

Jay Teachman, Lucky Tedrow, and Gina Kim

The past half-century of changes in marriage, divorce, remarriage, childbearing, cohabitation, and household structure have retooled the American family. Over time, the decline or retreat from marriage has made way for other arrangements of family life. For example, the increase in cohabitation and later age at marriage has resulted in more births to cohabiting couples, leading to what some authors have called the Fragile Family (Carlson, McLanahan & England, 2004). As a consequence, we find more children being raised by their unmarried parents. We also find children and parents experiencing an increasing number of household changes in their lifetime and greater inequality of life chances associated with family type experienced.

These changes in American families have set the context for vigorous debate about their

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J. Teachman, PhD (✉)

Department of Sociology, AH 505, Western Washington University, Bellingham, WA 98225, USA
e-mail: Jay.Teachman@wwu.edu

G. Kim

Seattle Children's Hospital, Seattle, WA, USA
email: Gina.kim@seattlechildren.org; gmk714@gmail.com

L. Tedrow, PhD

Center for Social Science Instruction, Demographic Research Laboratory, Sociology Department, Western Washington University, Arntzen Hall 501, Bellingham, WA 98225-9081, USA
e-mail: lucky.tedrow@wwu.edu

determinants, consequences, and meaning. Whether you agree with Cherlin's (2004) assessment concerning the deinstitutionalization of marriage or find the evidence for the advantage of marriage worldwide compelling (Coombs, 1991; Waite & Lehrer, 2003) or recent research reporting the minimal benefits of marriage for men (Liu & Umberson, 2008), there seems to be no end to the discussion regarding change in marriage and the family. Citing the loss of functions to other institutions, some researchers argue that the family is in decline (Popenoe, 1988, 1993; Skolnick, 1991) and warn that its demise holds negative consequences for all Americans. Other authors are more sanguine and have noted that change is inevitable and may even be for the best, especially for women (Stacey, 1990, 1993). And, this debate is not new. Interest by scholars, policy makers, and lay people regarding the contours of family life has engendered debate for centuries (Thornton, 2005).

Debates over meaning aside, the empirical evidence indicates that American families have never been static. Families have always changed in response to economic boom, depression, and transformation in gender roles. Our purpose in this chapter is to outline the nature of recent changes in American families. Although our purpose is largely descriptive, we provide data which sets the context within which debate around the nature of family life has revolved. We also provide a summary of some of the main arguments used to explain change in the demography of families over recent years.

Defining the Families

More than ever, America is made up of a multiplicity of family types including two-parent families, blended families, one-parent families, cohabiting couples, gay and lesbian families, and extended-family households. Unfortunately, comparable, national-level data are not available to track variation in each of these (and other) family types across time and how they vary according to important social characteristics such as race and social class. As demographers, we are forced by our need for comparable, high-quality data to make use of official statistics (largely from the decennial census, the Current Population Survey, or other large-scale survey efforts) that most often assume a legal definition of marriage and the family. The census defines a family as “a group of two or more persons related by birth, marriage, or adoption and residing together in a household” (U.S. Bureau of the Census, 2009a). A married couple is defined as a “husband and wife living in the same household, with or without children or other relatives.” An unmarried-partner household is “a household that includes a householder and an unmarried partner” (U.S. Bureau of the Census, 2003). An unmarried-partner household may consist of people of the same or opposite sex. Among the limitations of these definitions is the fact that equating families with households inevitably ignores increasingly common family relationships that extend across households. For example, the census’ definition of families does not allow us to examine the prevalence or nature of nonresidential parenting situations. Similarly, the definition precludes the detailed examination of increasingly common unmarried but cohabiting couples.

Even within the official definition of what constitutes a family, we are limited by the fact that information is often not available for some subgroups of the population. For example, it is difficult to obtain information about Native American or Asian American families (particularly data that allow a perspective across time) simply because the requisite questions have not been asked. A review of limitations and measurement issues

in data for the Hispanic population is provided by Landale and Oropesa (2007). Thus, our ability to register diversity in family form and function and to track subgroup variation in family change is limited. The information we do have about finely grained subgroups of the American population is too often based on anecdote and small, nonrepresentative samples. These data limitations are unfortunate because available research indicates that family change takes different forms and proceeds at different rates across race and ethnic groups (Bennett, Bloom & Craig, 1992; Bumpass & Lu, 2000; Cherlin, 1992; Goldscheider & Bures, 2003; Landale & Oropesa, 2007; Schoen & Cheng, 2006; Tucker & Mitchell-Kernan, 1995; Uecker & Stokes, 2008).

Changes in Marriage, Divorce, and Remarriage

Long-term shifts in rates of marriage and divorce from 1960 to 2006 are shown in Fig. 3.1. There has been a reasonably consistent decline in the rate of first marriage since 1960. By the middle of the 1990s, rates of marriage were as low as or lower than those observed during the Great Depression. The rate of divorce has experienced fluctuation over the period covered, increasing relatively rapidly through the early 1980s, after which the rate slowed and began to decline.

The trends in rates of marriage and divorce found in Fig. 3.1 reveal that both are at their lowest point in years. Not since 1970 have divorce rates been lower than in 2006. Likewise, rates of marriage show that the 2006 rate is lower than the 1960 rate. For an even longer term perspective on the changes in marriages and divorce see Teachman, Tedrow and Crowder (2000) and for an historical-economic perspective on these changes see Stevenson and Wolfers (2007).

Using more refined rates between 1940 and 1996, Teachman et al. (2000) show a general decline over time in early marriage and an increase in marital dissolution. Rates of marriage in the United States have decreased since the late 1940s, while rates of divorce have increased (with a flattening of the rate of divorce since the early

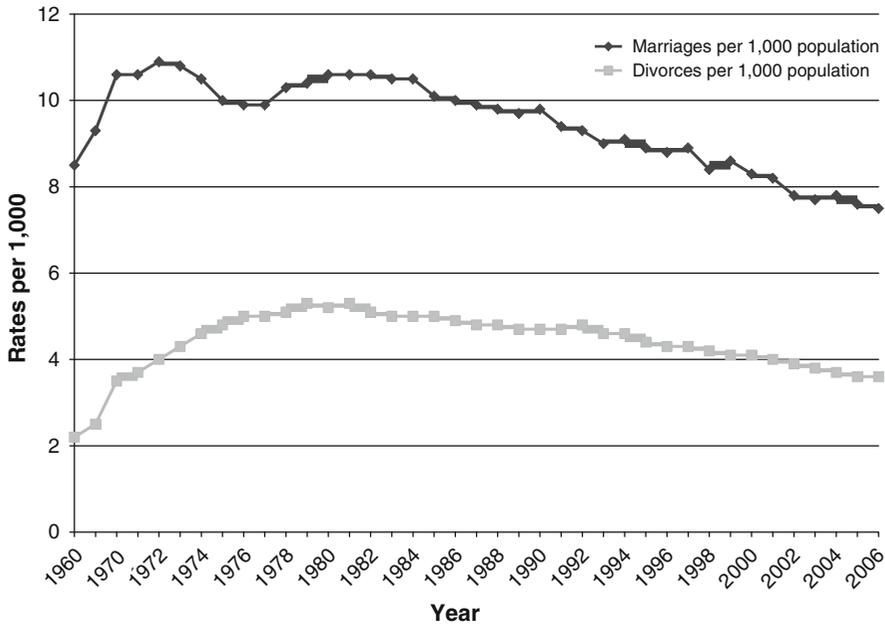


Fig. 3.1 Rates of marriage and divorce in the United States: 1960–2006. *Source:* U.S. Bureau of the Census (2009a) (Table 77)

1980s). These trends imply that as time has passed a smaller proportion of adults marry early and remain married to the same person. For information about recent changes in early marriage as they occur by race/ethnic status see Uecker and Stokes (2008).

Marriage

A more comprehensive account of changes in marriage is presented in Figs. 3.2 and 3.3 for the past 30 plus years. To control for the effects of changes in the age structure in the United States we examine changes in rates for women ages 20–24 in Fig. 3.2 and women ages 35–39 in Fig. 3.3. At least in part, the shifts shown in Fig. 3.1 are due to the shifts in the age structure of the population. This cannot be the case for Figs. 3.2 and 3.3. Other changes that may impact the shifts shown in Figs. 3.2 and 3.3 include changes in educational composition, race/ethnic diversity, and other compositional changes.

For example, some of the upswing in divorce during the 1970s can be attributed to the substantial increase in marriages of short duration (where the risk of divorce is high) associated with the large number of first marriages of members of the baby-boom cohort.

Trends in women age 20–24 ever married by race and ethnicity are presented in Fig. 3.2. Substantial changes are found. For Whites, the percentage ever married for women age 20–24 dropped by 42 percentage points between 1975 and 2008. By 2008, less than one quarter of white women this age had married. The decline among African Americans between 1975 and 2008 was nearly as large, 37 percentage points. However, in 1975, the starting time point, African American women were already far below the marriage prevalence of white women age 20–24. Thus, the end result for African American women is particularly dramatic. By 2008, only 10.5% of African American women age 20–24 had ever married.

