
DR. VICTOR HARRIS



VICTORHARRIS@UFL.EDU



352-273-3523

3028 D MCCARTY HALL D,
GAINESVILLE, FL 32611

**COMPILED BY:
PRAMI SENGUPTA**

GRADUATE STUDENT
FAMILY, YOUTH AND
COMMUNITY SCIENCES

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UNIVERSITY of FLORIDA



WHY MARRIAGE MATTERS FOR CHILD WELL-BEING¹

Adapted from “Why Marriage Matters for Child Well-being,” by David C. Ribar, in *The Future of Children*, 25(2), p. 11. Copyright 2015 by the Center for the Future of Children, the David and Lucile Packard Foundation.

On average, children who are raised by their married, biological parents enjoy better physical, cognitive, and emotional outcomes than children who are raised in other circumstances (Ribar, 2015). Studies have indicated that marriage has causal impacts on outcomes such as children’s schooling, their social and emotional adjustment, and their employment, marriage, and mental health as adults (McLanahan, Tach, & Schneider, 2013; Ribar, 2004). In addition, multiple household factors, such as economic circumstances, parental skills and ability, stability, social supports, neighborhoods, family structure, etc. have all been identified as contributors to children’s well-being (Haveman & Wolfe, 1994).

Effects of Family Structure on Child Well-being

Indirect Evidences

David C. Ribar analyzed the different ways marriage and various types of family structure can affect child well-being by using a theoretical economic model developed by economist Robert Willis. Three situations/models were studied: (i) a lone mother, (ii) a father living apart and (iii) a co-resident father. The models include two broad simplifications:

1. Child well-being is assumed to be a single developmental outcome, rather than being seen as a separate domain, such as physical, emotional, social, and intellectual well-being (p. 12).
2. Parents consider all the limitations and make rational choices which maximize the outcomes they prefer.

I. A Lone Mother: “A mother raising a child whose father is wholly uninvolved with the child’s upbringing” (p. 13). In this scenario, the focus is solely on the mother’s behavior, while the child’s behavior or decision-making is not studied. This model includes six assumptions. The mother’s circumstances and characteristics were found to have the potential to positively impact her child’s well-being, as follows:

1. Availability of greater economic resources, financial stability and employment flexibility all permit a mother to provide more goods and services for her child.
 2. Greater availability of nonmarket resources, including time spent with the child and strong social networks.
 3. Good work skills and good health, which allow for greater efficiency and productivity both at work and at home, resulting in improved child well-being with less investment of resources.
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4. “Increased family and residential stability reduces susceptibility to shocks that can directly affect the child’s well-being” (p. 13).
 5. A mother’s expectations about future conditions and outcomes (i.e. her optimism) affect her current decisions and behaviors (p. 14).

II. A Father Living Apart: “A father who does not live with the mother and child but acknowledges paternity” (p. 14). This model includes two assumptions.ⁱⁱ The findings of this model include:

1. Availability of a father in his child’s life is less likely to negatively impact the well-being of his child. Rather, it is likely to improve it. Goods, services or time provided by the father are beneficial.
2. Availability and involvement of an additional parent increases the likelihood of a child’s access to resources, such as insurance and a broader social network.
3. Neither parent can exclude each other from benefiting from the positive outcomes of the child. This is why economists refer to a child’s well-being as a “public good.”
4. Changes to one parent’s resources or contributions often induce changes in the contribution of the other. If one suffers a reduction in income, the other may contribute more to help. But if one parent begins contributing more, the other will likely decrease their input (p. 14-15).
5. Conflict and negative interactions between the parents can lessen or even cancel out positive contributions from the father being involved in the child’s life (p. 15).
6. The findings of the model become inconclusive if the father is not able to observe the mother’s contribution to child well-being (p. 15) (Weiss & Willis, 1985).

III. A Co-resident Father: “A father who lives with the mother and child (p. 15).” This model includes two assumptions.ⁱⁱⁱ The findings of this model include:

