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Brief

The Unequal Erosion of Married Parenthood

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In the middle of the 20th century, only about one in 20 children were born out of wedlock in the US. Now, that figure has risen to two in five.¹ And for parents, marriage has not been replaced by stable cohabitation.

Today, roughly one-third of American children live apart from one or both of their biological parents.² More than one in six parents and nearly one in four parents with more than one child have kids with multiple partners.³ According to one analysis of longitudinal data, American children on average experience about one and a half family-structure transitions, defined as a mother’s romantic partner moving in or out of the household, by age 15—with half of kids experiencing no such changes and a quarter experiencing three or more.⁴

Strikingly, parents’ relationships are far more fragile in America than elsewhere in the developed world. A 2019 study estimated that 24 percent of American couples break up within five years of their child’s birth, while in several European countries, the rate ranged from 6 percent to 14 percent.⁵ The Pew Research Center found that “the U.S. has the world’s highest rate of children living in single-parent households”—23 percent, compared with the international norm of 7 percent.⁶

Marriage among adults in general has declined along with married parenthood. Less than a tenth of 35-year-old American women had yet to marry in 1950; that figure has risen almost continuously since 1980 and is now about one-third.⁷ Those who do marry are marrying later: Since 1960, the average age at first marriage has climbed from 20 to 28 for women and runs about two years higher for men.⁸ In what Kay Hymowitz

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and several coauthors have dubbed the “Great Crossover,” the median age among those consecrating their first marriage has been higher than the median age of those having their first child since about 1990.⁹

Unmarried parenthood is most common among the disadvantaged. About 70 percent of black children are born to unmarried women, though, notably, there is evidence that family-structure transitions are less damaging to black children.¹⁰ (One theory for this discrepancy is that groups facing more disadvantages in general are less affected by family transitions.)¹¹ Among women without a high school degree, more than three-fifths of births occur outside marriage.¹² Children whose mothers have only a high school degree or did not finish high school experience about two family-structure transitions by age 15, while those born to women with college degrees experience only about one-third the instability.¹³

Meanwhile, the highly educated delay marriage the longest, but they still rarely have children outside of it. As of 2021, the median marriage age for those without a high school diploma was about 25 for women and 29 for men; for those with bachelor’s degrees, it was 29 for women and 30 for men.¹⁴ Only about a tenth of babies born to women with college degrees are born outside marriage.¹⁵

Capping it all off, while the proportion of children living with married parents has fallen and marriage itself has receded, America’s birth rate has fallen to 1.6 births per woman, well below the replacement rate of 2.1 needed to maintain a steady population through natural growth.¹⁶ This statistic began its slide during the Great Recession, which was consistent with a long-standing pattern of fertility falling in hard times, but then it simply kept falling even when the economy improved.¹⁷

Today’s Americans are fortunate by any reasonable measure, but their realized fertility often falls short of their stated goals.¹⁸ Some cite financial reasons as to why they don’t have more kids, though the most common reason is that they simply don’t want more.¹⁹ The existing research suggests fertility does respond to financial incentives, though a meaningful increase in the birth rate would be expensive to subsidize. The demographer Lyman Stone, for instance, estimates that “an increase in the present value of child benefits equal to 10% of a household’s income can be expected to produce between 0.5% and 4.1% higher birth rates.”²⁰ In other words, if a couple made \$80,000, it would take \$8,000 in immediate benefits (or a greater amount spread over future years) to even modestly increase their chances of having a child. And since child-related benefits are paid for all children, including those who would have been born even without the incentive, the cost of inducing one extra birth is far greater.

The decline of married parenthood has had destructive effects on children and families, and the decline of fertility threatens the very future of our society. Yet unfortunately, to a large extent, these trends stem from deep, likely irreversible, and often even desirable changes in modern society. Such changes include economic growth, technological advancement, greater opportunities for women, and a more generous safety net. They also include steadily declining teen childbearing since the early 1990s and declining fertility among the unmarried in general since the Great Recession, the latter of which actually accounts for most of the recent birth-rate drop.²¹ Going back the way we came is clearly not an option.



But government policy can, on the margins, make married parenthood more attractive and stable. Major reforms should include addressing marriage penalties for the poor and middle class in tax and benefit programs—which will likely entail providing more generous help to married parents in this income range—and relaxing regulations that make family life unaffordable.

