

Discussion Papers

Should We Get Married
in the Morning?
A Profile of Cohabiting
Couples with Children

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Assessing
the New
Federalism

*An Urban Institute
Program to Assess
Changing Social
Policies*

Assessing the New Federalism is a multiyear Urban Institute project designed to analyze the devolution of responsibility for social programs from the federal government to the states, focusing primarily on health care, income security, employment and training programs, and social services. Researchers monitor program changes and fiscal developments. Alan Weil is the project director. In collaboration with Child Trends, the project studies changes in family well-being. The project aims to provide timely, nonpartisan information to inform public debate and to help state and local decisionmakers carry out their new responsibilities more effectively.

Key components of the project include a household survey and studies of policies in 13 states, available at the Urban Institute's web site, <http://www.urban.org>. This paper is one in a series of discussion papers analyzing information from these and other sources.

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Abstract

This paper uses data from the 2002 round of the National Survey of America's Families (NSAF) to compare the characteristics of cohabiting families with children to those of married couples with children. It also uses regression-based simulations to assess the extent to which the well-being of children in cohabiting families may improve if the cohabiting adults were to marry. We find that about two-thirds of the gap in poverty, low-income status, and food insecurity between cohabiting and married couple families can be accounted for solely by differences in the measured characteristics of these families. Unmeasured and unmeasurable characteristics as well as the intrinsic benefits of marriage are responsible for the rest of the difference between cohabiting and married parent families. Thus, successful marriage promotion efforts aimed at cohabiting parents could improve the outcomes for their children, but only to a limited extent.

Introduction

During the 1990s, the number of cohabiting households increased by over 70 percent (Simmons and O’Neill 2001). Further, the share of children living in cohabiting families grew from 4.6 to 5.9 percent between 1997 and 2002 (Acs and Nelson 2003), and by some estimates, four out of every 10 children will spend some time in a cohabiting family before they reach their 16th birthdays (Bumpass and Lu 2000). This rise in the share of children living with cohabitators is a source of concern for policymakers and analysts because previous research demonstrates that living with cohabitators is not as beneficial to children as living with married parents.¹

The advantages married couples and their children have over those in other living arrangements have led policymakers to propose several significant initiatives to promote “healthy marriages.” For example, the G.W. Bush administration is contemplating spending \$1.5 billion dollars over the coming years on marriage promotion (*New York Times*, 1/14/04, page A1). Clearly, cohabiting couples are logical targets for these marriage promotion initiatives.² Before evaluating the benefits of marriage promotion programs, it is important to begin with a realistic assessment of just what increasing marriage rates could accomplish. Indeed, research shows that cohabitators and married couples have very different characteristics.

This paper uses data from the 2002 round of the National Survey of America’s Families (NSAF) to compare the characteristics of cohabiting families with children to

¹ Numerous studies demonstrate this finding, including Acs and Nelson (2002, 2003), Carlson and Danziger (1999), Manning and Brown (2003), Manning and Lichter (1996), and Nelson, Clark, and Acs (2001).

² Parents who live apart but are romantically involved (fragile families) are also promising candidates for marriage promotion activities.

those of married couples with children. It then uses regression-based simulations to assess the extent to which the well-being of children in cohabiting families would improve if the cohabiting adults were to marry. We find that about two-thirds of the gap in poverty, low-income status, and food insecurity between cohabiting and married couple families can be accounted for solely by differences in the measured characteristics of these families. These characteristics include such factors as parental education, age, and work effort. Measured characteristics account for less than one-half of the difference in parental aggravation and poor mental health between married-parent and cohabiting families. Unmeasured and unmeasurable characteristics as well as the intrinsic benefits of marriage are responsible for the rest of the difference.

Even highly successful marriage promotion programs cannot change the measurable characteristics of cohabiting couples, at least in the short run. At best, they can confer the intrinsic benefits of marriage to these couples. Our findings suggest that successful marriage promotion efforts aimed at cohabiting parents could improve the outcomes for children, but only to a limited extent.

Background

Beginning with 1996's federal welfare reform, which included promoting marriage as an explicit goal, and continuing with President G.W. Bush's declaration that, "my administration will give unprecedented support to strengthening marriages," the idea of using government policies to actively promote marriage as a means of reducing poverty and improving the well-being of children and families has gained currency (Ooms 2002). For example, under its Strengthening Families agenda, the Administration for Children and Families (ACF) of the U.S. Department of Health and Human Services

is funding the development and evaluation of multiple marriage promotion programs (<http://www.acf.dhhs.gov/programs/opre/rd&e.htm>).

Among the most logical candidates for marriage promotion activities are cohabiting couples, especially those with children. Unlike unattached single parents, cohabitators already demonstrate a certain level of commitment to one another, and they and their children may well benefit from the material and psychosocial advantages that accrue to married-parent families.

Previous research demonstrates that children living with cohabitators fare worse than children living with married parents, and in some cases no better than children living with single parents, on a host of outcome measures (Acs and Nelson 2002, 2003; Nelson, Clark, and Acs 2001; Manning and Brown 2003; Manning and Lichter 1996). Specifically, when compared with children living with their married biological or adoptive parents, children living with cohabitators are more likely to experience material hardships such as poverty, food insecurity, and housing insecurity, more likely to exhibit behavioral problems or problems in school, and less likely to have positive interactions with their parents (such as being read to frequently).

There are several potential explanations for why children living with cohabitators do not fare as well as children living with married parents. For example, cohabiting couples may devote fewer resources to their children than married couples because cohabiting relationships are less committed and do not last as long as marriages (Brines and Joyner 1999). Winkler (1997) shows that married couples are more likely to pool their income than cohabitators. In addition, only about half of children in cohabiting families live with both their biological or adoptive parents; the other half live with one

parent and that parent's current partner who is unrelated to the child. In contrast, about eight out of nine children in married families lives with their two parents and only one of nine live in stepparent families. Research shows that even in married families, children fare worse in stepparent families (McLanahan and Sandefur 1994). The disproportionate share of children in cohabiting families living with one adult who is not a biological parent compared with children in married families likely lowers their average outcomes. It also points out the importance of distinguishing between children living with their two biological/adoptive parents and children living with one parent and one stepparent.

