

**Demographic Change, Children's Families, and Child Support Policy  
in the United States**

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## **Abstract**

This paper describes recent demographic trends affecting families in the United States and considers how these trends may alter the definition of "family." The paper focuses on trends that affect minor children's family experience. Demographic changes have increased the percentage of children for whom family membership and household membership do not coincide. As a result, rights to children and adults' responsibilities for children are less clearly defined now than in the past. This greater ambiguity affects child well-being because children's access to resources, both time and attention as well as material goods, depends on their ties to adults. U.S. family policies, such as the recent child support reforms, work against demographic trends by emphasizing biological over social ties and reinforcing the importance of biological parents' responsibilities to children.

## **Demographic Change, Children's Families, and Child Support Policy in the United States**

Long-term demographic trends of delayed marriage, the rise in nonmarital cohabitation, and increases in divorce and remarriage have altered the structure and composition of U.S. families. These transformations have been both a cause and a consequence of change in how persons understand what a family is and in the way policymakers define family problems. Particularly in the past several decades, a key aspect of family change in the United States has been in the extent to which nuclear family members live apart from one another. About half of children in recent birth cohorts will spend time in a single-parent household either because of divorce or because the children were born outside of marriage (Bumpass and Raley 1993). Although these children live apart from one biological parent, usually their father, they may acquire another parent through their mother's remarriage or cohabitation. Between 25 and 30% of children born in the 1980s will spend part of their childhood in a stepfamily household (Bumpass, Raley, and Sweet 1993). This paper describes recent demographic trends affecting families in the United States, and it considers how these trends may alter the definition of "family." The paper focuses on trends that affect minor children's family experience. Demographic changes have increased the percentage of children for whom family membership and household membership do not coincide. As a result, rights to children and adults' responsibilities for children are less clearly defined now than in the past. This greater ambiguity affects child well-being because children's access to resources, both time and attention as well as material goods, depends on their ties to adults. U.S. family policies, such as the recent child support reforms, work against demographic trends by emphasizing biological over social ties and reinforcing the importance of biological parents' responsibilities to children.

The next section of this paper briefly reviews recent trends in U.S. family demography that affect children's circumstances. I then consider the implications of these trends for how children's

basic needs are met. The paper ends with a brief discussion of U.S. child support policies that may strengthen children's ties to biological parents.

## DEMOGRAPHIC TRENDS AND FAMILY CHANGE IN THE UNITED STATES

Perhaps the most cited demographic trends affecting children's family experiences are the rise in divorce and the increase in childbearing outside of marriage. Both divorce and nonmarital childbearing have increased the percentage of children who live in single-parent households for at least part of their childhood. These trends are important for social policy because living with a single parent is associated with economic, educational, and emotional disadvantages (Angel and Angel 1993, McLanahan and Sandefur 1994).

Between 1950 and 1992, the U.S. divorce rate rose from 2.6 to 4.7 (U.S. National Center for Health Statistics 1973: Table 9, U.S. National Center for Health Statistics, 1993b).<sup>1</sup> As Figure 1 shows, this increase in the divorce rate was not monotonic, and explanations for fluctuations in the rate associated with the Great Depression, World War II, the baby boom era, and the post-boom period have been the subject of much debate (Cherlin 1992). The important point from children's point of view is that over roughly the same period, the number of children involved in divorce more than tripled, from 299,000 in 1950 to 1,044,000 in 1988 (U.S. National Center for Health Statistics 1991: Table 3). Nearly 25% of children in recent birth cohorts will experience their parents' divorce sometime during childhood (Bumpass and Raley 1993).

At the same time that marital instability has increased, Figure 2 shows that there has also been a striking increase in nonmarital fertility. Between 1970 and 1990, the birthrate for unmarried

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<sup>1</sup>The divorce rate is defined as the number of divorces per 1000 in the population.

