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Marriage and Family Formation Among Low-Income Couples: What Do We Know From Research?

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Love and Distrust Among Unmarried Parents

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Abstract: In this paper, we use qualitative interview data from the Time, Love, and Cash Among Couples with Children (TLC3) study to investigate couple relationship quality among unmarried couples who have recently had a child together. We find that there are high levels of distrust on issues of fidelity. This sexual distrust leads to less secure relationships. Therefore although most of these couples express a desire to marry their partners and can give concrete examples of the ways in which their partners demonstrate love, the majority do not transition to marriage in the two years after the child's birth.

Using new data from in-depth qualitative interviews with 50 unmarried couples who were romantically involved at their child's birth, this paper provides a descriptive portrait of these couples' relationships, focusing on love and distrust. To provide some context, we also discuss the circumstances leading to the pregnancies and what the couples say about what would make them decide to marry. Our main theme is the high level of distrust about sexual fidelity that pervades many of these relationships. Our hope is that policy makers who seek to plan interventions to improve the quality of these relationships will take into account this distrust and its most common proximate cause: men's (and occasionally women's) sexual infidelity.

Studying unmarried parental couples is becoming more important because the proportion of American children born out of wedlock has increased almost continuously since at least 1960. Today about a third of American births are nonmarital. While there has been an increase in rates in all social classes, the rates are dramatically higher at lower educational levels, and among African Americans and Latinos (Ellwood and Jencks 2001). Over 80% of couples who have children out of wedlock are still romantically involved at their child's birth--about half are cohabiting and many say there is a good chance they will marry (Carlson et al. 2003). Yet recent data show that about half of those romantically involved at the birth break up within 2-3 years (authors' calculations from Fragile Family data).

Data and Methods

In order to examine couple relationships among unmarried parents who are still romantically involved at the birth of their child, we draw on two linked data sources. The Fragile Families and Child Wellbeing (FFCWB) study is a national survey of about 4,700 couples with a child born between 1998 and 2000. The FFCWB sample was drawn from all births occurring during a specified period in hospitals located in a stratified sample of 20 U.S. cities with populations over 200,000. The survey deliberately oversampled nonmarital births, and we will use only the unmarried portion of the sample. Both mothers and fathers were interviewed shortly after the birth, and one and two to three years later. We use the FF survey to provide descriptive statistics from a larger sample than our qualitative study.

Our primary data source is the Time, Love, and Cash among Couples with Children Study (TLC3). It is an in-depth qualitative interview and observational study of a stratified random sample of 75 couples (150 individuals) from three cities, Chicago, Milwaukee, and New York, selected from the broader FFCWB sample. By design 50 couples were unmarried and 25 were married; the sample was limited to parents still romantically involved at the birth. In this paper, we use only the unmarried portion of the sample. For selection into TLC3, income was capped at \$60,000/year. Most of the unmarried sample had incomes much lower than this, although the majority were not in poverty. TLC3 is ethnically diverse, containing African Americans, Puerto Ricans, Dominicans, Mexican Americans, and whites. The TLC3 research team first conducted semi-structured interviews with TLC3 participants, both individually and together with their partners, within a few months of the focal child's birth. These interviews were usually two to three hours long and were recorded on audiotape, then transcribed verbatim.

Repeated contact with TLC3 couples, most often in subjects' homes, allowed interviewers to develop unusual rapport with participants, lending a conversational tone to the semi-structured interviews. The TLC3 research team coded interview transcripts both deductively and inductively, beginning by systematically categorizing direct responses to specific questions, then coding emergent themes. This paper uses the qualitative data from the baseline couple and individual interviews conducted within a few months after the birth. In cases where we know from later fieldwork that couples broke up, we also used the transcripts from later waves of data to ascertain the "story" of the breakup.

The History of the Relationship and the Context of the Pregnancy

To put these relationships in context, it is helpful to remember that the typical nonmarital birth in the U.S. today is not to an adolescent but to a parent in his or her 20s. This is typical of our sample as well. In over half the unmarried couples in the Fragile Families survey, one or both of the parents had had a previous child with another partner, and this was reflected in the smaller TLC3 sample as well. Some (31% of unmarried FFCWB couples) have had a previous child together, so the relationship is obviously of some duration. In the FFCWB survey, half of unmarried parents are cohabiting at the birth, and 17% have broken up before the birth, leaving about one third as romantically involved but not living together (Carlson et al. 2003). In TLC3, where we required couples to be romantically involved to be in the sample, we got (randomly) a lower proportion of visitors; less than 20% were not living together. Thus, de facto, at baseline, TLC3 is primarily a sample of cohabiting unmarried parents.