Another potential explanation for the differences between cohabiting and married families is that the characteristics of cohabiting and married couples differ substantially. Fields and Casper (2001) find that couples in which women are more educated and earn appreciably more than their male partners are more common among unmarried couples than married couples. Unmarried couples are also more likely interracial than their married counterparts. In addition, Manning and Brown (2003) show that compared with children in married-couple families, those living in cohabiting families are more likely to be nonwhite and have less educated parents. In fact, Manning and Brown find that the apparent advantage of marriage over cohabitation is largely accounted for by differences in race, ethnicity, education, and work effort.

Finally, well-being may be higher in married-parent families than in cohabiting families because there are intrinsic benefits to marriage. Waite and Gallagher (2000) note that married couples enjoy an advantage in emotional health over cohabiting couples. Not only may this contribute to better parent-child interactions in married-couple families, but it may allow married men and women to be more productive at work, increasing their

material well-being. Lerman (2002) suggests that marriages are more stable than cohabiting unions, making it easier for married couples to make long-term investments in their skills and assets. Further, extended family networks may be more inclined to offer material and in-kind assistance to married couples than cohabitators.

Getting married will not change the characteristics of cohabiting couples, at least in the short term. However, to the extent that intrinsic benefits to marriage exist, one can expect these benefits may well accrue to cohabiting couples that do marry.

This paper compares the well-being and characteristics of cohabiting and married families and assesses the extent to which differences in well-being are explained by differences in characteristics. As such, it establishes an upper bound of sorts for the potential benefits of marriage promotion for cohabiting families.

It builds on and extends existing research in several important ways. First, it uses recent data from the 2002 round of the National Survey of America's Families. Second, it uses detailed household rosters in the NSAF to distinguish between two-biological/adoptive parent families and stepparent families. Finally, the paper considers multiple measures of well-being: in addition to examining child poverty, low-income status, and food insecurity, it also considers how marriage is related to parental aggravation and mental health.

Data and Methods

The 2002 round of the NSAF is an ideal data source for this analysis.³ In addition to providing considerable detail on children's living arrangements—for example, by

³ The NSAF, when weighted, is nationally representative of the civilian, noninstitutionalized population under age 65, with data on more than 44,000 households. For more information on the NSAF, see Dean Brick et al. (1999).

allowing researchers to distinguish between children living with their unmarried biological parents from those living with a single parent and cohabiting partner—the NSAF also contains a rich set of child and adult well-being measures. Further, the NSAF income and poverty calculations use a broad concept of family, referred to as the social family, which includes all persons related by blood, marriage, adoption, or through a cohabiting relationship. We assume that the income of cohabiting stepparents is fully available to the child.⁴

Questions about child well-being are directed to the most knowledgeable adult (MKA) about the children in the family. We restrict our analysis to families in which both the parents were sampled and the MKA is the child’s parent, which is usually the case. Questions about parental aggravation and mental health are asked of the MKA, who is usually the mother.

Our unit of analysis is always the child. Consequently, we examine the share of children who live in poor social families, the share who live in social families with incomes below 200 percent of the federal poverty level (low-income), the share who live in families that experienced food insecurity, the share who live in families in which the MKA is highly aggravated, and the share who live in families in which the MKA is in poor mental health.⁵

⁴ Official poverty measures do not consider the income and needs of cohabitators unrelated to the household head. Simply counting the income and needs of cohabitators generally reduces poverty and increases income-to-needs (Manning and Brown 2003; Manning and Lichter 1996).

⁵ Unlike the official poverty rate, the poverty and low-income rates for children presented here take the income and needs of all family members into account, including all persons related by blood, marriage, adoption, or through a cohabiting relationship. Low-income is defined as family income below 200 percent of the poverty threshold adjusted for family size and poverty is defined as family income below 100 percent of the poverty threshold. Note also that low-income and poverty status is based on income from the prior calendar year.

Food insecurity is defined as whether the respondent or anyone in their family experienced at least one of the following food related concerns in the past 12 months: (1) often or sometimes worried that food

We focus on four different living arrangements for children: (1) children living with either two biological or two adoptive parents who are married (married-parent families); (2) children living with a biological parent who is married to either a stepparent or an adoptive parent (married-stepparent families); (3) children living with either their two biological or two adoptive parents who are not married to each other (cohabiting-parent families); and (4) children living with a biological or adoptive parent and that parent's boy/girlfriend, who is not a parent of the child (cohabiting-stepparent families). Because research indicates that married-stepparent families are very different from married-parent families, we compare cohabiting-parent families to married-parent families and cohabiting-stepparent families to married-stepparent families. Indeed, this is logical because if cohabiting parents were to marry they would form a conventional

would run out before they got money to buy more; (2) the food they bought often or sometimes ran out; or (3) one or more adults ate less or skipped meals because there was not enough money to pay for food. For a complete description of this indicator, see Zedlewski and Brauner (1999).

An index of parent aggravation was created by summing the responses to four items asked of the child's respondent adult, or MKA: how often in the past month the MKA felt the child was much harder to care for than most, felt the child did things that really bothered the respondent a lot, felt he or she was giving up more of his or her life to meet the child's needs than he or she ever expected, and felt angry with the child. The response categories included all of the time (coded 1), most of the time (coded 2), some of the time (coded 3), and none of the time (coded 4). Responses were totaled creating a scale score ranging from 4 to 16. Scores for respondents who answered three of the four questions were standardized to the 16-point scale. Scores for respondents answering fewer than three questions were coded as missing. A higher score indicates less aggravation. Children whose MKA scored 11 points or fewer on the parent aggravation scale were considered highly aggravated. For a complete description of this indicator, see Ehrle and Moore (1999).

