

INDIANAPOLIS, INDIANA

The Fragile Families and Child Wellbeing Study Baseline City Report

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Indianapolis, Indiana is one of twenty cities across the United States in which parents are participating in a study of Fragile Families and Child Wellbeing.¹ The study follows a new birth cohort of approximately 5,000 children and their parents in an effort to learn more about a growing group of families in the United States: unmarried parents and their children. We use the term *fragile families* to underscore the fact that unmarried parents and their children are families, and to remind the reader that these families have a higher risk of poverty and family dissolution than traditional families. The proportion of children born to unmarried parents has increased dramatically during the past forty years, with close to one-third of births now occurring outside of marriage. Despite this trend, very little is known about the resources of and relationships within these families, and the ways in which government policies affect the parents' and children's lives. As a consequence, public perceptions are often shaped by unsubstantiated myths about unmarried couples, and policymakers and community leaders often must rely on anecdotal evidence when designing policies and programs. Without adequate information such programs may not be as effective as intended, and in some cases, may even unintentionally undermine the stability of these families.

The study addresses four sets of related questions:

- What are the conditions and capabilities of new unmarried parents, especially fathers? How many of these men hold steady jobs? How many want to be involved in raising their children?
- What is the nature of relationships between unmarried parents? How many of these couples are involved in stable relationships? What proportion expects to marry? What proportion is exposed to high levels of conflict or domestic violence?
- What factors strengthen the relationships between new unmarried parents? What factors cause conflict between them? In particular, how do public policies affect parents' behaviors and living arrangements?
- What are the long-term consequences for parents, children, and society of new welfare regulations, stronger paternity establishment and stricter child support enforcement, and changes in healthcare and childcare financing and delivery?

To answer these questions, our study follows families from the birth of the child through age four. New mothers were interviewed in-person at the hospital within forty-eight hours of giving birth. Fathers were interviewed either at the hospital or elsewhere as soon as possible after the birth. Three follow-up interviews are conducted when the children are twelve, thirty, and forty-eight months old, including in-home child assessments at thirty and forty-eight months. The full sample is representative of all non-marital births in the U.S. to parents residing in cities with populations over 200,000. The data are also representative of non-marital births within each of the cities that comprise our sample. A comparison group of married parents is also being followed in each city.

By gaining a more complete understanding about the lives of unmarried parents, community leaders and policymakers can design programs that meet the needs of new, unmarried parents and thereby strengthen fragile families in Indianapolis.

The study design has several benefits. First, gathering data at birth and tracking child development throughout infancy and early childhood allows differences that are present at birth (or shortly thereafter) to be distinguished from those that evolve over time. In addition, given that there is little existing research on unmarried fathers, this study provides new information about these fathers and allows us to develop a more complete understanding of unmarried parents' relationships and interactions. Finally, by following children as well as parents, we can relate changes in parental behavior and family environment to fluctuations in the health and development of children.

Policy developments indicate that the time is right to expand our understanding of fragile families. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act requires welfare clients, the majority of whom are unmarried, to work and limits the total number of years they can receive welfare. The legislation, due for reauthorization in 2002, also strengthens child support enforcement and requires states to improve paternity establishment. These policy changes raise many issues, among them the affordability and quality of childcare and non-resident fathers' rights and responsibilities. Furthermore, since many of these policy changes are being implemented at the local level, families in various parts of the country are experiencing very different policy environments as well as disparate labor market conditions.

The Fragile Families and Child Wellbeing Study is a major step toward identifying the individual and joint effects of these changes on some of the most vulnerable families in our country. Because families formed outside of marriage are disproportionately African-American and Hispanic, research on unmarried parents is essential to understanding the health and development of children in these populations. With the information provided by the Fragile Families and Child Wellbeing Study, policymakers and program directors can design programs that encourage—rather than undermine—the efforts of new parents to raise healthy children, maintain self-sufficiency, and make productive contributions to their communities.

This report summarizes what we have learned from our initial analysis of the first wave of data on unmarried parents collected in Indianapolis, Indiana in the first six months of 2000.² The sample contains 325 families, consisting of 250 unmarried couples plus 75 married couples. Three findings stand out:

- *Unwed parents in Indianapolis are committed to each other and to their children at the time of the birth.* Seventy-nine percent of unmarried parents are romantically involved; 47 percent live together. Seventy-one percent of unmarried mothers say the chances that they will marry the baby's father are "fifty-fifty" or better. Approximately four-fifths of unmarried fathers in Indianapolis provide financial or other types of support during the pregnancy, and 83 percent of mothers plan to put the father's name on their child's birth certificate. The overwhelming majority of mothers want the father to be involved in raising their child.
- *Although they have high hopes for their families, most unmarried parents in Indianapolis are poorly equipped to support themselves and their children.* Among those who reported their employment history, 93 percent of mothers and 99 percent of fathers worked at some time during the previous year. However, three out of ten fathers were out of work in the week prior to the interview. In addition, the human capital of both parents is low: 37 percent of mothers and 35 percent of fathers lack a high school degree, and only 26 percent of mothers and 20 percent of fathers have more than a high school degree. Human capital and earnings are likely to play critical roles in the success or failure of parents in maintaining stable families. In fact, a majority of respondents felt that steady employment of both partners is "very important" to a successful marriage.
- *Most unmarried mothers in Indianapolis are healthy and bear healthy children.* However, 22 percent of these mothers do not receive prenatal care in the first trimester and 12 percent of mothers have babies that are born below normal weight. Furthermore, 11 percent of mothers drank alcohol, 6 percent used drugs and 38 percent smoked cigarettes at some time during the pregnancy, according to their self-reports.

Both parents are reinterviewed twelve, thirty, and forty-eight months after the birth to ask about their child's health and development as well as their parenting styles, childcare arrangements, relationships, access to and use of community resources, personal health, and economic wellbeing. Findings from the follow-up surveys will be described in future reports.

I. PARENTS' CHARACTERISTICS AND CAPABILITIES

We begin by describing the characteristics of new unmarried parents in Indianapolis to gain a better sense of their capabilities as well as their needs and constraints. We are particularly interested in their human capital – age, education, work experience, and health status – and their obligations to other children. These indicators can reveal a great deal about parents' ability to support themselves and their new babies.

Table 1 presents profiles of mothers and fathers obtained from the baseline interviews in Indianapolis.³ As nearly all the mothers we approached in the hospitals agreed to participate in the study, and because we interviewed mothers in hospitals representative of over three-quarters of Indianapolis non-marital births, we are confident that our sample is representative of the population of unmarried women giving birth in Indianapolis.⁴ We are less confident that our sample of unmarried fathers is representative, as we were able to interview only 77 percent of these men. Compared to the average unmarried father, the men in our sample are more strongly attached to the mothers of their children than the men we were unable to interview, and they are likely to differ in other ways as well. Anticipating this problem, we asked all mothers a few questions about the fathers of their children so that we could compare fathers who participated in the study with those who did not. The information in Table

Lack of education is a serious problem for unmarried parents in Indianapolis. Thirty-seven percent of mothers lack a high school degree, and only 26 percent have attended any college.

1 about fathers' age, education, work status, race/ethnicity, and drug and alcohol problems is based on mothers' reports; thus, it characterizes all unmarried fathers in Indianapolis. The rest of the information in Table 1 (immigration status, religion, number of children, and health status) is based on the self-reports of the 77 percent of unmarried fathers who were interviewed. Sample sizes might preclude precise estimates of certain rare events, such as serious drug problems.

Parents' Human Capital

In our Indianapolis sample, the typical unmarried mother is in her early twenties. Twenty-one percent of mothers are under age twenty, and 10 percent are thirty and older. For legal reasons, we were only able to include a fraction of mothers under age eighteen in our study.⁵ As a consequence, this Indianapolis sample of unmarried mothers is slightly older than the actual population of new unmarried mothers in Indianapolis. According to data computed by the National Center for Health Statistics, 31 percent of all births to unmarried mothers in the United States in 1997 were to women under age twenty, and 12 percent were to women under eighteen (Martin, 1999). In our Indianapolis sample, only 1 percent of births were to very young teen mothers under age eighteen.

The typical unmarried father in Indianapolis is in his twenties. He is less likely than the mother to be a teenager and more likely to be thirty or older. On average, fathers are two and a half years older than their children's mother. Recent reports in the popular press have raised concerns about the proportion of teenage mothers having children with much older men. To investigate this claim, we examined age differences between teen mothers in our sample (under age twenty) and their partners. Seventy-eight percent of teen mothers in Indianapolis

Table 1. Unmarried Parents' Characteristics and Capabilities ^a
Percentage (%)

	<u>Mothers</u>	<u>Fathers</u>
Age		
Under 20	21	11
20-24	52	48
25-29	17	20
30 and older	10	21
Average age difference		2.55 years (5.02) ^b
Education^c		
Less than high school	37	35
High school only	37	45
Some college	23	17
College or higher	3	3
Worked in past year ^d	93	99
Father worked in past week^e	—	70
Very good or excellent health	64	67
Drugs or alcohol interfere with work or personal relationships	2	6
Race/ethnicity		
White, non-Hispanic	36	31
Black, non-Hispanic	53	61
Hispanic	8	6
Other	3	2
Immigrant	6	10
Religious affiliation		
Protestant	60	56
Catholic	13	15
Other religion	11	11
No religion	16	17
Have other children	58	55
Total number of respondents	250	193

^a The information about fathers' age education, work status, race/ethnicity, and drug and alcohol problems is based on mothers' reports. All other father information comes from the self reports of the 77 percent of fathers who were interviewed.