From the stories couples told about the history of their relationship, we were able to roughly estimate the length they had been seeing each other before the conception. The median

was 1 year, with some of the longest ones representing parents on their second child together. A substantial minority of couples for whom the focal child was their first birth knew each other for less than 6 months when she became pregnant. Though some of the couples for whom the focal child was their first together had been together for a number of years, it should be noted that many of these couples were still quite young—in their late teens or very early 20s at the birth of the child. In sum, few of these children were conceived by couples who were in a stable, mature relationship with one another at the time.

We asked about whether the focal child was “planned, unplanned, or somewhere in between,” choosing this language because of Nelson et al’s (2001) finding that many poor men characterize the children they’ve conceived outside of marriage as “in between.” Most surveys do not allow respondents the option of describing a conception as neither planned nor accidental. Ten percent of the TLC3 couples said the focal child was planned, while 12% of the births were due to contraceptive failures (the pregnancy was not intended and the couple was contracepting at least most of the time in order to avoid it), 40% of couples said the child was unplanned, but that they were not actively avoiding contraception (for various reasons). Thirty-eight percent of couples responded that their births were “somewhere in between” (Ross 2003). Taking these two latter categories together, nearly 8 and 10 couples may have been experiencing some level of ambivalence about pregnancy.

Those who say the pregnancy was neither planned nor avoided were not ignorant about contraception; indeed many of these couples had themselves used contraception in the past but had stopped for various reasons (often because of negative physiological reactions to various forms of contraception, a missed doctors appointment, or a simple case of running out of one’s supply of contraception). One could interpret this group as simply lacking the self discipline to

pursue the course of action required to avoid an unwanted pregnancy. An alternative explanation is that the couple was actually somewhat ambivalent about the desirability of a pregnancy at that point in time (despite the fact they said the birth was unplanned), and thus not sufficiently motivated to avoid the pregnancy. Our parents' responses make it difficult for us to distinguish between these interpretations. The following quote from a 22 year old father gives no hint that the couple wanted a pregnancy: "It was definitely not planned..... Two days before...I told her..., "I never could picture you pregnant...." We had only been going out three months.... We didn't know each other well... No, [we weren't using birth control,] which is probably why we got pregnant." Thus, in this case, it may be that they just weren't thinking ahead about contraception.

The group that described the pregnancy as neither planned nor unplanned were often quite clearly ambivalent. Often the couple wanted a child, weren't sure conditions were right, but decided to leave open the possibility. To take an example, another father, also 22 years of age, told us, "It was not an accident but it wasn't planned. It was something in between. It wasn't chance, but we could have prevented it if we wanted to but we didn't. So that's how we got him."

While most parents expressed disapproval of "shot gun marriages," some in effect had "shot gun cohabitations." That is, while some were already living together at conception, others started living together during the pregnancy. In many cases, the narratives suggest that the couples that were cohabiting prior to conception had moved into cohabitation through drift rather than a clear plan. Those who began to cohabit after conception often did so because they believed they ought to be together in a family-like relationship for the sake of the baby. In some

cases, the data reveal that the couple might not have been together at all by the baseline interview if it hadn't been for the pregnancy.

The Pervasive Theme of Distrust about Sexual Infidelity

Taken together, the relative brevity of the relationship prior to conception, the fact that the vast majority of the pregnancies were not the result of clear planning, and the fact that most cohabitational relationships were born out of either convenience or out of a sense of obligation to the baby, suggests the quality of the couple relationship might well be quite low.

