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BY ALICIA G. VANORMAN AND PAOLA SCOMMEGNA



**UNDERSTANDING THE
DYNAMICS OF FAMILY CHANGE
IN THE UNITED STATES**



ABOUT THE AUTHORS

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Population Bulletin

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UNDERSTANDING THE DYNAMICS OF FAMILY CHANGE IN THE UNITED STATES

Changing marriage and childbearing patterns in the United States have led to more unstable living arrangements and complex family ties.

70%
The share of marriages in the 2010s preceded by cohabitation, up from 10 percent in the 1970s.



2 in 5
U.S. children who do not live with both biological parents in a nuclear or traditional family.

Demographic trends and the dynamics of family change point toward increasing risks for children, the elderly, and families, and potential impacts on government programs for children and the elderly.

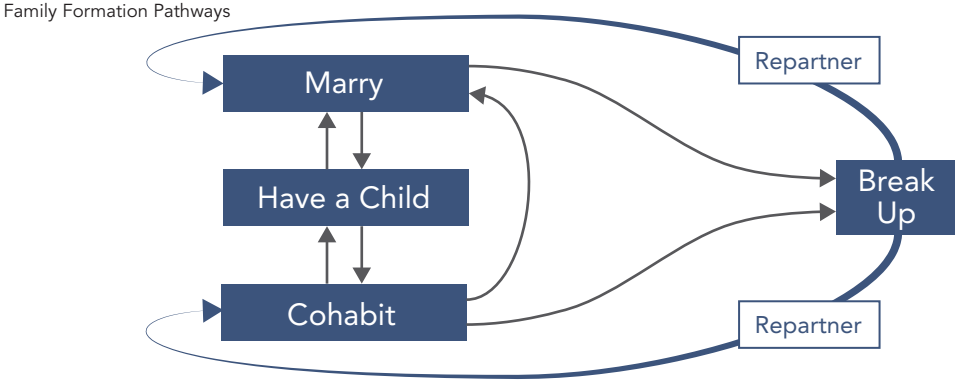
Beginning in the 1960s—and accelerating over the last two decades—changes in marriage, divorce, cohabitation, and nonmarital childbearing have transformed family life in the United States. The family continues to serve a primary role in raising children and caring for elderly relatives. But new family patterns and increased instability are creating complex family and economic ties that often span multiple households. These unstable living arrangements and complex family relationships also affect the health and well-being of children and adults, creating challenges for families and policymakers alike.

Marriage has continued to decline in the United States, even as same-sex couples have won the right to marry. In 2014, about half of all U.S. adults were currently married, compared to nearly three-quarters in 1960. Multiple factors are driving this decline, including young adults delaying marriage to older ages, more couples cohabiting

before or instead of marrying, more couples divorcing, and fewer adults remarrying following a divorce or the death of a spouse. The dramatic rise in the share of children born to unmarried parents is also reshaping American families.

Compared to the 1950s, men and women today have more socially acceptable choices about how, when, and with whom to form intimate relationships and in what context to have children. No longer do marriage, co-residence, and parenting always go together, nor is marriage necessarily viewed as a life-long commitment. And a growing share of children experience unstable living arrangements—moving from families with two biological parents to families with a single parent, with a cohabiting parent, or with a stepparent—as more parents split up and form relationships with new partners. As a result, more children spend part of their childhood living with stepsiblings and half-siblings. These changes have made family

FIGURE 1
Families Are Formed Via Marriage, Cohabitation, or Childbearing.



ties more complex, making it harder for parents to invest time and money in their children—especially those who live in different households.

Marriage is associated with many benefits for children and adults, including higher income, better health, and longer life expectancy. Indeed, research shows that children raised outside of stable, two-parent families are more likely to be poor and to receive lower-quality parenting—which can hinder their healthy development and future life chances.¹ Declines in marriage and increases in complex and unstable families pose risks for children’s and adults’ future well-being, especially for disadvantaged groups—including racial/ethnic minorities and those with lower levels of education—because the retreat from marriage has been more heavily concentrated among these groups. Unless policymakers, researchers, and others address the causes and consequences of family change, progress in reducing social and economic inequalities among children may be undermined and existing disparities across racial/ethnic groups may widen.

In this *Population Bulletin*, we examine trends in U.S. family formation and stability, focusing on differences across racial/ethnic groups and by socioeconomic status. We provide an up-to-date overview of key demographic research on marriage, cohabitation, divorce, and childbearing as well as the processes underlying family change. Data and research on same-sex partnerships and marriages are examined separately because of data limitations (see Box 1, page 4). We also address the implications of family structure and stability for children’s well-being, and discuss the challenges in designing effective anti-poverty programs and other policies to promote family and child well-being. This report is intended to give decisionmakers a deeper understanding of the complex dynamics of family change and assist them in developing more effective strategies that enable all families in the United States to thrive.

New Family Formation Pathways Lead to Complex Family Ties

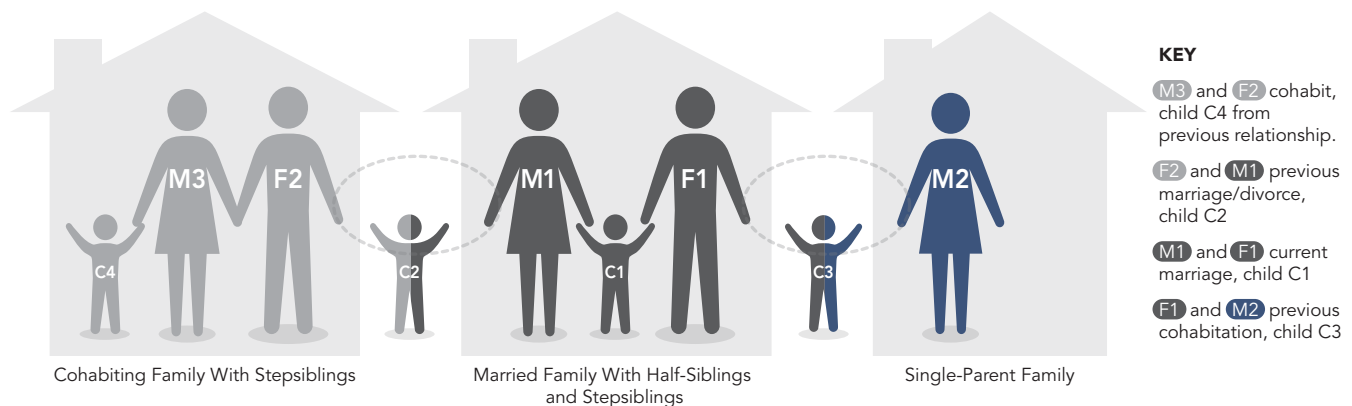
Until the mid-20th century there was one typical family formation pathway: Men and women married, began living together, had children soon after they wed, and remained married throughout their lives. A typical family consisted of a married couple and their shared children living together in a single household—connected through legal, biological, and social ties.

Today, there is no longer a single, sequential path for forming families. People have more socially acceptable choices about when, how, and with whom to form a family, and even our definition of “family” is changing. Although some men and women still get married before living together, the majority of first co-residential partnerships are cohabiting relationships. These cohabiting unions can have several different trajectories: Some cohabiting couples marry, some have children without marrying, and others break up before or after having children (see Figure 1, page 2). Many cohabiting relationships end rather than transitioning to marriage, and even those cohabiting couples who do marry may not remain married. Following the end of one cohabiting or marital relationship, men and women often go on to live with new partners, leading to relationship “churning” or the formation of multiple co-residential partnerships throughout adulthood.² And a growing share of adults have children with more than one partner.

As families have become more complex, so have the relationships among family members. Within a simple, nuclear family, two biological parents and their shared children live together in a single household—marriage, co-residence, and parenting go together. In complex families, a variety of biological, social, and legal ties among family members exist within and across households, including single parents, stepfamilies, and half-sibling relationships (see Figure 2). Defining and measuring such families is challenging as each family member may not “count” or view their relationship with

FIGURE 2
Families Can Span Multiple Households.

Stylized Example of Complex Family Ties



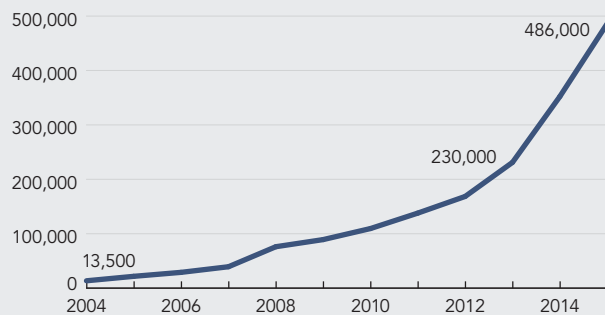
BOX 1

Same-Sex Couples

Growing public acceptance and expanded legal recognition of same-sex relationships have rapidly reshaped the social landscape in which gay and lesbian Americans form romantic partnerships. Most estimates suggest that same-sex couples represent roughly 1 percent of all U.S. couples who are married or cohabiting. The share of married same-sex couples increased rapidly following the U.S. Supreme Court's June 2015 decision legalizing same-sex marriage in every U.S. state (see figure). In October 2015, estimates show married same-sex couples totaled 486,000, representing 45 percent of all same-sex couples, up from the 2013 levels of 230,000 married same-sex couples, 21 percent of the total.¹

The Number of Married Same-Sex Couples Increased Rapidly After the U.S. Supreme Court Legalized Same-Sex Marriage.

Estimated Number of Married Same-Sex Couples in the United States, 2004-2015



Source: Gary J. Gates and Taylor N. T. Brown, "Marriage and Same-Sex Couples After Obergefell," *Williams Institute Brief*, University of California, Los Angeles (November 2015).

The pace of change has made it difficult for social scientists to confidently report the number of same-sex couples and track how they are faring. Among the challenges are the relatively small size of the same-sex couple population and their shifting legal status. Additionally, enough different-sex couples accidentally select the same-sex partner option in the American Community Survey that these errors must be corrected for accurate estimates. Federal data collection agencies are currently working to fine-tune their surveys to collect more comparable and accurate data for same-sex couples.

