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Author(s): Sara McLanahan

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# DIVERGING DESTINIES: HOW CHILDREN ARE FARING UNDER THE SECOND DEMOGRAPHIC TRANSITION\*

SARA MCLANAHAN

*In this article, I argue that the trends associated with the second demographic transition are following two trajectories and leading to greater disparities in children's resources. Whereas children who were born to the most-educated women are gaining resources, in terms of parents' time and money, those who were born to the least-educated women are losing resources. The forces behind these changes include feminism, new birth control technologies, changes in labor market opportunities, and welfare-state policies. I contend that Americans should be concerned about the growing disparity in parental resources and that the government can do more to close the gap between rich and poor children.*

**D**uring the first demographic transition, which began in the early 1800s and continued into the early 1900s in Western industrialized countries, mortality and fertility declined and investment in child quality grew (Coale and Watkins 1986; Notestein 1945). For children, the decline in mortality meant fewer parents lost through death, and the decline in fertility meant fewer siblings with whom to share resources. The growing concern about child quality meant increased investment in public education. Children growing up in 1950 were more likely than those growing up 100 years earlier to live in traditional nuclear families, to be in good health, and to attend school. These changes were society wide, with rich and poor children benefiting alike.

How children are faring under the second demographic transition, which began around 1960, is less certain. The primary trends of the second transition include delays in fertility and marriage; increases in cohabitation, divorce, and nonmarital childbearing; and increases in maternal employment (Lesthaeghe 1995; Lesthaeghe and Surkyn 1988; Mason and Jensen 1995). Some of these trends, such as delays in childbearing, imply gains in parental resources, while others, like divorce and nonmarital childbearing, imply losses. Still others, like increasing maternal employment, suggest both.

Many scholars have argued that the trends associated with the second demographic transition are all of one piece and are fueled by a common factor, such as modernization or women's growing economic independence.<sup>1</sup> They have also contended that people, especially women, who are in the vanguard of change are the most advantaged and best able to deal with its consequences.<sup>2</sup> Much of the general public shares the idea that

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\*Sara McLanahan, Department of Sociology and Woodrow Wilson School of Public and International Affairs, Princeton University, 265 Wallace Hall, Princeton, NJ 08544; E-mail: mclanaha@princeton.edu. A previous version of this article was delivered as the Presidential Address at the 2004 annual meeting of the Population Association of America, April 1–3, Boston. I am grateful to the members of the MacArthur Network on "The Family and the Economy" and to Anne Case, Andrew Cherlin, Angus Deaton, Greg Duncan, Irv Garfinkel, Josh Goldstein, John Hobcraft, Christopher Jencks, Kathleen Kiernan, Dan Lichter, Robert Moffitt, Robert Pollak, and Judith Seltzer for their comments on previous drafts. I also am grateful to Kevin Bradway, Marcia Carlson, Christine Connelly, Jean Knab, Regina Leidy, Cynthia Osborne, Christine Percheski, and Brenda Szittyta for their assistance.

1. Lesthaeghe (1995) provided an excellent review of the different explanations of the trends, including both economic and ideological explanations.

2. This argument was true of the first transition, and it is implied by theories of the second transition, including those that emphasize ideational change (Aries 1980) and those that emphasize economic change

highly educated women are responsible for the changes in family formation. Former Vice President Dan Quayle drew widespread support when he chastised Murphy Brown, a character on a television sit-com, for having a child outside marriage. For many Americans, Murphy Brown symbolized the new, professional woman who was eschewing marriage in favor of a career (Morrow 1992).

In this article, I argue that the forces that are driving the transition are leading to two different trajectories for women—with different implications for children. One trajectory—the one associated with delays in childbearing and increases in maternal employment—reflects gains in resources, while the other—the one associated with divorce and nonmarital childbearing—reflects losses. Moreover, the women with the most opportunities and resources are following the first trajectory, whereas the women with the fewest opportunities and resources are following the second.<sup>3</sup>

As a consequence, the second demographic transition is widening social-class disparities in children's resources (Cherlin 1996; Haveman et al. 2004; Hernandez 1993). Children who were born to mothers from the most-advantaged backgrounds are making substantial gains in resources. Relative to their counterparts 40 years ago, their mothers are more mature and more likely to be working at well-paying jobs. These children were born into stable unions and are spending more time with their fathers. In contrast, children born to mothers from the most disadvantaged backgrounds are making smaller gains and, in some instances, even losing parental resources. Their mothers are working at low-paying jobs. Their parents' relationships are unstable, and for many, support from their biological fathers is minimal. Although their parents are more educated than they were 40 years ago, children's claims on their parents' resources are weaker (Coleman 1988).

I argue that the growing disparity in children's resources is related to four trends: the reemergence of the feminist movement (the "second wave"), the development of new birth control technologies, changes in labor market conditions, and changes in welfare-state policies. These changes interacted in ways that increased opportunities for some groups of women relative to others. Specifically, women from more-advantaged backgrounds seized the new opportunities and moved ahead quickly, whereas women from less-advantaged backgrounds lagged behind. Wilson (1980) made a similar argument about the effects of the civil rights movement on African Americans.

I also contend that Americans should be concerned about these growing disparities, especially the increase in single motherhood among less-educated women. Although some analysts have argued that single motherhood is an indicator of women's greater economic independence and parity with men, the rejection of this status by college-educated women suggests otherwise. Finally, I argue that the government has an important role to play in managing the changes in family behavior and protecting children from the loss of parental resources. Just as the government created old age pensions to cope with the changes associated with the first demographic transition, it must develop institutions for ensuring the provision of child care and child support to cope with the changes associated with the second transition.

The outline for this article is as follows. First, I present evidence to document my claim that the trends reflect the two trajectories and increasing disparities in children's resources. Data for the United States and other Western countries tell the same story. Next,

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(Becker 1981). For example, Blossfeld et al. (1995:203) examined the relationship between education and divorce and argued that "people with higher levels of education tend to have a greater willingness to dissolve an unhappy marriage and greater ability to cope with the consequences." They also hypothesized that the educational gradient will be weaker in countries with more generous welfare-state provisions.

3. Many of the ideas presented in this article were stimulated and reinforced by the project on "The Social Dimensions of Inequality," which is funded by the Russell Sage Foundation and the Carnegie Foundation (Neckerman 2004).

I discuss the causes and consequences of the trends and present data from a new survey of unmarried parents—the Fragile Families and Child Wellbeing Study. Finally, I talk about what could be done to ensure that all children have sufficient resources. Although most of the trends I discuss affect all adults, not just those who have children, my focus is on parents because my primary concern is what will happen to the next generation.

