

The Family in America

A JOURNAL OF PUBLIC POLICY

Family Formation and Poverty: A History of Academic Inquiry and Its Major Findings

Glenn T. Stanton

THE DRAMATIC CONNECTION between thriving, intact families being a woman's and child's strongest protection against poverty has been well-established for decades. Considering the significant detriment poverty brings to the lives of mothers and their children and all the other personal life issues it negatively affects—physical and emotional health, educational progress, safe and desirable living conditions, general hope for the future and the provision of basic resources for one's self and children, *etc.*—it is essential that all who care for the social well-being and dignity of women and children understand the depth and breadth of the connection here. To that end, the following is a brief overview of the history and academic findings on the connection between marital stability and the elevation out of and protection from poverty.

The contemporary story starts in 1965.

The Moynihan Report

This famous (or infamous) government report was effectively the first shot fired in the modern culture war over the family. In 1965, the Assistant Secretary of Labor in the Johnson Administration, Daniel Patrick Moynihan, warned that the gains anticipated by the passage of the Civil Rights Act of 1964 might not be fully realized if considerable attention was not paid to another great challenge in the black community: the crumbling of the black family. The “Moynihan Report,” as it came to be known, explained in great detail the nature of this problem,

which Moynihan described as the Johnson Administration's "case for national action."

On the first page of his report, Moynihan warned,

The fundamental problem, in which this is most clearly the case, is that of family structure. The evidence—not final, but powerfully persuasive—is that the Negro family in the urban ghettos is crumbling. . . . So long as this situation persists, the cycle of poverty and disadvantage will continue to repeat itself. . . . At the heart of the deterioration of the fabric of society is the deterioration of the Negro family. It is the fundamental source of weakness of the Negro community at the present time.¹

Moynihan—and President Johnson—were excoriated because the report was seen as blaming the plight of black Americans on their difficulty in holding their families together. Writing to a friend months after the report's release, Moynihan vividly lamented, "If my head were sticking on a pike at the South West Gate to the White House grounds the impression [of disdain toward me] would hardly be greater."²

Of course, experience over the following decades has unfortunately proven his report's thesis prescient.

The Feminization of Poverty

Professor Diana Pearce, the director of the Center for Women's Welfare at the University of Washington, coined the important term "the feminization of poverty" in 1978, warning in the opening line of her paper, "Poverty is rapidly becoming a female problem."

While women were enjoying increased independence and empowerment in society, Pearce explains that "for many the price of that independence has been their pauperization and dependence on welfare."³ She

1. Daniel Patrick Moynihan, *The Negro Family: The Case for National Action*, Office of Policy Management and Research, United States Department of Labor, March 1965, 3. A valuable book on the heritage and consequences of the Moynihan Report is James T. Patterson's *Freedom is Not Enough: The Moynihan Report and America's Struggle over Black Family Life from LBJ to Obama* (New York: Basic Books, 2010).

2. Nicholas Lemann, "Postscript: Daniel Patrick Moynihan," *The New Yorker*, April 7, 2003, Web.

3. Diane Pearce, "The Feminization of Poverty: Women, Work and Welfare," *The Urban & Social Change Review* 11 (1978): 28-38.

laments that the number of female-headed homes had increased nearly 40 percent in a single generation at the time of her writing and “at the same time, the economic well-being of this growing group has eroded.” Pearce notes that this happened just when “other trends would suggest potential for improving women’s status,” such as increased labor-force participation, mandates for affirmative action, and increasing employment of women with better educational opportunities.

Pearce concerns herself with the issue of stronger welfare policies and public transfers to working single mothers as the answers. But it is difficult to miss that the overwhelming majority of this is the result of changing sexual and social ethics and practice: a sexual revolution that gave men a pass on facing up to their procreative responsibilities.

Nobel Prize winning economist George Akerlof explained this very point in the mid-1990s, positing that a major player in the dramatic increase in female-headed homes and in their impoverishment was “the declining practice of ‘shotgun marriage.’”⁴ Prior to the early 1970s, if a man got his girlfriend pregnant, it was expected that he step up and “do right by” the girl and their baby. And in the overwhelming majority of instances, he did. But the Pill changed all that. The woman now had the ability to seemingly take control of her own fertility, rather than depending on the man through his self-control or prophylactic use. When she did get pregnant, the man was able to claim it was now “her problem” because her use of the pill and the back-up provided by her new legal access to abortion became the “solution” to her untimed pregnancy. He was therefore off the hook for proposing marriage. And the woman and her child were likely introduced to poverty. Akerlof proved there is something very true here.

