# Chapter 13 No Way Out: Dealing with the Consequences of Changes in Family Composition

#### **Ron Haskins**

**Abstract** A review of four decades of trend data from the decennial census shows that marriage rates have declined and nonmarital birth rates have increased. As a result, the share of children living in female-headed families has increased greatly. Research shows that children in female-headed families are more likely to live in poverty, have suboptimal development and have behavioral problems than children reared by their married parents. Because the trend data provide little reason to think any of the trends in family composition will change in the near future, the chapter reviews evidence on policies that might reduce the growth of female-headed families are mostly ineffective. It follows that reforms to better support female-headed families and their children, many of which are proposed, are of vital national interest.

Over the past four decades, America has experienced a series of important changes in its income distribution, work and wage rates, and patterns of family composition. My goal in this chapter is to focus on the changes in family composition, touching on the other changes only to the extent that doing so will illuminate changes in family composition. After a straightforward description of the major changes in family composition, poverty, and inequality, I turn to a somewhat less straightforward examination of the causes and consequences of these changes. The evidence leads me to conclude that the most important cost of family composition changes is the well-documented impact on children's poverty rates, development, and behavior. More specifically, children living in female-headed families suffer from a number of problems in their development and behavior; these insults, in turn, contribute to increased poverty rates and other problems when the children grow up as well as reduced intergenerational mobility. I then turn to an analysis of the appropriate response by government to the costs imposed by the impact of lone parenting on poverty and child development. I conclude that it is unlikely that the

R. Haskins (🖂)

Brookings Center on Children and Families, The Brookings Institution, Washington, DC, USA e-mail: rhaskins@brookings.edu

<sup>©</sup> Springer International Publishing Switzerland 2015

P.R. Amato et al. (eds.), Families in an Era of Increasing Inequality,

National Symposium on Family Issues 5, DOI 10.1007/978-3-319-08308-7\_13

trends in family composition will be reversed anytime soon, meaning that the elevated poverty rates and depressed intergenerational economic mobility will persist and perhaps grow. If this conclusion is true, government policy should continue its present course of pursuing two goals—to increase the share of children living with their married parents, a worthy but difficult goal to attain, and to contribute to the financial security of female-headed families. We know enough to more effectively pursue both goals than we do now, but finding money to expand social programs and children's programs—especially if we continue to dramatically increase spending on the elderly every year—will be a problem far into the future.

# **Trends in Family Composition**

#### Trends in Marriage Rates

Changes in family composition, based on the five decennial census surveys between 1970 and 2010 have recently been examined (Cancian and Haskins 2013; the 2010 Census data are from the American Community Survey). Here, I summarize the major findings as background for the analysis to follow. First, as shown in Fig. 13.1a, b, marriage rates for all ages and all racial/ethnic groups have been in continuous decline since 1970. The rate of decline has been inversely proportional to age so that the youngest age groups have shown the biggest declines; the average decline across all age groups 15–44 was 34 %, with a range of 23 % for 40–44-year-olds to 74 % for 20–24-year-olds. These data show that many women are waiting longer to marry. More important, the fact that the rate has dropped by a quarter for 40–44-year-olds implies that fewer women will ever marry.

Within this broad picture of declining marriage rates, several patterns are especially notable. The Hispanic marriage rate (62.2 % in 2010) is similar to the rate for whites (68.1 %), averaging about 7 % points below whites in most years and displaying a similar rate of decline between 1970 and 2010 (Fig. 13.1b). By contrast, the marriage rate for blacks (60.9 %) was substantially below that for Hispanics (79.5 %) and whites (85.1 %) in 1970 at the outset of the four-decade period but nonetheless declined more between 1970 and 2010 (39.6 %) than the decline for either whites (20.0 %) or Hispanics (21.8 %). Black women finished the period with an astounding marriage rate of 36.8 %. Another notable pattern is that marriage rates stopped declining for college-educated women around 1990 and have been more or less flat for two decades (Fig. 13.1c). Marriage rates for high school graduates also stabilized, but only for the 2000s.

#### Trends in Nonmarital Births

If marriage rates decline, in part because people get married at later ages, nonmarital birth rates are likely to rise whether for no other reason than both males and females

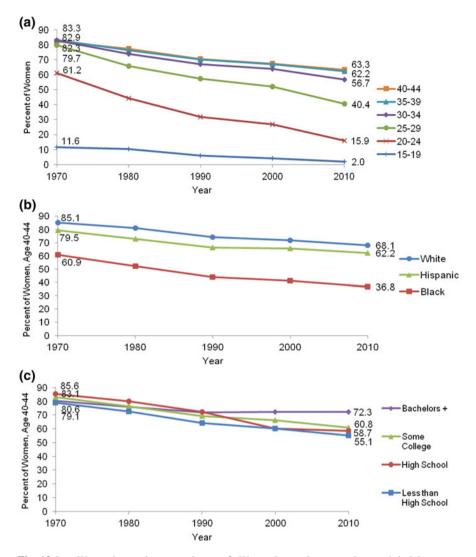


Fig. 13.1 a Women's marriage rates by age. b Women's marriage rates by race/ethnicity at age 40–44. c Women's marriage rates by education at age 40–44. *Source* Author's calculations from the decennial census (US Bureau of the Census 1970, 1980, 1990, 2000) and the American Community Survey (US Bureau of the Census 2010)

are spending more years outside marriage, during which time we know they do not stop having sex. Data from the National Survey of Family Growth show that 82 % of women age 20–24 and 90 % of women age 25–29 reported having sex in the past year (Chandra et al. 2011). As shown in Fig. 13.2a, b, the percentage of births to unmarried mothers has increased over the four-decade period for all racial/ethnic groups and all education groups of women. Regarding race/ethnicity (Fig. 13.2a),

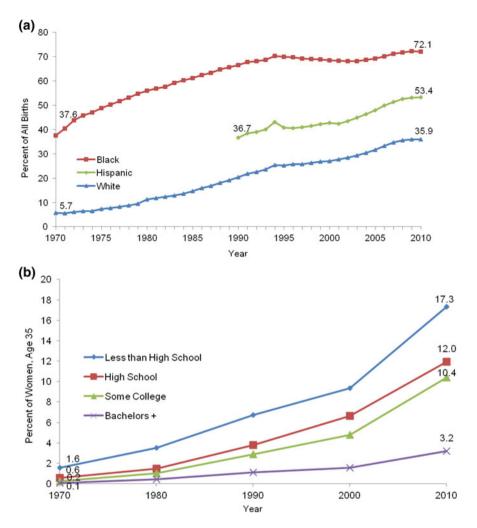


Fig. 13.2 a Percentage of births to unmarried women by race/ethnicity. b Percentage of women age 35 who are never-married mothers by education level. *Source* Author's calculations from the decennial census (US Bureau of the Census 1970, 1980, 1990, 2000) and the American Community Survey (US Bureau of the Census 2010)

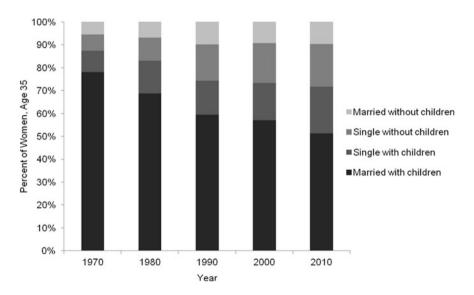
blacks have the highest rate of births to unmarried women at 72.1 %, with Hispanics (at 53.4 %) about 20 % points below blacks, and whites (at 35.9 %) about 20 % points below Hispanics. Fortunately, the rate of nonmarital births to blacks has increased only 1.7 % points since 1994. However, with increases of 10.5 and 10.3 % points, respectively, the rates for whites and Hispanics have been on a steady rise during this period. Turning to nonmarital births and education, the measure portrayed in Fig. 13.2b is the percentage of women who are never-married mothers at age 35. This measure shows a consistent inverse relationship between

level of education and both the frequency of nonmarital births and the rate of increase over the period. By 2010, the percentage of women age 35 who were never-married mothers was 17.3 % for women with less than a high school degree, 12.0 % for women with a high school degree and no more, 10.4 % for women with some college, and 3.2 % for women with a 4-year degree or more.

# Trends in Family Composition

The marriage and birthrate data are brought together by showing changes between 1970 and 2010 in the family structure in which women live at age 35 (Fig. 13.3). The most important trend for our purposes is that the married-couple-with-children family type has declined from a little over 78 % to a little over 51 % over the four-decade period, a decline of 35 %. Meanwhile, each of the other three family types increased; married without children by 72 %, single with children by 122 %, and single without children by 165 %. One consequence of these changes is that the share of the nation's children who live with single mothers increased from 11.6 % in 1970 to 25.4 % in 2010, an increase of 119 %. As shown later, this change in the share of children living with single mothers has a major impact on children's poverty rates.

Marriage rates have been declining for all ages, ethnic groups, and education groups except college-educated women for four decades. The decline in marriage



**Fig. 13.3** Changes in women's family structure at age 35, 1970–2010. *Source* Author's calculations from the decennial census (US Bureau of the Census 1970, 1980, 1990, 2000) and the American Community Survey (US Bureau of the Census 2010)

has in turn played an important role in the rise of nonmarital births so that now about 40 % of the nation's children—and over 70 % of its black children—are born outside marriage. We turn now to a review of what these changes have meant for poverty and opportunity in America.

