

the state of our unions 2006



The social health of
marriage in America

THE NATIONAL MARRIAGE PROJECT

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- Marriage
- Divorce
- Unmarried Cohabitation
- Loss of Child Centeredness
- Fragile Families with Children
- Teen Attitudes About Marriage and Family

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The National Marriage Project is a nonpartisan, nonsectarian and interdisciplinary initiative located at Rutgers, the State University of New Jersey. The project is financially supported by the university in cooperation with private foundations.

The Project's mission is to provide research and analysis on the state of marriage in America and to educate the public on the social, economic and cultural conditions affecting marital success and wellbeing. The National Marriage Project has five goals: (1) annually publish *The State of Our Unions*, an index of the health of marriage and marital relationships in America; (2) investigate and report on younger adults' attitudes toward marriage; (3) examine the popular media's portrait of marriage; (4) serve as a clearinghouse resource of research and expertise on marriage; and (5) bring together marriage and family experts to develop strategies for revitalizing marriage.

Leadership

The project is co-directed by two nationally prominent family experts. David Popenoe, Ph.D., a professor and former social and behavioral sciences dean at Rutgers, is the author of *Life Without Father*, *Disturbing the Nest*, *War Over the Family* (2005) and many other scholarly and popular publications on marriage and family. Barbara Dafoe Whitehead, Ph.D., an author and social critic, writes extensively on issues of marriage, family and child wellbeing. She is the author of *Why There Are No Good Men Left* and *The Divorce Culture* and the widely acclaimed *Atlantic Monthly* article "Dan Quayle Was Right."

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HIGHLIGHTS OF THIS YEAR'S REPORT

Raising children has never been easy. For today's parents, however, it has become a conspicuous source of anxiety and distress. A recent crop of books and articles give voice to this complaint. Likewise in recent surveys, parents report lower levels of marital happiness than nonparents.

Why is this happening? Are parents merely whining? Or is there an objective reason for their distress?

"Life Without Children," this year's essay, points to an objective reason for parental discontent. It is a dramatic, but until now largely unacknowledged, change in the pattern of our adult lives.

Within living memory, the larger share of the adult lives of most Americans consisted of years spent with minor children in the household. Today, however, due to later age of marriage, lower fertility, and expanded life expectancy, the larger share of the adult lives of most Americans consists of the years spent without minor children in the household. This change is particularly striking in the lives of women.

As a National Marriage Project's analysis of Census Bureau data shows, women are now entering their active child rearing years at older ages than in the past and ending child-rearing years at younger ages. In 1970, 73.6 percent of women, ages 25-29, had already entered their child rearing years and were living with at least one minor child of their own. By 2000, the share had dropped to 48.7 percent. In 1970, 27.4 percent of women, ages 50-54, had at least one minor child of their own in the household. By 2000, the share of such women had fallen to 15.4 percent.

A growing percentage of women today are not having any children. In 2004, almost one out of five women in their early forties was childless. In 1976, it was one out of ten.

For an increasing segment of the adult population, therefore, life with children is receding as a defining experience of adult life. The popular culture has been quick to pick up on this new pattern. It portrays the years of life devoted to child rearing as less satisfying as compared to the years before and after child rearing. The society, too, is more oriented to the work and play of adults than to the care and nurture of children. Consequently, many parents feel out of synch with the larger adult world.

The State of Our Unions also includes good news and bad news on the marriage front. The good news: for the college-educated minority of the American population, marriage appears to have gotten stronger in recent years. The bad news: for everyone else, marriage continues to get weaker. The "marriage gap" is generating a society of greater inequality, the report notes. "America is becoming a nation divided not only by education and income levels but by unequal family structures."

EXECUTIVE SUMMARY

For most of the nation's history, Americans expected to devote much of their adult life and work to the rearing of children. Today, life without children is emerging as a social reality for a growing number of American adults. Due to delay of marriage, postponed childbearing, increases in childlessness and longer life expectancy, Americans are spending a smaller share of their expected life course in households with children and a larger share of their life course in households without children.

As the active child-rearing years shrink as a proportion of the life course, life with children is experienced as a disruption in the life course rather than as one of its defining purposes. More broadly, it is life before and after children that American culture now portrays as the most satisfying years of adulthood.

Life without children



by

BARBARA DAFOE WHITEHEAD

Being a parent has never been easy but today it is a source of growing distress and a rising chorus of complaint. Increasingly, Americans see the years spent in active child rearing as a grueling experience, imposing financial burdens, onerous responsibilities, emotional stress, and strains on marital happiness. The *cri de coeur* is loudest among the most privileged. For upscale parents, it seems, every step of parenthood, from getting pregnant to choosing the right childbirth method to getting the kids into a nursery school to managing the Herculean task of college applications, is fraught with difficulty, anxiety and a growing sense of isolation from the adult mainstream.

A slew of books and magazine articles by journalists—who also happen to be well-educated, privileged mothers—has given rise to this outcry. But evidence suggests that this view is not limited to this relatively small but influential group. In survey after survey, American parents report lower levels of happiness compared to nonparents. Troublingly, too, married couples now see children as an obstacle to their marital happiness. According to one recent review of over 90 studies of marital satisfaction, married parents report lower quality relationships than married couples without children. Psychological problems are also plaguing parents.¹ A study of 13,000 U.S. adults finds that parents are more likely to be depressed than nonparents.² In his study of parenthood, historian Peter Stearns makes an even broader claim: the defining characteristic of contemporary American parenthood, he writes, is anxiety.³

1 Jean M. Twenge, W. Keith Campbell, and Craig A. Foster, "Parenthood and Marital Satisfaction: A Meta-Analytic Review," *Journal of Marriage and the Family* 65 (April 2003), 574-583.

2 Ranae J. Evenson and Robin W. Simon, "Clarifying the Relationship Between Parenthood and Depression," *Journal of Health and Social Behavior* 46 (December 2005), 341-358.

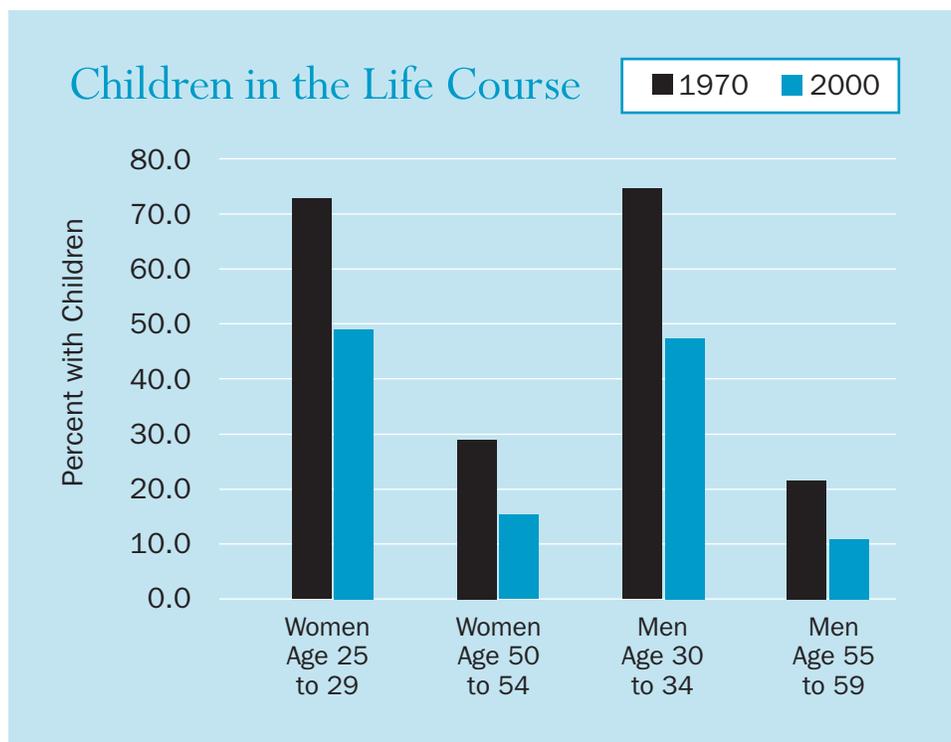
3 Stearns argues that today's parents are more worried about their own competence than parents in the past. There has been a drop in parental self-confidence in recent years, he notes, and a "guilty suspicion that having children was not as satisfactory as had been expected." *Anxious Parents: A History of Modern Childrearing in America* (New York: New York University Press, 2003), 15.

Yet this does not mean that younger Americans are rejecting parenthood altogether. Most Americans are, or will become, parents. Most women still want to have at least one child and, ideally, two. In fact, 68 percent of Gen X women today are likely to say that having a child is an experience every woman should have compared to just 45 percent of baby boom women in 1979.⁴ So strong is the desire for children that some couples endure grueling fertility treatments in order to have a child.

Still, for those who want children, there's a sense of trepidation about entering the child-rearing years: parenthood, they're reminded, can be a rough ride. Today's parents are stressed and depressed; mommy wars are breaking out all over; and motherhood itself is losing its luster. Why? What is happening to the joys of parenthood?

The answer lies in a recent and dramatic change in the adult life course. For most of the nation's history, Americans expected to devote much of their life and work to the rearing of children. Life with children was central to marriage and family life, to norms of adulthood, and to an adult sense of purpose. Today, however, child rearing occupies a smaller share of American lives. An ever-diminishing proportion

4 Philip Longman, *The Empty Cradle: How Falling Birthrates Threaten World Prosperity and What To Do About It* (New York: Basic Books, 2004), 69



of the entire adult life course is devoted to the nurture and care of minor children.

At the same time, the non-child-rearing years have been increasing as a share of the expected life course. These years were once considered transitional periods at the entry and exit points of working adult life. Today, however, the expanding non-child-rearing years have become life stages in their own right. Moreover, these years have been invested with positive meaning and purpose. Against the pressures and responsibilities of life with children, the “child-free” stages hold out the alluring prospect of fun, freedom and fulfillment.

The Expanding Years Before Children

Within living memory, it was typical for an American woman to bear a first child shortly after her teen years. Oftentimes, she would then give birth to one or more additional children and, by the time the youngest child reached an age to leave home, the mother was well into what was then regarded as middle age.

Accordingly, the number of her adult years that were occupied by the rearing of minor children could equal or even exceed the number of

her adult years that fell either before or after her child-rearing years. But this life course pattern no longer holds. For women who become mothers today, the child-free share of adulthood is longer than it used to be, and the child-rearing share is correspondingly shorter.

Women now postpone marriage and/or motherhood in order to get more years of schooling and work experience before they settle into married life. In 1970, for example, the median age of first marriage for women was not quite 21. Since then the age of first marriage has risen to just short of 26.⁵ For women who hold a four-year college degree, the age of first marriage is even higher.

After marriage, moreover, women wait longer before they bear their first child. In 1960, 71 percent of married women had a first birth within the first three years of marriage. By 1990, the percentage had fallen to 37. Thus, after marriage, couples spend a greater number of child-free years before they have their first child.

These trends have lengthened the non-child-rearing years in early adulthood. In 1970, 73.6

⁵ Families and Living Arrangements, Current Population Survey Reports, Historical Time Series, Table MS2, May 26, 2006. www.census.gov/population/socdemo/hh-fam/ms2.pdf

percent of women, ages 25-29, had already entered their child-rearing years and were living with one minor child of their own in the household. By 2000, the share of such women had dropped to 48.7 percent.⁶

The Expanding Years After Children

Women are also completing their child-rearing years earlier in their expected life course. Thus, just as there has been a decline in the child-rearing share of women in their late 20s, there has also been a decline in the child-rearing share of women in their early 50s. In 1970, 27.4 percent of women, ages 50-54, had at least one minor child of their own in the household. In 2000, that percentage had fallen to 15.4.

One reason is lower fertility. Mothers today are likely to have fewer children than in the past. If a woman had three children spaced three years apart, she would have minor children in the household for 24 years. If she has one child or, as is becoming more common, twins, she will have a minor child or children in the household for 18 years. Consequently, fewer children mean fewer years of child rearing.