In terms of specific numbers, Akerlof explained that if the rate of men stepping up and marrying their partners in the 1960s had remained consistent in the 1980s, the rate of increases in unmarried births would have risen during that time by only a quarter, rather than the actual three-quarters rise. Regarding the black population, the rise would have only

4. George Akerlof, Janet L. Yellen and Michael L. Katz, “An Analysis of Out-of-Wedlock Childbearing in the United States,” *The Quarterly Journal of Economics* 111 (1996): 277-317, at 278.

been two fifths, rather than the three fifths that it was. And the “feminization of poverty” would therefore have been a mere fraction of what it became. This would have meant real improvements for real women and their children. And their children’s children, *etc.*

Sexual ethics are not just private, personal issues, but very consequential for good and bad.

Gary Becker: A Treatise on the Family

The celebrated economist Gary Becker, a 1992 Nobel Laureate, published a pioneering book in 1981 entitled *A Treatise on the Family*.⁵ With mathematical sophistication and detail, Becker demonstrated how marriage significantly improves the lives of families and their members across distinct cultures by creating and supporting a particular specialized division of labor between wife and husband, mother and father. This enduring specialization raises the general life-happiness, educational opportunities, material well-being, and social mobility of both. Of course, these benefits transfer in significant ways to the lives of their children and grandchildren; family is the primary characteristic that will shape their lives for the good in ways that are deeper, longer, and wider than any other life factor.

This specialized division of labor produces a unique economy of scale between husband and wife and a greater protection against the risks and downturns in fortune that life occasionally brings. Becker contends,

Although the sharp sexual division of labor in all societies between the market and household sectors is partly due to the gains from specialized investments, it is also partly due to the intrinsic differences between the sexes. . . . I suggest that men and women have intrinsically different comparative advantages not only in the production of children, but also in their contribution to child care and possibly to other activities. Such intrinsic differences in productivity determine the direction of the sexual division by tasks and hence sexual differences in the accumulation of specific human capital that

5. Gary S. Becker, *A Treatise on the Family* (Harvard University Press, 1981/1993).

reinforces the intrinsic differences.⁶

And of course, children benefit uniquely from increased creative efficiency of married homes. Becker's treatise received criticism from some quarters because of its foundation upon the general division of labor in sex-typed ways: the wife handling the great majority of the domestic work and home management, and the husband carrying most of the family's market-labor work. This distinction might seem to make his work less true today given a greater egalitarianism of the sexes in the intervening years, but recent research shows this is not necessarily the case.⁷

These three developments—The Moynihan Report, the recognition of the growing feminization of poverty and new contraceptive developments' contribution, and the understanding of the unique specialization of work and resources created by husband and wife—laid an early foundation for understanding the place family formation plays in the increase and decrease in child and maternal poverty.

The following works represent the most significant quantifications of the family-form/poverty connection and do so from various political and ideological perspectives.

Some Quantifications

The Progressive Policy Institute, which started as the “ideal mill” for President Clinton's first presidential campaign, distributed some remarkably powerful data showing just how powerful family formation and cohesiveness was in driving down poverty. In their important whitepaper for the Institute, Elaine Kamarck and Bill Galston (the latter became President Clinton's domestic policy advisor) explained in crisp language, “It is no exaggeration to say that a stable, two-parent family is an American child's best protection against poverty.”⁸

6. *Ibid.*, 37, 62.

7. Robert I. Lerman and W. Bradford Wilcox, *For Richer, For Poorer, How Family Structures Economic Success in America* (American Enterprise Institute/Institute for Family Studies, 2014), 32.

8. Elaine Kamarck and William Galston, “Putting Children First: A Progressive Family Policy for the 1990s,” whitepaper from the Progressive Policy Institute (September 27, 1990), 12.

