

# *Strengthening Couples and Marriage in Low-Income Communities* \*

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## INTRODUCTION

As a policy analyst I serve as a broker between the worlds of research, practice and policy. For more than twenty years I have been working in family policy. Within this broad area, marriage—the cornerstone of the family—has been viewed as the “m-word,” too sensitive an issue to address directly and publicly.<sup>1</sup> Thus I welcome the signs that marriage is beginning to emerge on the public agenda, and that conferences are being held to discuss how to strengthen marriage.

However, the evolving marriage “movement” is, for the most part, inadvertently ignoring the needs and circumstances of low-income couples, even though the poor are the population group most in need of help. Most of the legal reforms and program initiatives currently being proposed to revitalize and strengthen marriage are not likely, in my view, to have any significant impact on marital stability and quality, or nonmarital childbearing among the poor. There is a major exception. The new federal welfare reform program has the potential to help stabilize and strengthen couple unions among the poor. The 1996 Personal Responsibility and Work Opportunities Reform Act (PRWORA) established four purposes, of which three address promoting marriage, reducing out-of wedlock childbearing, and strengthening two-parent families. (See Appendix for background on the law.)

In this paper I address four questions. First, why is it important to focus on the state of marriage in low-income communities? Second, what do we know and what more do we need to know about couple unions and marriage among the poor and near-poor? Third, what special barriers exist and opportunities are there to build upon within these groups? Fourth, what can we do, if anything, to help strengthen two-parent families and marriage in these communities? Much of my discussion focuses on the situation in African-American, urban, low-income communities largely because there is some relevant research to draw upon, which is not the case with other racial/ethnic groups.

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## Reasons to Focus on Low-Income Populations

It is important to focus on couples and marriage among the poor because they are at greater risk of single parenthood and the consequences for their children are more serious. A second reason is the issue of public costs. The rise in single parenthood among the poor has driven up the costs of welfare, Medicaid and many other public assistance programs. Third, the decline in marriage among the poor and near-poor is influenced by a more complex array of factors and assumes different shapes and patterns than in the rest of the population. Thus efforts to strengthen marriage for the population as a whole are not likely to be successful unless a deliberate effort is made to develop policies and services tailored to the needs and circumstances of poor families.

The decline in marriage (and the related increase in nonmarital childbearing) cuts across nations, class, religion and race; however, it is most marked among the poor. Low-income individuals are at higher risk of out-of-wedlock childbearing, of cohabitation, are less likely to marry, and when they do marry are more likely to separate and divorce than middle- or high-income couples.<sup>2</sup>

The proportion of children who live with only one parent has more than doubled since 1970, from 12 percent to 28 percent in 1996. Although the proportion is highest for black children, the rise has been steepest for whites.<sup>3</sup> Almost half (49 percent) of children in female-headed households were poor in 1998.<sup>4</sup> Single-parent households are five times more likely to be poor than two-parent households. This development is causing growing concern among policy makers and the public.

The proportion of all American children who are poor has been increasing—from 15 percent in 1970 to 20 percent in 1996, “but virtually all of this increase is associated with the growth of single-parent families.”<sup>5</sup> (It is not possible to disentangle the direction of causation, since poverty is both a cause and an effect of single-parenthood.) Sawhill points out that the composition of this group of single parents has changed also. In the 1960s and 1970s, most of the growth of single-parent families was caused by increases in divorce, but in the next two decades all the increase was driven by out-of-wedlock childbearing. Currently, 32 percent of all children are born outside of marriage and these children are more likely to be long-term welfare dependents. (However 40 percent of these nonmarital births are to cohabiting couples.) Currently more than half of parents receiving welfare are not married to their child’s other parent, nearly 20 percent are divorced or separated, and 11 percent are married.<sup>6</sup>

Studies document that children raised in single-parent homes are at greater risk of poverty, and other negative outcomes such as school drop-out, juvenile delinquency, teen pregnancy, and are themselves more likely to become divorced.<sup>7</sup> As noted the increased number of single parents has led to an increase in costs of welfare, medical assistance, food stamps, and many other assistance programs for the poor, as well as programs to deal with the issues of teen pregnancy and parenthood and troubled, poorly educated youth. In summary, there is substantial public interest in reversing the current trends in family formation among low-income populations.

## COUPLE RELATIONSHIPS AND MARRIAGE AMONG THE POOR AND NEAR-POOR

Strategies to strengthen marriage in low-income populations need to be based on a sound understanding of their demographic trends, particular patterns of couple union, and the contexts, causes and consequences of these patterns. Unfortunately, although some information is available, there are many limitations and gaps in our knowledge of these patterns.

