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WELFARE AND MARRIAGE ISSUES

HEARING

BEFORE THE

SUBCOMMITTEE ON HUMAN RESOURCES

OF THE

COMMITTEE ON WAYS AND MEANS
HOUSE OF REPRESENTATIVES

ONE HUNDRED SEVENTH CONGRESS

FIRST SESSION

MAY 22, 2001

Serial No. 107–28

Printed for the use of the Committee on Ways and Means

U.S. GOVERNMENT PRINTING OFFICE

74–227 WASHINGTON : 2001

For sale by the Superintendent of Documents, U.S. Government Printing Office
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CONTENTS

	Page
Advisory of May 15, 2001, announcing the hearing	2

WITNESSES

Anderson, Hon. Mark, Representative, Arizona House of Representatives	10
Center for Law and Social Policy, Theodora Ooms	51
Edin, Kathryn, Northwestern University	76
Fagan, Patrick F., Heritage Foundation	59
Marriage Savers, Michael J. and Harriet McManus, accompanied by, Philip Cofer, Springdale, MD, and Terri Lucas, Lanham, MD	21
National Marriage Project, and Rutgers University, David Popenoe	43
National Partnership for Women & Families, Laurie Rubiner	82
Oklahoma Health and Human Services, and Oklahoma Department of Health, Hon. Jerry Regier	15
Steuerle, Eugene C., Urban Institute	89

SUBMISSIONS FOR THE RECORD

Alternatives to Marriage Project, Boston, MA, statement	107
NOW Legal Defense and Education Fund, New York, NY, Jacqueline K. Payne, Martha Davis, Yolanda Wu, and Sherry Leiwant, statement and attachment	108

WELFARE AND MARRIAGE ISSUES

TUESDAY, MAY 22, 2001

HOUSE OF REPRESENTATIVES,
COMMITTEE ON WAYS AND MEANS,
SUBCOMMITTEE ON HUMAN RESOURCES,
Washington, DC.

The Subcommittee met, pursuant to notice, at 2:00 p.m., in room B–318 Rayburn House Office Building, Hon. Wally Herger (Chairman of the Subcommittee) presiding.

[The advisory announcing the hearing follows:]

ADVISORY

FROM THE COMMITTEE ON WAYS AND MEANS

SUBCOMMITTEE ON HUMAN RESOURCES

FOR IMMEDIATE RELEASE
May 15, 2001
HR–5

CONTACT: (202) 225–1025

Herger Announces Hearing on Welfare and Marriage Issues

Congressman Wally Herger (R–CA), Chairman, Subcommittee on Human Resources of the Committee on Ways and Means, today announced that the Subcommittee will hold a hearing on welfare and marriage issues. **The hearing will take place on Tuesday, May 22, 2001, in room B–318 of the Rayburn House Office Building, beginning at 2:00 p.m.**

In view of the limited time available to hear witnesses, oral testimony at this hearing will be from invited witnesses only. Witnesses will include program administrators, researchers, and experts on marriage and family formation issues. However, any individual or organization not scheduled for an oral appearance may submit a written statement for consideration by the Committee and for inclusion in the printed record of the hearing.

BACKGROUND:

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (P.L. 104–193), commonly referred to as the 1996 Welfare Reform Law, made dramatic changes in the Federal-State welfare system designed to aid low-income American families. The law repealed the former Aid to Families with Dependent Children program, and with it the individual entitlement to cash welfare benefits. In its place, the 1996 legislation created a new Temporary Assistance for Needy Families (TANF) block grant, which provides fixed funding to States to operate programs designed to achieve several purposes: (1) provide assistance to needy families, (2) end the dependence of needy parents on government benefits by promoting job preparation, work, and marriage, (3) prevent and reduce the incidence of out-of-wedlock pregnancies, and (4) encourage the formation and maintenance of two-parent families.

The continued decline of marriage and rise in single-parent families in recent decades have serious implications for American society, and especially children. Children raised by single parents are much more likely to live in poverty, as well as to suffer child abuse and neglect, drop out of high school, and have children of their own outside of marriage, often repeating the cycle of dependence.

Against this backdrop, the 1996 Welfare Reform Law included a number of provisions designed to discourage illegitimacy and promote marriage and family formation. For example, in addition to broad flexibility to spend TANF block grants for such purposes, States are eligible for bonuses for reducing illegitimacy and may limit benefits for subsequent births to families already on welfare. Despite such provisions, however, few States appear to use TANF funds specifically to promote marriage and family formation, and the results of current efforts are limited.

In announcing the hearing, Chairman Herger stated: "I am very concerned by the continued decline of the married, two-parent family in America. Just today the Census Bureau reported that, during the past decade, the percentage of families with children headed by women with no husband present increased four times as fast as

married-couple families with children. These trends raise important issues in every income bracket. But given the likelihood children in single-parent households will live in poverty, the implications are especially serious for lower-income families. That's why Congress allowed States to spend TANF funds to promote marriage and discourage illegitimacy. It's time to review what States have done, examine what's working, and consider whether any additional measures are needed to better strengthen families."

FOCUS OF THE HEARING:

The focus of the hearing is to review how States have used TANF funds to promote marriage and family formation. The Subcommittee also will receive testimony on additional approaches or programmatic changes that may hold promise in better promoting marriage and family formation and discouraging illegitimacy.

DETAILS FOR SUBMISSION OF WRITTEN COMMENTS:

Any person or organization wishing to submit a written statement for the printed record of the hearing should *submit six (6) single-spaced copies of their statement, along with an IBM compatible 3.5-inch diskette in WordPerfect or MS Word format, with their name, address, and hearing date noted on a label*, by the *close of business*, Tuesday, June 5, 2001, to Allison Giles, Chief of Staff, Committee on Ways and Means, U.S. House of Representatives, 1102 Longworth House Office Building, Washington, D.C. 20515. If those filing written statements wish to have their statements distributed to the press and interested public at the hearing, they may deliver 200 additional copies for this purpose to the Subcommittee on Human Resources office, room B–317 Rayburn House Office Building, by close of business the day before the hearing.

FORMATTING REQUIREMENTS:

Each statement presented for printing to the Committee by a witness, any written statement or exhibit submitted for the printed record or any written comments in response to a request for written comments must conform to the guidelines listed below. Any statement or exhibit not in compliance with these guidelines will not be printed, but will be maintained in the Committee files for review and use by the Committee.

1. All statements and any accompanying exhibits for printing must be submitted on an IBM compatible 3.5-inch diskette WordPerfect or MS Word format, typed in single space and may not exceed a total of 10 pages including attachments. **Witnesses are advised that the Committee will rely on electronic submissions for printing the official hearing record.**

2. Copies of whole documents submitted as exhibit material will not be accepted for printing. Instead, exhibit material should be referenced and quoted or paraphrased. All exhibit material not meeting these specifications will be maintained in the Committee files for review and use by the Committee.

3. A witness appearing at a public hearing, or submitting a statement for the record of a public hearing, or submitting written comments in response to a published request for comments by the Committee, must include on his statement or submission a list of all clients, persons, or organizations on whose behalf the witness appears.

4. A supplemental sheet must accompany each statement listing the name, company, address, telephone and fax numbers where the witness or the designated representative may be reached. This supplemental sheet will not be included in the printed record.

The above restrictions and limitations apply only to material being submitted for printing. Statements and exhibits or supplementary material submitted solely for distribution to the Members, the press, and the public during the course of a public hearing may be submitted in other forms.

Note: All Committee advisories and news releases are available on the World Wide Web at "http://waysandmeans.house.gov".

The Committee seeks to make its facilities accessible to persons with disabilities. If you are in need of special accommodations, please call 202–225–1721 or 202–226–3411 TTD/TTY in advance of the event (four business days notice is requested). Questions with regard to special accommodation needs in general (including availability of Committee materials in alternative formats) may be directed to the Committee as noted above.

Chairman HERGER. Welcome to today's hearing on welfare and marriage. It is hardly news that the institution of marriage today is under assault on several fronts. It is also not news that children often suffer when marriages break up or never form. Here is what the National Commission on Children, which included then Governor Bill Clinton, and Children's Defense Fund President Marian Wright Edelman reported back in 1991, quote, "When parents divorce or fail to marry, children are often the victims. Children who live with only one parent, usually their mothers, are six times more likely to be poor than children who live with both parents. They also suffer more emotional, behavioral, and intellectual problems. They are at greater risk of dropping out of school, alcohol and drug abuse, adolescent pregnancy and childbearing, juvenile delinquency, mental illness and suicide," end of quote.

This is not to disrespect the millions of single moms and dads working hard to raise a family alone. They are to be commended for their daily struggles, which are often heroic. But as legislators charged with overseeing government programs to help poor families with children, this Subcommittee cannot turn a blind eye to the negative effects family breakdown can have on children. So what are we to do?

For starters, we must recognize the challenges we face. At least three major social trends are at work here. First, millions of marriages are being delayed or never occur as more and more young people cohabit. Second, out-of-wedlock childbearing remains at record levels, with one in three children born outside of marriage. And, third, divorce remains at near-record levels.

Yet even within the statistics are faint glimmers of hope. In a recent survey, 82 percent of unwed mothers reported they were romantically involved with their children's father at the time of the child's birth. Almost half were living together, and the majority of these unmarried mothers and fathers believe they have a good chance of marrying the other parent. So a key question is what happens to these families that keeps them from forming permanent relationships? What can or should we do to help young couples and new parents form more permanent relationships, including, when appropriate, marriage?

In 1996, the welfare reform law attempted to answer the latter question by allowing States to use cash welfare funds to promote marriage and family formation. The logic was clear. If States discourage out of wedlock childbearing and encourage marriage, welfare dependence will shrink and children will be better off. However, only a few States have taken up this challenge. We are fortunate to have witnesses today from two States operating programs in this area, Arizona and Oklahoma. We look forward to their testimony. We also will hear from researchers and experts about other ways to promote marriage with certain cautions. Such cautions are not lost on us. We should be clear that no one is talking about forcing anyone to marry.

Americans rightly are concerned about government involvement when it comes to sensitive issues like childbearing and family formation. I am concerned about that, as well. But just as we agree

on removing marriage penalties in the tax code, we should also think about removing marriage penalties in public benefit programs. With the new welfare law, we started to take steps in that direction.

Today, we will hear about what is working and consider what more can and should be done. I look forward to all the witnesses' testimonies. Without further objection, each Member will have the opportunity to submit a written statement and have it included in the record at this point.

Mr. Cardin, would you like to make an opening statement?

[The opening statement of Chairman Herger follows:]

Opening Statement of the Hon. Wally Herger, M.C., California, and Chairman, Subcommittee on Human Resources

Welcome to today's hearing on welfare and marriage. It's hardly news that the institution of marriage today is under assault on several fronts. It's also not news that children often suffer when marriages break up or never form. Here's what the National Commission on Children, which included then-Governor Bill Clinton and Children's Defense Fund President Marian Wright Edelman, reported back in 1991:

> *When parents divorce or fail to marry, children are often the victims. Children who live with only one parent, usually their mothers, are six times more likely to be poor than children who live with both parents. They also suffer more emotional, behavioral, and intellectual problems. They are at greater risk of dropping out of school, alcohol and drug use, adolescent pregnancy and childbearing, juvenile delinquency, mental illness, and suicide.*

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For starters, we must recognize the challenges we face. At least three major social trends are at work here. First, millions of marriages are being delayed or never occur as more and more young people "cohabit". Second, out-of-wedlock childbearing remains at record levels, with one in three children born outside marriage. And third, divorce remains at near-record levels.

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The 1996 welfare reform law attempted to answer the latter question by allowing States to use cash welfare funds to promote marriage and family formation. The logic was clear. If States discourage out-of-wedlock childbearing and encourage marriage, welfare dependence will shrink and children will be better off. However, only a few States have taken up this challenge. We are fortunate to have witnesses today from two States operating programs in this area, Arizona and Oklahoma. We look forward to their testimony. We also will hear from researchers and experts about other ways to promote marriage, with certain cautions. Such cautions are not lost on us. We should be clear that no one is talking about forcing anyone to marry.

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Mr. Cardin?

Mr. CARDIN. Well, thank you, Mr. Chairman. Let me first state that I agree with the comments that you have made. I think there is general consensus that marriage can benefit children. All things being equal, children in married families face fewer hurdles than those with one parent attempting to fill two roles. Statistical comparisons between the poverty status of children in single parent homes versus those of married homes clearly highlight this divide. Of course, we must recognize that these generalizations do not apply to every circumstance, particularly when domestic violence is present, and I very much appreciate your comments of caution about the role the government should play in encouraging marriage.

However, recognizing the benefits of marriage and deciding whether government should and effectively can encourage couples to walk down the aisle are not the same thing. We need to be honest about the lack of information we have on specific programs designed to promote marriage. To avoid wasting taxpayer money on unproven programs, we may be wise to establish a demonstration project to find out what works and what does not work to encourage and sustain marriage.

The bipartisan provisions in the legislation that was authored by our colleague, Mrs. Johnson, and myself, and was passed by this Committee and the full House last year, contained some programs that would have helped in this area. I think that can be a model for our work this year. There are also some general steps that we can take to make marriage more likely to occur and more likely to last.

For example, we can eliminate disincentives to marriage, including barriers to two-parent families participating in Temporary Assistance for Needy Families (TANF). We should start by reviewing the Federal two-parent work requirements in TANF, which may actually discourage States from serving low-income married families. Mr. Chairman, the only obstacle that could prevent us from forging a bipartisan approach to strengthening marriage would be if such an effort became a code word for cutting poverty programs or targeting single parents for punitive action. I hope this will not happen.

We should all recognize that the connection between marriage and poverty is a two-way street. Increasing marriage may help alleviate poverty, but reducing economic hardship can also promote marriage. Consider a program in Minnesota, which found that welfare recipients were more likely to get married and stay married when they were allowed to increase their income by supplementing low wages with a continued partial welfare benefit.

Listen to the testimony we will hear later today about how the lack of economic opportunity can affect decisions on marriage. In short, low-income mothers have told researchers that fathers who have little prospect of bringing home a regular paycheck are not marriage material. Just think for a moment about how the problems that poverty brings into a neighborhood, such as crime, drug addiction and hopelessness, presents additional barriers to family formation. All these issues suggest that we should do more to re-

duce poverty, not less, if we are truly interested in creating an environment in which parents are more likely to become and stay married.

I look forward to hearing the witnesses today and working with you, Mr. Chairman, so that we can forge a bipartisan approach to encourage marriage and remove the disincentives that are included in existing law.

[The opening statement of Mr. Cardin follows:]

Opening Statement of the Hon. Benjamin L. Cardin, M.C., Maryland

Mr. Chairman, I think there is a general consensus that marriage can benefit children. All things being equal, children in married families face fewer hurdles than those with one parent attempting to fill two roles. Statistical comparisons between the poverty status of children in single-parent homes versus those in married homes clearly highlight this divide. Of course, we must recognize these generalizations do not apply to every circumstance, particularly when domestic violence is present.

However, recognizing the benefits of marriage and deciding whether government should or effectively can encourage couples to walk down the aisle are not the same thing. We need to be honest about the lack of information we have on specific programs designed to promote marriage. To avoid wasting the taxpayers money on unproven programs, we may be wise to establish a demonstration project to find out what works and what doesn't work to encourage and sustain marriage. The bipartisan provisions on fatherhood and marriage that this subcommittee and the full House passed last year, but which were not considered by the other body, could act as model for such a program.

There are also some general steps we can take to make marriage more likely to occur and more likely to last. For example, we can eliminate *dis*incentives to marriage, including barriers to two-parent families participating in TANF. We should start by reviewing the Federal two-parent work requirement in TANF, which may actually discourage States from serving low-income, married families.

Mr. Chairman, the only obstacle that could prevent us from forging a bipartisan approach to strengthening marriage would be if such an effort became a code-word for cutting poverty programs or targeting single parents for punitive action. I hope this will *not* happen.

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And just think for a moment about how the problems that poverty brings into neighborhoods, such as crime, drug addiction and hopelessness, present additional barriers to family formation. All of these issues suggest that we should do more to reduce poverty, not less, if we are truly interested in creating an environment in which parents are more likely to become and stay married.

I look forward to hearing from our witnesses about their perceptions on these important issues. Thank you.

Chairman HERGER. Thank you very much. I appreciate the comments of the ranking Member, and I think we share some good intentions and goals here. I thank you very much, Mr. Cardin. Before we move on to our testimony this afternoon, I want to remind witnesses to limit their oral statements to five minutes. However, without objection, all of the written testimony will be made part of the permanent record. Will the witnesses for the first panel please have a seat?

I would like to recognize our colleague from Arizona, Mr. Hayworth, to introduce our first panelist, Representative Anderson, Chairman of the Human Services Committee of the Arizona House of Representatives.

Mr. Hayworth.

Mr. HAYWORTH. Mr. Chairman, Members of the Subcommittee, thank you. Ladies and gentlemen, good afternoon. It is my honor to introduce an old friend, State Representative—from our great State of Arizona—Mark Anderson. As the chairman mentioned, Mark serves as chairman of the Human Services Committee in the Arizona State House. Under his chairmanship, Mark has been one of the key architects of Arizona's welfare reform efforts. Through his leadership, the welfare rolls in Arizona have been reduced 40 percent since 1996.

Arizona has also been successful in reducing births to unmarried and teen mothers who face a greater-than-normal risk for poverty. This is partly due to Arizona's efforts to supplement its abstinence education program by adding an abstinence-until marriage program to target teens and young adults with this important message. As a result, in September of 2000, Arizona was one of only five States to receive a $20 million bonus from the Federal government for decreasing its out-of-wedlock birth rates.

Most recently, Representative Anderson was the sponsor of legislation creating marriage skills training courses, to be offered by community-based institutions and organizations and a media campaign to promote healthy marriage and the need for marriage preparation. I am glad Mark is here today to share with the Subcommittee the success that Arizona has had in both reducing out-of-wedlock birth rates and encouraging healthy marriages. The success of Arizona to promote marriage can be used as a model for the rest of the Nation as this Congress begins to discuss the reauthorization of Temporary Assistance to Needy Families. With that, Representative Anderson, welcome.

Chairman HERGER. Thank you, Mr. Hayworth. I would now like to recognize the gentlelady from Connecticut, Mrs. Johnson, to recognize a couple of her constituents.

Mrs. JOHNSON. Well, thank you. They are not directly my constituents, but I want to specifically welcome Mr. and Mrs. McManus to this table. I appreciate your input at this important hearing and your thoughts about how we can strengthen marriage at the same time we reduce dependence on welfare. They are not only contributing today themselves, but their son is my chief of staff on the Health Subcommittee of Ways and Means, and has dedicated many years to helping Congress find the right way to solve our problems in the health-care area. So it is a special privilege to have you here today.

Mr. MCMANUS. Thank you for your gracious comments.

Chairman HERGER. Thank you. Next I would like to recognize a Member of our Committee, from Oklahoma, Mr. Watkins, to make introductions.

Mr. WATKINS. Thank you, Mr. Chairman and Members of the Committee. It is my real honor and privilege to introduce a longtime friend. He is nationally recognized as a speaker on youth and family, and specifically on marriage and health and juvenile jus-

tice, and also has contributed to many books, working on many books and many periodicals on various social issues. But, also, let me say right now my friend Jerry Regier is serving as Governor Frank Keating's Cabinet Secretary for Health and Human Services, and he serves as Acting Director of the Oklahoma State Department of Health. He was appointed acting director back on June 1st of 2000, to restore integrity in the Department of Human Services and the Health department, where we had a number of problems, but as Secretary of the Department of Health and Human Services, he oversees 70 boards and commissions and 13 different agencies of the Department of Health and Human Services. He has also held several key appointments, one in 1992, by President Bush, 41st President Bush, of this country, as National Officer of Juvenile Justice and Delinquency Prevention in the Department of Justice in 1981, by President Reagan, who appointed him as Health and Human Services, to serve as Associate Commissioner for the administration of Children, Youth and Families, and established in 1981 the Family Research Council.

So my friend Jerry Regier has got a long list of achievements and accomplishment and dedication to youth and also to families. I would just like to make this remark? My colleague, Mr. Cardin, mentioned about reducing poverty. I can assure you that is a situation, and having been raised in a broken home myself—we used to call it broken home—and poverty, and a mother who did everything—she said we were going to stay off welfare—I can assure you that one of the things that destroyed our family and probably motivated me to be in politics today is because I had to go back and forth to California three times with my family before I was 10 years of age to search for a job.

It destroyed our family. My father was an alcoholic and died an alcoholic, and probably because he did not have the self-esteem of being able to bring a paycheck home to his family. So that has been motivational in my life. I would just like to say you can have a broken home and the separation and all. It can either work in two ways. One, you can say I am not going to let that happen in my own family and try to do something with your life, or you can let it take you down to the bottom of the gutter, and sometimes they use that as an excuse, and poverty plays a big role in that.

So, Mr. Chairman and to the Committee, I think it is a very timely time to have this meeting.

Mr. CARDIN. Mr. Chairman, if you would just yield for one moment.

Chairman HERGER. I will yield.

Mr. CARDIN. I notice that the McManuses are accompanied by Mr. Cofer and Ms. Lucas, who happen to come from the State of Maryland. Now, they do not come from my district, but we are going through a redistricting in Maryland, so I am not sure what my district will look like. So I would like to welcome you to our Committee.

Chairman HERGER. Well, thank you, Mr. Cardin, for recognizing our other witnesses. So, with that, Mr. Anderson, we would like to hear from you for testimony, please.

STATEMENT OF THE HON. MARK ANDERSON, CHAIRMAN, HUMAN SERVICES COMMITTEE, AND REPRESENTATIVE, ARIZONA HOUSE OF REPRESENTATIVES

Mr. ANDERSON. Thank you, Mr. Chairman and Members. For the record, my name is Mark Anderson. I chair the Human Resources Committee in the Arizona House of Representatives. Thank you for this opportunity to speak with you today regarding welfare reform and marriage policy. I have provided packets of information which convey the essence of the research and the background on the issue. I believe the reason that I am before you today is that I was the prime sponsor of legislation which passed and became law last year, that allocated $1 million of TANF money for marriage skills courses, to be provided by community-based organizations.

The courses are neither therapy nor counseling, but are based on proven educational curricula. The legislation also provided for $75,000 for the production of a healthy marriage handbook that will be given to all Arizonans applying for marriage licenses and $75,000 for vouchers for low-income couples who want to take a marriage skills course and need financial assistance.

The legislation also established a Marriage and Communication Skills Commission that oversees the implementation of the legislation. As you are certainly aware, the wheels of government turn slowly, and the Request for Proposals (RFP) for the contract to provide the courses was not let until this year. Bids are now in, and the Marriage and Communications Skills Commission meets in 2 days to make its recommendations for allocating the funding.

As you begin the process of the reauthorization of the TANF block grant, I would like to strongly encourage you to urge states to develop policies and programs that strengthen marriage with the goal to lower the divorce rate.

I want to briefly mention a successful program in Arizona that I believe is a model for how marriage skills policy can be developed. In 1997, we passed our version of welfare reform in Arizona in response to the 1996 Personal Responsibility and Work Opportunity Reconciliation Act. In that legislation was a provision to combine roughly $1.5 million of Title V abstinence education money with 2 million TANF dollars to create a pot of $3.5 million, which has since increased to $4 million, for an abstinence until marriage program.

The program is based on the principle that abstinence for unmarried young people is the best choice and practical skills are taught that enable someone choosing abstinence to be successful in achieving that goal. Results from that program are now coming in. Last year, Arizona was the second-best State in the nation at reducing out-of-wedlock births, as Congressman Hayworth mentioned, which enabled us to win one of the Federal $20 million bonus awards.

However, when I first introduced abstinence education legislation in 1995, many legislators were very skeptical and the legislation was defeated. Yet two years later, abstinence was accepted as an idea worth trying. Now abstinence is regarded as the primary theme of the most sex education being done in Arizona. Marriage skills education will undoubtedly follow the same pattern. At first, there is a healthy skepticism among lawmakers, followed by a will-

ingness to try it, and ultimately, based on the successful results, an acceptance of the policy.

Both abstinence until marriage and marriage skill programs are based in sound health policy. Scientific research indicates that the choice to engage in early premarital sex increases one's chances of experiencing numerous unhealthy outcomes, making abstinence a healthier lifestyle choice. However, without teaching the skills to remain abstinent, success will be extremely limited. Likewise, preparing for a healthy marriage includes communication and empathy for one's spouse. If a person can achieve and maintain a healthy marriage, studies show they reduce their risk substantially of experiencing a number of negative outcomes.

Abstinence and marriage are health and lifestyle issues similar to smoking, drug use or proper diet that schools already address. Education is a legitimate function of government, including educating citizens in ways that will promote healthy living. The goal for marriage policy should not be to eliminate divorce, as noble as that may be. Rather merely lowering the divorce rate substantially will result in significant savings in court costs, child support enforcement, domestic violence programs, foster care, and so on.

Recently, the nation of Australia conducted a study to determine the cost of divorce and discovered that the results of divorce cost $6 billion dollars a year for that nation. Australia has approximately one-fourteenth the number of people as the United States. This would equate to a cost of about $84 billion here in this country. I believe it is time to take a serious look at our priorities as we engage in a discussion of the reauthorization of the welfare block grant.

How can we prevent people from becoming dependent on the government in the first place? How can we increase the number of children growing up in homes with a loving mother and father? First, Congress must commit to the principle of healthy marriage, and second give people the skills to make this goal a reality. It has worked for abstinence until marriage policy in Arizona and it can work for marriage policy here, as well. I would be happy to answer any questions.

[The prepared statement of Mr. Anderson follows:]

Statement of the Hon. Mark Anderson, Chairman, Human Services Committee, and Representative, Arizona House of Representatives

For the record, my name is Mark Anderson. I chair the Human Services Committee in the Arizona House of Representatives. Thank you for this opportunity to speak with you today regarding welfare reform and marriage policy. I have provided packets of information which convey the essence of the research and background on this issue.

I believe the reason I am before you today is that I was the prime sponsor of legislation which passed and became law last year that allocated one million dollars of TANF money for marriage skills courses. Provided by community-based organizations, the courses are neither therapy nor counseling, but are based on proven educational curricula. The legislation also provided 75 thousand dollars for the production of a "healthy marriage" handbook that will be given to all Arizonans applying for a marriage license and 75 thousand dollars for vouchers for low income couples who want to take a marriage skills course and need financial assistance. The legislation also established a Marriage and Communication Skills Commission that oversees the implementation of the legislation.

As you are certainly aware, the wheels of government turn slowly, and the RFP for the contracts to provide the courses was not let until this year. Bids are now

in, and the Marriage and Communication Skills Commission meets in two days to make their recommendations for allocating the funding.

As you begin the process of re-authorization of the TANF block grant, I would like to strongly encourage you to urge states to develop policies and programs that strengthen marriages with the goal to lower the divorce rate.

I want to briefly mention a successful program in Arizona that I believe is a model for how successful marriage skills policy can be developed.

In 1997, we passed our version of welfare reform in Arizona in response to the 1996 PRWORA act. In that legislation was a provision to combine roughly 1.5 million dollars of Title V abstinence education money (including the state match) with two million TANF dollars to create a pot of 3.5 million dollars (it has since been increased to 4 million dollars) for an abstinence-until-marriage program.

The program is based on the principle that abstinence for unmarried young people is the right choice, and practical skills are taught that enable someone choosing abstinence to be successful in achieving that goal. The results from that program are now coming in. Last year Arizona was the second best state in the nation at reducing out-of-wedlock births, which enabled us to win one of the 20 million dollar bonus awards.

However, when I first introduced abstinence education legislation in 1995, many legislators were very skeptical and the legislation was defeated. Yet, two years later, abstinence was accepted as an idea worth trying. Now, abstinence is regarded as the primary theme of most sex education being done in Arizona.

Marriage skills education will undoubtedly follow the same pattern. At first, there is a healthy skepticism among lawmakers, followed by a willingness to try it, and finally, based on the successful results, an acceptance of the policy.

Both abstinence-until-marriage and marriage skills programs are based in sound health policy. Scientific research indicates that the choice to engage in early premarital sex increases one's chances of experiencing numerous unhealthy outcomes, making abstinence a healthier lifestyle choice. However, without teaching the skills to remain abstinent, success will be extremely limited.

Likewise, preparing for a healthy marriage also requires developing or having a set of skills that includes communication and empathy for one's spouse. If a person can achieve and maintain a healthy marriage, studies show they reduce their risk substantially of experiencing a number of negative outcomes.

Abstinence and marriage are health and lifestyle issues, similar to smoking, drug use or proper diet that schools already address. Education is a legitimate function of government, including educating citizens in ways that will promote healthy living.

The goal for marriage policy is not to eliminate divorce, as noble as that may be. Rather, merely lowering the divorce rate substantially, will result in significant savings in court costs, child support enforcement, domestic violence programs, foster care, and on and on.

Recently, the nation of Australia conducted a study to determine the costs of divorce and discovered that the results of divorce cost six billion dollars a year. Australia has approximately one fourteenth the number of people as the United States. This would equate to a cost of 84 billion dollars here in this country.

I believe it is time to take a serious look at our priorities as we engage in a discussion of the re-authorization of the welfare block grant.

How can we prevent people from becoming dependent on government in the first place? How can we increase the number of children growing up in homes with a loving mother and father?

First, Congress must commit to the principle of healthy marriage, and secondly give people the skills to make this goal a reality. It has worked for abstinence-until-marriage policy in Arizona, and it can work for marriage policy here as well.

As we look at marriage policy as it relates to the bigger picture of welfare reform, there is no doubt that the two are inextricably linked.

Arizona, like most states, has successfully reduced the number of families on cash assistance by half. Most of these parents are now working, struggling to make ends meet, but doing the responsible thing.

As I see it, our main task now is to do three things regarding welfare reform.

First, we need to ensure that those who have left the rolls and are striving to be self-sufficient have enough support; such as, child care, transportation and training, to fully transition and not fall back onto the system.

Second, we need to address the multiple barriers of those who are still on cash assistance. One of the most significant barriers for example, is substance abuse.

The third priority of welfare reform must be prevention. We must ask the questions, "How do people come to be on welfare? What interventions could we make in society to stop the cycle of dependency?"

To answer these questions, I first looked to the drafters of the historic federal welfare reform legislation of 1996. The language of the federal law states, "(1) Marriage is the foundation of a successful society. (2) Marriage is an essential institution of a successful society which promotes the interests of children and (3) promotion of responsible fatherhood and motherhood is integral to successful child rearing and the well being of children."

The drafters went on to clearly describe the four purposes of welfare reform. They are:

(1) Provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives;

(2) End the dependence of needy parents on government benefits by promoting job preparation, work and marriage;

(3) Prevent and reduce the incidence of out-of-wedlock pregnancies; and

(4) Encourage the formation and maintenance of two-parent families.

In essence, the four purposes indicate that the key to breaking the cycle that leads to substance abuse, addiction, irresponsible sexual behavior and dependency on government is enabling children to be raised in two-parent, married households.

Though there are many brave, caring single parents raising their children alone, nearly all the recent studies have shown that children raised in homes where a healthy marriage is present, do better in every category of mental, physical and emotional well being.

Marriage is a personal and (often) sacred commitment between two people in love. However, it is not a choice that has no effect on society, like choosing a flavor of ice cream. The breaking down of a marriage, or even existing in a marriage wracked by conflict and violence, is the essential source of a host of social problems.

Government, funded by tax dollars, then steps in to clean up the effects of these social problems. In Arizona, we fund child support enforcement ($37.7 M), domestic violence shelters ($9.7 M), child protective services ($113.4M), and millions more for juvenile courts, domestic relations courts, cash assistance to welfare clients, etc.

It is time to move in the direction of prevention. As a first step, marriage skills courses are going to be offered to young couples preparing for marriage.

These courses have been proven to be effective in places where they are being taught around the country. The Bar Association course, called PARTNERS, is currently being taught in 175 schools in 30 states.

Young people who understand what marriage is about, and who have the skills to communicate when differences arise, will have a much better chance at success in the most important relationship of their life.

Their children will benefit by growing up in a stable home where the parents model appropriate, loving communication, thus breaking the cycle that leads to drug abuse, teen pregnancy, violence and dependency.

Will these prevention steps achieve a 100% success rate? No, they will not. Divorce will still be a reality, even for some who take the courses and learn the skills. This is not a panacea. It is a modest step to address the source of many of our societal problems.

Organizations as diverse as the conservative Heritage Foundation and the moderate National Conference of State Legislatures support these types of programs.

With TANF re-authorization next year, Congress has a chance to lead on the issue of strengthening marriage, which the Heritage Foundation calls, "the nation's paramount social goal over the next decade."

Let's give these programs a chance to make a difference in our children's lives. Let's strengthen our families, break the cycle of drug addiction and give our children a better future.

Marriage has become one of modern America's most controversial subjects. It's time to put this important topic on the table for public discussion. Because our marriages are falling apart at an alarming rate, our society is suffering tremendous damage.

A report released by the National Marriage Project at Rutgers University found a substantial weakening of the institution of marriage in America. The researchers said the U.S. marriage rate has never been lower, the divorce rate remains high and Americans' marriages are less happy than in the past.

"Marriage is a fundamental societal institution," the National Marriage Project report says. "It is central to the nurture and raising of children. It is the 'social glue' that reliably attaches fathers to children. It contributes to the physical, emotional and economic health of men, women and children, and thus to the nation as a whole."

When marriages break apart, or fail to form in the first place, there is a heavy human cost, but taxpayers are also paying taxes to government for things like child support enforcement, domestic violence programs, child abuse and neglect, not to

mention welfare benefits to mothers who are dependent due to divorce and court system costs. If we can reduce the divorce rate in any measurable fashion, it will save the taxpayers substantial dollars.

Providing marriage skills education will not create greater government involvement in people's lives. In reality it will reduce government involvement. Anyone having gone through a nasty divorce knows that government (through the courts) dictates how much child support will be paid, when the non-custodial parent may see his or her own children and even whether or not the custodial parent may move to another state! That is certainly government control. Getting divorced or having children out-of-wedlock can be sure ways to ensure that government is involved in your life.

The marriage strengthening courses that I am advocating are not government-developed, government-taught or mandated by government upon the citizens.

The courses I am referring to are developed by private organizations that have learned over the years what works. They have documented track records of success at helping couples prepare for marriage and preserving existing marriages. The courses can be taught by trained individuals at minimal expense and will be offered as an option and opportunity to those interested in learning the skills to create and maintain a strong marriage.

If the courses are taught in high schools, other courses, such as mathematics do not need to be dropped in order to offer marriage and relationship skills as an elective. This is not a zero sum game as some naysayers claim. Of course, children must be taught math, science, reading and history. Perhaps if they learned communication, listening and the other skills necessary to be a good marriage partner, they would also perform better in all the other academic disciplines.

In fact, government has already spent significant money researching the problem of family dysfunction. The information should be put to use to develop policies that reduce family breakdown. Policymakers in Congress are no doubt looking for solutions that work.

Anyone interested in finding out more about the marriage education movement should visit the smartmarriages.com website, which is a clearing house for the many types of educational programs in this burgeoning field.

In 1999, the state of Florida courageously led the way by passing the Marriage Preparation and Preservation Act. By a nearly unanimous vote, the bi-partisan bill was easily adopted and signed into law by the governor. This legislation mandates that high school seniors must take a marriage and relationship skills course in order to graduate from high school.

Florida also gives a nice discount off the marriage license fee for couples who can show they have taken a marriage preparation course. There is a waiting period to obtain a license of an extra three days for couples who have not taken a course.

Governors Keating of Oklahoma, Huckabee of Arkansas and Leavitt of Utah are all strong proponents of strengthening marriage and are working in high-profile ways to reduce divorce in their states and educate their citizens as to the value of a healthy marriage. The movement to improve the quality of all marriages and families is actually a response to what Americans are calling for and is gaining momentum as policymakers catch up.

If couples improve communication, who will benefit the most? The children. Numerous individuals who have grown up as children of divorced parents have spoken to me and written to me of the need for this legislation. The pain that these people have experienced perhaps could be prevented for future children if we as a society are willing to take up the challenge and address the problems associated with broken families.

Finally, the longest term evaluation of a skills-based, premarital training ever conducted has been a study comparing couples trained in marriage skills to matched control couples (Markman, Floyd, Stanley & Storasli, 1998; Markman et al., 1993; Stanley et al., 1995). Trained couples have been shown to have about half the likelihood of breaking up or divorcing, have demonstrated greater relationship satisfaction and have shown lower problem intensity than the control couples, up to five years following a weekend training.

For countless couples whose marriages have been saved, and for their children who are now thriving in a loving home, there is no doubt that marriage skills training works.

In conclusion, it is possible to lower the divorce rate in the United States of America, and if it can be done, it should.

Chairman HERGER. Thank you very much, Mr. Anderson; and now we will hear from the Secretary of the Oklahoma Department of Health and Human Services, Mr. Jerry Regier.

STATEMENT OF THE HON. JERRY REGIER, CABINET SECRETARY, OKLAHOMA HEALTH AND HUMAN SERVICES, AND ACTING DIRECTOR, OKLAHOMA DEPARTMENT OF HEALTH

Mr. REGIER. Thank you, Mr. Chairman. I appreciate the opportunity to come and tell a little bit about what we are doing in the State of Oklahoma. Governor Frank Keating has taken leadership in setting up the marriage initiative, and I would like to share some details. In my written testimony, I talk about the role of government, and I will not spend a lot of time there, except to say the government is already involved in families. I was recently at a national conference and a local judge from Michigan put it this way. If you want strangers from the government to tell you when to see your child, how much money you should send them each month, how and when you can communicate and how to divide the assets of the marriage, then file for divorce. She went on to say, as a judge, if you want to keep the government out of your life, stay married.

I thought it was put very well, and what we are trying to do in Oklahoma is reduce divorce and thereby keep government out of people's lives, in terms of the way that they get involved during the divorce. The Governor has taken bold leadership, and I think in a State, whenever you do a public policy initiative, the first foundational steps are critical. I have outlined several of those steps that we have taken. One is that the Governor set out a measurable goal. He said he would like to reduce divorce by a one-third in the next 10 years, and so he set out the goal for everybody to begin to try to reach.

Second, we followed some key principles in our efforts that I think are critical to laying a foundation for really seeing something happen from a public policy standpoint. One of those is we made very sure that we had a multi-sector strategy. This cannot be a strategy where we just say to the religious community you take care of it, or that we say to any other community you take care of it, even the government.

So we took a multi-sector approach. We have seven sectors that we brought to an initial conference that the Governor had on marriage, and this was an opportunity for us to educate, to inform, as well as to get information from these folks. We invited 30 leaders from each of those seven sectors: community service providers, education, business, media, religious, government and legal.

Another principle, is that you must have leadership at the top. If you are going to take on something like this, the Governor really has to be committed to it, and our Governor is committed to it. He also committed me to provide direct leadership, as his Cabinet Secretary.

Another principle was ongoing operational management. Anytime you set a policy goal, in order to reach that goal, you must take the steps necessary to get there. We bid out the operational man-

agement and the firm of Public Strategies got that bid. They have been providing the structure for us to take the marriage initiative forward.

The final principle that we followed, is that you must commit some significant funding. Very few public policy efforts are going to be successful if there is not significant funding. In Oklahoma, we have reduced our welfare rolls by 80 percent over the last 6 years, and consequently, if we could call it, quote, "a surplus" that has come out of the TANF, it would be about $100 million. The Governor committed 10 percent of that, $10 million, and Department of Human Services (DHS) has set that aside for us to develop programs to support and encourage marriage.

I want to talk about the two tracks that we have taken. One track is a religious track and others will talk about that more fully, but we now have about 550 religious leaders that have committed to signing an Oklahoma marriage covenant. Basically, that says they will not marry within their religious faith or their sphere of influence without 4–6 months of premarital counseling, and that they will also work to develop mentors within their area of influence.

Secondly, what I would call the secular track. In this track we have taken three existing structures—the health department, which is psychologists involved in a guidance system in all of our counties across the State. Secondly, we have taken the social workers from DHS, which is the welfare workers. Thirdly, we have taken the extension service of the land grant college, Oklahoma State University. Each of these structures are already in place; educators in the extension system, social workers and psychologists.

We are developing a service delivery system that will deliver marriage education, skills building education, across the State through these structures. We are in the process of signing that contract. We have chosen a curriculum, which I talk about in the written testimony, called PREP, Prevention and Relationship Enhancement Program, and we have primarily chosen that curriculum because it is a very research-based, skills-building kind of curriculum. We appreciate the support that you can give to efforts like ours at the State level. Thank you.

[The prepared statement of Mr. Regier follows:]

Statement of the Hon. Jerry Regier, Cabinet Secretary, Oklahoma Health and Human Services, and Acting Director, Oklahoma Department of Health

Mr. Chairman and members, thank you for the opportunity to appear before this subcommittee of the Ways and Means Committee in order to talk about the efforts of Governor Frank Keating and the State of Oklahoma to support and promote marriage utilizing TANF funds.

Introduction—What can Government do?

Some will say that the role of government in supporting the institution of marriage should be hands-off. I strongly disagree. As the Governor's Secretary for Health and Human Services for the state of Oklahoma, I oversee 12 agencies in my Cabinet. All of these agencies commit major portions of their annual expenditures to the results of the dissolution of marriage and the breakdown of family. Expenditures on foster care, child abuse and neglect investigation, adoption, non-marital births, juvenile delinquency, and a myriad of other programs are primarily, although not always, the results of either families not forming through marriage in the first place, or because of absent parents due to divorce.

According to Census 2000 figures, more Oklahoma families are living together and are not getting married. Unmarried couples skyrocketed in our state from 27,000 in 1990 to over 53,000 in 2000. That's nearly a 100% increase. Couples give various reasons for the trend, from wanting to avoid the marriage tax penalty to wanting to try out relationships before marrying. Another Census figure shows that the largest family demographic trend in Oklahoma is the proliferation of single mother households. The number has climbed in the past ten years almost 22% to over 94,000 single moms in 2000. The latest census numbers confirm that Oklahoma needs to move forward with the Marriage Initiative to build and encourage strong, healthy marriages.

