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**The Economic Consequences of the Decline of Marriage**

by

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Working Paper No. 0818  
Date: October 2008

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Lecture in honor of

Professor Kurt W. Rothschild

Johannes Kepler Universitat, Linz Austria

October 23, 2008

## **Abstract**

The institution of marriage has served to funnel economic resources from fathers to children. Its continued decline in the countries of the developed world threatens the adequacy of the economic support of human reproduction, now increasingly provided by women. Its decline is also probably implicated in the low birth rates now being registered. The rise of cohabitation has not prevented a rise in the proportion of lone parents, and their numbers are growing rapidly. The children of lone parents are relatively deprived, both in terms of income and adults' time for child care and housekeeping. Government-supported programs in the United States aimed at rescuing marriage have not been proven effective. Ways need to be explored to get a return of men's economic support for reproduction. But the most likely way of repairing at least some of the damage to children is a big increase in government provision to the entire population of goods and services that children need: health care, high-quality education, child care, decent housing, university education. This will require in most countries a big rise in taxes and government expenditure.

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Thanks are due to Harriet Presser for comments on an earlier draft and to David Popenoe for permission to use Tables 3-5, which appeared in his paper . "Cohabitation, Marriage and Child Wellbeing: A Cross-National Perspective". Copyright © 2008 The National Marriage Project at Rutgers University.

## 1. Introduction

Marriage has served a crucial economic function in human society. It is an important part of the system of distribution --- the arrangements through which the goods and services that are produced in the economy are distributed to their ultimate consumers. Its decline, and possible demise, will require a considerable reworking of our economic structure. The institution of marriage has been the means by which the male half of the human species has been forced or bribed or cajoled into contributing a substantial share of the goods that the offspring they engender need in order to survive and thrive. Marriage has provided a pipeline for the transmission of goods and services from males to children. The disrepair and decay of that pipeline requires a reworking of human institutions, including our economic institutions.

Marriage has provided benefits for both sexes. For a man, marriage has provided a promise of exclusive sexual access, which gave him assurance that he was the father of the children to whom he was contributing. It has given him easily available sex, a close connection to the children he engenders with a woman, and the household services that she has provided. For a woman, marriage has reliably enlisted a male to contribute resources toward the rearing of her children. Moreover, when males monopolize productive roles and resources, the only way a woman can gain a mainstream level of living for herself and any children she may have is to get a male to share his income with her.

Aspects of marriage vary by culture and era: how the pairing comes about, bride price or dowry, the extended or nuclear family, the ease of divorce, the ownership of the children, the authority of the husband, the degree of the wife's seclusion, fertility, the degree of companionship, the allocation of household tasks, the tolerance of domestic violence. Until recently, the basic design of the institution had not changed. Although human males and females never entirely gave up playing the field sexually, most offspring have been born to married couples. But change has now arrived.

There has always been more to marriage than material provision to offspring. There's nurturance, companionship, stability, passing down of property, family alliances, home cooking. And of course there's love (Coontz, 2005). However, the male contribution of provisioning for offspring is one of the most important aspects of the institution of marriage. The decline of marriage threatens the stability of that provisioning.

Males do not, of course, provide all of the resources that human offspring receive from parents, although sometimes we talk as though they do. (For example, we sometimes talk about fathers as "the sole support" of their children.) Mothers, whether or not they hold paying jobs, provide a big share of the material support of children, in the form of care services. Mothers who hold jobs provide both money and services.

Male sharing in the provisioning of offspring is an unusual arrangement among mammals. Such male sharing was not in force among our own more remote ancestors, before we split off from our cousins the great apes. The offspring of almost all other mammals depended and still depend entirely or almost entirely on their female parent for sustenance. But at some point in the history of the human race, sexual pair bonding became the common practice, and

human males began having an obligation to contribute goods and services to the children they engendered within the pair bond. Marriage was the formal recognition of that obligation.

Of course, a marriage that is celebrated and solemnized, perhaps in a religious ceremony, is not absolutely necessary for permanent pair bonding. The birds manage pair bonding and substantial male support for offspring without it. But for humans, marriage has been so central, that arguably if it decays some other organizing principle is needed.

The arrangement under which our Pleistocene ancestors reproduced and raised their young – what we may call the majority mammalian method--has resurfaced in humans, and will probably gain still more ground. The present situation produces a lot of misery. New policies are needed to replace some of the functions that marriage previously performed for almost everybody, but now fails to perform for an increasing part of the population.

## **2. Marriage is declining everywhere in the developed world.**

In the developed West, this societal institution, so central to human functioning throughout history, has been steadily weakening for decades. For 28 developed countries, Table 1 shows the proportion of the female population that was married, by decade, since 1980, as compiled by the UN. In almost all of these countries, the proportion of women who are married has been dropping, and is at its historic low. Marriage is not close to disappearing, but that is the direction in which it is headed. In all of those countries, the birth rate is below the level that would be needed to maintain a population of the current size, in most of them considerably lower.

(Table 1 about here.)

Table 2 shows the history of marriage and fertility in the United States. There, the post-war baby boom ended about 1960, and almost every year since has seen a decline in the proportion of women who are currently married. About half of American marriages eventually end in divorce. Recently, the decline in the proportion of women married has been mostly due to an increase in the average age at marriage. People are waiting until their high twenties to wed.

(Table 2 about here.)

