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A FAMILY-BASED SOCIAL CONTRACT

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A PUBLICATION OF THE
NEXT SOCIAL CONTRACT INITIATIVE

NEW AMERICA FOUNDATION



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Executive Summary

Americans instinctively revere the family as an institution that helps facilitate all other aspects of life. The family fosters attachments across generations, provides a nurturing environment in which to raise children, and is a means of transmitting values from one generation to the next. It is the foundation upon which our social contract has been built.

Historically, public discussions of the social contract have largely ignored the role of families. In a pre-industrial world in which children both performed economically useful tasks while young and, as adults, offered vital support to their aging parents, it was easy to assume that the family as an institution could be relied on to take care of itself.

Today, however, the economic basis of the family is largely eroded. Children are no longer economic assets to their parents, but costly liabilities. Due to the growth of Social Security, Medicare, and private pension schemes, support in old age no longer depends on an individual's decision to raise a family, but on other people bearing the burdens of parenthood so as to produce the vital human capital to keep the system going. Meanwhile, the widening life options of a secularized society raise the opportu-

nity cost, for both men and women, of nurturing the next generation.

One result of these changed circumstances, in all advanced nations, has been a dramatic fall in birthrates, often to well below replacement rates, and rapidly aging populations. At the same time, the state of family life has become deeply problematic, with high rates of divorce and out-of-wedlock births, and increasing downward mobility among parents.

Other sectors of society have effectively appropriated for themselves much of the value in human capital created by families, contributing to the strain on parents and a decline in overall fertility rates. Public policy and current law stacks the odds against those who choose to raise children.

We need to make major adjustments to the social contract in order to allow parents to retain more of the return that comes to society through their investment in children. Because stable families make a great difference in the lives of children, the next social contract should support them. Because having and raising children is a public good, the next social contract should focus on supporting parents and children as early in life as possible.

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The Price of Family

A long line of Western thinkers has used the phrase “social contract” to describe the terms and conditions of civil society. This intellectual tradition—running from Thomas Hobbes, John Locke, and Jean-Jacques Rousseau to the contemporary Harvard philosopher John Rawls—has two distinct and often overlooked features: it has been almost entirely formulated by men, and it is mostly dismissive of the family as an institution.

Typically, political theorists in this tradition have traced the origins of the social contract to a much earlier time when families and clans were the only form of human organization. The family, according to Rousseau, was the basic and original form of the social contract.¹ But then, the theory goes, individuals began to “contract” with one another to provide for their mutual defense and other purposes, which, in turn, led to more complex societal arrangements. Over time, the family lost its importance as a societal construct, except in the private realm.

One problem with this tradition of political thought is that it largely ignores a fundamental question: Why do human beings bother to nurture the next generation? Indeed, as the political scientist Carole Pateman observes, “All stories of original social contracts and civil society are nonsense because the individuals in the state of nature would be the last generation. The problem of accounting for the survival of infants is part of a general problem of contractualism.”²

In previous eras, it was no doubt easy for even extremely thoughtful, enlightened men to take reproduction and nurture for granted. In the mid-18th century, the typical European woman bore five children; Benjamin Franklin approvingly observed that American women could be counted on to have even more.³

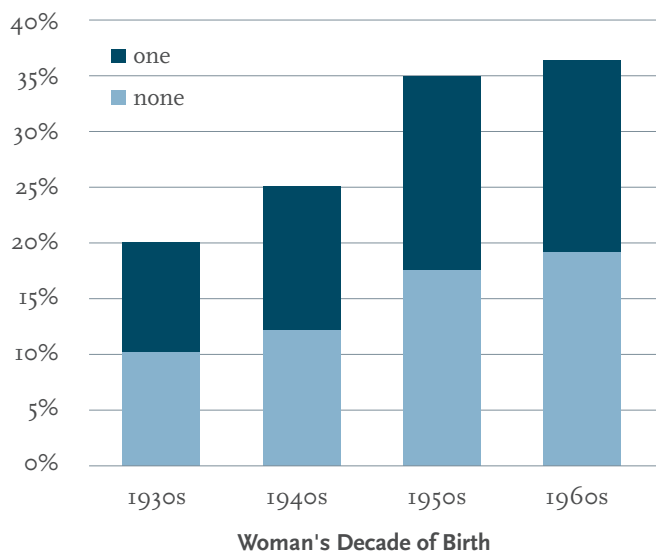
Until very recently, men and women had few options regarding parenthood. Birth control was ineffective and, for most people, economically irrational. Children in an agrarian economy performed useful, even essential, labor; later in life they would be a critical source of support for their aging parents. Moreover, when religious faith was strong among the masses, the biblical imperatives to “go forth and multiply” and to “honor thy mother and thy father” wrapped family life in sacredness, while leaving the barren to pray for the gift of children.

