

*Wade F. Horn*

## *Fatherhood, Cohabitation, and Marriage*

In "Fatherhood, Cohabitation, and Marriage," Wade F. Horn, Assistant Secretary for Children and Families at the Department of Health and Human Services, summarizes the importance of fathers to child well-being. He explains that "fatherlessness is a significant risk factor for poor developmental outcomes for children." This connection has led some observers to view cohabitation as a substitute or at least an alternative to marriage. Horn argues, however, that marriage is the best option for children and that cohabitation is a weak family structure compared with marriage. Children in households with married parents do better on almost every measure of child well-being, even after controlling for income.

A new consensus has developed that fatherlessness is a significant risk factor leading to 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.<sup>1</sup> The question no longer is whether fatherlessness matters, but what to do about it.

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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 (although many are living with relatives, boyfriends, or others). 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 well-being is improved when nonresident fathers pay child support.<sup>2</sup> 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.<sup>3</sup> 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 non-economic 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.”<sup>4</sup>

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. In a meta-analysis of sixty-three studies, however, Paul Amato, professor in Pennsylvania State University’s Department of Sociology, and Joan Gilbreth, assistant professor in Nebraska Wesleyan University’s Sociology, Anthropology, and Social Work Department, question whether frequency of visitation is the most important aspect of a nonresident father’s relationship with his children.<sup>5</sup> 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.

For example, 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 once a father no longer lives with his children, his involvement with his children declines rapidly.<sup>6</sup> 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 one in five sleeps even one night per month in the father’s home. Only one in six children living without his or her father sees him an average of once or more per week.<sup>7</sup>

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 in 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 fathers to engage in authoritative parenting.<sup>8</sup> 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 non-

resident 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.<sup>9</sup> Of cohabiting couples, 1.47 million, or about 36 percent, have children younger than age eighteen residing with them, up from 21 percent in 1987. Of unmarried couples in the twenty-five to thirty-four-year age group, nearly 50 percent have children living with them.<sup>10</sup> Larry Bumpass, professor in the University of Wisconsin Department of Sociology, and Hsien-Hen Lu, an assistant professor at Columbia University's Mailman School of Public Health, estimate that nearly half of all children today will spend some time in a cohabiting household before age sixteen.<sup>11</sup> Cohabitation also appears to be quite common among the poor. According to recent research by Sara S. McLanahan, professor in Princeton University's Department of Sociology, and Irv Garfinkel, professor at Columbia University's School of Social Work, with so-called "fragile families," at the time a child is born out of wedlock, more than half of low-income parents are cohabiting.<sup>12</sup>

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.<sup>13</sup> 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.<sup>14</sup>

The fact is that children born to cohabiting couples are likely, before too long, to see their fathers transformed 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 fathers of the children in the household, or at least are not the biological fathers 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.<sup>15</sup> 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.<sup>16</sup> 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 about the importance of fathers to the well-being of children is becoming increasingly popular, speaking about 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.<sup>17</sup>

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.<sup>18</sup> 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, but by the time the child reached age seven and one-half that percentage dropped to less than 25 percent.<sup>19</sup> 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 that 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 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 federal antipoverty program. 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 is so 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.

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.<sup>20</sup> 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.

A legitimate question is whether there is clear evidence that 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.

### **Bringing Back the “M” Word**

The evidence that marriage, on average, is good for children, adults, and communities is beyond debate. The empirical literature is quite clear that marriage is the most stable and healthy environment for raising children. In addition, men and women who are married and stay married have been shown to be happier and healthier, and to make more money over time than their single counterparts. Moreover, communities with more households headed by married couples are beset by fewer social ills, such as crime and welfare dependency, than communities where marriage is less prevalent.

Given that healthy marriages are good for children, good for adults, and good for communities, it seems reasonable to conclude that government has a stake in helping couples who choose marriage for themselves form and sustain healthy marriages. There are, of course, those who suggest we do not know enough about how to support healthy marriages to warrant government action in this area. To some extent, these critics have a point. There is still much we need to know. But while acknowledging that there is much to learn about the most effective ways to support healthy marriage, we should also acknowledge that there is much we *do* know. We know, for example, that healthy marriages are a result, not of luck or chance, but of hard work and skills,

and that these skills *can* be taught. We also know that premarital education programs can help couples form and sustain a healthy marriage by teaching communication and problem-solving skills. We also know that programs that assign mentoring couples to newlyweds can help young couples adjust to their new marriage in healthy ways. Finally, we know that programs designed to save even the most troubled marriages *can* work. Yes, there is much we need to learn about supporting healthy marriages, but we already know more than enough to get started.

### *What Government Ought Not to Do*

Still, there are limits on government action even when seeking to promote a social good, such as healthy marriages. Hence, before considering what government ought to do, I would first like to emphasize what government ought *not* do when it comes to encouraging and supporting marriage.

First, government ought not merely to strive for neutrality, but should positively support healthy marriages. Government is neutral about many things. For example, government is neutral about what flavor of ice cream we buy because there is no evidence that one choice is better for us than another. But government is not neutral about many other things—home ownership or charitable giving, for example—because both are believed to contribute to the common good. For that reason, the government makes it easier for us to buy a house or to give to charities by providing tax incentives. In much the same way, government can—and should—provide support for healthy marriages precisely because it can be shown that healthy marriages contribute to the common good.

Second, promoting healthy marriages ought not to be about telling anybody to get married. Choosing to get married is a private decision. Government should not get into the business of telling people whom, or even whether, to marry. No one believes that the proper role of government in this arena should include the creation of a Federal Dating Service.

