ONE

An Introduction

Understand that the right to choose your own path is a sacred privilege. Use it. Dwell in possibility.

—Oprah Winfrey

Ashley is a 22-year-old single woman from a working-class neighborhood. She is attending community college, hoping to become a medical technician. She gets pregnant and drops out of school. Neither Ashley nor her boyfriend, Eric, has a steady job. They don't believe in abortion. A baby is born; within two years they have split up and Ashley has a new boyfriend, with whom she has a second baby.

Sam and Stephanie met in medical school. Now they are both doctors in their early thirties. They have one child. A full-time nanny from Peru is teaching the child to be bilingual. Sam and Stephanie spend all of their free time on child-oriented activities, including trips to the zoo, home-based science projects, and reading *Cat in the Hat* out loud.

Tom and Sebastian are two gay men with successful careers. They live together and have carefully chosen two different egg donors and surrogate mothers in order to have children. Their two daughters are now 5 and 7 and appear to be flourishing.

These family profiles (but not the names) are real. Families like these dot the contemporary landscape. The variations are endless and no longer seem particularly surprising. Single mothers, divorced couples, two-earner families, and same-sex partnerships are all as common as dandelions in spring. The old model of the family consisting of a breadwinning husband and a stay-at-home wife still exists, but that model is rare.

What is happening here? Will we ever see a return of the old model or has marriage as we once knew it gone forever? What might take its place? Can the needs of children be reconciled with the new freedoms afforded to adults? How can we improve the life prospects of the next generation? And what changes in public policy and private decisionmaking are needed to make this possible?

Let's start with the good news: we have a lot more choices than in the past. You no longer have to be married to have sex pretty much as often as you like. You can marry or cohabit with a "significant other." You can have children in or out of marriage. In an increasing number of states you can marry someone of the same sex. I am old enough to remember when we called a woman who had sex before marriage "loose"; cohabitation "living in sin"; a child born outside of marriage "illegitimate"; and a relationship with someone of the same sex "unnatural." These phrases are a reminder of how the times have changed—and at lightning speed.

We like having choices. If I type "chocolate ice cream" into my supermarket's online search engine, I get 100 varieties to choose from: dark chocolate, milk chocolate, Belgian chocolate, fudge brownie, chocolate swirl—it goes on and on. When I was growing up, ice cream was a rare treat; it came in three flavors: vanilla, chocolate, and strawberry. Although my ice cream choices have expanded, the best one for me now is "none of the above." But whether I eat ice cream or not, or choose the wrong flavor, it will not do any lasting harm. Not so with marriage and childbearing. These are high-stakes decisions. If you marry the wrong person or have a baby you are ill-prepared to support financially or emotionally, those decisions cast a long shadow that may last a lifetime.

The defaults used to be much clearer than they are now. We not only had fewer flavors of ice cream to choose from; we also had fewer acceptable ways to form a family. We were guided by social norms to follow a scripted path. As someone who grew up in the 1950s and formed a

family in the 1960s, I followed the same path as many of my friends: some dating and cautious experiments with relationships in college, then marriage, followed by a child—and only later a career. In my generation we departed from that path at our peril. Loose women lost the respect of their friends. Unwed pregnant women were sent to Aunt Hattie's or to a special "home" to have the baby, which was then put up for adoption. Gays hid in the closet. A divorced man could not aspire to be president; a woman could not aspire to be president at all.

Very few of us, I suspect, want to turn back the clock. I certainly do not. But the youngest generation, no longer bound by these restrictions, has a new set of challenges. Lacking a clear script, some are choosing well; others are floundering: I call them "the planners" and "the drifters." Realistically, of course, we are all some of both.

In this book I argue that drifting into parenthood is a bad idea. Too many young adults are sliding into relationships and having babies before they are ready to make the commitments to each other and to their children that parenthood requires. A majority of new mothers under 30 are not married to their children's fathers. And those unmarried parents are unlikely to marry or to stay together for very long. The solution is to change the default from having children to not having them until you and your partner want them and are both ready to be parents. Social norms that used to stigmatize unwed parenting now need to stigmatize unplanned parenting. New low-maintenance and long-acting forms of birth control make changing the default possible. (Imagine being able to eat all the chocolate ice cream you want without gaining weight.) In combination with more education and career opportunities for young adults, newer and little-used forms of contraception have the potential to transform the life prospects of children.