Kids Without Marriage: Does It Even Matter?

To many, it seems obvious that two-parent families are a boon to children, at least in a strong majority of cases. A second adult in the house, especially a biological parent with both legal and evolutionary obligations to ensure the child's well-being, provides additional income, childcare, attention, and guidance—without the instability and risk created by adding, perhaps repeatedly, an unrelated adult to a single-parent household, given that the chance of abuse increases substantially with the presence of such adults.²² One might also expect that a second parent would reduce the stress of supporting and managing a household with kids; that two parents would provide complementary forms of play, education, and discipline; and that a parent of the same sex as the child would offer socialization benefits. If all this doesn't affect kids' well-being and ultimate success, it is hard to imagine what does.

Simple comparisons strongly buttress this point. Among millennials whose lives have been documented in the National Longitudinal Survey of Youth since 1997, 40 percent of those who grew up in intact two-parent families graduated from college by their mid-20s, and 77 percent had middle-class incomes or higher; the numbers for their peers from non-intact families were 17 percent and 57 percent.²³ In the same dataset, according to another analysis with overlapping authors, children from non-intact families are about twice as likely to spend time incarcerated, even when analyzed separately by race.²⁴ Other research using tax return data suggests that neighborhoods with high rates of single parenthood cultivate lower social mobility, including among kids who themselves are not raised by single parents.²⁵

However, rigorously measuring family structure's true impact is scientifically challenging. Straightforward comparisons, while suggestive, cannot establish causation, both because unstable families are more common among parents who were disadvantaged to begin with (which provides an alternative explanation for poor outcomes observed among their children) and because individuals “self-select” into marriage (meaning those who don't get or stay married may have individual-specific reasons for choosing that path, including partners who are abusive or otherwise bad for their kids). There are no scientific trials in which people are randomly assigned to have children outside marriage, switch cohabiting partners repeatedly, or spontaneously divorce—and even if there were, the effects of *randomly* disrupting families that otherwise might be happy and stable could differ from the effects of adults *choosing* these family structures as, in their judgment, the best actually available option.



There is scientific literature that aims to address these shortcomings, using several methods. The simplest is to account for observable confounding variables—at minimum, basic demographics such as race and education, but ideally some details about the couple’s relationship as well. Another method is to track individual kids’ performance over time as they experience family-structure changes, compare siblings who experienced parental separation at different ages (and thus lived different proportions of their childhoods in a disrupted home), or treat law changes, such as the state-by-state implementation of no-fault divorce, as a natural experiment.

In roughly the past decade, two different reviews have summarized what we’ve learned from these approaches. In 2013, Sara McLanahan and two coauthors reported that “studies using more rigorous designs continue to find negative effects of father absence on offspring well-being.”²⁶ Four years later, Juho Härkönen and colleagues similarly wrote that “the prevailing conclusion is that parental separation can have weak to moderate negative effects.”²⁷ These consequences can include weaker school performance and behavioral problems.

However, analyzing different family situations can lead to different conclusions. Several studies of parental incarceration, for example, have suggested positive effects for children,²⁸ presumably because incarceration, more than most other drivers of family instability, removes bad influences from the household in a fairly targeted fashion. And as the McLanahan review noted, studies focusing on parental death tend to find somewhat less bad effects than those focused on divorce. Perhaps this is because divorce studies pick up the effects of long-term relationship turmoil and traits that predict selection into divorce in addition to the raw effect of parental absence.

The effects found in rigorous studies are smaller than raw comparisons would suggest, they are sometimes statistically insignificant, and each method has limitations. Yet given the incredibly strong commonsense reasons to suspect that stable two-parent families would benefit children, these findings are compelling on balance. And even if the marginal partnership considered in this research is sometimes not worth saving—such as the one that hinges on whether a parent is sent to prison—the broader goal of facilitating truly happy and stable marriages remains a good one.