^b Standard deviation in parentheses.

^c Eight percent of mothers had missing information on father's highest educational attainment.

^d Six percent of mothers had missing information on their own work history and 16 percent had missing information on the father's work history.

^e Eight percent of mothers had missing information on the father's recent work history.

had partners who were within four years of their own age, while 12 percent had partners who were eight or more years older.

Lack of education is a serious problem for unmarried parents in Indianapolis. Thirty-seven percent of mothers lack a high school degree, and only 26 percent have attended any college. Although fathers are slightly more likely than mothers to have just a high school degree, overall, they have similar levels of education, as most mothers and fathers have a high school degree or less.

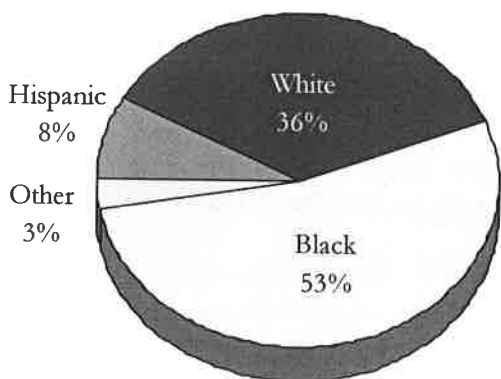
The baseline interviews were conducted in the context of a strong economy in Indianapolis—the unemployment rate was around 2.8 percent during the data collection period (Bureau of Labor Statistics, 2001). Of those who reported their employment history, 93 percent of the mothers and 99 percent of the fathers had worked at some time during the past year. These figures, however, do not necessarily portray an accurate picture of father's employment stability. When looking at the number of fathers that worked in the week prior to the interview, we find that 70 percent of fathers were employed at that time.

Parents' Individual Characteristics

We find that 53 percent of the new, unmarried mothers in Indianapolis are non-Hispanic black, 36 percent are non-Hispanic white, 8 percent are Hispanic, and 3 percent report belonging to other racial or ethnic groups.⁶ Six percent of mothers and 10 percent of fathers indicate that they are immigrants. Sixty percent of new mothers and 56 percent of new fathers report their religion as Protestant, 13 percent of mothers and 15 percent of fathers identify as Catholic, and 11 percent of both new mothers and fathers belong to other religious groups. Sixteen percent of mothers and 17 percent of fathers report that they have no religious affiliation. Fifty-eight percent of mothers and 55 percent of fathers indicate that they have other children.

According to their own reports, unmarried parents in Indianapolis appear to be in fairly good health. When asked whether their own health was "excellent, very good, good, fair, or poor," 64 percent of mothers and 67 percent of father said "very good" or "excellent." The national averages for persons ages 25 to 44 reporting "very good" or "excellent" are 68 percent of women and 73 percent of men (Benson and Marano, 1998). Because we interviewed the mothers shortly after the birth of their children, we might expect their self-assessed health status to be lower than otherwise.

Figure 1. Race/Ethnicity of Unmarried Mothers

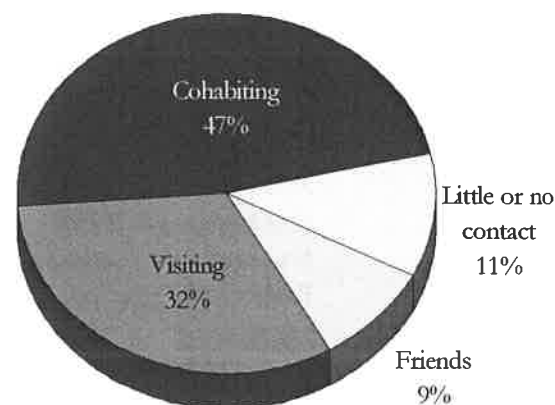


On a less positive note, Indianapolis parents do not always engage in healthy behaviors. Two percent of mothers reported having a drug or alcohol problem that interfered with their work or personal relationships in the past year, and 6 percent of mothers reported that the father of their child had a drug or alcohol problem that interfered with his work or personal relationships in the past year. As the data on drug and alcohol problems are based on mothers' self-reports, they are likely to be underestimates of the true proportions.