Does it matter if some people drift while others plan? Yes, hugely. It matters for the young adults making these choices, and it matters even more for their children. Children are the heart of the matter. Children are poorly served by adults who drift into parenthood, rather than planning and preparing for it. They deserve to be born to parents who have made good decisions, created a stable family environment, and made a commitment to their welfare for the duration of their childhoods and beyond.

We used to have an institution that provided children with this kind of stable environment. It was called marriage. It was the expected way to raise children. Marriage provided not just a secure environment for children; it meant that the resources of two adults—their time, their money, their emotional support—were potentially available to the child. If we could return marriage rates to their 1970 level, the child poverty rate would be about 20 percent lower. Inequality would be reduced as well. Of course, having married parents was no guarantee that children would do well. They were not always good parents and they did not always stay together. Still, on balance, children benefited from this arrangement. Some still do.

Unfortunately, marriage is on the wane, and as a result, children are in trouble. As someone who was happily married for over forty years, I mourn the loss and wish it could be otherwise. But the genie is out of the bottle. No amount of wishful thinking will put it back. But that doesn't mean we should give up. Civic and religious institutions have a role to play. Government can design policies that are more marriage-friendly. Young adults still say they want to marry someday, and we can encourage them to do so. But right now, among women under 30, the simple fact is that half of all babies are born outside of marriage. Often the mother is living with the father at the time of the birth, but these cohabiting relationships tend to be temporary. About four in ten will have ended before the child is age 5.

What is going on here? First and foremost, women's opportunities have expanded. The sexual revolution has delinked sex from marriage (but not sex from childbearing). Declining economic prospects for men have played a role. But the feminist revolution takes center stage: once women discovered that they could earn a paycheck and take charge of their own destinies, they not only began to raise more children on their own, but also set a higher bar for the kinds of men they were willing to marry, or stay married to. In 2012, 28 percent of families with children were headed by a single mom and a much smaller but growing number by a single dad. Not all of them are single parents by choice, and many are doing a more-than-adequate job of caring for their children. Still, it is a tough road for any lone adult to follow, especially for those with few resources or social supports.

What does it all mean and why does it matter? On balance, marriage appears to have been good for adults. Married people are happier, healthier, and wealthier than their unmarried counterparts—even after adjusting for some obvious differences between the two groups. That does not mean, however, that people should stay together in the face of serious conflicts; divorce is an important safety valve, and making it easier to obtain has been, in my view, the right thing to do. For example, it has reduced depression and suicide, especially among women. However, divorce is no longer the main driver of single parenthood; unwed childbearing is. Divorce rates have declined since the 1980s, in part because people are marrying later than in the past and because those who marry are better educated. And although the *proportion* of all babies born outside of marriage has soared, overall, women are having fewer babies than in the past. Indeed, a rapidly growing number of women are having none at all (18 percent by their early forties). Children are expensive. A child can cost the typical couple the equivalent of around $1 million per child if we include the costs of the mother taking some time off or working less than full-time. And although parenthood can be satisfying in the long run, all the academic evidence, as well as reports from parents themselves, suggests that it is very stressful on a daily basis. Happiness plunges during the child-rearing years.

In response to women's changing roles, men have changed as well, but not nearly enough. A husband may think his wife's working is fine, but not if it requires him to sacrifice his own career. Husbands may regularly wash the dishes, but only if they are thanked for helping out. The gaps between what young men and women expect from their intimate partners are still quite large. To be sure, fathers are doing a lot more than in the past where housework and child care are concerned. But mothers continue to do almost twice as much as fathers. Assumptions about who is responsible for what are still linked to gender. A colleague reports that her husband is happy to do the grocery shopping, but only after she has created the list of things to buy. Some men complain that this is the way women want it. Either way, managing a household can be stressful even if one has help with the task.

