

Short Takes on Welfare Policy

Number 5

Should Government Promote Healthy Marriages?

Marriage reduces poverty, but government programs promoting healthy marriages remain to be tested.

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Unmarried parenthood and child poverty are closely linked. According to census figures for 2000, almost one in three poor families with children is not headed by a married couple. Unmarried couples make up an even higher share of the chronically poor. These economic disadvantages often hurt children's academic performance and limit their long-term economic well-being.

Recognizing the link between family structures and poverty, policymakers have consistently built family-related provisions into welfare legislation. For example, the 1996 reforms funded teen pregnancy prevention initiatives, strengthened paternity establishment procedures, bolstered child-support enforcement, expanded welfare benefits for two-parent families, and provided single parents with child care. Recently, the Bush administration and some congressional members have proposed a more direct intervention—using public funds to promote healthy marriages.

If the Bush-sponsored initiative succeeds, federal and state governments could spend more than \$200 million a year for five years on marriage education, training, mentoring, and public advertising, as well as on reducing financial disincentives to marry. An additional \$100 million per year would fund research and demonstration projects promoting healthy marriages.

Deploying government funds to encourage marriage has sparked heated debate. According to proponents, informing people of marriage's long-term benefits, encouraging them to marry, and providing relationship tools will reduce poverty and family instability. According to critics, marriage promotion oversteps government's bounds, could divert TANF funds to nonwelfare programs, and detracts attention from a more pressing problem—early childbearing. Critics also question whether poor women will see economic gains and whether policy-induced marriages might increase domestic violence among financially strapped couples.

ECONOMIC GAINS FROM MARRIAGE

Married-couple families with children have much higher living standards and are less poor than other families. Although this observation tells us little about poverty's causes, research shows that additional marriages would likely reduce poverty, especially among low-income women. As shown in two recent simulation

studies, marriages among unwed parents could reduce child poverty by as much as 25 percent (Lerman 1996; Thomas and Sawhill 2001). Among unwed mothers, marriage's positive effect on poverty rates appears greater among women at higher risk of being poor than among women at lower risk of being poor (Lichter, Graefe, and Brown 2001).

Marriage appears to benefit cohabiting-couple households as well as single parents. Even among lower-income families, married parents with children have a higher standard of living than single parents or cohabiting couples (see figure). Not surprisingly, children in married-couple families are less likely to face material hardship (such as inadequate food) than children in single-parent families. However, children in cohabiting-couple households also suffer more material hardship than children in married-parent families, despite the presence of two potential earners. Among couples with the same earning capacity, the economic advantages of marriage over cohabiting remain significant (Lerman 2001).

These research findings make marriage promotion programs worth investigating. They also make policies *discouraging* marriage hard to justify. Often, benefit programs indirectly reduce or eliminate marriage's economic benefits. Among poor non-marital families who wed, "marriage penalties" can arise because the couple's combined income causes benefits to phase out at a faster rate. Congress has taken initial steps to solve this problem. In 2001, for example, it changed the income caps for the earned income tax credit (EITC); the credit now phases out at a higher income level for married couples than for single parents.

But significant disincentives remain: Consider an unmarried mother with two children earning \$13,000 annually who lives with a man earning \$13,000 per year. Through the couple's marriage, the family loses about \$3,000 in EITC and food stamp benefits. Although marriage sometimes increases a family's benefits, among low-income couples marriage penalties are more common.

Greater progress in eliminating marriage penalties would send a consistent, positive message to couples. Though the impact of such changes is uncertain, one recent experiment found that changing income support programs to offer better marriage incentives reduced divorce and increased marriage (Miller et al. 2000). Such measures, however, can be costly and are less transparent to the public than programs directly promoting marriage.

RECOMMENDATIONS

By most measures, marriage helps keep children out of poverty. If government-funded initiatives could promote healthy marriages, child poverty would almost certainly decline. But it's not clear that the proposed programs will prompt more couples to

wed, and if they do, whether the resulting marriages will be stable. Marriage preparation services, in particular, appear promising, and public awareness campaigns discouraging teen pregnancy and encouraging father involvement in child rearing are common. Nevertheless, without more evidence, committing up to \$1.5 billion over five years to these programs is risky. In reviewing marriage-promotion strategies, Congress and the administration should consider:

- *Requiring states to target TANF funds used for marriage promotion programs to low-income individuals.* Reaching a broad audience through public announcements and marriage education may be a larger state goal. But TANF funds should primarily support relationship counseling, message campaigns, and divorce prevention programs in predominantly low-income neighborhoods and schools.
- *Supporting a range of strategies that integrate marriage initiatives into well-established, family-related initiatives.* Comprehensive programs that link marriage promotion and education to teen-pregnancy prevention, family planning, and career-preparation activities would support the broader goal of family stability. Making marriage promotion part of a multipronged strategy would also reduce the risk of encouraging unstable marriages.
- *Planning an overall strategy and designing well-defined, targeted projects that assess which approaches best promote stable, healthy marriages.* Requiring that all funds allocated to marriage initiatives include a research or evaluation component will help build benchmarking data. Compared with the Bush-sponsored proposal, this approach would entail less govern-

ment spending in the first two years, followed by a larger commitment of funds in three to five years.

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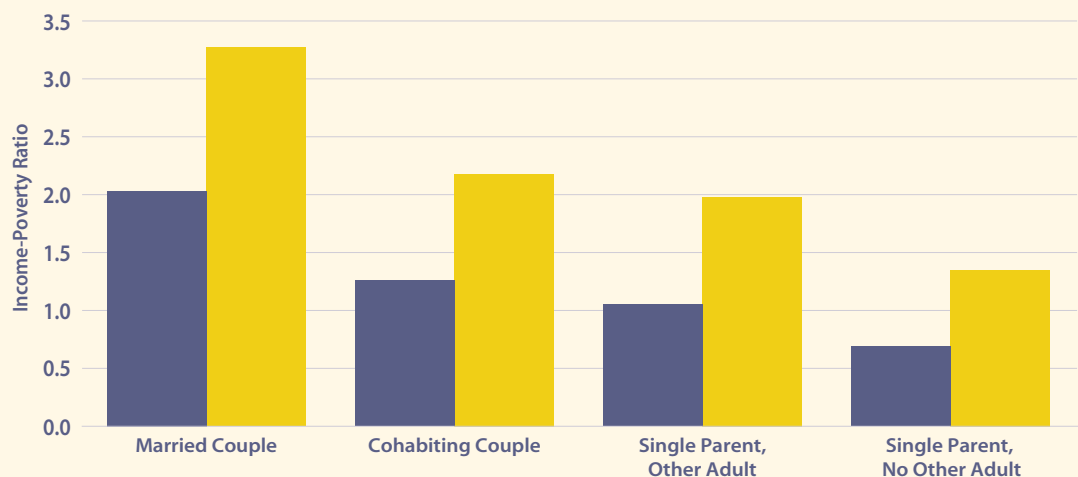
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MARRIED FAMILIES FARE BETTER, EVEN TOWARD BOTTOM OF INCOME DISTRIBUTION

■ Bottom income quartile
■ Median income



Source: Tabulations from the 1999 National Survey of America's Families.
Note: "Bottom income quartile" is defined as a couple or parent at the 25th income percentile (25 percent of workers have lower earnings and 75 percent have higher).