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THE TWO-PARENT PRIVILEGE: A CONVERSATION ON THE CASE FOR MARRIAGE

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WELCOME AND INTRODUCTION:

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**WATSON:** Hello. Welcome. I am Tara Watson. I am the director of the Center for Economic Security and Opportunity here at Brookings. And I am so delighted to welcome you here today to hear about Melissa Kearney's new book, "The Two-Parent Privilege." It's right here. You can also purchase it out in the bookstore afterward if you'd like. Melissa is the Neil Moskowitz professor of economics at University of Maryland. She's also a research associate with the NBER, the director of the Aspen Economic Strategy Group, and a nonresident scholar here at Brookings. And she will be joined today by Jim Tankersley, who is The New York Times' White House correspondent, covering economic issues. He previously worked at Vox in The Washington Post and is also the author of the 2020 book called, "Riches of This Land," which I encourage you to take a look at. And I am really happy to have them both here today talking about what marriage means for economic policy and how we think about inequality in the context of declining rates of marriage for many groups. So, please join me in welcoming both Melissa and Jim.

**TANKERSLEY:** Oh, thanks so much for coming. Such a delight to be here with you. For, like, the hottest book on Twitter right now. I feel like we've got you on Twitter, which just the only Twitter that still matters. We've known each other a long time. I think the first time I interviewed you, I was at National Journal, and we talked about trade and the effects of globalization on on male incomes. So, very relevant to this book.

**KEARNEY:** And I'm pretty sure that it's politics and prose because I had just had a baby and so was working at a coffee shop close to home.

**TANKERSLEY:** That is true. Yeah. So. So, long journey and I'm so excited that that you're now out with this book and that is wraps in so much of the great research you've done over the years and themes that you have always been really interested in. But I am super interested in just the question of how you came to write this book. Like, how did you think of it? How did you go about doing the research? Walk us through that whole process.

**KEARNEY:** Okay. Well, first of all, thanks so much for doing this today, Jim. It's great as always to be with you. So, like you said, I've been working on this on these topics for a long time, over two decades now, both the topics of inequality and poverty, and the economics of families in the U.S. So, these kinds of questions have always been been on my mind. But typically, I've been writing academic papers for other academics. And then, you know, also over the past two decades, I've been in numerous policy-focused conversations, many here at Brookings, about inequality and child well-

being and the threats to social mobility in this country. And in my experience, and many of those policy-focused conversations, we talk about almost everything else at great length, and things like the need to improve schools, the need to expand the safety net, the need to address the challenges in the labor market, all things that I'm always happy to talk about and I'm deeply interested in. But I found it got-- it was getting a bit preposterous to keep talking about inequality and class gaps and opportunity and outcomes without talking about what's happened to family structure and in particular class gaps in family structure. And again, in my experience, when that topic comes up, it's it's similarly dismissed for a number of reasons. Not that academics don't know what's going on in the data, I think most of us who study these issues all agree with the facts, but then what to do with them, or how to think about them, or how to incorporate them into our conversation about inequality and social mobility, sort of trips us up.

And so, a few years ago, I thought, "You know what I want to write? It's like high time for me to pull all my thoughts together and write a book about what I think we need to do to address class gaps in this country and improve child well-being." And the more I thought about it, I realized there was this one thing that I thought got short shrift, that nobody else was sort of putting a book out about, as opposed to all the books we have about how to improve education or the need to improve education or how to strengthen safety net. And I did feel like, given all of the research and reading I've done on this, this was in my wheelhouse. And so, so in March of 2020, I decided that I wanted to write this book.

**TANKERSLEY:** What were sort of-- at the time, did you think you were going to just sort of be tossing some, you know, novel ideas out there that people might react to? Or would you already sort of know that there could be some controversy here?

**KEARNEY:** Yeah, that's a good question. So, the first conversation I had with my editor at the University of Chicago Press, I said, I don't want to write a hot-take book. Despite what I'm getting on Twitter today, I don't want to write a hot-take book. The problem is this this topic of family structure is so mired in the cultural wars, that we can't have an honest evidence-based conversation about it without everyone getting super defensive. And so, my goal with the book was to sort of summarize all of the evidence that we had. Again, academics-- like this is all buried in academic journals. So, I wanted to pull out that evidence and present a way of talking about it that, you know, my ideal and my earnest hope was wasn't in any of the sort of past unfortunate ways we've gotten stuck in the

conversation, right? I hope you agree when you read the book. Not blaming single moms, I'm not pointing fingers at who said what, who did what, who was making bad decisions, and sort of, you know, pulling together all this evidence to say, "Hey, something major is going on." There's a lot of complicated reasons and we need to talk about it. So, I didn't think I was going to write anything that was going to surprise the scholars of the American family. I didn't think I was writing anything that was going to surprise poverty scholars in the U.S. What I was hoping to do is, is move the conversation forward in a way that sort of took this out of the cultural wars, took this out of the ideological wars, and hopefully presented a framing of the issue that people across the political, ideological spectrum could all get behind.

**TANKERSLEY:** The title is about marriage, but the book is really about children. I mean, they are-- they are the reason you write this. They are the reason. They are the people who have been hurt by the-- by what's happened here, right? Like, this is a book in which you document, I think, two very striking things that are obvious in the data. The first being that marriage matters to the well-being of children, and even when you hold a lot of other things constant, and I want to talk about both these things in detail. And the second is, is that marriage rates, children are being less and less born into homes with married parents. are particularly among class lines. But to me, like the most striking statistic in the early part of the book is that a child born today to-- 60% of children born today to mothers with a high school degree or less are in single parent or-- no sorry, 60% are in marriage. And that's down from 83% in 1980. And if you are, if you are born to a mother with, its 84% that are in it for mothers with college degrees, that is wild. The decline has been-- and there's a decline among parents with college degrees, but not nearly as much. So, talk us through both parts of that sort of statistical findings that you're putting out. Tell us first, why it is that marriage matters so much for kids.

**KEARNEY:** Okay, I will. But first, I want to talk about where you started, which was the title. Yeah, because you picked up on the subtitle is, "How Americans Stopped Getting Married and Started Falling Behind." And you're like, "But it's really about kids." And when I agreed on that subtitle, I asked my editor if I could throw them under the bus if anybody asked me about it, because, of course, I had like-- he's like, "Would you stop caveating it and footnoted it. Like you can't." Because I really wanted like, "How Americans Stopped Getting Behind and Kept Falling Behind." And this has been really bad for kids. He's like, "No. Stop." So, I know it's really about kids, but I'm also told that nobody buys books about kids. And so, I couldn't have kids in my title. But I actually think that that's

part of the problem here, which is that Americans don't care enough about kids, right? And so, that in itself infuriated me. But I think, you know, there's lots of reasons why we don't do enough to take care of kids in this country. And also, I think a large part of the reason why we're skittish about talking about how family structure and certain family structures are beneficial to kids is because we don't want to upset any adults. And, you know, so you're right, I'm advocating for kids in this book, but the marriage is a really big part of it because marriage in practice in this country is the single best institution for delivering long-term stability with two parents and lots of resources to kids. And does it have to be that way? Could we have long-term cohabitation where couples live together and pool their resources and co-parent effectively? Yes, we could, but in large numbers, we don't. And so, that's why so much of the data work focuses itself on marriage because the changing trends in marriage is really what's resulted in this massive shift in the way kids are experiencing their family and home life.