1. A co-resident father results in positive outcomes for child well-being in comparison to living apart. This is mainly due to the following “advantages/efficiencies” (p. 15):
 - i. Cost of living for co-resident family members is less than when members live apart. Therefore, co-residing parents, for a given period and investment, can afford more goods and services.
 - ii. Co-residency of parents reduces the access costs associated with the father’s input of time and goods (p. 15). Additionally, it makes it easier to share some things, such as insurance and social networks.
 - iii. Co-residency of parents results in better coordination of household decision-making (Chiappori, 1992; Weiss & Willis, 1985).
 - iv. Each parent (especially the mother) has greater say in how resources are used, resulting in more resources being allocated for children’s needs.
 - v. Co-residency results in greater support between the parents.
2. Having a long-term co-resident father benefits a child’s well-being by:
 - i. Increasing parenting productivity by encouraging parents to specialize in various household and parenting related activities.
 - ii. Increasing parents’ investment into “marriage-specific” (p. 15) capital which later can be accessed by the child.
 - iii. Promoting family stability. “A stable relationship contributes to stability not only in the child’s family arrangements but also in the family’s economic and housing circumstances (p. 15).”
 - iv. Encouraging “better physical or psychological health and greater happiness” among parents, which results in better child well-being” (p.16) (Waite & Gallagher, 2002).
3. The benefits of a co-resident father are contingent upon positive interactions and absence of conflict between parents. Child well-being is negatively impacted by conflicts between co-resident parents.

Direct Evidences

1. Family structure is associated with income and insurance, and income and insurance are associated with children’s health (p. 22) (Ziol-Guest & Dunifon, 2014).
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2. “The number of family transitions that young women experienced increased the chances that they would give birth before marriage” (p. 22) (Cavanagh & Huston, 2006; Teachman, 2003).
 3. “Young children’s problem and social behaviors are associated with their early transitions to either marriage or cohabitation” (p. 22) (Cavanagh & Huston, 2006; Teachman, 2003).
 4. “Children’s well-being is associated with both the number of family structure transitions and their exposure to a non-marital family structure at a given point in time” (p. 22) (Fomby & Cherlin, 2007).

Effects of Marriage on Child Well-being

Following are the hypothesized pathways through which marriage might affect children’s well-being (p. 17).

Economic Resources: These include the following:

i. **Income**

- a) Differences in income occur whether or not income is adjusted for family size. The average annual incomes of households headed by lone mothers and cohabitating, unmarried parents were 55 and 64 percent, respectively, of the incomes of married-couple households (p. 17) (Thomas & Sawhill, 2005).
- b) This income disparity increased during and after the Great Recession (Eamon & Wu, 2013; Ozawa & Kim, 1999). Similar income disparities are noticed in countries other than the United States (Andress & Hummelsheim, 2009).
- c) In the United States, “children who were born into two-parent, married families suffered a 41 percent decline in family incomes in the year following divorce,” and “children born into single-parent families enjoyed a 68 percent increase in their family incomes in the year following a marriage” (p. 17) (Page & Stevens, 2004).

ii. **Assets and Wealth**

- a) Married-parent households have more financial assets than households of lone mothers and cohabiting parents, particularly in regard to home ownership (Ribar, 2015, p. 18; Grinstein-Weiss, Yeo, Zhan, & Charles, 2008).
- b) “Divorce is associated with a greater risk of personal bankruptcy” (Ribar, 2015, p. 18; Fisher & Lyons, 2006).
- c) Homeownership is more common among married parents than in other types of parents (Grinstein-Weiss, Charles, Guo, Manturuk, & Key, 2011; Smits & Mulder, 2008); wealth is built through homeownership which can be later accessed by the children.

iii. **Borrowing and Savings Constraints**

- a) Households with easy access to borrowing and savings can better handle financial emergencies and unexpected expenditures. This is generally because borrowing and savings let “households smooth and stabilize consumption across time” (p. 18).
- b) An Austrian study found that married adults have easier and greater access to funds from various resources than unmarried adults. However, a similar study of U.S. households did not find significant differences between married couples and other households in this area (Lusardi, Schneider, & Tufano, 2011; Worthington, 2005).

iv. **Health Insurance**

- a) Insurance stabilizes consumption and “protects families against unexpected expenditures” (p. 18).
- b) “Non-elderly divorced and never-married women are much more likely to be uninsured than married women.” Because poor mothers have access to Medicaid, “these differences are concentrated among women with moderate and high household incomes” (p. 18) (Bernstein, Cohen, Brett, & Bush, 2008).
- c) In the U.S., divorce increases the risk of a woman losing her health insurance, especially for women who were covered as dependents under their husbands’ insurance (Lavelle & Smock, 2011; Zimmer, 2007).
- d) Married-couple families are more likely to have insurance coverage than other types of households (Ziol-Guest & Dunifon, 2014).

Nonmarket Resources: These include the following:

i. **Time availability:**

- a) Total time available to parents for childcare should increase with co-residency.
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- b) U.S. children ages 0-14 who lived with two co-residing biological parents were found to have spent more time with parental caregivers than those who lived in single-parent or married or unmarried stepparent families (p. 19) (Kalil, Ryan, & Chor, 2014).
 - c) In single-parent households, time spent by teenagers with the parent is less structured than that spent in married-parent households (Kalenkoski, Ribar, & Stratton, 2009; Wight, Price, Bianchi, & Hunt, 2009).

ii. Social Networks:

- a) Social networks and the resources associated with them increase with the involvement of an additional parent.
- b) “Mothers’ transitions into co-residential relationships strengthened social supports (experienced by their children) andexits from such relationships weakened them” (p. 19) (Osborne, Berger, & Magnuson, 2012).