Same-sex couples were thought to be more likely to break up than different-sex couples. But using recent data, Wendy Manning, Susan L. Brown, and J. Bart Stykes show that same-sex and different-sex cohabiting couples are equally stable.² Recent access to marriage and domestic partnerships may be contributing to increasing stability among same-sex couples. Similarly, a study by Michael Rosenfeld shows that same-sex couples who were married or had marriage-like commitments are just as stable as different-

sex married couples.³ Despite the decline in marriage rates among the population as a whole, these findings suggest that marriage appears to be an important aspect of stable relationships for both same-sex and different-sex couples.

A frequent feature of the public debate over same-sex marriage is the impact of same-sex parenting on children's well-being. After surveying recent research on a wide range of child well-being indicators, the American Sociological Association concludes that overall "children raised by same-sex couples fare just as well as children raised by opposite-sex couples."⁴ One recent study, using the large, nationally representative American Time Use Survey, shows that same-sex couples invest as much or more time in their children than parents in different-sex relationships.⁵

Demographer Gary J. Gates points out that the majority of children currently in same-sex couple households have experienced family instability because most were born to different-sex parents, "one of whom is now in the same-sex relationship."⁶ He argues that instability, not the parents' sexual orientation, may underlie any disadvantages studies find among children being raised by same-sex couples.

Gates also identifies trends that suggest that a growing share of children in same-sex couple households will experience stable childhoods in the same family household. First, the overall share of same-sex couples raising children began declining in the mid-2000s. Gates attributes this shift to the widespread social acceptance of same-sex relationships that has created a climate where more gays and lesbians come out early in life—rather than first entering different-sex relationships—compared with previous generations.⁷ Second, similar to married couples, more same-sex couples are having their own children via adoption or reproductive technologies such as surrogacy or artificial insemination.

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- 7 Gates, "Marriage and Family."

all other family members in the same way.³ Family complexity is not new—high mortality rates during the early 20th century led to many remarriages, stepfamilies, and half-siblings as men and women repartnered following the death of a spouse. What is different today is that complex families are increasingly created through cohabiting relationships—which tend to be unstable—rather than widowhood and remarriage, and occur disproportionately among disadvantaged populations.

Marriage

The cornerstone of changing family patterns is the widely cited retreat from marriage. While the causes of this decline are still debated, most research points to a complex web of economic and social changes. Mass entry of women into the labor market and declining wages for men—especially lower-skilled men—shifted the economic incentives and necessity for women to marry. Growing gender equality at home and at work, together with the increased desire for self-fulfillment and individual autonomy, raised couples’ expectations for marriage and family life. Now spouses are expected to be soul mates and best friends, not just good homemakers or breadwinners. Cultural change arising from the sexual revolution led to increasing acceptance of sexual activity outside of marriage, cohabitation, and unmarried parenthood—which ultimately decoupled marriage from childbearing. Technological and legal advances related to contraceptives and abortion gave women and couples tools to postpone births and pursue other opportunities prior to having children, further separating sexual activity from childbearing.

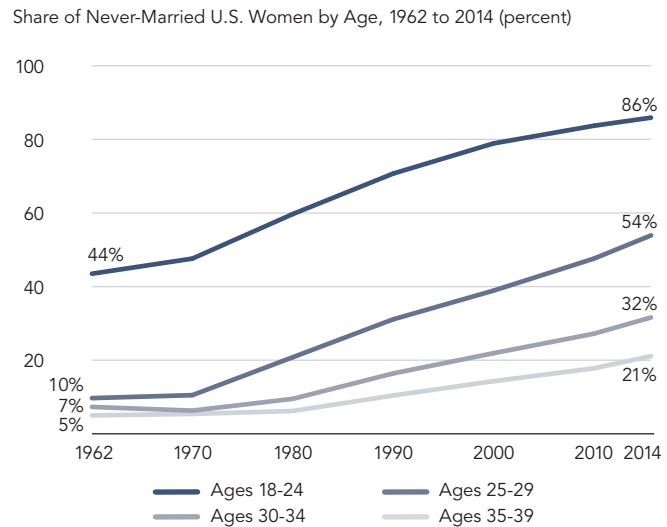
Together, these broad trends changed the nature of marriage. Marriage remains highly valued and most Americans tell interviewers that they hope to marry someday. But the process of entering marriage and the reasons for marrying are different today. Rather than serving as the foundation of family life and parenthood, and as the primary mechanism for building financial stability, marriage is now a “capstone”—a way for individuals to signal that they have successfully navigated adulthood and achieved financial security.⁴

COUPLES DEFER MARRIAGE, INCREASE THEIR EXPECTATIONS

Today’s young adults defer marriage to much older ages than any previous generation. The median age at marriage began steadily increasing in the mid-1960s, reaching a new historic high in 2015 at 27.1 for women and 29.2 for men.⁵ The rising age at marriage coincides with an increasing share of young adults who have not yet married. As recently as 1989, nearly 30 percent of women ages 25 to 29 had never married. By 2014, this share increased to more than half—54 percent (see Figure 3).⁶ Delaying marriage does not necessarily mean that adults are forgoing marriage altogether, but demographers are uncertain whether today’s young adults will achieve similarly high rates of marriage as previous generations. The most widely cited estimate suggests that 90 percent of women can expect to marry by midlife, and indeed in 2014, 88 percent of women ages 45 to 49 had married.⁷ But unless today’s young

FIGURE 3

The Share of Women Ages 25 to 29 Who Have Never Married More Than Quadrupled Between 1962 and 2014.



Source: PRB analysis of data from the IPUMS-CPS, University of Minnesota, www.ipums.org.

adults marry at much higher rates than previous generations as they grow older, only 75 percent may marry by midlife.⁸

Married couples have always been expected to have the financial means to live independently in their own homes. As such, men’s—and increasingly women’s—good economic prospects increase their likelihood of marrying. However, structural changes in the economy since the 1970s have reduced the availability of family-supporting jobs for young adults, especially those who do not complete college. To achieve financial independence, men and women need to stay in school longer and take more time to establish successful career paths. Between 1973 and 2007, the share of 27-year-old men who could support themselves fell from nearly 80 percent to about 50 percent, according to a recent study comparing three cohorts from the National Longitudinal Survey of Youth (NLSY).⁹ The proportion who could support a family of three fell from 70 percent to 30 percent over that period, likely contributing to delays in marriage.

At the same time, the economic prerequisites for entering marriage are higher today than they were for previous generations. Before marrying, contemporary couples desire financial security, stable employment, perhaps a mortgage and a car, and some savings—the signs of a middle-class lifestyle. Rising housing costs, falling rates of homeownership, mounting student debt, and declining job quality all pose barriers to getting married. A recent study by Daniel Schneider finds that owning a car or financial assets such as a bank or retirement account increased the likelihood

of marriage among young adults in the 1980s and 1990s. His preliminary research also suggests that such measures of wealth became more important for marriage among the late baby boomers (born 1957 to 1964) as compared with the early baby boomers (born 1943 to 1953)—a finding that likely persists among today’s young adults.¹⁰ Another study drawing on the youngest NLSY cohort finds that educational debt delays entry into marriage, especially for women.¹¹ Economic security is also key. For example, being a member of a labor union increases a person’s likelihood of marrying, primarily because of the higher income and more stable employment offered by such jobs.¹²

A host of other factors also present barriers to marriage, many of which have become more prevalent in recent decades. Marcia Carlson and colleagues use the Fragile Families and Child Wellbeing Study—a study of urban births—to show that individuals who hold less positive attitudes about marriage, distrust the opposite gender, have an unsupportive relationship, and do not attend religious services are less likely to marry.¹³ Incarceration also has a profound impact on marriage, both reducing the chances of entering marriage and destabilizing relationships.¹⁴

MARRIAGE “OUT OF REACH” FOR LESS EDUCATED?

The retreat from marriage is most pronounced among those who did not graduate from high school. Between the mid-1980s and the late-2000s, the share of women ages 35 to 44 without a high school degree who had ever married fell by 12 percentage points, dropping from 91 percent to 79 percent. The rate of ever marrying remained nearly unchanged for women with at least a four-year college degree; almost nine out of 10 women had ever married in both time periods.¹⁵ Women with moderate levels of education—those who graduated from high school but did not complete a four-year college degree—have also experienced more substantial declines in marriage than women with a bachelor’s degree. Indeed, college-educated women are now more likely to get married and remain married than those with less education.

Family researchers think that the deterioration of middle-class jobs among those without college degrees is the main culprit behind diverging marriage patterns. Kristen Harknett and Arielle Kuperburg use data from the Fragile Families Study to examine how local labor market conditions shape marriage patterns among unmarried parents with different levels of education.¹⁶ They find that the higher share of “discouraged workers” among less-educated men accounts for much of the education gap in marriage, and is more important than individual-level differences in earnings and employment. They conclude that if economic prospects were equal across all education groups, the education gap in marriage would be much smaller. Similarly, Daniel Schneider links the fewer assets owned by less-educated men to their lower marriage rates.¹⁷ The new view of marriage as a capstone with the prerequisite of financial security may be putting marriage out of reach for many men and women without college degrees.

Education also influences the choice of a marriage partner. Today, men and women are more likely to marry someone with the same level of education than in the past, and spouses are more likely to have similar earnings.¹⁸ This trend has important implications for inequality and subsequent marriage patterns. Not only are noncollege-educated men and women less likely to marry, but when they do marry, their partner is similarly disadvantaged. The concentration of marriages among highly educated and high-earning couples may further raise the economic standards expected for marriage.

