



# WELFARE REFORM

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## State Choices on Welfare

### Strengthening Marriage and Two-Parent Families

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Marriage is being discussed on the national social agenda. This is a controversial subject with many positive outcomes associated with healthy marriages at one end of the spectrum and unhealthy marriages that can include domestic violence at the other end. The controversy also encompasses the question of government's role in the intimate decision of whether to marry and how support services could improve marital relationships. The positive outcomes associated with healthy marriages and the overall decline in marriage in recent decades have elevated marriage as a social policy issue. Policymakers have begun to discuss how they can strengthen the institution of marriage in their state both to support children in married households and to reduce the social costs related to divorce.

Government and marriage have been intertwined for years in the marriage licensing process and divorce laws. The idea that they can help strengthen marriages is somewhat new to policymakers, however. Although the laws that regulate marriage and divorce are important components of the discussion of marriage, they are not the focus of this policy brief. This policy brief was designed to provide an introduction to the research findings on family structure and to identify some state policy options for encouraging healthy marriages.

- Marriage has declined, while the rate of births to unmarried women has steadily increased.
- Young adults today do not believe that marriage is a necessary prerequisite to having children.
- Two of the three family formation goals funded through TANF are not limited to income-eligible populations.
- Five states have used TANF funds to implement marriage preparation and support programs.
- State marriage initiatives range from marital counseling, reduced marriage license fees, and anger and stress management counseling to marriage bonuses.
- Five states are including the faith community in their provision of marriage initiatives.

#### Quick Facts

Policymakers, religious leaders and community organizations have recently begun to talk about healthy marriages as a public policy to improve outcomes for children and strengthen communities. This movement is rooted in data that finds:

- One-third of all births are out-of-wedlock.
- More than 50 percent of first marriages end in divorce.

- Nearly 40 percent of all children do not live with their biological father.
- About 6 percent of children in married-couple families were poor in 1999 compared to more than 35 percent in single-mother families.
- Forty-three percent of unmarried women have children with at least two men compared to 15 percent of married women.

Research also has revealed many benefits associated with marriage. Marriage has been found to benefit adults and children both financially and emotionally. Children in two-parent families typically have better outcomes, and married adults have higher earnings and greater longevity. Other findings include:

- Married people tend to have better physical and emotional health and are less likely to engage in drug and alcohol use.
- Children living with two biological parents tend to have better cognitive and emotional development and school achievement than children living with a single parent. Children raised in single-parent homes are at greater risk of poverty, juvenile delinquency and teen pregnancy and are more likely to divorce as adults.

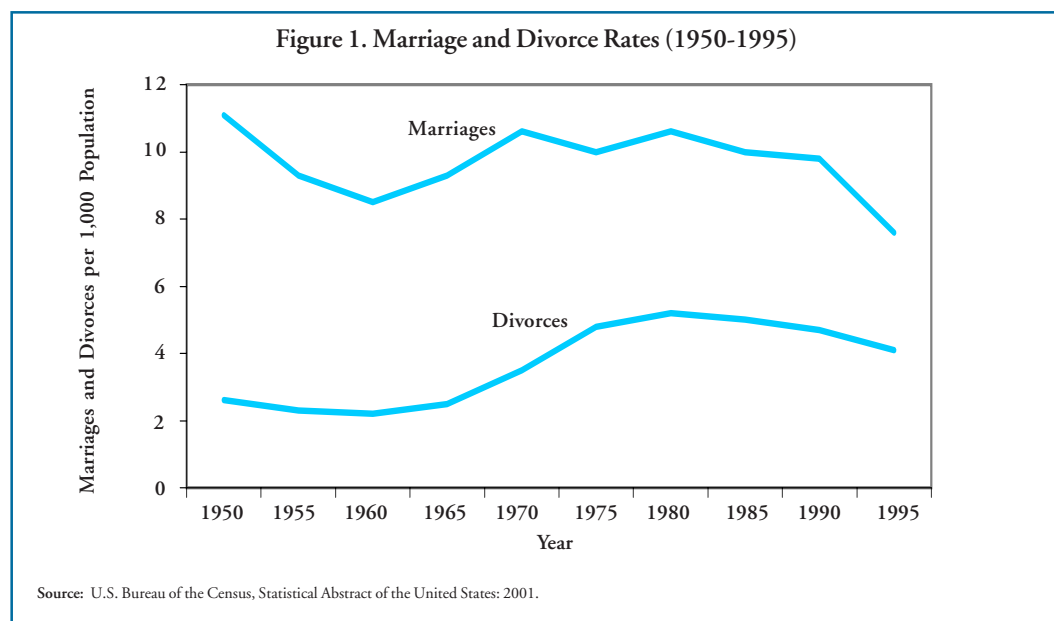
The decline in marriage and the benefits associated with healthy marriages for all family members have been driving forces behind supporting marriage as a public policy goal. This “marriage movement,” however, is not without contention. Marriage is a personal decision for people, and talking about it in public policy debates must include certain sensitivities. For example, 2,000 children die in episodes of family violence each year, and 140,000 are injured physically and emotionally. In at least half of these cases, there is evidence of both child abuse and domestic violence.<sup>1</sup> Children who are raised in abusive households often learn that abusive behaviors are acceptable. A national study found that men who witnessed their fathers battering their mothers are three times more likely to hit their wives than those who did not witness such behavior. Children exposed to domestic violence endure depression, developmental problems, acute and chronic physical and mental health problems, and aggressive or delinquent behavior.<sup>2</sup>