The demographic data that monitor trends in fertility, marriage, and out-of-wedlock pregnancy for the U.S. population as a whole are rarely presented by income or poverty status, as explained by Christine Bachrach. She says that the alternative strategy typically adopted is “to examine trend data according to relatively enduring characteristics that are associated with, but not identical to, poverty.”<sup>8</sup> Race is one such characteristic, but it is a poor proxy for income or poverty. Level of education is often preferred.

Another problem is that while analysis of census data can provide a fairly good portrait of the association between poverty and single-parent status, these measures underestimate the presence of men or other adults in single-parent households. The use of the term *female-headed households* gives the false impression that these women are living without other adults in the household. In fact, a substantial minority live with others, both relatives and non-relatives. Analysis of the 1990 Survey of Income and Program participation found that 62 percent of single parents lived independently, 16 percent (mostly the younger, unmarried mothers) lived with their parents, 12 percent cohabited with unrelated men, and 11 percent shared with other adults.<sup>9</sup> White and Hispanic mothers are roughly twice as likely to cohabit as black mothers, but black mothers are substantially more likely to live with parents. Moreover many of the women who report they are living independently have men in their lives as frequent visitors.

Researchers have had a great deal of interest in cohabitation in recent years; however, there remain major gaps in our understanding of patterns of cohabitation in the general population and in low-income populations in particular. We know that cohabitation has been increasing dramatically: there was a sevenfold increase between 1970 and 1996. Over half of all first marriages are now preceded by cohabitation. We also know that cohabitation is somewhat more common among low-income couples.<sup>10</sup> Cohabiting couples have high rates of breakup and their children are exposed to more instability than children of married couples.<sup>11</sup> Yet most cross-sectional surveys do not capture the complex cohabitation histories and visiting relationships of unwed parents. The constant instability of these relationships may be a more serious disadvantage to the children than if they were being raised in a stable, one-parent household.<sup>12</sup> We also don't know about the prevalence or characteristics of long-term cohabiting couples among poor blacks or Latinos, and whether these unions resemble what we used to term “common-law” marriages.

Although there is a growing body of literature about couple relationships and marriage among blacks there is very little data about poor whites, Native Americans, or Latinos, or about the differences between urban and rural poor families. This is a serious gap in research. For example, there is evidence that there are considerable racial-ethnic differences in patterns of, and attitudes towards cohabitation and marriage, but these have been essentially ignored in the literature and public discussions about marriage.<sup>13</sup> A growing proportion of the poor in the

United States comprises Latino and Asian immigrant families. Strong marriage and family ties and traditional family values are major strengths and resources for many immigrant groups. Apparently the process of assimilation does damage to these “family values.” A new wave of studies using census and other data “consistently indicate patterns of low rates of divorce and of single-parent families in the first (immigrant) generation but striking increases in the prevalence of marital disruption over time in the United States and particularly in succeeding generations, for some (immigrant) groups more than for others.”<sup>14</sup>

Within the substantial body of literature on African-American families, there are a growing number of qualitative studies on marriage and male/female relationships, especially among the urban Black poor. (I gratefully acknowledge the help of Dr. Robert Hill, noted African-American sociologist, for steering me to several invaluable sources of information on this subject.) This research focus has a long and controversial history.

The publication in 1965 of the Moynihan report, *The Negro Family: A Call to Action* placed a spotlight on the growth in black, female-headed households, and called them “broken” families. The report generated protest from many quarters. Several African-American scholars pointed out the biased nature of much of the research and commentary on black families and recognize that it continues today. They objected to the singular focus on one type of lower-class black family, to a preoccupation with pathologies rather than also examining the diversity and strengths within the black community that have enabled so many to survive and others to do well despite the odds.<sup>15</sup>

For example, Hill notes that in the 1990 census, married couples constituted the majority of black family households yet there is a virtual absence of research on African-American married couples. Hill also laments the failure to study the two-parent, two-earner, low-income black families who reside in the urban “underclass” areas defined as neighborhoods in which 40 percent or more people are poor. He points out that in these areas half of the families are two-parent, are not poor, and not on welfare, and three out of five families have income from earnings.<sup>16</sup>

Yet while it is important to avoid stereotyping, to present a balanced view of black families, and to focus on their strengths, Hill believes we should not commit the opposite error of avoiding the facts. Researchers must seek to understand the causes of the dramatic decline in marriage among African-Americans that has taken place since the 1960s. This decline is all the more dramatic when seen in historical context. Around the turn of the century, black young women were more likely to be married than white.<sup>17</sup> Indeed in 1940, for every age and sex group, whites exceeded blacks in percentages never-married; but by the 1980s, just the opposite was true. Currently only 70 to 75 percent of African-American women can expect to marry during their lifetime as compared with 91 percent of white women.<sup>18</sup>