A GROWING BLACK-WHITE MARRIAGE GAP

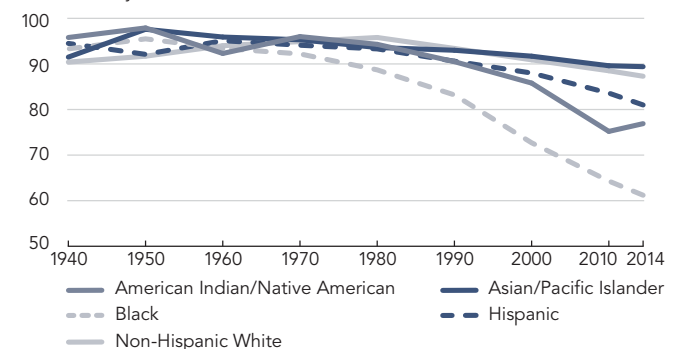
Marriage patterns have also changed markedly by race/ethnicity. Since the late 1980s, the median age at marriage among both black and white women increased by about three years, to 27 for black women and nearly 26 for white women. This means that among those who do marry, black and white women have experienced similar delays in marriage.¹⁹ But there has been a significant divergence by race/ethnicity in the likelihood of ever marrying by midlife (ages 40 to 44). As recently as 1970, the black-white marriage gap remained modest with 92 percent of black women and 95 percent of white women ever marrying by midlife. By 2012, just over 60 percent of black women had ever married compared with more than 85 percent of white women (see Figure 4).²⁰

Gaps in economic opportunities partially explain the sharp decline in marriage among blacks relative to other racial/ethnic groups. Indeed, the most prominent explanation—popularized by William Julius Wilson in *The Truly Disadvantaged*—hinges on how changes in manufacturing since the 1970s had devastating consequences for black men’s earnings and employment, resulting in too few men being marriageable.²¹ The mass incarceration of black men further removed men from the population, while also severely

FIGURE 4

Black Women Are Now Much Less Likely to Marry by Midlife.

Percentage of U.S. Women Ages 40-44 Who Had Ever Married by Race/Ethnicity, 1940-2014



Source: PRB analysis of data from the IPUMS-USA, University of Minnesota, www.ipums.org.

constraining their future employment opportunities. But Daniel Lichter and colleagues find that racial differences in the availability of marriageable men explains only a portion of the black-white marriage gap.²² And there is little evidence that reducing the incarceration rate will dramatically influence the marriage rate.²³

The growing importance of economic resources, wealth, and class status for marriage exacerbates the black-white marriage gap because blacks remain economically disadvantaged relative to whites, argue R. Kelly Raley and colleagues.²⁴ Blacks have lower levels of wealth and homeownership, which account for some of the differences in marriage, and it is more challenging for blacks to establish successful careers than whites.²⁵ Black men and women continue to have lower levels of educational attainment than whites, thus highly educated black men and women may find few potential mates in their social environments. Together, these factors reduce the marriage prospects and mates available for black men and women, and contribute to their retreat from marriage.

Cohabitation

Although marriage rates have declined, adults are not forgoing intimate partnerships. Changing marriage patterns coupled with cultural shifts have transformed cohabitation from a rare and even deviant behavior to a common experience for women at all education levels (see Figure 5). In fact, the rise of cohabitation has largely offset the decline in marriage. Although the share of women ages 15 to 44 whose first unions were marriages declined between 1995 and 2006-2010, the share who have ever formed a union remained stable because more couples have cohabited (see Figure 6).²⁶

MORE COUPLES COHABITING AND FEWER GETTING MARRIED

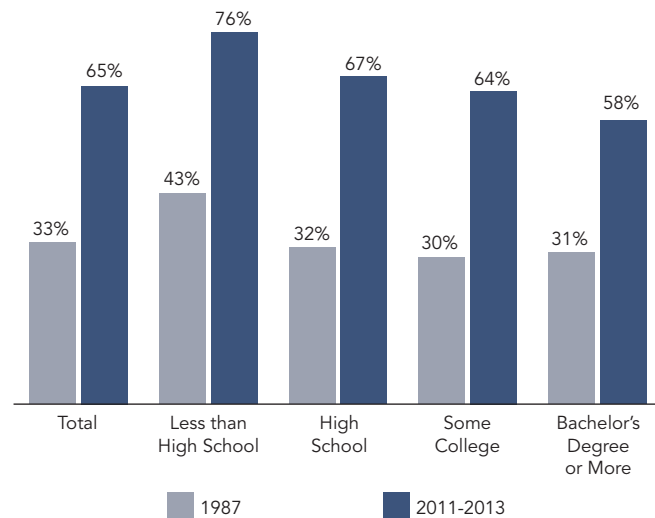
Is cohabitation an alternative to marriage or a stepping stone to marriage? The best answer is that cohabitation is in flux and serves many different roles in the family formation process.

In the United States, cohabiting unions tend to be quite short, with the majority of couples marrying or ending their relationship within two to three years.²⁷ And while the duration of cohabiting unions appears to be increasing, cohabiting partnerships are still shorter, on average, than marriages. For cohabiting unions formed in the early 1990s, 19 percent remained intact after three years compared to 30 percent among those formed just a few years later in the late 1990s.²⁸ The most recent figures show that 32 percent of cohabiting unions remain intact after three years, but this is likely an underestimate.²⁹ Earlier research included only those cohabiting unions formed within five years of the survey date in order to capture recently formed unions, while the most current estimates included all first premarital cohabiting unions formed by women ages 15 to 44 regardless of when they began. The reasons cohabiting unions are lengthening are not clear, but they may be tied to economic barriers to marriage.

FIGURE 5

Among Women Under Age 45, a Majority at Every Education Level Has Cohabited.

The Share of Women Ages 19-44 Who Have Ever Cohabited, by Education Level, 1987 and 2011-2013

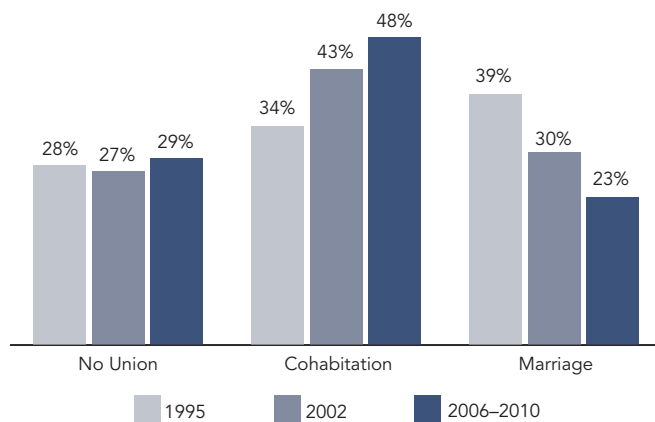


Source: Wendy D. Manning and Bart Stykes, "Twenty-Five Years of Change in Cohabitation in the United States, 1987-2013," National Center for Family and Marriage Research Family Profile FP-15-01 (2015); and Larry Bumpass and James Sweet, "National Estimates of Cohabitation," *Demography* 26, no. 4 (1989): 615-25.

FIGURE 6

Cohabitation Is Replacing Marriage as the Setting for First Live-In Romantic Relationships.

Share of Women Ages 15-44, by First Union Type



Source: Casey E. Copen, Kimberly Daniels, and William D. Mosher, "First Premarital Cohabitation in the United States: 2006-2010 National Survey of Family Growth," *National Health Statistics Reports* no. 64 (2013).

Historically, cohabitation was seen as a stepping stone to marriage—couples moved in together and many married shortly thereafter. Yet, compared to 25 years ago, fewer couples today are engaged or have definite marriage plans when they begin to cohabit, and fewer cohabiting couples make the transition to marriage.³⁰ In the early 1990s, nearly six in 10 cohabiting couples married within three years; today, about four in 10 do so.³¹

In-depth interviews with cohabiting couples reveal that they are not deciding between marriage and cohabitation when they choose to live together. Many do not discuss their future relationship goals—including intentions to marry—before cohabiting. Rather, external concerns, such as financial problems, housing constraints, or pregnancy, along with a desire to spend more time together without the increased commitment and behavioral expectations associated with marriage, propel couples to live together.³² Cohabiting couples are certainly committed to each other, but the decision to marry, if they marry, emerges only after a period of living together.

“Serial cohabitation”—living with multiple partners outside of marriage—is also on the rise. Among women born from 1958 to 1962, only 5 percent cohabited with more than one partner. For women born just 10 years later, the rate nearly tripled, rising to 14 percent.³³ Among women who had ever cohabited, 25 percent have serially cohabited, with even higher rates among those who have never married.³⁴ Serial cohabiters tend to be economically disadvantaged, so cohabitation may be a way for some to “try out” different partners while also navigating economic or other family constraints to marriage. However, if they do marry, serial cohabiters are more likely to divorce than others.

Cohabitation is now the main pathway to marriage. Nearly seven in 10 marriages formed after 2010 were preceded by cohabitation. This is a dramatic increase from the early 1970s when about one in 10 marriages were preceded by cohabitation.³⁵ For couples headed to the altar, cohabitation is a stepping stone to marriage, but on the whole, cohabitation is less tied to marriage than in the past.

Researchers are still not certain what causes cohabiting couples to marry. Cohabiters tell interviewers that if their financial circumstances were to improve, then they would marry.³⁶ But there is limited evidence that getting a better job or having higher earnings leads couples to marry. Because cohabiting unions are typically short-lived, there are few data that capture cohabiting couples’ incomes at multiple time points. Yet, among low-income cohabiting parents, gaining more income and becoming a homeowner are positively associated with marrying.³⁷ Pregnancy or planning to become a parent may also lead couples to marry, especially among those who are highly educated.³⁸

COLLEGE-EDUCATED COHABITERS MORE LIKELY TO MARRY

Women with lower levels of education are the most likely to cohabit. Among women ages 19 to 44, three-quarters of those without a high school diploma had ever cohabited in 2011–2013, compared with less than six in 10 of those with at least a four-year college degree (see Figure 5, page 7). Since the mid-to-late 1980s, women with moderate levels of education (at least a high school diploma but no four-year degree) have experienced a doubling in their likelihood of cohabiting.³⁹

Cohabitation is more directly linked to marriage for those with college degrees. Within three years of forming a cohabiting union, more than half of women with at least a four-year college education have married their cohabiting partner, compared with 30 percent of those who did not finish high school. However, rates of cohabitation dissolution are quite similar across the two groups. After three years, similar shares of women remain with their cohabiting partner, but marriage is more likely for the most highly educated (see Figure 7, page 9).⁴⁰

Interviews with college- and noncollege-educated cohabiters reveal socioeconomic differences in the formation and progression of cohabiting unions.⁴¹ Movement from dating to living together occurs much faster among couples with less education and is more likely to be driven by financial necessity, while college-educated couples are more likely to report that cohabitation makes financial sense, is more convenient for day-to-day life, and offers a way to “test” the relationship. Although few couples entered cohabitation with any discussion of marriage beforehand, college-educated cohabiters made and solidified marriage plans more quickly. Couples without college degrees may be experiencing more “push” factors to form cohabiting unions than their more highly educated counterparts, who are able to be more deliberate about how cohabitation fits into their overall life and relationship plans.