Another reason is the extension of adult life expectancy. The end of child-rearing years used to occur closer to the end of life itself. And that was true only when parents in the past enjoyed what was considered a long life. Many parents didn't live long enough to see all their children reach adulthood. Indeed, at the beginning of the last century, only 41 percent of adults survived to age 65. Today, however, the percentage of people who survive to age 65 has doubled from 41 to 82 percent. Moreover, for those who pass their 65th birthday, the number of candles on the cake continues to grow. Women, who are likely to live longer than men, will have nineteen years of remaining life. (Men have slightly more than sixteen remaining years.)⁷

The years of life after children are not only more numerous. They are also healthier. It's no longer the case that the emptying of the nest is followed soon after by the arrival of the rocking chair, much less the hearse. After the children leave home, many adults will have decades of vitality before they begin to experience debilitating health problems. Even at age 65, according to a recent Census report, women can expect most of their expected remaining years will be active. Some will still be going strong at 85, or even 95.

An Increase in Childlessness

Finally, a small but growing percentage of women do not have any biological children. In 2004, almost one out of five women in their early forties were childless compared to one out of ten in 1976.⁸

Of course, many women who do not have biological children are nonetheless involved in rearing stepchildren, adopted children or other children in the household. But with increases in childlessness, a growing percentage of women will not spend any of their adult years in the tasks of child rearing.

This does not mean that most women are turning away from motherhood. Indeed, very few women are dead set against children from early ages. More commonly, they are childless as the result of other decisions in early adult life, including delay of marriage, marriage to a partner who already has children and doesn't want more, or never marrying.

Relationship instability and uncertainty—especially the rapidly growing trend of cohabitation—also drives the recent rise in childlessness. Cohabiting women may postpone childbearing until they have a better sense of the long-term future of the relationship. However, if they wait too long, they may be at risk for never having children. Being in an unhappy marriage is yet another source of uncertainty. Married people who are worried about getting divorced are

6 Calculations using iPUMS microdata (1970 5% data and 2000 1% data). Steven Ruggles, Matthew Sobek, Trent Alexander, Catherine A. Fitch, Ronald Goeken, Patricia Kelly Hall, Miriam King, and Chad Ronnander, Integrated Public Use Microdata Series: Version 3.0 [Machine Readable database]. Minneapolis, MN: Minnesota Population Center, 2004.

7 Wan He, Manesha Sengupta, Victoria A. Velkoff and Kimberly A. DeBarros, *65+ in the United States: 2005*, Current Population Report P23-209, US Census Bureau, Washington, DC, 2005, 36

8 Jane Lawler Dye, *Fertility of American Women: June 2004*, Current Population Reports, P20-555, US Census Bureau, Washington, DC, 2005, Table 6.

the most likely to remain childless.⁹ Finally, high levels of educational attainment contribute to childlessness. Women who hold four-year college degrees are more likely to be childless than women with lower levels of educational attainment. [See “Marriage Gap” discussion in Social Indicators section.]

The Diminishing Presence of Children in Men’s Lives

Just as women begin active child-rearing at older ages and end it at younger ages, so do men. In 1970, 57.3 percent of men, ages 25-29, lived with their own children in the household. In 2000, that share had fallen to 28.8 percent. In 1970, 39.5 percent of men, ages 50-54, lived with their own children in the household. In 2000, that share was 24.7 percent.

Men tend to settle down at older ages than women, but the pattern also holds for men in the next-older age brackets. Of men, ages 30-34, 74.7 percent lived with their own minor children in the household in 1970. In 2000, the share was 46.9 percent. Of men, ages 55-59, 21.6 percent had their own minor children in the household in 1970. In 2000, the share was 10.6 percent.

The Rise of Two New “Child-Free” Life Stages

Until very recently, the adult life course was thought to consist of two stages: parenthood and old age. Parenthood dominated the larger share of one’s adult life. Old age occupied the lesser share. The years surrounding these two stages were transitional. Life before children was a brief time between the end of formal schooling and the beginning of marriage and family life. Likewise, life after children marked the end of productive adulthood and the beginning of a descent into enfeebled old age.

Individuals passing through these transitional years stood at the entry and exit points of work. Young adults were just beginning a business, trade or profession and had a lot to learn. Older



adults were soon to leave the workforce and had little more to contribute. As consumers, such individuals were also marginal. Young adults were at the low end of an earnings scale that rewarded seniority. Older adults had passed their peak earning years and were headed into the pension years. Both were expected to be saving and scrimping—the young to prepare for marriage and future children and the old to make it through the remaining years of life.

Notably, too, the sex lives of the young and old were viewed as part of a transition into or out of their parental years. The fertile but unmarried young were expected to postpone sex until marriage—lest they risk having a child out of wedlock. Couples past their fertile years were expected to be winding down their sex lives as well. The emptying of the nest meant that a large part of life’s purpose had been fulfilled. When children left home, it was time to think about death rather than sex.

All of this has changed dramatically. The years of life before and after children are no longer

⁹ Tim B. Heaton, Cardell K. Jacobson, Kimberlee Holland, “Persistence and Change in the Decision to Remain Childless,” *Journal of Marriage and the Family* 61:2 (May 1999), 531-39.

transitional. They represent two distinct and separate stages in the adult life course. Moreover, individuals in the non-child-rearing life stages are highly visible, influential and prized as workers and consumers.

Childless young adults, for example, are exceedingly well suited to life and work in a dynamic society and global economy. They display great facility and comfort with new technologies. Their youthful penchant for experiment, risk-taking, adventure, along with their sheer physical energy, fit the requirements of the 24/7 work world. One of their most desirable attributes is that they are not tied down by child-rearing obligations. They can pick up and move. They can work odd hours and go on the road. They can quit their jobs without worrying about having more than one hungry mouth to feed.

As consumers, too, young adults who do not yet have children represent a highly desirable market segment. A growing proportion of today's well-educated young adults step into high paying jobs shortly after they finish their education. They may have college loans to pay off, but their financial obligations are theirs alone. They aren't yet responsible for others. And their paychecks and credit cards are stretched to include more than bare necessities. They eat out, go drinking, take vacations, get big screen tvs, join health clubs and buy tickets to sports events and concerts. Even the less well-educated and less well-employed spend money on affordable luxuries for themselves—one reason for the astonishing growth and success of Starbucks.

Like the childfree young, empty-nest elders are now valued as workers, especially if they have been engaged in knowledge or technological work. Many will continue to be part of the paid workforce well past the traditional retirement age.¹⁰ Nor is "affluent senior" an oxymoron anymore. Individuals over 50 make up a growing share of Americans with money to spend on second homes, travel, recreation, learning and entertainment. Sales of so-called "recreational" homes reached record levels in

2005.¹¹ Moreover, the emptying of the nest now opens up a world of possibility. Life after children beckons with a promise of new adventures. Empty-nesters are a prime target for the travel industry which reminds them, in the title of one travel guidebook, that there are more than "1000 Places to Visit Before You Die."

Finally, the sex lives of the young and old have been liberated from the traditional association with marriage and children. Sex is now part of the fun and freedom of the early adult years before children. Similarly, sex has become part of the pleasures of life after children. Many of today's parents are entering the empty nest years with subscriptions to Match.com, prescriptions for Viagra and hopes for hot new romances.

What the two new life stages have in common is a focus on the self. This does not mean that adults in the non-child-rearing years are selfish. But it does mean that their lives, by necessity as well as by choice, are oriented to self-improvement and self-investment. Indeed, the cultural injunction for the childless young and the childfree old is to "take care of yourself."

The stage of life devoted to child rearing is just the opposite. Parenthood is focused on dependent others. Parents have to subordinate their needs to the needs of their children. The cultural injunction to them is to "take care of your kids."

Money Shock

Parents have always had the primary responsibility for taking care of their children's needs. What is new is that those needs are greater today. In a dynamic society and global economy, the task of nurturing, guiding and preparing children for flourishing adult lives requires higher investments of parental money, time and attention than ever before.

Take the most basic needs for food, shelter and schooling. According to the latest estimates from the Department of Agriculture, it will cost \$237,000 for a family with an average annual income of \$57,400 to feed, clothe, house, and

10 Gary Burtless and Joseph F. Quinn, "Retirement Trends and Policies to Encourage Work Among Older Americans," Working Papers in Economics, Boston College, 2000. http://escholarship.bc.edu/econ_papers/175

11 Vivian Marino, "Water, Water Everywhere," *New York Times*, March 31, 2006, D1.

educate one child from birth to age 17.¹² But this estimate, like the three-month summer school vacation, is pegged to an increasingly obsolete way of life. It excludes one of the biggest and increasingly most essential child-rearing costs—a college education. And the cost of college is increasing at more than double the rate of inflation.

The Agriculture Department's estimate also excludes many desirable enrichment activities, such as sports, music lessons, camp, tutoring, SAT prep classes and the like. Nor does it take into account extraordinary expenses for medical care or special needs. Nor does the government estimate reflect the increasingly prolonged period of young adults' dependency on parents. Today, parents are often called upon to provide some financial help to their adult children as they struggle to complete their education, gain job experience, and eventually marry.

Even if parents ignore, or are unaware of, these eye-popping numbers, they can scarcely miss the insistent message that comes to them through the media: namely, children are budget-busters. The financial service industry urges parents of newborns to start investing in a college fund. The auto industry tells parents they need to buy bigger, safer, and more expensive cars. The toy industry reminds parents that they should purchase games and gadgets that will increase their child's school performance. The travel industry underscores the necessity of a Disneyland vacation.

For today's working wives, the cost of children includes the potential loss of income and job opportunities. Many women reduce their workforce participation and thus their income once they become mothers. According to one estimate, motherhood imposes a life-time wage penalty of five to nine percent per child.¹³ Even with equal education, equal experience, equal professional levels, and equal career commitment, working mothers earn less than working women without children. And given the high divorce rate, married mothers who leave the workforce for an extended period of time

expose themselves to the risks of severe economic loss and disadvantage, should their marriage end in divorce.

Women are not alone in their concerns about the loss of income. Men worry about the financial shock of losing a spouse's income, particularly if the couple needs two incomes to sustain their standard of living. Also, since most men see themselves as primary breadwinners, they may be especially susceptible to fears about the financial burdens of children.

For many parents today, therefore, the costs of child rearing mean more debt, smaller retirement savings, and greater exposure to economic risks and uncertainties than they would otherwise have. Indeed, if adults cared only about their material comfort, they would be crazy to have children when they could have a more lavish life without children. "Without the multimillion-dollar liability of children," writes journalist Philip Longman, "even young couples of comparatively modest means can often afford big-ticket luxury items. These might include a fair-sized McMansion, two BMWs, and regular vacations to the Caribbean, all of which could easily cost less than raising 2.1 children."¹⁴

Mommy Shock

There are also psychological costs to child rearing—especially for highly educated women who postpone childbearing until older ages. Victorian brides were shocked by their first experience of sex. Contemporary wives are shocked by their first experience of motherhood. For them, motherhood represents a radical change in the kind of life that they have led during their early adult life and have come to accept as the norm. From the time they are born until the time they give birth, they follow a prolonged and heavily mentored educational path that prepares them for future adult lives of economic self-sufficiency and social independence. This life path has been brilliantly effective in boosting women into the college ranks and then into the professional or managerial workforce. It has also prepared them for stable marriages by situating them within social networks that increase their chances of marrying someone of

12 Mark Lino, *Expenditures on Children by Families, 2005*, US Department of Agriculture, Center for Nutritional Policy and Promotion, Misc Publications 1528-2005, 2006.

13 Longman, *Empty Cradle*, 74.

14 Longman, *Empty Cradle*, 82.



similar educational achievement and economic potential. What it has not done, however, is prepare them for the experience of motherhood.

Before motherhood, educated women spend their adult lives very much like educated men. They have absorbing work and personal freedom. Like many men, they identify their self-worth with their on-the-job performance. They depend on the pay-and-promotion recognition that provides a tangible measure of their value as workers. Outside of work, they spend their time in ways that are personally satisfying and intellectually fulfilling. They “own” their time and their life.