Additionally, Galston explains that never living in poverty in the U.S. requires three primary accomplishments: 1) Finish high school, 2) Marry before having children, and 3) Marry after the age of 20. Only 8 percent of people who do these three things are poor, while 79 percent of those who fail to do them are impoverished.⁹ Galston's celebrated colleague at Brookings, Isabel Sawhill, a relentless advocate for child well-being, made this bold statement: "The proliferation of single-parent households accounts for virtually all of the increase in child poverty since the early 1970s."¹⁰

Next, Dan Quayle joined the fray. Murphy Brown, the primary character in a popular 1990s sitcom featuring Candice Bergen, was an investigative journalist and anchor for a fictional *48 Hours*-like news show. Brown, as a powerful and well-heeled professional, decides she can indeed "have it all" and decides to become a single mother. Then-Vice President Dan Quayle used this story as an illustration in a now-infamous speech where he decried the rise of intentional single motherhood as our nation's growing "poverty of values." His remark had the effect of throwing a barrel of gasoline upon the already healthy flames that were the culture war on the family. He was derided as a public bore.

The following year a center-left Democrat, journalist Barbara Dafoe Whitehead, wrote an equally explosive essay for *The Atlantic* explaining in precise detail just why "Dan Quayle Was Right," as the piece was titled. This April 1993 cover story single-handedly made that edition the run-away best-selling issue in the magazine's distinguished 158-year history. Whitehead explained,

Children in single-parent families are six-times as likely to be poor. They are also likely to stay poor longer. Twenty-two percent of children in one-parent families will experience poverty during childhood for seven years or more, as compared with only two percent of children in two-parent families.

9. James Q. Wilson, *The Marriage Problem: How Our Culture Has Weakened Families* (Harper Collins, 2002), 11.

10. Daniel P. Moynihan, "A Dahrendorf Inversion and the Twilight of the Family: The Challenge of the Conference," in Daniel P. Moynihan, Timothy M. Smeeding, and Lee Rainwater, eds., *The Future of the Family* (New York: Russell Sage Foundation, 2004), xxi.

She continues, “Single-mother families are vulnerable not just to poverty, but to a particularly debilitating form of poverty: welfare dependency. . . . Most social scientists now agree that single motherhood is an important and growing cause of poverty.”¹¹

Princeton professor Sara McLanahan, a central planet in the universe of leading family sociologists, started her academic career as an adherent to the “single-parent-families-are-just-another-form-of-family” school. But in her now decades-long work investigating how family form affects child well-being, she has come to conclude the opposite: there are many serious downsides for children being raised in non-marital homes. One of the most published and respected scholars in this field, McLanahan provided a deeply informed examination of the outcomes for children in single-parent families in her 1994 work, *Growing Up With a Single Parent: What Hurts, What Helps*. McLanahan explains there is not much that helps a child, particularly regarding protection from poverty: “In 1992, approximately 45 percent of families with children headed by single mothers were living below the poverty line, as compared with 8.4 percent of families with two parents.”¹²

A major multi-decade study initiated primarily by McLanahan is the Fragile Families and Child Wellbeing Study. It would be difficult to overstate the significance of this \$17 million endeavor, which is following a cohort of nearly 5,000 U.S. children born from 1998 to 2000, 75 percent of whom come from unmarried homes. The study originates from the Center for Research on Child Wellbeing at Princeton and the National Center for Children and Families at Columbia, and involves eight principle investigators. Since 1998, the study has and continues to produce a nearly innumerable collection of working papers, published journal articles, books, and book chapters. This collective work adds untold insights to our understanding of how children are short-changed in their life development by being born into and raised in fragile families, to unmarried mothers, either truly single or cohabitating. Perhaps the best single summary of the findings of the Fragile Families Study are

11. Barbara Dafoe Whitehead, “Dan Quayle Was Right,” *The Atlantic Monthly*, April 1993.

12. Sara McLanahan and Gary Sandefur, *Growing Up With a Single Parent: What Hurts, What Helps* (Harvard University Press, 1994), 23.

collected in the Fall 2010 edition of the journal *The Future of Children*.

