Decreasing Nonmarital Births and Strengthening Marriage to Reduce Poverty

Paul R. Amato and Rebecca A. Maynard

Summary
Since the 1970s, the share of U.S. children growing up in single-parent families has doubled, a trend that has disproportionately affected disadvantaged families. Paul Amato and Rebecca Maynard argue that reversing that trend would reduce poverty in the short term and, perhaps more important, improve children's growth and development over the long term, thus reducing the likelihood that they would be poor when they grew up. The authors propose school and community programs to help prevent nonmarital births. They also propose to lower divorce rates by offering more educational programs to couples before and during marriage.

Amato and Maynard recommend that all school systems offer health and sex education whose primary message is that parenthood is highly problematic for unmarried youth. They also recommend educating young people about methods to prevent unintended pregnancies. Ideally, the federal government would provide tested curriculum models that emphasize both abstinence and use of contraception. All youth should understand that unintended pregnancies are preventable and have enormous costs for the mother, the father, the child, and society.

Strengthening marriage, argue the authors, is also potentially an effective strategy for fighting poverty. Researchers consistently find that premarital education improves marital quality and lowers the risk of divorce. About 40 percent of couples about to marry now participate in premarital education. Amato and Maynard recommend doubling that figure to 80 percent and making similar programs available for married couples. Increasing the number of couples receiving services could mean roughly 72,000 fewer divorces each year, or around 65,000 fewer children entering a single-parent family every year because of marital dissolution. After seven or eight years, half a million fewer children would have entered single-parent families through divorce. Efforts to decrease the share of children in single-parent households, say the authors, would almost certainly be cost effective in the long run and could reduce child poverty by 20 to 29 percent.

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Paul R. Amato is a Distinguished Professor of Sociology and Demography at the Pennsylvania State University. Rebecca A. Maynard is University Trustee Chair Professor of Education and Social Policy at the University of Pennsylvania. The authors thank Robin Dion, Howard Markman, Theodora Ooms, Scott Stanley, the editors of this volume, and the participants in the authors' conference at Princeton University on October 12–13, 2006, for helpful comments and suggestions.
One key strategy for U.S. policymakers seeking to reduce childhood poverty would be to increase the share of children who grow up with continuously married parents. Married couples with children enjoy, on average, a higher standard of living and greater economic security than do single-parent families with children. In 2003 the median annual income of families with children was almost three times that of single-parent households—$67,670 compared with $24,408. Correspondingly, the child poverty rate was more than four times higher in single-parent households than in married-couple households—34 percent compared with 8 percent. Moreover, the economic advantages of married couples are apparent across virtually all racial and ethnic groups. But over the past half-century those economic advantages have been denied to a growing share of America’s children.

In 2004, nearly 36 percent of U.S. children were born to unmarried mothers. Even when children are born to married couples, many will spend part of their childhood living with a single parent because of parental divorce. Between 1960 and 2005, increases in non-marital births, low marriage rates for women who have children out of wedlock, and rising divorce rates pushed the share of children living with a single parent (mostly the mother) from 8 percent to 28 percent. And these sobering figures underestimate the share of children who will ever live with a single parent, because they refer to a single year. Overall, demographers project that only half of all children in the United States will grow up with two continuously married parents. The clear correlation between family structure and economic resources has led researchers to conclude that a major cause of the rise in child poverty in the United States during the second half of the twentieth century is the decline in married-couple households. Effective public policies to boost the share of children living in two-parent families could thus help to reduce child poverty.

How Marriage Promotes the Economic Well-being of Children

Both theory and logic support the view that marriage contributes to the economic well-being of children and families—and a great deal of empirical research backs that view as well. Studies by Robert Lerman, for example, show that the economic benefits of marriage are evident across all socioeconomic groups—even among black families.

One obvious reason for these benefits is economies of scale. Married couples can share expenses, such as rent and utilities, and use the savings to support a higher standard of living or to invest for the future. In 2005 a mother who earned $13,461 and had one child would live exactly at the poverty threshold. A single man who earned $10,160 also would live exactly at the poverty threshold. But if the two were to marry and live together, their combined earnings would place them 50 percent above the poverty threshold.

Marriage also gives a household two potential workers rather than one. In 2004, 59 percent of married mothers with children under the age of six and 76 percent of married mothers with children between the ages of six and seventeen were in the labor force. Clearly, it has become normative for married mothers to contribute to household income, and having two earners substantially increases a family’s standard of living. In 2000, for example, the median family income among married couples in which both spouses were aged fifty-five or younger was $55,000 if the husband only was employed, $62,500 if the wife...
worked part time (thirty-four or less hours a week), and $70,000 if she worked full time (thirty-five or more hours a week). \(^9\) Having two earners also buffers the household economy if one earner should become jobless or temporarily disabled.

Two-parent families have more flexibility in how they divide their time between home and market production. Two parents can decide that one should specialize in home production, while the other maximizes earnings by devoting more time to work-related activities (including commuting)—an arrangement that also makes it easier for the working spouse to cope with job-related stress. \(^10\)

People who are married—wives as well as husbands—also enjoy better physical and mental health than do single people. \(^11\) The health advantages appear to be due partly to the social support provided by a spouse. Married people also tend to take better care of themselves. Following marriage, men in particular tend to decrease their use of alcohol and drugs. Good mental and physical health, in turn, promotes productivity at work and economic security.