When we asked couples to describe their relational histories, their high points and low points as a couple, and any serious problems they had had as a couple, nearly half of the couples reported some level of sexual distrust. Nearly four in ten mothers (39%) said they believed or feared that the father of their child had been unfaithful. Fathers were only half as likely to say the same, but the proportion expressing distrust is still substantial (19%). For the mothers, these beliefs and fears were the result of actual past cheating about half of the time (19% of moms report that their baby's father cheated on them in the past, but only 13% of fathers admit to it). For the fathers, their fears are based on a known instance of her cheating about a quarter of the time (4% of mothers and fathers say she cheated). As these relationships are quite tumultuous, and often characterized by repeated break-ups and reunions, these episodes of "cheating" sometimes occurred when it was unclear whether the couple was really still together. One father, for example, had a brief affair with another woman when he found his girlfriend's engagement ring on her dresser one day. He thought this meant their relationship was over, while she had merely taken the ring off because she didn't want to wear it to work. But oftentimes cheating occurs when the mother and father both believe they are together in a romantic relationship.

Several fathers, for example, pursued other women and even fathered other children while the couple was living together and she was still pregnant. Often women didn't like men going out with their friends, fearing that this would lead to sexual liaisons with other women (Hill 2003).

Half of all fragile family couples have at least one child outside of the couple relationship, either from his side, her side, or both. Though fears about sexual fidelity typify both couples who have no outside children and those who do, those with outside children often focus their distrust on the father's (or, less frequently, the mother's) relationship with the other child's parent (Monte 2003). One 27-year-old mother told us, "That's the biggest problem, his other daughter and her mother.... It's just him, like, always being over there [to see his daughter]. I don't really [know] what the relationship [was] they had, but it's like kinda interfering with ours...." (*Q: You think he still has feelings for her?*) I don't know. Probably so, but he say he does not. But yeah, I think so."

This sexual jealousy, whether founded or not, is often a source of contention between couples, as a 22-year-old mother tells us. "He said, 'I wish you wasn't so jealous....' 'Cuz, you know, I be telling him, 'Well, you fittin to go see your kids?'" Yeah. Their baby momma fittin to be in the house. You'll...talk. You never know what happens. I don't like that, you know, so we'll get into it." A 32-year-old mother tells a similar story, except that in this case, the dad was the one who was jealous of her relationship with her other baby's father. "He (her other kids' dad) had come to get his kids and I bumped into him then, and he dropped me off at my sister's house. And I told him (current partner) he dropped me off at my sister's house and he got jealous. So the man is married now.... What do I want with him? I don't want him! He's always jealous."

Sexual mistrust also provokes monitoring behaviors which cause strain and conflict in the couple relationship. One 20 year old mother told us “He was still getting girl’s phone calls.... As smart as I am, I was calling the people back and find[ing] out what was really going on between him and her.” An 18-year-old mother complains, “He...gets to go out and do whatever he wants and I don’t know what he’s doing?.... When we got back together [after his infidelity during pregnancy]...I always checked his pockets because I don’t trust him *at all*. I did it maybe for a month, then I gave him by trust back.... Then he came...to the house...in a car with two girls in it. Ever since..., I just don’t trust him. Maybe it’s just in my head, or maybe it’s not.”

Many report distrusting any contact their partner has with the opposite sex, but especially with ex-partners. One 20 year old father relates, “Well, that bothers me too, like she keeps in contact...not literally, [but] like where she calls, but a lot of her ex-boyfriends still see her...maybe at a mall. Or a lot of them still have her phone number. Like guys she went out with in high school...or like...she’s...a good friend with an ex-boyfriend’s mother.” Others report feeling mistrust any time their partner’s whereabouts are unknown or their time away from home cannot be fully accounted for. One father who is 22 years old tells us, “I stopped trusting.... She used to go out every day. EVERY DAY! She’d lie to me..., ‘I’m going to my auntie house,’ but she won’t come back for six, seven hours. I KNOW you not at your auntie house for six hours! Your auntie live walking distance!”

Cohabitation is an incomplete institution, not governed by the clear norms that govern marriage (Reed 2003). Yet our couples’ accounts make clear that most couples, and especially cohabiting couples, believe in the norm of fidelity, or at least believe their partner ought to be sexually faithful to them (some men and a few women admit to side relationships they claim should not be taken seriously by their partners). For example, when we asked couples what they

believed would break them up, virtually all of our mothers and fathers say they'd leave their partner if they found they were cheating. And for the third of couples who have broken up since baseline, cheating figures in many of their stories of relational dissolution. Nevertheless, roughly one in four couples say they are still together despite an episode of cheating (often though there was a short term breakup following the revelation and then a reunion), and another quarter are together despite fears that their partner may be sexually unfaithful.

