

**UNWED PARENTS OR FRAGILE  
FAMILIES?  
IMPLICATIONS FOR WELFARE AND  
CHILD SUPPORT POLICY**

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## INTRODUCTION

Nearly a third of all births in the United States today occur outside marriage, up from 6 percent in the early 1960s (Ventura et al. 1995). The proportions are even higher among poor and minority populations--at 40 percent among Hispanics and 70 percent among African Americans. Non-marital childbearing also is increasing throughout the western European countries. Indeed, the rate of non-marital births is higher in the Scandinavian countries (and France) than it is in the United States (Ventura et. al. 1995). The US is different from these other countries in one important respect, however. Whereas in Europe the overwhelming majority of unwed parents are living together when their child is born, in the US less than half of new unwed parents are cohabiting. Thus, children born outside marriage in the US are much more likely to be poor and much more likely to experience *father absence* than children born outside marriage in other countries. Both poverty and father absence have been shown to negatively affect children's future life chances (McLanahan and Sandefur 1994, Duncan and Brooks-Gunn 1997).

In response to growing concern over the economic and social costs of non-marital childbearing, policy makers have begun to pass laws that make it more difficult for unmarried fathers to abandon their children and for unmarried mothers to raise their children alone. In the 1980s, Congress passed a series of laws designed to increase paternity establishment and strengthen child support enforcement. The Personal Responsibility and Work Opportunity Act of 1996 (PRWORA) continues in this vein by providing incentives and requirements for states to increase paternity establishment, strengthen child support enforcement, and reduce non-marital childbearing by requiring

mothers to work while receiving welfare and by limiting the amount of time they can receive welfare. Taken together, the new laws make unmarried mothers more dependent on fathers and make it more difficult for unwed fathers to shirk their paternal responsibilities.

Underlying these new policies is the assumption that children would be better off if their parents lived together and their fathers were more involved in their lives. Although most people believe these assumptions, their scientific basis is weak. We know very little about the capabilities of the men who father children outside marriage, and we know even less about the nature of their relationships with the mothers of their children. If fathers are able (and willing) to assume more financial responsibility for their children, and if mothers and fathers are able to cooperate, children are likely to be better off under the new policy regime. Conversely, if fathers are unable to meet their obligations and if stronger child support enforcement increases parental conflict, children are likely to be worse off.

In this paper we use data from a new survey of unmarried parents – *the Fragile Families and Child Wellbeing Survey* – which interviews parents shortly after birth. The survey collects information from both mothers and fathers on a wide range of topics, including parents' relationship, attitudes toward marriage and parenthood, parents' human capital, and sources of income and social support. We use these data to address two questions: *What is the nature of the relationship between unmarried parents? And, what are the capabilities of unmarried parents, especially fathers?* Getting the facts straight about the nature of parents' relationships is critical for understanding the potential impact of the new child support and welfare laws and for

designing effective programs and policies. Not only can policies be more effective if they are tailored to actual rather than presumed parental relationships, but they have the potential to influence the relationships themselves. If, for example, mothers and fathers are truly indifferent to one another, it makes sense to design programs that treat them as separate individuals. If, on the other hand, they are involved in “marriage like” relationships, it may be preferable to treat them as a family unit, capitalizing on a commitment that already exists.

Understanding unwed fathers’ capabilities, resources, and psychosocial risk factors is also of critical importance. Two aspects of fathers’ capabilities are particularly relevant: earnings and propensity for violence. Clearly, most mothers and children would be better off, economically speaking, if fathers provided more financial support. However, some advocates fear that forcing fathers to pay child support may have serious repercussions for mothers and children. Much of their concern is grounded in the belief that a substantial number of unmarried fathers have serious mental health problems, problems with drug and alcohol abuse, and/or problems with physical abuse and violence. Again, getting the facts straight about the prevalence of these problems is crucial for the design of effective policies and programs to better meet the needs of this population.

The next section of the paper reviews existing literature. The third section discusses the survey design and variables. The fourth section presents the results of our analysis, and the fifth and final section discusses the policy implications of the findings.

To summarize briefly, we find that the vast majority of new unmarried parents are committed to one another and have *high hopes* of raising their child together. At the

same time, parents' ability to support themselves and their new baby is seriously restricted by low education, lack of work experience, and low income. In order to strengthen fragile families and promote paternal involvement – financial and emotional – policies must address these human capital needs as soon as possible after the birth of the child.

## **LITERATURE REVIEW**

Recent figures suggest that the pattern of non-marital childbearing in the US is converging with that of the European countries where the vast majority of unwed parents live together in 'marriage like' relationships. Whereas in the early 1980s about 25 percent of births outside marriage in the US were to cohabiting parents (Bumpass and Sweet 1989), by the early 1990s the percentage was 40 percent (Bumpass and Lu 2000). Non-Hispanic whites are the most likely to cohabit, followed by Hispanics and then blacks. The increase in cohabitation during the past decade was also greatest among non-Hispanic whites (33 percent to 50 percent). About half of the parents who are cohabiting when their child is born will eventually marry each other; most of the other half will end their relationship.

### **Relationships Within Fragile Families**

Several conflicting stories exist about the relationships between unmarried parents and between fathers and children. Anderson (1989) describes how young, inner-city men exploit young women in order to satisfy their sexual needs and gain status with their peers. Edin (1997), in contrast, suggests that mothers often refuse to marry (or live with)

the fathers of their children, either because the men are unreliable breadwinners or because they have serious drug or alcohol problems.<sup>1</sup> While these two pictures differ dramatically with respect to which parent is defining the relationship, both authors agree that marriage is not part of the future for most of these couples. Other researchers present a more cooperative picture, suggesting that many unwed couples start out with high hopes for maintaining a stable relationship only to find that they (or their partners) cannot meet their earlier expectations (Edin and Lein, 1997; Furstenberg et al., 1992). These arguments are similar to ones made by Liebow (1967) in his famous study of street-corner life where he suggested that men who were unable to provide economic support for their families disengaged as a way of minimizing feelings of inadequacy.