## THE TRENDS

To measure trends in children's resources, I used four indicators: mothers' age, mothers' employment, single motherhood, and fathers' involvement. Each indicator measures at least one type of parental resource—time or money—and some measure both. To measure socioeconomic status, I used mothers' position in the educational distribution: whether a mother is in the top, bottom, or one of the middle two quartiles. I used relative education, rather than actual education, because I wanted to compare women in the same social strata in each decade.<sup>4</sup> Mothers' education has increased dramatically over the past 40 years, and children have certainly benefited (Haveman et al. 2004). But my primary concern in this article is with the changes in children's *relative* resources. Growing inequality in family resources is expected to reduce children's life chances by isolating children from mainstream social institutions and by undermining society's commitment to them (see Neckerman 2004). The data tell the same story over and over: children of mothers in the top socioeconomic quartile are gaining resources faster (or losing resources more slowly) than children of mothers in the bottom quartile.

I begin by examining trends in mothers' age (see Figure 1),<sup>5</sup> which I treat as an indicator of parenting quality. Older mothers are more educated and more psychologically mature than younger mothers and are more likely to bear and raise children within stable unions (Martin 2004b). All these factors are positively associated with parenting quality (e.g., cognitive stimulation and warmth), which, in turn, is positively linked with children's cognitive and social development (Brooks-Gunn forthcoming; Heckman, Krueger, and Friedman 2004; Phillips et al. 1998). Thus, an increase in mothers' age is viewed as an increase in parental resources.<sup>6</sup>

Figure 1 shows trends in the median age of mothers of young children (age 5 or younger). Among mothers in the top education quartile, the median age declined slightly between 1960 and 1970 because of declines in higher-order births. After 1970, however, it grew steadily, from a low of 26 years in 1970 to a high of 32 years in 2000. For mothers in the bottom educational quartile, the story is different. After dropping from 24 to 22 in the 1960s, the median age remained relatively flat, rising only one year between 1970 and 2000. The result has been a widening of the age gap between mothers in the top and bottom quartiles.

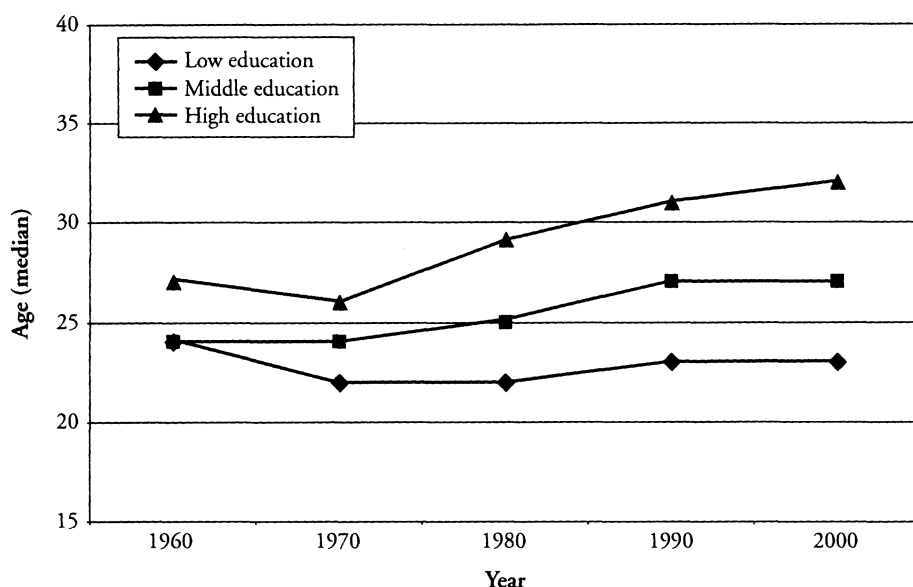
Next, I look at trends in mothers' employment, defined as working outside the home at least 27 weeks per year for 15 hours per week.<sup>7</sup> An increase in mothers' employment represents a gain in children's financial resources—and possibly a loss of time, which I discuss later. Financial resources are expected to increase children's well-being by increasing parents' ability to purchase material and social goods, such as good-quality health care and good-quality child care and education (Becker 1981; Bergstrom 1997),

4. Some of the mothers in my sample may not have completed their education. This limitation is not likely to affect the ranking of mothers, however, since it affects mothers in all parts of the distribution.

5. The numbers in Figures 1–3 were provided by Tara Watson and are based on data from the U.S. Census Bureau's Public-Use Microdata Samples (PUMS) for 1960 to 2000. The sample is restricted to mothers with children younger than age 6 and excludes mothers older than age 50.

6. Most of the research on the effects of mothers' age has focused on teenage childbearing (see Maynard 1997 for a review).

7. Hours worked is the number of hours worked in the past week in 1960–1990 and the usual hours worked in 2000. Weeks worked refers to the previous year.

**Figure 1. Trends in Mothers' Median Age, 1960 to 2000**

*Note:* Low education includes mothers in the bottom education quartile, middle education includes mothers in the middle two education quartiles, and high education includes mothers in the top education quartile.

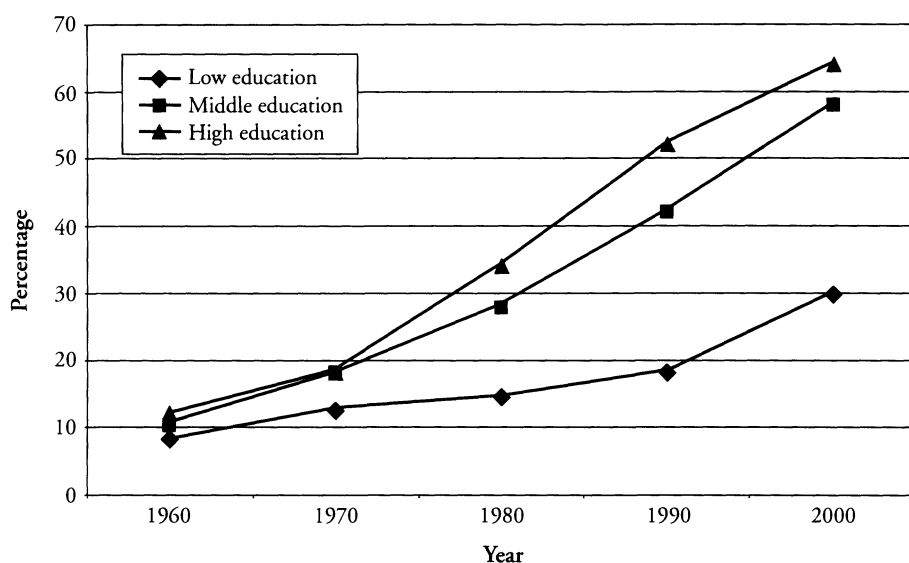
*Source:* PUMS (1960–2000).

and by lessening family stress (McLoyd 1990). Although researchers have disagreed about whether and how much money matters (Blau 1999; Mayer 1997), recent evidence, based on experimental data, indicates that increases in income increase school achievement among preschool children from low-income families (Morris, Duncan, and Rodrigues 2004).

