

Marriage as Public Policy

by Daniel T. Lichter

Introduction

Welfare reform has been a huge success, if measured by reductions in caseloads. Since the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) was passed in 1996, welfare caseloads have plummeted, and are lower today than at any time since 1969.¹ Such diverse states as Wisconsin, Idaho, and Mississippi have experienced reductions of 80 percent or more since 1993.² With reauthorization of the bill looming, much of the welfare debate has shifted to questions of how best to build on this success.³ Many observers—from across the political spectrum—suggest that policies that strengthen marriage and reduce divorce should be at the center of the debate.

Indeed, an explicit but largely ignored goal of PRWORA has been to “encourage the formation and maintenance of two-parent families.” Most state TANF programs have focused on moving non-working welfare-dependent mothers into the labor force, and only a few states have taken steps to encourage marriage or reduce divorce. Oklahoma, for example, has earmarked 10 percent of TANF surplus funds to reduce divorce, and Florida enacted the “Marriage Preparation and Preservation Act,” which includes teaching marriage skills as part of the school curriculum.

The relative lack of attention to marriage promotion has prompted some advocates to argue that government should act much more aggressively to pursue a pro-marriage agenda. A recent report by the Heritage Foundation, for example, proposes a set-aside of 10 percent of TANF funds for marriage promotion programs.⁴

Supporters of marriage promotion rightly contend that marriage confers a variety of benefits. For example, married women have much lower rates of poverty and are less dependent on government assistance than single or divorced mothers, and children do best being raised by both biological parents.⁵ In general, married parents also have better mental health, lower rates of alcoholism, and are more likely to be civically engaged.

Although promoting marriage is undeniably a laudable aim, whether government programs can effectively promote marriage is far from certain. Government has virtually no track record on this issue. Moreover, before Congress commits to making significant investments in an unproven arena, policy makers must address an even more fundamental question: Can marriage really be a panacea that

helps poor women and their children lead better lives or are supporters of marriage promotion overpromising the benefits of their agenda?

Answering this question isn't easy. Although the empirical evidence in support of marriage is incontrovertible, there is still a great deal we need to know before state TANF programs move too rapidly into uncharted territory. Studies on the "retreat from marriage" in the United States abound, but we have surprisingly little information about the marital behavior of those women about whom policy makers are most concerned: low-income and welfare-dependent unwed mothers.

What we do know paints a complex picture:

- ▶ Most studies attribute low marriage rates to shortages of economically attractive or "marriageable" men. But too often we fail to appreciate that unwed childbearing also greatly diminishes women's own marriageability. Unwed mothers are 30 percent less likely to marry in any given year than otherwise similar childless women.⁶
- ▶ Out-of-wedlock childbearing often marks the beginning or continuation of a series of transitory or serial relationships. Cohabitation is common. And, for those who marry, the marriage often doesn't last.⁷
- ▶ On the other hand, for the minority share of unwed mothers who get and stay married, marriage confers large economic benefits, if measured by reductions in poverty and welfare dependence. This is especially true for women with disadvantaged family backgrounds.⁸

In light of this evidence, the view among conservatives that marriage is the solution to poverty and welfare dependence among single mothers must accommodate the obvious—that unwed mothers face many obstacles to marriage and that the marriages entered into are highly unstable. Marriage may offer only temporary relief for poor women and children. In short, marriage promotion in the absence of strengthening fragile relationships and legal unions (especially among low-income single mothers) is unlikely to provide the kind of long-term solution sought by its proponents.

Clearly, an open and honest discussion of new policies and initiatives that support marriage and strengthen fragile families is a welcome development. Public policies that offer little more than blanket injunctions in support of marriage, however, overlook the many complexities involved.

First of all, in supporting and encouraging marriage, we cannot lose sight of a more troubling long-term social problem: the one million or so babies born each year to unmarried women.⁹ **Marriage promotion must begin by discouraging out-of-wedlock childbearing, which arguably is the single greatest threat to forming healthy and satisfying marriages that last.**¹⁰ Unwed childbearing, in the end, will undermine the pro-marriage agenda, however well intentioned or well conceived.