Tradition, lack of effective family planning methods, and individual economic incentives to reproduce and invest in children seemed to insure that the family as an institution was immutable. It was this assumption that led political theorists to largely ignore the family in discussions of the social contract. Yet today, all of these factors are profoundly changed, and maintaining the family has become problematic, not just for individuals, but for society as a whole.

The eroded economic foundation of the family is one reason for this change. Children are no longer seen as economic assets, but as expensive liabilities. Not only is the direct cost of raising and educating a typical middle-class child rising faster than the inflation rate, but the opportunity cost of having children in a society that offers fulfilling alternatives to parenthood has also increased. Taken together, the direct costs of child rearing and foregone income can easily exceed \$1 million per child in a typical middle-class home, not including the cost of college (see table 1).

Safe and effective contraception, combined with collectivized support for the elderly, makes it relatively easy, and tempting, for individuals to avoid the economic burden of having children. Roughly 17 percent of American

Figure 1. Share of Women Aged 40-44 With 0 or 1 Children



Source: Table SF2, Current Population Survey. U.S. Census Bureau. www.census.gov/population/www/socdemo/fertility.html.

Table 1. Cost of Raising a Single, Middle-Class Child in the United States
(husband/wife family)

	Age	Direct Expenditures*	Forgone Wages**	Total
2007	<1	\$13590.40	\$45000	\$58590.40
2008	1	\$14012.00	\$46800	\$60812.00
2009	2	\$14446.00	\$48672	\$63118.00
2010	3	\$15326.40	\$50619	\$65945.28
2011	4	\$15810.00	\$52644	\$68453.64
2012	5	\$16293.60	\$32249	\$48542.98
2013	6	\$16578.80	\$33989	\$50568.16
2014	7	\$17087.20	\$35808	\$52895.13
2015	8	\$17620.40	\$37708	\$55328.83
2016	9	\$17843.60	\$39694	\$57537.91
2017	10	\$18389.20	\$41769	\$60158.37
2018	11	\$18959.60	\$43937	\$62896.38
2019	12	\$20906.40	\$46201	\$67107.42
2020	13	\$21563.60	\$48566	\$70129.57
2021	14	\$22220.80	\$51036	\$73256.66
2022	15	\$23584.80	\$53615	\$77199.88
2023	16	\$24316.40	\$56308	\$80624.63
2024	17	\$25060.40	\$59120	\$84180.48

Source: Mark Lino, *Expenditures on Children by Families, 2007*, Miscellaneous Publication No. 1528-2007 (Washington, DC: U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, 2008).

* Direct expenditures are drawn from United States Department of Agriculture estimates for husband/wife families earning between \$45,800 and 77,100, and raising a single child born in 2007.

** Assumes mother or father quits a \$45,000 a year job to stay home with the child up to age four. When the child is five, the parent returns to half-time employment at same hourly wage, but receives 2 percent instead of 4 percent annual wage increases.

women born in the 1950s had no children, and another 16 percent had only one. This compares to rates of approximately 10 percent in each category for women born in the 1930s (see figure 1).⁴ At the same time, individuals eligible for Social Security and Medicare, programs that are wholly dependent for their financing on workers—that is, on the human capital created by parents—receive benefits irrespective of the size of their families, thereby diminishing the historic correlation between family size and economic support in one’s later years. Meanwhile, for those who nonetheless assume the burdens and responsibilities of parenthood, downward mobility has become more common.