Table 2 also shows the lifetime number of births to women in the United States who are at the end of their reproductive life. Their birth rate has been dropping steadily, and is now below the replacement rate. A measurement that included the current birth rate of younger women would show a higher lifetime rate. This is due to heavy immigration of people of Hispanic and Asian origin, whose fertility has been above the replacement rate. The birth rate of people born in the U.S. is lower than the replacement rate. We can expect that the children and grandchildren of immigrants will behave more like the majority population with respect to fertility, so we can expect the U.S. birth rate to drop toward that of Europe as a result.

## **3. What has caused the decline in marriage?**

We can trace the decline of marriage to two developments, both of which can be attributed

to technological change: the improvement of contraception and the entry of women into the money economy. Both contributed to the sexual revolution, which legitimized sex for unmarried women. As sex became easier to obtain for men outside of marriage, their motivation to marry decreased.

Abstinence from sex by unmarried girls and women, which made sex hard to get for unmarried men, was previously bolstered by fear of life-ruining pregnancy. That scarcity of easily available sex provided a powerful motive for men to marry. Now the practice of abstinence is largely gone, thanks to the scientific advances that have brought us reliable contraception backed up by legalized abortion.

The increasing participation of mothers in paid work is attributable to the rise in the wages of women, due to the rise in productivity that has gone on since the industrial revolution, thanks to technological change. The rise in men's wages, from the same cause, increases household income, and that should reduce married mothers' incentive for paid work. However, it is more than countered by the direct effect of women's higher pay. It is women's greater labor force participation, particularly in the professions, that has brought about the rise in women's status we have seen in the latter half of the twentieth century. Thus the decline in marriage and the move toward gender equality result from similar causes. The increase in women's employment, and the decrease in discrimination against them in parts of the labor market also strengthened the sexual revolution. It also meant that they had a possibility of supporting children without male help. That in turn increased the frequency of divorce.

The theorizing of Gary Becker (1981) attributed the attraction of marriage, not to its role in the economic support of children, but to the efficiencies that result from the specialization of roles -- men specializing in activity in the paid labor market and women specializing in services within the home. A recent paper by followers of Becker (Greenwood and Guner, 2004) attributes the decline of marriage to the technological change that has resulted in a reduction in the need for labor at home, which sends women into the paid labor force and reduces the efficiencies resulting from specialization within marriage. So, on this account, the invention of the vacuum cleaner and the refrigerator and the development of takeout food has made an important contribution to the decline of marriage.

Women's employment has increased the number of open lesbian relationships, as the attainment of a decent standard of living without a man in the household became possible. We are just beginning to see the emergence of lesbianism among teenagers.

One component of the decline in marriage is the increase in divorce. This was bound to happen. A life-long commitment means wretched misery for a lifetime if you make a stupid mistake. So an escape hatch was needed and has been duly provided by a sensible society, in the form of divorce-at-will.

Without question, the decline in fertility and the decline in marriage must be connected. Which way does causation run? Has a lowered desire for children reduced the desire to marry? Or has the decline in the willingness of males and females to marry caused the decline in fertility? It is not hard to believe that both effects are occurring. A declining interest in having children is bound to produce a declining interest in forming a long-term liaison with a person of the opposite sex, a liaison that will constrict one's sexual options and may be difficult to dissolve without

emotional and financial complications. A declining part of the population allied in marriage means that fewer people are in position to assume on a long-term basis the duties of parenthood if a pregnancy occurs. Contraception has reduced fertility within marriage, reducing the period in which a woman's children need intense care, during which male help is most crucial.

(Table 3 about here.)

Despite better contraception, however, the rise in the proportion of the population that is unmarried has meant more out-of-wedlock births, not fewer, as shown in Table 3. The speed of increase in such births shown in the table is striking. The proportion of babies born to unmarried women has doubled over a ten-year period, or nearly so, in Germany, Italy, the Netherlands, and Spain. In France, Norway, and Sweden, more than half of the births are to unmarried women.

#### **4. Is there a way to revive marriage?**

Is the increasing substitution of these other forms of household for marriage no great tragedy, as some sociologists claim? Such claims seem to arise from political correctness. But these changes involve a great loss for heterosexual women. The decline of marriage does have enormous implications. The decline of marriage takes a heavy emotional toll on those who divorce and those who want to marry but cannot get a marriage partner. Singlehood can be devastatingly lonely.

Lone parents, many of whom live with their children in poverty, are now a considerable part of the population. Even with a decent job, lone motherhood is hugely difficult. On the other hand, those women who avoid lone motherhood and refrain from having children until they are married may end up with none, to their great regret. Most women want very much to marry, and the failure on their part to win out against the competition for an ever smaller crop of men who want to marry ruins their lives. If we have a choice between nearly universal marriage and no marriage, then the former is probably better. But if the choice is between a sizable segment of the population being unable to marry and no marriage, then no marriage might be the most humane alternative.

Social scientists have been and remain divided as to the seriousness of these developments. In the 1970s and 1980s some of the leading sociologists specializing in domestic relations told us not to worry, because divorce was merely replacing death as a way to end marriages (Cherlin, 1981). Besides, most divorcees remarried. Today, many scholars in this field tell us that lone parents, gay and lesbian couples, and cohabiting couples are not only worthy of respect, but are capable of performing well the functions traditionally performed by the married. Conservatives disagree, and view the decline of marriage as disastrous for society. They point to research that shows that children brought up in such situations tend to do less well on average (Popenoe, 2008). They correctly attribute the decline of marriage to the increase in non-marital sex. For religious conservatives that means an increase in sinning.