Motherhood is an abrupt departure from this pattern. Their time and life are no longer their own. They can’t just pick up and go wherever and whenever they want. Everything that once seemed so easy to do on their own now requires advance planning, lining up a babysitter, checking in at home while you’re out, and, famously, feeling guilty about the time spent away from

children and spouse. Most of all, they lose the kind of recognition and rewards for outstanding performance that they have come to expect in their work lives. No one gives them a bonus or even a pat on the back for sitting up all night with a sick child or playing peek-a-boo and patty-cake with toddlers all day. There is no performance review of mothering. In fact, some of the habits, skills and competencies that have been developed to meet the disciplines and demands of professional work life are at odds with the disciplines and demands of motherhood. Consider time management as one example: Productive workers keep a close eye on time; young children can’t even tell time. In fact, by workplace standards, children are notorious time-wasters. Not surprisingly, the most angst-ridden complaints about motherhood come from the ranks of highly educated women who grew up with Daytimers and now tote PDAs.

What’s more, contemporary motherhood now threatens contemporary marriage. Most Americans today don’t marry in order to have children. They marry in order to have an enduring relationship of love, friendship and emotional intimacy. Achieving this new marital ideal takes high levels of time, attention and vigilance. Like new babies, contemporary marriages have to be nurtured and coddled in order to thrive. The problem is that once a real baby comes along, the time, the effort and energy that goes into nurturing the relationship goes into nurturing the infant. As a result, marriages can become less happy and satisfying during the child-rearing years.

The Cultural Devaluation of Child-Rearing

In American society, there is a popular tradition of paying tribute to the work and sacrifice of parents—and especially the steadfast heroism of American mothers. This tradition is waning. Indeed, if the popular culture were the only source of knowledge about American parenthood, one would quickly conclude that being a parent is one of the least esteemed and most undesirable roles in the society. From the newsstands to the blogosphere, reports of parents behaving badly abound.

Several stereotypes have emerged. There are the hypercompetitive sports parents who scream

at their own kids, yell obscenities at players on rival teams, assault referees and attack parents rooting for the opposing team. There are aggressive urban parents who use Mack-truck-sized Bugaboo strollers to plow their way down narrow sidewalks. There are the self-entitled parents who let their kids run wild in coffeehouses and restaurants while ignoring, or staring down, annoyed patrons. Most famously, there are the helicopter parents who not only hover over their children but also swoop down to rescue them from the consequences of their own bad behavior.

Television has long made fun of fathers. Now, in a dramatic departure from television tradition, it has turned to ridiculing mothers. The Unfit Mom has become a reality show staple. In the shows *Nanny 911* and *Supernanny*, mothers can't get their kids to eat, go to bed, or pick up their toys. They sob that they are "bad" mothers. Meanwhile the kids wheedle and manipulate and fight. It takes a British nanny, schooled in modern child-rearing techniques, to teach these shell-shocked American moms how to discipline their kids. In two other reality shows, *Wife Swap* and *Meet Your New Mom*, mothers exchange households and families. The mothers represent starkly opposing and equally unattractive types: the negligent vs. overindulgent; the slob vs. the neatnik; the game hunter vs. the gun control advocate; the meat-eater vs. the vegan; the moralizing Christian vs. the New Age wacko.

The unappealing image of life with children is all the more striking when it is contrasted with the appealing image of life before children. Television shows like *Friends* and *Sex and the City* have sexualized and glamorized the life of young urban singles. The characters in these hugely popular shows hang out with friends, hook up for sex, and spend enormous amounts of free time in restaurants, clubs, and coffee bars.

The empty nest years have undergone a similar makeover. The AARP — once self-styled as the political voice of millions of fixed income pensioners — has changed its image. It has retired the word "retired" in order to appeal to aging baby boomers, a demographic group that famously refuses to grow old. It has mothballed the name of its flagship magazine, once known as *Modern Maturity*, in favor of the more age-neutral *AARP Magazine*. Most telling of all, it has

revised the content of the magazine to include features on sex, dating, romantic relationships and "having a baby after 50." Borrowing the language of teen magazines, it has developed its own list of the 50 Hot People over 50—including "babelicious baldies," like Bruce Willis; "fetching newshounds," like Ed Bradley and "sexy scribes," like Terry McMillan.

AARP is not alone in the effort to remake the image of older adulthood. A raft of recent books on women's "second half of life" has transformed the post-menopausal years from frumpy to fabulous. Television ads for the denture adhesive, Fixodent, used to tout the product's effectiveness in removing blueberry stains from false teeth. Now the Fixodent spots feature a handsome, well-seasoned couple in evening clothes locking lips in the back seat of a taxi-cab.

Of course, the media images of the non-child-rearing years do not accurately describe the real life experience of most American adults. Life without children is rarely as sexy or liberating as the popular portraits suggest. Nonetheless, fantasy can be more powerful than reality in shaping cultural aspirations. And in this case, the fantasy is revealing: in what is a major cultural shift, the child-free years are portrayed as more attractive than, even superior to, the child-rearing years.

Conclusion

We are in the midst of a profound change in American life. Demographically, socially and culturally, the nation is shifting from a society of child-rearing families to a society of child-free adults. The percentage of households with children has declined from half of all households in 1960 to less than one-third today—the lowest percentage in the nation's history. Indeed, if the twentieth century aspired to become the "century of the child," the twenty-first may well become the century of the child-free.

The repercussions of this change are apparent in nearly every domain of American life.

The physical landscape of communities is changing to fit the lifestyle of the non-child-rearing population. Private housing developers are building condos with health clubs, golf courses, and other adult-only amenities for the growing population of affluent singles, childless couples, and empty nesters. Big cities and small college

towns, with a cosmopolitan mix of educational and recreational attractions, are becoming magnets for the childless young and empty-nest old while the child-rearing population is migrating to the exurbs in search of affordable housing, safe streets, and decent schools.

The political landscape reflects a similar shift. In the last Presidential election, parents represented slightly less than 40 percent of the electorate. Closer to home, they are losing community support for funding of schools and youth activities. As one example, voters in New Jersey rejected just under half of the state's school budgets in 2006, the harshest level since 1994 and down significantly from 2005 passage rates.¹⁵ Other communities across the nation are trying to hold down property taxes by restricting the construction of affordable single family housing—a trend that one Massachusetts official has termed “vasectomy zoning.”¹⁶

Likewise, the popular culture is increasingly oriented to fulfilling the X-rated fantasies and desires of adults. The “adult entertainment industry,” which includes gambling, pornography and sex, is one of the fastest growing and most lucrative sectors of the consumer economy. Not only has this multibillion dollar industry gained respectability and power in the corridors of Washington, it has used its power to defeat every

effort to restrict the access of underage children to its most misogynistic and hyperviolent products.

More generally and pervasively, the expressive values of the adult-only world are at odds with the values of the child-rearing world. Indeed, child-rearing values—sacrifice, stability, dependability, maturity—seem stale and musty by comparison. Nor does the bone-wearing and time-consuming work of the child-rearing years comport with a culture of fun and freedom. Indeed, what it takes to raise children is almost the opposite of what popularly defines a satisfying adult life.

The cultural devaluation of child rearing is especially harmful in the American context. In other advanced western societies, parents' contributions are recognized and compensated with tangible work and family benefits. In American society, the form of compensation has been mainly cultural. Parents have been rewarded (many would argue inadequately) for the unpaid work of caring for children with respect, support and recognition from the larger society. Now this cultural compensation is disappearing. Indeed, in recent years, the entire child-rearing enterprise has been subject to a ruthless debunking. Most notably, the choice of motherhood is now contested terrain, with some critics arguing that the tasks of mothering are unworthy of educated women's time and talents. Along with the critique of parenthood, a small but aggressively vocal “childfree” movement is organizing to represent the interests of nonparents.

It is hard enough to rear children in a society that is organized to support that essential social task. Consider how much more difficult it becomes when a society is indifferent at best, and hostile, at worst, to those who are caring for the next generation.

15 Geoff Mulvihill, “Voters Say No To Nearly Half of School Budgets,” Associated Press, April 19, 2006.

16 Charisse Jones, “Housing Doors Close On Parents,” *USA Today*, May 6, 2004, A03. In Brick, N.J., the town manager says his community has spent \$30 million dollars to date to buy vacant parcels and keep out developers of single family housing. “At 2.1 children each,” he says, “that adds up to a savings of \$13.86 million in school expenses per year.” Cited in Deirdre Fretz, “Child-free New Jersey,” *NJBIZ* 16:33 (Snowden Publications, Inc.) August 18, 2003.

Social Indicators of Marital Health and Wellbeing

TRENDS OF THE PAST FOUR DECADES

the state of our unions 2006



The social health of marriage in America

- Marriage
- Divorce
- Unmarried Cohabitation
- Loss of Child Centeredness
- Fragile Families with Children
- Teen Attitudes About Marriage and Family

MARRIAGE

KEY FINDING: Marriage trends in recent decades indicate that Americans have become less likely to marry, and the most recent data show that the marriage rate in the United States continues to decline. Of those who do marry, there has been a moderate drop since the 1970s in the percentage of couples who consider their marriages to be “very happy,” but in the past decade this trend has swung in a positive direction.

Americans have become less likely to marry. This is reflected in a decline of nearly 50 percent, from 1970 to 2004, in the annual number of marriages per 1000 unmarried adult

women (Figure 1). Much of this decline—it is not clear just how much—results from the delaying of first marriages until older ages: the median age at first marriage went from 20 for females and 23 for males in 1960 to about 26 and 27, respectively, in 2005. Other factors accounting for the decline are the growth of unmarried cohabitation and a small decrease in the tendency of divorced persons to remarry.

The decline also reflects some increase in lifelong singlehood, though the actual amount can not be known until current young and middle-aged adults pass through the life course.

The percentage of adults in the population who are currently married has also diminished. Since 1960, the decline of those married among all persons age 15 and older has been 14 percent-

The Marriage Gap

There is good news and bad news on the marriage front. For the college-educated segment of our population, the institution of marriage appears to have gained strength in recent years. For everyone else, however, marriage continues to weaken. Thus there is a growing “marriage gap” in America, between those who are well educated and those who are not.

Recent data indicates that, for the college-educated, the institution of marriage may actually have strengthened. It once was the case that college-educated women married at a lower rate than their less educated peers. Indeed, marriage rates for college-educated women were lower well into the late 20th Century. Since around 1980, however, this situation has reversed. College-educated women are now marrying at a higher rate than their peers.^a Not only that, but the divorce rate among these women is relatively low and has been dropping. This may be due partly to the fact that college-educated women, once the leaders of the divorce revolution, now hold a more restrictive view of divorce than less well educated women.^b The out-of-wedlock childbearing of college-educated women has always been well below that of other segments of the population. Now, among those who delay marriage past age 30, this is the only group becoming more likely to have children after marriage rather than before.^c

There is more good news. The marriages of the college-educated have become more egalitarian than ever, both in the sense that husbands and wives are matched more equally in their educational and economic backgrounds, and that they hold more egalitarian attitudes about marital gender roles.^d As icing on the cake, all of this may add up to greater marital happiness. The percentage of spouses among this group who rate their marriage as “very happy” has held fairly steady over recent decades, whereas for other parts of the population the percentage has dropped significantly.^e

In large numbers, therefore, the college-educated part of America is living the American dream—with happy, stable, two-parent families. There is one problem, however, and it is a serious

one for the future of the nation. College-educated women aren’t having enough children to replace themselves. In 2004, for example, twenty-four percent of women 40 to 44 years old with a bachelor’s degree were childless, compared to only fifteen percent of those without a high school degree.^f

For the non college-educated population, unfortunately, the marriage situation remains gloomy. Marriage rates are continuing to decline, and the percentage of out-of-wedlock births is rising. In the year 2000, fully forty percent of high-school drop-out mothers were living without husbands, compared with just twelve percent of college-grad mothers.^g Because of the many statistically well-documented benefits of marriage in such areas as income, health, and longevity, this gap is generating a society of greater inequality. America is becoming a nation divided not only by educational and income levels, but by unequal family structures.

a Joshua R. Goldstein and Catherine T. Kenney, “Marriage Delayed or Marriage Foregone? New Cohort Forecasts of First Marriages for U. S. Women,” *American Sociological Review* 66-4 (2001): 506-519

b Steven P. Martin and Sangeeta Parashar, “Women’s Changing Attitudes Toward Divorce: 1974-2002: Evidence for an Educational Crossover,” *Journal of Marriage and Family* 68-1 (2006): 29-40

c Steven P. Martin, “Reassessing Delayed and Forgone Marriage in the United States,” unpublished manuscript (2004), Department of Sociology, University of Maryland, College Park, MD.

d Robert Schoen and Yen-Hsin Alice Cheng, “Partner Choice and the Differential Retreat from Marriage,” *Journal of Marriage Family* 68-1 (2006): 1-10; Arland Thornton and Linda Young-DeMarco, “Four Decades of Trends in Attitudes Toward Family Issues in the United States: the 1960s Through the 1990s,” *Journal of Marriage and Family* 63-4 (2001): 1009-1037.

e Calculation by the National Marriage Project of data from The General Social Survey, conducted by the National Opinion Research Center of the University of Chicago.

f Jane Lawler Dye, *Fertility of American Women: June 2004*, Current Population Report, P20-555, Washington, DC: US Census Bureau (2005): Table 7.

g David T. Ellwood and Christopher Jencks, “The Uneven Spread of Single-Parent Families,” in Kathryn M. Neckerman (ed.) *Social Inequality* (New York, NY: Russell Sage Foundation, 2004), 3-77.

