

Age, Race, and Children's Living Arrangements: Implications for TANF Reauthorization

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Responsible fatherhood programs may help more children than efforts to promote marriage will.

Central to the debate surrounding the next phase of welfare reform are two basic questions: What types of families are best for children and what can government do to encourage these beneficial arrangements? Recent research has revealed many insights related to the first question, although there have been few firm conclusions. The second question has been less rigorously studied, yet it dominates the policy debate. This brief provides new information on the variations in family structure or living arrangements of poor children, by age and race, and discusses the implications of these findings for current policy proposals.

The Bush administration proposes to make improving child well-being the overarching goal of the welfare program. To achieve this goal, the administration proposes to change a subsidiary goal of TANF. The new goal would be "to encourage the formation and maintenance of healthy 2-parent married families and encourage responsible fatherhood" (U.S. House of Representatives 2002). In addition to the Temporary Assistance for Needy Families (TANF) block grant, the administration would provide \$1.2 billion in federal funds to supplement state efforts to promote and support healthy marriages.

The goals and funding allocations in the administration's proposal express a preference for marriage over other family types. This preference is consistent with research suggesting that marital relationships last longer than other relationships, and children exposed to consistent parent-

ing practices are probably better off than children exposed to the instability associated with the turnover of adults in cohabiting relationships (Bumpass and Lu 2000). On the other hand, emerging research shows that children who live with both of their biological parents (or, in "nuclear families") are better off than children who live in families with one biological parent and a stepparent ("blended families") (Case, Lin, and McLanahan 2001; McLanahan and Sandefeur 1994). But the administration's marriage promotion funds do not distinguish between types of marriages, so states could use the money to promote blended families rather than stable, nuclear unions.

In addition to efforts to link certain family types with positive or negative outcomes in children, researchers have described patterns of living arrangements among children and recent trends in the frequency of these arrangements. Several recent studies have found that the fraction of children in two-parent families increased following welfare reform in 1996, even though few states undertook specific efforts to promote the marriage and family formation goals in the original welfare law (Acs and Nelson 2001; Dupree and Primus 2001). Researchers have also begun to focus on relationships between poor children and their unmarried biological parents, whether or not parents live together (Garfinkel et al. 2001; Mincy 1995; Mincy and Pouncy 1997). Biological fathers in these so-called fragile families are often

highly involved in their young children's lives, although this involvement declines rapidly as children age (Sorensen, Mincy, and Halpern 2000). Since the administration's proposed TANF goal includes responsible fatherhood, states could use their TANF funds to support programs designed to increase and maintain contact between biological fathers and their children, even when marriage does not occur. However, additional federal "marriage promotion" funds would probably not be available to subsidize these efforts.

This brief presents estimates of poor children's living arrangements and father-child contact. Consistent with previous work, we find that young poor children are likely to see their fathers frequently even if their parents are not married. We contribute to the literature by disaggregating these patterns by age and race. Analysis of these results reveals how the administration's welfare reform proposals may affect children living in different types of families, and it leads us to recommend a set of policies designed to improve the well-being of these children.

Methods

Although the living arrangements of children can become very complex, there are certain family structures that are more common, more beneficial, or more likely to be affected by certain policy actions. We define six mutually exclusive categories that highlight important biological and legal aspects of the family. Since research indicates that living with biological parents is advantageous to children, our approach focuses on blood relationships between children and their adult caregivers. However, current and proposed income security policies make important distinctions between families with different legal relationships, so our categories emphasize these differences.

