood prior to marriage. Cohabitation also is occurring among divorced people. We often view cohabitation as an event among young people in their twenties, but some cohabitors are divorced mothers who are living with someone after divorce, and some have children within the union.

David Murray: It just strikes me as being too narrow to focus on the couple or the couple and the children. Marriage and cohabitation have different implications. Our cultural message is, "Get married, get stuck." We have that message now: It's called a wedding. We have ritual public performances in which people, in fact, get stuck. It is not just appliances; it's loans, it's transportation, and it is in-laws.

People in marriages have kinship structures of multiple grandparents and in-laws. These structures create a vast support network that is amplified and solidified formally by the extension of kinship ties through marriage that don't appear as naturally or as coherently under cohabitation. Kin terms are formal badges for public performances with moral norms that reinforce them. When I am married to a woman and she has a brother, I have a brother-in-law. If I'm cohabiting with Cindy, that is Tony. A different set of implied relationships exists, from the child's perspective, in terms of their protection, in terms of the obligations we owe each other. Marriage brings these structures into visibility and provides them with standing.

Wendy D. Manning: I would argue that among some racial and ethnic groups, cohabitation is treated as almost equivalent to marriage, particularly among the Hispanic population, which has longstanding cultural support for cohabitation and consensual unions. I don't think we can talk about it as a monolithic family form that means the same thing for everybody.

Clarice Walker: The literature documents that in some cultural groups, family and marriage are viewed as the same even without the legal status of marriage, and that such groups do adopt kinship forms and have those extensive relationships.