Secondly, it is important to distinguish a “marriage-only” family policy agenda from a “marriage-plus” approach that strengthens existing marriages and fragile families without removing other needed work or income supports.¹¹ Marriage promotion policies must not substitute for other social or anti-poverty policies that address existing racial or class disparities in well-being. At the top of a marriage-plus agenda should be programs that prevent unwed pregnancy and unwed childbearing, and that reduce the proportion of children raised in poor single-parent families. A progressive agenda should expand publicly funded family planning programs, support teen pregnancy prevention programs, and build on successful community, school, and faith-based abstinence education programs.

Finally, any marriage-plus agenda must be mindful of subtle distinctions between policies that remove disincentives to marriage (e.g., the “marriage tax penalty” or marriage eligibility rules) from those that create perverse incentives to marry unwisely. Freedom of choice about whether and to whom we marry is a fundamental American value. Marriage promotion policies should not unwittingly entice or “force” women to marry or stay married to men that they would otherwise leave (e.g., abusive men). Instead, we should ask what the government, the private sector, and faith-based organizations can do to help people, including poor unwed mothers, enter into and build successful marriages and strong families that contribute to healthy and satisfying lives for themselves and their children. These are the very goals that middle-class Americans take for granted.

Why Marriage and Divorce Deserve Our Attention

Declines in marriage have continued apace in the United States . . .

- ▶ Between 1970 and 1998, the percentage of adults who are married declined from 66.8 percent to 58.0 percent.¹² Among young adults, aged 25-34, 13.6 million or 34.7 percent had never been married.¹³ The median age at which people married increased from 20.8 to 25.0 among women, and from 23.2 to 26.7 among men.¹⁴
- ▶ A recently released government report indicates that one-fifth of first marriages are expected to end in divorce within 5 years, one-third within 10 years, and 43 percent within 15 years.¹⁵ Roughly one million children experience the divorce of their parents each year.
- ▶ The share of children under age 18 living with two parents declined from 85.2 percent in 1970 to 68.1 percent in 1998.¹⁶ Only 39.9 percent of African American children lived in married-couple households in 2000.¹⁷ Roughly two-thirds of African American children are born outside of wedlock.¹⁸
- ▶ Since 1970, the number of unmarried cohabiting couples increased seven-fold, from 523,000 to 4.2 million.¹⁹ Over 1.5 million children live in households headed by a cohabiting couple, and recent estimates indicate that 25 percent to 40

percent of young children today are expected to live with a single mother and her cohabiting partner at some point during childhood.²⁰

... while the benefits of marriage for adults and for children are increasingly clear:

- ▶ In 1999, about 6 percent of married-couple families with children were poor, compared with over 35 percent of single-mother families.²¹ Nearly 50 percent of African American children living with a single mother were poor.
- ▶ Divorce adversely affects the economic circumstances of women and their children, while remarriage is associated with economic recovery.²²
- ▶ A recent study shows that unmarried persons, when compared with married persons, tend to have higher mortality, poorer physical and emotional health, and are more likely to engage in “risky” behaviors, including drug and alcohol use.²³
- ▶ On a variety of outcomes, including cognitive and emotional development and school achievement, children living with both parents tend to fare better than children living with a single parent.²⁴

The statistical evidence is unambiguous: America’s marriages and families—especially as a context for childbearing and childrearing—have changed rapidly over the past generation. These changes have had profound effects on American society, especially on children’s healthy development and on their successful transition to productive adult roles.

Is Marriage a Panacea?