So, this is, you know, you pointed to the numbers that I-- that I highlight in the early parts of the book, which is really striking, which is that there's been a tremendous decrease in marriage among parents outside the college-educated class. And that reflects a decline in marriage more generally. And so, what's happened — and this is the story I tell with data— what's happened is a de-bundling of the institution of marriage from having and raising kids in this country, again, outside of college-educated adults primarily. And so, this is not a story of an increase in births to teen moms or young women who have long had low rates of marriage, right? Just the opposite. In fact, it's sort of tremendous. We've had the rise in single-parent families that we have, given how much teen births are down. They're down like 70% since the mid-nineties. That's an incredible accomplishment. And I think if you told me and probably even Bell back in like 1990s, here's what's going to happen to teen childbearing, I certainly would have expected non-marital births share to go down single parent home to go down. But instead what's happened is that non-marital childbearing has gone up for basically all groups of mothers, the least among the highest educated, the oldest mothers. So, you know, among mothers with a high school degree, among white moms, among moms in their late twenties, the share of births that are now outside marriage has doubled in 40 years. Yeah, and that's what's driving this.

**TANKERSLEY:** And you, and you also document that it's not a big-- this is not a case of like, more women are having babies within marriage and then getting divorced. This is, this is children born to parents who are not married.

**KEARNEY:** Yeah, exactly. I mean divorce, conditional on getting married, is down. So, this is really a story of, again, the decoupling of being married from having and raising kids. Yeah. And so, actually now, 52% of unpartnered mothers, meaning moms who are living in a home without a spouse or an unmarried partner, 52% of them were never married. Even here we see a class gap. So, if you just look in the cross at the kids of college-educated mothers who are living with an unpartnered mother, more of those moms are divorced. But outside the college-educated class, the more typical pathway to becoming an unpartnered mother is through never marriage.

**TANKERSLEY:** Right. And you use this word resources when it comes to the children all throughout the book. And I think it's really interesting. It encompasses a lot of things. I think a lot of people when we think of resources, start by thinking about money. And money is obviously very important here. You know, your parent's income is highly correlated with your own economic outcomes later in life. But you document that that's not all that matters here. Can you sort of walk us through how money and income does matter as part of why marriage matters, but also what the other things are?

**KEARNEY:** Yeah. Good. So, I take a resource-based framework to the whole question throughout the book. So, this is not, you know, I'm not talking about marriage as a religious or cultural institution. I'm talking about it.

**TANKERSLEY:** As a contract?

**KEARNEY:** As a contract. It's a long-term contract between two adults to pool their resources and contribute to, you know, providing for a household together. And again, I know the contract sometimes is broken, but it's broken much much less often when it's established in the first place. Then then we see the dissolution of partnerships between unmarried parents. So, I talk about this contract, and I talk about the resources and the resource-based framework is really helpful. It's very, very simple. So, you know, this is sort of both the the best and the worst of economics. I take this really broad lens on it. I try to strip down this really complicated, multifaceted institution into a very simple form, which, you know, again, as an economist, that's how I come at it. And then, it lets me look at trends in like very large data sets. Let me just be clear what I lose. There is all the nuance of how different families make things work with different types of relationships and arrangements, right? So, for this, you know, sort of scholars and sociologists who really focus on the way different relationships happen in the household, this will be frustrating because this is in broad strokes.

**TANKERSLEY:** But you are not the first economists to lose nuance in your work.

**KEARNEY:** Right. Fair enough. But so, when you take a resource-based framework, one of the things that you know that married parents do, is they tend to be much more likely to have two parents in the household and pool the resources of two people. And so, now let's say, okay, let's look across, you know, kids of moms who are of the same age, the same education level, the same race, and compare gaps in outcomes for those whose moms are married or unmarried. And why do I focus on moms? Because I see the kids in the household with their mom. I can categorize them by education if they're living with their mom. I recognize, you know, 5% of kids now or 4.9% of kids live with an unpartnered father. But so, you know, we can look at the gaps and we see large gaps. And then what a lot of studies try to do, is in some sense explain away the gaps with regressions or see how much of it we can explain with observables. And so, one of the key observables is differences in income.

So, why do two-parent households tend to have more income than one-parent household? Well, some of it is because the parents who are higher educated and more likely to make more money are more likely to get married, but that's easy to control for. The other obvious reason why two-parent households tend to have more income is because there are two people, and two people can make more money than one alone. That's the title of one of my chapters: two is greater than one. Hopefully, that won't be controversial. So, you know, and the majority of mothers work now. And so, it's sort of not surprising that if you just even look at the median income of a two-parent house versus one-- one-parent house, it's about twice, right? It's about two times. So, that's a big part of it. If we, you know, in the regressions control for income, this is gonna be a-- this-- I'm deliberately losing all nuance just for the sake of coming up with a number cause everyone wants to be like, "Well like about how much," well it depends on the context. It depends on what we're controlling for. It depends on the outcome we're looking for, looking at. But let's just say at least half of the difference in kids' outcomes can be explained by income differences, right? Right. So then, social scientists who don't want to suggest - who are really allergic to this idea that marriage might matter, they'll be like, "Ha, it's-- see, it's income." But that's all very good and well that we could control for income in our regressions.

But in the real world, we don't hold income constant, right? So, I actually just want to put a point on that because a lot of people will say, "Well, that's a confounding factor and he can't speak." And I would say, that's part of the mechanism, a big part, too, parents have to incomes that's helpful

to kids. And if we held all that constant in the real world, we wouldn't see such a gap. But we are very far from a place in this country where the government is going to make up for the income of a second parent, okay? So, a lot of it is income, but there are other resources or other things that a second parent does for their kid besides bring income into the house. And time is a big one. And here to a draw, lots of studies and lots of data. You know, we have time use data in the U.S. A lot of different scholars have looked at it. We do see that kids from married-parent homes are more likely-- they they have on average more time with their parents, right? And again, two parents have more combined time than one, right? So, we're probably-- it's not that surprising that kids who grow up in married-parent homes get more parental time, invest in them. And then there's a body of research that tries to figure out, is parental time helpful to kids? Right. Again, you know, we really like asking obvious questions in economics.

So, is parental time helpful to kids? Now, of course, it's hard to get at a causal effect of that because you might spend more time with your kid if your kid is the more capable learner and pleasing to be with, or you might spend more time with your kid if your kid is more challenging and needs more of your help. But people have tried to look at this very carefully and it looks like parental time spent with their kid helping them with homework, reading to them is actually quite helpful. Okay, so that's another resource that married parents are more likely to have more of, and their kids benefit.

The third sort of large bucket of resources that I talk a lot about in the book, drawing on a lot of the literature on parenting, is that married parents are more likely to have more emotional bandwidth or less stress. Now, in the relevant literatures on this, there are very specific theories, and those are all different in their nuances, whether we're talking about cognitive bandwidth. And, you know, behavioral economists have shown that if you're worried about paying the bills, you have less cognitive bandwidth to make good decisions. A lot of development psychologists have talked about, if you're a single parent and you're doing everything by yourself, there's likely to be more toxic stress in the house. Or if you're, you know, in an abusive relationship and that's why you're not married, there's more toxic stress. So, in the in a broad bucket, I'm calling it emotional bandwidth, mental energy. Married-parent households tend to have more of that, right? And that's helpful for kids in ways that you know, people talk about if you're-- if you engage in more nurturing parenting, more authoritative, less authoritarian, there's all these ways that if you have the patience and bandwidth, you can do more of the kind of parenting that development, psychologists say is beneficial for kids. And so, that's



another sort of broad range of resources. And again, the reason why this all really matters is because some of the people who want to push back on the idea that marriage or family structure matters really lean into income. If it's just income, in theory, the government could send a check.