The observed prevalence of marriage among Hispanic women has declined by almost

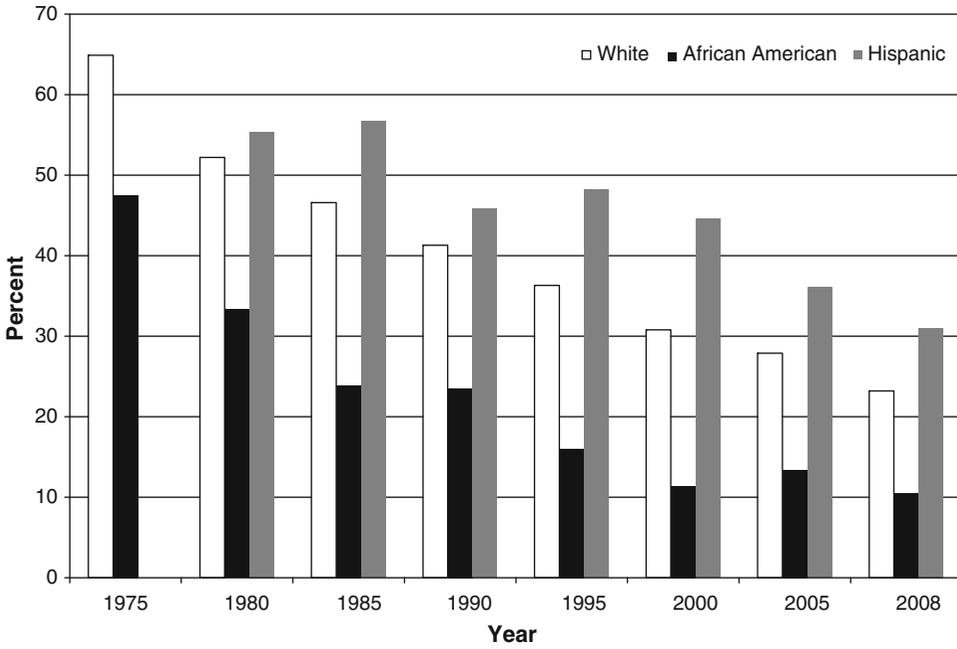


Fig. 3.2 Percent of women 20–24 ever married: 1975–2008. *Source:* U.S. Bureau of the Census (1992), (1996a), (2001), (2006), (2009b)

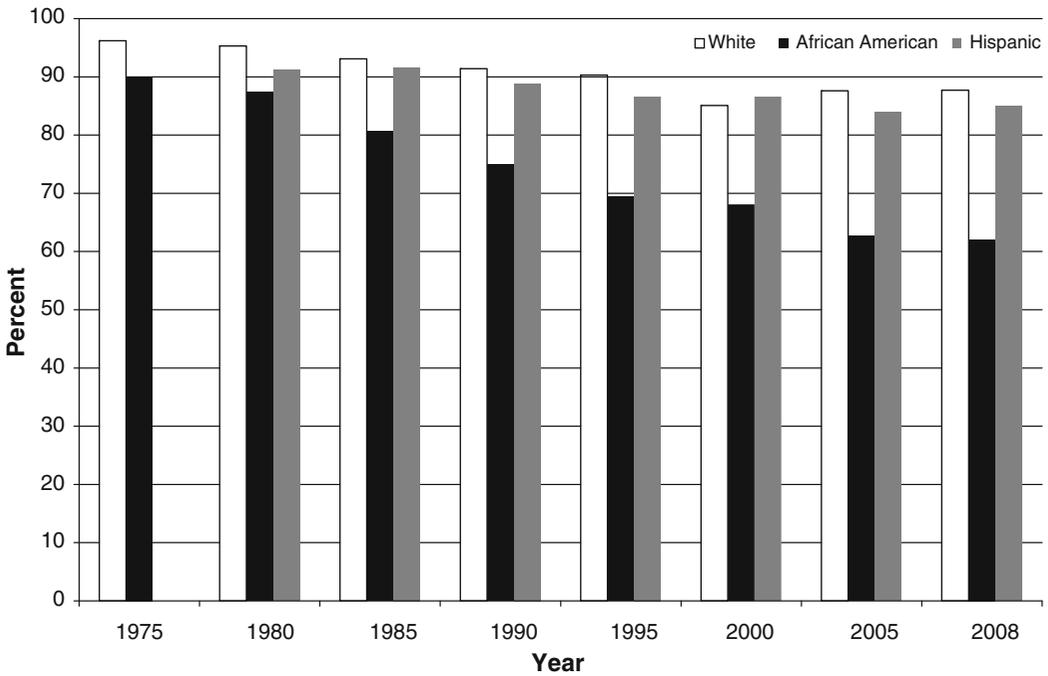


Fig. 3.3 Percent of women 35–39 ever married: 1975–2008. *Source:* U.S. Bureau of the Census (1992), (1996a), (2001), (2006), (2009b)

25 percentage points. The percentage of Hispanic women age 20–24 ever married has tended to vacillate over the last 30 years. Still, Hispanic women during each time period are more likely than either Whites or African Americans to have formed a marriage by age 20–24.

For the period 1975–2008, Fig. 3.3 shows the percentage of women age 35–39 who had ever married, by race/ethnic status. The residual (100 minus the percent ever married by age 35–39), provides implied upper limits to estimates of rates of permanent singlehood by race/ethnic status. We must keep in mind, however, that the implied rates of permanent singlehood include women who are in nonmarital cohabiting unions. The implied rates are upper limit estimates in that a small fraction of women may still marry for the first time after age 35.

White, African American, and Hispanic women all realized some decline in the percentage of women age 35–39 who ever marry over the past 30 years. However, when we look at Whites, there is less than a 10 percentage point change from 1975 to 2008. Hispanic women declined by 6.5 percentage points. But for African Americans, there has been a much greater increase in the likelihood of permanent singlehood. The percent of black women ever married by age 35–39 has declined from nearly 90% in 1975 to just over 62% in 2008. This 28 percentage point decline in African American ever married 35–39 women suggests that as of 2008 about 38% of these women may never marry.

The available evidence is consistent in showing a retreat from early marriage and a decline in ever-marriage, particularly for African American women. What factors might explain these trends? First, some authors have suggested that state welfare benefits are negatively associated with rates of marriage and that the rise of the welfare state has negated the economic role of marriage, particularly for low-income women (Grogger & Bronars, 2001; Hepner & Reed, 2004; Lichter, McLaughlin & Ribar, 2002; Murray, 1984). While this argument would seem to be consistent with the decline in early marriage and the overall retreat from marriage for African American women, supporting evidence for such an effect has been weak.

Few researchers have found consistent evidence that welfare benefits reduced the likelihood of marriage (Moffitt, 1990, 1992; Schultz, 1994). And, those researchers who did find an effect did not find it to be substantively important (Lichter, LeClere & McLaughlin, 1991; McLanahan & Casper, 1995). Despite mixed evidence on the matter, public policy makers emphasized the goals of reducing nonmarital fertility and promoting marriage in the major welfare reform legislation known as the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996 (Blank, 2002).

Although programs under these reforms aimed to increase incentives to marry, recent evaluations of welfare programs continue to provide an unclear picture of the effect welfare benefits have on marriage rates. Several studies have found that welfare reforms have contributed to the stability of existing marriages, but have had no significant effect on entrance into new marriages (Bitler, Gelbach, Hoynes & Zavodny, 2004; Graefe & Lichter, 2008; Hu, 2003; Lichter et al., 2002). Other researchers have noted that the new emphasis placed on labor force participation may lead to greater financial independence among single parents and unintentionally decrease incentives to be married (Bitler et al., 2004; Hepner & Reed, 2004). Preliminary findings do not provide definite conclusions about the effect of recent welfare reforms on family structure; however, some researchers propose that long-run changes could be more substantial (Blank, 2002; Hu, 2003).

Second, it has been proposed that increasing value placed on individualism by Americans has decreased the perceived benefits of marriage (Bellah, Madsen, Swidler, Sullivan, & Tipton, 1985; Cherlin, 2004, 2005; Dixon, 2009; Lichter et al., 2002; South, 1992). That is, the belief that individual goals can be pursued (e.g., self-fulfillment in terms of education and career), at the expense of more communitarian goals, has reduced the value of marriage as a satisfying adult role. In a related vein, Cherlin (1992) provides a compelling discussion of the role that African American culture plays in mediating the effects of larger structural constraints and opportunities on rates of African American marriage.

For example, Cherlin suggests that Blacks and Whites hold different understandings about what a family is supposed to do and who should be counted as a family member, perhaps as a legacy of slavery or West African traditions. While attractive in its power and simplicity, this argument is nonetheless difficult to test empirically because cultural factors are often measured as residuals. Very seldom is it possible to obtain concrete measures of cultural values that allow their use in quantitative models that include measures of concepts such as income, education, and place of residence. Thus, the potential impact of cultural factors is often assumed to be reflected in the inability of more easily measured factors to explain change and differentials in marriage.