Causes

Before asking what we can do to restore married parenthood, it’s worth thinking about what caused its decline. This gives us a deeper understanding of the status quo and allows us to see whether any of the major drivers of the problem may simply be reversed. In a sense, the major trends of family life are easily explained—because it seems as if every major shift in the way we live has pushed us toward less marriage and fewer kids. One overarching pattern is that thanks to the advance of technology, housework has become less time-intensive, while paid work has become less physically demanding. Women’s housework time fell from 28 hours per week to 15 between 1965 and 2011, while men’s increased only from four to nine, according to an analysis from the Pew Research Center.²⁹ Pew also found that just between 1980 and 2015, overall employment grew 50 percent in the US—with an 83 percent increase in jobs that require high social skills, a 77 percent increase in jobs that require high analytical skills, and only an 18 percent increase in jobs requiring physical skills.³⁰



The shifts are even more dramatic over a longer time span: In the early 20th century, households spent nearly 60 hours per week on chores, by one estimate,³¹ and more than half of all jobs were in manufacturing or agriculture (versus fewer than one-fifth today).³² When paid work requires less brawn and housework is no longer a full-time job, it's easier for a single woman to support a child, and there's less pressure for traditional gender-role specialization, in which women tend to the home and men work for pay.

Women's advance in the labor force has had its own side effects. With higher-paying and more rewarding careers available, women (and by extension their partners) now face greater financial "opportunity costs" in deciding to have children.³³ And since women's wages have grown *relative* to those of men, marriage provides less of an income boost for women, in percentage terms, than it once did. A 2021 study finds that "a 10% increase in [women's] relative wage leads to a 3.1 percentage point (p.p.) increase in the share of never-married women and a 1.7 p.p. increase in the share of divorced women."³⁴

This dynamic is particularly troublesome among the lower skilled, as wage growth for men has been especially lackluster at the bottom, while lower-earning men now find themselves in competition with an expanded safety net. A report from the Joint Economic Committee's Social Capital Project estimates that "through the safety net alone, a single mother can achieve about two-thirds of the standard of living she could get from marrying a sole breadwinner" at the 30th percentile of male income and a higher standard of living than that provided at the 10th percentile of male income.³⁵ The safety net can also discourage marriage by raising a couple's taxes or reducing their benefits after they marry—a problem documented in detail in the next section, as it is one aspect of marriage over which policymakers have full control.

Yet another major shift, of course, came with the introduction of the birth control pill in 1960 and the rise of legal abortion culminating in *Roe v. Wade* in 1973.³⁶ These developments ostensibly decoupled sex from procreation, allowing couples to marry and have children later in life without remaining celibate until then. However, as no birth control method is 100 percent effective, not all women are willing to obtain abortions, and sexual mores liberalized at the same time, out-of-wedlock childbearing rose rather than fell.³⁷

Also consider that marriage changed as a legal institution. No-fault divorce became possible, as already discussed, and child support became available without marriage. One recent study suggests that, in contractual terms, marriage has been reduced to a promise to share wealth in the event of a breakup, which could help explain why the institution has declined the most among those without much wealth.³⁸

Given these developments, it is hardly surprising that norms and culture have shifted against marriage and fertility, and restoring married parenthood to its previous state seems highly unlikely. There's no time machine back to 1960.

Nonetheless, policymakers have several important levers at their disposal—changes that can make marriage more attractive and kids more affordable.

The Marriage Penalty Problem



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A “marriage penalty” occurs when two people pay more in taxes or receive fewer benefits if they are married than if they remain single. This is common under the American status quo, and it meaningfully affects marriage rates. A recent study from the Federal Reserve Bank of Atlanta documented these penalties and estimated their effects, concluding that 7.5 percent more low-income women with kids would be married by age 35 if they were not penalized for doing so.³⁹ A review from the Department of Health and Human Services found that “most studies indicate that marriage penalties are associated with lower rates of marriage and, today, higher rates of cohabitation.”⁴⁰

In thinking about these penalties, it helps to start with an understanding of what full marriage neutrality would mean, what compromises it would entail, and what alternatives are available.

The obvious way to achieve marriage neutrality— in which marriage never changes a couple’s total taxes or benefits—is for the system to ignore marriage altogether and treat each adult as an individual. But this has some difficult side effects. It would treat stay-at-home parents with high-earning spouses the same as single parents without jobs, for instance, and it would struggle with how to calculate children’s benefits when more than one adult is responsible for them.