Borrowing language from the fragile-families literature, our categories group children on the basis of three main dimensions: marital status, resident status (whether the parents live together or apart), and visitation status (if one parent lives outside the home, whether s/he sees

the child frequently). The parents' marital status at the time of the child's birth is especially important. If the child's parents were not married when s/he was born, the family is considered a "fragile family." In such families, parents may live together with the child (cohabit) or parents may live apart, but the nonresident parent (usually the father) visits the child frequently. We make a distinction between the two types of fragile families because of the legal implications of each. Ultimately, our six categories are as follows:

- *Married*: the child's biological parents are married and they both live with the child. Encouraging this family type is an explicit goal of the administration's welfare reform proposals.
- *Divorced-visiting*: the child's biological parents were married when s/he was born, but they have since divorced or separated. S/he lives with the mother only, but the father visits at least once per week. Fathers in these situations have clear legal responsibility for their children, and many have formal child support and visitation arrangements.
- *Fragile-cohabitating*: the child's biological parents are unmarried but they both live with the child. These unions may be strong and nurturing, but they are not legally recognized nor encouraged by the administration's proposals. However, most states' TANF programs do not treat them differently from married-couple families, and the parents' combined income must be below the two-parent means test to be eligible for TANF benefits. Moreover, many states do not collect child support from biological fathers who cohabit with the mothers of their children.
- *Fragile-visiting*: the child's biological parents have never been married to each other, the child lives with the mother only, and the father visits at least once per week. Although these relationships may also be strong and have the potential to develop further, public policy treats them very differently from cohabiting fragile families. The father's income is not included if applying for TANF benefits, but the state does expect

the father to pay child support even if he is highly involved. In contrast to the divorced-visiting situation, however, legal paternity may not have been established and even when it is, visitation arrangements are at best informal and rights are usually not established.

- *Single mother*: the child lives with the mother only and the father visits infrequently or never, regardless of the parents' current or past marital status. Traditional child support enforcement efforts were intended to collect financial support from these uninvolved fathers, but such efforts now often reach fathers in fragile-visiting families.
- *Other*: the child lives with the biological father and no other adult or with at least one adult who is not a biological parent (e.g., grandparent, guardian, stepfather, or mother's cohabiting partner) and has no or infrequent contact with a biological father.

Using these categories, we first analyze patterns of poor children's living arrangements as they age, using the 1999 NSAF data. Next, we disaggregate these results by race and ethnicity to gain further insight

into the salience of alternative family structures for poor children. Finally, we discuss the implications of our findings on current proposals to revise and fund TANF goals for strengthening families.