Although formal child support agreements are less common among never married fathers than among formerly married fathers, informal support, especially the purchase of goods and services for the child, appears to be very common (Edin and Lein, 1997; Waller, 1997; Marsiglio and Day, 1997). Contact between non-resident fathers and their children is also quite high. Analyses of the NLSY data suggest that half of new unwed fathers see their children at least once a week (McLanahan et al., 1997). These authors speculate that the high levels of contact between fathers and children are probably due to the fact that the parents are still romantically involved. When the romantic relationship ends, father-contact is likely to drop off sharply, as it does among divorced fathers.

### **Parents' Capabilities**

Researchers and policy makers are especially interested in two aspects of fathers' capabilities: their earnings capacity and their propensity for violence. These two

factors are fundamental to the success or failure of the new welfare and child support laws that envision a greater role for fathers in supporting their families.

The best evidence we have to date suggests that men who father children outside marriage are younger, less likely to have a high school degree, and less likely to attend college than men who father children within marriage (Garfinkel, McLanahan, and Hanson 1998). Unwed fathers also work fewer hours per week and have much lower hourly wages than married fathers (\$10 to \$13 versus \$21 in 1995 dollars). Not surprisingly, the average income of never married fathers is much lower than the average income of married fathers--\$15,000 to \$25,000 for unwed fathers as compared with \$42,000 for married fathers. The difference is even more striking when we look at men in the lower tail of the income distribution. Garfinkel and his colleagues estimate that 40 percent of unwed fathers have annual incomes less than \$7,000. Finally, unwed fathers report more disability, more depression, and more frequent drug and alcohol use than men who father children within marriage (Garfinkel, McLanahan, and Hanson 1998).

Most estimates of unwed fathers' earnings (and other characteristics) are seriously limited by the fact that these men are under-represented in national and local surveys. Cherlin, Griffith, and McCarthy were the first to note this problem (Cherlin et al., 1983). As many as 3.8 million non-resident fathers are not represented in the NSFH survey, which is arguably the best data set in the US for studying family relationships (Garfinkel et al., 1998).<sup>ii</sup> About a third of the "missing fathers" are not included in the sampling frame because these men are in prison, in the military, or, most importantly, not counted by the Census. The other two thirds are in the survey, but do not

acknowledge their status. The “missing fathers problem” is especially serious for low-income fathers and for men who father children outside marriage (also see Rendall, Clarke, Peters, Ranjit, and Verropoulou, 1997; Sorensen, 1995).

Clearly, most mothers and children would be more secure economically if non-resident fathers paid more child support. A concern, however, is that forcing fathers to pay child support may lead to unintended negative consequences, which in some instances may outweigh the economic benefits. Much of this concern is based on the belief that many non-resident fathers have serious mental health problems, problems with drugs and alcohol abuse, and problems with physical abuse and violence. Four recent studies suggest that domestic violence among poor women and women on welfare is very high, with current prevalence ranging from 15 percent to 32 percent and lifetime prevalence ranging from 34 percent to 65 percent (Raphael and Tolman, 1997). We must approach these figures cautiously, however, since the statistics are based on special populations (i.e., welfare mothers) and do not distinguish between biological and social fathers. Moreover, estimates based on nationally representative data suggest that while unmarried fathers report more mental health problems and more problems with drugs and alcohol than married fathers, the overall prevalence of these problems is still very low (Garfinkel et al., 1998). According to the NSFH data, only 11 percent of unwed fathers report being depressed, and only 7 percent report having drug or alcohol problems.

## DATA

The Fragile Families and Child Wellbeing Survey follows a new cohort of (mostly unwed) parents and their children. The sample contains approximately 4700 births (3600 non-marital, 1100 marital) in 75 hospitals in 20 cities across the United States. The data are representative of non-marital births in each of 20 cities and in US cities with populations of 200,000 or more people. The survey collects information on pregnancy and birth outcomes, mother-father relationships, attitudes toward marriage and fatherhood, social support networks, employment and underground employment, income and sources of income, and demographic characteristics (e.g. age, education, race, religion and immigrant status). The initial interviews with the mothers and fathers are conducted in the hospital shortly after the birth of the child. Follow-up interviews with both parents are scheduled for when the child is 12, 30, and 48 months old. [For details about the research design, see Reichman et al., forthcoming]

In this paper, we use data from the baseline interviews with parents in seven cities: Oakland, Austin, Baltimore, Detroit, Newark, Philadelphia, and Richmond. These parents were interviewed between February 1998 and August 1999. Each city sample consists of a random sample of 250 non-marital and 75 marital births. Response rates for mothers exceeded 90 percent. With the exception of Newark, response rates for married fathers and cohabiting fathers were 90 percent and response rates for unmarried fathers were 75 percent.<sup>iii</sup>

Table 1 reports the basic demographic characteristics of the unmarried mothers in our sample and compares them with the figures for unwed mothers in the US as a whole. The 7-city Fragile Families sample has almost twice the percentage of non-Hispanic blacks and a much smaller percentage of non-Hispanic whites than the population of unmarried mothers in the US as a whole in 1998. This is not surprising since these seven cities have very high percentages of black residents. The percent of Hispanics and women of other races, however, are similar in the two samples. The age distribution of the non-marital births in the Fragile Families sample mirrors closely the distribution in the US as a whole, despite the fact that our sample excludes very young teen mothers.<sup>iv</sup> Interestingly, the percentage of respondents born in the US is identical to that of the US population. Finally, the percentage of first births in the Fragile Families sample is somewhat lower than that in the US (35 percent vs. 48 percent), and the percentage of women with at least 12 years of education is a bit higher (64 percent vs. 56 percent). These differences are probably due to the under-representation of very young teen mothers (< 18).