In 1960, few mothers of small children worked outside the home, and the gap between mothers in the top and bottom quartiles was small (see Figure 2); only 12% of mothers in the top quartile were working, compared to 8% of mothers in the bottom quartile. Between 1960 and 1970, mothers' employment increased among all groups. After 1970, however, the trends diverged. Among mothers in the top quartile, employment grew more than threefold, from 18% in 1970 to 65% in 2000. Among mothers in the bottom quartile, it more than doubled, with much of the growth occurring during the late 1990s. The much higher hourly wages of mothers in the top quartile further exacerbates the disparity in financial resources generated by mothers' employment. The overall pattern is the same, regardless of whether I looked at "any work" or "full-time work."

Children's economic gains from maternal employment, however, do not appear to be offset by the loss of their mothers' time. Bianchi (2000) noted that although nonemployed mothers spend about twice as much time at home as employed mothers, most of the additional time is spent cooking and doing housework, rather than playing and engaging in educational activities with their children. Analyses by Bianchi and others have indicated that the time mothers spend interacting with their children has not been affected by the increases in maternal employment (Sandberg and Hofferth 2001).<sup>8</sup>

8. For reviews of the literature on the effects of maternal employment on children, see Waldfogel, Han, and Brooks-Gunn (2002) and Brooks-Gunn, Waldfogel, and Han (2002).

**Figure 2. Trends in Mothers' Employment, 1960 to 2000**

*Note:* Employment is defined as working at least 27 weeks per year for 15 hours per week.

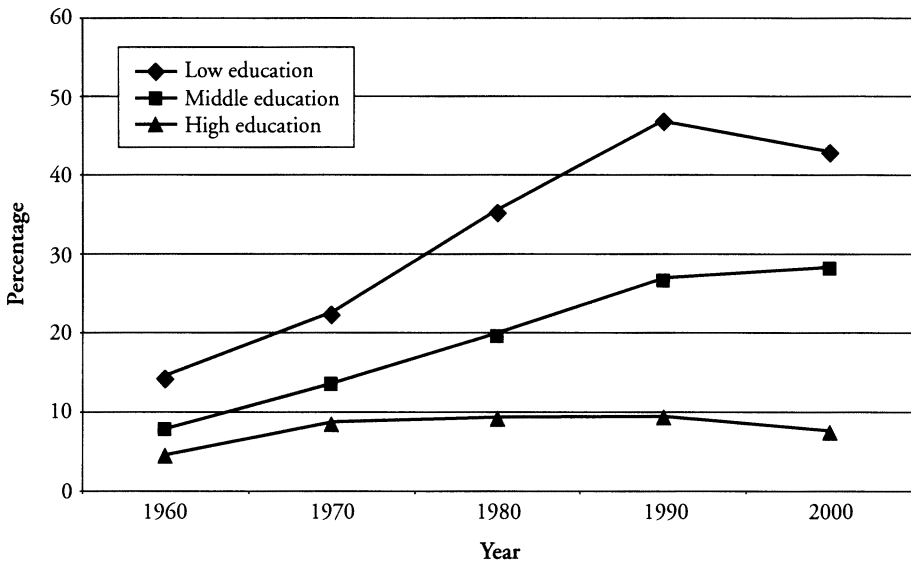
*Source:* PUMS (1960–2000).

Figure 3 shows trends among single mothers, defined as mothers who are not married or not living with their husbands.<sup>9</sup> An increase in single motherhood is viewed as a loss in children's resources. Children who live with single mothers receive less financial and emotional support from their biological fathers (Garfinkel and McLanahan 1986), and their family lives are less stable and more stressful. As a consequence, they have lower educational attainment, poorer mental health, and more family instability when they grow up (Amato and Keith 1991; McLanahan and Sandefur 1994).<sup>10</sup>

For this trend, which indicates a loss in children's resources, the increase has been the greatest among children in the bottom quartile. In 1960, about 14% of mothers in the bottom quartile versus 4.5% of mothers in the top quartile were single. By 2000, the percentages were approximately 43% and 7%, respectively. Over the four decades, the disparity in single motherhood grew from 10 percentage points to 36 percentage points. For more details about the trend in single motherhood, see Ellwood and Jencks (2004).

9. I did not take account of unmarried mothers who were living with cohabiting partners because these data were not available prior to 1980. In 1998, 13% of single mothers were cohabiting, up from 5% in 1978 (Bianchi and Casper 2000). Treating cohabiting mothers as married would reduce the proportion (and lower the increase) of single mothers, but it would not narrow the gap insofar as more-advantaged single mothers are more likely to cohabit than less-advantaged mothers.

10. For a review of the literature on the effects of family structure, see Sigle-Rushton and McLanahan (2004). Most of this literature is based on regression analyses of survey data. A few studies have used statistical techniques to control for unobserved differences that may cause a spurious association between family structure and child outcomes. The evidence from these studies, which have used sibling comparisons (Bjorklund and Sundstrom 2004; Case, Lin, and McLanahan 2001; Ermish and Francesconi 2001; Gennetian forthcoming; Ginther and Pollak 2004), instrumental variables (Gruber 2000; Johnson and Mazingo 2000), natural experiments (Gertler et al. 2004), and growth-curve analysis (Cherlin, Chase-Lansdale, and McRae 1998), is mixed, with some researchers finding negative effects of family structure and others finding no effects.

**Figure 3. Trends in Single Motherhood, 1960 to 2000**

Note: Single motherhood is defined as not being married or not living with a spouse.

Source: PUMS (1960–2000).