II. RELATIONSHIPS WITHIN FRAGILE FAMILIES

The media often present negative stereotypes of unmarried parents, sometimes depicting babies as the products of casual sexual liaisons or portraying mothers as the victims of irresponsible fathers. For policymakers and program directors, getting the facts straight about the nature of parents' relationships is critical for designing effective programs and policies. If, for example, mothers and fathers are truly indifferent to one another, it makes sense to treat them separately. If, on the other hand, they are involved in marriage-like relationships, policies and programs need to treat them as such. Otherwise, these policies and programs may be ineffective, or may even undermine parents' relationships.

Figure 2. Relationship Status of Unmarried Parents



Mother-Father Relationships

Table 2 presents information on the living arrangements, relationship expectations, attitudes about marriage, and sources of conflict between unmarried parents in Indianapolis. We present information on three groups of unmarried mothers – all mothers in the sample, mothers for whom a father interview was not completed, and mothers for whom a father interview was completed -- as well as information provided by the fathers we interviewed.

One of the most striking findings is the high rate of cohabitation among unmarried parents. Forty-seven percent of unmarried mothers are living with the father of their child at the time of the child's birth, and another 32 percent are romantically involved with the father but living apart. Nine percent are "just friends," and 11 percent have little or no contact with the father. Mothers without a father interview (column 2) are much less likely to be cohabiting and much more likely to report little or no contact with the father than mothers with a father interview (column 3). The difference between columns two and three confirms our suspicion that the fathers who agreed to be interviewed are much more involved with the mothers than are the fathers who did not complete interviews.

The majority of unmarried parents in Indianapolis have high hopes for the future of their relationships. Seventy-one percent of the unmarried mothers surveyed in Indianapolis believe that their chances of marrying the father are 50 percent or better. Eighty-five percent of fathers say their chances of marriage are 50 percent or better. In addition, the majority of mothers and fathers believe marriage has positive effects on children. Two-thirds of mothers and over three-quarters of fathers agree or strongly agree with the statement, "it is better for children if their parents are married." When we look at unmarried couples in which both the mother and father of the same child were interviewed, fathers were more positive than mothers about marriage and its effects.

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**Table 2. Parents' Relationships and Attitudes About Marriage
Percentage (%)**

	<u>All Mothers</u>	<u>Mothers without Father Interview</u>	<u>Mothers with Father Interview</u>	<u>Fathers</u>
Relationship status				
Cohabiting	47	12	58	62
Not cohabiting - romantic	32	35	32	27
Not romantic - friends	9	14	8	9
Not romantic - little or no contact	10	35	3	2
Father unknown	1	4	-	-
Chances of marrying baby's father				
"50-50" or greater	71	36	81	85
Marriage is better for kids				
Agree	43	39	45	45
Strongly agree	23	25	23	33
Successful marriage				
(% who said the following are very important)				
Same friends	11	9	11	18
Husband has steady job	92	91	92	93
Wife has steady job	72	77	71	46
Same race/ethnicity	7	7	7	10
Good sex	27	28	27	38
Same religion	27	30	26	27
Emotional maturity	90	91	90	88
Often a source of conflict				
(% reporting the following)				
Money	19	16	20	18
Spending time together	20	18	20	23
Sex	11	7	13	13
Pregnancy	7	15	5	9
Drinking or drug use	4	5	3	4
Being faithful	11	24	8	10
Total number of respondents	250	57	193	193

There is strong consensus among these unmarried parents about what qualities make a successful marriage. When asked to identify the qualities that are important for a successful marriage, over 90 percent of the mothers rated *husband having a steady job* and *emotional maturity* as very important. In addition, 72 percent rated *wife having a steady job* as very important. The fathers expressed values similar to those of the mothers, although they rated *wife having a steady job* lower than mothers did. They also rated *good sex* higher (38 percent of fathers as compared with 27 percent of mothers). In addition, when asked about the level and sources of disagreement in their relationship during the past month, mothers identified *money* and *spending time together* as the major points of contention. Comparing columns three and four, unmarried fathers reported more conflict about *spending time together* and *the pregnancy*. With regard to *money*, *sex*, *being faithful* and *drinking/drug abuse*, fathers' reports of conflict were very similar to those of the mothers. Both mothers and fathers agreed that the major source of conflict was *spending time together*.

In summary, the unmarried parents in this Indianapolis sample have high hopes about their future together. The majority view marriage as a positive institution that benefits their children. Steady employment and emotional maturity are widely regarded by both the new mothers and fathers as essential prerequisites for good marital relations.