Married couples also receive more assistance from their extended family, on average, than do single parents or cohabiting couples. The assistance might take the form of gifts, such as wedding presents; help with a down payment for a home; or care for children, which reduces child care expenses for the couple. \(^12\)

Marriage appears to provide especially important benefits for single mothers, many of whom are young and poor. A study based on the National Longitudinal Study of Family Growth found that single mothers who married tended to benefit economically, regardless of family background, education, or race. Moreover, single mothers who married were substantially less likely to experience poverty than those who remained unmarried. Marriage, the study shows, provides an escape from poverty for many young mothers. \(^13\)

In principle, cohabiting couples could enjoy the same economic well-being as married couples. In practice, however, they are less likely to share income than are married couples and, because most cohabitating relationships are short-lived, the couples have less time to accumulate wealth. Nor do cohabiting couples get as much economic assistance from their families.

Some of the differences in the well-being of married-couple and single-parent or cohabiting-couple families may be attributable to “selection.” That is, some of the personal qualities that contribute to labor market success and wealth accumulation—a good education, a strong work ethic, good physical health, and positive psychological adjustment—may also make certain people more likely to find and keep a marriage partner. Indeed, research shows that people with high levels of human capital, occupational status, and earnings are more likely to marry—a trend that holds for women as well as for men. \(^14\)

But although selection contributes to the advantages of married-couple families, the best available evidence suggests that marriage en-
hances economic well-being above and beyond the characteristics that spouses may bring to the union. That is, even for people whose employment history, education, health, and family background are comparable, married couples still tend to earn more income and accumulate more wealth than do single or cohabiting people.\textsuperscript{15}

Just as marriage confers economic advantage, divorce carries with it economic disadvantage. Although studies show that low income and perceived economic stress increase tension in marriage and increase the risk of divorce, divorce usually erodes the economic well-being of custodial mothers and their children.\textsuperscript{16} Using the Panel Study of Income Dynamics, Sara McLanahan and Gary Sandefur found that median household income for custodial-parent households declined 40 percent, on average, during the five years following divorce. Moreover, the decline in economic well-being held for poorly educated and highly educated couples alike.\textsuperscript{17} Other research has estimated that divorce increases by 46 percent the likelihood that families with children will be poor.\textsuperscript{18} The economic well-being of divorced families is further eroded by the division of property between former spouses, which lowers accumulated assets.\textsuperscript{19} Replacing lost assets is difficult, if not impossible, with only a single parent and wage earner in the household.

**Fighting Poverty through Policies That Promote Child Rearing within Healthy Marriages**

We propose two strategies to increase the likelihood that children grow up with two continuously married parents. The first is to expand educational programs and social marketing campaigns to prevent nonmarital births. The second is to expand support for marriage education and relationship skills programs.

The aim of the first strategy is to promote abstinence among unmarried teenagers and improve contraception use among sexually active young women who do not intend to become pregnant. This strategy focuses on unmarried teens and young adults, who together account for 62 percent of all nonmarital births. It seems well aligned with the goals of young women, as two-thirds of the births to women under the age of twenty and almost all of those to unmarried teens are reported to be unintended, as are one-third of all births to women aged twenty to twenty-four.\textsuperscript{20}

The aim of the second strategy is to improve the quality of marital relationships and lower divorce rates by teaching couples communication, conflict resolution, and social support skills within marriage. Educational programs to prevent divorce should not only improve the economic well-being of children and their families, but also strengthen marital relationships and improve the quality of parenting.

Together, the two strategies could reduce the number of children born to unmarried mothers, increase the share of children growing up with two continuously married parents, and improve the economic well-being of the families in which children are reared.\textsuperscript{21} In both strategies, the central pathway for reducing poverty is to raise the share of children reared by married couples.

**Abstinence and Pregnancy Prevention for Young Adults**

One potentially powerful strategy to reduce poverty among families with children is to promote both abstinence among unmarried teenagers and effective contraception use among teens and young adults who are sexually active but do not intend to become pregnant. The number of potentially affected individuals is large, and the risk of poverty is great...
when young women have nonmarital births. In 2004, nearly 1.5 million infants—more than one in three newborns—in the United States were born to unmarried women. Most of these women were aged twenty-five or younger; one-quarter were teens (table 1). Most of these births were first births, and few children were born to unmarried women who had previously given birth within marriage.22 Only a small share (12.5 percent in the early 1990s) of unmarried women who become pregnant marry before they give birth.23

The Fragile Families Study indicates that roughly half of unmarried mothers and fathers are living together when their child is born; roughly another one-third are in some type of romantic (or visiting) relationship.24 Most of these couples view marriage favorably, and most believe that they are likely to marry. For many, however, maintaining a relationship requires overcoming a variety of obstacles, such as poverty, unemployment, physical and mental health problems, substance abuse, high male incarceration rates, and a lack of trust between partners. Not surprisingly, these nonmarital unions tend to be unstable.25 Within one year of the child’s birth, 15 percent of cohabiting couples had married and 21 percent were no longer in a romantic relationship. Among romantically involved couples who were not living together, only 5 percent had married and 49 percent had split up. Five years after the child’s birth, 29 percent of cohabiting couples had married and 42 percent had separated. Correspondingly, 7 percent of visiting couples had married and 74 percent had split up.26 Other studies also find that the marriage prospects for women who give birth out of wedlock are dim. By one set of estimates, just under half marry within the next ten years and just over one-third will be married when they have their second child.27

The good news is that childbearing among teenagers has declined since 1990.28 To the extent that the policy environment of the past fifteen years has contributed to that decline, it seems prudent to build on rather than replace existing policies. Favorable trends in teen birth rates appear to be due to the combined effects of delayed sexual debut and more effective use of contraception.29 It would thus be useful to maintain a balance between promoting abstinence among teens and encouraging wise contraceptive practices among sexually active young adults who do not wish to become pregnant.