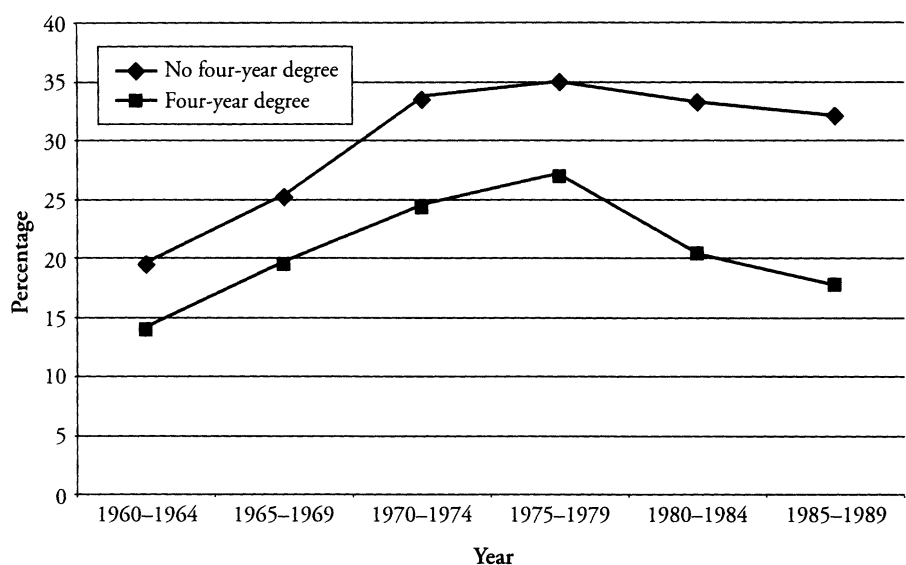
The story for marriage and divorce is similar to the story for single motherhood (see Figure 4). Goldstein and Kenney (2001) found that college-educated women are *more likely* to marry than other women, and Martin (2004a) showed that they are *less likely* to divorce. In his examination of divorce rates for marriage cohorts of college-educated and non-college-educated women, Martin found that divorce rates increased for both groups (although slightly more for less-educated women) from the early 1960s through the late 1970s. After 1980, however, the trends diverged, with divorce rates *falling* among college-educated women and continuing to rise among less-educated women. The trends in marriage, divorce, and single motherhood all contradict the argument that the most economically independent women are choosing single motherhood over marriage.

A fourth indicator of children's access to parental resources is primary time with fathers, defined as time spent by a father interacting with or directly caring for his children. Fathers' involvement is expected to increase children's exposure to cognitive stimulation and warmth, both of which are related to high-quality parenting and ultimately to cognitive and social development.<sup>11</sup> Figure 5 shows the trends in fathers' involvement between 1965 and 1998 for fathers with and without a college education. The solid lines, taken directly from Bianchi (2000), show the trends for married fathers. The dotted lines show Bianchi's estimates adjusted for the share of fathers who lived apart from their children.

Consistent with previous patterns, children of college-educated men spend more time with their fathers than do children of non-college-educated men. Moreover, fathers' involvement has increased since 1965. Before 1985, the trends in fathers' involvement for the two educational groups were a mirror image of each other, with college-educated fathers showing a decline and then an increase, and less-educated fathers showing an

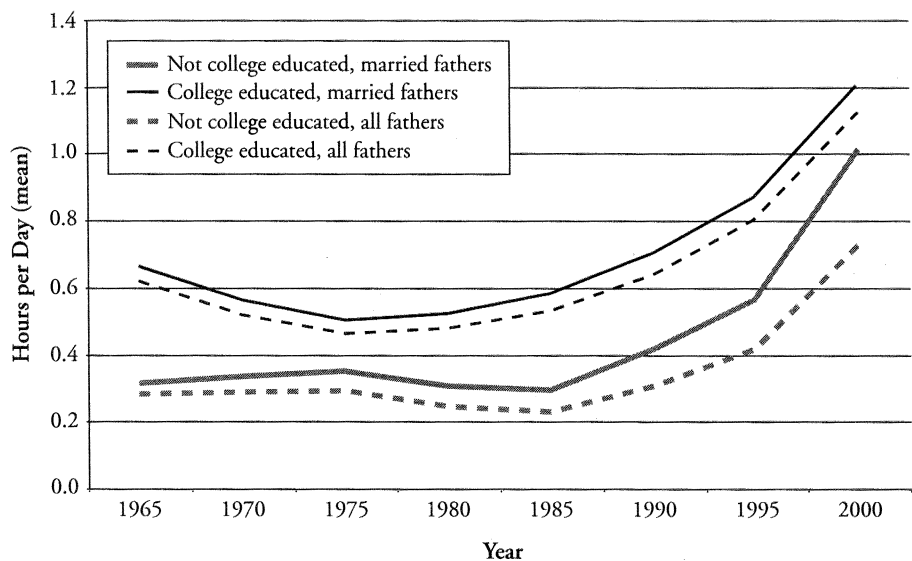
11. For a review of theory and research on fathers' involvement, see Lamb and Tamis-LeMonda (2004).

Figure 4. Trends in Divorce During the First 10 Years of Marriage for Marriage Cohorts, 1960–1964 to 1985–1989



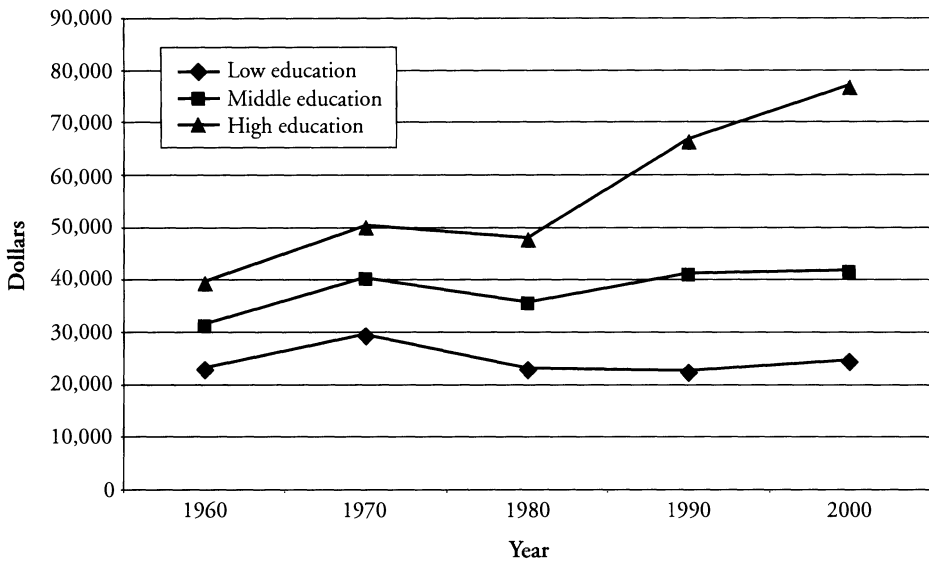
Source: Martin (2004a).

Figure 5. Trends in Fathers' Involvement, 1965 to 1998



Source: Bianchi (2000).



**Figure 6. Trends in Median Family Income, 1960 to 2000**

Source: PUMS (1960–2000).

increase and then a decline. After 1985, however, the trends are parallel, with both groups showing large increases. For married fathers only (the solid lines), the gap between college-educated and less-than-college-educated fathers appears to be narrowing. But for all fathers (the dotted lines), the gap remains more or less constant. Together, the lines tell us that the gap in children's access to fathers' time has remained constant, although resources would have narrowed in the 1990s if single motherhood had not increased (see Sandberg and Hofferth 2001; Yeung et al. 2001).