The respondent mental health scale is derived by summing the responses to five items that ask how often in the past month the MKA had been a very nervous person, felt calm or peaceful, felt downhearted and blue, had been a happy person, and felt so down in the dumps that nothing could cheer him or her up. The response categories included all of the time (coded 1), most of the time (coded 2), some of the time (coded 3), and none of the time (coded 4). Responses to the questions about feeling calm or peaceful and being a happy person were reverse coded. Responses were totaled, creating a scale score ranging from 5 to 20. Scores for respondents who answered four of the five questions were first standardized to the 20-point scale; then all scores were rescaled to 100 by multiplying by 5. A higher score indicates better mental health. Scores for MKAs answering fewer than four questions were coded as missing. Respondents who scored 67 points or fewer on the mental health scale were coded as having poor mental health. For a complete description of this indicator, see Ehrle and Moore (1999).

married-parent family while cohabiting stepparents would form a married-stepparent family.

Initially we compare child well-being across these living arrangements and examine differences in the characteristics of cohabiting and married families. Then we use regression-based simulations to assess the extent to which differences in the well-being of adults and children across married and cohabiting families can be accounted for by differences in their measured characteristics. Differential outcomes that cannot be explained by differences in the measured characteristics of married and cohabiting families are due to both unobserved differences between the two groups as well as the intrinsic benefits of marriage. As such, this approach helps to establish the *maximum potential benefits* that could be obtained through promoting marriage to cohabiting couples with children.

To generate these simulations, we first run a series of OLS regressions on all five well-being measures restricting the sample to only those children living in married couple families.⁶

$$Y_i^m = X_i^m \mathbf{b}^m + \mathbf{e}_i$$

Separate models for each outcome are run for married-parent and married-stepparent families. The explanatory variables for all the regressions include measures of mother's and father's work effort, education, and earnings, the race/ethnicity of the couple, the number of children in the social family, the presence of young children, and whether the

⁶ Even though all the outcomes considered are measured using binary dependent variables, OLS produces consistent and easily interpretable coefficient estimates. Further, OLS estimates, unlike estimates from nonlinear models, can be used for simulations using population means. Standard errors are computed non-parametrically using a jack-knife technique.

couple has been together for over a year.⁷ The estimated coefficients capture the relationships between these measured characteristics and the outcomes in question for children living with married couples.

To generate the simulations, we combine the coefficients from the models estimated on children living with married couples with the characteristics of children living with cohabiting couples:

$$\bar{Y}^{cs} = \bar{X}^c \hat{\mathbf{b}}^m$$

where Y^{cs} is the simulated outcome (e.g., poverty rate) for children living with cohabiting parents if their parents were to marry. If the only differences between children living with married and cohabiting couples are captured by the measured characteristics (X), then the simulated outcomes will equal the actual outcomes for children in cohabiting families. However, if there are unobserved or unmeasured differences between the two groups, the simulated outcomes will differ from the actual outcomes.

In other words, any difference between the simulated outcome for cohabitators and the actual outcome for married couples is due to the differences in the characteristics between the two groups: $(Y^{cs} - Y^m)$. Because marriage promotion cannot change the characteristics of cohabitators (at least in the short term), this is the portion of the total gap $(Y^c - Y^m)$ that would remain even if all cohabiting couples with children were to marry. Y^{cs} represents the best outcome one could reasonably expect to obtain if cohabitators were to marry, given their characteristics. The difference between the actual outcomes for cohabitators and these simulated outcomes $(Y^c - Y^{cs})$ represents the effects of unobserved differences between the married and cohabiting groups. Two components make up this

⁷ For ease of exposition, we refer to the female adult in the couple as “mother” and the male as “father” even though they may be a stepparent.

gap: (1) unobserved differences between the groups that are not adequately captured in the regression model and (2) any intrinsic benefits of marriage that cohabiting couples would gain if they were to marry. Capturing these intrinsic benefits is the goal of marriage promotion for cohabiting couples with children. Because some unobservable differences undoubtedly cannot be changed by marriage promotion, the difference between the actual outcomes of children in cohabiting families and the simulated outcomes overstates the potential benefits of marriage promotion; thus it defines as an upper bound.

Several strong assumptions underlie this approach. First, the approach assumes that the included characteristics capture most of the important effects of omitted, unmeasured, or unobservable differences between cohabiting and married couples. For example, married parents may have higher wage rates than cohabiting parents, but wage rates are not included in the regression models. However, wage rates are highly correlated with education, age, and race/ethnicity, all of which are included. Thus, the effect of wage rates on the outcomes considered will be picked up by the estimated coefficients on these other variables. Second, the approach assumes that the effects of the observed characteristics on outcomes would be the same for cohabiting couples if they were to marry as they are for married couples. In other words, if we were to run these regressions on children in cohabiting families, this approach attributes any differences in the coefficients between the married and cohabiting to the intrinsic benefits of marriage. Finally, the approach assumes that marriage cannot change the characteristics of cohabiting couples. This is certainly true for age and race/ethnicity, and likely true for education; but upon marrying, cohabiting parents may change their work patterns or

decide to have additional children. For the purposes of this paper, we assume that cohabitators, at least in the short run, will not alter their characteristics upon marriage.⁸

Results

Living Arrangements and Well-Being. Figure 1 shows the living arrangements of all children in married or cohabiting families. The overwhelming majority of these children, more than four out of five, live with their married biological or adoptive parents. More than one out of 10 live in married stepparent families. About one out of 13 live in cohabiting families, equally divided between those living with unmarried parents and those with one parent and that parent's current partner.

Table 1 shows that regardless of the well-being measure considered, children living in married-parent families fare better than children living in cohabiting-parent families. The poverty rate among children living with cohabiting parents is three times higher than the rate among children living with their married parents (26.4 versus 7.8 percent). Similarly, children with cohabiting parents are twice as likely as those with married parents to live below 200 percent of the federal poverty level and to live in food-insecure families (60.9 versus 25.7 and 48.5 versus 20.0 percent, respectively). Further, children with married parents are significantly less likely to have an aggravated parent than children with cohabiting parents, and they are substantially less likely to have a parent in poor mental health.

The benefits of marriage are also evident when comparing married-stepparent families with cohabiting-stepparent families. Compared with children in married-stepparent families, children in cohabiting-stepparent families are more likely to be poor

⁸ It is possible to simulate marital outcomes for cohabitators assuming their characteristics also change upon marriage to test how sensitive the findings are to this assumption.