But evolving gender roles, while important for understanding the new landscape, are not the main focus of this book. Children are. Children

raised in single-parent families typically do not do as well as those raised in married families. Generalizations are dangerous; many single parents are doing a terrific job under difficult circumstances. But on average, children from single-parent families do worse in school and in life. These children are four times more likely to be poor than those with married parents. Two parents have not just more income but also more time and other resources. Today's children are paying a price for the new choices afforded their parents.

Add to this a growing class divide in family formation patterns. It used to be that most children were raised by their married parents. For the children of the college-educated elites, that is still true. But for the rest of America, meaning roughly two-thirds of all children, it is no longer the case. Family structure must be added to a list of other gaps that are opening up, not just between rich and poor but more broadly between the struggling middle class and the more affluent. Everyone talks about the widening income gap between the rich and the rest of America, but there are many other gaps that are also growing: in parenting styles, in elementary school test scores, in college attendance rates, and in the extent of residential segregation between those at the bottom of the income distribution and those at the top. We are, in author Charles Murray's words, "coming apart": separating into tribes who no longer share the same life experiences and whose children no longer have the same opportunities to join the middle class.[1] Add the divide in family formation patterns to the growing gaps in other arenas and the result is a toxic combination that is likely to reduce social mobility and threatens to produce a more permanently divided society in the United States.

At the top of the class structure are what I call, for short, "the planners." They are still marrying and having children within marriage, but only after establishing careers and typically not until they are in their late twenties or early thirties. The women in these families worry a lot about whether they can have it all: careers *and* families. At the bottom, and increasingly in middle America as well, are "the drifters." They are not worried about having it all. They simply want to get by. But their problems are compounded by the fact that they are having children early, increasingly outside of marriage and without the continuing support of a second parent. For the women of this group who lack college degrees and perhaps

even professional aspirations, childbearing outside of marriage is now the new normal. Almost 60 percent of women without a bachelor's degree are having children outside of marriage. The women in this group overwhelmingly say they did not want to have a child, at least not at this stage of their life. The pill was supposed to change all of that. It was supposed to usher in a world of children by choice, not chance. That hasn't happened. A surprisingly large number of these women are also having children with more than one partner. The upshot is a degree of household churning and family instability that is not good for children. We used to think unwed childbearing was concentrated among low-income minority families living in the inner city. Racial differences still loom large: two-thirds of black children live in single-parent homes. But unwed childbearing has now crept up the socioeconomic scale and is a widespread pattern that includes all racial groups—in fact, just about everyone except the college-educated elites.

What to do? Those on the political left, a group that I call "village builders," argue for more social supports for families: better education, more and better-paying jobs (especially for men), subsidized child care, paid parental leave, more family-friendly workplaces, and much more assistance for the large number of low-income families headed by a single parent. Those on the right, "the traditionalists," argue for restoring marriage so that more children will have two stable and committed parents. Some conservatives even hope to bring back the old division of labor within the family, arguing that such an arrangement is biologically or religiously ordained.

In the end, I agree with much of what each side is arguing. The traditionalists are right that marriage is the best environment yet invented for raising children. However, government efforts to promote marriage have not worked in practice. And cultural trends, once they gain a certain momentum, are hard to reverse. These facts should give us pause. Government has limited tools with which to restore marriage as the primary institution for raising children. If marriage is to be revived, it will only be because civic and religious institutions are successful in encouraging more young people to marry before having children or because young people themselves see its value and act on these aspirations.

The village builders are right that more social supports are needed. But those added supports are not likely to be forthcoming any time soon in a

country where fiscal resources are limited, where higher taxes are unpopular, and where even a Democratic president, Bill Clinton, once noted that "governments don't raise children; parents do."[2] In the meantime, the elderly are claiming a rising share of whatever resources exist. While I have argued elsewhere for a reallocation of resources from the affluent elderly to younger families and their children, recent budget battles give little reason for optimism.[3]

Given these difficulties, the solution is to combine elements of both the traditionalists' and the village builders' agendas and to add a critically important third element that both groups have neglected. That third element is what I call *childbearing by design, not by default*. Put simply, it means preventing unplanned pregnancies and births. Traditionalists have avoided this issue because they believe separating sex from childbearing and marriage is morally wrong or undermines responsible behavior. Village builders have avoided the issue because they are overwhelmingly focused on what happens to children once they are born, ignoring the fact that the circumstances of a child's birth matter, too.