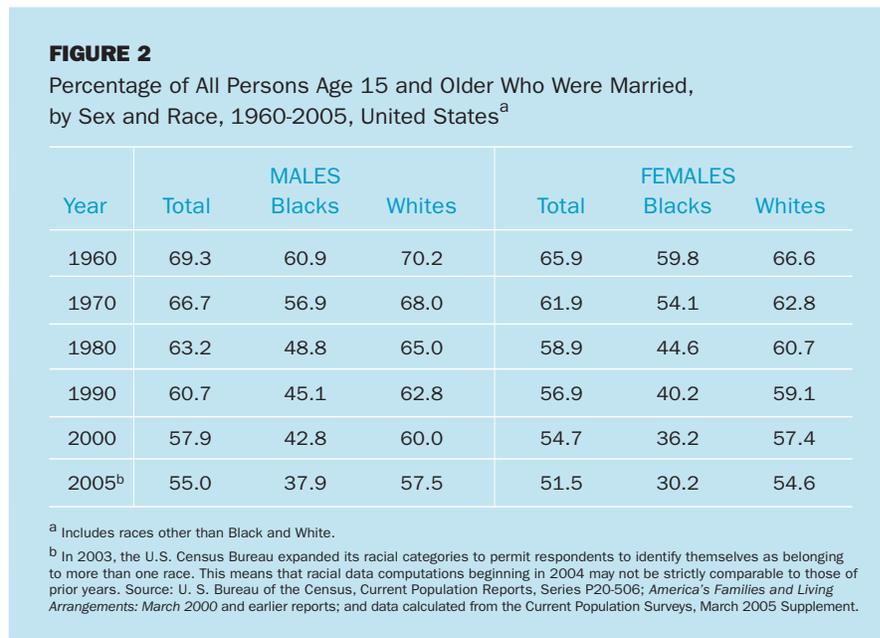
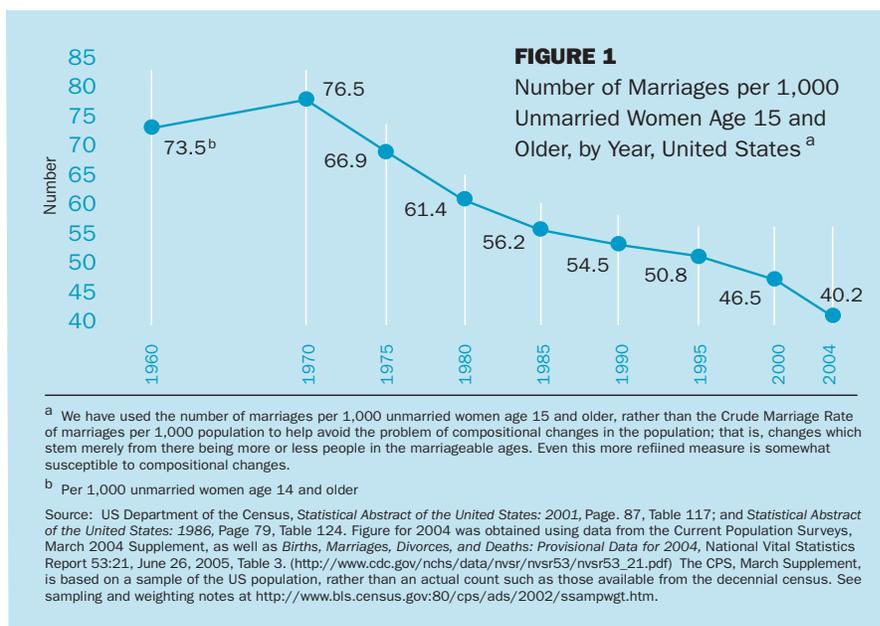
age points—and over 29 points among black females (Figure 2). It should be noted that these data include both people who have never married and those who have married and then divorced.

In order partially to control for a decline in married adults simply due to delayed first marriages, we have looked at changes in the percentage of persons age 35 through 44 who were married (Figure 3). Since 1960, there has been a drop of 22 percentage points for married men and 20 points for married women. (But the decline has not affected all segments of the population. See the accompanying box: The Marriage Gap.)

Marriage trends in the age range of 35 to 44 are suggestive of lifelong singlehood. In times past and still today, virtually all persons who were going to marry during their lifetimes had married by age 45. More than 90 percent of women have married eventually in every generation for which records exist, going back to the mid-1800s. By 1960, 94 percent of women then alive had been married at least once by age 45—probably an historical high point.¹ For the generation of 1995, assuming a continuation of then current marriage rates, several demographers projected that 88 percent of women and 82 percent of men would ever marry.² If and when these figures are recalculated for the early years of the 21st century, the percentage of women and men ever marrying will almost certainly be lower.

It is important to note that the decline in marriage does not mean that people are giving up on living together with a sexual partner. On the contrary, with the incidence of unmarried cohabitation increasing rapidly, marriage is giving ground to unwed unions. Most people now live together before they marry for the first time. An even higher percentage of those divorced who subsequently remarry live together first. And a growing number of persons, both young and old, are living together with no plans for eventual marriage.

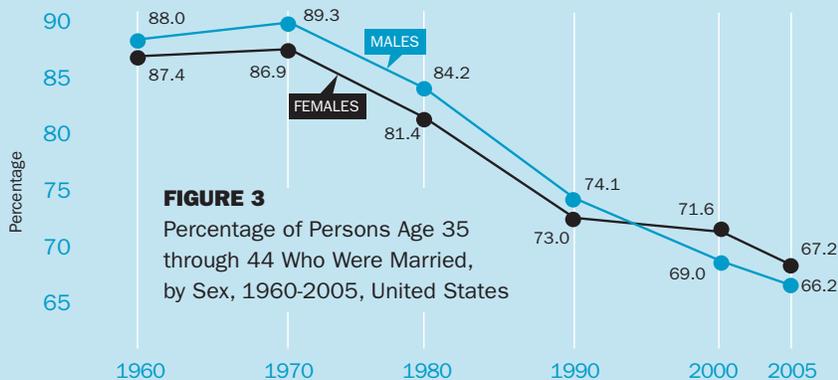
There is a common belief that, although a smaller percentage of Americans are now marry-



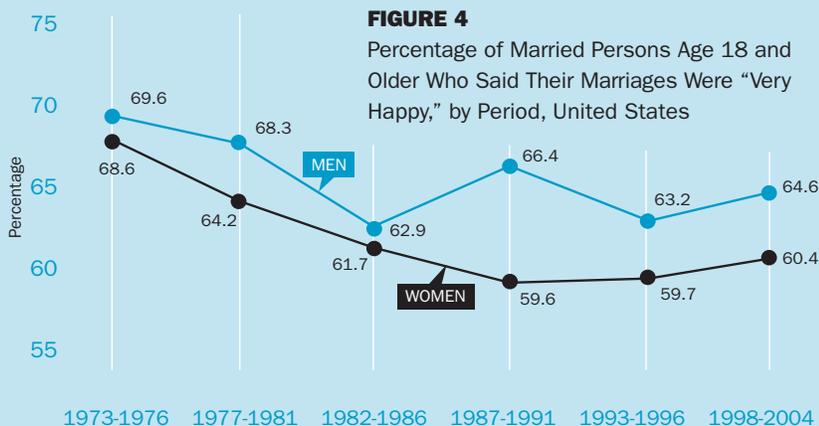
ing than was the case a few decades ago, those who marry have marriages of higher quality. It seems reasonable that if divorce removes poor marriages from the pool of married couples and cohabitation “trial marriages” deter some bad marriages from forming, the remaining marriages on average should be happier. The best available evidence on the topic, however, does not support these assumptions. Since 1973, the General Social Survey periodically has asked representative samples of married Americans to rate

1 Andrew J. Cherlin, *Marriage, Divorce, and Remarriage* (Cambridge, MA: Harvard University Press, 1992): 10; Michael R. Haines, “Long-Term Marriage Patterns in the United States from Colonial Times to the Present,” *The History of the Family* 1-1 (1996): 15-39

2 Robert Schoen and Nicola Standish, “The Retrenchment of Marriage: Results from Marital Status Life Tables for the United States, 1995,” *Population and Development Review* 27-3 (2001): 553-563.



Source: U.S. Bureau of the Census, *Statistical Abstract of the United States, 1961*, Page 34, Table 27; *Statistical Abstract of the United States, 1971*, Page 32, Table 38; *Statistical Abstract of the United States, 1981*, Page 38, Table 49; and U.S. Bureau of the Census, *General Population Characteristics, 1990*, Page 45, Table 34; and *Statistical Abstract of the United States, 2001*, Page 48, Table 51; internet tables (www.census.gov/population/socdemo/hh-fam/cps2005/tabA1-all.pdf) and data calculated from the Current Population Surveys, March 2005 Supplement. Figure for 2005 was obtained using data from the Current Population Surveys rather than data from the census. The CPS, March Supplement, is based on a sample of the US population, rather than an actual count such as those available from the decennial census. See sampling and weighting notes at <http://www.bls.census.gov:80/cps/ads/2002/ssampwgt.htm>.



Source: The General Social Survey, conducted by the National Opinion Research Center of the University of Chicago. Data are weighted by number of persons age 18 and older in the household. Trend is statistically significant ($p < .01$ on a two-tailed test).

their marriages as either "very happy," "pretty happy," or "not too happy."³ As Figure 4 indicates, the percentage of both men and women saying "very happy" has declined moderately over the past 25 years.⁴ This trend, however, is now heading in a positive direction.

³ Conducted by the National Opinion Research Center of the University of Chicago, this is a nationally representative study of the English-speaking, non-institutionalized population of the United States age 18 and over.

⁴ Using a different data set that compared marriages in 1980 with marriages in 1992, equated in terms of marital duration, Stacy J. Rogers and Paul Amato found similarly that the 1992 marriages had less marital interaction, more marital conflict, and more marital problems. "Is Marital Quality Declining? The Evidence from Two Generations," *Social Forces* 75 (1997): 1089

DIVORCE

KEY FINDING: The American divorce rate today is nearly twice that of 1960, but has declined slightly since hitting the highest point in our history in the early 1980s. For the average couple marrying for the first time in recent years, the lifetime probability of divorce or separation remains between 40 and 50 percent.

The increase in divorce, shown by the trend reported in Figure 5, probably has elicited more concern and discussion than any other family-related trend in the United States.

Although the long-term trend in divorce has been upward since colonial times, the divorce rate was level for about two decades after World War II during the period of high fertility known as the baby boom. By the middle of the 1960s, however, the incidence of divorce started to increase and it more than doubled over the next fifteen years to reach an historical high point in the early 1980s. Since then the divorce rate has modestly declined, a trend described by many experts as "leveling off at a high level." The decline apparently represents a slight increase in marital stability.¹ Two probable reasons for this are an increase in the age at which people marry for the first time, and a higher educational level of those marrying, both of which are associated with greater marital stability.²

Although a majority of divorced persons eventually remarry, the growth of divorce has led to a steep increase in the percentage of all adults who are currently divorced (Figure 6). This percentage, which was only 1.8 percent for males and 2.6 percent for females in 1960, quadrupled by the year 2000. The percentage of divorced is higher for females than for males primarily because divorced men are more likely to remarry than divorced women. Also, among those who do remarry, men generally do so sooner than women.