# Three Consequences of the Increase in Female-Headed Families

#### Impact on Poverty Rates

Trends since 1980 in the poverty rate of children in female-headed and marriedcouple families are seen in Fig. 13.4. Poverty rates in female-headed families with children now hover around 40 %. By contrast, married couples with children have poverty rates that have been as low as 7 % in recent years. Married-couple families are also more resistant to large swings in poverty rates. Between 2000 and 2010, a period during which the nation suffered through the recessions of 2001 and 2007–2009, the poverty rate for children in female-headed families increased by nearly 8 % points as compared with just 3 % points for married-couple families, although in percentage terms the increase for married couples was greater, in part because the rate going into the recession was so low. Marriage appears to provide children with a degree of protection against poverty during recessions, perhaps in

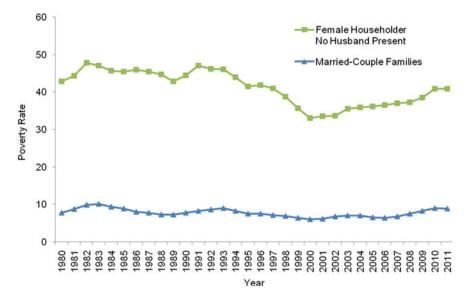


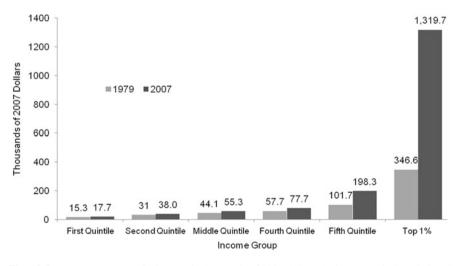
Fig. 13.4 Percentage of families with children in poverty by family structure, 1980–2011. *Source* US Bureau of the Census, Current Population Survey, Annual Social and Economic Supplements

part because at least one parent in two-parent families is usually able to avoid unemployment—and in any case, the poverty rate of kids in married-couple families is always one-fourth or less than that of kids in female-headed families.

It is worth noting that between 1991 and 2000, the poverty rate among femaleheaded families with children dropped abruptly and reached its lowest level ever. We examine this felicitous drop in poverty in more detail below.

#### Impact on Income Inequality

One of the most widely covered economic stories in the past decade has been the very substantial increase in economic inequality. In the midst of this discussion, much of it highly partisan, the Congressional Budget Office (2011) conducted a study of changes in income between 1979, the peak of economic growth before the recessions of the early 1980s, and 2007, just before the beginning of the Great Recession. CBO divided the income distribution into five parts, called quintiles, with each quintile containing an equal number of households (Fig. 13.5). In addition, CBO examined changes in income in the top 1 %, probably because there was ample evidence that the growth of income at the top of the distribution had been especially robust. The analysts at CBO used a broad definition of income that included all government benefits, even the fungible value of health care paid by insurance or government programs (primarily Medicaid and Medicare), marking the first time CBO had used such a broad measure of income. An important point illustrated by Fig. 13.5 is that between 1979 and 2007, a period during which many



**Fig. 13.5** Post-tax post-transfer income in thousands of 2007 dollars, by income quintile, 1979 and 2007. *Source* Congressional Budget Office, "Average After-Tax Household Income," available at http://www.cbo.gov/sites/default/files/cbofiles/attachments/average\_after-tax\_income.pdf

analysts and the president claimed that the middle class was disappearing (Frank 2004; Krugman 2002; Obama 2011), all five quintiles gained income. Another important point shown graphically in Fig. 13.5 is that income inequality increased all along the income distribution. The increase in income over the period was 16 % in the bottom quintile, 23 % in the second quintile, 25 % in the middle quintile, 35 % in the fourth quintile, and 95 % in the top quintile. The increase in the top 1 % of households was an amazing 281 %. If one were to look higher in the income distribution, say at the top 0.1 %, the explosion of income would be even greater. Given that the percentage increases are bigger the further up the distribution we look, by definition income inequality has increased.

Based on the poverty data reviewed above, as well as the annual Census Bureau report on income, poverty, and health insurance coverage, we know that female-headed families with children are disproportionately found in the bottom of the income distribution where the increase in income was the smallest (DeNavas-Walt et al. 2012). It follows that as compared with average household income, female-headed families lost ground over the period 1979–2007. According to Census Bureau income figures, although the mean income of female-headed families increased a little more than 22 % between 1980 and 2011, they nonetheless lost ground to married-couple families whose income increased 38 % over the period from a much larger base in 1980 (\$67,900 vs. \$33,661). By 2011, the mean income for female-headed families was \$41,194 as compared with \$93,951 for married-couple families.

Further evidence of the growth of income inequality is provided in Fig. 13.6. Here, we plot changes in inequality between 1970 and 2011 by showing the ratio of income at the 90th percentile versus the 10th percentile, the 50th percentile versus the 10th percentile, and the 90th percentile versus the 50th percentile for all families with children headed by a person between the ages of 25 and 55. In view of the data on changes in income by quintile, it comes as no surprise that by all three measures inequality has increased more or less continuously throughout the four-decade period. Each of the three comparisons began the period with large gaps. People in the 90th percentile earned 4.6 times as much as people in the 10th percentile for example. It is noteworthy that all the ratios increased substantially: the top as compared with the bottom by 137 %, the middle compared with the bottom by 68 %, and the top as compared with the middle by 37 %. As with the CBO income distribution analysis, the separation at the top is the most striking, but the period ended with substantial increases in inequality all along the income distribution.

At the risk of joining the rather tiring partisan debate about inequality, I would draw two conclusions from these numbers. The first is that there is simply no question that the nation is becoming more unequal. I am personally struck by the separation at the top and the fabulous wealth and living styles of the very rich, some of whom prefer their yachts to be equipped with helicopters—or, at least in one case, a submarine (Frank 2008). However, the huge increase in inequality at the top should not obscure the fact that the growth in inequality is taking place all along the income distribution.

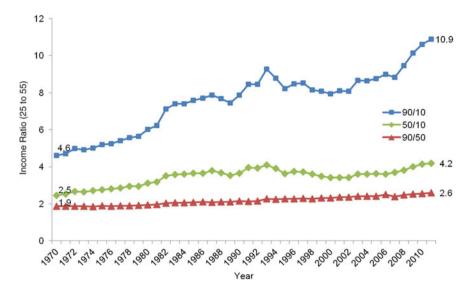


Fig. 13.6 Income ratios for all prime-age-headed families with children. *Source* Author's calculation from the US Census Bureau March Current Population Survey (1971–2012). *Note* Prime age refers to individuals age 25–55

Second, the data on income growth and inequality reviewed above makes it clear that female-headed families with children are falling further behind. As we will see, children from female-headed families are already behind on several measures of development as compared with children from wealthier families. To the extent that parental income enhances their children's development, growing inequality could add further to the gap in child development between children from female-headed and married-couple families. Of course, there are many influences on development other than income (Mayer 1997), a fact that comes into play when deciding whether children in female-headed families are worse off now because of the growth of income inequality. In this regard, two considerations come quickly to mind. As we have seen, the average income of female-headed families is increasing, including the income of mothers in the bottom 40 % of the distribution. In addition, although the economy is taking its toll on employment among low-income single mothers (and many other demographic groups), they are nonetheless more likely to work now than before the mid-1990s. It seems reasonable to assume that employment among single mothers will continue to rise, as indeed it is already doing, as employment recovers from the depredations of the Great Recession. Thus, even if there is downward pressure on children's development from increasing income inequality, increasing income and the rising likelihood of living in a household headed by a working adult might be expected to offset at least some of the supposed effect of rising income inequality.

# Impact on Children

The increasing share of the nation's children in female-headed families with their high poverty rates, combined with problems with the parenting practices of the single mothers heading these families (see Kalil, Chap. 5), should cause serious concern about the waste of human potential and the decline in economic opportunity experienced by children in female-headed families. The claim that children's development is suppressed on average by living in a single parent family used to be a matter of controversy among social scientists and members of the media. As far as I can tell, since publication of Amato and Keith's meta-analysis of the effects of divorce on children in 1991 and McLanahan and Sandefur's *Growing Up with a Single Parent* in 1994, the ranks of those who deny that living in a single-parent family is not optimal for children's development have diminished greatly.

Although there may not yet be consensus on the specific impacts on child development and behavior of living in a female-headed family, the list of effects reported by one or more studies is extensive and includes higher school dropout rates, lower academic achievement, more mental health problems, higher rates of delinquency, higher rates of teen pregnancy and birth, more drug and alcohol use, and not working nor being in school in late adolescence and early adulthood (Amato and Keith 1991; Amato 2005; McLanahan and Sandefur 1994; McLanahan et al. 2005; Pearlstein 2011).

Young boys appear to have special difficulty in female-headed families, especially minority boys. A compelling review of research on this issue is provided by Autor and Wasserman (2013) who argue two points. First, boys and males as a group have performed poorly in educational and economic terms over the past three decades while females have improved their educational and economic status. The authors grant that technological change, the decline of unions, and globalization have played a role in men's economic decline, but they also argue that what they call "pre-market" factors have played a role. Their review of the research on child development and single parenting cites studies showing that single mothers spend less time with sons and harshly discipline them more often than daughters. Similarly, Autor and Wasserman review evidence that the gap between boys acting out more in school than girls is greater for boys and girls from female-headed families than for boys and girls from married-couple families. Drawing heavily on research by Clampet-Lundquist and colleagues using data from the Moving to Opportunity Study, Autor and Wasserman point out that girls who moved from their old highrisk neighborhoods to new neighborhoods with lower poverty densities, compared with girls in the control group who did not necessarily move to these neighborhoods, showed better academic outcomes, engaged in fewer risky behaviors, and had better health (Clampet-Lundquist et al. 2011). In sharp contrast, boys who moved were more likely to be arrested, to abuse drugs and alcohol, and to have poorer health than boys in the control group. An important cause of the greater problems encountered by boys seemed to be that the move disrupted their relationship and contact with their fathers and father figures. In view of the fact that boys see their fathers much less often after their parents separate (Carlson and Turner 2010), the negative effects of disrupting the bond between fathers and sons seem likely to have broader application than only to boys who have moved.