Government’s Increasing Involvement in Marriage Promotion

Public policy concerns about the decline of marriage as an institution are not new. What is new is that both conservatives and liberals seem increasingly prepared to act in concrete ways to encourage marriage and to prevent divorce. This willingness to act is no longer viewed as part of a narrow family agenda of the religious right or of political conservatives, but one increasingly embraced by centrist Democrats, family and child advocacy groups, and progressive social scientists and public policy analysts. Whether the new marriage agenda takes the form of eliminating the “marriage penalty” in the U.S. tax code, promoting covenant marriages that make divorce more difficult legally (as is the case in Louisiana), or developing marriage enrichment or pre-marital counseling programs, the message is clear: The government is no longer willing to let the health and well-being of America’s children, youth, and families to chance. This pro-marriage agenda has taken center stage in the debate over the reauthorization of PRWORA.

Public support for government action seems strong. Americans have experienced the consequences of family upheavals first hand—in their own lives and in those of their children. Americans today continue to express a clear desire to marry and most expect to marry during their lifetimes. Young people are searching for a strong emotional connection with someone they can share their lives with and their innermost feelings.²⁵ And the majority of married people report that they are “satisfied” or “very satisfied” with their relationships, while expressing greater happiness than their single and divorced counterparts. Such evidence seemingly provides a sufficient mandate for the federal and state governments to take a less benign or indifferent view toward marriage than they have in the past.

What Critics Fear Most

Critics worry about government intrusion in the private lives of people. They are concerned that the new emphasis on marriage will result in greater stigma and discrimination against single mothers and their children. They worry that marriage promotion is disingenuous—that it is mostly a political ruse that will lead to the reduction or elimination of other income and work supports for low-income families. Indeed, how can marriage solve the economic and social problems of low-income women and their children if the men available to them in economically-depressed neighborhoods and communities lack good jobs and incomes sufficient to support a family?

Women’s advocacy groups also are rightly concerned that marriage promotion policies will expose many low-income women to physical and emotional abuse—both for themselves and their children—if they are encouraged or compelled to enter into or stay in bad marriages. For them, marriage is the problem rather than the solution. Moreover, even if states wish to promote marriage and reduce divorce, they may lack the knowledge or technical expertise to devise policies that actually work. For example, policies that make divorce harder to obtain could backfire and cause fewer young people to enter into marriage. In addition, ill-advised marriages may be highly unstable and do more harm than good, especially to children, who seem to do best in a stable and economically secure environment.

What Policy Makers Need to Know About Marriage Among Low-Income Unwed Mothers

Do pregnant or unwed mothers marry? Marriage may be one solution to low income and poverty, but only if low-income unwed mothers, in fact, marry. In the early 1970s, 30 percent of pregnant single women married the fathers of their babies before giving birth. Today, only 11 percent do.²⁶ “Legitimatization” of the child through marriage was most likely to occur among women whose partners had a stable job that paid a decent wage.²⁷

Unfortunately, these marriages also are highly unstable, with divorce rates well above the national average.²⁸ Hasty marriages precipitated by an unwanted pregnancy

often involve couples who are too young, emotionally unprepared for marriage, or are lacking in financial resources to form a committed marriage. Adjustment to the newly acquired role as parent is an additional stressor that reduces marital quality and increases the chances of divorce. A return to the days when pregnant women married their partners, whether they were prepared for marriage or not, does not seem to be a viable or desirable long-term solution to premarital pregnancy. The key is to reduce unmarried childbearing in the first place.

Yet, many unmarried women today bear children, and the majority keep their children, raising them in a female-headed family—often in poverty and dependent on public assistance income and other family support.²⁹ The family context of unmarried childbearing today is much different from the past. One recent study, for example, suggests that more than 40 percent of nonmarital births occur to cohabiting couples.³⁰ But there is little evidence that cohabiting women cement their relationships by marrying in the event that they become pregnant or have children.³¹

Would these cohabiting single mothers be better off economically if they married the fathers of their children? Some studies indicate that marriage *per se* has only a modest effect on the poverty rate of cohabiting women and their children.³² The reason is clear: The economic resources of cohabiting couples tend to be much lower than among married couples. Cohabitation rather than marriage seems to be the most likely response to economic uncertainty. Moreover, the evidence is unequivocal in showing that marriages preceded by cohabitation have decidedly higher divorce rates than average.³³