Finally, changes in assortative mating during the past four decades are likely to have exacerbated the growing disparities in children's resources. Assortative mating on education increased between 1960 and 1990 (Mare 1991), which means that the children of mothers in the top quartile are more likely to have fathers in the top quartile today than they were in the past. Similarly, children of mothers in the bottom quartile are more likely to have fathers in the bottom quartile than they were 40 years ago. Some evidence suggests that increases in assortative mating have led to increases in family income inequality and reductions in intergenerational mobility (Fernandez and Rogerson 2001; Kremer 1997).

To sum up, the demographic changes associated with *increases* in children's resources—mothers' age and employment and fathers' involvement—are happening the fastest among children in the top socioeconomic strata, whereas the changes associated with *decreases* in resources—single motherhood and divorce—are happening the fastest among children in the bottom strata. These trends are leading to greater disparities in children's resources, measured as parents' time and money. The bifurcation in children's access to parental time is documented in Figure 3, which shows the increase in single-mother families. The bifurcation in family income is documented in Figure 6, which shows the trends in median family income. Whereas the family income of children in the bottom quartile changed little (in real dollars) between 1960 and 2000, the income of

**Table 1. International Comparisons of Mothers' Age, Employment, and Single Motherhood, by Mothers' Education**

Variable	Sweden	Finland	Germany	Netherlands	Canada	United Kingdom	United States
Mothers' Age (median)							
Low education	24	26	27	29	26	25	23
Middle education	30	30	31	31	29	29	26
High education	32	32	34	33	31	31	32
Mothers' Employment							
Low education	51.4	33.3	44.0	57.7	40.2	43.1	52.3
Middle education	85.9	44.9	49.7	78.9	60.4	55.7	74.5
High education	89.4	63.2	57.2	84.2	78.8	62.8	75.5
Single Motherhood							
Low education	24.8	14.0	31.9	8.9	31.8	43.4	29.9
Middle education	14.1	14.4	8.3	4.5	19.6	26.0	20.4
High education	6.2	4.5	6.9	2.1	10.0	14.0	7.7

*Source:* Calculations by Timothy Smeeding and Susanna Sundstrom, using data from the Luxembourg Income Study.

children in the top quartile nearly doubled.<sup>12</sup> Data on poverty rates are similar. The risk of poverty among children in the bottom quartile was about the same in 2000 (38%) as it was in 1960 (37%). In contrast, the risk among children in the top quartile fell more than 50%, from 7% to 3%.

## INTERNATIONAL COMPARISONS

Given that the changes associated with the second demographic transition are common to all Western countries, one may expect to find similar disparities in other countries. At the same time, there are reasons to expect the patterns to be different. Marriage rates are lower and nonmarital childbearing rates are higher in many other countries, and some analysts have argued that more-educated couples are choosing cohabitation over marriage. The data in Table 1 show cross-national differences in mothers' age, mothers' employment, and single motherhood. In each of the countries, mothers are grouped into low-, middle-, and high-education categories. Unlike the U.S. figures, these categories represent levels of education, rather than quartiles, and may not be entirely comparable across countries. Nevertheless, they do a pretty good job of showing within-country disparities in children's resources in the late 1990s. As with the U.S. figures, the estimates are based on families with young children.

According to Table 1, although mothers' age varies across the different countries, the educational gap in mothers' age is similar. The same pattern holds for mothers' employment, which is defined as "any employment." As was true in the United States, mothers with the least education are much less likely to be in the labor force than mothers with the most education. In three of the countries—Sweden, the Netherlands, and the United Kingdom—the gap between mothers in the lowest educational category and other mothers is much larger than the gap between mothers in the middle and upper categories, as was true for the United States.<sup>13</sup> The same pattern can be seen for single motherhood. These data

12. For more on income inequality among American children, see Lichter (1997) and Lichter and Eggebeen (1993).

13. For more information on maternal employment in European countries, see Bradshaw et al. (1996).

**Table 2. International Comparisons of Exposure to Single Motherhood by Age 15, by Mothers' Education**

Mothers' Education	Sweden	Finland	Norway	Germany	Austria	France	Italy	United States
Low Education	36.0	29.0	36.0	39.0	36.0	28.0	9.0	63.0
Middle Education	30.0	19.0	27.0	31.0	33.0	26.0	10.0	51.0
High Education	25.0	19.0	23.0	29.0	33.0	24.0	11.0	33.0

Source: Calculations by Larry Bumpass and Hsien-Heu Lu, using the Family Fertility Surveys.

**Table 3. International Comparisons of Married Fathers' Time (in Mean Hours) With Children, by Mothers' Education**

Mothers' Education	Sweden	Norway	Germany	Austria	Italy	Canada	United States
Low Education	0.7	0.6	0.5	0.7	0.3	0.5	0.0
Middle Education	0.9	0.9	0.6	0.6	0.5	0.6	0.8
High Education	0.8	0.8	0.6	0.9	0.6	0.8	1.1

Source: Gauthier (2004), using data from the Multinational Time Use Survey.

treat cohabiting couples as married. So in this table, single motherhood indicates mothers who are neither married nor cohabiting. Once again, single motherhood is the most common among mothers with the least education. Finland is the only exception, and even here the most-educated mothers are the least likely to be single mothers.<sup>14</sup> With the use of a different data set and a slightly different set of countries, one sees that cumulative exposure to single motherhood by age 15 follows a similar pattern (see Table 2). Children of less-educated mothers are more likely to experience single motherhood by age 15 than are children of more-educated mothers. As was true in the United States, the most-educated women in other Western countries are *not* choosing single motherhood over shared parenting. Although, in many countries, educated women are delaying marriage and having children within cohabiting relationships, the latter should not be confused with single motherhood. Finally, in all the countries, fathers in the top educational category are spending more time with their children than are fathers in the bottom category (see Table 3). In a few countries, fathers in the middle educational category report higher or lower involvement than expected. But the basic story is the same. Note that these estimates represent time contributions from married fathers. If I factored in the percentage of children who do not live with their fathers, the differences between the top and bottom educational categories would be greater.

In sum, at the end of the twentieth century, the disparities in other Western countries were similar to those in the United States. The demographic behaviors associated with the greatest gains in children's resources were concentrated among the most-educated parents, while the behaviors associated with the fewest gains (or absolute losses) were concentrated among the least-educated parents.

14. For more information on family formation and single motherhood in European countries, see Kiernan (1992), (2002), and (2004).