Therefore, it is not a matter of whether the government should be involved ... they already ARE involved. The question is more "What role should government play to restore, promote, and honor the institution of marriage so that marriages will flourish and be strong?" Recently at a national marriage conference, a local judge from Michigan, Judge Helen Brown, put it this way ...

> If you want strangers from the government, through its court representative, to tell you when you can see your child, how much money you should send them each month, how and when you can communicate, and how to divide the assets of our marriage then file for divorce. But if you want to keep the government OUT of your life ... then STAY MARRIED!

So we believe that by strengthening marriage and reducing divorce, we are promoting less government involvement in families. Most legislators, when faced with the question of what role government can or should play in marriage, will propose new legislation. But in Oklahoma we wanted to take a different approach. We started somewhere else and I want to outline that process.

Putting Marriage on the Public Agenda

In 1998, Governor Keating asked the University of Oklahoma and Oklahoma State University economists for a joint study on what Oklahoma needed to do to become a more prosperous state. He got the usual economic analysis relating to tax issues and regulatory reform issues but then he also got some surprising results. The economic researchers found some social indicators that were hurting Oklahoma's economy. They mentioned Oklahoma's high divorce rate, high rates of child deaths due to child abuse and equally high rates of out-of-wedlock births. One OSU economist wrote in an editorial, "Oklahoma's high divorce rate and low per-capita income are interrelated. They hold hands. They push and pull each other. There's no faster way for a married woman with children to become poor than to suddenly become a single mom."

The study prompted the Governor to develop a strong social agenda that he unveiled in his 2nd Inaugural (1999) and State of State address. He set four bold social goals and convened the nation's first Governor and First Lady's Conference on Marriage held in Oklahoma at the Governor's Mansion in March of 1999.

Building the Foundation

Knowing that the first steps are critical to making a policy plan work, it was essential that we build a solid foundation to ensure that the Governor's goal of reducing divorce and strengthening marriage was more than simply a political statement. Therefore, we followed several strategic steps:

First, we knew that such an initiative would need bold leadership. So, Governor Keating stepped out boldly and announced a specific, measurable goal—to reduce divorce in Oklahoma by 1/3 by the year 2010. We knew at the time that the state's divorce rate was #2 in the nation by state of residence, and the Governor wanted the challenge and accountability of setting a measurable goal.

We specifically rejected the idea of appointing a Commission to study marriage and divorce in Oklahoma and decided to initiate a Summit to educate broad state leadership on the issue of marriage and divorce in Oklahoma. This was a very successful beginning.

Second, we committed to certain key principles to guide us.

Our first principle was one of community collaboration and broad involvement through a *multi-sector strategy*. We chose to personally invite 30 leaders from each of seven sectors to the Governor and First Lady's Conference on Marriage with a purpose of educating and informing of the cost of divorce to the economy of our state, as well as the need to promote and honor marriage. Those seven sectors are: community service providers, education, business, media, religious, government, and legal.

The second key principle was to ensure *leadership at the top*. The Governor has been very committed to this effort, and I, as Secretary, have provided direct leadership to the plan and strategy.

The third key principle was *ongoing operational management*. To manage the ongoing day-to-day activities of the Marriage Initiative, we accepted bids for a Project Manager. Public Strategies, Inc., won the bid and has facilitated tasks within the parameters of the Oklahoma Marriage Initiative as follows:

- Provide management of the varied projects and activities of the overall Marriage Initiative;
- Plan, develop, implement and coordinate a Governor and First Lady's Annual Marriage Conference;
- Plan, develop and implement a statewide marriage skills service delivery system;
- Provide central point for resource materials, resource persons, and the development of a Marriage Resource Center;
- Coordinate research of divorce and marriage in Oklahoma, including data gathering and analysis;
- Provide media support and awareness;
- Initiate, plan and implement planning and status meetings of Steering Committee, project director and staff, advisory boards, separate project managers, and sector leaders;
- Develop and utilize national consultants; and
- Coordinate seminars, conferences and other training opportunities.

The final principle was to *commit significant funding*. Very few public policy efforts will be successful without a commitment to funding. And since three of the four goals of the 1996 Welfare Law relate to marriage, we look to Federal TANF funds to support the Marriage Initiative. Oklahoma has dramatically reduced welfare roles by 80% over the past six years, leaving approximately $100 million in "surplus". This welfare surplus provided an excellent resource and Governor Keating boldly asked the DHS Board to set aside 10% or $10 million for Marriage Initiative programs and services. The Board concurred and the money has been reserved to fund strategies to strengthen marriage and reduce divorce.

Finally, we have committed to communicating a balance in our approach. Our efforts are targeted at strengthening marriage and not at bashing divorce. Divorce will happen, and sometimes must happen. Therefore, we want to clearly communicate the societal economic impact of divorce, as well as the value of the institution of marriage. Marriage should be encouraged as an institution to be in, rather than an institution to simply make it harder to get out of.

The Marriage Initiative Implementation—Two Parallel Tracks

The implementation of the Marriage Initiative has taken two parallel tracks—a religious track and a secular track.

The *religious track* was launched on Valentine's Day 2000, as leaders of almost every denomination and faith throughout Oklahoma joined the Governor and First Lady at the State Capitol to pledge that they would work toward preparing couples for the complexities of marriage. Under the leadership of Dr. Anthony Jordan, the State's religious leaders signed a marriage covenant, committing to encourage more pre-marital counseling for couples in their churches and other house of worship. They also committed to encourage and develop marriage mentoring. Since Valentine's Day 2000, over 550 religious leaders have now signed these Oklahoma Marriage Covenants.

The *secular track* consists of reviewing the current government infrastructure as it relates to social service delivery to see where the Marriage Initiative could capitalize on the already existing infrastructure to reach its ultimate goal of providing marital education and skills-building marriage strengthening opportunities to any Oklahoma couple. We developed training for government workers and private providers to disseminate marriage and relationship education services in all 77 counties.

The infrastructure partnership we've developed includes three existing statewide structures. First, the Oklahoma State Health Department has pledged its psychologists, child guidance staff, and home-visiting nurses. Second, Oklahoma State University has a system of "Cooperative Extension Service" educators ready to provide educational opportunities to adults. And thirdly, the Department of Human Services has social workers eager for places to refer TANF clients for marriage and relationship services. Each of the three agencies already has staff in most or all of Oklahoma's counties.

The primary goal of the service delivery system is to deliver relationship educational services to couples, both married and unmarried, that are skills-based and

research-based. Marriage success can be learned. There are tools that are available that will empower the couple to communicate effectively, resolve conflict and handle other problems that, if unchecked, can lead to divorce. The chosen curriculum is the Prevention and Relationship Enhancement Program (PREP) Co-Directors of this curriculum are Drs. Scott Stanley and Howard Markman, based at the University of Denver.

We chose this curriculum because it has the strongest research base and evaluation record. PREP was originally designed as a program to prevent marital distress and divorce, based on an empirical analysis of risk factors. While most often used with younger premarital couples the materials are also widely used to help married couples at various stages throughout the marriage.

In general, most of the best-known couples and marriage education programs have been offered to middle income white couples. By contrast PREP has been used with diverse populations including foreign countries. As an example of utilization of preventive services on a large scale, PREP is now widely utilized in all branches of the Armed Services. The preventive focus, hands on skills approach, format flexibility, and empirical basis have supported the adoption of the materials by the military. Since the armed forces are comprised of many younger couples at relatively high risk due to low income, stresses of military life, and dislocation from systems of social support, this population has some similarity to the kinds of couples and families that TANF funding was primarily targeted to aid.

The Oklahoma Marriage Initiative Scholars-in-Residence, Drs. Les and Leslie Parrott, have been another resource available to Marriage Initiative projects and programs. Early on Governor Keating pledged to bring national marriage experts to the state to begin training pastors and other professionals. The Parrotts, nationally respected authors and professors of unique relationship courses at Seattle Pacific University, were recruited as "Marriage Ambassadors." Their training expertise has been available to assist thousands of Oklahomans seeking to build marriage programs and/or to strengthen their own marriages.

Based as adjunct facility out of Oklahoma State University, their contributions also include raising awareness statewide through media interviews and speaking engagements, conducing Mentor training events (both in the religious community and in the government sectors), sharing messages of positive relationship skills through conducting college and university "Can You Relate Days," and training organizations in the curriculum they developed, "Saving Your Marriage Before It Starts."

Benchmarks for Success

In Oklahoma, we are committed to evaluating the outcomes of our efforts to strengthen marriage and reduce divorce. The Oklahoma Marriage Initiative is working hard to improve the data available to assist in best targeting services and programs to appropriate populations.

The evaluation of the Oklahoma Marriage Initiative, to be conducted by the Bureau for Social Research at Oklahoma State University, will be comprised of: (1) a statewide poll to assess attitudes about marriage, family, and childrearing, and to collect demographic data on marriage and divorce rates in Oklahoma, (2) a multimethod evaluation of the training and delivery system, and (3) suggestions for evaluating other education and service programs. A five-part evaluation system is proposed to address these three areas.

One major part of the evaluation component is to construct a phone survey instrument that will be used to gather baseline data on attitudes about marriage and family; demographics on divorces, marriages, cohabitation; relational dynamics, etc. When right questions are asked up front, they will provide a benchmark for any changes that occur in the state. Government data on marriage and divorce is becoming harder to come by or, when found, is poorly organized, and the survey method is one way to circumvent these problems.

The Marriage Initiative Research Advisory Group, consisting of several nationally renowned and Oklahoma researchers, will assist in developing a strong research and evaluation plan. Members of that group are:

Robin Dion, PhD—is a research psychologist at Mathematica Policy Research Inc., which has offices in Washington D.C. and Princeton, N.J. This widely respected research firm has conducted studies in health care, welfare, education employment and nutrition. Dr. Dion is currently the Principal Investigator for a federally funded research project, Strengthening Families with a Child Born Out-of-Wedlock. The project grows out of the research on Fragile Families directed by Sara McLanahan (Princeton University) and Irwin Garfinkle (Columbia University).

Ron Haskins, PhD—is currently a senior fellow at the Brookings Institution, and Co-Director of the new project *Welfare Reform and Beyond.* Dr. Haskins was

former Majority Staff Director of the Subcommittee on Human Resources, Committee on Ways and Means, US House of Representatives. As such he was deeply involved in the development of the welfare reform legislation. He obtained his Ph.D. in developmental psychology at UNC—Chapel Hill. He has strong interests in research and program evaluation. Haskins was author of the 1996, 1998 and 2000 editions of the Green Book, and has published widely on welfare reform and other related subjects.

Norval Glenn, PhD—is the Ashbel Smith Professor of Sociology and Stiles Professor of American Studies at the University of Texas. Dr. Glenn specializes in family sociology, social change and survey research. He has been involved with numerous national social indicator surveys on marriage, divorce, cohabitation, and out-of-wedlock births. His recent research has dealt with the longitudinal course of marital success.

Mark Neilson, PhD—joins the group from the National Opinion Research Center, affiliated with the University of Chicago and conducts survey research in the public interest for various agencies and organizations. The research studies done by NORC often deal with important public policy issues. They have extensive experience with collecting data via survey methods that are later used to shape and inform public policy.

Howard Markman, PhD—is a professor of psychology and co-director of the Center for Marital and Family Studies at the University of Denver. He is internationally known for his work on the prediction and prevention of divorce and marital distress. Among his many published works on the subject is, "We Can Work It Out: Making Sense Out of Marital Conflict." As a co-founder of the PREP approach he has appeared nationally on many network programs.

Scott Stanley, PhD—is a senior program consultant to the Oklahoma Marriage Initiative. He is one of the co-developers of the PREP program (Prevention and Relationships Enhancement Program) which is the curriculum that will be adapted for use in the planned couple workshops. PREP is the country's only research-based, longitudinally-test marital preparation curriculum.

Theodora Ooms—is also a Senior Program Consultant to the Oklahoma Marriage Initiative. She is the Director of the Resource Center on Couples and Marriage Policy at CLASP in Washington, D.C. A former social worker and family therapist she directed the Family Impact Seminar for 17 years. Her interest areas include marriage, couples, unwed fathers, low-income families and poverty.

Oklahomans:

Pat Knaub, PhD—Oklahoma State University, College of Human Environmental Sciences.

Christine Johnson, PhD—Oklahoma State University, Bureau for Social Research.

Don Hebbard, EdD—Director of Marriage Education, Oklahoma Marriage Initiative.

Mary Myrick, APR—Project Director of the Oklahoma Marriage Initiative.

Secretary Jerry Reiger—Oklahoma Health and Human Services Cabinet Secretary.

Raymond Haddock—Oklahoma Department of Human Services.

Conclusion

Mr. Chairman and Committee Members, Governor Keating has widely said that in Oklahoma it is easier to get a marriage license than it is to get a fishing license and it is easier to get out of a marriage than it is to get out of a Tupperware contract. We have taken significant steps in Oklahoma to change our culture of divorce.

Oklahoma has demonstrated its ability to implement the welfare reform policies of this Congress as evidenced by the fact that we received two congressional bonuses for reducing our welfare roles. In the coming months and years, you will see no less commitment from our state on this important prevention and promotion strategy . . . to prevent divorce by promoting marriage.

We pledge to continue to be responsible and effective with the TANF surplus resources we allocate to strengthen marriage relationships. We are appreciative of this opportunity to provide state testimony and encourage your aggressive support of the Oklahoma Marriage Initiative approach to meeting the goals of TANF legislation.

Jerry Regier is Cabinet Secretary of Health and Human Services for the State of Oklahoma. A more detailed Marriage Initiative plan and update of activities can be accessed at: *www.governor.state.ok.us/marriageconf.html.* Email communication can be sent to *jerry.regier@gov.state.ok.us* or the Project Manager, *mary@publicstrategies.com.*

Chairman HERGER. Thank you very much, Mr. Regier, for your testimony; and now the Co-Chairs of Marriage Savers, Mike and Harriet McManus.

STATEMENT OF MICHAEL J. AND HARRIET McMANUS, CO-CHAIRS, MARRIAGE SAVERS, POTOMAC, MARYLAND, ACCOMPANIED BY, PHILIP COFER, SPRINGDALE, MARYLAND, AND TERRI LUCAS, LANHAM, MARYLAND

Mr. MCMANUS. We are deeply honored to be here and thrilled that you are interested in marriage as it regards welfare. I never really realized until about year ago that one of the key provisions of your welfare reform law was to increase the number of two-parent families and to strengthen them, and this is exactly what we are about. I am not a researcher. I am not a therapist. I am not a pastor. I am a journalist, the kind of people you like to throw rocks at. I write a syndicated column, called "Ethics in Religion," and some years ago, in Modesto, California, the newspaper that publishes my column invited me to speak to the clergy of that area.

I had written a number of columns about what might be done to reduce the divorce rate, but I had not seen any evidence that the columns made any difference. So when I had a chance to speak to all the pastors in the community at one time, I said why don't you consider creating what might be called a "Community Marriage Policy" here, with the conscious goal of pushing down the divorce rate, doing things that we know work. For example, Catholics require six months of marriage preparation. Protestants generally do not have any time requirement in their marriage preparation process.

I said: Can you Protestants think about a 4-month minimum, at least? Catholics, also, were experimenting with the use of a premarital inventory that gives the couple who is preparing for marriage an objective view of their strengths and weaknesses. It could also be used as a way to bridge to older couples who could be mentoring them and to talk through the issues that the young couples are facing as they try to build a lifelong marriage. The clergy of Modesto signed a "Community Marriage Policy" that said their goal was to radically reduce the divorce rate of those married in area churches. Well, they have done much more than that.

The divorce rate in Modesto in 15 years has come down 47.6 percent. On page three of my testimony, I also point out that the number of marriages in the community has risen, by 12 percent. At the same time, these two elements of decreasing the divorce rate and increasing the marriage rate has meant that there are many thousands more families who have solid homes and children growing up in homes that are solid. Children of divorce are twice as likely to drop out of school. They are three times as likely to have a baby out-of-wedlock. What if you had more marriages that work?

Well, you should see a drop in the school dropouts and in children having babies out-of-wedlock, and that is exactly what happened. The school dropout rate in Modesto is down 20 percent, and the birth rate of teenagers is down 30 percent. It is down nationally all over, but it is only down about 10 to 15 percent, so this is

two-to-three times the rate of the United States. We have created these "Community Marriage Policies" now in 142 cities and towns across the country. These communities—we do not have data on all of them, but in 35 of them we have data, comparing the number of divorces before they began the program and signed the community marriage policy with the years afterward, and in 32 of the 35, the divorce rates are down dramatically.

For example, in Chattanooga, they are down 19 percent in 3 years. That is actually moving faster than Modesto did. The core idea of what we are doing is mentor couples, and I would like my wife to tell you about that.

Mrs. MCMANUS. In every church or synagogue, there are couples with strong, vibrant marriages who could use their own marriage as a tool, as a gift, to walk alongside other couples who are contemplating marriage, other couples whose marriages are in crisis. These are mentoring couples that could be available to go the distance with couples that are needy. All that these couples need have done is to be invited, equipped, inspired to become the mentoring couple. These mentoring couples are exactly what we recruited in our own home church in Bethesda, Maryland.

We trained 53 mentor couples in a premarital program. They were available for 308 couples considering marriage. Of those 308, 250 ultimately got married, and 50 decided to walk away from their relationship; six became married and were divorced. This same concept can be used to form mentoring couples at other stages of the marital lifecycle, those couples who are in crisis and need assistance. So this is a tool where a mentor couple can really make a difference, and couples can be couples, such as my husband and myself or Terri and Philip here, whom we have mentored.

They came to us as a seriously dating couple. Ultimately, they explored their relationship, decided to get married, and they are going to be married this August. So couples who are a great reservoir, a great resource, who are sitting in the pews of our Nation's churches Sunday after Sunday can be invited to come out and bridge the generational gap, to be able to make a difference in the face of marriage in our Nation. As our mentor motto at our church in Bethesda is before you tight the knot, let us show you the ropes.

[The prepared statement of Mr. and Mrs. McManus follows:]

Statement of Michael J. and Harriet McManus, Co-Chairs, Marriage Savers, Potomac, Maryland

Thank you for giving us the opportunity to testify on welfare and marriage issues. We are Mike and Harriet McManus, founders and Co-Chairs of Marriage Savers, a non-profit group whose goal is to push down the divorce rate and increase the marriage rate. We were organized in 1996 the year welfare reform was passed by Congress. Our work has been totally with churches and synagogues, not the government, until recent weeks.

We were surprised to learn, about a year ago, that the primary goals of the 1996 Welfare Reform law are to promote marriage! Very few people know this. While the "M" word is not in the law, the legislation creating a new Temporary Assistance for Needy Families (TANF) block grant, said its purpose is four-fold:

1. Provide assistance to needy families;
2. End the dependence of the needy parents on government;
3. Prevent and reduce the incidence of out-of-wedlock pregnancies without increasing the abortion rate; and
4. Encourage the formation and maintenance of two-parent families.

Clearly, the best way to accomplish all four goals is to reduce the divorce rate and increase the marriage rate. The Census Bureau reported on May 14 that only

51.6% of American households are headed by married couples—the lowest rate in history! In 1970, nearly three-fourths were led by married couples.

However, most states have ignored the law's clear intent in this area, in our view. So far, 47 states have done absolutely nothing to cut the divorce rate or promote marriage. Yet there is a surplus of $7 billion of TANF money that the states have not drawn upon. This is a scandal. Immense sums are available, and they are not being used to strengthen marriage, or to reduce the divorce rate. That's why one of **Marriage Savers'** recommendations is that in reauthorizing TANF, that 5% to 10% of the money be set aside for grants that might be made by the Department of Health and Human Services to fund demonstration programs designed to increase the marriage rate in America and slash the divorce rate.

What can be done? ***Divorce rates can be cut in half and the marriage rate can be increased.*** This is not simply a dream or a fond hope. **Marriage Savers** has worked with the clergy of over 140 cities, dozens of which have slashed their divorce rates. Let me summarize our experience with the first city where I sold clergy on the idea of creating what I call a **Community Marriage Policy**®, Modesto, CA., whose **divorce rate is now down 47.6%**!

The Modesto Community Marriage Policy®

In 1986 I was invited to address the clergy of Modesto, California by *The Modesto Bee*, which published the nationally syndicated column I have written for 20 years, "Ethics & Religion." In my speech, I urged the pastors, priests and rabbis of the area to adopt what I called a **"Community Marriage Policy**®" with the conscious goal of "pushing down the area's divorce rate." I noted that some churches were already taking steps to lower the divorce rate. Catholics, for example, require six months of marriage preparation, while most Protestants set no time requirement. Catholics were also the first to train couples in solid marriages to help prepare couples for a marriage. They are called "sponsor couples" or "mentor couples." Catholics typically require engaged couples to take a "premarital inventory" that can predict with 80% accuracy who will divorce. And a tenth of those taking an inventory, break an engagement. Those who do so, have the same scores as those who marry and later divorce. ***Thus they are avoiding a bad marriage before it begins, and the rest are helped to build a lifelong marriage.***

I pointed out that the states with America's lowest divorce rates are the predominantly Catholic states of the Northeast. (The divorce rate of Massachusetts is about one-third that of Oklahoma, Arkansas or Tennessee!) Catholics were also the first to start a wonderful marriage enrichment weekend called "Marriage Encounter," which prompts four out of five couples to fall back in love. That's what happened to my wife and me when we attended. . . . Further, a dozen Protestant denominations now conduct Marriage Encounters: Episcopalians, Methodists, Baptists, Assemblies of God, Lutherans, etc. I asked Modesto clergy, "Why doesn't every church plan an annual event like a Marriage Encounter to strengthen the existing marriages in the church?"

Further, I made a prediction: "If the churches and synagogues of Modesto were to implement what we know works to prepare for a lifelong marriage, or strengthen existing ones, I believe the divorce rate here would come down 50% in five years. Why do I say so? Europe's divorce rate is about half that of the U.S. and less than 10% of the people in Great Britain, France or Germany attend church weekly. The Gallup Poll reports that four out of ten adults in America are in church or synagogue in any week. With a church attendance that is four times that of Europe, we ought to be able to at least reduce our divorce rate at least to the level of Europe.

Some 95 pastors, priests and a rabbi in Modesto did agree to create America's first **Community Marriage Policy**®. In their preamble clergy said, "It is the responsibility of pastors to set minimal requirements to raise the quality of commitment in those we marry. We believe that couples who participate in premarital testing and counseling will have a better understanding of what the marriage commitment involves."

Specifically, clergy required "a minimum of four months of preparation" and to take a premarital inventory "to help the couple evaluate the maturity of their relationship objectively." Clergy also pledged to provide "a mature married couple" to help couples to bond. Finally, pastors set a goal "to radically reduce the divorce rate of those married in area churches."

Modesto Divorce Rate Plunges 47.6%

Much more than that goal has been achieved. ***The divorce rate for the entire Modesto metro area has plunged 47.6%***—nearly cut in half, as I predicted. True, it has taken 15 years, not five. Yet this is clear evidence that the **Community Mar-**

riage Policy® works. In the table below, according to the Stanislaus County Clerk, the number of divorces in 2000 is 24% less than the 1986 number, even though the population has grown from 307,000 to 441,400, a 43% increase in the county's population over 14 years. By measuring the number of divorces per 1,000 population in both years, a consistent comparable figure emerges. The rate fell from 6 divorces per 1,000 residents in 1986 to 3.16 divorces per 1000 people in 2000, or 47.6%.

MODESTO (STANISLAUS COUNTY)

	Marriages	Divorces	Population	Divorce rate/ 1000	Marriage rate/ 1000
1986	1,391	1,852	307,000	6.03	4.5
1999	2,211	1,668	435,500	3.83	5.1
2000	na	1,396	441,400	3.16	

Modesto Marriage Rate Rises 12.3%

There is a second important story in this data. Note that in 1986 there were more divorces in Modesto than marriages—1,852 divorces and only 1,391 marriages! But the **Community Marriage Policy**® reversed that trend by pushing up the marriage rate. In 1999, the last year with data, there were 2,211 marriages, a big jump from 1,391. While most of the growth of marriages is attributable to the area's rapid population growth, **the marriage rate has increased 12.3%.** By contrast, the U.S. marriage rate has been declining. It fell 17.8% nationally, in the years Modesto's marriage rate has moved in the opposite direction.

Teen Dropout and Birth Rates Plunge

Children of divorce are twice as likely as those from intact families to drop out of school and are three times as likely to give birth out-of-wedlock. If divorce rates fall and marriage rates rise, more children will be successful. In fact, within just seven years, teen dropouts in Stantislaus County did fall 20% and births to teenagers plunged 30%, or about three times the U.S. decline.

Divorces Plunge in 32 Cities With Community Marriage Policies®

Nor is Modesto's achievement unique. More than 140 cities have now adopted a **Community Marriage Policy**® or a **Community Marriage Covenant**® as some cities call them. Divorces have plunged in 32 of 35 cities where a **Community Marriage Policy**® has been established, and data on divorces checked with county clerks. *In each of the 32 cities, divorces fell at least 10 times more than they have in the United States!* U.S. divorces have fallen from 1,181,000 in 1979 to 1,163,000 in 1997, a decline of only 1.5% in 19 years. By contrast, in an average city such as Baton Rouge or Springdale, AR divorces fell 6% in one year after adopting a **Community Marriage Covenant**®. That is four times the U.S. drop in one-nineteenth of the time, or ***76 times better than the U.S.*** ($4 \times 19 = 76$).

Further, divorces are falling much faster in many cities than they have in Modesto. In only three years, divorces fell 18% in Corvallis, OR and by 19% in Chattanooga. Their 6% annual decline is twice as fast as the 3% annual drop in Modesto. Even more dramatic is what happened in El Paso where divorces plummeted from 3,176 in 1996 when a **CMP** was adopted, to 2,179 in 1999. That's ***nearly a one-third decline in three years.*** Finally, consider Kansas City, KS and two suburban counties. In 1995, the year before it adopted a **Community Marriage Policy**® there were 1,530 divorces. The **CMP** was adopted in 1996. By 1997, there were only 1,001 divorces in the two county area, and a remarkable 863 in 1999. ***That's a stunning 44% plunge in only four years.*** Meanwhile, in Kansas City, MO and its suburbs, divorces actually rose!

Why? There were no churches organized in Missouri, and the *Kansas City Star* published a number of stories about the Kansas pioneering, but the stories only appeared on the Kansas page of the paper. Missourians did not know there was a **Community Marriage Policy**® across the river. However, the press coverage in Kansas must have persuaded many Kansans in tough marriages to persevere. Within a single metropolitan area, the divorce climate was transformed back to a marriage climate, while the divorce climate reigned supreme in Kansas City, MO.

The Core Marriage-Saving Idea: Mentor Couples

My wife Harriet, Co-Chair of **Marriage Savers,** will explain the core idea of how churches can save marriages: what we call the "Mentor Couple." ***Every church or synagogue has couples in healthy, vibrant marriages who really could be of***

help to other couples, but they have never been asked, inspired or trained to come alongside another couple.

Premarital Mentoring

For example, at our home church in Bethesda, since 1992, Harriet and I trained 52 Mentor Couples to administer a premarital inventory to seriously dating couples as well as engaged couples. From 1992–2000 Mentor Couples worked with 308 couples. Each Mentor Couple spends six evenings with mentorees discussing up to 189 statements on the inventory, such as:

1. I am uncomfortable with the amount my future spouse drinks.
2. I value "keeping peace" at any price.
3. At times I am concerned about the silent treatment I get from my future spouse.
4. I am concerned that my future spouse sometimes spends money foolishly.

Our Mentors also use 13 exercises to help the couple improve their communication and conflict resolution skills, to prepare a budget and set goals for the future. This takes 2–3 hours per night over six evenings. With what result? About 50 of the 308 couples broke off a relationship or their engagement before there was a wedding, or 16.5% of the total. But there have been only six divorces that we know of out of the 260 couples who did marry—a 2% failure rate.

Troubled Marriages

Retrouvaille is a weekend retreat developed by Catholics. The Lead Mentors are those whose marriages once nearly failed. These "back-from-the-brink" couples share details about how they overcame years of adultery, alcoholism, physical abuse, etc. to build great marriages. The results are stunning. Of 60,000 couples who attended, ***four out of five couples have rebuilt their marriages.*** However, in most areas **Retrouvaille** is held only 2–3 times a year.

Marriage Ministry is a similar proven way to save couples headed for divorce, but it is based in local churches. Rev. Dick & Phyllis McGinnis of St. David's Episcopal Church in Jacksonville, Florida trained seven couples whose marriages nearly failed to help those in current crisis. One woman had been in an adulterous affair for eight years. Another man was an alcoholic who lost his job and was out of work for two years. Yet, they identified 17 steps all experienced to save their marriages. Over five years, these recovered healers shared their path of recovery with 40 troubled marriages, and saved 38 of them—*a 95% success rate.* This Marriage Ministry has spread to 25 more churches, saving 90% of terrible marriages.

Stepfamily Support Groups: Some 46% of all marriages today involve at least one spouse who was previously married. Families with stepchildren are the most explosive in America—breaking up at a 65% rate. Stepchildren resent their new "parent" and often drive them away. Rev. Dick Dunn of Roswell United Methodist Church near Atlanta created a "Stepfamily Support Group" led by couples with truly blended families. Result: four out of five couples make it, the mirror opposite of typical failure.

Marriage Saver Churches: An exciting development in recent years is to see the emergence of what we call "Marriage Savers Churches" which have virtually eliminated divorce by training Mentor Couples who put a "safety net" under every marriage. Christ Lutheran Church in Overland Park, KS, for example, a congregation of 1,500 people, has had only two divorces in four years since training Mentors. First Assembly of God of Rockford, IL invited the McGinnises to train 14 "back-from-the-brink" couples in their church to work with troubled marriages. Local therapists learned about **Marriage Ministry** and sent over dozens of their toughest cases. In 3 years, the Mentors have met with more than 100 marriages headed toward divorce, and saved all but four of them. Bread of Life, an inner city church in Kansas City, KS has had NO divorces since training Mentors. By contrast, therapists save only 20% of the troubled marriages.

Core Community Marriage Policy® Elements

These are core elements of the best **Community Marriage Policies:**

1. Require at least four months of marriage preparation, the taking of a premarital inventory, and train couples in solid marriages to administer the inventory.

2. Strengthen existing marriages with an annual retreat, using materials such as the REFOCCUS inventory for married couples, or the "Ten Great Dates" videos.

3. Restore 80% to 90% of troubled marriages by training "back-from-the-brink couples" to mentor those in current crisis, such as "Marriage Ministry."

4. Reconcile over half of the separated with such courses as "Reconciling God's Way."

5. Help 80% of stepfamilies to succeed with Stepfamily Support Groups

Governors Encourage Creation of Community Marriage Policies®

Inspired by these results, Arkansas Gov. Mike Huckabee declared a "marital emergency" in his state since his state's divorce rate is one of the nation's highest. He set the ambitious goal to slash the divorce rate by 50% by decade's end, and he invited my wife and I to speak to both the state's religious leaders and to local pastors. At these meetings, Gov. Huckabee urged every city or town to adopt a **Community Marriage Policy®**. As a result, new **CMP's** have been planted in Mena and Russellville, and the governor will attend the signing of another in Hot Springs next month. Little Rock clergy are also being organized as the result speeches by Gov. Huckabee, my wife and I. A member of the **Marriage Savers** staff is doing the legwork to launch it.

At about the same time, Oklahoma Governor Frank Keating asked his state Chamber of Commerce for advice on what could be done to reduce the Oklahoma's high rate of poverty. The Chamber's recommendation was startling: reduce the state's high divorce rate, second highest in the nation, second only to Nevada. Gov. Keating asked his Secretary of Health, Jerry Regier, to help him develop a "Marriage Initiative," and set a goal to slash the state's divorce rate by a third by the year 2010. Sec. Regier noted that the state had a $100 million surplus in its TANF funding, and suggested that 10% of it, $10 million be set aside to push down the divorce rate. No other state in America has made such a major commitment of TANF funds.

Sec. Regier will testify about Oklahoma's innovative plans to the committee. They involve creative programs in *both* the public and private sector. For example, one plan is to train both welfare workers and health care nurses, who know the women giving birth out of wedlock, how to improve communication skills with the child's father. I am proud to say that Sec. Regier says Oklahoma "has modeled its **Community Marriage Covenant** plan after the **Community Marriage Policy** concept of Marriage Savers." More important, Oklahoma asked **Marriage Savers** to submit a plan to help push down the divorce rate in 35 counties which actually have MORE divorces than marriages. With state support, we will create **Community Marriage Covenants** in those counties. We believe we can have the same results we did in Modesto—cut the divorce rate, increase the marriage rate and reduce out-of-wedlock births.

Recommendations to the Committee

In addition to Oklahoma, Arizona has set aside $1 million of TANF funds to strengthen marriage and Iowa is considering a $500,000 program. No other state has earmarked ANY of the $7 billion of surplus TANF funds for marriage. Therefore, we suggest a fresh approach:

1. Ask the Congress and the President to set concrete goals—a 50% cut in the divorce rate by 2010, a 20% increase in the marriage rate, and a 30% cut in illegitimacy.
2. Congress and the President should ask America's churches, synagogues and mosques to make marriage a priority in every congregation, adopting proven reforms.
3. The new Welfare Reform bill should set aside 5% to 10% of TANF funding at the federal level for projects like Oklahoma's faith-based initiative.

There is a clear U.S. interest in demonstrating within every state that the churches and synagogues of America can be mobilized to save marriages. This is a nation of 300,000 houses of worship. If only a third organized 10 Mentor Couples each, that would be 1 million Mentor Couples who could clearly save half of the 1.2 million marriages now ending in divorce. Each marriage is a small civilization that should be helped to thrive—rather than to wither and die hurting untold millions.

Mr. MCMANUS. I think you were going to allow——

Chairman HERGER. Yes, we will allow 2 minutes for Mr. Cofer and Ms. Lucas, please.

Mr. COFER. I want to briefly talk about the value of mentoring. Before mentoring, I started off, I did not listen. I was hardheaded. And so I believed that my relationship was a good relationship.

That is when I turned to my angel, and she said, you know, we have some work to do, and I listened to her. And I saw I was very hesitant about going into the Marriage Savers program, but she implored me to, and I listened to her, and I still listen to her today. During mentoring, we learned how to communicate effectively, using "I" statements, as opposed to "you" statements. For example, "I understand you to say," or "What have I done?" We also learned how to resolve conflicts, for example, on issues such as whose church we would attend.

We also learned how to write letters to each other to communicate what was on our minds. After mentoring, we discerned that there is not a ceiling to our growth, and that we will always have room for growth, and that we will never stop growing.

Ms. LUCAS. I want to talk to you briefly about the value of taking the premarital inventory. We learned from the premarital inventory the strengths of our relationship, but most importantly, the weaknesses. We had problems with communication and problems with resolving conflict. Initially, we wanted to just take the inventory on our own, without Mike and Harriet or another mentor couple, but that would not have been beneficial to us in the long run, because it would have just given us scored, but by having the mentor couple, we were actually able to go through every single question, especially those questions where Philip and I had differences on, and talk about it deeply to kind of pinpoint potential problems in our future marriage. So that was very beneficial.

Also, through the mentoring, I learned that I was very fearful of marriage. I was afraid of losing that independence, but working with Mike and Harriet helped me to realize the importance of the unity and the oneness in the marriage, and our relationship has matured as a result.

Mr. MCMANUS. Mr. Chairman, if I could say one final thing with regard to the legislation that you are considering?

Chairman HERGER. Briefly, yes.

Mr. MCMANUS. I think it is important to note that 48 States have not spent any of their TANF money for marriage work. These States here have done it, and they are doing an admirable job. We hope to work with Oklahoma, for example, going into the counties which have the highest divorce rates and help bring down those divorce rates in that county. But since the other 48 States have not done anything, I would like to suggest that you consider the possibility of setting aside 5 percent of the funding of TANF surplus that might be spent by the Department of Health and Human Services on demonstration projects that could show in every State how to bring down the divorce rate.

Chairman HERGER. I thank you, and I thank each of our witnesses. Now we will turn to questioning. Mrs. Johnson, the gentlelady from Connecticut?

Mrs. JOHNSON. First of all, I would really like to thank you all for your testimony. It is so truly bizarre how we value education and then we disregard education, in terms of human development. It struck me years ago in a religious education course I took in my church, how much we knew through Piaget about the stages of child development and how they think and how they learned to think, and then we sort of throw that all aside when we get to the

very difficult issues of adolescence, and of early independence, and of marriage.

At my age, I have lived through a generation of friends, and am interested to note that very few of our friends got divorced, but those who did, so many of them, as you watch, you know it was unnecessary. For us who went through women's lib as married women, I understand what happened, and it certainly affected my marriage. But I think one of the things that we fail to take into account is that we do not like ourselves all the time.

You go through periods when you are pretty discouraged about your own self. It is so easy to blame that on the other person, but why would we think we would always like our spouse over 50 years?

[Laughter.]

Mrs. JOHNSON. Just some plain ordinary common sense. It is so refreshing to remember that if we simply provide a knowledge base, we can help young people understand what is the difference between cohabiting and marriage. What is the difference to the relationship? What is the difference to the children? What is the difference to the commitment, and what is the difference when you go through hard times, because you are going to go through hard times? I do not care how perfect you are.

So it really is impressive that you have developed curriculums. I am interested in looking more closely at those curriculums. Ben and I, when we did the fatherhood bill, worked really hard at this particular issue, but frankly I was not aware that there were sort of curriculums that we could point to. But when you look at what is happening in welfare reform, the big thing that happens is that young women get to know themselves and learn about themselves and learn about their own abilities and how to communicate in the work place, but we do not teach them or we do not teach the father of their children—we do not even give them the same job support.

I mean, that was one of the things we were trying to do in our fatherhood bill. But we do not even talk to these young kids about the nature of the intimacy that created the child between them or what it takes to parent, and how can they make a rational decision? How can they determine? This is not about forcing people to marriage. This is giving people the knowledge they need to determine whether or not they can develop a relationship to the next stage.

So it really is important that the next stage of welfare reform not be quite as blind to this issue of the knowledge people need to make parenting a success, and the only stable relationship a child flourishes under are success. While I have good friends who have divorced and have done a wonderful job of creating a larger family of the two families, we all know economically it is hard and emotionally it is hard. So I really look forward to working with the chairman and the ranking member of this Committee. It is blessed to have really exceptionally good leadership on this issue, and how do we work it into the national program. But thank you for your testimony. I am sorry I did not have a question, but I just love what you said, and I just believe it from a lifetime of experience. Thank you.

Chairman HERGER. Thank you, Mrs. Johnson.

Mr. Cardin.

Mr. CARDIN. Well, thank you, Mr. Chairman. Let me first say that I very much appreciate the testimony of all the witnesses, and I appreciate particularly the last two witnesses being here to tell us firsthand some of the emotion that they went through in participating in the counseling. I guess our challenge is how do we take these types of programs and apply them to a social program such as TANF, which is going to be a more difficult chore? I noticed that the statistics that you gave us, the McManuses gave us, about 358 or 308, I guess it was, and 50 walked away from the marriage.

Mrs. MCMANUS. From their engagement.

Mr. CARDIN. From their engagement. Excuse me, from getting married.

Mrs. MCMANUS. From getting married.

Mr. CARDIN. And I would expect that if those 50 would have married, the divorce rate would have been higher.

Mr. MCMANUS. Of course.

Mr. CARDIN. I think that is one of our challenges. We do not want to force people into marriage only to have a bad situation, and I think it just underscores the point that we have to be very cautious as to how government encourages marriage. We should be encouraging counseling. We should be encouraging the types of programs where we can have successful marriages, but to have, particularly disincentives in the law, is one of the areas I think we can agree upon to move.

Let me just ask my two State officials, the agreement we reached in 1996 was to basically give the States maximum flexibility. We made it clear that we wanted to promote marriage. It is in the TANF law. The States have the flexibility to use TANF money as they see fit. We could earmark a certain amount of money for marriage counseling or for marriage programs, but I think that violates the basic concept of our arrangement with the States. Mr. McManus raises a good point. We have used demonstration programs before to try to encourage programs, and the bill Mrs. Johnson referred to provides some new money for demonstration programs to promote marriage, and would have been available for the States on a competitive basis.

So I take it that your testimony today is not to suggest that we should be earmarking Federal funds, but that States should be bolder in participating in these types of programs?

Mr. REGIER. The flexibility that we have as States is very important with this money, and much of that has been used for increasing child care, transportation, other issues related to the TANF population. The marriage money that we have set aside is really critically important to us, to be able to have the flexibility to do that, but also to have the opportunity to test things out. In other words, even in the States, we set aside $10 million. We have probably only spent less than half-a-million so far, and we are going at it methodically. We are going at it systematically.

The training program I talked about, the service delivery program, we are going to do some pilot counties, and we will do those pilot counties, and then if we roll it out to the whole State, in terms of delivering this marriage education and skills-building

kinds of things throughout the State, we probably will spend maybe $1.5 million, is what we project.

Mr. CARDIN. All these efforts, as I understand it, are aimed at preserving marriage. Are there any aimed at trying to encourage marriage?

Mr. REGIER. One comment, and then I will turn it over to Mark, and that is we have in Oklahoma a program called Children First, and we have operated this program now for 3 years out of the State Department of Health. Public health nurses visit first-time mothers, and 75 percent of those first-time mothers are single, and we are incorporating some of this training for the public health nurses so that they can also be talking to those expectant mothers, and many times their partner is around and there, but they really have never thought through the institution of marriage. So we are doing some encouraging in that way.

Mr. ANDERSON. When we first drafted the legislation, there was money in there for a media campaign, to sort of promote marriage and to educate people as to the benefits of marriage, and I think that is very important, because I have talked with people, welfare recipients, who have told me: Why would I consider marriage? If you knew what happened to my parents, and nobody in my neighborhood is married, and I have never seen a good marriage on television; what you are talking about?