Third, growth in the economic independence of women and decline in the economic power of men have been emphasized in two interrelated arguments concerning changes in marriage patterns. Both arguments assume change in the nature of marital bargaining as originally outlined by Becker (1981) where in the gains associated with marriage are greatest when men and women trade on their comparative advantage resulting from specialization in market and home production, respectively. More recently, economists have suggested that the basis of marriage has shifted, resulting in more rewarding alternatives for intimate living (Lundberg & Pollak, 2007; Stevenson & Wolfers, 2007). These changes are the result of advances in modern contraceptive technology, household technologies (i.e., dishwashers), and market services (i.e., prepackaged meals) that reduce the demand for household labor, increasingly less gender-based inequality in labor force participation and wages, and weakening of the legal privileges linked to marriage. These changes have disassociated sex from marriage, reduced the need for gender-based division of labor in the household, increased the ability of women to support themselves outside of marriage, and minimized the unique legal status associated with marriage. As a consequence, living alone or in a cohabiting relationship have become viable alternatives to marriage.

Increasingly, research shows that the marital exchange outlined by Becker is being reworked

by couples. For example, studies of recent cohorts show that highly educated women, who have the most favorable position in the labor market, are more likely to marry than lower-educated women, once school enrollment is taken into consideration (Goldstein & Kenney, 2001). This finding is contrary to the standard economic model outlined by Becker because such women would gain the least from a traditional division of household and market labor. Rising levels of educational homogamy from the 1960s onward suggest that marriage is concentrated among the most educated, a trend that may be a new source of inequality for future generations (Goldstein & Kenney, 2001; Schwartz & Mare, 2005).

At the same time, Wilson (1987; 1996) has argued that the decline in job opportunities for young African American men, particularly in inner cities, has sharply diminished their ability to form and support a family. Gould and Paserman (2003) identify the consequences of growing disparity in wage distributions and its effect on marriage, finding that increasing male inequality explains about 25% of the marriage rate decline for women over the last few decades. In regards to cohabitation patterns, Oppenheimer (2003) has found that recent history of employment instability discourages the formation of marital unions among noncohabitators, yet encourages the formation of cohabiting unions. These findings support the argument that many cohabiting unions may represent an adaptive strategy for young men whose careers have not yet gelled.

The changing economic fortunes of men and women appear to offer a testable explanation of changes in the likelihood of marriage across time, as well as observed marital differences between Whites and African Americans. Early research suggested that employment, high educational levels, and high earnings were positively related to marriage rates for men, but negatively influenced women's likelihood of marriage (Espenshade, 1985; Farley & Bianchi, 1987; Lichter et al., 1991; McLanahan & Casper, 1995; Teachman, Polonko & Leigh, 1987). Based on these findings, some researchers hypothesized that women's increased economic independence reduced their reliance on and taste for marriage;

however, evidence for this hypothesis is weak. Recent research indicates that the opposite effect is actually the case. Among more recent cohorts of women, financial resources may facilitate the transition to marriage by making women more attractive as potential mates or providing the resources to support a marriage. For example, several studies show that educational attainment is strongly linked to eventual marriage for both black and white men and women, although it generally delays entry into first marriage (Goldstein & Kenney, 2001; Schoen & Cheng, 2006; White & Rogers, 2000). Husbands and wives are also becoming increasingly similar in terms of education and other socioeconomic variables, especially among the highly educated (Schoen & Cheng, 2006; Schwartz & Mare, 2005; Sweeney & Cancian, 2004). Women's earnings and labor market position have become similarly associated with the likelihood of marriage, with economically attractive women more likely to marry than economically disadvantaged women (Sassler & Schoen, 1999; Sweeney & Cancian, 2004; White & Rogers, 2000).

These findings have important implications for marriage market theories. Better education, job prospects, and incomes may increase the likelihood of marriage for men and women because these characteristics make individuals more attractive commodities in the marriage market. These findings also highlight the significance of structural factors affecting marriage, which have been used to explain marriage patterns, such as race differentials in marital formation.

For example, the availability of suitable spouses in a local marriage market has been presented as an important determinant of marital behavior (Guzzo, 2006; Lichter et al., 1991; Lichter, McLaughlin, Kephart & Landry, 1992; South & Lloyd, 1992). According to this argument, marriage depends not only on one's personal characteristics but also on the availability of suitable spouses and on the characteristics of others competing for those potential spouses. Thus, even for individuals with the most desirable traits, the likelihood of marriage decreases if there is a shortage of potential spouses with suitable or preferred characteristics.

In the examination of White, Black, and both immigrant and native born Latina women, Catanzarite and Ortiz (2002) found that the relative availability of employed men to be an important factor in explaining differences in single motherhood by race. The poor pools of marriageable men available to native born Latinas and Blacks provide a partial explanation of their higher likelihood of being single mothers. A number of earlier studies have shown that after accounting for individual characteristics the availability of economically attractive men (men with steady employment) is positively linked to rates of marriage for women (Lichter et al., 1991; Lichter et al., 1992; South & Lloyd, 1992). It is possible, therefore, that the source of the African American-White differential in marriage may lie in the character of the marriage markets in which they are located, if not their individual characteristics. For instance, African American women tend to live in areas (often measured at the level of a metropolitan community) in which the deficit of economically attractive potential mates is much more pronounced than it is in areas occupied by white women (Fossett & Kiecolt, 1991; Lichter, et al., 1992). Indeed, the true heart of Wilson's (1987, 1996) argument is that it is the decline in the pool of "marriageable" men in local marriage markets that has led to the retreat from marriage among African Americans.

Lichter et al. (1992) show that differences in local marriage markets do more to explain race differences in marriage than do individual characteristics. About one-fifth of the race differential in rates of marriage can be explained by the more restrictive marriage market conditions faced by African American women in comparison to those faced by Whites. Similar results have been provided by other researchers (Mare & Winship, 1991; McLanahan, 2009; South & Lloyd, 1992; Testa, Astone, Krogh, & Neckerman, 1991). See Harknett and McLanahan (2004) for a study of how poor marriage markets affect the transition to marriage following a premarital birth and Harknett (2008) for inclusion of relationship quality as a mediating variable in the study of marriage markets and marriage transitions. Recent research finds that decline in the pool of

“marriageable” men leads to lower rates of marriage following a nonmarital birth and that this is partially due to lower relationship quality (Harknett, 2008).

An additional issue regarding nonmarital cohabitation complicates efforts to pinpoint race differences in marriage. Seltzer (2004) finds that cohabitation in the United States is becoming increasingly common for women of all ages, educational, and race/ethnic groups. Dixon (2009) reports that African Americans are less likely to marry, marry later and spend less time married than do white Americans, and are less likely to stay married. Earlier research leads to similar conclusions, finding a greater risk of cohabitation among African Americans compared to Whites (Schoen & Owens, 1992). Indeed, considering nonmarital cohabitation along with marital unions, race differences in union formation are substantially reduced (Bumpass & Lu, 2000; Bumpass, Sweet & Cherlin, 1991; Carlson et al., 2004; Phillips & Sweeney, 2005; Qian & Preston, 1993; Raley, 1996). Using the National Survey of Family Growth Cycle 5 (NSFG-5) and the National Survey of Families and Households (NSFH), Bumpass and Lu (2000) found cohabitation offsetting much of the decline in marriage in terms of the formation of joint households.

However, nonmarital unions are much less stable than marital unions, and African Americans are less likely than Whites to convert a nonmarital union into marriage (Bumpass & Lu, 2000; Manning & Smock, 1995; Schoen & Owens, 1992; Seltzer, 2004). Thus, the fact that racial differences in union formation are less pronounced when nonmarital unions are considered does not necessarily imply that African Americans and Whites have similar experiences in terms of either the number or the duration of their unions. Nor is it clear that nonmarital unions fulfill the same functions as marital unions (Brown & Booth, 1996; Dixon, 2009; Nock, 1995; Rindfuss & VandenHeuvel, 1990; Sassler & Cunningham, 2008; Seltzer, 2004). Additional research is needed to better understand the nature and role of nonmarital unions for various race and ethnic groups. Overall, these patterns suggest that an understanding of changes in marital formation

and differences that exist across race/ethnic groups is likely to rest on the consideration of a variety of individual and contextual conditions.

Divorce

The discussion of Fig. 3.4 is predicated on the notion that marriage has become less central to the economic stability of women. Earlier we presented data on the dramatic decline in the proportion of women age 20–24 ever married. In Fig. 3.4 we show a similarly important trend by presenting the dramatic increase in the percentage of ever-married women aged 40–44 who have divorced. Figure 3.4 clearly indicates that a decline in marital stability has taken place between 1975 and 2002. The proportion of ever-married women divorced from their first marriage by age 40–44 rose sharply between 1975 and 2002 for all three race/ethnic groups for which we have data.

For each race/ethnic status examined, dramatic increases are found in the proportion of ever-married women who divorced. For Whites, the increase was 29 percentage points (from nearly 20% in 1975 to over 49% in 2002). For African Americans, the percent divorced has risen from slightly less than 30% in 1975 to 54% in 2008. Hispanic women also experienced an increase in the percent of women age 40–44 divorced from their first marriage (from just less than 20% in 1980 to just over 40% in 2002).

