Transcript for "Family Complexity, Inequality, and Public Policy"

Featuring Daniel Meyer

Hosted by David Chancellor

In this podcast, UW–Madison School of Social Work Professor Daniel Meyer discusses the growth of family complexity in the United States, what that growth might mean for inequality, and the challenges that policymakers face in adapting U.S. family policy to the needs of more complex families.

August 2015

[Chancellor] Hello, you're listening to an August 2015 podcast from the Institute for Research on Poverty at the University of Wisconsin–Madison. I'm Dave Chancellor.

For this podcast, I talked with UW–Madison social work professor and IRP affiliate Dan Meyer about family complexity and its relationship to poverty, inequality, and public policy. The interview drew on a short article that Meyer wrote for a Finnish journal called *Researching Social Work* that offers an overview of family patterns in the United States and how U.S. families are becoming more complex.

I first asked Professor Meyer if he could define what we mean by family complexity.

[Meyer] There are lots of ways to define family complexity and I think the research in the field uses different definitions at different times. We were particularly interested in approaching this from a child's perspective. We're interested in a child and who they live with and the extent to which the people they live with are related to them in different ways. We're looking then at kids who live with both their parents and whether those parents are married or not, we're looking at kids who live with one parent and that parent's partner, we're looking at whether that new person is married to them or not, we're looking at whether there's new kids brought in to the household, we're looking at whether these kids live with their grandparents, or perhaps other relatives as well. We're interested in all these, sort of interlocking relationships. Some people would also look at how kids define families themselves, which is a really interesting question when you aren't necessarily looking at the biological relationships. But, for our purposes and for most of the national data, that just doesn't exist. We're looking from a child's perspective at all the people connected to them through biology, through their parents' relationships, and through their living arrangements.

[Chancellor] A common theme, regardless of the perspective taken, is that the numbers and relative percentages of complex families have seen huge growth over the last half century. And so, I asked Professor Meyer to tell us more about these trends.

[Meyer] There are several ways that families have become more complex and we've documented several of them and many of them are well known in the literature. The increase in single parent families is quite well known, the increasing rates of children born outside of marriage. That number was 5 percent, and within the last 50 years is now nearly half -- in the 40 percents so that's a big change. There are changing in the rates of cohabitation, so cohabitation before marriage or cohabitation as an alternative to marriage, so that's a big change for kids. One of the big differences between the U.S. and some European countries is that cohabitations in the U.S. generally are less stable. That means that for kids, you might experience living with, say, your mom and your mom's partner, and then they split. Maybe then another partner moves in and maybe then they split and so those sorts of instability means you have lots and lots of relationships you've had with different people over the course of your childhood so that kind of increase in the number of transitions we know, and that's a change. A different kind of change, one we haven't talked about yet, is kids who live with both of their parents for roughly half the time, or maybe they live with one parent five days a week and the other parent two days a week. That kind of shared custody is also substantially increased and substantially different than patterns of 25 or more years ago.

[Chancellor] As Meyer mentioned, cohabitation in the U.S. is often less stable than it is in some European countries. I asked him how else these kinds of family demographic changes in the U.S. compare to those in Europe.

[Meyer] In general some family patterns in the U.S. are quite similar to Europe and some are quite different. The European experience of cohabitation is more stable and is more often an alternative to marriage. One of the differences in the U.S. is the rates of dissolution but then the rates of re-partnering are very high. It's much more likely in the US for kids to see multiple transitions than it is in Europe. So, the rates of out-of-marriage child bearing aren't that different in most northern European countries than in the U.S. What's different is in the U.S. there are more likely to be parents who aren't living together and then those relationships are less stable in the U.S.

[Chancellor] These trends, in the U.S. at least, aren't evenly distributed across the population. As Meyer mentioned earlier, rates of children being born outside marriage have risen sharply in the last 50 years. But those out of wedlock births have disproportionately been to African-American and Hispanic mothers and in households with lower incomes. Researchers have pointed out that family demography in the United States has taken on a two-tiered form, and one of the main drivers of that seems to be education.