Figure 1 here

Figure 2 here

women increased by nearly two thirds, from 26.4 to 43.8 (NCHS 1993a, Table 17).<sup>2</sup> Not only has the rate at which unmarried women have children increased, but there has also been an increase in the percentage of all births that are to unmarried women. This reflects the rapid rise in the rate at which unmarried women have children as well as declines (or smaller increases) in marital fertility (U.S. National Center for Health Statistics 1993a). Recent trends suggest that about a quarter of all children will live in a single-parent household as a result of being born outside of marriage.

Because married parents in the United States nearly always live together with their minor children, these trends in divorce and nonmarital childbearing imply that for children born today, half will live apart from one biological parent. A key difference between children's experience of living with a single parent today, as compared to the middle of this century, is that in the earlier period most children who lived with a single parent had lost a parent through death (Bane 1976). Today, the majority of children in a single-parent household have another parent living elsewhere. The extent to which this other parent remains an active participant in the children's lives is a central concern of this paper.

That young adults are more likely to delay marriage now than in the past, and the short-term nature of many marital relationships, have motivated heterosexual couples to live together without being married. Cohabitation before marriage has become increasingly common. Around 1970, about 11% of adults lived with a partner before getting married, but by the late 1980s about half of those marrying for the first time had already lived with someone (Bumpass, Sweet, and Cherlin 1991). Demographers, for the most part, have ignored the implications of cohabitation for estimates of children's experience in single- and two-parent households. New data from detailed histories of couple relationships, including marital and nonmarital cohabitation, as well as data on household composition from longitudinal surveys provide a basis for describing children's living arrangements

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<sup>2</sup>This is the number of live births per 1000 unmarried women 15-44 years old.

more accurately (Bumpass and Raley 1993, Mott 1993). These new data show that among children born outside of marriage, about one in four actually begins life in a household with both biological parents (Bumpass and Raley 1993).

Children who are born outside of marriage or whose parents separate or divorce may acquire stepparents when their parents remarry. Despite high rates of divorce, about three quarters of divorced persons eventually remarry, although the likelihood of remarriage is lower for mothers than for women without children (Bumpass, Sweet, and Castro Martin 1990). Remarriage rates fell somewhat during the 1970s and 1980s, but an increase in cohabitation compensated for this decline (Bumpass, Sweet, and Cherlin 1991). These trends imply that 23% of children in single-mother households with live with a stepfather before age 18. If cohabiting relationships are also taken into account, this increases to 30% (Bumpass, Raley, and Sweet 1993).

All of these trends contribute to greater complexity in children's family arrangements now than in the earlier part of this century. Children may live with one or two biological parents. Sometimes the parents are married to each other and sometimes they are not. Even when children live with only one biological parent, they may have other adult caretakers, including stepparents acquired through parents' remarriage or cohabitation. Variation in children's ties to adults through marriage and their proximity to caretakers through co-residence result in ambiguities about who a child's parents are and who is in the child's family. For instance, obligations of stepparents to stepchildren are less clearly defined than are obligations between biological parents and children (Cherlin 1978, Rossi and Rossi 1990). Similarly, biological parents who live apart from their children face ambiguous messages about their rights and responsibilities (Seltzer 1991b).

These trends in marriage and marital instability, cohabitation, and nonmarital fertility suggest two dimensions on which children's family arrangements may vary more now than in the earlier part of this century: (1) whether they live with or apart from their biological parents, and (2) whether their



ties to the parents are formalized by marriage. Family members describe who is in their family based on co-residence and on biological ties. When the U.S. National Survey of Children asked respondents who they considered to be part of their family, almost all children living with biological parents included these parents, about 70% of children living with a stepparent included that person, and only about half of children living with their mother only or their mother and a stepfather included their nonresident biological father (Furstenberg and Nord 1985). The U.S. pattern of conjugal succession through marriage and cohabitation means that children may acquire multiple parents during childhood. However, studies of nonresident parents' involvement with children after separation show that when there is another adult in the child's household who might substitute for the nonresident biological parent, the nonresident parent is more likely to lose ties with the children (Seltzer and Bianchi 1988). When the substitute parent, usually a stepfather, is tied to the children through marriage to their biological parent instead of through informal cohabitation, children receive more time and attention from the stepparent than when the stepparent is living with the child because of a cohabiting relationship with the child's parent (Thomson, McLanahan, and Curtin 1992).