Using the 2004 cohort size of fifteen- to nineteen-year-old females and data on sexual ex-

### Table 1. Total and Nonmarital Births by Age of the Mother, 2004

<table>
<thead>
<tr>
<th>Mother’s age</th>
<th>Total number of births</th>
<th>Nonmarital births</th>
<th>Percent of all births</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under age 15</td>
<td>6,779</td>
<td>6,603</td>
<td>97.4</td>
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<tr>
<td>15-17</td>
<td>134,008</td>
<td>120,948</td>
<td>90.3</td>
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<tr>
<td>18-19</td>
<td>281,204</td>
<td>221,240</td>
<td>78.7</td>
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<td>20-24</td>
<td>1,033,542</td>
<td>566,381</td>
<td>54.8</td>
</tr>
<tr>
<td>25 or older</td>
<td>2,651,140</td>
<td>555,017</td>
<td>20.9</td>
</tr>
<tr>
<td>Total</td>
<td>4,106,673</td>
<td>1,470,189</td>
<td>35.8</td>
</tr>
</tbody>
</table>

perience rates, contraceptive use, and birth rates, we explored how policies that delay sexual activity and improve contraception use would play out in terms of teen and nonmarital births. Other things being equal, delaying first intercourse for one year would lower the share of twelve- to nineteen-year-olds at risk for pregnancy and birth by about 9 percentage points. The delay would reduce the number of teen births, at present rates, by about 81,000 a year—a proportional decline of 24 percent (figure 1). Because almost all of these births would have been to unmarried teens, the share of all teen births to single mothers would fall from 82 percent to 78 percent.

Combining policies that delay sexual activity for one year with policies that stress abstinence and increase the likelihood that sexually active young adults who do not intend to become pregnant use effective methods of contraception could substantially increase these benefits. For example, if half of those not now using contraception were to become consistent users of condoms, the pill, an injectable form of contraception, or an implant, the number of unintended births would fall roughly another 60,000 a year, or 14 percent. And the estimated share of all teen births to single mothers would fall another 5 percentage points, to about 73 percent of all teen births.

Influencing the nonmarital childbearing of young adults, though, is a challenge because only half of all women in this country marry by age twenty-five, whereas most become sexually active during their teen years. The gap between the average age of first intercourse (seventeen) and the age at first marriage (twenty-five) is seven years. Still, it should be possible to improve the ability of young adult women to avoid many of the 40 percent of births (439,000 births) that are unintended and occur predominantly to unmarried women. These unintended births constitute more than one-third of all nonmarital births. Even if they achieve half the success rate in preventing unintended births as-

Figure 1. Effect of Proposed Policies on Sexual Activity and Contraception on Number of Teen Births, by Marital Status, 2004

Source: 2004 data are from Joyce A. Martin and others, “Births: Final Data for 2004,” National Vital Statistics Reports 55, no. 1 (2006): table 18, p. 57; simulated estimates under assumptions of behavioral change (sexual initiation delayed by one year and half of teens not using contraception begin to do so) computed by the authors.
sumed in the above projections for teens, policy initiatives that enable sexually active young adults to avoid unintended pregnancies could mean about 40,000 fewer nonmarital births each year.

How might delayed childbearing affect poverty, particularly among children? One study estimated that delaying childbearing among teens would increase median family income by a factor of 1.5 to 2.2 and reduce poverty rates by even more. It could also substantially reduce the number of abortions, which are especially common among never-married women and teens. In 1994, for example, 34 percent of pregnancies to women under age twenty-five were estimated to have ended in abortion, as did 31 percent of the more than 2 million pregnancies of unmarried women.

The task confronting policymakers is to fashion programs that will alter current behavior of teens and young adults. Evidence on the effectiveness of programs to delay sexual debut of particular groups of youth is limited and not overly encouraging. Yet recent trends in teen sexual activity, contraceptive use, and births suggest that something in the public policy arena or the larger culture, or both, produced favorable change beginning in the 1990s.

Our recommendation, therefore, is to continue full-bore with efforts by parents, schools, and community groups to encourage abstinence among teenagers, support the use of effective contraception among sexually active young adults, and emphasize the message that pregnancies are 99 percent preventable. In particular, we recommend that all school systems offer health and sex education, beginning no later than middle school, whose primary message is that unintended pregnancies are not only highly preventable, but also have substantial costs for the pregnant woman, the father, the child, and society in general. We also recommend that school systems (as well as parents and community groups) educate young people about methods to prevent unintended pregnancies, as well as life-threatening sexually transmitted diseases.

Simply knowing about and having access to contraception does not guarantee a high compliance rate among sexually active teens and young adults. It is thus important to challenge the social norms and cultural views that nonmarital childbearing is an expected stage in the life course, especially among low-income populations, where these beliefs have taken hold most strongly. School-based programs, as well as public education campaigns, should emphasize the importance of bearing children within the security provided by a marital relationship. A child-focused message may be particularly effective. That is, children’s economic, social, and psychological well-being is greatly enhanced when they have married parents.

Because almost all youth in this country already receive some form of education about sexual behavior and health as part of their schooling, enacting this recommendation would, in most cases, require refining the course content and extending the time devoted to this goal. Consistent with the overwhelming desire of parents that their teenage children remain abstinent, most programs now promote abstinence as the healthiest and most socially appropriate behavior. Then, with varying emphases, these programs teach young people strategies for developing healthy relationships with peers, resisting negative peer pressure, communicating with parents and other important
adults in their lives, and setting and pursuing realistic life goals. Supplemen-
ting this course content with relationship skills training for couples is likely to make the programs more effective. For example, young women with good negotiating skills may be better able to say no to unwanted sexual advances or to insist that their male partners use contra-
ception. And teenage boys need to hear the message that if they father a child, they will be responsible for paying child support for many years. Boys, like girls, also need to be aware of the negative consequences for children reared in single-parent homes.