Parental relationships and capabilities are the central foci of the Fragile Families survey. The questionnaires therefore include extensive information on both subjects. To measure *parents' relationship status*, we used information on whether parents are married or living together at birth, whether they are romantically involved with one another, whether the father's name is on the household roster, and whether the mother reports that the child will live with the father. At the 1-year follow-up interview, mothers were asked again whether they were living with the father at the time of the child's birth. This information allows us to cross-check the information on cohabitation in several ways: by

comparing mothers' direct reports about cohabitation with the names on their household rosters; by comparing the mothers' reports about cohabitation with their reports about who the child will live with; by comparing mothers' and fathers' reports of cohabitation for the subset of couples for whom we have information from both parents, and by comparing mothers' retrospective reports from the 12 month interview with their baseline report. The latter comparison can be made in the two cities for which we have follow-up data (Austin, Texas and Oakland, California). As will be discussed in detail, these comparisons suggest that there may be some misreporting about cohabitation, but that any misreporting is not extensive enough to seriously distort our estimates of marital status or cohabitation.

In addition to the questions on cohabitation, mothers were asked to characterize their relationship with the father as “romantically involved on a steady basis,” “involved in and on-again, off-again relationship,” “just friends,” “hardly talk to each other,” or “never talk to each other.” We combine this question with the information on cohabitation to construct a measure of relationship status.

We use the mother's reports of the father's contributions and behaviors during her pregnancy and his intentions for the future. Specifically, we look at whether the father gave her money or bought things for the baby, whether he visited the hospital, whether the baby will have the father's surname, and whether the father's name will be on the birth certificate. We also look at the mother's report of whether the father told her he would provide financial support during the coming year and whether she wants the father to be involved in raising the child.

The Fragile Families survey provides better information on the earnings and personal problems of unwed fathers than has been available from previous studies. First, the sample of fathers is more representative of unwed fathers in large cities than other surveys. The interviews with the fathers, together with the information we collect from the mothers about the fathers, give us information on 90 percent of the sampled population (non-marital births). Second, the survey collects information on regular earnings and earnings from all other irregular jobs. <sup>v</sup>

We look at mothers' and fathers' human capital at baseline using mother's reports of their educational attainment and employment status. For mothers, we also look at household income and whether or not she received welfare, food stamps or public assistance in the past year. For fathers, we look at earnings using their own reports.

Psychosocial risk factors include drug and alcohol problems and violence. We use the mother's responses to two questions to determine whether she has (or has ever had) a drug problem: whether drinking or using drugs ever interfered with her work or relationships, and whether she ever sought help or was treated for drug or alcohol problems. We use the mother's responses to identical questions about the father to determine whether the father has (or had) a drug problem.

If the mother indicated at any point during the interview, either as a response to a direct question or not, that the father ever abused, slapped, or hit her we coded the father as being violent.

## **RESULTS**

We begin by looking at the relationships between unwed parents. As noted earlier, the ethnographic literature on parents' relationships presents conflicting pictures about the level of commitment between unmarried parents and the differences in commitment between mothers and fathers. Understanding the nature of these parents' relationships is important insofar as policy makers want to design programs that strengthen rather than weaken ties that exist between mothers and fathers and between fathers and children. If most parents are neither cohabiting nor romantically involved, then child support enforcement is appropriate and we needn't be too concerned about programs that discourage marriage or cohabitation (e.g., housing policy, welfare policy). Conversely, if parents are romantically involved and have plans to marry or live together, then child support is less salient and we need to make sure that our income-tested programs are not discouraging family formation.

### **The Nature of Parental Relationships**

According to Table 2, the vast majority of the parents in our sample (82 percent) are romantically involved at the time of their child's birth. Close to half (46 percent) are living together, and the other 36 percent are romantically involved but living apart. Nine percent of parents are not romantically involved but report being on friendly terms. Only 9 percent have little or no contact.

Among those in a romantic relationship, Hispanics and Non-Hispanic whites are much more likely to be living together than are blacks and other races. Among those who are not romantically involved, white mothers are almost twice as likely as other

mothers to have minimal contact with the fathers. In short, white unwed parents appear to opt either for a marriage-like relationship (cohabitation) or no relationship at all (74 percent combined), whereas blacks tend to opt for something in between. These relationships for whites, blacks, and Hispanics are illustrated in Figure 1.

### *Cohabitation rates*

The Fragile Families cohabitation rate adjusted for the racial/ethnic distribution in the US as a whole is 54 percent, or 15 percentage points higher than the figures for the early 1990's published by Bumpass and Lu (2000) using the NSFG.<sup>vi</sup> Comparing the two sets of figures broken down by mother's race, as shown in Figure 2, the discrepancy between our results and those of Bumpass and Lu is mostly due to difference among blacks (22 percent versus 40 percent). Though estimates of cohabitation are 8 and 10 percentage points higher respectively for Hispanics and whites in the Fragile Families sample, they are not much different than what we might expect given the recent trend in cohabitation among whites and Hispanics (Bumpass and Lu, 2000). The figures reported by Bumpass and Lu are based on births that occurred in the early 1990s, whereas our figures are based on births that occurred in 1998 and 1999.