An alternative approach to marriage neutrality— exemplified in today’s income tax brackets for joint versus single filers, except for the very wealthy—is to simply double any relevant income thresholds for married couples. That way, two people with the same income won’t become worse off by marrying (as their combined income is double their separate incomes too). This approach, however, grants a substantial marriage bonus to breadwinners: Combined and single income are the same, but the thresholds still double upon marriage. This subsidizes marriage among those with highly unequal earnings but not among those with similar incomes, and thus it is not marriage neutral but *selectively* pro-marriage.⁴¹

Still another approach is to focus on need rather than neutrality. Couples who live together benefit from economies of scale, especially related to housing, and the federal poverty level (FPL) takes account of these benefits. Under the 2025 guidelines, two single people can each make \$15,650 before they are no longer considered poor; together, they can make only \$21,150—the threshold for any two-person family regardless of whether the second person is a child or an adult.⁴² Using the FPL, multiples of the FPL, or similar measures to set income thresholds, as many means-tested programs do, avoids giving benefits to those not truly in need.

Perversely, however, this means that if parents go their separate ways, the government will often absorb part of that decision’s cost by increasing benefits— depending on each parent’s income and the specific program’s rules, such as work requirements and whether adults without dependents are eligible at all. And when parents marry or move in together, the government often takes benefits away.

Some compromises among these priorities are inevitable. But existing tax and program rules overwhelmingly discourage marriage (and in some cases cohabitation) among workers, sometimes also giving marriage bonuses to couples with highly unequal incomes. Some examples of how various policies treat these issues, beginning with the tax code and proceeding to means-tested assistance programs, follow.



Tax Brackets and Standard Deductions

As noted previously, married filers generally enjoy double the standard deduction and tax bracket thresholds of single filers, which ensures that equal earners are not punished for marrying yet also gives breadwinners a large marriage bonus. However, single parents are treated differently from single *individuals*, with a larger standard deduction and higher brackets in lower income ranges thanks to the head-of-household status. This means single parents no longer double their deduction and brackets when married and thus can face a marriage penalty.⁴³ The recently passed One Big Beautiful Bill Act (OBBBA) slightly increased the standard deduction amounts that would have otherwise decreased after 2025 for married couples filing jointly, single filers, and those filing as the head of household.⁴⁴

The Earned Income Tax Credit

The earned income tax credit's (EITC's) phase-in and maximum value are the same for single and married parents, and benefits are rather small for nonparents. Therefore, a nonworking or extremely low-income single parent can rise through the phase-in by marrying a worker. However, the phaseout begins at only somewhat higher (not double) incomes for married couples. Thus, a worker in the phaseout range can somewhat increase his or her EITC by marrying a nonworker, but two workers can lose their EITC by marrying.

Imagine a couple with two kids in which both partners earn \$30,000. If they are unmarried, the couple will receive about \$5,000 in EITC (with the exact amount depending on whether each partner claims one child or one parent claims both). But as a married couple with two kids and \$60,000 in income, the couple will receive no EITC at all. By contrast, if one parent is instead a nonworker, the EITC rises from about \$4,800 (or even \$0 if the nonworker claims the children for tax purposes) to \$6,200 upon marriage.⁴⁵

The Child Tax Credit

Like the EITC, this \$2,200-per-child credit phases in at lower incomes to encourage work while phasing out at higher incomes to avoid giving benefits to the wealthy, though it phases out slowly enough to fully cover the middle class, and the phaseout thresholds are double for married couples (beginning at \$200,000 for single and head-of-household filers and \$400,000 for joint filers).⁴⁶ Owing to the phase-in, nonworkers and very low earners can once again receive a bonus by marrying an earner, but fortunately, there is no penalty when equal earners wed for all but certain high earners.

An overall note on the tax system before proceeding to the safety net: Looking at the system as a whole, Urban Institute and Brookings Institution researchers calculated in 2018 that about 43 percent of married couples paid a penalty, while 43 percent received a bonus. The average bonus was about \$3,000, while the average penalty was about \$2,000.⁴⁷ And of course, the potential to boost marriage hinges more on the penalties faced by the currently unmarried. The median single-mother household earns less than \$40,000, a place on the income spectrum where the EITC phaseout is an especially acute concern.⁴⁸



Food Stamps

In the Supplemental Nutrition Assistance Program (SNAP), income limits are based on the poverty level for each household size and apply to groups of people who live together and share food costs, regardless of marriage. Since the poverty level does not double with the addition of a second adult to a household, two working people with the same income can lose benefits if they move in together. The maximum allotment increases with household size, but not quite proportionally, which creates a similar dynamic.