What's Love Got to Do With It?

Thus far we've painted a bleak picture of the relationship between couples who form fragile families. However, this is not to say that there isn't real love and affection between many of the couples. When we asked fathers and mothers what their partner did to show love and affection, most were eager to answer, and offered multiple examples of times their partner had demonstrated love. One father tells us his partner is constantly giving him hugs and kisses and frequently tells him she loves him. Another says he feels loved when his baby's mother buys him things. Fathers appreciate when their partners "cook me a special dinner, run me a bath," or rubs his head or feet. One father said his baby's mother "treats me like a kid" when his back is hurting. A father with children from a prior relationship says he knows his partner loves him because of the way that she dedicates herself to his other children. Another says his baby's mother frequently compliments him. Still another loves when his baby's mother watches movies with him on the couch.

For their part, moms describe even more demonstrations of love and affection from their baby's father than fathers say they receive. One mother reports she feels cared for when her partner tells her he loves her. Another recalls the cards, flowers, hugs, kissing and foot rubs she

receives, as well as the times they hold hands. Still another mother reports, laughingly, that “we always all over each other.” One mother says her partner shows love by running her bath water. Another says her partner lets her talk about her feelings. Still another says she knows she is loved because her baby’s father is “just willing to sacrifice” for her. One mother with a partner who was incarcerated while she was pregnant points to the fact that he wrote her from jail.

So how do we fit these portraits of love and distrust together? As a general rule, where there’s less distrust and more infidelity, there’s generally more love and affection shown. However, sometimes, both coexist or alternate as the relationship goes through its ups and downs. In general, fathers seem more able to demonstrate love and affection than mothers do, as reported by both the mother and father. In fact, some mothers actually complain that their partner is TOO affectionate for their taste. But it is also clear that when either partner does not receive demonstrations of love and caring, they feel deep dissatisfaction and pain. Interestingly, however, when couples do break up, it is usually the mother who ends the relationship while the father makes repeated attempts for reconciliation.

What about Marriage?

In sum, the relationships of couples in fragile families are full of both deep distrust and genuine love and affection. As a result, they are often tumultuous and sometimes weather repeated crises and even breakups. Yet despite the fact that the unions that produce nonmarital children are relatively short-lived and subject to turmoil, by the time their child is born, most say they plan to marry each other. Eighty percent of the respondents from the larger FFCWB survey are still romantically involved at the time of the birth, and about half of these are cohabiting. Of those who cohabited, 82 percent of mothers and 91 percent of fathers said there was a good or

certain chance they would marry. In the TLC3 sample, all of the couples were still romantically involved when their child was born and 80 percent were cohabiting. Predictably, then, a very high proportion said there was a good or certain chance they would marry each other.

However, both the FFCWB survey and the TLC3 study show these dreams are seldom realized. For example, only 9 percent of romantically involved couples in the FFCWB survey had married by the time the child celebrated its first birthday. Even among those FFCWB respondents who were cohabiting when the child was born, only about one in 7 had married (15%). By the time the child had reached 2 ½ years of age, the proportion married had increased only slightly (14% of all those who were still romantically involved at baseline and 21% of cohabiters).¹

When we asked our TLC3 sample about their views and plans for marriage in more depth, we found that couples indeed believed they would marry each other, and many had clearly discussed the issue of marriage extensively as a couple, oftentimes recounting these conversations for us in the interview (Gibson et al. 2003).² However, we learned that while the FFCWB survey results were valid in one sense, in another they were deeply misleading. In sum, we learned that when couples told survey researchers there was good or certain chance of them marrying each other, they related to us that they often saw marriage as a distant goal. Few had a concrete plan of action for marriage and few believed they would marry their partner in the next year. Indeed, many said they saw marriage occurring many years into the future.

The reason couples had no clear plan for marriage is simply that they did not believe they or the relationship itself was ready for marriage, and were often eager to list a long set of criteria that had to be met before a marriage should occur. Almost all firmly rejected the notion that a

¹ The 30 month data are preliminary, as they are drawn only from 7 of 20 cities.