In addition, living with a biological parent who is married is not as beneficial for children as living with both biological parents. Studies show that children raised in stepfamilies have lower levels of well-being than children raised with both biological parents. Lastly, many children are raised successfully by single parents.

Policymakers are debating how policies can help sustain healthy marriages, avoid unhealthy marriages, and improve child outcomes by promoting stable homes and reducing disincentives to couples who are considering marriage but are economically advantaged by staying single. A vast array of state and federal laws affect marriage. These laws range from tax laws, marriage licensing policies, divorce procedures, child support requirements, food stamps and welfare. By understanding the decline in marriage and what healthy marriages are, state policymakers can examine policy options that may strengthen families in their state.

## The Decline in Marriage and Increase in Out-of-Wedlock Births

Marriage-related policies have been a focus of recent legislation in part because of the negative consequences often associated with the increases in divorce, out-of-wedlock births and never-married single mothers who are raising children. As figure 1 shows, the rate of marriage per 1,000 people has decreased from 11.1 in 1950 to 7.6 in 1995. Simultaneously, the rate of divorce per 1,000 people has increased from 2.6 in 1950 to 4.1 in 1995, after peaking in the 1980s.



The decline in the marriage rate has occurred simultaneously with the increase in the divorce rate and the number of adults who are in unmarried cohabiting relationships. Some researchers have attributed these social changes to the easing of divorce laws, the increased independence and self-sufficiency of women, and the cultural shifts of the latter half of the 20<sup>th</sup> century. It appears as though the “need” to marry for social acceptability, financial stability or to start a family appears to have diminished in recent decades. For example, the percentage of cohabiting adults has increased seven-fold since 1970.<sup>3</sup> Further, the percent of children born to unmarried mothers increased from 10 percent in 1970 to 33 percent in 2000.

Research indicates that roughly 1 million children experience the divorce of their parents each year, and that less than 70 percent of children under age 18 were living with two parents in 1998, compared to 85 percent in 1970. Divorce is linked to academic and behavior problems among children, including depression, antisocial behavior, impulsive/hyperactive behavior, and school behavior problems. Mental health problems linked to marital disruption have been also identified among young adults.<sup>4</sup>