[Meyer] There's a substantial amount of research now that's come out that looks at very different family patterns for people with low and high education. A crude generalization is that people with higher education, say college educated people, generally wait longer to get married, they are more likely to get married. They're less likely to divorce once they are married. Children are then born inside that union. The finances are higher, both because of that

educational background and because they've stayed together and both parents generally work. On the other hand then, people with low education sometimes, the relationships are less stable, parenting happens earlier, parenting happens often outside of marriage, perhaps in a cohabiting relationship, perhaps not. More instability in those relationships, maybe because the finances aren't there which adds additional stress, and then, actually splitting adds financial stress on top of the financial stress that helped to cause the split. So you end up with kids who are born outside of marriage potentially experiencing many transitions and a very different life course than kids born to the higher educated parents. This is troubling, I think, for the future as we think about what that means then for those kids.

[Chancellor] Meyer says that some aspects of family policy haven't kept up with changes in family patterns. And so, when we think about supporting these kids and these families, one of the challenges is figuring out how to adapt policies to more complicated families and households.

[Meyer] Much of our family policy was set during a period when families are more stable and more predictable. If you think just for a minute about the kids that spend half their time with their mom and half their time with their dad. Several of our programs don't have particular rules about how to handle kids, half a kid. If you think about the program, the Supplemental Nutrition Assistance Program, the old food stamps program, there the amount of benefits you get depends on the number of people in your household and we don't do half people. A child who lives half the time with mom and half the time dad, we're not exactly sure how to deal with that child in that policy and so, part of what Marcy Carlson and I have argued is that we need to relook at and rethink about some of the family policies to ensure that they're designed appropriately in light of contemporary patterns. I've done some work on the child support policy. In child support policy, generally we've thought quite a bit about what an appropriate obligation is when there's one mom and one dad and their children in common. But once people have had children with more than one other person, the child support system in many ways I would argue breaks down. It doesn't know how to think about whether one person can support multiple families and whether having children with multiple people means you should get resources from all of them. Do expectations change when new partners enter the picture, etc. That's another area of policy where we have some hard thinking to do about what family patterns mean for the kinds of supports we want to give to families.

[Chancellor] As Meyer is suggesting here, a challenge of thinking about how to support more complex families is just in knowing how to count them and to define households that, in practice, can be very fluid. Part of this picture is that income support policies for families are increasingly being delivered through the tax system.

[Meyer] And it's not just that we're running more programs through the tax system, it's that we're using tax system definitions of incomes and families in eligibility for now Medicaid and now for the entire health insurance system. In some ways, in my view, that's good in that we've standardized and stabilized our definition of families and whose income we count. But, in other ways, the tax definition adds its own difficulties then. We still, in the tax system haven't figured out how to deal with half kids very well so we have a complicated series of rules about who gets to count a child under what circumstances. So that, perhaps, we need to think about a little more if it's becoming more and more consequential who is claiming a child as a dependent, perhaps

we need to think as some European Countries have begun to do about the ability to split benefits if a child is living in multiple places.

[Chancellor] A child living in multiple places – or a parent with responsibilities across more than one household can mean that family finances get split up too. Meyer says it's important to consider this when we think about the relationship between family complexity and poverty.

[Meyer] One of the things to remember is that it isn't just that people with low income are having different family patterns, but it's also that different family patterns mean that incomes take a hit in some ways. It's obviously cheaper to live together than apart, rent makes that true. And there are several other ways that there are economies of scale. When people split, that adds expenses. Then what we do is say, ok, some money should be transferred to make up for it if there are kids involved. But that complexity then means that if the families didn't have very much money to begin with, then we're trying to split not enough money across more people. The relationship between families and poverty is complex, but quite important.

[Chancellor] Thanks to Dan Meyer for talking to us for this podcast. If you want to learn more about this work, check out the Family Complexity page on the research tab of the IRP website. The page highlights efforts from a three-year IRP research project led by Dr. Meyer and UW-Madison Sociology Professor Marcia Carlson. The project was designed to build understanding of the relationship of family complexity to poverty and public policy. On the webpage, you will find links to a conference volume, articles from our Focus and Fast Focus publications, a webinar, and other resources.

Thanks for listening to a podcast from the Institute for Research on Poverty.