COHABITATION PATTERNS DIFFER BY RACE/ETHNICITY

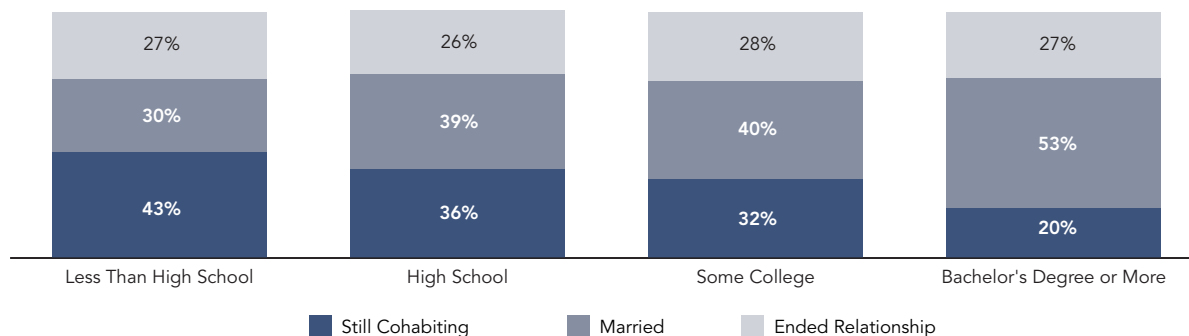
Racial/ethnic differences in cohabitation are not nearly as stark as the marriage gaps among groups. In the late 1980s, black women were slightly more likely to have ever cohabited (36 percent) compared with white women (32 percent) or Latinas (30 percent).⁴² But black women’s cohabitation rate has stalled since the early 2000s, while cohabitation continues to increase among whites and Latinas. By the early 2010s, black women were slightly less likely to have ever cohabited (59 percent) than white women (67 percent) or Latinas (64 percent).

In addition, black women who cohabit are less likely to convert those relationships to marriages than white women, contributing to the large marriage gap between racial/ethnic groups. Within three years of forming a cohabiting union, 44 percent of white women marry their partner compared with 31 percent of black women. Black women are no more likely to dissolve a cohabiting partnership within three years than

FIGURE 7

College-Educated Women Are Most Likely to Marry Their Cohabiting Partners.

Share of Cohabiting Unions That Remained Intact, Transitioned to Marriage, or Ended Within Three Years, by Educational Attainment, Ages 22-44



Source: Casey E. Copen, Kimberly Daniels, and William D. Mosher, "First Premarital Cohabitation in the United States: 2006-2010 National Survey of Family Growth," *National Health Statistics Reports* no. 64 (2013).

white women, indicating that black women stay in these cohabiting relationships longer than white women.⁴³ However, cohabiting black women experience more relationship instability after a pregnancy, with 12 percent breaking up compared with 6 percent of cohabiting white women.⁴⁴

Cohabitation, Marriage, and Well-Being

Married people tend to have better physical and mental health, live longer, have more economic resources, and have more social ties than unmarried individuals.⁴⁵ Married couples may have better outcomes because healthier individuals with higher earnings potential are "selected" into marriage. That is, married individuals' health and economic advantages could arise because those with better health and economic opportunities may be more likely to marry and stay married than those who are less well-off. However, many researchers agree that marriage also has an independent, positive impact on well-being.

Recent changes in family life have blurred the boundaries between marriage and other family forms, leading scholars to question whether marriage continues to provide unique benefits that other types of family arrangements do not.

Two recent studies take novel approaches to addressing this question, using data from the National Survey of Families and Households (NSFH). Kelly Musick and Larry Bumpass focus on changes in well-being over time as individuals transition from being single, to cohabiting, to being married. This is a more stringent test of the causal impact of marriage on well-being than comparing married couples to cohabiters at a single point in time.⁴⁶ They find that both marrying and cohabiting are associated with better psychological well-being compared with being single. Indeed, they report the

"similarities between marriage and cohabitation to be more striking than the differences." However, married individuals report better health than those in other types of relationships. The authors suggest that access to health insurance through a spouse may be driving some of this health benefit.

Using NSFH data, Arielle Kuperberg divided cohabiting individuals into two categories based on marriage plans (uncertain and definite), and married individuals into two categories based on duration (less than five years and five or more years).⁴⁷ Although overall, cohabiters have lower incomes and work fewer hours than married couples, she finds no differences in economic status when comparing cohabiting couples with definite marriage plans and those couples who recently married.

These new studies suggest that the benefits associated with marriage—as compared with cohabitation—may have more to do with who marries and the stability of such relationships than with marriage itself.

Childbearing

Perhaps the most striking change in family formation over the past several decades is the decoupling of marriage and childbearing. In 1960, less than 5 percent of births were to unmarried women; today, 40 percent are outside of marriage.

Although the rise in childbearing outside of marriage is often attributed to the growing share of women who are not married and thus at risk of experiencing a nonmarital birth, Paula England and colleagues find that much of the increase is due to changes in how unmarried couples respond to a pregnancy.⁴⁸ When marriage was considered the only acceptable context for childbearing, couples facing a nonmarital pregnancy frequently married before the birth—a so-called "shotgun" marriage, which today is

termed a “postconception marriage.” Beginning with the baby boomers, fewer couples have responded to a nonmarital conception by marrying, contributing to a substantial increase in nonmarital births—a trend which appears to be continuing among young adults today.⁴⁹ The declining stigma associated with premarital sexual activity and nonmarital births has likely contributed to the decline in postconception marriage. Because marriage is no longer the only setting for raising children, fewer couples feel compelled to marry in response to a pregnancy.

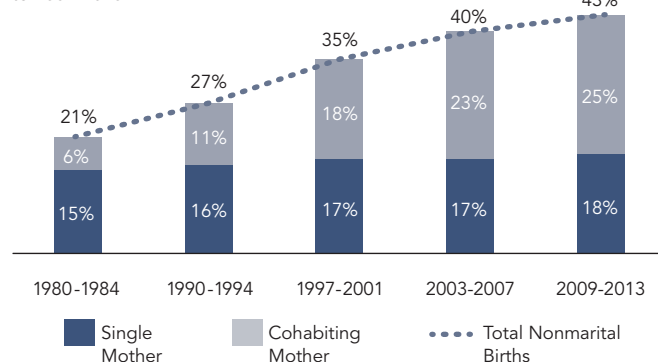
Births to cohabiting couples account for nearly all of the recent increase in nonmarital births (see Figure 8). Today, 25 percent of all births and about 60 percent of nonmarital births are to cohabiters.⁵⁰ Although the share of children born to married parents is declining, the share born to two parents living together—either married or unmarried—remains about the same. Furthermore, these data confirm earlier reports from low-income mothers that unmarried childbearing occurs within the context of committed intimate relationships, not as a result of more casual sex.⁵¹ A growing share of children are born to parents who began living together before a pregnancy occurred.⁵² In this context, cohabitation is functioning much like marriage—“Couples first establish their romantic union and then have children,” suggest Christina Gibson-Davis and Heather Rackin.

Black women continue to experience the highest rate of nonmarital childbearing, and the highest share of births to single mothers (see Figure 9).⁵³ The high rate of childbearing among black single mothers is partly due to the fact that they are less likely than whites or Latinas to move in with their

FIGURE 8

An Increasing Share of Nonmarital Births Are to Cohabiting Couples.

The Share of All Births by Relationship/Union Context at Birth, 1980-1984 to 2009-2013

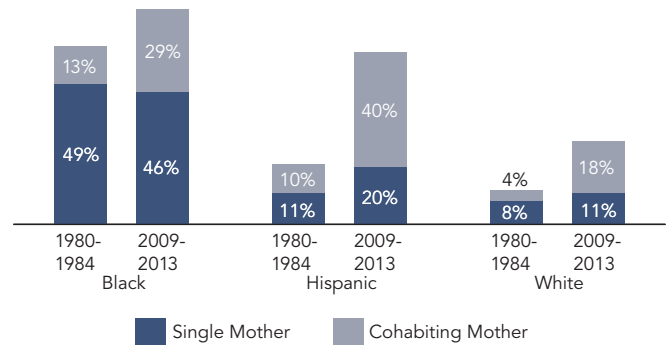


Source: Wendy D. Manning, Susan L. Brown, and Bart Stykes, “Trends in Birth to Single and Cohabiting Mothers, 1980-2013,” National Center for Family and Marriage Research Family Profile FP-15-03 (2015); Larry Bumpass and Hsien-Hen Lu, “Trends in Cohabitation and Implications for Children’s Family Contexts in the United States,” *Population Studies* 54, no. 1 (2000): 29-41; and Sheela Kennedy and Larry L. Bumpass, “Cohabitation and Children’s Living Arrangements: New Estimates From the United States,” *Demographic Research* 19, no. 47 (2008): 1663-92.

FIGURE 9

Blacks Continue to Have the Highest Rate of Nonmarital Births, Especially Births to Single Mothers.