Trying to understand the dynamics of single-parent families, especially those created by nonmarital births, is becoming a new subdiscipline in family studies. The last 5 years or so have seen a rapid increase in research on complex families, that is, families that include a step-parent, half-sibling, or step-sibling. An idea that motivates much of this new research is that both the frequent changes in family composition, some of which include an ample share of adult conflict, and the possibility of difficult relationships both within the household and between adults inside and outside the household, may have negative impacts on the child's well-being.

As in any emerging field of research, the initial work is largely descriptive. Based on the nationally representative sample of nonmarital births from the Fragile Families study, Tach and Edin (2011) examined changes in the composition of families formed by a nonmarital birth during the first 5 years of the child's life. The data give an idea of the turmoil to which these children are subjected in their home life. A total of 55 % of the birth mothers or fathers had at least one new romantic relationship before the child turned 5, and 39 % of them had two or more new romantic relationships. Of the mothers, in whose household nearly all the children lived, more than half had new romantic relationships and 28 % had two or more. Given these new romantic relationships, and the data reviewed above about the frequency of sex among unmarried young adults, it comes as little surprise that 60 % of the children had half-siblings in their family on either their mother's or father's side before they reached age 5. More than 40 % of the children had two or more half-siblings and nearly 25 % had halfsiblings on both their mother's and father's side. If we define an unstable family as one in which the relationship between the biological parents end or relationships with new partners begin, and a complex family as one or both parents having a child with a parent other than the child's parent, nearly 80 % of the children experienced either or both family instability and family complexity by their fifth birthday.

A great deal of research establishes a link between family instability and externalizing behavior, aggression, and delinquency. A recent study by Fomby and Osborne (2013), for example, also based on Fragile Families data, examined the relationship between family instability (changes in family structure) and multipartner fertility (parents having children with more than one partner) and three measures of the child's behavior at age 9. The child behaviors were mother-reported externalizing behavior (acting out; harming others), teacher-reported externalizing behavior, and the child's self-report of delinquency. Among other findings, Fomby and Osborne report that both family instability and multipartner fertility are correlated with increased problem behaviors in the child.

The analysis presented in this section leaves little or no doubt that the rise of single-parent families is associated with higher poverty rates, greater income inequality, and negative effects on children's development and behavior. The question arises—can government policy do anything to reduce the prevalence of single parenting, prevent the problems associated with single parenting, or contain the problems when they do occur?

# **Government Policy**

One way to think about government policy on responding to the increase of single parenting and the associated problems of poverty, inequality, and child development is to focus on policies that help single-parent families and on policies to reduce the growth of single-parent families. Both approaches are undertaken in this section. First, I examine current policy that aims to help single-parent families. After examining proposals for increasing the effectiveness of policy for single mothers and their children, I turn to policies designed to reduce the growth of single-parent families. More specifically, in the second category, I consider policies that aim to reduce the number of nonmarital pregnancies and policies designed to increase marriage rates.

# Supporting Female-Headed Families

Over one-quarter of the nation's children live in female-headed families, and the percentage is increasing. This figure, however, is for children living in a female-headed family at any one time; the percentage of children who ever live in a female-headed family before their 19th birthday is around 50 % (Bumpass et al. 1995). Although the rate of increase in children living with lone mothers has slowed somewhat, it is still increasing and no signs of a turnaround are in sight. It follows that the nation will have millions of children living in female-headed families during at least part of their childhood for the foreseeable future. In 2011, 18.9 million children lived in a female-headed family and millions more spend at least part of their childhood with a single parent (US Census Bureau 2012).

As much as marriage hawks (I consider myself a member of this species) envision a future of more and more children living with their married parents, the trend data show that the decline of married-couple families with children continues. We have now reached the point at which by age 25, more women have had babies outside marriage than are married (Hymowitz et al. 2013). One hopes that marriage hawks will continue to support policies to increase marriage rates, but meanwhile a huge share of the nation's children will continue to live in female-headed families. It seems wise to expand the focus of state and federal policy on these families.

Two broad approaches have been taken by both the federal and state governments to help poor single mothers and their children. One approach, which began with the Aid to Dependent Children program in the Social Security Act of 1935, is to provide cash and noncash support to the poor. Since 1935, and especially since the beginning of the War on Poverty in the mid-1960s, both the number of meanstested programs and federal and state spending on the programs have grown dramatically. Today about \$1 trillion is spent every year on these programs (Haskins 2012). The second approach is to encourage poor mothers to work and then use government programs to subsidize their earnings (Haskins 2011; Heinrich and Scholz 2009). One of the great tensions of American social policy has been whether it is better to give welfare benefits to able-bodied mothers or to encourage, cajole, or try to force them to work (Mead 1986; Haskins 2006). A key event in the work approach was passage of the welfare reform law of 1996. This law contained numerous provisions intended to increase work rates, none more important than cash sanctions (by reducing the family's welfare benefit) on mothers who did not meet state-designed requirements on preparing for and looking for work. A second work-inducing provision of the 1966 law was a 5-year time limit (with some exceptions) on cash welfare benefits, a provision designed to send the message that sooner or later mothers on welfare would have to become self-supporting.

Two points should be kept in mind when evaluating these two strategies. The first is that there is not a sharp division between the two approaches. The major reason is that poor and low-income workers almost always continue to qualify for means-tested benefits after they get a job and have earnings. All means-tested benefits have either a phase-out rate or an income level at which they end abruptly (Congressional Budget Office 2012). Indeed, the work strategy is premised specifically on the continued receipt of means-tested benefits as long as people work and continue to have low income. Second, many of the same programs provide benefits to workers and to nonworkers. Cash welfare, housing, the Supplemental Nutrition Assistance Program (SNAP; formerly food stamps), school lunch, Medicaid, and many others are provided to parents with no earnings and to parents with earnings.

Does the work strategy work? Using a broad definition of income that includes earnings, social insurance, the Earned Income Tax Credit (EITC), means-tested cash and in-kind benefits, and other sources, the income of female-headed families in the bottom 40 % of the income distribution (below roughly \$24,000 per year) increased from \$13,404 to \$15,549 between 1990 and 2010 in constant dollars, a rise of 16 %. Total income for this group had reached as high as \$16,643 in 2000 before the recessions of 2001 and 2007-2009. However, between 2000 and 2010, their income fell by nearly \$1,100 or about 7 %. We return to this point later, but a problem with the work strategy is that recessions disrupt earnings for low-income mothers just as they do for middle-class families. It may sound unusual to say that poor and low-income mothers, who are still often referred to as "welfare mothers," are dependent on earnings rather than welfare, but once they leave welfare for work, they may find it difficult to get back on cash welfare if they lose their job. Some will qualify for Unemployment Compensation, but many have family obligations that make them available only for part-time work and others left their job voluntarily, both of which would disqualify them for Unemployment Compensation.

Greater detail of changes in the sources of income for lone mothers is provided in Fig. 13.7. The most conspicuous feature of the figure is the steady rise of earnings between 1993 and 2000 and then a nontrivial decline that occurred in two phases following the recession of 2001 and then again following the onset of the 2007–2009 Great Recession. The shape of this income curve since 2000 is direct evidence of what it means to be dependent on work. Although earnings for moms in the bottom 40 % of female heads increased by almost 100 % between 1990 and 2000, they declined by about 30 % between 2000 and 2010. These earnings figures

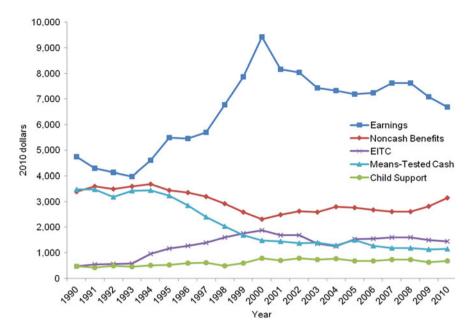


Fig. 13.7 Earnings and benefits for female heads with children in the bottom 40 %, 1990–2010. *Source* Tabulations by Richard Bavier, based on the US Census Bureau March Current Population Survey, 1990–2010

align well with the employment-to-population ratio (EPR) for single mothers which increased from about 61 to 73 % or by 21 % between 1990 and 2000 but then fell by 10 % between 2000 and 2010. Even after the two recessions, the second one the most severe since the Depression of the 1930s, the EPR of single mothers was still 8 % above its level before the 1996 welfare reforms. The never-married subgroup of single mothers, who were more likely to have been on welfare and were the least job-ready as measured by experience and education, were nearly 40 % more likely to be employed in 2010 than 1990 (Haskins 2011).

The other line graphs in Fig. 13.7 are equally revealing. The EITC performs just as expected. As more single mothers got jobs, their EITC payment rose; when the EPR began to decline after 2000, so did EITC payments. EITC payments recovered slightly as the impacts of the 2001 recession began to fade (but not disappear), only to fall again as the Great Recession took hold after 2007. At its peak in 2000, the EITC provided single moms in the bottom 40 % with an average of \$1,883, up from \$466 in 1990, an increase of more than 300 % in constant dollars. The EITC boosted earnings of single moms in the bottom 40 % in most years by a little less than 20 %.

The means-tested cash component of income is bound to be disappointing to many advocates. Over the entire period of two decades, means-tested cash, primarily from the Aid to Families with Dependent Children program before 1997 and the Temporary Assistance for Needy Families (TANF) program in 1997 and after,

declined from \$3,466 to \$1,154, a decline of over 65 %. The goal of the 1996 TANF reforms was to encourage mothers to enter the workforce. When they responded as intended by leaving TANF, they lost part or all of their cash benefit if they had earnings (some mothers left welfare but did not get jobs). The hope of reformers was that earnings and the EITC and other work support benefits would make up for the loss of TANF cash and total income would increase. That the total earnings of lone mothers in the bottom 40 % did increase on average over the period suggests that earnings, the EITC, and other work support benefits did in fact make up for the loss of means-tested cash for most, but not all, single mothers. In this regard, it is notable that Fig. 13.7 shows that noncash income (SNAP, housing, school lunch) did not decline as precipitously as means-tested cash. Over the entire period, noncash income fell from \$3,380 to \$3,139, or by about 7 %. It declined more during the period of rapid employment growth by single mothers before 2000, but when the recessions of 2001 and 2007-2009 reduced employment, noncash benefits increased in most years. Over the decade of difficult economic times beginning in 2001, noncash benefits increased from \$2,311 to \$3,139 or by about 35 % (Fig. 13.7), demonstrating that these programs serve as both work supports and components of the safety net.