## DEMOGRAPHIC CHANGE AND CARING FOR CHILDREN

High rates of marital disruption and nonmarital childbearing have altered the structure of kinship in the United States. This section of the paper describes how children's needs are met when they live apart from one of their biological parents. I focus on how parents divide childrearing responsibilities and highlight differences between mothers' and fathers' involvement with children. I argue that demographic trends separate the institutions of marriage and parenthood for women, but work toward increasing overlap between the institutions for men. Whether or not they are married to the children's father, women provide for their children's needs. For men, marriage or ties to a female partner define their responsibilities to children. Men who live apart from their children because of

divorce or nonmarital childbearing disengage from these children. When men form new attachments to women through remarriage or cohabitation, men acquire new children to whom they provide economic and social support.

### Who Are Children's Parents?

When parents separate, they decide where and with whom the children will live and who will be responsible for making major decisions about the children's lives. Where children live is important for children's welfare because it indicates the material resources to which the children have access. Co-residence also provides opportunities for socialization and the formation of the close emotional bonds essential for children's successful development. U.S. Census data show that in 1992, 86% of families with a single parent were maintained by mothers. This represents a slight decrease over the past 20 years, when 90% of such families were headed by mothers (Rawlings 1993).<sup>3</sup>

In addition to residence or physical custody, parents arrange for the legal custody of children, that is they decide who will have the formal right to make decisions about children's lives. Married parents share decision-making rights over their biological children automatically, as part of the state's control of marriage. Children who are born within a marriage are the legal responsibility of their mother and her husband, who is assumed to be the children's biological father. In the vast majority of cases this is a reasonable assumption. When parents divorce, the state requires that the responsibility for children be explicitly reallocated. Legal and physical custody of children usually coincide.

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<sup>3</sup>This may overstate the recent decline in the percentage of single-parent households maintained by mothers because the census data count cohabiting men who live with a biological child and their child's mother as single fathers. For example, preliminary estimates suggest that about a third of households maintained by single fathers are actually maintained by men who are cohabiting with their children's mother (L. L. Bumpass, unpublished calculations 1993; D. R. Meyer, unpublished calculations 1994). The dramatic rise in cohabitation suggests that unmarried parents living together with their children are increasingly likely to be incorrectly classified as living in single-parent households.

However, in a significant minority of cases, children live with their mother after divorce, but their parents share decision-making rights through joint legal custody (Seltzer 1990, Maccoby et al. 1988). Advocates of joint legal custody argue that joint custody enables children to maintain ties to both of their biological parents, reduces the disruption of marital separation, and encourages both parents, particularly the nonresident parent, to contribute time and financial resources to children. However, evidence about the association between joint legal custody and outcomes such as compliance with financial obligations to children (child support awards) is mixed, sometimes showing that joint custody increases compliance (Pearson and Thoennes 1988), and sometimes showing that joint custody and compliance are unrelated (Seltzer 1991a, Albiston, Maccoby, and Mnookin 1990).

Parents with more economic resources are more likely to acquire joint legal custody than those with fewer resources (Koel et al. 1988, Seltzer 1990). This class difference accounts, in part, for higher levels of postdivorce involvement among fathers with joint legal custody (Seltzer 1991a). Differences by legal custody arrangement in nonresident fathers' commitment to children or the quality of the parents' relationship with each other may also explain the greater involvement after separation of nonresident fathers who have joint custody. I am currently using preliminary panel data from the National Survey of Families and Households to examine the extent to which conflict between parents and fathers' involvement before separation explains their choice of joint legal custody and involvement with children after divorce. Previous work has largely found that involvement before separation has no effect on fathers' involvement with children after separation, but most studies have been forced to rely on retrospective reports of paternal activities or on reports about behavior at the time of separation instead of following families prospectively (Hetherington 1993, Wallerstein and Kelly 1980, Maccoby and Mnookin 1992).