They have a complete blank look when you talk to them about the benefits of marriage. So I think that is an important component, that we do advocate as a health policy the benefits, and all the studies that have come out now, that indicate that people who are married long-term do so much better in so many categories. That has got to be part of the discussion.

Mr. CARDIN. We really do not have any good track record on these type of efforts.

Mr. ANDERSON. If you are talking about marriage skills programs——

Mr. CARDIN. No, on what impact does that type of advertising have on prospective parents marrying.

Mr. ANDERSON. I think you are right about that, because this is a new field. I think that is why States are hesitant to just jump into it, even though the language was there, the TANF legislation.

Mr. CARDIN. Nor do we have any record on whether these marriages are successful and what impact it has on the family. Thank you, Mr. Chairman.

Chairman HERGER. I thank you, Mr. Cardin. Now, Mr. Watkins, from Oklahoma, to inquire?

Mr. WATKINS. Mr. and Mrs. McManus, I am really impressed, and also the fact that you plan on coming to Oklahoma and work maybe with Jerry there, and in some of our counties. Jerry, I would like to say, as a Member of the Committee, I would like to encourage you to look at the third district, and I will be very cooperative in trying to help make sure we get the right folks there, and we will be a part of trying to do that.

I looked real quickly, because I was very impressed with some of the things you talked about, Mark, also, with Arizona, and the things you have got going in that State, and J.D. Hayworth is a great guy and a great member of our team. But I thought you

might have some more core information about how you carry out your program through the Marriage Savers group and all, but I did not see anything. I would like to hope maybe that some of that will be part——

Mr. MCMANUS. The core idea of it, as Harriet said, is to train good couples who have got good marriages to come alongside other couples and be helpful. For example, every congregation—first of all, 75 percent of people who get married, get married in a church or a synagogue. So we are talking about a huge access, and Gallup says that 40 percent of all Americans actually attend church on a given Sunday, and two-thirds are Members of a church or synagogue. Those are boxcar kind of numbers, and so if you are interested in trying to do something about marriage, you need to think about how do you do this through the religious institutions.

What we have been able to do is get these agreements in which pastors are agreeing to do something that they have never done before, to take couples in good marriages and train them to come alongside of other couples. For example, every church has got couples who have been through adultery, and they survived it. They also have couples who are thinking about getting divorced because she found out he was cheating on her. If you could get Couple A to sit down with Couple B, Couple A could say: Look, we know adultery breaks trust. We have been there and done that, but we are here to tell you trust can be restored in the same marriage. We have done it. Let us talk to you about that.

And this is like Alcoholics Anonymous. It is a peer-based counseling. It is not professional counseling, but it is much more effective than professional counseling. Professional counselors only save 20 percent of marriages. We can save 80 percent.

Mr. WATKINS. That is beautiful, and I would appreciate any additional information. Mr. Cofer, is that right?

Mr. COFER. Yes.

Mr. WATKINS. I think the key is what your opening remark was, Mr. Cofer. You say you were listening to her, and that is one of the keys to make it work, is listening. God gave us two ears and only one mouth, and you are supposed to listen twice as much as you say. You are nodding, Ms. Lucas, but you cannot take words back; and I think one of the most cutting swords out there is a word, and sometime we would like to reach back and get it.

But let me say I was raised in Oklahoma, like I told you, but I have been married for 37 years and my wife and I have three children, one of them is adopted. And I have 40 acres, and I have all my grandchildren—I gave each one of them land, so their spouses and all the grandchildren are there. I built a home with three-foot doors and a 14-foot table, so I have all my children and grandchildren, everyone in that one acreage and on that area there.

People ask me how did I make it work, and I tell them one thing: I keep my mouth shut. And that is the way it works, and there is a lot to that in marriage, as well as you learn the strengths and weaknesses and you learn the negatives and the positives, and you try to work with those, and if you can do that, you can make it last. So I am impressed. This is really, to me, an inspirational type of testimony from all the panelists, and I appreciate what you have

done, and I look forward to seeing you in Oklahoma. Jerry, bring them down and let's set up a meeting or two in my district.

Chairman HERGER. Thank you very much, the gentleman from Oklahoma. I also want to commend you, Mr. Cofer. You have learned before getting married what many of us took 15, 20 years to learn after we got married. So, congratulations. With that, I would yield time to the gentleman from California, Mr. Stark, for inquiry.

Mr. STARK. Thank you, Mr. Chairman. I am fascinated by this hearing. Mr. Anderson, in your testimony, you referred to skills to remain abstinent. Can you give me some idea what those skills would be? Sort of like hopping on one foot 15 times?

[Laughter.]

Mr. ANDERSON. That would be a start. I think in most of the courses that we offer in Arizona, we have 15 contractors doing the abstinence programs. A lot of them deal with refusal skills. Oftentimes young people find themselves in situations where it is very difficult to say no, and they regret being in that situation in the first-place. So, a lot of times, they can avoid those kind of situations. They can learn how to say no when they do not feel it is appropriate, and those kinds of things. I think that is the key, to me, besides just saying no. Just saying no does not work.

Mr. STARK. I would refer you, and, of course, Governor Thompson was not there then, to Wowatosa, Wisconsin, where I spent my adolescent years. I can probably refer you to 15 or 20 young ladies who had no trouble saying no whatsoever.

[Laughter.]

Mr. STARK. And, to my knowledge, they never took a course. You guys are wasting government money and time. Just go to the source. It sounds silly, but it gets sillier, I guess. One of the issues that they have discovered in Minnesota, and nobody has referred to this, is that perhaps providing money, helps too. The Minnesota Family Investment Program, has allowed welfare beneficiaries to keep more of their earnings and they found that it has not only led to increased employment, but to an increased marriage rate.

I have heard none of you testify to the issues that, in many cases, poverty can be a troublesome problem in a marriage. I am surprised that that did not come to the surface. We might offer an amendment to Chairman Herger's bill, for instance, to give a tax credit to somebody who would marry a welfare recipient. That could solve several problems. I am further troubled that much of this seems religious-based. Everybody talks about doing this in a church. For those of us who do not attend church, and I am not sure what you might suggest; that that is suffrage, that we go through.

But Unitarians can meet wherever they choose. They do not need a church to carry on their activities. But I have noticed, for example, and I hope that you would all agree, that we found there have been tremendously good results in many States where couples of the same sex have adopted children, to the benefit of these children. I would hope that you would all include in your counseling those people of the same sex who chose to marry. That would be part of your program; would it not?

Mr. ANDERSON. Yes. Communication skills is what we are talking about. Those can be applied in any relationship. In fact, they transcend into——

Mr. STARK. So you would not exclude same-sex couples from that?

Mr. ANDERSON. No.

Mr. STARK. That is excellent. I think you are in the right forum then. I think you suggested that the good Governor of Arizona showed exemplary leadership in this arena. Within our current House leadership, you have got the Republican Conference Chairman with children born out-of-wedlock, and the previous two Republican Speakers (one was a speaker-designee) both had extramarital affairs while they were in office. So you have got the leadership from the right group to lead you. I think this is great. So, welcome, and we will take your advice into consideration.

Thank you very much, Mr. Chairman.

Chairman HERGER. Thank you. Mr. Camp, to inquire?

Mr. CAMP. Thank you, Mr. Chairman, and I want to commend all of you for being here and the work you are doing. I think it is a real positive. I guess I had a question for the McManuses, and I have the pleasure of working with your son on the Health Subcommittee, as well as some other people here. How would you target these programs, particularly to low-income families?

Mr. MCMANUS. Well, churches can be found in all economic strata; and, for example, one of our model Marriage Saver congregations is the Bread of Life Church in Kansas City, Kansas, where they have trained eight mentor couples and they have had no divorces since they trained these mentor couples. But they are also taking an aggressive stance on the issue of cohabitation.

There were seven couples in this congregation who were living together, and Pastor Leroy Sullivan preached on this, and said: You know it is not right. You ought to either get married or split. And five of the couples did marry, but there were two where the fellow refused to move out, and the woman said she wanted him to move out, but he said he did not want to move out.

So Pastor Sullivan showed up one Friday night at this couple's home, knocked on the door, and he said: Oh, Pastor, what are you doing here? He said: Well, I'm going to be here until you move out. She wants you out, and where is your remote? He sat down in the guy's chair and he said: You are going to do what? He said: I'm going to sit here until you move out. And the young man said: Well, how long are you going to be here, Pastor? He said: Well, I am here on a four-hour shift, and my elders are coming in 4-hour shifts after that, and we are going to stay here until you move out. And he did.

That is taking an issue and really showing real gutsy leadership. That is the kind of thing that needs to be done.

Mr. CAMP. Is your experience ever not through a church? Are there any other agencies? I realize primarily it is through churches.

Mr. MCMANUS. Synagogues, too.

Mr. CAMP. And synagogues and religious institutions, but are you working with any nonreligious institutions?

Mr. MCMANUS. No, but I wanted to make one answer to Mr. Stark's question. The work that Oklahoma is doing is going to work

through many public agencies, as well as through the churches. So when they train in this prep program, which really does teach communication and conflict-resolution skills, and training the welfare workers and the health care workers and the agricultural extension agents, they reach all of these people through public means and it is a parallel track to the religious track. So I admire what they are doing in Oklahoma.

Mr. STARK. Is that the same——

Mr. CAMP. I would be happy to yield.

Mr. STARK. If you would yield for just a second. I do encourage or think about conflict resolution for young children in school now, to stop some of the violence. Is this all combined, or is this in compartments? I mean, can you combine all this in the other training that we are trying to provide for youth in high school? For instance, conflict resolution to reduce the amount of violence, as well as perhaps helping them in interpersonal relationships?

Mr. MCMANUS. There are many programs designed for the high school student to do this, and what the high school students are surprised at is that this works with their parents, it works with their employers, as well as with their girlfriends.

Mr. CAMP. Thank you. Thank you, Mr. Chairman.

Mr. ANDERSON. OK. Thank you. We still have about 10 minutes. We do have two votes coming up on the floor, but maybe we can go to one more question. Mr. Levin, would you like to inquire prior to leaving for the vote?

Mr. LEVIN. Let me just ask you about the use of State funds. Right now, for example, both Arizona and Oklahoma have considerable unspent funds of TANF. Do you really want the Federal Government to earmark how you spend these unspent funds beyond our present laws? Is that what you are coming here and asking us to do?

Mr. REGIER. I was just coming to tell you what we were doing. [Laughter.]

Mr. REGIER. But I think the fact that the welfare law has been on the books for 5 years, and very few States have done anything in the area of promoting marriage or even significantly reducing out-of-wedlock births, may mean that something does need to be put in as a mandate. What we are doing, we took the leadership to do this without the mandate.

Mr. LEVIN. By the way, I think you are mixing marriage and children out-of-wedlock. I mean, there are programs relating to children out-of-wedlock. We are not talking about necessarily the same programs or the same dynamics. So you are saying the position of your State is that the government should earmark, the Federal Government, a portion of your unspent funds, and we should earmark it for what purpose?

Mr. REGIER. My point was that if the Federal Government earmarks a portion of it, it would just run parallel to what we have already earmarked as a State. So, for us, whether you earmark it or not really is immaterial.

Mr. LEVIN. Should we earmark how the money is spent for these programs?

Mr. REGIER. Excuse me?

Mr. LEVIN. Do we earmark how the money is spent?

Mr. REGIER. No. Right now, you do not.

Mr. LEVIN. No. Should we, and should we hold the States accountable for how they spend the money?

Mr. REGIER. I think the reason that I would say that perhaps something should be earmarked related to marriage is because very few States have spent any money in promoting marriage.

Mr. LEVIN. Why do you think that is?

Mr. REGIER. Well, I think it is because they do not know how to do it, which is what we are trying to explore, how one can do that.

Mr. LEVIN. So we are going to earmark money for States to do something they do not know how to do? I am serious, because the earmarking issue is a serious issue, and I think there is a need for Federal leadership. I would be inconsistent if I said we never should do that, but I do think it is a serious question. So let me shift to the State next to you. I mean, you have considerable unspent moneys; right? As I look through the chart, we are talking about, in both of your cases, a substantial amount, over 10 percent of the cumulative grants are unspent funds, as of—we do not have the latest figure. It was last year.

Do you want us to earmark—I mean, to mandate?

Mr. ANDERSON. Well, Mr. Levin, I would support Congress setting aside a policy that says 10 percent or whatever the number might be of this TANF block grant should go for these kind of programs. Now, how you States decide which programs or how you achieve that, leave that up to the States. I think that is where you are going to find the 50 different laboratories of democracy. You are going to see some States succeed and others not, but then you will learn from that.

Mr. LEVIN. We have those laboratories now. They can use the moneys for these programs, and there are maybe some constitutional limits, but other than that, the States can do that. And how far do we go in telling them the content of their programs?

Mr. ANDERSON. Well, Mr. Levin, I think, to me, setting the goal is a very worthwhile effort on the part of Congress. It is providing leadership to the States, and some States are ahead of others, but I think you are going to set some things in motion that are going to be able to bring forth some good policies. I think in a lot of States, this policy is controlled oftentimes by the Department of Economic Security in each State, and oftentimes they do not have the vision that I think Congress has the ability to have.

Mr. MCMANUS. It seems to me that one of the things that Mr. Anderson has said ought to be considered at the Federal level, and that is to set a goal. President Kennedy, early in his administration, set a goal of landing a man on the moon. That seemed like an impossible dream at the time that he did it, and it took 400,000 people and the substantial funding of NASA to accomplish it, but it was achieved by 1969. If this Congress and this President were to set a goal of cutting the divorce rate by one-third by the year 2010, and provided and earmarked 5 percent of the money for demonstration projects funded through the Federal Health and Human Service Department——

Mr. LEVIN. This is cutting the divorce rate?

Mr. MCMANUS. Yes, but what I am saying is if you set the goal and provide some money, then it seems to me you might really

achieve it; and we have 300,000 congregations in this country, that if we only got one-third of them to organize 10 mentor couples apiece, we would have one million mentoring couples, and one million mentoring couples could surely save half the marriages that are ending in divorce.

Chairman HERGER. The time has expired. I thank the gentlemen from Michigan for his inquiry. We do have 3 minutes left. I would just like to make the comment that when we first started 5 years ago on welfare reform, we did not know how to put people to work at that time. We had no idea whether welfare reform would work, and that is the purpose of this hearing, to see what is going that might work. I think when we look at the documented negative results that are overwhelming in many, many different areas of the results of children who grow up in families where they do not have two parents or the parents are not married, I certainly believe what we are working on is a very worthy goal.

Also, just another response. The purpose of this hearing is not to throw stones at anyone or any group. The purpose of this hearing is to try to determine what we can do to help children to grow up in families and in homes where they have the greatest opportunity to be successful, and also for these families to be successful. So, with that, we will recess, returning immediately after the last vote. We have two votes up. Thank you.

[Recess.]

[Questions submitted from Chairman Herger to the panel, and their responses follow:]

ARIZONA HOUSE OF REPRESENTATIVES
Phoenix, Arizona 85007–2848

Dear Congressman Herger:

Thank you for inviting me to testify to your Committee regarding the use of TANF funds and marriage policy. I am replying to the set of questions that you sent on May 23rd.

(1) What obstacles did you have in passing legislation to promote marriage? Are there ongoing battles you have to fight to keep these programs on track?

The main obstacles in originally passing the marriage skills legislation had to do with myths and misconceptions that legislators had regarding the marriage issue. Several lawmakers were afraid that we were trying to mandate for welfare moms. Others were afraid that we were saying that just getting a piece of paper that says a person is married would solve all their problems. Once we were able to explain that marriage skills can be taught in a classroom environment and that there is scientific research to indicate that it can be effective at reducing divorce, then we were able to generate enough support for the legislation.

As for ongoing battles, the main battle has been with the Governor. She was never really convinced that this is a good use of TANF money. She reluctantly signed the legislation, and in the 2001 session she vetoed the ongoing funding for the program. Therefore, instead of $1 million every year, we only have the 1 year of funding which we will have to stretch over 2 years until we will have a new Governor in 2002. The actual funding will be allocated in June after the Commission has one more meeting.

(2) You stated in your testimony, that in Arizona "as a first step, marriage skills courses are going to be offered to young couples preparing for marriage." Starting when? For whom—all young couples applying for a marriage license? How long would these courses take? Where are they taught?

The marriage skills courses will be offered to anyone who is interested in taking the courses. We assume that this will primarily be young couples contemplating marriage or recently married, or couples struggling with their relationship. The courses will be up and running by July 1st. All couples applying for a marriage license will be given the "healthy marriage" handbook which will include contact information for the contractors providing marriage skills courses. These contractors

are also charged with marketing the courses in the community through advertising in newspapers, newsletters, flyers and brochures distributed to bridal fairs, welfare offices, churches, and any other method possible to inform likely participants. The courses will run from 4 hours in length up to 16 hours and will be taught in offices, classrooms, and other public locations.

(3) What happens if a couple does not want to take this course? How will people find out about the courses and services your program will offer? Will it be income-based or can anyone enroll?

The courses are not mandatory. Participants will find out about the courses through advertising, referrals, and word-of-mouth. Anyone can enroll, but the targeted group is low-income individuals. There is $75,000 available in the form of vouchers for those couples who are under 150% of the federal poverty level and who request help to pay their share of the course's cost.

(4) How many couples can be served through your State's $1 million grant?

The number of couples that we can serve depends on the average cost of the course per hour times the average number of hours per course minus the payment by the couple as their share. (The following are estimates: average cost per hour = $20. The average number of hours per course = 6. The average couple's share of cost is 20% or around $24.) Using these estimated numbers and rounding off the $96 dollar figure to $100, we come up with 10,000 couples who can be served with the $1 million dollars.

I hope these answers are helpful. Please feel free to contact me if more information is desired. By July 1st, we will know more as the courses will be starting out in the community. I will keep you posted as any additional information becomes available. Keep up the good work.

Sincerely,

Representative MARK ANDERSON
District 29—Mesa

Oklahoma Department of Health and Human Services
Oklahoma City, Oklahoma 73117
June 5, 2001

Chairman WALLY HERGER
Committee on Ways and Means
Subcommittee on Human Resources
Washington, DC 20515

Dear Chairman Herger:

Thank you for the opportunity to provide additional information about Oklahoma's diligent work to strengthen marriages and families. We are confident that the sound prevention strategy we have developed with TANF funds will result in the implementation of programs and services that will positively impact family relationships across our state.

In response to your proposed questions, I have called on our state's Marriage Initiative management consultant, Dr. Scott Stanley and Mr. Raymond Haddock to assist in preparing a reply. All have played an integral role in the development of the Oklahoma Marriage Initiative and continue to be vital to future ideas and endeavors. Marriage Initiative team members include: Mary Myrick, APR, Project Manager; Don Hebbard, EdD, Director of Marriage Education; and Jo Anne Eason, Derinda Lowe and Kendy Cruson are individuals who have made important contributions to this work. Dr. Scott Stanley is a Senior Consultant to the Oklahoma Marriage Initiative and Co-director of the Center for Marital and Family Studies at the University of Denver. Dr. Stanley has been involved in the research, development, and refinement of the Prevention and Relationship Enhancement Program (PREP) for over 20 years. Raymond Haddock is Division Administrator for the Oklahoma State Department of Human Services, directing our state's TANF programs. We continue to work very closely with DHS to develop programs and services for the Oklahoma Marriage Initiative.

In reference to your first question regarding expected results and results to date, I am confident of positive and substantial results. In the first couple of years of enacting the initiative, a number of specific short-term results are expected:

(1) *The construction of a survey instrument that can be employed at intervals to track changes in demographic trends and attitudes about marriage and family within the state of Oklahoma.* This instrument will be developed through consultation of a team of marriage scholars, including a number of national and Oklahoma ex-

perts. In addition to fulfilling the intended purpose of tracking macro level changes in Oklahoma as a result of the Initiative, this instrument may become a model instrument that can be adapted and used in the efforts of other states to change the direction of various negative marriage and family trends. Oklahoma State University's Bureau for Social Research will manage this project and further research/evaluation components.

(2) *The development of statewide systems in the promotion and strengthening of healthy and stable marriage and family relationships.* Oklahoma seeks to be the first state in the U.S. to move from an official stance of neutrality with regard to marriage and family relationships to one of advocacy for a stronger marriage culture. While the Initiative, in all aspects, intends to project a message of acceptance toward various types of family arrangements, it will break new ground for government involvement in cultural trends that have significant impact on government expenditures and services. Specifically, government personnel in various capacities across the state will be equipped and empowered to strengthen viable marital, premarital, or co-parenting relationships (parents who may not desire or be good candidates for marriage, but who nevertheless will have to work together around the needs of their child) with goals of increased stability and quality.

(3) *A significant increase in the capacity of both the public and private sector to provide various services to Oklahomans—services that are targeted toward the reduction of risks and a strengthening of protective factors in marital, family, and parental relationships.* As noted in the testimony provided earlier, the current trends in marriage rate declines, divorce, family fragmentation, and out-of-wedlock births become the business of the government due to a wide range of costs to society. Historically, state and Federal governments have played very little role in strengthening protective marriage and family patterns, despite large social costs. In Oklahoma, we expect to demonstrate a rapid and widespread increase in the capacity of the public sector (e.g., Health Department personnel, DHS, Extension Service) and private sectors (e.g., religious organizations, non-religious social agencies) to provide relationship education services. For example, in the coming months, the pilot phase of our Training and Service Delivery System for Couples and Marriage Education will result in the training of government workers and private providers once we utilize this pilot phase to perfect the process of training and service delivery. We will see the additional training of hundreds of other supervisors and service providers as the program transitions to a statewide effort. Not only will these efforts result in increased capacity for relationship strengthening education throughout Oklahoma, such efforts will change the stance of government agencies from a "hands off" stance with regard to marriage and family relationships to one of increased understanding and advocacy for transformation of a culture of family fragmentation to one of family stability and well-being.

(4) *The integration of two nationally recognized services in the efforts of the Oklahoma Department of Health to strengthen viable relationships of disadvantaged, nonmarried mothers who are clients of the department of health.* One of the most successful programs implemented by state governments around the U.S. to lower health risks as well as recidivism of out-of-wedlock births with young mothers is the Childrens' First program. Childrens' First is a protocol implemented by public health nurses, and it based on numerous Federally funded studies demonstrating significant promise in achieving these aims. Public health nurses within the department of health have repeatedly asked for training to augment their work with these young mothers for the lowering of risks present in their relationships with boyfriends, spouses, and/or fathers of their babies. The developers of Childrens' First (Dr. David Olds & xxxx) have been working for over a year with the developers of PREP (Drs. Stanley and Markman, et al.) to integrate adult relationship building strategies into the already highly successful protocol of Childrens' First. This integration and implementation will be one tangible result of the initiative, with the short-term result of increased capacity of public health nurses to strengthen (where appropriate) the relationships in these "fragile families."

PREP is an evidence-based program for couples that has been evaluated in numerous long-term studies, with a variety of couples, across a number of continents (see attached executive summary on PREP). Very encouraging results have been found in tests of effects in a number of outcome studies, including ongoing research at the University of Denver, funded by the National Institute of Mental Health. The program is largely based on strategies based on findings from empirical research rather than pop psychology or speculation.

(5) *Continued cultural changes as state leaders in multiple sectors continue to educate the public about the real consequences of divorce, the value of strong marriages, particularly to children, and the reality that meaningful and relevant skills can be learned and used to strengthen committed relationships.* The Governor, and others,

have already made a significant impact through their leadership in these areas. Marriage and divorce are now regular parts of the Oklahoma conversation, with our citizens demonstrating Oklahoma determination in their desire to reverse the state's divorce numbers.

Over 600 religious leaders, and the heads of almost every faith and denomination have signed the "Oklahoma Marriage Covenant," to slow the marriage entry period and to better utilize engagements for marriage preparation at the community level. We fully expect these "signings" to continue and the number of religious leaders making this commitment to grow. According to the Glenmary Research Center, 66.8% of Oklahomans claim affiliation with a church, and therefore this partnership with the faith community is vital. Because of leadership of pastors, rabbis, ministers and priests, we expect an increase in the number of couples obtaining premarital education services, as well as a decrease in the number of divorces.

The education sector has also begun looking at ways to include marriage and relationship education as part of its mission. We expect to see relationship courses on college campuses, and eventually in high schools. With many Oklahomans marrying at a young age, we have placed a high priority on reaching these two populations as part of our prevention strategy. We expect to, over time, delay the age of first marriages, and to better prepare young couples for marriage.

We also expect to have ever-growing involvement by our state's media venues, as the facts about marriage and divorce are compelling. Providing good information so citizens can make better choices is a matter of both public health and welfare prevention. One of every three couples getting a divorce will result in the need for some kind of temporary assistance and that fact will keep this issue on the public agenda.

When divorce does occur, there are services that have proven to reduce the negative impacts on families, particularly mediation. Our State Courts have implemented a strong divorce mediation program which reduces both couple conflict and return court appearances.

Long-term effects might be:

(1) While we cannot accurately predict the degree of success we will have in achieving the stated goals of the marriage initiative, *we expect to document reductions in the number and rate of divorces, an increase in the marriage rate among people in their twenties and thirties, and a reduction in the recidivism of out-of-wedlock births by teenage girls.* With regard to divorce and marriage rates, what we are essentially expecting is that trend on those indices will reflect our broad based, multi-method efforts to strengthen a marriage culture in the state of Oklahoma. Our 10-year goal is to accomplish a ⅓ reduction in the number of divorces in Oklahoma.

(2) *As a specific result of the implementation of prevention, premarital and early marital education services statewide, we expect to see a decline in the divorce rate of couples within the first 5 years of marriage.* Various studies document that this is a very high risk time period for marriages, and much of our increased relationship education capacity will be directed at the needs of such young couples. In two long-term studies, adaptations of PREP have been associated with significant reductions in the likelihood of divorce and break up within the 5 years following training. Certainly studies vary in results, and not all couples can be expected to benefit from preventive efforts, the high likelihood of marital declines in the first 5 years of marriage means that young married couples are prime targets for demonstrating benefits of preventive relationship education.

(3) *Increased involvement of fathers of children born out-of-wedlock with those children.* The Children's First program already has a proven track record for increasing father involvement for many of these children. We expect to document an intensification of this effect through the confluence of the Childrens' First protocol and strategies for relationship building from PREP. Those strategies will be targeted toward helping the mothers and fathers of these children handle aspects of their relationship more constructively regardless of the likelihood of marriage for those couples. However, as a result of efforts to build the relationships that are viable, we would also expect an increase in the number of these couples who eventually marry. We expect this combination of strategies from Childrens' First and PREP to be among the most effective strategies implemented as a result of the initiative because both programs have shown significant promise in various empirical studies.

(4) *Decreased risk for domestic violence in the relationships of mothers in the Childrens' First program with their boyfriends, husbands, or father of their child* (sometimes this will be the same man, and sometimes the father of their child may be a different person from their boyfriend or husband.) While more research needs to be done (and is being done), there is both theoretical reason and limited data suggesting that interventions like PREP can reduce some kinds of domestic violence in some kinds of couples. As part of the efforts underway in the state of Oklahoma, pilot research is currently underway exploring the ways in which the Childrens'

First protocol and strategies from PREP may be employed by public health nurses to build more stability in the social networks of the young mothers and reduce the likelihood of domestic violence with their male partners (or fathers of their children if not now their partner).

In answering your second question regarding TANF benefits and cohabitation, Mary Stalnaker of the Department of Human Services attests that the agency currently has no data to determine any economic effect or impact on couples who were cohabiting and later chose to marry. Administrators have engaged in conversations with researchers through the University of Oklahoma regarding conducting this type of evaluation and hope to begin that process later this year. The original intent of changing this policy was to remove a marriage penalty. However, old policies were actually more friendly in the income calculations for persons who chose cohabitation than they were for persons who chose to marry.

I hope I have provided you with useful information to accompany my Congressional testimony. Please contact me again if you have further questions or request additional information. Again, thank you for this opportunity and for expressing interest in the Oklahoma Marriage Initiative.

Sincerely,

Hon. JERRY REGIER
Secretary

Marriage Savers
Potomac, Maryland 20854
May 30, 2001

Rep. WALLY HERGER
Chairman
Ways & Means Subcommittee on Human Resources
B–317 Rayburn HOB
Washington, DC 20515
Via e-mail and U.S. Mail

Dear Chairman Herger:

Thank you again for the opportunity to testify on the reauthorization of Welfare Reform. It was a thrill to Harriet and me and to our young couple, to be able to share the experience of Marriage Savers.

You have asked two additional questions.

1. How could our approach benefit low income never-married couples or parent?

First, it should be noted that African Americans and Hispanics attend church more regularly than whites, according to George Gallup. And two-thirds of black churches are financially healthy. Why? Gallup reports a very high percent of blacks tithe, 45%. The inner city is full of churches, and average attendance is 278. However, these pastors are quite skeptical of answers from the white community for their people. So a special effort has to be made to reach minority clergy.

Nevertheless, it can be done. Writing in a recent newsletter of Marriage Savers, Pastor LeRoy Sullivan of Bread of Life Church in Kansas City, KS, told how he created a "Marriage Savers Church" that has "mandatory marriage preparation, using mentoring couples." He trained six Mentor Couples who helped 10 couples prepare for marriage. One broke an engagement, but none have divorced. He has also trained a "back-from-the-brink" couple in marriage saving. In fact, Bread of Life has had no divorces in 4 years.

One of those couples prepared for marriage, Herman and Djana Lloyd, say the process helped their communication: "The mentoring we have received allows us to handle arguments in a more effective manner," she says.

"When we have problems that were too hard to discuss, we've had a Mentor Couple to call upon. Marriage Savers has made us a better couple because our focus is now more on God than each other. That makes it easier not to have disagreements. When we disagree, we now handle them with love, patience, adjustment to God, prayer and a willingness to let God lead us."

Black Clergy Skepticism: One question Pastor Sullivan hears from other black pastors who he is bringing into a Community Marriage Policy®: "Is this a white man's thing?" Pastor Sullivan answers: "I explain that marriage is not a color or an ethnic 'thing.' It is between a man and a woman, coming together in a covenant. The same issues are there for all—no matter what culture or ethnic background. Biblical principles know no color boundary. Marriage Savers is not a color or cultural issue. It is returning to God's plan for marriage."

This is true. However, skepticism by black clergy is natural. Extraordinary effort must be made to reach out to minority clergy associations by those organizing what we call Community Marriage Policies®, which have brought divorce rates down in dozens of communities.

Minority clergy: a key subgroup to be organized: In our advice on how to organize a Community Marriage Policy®, we outline the need to reach out to four relatively separate clergy groups, each of which tend to operate independent of the others:

- Catholic priests;
- Mainline Protestant pastors (United Methodist, Presbyterian, Episcopal);
- Evangelical Protestant pastors (Baptists, Assemblies of God, Nazarene);
- Minority clergy, black or Hispanic pastors.

Black-white harmony: We have had as many as 40% of participating clergy to be minority in a city such as Columbus, GA. In fact, in that city, the black and white clergy had never cooperated on anything until they organized a Community Marriage Policy in 1997. But the two clergy groups grew to have so much respect for one another that the white clergy association dissolved and all the white pastors joined the black clergy association!

2. In my testimony, I indicated that therapists are able to save only about 20% of the troubled marriages who come to them for help, while Mentor Couples can save 80%, the mirror opposite. You asked "What accounts for the difference"?

Therapists save only 20%. Diane Sollee, a marital therapist who was Associate Director of the American Association of Marriage and Family Therapy, and now directs the Coalition for Marriage and Family Education, cites both personal experience and two studies which indicate that therapists are able to save only about a fifth of the marriages that come to them.

"The prevailing attitude of marriage therapy has been one of sophistication, to say that marriage doesn't make any difference. They are focused on increasing the happiness of the client," says Diane Sollee. "If they think the clients will be happier if they are divorced, they will help them get divorced. They take a short term view and are not looking at what it does to the long term lives of their clients. However, when a marriage breaks up, they are not just destroying a marriage. For the kids, they are destroying the family and the grandchildren." In fact, Ms. Sollee reports that a major growth area of the therapy business is "divorce adjustment therapy."

Diagnosis vs. Prescription. Another issue is that many therapists are more trained in diagnosis than in prescription. They delve into the history in great depth, which can take months or years (at $100 an hour). The best therapists such as Michele Weiner-Davis, author of Divorce Busting, take the opposite approach. She says that what matters is not what happened yesterday or years ago, but what will the person do tomorrow, when a predictable problem arises? She teaches people to widen their repertoire. Instead of complaining about the other spouse, she urges clients to praise whatever good things the spouse is doing. Finally, there are relational skills which can be taught, but therapists are generally not skilled in doing so. There are courses such as PAIRS which teach these skills, and save four out of five marriages.

Selfishness vs. Selflessness: The basic reason that marriages fail is selfishness on the part of one or both partners. He drinks to excess. She is having an affair. He doesn't invest time in her as he did before the wedding and she feels neglected. One or the other becomes overly involved in work. The answer to selfishness is selflessness. A spiritual transformation is required by at least one spouse.

Peer Counseling: the AA Model: The best way to inspire such change is for couples to see how another couple who was having a similar problem—overcame the problem and now has a happy marriage. This approach is often called "peer counseling," the best known model of which is Alcoholics Anonymous. Some 1 million people attend an AA meeting every week! Why? Someone will stand up and say, "I'm Joe and I am an alcoholic, but I have not had a drink in six years. He will then tell his own 12 steps of recovery. This is not only inspirational to those addicted to alcohol, but people will donate their time to mentor the struggling individual. What is modeled is the very selflessness which the dependent person needs to break free of his/her addiction.

Mentor Couples: Similarly, peer counseling or couple mentoring is the best way to save troubled marriages. Every church has couples who have survived adultery, for example. Three pews back Couple B is moving toward divorce because she found out he has had an affair. It has never occurred to most pastors to introduce Couple A to Couple B. Couple A's story is a deep dark secret. But they would be willing to meet with Couple B, if asked. Couple A could say, "We know adultery breaks trust. We have been there, done that. But we are here to say that trust can be restored after adultery. We have done it. So can you. Let us pray about this." That is the kind of conversation that is not happening in 999 out of 1,000 churches.

Another reason why Mentor Couples are more successful than therapy is research evidence. Diane Sollee asserts, "The main body of research led by Dr. John Gottman, Dr. Bernard Guerney, Dr. Howard Markman and Dr. Scott Stanley indicates that when marriage is looked at over the long haul, the whole therapy paradigm is wrong. Marriages don't break up because one person is mentally ill or maladjusted. For the most part, therapists are trained to diagnose such illness and then come up with a treatment plan, reimbursed by insurance companies, on the theory that once a therapist straightens out or cures that person's maladjustment, the marriage will work.

"On the other hand, Mentor Couples know how to handle what marriage is. They have managed to stay married many years and have learned along the way, how to make it work, Ms. Sollee adds. Unlike therapists who will take sides with one spouse, who is paying the bill, Mentor Couples will note shortcomings on both sides, and the need for each spouse to be more considerate, more loving." (If the Committee would like to contact Ms. Sollee and bring in the experts she cites to testify, call her at 202 362–3332.)

Retrouvaille (French for Rediscovery, pronounced Retro-vi) is the most successful national marriage-saving strategy in America. It has saved four out of five marriages headed for divorce in virtually every state. In fact, more than 60,000 couples have attended a 2 day Retrouvaille weekend retreat led by back-from-the-brink couples who donate their time. Why? Out of gratitude that Retrouvaille helped them save their marriage, they are reaching down to help others. They do not charge for giving up a weekend of time. Some will tell their story of how they overcame adultery or alcoholism or abuse. The attending couples then are asked to write to each other for 10 minutes on an issue such as "What do I have difficulty talking to you about, and how does that make me feel?" Couples then go to their motel rooms, read what each other has written and talk in private. Twenty minutes later, a knock on the door summons each couple back to the presentation room for another talk by the leaders, and the cycle repeats itself. You may want to ask the International Coordinating Team of Retrouvaille to testify in the future. I suggest you call Ted and Iris Bjorn, 205 330–8070.

Marriage Ministry is a local congregational version of Retrouvaille. Couples whose own marriages once nearly failed are trained to tell their stories to couples in crisis on a couple-to-couple basis. We at Marriage Savers have helped more than 25 churches start such a ministry, which has virtually ended divorce in these congregations. One church, First Assembly of Rockford, IL runs an item in the church bulletin: "Is your marriage in trouble? Are you tired of pretending that everything is great? Would you like to have another couple come alongside you for a season who has solved a similar problem in their marriage? If so, call Pat. . . ." This process worked so well that the therapists started sending over their worst cases, more than 100 of them. The 14 trained Mentor Couples struggled with the enormous load, but have lost only four marriages to divorce! For more information call Larry Ballard, our Midwest Regional Director of Marriage Savers at 715 834–5914.

Community Marriage Policies

Finally, I want to reiterate that we jump-start marriage-saving reforms like those outlined above and others described in our testimony—such as Premarital Counseling and Stepfamily Support Groups—in many churches at one time in creating what we call a Community Marriage Policy® or a Community Marriage Covenant®. This weekend, for example, we will travel to Portland, Oregon where more than half of the pastors from 20+ denominations in a suburban Clackamas County, to adopt a Clackamas Community Marriage Covenant. We will remain to train more than 100 couples from 25+ churches in how to jump start these reforms in their congregations. We will do a similar training in Nashville June 15–16.

We did this in Harrisonburg, VA 2 years ago and the divorce rate dropped 15% in the first year! El Paso's divorce rate is down by a third in three years, and Kansas City, KS and its suburbs, by 44% in four years.

Thus, Marriage Savers is working at two levels simultaneously. We have created 145 Community Marriage Covenants to plant these reforms in scores of churches. But what matters is what happens in the individual church. At that level, what we are doing is calling out and training Mentor Couples to be able to launch proven reforms that reduce the divorce rate of an individual congregation to near zero. I have written a Manual to Create a Marriage Savers Congregation which spells out in detail how to create a "Marriage Savers Congregation" which eliminates virtually all divorces. We teach Mentor Couples and pastors how to launch a new day for marriage and an old day for divorce. It all comes down to one core idea: In every

congregation, there are couples in solid vibrant marriages who really could be of help to other couples, but have never been asked, inspired or trained to do so.

Sincerely,

MICHAEL J. MCMANUS
President

Chairman HERGER. The hearing will reconvene. I thank our group of second panelists for coming up and being seated. First, I would like to introduce Mr. David Popenoe, Co-Director of National Marriage Project, and Professor of Sociology at Rutgers University; and then, Theodora Ooms, Senior Policy Analyst and Director, Resource Center on Couples and Marriage Policy, Center for Law and Social Policy; and Mr. Patrick Fagan, and thank you; a William H. G. Fitzgerald Research Fellow in Family and Cultural Issues, the Heritage Foundation; and Ms. Kathryn Edin, Associate Professor of Sociology, Northwestern University Institute of Policy and Research; and Laurie Rubiner, Vice President for Program and Public Policy, National Partnership for Women and Family; and Mr. Eugene Steuerle, Senior Fellow, the Urban Institute.

Mr. Popenoe.

STATEMENT OF DAVID POPENOE, CO-DIRECTOR, NATIONAL MARRIAGE PROJECT, AND PROFESSOR OF SOCIOLOGY, RUTGERS UNIVERSITY, PISCATAWAY, NEW JERSEY

Mr. POPENOE. It is a pleasure to be here. I was asked to provide a brief overview of the state of marriage in America today. As the recent results of the year 2000 census confirm, marriage, as the basis of family life, continues to decline in America. Since 1970, the rate of marriage has dropped by about one-third, the out-of-wedlock birth-ratio has climbed from 11 percent to 33 percent of all births, the divorce rate has doubled and the number of people living together outside of marriage has grown by 1000 percent. With the exception of non-marital cohabitation, which increased dramatically, the marriage decline trends decelerated a little in the nineties, but they have continued in the same direction. As of now, there is no tangible evidence of a turnaround, although a more pro-marriage attitude does seem to be gaining ground in the media, and in the culture at large, and, hopefully, in this room.

Why should this marriage decline be of national concern? Principally, because of its effects on our Nation's children. The social science evidence is now overwhelming that children fare better in life if they grow up in a married, two-parent family. Children who grow up in other family forms are 2–3 times at greater risk of having serious behavioral and emotional problems when they become adolescents and adults. Many of today's youth problems can be attributed, directly or indirectly, to the decline of marriage. This includes high rates of juvenile delinquency, suicide, substance abuse, child poverty, mental illness and emotional instability. One important new study has found that the average American child in recent decades reported more anxiety than child psychiatric patients in the fifties. Indeed, as former Senator Moynihan once observed, the United States may be the first society in history in which children are distinctly worse off than adults.

Much of the linkage between the decline of marriage and the rise of problems in childhood rests with the absent father. The evidence is now strong that fathers *do* matter in the lives of their children and, although there are many caring non-resident fathers, the alarmingly simple fact is that men are much less likely to stay close to their children when they are not married to their children's mother. Men tend to view marriage and child-rearing as a single package. If they are not married or are divorced, their interest in and sense of responsibility toward children greatly diminish. Many studies have found that a high percentage of all unmarried or divorced fathers lose regular contact with their children over time.

Why is marriage so important to fatherhood? Because being a father is universally problematic for men in a way it is not for women. Put simply, as marriage weakens, fathers stray. While mothers the world over bear and nurture their young with an intrinsic acknowledgment of their role, fathers are often filled with conflict and doubt. Left culturally unregulated, men's sexual behavior can be promiscuous, their paternity casual, their commitment to families weak. Marriage is society's way of engaging the basic problem of fatherhood—how to hold the father to the stronger mother-child bond. As a cultural institution, marriage stresses the long run commitment of the male, the durability of the marital relationship, and the importance of the union for children.

Our national goal should be no less than to rebuild a marriage culture, one in which as many children as possible grow up with their fathers and mothers providing care and nurture and stability. We should be every bit as much concerned with our Nation's family environment as we are with our Nation's economic and natural environments. Yet, if ever there was a serious domestic problem almost entirely ignored by our National elected representatives, this is it. Despite the fact, for example, that many Americans believe the current state of marriage to be one of the major problems of our time, no high-level government body in memory—until this group—has examined the issue. Indeed, in recent years the government has even cut back on the collection of marriage statistics.