Elaborating on the motivations behind such family formation, Kathryn Edin and Maria Kefalas made tremendous contributions to the study of marital status and poverty in their 2005 book *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage*. Their work is an ethnography of 162 poor mothers from eight struggling neighborhoods in the Philadelphia and Camden area. The authors chronicle, through personal stories, just how mightily unmarried childbearing prevents these young women from ever rising above their current (and often dire) economic status. Edin and Kefalas point out, as did William Julius Williams in his pioneering book *The Truly Disadvantaged*, how many of these mothers strongly desire to marry, but their prospects and success in finding marriageable males in their communities is nearly impossible as the flight of good manufacturing jobs overseas makes men unreliable providers. The authors write, “Poor young women who put motherhood before marriage do not generally do so because they reject the institution of marriage itself, but because good, decent, trustworthy men are in short supply.”¹³

The Disappearing Middle Class and Diverging Destinies

While previous work on family form and child poverty had been focused on how family fragility drives important health and development outcomes for women and children, the discussion started to take a new and important turn in the early 2000s. It posited that not only is family fragmentation associated with persistent poverty but also with an emerging class divide. Scholars started to point out how it was no longer only—or even primarily—race, employment, or education that creates class divide, but marriage itself.

In 2001 Jonathan Rauch, a noted journalist with the *National Journal*, published a brief and game-changing essay called “The Widening Marriage Gap.” This work was one of the first warning signals of the now-acknowledged connection between marital status and class. Rauch colorfully put it this way,

13. Kathryn Edin and Maria Kefalas, *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage* (University of California Press, 2005), 130.

. . . [P]overty correlates more strongly with a family's marital status than with its race. According to Census Bureau data, a two-parent black household is more likely to be poor than is a two-parent white household, but both are far less likely to be poor than is a mother-only household of either race. In other words, if you are a baby about to be born, your best odds are to choose married black parents over unmarried white ones.

Rauch concludes that as America is "splitting into two increasingly divergent and self-perpetuating streams," we are more and more understanding "marriage as the dividing line."¹⁴

Perhaps next to McLanahan's longitudinal, multi-dimensional Fragile Families study, a series of white papers coming from the Urban Institute provides the most impressive and unprecedented collection of unique insights on the relationship between family formation and poverty. Produced by American University's Robert Lerman, an economist concentrating on low-income populations, these four papers address the question of whether the encouragement of marriage among low-income families of various races and ethnicities could make a difference in elevating their life prospects. His findings are so unique and insightful that a quick snap-shot of each is warranted.

The first white paper¹⁵ is a review of the literature up to July 2002. Lerman demonstrates that even while there is an equal number of income-earning and domestically-contributing adults in the home, "married couples still show a substantial economic advantage" compared to their cohabiting peers. He elaborates, "Married couples have incomes nearly four times their basic needs, a ratio that is 30-70 percent higher than what cohabiting couples experience and 63-113 percent higher than what single parents [with another live-in adult, such as a sibling, friend or mother] experience."¹⁶ Married women generally work *fewer* hours in the market economy than do cohabiting women, but married men work

14. Jonathan Rauch, "The Widening Marriage Gap: America's New Class Divide," *National Journal*, May 19, 2001, 1,471-1,472.

15. Robert I. Lerman, "Marriage and the Economic Well-Being of Families with Children: A Review of the Literature" (Urban Institute and American University, July 2002).

16. *Ibid.*, 10.

more hours, stay employed longer, and get promoted at higher rates than their comparable cohabiting peers.

A key question for Lerman is the one Rauch addressed, whether these marriage premiums for a family's financial stability extend to low-income families. Lerman reports, "The results reveal that marriage significantly and substantially reduces the likelihood of poverty, holding constant for family background, race and ethnicity, age, education. . . Having ever been married reduces poverty by one-third, while currently being married reduces poverty by two-thirds."¹⁷

Lerman's second paper examines, among many issues, the roll "shotgun" marriages—as George Akerlof explains were the norm for premarital pregnancies until 1970 but nearly absent today—play in family poverty.¹⁸ Comparing mothers from "shotgun" marriages with those who remained single, Lerman found that "the women entering shotgun marriages experience a 38 percent higher level of living standards and a 20 percent lower [significant fluctuations in standard of living due to financial instability]."¹⁹ He adds,

The increases in living standards associated with early marriage were highly positive and significant for all races among women who had a premarital pregnancy (leading to a birth). . . . Even controlling for . . . academic ability, school completion, family background, race, age at pregnancy, women who are married between pregnancy and the birth of their first child averaged a 30 percent higher income-to-needs ratio and a 15 percent lower degree of [fluctuating financial security].²⁰

Such marriages were also associated with cutting years of poverty in half for mother, child, and father compared with those who did not marry before the birth of their first child. This difference was even greater by substantial margins for black mothers and those with low educational

17. *Ibid.*, 27-28.