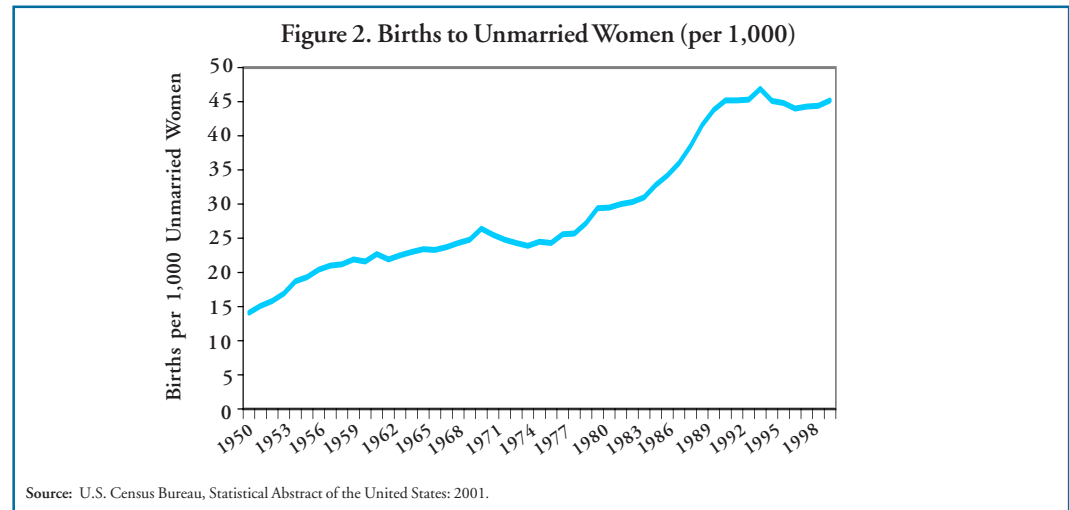
### Decline in Marriage

- The number of married adults declined by almost 9 percent between 1970 and 1998.
- Nearly one in 10 children in 2000 lived with a never-married parent.
- 4.2 million households contain cohabiting couples.

Does the decline in marriage indicate a lack of interest in marriage? Research indicates that the answer is “no.” Adults across socioeconomic boundaries still see marriage as a goal in

their own lives and in the lives of their children. The shift from marriage may not be due to a lack of interest in marrying, but, rather, a belief that financial stability or that finding “the right person” are necessary precursors to marriage, regardless if a child is born to a couple.

The percent of births to unmarried women has nearly tripled since 1950 (figure 2). In the early 1960s, less than 1 percent of children lived with a never-married parent—that figure rose to one in 10 children by 2000.<sup>5</sup>

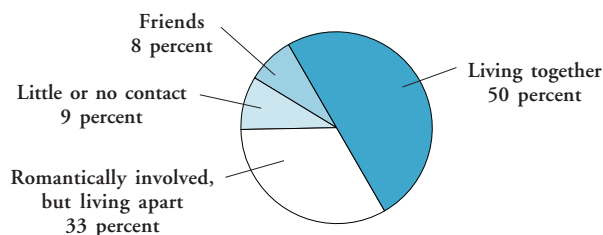


Although the cause of increased out-of-wedlock births is unknown, it may be associated with the decline of the once-assumed relationship between marriage and childbearing. Research indicates an increased acceptance of casual sexual relationships and out-of-wedlock childbearing among young adults. For example, only 16 percent of young adults agree that the main purpose of marriage is to have children. The choices of younger Americans indicate that social norms do not equate sex with pregnancy or marriage with raising children.

## Fragile Families

Low-income, unmarried couples who have a child are considered “fragile families.” The family is deemed fragile because it has a higher risk of poverty, economic insecurity, vulnerable relationships and family dissolution.<sup>6</sup> Recent research focused on these couples and the well-being of their children has found that, although the majority of children born to unwed parents in large U.S. cities are born to parents in committed relationships, these parents have many barriers to marriage and these relationships often falter.

Figure 3 reveals that more than 80 percent of unmarried parents are in a romantic relationship at the time of the child’s birth. Research also has found that 73 percent of new mothers say their chances of marrying the father are 50/50 or higher. Although these couples report that they would like to get married at the time of the child’s birth, they face many obstacles to maintaining stable relationships. These barriers include low educational attainment (37 percent of mothers and 34 percent of fathers do not have a high school degree), an income below the poverty line (41 percent of mothers and 26 percent of fathers) and health limitations (35 percent of mothers and 31 percent of fathers).