Nonmarital Births by Relationship/Union Context at Birth and Race/Ethnicity, 1980-1984 and 2009-2013



Source: Wendy D. Manning, Susan L. Brown, and Bart Stykes, “Trends in Birth to Single and Cohabiting Mothers, 1980-2013,” National Center for Family and Marriage Research Family Profile FP-15-03 (2015); and Larry Bumpass and Hsien-Hen Lu, “Trends in Cohabitation and Implications for Children’s Family Contexts in the United States,” *Population Studies* 54, no. 1 (2000): 29-41.

partners (either to cohabit or marry) if they become pregnant. Black women are also more likely to break up with their cohabiting partners during pregnancy.⁵⁴

THE SEPARATION OF MARRIAGE AND CHILDBEARING FOR LESS-EDUCATED WOMEN

Childbearing outside of marriage has increased most among women without a college degree. In contrast, there has been remarkably little change over the past two decades in the context of childbearing among women with at least a four-year college degree. For college-educated women, marriage and parenthood still tend to go together. Highly educated women are less likely to become pregnant while cohabiting—10 percent are expected to become pregnant within two years of cohabiting compared with more than half of those who did not finish high school.⁵⁵ In the event of a pregnancy while cohabiting, college-educated women are also much more likely to marry their partner.⁵⁶ In combination, these trends result in fewer nonmarital births among highly educated women.

Why has nonmarital childbearing increased so dramatically among men and women without college degrees? Less-educated men and women delay marriage because they have not yet achieved the level of economic security they deem necessary for marriage. The tightening connection between education and economic opportunities has reduced the availability of family- and marriage-supporting jobs for those without a college degree. Yet young, unmarried women with low levels of education and income continue to have children,

despite the fact that having a child today is associated with many costs. Decisions about childbearing appear to be separate from decisions about marriage for these women for several reasons. Low-income unmarried mothers tell interviewers that children are an expected part of young adult life, and that children are highly valued and bring joy. They report that they have little incentive to delay childbearing until marriage because their economic opportunities are bleak, and they may miss the opportunity to have children if they wait for better economic circumstances.⁵⁷

Another compelling explanation for the differences in childbearing between parents with different levels of education focuses on how education shapes parenting practices.⁵⁸ The rising returns to education have increased the incentive for parents to spend considerable time and money intensively parenting their children. Parents with the highest levels of education are in the best position to make such investments and are more likely to see their children succeed as a result. Because marriage is more costly to exit than cohabitation (divorce has legal, social, and psychological costs), marriage provides the trust and commitment needed to support the time and money required for the “concerted cultivation” of children.⁵⁹ For couples with fewer resources, such intensive parenting may not be possible, desired, or result in similar opportunities for their children’s future, thus reducing the gains to marriage. Data supporting this new explanation are limited, but there is growing evidence that parenting practices differ by socioeconomic status.⁶⁰ It may be that the intensive parenting model creates another barrier to marriage for low-income and less-educated couples.

Breaking Up: Dissolving Marriages and Cohabiting Partnerships

Following a period of stability during the mid-20th century, the official U.S. divorce rate rose sharply in the 1960s and 1970s. After peaking in 1980 at 22.6 divorces per 1,000 married women, the official divorce rate began a steady decline, which was viewed as a sign that marriages had become more stable. But the official rate (reported by the National Center for Health Statistics) is based on state-collected data that have become increasingly incomplete, argue Sheela Kennedy and Stephen Ruggles.⁶¹ Taking into account newly available data from the Census Bureau’s annual American Community Survey, their analysis shows that the number of divorces per 1,000 married women was fairly steady between 1980 and 2008, declining just 2 percent—not the 21 percent reflected in official statistics.

Recent estimates continue to suggest that close to half of all first marriages end in divorce.⁶² However, the odds of divorce may turn out to be lower for people in their 20s and 30s. This is because a smaller share of young people are marrying and those who do marry may be older and more financially secure when they marry, making these couples better positioned to navigate the challenges of marriage.

Multiple factors increase the risk that couples will divorce, including marrying as teenagers, having lower levels of education and income, being unemployed, having a child from a previous relationship, having parents who divorced, and entering a second or higher order marriage. Although these factors have been linked to marital breakups and can predict divorce, they do not necessarily *cause* divorce. Studies that track couples over time find that certain relationship characteristics predict divorce, including domestic violence, high levels of conflict, infidelity, distrust, and contempt.⁶³ Current research is also exploring the combinations of circumstances and characteristics that contribute to couples’ breaking up or divorcing.

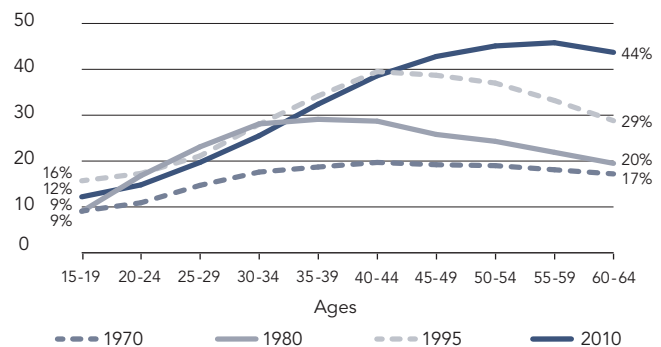
EVIDENCE OF A “GREY DIVORCE REVOLUTION”

Although the overall divorce rate has been relatively stable since 1980, Kennedy and Ruggles argue that a clear picture of the divorce trend requires calculating an *age-standardized* divorce rate.⁶⁴ Such a rate accounts for population aging since 1980, which is necessary because historically marriages among older people tended to be more stable than those of young couples. They were surprised to find that the age-standardized divorce rate actually *increased* by 40 percent between 1980 and 2008, rising from less than 15 divorces per 1,000 married women to nearly 20 divorces per 1,000 married women. Divorce has become more frequent at ages 40 and older, and less common among those in their teens and 20s. Baby boomers “divorced more frequently than those who came before, and they are continuing to do so at unprecedented rates as they age,” Kennedy and Ruggles write. In 2010, nearly half of Americans over age 50 who have ever been married had divorced or separated (see Figure 10).

FIGURE 10

Divorce Among Americans Over Age 50 Has Increased Dramatically, While Declining Slightly for Those in Their 20s and 30s.

Percentage of Ever-Married Persons Ever Divorced or Separated, by Age, 1970-2010



Note: Assumes constant age effect of widowhood among the remarried population from 1995 to 2010.

Source: Sheela Kennedy and Steven Ruggles, “Breaking Up is Hard to Count: The Rise of Divorce in the United States, 1980-2010,” *Demography* 51, no. 2 (2014): 587-98.

The drop in divorce rates among those under age 25 likely reflects that only young couples with the highest level of commitment—and thus a lower risk of divorce—are marrying, while young couples with lower levels of commitment are postponing marriage and cohabiting instead.

These trends represent what Susan L. Brown and I-Fen Lin have called a “grey divorce revolution.”⁶⁵ They find that divorce rates among those ages 50 and older doubled between 1990 and 2010, from about 5 divorces per 1,000 married people to 10 per 1,000. One-quarter of all Americans divorcing in 2010 were ages 50 and older. If the divorce rate remains unchanged through 2030, the number of older Americans experiencing divorce would rise by more than 30 percent because of their increasing share of the population.

Brown and Lin suggest a number of reasons for the growth in divorce at older ages, including higher expectations for marital relationships, instability of remarriages, and higher women’s earnings that make divorce economically feasible.⁶⁶ But divorce at older ages is not without consequences, they point out. While a grey divorce may be “liberating” for some older adults, it can be “devastating” for those with low incomes and limited savings, particularly for women who spent many years out of the labor force.

A “DIVORCE DIVIDE” BY EDUCATION AND RACE/ETHNICITY

Divorce does not occur at even rates throughout the U.S. population; marriages within some segments of the population are much more likely to endure. Stark differences in divorce and separation rates by education level and by race/ethnicity are evident in analysis of data from the National

Survey of Family Growth (NSFG), a nationally representative sample of Americans ages 15 to 44 (see Figures 11 and 12).⁶⁷

People with college degrees tend to have more stable marriages than those with lower levels of education. Having some higher education increases the odds that a marriage will last for 20 years (see Figure 11). The pattern is strongest among women: Those with at least a bachelor’s degree have a much higher probability of their marriage lasting 20 years than women with a high school diploma (78 percent versus 41 percent). Men with bachelor’s degrees are more likely than men with high school diplomas to reach the 20-year mark (65 percent versus 47 percent).

Some racial/ethnic groups have higher marital disruption rates than others, likely reflecting differences in education and income levels (see Figure 12, page 13). Black women have the highest risk of divorcing or separating within 20 years of marriage (63 percent), followed by Latinas and non-Hispanic white women (47 percent and 46 percent, respectively). Asian-American women have the lowest predicted probability of divorcing or separating within 20 years of marriage (31 percent).

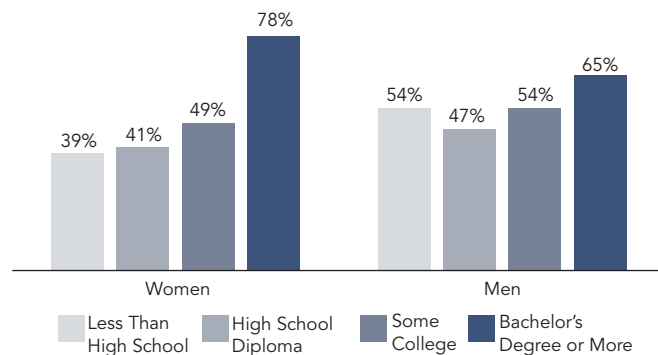
For those with low levels of education, the same economic factors that contribute to declining marriage rates also play a role in higher divorce rates among those who do marry. Family demographers point out that as women’s wages have increased, the incentives to keep a difficult marriage together have decreased. More women are able to support themselves without a husband’s paycheck, making it easier to leave an unhappy marriage. The Great Recession may have exacerbated these dynamics because of its disproportionate impact on men with fewer job skills and less education. Blacks have long had higher unemployment and lower education levels than whites; as economic security has become more central to lasting marriages, divorce differences between the two groups have widened.⁶⁸ While some scholars blame current divorce rates on cultural changes—such as greater social acceptance of single parenthood and increased emphasis on personal fulfillment—most tend to agree that both economics and culture contribute to current trends.⁶⁹

The complex relationship between education and divorce appears to be in flux. Declines in divorce over the past four decades have been concentrated among highly educated women—a group once less likely to marry and more likely to divorce than other women. In the mid-1980s, the gender gap in education began to reverse as more women were awarded college degrees each year than men. Now, education appears to help rather than hurt a woman’s chances of a lasting marriage. Christine Schwartz and Hongyun Han examine data on U.S. couples who married between 1950 and 2004 and find that beginning in the early 1990s, wives with more education than their husbands are no longer more likely to divorce than other women.⁷⁰ They also find that couples with the same education levels have become increasingly less likely to divorce than other couples, suggesting the growing importance of “partnerships of equals” for stable marriages.