We now examine first marriage duration for women by divorce cohort. Figure 3.5 shows the percentage distribution of the duration of first marriage by divorce cohort. For marriages that ended in 1945–1949 and 1950–1954, 47.4% and 40.2% lasted less than 5 years, respectively, which may partly be attributed to war-time marriages with men serving in WWII. Only 7.6% of divorces in the 1945–1949 divorce cohort were comprised of marriages that lasted 15 years or more. In comparison, for divorces that occurred in 1990–1994, 30% were from marriages that lasted less than 5 years, while 24.8% were from marriages that lasted 15 years or more. Based on Fig. 3.5 one can conclude that divorce is becoming

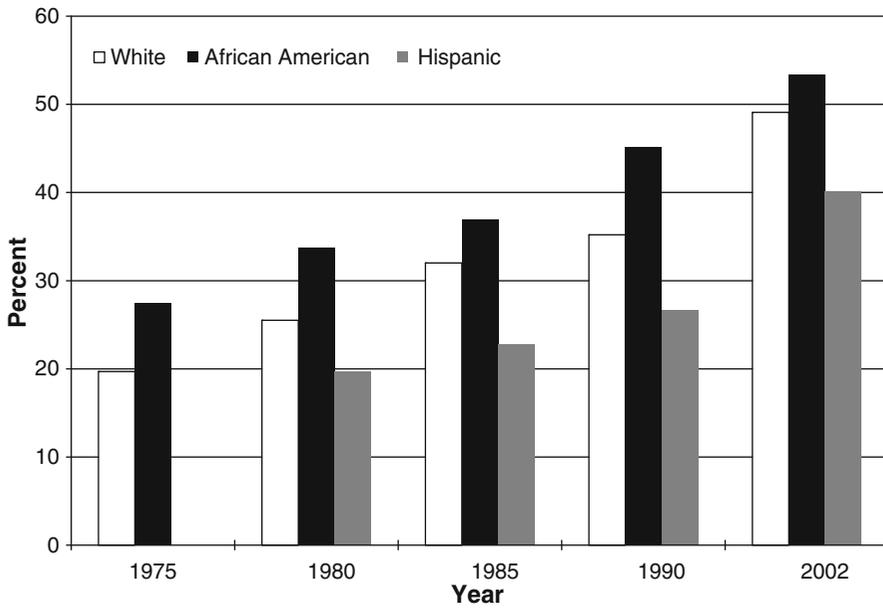


Fig. 3.4 Percent of ever-married women 40–44 divorced: 1975–2002. *Source:* U.S. Bureau of the Census (1992). Author tabulations from the 2002 NSFG

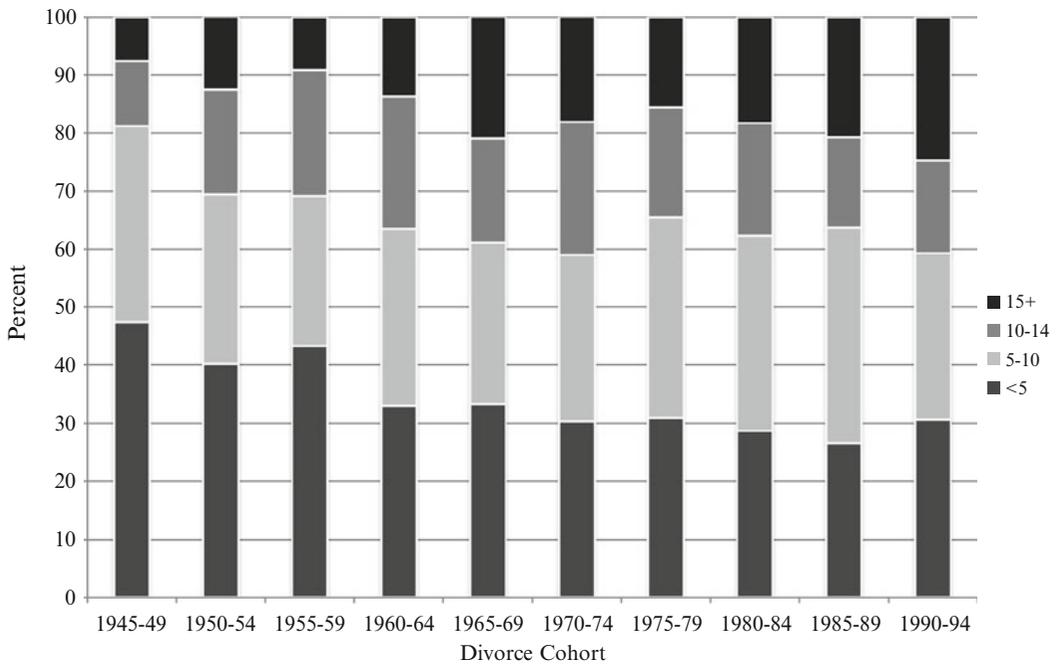


Fig. 3.5 Percent distribution of duration of women’s first marriages by divorce cohort: 2001. *Source:* U.S. Bureau of the Census (2005)

much more acceptable as a way to end a poor union irrespective of marital duration. In the past, women with many years of marriage were generally more reluctant to divorce because of the marital capital that had been accrued. This pattern appears to be changing. Today, women are more integrated into the work-world and have more options than to simply remain in a poor relationship or marriage even if in a marriage of long duration.

An active area of research regarding marital stability is the consideration of the influence of husbands' and wives' economic resources (Cooke, 2006; Greenstein, 1990, 1995; Heckert, Nowak, & Snyder, 1998; Hoffman & Duncan, 1995; Jalovaara, 2003; Liu & Vikat, 2004; Ono, 1998; Poortman & Kalmijn, 2002; Rogers, 2004; Sayer & Bianchi, 2000; Teachman, 2010). Examination of the effect the relative income of wives and husband's on divorce has been investigated for both married and cohabiting couples (Brines & Joyner, 1999; Kalmijn, Loeve, & Manting, 2007). Kalmijn et al., 2007 report that the research results are mixed, with some researchers finding a positive effect of the wife's

income share on divorce; while some find that wives' earnings have a nonlinear, U-shaped relationship with marital dissolution; and still other researchers have reported an inverted U-shaped relationship. Kalmijn et al., 2007 findings suggest that the nature of the nonlinear relationship depends on the type of union. Specifically, movement away from income equality toward a male-dominant pattern lends stability to marriages, while it tends to destabilize cohabiting unions. The opposite is true when the movement away from equality is in the direction of a female-dominant pattern.

Remarriage

Figure 3.6 provides the percent of women age 40–44 who have remarried after divorce for the period 1975–2002 by race/ethnic status. The data are not available for Hispanic women for years prior to 1985. For Whites, the percent of women who were remarried by age 40–44 has remained fairly stable over time, beginning at 72% in 1975 and ending at 70% in 2002. The trend

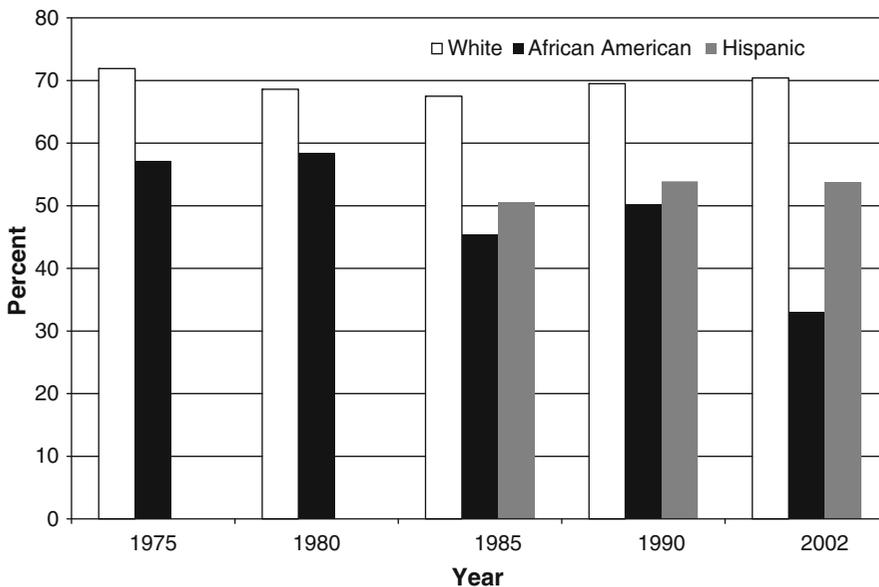


Fig. 3.6 Percent of women 40–44 ever remarried after divorce: 1975–2002. *Source:* U.S. Bureau of the Census (1992). Author tabulations from the 2002 NSFG

for African American women shows dramatic differences from both Whites and Hispanic women. A steeper decline in remarriage is evidenced for African American women between 1975 and 2002. While 57% of divorced black women age 40–44 had remarried in 1975, only one-third had remarried in 2002. Hispanic women experienced little change in remarriage over the 1985–2002 time period.

Bramlett and Mosher (2002) examine the influence of background characteristics on the probability of remarriage in the United States. They find remarriage for women more likely in nonmetropolitan areas and least likely in the central cities of metropolitan areas. Remarriage is more likely for women who divorce young rather than for women aged 25 and over at divorce. Also, women are more likely to remarry in places where men are working and not in poverty. Contrary to the case for first marriages, Teachman (2010) finds that cohabitation prior to a second marriage does not elevate the risk of divorce (see Xu, Hudspeth, and Bartowski (2006) for evidence to the contrary, however).