**Figure 3. Relationship Between Mother and Father at Time of Child's Birth**

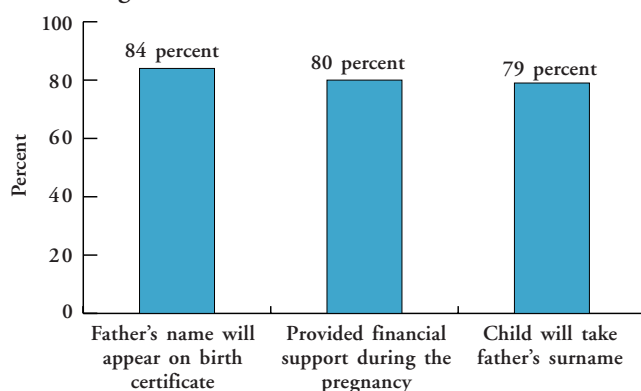
Source: Irwin Garfinkel, Sara McLanahan, and Ronald Mincy, *Fragile Families, Welfare Reform and Marriage* (Washington, D.C.: The Brookings Institution, 2001).

To help fragile families, some researchers suggest that services should begin before the birth of the child. A visiting nurse program operating in Memphis, Tennessee, begins when a woman is between 10 and 28 weeks pregnant and continues through the first two years of the child's life. Studies of the program found that mothers were living more often with the fathers of their children, were living more often with men who are employed, and had higher marriage rates than the control group.

Other research indicates that these programs may have the greatest effect on marriage when the pregnant woman is a first-time mother. Marriage rates among both men and women decrease when there are multiple children by multiple parents.

## Focus on Fathers

Healthy marriage as a public policy goal has become increasingly important in promoting the role that fathers play in the lives of their children. Studies of low-income fathers have found that the majority of soon-to-be fathers are involved with the mother at the time of their child's birth. Figure 4 indicates that about 80 percent of unmarried fathers provided financial support to the mother during her pregnancy or were present for the birth of their child. However, these families, as described above, are very fragile.

**Figure 4. Father's Role Around the Time of Birth**

Source: Irwin Garfinkel, Sara McLanahan, and Ronald Mincy, *Fragile Families, Welfare Reform and Marriage* (Washington, D.C.: The Brookings Institution, 2001).

State initiatives to strengthen a father's role in supporting his family traditionally have focused on child support. When welfare reform was enacted in 1996, states created programs that require mothers to establish paternity and fathers to pay child support. For welfare mothers, some states keep all or a portion of the father's child support payments. Although child support systems were enacted to help the mother and child, the unin-

tended consequences of these policies may hinder marriage by causing added tension between the mother and father and added financial burdens on low-income fathers.

Child support policies may encourage marriage by increasing the financial incentive for a father to live with his child and marry the child's mother. However, these policies may have unintentionally decreased the incentive for unmarried fathers to contribute to the lives of their children. For example, if an unmarried couple was living together at the time of the child's birth and a child support order was enforced upon the father, the added financial burden of the child support payments may encourage the father to leave the home.

Two states have taken steps to alleviate the disincentive to marriage that results from child support payments. Tennessee forgives child support arrears owed by the father if he marries the mother of his children and continues to live in the household.<sup>7</sup> Similarly, Vermont forgives child support arrears if the biological parents are reunited (they do not need to marry).<sup>8</sup>

Unmarried fathers were twice as likely as married fathers to have a physical or psychological problem that interfered with their ability to find or keep a job, and they were several times more likely to abuse drugs or alcohol.<sup>9</sup> At least 15 states use TANF funds to help noncustodial fathers break down these and other barriers commonly faced by low-income men. By helping men overcome these barriers, states can increase fathers' capacity to pay child support or improve their role as a parent. Many fatherhood programs include employment assistance, relationship education, team parenting workshops, and peer support to help men overcome these barriers.