Overall, the chances remain very high—estimated between 40 and 50 percent—that a first marriage started in recent years will end in either divorce or separation before one partner

¹ Joshua R. Goldstein, "The Leveling of Divorce in the United States," *Demography* 36 (1999): 409-414

² Tim B. Heaton, "Factors Contributing to Increased Marital Stability in the United States," *Journal of Family Issues* 23 (2002): 392-409

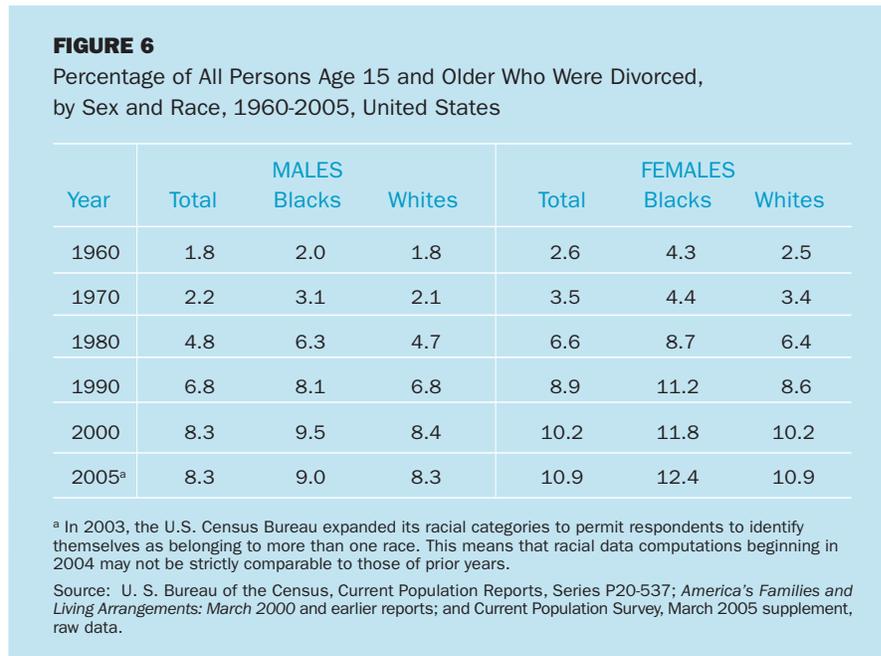
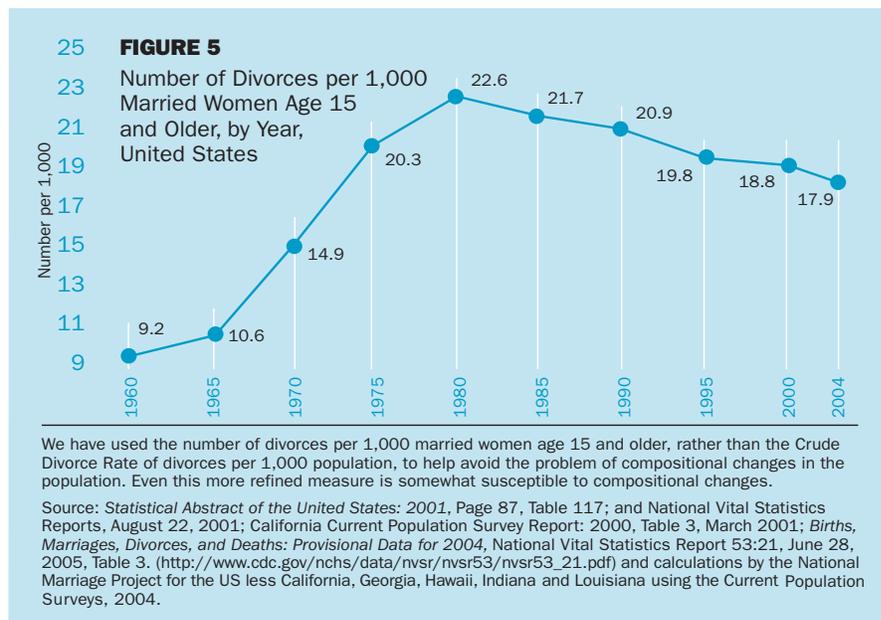
dies.³ (But see the accompanying box: “Your Chances of Divorce May Be Much Lower Than You Think.”) The likelihood of divorce has varied considerably among different segments of the American population, being higher for Blacks than for Whites, for instance, and higher in the West than in other parts of the country. But these variations have been diminishing. The trend toward a greater similarity of divorce rates between Whites and Blacks is largely attributable to the fact that fewer Blacks are marrying.⁴ Divorce rates in the South and Midwest have come to resemble those in the West, for reasons that are not well understood, leaving only the Eastern Seaboard and the Central Plains with significantly lower divorce.

At the same time, there has been little change in such traditionally large divorce rate differences as between those who marry when they are teenagers compared to those who marry after age 21, high-school drop outs versus college graduates, and the non-religious compared to the religiously committed. Teenagers, high-school drop outs, and the non-religious who marry have considerably higher divorce rates.⁵

UNMARRIED COHABITATION

KEY FINDING: The number of unmarried couples has increased dramatically over the past four decades, and the increase is continuing. Most younger Americans now spend some time living together outside of marriage, and unmarried cohabitation commonly precedes marriage.

Between 1960 and 2005, as indicated in Figure 7, the number of unmarried couples in America increased more than tenfold. Unmarried cohabitation—the status of couples who are sexual partners, not married to each



other, and sharing a household—is particularly common among the young. It is estimated that about a quarter of unmarried women age 25 to 39 are currently living with a partner and an additional quarter have lived with a partner at some time in the past. Over half of all first marriages are now preceded by living together, compared to virtually none 50 years ago.¹

3 Robert Schoen and Nicola Standish, “The Retrenchment of Marriage: Results from Marital Status Life Tables for the United States, 1995,” *Population and Development Review* 27-3 (2001): 553-563; R. Kelly Raley and Larry Bumpass, “The Topography of the Divorce Plateau: Levels and Trends in Union Stability in the United States after 1980,” *Demographic Research* 8-8 (2003): 245-259

4 Jay D. Teachman, “Stability across Cohorts in Divorce Risk Factors,” *Demography* 39-2 (2002): 331-351

5 Raley and Bumpass, 2003

1 Larry Bumpass and Hsien-Hen Lu, “Trends in Cohabitation and Implications for Children’s Family Contexts in the U. S.,” *Population Studies* 54 (2000): 29-41

Your Chances of Divorce May Be Lower Than You Think

By now almost everyone has heard that the national divorce rate is close to 50% of all marriages. This is true, but the rate must be interpreted with caution and several important caveats. For many people, the actual chances of divorce are far below 50/50.

The background characteristics of people entering a marriage have major implications for their risk of divorce. Here are some percentage point decreases in the risk of divorce or separation during the first ten years of marriage, according to various personal and social factors^a:

Factors	Percent Decrease in Risk of Divorce
Annual income over \$50,000 (vs. under \$25,000)	-30
Having a baby seven months or more after marriage (vs. before marriage).....	-24
Marrying over 25 years of age (vs. under 18)	-24
Own family of origin intact (vs. divorced parents)	-14
Religious affiliation (vs. none)	-14
Some college (vs. high-school dropout)	-13

So if you are a reasonably well-educated person with a decent income, come from an intact family and are religious, and marry after age twenty five without having a baby first, your chances of divorce are very low indeed.

Also, it should be realized that the “close to 50%” divorce rate refers to the percentage of marriages entered into during a particular year that are projected to end in divorce or separation before one spouse dies. Such projections assume that the divorce and death rates occurring that year will continue indefinitely into the future—an assumption that is useful more as an indicator of the instability of marriages in the recent past than as a predictor of future events. In fact, the divorce rate has been dropping, slowly, since reaching a peak around 1980, and the rate could be lower (or higher) in the future than it is today.^b

a Matthew D. Bramlett and William D. Mosher, *Cohabitation, Marriage, Divorce and Remarriage in the United States*, National Center for Health Statistics, Vital and Health Statistics, 23 (22), 2002. The risks are calculated for women only.

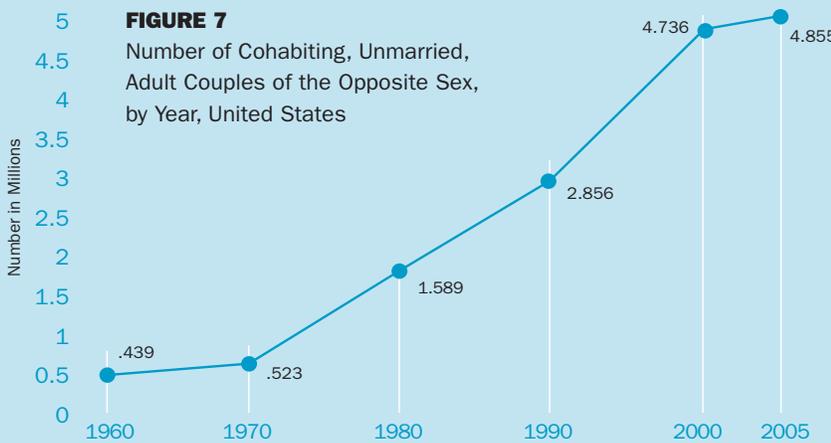
b Rose M. Kreider and Jason M. Fields, *Number, Timing and Duration of Marriages and Divorces, 2001*, Current Population Reports, P70-80, Washington, DC: US Census Bureau, 2005.

For many, cohabitation is a prelude to marriage, for others, simply an alternative to living alone, and for a small but growing number, it is considered an alternative to marriage.

Cohabitation is more common among those of lower educational and income levels. Recent data show that among women in the 19 to 44 age range, 60 percent of high school dropouts

have cohabited compared to 37 percent of college graduates.² Cohabitation is also more common among those who are less religious than their peers, those who have been divorced, and those who have experienced parental divorce, fatherlessness, or high levels of marital discord during childhood. A growing percentage of cohabiting couple households, now over 40 percent, contain children.

The belief that living together before marriage is a useful way “to find out whether you really get along,” and thus avoid a bad marriage and an eventual divorce, is now widespread among young people. But the available data on the effects of cohabitation fail to confirm this belief. In fact, a substantial body of evidence indicates that those who live together before marriage are more likely to break up after marriage. This evidence is controversial, however, because it is difficult to distinguish the “selection effect” from the “experience of cohabitation effect.” The selection effect refers to the fact that people who cohabit before marriage have different characteristics from those who do not, and it may be these characteristics, and not the experi-



Source: U. S. Bureau of the Census, Current Population Reports, Series P20-537; America's Families and Living Arrangements: March 2000; and U.S. Bureau of the Census, Population Division, Current Population Survey, 2005 Annual Social and Economic Supplement (<http://www.census.gov/population/socdemo/hh-fam/cps2005>).

2 Bumpass and Lu, 2000.

ence of cohabitation, that leads to marital instability. There is some empirical support for both positions. Also, a recent study based on a nationally-representative sample of women concluded that premarital cohabitation (and premarital sex), when limited to a woman's future husband, is not associated with an elevated risk of marital disruption.³ What can be said for certain is that no evidence has yet been found that those who cohabit before marriage have stronger marriages than those who do not.⁴

LOSS OF CHILD CENTEREDNESS

KEY FINDING: The presence of children in America has declined significantly since 1960, as measured by fertility rates and the percentage of households with children. Other indicators suggest that this decline has reduced the child centeredness of our nation and contributed to the weakening of the institution of marriage.

Throughout history marriage has first and foremost been an institution for procreation and raising children. It has provided the cultural tie that seeks to hold the father to the mother-child bond. Yet in recent times, children increasingly have been pushed from center stage.

Americans on average have been having fewer children. Figure 8 indicates the decline in fertility since 1960. It is important to note that fertility had been gradually declining throughout American history, reaching a low point in the Great Depression of the 1930s before suddenly accelerating with the baby-boom generation starting in 1945. By 1960 the birth rate was back to where it had been in 1920, with the

FIGURE 8

Fertility Rates, 1960-2004, Number of Births per 1,000 Women Age 15 through 44, United States



^a The number of births that an average woman would have if, at each year of age, she experienced the birth rates occurring in the specified year. A total fertility rate of 2,110 represents "replacement level" fertility under current mortality conditions (assuming no net migration).