**TANKERSLEY:** A UBI could solve this problem.

**KEARNEY:** Yes. But, you know, if you get home from work at the end of the day and you're tired and stressed and maybe you have a headache and you can't really sit down and read to your kid or help them with their homework thinking, "Hey, in a couple of months I'm going to get a tax refund of \$5,000." It's just not that helpful.

**KEARNEY:** Right.

**TANKERSLEY:** And so, it's that is that point proving to be controversial for you as you discuss this book with people?

**KEARNEY:** I don't know. I find it interesting and a bit puzzling how many. Men maybe think that they're not all that helpful as dads to their kids. I'm not really. I find the pushback on this point a bit puzzling-- some of the pushback I've got.

**TANKERSLEY:** But I'm sorry, men are arguing that you're wrong about this because they're pretty useless.

**KEARNEY:** I don't I don't understand. No, they're more arguing that this is a line of pushback. There's-- there's some lines of pushback that I fully expected and appreciate, and I'm a bit sympathetic to. The one I'm not very sympathetic to is, "Hey, you're calling attention to the role of second parents and families as opposed to pushing for a stronger welfare state. And so, you're distracting us from the political and policy fight we want to be having." And here's what I say, "I am all for more money to low-income families. I am all for an expanded child tax credit. I've written Brookings essays on that. I don't think that's going to make up for the difference that kids who are fortunate enough to be growing up with two loving, stable parents in their household. A government check's not going to make up for it, and I think this should not be an either-or. Yes, we can recognize that the absence of a second parent, often a dad from the household, it it puts a lot of burden on the single moms who are doing this by themselves. And it disadvantages kids. We can do that at the same time as saying we need a stronger safety net to help families who are under-resourced in an economic way. Yeah.

**TANKERSLEY:** I want to note a couple of things that you're very, very much go out of your way to emphasize in here. The first is that when you're talking about married families, that's not just mothers and fathers, sort of a like a traditional-- the traditional family that a lot of the people who are pushing a marriage agenda have in mind, right? A man and a woman. You cite research about how same-sex marriages are just as good for kids, as as others. And you make that point pretty explicit in the book. Yeah. The second thing is, is that you're not advocating for a return to the days where fathers are the necessary breadwinners in a family and sort of a more patriarchal vision of a family economic reality. Can you sort of expand on that?

**KEARNEY:** Yeah, sure. So, I again, stripping aside nuance, I'm completely agnostic about how two-parent families make it work, right? Like, we all do it in different ways. If it's one parent stays home the whole childhood, one parent stays home. Some of the childhood the parents both bring in equal income and perfectly split the childcare either forever or at any given point in time. You know, the more the point is to parents have more sort of parameters over which to optimize than one that has to do it all by themselves. Yeah, right. So, I I have nothing to say about that. The one thing I am very explicit about is when when we talk about the reasons why we've seen this decline in marriage outside the college-educated class, one of the explanations I lean into pretty heavily is how the economic value proposition of marriage has changed outside the college-educated class, where men are more likely to be out of work than in past decades, where women are more likely to be bringing in more money than the man, right?

And if the reason why marriage is less attractive is either because now the male is not a stable financial provider and women are deciding, "Hey, I'm better off doing this on my own," or because the man decides, you know, "I'm-- I don't want to have to be stably employed or I'm not stable. And and I don't want the commitment." I can't say who's driving that decision. But what I will not do is lament the fact that now women don't have to rely on a lousy partner for financial security, right? So, I'm a big champion of all of the economic progress women have made. While I recognize that that's part of what's driven the retreat for marriage, for groups for whom the economic value of this institution has eroded, right? And so, if the answer is, well, in order for marriage to be an attractive institution again for wide swaths of the population, men have to be less patriarchal or men have to be more stable, employed like, so be it. But I won't say, "Oh, see, we need to take women back out of the workforce and make them dependent on a man again." Yeah.

**TANKERSLEY:** That's a nice segway from the sort of why this matters to the how did we get here? Can you sort of talk people through sort of what the evidence suggests is the reason why we've seen this class divide in declines in marriage rates among parents?

**KEARNEY:** Yeah. So ultimately, my read of the data, the evidence, and the situation is that what we're seeing is both economic and social or cultural in nature, right? And it's really the interaction of the two. So, let's just go back and sort of set the stage. I'm really focused on that period of 1980 through like 2020. But before then, in the sixties and seventies, we had massive social revolution, a change in gender norms, a change in the emphasis on marriage. And we saw in those decades a decrease in marriage basically proportional across education distribution. Everyone got married a little less. And then in the eighties and nineties, marriage stabilized among college-educated adults, right? They sort of stopped retreating from marriage any further, but it continued to plummet outside the college-educated class. So, you know, here's what I think happened. Whereas you've got this new social paradigm as we enter into the eighties. And then in the eighties and nineties, there were a lot of economic changes that benefited the college-educated workers, disproportionately disadvantaged non-college-educated workers, especially men. And so as we're seeing sort of the male economic position erode both in an absolute and relative level, we see this sort of snowballing effect of, you know, in places where they got hit by manufacturing shocks or, you know, industrial changes, non-college-educated men were pushed out of the workforce or saw their earnings fall. We see, you know, lots you know, there's been a lot of nice economic papers documenting this. We see a decrease in marriage, a rise in the non-marital birth share, and a rise in the share of kids living outside two-parent homes right in in the places where men's economic position worsened.

**TANKERSLEY:** Right. And we see and we see similar trends in a bunch of other measures that that have alarmed sociologists and other researchers like. Opioids.

**KEARNEY:** Exactly, right. So, so that's that's part of it, is like these economic challenges have spilled over to a lot of other challenges, right? That, you know, emotional stability, mental health struggles, substance abuse issues, all of these things that would make it harder to achieve a healthy relationship or a stable co-parenting or cohabiting or marriage, right? All of that happening in these same communities, that's why there's a lot of cause and effect happening. Here are the arrows running in both ways. The college-educated class, in many respects, has been insulated from these

challenges. And so, perhaps it's not surprising that in the college-educated class, where people are still making good money and not struggling in these same dimensions, they're still able to maintain healthy relationships, two-parent households at a much higher rate than outside the college-educated class. Anyone who's worried about income inequality or class gaps or the pulling away from the college-educated class should be profoundly worried about the the negative consequences that all these changes have had on the family, which starts with the with the consequences for marriage then. So, so let me, so for a long time what I would say is, "Oh, to sort of reverse these trends, we really need to improve the economic position of non-college-educated men. Like, that's the number one thing we need to do." And then we had this shock that was actually pretty good for non-college-educated men in the early 2000s. One of the only sort of, you know, secular shocks we had that was good for them and that was the localized fracking boom.