(12.6 versus 7.9 percent), low-income (40.6 versus 27.6 percent), and food-insecure (44.1 versus 30.9 percent) and to have a parent who is in poor mental health (26.6 versus 18.4). However, there is virtually no difference between the two groups in terms of parental aggravation.

Characteristics of Cohabiting and Married Parents. To some extent, these differences in the well-being of those living in married and cohabiting families reflect differences in the characteristics of those who choose to cohabit and those who choose to marry. First, consider the employment, education, and age of biological or adoptive fathers in married- and cohabiting-parent families (table 2). Cohabiting fathers are less likely to work than married fathers (82.2 versus 92.8 percent), and they are less likely to work full-time (69.9 versus 85.7 percent). They are also far more likely to be high school dropouts (34.7 versus 12.0 percent) and to be under age 25 (16.8 versus 2.1 percent). Mothers in cohabiting-parent families also differ significantly from their counterparts in married-parent families. They are considerably more likely to be high school dropouts (34.9 versus 10.5 percent), and under age 25 (24.7 versus 4.0 percent). Although cohabiting mothers are less likely to be currently employed than married mothers (53.3 versus 60.1 percent), the two groups of mothers are equally likely to have worked and to have worked full-time during the prior year.

Turning next to stepparent families, we again find that “fathers” in cohabiting-stepparent families are less likely to work, have lower levels of education, and are younger than their counterparts in married-stepparent families. “Mothers” in cohabiting-stepparent families are just as likely to work as those in married stepfamilies, but they are, on average, less educated and younger.

These differences in the characteristics of married and cohabiting couples likely account for some of the gap in well-being between these types of families. And the characteristics of cohabitators will not automatically shift to resemble those of currently married parents if they simply marry. In fact, cohabiting couples differ from married couples in ways that suggest that they either may not want to marry or face perceived obstacles to marriage.

Generally, people marry people who are similar to themselves in terms of race/ethnicity, age, and education. Table 3 shows that only 8.3 percent of children living with their married parents have parents from different racial/ethnic backgrounds; in contrast, 14.3 percent of children living with cohabiting parents have parents with different backgrounds. It is also interesting to note that children living with their married parents are more than twice as likely to have two white, non-Hispanic parents than those living with cohabiting parents (68.6 versus 32.5 percent). Most children living with married parents have parents whose ages are within six years of one another (81.0 percent); among children living with cohabiting parents, the share is somewhat lower (73.7 percent). Interestingly, there are no significant differences in the educational differentials between married and cohabiting parents—for example, 44.7 percent of children with married parents have mothers and fathers who have the same level of educational attainment compared with 45.8 percent of children with cohabiting parents.

In some respects, cohabiting parents are somewhat less “traditional” than married parents, but these differences are not overwhelming. For example, among children living with married parents, 98.8 percent have parents that have been together for over one year,

compared with 92.2 percent of children living with cohabiting parents.⁹ Also, children with married parents are more likely than children with cohabiting parents to have fathers in traditional breadwinning roles (i.e., the father earns more per year than the mother by \$5,000 or more) (77.4 versus 61.8 percent). In other respects, cohabiting and married parents are quite similar. For example, there is little difference in the average household size between children living with married and cohabiting parents.

Turning next to stepfamilies, table 3 shows little difference in the shares of children living with married stepparents and cohabiting stepparents whose partners are of different racial/ethnic backgrounds (15.0 versus 16.2 percent). Children with married stepparents are slightly more likely to have white, non-Hispanics parents than those living with cohabiting stepparents (63.7 versus 54.4 percent). This difference is appreciably smaller than the one we find for children living with their biological or adoptive parents. Interestingly, among children living with stepparents, those with married stepparents are more likely to have “fathers” who are six or more years older than their “mother” than children with cohabiting stepparents (28.9 versus 22.2 percent) and much less likely to have “mothers” who are six or more years older than their “fathers” (8.0 versus 13.3 percent). Again, there are no significant differences in the educational differentials of married and cohabiting stepparents. Finally, cohabiting stepparents are somewhat less “traditional” than married stepparents, but the differences are more modest than those observed between children living with their married and cohabiting parents.

⁹ Although long-term marriage suggests a stable relationship, a long-term cohabitation may not have the same meaning if well-matched cohabitators are likely to marry.

Regression Results. To assess the importance of observable differences between the characteristics of cohabiting and married parents in explaining differences in the well-being between children and adults in these families, we first regress the outcomes of children in married-parent families on their parents' characteristics. Separate models are estimated for married biological/adoptive families and for married-stepparent families.

Table 4 shows the results of these regressions; results for biological/adoptive parents appear in panel A, for stepparents in panel B. Because the results are quite similar, we only discuss findings from the models examining children living with their married biological or adoptive parents. Also, note that although the regressions on parental aggravation and poor mental health identify significant correlates of these two outcomes, their overall explanatory power is quite low.

The regressions show that higher levels of parental education are associated with lower child poverty rates, lower low-income rates, and lower incidence of food insecurity. Parental aggravation and poor mental health are also lower in married-parent families with more educated fathers. The relationship between mother's education and parental aggravation and poor mental health is more complex. Children whose mothers have completed exactly 12 years of school are more likely to live with a highly aggravated parent than both children whose mothers failed to complete high school and children whose mothers have some postsecondary schooling.

By and large, children whose parents work more are less likely to be poor, live in low-income families, and be food-insecure than those with parents who do not work. Interestingly, neither mother's nor father's work status affects parental aggravation, and children whose mothers work either full- or part-time are just as likely to have a parent in

poor mental health as those whose mothers do not work. In contrast, children whose fathers work either full- or part-time are far less likely to have a parent in poor mental health than those with nonworking fathers.

Most outcomes considered are not affected by parents' age, with two exceptions: children with older fathers are less likely to live in low-income households and have a parent in poor mental health than children with younger fathers.