We will not dwell further on the rationales that have been put forward to explain changes in the likelihood of divorce and remarriage. It is sufficient to note that most of the arguments concerning changes in these demographic behaviors mirror those put forward with respect to the formation of marriages (Becker, 1981; Becker, Landes & Michael, 1977; Espenshade, 1985; Grossbard-Shiechtman, 1993; Heckert et al., 1998; Jalovaara, 2003; South & Spitze, 1986; Teachman, 2010). That is divorce and remarriage, may be examined within the same specialization and trading model whereby marital stability is generated through interdependence of spouses resulting from a traditional division of labor in which husbands specialize in labor market activities and wives specialize in home activities. A more detailed summary of the theoretical concerns that link wives' economic resources to risk of divorce is found in Teachman (2010). In more traditional marriages, wives' income acts as an independence factor, allowing women to leave marriages in which they may have otherwise remained because of economic necessity.

In contrast, in less traditional marriages where joint contributions are expected, wives' income may generate an income effect, reducing economic stress, and stabilizing marriages.

This is not to say that all factors related to marital dissolution and remarriage are identical to those for marital formation. Clearly, aspects of marital interaction and experience that affect the likelihood of marital dissolution have little influence on union formation (Glenn, 1990, 1998; Orbuch, House, Mero, & Webster, 1996). However, there appear to be elements of common influence, especially with respect to the opportunities and constraints imposed by changing social and economic conditions. There is even evidence that characteristics of local marriage markets also affect the likelihood of divorce through variations in the availability of economically attractive marriage partners (South & Lloyd, 1995). The bottom line is that a multitude of factors must be considered in order to explain the general retreat from early, permanent marriage, as well as the fact that this retreat has been more rapid and extensive for African Americans than for other race/ethnic groups.

Changes in the Context of Childbearing and Childrearing

As American women spend a smaller fraction of their childbearing years in marriage, the opportunity for nonmarital childbearing increases. Thus, all else being equal, recent changes in marital behavior alone should lead to concomitant increases in the proportion of children born outside of marriage. As Fig. 3.7 shows, the data indicate that the relative number of births occurring to unmarried mothers has increased in recent decades and racial differences in nonmarital childbearing mirror race differentials in marital behavior.

In 2005, about 32% of white births occurred outside of marriage, compared to 48% of Hispanic births and 69% of African American births. Fifteen years earlier in 1990, about 17% of white births occurred outside of marriage, compared to 37% of Hispanic births and 67% of African American births. In 1970, these figures

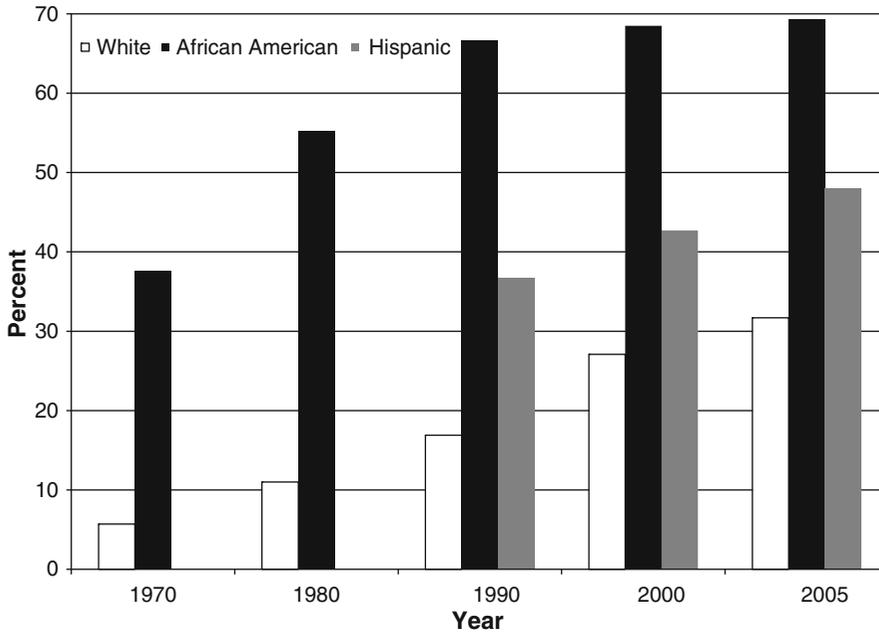


Fig. 3.7 Percentage of births to unmarried women: 1970–2005. *Source:* U.S. Bureau of the Census (2009a) (for 1990–2005 data). Table No. 85; and U.S. Bureau of the Census (1985) (for 1970–1980 data). Table No. 94

were 5.7% for Whites, and 38% for African Americans (no data are available for Hispanics) (U.S. Bureau of the Census, 2009a, 1985).

The proportion of births that are nonmarital is determined by the rates of both marital fertility and nonmarital fertility, as well as the proportion of women married and not married. All else being equal, a drop in marital fertility will lead to a greater proportion of births occurring outside of marriage even if the rate of nonmarital fertility remains constant. Gray, Stockard and Stone (2006) using a variety of empirical models conclude that the rise in nonmarital births is caused by changes in marriage behavior. (For more discussion and description of how nonmarital fertility can change over time, see Bumpass and Lu (2000), Gray et al. (2006), Smith and Cutright (1988), and Smith, Morgan and Koropecjy-Cox (1996)). McLanahan (2009) shows increases in nonmarital childbearing for all women, Whites, and Blacks during the last half century.

Nonmarital fertility and cohabitation have dramatically changed family life in the United States. Bumpass and Lu (2000) find that 40% of all

children will spend some time in a family that cohabits and this means they are more likely to experience family disruption. Graefe and Lichter (2008) find that nonmarital childbearing is related to both lower marriage rates and lower marriage quality. For African Americans, the increase in the proportion of births that are nonmarital has resulted from the fact that rates of marital fertility have declined more rapidly than rates of nonmarital fertility (National Center for Health Statistics, 1995). For Whites, the rate of nonmarital childbearing has increased consistently across time. While marital fertility has declined for Whites as well, the increase in the rate of nonmarital fertility has played a stronger role in determining the increasing proportion of nonmarital births over time (National Center for Health Statistics, 1995).

What does the increasing proportion of nonmarital births, combined with the retreat from early, stable marriage, imply for the living arrangements of children? Providing part of the answer to this question, Fig. 3.8 indicates that the proportion of children living with a single parent has increased markedly over time. In 1970, nearly

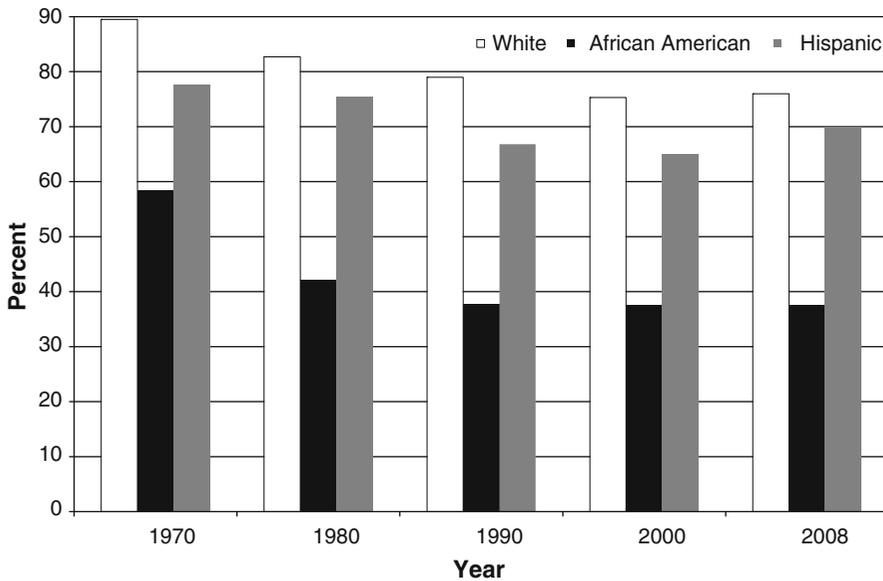


Fig. 3.8 Percent of Children Under 18 Living With Two Parents: 1970–2008. *Source:* U.S. Bureau of the Census (1996b), (2001), (2006), (2009a), (2009b)

90% of white children lived with two parents (biological, adopted, or stepparents). This figure dropped to about 75% in 2000, then rebounded slightly to 76% by 2008. A similar trend has occurred for Hispanic children, with a decline from just under 78% in 1970 to about 65% in 2000. By 2008, this figure had increased slightly to about 70%. The percent of African American children living with two parents fell from 58% in 1970 to just under 38% in 1990 and has remained relatively constant through 2008. These figures reflect the fact that a substantial proportion of American children will spend at least part of their childhood in a single-parent home.