18. Robert I. Lerman, "Married and Unmarried Parenthood and Economic Well-Being: A Dynamic Analysis of a Recent Cohort" (Urban Institute and American University, July 2002).

19. *Ibid.*, 20.

20. *Ibid.*, 21-22.

test scores. Lerman concluded these findings in strong language: “Even among the mothers with the least qualifications and highest risk of poverty, marriage effects are consistently large and statistically significant.”²¹ Specifically, the final differences look like this. Entering marriage between conception and birth raises a mother’s standard of living by:

- 65 percent over a single-mother with no other live-in adult
- 50 percent over a single-mother living with a non-romantic adult
- 20 percent over a single-mother living with a man

In his third paper, Lerman addresses the various concomitant hardships for children relative to family form.²² He again finds that it is the state of being married rather than the presence of two potential wage-earners that makes the difference:

Poverty rates of cohabitating couples are double those of [before-first-conception] married parents; non-cohabiting single parents with at least a second adult had poverty rates three times as high as among married parents. The apparent gains from marriage are particularly high among black households.²³

In terms of the day-to-day financial juggling that most homes experience, the differences are still stark. Even among households with similar incomes, demographic and educational characteristics, the following percentages report not being able to meet their basic expenses and bills during the past year:

21. *Ibid.*, 32.

22. Robert I. Lerman, “How Do Marriage, Cohabitation and Single Parenthood Affect the Material Hardships of Families with Children” (Urban Institute and American University, July 2002).

23. *ibid.*, 20.

Percentage Unable to Meet
Utilities, Food and Rent Sometime in Past Year

Married	Cohabiting	Single w/ other adult	Single w/ no other adult
15%	30%	33%	36%

These difference existed not only for families with similar socio-economic characteristics, but even more specifically, for those with the same income-to-needs ratios.²⁴

Similarly, Lerman's fourth paper delves deeper into this question of how family form impacts material hardships for mothers and children, examining such things as missed meals, rent, and utility payments.²⁵ He found that the "marriage impacts were quite large, generally higher than the effects of education," with the impacts being highest among black families.

Another important thinker in this arena is again Sara McLanahan, who coined the term "Diverging Destinies" in a 2004 paper published in the journal *Demography*. McLanahan takes the "feminization of poverty" observation further. She argues that the changes we have seen for women in society today have brought both good and bad consequences for women and their children. Among these social developments are the coming of "second wave" feminism, developments in birth control technologies, changes in labor market participation, and changes in welfare policies. McLanahan contends that well-educated, married women are generally benefiting from these developments, while less-educated, unmarried women are not. And while the marriage rates of the former are holding steady or even rising slightly, those of the latter have long been declining starkly. This is therefore creating increasingly "diverging destinies" for both sets of women, one in an increasingly positive direction economically and the other into deeper and more stubborn poverty.

24. Robert I. Lerman, "How Do Marriage, Cohabitation and Single Parenthood Affect the Material Hardships of Families with Children" (Urban Institute and American University, July 2002): 20, 27.

25. Robert I. Lerman, "Impacts of Marital Status and Parental Presence on the Material Hardship of Families with Children" (Urban Institute and American University, July 2002).

McLanahan warns, “Although some analysts have argued that single motherhood is an indicator of women’s greater economic independence and parity with men, the rejection of this status by college-educated women suggests otherwise.” She concludes her article,

To sum up, the demographic changes associated with *increases* in children’s resources—mothers’ age and employment and fathers’ involvement—are happening the fastest among children in the top socioeconomic strata, whereas the changes associated with *decreases* in resources—single motherhood, [cohabitation] and divorce—are happening the fastest among children in the bottom strata. These trends are leading to greater disparities in children’s resources, measured as parents’ time and money.²⁶