I believe that the conservatives are right in their diagnosis of the seriousness of the situation, because of the difficulties faced by lone mothers and their children. However, I don't believe they have the right remedy. Religious conservatives would like to move in the direction of the Muslim model of relations between the sexes: strict chastity for unmarried women, and for married women isolation within the home, no outside employment, and submission to the

“leadership” of the husband. The preaching of abstinence from sex before marriage, the attack on abortion and contraception have as their purpose the repeal of the sexual revolution. The home schooling movement serves to keep women at home until the youngest child is 18 years old. The religious right would like to make divorce more difficult. Some states are allowing those marrying to choose a “covenant” form of union that is harder to dissolve.

Recently in the U.S. there have been government-sponsored initiatives to promote marriage and reduce divorce along the lines proposed by the religious right. Hundred of millions of dollars of government money are being spent for training courses and counseling for prospective spouses and for spouses in shaky marriages, many run under religious auspices. The pre-marriage courses may actually reduce the number of marriages that take place, as prospective spouses begin to question whether they can make a go of it, and bail out of the engagement. This is not a bad effect, and the marriages that do take place may be stronger, but reducing both the marriage and divorce rate by about the same amount may not do much to decrease the proportion of children in single parent homes.

The U.S. government is also spending money for sex education courses in the schools that promote abstinence from sex prior to marriage. Those behind this effort eliminate from these courses any mention of contraceptives, and they oppose the availability of abortion, so the net effect of their activities on the incidence of out-of-wedlock pregnancies and births is doubtful and may even be positive. D. Kirby, National Campaign to Prevent Teen Pregnancy, *Emerging Answers: Research Findings on Programs to Reduce Teen Pregnancy*, at 88 (May 2001)

The decline in the practice of the “shotgun marriage”, which occurred when a non-marital sexual relationship led to a pregnancy and the man involved was successfully pressured to marry the mother-to-be, has plausibly been cited as a major cause of the increase in out-of-wedlock births (Akerlof, Yellen and Katz, 1996). The brides in these cases probably had few options other than to accede to the wedding. Given the unwilling attitude of their bridegrooms, the post-wedding situation of these brides and their children could hardly have been enviable in many cases. The religious right in the U.S. may have the ambition to bring back the shotgun marriage. The 17 year-old unmarried daughter of the Republican vice presidential candidate, an evangelical Christian, is pregnant, and is apparently being forced to marry the brutish youth who impregnated her, who announced on his web site that he does not want to be a father.

Whether such changes could be successfully engineered is questionable. They would require a reversal of the sexual revolution of the 1960s. If they succeeded, they might bring back painful stigma. But we may question whether an effective menu of nonpunitive policies with good success rates could be devised and implemented. These considerations concerning the desirability, feasibility, and human cost suggest that deterring lone motherhood should not be an important consideration when policies are designed.

Should we hope the conservatives’ plan succeeds? Not if you believe that we should avoid a caste system that severely circumscribes women’s lives. We have to face the fact that gender equality may be incompatible with the preservation of marriage as a key social institution. In any case, conservatives’ measures have not so far succeeded in slowing the decline of marriage. Abstinence education has not been shown to reduce teen sex.

People who need marriage promotion and counseling are the ones least likely to sign up

for it. Very few couples have chosen covenant marriage in the conservative states that are offering it. It is not clear that making divorce more difficult would increase the number of people in well-functioning marriages. However, evangelical Christianity is the fastest growing religion on the planet, so it is conceivable that society could evolve back to the Muslim model spontaneously. Do those who are repelled by the Muslim model yet who deplore the decline of marriage have any ideas for reviving it? Not that we have heard. They mostly say “hurrah for marriage” and leave it at that.

The religious right’s formula for saving marriage is to tighten it up—essentially to reduce sex outside of marriage, at least for women. Another plan would be to go in the opposite direction and loosen it up, *à la française*. This might make men more willing to marry, since marriage would be less constricting sexually. About 30 years ago, I heard a lecture on French family life by the sociologist Evelyn Sullerot. She said, “We in France are very loyal to our spouses. We treasure them, have enduring love for them, depend on them for all kinds of things. But...(dramatic pause).. there is one thing for which we don’t depend on them...(another dramatic pause).. and that is romance.” Parisian lovers traditionally meet after work, “*cing à sept*”, and then go home to their spouses and children. These “open marriages” have been going on in France at least since the eighteenth century. Given that we have well-working contraception, “open marriage” could separate the child-raising function of marriage from its “romantic” aspect, at least after the marriage has gone on for a while. Marriage might become essentially a contract to raise children, and to have no children by any other partner. Each spouse would understand that there might be discreet liaisons with others on the part of the other spouse. The main difference from the way marriage is understood today would be that “romance” with another would be no reason to take offense, would be considered far less hurtful, and no reason to break up the marriage.

Of course, there are today many marriages that endure despite infidelity, and not all of them are in France. Franklin Roosevelt, John Kennedy and Bill Clinton, in addition to extracurricular “romances”, seem to have had casual sex at every opportunity, as was well known to their wives. A considerable proportion of the candidates and family members in the 2008 presidential election in the United States have been implicated in non-marital sex.

Unfortunately, the French system of open marriage has not succeeded in retarding the decline of marriage in that country. The proportion of the female population currently married continues to drop. Half of the children in France are born to unmarried women, and the share of lone parent families in France is increasing rapidly.