Many analysts and advocates may also be disappointed by the modest role of child support in boosting the income of lone mothers in the bottom 40 %. In percentage terms, over the two-decade period, the average payment of child support to this group of low-income mothers increased by nearly 45 %, but the increase was from \$472 to only \$678. One of the important characteristics of the child support system is that many fathers resist payments. Even so, state child support programs have become more and more effective at locating these fathers and using very strong measures, including expropriating their property and throwing them in jail, to force them to pay. The tools the child support enforcement system has at its disposal were increased greatly by the 1996 welfare reform law. These new tools were so effectively employed by the states and localities that collections increased by 50 % in the 4 years after welfare reform (Office of Child Support Enforcement 2000). The greatest limitation on child support payments to poor and low-income mothers is probably the poor employment record and low income of the fathers of their children. The EPRs of low-income fathers have been declining for many years; a large share of these fathers have prison records which makes getting a job difficult, and even when they do work, many low-income fathers are able to hide their income. As a result of these and similar considerations, many states have started programs to help fathers find jobs, so they can make more frequent and larger child support payments (Mead 2011; Schroeder and Doughty 2009). Nonetheless, it seems unlikely that child support payments to poor mothers will increase substantially in the near future.

There is good news and bad news for government programs that attempt to help low-income mothers achieve at least a modicum of financial stability on the positive side of the poverty line. After the welfare reform law of 1996, the work rates of low-income single mothers—especially never-married mothers who are the poorest, have the least education, and the least job experience—increased substantially. When their earnings were augmented by work support benefits such as the EITC, SNAP, Medicaid, and childcare, many of the mothers worked their way out of poverty. By 2000, the poverty rate of children in single-parent families reached its lowest level ever as did the poverty rate of black children (who are disproportionately likely to live in female-headed families). That's the good news—the efforts of the mothers themselves, augmented by government work support benefits, turned out to be an effective strategy for helping single mothers and their children leave poverty. Even after the recessions of 2001 and 2007–2009, mothers in the bottom of the earnings distribution still had higher work rates and lower poverty rates than before the large increase in employment following welfare reform. However, their work rates fell and their poverty rates increased during the recessions, showing clearly that like other families, they are dependent on the economy generating jobs if they are to continue making progress in employment, income, and avoiding poverty.

Thus, the bad news is that the effectiveness of the work strategy is dependent on an economy that generates lots of jobs—and the American economy sometimes falls short, especially during recessions. Another piece of bad news is that some mothers were not able to make the transition to work and either used up their 5 years on TANF, were sanctioned off the rolls, or left the rolls voluntarily, perhaps to work at a job that they subsequently lost. This group of mothers does not have earnings and does not have TANF benefits. In one study, their annual income was \$6,178 as compared with \$17,681 for working mothers who left TANF. Not surprisingly, these mothers and their children also have high rates of food insecurity (Blank and Kovak 2009; Loprest 2011).

Despite the bad news, it is possible to imagine several changes in work support policy that could help these mothers increase their income and in some cases escape poverty. First, more could be done to ensure that these mothers get child support, especially by convincing states, perhaps with financial incentives, to give all child support collections to the mothers. As matters now stand, states and the federal government retain some of the child support payments in cases in which mothers and children had been on welfare. A second reform in child support policy would be to help states mount work programs for noncustodial fathers who owe child support, so they would be able to have earnings with which to make their payments (Mead 2011).

Another worthwhile improvement in the work support system would be to expand childcare subsidies. The federal government expanded childcare payments as part of welfare reform and then expanded the amount of available money on several occasions after that. Unfortunately, the money is still insufficient to help all eligible low-income mothers. Based on a longitudinal sample of families on a waiting list for childcare as well as a sample of families from the Fragile Families study, Forry (2009) found that parents who had a childcare subsidy saved between \$160 and \$200 per month on their childcare bill. Families also reported that there was a great deal of administrative hassle involved in getting the subsidy and in maintaining the subsidy. Helping more low-income parents with their childcare bill would increase the incentive to work, provide an income supplement, and reduce a

serious inequity in current law that allows only some low-income working families to receive a childcare subsidy while other equally situated families receive no subsidy.

Yet another promising policy would be to provide states with additional federal dollars to subsidize jobs for low-income parents, both mothers and fathers. As part of the American Recovery and Reinvestment Act (ARRA), passed in February 2009 during the Great Recession, Congress included a provision that gave states \$5 billion additional dollars in the TANF program. The new TANF dollars could be used for three purposes: to provide regular TANF cash benefits, to provide one-time payments to families that needed immediate help, or to subsidize jobs. Much to everyone's surprise, states took full advantage of the provision allowing the creation of 260,000 jobs, most of them in the private sector (Pavetti et al. 2011). In addition, a number of states and local governments, especially Wisconsin and New York City, have created jobs for welfare recipients for many years. During difficult economic times, it makes sense for a program that requires work to supply jobs to those who cannot find them. Because of their experience using ARRA funds to create jobs during the Great Recession, many states should now have the ability to set up these jobs and establish the administrative systems necessary to run them. The federal government should provide states with a sum of money, perhaps \$1 billion annually and more during recessions, to create jobs in the private or government sectors for people who cannot find a job. Developing state expertise in subsidizing jobs would be especially appropriate if Congress strengthened the work requirements in the nation's food stamp and housing programs in order to extend the message that the able-bodied must work or prepare for work as a condition of receiving means-tested benefits.

#### Marriage and the Tax Code

It is often observed that the federal tax code contains provisions that impose penalties on married couples. In this section, I focus on the EITC, the tax code provision that most directly affects poor and low-income families with earnings. Two features of the federal tax code that create marriage incentives and penalties are tax rates that vary with income and the requirement that married couples file jointly to qualify for the EITC and other tax credits (Carasso and Steuerle 2005). If the tax code had a flat rate for all incomes, the total tax bill for the two individuals whether married or single would be the same.

Consider the EITC as an example of how marriage bonuses or penalties might occur. The EITC is designed so that qualified workers receive more money as they earn more up to a certain amount. Working families with children qualify for the EITC if their annual income is below roughly \$36,900–\$50,300. When they reach a given income (depending on number of children and marital status), individuals or married couples can receive a maximum credit of around \$3,200 for one child, \$5,200 for two children, and \$5,900 for three or more children. The credit then

phases out at an income level and rate that again depend on number of children and marital status.

Now assume that a woman earning \$6,000 with two children and a man earning \$4,000 get married. When they file jointly, their combined income is \$10,000 which moves them up the EITC scale compared with just the mother's income. Thus, rather than an EITC of around \$2,400 paid to the mother, the couple filing jointly would get an EITC payment of around \$4,000. In this case, there is a marriage bonus of \$1,600. Now assume that a mother with two children earning \$12,000 marries a man earning \$16,000. Their combined income is \$28,000 which puts them in the EITC phase-out range. Rather than the mother's EITC of \$4,800, their new EITC would be worth only around \$4,000, for a marriage penalty of \$800.

It is clear from this example that the only way to know the size of the marriage penalties and bonuses created by the EITC, and the net impact across all couples who marry, is to have descriptive data on a large sample of low-income adults who could marry and then analyze the size of the marriage penalties and bonuses they encounter. An important study of this type was published by Acs and Maag (2005) of the Urban Institute. They used data from the National Survey of America's Families (NSAF), a representative sample of the US population that contained data on household composition, income, welfare receipt, and a number of other variables. Acs and Maag identified the 744 cohabiting couples in the sample who had combined income under 200 % of the poverty level to conduct their analysis. They calculated the impact that marriage would have on their EITC benefit as it existed in 2008 (there have been EITC expansions since 2008). They also conducted an analysis on the impact of marriage on their TANF welfare benefit if the mother received TANF.

The first finding was that 75 % of the cohabiting low-income couples would receive a marriage bonus, while only 10 % would receive a penalty (the remaining 15 % would experience little to no change in their EITC). The average increase in the EITC for the 75 % who received it would be about \$1,400. Other tax code exemptions, deductions, and credits these couples could qualify for if married increased the marriage bonus to a total of \$2,400. For the 10 % who were hit with a marriage penalty, the average penalty was around \$1,750.

Because of the rapid phase-out rate of the TANF benefit as earnings increase, almost all the cohabiting couples who received TANF would have their benefit reduced. Surprisingly, Acs and Maag (2005) found that only 14 % of the couples were receiving TANF benefits. For this small minority of couples, the penalty averaged between \$1,800 and \$2,100. Of the 14 % of couples who received TANF, fewer than 4 % got both a tax penalty and a TANF reduction; for these families, the combined loss was substantial, about \$3,300. But 70 % of the 14 % who received a tax reduction received an EITC bonus. The combined tax bonus and TANF reduction for these couples left them with a net marriage bonus that averaged \$1,300.

Two conclusions from the Acs and Maag study seem clear. First, a small minority of cohabiting low-income couples who marry would have received an EITC marriage penalty. This number is almost certainly smaller now that the refundability of tax credits has been expanded, a reform that provides many or even most low-income couples with more money from the child tax credit that would add

to their EITC bonus and reduces the EITC penalty for those couples whose combined income would be in the phase-out range or above the phase-out range. Second, the marriage penalty for mothers or fathers who receive means-tested benefits seems likely in many cases to be substantial. The Acs and Maag study considered only TANF cash benefits, but other welfare benefits such as housing, school lunch, and childcare also have phase-out rules. In many cases, there would be marriage penalties from these programs.