Increasing household size without increasing income can mean an increase in total benefits if the added household member was not receiving benefits previously, with varying work requirements applied to those with and without dependents complicating this process. Any parent whose dependents are six or older must meet the “general work requirements” of registering for work and taking a suitable job if offered, requirements often described as toothless yet which do appear to reduce receipt.⁴⁹ But work requirements for other adults can be far stronger. Under the OBBBA, adults under age 65 who do not have any dependents under age 14 are subject to an 80-hour-per-month work requirement.⁵⁰

Medicaid, the Children’s Health Insurance Program, and Affordable Care Act Credits

These programs provide health care to poorer Americans and rely heavily on the FPL, inevitably creating marriage penalties.⁵¹ For example, California’s Medicaid program (Medi-Cal) covers a family of two earning up to \$29,187 (138 percent of the FPL) but a family of three earning up to only \$36,777.⁵²

Under the Affordable Care Act (ACA), required contributions in 2025 ranged from nothing (under 150 percent of the FPL) to 8.5 percent of income (above 400 percent). (Expanded ACA subsidies dating from the COVID pandemic were set to expire at the end of 2025. In early 2021, before this expansion, the poorest families with subsidized marketplace coverage paid 2.1 percent of income, while those just under 400 percent of the FPL paid 9.8 percent, and those above 400 percent of the FPL faced an uncapped contribution.)⁵³ Imagine two 35-year-olds making \$30,000 a year, one of whom has a 10-year-old son. According to a calculator from KFF based on 2025 thresholds, the single parent will typically pay nothing for a silver plan—as the household is just under 150 percent of the FPL—while the single adult will pay \$49 (1.97 percent of income). If these two marry and become a three-person family earning \$60,000, they are expected to pay \$165 a month, or 3.3 percent of their combined income.⁵⁴ The difference amounts to about \$1,400 a year.

Housing

For federal housing assistance, income limits are set based on local median family incomes and adjusted based on family size, with no distinction between child and adult members. In the Chicago area in 2025, for instance, the low-income limits for families with one to four people are, in order, \$67,150, \$76,750, \$86,350, and \$95,900. Adding a household member with as little as \$10,000 in earnings can thus exceed the family’s new threshold.⁵⁵ Voucher recipients are also expected to pay 30 percent of their income toward rent, so rent increases when a new income is added to the household, though households with more members also qualify for units with more bedrooms.⁵⁶



Cash Welfare

For many decades, the United States administered much poverty relief as cash payments, but that changed with the 1996 Personal Responsibility and Work Opportunity Reconciliation Act. That law added work requirements and time limits for aid, disbursed funding as block grants to states (not all of which needed to be paid directly to recipients), and replaced the Aid to Families with Dependent Children program with Temporary Assistance for Needy Families (TANF). Since then, inflation has gradually eroded the program, while other parts of the safety net have grown. The Department of Health and Human Services estimates that just 2.4 million people received TANF in 2019, which is less than 1 percent of the country and is dwarfed by Medicaid (56 million), EITC (47 million), SNAP (38 million), and even housing assistance (10 million).⁵⁷

States' rules vary. Generally, however, according to the *Urban Institute's Welfare Rules Databook: State and Territory TANF Policies as of July 2022*, "the assistance unit consists of the dependent children and their parents—including any parents in the household, even if those parents are not married." Some states specifically ban participation by two-parent families in which neither parent is disabled or require such families to satisfy additional criteria.⁵⁸ The Congressional Research Service adds that "most states base TANF cash benefit amounts on family size, paying larger cash benefits to larger families on the presumption that they have greater financial needs."⁵⁹ Earnings limits vary by state and tend to be rather low (about \$900 per month in the median state for initial eligibility for a family of three, per the *Welfare Rules Databook*), but they do not reliably double when a second adult joins the household. In Georgia as of 2023, for example, an increase in household size from three to four increased the program's income maximum only from \$784 to \$925.⁶⁰