Efficiencies: These include the following:

i. Economies of scale

- a) “Co-residency offers sizeable economies of scale” (p. 19) (Browning, Chiappori, & Lewbel, 2013; Nelson, 1988).
- b) The poverty threshold for two adults living apart who have one child was higher by 50 percent than the threshold experienced by a co-residing family of three (U.S. Census Bureau, 2015).

ii. Specialization

- a) “Co-residence should create incentives for couples to alter how they spend their time to maximize the household’s total output” (p. 19).
- b) However, mixed results were found by the various empirical studies of elements of specialization.
- c) In the U.S., despite the increase of time spent in the workforce by unmarried mothers, the amount of time spent with their children did not reflect much change (Bianchi, 2000).
- d) Married mothers were found to devote less time to both market labor and to child care than single mothers (Kalenkoski, Ribar, & Stratton, 2007).

iii. Parental Stress

- a) An alternative measure of household efficiency, albeit indirect and inversely proportional, is the amount of parental stress reported by the mother (p. 20).
- b) “Mothers reported more such stress when they transitioned into single parenthood and into new relationships with men who weren’t their children’s biological fathers” (Cooper, McLanahan, Meadows, & Brooks-Gunn, 2009; Osborne, Berger, & Magnuson, 2012).
- c) “Mothers reported less stress when they transitioned into co-residential arrangements with their children’s biological fathers” (Cooper, McLanahan, Meadows, & Brooks-Gunn, 2009; Osborne, Berger, & Magnuson, 2012).

Stability and Better Processes: These include the following:

i. Family instability

- a) On average, children residing with both biological parents grow up within a more stable family structure (p. 20).
- b) Children with divorced or remarried parents are more likely to experience instability (p. 20).
- c) Children born to married mothers experience fewer transitions than children born to unmarried mothers (Osborne, & McLanahan, 2007).
- d) Children born to cohabiting parents are, by age 10, “twice as likely to have had their parents separate as children born to married parents” (Manning, Brown, & Stykes, 2014).

ii. Complex Arrangements

- a) Children living in a nonmarital family structure are more likely to be raised in a complex arrangement. Such living arrangements involve a biological parent and other unrelated adults along with other unrelated children.
- b) The more complex the family arrangement is, the worse it tends to be for the children’s well-being, with the exception of some three-generational families (Dunifon, Ziol-Guest & Kopko, 2014).
- c) Evidence in relation to complex arrangements is mixed when it comes to three-generation families (Dunifon, Ziol-Guest, & Kopko, 2014).

iii. Changes in bargaining power

- a) “Marriage may alter the parents’ relationship by giving the mother more bargaining power over the distribution of the couple’s resources” (p. 21).
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- b) Compared to fathers, “mothers tend to direct more resources to children” (p. 21). A change in bargaining power could mean that children get a larger share of resources (Ziol-Guest, 2009; Ziol-Guest, DeLeire, & Kalil, 2006).
 - c) Evidence about changes in bargaining power is indirect.

iv. Dysfunction and Conflict

- a) Pre-existing conditions in relation to dysfunction and conflict can cause substantial harm to children’s well-being from divorce (Brinig & Allen, 2000; Stevenson & Wolfers, 2006).
- b) “Conflict harms children’s well-being”; “benefits of marriage occur mainly in families with low levels of conflict” (p. 21) (Morrison & Coiro, 1999; Musick & Meier, 2010).

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i Both a child's well-being and his or her individual consumption of goods are valued by the mother in present and future contexts. (2) The level, type and stability of well-being experienced by a child in the past affects the child's present level of well-being, which is subject to threats including "illness, injury, or other crises." (3) A child's current well-being is augmented and maintained via a mother's investment of time and purchasing power of goods and services. (4) A mother can only invest a limited amount of time in her child's well-being; this time is shared with her professional obligations and other commitments. (5) A mother has financial resources which she can spend on goods or services for herself and her child. (6) The mother balances her time investments in ways that optimize current and continued well-being for both her child and herself.



ii The father values the well-being of his child and his own consumptions in the present and the future, and (2) faces time and financial constraints. Additionally, he chooses to allocate his own time and goods to advance his preferences, subject to said constraints (p.14).