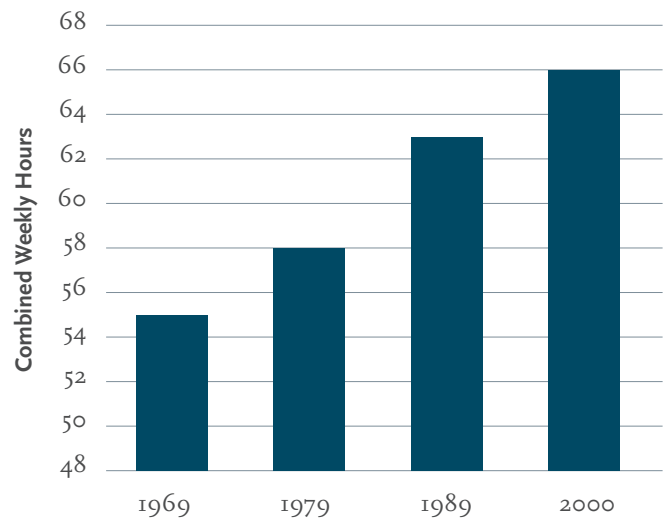
The Changing Nature of the Family

At the same time, the American family has changed. For much of American history, families did not differ much from one another. Widows and widowers were common, but divorce and parenthood outside of marriage were not. Several generations often lived and worked together. Well into the 19th century, most Americans were still farmers or worked in small craft shops often attached to their homes. Symbolizing the unity of work and family, family names often reflected the family trade. The Smiths descended from blacksmiths, the Whittiers from makers of fine white gloves.

In the latter part of the 19th century, as the United States became increasingly industrialized, families began to move from farms to the cities in search of factory jobs. It was not uncommon among the working class for both parents and older children to toil in factories outside the home. In the early 20th century, progressive child labor laws, combined with the labor movement’s pursuit of a so-called “family wage” that would allow a man to support a wife and children at home, led to a new norm in which the husband left home for work while the wife stayed home with the children. This norm persisted into the 1950s.

Since the 1950s, however, the family has changed. One reason for this is that women have entered the workforce in large numbers. In the mid-1950s, 60 percent of families with children younger than school age had one parent in the workforce and one working in the home. Today, 60 percent of women with children younger than school age are in the workforce.

Figure 2. Average Work Week, Married Couples With Children



Source: Bureau of Labor Statistics. In *Working in the 21st Century*, Bureau of Labor Statistics. www.bls.gov/opub/working/home.htm.

As two-income households have become the norm (and for many, a necessity), the tension between work and family life often leaves parents feeling harried and embittered. Today, half of all families have two parents working, compared to one in five families in the 1950s. Two-parent families have increased their total working hours over the past two decades by 14 percent (see figure 2). The poverty rate among married couples with kids is about 50 percent higher than among married couples without kids. Researchers estimate that among equally educated American women working in the same profession, those who are mothers suffer a lifetime wage penalty of between 5 percent and 9 percent per child.⁵

While parenthood has always been challenging, it is all the more so in societies in which spreading secularism has eroded the perceived sacredness of family life. Notably, in Europe, the United States, and throughout the Middle East, a large differential in fertility rates has emerged between those with fundamentalist or orthodox religious convictions, and their more secular counterparts.

Ultimately, this differential in fertility may lead to traditional families becoming a higher proportion of the population. For now, in all advanced countries, and even many developing nations, the economic burdens of parent-

hood are leading to rapid population aging, and, in many instances, population decline. Recently, the American fertility rate has bumped up to replacement level but is still insufficient to prevent rapid population aging.

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At the same time, among the dwindling percentage of Americans who are parents, divorce and out-of-wedlock births have exploded. A third of American children grow up in homes without a father present; that number increases to 65 percent for African-American children. Since 1997, single-person households have outnumbered married-person-with-children households. Since 2007, for the first time in our history, no more than a quarter of American households are made up of two married parents with a child at home.

Are Children Pets?