Is the goal of renewing a marriage-based society impossible to achieve? It certainly will not be easy. Much of the needed change must come, of course, in the cultural, moral and spiritual realms. But there are many things that can be done at the Federal level to smooth the path. Perhaps the most important is merely to recognize—as societies in the past have nearly always done as a part of public policy—that the benefits to children of having married parents are so great that the institution of marriage should be encouraged by every reasonable means possible. Fortunately, many ways exist to strengthen and stabilize marriage (which you will be hearing more about) to make marriage a more satisfying, as well as more durable, social relationship. And, of course, government should seek to do no harm in this realm. It should never institute policies, for example, that provide disincentives to marriage or that fail equally to support children not in a two-parent family.

More than 2000 years ago, the Roman Statesman Cicero noted that "marriage is the first bond of society." Surely, this observation is no less true today.

Thanks.

[The prepared statement of Mr. Popenoe follows:]

Statement of David Popenoe, Ph.D., Co-Director, National Marriage Project, and Professor of Sociology, Rutgers University, Piscataway, New Jersey

As the recent results of the Year 2000 Census confirm, marriage as the basis of family life continues to decline in America. Since 1970 the rate of marriage has dropped by about one third, the out-of-wedlock birth ratio has climbed from 11% to 33% of all births, the divorce rate has doubled, and the number of people living together outside of marriage has grown by over 1000%. With the exception of nonmarital cohabitation, which increased dramatically, the marriage-decline trends decelerated a little in the 1990s. But they have continued in the same direction. As of now, there is no tangible evidence of a turnaround, although a more pro-marriage attitude does seem to be gaining ground in the media and the culture at large.

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Some believe that pro-marriage policies cannot be put forth without stigmatizing and penalizing those who for one reason or another, sometimes through no fault of their own, are not married. Yet the fact remains that the overwhelming majority of young people today wish to marry for life, and the parents of these young people, no matter what their marital state, also hold that goal for their offspring. There is actually an enormous reservoir of support for a marriage-based culture. In addition to the significant and enduring benefits for children, the evidence is clear that having a solid, long-term marriage greatly enhances the wealth, health, longevity, and overall happiness of adults.

More than 2000 years ago the Roman statesman Cicero noted that "marriage is the first bond of society." Surely this observation is no less true today.

What's Happening To Marriage?*

Barbara Dafoe Whitehead and David Popenoe, National Marriage Project, Rutgers University

Americans haven't given up on marriage as a cherished ideal. Indeed, most Americans continue to prize and value marriage as an important life goal, and the vast majority of us will marry at least once in a lifetime. By the mid-thirties, a majority of Americans have married at least once.

Most couples enter marriage with a strong desire and determination for a lifelong, loving partnership. Moreover, this desire may be increasing among the young. Since the 1980s, the percentage of young Americans who say that having a good marriage is extremely important to them as a life goal has increased slightly.

But when men and women marry today, they are entering a union that looks very different from the one that their parents or grandparents entered.

• As a *couples relationship*, marriages are more likely to be broken by divorce than by death. And although one might expect that greater freedom to leave an unhappy marriage might increase the chances that intact marriages would be very happy, this does not seem to be the case. Marriages are less happy today than in past decades.

• As a *rite of passage*, marriage is losing much of its social importance and ritual significance. It is no longer the standard pathway from adolescence to adulthood for young adults today. It is far less likely to be closely associated with the timing of first sexual intercourse for young women and less likely to be the first living together union for young couples than in the past.

• As an adult *stage in the life course*, marriage is shrinking. Americans are living longer, marrying later, exiting marriage more quickly, and choosing to live together before marriage, after marriage, in-between marriages, and as an alternative to marriage. A small but growing percentage of American adults will never marry. As a consequence, marriage is surrounded by longer periods of partnered or unpartnered singlehood over the course of a lifetime.

• As an *institution*, marriage has lost much of its legal, religious and social meaning and authority. It has dwindled to a "couples relationship," mainly designed for the sexual and emotional gratification of each adult. Marriage is also quietly losing its place in the language. With the growing plurality of intimate relationships, people now tend to speak inclusively about "relationships" and "intimate partners," burying marriage within this general category. Moreover, some elites seem to believe that support for marriage is synonymous with far-right political or religious views, discrimination against single parents, and tolerance of domestic violence.

• Among *young women*, social confidence in marriage is wavering. Until very recently, young women were highly optimistic about their chances for marital happiness and success. Now, according to youth surveys, their confidence in their ability to achieve successful marriage is declining. Moreover, they are notably more accepting of alternatives to marriage, such as unwed parenthood and cohabitation.

• At the *national policy* level, marriage has received remarkably little bipartisan study or attention. During a four-decade period of dramatic historic change in marriage, no national studies, government commissions or task forces have been set up to examine the status of marriage or to propose measures to strengthen it.[1] Indeed

*From: *The State of Our Unions: 1999, The Social Health of Marriage In America* (Rutgers University, National Marriage Project, June, 1999).

[1] For two "think-tank" reports that are notable exceptions to the general neglect of marriage in the policy world, see: Theodora Ooms, *Toward More Perfect Unions: Putting Marriage on the*

the United States lags well behind England, Australia, and Canada in the level and seriousness of governmental response to the widespread evidence of the weakening of marriage.

The Marriage Relationship

One reason Americans prize marriage so highly is that it is the source of deeply desired benefits such as sexual faithfulness, emotional support, mutual trust and lasting commitment. These benefits cannot be found in the marketplace, the workplace or on the Internet.

Most people aspire to a happy and long-lasting marriage. And they will enter marriage with the strong desire and determination for a lifelong and loving partnership. While they are married, most couples will also be sexually faithful to each other as long as the marriage lasts. According to the most comprehensive study of American sexual behavior, married people are nearly all alike in their sexual behavior: "once married, the vast majority have no other sexual partner; their past is essentially erased."[2]

However, although Americans haven't stopped seeking or valuing happy and long-lasting marriage as an important life goal, they are increasingly likely to find that this goal eludes them. Americans may marry but they have a hard time achieving successful marriages. One measure of success is the intactness of the marriage. Although the divorce rate has leveled off, it remains at historically high levels. Roughly half of all marriages are likely to end in divorce or permanent separation, according to projections based on current divorce rates. Another measure of success is reported happiness in marriage. Over the past two decades, the percentage of people who say they are in "very happy" first marriages has declined substantially and continuously. Still another measure of success is social confidence in the likelihood of marital success. Young people, and especially young women, are growing more pessimistic about their chances for a happy and long-lasting marriage.

The popular culture strongly reinforces this sense of pessimism, even doom, about the chances for marital success. Divorce is an ever-present theme in the books, music and movies of the youth culture. And real life experience is hardly reassuring; today's young adults have grown up in the midst of the divorce revolution, and they've witnessed marital failure and breakdown first-hand in their own families and in the families of friends, relatives, and neighbors. For children whose parents divorced, the risk of divorce is two to three times greater than it is for children from married parent families. But the pervasive generational experience of divorce has made almost all young adults more cautious and even wary of marriage. The percent of young people who say they agree or mostly agree with the statement "one sees so few good marriages that one questions it as a way of life" increased between 1976 and 1992, while the percent of those who say it is very likely they will stay married to the same person for life decreased over the same time period for both males and females.[3]

Marriage as a Rite of Passage

For most of this century and certainly before, marriage was one of the most important rites of passage in life. It accomplished several goals associated with growing up: an economic transition from the parental household into an independent household, a psychosexual transition merging two selves and lives into one, and a social and legal transition from status as a single person to a spouse. Across time and culture, betrothal and wedding rituals reflected these economic, social and sexual dimensions of young people's coming of age.

Today, marriage has lost much of its role and significance as a rite of passage. For earlier generations of women, first sexual intercourse and marriage were closely linked and timed. Ninety percent of women born between 1933–42 were either virgins when they married or had premarital intercourse with the man they wed.[4] For today's generation of young women, the timing of first sexual intercourse is increasingly distant from the timing of first marriage. Just over half of teenage girls have

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Public Agenda (Washington, DC: Family Impact Seminar, 1998); and *Marriage in America*: *A Report to the Nation* (New York: Council on Families in America, 1995).

[2] Robert T. Michael, John H. Gagnon, Edward O. Laumann, and Gina Kolata, *Sex in America: A Definitive Survey* (Boston, MA: Little Brown and Company, 1994), 105.

[3] Norval D. Glenn, "Values, Attitudes and the State of American Marriage," *Promises To Keep: Decline and Renewal of Marriage in America*, ed. David Popenoe, Jean Bethke Elshtain, and David Blankenhorn (Lanham, MD: Rowman and Littlefield, 1996), 21.

[4] Michael et. al, 97.

experienced first sexual intercourse by age 17.[5] Teenage girls are sexually active for seven or eight years on average before marriage. Indeed, premarital sex has become something of a misnomer. Sex is increasingly detached from the promise or expectation of marriage.

Secondly, because young adults are postponing marriage until their late twenties, they pass through much of their twenties as never-married singles. They are likely to live apart from the parental household, as singles, in a peer-group household, or in a cohabiting relationship. Many have "their own lives and their own jobs" long before they marry.

During the years before first marriage, many young adults make the economic transition from dependence to independence. The National Marriage Project's recent study of never-married, noncollege young men and women in northern New Jersey finds that these young adults are not inclined to see marriage as a way to get ahead by pooling paychecks.[6] Rather, they describe marriage as a relationship where each partner contributes to the maintenance of the household but keeps control of his or her own earnings. Moreover, these men and women believe that each partner has to demonstrate a capacity to take care of himself or herself economically before marrying. As one young woman in the group explained, "men learn to hate you if you try to live off them."

The pathway leading to marriage has changed as well. The pattern of mating used to follow a sequence: couple dating, going steady, sexual experimentation—sometimes including premarital sexual intercourse—and then marriage and children. Few people lived together before marriage, and most women were either virgins at the time of marriage or had premarital intercourse only with their future husband.

Today the pathway is more complex and varied, but it goes in roughly this order: In high school and college, young people socialize in coed groups with some pairing off for purposes of love and sex. First sexual intercourse occurs in the late teens but it is typically not premarital. In their twenties, young people are likely to enter a cohabiting partnership as a first living together union. Cohabiting unions are short-term. Either they break up or, more likely, lead to marriage. An estimated 60 percent of cohabiting unions end in marriage.[7] Pregnancy and childbearing might occur at almost any point in this mating sequence.

Cohabitation is emerging as a significant experience for young adults. It is now replacing marriage as the first living together union. It is estimated that a quarter of unmarried women between the ages of 25 and 39 are currently living with a partner and about half have lived at some time with an unmarried partner.[8] A growing percentage of cohabiting unions include children. For unmarried couples in the 25–34 age group, the percentage with children approaches half of all such households.[9]

Recent studies point to significant differences between never-married, childless, engaged cohabiting couples and cohabiting couples who have not set a definite date to marry. Prenuptial cohabitors seem to look a lot like married couples in the level of commitment, happiness and frequency of conflict. Non-nuptial cohabitors, however, are significantly more likely than married or prenuptial cohabiting couples to experience domestic violence, to be sexually unfaithful, to have lower expectations and levels of commitment.[10]

University of Chicago sociologist Linda J. Waite finds that cohabitation involves a different "bargain" than marriage. Compared to married couples, cohabitors expect less mutuality and sharing of resources, friends, leisure activities and goals.[11] They are less likely than married couples to "specialize" in their living together unions and thus to achieve higher levels of productivity. In many respects, cohabiting cou-

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[5] Kristin A. Moore, Anne K. Driscoll, Laura Duberstein Lindberg, *A Statistical Portrait of Adolescent Sex, Contraception and Childbearing* (Washington DC.: The National Campaign to Prevent Teen Pregnancy, March 1998), 3. Figure is based on 1995 National Survey of Family Growth.

[6] Barbara Dafoe Whitehead and David Popenoe, *Why Wed? Young Adults Talk About Sex, Love and First Unions* (New Brunswick, N.J.: National Marriage Project, Rutgers University, 1999).

[7] Larry Bumpass and James Sweet, "National Estimates of Cohabitation," *Demography* 24–4 (1989): 615–625.

[8] Larry Bumpass and Hsien-Hen Lu, "Trends in Cohabitation and Implications for Children's Family Contexts." Unpublished manuscript, 1998. Center for Demography, University of Wisconsin, Madison, WI.

[9] Wendy D. Manning and Daniel T. Lichter, "Parental Cohabitation and Children's Economic Well-Being" *Journal of Marriage and the Family* 58 (1996): 998–1010.

[10] Linda J. Waite, "Cohabitation: A Communitarian Perspective," unpublished paper presented to the Communitarian Family Task Force, Washington, DC, January 1999, 13.

[11] Waite, 8–13, *passim*.

ples behave like roommates, sharing a residence and some household expenses, but remaining separate in many of their social and economic pursuits.

Marriage in the Life Course

Marriage occupies a significant proportion of the adult life span. Because of increasing longevity, one might expect the duration of marriage to increase in the future. But longer lives probably will not result in longer marriages, for several reasons. One is the later age of first marriage. Young people are postponing first marriage until they are well into their twenties. The second is the higher likelihood of divorce today. Still another is the decline in the rate of marriage and remarriage, especially for women. Finally, there is the rise in cohabiting unions after divorce or as an alternative to marriage. Older widowed or divorced individuals may choose to cohabit rather than remarry in order to avoid legal, economic and health-related entanglements. As a result of these forces, the lifetime proportion of marriage has declined slightly for women since mid-century, although the decline has been far steeper for Black women than others.

There are also some indications that lifelong singlehood may be increasing. The likelihood that adults will marry has declined dramatically since 1960. Much of this decline results from the postponement of first marriages until older ages, but it may also reflect a growing trend toward the single life. In 1960, 94 percent of women had been married at least once by age 45. If the present trend continues, fewer than 85 percent of current young adults will marry.

Another important trend toward singlehood is apparent in the status of single mothers. In the past, single mothers were likely to be widowed or divorced. For those who bore children out of wedlock, moreover, single motherhood tended to be a temporary status. They went on to marry and to have other children in wedlock. Today, single mothers are increasingly likely to have never married. And they are more likely to stay single, so unwed motherhood has become a permanent status for many women.

These convergent forces suggest that although marriage remains an important feature of adulthood, it no longer looms like Mount Everest in the landscape of the adult life course. It is more like a hill that people climb, up and down, once or twice, or bypass altogether.

Marriage as a Social Institution

Marriage is losing much of its status and authority as a social institution. According to legal scholar John Witte Jr., "the early Enlightenment ideals of marriage as a permanent contractual union designed for the sake of mutual love, procreation and protection is slowly giving way to a new reality of marriage as a 'terminal sexual contract' designed for the gratification of the individual parties."[12] Marriage has lost broad support within the community and even among some of the religious faithful. In some denominations, clergy avoid preaching and teaching about marriage for fear of offending divorced parishioners. Marriage is also discredited or neglected in the popular culture. Consequently, young adults, who desperately want to avoid marital failure, find little advice, support and guidance on marriage from the peer or popular culture or from parents, clergy or others who have traditionally guided and supported the younger generation in matters of mating and marrying.

This loss of broad institutional support for marriage is evident in the marital relationship itself. Not so long ago, the marital relationship consisted of three elements: an economic bond of mutual dependency; a social bond supported by the extended family and larger community; and a spiritual bond upheld by religious doctrine, observance and faith. Today many marriages have none of these elements.

The deinstitutionalization of marriage is one of the chief reasons why it is more fragile today. For most Americans, marriage is a "couples relationship" designed primarily to meet the sexual and emotional needs of the spouses. Increasingly, happiness in marriage is measured by each partner's sense of psychological wellbeing rather than the more traditional measures of getting ahead economically, boosting children up to a higher rung on the educational ladder than the parents, or following religious teachings on marriage. People tend to be puzzled or put off by the idea that marriage has purposes or benefits that extend beyond fulfilling individual adult needs for intimacy and satisfaction. In this respect, marriage is increasingly indistinguishable from other "intimate relationships" which are also evaluated on the basis of sexual and emotional satisfaction.

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[12] John Witte, Jr., *From Sacrament to Contract: Marriage, Religion, and Law in the Western Tradition* (Louisville, KY, Westminster John Knox Press, 1997), 209.

Women and Marriage

When we look at the state of marriage today, it is useful to consider the behavior and attitudes of young women. Historically, women are the normsetters in courtship and marital relationships as well as the bearers of the cultural traditions of marriage. (To test this proposition, simply compare the amount of space devoted to marriage in women's magazines to that in men's magazines.) So women's attitudes and expectations for marriage are an important measure of overall social confidence in the institution and a weathervane of which way the marital winds are blowing.

What do we know about the mating and marrying behavior of young women today? For one thing, women are older when they marry. The median age of first marriage for a woman is now 25, compared to 20 in 1960. For another, women who marry today are much less likely to be virgins than women in past decades. For yet another, most young women enter marriage after having lived with a partner, though not always their marriage partner. Finally, a significant percentage of young women have children outside of marriage. Women who become single mothers are less likely to ever marry.

Compared to men, young women are more disenchanted with marriage. This growing pessimism is particularly pronounced among teenage girls. For high school girls who expect to marry (or who are already married), the belief that their marriage will last a lifetime has declined over the past two decades while high school boys have become slightly more optimistic. Teenage girls are increasingly tolerant of unwed childbearing. Indeed, they outpace teenage boys in their acceptance of unwed childbearing today, a notable reversal from earlier decades when teenage girls were less tolerant of nonmarital births than teenage boys.

Women's disenchantment should not be taken as a lack of interest in having husbands. But their growing pessimism may reflect two convergent realities. One is women's higher expectations for emotional intimacy in marriage and more exacting standards for a husband's participation in childrearing and the overall work of the household. These expectations may not be shared or met by husbands, and thus the mismatch may lead to deep disappointment and dissatisfaction. The other is women's growing economic independence. Because women are better educated and more likely to be employed outside of the home today than in the past, they are not as dependent on marriage as an economic partnership. Consequently, they are less likely to "put up" with a bad marriage out of sheer economic necessity and more likely to leave when they experience unhappiness in their marriages. Moreover, because wives are breadwinners, they expect a more equitable division of household work—not always a fifty-fifty split but fairness in the sharing of the work of the home. Thus, the experience of working outside the home contributes simultaneously to greater economic independence and less tolerance for husbands who exempt themselves from involvement with children and the household. "I don't need a grown-up baby to take care of," is a complaint often voiced by working married mothers.

Some Good News about Marriage

Not all the marriage indicators are negative. Here and there, we find modest signs of positive change in attitudes or behavior.

• Married couples today are somewhat less likely to end up in divorce court than several years ago. After one and a half decades of sharp increase, the divorce rate has declined slightly and stabilized in recent years. Although projections based on the current rate suggest that close to half of all marriages are likely to end in divorce or permanent separation, that projection could change if the divorce rate declines in the future.

• The rate of unwed births has declined for the third year in a row, although the ratio of unwed and marital births remains the same. Mainly as a consequence of the modest reduction in both divorce and unwed births, the percentage of children living in single parent families has remained stable in the past two years (1996–98).

• The percentage of young Americans who say that having a good marriage is extremely important to them as a life goal has increased slightly since the 1980s.

Conclusion: Marriage is weakening but it is too soon to write its obituary. . . .

Taken together, the marriage indicators do not argue for optimism about a quick or widespread comeback of marriage. Persistent long-term trends suggest a steady weakening of marriage as a lasting union, a major stage in the adult life course, and as the primary institution governing childbearing and parenthood. Young people's pessimism about their chances for marital success combined with their growing acceptance of unwed parenthood also do not bode well for marriage.

Nonetheless, there are some reasons for hope. For example, given the increased importance of marriage to teenagers, it is possible that this generation will work

hard at staying happily married. The decline in the unwed birth rate is also a good sign. And there are stirrings of a larger grass-roots marriage movement. Churches in more than a hundred communities have joined together to establish a common set of premarital counseling standards and practices for engaged couples. A marriage education movement is emerging among marriage therapists, family life educators, schoolteachers and some clergy. In the states, legislators are considering or have passed bills creating incentives for engaged couples to receive premarital education. Florida now requires marriage education for high school students.

This is not the first time in the millennial-long history of western marriage that marriage has seemed headed for the dustbins and then recovered. Certainly it is possible that the nation is on the cusp of a turnaround in some of the negative marital trends. Perhaps the last four decades have merely been a "great disruption," in the words of social analyst Francis Fukuyama, and Americans will respond to the weakening of marriage with renewed dedication and success in achieving the goal of a long-lasting happy marriage. The positive trends bear watching and are encouraging, but it is still too soon to tell whether they will persist or result in a comeback of this important social institution.

Chairman HERGER. Thank you, Mr. Popenoe; and now we will hear from Ms. Theodora Ooms, the Center for Law and Social Policy.

Ms. Ooms.

STATEMENT OF THEODORA OOMS, SENIOR POLICY ANALYST, CENTER FOR LAW AND SOCIAL POLICY

Ms. OOMS. I am very glad to be here. I am a Senior Policy Analyst at the Center for Law and Social Policy and direct The Couples & Marriage Policy Resource Center, independently from my position at the center, I am also a senior consultant to the Oklahoma Marriage Initiative, and it is a very, very interesting initiative. We will learn a lot from it.

I commend you for holding this hearing on such an important, complicated and sensitive topic that matters so much to the well-being of children. My testimony focuses mainly on what States are doing to implement the three family formation goals of the 1996 Welfare Reform Act; promoting marriage, reducing out-of-wedlock pregnancy and encouraging the formation and maintenance of two-parent families.

The majority of States are making some efforts to pursue these three goals. Many of these efforts are focused on important steps such as removing policy barriers that discourage marriage. For example, 33 States have changed their policies, so that they now treat single and two-parent families equally in determining eligibility for TANF. Second, in order to reduce out-of-wedlock childbearing, many States are focusing on prevention of teen pregnancy. This strategy makes sense, since nearly 80 percent of teen births are non-marital and one-third of all non-marital births are to teenagers. Moreover, these figures underestimate the important role of teen pregnancy in the overall problem. 57 percent of non-marital births are either to teens or to adults who had their first birth as a teenager, about a half of non-marital births are second or later births.

As we heard in the previous panel, two States thus far, Oklahoma and Arizona, have taken steps to use TANF funds to support a number of new, innovative, educational activities designed to strengthen couples and marriage. There is no information available

about the number and scope of any county-level initiatives, but, anecdotally, we have learned of a few. For example, the Greater Grand Rapids Community Marriage Policy is doing a study of TANF welfare clients and caseworkers in order to determine what kinds of help would be appropriate to offer low-income couples.

Some of the things we are doing already are related to these goals indirectly. It is also estimated that publicly funded family planning averts around 800,000 or so out-of-wedlock pregnancies a year. State programs such as child support enforcement and publicly funded family planning also contribute to achieving these family formation goals. There is evidence, for example, that States that have effective child support enforcement had lower rates of divorce, non-marital births and teen births.

Programs that reduce economic stress on couples can also promote marital stability. It was mentioned earlier that there is a great deal of interest in the findings of the Minnesota Family Independence Program, which was a welfare-to-work demonstration program implemented in 1994 to 1998. It gave increased financial support to working parents through earned-income disregards and was found to significantly increase marital stability in two-parent families, and it made it somewhat more likely that single parents got married. These findings are really important because they address the fact that the breakup of marriage not only contributes to poverty, but poverty can cause stress on marriages and make it harder for people to marry.

What does all this tell us? The field of couples and marriage policy is clearly in its infancy and there is very little known about what works. The 1996 Welfare Reform Law drew upon more than a decade of welfare-to-work demonstrations to shape and support the work-related goals. By contrast, there have been no similar demonstrations, policies or programs designed to explicitly strengthen marriage and two-parent families to guide States' efforts to implement the marriage goals. I think that this is obviously one reason, as has been said before, why States have been moving cautiously in this area. I think there are other reasons, too. It is not only the lack of knowledge.

While most Americans value marriage, many have had direct and, sometimes, very painful experiences related to the difficulty in making marriages succeed. Many view marriage and divorce as private matters. They are very unsure about whether the government should play a role and, if so, what its role should be. Also, marriage is not always a good thing. Some marriages need to be ended, and we know that some children do better when their parents divorce if the divorce is one in which the parents were in high-conflict.

So, while many agree that promoting healthy marriages is an appropriate policy goal, I think we have to act cautiously in order to bring the public along in this debate and allay these concerns. For example we know that in individual circumstances marriage may not be feasible or desirable for a particular couple. Thus, we should hold onto a secondary goal to support responsible, cooperative parenting on the part of both parents.

Finally, we need to know more. While there is a good deal of academic research on these subjects, for the most part it has not been translated into policy and many gaps remain. We need more policy-

relevant research and we need much better marriage and divorce statistics. We also need States and communities to conduct thoughtful demonstration programs and initiatives that are carefully evaluated. This public discussion and debate about the importance of marriage has only just begun. It is going to be critical for informing the public and building public support for strategies to strengthen marriage and families.

Thank you.

[The prepared statement of Ms. Ooms follows:]

Statement of Theodora Ooms, Senior Policy Analyst, Center for Law and Social Policy

Mr. Chairman and Members of the Subcommittee:

Thank you for inviting me to testify. My name is Theodora Ooms. I am a senior policy analyst at the Center for Law and Social Policy (CLASP). CLASP is a nonprofit organization engaged in research, analysis, technical assistance and advocacy on issues affecting low-income families. CLASP does not receive government funds. Independently, I am also a senior consultant to the Governor and First Lady's Marriage Initiative in Oklahoma.

My testimony today will focus primarily on what states are doing to promote the family formation goals of the 1996 Welfare Reform Law (The Personal Responsibility and Work Opportunity Reconciliation Act, P.L.104–193). I find that the majority of states are making at least some effort to directly pursue these goals. There are understandable reasons for states to proceed cautiously. Little is known about what approaches are effective, and many are unsure about the appropriate role of government's role should be on these sensitive and personal issues. It also appears that programs that provide enhanced economic security and other kinds of family support may indirectly promote marriage and reduce non-marital childbearing. In two states, and a few communities some innovative marriage-related initiatives are being tried out. They highlight the need for additional well evaluated demonstration programs.

I will begin with a brief description of the family formation provisions in the law and related features. The 1996 law establishing the Temporary Assistance For Needy Families program (TANF), three "family formation" goals are spelled out in the four purposes of the Act (emphasis added):

(i) "to provide assistance to needy families so that children may be cared for in their own homes or in the homes of relatives";

(ii) "to **end dependence of needy parents** on government benefits **by promoting** job preparation, work and **marriage**";

(iii) "to prevent and reduce the **incidence of out-of-wedlock pregnancies** and establish annual numerical goals for preventing and reducing the incidence of these pregnancies";

(iv) "to **encourage the formation and maintenance of two-parent families**."

The law establishes flexibility regarding who can receive services. Purpose (ii) is limited to spending TANF funds on "needy" families (as defined by the state). Purposes (iii) and (iv) are not directed solely at "needy" families.

The federal government has given some guidance to states on examples of allowable types of activities related to the family formation goals. In 1999 the Administration for Children and Families (ACF) published *Helping Families Achieve Self-Sufficiency: A Guide on Funding for Children and Families* through the TANF program. This document makes clear that states have considerable flexibility in how to spend their block grant funds to achieve these TANF goals. The Guide offered several suggestions of policy changes or activities that could be engaged in to promote marriage and encourage two parent families (*www.acf.dhhs.gov/program/ofa/funds2.htm*).

Two parent families are not defined in the law, thus states are free to establish their own reasonable definitions. Thus in addressing the fourth purpose states may choose a broad definition in order to try to improve and stabilize the relationships between two parents whether they are married, unmarried, separated or divorced, and whether they are living together or not.

The law offers states a financial incentive to reduce out-of-wedlock childbearing. It authorizes a total of $100 million in annual bonus payments to those five states that achieve the largest reductions in out-of-wedlock births among welfare and non-welfare teens and adults, while also reducing their abortion rate below the 1995 level.

On August 30, 2000 the Administration issued a rule establishing four new measures for the High Performance Bonus, including a measure of family formation and stability (in addition to the work-related measures already established). The "marriage" bonus will be awarded on the basis of the increase in the percent of all children in each state who reside in married couple families. In FY 2002 and beyond, the government will award $10 million to be divided between the ten States with the greatest percentage point improvement in this measure. States may choose to compete on this measure (states will be ranked only if they indicate they wish to compete).

Many states are using TANF funds to prevent out-of-wedlock births and are focusing primarily on teen pregnancy prevention

A recent CRS report (relying on current state TANF plans, state administrative codes and statutes, and a January, 2000 CRS Benefit Survey) provides a summary of what states are doing related to reducing out-of-wedlock pregnancies and points out that much of the focus is given to adolescents. This report mentions that "a sizeable number of states describe awarding of competitive grants, or provision of other kinds of program resources to community groups, counties or local school districts who operate programs aimed at reducing out-of-wedlock pregnancy—especially teen pregnancy. Promotion of sexual "abstinence" (cited by 26 jurisdictions) and provision of "family planning" services (cited by 25 jurisdictions) are frequently listed as components of a state's effort to meet the goal of reducing out-of-wedlock pregnancy" (Stoltzfus et. al., 2000, p. 29–30). Earlier studies reported that most states have tapped some TANF funds for teen pregnancy prevention projects and for family planning initiatives (cited in Cohen, January 2000 & Hutson & Levin-Epstein, January, 2000).

Since nearly 80% of teen births are out-of-wedlock, the states' emphasis on activities designed to reduce teen pregnancies is reasonable. Teen births now constitute one-third of all out-of-wedlock births. This figure masks the important role of teen pregnancy in non-marital childbearing; about 57% of all non-marital births were to teens or to adult women who had their first birth as a teenager (Child Trends, 2001). About half of non-marital births are second or later births. Moreover states are aware that efforts to reduce teen pregnancy are contributing to the decline in teen birth rates and there is now good evidence of several program models that are effective in reducing teen pregnancy (Kirby, 2001).

Virginia is one example of a state that is making a deliberate effort to win the out-of-wedlock bonus by focusing on adults. The Virginia Health Department is spending state funds and $1million of TANF funds to support the formation of eighteen community-based out-of-wedlock pregnancy prevention coalitions, *Partners in Prevention.* These coalitions are especially targeting young adults, ages 20–29, with the message that "marriage is the right place for a child to be born."

The majority of states have taken at least some policy measures to strengthen two parent families and promote marriage

The clear majority of states have taken steps to drop the stricter eligibility requirement for two parent (married and unmarried) family households that existed in the AFDC program: as of 1999, thirty three states' policies now effectively treat such families the same as single parent families when determining eligibility (SPDP, 2000). Some states explicitly describe this policy change as an encouragement of two-parent families (Stoltzfus et.al., 2000). At the same time, at least 14 states have now established state-funded programs for two parent families in order to provide assistance to these families without risking the penalties associated with the TANF high work participation rates for two parent families (SPDP, 2000).

Several states have spent TANF dollars on programs to encourage responsible fatherhood among low-income populations. The National Conference of State Legislatures reports that typically these programs offer a variety of services primarily targeted on non-custodial fathers, including employment-related services, peer support groups and services designed to improve parenting skills. A few also offer co-parenting, "team" parenting, mediation or other programs designed to improve the relationship between the mother and the father. California has redirected some of its unspent TANF dollars to fund seven county programs targeted at fathers. Missouri expanded its Parents Fair Share program statewide using $10 million over two years. Other states using TANF funds for these activities include Florida, Arizona, North Carolina, and Ohio (see Reichert, D. 2000).

A few states have made other TANF policy adjustments to modify current treatment of couples. The recent CRS study reports that " a few states (Mississippi, North Dakota and Oklahoma) have sought to encourage marriage or re-marriage by disregarding all income of the new spouse during a post wedding adjustment period

(3–6 months). This adjustment time is intended to enable the family to pay bills and otherwise establish its independence before aid is ended. West Virginia adds a $100 marriage incentive payment to the monthly cash benefit of any family that includes a legally married man and woman who live together.," (Stoltzfus et. al., 2000: p 29.). And in 1999 the Oklahoma Department of Human Services began including the income of both individuals in a cohabiting (unmarried) couple household when determining eligibility for assistance, with the justification that this policy change " will promote marriage."

Two states to date—Oklahoma and Arizona—have taken steps to use TANF funds to pursue the family formation goals through launching a number of specific marriage-strengthening activities

Oklahoma. In January, 1999, Governor Frank Keating in his Inaugural and State of the State addresses laid out a series of social goals including a commitment to reducing the state's divorce rate by one third by 2010. Oklahoma's divorce rate was the second highest in the nation and believed to have serious economic consequences for children, adults and the state's economy. (As noted in an article about this initiative by Blaine Harden in the New York Times, May 21, 2001, the Census 2000 also shows that the increases in cohabitation in Oklahoma and other Bible Belt states are well above the 72% decade increase in unmarried couples found in the nation as a whole.)

In February the Governor and the First Lady hosted a Conference on Marriage which event launched the statewide Marriage Initiative. From the outset it was planned to be a multi-sector initiative including religion, business, government, legal, health and social service providers, universities and the media. The first year involved leaders from these different sectors developing action plans that encompassed a broad spectrum of activities across the state.

A year later, in March 2000 the Governor announced his decision to set aside $10 million out of the TANF reserve fund to be used to strengthen marriage and reduce divorce. The TANF funds will be used to target services primarily, but not exclusively, to low income populations who are at greatest risk of marital instability and for whom there are few services available.

As of March 2001, Oklahoma's plan includes:

- Ongoing public education and awareness activities using the media, and national marriage experts;
- Building the capacity of maternal and child health, welfare, and other government funded services—such as the statewide nurse home-visiting program— to help strengthen and stabilize young parents' relationship and promote marriage;
- Investing in training state employees and community leaders (child guidance personnel in the Health Department, family life educators in the Cooperative Extension Service, & ministers, pastors & mental health professionals) to offer education and relationships skills workshops initially in seven pilot counties, & ultimately in every county in the state;
- Piloting a married couples mentoring program to serve as follow up support for couples participating in the skills workshops;
- Assisting fatherhood and youth development projects to integrate a focus on marriage;
- Improving the collection of divorce and marriage statistics in the state vital statistics system;
- Encouraging the states' most prominent religious leaders across denominations and faiths to sign a covenant to agree to offer serious marriage preparation courses and marriage mentors to couples during the first crucial years of marriage;
- Conducting a statewide survey of churches, congregations, synagogues, & mosques to find out what marriage and family related services and supports they provided or would be interested in providing;
- Collaborating with Oklahoma State University in a variety of research and evaluation activities including a baseline telephone survey of Oklahomans to determine attitudes about marriage, evaluation of the relationships skills workshops, and other projects;
- Establishing a Resource Center of materials and program models, and a directory of services and programs available throughout the state (to be posted on the Center's web site);
- To implement Charitable Choice, hiring a full time person to serve as the state government's liaison with the faith-based community on marriage and other issues.

This Initiative is assisted by a broad based, statewide steering committee (including representatives of the domestic violence community) and with the advice and consultation of state and national experts in couples and marriage research, programs and policy.

Arizona. In April 2000, Governor Hull signed a bill (HB 2199) that includes an allocation of $1.65 million of TANF funds to be spent on prevention-oriented, marriage-related activities:

- Grants for community-based marriage and communications skills programs ($1 million);
- Vouchers to married or cohabiting parents whose income is less than 150% of poverty to attend marriage skills training courses ($75,000);
- The development and printing of the marriage handbook by the Marriage and Communication Skills Commission (an advisory body to be newly established) ($75,000).

In March 2001, the request for proposals, designed by the Commission, was issued. The Commission will review the applications and make recommendations to the Governor about who should be given the grant awards. The Marriage Handbook is in process of being drafted. And new legislation is being proposed to conduct an advertising campaign to complement these activities.

There has been no systematic study of the number and scope of any county level initiatives, but from available information there appear to be a few

In some states many decisions about the welfare program are devolved to the county level. In Colorado, legislation was introduced in early 2001 that would permit county welfare agencies to provide a TANF recipient with a one-time payment of from $500–$1000 if she married—what some referred to as a marriage "bonus" or "dowry". The bill passed the House but was voted down in the Senate.

Small TANF grants have been given to support marriage-related services in Grand Rapids, in Indianapolis and undoubtedly other communities as well. The Greater Grand Rapids Community Marriage Policy (GGRCMP) is working with the Kent County welfare agency to conduct a survey of TANF clients and caseworkers to determine what kinds of services and supports would be appropriate to offer low income couples as part of the Initiative. The GGRCMP is a multi-sector initiative sponsoring a wide variety of activities aimed at reducing the divorce rate in order to improve the well-being of children. It includes a strong emphasis on research. (*www.GGRCmarriagepolicy.org*)

Faith-based organizations appear to have not yet used the charitable choice provision to build their capacity to deliver marriage strengthening services

The TANF law includes a charitable choice provision which allows contracts, vouchers or other funding for charitable, religious or private organizations. At least two dozen states have established either financial or formal non-financial collaborations with faith-based organizations by the end of 1999, and several others were in the process (Sherman, March 2000). State governments that have been most proactive include Indiana, Texas, Wisconsin, Ohio, and Mississippi. In communities in these and other states faith-based organizations (FBOs) are providing a variety of social services with TANF funding such as mentoring, job training, mental health counseling or emergency housing, life skills training and alcohol or other drug addiction programs. While there are some anecdotal stories of their doing so, there are no published reports of any FBOs using this provision to build their capacity to offer couples and marriage-related services.

Programs whose primary purposes are to enhance economic security or provide other kinds of family support may also indirectly promote marriage and reduce non-marital childbearing

Evidence is beginning to emerge that a number of existing family support programs appear to ***indirectly*** promote and stabilize marriage and reduce out-of-wedlock childbearing. For example, there are several new studies that show that states that have more effective child support enforcement had lower rates of divorce, non-marital births and teen births (Plotnick et al., 2000; Nixon, 1997). Publicly funded family planning programs are estimated by the Alan Guttmacher Institute to avert around one million out-of-wedlock births a year. One study found that when Medicaid eligibility was expanded and made available to additional low-income families, including two-parent families, there were significant, positive effects on marriage rates (Yelowitz, 1997).

Finally, there has been a great deal of recent interest in the finding that the Minnesota Family Investment Program (MFIP) significantly increased marital stability and made it somewhat more likely that single parents got married (Gennetian & Miller, 2000; Knox, Miller & Gennetian, 2000). (MFIP was a demonstration welfare-to-work program conducted between 1994–1998 and evaluated by the Manpower Demonstration Research Corporation. It included an enhanced earnings disregard,

a work participation requirement and offered similar eligibility requirements for one and two-parent families).

In an analysis of these findings the authors conclude that the positive marriage effects were driven largely by the increases in families' incomes, and less by the streamlined eligibility rules. The researchers conclude that the study shows that "increased financial support can affect marriage decisions. For single parents, increased financial security may have represented increased bargaining power within marriage. For two-parent families, the results suggest that the program increased marital stability because it allowed some two-earner families to cut back on work, but also because it increased income for very-low-income families," (Gennetian & Miller, 2000).

The field of marriage policy is in its infancy, very little is known about what works and many remain unsure about the appropriate role of government

There are several reasons why it may be appropriate to move forward cautiously on specific marriage strengthening proposals. The first is undoubtedly that there is very little information available about what works, and about what strategies can responsibly be pursued to achieve these goals. The 1996 welfare reform legislation drew upon more than a decade of lessons from the numerous demonstration programs on welfare-to-work to shape and undergird its work-related goals. There have been no similar demonstrations of policies or programs designed to strengthen marriage and two-parent families.

Second, promoting marriage and strengthening two-parent families are very new goals for public policy. The vast majority of Americans, across race and income, have had some direct personal, and often painful, experiences with the "retreat" from marriage. While the public continues to support marriage as an ideal, many in both political parties remain unsure about the appropriate role of the government sector in what they regard to be a private matter.

The widespread public discussion and debate that is needed to develop a consensus on appropriate strategies has only just begun. Some believe that the decline in marriage is a worldwide phenomenon and are skeptical that anything can be done to arrest it. Others are concerned that promoting marriage inadvertently stigmatizes single parents and people of color, and worry that some policy proposals may be coercive, ignore domestic violence, and aim to restore patriarchy and bring back the concept of "illegitimacy" (Ooms, 1998). Others believe that marriage is no longer valued in low-income communities, and has little relevance as a solution to the complex burdens of poverty. Yet studies show that marriage is still held in high regard by the majority of low-income women and men, but for a variety of reasons—shortage of "marriageable" men, policy and program barriers, and so forth—is seen as personally unattainable (Ooms, forthcoming).

More research, better statistics, and well-evaluated demonstration programs are needed to help guide marriage policy and build public education and support

A substantial body of research exists on the multiple causes of marital decline, on the consequences of single parenthood for child well being, on the benefits of marriage, and on what makes relationships work and marriages succeed. This research, however, is highly dispersed among many different academic disciplines. By and large this knowledge has not been translated into programs and policies designed to strengthen couples and marriage. There are several model curricula designed to teach couples relationship skills and attitudes, and studies show that some of the research-based approaches have promise. But these programs have not been implemented and evaluated on a large scale. Nor have they been adapted to the special needs and circumstances of different income, racial, and cultural groups.

Moreover there are many gaps in the research—especially related to understanding family formation among low-income populations and people of color. Moreover it would seem wise to fund carefully evaluated pilot demonstration programs before implementing specific marriage strategies on a national scale.

The Fragile Families and Child Well-being study, co-directed by Sara McLanahan, Princeton University and Irv Garfinkel of Columbia University, is an exciting example of the kind of research that is needed. This research is focused on new parents and is being conducted in 21 cities. The sample consists of 3,600 unmarried parents and 1,200 married parents who are interviewed at the time of birth, and then followed for four years. In addition, information will be collected on the child development and well-being.