The major policy challenge is to learn which information in these courses is helpful, and which is not helpful, in supporting teens to remain abstinent or to return to an abstinent lifestyle. A key goal is to identify a menu of “best practices” from the current array of courses. Ideally, the federal government could provide school districts with tested curriculum models, though it could probably not do so in the near future. There are several sources of guidance about programs and practices judged to be effective in reducing pregnancy risk. The evidence supporting the effectiveness of various programs is far from conclusive, though. Before dismissing the findings, however, it is useful to consider that virtually no program has been tested in a truly experimental setting, where the comparison group is "treatment free." Moreover, because the programs tend to be low in cost, even small effects that are hard to detect with the small samples typical of research in this area are likely to be cost effective. The estimated costs of such a policy would be quite modest and well below the expected savings to taxpayers. For example, in a steady state, taxpayers incur yearly net costs of over $20,000 per teenage parent, whereas the annual estimated cost of a biweekly health and sex education class would be less than $200 per student. If such a universal program initiative succeeded in cutting the teenage birth rate in half, the estimated return on the investment would be about 20 percent.

We are reluctant to promote comprehensive interventions, such as the community centered Carrera program for at-risk youth. In addition to sex education (which includes information about abstinence and contraception), the Carrera program focuses on career exploration, employment assistance, academic tutoring, art workshops, sports activities, and comprehensive health care. Such programs, though useful, are costly and have myriad goals other than preventing teen pregnancy and childbearing. Moreover, their success in preventing teen pregnancies and births has been mixed. Clearly, more research on program and curriculum effectiveness is needed. In the meantime, communities and school districts will need to sort through the many home-grown and commercial curricula now in use and tailor programs to perceived local needs.

Increase the Share of Couples Receiving Marriage and Relationship Education Services

Marriage education and relationship programs are designed to improve couple com-
munication, teach conflict resolution skills, increase mutual social support between partners, strengthen commitment, help troubled couples avoid divorce, and generally improve the quality and stability of marriages. Numerous reviews of evidence indicate that the programs are effective for many couples. A recent meta-analysis examined eleven studies that randomly assigned participants to treatment and control groups, and two quasi-experimental studies of the effects of marital education programs on problem-solving skills, marital conflict, and marital satisfaction. Twelve of the thirteen studies found significant differences favoring couples who received the treatment. The mean effect size across all experimental and quasi-experimental studies was 0.80 of a standard deviation—a large effect size that is equivalent to a 12 point difference on an IQ test. Across all marital outcomes, the typical couple who received marital education scored higher than 79 percent of couples who did not. With respect to relationship stability, a German study found that after three years, 9 percent of intervention couples had broken up compared with 22 percent of control couples. Similarly, a U.S. study found that after five years, only 4 percent of intervention couples had broken up, compared with 25 percent of non-intervention couples. Although some studies do not show benefits in relationship stability, most show benefits in relationship quality.

Increasing the share of couples who receive marital and relationship education is likely to improve marital quality, decrease the frequency of divorce and, correspondingly, decrease the share of children shifted into poverty. Among the limits of the studies cited earlier is that most focused on middle-class, white couples, and few followed couples for more than a few years. These limits were partly overcome by a recent large, representative survey of currently and formerly married people in four states: Oklahoma, Texas, Kansas, and Arizona. The survey found that couples who participated in any type of marital education program before marriage were 18 percent less likely than other couples to be divorced after twenty years. And among couples who did not divorce, premarital education was associated with higher marital satisfaction and less marital conflict. Moreover, the estimated effects of premarital education held for low-income as well as high-income couples.

Not surprisingly, in view of such evidence policymakers are paying increasing attention to marriage. Since launching the Healthy Marriage Initiative in 2002, the Administration for Children and Families (ACF) has backed programs to provide marital education and relationship skills training on a voluntary basis to interested individuals and couples, as well as public education efforts that emphasize the value of marriage education programs, and research to evaluate these services. Some of these initiatives have focused particularly on African American, Latino, and Native American populations.

In February 2006, President Bush signed the Deficit Reduction Act of 2005, which reauthorized the Temporary Assistance to Needy Families (TANF) program. Over a period of five years, the law allocates $100 million a year to promote healthy marriage and another $50 million a year to promote responsible fatherhood. In May 2006, the ACF announced the availability of Healthy Marriage Demonstration Grants, which may be used for public advertising campaigns about the value of marriage and the skills needed to increase marital quality and stability; high school courses on the value of marriage, rela-
tionship skills, and budgeting; premarital education programs for engaged couples and those interested in marriage; and marriage enhancement and relationship skills programs for married couples. By October 2006, the ACF had funded more than 300 individual programs to promote healthy marriage and responsible fatherhood.

We support expanding marriage and relationship education. Statistics on the share of couples who receive such education before marriage are hard to locate, but the four-state survey already noted put the figure at about 40 percent of recently married couples, and an estimate from a national telephone survey conducted in 1996 was nearly identical. We propose doubling that share to 80 percent. About 2.3 million couples married in 2004, according to the National Center on Health Statistics. If 40 percent received marital and relationship education, that would come to 0.92 million couples. Doubling the share to 80 percent would mean that another 0.92 million couples would participate in these programs each year. We recommend that states go beyond this goal, however. Marital and relationship education programs appear to be beneficial for married couples as well. Indeed, one study found that they were most beneficial for couples who had been married for between five and ten years. They may also be useful for cohabiting couples, as well as single people with an interest in marriage. We recommend providing these services to roughly a million married couples as well, bringing the total number of additional couples receiving the services to approximately 2 million a year.