We investigated a number of possible reasons for the discrepancy in cohabitation rates among blacks. In Appendix A, we present evidence that sampling differences are not responsible for the different estimates. A second hypothesis is that various ways of ascertaining cohabitation status can lead to significant differences in estimates. Based upon different cohabitation status checkpoints in the Fragile Families data, this hypothesis appears to be true to some extent. In addition to the direct question

on cohabitation: “Are you and [name of partner] living together?” the Fragile Families Survey collects information on the mothers’ household roster. It also asks the mother to list all the adults other than herself with whom the child will live. Mothers are less likely to list the father on the household roster or as one of the adults with whom the child will live than they are to report that they are cohabiting with the father. If we restrict the definition of cohabitation to include one of these other criteria, the estimates of cohabitation decrease substantially. The last row of the Table 3 shows the most conservative estimate, which requires that mothers respond affirmatively to the cohabitation question, list the father on the household roster, *and* list the father as one of the adults with whom the child will live. The more restrictive estimates are very close to the estimates reported by Bumpass and Lu (2000), who match relationship histories with children’s birth dates. However, it is unclear which measure most *appropriately* captures cohabitation. The sensitivity of the estimates to the different measures suggests that cohabitation status is somewhat ambiguous. The figures in Table 3 show that this is especially true for blacks, for whom the most restrictive measure reduces cohabitation estimates by one third. At the other extreme, estimates for Hispanics are much less sensitive to these restrictions. Additional evidence from in-depth interviews with a subset of parents in the Fragile Families study indicates that a substantial portion of non-cohabiting parents spend the night together several times a week, lending further support to the idea that cohabitation is an ambiguous concept.<sup>vii</sup>

Finally, we hypothesized that the difference between the Fragile Families estimates and those based on the NSFG data might be due to differences in when the questions were asked. The Bumpass and Lu estimates are based on retrospective data.

Women in their sample were interviewed between 0 and 5 years after the birth of their child. The Fragile Families estimates are based on information obtained shortly after the birth of the child. It is possible that cohabiting relationships that end soon after the birth of the child are not reported in retrospective surveys. We are able to partially reject this hypothesis by comparing reports obtained from the mothers' baseline questionnaire with reports obtained in the 12-month interview. The latter asks mothers, once again, whether or not they were living with the father when the child was born. We were able to carry out this test on the subset of mothers who have completed the 12-month interviews – mothers in Oakland, California and Austin, Texas. Table 4 indicates there is only a trivial difference in reports at the two different time points. Note that our retrospective question covers only a single year, and it is possible that questions covering a longer time frame might show a greater discrepancy with baseline reports.

Our exploration of the potential sources of differences between the NSFG and Fragile Families estimates of non-marital cohabitation lead us to the following conclusion. Partly, the measures of cohabitation themselves may be responsible for differences. Cohabitation estimates based on household rosters or expectations about who the baby will live with produce substantially lower estimates than do responses to direct questions. However, given that the NSFG does not require as restricted a definition as our three combined criteria, this is unlikely to be the only explanation. One additional possibility is that cohabitation rates have increased substantially among blacks in the last decade, as they did among whites and to a lesser extent among Hispanics during the previous decade. While it matters greatly how we define

cohabitation from a research perspective, what may matter most from a policy perspective is the finding that cohabitation is an ambiguous status and that certain cases are particularly fragile in this regard. While there are only trivial differences between racial groups in the proportion who are in romantic relationships at the time of the birth, there are clear differences between racial and ethnic groups in terms of the stability and ambiguity of these relationships. Hispanics are the most likely to be unambiguously involved with each other. Blacks are as likely to be on romantic or friendly terms as other groups but are much less likely to be in marriage-like relationships. Whites fall somewhere in between.

#### *Father's Behaviors and Intentions*

Not only are most unmarried parents romantically involved at the time of the birth, but, as shown in table 5, most fathers also contributed financially during the pregnancy and intend to continue their involvement with the mother and child. About 4 out of 5 fathers contributed financially during the pregnancy and three quarters visited the mothers in the hospital (by the time the mother was interviewed). Future intentions are even more positive: four out of five babies will have their father's last name, slightly more have fathers who plan to contribute financially, 91 percent of babies will have their father's name on the birth certificate, and, perhaps most important, 94 percent of the mothers want the fathers to be involved.

The myth that unwed fathers are not around at the time of the birth could not be further from the truth. Though many of these unmarried couples do not live together, they view themselves as collaborative family units. This finding is true across all race/ethnic groups. To the extent that small differences exist, involvement and

expectations for future involvement tend to be highest among blacks. Even among non-cohabitators, over 90 percent of the mothers want the fathers to be involved (see Table 6).

Finally, when asked about the future of their relationship together, most parents express optimism. Nearly 80 percent of the cohabiting mothers and 82 percent of the fathers intend to marry their partner and most of the parents who are romantically involved but not living together plan to live together or get married (73 percent for mothers and 90 percent fathers who were interviewed) (results not shown in tables).<sup>viii</sup>

### **Capabilities of Unwed Parents**

Clearly, parents' expectations about their relationship and the father's involvement are extremely high at the time of the birth. Whether these high hopes will be realized, however, depends at least in part on whether the parents have the resources they need to meet these expectations. The Fragile Families survey collects data on parents' education, income, reliance on public assistance, and psychosocial risk factors, all of which are known to be good predictors of relationship stability.

#### *Human Capital*

Table 7 indicates that lack of education is a serious problem for these unmarried parents. Over 40 percent of the mothers and 35 percent of the fathers lack a high school degree. Three quarters have no more than a high school degree. In today's world, where advanced training and education are increasingly important for employment and income stability, these numbers do not bode well for the future of these new parents. Hispanics are the worst off—only 39 and 43 percent, respectively, of mothers and fathers have completed high school.

The financial resources of unwed parents are also limited. While most mothers report that they worked the previous year, their average household income was just over \$21,500, and half of the mothers received some support from public assistance, welfare, and/or food stamps (see Table 7). The circumstances of fathers are no better. Among the fathers who were interviewed, previous year's earnings averaged less than \$18,000. Given the characteristics of the men who were *not* interviewed, the actual average income is likely to be even lower.