**TANKERSLEY:** Right.

**KEARNEY:** And so, my colleague Riley Wilson and I looked at what happened. And we went into this project thinking, oh, in these in these communities outside — let me be clear — outside North and South Dakota, where you had a lot of migration, right? But thinking about Pennsylvania, Oklahoma, Texas, all these other parts of the country where we had the capacity, just the geological capacity to engage in fracking, we see in those communities like a local economic boom. Some of it was driven by jobs in the oil and gas industries. But there was just-- think of it like a local economic boom. Jobs went up disproportionately benefiting non-college-educated men.

Okay, this is great. So, we think we're going to find, oh, there's going to be a reduction in the non-marital birth. Sure. And this is the reverse marriageable men story. Men became more marriageable in these places. What did we find in the data? Births went up. We have data. We have studies in economics showing that kids are normal goods. When people get some unanticipated shock to income, one of the things they pay for is the costs associated with having and raising kids. It's the first one up. To our surprise, they went up in equal proportion among married and unmarried people. There was a no increase in marriage and there was no reduction in the non-marital pressure. So that's not what we were expecting.

And so, then we thought about the role of social environment in affecting the family formation response to this economic shock. And we look and we actually see in counties that had a higher non-marital birth share before this happened, there you saw a larger increase in unmarried births. So, we

went back and looked at what happened in the boom and bust, because there's a nice paper in economics by Dan Black and coauthors looking at, you know, showing that in the coal boom and bust in the seventies and eighties in co-producing counties, male earnings went up and marriage rates went up and birth rates among married couples went up. But they didn't consider this other margin. So, we revisited that context. And what we found was, indeed, as they found marriage went up and births to mar-- births to married couples went up, but also marriage went up and the non-marital birth share fell.

And so, this is quite intriguing. It suggests that you've got a very similar economic shock in similar rural-type communities, you know, 20 years apart. And in the earlier period when there was still a very tight norm tying marriage and having kids together, the increase in income and earnings among non-college-educated men led to an increase in marriage and married birth. 20 years later, it led to an increase in births, but no change in marriage. And I think this gets back to the story of-- there is now-- we're in a new social paradigm where, again, primarily outside the college-educated class, and I think, you know, cause and effect, things are cycling. There's a different social norm. It's not hard for me to imagine there's different social norms, you know, in different, in different communities. It's-- there's a normalization, it's widespread, having kids outside marriage. And so, economics isn't going to be enough to turn things around.

**TANKERSLEY:** Yeah. Is there-- if you control for religion or religiosity, does that seem to change the sort of the view of the social norms across these class gaps?

**KEARNEY:** I'm a little bit embarrassed. I don't think I've talked to a journalist about the book who hasn't asked me that question. It's not in the book because I honestly didn't think about it. It just wasn't my approach to the issue. As an economist, I was really focused on this as a resource-based story and economic story. You know, I've looked into a little bit how much of this is separate because another issue I've been thinking a lot about these past couple of years is the decline in the birthrates and what's driving that. And so, here one of the key speculations is that a decrease in religiosity is driving the decrease in births. I haven't found compelling evidence that that explanation holds up. I think the real challenge here is, like what you were talking about, all the other social challenges that come with the economic malaise. People observing, you know, religious observance, is all very tied up with like that one's really hard to separate out the cause and effect.

**TANKERSLEY:** The other-- the other thing that I sort of would be remiss if I didn't ask is, you know if you know the degree to which composition effects might be at work here. It's a it's a different U.S. population today. And the population of people without college degrees looks different than it did 40 years ago.

**KEARNEY:** So, this is interesting because the composition effects should work in the other direction, right? Right. So, so now, you know, like 30% of moms have a college degree as opposed to 11% in the early eighties. So, it's a much less selective group. And yet, we still just see the decrease in marriage among college-educated moms, you know, falling like six percentage points. Yeah. Or the increase in non-marital births among college-educated moms, you know, that's only gone up very little. It's only 11%, even though that group is much larger and much more diverse, much more heterogeneous, right? So, in some sense, it's surprising that the college class has pulled away as much as it has on this dimension, given that the college class is not, as, you know, small or elite as it used to be, right? The other composition thing that's surprising, again, is moms are — and I talk about this, there's a chapter on what's going on with birth rates to make this point — moms are older than they used to be. Moms are more educated than they used to be. Those facts alone would have led us to expect a decrease in single motherhood. It also, by the way, if you think about this from the perspective of child poverty, child poverty would have fallen by even more than it did. Given how much more sort of observe-- observationally advantaged moms are when they initiate childbearing than they were 30 or 40 years ago. But for this change that they're much more likely to be unmarried. And that sort of counteracts some of these compositional changes.

Can I just say one more thing on this? Because it relates to the fact at a mechanical level, the increase in one-parent households, you know, is-- has sort of offset some of the economics, making the middle class even less economically secure than they would have been had we not had this move away from marriage. And so, this is something I show in the book too. If you just look at, you know, households headed by college-educated moms, if I condition on two parents, household earnings went up by about like 60% for college-educated moms. If I just look at college-educated moms who were in-- lead their own household, earnings went up by about 60% because college-educated women did well, right? And then if I look at household earnings for households headed by college-educated women without conditioning on household structure, they went up by like 57%. Why?

Because basically, you have the college-educated doing really well economically in their earnings and still getting married at really high rates.

And so, the share of those moms who are heading up a household by themselves has not really increased very much. Yeah. Again, like thinking compositionally, if I just look at households headed by single moms with a college degree, their household earnings went up. And if I look at high school-educated single moms, and if I look at less than high school educated moms, their earnings all went up, because single moms are less disadvantaged now on their own than they used to be, right? But if I just look at household structure of moms with only a high school degree or less than a high school degree without conditioning on whether they're single or married, their household income went down. Why? Because even though women are doing better over this period, they're much more likely to be heading up their own household. And so, this is like really added to the economic insecurity of, let's call them the middle-class people with a high school degree or some college but not a four-year degree.

**TANKERSLEY:** Right. And you-- and the story you're telling here, basically, I think those of us who cover economics and people within economics like to think about economic forces as being sort of ever present in people's lives. But it sounds to me almost like you're talking about a meteor strike, right? Like something happened economically that effect-- that hit in a particular part of the population, right? And loosened social norms, maybe like a big wrench that came in and just loosened the lug nuts of social norms, but only for the people who were exposed to that economic shock. Whereas if you were in like a college, if you were college-educated and weren't exposed to that economic shock nearly as much, your social norms have held throughout. Is that sort of what you're arguing?

**KEARNEY:** I'm not as good at metaphors as journalists. I think maybe I would think of it more like a slow burn than a meteor, right? This sort of happened through the '80s and '90s, early 2000s, and then it's like it's tapered off. Okay, so now we're stabilized, right? Right. So, now we're stabilized, which I think we're stabilized at a massive class gap. That's a problem, right? But I do think it is like getting hit with a confluence of things and they all sort of hit outside of college-educated class.

**TANKERSLEY:** Right. But but this has real implications for what the solution is. Yeah, because if you could just magically restore, you know, the economic status of the late seventies to high school-educated men. It doesn't sound like you're saying--.

**KEARNEY:** No, we're not going back. No, that's right. That's not going to be enough. And also, what women expect of a marriage now is different than what they expected of the seventies, right?