Paternal Involvement

Questions about the paternal role – how and to what extent a father is and should be involved in his child's life – are at the core of many moral, social, and economic debates. The Fragile Families and Child Wellbeing Study investigates several indicators of paternal involvement within fragile families, including whether the parents want the father's name on the birth certificate, whether the child will take the father's surname, whether the father helped the mother during her pregnancy, and whether the mother wants the father to be involved in raising the child. For each of these indicators, both mothers and fathers are highly intent on, and interested in, strong paternal involvement.⁷

The figures in Table 3 will surprise those who believe that unmarried fathers are indifferent to their children. About 80 percent of mothers and 92 percent of fathers indicated that the father contributed financially during the pregnancy, and 76 percent of mothers and 92 percent of fathers reported that he contributed in other ways during the pregnancy. In addition, 83 percent of mothers and 96 percent of fathers indicated that the father's name will be on the birth certificate and 80 percent of mothers and 90 percent of fathers indicated that their child will take the father's surname. Finally, the overwhelming majority of unmarried parents, including mothers who are no longer romantically involved with their children's fathers, *want* the fathers to be involved in their children's lives. Again, fathers' responses to these questions need to be viewed in light of the fact that the unmarried men who participated in our study are likely more committed to the mothers and children than the average unmarried father in Indianapolis. Even so, the mothers' responses to these questions, which do not reflect a select group of unmarried mothers, indicate very high levels of intended father involvement.

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Table 3. Indicators of Unmarried Father's Involvement with Child
Percentage (%)

	<u>All Mothers</u>	<u>Mothers without Father Interview</u>	<u>Mothers with Father Interview</u>	<u>Fathers</u>
Father contributed during pregnancy				
Gave money or bought items for baby	80	47	90	92
Helped in other ways	76	38	87	92
Father's name on birth certificate	83	54	92	96
Child will have father's surname	80	45	90	90
Mother wants father involved/Father wants to be involved	94	82	97	99
Total number of respondents	250	57	193	193

Table 4. Unmarried Parents' Attitudes About Fatherhood
Percentage (%) reporting the following

	<u>All Mothers</u>	<u>Mothers without Father Interview</u>	<u>Mothers with Father Interview</u>	<u>Fathers</u>
<u>Defining a "Good Father"</u>				
Most Important				
Provide financial support	8	12	7	15
Teach child about life	8	12	6	18
Provide direct care	4	7	4	17
Show love and affection	75	65	78	44
Provide protection	1	2	1	4
Serve as authority figure	4	2	4	3
Least Important				
Provide financial support	26	23	27	21
Teach child about life	9	9	9	10
Provide direct care	30	38	28	16
Show love and affection	0	0	0	1
Provide protection	6	14	3	9
Serve as authority figure	29	16	33	44
Total number of respondents	250	57	193	193

The Fragile Families study seeks to generate a greater understanding of new parents' perceptions of what being a father means as well as the images of fatherhood that shape these perceptions. The results presented in Table 4, which show parents' views about the characteristics of a good father, are especially interesting. When asked to rank the qualities of a good father, the majority of unmarried mothers (75 percent) identified *showing love and affection to the child* as the most important quality. Forty-four percent of unmarried fathers ranked this quality first as well. Similarly, when asked to name the least important characteristics, mothers and fathers chose *providing direct care, serving as an authority figure, and providing financial support*.

The overwhelming majority of unmarried parents, including mothers who are no longer romantically involved with their children's fathers, want the fathers to be involved in their children's lives.

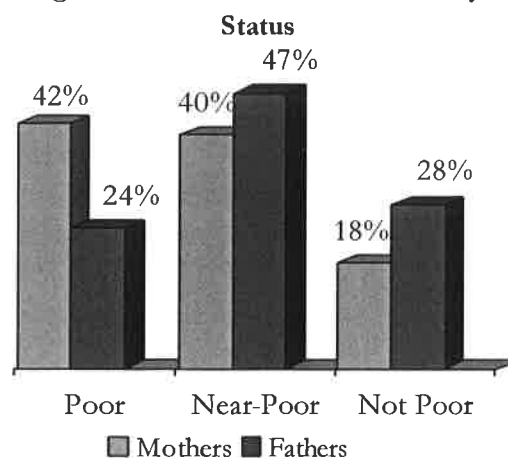
III. PARENTS' ACCESS TO PUBLIC AND PRIVATE RESOURCES

The next section of this report focuses on parents' access to and use of public and private resources. This information is important in determining the needs of unmarried parents, as well as their potential and actual sources of support, and for ensuring that policies and programs complement rather than compromise existing family networks and community support networks.

Unmarried parents rely on multiple sources of income and in-kind support to help raise their children. According to Table 1, 7 percent of all new, unmarried mothers reported not working in the twelve months before their babies were born. Furthermore, according to Table 5, among those who reported earnings, 64 percent of those mothers earned less than \$10,000 per year. Comparatively, fathers were more likely than mothers to have made over \$10,000 per year.