Children in larger families are more likely to be poor, have low incomes, and be food-insecure than children in families with only one child. Children in larger families are also more likely to have an aggravated parent, but the number of children does not affect parental mental health. Children living in families in which there is at least one child under the age of 2 are more likely to experience material hardships than children in families without young children, but they are no more likely to have parents who are highly aggravated or in poor mental health. Children living with parents who have been married for over a year are no more likely to experience material hardships than children whose parents have been married for less than a year. However, children whose parents have been married for over a year are less likely to have parents who are highly aggravated or in poor mental health than other children.

Finally, we consider how these well-being measures vary by parents' race and ethnicity. Compared with children with married black parents, children with two white, non-Hispanic parents are less likely to experience material hardship and to have highly aggravated parents. Children with mixed race/ethnicity parents also fare slightly better than children with black parents on these measures. Interestingly, children with two Hispanic parents are more likely to experience material hardships than children with two

black parents, but they are less likely to have highly aggravated parents. Children with two black parents are no more likely to have a parent in poor mental health than children with two white, two Hispanic, or mixed-race parents.

Simulation Results. The coefficients estimated above capture the effects of married couples' measured characteristics on five different measures of well-being. If cohabiting couples were to marry, we would expect their characteristics to have the same effects on well-being as those for married couples. By combining the coefficients from the regressions on married couples with the characteristics of cohabiting couples, we can simulate what these outcomes for persons in cohabiting families would be if they were to marry.

The top half of table 5 shows the potential benefits of marriage for persons in cohabiting-parent families. The simulations are based on the regressions using data from children living with their two biological/adoptive married parents. The simulations suggest that if cohabiting parents were to marry, the child poverty rate in these families would drop from 26.4 percent to 19.8 percent, but it would remain well above the child poverty rate for children living with their two married parents, 7.6 percent.¹⁰ Thus, about two-thirds of the difference in child poverty between children living in cohabiting-parent and married-parent families is due to observable differences between adults who choose to cohabit and those who choose to marry. A little over one-third of the difference can be attributed to unmeasured differences and the intrinsic benefits of marriage.

¹⁰ The average outcomes for children in married-parent families are not precisely equal to those presented earlier because the regressions are run on a slightly smaller sample due to missing data for some explanatory variables. To avoid simulation bias, we use the regression coefficients to simulate outcomes for married families using the full samples of children in these families and use these simulated outcomes for our comparisons. The difference between the full sample mean outcomes and the full sample simulated outcomes never exceeds 0.3 percentage points.

Similar findings are obtained when low-income status and food insecurity are considered. If cohabiting parents were to marry, the simulations suggest that the share of their children living in low-income families would drop from 60.9 to 51.0 percent; this is still well above 25.4 percent low-income rate among children living with their married parents. In other words, about three-quarters of the difference in low-income rates between children living in cohabiting-parent and married-parent families is due to observable differences between the two groups; about one-quarter of the difference can be attributed to unmeasured differences and the intrinsic benefits of marriage. The simulations also indicate that about two-thirds of the difference in food insecurity between the two groups can be attributed to differences in their characteristics, while one-third is attributed to unmeasured differences and the benefits of marriage.¹¹

The simulation results on parental aggravation and mental health should be considered cautiously. Although the regressions do identify factors associated with higher levels of aggravation and poor mental health, the overall explanatory power of these regressions is quite low. Nevertheless, the simulations indicate that the share of children living in cohabiting-parent families with a highly aggravated parent would drop from 10.7 percent to 8.5 percent if their parents were to marry; this remains above the 7.3 percent of children in married-parent families with aggravated parents. This indicates that only one-third of the difference in parental aggravation between cohabiting- and married-parent families can be attributed to differences in the observable characteristics of the two

¹¹ Recall that these simulations assume that there are no changes in the characteristics of cohabitators after marriage. Some would argue that cohabiting fathers may increase their work effort after marriage. In alternative simulations (not shown), we increase the average work of cohabiting fathers to the level observed among married fathers. Under this scenario, we find that the simulated poverty rate drops from 19.8 to 16.9 percent, the low-income rate from 51.0 to 48.1 percent, and the food insecurity rate from 38.8 to 36.4 percent.

groups. Two-thirds of the difference is unexplained and can be accounted for by unmeasured differences as well as the benefits of marriage. Similarly, about half the difference in the incidence of poor mental health can be accounted for by differences in the characteristics of cohabiting-parent and married-parent families, and half can be attributed to unmeasured characteristics and the benefits of marriage.

Next, consider the benefits of marriage for children in cohabiting-stepparent families. If the adults in these families were to marry, they would create married-stepparent families, and the children would continue to live with only one biological or adoptive parent. Consequently, the simulations use the estimated coefficients from the models estimated on married-stepparent families.

The lower half of table 5 shows that the lion's share of the difference in child poverty rates between cohabiting- and married-stepparent families is due to differences in the characteristics of the two types of families. The simulations suggest that if cohabiting stepparents were to marry, the poverty rate for children in these families would only fall from 12.6 to 12.3 percent. Thus, 93.3 percent of the difference in poverty rates between children in married- and cohabiting-stepparent families can be attributed to differences in characteristics. This suggests that promoting marriage among cohabiting-stepparent families would have little impact on the poverty status of children in these families. In contrast, low-income and food insecurity rates among children in cohabiting-stepparent families would be about one-third lower if their parents were to marry their cohabiting partners.¹² This is similar to the benefits of marriage for children living with their two unmarried biological or adoptive parents. As is the case in the simulation for biological

¹² If we assume that upon marriage, cohabiting stepfathers increase their work effort to match the level of married stepfathers, the simulated poverty rate falls from 12.3 to 11.3 percent, the low-income rate from 35.7 to 33.8 percent, and the food insecurity rate from 39.9 to 38.8 percent.

parents, the regression upon which the mental health simulation is based has very little explanatory power. The simulations suggest that differences in the characteristics of cohabiting-stepparent families and married-stepparent families only account for a little more than one-third of the difference in the incidence of poor mental health between the groups; the balance is accounted for by unmeasured differences and the intrinsic benefits of marriage.¹³

Discussion

Study after study consistently documents that, on average, children living with their married biological or adoptive parents fare better on a host of indicators than children in any other living arrangement. As such, the idea of promoting marriage to improve child well-being has currency. Cohabiting couples with children are likely targets for marriage promotion activities because they are already in a relationship. However, it may be unrealistic to expect that by simply getting married, cohabiting couples will achieve the outcomes observed for currently married couples. This paper compares the characteristics of cohabiting- and married-parent families, identifies the extent to which differences in characteristics themselves account for differences in well-being, and assesses the maximum potential benefits of encouraging cohabiting couples with children to marry.