Kinsey(1948), decades ago, found a high percentage of married men and women were adulterers. Of course, open marriages—marriages where sex with others is fully anticipated— have their own difficulties. People may have children with multiple partners, and may want to live with new partners. It may also be true that open marriage inevitably brings resentment and hurt, and that expected infidelity would reduce whatever satisfaction there now is in marriage. An increase in open marriage might decrease rather than increase the number of lasting relationships, as adultery increased from its already high level.

The remedies that conservatives are suggesting will not work, and would be unfair and undesirable. Nor does open marriage seem to offer a way out. We need to find other ways to repair at least some of the damage. The economic problems that face women who want to raise children outside of marriage need to be fixed, and can be fixed. But the emotional problems



may be irreparable.

## **5. Is cohabitation an adequate substitute for marriage?**

Anxiety at the rise in the proportion of babies born to unmarried women has been somewhat reduced by the thought that many of them are born to cohabiting couples. As the currently married share of the population has dwindled, cohabitation by the unmarried has grown rapidly. In Europe and the English-speaking countries outside of Europe, cohabitation is growing rapidly, as shown in Table 4.

(Table 4 about here.)

What, if anything, is the difference between cohabitation and marriage? Just an expensive ceremony? Cohabiting couples are those who for one reason or another have refrained from marriage, at least so far. That means they are a selected group of people with less of a commitment than married couples, and break up more often.

Presumably, most married couples are committed to the permanence of the relationship, at least at the beginning. The degree of commitment to a permanent relationship among cohabitants probably varies considerably. Some cohabitants are just enjoying the advantages and economies of living together, with no pledges or intention of permanence on the part of either member. Other cohabitants may consider marriage and cohabitation as the same thing, and simply think an expensive celebration is unnecessary. Still others may view themselves as testing out their compatibility for marriage. Some individuals who enter cohabitation rather than marriage may be worrying about the difficulties and costs of divorce if the relationship fails.

Apparently, cohabitation is considerably less stable than marriage. A survey of married couples suggests that couples that cohabited prior to marriage have less happy and thus presumably less stable marriages. (Amato, Booth, et al, 2007). Most cohabiting couples in the United States who have a child break up in the next three years. (England and Edlin, 2007).

Most importantly, as Table 5 shows, the rise in cohabitation has not sufficed to prevent the rise in the proportion of families with children who have only one parent in the home. In the vast majority of cases, the lone parent is female. This is the most important result of the decline in marriage, with the greatest potential for doing harm to children.

(Table 5 about here.)

## **6. Needed: A New View of Single Motherhood**

Unmarried women who give birth to children have historically been viewed as outcasts, and there has been no tradition of considering them worthy citizens fulfilling an important societal function, and treating them and their children with generosity. The low support for lone motherhood has been part of a societal effort to prevent it, or at least to keep it down to a minimum. Traditionally, it has been considered disgraceful for a woman to have sex outside of marriage, even involuntarily. In some parts of the world being raped by a man other than the woman's husband brings a death sentence. The disgrace of lone motherhood was an important part

of the enforcement by human society of a code of sexual behavior buttressing the institution of marriage. Today the shame of being an unmarried mother has diminished. Nevertheless, almost half a century into the sexual revolution, sexual behavior that a man might boast of will be labeled low, slutty and disgraceful in a woman.

A second reason for public hostility to lone mothers is a desire to keep the economic support of children by the public purse to a minimum. The taxpayers who support their own children, resent having to contribute to the support of the children of those who transgress traditional sexual rules governing women's behavior. Her slutty behavior is costing the taxpayers money. Part of the resentment derives from the design of public aid to lone mothers. It originated in the nineteen thirties, when jobs were scarce and "needed to be reserved for men". Few married mothers held jobs, and children (including teenagers) were thought to need a full-time mother. So the support for lone mothers consisted of a guarantee of a sub-poverty level stipend that was given on condition that the mother not take a paid job. Later, under President Ronald Reagan's right wing regime, the single mothers who acceded to being sheltered in such a program and refraining from paid work were derided as lazy, producing babies so as to get and enlarge their government payment. The shortage of suitable husbands is most acute among racial minorities, and the fact that lone mothers are disproportionately from such groups contributes to the low reputation of single mothers among those of racist inclinations. In the U.S., the vilification of single mothers who were welfare clients peaked in the 1980s and 90s and culminated in the punitive "welfare reform" of 1996 during the Clinton Administration, which took away the guarantee of support.

These days, those who would like to reduce the incidence of lone motherhood emphasize the bad outcomes for children. (Popenoe, 2007) A number of studies have shown that children brought up by lone mothers have a greater likelihood of doing poorly than children brought up by married couples. A higher incidence of bad outcomes has been observed even in Sweden, where the income support and government help in obtaining high-quality child care are far more generous than in most other countries (Weitoft, Hjern, Haglund and Rosén, 2003).

In thinking about policy toward lone mothers, we have to consider the likelihood of success for a policy of discouraging lone motherhood. Societal efforts to get child-rearing confined to married couples have been increasingly unsuccessful in the latter half of the twentieth century. Imposing punitive conditions on lone mothers has not in recent times prevented an increase in their numbers. The rise in the proportion of mothers without husbands has been relentless. In the United States, a steady fall in the real value of government help to lone mothers has not prevented their numbers from growing.