Black women are much more likely to give birth out-of-wedlock than white or Hispanic women. In 1999, 22 percent of births to non-Hispanic white women, 42 percent of births to Hispanic women and 69 percent of births to black women were nonmarital.<sup>19</sup> When blacks marry they are twice as likely to divorce as white or Hispanic women.<sup>20</sup> And yet while the levels of out-of-

wedlock childbearing are higher for blacks, the trends have been steadily declining since the early 1990s, whereas they have been rising for whites and Hispanics.<sup>21</sup>

The combined effect of the decrease in black marriage rates, high black divorce rates, and the high (although declining) rates of nonmarital childbearing among blacks is that the majority of African-American children are now living in single-parent homes.

### **Explanations for the Decline in Marriage**

Four principal explanations are often put forward to account for the nationwide decline in marriage. Most agree that a major factor is the changing economic status of women. Their entry into the labor force and increased earnings has created a so-called “independence effect” by diminishing the economic need for women to marry or stay married. The empirical evidence to support this intuitively appealing argument is slim, however.<sup>22</sup> It also has less salience for African-American populations since black women have historically had high employment rates.

A second explanation given for the decline in marriage, especially among low-income African-Americans is the shortage of “marriageable” black men due an imbalance in the sex ratio between adult black men and women. This proposed imbalance is caused in part by high rates of male homicide and suicide; high rates of unemployment among low-skilled men, especially young black men in urban areas; and high rates of black male incarceration, and drug addiction. This theory was originally put forward by noted African-American scholar William Julius Wilson, based on his extensive studies of the effects of deindustrialization in the Chicago inner-city neighborhoods.<sup>23</sup> It was reinforced by the findings of an edited volume of papers by Tucker and Mitchell-Kernan<sup>24</sup> and has since gained wide currency. Although some empirical evidence has been found to support this thesis, the increasing black male unemployment rates have been found to account for only about 20 percent of the changes in marriage rates for black men from 1960 to 1980.<sup>25</sup>

A third factor most often cited by conservatives as a major cause of the retreat from marriage among the poor is the expansion of welfare programs that occurred in the late 1960s and 1970s. Since these programs were targeted on giving assistance to single-parent families, it is argued that the government was stepping in to take the place of fathers, undermining their responsibility to provide for their families and creating financial incentives to break up or discourage marriage on the theory that “you get more of what you subsidize.”

There has been a vigorous debate among economists about whether research supports this view. The evidence is mixed and often conflicting. However, on balance, the new consensus is that the welfare programs undoubtedly played some contributory role to the rise in non-marital childbearing and divorce, but the magnitude of the effects was not large and certainly not large enough to account for the dramatic decline in marriage that has occurred over the past twenty years, and in all classes of society, not only the poor.<sup>26</sup> Some analysts have taken the position that there are substantial financial disincentives for many couples embedded within the various low-income assistance programs, including a very high marriage penalty within the Earned Income Tax Credit.<sup>27</sup> Others, however, are not so sure. A recent paper suggests that the

calculations of marriage penalties/bonuses are very complicated, and when cohabitation is introduced as an option “two-parent families fare better than single parent families regardless of whether they marry if the calculation takes into account child support payments and the additional costs of maintaining two separate households.”<sup>28</sup>

The understanding and effect of financial disincentives/incentives on young people’s decision to marry are unknown. Middle income couples are not likely to be deterred from marrying by the fact that if both are earners they will be taxed at a higher rate than if they stayed single. However, the potential loss of several thousand dollars in benefits and refundable tax credits may deter young, low-income working couples from marriage and encourage cohabitation, since they are already living at the financial margin.

Fourth, the revolution in cultural and sexual values and gender roles of the past half-century has clearly played a strong role in the changes in reproductive and marital behavior across incomes levels. William Julius Wilson, in his most recent book, states “the weaker the norms against premarital sex, out-of-wedlock pregnancy and non-marital parenthood, the more that economic considerations affect the decision to marry.”<sup>29</sup> Shifts in attitudes about gender roles may also play a part in relationship difficulties among low-income families. As noted recently by ethnographer Kathryn Edin, “There is certainly evidence that among lower-income adults, women’s views (about gender roles) have changed far more dramatically than men’s, and the result is a mismatch in sex role expectations of poor men and women.”<sup>30</sup>

All four of these factors undoubtedly play some part in the decline of marriage, and in communities with high concentrations of poverty, economic, cultural and social forces appear to reinforce each other in a downward, amplifying spiral across generations.