We find that the lion's share of the differences in poverty, low-income status, and food insecurity between children living with married and cohabiting parents can be attributed to differences in the characteristics of cohabiting- and married-parent families. Further, differences in characteristics account for about one-half of the difference

¹³ Because there is no significant difference in the incidence of parental aggravation between cohabiting- and married-stepparent families, we do not perform a simulation for this outcome.

between the two groups in terms of parental aggravation and poor mental health. By and large, these differences in characteristics will persist, at least in the short run, even if cohabitators were to marry. As such, there are clear limits to the benefits of marriage promotion. Nevertheless, even after differences in characteristics are taken into account, the simulation results suggest programs that can successfully encourage marriage among cohabiting couples with children could improve child and adult well-being.

The regression-based simulations rely on several strong assumptions about the relative importance of unmeasured differences between cohabiting and married families and the relative stability of the characteristics of cohabitators in the wake of marriage. Overall, it is likely that these simulations overstate the potential benefits of marriage promotion, but they do provide a more reasonable upper bound for these effects than do the outcomes for those currently living in married families.

With these upper-bound estimates, one can move beyond the reasonable theoretical arguments for marriage promotion and begin a more informed inquiry into whether marriage rates can be increased effectively and whether the potential benefits of marriage promotion exceed the costs or whether funds devoted to marriage promotion could more effectively address child well-being if they were directed at other activities such as pregnancy prevention.

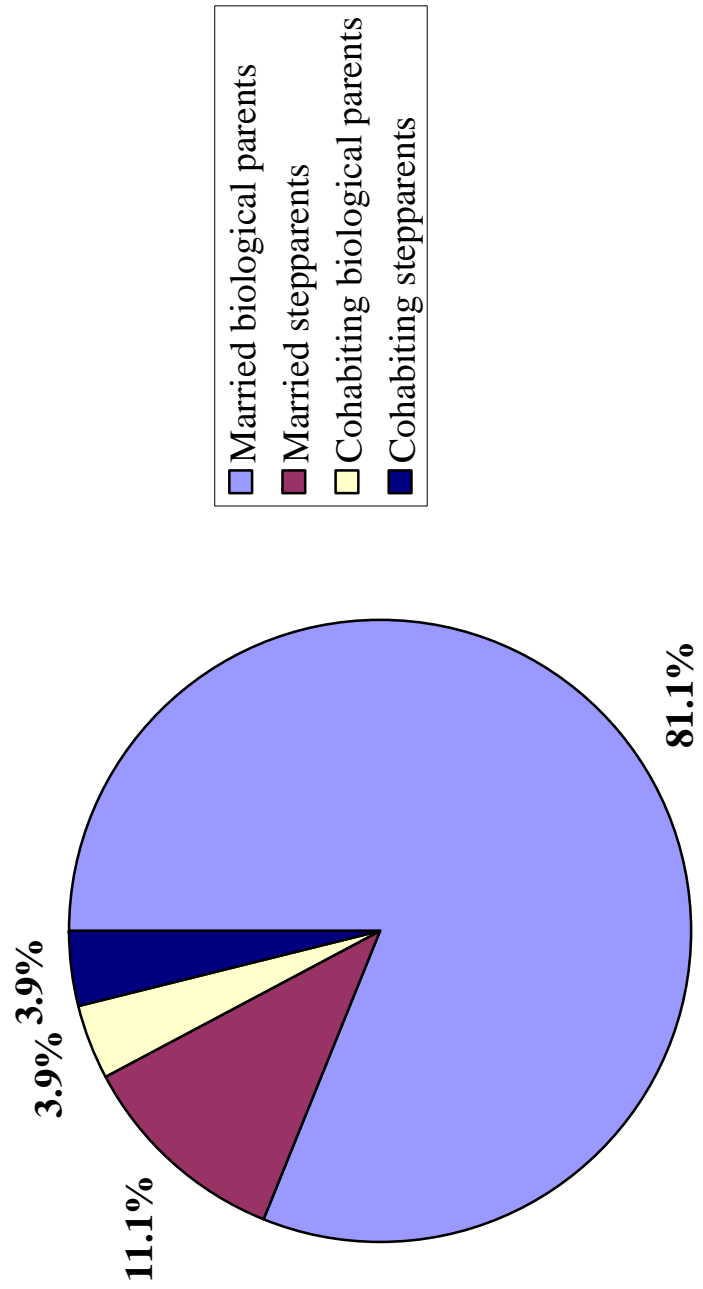
In a study of single mothers, Lichter, Graefe, and Brown (2003) pose the question, “Is marriage a panacea?” Our findings suggest that for cohabitators, marriage is not a panacea; however, it is not merely a placebo either.

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Figure 1: Living Arrangements of Children in Two-Parent Families, 2002



Source: 2002 National Survey of America's Families (NSAF); data weighted using 2002 NSAF child weights.

Table 1: Well-Being of Children and Adults in Married and Cohabiting Families (percent)

	Biological parents		Stepparents	
	Married	Cohabiting	Married	Cohabiting
Poverty	7.8	26.4 *	7.9	12.6 [#]
Low-income	25.7	60.9 *	27.6	40.6 [#]
Food-insecure	20.0	48.5 *	30.9	44.1 *
Parent highly aggravated ^a	7.3	10.7 *	12.1	11.8
Parent has poor mental health ^a	11.3	23.1 *	18.4	26.6 *
Unweighted sample size	19,970	1,139	2,739	1,033

Source: 2002 National Survey of America's Families (NSAF); data weighted using 2002 NSAF child weights.

^a Percent of children who have a parent that exhibits aggravation/poor mental health.

* Difference between cohabiting parents and married parents is statistically significant at the 90% confidence level.