### “Marriageability”

Marriageability—or the characteristics one possesses to make him or her more appealing as a spouse—is an area of concern for researchers who are examining the decline in marriage

“One reason for the low rate of married-couple minority families is that the unstable employment and inadequate wages of many low-income minority males reduce their marriageability. With few marriageable men available, minority women have less incentive to delay childbearing or marry the father of their child.”

—Robert Lerman, *Family Structure and Childbearing Before and After Welfare Reform*,  
(Washington, D.C.: The Urban Institute, 2002)

among low-income adults. Individuals with low educational attainment, poor employment prospects, substance abuse problems or violent tendencies are more common in low-income neighborhoods and are less likely to marry.

Studies have found that 38 percent of unmarried fathers had been incarcerated, 34 percent have less education than a high school diploma, up to 25 percent of noncustodial fathers live in poverty and 20 percent earn less than \$6,000 annually.<sup>10</sup> Women who live in low-income communities may not feel as though marriage is a realistic option, based on the men with whom they interact. For example, roughly 90 percent of low-income mothers rate “husband having a steady job” and “emotional maturity” as very important qualities for a successful marriage.<sup>11</sup>

Low-income individuals are at higher risk of out-of-wedlock childbearing and, when they do marry, are more likely to separate or divorce than their middle- or high-income counterparts.<sup>12</sup> Once a child is born to an unwed woman, additional barriers to marriage may arise for both men and women.

- Welfare-reliant women in one study reported that becoming involved a romantic relationship may not be in the best interest of their children.<sup>13</sup>
- Men are less likely to be interested in marrying a woman who has a child by another man.
- Women may be less interested in marrying a man with a child by another woman because of the cost of child support and the difficulty of supporting both families.
- Being a single mother may make it more difficult for women to advance their education, training or earnings, making them less attractive partners for unmarried men.

Men and women in poor communities may be less marriageable than their middle-class counterparts; however, this does not mean that they are not interested in marriage. Oklahoma's survey of individuals who either had received or were receiving government assistance (food stamps, Medicaid or TANF) found that 49 percent said they would like to someday be married. However, a study of welfare-reliant mothers in Philadelphia and Cleveland found that many "women identified problems with their partners' alcohol and drug use or inability to financially support the family as reasons for being skeptical about future marriage."<sup>14</sup>

Policymakers may be able to help low-income adults improve their "marriageability" by offering skills training, programs that address drug or alcohol problems, or by providing additional support services.

## Collaborating with Faith-based Organizations to Stabilize Families

Policymakers in many states are examining opportunities to engage faith-based organizations to help strengthen marriages. Since the majority of marriages take place in churches, synagogues and mosques, an innate link exists between marriage and the religious community. According to a recent survey of adults in Oklahoma, 43 percent of recently married couples attended premarital counseling. The majority of these classes took place in a religious setting such as a church or synagogue. Further, married people who considered marital counseling most commonly sought it from a religious leader. Although faith-based organizations may not reach everyone, they may be a key link for many couples who are seeking such services.

Because of the effectiveness of churches in strengthening marriages, churches in poor areas are probably government's most effective allies to decrease divorce and increase marriage in communities beleaguered by the effects of family breakdown.

—Patrick Fagan, *Encouraging Marriage and Discouraging Divorce*,  
(Washington, D.C.: The Heritage Foundation, 2001)

TANF can be used to fund programs offered by faith-based organizations that strengthen marriage. Services can be offered to anyone, regardless of income, and religious organizations are permitted to apply for funds as long as the organization does not use the money to proselytize. According to a survey of state TANF directors and faith-based liaisons, six states (Arizona, Illinois, Missouri, New York, Oklahoma and Virginia) reported that they use TANF funds for faith-based marriage programs.<sup>15</sup> These programs include premarital counseling and mentor couples.



Although no strong evidence exists to support the idea that premarital counseling provided by religious leaders is any more successful than that provided by secular organizations, there is some evidence that couples that take premarital or marital education courses have lower break-up and divorce rates than other couples. (Oklahoma found that 18 percent of divorced people and 33 percent of currently married people reported having premarital preparation.) Some communities have created community marriage policies that ask faith leaders pledge that they will require couples to participate in premarital education before marrying them. Collaborations between the public sector and the faith community may be able to help couples gain access to such services who otherwise would be unable to obtain marital or premarital counseling.