The statistics in Fig. 3.8 reflect the impact of out-of-wedlock childbearing and the formation and dissolution of marriages by parents on the living arrangements of their children at a given point in time. This series of snapshots, however, does not reflect the fact that over time children move into and out of several different family types as a function of these events. Taking these life-course changes into account, nearly 50% of white children and two-thirds of African American children are likely to spend at least part of their childhood in a single-parent family

(Bumpass & Sweet, 1989; Cherlin, 2004; Martin & Bumpass, 1989), often with detrimental consequences (McLanahan & Sandefur, 1994; McLanahan & Percheski, 2008; Page & Stevens, 2005). Furthermore, approximately three-fifths of African American children and one-fifth of white children born to unmarried parents will not live in a married couple family throughout their childhood (Bumpass & Lu, 2000).

A growing body of literature indicates that change in childhood living arrangements, beyond any effect associated with experiencing a single-parent family, is also detrimental to the well-being of children (An, Haveman, & Wolfe, 1993; Fomby & Cherlin, 2007; Cherlin et al., 1991; Osborne & McLanahan, 2007; Seltzer, 1994; Wu, 1996). The changes we have outlined in marriage, divorce, and remarriage imply that an increasing percentage of children are experiencing change in their childhood living arrangements. We illustrate this point in Fig. 3.9 using data from the 1995 National Survey of Family Growth. These data provide information on a wide range of different living arrangements experienced by women when they were children, including living with two biological parents, a

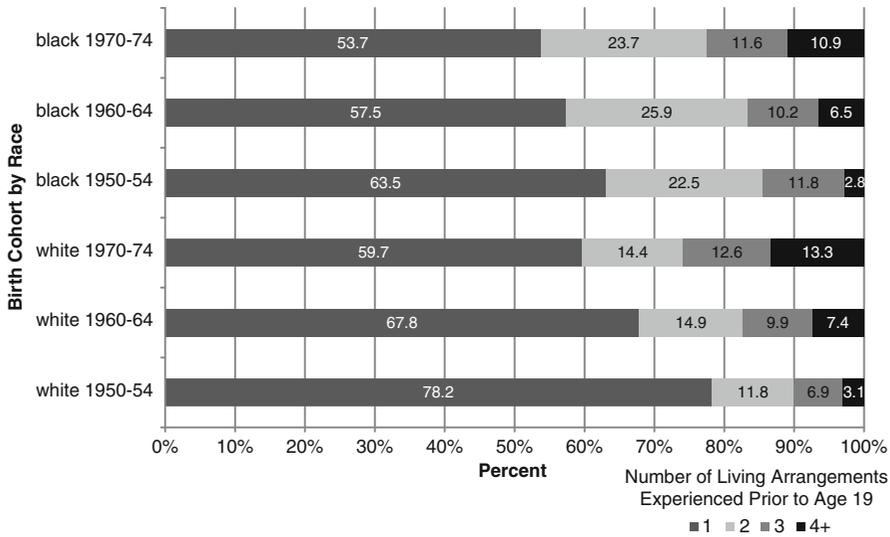


Fig. 3.9 Childhood living arrangements of women: 1950–1954, 1960–1964, and 1970–1974 birth cohorts by race. *Source:* Author tabulations from the 1995 National Survey of Family Growth

parent and stepparent, a single parent of either gender, a parent who cohabited, grandparents, other relatives, and group living quarters.

For women born 1950–1954, about 22% of white women and 36% of African American women experienced more than one living arrangement during their childhood prior to age 19. For women born 1960–1964, these figures were 32% and 42%, respectively. For women born 1970–1974, 40% of white women and 46% African American women had experienced more than one living arrangement while growing up. For the youngest cohort of women, roughly 25% of both Whites and African Americans experienced three or more childhood living arrangements.

The combined impact of the retreat from marriage and the shifting context of childbearing and childrearing on changes in the composition of American households is shown in Fig. 3.10. [Although part of the change in household structure shown in Fig. 3.10 may be attributed to change in the age structure of the American population, this effect is likely to be small (Santi, 1988)]. In 1970, about 40% of all households consisted of a married couple with at least one child living in the household. This share declined to about 22% by 2007. There were substantial

increases in the percent of households made up of persons living alone and other families with children (mainly households headed by a single woman). Other, nonfamily households (nonrelated individuals living together) also witnessed a gain during recent decades.

Married couples have declined as a fraction of all households, from over 70% in 1970 to just 51% in 2007. The percent of nonfamily households has increased along with the relative number of families that do not include a married couple. In sum, the changes in marriage, divorce, remarriage, and childbearing discussed earlier have resulted in increased diversity in the types of households to be found in America. Consideration of the growing number of stepparent families, which is not reflected separately in Fig. 3.10, adds to this diversity even more.

The Changing Economic Fortune of America’s Families

We begin the discussion of the economic well-being of America’s families by presenting information on their median income from 1970 to 2006 in Fig. 3.11. There has been a general upward

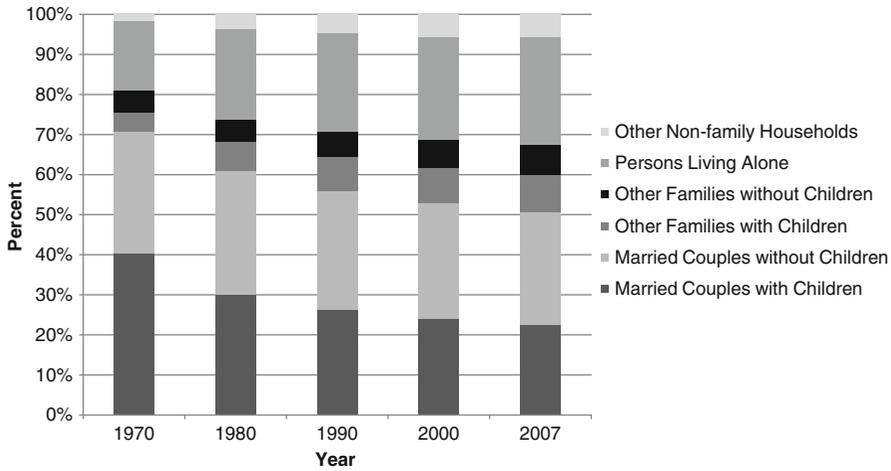


Fig. 3.10 Household composition: 1970–2007. *Source:* U.S. Bureau of the Census (2009a) (for 1980–2007 data). Table No. 58; and U.S. Bureau of the Census (1999) (for 1970 data). Table No. 70

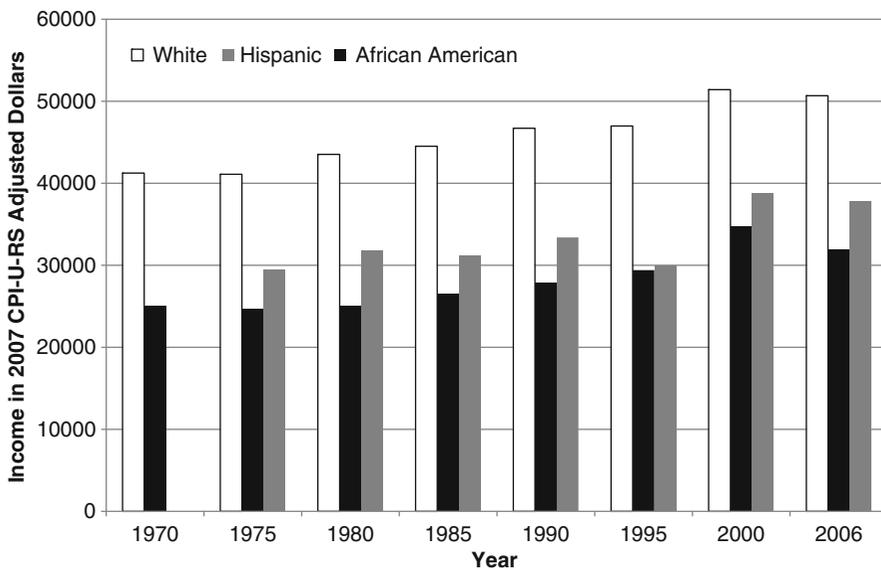


Fig. 3.11 Median income of families: 1970–2006. *Source:* U.S. Bureau of the Census (2007)

shift in median income for each of the three groups depicted in the graph. Between 1970 and 2000, the median income for white families increased from just over \$41,000 (in constant 2006 dollars) to approximately \$51,400. This represents a gain of about 25% over a 30-year period, or about .83% per year. Since 2000, however, white families have experienced a small drop in median income to about \$50,600 in 2006.