For children born outside of marriage, the allocation of parents' legal responsibilities is considerably different than for children whose parents divorce. For obvious physiological reasons,

identifying a child's biological mother is straightforward and is done as part of registering the child's birth.<sup>4</sup> Identifying the legal father is less straightforward. At most, about a third of nonmarital births in the 1980s had paternity legally established (McLanahan, Brown, and Monson 1992). Administrative procedures, especially beginning the process of identification soon after the child's birth, increase the likelihood of successful adjudication (McLanahan, Brown, and Monson 1992). Mechanisms for identifying the legal father of a child born outside of marriage vary widely across states and over historical time. Paternity may be established by affidavit, as when the biological father signs legal forms to signify his status as the child's father, or through more adversarial legal proceedings. We know little about the effect on children and parents either of paternity establishment or of the different procedures by which legal fatherhood is established.

Stepparents have few legal claims to children when the biological parents are still alive (Mahoney 1994). This contrasts with British laws, which allow stepparents to share responsibilities for children with the children's biological parents under certain conditions (Chambers 1990). The absence of stepparents' legal rights and responsibilities to children increases ambiguity about who is in a child's family.

#### Who Provides for Children's Economic Needs?

The economic disadvantages experienced by children who live with single mothers are well known. Children in single-mother households are more likely to be poor than those in two-parent households (Duncan and Rodgers 1991). Even when they do not live in poverty, children still experience a decline in per capital income of over 20% when parents separate (Bianchi and McArthur 1991). How do parents provide for children's material needs when they live apart? The most

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<sup>4</sup>An exception is changes in reproductive technology which allow surrogate mothers. Surrogate motherhood is very rare, and so is not addressed here.

important income source for single-mother households is the mother's earnings. However, children in single-mother households also rely on private transfers, in the form of child support payments from their father, and on public transfers, such as Aid to Families with Dependent Children (AFDC) (Garfinkel and McLanahan 1986).

Child support awards are the legal codification of the amount that nonresident parents are supposed to contribute to child support. Awards are an important mechanism for enforcing child support responsibilities when parents and children live apart. Awards are established when parents enter the legal system to divorce. For parents who were not married to each other when their children were born, acquiring a child support award requires that the child have legal parents. In most cases, this means that legal paternity must be established. As noted above, a large proportion of children born outside of marriage have not had paternity established. The absence of a legal father does not mean that these children lack a father. Their biological father may make informal contributions to children's care. Most information about nonresident fathers' financial contributions to children comes from the Current Population Survey (CPS), conducted by the U.S. Bureau of the Census, which includes a series of questions about how much child support resident mothers receive from their children's fathers. These questions ask about support received as part of a child support award, and so underestimate the extent to which fathers without awards, disproportionately fathers of children born outside of marriage, contribute to children. The CPS questions probably also underestimate contributions from fathers with awards, because fathers who pay child support as the result of an award may also make informal financial contributions to help support children, such as when fathers pay for uninsured medical expenses or give the children presents.

The U.S. National Survey of Families and Households (NSFH) conducted in 1987-1988 provides more complete information about child support payments than is available from the CPS. These data show that slightly less than half of mothers receive any child support from their children's

father (Seltzer 1991b). Because this includes both formal contributions paid as part of a legal child support award as well as contributions made informally by fathers who do not have an award, the percentage is somewhat higher than for estimates derived from the CPS for the same period (Seltzer 1991b). Mothers with a child support award report receiving a median of about \$1,130 a year. This reflects the fact that over a quarter did not receive any support in the previous year. Among those who received any support, the median annual payment was about \$1,800 a year. For those without an award, the vast majority of mothers, over 80%, received no support. The high percentage of mothers without awards who do not get any child support is consistent with the Census Bureau strategy of only asking about receipts among mothers with child support awards. However, among those without awards who do receive support, the median annual payment is about \$960 a year, or about \$80 a month. The mean annual income for mothers without child support awards in 1987 was approximately \$9,240 (U.S. Bureau of the Census 1990: Figure 4). Thus, child support transfers may be an important source of income for a significant minority of mothers without a child support award (J. A. Seltzer, unpublished calculations 1994).