It seems to follow that there should be greater concern about the marriage penalty low-income couples would encounter from means-tested programs than from the EITC and other tax credits, especially because the Tax Relief Act of 2010 extended the bottom 15 % tax bracket for married couples filing jointly, increased the standard deduction, and extended the EITC phase-out range for married couples. The cost of correcting any remaining marriage penalty for low-income couples in the tax code and for means-tested programs is likely to be substantial. For this reason, it seems unwise to call for changes in the law until it is clear that these penalties actually reduce marriage rates. One way to find out would be to conduct experiments in which several states are given the authority and funding to allow some low-income couples who marry to keep their TANF, housing, school lunch, and perhaps other benefits for a year or two, while other couples would continue to be subject to current program rules. Until there is better evidence on whether marriage penalties actually have an impact on marriage rates, Congress should not spend additional money correcting the penalties.

# **Reducing Nonmarital Births**

The review of nonmarital births presented here shows that they increase the nation's poverty rate, increase income inequality, and have deleterious effects on children's development. Parents, children, and the nation as a whole would benefit from a reduction in the nation's nonmarital birth rate. Here, I begin with teen pregnancy and then turn to the broader issue of nonmarital births to older men and women.

Reducing teen pregnancy is an important goal of public policy because pregnancy imposes costs on young mothers, their babies, and society (for an alternative view, see Furstenberg 2007). The scholarly research literature on teen pregnancy has been growing since at least the 1970s, and the literature now includes empirical studies showing that many programs designed to reduce teen pregnancy can actually do so (Kirby 2007). As knowledge about teen pregnancy grew over the past several decades, many schools and other community-based organizations developed and implemented programs aiming to reduce teen sexual activity, increase use of birth control, and reduce teen pregnancy. In addition, the local organizations that sponsored or conducted these programs, along with many national organizations such as The National Campaign to Reduce Teen and Unplanned Pregnancy, Promise Keepers, and Planned Parenthood, communicated a host of messages to the nation—often using social media in clever ways—about the risks of teen pregnancy to adolescents, their babies, and society as a whole.

Although it is difficult to prove that all this activity caused teen births to decline, national data show that teen births have in fact declined every year except two since 1991. According to the most recent report from the Centers for Disease Control and Prevention, the teen birth rate fell 6 % from 2011 to 2012 and reached a historic low of 29.4 per 1,000 women aged 15–19. The number of teen births has fallen from the all-time high of 644,708 in 1970 to 305,420 in 2012, a decline of over 50 % (Hamilton et al. 2013). There are few social problems that afflict the nation that have declined as much and as consistently as teen pregnancy.

Even so, there are still far too many teen births in the USA. Compared to the US rate of over 29 per 1,000 women, the rate of teen births in France, Germany, Italy, and Sweden, all nations with cultures that are at least as sex-focused as ours, are below 8 per 1,000 (World Bank 2013). Moreover, several studies show that teen pregnancy imposes large costs on the USA; a study from The National Campaign to Prevent Teen and Unplanned Pregnancy (2013), for example, estimates the cost at over \$9 billion per year.

It is not surprising, then, that both Republican and Democratic administrations have focused attention and resources on reducing teen births. Unfortunately, the two parties are at war with one another about the best way to reduce them. Most Democrats favor a comprehensive approach in which teens are taught to practice abstinence but also instructed in use of and ensured availability of birth control and disease prevention methods in case they decide not to remain abstinent. By contrast, many Republicans favor an abstinence-only approach. The Republican approach holds that sex outside marriage is immoral and that programs that teach both abstinence and the use of birth control are inconsistent and hypocritical. These contrasting policy perspectives between Republicans and Democrats percolated below the surface in Washington for many years, but in 1996 the fight broke into the open when Republicans managed to enact their abstinence-only approach as part of that year's welfare reform legislation. The Republican provision, placed in Title V of the Social Security Act, established an annual \$50 million grant fund to be divided among the states to design and implement abstinence-only programs. Republicans included a strikingly clear definition of abstinence-only in the statute, which has come to be called the "A through H" definition because of the designation of the sections of the Social Security Act in which the definition appears. The statute states that abstinence education means a program that "has as its exclusive purpose teaching the social, psychological, and health gains to be realized by abstaining from sexual activity; teaches abstinence from sexual activity outside marriage as the expected standard for all school age children; teaches that a mutually faithful monogamous relationship in context of marriage is the expected standard of human sexual activity; and teaches that sexual activity outside of the context of marriage is likely to have harmful psychological and physical effects" among other provisions (Social Security Administration 2011, p. 1).

Democrats strongly objected to the abstinence-only program and argued that adolescents needed instruction in and access to birth control in order to protect themselves from both pregnancy and sexually transmitted infections (STIs). Given that survey data show that around 65 % of high school seniors have had sex one or more times (Centers for Disease Control and Prevention 2008), Democrats held that even if abstinence-only education convinced some adolescents to remain abstinent, it was inevitable that a significant fraction of teens would still engage in sexual activity. Republicans countered that parents wanted their children to remain abstinent and that abstinence was the only certain way to avoid pregnancy and STIs. Almost 90 % of teens themselves indicated in a recent survey that they should "be given a strong message that they should not have sex until they are at least out of high school" (Albert 2012, p. 17). Besides, Republicans argued, there were many federal and state programs that pay for comprehensive sex education and for birth control. The Medicaid program, for example, provided about \$140 million for family planning services to adolescents in 2008, although it provided no funds for sex education. In addition, Title XX of the Public Health Services Act provided about \$13 million for pregnancy prevention demonstration grants, but no funds were available from this source for education or prevention.

Many Democrats at both the federal and state level have been implacable in their opposition to abstinence-only programs. By 2007, seven states had refused to take or stopped taking the abstinence-only money in part because they believed that abstinence-only programs did not provide teens with adequate protection against pregnancy or STIs (Huffstutter 2007). Their opposition was consistent with a random-assignment evaluation of abstinence-only programs, conducted by Mathematica Policy Research, showing that none of four carefully selected abstinence-only programs in the nation, produced impacts on sexual activity or pregnancy (Trenholm et al. 2007). This study has been a mainstay in the Democrats' argument that abstinence programs do not work.

Fortunately, there appears to be little disagreement between the parties that teen pregnancy is a national problem and that its reduction is an appropriate target for government programs. Moreover, the nation has an array of programs that provide funds for both abstinence-only education and more comprehensive programs, most of which teach abstinence but also instruct in use of birth control and often make birth control available to teens. These programs were augmented at the beginning of the Obama administration with two new programs, both of which emphasized that evidence of program effectiveness in reducing some aspect of teen sexual activity or pregnancy was required in order to qualify for funding. These two programs, the Teen Pregnancy Prevention (TPP) program developed by the Obama administration and the Personal Responsibility Education Program (PREP) developed by the Senate Finance Committee, are now funding at least 150 state and local programs that spend about \$175 million a year on projects that attempt to prevent teen pregnancy. In addition, Democrats, in a surprise compromise fashioned by the Senate Finance Committee, agreed to renew funding for the abstinence-only program.

The Department of Health and Human Services has planned careful evaluations of both these programs as well as other teen pregnancy prevention programs, including many evaluations that feature random-assignment designs. Based on descriptions of the projects being funded under both TPP and PREP, most programs emphasize both abstinence and birth control. In addition, many of the programs include a major focus on activities such as tutoring and community service that engage youth in constructive activities in the afternoon, evenings, and weekends. Despite the hostility between the political parties over abstinence and birth control, Congress and the administration compromised, and the favored programs of both sides received funding. According to HHS, at least 31 model teen pregnancy programs that have rigorous evidence of producing impacts on some aspect of teen sexual activity or pregnancy are being replicated and carefully evaluated by the TPP and PREP programs (Office of Adolescent Health 2012).

It seems wise to wait until some of the ongoing evaluations begin yielding results before calling for new spending or additional reforms. In the meantime, advocates and analysts committed to reducing teen pregnancy will have their hands full protecting the programs that now exist, especially TPP, the program that is funding most of the ongoing evaluations. Republicans have twice ended the TPP program in legislation enacted by the House, but on both occasions the Senate rescued the program. It seems all but certain that there will be future attempts to kill the program.

Moving from a specific focus on teen pregnancy prevention to the wider problem of nonmarital births by men and women of any age, there are many fewer model programs and much less research involving women over age 19 than there is on teens. Even so, there is some reasonable evidence on ways to reduce nonmarital births among young adults. One of the better studies was of women who were newly eligible for Medicaid coverage of family planning services (Kearney and Levine 2009). Between 1993 and 2006, twenty-five states implemented a waiver option under the Medicaid program to provide family planning coverage to women who were not eligible for the regular Medicaid program. Data reported to the Medicaid Statistical Information System and other sources were used by Kearney and Levine to estimate that a substantial number of women in the waiver states were made eligible by the waivers and that the number of women receiving family planning services through Medicaid grew substantially. They then used econometric models to estimate that births in these states fell by around 2 % for nonteens and 4.5 % for teens. If the analysis is confined just to the newly eligible group of women, the estimate is that births fell by nearly 9 %.

A series of simulations of three methods of reducing unplanned births was conducted by Thomas (2012a). Employing a model he and his colleagues at the Brookings Institution developed, Thomas estimated the effects of increased condom use resulting from a saturation media campaign, increased use of oral contraception services produced by expanded eligibility for family planning services under Medicaid (similar to the intervention studies by Kearney and Levine), and reduction of sex among teens that could result from an effective sex education program. All three simulations produced reduced rates of unprotected sex, pregnancy, abortions, or births among teens or older women. In a subsequent paper, Thomas (2012b) shows that all three policies produce savings to taxpayers and that if all three were implemented, the savings could exceed \$2 billion per year.