Kathryn Edin and her colleagues have recently conducted in-depth interviews with 130 low-income black, white and Puerto Rican single mothers in nine neighborhoods in the Philadelphia metropolitan area.<sup>31</sup> These interviews confirm some of the above theories; when added to earlier studies conducted by Robin Jarrett, they create some powerful insights.<sup>32</sup> The women revealed four major motives that explained why they are not married to the men in their lives:

- Economic pressures (the men’s erratic employment and earnings).
- Belief in male untrustworthiness (women spoke about the inevitability of male infidelity, their inability to handle money wisely, or care for children responsibly).
- Yearning for respectability and upward mobility (many of the women associated marriage with home ownership, big weddings and other markers of financial stability and upward mobility—and none of these seemed possible to achieve by marrying their current partners or boyfriends).
- Maintaining control and independence (these women expressed a strong desire to avoid economic dependence on men, which had often occurred during their early childbearing years, and envisaged marriage, a status they idealized and desired, as a partnership between equals—they assumed marriage would probably not happen until their children were in school or had left home).

Edin concludes, “These low-income single mothers believe that marriage will probably make their lives more difficult and do not, by and large, perceive any special stigma to remaining single.”<sup>33</sup> In a small number of interviews with low-income fathers, Edin and her colleagues confirmed the strong role economics plays as their responses make clear “that the role of the father is inextricably bound to a man’s ability to provide for his children—to ‘be there’ financially and emotionally.”<sup>34</sup>

These sociological, demographic, and economic explanations of the decline in marriage leave out an important part of the story. Marital interaction researchers, who are generally clinical psychologists, believe the reasons for high levels of marital instability derive primarily from the nature of the relationship between the couple. They assume that relational qualities and patterns of interaction assume a much greater importance in contemporary marriages than in former times. Most of the traditional economic, legal, social and cultural constraints that used to keep marriages together (even unhappy ones) have fallen away. In addition, couples now have higher expectations for marital happiness—having all one’s needs met by one’s marital partner—and are readier to dissolve the union if they are not satisfied. The result is that there is much more pressure on young couples ability to communicate well, negotiate and resolve conflict, accept each other’s differences, and stay committed to working on the relationship. In their carefully controlled clinical studies these marital researchers have been able to identify characteristic patterns of relating that are highly predictive of divorce.<sup>35</sup>

Each of these explanations suggests different approaches to attempting to strengthen and revitalize the institution of marriage. Before discussing these, however, I highlight below a few additional points that need to guide policy and program development for low-income couples. The first group fall into the category of barriers to overcome, the second are more in the nature of opportunities to build on.

## **Barriers to Overcome**

### *The “M-word”*

One of the major barriers to putting marriage on the public agenda is that so many of our nation’s leaders are reluctant to talk openly about what is happening to marriage today. There are a number of reasons why people want to avoid the subject or believe it is not a legitimate topic for government intervention.<sup>36</sup> Marriage is a personal and sensitive subject and brings with it many different kinds of personal and political “baggage.” Some fear that pro-marriage advocates want to restore patriarchy or deny the existence of domestic violence. There is also the real concern that promoting marriage is seen as stigmatizing and blaming single parents—many of whom are doing a good job under difficult circumstances—and that by imposing middle-class values on the vulnerable poor we may be acting coercively.

Progressive leaders are especially concerned that since single-parent households are more prevalent in low-income African-American communities, a pro-marriage agenda may seem especially insensitive to black concerns and realities. These fears and sensitivities about the “m-

word,” however real, should not be permitted to stifle study and debate on a topic of such importance to low-, middle- and high-income Americans alike.

### *Decoupling of Childbearing and Marriage*

Ironically, while Americans persist in highly valuing marriage, they are becoming much less certain that marriage and childbearing need to be linked. Polls reflect a much greater tolerance and destigmatization of unwed childbearing. But when it comes to their own families, Americans in general still disapprove of unwed childbearing and there is still a general recognition that it is better to wait until marriage to have a child. A recent report points out that only about 14 percent of U.S. women in 1989 said that they would consider it acceptable for their daughter to bear a child without being married.<sup>37</sup> While black adults are somewhat more accepting, only 28.5 percent say they would consider it acceptable for their own daughter to have a child while unmarried. Surveys of younger people, however, reveal their attitudes are considerably more permissive about unwed childbearing. And in those African-American communities in which half to three-quarters of the children are born outside of marriage, there is probably less stigma attached to this status and less support for the belief that children are better off if they are born and raised by two married parents.

