
The nexus of marriage, child-rearing styles, and wealth

By Editor Test *Mon, Sep 9, 2013*

Do Americans choose to marry, as opposed to cohabit, so that they can invest heavily in their children's futures?

As cohabitation became more acceptable over the past 60 years and as women have become more financially independent, the “importance of investment in children” has emerged as the most important motive for marriage in the U.S., according to a new paper from the National Bureau of Economic Research.

The [paper](#), entitled “Cohabitation and the Unequal Retreat from Marriage in the U.S., 1950-2010,” identifies linkages between college education, marriage, and the “concerted cultivation” of children, primarily among more advantaged couples, and a link between less education, cohabitation and “natural growth” child-rearing among poor or working-class couples.

These patterns, coupled with higher spending on the enrichment of children by the wealthier, better educated and more stable couples, reinforce and are reinforced by the larger trend toward greater income inequality in the U.S., the authors believe.

“The growing divergence in marriage, cohabitation, and fertility behavior across educational groups has potentially important implications for inequality and the intergenerational transmission of economic disadvantage,” wrote Shelly Lundberg of the University of California at Santa Barbara and Robert A. Pollak of Washington University in St. Louis.

“Cohabitation became an acceptable living arrangement for all groups, but cohabitation serves different functions among different groups. The poor and less educated are much more likely to rear children in cohabitating relationships. The college-educated typically cohabit before marriage, but they marry before conceiving children and their marriages are relatively stable.

“We argue that different patterns of child-rearing are the key to understanding class differences in marriage and parenthood, not an unintended by-product of it. Marriage is the commitment mechanism that supports high levels of investment in children and is hence more valuable for parents adopting a high-investment strategy for their children,” the paper said.

Among the paper’s more startling revelations was the correlation between a mother’s education and her likelihood of having a baby outside of marriage. Among white, Hispanic and black female college-graduates, respectively, 5.9%, 17.4% and 32% of all births were “non-marital.”

For mothers with some college, the non-marital percentages increased to 31%, 45.3% and 68.7%. For mothers with high school educations or less, the percentages were 53.6%, 59.6%, and 83.5%.