Third, promoting healthy marriage ought not to result, intentionally or otherwise, in policies that encourage anyone to enter into, or trap anyone in, an abusive relationship. Seeing more Americans enjoying healthy marriages should be the goal. That is so because healthy marriages are good for children and adults alike. Abusive marriages, on the other hand, are not good for anyone—neither adults nor children. Abuse of any sort by a spouse or parent cannot be tolerated under any circumstances, and marriage promotion efforts ought not to provide comfort to spouse or child abusers.

Fourth, providing support for healthy marriages ought not to be equated with withdrawing supports and services for single-parent families. Government should encourage and support healthy marriages because that is what the data say are best for children. There are no data suggesting that taking away support from single moth-

ers helps children. Indeed, many single parents make heroic efforts, often with great success, to raise their children well. Promoting healthy marriages and supporting single parents are not, and must not be, mutually exclusive. Together, they are part of an integrated effort to promote child well-being.

Finally, government ought not to seek to promote marriage by being afraid to speak its name. There is no evidence that cohabitation confers the same benefits on children, adults, or communities as marriage does. In fact, much of the evidence indicates that cohabitation may be no different from living with only one parent. For example, Mignon R. Moore, assistant professor in Columbia University's Department of Sociology, and P. Lindsay Chase-Lansdale, professor at Northwestern University's School of Education and Social Policy, found that "the presence of a cohabiting partner did not significantly affect the likelihood of intercourse or pregnancy [in the children of the household], suggesting that it is the marital union rather than the added household adult that acts as a protective factor against early sexual intercourse for adolescents in two-parent households."<sup>21</sup> If the policy objective is the betterment of the lives of children, there is no evidence to suggest we will do so by equating cohabitation with marriage.

### *What Government Should Do*

With these constraints in mind, what *should* government do when it comes to marriage? First, government ought to make clear that it is in the business of promoting healthy marriages and not just in increasing marriage rates. That's because healthy marriages are an effective strategy for improving the well-being of children, whereas unhealthy marriages are not. Government has no interest in encouraging couples to remain in marriages that are good for no one, neither adults nor children—nor society, for that matter.

Second, government needs to be more willing to bring up the topic. Anyone who has ever spent time in welfare offices can attest to the striking absence of any posters, literature, or conversation promoting the virtues of marriage. Our reluctance even to 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.

For example, when faced with a nonmarital birth, hospitals should ask about both paternity establishment and marriage. Today, in most cases hospital personnel ask unwed fathers to establish paternity. Doing so is extremely important. But hospital personnel should also ask the simple question, "Have you considered getting married?" If the answer is yes, the couple can be referred to helpful services, such as premarital education. If the answer is no, that is fine. But if we never ask the ques-

tion, we will never be in the position to help those couples who are contemplating marriage form and sustain a healthy one.

In addition, social programs dedicated to strengthening families should offer marriage enrichment opportunities. Head Start provides an example. Many children in Head Start live with a married mother and father. While Head Start centers routinely provide parenting education classes, few, if any, Head Start programs currently offer marriage education classes. Head Start represents a perfect opportunity not only to teach parents parenting skills, but also to teach married couples healthy marital skills.

Government also can create public education campaigns highlighting the benefits of healthy marriages. The government funds numerous public education campaigns promoting various healthy behaviors. Marriage can and should be added to this list. In doing so, however, the message should never make single parents feel somehow "second best." The point is to offer supports for healthy marriages, not to make single parent families feel bad.

Third, public policy has to stop punishing couples when they get married. Under current law if couples, especially low-income couples, marry, our tax code and social welfare system punish them. Removing as many of these marriage disincentives as possible from our laws and policies is a very important first step. 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.

Fourth, 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.<sup>22</sup> 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 Aid to Families with Dependent Children benefit levels.<sup>23</sup> One way to 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

**Box 1**  
**Examples of Marriage Promotion Activities**

- Encourage hospitals, when faced with a nonmarital birth, to ask about both paternity establishment and marriage. Today, in most cases hospital personnel ask unwed fathers to establish paternity. Doing so is extremely important. But hospital personnel should also ask about the couple's marriage plans.
- Develop a referral system for premarital education. Schools, clinics, job training sites, and welfare offices, all offer an opportunity to provide a referral to premarital education. Such referrals should always be voluntary, not mandatory, and should never be made in such a way as to make those who are not considering marriage feel obligated to do so.
- Encourage social programs dedicated to strengthening families to offer marriage enrichment opportunities.
- Create public education campaigns highlighting the benefits of healthy marriages. The government funds numerous public education campaigns promoting various healthy behaviors. Marriage can and should be added to this list. In doing so, however, the message should never make single parents feel somehow "second best." The point is to offer supports for healthy marriages, not to make single parent families feel badly.
- Increase support for intervention services, including mentoring programs, so that troubled marriages can be made whole and strong once again. Often, when couples are having trouble in their marriages, they think they have only two options: get divorced or stay miserable. The truth, however, is that there is a third option: participate in marital therapy, which can help them repair their marriage. Offering this third option gives couples hope that things can—and often do—get better, if the couples work at it.

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.<sup>24</sup>

## Conclusion

I am aware that there are those who counsel resignation when it comes to nonmarriage in low-income communities, believing that marriage is a “middle class value” that is not necessarily shared by low-income communities. New data from Sara S. McLanahan and Irwin Garfinkel, however, indicate that at the time of the child’s birth, 80 percent of low-income, urban couples are involved in an exclusive romantic relationship with each other and two-thirds want—and expect—to get married. Half believe their chances of marrying—not some time to somebody, but to each other—are “certain” or “near certain.”<sup>25</sup> It is not a question, therefore, of imposing middle-class “marriage values” on reluctant couples but of helping them achieve something they say they want for themselves—lasting, stable marriages.

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.

## Notes

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

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