### *Risk factors*

Approximately 6 percent of mothers and 12 percent of fathers have drug or alcohol problems, according to mothers' reports. These figures are likely to be underestimates of the true rates. There is substantial variation by race/ethnicity, with whites having the highest rates.

We discussed earlier the concern that child support enforcement and other policies designed to increase the involvement of fathers might put mothers at risk if the father is violent or has other psychosocial problems. These fears are justifiable in certain instances, but they do not accurately characterize the majority of unwed fathers. Overall, 6 percent of mothers reported some violent or abusive behavior on the part of the father toward her. Again, the figures for violence and abuse are likely to be underestimates of true prevalence. It is important to be able to identify these fathers who are dangerous to mothers and children. It is also important to not let this small minority of fathers drive social policy toward all unwed fathers.

## **IMPLICATIONS FOR POLICY**

The early findings from the Fragile Families survey reported in this chapter have important implications for social policy, particularly welfare and child support policy. Because these new parents are unmarried, they will automatically be affected by child support policies. Because a large proportion of these couples have low earnings capacity, welfare policy is also likely to play a major role in their family formation decisions.

### **Strengthening Bonds in Fragile Families**

That public policy should strive to reinforce the bonds between unwed fathers and mothers is not obvious. If a large proportion of either the mothers or fathers had no interest in, or were hostile to, co-parenting their child, attempts to strengthen these fragile family ties might be futile at best and harmful at worst. We know that parental conflict is harmful to children, and encouraging co-parenting among parents who do not get along is likely to increase parental conflict. One of the most important findings from the Fragile Families survey is the fact that the vast majority of unwed parents view themselves as families. At the time of the child's birth, eighty three percent of unwed parents are still in a romantic relationship, nearly 80 percent believe their chances of marriage are good, and over 90 percent of the mothers want the father to be involved in raising the child. These findings suggest that, at a minimum, policies designed to strengthen fragile families are consistent with parents' objectives and therefore not foredoomed to failure.

Similarly, if many unwed fathers were violent towards the mothers, or were drug or alcohol abusers, promoting father involvement might not be in the best interest of mothers and children. Many critics of welfare reform and stronger child support enforcement have argued that these policies are likely to increase domestic violence. Again, the information presented in this chapter suggests that only a small fraction of unwed fathers pose such a threat to the mother and child. Only 12 percent of mothers report that the father has a problem with drugs or alcohol, and only 6 percent report that he is physically abusive. Moreover, some mothers who report that the father is abusive or has a problem with drugs or alcohol are *currently in a romantic relationship with the father and want him involved in raising the child*. Thus, even in problem cases, there are good reasons for treating unwed parents as a family unit and for trying to shape programs that help them deal with their problems (e.g. conflict resolution, drug and alcohol treatment).

Given that strengthening fragile families appears to be a reasonable objective, we must ask if our current policies are consistent with this objective. In many ways, current welfare and child support policies undermine rather than strengthen fragile family ties. To the extent that welfare policies or practices favor one-parent families over two parent families, they discourage marriage and cohabitation and push fathers out of the picture. Under the old AFDC program, two-parent families in which the father worked more than 100 hours per month were ineligible for assistance, and many states restricted eligibility of two-parent families in other ways. More recently, state TANF programs appear to have reduced or eliminated most of these restrictions for two-parent families.

The absence of categorical restrictions, however, is not sufficient to make welfare policy neutral with respect to family formation. Because welfare is income-tested and tries to capture the economies of scale that result from living together, it creates an incentive for couples in which the father has earnings and the mother does not to live apart (or feign living apart) from one another. Because ascertaining whether a couple lives together is costly and because marriage creates the presumption of cohabitation, welfare encourages cohabitation over marriage. It also encourages non co-residence over cohabitation.

One way to reduce the disincentives to marriage and cohabitation in welfare policy is to ensure that fathers who live apart from their children pay child support. Child support increases the costs of living separately. During the last 20 years, we have made substantial headway in increasing paternity establishment and child support payments among unwed fathers. [For a more complete discussion of this issue, see *Fathers Under Fire*, Garfinkel et al. 1998.]. Further progress along these lines is desirable. But child support enforcement alone will not be sufficient. As discussed in more detail below, if child support obligations are grossly inconsistent with fathers' ability to pay, they may drive fathers away and discourage father involvement.

Another way to reduce the disincentives to marriage and cohabitation in welfare policy would be to count only a portion of father's earnings when determining eligibility and benefits for TANF. The problem with this solution is that it would increase welfare costs and caseloads. The time limits and work requirements of the new TANF program, however, limit these extra costs.

A third way to encourage marriage among fragile families is to expand policies outside welfare. The Earned Income Tax Credit is a good example of a policy that does just this. A father with earnings of \$10,000 and a mother with one child and no earnings stand to gain over \$3000 from the EITC if they live together. On the other hand, the EITC, like the income tax of which it is a part, contains not only marriage bonuses, but also marriage penalties.

The incentives in the EITC and child support are more recent and the former is much less well understood than the disincentives in the welfare system. Thus, part of the problem is knowledge. Welfare, paternity establishment and child support, and other programs need to do a better job of informing unwed parents about the relative benefits and costs of living together and getting married. It would also be helpful, though somewhat costly in terms of revenues lost, to eliminate the marriage penalties in the EITC and, more broadly, the federal income tax.

### **Addressing Fathers' Low Earnings Capacity**

The findings presented in this chapter show that a substantial proportion of unwed fathers have very low education and are not able to pay much child support. A major problem with the current child support system is that it frequently imposes child support obligations on low-income fathers that are unreasonably high. A large number of these unrealistic obligations arise because child support agencies or the courts base orders not on fathers' actual earnings, but on presumptive minimum earnings (e.g. the minimum wage \* full time/full year work) or on how much the father earned in the past. Some fathers are required to pay back the mother's welfare or Medicaid costs. Finally, many

fathers who become unemployed or incarcerated build up huge arrearages during these periods of unemployment. Such onerous child support obligations are rarely paid in full, but they do prompt fathers to avoid legitimate work for which their wages are easily attached, and they breed resentment on the part of fathers and mothers towards the system and perhaps each other. Given what we know about the low earnings capacity of many unwed fathers, these practices are not likely to be effective and are likely to have unintended negative consequences.