## THE CAUSES

Throughout the twentieth century, broad changes both in ideas about individual autonomy and gender equality and in economic opportunities for women undoubtedly helped fuel the changes in women's employment and single motherhood.<sup>15</sup> But these general trends cannot account for the dramatic shift after 1960. Nor can they explain why women from different socioeconomic backgrounds started following such different trajectories. To account for these patterns, I focus on four causes: feminism, new birth control technologies, changes in the labor market, and welfare policies. I argue that these factors and their interactions can account for much of the diverging behavior in the United States and may help explain international differences as well.

Although I have little hard evidence, I believe that the second wave of feminism, which began in the mid-1960s and spread throughout college campuses during the 1960s and 1970s, played an important role in promoting the demographic changes among women, especially those in the top quartile (Chafetz 1995; Chafetz and Dworkin 1986). Feminism promoted women's independence and gender equality on multiple fronts. It provided women with an identity other than "wife" and "mother" and encouraged them to invest in education and careers, criticized the gender-role specialization that was the mainstay of traditional marriages and provided new standards for more-egalitarian marriages, and argued against the stigmatization of single motherhood. Feminism also gave birth to a political movement that fought against gender discrimination in the labor force and higher education and argued that the government should support women's right to bear children and establish independent households. Finally, I suspect that feminism deserves some credit for softening the hearts and opening the minds of college-educated men and making them more accepting of women's demands for more-egalitarian marriages.

Whereas feminism gave women the motivation to pursue an education and a career, new birth control technology gave them the capacity to do so. Given the high risk of pregnancy, delaying marriage and investing in advanced education were risky options for women before the birth control pill. After the pill became available and abortion was legalized, women had much greater control over fertility, and their risk of pregnancy was lower. The pill also encouraged women's pursuit of professional education (Goldin and Katz 2002). Goldin and Katz noted that although the Food and Drug Administration approved the pill in 1960, single women did not use it widely until the end of the decade, when states began changing their laws about the age of majority. They showed that the spread of the pill was causally related to the increase in women's enrollment in professional schools during this period.

Along with giving women the ability to control their fertility, the pill and legalized abortion made it easier for men to shirk their paternal responsibilities. Before the pill, a woman could not afford to have sex with a man without obtaining a promise of marriage (Akerlof, Yellen, and Katz 1996). After the pill, such promises were no longer necessary because the risk of pregnancy was low and abortion was also available. The willingness of an increasing number of women to engage in sexual relationships without a promise of marriage thus lowered the bargaining power of women who wanted to marry and have children. The changes in bargaining power were reinforced by changes in social norms about the acceptability of single motherhood and women's right to an abortion, which increased women's control over fertility and children more generally.

The third explanation for the changes in demographic behavior is the changes in labor market conditions during the 1970s and 1980s. First came the recession of 1974, which was followed by back-to-back recessions in the late 1970s and early 1980s.

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15. For additional discussions of these trends and their causes, see Bianchi and Casper (2000), Goldin (1990), and Goldscheider and Waite (1991).

Low-skilled men were the hardest hit by these recessions, which made them less "marriageable" in the eyes of women (Oppenheimer, Kalmijn, and Lim 1997; Wilson 1987). Next came the increase in wage inequality, which began at the end of the 1970s and continued throughout much of the 1980s. The ratio of the wages of college-educated men to high school-educated men showed double-digit increases during the 1980s, and the increase was even greater among women (Katz and Autor 1999). The gender wage gap also narrowed during the 1980s (Spain and Bianchi 1996). Both changes provided strong incentives for women to get a college education and enter the labor force. At the same time, growing wage inequality further worsened the prospects of men with low education.

The changing labor market conditions not only spurred women to invest in careers, they also affected the family-formation behavior of women who followed this pathway. Some of these women decided to forgo motherhood entirely (Martin 2004b); others delayed fertility until they were well established in their careers. Ultimately, when the time came for them to have children, these women were in a much stronger bargaining position relative to men than were women with less education. Not only did they have more options outside motherhood, they also were more mature and more knowledgeable about the kind of partnerships they wanted (Oppenheimer 1988). And they had a great deal to offer their potential partners in terms of economic resources. It is not surprising, then, that these women were able to form partnerships with men who were willing to provide the emotional support and help with child rearing that were valued by the feminist movement.

The final explanation for the changes in behavior is the change in welfare policies for single mothers. Two aspects of these policies are important: the level of support and the degree of income testing. The higher the benefit level, the lower the price of children for poor single mothers. The greater the income-testing in the benefit (i.e., the higher the rate at which benefits are reduced as income increases), the higher the price of work and marriage. Cash benefits for single mothers increased between 1955 and 1975, and access to benefits was greatly expanded during the late 1960s. The federal government also added Medicaid and food stamps to the welfare-benefit package during this period, and single-mother families were given preference for limited housing and child care subsidies. After the mid-1970s, the real value of cash benefits declined, while the value of in-kind transfers increased. All the new benefits were income tested, and, when taken together, the implicit tax rates (or benefit reductions) imposed on these programs were much higher than the highest tax rates in the income tax system. In other words, when low-income mothers (i.e., women in the bottom quartile) worked or married, most of the money they earned and most of their partners' income was deducted from their welfare benefits.

Economic theory suggests that welfare will increase nonmarital childbearing by making it easier for men to shirk their parental responsibilities (Willis and Haaga 1996), and there is a large empirical literature on the effects of welfare receipt on union formation and dissolution. While the general consensus is that the effects of welfare programs are small, they are not zero (Moffitt 1998). And none of these studies has examined the effects of all the programs combined. Moreover, when considered in conjunction with other factors—such as the decline in low-skilled men's earnings and the reduction in men's willingness to support children—the effects of welfare are likely to be even larger.

That the most economically independent mothers have the highest marriage rates and highest employment rates suggests that the degree of income testing (the high tax rate) on benefits may be more important than the generosity of benefits in discouraging work and marriage. Indeed, recent evidence suggests that increases in welfare generosity may increase marriage when combined with employment requirements (Gennettian and Knox forthcoming; Harknett and Gennettian 2003). Variation in welfare policy may also account for some of the international differences in the prevalence of single motherhood and the extent to which single mothers are concentrated among women with low education. For example, the English-speaking nations have lower benefits and more income testing than

the Scandinavian and continental European nations. They also have the highest levels of single motherhood.

To sum up, different forces were driving the behavior of women in the top and bottom strata. For women from the most-advantaged backgrounds, feminism was providing a new identity, advances in birth control technology were providing the capacity, and increases in economic opportunities were providing the incentives to delay marriage and childbearing and to invest in careers. The promise of a new identity and the new birth control technologies, however, were of much less value to women in the bottom strata, who had little incentive to delay motherhood and pursue a career. At the same time, changes in the labor market conditions of low-skilled men were making the potential partners of these women less "marriageable," while changes in norms, bargaining power, and welfare benefits were making it easier for men to shirk their fatherhood responsibilities.