Source: National Vital Statistics Report, 1993, Pages 1, 2, 10 and 11; National Vital Statistics Report, 2001, 49:1; and U.S. Bureau of the Census, *Statistical Abstract of the United States, 1999*, Pages 75, 76 and 78, Tables 91, 93 and 96. Hamilton, B., et al. *Births: Preliminary Data for 2004*, National Vital Statistics Report, 54:8, Dec. 29, 2005, p. 2.

average woman having about three and one half children over the course of her life. Since 1960 the birth rate has mostly been down sharply, although it increased some in the 1980s and again in the late 1990s.

Since 2000 the birth rate has been continuing its downward trend. In 2004, the latest year for which we have complete information, the American "total fertility rate" (TFR) stood at 2.049, below the 1990 level and slightly above two children per woman. This rate is below the "replacement level" of 2.1, the level at which the population would be replaced through births alone, but is still one of the highest rates found in modern, industrialized societies. In most European and several Asian nations the total fertility rate has decreased to a level well below that of the United States, in some countries to only slightly more than one child per woman.¹ Some observers believe that the United States birthrate will decline further in future decades to become more like that of Europe today.

The long-term decline of births has had a marked effect on the household makeup of the American population. It is estimated that in the middle of the 1800s more than 75 percent of all households contained children under the age of

3 Jay Teachman, "Premarital Sex, Premarital Cohabitation, and the Risk of Subsequent Marital Disruption among Women," *Journal of Marriage and the Family* 65 (2003): 444-455.

4 For a full review of the research on cohabitation see: Pamela J. Smock, "Cohabitation in the United States," *Annual Review of Sociology* 26 (2000); David Popenoe and Barbara Dafoe Whitehead, *Should We Live Together? What Young Adults Need to Know About Cohabitation Before Marriage—A Comprehensive Review of Recent Research*, 2nd Edition (New Brunswick, NJ: The National Marriage Project, Rutgers University, 2002) and Anne-Marie Ambert, "Cohabitation and Marriage: How Are They Related?" (Ottawa, Ont.: The Vanier Institute of the Family, 2005).

1 The TFR in Germany, Spain, Italy and Greece is 1.3; in Japan it is 1.3 and in South Korea it is 1.2. *World Population Data Sheet*, (Washington DC: Population Reference Bureau, 2004).

The Surprising Economic Benefits of Marriage

When thinking of the many benefits of marriage, the economic aspects are often overlooked. Yet the economic benefits of marriage are substantial, both for individuals and for society as a whole. Marriage is a wealth generating institution. Married couples create more economic assets on average than do otherwise similar singles or cohabiting couples. A 1992 study of retirement data concluded that “individuals who are not continuously married have significantly lower wealth than those who remain married throughout their lives.” Compared to those continuously married, those who never married have a reduction in wealth of 75% and those who divorced and didn’t remarry have a reduction of 73%.^a

One might think that the explanation for why marriage generates economic assets is because those people who are more likely to be wealth creators are also more likely to marry and stay married. And this is certainly true, but only in part. The institution of marriage itself provides a wealth-generation bonus. It does this through providing economies of scale (two can live more cheaply than one), and as implicitly a long-term personal contract it encourages economic specialization. Working as a couple, individuals can develop those skills in which they excel, leaving others to their partner.

Also, married couples save and invest more for the future, and they can act as a small insurance pool against life uncertainties such as illness and job loss.^b Probably because of marital social norms that encourage healthy, productive behavior, men tend to become more economically productive after marriage; they earn between 10 and 40 percent more than do single men with similar education and job histories.^c All of these benefits are independent of the fact that married couples receive more work-related and government-provided support, and also more help and support from their extended families (two sets of in-laws) and friends.^d

Beyond the economic advantages of marriage for the married couples themselves, marriage has a tremendous economic impact on society. It is a major contributor to family income levels and inequality. After more than doubling between 1947 and 1977, the growth of median family income has slowed over the past 20 years, increasing by just 9.6%. A big reason is that married couples, who fare better economically than their single counterparts, have been a rapidly decreasing proportion of total families. In this same 20 year period, and largely because of changes in family structure, family

income inequality has increased significantly.^e

Research has shown consistently that both divorce and unmarried childbearing increase child poverty. In recent years the majority of children who grow up outside of married families have experienced at least one year of dire poverty.^f According to one study, if family structure had not changed between 1960 and 1998, the black child poverty rate in 1998 would have been 28.4% rather than 45.6%, and the white child poverty rate would have been 11.4% rather than 15.4%.^g The rise in child poverty, of course, generates significant public costs in health and welfare programs.

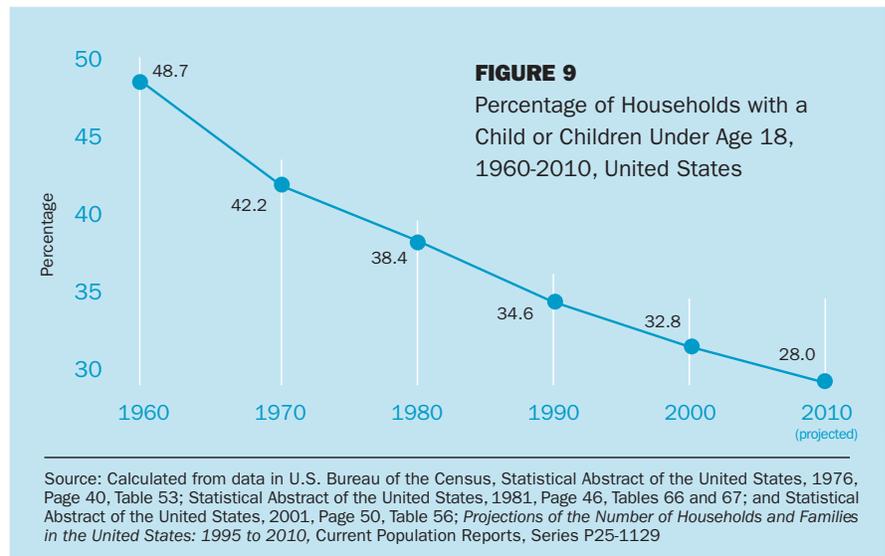
Marriages that end in divorce also are very costly to the public. One researcher determined that a single divorce costs state and federal governments about \$30,000, based on such things as the higher use of food stamps and public housing as well as increased bankruptcies and juvenile delinquency. The nation’s 1.4 million divorces in 2002 are estimated to have cost the taxpayers more than \$30 billion.^h

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- a Janet Wilmoth and Gregor Koso, “Does Marital History Matter? Marital Status and Wealth Outcomes Among Preretirement Adults,” *Journal of Marriage and the Family* 64 (2002):254-68.
 - b Thomas A. Hirschl, Joyce Altobelli, and Mark R. Rank, “Does Marriage Increase the Odds of Affluence? Exploring the Life Course Probabilities,” *Journal of Marriage and the Family* 65-4 (2003): 927-938; Joseph Lupton and James P. Smith, “Marriage, Assets and Savings,” in Shoshana A. Grossbard-Schechtman (ed.) *Marriage and the Economy* (Cambridge: Cambridge University Press, 2003): 129-152.
 - c Jeffrey S. Gray and Michael J. Vanderhart, “The Determination of Wages: Does Marriage Matter?,” in Linda Waite, et. al. (eds.) *The Ties that Bind: Perspectives on Marriage and Cohabitation* (New York: Aldine de Gruyter, 2000): 356-367; S. Korenman and D. Neumark, “Does Marriage Really Make Men More Productive?” *Journal of Human Resources* 26-2 (1991): 282-307; K. Daniel, “The Marriage Premium,” in M. Tomassi and K. Ierulli (eds.) *The New Economics of Human Behavior* (Cambridge: Cambridge University Press, 1995), 113-125.
 - d Lingxin Hao, “Family Structure, Private Transfers, and the Economic Well-Being of Families with Children,” *Social Forces* 75 (1996): 269-292.
 - e U.S. Bureau of the Census, Current Population Reports, P60-203, *Measuring 50 Years of Economic Change Using the March Current Population Survey*, U.S. Government Printing Office, Washington, DC, 1998; John Iceland, “Why Poverty Remains High: The Role of Income Growth, Economic Inequality, and Changes in Family Structure, 1949-1999,” *Demography* 40-3 (2003): 499-519.
 - f Mark R. Rank and Thomas A. Hirschl, “The Economic Risk of Childhood in America: Estimating the Probability of Poverty Across the Formative Years,” *Journal of Marriage and the Family* 61 (1999):1058-1067.
 - g Adam Thomas and Isabel Sawhill, “For Richer or For Poorer: Marriage as an Antipoverty Strategy,” *Journal of Policy Analysis and Management* 21 (2002): 4.
 - h David Schramm, “Individual and Social Costs of Divorce in Utah,” *Journal of Family and Economic Issues* 27 (2006): 1.

18.² One hundred years later, in 1960, this number had dropped to slightly less than half of all households. In 2000, just four decades later, less than 33 percent of households included children, and the percentage is projected to drop to 28 by 2010 (Figure 9). This obviously means that adults are less likely to be living with children, that neighborhoods are less likely to contain children, and that children are less likely to be a consideration in daily life. It suggests that the needs and concerns of children—especially young children—gradually may be receding from our national consciousness.

Several scholars determined that in 1960 the proportion of one's life spent living with a spouse and children was 62 percent, the highest in our history. By that year the death rate had plummeted so that fewer marriages ended through death, and the divorce revolution of recent decades had not yet begun, so that a relatively small number of marriages ended in divorce. By 1985, however, just 25 years later, the proportion of one's life spent with spouse and children dropped to 43 percent—which was the lowest in our history.³ This remarkable reversal was caused mainly by the decline of fertility and the weakening of marriage through divorce and unwed births.

In a cross-national comparison of industrialized nations, the United States ranked virtually at the top in the percentage disagreeing with this statement: “the main purpose of marriage is having children.”⁴ Nearly 70 percent of Americans believe the main purpose of marriage is something else compared, for example, to just 51 percent of Norwegians or 45 percent of Italians. Consistent with this view is a dramatic change in our attitudes about holding marriages together for children. In a Detroit area sample of women, the proportion of women answering “no” to the question “Should a couple stay together for the sake of the children?” jumped from 51 percent



to 82 percent between 1962 and 1985.⁵ A nationally-representative 1994 sample found only 15 percent of the population agreeing that “When there are children in the family, parents should stay together even if they don’t get along.”⁶

One effect of the weakening of child centeredness is clear. A careful analysis of divorce statistics shows that, beginning around 1975, the presence of children in a marriage has become only a very minor inhibitor of divorce (slightly more so when the child is male than female).⁷

5 Arland Thornton, “Changing Attitudes Toward Family Issues in the United States,” *Journal of Marriage and the Family* 53 (1989): 873-893. This change occurred among women as they grew older, but it is very unlikely to be just an age effect.

6 The General Social Survey, conducted by the National Opinion Research Center, University of Chicago.

7 Tim B. Heaton, “Marital Stability Throughout the Child-Rearing Years,” *Demography* 27 (1990): 55-63; Philip Morgan, Diane Lye, and Gretchen Condran, “Sons, Daughters, and the Risk of Marital Disruption,” *American Journal of Sociology* 94 (1988): 110-129; Linda Waite and Lee A. Lillard, “Children and Marital Disruption,” *American Journal of Sociology* 96 (1991): 930-953.

2 James S. Coleman, *Foundations of Social Theory* (Cambridge, MA: Belknap Press of Harvard University, 1990): Figure 22.4, p. 588.

3 Susan Cotts Watkins, Jane A. Menken and John Bongaarts, “Demographic Foundations of Family Change,” *American Sociological Review* 52 (1987): 346-358.

4 Tom W. Smith, “The Emerging 21st Century American Family,” GSS Social Change Report 42, National Opinion Research Center, University of Chicago, 1999: Table 20, 48.