Raising the share of people who take these courses will require increasing the number of people qualified to teach them. The Oklahoma Marriage Initiative (OMI) serves as an example of one way to increase the supply of teachers. The OMI has trained many people to provide the Prevention and Relationship Enhancement Program (PREP), a commonly used program developed by Howard Markman, Scott Stanley, and their colleagues. Trained providers in Oklahoma include state employees from the Department of Human Services, the Health Department, and the State University Extension Service. Oklahoma also provides free training for volunteers from the community, including mental health practitioners, marriage and family therapists, social workers, and ministers. In exchange for free training, the volunteers agree to deliver a minimum of four workshops to the public at no cost.

In recent years, the PREP program has been given to more than 100,000 people throughout Oklahoma. Although marriage education traditionally has been provided through churches, the availability of secular sources makes it possible to serve couples who are not religious or planning a church wedding. And though PREP was developed for middle-class couples planning to marry, Oklahoma has developed a more intensive program for poor, unmarried couples who are expecting a child. Other special versions have been adapted for prisoners, Hispanic couples, couples who are adopting a high-risk child, and high school students.

A typical workshop involves about twelve couples. To meet our target of 2 million couples, this would mean adding 167,000 workshops every year. (A typical workshop involves ten to twelve hours of participation, although programs that focus on unmarried couples with children generally involve more time.) Most trained providers hold jobs that limit the number of workshops that they can
offer every year. If each provider were to offer three or four workshops over the course of a year, then about 48,000 new providers across the United States would need to be recruited and trained. One major cost that states will face, therefore, involves training marriage education providers.

States must also increase public demand for these services. Public education campaigns are one way to promote the benefits and availability of marriage education programs in the community. Partnering with other organizations in the community, such as churches and civic groups, is another. Low-income couples, in particular, can be recruited when they apply for public assistance. Getting people to attend the programs, though, is another matter. One way to increase attendance would be to reduce the cost of a marriage license for couples who complete a premarital education workshop taught by a certified provider. Today the cost of a marriage license varies from $10 to more than $100, depending on the state. If a state charges, say, $30 for a marriage license, it could increase the charge to $150 for couples without premarital education and provide the license without charge to those with premarital education. If the state achieves its goal of 80 percent participation by couples about to marry, its net revenue would remain the same. That is, for every 100 couples, 80 would pay nothing and 20 would pay $150. The total would be $3,000 for every 100 couples—the same amount collected as if every couple paid $30. Several states, such as Florida and Oklahoma, already have adopted similar policies.

What would be the implications of providing relationship skills training to an additional 0.92 million couples before they marry, each year? In 2004 the United States recorded some 1 million divorces. Assuming, based on the findings of the four-state study already noted, that marriage education lowers the risk of divorce by 18 percent, then expanding premarital education services from 40 percent to 80 percent of couples would eventually result in a decline of about 72,000 divorces annually (or 7.2 percent). Each divorce involves an average of 0.9 children. Thus 65,000 fewer children would be entering a single-parent family every year because of marital dissolution. This number seems small compared with the 24 million children now living in single-parent families. But the number of children spared the experience of divorce would accumulate annually. After seven or eight years, half a million fewer children would have entered single-parent families through divorce. And these estimates are conservative because they exclude the married couples, cohabiting couples, and single individuals who also would be eligible for these services. Indeed, if states were to provide services to 2 million couples every year, then the estimated reduction in divorce could be 144,000—twice the number indicated above. In addition, because marital education programs not only lower the risk of divorce but also improve the quality of marriage, focusing on declines in divorce alone

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ignores the benefits for couples who remain married, and hence underestimates the total value of these programs for children.

The economic costs of implementing the proposal would include recruiting and training providers, running public education campaigns to increase the demand for services, and hiring staff to administer the programs. Monitoring and periodically evaluating these interventions will be essential to ensure that quality remains high and that programs do not drift into ineffectiveness. Based on the experiences of many local and state efforts, we estimate that total program costs to provide a basic ten- to twelve-hour marriage and relationship education course would be about $100 per person, or $200 per couple. If services are provided to an additional 2 million couples per year, then the total cost to the federal government would be about $400 million. The estimated cost also would be higher if the government paid for additional services, such as expanded counseling services for couples who are contemplating divorce, or longer and more intensive programs focused specifically on poor, unmarried couples with children.

We assume that the states would administer these programs, with the federal government providing the funding either directly or indirectly, if states divert unused TANF funds for this purpose. We believe that it would be most effective for states to administer these services, because marriage and divorce laws are formed at the state level, states have the administrative infrastructure to facilitate large-scale service delivery, and states can ensure program consistency across multiple sites. At the same time, state-based programs can adapt services to meet local state needs and engage in experimentation and innovation that may ultimately improve program quality.

Estimating the Benefits of Marriage for Reducing Child Poverty

Promoting healthy and stable marriages will not be easy, especially among poor couples and unmarried parents with children. Moreover, it is not clear how much of an economic boost marriage provides, given the uncertainty over the effects of selection noted earlier. Nevertheless, it is useful to consider the range of effects on child poverty that might result.