It was the Manhattan Institute’s Kay Hymowitz that brought this idea of a diverging America between the married and unmarried to wider public attention in her 2006 book, *Marriage and Caste in America: Separate and Unequal Families in a Post-Marital Age*. Hymowitz explains that “around 1980 the family forming habits of college grads and uneducated women went their separate ways.” From the 1960s up into the 80s and 90s, the out-of-wedlock birth rate among women with college degrees increased by only 4 percent, while among those without a high-school diploma, it rose 15 percent, and 10 percent among those who graduated from high school and maybe have some college under their belt. Hymowitz shows how stark this divergences is: “Virtually all—92 percent—of children whose families make over \$75,000 a year are living with both married parents. On the other end of the income scale, the situation is reversed: only about 20 percent of kids in families earning under \$15,000 live with both parents.”²⁷

The annual *State of Our Unions Report* from the National Marriage Project has made an essential contribution to family demographic studies since the late 1990s. The Project’s 2010 report centered on this class

26. Sara McLanahan, “Diverging Destinies: How Children are Faring Under the Second Demographic Transition,” *Demography* 41 (2004): 607-627, at 608, 614.

27. Kay S. Hymowitz, *Marriage and Caste in America: Separate and Unequal Families in a Post-Marital Age* (Ivan R. Dee, 2006), 19-22.

divide created by the disappearance of marriage:

Although marriage is still held in high regard across social classes in America, in recent years, moderately educated Americans have become *less likely* to form stable, high-quality marriages, while college-educated Americans (who make up 30 percent of the adult population) have become *more likely* to do so. . . . Overall then, the family lives of today's moderately educated Americans increasingly resemble those of high-school dropouts, too often burdened by financial stress, partner conflict, single parenting and troubled children.²⁸

The report explains that this growing “marriage gap” means that “more affluent Americans are now doubly privileged in comparison to their moderately educated fellow citizens—by their superior economic resources and by their stable family lives.”²⁹

Continuing the research on the class divide is noted Johns Hopkins sociologist Andrew Cherlin, a leading sociologist looking at the history and changes in marriage in America from the colonial days to the present. His 2009 book, *The Marriage-Go-Round: The State of Marriage and the Family in America Today*, continues this work, looking at the facts and reasons behind marriage's ups and downs through the American experience. He dedicates one chapter to addressing the growing class divide between the married and the unmarried, agreeing with and adding to the well-founded conclusion that marriage is a key driver of the economic well-being of women and children. Considering the women who have become single mothers in their mid-twenties to mid-thirties—and Cherlin says most nearly all of these births have taken place in cohabiting relationships—he explains that this rate

has doubled since 1965 for women with low to moderate levels of education. But it hardly changed among the well-educated: no change for well-educated white women since 1965 and no change

28. W. Bradford Wilcox, “When Marriage Disappears: The New Middle America,” The National Marriage Project, University of Virginia, December 2010, ix, xi.

29. *Ibid.*, 16.

since 1980 for well-educated African-American women. What we are seeing is two different ways of shooting the rapids of the transition to adulthood . . .³⁰

Women Who Have First Child
After Marriage, by Educational Status

High School Drop-out	High School Only	College Educated
30-40%	60%	90%

Unfortunately as well, marital stability and longevity differ significantly by educational status. While only thirteen percent of the college educated divorce or separate before their fifth anniversary, twenty-three percent of high-school graduates do so, and thirty-four percent of high-school drop-outs.

Like Edin and Kefalas, Cherlin offers one key reason why unmarried child-bearing is much more prevalent among poor and under-educated women:

I don't think the poor have a greater absolute desire to have children than the affluent, but relative to the other major rewards adult life holds—meaningful and well-paying jobs, a fulfilling and long-lasting marriage—raising children is the reward they know they can get. So it becomes the reward that they are unwilling to postpone.³¹

Children are the “promise to themselves they can keep,” to borrow from the Edin/Kefalas title. Clearly, marital and educational statuses combine to determine the social mobility or stagnation for women and children in powerfully significant ways.

Another significant contribution here is Charles Murray's *Coming Apart: The State of White America, 1960-2010*, which examines the shrinking middle class by looking at White America exclusively because it is more recently dynamic and least understood. In terms of the factors

30. Andrew J. Cherlin, *The Marriage-Go-Round: The State of Marriage and Family in America Today* (Alfred A. Knopf, 2009), 167.

31. *Ibid.*, 168.

driving this divide, Murray examines industriousness, personal virtue, and religiosity, but he begins with marriage. He explains that in 1960, the marital divide between “this side of the tracks” and “that side” was only 10 percent—a marital rate of 94 and 84 percent between the two in White America. That number grew to an 11 percent difference by 1978, but grew to a chasm of 35 percent by 2010.