Recent grants distributed by the U.S. Department of Health and Human Services included funding to an organization in Pennsylvania that will work with local church groups to provide marriage education to unwed couples. The faith community also has been engaged in community marriage policies, which encourage faith leaders to agree to provide or encourage couples to participate in premarital preparation before they marry.

### State Policy Choices

Given the positive effects of marriage on family stability, income and children's outcomes, policymakers nationwide have been discussing the role of government in promoting healthy marriage, especially among low-income families. However, marriage is not a social policy panacea. A marriage marked by serious conflict is often worse for children's well-being than divorce or single-parenthood.<sup>16</sup> State programs should consider how to design programs that support healthy marriages as opposed to encouraging marriage or discouraging divorce on a broad scale.

The delicacy of this issue is inherent in public opinion. A recent survey found that 79 percent of Americans believe that government should not develop programs to encourage people to get and stay married.<sup>17</sup> However, 88 percent of young adults agree that the divorce rate in the United States is too high, and about half of them believe that laws need to be changed so that it is more difficult to obtain a divorce.<sup>18</sup> Policymakers may struggle with how to balance these seemingly conflicting public opinions.

Some states already have adopted policies that permit couples to chose a "covenant marriage," which makes it more difficult to divorce; increased the waiting period required between obtaining a marriage license and getting married; required couples to wait a certain amount of time before divorcing; or required counseling for couples that wish to divorce. Many of these state policy choices can be implemented at little or no direct cost to the state. Although these policies are designed to influence a couple's decision to marry or divorce, they do not necessarily aim to improve the relationship or strengthen the family. States that want to provide services to strengthen marriage or educate couples about marriage will need to find funding to support such programs.

Although very few state legislatures are in a good position to create and fund new programs, some federal—and even private—funding sources may be available to support state marriage initiatives. Flexible funding sources such as TANF permit the states to provide services to couples, define two-parent families in establishing welfare eligibility rules and create marriage or family formation policies that encourage healthy marriages.



Recent federal proposals to fund programs that promote marriage may permit states to implement research projects or provide services to two-parent families in their state. The current proposal by the Bush administration includes \$100 million to be spent on research, demonstration projects and technical assistance to states on family formation and healthy marriage activities. An additional \$100 million would be spent on competitive grants to states, tribes and territories to develop innovative approaches to promoting healthy marriages and reducing out-of-wedlock births. This second fund would require a dollar-for-dollar match from the grantee. Other potential funding sources with more targeted clientele include:

- Head Start,
- Fatherhood funds,
- Child support agencies,
- Marriage licensing fees,
- Children's Trust funds,
- Private foundation grants; and
- Safe and Stable Families funds.

### *Policy Strategy—Marriage Education and Relationship Skills*

The majority of high school seniors in the late 1990s said that having a good marriage and family life is “extremely important” (82 percent of females and 72 percent of males). Although many young adults report a desire to marry, these are the children of the “divorce revolution,” and studies show that children learn about marital commitment by observing their parents.<sup>19</sup> Therefore, the question for policymakers becomes how to teach young people about marriage and relationship skills.

Research indicates that one of the most common causes for divorce is negative interaction between spouses. Research also has found that couples can be taught critical skills that can help them manage relationship conflicts.<sup>20</sup> Arizona offers vouchers for married or cohabiting parents to attend marriage skills courses and gives grants to community-based marriage and communications skills programs. Oklahoma adopted the Prevention and Relationship Enhancement Program (PREP curriculum) to offer free marriage and relationship counseling to Oklahomans. Utah also recently adopted the PREP curriculum, and Florida's Commission on Responsible Fatherhood adopted the Practical Application of Intimate Relationship Skills (PAIRS) to be used in the state.

Utah and Florida also have attempted to integrate marriage and relationship education into their high school curriculums. Florida created a mandatory high school curriculum that includes marriage and relationship skills courses that are taught to all teenagers in the public school system. Utah offers an optional “Adult Roles and Responsibilities” class to high school students. The curriculum includes information about dating, money management, communication, marriage preparation and parenting skills.