FIGURE 11

College Graduates Are Most Likely to Have Long-Lasting Marriages.

Probability That First Marriages Will Remain Intact for 20 Years, by Education Level, Women and Men Ages 22-44, 2006-2010 (percent)



Note: Probabilities are converted to percentages to ease readability.
Source: Casey Copen et al., “First Marriages in the United States: Data From the 2006-2010 National Survey of Family Growth,” *National Health Statistics Report* 49 (2012).

COMPARING COHABITATION BREAKUPS AND DIVORCE

Cohabiting couples are much more likely to split up than married couples. One analysis suggests that within the first five years, half of first-time cohabiters break up compared with about 20 percent of couples in a first marriage—patterns that have been fairly stable between 1980 and 2012.⁷¹

Economic factors are at the root of these different trends. Using data from the Fragile Families Study, Laura Tach and Kathryn Edin show that married couples would be three times more likely to divorce by their child's ninth birthday if they had the same economic disadvantages—low income and education levels, limited assets, incarceration history—as cohabiting couples.⁷² They also find that low education and earnings more strongly predict divorce in married couples than a breakup among cohabiting couples. This likely reflects the fact that couples now hold higher standards for marriages than cohabiting or dating relationships. In interviews, couples pointed to “deal breakers” that would require a divorce but not necessarily end a cohabiting relationship, such as infidelity, extremely low earnings or unemployment, regular conflict, crime, incarceration, and drug use.

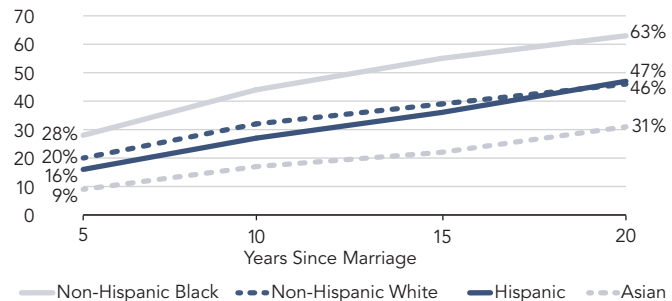
For married or cohabiting couples with children, the impact of a breakup appears strikingly similar. Both groups experience an increase in depressive symptoms compared with couples who remained together.⁷³ And the economic impact of a cohabiting breakup has become close to that of a divorce. The relative costs to mothers of either dissolving a cohabiting partnership or ending a marriage appear to have converged in the 2000s—both produce roughly a 30 percent decline in household income during the first year, according to research by Laura Tach and Alicia Eads.⁷⁴ In 1980, by contrast, the short-run economic impact of divorce on mothers was a 42 percent decline in household income during the first year, while the end of a cohabiting partnership had little impact on mothers' income. This shift represents increases in women's earnings and the composition of the cohabiting population, which now includes more women with children and previously divorced women who might have remarried rather than cohabited in the past. Because the number of cohabiting couples with children has increased, and cohabiting families tend to be more economically disadvantaged and unstable than married-couple families, these trends likely play a role in explaining increases in child poverty and growing income inequality, the authors note.

Before the mid-1990s, couples who cohabited before marriage were much more likely to divorce than their peers who wed before moving in together. But now that a majority of people cohabit before marriage, the link between premarital cohabitation and divorce has diminished: Using data from the 2006-2008 NSFG, Wendy Manning and Jessica Cohen find that after the mid-1990s, cohabitation before marriage has no impact on a couple's chances of divorce.⁷⁵ And cohabiting while engaged, they report, lowered the likelihood of divorce for women with the highest risk of divorce—those who were black, had a child before marriage, had no college degree,

FIGURE 12

Asian-American Women Are Least Likely to Divorce or Separate; Black Women Are Most Likely.

Probability a First Marriage Will End in Divorce or Separation Within 20 Years, U.S. Women Ages 15-44, 2006-2010 (percent)



Note: Probabilities are converted to percentages to ease readability.

Source: Casey Copen et al., “First Marriages in the United States: Data From the 2006-2010 National Survey of Family Growth,” *National Health Statistics Report 49* (2012).

were raised in single-parent or stepparent families, or had more than the median number of sexual partners.

The divorce risk has also disappeared for cohabiting couples who have a baby together and later marry, according to an analysis by Kelly Musick and Katherine Michelmore.⁷⁶ They compare couples who had a child before marrying at two different time periods (1985 to 1995 and 1997 to 2010) and find that couples who “did things out of order” during the later period were not more likely to divorce than those who married before living together. The nature of the commitments couples make may be undergoing a profound shift; couples now may be planning both a wedding and a first birth at the same time, they suggest.

Repartnering

Approximately one in six American adults has been married more than once.⁷⁷ Remarriage rates—like first marriage rates—are on the decline, dropping 44 percent between 1990 and 2013, according to an analysis by Krista Payne.⁷⁸ In 2013, the annual remarriage rate was 28 per 1,000 previously married men and women, compared with 50 per 1,000 in 1990. While previously married people are not remarrying as quickly or as often, they are still forming new households with romantic partners through cohabitation: In 2014, nearly half of all cohabiting couples (47 percent) had at least one member who had been married before.⁷⁹

Remarriages tend to be less stable than first marriages, and this instability has increased in recent years, reports Wendy Manning.⁸⁰ For women under age 45 in second marriages, NSFG data show that 23 percent were likely to divorce within 5 years in 1995 compared with 31 percent in 2006-2010. By contrast, during both time periods 20 percent of women in first marriages were likely to divorce. Recent research

suggests that couples in remarriages are not any less happy than couples in first marriages.⁸¹ However, compared with people in first marriages, remarried individuals may be more “divorce prone,” that is, be less committed to marriage, more likely to view marital problems as unsolvable, and see divorce as a solution to relationship difficulties, Sarah Whitton and colleagues show.

Remarriages are more common among highly educated people and whites. Mirroring patterns in first marriages, Catherine McNamee and R. Kelly Raley find that white women under age 45 have higher rates of remarriage than black women or Latinas.⁸² Highly educated women are more likely to remarry than less-educated women, while less-educated women are more likely to cohabit, underscoring the importance of economic resources in the remarriage process. Following divorce, women with lower education levels move into cohabiting relationships at a relatively rapid pace.

Economic necessity may spur less-educated or low-income women to repartner quickly after a breakup. Maria Gancian and Daniel Meyer find that a group of low-income single mothers who received state-funded child support grants were much less likely to cohabit with men who were not the biological fathers of their children than women who did not receive the full grants.⁸³ “Disadvantaged mothers who gain extra resources are less likely to need to partner with a new man for purely economic reasons,” they write.

In new relationships, a man’s income appears increasingly important for unmarried mothers. Using data from the Fragile Families Study, Sharon Bzostek, Sara McLanahan, and Marcia Carlson show that within five years, one in three unmarried mothers end the relationship with their child’s biological father and more than half of these mothers begin cohabiting with or dating a new partner.⁸⁴ Compared to the fathers of their children, a majority of the new partners have better income-earning capabilities—they are more likely to have completed high school or some college, be employed, and not have a record of incarceration. Women who are financially independent are more likely to either “trade up” to men who are steady earners or prolong their search than other women, and the researchers find evidence that women raise their standards for what constitutes a “good provider” over time. But they note that in many low-income communities the pool of men with good economic prospects is often limited.

REPARTNERING AT AGES 50+

Finances play a different role in the repartnering process at older ages. Wealth is unrelated to whether couples ages 50 and older choose to remarry or cohabit, although wealthier men and women are more likely to remarry or cohabit than to remain single, finds Jonathan Vespa based on Health and Retirement Study (HRS) data.⁸⁵ “The economic gulf that separates marriage and cohabitation during young adulthood is considerably narrower in later life,” he writes. Cohabitation may act as a “marriage alternative” for older adults who want to maintain control of their finances and protect their

children’s inheritance or their Social Security benefits. Older women may choose cohabitation—a status thought to reflect a lower level of commitment—to avoid traditional female caregiving roles. For example, a study by Claire Noël-Miller shows that cohabiting older people with functional limitations are considerably less likely to receive care from their partners than similar married people.⁸⁶

Cohabitation has increased more rapidly among older adults than any other age group. Baby boomers were the first generation to cohabit before marriage in large numbers and appear more likely to cohabit postdivorce or following widowhood than previous generations. In 2000, 1.2 million adults ages 50 and older were living with an unmarried partner. By 2010, this number rose to nearly 2.8 million—about 8 percent of adults over age 50, and has likely continued to increase.⁸⁷

Recent research shows that unlike younger cohabiting couples, older cohabiters’ relationships are quite durable and resemble their married counterparts in many respects.⁸⁸ Both groups have strikingly similar levels of income, employment, and health at ages 65 and older.⁸⁹ Drawing on data from the National Social Life, Health, and Aging Project (NSHAP), Susan L. Brown and Sayaka Kawamura find that the quality of older cohabiters’ relationships is comparable to older marrieds.⁹⁰ Cohabiters report similar levels of emotional satisfaction, pleasure, openness, and time spent together in their relationships, although they are slightly less satisfied with their lives overall than married people. Because cohabitation and marriage share so many similarities at older ages, cohabiting older adults may experience some of the same mental and physical health benefits that research associates with marriage.