The family as an institution should be at the center of any social contract for the 21st century. First, we must confront an attitude that many modern societies have developed toward children. This attitude, as the economist Nancy Folbre laments, goes something like this: “Parents acquire [children] because they provide companionship and love. Therefore, they should either take full responsibility for them, or drop them off at the pound.”⁶

One could take the analogy further. Just as dog owners are expected to use Pooper Scoopers and observe leash laws, parents are expected to potty train their children, keep them quiet and well behaved, and let the joys of parenting be their own reward. Elinor Burkett, reflects this attitude in her book *The Baby Boon*. “Handing out goodies to parents just because they are parents,” Burkett writes, “is affirmative action—the preferential treatment of one group designed to correct real or perceived discrimination or inequality—based on reproductive choice.”⁷

The problem with these attitudes, and one that must be addressed explicitly by the next social contract, is that they

fail to account for the deepening dependency of all members of our society on both the quantity and quality of other people’s children.

The Value of Families

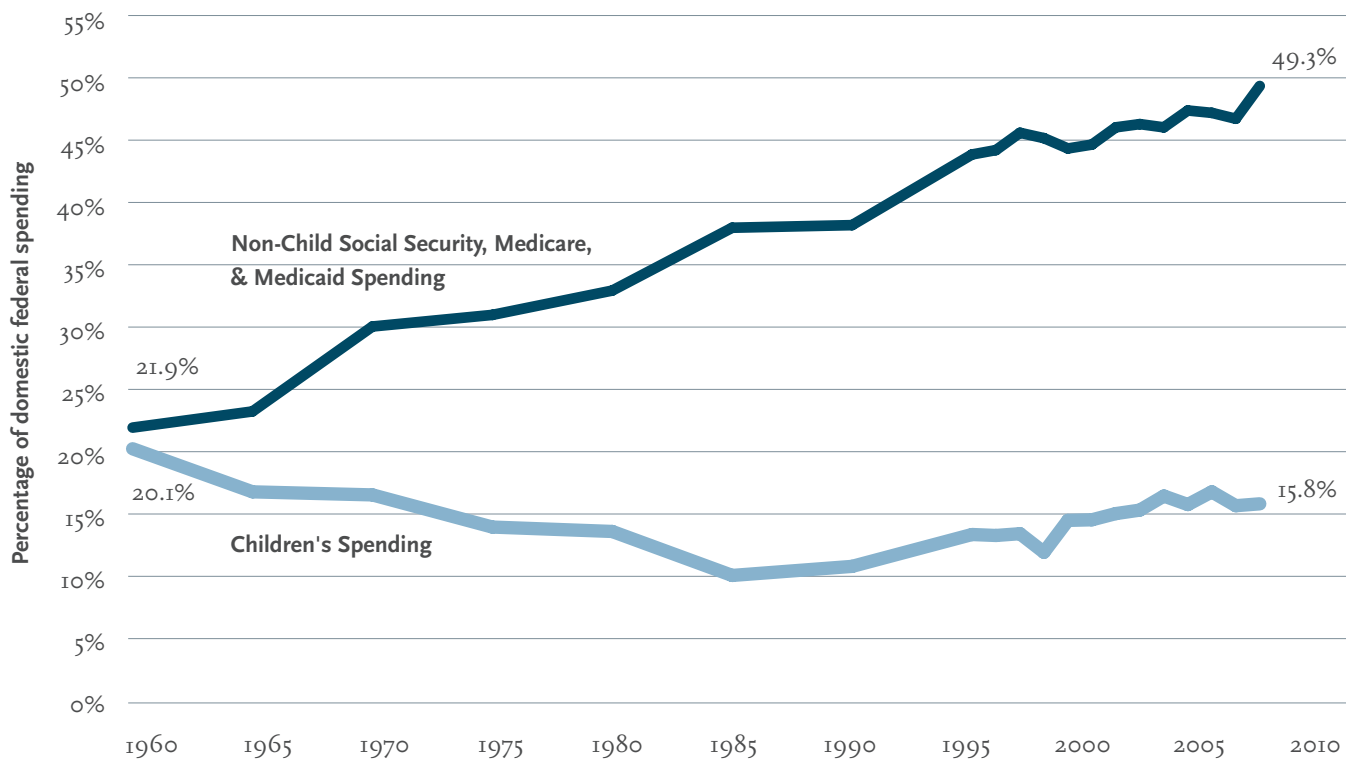
How well we raise the next generation of Americans will have important economic and military implications for our nation. The population of American prime workers (ages 25–54), which swelled by 21.7 percent between 1986 and 1996, is projected to grow a mere 0.2 percent in the decade 2006–16.⁸

This will create a sea-change in the workings of the economy. In the past, economic growth has depended heavily on population growth, which swelled consumer demand while at the same time providing the workers to meet that demand. In the absence of an expanding workforce, however, economic growth will depend entirely on the rising productivity of each individual worker, which in turn will require a significant investment in both human and non-human capital.