Marriage education also can be provided to engaged couples. Some states offer reduced marriage license fees if the couple has attended premarital counseling. These courses may be taught by community leaders such as clergy or trained professionals. Select states distribute marriage education materials to couples that apply for a marriage license. Arizona, for example, has a marriage handbook that includes information about the importance of communication, domestic violence, child abuse and neglect, and local marriage education

classes. Utah distributes a video to couples that apply for a marriage license that contains tips on how to maintain a strong relationship.

### *Policy Strategy—Focus on Fragile Families*

Fragile families programs vary in their nature but commonly focus on unmarried couples at or around the time of birth of their child. A demonstration program in Michigan offers courses for unmarried mothers of infants who are receiving TANF. The classes, offered twice a week for six weeks, include lessons on parenting and the importance of fathers and stable families. Each class is two hours long; subjects include ways to bond with a child, how to create a budget and how to build strong relationships.

The Texas Fragile Families Initiative places its emphasis on fathers. The program offers employment, education, legal and parenting programs to young fathers at the community level. In its first year of service, the program served 365 fathers. The community-based program found that young fathers were most attracted to the employment component. Many fathers involved in the program had multiple barriers to employment, including low levels of education (67 percent lacked a high school diploma or GED), substance abuse issues, legal problems, relationship problems, and a lack of stable transportation and housing.<sup>21</sup> Fatherhood practitioners understand that these barriers must be overcome before they can talk to men about marriage.

Utah also is focusing resources on fragile families—defined to include low-income families, newlyweds, second marriages, cohabitating couples and prisoner families. The program, funded with TANF money, collaborates with existing home visitation programs and provides marriage materials and access to marriage workshops in the state.

### *Policy Strategy—Increasing the Knowledge Base*

Because little is known about why people marry and divorce, especially among low-income couples, some states are investing in research to assess marital attitudes in their state. One of the most comprehensive marriage surveys was recently conducted in Oklahoma. The survey included a representative sample of Oklahoma and three neighboring states and oversampled low-income adults. The survey is expected to be repeated in the future to monitor changes in attitudes toward marriage over time. This survey instrument is available to other states that are interested in conducting their own study.

Other states and communities are partnering with colleges to conduct local research projects. In Michigan, Calvin College conducted a study called “What Do Welfare Clients Have to Say about Marriage and Family Formation?” and the Michigan State University Extension researched marriage education programs to create the state’s curriculum, “Caring for My Family.” Utah is collaborating with Utah State University Extension Services to maintain a Web site with links to resources for couples.

Improving marriage and divorce statistics within a state or locality also may help policymakers make more informed decisions about how to proceed with a marriage initiative. For example, California and New Mexico do not collect data on marriage and divorce, and Georgia does not publish its statistics because they have been deemed unreliable. North Dakota and Tennessee collect and release data but note that their systems are capable of providing more detailed information. Some states collect 1) marriage data that includes age,

race and previous marital status and 2) divorce data that includes age, race, number of children, length of marriage, number of previous marriages and grounds for divorce.

### *Policy Strategy—TANF for Two-Parent Families*

Strengthening two-parent (married and unmarried) families may be done indirectly. That is, instead of funding relationship skills classes, states may choose to help low-income two-parent families increase their earnings, gain access to support services or improve their parenting skills by helping them gain access to services that currently are provided to single parents. Data indicates that fewer needy two-parent families receive assistance than do single-parent families.

- Forty percent of single-parent families with an income below the federal poverty line receive TANF, compared with only 10 percent of two-parent families.
- Almost 50 percent of single-parent families with an income below half of the federal poverty line receive TANF, compared with only 13 percent of two-parent families.<sup>22</sup>

State TANF policy choices can inadvertently discourage marriage. For example, 63 percent of survey respondents in Oklahoma who currently were receiving government assistance believed that they would lose their benefits if they were to marry. Income eligibility standards that apply to both single and married parents, work requirements that increase for two-parent families, and tax credits that decrease in value with higher earnings may discourage a single parent from marrying.