**TANKERSLEY:** Right.

**KEARNEY:** Like, again, let's be very clear. One of the things I certainly don't say as an answer is just, more people should just be getting married, right? There are real reasons why they're not getting married. And so, then we have to address root causes. And this gets to your point, like, that's really hard to do. That's really hard to do because there's like a lot of economic root causes and there's a lot of social change. And the social change is-- you know, one of the things I do say, which plenty of people will disagree with, is I do think we need to reestablish a norm of two-parent households for kids, right? So, there's lots of people who don't like that idea for various reasons. I do think we do need to reestablish that norm. Now, we cannot go back to even before the seventies where that norm was so tight and single mothers and their kids were so stigmatized that too many women felt like they had no choice but to stay in terrible, even abusive relationships, right? There's nothing in the book that suggests that anybody should be staying in an abusive relationship for the sake of kids, right there's-- second that, there's nothing in the book that would say that.

But, you know, let's reestablish the norm, and then let's recognize that what's happened again to the family, to marriage outside the college-educated class, has been consequential in ways that are harmful to the millions of moms and dads who find themselves doing this by themselves, to the millions of kids who are growing up without a second parent house. And then, let's consider strengthening families as a policy urgency. Again, I am all for child subsidies. I am all for more counselors in school. I'm all for more training programs. That is not going to be enough if-- and we shouldn't be resigned to just, you know what, outside the college-educated class, you know, 40% of kids are just going to be born outside marriage and grow up without two parents in their home. Like, we shouldn't be resigned to that, right? What-- what is driving it? What are the root causes and how can we address them?

**TANKERSLEY:** I want to get back to those solutions in a second. But I think it's like, as you talk about this being sort of a cycle, a vicious cycle, it's important to sort of drill down on the idea that children who are growing up without the advantages of, you know, higher educated, married parents are —you document — much higher risk of not getting ahead economically. And so, this becomes to what degree does like marriage become this sort of like differentiating good where it's like you really



you you didn't grow up in a household with with marriage or another very similar contract. And so, therefore you're ineligible to sort of, you know, or you're very, very stifled in your attempts to achieve the sort of economic security that would allow you to be, you know, a participant in that world.

**KEARNEY:** Yeah. So, this damaging cycle is very much a motivating theme, right? Why I wrote the book, to get back to your first question, and a theme that carries through the book. So. let's start with this: single moms are better able to keep their kids out of poverty now than in the past, again, because they're less disadvantaged, right? Single moms is a much broader group now than in the past, when it was really like a lot of teen moms, very disadvantaged moms without a high school degree. It's a much it's a much broader group. Most of them are able to keep their child out of poverty. I think we should aim for more for kids than that. I think I think kids thriving is more than just keeping them out of poverty. And there's a huge gap in the share of kids who complete college based on whether their parents are married or not. Why? Because it takes a lot of resources to get through school to get a four-year degree. And so, we just see huge gaps in that, right? So, I'm not, I'm not okay just saying, "Oh, but we could keep kids out of poverty." Let's, like, really help kids thrive. And we know that this is one of the advantages that kids growing up in two-parent married families have. And so, again, we should not be okay with the situation where millions of kids outside the college-educated class are growing up with only one parent, they're less likely to graduate high school. They're less likely to graduate college. They are less likely to be married themselves and have high earnings as adults. This is a major sort of source of perpetuation of intergenerational advantage and disadvantage.

**TANKERSLEY:** Yeah, right. And when we talk about intergenerational advantage in America, we can't not talk about race and historically marginalized racial groups. You break down these patterns by racial group in the book. They show that the the declines over time has held for most, not all of them. It's been more severe for black families. Can you talk a bit about what sort of-- what those decomposition tell you about about all of this?

**KEARNEY:** Yeah. So, in the, you know, in the eighties, scholars recognized the divergence in family structure between black and white children, right? And so, there were a level differences. Kids from white families were much more likely to be living with married parents for all sorts of reasons, right? Systemic racism has played a big role here. And, you know, marginalizing many black men from productive economic life. You know, segregation of neighborhoods through the history of

redlining, all sorts of damaging reasons. What I show in the book that's happened in the past 40 years is that these level differences have persisted. The levels have basically gone down a bit for everybody. But there's been a wide college gap that's emerged within race and ethnic groups, with one notable exception. But so now if you look at white kids, 77% of white kids live with married parents, but it's like 89% of those whose moms have a college degree versus, you know, something in the 60 percentiles for moms who don't-- for kids whose moms who don't. If we look at the children of black mothers, 60% of children whose mother has a college degree live in a married parent households versus 30% of others. Hispanics are in the middle with, again, with this college gap. Asians are a notable exception. Basically, there is no education gradient among Asian-American families, a very high percentage more than any other group across the education distribution lives in two-parent homes, right?

So, so we talk a lot about different elements of racial ethnic gaps in kids school outcomes, labor market outcomes. This is one that should concern us. And we haven't talked about the disparate impact of boys. But this is one where, you know-- there's a sort of a landmark study that came from Raj Chetty and the Opportunity Insights team a couple of years ago, looked at racial gaps in adult earnings, kids who grow up in the same neighborhood, how they do in earnings. And one of the biggest predictors of how black boys do relative to white boys when they grow up is the presence of black dads in their neighborhood. Not just in their home, but in their neighborhood. So, what their work is showing is that beyond the beneficial effects for individual kids of having a dad in the home, black boys do better when they grow up if their neighborhood is characterized by high number of black dads. It's almost like black dads are a public good, taking care of the kids in the neighborhood, setting a role model example, right? The problem is how many boys in the U.S., how many black boys in particular, are growing up without dads in the home? And again, I'm not saying that all the moms should just go marry whoever they had a kid with. What I'm saying is it's a it's a policy urgency to figure out where are those dads. Why are so many of them either deciding themselves that they're not going to be in the home or so many of the women deciding themselves that the men are-- would be more trouble than worth if they were in the home? But, like, we need to acknowledge that that gap in kids' household structure is consequential and get to the root causes.

**TANKERSLEY:** Well, and you also mentioned in the book historically the patterns of mass incarceration. I mean, sort of pulling the public good out of the neighborhood, basically. Right?

**KEARNEY:** Yeah. Incarceration is really complicated because it's part of what pulls the dads out of the neighborhood. But there have been some studies showing that if a kid has a criminally convicted parent taking them out of the household, it's actually beneficial for the kid. So, I think it's like the incarceration, too, is both cause and effect, right? We don't want to throw people needlessly into jail, but but we also don't want kids to be in households with potentially, you know, parents who would not be helpful to them.

**TANKERSLEY:** You-- can you talk a little bit about the Asian American outlier here and what you take from it?

**KEARNEY:** So, I am not an expert in this. There are definitely people who study this community and I'm not one of them. This was surprising to me because, you know, in the economics and sociology literature that I knew well on family structure, so many of the papers and the earlier papers really look at black-white differences. Asian-Americans have not been a very large share of our census data, so often they weren't included in these studies. You know, so the first thing I did when I noticed that they were outliers was just to look to see whether the economic situation was different for them. Like, did non-college-educated Asian men do better over this period than others? That simple explanation does not hold. So, basically, they're off the regression line, right? There's something where even conditional on-- worsened economic conditions or relatively worse economic conditions, they're still staying married. And I-- and I leave that to others who have more to say about sort of the ethnography of that community, what might be going on.

**TANKERSLEY:** Yeah. So, this leads me into sort of the what I think is is the meat of of the end of your book, which is the policy proposals. If you write a book sort of in the economic space, your publisher is going to make you put in their policy proposals.