² The data analysis on marriage attitudes here is drawn from Gibson, Edin and McLanahan, 2003.

couple should marry just because they had a child together, though they did believe a child was a good justification for trying to stay together. Rather, shotgun marriages, they believed, forced couples to marry “prematurely,” and a premature marriage was, in their view, more prone to divorce. It is also true that the rejection of the idea that one should marry because of the child meant that couples had no deadline in mind with regard to marriage. Some talked vaguely about wanting to marry before another child was born, but most felt they should marry not when outside events dictated they should, but when both felt the time was right (Reed 2003; Gibson et al. 2003).

Couples’ criteria for marriage can be sorted into two broad categories; economic and relational. Much has been written about the impact that declining wages and work effort of men with little education has had on marriage, but our couples did not view a job for the man as sufficient for marriage, even if it was stable and above the legal minimum. For these couples, marriage is not merely about the economic ability to set up a household. Indeed, most have managed to do so already! Rather, it is about reaching a certain level of financial stability that demonstrates the couple is mature enough to work toward a common set of economic goals. The “white picket fence” dream most couples say they aspire to includes a mortgage on a modest home, some furniture, a car, and a modest amount of savings to finance the purchase of the ring, the dress, and a modest wedding reception. Couples firmly believe it is not *respectable* to marry without meeting the economic bar. Many see marriage as far off because they realize they will not be able to meet it any time soon.

One couple who has been working toward their common financial goals for some time describes their economic bar for marriage as follows:

“He: ...I don’t [want] to rush into everything yet.

She: Right. And we don't want to go to the City Hall.

He: Get myself situated...I want to do everything right.

She: Make sure everything is together....

Interviewer: How long do you think that'll take?...

She: I...give it about a year or two.

He: And I'm VERY serious we have to get our money together."

At least as important as this economic bar, however, is the relational bar couples hold for marriage. Mothers and fathers repeatedly tell us that both he and she need to be mature enough for marriage, and that the relationship itself must be mature enough, must have weathered a number of trials and travails and proved able to withstand them (many couples tell us they simply haven't "been through enough" together yet). Couples often say it takes many years to be sure they've found the person they're willing to spend their life with, and given relatively short duration of their relationships so far, not enough time has elapsed to insure this is so.

Part of the reason they see the decision to marry as one that should take a great deal of thought and time is that most believe marriage should be for life. Divorce, they believe, makes a mockery of marriage and should be avoided at all costs. Clearly, in the moral hierarchy these couples have adopted, it is better to have children together and not marry than to get married and then divorce. Another reason is that distrust creates hesitancy, and given the relatively low or uneven relational quality right now, they are often genuinely unsure whether the relationship will ever attain the maturity that will make it worthy of lifelong marriage.

Only a small number of our unmarried TLC3 couples have married within a year of their child's birth, making it impossible for us to offer more than anecdotal ideas about which factors encourage marriage. The FFCWB survey sample, which is much larger, offers a number of

insights in this regard. Analyses by Carlson et al (2003) have offered a number of insights into what factors do promote marriage by one year after the birth. These include the quality of the couple relationship by either his or her report, the father's employment and annual earnings, the mothers education and wage rate, cohabitation prior to birth, and pro-marriage attitudes. Factors discouraging marriage include the mothers' distrust of the men and his children by another mother. Not surprisingly, by 30 months, couples prove far more likely to have broken up than to have married. Half of those couples who were romantically involved at baseline are no longer in a relationship by this point, and even four in ten of those who were cohabiting by the time of the birth had broken up.³

Conclusion

These results, though very preliminary, provide several lessons for policymakers. Unmarried parents have economic and relational standards for marriage that are quite high, and reflect those of mainstream Americans. However, their nonmarital unions are fraught with economic uncertainty and they suffer from serious relational problems. Both reduce the quality of the couple relationship, deter marriage, and cause breakup.

Policies that seek to promote marriage must, therefore, address the issues of economic uncertainty most couples require as a healthy foundation for marriage. As well, they must consider those relational problems which dramatically reduce relational quality. Relational problems include issues such as infidelity, sexual jealousy and distrust and the complexities introduced by the fact that so many of these couples have to deal with other children by past partners as well as their own.

³ Preliminary results drawn from 7 of 20 cities, provided by Marcia Carlson.

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