A large number of studies have looked at the variation in stipends for single mothers among states of the U.S. to see whether the amount of help that single mothers can receive affects out-of wedlock births. Some reviewers of that evidence come to the conclusion that reducing welfare stipends for the support of lone mothers does not reduce the entry to single motherhood, but the verdict is not unanimous (National Research Council, 1998; Moffitt, 2001). It remains to be seen whether the "welfare reform" of 1996, which withdrew from many at-home single mothers any stipend at all will reduce the incidence of lone motherhood (Blank, 2002).

We have to consider the harm that policies that attempt to minimize the extent of lone motherhood might cause. Policies intended to deter women from entering lone motherhood, that work by keeping single-mother families at a low standard of living (mainly by failing to help

them), obviously do harm to those children who, despite such policies, have to live with lone mothers. Even if we decided that, other things being equal, society would gain from keeping the numbers of lone mothers low, the cost to children of imposing immiserating policies should rule them out on humanitarian grounds.

Condemning lone mothers and their children to more punitive living conditions may somewhat reduce their number, but at a cost of bad lives for many of the children who are nevertheless put in that situation. How low should such support be so as to discourage (or at least avoid encouraging) the out-of-wedlock births and divorces that create lone motherhood?

To the extent that the decline of marriage is caused by men's increasing reluctance to marry, we can expect an increase in the number of women who cannot acquire a suitable and willing husband, but who want children and so get pregnant anyway. We will have to accept the fact that the mode of supporting human reproduction has changed and change our institutions in accordance.

Some have suggested that every woman has the right to have whatever children she desires (Jencks, 1995). This proposed right is easiest to accept in the case of a never-married woman at age 35, without a husband or reliable partner in sight, but with a good job, who decides to become a mother. But how should we regard and treat the high school student who has a baby when she is 16, or the woman who produces six out-of-wedlock children with multiple partners? How should we regard and treat the partners of these women? These are cases of unwise reproductive behavior, and we might advocate avoiding such behavior whether the people in question were married or not. These hard cases do not, however, justify a negative attitude toward all lone mothers, much less the victimization of children in single-parent families by punitive policy.

Not every woman can arrange to be married at a time when she would want to have a baby or has one on the way, and increasing numbers of women are finding that they cannot manage to marry a man acceptable to them at any time during their fertile period. There is no politically acceptable way to stop substantial numbers of them from having children. Nor is there a way to prevent all teenagers from being careless and heedless, or all married or cohabiting couples from breaking up. So some lone motherhood is inevitable.

(Table 6 about here.)

In thinking about changes in policy toward the support of lone mothers, it is important to understand that the lone mother and her children are severely disadvantaged as compared to couples with children in two important respects. The first is income, and the second is the time of adults available for carrying on the activities of family life, such as nurturing children, shopping, preparing food, cleaning up, doing laundry, paying bills, making visits to physicians, and so on. Table 6, based on numbers from the U.S., displays the problem. A couple has the wage earned by a male, which in every country is substantially higher than the wage earned by a female, due to discrimination against women in access to sex-typed jobs and discrimination in pay. (Single mothers also have lower educational achievement on average than married men, which further lowers their average pay.) The lone mother who holds a job is not only way off the mainstream in money for living expenses, but is also particularly short of time to attend to household tasks. In the U.S., the low-level job she may need to take will not offer health insurance, or sick leave. A lone

mother who stays home with a government stipend (assuming she is permitted to do so) is more generously endowed with time, and will have health insurance, but in the United States will have a pitifully small cash income.

The two-earner couple and the lone job-holding mother are both in need of child care services. If the lone mother has to purchase them, this makes the disparity between her living standard and that of the couples far worse.

Generous programs would make it easier to have an out-of-wedlock child, and might well accelerate the decline of marriage. But there will be out-of-wedlock children whether or not public policy supports them generously. If it doesn't there will continue to be a lot of deprived children. We have a choice. We can reduce the misery of the current crop of children living with lone mothers, but at a cost of speeding up the increase in their numbers. Or we can make their lot in life more difficult in the probably vain hope of keeping their numbers down.

## **6. Can males be brought back to the support of reproduction?**

Up to now, the only way that has been attempted to recapture resources from males for the support of their offspring has been through the mechanism of child support payments. In U.S. law, biological parents who don't live with their children owe child support payments, whether the child was conceived in wedlock or in a one-night stand. Efforts have been made over recent decades to strengthen the administration of child support enforcement, but in the United States a majority of mandated payments are still not made, and progress in improving compliance is almost nonexistent, as shown by Table 7. Ideas for improving collection include changing the origination and administration of child support payments from the courts to the tax collection agency. Regulation of the amounts to be paid would be governed by fixed formulas in the tax law (Huang, Chien-Chung, Mincy, and Garfinkel, 2005). It should be noted that child support payments, even if made faithfully, do not make up for the failure of fathers who live apart from their children to take part in housework, child care, and other family activities. Resident husbands have in recent years been increasing their participation in this kind of service.

(Table 7 about here.)

Child support payments are hard to collect in part because men consider them unjust. For one, the decision to continue a pregnancy is the mother's alone, so she has the call on whether the man has to make 18 years of heavy payments. Second, the payment is understood as owed to the child, rather than the child's household. However, the payment becomes part of and increases the income of the household, and so some of it will be used to buy things for the mother. A better source of additional income for lone parents might be a government payment, financed by a tax on all adults (or perhaps all men) 25-60, with an exemption for those living with a child.

## **8. The best way of supporting lone parents**

The continued rise in the proportion of children who live with lone mothers, and the deprivation that is the lot of large numbers of them, is a grave and growing blemish on our societies. As time passes and the problem grows, it should become clear (at least to more people than understand it now) that considerably more generous help from government to lone mothers

would be desirable. Among the developed countries, the United States probably has the worst record on supporting lone mothers up to now, but all of them need to do more.