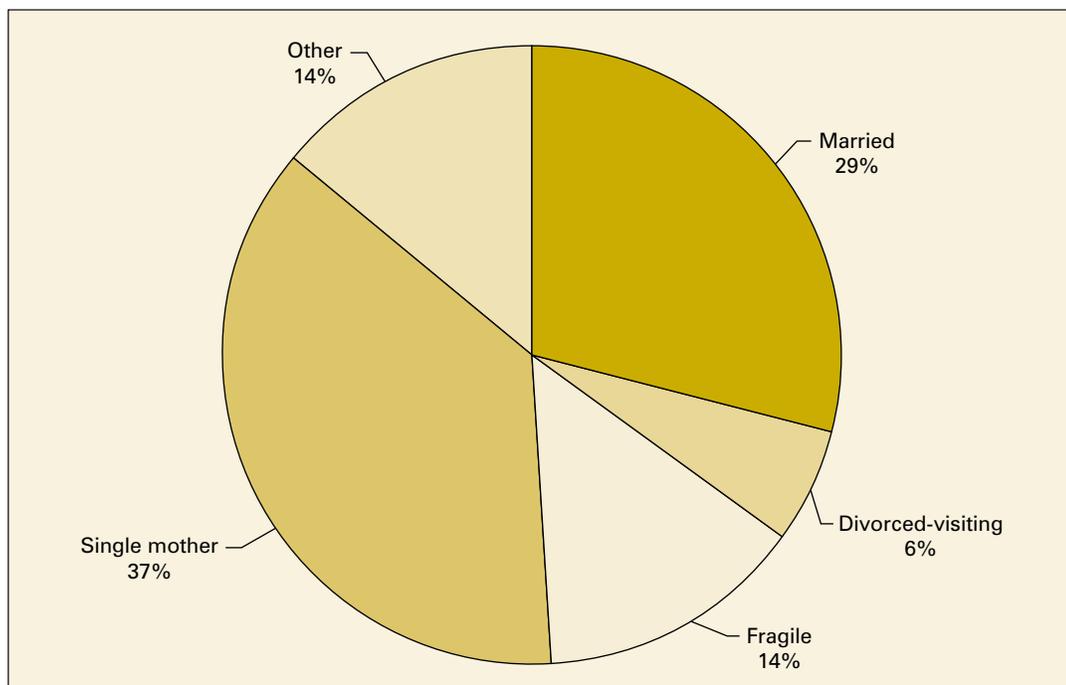
Results

The right side of figure 1 shows that just about half (49 percent) of poor children have frequent contact with both of their biological parents, because they live in married, divorced-visiting, or fragile families. These children live with both parents or live with their mothers and see their fathers frequently. Poor children are most likely to live in a family with a single mother and an uninvolved father (37 percent), but only a slightly smaller proportion of poor children live with married or divorced-visiting parents (35 percent). An additional 14 percent of poor children live in fragile families.

The potential contribution of two-parent families to the goal of reducing child poverty becomes clearer when we disaggregate these results by the age of the child and separate the fragile-cohabiting and fragile-visiting families (table 1).

Just about half of poor children have frequent contact with both of their biological parents.

FIGURE 1. Living Arrangements of Poor Children



Source: The 1999 National Survey of America's Families.
 Note: See accompanying text for category definitions.

TABLE 1. *Living Arrangements of Poor Children by Age, 1999*

	All ages	0-1	2-5	6-11	12-17
Married	28.6	26.3	34.4*	27.6	25.3
Divorced-visiting	6.4	3.7*	5.9	5.6	9.1*
Fragile-cohabitating	4.0	11.5*	5.6*	2.4*	1.7*
Fragile-visiting	10.2	22.7*	10.8	9.1	6.1*
Single mother	36.7	31.5	31.8*	41.8*	36.4
Other	14.1	4.3*	11.5	13.5	21.4*

Source: The 1999 National Survey of America's Families.

Note: For all tables, poor children are those with family incomes less than 100 percent of the poverty level.

*Difference from all ages is statistically significant at the 90 percent confidence level or higher.

Nonblack infants primarily experience father involvement through marriage, while black infants primarily do so through fragile-visiting arrangements.

About 30 percent of the youngest poor children live with married or divorced-visiting families; more than a third (34.2 percent) live in fragile (cohabiting or visiting) families. Indeed, the second column of table 1 shows that frequent visiting by the natural father is important for poor young children, whether or not their parents were ever married. Nearly 4 percent of the youngest poor children live in divorced-visiting families, and 23 percent (or nearly one-quarter) of these poor children live in fragile-visiting families.

Visiting relationships (among divorced and fragile families) appear to be more enduring than cohabiting relationships, perhaps because some cohabiting couples marry. Surprisingly, the proportion of poor children in fragile-visiting families exceeds the proportion of poor children in divorced-visiting families, at least until children reach their teens. By this time, many children live with parents who have experienced marital discord. Thus, 9.1 percent of poor teenagers live in divorced-visiting families, while 6.1 percent of poor teenagers live in fragile-visiting families. By contrast, less than 3 percent of poor children between 6 and 11 years old live in fragile-cohabiting families and fewer than 2 percent of poor teenagers live in such families.

Disaggregating our results by the child's age affects our assessments of the importance of single motherhood among poor children. In most discussions of single-mother families, fathers are presumed to be uninvolved. However, less than one-

third (31.5 percent) of the youngest poor children live with a single mother and an uninvolved father. This proportion generally rises for older poor children, so that 36.4 percent of teenagers live with a single mother and an uninvolved father.