It is an enormously difficult challenge to think of effective ways of reversing this growing and widespread cultural acceptance of out-of-wedlock childbearing. It will require a marked change in the cultural messages that young people hear and see around them every day.

### *Complexity of Couple and Family Relationships*

Initiatives to strengthen marriage in low-income communities will need to take into account the complexity of the couple’s family relationships. Many low-income couples—whether black, white or Hispanic—do not move through the traditional stages of courtship (cohabitation), marriage, childbearing, and then perhaps divorce and remarriage that are the familiar sequence in middle-income populations. Family formation nowadays often begins not with marriage, but with the (typically unplanned) birth of a child. Often the baby’s parents do not stay together but move on to new partners. Thus from the beginning many cohabiting couple households and first marriages may include a child of one of the partners. Families formed in this way face many ambiguities and tensions about who makes decisions, who the child has to obey, which partner pays what bills and so forth. In addition the relationships between the couple and the child’s non-residential parent (often referred to in black communities as “my baby’s daddy” or “my baby’s mother”) are delicate and fraught with difficulty. In some respects these families encounter some of the same tensions and challenges as “blended” step-families.

### *External Stressors*

Low-income families, especially those who reside in poverty neighborhoods, are daily exposed to a variety of experiences that place extraordinary stress on the couple and family relationships. In addition to the constant stress of making ends meet financially, and of working in unstable,



low-paying jobs, they have the frustrations of living in substandard housing in poorly serviced neighborhoods, without adequate transportation, and they and their children are continually in fear of crime and violence. Members of their immediate or extended families may be struggling with depression, alcoholism or drug abuse, HIV/AIDS, or may be in and out of jail, or some combination of those problems. Domestic violence is more prevalent in low-income households. In addition, black and other minority individuals are constantly exposed in the workplace or on the streets to incidents of racism and discrimination. Service providers who work with these couples note how often these accumulated stresses spillover into the home, and anger and frustration too often poison the relationship between couples and between parents and children.

## **Opportunities to Build On**

### *Persistent High Valuation of Marriage*

Although many skeptics assert that the high rates of out-of-wedlock childbearing and divorce indicate that marriage has virtually disappeared as a value among blacks, study after study proves the contrary. Just as in the population as a whole, marriage remains highly valued by African-Americans across income levels, and married couples, especially married men, report high levels of satisfaction with their lives.<sup>38</sup>

In the National Survey of Black Americans conducted in 1979-1980 at the University of Michigan, (the first nationally representative sample survey of black adults in the nation), respondents identified six major functions for which marriage is considered very important: raising children, companionship, having a sustained love life (sex), safety (for women), help with housework, and financial security.<sup>39</sup>

The continuing high value placed on the importance of marriage suggests that initiatives designed to strengthen marriage would be welcomed by many in the African-American community. (This is also certainly true in the Mexican-American community, where there is an even higher cultural value placed upon being married.) Indeed increasing numbers of African-American scholars and community leaders are talking to each other about the status of male-female relations in the African-American community. Many black churches are setting up programs to enrich and restore marriage.<sup>40</sup> And the black popular magazines and journals, such as *Ebony*, frequently feature articles on this subject just as their counterparts do for white readers. Today, male-female relations is the most widely discussed topic in the black media.

### *Gender-Role Flexibility*

One of the major cultural strengths of African-Americans is the flexibility of family roles in general, and specifically between men and women.<sup>41</sup> Two-earner families have long been the norm. Black mothers typically work outside the home, and perform other traditional roles of fathers, and fathers often care for the children and carry out traditional women's household chores. This flexibility has enabled many black families to survive economically. To the extent

that this egalitarian model is practiced in African-American communities it suggests that a major source of tension for many white couples may be less of a problem for blacks.

### *“Magic Moments”*

Several recent studies report that there are moments and stages in the development of many low-income couples' relationships that, at least briefly, hold promise of a better and more long lasting future together. For example, in Kathryn Edin's study, many mothers report that prior to the pregnancy their relationships with their children's fathers were warm, romantic and loving, and a good number said they had even planned to marry, but then the relationship began to fall apart as the boyfriends began to panic at the prospect of having to assume responsibilities and commitments for which they felt unprepared.