Child support transfers, whether or not they are part of a formal child support award, are too small to alleviate most of the economic hardship experienced by children who live with single mothers. Child support may also be an unstable source of income, as when nonresident fathers miss payments or do not make their child support payments on time. Again, NSFH data show that just under three of five nonresident fathers who paid any support as part of a child support award missed or made late payments (J. A. Seltzer, unpublished calculations 1994). Income instability may increase the emotional strain experienced by single parents and threaten their ability to provide a stable, secure environment for their children (Menaghan and Lieberman 1986, McLoyd 1990, Hetherington, Cox, and Cox 1982). Some nonresident fathers pay little or no child support or make irregular payments because of their own precarious financial circumstances (e.g., Peters et al. 1993). However, results

from a number of recent studies suggest that a significant percentage of fathers can afford to pay more than they currently contribute to children's support (Hill 1992, Garfinkel and Oellerich 1989, Phillips and Garfinkel 1993).

From the point of view of understanding change in the meaning of parenthood, it is important to ask why those nonresident biological fathers who can pay more child support do not do so. Fathers who live apart from their children may be reluctant to pay child support because they cannot control how the resident mother spends these contributions (i.e., whether she spends the money on the children or on herself) (Sherwood 1992, Arendell 1992, Braver et al. 1993, Weiss and Willis 1985). Compared to fathers who live with their children, nonresident fathers experience fewer of the joys of parenthood, and this may increase their reluctance to pay child support. In addition, nonresident fathers have less opportunity to observe children's needs than fathers who live with their children, and so nonresident fathers may underestimate the costs of raising a child.

Children's loss of their biological father's income is compensated, in part, by their mother's increased labor force participation (Peterson 1989, Bianchi and McArthur 1991) and by an increased reliance on public support through AFDC (Bianchi and McArthur 1991). These strategies diminish, but do not erase, the discrepancy between the economic welfare of children in single-parent and two-biological-parent households. However, mother's remarriage and the entrance of a stepfather into the child's household do alleviate most of the economic hardship experienced by children who live apart from their biological father. The household incomes of children who live with a stepfather are very similar to those in households with both biological parents (Thomson, Hanson, and McLanahan 1994). Although children benefit from their stepfathers' contributions to daily expenses, there is a general absence of systematic information on processes of intrahousehold resource allocation in U.S. stepfamilies and how these compare to allocation processes used by biological parents and children (Seltzer 1994a, Seltzer 1994b).

### Who Provides for Children's Emotional and Social Needs?

When their biological parents separate, children suffer the loss of at least one parent's time and attention. A number of large national surveys document the low levels of contact between nonresident parents and children (Furstenberg et al. 1983, Seltzer and Bianchi 1988, Seltzer 1991b). About 40% of nonresident fathers either have not seen their children in the past year or saw them only once (Seltzer 1991b: Table 1). Fathers do not appear to use telephone contact as a way to compensate for infrequent visits (Furstenberg and Nord 1985, Seltzer 1991b). Despite the high percentage of fathers who lose contact with their children, there is substantial variation in fathers' involvement with children after separation. For example, nonresident fathers whose children were born outside of marriage are twice as likely to have lost contact with these children than are fathers separated from children due to divorce or marital separation (Seltzer 1991b). Among fathers who do stay in touch with their children, there is little difference between marital and nonmarital families in the percentage of fathers who see their children at least weekly. The longer fathers and children have lived apart, the less involved fathers are (Seltzer 1991b, Seltzer and Bianchi 1988). The nonresident father's remarriage also reduces contact with children from a previous relationship, perhaps because the remarriage, and sometimes new children and stepchildren, compete for the fathers' time and attention (Furstenberg et al. 1983, Seltzer 1991b).

