

### Big Change #1: Forming Partnerships

The first major change is that, in the 1960s, the nuclear family—dad, mom, and kids—was the norm, and in 2010, diversity is common.

Differences in family formation vary substantially by race and ethnicity and by social class.

### Big Change #2: Having Children

The second major change is that the proportion of births that are to unmarried parents has dramatically increased, leading to more unstable relationships and more single-parent families.

Differences in having children also vary along social class and racial/ethnic lines.

### Big Change #3: Earning a Living

The third major change is how parents earn a living. In the 1960s and 1970s, women with children entered the workforce in large numbers. This and other changes have led to the breakdown of the division of labor by gender; more women work, more men help out at home.

### Big Change #4: Struggling to Get By

The fourth major family change is affected by large increases in economic inequality. Income inequality rose far more among households with children than among other households.

This growing inequality has led to greater differences by social class in how couples form families.

Over the past half century, the American family has changed dramatically. Today's families are more diverse, less stable, and more complex. What specifically has changed? Just about everything.

#### Key Family Changes 1960–2010

Marriage rates have declined, and divorce rates have risen.

There is no such thing as a "typical" family anymore.

Many fewer people are married with children by their mid-30s.

The earning power of less-educated men has fallen, making them less desirable as marriage partners.

Marriages of well-educated and affluent couples have become more stable; marriages of less-educated, lower-income couples are more unstable (and less common).

Less-educated couples form unions at a younger age, cohabit, and have children, but most such unions don't last.

Having children with multiple partners is more common—and more challenging—among lower-income couples.

#### The American Family Then and Now

##### 1960

Nuclear family (dad, mom, and kids) is norm  
Vast majority married with children by mid-20s  
Strong link between initiation of sex and marriage  
Pregnancy not infrequent prelude to marriage  
Link between childbearing and marriage is norm  
Men work and women raise kids

##### 2010

Variation in family types is norm  
Minority married with children by mid-30s  
Sex-marriage connection much weaker  
Marriage less attractive to many pregnant women  
More than 40 percent of births are nonmarital  
Work and child raising are shared

Share of adults ages 30 to 44 who were married in 2010 by education level

71%

College Grads

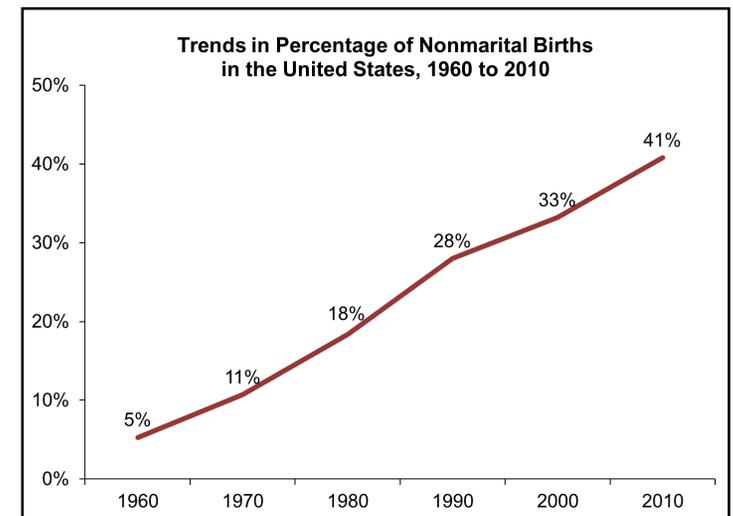
56%

Not College Grads

*"It is difficult to comprehend just how much the American family has changed since the mid-1960s."*

*—Frank Furstenberg*

Cohabitation before marriage has become more widespread. Women are now much more likely to be unmarried the first time they live with a partner.