One straightforward method (referred to as a shift-share analysis) estimates how the child poverty rate would change if a certain share of children were “shifted” from single-parent to two-parent households. For example, in 2000, 15.6 percent of all children were poor. If the share of children with married parents in 2000 were the same as it was in 1990 (72.5 percent), then the overall share of children in poverty in 2000 would decline to 14.5 percent (see table 2). The 1.1 percentage point decrease from 15.6 percent to 14.5 percent would represent a 7 percent decline in child poverty. If the share of children living with married parents in 2000 were the same as it was in 1980 (76.7 percent), the overall share of children in poverty in 2000 would decline to 13.6 percent—a 2 percentage point decline that corresponds to a 13 percent decline in child poverty. Finally, if the share of children with married parents in 2000 were the same as it was in 1970 (85.2 percent), then the overall share of children in poverty would decline to 11.6 percent—a 4 percentage point decline that corresponds to a 26 percent decline in child poverty.
A more sophisticated approach is to simulate marriages by hypothetically matching single women and men in the population on the basis of factors such as age, education, and race. This approach makes it possible to estimate how these “marriages” would affect family income and child poverty. This approach is particularly useful because it takes into account the earnings of men, thus decreasing the influence of selection. It also acknowledges that appropriate matches will not exist for everyone. When Adam Thomas and Isabel Sawhill applied this method to Current Population Survey data from 1970 and 1998, they found that if single mothers married eligible men at the same rate as they did in 1970, overall child poverty would fall from 16.9 percent to 13.5 percent. To provide a range of estimates, we used a third method: time-series regression based on the years 1970–2004. The shares of children living in poverty and living without two parents increased in tandem from 1970 through the early 1990s. During the second half of the 1990s, the share of children living in poverty declined, while the share of children living without both parents remained stable. This decline in poverty (without a corresponding change in single-parent households) may have been due to the passage of welfare reform legislation in 1996, as well as to general improvements in the economy during these years. After 2000, however, child poverty and the share of children living without two parents both began to increase.

<table>
<thead>
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<th>Method</th>
<th>Poor in 2000</th>
<th>Poor in 2000 if family structure were the same as in</th>
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<td></td>
<td>15.6</td>
<td>14.5  13.6  11.6</td>
</tr>
<tr>
<td>Shift-share analysis</td>
<td>16.9</td>
<td>15.9  14.7  13.5</td>
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<tr>
<td>Matching analysis</td>
<td>15.6</td>
<td>14.4  13.3  11.1</td>
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Note: The matching analysis uses 1998 rather than 2000 as the base year and, unlike the other estimates, adjusts for federal tax liabilities, food stamp benefits, child-care expenses, and family size. The respective percentages of children living in two-parent households in each decade were 67.8 (2000), 72.5 (1990), 76.6 (1980), and 85.2 (1970).
The regression analysis suggested that increasing the share of children living with two parents to 15.6 percent—the same share as in 1970—would result in a 29 percent decline in the share of children living in poverty—a decline larger than that found by Thomas and Sawhill.68

To put these figures in perspective, it is useful to think in terms of the absolute number of children who might be affected. In 2000, 11 million children lived in poverty.69 It is estimated that increasing the share of children living with two married parents to the same share as in 1970 would lift between 2.2 million and 3.2 million children above the poverty threshold, depending on the estimation method used. (Given that child poverty rates have increased since 2000, these figures underestimate the total number of children who would benefit. Moreover, the figures ignore benefits to the mothers of these children, who also would be lifted out of poverty.) These estimates lead to a straightforward conclusion. Although marriage programs will not eliminate all child poverty, or even most of child poverty, increasing the number of stable marriages will improve the economic well-being of many children and their mothers. Even if we conservatively assume that half of the estimated effect of marriage is due to selection, the decline in child poverty would be substantial.70

Can the policies we recommend bring about increases in the share of children living with two parents comparable to the changes shown in table 2? We believe the answer is yes, but it will take time. Based on our estimates of reductions in nonmarital births and the number of children whose parents divorce every year, our policy recommendations, if fully implemented, would take about ten years to make two-parent families as common as they were in 1990 and about twenty years to make them as common as they were in 1980. The slow rate of change reflects a process that social scientists call cohort replacement. That is, the current high rates of nonmarital fertility and marital instability originated in an era when childrearing outside marriage was seen as socially acceptable and divorce, even when a couple had children, was widely viewed as a reasonable solution to a less-than-satisfying marriage. As new cohorts enter their child-bearing years with different attitudes about nonmarital births, the ability and commitment to use contraception more effectively, better relationship skills, and a stronger commitment to the norm of lifelong marriage, they will gradually represent a larger share of the population. But because cohort replacement is a slow process, most social change occurs gradually. Policymakers will need to be patient, and the leadership of different political parties must agree that these are worthwhile long-term goals.

Of course, other developments may intervene to speed up the process of change. For example, pro-marriage policies, even when directed at specific populations (such as couples about to marry or in the early years of marriage), may gradually generalize and permeate the larger culture. Similarly, other antipoverty proposals described in this volume, if implemented and successful, would reinforce the marriage-focused policies that we recommend. Poverty and family disorganization mutually reinforce one another. Although our goal has been to suggest how poverty might be lowered through family interventions, policies that improve people’s economic resources and decrease economic hardship also help to strengthen marriages and families. In this sense, any policy that lowers the rate of poverty in the United States is a pro-marriage policy.
Criticisms
Some observers will object to these proposals by arguing that government should not intervene in arrangements as private as childbearing and marriage. But the high rates of nonmarital births and divorce impose substantial costs on the American public. Teen childbearing alone cost U.S. taxpayers an estimated $7.3 billion in 2004.71 One scholar has estimated that each divorce costs U.S. society about $30,000, which represents $30 billion every year.72 The cost includes heavy caseloads in family courts, the hiring of court personnel (such as counselors and mediators), the use of public assistance by many recently divorced mothers and their children, the loss of work productivity because of divorce-related stress, declining academic success among children, and higher rates of teen delinquency. The cost is even higher when one considers how marital conflict itself affects work productivity. One study estimated that the days of work lost because of marital distress translate into nearly $7 billion a year.73 Programs to reduce nonmarital births and strengthen marriage could reduce these costs substantially. Under our proposal, participation in government-subsidized marriage and relationship education programs will be voluntary. Thus, the programs will not infringe on individual liberties. Moreover, most couples who participate in these programs find them to be useful and worthwhile.74

Although marriage promotion programs may benefit many couples, they may produce unintended negative consequences, particularly of an economic nature, for some couples—especially poor couples with children.75 Nevertheless, most cohabiting couples with children who marry will enjoy improved economic well-being because of planned increases in the earned income tax credit and the child tax credit.76 Despite these changes in tax laws, policymakers should consider policies that allow mothers and their children to continue to receive government assistance for a period of time following marriage.