The most fundamental problem with the public child support system is that it does almost nothing to help fathers. At its inception, the federal office of child support enforcement viewed itself exclusively as a law enforcement agency. Federal and state offices of child support enforcement have come a long way since the early 1980's— including co-sponsoring experiments to help fathers obtain access to their children and experiments such as *Parents Fair Share* to help fathers meet their child support obligations. But isolated experiments are not the same as institutional change. It is particularly important for low-income fathers that child support enforcement becomes a social welfare as well as a law enforcement agency. Only a small proportion of divorced fathers need help meeting their child support obligations. In contrast, a substantial proportion of unwed fathers need help. Whereas middle class fathers typically establish visitation rights as part of their divorce agreements, low-income fathers rarely do so. This is because child support orders for low-income fathers are initiated by a state agency.

More generally, welfare and child support need to become father-friendly and family friendly. If the parents reside together, they should be treated as a family by

TANF, and services should be provided to fathers as well as mothers. The services for fathers, like those for mothers in TANF, should be geared primarily towards obtaining employment. Unlike TANF, we would recommend that in cases where either the mother or father demonstrates the potential to benefit from educational or other human investments, welfare support the upgrading of human capital.

Aside from establishing paternity, fathers who live with the mother and child should not be required to pay child support. At the same time, most or all of the father's income should be counted in determining the mother's welfare eligibility and benefit level.

If the parents live apart, fathers should be required to pay child support; but the amount of the obligation should be proportional to their ability to pay. Paternity establishment and child support enforcement should also help fathers establish their rights to visitation. In short, both child support enforcement and welfare need to provide services to low income fathers to help them make the best possible use of their limited human capital and, where appropriate, to encourage them to upgrade their human capital.

The birth of a child is a very special moment for both parents. Thus, establishing the paternity of unwed fathers at the hospital gives the child support enforcement system a unique entrée into the lives of unwed mothers and fathers. Targeting services, such as education and job training, conflict resolution, and drug and alcohol treatment, on fathers soon after the birth of their new baby is also likely to have a greater payoff than offering services to fathers years later, after their relationship with the mother has ended.

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## **Appendix A: Do Sampling Differences Account for High Black Cohabitation Rates?**

The Fragile Families and NSFG samples have slightly different age restrictions, and the Fragile Families sample is limited to large urban areas. The Fragile Families study does not restrict the upper age limit to 39 years as does the NSFG. On the other hand, it does have lower end age restrictions by not including teen mothers in all hospitals. Since less than 2 percent of the Fragile Families unwed mothers are 40 or more years old, it was only the differences in the proportion of teen mothers that we were concerned about. Nationally, 12 percent of unmarried births are to minors, compared to only 4 percent in the Fragile Families 7-city sample (see Table 1). We reran our estimates using only the subset of 8 hospitals where we included mothers of all ages, and the cohabitation figures did not change for any race or ethnic group.

The first 7 cities in the Fragile Families study, on which our estimates of cohabitation are based, are not representative of unwed parents in all urban areas and are even less representative of unwed parents in the US. While the Fragile Families cities are more distressed on average than the nation as a whole, there is considerable variation among them in this regard. We looked at cohabitation rates by city, and only Detroit stands out as having significantly different (lower) cohabitation rates. Newark and Baltimore, which are as distressed as Detroit, have average or slightly higher cohabitation rates. The lack of a clear relationship between level of distress and cohabitation rates *within* the Fragile Families cities leads us to believe that the high level of distress of the 7 Fragile Families cities overall does not explain the differential rates of cohabitation for blacks in the Fragile Families and NSFG samples.

Fewer than half of non-marital black births in the US are in places with less than 100,000 people (US Dept. of Health and Human Services 1995). Thus, the cohabitation rate would have to be zero in these places in order for the lack of small cities and rural areas in the Fragile Families sample to explain the difference in cohabitation rates between the 2 samples.

## ENDNOTES

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<sup>i</sup> Willis (1996) offers an economic explanation for the same behavior. He argues that unmarried women allow men to "free ride" (in terms of supporting their children) when there is a surplus of women and when women have an alternative source of support (e.g. welfare).

<sup>ii</sup> Non-resident father status is also under-reported in the NLSY, though the proportion of underreporting is somewhat lower.

<sup>iii</sup> In Newark, 68 percent of unwed fathers were interviewed.

<sup>iv</sup> Mothers who were less than 18 years old were not interviewed in all hospitals due to parental consent restrictions imposed by hospital Institutional Review Boards.

<sup>v</sup> Wherever possible, we use mothers' reports about fathers rather than fathers' own reports because the mothers' response rates are higher than the fathers,' and therefore they provide us with a less biased description of all fathers.

<sup>vi</sup> Since our 7-city sample over-represents blacks and Hispanics, we adjusted the cohabitation rate by applying the racial/ethnic proportions in Table 1 to the cohabitation rates for each group.

<sup>vii</sup> This information comes from research conducted by the MacArthur network on The Family and the Economy.

<sup>viii</sup> The father reports are likely to be overestimated because they are based only on the unwed fathers who completed interviews.