Early findings from this study are already challenging some widespread perceptions about unmarried parents; for example, over half live together, 80% are roman-

tically involved, and 70% say their chances of marriage are 50–50 or better. The study is collecting information about the personal characteristics and program and policy barriers that lead to the instability and break up of many of these couples. These findings strongly suggest that the most opportune time to design services and supports for unmarried couples is around the "magic moment" of the birth of their child.

Finally, in order to monitor and assess the effectiveness of state and local efforts related to marriage the federal government needs to invest in improving the basic vital statistics on marriage and divorce to bring them up to the level of birth and death statistics Marriage and divorce statistics are of poor quality and lacking in many states. In 1995 the federal government decided to discontinue collecting these statistics from the states, thus currently there are no national data available on marriage and divorce rates (Ooms, 1999).

In conclusion the central questions in the forthcoming reauthorization debate about these issues need to be:

1. What is the appropriate role for the federal and state government in strengthening two parent families and marriage?
2. Do we know what works, and how can we learn more?
3. How can the family formation goals be advanced in ways that do not risk unintended adverse effects for children or their parents?
4. Is TANF an appropriate vehicle to pursue these goals? Are there other vehicles that might be used as well?

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Chairman HERGER. Thank you very much, Ms. Ooms. Now, Mr. Pat Fagan, the Heritage Foundation?

STATEMENT OF PATRICK F. FAGAN, WILLIAM H.G. FITZGERALD FELLOW IN FAMILY AND CULTURAL ISSUES, HERITAGE FOUNDATION

Mr. FAGAN. Thank you Chairman Herger, and Mr. Cardin. It is an honor to be here today. I want to start off with the last time that the issue of marriage was addressed: in the TANF legislation. I think you will remember that one of the reasons why things have progressed so slowly at the State level, was that there was a serious debate in Congress on the effects of out-of-wedlock births in children, and I think most people would agree that Congress was not sure exactly what it should do with that. Congress knew it was a serious problem. Congress knew it was a serious issue, but a delicate issue, and were unsure how to move forward? My read is that Congress ducked the difficult decision, punted to the States and said, "You guys do something about it."

So, Congress having punted to the States and there is not much response, because it is not very clear to the States exactly what Congress was requesting them to do. So, next time around, if Congress wants to get more action at the State level it should be a lot clearer on what it would like to see the States do. Congress should define it more clearly the goals.

Also, in the TANF legislation, Congress removed a massive amount of discretion on the part of the States in Congress' mandates on welfare-to-work. Clear guidelines definitely worked tremendously in the return-to-work dimension of TANF.

As a result of their absence of clear guidelines the total moneys that will have been spent by all of the States from TANF moneys on anything to do with restoring marriage will amount to one-thousandth of 1 percent of TANF moneys: Rather low. This is the result of the ambiguity and the lack of clarity on what Congress would like to see the States accomplish.

On the issue of freedom: I do not know anybody working in this area who does not want all efforts in this area to proceed with a maximum of freedom. Therefore, I would put freedom right up front in the name of whatever amendment you propose and call it the Marriage Choice and Education amendment. Choice and Freedom should be right in there, because I know of no one who is interested in any form of coercion.

There was a parallel drawn to the space initiative of the John F. Kennedy days. In 2001, we are confronted with a much greater crisis in our society: Today, only 40 out of every 100 children who

are born will reach age 18 with their biological mother and father married in a family. Out of all children conceived, it is much less: 27 out of every 100 conceived. Today, America is a dangerous place for a child to be raised, because of what the breakdown in marriage is doing, whether it is intended or not, every single breakdown is a serious rejection of the child by one of the parents, and caused by the rejection of each other.

All this rejection is putting in place an expanding negative feedback loop in which boys are falling further and further behind, and who, especially, among the poor, are becoming less and less employable, because they do not have a father around. They do not have an effective male model around. One of the key things in life that the young male has got to learn is to go out and work, take responsibility, to prepare himself to be the provider for his wife and for his children. Because of the breakdown in marriage we have here a negative loop where young girls growing up poor have less and less young boys around who are growing up to be capable of being husbands.

There is a huge need to proceed aggressively in this for another reason: To the extent that marriage breaks down, the need for the Federal and State safety net expands in every single domestic policy department. Therefore, I suggest that in every social policy agency—Health and Human Services Department (HHS), Education, Department of Justice, Interior and Housing and Urban Development Department—there be a very small office of marriage initiatives—just a couple of people who will do the work of tracking what is happening out across the nation, using some of whatever moneys you are going to provide the States and track this money and advise the States in how it might be best spent, pointing out what is working, disseminating the research, ensuring accountability. If these Offices of Marriage Initiatives, one set up at the Federal level, it will be very easy for Congress to monitor, through oversight what is actually happening at the State level and to make sure it is done with freedom and responsibility, extending the capacities of the States and of the Federal Government to move to increase marriage in a way that protects the freedom of all yet benefits the children with the marriage of their parents.

Thank you.

[The prepared statement of Mr. Fagan follows:]

Statement of Patrick F. Fagan, William H.G. FitzGerald Fellow in Family and Cultural Issues, Heritage Foundation*

In beginning my testimony I must stress that the views I express are entirely my own, and should not be construed as representing any official position of The Heritage Foundation, with that understanding, I am honored to be asked by the Committee on Ways and Means, Subcommittee on Human Resources, to testify today on Welfare and Marriage Issues.

The family is the fundamental building block of society and predates the state and even the societies it builds. This is very easily seen in the history of the United States where the societies before the Union was formed had their own very recent histories. Al the states were clearly preceded by families uniting to form communities and these communities in turn becoming commonwealths and states. Even as the Union expanded this pattern was repeated again and again.

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*Members of The Heritage Foundation staff testify as individuals discussing their own independent research. The views expressed are their own, and do not reflect an institutional position for The Heritage Foundation or its board of trustees. G5

At the heart of the family is the mother and father who bring the child into existence. Each child comes, not seeking to be brought into the world, but coming as a response to the sexual union of its father and mother. To grow to adulthood each child thrives best when raised in a married family where his or her father and mother are permanently devoted to each other and to their children. The social science data has always supported this common-sense and ancient insight but recently the avalanche of research makes this conclusion incontrovertible. And almost to a piece these studies are produced by politically liberal academics, not by conservatives. If there is any right that each child has it is the right to the married love of the father and mother that brought it, unasked, into existence.

Today however only 28 out of every hundred children conceived in the United States will reach age 18 having the marriage of the biological father and mother intact. Only 40 out of every 100 American children born reach age 18 with the marriage of their biological father and mother intact. The level of alienation and rejection between fathers and mothers has reached such astronomical proportions that one can only conclude that America is a very dangerous place for a child to come into existence. Despite all our rhetoric of concern for children we have so far refused to give them that which they most desire and want: the love of their parents for each other. It is time to begin to redress this disastrous cultural drift. Not only the welfare of the nation needs it, the welfare of children cries out for it.

To help Congress in its deliberations for the last round of Welfare Reform I reviewed the literature on the effects of out of wedlock births.[1] The conclusions still stand and have only been amplified by time, and the further review of others. Out of Wedlock Births increase the national incidence of

- lowered health for newborns and increases their chances of dying;
- retarded cognitive, especially verbal, development of young children;
- lowered educational achievement;
- lowered job attainment as young adults;
- increased behavior problems;
- lowered impulse control (aggression and sexual behavior);
- increased anti-social development. Together all these effects help change their communities from being a support to being a danger to the development of families and their children, and increases the crime rate in their community.

Last year I and my colleague Robert Rector reviewed the literature on the effects of divorce on children,[2] and from the social science literature we can clearly state that divorce increase the national incidence of

- Crime
- Abuse
- Addiction
- Decrease the Capacity to Learn
- Decrease the Graduation Rates
- Lower Income and Higher Incidences of Poverty
- Adult and juvenile suicide
- Harmful Mental and Physical Health Effects

Furthermore within family life divorce has the effect of increasing the incidence of

- Weaker parent-child relationships;
- Destructive ways of handling conflict within the family;
- Diminished social competency with peers;
- A diminished sense of masculinity or femininity in adolescence;
- Troubled courtships;
- Increased premarital teenage sexual activity, number of sexual partners during adolescence, and out-of-wedlock childbirths;
- Higher numbers of children leaving home earlier, as well as higher levels of cohabitation for these children; and—keeping the cycle expanding;
- Higher rates of divorce for the children of divorced parents.

What States have not done

As others have testified and I have reviewed[3] the states response to the breakdown of marriage has been minimal. Outside those who have testified before this panel virtually nothing else has been attempted by state legislatures or governors.

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[1] For that review of the literature see: Patrick F. Fagan, "Rising Illegitimacy: American Social Catastrophe" June 29, 1994, The Heritage Foundation, FYI #19, 1994.

[2] Patrick F. Fagan and Robert R. Rector, "The Effects of Divorce on America" The Heritage Foundation, Backgrounder #1373, June 5, 2000.

[3] Patrick F. Fagan, "Encouraging Marriage and Discouraging Divorce" The Heritage Foundation, Backgrounder #1421, March 26, 2001.

If we include all the monies spent or budgeted by the states that have moved on this issue they amount *to less than one cent spent to shore up marriage for every thousand dollars spent to support single parenthood though welfare*.[4] This pattern of spending is a guaranteed way to expand the need for a bigger and bigger safety net as marriage continues to break down more and more. And is hardly the response Congress desired when in the TANF reform it urged states to strengthen marriage and family life:

How the Welfare Reform Act of 1996 Encourages Marriage

Public Law 104–193, which block grants Temporary Assistance to Needy Families funds to the states, encouraged the states to strengthen marriage and reduce out-of-wedlock births by stipulating that:

The purpose [of this legislation] . . . is to increase the flexibility of States in operating a program designed to:

(1) provide assistance to needy families so that *children may be cared for in their own homes* or in the homes of relatives;

(2) end the dependence of needy parents on government benefits by promoting job preparation, work, and *marriage;*

(3) prevent and reduce the incidence of out-of-wedlock pregnancies and establish annual numerical goals for preventing and reducing the incidence of these pregnancies; and

(4) encourage the formation and *maintenance of two-parent families*.[5]

What Federal Government can do to guide the states

This level of family breakdown is totally new in human history and learning how to restore marriage is going to be one of societies biggest tasks this coming decade, this coming century.

One overriding common sense rule is that all forms of penalty against marriage, penalties put in place by the federal government over decades, need to be substituted over time with marriage bonuses, particularly for the poor. What was penalized by this body, unjustly and to great national detriment, needs to be reversed.

However more concrete regulation of the states is in order on this issue. Just as clear and unambiguous federal rules created the welfare reform miracle that we have seen in this cycle, so too unambiguous and clear guidelines are needed to strengthen marriage and help discourage or minimize the desire for divorce.

A set proportion of TANF monies or a separate TANF budget for the rebuilding of marriage among the poor or near poor needs to be appropriated by Congress and then its spending needs to be guided in much the same fashion as happened with TANF. However lessons from Congress's efforts to reward states that reduced out of wedlock birth need to be incorporated. By rewarding those states that had the greatest drop in out of wedlock births without requiring a plan of action to bring about the reduction Congress has rewarded some states that have done nothing to deserve the rewards. They just happened to be the lucky recipients of demographic changes that had nothing to do with policy initiatives. In experimental psychology the behavior induced by rewarding in this fashion is called "superstition", much as a gambler who wins big on number "26" at the roulette table continues thereafter to play "26" on his big bets.

New Offices of Marriage Initiatives

The federal government should move to create in each federal social issue department (Health and Human Services, Education, Housing and Urban Development, and Justice) an Office of Marriage Initiatives. It would make sense for these offices to coordinate with each other, because the main work of many of their sub-agencies is increased by the breakdown of marriage: ill health, poverty, crime, and addictions. The good news is that with success in figuring out how to promote marriage and stabilize families the demand for services and the cost to the taxpayer will drop over time. This is one of the few instances where the success of a government social agency would cause a decrease in the need for government.

For instance the HHS Office of Marriage Initiatives I propose the following:

Program Description:

A new agency within the U.S. Department of Health and Human Services would coordinate the Administration's efforts to make all federal social programs more

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[4] Total spent out on all TANF: average of $400 billion per year for the last four years. The total amount spent to increase marriage or reduce divorce in all 50 states over this period amounts to about $13 million.

[5] Public Law 104–193, Section 401, Block Grants to States for Temporary Assistance to Needy Families (emphasis added).

marriage-friendly; bring attention to the positive effects that increasing stable marriages will have on decreasing demand for federal entitlements (which merely deal with the effects of the breakdown of the family); and initiate ways to foster marriage and decrease divorce, particularly among welfare recipients. It would be funded by transferring monies from the following entitlement programs: Temporary Assistance to Needy Families (TANF), the Child Support Enforcement Program, and Family Planning Programs.

Recommended Action:

Create a new Office of Marriage Initiatives within the U.S. Department of Health and Human Services' Administration for Children and Families (ACF) to target TANF, Child Support Enforcement, Family Planning, and other program dollars to pro-marriage initiatives with the specific objective of reducing the rate of divorce and out-of-wedlock births each by 30 percent, especially among welfare recipients, within the next decade. Merge the Office of Adolescent Pregnancy and Title V Office (abstinence programs) with this new Office so that their programs contribute to the effort to rebuild the culture of marriage. Allocate about 10 percent of the ACF budget for personnel and discretionary programs to the new Office.

Rationale:

The cost to society from the breakdown of marriage is substantial. According to one federal estimate, the cost of "faltering child development" approaches $1 trillion a year.[6] Much of this can be attributed to the breakdown of marriage, since out-of-wedlock births and divorce have been shown to feed the demand for welfare services and to contribute to a multiplicity of social problems, including poverty, crime, addiction, poor health, lower education achievement, job instability, depression, and suicide.

The thinking and culture behind today's federal social programs must be made more marriage-friendly. A sound social policy that targets a portion of the federal budget to programs that reduce illegitimacy and divorce would decrease the future demand for federal assistance and entitlements. Setting aside at least 10 percent of the ACF budget to help increase stable marriages and reduce the demand for federal assistance is reasonable. This would leave 90 percent of the ACF's funding for programs that deal with the effects of family breakdown.

Specifically, the new Office of Marriage Initiatives would:

- **Identify** successful pro-marriage programs in operation and disseminate its findings;
- **Design** demonstration projects based on those findings;
- **Advise** states on how to use surplus TANF monies to increase marriage and decrease out-of-wedlock births and divorce;
- **Stimulate** results-oriented curricula on marriage and sexual abstinence in high school, with follow-up evaluations of their effectiveness;
- **Rebuild** a federal-state system for gathering hard data and statistics on marriage and divorce; and
- **Design** research so that data are used to analyze how much the increase in out-of-wedlock births and divorce over the past 30 years has cost the government, including the decrease in revenue resulting from the effects of family breakdown.

Child Support Enforcement Programs

One federal program exists solely because of the breakdown in marriage, the child support enforcement program.

Program Description:

The federal government has taken an increasingly large role in the Child Support Enforcement system to locate absent parents, establish paternity, obtain court orders for child support or modifications of existing court orders, promote medical insurance for children under the absent parent's plan, collect child support from non-compliant parents, and enforce interstate payments of child support.

Total federal administrative expenditures for Child Support Enforcement have increased steadily from $236 million in 1978 to $2.04 million in 1994.[7] The total net

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[6] Lackqueline L. Teague, Judy Thorne, Heather B. Luckey, and Thomas J. Hoeger, "Social Costs of Faltering Child Development, Final Report," *prepared by the* Research Triangle Institute for the Centers for Disease Control, April 1999.

[7] *1998 Green Book: Background Material and Data on Programs Within the Jurisdiction of the Committee on Ways and Means*, WMCP–105–7, [Report No. WMCP–105–7? Committee Print No. WMCP–105–7?] U.S. House of Representatives, 105th Cong., 2nd Sess., May 19, 1998, p. 549.

federal cost of these programs by FY 2001 is almost $2.22 billion.[8] Payments to the states for Child Support Enforcement are authorized under Titles I, IV–D, X, XI, and XVI of the Social Security Act.[9]

Recommended Actions:

Transfer 10 percent of the Child Support Enforcement budget ($140 million in FY 2000) to the new Office of Marriage Initiatives to fund efforts—including initiatives to reduce divorce and increase stable marriages—that will reduce the future need for child support enforcement.

Dedicate a portion of the remaining Child Support Enforcement funds to training mediators in how to obtain more robust joint agreements to ensure that both parents continue supporting their children and to reduce the need to take delinquent parents to court, with special attention to the track record of the Focused Thinking Mediation program now in use in Southern Michigan's family courts.

Many other aspects of HHS functioning have parts that really ought to be carried out in a marriage friendly office. The gathering and rebuilding of the national statistics on marriage and divorce is one such project that has always been the neglected program of the two agencies that have housed it: The Bureau of the Census and then the National Center for Health Statistics within the Center for Disease Control.

Child and adult domestic abuse, foster care, and adoption all have many correlates to marriage as the best situation in which to achieve the desired ends. Yet marriage receives little to no attention in the agencies that direct these programs.

The Department of Justice captures nothing, anywhere, in its statistics gathering, on the relationship between family structure and crime, not for juveniles or adults, despite the clear link of rates of abuse and of crime, particularly juvenile crime, to different family structures. The married family, we know from research other than that from DOJ is the safest and best at raising children to avoid crime. Similar patterns of data gathering hold for the Department of Education,[10] for HUD and likely for Interior as well.

As backing for these conclusions and recommendations I offer as Appendix background a recent short study of the reviewing the activities of states, localities, and private secular and religious efforts to encourage marriage and discourage divorce.

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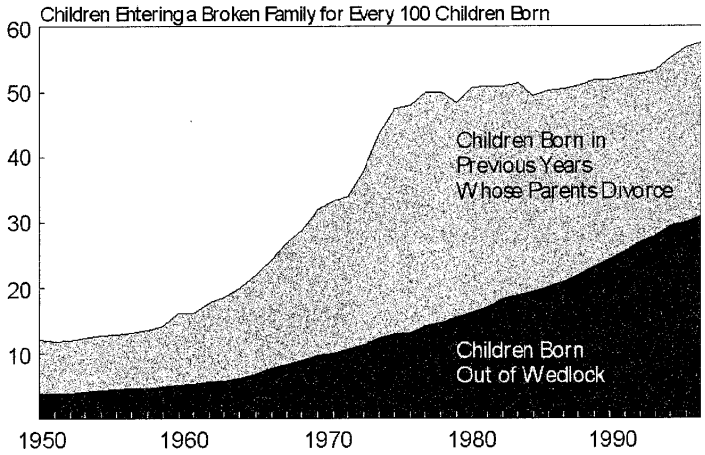
[8] Office of Management and Budget, *Budget of the United States Government, Fiscal Year 2001: Appendix*, p. 463.

[9] See P.L. 104–35 for the latest authorizations.

[10] Though this department has recently released a study that confirms, in education outcomes, the superior contribution of married family life for children. See: Christine Winquist Nord and Jerry West, "Fathers and Mothers Involvement in their Children's Schools by Family Type and Resident Status," National Center for Education Statistics, Department of Education, May 2001.

Chart 1

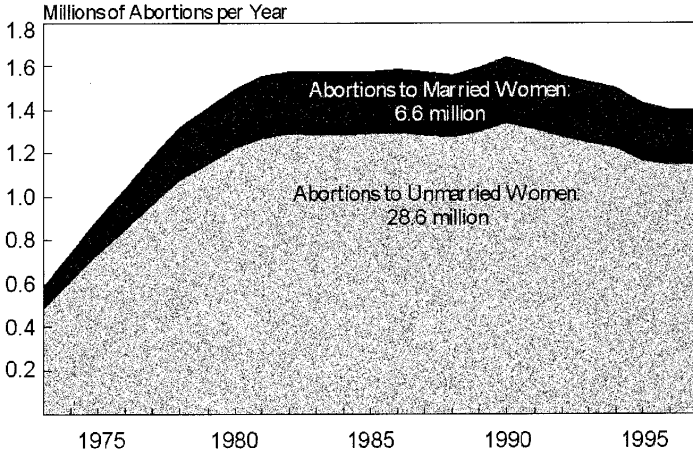
The Proportion of Children Entering Broken Families Has More Than Quadrupled Since 1950



Source: National Center for Health Statistics data series

Chart 2

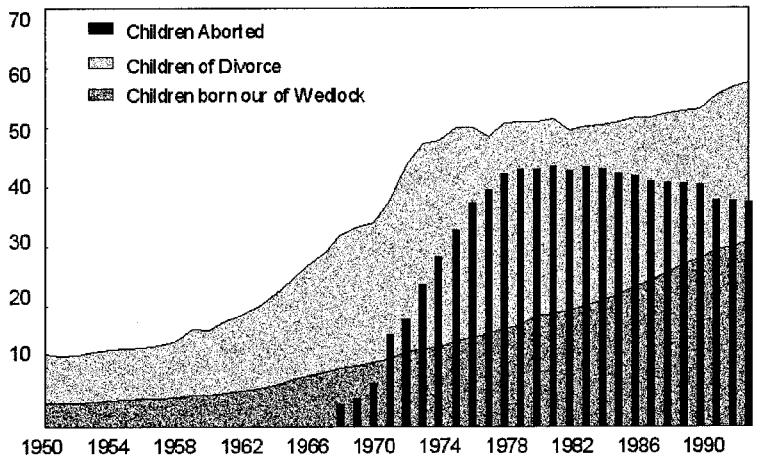
Estimated Surgical Abortions in the U.S. by Marital Status, 1972–1997



Sources: Heritage calculations, based on data from Henshaw *et al.*, "Characteristics and Private Contraceptive Use of U.S. Abortion Patients," *Family Planning Perspectives*, 1989; and Alan Guttmacher Institute.

Chart 3

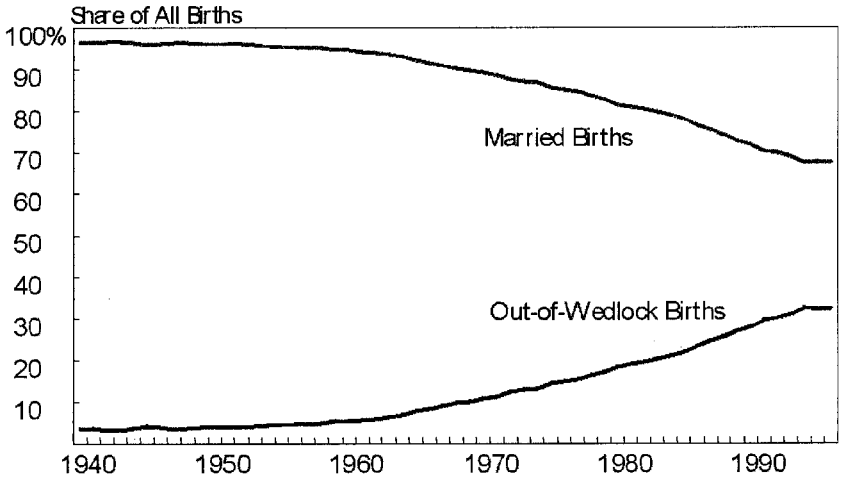
Annual "Rejection Ratio" for Every 100 Children Born



Source: National Center for Health Statistics data and Alan Guttmacher Institute data.

Chart 4

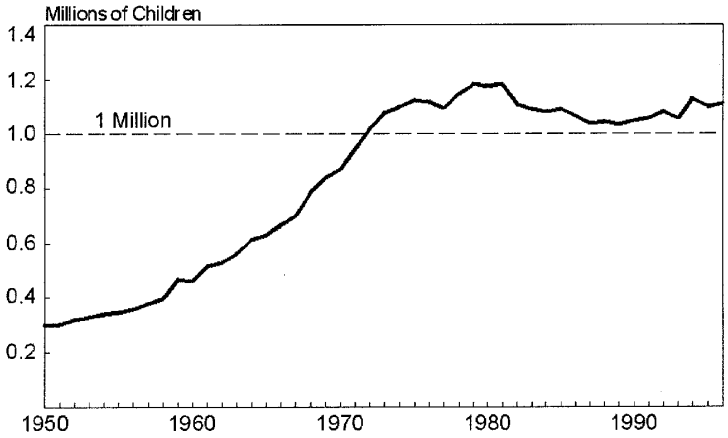
Married vs. Out-of-Wedlock Births 1940–1997



Source: National Center for Health Statistics, *Monthly Vital Statistics Reports*.

Chart 5

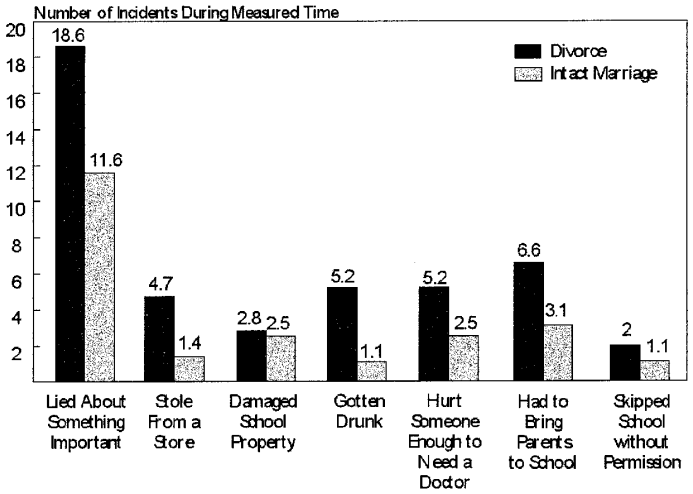
Number of Children Affected Each Year by Divorce, 1950–1996



Note: 1994 to 1996 data estimated.
Source: National Center for Health Statistics, *Monthly Vital Statistics Reports*.

Chart 6

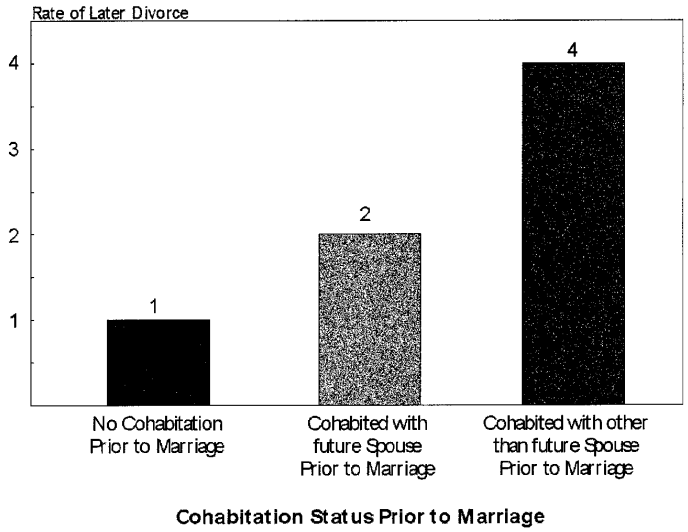
Problem Behaviors of Children by Parents' Marital Status



Source: National Longitudinal Survey of Youth, 1996.

Chart 7

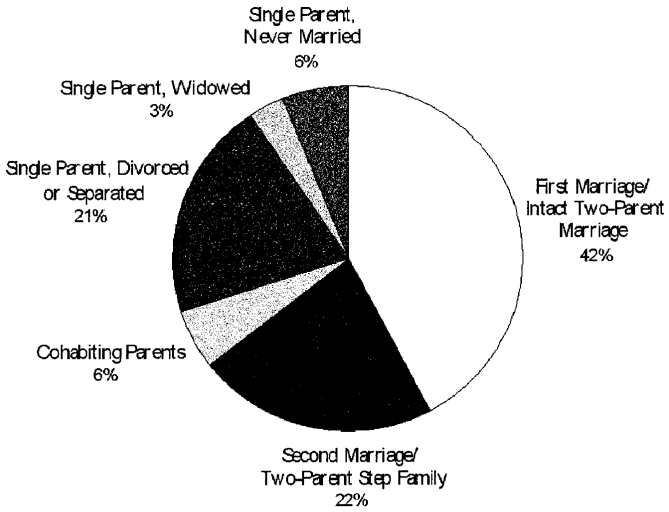
Divorce Ratios By Premarital Cohabitation



Source: NLSY.

Chart 8

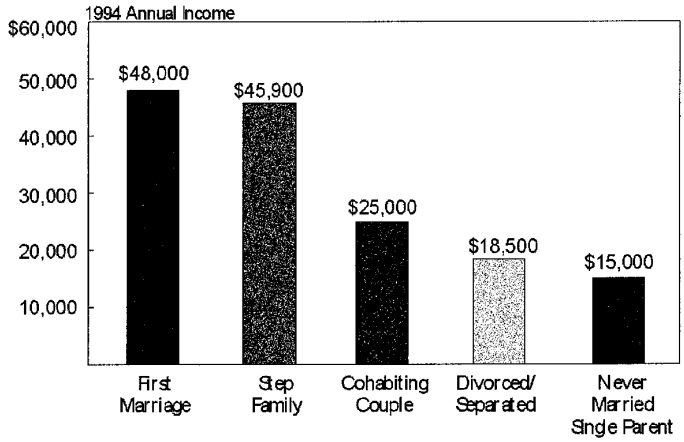
Family Structure for Children Aged 14 to 18



Source: 1995 Survey of Consumer Finance, Federal Reserve Board.

Chart 9

Median Income of Families with Children by Structure

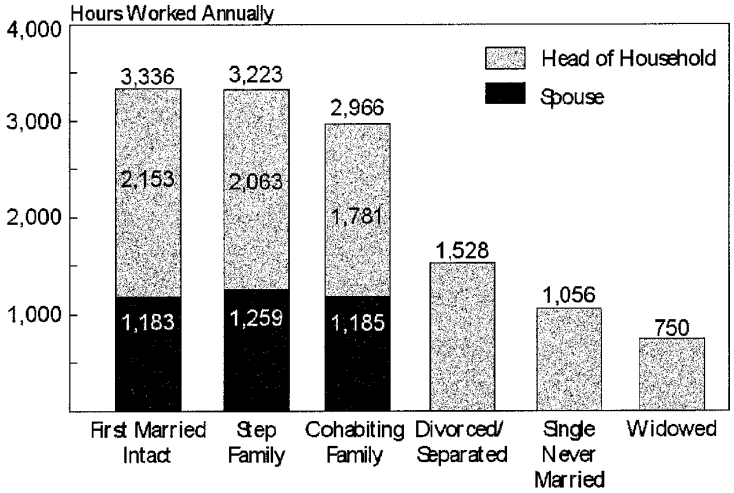


Note: Figures do not include transferred income.

Source: Heritage Center for Data Analysis calculations based on data from *1995 Survey of Consumer Finance*, Federal Reserve Board.

Chart 10

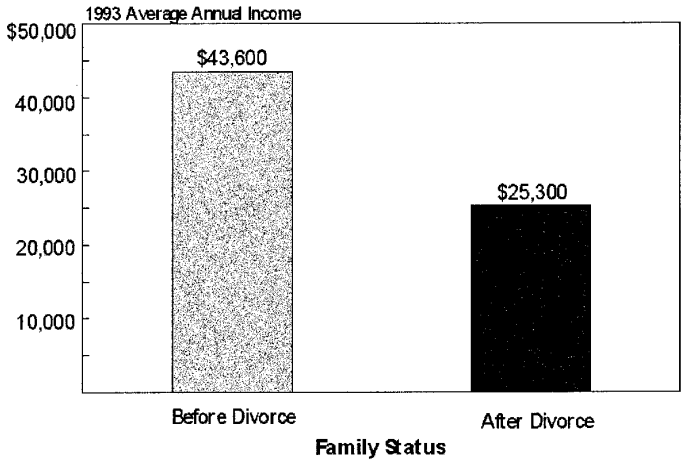
Total Number of Hours Worked by Families with Children Under 18 in 1995



Source: Heritage Center for Data Analysis calculations based on data from *1995 Survey of Consumer Finance*, Federal Reserve Board.

Chart 11

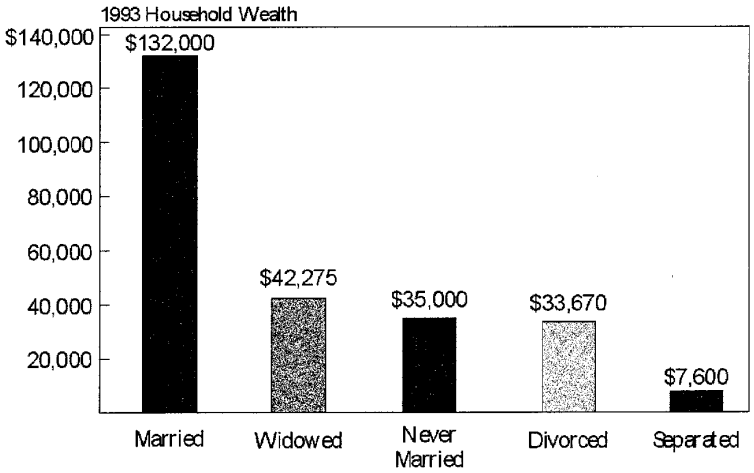
Impact of Divorce on Income of Families with Children



Source: Corcoran and Chaudray, unpublished research paper, Survey Research Center, University of Michigan, May 1994.

Chart 12

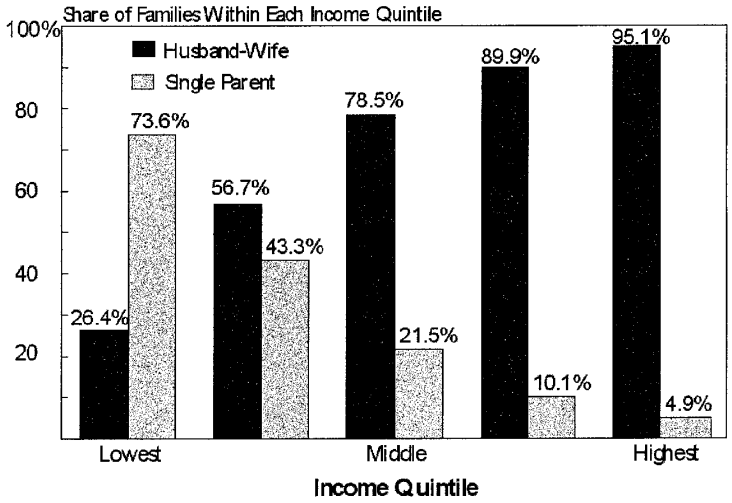
Median Household Wealth of Persons Aged 51–61, by Marital Status



Source: JP. Smith, *Marriage Assets and Savings*, Rand Corporation, 1994.

Chart 13

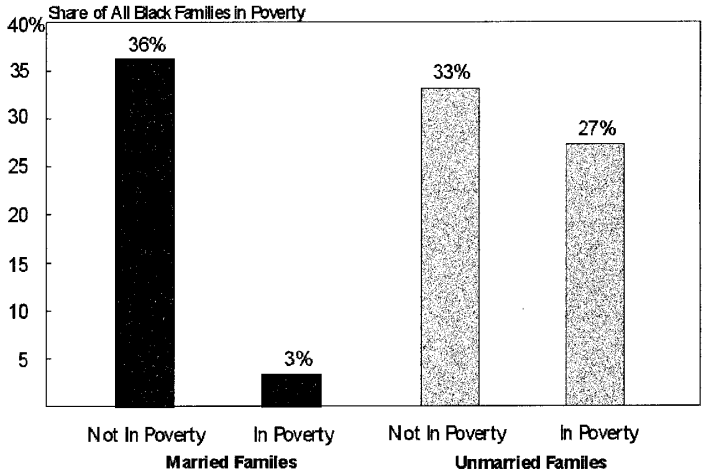
Families with Children by Income Quintile and Family Structure, 1996



Source: Bureau of the Census, *Current Population Survey*, 1997.

Chart 14

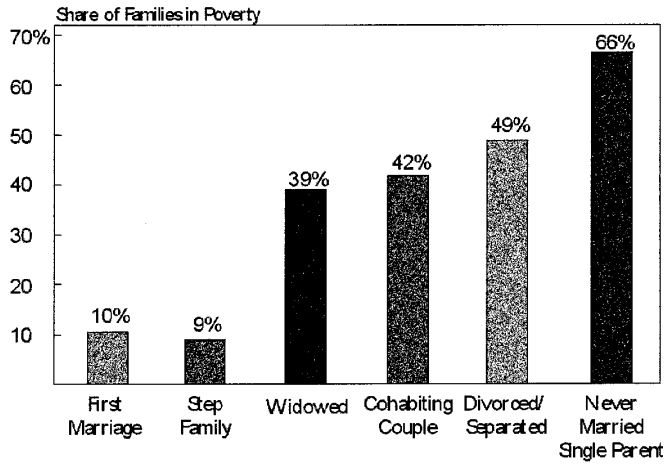
Poverty Across All Black Families with children, 1998



Source: CPS, 1998.

Chart 15

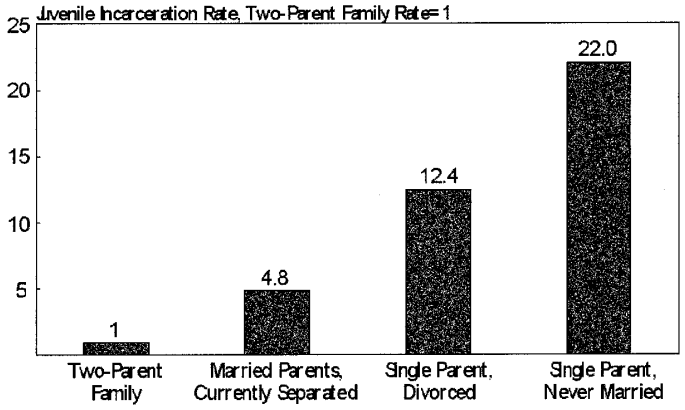
Percent of Families with Children in Poverty by Family Structure



Source: Heritage Center for Data Analysis calculations based on data from *1995 Survey of Consumer Finance*, Federal Reserve Board.

Chart 16

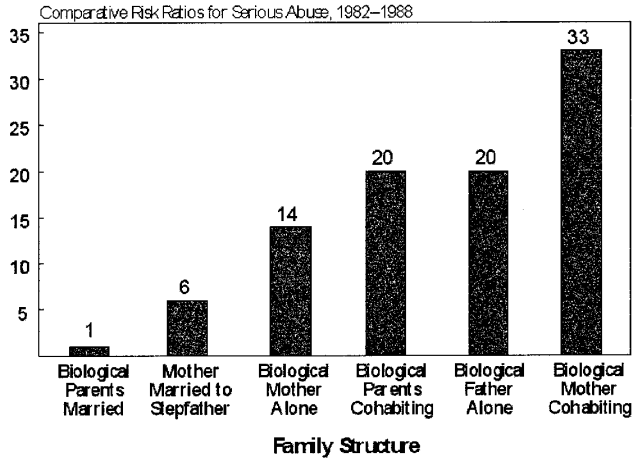
In Wisconsin, Juvenile Incarceration Rates Are Up to 22 Times Higher Among Children of Single-Parent Familes



Source: Heritage calculations, based on 1993 data from Wisconsin Department of Health and Human Services and U.S. Bureau of the Census, *Current Population Survey*.

Chart 17

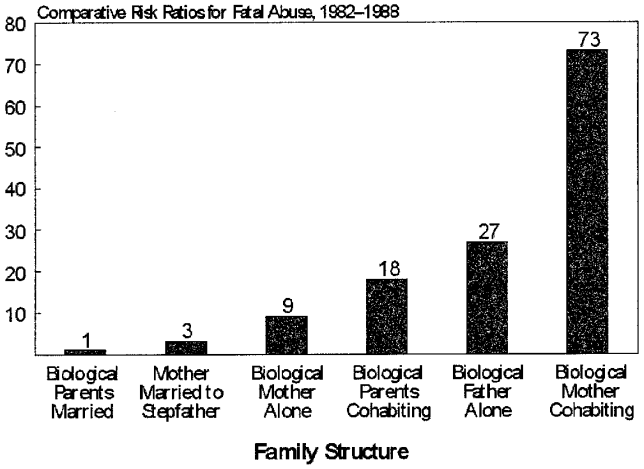
In Britain, a Child Whose Biological Mother Cohabits Was 33 Times More Likely to Suffer Serious Abuse Than a Child With Married Parents



Source: Robert Whelan, *Broken Homes and Battered Children*, 1994.

Chart 18

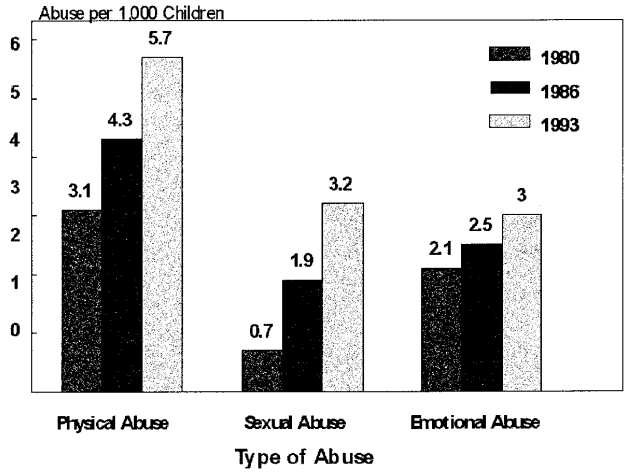
In Britain, a Child Whose Biological Mother Cohabits Was 73 Times More Likely to Suffer Fatal Abuse Than a Child With Married Parents



Source: Robert Whelan, *Broken Homes and Battered Children*, 1994.