FORMING COMPLEX FAMILIES WITH CHILDREN UNDER AGE 18

When divorced or never-married parents marry or cohabit with someone other than their child’s biological parent, stepfamilies are formed either through marriage or cohabitation—which lacks the legal status and concrete social ties of marriage. Comparing NSFG data from 1988 to 2011-2013, Karen Benjamin Guzzo documents a shift away from remarriage toward more cohabitation among parents with children who repartner.⁹¹ Over the 25-year period, the share of stepfamily households that were cohabiting rather than married doubled, rising from 19 percent to 39 percent. Couples in the vast majority of stepfamilies (84 percent) were either currently cohabiting or had cohabited prior to the current marriage.

Cohabiting stepfamilies also became more complex over the 25-year period. The share of cohabiting stepfamilies with at least one child from each partner (stepsiblings) rose from more than one-third in 1988 (35 percent) to more than one-half in 2013 (53 percent). And more children were born into cohabiting stepfamilies who would be half-siblings to children from parents’ previous relationships. The proportion of

cohabiting stepfamilies with children shared by both partners rose from 21 percent to 35 percent (see Box 2). The growth of cohabiting stepfamilies puts more children at risk of unstable living arrangements and related consequences such as higher stress and family income volatility.

IMPACT ON FAMILY TIES

Repartnering may contribute to looser family ties, limiting the assistance family members provide to each other. Studies find that parents' divorce and remarriage weaken their adult children's sense of obligation to provide elder care, particularly for stepparents and biological fathers who lived apart from their children.⁹² Americans tell survey researchers that they feel less obligated to provide help to stepparents and stepsiblings than to biological parents and full siblings facing a serious problem or in need of money or caregiving.⁹³ Stepchildren are less likely than biological children to live with or provide care to older parents, according to an analysis of HRS data by Judith Seltzer, Jenjira Yahirun, and Suzanne Bianchi.⁹⁴ The ambiguous family relationships in cohabiting stepfamily households may be a barrier to forming ties that support mutual assistance.

Family Structure and Children's Well-Being

Viewed from a child's perspective, complex families encompass any household that does not include both biological parents and only full siblings, argue Wendy Manning, Susan L. Brown, and J. Bart Stykes.⁹⁵ Among children who live with at least one biological parent, they show that 59 percent of children live in simple families, while the remainder live in households that include single parents, stepparents, and/or stepsiblings and half-siblings (see table, page 16). Of course, the common occurrence of family instability suggests that these single point-in-time estimates underestimate the number of children who will ever live in complex families.

Family complexity is "concentrated among the disadvantaged," the researchers conclude based on stark differences in the likelihood of living in a complex family by parents' education level. About one in five children with a college-educated parent are in complex families compared with nearly half of children whose parents lack a college degree. Having a stepsibling or half-sibling is more than twice as common among children who do not have a college-

BOX 2

Multi-Partner Fertility

Having children with more than one partner—called multi-partner fertility by family researchers—is not uncommon. Estimates using data from the National Survey of Family Growth and the National Longitudinal Survey of Youth show that about 13 percent of men and 19 percent of women in their 40s had children with more than one partner.¹ Among parents with at least two children, 23 percent of fathers and 28 percent of mothers had children with more than one partner.

The most disadvantaged U.S. parents are the adults most likely to experience multi-partner fertility. These parents tend to have had their first child at a young age, usually via an unplanned birth outside of marriage. While many create complex households that include children who are "hers, his, and/or ours," others never reside with the other biological parent of their children. The greater prevalence of multi-partner fertility among people with low levels of education and income may reinforce and magnify the instability already found among unmarried couples with children. Parents' resources—both time and money—are spread across households, potentially increasing inequality and exacerbating poverty.

Fathers who have a child with a new partner tend to reduce the time and money they spend on previous biological children, often characterized as "swapping" one family for another, according to research from the Fragile Families and Wellbeing Study data.² Parents are less able to cooperate in childrearing after the father has another child with a different partner. Men trying to be involved with children by previous partners often encounter conflict and distrust with their current partner.

There is evidence that these complex family dynamics may take an emotional toll: Compared with parents who have two or more children with the same partner, parents with children with more than one partner are more likely to meet the criteria for depression, to be dissatisfied with their role as parents, and feel disconnected from their children.³ A majority of fathers with multi-partner fertility do not live with all their children, and one in three told interviewers they were doing a "bad job" or "not very good job" as a parent. On average, children who have stepsiblings or half-siblings have higher levels of aggressive behaviors, early sex, and drug use than their peers with only full siblings.⁴

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TABLE

More Than Four in 10 U.S. Children Live in a Single-Parent Household, With a Stepparent, and/or Stepsibling(s) or Half-Sibling(s).

Percent of Children in Simple and Complex Families, 2009

Simple Family Households 59%		Two Biological Married Parents (only full siblings, if any)	56%
		Two Biological Cohabiting Parents (only full siblings, if any)	3%
Complex Family Households 41%	Single-Parent Complex Family 26%	Single Parent (only full siblings, if any)	23%
		Single Parent and Half-Sibling(s)*	3%
	Married Complex Family 11%	Biological Parent and Stepparent (only full siblings, if any)	3%
		Biological Parent, Stepparent, Stepsibling(s) and/or Half-Sibling(s)*	4%
		Two Biological Parents and Half-Sibling(s)*	5%
	Cohabiting Complex Family 4%	Biological Parent and Stepparent (only full siblings, if any)	2%
		Biological Parent and Stepparent Plus Stepsibling(s) and/or Half-Sibling(s)*	1%
		Two Biological Parents and Half-Sibling(s)*	1%

Notes: *Could also include full siblings. Subtotals do not necessarily sum to totals due to rounding. Data do not include the 4 percent of children who do not live with at least one biological parent.

Source: Wendy Manning, Susan L. Brown, and J. Bart Stykes, "Family Complexity Among Children in the United States," *The Annals of the American Academy of Political and Social Science* 654, no. 1 (2014): 48-65.

educated parent than among their peers who do, 6 percent versus 15 percent.

The substantial share of U.S. children living in complex families—two in five—is a cause for concern. A large body of research shows that, on average, children raised by their two biological parents in an intact, low-conflict marriage tend to have better health, fewer emotional and behavioral problems, and do better in school than children raised in other family types. Children growing up in stable, cohabiting families with both biological parents also receive many of the same health and social benefits as children living in married-couple families. While scholars do not fully agree why family stability is so important, it is clear that children in disrupted families are more likely to have lower household incomes, experience changes in living arrangements, and have a biological parent in another household.

Researchers question whether couples who marry and stay married are intrinsically different from those who do not. But the most promising explanations for differences in child development based on family structure come from research that focuses on:

- The differences in family resources—money and time—parents are able to invest in their children.
- How the stress created by household transitions and complex family relationships affects children.

Household income plays a major role in explaining why children in married biological-parent families fare better than others. A much-cited study by Elizabeth Thomson, Thomas Hanson, and Sara McLanahan, using NSFH data, shows that lower incomes are strongly linked to lower school achievement and greater emotional and behavioral problems.⁹⁶ In particular, income accounts for much of the difference in children's outcomes in married-couple and single-mother families, while supervision, support, and time spent with children account for a smaller portion of the gap in children's outcomes.

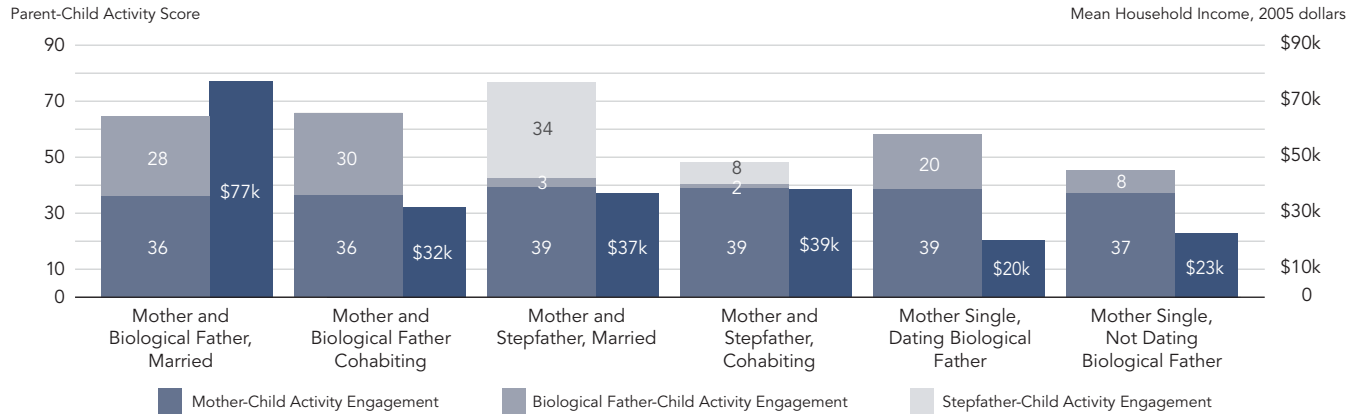
This study and later research underscore the economic disadvantages and vulnerability of children in cohabiting stepfamilies. For example, a recent study based on Fragile Families Study data by Marcia Carlson and Lawrence Berger shows that married biological parents provide their children much higher levels of family income and parent-child time, compared with single mothers or cohabiting stepfamilies (see Figure 13, page 17).⁹⁷ Children living in married stepfamily households received the highest level of adult attention but household income is significantly lower. Mothers' time with children is similar across all family types, while biological fathers spend considerably less time with their children when the child's mother repartners.

But differences in money and time do not entirely explain the gaps in well-being between children in traditional married-parent families and others. The total number of

FIGURE 13

Households With Both Biological Parents Have the Highest Incomes; Children Living in Married Stepfamilies Receive the Most Parental Attention.