Like Cherlin, Murray explains how educational status divides the marrieds from the unmarrieds. Women with bachelor’s, graduate, and post-graduate degrees are indistinguishable when it comes to marriage and motherhood: fewer than 5 percent of them will have a baby outside marriage. For those women who did not complete high school, however, more than 60 percent will bear a child outside of wedlock.

Also like Cherlin, Murray demonstrates that nearly all the increase in unmarried childbearing is taking place in cohabiting situations. On this fact, he comments, “if you are interested in the welfare of children, knowing that the child was born to a cohabiting woman instead of a lone unmarried woman should have little effect on your appraisal of the child’s chances in life,” because the research consistently shows that it is not the number of parents in the home that benefits children, but the nature of the relationship between those parents.

Marital rates themselves have been plummeting in blue-collar America, while they have held steady and even increased a tad in white-collar America. Unfortunately, the steep decline among blue-collar Americans shows no sign of slowing. Regarding his own findings as well as the larger body of literature, Murray concludes,

I know of no other set of important findings that are as broadly accepted by social scientists who follow the technical literature, liberal as well as conservative, and yet are so resolutely ignored by network news programs, editorial writers for the major newspapers and politicians of both major political parties.³²

A few years later, in 2014, W. Bradford Wilcox and Robert Lerman partnered on an endeavor with similar findings. Wilcox, of the University

32. Charles Murray, *Coming Apart: The State of White America, 1960-2010* (Crown Forum, 2010), 154-65.

of Virginia and Director of the National Marriage Project, can be counted along with Sawhill, McLanahan, and Lerman as one of the most learned and prodigious contributors to the body of knowledge on how family form impacts mother and child well-being. Arguably, these four make up the “center of the room” in this area of research as measured by length of time studying the issue and number of major contributions to its body. Their 2014 report for the American Enterprise Institute and the Institute for Family Studies, entitled “For Richer, For Poorer: How Family Structures Economic Success in America,” deserves some specific attention because of the uniqueness of the topics examined and how they are addressed:

- Median family incomes would be at least 44 percent higher today in the U.S. if the 1980 level of married parenthood had been maintained.
- At least 32 percent of the widening family-income inequality among families with children since 1979, as well as the 37 percent decline in male unemployment rates, can be linked directly to the decreasing number of adults forming and maintain enduring, married families.
- Adjusting for family size, family income is 73 percent higher for married women compared to that of their unmarried peers.
- Young men and women *who grew up* in intact families benefit from a substantial annual “intact-family premium” ranging from \$4,700 to \$6,500 compared to peers from single-parent families, with all other factors being equal.
- Men who are married benefit from an average annual marriage premium of at least \$15,900 per year compared to their unmarried peers.
- Combining these two measures, they find that men and women who grow up with married parents and then go on to marry enjoy a “marriage premium” of at least \$42,000 annually over their unmarried peers from single-parent homes.

This “marriage premium” is even more substantial for the most disadvantaged:

The advantages of growing up in an intact family and being married extend across the population. They apply as much to blacks and Hispanics as they do to whites. For instance, black men enjoy a marriage premium of at least \$12,500 in their individual income compared to their single peers. The advantages also apply, for the most part, to men and women who are less educated. For instance, men with a high-school degree or less enjoy a marriage premium of at least \$17,000 compared to their single peers.³³

All things being equal, cohabiting men and women have incomes closer to their truly single peers than to their married peers.

Another major new research effort by a diverse group of international scholars is the World Family Map, which is the first effort to look at important family-formation and well-being measures on a truly global scale. Its 2014 report focused on how family-formation changes are impacting key measures of child well-being outcomes such as prevalence of diarrhea, physical stunting or poor growth, and child mortality. These scholars found that in the developing world,

- Child mortality was 20-34 percent greater in unstable families in most developing nations.
- Increases in diarrhea among children from unstable homes increased about 7 percent in Central/South America and the Caribbean, while it is 16 percent more likely in Africa generally and 35 percent greater in Asia generally. Children from widowed homes did not show any such disadvantage in any region, largely because they retain the help and use of resources from both extended families, unlike those in never-married or deserted/divorced families.