Another form of cash assistance is Supplemental Security Income (SSI), which helps low-income disabled and elderly individuals. As of August 2025, about 4.9 million people under age 65 were disabled and receiving SSI.⁶¹ If both partners receive SSI, their maximum benefit is set at 1.5 times the single amount rather than double (\$967 versus \$1,450 in 2025).⁶² Marrying a non-recipient can reduce or eliminate benefits as well because the new income is included in the calculations ("deemed" to belong to the recipient too), which, through a convoluted formula, reduce benefits by 50 cents per marginal dollar of earnings.⁶³

Put simply, the safety net systematically punishes couples who marry or cohabit, particularly if they both work; the tax system punishes dual earners with kids for marrying but also gives substantial marriage bonuses to couples with unequal earnings.

Leveling the Playing Field for Marriage

The status quo presents difficult trade-offs. Fully eliminating marriage penalties would require a large expansion of the welfare state targeted to lower-earning married couples, a contraction of the welfare state for single parents, or some combination thereof.



Expanding the welfare state would entail more spending, more debt, higher taxes, and more dependency on the government; a contraction, if taken to extremes, could be cruel or politically impossible.

The most expensive solution to marriage penalties would be to simply ensure that income thresholds and benefit maximums always double when a second adult joins a household or when two taxpayers marry. This would boost benefits substantially for married couples—and would often create or increase marriage bonuses for one-earner couples too. Such a drastic expansion of the welfare state would be pricey and likely a political nonstarter, though it would certainly be a way to demonstrate commitment to marriage among lower earners. But there are several more targeted options.

Expanding the EITC

An ambitious reform would focus on the EITC, which, when it comes to work incentives as opposed to marriage, already serves as a sort of counterweight to the rest of the welfare state. Giving this credit to more married couples would fund the intersection of marriage, work, and children, seeing that the existing credit is available only to those with earnings and gives only small benefits to the childless. It would also be targeted to some of the more cash-strapped parents, as the phaseout begins at a joint income of under \$30,000.

Fixing the EITC marriage penalty is arguably the best available way to encourage marriage without discouraging work and reward fertility specifically within marriage. It would also likely cost tens of billions of dollars per year, in the ballpark of \$100 per person in the country, depending on how it was implemented.⁶⁴

Fully doubling single parents' phaseout parameters for married couples would mean benefits wouldn't fully phase out until about \$120,000 in income (for those with three or more kids as of 2025).⁶⁵ This is likely a bridge too far for a safety-net program, especially for couples in which a single earner makes that much.

But if instead, the higher-earning member of each married couple qualified for EITC based on the thresholds for single parents, this would modestly reduce benefits for some breadwinner couples (who currently receive a marriage bonus in the phaseout range) but significantly increase benefits for the dual-earner families who currently suffer from massive marriage penalties. A working parent could no longer lose EITC for marrying another worker with equal or lesser income, because that same parent's income would still be used to calculate the benefit.

However, the total income for couples with equal earnings and three kids could still approach \$120,000 before benefits fully reached zero. Other options are to increase the married thresholds but stop short of doubling the single thresholds or to keep the current calculation but allow couples to deduct some fraction of a second earner's income, as it's this second income, specifically, that creates the marriage penalty. Moving in the opposite direction—going bigger and more expensive—policymakers could deliberately create marriage bonuses by, for example, allowing both spouses to claim EITC based on their combined number of children but individual income.⁶⁶



Marriage penalties probably cannot be eliminated everywhere in the safety net, but a 2019 report from the Department of Health and Human Services compiled options for reducing them across a variety of means-tested programs. The overarching themes, as the report summarized, were to “increase income thresholds or disregard a portion of one spouse’s income, target families with children under five, or [focus] on families headed by newly married couples to help them transition into married life without losing their means-tested benefits or tax credits.”⁶⁷ Such reforms, the authors suggested, could be tested in pilot programs to determine their effects. Alongside bigger-ticket fixes to the EITC, policymakers should explore piecemeal efforts across the board.

Supporting Parents and Kids: The Child Tax Credit

The child tax credit (CTC) works similarly to the EITC in many ways—though it stretches much further up the income spectrum and generally does not have a marriage penalty, so it does not offer quite the same opportunity to fund the intersection of marriage, work, and kids in the course of addressing a clear bias in the status quo. Barring new rules limiting eligibility, simple increases in the CTC would not be targeted to the married or the most cash-strapped working couples with kids. However, increasing the CTC does provide a way to support raising children in general.