Similarly, our national defense in the future will depend on a shrinking population of Americans of military age. Following the 1991 Gulf War, many military experts came to believe that “smart bombs” and other high-tech devices would greatly reduce the military’s manpower needs. However, not only does that technology need to be designed and operated by highly trained individuals, but “boots on the ground”—as the Iraq war has demonstrated—are still necessary. According to military officials, seven in 10 Americans between the ages of 17 and 24 are ineligible to serve in the military because they have health problems or criminal records, or cannot meet the military’s educational requirements.⁹ Clearly, both economic and military security depends on families raising healthy, well-educated, patriotic children.

Another example of our growing national dependence on children is the exploding cost of, and deep levels of dependency on, Social Security and Medicare. These programs directly transfer taxes paid by today’s workers to today’s retirees. Due primarily to low birthrates and, to a lesser extent, increasing longevity, there are now only 3.3 contributors for every beneficiary, a ratio that is expected to drop by another 30 percent by 2030 (see figure 3). Obviously, the fewer workers there are to support each retiree, the more each worker must pay to sustain any given level of benefits.

Figure 3. 1960-2007: Federal Spending on Children and Major Entitlements as a Share of Domestic Federal Spending



Source: The Urban Institute, January 2008. Estimates and projections developed using the Budget of the United States Government, FY 2009 and CBO's The Budget and Economic Outlook: Fiscal Years 2008-18. Note: Children's tax expenditures are included in children's spending and domestic federal spending for this exercise.

Due primarily to low birthrates and, to a lesser extent, increasing longevity, there are now only 3.3 contributors for every beneficiary, a ratio that is expected to drop by another 30 percent by 2030.

Put another way, the lower the ratio of workers to retirees, the more valuable each worker (and by extension his or her parents) becomes to society. Nearly six in ten Americans elders depend on Social Security for at least half of their family income, and Social Security benefits are the sole source of income for nearly one in five. Because of low saving rates, even beneficiaries with pre-retirement income of \$250,000 would have to give up a third of their discretionary spending were they to lose

their Social Security benefits.¹⁰ Given a normal lifespan, a typical middle-income couple who retired in 2000 would have needed \$570,000 in the bank to replace their future Medicare benefits. According to a study by the Urban Institute, a similar couple retiring in 2030 would need \$960,000. Obviously few people could begin to meet these costs on their own.¹¹

Yet while America has largely socialized the cost of one traditional function of the family—support of the elderly—we leave the burden of sustaining the family's most vital function—support of children—largely on the backs of individual parents.

- Families with children receive a dwindling share of federal expenditures, while retirees receive an enormous share. Between 1960 and 2007, spending on children declined from 20.1 percent to just 15.8 percent of the domestic budget, while non-child Social Security,

Medicare, and Medicaid spending soared from 22.1 percent to 49.3 percent.¹²

- At all levels of government, per capita spending on the elderly dwarfs per capita spending on children—including the cost of public education—by a ratio of four to one. This is up from a three-to-one ratio in 1980.¹³
- Federal spending on children in America is so meager that even after accounting for refundable tax credits and all transfer payments, it reduces the child poverty rate by a mere 4.7 percentage points to a total of 21.9 percent, which is the highest child poverty rate of any developed country. By contrast, France reduces its childhood poverty rate by two thirds through its programs supporting families and children to just 7.5 percent.¹⁴

Another not uncommon public attitude is that parents, by bringing more children into the world, contribute to global warming and other environmental challenges, which is true. Yet, according to the environmental group Redefining Progress, the “carbon footprint” of four people each living in their own 500–1,000 square foot apartment is 3.6 times greater than if they all lived together in a 1,500–2,000 square foot, three-bedroom house, as a typical middle-class family does.¹⁵

Moreover, because parents with children at home have less free time and less disposable income than their childless counterparts, they are less likely to engage in activities that strongly contribute to greenhouse gas emissions. As we have seen most recently in Japan, China, and India, declining birthrates often lead to an increase in per capita and total consumption, as resources that would otherwise have been invested in raising children are diverted into higher adult consumption.