[#] Difference between cohabiting stepparents and cohabiting biological parents is statistically significant at the 90% confidence level.

Table 2: Characteristics of Married and Cohabiting Adults Living with Children

	Biological parents		Stepparents	
	Married	Cohabiting	Married	Cohabiting
Father				
Currently employed (%)	92.8	82.2 ^a	88.8	82.4 ^c
Work status last year (%)				
Full-time/full-year	85.7	69.9 ^a	79.9	73.8 ^c
Part-time or part-year	10.9	21.8 ^a	13.5	19.2 ^c
No work last year	3.4	8.2 ^a	6.6	7.0
Education (%)				
No high school diploma or GED	12.0	34.7 ^a	11.9	25.4 ^{bc}
High school diploma or GED	31.8	46.9 ^a	47.8	49.8
More than high school diploma or GED	56.2	18.4 ^a	40.3	24.8 ^{bc}
Age				
Less than 25 (%)	2.1	16.8 ^a	3.3	9.1 ^{bc}
25 to 44 (%)	72.8	73.3	76.5	76.6
Over 44 (%)	25.1	9.9 ^a	20.2	14.3 ^{bc}
Mean age (years)	39.4	32.8	38.2	35.3
Mother				
Currently employed (%)	60.1	53.3 ^a	65.5	66.9 ^b
Work status last year (%)				
Full-time/full-year	32.9	32.5	47.9	48.3 ^b
Part-time or part-year	33.8	33.0	29.0	34.4
No work last year	33.4	34.5	23.1	17.3 ^{bc}
Education (%)				
No high school diploma or GED	10.5	34.9 ^a	9.8	24.2 ^{bc}
High school diploma or GED	29.2	42.0 ^a	45.2	44.0
More than high school diploma or GED	60.3	23.2 ^a	45.1	31.8 ^{bc}
Age				
Less than 25 (%)	4.0	24.7 ^a	4.3	10.8 ^{bc}
25 to 44 (%)	80.6	71.8 ^a	86.3	81.4 ^{bc}
Over 44 (%)	15.4	3.6 ^a	9.5	7.8 ^b
Mean age (years)	37.0	29.9	35.5	33.7
Unweighted sample size	19,970	1,139	2,739	1,033

Source: 2002 National Survey of America's Families (NSAF); data weighted using 2002 NSAF child weights.

^a Difference between cohabiting biological parents and married biological parents is statistically significant at the 90% confidence level.

^b Difference between cohabiting biological parents and cohabiting stepparents is statistically significant at the 90% confidence level.

^c Difference between cohabiting stepparents and married stepparents is statistically significant at the 90% confidence level.

Table 3: Family Characteristics of Married and Cohabiting Couples (percent)

	Biological parents		Stepparents	
	Married	Cohabiting	Married	Cohabiting
Race/ethnicity of parents				
Both white, non-Hispanic	68.6	32.5 ^a	63.7	54.4 ^{bc}
Both black, non-Hispanic	6.1	14.6 ^a	12.0	14.4
Both Hispanic	12.5	36.1 ^a	7.8	14.1 ^{bc}
Both Asian/Pacific Islander	4.4	1.8 ^a	1.3	0.6
Both American Indian	0.2	0.8	0.2	0.3
Mixed race/ethnicity	8.3	14.3 ^a	15.0	16.2
Age difference of parents				
Father is 6 or more years older than mother	17.3	23.2 ^a	28.9	22.2 ^c
Father/mother within 6 years	81.0	73.7 ^a	63.1	64.6 ^b
Mother is 6 or more years older than father	1.7	3.2 ^a	8.0	13.3 ^{bc}
Education differences of parents				
Father > mother	27.5	25.0	26.8	23.8
Father = mother	44.7	45.8	40.6	40.6
Mother > father	27.8	29.2	32.7	35.6 ^b
Married/cohabiting for more than one year	98.8	92.2 ^a	86.8	87.7 ^b
Current employment differences of parents				
Only father works	37.1	38.6	30.3	24.1 ^{bc}
Only mother works	4.4	9.6 ^a	7.0	8.6
Both work	55.7	43.7 ^a	58.4	58.3 ^b
Neither works	2.8	8.2 ^a	4.2	9.0 ^c
Earning difference of parents				
Father earns \$5,000 or more than mother	77.4	61.8 ^a	66.7	57.8 ^c
Father/mother within \$5,000	11.2	27.9 ^a	16.6	25.9 ^c
Mother earns \$5,000 or more than father	11.4	10.3	16.7	16.3 ^b
Mean number of children in social family	2.4	2.3	2.6	2.5
Unweighted sample size	19,970	1,139	2,739	1,033

Source: 2002 National Survey of America's Families (NSAF); data weighted using 2002 NSAF child weights.

^a Difference between cohabiting biological parents and married biological parents is statistically significant at the 90% confidence level.

^b Difference between cohabiting biological parents and cohabiting stepparents is statistically significant at the 90% confidence level.

^c Difference between cohabiting stepparents and married stepparents is statistically significant at the 90% confidence level.

Table 4: Regressions: The Effect of Characteristics on Well-Being of Children and Adults in Married Biological-Parent Families