Other mothers often described a golden period in their relationship with the child's father once their child is born. Often the father comes to the hospital during or after the birth, and the couple renews their desire to stay together and perhaps marry.<sup>42</sup> This finding is echoed by the preliminary results from interviews conducted with young unwed parents in two cities (Austin, Texas and Oakland, California), part of a 20 city survey of so-called fragile families. In these couples more than half of the parents were living together when the child was born, 80 percent were “romantically involved” and 70 percent said their chances of marriage were 50-50 or better. In addition, 86 percent of the mothers were planning to put the father's name on the birth certificate and 90 percent of the mothers want the father to be involved in raising their child.<sup>43</sup> These findings led the researchers to identify the time of the birth of the child to an unmarried urban couple as a “magic moment” which could potentially be built upon. Other studies have shown that this magic moment does not last. The vast majority of these young men have limited skills, low literacy, do not work, or have a poor work history. Within a few years, the couple is likely to drift apart, and many of the fathers will disengage entirely from the relationship with their children.

These findings suggest that if the right kinds of help were offered to poor married or unmarried couples at these “magic moments,” perhaps some of the relationships could be stabilized and the deterioration prevented.

### *Black Churches as Resources*

Religious orientation is one of the greatest strengths of black families. And black churches have played a uniquely important role in the history and spiritual and social life of African-Americans. Increasingly, churches with large congregations (in the thousands) and considerable resources carry out a wide range of charitable activities and reform ministries to assist the members of the congregation and address many of the problems and needs of the community at large.<sup>44</sup> Some of these churches have developed strong family and marriage ministries, offering enrichment programs for married couples, workshops for single parents, and male responsibility programs for young male youth.<sup>45</sup> These congregations, which include large numbers of married as well as single individuals, could be a resource for the smaller, less well-endowed churches in low-income communities. One promising program model is to train volunteer married couples as mentors to befriend (“adopt”) and support low-income young parents as they traverse the

inevitable ups and downs of their lives together. The need for marriage mentors is acute. Few young people today, especially those growing up in disadvantaged communities, have known examples of strong, healthy, egalitarian marriages that last.

## STRENGTHENING COUPLE RELATIONSHIPS AND MARRIAGE IN LOW-INCOME POPULATIONS

In light of this review of the multiple factors that contribute to the decline in marriage in low-income populations, and the complex circumstances and pressures on the lives of poor families, it seems clear that the major legal reforms currently being proposed—covenant marriage, divorce law reform, required premarital education—are not likely to have much effect on the status of marriage in low-income communities. They simply do not respond to the complex problems and circumstances low-income couples face. In this section, however, I will suggest that there are a number of economic, cultural, educational and community-support strategies that are being tried, or are being proposed, that may be relevant and useful to the poor and near-poor. Some of these strategies stand a good chance of having some positive effects, although others may be questionable. Any single strategy by itself is unlikely to have much effect. But if they were all tried at once—the “saturation” approach—one could reasonably expect to see some changes in family formation behavior. (I do not discuss reforms within state marriage and divorce law which are the subject of several other chapters in this volume.)

*Resources for strategies to aid low-income couples.* All of these strategies will require a serious investment of resources—resources of funding, leadership, and the commitment and time of volunteers. What makes this discussion so timely and compelling is that the 1996 welfare reform law replacing the old AFDC program with the Temporary Assistance For Needy Families Program (TANF) can provide states and communities with the funds right now to “promote marriage...and to encourage the formation and maintenance of two-parent families.” TANF funds should be targeted primarily, though not exclusively on low-income families. As of late 2001, only four states have made plans to use substantial TANF monies for these purposes. For instance, Oklahoma has made a commitment to use \$10 million of unspent TANF funds to help support the governor’s multi-sector initiative to reduce divorce and strengthen marriage. The Arizona legislature enacted legislation that allocates \$1.65 million of TANF funds to be spent on prevention-oriented, marriage related activities.<sup>46</sup>

A second possible source of future federal funding is the Fathers Count Act of 1999, which passed the U.S. House of Representatives with an overwhelming bipartisan majority. Many advocates hope that in the near future it will pass the U.S. Senate, where it has drawn broad support. This act would provide grants to private and public organizations who will work with poor and low-income fathers to achieve three purposes: help fathers increase their incomes, promote successful parenting, and “promote marriage through counseling, mentoring and other activities.” (For more information, see the National Fatherhood Initiative website, [www.fatherhood.org](http://www.fatherhood.org))