33. Robert I. Lerman and W. Bradford Wilcox, “For Richer or Poorer: How Family Structures Economic Success in America,” American Enterprise Institute/Institute for Family Studies, 2014), p. 3-4.

- Stunted growth of children with mothers from broken unions is 12 percent more likely in Central/South America and the Caribbean, 18 percent more likely in Africa, and 52 percent more likely in Asia.

Similar to Murray's book, but examining across races and ethnicities, Robert Putnam, a celebrated Harvard professor of Public Policy, studies in *Our Kids: The American Dream in Crisis* the barriers that presently exist between our children and their potential realization of the American Dream. Like Murray, Putnam begins with marriage and the family as major factors separating those children who are likely to acquire a good slice of the American pie and those who are not. He explains the number of reproductive and relational issues that he sees driving this divide:

Mother's Age at Birth: High-school-educated moms typically have their first child about ten years earlier than do their college-educated peers, *i.e.* late teens to early twenties compared to late twenties to early thirties.

Unintended Births: High-school-educated women do not aspire to have more babies than college-educated women, but they do tend to initiate sex earlier and have, as one of Putnam's interviewees explained it, "Planned and kind of not planned" pregnancies. And as we have seen, Putnam explains, "The class-linked differences are widening."

Non-marital Births: As has been well established, the incidence of non-marital births declines sharply as a woman's educational years increase. While these rates are about 80 percent for high-school-educated black women, and have remained at this level for the last 20 years, the rates of unmarried childbirth have quadrupled in this same period for whites, rising to about 50 percent. For college graduates, however, the proportion of non-marital births has actually fallen by a third over the last 20 years to about 25 percent, and the percent for white college graduates has declined from 3 to 2 percent. This means, as Putnam states it, that the "racial gap within classes has narrowed, while the class gap within races

has widened.”

Divorce: While the divorce rate in America more than doubled in the 1960s and 1970s, then leveled off in the mid-1980s, it is a different story relative to educational status. Putnam explains, “By 2000 the ratio of divorced to married people was nearly twice as great among high-school-educated Americans (roughly 24 per 100) as among college graduates (14 per 100), and by 2008-2010 the gap had grown further (roughly 28 per 100 to 14 per 100).”

Cohabitation: While two-thirds of all marriages today follow some history of cohabitation by one or both partners—and cohabitation is the Western world’s fastest growing family form—here the education divide manifests itself starkly as well. The number of high-school-educated women who have ever cohabited has doubled since 1987, from about 35 percent to 70 percent. Among college-educated women, it rose as well, but more modestly—31 to 47 percent. When pregnancy happens in cohabiting relationships, it is substantially more common among the high-school educated and much less likely to lead to marriage than it is among college-educated women.

Multi-Partner Fertility: This term has been developed by demographers over the last 20 years to describe a complex dynamic among some women wherein they have babies from and often maintain relationships with a number of different men. It applies almost exclusively to women who have not finished high school. As mentioned earlier, it is often an economic strategy by some women to be able to have the babies they want even while being unable to secure a reliably wage-earning and supportive man. They find it more productive to diversify their portfolio if you will, seeking some fraction of support from a number of men for a number of children rather than from one man for a number of children. As such, Putnam explains, “Compared to college graduates, high-school-educated men are four times more likely to father children with whom they do not live, and only half as likely to visit those children.”

* * *

Today, many unfortunately hold that to be concerned about what kinds of families adults form and raise their children in is no one else's business and does not affect anyone outside their particular home. It is personal. But as long as this topic has been studied, the findings reached are precisely the opposite. They are unequivocal.

One of the most significant determinants, if not *the* most significant, of whether a man, woman or child live some large part or all of their lives in poverty, is the family form they grow up in and those they go on to form—or fail to form—in their adulthood.

It is undeniable then that advocating and working for healthy, enduring families is a central part of loving and caring for one's neighbor.

And clearly, it is not just politics, moralism or personal values that drive this connection. It is decades of careful research from scholars across the political and ideological spectrum.

It is far past time to start listening to them.

Glenn T. Stanton is the director of Global Family Formation Studies at Focus on the Family and a research fellow at the Institute of Marriage and Family in Ottawa, Ontario. He has written several books on the subjects of marriage and family.