For African American families, median income also increased from about \$25,000 in 1970 to nearly \$35,000 in 2000. This change represents a significant increase of about 40% over the 30-year period, or 1.3% annually. Like white families, African Americans have also experienced a decrease in median income in recent years. In 2006, the median income for African American families fell to just under \$32,000,

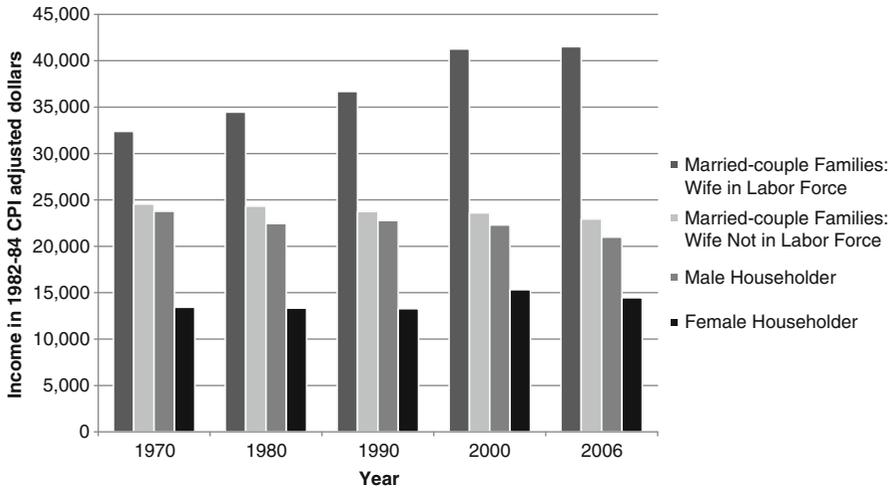


Fig. 3.12 Median family income by family type: 1970–2006. *Source:* U.S. Bureau of the Census (1998), (2002), (2009a)

representing an 8% drop since 2000. Change in median income for Hispanic families was modest between 1975 and 1990, with an overall increase of about 13%. After a slight decline in the early 1990s, median income for Hispanic families increased considerably from about \$30,000 in 1995 to almost \$39,000 in 2000. Similar to African Americans and Whites, median income has also fallen for Hispanic families since 2000, though this recent drop has been less substantial for Hispanics than for African Americans.

Most of the gain in median family income during the last few decades has been constrained to families where the householder has a college education. For example, the 2007 median family income was \$49,737 for families in which the householder's highest level of education was a high school degree (in constant 2007 dollars). In 1970 this figure was actually higher at \$51,755, indicating a 4% decline over the past 37 years in median family income for this educational category. On the other hand, for families in which the householder has a bachelor's degree or more, the 2007 median family income was \$100,000, 33% higher than in 1970.

Income by family type over the period 1970–2006 in 1982–1984 CPI adjusted dollars is presented in Fig. 3.12. Married-couple families in which the wife was in the labor force increased

their income from \$32,391 to \$41,519, or about 33%. In contrast, married couples without the wife in the labor force not only had consistently lower levels of income in comparison to two-earner families, but actually experienced a slight decline in their median income between 1970 and 2006 (from \$24,549 to \$22,947 or –6.5%). In 2000 and 2006, married-couple families in which the husband was the sole income earner earned, respectively 42% and 44% less than two-earner families, a ratio that has been increasing since 1970. These data suggest that the increase in median family income shown in Fig. 3.11 was driven in large part by increases in the income of married-couple families in which the wife is employed.

Single female-headed households evidence the lowest levels of median income—after a virtually constant economic position from 1970 to 1990, income rose slightly to \$15,326 in 2000 but declined to \$14,458 in 2006. While the income of single male-headed families (male householder families) remains higher than for single female-headed families (female householder families), this group also lost ground over the past 36 years (from about \$23,778 to \$20,985, or –11.7%).

The increasing importance of women's income to the family can be traced to differences in the labor-market fortunes of men and women.

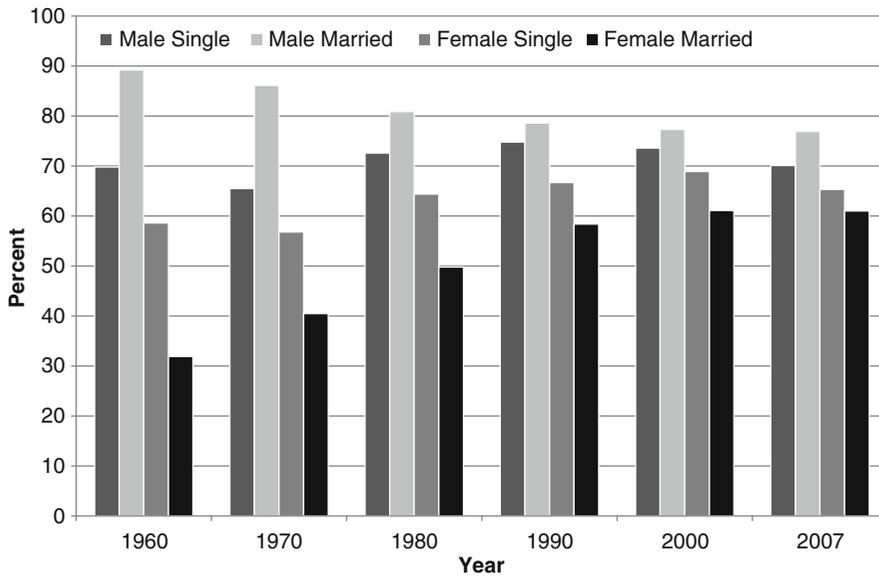


Fig. 3.13 Labor force participation rates of men and women age 16+: 1960–2007. *Source:* U.S. Bureau of the Census (2009a), Table No. 652

We consider two dimensions of labor-market experience—changes in the rate of labor force participation and changes in income among those in the labor force. Figure 3.13 outlines the changes in labor force participation for men and women age 16 and older. The figure indicates a steady decline in the participation of married men in the labor force, from just under 90% in 1960 to about 77% in 2007, reflecting in part the increased coverage of American men by pension plans and social security (Wise, 1997). In contrast, there has been a rush of married women into the labor force. In 1960, about three out of ten married women worked for pay. Since 2000, this figure has remained above six out of ten married women. Compared to married women, married men were 2.8 times more likely to be in the labor force in 1960, but only 1.3 times more likely to be in the labor force in 2007.

Figure 3.13 is interesting because it indicates a decline in the ability to predict labor force participation based on sex and marital status. In 1960, it was clear that men were more likely to work than women and that marriage increased the likelihood of employment for men but depressed it for

women. By 2007, men were still more likely to be employed than women, but the differential had been cut substantially. Married men were also more likely to work for pay than were single men, but only by about 7 percentage points. Married women were less likely to be employed than single women were, but the difference had declined from about 27 percentage points in 1960 to only 4.3 percentage points in 2007.

Figure 3.14 sketches changes in the income of men and women by race and ethnicity over the period 1970–2006 (in 1982–1984 CPI adjusted dollars). In 1970, the median income of white men was \$17,039. In 2006, this figure had declined slightly to \$16,972. Hispanic men experienced a similarly minor decline, from \$11,817 in 1980 to \$11,761 in 2006. The median income for African American men was lower than either White or Hispanic men from 1970 to 1990, but experienced a 30% increase from 1990 to 2000, rising from \$9,651 to \$12,532. The 2006 income of \$12,570 does not reflect similarly high percentages of increasing income, however.

Among women, there has been a steady increase in median earnings since 1970, which is

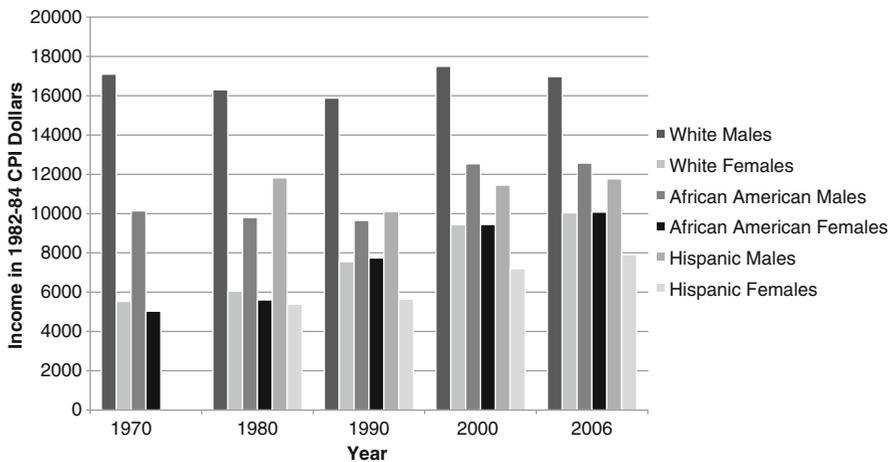


Fig. 3.14 Median income of men and women with earnings: 1970–2006 by race. *Source:* U.S. Bureau of the Census (1998), (2009a)

influenced by increased participation in the labor force and higher levels of full-time participation. White and African American women have seen their income almost double from 1970 to 2006, from \$5,524 to \$10,037 and \$5,029 to \$10,071, respectively. The average median income of Hispanic women also increased substantially (from \$5,390 in 1980 to \$7,903 in 2006), but remains the lowest of all groups. The increased labor force participation and income for women is especially interesting in light of the decline over the past 3 decades in the level of labor force participation of men and their relatively stagnant or declining incomes. The combination of these trends points to the growing importance of wives' income to the economic survival of families. Not only are women more likely to be bringing home needed income but also they are bringing home a greater proportion of a family's total income.