*Economic strategies.* Federal and state policy officials readily turn to fiscal incentives as instruments to achieve their policy goals. Thus there has already been some discussion about the

need to remove current financial provisions in the tax, welfare and other programs that may serve to deter marriage. States are now free to set their eligibility and other rules for receiving welfare assistance. Thus, they could change policies that currently discriminate against two-parent families and levy penalties on couples who marry. A few states are beginning to do so in small ways. West Virginia is giving married couples a 10 percent higher welfare grant than single parents. Several states are eliminating differential treatment of two-parent and one-parent families in determining eligibility for assistance. Taking this approach one step further, an analyst at a prominent conservative think tank is proposing to experiment with giving large cash bonuses to poor unwed young mothers who marry and stay married.<sup>47</sup>

Another strategy to remove economic barriers to marriage for low-income couples is to offer noncustodial fathers job training and employment assistance on the same basis as agencies offer this assistance to welfare mothers. The TANF law allows assistance to noncustodial parents, as do the Welfare-to-Work grants funded under the Labor Department. Some advocates point out that this kind of assistance to low-income noncustodial fathers should also be available to low-income married fathers, and this is now possible in the TANF program.

A few advocates note that if men believed they would be held financially responsible for their children, they would be less likely to risk becoming a father or to walk away from marriage. Thus recent policies to encourage and require paternity establishment and the numerous reforms to strengthen child support enforcement can also be viewed as a strategy designed to prevent out-of-wedlock childbearing and reduce divorce.

*Public education/changing the culture.* State authorities and community leaders can use a wide variety of vehicles to provide basic education about marriage, such as the benefits of marriage to children, the rights and responsibilities of marriage, the typical stages of marriage, and resources to get information and help with relationship and marriage problems. Some communities are beginning to mount such public education campaigns to reduce out-of-wedlock childbearing and divorce and promote marriage. For example, the Virginia Health Department is spending state and federal TANF funds to support community coalitions dedicated to preventing out-of-wedlock pregnancy among young adults, ages 20-29, and promote the message that “marriage is the right place for a child to be born.” The Greater Grand Rapids Community Marriage Policy Initiative has developed bill boards, posters, full-page newspaper ads, television shows, and brochures to explain the reasons for their initiative, tell stories of successful marriages, and share the “secrets” of strong, healthy relationships. The Florida Bar Association developed a handbook on marriage to give to all couples who applied for a marriage license. The State of Oklahoma has held several well-publicized events to promote their governor’s ambitious Strengthening Marriage Initiative.

Developing a pro-marriage culture within the black or Latino communities, however, will require that black and Latino pastors, sports and media stars, singers, professionals, and others speak out in favor of marriage and show by their own example that they value it. In addition, African-Americans and Latinos need to become involved in developing educational and promotional materials which will have resonance in their communities.

*Information, education and community supports for couples.* Many marriage advocates believe that information and education about marriage should be as commonly available and accepted by the public as is information and education about parenting. They believe that every community needs to be a spectrum of information, education and community supports to meet the needs of couples at different stages in their relationships. Low-income couples should be able to have the same access to these kinds of services that middle-income couples are beginning to have through their schools, churches, or marriage education programs offered under private auspices.

This spectrum should include courses in high school to develop relationship skills, preventive relationship and marriage workshops and classes for young couples, intensive encounter weekends for troubled marriages, and mentor couples to offer ongoing support. The problem is that the growing field of marriage education—which teaches skills in communication, conflict resolution, acceptance and commitment, among other topics—offers programs largely designed for middle-income, white couples. However, a couple of the best-known program models have been adapted and used for less-well-off couples, such as enlisted personnel in the military, and for couples of minority ethnic and racial groups (e.g. the Denver University-based Prevention and Relationship Enhancement Program, PREP, and the Family Wellness model in California).

Since these kinds of programs currently do not exist in low-income communities, advocates should think carefully about adapting them or creating new programs. TANF could be used to enhance and extend existing programs to offer ongoing skills-based relationship training. In Oklahoma, as part of a proposal for using unspent TANF funds, an ambitious capacity-building plan has been drafted that will train cooperative extension family life educators, health department child guidance staff, pastors, laypersons and others to offer these educational workshops to low-income and other couples on a sliding scale, fee-for-service basis, or in exchange for vouchers.

Couples should be able to ask about these programs and be motivated to participate in them. Again, Oklahoma plans to invest in training “gatekeepers”—such as nurse home visitors and welfare workers—who in the course of their daily work interact with young couples around the birth of the child, or at other critical life stages, such as moving from welfare to work. The training will help the gatekeepers have conversations with the young parents about their relationship and its potential for stability and marriage, and explore their interest in participating in relationship skills-building workshops. This training may also include assessing for the presence of domestic violence, or whether other kinds of services are needed to help stabilize and support the relationship such as job training or alcohol treatment, or legal services.