A handful of modest expansions are especially reasonable to consider. First of all, the refundable portion of the CTC (technically a separate entity, called the additional child tax credit) is designed to approximately refund payroll taxes on both the employer and employee sides, but it doesn’t quite do so: The phase-in begins after the first \$2,500 in earnings (while payroll taxes begin right away), and the phase-in rate is 15 percent (while payroll taxes, including on the employer side, total 15.3 percent).⁶⁸ Tweaking the CTC parameters such that the phase-in rate is increased to 15.3 percent and benefits phase in at the first dollar of earnings would fully align the CTC with the concept of tax relief and refund the lowest-income parents a few hundred dollars’ worth of taxes they paid per year. Arguably, though, the EITC, which is refundable and sent as a check to those with insufficient tax liability, already addresses this concern.

The OBBBA increased the maximum CTC to \$2,200 starting in 2025 and will begin adjusting it annually for inflation. But it is also worth considering offering an even higher CTC (such as the \$3,600 amount the Biden administration proposed) or perhaps allowing parents to “pull forward” some of their Social Security benefits or future CTC payments during the years when children are very young.⁶⁹ These are the years when parents’ earnings have not reached their potential and children pose the greatest financial burden, whether parents pay for formal care or take time off work.

Policymakers should, however, be wary of proposals to make the CTC fully refundable for those without earnings, at least absent balancing reforms to other safety-net programs with weak work requirements. Like the EITC, the CTC creates meaningful work incentives,⁷⁰ offers a marriage bonus when nonworkers (or very low earners) marry workers, and stands for the principle that the public should not, absent old age, disability, or temporary unemployment, fund households where no one works; all these benefits would disappear



under full refundability. Expanded refundability would also break the wide, bipartisan political alliance that is possible when the credit refunds the taxes parents pay but no more, and it would represent a break from the successful thinking behind welfare reform.

The Childcare Conundrum

Getting childcare right is key to strengthening families and ensuring fair treatment across different family types. It is among the largest expenses for families with young children, with center-based care for a child not yet in school costing around \$10,000 per year.⁷¹ How to address this fact divides not only the right and left but factions within the right as well. Under the OBBBA, those who pay for childcare can receive a tax credit generally worth up to \$2,400 for those with multiple kids and sufficient tax liability to benefit from it (up from \$1,200 under previous law);⁷² federal grants also subsidize care for low-income families.⁷³

The left supports much larger subsidies for childcare, which would fundamentally strengthen the work incentives of secondary earners, largely married mothers: They would no longer save the full cost of childcare by watching their own children and instead would give up subsidies by doing so. Many on the right see this as an attack on stay-at-home parenting, not to mention social engineering and a handout to a specific industry in violation of free-market principles. These are entirely legitimate points.

Yet there are also reasons why conservatives should take childcare costs seriously, even as they remain supportive of stay-at-home parents and wary of targeted subsidies. One is simply that, after all the changes documented above, most mothers today work, and thus these concerns are top of mind for countless parents and would-be parents. Some fertility experts even contend that, while female labor force participation has historically meant lower fecundity, today there is much to be gained fertility-wise by making motherhood and work more compatible⁷⁴—the intriguing if unproven “feminist fecundity” hypothesis.⁷⁵

Other considerations involve more technical, yet also controversial, matters of tax policy and economics. For instance, I have argued that the tax code is particularly rough on dual-earning married couples with kids, who are also heavy users of childcare: They don’t get the head-of-household status or the EITC amounts they’d get if they were unmarried, and they also don’t get the sizable marriage bonus that breadwinner-homemaker couples receive.⁷⁶ Further, taxes apply only to work done in the marketplace and not to work done at home, meaning those who watch their own kids avoid paying not only day care providers but also the taxes that providers pass through to customers; some economists argue this is a systematic bias in favor of work within the home. Also, childcare is an expense at the intersection of work and personal decisions, which raises complicated questions regarding the degree to which it should be treated as a work expense for tax purposes.⁷⁷