This brief review suggests that the nation is making slow but steady progress against teen pregnancy and has developed some policy and program strategies that could reduce the rate of nonmarital births to young adults. To date, these strategies have not reversed the increase in the share of the nation's children born to unwed parents which is now in at least its fifth decade. A substantial number of programs, accompanied by high-quality evaluations, are now being implemented across the nation to reduce teen pregnancy. The policy goal should be to keep these programs in place and to wait for the results from the ongoing evaluations before considering additional reforms. The research by Kearney and Levine as well as by Thomas provides fairly strong evidence that expansion of family planning services and public media campaigns advocating condom use would reduce unintended pregnancy and save public dollars. If Obama care is fully implemented, virtually all women will be eligible for subsidized family planning services. This leaves media campaigns as the major evidence-based policy that might be expanded to have good effect.

#### The Bush Marriage Initiative

As many of the analyses presented above demonstrate, increased marriage rates would have impacts on poverty, inequality, and child development. A recent simulation study using data from the Current Population Survey by Sawhill and Karpilow (2013), for example, shows that if single mothers in the bottom third of the income distribution married men from the bottom third of matching race, age, and educational attainment, the average household earnings of the mothers and their children would increase by over 30 %. Simulations are not experiments, but a simulation such as this one shows, at minimum, that there are available males that could greatly increase the financial well-being of female-headed households.

The major question, of course, is whether it is possible to increase marriage rates. A comprehensive review of marriage education programs by the Urban Institute showed that on average, the programs produced substantial positive impacts on relationship satisfaction (average effect size = 0.68) and couple communication (average effect size = 0.26). This review was limited because it was based on only 39 studies, many of which were not fully reported, and even more important, because none of the studies involved low-income couples and none reported long-term impacts on marital stability or children's development or behavior. Nonetheless, as the authors concluded, "The review brings good news, as it indicates that evaluations of marriage programs show significant positive effects on average" (Reardon-Anderson et al. 2005, p. 23).

Hoping to capitalize on these effects, the Bush administration launched a marriage initiative in 2001 to test two propositions. The first was whether marriage education and associated services for couples would improve marital quality or relationship quality (in the case of unmarried couples) and help couples either get married or prolong their relationship. The second was whether the impacts on couple relationships and marriage rates would in turn have a positive impact on child development and behavior. Whatever else might be said about the Bush marriage initiative, the administration showed the courage of its convictions by funding large-scale demonstrations that were evaluated by random-assignment experiments that met high standards of research design.

It is useful to think of the Bush marriage initiative in three parts. First, the administration launched three carefully evaluated demonstrations, all with multiple sites and two employing random-assignment designs. Second, the administration established two competitive grant programs, one to fund programs on healthy marriage and one to fund programs on responsible fatherhood. Today, there are 61 healthy marriage local programs and 60 responsible fatherhood programs operating throughout the nation that, taken together, are supported by \$150 million a year in federal funding. Third, the Administration for Children and Families (ACF), headed by Wade Horn, the point person for the Bush marriage initiative, created several programs based on administrative authority. These programs included the African American and Hispanic marriage initiatives as well as marriage education efforts that were integrated into several programs under jurisdiction of the ACF within HHS. The programs involved in these initiatives included refugee programs, faith-based programs, child support enforcement, and Head Start.

Here, I concentrate on two of the demonstration programs with strong evaluations because these programs produced the most reliable information directly relevant to marriage policy. The first well-evaluated Bush initiative is the Building Strong Families (BSF) program, evaluated by the research firm Mathematica Policy Research (Wood et al. 2010). The goal of the BSF program was to strengthen the relationships and parenting of young couples who had a baby together outside marriage. The program was implemented in eight sites with couples randomly assigned to an experimental group or a control group. More than 5,100 couples served in one of the two groups across the eight sites. Parents in the experimental group were offered marriage education classes in groups using a formal curriculum as well as advice and support from a family-services coordinator who encouraged participation in the marriage education classes, met with parents individually to help them address problems, and, if necessary, referred them to community services.

The Mathematica evaluation measured the quality of the couples' relationships, their co-parenting relationships, family stability, children's social-emotional development, and other outcomes. These measures were collected both at 15 months and 36 months after participants had enrolled in the program. The findings at 15 months were disappointing. Averaged across all sites, the BSF program had few significant impacts, including whether the couples stayed together or got married. There were very few effects of the program in six of the eight individual sites. However, the Oklahoma program produced a pattern of positive impacts while the Baltimore program produced some negative impacts, particularly a slight increase in physical assault by the father. The positive impacts in Oklahoma included relationship happiness, parenting skills, support and affection, use of constructive behaviors to resolve conflicts, avoidance of destructive conflict behaviors, marital fidelity, quality of co-parenting, father living with the child, and

father providing "substantial financial support." The fact that seven of the eight programs did not produce results like Oklahoma's, however, and that the Baltimore site produced some negative impacts, provides little support for the claim that marriage education programs can improve the quality of marriage or prolong intimate or marital relationships.

The Mathematica research team conducted a second follow-up evaluation at 36 months after enrollment (Wood et al. 2012). Averaged across sites, there was a modest positive impact on the socio-emotional development of children, but there were nonsignificant differences on all the other measures. Regarding individual sites, the negative impacts of the Baltimore program had disappeared, but so had most of the positive impacts of the Oklahoma program. As was the case at 15 months, the other programs produced virtually no significant impacts with the single exception that the Florida program had negative impacts on several outcomes. Although most of the Oklahoma impacts had disappeared by 36 months, one significant difference between the program and control groups was found. Specifically, 49 % of the children in the program group, as compared with 41 % of control children, were still living with both their parents.

Marriage advocates inclined to emphasize positive findings could point out that the Oklahoma results at 15 months were very positive and although most of them faded by 36 months, children were still more likely to live with both their parents, one of the major goals of the marriage movement. None of the other programs produced a pattern of positive results. A balanced conclusion is that the BSF program cannot be counted on to have positive impacts on the quality of the relationships between the parents, on their parenting, or on the stability of their relationship. Even so, some might conclude that it would be worthwhile to continue the Oklahoma program to see whether the program can replicate the strong results it produced at 15 months and to figure out how the program was able to be so successful at that point. It might be pointed out that the marriage education and services programs conducted by the Bush administration were the first large-scale effort to develop marriage programs for poor couples and to test their effectiveness. It would not be surprising if the initial effort to conduct these large and complex programs produced disappointing results, nor would it be surprising if the programs could be improved over time. This is especially the case because other high-quality studies have shown positive impacts of parent education on the relationships between couples and their breakup rates (Hawkins 2013; Schulz et al. 2006; Stanley et al. 2010).

The second well-evaluated Bush marriage initiative was the Supporting Healthy Marriage (SHM) program. SHM is similar to BSF; in that, it attempts to increase the relationship skills of couples which in turn could help them establish a higherquality marital relationship and a more harmonious and stable home environment for their children. The program, implemented at eight sites and based on randomassignment designs at each site, involved couples in "group workshops based on structured curricula; supplemental activities to build on workshop themes; and family support services to address participation barriers, connect families with other services, and reinforce curricular themes" (Hsueh et al. 2012, p. v). In 2012, MDRC, a nonprofit, nonpartisan education and social policy research organization, published a detailed report of the impacts on couples at the eight sites 1 year after the program began. Summarizing across the eight sites, the report states that:

Relative to the control group, the program group showed higher levels of marital happiness, lower levels of marital distress, greater warmth and support, more positive communication, and fewer negative behaviors and emotions in their interactions with their spouses. (Hsueh et al. 2012, p. v).

In January 2014, MDRC published a second follow-up report on data collected 30 months after SHM began. The results were similar to the results at one year—couples who participated in the healthy marriage program:

Reported higher levels of martial happiness; lower levels of marital distress and infidelity; greater warmth, support, and positive communication; and less antagonistic and hostile behaviors in their interactions with their spouses (Lundquist et al.2014, pp. 5-10).

In addition, women, but not men, in the program group reported reduced feelings of sadness and anxiety. These are impressive results that are more encouraging than those obtained by the BSF program. But as the authors of the MDRC study point out, many of the measures collected did not show significant impacts and even the differences that were statistically significant were "very small." More important is the fact that program couples were not more likely to stay together and there were no impacts on measures of their children's behavior or development.

By contrast with the BSF and SHM programs, the Bush competitive grant programs on marriage and fatherhood, some of which are now in their seventh year, have had few high-quality evaluations. These programs are operating throughout the country, but it is not possible to know whether they are having impacts on participating couples or on the communities in which they are located. The federal government seems to specialize in grant programs that have poor or no evaluations, thereby depriving the public and policymakers of the information needed to decide whether the programs are worth their costs. It is easy enough for a researcher to recommend that HHS find the funds to conduct quality evaluations of both the marriage and fatherhood grant programs, but until that is done we simply do not know if they are producing any good.

As someone who strongly supported the programs in the Bush healthy marriage initiative, I will confess to a degree of disappointment in the results to date. I have not mentioned that both the BSF and SHM programs cost about \$10,000 per couple. When the modest impacts of the BSF program are compared with this cost, many observers would conclude that the program needs to increase its impact, reduce its cost, or both. Some researchers and policymakers have concluded that the program should be abandoned. In the case of SHM, the early results are more encouraging than for BSF, but there is no evidence that the program results in marriages lasting longer which, along with impacts on children, are the most important goals of the Bush marriage programs. I think it is worth replicating the Oklahoma program, with a focus on finding ways to reduce its costs. It would be

especially important to study problems with attendance in the BSF programs. Averaged across sites, couples who signed up for the program attended only enough sessions to receive about 20 % of the marriage education curriculum used by the programs. Attendance varied greatly across the sites with a range of a shocking 3 % in Baton Rouge to 54 % in Oklahoma (Dion et al. 2010). It seems very unlikely that any curriculum can be effective when participants miss an average of 80 % of its sessions. Again, Oklahoma led the way in attendance so a close study of that program should begin with how the leaders were able to get couples to attend their sessions. I would also support continuing the SHM program until we know what its 30-month impacts are. However, there is little room for optimism that marriage education programs are going to have a sizeable long-term impact on the nation's problem with declining marriage rates among low-income and minority Americans.