Better social policies are needed, but they need to be combined with greater personal responsibility on the part of would-be parents themselves. In the end, it is not clear that well-educated women can have it all, or that less well-educated women who do not have enough can count on government alone to make things right. One theme of this book is that members of the youngest generation will be better off if they think carefully about their choices. For the well-educated, that means thinking harder about what it takes to be both an effective parent and successful in one's career. It means accepting the idea that there may be trade-offs. For the less well-educated it means not drifting into parenthood before they are ready. For both groups, the old social scripts have disappeared. The reason they need to choose, to plan more carefully, is that there is no longer a clear default. No longer are children typically born inside marriage. No longer do women typically stay home to care for them.

The most important decision by far is the decision to have a child. (You can divorce a spouse but not a child.) Yet slightly more than half of all pregnancies in the United States are unplanned or unintended, and the proportion is 70 percent for single women in their twenties. Close to half of these pregnancies will be terminated by abortion, which is a

difficult choice for almost anyone and morally wrong in the eyes of many. The result? The majority of births to unmarried young women under 30 are unplanned. And an unplanned birth means bringing a child into the world whose parents are either ambivalent or unenthusiastic about being a parent. They may—indeed often do—come to accept and love the child; but it is not an auspicious beginning, and is too frequently accompanied by a less-than-favorable environment for the child.

How can we help drifters become planners? The answer is by changing the default. Research from the new field of behavioral economics shows that defaults matter in a big way. When employees are automatically enrolled in a retirement plan but with an option to decline coverage, the proportion enrolled in the plan skyrockets. When I keep chocolate ice cream out of my freezer, I am less likely to indulge. These are forms of soft paternalism or pre-commitment consistent with preserving individual choices while nudging us in a direction that is likely to be in our own best interest over the long run.

What does changing the default mean in the context of childbearing? It means recognizing that what people do in the heat of the moment is often at odds with their own longer-term welfare and that of their children. One clever study found that a young man's willingness to use a condom drops by 30 percent in the heat of the moment. When a government survey asked women why they had an unplanned pregnancy, a common response was "I just wasn't thinking." This is an argument for making LARCs—long-acting, reversible forms of contraception—more widely available. LARCs include intrauterine devices (IUDs) and implants. They change the default from getting pregnant (if you do little or nothing to prevent it) to *not* getting pregnant until you take deliberate steps to do so. The beauty of LARCs is that they do not depend on someone making a rational decision in an irrational state. They do not require remembering to take a pill or to get a prescription refilled. They are forgiving of well-documented human frailties (like a desire for sex). As a result, LARCs have been found, in practice, to be about forty times more effective than condoms and twenty times more effective than the pill at reducing the incidence of unplanned pregnancies. The availability of more effective, low-maintenance forms of birth control is only half of the solution. The other half is convincing people to use them. We need to provide young

adults with not just the means but also the motivation to delay having children. Unless young adults believe they have the same kind of educational and job opportunities now available to the well-educated, they will see little reason to delay having children. The village builders are right about this side of the equation. However, it will take decades to improve young people's opportunities and cost billions of dollars. LARCs are available now and will actually save taxpayer dollars. If we succeeded in changing the default, the impact on unwed childbearing and on poverty rates would be large. If all women in America were able to reduce their *unintended* pregnancies to the rate experienced by college-educated women (not an unreasonable goal), the proportion of children born outside of marriage would drop by 25 percent. If we reduced unplanned childbearing outside of marriage, more women would be able to continue their education, gain valuable skills in the job market, and form stable relationships leading to marriage. If we could return marriage rates to what they were in the 1970s, the proportion of children who are poor would drop by about 4 percentage points (more than most safety net programs have accomplished). In short, by turning drifters into planners we would not only help these women achieve their own goals but also create much stronger starts for their children.