Clearly, for pregnant women and mothers in cohabiting unions, the long-term economic benefits from marriage seem small, unless the economic underpinnings of marriage can be enhanced and maintained and young couples are better prepared to meet the challenges that marriage inevitably entails. The focus on marriage promotion should not detract policy makers from addressing the other conditions that breed poverty and other social problems—such as too little education and too few good jobs.³⁴

For unmarried mothers without partners, the feasibility of marriage is a different question. Some would argue that low-income women are generally unlikely to marry, regardless of whether they have had a child out of wedlock. Under this view, low-income women are often poor candidates for marriage; the same barriers to employment that keep many unwed mothers on the rolls can also serve to work against forming healthy and committed marriages. Mental health problems or substance abuse are prime examples.

The alternative view is that unwed childbearing has a direct and negative causal effect on women's marriageability; i.e., that out-of-wedlock childbearing lowers rates of marriage and leads to higher rates of poverty and welfare dependency. According to one recent study, 87.2 percent of all women today are expected to marry by age 40.³⁵ But for women with a nonmarital birth, the corresponding figure is only 71.7 percent. Moreover, unwed mothers are significantly less likely to subsequently marry than women who get pregnant but miscarry. Given that all of these results were drawn from the same study population (and therefore of women who are likely to have the same social and economic backgrounds), the evidence seems to imply that having a child out

of wedlock can serve as a significant impediment to marriage, all other factors being equal.

If promoting marriage is a realistic public policy goal, then we must attend to the business of first reducing unwed childbearing. This will have the major *indirect* benefit of promoting marriage as well as reducing the percentage of all births that occur outside of marriage.

Do unwed mothers who marry stay married? The need to redouble our efforts to reduce unwed childbearing also are made clear when we carefully examine the marital and cohabitation histories of unwed mothers. Unwed mothers, especially teenaged mothers, are more likely than other women to be involved in unstable or serial relationships.³⁶ They are more likely to move into and out of cohabiting relationships and are substantially more likely to be divorced or remarried than women who wait to have children until after they marry.

Specifically, unwed mothers are more likely than other women to be in second or higher order marriages.³⁷ Only 30 percent of teen unwed mothers who marry are still in first marriages. Women who've had children out of wedlock are also much more likely to be between marriages; indeed, over 10 percent are divorced for the second time but not yet remarried. In contrast, nearly 60 percent of married women who have never had an out-of-wedlock birth remain in first marriages, while only 20 percent are in higher order marriages.

Unwed mothers also are more likely to be cohabiting and are more likely to have cohabited more than once.³⁸ Serial cohabitation is more likely among unwed teen mothers than older unmarried women. The implications for children's development are unclear, although a few studies indicate that children exposed to erratic or transitory cohabiting relationships experience negative behavioral and emotional outcomes.³⁹

Does marriage lift unwed mothers out of poverty? Getting and staying married are necessary but not sufficient conditions for successful marriage promotion policies. Success will ultimately be measured by whether marriage actually lifts unmarried mothers and their children out of poverty and reduces their dependence on public assistance income. Success will depend on whether poor women "marry well"; that is, whether disadvantaged women marry men with good jobs—those that pay a family wage.

Unfortunately, the available evidence clearly indicates that economically disadvantaged women, including unmarried mothers, are less likely to marry men with economically desirable traits. The marital and cohabiting partners of women without a nonmarital birth are better educated, more likely to be employed, and have higher earnings than the partners of unwed teen and older mothers.

For example, among non-Hispanic white women, 57 percent of those without a nonmarital birth eventually married men with more than a high school education. This compares favorably with the 37 percent observed among teen mothers and the 42 percent among older unwed mothers. Moreover, 69 percent of white women without a

nonmarital birth were married or cohabiting with men earning \$30,000 or more. This compares with only 48 percent among non-Hispanic white unwed teen mothers who married.⁴⁰

That unwed mothers often marry poorly educated and low-earning men is not surprising. After all, unwed mothers tend to be poorly educated themselves, and they often live and work in low-income neighborhoods and communities. But even if women with similar levels of education are compared, unwed mothers, especially those involved in numerous marital and nonmarital relationships, are more likely than other women to marry men with low levels of education.⁴¹ Unwed childbearing clearly reduces women's attractiveness in the "marriage market." Men may shy away from marrying women who bring, along with their children, new financial obligations and unwanted parental responsibilities.