Chart 19

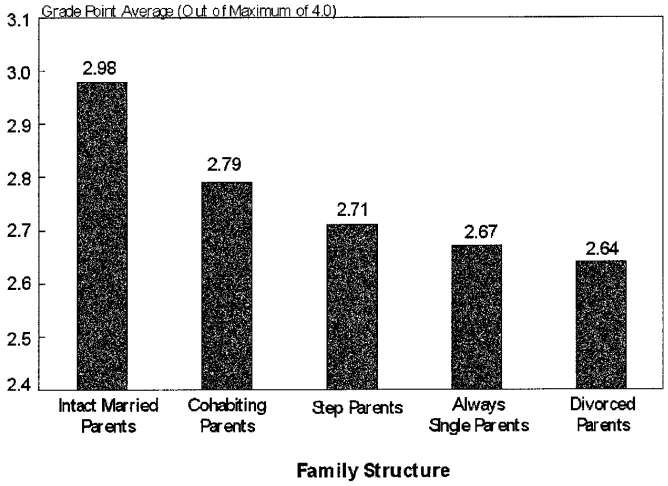
All Types of Child Abuse Have Increased Since 1980



Source: *The Third National Incidence Study of Child Abuse and Neglect*, U.S. Department of Health and Human Services, September 1996.

Chart 20

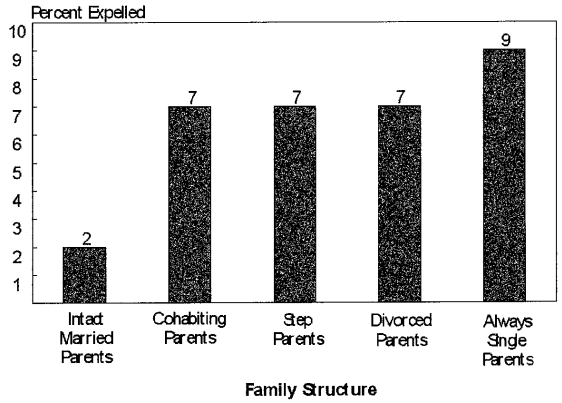
Average Grade Point Average For American Teenagers By Family Background



Source: National Longitudinal Survey of Adolescent Health, 1995, NIH.

Chart 21

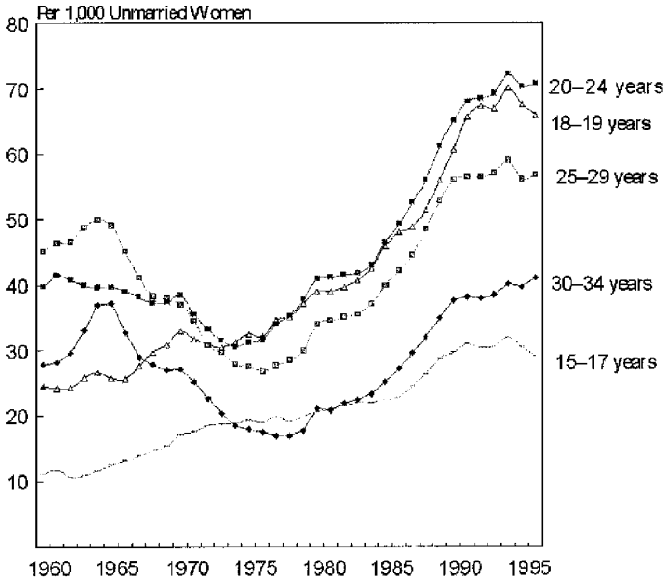
Teenagers Ever Expelled from School by Family Background



Source: National Longitudinal Survey of Adolescent Health, 1995, NIH.

Chart 22

Birth Rates for Unmarried Women by Age of Mother: 1960–1997



Source: CDC, NCHS, Division of Vital Statistics.

Chairman HERGER. Thank you, Mr. Fagan. And now we will turn to Ms. Kathryn Edin, Northwestern University. Ms. Edin?

STATEMENT OF KATHRYN EDIN, ASSOCIATE PROFESSOR OF SOCIOLOGY, INSTITUTE OF POLICY RESEARCH, NORTHWESTERN UNIVERSITY, EVANSTON, ILLINOIS

Ms. EDIN. I am an urban ethnographer. I go out and talk to people. Between 1989 and the present, my colleagues and I have conducted lengthy, multiple ethnographic interviews with well over 300 low-income, single mothers, most of whom are either TANF recipients, welfare recipients or have some welfare history. Overall, the majority that we spoke to did aspire to marriage, but many felt that marriage offered more risks than rewards. Our interviews revealed four reasons single mothers may be hesitant to marry.

First, affordability—for the mothers we spoke to, economic stability was a necessary, but not sufficient condition for marriage. This does not mean, however, that the mothers we interviewed do not often deeply care about the men in their lives. One woman said, "There was a struggle going on inside of me. I mean, he lost his job at the auto body shop and then he couldn't find another one. I was trying to live on my welfare check and it just wasn't enough. Finally, I couldn't do it anymore, because it was too much pressure on me, even though he is the love of my life. I told him he had to leave even though I knew it wasn't really his fault that he wasn't working. But, I had nothing in the house to feed the kids, no money to pay the bills, nothing. I could not take it, so I made him leave.

Second, respectability—many Americans believe the marriage norm no longer operates within poor communities. They think that poor people think too little of marriage. Our conversations with low-income, single mothers revealed the opposite. They avoid marriage, in part, because they think too much of it. In these communities marriage has a kind of sacred significance and is a powerful marker of respectability. However, it only confers respectability if accompanied by financial stability and some measure of upward mobility. One woman says, "I want to get married. I have always wanted to get married and have a family. My baby's father, he's doing pretty good economically, but I'm not going to get married until we save up enough money to buy an acre of land and finance a trailer. Then we will marry."

Others often talked about the sacred nature of marriage and felt that entering into a union that would almost certainly collapse under economic strain would be quote, "a sacrilege." This reflects the strong belief of many that marriage should be quote, "forever."

Third, trust—the substantial minority of our respondents say they have given up on marriage. This is more because of their low view of the men they know, than because they reject institution of marriage itself. Women tend to believe men are untrustworthy in several respects. For example, they fear that the men will not or even cannot be sexually faithful. When women says, "Maybe I will find a good person to get married to, someone to be a stepfather to my son. They are not all bad. There are three things in my life;

my school, my work and my son, not men. At first they love you, and then they think you're beautiful, and then they leave for another woman. My father is like that. He has kids by several different women. I hate him for it. I say I hate you, why do you do that? Why?"

Another fear is that men will be irresponsible with the money. One woman told me, "I gave my children's father the money to go buy some Pampers. He went down some street with his cousin and they were down partying and drinking, and he spent my son's Pampers money on partying." Additionally, mothers sometimes do not trust men with their children. We heard stories about men who leave their children home alone, drink heavily or smoke crack in front of the kids, neglect to feed or otherwise care for them, or even physically or sexually abuse them. One women summed it up as follows, "Men can say, 'Well, honey, I'm going out for the night.'" And then they disappear for 2 months, whereas the mother has a deeper commitment, conscience or compassion. If women acted like men, our kid would be in the park, left. We would say somebody else is going to take care of it. Everybody would be orphaned.

Finally, fourth, the stalled sexual revolution at home—having a child often times reveals competencies mothers did not know they possessed, yet they are hard pressed to get the men in their lives to respect these competencies. They think men try to take power away from women and try to be in control of all the decisions, and since they do not trust men, this lack of control is very frightening. Most mothers want a partnership of equals. They believe the best way to achieve this is to make sure they are contributing financially to the household economy and will have something to fall back on if the relationship goes bad. As one women told us, "I want to have a nice job so I know if he walked out, I have something to fall back on. The mortgage and everything else is going to be in my name. That is how I want it to be. I do want to get married, but I'm going to get myself stabilized and get everything together with me and my daughter before I take that route."

I take three lessons from this data. Number one, it is true that most low-income women do aspire to marriage. Two, but it is on their terms. They want some level of social mobility and economic stability. They will marry provided the husband doesn't fool around with other women, mismanage the money, neglect or abuse their children or beat them. Domestic violence was quite common with the women we interviewed. They also do not want to make all the decisions and they want him to respect their competencies. Unless low-skilled men's economic situations improve and they begin to change their behaviors toward women, it is quite likely that large numbers of low-income women will continue to resist marriage.

[The prepared statement of Ms. Edin follows:]

Statement of Kathryn Edin, Ph.D., Associate Professor of Sociology, Institute of Policy Research, Northwestern University, Evanston, Illinois

Scholars currently hold four different theories of non-marriage. First, Gary Becker and others point to the increasing economic independence of women. This theory holds that as women have become better able to support themselves economically, they need marriage less. However, the data seem to show that for low income women, those most likely to be affected by welfare reform, the opposite seems to be true: for this group, the probability of marriage increases with a woman's earnings.

Second, William Julius Wilson and others have looked at the phenomenon from the other side of the relationship and assume that a man must be stably employed in order to marry. Indeed, the last 30 years have seen huge declines in the earnings of unskilled and semiskilled men, but the decline in marriage is simply much greater than this approach would predict.

Third, Charles Murray and others blame welfare, arguing that as welfare became more generous, women were increasingly likely to trade dependence on a man for dependence on the government, or to combine the two by opting to live together rather than marry. However, since the 1970s welfare benefits have declined dramatically in real terms, while non-marriage has continued to increase.

Finally, some point to cultural factors, such as the revolution in sex roles that have changed the views of women. Men, especially low-income men, have been slower to change their views, resulting in a mismatch in the sex role expectations of low-income men and women. But no study I know of has looked directly at how changes in sex role expectations have influenced marriage rates per se.

So, we are left with more questions than answers. How do low-income single mothers feel about marriage? What factors do they believe prevent them from marrying? To what extent does the marriage norm still operate in poor communities?

Between 1989 and the present, my colleagues and I conducted lengthy multiple ethnographic interviews and observations of well over 300 low-income single mothers living in the poorer areas of three cities: Chicago, Charleston, SC, and Philadelphia. About half of these mothers were receiving cash welfare when we talked with them and about half worked at low wage jobs. Overall, the interviews show that the majority of mothers aspire to marriage. However, they also feel that, given the relationships they've been in or are currently in, marriage may offer more risks that rewards. Our interviews reveal four major motives for non-marriage: affordability, respectability, trust, and control.

Mothers do believe they can diminish these risks if they find the right man, and they define rightness in both economic and non-economic terms. In sum, they say they are willing and even eager to wed if the marriage represents substantial upward mobility and if their husband doesn't beat them, abuse their children, insist on making all the decisions, or "fool around" with other women. If they cannot find such a man, most would rather remain single and raise their children alone.

Let's now consider each of these motivations in turn.

Affordability

For the mothers we spoke to, economic stability was a necessary, though not sufficient, condition for marriage.

> Men simply don't earn enough to support a family. This leads to couples breaking up.

As my book with Laura Lein showed, welfare reliant and low-wage working mothers worry a lot about money simply because they have to. The price for not balancing their budgets is high: the stability of the household and the well-being of their children.

Though we found that men frequently contribute cash and in kind goods to single mothers' households, their employment is so unstable that single mothers often feel that they cannot count on these contributions. Therefore, mothers' consistent need for supplemental income, combined with men's erratic employment and earnings, mean that couples often break up over money or fail to marry because of it.

> I've been with my baby's father for almost 10 years . . . He's talking marriage, but what I'm trying to do now is get away from him. He just lost his job . . . [of] 18 years. [Now] he's in work, out of work, then in work again. . . . I can do bad by myself. I don't need no one helping me [do bad].

However, mothers aren't completely cold and calculating in this regard. Not only do they value the AMOUNT of money a man could potentially contribute to the household and its STABILITY, they also value the EFFORT men expend to find and keep employment. However, in the end, their dire economic straits generally mean that they must enforce a "pay and stay" rule.

> I didn't want to be mean or anything [but when he didn't work], I didn't let him eat my food. I would tell him, "If you can't put any food here, you can't eat here. There are your kids and you should want to help your kids, so if you come here, you can't eat their food." Finally, I told him he couldn't stay here either.

This doesn't mean that the women we interviewed don't often care deeply about the men in their lives.

> There was a struggle going on inside of me. I mean, he lost his job at the auto body shop when they went [bankrupt] and closed down. Then he couldn't find another one. It it was months and months, and I was trying to live on my welfare check and it just wasn't enough. Finally, I couldn't do it anymore [because] it was just too much pressure on me [even though] he is the love of my life. I told him he had to leave even though I knew it wasn't really his fault that [he wasn't working]. But I had nothing in the house to feed the kids, no money to pay the bills, nothing. And he was just sitting there not working. I couldn't take it, so I made him leave.

Mothers also value the SOURCE of the money a man brings into the household. In general, drug money cannot buy marriage or even long term co-residence. In fact, it is often fathers' entry involvement with the drug trade that breaks couples up. Mothers are afraid that such a man might stash weapons, drugs, or drug proceeds on the premises, and that the violence of street life might follow him into the household. The mothers generally believe that anyone who is involved in the drug trade for long will go jail or get killed, leaving their children fatherless, at least for a time. They also believe that most men who deal will start "using product" himself, rendering any kind of sustainable family life impossible.

> I'm frustrated with men, period. Hey bring drugs and guns into the house, you take care of their kids, feed them, and then they steal your rent money out of your purse. They screw you if you put yourself out for them. So now, I don't put myself out there any more.

Respectability

Many Americans believe the marriage norm no longer operates within poor communities because the resident think too *little* of marriage. Our conversations with low-income single mothers revealed the opposite: they avoid marriage because they think too *much* of it. In these communities, marriage has a kind of sacred significance, and is a powerful marker of respectability. However, it only confers respectability if accompanied by financial stability and some measure of upward mobility. Marriage to an unskilled, erratically employed man doesn't confer respectability, but makes one a fool in the eyes of the community.

Since most women in these communities believe strongly marriage should be for life, and since women in our society still seem to borrow their class standing from their husbands, marriage to a partner with low or unstable earnings means that the women is willing to take on his very low status as her own *for life*. By doing so, the woman is making a profound statement to her community (and to herself) that, "this is the best I can do." For most women living in poverty, giving up all hope of eventual upward mobility in exchange for marriage to a poor man, even if she is just as poor as him, is simply too hard a road to contemplate traveling. Thus, it is not surprising that most women in the same situation want to marry up or not at all.

> I just want [a marriage] that will take me up to where I want to go.
>
> I want a big wedding. I want to be set—out of school, nave a career, and then go from there. . . . Yeah, my friends that have children, my one girlfriend, she wants to get a house first and be ready with that and then decide.
>
> I want to get married. I've always wanted to get married and have a family. [My baby's father,] he is doing pretty good, but I am not going to marry him until . . . we get some land. [After that, we'll] start off with a trailer, live in that for about 10 years, and then build a dream house (a dream house in Charleston, SC, where this interview took place, often meant a trailer with a brick facade and a chain link fence). But I am not going to get married [now] and pay rent to someone else. When we save up enough money to [buy] an acre of land and [can finance] a trailer, then we'll marry.

Mothers often talked about the "sacred" nature of marriage, and believed that no "respectable" woman would marry a poor man—such marriages were even sometimes described as "sacrilege." In interview after interview, mothers stressed the seriousness of marriage and their belief that "it should last forever." Even if she were to contemplate marriage to an unskilled erratically employed man for love, she knew full well that it would likely collapse under economic strain, making a mockery of the social institution she revered. In such circumstances, it is more respectable to remain single and hope for a respectable match in the future.

Thus, it is not that mothers hold marriage in low esteem, but rather the fact that they hold it in such high esteem, that convinces them to forgo marriage, at least until their prospective marriage partner can prove himself economically worthy, or they find another partner who can. To these mothers, marriage is a powerful symbol of respectability and should not be diluted by foolish unions.

Trust

Though a substantial minority our respondents said they'd given up on marriage, this is more because of their low view of the men they know than because they reject the institution of marriage itself. Women tend to believe men are untrustworthy in several respects.

First, they fear that the men will not (or even cannot) be sexually faithful. Though many women view infidelity as almost inevitable, they are not willing to accept it as a natural part of marriage. Women often say the best way to avoid being deceived by an unfaithful spouse is to either avoid marriage altogether (being cheated on by a boyfriend entails less loss of face) or delaying marriage while observing and evaluating a potential spouse's behavior over time.

> Living with [a man] would be fine. If after I lived with him for a couple of years and I see that nothings gonna change in the relationship, then maybe I'll marry him. But he's gotta be somebody that's got [enough] money to take care of me.
>
> All those reliable guys, they are gone, they are gone. They're either thinking about one of three things: another woman, another man, or dope. . . . [M]y motto is "there is not a man on this planet that is faithful." It's a man thing. I don't care, you can love your wife 'til she turns three shades of avocado green. A man is gonna be a man and it's not a point of a woman getting upset about it. It's a point of a woman accepting it. 'Cause a man's gonna do what a man's gonna do. . . . [Other] black women, they say "once you find a man that's gonna be faithful, you go ahead and get married to him." [They] got it all wrong. Then they gonna [be surprised when they find out] he ain't faithful. And the wife gonna end up in a nut house. It's better not to get married, so you don't get your expectations up.
>
> I would like to find a nice man to marry, but I know that men cannot be trusted. That's why I treat them the way I do—like the dogs they are. I think that all men will cheat on their wives regardless of how much he loves her. And you don't ever want to be in that position.
>
> I've been a single parent since the day my husband walked out on me. He tried to come back but I am not one to let someone hurt me and my children twice. I am living on welfare [rather than living with him].
>
> Maybe I'll find a good person to get married to, someone to be a stepfather to my son. They're not all the same, they're not all bad. There are three things in my life; my school, my work, and my son. Not men. At first they love you, they think you're beautiful, and then they leave. When I got pregnant, he just left. My father is like that. He has kids by several different women. I hate him for it. I say, "I hate you. Why do you do that? Why?"

A second fear is that men will be irresponsible with the family's money.

> I gave my child's father the money to go buy my son's Pampers. He went on some street with his cousin [and] they were down there partying, drinking, everything. He spent my son's Pamper money [on partying].

Since mothers understand that a married couple has joint responsibility for either party's debt, unmarried partners need not assume such responsibility. In considering marriage, mothers often begin to demand financial accountability, which not only ensures that the bills get paid but also makes it harder for him to maintain a relationship with a woman on the side. Not surprisingly, a prospective husband resents her lack of trust and does not always comply, thus behaving in ways that confirm her fears.

Third, mothers sometimes do not trust men with their children. We heard many stories about men who leave their children home alone, drink heavily or smoke crack in front of them, neglect to feed or otherwise care for them, or even physically or sexually abuse them.

> I let him take them down the shore. He got into a fight with his girlfriend, beat her up, got locked up. I didn't know where my kids were [and] I didn't find out until 9:00 [the next morning].
>
> Men can say, "Well honey, I'm going out for the night. And then they disappear for two months. Whereas, the mother has a deeper commitment,

> conscience, or compassion. . . . If [women] acted like men, our kids would be in the park, left. We'd say, "Oh, somebody else is going to take care if it." Everybody would be orphaned.

While the experience of parenthood straightens out the lives of many women, they feel it does so less often and less dramatically for men.

> He's 25, but he still likes to run the streets and go out with his friends all the time. I just can't be bothered with that.
>
> Sometimes men don't grow up as fast as women. He's still a kid in part—a kid, period, to be honest with you.
>
> They're stupid. They're still little boys. You think you can get one and mold him into a man, [but] they turn out to be assholes. All men are. They're good for one thing and one thing only, and it ain't supporting me.

The sharp mistrust voiced above is often quite slow to develop. In fact, many of the men these women had children with were, at one time, the loves of their lives. For unmarried couples, it is often during the pregnancy that the mistrust begins.

> That first stage of me being pregnant was so stressful. . . . He would call up [and say that] I was cheatin' on him and it wasn't his baby. I went through that whole [pregnancy with him calling me a] cheater.
>
> He started really beating me up [so I learned not to trust him]. I was pregnant and he beat the shit out of me . . . I must have been like four, five months pregnant. . . . By then I had a belly. . . . He's on top of me—a grown six-foot-two man, 205 pounds, [and] I'm five feet and maybe 120 pounds because of the fact that I was pregnant—him on top of me, beating me up, punching me, hitting me. And I got a belly with his child.

The relationships between these couples deteriorate partly because, as the women's pregnancy advances, her sense of what the baby will need materially grows more concrete. Though an intermittently employed boyfriend might have had adequate income to play the role of boyfriend, a pregnant girlfriend quickly realizes that these meager earnings cannot support a family. A young man who may have been completely acceptable to her six months prior is suddenly viewed as "no good" by his girlfriend, even when his behavior may not have changed.

Mothers often describe a golden period in their relationship with the child's father at the moment their child is born. Often, the father comes to the hospital during or just after the birth, and the couple renews their desire to stay together and perhaps marry. However, the new mothers, who must immediately begin to deal with the practical demands of raising the child, again places increased financial demands on the father.

> That's when everything started blowing up. I didn't wanna be with him no more cause he wasn't working and he was getting on my nerves. . . . He just never gave me no money. I would tell him, you know, "Well, the baby needs diapers." "Well, I don't have no money." "The baby needs milk." "Well, I don't have no money." I just started getting mad. I had to buy milk and diapers so I just told him to leave me alone.

Fathers in tight economic straits grow increasingly resentful and the relationship quickly deteriorates—sometimes within days of the birth. Many of the same men that had talked of romance and marriage at the hospital often deny they are the father of the child soon after. They accuse their baby's mother of "stepping out," "sleeping around," or "whoring" behind their back. Some demand a blood test before buying anything for the baby. Not surprisingly, mistrust results.

Control

When we asked mothers about the benefits of being single, many told us they enjoyed the control it offered. Some mothers who had been married had been completely dependent on a man and had forgone investments in human capital that might have resulted in higher wages. The period of economic shock and near-destitution that often followed the marital breakup was devastating, and every inch of economic independence they were enjoying at present had been hard won. These lessons convince many that it is not safe to be completely dependent on a man.

> One guy was like, "Marry me, I want a baby." I don't want to have to depend on anybody. No way, I would rather work. [If I married him and had his baby], I'd [have to quit work and] be dependent again. It's too scary."

For never-married mothers, the story is different. Some learn these hard lessons through observing their own mothers or their female kin, whose boyfriends or hus-

bands beat them, cheated on then, abused their children, or "[drank] or smok[ed] up their paychecks." For others, enrollment in the school of hard knocks occurred during the pregnancy or shortly after the birth, as I described earlier. For a mother, having a child often reveals competencies they did not know they possessed. Yet, they are hard pressed to get the man in their lives to respect these competencies. Rather, they try to take power away from women and be in control of the household decisions. UNMARRIED male partners are on their best behavior because they know they are on trial, and fear that their female partners will end the relationship if they behave badly. Women like this control over the men's behavior, and are afraid marriage will change all that.

> [Men] think that piece of paper says they own you. You are their personal slave. Cook their meals, clean their house, do their laundry. Who did it before I came along, you know? That's why they get married. A man gets married to have somebody take care of them 'cause their mommy can't do it any more.

Most mothers don't want to be owned or slave for their husband. They want a partnership of equals. Many believe that they best way to maintain power in a relationship is to make sure they are contributing financially to the household economy and have something to fall back on if the relationship goes bad.

> [For me, marriage] will be me and my husband [both] working. We both work, [while] the children are in school.

A good marriage from the woman's point of view is one where she contributes financially and can have a say in the decision-making. The greater her financial contributions, the more say she believes she is entitled to. Since mothers generally believe that childbearing and the early child-rearing years mandate at least a partial withdrawal from the labor market, they equate the early child-rearing years with relational vulnerability. A marriage that occurs prior to or during the prime family buildings years, when the mother is least able to contribute financially to the household, leaves a mother quite powerless in her relationship with her husband. Waiting to marry until all of the children are in school (or even out on their own) means that mothers can focus more of their energies on market work and increase their chances of entering into a marriage relationship with more control. These marriages, they feel, are likely to be more satisfying and sustainable over time.

> I want to have a nice job, [so] that I know if he walked out I have something to fall back on. The mortgage [and] everything [else] is going to be in my name. That's how I want it to be . . . I do want to get married, but I'm going to get my self stabilized and get everything together with me and [my daughter] before I even take that route.

SUMMARY

In sum, the low-income single mothers we spoke with believe that marriage will probably make their lives more difficult. Though most aspire to marriage eventually, they do not, by and large, perceive any special stigma to remaining single. If they cannot enjoy economic stability and respectability from marriage, they see little reason to expose themselves or their children to a man's irresponsible or even abusive behavior, or to risk the loss of control over their lives they fear marriage might exact from them. Unless low-skilled men's economic situations improve and they begin to change their behaviors toward women, it is quite likely that large numbers of low-income women will continue to resist marriage.

Chairman HERGER. Thank you, Ms. Edin, for your testimony; and now Ms. Laurie Rubiner, of the National Partnership for Women and Families. Ms. Rubiner?

STATEMENT OF LAURIE RUBINER, VICE PRESIDENT, PROGRAM & PUBLIC POLICY, NATIONAL PARTNERSHIP FOR WOMEN & FAMILIES

Ms. RUBINER. Thank you very much. Good afternoon, Chairman Herger and Congressman Cardin and other distinguished Members of the Subcommittee. I am pleased to present to have the oppor-

tunity to present testimony this afternoon on marriage and welfare reform. If we are truly committed to helping people out of poverty, then our public policy should be directed at providing real supports to those who are actually living in poverty. Such assistance should be provided not based upon family formation, but rather upon the needs of the family and the adult's willingness to follow the rules we have established for receiving aid.

The mission of welfare reform should be to reduce poverty and help people achieve economic independence, not to engage in social engineering or discrimination against families that do not meet a particular ideal about family composition, nor should welfare reform legislation be used as a vehicle to punish families who fail to conform to our individual views of what a family should or should not be. We should learn from our past welfare policy that attempts to influence family formation can backfire. It is essential that welfare policies are developed with a primary focus on providing assistance and supports to all eligible families in need and not just a favored few.

Some have suggested that married couples should be given preferential treatment in the distribution of scarce welfare benefits, under the theory that this will encourage people to get married. Such a policy would be misguided. First, there is no conclusive evidence that links increased welfare benefits to increased marriage rates. Second, to give preference to families solely because they are comprised of a married couple with children discriminates against those who are not married, but are working hard and playing by the rules.

Consider the example of Elizabeth Jones in Katharine Boo's recent article in The New Yorker magazine. Ms. Jones followed the rules of the 1996 welfare reform law. She left welfare and got not one, but two jobs to care for her three children. She sleeps 4 hours a night. Even with a day job as a D.C. police officer and a night job in private security, she still cannot afford child care. So her school-age children are left to care for each other after school in a dangerous D.C. neighborhood. While Ms. Jones may be in the success column of those welfare recipients who have moved into financial independence, it is hard to understand how anyone, after reading her story, could not agree that scarce welfare resources should be used to help her get the kind of support that we know would help, such as quality affordable child care, health insurance and transportation.

If marriage were only about economics, then policies that provide financial incentives for people to get married would be appropriate, but a successful marriage is a much more complicated equation, and a marriage license is not a winning lottery ticket. Rather than simply promoting marriage as a quick-fix economic solution, we ought to be focused on helping individuals make responsible decisions about their relationships and their lives. In addition, studies have found that significant percentages of welfare clients are victims of domestic violence and may turn to TANF to help escape an abusive environment.

It is wrong to promote policies that make women choose between supporting their children or returning to their abusers. Rather than focusing merely on getting individuals married, regardless of

whether there is a solid foundation, our focus ought to be on what it takes to make those marriages work. It should come as no surprise that low-income women want the same kinds of marriages that we want for ourselves and our children, and that they prefer to remain single rather than enter into an unstable, unsuitable or abusive marriage.

There are millions of hardworking, single-parent families without adequate resources. The number of single-parent families is growing at a faster rate than married couple families, confirming that the concept of what constitutes a family is changing. We ought to do whatever we can to strengthen family bonds, including where grandparents and other relatives are struggling to keep families together. Our efforts should be informed about what we have learned about policies that work and policies that do not work.

We already know from our previous efforts at welfare policy that we have to exercise care in constructing policies that may impact family composition. To the extent that the old Aid to Families with Dependent Children (AFDC) law may have resulted in a disincentive to marry, we ought not repeat those same mistakes. I am not here to condemn marriage. It is precisely out of respect for what the institution of marriage should be that I reject the outdated notion that a woman's only route out of poverty is a walk down the aisle. I urge you not to allow a discussion about marriage to divert attention from the task at hand, adopting concrete, comprehensive policies to provide all families in poverty with the support they need to make a permanent transition from welfare to economic security.

Thank you.

[The prepared statement of Ms. Rubiner follows:]

Statement of Laurie Rubiner, Vice President for Program & Public Policy, National Partnership for Women & Families

Good afternoon, Chairman Herger, Congressman Cardin, and other distinguished members of the Subcommittee. I am Laurie Rubiner, Vice President for Program & Public Policy at the National Partnership for Women and Families. I am pleased to have the opportunity to present testimony before the House Ways and Means Subcommittee on Human Resources on marriage and welfare reform. The National Partnership for Women & Families is a non-profit advocacy organization that has worked since 1971 to ensure fairness in the workplace, and to help women and men at all income levels balance their work and family obligations.

If we are truly committed to helping people out of poverty, then our public policies should be directed at providing real supports to those who are living in poverty. Such assistance should be provided not based upon family composition but rather upon the needs of the family and the adults' willingness to follow the rules we have established for receiving aid. The mission of welfare reform should be to reduce poverty and help people achieve economic independence, not to engage in social engineering or discrimination against families that don't meet a particular ideal about family composition. Nor should welfare reform legislation be used as a vehicle to punish families who fail to conform to our individual views of what a family should or should not be. We should learn from our past welfare policy that attempts to influence family formation can backfire.

Legislation to reauthorize the Temporary Assistance for Needy Families (TANF) program must be grounded in several, central guiding principles: all eligible families in need who follow program rules must be treated fairly and have equal access to assistance; welfare policies must help all types of families move out of poverty; and welfare policies must be designed to provide a wide variety of supports that can promote strong, healthy families.

I. Welfare policies must be designed with the goal of providing assistance to all eligible families in need

It is essential that welfare policies are developed with a primary focus on providing assistance and supports to all eligible families in need and not just a favored few. Some have suggested that married couples should be given preferential treatment in the distribution of scarce welfare benefits, under the theory that this will encourage people to get married. Such a policy would be misguided. First, there is no conclusive evidence that links increased marriage rates to increased welfare benefits. Second, to give preference to families solely because they are comprised of a married couple with children discriminates against those who are not married, but are working hard and playing by the rules.

Consider the example of Elizabeth Jones in Katherine Boos' recent article about moving from welfare to work in the New Yorker Magazine.[1] Ms. Jones followed the rules of the 1996 welfare reform law. She left welfare and got not one, but two jobs to care for her three children. She sleeps four hours a night. Even with a day job as a D.C. police officer and a night job in private security she still can't make ends meet. Meanwhile, because she can't afford child care, her school-age children are left to care for themselves after school in a rundown apartment in a dangerous D.C. neighborhood. And, while Ms. Jones may be in the "success" column of welfare recipients who have moved into financial independence, it is hard to understand how anyone after reading her story could not agree that scarce welfare resources should be used to help her get the kinds of supports that we *know* help families like the Joneses, such as quality affordable childcare, health insurance and transportation.

In distributing our limited resources we must begin with the reality of who is living in poverty and in need of assistance. The face of poverty in the United States is diverse:

- Nearly 6.7 million families, consisting of 23.4 million individuals, were living in poverty in 1999—half were black or Hispanic families;
- 53% were families headed by single female heads of households;
- 7% were families headed by single male heads of households, and 40% were married couples;
- 88% of single-headed households were headed by women; almost 62% of these female-headed families with children living in poverty were headed by black or Hispanic women.[2]

While there has been important progress in reducing poverty rates, there clearly is more work to do. There are a wide range of strategies—from ensuring access to quality education and training, to job creation, to increasing Medicaid enrollment and providing affordable health care, to expansion of the Earned Income Tax Credit—that collectively can and should be pursued to help more families achieve economic security. Any serious efforts to develop sound, effective welfare policies must have as their central goal a commitment to serving all eligible families in need.

It is particularly crucial to pay special attention to the needs of families facing unique hurdles, such as families stuck at the bottom of the economic ladder, welfare clients with limited English proficiency or disabilities, and clients with multiple barriers to employment. Poverty has deepened for the poorest 20% of female-headed families and many are worse off today than they were six years ago. Recent data, for example, indicates that between 1995 and 1999 the inflation-adjusted disposable income of female-headed families with the lowest incomes actually declined by 4 percent.[3] Many clients with limited English proficiency have been unable to get the services they need because they cannot get accurate information about their program in other languages.[4] Many clients with disabilities have been shut out of train-

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[1] Boo, Katherine. "After Welfare." *The New Yorker,* 9 April 2001: 92–107.

[2] U.S. Census Bureau, Current Population Reports, Series P60–210, *Poverty in the United States: 1999,* Table B–3 (Washington: Government Printing Office, 2000).

[3] Wendell Primus, *What Next for Welfare Reform A Vision for Assisting Families*, Brookings Review (Summer 2001). For a discussion of earlier research, see Wendell Primus, Lynette Rawlings, Kathy Larin, and Kathryn Porter, *The Initial Impacts of Welfare Reform on the Incomes of Single-Mother Families* (Washington: Center on Budget and Policy Priorities, August 1999). See also Ron Haskins, Isabel Sawhill, and Kent Weaver, *Welfare Reform Reauthorization: An Overview of Problems and Issues* (Washington: The Brookings Institution, January 2001) (finding that "while the overall poverty rate has dropped consistently since 1995, the rate of families in deep poverty (which is below half the federal poverty level) has actually increased").

[4] For example, the Department of Health and Human Services Office for Civil Rights (HHS–OCR) found that New York unlawfully discriminated against Hispanic clients by frequently denying interpreter assistance, requiring clients to bring their own interpreters to appointments, failing to have bilingual staff at some offices, and lacking basic information for clients in dif-

Continued

ing or job opportunities because their disability has not been assessed or adequately accommodated.[5]

Still other welfare clients face a combination of employment barriers—limited opportunities to acquire education or build skills, unreliable childcare, mental and physical health problems, and lack of transportation—that together make it even more difficult to leave welfare and achieve some level of economic security.[6] A research study by the University of Michigan of welfare clients in an urban Michigan county found that multiple employment barriers—such as low education, lack of job skills, lack of transportation, health problems, perceived discrimination, and domestic violence—were common: 37% of clients reported having two or three different employment barriers, 24% reported having four to six barriers, and 3% reported having 7 or more barriers.[7] And increasingly many low-income fathers are struggling to acquire new skills and find and retain jobs. All of these clients have unique needs that require focused, targeted strategies—such as offering English as a Second Language classes, or training programs for non-traditional, higher-paying careers. Most importantly, it is critical that we do not create policies that pit different groups against each other to compete for much-needed services. Low-income mothers and low-income fathers who are underemployed or unemployed both need access to education and training—and we should take steps to make sure that both can have access to the services they need.

II. We must concentrate on developing policies that support and promote strong, healthy families

A. Coercive policies that promote certain types of families ultimately will do more harm than good

Coercive policies designed to promote certain types of family structures at the expense of others, particularly children, will do more to undermine families than strengthen them. We ought not to desecrate the ideal of marriage by "paying people to get married," nor should we endorse policies that penalize families that are most in need because they do not conform to a preferred family structure. If marriage were only about economics, and the road out of poverty were as simple as a walk down the aisle then policies that provide financial incentives to people to get married would be appropriate. But a successful marriage is a much more complicated equation, with more than one variable, and a marriage license is not a winning lottery ticket. Kathryn Edin's study of marriage among low-income women reveals that they look for the same things the rest of us look for in a mate.[8] Yes, they want someone with a stable income, but they also want kindness, partnership, respect, emotional support, and a good father for their children. It should come as no surprise that low-income women want the same kinds of marriages that we want for ourselves and our children and that they prefer to remain single than enter into an unstable, unsuitable, or abusive marriage.

Rather than simply promoting marriage as a "quick-fix" economic solution, we ought to be focused on helping individuals make sound, reasonable, responsible decisions about their relationships and their lives, so that if they do choose to get married the marriage will be stable and will be less likely to end in divorce. Helping to equip individuals to make the right choices ultimately can help strengthen both marriages and families. If our sole focus is on making a family look the way we want it to look, then we risk ignoring important pieces of the equation that can impact whether families grow together and get stronger or fall apart.

Most importantly, marriage should not be used as a band-aid to cure other, more complicated problems. Many clients have turned to TANF as a source of critical support as they try to address difficult problems such as domestic violence or a family

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ferent languages. Docket No. 02–99–3130, HHS OCR Region II, OCR Determination, October 21, 1999.

[5] For example, the Department of Health and Human Services Office for Civil Rights (HHS–OCR) in Massachusetts found that the state TANF agency discriminated against two clients with learning disabilities because it failed to conduct adequate client assessments or provide sufficient services for disabled clients. Complaint No. 01–98–3055, HHS OCR Region I, OCR Determination, January 19, 2001. See Tina Cassidy, "US Faults State, Says it Discriminated Against 2 Cites Case Involving Impaired Woman," *Boston Globe*, 23 January 2001, at B1; see also *Ramos v. McIntire*, Civil Action No. 98–2154E (Mass. Superior Court, Suffolk Cty., Aug. 25, 1998).

[6] For example, see National Partnership for Women & Families, *Detours on the Road to Employment Obstacles Facing Low-Income Women*, October 1999 (describing various employment barriers facing non-welfare and welfare clients).

[7] Danziger, Sandra, et al. *Barriers to Employment of Welfare Recipients* (Ann Arbor, MI: Poverty Research & Training Center, July 1999) (revised version February 2000).

[8] Edin, Kathryn. "Few Good Men: Why Poor Women Don't Remarry." *The American Prospect,* 11.4 (2000).

health crisis. Several different research studies have found, for example, that significant percentages of welfare clients are victims of domestic violence. A study of a scientific sampling of 734 female welfare clients in Massachusetts found that 19.5% reported current physical violence and 64% reported experiencing domestic violence at some point as an adult.[9] Similar research involving 846 female welfare clients in Passaic County, New Jersey found that nearly 14.6% reported current physical abuse, 25% reported verbal or emotional abuse, and 57.3% reported physical abuse at some point during adulthood.[10] Women who have been in abusive relationships and who need TANF assistance to be able to escape their abusers should not be penalized for trying to take control of their lives and create a safer and emotionally sound environment for their children. Forcing them to get married will only exacerbate their problems. To promote policies that put women, or any low-income individual, in the position of having to choose between financial support for their children or remaining in an abusive or destructive situation is wrong and not good policy. And it will do little to create the strong, healthy families that we claim to support.

In the long term, helping to equip individuals with the skills and judgment needed to make the right decisions about their families, and effectively manage their work and family responsibilities is the best strategy for fostering strong/healthy families, strong/healthy marriages, and strong/healthy relationships.

In crafting policies, there a number of factors to keep in mind:

• *Protections for victims of domestic violence, child abuse, or other forms of abuse.* Clients should not be forced or coerced into remaining in unhealthy, abusive relationships because they are unable to receive TANF assistance. Clients who face these types of problems should be able to get TANF assistance and other supports, and they should not be excluded from certain types of benefits because they are not married. Privacy protections are essential to ensure that clients can share sensitive information without fear of putting themselves and their families at risk, but also to ensure that clients are not forced to navigate cumbersome requirements to establish that they are victims of domestic violence or other forms of abuse.

• *Education and counseling* on responsible decision-making and sustaining healthy relationships. Education programs, primarily targeted at youth, that focus on making responsible choices, entering into healthy relationships, and understanding the family situations that offer the best chance for children's growth and success can help clients to be informed and thoughtful about the choices they make and the consequences of those choices.

• *Efforts to remove penalties to marriage.* Individuals should not be paid to get married, but they should not be penalized if they get married. Welfare policies should be neutral on the subject of family formation and instead target resources where they are most needed.

• *Voluntary participants.* Clients must not be forced to marry as a condition to receive benefits; clients must not be coerced into special "marriage incentive programs" by dangling the promise of basic benefits that are critical to their family's survival.

B. Providing supports to help strengthen low-income families

One priority in developing new welfare policies must be to provide support and promote strong, healthy families in all their different forms. Clearly, we should support strong marriages and married couples, and remove impediments to marriage that discourage individuals who want to marry. But we ought to create these types of policies with our eyes open and not shut to the realities facing many families. Rather than focusing merely on getting individuals married regardless of whether there is a solid foundation, our focus ought to be on what it takes to make marriages work. To the extent that we want to assist low-income married couples who receive welfare, or are recent welfare leavers, we should concentrate on addressing the real problems that they face, such as removing TANF provisions that place additional burdens on married couples, and increasing the availability of transitional childcare, family and medical leave, affordable health care, and affordable housing.

But we cannot limit our support only to married couple families who represent only a portion of all families. We have to promote strong, healthy families in whatever way they are constructed. Very few would disagree that having two parents in the home working together to provide a healthy and nurturing environment can be an ideal setting for children. But it is not the reality for many children. And,

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[9] Jody Raphael and Richard M. Tolman, *Trapped by Poverty/Trapped by Abuse: New Evidence Documenting the Relationship Between Welfare and Domestic Violence* (Chicago & Ann Arbor: Project for Research on Welfare, Work, and Domestic Violence, April 1997).

[10] *Id.*

given that, we cannot conclude that it is the only environment in which children can prosper and grow. We must be willing to take a variety of steps to support low-income families headed by single parents to give their children the best chance to succeed. In addition, there are many families where grandparents, other relatives, and family friends are struggling to keep families together. We ought to do everything we can to strengthen those bonds and help those families stay intact and survive.

III. Welfare policies must be designed to address the problems of families as they are and not only as we would like them to be

As we craft new welfare policies, we ought not to operate in a vacuum. Targeting benefits only at married couples will leave millions of hard-working single-parent families without adequate resources, exacerbating their already difficult circumstances. The stark reality is that married couple families are on the decline. If the Congress wants to try to reverse this trend through non-punitive, non-discriminatory policies, it should do so. But those policies should not be a substitute for providing supports to the families who have immediate needs that must be met.

The most recent Census Bureau statistics reveal significant shifts in the different types of families in our country.[11] Less than a quarter of American households—23.5%—are composed of traditional, "nuclear" families with two married parents living at home with children. The number of single-parent families is growing at a faster rate than married couple families. These numbers only confirm that family arrangements are becoming increasingly complex and the concept of what constitutes a family is changing.