Even when children of divorced parents do not see their father frequently, they describe their relationship as close (Maccoby et al. 1993). Evidence is mixed about whether contact with a nonresident father enhances children's well-being or, at minimum, reduces any negative effects of living in a single-mother household. Psychologically oriented, small-sample studies find that when fathers are involved with children, the children are better adjusted (Hess and Camara 1979, Lund 1987, Wallerstein and Kelly 1980). Larger, national surveys which emphasize educational outcomes or use different measures of psychological and social adjustment find no evidence of an association between



the amount of time that nonresident fathers spend with children and children's well-being (Furstenberg, Morgan, and Allison 1987, King, 1994, McLanahan et al. 1994). Finally, some studies show that the effects of fathers' contact with children depend on whether or not the parents have a high-conflict relationship (Amato and Rezac 1993, Hetherington, Cox, and Cox 1982; but see Hanson 1993, for a null finding).

Most studies find that conflict between parents, whether or not the parents live together, harms children (Emery 1982). When parents live apart, they may handle this conflict by disengaging from each other. The figures cited above indicate that nonresident fathers sometimes extend this strategy of disengagement by withdrawing from their children. Even among families in which nonresident fathers maintain ties with their children, the fathers spend little time pursuing instrumental activities with them, such as helping with homework (Teachman 1991, Furstenberg and Nord 1985). Compared to mothers, fathers are less effective at monitoring children and keeping track of where they are, and fathers do fewer of the routine tasks of childrearing, such as arranging medical appointments, in divorced families in which children spend time in both parents' households (Maccoby and Mnookin 1992). Stepfathers sometimes compensate children for some of the loss of fathers' time and attention, but stepfathers are more effective participants in childrearing if they help by reinforcing the biological mothers' rules than by adopting a more independent role (Hetherington, Cox, and Cox 1985).

## CHILDREN'S FAMILIES AND CHILD SUPPORT POLICY

Evidence in the previous sections provides support for the view that, in the United States, biological fathers' ties to children depend on the men's relationship with the children's mother. When parents are married or living together, biological fathers devote time and financial resources to their children. When the parents divorce or a nonmarital relationship breaks up, fathers disengage from both the mother and their children. Fathers may acquire other children as part of remarriage or

involvement with a new cohabiting partner, but here again, fathers' ties to the children are mediated by attachment to their mother. While the relationship with the children's mother continues, men help provide for the children's needs, that is, they act as social fathers. When the couple's relationship dissolves, men move on. These micro-level processes, and the instability of marriage and informal unions, have altered the institution of fatherhood by making it a short-term relationship for many men. In contrast, mothers' attachment to children persists, whether or not mothers are married to the children's father. Even in the rare instances in which mothers live apart from their biological children, mothers remain more involved in children's lives than do fathers (Furstenberg and Nord 1985, Seltzer and Bianchi 1988, Maccoby and Mnookin 1992).

These demographic and social trends suggest that the mother-child pair has become a more salient aspect of children's families and of what "family" means to U.S. children now than in the past. At the same time, the father-child pair has become less salient. Recent child support reforms, such as the 1988 Family Support Act (FSA), work against this redefinition. The FSA requires more widespread establishment of legal paternity for children born outside of marriage. State intervention to increase paternity establishment is motivated by a concern that fathers should provide economic support for their children, whether or not they live with the children and whether or not the father and mother were married. Until recently, most cases of paternity adjudication were instituted as part of a state welfare agency's attempt to share the costs of AFDC for supporting children in single-mother households with the children's father. This pattern may be changing as more universal child support reforms are instituted.

The FSA also strengthens ties between nonresident fathers and their children by more universal requirements for child support awards and by more rigorous procedures for collecting child support payments. Increasing the legal and economic ties between fathers and children may also strengthen social ties between nonresident fathers and children. When fathers pay child support, they are more

likely to spend time with their children (Furstenberg et al. 1983, Seltzer, Schaeffer, and Charng 1989, Seltzer 1991b; but see Veum 1993 for a null finding). At the same time, fathers' rights groups have responded to more aggressive child support policies by calling for improvements in their access to children (i.e., shared placement and improved visitation) and for greater decision-making rights through joint custody of children. Whether, and to what extent, legislative and administrative reforms can alter the structure of children's families is an important question for future research (e.g., Garfinkel and McLanahan 1990). A central consideration in this research must be that the legal reforms work against long-standing demographic trends that increase ambiguity about how adults, especially how fathers, divide responsibilities to children.



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