**KEARNEY:** Actually, I had-- in my proposal, I had three chapters. And my publisher said, "You can write that for some Brookings report. You have to have eight chapters convincing us there's a problem."

**TANKERSLEY:** Well, that's great. No--.

**KEARNEY:** That's why there's only one chapter of that.

**TANKERSLEY:** No, but, but everybody has to have [inaudible]. And I appreciate that you do something that very rarely do you see in these, which is that you first you list the things that you do think we should do to address the challenge. And then you list the things that you don't think we

should do, including bemoan the economic independence of women, stigmatize single mothers, or encourage unhealthy marriage, run unsuccessful government marriage programs, which puts you really at odds with many of the other work that goes on in this space. I would say that.

**KEARNEY:** There is something for everyone to love and hate in the [inaudible].

**TANKERSLEY:** Right. Or keep government assistance meager under the mistaken assumption that doing so will incentivize more marriages. So, I think this is it's really interesting that you do that. But I want to talk about the stuff you you do say, starting with the first one. And I, I say this as a person who's in the policy portion of my book, that my number one recommendation was that we need to commit ourselves to ending systemic racism and sexism. So, it's not like I had an easy like five-point plan either in mine. But your lead thing is work to restore and foster a norm of two-parent homes for children. How do you how do how do policymakers possibly do that?

**KEARNEY:** I honestly think this is part of the reason why those of us in the economic policy space haven't talked enough — Bell being a notable exception— haven't talked enough about this challenge, is because we don't have a very quick, you know, policy lever to pull. So, I can't tell you if only--look, we should definitely remove marriage disincentives from the tax and transfer system. Fine. Do I think that's going to dramatically turn things around? No, right? So, then I have this blanket statement. We have to do this. We have to change social norms or we have to reestablish the social norm. How to do that is much more complicated. It is not something that we as economists are very good at. What do we know, though? We do have evidence that role models matter, that kids grow up and they form their expectations and aspirations from their lives based on the people they see around them. This is again, this gets back to the cycle. You have millions of kids growing up, millions of boys growing up without dads in their homes, where are they're role models for how to be good husbands and dads, right? How do we break that cycle? That's complicated. But role models matter.

We also know from a lot of really good social science evidence that media matters, the images that people see. Media doesn't just reflect what we want to see and what we're doing. It affects what people are doing, right? There's a nice set of papers by Eliana La Ferrara and her coauthors that show the introduction of soap operas in Brazil affected the rate at which people got married, got divorced, had kids. They emulate what they see on TV. So that's nice causal evidence that the media images that our kids see shape the way they think about families and relationships. That's part of it. Celebrity endorsements matter. What local leaders matter say. What your preacher at

the pulpit matters says. These are not economic policy levers that I'm about to go and like brief the hill on--.

**TANKERSLEY:** Yeah.

**KEARNEY:** But these are things that matter. And this is why this conversation needs to be happening beyond just academic journals of poverty scholars.

**TANKERSLEY:** Well, so I guess this is my challenge then to the sort of central thesis, which is what you've just described, is also the problem we have with declines in all sorts of American institutions, right? And marriage is not the only institution that has eroded over this time. Trust in churchgoing has declined. Trust in media has really regrettably declined. The, you know, even civic organizations, volunteering, like all sorts of-- we are in a time, it is like the story of our times, of declining institutions, declining trust of institutions. There's a lot of economic incentives built into the way that people make money in this country right now that that incentivize, you know, seeding the demise of of of institutions. So, how do you-- why should we think of marriage as a primary thing we should be trying to restore here versus all those other things? Or should we just be thinking of as part of the complete package?

**KEARNEY:** Look, I-- there are lots of things that I think we need to fix in our society. I picked one big one, which is the decline of the two-parent household for kids, right? Right. And I think that is-- I think that's been really damaging to kids, really hard on the single parents who are doing it themselves. I think it is sort of a root cause of a lot of our other social challenges. I think it's something like that we need to reverse. Do I think that, like the national media or a congressperson — nobody trusts... I trust you Jim — but a lot of people don't trust the national media, or their congressmen, right? So, them saying something might not matter. But I still do think messaging matters, right? It percolates through society. People want to talk about what the elites say. You know, in our world, people think of like people talking at Brookings in the elite. But I think, like, you know, Kim Kardashian has a lot more influence than I do. I mean, what those Hollywood stars say, what sports stars say or do, that all matters, right? Again, I as an economic policy person can't pull a lever to change it, but I think it matters and we should be honest about it. And so, that's that's sort of it-- might be a throwaway line, but it's actually a pretty-- it's actually a pretty important position to be staking out.

**TANKERSLEY:** You have this very nice line in the introduction about how we expect too much of schools to fix these. We already expect too much. Can you talk a little bit about that?

**KEARNEY:** Yeah, I mean, this is-- we had had an event at Brookings that the center hosted with Nate Hilger's book, and he makes this point early on in his book that kids spend only 10% of their childhood in school, right? So, what parents are doing really, really matters. Yeah. And this is where I get a little bit frustrated with progressives who are like, you know, "Stop focusing on the families. There's a reason marriage is broken down. And let's keep talking about schools again." You know, schools are like tremendously burdened. So now teachers aren't just there to teach their young kids reading, writing, and arithmetic. They have to be trained in trauma. They have to recognize when kids have a lot of things going on at home, that they bring in at home. You know, we have a lot of counselors in school. All of that is super, super important. But how much can we really expect teachers and school counselors to do to make up for all the, like, traumas and deficits that kids are bringing from their home life? I was talking to someone who works in a middle school in Ward nine recently, and he's like, "By the time the kids show up at my school at 8 a.m., you know, what they've been through since they left my school at 4:00 the day before." There's only so much those schools can do.

And so, you know, we often talk about how schools need to be partners with families. I think we need to realize that we need to bolster families. Like parents are their kids' greatest assets. This is really why, you know, my title doesn't-- my title focuses on the privilege and advantage of two parents rather than, you know, any problem with single parents. Because single parents they're their kid's greatest assets. Yeah, right. We need to bolster what families can do. And so, that's where I just think our policy emphasis has been so completely tilted to government and schools and we need to tilt it a little bit back towards thinking about how can we help families, how can we bolster families?

**TANKERSLEY:** But if so much, not all, obviously, but but a chunk of that can be bolstered through just direct income transfer, and we know that. And that-- and we're talking about something as ephemeral as changing norms versus giving people money--.

**KEARNEY:** It's not versus, it's not versus.

**TANKERSLEY:** No, no. I know it as a place, as a place to start. I'm wondering if you, like where do you-- where do you start?

**KEARNEY:** Okay. So first, like, you're right. So, but let's be clear. I have two major structural buckets I want to change, which is reestablishing a norm of two-parent households and also really bolstering the economic position of non-college-educated adults, men in particular, right? Which is-- I

actually, at least I have more specifics to say about policy levers that we could be doing on that front. But we need to be doubling down, and tripling down, quadrupling down all of the things we've talked about at various Brookings conversations, and various articles in the newspaper, all the other things we need to be doing, and improving the skills, the access to jobs with family-sustaining wages. When we recognize the tragedy that that's induced to the family and kids, that takes on greater policy urgency. So, those are the big things, right? Much more directly like, what can we do tomorrow? Yeah. So, I do say we should not be just running on successful government marriage programs. So, people like to poo-poo and say back.