In tackling childcare costs, marginal improvements can be had by looking at regulations that drive up prices. For example, a 2011 study found that various common regulations, such as education requirements for childcare workers and maximum child-to-staff ratios, reduced the availability of care, especially on the lower end of the market, while increasing quality, especially on the higher end.⁷⁸ These are difficult trade-offs, but the



most stringent restrictions deserve a very close look, and certainly policymakers should not ramp up restrictions further, such as by requiring college degrees for childcare workers, as Washington, DC, does.⁷⁹

And as an alternative to subsidizing childcare further, lawmakers could cut taxes for dual earners and let them spend the money as they see fit—addressing a skew in the tax code that harms a subset of married parents but allowing the market to decide the cost of care. A 2013 proposal, for example, suggested allowing couples to “deduct up to 20 percent of the first \$60,000 earned by a second worker, with a phaseout starting at a family income of \$110,000.”⁸⁰ Like the EITC reforms discussed above, this would have the benefit of funding the intersection of marriage, work, and children while reducing the current system’s biases rather than creating a new one. Another option is for married individuals’ taxes to be levied on their separate instead of joint earnings, which would eliminate both marriage penalties and the bonus for unequal earners, an option I have discussed in detail elsewhere.⁸¹ Of course, such changes (especially eliminating the marriage bonus) would prove controversial among those who disagree that the system is biased against dual earners to begin with or who support preferential tax treatment to encourage stay-at-home parenting.

Promoting Family

There are many other ways for policymakers to help Americans form stable marriages and afford the families they want. Many of these reforms are discussed in more detail elsewhere in this handbook, but a few key points are worth briefly touching on.

First, housing is far too expensive in the nation’s most populous and prosperous cities, largely because of regulations that hold down supply. Relaxing these regulations would allow more young people to move to where the good jobs are and avoid having to choose between living in a city they love and being able to afford housing for a family.

Second, while childcare is a major expense in the early years of a child’s life, the cost of college looms large both before (when young couples are often paying off student loans) and after (when they must save for their own children’s education). Because the “sticker prices” colleges advertise differ markedly from the tuition students actually pay after financial aid, this problem is sometimes exaggerated,⁸² but it certainly remains true that higher education has become expensive and bloated and that cost-conscious reforms could reduce these pressures on families.

Third, careful attention must be paid to low-skilled men. As noted above, these men have seen weak wage growth while women have earned more and safety-net benefits have expanded, meaning low-skilled men have become relatively less attractive and needed as marriage partners. However, even among the less educated, men still outearn women significantly on average.⁸³ This raises the uncomfortable question whether government policy should ignore this issue, which research suggests meaningfully contributes to the decline of marriage among lower earners, or deliberately re-widen the gender wage gap.

Seeing as an explicit wage subsidy given to men but not women would be unjust, politically untenable, and arguably unconstitutional, proposals in this vein tend to take the covert form of an industrial policy that would disproportionately subsidize the sectors in which lower-skilled men work—which, of course, raises the exact same issues indirectly.



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Alternatively, policymakers could better fund job training and apprenticeships, which tend to receive too little attention in a country focused on sending kids to college, where, incidentally, the gender gap now favors women.⁸⁴

It's also worth mentioning programs that straightforwardly encourage healthy marriages and discourage out-of-wedlock childbearing. These have shown mixed results and surely won't transform society on their own, but they may be worth the investment. For example, the Joint Economic Committee's Social Capital Project has noted that the "broader body of research examining marriage and relationship education programs for low-income individuals and couples shows that, overall, participants experience modest improvements in relationship quality, communication skills, personal well-being, and sometimes in parenting practices and relationship stability." The same initiative has also found that "some sexual risk avoidance programs and comprehensive sex education programs seem to have modest effects on teen sexual activity and pregnancy rates, but most have been found ineffective."⁸⁵

A final word: This chapter has focused on concrete policies with the potential to boost married parenthood, but policy can achieve only so much. A culture rededicated to marriage and parenthood would be far more effective—but is also far more difficult to achieve, given the enormous shifts in technology, economics, and social mores already discussed, not to mention the absence of a straightforward mechanism for changing culture the way that legislation changes policy. Thus, we are left doing what we can in our own lives, spreading the word as best we can, and pleading with Taylor Swift and Travis Kelce to take up the cause.



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