At this point, I do not think we know how much of the increase in single motherhood is due to women's unwillingness to commit to low-skilled men and how much is due to men's unwillingness to commit to women and children. What we do know is that the second demographic transition changed both the set of opportunities that men and women face and the balance of power between them. We also know that the men and women with the most education and the most resources appear to have established a new equilibrium that is based on more-equal gender roles (Goldscheider and Waite 1991).

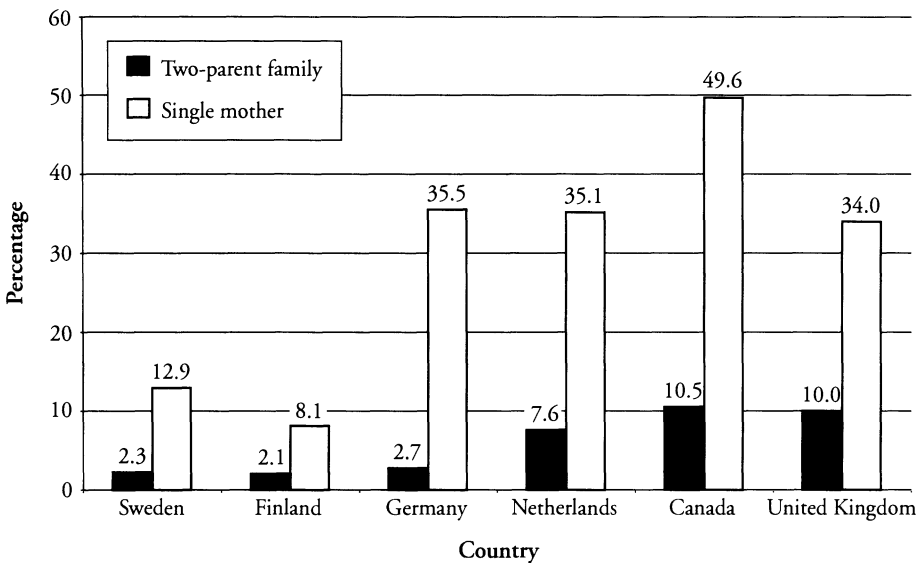
### WHY SHOULD WE CARE?

Thus far, I have documented several trends that are associated with the second demographic transition and provided evidence of growing disparities in children's resources. I have also proposed several causes for the trends and disparities. Now I discuss why we should be concerned about the changes and what the government could do to ameliorate their impact. Some people argue that as long as the absolute level of children's resources is not declining, we should not worry too much about the growing disparities. According to this view, during periods of social change, those in a position to take advantage of the new opportunities will move ahead faster than the rest of the population. Eventually, the gap will narrow as the less-advantaged group adopts the behavior of the leaders and catches up. Such was the pattern during the first demographic transition, and it may well be true for the second. Although the convergence story has merit, I believe there are reasons to be concerned about the changes.

First, inequality may lead to social isolation (or social exclusion, as it is called in Europe), which, in turn, may have negative feedback effects. For example, as marriage becomes more concentrated among high-income groups, couples in the bottom part of the distribution may come to see it as less attainable for them, thus losing whatever benefits are associated with this universal institution (Waite 1995). This idea is consistent with what unmarried parents in the Fragile Families Study (McLanahan et al. 2001) have said.<sup>16</sup> When asked why they are not married, parents often say that they are waiting until they can achieve a certain lifestyle that they associate with marriage. One young Hispanic father in his twenties put it this way:

I want to be secure . . . . I don't want to get married and be like we have no money or nothing. I don't want to live here. I want to get my little house in Long Island, you know, white-picket fence, and two-car garage, me hitting the garbage cans when I pull up in the driveway. You know . . . . stuff like you see on TV. (Gibson, Edin, and McLanahan 2004)

16. The Fragile Families Study is following a birth cohort of approximately 5,000 children who were born in U.S. cities with populations of 200,000 or more between 1998 and 2000. The study includes over 3,700 unmarried couples. The data reported here came from the TLC3 Study, which conducted in-depth interviews with a subset of parents who participated in the larger study.

**Figure 7. Cross-National Differences in Poverty Rates, by Family Status**

Note: Poverty is defined as living in a household in which the family income is less than 50% of the median income.

Source: Rainwater and Smeeding (2003).

To explore this idea further, Tara Watson and I (Watson and McLanahan 2004) have developed and tested an identity model of marriage. This model, which was adapted from work by Akerlof and Kranton (2000), posits that marriage is associated with a set of norms about behaviors and living standards, and the psychological gains to marriage depend on how closely people are able to match these ideals. Using census data from 1970 to 2000, we showed that when individual income is held constant, the further men fall below the median income of other men in their communities, the less likely they are to marry.

I would also argue that we should be concerned about the high prevalence of single mothers, especially among mothers in the lower social strata. Whereas some single motherhood is probably a good sign for society insofar as it indicates that women have the freedom to opt out of bad relationships, high levels of father absence are likely to be a sign of social disorganization and isolation (Wilson 1987). Moreover, whereas the disparities in maternal age and employment are a matter of women in the top quartile *gaining* resources faster than women in the bottom quartile, the disparities in single mothers are a matter of women in the bottom quartile *losing* resources faster than women in the top quartile. And the children in the bottom quartile can ill afford these losses.<sup>17</sup>

Most important, across all Western industrialized countries, children in single-mother families have much higher poverty rates than children in two-parent families (see Figure 7). Although poverty rates vary widely across countries, single-mother families

17. Some research has indicated that single motherhood has no long-term consequences. Musick and Mare (2004), for example, reported that single motherhood in one generation is *not* associated with single motherhood in the next generation. However, their analysis controlled for income and did not take account of indirect effects of family structure via losses of economic resources.

**Table 4. Risk Factors Among Less-Educated Families, by Parents' Relationship Status**

Risk Factor	Relationship Status		
	Married	Cohabiting	Single
<b>Mothers' Health</b>			
Depression	10.2	15.0 <sup>a</sup>	14.9 <sup>a</sup>
Prenatal drug use	1.0	6.3 <sup>a</sup>	8.8 <sup>a,b</sup>
Prenatal smoking	10.4	25.5 <sup>a</sup>	25.9 <sup>a</sup>
<b>Fathers' Health</b>			
Substance abuse	4.3	4.1 <sup>a</sup>	7.6 <sup>a,b</sup>
Disability	5.8	7.5 <sup>a</sup>	6.6
Violence	2.0	3.5	6.1 <sup>a,b</sup>
Incarceration	12.2	31.6 <sup>a</sup>	39.2 <sup>a,b</sup>
<b>Family structure</b>			
Father has a child with other partner	19.0	33.5 <sup>a</sup>	44.1 <sup>a,b</sup>
Mother has a child with other partner	21.6	40.8 <sup>a</sup>	41.5 <sup>a</sup>
Father not working	7.8	19.5 <sup>a</sup>	39.2 <sup>a,b</sup>
Income/needs ratio	2.28	1.46 <sup>a</sup>	1.13 <sup>a,b</sup>
Disrupt by age 1	8.9	30.9 <sup>a</sup>	65.1 <sup>a,b</sup>
Disrupt by age 3	16.9	47.6 <sup>a</sup>	78.2 <sup>a,b</sup>
<b>Quality of Mothering</b>			
Child was breast-fed	62.4	47.5 <sup>a</sup>	38.9 <sup>a,b</sup>
Nonpunitive interaction	4.79	4.48 <sup>a</sup>	4.29 <sup>a,b</sup>
Language stimulation	9.29	9.06 <sup>a</sup>	9.03 <sup>a</sup>

*Source:* Author's calculations, using data from the Fragile Families and Child Wellbeing Study.