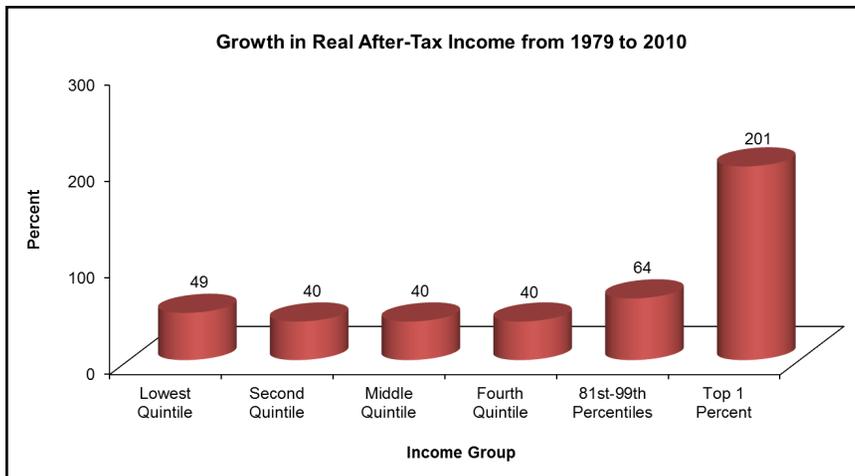


Source: National Vital Statistics Reports.

Further complicating family life in the 21<sup>st</sup> century, having children with more than one partner has increased, especially among those with less education and lower incomes.

Most mothers with a high school education or less have had a child by age 25. Only one-fifth of college graduates have had a child by age 25.

By age 40, high school dropouts have 2.6 children, on average, compared to 1.6 children for college graduates.



Source: Congressional Budget Office Pub. No. 4613.

### Big Change #1: Forming Partnerships, cont.

Marriage rates have declined, with significant differences by education and race/ethnicity. In addition, divorce rates rose dramatically before leveling off. Five years after the birth of their children, half of the women who were cohabiting but not married when their child was born were no longer living with the child's father.

### Big Change #2: Having Children, cont.

From 1970 to 2010, the percentage of births to unmarried women has increased most among white women, but in 2010 is twice as high among blacks as it is among whites. Childbearing, especially in marriage, happens much later or not at all, but timing and total number of children vary by social class. Women are having fewer children overall: 59% of women ages 40 to 44 had 3 or more children in 1976; in 2010, the rate was down to 29%.

Higher rates of having children outside of marriage have led to more relationship instability and more single-parent families.

### Big Change #3: Earning a Living, cont.

The decrease in median earnings for men from 1970 to 2010, especially among the less educated, has affected how economic changes have influenced families. Also, the rise in women's median earnings through 2000 for those with at least a high school diploma has also played a role. (But men still earn more than women for comparable work.)

The stagnant wages of many men and rising standards of living motivated many women to remain in the workforce after they had children. Also, growing numbers of single mothers needed to work to support themselves and their children.

### Big Change #4: Struggling to Get By, cont.

Differences in family structure are thought to affect increasing inequality and vice versa. Economic disadvantage and family complexity often go together.

These changes have led to a two-tiered family system, one for college-educated, higher-income couples, and another for less-educated, lower-income couples.

In a recent study of new parents, among 59% of unmarried couples and 21% of married couples, one or both parents already had a child by another partner.

Firstborn children of unmarried mothers in Wisconsin who have at least one half-sibling by age 10

60%

## America's Two-Tiered Family Formation System in the 21st Century

College-Educated, Higher-Income Couples	Less-Educated, Lower-Income Couples
Couples wait until 30s–40s to marry and have kids	Couples become parents in their 20s and never marry
Marriage usually follows a period of cohabitation that tests compatibility	Cohabitation tends to occur shortly before or after conception
Marriage is a celebration of commitment	Many couples feel marriage is out of their reach
Marriage signals readiness to have children	Pregnancy leads to cohabitation; most unions do not last
Having children with more than one partner happens after divorce and remarriage, but greater resources improve odds of success	Many unmarried parents go on to have another child with a new partner, to create commitment to the new family, which often fails