The year 2014 is the fiftieth anniversary of the War on Poverty. That war ended in a stalemate. The government's official poverty rate is as high now as it was when the war began. One reason for this stalemate is that whatever we did to raise education levels, fund job training, and provide various forms of cash assistance was offset by the growth of single-parent families. To be sure, once one includes the increased value of some of the noncash benefits that poor families now receive (for example, medical care and food assistance), poverty rates, adjusted to include these benefits, did decline over this period. But the basic conclusion is the same: if the breakdown of the family continues, it will require an ever-growing and more expensive benefit package to achieve victory in this long-standing war. I, along with many others, have written about the need for high-quality child care and early education, school reform, strengthening the safety net, providing jobs, and supplementing the earnings of low-wage workers. I hope that more can be done on all of these fronts. But for every child removed from poverty by some social program, another child

will take its place. To keep pace with this demographic trend, the safety net would have to expand continuously. To reduce poverty we must slow down entries into poverty, not just speed up the exits.

Providing women with both the means and the motivation to delay childbearing until they themselves feel ready to be parents is critical. In the process, social norms and attitudes toward children might shift as well. Sarah Brown, the president of the National Campaign to Prevent Teen and Unplanned Pregnancy, says: "Having children is not just about what parents want; it's about what children need."[4] Kathryn Edin, a professor at Johns Hopkins University and a highly respected student of very disadvantaged neighborhoods, talks about the high value placed on children in these communities.[5] But what does being highly valued mean in this context? Does it mean what adults want? Or is it about what children need? At the other end of the spectrum, highly educated and ambitious parents may end up putting their careers before the well-being of their children, or they may instead choose to sacrifice some amount of career success to spend more time with their children. Although their children will probably do just fine either way, given their ample resources, they rightly struggle with the trade-off. A more tempered view of when and under what circumstances it is a good idea to bring a child into the world might serve both groups well. A new social norm about what it takes to raise a child is needed. Although there is a class divide here, it would be a terrible mistake to assume that the problem of children being born to young unmarried adults in unstable relationships is a problem that affects only the poor. It has moved up the income distribution to encompass many in the middle class as well. And struggles with how to balance work and family goals now confront almost everyone in the youngest generation.

The past century has seen an impressive broadening of individual rights—for African Americans, women, religious and ethnic minorities, and most recently, gays and lesbians. But what are the rights of children? Don't they deserve to be born to adults who are ready to be parents and fully aware of the responsibilities involved? To create a world in which more children can flourish, we need a new ethic of responsible behavior, one that changes the default from having children to not having children unless both prospective parents feel ready and are prepared to take the task seriously.

But are we ready for this shift in attitudes? Is there any hope that the default can be changed? I see five reasons to be cautiously optimistic.

First, fertility has fallen in every country where women have gained access to education and no longer look to motherhood alone as a source of identity or validation. Providing less-advantaged women, in particular, with more education and job opportunities so that they can pursue alternatives to motherhood is vital.

Second, parenthood is stressful, time-consuming, and expensive. The proportion of adults opting out of parenthood entirely has risen sharply in the United States. Choosing not to have children, or not to have additional children, will become more desirable in a world where having smaller families brings many benefits, including enabling parents to invest more in each child.

Third, children are highly valued by both men and women in low-income communities, and it is only a matter of time until they figure out that providing their children the same advantages elites now provide theirs means substituting "later for earlier" or "quality for quantity," and that the way to do this is to better align their behavior with their aspirations. *Desired* family size does not vary much, if at all, by socioeconomic status.

Fourth, the less-advantaged are having more children, and having them earlier, than they say they prefer, suggesting that—with both the means to control their fertility and additional motivation to do so—fertility rates will fall further within this group. Unintended pregnancy rates are much higher among the poor, minorities, and the least well-educated (and abortion rates lower) than they are among more-advantaged women. I stress this fact to counter arguments one sometimes hears about the importance of not imposing mainstream values on the poor. If the data are to be believed, these are *their* values, not someone else's.