*Note:* The sample is limited to mothers with a high school degree or less.

<sup>a</sup>Different from married at  $p < .05$ .

<sup>b</sup>Different from cohabiting at  $p < .05$ .

always have higher rates than do married-couple families (Rainwater and Smeeding 2003). And this point holds even though many countries provide substantial income support to single mothers.

In addition to high poverty rates, single motherhood is a proxy for multiple risk factors that do not bode well for children. Data from the Fragile Families Study show that unmarried mothers with low education (a high school degree or less) are more likely to suffer from clinical depression and to have used drugs and tobacco during their pregnancies than married mothers with similar levels of education. The fathers of their children also have more problems, including higher rates of substance abuse, disability, domestic violence, and incarceration.<sup>18</sup>

As shown in Table 4, relationships are more complex and less stable in families that are formed by unmarried parents. These families are much more likely to include children

18. These differences in marital status exist for whites, blacks, and Hispanics as well.



from other partnerships,<sup>19</sup> and parents' relationships are more fragile. Nearly half the cohabiting mothers (and nearly 80% of the noncohabiting unmarried mothers) have ended their relationships with their child's fathers by the time their children are 3 years old. Poverty rates and unemployment are also higher in unmarried-parent families. Finally, the quality of parenting is lower for children of unmarried parents. Breast-feeding and language stimulation are less common, whereas harsh parenting is more common.

Although we cannot say whether these marital-status differences are due to marriage per se or to something about the parents who marry, there are theoretical reasons for believing that father absence and high levels of union instability are harmful to children. Child development theory, for example, tells us that nonresident fathers are less likely to bond with their children (Lamb and Tamis-LeMonda 2004), sociological theory tells us that father absence reduces children's access to social capital (Coleman 1988; Seltzer 1991), and some economists have argued that low contact between fathers and children reduces altruism (Folbre 2004; Mulligan 1997). Moreover, the fact that *married* fathers have been increasing the amount of time they spend with their children suggests that father absence may become even more important in the future.

### WHAT CAN BE DONE?

Just as their governments designed old age pensions to address the increases in longevity that resulted from the first demographic transition, most countries are now creating institutions to deal with the changes brought about by the second transition. In thinking about these policies, it may be useful to revisit the causes I discussed earlier. The basic question is this: what policies may encourage mothers and fathers in the lowest quartile to adopt the behaviors of parents in the top quartile? Specifically, how can we get women from disadvantaged backgrounds to delay childbearing, invest in education and training, and form stable partnerships? Similarly, how can we get men from disadvantaged backgrounds to remain committed to their children?

With respect to labor market conditions, I argued that growing wage inequality has favored women in the top strata but has made both men and women in the bottom strata less "marriageable." To counter this trend, which is driven, in large part, by changes in the demand for low-skilled workers, we need policies that increase the returns to work and make it possible for men and women in the bottom strata to achieve the living standard they associate with marriage. The Earned Income Tax Credit is one such policy. Subsidized child care and preschools also make work more rewarding, and good-quality child care and preschools have the additional advantage of directly increasing children's resources (Magnuson and Waldfogel forthcoming). Many European countries have such policies, and they are widely supported. Despite its pioneering role in the provision of elementary, secondary, and mass tertiary education, the United States lags behind most of the European countries in developing these institutions.

With respect to the new birth control technology, I argued that the pill and legalized abortion have undermined men's willingness to take responsibility for their children. Clearly, we do not want to go back to the days of the shotgun marriage. We can, however, institute policies that hold men responsible for the children they sire. Child support enforcement does exactly this, and there is evidence that stronger enforcement reduces non-marital fertility (Aizer and McLanahan 2003; Case 1998; Garfinkel et al. 2003). The United States has made substantial strides in child support enforcement during the past 20 years (Case et al. 2003; Garfinkel 2001; Garfinkel et al. 2003).

With respect to income-support policies, I argued that low income is a serious deterrent to marriage and that income-tested programs discourage work and marriage. One way

19. See Carlson and Furstenberg (2003) and Mincy (2002) on complexity and Wu and Martinson (1993) on instability.

to eliminate the marriage penalty that is implicit in income testing is to provide benefits that are based on individual, rather than family, eligibility. If the couple decides to live together or marry, they reap the benefits of economies of scale. Although such programs are more expensive (because more couples qualify for benefits), the long-term gains in terms of family formation may well offset the costs.

Finally, feminism has some useful lessons for policy makers who are concerned with the decline in marriage among low-income couples. The Bush administration recently launched an initiative to spend \$1.5 billion over the next five years on programs to increase marriage among low-income parents (Garfinkel and McLanahan 2003). As now designed, these programs aim to improve communication skills within couples and to improve mutual understanding and trust. Although many observers doubt that these programs will be helpful to low-income couples, and some believe they may even do harm, it is worth noting that the goal of "building mutual understanding and trust" is consistent with the new marital standards envisioned by feminism. On the basis of the qualitative interviews conducted with unmarried parents in the Fragile Families Study, disputes over sexual infidelity and gender mistrust are serious issues for many low-income couples (Edin, England, and Linnenberg 2003). Cherlin (forthcoming) reported similar findings from the Three City Welfare Study. Insofar as the marriage-promotion programs address these concerns, they may increase union stability among some low-income parents (McLanahan forthcoming).

Let me end by restating my major arguments. First, I have argued that the trends associated with the second demographic transition are following two trajectories and leading to greater disparities in children's resources. Second, I have noted that mothers with the most economic independence are leading the way, not in single motherhood, but in establishing stable unions that are based on a more equal sharing of parental responsibilities. Third, and last, I have argued that the government has an important role to play in ensuring that children have adequate resources in the new world that is being created by the demographic changes in family behavior. We did so for the elderly after the first transition, and children deserve no less.

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