Race and Ethnic Differences

We can gain further insight into the salience of alternative living arrangements for poor children by disaggregating our results by race and ethnicity (table 2). While the living arrangements of non-Hispanic white (hereafter, white) and Hispanic children are similar, the racial differences among white, Hispanic, and black children are striking. Almost 40 percent of poor white and Hispanic children live with their married parents, but only 6.5 percent of black children do so. About 10 percent of white children live in divorced-visiting families, while only 5.4 percent of Hispanic children and 3.5 percent of black children do so. Living in fragile-cohabiting families is rare and there are no statistically significant differences by race and ethnicity in the proportion of children who live in this arrangement.

The really striking racial and ethnic differences occur with children who do not live with their fathers (i.e., those in fragile-visiting, divorced-visiting, and single-mother families). Almost 74 percent of poor black children live in this situation, but 21 percent live in fragile-visiting families. By contrast only about 43 percent of white children and 46 percent of Hispanic

TABLE 2. *Living Arrangements of Poor Children by Race and Ethnicity, 1999*

	White	Hispanic	Black
Married	38.5	39.8	6.5*
Divorced-visiting	10.0	5.4*	3.5*
Fragile-cohabitating	3.5	5.6	3.0
Fragile-visiting	3.6	7.5*	20.6*
Single mother	29.7	33.2	49.3*
Other	14.7	8.5*	17.1

Source: The 1999 National Survey of America's Families.

*Difference from white children is statistically significant at the 90 percent confidence level or higher.

children do not live with their fathers and less than 10 percent of poor white and Hispanic children live in fragile-visiting families.

As income increases, the share of black children living in married families rises and the share not living with their fathers falls, but racial differences in the living arrangements of black and nonblack children remain. Thus, when studying families with incomes at 200 percent of the poverty level only 2.4 percent of white children live in fragile-visiting families and 17.7 percent live in single-mother families.¹ By contrast, 16.6 percent of black children live in fragile-visiting families and 43.4 percent live in single-mother families. Statistically significant differences between the living arrangements of white and Hispanic children also begin to emerge when family income reaches 200 percent of the poverty level, with fewer Hispanic children in married-couple families and more Hispanic children in fragile-visiting and single-mother families.

Focusing on the youngest children amplifies these racial differences (table 3). While there are no statistically significant race or ethnic differences in the proportion of poor infants who live with a single mother and an uninvolved father, infants with highly involved fathers experience father-involvement through different living arrangements. Nonblack infants primarily experience father involvement through marriage, while black infants primarily do so through fragile-visiting arrangements. Thus, roughly 40 percent of

poor nonblack infants live in married families, and between 20 and 26 percent live in fragile families. By contrast, marriage is a rare experience for poor black infants, but living in fragile-visiting families is quite common; fully 45 percent of these infants do so.

Discussion

Our analysis of 1999 NSAF data shows that about half of poor children have two highly involved parents; this is the norm for poor infants, but it is less likely to be true for older children. Nearly two-thirds of poor infants have two highly involved parents because they are born into married or fragile families. The parents of poor teenagers are more likely than the parents of poor young children to be divorced or separated. So, about half of poor teenagers live with single mothers and divorced visiting becomes a significant arrangement by which they maintain contact with their fathers. More than a third of poor children are born into fragile families. Visiting is the dominant arrangement for father-child contact in such families. The share of poor infants who live in fragile-visiting families is about double the share that lives in fragile-cohabitating families. As children get older, fewer children born to unwed parents live with their fathers. Although about 6 percent of poor teenagers maintain contact with their fathers through fragile-visiting arrangements, less than 2 percent of poor teenagers still live with their unwed fathers. Finally, at no age are the

TABLE 3. *Living Arrangements of Poor Infants by Race and Ethnicity, 1999*

	White	Hispanic	Black
Married	40.8	36.1	3.1*
Divorced-visiting	3.9	2.3	5.4
Fragile-cohabitating	13.1	13.2	7.9
Fragile-visiting	7.9	13.1	45.0*
Single mother	31.8	33.2	31.5
Other	2.5	2.2	7.0

Source: The 1999 National Survey of America's Families.