Household income is substantially higher than earnings. While 20 percent of mothers and 8 percent of fathers reported a household income of less than \$5,000 in the past 12 months, 45 percent of mothers and 60 percent of fathers reported household income of \$20,000 or higher. The substantial difference between the earnings and household income figures for mothers in part reflects the fact that over half of new unmarried mothers are cohabiting or living with another adult. Even so, the majority of new parents live either below or just barely above the poverty line. Forty-two percent of unmarried mothers in Indianapolis are poor (according to the official poverty line based on total household income) and another 40 percent are "near poor," with incomes below 200 percent of poverty. (It is important to note that the ma-

Figure 3. Unmarried Parents' Poverty



**Table 5. Unmarried Parents' Access to Resources: Personal, Household and Kin
Percentage (%)**

	<u>Mothers</u>	<u>Fathers</u>
Total earnings in past 12 months		
(% of those who reported any earnings)		
Under \$5,000	45	21
\$5,000 - \$9,999	19	21
\$10,000 - \$19,999	26	28
\$20,000 and over	12	30
Total household income in past 12 months^a		
(% of those who reported income)		
Under \$5,000	20	8
\$5,000 - \$19,999	35	32
\$20,000 - \$49,999	33	44
\$50,000 and over	12	16
Poverty status		
Less than 50% of line	28	12
50 - 99% of line	14	12
100 - 199% of line	23	27
200 - 299% of line	17	20
300% or more	18	28
Kin resources		
(% receiving during mother's pregnancy)		
Financial assistance	59	21
A place to live	45	27
Childcare assistance	28	-
Consider family a source of potential help		
	97	93
Total number of respondents	250	193

^a There were a substantial number of missing values on household income measures: 21 percent of both mothers and fathers did not report their total household income. The majority of non-respondents reported that they "do not know" the total income of the household.

majority of new parents have other children to support, which is taken into account by the poverty threshold.) Not all unmarried parents in Indianapolis are in such dire straits, however: 18 percent of mothers and 28 percent of fathers enjoy more comfortable living standards.

The extended family is an important source of support for new, unmarried parents. Nearly all unmarried parents we interviewed in Indianapolis said there was someone in their family to whom they could turn for help with financial problems, housing, or childcare. Fifty-nine percent of mothers received financial support from relatives during the past year, 45 percent received a place to live, and 28 percent received free childcare from kin. Although mothers were more likely than fathers to rely on relatives, a non-trivial proportion of fathers also received financial support (21 percent) or a place to live (27 percent).

Community support can also play an important role in the lives of new parents. However, many new, unmarried parents in Indianapolis do not appear to have particularly strong ties to their neighborhoods or communities. As shown in Table 6, 62 percent of new mothers and 54 percent of new fathers lived in their neighborhoods for two years or less. In general, the longer people live in a neighborhood, the more likely it is that they know their neighbors and will have them available as a source of support. Additionally, the quality of the neighborhood can affect the degree of interaction, and thus the support, between neighbors: 88 percent of mothers and 80 percent of fathers in Indianapolis characterize their neighborhoods as "safe" or "very safe."

The majority of parents believe their neighborhoods are "safe" and "very safe." More than half of all mothers and fathers have lived in their neighborhoods two years or less.

Another source of community support is organized religion. Recently, attention has been focused on community, faith-based initiatives as potential mechanisms to serve and help unmarried parents. In order to assess the potential impact of faith-based programs, it is important to examine the ties between unmarried parents and organized religion in their communities. As noted in Table 1, 84 percent of mothers and 83 percent of fathers in our unmarried sample report having a religious preference. However, only 24 percent of unmarried mothers and 16 percent of unmarried fathers attend religious services at least once a week.

A substantial proportion of unmarried mothers in this sample relies on government support. During the past year, 42 percent received welfare or food stamps, 15 percent received some type of housing subsidy, and 7 percent received other government transfers (unemployment insurance, workmen's compensation, disability, or social security). The proportion receiving government assistance is slightly higher for women who have another child—48 percent of these mothers received welfare or food stamps (figure not shown in Table). As expected, unmarried fathers are much less likely than unmarried mothers to receive government support in the form of welfare or food stamps. Unmarried fathers, however, are almost as likely as unmarried mothers to receive housing subsidies and public housing.