Alabama, Mississippi, North Dakota and Oklahoma modified their TANF eligibility requirements to disregard the income of a new spouse during the first three to six months after a couple's wedding. Most states also have changed their TANF eligibility requirement to treat one- and two-parent families equally; that is, families are eligible based solely on financial eligibility. Finally, 15 states have created state-funded TANF programs for two-parent families to provide TANF services to more two-parent families.

Eliminating the disincentives to marriage from a state's welfare policy may encourage marriage among low-income couples over time. Some researchers believe that helping low-income individuals improve their personal financial situation and family stability will eventually lead to an increase in marriage among this population.

## **Thinking about Marriage Initiatives**

Men, women and children appear to benefit from healthy marriages, yet it is unclear how government can best provide supports to strengthen healthy marriages. Some states have taken steps to change their marriage license requirements and divorce waiting periods, establish covenant marriage policies, or support community marriage policies that require clergy to commit to helping couples prepare for marriage.

One first step may be to establish a marriage council or commission. Arizona, Louisiana, Michigan, South Carolina and Utah created such commissions to examine marriage and divorce in their states. Commissions can examine state strategies to reduce "marriage penalties" in laws such as the tax code, food stamps, Medicaid and TANF. Marriage commissions also can contract with external organizations to conduct studies to gauge the interest

and capacity of faith- and community-based organizations to provide marriage counseling, premarital programs and mentoring services. Commission members should include key stakeholders, such as representatives from the domestic violence community, educators, faith-based leaders, judges who perform civil ceremonies, family law judges, and individuals from the gay and lesbian community. When key stakeholders are involved in a state-wide commission, they may be able to work together to establish common ground and reduce some political challenges.

It may help policymakers to set a specific goal or select a target population when they begin a state marriage initiative. For example, a state may seek to reduce the divorce rate, improve statewide marriage and divorce data, reduce the out-of-wedlock birth rate, increase access to premarital education, or educate youth on relationship skills. States can target specific populations by building marriage-related services into existing programs that currently serve families such as Head Start, public schools, fatherhood programs and TANF programs. (When federal marriage funds become available states will be able to apply for additional money to continue or expand these programs.) When targeting a particular population policymakers may want to consider what services may be beneficial and what goals the state could accomplish.

- **Adults who choose marriage** may benefit from premarital or marital education to help them improve and stabilize their relationships.
- **Youth** may benefit from learning about communications skills and about how postponing marriage and child-bearing until adulthood may improve their relationships over time.
- **Single parents** may benefit from skills that help them to co-parent and communicate with the noncustodial parent.
- **Fathers** could benefit from programs that improve their marriageability, encourage involvement in their childrens' lives and help them navigate the child support system.
- **Welfare recipients** may benefit from education and training or job placement programs that help stabilize the family's financial security. Financial stability can help to improve relationships and the probability of marriage.

Establishing policies that support healthy marriages may look very different from state to state. Bringing together key stakeholders and discussing both the positive and negative aspects of marriage may help policymakers design initiatives that suit their state or target population.

States also may need to consider how to fund a marriage initiative and how various funding sources may be directly linked to a variety of target populations. Federal funding streams other than TANF that may be used to fund marriage projects include the following.

- The **Title XX Social Services Program** was funded at \$1.7 billion in federal fiscal year 2002 to preserve, rehabilitate and reunite families.
- The **Safe and Stable Families Program** was funded at \$385 million in federal fiscal year 2002. It can be used to promote nurturing families and prevent the risk of abuse.

- The **Refugee Resettlement Social Service Funds** awarded \$3 million in family set-aside funds to community-based organizations in federal fiscal year 2002 to develop programs that promote healthy families.
- The **Administration for Native Americans' Social and Economic Development Strategies** announced up to \$20 million for federal fiscal year 2003 to promote healthy marriage and responsible fatherhood for Native Americans.
- **Title V Abstinence Funds** can be used for abstinence until marriage programs. This program will make available approximately \$50 million in 2003 to the states and territories.

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