Low fertility imposes other costs on society as well. In Italy, where one-child families have become the norm, most members of the new generation will have to face the world without the benefits of any extended family—no uncles or aunts, cousins or nieces, brothers or sisters to learn from, or to turn to in adversity. Thus, more and more Italians will have to rely on the state, or charity, when they need assistance, particularly as they grow older.

Childlessness also breeds dependency. In the United States, elderly mothers with living children are 40 per-

cent less likely than childless women to wind up in a nursing home and elderly fathers of one or more living children are 66 percent less likely than childless men to do so.¹⁶ The biggest reason for this disparity is the incalculable amounts of free, informal care elderly parents receive from their grown children—care that would otherwise have to be paid for by programs like Medicaid, which finances nursing home care for the indigent elderly. Yet dutiful parents receive no compensating benefits from society.

The same point applies to low-paid caregivers and educators, most of whom could increase their incomes simply by getting out of the “nurturing business.” Indeed, as a rule, the adults who sacrifice the most to create and mold precious human capital retain only a small share of the public good they create. Those who devote themselves full time to raising their children receive no wages, and no additional support from government in old age. Daycare workers take home less pay than hotel maids. Elementary school teachers could easily make more money as casino dealers. Camp counselors could raise their income by taking a cashier job at the mall. High school teachers would receive more money if they taught stock or real estate seminars. The highest paid college professors are those who teach the least. Among doctors, pediatricians generally receive far less compensation than specialists dealing with adult illnesses.

In effect, we have placed a very high tax on responsible parents and other nurturers of human capital, and used the proceeds to support consumption on the part of the population as whole.

To take another example, most states require an individual who wishes to become a nursery school teacher to have earned at least an associate’s degree, with a major in childhood development, to have passed a certification exam, and to have served as a student teacher. Nonetheless, the average annual wage of preschool school teachers in 2007 was just \$25,800. By comparison, the average wage for animal trainers, according to the Bureau of Labor Statistics, was \$30,390 (see figure 4).¹⁷

These are the actual terms of the contemporary social contract as it applies to those involved in raising and educating the next generation. In effect, we have placed a very high tax on responsible parents and other nurturers of human capital, and used the proceeds to support consumption on the part of the population as whole.

This system has benefited both business and government in a self-reinforcing cycle. As the human capital the family creates is effectively taxed away, the family discovers it needs two incomes to sustain itself. Mothers join fathers in the paid workforce, thereby providing employers with new workers and the government with new taxpayers, which helps to replace the workers and taxpayers who are not being born because of the increasing tax on parenthood. The economy at least appears to grow, because while the work a woman performs as a mother and homemaker does not count in estimates of GDP growth, the work she performs as a paid employee in any field does. The harried, two-paycheck family, moreover, creates increased market demand for a broad range of fully tax-