**Table 6. Parents' Access to Resources: Neighborhood and Government
Percentage (%)**

	<u>Mothers</u>	<u>Fathers</u>
Neighborhood resources		
Lived in neighborhood two years or less	62	54
Neighborhood safe or very safe	88	80
Weekly religious attendance	24	16
Government transfers and services in last year		
Welfare, food stamps or public assistance	42	6
Housing subsidy or live in public housing	15	11
Other government transfers	7	4
Awareness of welfare rules (% lacking information)		
Years eligible for welfare assistance	62	67
Work requirements for welfare recipients	68	70
Received information on voluntary paternity establishment in hospital		
	58	33
Total number of respondents	250	193

Recent changes in welfare policy have shifted much of the responsibility for assistance from the federal government to individual states, which differ in terms of their eligibility restrictions and work requirements for welfare recipients. Given these changes, it is important that welfare recipients and potential recipients understand the new policies in their respective states. We found that many unmarried parents in Indianapolis are uninformed about the new welfare rules and regulations. Sixty-two percent of the mothers say they do not know how many years a woman can receive welfare in Indianapolis and 68 percent do not know how long they can receive benefits before having to work. The fathers are somewhat less knowledgeable than the mothers about new welfare rules. It is difficult to imagine that policies intended to encourage parental responsibility and create disincentives for dependence can be

effective if many of those who are the most likely recipients are not aware of them. In contrast, unmarried parents in Indianapolis are much better informed about establishing paternity (figures not shown). When asked whether a blood test can prove whether a man is the father of a child, 96 percent of mothers answered yes.

IV. HOW ARE THE CHILDREN DOING?

Drinking, smoking and drug use during pregnancy can pose substantial health risks for newborns. Eleven percent of mothers reported drinking alcohol during their pregnancy, and 6 percent reported using drugs. Thirty-eight percent of mothers reported smoking cigarettes during their pregnancy, a behavior strongly associated with low birth weight and other poor birth outcomes.⁸

Low birth weight is an important indicator of children's current and future health status. In this Indianapolis sample of non-marital births, 12 percent of mothers had babies that weighed less than 2,500 grams at birth. This figure is higher than the 1998 national average of 7.6 percent, which includes both marital and non-marital births (National Center for Health Statistics, 2000a), but equal to the 1997 average proportion of low birth weight births among unmarried mothers in Indianapolis of 12 percent (Marion County Health Department, Health and Hospital Corporation, 1999).

Fully 97 percent of unmarried mothers in Indianapolis reported receiving prenatal care by the end of the second trimester. Seventy-eight percent of mothers initiated prenatal care in the first trimester, a figure similar to the 77 percent national average for all pregnancies among never-married women (Abma et al., 1997). The data on medical insurance coverage during pregnancy show that Medicaid is an important resource for unmarried mothers in Indianapolis, with 77 percent of unmarried mothers covered by Medicaid. However, mothers covered by Medicaid were less likely to receive prenatal care during the first trimester than mothers with private health insurance (77 percent versus 85 percent, figures not shown).

The length of maternity stay in the hospital is another issue that has attracted much public attention. Hospital stays for women who deliver babies have become longer in recent years after an outcry against the practice of "drive-through deliveries." Eighty-three percent of mothers said they were ready to go home and did not want to stay in the hospital any longer at the time they were interviewed. This response may reflect the fact that mothers are benefiting from the federal "Newborns and Mothers Health Protection Act of 1996." Implemented January 1, 1998, this law prohibits all health insurance providers who cover hospital stays for childbirth from restricting hospital stays for mothers and newborns to less than forty-eight hours.

Figure 4. Initiation of Prenatal Care (Non-Marital Births)

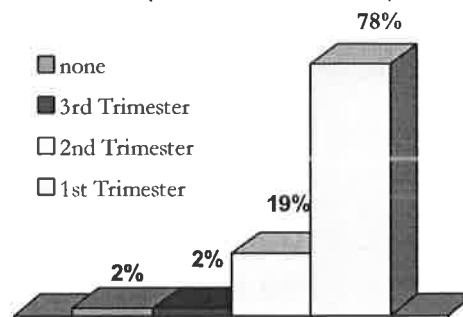


Table 7. Children's Health and Wellbeing
Percentage (%)

<u>ALL MOTHERS</u>	
Substance use during pregnancy	
Any alcohol use	11
Any drug use	6
Any cigarette use	38
Low birth weight baby	12
Initiation of prenatal care	
1st trimester	78
2nd trimester	19
3rd trimester	2
No prenatal care	2
Health insurance	
Medicaid	77
Private	19
Other	4
Enough time in hospital	83
Baby's living arrangements	
Mother and father	48
Mother only	24
Mother and others	27
Not mother	1
Total number of respondents	250