Couples and marriage education is not a silver bullet. Participation in a one-time course of educational workshops will not be sufficient help for many low-income couples over the long haul. Booster sessions and ongoing supports will be typically needed as well. Couple peer support groups, couples and marriage celebrations and seminars sponsored by churches or other organizations, marriage mentors and other resources and interventions may also need to be put into place. These resources may be created through working with the religious and nonprofit voluntary sectors.

In my view, any and all of these strategies will be successful only if they obtain a broad consensus of support from the state and community leadership and the public at large. They must be soundly based in research, inclusive and sensitive to the “hot button” concerns. I suggest that strengthening marriage strategies for low-income populations, indeed for all populations, should be guided by the following general principles:

- Public promotion of marriage must be careful not to stigmatize single individuals or single parents, must acknowledge the realities of domestic violence, and point out that some marriages should never begin and others are better ended.
- Coercive and punitive policies should never be used to promote marriage.
- Information along with educational services and supports should be available to strengthen relationships between parents whether they are married or not married.
- Community-level initiatives should invite low-income couples, representing the racial and ethnic backgrounds prevalent in the community, to help design and shape the activities and assure that they are adapted to the needs and circumstances of the populations they are intended to help.
- While it is appropriate to remove existing financial disincentives to marriage, offering substantial monetary incentives to individuals to marry would be unwise policy, since immediate financial gain should not be the sole or even principal reason for marriage.
- Initiatives to strengthen marriage should target couples at highest risk and at especially vulnerable or magic moments when they are most ready and willing to get help.
- Strategies should focus on improving the quality of the marriage or the couple’s relationship, not solely preserving its stability.

## CONCLUSION

There is a strong public interest in reversing the decline in marriage in the nation generally and among the poor and near-poor in particular. The research basis for action, however, is slim. In the past researchers have generally not disentangled differences by race/ethnicity and income and have largely failed to specifically study low-income couple relationships, whether they are married or unmarried. We do know that the decline in marriage among the poor and near-poor is influenced by a more complex array of factors, and assumes different shapes and patterns. Hence, any reversal of this decline poses a different and more complex set of challenges for low-income couples.

This chapter has suggested that we do know enough to begin to try a number of different strategies tailored to low-income populations and see what works and what seems most acceptable. There are a few hopeful signs that state policy officials are beginning to address the issue. The mission and resources of the TANF program offers an unusual and timely opportunity to plan and implement strategies to strengthen couple relationships and marriage in low-income populations.

## APPENDIX: TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF) PROGRAM AND HOW IT RELATES TO MARRIAGE

In 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 supplied):

1. “to provide assistance to needy families....
2. “to *end dependence of needy parents* on government benefits *by promoting* job preparation, work and *marriage*....
3. “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”
4. “to *encourage the formation and maintenance of two-parent families.*”

Only the first of these family formation goals requires spending TANF funds on “needy” families (as defined by the state). However our general sense is that for political reasons any activities using TANF funds would need to be targeted primarily in low-income communities. Moreover, state MOE (Maintenance-of-Effort) funds must be targeted on needy families.

The TANF law includes a “charitable choice” provision which allows contracts, vouchers or other funding for charitable, religious or private organizations. Thus churches and faith-based organizations can receive funding on the same basis as any other nongovernmental provider. However, in order to avoid entanglement in possible First Amendment issues, some have advised creating a partial “wall” between the government and the religiously sponsored services, such as setting up a separate “religiously affiliated” nonprofit to administer the government-funded programs, provide social services without a religious message, and keep distinct accounting records.

The federal government has given some guidance to states on how to pursue these family formation goals.<sup>48</sup> This guidance document clarifies that states have considerable flexibility in deciding how to spend their block grant funds to achieve the broad purposes of TANF. The guide offered a few suggestions of policy changes or activities that could be engaged in to promote marriage and encourage two-parent families:

1. Provide premarital and marriage counseling and mediation services;
2. Change TANF eligibility rules to provide incentives for single parents to marry or for two-parent families to stay together;
3. Encourage the formation and maintenance of two-parent families (married or unmarried) by using TANF to fund services—such as job placement and training for noncustodial parents—designed to promote responsible fatherhood and increase the capacity of fathers to provide emotional and financial support for their children.

For examples of activities to strengthen two-parent families and marriage that could be funded through TANF, visit the website of the Center for Law and Social Policy: [www.clasp.org](http://www.clasp.org).

## NOTES

For a comprehensive review of recent research, see David Popenoe and Barbara Defoe Whitehead, *Should We Live Together? What Young Adults Need to Know about Cohabitation before Marriage* (New Brunswick, N.J.: The National Marriage Project, 1999).

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