# Young Males

One of the nation's most pressing problems is that young males, especially minority males, are highly likely to be unemployed or out of the labor force. Data from the Bureau of Labor Statistics show that the EPR for black males between the ages of 20–24 has hovered around 60 % since at least 1980 and in the first quarter of 2014 dipped to just under 50 %. This is the lowest EPR of any demographic group. To make matters worse, young black males are very likely to serve time in prison. Nearly 60 % of black high school dropouts born between 1965 and 1969 had been in prison by the time they reached their early thirties (Pettit and Western 2004). Having a prison record makes it more difficult to find work when they leave prison and disrupts their relationships with their kin and friends, including in many cases their girlfriends and children. It would be hard to imagine a more perfect combination of factors that would reduce marriage prospects than a lousy work history and a prison record.

Three public policies could improve the life situation of these young males, increase the chances that they could find work, and improve their opportunity to develop a normal relationship with their children and the mother of their children. The first two policies are to create more opportunities for disadvantaged young men to prepare for employment and to reduce their rates of incarceration. There are a number of programs that have been tested by random-assignment evaluations that show positive impacts on the employment of young males (Holzer 2013). Foremost among them are the Career Academies program in high school and apprenticeship programs that give young people a skill and a certificate that can greatly increase their employment rates, often at good jobs (Kemple 2008; Lerman 2013). The Career Academies program and finding work will help reduce incarceration rates and may increase marriage rates. States and the federal government should also change mandatory sentencing laws and thereby reduce the number of nonviolent

offenders who serve prison sentences. Many states, sometimes forced by budget shortages, are already beginning to change their mandatory sentencing laws, although little is known yet about the effects of these changes.

Beyond these two policies, a policy that has been receiving attention for at least a decade is to provide an earnings supplement, similar to the EITC, to single adults. Even if job training and employment programs are successful, there will still be many young men who can only find jobs that pay modest wages. If a government program supplemented these low wages, more young men might be drawn into the job market because they could earn a reasonable income when their earnings and the wage supplement are combined. Proposals for this type of wage subsidy have been put forward by US Representative Charlie Rangel (Aron-Dine and Sherman 2007), by Edelman et al. (2006), by Berlin (2007), and by Steuerle (1999). These proposals have been thoroughly reviewed and analyzed by Carasso et al. (2008) at the Urban Institute. The cost of the proposals range from a little more than \$1 billion per year for the Rangel proposal to over \$35 billion for the Berlin proposal.

None of these proposals have been implemented and none have been well tested. However, former New York City Mayor Bloomberg implemented a wage subsidy proposal of this type before he left office. The research company MDRC is conducting the study of Bloomberg's policy, recruiting about 6,000 low-income New Yorkers between the ages of 21 and 64 (mean age = 37) who do not have dependent children for the experiment. Half were assigned to an experimental group that is now receiving a maximum wage supplement of up to \$2,000 a year for 3 years. Thus, we will soon have good information on whether supplementing wages will draw more low-income individuals into the workforce, increase their marriage or cohabitation rates, reduce their incarceration or recidivism rates (18% of the sample had been incarcerated), or increase their child support payments (12 % are noncustodial parents) (Pardoe and Bloom 2014). Given the federal budget deficit, the expense of most wage supplement proposals that would help noncustodial males, and the uncertainty about the impacts of a wage supplement of this type, it is appropriate and wise to undertake large-scale demonstrations of these wage supplements. Congress and the President should give HHS the authority to plan and conduct demonstrations like the one now being implemented in New York City in states or large cities that are willing to bear up to a quarter of the costs. Congress should be willing to spend up to \$400 million a year on these demonstrations.

#### **Concluding Observations**

The decline of marriage and the rise of nonmarital births traced here present the nation with a huge challenge. The fact that an ever-increasing share of the nation's children are being raised in female-headed families puts upward pressure on poverty and income inequality—not to mention the negative impacts on the chances that children will have a robust opportunity to get ahead.

We are not completely helpless though in the face of so many children being raised in single-parent families. The results of marriage programs are mostly disappointing, but there are many teen pregnancy prevention programs that have been shown by rigorous evaluations to produce impacts. Pregnancy prevention programs for young adults in their 20s and 30s have also shown some success, but these programs have not been widely implemented and little if any of the evidence is based on rigorous evaluations. Given the lack of success in restoring marriage rates and the modest success of pregnancy prevention programs, especially for young adults who have most of the nonmarital births, we should expect that the nation's high rate of nonmarital births leading to an increasing share of children living in female-headed families will continue.

It follows that policies that provide assistance to female-headed families will continue to be essential. The strategy of encouraging work by single mothers and then subsidizing their earnings has shown considerable success in reducing poverty rates, but the strategy does not work well during recessions. Nonetheless, protecting and even expanding policies that encourage work by both mothers and fathers and subsidizing their earnings should be high on the public agenda.

Given the continuing declines in marriage and increases in nonmarital births, and the modest success of programs to reverse these trends and deal with the consequences, it is difficult to believe that we will make much progress against poverty or income inequality any time soon. Unless we develop and test better programs and policies, there is little room for optimism. This conclusion is especially justified because the federal budget crisis is already leading to reduced spending on children's programs. Until the budget crisis is resolved, primarily by controlling the growth of spending on Social Security and Medicare, few of the recommendations made here have much of a chance of implementation. Under current budget constraints, the nation will be fortunate just to maintain the current level of spending on children's programs.

Acknowledgments The author thanks Kimberly Howard for superb research assistance and Gregory Acs and Bill Coffin for helpful comments on an earlier draft of the chapter.

# References

- Acs, G., & Maag, E. (2005). Irreconcilable differences? The conflict between marriage promotion initiatives for cohabiting couples with children and marriage penalties in tax and transfer programs. In Assessing the New Federalism B-66. Washington, DC: Urban Institute. Retrieved from http://www.urban.org/UploadedPDF/311162\_B-66.pdf
- Albert, B. (2012). With one voice 2012: America's adults and teens sound off about teen pregnancy. Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy. Retrieved from: http://thenationalcampaign.org/sites/default/files/resource-primary-download/wov\_2012. pdf
- Amato, P. R., & Keith, B. (1991). Parental divorce and the well-being of children. *Psychological Bulletin*, 110(1), 26–46.

- Amato, P. R. (2005). The impact of family formation change on the cognitive, social, and emotional well-being of the next generation. *The Future of Children*, 15(2), 75–96.
- Aron-Dine, A., & Sherman, A. (2007). Ways and Means Committee Chairman Charles Rangel's proposed expansion of the EITC for childless workers: An important step to make work pay. Washington, DC: Center on Budget and Policy Priorities.
- Autor, D., & Wasserman, M. (2013). Wayward sons: The emerging gender gap in labor markets and education. Washington, DC: Third Way.
- Berlin, G. (2007). Rewarding the work of individuals: A counterintuitive approach to reducing poverty and strengthening families. *The Future of Children*, 17(2), 17–42.
- Blank, R., & Kovak, B. (2009). The growing problem of disconnected single mothers. In C. J. Heinrich & J. K. Scholz (Eds.), *Making the work-based safety net work better* (pp. 227–258). New York: Russell Sage Foundation.
- Bumpass, L. L., Raley, R. K., & Sweet, J. A. (1995). The changing character of stepfamilies: Implications of cohabitation and nonmarital childbearing. *Demography*, 32(3), 425–436.
- Cancian, M., & Haskins, R. (2013, July). The impact of changes in family composition on income, poverty, and inequality. Paper presented at the Conference on Family Complexity, Poverty and Public Policy, University of Wisconsin Institute for Research on Poverty.
- Carasso, A., Holzer, H. J., Maag, E., & Steuerle, C. E. (2008). The next stage for social policy: Encouraging work and family formation among low-income men. (Discussion Paper No. 28), Washington, DC: Urban Institute.
- Carasso, A., & Steuerle, C. E. (2005). The hefty penalty on marriage facing many households with children. *The Future of Children*, 15(2), 157–175.
- Carlson, M. J., & Turner, K. J. (2010). Fathers' involvement and fathers' well-being over children's first five years. Madison, WI: Institute for Research on Poverty.
- Centers for Disease Control and Prevention. (2008). Trends in HIV- and STD-related risk behaviors among high school students—United States, 1991–2007. *Morbidity and Mortality Weekly Report*, *57*(30), 817–822.
- Chandra, A., Mosher, W. D., Copen, C., & Sionean, C. (2011). Sexual behavior, sexual attraction, and sexual identity in the United States: Data from the 2006–2008 National Survey of Family Growth (National Health Statistics Reports No. 36). Hyattsville, MD: National Center for Health Statistics.
- Clampet-Lundquist, S., Kling, J. R., Edin, K., & Duncan, G. J. (2011). Moving teenagers out of highrisk neighborhoods: How girls fare better than boys. *American Journal of Sociology*, 116(4), 1154–1189.
- Congressional Budget Office (2011, October). Trends in the distribution of household income between 1979 and 2007. Washington, DC.
- Congressional Budget Office (2012, November). Effective marginal tax rates for low- and moderateincome workers. Washington, DC.
- DeNavas-Walt, C., Proctor, B. D., & Smith, J. C. (2012). Income, poverty, and health insurance coverage in the United States: 2011. Washington, DC: U.S. Census Bureau.
- Dion, M. R., Avellar, S. A., & Clary, E. (2010). The Building Strong Families Project: Implementation of eight programs to strengthen unmarried parent families. Princeton, NJ: Mathematica Policy Research.
- Edelman, P., Holzer, H., & Offner, P. (2006). *Reconnecting disadvantaged young men*. Washington, DC: Urban Institute.
- Fomby, P., & Osborne, C. (2013, July). Family instability, multipartner fertility, and behavior in middle childhood. Paper presented at the Conference on Family Complexity, Poverty and Public Policy, University of Wisconsin Institute for Research on Poverty.
- Forry, N. (2009). The impact of child care subsidies on low-income single parents: An examination of child care expenditures and family finances. *Journal of Family and Economic Issues*, *30*(1), 43–54.
- Frank, T. (2004). What's the matter with Kansas? How conservatives won the heart of America. New York, NY: Henry Holt and Company.