You know, the Bush administration had these healthy marriage initiatives. You look at the RCT results, marriage didn't go up. And then, what do we do? We largely gave up. We didn't double down and say, "Well, that didn't work. Let's figure out what did." We largely gave up and we went back to, you know, "Okay, well, let's put more money in Head Start." We spend way more money on Head Start than we do on family-sustaining programs. I'm all for money on Head Start. And by the way, we need to spend way more on Head Start, right? But we just we sort of gave up on trying to help families. And so, that's something we need to be doing. There's-- there are community groups around the country working with vulnerable families, working with low-income unmarried couples who say they want to co-parent, who say they want to be married, who say they want to, you know, have a healthy relationship and have lots of barriers to doing it.

And by the way, if you look at some of the qualitative interviews with these folks, very few of them grew up in two-parent households themselves. Very few of them talk about having married role models of parents themselves. So, that's one barrier, right? Marriage is-- marriage is hard, takes a lot of communication. If you're trying to negotiate that with someone maybe who's in and out of prison, in and out of jail, struggling with substance abuse, there's intimate, you know, intimate partner violence, there are a lot of real barriers that keep a lot of couples from being able to co-parent effectively. And we should be really like bolstering the support and our emphasis on studying and innovating with the kinds of programs that are meeting families where they are today and helping them be stronger.

**TANKERSLEY:** I have one more quick question for you, and I would love to hear some audience questions. My last question for you was about the economics profession because you talk about sort of like the, you know, dearth of discussions about this within the profession. And I'm

curious if you were convening a conference to try to get at these root causes to try to figure out policy levers, to change norms. What would it look like? What sort of people do you need there?

**KEARNEY:** Oh, to change norms?

**TANKERSLEY:** Yeah, I'd like to go at your first recommendation, your most important thing.

**KEARNEY:** Well, I talked to one scholar yesterday who is working on exactly this. I mean, there are definitely people in the economics profession who look at the influence of peers, of norms, of messages right? A lot of this is happening in the in the developing world, by the way, like, you know, trying to use one of the-- you know, I have a study on Sesame Street, right? But, so, in the developing world, they've used Sesame Street, Elmo to try and convince families to use the latrine. Like, there's all sorts of ways of using media. There's all sorts of ways of putting role models in classrooms. There are, you know, there's innovative things happening. It wouldn't be hard to come up with a bunch of economists to talk about that. But economists also, by the way, have a lot of research on what's going on with the family.

And when we talk about it in our jargon and in our models, it's sort of like, sounds fine, because we're like, "Oh, we put in these parental inputs and if they're inferior quality, they go through the production function and they produce inferior outcomes." And then you try and write it in a book and in plain English you're like, "Oh, that sounds bad, "right? And so, that's why it's actually almost easier to talk about in an academic conference than having the conversation we need to have outside sort of our safe academic spaces right? And also, like, even if you put a bunch of economists in the room, and we talk about ways of changing norms, and then you take us outside of the room, how many people do you think want to listen to a bunch of economists telling them how to live their lives? Right, not that many. So, I don't think we're the ones you want in norm shaping.

**TANKERSLEY:** Just trying to give you a chance to get your own people involved, but that's okay. This is great. Thank you so much. I really enjoyed the conversation. Thank you all for your attention. And yeah, we'll take some questions.

**AUDIENCE MEMBER:** I study inequality policy and I advocate for the bottom 50% [inaudible]. I really like what you said, and I agree with most of it. I think there might be one perspective that's left out because I think the perspective is kind of from the upper middle class looking down. There's a lot said about the failure of marriage at the bottom, but not so much said about how selective marriage at the top might be putting pressure on the whole system.



**KEARNEY:** Oh, that's interesting point.

**AUDIENCE MEMBER:** [Inaudible], one of my favorites on inequality, he cites selective mating as one of the four great drivers of inequality in wealthy countries. And a lot of it's women. Back in the old days, the bad days, in male-dominated society, upper-income men were pretty indifferent about the income of the women they marry. But now, upper-income women are very [inaudible] selective. And I think-- so my point is, you know, I live in Falls Church, go down to the dog park and there's mostly guys down there. They talk [inaudible] Falls Church doctors and lawyers have to team up to buy a place and they get a good school. If they team up with somebody with a low income, they don't get to live there. So, there's competition at the top. I think it'd just be nice to include that as an active cause, a potential cause. I hope I didn't come [inaudible].

**KEARNEY:** No, no. I think there's actually a lot to unpack in what you said, which I generally agree with. At the top, you have two high earners marrying each other and pouring an abundance of resources into their kids and they've pulled away, you know, from everyone else in doing that. Assortative mating has sort of long been with us. And the real interesting divide of what's happened over the past 40 years is just that outside that class, people aren't even getting married. So, I totally agree with you, that even if you have two high school graduates marry each other, they're still going to be hard-pressed to afford a house in one of these really expensive zip codes where two high earners have driven up all the housing prices. But they're still going to be more economically secure than what's happened, which is now they're more likely to set up households on their own.

The other thing I thought you were going to say when you said how much pressure the top is putting on the bottom, which is something we didn't talk about in a lot of the ethnographic and survey work with some of these low income unmarried couples. They don't reject the institution of marriage. They just sort of think it needs to be really like sort of perfect like everything needs to be set up. Like one-- one quote I read yesterday, actually, it was like, "I want someone who's handsome, who cooks, who takes care of the kids and is stably employed, and that's-- and then cooks and handsome too. Like may--, like, you know, marriage, like maybe, like we've set up marriage as too much of an ideal.

**TANKERSLEY:** Interesting.

**KEARNEY:** Right. And so actually, we sort of need to recognize that marriage isn't that pretty every day. I can like feel my husband watching and getting annoyed at me.

**TANKERSLEY:** Well, I'm sure he's handsome and also cooks. All right. Yes.

**AUDIENCE MEMBER:** Hi, Carol Graham. I'm from Brookings. So, Melissa, actually, when you were talking about the ideal marriage and sort of the institution being glorified in a way when you talk about norms changing, that may be part of the problem. Like Danny Blanchflower and I were doing a thing on aging life satisfaction over time. And we found a big puzzle between the U.S. and all the European countries, which was that there was a huge happiness gap between the married and unmarried in the U.S. And that's controlling for income. So, we still-- there's still selection bias in who gets married.

**KEARNEY:** The married are a lot happier?

**AUDIENCE MEMBER:** The married are a lot happier. But also, marriage rates in the U.S. are much higher at younger ages, and the rate of divorce is like three times higher than the rate in Europe. And then in Europe, they're more likely to have partnerships without formally getting married. But I think there are all sorts of things besides norms, which in the U.S. it's like you're married or you're not. There is-- there's no in-between. But also, things like the tax system and everything else benefit you if you are formally married. But maybe as we think about this tricky problem, maybe we could look at Europe and say, "You know what? There are a lot less kids in one-parent households, right? There are a lot less formal marriages. So, something good is working." But maybe, you know, as we try and sort of think through this, that's a thought.

**KEARNEY:** This is a super important, just factual point, too, which is a lot of people are like, "Well, in Europe, they don't get married so much. So, what's the big deal?" But Carol makes this really important observation, which is parents who aren't married in Europe are much more likely to be living together with their kids. And so, why don't we have a robust cohabitation institution in the U.S.? I mean, I think that's an important question.