FRAGILE FAMILIES WITH CHILDREN

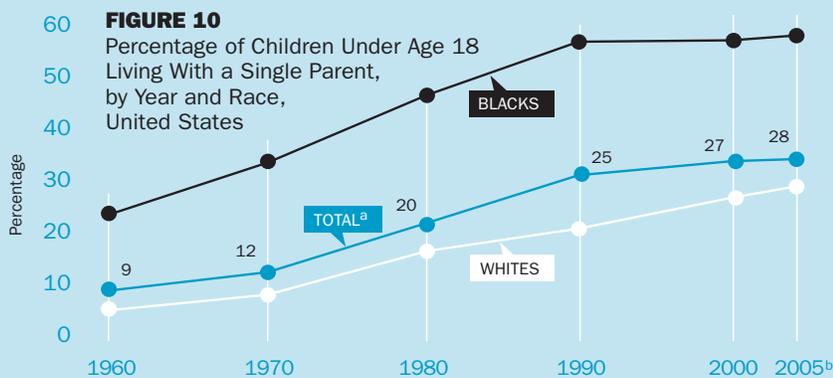
KEY FINDING: The percentage of children who grow up in fragile—typically fatherless—families has grown enormously over the past four decades. This is mainly due to increases in divorce, out-of-wedlock births, and unmarried cohabitation. The trend toward fragile families leveled off in the late 1990s, but the most

recent data show a slight increase.

There is now ample evidence that stable and satisfactory marriages are crucial for the wellbeing of adults. Yet such marriages are even more important for the proper socialization and overall wellbeing of children. A central purpose of the institution of marriage is to ensure the responsible and long-term involvement of both biological parents in the difficult and time-consuming task of raising the next generation.

The trend toward single-parent families is probably the most important of the recent family trends that have affected children and adolescents (Figure 10). This is because the children in such families have negative life outcomes at two to three times the rate of children in married, two-parent families.¹ While in 1960 only nine percent of all children lived in single-parent families, a figure that had changed little over the course of the 20th century, by 2005 the percentage had jumped to 28 percent. The overwhelming majority of single-parent families are mother-only, although the percentage of father-only families recently has grown to about 18 percent.

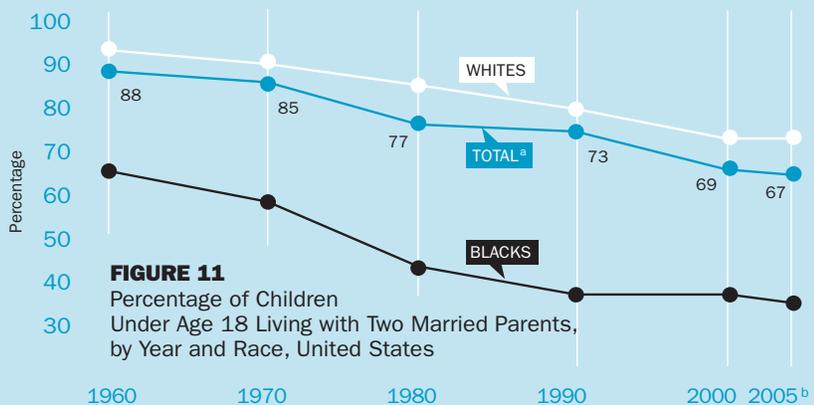
An indirect indicator of fragile families is the percentage of persons under age 18 living with two parents. Since 1960 this percentage has declined substantially, by more than 20 percentage points (Figure 11). Unfortunately, this measure makes no distinction between natural and stepfamilies; it is estimated that some 88 percent of two-parent families consist of both biological parents, while nine percent are stepfamilies.² The problem is that children in stepfamilies, according to a substantial and growing body of social science evidence, fare no better in life than children in single-parent families.³ Data on stepfamilies, therefore, probably are more reasonably



^a Total includes Blacks, Whites and all other racial and ethnic groupings. Over these decades an additional 3 to 4 percent of children, not indicated in these figures, were classified as living with no parent.

^b In 2003, the U.S. Census Bureau expanded its racial categories to permit respondents to identify themselves as belonging to more than one race. This means that racial data computations beginning in 2004 may not be strictly comparable to those of prior years.

Source: U.S. Bureau of the Census, Current Population Reports, Series P20-537; and U.S. Bureau of the Census, Population Division, Current Population Survey, 2005 Annual Social and Economic Supplement (<http://www.census.gov/population/socdemo/hh-fam/cps2005>).



^a Total includes Blacks, Whites and all other racial and ethnic groupings.

^b In 2003, the U.S. Census Bureau expanded its racial categories to permit respondents to identify themselves as belonging to more than one race. This means that racial data computations beginning in 2004 may not be strictly comparable to those of prior years.

Source: U.S. Bureau of the Census, Current Population Reports, Series P20-537; *America's Families and Living Arrangements: March 2000*; and U.S. Bureau of the Census, Population Division, Current Population Survey, 2005 Annual Social and Economic Supplement (<http://www.census.gov/population/socdemo/hh-fam/cps2005>).

1 Mary Parke, *Are Married Parents Really Better for Children?* (Washington, DC, Center for Law and Social Policy, May 2003); and W. Bradford Wilcos, et. al., *Why Marriage Matters: Twenty-Six Conclusions from the Social Sciences* (New York: Institute for American Values, 2005)

2 Jason Fields, *Living Arrangements of Children: Fall, 1996*, Current Population Reports, P70-74, Washington, DC: U. S. Census Bureau, 2001

3 Susan L. Brown, "Family Structure and Child Well-Being: The Significance of Parental Cohabitation" *Journal of Marriage and the Family* 66 (2004): 351-367; and more generally, David Popenoe, "The Evolution of Marriage and the Problem of Stepfamilies," in A. Booth and J. Dunn (eds.) *Stepfamilies: Who Benefits? Who Does Not?* (Hillsdale, NJ: Lawrence Erlbaum Associates, 1994), 3-27.

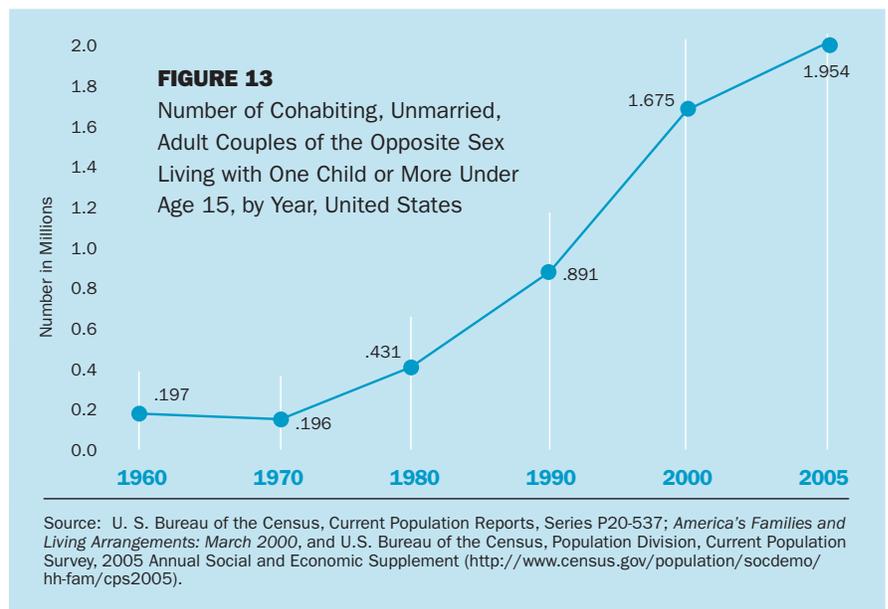
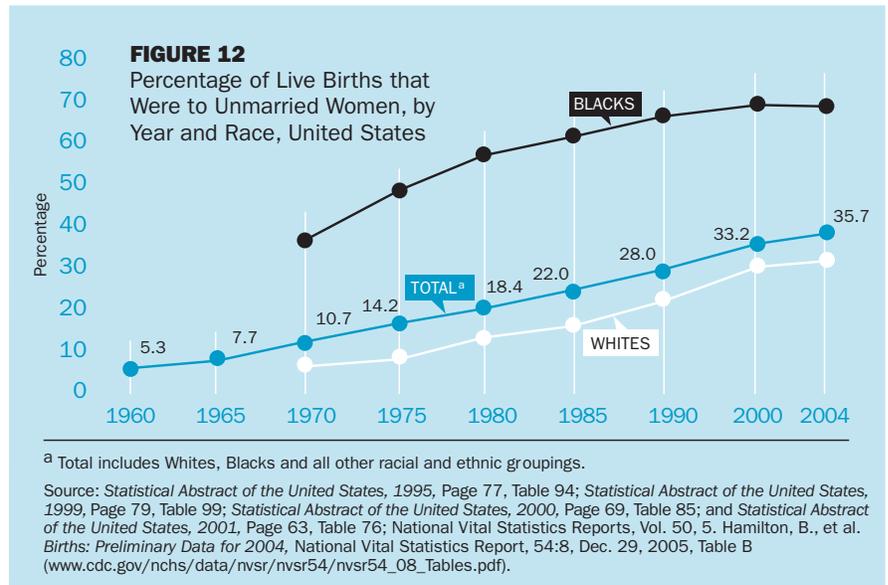
combined with single-parent than with biological two-parent families. An important indicator that helps to resolve this issue is the percentage of children who live apart from their biological fathers. That percentage has doubled since 1960, from 17 percent to 34 percent.⁴

The dramatic shift in family structure indicated by these measures has been generated mainly by three burgeoning trends: divorce, unmarried births, and unmarried cohabitation. The incidence of divorce began to increase rapidly during the 1960s. The number of children under age 18 newly affected by parental divorce each year, most of whom have lost a resident father, went from under 500,000 in 1960 to well over a million in 1975. After peaking around 1980, the number leveled off and remains close to a million new children each year. Much of the reason for the leveling off is a drop in average family size; each divorce that occurs today typically affects a smaller number of children than in earlier times.

The second reason for the shift in family structure is an increase in the percentage of babies born to unwed mothers, which suddenly and unexpectedly began to increase rapidly in the 1970s. Since 1960, the percentage of babies born to unwed mothers has increased more than sevenfold (Figure 12). More than a third of all births and more than two-thirds of black births in 2004, the latest year for which we have complete data, were out-of-wedlock. The percentage of black unwed births declined slightly in the late 1990s, but that decline now appears to have ended.

A third and still more recent family trend that has affected family structure is the rapid growth of unmarried cohabitation. Especially as cohabitation has become common among those previously married as well as the young and not-yet-married, there has been an almost 1,000 percent increase in the number of cohabiting couples who live with children (Figure 13). An estimated 40 percent of all children are expected to spend some time in a cohabiting household during their growing up years.⁵

In 2000 about 40 percent of unmarried-cou-



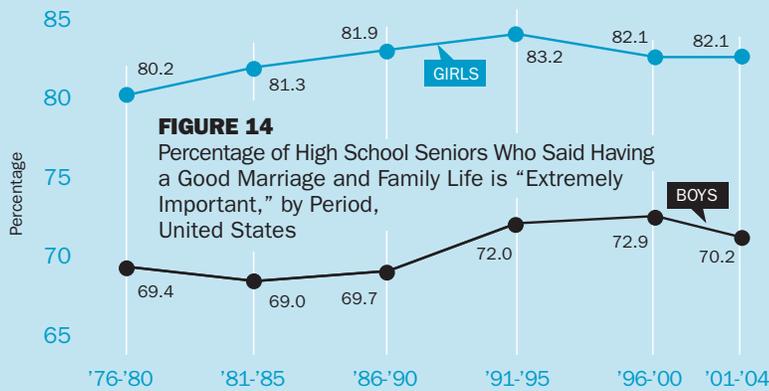
ple households included one or more children under age 18.⁶ For unmarried couples in the 25 to 34 age group the percentage with children is higher still, approaching half of all such households.⁷ Seventy percent of the children in unmarried-couple households are the children of

4 Jason Fields, op.cit.

5 Larry Bumpass and Hsien-Hen Lu, "Trends in Cohabitation and Implications for Children's Family Contexts in the U.S.," *Population Studies* 54 (2000): 29-41

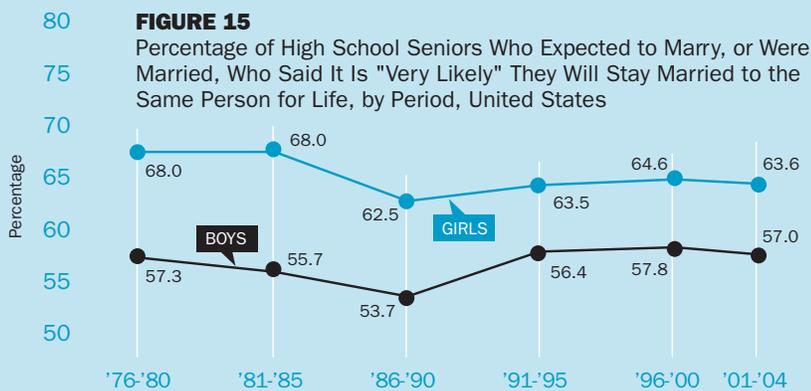
6 Tavia Simmons and Martin O'Connell, *Married-Couple and Unmarried-Partner Households: 2000*, Census 2000 Special Reports, CENSR-5, Washington, DC: US Census Bureau, 2003

7 Wendy D. Manning and Daniel T. Lichter, "Parental Cohabitation and Children's Economic Well-Being," *Journal of Marriage and the Family* 58 (1996): 998-1010.