The long-term benefits of marriage also depend on whether mothers stay married. One study found that marriage offsets the economic disadvantage of becoming a single mother, provided that the couple remains together.77 The marriages of previously single mothers, however, are less stable than other marriages. The same study found that single
mothers who married but then divorced were worse off economically in the long run than were single mothers who did not marry—a finding that may largely reflect selection effects. Other research shows that multiple family transitions are associated with higher risks of behavioral and emotional problems among children. These findings reinforce the importance of developing marriage and relationship education programs that attend to special needs of low-income couples.

One difficulty encountered in marriage education programs is that sometimes only one partner shows up for training—usually the woman. This problem may be especially pronounced among low-income couples. But a single partner may still benefit from learning communication and conflict-resolution skills and then modeling them in her relationship. In this manner, the relationship may still benefit even if only one partner attends—though not as much as if both do so. It is important to think creatively about how to get reluctant low-income men to participate in marriage education programs, perhaps by moving training sessions to more “masculine” settings, such as the workplace, or to familiar community settings, such as churches. Another possibility is to link marriage programs with job training programs for unemployed men. It may also be useful to stress that premarital education differs from therapy, on the assumption that men (and some women) are more likely to respond positively to educational than to therapeutic interventions. Men also may be more likely to attend when workshops are run by men rather than women, which suggests the importance of recruiting and training providers of both genders. The same principle applies to recruiting and training providers from diverse racial, ethnic, and cultural backgrounds. We suspect that increasing the motivation of men to participate would at least partly offset the tendency of some low-income couples to attend sessions sporadically. An alternative would be to provide a modest cash incentive (or its equivalent in gifts) to low-income couples who complete the program successfully.

One problem that typical marriage programs may not address is that a single mother is likely to marry a man who is not the father of her child (or at least not the father of some of her children). Many children of single mothers who marry (or remarry) thus live in stepfamilies. Although marriage increases the economic resources in the household, research consistently shows that children fare no better in stepfamilies than in single-parent families in terms of psychological and behavioral adjustment. Tension between stepfathers and stepchildren is not uncommon, and family discord can offset the potential benefits of a higher standard of living. These research findings suggest that the needs of stepfamilies may differ sufficiently from those of natural parent couples to warrant specially designed programs.

Some observers have expressed concern that public policies supporting marriage may inadvertently lead some women to become trapped in abusive relationships. Although the concern is valid, research indicates that most instances of relationship aggression involve “situational couple violence.” Situational violence reflects everyday arguments that escalate out of control, rather than the intent of one partner (usually the male) to dominate and control the other. Such violence usually does not result in serious injury (although it can) and is as likely to be initiated by wives as by husbands. Consequently, couples who have experienced a few episodes of aggression, especially when it is not severe, should not necessarily be screened out of
marriage education programs. Nevertheless, the risk of serious violence remains a possibility for some mothers and their children, particularly low-income women. For this reason, program administrators must work closely with domestic violence experts to ensure that adequate safeguards are in place for vulnerable mothers and children. Indeed, all federal government programs are required to take this step and to develop domestic violence protocols to protect mothers and children at risk of domestic violence.

The risk of domestic violence can be reduced by helping single young women (and men) make healthy choices about relationships. Within My Reach, a program being deployed in numerous settings, including classes for welfare recipients, in Oklahoma, is an example of an initiative for individuals (rather than couples). It includes strong messages about feeling safe in relationships, as well as strategies for exiting or avoiding potentially dangerous relationships or marriages. The curriculum places explicit emphasis on the value of moving slowly and deliberately toward major relationship transitions, such as having a child, cohabiting, or marriage.

Finally, some observers may argue that the money spent on these programs would be better spent by being transferred directly to single parents with children. As noted, however, the costs per person are not large. Diverting these funds directly to single parents and their children would have only a minimal and short-term effect on a single-parent family's standard of living. The opportunity cost is the potential for long-term gains through more and stronger two-parent families.

Conclusions
Researchers do not yet know whether programs to promote healthy marriage will be effective when delivered on a large scale, especially to low-income couples. Some observers might argue that such uncertainty is a good reason not to expand these services. The next several years, however, should begin to provide some answers. The Administration for Children and Families has funded three large-scale marriage demonstration projects, complete with rigorous evaluations. One, Supporting Healthy Marriage, involves marriage education and relationship skills training for couples who already are married or are planning to marry. The second, the Community Healthy Marriage Initiative, involves communitywide interventions, including public education campaigns to raise marital quality and improve parenting skills. The third, Building Strong Families, focuses on low-income, unmarried couples around the time of the birth of their child. It provides long-term marriage and relationship skills education, along with a variety of linked family support services, such as assistance with parenting, employment, or health problems.

The evaluations of these programs, based on random assignment of couples to intervention and control groups, represent a good investment of government funding. Of the hundreds of programs for couples that exist today, surprisingly few have been rigorously evaluated. These ongoing evaluations will provide substantial information on what works and what does not. The findings will allow practitioners and policymakers to focus on programs that have the greatest chance of increasing the number of children growing up in stable and healthy two-parent families.