**Table 1**

**Selected Characteristics Of Unmarried Mothers In Fragile Families  
Baseline Sample (7 Cities) And The United States<sup>a</sup>**

<b>Race:</b>	<b>Fragile Families</b>	<b>United States</b>
<b>White non-Hispanic</b>	<b>14%</b>	<b>40%</b>
<b>Black non-Hispanic</b>	<b>61%</b>	<b>32%</b>
<b>Hispanic</b>	<b>20%</b>	<b>24%</b>
<b>Other</b>	<b>5%</b>	<b>4%</b>

<b>Age:</b>	<b>Fragile Families</b>	<b>United States</b>
<b>&lt;18</b>	<b>4%</b>	<b>12%</b>
<b>18-19</b>	<b>15%</b>	<b>18%</b>
<b>20-24</b>	<b>34%</b>	<b>35%</b>
<b>25-29</b>	<b>25%</b>	<b>19%</b>
<b>30-34</b>	<b>14%</b>	<b>10%</b>
<b>35-39</b>	<b>7%</b>	<b>5%</b>
<b>40+</b>	<b>2%</b>	<b>1%</b>

<b>Other Characteristics:</b>	<b>Fragile Families</b>	<b>United States</b>
<b>US – Born</b>	<b>83%</b>	<b>83%</b>
<b>First Birth</b>	<b>35%</b>	<b>48%</b>
<b>At Least HS Grad</b>	<b>64%</b>	<b>56%</b>

<sup>a</sup> Figures for race, age, and nativity for the United States are for 1998 and come from US Department of Health and Human Services, National Vital Statistics Report, Vol. 48, No. 3, March 28, 2000.

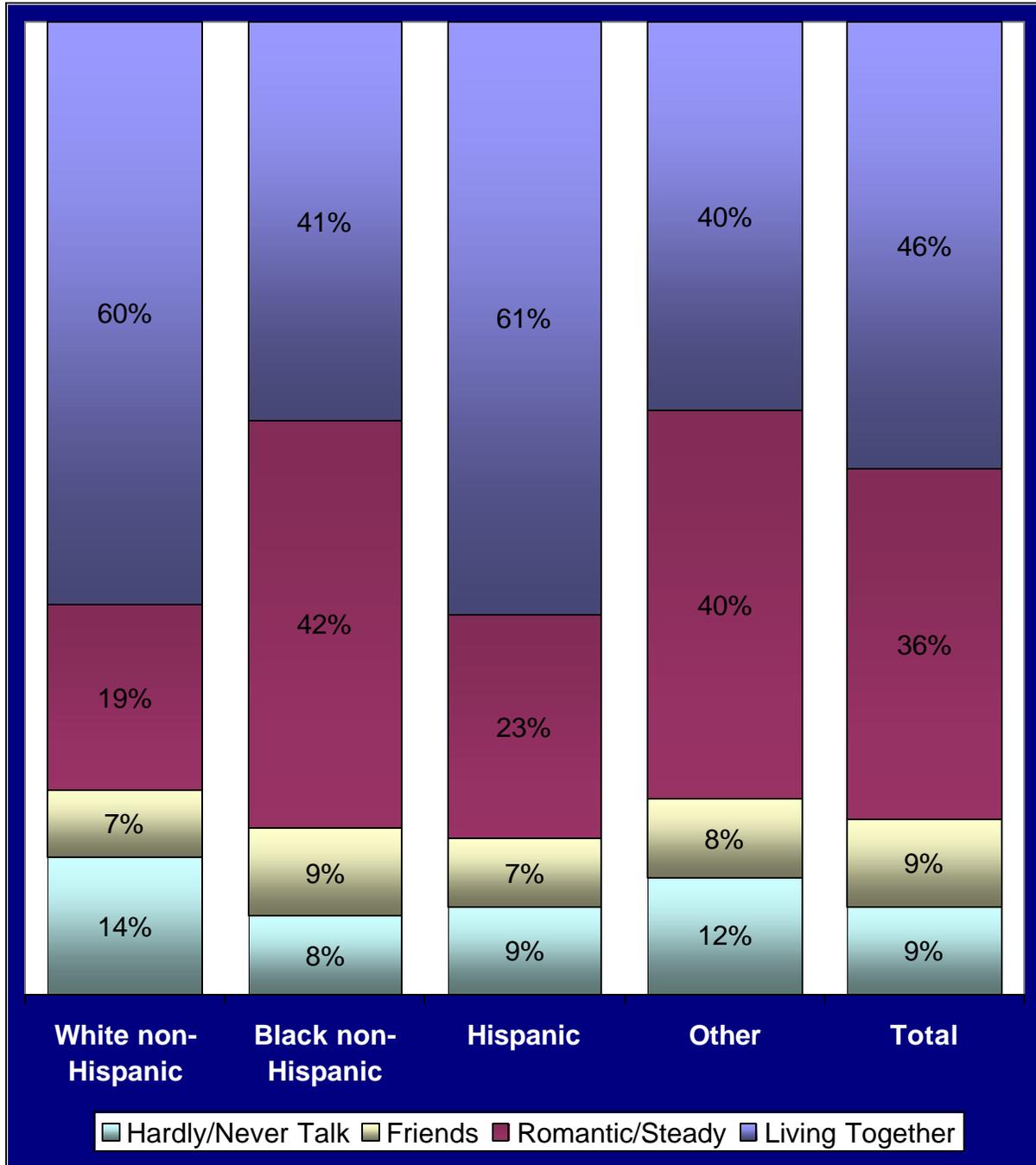
Figures for first births and education for the United States are from US Department of Health and Human Services, Vital Statistics of the United States, 1993, Vol. 1 – Natality.