While the changes illustrated in Figs. 3.11, 3.12, 3.13, and 3.14 outline the increasing economic contributions of women to their families, the figures also suggest substantial change in the distribution of family income. These changes in the distribution of family income have corresponded with a more general trend toward greater wage inequality in America (Danziger & Gottschalk, 1993, 1995, 2005; Fischer et al., 1996; Lee, 2008; McFate, Lawson & Wilson,

1995; Neckerman & Torche, 2007; Western, Bloome & Percheski, 2008). In 1980, the poorest fifth of families earned 5.3% of all income. In 2007, this value had fallen to 3.4% (U.S. Bureau of the Census, 1998, 2008a). In contrast, in 1980, the richest fifth of families earned 41.1% of all income, a value that grew to 49.7% in 2007. The richest 5% of American families increased their share of all income from 14.6% to 21.2% over the same period.

The escalating income inequality of recent decades has been characterized by differential growth in income for poor and rich families. Wealthy families have experienced rapid rates of income growth, while gains for poor families have been much more modest. For instance, in 1980, the upper income limit for the poorest fifth of families was \$24,916 in constant 2007 dollars (U.S. Bureau of the Census, 2008b). By 2007, nearly 30 years later, the upper limit for the poorest families had risen by only 11.8% to \$27,916. The lower income limit for the richest fifth of families, on the other hand, increased at a much higher rate from \$83,372 in 1980 to \$112,638 in 2007, representing a change of 35.1%. Furthermore, the lower income limit for the richest 5% of families rose even more substantially during this time period, increasing by nearly 50% from \$131,766 to \$197,216.

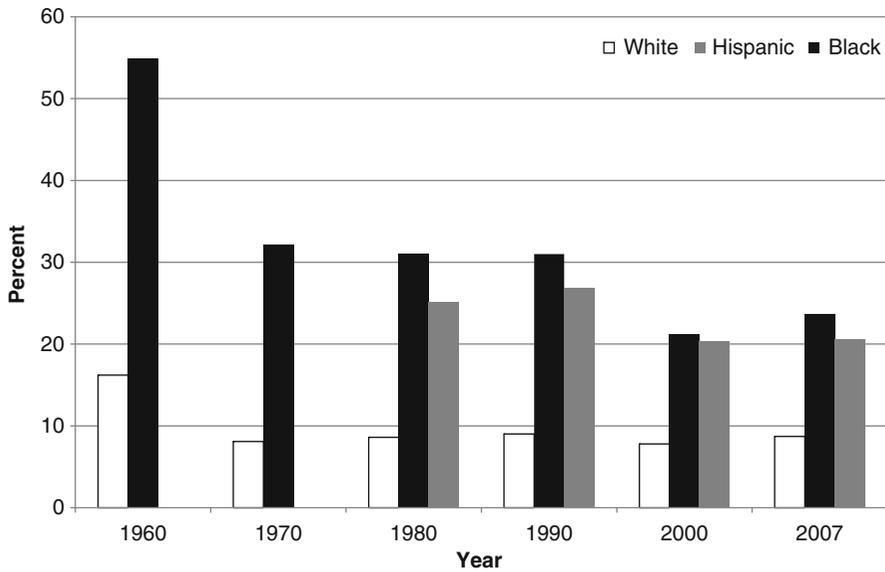


Fig. 3.15 Percent of families below the poverty line: 1960–2007. *Source:* U.S. Bureau of the Census (2008a)

Karoly and Burtless (1995) report that family incomes at the lowest levels have failed to increase substantially for two reasons. First, there has been an increase in single-parent families headed by persons with low skills and low incomes. That is, the number of families at the lowest end of the income scale is growing more rapidly than the number of higher-income families. Second, there has been an increase in income inequality among men, such that men at the lower end of the distribution have seen their wages fall (see Fig. 3.14). Thus, families at the lower end of the income distribution either do not have access to male earnings or have seen these earnings decrease over time.

At higher income levels, family income has grown due to two factors. First, the income of men at the upper end of the distribution has grown substantially. Second, employed women tend to be concentrated in higher-income families. This latter fact is consistent with increases in the educational homogamy (i.e., positive assortative mating) of marriages over time (Mare, 1991; Schwartz & Mare, 2005) and means that valued labor market skills are increasingly concentrated in two-earner families. Schwartz and Mare (2005) found

increases in the odds of educational homogamy caused by decreases in the intermarriage for both those with high and those with low education.

Taking a different approach from looking at income inequality, Hacker and Jacobs (2008), examine income volatility for families using 25 years of data from the Panel Study of Income Dynamics. They find considerable growth in income instability (the amount of families' incomes going up and down with time). Such volatility can have a deleterious effect on family stability as well.

Figure 3.15 shows the percent of families with incomes below the poverty line. There are several striking components to this figure. First, there was a substantial reduction in poverty for both African Americans and Whites over the decade of the 1960s, reflecting the increases in income among the poorest Americans under Lyndon Johnson's Great Society programs. In just 10 years, the proportion of African Americans with incomes below the poverty line fell nearly 20 percentage points. For white Americans, the poverty rate was nearly halved.

The second interesting component of Fig. 3.15 is the overwhelming stability of rates of poverty

for most groups since 1970. For both Whites and Hispanics, the percentage of families below the poverty line has changed very little for a period of almost 40 years. Among Hispanic families, the rate has fluctuated between 20% and 27% since 1980, while the rate for white families is much lower but has remained constant at about 8–9% since 1970.

In a similar fashion, the poverty rate among black families remained virtually unchanged between 1970 and 1990. Representing a third interesting feature of Fig. 3.15, however, is the sharp decline in the black poverty rate between 1990 and 2000. After hovering at close to 30% for the previous 20 years, the black poverty rate fell to just over 21% between 1990 and 2000. The most recent statistics from 2007 indicate that the level of black poverty (23.6%) is slightly higher than that of Hispanics (20.6%), and still remains almost three times the level among white families (8.7%).

This recent decline in the rate of family poverty among blacks provides an interesting contrast to evidence indicating a decline in the economic standing of the lowest fifth of the income distribution and a corresponding increase in the level of income inequality. This contrast appears to indicate that, while the nation's economic expansion that occurred during the 1990s allowed a larger number of black families to rise above the poverty threshold, it has apparently done little to improve the economic conditions of the most destitute. Understanding the intricacies of changing levels of poverty and the expanding economic inequality among American families continues to be an important goal for future research.

Discussion

Clearly, the past quarter century has seen increased diversity in the demographic structure of American families. There has been a retreat from universal early marriage, and among some groups, particularly African Americans, there has been a retreat from marriage altogether. Cherlin (2004) sees marriage having undergone a process of deinstitutionalization. It is no longer the case that a child

born today can expect to live his or her childhood with both biological parents, as the composition of family households change—for instance, children may live with a single or cohabiting parent. Household composition is also influenced by the recent increase in nonmarital fertility and rise in fragile families, which is found across multiple race and ethnic groups (McLanahan, 2009). Additionally, children are experiencing a higher average number of transitions in living arrangements as parental unions form and dissolve more frequently (Bumpass & Lu, 2000).

How can we make sense of the changes that have occurred to America's families? Part of the answer appears to lie in the evolving economic environment facing families (Stevenson & Wolfers, 2007; Lichter et al., 2002). As the economic roles of men and women change, and alternatives to marriage increase in popularity, traditional norms concerning family formation have weakened. The specialization model of marriage (Becker, 1981) is challenged as men and women have had to renegotiate taken-for-granted assumptions about the division of economic and household labor, their notions about acceptable economic security and according to some researchers the separation of sex, marriage, and childrearing (Lundberg & Pollak, 2007). In particular, women's participation in the labor force is becoming an increasingly important attribute in marriage arrangements, as her financial contributions to the family is becoming more of a necessity (Goldin, 2006). These economic changes have made it extremely difficult for young men and women to achieve the type of family modeled by their parents or grandparents. Indeed, the production complementarities associated with more traditional marriages are being replaced with more subjective, and likely more fluid, complementarities based on tastes for goods such as leisure, entertainment, personality, and social networks.

Trends in assortative marriage based on educational homogamy and other socioeconomic variables prompt the idea that "...marriage has arguably become a 'luxury' available mostly to middle-class and affluent women with the best marital prospects" (Lichter et al., 2002).

Given these circumstances, substantial challenges to marriage remain among the most economically disadvantaged Americans. Both the current trends in educational assortative marriage as discussed by Schwartz and Mare (2005) and the reproduction of poverty as presented by McLanahan (2009) provide explanation of the plight of those in poverty and their inability to overcome barriers to a productive and fulfilling family. It is among these individuals that the threat of family decline remains most salient.

Debate continues on the implications of family change in the areas of marriage, divorce, remarriage, childbearing, cohabitation, and household composition. Increased diversity of family structures have occurred, which will have implications for the experience of families in the years to come. Future research will be challenged to identify the bases upon which unions are formed and the increasingly diverse challenges to their stability. Whereas previous research has tended to focus on more traditional predictors of union formation and dissolution such as income and education, given the strongly economic function of marriage, subsequent research may need to expand to consider less traditional variables that may tap tastes for noneconomic components of intimate living. This notion also means that greater attention should be paid to the marital match. How well are couples matched on the traits important to their union? Additional research should also focus on the “markets” in which persons find mates and evaluate their current partner.

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