Levels of Household Income and Parent-Child Activities by Family Structure



Notes: Based on data from the Fragile Families and Wellbeing Study, which followed 5,000 urban children. Household income is in 2005 dollars. Parent-child activity is a measure of the weekly frequency each parent figure engages the child in a variety of activities, such as reading, singing, playing, watching TV, or going out together.

Source: Marcia Carlson and Lawrence Berger, "What Kids Get From Parents: Packages of Parental Involvement Across Complex Family Forms," *Social Service Review* 87, no. 2 (2013): 213-249.

family transitions also makes a difference: Using Fragile Families Study data, Cynthia Osborne and Sara McLanahan show that each transition a young child experiences has a cumulative effect, leading to further increases in the likelihood of aggressive, anxious, and depressive behaviors.⁹⁸ They also find that relationship breakups increase mothers' stress levels and compromise their interactions with their children.

The type of family transitions also matters: A biological father leaving the home when parents split has a more negative impact on children's development than a new stepfather moving in, Dohoon Lee and Sara McLanahan show using Fragile Families Study data.⁹⁹ They also document that family instability is more detrimental to children's social and emotional development than to their school achievement.

Growing up in "blended families"—made up of a couple and their children from their current and previous relationships—seems to have a particularly negative impact on some children. A growing body of research finds that children whose parents have offspring with other partners tend to show more "externalizing behaviors" such as rule breaking and aggression, which are related to dropping out of high school, delinquency, and risky behaviors later on.¹⁰⁰ For example, teenagers who have younger half-siblings with a different father are more likely to have used drugs and have had sex by age 15 than their otherwise similar peers who have only full siblings.¹⁰¹ By taking into account mother's education level, household poverty, and the number of family transitions the adolescents experienced, this study by Karen Benjamin Guzzo and Cassandra Dorius based on NLSY data, isolates the impact of living in a complex family household.

But even for children being raised by both biological parents, complex family dynamics appear to undermine their development, Paula Fomby, Joshua Goode, and Stefanie Mollborn show. Young children raised with half-siblings or stepsiblings are more likely to behave aggressively in kindergarten than their similar peers raised with only full siblings.¹⁰² These differences hold true for children in all family types studied—those living with both biological parents, a single parent, or their mother and a stepfather. When at least one child in the household has a biological parent living elsewhere, all children in the household appear to be negatively affected.

The stress related to family instability may literally "get under the skin," leading to health and behavioral differences in childhood, a team of researchers at Princeton University, Columbia University, and the University of Michigan hypothesizes based on Fragile Families Study data.¹⁰³ Their preliminary findings indicate that telomeres—the caps at the ends of chromosomes known to shorten as a result of stress and aging—are longest in children of continuously married parents, who perhaps provide their children a less-stressful home environment. They find shorter telomeres in children whose parents divorced, repartnered, or were consistently single. An earlier study, based on 40 African-American boys, finds that family instability, poverty, and harsh parenting were each independently linked to shorter telomeres.¹⁰⁴ Similarly, preliminary analysis of data from the National Longitudinal Study of Adolescent to Adult Health (Add Health) finds a link between greater family instability in childhood and higher levels of chronic disease markers in young adulthood.¹⁰⁵

Policy Implications

As a result of increases in cohabitation, nonmarital childbearing, divorce, and repartnering, family life has become more unstable and family ties are more complex for a large share of Americans. These new family patterns are concentrated among the most disadvantaged, contributing to greater social and economic inequality as families share limited resources across multiple households. These circumstances undermine parents' capacities to provide the time and money needed to support their children's healthy and successful development. These trends have also created new challenges for policymakers, particularly in designing policies and programs to alleviate poverty. Consider the following:

Promoting marriage. Recognizing that marriage is associated with lower poverty, better outcomes for children, and greater family stability but that many lower-income parents face several barriers to establishing stable families, programs during the George W. Bush Administration were designed to promote marriage by teaching relationship and parenting skills to unmarried couples with children. Evaluations show that the impacts of these marriage-promotion programs were small and mixed, with significant challenges related to consistent attendance by program participants.¹⁰⁶

Addressing barriers to marriage. Many means-tested benefit programs, such as the Earned Income Tax Credit or Supplemental Nutrition Assistance Program (SNAP), have built-in marriage penalties. Marrying and reporting pooled income results in reduced benefits because the benefits phase out at a faster rate as income rises. One analysis of federal tax and benefit programs, however, finds that disincentives to marriage are small and not the major contributor to changes in marriage rates.¹⁰⁷

Bolstering young adults' incomes. For young people without college degrees, increasing their levels of education, job skills, and employment; reducing their involvement with the criminal justice system; and increasing their employability and family connections following incarceration could help reduce economic hardship that is detrimental to family stability. Daniel Schneider finds recent programs designed to raise the income-earning capacity of young men and women did improve their economic circumstances but had more limited impacts on marriage.¹⁰⁸ Schneider argues, however, that both the programs and the follow-up periods were quite short, whereas marriage decisions take longer. Policies that help lower-income individuals build assets may also be key since so many couples report wanting to be financially secure, have some savings, or own a house before getting married.

Reducing unplanned births. The majority of nonmarital births are unplanned, and unintended births are associated with greater family instability. Decreasing unplanned births—especially to young mothers—could help young adults establish more stable families by delaying births to older ages.

Studies of two experimental programs find that improving access to long-acting reversible contraceptive methods (LARCs), such as intrauterine devices (IUDs) or implants, have been highly effective in reducing unplanned pregnancies and abortions.¹⁰⁹ Isabel Sawhill argues that LARCs eliminate unintended pregnancies because they have particularly low failure rates, and thus enable women to more easily and deliberately plan their pregnancies.¹¹⁰ Women and their partners may potentially have more economic resources and greater family stability when they have children if women in these families have more time while they are young to complete their education or pursue other opportunities without an unplanned pregnancy. Research shows that economic uncertainty and inequality are related to early childbearing, suggesting that women may need to have hope for their economic future to use LARCs.¹¹¹

Adapting policies to new family forms. Alleviating child poverty, improving housing security and affordability, ensuring access to nutritious food, and increasing the availability of stable and affordable child care would go a long way toward reducing some of the economic stress that hinders family stability. But existing social and economic policy may not adequately support the diverse range of families because they are based on older types of family arrangements. For example, children may spend time in two (or more) households, which makes it unclear how benefits such as SNAP should be distributed to caregivers.

Because cohabitation is increasingly common, usually unstable, and serves a variety of purposes, policymakers need to consider that cohabiting couples are a diverse group with different needs and motivations. It is not just a “budget option” for those who cannot afford marriage nor is it a clear path to marriage. Because of this diversity, unmarried couples are not likely to respond to policy initiatives in similar ways.

Improving child support. Most laws governing child support payments were formulated assuming all children of the nonresident parent (typically the father) lived together with the same parent (typically the mother). Repartnering and multi-partner fertility increases the presence of children spread across multiple households and complicates the determination of how much the nonresident parent is expected to pay. Achieving policy goals of ensuring equitable treatment of all families, children's equal access to parental resources, and the establishment of manageable burdens for noncustodial parents becomes untenable in complex families, especially those with multi-partner fertility.¹¹²

Anticipating an elder care gap. Changing family patterns also create challenges in caring for an aging population. Families provide the overwhelming majority of the care that enables older people to live independently. Lower rates of marriage and higher rates of divorce mean that more people will reach age 65 without a spouse to rely on for care. Many older people who live alone turn to adult children for support and assistance. Yet,

surveys show that adult children feel less obligation to care for elderly stepparents or fathers with whom they did not reside during childhood. To address this potential care gap among baby boomers—who have divorced and repartnered more frequently than previous generations—researchers suggest expanding the availability of long-term care insurance, designing more aging-friendly neighborhoods, and planning for an increased demand for paid care services.¹¹³

Tracking family trends. To create effective public policies to support families and better target programs, we need to be able to accurately measure the composition, size, and living arrangements of families. Cohabitation, family instability, fluid family relationships, and family complexity result in members of a family residing in different households. Many surveys, such as the American Community Survey, are household-based and only describe the relationship between the household head and each of the other household members. And children, especially those in complex families, are less likely to be counted.¹¹⁴ Surveys that ask how each household member is related to all other household members—and if any household members have connections to other households—would provide a more complete and accurate picture of today's complex families.

Conclusion

Changing marriage and childbearing patterns in the United States have led to more unstable living arrangements and complex family ties that affect the health and well-being of children and adults. The decline in marriage and increase in cohabitation has put more children at risk of growing up in poverty. Research increasingly shows that complex and unstable family settings threaten children's development, potentially limiting their life chances. In addition, an increase in the share of people who reach old age without a spouse or with weak ties to adult children could lead to an increase in unmet care needs and demands for paid care.

These new family patterns are disproportionately concentrated among typically disadvantaged populations—men and women who have not completed a four-year college degree and racial/ethnic minorities, especially black men and women. This concentration is due to limited employment opportunities, low earnings, and relationship problems such as distrust and poor communication, which together pose significant barriers to the formation of stable families. These diverging pathways through marriage, cohabitation, and parenthood result in a larger share of children being born into fragile families—which may reinforce social, economic, and racial inequality in the United States. Taken together, the demographic trends and dynamics of family change discussed in this *Bulletin* point toward increasing risks for children, the elderly, and families, as well as potential impacts on government programs for both children and the elderly.

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UNDERSTANDING THE DYNAMICS OF FAMILY CHANGE IN THE UNITED STATES

Beginning in the 1960s—and accelerating over the last two decades—changes in marriage, divorce, cohabitation, and nonmarital childbearing have transformed family life in the United States. The family continues to serve a primary role in raising children and caring for elderly relatives. But new family patterns and increased instability are creating complex family and economic ties that often span multiple households. These unstable living arrangements and complex family relationships also affect the health and well-being of children and adults, creating challenges for families and policymakers alike.

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