**Table 2****Relationship Status Of Unmarried Parents In The Fragile Families 7-City Sample, By Race/Ethnicity, From Mother Baseline Interviews**

	<u>White non-Hispanic</u>	<u>Black non-Hispanic</u>	<u>Hispanic</u>	<u>Other</u>	<u>Total</u>
<b>%Living Together</b>	60	41	61	40	46
<b>%Romantic/Steady</b>	19	42	23	40	36
<b>%Friends</b>	7	9	7	8	9
<b>%Hardly/Never Talk</b>	14	8	9	12	9
<b>Number of Mothers</b>	143	1,231	338	52	1,764

Figure 1

Relationship Status Of Unmarried Parents In The Fragile Families 7-City Sample, By Race/Ethnicity, From Mother Baseline Interviews



**Table 3****Alternative Indicators of Cohabitation,  
By Race/Ethnicity, From Mother Baseline Interviews (7 Cities)**

	<u>White non-Hispanic</u>	<u>Black non-Hispanic</u>	<u>Hispanic</u>
<b>% living together</b>	<b>60</b>	<b>41</b>	<b>61</b>
<b>% baby will live with both parents</b>	<b>53</b>	<b>33</b>	<b>59</b>
<b>% father on household roster</b>	<b>51</b>	<b>36</b>	<b>59</b>
<b>% reporting living together and baby will live with both parents</b>	<b>52</b>	<b>31</b>	<b>57</b>
<b>% reporting living together and father on household roster</b>	<b>51</b>	<b>36</b>	<b>57</b>
<b>% reporting living together, baby will live with both parents, and father on household roster</b>	<b>47</b>	<b>28</b>	<b>53</b>
<b>Number of mothers</b>	<b>143</b>	<b>1,231</b>	<b>338</b>

**Table 4**

**Mothers' Reports Of Cohabitation At Baseline, By Race/Ethnicity (2 Cities)**

	<u>White non-Hispanic</u>	<u>Black non-Hispanic</u>	<u>Hispanic</u>
<b>% living together (baseline reports of mothers that were interviewed at 12 months)</b>	<b>64</b>	<b>46</b>	<b>61</b>
<b>% living together at baseline (mother's report at 12 months)</b>	<b>65</b>	<b>47</b>	<b>63</b>
<b>Number of mothers</b>	<b>43</b>	<b>176</b>	<b>184</b>

**Table 5****Fathers' Behaviors And Intentions At Baseline, By Race/Ethnicity**

	<u>White non-Hispanic</u>	<u>Black non-Hispanic</u>	<u>Hispanic</u>
<b>%Father provided financial support during pregnancy (mother's report)</b>	<b>73</b>	<b>82</b>	<b>80</b>
<b>%Father visited mother in hospital (mother's report)</b>	<b>78</b>	<b>73</b>	<b>79</b>
<b>%Baby will have father's surname (mother's report)</b>	<b>75</b>	<b>77</b>	<b>88</b>
<b>%Father's name will be on birth certificate (mother's report)</b>	<b>86</b>	<b>91</b>	<b>90</b>
<b>%Father intends to contribute (mother's report)</b>	<b>65</b>	<b>86</b>	<b>74</b>
<b>%Mother wants Father to be involved in raising child</b>	<b>91</b>	<b>95</b>	<b>92</b>
<b>Number of mothers</b>	<b>133</b>	<b>1,151</b>	<b>309</b>

**Table 6****Fathers' Behaviors And Intentions At Baseline, By Cohabitation Status**

	<u>Cohabiting</u>	<u>Not cohabiting</u>	<u>Total</u>
<b>%Father provided financial support during pregnancy (mother's report)</b>	<b>94</b>	<b>69</b>	<b>81</b>
<b>%Father visited mother in hospital (mother's report)</b>	<b>91</b>	<b>60</b>	<b>74</b>
<b>%Baby will have father's surname (mother's report)</b>	<b>92</b>	<b>67</b>	<b>78</b>
<b>%Father's name will be on birth certificate (mother's report)</b>	<b>97</b>	<b>84</b>	<b>90</b>
<b>%Father intends to contribute (mother's report)</b>	<b>87</b>	<b>82</b>	<b>82</b>
<b>%Mother wants Father to be involved in raising child</b>	<b>100</b>	<b>89</b>	<b>94</b>
<b>Number of mothers</b>	<b>777</b>	<b>598</b>	<b>1,666</b>

**Table 7**

**Mothers' And Fathers' Human Capital At Baseline**

	<u>White non-Hispanic</u>	<u>Black non-Hispanic</u>	<u>Hispanic</u>	<u>Total</u>
<i>Mothers (from mother reports):</i>				
% mothers with less than high school	33	37	61	41
% mothers with high school education	34	40	26	36
% mothers that worked in past year	83	75	65	74
% mothers on welfare in past year	44	49	36	46
Mother's household income (mean)	\$33,000	\$21,000	\$19,000	\$22,000
Number of mothers	142	1,223	335	1,750
<i>Fathers:</i>				
% fathers with less than high school (mother's report)	30	30	57	35
% fathers high school education (mother's report)	45	50	29	44
% fathers that worked last year (mother's report)	85	80	85	82
Father's earnings (mean)	\$25,000	\$17,000	\$17,000	\$18,000

**Table 8**

**Mothers' And Fathers' Risk Factors At Baseline**

	<u>White non-Hispanic</u>	<u>Black non-Hispanic</u>	<u>Hispanic</u>	<u>Total</u>
<b>%Mother has drug problem (mother report)</b>	<b>11</b>	<b>7</b>	<b>3</b>	<b>6</b>
<b>%Dad has drug problem (mother report)</b>	<b>20</b>	<b>12</b>	<b>10</b>	<b>12</b>
<b>%Dad is violent (mother report)</b>	<b>7</b>	<b>6</b>	<b>9</b>	<b>6</b>
<b>%Father may have clinical depression* (father report)</b>				

\*We used a shortened version of the CESD screener for depression in the father's questionnaire. We currently are finalizing our coding of these data, and expect to have summary statistics within a few weeks.

**Figure 2**

**Cohabitation Rates Of Unmarried Parents In The Fragile Families 7-City  
And NSFG Samples, By Race/Ethnicity**