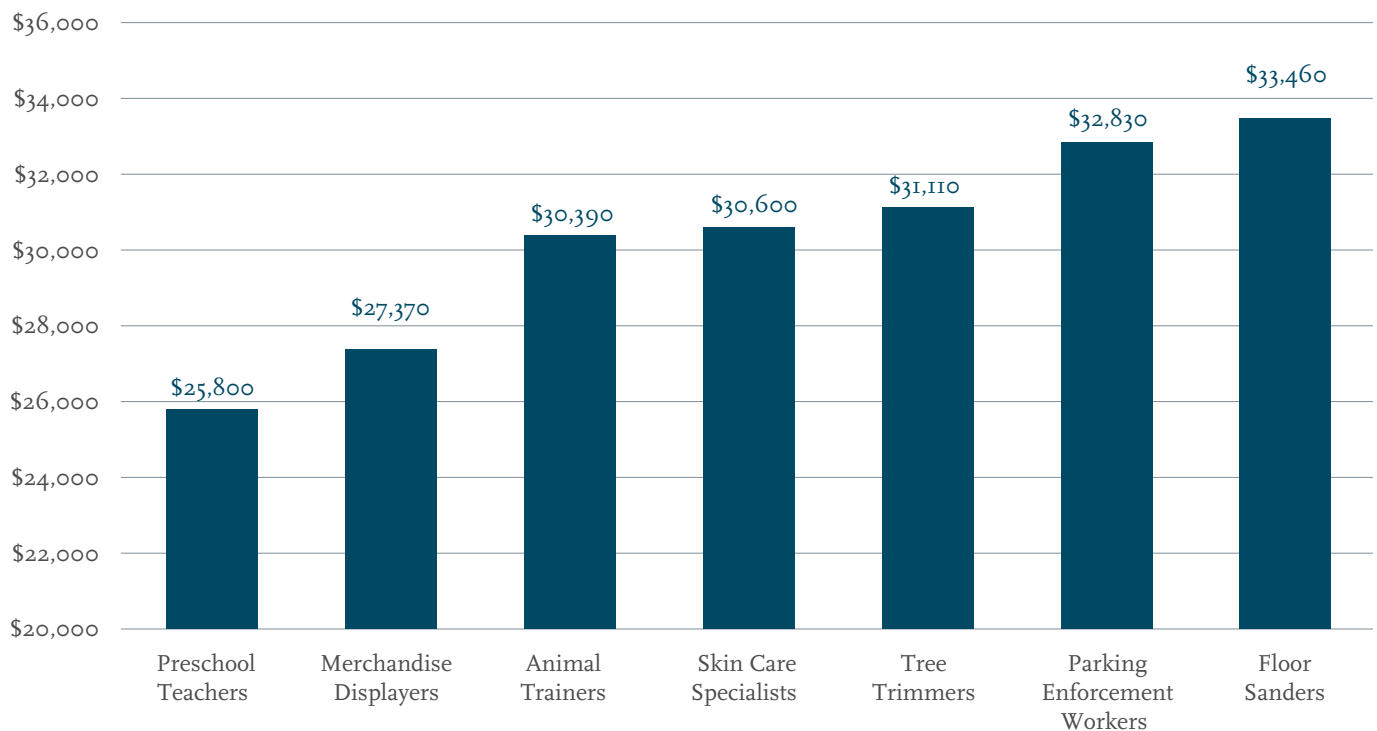
able products—processed foods, business attire, takeout service, an extra car.

If we were in the habit of thinking of the family not merely as a private consumption unit but as the sector of the economy most responsible for human capital formation, we would not allow it to be starved for resources while the value it creates is consumed by other, less productive sectors. A society that creates more and more disincentives to invest in children, while also under-compensating parents and other caregivers for the increasingly essential human capital they create, is living beyond its means.

Key Principles for the 21st Century

To some extent, the problems facing the family can be ameliorated through straightforward policies designed to ease the tensions between work and family life, such as workplace flexibility, publicly funded pre-school and after-school programs, as well as more generous tax preferences for families. There is abundant evidence that investment in early child development brings cascading returns

Figure 4. Average Salary By Occupation



Source: Occupational Employment Statistics, Bureau of Labor Statistics. www.bls.gov/oes/home.htm.

to society, not only fiscally, but in the form of improved human capital. Policies should support parents in making their own decisions about how best to raise their children, by not, for example, denying a child care credit to stay-at-home parents who provide their own child care.

Yet the experience of other advanced countries that have invested heavily in these approaches shows their limits. In Scandinavia, for example, though birthrates are higher than in other European countries, they are still well below replacement rates despite generous family policies. Countries that have taken this approach have also seen steep declines in marriage rates. When modern market economies, with their abundant opportunities for entertainment, travel, material consumption, and fulfilling careers, are conjoined with welfare states and private financial services that provide for security in old age without regard to parental investment, the incentives to avoid the encumbrance of children becomes overwhelming. More fundamental approaches are needed. The chief challenge in negotiating a social contract for families is preserving hard-won individual rights, particularly for women, while also maintaining sufficient investment in the nurturing of the next generation from the earliest possible age. Two broad approaches for reform suggest themselves: reduce the opportunity cost of parenthood, and allow parents and other caregivers to retain more of the value they create for society.

One way to reduce the opportunity costs of having children would be to ease the trade-offs young adults must make between starting families while they are still biologically capable of reproduction and pursuing higher education.