**TANKERSLEY:** Yes.

**AUDIENCE MEMBER:** Thank you. Dr. Myrtle Alexander, Institute for Academic Management. Thank you so much for this presentation. You talked about your book not being religious based, but I see lots of red lines going through. Two is better than one, for instance, where it is a biblical notion. I know you talked about welfare, but that is something that's very important in this country because women are more inclined to not be married because of the welfare system in this country. And they exclude their men because if they do have the men, and they do get married, then they find that income is gone. So, how does one address that when you talk about something that, you know, a

pivotal point that needs to be addressed, it's the welfare system in this country because it's destabilizing for men. They feel that they are less than men because they can't match the welfare dollars. And so, the women say, "Well, I can't have you in my home. I can't have you be a part of my life because I lose my income." So, how do we address that?

**KEARNEY:** Yes. So, this is where a lot of the sort of more social conservatives will, you know, will quibble with my book. I, I don't put a large blame on the past-- what's happened in the past 40 years in this country on general welfare, because because one, welfare just isn't that generous in the U.S., and actually, you know, single motherhood has moved up the education and income distribution and now extends far beyond people who rely on welfare. So, if you just look at the sort of typical household headed by a single mother, 88% of household income comes from her own earnings, okay? Now, I want to be fair. Medicaid, like 70% of partnered mothers are on Medicaid. So, Medicaid is really very important. And to this point, you certainly hear anecdotally that a lot of people don't want to get married because if they get married, they lose their Medicaid, they lose their earned income tax credit. I mean, the tax code in the transfer system, when you go from having assistance to the middle class, if you bring in a second worker, you lose a lot. So, as I was saying, we need to change that. I mean, that's-- but we're really, we're discouraging, we're making it harder for people to climb into the middle class and we're discouraging marriage at that margin.

We did have welfare reform in 1996, which changed a lot of these really counterproductive rules that sort of made welfare incompatible or really penalized families. It actually, you know, welfare made it much harder for for unpartnered mothers to just get cash welfare. Which, you know, maybe that helped stabilize some of the increase in single motherhood, but it imposed a lot of other hardships on low-income moms. So, this is a place where I'm pretty clear that-- I mean, you read one of the sentences. Again, because I'm really motivated by the welfare of children in this country, I just, you know, I think we just need to be making sure that kids who are in under-resourced homes get more material support regardless of the decisions their parents are making. And I will take the trade-off of more generous assistance to low-income families, even though that might lead to an incremental increase in single motherhood because my read of the evidence is it's just not that large. The effects are just not that large on the margin. But the sort of long-term hindrance of kids who are growing up in material disadvantage are massive, and so, that that's a trade I will take. But I grant that there are some effects on the margin there.

**TANKERSLEY:** I think we might have time for one or two more. So maybe we'll go here and then there.

**AUDIENCE MEMBER:** Hi. Thanks for your talk. I think I'm wondering for women who are single and not mothers, or just single women, is there anything that they should know if they are thinking about having a family or being partnered that will help mitigate some of the disparities and gaps that you see?

**KEARNEY:** Yeah, I mean, this is-- this is such a tricky question. And one of the things I'm explicitly not doing in this book is trying to tell anyone under what conditions they should get married, or they should have kids, or shouldn't have kids. One thing I will say to that, I think the population of one-parent households that we see is, you know, it's extremely heterogeneous, right? From people who-- it would be terrible for them to be partnered to the father of their child for a variety of reasons, to people who are ambivalent, right? Maybe like, "He's a good enough guy, but I'm going to wait more for my Prince Charming because it probably doesn't matter that much." I can't quantify where we are in terms of the distribution, how many people are one versus the other. I recognize there's both. I, I-- one of the things that's been very interesting to me is, you know, I've been presenting this workaround, hearing from single moms about the various ways that they try to make up for not having a second parent, you know, factually, actually, in the data, we see grandparents playing less of a role than we might have thought. So, like 67% of single moms don't, or 60% percent of kids who live with single moms don't have another adult in the house, right? But then, of course, I talk to friends who are single moms and they, you know, they live near their extended family. Like, there's all sorts of different things people are doing. I think somebody who has the skills, like a journalist, to talk to people, to figure this out would be super interesting. But, you know, that's just not what I what I speak to.

**TANKERSLEY:** Can we actually-- can we go front row here and then we'll go over that.

**AUDIENCE MEMBER:** So, I had a question about the housing market in general. How-- due to the increase in rent and how expensive it is to own a house, there is a trend of people moving in with their grandparents, like with their parents. So, how do you see that affecting childcare in general? Like, do you see the number of caregivers increasing and the impact of that?

**KEARNEY:** This is so interesting because I actually am working on a paper right now. And just before I came over, my graduate students sent me the latest results looking at how house prices

and rental costs are affecting people's living arrangements and marriage decision. So I, I just have to say one thing on that preliminary result. It looks like sort of house prices might be affecting people's living arrangements, more likely to stay with their parent or live with a roommate, but not affecting the marriage market-- marriage margin as much. And I just think that speaks to--that's not the margin anymore of which young adults are deciding like, "Oh, I live at home and then I live with a spouse," right? They live alone if they have enough money and housing is cheaper. So anyway, we see that the broader idea again about house prices, and how much that affects like doubling up and getting help from grandparents. I would have thought that we saw more on partnered mothers getting help from, you know, nonromantic partners or second parents than we do in the data. Like, we just don't see that many of them, like 22% I think have a grandparent living in their house with them or they live in their grandparent's house.

**TANKERSLEY:** Okay, last question. Over, over here.

**AUDIENCE MEMBER:** Thank you for the great talk. Just hearing you talk about the change that's happened since 1980, and that's especially impacted non-college educated men and especially men of color. I just have to keep going back to mass incarceration, which I do think has taken a great number of men out of their homes. Especially black men, as we're talking about like black boys growing up and faring better when they're surrounded by role models, and where have the black fathers gone? I mean, I know that it's complicated, but do you not think that there is some significant role to play in addressing mass incarceration? Because I think that itself, the removal of people doesn't just affect those families, it likely affects communities. It might even change norms. Have you thought about that and what proposals would you suggest?

**KEARNEY:** Yeah, and there's there's a very nice paper by Kerwin Charles and their coauthor's name, I'm sorry, I'm blanking on. But they look at sort of, you know, the sentencing guidelines that removed more men from communities, and black men in particular. And they showed that like, yes, there is this statistically significant incremental effect on that population. But we're not talking about 40% of kids in the U.S. living out-- you know, being born outside of marriage. So, while I think that that is certainly an important factor in some of the communities, we've moved way beyond the conversation that was in the eighties of like, sort of what's happening to urban black families, like, this is now happening on a much wider scale. So, that's why-- without dismissing that as an important factor, sort of sentencing reform and all of that is super important. But that's just not, that's not going

to be enough, right? But but everything-- like you said, I've got all these little things, right? And so, that's like one piece of a much bigger story, cause I think the way I think of it.

**TANKERSLEY:** Great. Well, thank you for sharing the whole story with us this morning. It's been great.

**KEARNEY:** Thank you so much.

**TANKERSLEY:** Yeah and thank you all.

**KEARNEY:** Thank you guys.