In considering the characteristics of such a program, there are three headings under which discussion is needed. The first concerns the standard of living that such a program might provide. The second is the question of whether lone mothers should be supported so that they can, if they wish, give full-time care to their children. The third is the nature of the help that should be given—whether it should consist largely in cash (from government grants and/or higher wages engineered by government policy) or alternatively should consist in large part in government-financed and government-provided services.

### **What Standard of Life Might Be Provided?**

On average, the living standard of single mothers and their children is in all countries below that of couples with children. In the U.S., 37 percent of single mothers with children under 18 are below the official poverty line. (The US official poverty line was set up in the 1960s, when most married or unmarried mothers did not have jobs, and doctors and hospitals treated poor people for free. It makes no allowance for funds to buy health insurance or child care. Today, the expression “out of poverty” ought to signify at least enough income to provide the 1960s package of goods and services *plus* an ability to take care of health and child care needs.)

Conservatives and libertarians might advocate no help at all to lone or single mothers, so as to promote self-sufficiency and to discourage entry to single motherhood. However, most Western governments have officially drawn poverty lines, and reductions in the poverty rate, especially for children, are considered grounds for satisfaction. That suggests public sanction for help that at least brings lone mothers to the poverty line. A considerably higher goal is possible: to provide sufficient help to get lone mothers and their children into the mainstream. A possible definition of “mainstream” would be a lifestyle modestly below that of the median one-earner couple.

Implementing either the “poverty line” or “mainstream” standard could not as a matter of politics and justice be restricted to lone-mother families. Couples with children would also have to be helped if they fall below that level.

### **Should Full-time Mothering Be Supported?**

Should lone mothers who want to stay home with their children be supported in doing that? In designing future policy, we could not advocate a return to a regime of poverty-level welfare payments. The stipends for stay-at-home mothers, if they were to be established as entitlements, would have to be two or three times as large as welfare payments have been. Further, to confine such stipends to lone mothers would be considered unfair (and would indeed be unfair). Stipends (not necessarily the same size, but nevertheless sizeable ones) would have to be given to married mothers who stayed home with their own children.

Offering large stipends to married and unmarried mothers (or to parents of either sex) who stay home with their children would probably increase the number of women who spend considerable time out of the labor force with the birth of each child. Now 60 percent of American mothers of children under one year old are in the labor force. Employers can with some confidence

depend on women workers' continuity on the job, treat them as fit for responsible jobs, and therefore consider them promotable. Prolonged absences would threaten a reversal of the gains that women have made in the last half century. Those gains—in educational opportunity, in the freedom to practice occupations and professions previously reserved for men, in the independence and status that comes with working for pay—could be lost as employers with good reason ceased to view women as having a continuous attachment to the labor force.

One can see the effect of such a policy in the case of Sweden, where the stipend is given in the form of paid parental leave, which can be taken for a year after a birth and extended further at a lower stipend. Fathers are given incentives to share the leave, but take only a small percentage of the leave time. Probably as a result of this system, Swedish women are very highly segregated into female-dominated service occupations (Haas and Hwang, 1999).

There is thus a tension between supporting mothers to stay at home with their children and gender equality, which arguably depends on men and women having similar life courses and activities (Bergmann, 1998). Where one comes down in this matter depends on the value one puts on gender equality, what value one puts on validating and preserving women's specialization in caring roles, one's beliefs as to the quality of familial care versus non-familial care, and what social arrangements one believes constitute gender equality.

My own view is that stipends for taking care of one's own children, including those in the form of lengthy paid parental leave, would cause a grave and unacceptable loss of gender equality. A compromise position that would preserve gender equity would provide six weeks of paid leave on the birth or adoption of a child to each of at most two adults residing in the household.

### **The Nature of the Help - What Mix of Cash and Services?**

Government help to raise the standard of living of employed lone mothers comes in two forms—cash they can spend as they like or services. The cash can take the form of children's allowances, tax breaks, wage supplements, government-engineered rises in the wage rates employers pay, basic income grants, lump sum capital transfers. The services might include health insurance, child care, housing, higher and vocational education services for parent or child. They can be provided in government facilities or paid for by subsidies or vouchers to private providers.

In thinking about the appropriate mix, the idea of “merit goods” is crucial (Musgrave, 1959). We label a good or service a “merit good” when we decide that as a society we should allow no one to do without it. We depend on government provision of such goods when we cannot rely on families buying it for themselves, either because of lack of resources or because family priorities differ from public ones. It is important to emphasize that, given the dollar magnitudes involved, even a doubling of the minimum wage, or a hefty monthly child allowance, would not alone do the job of getting all families a set of “merit goods” that many would agree on.

We already treat K-12 education as a merit good. Access to higher education for all also needs to be achieved. Health insurance is something that most people would agree also meets the definition of a merit good, something that we should not tolerate people going without. (As is well known, among developed countries, this is a problem only in the U.S.) No government-engineered improvement in cash income through cash benefits or better wages could insure that families would be covered. To achieve that, all families would have to be enrolled in a government-

specified program of health insurance, with the government payment going to the provider.

I would argue that a decent standard of child care, including after-school and summer care for school-aged children, should also be treated as a merit good. Child care costs can run to \$4-6 thousand a year per child. Insuring that children get good care requires government provision of child care itself, some of it perhaps in the form of universal pre-kindergarten.