Finally, as a way of measuring the resources that would be available to the child in the near term, we asked the unmarried mothers with whom the baby was going to live. Going home meant very different things for different babies. Forty-eight percent were expected to live with their mother and father, 24 percent with the mother alone, 27 percent with the mother and another adult, and 1 percent will live with someone other than the mother.⁹

CONCLUSION

From a public policy perspective, these baseline findings in Indianapolis are of tremendous import, not only because they debunk popular perceptions but also because they provide a foundation for new policy initiatives. It is clear that at the time of their children's birth, the majority of unmarried mothers and fathers have high hopes for the future of their relationships. When looking to strengthen fragile families, policy-makers can target this "magic moment" when the likelihood of family formation is highest. Furthermore, given that mothers *want* the fathers' assistance in raising their children, and given that fathers *want* to be a part of their children's lives, policies and programs should facilitate, build upon, and maintain the commitment that unmarried fathers articulate at the time of their children's births. It is also important to note that a small but substantial portion of mothers do not want their baby's fathers involved.

While these parents do have high hopes for the future of their new families, the majority of parents also face many challenges. A substantial number of unmarried parents live at or below the poverty line and have low educational attainment. In addition, most unmarried parents indicate they believe steady employment is very important for a successful marriage. Through improving parents' human capital, policy-makers would help facilitate family formation. The major challenge for policymakers is to find ways to support new parents as they work to raise their children under a variety of circumstances.

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ENDNOTES

¹ The other 19 cities, which were selected to represent different policy environments and labor markets, are: Austin, Baltimore, Boston, Chicago, Corpus Christi, Detroit, Jacksonville, Milwaukee, Nashville, Newark, New York, Norfolk, Oakland, Philadelphia, Pittsburgh, Richmond, San Antonio, San Jose, and Toledo.

² Data were collected in Indianapolis during the spring of 2000. All mothers giving birth during this time were approached in the hospitals and asked to participate in the study until both the non-marital and marital quotas were reached. The research design assumes that families of children born in this four-month period are the same as families who have children at other times of the year. Mothers were asked to provide locating information on the fathers, and fathers were contacted either in the hospitals or as soon as possible after the child's birth. Approximately 77 percent of unmarried fathers agreed to participate in the study. The mother's interview lasted about thirty minutes and the father's interview lasted about forty minutes.

³ In general, few values on individual questions were missing. Variables with substantial numbers of missing values are noted on the tables.

⁴ At the time we conducted the survey, women could go to seven birthing hospitals in Indianapolis. It was therefore necessary to sample randomly from among them. We conducted interviews at three hospitals, accounting for approximately 76 percent of unmarried births in the city. For more information on the research design, see Reichman et al., 2001.

⁵ Some hospitals would not allow us to interview minor mothers without permission from the baby's maternal grandparents. This extra step would have increased the cost of data collection, and, most likely, would have reduced response rates. Young teen parents are included in hospitals that requested they be interviewed.

⁶ Figures from the National Center of Health Statistics (NCHS, 2000b) indicate that 49.5 percent of children born to unmarried women in Indianapolis in 1997 were born to non-Hispanic white mothers, 46.5 percent to non-Hispanic black mothers, and 3.2 percent to Hispanic mothers.

⁷ Putting the father's name on the birth certificate is not the same as establishing legal paternity. However, we view this variable as an indicator of parents' intentions to establish paternity.

⁸ These numbers probably underestimate the use of drugs and alcohol since mothers may be reluctant to report behaviors that reflect negatively on their mothering skills.

⁹ Note that very few parents who are not cohabiting expect to move in together when their baby comes home. This suggests that most parents who intend to live together have already taken this step by the time their child is born.

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THE FRAGILE FAMILIES AND CHILD WELLBEING STUDY

RESEARCH TEAM

Sara McLanahan (Princeton University) and Irwin Garfinkel (Columbia University) are the Principal Investigators and Jeanne Brooks-Gunn (Columbia) and Marta Tienda (Princeton) are co-investigators. Other investigators include Nancy Reichman (Princeton), Julien Teitler (Columbia), and a network of (primarily) minority scholars at seven different universities and research institutes. Network scholars include Waldo Johnson (University of Chicago), Yolanda Padilla (University of Texas at Austin), Lauren Rich (University of Pennsylvania), Mark Turner (Johns Hopkins University), Melvin Wilson (University of Virginia), and Maureen Waller (Public Policy Institute of California). The research team is multi-disciplinary (economics, sociology, psychology, social work) and its members have expertise in both quantitative and qualitative methodologies. Advisory Board members include Greg Duncan, Frank Furstenberg, Donald Hernandez, Sandra Hofferth, and William Julius Wilson. The fieldwork for the Indianapolis site was conducted by Mathematica Policy Research, Inc.

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