It is in this context that we must develop welfare policies that are responsive to the needs of different types of families living in poverty. Our efforts should be informed by an accurate, comprehensive understanding of the families being served, and by what we have learned about policies that work and policies that do not work. We already know from history that we have to exercise care in constructing policies that may impact how families compose themselves. Some have criticized the prior Aid to Families with Dependent Children (AFDC) system because there were marriage disincentives. To the extent that the old AFDC law may have had incentives that discouraged certain types of families, we ought not to repeat those same mistakes. Nor should we penalize families now because they followed the old rules by changing those rules in the middle of the game. One lesson that we should have learned from the past is that we must proceed with caution when crafting policies that affect families when they are at their most vulnerable. If we want to move families out of poverty, then we first have to be willing to understand the reality of their lives and develop policies that enable them to become economically secure, whatever their structure. We ought not to have disincentives to marriage, but we ought not to coerce individuals into getting married either.

Equally important, we must not endorse policies that discriminate against certain types of families, nor should we oversimplify the problems of families living in poverty. The vast majority of single-parent families receiving TANF are headed by women, and they would be affected disproportionately by any policy that relegates them to "second-class family" status. Adopting policies that have the effect of discriminating against female-headed families in favor of married couples is unfair, unwise, and unnecessary. Denying supports to the families who often are most in need not only hurts families, but also ultimately will lead to more long-term costs as these families struggle to survive.

More fundamentally, we cannot assume that the problems facing single-headed households living in poverty—whether headed by women or by men—will be solved simply by getting married. Marriage is not a panacea: there are a multitude of factors that lead to poverty in this country, we ought not to oversimplify them or ignore their complexities. If two parents are unemployed and have limited job skills, marriage alone may do little to solve that problem. In fact, such a marriage will undergo significant stress and is much more likely to dissolve. If we are committed to the goal of helping families move out of poverty, then first and foremost we have to be willing to provide concrete supports that can help make that dream a reality. A report released by the National Campaign for Jobs and Income, for example, re-

[11] United States Census Bureau, *Profile of General Demographic Characteristics for the United States: 2000* (Washington: Government Printing Office, 2001). See Schmitt, Eric, "For First Time, Nuclear Families Drop Below 25% of Households," *New York Times,* 14 May 2001 at A–1.

vealed that many states have significant TANF surpluses even though many welfare clients cannot access much-needed supports like childcare.[12]

It is critical that states provide basic supports to low-income families, and make investments in important strategies like the creation of livable wage jobs, so that families can have a realistic chance of achieving economic independence. And these basic supports should not be ignored in favor of largely unproven policies—such as paying clients to get married—that may not even scratch the surface of the underlying problems that clients confront on a daily basis.

Conclusion

These cautionary words about marriage formation policies in the context of welfare reform are not a condemnation of marriage, or an effort to discourage individuals who want to get married. It is precisely out of respect for what the institution of marriage should be that I reject outdated notions about which people are more deserving of support, and resist efforts to use marriage as the solution to other, more complicated problems. But most importantly, I urge you not to allow a discussion about marriage to divert attention from the task at hand—adopting concrete, comprehensive policies to provide all families in need with the supports they need to make a permanent transition from welfare to economic security.

Chairman HERGER. Thank you, Ms. Rubiner. Now we will hear from Mr. Gene Steuerle of the Urban Institute.

Mr. Steuerle.

STATEMENT OF C. EUGENE STEUERLE, SENIOR FELLOW, URBAN INSTITUTE

Mr. STEUERLE. Thank you, Mr. Chairman, Mr. Cardin. As the last of six speakers on the topic of marriage at the end of a long day, I am reminded of Henry VIII's admonition to his own six wives, that they were not to overstay their welcome. What I would like to talk to you about today is the way that Federal policy creates marriage penalties, and I would like to emphasize that TANF is only the tip of the iceberg. Marriage penalties are created by food stamps, by Medicaid, by housing subsidies, by Supplemental Security Income, by the earned income credit, by the individual income tax, and—even for some widows, widowers and divorced persons—by the way Social Security and military and Foreign Service retirement systems work. And these are only some of the culprits.

Marriage penalties, however, are not inevitable. Most public expenditures are made through programs that do not create marriage penalties. Marriage penalties essentially arise in those programs that phase out benefits as income increases, and then attempt to impose that additional tax, that implicit tax, on a household when a spouse with earnings marries into it. Two rationales are used to justify marriage penalties. Some believe that we should grant fewer benefits or impose higher taxes on a married couple than on two single individuals with the same combined income as the couple.

The argument is that there are economies of scale in the marriage and therefore the household with people living together are better off because of those shared facilities and goods. It is not that there are no economies of scale. Indeed, there are; however, they apply to almost all sharing arrangements: dormitories, retirement homes, cohabitation and so on. If you think about it, it is only the

[12] *Poverty Amidst Plenty: Amount of Unspent Federal Anti-Poverty Funds Grows Despite Persistent Need* (Washington: National Campaign for Jobs and Income, February 2000).

marital vows of allegiance that is the type of arrangement on which we impose those taxes.

In those communities where marriage is no longer the norm, and, as the recent census shows, those communities are growing, this natural social incentive to achieve economies of scale in living does not disappear, but is merely converted into forms that avoid the marriage contract. For example, adult males in marriage-discouraged communities still live with someone, they still achieve economies of scale, only now they are more likely than before to stay with their mothers, with relatives, with friends, or in serial relationships, rather than with a spouse or their own children.

The transfer and tax systems say, in particular that, if they are fathers, they can support their children better by remaining unmarried. Marriage penalties are also a classic example of the type of liberal-conservative compromise that has dominated social policy for several decades. Liberals wanting social programs to be as progressive as possible want to concentrate benefits on the lowest-income people. Conservatives wanting to limit budget cost also want to limit the benefits. Both motives, progressivity and budget containment, are honorable motives. The net result, however, of this compromise has been that we have achieved substantial marriage penalties on significant portions of the population.

Because each new expenditure and tax program tends to have its own unique, built-in phase out, households in America literally face dozens of income tax systems. Every one of these programs—TANF, food stamps, Earned Income Tax Credit (EITC)—has a little mini income tax in it that is imposed as that program phases out. To see how these tax rates affect marriage, take an example of a single head of household who has moved out of TANF and has a job making a little over $10,000 a year. If this benefit recipient now marries a single person earning, say, about $8 an hour (a logical partner), their combined income would fall by about 22 percent, or over $7,000. The reason? They would lose earned-income credits; they would lose food stamps; they would lose Medicaid.

In my view, taxing a large share of marital commitments makes little sense in any society, especially one seeking to foster community spirit among its members. After all, the primary feature of a community is to share, and the most basic form of sharing is between two people or within a family. Independently, from whether marriage penalties significantly affect behavior, I believe they have a corrosive effect on society, and especially on low-income communities most affected by marriage penalties.

In summary form, there are four steps that I believe would solve this marriage penalty problem. First, we must reduce the combined marginal tax rate, implicit and explicit, that applies to low and moderate income individuals, so that they do not rise much above the rates that now apply to middle and upper income families. In other words, we have to keep the tax rate down around 30 or 40 percent, and not at the rate of 70 percent or more that it often achieves.

Second, we have to avoid adding phase out after phase out after phase out to every benefit and tax program. If you remember nothing else from my testimony, I hope you remember that every time a phase out is added to a government program, it creates a mar-

riage penalty. Third, we need to move toward individually based, as well as family based wage subsidies for low-income workers. And, finally, at least for the low and middle-income ranges, apply income splitting rules, which Congress is attempting to do in its 2001 tax legislation.

Finally, regardless of whether you accept these recommendations, I do hope you will consider attempting to coordinate administrative structures and to share data in all government programs so we can learn just better what is happening to America's families.

Thank you.

[The prepared statement of Mr. Steuerle follows:]

Statement of C. Eugene Steuerle, Senior Fellow, Urban Institute

[Significant portions of this testimony appeared in "Valuing Marital Commitment: The Radical Restructuring of Our Tax and Transfer Systems," *The Responsive Community* (Spring 1999). Any opinions expressed herein are solely the author's and should not be attributed to the Urban Institute, its officers, or funders.]

Mr. Chairman and Members of the Subcommittee:

In principle, both American voters and their elected officials want to support marriage and the family. One would expect, then, that our expenditure programs and tax code would reflect this desire. Unfortunately, this is not always the case. Instead of a consistent policy, we have a crazy quilt of expenditure and tax policies that directly affect families, some for the better, some for the worse. It is a quilt weaved with no overall pattern or shape. Today's extraordinary array of marriage penalties was not present a few decades ago. The penalties arise mainly from the high rate at which welfare and other expenditure programs reduce benefits in the presence of a spouse with earnings.

Among other programs, large marriage penalties are created by:

- Food Stamps;
- Temporary Assistance to Needy Families (TANF);
- Medicaid;
- Various Housing Subsidies;
- Supplemental Security Income;
- The Earned Income Tax Credit;
- The Individual Income Tax;

and, for many widows, widowers, and divorced persons:

- Social Security;
- Military and Foreign Service Retirement Systems.

And these are only some of the culprits. Almost the entire gamut of other income-conditioned programs—including child care benefits and energy assistance—create marriage penalties.

Marriage penalties are not inevitable. Most public expenditures are made through programs that do not create marriage penalties. Medicare, public education at the primary and secondary level, and highways are examples of public programs that generally do not create marriage penalties. These penalties can be avoided, but only through a good deal of careful thinking about design.

Required Conditions for Creating Marriage Penalties

Let me turn more precisely to the conditions under which marriage penalties arise. Marriage penalties or bonuses will arise in almost any tax or expenditure system meeting the following two conditions:

(1) *a subsidy or tax, explicit or implicit, assessed on the basis of household or family income or resources*, and

(2) *different marginal or incremental subsidy, tax, or phaseout rates at different levels of income or resources*.

A Critical Analysis of the Rationales Used to Justify Marriage Penalties

Taxing by Households: Penalizing Committed Sharing. Marriage penalties are acceptable to some who believe that we should grant fewer benefits or impose higher taxes on a married couple than on two single individuals with the same combined income as the couple. The argument is that there are economies of scale in households because of shared facilities and goods. One TV may be enough for two people, one person may be able to prepare a meal for two just as easily as for one, and so on. Thus, sharing is a process that adds economic benefit over and above household income.

If our sole goal were to treat all households equally on their need for help or ability to pay taxes, then technically, it is correct that the household sharing goods and services would have lesser need and greater ability than an equal-size, equal-income grouping of people not sharing a household. The problem with using this argument to justify marriage penalties is not that there are no economies of scale from sharing. There are, and, indeed, these gains reinforce other natural instincts to engage in mutual support. Economies of scale, however, apply to almost all sharing arrangements—dormitories, retirement homes, cohabitation, and so on. *Yet marital vows of allegiance are the only type of arrangement that is taxed.*

In those communities where marriage is no longer the norm—and, as the most recent census shows, these communities are growing—this natural social incentive to achieve economies of scale in living arrangements does not disappear, but merely is converted into forms that avoid the marriage contract. For example, adult males in marriage-discouraged communities often still live with someone, only now they are more likely than before to stay with their mothers, with other relatives or friends, or in serial relationships rather than with a spouse or with their own children. The transfer and tax systems say that these males deserve significantly lower levels of taxation and higher levels of support than males with equal incomes who marry. If they are fathers, it tells them that they can support their children better by remaining unmarried.

Marriage Penalties: A Classic Liberal-Conservative Compromise. Marriage penalties are a classic example of the type of liberal-conservative compromise that has dominated policy-making for several decades. Liberals, wanting social programs to be as progressive as possible, often try to concentrate whatever benefits are available at the bottom of the income distribution. Conservatives, wanting to limit the cost to government, also want to limit the benefits. Both motives—progressivity and budget containment—are honorable. The compromise usually used to achieve these goals, however, is to phase-out benefits quickly as income (or wealth) increases in the household. This effort attempts to achieve target efficiency by maximizing help to the poor for the lowest stated expenditure cost. To tax experts, these phaseouts are equivalent to additional layers of income tax systems. As income rises, a household is implicitly taxed in the form of a reduction of benefits, with almost the same economic effect as explicit taxes.

Because each new expenditure and tax subsidy program tends to have its own unique, built-in, phase-out, households in America (and in most developed countries) literally face dozens of tax systems. For example, if I lose 50 cents of a benefit when my income goes up by $1, the effective tax rate from that benefit program alone is 50 percent. Now think about the multiple programs in the expenditure and direct tax systems that are phased out—welfare, food stamps, housing allowances, earned income tax credits, Medicaid, child credits, educational assistance, personal exemptions, eligibility for participation in individual retirement accounts, exclusion from the minimum tax, and so on.

These high tax rates affect not only extra income earned through work. They affect any income introduced into a benefit-receiving household through marriage. Some examples are presented in Table 1 and Figure 1. Consider, in particular, a single head of household moving off of welfare to a minimum wage job earning $10,710 a year—just as recent welfare reform encourages (example 4). Such an individual does succeed in moving out of (or almost out of) traditional welfare (defined as Temporary Assistance to Needy Families), but still receives a variety of other supplements, such as food stamps and earned income tax credits. The problem is that if this benefit recipient now marries a single person earning, say $8/hr or $16,640 a year, their combined income would fall by 22 percent, or $7,570 because of the marriage alone!

This reality may explain in part why, in many low-income families, fathers feel little sense of accomplishment in staying around to marry and raise children. Government in effect has declared that working fathers in low-income, two-parent families are a liability. Whatever the changes in cultural standards or mores that may have led to this situation, the government has created enormous barriers to responsible fatherhood. The total income of those households dominated by income assistance, children born out of wedlock, and the absence of married couples would fall significantly if individuals in these communities would marry in patterns closer to national averages. In these communities, government has effectively pronounced that marriage is a foolish exercise—even though marriage is a principal route out of poverty.

In recent years, Congress has turned its attention to a moderate subset of all the marriage penalties: those associated with the progressive rate schedule in the individual income tax and with the requirement for joint filing in the case of married couples. It is true that during a brief period of time most marriage penalties did

arise out of the progressive income tax rate schedule. But as should be clear by now, with the myriad of expenditures and tax subsidy programs that have developed over the years, the sources of marriage penalties extend far beyond those imposed by the individual income tax. To the Congress's credit, I should note that its 2001 legislation does appear to reduce some of these marriage penalties through changes in the standard deduction, tax rate structure, and the child credit.

Options for Removing or Reducing Marriage Penalties

To reduce or eliminate marriage penalties essentially involves addressing *either* of the two conditions—household filing or multiple rates—that creates the penalties. There are several approaches or options, and sometimes they can be combined. These options and some of their related difficulties are outlined below.

Flattening of the Combined Tax Rate Schedule. Complete elimination of variable rates would mean that income would face the same tax rate whether the income was combined in marriage or not. As a practical step, one could try to limit the combined marginal tax rate for low- and moderate-income individuals moving out of welfare programs to around 30 percent or 40 percent, rather than the 70 percent rate (sometimes even 100 percent or more) they now often face. Then, when they moved into the income or Social Security tax systems, they would again face a similar combined rate (in general, the 15.3 percent Social Security tax plus a 15 percent bottom rate bracket in the income tax). Marriage is effectively penalized much less, and how income is split matters less when each person faces the same tax rate inside or outside of marriage.

Note that a true flattening of tax rates at low-income levels would require reconsideration of almost every income-conditioned expenditure and tax program on the books. Today, however, these programs often do not even share administrative records and their administrators have little idea how they overlap. It would also require abandonment of the liberal-conservative compromise placing so much stress on progressivity and measured (although not always real) budget saving within *every* income-related program, taken one at a time. Given changes that could simultaneously be made in other features, such as the level of minimum benefit and the direct income tax rates at higher income levels, it is unclear whether overall progressivity would be reduced by this type of effort. *Nonetheless, phase-outs cannot be sought by Congress every time it deals with an individual expenditure or tax subsidy program without almost inevitably adding to marriage penalties.*

Income Splitting. A traditional option to deal with marriage penalties has been income splitting, which effectively treats married couples as if each were an individual filing a single return and reporting exactly the right share (one-half) of the couple's total income so as to minimize tax liability. Unfortunately, income splitting eliminates only those marriage penalties arising from a schedule where rates are always successively as high, or higher, at greater levels of income, a situation that is the norm in the middle- and upper-income classes from the income tax alone. But our two conditions demonstrate that marriage penalties can also occur when rates fall as income increases. Because of all the phase-outs and implicit tax schemes, the real tax system now imposes such a rate structure on a large portion of the population. Thus, when an individual moves through the phaseout ranges of the earned income tax credit, food stamps, Medicaid, the itemized deduction limitation, the IRA contribution limit, and so forth, marginal tax rates fall rather than rise.

Take the simple case of the welfare recipient who considers marriage. Assume a welfare/tax structure that provides to unmarried adults $5,000 of benefits at zero income, no tax and no benefits at $10,000 of income, and a tax of $1,000 at $20,000 of income. Before marriage, a couple with $0 in income for one partner and $20,000 for the other would get benefits of $5,000 and taxes of $1,000 for a net benefit of $4,000. If they marry and split their income, then each is treated as having $10,000 of income. They then get no benefits and pay no taxes for a net benefit of $0. The net income of the couple would fall $4,000. Income splitting just doesn't work here.

Individual Filing. Congress could also move toward individual filing. An intriguing possibility, and one that I increasingly favor, is for wage subsidies like the earned income tax credit to accompany the worker and not the family, and for child credits or subsidies to accompany the child. Canada is currently experimenting with such an approach with respect to wage subsidies, although eligible recipients are limited to those already on welfare. I recognize that some high-income families would then get a credit or subsidy. But worrying about whether someone paying millions of dollars in tax gets a small subsidy here or there is simply not worth the trouble. On average, higher income families can be made to pay for these changes through an explicit tax rate structure. (We now have programs that allow high-income individuals to benefit from the much larger and more expensive Social Security or Medicare programs or from public school education, yet progressivity is not

removed; the rich simply pay more than their share of taxes to support these systems.)

My main concern is trying to address issues related to parenthood, marriage, and work among low- and moderate-income individuals. If subsidies were applied at low wage levels on an individual basis, they would not create the current strong incentives against marriage in low-income communities. Such a step would also remove the negative impact of the welfare system, as currently structured, on the forgotten low-income male. The trick again is that once a program is aimed at the individual, marriage can have no effect on benefits or taxes paid. This type of reform could significantly change the environment of low-income communities. Consider an example: if a single mother earning $10,000 a year received a wage rate subsidy like the earned income tax credit on an individual basis, she would not lose it if she married someone with income of his own. Similarly, if a low-earning male married into a family, he would still be eligible for any wage rate subsidy that was available for low-income workers living with dependent children. With individually based programs, his earnings would not affect his wife's, and her earnings would not affect his.

Note that many taxpayers are *already* in a world of optional individual filing. The main difference is that the benefit now is granted only to those who are able or willing to treat the act of marriage as the option.

A Comprehensive Approach

In my view, taxing a large share of marital commitments makes little sense in any society, much less one searching for ways to revive or foster community spirit among its members. After all, the primary feature of community is to share, and the most basic form of sharing is between two people or within a family. Admittedly, the research in this field does not *prove* that removal of marriage penalties would have a significant effect on behavior. It would not by itself, for instance, reverse the sexual revolution. But empirical research is not good at detecting the influences of policy on long-term social norms.

Moreover, although the marriage penalties within the income tax have been around since 1969, we have only recently moved to a society where the very large marriage penalties from income assistance and wage subsidy programs have been extended well into the middle class and beyond the stereotypical poor, nonworking, welfare recipient. It is doubtful that the long-run influences of any of these conditions have yet to be fully experienced by society.

Independently from whether marriage penalties will significantly affect behavior in a narrow sense, I believe that they have a corrosive effect on society and especially on those low-income communities most affected by marriage penalties. Marriage penalties violate almost everyone's sense of fairness because they penalize only one type of sharing: that achieved through moral and legal promises. These penalties further discourage responsible fatherhood and motherhood. Finally, where economies of scale are conjured, the reasoning mentioned at the beginning of this paper is easily turned on its head. That is, because sharing can increase the effective well-being of individuals with no increase in their nominal income, society might want to subsidize such economies of scale rather than tax them. A similar efficiency argument lies behind some of the subsidies offered for education and other income-supporting activities.

What all this implies in practical terms is that to deal with marriage penalties in a thorough manner, Congress almost inevitably has to reconsider the entire range of explicit and implicit taxes it has imposed on income. Most of the hidden taxes it has adopted over the years would need to be reconsidered, pulled into an integrated whole, and, where appropriate, replaced by direct, explicit taxes.

Drawing from all the options outlined above, here is a comprehensive package that would successfully change the ways our transfer and tax systems penalize marriage for low- and moderate-income individuals:

• *Reduce combined marginal tax rates on low- and moderate-income individuals so that they do not rise much above the rate that applies to middle- and higher-income individuals.*

• *Use the direct tax rate schedule as the primary means to establish overall progressivity and abandon the complicated effort to put "progressivity" into everything government does. In other words, stop adding phaseout after phaseout of benefits and subsidies.*

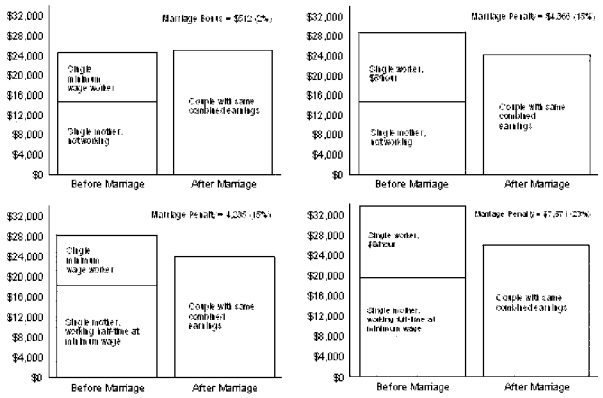
• *Move toward individually based rather than family-based wage subsidies for low-income workers.*

• *At least for low- and some middle-income ranges, apply income splitting rules. Congress appears on the verge of taking this step in its 2001 legislation.*

Let me be clear that the issue of how to make adjustments for children is, for the most part, a separable issue. Where adjustments are desired because of the costs of raising children, they can be achieved through child credits and dependent exemptions without giving additional bonuses to all married couples. Put another way, if the goal is to assist parents because of the presence of children, spousal benefits and bonuses are a poorly targeted device.

As I have indicated, it is not clear to me that policymakers fully comprehend what's required to achieve changes of this scale and magnitude. Incremental changes here and there may reduce marriage penalties slightly, but they may be more than offset by new marriage penalties introduced every time a new phase-out or implicit income tax is introduced. The momentum for change may need to come from acceptance of a broader principle. For example, a law might limit the combined marginal tax rate facing a low- or moderate-income worker to no more than the tax rate applying to the highest income individuals. To implement that goal, however, considerable effort would be required to coordinate administrative structures in all the government's many programs and convert the crazy quilt of family policy into a more consistently designed overall program.

Figure 1: Marriage Penalty for a Single Mother with Two Children Receiving Some Public Assistance Who Marries a Single Worker



*Income = after tax earnings + TANF + Food Stamps + Medicaid + EITC. (Does not include state CHIP benefits). Assumes 2000 rules for all program (but 2001 tax rates). Examples use Pennsylvania which approximates the median TANF benefit. Source: C. Eugene Steuerle and Adam Carasso, The Urban Institute, May 2001.

Table 1: Marriage Penalty for a Single Mother of Two Children Who Receives Some Public Assistance and Marries a Single Worker

Example 1: Single Mother Not Working and a Single Minimum Wage Worker

	Before Marriage	After Marriage	Marriage Penalty
Earnings	$10,710	$10,710	$0
TANF Benefit	$5,052	$813	$-4,239
Food Stamps	$4,644	$3,043	$-1,601
Medicaid	$5,457	$7,312	$1,855
EITC	$0	$-2,008	$-2,008
Child Credit	$0	$0	$0
Income Tax	$-489	$0	$489
Social Security Tax	$-819	$-819	$0
Total Income*	$24,555	$25,067	$512

Example 2: Single Mother Not Working and a Single $8/hour Worker

	Before Marriage	After Marriage	Marriage Penalty
Earnings	$16,640	$16,640	$0
TANF Benefit	$5,052	$0	$-5,052
Food Stamps	$4,092	$1,994	$-2,098
Medicaid	$5,457	$3,602	$-1,855
EITC	$0	$3,360	$3,360
Child Credit	$0	$0	$0
Income Tax	$-1,275	$0	$1,275
Social Security Tax	$-1,273	$-1,273	$0
Total Income*	$23,890	$24,323	$4,366

Example 3: Single Mother Working Half-Time at Minimum Wage and Single Minimum Wage Worker

	Before Marriage	After Marriage	Marriage Penalty
Earnings	$16,080	$16,080	$0
TANF Benefit	$2,377	$0	$-2,377
Food Stamps	$3,838	$2,104	$-1,734
Medicaid	$5,457	$3,602	$-1,855
EITC	$2,140	$3,383	$1,243
Child Credit	$0	$0	$0
Income Tax	$-489	$0	$489
Social Security Tax	$-1,229	$-1,229	$0
Total Income*	$26,193	$23,920	$-4,236

Example 4: Single Mother Working Full-Time at Minimum Wage and Single $8/hour Worker

	Before Marriage	After Marriage	Marriage Penalty
Earnings	$27,980	$27,980	$0
TANF Benefit	$0	$0	$0
Food Stamps	$2,122	$0	$-2,122
Medicaid	$3,602	$0	$-3,602
EITC	$4,008	$1,005	$-3,003
Child Credit	$0	$1,000	$1,000
Income Tax	$-1,375	$-1,229	$146
Social Security Tax	$-2,092	$-2,092	$0
Total Income*	$30,611	$26,640	$-7,971

* Income = after tax earnings + TANF + Food Stamps + Medicaid + EITC + Child Credit. (Does not include state CHIP benefits). Assumes 2000 rules for all programs (but use 2001 tax rates). Examples use Pennsylvania which approximates the median TANF benefit state. Single HOH and married couple scenarios both have two children ages 5 and under, and no assets. Note this table does not include housing subsidies. Source: Eugene Steuerle and Adam Carasso, The Urban Institute, May 2001.

Chairman HERGER. Thank you very much, Mr. Steuerle. I thank each of our panelists, and now we will turn to some questions.

Mr. Popenoe, we hear a lot about the negative effects of family breakdown on children. Could you tell us more about the positive effects of marriage on adults, and especially women, some of which you note on page four of your testimony?

Mr. POPENOE. Which I did not get to, and there is a lot of new information about how marriage provides health benefits, wealth benefits, longevity, happiness, low levels of depression. These are determined by comparing married people with single people, and by comparing married people with cohabiting couples. In such comparisons, the married couples tend to come out way ahead. There have been a many attempts to try to determine that this is not just a selection affect: in other words, that is due only to the fact that the happier, healthier and wealthier people go into marriage. The general belief now among scholars is that it is not primarily the selection affect. There is a real marriage effect, and the reason for it seems to be that two people who pledge a long-term commitment to each other can plan their life together, can achieve economies of scale, can monitor each other's behavior, can be lifelong, intimate sexual companions, and all those things bring enormous benefits to the married couple.

Chairman HERGER. Thank you, Mr. Popenoe.

Mr. Steuerle, you were mentioning in your testimony, and you referred to it on page three, that if a single head of household earning $10,700 per year married someone making $8 dollars per hour, their combined income could fall by over $7,500 due to the marriage alone. Is there data on whether low-income workers actually make these sorts of calculations prior to marrying or choosing not to marry?

Mr. STEUERLE. Mr. Chairman, I should be honest. The research is very mixed on the question of whether you can slightly change incentives in these programs and thereby affect the marriage rate. Certainly trying to remove marriage penalties in government programs, for instance, is not going to remove the sexual revolution. However, I should also indicate that we have no good evidence on what the social effect in a community is. We do know that people learn from each other. There is a similar debate, for instance, about whether a lot of the penalties for working longer lead people to retire. But there is some evidence that if you retire and I live next to you in New York, and you have better incentives than I do, I still might retire and move to Florida because you moved. And the same thing appears to take place in a lot of these low-income communities—in particular that people learn by watching each other.

But as an analyst and a researcher, I must be honest. The research is very mixed. I am not going to exaggerate that we know how to slightly change incentives and thereby foster marriage. I will start, however, that in all these programs the government does say to low-income people that marriage is a mistake that is very costly. That message is there, whether it affects their marriage rates or not.

Chairman HERGER. Thank you, Mr. Steuerle. Ms. Edin, would you like to comment on this, on our culture and low-income——

Ms. EDIN. Sure. I think the kind of research you really need to get at these questions is the kind of research that ethnographers and qualitative researchers do, who actually go out and spend time in low-income communities. I would say that in terms of some of the penalties, for example, in the earned-income tax credit, the credit still has not quite been around long enough for people to begin noticing these things. I suspect they will, because it is very interesting, in another line of research on welfare reform, how they are noticing the effect of the increased income disregard, which in many States has moved from 33 percent, and this is really—our evidence suggests that this might be having at least a modest incentive effect on mothers' sense of working being worthwhile.

So I would suspect that because the penalty for marriage is so huge in the earned-income tax credit, in particular, that people will begin learning from each other and picking up on it, and it is a matter of time.

Chairman HERGER. Thank you very much, Ms. Edin. Mr. Cardin, to inquire?

Mr. CARDIN. Well, thank you, Mr. Chairman.

I want to thank each of the panelists. This panel has brought us back to the realities of the problem that we have with people, in promoting marriage and dealing with children born out of wedlock. It has convinced me that the goals that we have in TANF are the correct goals in this regard, but we need to expand that to deal with the economic problems of poverty, which is clearly stopping us from making the type of progress that we want. I think, Ms. Edin, your observations from the people that you interview bring us back to reality; that a mother is not interested in marrying if that mother believes it is not going to be in the best interest of her family, and taking on the financial responsibility of a husband is not always in the best interest of the family.

It also brings us back to the bill that we worked on last year, Mr. Chairman, the fatherhood initiative, where we were trying to connect fathers to family by helping fathers become more responsible by having the skills necessary to earn a livelihood, and we think that program made sense in the goals of welfare. So it really, I think, reinforces some of our points from our work last year. Also, there are currently disincentives in the welfare law that—Ms. Ooms, you mentioned the fact that 33 States, I think, have moved to remove the distinction between a two-parent family and a one-parent family in eligibility. That means there are 17 States that have not, so we still have disincentives in our law that really need to be examined as to whether they are counterproductive to the goals we are trying to establish here.

Also, the post-employment services, which are very difficult for States to participate in because the clock is still tolling. If they provide supplemental assistance or if they try to deal with some of the skills training that is necessary, it can affect a State's willingness to move in this direction. So I think you have to look at it in total, and we have not done that. I do not agree with the point, I think that you make, Mr. Fagan, about such a small percentage of the resources going to these goals. I think you have to take a look at

it in more general way, and I am not sure we have the numbers. We need better statistics. I agree with you there. We need much better information in order to make these judgments, but I was just impressed by, at least—and if you want to add more to this, Ms. Ooms or Ms. Edin, I would appreciate it—the fact that if you deal with the economics, you can deal with trying to get the family more connected.

If there are rewards in it, there is a better chance of having the father connected to the family, at least that is how I interpret it from some of the work that you were doing.

Ms. EDIN. I can respond to that a little bit. I think what the interviews with these mothers have shown, and we are doing corollary interviews with fathers in three cities, by the way, is that there are really two things going on. One is economic and the other thing is sort of behavioral, and in some ways the two are tied together, because we know, for example, that although domestic violence occurs across the income distribution, it is more concentrated among the poor, among low-income men.

Other problems are similarly true. The sex gap, the gap in sexual expectations between men and women, is wider at the bottom than it is in the middle, and so it is kind of hard to sort that out. But I think we would be mistaken to think it is all economics. I think economics plays a big role, but there are cultural issues, as well, in the way men have been socialized to treat women, and the way men are not socialized to be very good dads or very connected to their kids.

But I will tell you that based on, now, 6 years of interviewing low-income, non-custodial fathers, that there is a great deal of willingness or maybe even wishful thinking, on the part of fathers, willingness to want to be more involved in family life.

Mr. CARDIN. Again, that is why this Committee and the House last year passed the fatherhood initiative. Unfortunately, it did not pass the Senate. But the fatherhood initiative was recognition that we had to put more attention on the noncustodial parent for the reasons you just said, gain some experience, figure out how to deal with the problem, and hopefully that will develop some guidelines for States to be more aggressive in this area.

Ms. Ooms, did you want to add something?

Ms. OOMS. I just wanted to add, I think we have to do several things at once. This is a complicated issue, especially for low-income couples. However, the TANF goals that address the two-parent families and out-of-wedlock childbearing relate to the general population. I think it is a question of economics. I think it is a question of culture. I think it is a question of the relationship skills that were talked about in the first panel. I think you would agree, Kathy, that in low-income families, you could give the guy a job and they could live together, but they could still have a hard time if somebody did not help them learn to get along better together. I think they need some of these kinds of soft-skills services, as many other people do, too.

So, I think we have to have multiple strategies and not rely on just one or the other. I think we also need to think what are the best times at which we can give this kind of help. This new study that some of you know about, the Fragile Families and Child Well-

being study, which is showing that the time of birth is the time when many of these unmarried couples are really very romantically attached, 50 percent are living together and say they want to marry. This offers a window of opportunity when we should be offering both the economic help and the training in relationship skills and other supports to couples. I think that this is one of the most exciting pieces of research that is really helping guide policy in the future.

Ms. EDIN. 30 seconds?

Mr. CARDIN. Sure.

Ms. EDIN. I would say, in all of these interviews, the most palpable reality is the incredibly high level of mistrust between men and women in these communities.

Chairman HERGER. Thank you very much. It would appear that we are in need of more research as we listen to both of our panels; and Ms. Ooms, just your comment, if you could, about research in this area, and especially federally funded research. Is the government paying appropriate attention to issues of family structure and their impact, especially on children? What more do you feel should be done? What are some of the possible benefits if we had better research in this area?

Ms. OOMS. I think there are a couple of things we should do. I think first our basic vital national statistics on marriage and divorce, collected by the Centers for Disease Control from state governments, have to be rebuilt. We must invest in getting those statistics in the same shape as we have our birth and death statistics, because otherwise we cannot keep track of trends in marriage and divorce in the States and communities. So that is one area that we really need to pay some attention, and it has been terribly, badly neglected.

What we do know about these issues has been learned from a lot of federally funded research, but I would say that the whole issue of "couple unions," as researchers call it, has had very low priority in the Federal research agenda. I think the kind of thing that would be helpful, because there are so many issues that we still do not understand and we need to know about—is the kind of initiative we had on the fatherhood front about 3 or 4 years ago. All the Federal statistical agencies got together and said how can we learn more about fathers and fatherhood, and they began to plan to add fathers to certain surveys and to do certain kinds of piggybacking on each other's studies to learn more.

I think if there is The Interagency Forum on Child and Family Statistics, which made this effort in the fatherhood area, should be asked by the Congress to make the same kind of effort in the couples and marriage area. Then we might be able to learn a lot more from data that is already out there, and also from new data they decide needs to be collected. So I think we have a big job to do.

Mr. STEUERLE. Mr. Chairman, could I also add one very quick comment there?

Chairman HERGER. Yes.

Mr. STEUERLE. One way, to really leverage up what you want to do in the way of research is to combine administrative data sets and the survey data sets. There is not a lot of money required: in some sense, the people have already paid for those surveys, already

paid to file those administrative records. In a lot of States and at the national level, those sets are not combined. There are a lot of reasons why they are not combined. It is not just resources. Issues of confidentiality are also involved. But a lot of the data, I think, are there to improve our understanding greatly. It may only be a minor element in the type of legislation you deal with, but I believe it could be very important.

Chairman HERGER. Thank you very much. Again, I want to thank each of you for your outstanding testimony, both this panel and our first panel. Once again, I trust the witnesses would respond to additional questions on these issues. It has been a very informative hearing. I appreciate the work that each of you have done and the time that you have given us today, and with that, this Committee stands adjourned.

[Whereupon, at 4:25 p.m., the hearing was adjourned.]

[Questions submitted from Chairman Herger to the panel, and their responses follow:]

NATIONAL MARRIAGE PROJECT
Piscataway, New Jersey 08901
June 5, 2001

Hon. WALLY HERGER
Chairman, Subcommittee on Human Resources
Committee on Ways and Means
House of Representatives
Congress of the United States

Dear Chairman Herger:

It is a pleasure and a privilege to be able to provide further information to you and your distinguished Committee. I will answer the questions in the order they were asked.

Question 1. As the hearing reflected, the Subcommittee is interested in overall trends in marriage and family formation, with a special focus on the impact of these trends on lower income families, including those on or at risk of going on welfare. Thus, in addition to the general data included in your testimony about overall marriage, divorce, cohabitation, and out-of-wedlock birth data and trends, please provide us with similar marriage, divorce, cohabitation and out-of-wedlock birth information, to the degree available, for low-income families, including families on or at risk of going on welfare.

1. The National Marriage Project does not keep marriage data broken down by income or by those at risk of going on welfare. These data can be secured from the U.S. Census Bureau and from such private sources as the Urban Institute or the Heritage Foundation. As you well know, however, the marriage situation in the low-income community is far worse than it is for the nation as a whole. Indeed, in some urban areas marriage has all but disappeared as the basis of family life.

Question 2. Is there anything we can do about reversing the trends in family formation? What social, cultural or legal factors reinforced marriage in prior generations and what specifically changed? Were there legislative policies that had an effect on undermining marriage?

2. The decline of marriage and the family in the United States over the past four decades is largely attributed to changes in three areas: the economy, government policies, and the culture. In the economy, the rise in women's employment opportunities and earning ability has reduced the benefits associated with sharing income and household costs with a man and also made divorce and the single life more attractive. In other words, women's new economic independence enhances both their unwillingness to marry and their willingness to divorce. At the same time, as men's wages and job opportunities have declined relative to women's, the eligibility of men as potential marriage partners has dropped. Women are less likely to want to marry lower-earning men, and lower-earning men are less likely to want to marry because they feel unable to support a family. Studies have indicated that these economic changes have made a measurable but rather modest contribution to family change in America.

The impact of government has focused largely on two areas. At the national level are the perverse incentives in tax policies and welfare programs, incentives that reward people for being unmarried rather than married. For the society as a whole these public policies have probably been relatively unimportant. But for the very poor, and those on welfare, their impact has been much greater. At the state level, the most widely analyzed policy has been the shift to "no-fault" divorce, beginning in the late sixties. Scholars differ about the effect this may have had on increasing the divorce rate. Some have found little or no effect, while others have determined that the divorce increase may have been as high as 20%. The increase, however, was for only the first few years following the legal change, after which the effect diminished.

By far the most important cause of family decline has been changes in the culture, that is, the values and beliefs that give coherence and meaning to life. During the past forty years we have seen changes in the fundamental ideals and role expectations that have defined the family for the past several centuries. "Self-fulfillment" has risen as a dominant life goal, displacing such values as self-sacrifice, commitment to others, and institutional obligation. The traditional moral legitimacy and authority of almost all social institutions, including marriage, has eroded. Although individuals still favor marriage as an intimate partnership, they have become more hesitant to commit themselves to institutionalized marriage roles and societies have weakened their sanctions of such roles. This broad cultural shift is the end result of the long-term growth of individualism in modern societies, accentuated by the relative affluence of our era.

Question 3. How can government help "rebuild a marriage culture", as you put it? Is it enough to remove marriage penalties in the Tax Code and certain marriage disincentives in benefit programs? What else is needed, including from non-government sources, such as churches, civic leaders, the media and so on?

3. Obviously, public policies are not particularly well suited to changing matters of the heart. Without significant cultural change—for example, the dampening of the sexual revolution, moral responsibility on the part of the organized entertainment industry, and a renewed cultural focus on children—the task of restoring a marriage culture will be difficult to achieve. Nevertheless, there is a significant role at the margins for government to play. Lying behind all government family policies should be three simple propositions: (1) children are our future; (2), the family is the most important institution for child wellbeing; (3) marriage is the best arrangement for family life. Generally speaking, the goal of government should be to increase the proportion of children who are living with and cared for by their two natural, married parents and to decrease the proportion of children who are not.

What follows are some key pro-marriage and pro-family policies that the National Government could institute. I shall emphasize in this discussion initiatives that apply to all economic segments of the population. You have many other witnesses, more knowledgeable about such matters than I, who deal specifically with policies for welfare and other very low-income populations. And I shall take for granted, and not discuss, policies already under consideration by the Congress that help to remove marriage penalties from the Tax Code and marriage disincentives from benefit programs.

a. *Develop and widely promulgate an annual measurement of our nation's marital and family health, much like the government today provides annual measurements of our Nation's economic health.* The importance of marriage and the family must be publicized more widely; this would be an effective way to start. In addition to divorce and out-of-wedlock birth rates, the measurement should include indicators such as the percent of children living apart from their two married parents and the percent of children living apart from their biological fathers.

b. *Develop, test, and disseminate widely on an informational basis, premarital and marital education programs.* Many educational programs now exist that are designed to strengthen existing and future marriages. Good marriages are a national resource, and we should be encouraging them. This effort might be thought of as akin to the Federal government's cooperative extension programs in agriculture, which have been instrumental in promoting scientific agriculture and have led to the world's most productive agricultural economy.

c. *Provide educational credits or vouchers to parents who leave the paid labor force for extended periods of time to care for their young children.* Parents who raise their own children perform an important social service, but in doing so may harm their long-run career prospects (not to mention their loss of current income). In return for this sacrifice, society could compensate their further education so that they can more effectively reenter the labor force or become established in their careers. Sometimes referred to as a "parental bill of rights" because it is designed along the lines

of the G.I. Bill for World War II veterans, these credits or vouchers could be provided for high school, vocational, college, graduate or post-graduate education.

d. *For married couples with dependent children, increase their personal tax exemption for each year, after 5 years, that they remain married.* Not only should marriage be unpenalized by the tax system, it should be favored with a tax reward. This marriage bonus would not have to be great; it could be mostly symbolic. It could also be capped after a certain time. But it would be a stunning affirmation that long-lasting marriages are in the national interest.