Fifth, new forms of contraception have made it much more feasible to change the default. From a purely medical perspective, an IUD implanted as soon as a woman becomes sexually active would make her virtually infertile until such time as she explicitly chose to become a mother. The proportion of women using IUDs is four times higher in Norway and France than in the United States, where fewer than 10 percent of women have taken up this low-maintenance option. If the first stage of the revolution in living arrangements was all about delinking sex from marriage,

the next stage needs to be about delinking sex from childbearing. Paradoxically, delinking sex from childbearing might actually help to restore the idea of childbearing within marriage, or at least bring back the two-parent family. With fewer early unplanned births, more men and women would wait to have children until they were mature enough to make a serious commitment to another adult, unencumbered by children from a prior relationship.

Families and children have always been more central to the lives of women than men; but men must change as well. If they want children, they must become responsible partners and fathers. That means not having unprotected sex; it means supporting any child that is born; and it means doing a fairer share of work in the home. Many men have not stepped up to the plate. Author and journalist Hanna Rosin speaks of plastic women and cardboard men.[6] By this she means that the lives of women have changed in profound ways and that they have adapted well to the challenges. Men, by contrast, have had a harder time adjusting to the feminist revolution and its aftermath. It is true that men's wages and employment opportunities have declined while women's have improved. But men are still better off than women. They have higher earnings and contribute less time to work in the home. More egalitarian relationships within the family could help to redress the balance. Well-educated men have moved further in this direction than their less-educated counterparts, which is one reason that marriage is still alive and well in the professional class.

So where are we headed? What kind of a future should we hope for? If relationships were chosen not only for their sizzle but also for their durability, especially where children are involved, whether these relationships were called marriage or something else might not matter. In Sweden, there are a lot of cohabiting couples, but unlike in the United States, these relationships tend to be stable.

A social norm that once called for parenthood only within marriage contributed to achieving that goal. But now that that norm has all but disappeared, something else must take its place. Given the decline of marriage, it becomes more important than ever to make sure that adults do not have children unintentionally and drift into relationships that are not likely to survive long enough to provide a secure environment for

children. The old norm was "don't have a child outside of marriage." The new norm should be "don't have a child before you want one and are ready to be a parent." If children were wanted and planned for, they would be better off. Each of them would get more time and attention from the parents and more societal resources as well. They all would, as a result, face better life prospects.

What does being ready for parenthood mean? For most people, it means completing their education, securing a steady job, and having a committed partner with whom to share the tasks of both earning a living and raising children. The ideal would be education, work, marriage, children—in that order. The achievement of these benchmarks will, in almost all cases, ensure that any children a couple decides to have are not born into poverty.[7] In most cases, those who have made a conscious choice to have a child are ready to be good or good-enough parents. If a 35-year-old professional woman *decides* she wants a child, it is likely that she will provide a good environment for the child, even if she is not in a committed relationship. If a young couple with two low-wage jobs *decides* that they are jointly prepared to take on the extra burdens of parenthood despite the difficulties, they will likely succeed and should be supported in that task. Readiness norms will and should evolve. At the same time, a fear of being judgmental should not deter us from saying that a teenager is not ready to be a good parent. Neither is a drug-abusing older woman or a young man who already has two children with a previous girlfriend and no means of supporting another child. By and large, however, intentionality and readiness go hand in hand. Empowering people to have children only when they themselves say they want them, and feel prepared to be parents, would do more than any current social program to reduce poverty and improve the life prospects of children.

The ideas in this book may be controversial. In addition to debates about what it means to be ready for parenthood, some will worry about the effects of lower fertility on our ability to support an aging society; others will complain that family planning runs counter to their religious beliefs or that it is a new and more subtle form of eugenics; still others will argue that if we just reduced poverty with a more generous safety net, or made greater efforts to revive marriage, stable families would follow. In the final chapter I address these criticisms and others. Here I will

simply note that the failure to address these issues because of the controversy they engender is impeding progress.

I believe government should be doing more to help families cope and children to thrive. However, government cannot do it alone. Individuals must make childbearing a choice and not just an accident, and then take responsibility for their choices. Children have rights, too.