The economic implications are obvious. One study showed that nonmarital birth mothers are substantially more likely than other women to be poor—indeed, 30 percent were poor, compared with only 8.4 percent among women who had a marital birth and 4.6 percent among women who are childless in 1995.⁴² Part of the reason is that they are less likely to marry and less likely to "marry well." Moreover, nonmarital birth mothers—especially those with nonmarital births as teens—were disproportionately dependent on welfare income. One-quarter benefited from AFDC (the precursor to TANF) and one-third received food stamps.

At the same time, getting married has clear economic benefits for unwed women, much as it does for all women. Indeed, for women from economically disadvantaged family backgrounds—those who grew up in single-parent low-income families and who are the "targets" of marriage promotion initiatives—marriage confers substantial economic benefits. In fact, the risk of poverty among disadvantaged women who marry is lower than for single women growing up in more privileged families.⁴³ This is precisely the kind of information that supports the "marriage as panacea" view.

But we also should avoid promoting marriage for marriage's sake. Women who have a child out of wedlock, then marry and subsequently divorce are doubly disadvantaged. Women whose marriages end in divorce are worse off than women who never married.⁴⁴ Since about one-third of all women who have ever married and who have had a nonmarital first birth are currently divorced, the economic implications of marriage followed by divorce are significant.

Putting the Emphasis on Reducing Unwed Childbearing

On average, marriage has many positive benefits for both men and women, and it confers well-documented advantages as a context for childbearing and childrearing. From a public policy standpoint, the government—through reauthorization of PRWORA and other initiatives—should not be indifferent to marriage as a fundamental institution in American society, nor should it shy away from programmatic efforts to strengthen marriages and reduce divorce.

But the emphasis today on marriage, although important, should not distract us from a more fundamental problem: reducing unwed childbearing. Unwed childbearing

may be the single biggest barrier to marriage. Most women who began childbearing outside of marriage are not currently married, and a sizable share are currently divorced (nearly 20 percent) or are cohabiting (about 12 percent).⁴⁵ Marriage can be a pathway from poverty, but only if women are “marriageable,” stay married, and marry well. And unwed childbearing is a major obstacle to realizing their desires for marriage. Pregnancy prevention may be the best policy, while having the salutary indirect effects of increasing marriage rates and reducing poverty among women and children.

There is, however, a caveat: Although pregnancy prevention may be greatly preferable to marriage promotion as a policy, it too is not a panacea, especially for erasing persistent racial inequality in the United States. Reducing unwed childbearing and strengthening marriages may reduce black-white inequality, but it will not eliminate it. The fact that African American women are less likely to marry and more likely to give birth out of wedlock has certainly reinforced racial inequality in America over the past two generations.⁴⁶ Indeed, the tendency is to assume that black women would have much lower levels of poverty if they stayed in school, got a job, married, and then had children—in that order. But even if black women had the same rates of unwed childbearing, marriage, and divorce as white women, poverty rates among black women would still be 1.99 times greater than white women with the same levels of education.⁴⁷ Marriage promotion and family formation policies are no substitute for other social policies that address longstanding racial injustices and inequality.

Going Slow—Marriage-Plus

In the final analysis, a marriage-plus agenda should be an important part of the dialogue over the reauthorization of the welfare bill. But the cautionary lesson from previous research is clear: Economically disadvantaged unwed mothers face significant obstacles to marriage. And the government does not have a good track record in developing and implementing family policies that actually work. Instead, we should redouble our efforts through state, community, and faith-based programs aimed at preventing unwed childbearing in the first place. Until we learn more about which state TANF marriage programs are effective through careful evaluations, the best approach to marriage promotion policies is a slow one.⁴⁸

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