Number of respondents for each sex for each period is about 6,000 except for 2001-2004, for which it is about 4,500. The trend for both boys and girls is statistically significant ($p < .05$ on a two-tailed test).

Source: Monitoring the Future Surveys conducted by the Survey Research Center at the University of Michigan.



Number of respondents for each sex for each period is about 6,000 except for 2001-2004, for which it is about 4,500. From 1976-1980 to 1986-1990, the trend is significantly downward for both girls and boys ($p < .01$ on a two-tailed test), but after 1986-1990, the trend is significantly upward for both girls and boys ($p < .01$ on a two-tailed test).

Source: Monitoring the Future Surveys conducted by the Survey Research Center at the University of Michigan.

only one partner.⁸ Indeed, if one includes cohabitation in the definition of stepfamily, almost one half of stepfamilies today would consist of a biological parent and unrelated cohabiting partner.⁹

Children who grow up with cohabiting couples tend to have worse life outcomes compared

to those growing up with married couples.¹⁰ Prominent reasons are that cohabiting couples have a much higher breakup rate than married couples, a lower level of household income, and a higher level of child abuse and domestic violence. The proportion of cohabiting mothers who eventually marry the fathers of their children is declining, to 44 percent in 1997 from 57 percent a decade earlier—a decline sadly predictive of increased problems for children.¹¹

TEEN ATTITUDES ABOUT MARRIAGE AND FAMILY

KEY FINDING: The desire of teenagers of both sexes for "a good marriage and family life" has increased slightly over the past few decades. Boys are more than ten percentage points less desirous than girls, however, and they are also a little more pessimistic about the possibility of a long-term marriage. Both boys and girls have become more accepting of lifestyles that are alternatives to marriage, especially unwed child-bearing, although the latest data show a surprising drop in acceptance of premarital cohabitation.

To find out what the future may hold for marriage and family life it is important to determine what our nation's youth are saying and thinking, and how their views have changed over time. Are these products of the divorce revolution going to continue the family ways of their parents? Or might there be a cultural counterrevolution among the young that could lead to a reversal of current family trends?

Fortunately, since 1976 a nationally represen-

8 Larry Bumpass, J. A. Sweet and A. Cherlin, "The Role of Cohabitation in Declining Rates of Marriage," *Demography* 53 (1991): 913-27.

9 Larry Bumpass, R. K. Raley, and J. A. Sweet, "The Changing Character of Stepfamilies: Implications of Cohabitation and Nonmarital Childbearing," *Demography* 32 (1995): 425-436.

10 Susan L. Brown, op. cit.; Wendy Manning, "The Implications of Cohabitation for Children's Well-Being," in A. Booth and A. Crouter (eds.) *Just Living Together* (Mahwah, NJ: Lawrence Erlbaum, 2002), 121-152; Robin Fretwell Wilson, "Evaluating Marriage: Does Marriage Matter to the Nurturing of Children?" *San Diego Law Review* 42 (2005): 848-881; and Sandra L. Hoffert, "Residential Father Family Type and Child Well-Being: Investment Versus Selection," *Demography* 43 (2006): 53-77.

11 Bumpass and Lu, op. cit.

tative survey of high school seniors aptly titled *Monitoring the Future*, conducted annually by the Institute for Social Research at the University of Michigan, has asked numerous questions about family-related topics.¹

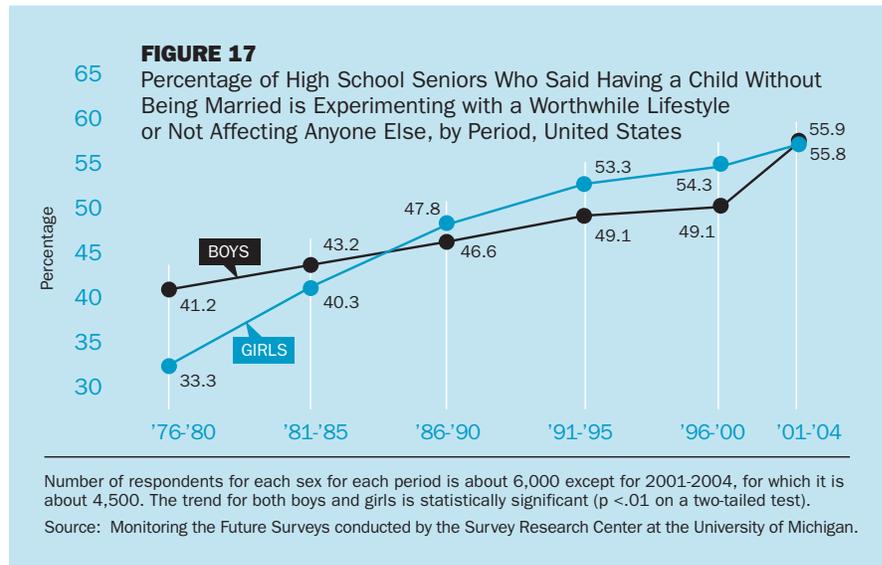
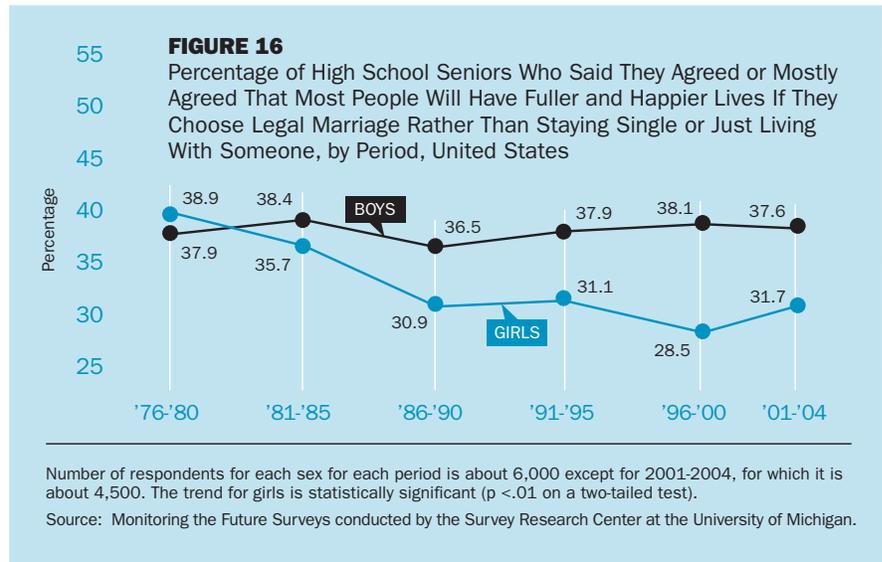
Based on this survey, the percentage of teenagers of both sexes who said that having a good marriage and family life was “extremely important” to them has increased slightly over the decades. Eighty-two percent of girls stated this belief in the latest period, with boys lagging behind at 70 percent (Figure 14).

Other data from the *Monitoring the Future* survey show a moderate increase in the percentage of teenage respondents who said that they expect to marry (or who are already married), recently 84.5 percent for girls and 77 percent for boys.² Among teenagers, boys are a little more pessimistic than girls in the belief that their marriage will last a lifetime. But this difference has recently diminished and since 1986-90, the trend has been slightly more optimistic overall. (Figure 15).

At the same time, there is widespread acceptance by teenagers of nonmarital lifestyles. Take, for example, agreement with the proposition “that most people will have fuller and happier lives if they choose legal marriage rather than staying single or just living with someone” (Figure 16). Less than a third of the girls and only slightly more than a third of the boys seem to believe, based on their answer to this question, that marriage is more beneficial to individuals than the alternatives. Yet this belief is contrary to the available empirical evidence, which consistently indicates the substantial personal as well as social benefits of being married com-

1 The first survey was conducted in 1975, but because of changes in the ordering of the questions, the data from it are not comparable with the data from later surveys.

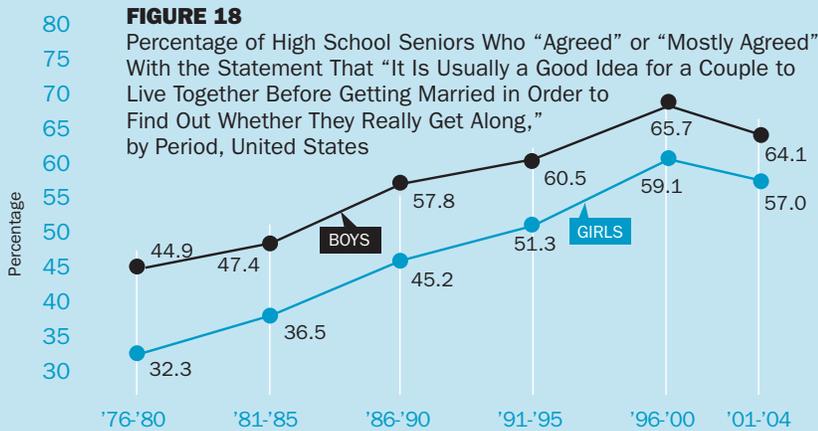
2 In the 1976-1980 period, 73% of boys and 82% of girls said they expected to marry (or were already married); by the latest period, 2001-2004, the boys' percentage jumped to 77 and the girls' to 84.5. A 1992 Gallup poll of youth aged 13 to 17 found an even larger percentage who thought they would marry someday—88% compared to 9% who expected to stay single. Gallup has undertaken a youth poll several times since 1977 and the proportion of youth expecting to marry someday has not varied much through the years. See Robert Bezilla, ed, *America's Youth in the 1990s* (Princeton, NJ: The George H. Gallup International Institute, 1993)



pared to staying single or just living with someone.³

Witness the remarkable increase in recent decades in the acceptance of out-of-wedlock

3 For instance, see: Linda J. Waite and Maggie Gallagher, *The Case for Marriage* (New York: Doubleday, 2000); David G. Myers, *The American Paradox* (New Haven, CT: Yale University Press, 2000); Steven Stack and J. Ross Shesman, “Marital Status and Happiness: A 17-Nation Study,” *Journal of Marriage and the Family*, 60 (1998): 527-536; and David Popenoe and Barbara Dafoe Whitehead, *Should We Live Together? What Young Adults Need to Know About Cohabitation Before Marriage*, 2nd Edition (New Brunswick, NJ: National Marriage Project, Rutgers University, 2002).



Number of respondents for each sex for each period is about 6,000 except for 2001-2004, for which it is about 4,500. The overall trend is significantly upward for both girls and boys ($p < .01$ on a two-tailed test).
Source: Monitoring the Future Surveys conducted by the Survey Research Center at the University of Michigan.

childbearing (Figure 17). And note that whereas in the 1970s girls tended to be more traditional than boys on this issue, now they are about the same. With more than 50 percent of teenagers

now accepting out-of-wedlock childbearing as a “worthwhile lifestyle,” at least for others, they do not yet seem to grasp the enormous economic, social and personal costs of single parenthood.

Another remarkable increase is in the acceptance of living together before marriage, now by well over half of all teenagers (Figure 18). In this case girls remain more traditional than boys. However, this trend recently has taken an unexpected reversal for both boys and girls. This may be an indication that teenagers are more aware of the evidence, widely publicized in recent years, linking premarital cohabitation to a higher divorce risk.

In summary, marriage and family life remain very important goals for today’s teenagers at the same time that they widely accept a range of nonmarital lifestyles. There are no strong signs yet of a generational shift that could lead to a reversal of recent family trends, but some data from the recent period suggest that the views of teenagers are, with the exception of unwed childbearing, moving in a more conservative direction.

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