Panel A	Regression Estimates				
	Poverty	Low-income	Food-insecure	Parent highly aggravated	Parent has poor mental health
Intercept	0.4518 ***	0.7911 ***	0.5263 ***	0.2384 ***	0.4007 ***
Mother's characteristics					
Education					
No high school diploma or GED	0.0911 ***	0.0930 ***	0.0542	-0.0324 *	0.0200
More than high school diploma or GED	-0.0238 ***	-0.0837 ***	-0.0498 ***	-0.0287 ***	-0.0324 ***
Age					
Less than 25	0.0322	0.0680 **	0.0748 *	-0.0158	0.0125
25 to 44	0.0179	0.0028	0.0182	-0.0049	0.0115
Work status last year					
Full-time/full-year	-0.0983 ***	-0.2287 ***	-0.0264 **	-0.0059	0.0048
Part-time or part-year	-0.0702 ***	-0.1340 ***	0.0142	0.0064	0.0143
Father's characteristics					
Education					
No high school diploma or GED	0.0496 ***	0.1172 ***	0.0617 ***	0.0276 *	0.0371 *
More than high school diploma or GED	-0.0252 ***	-0.1155 ***	-0.0886 ***	-0.0207 **	-0.0491 ***
Age					
Less than 25	0.0288	0.1226 **	0.0708	-0.0359	-0.0359
25 to 44	-0.0095	0.0252 **	-0.0055	-0.0012	-0.0220 *
Work status last year					
Full-time/full-year	-0.2920 ***	-0.3478 ***	-0.1845 ***	-0.0088	-0.1592 ***
Part-time or part-year	-0.1565 ***	-0.1428 ***	-0.0481	-0.0082	-0.1050 ***
Race/ethnicity of parents					
Both white, non-Hispanic	-0.0478 **	-0.1149 ***	-0.1314 ***	-0.0629 ***	-0.0089
Both Hispanic	0.0366 *	0.0873 ***	0.0313	-0.0790 ***	-0.0134
Both Asian/Pacific Islander	-0.0262	-0.0506	-0.0936 ***	-0.0009	-0.0015
Both American Indian	0.0035	0.0058	0.1079	-0.0487	-0.1196 ***
Mixed race/ethnicity	-0.0365 *	-0.0934 ***	-0.0462	-0.0597 ***	0.0173
Two children in social family	0.0112 *	0.0472 ***	0.0284 ***	0.0152 **	0.0011
More than two children in social family	0.0536 ***	0.1690 ***	0.0649 ***	0.0384 ***	0.0020
Children under 2 years old in social family	0.0237 **	0.0319 ***	0.0362 **	-0.0049	-0.0102
Married/cohabiting for more than one year	-0.0462	-0.0521	-0.0605	-0.0852 *	-0.0934 *
Poverty					
Low-income					
Food-insecure					
Parent highly aggravated					
Parent has poor mental health					
Adjusted R square	0.2136	0.3460	0.1379	0.0162	0.0379

Note: Unweighted sample size: 19,970

(Continued)

Table 4: Regressions: The Effect of Characteristics on Well-Being of Children and Adults in Married-Stepparent Families

Panel B	Regression Estimates				
	Poverty	Low-income	Food-insecure	Parent highly aggravated	Parent has poor mental health
Intercept	0.4576 ***	0.7024 ***	0.6022 ***	0.2456 **	0.3256 ***
Mother's characteristics					
Education					
No high school diploma or GED	0.0778 *	0.1124 **	0.1348 **	0.0178	-0.0239
More than high school diploma or GED	-0.0164	-0.0394	-0.0207	-0.0024	-0.0577 **
Age					
Less than 25	0.0260	0.0842	0.1750 **	-0.0046	0.0619
25 to 44	-0.0252	0.0282	0.0216	0.0081	0.0402
Work status last year					
Full-time/full-year	-0.0944 ***	-0.2490 ***	-0.0332	-0.0245	-0.0313
Part-time or part-year	-0.0470	-0.1099 **	0.0839 **	-0.0154	-0.0190
Father's characteristics					
Education					
No high school diploma or GED	0.0071	0.0464	-0.0106	0.1023 **	0.0593
More than high school diploma or GED	-0.0373 **	-0.1241 ***	-0.1601 ***	0.0392	-0.0742 ***
Age					
Less than 25	0.1374 **	0.1495	0.0705	-0.1125 **	0.0385
25 to 44	0.0531 ***	0.1025 ***	0.0332	0.0163	0.0127
Work status last year					
Full-time/full-year	-0.3481 ***	-0.4252 ***	-0.2167 ***	-0.0713	-0.2174 ***
Part-time or part-year	-0.1975 ***	-0.1348 *	-0.0467	-0.0534	-0.0860
Race/ethnicity of parents					
Both white, non-Hispanic	-0.0506	-0.0885 *	-0.1932 ***	-0.0595	0.0930 **
Both Hispanic	0.0124	0.1028	-0.0179	-0.0054	0.0695
Both Asian/Pacific Islander	-0.1104 **	0.1891	-0.2719 *	-0.1027	0.0236
Both American Indian	-0.0892	-0.1794	0.0623	0.0442	-0.0798
Mixed race/ethnicity	-0.0121	-0.0584	-0.1577 **	-0.0577	0.0679
Two children in social family	0.0036	0.0414	0.0494	0.0004	0.0023
More than two children in social family	0.0361 *	0.1181 ***	0.1118 ***	0.0337	0.0088
Children under 2 years old in social family	0.0269	0.0386	-0.0297	0.0560	0.0450
Married/cohabiting for more than one year	-0.0124	0.0072	-0.0272	-0.0754	-0.0247
Poverty					
Low-income					
Food-insecure					
Parent highly aggravated					
Parent has poor mental health					
Adjusted R square	0.2169	0.2965	0.1511	0.0333	0.0648

Source: 2002 National Survey of America's Families (NSAF); data weighted using 2002 NSAF child weights.

Note: Unweighted sample size: 2,739.

* Statistically significant at the 90% confidence level.

** Statistically significant at the 95% confidence level.

*** Statistically significant at the 99% confidence level.

Table 5: Simulation Results: Changes in the Well-Being of Persons in Cohabiting Families if Couple Were to Marry (percent)

	Cohabiting	Married	Simulated	Difference due to	
				Characteristics	Unobservables and marriage
Two biological parents					
Poverty	26.4	7.6	19.8	64.9	35.1
Low-income	60.9	25.4	51.0	72.1	27.9
Food-insecure	48.5	19.9	38.8	66.1	33.9
Parent highly aggravated	10.7	7.3	8.5	35.3	64.7
Parent has poor mental health	23.1	11.2	17.0	48.7	51.3
Stepparents					
Poverty	12.6	8.1	12.3	93.3	6.7
Low-income	40.6	27.9	35.7	61.4	38.6
Food-insecure	44.1	31.2	39.9	67.4	32.6
Parent has poor mental health	26.6	18.2	21.3	36.9	63.1

Source: Authors' calculations from the 2002 National Survey of America's Families (NSAF); data weighted using 2002 NSAF child weights.