- Frank, R. (2008). *Richistan: A journey through the American wealth boom and the lives of the new rich.* New York, NY: Three Rivers Press.
- Furstenberg, F. F. (2007). Destinies of the disadvantaged: The politics of teenage childrearing. New York, NY: Russell Sage Foundation.
- Hamilton, B. E., Martin, J. A., & Ventura, S. J. (2013). Births: Preliminary data for 2012. National Vital Statistics Reports, 62(3), 1–20.
- Haskins, R. (2006). Work over welfare: The inside story of the 1996 Welfare Reform Bill. Washington, DC: Brookings Institution.
- Haskins, R. (2011, June). *Fighting poverty the American way*. Paper presented at Anti-Poverty Programs in a Global Perspective: Lessons from Rich and Poor Countries. Berlin, Germany: Social Science Research Center.
- Haskins, R. (2012, June 5). *Combating poverty: Understanding new challenges for families*. Testimony for the U.S. Senate Committee on Finance.
- Hawkins, A. J. (2013). The Forever Initiative: A feasible public policy agenda to help couples form and sustain healthy marriages and relationships. North Charleston, SC: CreateSpace.
- Heinrich, C. J., & Scholz, J. K. (Eds.). (2009). Making the work-based safety net work better. New York, NY: Russell Sage Foundation.
- Holzer, H. J. (2013). Good workers for good jobs: Improving education and workforce systems in the US. Madison, WI: Institute for Research on Poverty.
- Hsueh, J., Alderson, D. P., Lundquist, E., Michalopoulos, C., Gubits, D., Fein, D., & Knox, V. (2012). *The supporting healthy marriage evaluation: Early impacts on low-income families*. (OPRE Report 2012-11). New York, NY: MDRC.
- Huffstutter, P. J. (2007, April 8). Abstaining from federal sex-ed funds. Los Angeles Times. Retrieved from http://articles.latimes.com/2007/apr/08/nation/na-abstinence8
- Hymowitz, K., Carroll, J. S., Wilcox, B. W., & Kaye, K. (2013). *Knot yet: The benefits and costs of delayed marriage in America*. Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy and Charlottesville, VA: The National Marriage Project, University of Virginia.
- Kearney, M. S., & Levine, P. B. (2009). Subsidized contraception, fertility, and sexual behavior. *Review of Economics and Statistics*, 91(1), 137–151.
- Kemple, J. J. (2008). Career Academies: Long-term impacts on work, education, and transitions to adulthood. New York, NY: MDRC.
- Kirby, D. (2007). Emerging answers 2007: Research findings on programs to reduce teen pregnancy and sexually transmitted diseases. Washington, DC: The National Campaign to Prevent Teen and Unplanned Pregnancy.
- Krugman, P. (2002, October 20). For richer. New York Times Magazine. Retrieved from http:// www.nytimes.com/2002/10/20/magazine/for-richer.html
- Lerman, R. I. (2013). Skill development in middle level occupations: The role of apprenticeship training. (Policy Paper No. 61).Bonn, Germany: IZA.
- Loprest, P. J. (2011). Disconnected families and TANF. Washington, DC: Urban Institute.
- Lundquist, E., Hsueh, J., Lowenstein, A. E., Faucetta, K., Gubits, D., Michalopoulos, C., & Knox, V. A. (2014). Family-strengthening program for low-income families: Final impacts from the Supporting Healthy Marriage evaluation (OPRE Report 2014-09A). New York, NY: MDRC.
- Mayer, S. E. (1997). What money can't buy: Family income and children's life chances. Cambridge, MA: Harvard University Press.
- McLanahan, S., & Sandefur, G. (1994). *Growing up with a single parent: What hurts, what helps.* Cambridge, MA: Harvard University Press.
- McLanahan, S., Donahue, E., & Haskins, R. (Eds.) (2005). *The future of children: Marriage and child wellbeing* (Vol. 15, No. 2).
- Mead, L. M. (1986). Beyond entitlement: The social obligations of citizenship. New York, NY: Simon & Schuster.
- Mead, L. M. (2011). *Expanding work programs for poor men*. Washington, DC: American Enterprise Institute.

- National Campaign to Prevent Teen and Unplanned Pregnancy (2013). Counting it up: The public costs of teen childbearing: Key data. Washington, DC. Retrieved from http://thenationalcampaign.org/ resource/counting-it-key-data-2013
- Obama, B. (2011, December 6). *Remarks by the President on the Economy in Osawatomie, Kansas.* Speech presented at Osawatomie High School, Osawatomie, KS. Retrieved from http://www. whitehouse.gov/the-press-office/2011/12/06/remarks-president-economy-osawatomie-kansas
- Office of Adolescent Health (2012). Evidence-based programs. Retrieved from http://www.hhs. gov/ash/oah/oah-initiatives/teen\_pregnancy/db/programs.html
- Office of Child Support Enforcement (2000). FY1999 and FY2000 annual report—Table 4. Washington, DC: Department of Health and Human Services. Retrieved from http://www.acf. hhs.gov/programs/css/resource/fy19992000-annual-report-table-4
- Pardoe, R., & Bloom, D. (2014). Paycheck plus: A new antipoverty strategy for single adults. New York, NY: MDRC.
- Pavetti, L., Schott, L., & Lower-Basch, E. (2011). Creating subsidized employment opportunities for low-income parents: The legacy of the TANF Emergency Fund. Washington, DC: Center on Budget and Policy Priorities.
- Pearlstein, M. (2011). From family collapse to America's decline: The educational, economic, and social costs of family fragmentation. New York, NY: Rowman & Littlefield Education.
- Pettit, B., & Western, B. (2004). Mass imprisonment and the life course: Race and class inequality in U.S. incarceration. *American Sociological Review*, 69, 151–169.
- Reardon-Anderson, J., Stagner, M., Macomber, J. E., & Murray, J. (2005). Systematic review of the impact of marriage and relationship programs. Washington, DC: Urban Institute.
- Sawhill, I., & Karpilow, Q. (2013). *Strategies for assisting low-income families*. Washington, DC: Brookings Institution.
- Schroeder, D., & Doughty, N. (August 2009). Texas non-custodial parent choices: Program impact analysis. Lyndon B. Johnson School of Public Affairs, The University of Texas at Austin. Retrieved from http://www.utexas.edu/research/cshr/rmc1/index.php/publications/allpublications/754-texas-non-custodial.html?catid=7%3Aabout
- Schulz, M. S., Cowan, C. P., & Cowan, P. A. (2006). Promoting healthy beginnings: A randomized controlled trial of a preventive intervention to preserve marital quality during the transition to parenthood. *Journal of Consulting and Clinical Psychology*, 74(1), 20–31.
- Social Security Administration (2011). Compilation of the Social Security Laws, Title V, Separate Programs for Abstinence Education. Retrieved from http://www.ssa.gov/OP\_Home/ssact/ title05/0510.htm
- Stanley, S. M., Allen, E. S., Markman, H. J., Rhoades, G. K., & Prentice, D. L. (2010). Decreasing divorce in Army couples: Results from a randomized controlled trial using PREP for Strong Bonds. *Journal of Couples and Relationship Therapy*, 9(2), 149–160.
- Steuerle, C. E. (1999). Valuing marital commitment: Radical restructuring of our tax and transfer systems. *The Responsive Community*, 9(2), 35–45.
- Tach, L., & Edin, K. (2011, February 10). A closer look at unmarried families: Children's experiences of relationship instability and family complexity. Paper presented at the Princeton Family Taskforce Meeting, Brookings Institution, Washington, DC.
- Thomas, A. (2012a). Three strategies to prevent unintended pregnancy. *Journal of Policy Analysis* and Management, 31(2), 280–311.
- Thomas, A. (2012b). *Policy solutions for preventing unplanned pregnancy*. Washington, DC: Brookings Institution.
- Trenholm, C., Devaney, B., Fortson, K., Quay, L., Wheeler, J., & Clark, M. (2007). *Impacts of four Title V, Section 510 abstinence education programs*. Princeton, NJ: Mathematica Policy Research.
- U.S. Census Bureau (2012). Table 10: Related children in female householder families as a proportion of all related children, by poverty status: 1959 to 2011. Washington, DC: Current Population Survey, Annual Social and Economic Supplement 2011. Retrieved from http://www.census.gov/hhes/www/poverty/data/historical/people.htm

- Wood, R. G., McConnell, S., Moore, Q., Clarkwest, A., & Hsueh, J. (2010). Strengthening unmarried parents' relationships: The early impacts of Building Strong Families. Princeton, NJ: Mathematica Policy Research.
- Wood, R. G., Moore, Q., Clarkwest, A., Killewald, A., & Monahan, S. (2012). The long-term effects of Building Strong Families: A relationship skills education program for unmarried parents (OPRE Report 2012-28B). Princeton, NJ: Mathematica Policy Research.
- World Bank (2013). Adolescent fertility rate (births per 1,000 women ages 15–19). Retrieved from http://data.worldbank.org/indicator/SP.ADO.TFRT