*Difference from white children is statistically significant at the 90 percent confidence level or higher.

majority of poor children living with a single mother and an uninvolved father.

This general characterization of the living arrangements of poor children has one important caveat. Black children are much less likely than nonblack children to live with both of their natural parents because so few of their parents marry or cohabit. Instead, fragile-visiting families are a uniquely important arrangement by which poor black children have frequent contact with both of their parents. Thus, as we move from younger to older nonblack children, father involvement diminishes because the parents of older nonblack children are more likely to be divorced or separated, which leads to single parenting and divorced-visiting arrangements. As we move from younger to older black children, however, father involvement diminishes because the parents of older black children are much less likely than the parents of young black children to maintain their visiting arrangements.

What do these results suggest about the family formation provisions in the welfare reauthorization debate? Under current law, the fourth goal of the TANF program is to encourage the formation and maintenance of two-parent families. The House of Representatives passed a welfare reauthorization bill (H.R. 4) that would revise this goal so that it reads "to encourage the formation and maintenance of healthy 2-parent *married* families and encourage *responsible fatherhood*" (U.S. House of Representatives 2003, emphasis added).² Although the Senate has not passed its welfare reauthorization bill, the Senate

Finance Committee marked up a bill last session that leaves the goals of TANF unchanged (U.S. Senate 2002). While this bill differs from the House bill in important ways, the structure for funding efforts designed to promote and support marriage and responsible fatherhood is quite similar.³ Both bills include large pools of funds (\$1 billion to \$1.5 billion over five years) to promote and support healthy marriage and much smaller pools (\$100 million to \$125 million over five years) to promote and support responsible fatherhood. Both bills restrict the use of the larger pool of funds for employment-related services.⁴ Therefore, neither bill provides much for children whose parents face employment-related barriers to marriage and responsible fatherhood.

These bills are especially likely to neglect the needs of black children because they do not address a fundamental barrier to father's involvement: joblessness. Male employment increases the family formation plans and outcomes—from visiting to marriage—in fragile families (Huang and Mincy 2002; Mincy and Huang 2001). Even if they remain unmarried, employed fathers are more likely than unemployed fathers to visit and provide financial support for their children (Mincy, Curtis, and Huang 2002). During the 1990s the employment rates of young less-educated black men fell, while those of young less-educated black women rose (Holzer and Offner 2001). Neither bill would allow states to support employment services to reduce male joblessness. In addition, fragile-visiting families are the arrange-

ment through which substantial numbers of black children of all ages, and some older nonblack children, maintain contact with their biological fathers. If responsible fatherhood programs lead unwed fathers to establish paternity for their children and provide some material support, they may aid more children than efforts to promote marriage will.

Notes

1. Results for distributions at 150 and 200 percent of the poverty level are not shown in the table, but are available from the authors upon request.
2. The House passed a bill in 2002 (H.R. 4737) with the same language.
3. The Senate Finance Committee bill provides states with more flexibility in managing TANF funds for marriage promotion efforts, a more rigorous process for mounting healthy marriage demonstration projects, and more safeguards against coercion in those efforts.
4. The House bill restricts the use of such funds to employment skills training for expectant fathers. The Senate Finance bill restricts the use of such funds to broad-based income support programs for parents, including unmarried fathers, who are already working.

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This series presents findings from the 1997 and 1999 rounds of the National Survey of America's Families (NSAF). Information on more than 100,000 people was gathered in each round from more than 42,000 households with and without telephones that are representative of the nation as a whole and of 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). As in all surveys, the data are subject to sampling variability and other sources of error. Additional information on the NSAF can be obtained at <http://newfederalism.urban.org>.

The NSAF is part of *Assessing the New Federalism*, a multiyear project to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

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