Much remains to be learned about how to foster healthy and stable marriages, especially among low-income couples. Still, evidence suggests that programs to reduce non-
marital childbearing and strengthen marriage can be useful tools in fighting poverty. Such programs, on their own, will never be a panacea for eradicating economic disadvantage in American society. Wendy Sigle-Rushton and Sara McLanahan, using data from the Fragile Families Study, found that if the unmarried parents in the sample were to marry, nearly half of the poor single mothers and their children would rise above the poverty line. But about half of the mothers and their children would remain in poverty. That finding is a sobering reminder that poverty has many causes and that there is no simple strategy for improving the well-being of all the poor. Nevertheless, programs to reduce nonmarital childbearing and increase the number of healthy and stable marriages, when combined with a variety of other antipoverty policies, can play a useful role in easing economic hardship in the United States.
Notes


21. It also would be useful to design programs geared toward helping unwed couples with children (or expecting a child) to solidify their relationships and learn effective methods of co-parenting (whether in marriage or not). We do not focus specifically on this policy initiative in this article, however, for two reasons. First, the size and character of the target population for such interventions will be determined by the success of our main proposals. Second, major demonstration projects are under way that eventually will inform the design of such efforts. The major evaluation effort focused on this population refers to Building Strong Families programs (www.buildingstrongfamilies.info [November 21, 2006]).


26. We thank Sara McLanahan and Kevin Bradway for providing these statistics from their five-year follow-up of the Fragile Families sample.

27. Wu, Bumpass, and Musick, “Historical and Life Course Trajectories of Nonmarital Childbearing” (see note 22).


37. Kathryn Edin and Maria Kefalas report that even when children are not strictly intended, many poor women are happy to discover that they are pregnant. Because educational and occupational routes to satisfaction are limited, these young women see parenthood as a way to enhance their self-esteem and sense of purpose in life. Kathryn Edin and Maria Kefalas, *Promises I Can Keep: Why Poor Women Put Motherhood before Marriage* (University of California Press, 2005).
38. Tabulations of the National Survey of Adolescent Health and the Youth Risk Behavior Surveillance Survey data for 1995 indicate that more than 90 percent of school districts provide some form of health and sex education and that nearly the same proportion of youth report having been taught about HIV/AIDS infections.


40. See, for example, the descriptions of a sampling of abstinence education programs funded under Title V, Section 510, of the Social Security Act, as reported in Rebecca Maynard and others, *First-Year Impacts of Four Title V, Section 510, Abstinence Education Programs* (Princeton, N.J.: Mathematica Policy Research, Inc., 2005), compared with the descriptions of the predominantly comprehensive sex education programs in a synthesis of research by Douglas Kirby, *Emerging Answers* (Washington: National Campaign to Prevent Teen Pregnancy, 2001).


42. See Rebecca Maynard and Saul Hoffman, “The Costs of Adolescent Childbearing,” in *Kids Having Kids*, edited by Hoffman and Maynard (see note 36). The estimated program costs assume an average of 630 students per educator, salary and benefits for the educators of $100,000 a year, and material costs per student of $30 a year.

43. Total program costs would be about $2.7 billion, and the projected savings associated with halving the rate of teen childbearing would be about $3.6 billion annually.

44. See www.advocatesforyouth.org/programsthatwork/13carrera.htm (February 8, 2007).


52. Because this study is based on survey data, selection may account for some of the estimated effect of premarital education on divorce. Nevertheless, the study included a large number of controls, including whether couples were married in a religious setting. Given that most premarital education services traditionally have been offered by religious organizations, this variable represents a strong control for selection. The researchers also used biprobit regression with correlated errors and found no evidence that omitted variables upwardly biased the estimated program effect.


56. See www.cdc.gov/nchs/fastats/divorce.htm (February 6, 2007).


58. See www.okmarriage.org (February 7, 2007).


60. Oklahoma uses a version of Pam Jordan and colleagues’ Becoming Parents Program (BPP), which is based on the PREP model but also addresses changes in the couple relationship pre- and postbirth. See M. Robin Dion and others, *Implementing Healthy Marriage Programs for Unmarried Couples with Children: Early Lessons from the Building Strong Families Project* (Mathematica Policy Research, 2006).

61. In the late 1990s, the federal government stopped publishing national counts of divorce, mainly because several states habitually failed to provide data on divorce. The current estimate is based on the authors’ cal-
culations from states that provided data in 2004 and assumes that the frequency of divorce is, overall, comparable in states that comply and those that do not.


64. This estimate is based on conversations between the authors and organizations that currently administer various marriage programs.


67. Thomas and Sawhill, “For Love and Money?” (see note 1).

68. The time-series analysis controlled for variables that may be correlated with single-parent family formation and poverty, including the unemployment rate, the value of the minimum wage in constant dollars, the percentage of female high school graduates, and the introduction of TANF legislation in 1996.


70. Although we present a range of estimates, our most optimistic projections are not unreasonable. In recent years, some communities have adopted pro-marriage programs that include premarital education, annual enrichment retreats for married couples, interventions for couples at risk of divorce, and the introduction of support groups for stepfamilies. Most of these interventions are based in religious organizations. A recent study estimated the effect of community marriage support policies on divorce rates. In general, the divorce rate declined modestly during the evaluation period. But communities that adopted these policies experienced a decline in the rate of divorce that was about twice as large as the decline in other communities. This study suggests that interventions to strengthen marriage, even when limited to religious organizations, can have a significant effect on the rate of divorce. Paul James Birch, Stan E. Weed, and Joseph Olsen, “Assessing the Impact of Community Marriage Policies on County Divorce Rates,” *Family Relations* 53 (2004): 495–503.


84. See www.supportinghealthymarriage.org (February 7, 2007).


86. See www.buildingstrongfamilies.info (February 7, 2007).

87. Sigle-Rushton and McLanahan, “For Richer or Poorer?” (note 66).