With free health insurance and child care, a lone parent in the United States with two children with a minimum wage job, plus current cash-like government benefits, would have after-tax cash income modestly above the official poverty line. If we are thinking of allowing a more mainstream style of life, we might give access to services that constitute the major features of such a lifestyle: a dwelling unit in a safe neighborhood, and higher or vocational education, with a sliding scale of co-payments or none. Arguably, in a rich country they are also merit goods. Or, in addition to health insurance and child care, a scheme of wage supplements might be developed, so that the wage income of those earning less than the median one-earner couple would be brought closer to the latter.

Again, all of the benefits listed above would have to be provided, not just to lone mothers, but to the entire population. To do otherwise would bring down resentment on lone mothers. We also need a stepped-up campaign to reduce the sex discrimination that has kept women out of well paying jobs, particularly those in the skilled blue-collar trades.

### **Political Feasibility of Such a Set of Programs**

All of the benefits proposed above already exist in some form in all developed countries, even in the United States. Their existence attests to an understanding on the part of public and politicians that they alleviate problems that we would like to see dealt with but that many families cannot overcome without help. The difficulty of transforming these programs into fully funded versions with improved benefits and appropriately broad coverage, which would bring the United States and other countries into line with the social democracies of Scandinavia and France, would be formidable. Such programs would require much enlarged government sectors, and tax rates on the order of 60 percent of GDP. This might be particularly difficult in the light of the globalization of the labor market, which is putting downward pressure on wage rates in the developed countries. But we should not assume that it is impossible.

Table 1. Proportion of the female population that is married

	1980	1990	2000	2006
Austria	0.439	0.456	0.445	
Belgium	0.505	0.492	0.458	0.425
Canada	0.485	0.491	0.485	0.482
Czech Republic		0.485	0.463	0.439
Denmark	0.447	0.412	0.400	0.395
Estonia	0.433	0.436	0.350	
Finland	0.428	0.408	0.376	0.370
France	0.467	0.434	0.403	0.382
Germany			0.456	0.437
Hungary	0.596	0.546	0.410	0.394
Iceland	0.406	0.373	0.355	0.344
Ireland	0.384	0.378	0.378	
Italy			0.501	0.491
Netherlands	0.482	0.462	0.441	0.421
Norway	0.471	0.434	0.388	0.374
Poland	0.473	0.474		
Romania	0.512	0.513	0.521	0.472
Slovakia	0.477	0.468	0.450	0.438
Slovenia		0.454	0.428	0.409
Spain		0.469	0.477	
Sweden	0.428	0.396	0.353	0.340
Switzerland	0.458	0.462	0.447	0.447

Source: UNECE Statistical Division Database, compiled from national official sources

Definition: The marital status is defined as the legal conjugal status of each individual in relation to the marriage laws (or customs) in the country.



Table 2. Marriage and fertility in the U.S.

	% US women 15+ married	children ever born to women 40-44
1950	65.8	
1960	65.9	
1970	61.9	
1977		3.13
1980	58.9	2.99
1990	56.9	2.05
1993	56.4	
1994	55.9	
1995	56.2	
1996	55.6	
1997	54.9	
1998	54.9	
1999	54.7	
2000	54.7	1.91
2001	54.6	
2002	54.2	1.93
2003	54.0	
2004	54.0	1.90
2005	53.8	
2006	53.4	

Source: U.S. Bureau of the Census.

Table 3	Percentage of Births to Unmarried Women				
		mid 90s		mid 00s	
Australia	1995	26.6	2005	32.2	21.1
Canada	1995	30.5	2005	25.6	-16.1
Denmark	1995	46.5	2005	45.7	-1.7
France	1996	38.9	2006	50.5	29.8
Germany	1996	17.0	2006	30.0	76.5
Italy	1995	8.1	2005	15.4	90.1
Netherlands	1996	16.4	2006	35.0	113.4
New Zealand	1995	40.7	2005	45.2	11.1
Norway	1996	48.3	2005	53.0	9.7
Spain	1995	11.1	2005	26.6	139.6
Sweden	1996	53.9	2006	55.5	3.0
United Kingdom	1996	35.5	2006	43.7	23.1
US	1996	32.4	2006	38.5	18.8

Denmark, France, Germany, Italy, Netherlands, Norway, Spain, Sweden, UK extracted from United Nations Economic Commission on Europe, Statistical Database, Gender Statistics (<http://w3.unece.org/pxweb/Dialog/Default.asp>).

Australia: Bureau of Statistics, Cat 4102, Social Trends, National Summary 1996-2006, Table 1.

Canada: Annual Demographic Statistics and CANISM, Statistics Canada, Births, 2005, Table 2-5.

New Zealand: Demographic Trends, Statistics New Zealand.

US: Births: Data for 1996 and Births: Preliminary Data for 2006, Table 1 (release date Dec 2007).