Question 4. "Cohabit" doesn't carry with it the stigma of terms our parents used for this concept. I can only imagine what today's term for "shotgun wedding" would be, if that concept even has meaning any more. Does our language indicate society's unwillingness to be more forceful in promoting marriage above other "lifestyles"?

4. Our language reflects the way culture has changed in the family realm. Some of the linguistic changes, such as "nonmarital cohabitation," stem from the sometimes-misguided attempt of the social sciences to develop "value-neutral" categories. Other changes, such as the "right to choice," come from advocacy groups. There is not much that can be done to shape the language once something becomes established. In my own work, I mostly have to follow the linguistic guidelines in current use within the social sciences. Where appropriate, however, I still tend to use such descriptive and meaningful terms as "broken" instead of "alternative" family, or family "decline" instead of family "change."

Question 5. In the May 22, 2001 *Washington Post,* E.J. Dionne claims that the statistics revealing a decline in married two-parent families are misleading and exaggerated. He says "the headlines are wrong. The two-parent family is still the norm in America." What is your reaction?

5. E.J. Dionne was largely right in his assessment of the media's handling of the new Census Bureau numbers. The Census Bureau made some initial gaffes in their press release of the data and these were then compounded by many journalists. The biggest problem was the use by the media of the Census category "household" to mean "family." The media stressed that less than 25% of all households now contain married couples with children, but that is a little misleading. What one really wants to know is how many families (or family households) with children are headed by a married couple. And the answer to that is not 25% but 72%!

At the same time, Dionne's article itself was misleading: The "fading family" is no myth, as he suggested. In 1960 the percentage of families with children headed by married couples was 93%, in 1990 it was 76%, today it is just 72%. Thus the downward trend has been steep and continuing. Although the divorce rate has declined a bit in recent decades, the percentage of all births that are out-of-wedlock has remained virtually the same in recent years at about one third (it even went up slightly last year). The most important problem today is probably the rapid increase in cohabiting couples with children. As of this writing, the Census Bureau has not given us the data on cohabiting couples with children, but from other surveys we know that it has grown enormously since 1990. As I mentioned in my testimony before the Committee, there is no tangible evidence yet that the fading family trend has turned around, although it slowed a little in the 1990s.

I hope this further clarification of my hearing testimony is helpful, and I would of course be happy to answer any additional questions you or the other Members of the Committee might have.

Very truly yours,

DAVID POPENOE
Professor of Sociology
Co-Director, National Marriage Project
Rutgers University

CENTER FOR LAW AND SOCIAL POLICY
Washington, DC 20036
June 6, 2001

Chairman WALLY HERGER
Subcommittee on Human Resources
Committee on Ways and Means
Washington, DC 20515

Dear Chairman Herger:

I received your letter of May 23 asking me to respond to follow up questions to my testimony provided at the hearing on marriage and welfare issues. I will first respond to your two specific questions and then make a general comment.

Your two questions were: *How many States are using TANF funds to operate fatherhood programs? Do States consider these programs to be pro-marriage programs?* These apparently simple questions are in fact quite difficult to answer. There have been few systematic attempts to date to find out what is going on in the states on this issue, and these inquiries that have taken place have confronted two major difficulties.

First, there is the problem of defining what is meant by the very broad term "fatherhood programs." For example fatherhood programs can refer to media efforts to promote responsible, involved fatherhood for all fathers (unmarried, married, separated and divorced); to activities designed to encourage young men **not** to become fathers before they are ready to be responsible, and to community-based programs designed to provide specific services to noncustodial fathers, fathers in "fragile" families and so forth.

A second problem is that the broad range of programs and strategies being used by states to promote responsible fatherhood are scattered among different agencies and offices. Typically there is no central office or person who keeps track of what is going on and what funds are being spent on this issue.

I will summarize below the information that is currently available from three different sources, the National Center on Children in Poverty, the Welfare Information Network and the National Conference on State Legislatures.

1. The National Center for Children in Poverty (NCCP) published a report in 1999 titled *Map and Track, State Initiatives to Encourage Responsible Fatherhood* by Jane Knitzer and Stanley Bernard. This report was based on two surveys sent to all state governments, DC, Puerto Rico and the territories. The survey asked states to report on what policies and practices states were using that relate to responsible fatherhood. The survey asked about activities classified in five different categories:

- Promoting public awareness about responsible fatherhood;
- Preventing unwanted or too-early fatherhood;
- Enhancing fathers as economic providers;
- Enhancing fathers as nurturers; and
- Promoting leadership capacity.

The report found that all of the 43 of the states that responded reported at least one activity to encourage responsible fatherhood, and 80% of the states reported that they had initiatives in four out of the five categories.

In the NCCP survey states were also asked to report separately on whether they were using Welfare to Work to fund any of these programs, or TANF funds to provide services to noncustodial fathers of children receiving TANF funds. 17 of the 43 states that responded reported that they "used Federal funds from the welfare law to fund access and visitation projects." Of the twenty-nine states reporting job-related activities for low income or unemployed fathers, thirteen said that their program is primarily for fathers of children receiving TANF and planned to use Welfare to Work moneys for these programs. (Stanley Bernard told me that the information states provided on these funding questions was not very complete or clear.)

The findings of the NCCP report suggest that in general fatherhood initiatives were not designed to promote marriage, however it notes that many of the programs were beginning to become more sensitive to gender issues. A few were beginning to focus on domestic violence issues and teaching the fathers to respect the mothers of their children, and not abusing them physically, mentally or verbally. And those programs that primarily served non custodial/non resident fathers recognize that the mother was typically the "gatekeeper of access to children and for a variety of reasons may often make it difficult for them to be with their fathers." (p.53.). Consequently a few of these programs provided mediation services, and increasingly programs were developing efforts to teach cooperative parenting between the mothers and fathers (sometimes referred to as "team" parenting).

2. The Welfare Information Network, in collaboration with ACF, NGA, NCSL and APHSA maintains two data bases of state and local policies, programs and initiatives: the State Plan Database (see www.welfareinfo.org/SPD) and the State and Local Initiative Database (SLID) (for information contact April Kaplan at WIN). The State Plan Database reports services states provide for noncustodial parents using TANF funding. These services were classified into six categories:

- employment/job search;
- parenting skills training;
- visitation/shared custody;
- arrearage reduction;
- peer counseling programs;

As of November 2000, of the 41 states who provided data, 28 states reported that they provided services in at least one of these categories. The most popular statewide program was the Employment/Job Search category (15 states).

I think it would be safe to say that these programs are not generally regarded as pro-marriage efforts. Services to noncustodial parents generally have three purposes: (i) to increase the earnings capacity of non-custodial fathers so they can be more reliable payors of child support; (ii) to provide parenting skills training and peer support so that fathers can have better relationships with their children; and (iii) to facilitate visitation in high conflict families. While these programs are not designed to promote marriageability, they could however have that affect, and anecdotal evidence suggests that in some individual circumstances this has been the case.

3. The National Conference of State Legislatures has established an Advisory Committee on Responsible Fatherhood. Members of this committee and NCSL staff conducted an informal review of state and local activities through interviews, site visits and committee meetings. In 2000, NCSL published a report *Connecting Low-Income Fathers and Families: A Guide to Practical Policies* written by Dana Reichert. One section of this Guide highlights the availability of TANF funds to support fatherhood activities and reports on several states that are using TANF funds for this purpose. These states include California, Florida, Missouri, Arizona, North Carolina, Ohio and Iowa. In addition the NCSL report notes that Welfare-to-Work funds are being used in a number of states to fund services to noncustodial parents who meet certain eligibility criteria.

Finally, from the NCSL report and from conversations I have had over the past couple of years with program providers it appears that a few fatherhood programs are trying out approaches to helping young men who are not yet fathers, and those who are already fathers learn more about marriage and the benefits of marriage, and what skills and attitudes are needed to have successful relationships and long lasting marriages.

Comment. I conclude with a few personal observations about your question as to whether fatherhood programs have the effect of encouraging low-income fathers to marry. My short answer is that in some cases they may, but not necessarily to the mother of their children.

When fatherhood programs help noncustodial fathers, or fathers in "fragile" families get jobs, become more responsible providers, and overcome other personal barriers (such as substance abuse, or tendencies to be violent) their relationships with their children's mother may improve. In some circumstances this may lead the parents to marry (and hopefully have a good lasting marriage).

However we need to be realistic about the chances that this will happen. The experience of the Faire Shares Demonstration Projects and other programs suggests that by the time many of these fathers have been referred to or are enrolled in a fatherhood program their relationships with their child(ren)'s mother, even when it was originally reasonably good, has deteriorated considerably. In these situations it is clearly very difficult to reestablish the trust, goodwill and motivation necessary to move them toward marriage. Thus however successful the father's "rehabilitation" may be, the chances of the father marrying his children's mother may be slight. In addition each parent has often moved on to form new partnerships. In these cases the best that can be hoped for is that the parents will actively cooperate around the rearing of the child(ren) they have in common, which is a very important and positive goal.

In conclusion, I think it's fair to say that fatherhood programs certainly have the potential to be "pro-marriage" through activities that help to make them more "marriageable". However few of the programs at this point have an explicit emphasis on promoting marriage in their curriculum since marriage to their children's mother is not viewed as a realistic or desired option for most of their participants. However participating in a fatherhood program may make the father a more attractive marriage partner to, and strengthen the relationship with, their current partner. Thus while these fathers may not marry their children's mother, they may marry their current (or a future) partner.

On a more optimistic note, the Fragile Families study suggests that if fatherhood programs were to explicitly target young unmarried couples around the time of birth they might be more successful in stabilizing the couple's relationships; this could lead a number of young parents to marry in some cases.

Carefully designed and evaluated programs are very much needed to learn more about what kinds of additional information, services and supports they should provide these young parents that might encourage and support marriage. In my judgment it would be important to include services designed specifically for the young mothers as well as for the fathers and services that focus on the couple's relation-

ship. As Kathy Edin's research suggests many of these mothers have had poor experiences with their own fathers and with men throughout their lives. As a result they have a great deal of mistrust of men in general, and may have never known a couple who had a successful marriage.

One last point, some fatherhood programs are now seeking advice and help from experts in domestic violence. I believe any fatherhood program that wants to develop a more explicit emphasis on marriage, should be encouraged to seek advice, consultation (and perhaps even collaborate with) practitioners and educators who are expert in helping build relationships skills and strengthening marriage.

I hope my responses have been helpful. I welcome any additional questions you may have.

Yours sincerely,

THEODORA OOMS
Senior Policy Analyst

NATIONAL PARTNERSHIP FOR WOMEN AND FAMILIES
Washington, D.C. 20009
June 5, 2001

Honorable WALLY HERGER,
Chairman, Subcommittee on Human Resources
Committee on Ways and Means
B–317 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Herger:

Thank you for your follow-up questions to the National Partnership's testimony at your recent hearing on marriage and welfare issues. We appreciated the invitation to testify at the hearing and welcome the opportunity to offer our perspective on important welfare policy questions. In your letter dated May 23, 2001, you posed three follow-up questions. Those questions are listed below and our response follows each question.

1. In your testimony, you recommend that welfare policies should be "neutral on the subject of family formation." Haven't government programs discouraged marriage in a variety of ways (taxes, "man in the house" rules, etc.)? Haven't these factors contributed to rising out-of-wedlock births and declines in marriage which contributes to negative effects on child well-being? In short, is current policy "neutral" or do we need to do a better job promoting marriage just to reach neutrality?

The National Partnership believes that welfare policies should be neutral on the subject of family formation. Forcing families in need to compose themselves in a specific family structure as a condition of receiving welfare assistance would ultimately have the effect of denying vital benefits to families at their most vulnerable. As we stated in our testimony, to the extent that past policies have influenced the composition of families receiving welfare assistance, we ought not to repeat those same mistakes. Instead, we should concentrate on developing policies that enable families to become more economically secure, whatever their structure. We ought not to have disincentives to marriage, but we ought not to coerce individuals into getting married either.

In terms of broader concerns about the rise in out-of-wedlock births and declines in marriage over the past few years, we believe that there are a variety of factors that have contributed to these changes—including a complex array of societal and economic shifts—that go well beyond the different welfare policies that have been in place.

2. I noted your suggestion (page 1) that "the mission of welfare reform should be to reduce poverty and help people achieve economic independence, not to engage in social engineering or discrimination against families that don't meet a particular ideal about family composition." Two million children have been removed from poverty since the welfare law passed, so the law has been successful on that front even though "reducing poverty" was not one of TANF's explicit purposes. However, as several witnesses mentioned at the hearing, three of the four basic purposes of TANF do involve promoting marriage, discouraging illegitimacy, and promoting the formation of two-parent families, which you seem to deride as "social engineering". Are you disagreeing with the basic purposes of TANF? Should those three basic purposes (including marriage and family formation) be removed, in your opinion? Should States operating programs that promote marriage or discourage out-of-wedlock pregnancy be barred from using TANF dollars?

The National Partnership believes that the one point that should be uncontroversial and enjoy widespread agreement is that the fundamental purpose of a temporary assistance for needy families program is to help families in need become economically independent and ultimately escape poverty. The decline in the poverty rate over the last few years has been an encouraging development that can be traced to a variety of factors, including a strong economy and important policy changes such as increased availability of the Earned Income Tax Credit. At the same time, however, research indicates that many families in the lowest economic brackets are worse off today than they were five years ago. As we noted in our testimony, recent data, for example, reveals that between 1995 and 1999 the inflation-adjusted disposable income of female-headed families with the lowest incomes actually declined by 4 percent. And, analysis of Census data indicates that while the number of children in poverty has decreased, many children who remain poor have grown poorer. The Center on Budget and Policy Priorities reports that in 1998 and 1999 the average poor child fell further behind the poverty line than in any year since 1979. Thus, while there has been progress in poverty reduction, there is still a great deal of work to do.

The National Partnership supports policies that promote strong, healthy families, regardless of their structure. To that end, we support efforts in the context of TANF to provide supports to low income married-couple families and eliminate policies that make it difficult for these families to stay together. We also support programs that help individuals make responsible choices about their personal relationships and their decisions to form families. Rather than promoting marriage as a "quick-fix" economic solution, we believe that helping individuals make sound, reasonable decisions about their lives will make marriages and families stronger, healthier, and more stable. Thus, any "marriage promotion" policies must be considered with the utmost care. Using marriage as an imperfect band-aid to cure the complex problem of poverty ultimately may do more harm than good. Most importantly, we also believe that TANF funds must be used to provide support to all families in need and not just those families that conform to a preferred family structure. Poor families headed by single parents or other relatives also need assistance to ensure that they have the best chance to leave poverty and find economic security.

3. In general, do you agree that married, two-parent households are the best environment in which to raise children? Do you know of any data that, in general, dispute that claim?

As we stated in our testimony, very few would disagree that having two parents in the home working together to provide a healthy and nurturing environment can be an ideal setting for children. But the reality is that many children do not live in that type of environment. Thus, we believe that it is essential to focus on providing a full range of supports—such as quality healthcare, education, and childcare—to improve the well-being of low-income children regardless of family composition. Making these types of supports available to all families in need will maximize the chances of children growing up in a healthy, positive family environment.

Further, focusing on ways to promote strong, healthy families—rather than simply promoting marriage as a panacea—is particularly crucial because many low-income women have turned to welfare as their only source of support when trying to escape domestic violence or other abusive situations. These clients often need access to counseling and other forms of assistance, such as training opportunities, to get back on their feet and support themselves and their families. Coercing clients to get married without regard to whether there is a positive foundation for marriage will do little to promote healthy and stable marriages, healthy and stable families, or child well-being. We believe that research studies support the view that children are better off in non-abusive or non-disruptive family settings that can offer a nurturing, supportive environment.

Again, thank you for the opportunity to offer these comments. We look forward to working with you in the near future.

Sincerely,

LAURIE RUBINER
Vice President for Program and Public Policy

[Submissions for the record follow:]

Statement of Alternatives to Marriage Project, Boston, Massachusetts

As a national organization for unmarried people, we believe that the use of Temporary Assistance to Needy Families (TANF) funds to promote marriage and discourage "illegitimacy" is not in the best interests of Americans who live in poverty.

One family form is marriage, and we agree that marriage should be supported. We believe, however, that a marriage-promoting agenda does real damage in a nation whose strength is rooted in diversity and tolerance. We believe that the well-being of children is critical to our nation's future, and that to that end, all families should be valued and all committed relationships supported. We do not believe it is possible for public policy to promote marriage without simultaneously stigmatizing people who are divorced, withholding resources from single parents, shaming unmarried couples, and ignoring the needs of gay, lesbian, and bisexual people for whom marriage is not an option. Such policies disadvantage the children growing up in such families, and deepen social inequality.

The American family is indeed in profound transition. Although divorce rates have receded from their 1981 peak, marriage is not gaining ground. Between 1990 and 2000, the number of families maintained by women without legally married partners in the home increased three times faster than did married-couple families. "Cohabitation is the fastest-growing living arrangement in modern society," observes Johns Hopkins sociologist Andrew Cherlin. It is far from a childless state; scholars Larry Bumpass and Hsien Hen Lu of the University of Wisconsin note that, "a large share of children born to supposedly 'single' mothers today are born into two-parent households." These mothers are legally single, but are living and parenting together with an unmarried partner.

Although much of the testimony delivered at your subcommittee meeting paints a bleak portrait of these families, in reality there are millions of happy, healthy, unmarried families whose members are neither "illegitimate" nor a threat to the social fiber of our country. The notion that somehow compelling them to marry as a social cure-all is simplistic and unrealistic. Longer lifespans, the economic independence of women, and later ages at marriage have all contributed to reducing the importance of marriage in everyday life. This is true in nearly every industrial nation, not just the United States.

"Under these circumstances, putting all our eggs in the leaky basket of a campaign to reinstitutionalize marriage is a risky strategy and may even backfire," writes family historian Stephanie Coontz in *Newsday* (5/27/01, page B8). Abundant research shows that the children of teen moms who marry the father after birth often do worse than those whose marital status remains unchanged, probably because the basis for the marriage is not a sound one. Researchers overwhelming agree that high-conflict marriages can do more damage to children than divorce. Promoting marriage is an appealing quick fix that ignores the deep complexity of family quality and process, which turns out to be far more important to children's well-being than family form.

The real question here is what do real-world American families need in order to thrive? We believe that the first item on the agenda should be to reduce the economic stresses that contribute far more than any other factor to family instability. Consider the Minnesota Family Investment Program (MFIP), which allowed parents on welfare to continue to collect benefits as long as their earnings did not go over 40% of the poverty threshold, or about $18,200 for a family of three. An unexpected outcome of the pilot program was that MFIP clients were more likely to get and remain married than people enrolled in the standard welfare system. One place to start is with the minimum wage, currently averaging $5.15 per hour, or $10,712 per year. According to the Department of Labor, if minimum wage had kept up with inflation over the last thirty years, it would be $7.80 an hour today. We encourage the Ways and Means Committee to promote an hourly wage or annual income that enables an individual to meet his or her family's basic needs.

Helping adults become gainfully employed is another legitimate way to foster stable two-parent households. Not surprisingly, women are three times as likely to want to marry the father of their child if he holds a job. Job-training programs, affordable quality child care, health care, transportation and paid parental leave are all crucial ingredients of a stable family life. Higher drop-out rates and more health problems among children are the negative effects of poverty, not marital status.

In addition to a living wage and basic benefits, we believe that other laws and policies should be available to the full range of American families. These include domestic partner benefits, family and medical leave, hospital visitation rights, and survivors' benefits. Like public assistance, health care and benefits should not be contingent on one's relationship status, marital status, or sexual orientation. Al-

though such policy changes will take time to effect, they are essential if TANF block grant requirements are to address the heart of economic and social injustice.

Given today's diversity of family forms, it is morally problematic and logistically difficult to restrict social and economic support to families headed by married couples. It ignores the forces of history and the complex reality of American family life, and it penalizes those who most need the assistance of fair and enlightened government policies.

Ultimately, diverting welfare money to programs that promote marriage denies basic services to millions of American children. Programs to promote marriage disregard the fact that marriage is not always the best choice, and may actually do harm, especially to women who are experiencing domestic violence. We hope the committee shares our support of principles that work toward creating healthy, loving relationships and families for all people, married and unmarried.

The Alternatives to Marriage Project (www.unmarried.org) is a national organization for unmarried people, including people who choose not to marry, cannot marry, or live together before marriage. We work for greater understanding and acceptance of unmarried people.

Statement of NOW Legal Defense and Education Fund, New York, New York

NOW Legal Defense and Education Fund ("NOW Legal Defense") appreciates the opportunity to submit this testimony on the issue of welfare reform, marriage and family formation issues. We adhere to our long held belief that anti-poverty efforts must focus on initiatives that will empower individuals to become economically self-sufficient and permanently free them from poverty.

NOW Legal Defense is a leading national not-for-profit civil rights organization with a 31-year history of advocating for women's rights and promoting gender equality. Among NOW Legal Defense's major goals is securing economic justice for all. Throughout our history, we have used the power of the law to advocate for the rights of poor women. We have appeared before the Supreme Court of the United States in both gender discrimination and welfare cases, and have advocated for protection of reproductive and employment rights, increased access to childcare, and reduction of domestic violence and sexual assault.

NOW Legal Defense addresses welfare reform reauthorization from the perspective of ending women's poverty. To this end, we have convened the Building Opportunities Beyond Welfare Reform Coalition (BOB Coalition), a national network of local, state, and national groups, including representatives of women's rights, civil rights, anti-poverty, anti-violence, religious and professional organizations.

Our testimony focuses on the policy reasons that government involvement in personal issues of family formation will not reduce poverty. First, focus on marriage and family formation issues sidesteps the underlying causes of poverty, particularly the poverty of women and children—such as lack of job training and education, discrimination, violence and lack of childcare. Second, government pressure with respect to highly personal decisions such as marriage is a dangerous precedent, not just for poor women, but for all citizens who believe that liberty entails making fundamental personal decisions without governmental interference. While we support efforts to make public benefits equally available to two parent and single parent families, we oppose any effort to discriminate against single parent families in the distribution of precious public benefits.

I. Federal and State Marriage Proposals

Both Federal and State initiatives with respect to marriage are alarming in their invasion of personal privacy and, at the same time, raise serious questions about the effective use of scarce government funds and the competence of government to administer programs dealing with intimate decisions such as marriage. We are particularly concerned that TANF funds will be diverted away from desperately needed economic supports, childcare and job training into questionable programs unlikely to have any positive effect in reducing poverty.

Federal Initiatives: Proposals have been put forth to create a new Federal Office of Marriage Initiatives within the U.S. Department of Health and Human Services' Administration for Children and Families (ACF) that would target TANF, Child Support Enforcement, Family Planning, and other program dollars to pro-marriage initiatives. In addition, Congress is considering legislation relating to marriage and welfare reform. Those bills include the Responsible Fatherhood Act of 2001, (S. 653/H.R. 1300), the Strengthening Working Families Act of 2001 (S. 685)

and the Child Support Distribution Act of 2001 (H.R. 1471). The promotion of marriage requirement is included in all proposed bills, despite the experience and advice of community based fatherhood and family programs in low-income communities, especially communities of color that such an emphasis will frustrate their work.

Although we oppose inclusion of marriage promotion as a goal in proposed fatherhood initiatives, we applaud provisions in both S. 685 and H.R. 1471 that include crucial child support reforms, including, among others, requiring states to pay current child support to families who are no longer on welfare; giving states an option to convert state-owed arrearages to the custodial parent; and giving states the option to pass through child support to families currently receiving TANF benefits without being penalized by the Federal government (for families on welfare 5 years or less). The bills also provide financial incentives to states that choose these options and that disregard the amount of child support when determining the families' TANF benefit.[1] If Congress wishes to promote marriage, reforming child support laws and providing supports to families is the most appropriate method of doing so.

State Initiatives: Recommendations have also been presented regarding state marriage promotion and divorce reduction plans. These recommendations include: creating State Offices of Marriage Initiatives; using TANF funds to reduce non-marital births and divorce by one-third within the next ten years; increasing the distribution of TANF funds to faith based organizations for the provision of faith-based marriage programs; and expanding chastity programs.[2]

Since PRWORA, states have been free to use TANF dollars to support marriage and two-parent families. One way in which states do this is by providing benefits to two-parent families. Currently 5% of families receiving TANF have two or more adults, and 18% of adult recipients are married and living together. At least fifteen states provide assistance to two-parent families through separate State programs.[3] Some states have begun using TANF dollars specifically to encourage an increase in marriage and a reduction in non-marital births and divorces. For example:

- In **Arizona,** a Marriage Initiative was passed in April, 2000 that allocates one million TANF dollars for marriage skills courses provided by community-based organizations, provides vouchers to make marriage skills courses available to low-income couples, and establishes a Marriage and Communication Skills Commission. The state also has a $3.5 million abstinence-until-marriage program and Covenant Marriage legislation under which couples promise to stay married for life and renounce their legal right to a no-fault divorce.
- **Oklahoma** has said it plans to earmark 10 percent of the state's TANF surplus dollars to fund a $10 million program to encourage marriage and reduce divorce. The implementation of the Marriage Initiative includes a specific religious track under which state's religious leaders sign a marriage covenant, committing themselves to encourage pre-marital counseling for couples in their churches and other houses of worship.
- **Utah** recently earmarked $600,000 of its TANF surplus funds for the promotion of marriage education over the next two years. The legislature formed a Marriage Commission and raised the minimum marriage age from 14 to 16, and Governor Leavitt presides over an annual Marriage Week each February.
- **Wisconsin** has created a "Community Marriage Policy" and uses TANF dollars to fund a coordinator to work with local clergy across the state to assist in the development of community-wide standards for marriage solemnized by members of the clergy in that community.[4]

Again, we believe that states' efforts to support fragile families are laudable. However, programs such as those described above may divert funds from needed benefits programs or directly intrude on private decision-making, going beyond appropriate public policy. At the very least, Congress should forego any federal mandates in this area until the impact of these programs has been carefully and independently evaluated.

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[1] In addition, S. 685 increases funding for the Social Services Block Grant, simplifies the Earned Income Tax Credit (expanding the definition of dependents and providing a cost of living adjustment for phase-out) and includes a new employer tax credit to encourage employer-provided childcare.

[2] Patrick F. Fagan, Heritage Foundation, Testimony Before the Committee on Ways and Means Subcommittee on Human Resources: the Fed. and State Gov'ts, Welfare and Marriage Issues (2001).

[3] Temp. Assistance for Needy Families (TANF) Program, U.S. Dept. of Health and Human Services, Third Annual Report to Congress 111 (2000) [hereinafter TANF Report to Congress].

[4] Department of Workforce Development, State of Wisconsin, Revisions to Wisconsin State Plan, *at* http://www.dwd.state.wi.us/desw2/amendment%5Flist.htm

II. Welfare Reform Reauthorization Should Not Focus on Marriage

Welfare reform reauthorization should focus on ending poverty for all. In order to accomplish that goal, it must focus on the barriers to economic self-sufficiency rather than marriage. It should invest in education, training and work supports to help families and individuals get to a point where they can survive and prosper, whether married or not.

A. Reauthorization should not coerce low-income women into giving up their fundamental rights to privacy. The Supreme Court has long recognized that an individual's right to privacy regarding decisions to marry and reproduce as "one of the basic civil rights of man, fundamental to our very existence and survival."[5] Significantly, this constitutional right equally protects the choice *not* to marry.[6] Reproductive privacy, initially honored as a right of marital privacy,[7] has been firmly established as a protected right of the individual, irrespective of marital status.[8] According to the Supreme Court, "if the right of privacy means anything, it is the right of the individual, married or single, to be free from unwarranted governmental intrusion into matters so fundamentally affecting a person as the decision whether to bear or beget a child.[9] This right of privacy extends to an individual's decision whether to have an abortion *or not*[10] and protects individuals from government imposition of substantial obstacles in the path of reproductive choice.[11]

B. Congress should not discriminate against non-marital families. Our country consists of diverse family structures: those in which parents are married, divorced, remarried, widowed, single, gay and lesbian. In fact, according to the United States Census, there are currently more non-marital than marital families in our country.[12] These families that have built loving, healthy relationships with their children and cooperative relationships with other caregivers deserve to be valued and respected.

Women and their children represent the vast majority of people living in poverty and on welfare.[13] A confluence of factors, including labor market discrimination, primary care responsibility, the lack of quality, accessible, affordable childcare, domestic violence and divorce has resulted in women's disproportionate poverty. Unequal pay means that women make 75 cents for every white man's every dollar. This impact is even greater on African American women, who make 65 cents on that dollar, and even more so for Latinas, who make only 54 cents. As a result, women of color are disproportionately poor.[14] Women and their children are also the majority of people on welfare.

Several welfare reform reauthorization proposals advocate for discriminatory treatment against non-married families (the majority of families in need of public assistance.) Wade Horn, the current nominee for Assistant Secretary for Family Support at the Department of Health and Human Services, has proposed that pregnant women on welfare give up their child for adoption to married two-parent families.[15] Proposals have been floated that would allow states to deny benefits to single parent families, or to pay out benefits to married couples first, and then give any remaining benefits to single parent families. With the threat of reduced reauthorization funding, this is a frightening proposition to the majority of families on welfare who are single mothers and their children.

The racial composition of welfare has shifted since welfare reform. In 1996, Whites represented 35.9%, African-Americans 36.9%, Hispanics 20.8%, and Asians 3.0% of the caseload.[16] By 1999, Whites had dropped to 30.5%, while African Americans rose slightly to 38.3%, and Hispanics grew to 24.5%.[17] Asians increased slightly to 3.6% while Native Americans remained essentially constant, increasing from 1.4 to 1.5%.[18] Thus today, women of color make up two-thirds of welfare recipients and

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[5] Skinner v. Oklahoma *ex rel.* Williamson, 316 U.S. 535, 541 (1942).
[6] Loving v. Virginia, 388 U.S. 1, 12 (1967).
[7] Griswold v. Connecticut, 381 U.S. 479, 495 (1965).
[8] Eisenstadt v. Baird 405 U.S. 438, 453–54 (1972).
[9] *Id*. at 453.
[10] Roe v. Wade, 410 U.S. 113 (1973).
[11] Casey v. Planned Parenthood, 502 U.S. 1056 (1992).
[12] United States Census Bureau, U.S. Dept. of Commerce, U.S. Dept. of Commerce News (May 15, 2001), http://www.census.gov/Press-Release/www/2001/cb01cn67.html.
[13] United States Census Bureau, Current Population Reports, Series No. p60–210, Poverty in the United States: 1999 (2000), *available at* http://www.census.gov/pord/2000pubs/p60–210.pdf.
[14] *Id.* at vi.
[15] Wade Horn & Andrew Bush, the Hudson Institute, Fathers, Marriage, and Welfare Reform, text associated with note 95 (1997).
[16] TANF Report to Congress, *supra* note iii, at 115.
[17] *Id*.
[18] *Id*.

in 20 states are more than three-fourths of those on welfare.[19] Policies targeted to influence low-income women's behavior thus have a disproportionate impact on women and communities of color.

This is especially insidious when viewed in light of a long history of discriminatory practices aimed at denying African-American's rights to reproduce and marry, including the denial and destruction of the African-American family during slavery, the long delay in defining rape against African-American women a crime, the refusal to recognize African-Americans' right to marry at all, followed by the denial of the right to marry if the choice of spouse was a white person.[20] Against that backdrop, practices that manipulate the reproductive and marital rights of African-American women are especially suspect.

C. Domestic Violence. When considering marriage as a solution for poverty, Congress must face the reality that violence against women is one of the main causes of women's poverty. Domestic violence makes women poor and keeps them poor. The majority of battered women attempt to flee from their abusers.[21] Many end up on welfare or homeless. Study after study demonstrates that a large proportion of the welfare caseload (consistently between 15% and 25%) consists of *current* victims of serious domestic violence.[22] Between half to two thirds of the women on welfare have suffered domestic violence or abuse at some time in their adult lives.[23] Over 50% of homeless women and children cite domestic violence as the reason they are homeless.[24]

For these women and their children, the cost of freedom and safety has been poverty. Marriage is not the solution to their economic insecurity. For them marriage could mean death; it will almost undoubtedly mean economic dependence on the abuser. Many battered women are economically dependent on their abusers; 33–46% of women surveyed in five studies said their partner prevented them from working entirely.[25] Those who are permitted to work fare little better. Ninety-six percent reported that they had experienced problems at work due to domestic violence, with over 70% having been harassed at work, 50% having lost at least three days of work a month as a result of the abuse, and 25% having lost at least one job due to the domestic violence.[26] Thus, battered women are overwhelmingly either totally economically dependent on the abuser or are economically unstable due to the abuse.

Those who would promote marriage in every circumstance sometimes claim that marriage decreases domestic violence. This idea may result from a lack of understanding regarding the dynamics of domestic violence, separation and divorce. Domestic violence is about power and control. Marital separation is experienced as a loss of control by the batterer, and thus separation or divorce frequently incites batterers to increase the danger of abuse for the battered women.[27] Because much of this violence against the survivor is perpetrated before and after visits, children's exposure to this violence is increased.[28] While supervised visitation centers have been utilized as an avenue for allowing visitation between batterers and their children, there are not enough supervised visitation centers and in many cases the security in those centers is inadequate, staff is not trained in domestic violence, and women and children are abducted, harmed, or killed. Thus, even supervised visitation centers are not always safe.

Congress has repeatedly recognized that domestic violence is a serious national problem and has made efforts to minimize the severe risk to women and children from that violence, most recently by reauthorizing the Violence Against Women Act

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[19] TANF Report to Congress, *supra* note iii, at 127.

[20] *See* Loving v. Virginia, 388 U.S. 1 (1967).

[21] *See* Patricia Horn, *Beating Back the Revolution*, Dollars and Sense, Dec. 1992, at 21.

[22] *See* Jody Raphael & Richard M. Tolman, Taylor Inst. and the Univ. of Mich. Research Dev. Ctr. on Poverty, Risk and Mental Health, Trapped by Poverty, Trapped by Abuse: New Evidence Documenting the Relationship Between Domestic Violence and Welfare, 12 (1997).

[23] *See* Mary Ann Allard et al., McCormack Inst., In Harms Way? Domestic Violence, AFDC Receipt and Welfare Reform in Mass., 12, 14 (1997) (64.9% of 734 women); Ellen L Bassuck et al., *The Characteristics and Needs of Sheltered Homeless and Low-Income Housed Mothers*, 276 JAMA 640 at 12, 20 (1996) (61.0% of 220 women); William Curcio, Passaic County Study of AFDC Recipients in a Welfare-to-Work Program: A Preliminary Analysis, 12, 14 (1997) (57.3% of 846 women).

[24] *See* Joan Zorza, *Woman Battering: A Major Cause of Homelessness*, 28 Clearinghouse Rev. 383, 384–85 (1994).

[25] *See* United States General Accounting Office, Report to Congressional Committees, Domestic Violence: Prevalence and Implications for Employment Among Welfare Recipients, 7 (1998).

[26] *See* Joan Zorza, *Woman Battering: High Costs and the State of the Law*, 25 Clearinghouse Rev. 421 (1991).

[27] *See* Einat Peled, *Parenting by Men Who Abuse Women: Issues and Dilemmas*, Brit. J. Soc. Work, Feb. 2000, at 28.

[28] *See id.*

last year. We urge you to reject marriage and family formation proposals that ignore the very real risks of violence. Precious federal dollars should not go to programs that may contribute to the problem of violence against women that this Congress has taken great strides to ameliorate.

D. Marriage does not address the root causes of women's poverty and is not a reliable long-term solution to women's poverty. In general, two incomes are better than one and thus more likely to move people off of welfare. But that fact is not sufficient to support an argument that marriage will lead to an end to family poverty. Because of death, divorce, and job instability, marriage does not provide insurance of women's economic security. Approximately 40% of marriages end in divorce[29] and 12% due to the husband's death.[30] Even those who conceive of marriage as the solution to poverty recognize that when marriages fail, women fall into poverty while men do not. As noted above, the cause of the failure of many marriages is domestic violence.

The reasons that women, not men, experience an economic downfall outside of marriage include: discrimination in the labor market, primary care giving responsibility without attendant employment protections, the lack of quality, affordable, accessible childcare, and domestic violence. Without addressing the factors that keep women from being economically self-sufficient, marriage and family formation advocates are merely proposing to shift women's "dependence" from the welfare system to marriage. With domestic violence and divorce at their current rates, such marriage is not the answer.

The Minnesota Family Investment Program (MFIP) supports this policy approach. MFIP covered welfare-eligible single and two-parent families and focused on participation in employment-focused services for long-term welfare recipients combined with financial incentives to encourage and support work. These work supports include childcare, medical care, and rewarding work by helping the family to develop enough earning power to survive financially without cash assistance before cutting them off. Studies compared former AFDC recipients to those on MFIP and found that MFIP individuals were 40 percent more likely to be married at the 36-month follow up, and nearly 50 percent less likely to be divorced after five years. The outcomes of the MFIP program suggest that allowing families to combine welfare and work, and providing work supports to help individuals become economically secure, strengthened marriage and reduced the chance of divorce.[31]

III. Welfare Reform Reauthorization Should Focus on Ending Poverty

Welfare reform reauthorization must focus on ending poverty. Most of the families who have left welfare remain in poverty and the bottom 20% of families are doing worse economically than they were before welfare reform. Families who have left welfare and are working are still by and large poor. Similarly, families who are reliant on welfare are subsisting on income well below the poverty line. Poverty reduction rather than reduction of the welfare rolls must be the major legislative goal of reauthorization. At a minimum, the TANF block grant needs to be reauthorized at the present funding levels to provide work supports to support families who lose jobs in case of recession. Moreover, lifetime time limits do not make sense in the light of what we know now about the welfare caseload: those who can get jobs have done so; those remaining on the rolls need more time to prepare for non-supported work. A recession may mean that those who did exactly what they were supposed to do—get jobs and leave welfare—will lose their jobs and need income support. Time limits should not deprive families of assistance that they need to survive, especially when all other program requirements such as work outside the home are met. A blueprint for reauthorization with the goal of ending women's poverty by addressing the issues that cause poverty is attached as an appendix to this testimony.

Conclusion

The solution to poverty is not to interfere with basic privacy rights of poor women but rather to focus on economic self-sufficiency. Decisions regarding marriage and childbearing are among the most private decisions an individual can make. Congress must not use women's economic vulnerability as an opportunity to control their decisions regarding marriage and childbearing. Fighting poverty and pro-

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[29] The National Marriage Project, Annual Report: the State of Our Unions: the Social Health of Marriage in America, 2000 (June 2000), *available at* http://marriage.rutgers.edu/NMPAR2000.pdf.

[30] United States Census Bureau, Current Population Reports, Series No. P20–514, Marriage Status and Living Arrangements: March 1998 (Update) (2000), *available at* http://www.census.gov/prod/99pubs/p20–514u.pdf.

[31] Manpower Demonstration Research Corp. (MDRC), chap. 6, *available at* http://www.mdrc.org/Reports2000/MFIP/MFIP–Vol–1–Adult.pdf.

moting family well-being will depend on positive governmental support for policies that support low income parents in their struggle to obtain and retain good jobs while at the same time providing the best possible care for their children. It is important to focus government resources and efforts on reduction of poverty, not on interference with personal family formation decisions.

APPENDIX

A BLUEPRINT FOR SOLUTIONS TO WOMEN'S POVERTY—GOALS FOR REAUTHORIZATION

Welfare Reform Reauthorization Should Insure Family Privacy

- Eliminate promotion of marriage as an anti-poverty goal;
- Recognize that marriage is not the solution to poverty and focus on empowering individuals to have the economic freedom to choose;
- Ensure that welfare reauthorization does not discriminate against families;
- Eliminate the family cap in all states;
- Replace "Abstinence-Only" programs with comprehensive sex education programs;
- Repeal the "Illegitimacy" Reduction Bonus;
- Make paternity establishment voluntary, not required;
- Support child support and EITC reforms.

Welfare Reauthorization Should Address the Causes of Women's Poverty

Insure Movement Into Jobs That Will Lift Families Out of Poverty, Employment Rights, and Workplace Protections by:

- Insuring use of the Self-Sufficiency Standard to measure outcomes for welfare leavers.
- Targeting good jobs that are available in the local economy and provide education and training necessary to obtain and retain those jobs;
- Allowing education and training to count as work participation under TANF.
- Protecting basic employment rights for TANF recipients.
- Stopping the time limit clock for working families who still need income support.

Address Violence in the Lives of Poor Women by:

- Mandating that all states implement the Family Violence Option.
- Providing incentives for successful implementation of programs for victims of domestic and sexual violence.
- Prohibiting sanctions against victims of domestic and sexual violence.
- Encouraging use of emergency assistance for victims of domestic and sexual violence.

Insure Adequate Childcare and That No Family Suffers for Lack of Childcare by:

- Strengthening provisions protecting families from sanctions if they do not have childcare.
- Strengthening procedures to get childcare subsidies to TANF families and welfare leavers.
- Limiting childcare co-fees for poor parents.
- Stopping the clock for families who cannot find appropriate childcare.
- Increasing childcare funding.

Value caregiving of children as real, socially important work by:

- Allowing the full-time parenting of pre-school age or disabled children to count as work participation under TANF.
- Making the child tax credit refundable.
- Specifically authorizing states to provide in-home caregiving allowances.
- Raising rates for childcare providers.

Reform child support collection and distribution by:

- Making child support cooperation requirements voluntary.
- Insuring appropriate levels of obligation for non-custodial fathers.
- Insuring that families on welfare receive some of the money paid by the fathers.
- Disregarding any child support payments passed through to a family receiving benefits.
- Insuring that families that have transitioned off welfare receive all child support they are owed before the state reimburses itself for past assistance.

Employ a comprehensive high performance bonus that rewards states for moving families out of poverty, not off the welfare rolls.

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