One way to reduce the opportunity costs of having children would be to ease the trade-offs young adults must make between starting families while they are still biologically capable of reproduction, and pursuing higher education. For example, universities and employers could consider including parents in their attempts to build diversity, rather than discriminating against them. The

terms of the current social contract that compel women to attend school and start careers during their prime reproductive years are relics of a time when women had foreclosed educational and professional opportunities, and now serve to disadvantage both men and women who invest in families.

The other broad need is to find ways for dutiful parents to retain more of the value they create for society. One way to do this would be to adjust both Social Security taxes and benefits in ways that reflect the enormous and disproportional contributions parents make to the system through their investments in children.

For example, we might offer relief from these taxes to parents with children under age 18 and higher Social Security benefits to lower- and-middle income parents whose children complete high school. Have one child, and the payroll taxes they pay (and that their employer pays) could drop by a third. A second child would be worth a two-thirds reduction in payroll taxes. Have three or more children, and they could forgo payment of payroll taxes until their youngest child turns 18. When it comes time to retire, parents would see their Social Security benefits calculated just as if they both had been contributing the maximum Social Security tax during the period in which they were raising children, provided that all their children have graduated from high school. For most parents, this would mean an increase in Social Security benefits over what they would receive today.

Education, housing, and land use policies also affect the economics of family life. Around the world and in many areas of the United States, lack of affordable housing is closely associated with low birthrates. Though housing is comparatively affordable in most parts of the United States, deteriorating public schools in many areas force parents into bidding wars for homes in good school districts, or compel them to pay for private school, or simply to limit family size. At the same time, underinvestment in transportation, particularly efficient, affordable mass transit, is forcing parents in many parts of this country to endure long commutes that have a negative financial and emotional impact on family life.

We are long past a world, such as John Locke or Thomas Hobbes knew, where the nurturing sector of society could pretty much be relied on to take care of itself. The

decline of patriarchy and the rise of fatherless families, the decline of home production, improvements in contraception, increasing individualism, fewer stigmas against the childless, the rising cost and duration of education, the mounting care needs presented by the growing ranks of the elderly, and other trends have led us to a point where the nurturing sector is in decline even as the unmet demand for nurture increases. If they were alive today, the founders of the social contract tradition would no doubt see the need for change.

The next social contract must recognize both the changing nature of families, and the increasing dependency of all Americans on the investments parents and other nurturers make in the well-being of the next generation. It is a generation that is already highly encumbered by poverty, family breakup, a rising national debt, and other enormous claims on its future production. Justice, and prudence, requires that we make a significant investment to restore and strengthen the American family. ✦

About the Next Social Contract Initiative

The New America Foundation launched the Next Social Contract Initiative (NSC) in 2007 to design and advance the framework for a 21st-century social contract, along with a detailed policy agenda to support it. The premise of this initiative is that, given the unimaginable changes of the last half-century, we should think from scratch about the appropriate roles of each sector of society—government, employers, individuals, and civil society. The programs and policies of a new social contract should be designed to support entrepreneurship and risk-taking, encourage long-term growth and broadly shared prosperity, and support individuals and families not as employees, but as citizens. Perhaps most importantly, NSC operates on the belief that economic security and opportunity are not mutually exclusive alternatives.

NSC draws on the strength of existing domestic policy programs at New America including the American Strategy, Asset Building, Economic Growth, Education, Fiscal Policy, Health Policy and Workforce and Family programs, as well as its own staff, to fulfill this mission. In the tradition of New America, NSC strives to develop innovative, principles-based solutions for a 21st Century economy and society. If individuals are to take advantage of the opportunities inherent in a dynamic economy, they will need the security provided by social insurance, individual assets, and portable benefits. In doing so, they will fulfill their own goals and bolster our collective faith in the continued vitality of the American Dream.

In the course of our research, analysis and outreach, it has become apparent that deeper, macroeconomic forces are also undermining the social contract. Indeed, one lesson from the growing financial crisis is that finding the proper balance of rights and responsibilities among the various sectors—including the proper allocation of economic risk—is not a philosophical luxury, but essential to a healthy economy and a stable society. This has led to an increased focus on developing policies that promote growth, innovation, and the reestablishment of the reciprocal connection between increases in productivity and higher wages.

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