Source: David Popenoe, *Cohabitation, Marriage and Child Wellbeing: A Cross-National Perspective*

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<b>TABLE 4 Cohabitors as percent of all couples</b>					
	<b>1990s</b>		<b>2000s</b>		<b>% Change</b>
Australia	1996	10.1	2006	15.0	48.5
Canada	1995	13.9	2006	18.4	32.4
Denmark	1995	24.7	2006	24.4	-1.2
France	1995	13.6	2001	17.2	26.5
Germany	1995	8.2	2005	11.2	36.6
Italy	1995	3.1	2003	3.8	22.6
Netherlands	1995	13.1	2004	13.3	1.5
New Zealand	1996	14.9	2006	23.7	59.1
Norway	2001	20.3	2007	21.8	7.4
Spain			2002	2.7	NA
Sweden	1995	23.0	2005	28.4	23.5
United Kingdom	1995	10.1	2004	15.4	52.5
US	1995	5.1	2005	7.6	49.0

France, Germany, Italy, Netherlands and Spain generated from United Nations Economic Commission for Europe (UNECE), Statistical Database, Gender Statistics (<http://w3.unece.org/pxweb/Dialog/Default.asp>).

Australia: Statistics Australia Census Tables, Australian Bureau of Statistics, Cat. No. 2914 (2006) and No. 4102 (1996).

Canada: Statistics Canada 2007, Legal Marital Status, Common-law Status, Age Groups & Sex.

Denmark: United Nations Economic Commission for Europe (1995) & Statistics Denmark (2006).

New Zealand: Statistics New Zealand, Census of Families and Households & 2006 Table Builder, Marital Status.

Norway: Statistics Norway, Population & Historical Census, Table 24 and Statistical Data Bank.

Sweden: For 1995, all couples from United Nations Economic Commission for Europe data less married women from Statistics Sweden. For 2005, Population Table 28 and Statistics Sweden Statistical Database.

Great Britain: Focus on Families & Focus on Families National Statistics.

United States: America's Families and Living Arrangements, 1995 & 2005 (rate is based on self-identified unmarried cohabitators not POSSLQ (Persons of the Opposite Sex Sharing Living Quarters)).

Source: David Popenoe, *Cohabitation, Marriage and Child Wellbeing: A Cross-National Perspective*

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Table 5

### Lone-Parent Families as Percent of all Families with Children

	1990s/early 00s		mid to late 00s		% Change
Australia	1996	18.3	2006	20.7	13.1
Canada	1996	22.3	2006	29.1	30.5
Denmark	2000	18.3	2007	20.7	13.1
France	1990	14.5	2001	18.0	24.1
Germany	1995	18.4	2005	20.1	9.2
Italy	1995	14.4	2003	16.5	14.6
Netherlands	1996	15.6	2006	20.0	28.2
New Zealand	2001	30.7	2006	32.0	4.2
Norway	2001	19.1	2006	21.3	11.5
Spain	1990	9.2	2002	13.2	43.5
Sweden	1990	18.0	2006	24.5	36.1
United Kingdom	1998	23.9	2005	25.9	8.4
US	1996	28.3	2006	27.8	-1.8

*\*To make comparisons consistent, lone-parent families refer to a single parent and a child or children. Married parents or cohabiting parents are counted as a two-parent family.*

Australia: Children <15. Family and Community National Summary 1996-2006, Australian Social Trends 2006, Table 1. \*No distinction between married & defacto couples in Australian Social Trends 2006.

Canada: Children <18. Table 111-0011 & 06 Profile of Language, Mobility & Immigration. Statistics Canada (Base = all families with children) & 1996 Census Tables. Lone-parent families based on 20% sample.

Denmark: Children <18. Statistics Denmark, Table Fam1. FAM44 calculated from STABANK DENMARK

France: 1990 & 2001 data calculated using Eurostats data extraction. (Base = couple with children households and lone parent families)

Germany: Children <15 United Nations Economic Commission for Europe. (Base = couple with children households & lone-parent households.)

Italy: Children <15 United Nations Economic Commission for Europe. (Base = couple with children households & lone-parent households.)

Netherlands: Size & Composition of Household, Position in Household, Jan. 1996-2007. Statistics Netherland.

New Zealand: Table 3. National Family & Household Projections: 01 thru 21. (2006 data based on projections from Series 5B projections.)

Norway: Children <18. Lone-parent families as a percent of all families with children, Statistical Yearbook; Statistics Norway, Table 63.

Spain: Children <15 United Nations Economic Commission for Europe. (Base = couple with children households & lone-parent households.)

Sweden: Children <18. Census 1990; and Women and Men in Sweden, 2006.

UK: Families by Type and Presence of Children, Labor Force Survey, Office for National Statistics, 2006 & Living in Britain 1976-2000, General Household Survey, Table 3.7. (Base = couple with children and lone-parent families for all children <18 unless child not in school.)

US: Calculations using Table FM-2. All parent/child situations by type race & Hispanic origin: 1970 to present. Lone parent totals less unmarried couples total from Table UC-1. Unmarried-Couple Households (POSSLQ) by presence of children: 1960 to present. Current Population Survey

Table 6

Situation in U.S. households with children under 12.

	two-earner married couple	one-earner married couple	lone job-holding mother	lone mother on “welfare”
median annual income, 2007	\$93,217	\$55,638	\$24,949	\$5,200
waking parental hours at home per weekday	12	22	6	16
cost of child care	\$8,500	0	\$8,500	0
income after paying for child care	\$84,717	\$55,638	\$16,449	\$5,200

Source of income statistics: U.S. Bureau of the Census, Current Population Survey.

Table 7  
 Child Support enforcement in the US.

	1993	2005
Custodial mothers awarded support (%)	57.0	57.3
<b>Of those awarded support:</b>		
Average child support due	\$4,827	\$5,660
Average child support received	\$3,166	\$3,660
Received any child support (%)	76.1	77.5
Received full amount due (%)	36.8	47.3

Source: U.S. Bureau of the Census, Current Population Report P60-234.

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